

Leading the fight

# against fraud



## The expanding payments ecosystem offers exciting opportunities for everyone

Fuelled by several major driving forces:



## However, as technology evolves, so do fraudsters' tactics

Attacks are becoming increasingly more sophisticated and harder to detect.

And it's having a huge impact:

**50%**

increase in European online payment fraud in 2021.<sup>1</sup>

**€9.9bn**

worth of fraud damages in Europe in 2022.<sup>2</sup>

Research in 2019 highlights that were 'fincrime' a country, it would be the

**fifth**

largest economy on the planet.<sup>3</sup>



## Issuers are faced with a delicate balancing act

They need to identify and eliminate fraudulent transactions without harming the customer experience.

To stay one step ahead, issuers must adopt solutions that not only help them find a balance but also **adapt continuously** for tomorrow's challenge.

## Introducing Visa Risk Essentials

A fully supported suite of 7 integrated solutions

Risk Essentials is our answer to issuers' challenges, offering an all-in-one package to help minimise fraud, enhance security and optimise cardholder experiences.

### Core capabilities

Visa Advanced Authorization (VAA)



Risk scoring

Visa Risk Manager (VRM)



Decision engine

Visa Analytics Platform (VAP)



Analytics and insights



### All underpinned by multi-channel support

### Optional bolt-ons



Visa Protect Authentication Intelligence (VPAI)

More sophisticated parameters



Intelligent Data Exchange (IDX)

Early warnings and more sophisticated parameters



Visa Risk Based Auto Dispute (VRAD)

More efficient dispute resolution



Token provisioning rules and support

Better provisioning rules

# Wait, there's more!

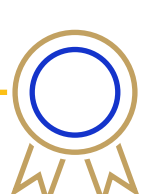
We know that no two issuers are the same

Issuers' have diverse needs and varying levels of fraud management capabilities, so we are also offering three support package options:



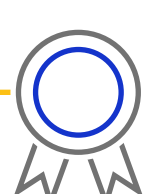
### Risk Essentials Standard

For issuers with strong risk capabilities and teams who can manage the tools themselves.



### Risk Essentials Gold

For issuers new to the platform or with limited risk teams needing support in writing and testing rules.



### Risk Essentials Platinum

For issuers who prefer to completely outsource their risk management strategy to Visa.

## Ready to take the next step in securing your transactions?

Whether you need a comprehensive risk management solution or tailored support, Visa Risk Essentials has the right package for you.

Get in touch to find out more



(1) The Growing Threat of Payment Fraud in EMEA, NICE Actimize, 2021  
 (2) €1.8B worth of fraud in EU in 2022, watchdog says, politico.eu, 2023  
 (3) Crime Land: the worlds fifth biggest economy, Transform Finance, 2019