

WePAY

Payments for platform businesses.

QCon New York 2014

Leveraging Big Data For Payment Risk Management

John Canfield,
VP Risk Management, WePay
@JCRisk

June 11, 2014

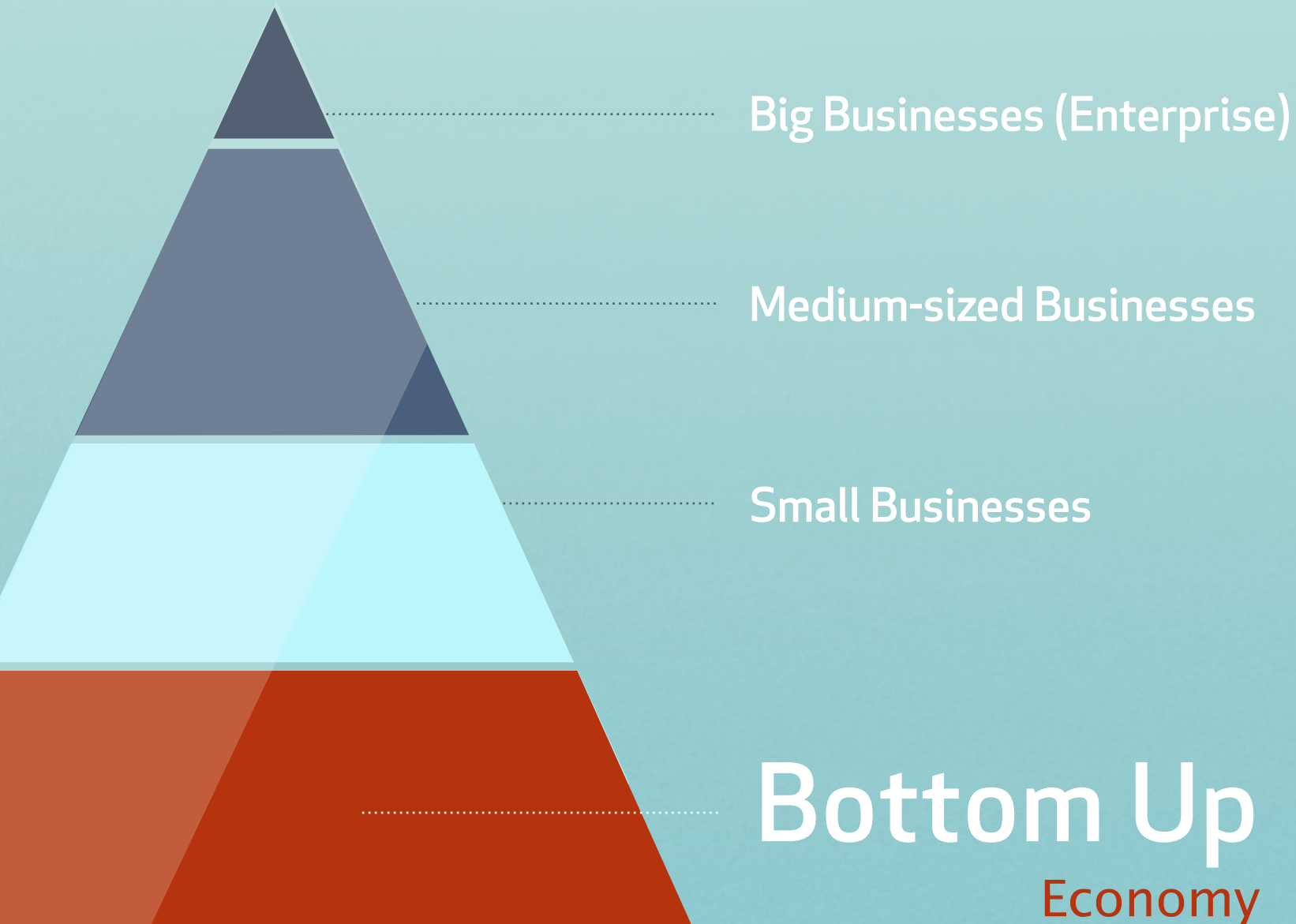
Outline

1. Payments opportunity for the bottoms-up economy
2. Requirements
3. Solution
 - a) Big data collection
 - b) Decisioning using machine learning, rules, and expert staff
 - c) Metrics and feedback



\$5.00

What is the “Bottom Up” Economy?



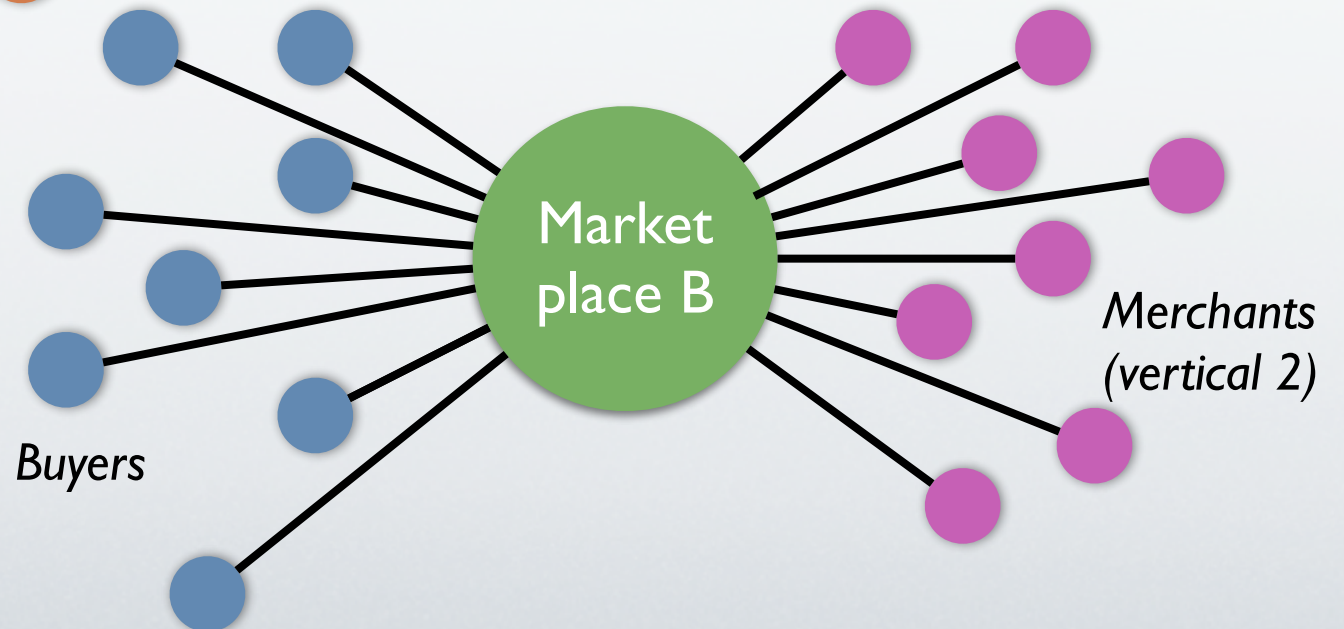
- ▶ According to IRS data, there are over 25 million businesses in the United States with less than 5 employees.
- ▶ They collectively take in over \$2 trillion annually - a tremendous opportunity for electronic payment conversion.
- ▶ Services (non-retail) is most of the market: 22m businesses & \$1.7 trillion in income.

Marketplaces



Marketplaces bring buyers to merchants in a particular vertical.

The marketplace curates the merchants for quality, controls the buying experience, and facilitates payments



\$10 Billion valuation

airbnb

\$18 Billion valuation

UBER

\$300M valuation

Find great **sitters** and **nannies** near you!

Try it FREE ▶



care.com

taskrabbit

GROCERY SHOPPING \$25

1. Post a Task
2. TaskRabbits make offers
3. Pay when Task is done

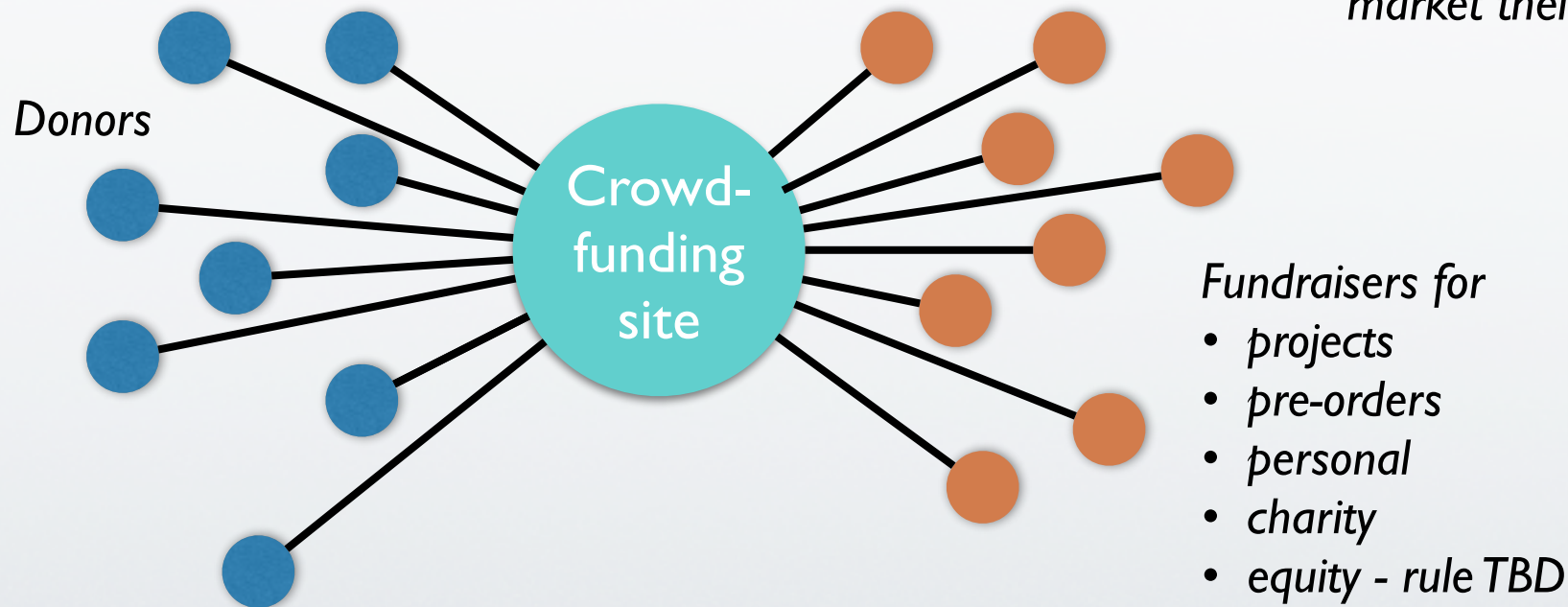


SHARKMARX
BUY BETTER.

Crowdfunding sites

Crowdfunding sites are similar to marketplaces but instead of bringing buyers to sellers, they bring donors to fundraisers.

The crowdfunding site enables the fundraiser to market their campaign and accept payments



KICKSTARTER

crowdrise

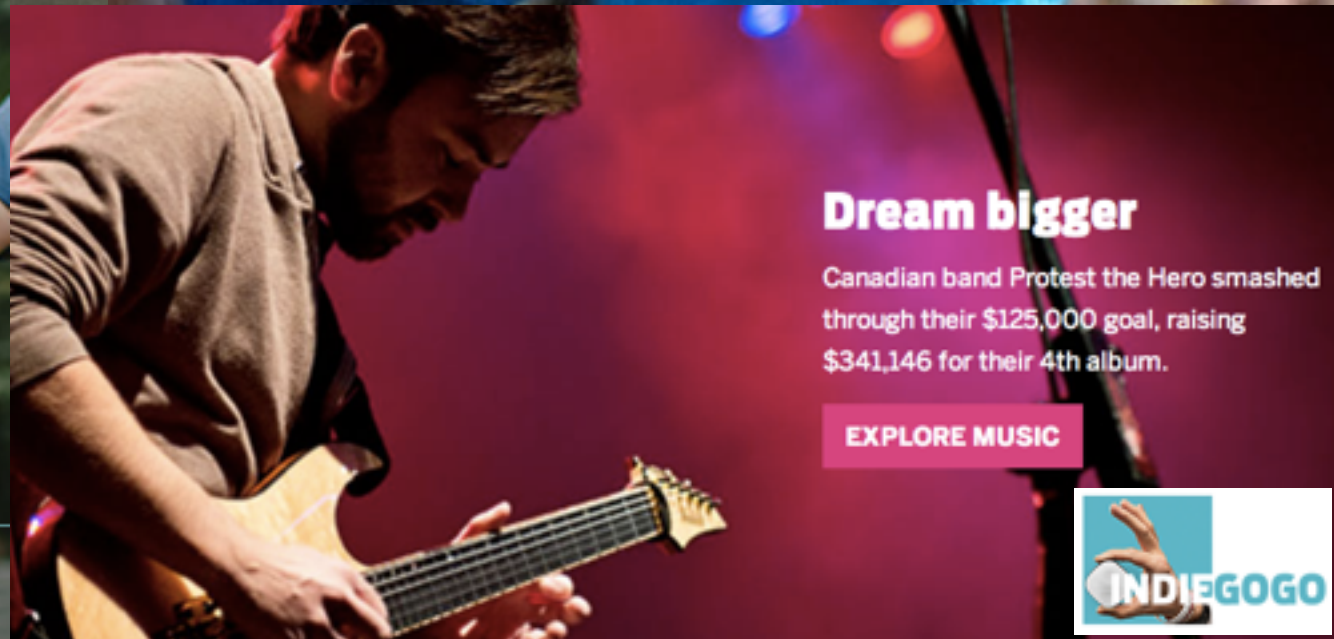
People everywhere
are painting murals.

Explore public art

GiveForward has helped raise \$103,238,000 towards medical ex

Team Ryan pulled together to raise money towards his battle with B-cell Non-Hodgkins lymphoma.

Raise more money on GiveForward.



Dream bigger

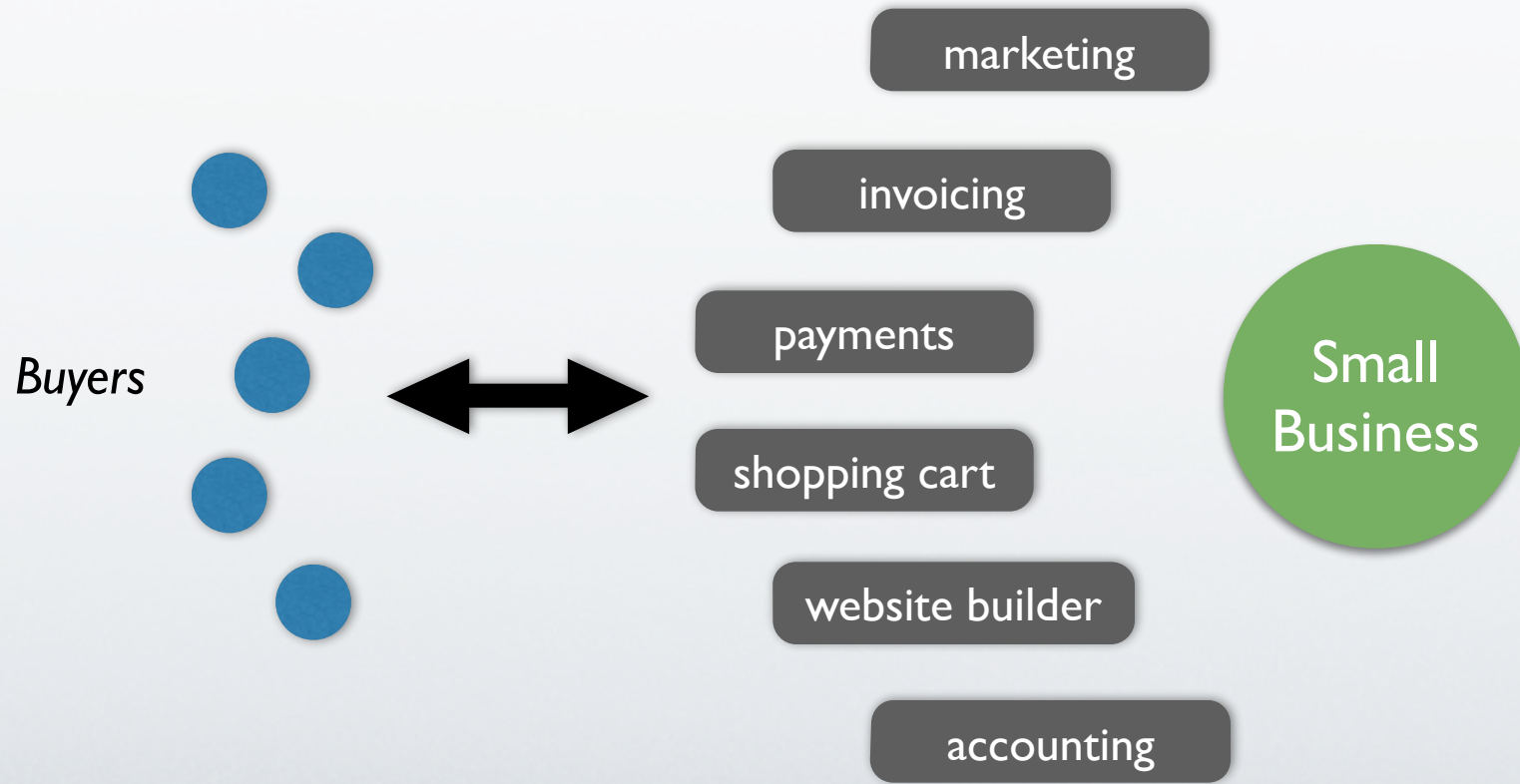
Canadian band Protest the Hero smashed through their \$125,000 goal, raising \$341,146 for their 4th album.

EXPLORE MUSIC



Small Business Platforms

Small business platforms offer online services to small businesses like marketing, invoicing, shopping cart, accounting and payments



iPod 5:22 PM

invoiceASAP

- Invoices >
- Estimates >
- Sales Receipts >
- Customers >
- Reports >
- Manage Account >

YAHOO!
SMALL BUSINESS

SwimTopia website on a laptop screen showing three products:

- Playable Art \$29.95
- Tangle Jr. Chrome \$24.99
- Original Koosh Ball \$4.99



LabStar
Cloud-Based Dental Lab Software

A hand holding a smartphone displaying a list of contacts, with a tablet in the background showing the FreshBooks cloud accounting interface.

FRESHBOOKS cloud accounting

Home People Invoices Estimates Expenses Time Tracking Reports More

Invoices Recurring Received Items Payments

Invoice paid in full on November 19, 2012.

Invoice: 0000001 [Edit] [Send] [PDF] [Print]

PAID

rickbertell
302 Home St
Elielwick
MELBOURNE VIC 3185

James But
Level 3/22 Home St
Elielwick
MELBOURNE VIC

Tax Invoice # 000001
Tax Invoice Date November 19, 2012
Amount Due \$8.00 AUD

Requirements

Traditional payments do not work for bottoms-up economy

Long application form + day/weeks to approve + approval difficult for individuals

IRN
INNOVATIVE RETAIL NETWORK
800 878-0184
800 878-0184

PDNB
Palm Desert National Bank

Application Type: New, Legal Name Change, Ownership Change, Fiduciary Change, Additional location

Merchant Information:
Classification: No Code
Association: Chain

Business Information

Merchant's DBA Name: _____ Merchant's Legal Name: _____
Physical Street Address (or PO Box): _____ Legal Address: _____
City, State, Zip: _____ City, State, Zip: _____
USA Phone: _____ Fax: _____ Cell Phone: _____ Fax: _____
Contact Name (aka address): _____ Email (required for alerts): _____ Contact Name (aka address): _____ Email (required for alerts): _____

Merchant's Customer Service Phone# (required for reg): _____ Website Address (Required Internet Merchants): _____

Merchant Profile **Number Of Locations** **Visa/MasterCard/Discover Information**

Type of Ownership: Sole Proprietor, Partnership, Corporation, Tax Exempt (501c3), LLC, Professional Assoc.

Market Type: (select only one) Retail, Travel Market, Super Market (select equal 100%), Restaurant, Lodging, Lodging (select equal 100%), Lodging (select equal 100%), Auto Rental, Other, Other

Type of goods or service sold: _____
Years in business under current ownership: _____
Federal Tax ID# _____
Do you currently accept Visa/MC/Discover? Yes No
Does the Merchant accept transactions before the customer receives product or services? Yes No
How long does customer wait before product is delivered (in days)? _____
Does the Merchant offer warranties, dues, subscriptions, memberships or other extended services? Yes No
If Yes for how long in weeks: _____
Is the Merchant Seasonal? Yes No. If Yes when is Merchant Closed? _____

Annual Visa/MasterCard/Discover Sales \$ **Average Ticket \$**

Member Bank (Acquirer) Information **Car/Debit Sponsorship**

Palm Desert National Bank Phone #: 760-345-1145 Carrolton Bank Phone #: 610-636-7355
72-750 El Paseo, Suite C2 Palm Desert, Ca 92260 1740 E. Joppa Rd, Suite 208
Baltimore, MD 21204-3533

Cardholder Data Storage Compliance

1. Are you going to use a POS terminal, software or gateway application from IRN? Yes No
(If Yes, go to Question #4 & select "No", if No go to Question #2)
2. Are you using a dial-up terminal? Yes No (If Yes go to Question #4 & select "No", if No go to Question #3
3. a) What third party software company/vendor did you purchase your POS application from? _____

Poor conversion rate for micro-businesses and fundraisers

Payments requirements for bottoms-up economy

- Easy and fast merchant onboarding
- Underwrite individuals or micro-businesses with little or no traditional business history
- Prevent collusion and takeover fraud

Fraud threats are everywhere

Information Week

Target Confirms Hackers Stole 40 Million Credit Cards

The New York Times

Neiman Marcus Data Breach Worse Than First Said

The New York Times

Michaels Stores' Breach Involved 3 Million

The Register

Krebs: Lexis-Nexis, D&B and Kroll hacked

CyberSource Online Fraud Report

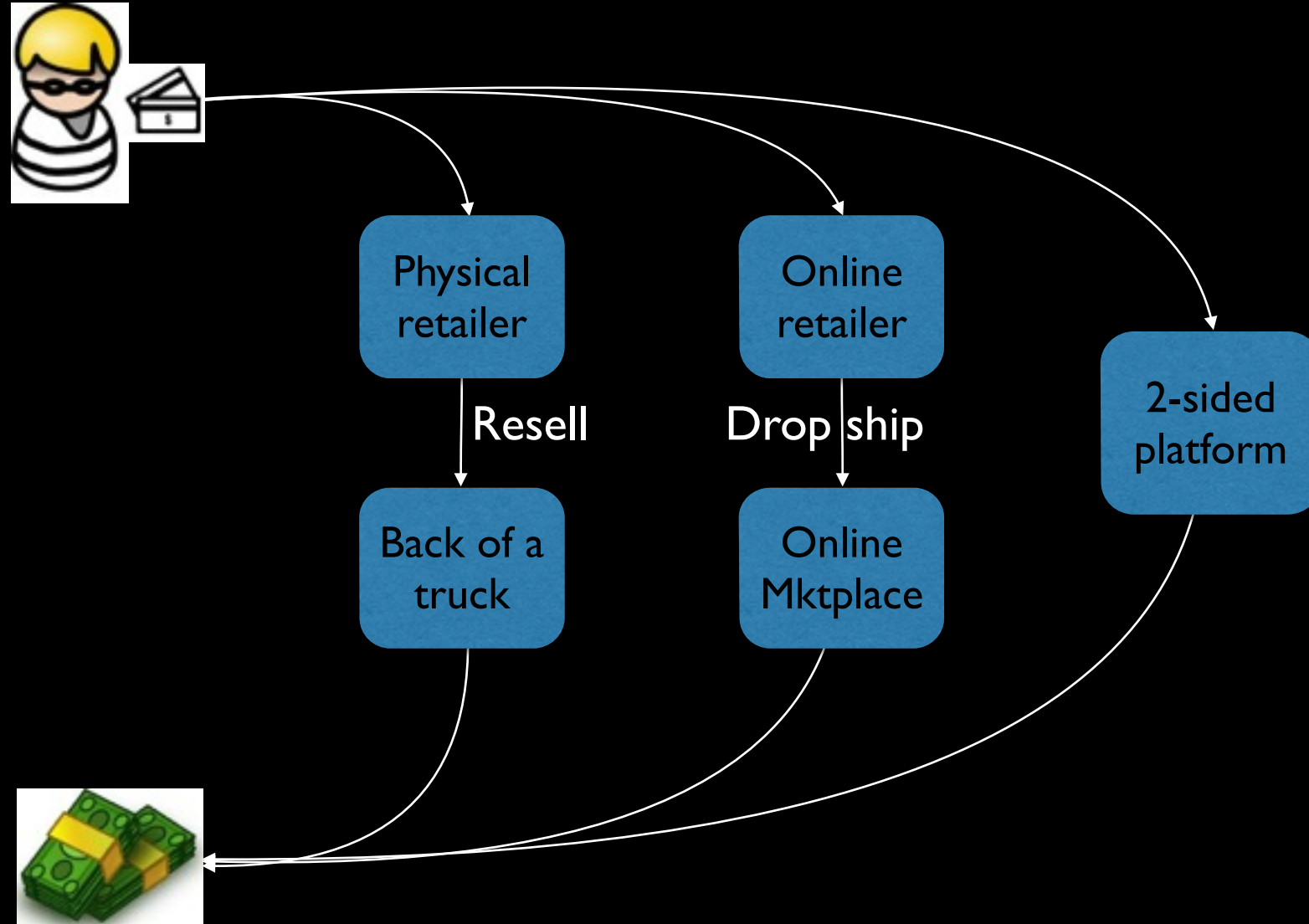
Estimated \$3.5 Billion Lost to Online Fraud

Entrepreneur,

April 18 2014

Online Debit, Credit Fraud Will Soon Get Much Worse. Here's Why.

Fraudsters want to monetize their stolen cards



Solution outline

1. Lots of risk data from many sources

- a) What data
- b) How to collect
- c) What infrastructure

2. Multi-level risk decisioning

- a) Machine learning
- b) Rules
- c) Manual

3. Metrics & feedback

Data

Data approach

data

- Predictive of loss / fraud
- Compliance
- More data is better if you have scalable data arch and decisioning
- No silver bullet, so move towards big data

Know-Your-Customer (KYC) checks

data

Tell us more about you
This is used to confirm that you're authorized to act on behalf of the organization listed above. [Learn more.](#)

Full legal name: Social security number:

Date of birth:

PAYMENTS SECURED BY **WEPAY**

Financial Admin Name	John Canfield
Financial Admin SSN	XXX-XX-██████████
Financial Admin DOB	10/28/██████
Business Legal Name	Nimble World, Inc.
Financial Admin Legal Personal Name	
Business Tax ID	4547-██████
Business URL	http://www.nimble.com
Business Description	Developer of mobile transportation apps
Address	1350 Hull Drive, San Carlos, CA 94070, US
Phone	(650) 521-██████
1099-K TIN Verified	<input type="button" value="Mark Verified"/> <input type="button" value="Mark Declined"/>

User

Typical vendors:

- Experian
- Equifax
- Lexis Nexis
- ID Analytics
- IDology

vendor

API

Traditional business credit reports

data

Risk Dashboard		
Risk Scores and Credit Limit Recommendation		Days Beyond Terms
Intelliscore Plus 1 HIGH RISK Score range: 1 - 100 percentile	Financial Stability Risk 3 HIGH RISK	Company DBT 55 Industry DBT: 16
Credit Limit Recommendation: \$20,400		
Business Facts		
Years on File:	5 (FILE ESTABLISHED 09/2008)	SIC Code: C
State of Incorporation:	CA	
Date of Incorporation:	08/14/2008	SUBDI

Risk Dashboard		
Risk Scores and Credit Limit Recommendation		Days Beyond Terms
Intelliscore Plus Score unavailable. Information on file not proven to predict serious future risk.	Financial Stability Risk Score unavailable. Information on file not proven to predict financial stability risk.	Company DBT DBT Unavailable
Credit Limit Recommendation: N/A		
Business Facts		
Years on File:	2 (FILE ESTABLISHED 04/2012)	
State of Incorporation:	DE	
Date of Incorporation:	03/12/2012	
Business Type:	Institutions - Profit	

Risk Dashboard		
Risk Scores and Credit Limit Recommendation		Days Beyond Terms
Intelliscore Plus 75 LOW-MEDIUM RISK Score range: 1 - 100 percentile	Financial Stability Risk 83 LOW RISK	Company DBT 0 Industry DBT: 4
Credit Limit Recommendation: \$53,300		
Business Facts		
Years on File:	23 (FILE ESTABLISHED 05/1991)	SIC Code:
State of Incorporation:	CA	

Typical vendors:

- D&B
- Experian
- Equifax



Business Incorporation Docs

data

IRS DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date
Emplo
46-09
Form:
Numbe
For a
1-800
IF YO
STUB

IT ONLINE TRAINING LLC
1621 CENTRAL AVE
CHEYENNE, WY 82001

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NU
Thank you for applying for an Employer Identification N

Corp No. 583210

GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES
— 0 —
CHARLOTTE AMALIE, ST. THOMAS, VI 00802

CERTIFICATE OF EXISTENCE

To All To Whom These Presents Shall Come:

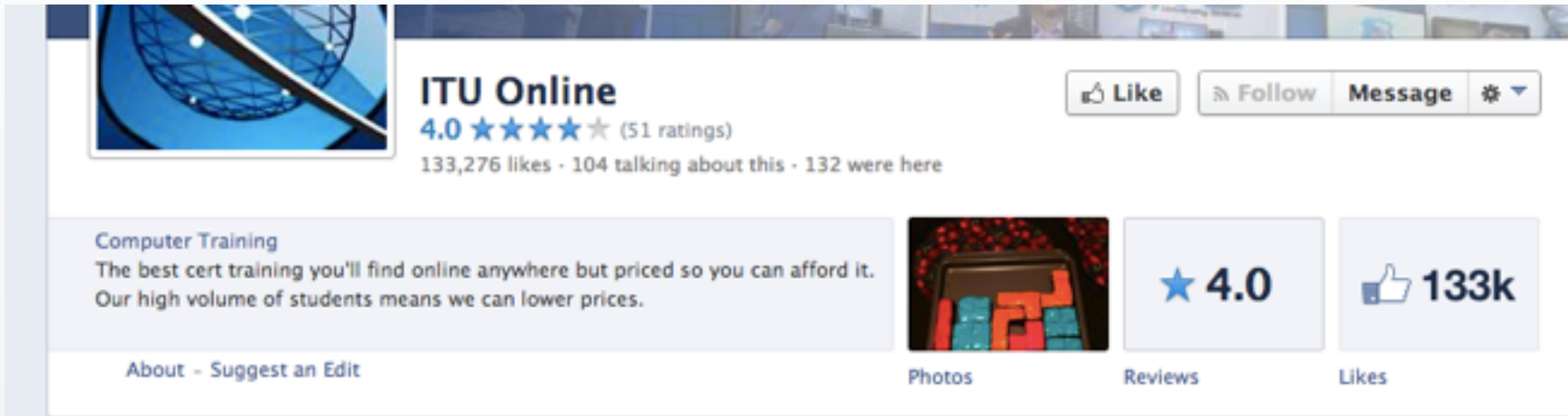
I, GREGORY R. FRANCIS, Lieutenant Governor of the Virgin Islands do hereby certify that I am, by virtue of the laws of the Virgin Islands, the custodian of the corporate records and the proper officer to execute this certificate.

I further certify that the records of this office disclose that



Business social media

data

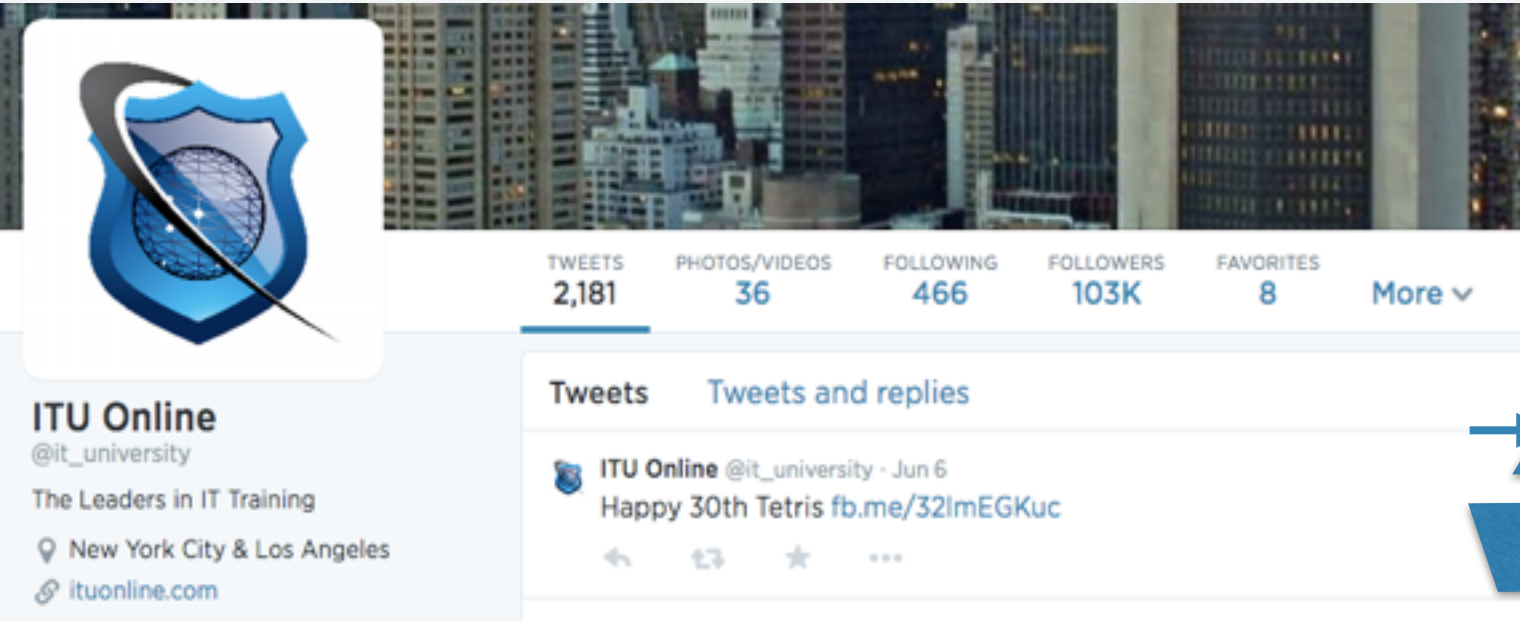


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TWEETS 2,181 PHOTOS/VIDEOS 36 FOLLOWING 466 FOLLOWERS 103K FAVORITES 8 More v

Tweets Tweets and replies

ITU Online @it_university · Jun 6
Happy 30th Tetris fb.me/32lmEGKuc

API

manual

Editorial Reviews and Ratings

data



WEDDINGWIRE

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Wedding Planners in Virgin Islands >

Island Bliss Weddings
Planning Gorgeous Destination Weddings on St. John
★★★★★ 102 Reviews
4605 Tutu Park Mall
Ste 133, PMB 150
St Thomas, VI 00802 | map

Website: [Visit my website »](#)
Blog: [Visit my blog »](#)
Services: Day-of Coordinator, Full Planning, Partial Planning
Weddings: Civil, Destination, Double Weddings
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This story is part of **TRAVEL TIPS**

Machu Picchu, Peru Escorted Tours Machu Picchu & Galapagos Tours Machu Picchu Tours Lima

All-Inclusive Tours of Machu Picchu, Peru

TRAVEL TIPS Sue Gabel, Demand Media

Amazing Peru

Amazing Peru (amazingperu.com) has more than 20 years' experience in the travel industry. Tours to Machu Picchu can be customized to include airfare, all meals, accommodations and travel insurance, and last from six to 14 days. Tour locations include Machu Picchu, Cuzco, Sacred Valley, Lake Titicaca and Colca Canyon. All tours embark from Lima and can be customized to include an Amazon cruise, horseback riding, river rafting, hiking and biking.



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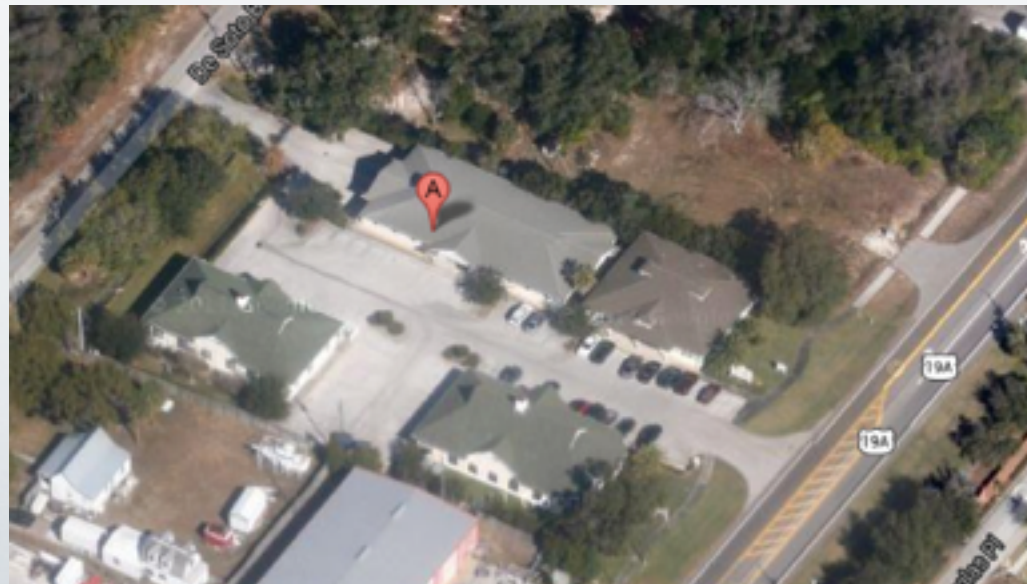
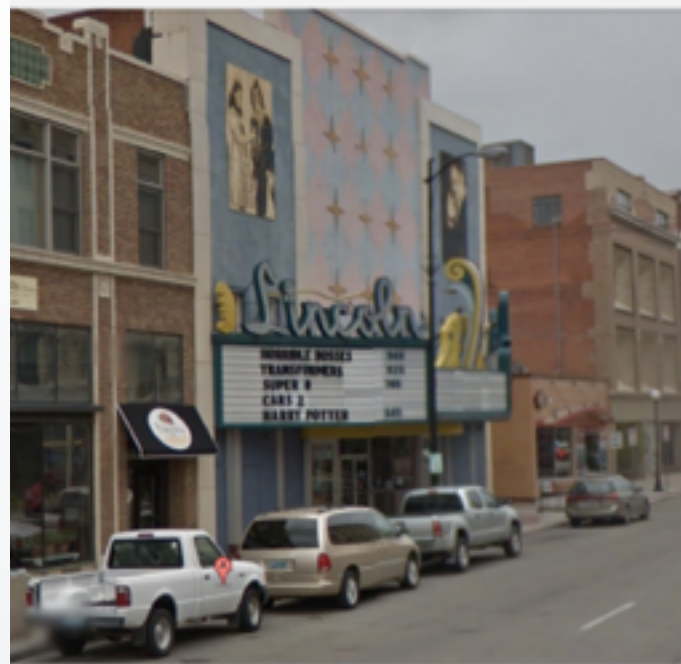
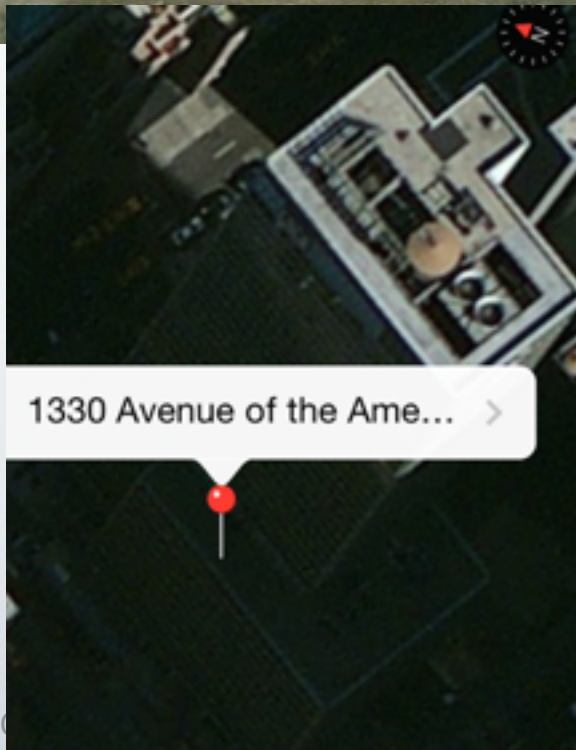
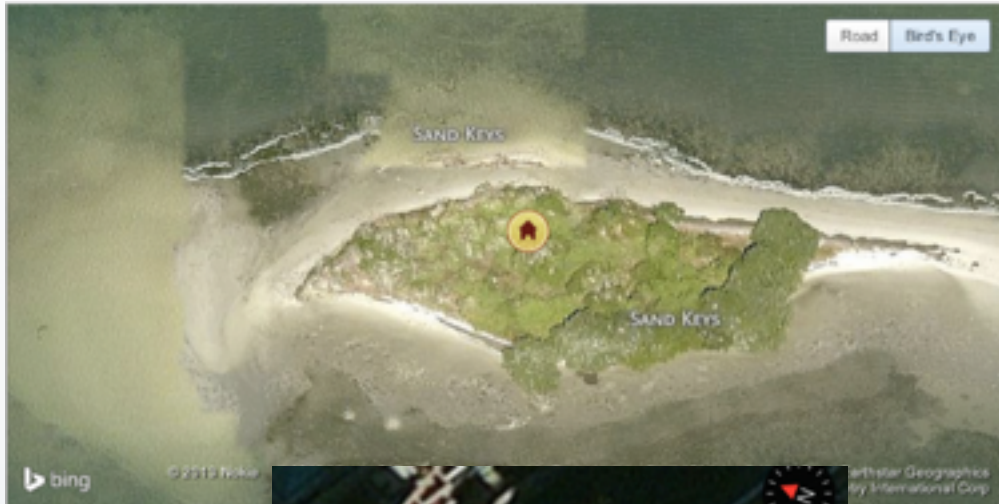
Website: <http://www.peruforless.com>
Telephone: 1-817-230-4971
Destinations: South America

Activities: Accommodations, Beach & Watersport, Bicycling, Canopy, Cultural, Educational, Expedition Cruising, Family, Hiking & Trekking, Multisport, Nature, Overland, Rafting, Sailing & Cruise, Volunteering, Walking, Wellness

manual

spider

Maps / Street View



data

API

manual

Facebook profile

data



John Canfield

Update Info View Activity Log ...

Timeline About Photos 8 Friends 97 More ▾

Recent

- 2010s
- 2000s
- 1999
- Born

Payee FB data (score: 70 / 100)

Type	Facebook	Score	70
3rd Party ID	1177872345	Name	Louis Sirico
Age (months)	83.931027777778	Update Ts	03/17/2013 23:06 UTC

[Raw Data](#)

API

manual

Google john canfield wepay

Web News Videos Shopping Images More Search tools

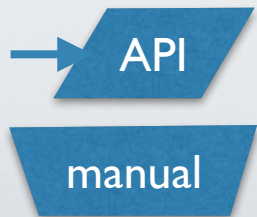
About 28,600 results (0.47 seconds)

John Canfield | LinkedIn
www.linkedin.com/in/johncanfieldbayarea
San Francisco Bay Area - VP, Risk Management at WePay
View **John Canfield's** professional profile on LinkedIn. LinkedIn is the ... VP, Risk Management at **WePay** ... Join LinkedIn and access **John Canfield's** full profile.

WePay Hires eBay Veteran as Vice President of Risk ...
www.marketwired.com/.../wepay-hires-ebay-veteran-as-vice-... Marketwire
May 30, 2013 - PALO ALTO, CA--(Marketwired - May 30, 2013) - **WePay**, the ... **John Canfield** Joins **WePay** on the Heels of Social Risk Engine Introduction.

WePay Hires eBay Veteran as Vice President of Risk ...
online.wsj.com/.../PR-CO-20130530-907631.htm... The Wall Street Journal
May 30, 2013 - **John Canfield** Joins **WePay** on the Heels of Social Risk Engine ...
Canfield's appointment is critical to the future growth and success of **WePay**, ...

About - WePay
<https://www.wepay.com/about> WePay
John Canfield, VP of Risk. John leads all of our risk strategy, processes and tactics at **WePay**. Prior to **WePay**, John founded his own start-up - Nimble - a ...



Device ID

data

Device	
Exact ID	a2d51953ab82465187038dd13 a6a012e
Exact ID Match Result	success
Smart ID	6e638addb0c94bd78f342ab45 531e350
Smart ID Confidence	100
Local Time Offset	0
Local Time Offset Range	0
Offset Measure Time	
OS	Windows NT
OS Anomaly	

Typical vendors:

- ThreatMetrix
- iovation
- Experian / 41st Parameter

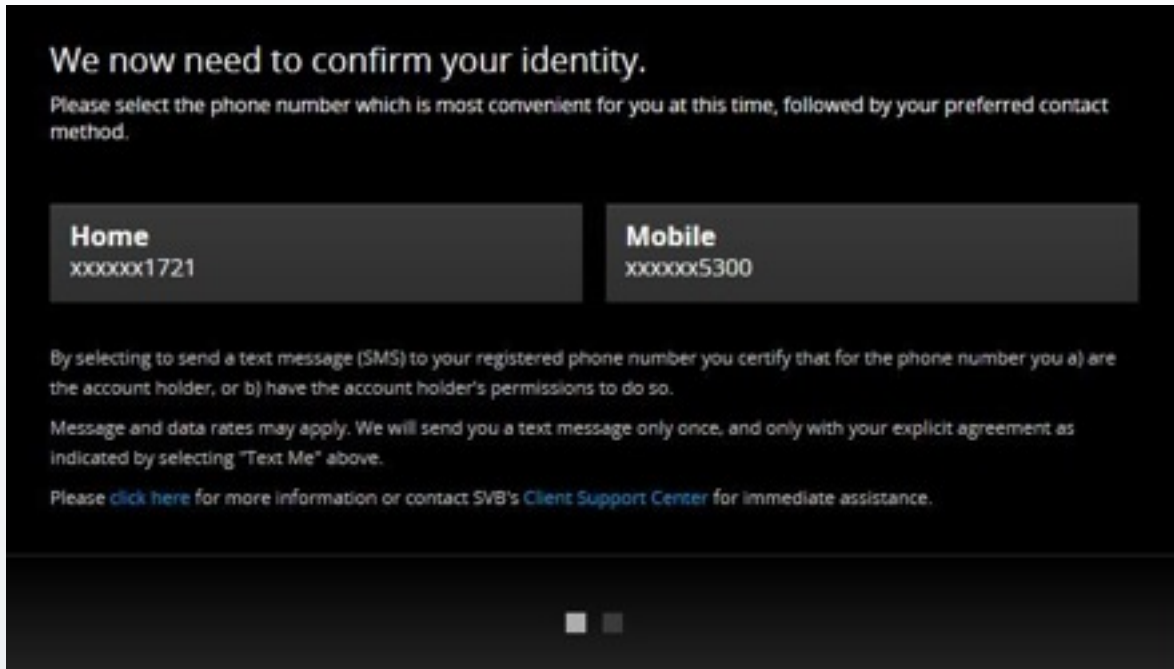
	For Group Admin	Total Users	Blacklisted Users	Blacklisted Groups
By IP:	26	10	7	10
By True IP:	23	8	5	6
By Device ID:	2	4	3	3
By Fuzzy Device ID:	2	4	3	3

vendor

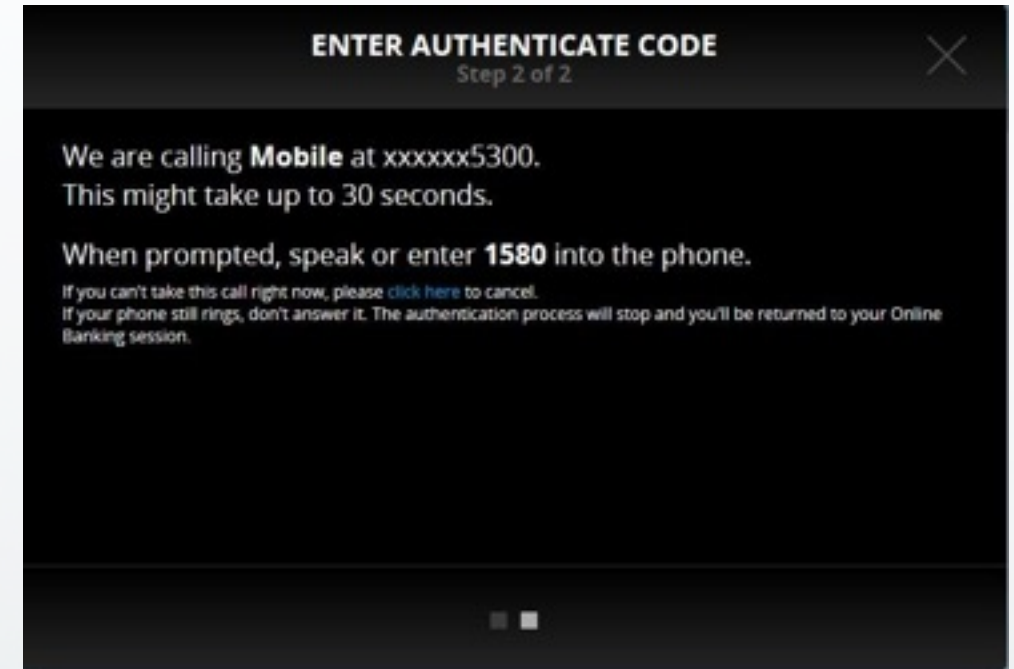
API

Control Verification

data



+



Typical vendors:

- Authentify
- Telesign
- Twilio

vendor

API

Transaction History

data

Payment Stats To Account (60 days)

State	Count	Count %	TPV	TPV %
Captured	53	100%	89559.73	100%
Chargebacks	0	0%		0%
Refunds	1	1.89%	215.68	0.24%
Unauthorized	0	0%		0%
Total:	53		89559.73	

Unauthorized Payment Stats To Account (60 days)

State	Count	Count %	TPV	TPV %
Total:	0		0	

Payment Stats To Account (60 days)

State	Count	Count %	TPV	TPV %
Captured	220	97.78%	499089.87	99.06%
Failed	4	1.78%	2029.10	0.4%
InReview	1	0.44%	2897.00	0.54%
Chargebacks	0	0%		0%
Refunds	2	0.89%	1368.83	0.27%
Unauthorized	10	4.44%	35984.00	7.14%
Total:	225		503815.97	

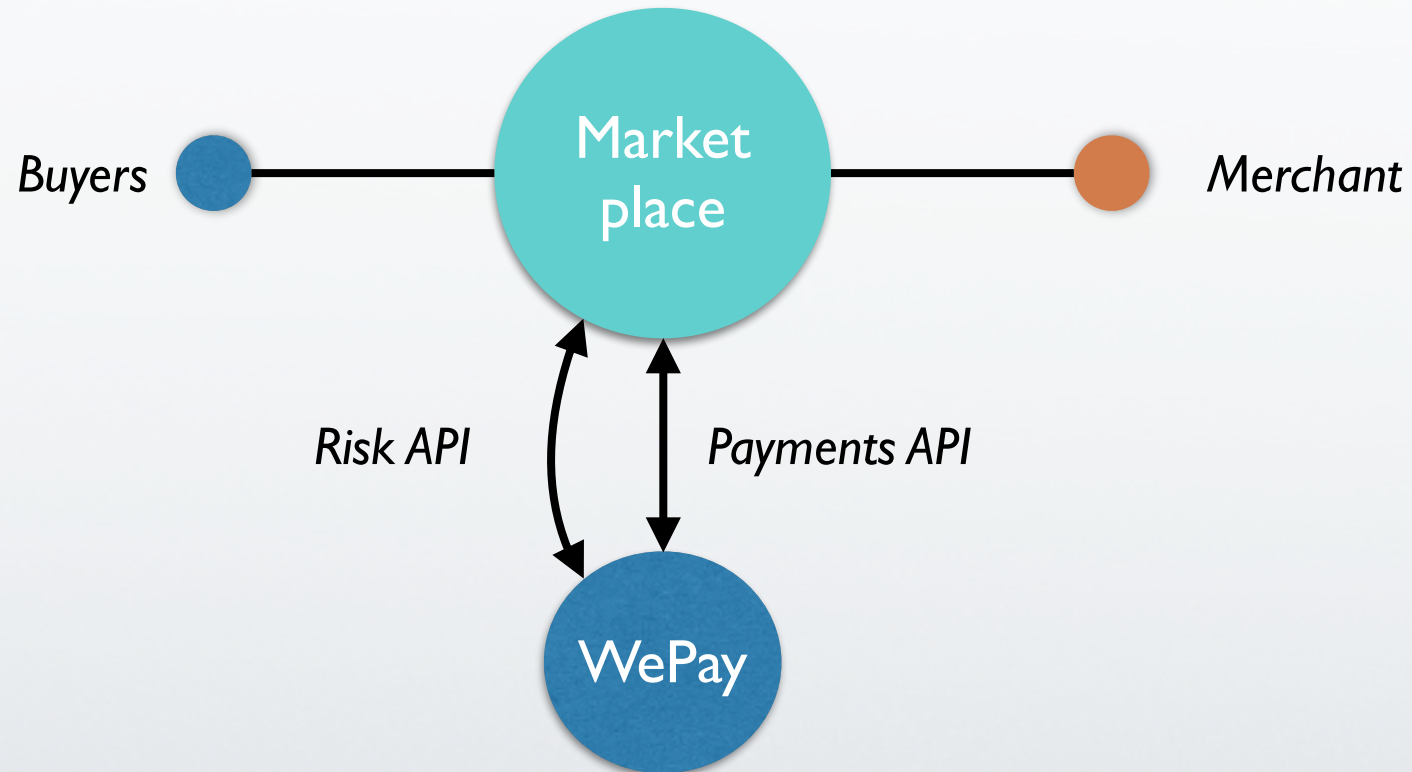
Unauthorized Payment Stats To Account (60 days)

State	Count	Count %	TPV	TPV %
User_CID	2	6.06%	9116.00	7.67%
Decline_InsufficientFunds	7	21.21%	27526.40	23.16%
Decline_General	20	60.61%	73656.40	61.97%
ExcessiveAuthorizations	1	3.03%	2448.00	2.06%
UndefinedResponseCode	3	9.09%	6106.00	5.14%
Total:	33		110852.8	



Data from Partners

data



Risk API Account Information

data

		Ch	Src.
Personal			
Address:	380 Portage Ave, Palo Alto, CA 94306	⚡	👤 ⚙️
EIN:	20-4449703	🟢	👤
Office Phone:	(855) 469-3729	⚡	👤
Mobile Phone:	(650) 800-3303	⚡	👤
Personal Email:	april@yahoo.com	⚡	👤
Work			
Work Email:	april@armarketing.com	⚡	👤 🟢
Years in Business:	3		⚙️
Revenue (USD):	\$40,000	⚡	👤
Revenue Fraction:	partial	⚡	👤
Invoice ASAP account age:	1.2 years	⚡	👤

Example Risk API data types

- person
- email
- business_name
- address
- phone
- tax_id
- website_uri
- employment
- industry_code
- business_description
- risk_score
- comment
- project
- fundraising_event
- fundraising_team
- acquisition_channel
- partner_service
- member_to_member_message
- external_account
- editorial_review
- other_web_content
- revenue
- conversation
- business_legal
- business_report
- other_document
- device_info
- control_verification
- risk_review
- risk_review_steps
- transaction_details

Risk API Transaction Information

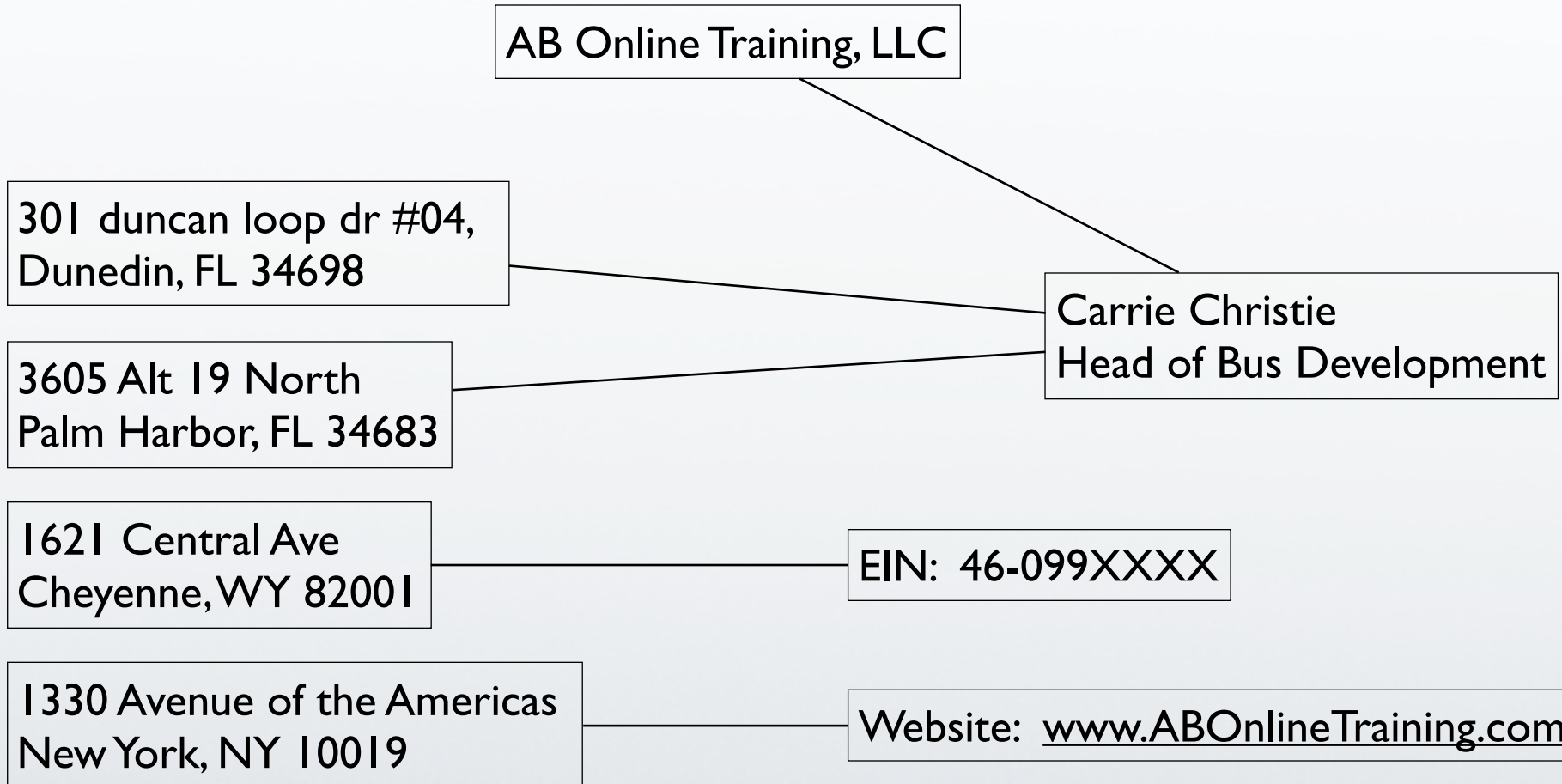
data

		Ch	Src.
Transaction Type:	Services	⚡	☰
Delivery Type:	Fully Delivered	⚡	☰
Amount:	\$5000	⚡	☰
Receipt URL:	https://view.invoiceasap.com/view.php?invoi... [show full]	⚡	☰
Terms URL:	https://view.invoiceasap.com/view.php?invoi... [show full]	⚡	☰
Shipping Addr:			
Shipping Info:			

		Ch	Src.
Line Item 1			
Description:	Search Engine Optimization - hourly Search Engine Optimization - home page and product page	⚡	☰
Qty:	20.00	⚡	☰
Price:	\$100	⚡	☰
Total:	\$2,000	⚡	☰
Line Item 2			
Description:	Social media marketing - February Twitter, Facebook, Google+ social marketing of Nimbler app	⚡	☰
Qty:	1	⚡	☰
Price:	\$3,000	⚡	☰
Total:	\$3,000	⚡	☰

How to effectively organize this data?

data



Data storage systems

data

SQL databases:

- MySQL
- Oracle
- ...

No-SQL databases:

- Document (MongoDB...)
- Key-value (Redis...)
- Graph (Neo4J...)
- Column (Cassandra...)

Other:

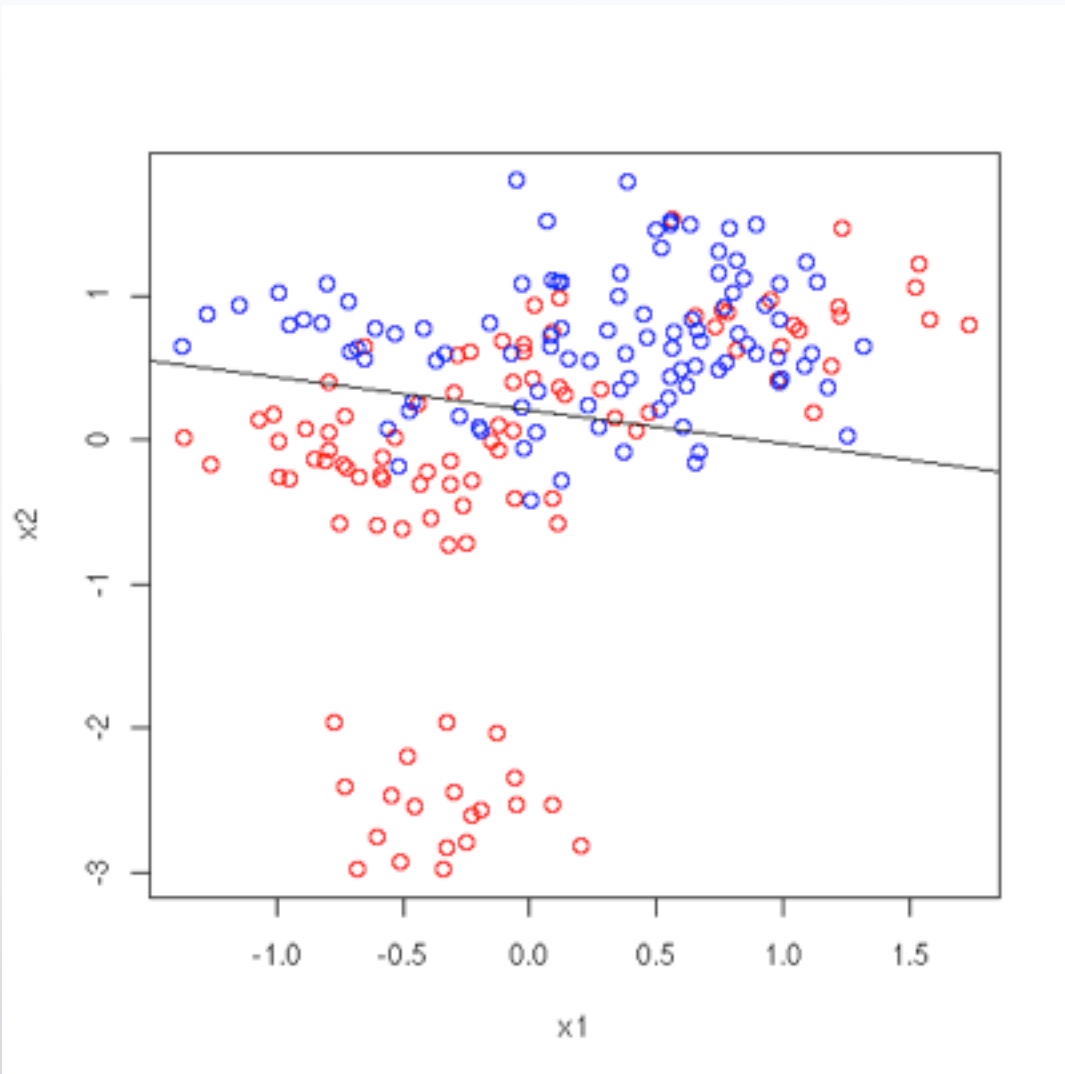
- Hadoop
- ...

Decisioning

How does machine learning work?

decisioning

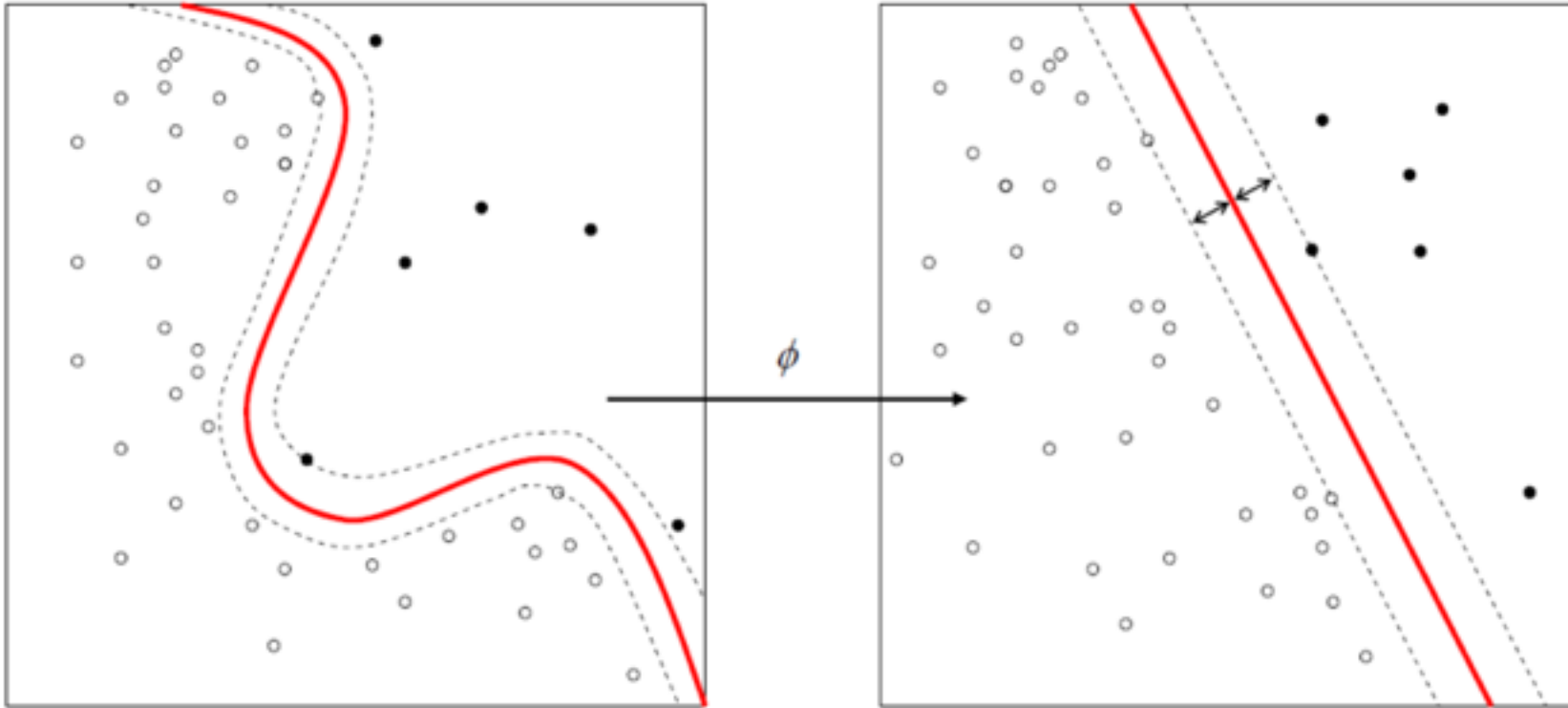
Linear regression classifier



$$y = f(\vec{w} \cdot \vec{x}) = f\left(\sum_j w_j x_j\right)$$

Support Vector Machine

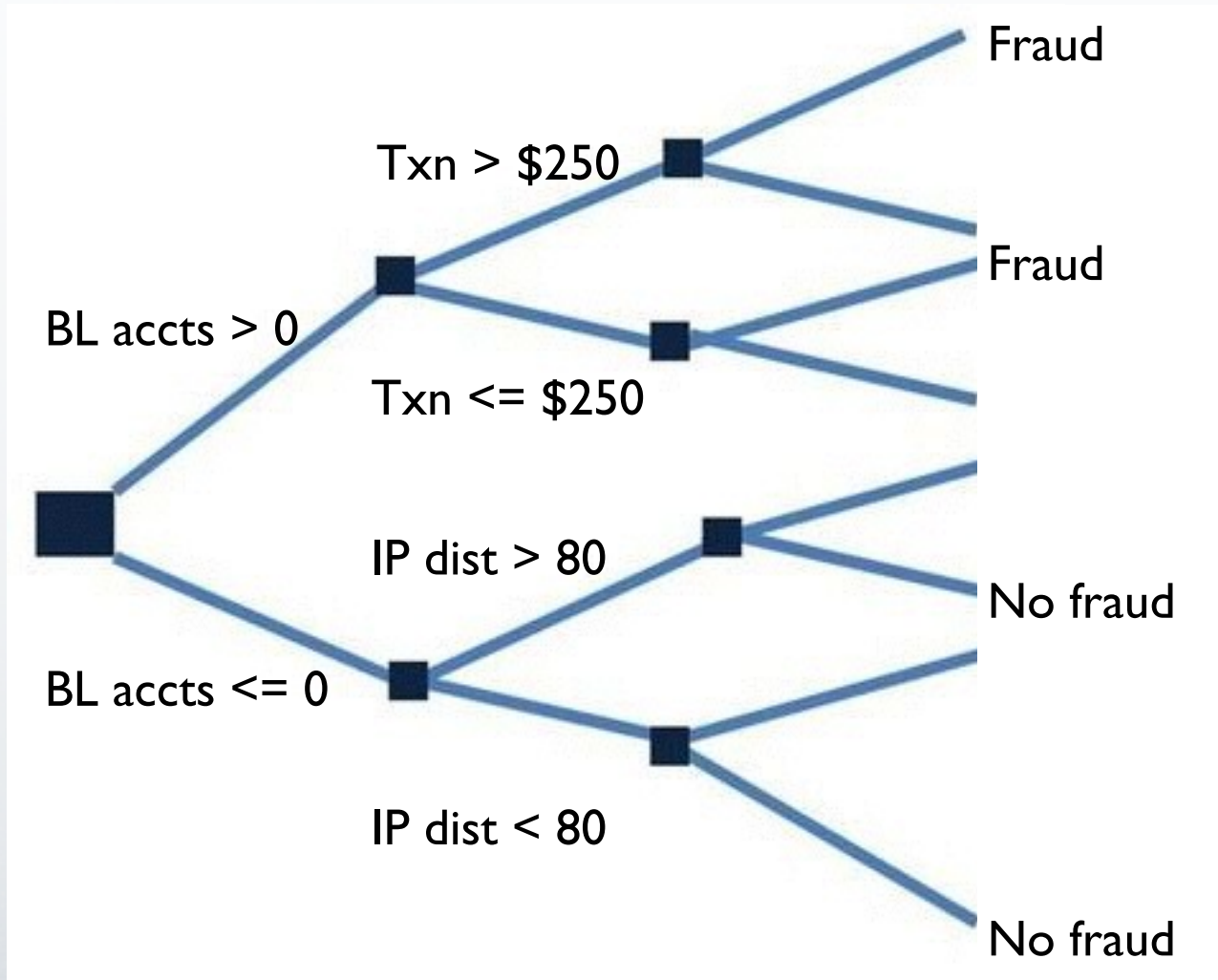
decisioning



- **Polynomial (homogeneous):** $k(\mathbf{x}_i, \mathbf{x}_j) = (\mathbf{x}_i \cdot \mathbf{x}_j)^d$
- **Polynomial (inhomogeneous):** $k(\mathbf{x}_i, \mathbf{x}_j) = (\mathbf{x}_i \cdot \mathbf{x}_j + 1)^d$
- **Gaussian radial basis function:** $k(\mathbf{x}_i, \mathbf{x}_j) = \exp(-\gamma \|\mathbf{x}_i - \mathbf{x}_j\|^2)$, for $\gamma > 0$. Sometimes parametrized using $\gamma = 1/2\sigma^2$
- **Hyperbolic tangent:** $k(\mathbf{x}_i, \mathbf{x}_j) = \tanh(\kappa \mathbf{x}_i \cdot \mathbf{x}_j + c)$, for some (not every) $\kappa > 0$ and $c < 0$

Decision Trees

decisioning



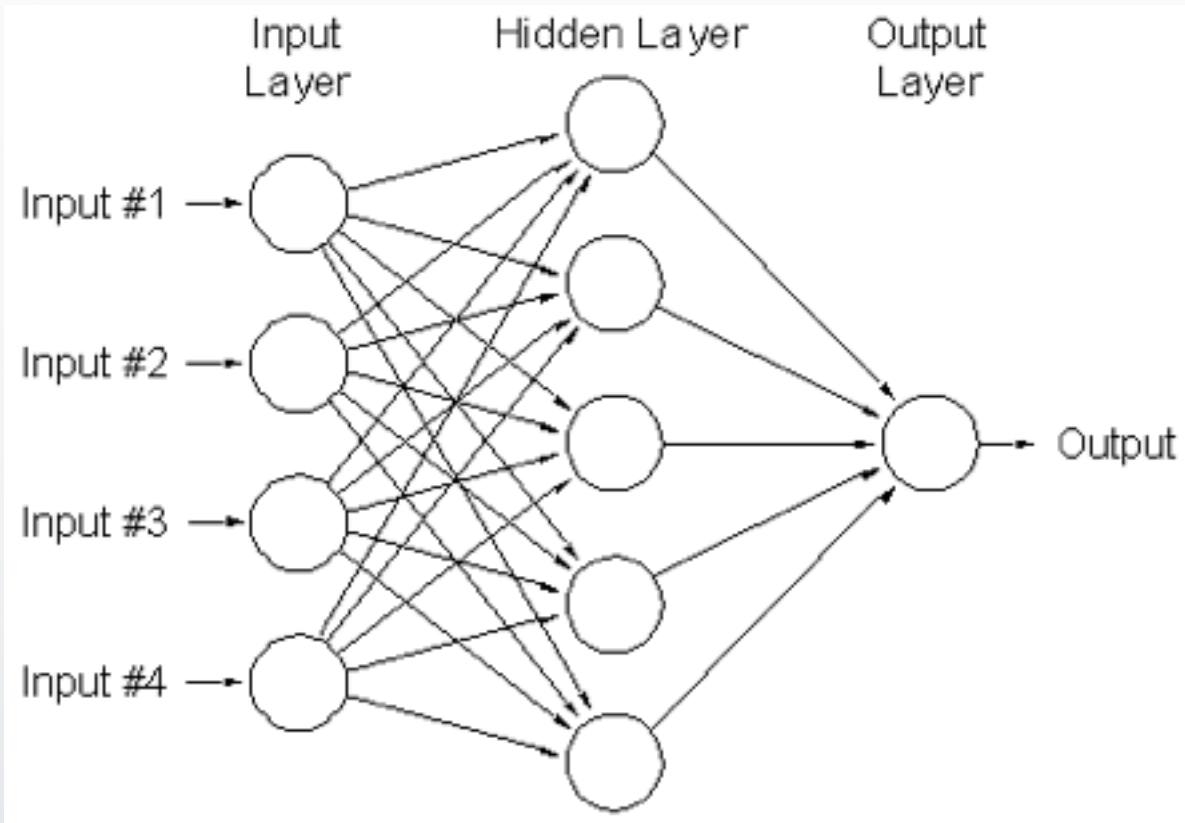
ID3 Training algorithm

Recurse and choose attribute that minimizes entropy:

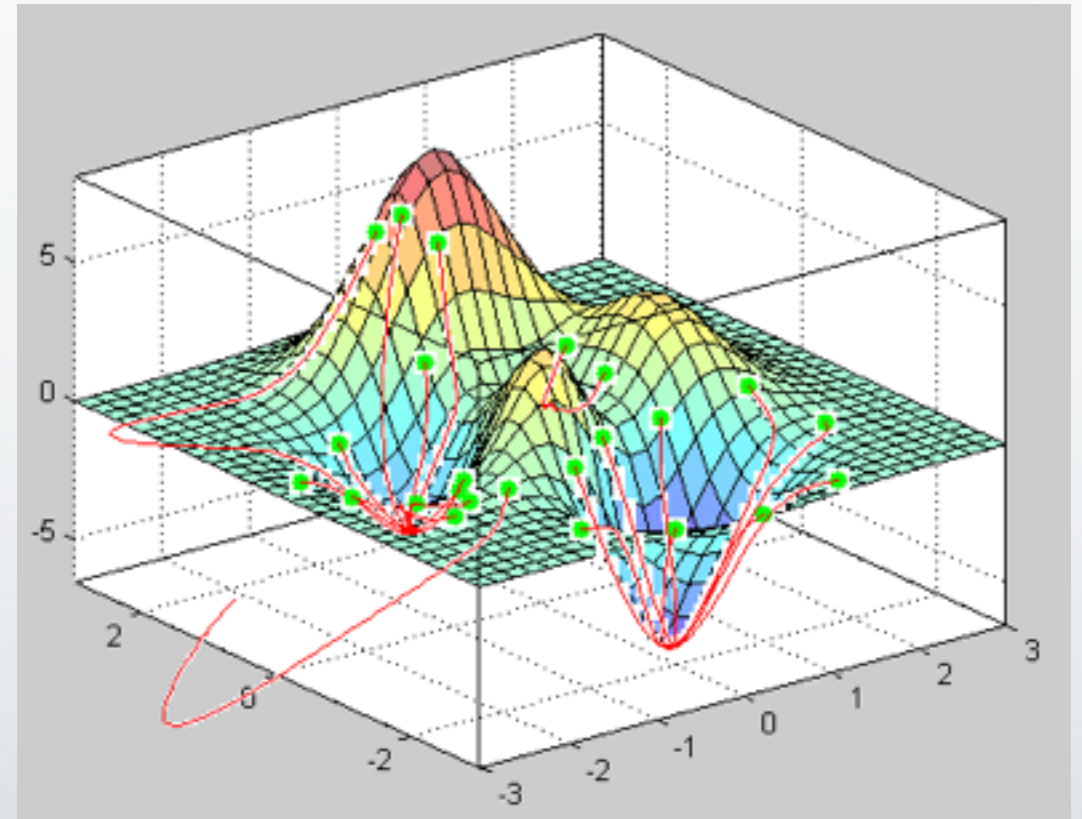
$$H(S) = - \sum_{x \in X} p(x) \log_2 p(x)$$

Neural Network models

decisioning



Gradient descent training



Meta-algorithms: grid search, bagging, etc

decisioning

You can do:

Decision
Tree

Or you can do:

Decision
Tree 1

Decision
Tree 2

Decision
Tree 3

Decision
Tree 4

Decision
Tree 5

SVM 1

SVM 2

SVM 3

SVM 4

SVM 5

Neural
Network 1

Neural
Network 2

Neural
Network 3

Neural
Network 4

Neural
Network 5

Logistic
Regression 1

Logistic
Regression 2

Logistic
Regression 3

Logistic
Regression 4

Logistic
Regression 5

Rules Engine

decisioning

Rule 1 (Transaction threshold):

If (signal.Group_30Day_txn_volume > account.tpv_review_threshold_t30d and
fact.tpv_review_threshold_t30d > 0)
then Refer_for_Review

Rule 2 (Model Score):

If (model.fraud_score > 0.85)
then Refer_for_Review

Rule 3 (Re-require KYC):

If (signal.IDR <= 0) and (signal.MQR <= 0) and (signal.Group_30Day_txn_volume > 1000.00) and
(signal.name_address_match = false)
then Request_Address_Remediation

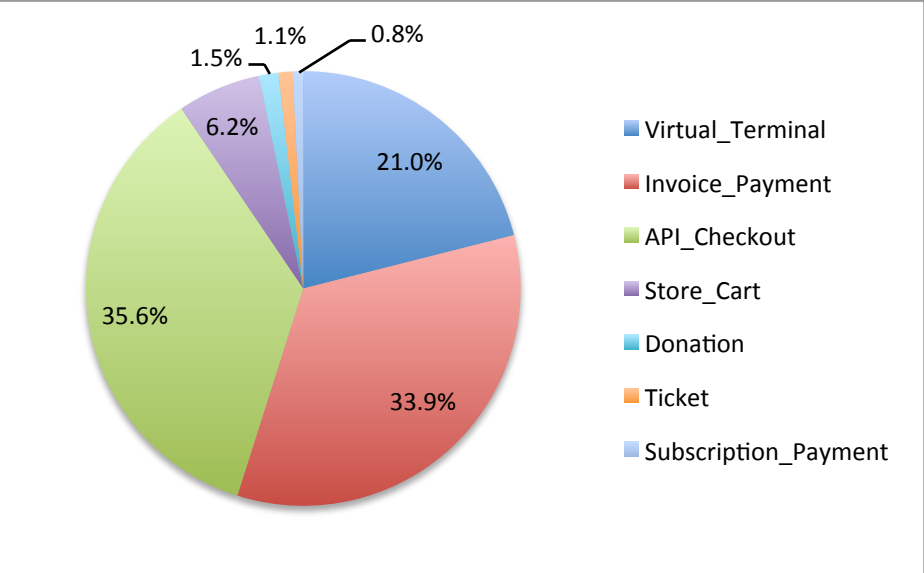
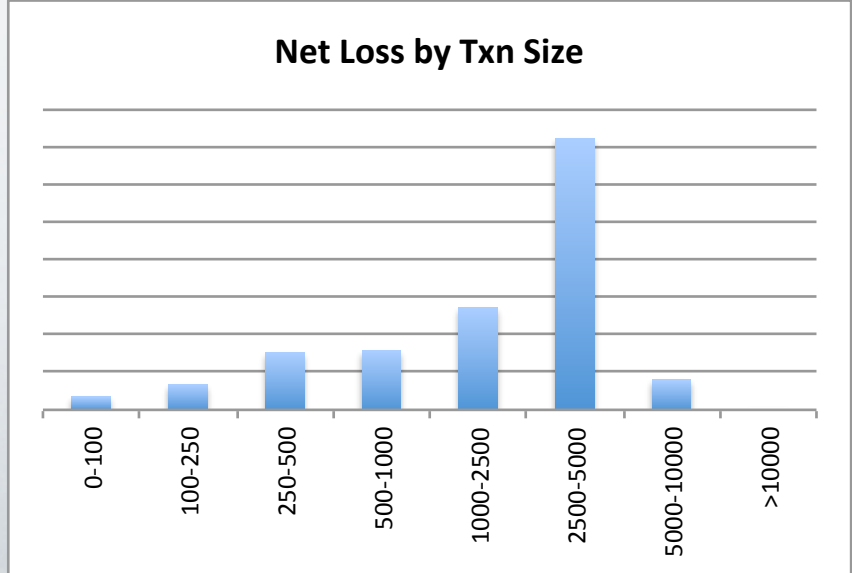
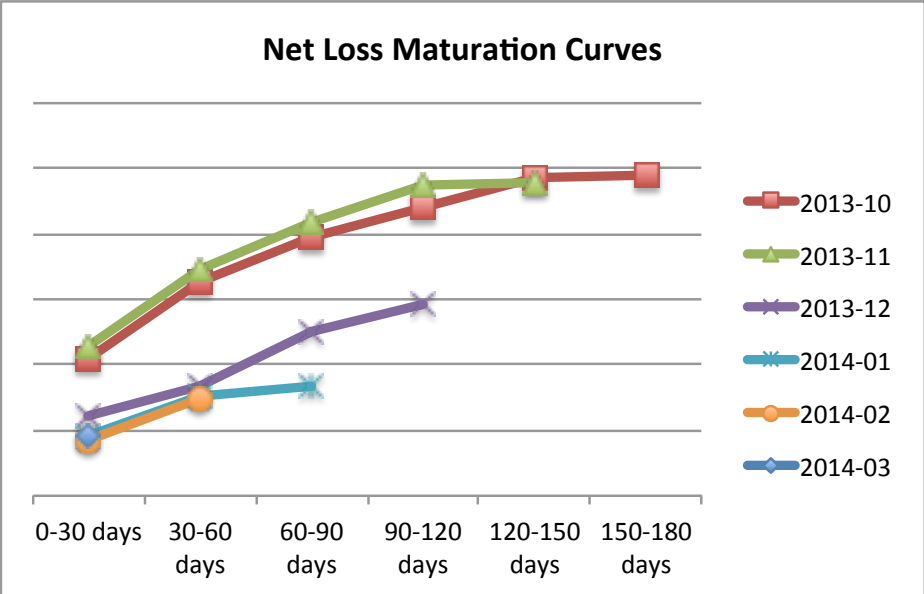
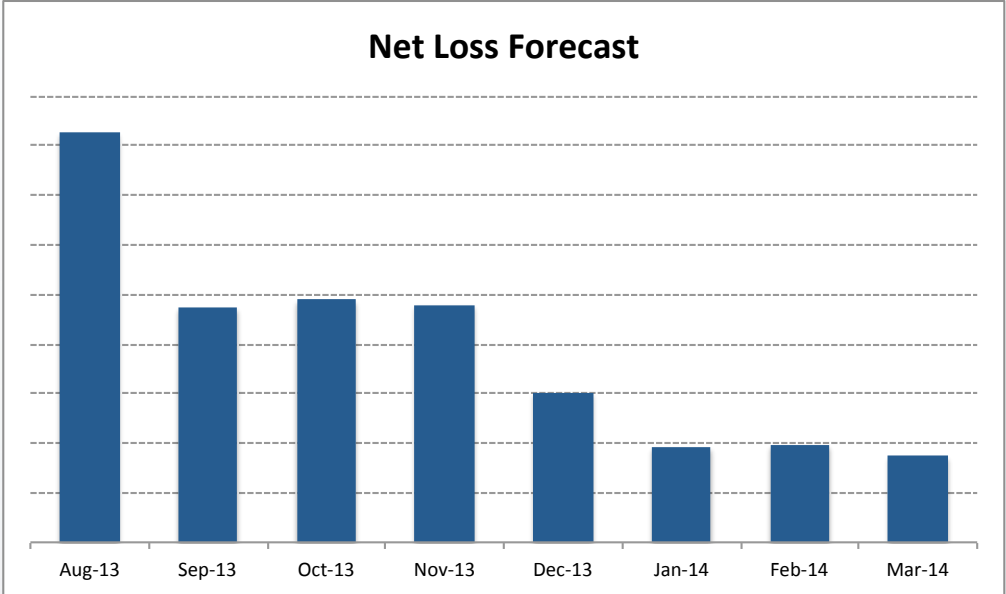
Manual Review

decisioning

April Rassa		Ch	Src.
Merchant Quality Risk Score 65 <small>[low data]</small>	Identity Risk Score 85 <small>[low data]</small>		
IDR Level: <input type="text" value="Low"/>	MGR Level: <input type="text" value="Medium"/>		
Personal		Ch	Src.
Address:	380 Portage Ave, Palo Alto, CA 94306		
EIN:	20-4449703		
Office Phone:	(855) 469-3729		
Mobile Phone:	(855) 800-3303		
Personal Email:	april@yahoo.com		
DOB:	5/15/78		
SSN:	XXX-XX-8947		
Credit			
Experian Bus IQ:	60		
Intelliscore:			
Experian Bus IQ:	40		
FDR Score:			
Experian Report:	www.experian.com/xxxxxx		
Employment			
Employer:	Rassa Marketing Consulting		
Business Name:	Rassa Marketing Consulting		
Title:	Principal		
Work Email:	april@amarketing.com		
Years in Business:	3		
Revenue (USD):	\$40,000		
Revenue Fraction:	partial		
Invoice ASAP account age:	1.2 years		
Social			
LinkedIn URL:	https://www.linkedin.com/in/arassa		
Facebook URL:	www.facebook.com/arassa		
FB account age:	7 years		
Facebook friends:	825		
Twitter:	@arassa		
* Payer			
* Actions			
Rules Triggered:		Blacklist:	Account 44598456-USD
Date Modified:	04/08/2014 14:34 UTC		<input type="text" value="Fraud (STSD)"/> <input type="button" value="Add to Blacklist"/>
Rolling Reserve Weekly:	<input type="text"/>	<input type="checkbox"/>	Blacklist account founder/admin and their other accounts too
Rolling Reserve Delay (weeks):	<input type="text"/>		<input type="text" value="Message for merchant"/>
Lock Levels:	<input type="text" value="0"/>	Lockdown:	<input type="text" value="Compromised"/> <input type="button" value="Lockdown"/>
Comments:	<input type="text"/>		<input type="text" value="Message for risk records"/>
Remove from Queue:	<input type="text" value="0"/>	Refund Multiple Payments:	<input type="button" value="Refund Payments"/>
KYC:	<input type="button" value="Require KYC"/> <input type="button" value="Manually Retry KYC"/>	TOS Whitelist (word1, word2):	<input type="text"/> <input type="button" value="Add Word(s)"/>
<input type="button" value="Update"/>			
* KYC			
<input type="button" value="Approve"/>			

Metrics & Feedback

Metrics & Feedback



Top Net Loss Accounts

Loss Week: 2014-17
Orig Month: (All)

Account	Net Loss
Store_Cart	\$187
988052845	\$115
78252	\$72
Invoice_Payment	\$1,820
1426156	\$1,166
1953717721	\$505
1373219397	\$134
190996	\$15
API_Checkout	\$10,156
846171008	\$1,698
1692429545	\$1,208
1570348118	\$674
858508144	\$663

Summary

1. Bottoms-up economy is growing and is the high-growth frontier for electronic payments
2. Big data needs to be pieced together bit by bit using flexible infrastructure
3. Machine learning, rules, and manual review when combined properly gives enables correct decisions on big data