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Your source for payments education

The Next Generation of Payments and Fraud Optimization

Enhanced Data Sharing Throughout the Payments Value Chain

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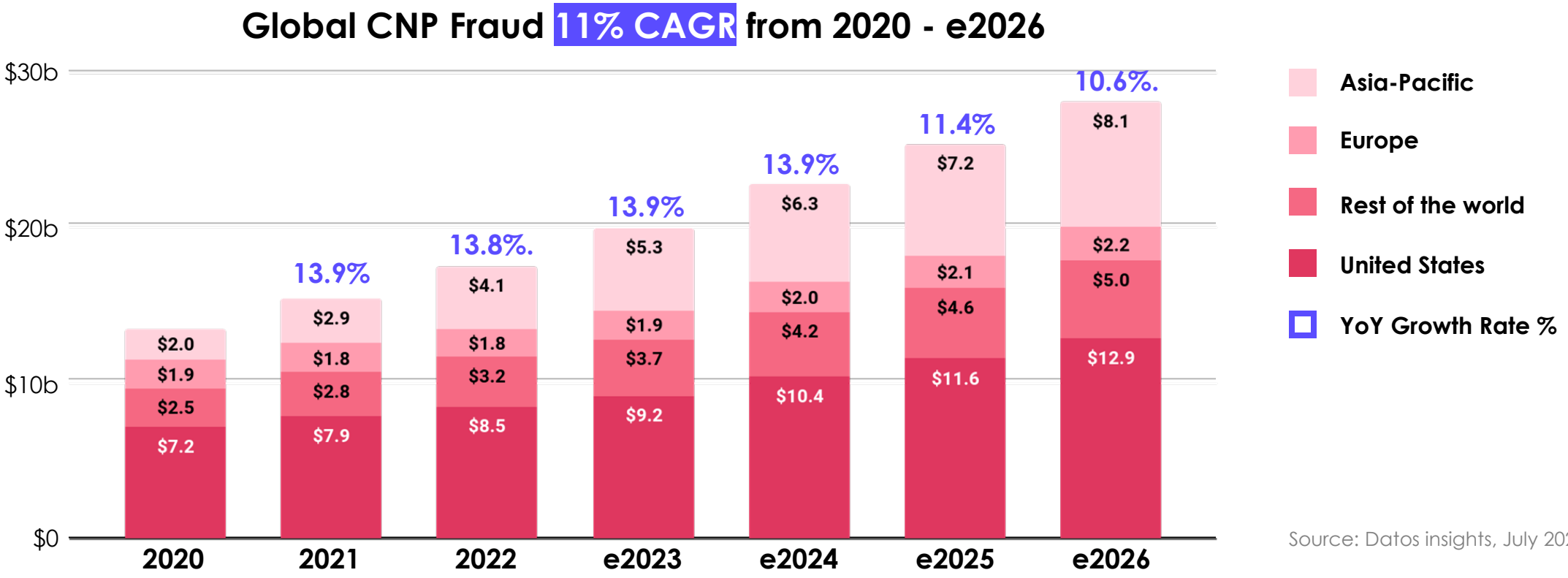
CNP fraud losses are growing globally, black hat AI tools are accelerating the problem



Source: Datos insights, July 2023

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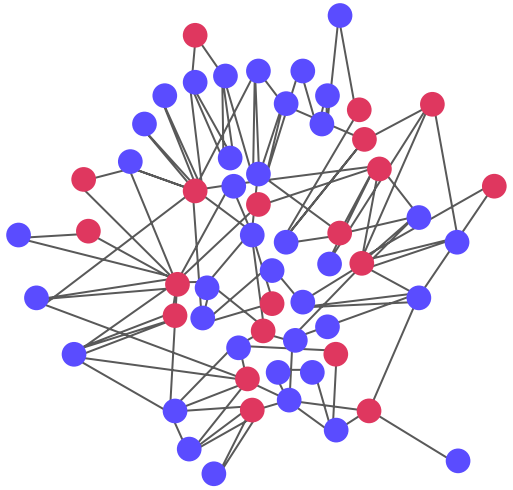
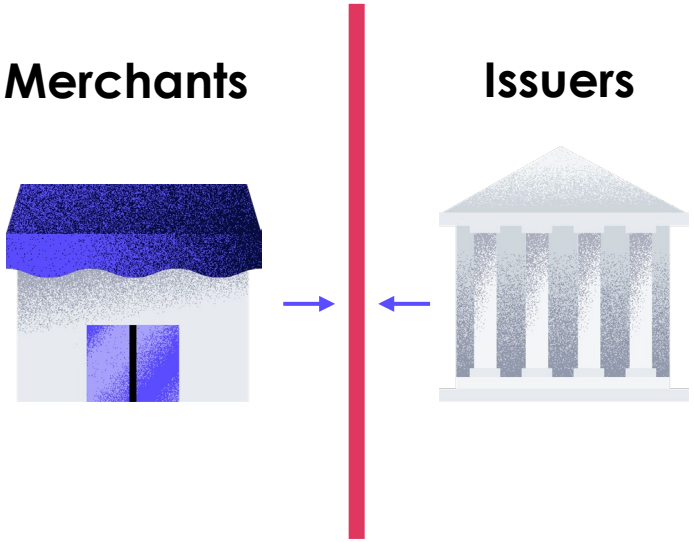
We have a data problem between merchants, payment gateways, and issuers



Massive graph of merchant data available



Siloed data not being exchanged

Issuer constraints on data acceptance and usage

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Merchants and good consumers suffer when issuers lack data insights

A good customer places an order online

Crucial data points are not passed along the payment flow to the issuer

This results in a false decline and an insulted consumer

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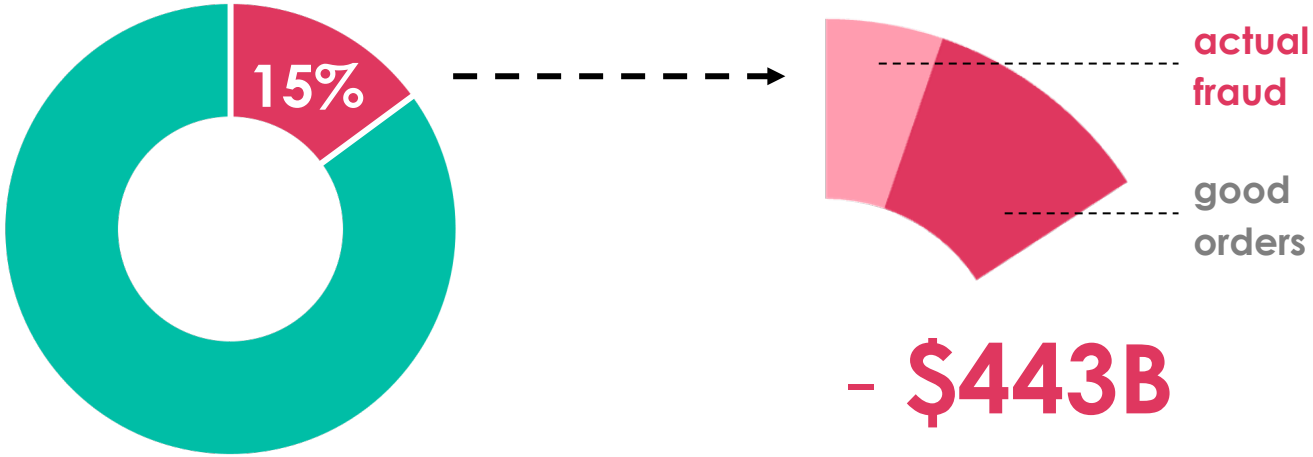
As a result, false positives impact the merchant's bottom line



Poor authorization rates means poor conversion rates

15%[1] of eCommerce orders are declined during payment authorization. **70%**[1] of which are good orders.

Merchants are losing billions in revenue in false declines

The cost of false declines comes to **$443 billion**[2] annually - far outweighing the cost of actual credit card fraud.

And good customers are walking away for good

One third of customers will not return to a retailer after experiencing a false decline[3].

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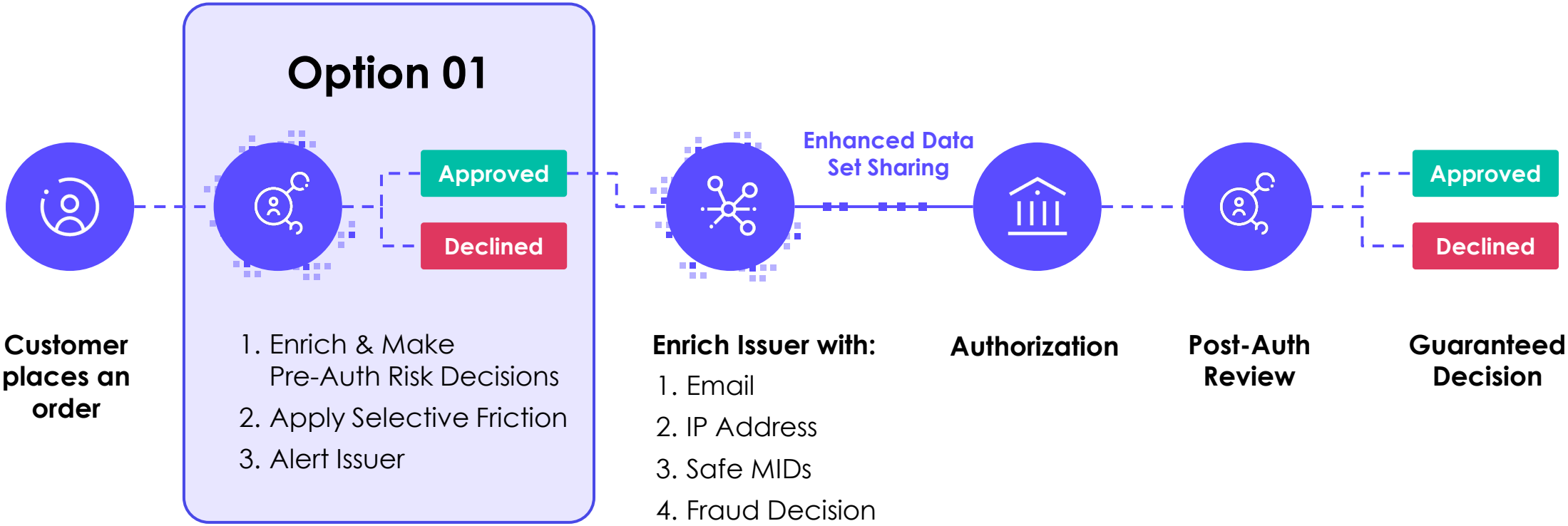
1. Riskified Merchant Network Analysis 2. Mastercard Ekata | Aite-Novarica

Two options to enhance communication between payment industry stakeholders



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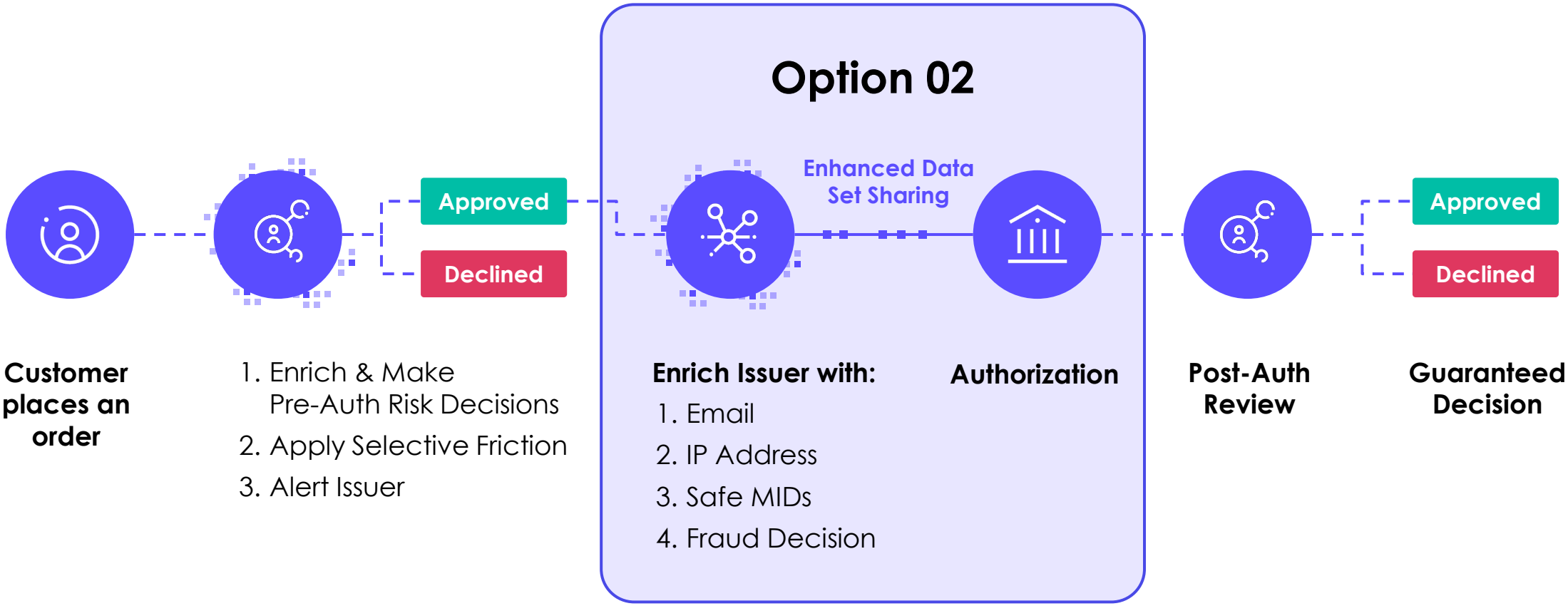
Option 2: Data integrations with issuers help lift authorization rates for good orders



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Thank you

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