



Riskified Unveils Adaptive Checkout: AI Fraud Prevention That Maximizes Ecommerce Conversion Rates

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New offering aims to intelligently adapt each checkout flow to reduce false declines and boost ecommerce conversion rates

NEW YORK--(BUSINESS WIRE)--Mar. 5, 2025-- [Riskified](#), a leader in ecommerce fraud and risk intelligence, is excited to announce the launch of [Adaptive Checkout](#), a groundbreaking solution designed to drive higher conversion rates by not falsely declining good orders while also mitigating fraud for ecommerce merchants. This advanced configuration of Riskified's Chargeback Guarantee product enhances existing fraud prevention models by incorporating a powerful new conversion optimization engine. This engine intelligently adapts the checkout process to the risk level of each transaction, ensuring more legitimate transactions are approved while reducing fraud.

Traditional fraud prevention systems rely on nested rules resulting in binary approve/decline decisions, which can lead to false declines, insulted customers and lost sales. Riskified's Adaptive Checkout shifts away from this traditional model by intelligently adapting each checkout journey based on an order's unique risk profile, the identity's shopping history, and hundreds of millions of data touchpoints from Riskified's global merchant network. Leveraging AI, Adaptive Checkout customizes the checkout flow for each transaction, surgically applying additional security measures for select higher-risk orders, enabling merchants to confidently approve more genuine orders while blocking fraud at various stages of the process.

"As fraudsters grow more sophisticated, ecommerce merchants face the risk of losing legitimate customers through false declines, which can directly impact their revenue," said Eido Gal, CEO & co-founder of Riskified. "Merchants raised this critical challenge with us, leading to our development of Adaptive Checkout to further optimize ecommerce conversions. By leveraging AI to assess risk and adapt the checkout experience in real-time, merchants are better able to balance fraud prevention with the need to approve as many legitimate transactions as possible."

Adaptive Checkout routes order through specific flows based on their risk profile, selectively applying additional identity verification such as entering a credit card CVV, issuing a One-Time Password (OTP) or routing to 3DS, only when necessary. This minimizes disruption for good customers while effectively filtering out fraudulent transactions. As part of Adaptive Checkout, Riskified screens out blatant fraud before it reaches the issuer's authorization checks and sends enriched order data to partnering issuers, enabling them to identify and approve legitimate transactions more easily.

TickPick is a leading online marketplace with 100% guaranteed tickets for live events and is the only major no-fee ticket site. They partnered with Riskified to enable their growing customer base to transact easily while accurately keeping out fraud. After implementing strategic analytical touchpoints in their checkout flow, TickPick was able to approve as much as \$3 million in incremental revenue that otherwise would have been declined due to fraud risk. Jack Slingland, SVP of Operations of TickPick said, "We're excited to partner with Riskified in developing innovative solutions that further enhance our customer experience, lower fraud costs, and enable long term success."

With Adaptive Checkout, merchants can confidently approve more good orders, reduce false declines, improve authorization rates, and enhance the overall customer experience, ultimately leading to increased revenue and improved customer retention. This advanced solution empowers fraud and payments teams to make a measurable impact on the company's topline growth. View the [Adaptive Checkout demo video](#) on [Riskified.com](#).

About Riskified

Riskified (NYSE:RSKD) empowers businesses to unleash ecommerce growth by outsmarting risk. Many of the world's biggest brands and publicly traded companies selling online rely on Riskified for guaranteed protection against chargebacks, to fight fraud and policy abuse at scale, and to improve customer retention. Developed and managed by the largest team of ecommerce risk analysts, data scientists, and researchers, Riskified's AI-powered fraud and risk intelligence platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. Riskified was named to CNBC's World's Top Fintech Companies in 2024. [Learn more at riskified.com](#).

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