worldpay
from FIS

GUARANTEED PAYMENTS
SHIFT LIABILITY AND OPTIMIZE CONVERSIONS

GUARANTEED PROTECTION THAT DEFENDS AGAINST FRAUD AND PRESERVES THE CUSTOMER EXPERIENCE

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 year[2], 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.

$40B
In fraud chargebacks per year

FALSE DECLINES

Merchants act conservatively to keep fraud rates low and avoid high chargeback rates. Consequently, 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 year[3]

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 delays[4]

SOLUTION OVERVIEW

Worldpay's Guaranteed Payments solution with Signifyd 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.

[1]Signifyd Internal Data | [2]Merchant Fraud Journal | [3]Merchant Risk Council | [4]Signifyd Consumer Sentiment Survey Data

HOW IT WORKS

Easily integrate protection within your existing order flow

Guaranteed Payments offers out-of-the-box connectivity to all Worldpay gateways and popular ecommerce platforms, including Magento, Salesforce Commerce Cloud, Shopify Plus, BigCommerce and SAP. Custom API integration is also available.

Configure approval decisioning to your unique risk appetite

Signifyd and Worldpay partner 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

Guaranteed Payments 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

100% FINANCIAL LIABILITY SHIFT
Worldpay has your back. Never pay another fraud chargeback again.
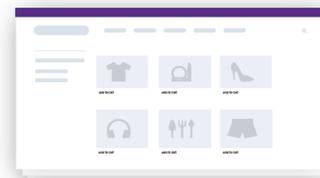
INCREASE APPROVAL RATES
Confidently approve 5-7% more orders that otherwise would have been falsely declined due to fear of fraud.

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

1 A shopper places an order on the merchant's site & clicks "Purchase."

2 Upon hitting "Purchase", the order is sent via Guaranteed Payments for evaluation & decisioning.

Declined   Guaranteed

3 For Guaranteed Payments approved orders, Worldpay attempts authorization. For declined orders, the transaction is blocked.

Great News!
Your order has been shipped

4 If authorization is successful, the order is promptly approved; failed authorization orders are declined.

READY TO LEARN MORE? REACH OUT TO YOUR WORLDPAY RELATIONSHIP MANAGER TO GET STARTED.