



# You want fraud protection. We'll guarantee it.

## Our promise is simple. We'll remove the fear of fraud so that you can focus on growing your business.



**\$130 billion** in CNP fraud by 2023

**\$330 billion** in revenue lost for fear of fraud by 2023

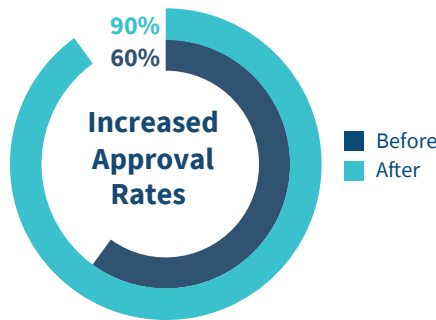
**6% YOY** increase in operational costs to fight fraud

## Vesta Payment Guarantee

While these stats may seem concerning, there is good news. Vesta brings unrivalled accuracy to fraud protection. For our customers, this means peace of mind to accept more payments for increased net revenue. We guarantee all approved card-not-present transactions, eliminating your risk and liability.

**> 1.1B** Transactions | **\$90B** Value

**Guaranteed**

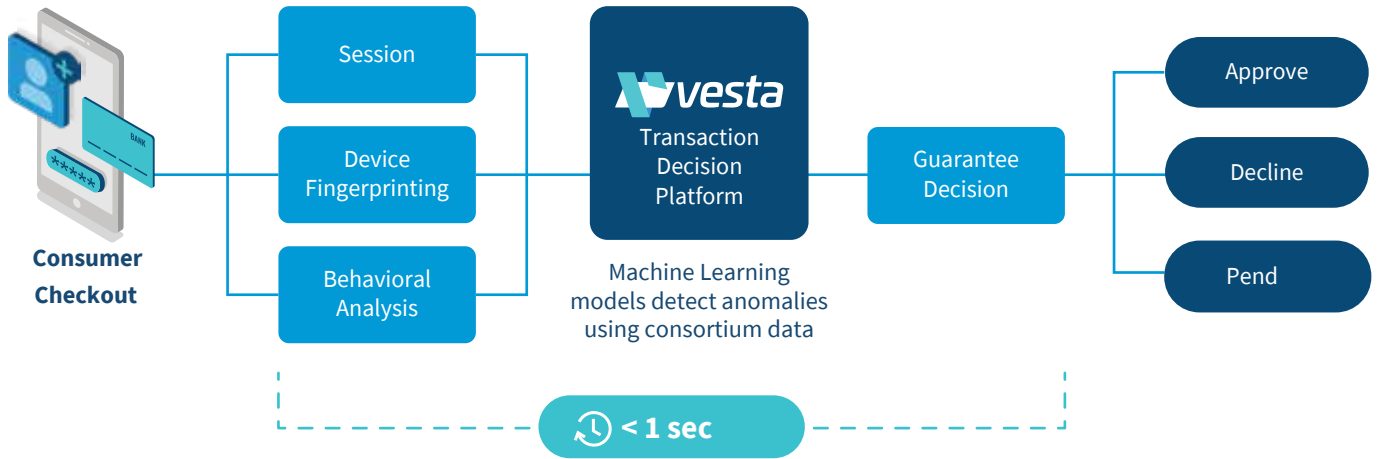


**Zero Fraud**  
**100%**  
**Chargeback Guarantee**

## Key Features

<b>Fraud Detection</b>	<ul style="list-style-type: none"> <li>• Data Driven: Behavior Data, Device fingerprint, Order/chargeback history, payment information, blacklists etc.</li> <li>• Real-time decisioning for digital transactions with flexibility for delayed with physical goods</li> <li>• Smart Authentication levers used intelligently (3DS, 2FA, MFA etc.)</li> </ul>	 Transaction Decision: <b>&lt; 1 sec</b>
<b>Advanced Machine Learning</b>	<ul style="list-style-type: none"> <li>• Automated training and model selection process</li> <li>• Models tailored to meet specific use cases</li> <li>• Patented link analysis</li> <li>• Data Consortium approach</li> </ul>	 Models deployed <b>in hours</b>
<b>Seamless Integration</b>	<ul style="list-style-type: none"> <li>• 3 integration methods: APIs , SDKs, shopping cart extensions</li> <li>• Browser/Native App behavior data collection</li> </ul>	 Integration: <b>In weeks</b>
<b>Use Cases</b>	<ul style="list-style-type: none"> <li>• P2P, Bill Payments, Top-ups, money transfers, CNP/CP, wallet payments</li> <li>• Installments, alternative payments, ACH etc.</li> </ul>	

## How it works



## Benefits



**Increased Revenue**



**Zero Fraud Loss**



**Increased Approval Rates**

## About Vesta

A pioneer in processing fully guaranteed CNP payment transactions. We've been defining and refining scalable protection payment solutions for over 20 years globally. Our customers span all sectors of e-commerce – from airlines and telcos to money transfer and payment enablers.

## Charge Ahead, a fraud-free future awaits

We know you want growth. Why let fraud hold you back? Our proven solutions work for telcos, remittances, gift card, payment processors and payment enablers businesses. Let them work for you too. We'd love to hear from you.

Contact us at [sales@trustvesta.com](mailto:sales@trustvesta.com)

