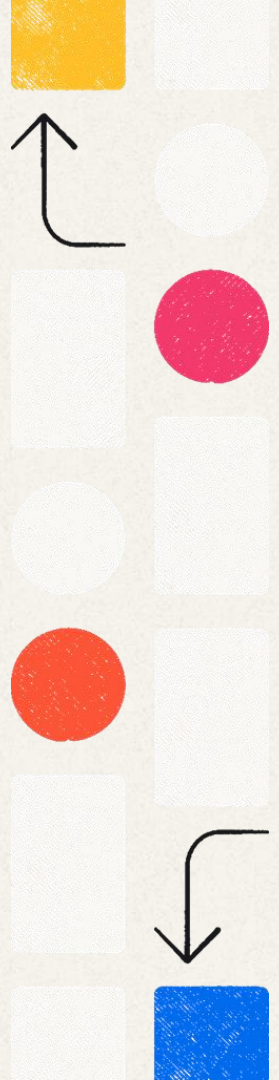


**TREMENDOUS**

# Fighting fraud in market research



# Tremendous

The industry standard for incentives and rewards



Virtual prepaid cards, plus physical card option in US



Gift cards to top brands around the world



Monetary options: bank transfer, paypal, or Venmo



Donations to dozens of charities



# Agenda


1. Is fraud really a big problem?
2. What we learned in our research
3. How fraudsters operate
4. How to fight fraud accurately
5. Tremendous' fraud prevention tool



A client impacted by fraud

**\$250,000**

in fraud losses over a few months



***“Fraud is turning into a large problem for us.  
We’re handcuffed in our ability to deal with  
the abuse”***

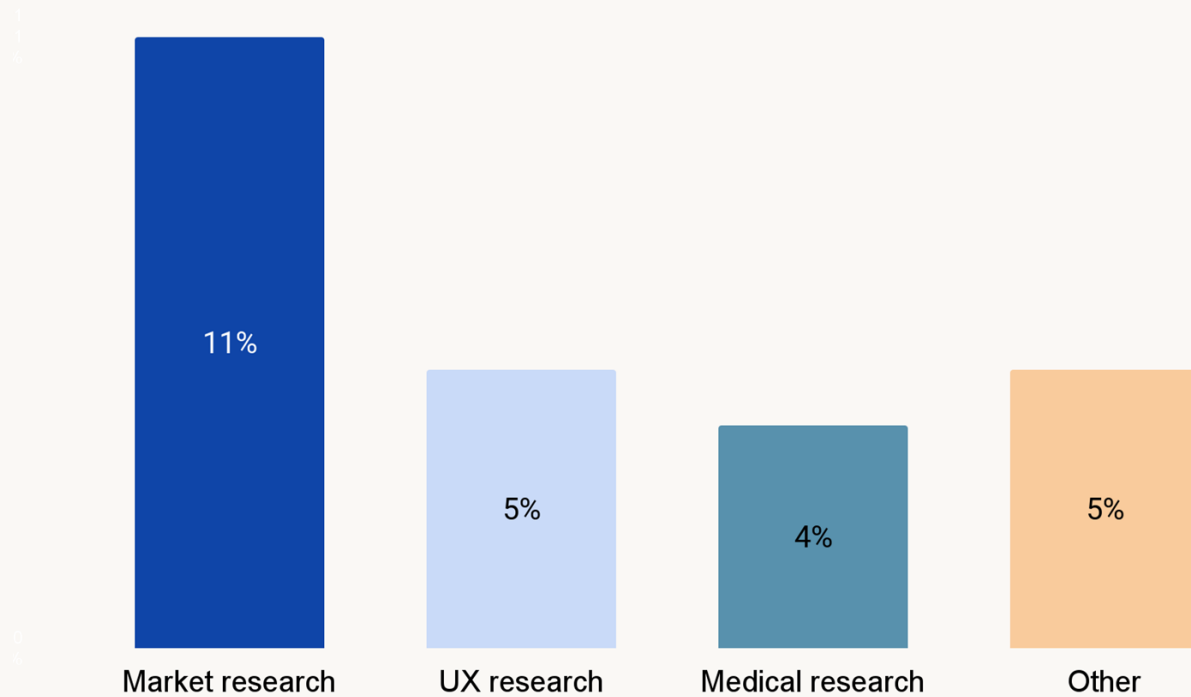
Tremendous Client

**10% of research incentives go to fraudulent participants.**

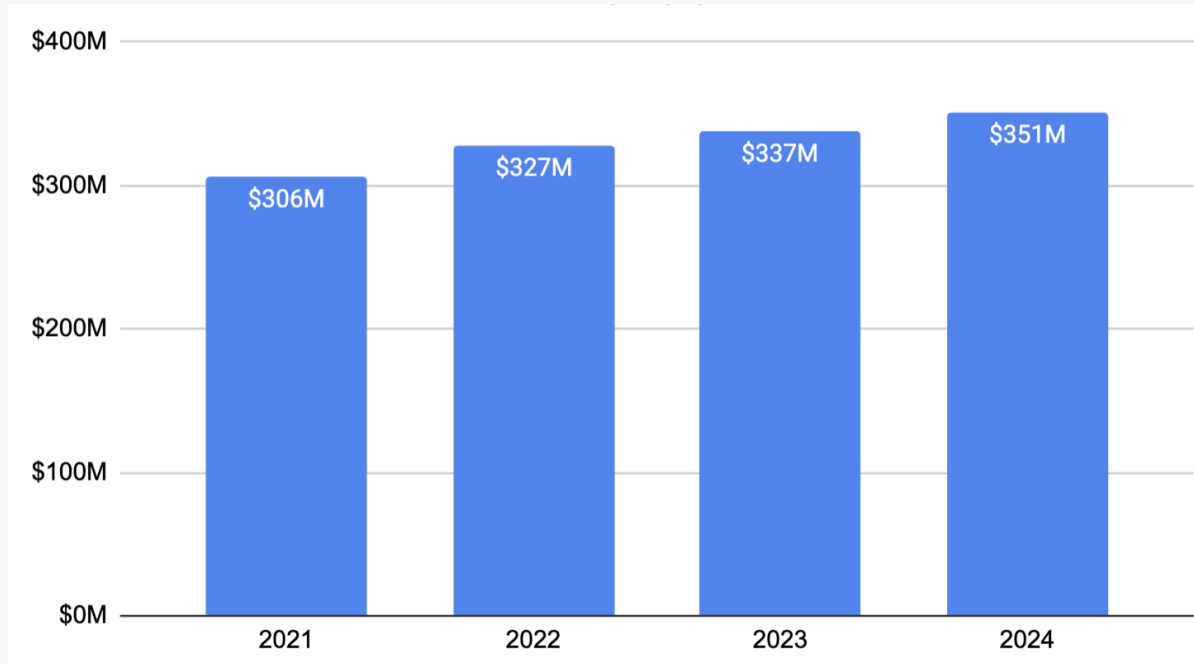
**Large research firms lose \$40K to fraud annually on average.**



# Fraud is pervasive in research



# Over \$350 million of fraud losses in market research per year





# Fraudsters look very different today



# Know your enemy



40 emails created



8 IP addresses generated



3 devices used

# Hall of fame

Example of one fraudster

**2000+**

different emails created

**700+**

IP addresses generated

**1100+**

unique devices used

**\$150K+**

in annualized "earnings"

**27**

companies defrauded

# Fighting fraud effectively requires multiple layers

- Verify your participants prior to payouts



# Fighting fraud effectively requires multiple layers

- Verify your participants prior to payouts
- Track digital fingerprints of your participants



# Fighting fraud effectively requires multiple layers

- Verify your participants prior to payouts
- Track digital fingerprints of your participants
- Set rules to detect unexpected behaviors



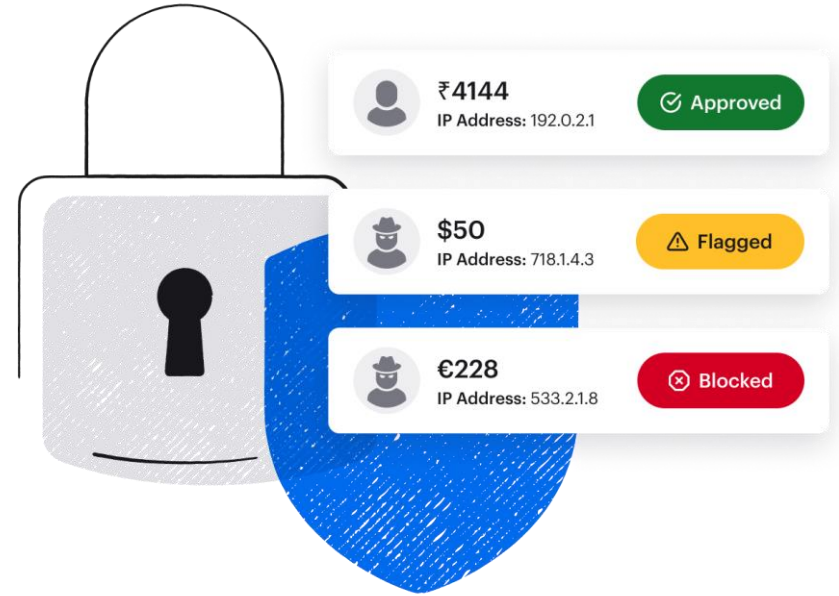
## Fighting fraud effectively requires multiple layers

- Verify your participants prior to payouts
- Track digital fingerprints of your participants
- Set rules to detect unexpected behaviors
- Leverage your network and share data - fraudsters don't target just one company



# Tremendous' fraud prevention tooling

- Customize rules to detect fraud accurately.
- Identify recipients cycling through identities.
- Protect the experience for real participants.



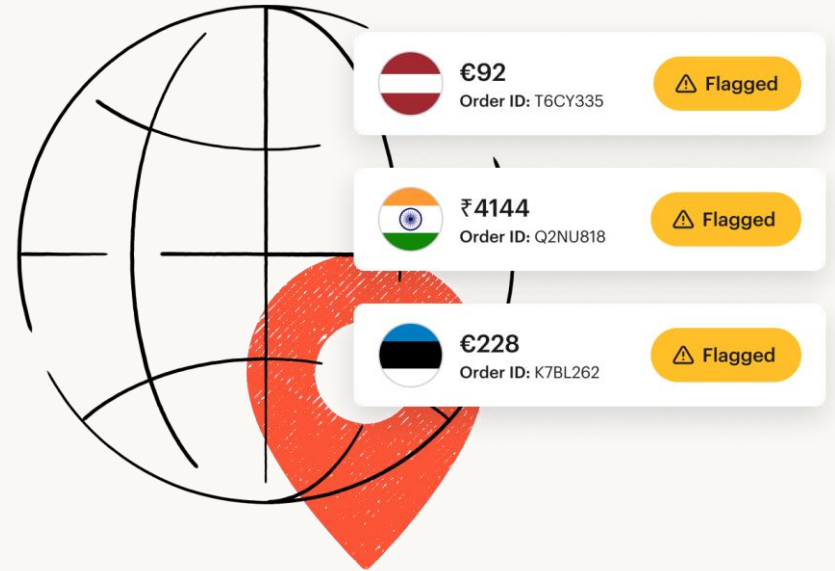


# Customize controls for your type of fraud

The screenshot displays the 'Fraud prevention settings' page in the Tremendous dashboard. On the left is a dark sidebar with navigation options: Team (Tremendous Parent), Menu (Home, Fraud prevention, Review queue, Settings), Orders & rewards, Billing, Campaign templates, and Team settings. The main content area features a search bar at the top and a 'Learn more' link. The 'Review rules' section explains that reward redemptions matching any rule will be flagged. Below are several settings:

- Flag based on country:** Set up
- Flag based on number of rewards redeemed:** On (checked), Edit. Limit: 10 rewards / 30 days
- Flag based on dollar amount redeemed:** Set up
- Flag specific IP addresses:** On (checked), Edit. IP ranges: 0, Additional IPs: 1
- Flag based on recipient email or domain:** Set up
- Flag rewards redeemed by previously blocked recipients:** On (checked), Disable. Description: Our system identifies recipients your team has previously blocked, even when they redeem from a different IP or email address, and flags any rewards they redeem for review.
- Flag based on the Tremendous fraud list:** On (checked), Disable. Description: Our algorithm detects suspicious recipients across millions of payouts within the Tremendous network and flags any rewards they redeem for review.
- Flag if device or account has multiple emails associated with it:** Enable. Description: Our system flags rewards redeemed by devices or accounts linked to multiple recipient emails.

# Fight fraud with the power of the Tremendous network



# Review flagged rewards to be 100% sure it's fraud

The screenshot displays the Tremendous interface. On the left is a dark sidebar with the Tremendous logo and navigation options: Team (Apple), Menu (Home, Fraud prevention, Review queue, Settings, Orders & rewards, Billing, Campaign templates, Team settings), and a notification badge on 'Review queue'.

The main content area is titled 'Fraud review queue' and includes a search bar and filters for 'Flagged', 'Blocked', and 'Released'. A table lists one reward:

ID	Amount	Sent to	Status	Reasons
CVON...	\$1.00	pm@u.northwestern.edu	Flagged	Over reward count limit, Over reward dollar limit

A modal window for reward ID CVONKH5GRSTG is open, showing details: \$1.00 USD, Flagged, Email reward sent to pm@u.northwestern.edu, and Redemption attempted 2/5/24 at 14:00pm. It features 'Release' and 'Block' buttons. Below this, 'Recipient details' are shown:

**High risk**

- 1 related reward (\$10.00), including 1 blocked
- Over reward count limit
- Over reward dollar limit

Additional details include: Email (pm@u.northwestern.edu), Redemption (merchant card), Device (CyORmFIKODEtfu1W79WG, 1 related (1 blocked)), and IP (160.72.66.134, New York, NY, USA, 1 related (1 blocked)).

**Building effective fraud tooling  
is a long journey.**

**But preventing fraud accurately  
can be the key to saving  
millions.**



# Questions?

