



Close Your Fraud Threat Window and Keep Good Customers Happy.

- Stop fraud closer to its inception
- Detect good orders quickly
- Reduce manual intervention, increase process efficiency

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On average, it takes 45 days for a merchant to learn that an order is fraudulent.



Are you closing the window on serious threats – or good customers?

Information is the foundation of your fraud detection strategy. The more data you have, the more quickly and accurately you are able to detect fraud – provided you're able to make the best use of it.

You'd like to be able to make quick, confident decisions about the transactions you accept and those you reject, but, too often, you are forced to err on one side or the other, or drive even more orders into costly manual review. As a result, you may be missing out on revenue your company needs to grow, needlessly increasing overhead costs, and exposing your business to financial and reputational risk.

What's keeping you from making the right decisions around fraud management?

The businesses we talk to tell us they have three major objectives when it comes to threat management:

"I need to minimize fraud losses."

"I need to provide a positive customer experience."

"I need to minimize my operating costs."

52% of merchants in North America say fraud is "cleaner" and becoming harder to detect

- *CyberSource 12th Annual Online Fraud Report*

Detect More Fraud with the World's Largest Fraud Detection Radar

A typical merchant sees only a fraction of transaction activity available for fraud detection.

But what if...

- If you **could stop fraud closer to its inception**, would this help you minimize your fraud losses?
- If you could **detect good orders quickly**, would this help you ensure a positive customer experience?
- If you could **reduce manual intervention and tune your process more quickly**, would this help you minimize your operating costs?

Close the threat window without alienating your best customers



What Success Looks Like

PC Mall: A Top 100 Internet Retailer

Review Rate: ↓ 30%

Review Time per Order: ↓ 60%

Fraud Rate: ↓ additional 10 bp

Team Capacity: ↑ 30%

Source: Internet Retailer September, 2010

That's why companies are coming to CyberSource: Because we provide the most relevant data to help you make a fraud decision. They know we have the world's largest fraud detection radar – visibility into more than **60 BILLION** transactions that Visa and CyberSource process annually (complete with correlated truth data) – plus in-depth fraud expertise, and advanced technology to make swift, accurate fraud management decisions. *See next page for solution details.*

