



MARKET CHALLENGES

As online payments continue to grow across the globe, high risk transactions are often referred or declined which for many businesses means;

- ✗ Loss of revenue for the merchant
- ✗ Loss of transaction margin for the processor
- ✗ Poor customer experience

Furthermore global market trends make it hard to verify customers using traditional data sources due to many countries and lower age groups having no data history.

MARKET KNOWLEDGE

£731.8m Unauthorised financial fraud losses totalled £731.8 million in 2017.

+20.5% Mobile payments is expected to increase by 20.5% by 2024.

\$14T Mobile payments will reach \$14 trillion by 2022.

KEY BENEFITS

Boost Rates of Verified Transactions



Minimise Chargebacks



Consistent Global Verification



Reduce Third Party Impersonation Fraud



KEY RESULTS



70%
REDUCTION

Reducing the number of manual reviews by up to 70%.



30%
UPLIFT

Delivering a 30% uplift in ID verification, and reducing fraud by 20%.



90%
DECREASE

Reducing chargebacks by up to 90% thus saving money.

HOW IT WORKS

At Hello Soda we use a range of data points to help build the profile of an individual. These data points are used to both verify and authenticate a user. Our methods for profiling include;

Social Authentication

Connected through **Profile iD**, Hello Soda's engine analyses thousands of data points contained within an individual's digital profile.

Document Verification

Personal documents are upload via **Profile iD**, these images are analysed for any inconsistencies and indications of falsification.

Biometric Matching

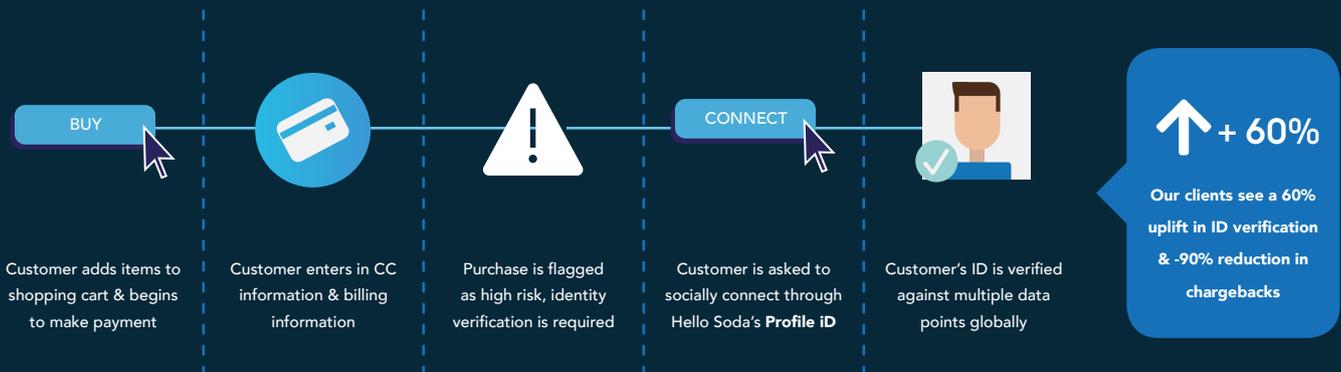
Using any device an individual takes a short 'selfie' video that is cross-checked with the photo on their ID document.

Utility Connect

Via **Profile iD**, individuals are able to verify their address or identity by connecting with their utility providers.



WHERE WE FIT



A typical user journey of an ecommerce customer.

OUR SECTOR EXPERT



George is Business Development Director at Hello Soda where he is responsible for growing new business across the Payments, Digital Banking and Money Management verticals. Joining Hello Soda with a background in technology start ups, George brings over 8 years' experience to the team when it comes to delivering strategy and driving growth for disruptive tech start ups.

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