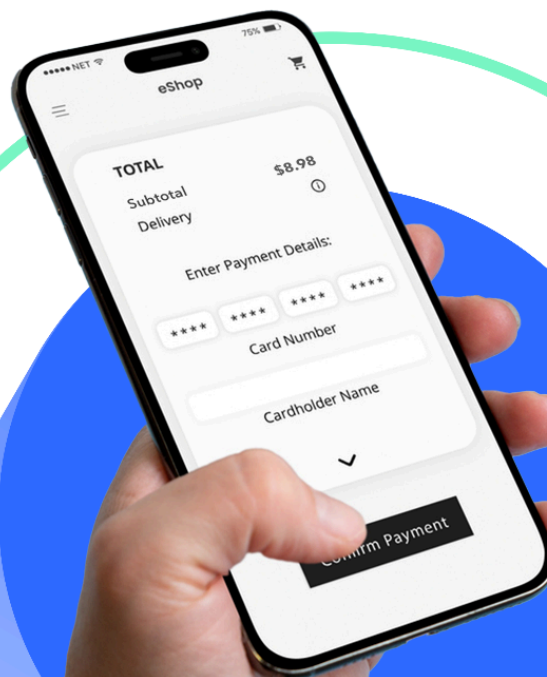




USE CASE PRIMER

# Sift for CARD TESTING



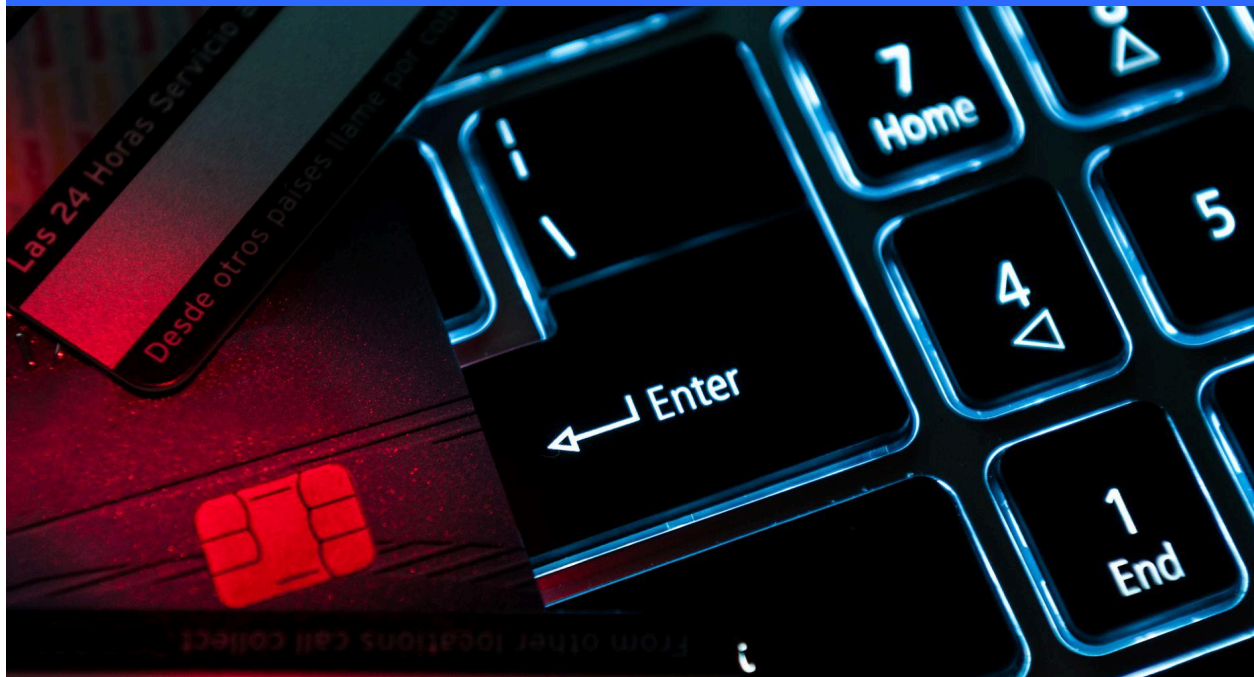
# Introduction

## Description of Card Testing

Card testing, also known as carding, involves fraudsters using stolen credit card information to test the validity of cards by making a series of small transactions. This type of fraud can detect active card numbers that are later used for large purchases or sold on the dark web. Businesses face financial damage from chargebacks, lost sales, and fees associated with these unauthorized transactions.

### Example Scenario

A fraudster obtains a list of stolen credit card numbers and runs a series of small transactions to verify which card numbers are still active. Once verified, the legitimate cardholder disputes these transactions, leading to chargebacks. The business loses money to both chargebacks and fees.



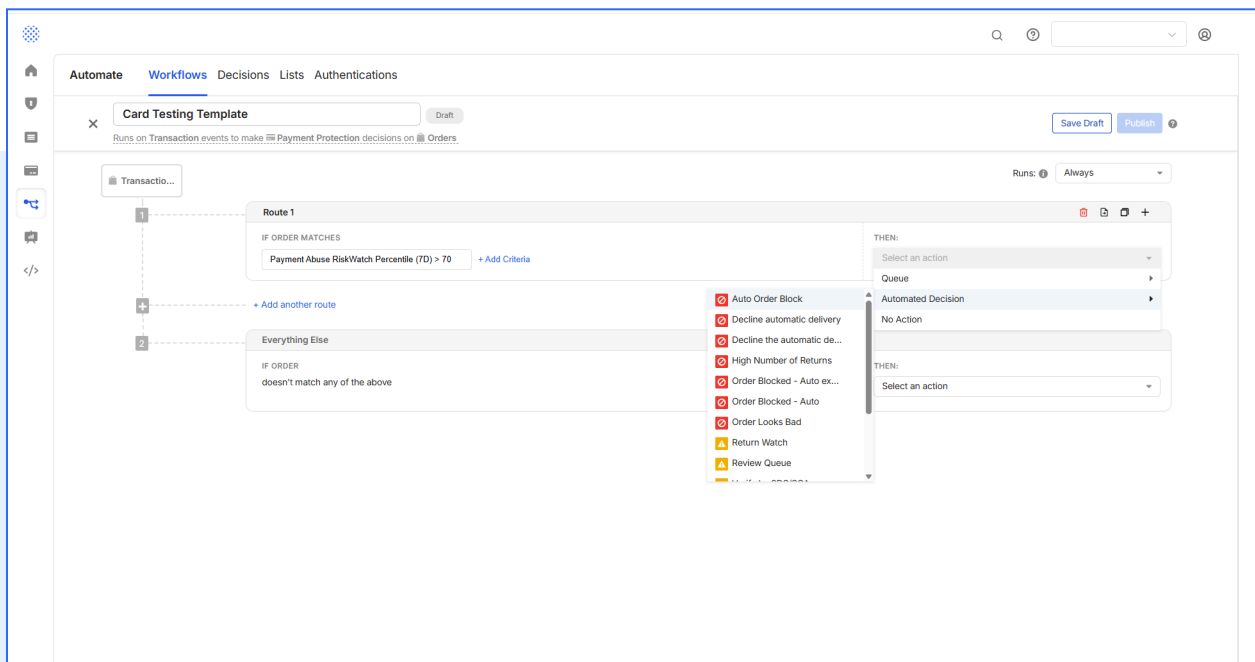
# How Sift Can Help

## Summary of Sift's Solution

Sift's Payment Protection solution effectively detects and prevents card testing activities by leveraging machine learning models and real-time data analysis. Sift assists businesses by identifying and blocking card testing attempts before they cause significant harm.

This protection is achieved in the Sift Console with:

- **Risk scoring**, manifesting as a number between 0 (perceived very safe) to 100 (perceived very risky).
- **Automation**, known as Workflows, where businesses can configure simple or advanced rules to determine outcomes. For instance, "If the Sift score is >80, block the transaction."
- **Review queues**, where fraud analysts can inspect suspicious transactions and take actions such as blocking transactions or accounts.



*Use Sift's Rules Engine, Workflows to automate actions*

## Key Features

- **Real-time Fraud Detection:** Sift's machine learning models analyze transaction data to identify card testing patterns.
- **Comprehensive Data Analysis:** Sift uses diverse data points, such as device fingerprints, user behavior, and payment information, to assess transaction risk.
- **Customizable Workflows:** Businesses can create custom workflows to respond to high-risk activities dynamically.

## Explore Case Studies

		
<a href="#">Read the Case Study</a>	<a href="#">Read the Case Study</a>	<a href="#">Read the Case Study</a>

## ABOUT SIFT

Sift is the AI-powered fraud platform delivering identity trust for leading global businesses. Our deep investments in machine learning and user identity, a data network scoring 1 trillion events per year, and a commitment to long-term customer success empower more than 700 customers to grow fearlessly. Brands including DoorDash, Yelp, and Poshmark rely on Sift to unlock growth and deliver seamless consumer experiences. Visit us at [sift.com](https://sift.com) and follow us on [LinkedIn](#).