

**Can you
accurately
predict fraud
without
sacrificing
the customer
experience?**

OUTSEER





The challenge: Sub-optimal fraud performance increasingly weakens financial results

When banks don't fully trust how their 3DS solution assesses transaction risk, they have to choose between stopping fraud and growing the business. Do you challenge more to catch more fraud, but risk high intervention rates and abandoned transactions? Or do you challenge less to prioritize the customer experience, but have to deal with higher volumes of fraud cases? For many, getting to an answer involves too much guesswork and trial and error.

Either choice comes with big financial impacts. Prioritize intervention, and you'll potentially push customers away, losing out on current and future interchange revenue. Let more fraud through, and your case management burden and costs will go way up. And with CNP volume growing and more fraudsters focused on digital payments in general, inconsistent fraud performance will have an outsized impact on your business. Did you know that payment fraud grew 40 percent from 2021 to 2022?¹

But with Outseer, you can catch more fraud with fewer interventions.

Let's explore how you'll make it possible...

¹ Identity fraud report 2022, Sumsub.

Accurately predict fraud risk in real time

With Outseer 3DS ACS, you can accurately predict the risk associated with nearly every purchase—in real time.

The machine learning powering the Outseer Risk Engine has been trained on billions of CNP transactions from the largest issuers and processors in the world over decades. And it's consistently fed by the Outseer Global Data Network of confirmed fraud across the globe.

As a result, you're able to precisely tune the engine for predictable business outcomes. Every time you adjust your challenge rates, you'll know exactly how it will impact your operations (like call centers) and your finances (like interchange fees).

The Outseer Risk Engine is powered by machine learning models trained on billions of CNP transactions and consistently fed by our Global Data Network of known fraud.





Catch more fraud with fewer interventions

When you partner with Outseer, you'll no longer have to make a difficult choice. You'll be able to accurately predict risk for all transactions, so you can catch more fraud without excess interventions or false positives.

You'll be able to:



Capture more than
95 percent of fraud, while
completing more than
98 percent of transactions



Send more revenue to your
bottom line, while avoiding
excessive fraud losses and
associated operations costs.

Ready to take the next step?
Visit us online to learn more: www.outseer.com.

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