

TAB

1. When we will see the impact after we opt in TAB?

When you opt in for the Transaction Acceptance Booster (TAB) in Microsoft Dynamics 365 Fraud Protection, the impact timeline can vary based on several factors, including the volume of transactions, the complexity of your fraud protection setup, and the specific configurations you have in place. Generally, the TAB feature is designed to help increase bank acceptance rates and reduce fraud, and you may start to see some immediate effects as it begins to analyze and process transactions.

Please note that the information provided is based on the latest available data and may be subject to change. For the most current details and to discuss the expected impact timeline for your organization after opting in for TAB, it's recommended to contact your Microsoft partner or the Dynamics 365 Fraud Protection support team.

2. How does TAB help with bank acceptance?

The Transaction Acceptance Booster (TAB) in Microsoft Dynamics 365 Fraud Protection helps with bank acceptance by providing a direct communication channel for contextual transaction data with participating issuing banks and networks. This service, known as the acceptance booster service, shares Fraud Protection's assessments and transaction trust knowledge directly with the banks at the time of transaction assessment. This additional information can help banks make a more informed decision during their purchase risk evaluation, potentially leading to higher acceptance rates.

TAB sets Dynamics 365 Fraud Protection apart by allowing merchants to share trust knowledge with banks, which can result in higher acceptance rates. Merchants can opt-in to share Fraud Protection's assessments with participating banks and networks, providing them with transaction trust knowledge and selected raw attributes about the transaction.

Please note that the information provided is based on the latest available data and may be subject to change. For the most current details and to discuss how TAB can help with bank acceptance for your organization, it's recommended to contact your Microsoft partner or the Dynamics 365 Fraud Protection support team.

References:

- [Boost bank acceptance rates - Dynamics 365 Fraud Protection | Microsoft Learn](#)
- [How purchase protection works - Dynamics 365 Fraud Protection | Microsoft Learn](#)

- [Set up Purchase Protection - Dynamics 365 Fraud Protection | Microsoft Learn](#)
- [Onboarding planning for purchase protection - Dynamics 365 Fraud Protection | Microsoft Learn](#)
- [Privacy protection for customer data - Dynamics 365 Fraud Protection | Microsoft Learn](#)

3. How does data gets processed with TAB? Retention policy, etc.

Please check out our doc here: [Privacy protection for customer data - Dynamics 365 Fraud Protection | Microsoft Learn](#).

4. Could we receive access or subscription to the latest statistics on bank acceptance rates? This may aid with our client discussions.

Issuers decline transactions during authorization due to lack of data points. DFP provides additional context of the transaction, device information, product and account information. Typically, about 10% of transactions are declined by issuers where the fraud rate is about 0.1%. 40% of these issuer declines are due to fraud reasons, which is where the majority of the false declines reside. With additional data from TAB, DFP can drive about 1% to 2% additional approvals on with issuers.

5. What is the Transaction Acceptance Booster (TAB)?

TAB is a feature within Dynamics 365 Fraud Protection that shares transactional trust knowledge with issuing banks to help increase authorization rates and reduce wrongful declines.

6. How does TAB work?

TAB provides a direct communication channel with participating issuing banks and networks for contextual transaction data, also known as transaction trust knowledge, and selects other raw attributes about the transaction. This transmission occurs at the time of transaction assessment by Fraud Protection. The feature communicates with banks to provide additional context about transactions, which can lead to better decision-making and increased authorization rates.

7. What are the benefits of using TAB?

The main benefits include higher acceptance rates for transactions, reduced false positives, and improved revenue and customer experience.

8. Is there any documentation available for TAB?

Yes, Microsoft provides comprehensive documentation and resources for Dynamics 365 Fraud Protection, which includes information on TAB. You can find more details on the official Microsoft documentation website [\[1\]](#).

References:

[1] [Boost bank acceptance rates - Dynamics 365 Fraud Protection | Microsoft Learn](#)

9. How does TAB ensure data privacy?

Microsoft Dynamics 365 Fraud Protection, including the Transaction Acceptance Booster (TAB), is designed with privacy and security in mind. Here's how TAB ensures data privacy:

- **Encryption:** All customer data, both at rest and in transit, is encrypted using the latest capabilities of Azure. For data in transit, TAB uses encryption based on Transport Layer Security (TLS) [\[1\]](#).
- **Compliance:** Dynamics 365 Fraud Protection is designed to be compliant with privacy, security, and confidentiality standards. It is offered under the Microsoft Online Services Terms, which includes robust Data Protection Terms [\[2\]](#).
- **Access Control:** Access to merchant data and reports within the Fraud Protection system is strictly controlled. Only the merchant and assigned Microsoft employees have access to the merchant's data. For in-product reports, only merchants have access to their data [\[1\]](#).
- **Compliance with GDPR:** Fraud Protection follows Microsoft's standard data breach notification process subject to General Data Protection Regulation (GDPR) requirements, ensuring that customer data is handled according to strict legal standards [\[1\]](#).
- **Trust Boundaries:** Fraud Protection implements strict trust boundaries to prevent unauthorized access to a merchant's data within its environment [\[1\]](#).
- **Data Processing:** Fraud Protection processes, transmits, and stores merchant-provided data within its compliance boundary to provide the service, handling any non-public personal data according to documented mechanisms [\[1\]](#).

Please note that Dynamics 365 Fraud Protection does not support Customer Managed Keys (CMK) or Lockbox capabilities [1]. For more detailed information on privacy and security measures, you can refer to the official Microsoft documentation and resources provided in the search results.

References:

- [1] [Privacy and security FAQ - Dynamics 365 Fraud Protection](#)
- [2] [Compliance overview - Dynamics 365 Fraud Protection | Microsoft Learn](#)

10. What types of fraud can the Transaction Acceptance Booster mitigate?

The Transaction Acceptance Booster (TAB) in Microsoft Dynamics 365 Fraud Protection helps mitigate fraud by providing a direct communication channel for contextual transaction data with participating issuing banks and networks. This feature, known as the acceptance booster service, shares Fraud Protection's assessments and transaction trust knowledge directly with the banks at the time of transaction assessment. If the payment instrument used in that transaction was issued by a bank or network participating in the program, Fraud Protection will transmit transaction trust knowledge to that bank or network. This additional information can help banks make a more informed decision during their purchase risk evaluation, potentially leading to higher acceptance rates and reduced wrongful rejects, thus helping protect revenue streams [1].

Please note that while TAB helps in sharing transaction trust knowledge with banks, it does not directly mitigate specific types of fraud. Instead, it aids in the decision-making process of banks to reduce false positives and improve the acceptance rate of transactions, which can indirectly help in fraud mitigation by ensuring legitimate transactions are not declined. For more detailed information on how TAB works and the types of fraud it can help mitigate, you can refer to the official Microsoft documentation and resources provided in the search results. If you have specific concerns or questions about fraud types for your business, it's recommended to consult with your Microsoft partner or the Dynamics 365 Fraud Protection support team for personalized guidance.

References:

- [1] [Boost bank acceptance rates - Dynamics 365 Fraud Protection](#)

