



Revenue Optimization Solution— a guide to balancing risk and reward for confident growth

Help maximize revenue, mitigate risk

In this guide:





Accept more good customers and prevent fraud

Fraud management has come a long way from the early days of preventing fraud at any cost. When you focus solely on stopping fraud, you pay the price with added operational costs and more friction that can drive customers away.

Merchants estimate the share of total eCommerce revenue lost to payment fraud to be 3% annually, skewing higher in Europe and APAC as well as for SMB and midsize merchants.¹ And most merchants cite false positive rates between 2% and 10% of total eCommerce orders, but one in five report rates above 10%.¹

To counter this, merchants are turning to increasingly sophisticated fraud and risk management tools. Globally, 30-40% of merchants identify gaps in fraud tool capabilities, lack of internal fraud management resources, and limited data access or availability as having significantly negative impacts on their abilities to manage fraud.¹

Our Revenue Optimization Solution can help your business fight fraud while still driving growth. This guide explores ways to help optimize your fraud strategy so you can focus on accepting more good orders and boosting revenue.



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How our solution works: **Balancing risk and performance**

Our Revenue Optimization Solution is all-inclusive and fully outsourced, helping you to increase customer conversion and help optimize revenue in real time.

It tests and manages your fraud strategies as the fraud landscape evolves, helping you avoid costly resources. And it scales to your changing growth needs while maintaining the simplicity of a single agreement.

Our solution helps you focus on increasing acceptance rates and lowering chargebacks by understanding your unique use cases, implementing a strategy to help maximize revenue, and adjusting as needed.

And it's customized to the needs of your business, leveraging the expertise of our Visa Managed Services risk consultants who specialize in the tools and analytics and aligned with your goals.

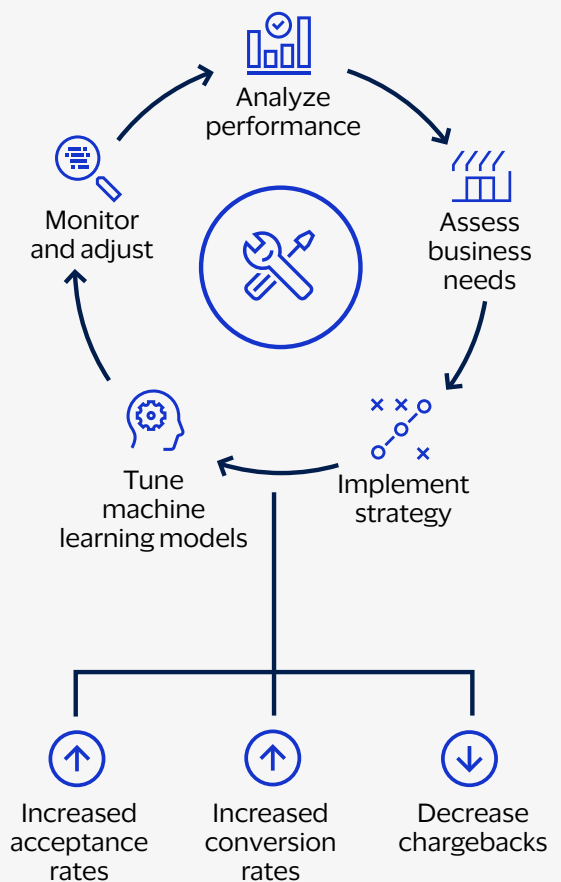
Stay on top of new fraud trends

It's common to react to new fraud issues by sending more transactions to manual review or adding data validation services, but these could increase operational costs and can disrupt transactions or confuse customers. Our AI-driven models leverage data from across large networks and additional data providers to quickly address emerging fraud trends with more insight.

Focus on identifying good customers

Our advanced AI/ML capabilities capture insights from massive sources of data to easily recognize good and bad behaviors as well as genuine new customers. Detect fraud faster and accept new orders with confidence so you can ultimately boost your bottom line.

Outsourced fraud management



Reduce the complexity of risk management

One call is all you need to access to our end-to-end fraud screening so you can get faster support and simplify your fraud strategy.



Benefits of outsourcing your risk management: Let us do the work

With nearly 70 Visa Managed Services analyst around the globe—and 750+ years of combined eCommerce experience—our risk consultants can help you find and maintain the right balance of revenue optimization with fraud protection.



Increased automation

Leverage the powerful combination of machine learning and artificial intelligence, enhanced by our industry and regional trend expertise, to customize your risk strategies to your business.



Optimized operations

Outsourcing your fraud management with a flexible, modular integration allows you to lower the number of transactions you send for manual review and improve conversions while still providing a seamless customer experience.



Focus on what's good

Our advanced Identity Behavior Analysis detects good customers accurately and recognizes genuine customers that might be new to you.



Access to one of the largest networks

Increase customer conversion and help optimize revenue with the power of global Visa data to identify good customers or risky patterns in real time.



Proven risk management experience

Our risk analysts are seasoned fraud professionals and risk consultants with experience in use cases across the globe and in every vertical.



See the benefits

- Constant performance monitoring
- Deep analysis that generates insights
- Opportunities to evolve your fraud strategy
- Access to specialized fraud products
- Incorporates identity and email insights
- Understanding of the changing fraud landscape
- Serves as a trusted fraud resource



How to outsource effectively: Your role is critical for success

Fraud managers today wear many hats and are often considered the “gatekeeper” to future growth.

But effective outsourcing allows you to focus on running your business while a trusted collaborator turns the dials.

Keep control of your fraud strategy

You’re a critical part of the fraud management process. When you use our Revenue Optimization Solution, you’ll collaborate with your risk consultant on sales or promotions, new product releases, policy changes, and whatever else you like.

We’ll manage the day-to-day, leaving your fraud managers the time to focus on the bigger picture. It’s a two-way relationship, and we’ll rely on your insights and to help drive our fraud management forward.

Chargeback guarantees

Payment guarantees may seem enticing, but as merchants accept more orders and issuers see more fraudulent transactions being sent for authorization, the rate at which they authorize transactions declines. A financial guarantee for chargebacks can’t address this larger problem. Our decades of fraud expertise have shown us that balancing risk, acceptance, and operations—like with our Revenue Optimization Solution—is a proven, stable, responsible approach for long-term success.



Proven results

Merchants that outsourced their fraud management to Cybersource :

↑ **1.29%**

saw 1.29% higher acceptance rate on average.

↑ **2.3%**

saw 2.3% higher automation for a cost savings of \$132 million.



Building the future of payments together

Let's get started.

Fraud management doesn't have to be a fight. Powered by industry-leading technology and curated by insights from our expert global team, our Revenue Optimization Solution leads with automation and acceptance so you can focus on growth.

Visit our [website](#)

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Sources:

1. Results calculated using internal data based on global Decision Manager clients during the January 2023 to December 2023. Results will vary based on factors including if client works with Cybersource Managed Risk Services and how the client uses Decision Manager. The average cost to review a transaction is \$3 USD. No reference to a business success is intended as an advertisement of advisory services. Each business experience is unique, so one business' success does not guarantee the same success for any future business. Past performance does not guarantee or indicate future results. Regions vary by market maturity, each region has its own unique fraud, payment landscape and use of Decision Manager.