



A solid payments platform, layered with identity intelligence

CASE STUDY ● MASTERCARD IDENTITY INSIGHTS FOR TRANSACTIONS

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Building a scalable payments platform requires strong partners. Working closely with Mastercard has strengthened our fraud prevention strategy and positioned us to expand confidently into more complex markets.

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Introduction

In payments, trust underpins growth. For Solidgate, a European Union-based payment orchestration platform with a global client base and a mission to simplify payment complexity for online businesses, deepening customer trust required strengthening its fraud intelligence. That focus led to a partnership with Mastercard to integrate Mastercard Identity Insights for Transactions.

The challenge

Solidgate had established itself among subscription-based merchants and operated a proprietary, rule-based fraud platform to manage risk. But as the company pursued expansion into higher-risk verticals and regions with elevated fraud activity, its existing approach to fraud detection needed reinforcement.

Fraud tactics are becoming more sophisticated. Card testing schemes unfold gradually, with bad actors using generated emails and IP addresses to evade traditional velocity-based detection. These attacks slip past existing controls, contributing to rising fraud and chargeback rates across Solidgate's portfolio.

To support growth and retain customer trust, Solidgate needed sharper, more accurate risk decisions. The company sought to strengthen its fraud capabilities without replacing its existing platform, adding richer data while keeping its architecture and processes intact. This would improve its ability to respond to evolving fraud patterns as it worked toward becoming a comprehensive solution for merchants.

40

percentage points increase
in fraud identification



Results delivered within the
first month of testing



Richer fraud data without
overhauling the platform

The execution

Solidgate turned to Mastercard, integrating Mastercard Identity Insights for Transactions into its fraud framework. Delivered via an API, the solution provides enriched insights about the individual, device and payment involved in each transaction, making it easily consumable by any decisioning platform.

The partnership began with a four-month proof of value designed to evaluate how Mastercard Identity Insights for Transactions' signals would perform within the company's live fraud environment. During this period, transaction insights, including machine-learning-derived scores and additional data insights from Mastercard's global network, were layered into the existing rule-based platform.

Collaboration was central to success. Solidgate's fraud and risk leadership, technical integration teams and business stakeholders worked closely with Mastercard's data analysts throughout the evaluation. By openly sharing fraud labels, Solidgate's team provided the context Mastercard needed to interpret risk scores accurately and refine how the solution was applied within the fraud framework.

The results

Within the first month of testing to prove out the value of the solution, the impact was already evident. Mastercard Identity Insights for Transactions detected card testing attacks, linking repeated IP addresses, geo-locations and disposable emails to high-risk transactions, improving fraud-detection rates.

At the end of the testing period, Solidgate and Mastercard's data science teams identified a rule set that pinpointed transactions where Mastercard Identity Insights for Transactions scores and signals performed best. This analysis led Solidgate to formalize a multi-year agreement with Mastercard.

In January 2026, during a high-volume fraud attack involving traffic from high-risk regions, the solution strengthened Solidgate's ability to identify high-risk transactions by 40 percentage points, with minimal impact on authentic customers.

Mastercard Identity Insights for Transactions is now widely adopted across Solidgate's fraud and risk workflows, with Solidgate working alongside its customers to expand the number of transactions where the solution can be applied.

Beyond operational performance, improved fraud detection strengthened Solidgate's reputation for reliability and reinforced confidence in client communications. Safer transactions and stronger fraud controls now support expansion into higher-risk markets and continued merchant growth.

Key takeaway

By integrating identity insights into its existing fraud platform, Solidgate strengthened fraud detection performance without significant investment in new architecture or retraining. This supports expansion into higher-risk markets and continued merchant growth. Payment platforms looking to improve fraud decisioning without replacing their existing systems can turn to Mastercard Identity Insights for Transactions to adapt to evolving threats, improve risk accuracy and reinforce trust.

