

## Deter card not present (CNP) and friendly fraud

Friendly fraud can account for between 25% and 40% of e-retail chargeback volume\*. The anonymity of the Internet and the rise in Mcommerce has given way to an increase in card not present (CNP) fraud and friendly fraud. With mobile commerce growing at a 15% annual rate, it is of the utmost importance for organizations to balance fraud prevention measures with the user experience.

### Fight card fraud with mobile checkout card scanning

Jumio helps organizations deter and combat friendly fraud and card not present (CNP) fraud in mobile transactions. Our proprietary BAM Checkout® technology seamlessly integrates with existing checkout processes and turns an end user's mobile device camera into a credit card and ID scanning tool. By ensuring that transacting customers have their actual payment card in-hand during a mobile transaction, Jumio serves to help combat card fraud.

### How it works...

1 At the point of checkout, end-users are asked to hold their payment and ID document up to their mobile device camera or webcam.

2 Jumio's BAM Checkout technology instantly extracts payment data, customer name, and if present, address data too.

3 Data is instantly and neatly populated into the checkout pages increasing transaction completion and reducing abandonment.

4 Customers complete transactions in seconds instead of minutes and successful transactions are increased by over 10%.



### The result?



Reduce transaction drop off by 10%



Increase conversion and revenue



Reduce friendly or CNP fraudulent related chargebacks



\*Source: <https://www.internetretailer.com/2014/02/27/e-retailers-face-threat-so-called-friendly-fraud>

# Reliable and secure technology you can trust

Data security and system integrity is at the heart of every Jumio transaction.

## Secure

Jumio is SRC Certified, and a registered Visa Merchant Agent. All data is transmitted using secure transport with strong cipher suites and stored encrypted using AES256.



## 24/7 Monitoring

Jumio's processing system deploys the highest industry standards in IT infrastructure monitoring. All Jumio servers, switches, applications and services are monitored 24/7 for near-instant awareness of any IT issues – even before they occur.

## PCI Compliant

Jumio is PCI Level 1 compliant and regularly conducts security audits, vulnerability scans and penetration tests to ensure compliance with security best practices and standards. In addition, Jumio carries the same PCI security controls over to PII data ensuring the highest level of security standards for all transactions.

Learn more about how Jumio  
can help with your needs:  
[www.jumio.com/BAM](http://www.jumio.com/BAM)

Contact: [sales@jumio.com](mailto:sales@jumio.com)



Multi-platform



Multi-device



Easy integration



PCI compliant

**JUMIO**<sup>®</sup>