

# Digital Trust & Safety Vendor Evaluation Checklist: Machine Learning Platforms

## How to Use This Evaluation Matrix

With Digital Trust & Safety, businesses can align risk and revenue decisions by fundamentally evolving their fraud prevention strategy, from mindset and processes to technologies and platforms. By using real-time machine learning, as well as data from merchants and markets all over the world, this cutting-edge approach to fraud prevention gives you the ability to accurately separate suspicious behaviors from legitimate ones in less than a second—all while enabling you to deliver superior experiences to trusted users and stop fraudsters from undercutting your revenue.

## Not All Machine Learning Solutions Are Created Equal

Sift is the only end-to-end machine learning platform that gives you total control over your fraud prevention strategy. Many other ML-driven solutions offer guarantees, but fail to provide full visibility into the algorithms and data impacting your business, leaving key information in a “black box” that can only be accessed by the platform’s proprietary engineers. Sift lets you take the driver’s seat, giving you complete transparency into your organization’s unique fraud patterns and actions, so you can take the most effective actions to support your specific challenges, goals, and growth.

As you explore Sift as your new Digital Trust & Safety solution, we suggest considering the following questions:

- Does the solution address multiple types of fraud with dedicated models?
- How robust is the data network feeding into machine learning models?
- How does the customer base compare to your business model?
- What level of custom modeling is available, and how is the platform tailored to your unique business needs?
- What actions can be configured into your fraud processes? How much control do you have over these?
- How much transparency do you have into machine learning predictions or automated decisions powered by those predictions?
- Can you improve the user experience based on risk?
- What type of feature extraction is done to generate fraud signals and more accurate automation?
- Does the solution include manual review tools?

- How difficult will it be to integrate into your current tech stack?
- How quickly does the system respond to emerging attacks?
- What type of reporting features does the solution have? How often is it updated?
- What kind of support can you expect from the vendor?
- What is the uptime?
- Does the platform comply with necessary federal and state security requirements, as well as internal security needs?

Below, we've outlined the most critical technology capabilities, security features, reporting options, and support needs your business deserves to actively predict and prevent fraud, protect and delight customers, and grow your business.

Feature or capability	Sift	Current platform
<b>Technology</b>		
Real-time risk assessment at every interaction (e.g., account creation, transaction, login, content creation) and real-time, global data network updates		
Support for unlimited custom data and custom, user-designed fields—including unique events and specific features and signals		
Multi-channel support including web, mobile, and BOPIS/BORIS transactions		
Robust feature engineering* to extract more signals from individual data points		
<i>* Feature engineering is the process of transforming raw data into features that better represent the underlying problem to predictive ML models, resulting in improved accuracy</i>		
<a href="#">Ensemble of models</a> deployed for comprehensive and accurate risk assessment		
Online learning—model automatically updates within milliseconds with new user interactions		

Feature or capability	Sift	Current platform
Global network model that shares learnings across customers in real time to boost accuracy	✓	
Unique models for different abuse types including fraudulent payments, account takeover, and spam content	✓	
Dedicated custom model which incorporates custom features and learns fraud patterns specific to your business	✓	
Supervised model that allows feedback to automatically influence the model for improved accuracy	✓	
<b>Platform Console and Integration</b>		
Web-based console with case management, investigative, and reporting capabilities	✓	
Ability to define custom actions taken on users/orders—including block, accept, manual review, add step-up verification, remove friction, etc.	✓	
Complete control over automated decisions and transparency into why they fired	✓	
Ability to define and deploy custom rules without developer resources	✓	
Support for manual review decisions—including overrides—within case management tool	✓	
In-depth user and order profiles for manual reviews that explain the reasoning behind decisions and scores	✓	
Link analysis including visual interface to show users connected by device, IP, etc.	✓	
Infrastructure to support large bursts or fluctuations of data (e.g., online traffic spikes due to seasonality) and scale with growing operational needs	✓	

Feature or capability	Sift	Current platform
Integrates seamlessly with your existing fraud stack with the flexibility to input different types of data from multiple sources, and output to other existing systems	✓	
Offers the flexibility and customizability to support current and future business needs and volume	✓	
Provides the necessary scalability to support current and future business needs and volume	✓	
Makes it easy to export data to new channels, systems, and tools	✓	
<b>Security</b>		
Data encryption at rest	✓	
SOC II certification	✓	
Support for mandatory 2FA and SSO to grant access to user console	✓	
Provides governance and access control, user management, and compliance of customer data	✓	
<b>Reporting Capabilities</b>		
Pre-built reports analyzing order and chargeback metrics (e.g., order volume, accept rates, block rates, chargeback rates) in real time	✓	
Pre-built reports to monitor team performance (e.g., number of cases reviewed, review accuracy)	✓	
Pre-built reports to monitor rule effectiveness	✓	
Ability to easily export reports to CSV for further data analysis	✓	

Feature or capability	Sift	Current platform
<b>Partnership and Support</b>		
Dedicated Sales Engineer for integration planning and deployment	✓	
Dedicated Technical Account Manager for onboarding, training, and continued support	✓	
Access to Trust and Safety experts for consultation on building a holistic strategy	✓	
Additional channels for technical support, troubleshooting, and additional questions or concerns	✓	

Find out how your business can benefit from a Digital Trust & Safety strategy by taking our [online assessment](#).