



Approve more genuine eCommerce transactions with real-time intelligence

MASTERCARD ASSURANCE IQ™



As consumers connect and shop through more channels and devices, these new points of interaction make authorization decisions more complex for merchants and issuers. Mastercard Assurance IQ enables merchants to share key eCommerce data during authorization that gives issuers a level of assurance that cardholders attributes are genuine, helping them approve more genuine transactions and customer satisfaction in digital payment environments.

Combat lost sales and online customer frustration from false declines

Many issuers may be overcompensating for rising fraud in digital channels, resulting in false declines of genuine transactions. Despite millions invested by eCommerce merchants to screen customers, issuers are declining too many digital transactions that merchants believe to be genuine. The result for merchants: missed sales, disgruntled customers, increased customer service costs, and lost repeat business.

Issuers lack insight into the key attributes and information for each transaction that digital merchants capture at the point of interaction. This information could help issuers make more informed authorization decisions about eCommerce transactions—resulting in fewer false declines and a more consistent, positive customer experience in digital shopping environments.



1 in 6

of all U.S. cardholders experienced at least one decline because of suspected fraud in the past year¹

32%

stopped shopping with retailer¹

1. JAVELIN, OVERCOMING FALSE POSITIVES, 2015.

Provide a new level of assurance

Assurance IQ leverages the Mastercard network, facilitating a globally interoperable exchange of information to close the information gap between issuers and merchants in card-not-present environments. It consolidates, normalizes, and assesses consumer account and device data provided by digital merchants, helping to inform issuers' real-time authorization decisions by giving them a level of assurance that the consumer's attributes used to transact with the merchant are genuine. By enabling the sharing of key digital transaction attributes—such as account, device, and IP data—Assurance IQ can help merchants:

- **Provide a more satisfying customer experience** to enhance customer loyalty and help ensure future transactions from cardholders.
- **Gain more revenue** by reducing false decline rates.
- **Gain greater influence over transaction decisioning** by providing better real-time insights, beyond what issuers have today.
- **Reduce decisioning latency** by leveraging a real-time assurance level of customer attributes during authorization.

Improve brand loyalty and revenue while reducing costs



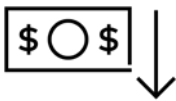
Improve customer loyalty

Merchants can gain greater control over the customer experience to ensure it is consistently positive—especially for valued segments.



Increase revenue, not risk

Merchants can obtain greater real-time influence over transaction decisioning resulting in more approved genuine CNP transactions.



Reduce operational and service costs

Merchants can lower operational and service costs due to reduced fraud and chargeback investigation and retention efforts.

For more information, contact your Mastercard account representative.