

Discover® Enhanced Decisioning

Reduce Fraud While Maintaining a Seamless Consumer Experience

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

Enhanced Decisioning is applicable to 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, more frictionless checkout experience
- Smarter fraud detection that can lead to **lower fraud loss for merchants.**
- **Leverages the existing DGN authorization infrastructure** to send data fields.



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

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

Getting Started



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 data fields:

- Email Address
- Billing Phone
- Shipping Name
- Shipping Address
- Shipping Phone
- IP Address

Contact your Discover representative today to enroll in Discover Enhanced Decisioning