

# Acceptance Risk Score



## Delivering accurate, reliable risk models that can be trusted

### What you'll learn:

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Why our risk score delivers

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Better insights, better decisions

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Enabling more accurate risk scores

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Untapped benefits - increased automation

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# Visa Acceptance Solutions

## Acceptance Risk Score

*Delivering accurate, reliable risk models that can be trusted*

Our highly accurate risk score is generated for every transaction in less than a second—helping detect and prevent fraud faster than a human could. It helps our fraud and risk management solutions, [Decision Manager](#) and [Fraud Management Essentials](#), automate fraud detection so you can potentially lower costs without losing protection.

Our risk score uses powerful [machine learning](#) and artificial intelligence to analyze complex and shifting consumer behavior using 269 billion global VisaNet<sup>1</sup> transactions, giving you better insights helping enable more confident acceptance decisions.



### Why our risk score delivers?



#### Size

We use massive volumes of high-quality device, identity, account, and transaction data to identify and filter good and bad transactions.



#### Security

Global reach, the security and stability of the Visa ecosystem, with an uptime of 99.999%<sup>2</sup>, to help our models process and learn in real time.



#### Scale

Our score is informed locally but used globally, with data from regional and industry levels and unique scenarios, increasing its accuracy.

<sup>1</sup> VisaNet transaction volume based on 2023 fiscal year. Domestically routed transactions may not hit VisaNet.  
<sup>2</sup> Data is measured and validated from internal instance of Tableau Server based on billable transactions from the Visa, Cybersource and Authorize.net Transaction Fact data sources.





## Better insights, better decisions

Rather than relying on one algorithm, our platform combines multi, self-adapting neural networks analyzing agnostic payment processing and identity data from across Visa's network to generate highly accurate risk scores in real time.

A data-driven risk score can detect subtle purchasing patterns that humans might miss and can lower your response time to new fraud or purchasing trends.

Risk teams can make quick, easy acceptance decisions based on our Acceptance Risk Score so you can automate more of your fraud strategy. Lessen the impact of manual review or other risk controls that could negatively affect your customer experience.

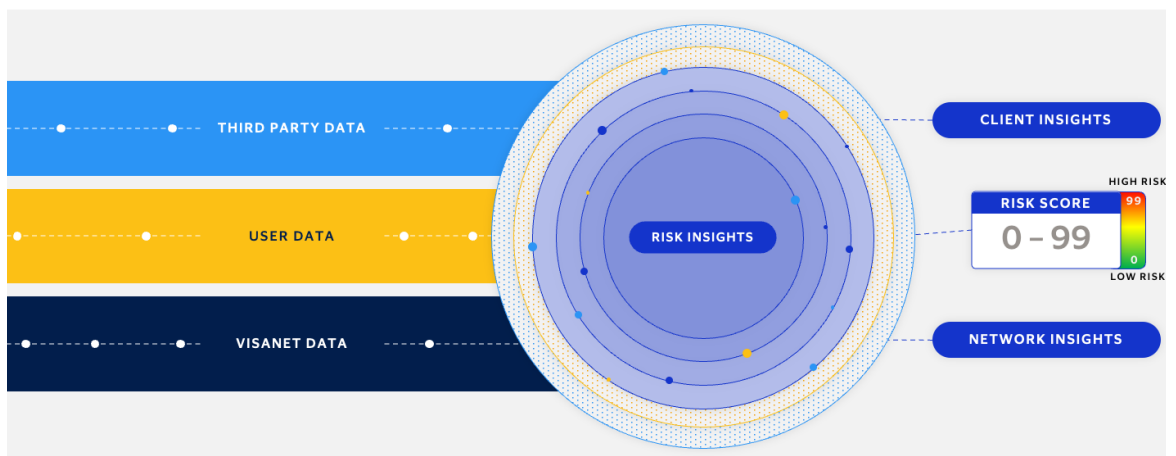


## More accurate risk scores

Our risk models use Identity [Behavior Analysis](#) (IBA), which is built on both positive and negative customer behavior models, unlike many in the industry that analyze negative behavior alone. Identity Behavior Analysis also combines reinforced good patterns from repeat customers with anomaly-detecting features to better understand if:

- A customer has engaged in similar positive activity with other merchants.
- A bad actor is trying to pass themselves off as a good customer.
- A good customer is doing something different during a transaction (such as purchasing from a new device or unfamiliar location).

By supplementing and training our model's fraud recognition capability with the ability to identify good transactions, our Identity Behavior Analysis enables even more accurate risk scores.



## Untapped benefits Increased automation

Uses the powerful combination of machine learning and AI, enhanced by industry and regional trend expertise, to develop strategies customized to your business



### Focus on what's good

Uses our industry-leading Identity Behavior Analysis, built on more than 269 billion VisaNet transactions to keep pace with constantly shifting consumer behaviors.



### Improve customer conversion

Helps your business optimize revenue by detecting genuine customers who may be unknown to you so you can accept more good transactions.



### Quickly adapt

Incorporates emerging fraud trends so you can identify both good customers and risky patterns in real time.



Make confident decisions with a dynamic view into customer behaviors



## Trusted risk score

With our innovative Identity Behavior Analysis elevating the accuracy of your Acceptance Risk Score, you can trust the risk score more than ever and confidently build your fraud strategy from it.

[Fraud and risk management | Visa Acceptance](#)

<sup>3</sup> VisaNet transaction volume based on 2023 fiscal year. Domestically routed transactions may not hit VisaNet.