

OUTSEER

Do you really have to choose between fraud protection and profit?



Could you have an underutilized business driver hiding in plain sight?



You're getting squeezed from all sides



Fee income pressure continues with the decline of overdraft fees.



Your customers have more choice than ever before.



Card-not-present (CNP) transactions continue to be big targets for fraudsters.

Stolen card purchases via internet, phone, and mail-order are expected to surpass \$10 billion by 2024—accounting for 74% of all fraudulent card transactions.¹

While critical to fighting fraud, not all 3DS solutions are alike

Some banks end up:



Unnecessarily challenging customers



Overriding their 3DS ACS risk engine with excessive custom policies



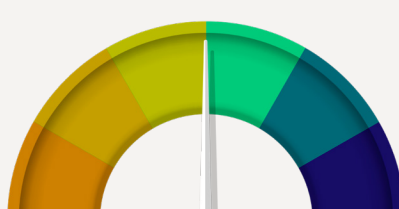
Not paying enough attention to fundamentals, like case marking to report confirmed fraud



When battling fraud, you're faced with a difficult choice

If you challenge too much, you risk:

- Losing customers and revenue
- Increasing the burden on your call center and other operations



But, if you don't challenge enough, you risk:

- Rising fraud losses
- Damaging your brand reputation

The lost revenue, fraud costs, and operational expenses can substantially drive up the TCO of your fraud efforts.

But what if you didn't have to choose between fraud prevention and your bottom line?

Just because 3DS protocols are the same everywhere, that doesn't mean all 3DS ACS tools work in similar ways.

The reality? The results they can deliver can vary greatly.

Some check the box on protocol compliance, while others can actually help move your business forward.



With Outseer, you can turn 3DS compliance into a business driver.

- Catch more fraud with fewer interventions
- Tune your challenges for customer trust
- Stay ahead of evolving threats and regulatory dynamics

Ready to take the next step?
Please visit us online: www.outseer.com

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¹Total Card Fraud Losses to Surpass \$12 Billion in 2022 as Fraud Continues to Shift Online, Insider Intelligence, Sep 13, 2022.
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