



CASE STUDY

Visa Managed Services for Risk Advisor - delivering strong ROI to a US credit union

With a strong focus on delivering exceptional member experiences, a US multiple state credit union (CU) partnered with Visa to optimize their DPS Fraud Performance with the goal of reducing their fraud rate and increasing credit and debit authorizations.

Solution

The credit union utilized Visa Managed Services for Risk Advisor (RA) – a customized consulting engagement for their fraud mitigation strategy. This advisory service provided the client guidance across key business areas:

- Improved Risk Services Manager (RSM) real-time rule performance to reduce false positives and increase fraud capture
- Analyzed fraud strategies and monitored authorization activity to identify opportunities
- Boosted authentication performance for the Issuer Cardholder Authentication Service (ICAS) to reduce cardholder friction for the credit union's eCommerce transactions

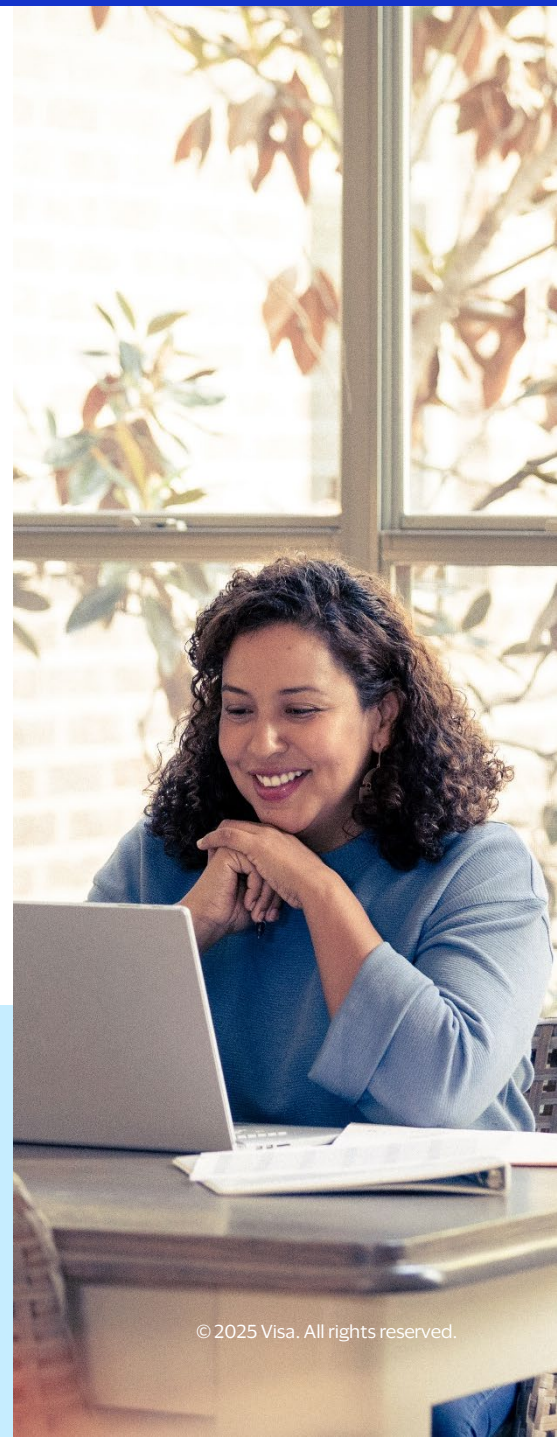
Impact

Within the first few months of engagement:

990%

Return-on-investment²

For every \$ spent on Visa Managed Services for Risk Advisor RA, the CU receives \$9.90 in value – i.e. fraud prevented per dollar





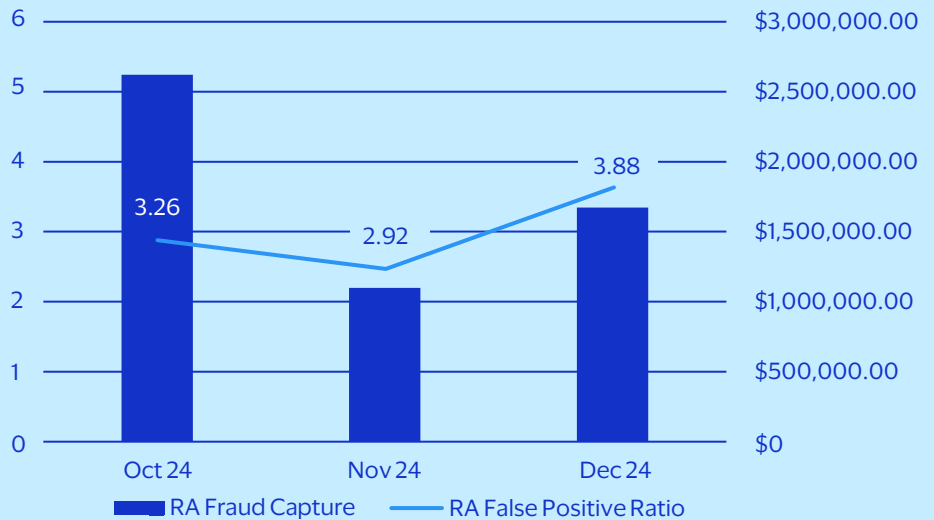
Improved RSM Rule Performance³

\$5.3M
in confirmed fraud prevented

3.35
Average FPR

<4:1 FPR
Maintained client SLA

Visa Risk Advisor - RSM Rule Performance



Boosted Authentication Performance for ICAS⁴

Fraud prevented from September to December 2024:

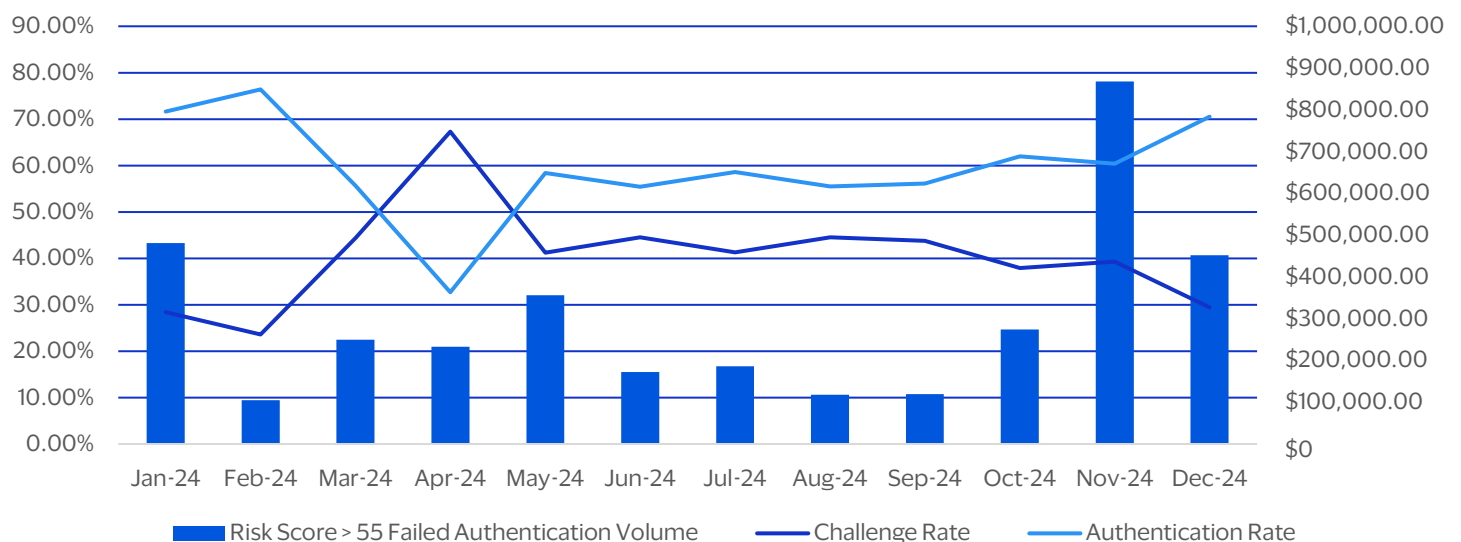
\$3.6M
in high-risk failed authentications

1.6M
just in last quarter-Q4 2024 (44%)



Reduced challenge rate w/higher authentication rate in Q4 2024

Visa Risk Advisor - ICAS Challenge/Authentication Rate vs. Fraud Stopped





Visa Managed Services for Risk Advisor

Achieve best-in-class fraud and authorization approval rates through a customized fraud consulting engagement with dedicated support, allowing you to focus on growing your business while managing fraud.

Features



Leverage the best neural networks available for real-time insights to achieve better authorization performance



Daily monitoring and review of high-risk authorizations for anomalies



Client consultations on fraud trends and performance



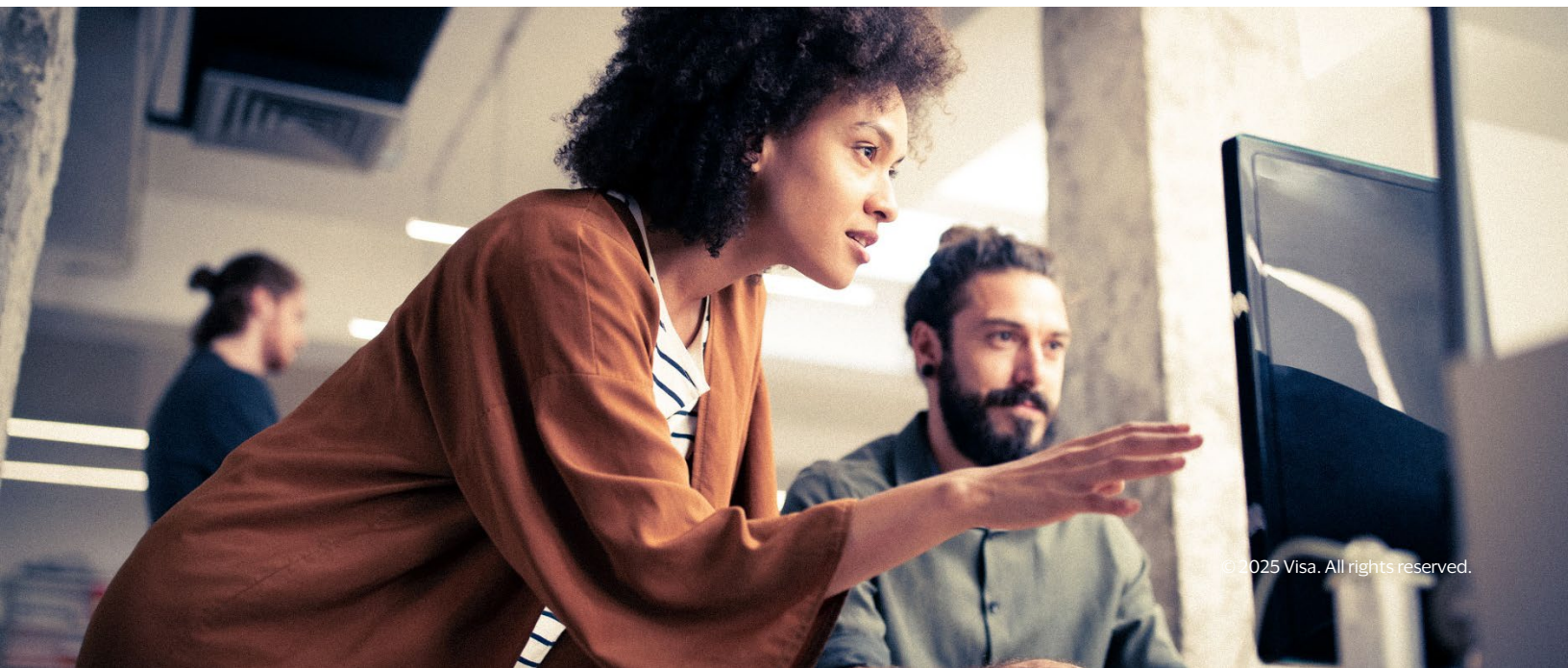
Custom real-time decline rules for your risk and fraud profiles to provide better control of your card portfolio



Proactive fraud prevention and monthly performance reporting to improve authorization rates



Training on Visa DPS fraud rules and data analysis tools





Benefits



Fraud Mitigation

Comprehensive review of confirmed fraud cases to minimize extended risk exposure



Real-Time Decline Rule Sets

Customized rules to achieve optimized results, stronger fraud protection, and fewer false positives



Monthly Reporting

Designed to provide a complete, consolidated view of performance insights



Authorization Optimization

Enhanced fraud strategies to help issuers confidently approve more good transactions



Protective Surveillance

Consistent monitoring of high-risk authorizations and proactive implementation of rules to provide an additional layer of protection



Visa Protect
Want to connect?



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