



Reducing Fraud and Amping up Authorizations: Worldpay and Capital One Share Transaction Data to Optimize Payments

October 28, 2024

New partnership aims to improve the detection of real fraud events and reduce false positive declines

CINCINNATI, October 28, 2024 – [Worldpay®](#) and Capital One have joined forces in a new collaboration to optimize payment fraud decisioning and enhance payment security and efficiency with a data sharing agreement. Merchants enrolled in Worldpay's flagship fraud detection and prevention solution, [FraudSight™](#), will automatically receive the benefits when accepting a payment made using a card issued by Capital One.

Strengthened fraud controls can have the unwanted consequence of increasing the rate of false positive declines. To help reduce this impact, Worldpay has built a direct connection into Capital One's fraud risk decisioning engine which shares data from individual transactions made using cards issued by Capital One. Worldpay expects this integration within FraudSight could reduce false positive declines by 40% on average based on Capital One's internal results since launching the Direct Data Share program. Merchants are also likely to see improved detection of real fraud events as a result of the enhanced data sharing between the two organizations. FraudSight can significantly reduce losses for merchants by both detecting fraud with higher precision and enhancing authorization rates through decreased instances of false positive declines.

"Innovation and ingenuity define our work with Worldpay, which is bringing a new level of security to every single payment made with a Capital One card for merchants using FraudSight," said Jon Borman, Head of Fraud Strategy at Capital One. "Our Direct Data Share tool is being offered to Worldpay as a free, secure and compliant product that allows their merchants using FraudSight to participate. By enhancing our data and information sharing, we're not just cutting fraud, we're setting a new standard for seamless and secure transactions. The powerful data sharing connection will optimize authorization rates while protecting merchants, issuers and consumers alike from the risks and losses associated with fraud."

"At Worldpay, we're passionate about improving payments. Our data sharing collaboration with Capital One enhances the effectiveness of Wordpay's innovative FraudSight solution and drives better outcomes for our merchants using the solution," said Cindy Turner, Chief Product Officer at Worldpay. "Losses to online payments fraud reached \$48 billion worldwide last year and that amount is only set to grow as e-commerce markets expand at accelerated rates. While fraud detection continues to become more accurate, about 6% of e-commerce transactions were rejected due to suspicion of fraud and up to 10% of those are false declines. Together with issuers like Capital One, we can reduce losses and better protect our merchants—both through the detection of real fraud attempts and by reducing false positive declines."

The benefits of this collaboration are enabled for U.S.-based merchants using Worldpay payments services and the company's multi-layered fraud solution, FraudSight, while accepting Capital One-issued card payments.

About Worldpay

Worldpay is a leading payments technology and solutions company with unique capabilities to power omni-commerce across the globe. Our processing solutions allow businesses of all sizes to take, make and manage payments in-person and online from anywhere in the world. Annually, we process over 50 billion transactions across 146 countries and 135 currencies. We help our customers become more efficient, more secure and more successful. To learn more, visit [worldpay.com](#) or follow us on [LinkedIn](#), [X](#), and or [Facebook](#).

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