



## Improving Security for Online and Card Not Present Transactions

### Session 1: The State of Securing Remote Payments

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# Balancing Online Payments and Fraud

- I just want to sell more goods!
- How do I know my buyer is who he says he is? How do I know he owns the payment card?
- How do I reduce payment costs for interchange, for PCI, for chargebacks, for loss of customers hit by fraud?



- I want my payment program to be profitable
- I want to reduce fraud losses
- I want my customers to see my brand, ensure their loyalty, and retain their business
- My customers count on me to protect them from fraud

- I generally prefer debit, but online I use credit or alternative payments so my money is safe
- I do not want to enter my real account number or personal information online
- I want security, privacy, simplicity & convenience!

