

MANAGING FRAUD IN AN OMNI-CHANNEL WORLD

OMNI-CHANNEL PAYMENTS STRATEGY

57%
already have an
omni-channel
payments strategy

36%
expect to have
their strategy in
place within two
years



>90%
of retailers offer
multiple service
and purchasing
channels to their
customers



FRAUD MANAGEMENT TOOLS & SOLUTIONS



65%
believe that they do not
have adequate fraud
management tools to
support effective fraud
detection and
prevention today

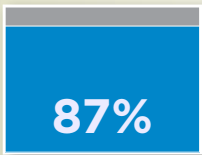


46%
have consolidated fraud
management solutions
across channels to date,
although most others
plan to do so in the
near future

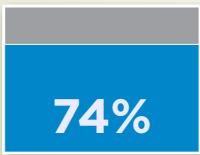


TOP 3 FRAUD MANAGEMENT TOOLS IN PLACE FOR

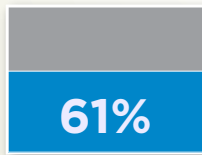
CARD-PRESENT (CP) ENVIRONMENT



Real-time
rules/scoring
engine



In-store
authentication,
e.g. chip and PIN

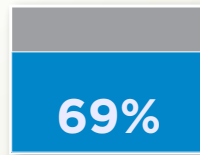


Neural scoring
models

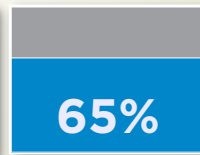
VS.



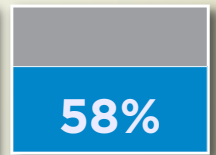
CARD-NOT-PRESENT (CNP) ENVIRONMENT



Third-party
tools, e.g. IP
and device ID



Online
authentication
tools, e.g.
3D Secure



Offline batch
processing and
monitoring

More than half of the respondents require IT support



and executive sponsorship to operate effective
omni-channel fraud management

Point-to-point encryption (P2PE) is the most
commonly deployed payments security technology



Followed by EMV/chip and PIN technology, and
network segmentation