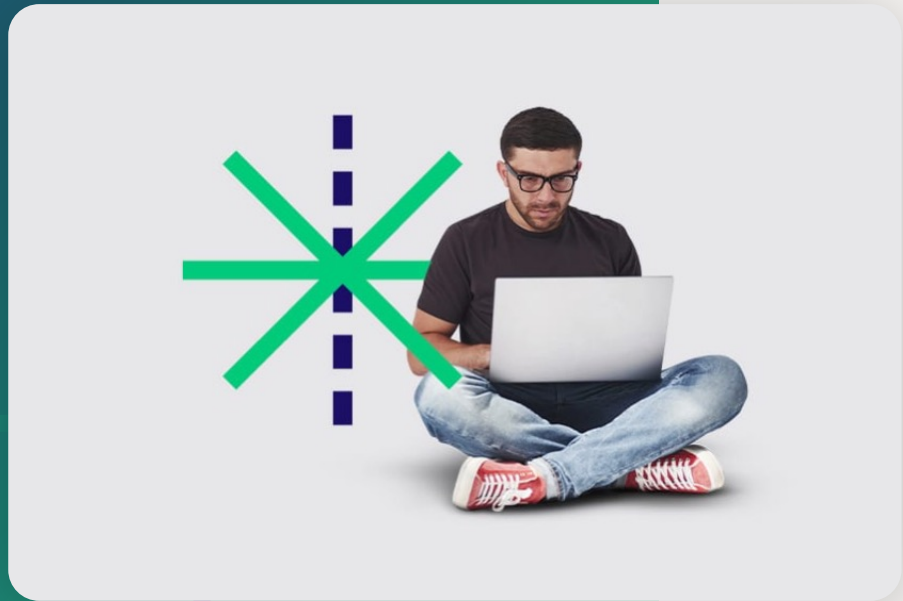




TECHNOLOGY BRIEF

Outseer Global Data Network™

Delivering the right signals, at the right time for the right use case



OUTSEER

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At a Glance

- Thousands of direct and indirect contributors daily
- \$331 Million potential fraud losses prevented annually*
- 795K Flagged transactions daily*
- Sharing signals from known or attempted fraud across 150+ countries

*Source: Outseer research

Outseer Global Data Network™ —Fighting Fraud as a Community

The Outseer Global Data Network gathers signals from transactions spanning thousands of companies in numerous industries around the world to drive decisions that protect your customers while enabling them to interact and transact seamlessly.

Outseer Global Data Network empowers Outseer Intelligent Platform by providing signals indicative of fraudulent activities to Outseer Risk Engine.

The Ability to See What Others Can't

In service for more than a decade, the Outseer Global Data Network shares fraud and transaction signals across industries and geographies and has thousands of trusted contributors worldwide.

This includes financial institutions, payment card issuers, healthcare companies, telecommunications firms, and retailers, Internet service providers, wireless providers, high-tech companies, government, law enforcement agencies, and more.

The Outseer Global Data Network provides:

- **Enabling Technology:** along with the Outseer Risk Engine, the Outseer Global Data Network serves as one of the foundational technologies enabling the Outseer Intelligent Platform™
- **Vital Intelligence:** provides the ability to tap into large scale, continuously refreshed signals
- **Global Reach:** enables access to our globally-sourced identity, fraud, and transaction intelligence, spanning diverse industries, geographies and channels
- **A Shared Commitment:** acknowledges that fighting fraud is shared responsibility fighting fraud as a community, helps counteract fraudsters' own "network effect"

Using the signals shared across our network, Outseer can help you proactively identify IP addresses, mule accounts, devices (including mobile), merchants, and fraud patterns that are known to have been involved with fraud, or attempted fraud, across more than 150 countries.

This intelligence helps organizations prevent losses from occurring by proactively enabling them to identify known cybercriminals and their activities.

The Outseer Global Data Network in Action

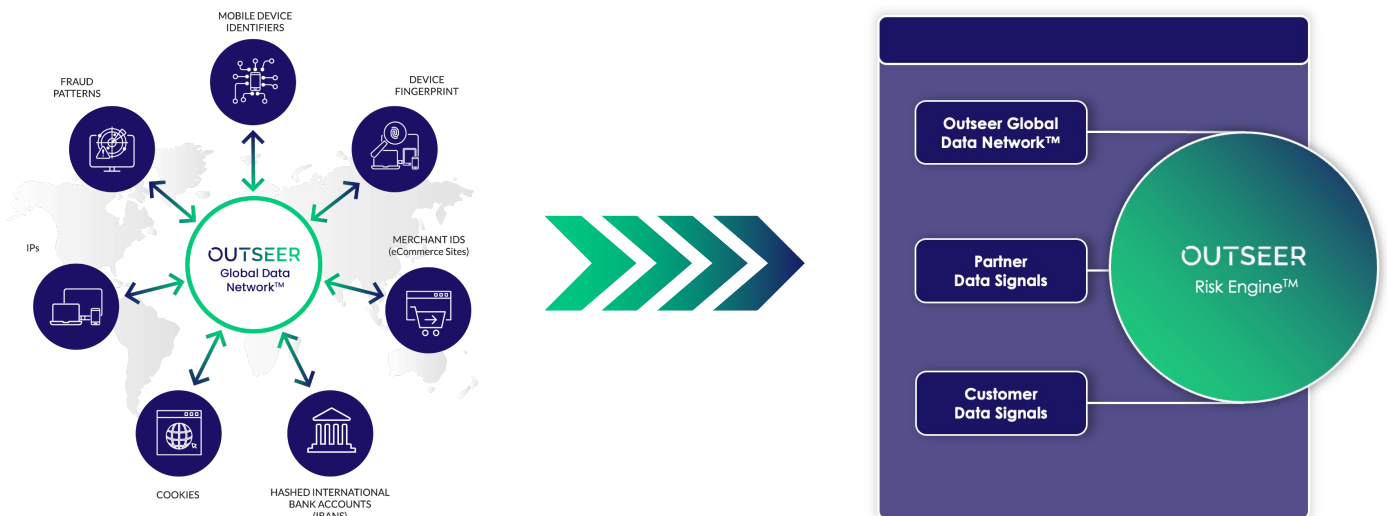
The power of the Outseer Global Data Network is rooted in its ability to capture signals of fraud that have already occurred, and subsequently and immediately making these signals available across participants in the Network.

Outseer customers automatically benefit from the Outseer Global Data Network. Direct signals feeds are calculated and compared by the Outseer Risk Engine, which in turn powers the Outseer Intelligent Platform.

The scale and depth of Outseer's visibility keep you one step ahead of bad actors and costly fraud losses. When a transaction or an activity is attempted using a device, IP address, or any other element tagged as being associated with fraud within the network, this information is directly feed into the Outseer Risk Engine. The Risk Engine will account for these signals in the risk score.

In addition, network signals are referenced directly in Outseer's case management and policy management tools to aid analysts and fraud managers in their work.

The Power of Collective Intelligence



How It Works

Outseer continuously monitors and tracks fraud activity across an extensive network of customers, ISPs, and third-party contributors. When a transaction is marked by one of the organizations within the consortium, the related signals are disseminated across the Outseer Global Data Network. Although there are many different types of intelligent signals shared, a few examples includes:

- **Mobile Device Fingerprint and other mobile identifiers**
- **Merchant ID**
- **IP**
- **Hashed International Bank Account Number (IBAN)**

Much more than just an IP blacklist, the fraud intelligence information shared within the network is updated by our contributing customers and partners on an ongoing basis. The signals shared are continuously evaluated and scored according to their risk. Expiration dates are set for signals with no recent indication from our contributors to ensure that the information in our network is timely and accurate, and to avoid false positives.

Proactive, Privacy-Centric Protection

Ongoing updates enable real-time proactive protection to hundreds of millions of cardholders, online banking users and other consumers and businesses worldwide.

In addition, the Outseer Global Data Network is a reliably private data source – no personally identifiable information is shared, and all data is cleansed prior to being added to the repository.

Gain insights from our anti-fraud network to help you grow your business

The Outseer Global Data Network, along with the Outseer Risk Engine, underly and power the Outseer Intelligent Platform, allowing us to deliver some of the highest fraud detection and prevention results in the industry. And by taking an adaptive approach, we can limit interventions to only a fraction of the highest risk transactions, allowing you to maintain a frictionless experience.

Outseer Global Data Network manages shared intelligence to help drive decisions that give you the confidence to grow your business securely while enabling seamless interactions and transactions to your customers.



About Outseer

Outseer is on a mission to liberate the world from transactional fraud. Our market-leading payment and account monitoring solutions protect over \$200 billion in annual payments while increasing revenue and reducing customer friction for card issuing banks, payment processors, and merchants worldwide. Leveraging billions of annual transactions from more than 6,000 institutions across the globe, our identity-based science delivers the highest fraud detection rates and lowest customer intervention in the industry. See what others can't at outseer.com.

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