

GUARANTEED FRAUD PROTECTION

Trust customers, grow fearlessly

Eliminate fraud losses and put customer experience first with guaranteed protection against fraud.



Fraud accounts for just 1% of transactions, yet merchants routinely reject over 10% of orders in defense of fraud.¹

In the Card-Not-Present (CNP) world of ecommerce, merchants are liable for the cost of fraudulent transactions. This creates a misalignment between revenue generation and fraud prevention in which merchants must weigh the profit of every sale against the potential for it to result in a fraudulent chargeback.



High Chargeback Rates

While fraud chargebacks total about \$40b per year², they result in many additional losses – like the costs of customer acquisition and unnecessary processing fees – that bring the total cost of fraud to 2x the original sale price.

\$10b

In fraud chargebacks
per year



False Declines

Merchants act conservatively to keep fraud rates low and avoid high chargeback rates. As a consequence, many more orders are falsely declined due to fear of fraud – leaving money on the table in the form of not only a lost sale but also untapped customer lifetime value.

\$443b

In falsely declined
orders per year³



Manual Review

Injecting manual review into order processing may help to control chargeback rates, but it adds friction to the purchase journey and delays fulfillment for good customers.

38%

Of consumers would not
shop with a merchant again
due to delivery delays⁴

Solution Overview

Signifyd's Guaranteed Fraud Protection solution evaluates orders at checkout and delivers instant decisions backed by a financial guarantee against fraud on all approved orders. This effectively shifts the liability for fraud away from your business, allowing you to trust customers and grow fearlessly while reducing risk.

How It Works

Integrate Protection Within Your Existing Order Flow

Leverage ready-made plugins for common ecommerce platforms like Magento, Shopify, Salesforce Commerce Cloud, and BigCommerce to seamlessly layer Guaranteed Fraud Protection into your current order flow. For custom storefronts, simply integrate via direct API.

Configure Approval Decisioning To Your Unique Risk Appetite

Signifyd partners with you to determine target chargeback and approval rates in order to push conversions to the max and drive continuous decision optimization over time.

Receive Instant Decisions With Zero Risk

Signifyd contextualizes incoming orders with identity and intent intelligence from the Signifyd Commerce Network to accurately deliver accept or reject decisions in real-time. Any fraudulent chargeback resulting from a guaranteed order is reimbursed within 48 hours, including shipping and other fees.

Remove Manual Checkpoints And Automate Order Fulfillment

With a financial guarantee backing every approved order, there's nothing stopping you from automating order processing and fulfillment for legitimate customers and relieving your team from the time-consuming task of manual review.

Key Benefits



Shift Liability 100%

Signifyd has your back. Never pay another fraud chargeback again.



Reduce Fraud

Signifyd cross-references suspicious activity at your storefront with fraud seen across the Commerce Network, blocking fraud attempts and improving your chargeback rate overall.



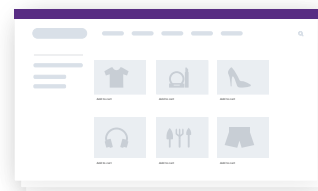
Increase Approvals

Confidently approve 5-9% more orders that otherwise would have been falsely declined due to fear of fraud.



Grow Customer Lifetime Value

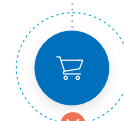
Entrust legitimate customers with a friction-free shopping experience that brings them back for more.



1 Order is placed on merchant's site.



2 Signifyd evaluates order with identity and intent data from the Commerce Network.

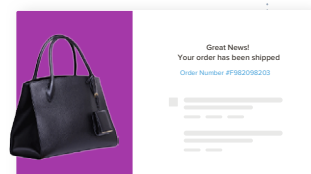


Declined



Guaranteed

3 Accept or reject decisions are delivered in real-time. Approved orders are guaranteed.



4 Approved orders are shipped automatically; fraudulent orders are canceled.

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“Because of our high AOV, we were being extremely conservative and our fraud controls were so oppressive that many of our legitimate customers were being wrongly denied. With Signifyd’s Guaranteed Fraud Protection, we have been able to open up our sales funnel - increasing approval rates and preserving customer experience all the way through checkout.”

— CARLO SAVINO, VP AMERICAS ECOMMERCE

Lenovo

Get in touch, visit us at signifyd.com/contact