

How can you
always be prepared
for possible fraud
threats and 3DS
protocol changes?

OUTSEER





The challenge: Endless fraud adjustments take a heavy operational toll

Think about all the variables your teams have to consider when tweaking fraud protections: customer preferences, network and merchant requirements, 3DS protocol updates, and more. Adjusting for these on the backend usually takes some combination of manual policy development and professional services customizations—both of which come with long timelines and unpredictable costs. But what happens when the changes hit your customers?

If the risk scoring and challenge rates aren't optimized, your teams will deal with the fallout—floods of contact center calls, lengthy investigations, and pressure from the business. But if you have to wait on partners every time changes are required—or you need to roll back previous changes that didn't work—you'll never get ahead.

Instead, you'll incur heavy costs throughout. For example, it costs between \$2.70 and \$5.60 to handle a customer call. Even small percentage increases can have a huge impact to your bottom line.¹

But with Outseer, you can **stay ahead of evolving threats and regulatory dynamics.**

Here's how...

¹ *Managing Your Cost Per Call*, F. Curtis Barry & Company.

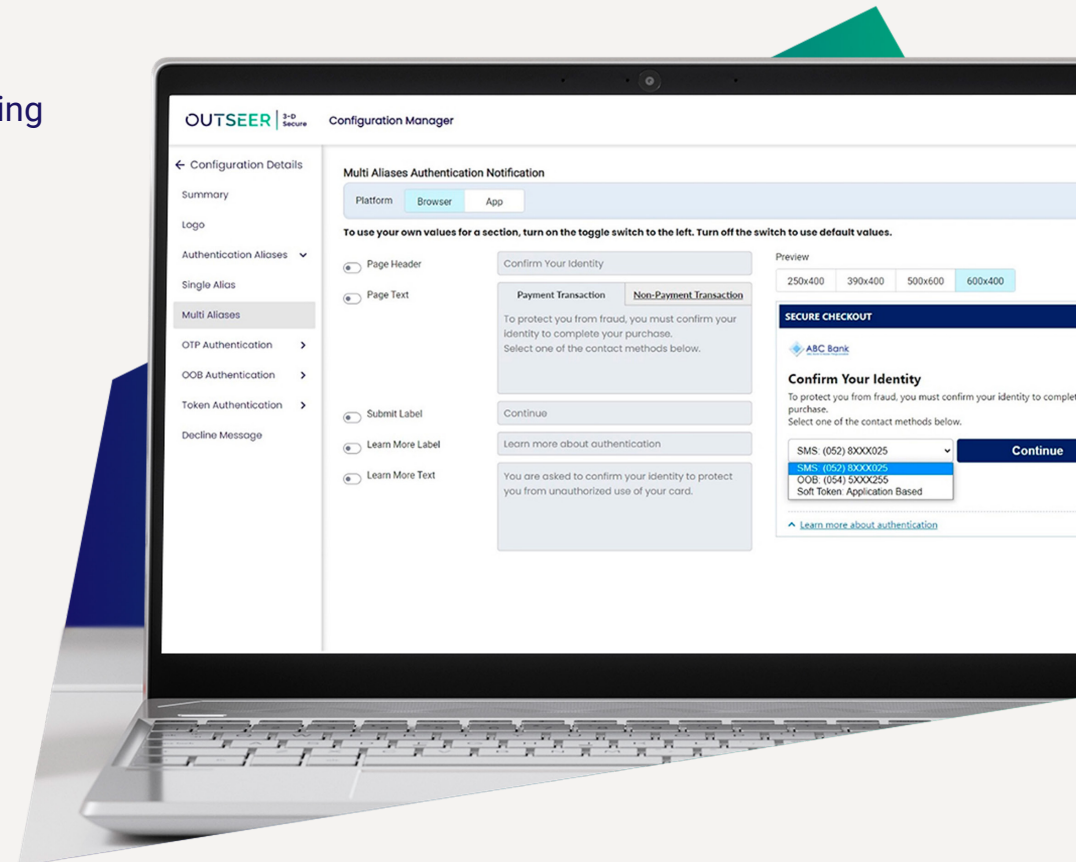
React faster to changing threat dynamics at less cost and risk

When you partner with Outseer, you'll react faster to changing market dynamics and fraud patterns, while incurring less cost and risk.

Outseer 3-D Secure includes a powerful UI for setting up, configuring, and managing fraud policies—without the need for Professional Services.

For example, if a fraud threat emerges in a certain region or merchant, you can quickly create a policy that increases intervention rates within a specified geolocation—then turn it off when the threat passes. Or you could lower intervention rates just during your busiest seasons, to maximize those critical revenue opportunities.

Bottom line: you'll have full control to manage your customer experience and dial protections up and down—whenever and wherever needed.



Outseer's **self-service configuration** provides a powerful UI for setting up, configuring, and managing fraud policies—without the need for Professional Services.

Accelerate 3DS compliance, while fighting the latest fraud vectors

The 3DS protocol evolves faster than ever, and each card network handles changes differently. How can your teams keep pace if they're always waiting on your 3DS vendor to implement adjustments?

With Outseer, you'll be first to respond to protocol updates, so you can stay in compliance and fight the latest fraud vectors. Outseer has tight relationships with both the 3DS governing body EMVCo and major card networks. That means we're implementing these required changes into our ACS faster than any other vendor.

As a result, you'll be able to avoid fines, penalties, and pressure associated with non-compliance. You can also take advantage of new data points to stay ahead of fraud trends. For example, it's common for a network like Mastercard to add new field values for something like merchant types. The faster you have these represented in your ACS, the better your risk scoring and fraud capture will be related to these new vectors.



Leverage Outseer's **3DS protocol leadership**, including tight relationships with EMVCo and major card networks, to implement required protocol changes first.



Stay ahead of evolving threats and regulatory dynamics

3DS protocol, network, and regulatory requirements are always evolving.

When you partner with Outseer, you'll:



Stay ahead of necessary configuration changes



Always be well positioned to fight the latest fraud vectors as they appear

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

OUTSEER