

# Adapting to fraud's new normal

Businesses of all types have been forced to adapt to sudden shifts in both consumer behavior and fraud trends caused by the COVID-19 pandemic. While nearly every vertical has been impacted, digital goods and services have experienced some of the largest upticks in traffic and, unfortunately, fraud. As more people utilize the internet for digital items like ebooks, online courses, and on-demand entertainment, fraudsters have flocked to this now-booming vertical. They see this transition as an opportunity to exploit merchants and users alike, which in turn requires digital goods and services businesses of all sizes to adjust their processes to better suit these unprecedented circumstances.



## Disruption drives fraud from every angle

Fraudsters aren't limiting themselves to one strategy. They're looking at every pathway you've provided to deliver digital goods and services to your customers, and finding ways to take advantage of these uncertain times.



### Spikes in chargebacks

From card testing to money laundering, economic disruption leads to more fraudulent payments—and online merchants, including B2B and B2C companies, are a prime target. Stop chargebacks proactively while ensuring trusted users aren't blocked from making digital purchases.



### Exploitation of real-time delivery

Digital goods and services are delivered instantaneously, leaving your fraud analysts little time to make a determination. Unfortunately, that speed of delivery is attractive to fraudsters. Safeguard your customers by leveraging [real-time machine learning](#) to eliminate friction for trusted users and automatically block risky interactions.



### Compromised user accounts

Customer accounts with stored financial value and personal information are irresistible to fraudsters looking to cash out. Protect your customers and your brand by defending against account takeover attacks and automatically surfacing suspicious logins for verification.



### Rapidly evolving fraud patterns

With fraud tactics in flux, it can be difficult to know where to focus. Navigating this ambiguity requires a complete view of your data, from attack trends to decision impact and team performance. Make data-driven decisions that keep your business two steps ahead of fraud.

## Digital Trust & Safety with Sift | Trusted by the world's leading brands, we're better together

Sift is the leader in Digital Trust & Safety. Powered by the most sophisticated, real-time machine learning technology and a global community of fraud fighters, we combine custom models with learnings from across our global network of over 34,000 sites to identify risk with unparalleled accuracy. Sift detects evolving fraud patterns automatically—enabling you to reduce losses and build trust with customers without the need to scale manual review efforts when user and transaction volumes grow.

**Partner with Sift to manage this period of uncertainty and protect your company's growth.**

Request a personalized Digital Trust & Safety Assessment at [sift.com/assessment](https://sift.com/assessment)