



## Reduce the risk of fraud at AFDs

Real-time risk assessments powered  
by Visa transaction data

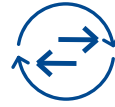
Visa Transaction Advisor utilizes Visa's extensive transaction data and sophisticated risk scoring capabilities to provide a real-time transaction risk assessment for Automated Fuel Dispenser (AFD) merchants. Visa's access to transaction information across merchant categories and merchant brands creates robust fraud risk analysis.

For participating merchants and acquirers, each Visa AFD transaction is reviewed and those identified as higher risk will prompt the consumer to go inside to complete the transaction. Fraudsters will redirect their efforts away from protected merchant locations. This fraud management solution operates invisibly to the cardholder to ensure a positive customer experience, and leverages from existing payment processes, thus requiring minimal or no new investments in infrastructure changes.

## How it Works



Cardholder swipes card for authorization at Automated Fuel Dispenser (AFD) and enters zip if prompted.



Merchant payment host or acquirer sends authorization request to Visa.



**VISA**

Visa performs VAA scoring on the authorization request and sends a recommended step-up code to merchant via the acquirer.

## Key Features

- Visa Transaction Advisor compares the transaction's Visa Advanced Authorization (VAA) score against a predetermined merchant risk threshold
- If the transaction score is above the threshold, a response code will be sent to the merchant highlighting the need for further authentication, and an advice will be sent to the issuer
- Threshold rules can be quickly adjusted as needed
- A sophisticated risk-based scoring model determines whether transactions need to be completed inside as further authentication



## Benefits to Your Business

- Real-time risk assessment
- Little or no new investment in infrastructure
- Strength of risk evaluation comes from Visa's depth and breadth of data
- Transparent to consumers, maintaining a positive customer experience
- Easy implementation
- Assists with cross-border transactions

### For More Information

Contact your Visa Account Executive or email [VTA@Visa.com](mailto:VTA@Visa.com) for additional information.