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Unfortunately, the problem is only getting worse for a number ofreasons. They include:

eCommerce is booming. In 2021, retail e-commerce sales globally amounted to an estimated $5.2 trillion, which is expected to continue, with a 56 percent increase forecast over the next few years, reaching $8.1 trillion by 2026. A higher volume of online transactions creates opportunities for fraudsters to commit cybercrimes.

Fraudsters are getting access to more tools. For example, criminals are learning quickly how to use generative AI tools such as ChatGPT to create authentic looking emails used for phishing attacks, spam, and malware to steal money and passwords.

As a result, the cumulative merchant losses to online payment fraud globally between 2023 and 2027 will exceed $343 billion, according to Juniper Research. Therefore, it is crucial for companies to have reliable and effective fraud prevention measures in place.

Businesses have responded to the growth of digital fraud by investing heavily into technologies, including AI, to monitor the threat of digital fraud around the clock. They've also implemented

processes and hired teams of fraud prevention specialists to detect fraud and protect their customers.

But unfortunately, they're viewing these crucial elements in isolation and missing out on opportunities to make them reinforce each other.

We believe the answer for fighting digital fraud is to connect the dots between people, process, and technology – what we call the virtuous circle of digital security. At the same time, businesses need to apply their investments into people, process, and technology in continuous fashion, which we refer to as the digital safety framework.

Let's take a closer look.

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