

Australian Payments Clearing Association

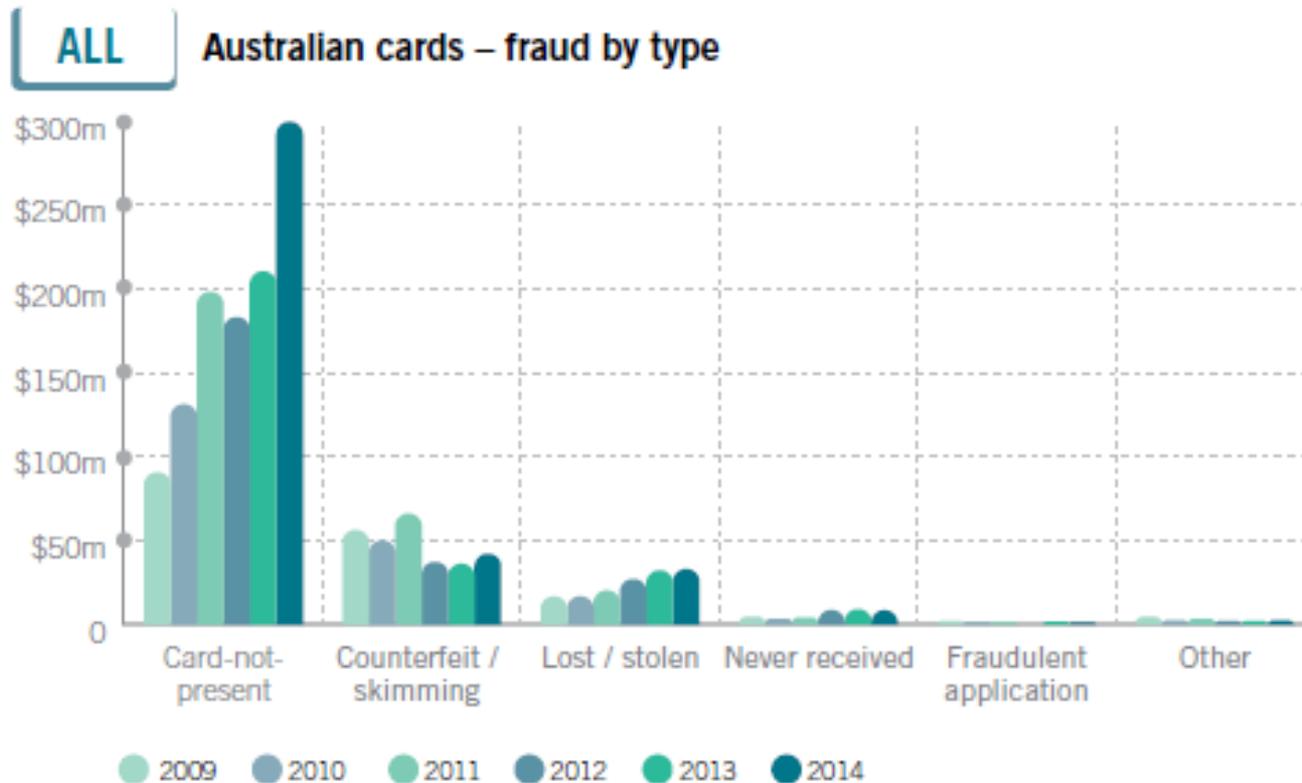
CHRIS HAMILTON



THE **PUZZLE**
OF PAYMENTS **SECURITY:**

*Fitting the Pieces Together
to Protect the Retail Payments System*

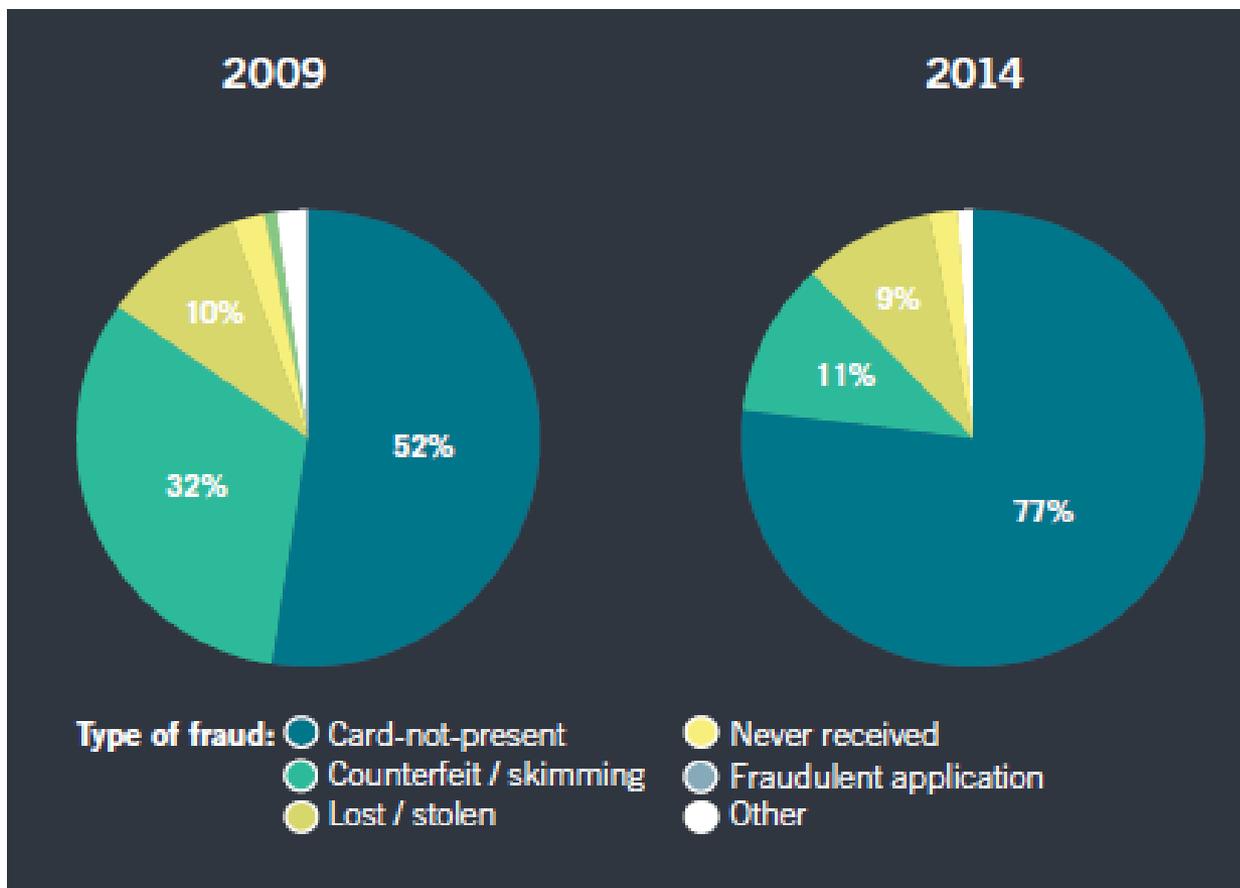
We have been tracking card and cheque fraud for 12 years and publishing for 10...



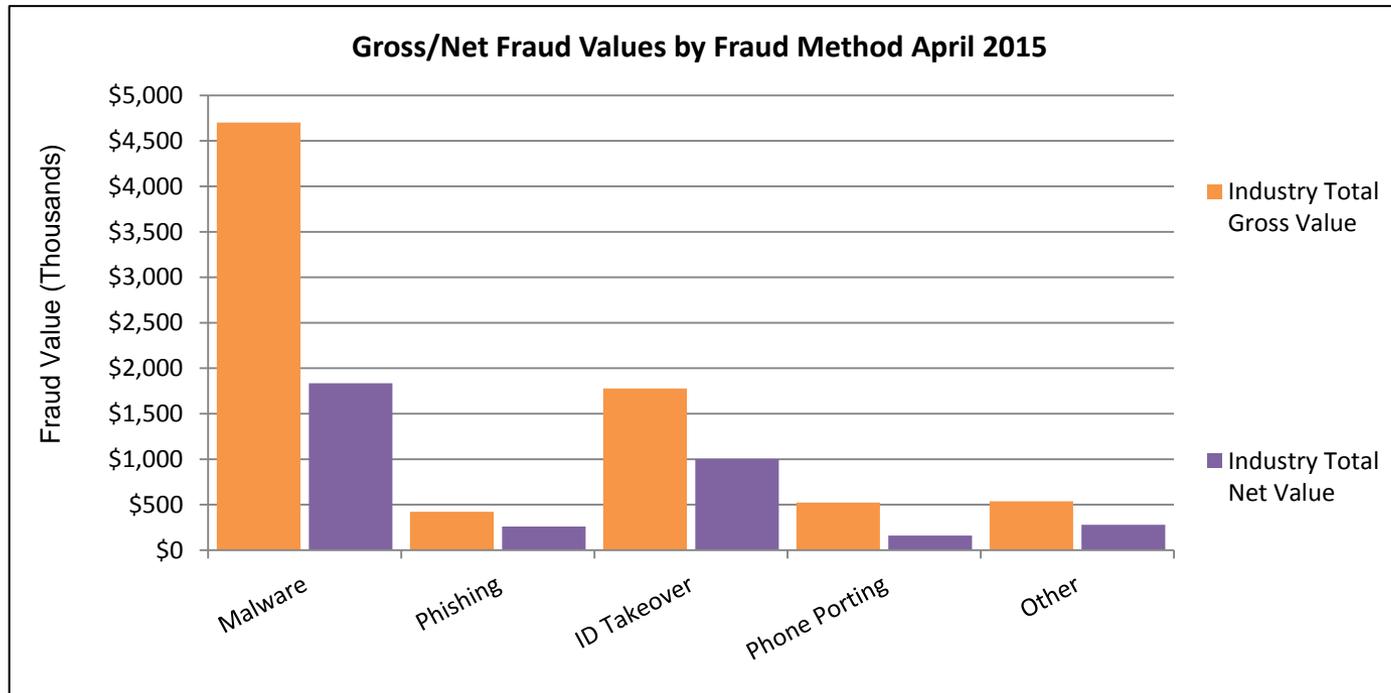
Our goal is to promote awareness and education on security issues and confidence in the payments system; our experience is that factual context makes for a much better public debate...



Over time, big trends that need industry effort and \$\$ are clearer, and get the attention they need.



We are working on expanding our fraud data collection to increase these benefits...



...but establishing a reliable dataset is critical. Our online and mobile security dataset is still several years from a publishable standard.

