



A smarter path to scale:

How Solaris is strengthening its fraud defences with Visa Risk Essentials

The challenge:

Scaling fast, staying secure

What would you do if growth was coming fast? A major card portfolio migration was about to land on your platform:

1m+

Over one million credit cards and higher transaction volumes. That's exactly what Solaris faced following its partnership with the largest automobile club in Germany, known for its long-standing co-branded credit card offering. As Europe's leading embedded finance platform, this was a pivotal moment for Solaris's growth journey. It was a chance to lead with a proactive approach.

The goal?

Support the automobile club's ambitions to modernise its card portfolio, expand capabilities, and deliver a seamless, digital-first customer experience. All while laying a strong foundation for sustainable growth – ensuring minimal disruption and maximum data security at every step. That's where Visa came in.



Together, Solaris and Visa implemented a smart fraud prevention strategy using Visa Risk Essentials, a suite of tools that helps issuers tackle evolving threats while protecting the customer experience. It empowers teams to detect faster, prevent smarter and scale securely.

Meet Solaris

Europe's leading embedded finance platform

Solaris powers seamless financial services through its embedded finance platform.

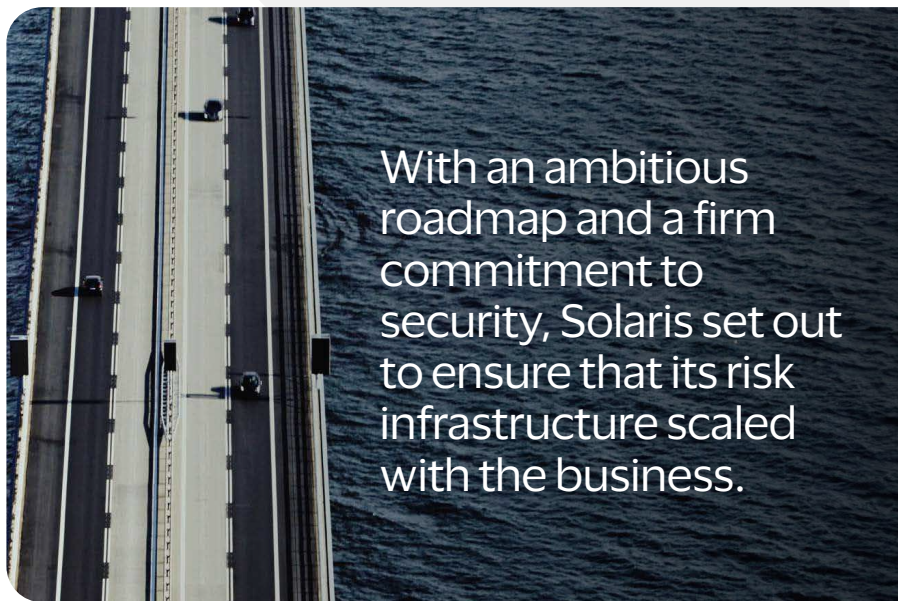
It enables partners to embed cards, lending products and compliance features like KYC straight into their customer journeys.

Our goal is simple...



We give our partners the freedom to focus on delivering exceptional customer experiences, while we manage the regulated infrastructure behind the scenes. We strive to make complex financial services feel simple, scalable and secure for the businesses we support. »

Leif Wienecke,
Head of Product (Cards) at Solaris



With an ambitious roadmap and a firm commitment to security, Solaris set out to ensure that its risk infrastructure scaled with the business.



Solaris faced 1m new cards and heightened risk head-on

In 2022, Germany's largest automobile club selected Solaris to manage its credit card programme. Within just a few days, all credit cards were successfully migrated to the platform.

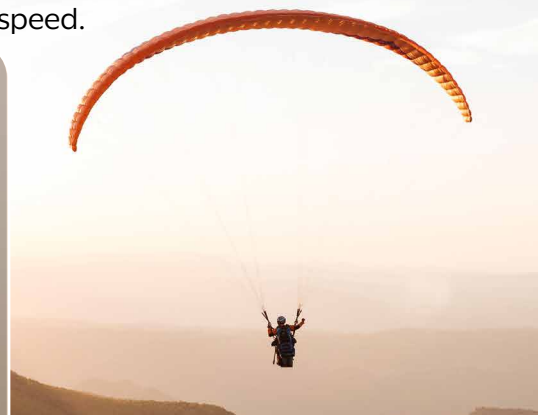
But this wasn't just a question of scale. It meant navigating unfamiliar transaction patterns, heightened fraud exposure, and the need to uphold consistently high fraud prevention standards, all while maintaining a seamless customer experience.

This wasn't business as usual. They needed a risk strategy that could scale. To make this vision a reality, Solaris teamed up with Visa to develop a multi-layered fraud strategy that combined advanced technology with expert insight from day one.

Strengthening fraud prevention with Visa Risk Essentials

To bring the vision to life, Solaris implemented the Visa Risk Essentials suite, a comprehensive set of tools designed to strengthen fraud prevention at speed.

- > **This included:**
 - > **Visa Advanced Authorization (VAA):**
Enhances fraud detection in real-time, significantly reducing the risk of fraudulent transactions.
 - > **Visa Risk Manager (VRM):**
A suite of tools to enable issuers to build precise rules to decline only the highest risk transactions.
 - > **Visa Analytics Platform (VAP):**
Provides deep insights into payment data, helping to analyse performance at the cardholder, merchant, and transaction level.



Get to know: The Visa Risk Essentials Suite

Visa Risk Essentials is designed to help issuers enhance their fraud detection and risk management capabilities.

It's a fully supported suite of three integrated solutions that enable robust, real-time risk management - and can be complemented with a range of additional options.

Visa Risk Essentials	STANDARD Self-managed	GOLD Advisory support	PLATINUM Fully managed by Visa
Visa Advanced Authorization (VAA) Risk scoring	+	+	+
Visa Risk Manager (VRM) Decision engine	+	+	+
Visa Analytics Platform (VAP) Analytics and insights	+	+	+
Training guides and videos	+	+	+
Dedicated Risk Consultant		+	+
Frequent consulting calls		+	+
Bespoke reporting & analysis		+	+
Proactive monitoring and recommendations		+	+
Fully managed rules configuration			+
Business reviews and benchmarking			+

Risk Essentials in action*

15%

of CNP fraud was detected by VAA, while impacting only 0.3% of transactions¹

\$26bn

in annual fraud across 160bn VisaNet transactions was prevented by VAA by scoring up to 65k transactions per second²

\$386k

in fraud was saved by VRM for one issuer in a single month, delivering a 7:1 return on their investment³

*These results aren't specific to Solaris, but reflect the wider impact of real-time, data-driven risk strategies of the Visa Risk Essentials product suite to our clients.

Maximising impact with Visa Risk Essentials Gold

Solaris also adopted the Visa Risk Essentials Gold package, which provided access to a dedicated Visa Risk Consultant through Visa Managed Services (VMS), along with the Visa Payment Authorisation Intelligence (VPAI) bolt-on for deeper data-driven insights.

Implementation was fast and seamless.

The first kick-off call took place within just 48 hours of signing the contract. From there, Solaris and Visa worked in close partnership, with twice-weekly check-ins, real-time reviews and continuous optimisation. The Risk Consultant played an active role throughout, supporting strategic decisions as well as day-to-day enhancements.

This hands-on support proved invaluable. Working closely with Solaris's internal teams, the Consultant helped to:



Spot emerging fraud patterns early and guide Solaris on how to respond before issues could escalate, drawing on advanced analytics and real-time monitoring.



Shape the fraud rule strategy from the ground up – fine-tuning system performance and reducing false positives.

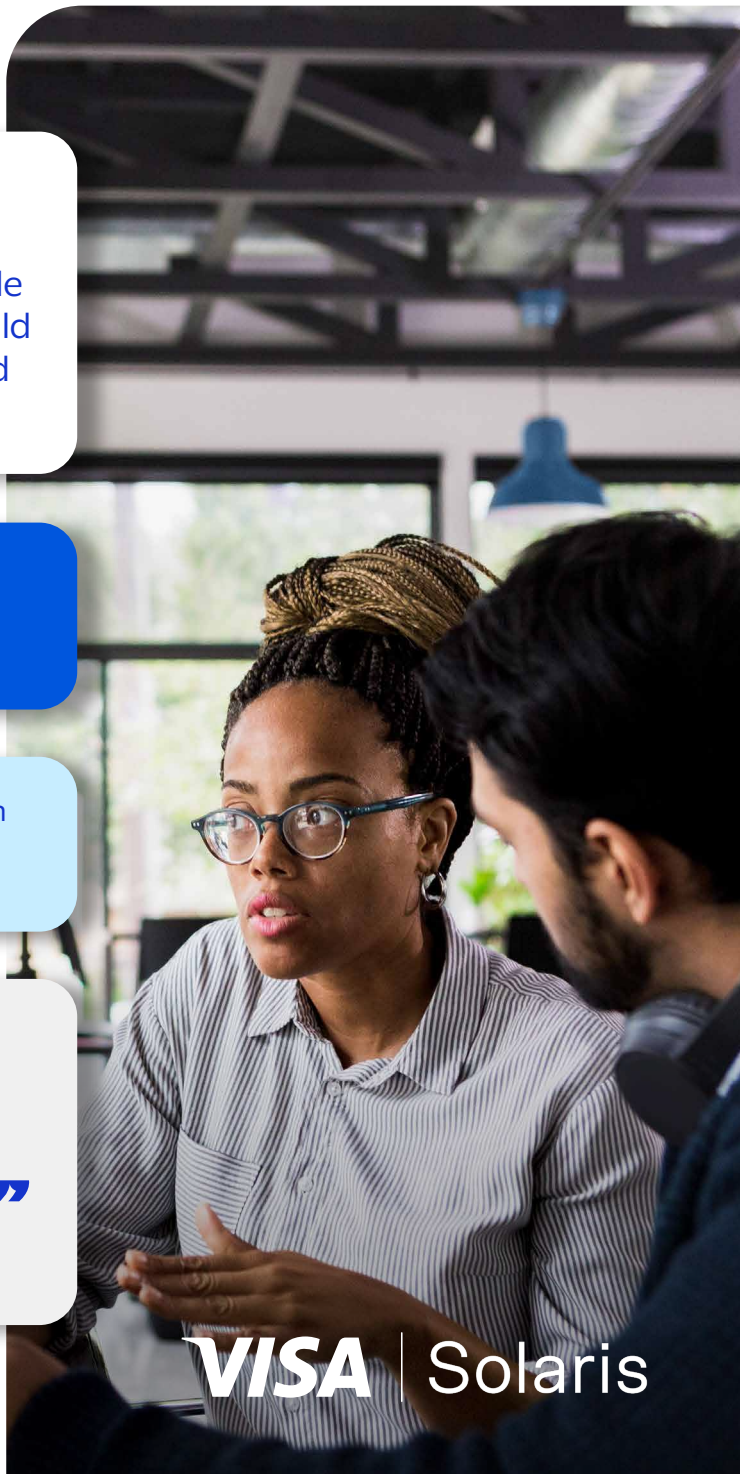


Keep the platform's fraud prevention approach sharp and proactive through regular benchmarking and best-practice insights.



The Visa team didn't just offer out-of-the-box recommendations – they engaged with our context and helped us fortify our global fraud defence mechanism. »

Leif Wienecke,
Head of Product (Cards) at Solaris



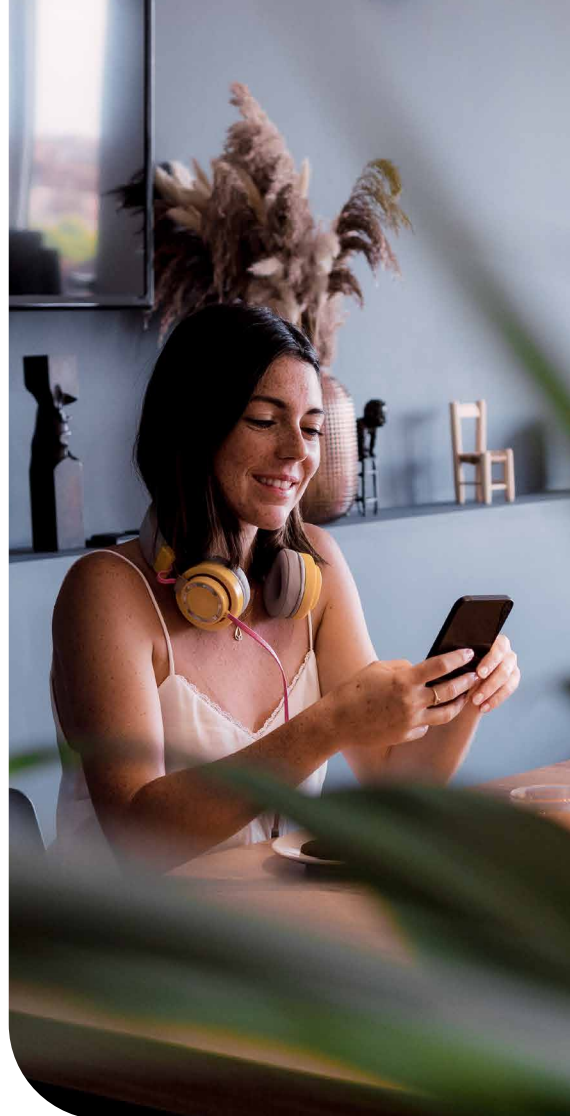
Delivering meaningful results

Our close partnership delivers tighter control and a smoother experience for Solaris's customers.

The Risk Consultant helps streamline fraud checks and tailor recommendations to the platform's user base, supporting a smooth and secure journey for legitimate customers.

To maintain performance over time, monthly deep-dive reviews of fraud rules and performance metrics are conducted, including detailed analysis of issuer – and market-level fraud reports (TC40 trends), which track reported fraud cases across Visa's network.

These reviews deliver ongoing, actionable recommendations that help Solaris stay ahead of emerging threats, while maintaining the right balance between fraud prevention, customer experience and operational agility.



With Visa's tools and insights integrated into day-to-day operations, Solaris is able to:

1. Detect and mitigate threats earlier
2. Access real-time VisaNet insights for smarter decisioning
3. Improve VAA score optimisation and reduce false positives
4. Boost operational efficiency with best practice guidance

The result?

A fraud strategy that wasn't just reactive, but predictive, giving Solaris the tools to grow with confidence.

Looking ahead

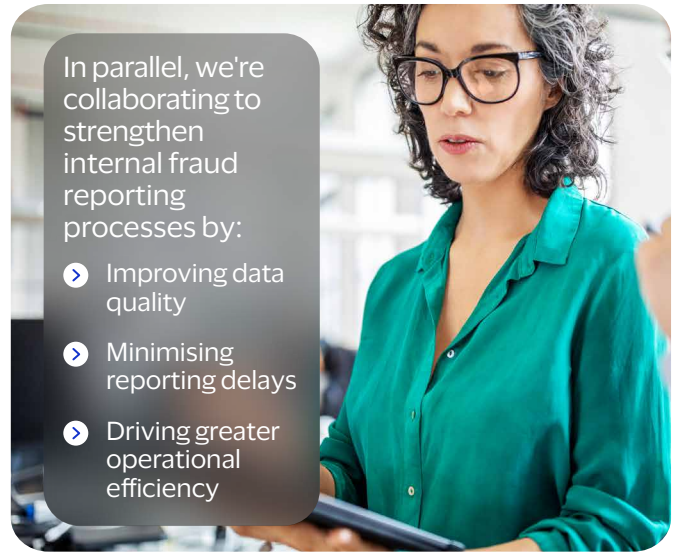
Continuing to raise the bar on fraud prevention

As our partnership evolves, the focus shifts to fine-tuning the platform's fraud rule strategy, ensuring it remains agile, accurate and customer-centric.

Visa and Solaris are enhancing detection in cross-border card-not-present (CNP) transactions by leveraging Visa Account Attack Intelligence (VAAI) scores to identify the likelihood of enumeration attacks, while also optimising VAA and VPAI scores. We are also working to reduce false positives and maintain a seamless client experience, without compromising fraud-detection performance.

In parallel, we're collaborating to strengthen internal fraud reporting processes by:

- Improving data quality
- Minimising reporting delays
- Driving greater operational efficiency



Scalable fraud protection and real-world results made possible with Visa.

Want to strengthen your security without compromising customer experience?

Get in touch with Catharina Tiede to learn how Visa Risk Essentials can help



Case studies, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa Inc. does not make any warranty or representation as to the completeness or accuracy of the Information within this document, nor assume any liability or responsibility that may result from reliance on such information. The Information contained herein is not intended as legal advice, and readers are encouraged to seek the advice of a competent legal professional where such advice is required.

All brand names, logos and/or trademarks are the property of their respective owners.

Sources:

1. VisaNet data Europe, VAA performance, 12 months to November 2023
2. Q1 2022 Visa Earnings Call.
3. VisaNet data from Aug 4, 2020 through Sept 4, 2020 for Real Time Decisioning only, based on a US issuer with 14.3 million transactions. Issuer results may vary.

VISA | Solaris