● TRANSACTION FRAUD MONITORING
FOR MERCHANT SERVICE PROVIDERS

More approvals.
Less fraud.

Proven AI for smarter,
faster decisions.

● LANDSCAPE

Digital payments are booming.
Fraud tactics are evolving.

$11.4t
(USD) projected value of global e-commerce transactions by 2029[1]

$425b
in card fraud losses expected globally 2023-2032[2]

141%
projected growth in e-commerce fraud losses between 2024 and 2029[3]

1. Juniper, Global eCommerce Market Poised to Reach $11.4 Trillion by 2029, Driven by Alternative Payment Methods, August 2024.
2. Nilson Report, December 2024.
3. Juniper, e-Commerce Fraud to exceed $107 billion in 2029, October 2024.

● OPPORTUNITY

Merchant service providers need intelligent tools to stay ahead in today's ever-changing fraud landscape

Goals
- Detect more fraud pre-authorization
- Approve more genuine transactions
- Reduce false declines
- Improve the customer experience

Strategies for success
- Score transactions earlier in the payments flow
- Manage risk with robust tools and insights
- Use global fraud and consumer intelligence
- Deploy advanced AI models quickly and effortlessly
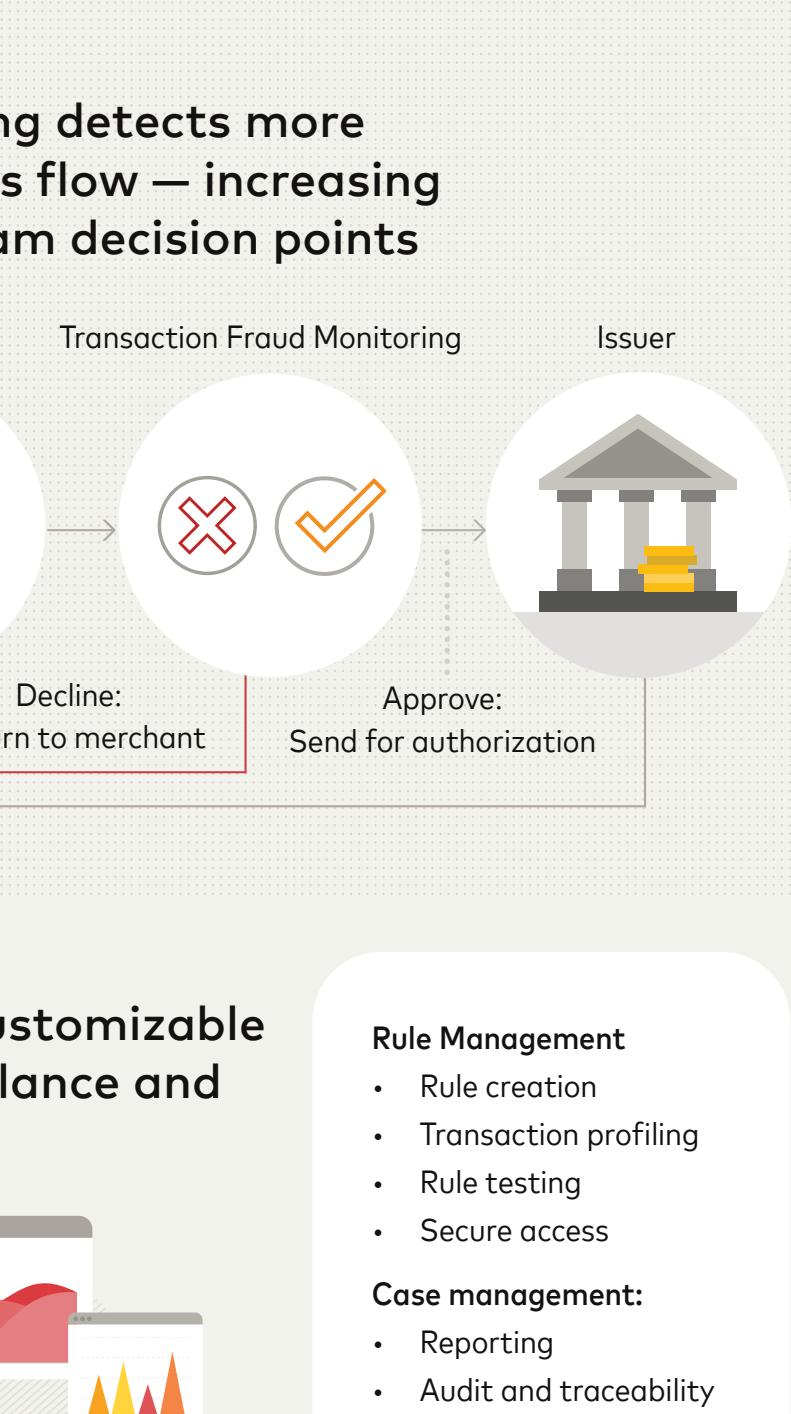
● SOLUTION

Transaction Fraud Monitoring detects more fraud earlier in the payments flow — increasing approval rates at downstream decision points
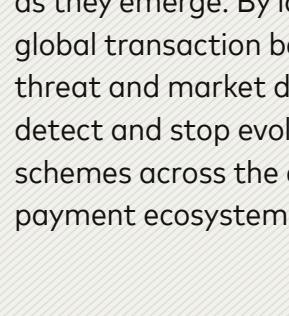
Consumer purchase → Merchant POS → Transaction Fraud Monitoring → Issuer
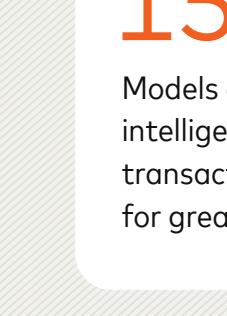
Decline: Return to merchant

Approve: Send for authorization

An intuitive interface with customizable modules makes it easy to balance and manage risk

Rule Management
- Rule creation
- Transaction profiling
- Rule testing
- Secure access

Case management:
- Reporting
- Audit and traceability
- User management

Business Insights:
- Self-serve analytics
- Standardized reporting
- Actionable intelligence
- Aggregated metrics

Powered by advanced AI and global transaction intelligence, scores are highly accurate and delivered in real-time

Mastercard sees fraud patterns as they emerge. By layering global transaction behavior, threat and market data, we detect and stop evolving fraud schemes across the entire payment ecosystem.

150b+
Models are trained on intelligence from 150b+ transactions annually for greater accuracy

120ms
Real-time decisioning

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● RESULTS

Striking the right balance

An acquirer in Asia-Pacific saw significant improvements in their approval rates and fraud reduction since implementing our transaction fraud monitoring technology.

FRAUD

APPROVALS

+11.25%
Increase in approvals

5.4x
Fraud detection

More approvals.
Less fraud.
Greater trust.

With Mastercard Transaction Fraud Monitoring, payments stay smooth, secure and stress-free.
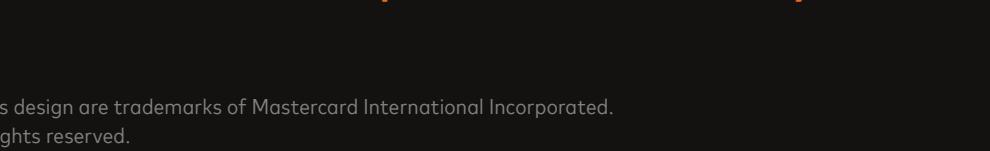
Ready to get started?
→ **Connect with your Mastercard representative today.**