



Radial Fraud Zero

Zero Chargeback Liability for You. Frictionless Experiences for Your Valued Customers. What Could Be Better Than That?

As a successful merchant, you know that managing fraud is a constant challenge, driven by cybercriminals that become more sophisticated every day.

More than 1,200 documented data breaches exposed some 440 million records in 2018, an incredible 14 records per second. Stolen records with personally identifiable information leapt 126%.¹ The result? A huge number of hijacked credentials for fraudsters to use in your business channels.

Plus, while EMV chips have made card-present (CP) transactions safer, fraudsters have turned to ecommerce. In fact, card-not-present (CNP) crime is expected to balloon at a compound annual rate of 14% through 2023, costing retailers \$130 billion.²

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.

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 1.5 billion historical transaction records captured in our more than 17 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.

>99%

Of customer orders approved*

98.5%

Average automated decisions on orders*

>17 years

Of experience in payment and fraud management

1.5 billion

Historical transaction records for optimal machine learning*

38%

Of R&D budget focused on fraud protection

*Radial statistics are an average across all clients

¹ "2018 End-of-Year Data Breach Report," Identity Theft Resource Center, 2018

² "Retailers to Lose \$130bn Globally in Card-Not-Present Fraud Over the Next 5 Years," Juniper Research, January 2019

The Radial Difference: How Do You Compare?

		Your Numbers
Order Rejections	1%	?
Manual Reviews	<2%	?
Revenue Lost to Fraud	0%	?

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.

Brand Protection, Smooth Experiences

But the solution does more than just fraud management. It actually protects your brand. With Radial Fraud Zero's optional brand protection, you can offer a friction-free experience to your valued customers, while burnishing your reputation as a merchant of choice.

Radial brand protection capabilities include:

- Configurable purchase thresholds
- Customizable SKU monitoring
- Specialized monitoring for sales and promotions
- Automatic order cancelation 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.”

*Matt Kneller
Director of Ecommerce,
TaylorMade Golf*