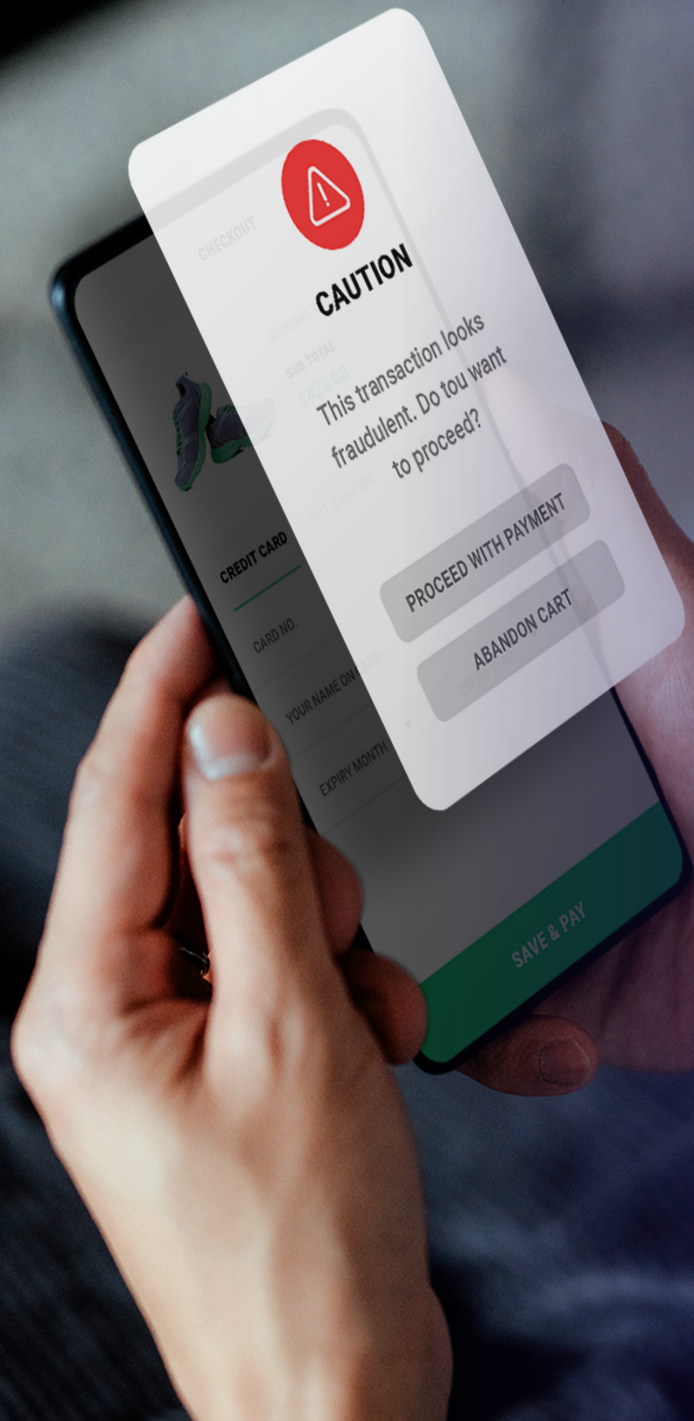


**Can you build  
trust with your  
customers,  
even when a CNP  
transaction needs  
to be challenged?**

**OUTSEER**







## The challenge:

# Battling fraud can create too much customer disruption

Your customers expect you to know them, and they want a smooth checkout process every time they use your card. But to keep up with increasingly sophisticated fraud threats, many banks are having to intervene in more transactions. This could mean challenging multiple purchase attempts, even when it's the same card being used on the same website as a previous purchase. Or it could mean strengthening the challenge experience itself.

Now think about this from a customer's perspective. "You approved me last time—why am I getting disrupted now?" Recent stats show that 17 percent of carts are abandoned because the checkout process is too long and complicated.<sup>1</sup> If you challenge good customers too much, you don't just risk transaction revenue in the moment—you also risk losing wallet share to other cards or payment options they feel are easier to use.

With Outseer, you can tune your challenges for customer trust.

**This is what it takes...**

<sup>1</sup> 49 Cart Abandonment Rate Statistics 2023, Baymard Institute.

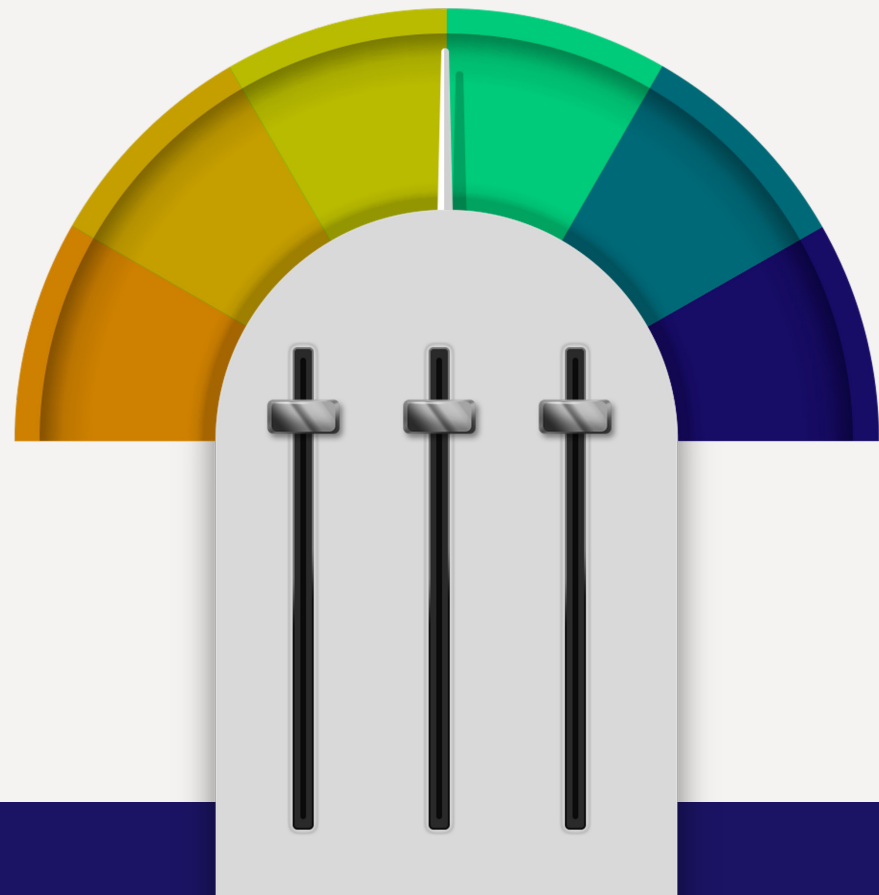
## Achieve optimal balance between friction and fraud

When you partner with Outseer, you'll achieve optimal balance between friction and fraud. With a normalized scoring capability that precisely correlates risk profiles with intervention rates, you're able to catch as much fraud as possible while still meeting specific business objectives.

For example, you might set the Outseer 3-D Secure solution to never challenge more than five percent of transactions. The solution will then automatically adjust itself to align with your maximum challenge thresholds, even as new threats appear.

When you can predict outcomes based on defined intervention rates, you'll know you're only challenging the customers you absolutely have to—delivering a better experience for them, while capturing more transaction fees for your business.

Outseer's **normalized scoring** provides precise correlation of risk profiles and intervention rates with automatic adjustments to maintain optimized challenge thresholds.



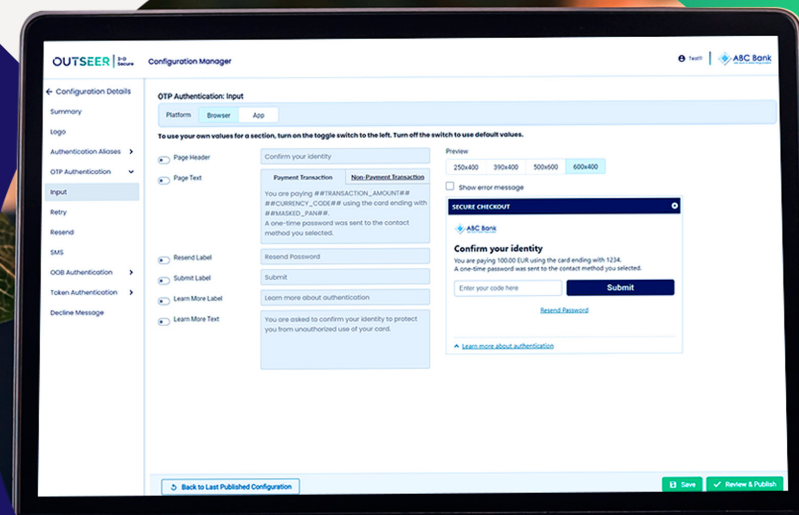
# Deliver a smooth, authentic challenge experience customers can trust

You'll always have to challenge some customers. But if that process feels unusual or disconnected from the rest of their transaction, they won't hesitate to abandon or use a different card.

With Outseer, you'll deliver a smooth, authentic challenge experience your customers can trust. Our 3DS ACS offers the ability to create and customize challenge experiences right within the management console—so you don't need to wait or pay for additional professional services. You can adjust challenge type, messaging, and branding for different audiences and situations—choosing the most suitable experience for each cardholder in real time. That means you'll be able to react with more agility to unique customer moments.

And because you can precisely control everything your customers experience—they see your logo, they understand why they've been challenged, and how to complete it—you'll keep them engaged throughout the whole process. And that means you'll drive up completion rates even on transactions you need to challenge.

With **experience customization**, you'll have the ability to create and customize challenge experiences within the Outseer platform.





# Tune your challenges for customer trust

There's no getting around it. Sometimes you have to challenge customers.

With Outseer, you'll tune their experience to remove friction and build trust, so you can facilitate more successful transactions—for you and them.



The Outseer solution processes more than 1.9 billion 3DS transactions and protects over \$215 billion in CNP payment volume each year.



**Ready to take the next step?**  
**Please visit us online to learn more: [www.outseer.com](https://www.outseer.com).**

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