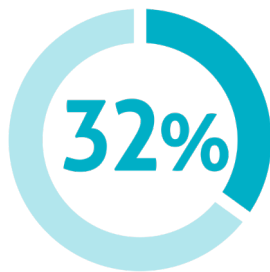
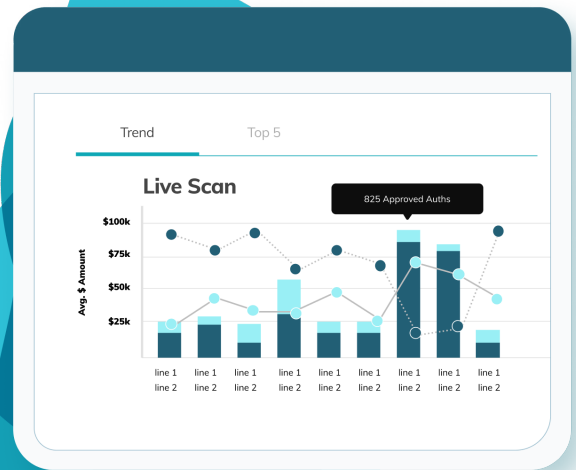




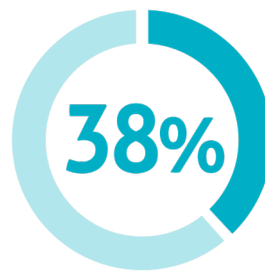
Arden helps identify and prevent fraud attacks, keeping your business safe.

Inescapable realities: As digital payment transactions continue to rise, at the rate of 37% YoY, the rate of fraud attacks is increasing alarmingly¹:

The economic impact is staggering – close to \$44 billion in losses worldwide is forecast by 2025². While staying ahead of fraudsters isn't easy, Arden is positioned to alert you quickly, with minimal false positives to prevent extensive impact.



growth in human-initiated attacks



growth in high-velocity automated bot attacks

Arden can help materially reduce fraud attacks. Our unique merchant-level view of your entire card program leverages a layered model of rules engine technology combined with customizable monitoring views. We provide critical insights and actionable recommendations to improve your transaction monitoring process, enabling early prevention strategies to help protect your entire portfolio.

\$44B
Losses worldwide

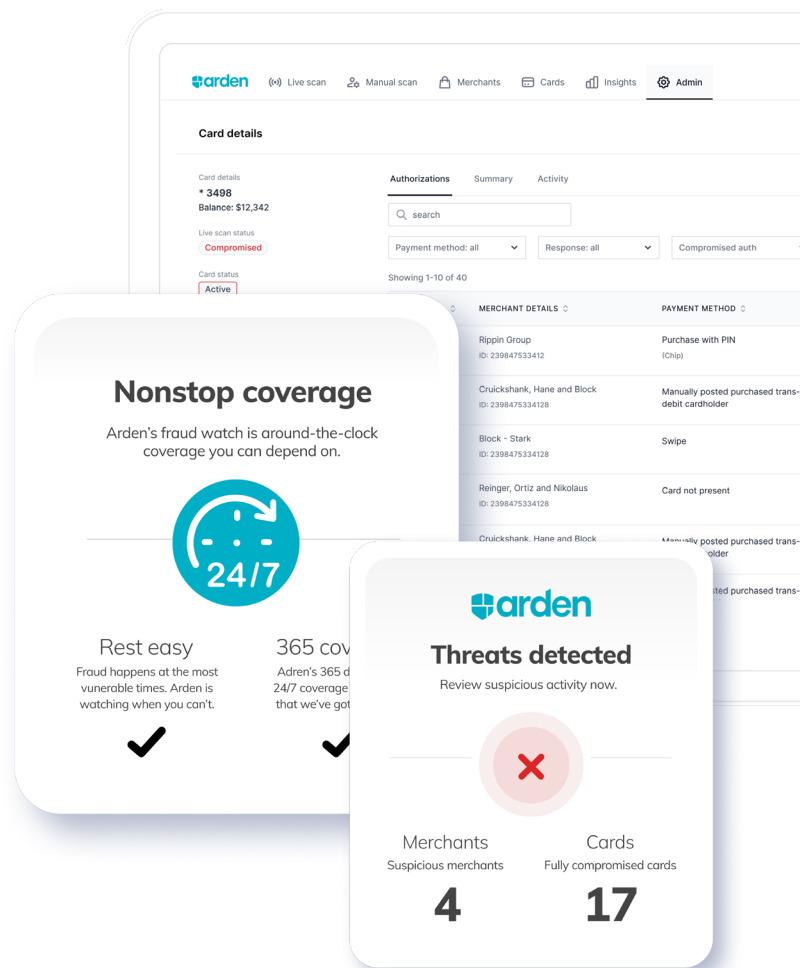


How does Arden help?

- Our rules engine continuously applies proven fraud mitigation algorithms to quickly pinpoint fraudulent or suspicious transactions.
- Arden enables your transaction monitoring team to customize scans for a variety of purposes, including common declines, specific impactful time frames, MCC code isolation or other unique criteria.
- Trust known merchants (aka Netflix, Apple) with fail-safe rules to make sure common merchants are protected by Arden, while minimizing false positives.
- Quickly block suspect merchants, preventing fraudsters from further impacting your users, automatically or on demand.

Arden provides the user-friendly features you expect:

- Easily integrate with your processor to ingest your near real-time transaction data; minimal implementation work required on your end.
- Dynamic dashboard provides an at-a-glance view of the current risk exposure of your program and how your team is managing each item.
- Robust UI supports activity tracking, investigative capabilities and user management.
- New rules can be customized to your business needs - no coding work required.
- Comprehensive activity log on compromised cards provides clear visibility into specific rules triggered, the suspicious merchants involved and other details for efficient investigation.
- Robust search capabilities include filtering by BIN, proxy and last four digits of card, among others.
- Cards can be suspended directly from the Arden UI, optimizing operational efficiencies.
- Establish email alerts to notify your team of potential fraudulent activity in real-time, and email triggers for relevant merchant and card rules.
- Arden is fully PCI certified.



Arden: A more impactful approach to fraud prevention.