

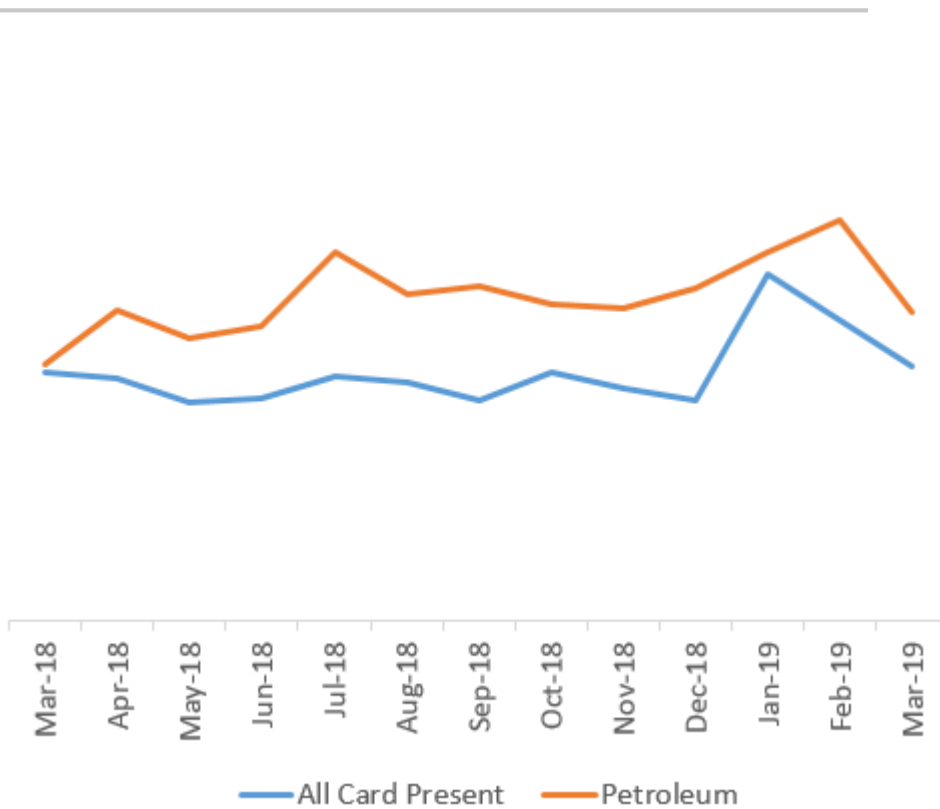


# NPECA

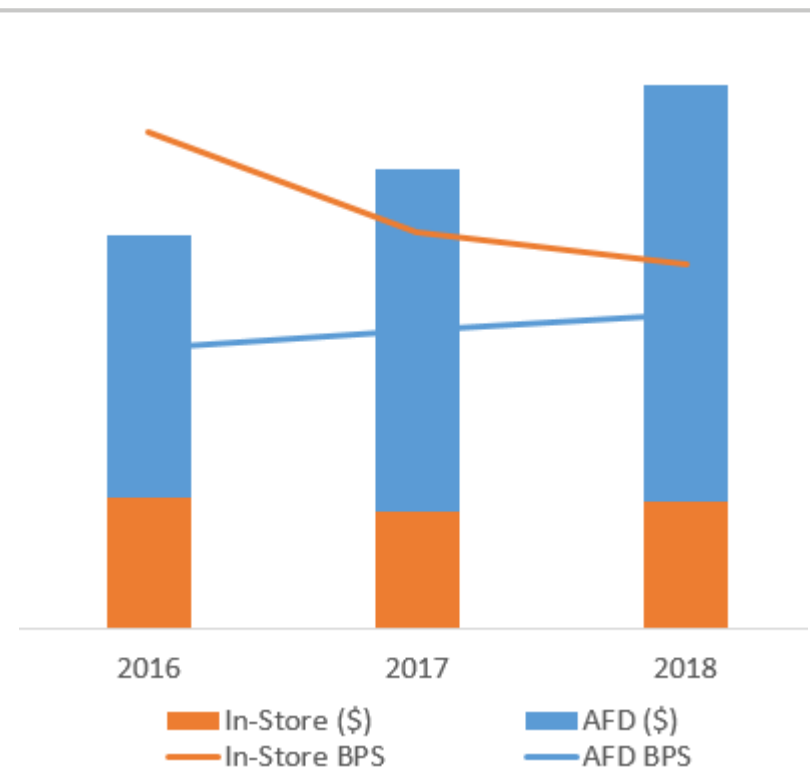
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Payments Risk Management

April 14, 2019

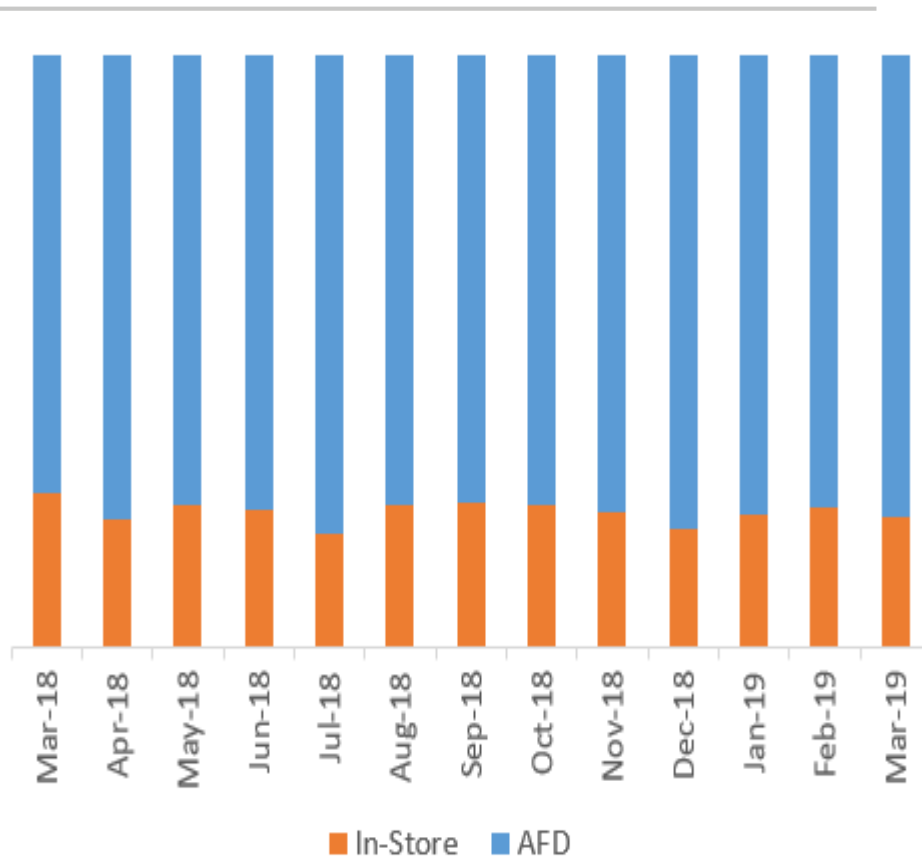
## Fraud Rate Comparison



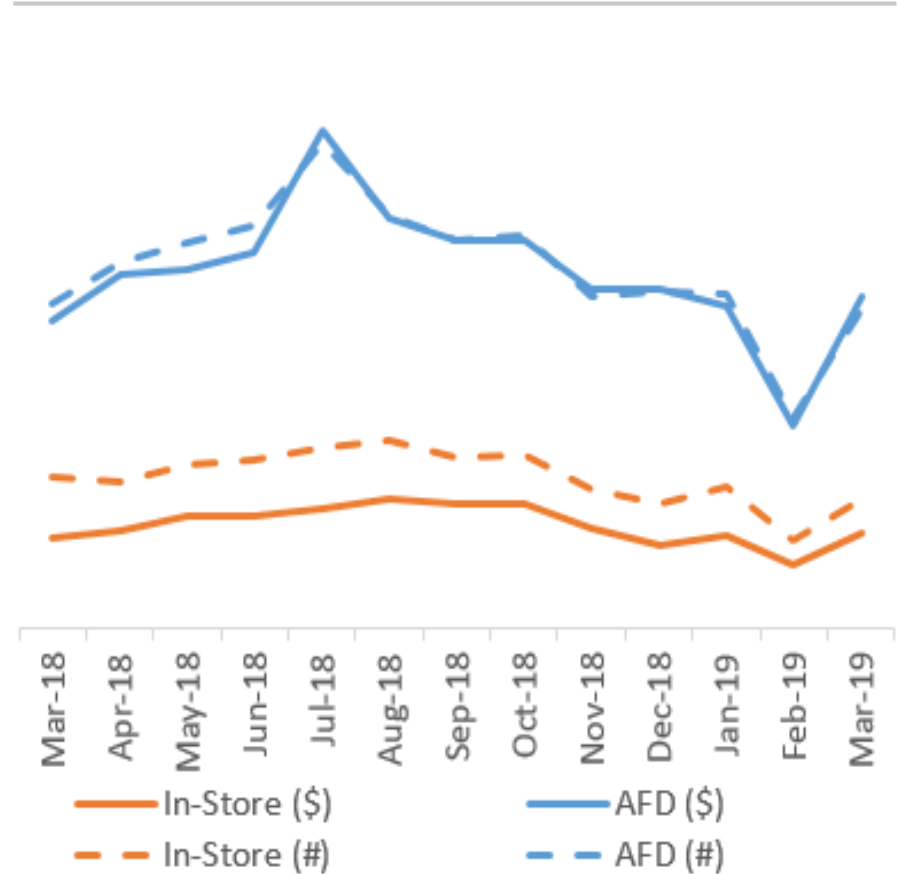
## YOY Fraud Petroleum Fraud Analysis



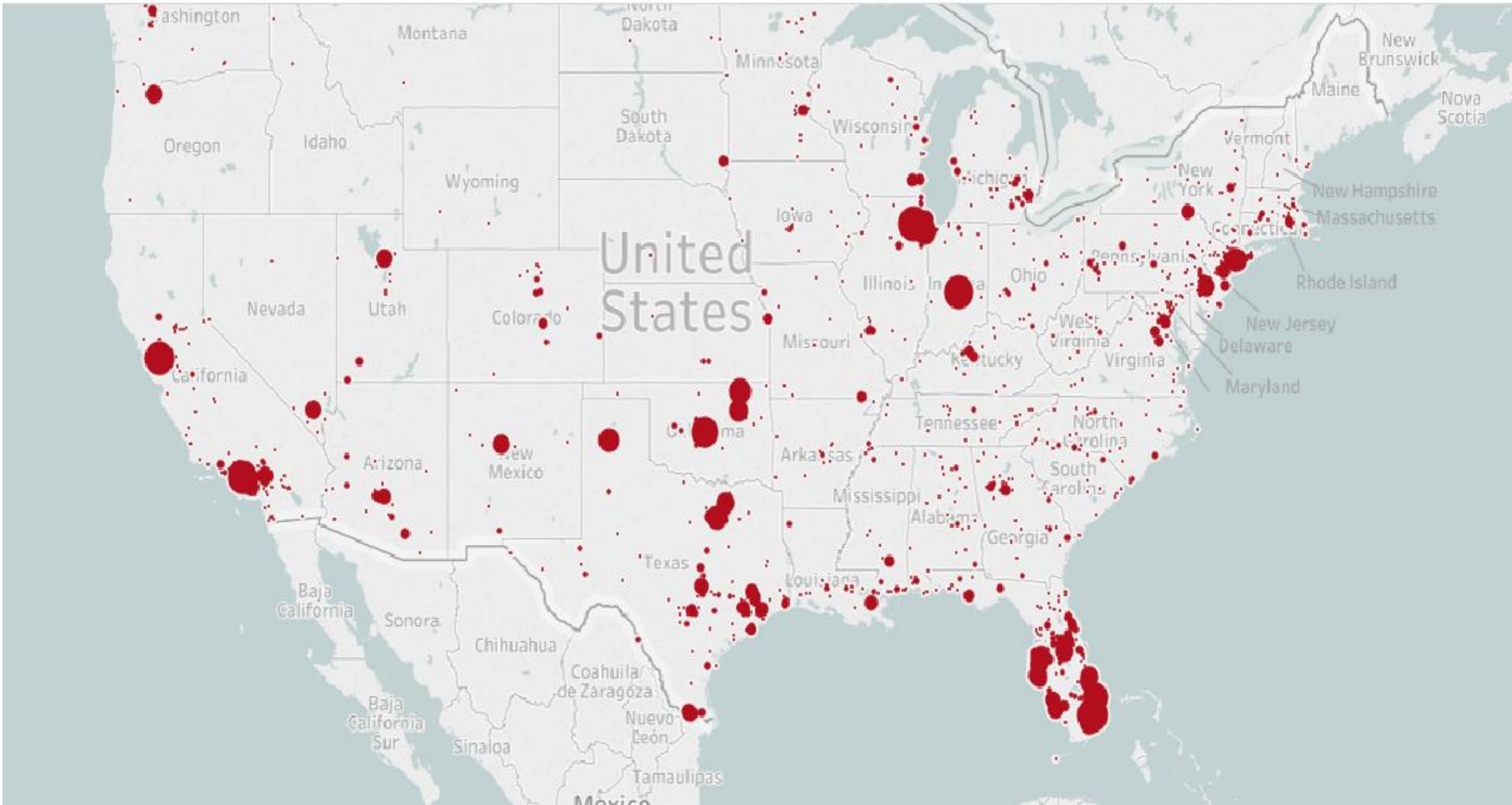
## In-Store vs AFD fraud as % of Total



## Fraud Rates by MCC



# Discover Network Petroleum Heat Map



*Based on data from February 2018 to March 2019*

## Discover Network Current Fraud Liability Shift Dates



POS terminals effective  
October 2015



Automated Fuel Dispensers  
effective October 2020

## Purpose of Fraud Liability Shift

The intent of EMV fraud liability shift is to ensure all participants benefit from the increased security provided by EMV technology. The impact of EMV fraud liability shift is that the participant with the lowest network-supported EMV technology will be financially liable for fraudulent transactions.

## Impacted Fraud Types

There are two types of fraud that EMV helps prevent in card present scenarios:

- The presence of EMV technology helps reduce instances of **counterfeit fraud**
- The presence of Chip & PIN helps reduce instances of **lost / stolen fraud**

## Global Fraud Risk Management Team

Fraud Managers providing payment protection thought leadership, education and collaboration opportunities within the industry.

Areas of focus include:

- Best practices
- Emerging fraud trends
- Fraud analysis (investigation, detection and prevention)

## Field Investigations Team

Regional investigators dedicated to disrupting financial crime.

- Strong relationship with law enforcement and loss prevention teams
- Deep understanding of fraud schemes
- Target organized crime syndicates

- Educate operators on risks associated with counterfeit fraud in accordance with the fraud liability shift in October 2020
- Have a fraud control plan
- Inspect terminals for signs of tampering and report instances of compromise to the card schemes



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