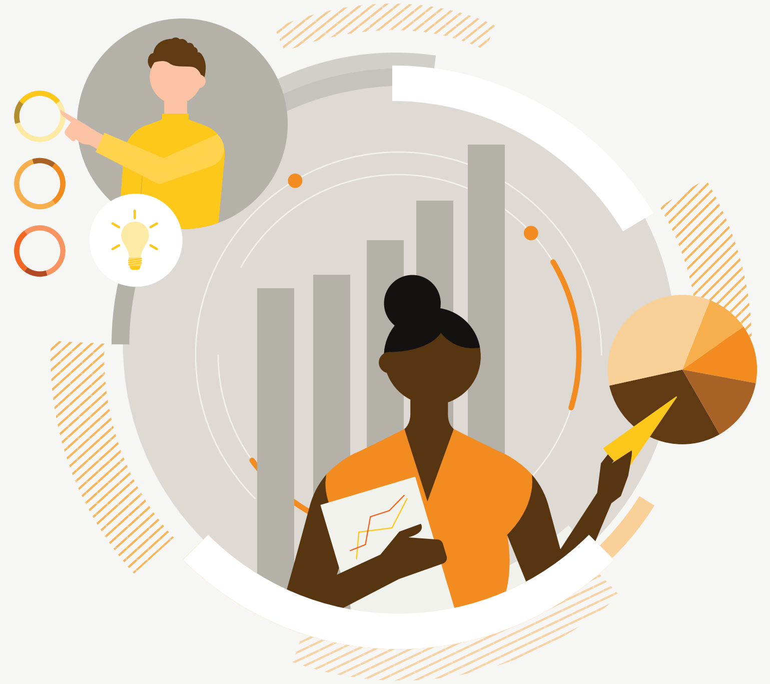
TRANSACTION FRAUD DECISIONING FOR ISSUERS

Harness the power of Mastercard Decision Intelligence

Empower your fraud prevention strategy with real-time AI, targeted solutions and customized support.



LANDSCAPE

Digital payments are booming. Fraud tactics are evolving.

$11.4t
(USD) projected value of global e-commerce transactions by 2029[1]

$425b
in card fraud losses expected globally 2023-2032[2]

141%
projected growth in e-commerce fraud losses between 2024 and 2029[3]

1. Juniper, Global eCommerce Market Poised to Reach $11.4 Trillion by 2029, Driven by Alternative Payment Methods, August 2024.
2. Nilson Report, December 2023:
3. Juniper, e-Commerce fraud to exceed $107 billion in 2029, October 2024.

OPPORTUNITY

Issuers need intelligent tools and expert support to stay ahead in today's ever-changing fraud landscape

Goals

- Detect more fraud
- Approve more genuine transactions
- Improve the customer experience

Strategies for success

- Understand risks
- Identify vulnerabilities
- Target fraud gaps
- Optimize Mastercard Decision Intelligence (DI)

SOLUTIONS

Optimizing your Decision Intelligence score

Powered by the intelligence from 143b+ transactions annually, Decision Intelligence (DI) offers valuable insights. Combined with additional tools and support, issuers can enhance their DI scores and create a unified, end-to-end view of risk.

	SCORE		TARGET	OPTIMIZE
Features	**DI**	**DI Pro**	**Rules Cartridges**	**Enhanced Services & Support**
Decisions in under 125ms	●	●	●	●
Complex fraud detection	●	●	●	●
Increased transaction approvals	●	●	●	●
Reduced false declines	●	●	●	●
Improve baseline DI results		●	●	●
Advanced graphing algorithms		●	●*	●*
Gen AI techniques		●	●*	●*
Predict shopping behavior		●	●*	●*
Deploy pre-packaged strategy			●	●
Targeted rules for specific problems			●	●
Targeted rules for regions/countries			●	●
Custom rule writing				●
Training packages				●
Attack mitigation				●
Product use review				●
Risk performance review				●

*with DI Pro model

RESULTS

Improved results

By evaluating the performance of DI and identifying and targeting fraud gaps, you can supercharge your fraud decisioning strategy.

It's a more intelligent way to fight fraud — helping you significantly reduce losses, boost profits, and make life easier for cardholders.

DI Pro[1]
- **2X** Increase in high-risk fraud detection at...
- **5:1** False positive ratio
- **30%** Increased approvals

Rules Cartridges[2]
- **1.5m** Total fraud transactions prevented
- **$128m** Total fraud amount detected
- **3:1** False positive ratio

Enhanced Services & Support
- **54%** Reduction in gross fraud BPS[3]
- **39%** Less gross fraud losses[3]
- **58%** Reduction in CNP gross fraud BPS[4]

1: In-market tests from Canada

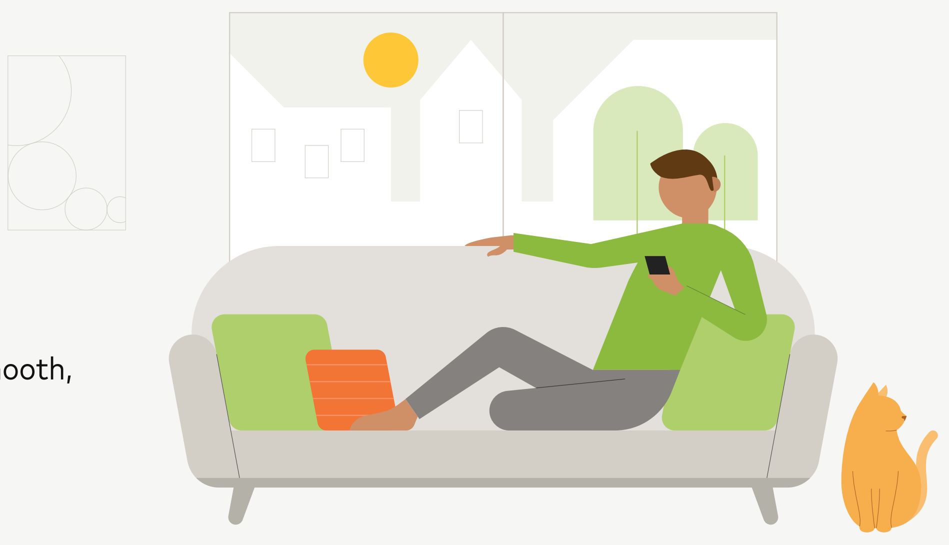
2: Results are based on a market-level Rule Cartridge performance over a 3-month window.

3: Within four quarters, a bank in Latin America saw their overall gross fraud BPS reduced by 44% and reported 39% less gross fraud losses.

4: A South American bank using our ESS services saw their CNP gross fraud BPS reduced by 58% within a 2-year period.

Less fraud. More transactions. Greater trust.

With Mastercard Transaction Fraud Decisioning solutions, payments stay smooth, secure and stress-free.



Ready to get started?

→ Connect with your Mastercard representative today.