



# Integrated payments protection

**Optimizing profits through  
proactive risk mitigation**



Today's eCommerce merchants lose **3.1% of global revenue** to payment fraud.<sup>1</sup>

**For a single enterprise, this margin of error can easily translate to millions of dollars in loss.**

# Fraud vs. ineffective fraud prevention

Many merchants lose more money from using disconnected, ineffective fraud prevention solutions than from the fraudsters themselves. According to an Aite Group study, **false declines**, when legitimate transactions are incorrectly flagged as fraudulent, **can drive 75x more revenue loss.**<sup>2</sup>



# False declines are only part of the challenge

There are three major  
fraud-related expenses:

## 1 The hidden cost **False declines**

Long-term revenue loss from when good customers are turned away (and likely never to return).

## 2 The obvious cost **Chargebacks**

Financial impact and operational drain that stems from reactively managing disputed charges.

## 3 The crippling cost **Operational inefficiencies**

The significant draw on resources from manual reviews, multiple vendors, redundant processes, and reactive chargeback management.

**The very solutions meant to help protect your business can end up putting your revenue at risk.**

It's not uncommon for identity, payments, and dispute management tools to exist and operate independently. When systems are disconnected, it's more likely to result in:

- Friction for good customers that leads to cart abandonment.
- Cracks in protections where bad actors can sneak in.
- Preventable chargebacks that damage your bottom line and your reputation.

**So how do you turn this cycle of loss into one of growth?**

## You change your approach

Instead of a reactive, disjointed approach to prevention, shift to an integrated payments protection strategy that centers around a powerful feedback mechanism. An AI-powered model where every transaction — whether approved, declined, or disputed — creates intelligence that makes the entire system smarter, safer and, ultimately, more profitable.

**This mechanism is called a “growth loop.”  
And it's exactly what you need to better shield your business from fraud, risk, and monetary loss.**

# The growth loop

When you implement a growth loop, data from the entire payments journey — from account creation all the way to post-transaction disputes — fuels continuous, self-improving, always-learning intelligence. A successful growth loop incorporates:

**Unified data:** All the payment and identity data you need, all in one place.

**Real-time AI decisioning:** Intelligent, automated analysis of that data for instant, informed risk assessments.

**Integrated protection:** Unified solutions that work together to keep you ahead of fraud and chargebacks.

**Continuous feedback:** Historical knowledge allows you to adapt with ease.

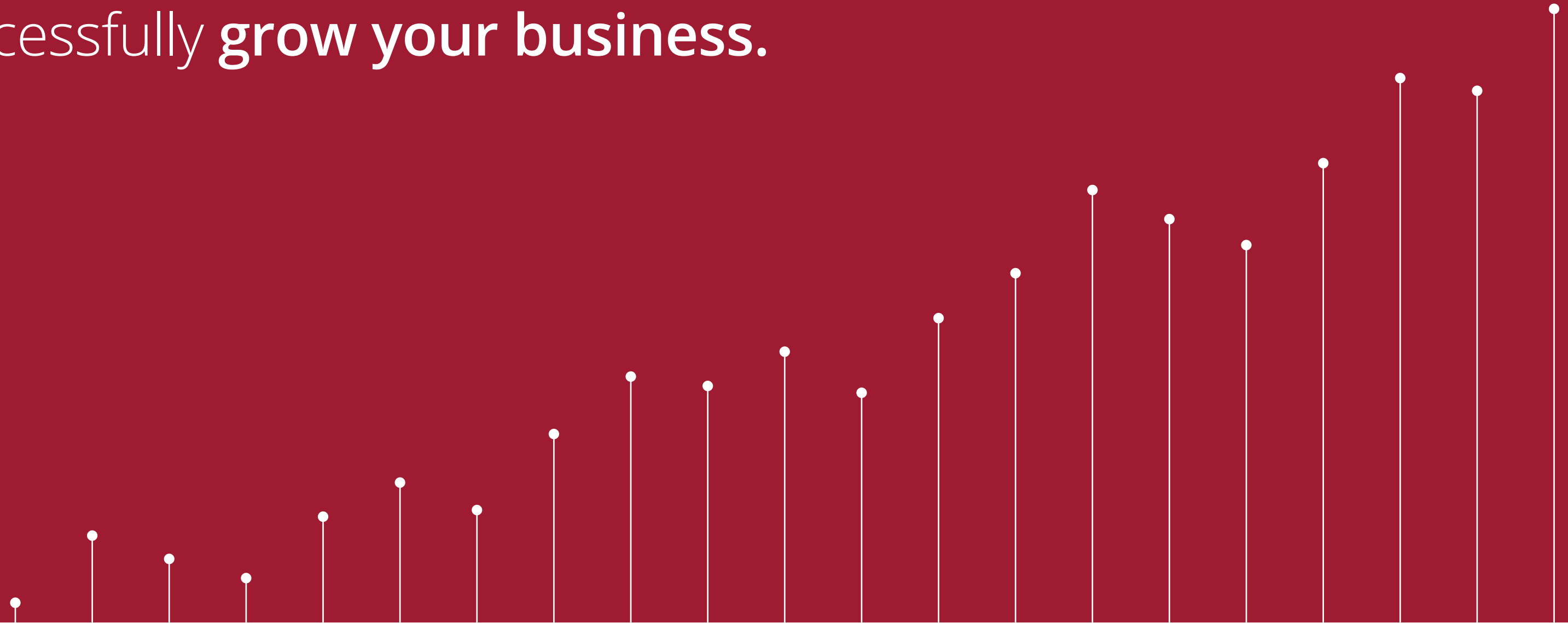
A transaction is approved or declined based on initial data.

The outcome (Was it a good sale? Did it become a chargeback?) is fed into the AI model.

Successful transactions feed more data back into the loop.

The AI model uses that insight to enable more accurate future decisions.

An integrated payments protection strategy can help you secure the payments journey, turn every interaction into insight, and successfully **grow your business.**



### Step 1

#### **Proactive account protection**

Stop fraud at the beginning of the customer journey

Verify customer identities at the first touchpoint (before a transaction even happens) and secure their data and accounts with ongoing AI monitoring.

**Account protection solutions can deflect up to 40% of fraud for businesses (less for higher-risk merchants).<sup>3</sup>**

### Step 3

#### **Smart order validation and chargeback prevention**

Protect revenue by preventing chargebacks and “friendly fraud”

Analyze approved orders for subtle risk signals that indicate potentially fraudulent behavior, chargeback likelihood, and process issues.

**Order validation solutions deflect roughly 20% of fraud and potential chargebacks (less for low-risk businesses).<sup>3</sup>**

### Step 2

#### **Intelligent transaction authorization**

Move beyond simple yes/no decisioning logic to maximize approvals

Employ AI and machine learning for nuanced risk assessment to optimize decisioning.

**Solutions using AI and machine learning can reduce fraudulent transactions by 40% for merchants (more than 5% for high-risk businesses).<sup>3</sup>**

### Step 4

#### **Strategic dispute and chargeback management**

Fight what you can and feed the outcome of every dispute back into the system

Use data to automate your challenging of unjustified chargebacks, reclaim revenue that’s rightfully yours, and refine risk rules for future transactions.

**Successfully challenging unjustified chargebacks can reduce fraud by 40% for higher-risk merchants (roughly 10% for low-risk businesses).<sup>3</sup>**

# Speaking of ROI...

**From growth to savings to efficiency, layering integrated payments protection into your growth loop can provide real returns for your business and your bottom line.**

Maximize approvals to **increase growth** with integrated payments solutions that properly address risk, reduce customer friction, and minimize lost sales.

**+95%**

Drive seamless experiences to increase transaction approval rates by up to 95%.<sup>3</sup>

**-65%**

Leverage advanced risk assessment capabilities to reduce false declines by up to 65%.<sup>3</sup>

Integrated identity and fraud solutions can provide **significant costs savings** through chargeback mitigation.

**-85%**

Manage disputes more effectively to reduce overall chargeback rates by up to 85%.<sup>3</sup>

High risk  
**-70%**  
Low risk  
**-95%**

Reduce fraud by 70% (if you're considered high risk) or 95% (if you're considered low risk).<sup>3</sup>

Shifting to proactive risk mitigation and consolidated fraud and dispute management provides **substantial operational efficiencies.**

**-83%**

Decrease manual order reviews by up to 83%.<sup>3</sup>

**+65%**

Increase operational efficiencies by up to 65% for a higher return on investment.<sup>3</sup>

# Proactively fighting fraud starts now

The old, reactive way is a losing battle. It's time for a future-forward approach: an integrated, intelligent growth system that turns protection into a true driver of revenue and opportunity.

**The first step? Finding the right partner. Here's a quick checklist for evaluating which provider to work with:**

- Does their solution(s) cover the entire payments journey?
- Is that solution(s) powered by a vast data network and real-time AI?
- Do they offer customizable policies, analytics, and reporting?
- Can they demonstrate proven results and ROI?



# Equifax checks all these boxes and more

Through our integrated payments protection solutions, we take the growth loop from concept to reality. Protect your business and your customers by securing every step of the payments journey.

## Powered by industry-leading data and real-time AI decisioning, our solutions:

- Simplify fraud and identity challenges, so you can onboard customers seamlessly, automate risk decisions, and deliver exceptional experiences.
- Unlock growth by leveraging data, from approvals to chargebacks, to optimize decisions, prevent disputes, and improve the entire customer journey.
- Customize policies, analytics, and reporting to generate actionable insights that improve resource allocation and reduce business expenditures.



# +12.6%

One merchant saw a **12.6%** increase in authorization approval rates and **70%** deflected bill pay chargebacks when implementing Equifax integrated payments protection.



# Ready to fight fraud and see more business growth?

Contact us today to learn more about our integrated payments protection solutions and how Equifax can help power your growth.

**Schedule a demo today to get a free risk assessment.**

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<sup>1</sup> <https://www.cybersource.com/content/dam/documents/campaign/fraud-report/global-fraud-report-2024.pdf>

<sup>2</sup> <https://cdn2.hubspot.net/hubfs/2530812/downloads/false-declines-ecommerce-fraud-prevention-report.pdf>

<sup>3</sup> Equifax Data and Analytics, all metrics are based on internal modeling and estimations, actual results will vary.

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