

You've Got This

Peak Season Doesn't Have to Be Peak Stress

Eight Ways to Stay Calm and Help Protect Profits During the Surge



1

Monitor High-Value Products

- Understand which new products are being released and what special promotions you'll be running over the holidays.
- Scrutinize your high-value items and implement specific rules that monitor online purchases of those products.

2

Utilize Increased Staff and Experts

- Make sure you have enough team members to handle the influx of orders and increased manual intervention, and hire and train more staffers accordingly.
- Consider employing the support of a fraud management expert to identify emerging threats and recommend holiday-specific strategies to protect against them.

3

Leverage Automation

- Relieve the burden on your staff and help optimize reviews by using a highly automated fraud management process.
- Consider including a strong case management system.

4

Reassess Your Fraud Tolerance

- Providing seamless customer experience while also reducing fraud loss and helping to decrease operational costs is a constant balancing act. If your fraud rate is especially low, you may be rejecting a higher-than optimal number of good orders.
- As your sales rise during peak season, ask yourself what level of fraud you're willing to tolerate to help keep your loyal customers happy.

5

Refine and Test Your Fraud Rules

- Review historical fraud trends and patterns from your past peak seasons and adjust your rules accordingly.
- Regularly test and quantify your fraud rule changes before activating them in your live production environment.

6

Customize Rules to Customer Habits

- Understand your customers' peak season shopping patterns by studying their behavior from past years, and introduce season-specific fraud rules based on order patterns and devices used.
- Use mobile shopping behavior and data from mobile-specific technologies to inform your rules.

7

Watch for Account Takeover

- To help protect customer accounts from account takeover, monitor suspicious behavior at new account creation and throughout existing account interactions.

8

Plan Early for Next Year

- Build a timeline that starts with understanding how product forecasts and strategies tie into your plan.
- Schedule ample time to evaluate existing fraud rules, assess staffing levels, and plan for peak season training.
- Allow enough time to pre-test your planned holiday fraud rules until they're ready for smooth operations.

Questions? Feel free to reach out to your CyberSource contact or Managed Risk Analyst for support and guidance as you head into this year's peak season.