KEYN9

Your Key to Growing Confident Commerce

A proven solution that empowers issuers to maximize authorization rates and effectively mitigate fraud, disputes and chargebacks

The Digital Payment Challenge

Digital payments are the fastest growing transaction channel as mobile and other devices are increasingly used to pay.

\$404B

in projected fraud losses over the next decade (Nilsen)

Majority

Of fraud in card-not-present (CNP) transactions

A Simple, Powerful Solution for Card Issuers

Keyno's solutions empower issuers to effectively mitigate enumeration and testing attacks, maximize authorization rates, and minimize fraud, disputes, and chargebacks.

KEYNO STOPS FRAUD FROM ITS ROOTS

Authorization Systems

Reset Rules Regularly

Behavioral Metrics

Risk Scoring

Al Implementation

Monthly Staff Review

Hard to predict, suboptimal approval rates, costly to manage

Authentication Solutions

Simple Implementation

Seamless User Experience

Real-time Protection

Automatic Updates

Maximize approval rates and eliminate 95% of CNP fraud

The Keyno Advantage

- Motivate customers to confidently shop online with easy-to-use dynamic codes
- 2 Mitigate card credential compromises and enumeration/testing attacks
- 3 Maximize conversion and approval rates using existing network plumbing
- 4 Minimize cost of declined transactions fraud, disputes and chargebacks

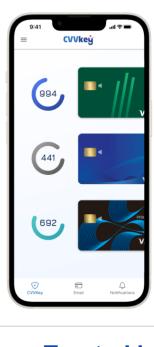
Move fast by deploying turn-key solutions in less than eight weeks

Proven Results

98.7% Approval Rate (vs. industry average of 85%) 95% Reduction in CNP fraud 70%

Decrease in disputes

80%
Reduction in chargeback costs



How it works

- ✓ Simple customer experience with Dynamic CVV codes
- ✓ Codes refresh automatically for maximum security
- ✓ Works with existing card infrastructure
- √ No additional hardware required

Trusted by Leading Financial Institutions









"We are extremely happy. The reduction in card-not-present fraud within months of implementation

was incredible. The CVVKey™ application is secure, simple and easy-to-use"

- Heatherdawn Blake-Brown, Director of Card Services, fidelity Bank (Bahamas) Limited

