



**Is it possible to elevate
the customer experience
while defending
against fraud?**

OUTSEER

A person is walking a tightrope that stretches across the ocean, suspended between two rocky cliffs. The scene is set at sunset or sunrise, with a warm, orange glow in the sky. The person is shirtless and wearing shorts, maintaining a steady balance on the thin rope. The ocean below is calm, and the cliffs on either side are rugged and dark.

The challenge:

Balancing fraud protection against the customer experience

In an environment where consumers expect an ever-simpler digital experience, step-up interventions become a double-edged sword.

If you don't challenge suspect transactions enough, you'll allow fraud that could have otherwise been prevented. But if you create too much friction for legitimate individuals and transactions, you'll fail to provide a seamless experience, particularly when it comes to real-time payments.

It's a difficult question: How do you set the right level of intervention and establish the right challenges—particularly when consumer tolerance for intervention varies by region and regulations are often open to interpretation? And beyond the customer impact, interventions also create operational burdens across case management and customer support.

At the same time, you must be agile whenever your organization needs to change its targets for transaction volumes and acceptable fraud rates.

You're constantly weighing the cost of making a consumer whole on a transaction you should have stopped against the need to enable transactions.

Get this formula wrong, or fail to introduce new capabilities fast enough, and you'll damage your brand, risk losing your customers to a rival bank, or overwhelm your operations.

But when you continue working with Outseer, you'll be able to **optimize customer experience and operational efficiencies.**

This is what it takes...

Define and control your appetite for risk

There are always tradeoffs to be made when you're weighing fraud against intervention.

With Outseer, you'll predictably control what percentage of your transactions will be challenged based on policy decisions built to intervene at a particular risk score. And when you propose a policy change, you can measure the impact of that change on the number of transactions you allow without challenge versus the potential increase in fraudulent activity. By combining this knowledge with your financial models, you can deliver a sound prediction and set expectations around what will change should your organization modify its approach.

And by knowing exactly how many more transactions will be challenged—as well as what the resulting increase in phone calls and SMS messages from your customers will cost—you can predict and control how much you spend on intervention each month.

By establishing the right balance between risk exposure, operational impact, and the customer experience, you'll minimize fraud losses while reducing customer challenges.



Outseer's **predictable, normalized risk scores** highlight the percentage of transactions that fall under different risk categories and tolerances.



Apply your policies to precisely meet your needs

Every set of consumers you serve has different expectations around what constitutes a positive experience.

With Outseer, you're free to make straightforward policy changes, localizing them to address regional anomalies and account for different consumer profiles. Additionally, you'll be able to rapidly deploy granular policies in response to specific events or patterns.

For example, if there is a rash of fraud attacks focused on a certain payment method at a certain dollar level, or emanating from a specific region, you can adjust your policies to block or challenge similar transactions.

This way, you'll achieve higher fraud detection rates while meeting localized consumer demands.

Outseer's **Policy Manager** can be tuned to different consumer segments based on who they are, where they are, and what they're doing.

Optimize and benchmark fraud management for best-in-class performance

There are always new fraud vectors to contend with. And you must constantly defend against them while also keeping an eye on how much intervention consumers will tolerate.

By working with Outseer's experts, you can leverage our unparalleled breadth of industry knowledge to understand best practices for customer intervention rates. And thanks to our global perspective, you'll account for regional variations in consumer preferences. When you combine this knowledge with the data generated by the Outseer platform, you can tune your policies to target benchmarks in specific regions.

As a result, you'll be in a better position to leverage best-in-class insights to continuously improve your fraud strategy.

Our **Customer Success and Fraud Advisory Services** deliver an ongoing consulting program managed by experts with years of market-specific experience.



Optimize customer experience and operational efficiencies

Meeting consumers' latest expectations can force you into tradeoffs between the level of friction inherent in the experience and the amount of risk you're willing to shoulder.

But when you expand your relationship with Outseer, you can apply risk scores and policies that help to optimize customer experience and operational efficiencies.

This way, you'll be able to:



Strike the right balance between fraud prevention, transaction volumes, and intervention costs



Quickly adjust policies to fit different customer segments



Infuse leading insights and best practices into your fraud strategies



To learn more, please [contact us today](#).

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