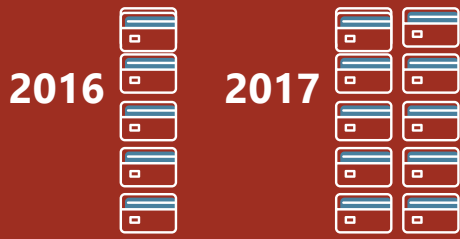


PAYMENT FRAUD RISKS AND IMPACT

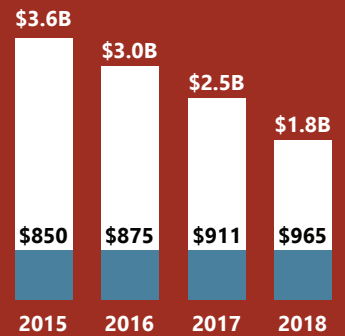
Although the EMV mandate has reduced the rate of payment fraud and data breach, the battle is far from over. Fraud and chargebacks continue to be ranked amongst the top three concerns of retail and hospitality merchants.



OVER 14 MILLION credit card numbers were exposed last year, an **88%** increase over **2016**

EMV has reduced CP fraud since the 2015 EMVCo mandate, but the threat continues

Counterfeit Lost/Stolen



34% of merchants have experienced **FRIENDLY FRAUD**

Source: Sift Science – “2017 Fraud-Fighting Trends” report

Source: FT Partners Research

Friendly fraud: In restaurants friendly fraud involves identifying merchants that are not EMV compliant and then disputing the charge directly with their bank instead of the merchant. Restaurants that do not implement or have the means to accept EMV (chip cards) are at greater risk of friendly fraud.

Restaurants lose roughly **4% OF REVENUE** due to fraud

Source: National Restaurant Association

EVERY **28 SEC** someone in the US experiences fraud

MERCHANTS INCUR **28% OF FRAUD LOSSES**

CHARGEBACKS in the US totaled **\$5.6 billion** in 2017

47% OF THE WORLD'S CREDIT CARD FRAUD happens in the US

GLOBAL CARD PRESENT EMV TRANSACTIONS Q4 2017



Source: EMVCo

TableSafe technology was purpose-built to provide a secure EMV pay-at-the-table platform that minimizes fraud in table-service restaurants.

To learn more visit www.tablesafe.com