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# From hype to reality: Exploring the true potential of AI and ML in fraud prevention

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# Meet our presenters

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Principal, Payment and Risk  
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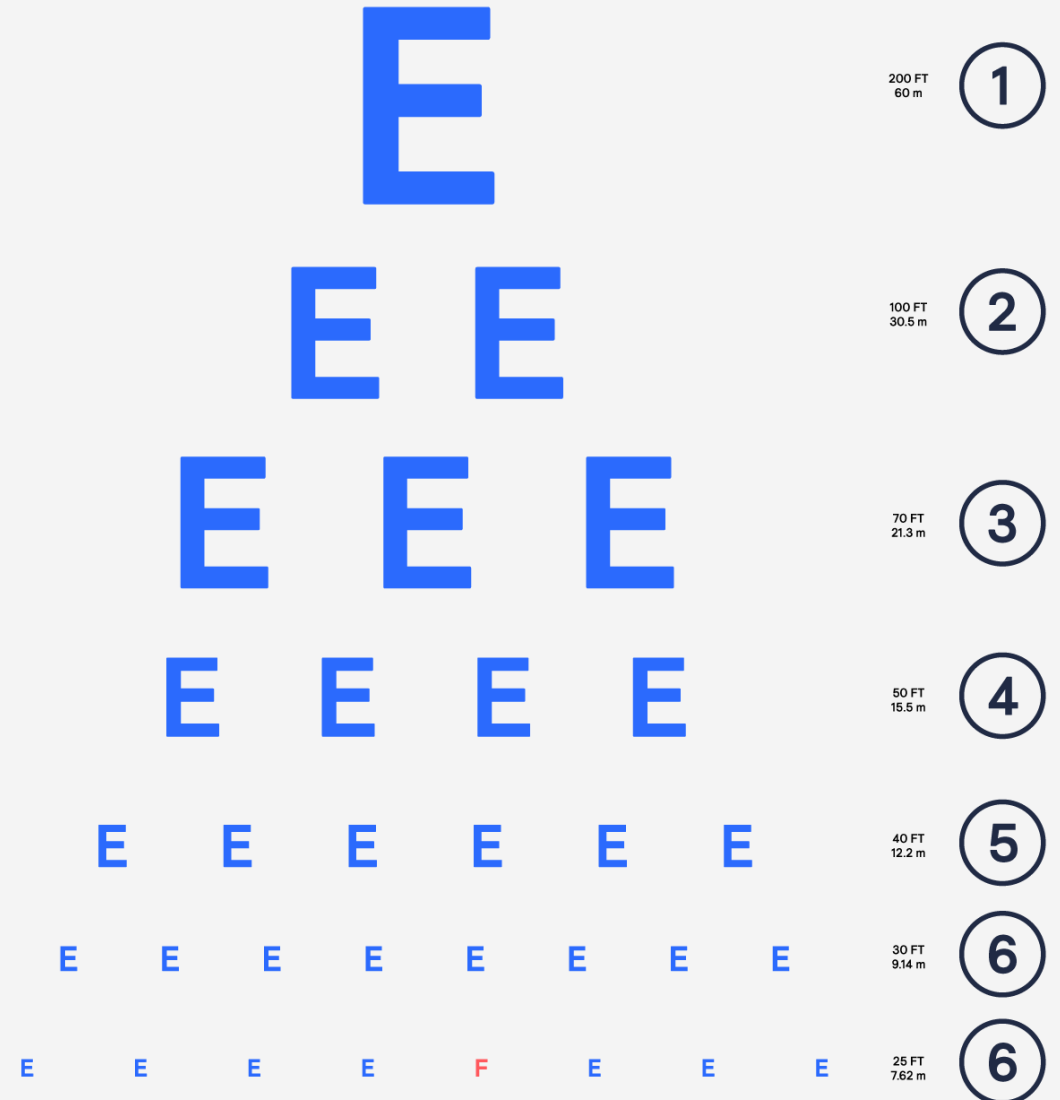
# Key Takeaways

1. Focus on accepting good customers
2. Accept more good transactions with better data
3. Automation is the reality of risk management



99% of your transactions are valid<sup>1</sup>

1. Based on data collected from Decision Manager platform. 0.5% of all platform transactions are labeled as fraudulent, FY2022







## What can happen when AI detects what's good?

- Accept more transactions faster and more confidently
- Focus your time on strategy, not manual reviews
- Align your fraud solution with your business goals while also minimizing payment fraud risk

# Better data = more confidence in AI outcomes

Better data + smart humans =  
increased acceptance for Gen  
Digital





## AI + human expertise are better together

AI informs, but humans drive  
strategy - whether it's your team or  
your provider



## Let AI do the work for you

- Illuminate insights
- Adapt in real time
- Enable automated decisioning







## Automation is the reality of risk management

Changing customer behaviors and digital growth require a shift away from manual processes

**60%** want to decrease or eliminate their reliance on manual review<sup>1</sup>, with **98.4%** of Decision Manager transactions resolved automatically, without manual review.<sup>2</sup>

1. Based on 1,072 global merchants involved in eCommerce fraud and payment management surveyed in November and December of 2022 for [2023 Fraud and Payments Report \(MRC, Cybersource, Verifi\)](#)

2. Based on data collected from Decision Manager platform as of 11/1/2022

## AI-driven fraud strategy creates real impact







# Tap into the potential of AI

1. Focus on identifying good customers
2. Balance fraud detection and acceptance
3. Automation is the reality of risk management

# Thank you

Don't forget to submit your session evaluation!

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