



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 2029¹

\$425b

in card fraud losses
expected globally
2023-2032²

141%

projected growth in
e-commerce fraud losses
between 2024 and 2029³

1. Juniper, Global eCommerce Market Poised to Reach \$11.4 Trillion by 2029, Driven by Alternative Payment Methods, August 2024.
2. Nilam Report, December 2023.
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

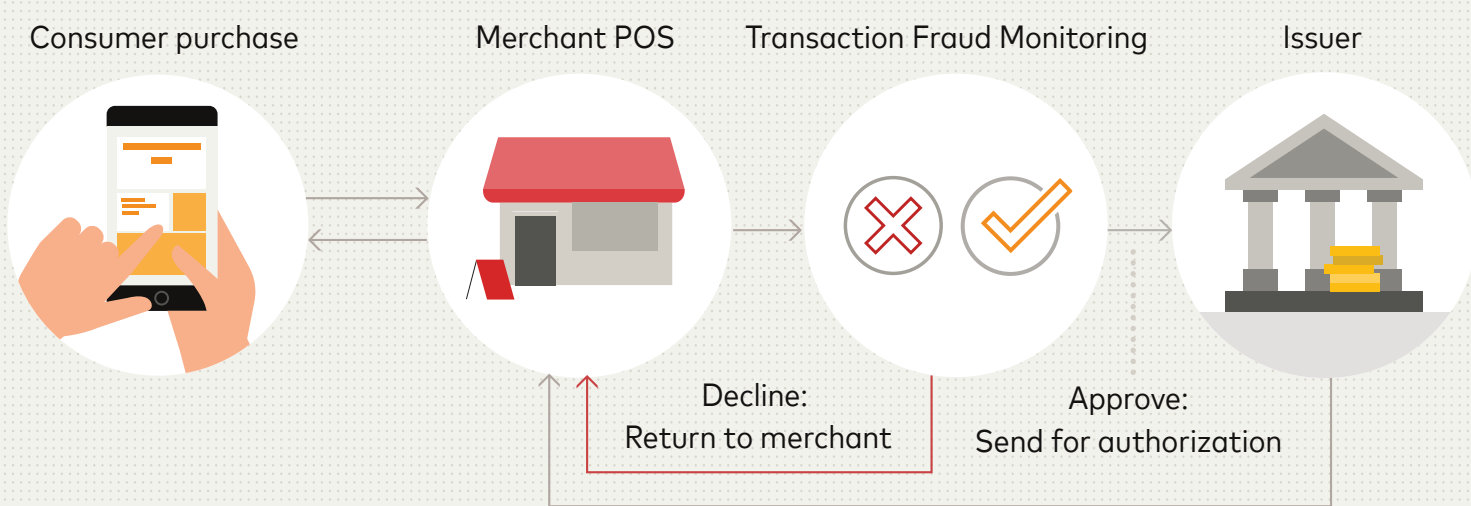
Strategies for success

- 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

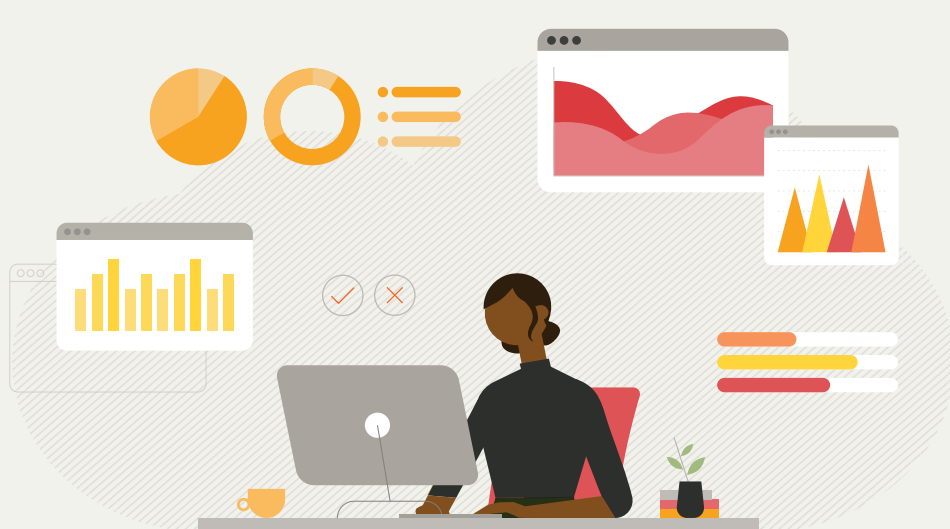


SOLUTION

Transaction Fraud Monitoring detects more
fraud earlier in the payments flow — increasing
approval rates at downstream decision points



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

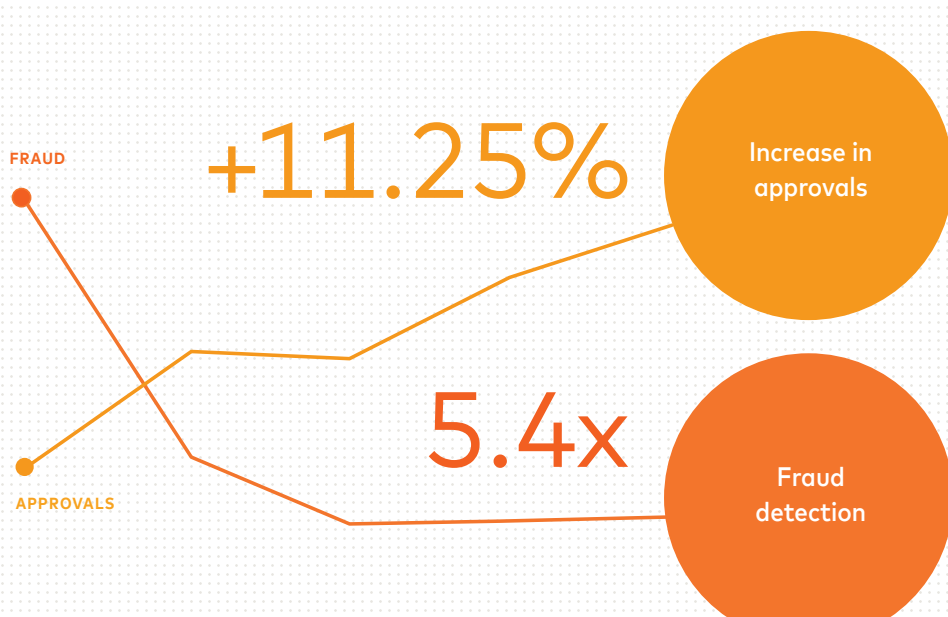
120ms

Real-time decisioning

RESULTS

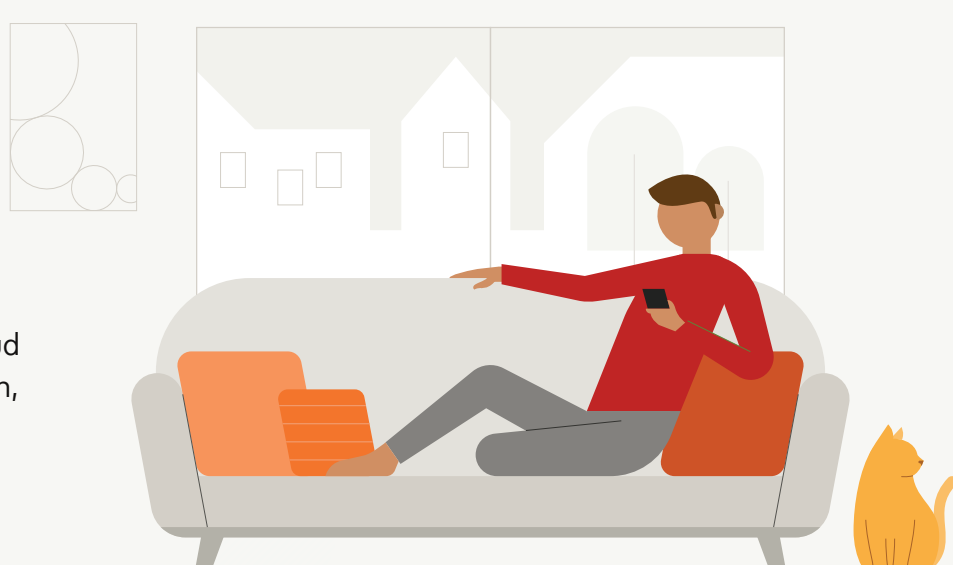
Striking the right balance

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



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.**



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