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WHO WE ARE:

SumUp is a global financial technology company and the leading mobile point-of-sale (mPOS) company in Europe. Thanks to **SumUp**, small merchants around the world are able to accept card payments anywhere their business takes them.

SumUp technology makes accepting payments simple so merchants can focus on what they do best, whether they're brewing coffee or fixing cars. While traditional POS offerings are costly and bureaucratically complex for small businesses to attain, **SumUp** products are designed to be intuitive and easy-to-use, from paperless onboarding to seamless transactions.

In the 8 years since its launch, **SumUp** has earned an impressive global reach and expanded into 31 countries, including Germany, the U.S., and Brazil. **SumUp** continues to grow and is backed by TPG, Bain Capital Credit, Groupon, Holtzbrinck Ventures, and other renowned venture capital investors.

Beyond the original hardware, mobile, and web apps, **SumUp** has also developed a suite of APIs and SDKs for integrating **SumUp** payment into other apps and services. Thanks to these offerings, over two million small businesses around the world rely on **SumUp** to simply get paid.

SITUATION

In just a few years, **SumUp** experienced exponential growth across three continents, with over 5,000 businesses joining the platform every day. As such, **SumUp** was looking for a fraud detection tool in order to safeguard our platform. These detection tools had to be configurable to the rules, regulations, and behaviors of each market to account for different local challenges.

SOLUTION

NOTO provides **SumUp** with a platform that allows the seamless creation of rules for any anti-fraud analysts and helps to significantly improve testing capabilities and fraud mitigation:

- Create customized **NOTO** rules across our core markets: Brazil, Europe, and the USA
- Empower regional teams to configure and monitor their own rules
- Implement new rules quickly and efficiently
- Minimize fraud false-positive rates in the staging environment
- Analyze resolved cases to evaluate rule effectiveness more efficiently
- Adjust fraud detection rules over time

*"Thanks to the cooperation with **NOTO**, in the past year **SumUp** has further improved fraud detection and intervention, which in turn has led to significantly lower chargeback rates."*

MIHAELA CIOCANU
Head of Risk and Antifraud USA

