



One Journey, One Attack Surface:
Taking a Platform Approach to Fraud Prevention



“FRAUDSTERS DON’T SEE YOUR
TECH STACK.
THEY SEE ONE ATTACK SURFACE.”

The Threat Landscape Has Fundamentally Changed

\$107B by 2029

AI-Powered and Industrialized Fraud

- GenAI (e.g., FraudGPT) scales fraud
- Mass synthetic IDs + deepfakes
- Automated, low-effort attacks

eCommerce fraud is projected to rise **141% from \$44.3B in 2024 to \$107B by 2029**. Legacy rule-based models cannot keep pace.

Source: Juniper Research, 2024

73% of Merchants Hit by Account Takeover (ATO)

Surge in Automated Attacks: Bots, ATO and New Account Fraud

- Bots + AI hit full customer lifecycle
- Credential attacks: signup → login → redemption
- Card enumeration = \$1.1B annual loss

Attack signals require behavioral and device intelligence, not just transactional rules.

Source: MRC, 2024; Visa

180% Surge in AI Identity Fraud

Digital Commerce Complexity and Rising First-Party Misuse

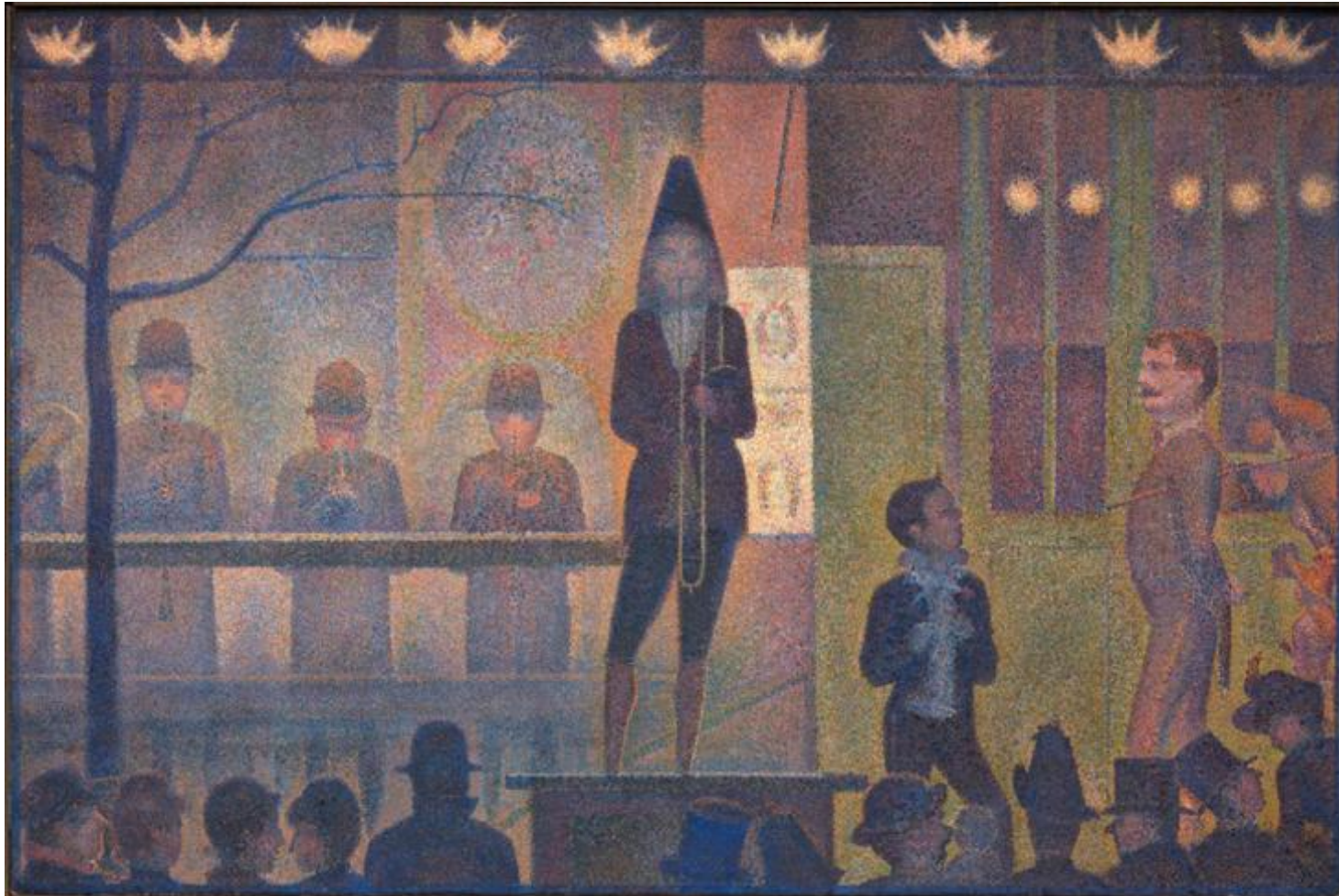
- 80% of merchants sell via marketplaces
- BNPL, wallets, social commerce = new fraud risks

54% of merchants cite managing fraud across channels as their top challenge.

Source: MRC, 2024; Sumsab, 2025



A DOT CAN'T SHOW THE FULL PICTURE

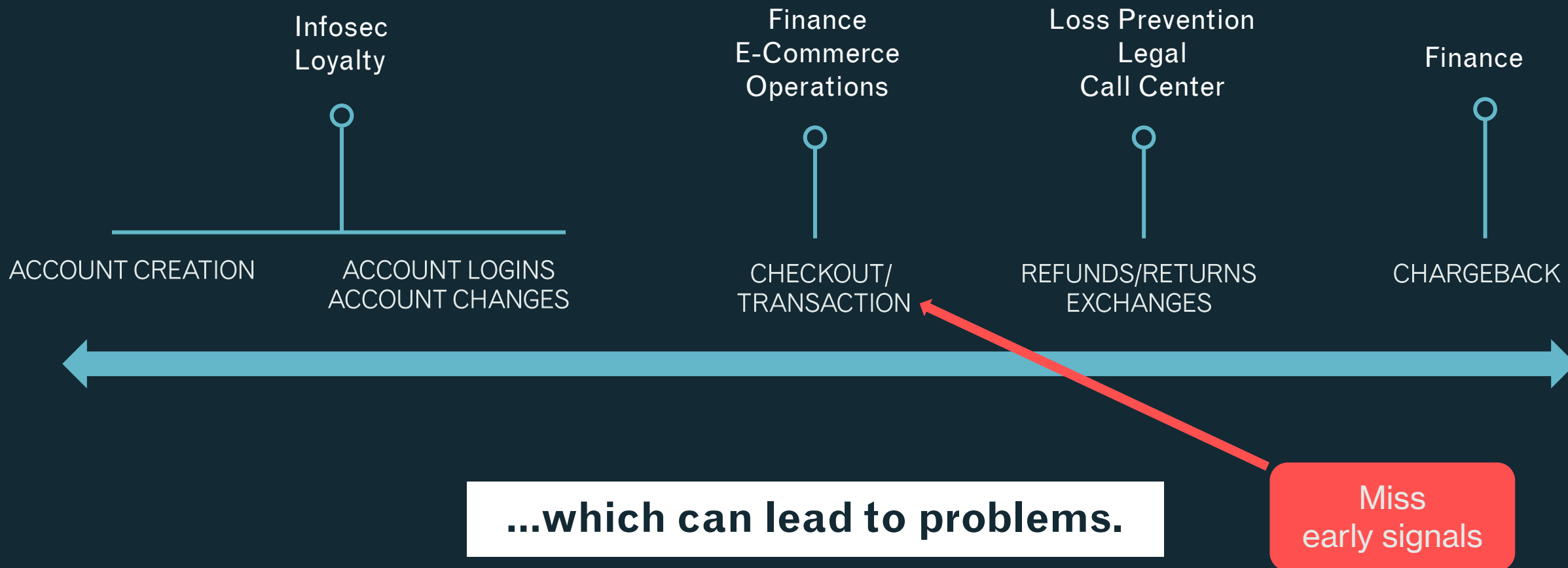


A transaction, a chargeback, or a refund, is just one point, one dot, or one event.

A single event is never the truth – joined signals are.



MOST ORGANISATIONS CATCH FRAUD IN SILOS





THE PROBLEM:

SILOS BREAK CONTEXT.
CONTEXT IS WHERE
FRAUD HIDES.



IMPACT ON RISK PRESSURE





CONTINUOUS, ACCOUNT-LEVEL TRUST DECISIONING ACROSS THE LIFECYCLE.

Account
Creation

Account
logins or
changes

Checkout
Withdrawal
Transaction

Refunds
Returns
Exchanges

Chargeback

Unified Trust Platform

Continuous trust decisioning that joins identity to behavior to historical patterns

Community Approach

Advanced AI/ML Models

Human Expertise



PROTECTING HIGH-VALUE, HIGH-TRUST GLOBAL BRANDS

10B
Transactions

...worth over
A\$1.4T

...preventing
A\$8.2B
in fraud & abuse

1.6B
Account Protection
events

98.10%
Overall transaction
approval rate

<0.25%
fraud chargeback rate for
85% of clients

What Clients Achieve With Accertify

60-80%

Reduction in overall fraud losses through AI/ML models trained on community data

1-3pts

Approval rate improvement recovering revenue from good customers previously turned away

30-75%

Decrease in chargeback volume through proactive prevention at account creation and checkout

30-50%

Reduction in ATO incidents via behavioral analytics and device intelligence

10-64%

Reduction in manual review volume, freeing teams for strategy and complex cases

40-90%

Increase in chargeback win rates, recovering disputed revenue in-house teams typically write off

40-60%

Reduction in chargeback management operational costs through end-to-end dispute automation

20%

Uplift in risk strategy performance through community intelligence



“THE TRANSACTION IS A
MOMENT IN TIME.
THE ACCOUNT IS THE TRUTH.
PLATFORMS WIN BECAUSE
FRAUD RISK IS CONTINUOUS.”

Thank you.



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