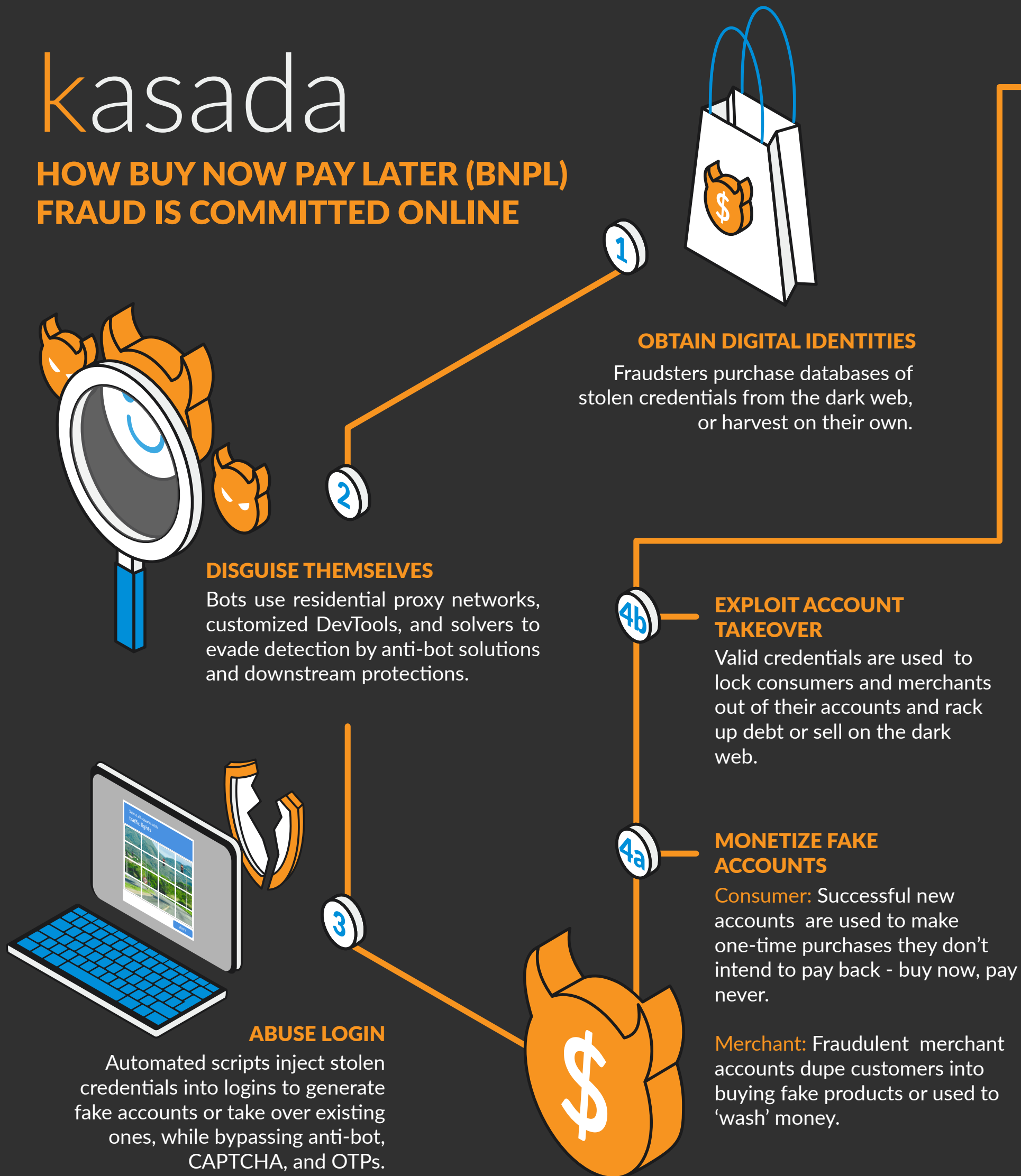
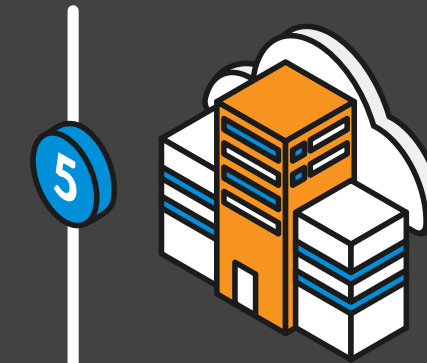


# kasada

## HOW BUY NOW PAY LATER (BNPL) FRAUD IS COMMITTED ONLINE

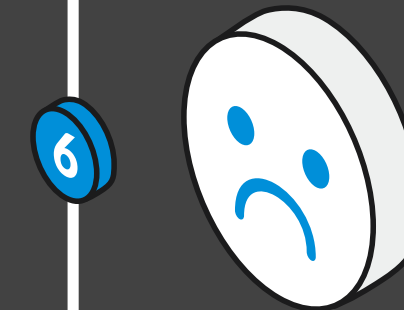


## THE IMPACT



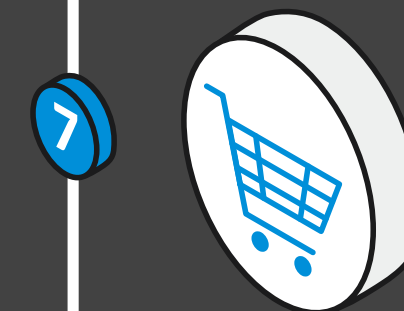
### BNPL PROVIDER

Lose revenue from fake merchant accounts and abandoned carts, added strain on security and fraud teams, tarnished reputation with shoppers and retailers.



### CUSTOMER

Frustrated with the BNPL provider for adding friction to the buying journey. Affected by ATO and fraud happening in their name.



### RETAILER

Receives inaccurate analytics skewed by fake customers, unprepared for the influx of fraudulent orders.



### BANKS

Shoulders most of the risk by financially backing the BNPL providers. Largely responsible for delinquent and fraudulent payments.