

Discover® *Enhanced Decisioning*

Enhanced Decisioning is a free fraud management solution from Discover Global Network that allows merchants to send additional customer data to issuers as part of the authorization message.



Reduce fraud while maintaining a smooth consumer experience

Enhanced Decisioning is applicable to card-not-present (CNP) transactions only. Merchants do not need to collect new data from customers because the data being sent to the issuer is already collected as part of a customer's online checkout process. This additional data allows the issuer to make a more informed decision in real-time to approve or decline a transaction, leading to higher approval rates and reduced customer friction.

Merchant benefits



Lower false positives result in a smoother, improved checkout experience



Smarter fraud detection that can lead to **lower fraud loss for merchants**



Leverages existing authorization infrastructure from Discover Global Network to send data fields

The total value of CNP fraud is expected to rise **from \$17.5B in 2020 to \$31.3B in 2025**

Source: Juniper Research. Online Payment Fraud. Deep Dive Data & Forecasting 2021-2025

Geographic availability:

Domestic and international merchants/acquirers

Participating issuers:

Discover Card

Cost:

Free

Enhanced Decisioning Data Fields

Merchants can choose to send any of the following:

- Email address
- Billing phone
- Shipping name
- Shipping address
- Shipping phone
- IP address

Contact your Discover representative
to enroll in Discover *Enhanced Decisioning*