

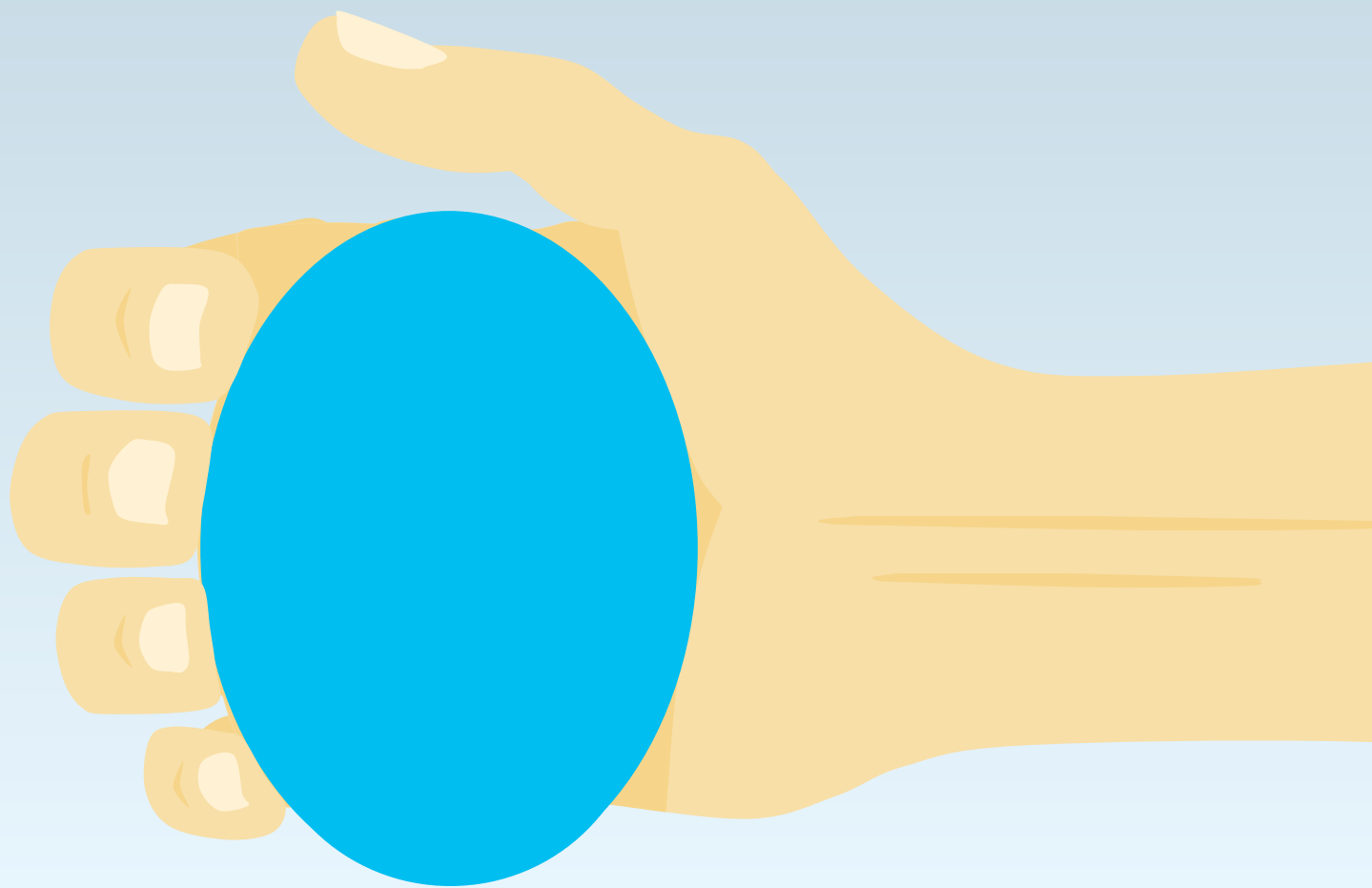


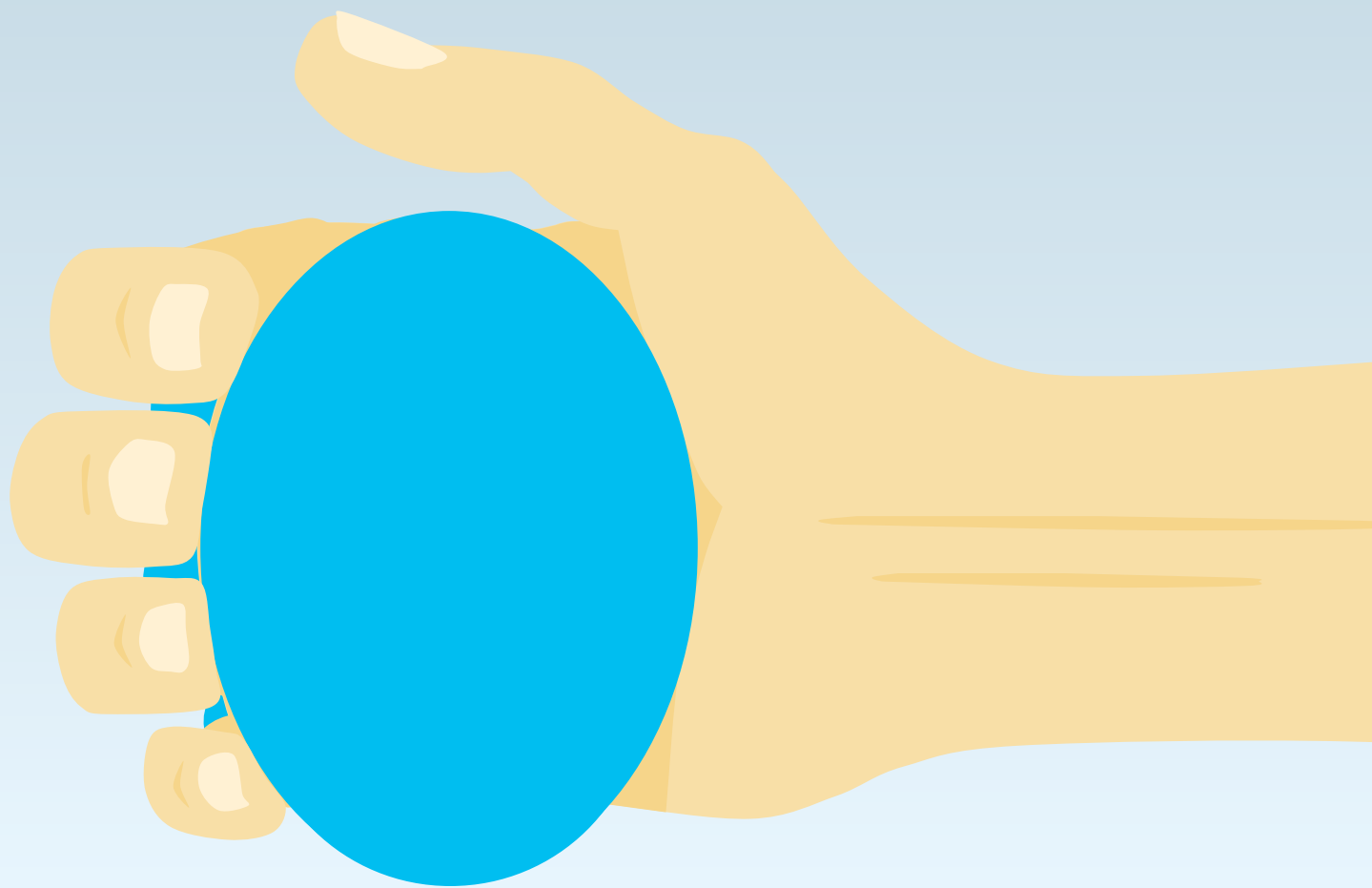
The future of Risk Management Services

Nets Day Norway

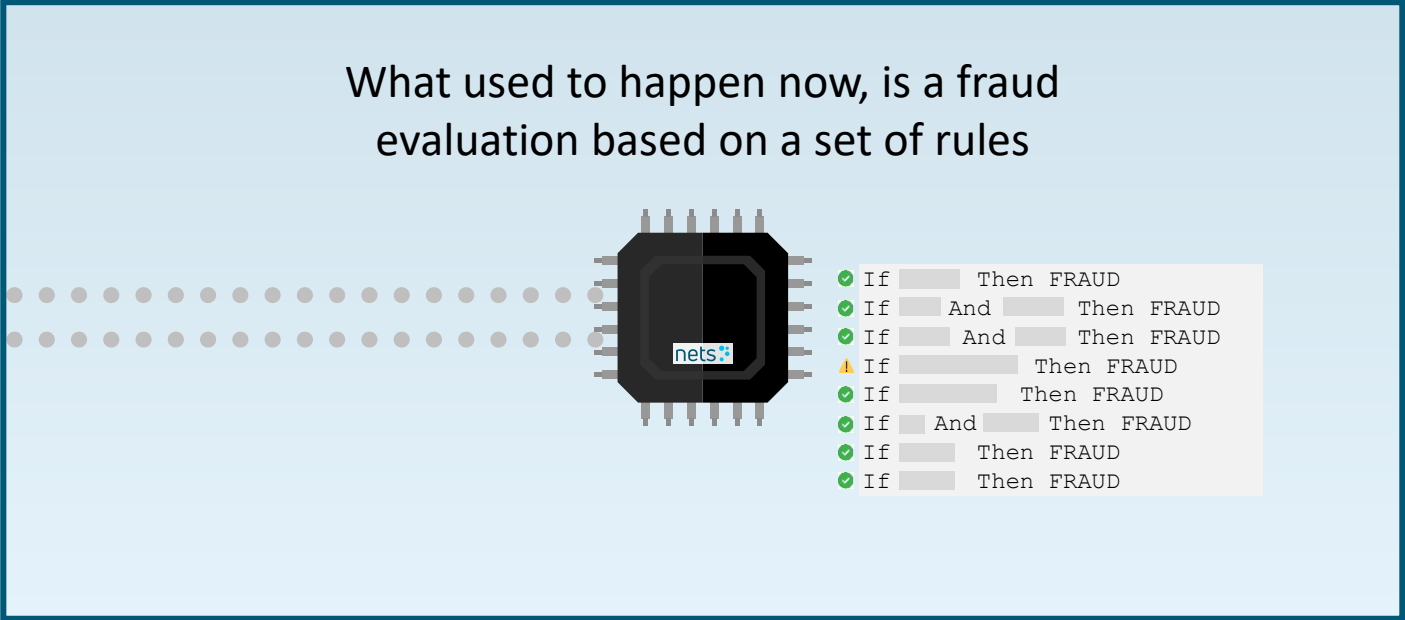
26th of March 2019

Judith Dayan Persson, SVP Risk Management Services



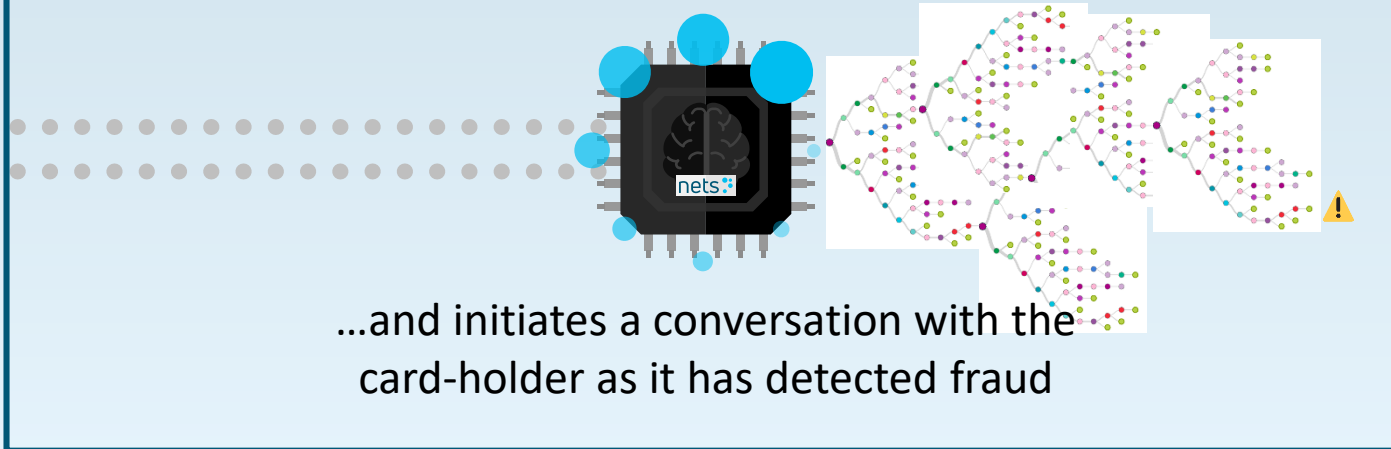


1. Generation fraud prevention



Applying AI to fraud prevention -

But with Nets' machine learning based fraud evaluation, fraud detection is even more efficient...



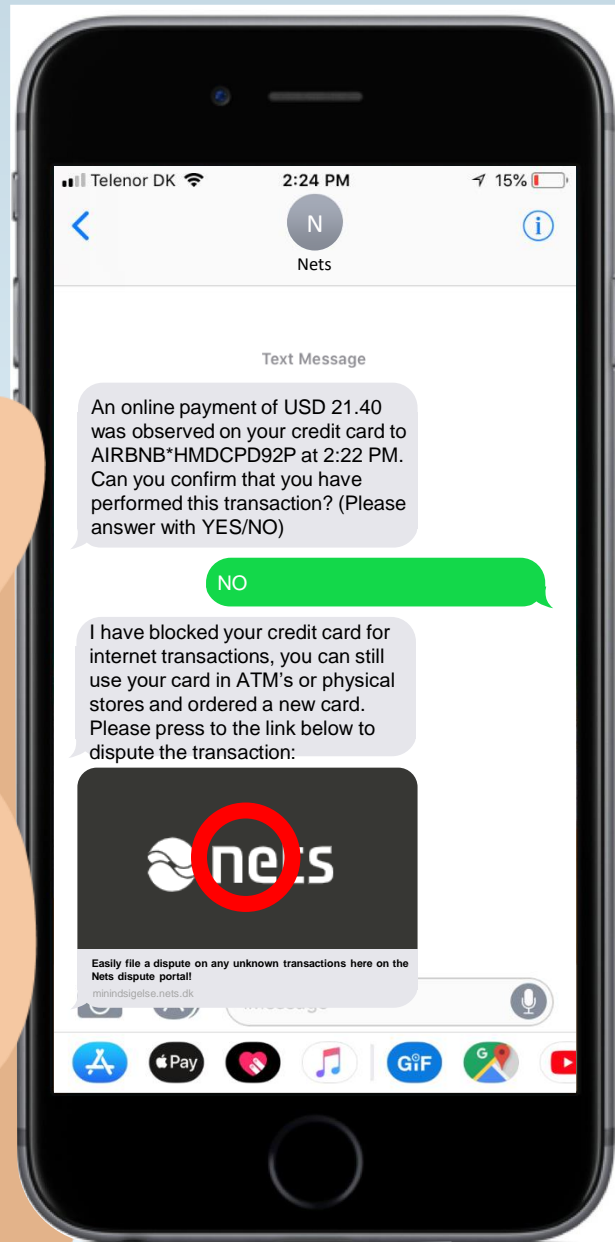
...and initiates a conversation with the card-holder as it has detected fraud

Technology driven change is **here**

In 2020 you will be talking more to
your bot than to your spouse

Says Gartner Group

Nets have decided to create AI-driven dispute handling



Telenor DK 2:24 PM 15%

Nets

Text Message

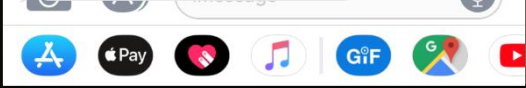
An online payment of USD 21.40 was observed on your credit card to AIRBNB*HMDCPD92P at 2:22 PM. Can you confirm that you have performed this transaction? (Please answer with YES/NO)

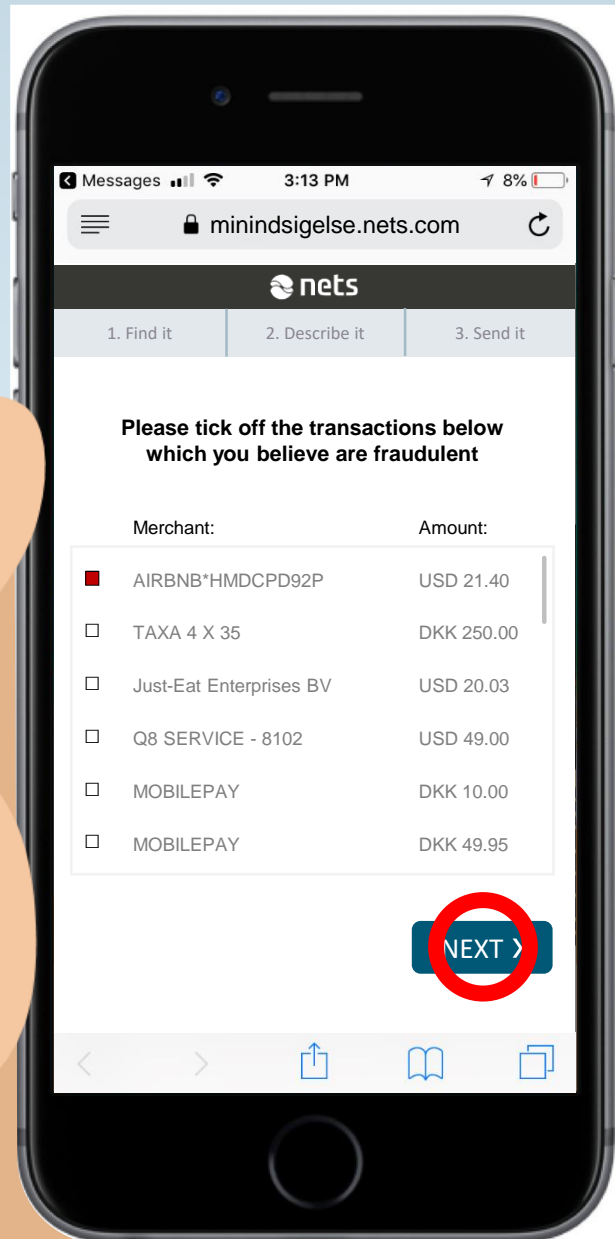
NO

I have blocked your credit card for internet transactions, you can still use your card in ATM's or physical stores and ordered a new card. Please press to the link below to dispute the transaction:



Easily file a dispute on any unknown transactions here on the Nets dispute portal!
minindsigelse.nets.dk

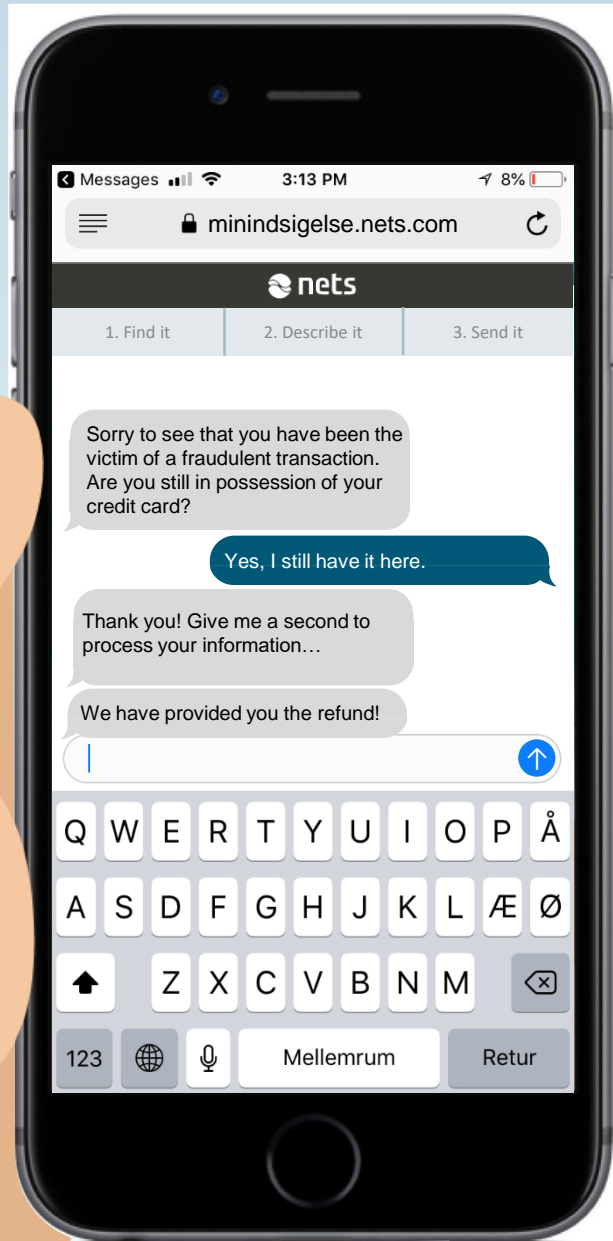




Please tick off the transactions below which you believe are fraudulent

Merchant:	Amount:
<input checked="" type="checkbox"/> AIRBNB*HMDCPD92P	USD 21.40
<input type="checkbox"/> TAXA 4 X 35	DKK 250.00
<input type="checkbox"/> Just-Eat Enterprises BV	USD 20.03
<input type="checkbox"/> Q8 SERVICE - 8102	USD 49.00
<input type="checkbox"/> MOBILEPAY	DKK 10.00
<input type="checkbox"/> MOBILEPAY	DKK 49.95

NEXT >



AI in Fraud and dispute handling Nets creates a smooth experience



As a customer you're helped all the way



As a bank you lower your cost, mitigating your risk and improve customer satisfaction while stepping into the new banking!