



Increase online sales while improving card-not-present fraud detection

MASTERCARD® EXPERT MONITORING FOR MERCHANTS

With profitability, reputation, and customer satisfaction on the line, balancing growth and risk in a merchant's business requires constant vigilance to manage the many costs of fraud. Mastercard Expert Monitoring for Merchants can help improve a merchant's ability to detect and prevent online fraudulent purchases.

Online fraud costs merchants in many ways

As worldwide eCommerce sales reach more than \$1.9 trillion¹, digital channels account for over 50% of global fraud.² Many merchant fraud solutions lack insight into the complete history of cardholder transaction behavior to determine whether a transaction is normal or fraudulent. This makes managing the costs of fraud such as chargebacks, lost/stolen goods, credit for disputed transactions, poor customer satisfaction, fraud management costs and sales revenue losses, that much harder to manage.

In addition to losing 1.47% share of revenue to fraud, merchants paid \$2.40 for every dollar of fraud in 2016.³

1.EMARKETER: WORLDWIDE RETAIL ECOMMERCE SALES WILL REACH \$1.915 TRILLION THIS YEAR. 2016. 2. JAVELIN STRATEGY & RESEARCH, 014. 3.LEXIS-NEXIS. TRUE COST OF FRAUD STUDY, 2016.

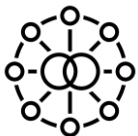
Invaluable insights from globally integrated fraud data

Expert Monitoring for Merchants leverages the strength of the Mastercard network and data insights to provide online merchants with a highly predictive fraud score that gives broader insight into account behavior. It provides a predictive, behavior-based fraud score in real-time during authorization for card-not-present transactions, derived from a comprehensive view of cardholder account transaction history and a card-not-present fraud-detection model.

Integrating the fraud score can incrementally improve fraud detection

- **Maximize revenue, drive acceptance**
Improve acceptance on legitimate orders and reduce fraud and manual review costs.
- **Increase fraud detection accuracy**
Leverage comprehensive cardholder transaction history to identify unusual activity.
- **Lower false declines**
Reduce customer inconvenience by eliminating investigation of transactions that appear to be fraudulent but prove to be legitimate.
- **Reduce chargebacks**
Provide incremental lift in fraud detection with highly predictive fraud scores.

Receive the merchant fraud score in two ways:



Mastercard Network

Provides access to the Expert Monitoring for Merchants fraud score through the Mastercard network at the time of transaction authorization.



Mastercard API

Provides direct access to the Expert Monitoring for Merchants fraud score on transactions that have been processed through the Mastercard network.

For more information, contact your Mastercard account representative.