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Fraud prevention and payment security:

Protect every payment

How fraud can enter the payment journey and ways you can stop it

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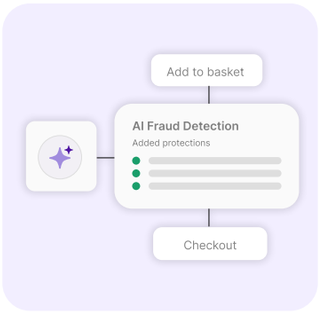
The entire journey matters

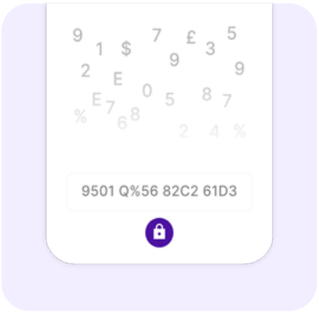
Every step counts but each can be compromised. Secure the journey with layered defenses that can protect and build trust.

Every payment journey is a chain of critical stages: merchant onboarding, checkout, authorization, funding, refunds and disputes, each essential for a seamless experience. Yet, fraud can lurk at every link, exploiting vulnerabilities through synthetic identities, bot-driven card tests, account takeovers, refund abuse, and more. These risks ripple across the entire payment ecosystem, threatening trust and revenue. That's why a layered defense strategy is vital, combining advanced verification, real-time monitoring and intelligent dispute management to help block fraud while keeping legitimate transactions smooth and secure.

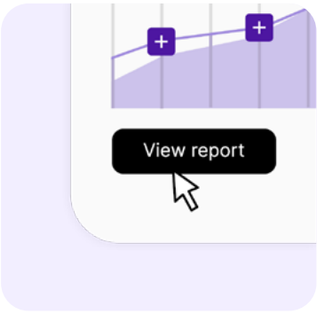
Merchant onboarding



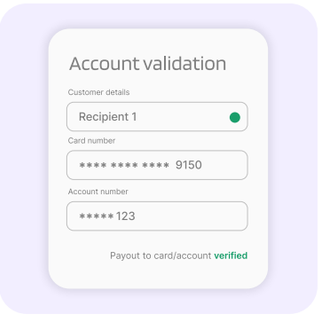
Account takeover



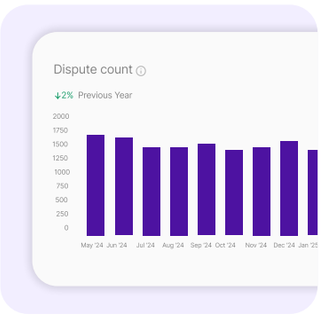
Transaction monitoring



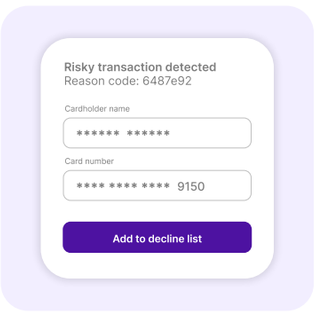
Refund abuse



Disputes and chargebacks



Security layer



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Merchant onboarding

Fraudsters can create fake businesses or use AI-generated identities to bypass weak verification processes, causing manual reviews to be increasingly ineffective.

Fraud risks

Synthetic businesses

Fake entitiles created to exploit onboarding gaps

Fake documentation

Forged or AI-generated documents to bypass KYC/KYB checks

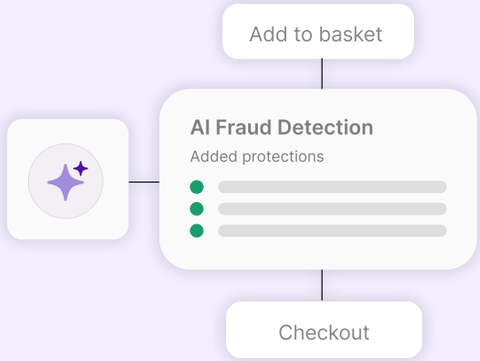
Who's impacted:

Software platform

Merchant

33% of organizations detect fraud during onboarding[1]

34% say identity risk solutions have the greatest impact on reducing fraud[1]



Payments journey

Merchant onboarding · Account takeover · Transaction monitoring · Refund abuse · Disputes and chargebacks · Security layer

Our offerings

Enhanced merchant onboarding (zero-touch underwriting)

Accelerated onboarding process with real-time validation, automated workflows, and dynamic document requests to reduce manual reviews and help prevent fraud.

Enhanced data insights

Smart vendor integrations and progressive validation during signup detect anomalies and improve data accuracy.

Automated risk checks

Identity and device verification, and email and phone scoring, flag suspicious applications early.

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Account takeover

Fraudsters can compromise merchant accounts through stolen credentials, phishing and malware-free intrusions, enabling unauthorized transactions and data theft.

Fraud risk

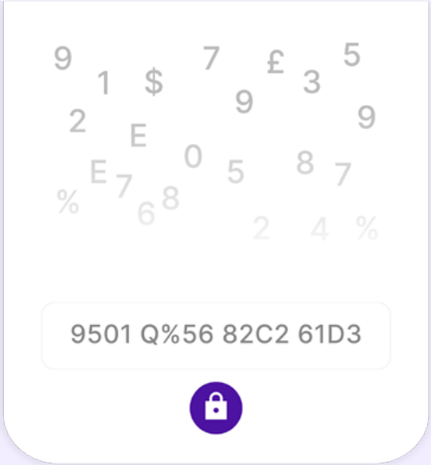
Credential stuffing
Using stolen credentials to access accounts

Phishing
Deceptive messages that can trick users into revealing login information

Who's impacted:

- **Software platform**
- **Merchant**
- **Consumer**

8% increase in operational costs due to fraud YOY. Customer and employee PII theft is trending upwards and more companies have been hit by increased operational costs, as a result of fraud, compared to last year[2]



Payments journey

Merchant onboarding · **Account takeover** · Transaction monitoring · Refund abuse · Disputes and chargebacks · Security layer

Our offering

FraudSight™
Monitors account activity for anomalies such as suspicious logins, device changes, and high-risk actions, using machine learning and linkage analysis to stop takeover attempts before they can lead to fraud.

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Transaction monitoring

Fraudsters can use automated bots to execute card testing attacks, flooding payment flows with low-value transactions to validate stolen card credentials, potentially leading to high authorization declines and bigger losses.

Fraud risks

Card testing
Small transactions confirm stolen card details

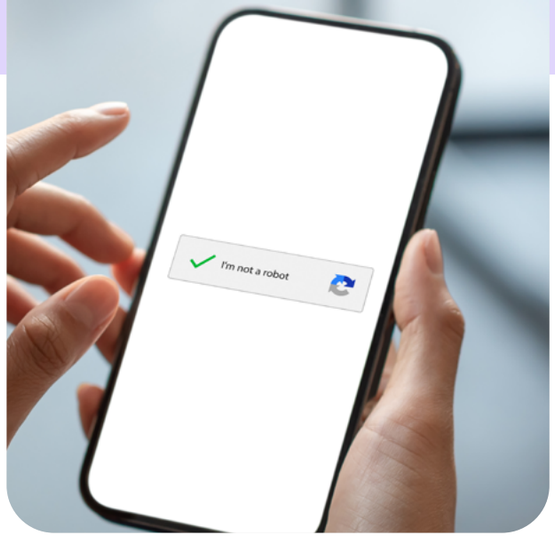
Bot attacks
Automated scripts enable large-scale card testing attacks at speed and volume

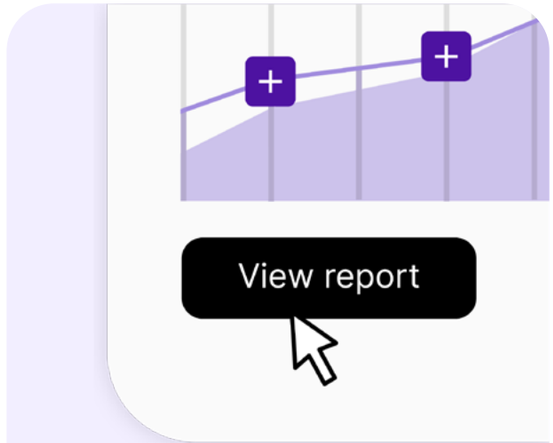
Who's impacted:

Software platform

Merchant

3x false declines cost merchants three times more than fraud, representing $443B in lost revenue[3]





Payments journey

Merchant onboarding | Account takeover | **Transaction monitoring** | Refund abuse | Disputes and chargebacks | Security layer

Our offerings

FraudSight
Leverages real-time scoring, real-time engine and advanced machine learning to not only block fraud but boost approvals. By enriching auth requests and securely sharing intelligence with participating issuers, FraudSight reduces false declines and lifts authorization rates across your portfolio.

SaferPayments™
Provides more than PCI DSS compliance, delivering robust data security to help merchants protect cardholder data and their business environment from hackers. Includes breach assistance and financial protection in the event of a data compromise, ensuring peace of mind and reducing liability.

Omnitoken
Secures transactions in real-time to help prevent data breaches and synthetic identity fraud.

Revenue Boost
Optimizes authorization performance to reject false declines that can lead to customer dissatisfaction and potential disputes.

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Refund abuse

Fraudsters can exploit refund policies and promotional offers, creating financial losses and eroding trust among genuine users.

Fraud risks

Policy loophole
Gaps in refund rules that may be exploited for multiple refunds

Promo abuse
Misusing promotional offers for profit

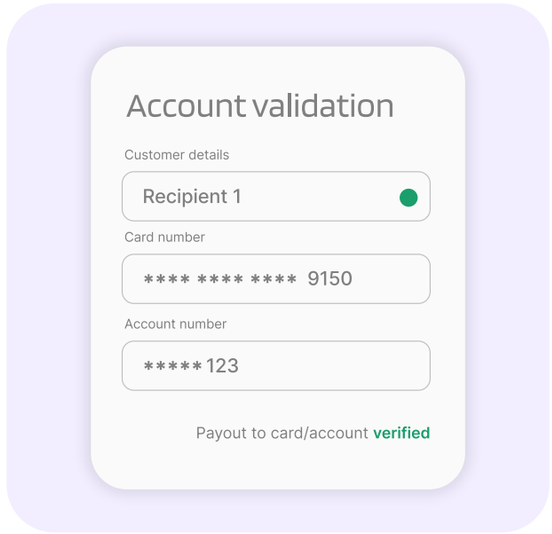
Who's impacted:

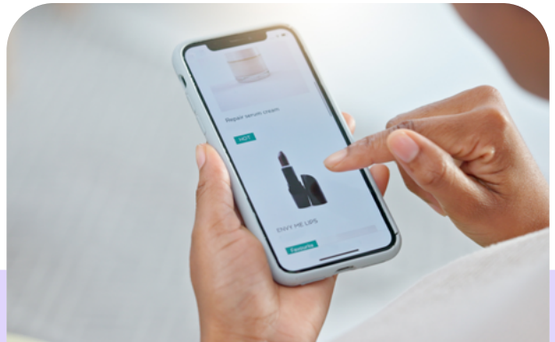
Software platform

Merchant

80% of merchants feel pressured to refund their customers despitereasonable suspicions of refund[4]

77% increase in fraud YOY seen by merchants[4]





Payments journey

Merchant onboarding | Account takeover | Transaction monitoring | **Refund abuse** | Disputes and chargebacks | Security layer

Our offering

FraudSight
Uses machine learning, behavioral analytics, and configurable rules to identify refund abuse by flagging patterns like excessive returns or policy exploitation. It applies smart interventions such as issuing store credit, instigating manual review, or blocking high-risk requests – resulting in reduced losses and preserved customer trust.

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Disputes and chargebacks

Customers dispute legitimate transactions or exploit platform policies, which can drive up operational costs and network fines.

Fraud risks

Friendly fraud
Valid transactions are disputed to trigger refunds.

Policy abuse
Exploitation of return/refund policies for financial gain.

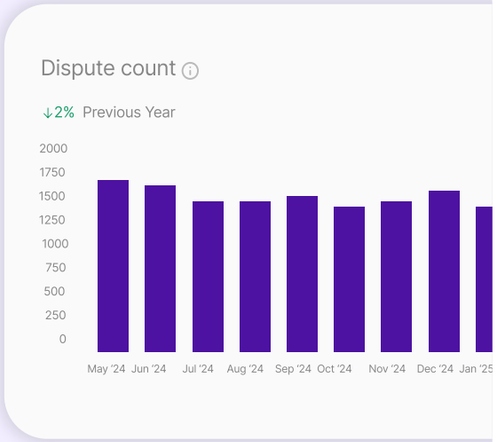
Who's impacted:

Software platform

Merchant

324m chargeback volumes projected to reach 324m by 2028; global chargeback value $33.79b in 2025[5]

56% of merchants reported an increase in fraudulent chargebacks in the past 12 months, and 75% expect payment fraud to increase next year[2]



Payments journey

Merchant onboarding | Account takeover | Transaction monitoring | Refund abuse | **Disputes and chargebacks** | Security layer

Our offerings

Disputes Defender™
Streamlines the entire chargeback process by automatically gathering the required transaction evidence such as receipts, shipping confirmations and fraud screening results, packaging it into issuer-ready responses. This automation can help reduce manual effort, accelerate turnaround times and improve win rates, helping merchants protect revenue while staying compliant.

FraudSight
Helps stop disputes before they start by scoring transactions in real time and blocking high-risk activity at authorization. Its machine learning models and behavioral analytics can reduce fraudulent approvals that often lead to chargebacks., This minimizes downstream losses and operational burden.

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Security layer

These non-negotiables actions span the entire payments journey, helping to protect platforms, merchants, and customers.

Data security and API layer

Tokenization and encryption
Can minimize exposure of sensitive data across systems and reduce compliance scope.

PCI DSS 4.0–aligned safeguards
Can provide stronger authentication, key management and client-side integrity checks (mandatory as of April 2025).

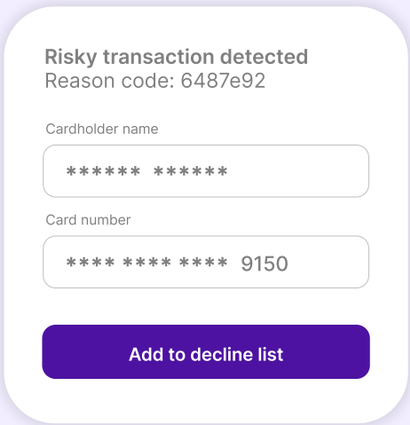
API protection everywhere
Works to ensure authenticated access, schema validation, rate limiting and runtime threat detection for all service calls.

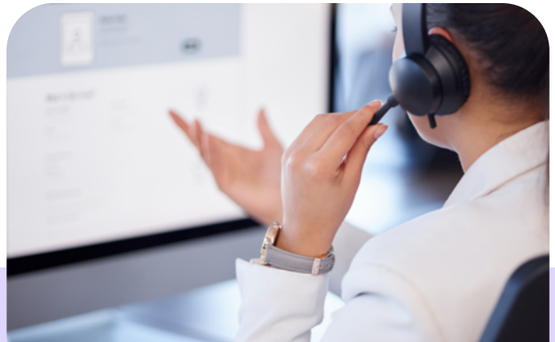
Enterprise-grade monitoring
Continuous anomaly detection and hardened environments to help prevent data leakage and fraud.

Who's impacted:

- Software platform
- Merchant
- Consumer

$10.6m average annual losses to fraud per merchant[2]





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What you can do

Multi-factor verification
Implement before any account changes during support interactions.

Staff training
Teach your team to recognize social engineering and to clear escalation paths for suspicious requests.

Limit permissions
Implement dual control and checks so that individual agents cannot override security.

Full audit trails
Standardize documenting all sensitive actions to enable rapid investigation and recovery.

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Ready to protect your payments?

Speak to us about

FraudSight: AI-driven fraud detection	**SaferPayments**: PCI DSS compliance automation
Disputes Defender: Automated dispute/ chargeback handling	**Revenue Boost**: Suite of payment optimization tools

Omnitoken: Tokenization for secure CP/CNP transactions

Get in touch

Endnotes:
[1] Ally 2025 State of Fraud report
[2] Ravelin 2025 Global Fraud Trends Report
[3] Worldpay's internal data
[4] Ravelin's FraudSight Refund Abuse research
[5] 2025 State of Chargebacks Report, Mastercard

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