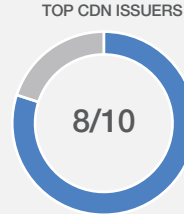
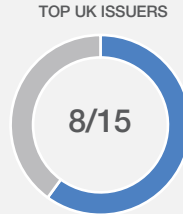


WHY JOIN THE ETHOCA NETWORK?

THE MOST PARTICIPANTS



4,100+
CARD ISSUERS



16,500,000+
CHARGEBACKS AVOIDED
SINCE 2011



1.7M+
CHARGEBACKS AVOIDED*
DIGITAL GOODS RETAILER



49,000+
CHARGEBACKS AVOIDED*
CUSTOMER LOYALTY SOLUTION



49,000+
CHARGEBACKS AVOIDED*
APP DEVELOPER

**2018/19 network results*



6,600+
MERCHANTS

224,000+
MERCHANT DESCRIPTORS



7/10 TOP GLOBAL
eRETAILERS



TOP GLOBAL
AIRLINES



STRONG ACQUIRER & PSP
RELATIONSHIPS

\$3,100,000,000+
ALERT VALUE SENT TO MERCHANTS
SINCE 2011



\$14M+
FRAUD STOPPED*
DISCOUNT RETAILER



\$3.53M
FRAUD STOPPED*
ELECTRONICS RETAILER

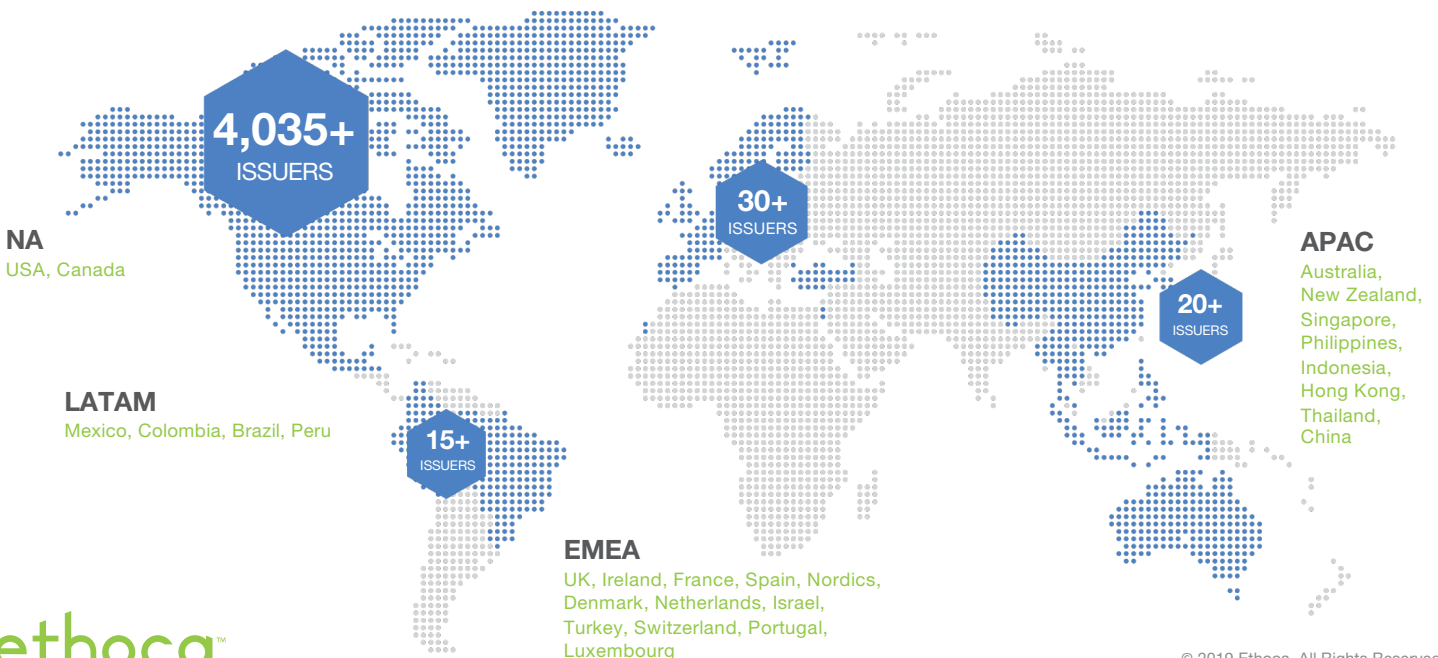


\$4M+
FRAUD STOPPED*
GLOBAL AIRLINE

**2018/19 network results*

THE BEST GLOBAL ISSUER COVERAGE

● CURRENT PRESENCE



ABOUT ETHOCA

Ethoca is the leading, global provider of collaboration-based technology that enables card issuers, ecommerce merchants and online businesses to increase card acceptance, stop more fraud, recover lost revenue and eliminate chargebacks from both fraud and customer service disputes.

Through the Ethoca Network – the first and only of its kind in the industry – we are closing the information gap between card issuers and merchants. This unique capability makes fraud and customer dispute insight available and actionable in real time.

Our suite of services delivers significant revenue growth and cost saving opportunities for thousands of merchants and hundreds of issuers across the globe. This includes the world's biggest ecommerce brands and largest banks.

To find out more, please visit us online at www.ethoca.com or contact us at sales@ethoca.com

making ecommerce simply about **commerce™**