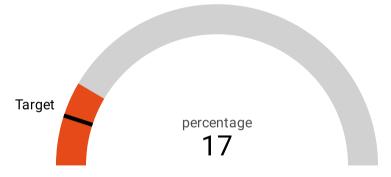
Total volume

Total volume excluding fraud

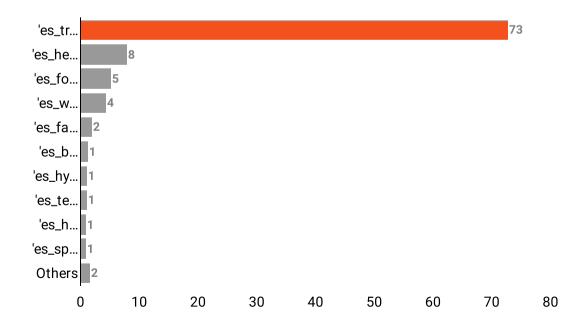
22.5M

18.7M

Volume of fraud in %, target is 10%



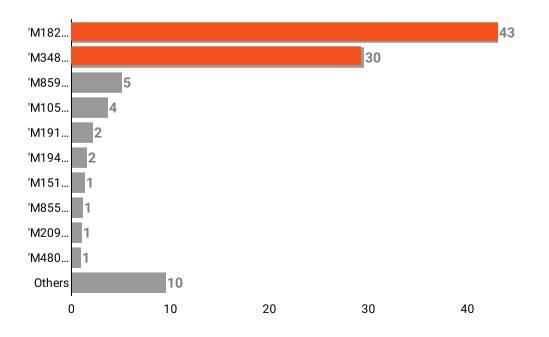
% of volume by category



=

% of volume by merchant

÷



50