Drive NextGen Retail & Tech Payments with AI and Data

A Smarter, faster, and more secure AI-native payments ecosystem for enhanced customer experience and cost efficiency.
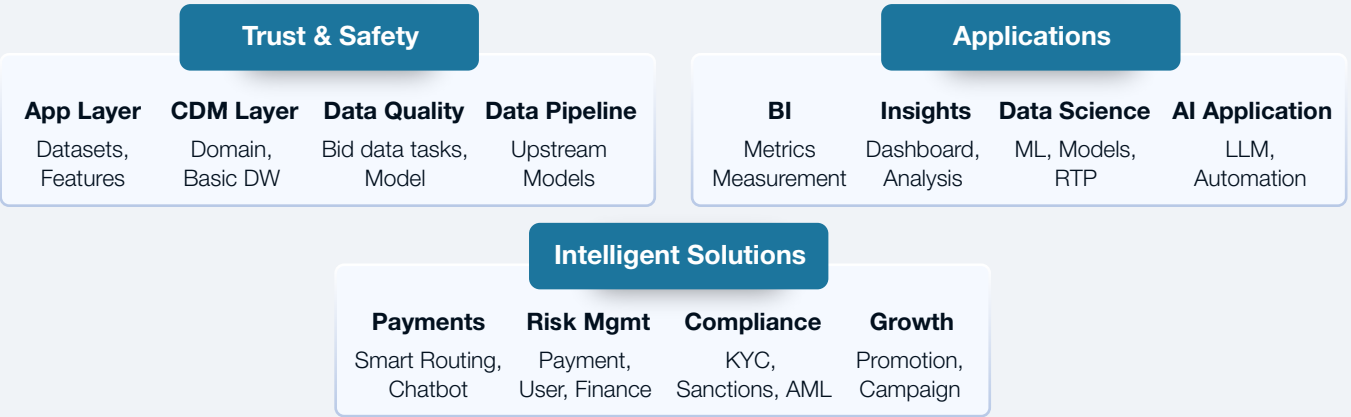
Trusted, Next-Gen, Scalable Payments fabric

A trusted, next-gen payments ecosystem built for scale, seamlessly blending security, intelligence, and automation to power frictionless transactions and unstoppable retail growth.

Core Payment Solution

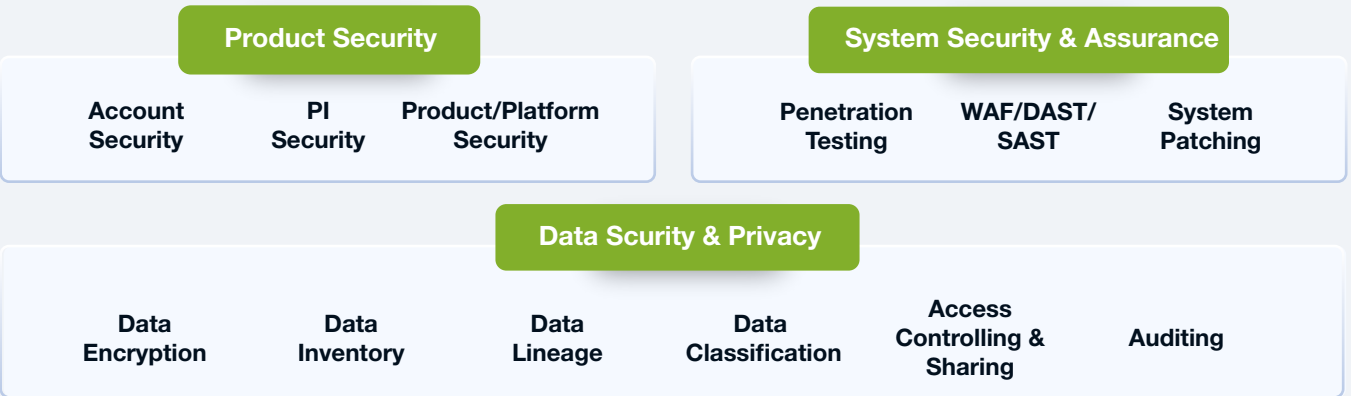| Trust & Safety	Risk & Fraud	Payment Operations	User Growth
KYC Solution	Fraud Detection	Payment Product	Payment Campaign Design
Regulatory Compliance	Automated Alerts	Channel Router	Campaign Analytics
Payment Fraud Management	Chargeback	Exception Handling	Checkout Conversion
Chargeback Management	Fraud Manual Review	Processor Signing	Auth Improvement
Customer Appeals	Governance & Control Framework	Treasury	Customer Operations

Data Platform

A powerful data backbone that unifies infrastructure, intelligence, and insight, turning every transaction into actionable intelligence for smarter, faster decisions.

Trust & Safety

App Layer	CDM Layer	Data Quality	Data Pipeline
Datasets, Features	Domain, Basic DW	Bid data tasks, Model	Upstream Models

Applications

BI	Insights	Data Science	AI Application
Metrics Measurement	Dashboard, Analysis	ML, Models, RTP	LLM, Automation

Intelligent Solutions

Payments	Risk Mgmt	Compliance	Growth
Smart Routing, Chatbot	Payment, User, Finance	KYC, Sanctions, AML	Promotion, Campaign

Security & Privacy

Fortified with multilayered security, protecting platforms, data, and systems through encryption, governance, and continuous assurance to keep every retail transaction safe and compliant.
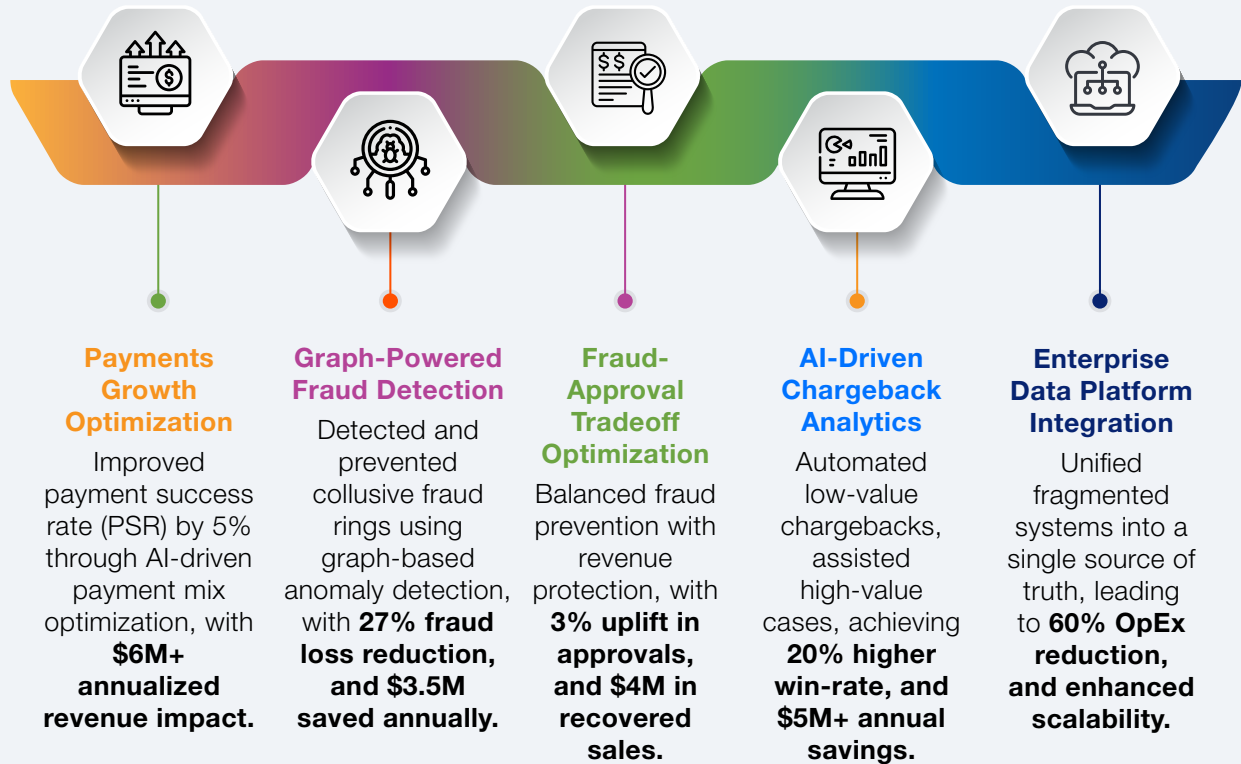
Product Security

Account Security	PI Security	Product/Platform Security

System Security & Assurance

Penetration Testing	WAF/DAST/ SAST	System Patching

Data Scurity & Privacy

Data Encryption	Data Inventory	Data Lineage	Data Classification	Access Controlling & Sharing	Auditing

A Spectrum of Use Cases

	Data & Insights	Advance Analytics & AI	AI Embedded Operations
Risk & Fraud	• Payment Decline • Velocity Pattern • Fraud funnel visualization • Dispute loss attribution	• Fraud Propensity Model • Synthetic Identity Detection • Network graph collusion • Threshold Optimization	• Real-time fraud score engine • Dynamic blocklists • Alert prioritization bots • Continuous model retraining
Trust & Safety	• Trust score dashboards • Identity linking • Seller behavior analysis • Real-time KPI monitoring	• Behavioral biometrics • Content violation tracking • Anomaly detection • Graph based entity resolution	• Adaptive verification • Auto-evidence assembly • Continuous risk re-scoring • Real-time account flagging
User Growth	• User lifecycle analysis • Geo-level acquisition • Drop-off journey analysis • Loyalty and retention metrics	• Churn prediction • CLV optimization • Personalized payment recommendations	• Smart retry engine • Voice/chatbot helpdesk • Real-time offer engine • A/B experimentation
Core Payment Solution	• Authorization rate • Settlement reconciliation • Routing performance analysis	• Dynamic BIN routing • Payment method optimization • Approval rate optimization • Optimized Fraud-Approval tradeoff	• Adaptive payment routing • Authorization feedback loop • Smart refund engine • Settlement discrepancy bot

Results That Speak Out Loud

- **60% lower OpEx** through unified enterprise data platforms
- **27% fraud loss reduction** within 3 months → **$3.5M saved annually**
- **20% higher chargeback win-rate** → **$5M cost savings**
- **6% improvement** in payment success → **$6M annualized revenue**
- **3% uplift** in approval rates → **$4M recovered sales**

Success Stories

Payments Growth Optimization
Improved payment success rate (PSR) by 5% through AI-driven payment mix optimization, with **$6M+ annualized revenue impact.**

Graph-Powered Fraud Detection
Detected and prevented collusive fraud rings using graph-based anomaly detection, with **27% fraud loss reduction, and $3.5M saved annually.**

Fraud-Approval Tradeoff Optimization
Balanced fraud prevention with revenue protection, with **3% uplift in approvals, and $4M in recovered sales.**

AI-Driven Chargeback Analytics
Automated low-value chargebacks, assisted high-value cases, achieving **20% higher win-rate, and $5M+ annual savings.**

Enterprise Data Platform Integration
Unified fragmented systems into a single source of truth, leading to **60% OpEx reduction, and enhanced scalability.**

Straive Leads the Way

✓ End-to-End AI Operationalization

✓ Deep Expertise in Retail Tech & Payments

✓ Scalable Models for Long-Term ROI

✓ Proven "Triple-E" Impact: Experience, Efficiency, Effective RevGen

Reimagine Retail Payments with AI
Discover how Straive's AI and data-driven solutions help global retailers and payment providers achieve sustainable growth.

Explore our Retail & Tech Payment Solutions