

## They know how to cut fraud, engage customers and control costs.

Fraud management leaders are masters of balance.

And they know how to create a fraud strategy that does all three. How do they do it?

## Discover their secrets in our 2019 Global eCommerce Fraud

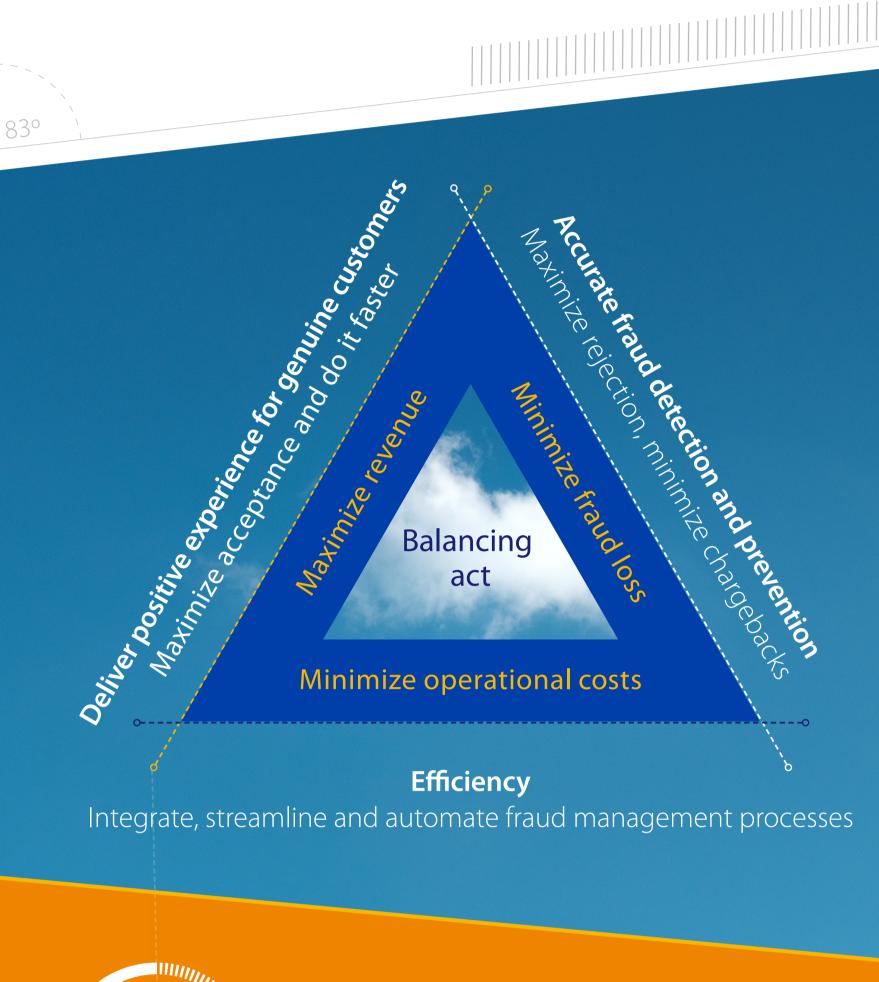
Management Report. You'll find out the views of nearly 2,800 fraud management specialists from all across the world.

## Fraud doesn't stand still. Neither do masters of balance. They

Learn how to lead with balance

controls. Because success depends on carefully balancing three elements. And on keeping them balanced.

never stop tweaking and fine-tuning their fraud management





Not everyone pays the same attention to every part of

this balancing act. But those who do—the masters of

balance—show why they're leaders.

For example:

of leaders is

They have advantages in six different areas.

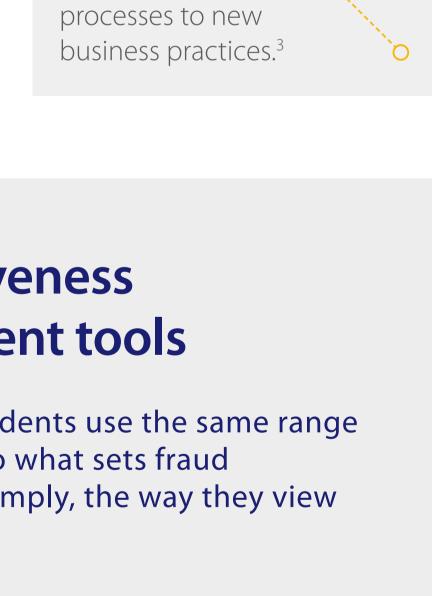
lower than

of respondents

rated all three elements as

The reported average 68% chargeback rate





easily adapt

fraud management



**CVN** (Card

**Verification Number)** indicators The global fraud

**Biometric** 

order history

Customer



challenge: see every angle

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

The stats above come from our 2019 Global

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

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. <sup>2</sup>Results are self-reported by survey respondents Base 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.

Prioritize balance (n=219), Do not prioritize balance (n=928)

Note: Percentages are those in each group who use the tool and rate it as extremely effective

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Answer options: Strongly agree, somewhat agree, somewhat disagree, strongly disagree. <sup>4</sup>Base 1147 (Question asked in North America and Europe only)

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Question: How effective are each of the following tools in detecting eCommerce payment fraud?

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