

# Radial Fraud Zero

Protect your business from fraud with a full-service solution that detects and prevents eCommerce fraud across the entire transaction lifecycle.



As a successful retailer, you know that managing fraud is a constant challenge, driven by cybercriminals that become more sophisticated every day. Today, it's costing retailers \$3.75 per dollar to resolve fraud\*, and fraud costs in the US are expected to reach \$13.73 billion by 2024\*. To stay ahead of evolving fraud techniques and protect brand image and consumer trust, it's crucial for retailers to prioritize and implement an effective fraud solution. There has never been a better time for Radial Fraud Zero.

Radial Fraud Zero is a fully outsourced, managed service for fraud protection, delivering industry-leading order approval rates for your customers and zero fraud liability for you.

\*Source: Visa

**98.9%**

OF CUSTOMER ORDERS APPROVED\*\*

**>25 years**

OF EXPERIENCE IN PAYMENT AND FRAUD MANAGEMENT

**8 billion+**

HISTORICAL TRANSACTION RECORDS FOR OPTIMAL MACHINE LEARNING\*

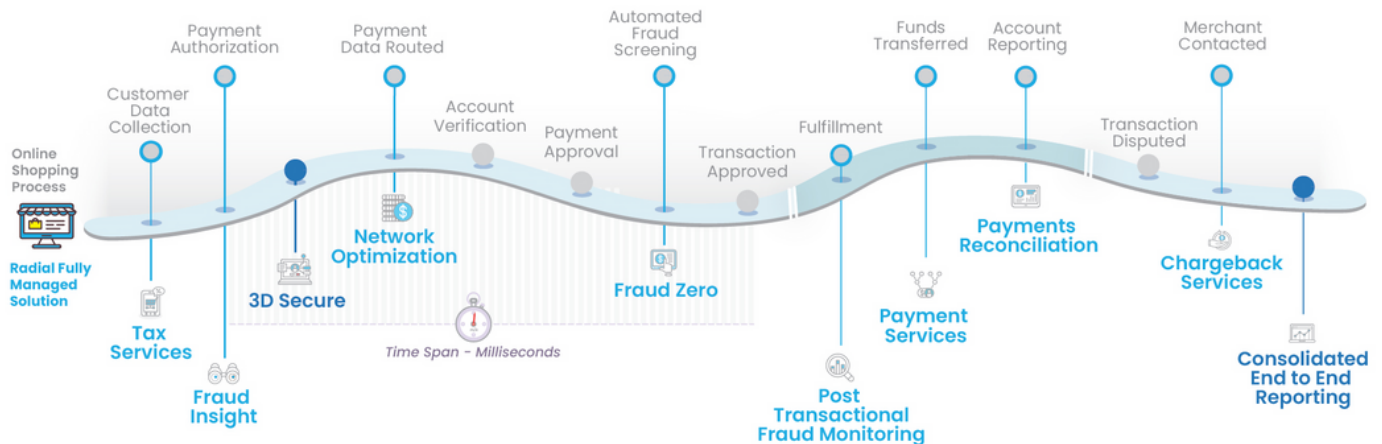
## The Leading-Edge Fraud Solution for Leading-Edge Retailers

Radial Fraud Zero is specifically designed for merchants that want to remove the burden of fraud management, while benefiting from higher order conversions that drive revenues. It applies sophisticated fraud detection and management tools to deliver complete fraud screening and order acceptance.

The solution deploys machine learning (ML) built on our consortium data, including 8 billion historical transaction records captured in our more than 25 years of experience in fraud management. We complement this proprietary data with external information streams to quickly and accurately assess orders. We then leverage our data securely and anonymously across all clients, so fraud prevention for other clients immediately benefits your business as well.

And when orders are too risky to systematically approve, our ML algorithms are supplemented by rigorous expert analysis. The result is fast and precise fraud detection, significantly fewer false positives, increased order conversions and a friction-free customer experience.


\*\*Radial statistics are an average across all clients



## Sophisticated Capabilities, Tangible Results

Radial Fraud Zero provides you with the functionality and business advantages you need. You benefit from:

- End-to-end fraud management – We manage all aspects of your fraud protection.
- Zero fraud liability – We take on liability for all fraud chargebacks. We even manage the dispute process.
- Expert chargeback management – We represent every chargeback to combat all types of fraud, including so-called friendly fraud.
- Smooth integration – A simple application program interface (API) integrates Radial Fraud Zero with your systems and processes.
- Advanced ML – Our ML algorithms are built on robust, proprietary data sets.
- Sophisticated rules service – We process all orders through our proprietary, advanced decision engine.
- Device fingerprinting – We recognize previously used devices, along with associated customer behaviors and affiliated devices.
- Data scientists and rules analysts– Data scientists continually analyze big data to develop best-in-class ML models. Analysts adjust rules in near real time to stop fraud and maximize conversions.
- 24/7 order investigation – For transactions that require special attention, our professional investigators review and clear orders around the clock.

<b>The Radial Difference: How Do You Compare?</b>	 <b>Radial</b> <small>powering bpostgroup</small>	<b>Your Numbers</b>
<b>Order Rejections</b>	<b>1%</b>	?
<b>Manual Reviews</b>	<b>&lt;2%</b>	?
<b>Revenue Lost to Fraud</b>	<b>0%</b>	?

## Brand Protection, Seamless Customer Experiences

More than just fraud management, our solution protects your brand. With Radial Fraud Zero's optional brand protection, you can offer a friction-free experience to your valued customers, while preserving your reputation as a retailer of choice.

Radial brand protection capabilities include:

- Configurable purchase thresholds
- Customizable SKU monitoring
- Specialized monitoring for sales and promotions
- Automatic order cancellation when limits are exceeded

With Radial Fraud Zero, you guard against fraud, protect your brand, deliver frictionless customer experiences, and convert more orders to drive higher revenues.

## HIGHER ORDER CONVERSIONS, ZERO FRAUD LIABILITY

Radial Fraud Zero provides you a fully outsourced managed service with cutting-edge technology. Combined with rigorous expert analysis for the riskiest orders, it lets you deliver a frictionless customer experience, with higher approval rates, lower false positives and greater revenues.



*“With more orders getting approved and no fraud liability, we are increasing our revenue while freeing up headcount to focus on other initiatives. Choosing Radial to protect us from fraud only had an upside for us, and Radial delivered on everything it said it would.”*

*-TaylorMade Golf*

