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Global Payments Expands Adaptive Authentication Platform

Enhanced capability helps merchants increase approvals, reduce false declines and minimize checkout friction

ATLANTA--(BUSINESS WIRE)-- Global Payments Inc. (NYSE: GPN), a leading payment technology and software company that powers commerce for businesses of all sizes worldwide, today announced the expansion of its Adaptive Authentication platform with the addition of Visa Intelligent Data Exchange (IDX) API, helping clients in the U.S. and Canada improve authorization rates, reduce unnecessary customer challenges and optimize payment performance.

The enhancement enables Global Payments® clients, who are eager to improve approval rates without adding checkout friction, to share richer transaction data with issuers, supporting more informed authorization decisions, helping reduce false declines and maximizing conversion.

The Global Payments Adaptive Authentication platform's addition of Visa IDX API extends its suite of intelligent authentication capabilities. Powered by AI, Adaptive Authentication dynamically selects the most effective authentication strategy for each transaction, using capabilities including 3D Secure, Data Only authentication, SCA Exemptions and Visa IDX API. While Adaptive Authentication is available to clients globally, Visa IDX API is initially available for eligible domestic U.S. and Canadian transactions.

"Every time a legitimate customer has their transaction declined, it is a lost revenue opportunity," said John Winstel, senior vice president, Value Added Services at Global Payments. "As authentication becomes more complex, merchants need more than standalone tools. They need an intelligent approach that determines the right authentication strategy for every transaction. By adding Visa IDX API to our Adaptive Authentication platform, we are helping our clients improve approvals, reduce friction and deliver better customer experiences."

The announcement builds on Global Payments' ongoing investment in authentication optimization. Deployments of Data Only authentication and Adaptive Authentication's AI-powered optimization model have helped merchants achieve approval-rate improvements typically ranging from four to six percent, recovering legitimate sales while reducing unnecessary customer challenges.

“Visa Intelligent Data Exchange API is designed to provide issuers with richer transaction insights as part of the authorization process, helping merchants improve approval rates and reduce false declines,” said Cietan Kitney, head of product, North America, Visa. “Through our work with Global Payments, we are helping advance a better approach to digital commerce authentication.”

Combined with the advanced fraud and risk capabilities provided by Ravelin and the scale of Global Payments, the expanded platform represents another step toward a more intelligent, data-driven future for digital commerce. Clients around the world can access Adaptive Authentication and Data Only capabilities today, with the addition of Visa IDX API providing enhanced optimization for domestic U.S. and Canadian payment flows.

About Global Payments

Global Payments Inc. (NYSE: GPN) is a leading payment technology and software company that powers commerce for businesses of all sizes worldwide. We help businesses grow with confidence by delivering innovative solutions that enable seamless payment acceptance, smarter operations and exceptional client experiences – online, in store and everywhere in between. With its global reach, local expertise and scale, Global Payments® manages trillions in payments volume and billions of transactions across more than 175 countries. Headquartered in Atlanta, Georgia, Global Payments is a Fortune 500® company and a member of the S&P 500. Learn more at company.globalpayments.com.

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