

# Adapting to fraud's new normal

Businesses of all types are scrambling 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, online learning platforms have experienced some of the largest upticks in fraud of all. Students and educators have made a rapid transition from traditional, in-person classrooms to online learning—whether to study Algebra 2, yoga, or the ins and outs of French cuisine. For trustworthy users, these platforms provide a level of access that would otherwise be impossible. But fraudsters see this transition as an opportunity to exploit learners and educators alike.



## Disruption drives fraud from every angle

Fraudsters aren't limiting themselves to one strategy. They're looking at every pathway you've provided to connect students with educators, and finding ways to take advantage of these unprecedented circumstances.



### Spikes in chargebacks

From card testing to money laundering, economic disruption leads to more fraudulent payments—and online learning platforms are a prime target. Stop chargebacks proactively while ensuring trusted users aren't blocked from enrolling in the courses that interest them.



### Proliferation of fake courses and scams

Users will only engage with your platform if they trust its integrity and quality. If users report a class as a scam—or educators find their courses being redistributed without permission—the damage is already done. Catch bad actors before they create fake courses, exploit students, and ultimately damage the integrity of your brand.



### Compromised user accounts

Educator accounts with stored financial value and personal information are irresistible to fraudsters looking to cash out. Protect your users 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.

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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 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.**

Reach out to [sales@sift.com](mailto:sales@sift.com) for a Digital Trust & Safety assessment.