

Payments, Tax & Fraud

Got a Conversion Problem? Turning away good customers?

Conversion-as-a-Service

Stop leaving money on the table. Let Radial give you peace of mind and a 2 percent lift in sales.

According to Javelin, \$118 billion in transactions were falsely rejected due to suspicion of fraud, compared to \$9 billion in actual fraud—a ratio of 13 to 1. In addition, the market is saturated with technology and tools that rely solely on machine learning that simply blocks fraud rather than truly evaluating orders deemed too risky to convert.

Radial clients benefit from the industry's only fully-managed payments and fraud system that leads the market in boosting sales conversion while eliminating fraud liability and remaining invisible to customers. At Radial, we're not just a tool provider; we are your "Conversion-as-a-Service" partner.

We're fanatics about order conversions and incremental sales. We have the highest order approval rates in the industry at 99 percent or more—no one else comes close. And we are experts at detecting legitimate and fraudulent orders. That's why our clients instantly realize a 2 percent lift in sales. We do this by rejecting 1 percent or less of orders versus the industry average of 2.9 percent.

A Partner With \$kin in the Game

A fraud tool can't be your partner—only people that are fully invested in your success can. That's why our partnership comes with skin in the game. We don't get paid unless an order converts, so we are just as motivated as you are to convert as many good orders as possible. And if that's not enough skin in the game, Radial's \$0.00 fraud liability commitment to every client means you never have to worry about chargebacks again. If we approve a fraudulent order, we eat the cost.

Rely on the Experts

This is all we do. 24x7x365.

We are payments and fraud experts and have been doing this for some

Features

- Comprehensive, full-service solution
- End-to-end payments management
- End-to-end fraud risk management
- End-to-end tax management
- Easy, quick onboarding
- Payment acceptance & approval optimization
- Payment methods that drive conversion
- Settlement and reconciliation
- Fraud rule management, analysis, and pattern detection
- 24x7 professional order investigation team
- Complete chargeback management and protection
- Cross-border payments processing
- PCI-DSS level 1 compliant
- Contract setup and management
- Financial compliance
- Comprehensive reporting
- 24x7 systems processing, systems monitoring and support

of the top brands for more than 15 years. While everyone uses machine learning as an essential tool for battling fraud, it's only part of the solution. Our experience and client results clearly show that there are a small percentage (<2%) of transactions that still require the expertise only a human can deliver. It's that extra expert touch that allows us to approve 99 percent or more of all orders.

Bottom line—we are obsessed with payments and fraud, so you don't ever have to be. Instead you can focus on doing what you do best—providing world class products to your customers.

Make it Frictionless

Are you offering your customers the payment methods they expect and prefer? Are you maximizing AOV? It all starts with tender presentment. It's not about offering a litany of payment options to your customers; it's all about presenting the right mix of tenders. We understand your shoppers and know what they're expecting to see. We know they're not buying for the payment experience, so it needs to be as frictionless as possible.

Client Results

Discount Apparel and Home Décor Retailer

Since the launch of its online store in 2013, the discount retailer has grown 27 percent year-over-year with online revenue accounting for \$26M in overall sales.

- \$660K uplift in sales annually
- 99.84% Order Approval rate
- \$0.00 Chargebacks
- 0.16% Order Reject rate
- 1.24% Manual Review rate

The table on the next page illustrates the impact of Radial's fully outsourced solution for the discount retailer compared to typical industry standards. The discount retailer is enjoying order reject and manual review rates that are nearly 95 percent lower than industry accepted standards, all while incurring \$0.00 fraud liability. Higher order conversions equate to a \$660K uplift in sales, as well as significantly less friction for its customers.

Benefits

- Increases order conversions (2.5% on average)
- Guarantees zero liability for eCommerce fraud
- Creates a frictionless customer experience
- Enables 99%+ risk decision approval rates
- Delivers automatic updates and seamless provider additions
- Reduces order processing times
- Lowers total cost of ownership
- Offers global, pertinent payment methods

How good were we in 2017?

\$80M

in Prevented Fraud

<2%

Manual Review Rate

99+%

Order Approval Rate

	DISCOUNT RETAILER		INDUSTRY AVERAGE +\$25M - \$100M ANNUAL ONLINE REVENUE*	RADIAL DIFFERENCE
Order Reject Rate (% of orders rejected for fraud)	0.16%	vs	2.70%	2.54% ↓
Manual Review Rate (% of orders manually reviewed for fraud)	1.24%	vs	18%	16.76%
Fraud Rate (Revenue lost to fraud)	0.00%	vs	0.8%	Zero Fraud Liability

*Source: Cybersource 2016 NA Fraud Benchmark Report

Client Results

Shoe Carnival Steps into \$0.00 Chargebacks with Radial Partnership

In discussion with Radial for order management and store fulfillment, Shoe Carnival learned Radial offered a fully outsourced payments and fraud solution that removed the burden of bringing those functions in-house from its third-party logistics supplier with the added benefit of eliminating fraud liability. The choice was easy and the results show why.

The Results:

- \$0.00 Chargebacks
- 40% decrease in Manual Reviews
- 99% Automatic Order Acceptance Rate
- 1.24% Manual Review rate
- 0 day-to-day fraud monitoring

One of the areas that brought significant value was Radial's existing Payments, Tax & Fraud client base and cache of billions of historical transaction data that is leveraged for order conversion for every client. Radial's database provided markers for more accurately detecting legitimate and fraudulent orders that Shoe Carnival didn't previously have. This resulted in higher order conversions that equates to an auto acceptance rate of 99 percent of orders, faster approval times, and ultimately happier customers.

Shoe Carnival also liked Radial's double-pronged commitment to its customers. Radial only gets paid if an order converts and, if a fraudulent order does get through, it eats the cost. For Shoe Carnival, that represented real skin in the game, and gave it confidence that Radial had the best people, processes, and technology—a comprehension service, not just a tool—to convert the highest number of orders and prevent the most fraud.

Partnering with Radial made payments and fraud management operationally more cost-effective with a faster time-to-market. It was definitely a step in the right direction.