

Visa Analytics Platform

Powerful payments intelligence for better decision making

Reduce fraud

Understanding and managing fraudulent transaction activity is critical for financial institutions to help minimise fraud-related losses.


A successful fraud management strategy includes both identifying the sources and patterns of existing fraud as well as using those insights to help prevent fraud in the future.



Visa Analytics Platform

Visa Analytics Platform puts these fraud-related insights at your fingertips – empowering a variety of users across your organisation to make faster, more informed business decisions.

Whether you are a data analyst or an executive, Visa Analytics Platform can help you easily gain insights on:

 **Fraud rates trend**

 **Most prevalent fraud types**

 **Merchant category codes with high fraud**

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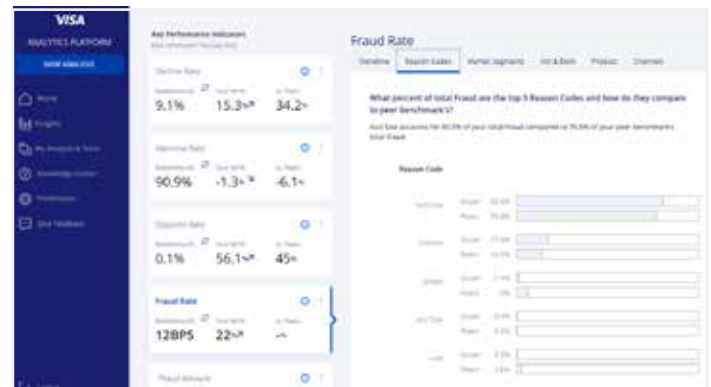
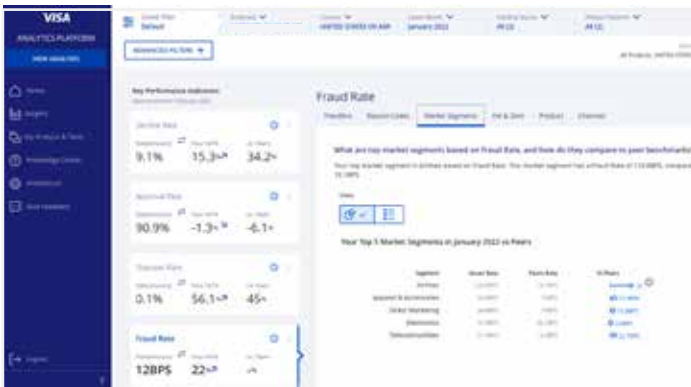
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How do your fraud rates trend over time?

Use the Risk & Operations Insight Page to review:

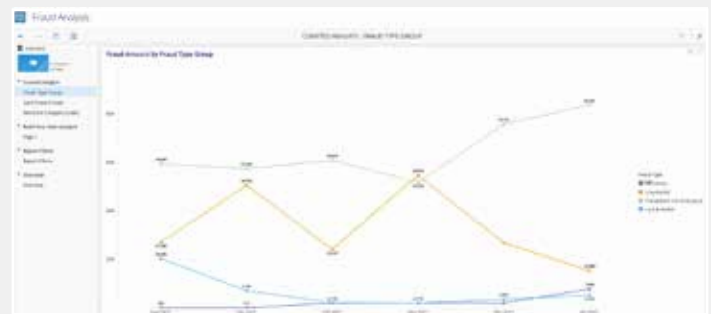
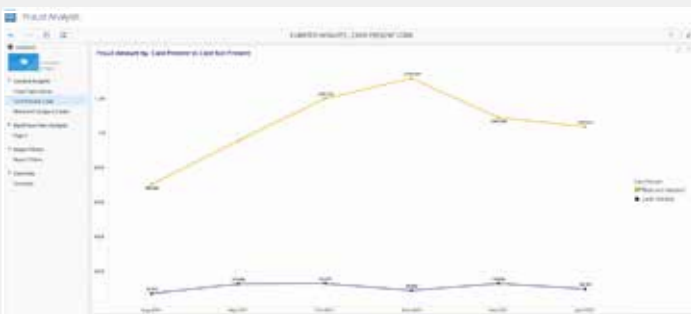
- Top market segments based on fraud rate. In this example, Airlines (120.8 BPS) followed by Apparel & Accessories (36.9 BPS) have the highest fraud rates.
- Top reasons for fraud in your portfolio vs your peers. In this example, Acct Use accounts for 80.3% of total fraud.



What fraud types are most prevalent?

Use the Fraud Analysis Report to review your performance. For example:

- Card not present transactions drove higher fraud volume during the last six months for your consumer product.
- Most of your fraud transactions for consumer product in international are of type "Counterfeit" or "Fraudulent Use of Account".



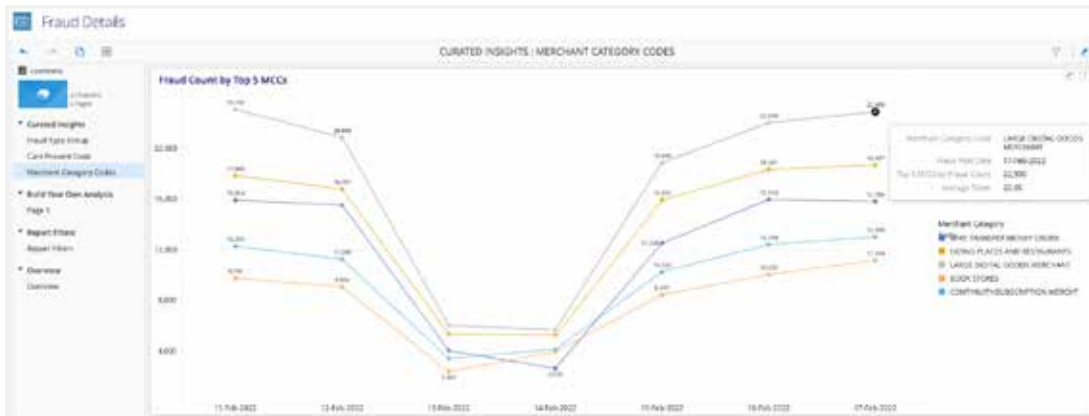
*The data on this page are used for illustration only and do not reflect actual Visa data.



Which merchant category codes (MCCs) are most impacted by fraud?

Use the Fraud Details Report to review your performance. For example:

- In your portfolio, Large Digital Goods followed by Eating Places and Restaurants are the MCCs most impacted by fraud.
- You can compare fraud volumes between the top high-risk MCCs for further investigation.



Additional Insights

Use the 3-D Secure (3DS) Fraud Analysis Report to analyse fraud rates by 3DS vs non-authenticated transactions.

To learn more:



Contact your Visa Account Executive | Email at VisaAnalyticsPlatform@visa.com | Visit visa.com/analyticsplatform