

Our fraud report shows only

18%

of respondents gave all three the highest priority.1 These masters of balance

 $\frac{2.5}{X}$ more likely to think of fraud management as a strategic practice.2

The right focus to fight fraud¹

Leaders are more likely to have a range of fraud capabilities that give them agility to respond to change.

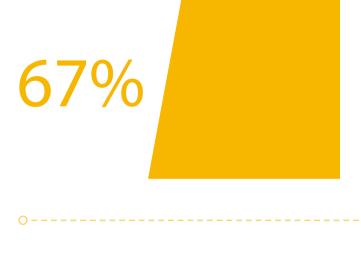
Masters of balance

Others



Can adapt fraud processes to new business practices





Can use data effectively





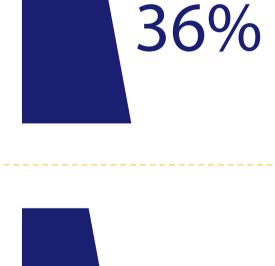
and mitigate risk from new fraud patterns

Can test and

quantify the

impact of rule

Can identify



33%



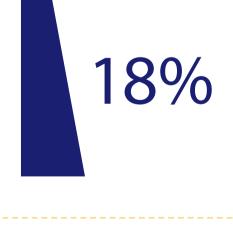
47%

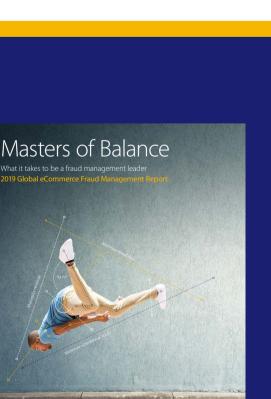
changes before they go live Can adjust

rules without

intervention

by IT





The global fraud challenge: see every angle

eCommerce Fraud Management Report. To get the full story, download the report here.

The stats above come from our 2019 Global

CyberSource is a global, modular payment management platform built on secure Visa infrastructure with the benefits and insights of a vast \$427 billion global processing network. This solution helps businesses operate with agility and reach their digital commerce goals by enhancing customer experience, growing revenues and mitigating risk. For acquirer partners, CyberSource provides a technology platform, payments expertise and support services that help them grow and manage their merchant portfolio to fulfill their brand promise. For more information, please visit www.cybersource.com

© 2019 CyberSource Corporation. All rights reserved.

CyberSource

¹ Base 1970 (Question not asked in South East Asia and Australia.) Question: How important is each of the following to your organization when designing your fraud management strategies? Improving the customer experience.

Reducing fraud and chargebacks, Minimizing fraud-related operational costs **Answer options:** Extremely important very important somewhat important not very important not at all important. ²Base 1970 (Question not asked in South East Asia and Australia.)

Question: How important is eCommerce fraud management to your organization's business strategy? **Answer options:** Extremely important very important somewhat important not very important not at all important. ³Base 1970 (Question not asked in South East Asia and Australia.) Question: Please indicate the extent to which you agree or disagree with each of the following statements about how your company manages eCommerce fraud.

Answer options: Strongly agree, somewhat agree, somewhat disagree, strongly disagree.

Disclaimer: Case studies, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. CyberSource is not responsible for your use of the information contained herein (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. CyberSource makes no warranty, express or implied, and explicitly disclaims the warranties of merchantability and fitness for a particular purpose, any warranty of non-infringement of any third party's intellectual property rights.