

## Employing Best Practices to Reduce Fraud



### Challenges/Opportunities

A large U.S. bank facing growing losses from debit card PIN and Return Deposit Items (RDI) fraud wanted to incorporate best practices in a cost-effective manner.

### How We Helped

MasterCard Advisors' analysis of the bank's fraud practices resulted in recommendations for improving on-us check handling, capturing missed recovery opportunities, and implementing a cardholder challenge process.

### Results

Advisors' recommendations generated savings of more than \$60 million per year in payment-hold process changes, increased revenue of \$1.5 million per year in captured recovery opportunities, and realized additional savings of \$4.8 million in cardholder challenges.