CASE STUDY

# Turning fraud insight into measurable impact



## How Raiffeisen Bank International, Austria used Visa Risk Essentials Gold to unlock a proactive, insight-led strategy.

**Fraud is becoming harder to see because it is becoming better at blending in.**

It no longer always arrives as an obvious red flag. It can sit inside normal-looking behaviour, move across channels and shift quickly as controls improve. For issuers, that creates a sharper challenge. The goal is not simply to stop more fraud, but to also make better decisions in the moments that matter.

That is the pressure Raiffeisen Bank International, Austria (RBI Austria), was navigating. RBI Austria already had strong fraud foundations in place. But with transaction volumes growing and fraud patterns becoming more complex, it saw an opportunity to sharpen performance without adding unnecessary friction for genuine customers.

Strong fraud strategies need constant attention. Rules need reviewing. Patterns need analysing. Performance needs tracking. And the best optimisation opportunities are often found in the detail.

**That's why RBI joined forces with Visa. They wanted to execute their deep fraud strategy with the help of a scalable model that could bring specialist expertise, sharper insight and practical recommendations into one clear programme.**





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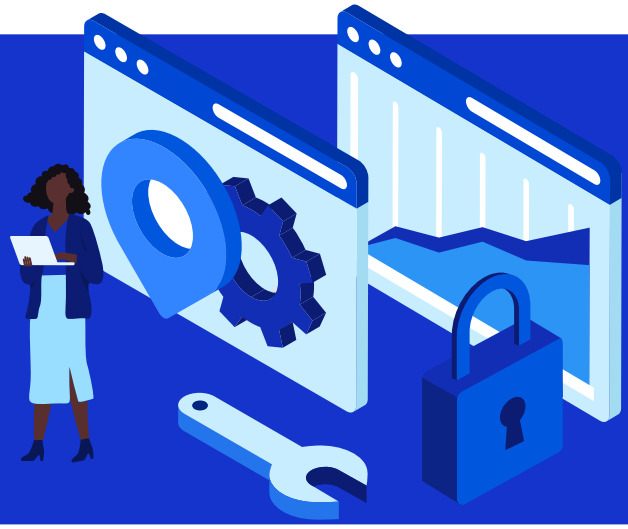
# Working together to deliver a proactive risk strategy

RBI Austria and Visa implemented Visa's Risk Essentials Gold Package, a managed service combining expert advisory, advanced analytics, and continuous optimisation, designed to strengthen the issuer's existing capabilities while keeping full control firmly with RBI Austria's lead strategy and decision-making teams.



## The engagement was structured around four pillars:

### Expert collaboration

A dedicated team of experts from both Visa and RBI Austria delivered ongoing strategic guidance to ultimately build a robust fraud strategy, powered by Visa Risk Manager

### Continuous optimisation

Regular rule tuning based on data-driven insights, with a focus on improving detection of high-risk patterns and reducing false positives

### Performance visibility

Structured reviews covering TC40 fraud analysis, rule effectiveness, emerging fraud trends, KPI tracking, and Visa Protect Score and token-based rule enhancements

### Structured delivery

A clear implementation journey from onboarding and technical set-up through to an ongoing monitoring and optimisation cycle

**This approach enabled a shift to a proactive, insight-led fraud management strategy aligned with business growth.**

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# Together, Visa and RBI Austria turned optimisation into a continuous advantage

The engagement delivered measurable impact across the business:

**6.8%**
reduction in fraud, through refined rules and improved detection of high-risk patterns[1]

**2:1**
false positive rate, demonstrating strong fraud capture with controlled impact on genuine customers[1]

**0.4%**
increase in authorisation rates, reflecting fewer false declines and a meaningfully improved experience for genuine cardholders[1]

## And unlocked savings from day one and beyond

Visa's managed services, supported by Visa Protect Authentication Intelligence (VPAI) and Visa Advanced Authorisation (VAA), delivered cost efficiencies from the outset, with ongoing optimisation identifying further opportunities to reduce costs and improve performance.

Beyond the numbers, RBI Austria and Visa unlocked clearer visibility into what was driving performance. That helped teams make faster decisions and focus effort where it could create the greatest value.



> The Risk Essentials Gold Package has significantly elevated our fraud management capabilities. Visa's proactive advisory and data-driven insights have helped us reduce fraud, improve authorisation rates, and unlock meaningful cost savings – while maintaining full control of our strategy.

**Alexander Matzner**
Raiffeisen Bank International, Austria



## Want to find out how Visa can help better protect you from fraud?

For more information on Risk Essentials and Visa fraud management solutions, please visit our website or contact your Visa Account Executive.

Explore more

1. VisaNet Data, 2026

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