



## 85% of Merchants Battle to Balance Customer Experience and Fraud Prevention

June 18, 2025

*Live survey insights from 130+ ecommerce industry professionals reveal how fraud decisions shape revenue and customer trust*

NEW YORK--(BUSINESS WIRE)--Jun. 18, 2025-- [Riskified](#) (NYSE: RSKD), a global leader in ecommerce fraud prevention and risk intelligence, today shared new insights from a live survey conducted at its flagship event, Ascend 2025, at the 1 Hotel Brooklyn Bridge in New York City. The survey results highlight key challenges and opportunities in ecommerce fraud prevention and its strategic role in driving profitable growth and elevating the customer experience.

As global ecommerce sales are projected to rise to nearly \$8 trillion by 2028 (eMarketer), the sophistication of fraud continues to grow alongside it. Merchants lose as much as \$448 billion annually due to payment fraud, false declines, and returns and refund abuse. At Ascend 2025 in North America, Riskified gathered more than 130 professionals from across the ecommerce ecosystem, including merchants representing approximately \$1T in annual ecommerce transaction volume. Live polling conducted onsite captured how the ecommerce industry is responding to current challenges:

- When asked to identify their biggest challenge in optimizing customer experience while preventing fraud, 85% of respondents cited the need to reduce friction for good customers without increasing fraud risk - underscoring the complexity of balancing automation, manual review, and customer journey consistency.
- Nearly half (47%) of respondents estimate that up to 5% of legitimate customer orders are falsely declined. For the respondents, a 5% false decline rate equates to approximately \$50 billion in lost revenue that, with the right fraud management approach, can instead be converted into topline growth.
- Approximately 54% of respondents selected "initial checkout and/or purchase flow" as the area that offers the greatest opportunity for improvement in fraud prevention, signaling a focus on reducing friction and risk at this critical point in the customer journey.

These results underscore discussions at Ascend 2025, where speakers from Amazon, Macy's, [Super.com](#), Christian Dior, Rue Gilt Groupe, Appriss Retail, Primer, Ethoca, and others presented cutting-edge strategies combining AI, data science, and cross-functional and cross-industry collaboration to turn fraud prevention into a strategic lever for business growth. To empower merchants to meet escalating challenges head on, Riskified showcased its newest lineup of AI-first tech designed to combat the most sophisticated fraud and policy abuses including [Adaptive Checkout](#), [Policy Protect](#), and [Dispute Resolve](#).

"Fraud isn't a back-office problem anymore — it's a front-line business decision," said Jeff Otto, Chief Marketing Officer, Riskified. "This survey confirms that the most successful companies are those that treat fraud strategy as a key enabler for growth, conversion, and customer trust."

Riskified's Ascend 2025 North America Summit also featured industry roundtables focused on vertical-specific risks including electronics, fashion, remittance, footwear, omnichannel retail, travel, and gift cards — fostering collaboration and practical solutions among peers.

For more information on Riskified and Ascend 2025, which is taking place all over the world, visit <https://www.riskified.com/global-ascend/>

### 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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