

# Cross-Border Authorization Optimization



## Issuer Client



### Challenge

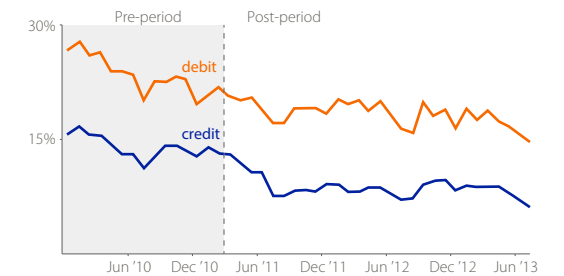
A large financial institution based in the Middle East prides itself on superior customer experience for cardholders. This client recognized that its premium customers had a strong need for reliable execution of card-based cross-border transactions and, as such, was seeking effective methods to minimize invalid declines on such transactions.

### Solution

The client engaged Visa Performance Solutions to review cross-border credit and debit transactions and develop an updated authorization strategy. Our solution approach included the following recommendations:

- Reduce authorization hold time to 5 - 7 days
- Implement a real-time fraud score-based decline process
- Authorize account verification and secured debit process on e-commerce transactions
- Implement biller notification messages during product upgrades
- Expand credit card shadow limits based on products

Decline Rate 2010-13



### Client Impact

Achieved an 8% increase in credit and a 9% increase in debit approval rates, which translated to improved customer experience and incremental purchase volume



8% increase in credit approval rates



Visa Credit Card

9% increase in debit approval rates



Visa Debit Card

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