CASE STUDY

Strengthening payment performance through intelligent data sharing

How Adyen helped an enterprise travel merchant realize a 190 bps increase[1] in authorization rates without adding friction.

Lack of data visibility is negatively impacting authorization rates

As a global payment services provider, Adyen continuously works to optimize payments on behalf of its clients. Across its portfolio of global digital merchants, Adyen observed a pattern of unusually high declines due to suspected fraud. They suspected that legitimate transactions were being declined because issuers lacked sufficient context to meet approval criteria.

Adyen and Visa believed that providing issuers with more relevant transaction data could meaningfully improve authorization rates for clients.

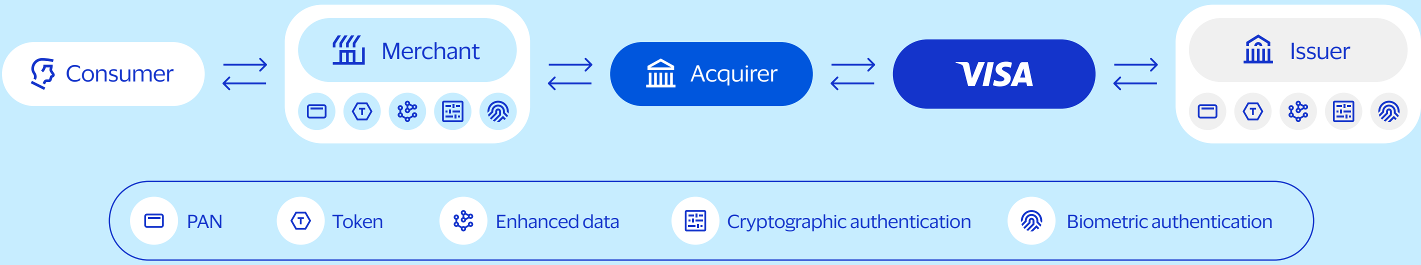
"We have this super rich data set, but the transaction pipes…are very data poor. There's very little signals there that an issuer can use to know whether this transaction is good or not.

Adam Boda
Product Lead,
Authentication Engine, Adyen

Closing the data gap

Adyen worked with Visa to implement Visa Intelligent Exchange (IDX) via Visa Secure, formerly known as Visa Data Only, which seamlessly captures and passes enhanced data through authentication rails.

In order to ensure enriched merchant data actually reaches issuers in a usable way, Visa feeds this data directly into Visa Advanced Authorization (VAA). This allows issuers to leverage richer transaction context within their existing authorization decisioning, improving confidence without adding friction to the consumer experience.



Additionally, Visa IDX via Visa Secure allows enhanced authentication data to feed into Visa Advanced Authorization (VAA), Visa's real-time risk scoring engine, and additional scores like Visa Consumer Authentication Service (VCAS)—helping issuers make more informed authorization decisions.

> When this [risk score update] enhancement happened... we saw a very clear jump upwards in terms of auth rate lift.

Dumitru Balanici
Tech Lead,
Authentication Engine, Adyen

Seamless activation through Adyen's platform*

Since the client already leveraged Adyen's authentication engine, enabling Visa IDX via Visa Secure required no additional development work.

To ensure clean measurement of impact, the initiative included:

- First-attempt authorization performance measurement
- Ongoing data reviews and issuer-level analysis
- Continuous data quality feedback and optimization

Because the authentication engine is embedded within Adyen's orchestration layer, it can be selectively deployed and optimized by segment, geography or risk profile, making it a customizable and scalable lever for future growth.

With clean measurement in place and no change to the consumer experience, the results were immediate and measurable.

Significant authorization uplift

Compared with standard non-authenticated ecommerce transactions (ECI 07), transactions using Visa IDX via Visa Secure immediately achieved significantly higher authorization rates. The lift was strongest among transactions previously declined as suspected fraud, particularly cross-border transactions, where authorization performance has historically underperformed.

Large travel enterprise client approval rate increases while fraud rates remained stable*

290 bps
increase for cross-border[1]

190 bps
increase for U.S. domestic transactions[1]

310 bps
increase for PAN[1]

170 bps
increase for network tokens[1]

The performance gains came not just from sharing more data, but from how Visa turns that data into risk scores that issuers can easily ingest and use in their authorization decisioning.

> That's where Visa really stepped in and made it easier. It's maybe a feather in Visa's cap that they were able to solve this problem.
>
> **Adam Boda**
> Product Lead,
> Authentication Engine, Adyen

The results of this pilot demonstrate how richer authentication data, when consistently shared and incorporated into network risk intelligence, can materially improve authorization outcomes for global merchants.

Ready to unlock this value?

Given the strong performance improvements we're seeing across the ecosystem from enhanced data sharing, Visa has launched the Digital Commerce Authentication Program (DCAP) to drive adoption and scale.

Merchants who send four key data fields, device ID, billing address, IP address, and email, over approved Visa rails are eligible for DCAP. These data elements are the most impactful for issuers and drive meaningful improvements in authorization performance.

Visa offers multiple paths to get started, so merchants can participate in a way that fits their current capabilities whether working directly with Visa, through their acquirer, or via an existing provider. Contact your Visa representative to learn more.

* Methodology note: Focused on a subset of optimized issuers. Results are based on an Adyen-run pilot comparing transactions with Enhanced Data enabled ("Yes") versus a control group ("No"). Analysis focuses on first-attempt approval rates (first approved / initiated). Transactions included domestic and cross border, consumer-initiated eCommerce purchases processed via Adyen. Wallets, standard 3D Secure flows, merchant-initiated transactions, and account funding transactions were excluded.

1. Large travel enterprise client specific case study numbers are from 10/8/25-1/22/26 for the subset of optimized U.S. issuers only. U.S authorization rates.