Don't let banks decline your good customers

Connect directly to issuing banks to reduce bank
false declines and boost authorization rates

While merchants and issuing banks share the goal of approving legitimate transactions
and preventing fraudulent ones – the current process forces them to make these decisions
independently. Without the ability to share insights and data, merchants and issuers aren't able
to accurately identify fraudulent transactions, and 50% of all transactions declined for fraud are
actually legitimate.

Merchant challenges

Limited impact on bank authorizations: Merchants have little visibility into the
authorization process and no way to influence the payments process after sending a
transaction for approval.

Siloed data and insights: Merchants and issuers use separate sets of data to
evaluate transactions for fraud, and there is no way for merchants to share their data or
insights with issuers to improve their risk evaluations during the authorization process.

Lost customers: False declines of good customers result in frustrated customers
abandoning their purchases and the overall loss of customer lifetime value and the
overall loss of customer lifetime value.

Forter Trusted Authorization

Forter Trusted Authorization is the only solution in the market that enables merchants to have a direct connection with issuing banks to share Forter's fraud decision, fraud insights, and transactional data — helping eliminate false declines by up to 85% and increasing authorization rates by 1-3%.

Through Forter's partnership with issuing banks, Trusted Authorization expands Forter's ecosystem of trust to improve authorization rates throughout the entire payments process.
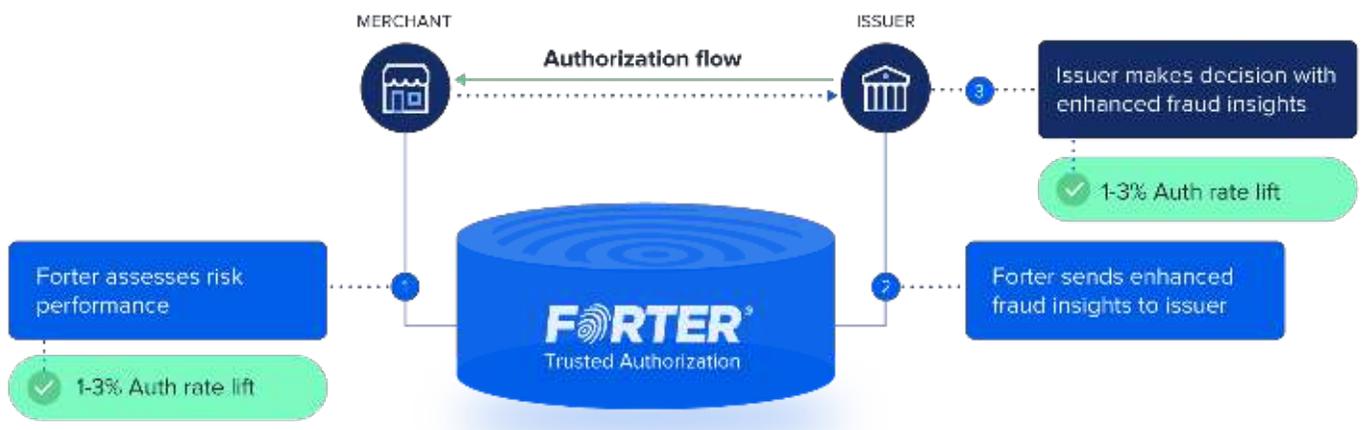
"Forter enables us to improve the accuracy of our authorization decisions and optimize the experience for our customers."

Sarah Strauss
Head of Card Fraud

Core capabilities

Access to a network of issuers: With Trusted Authorization, merchants benefit from improved authorization rates and Forter's growing network of issuing banks – without the need for incremental technology builds.

Industry-leading accuracy: Leverage the most accurate view of legitimate consumer behaviors and interactions from Forter's robust global network of merchants. Processing over $500B in transactions and knowing over 1 billion unique identities globally means more approvals, higher customer lifetime value, and a dramatic decrease in false declines.

Frictionless customer experience: Trusted Authorization works outside of the network-based authorization f low and requires no additional action from consumers. Legitimate transactions are seamlessly approved without any latency or customer impact.

A single, seamless integration: A single API integration provides both Forter's best-in-class fraud prevention capabilities and Forter's Trusted Authorization solution.

Learn more about how Forter can help your business

SCHEDULE A DEMO