

# Payments Intelligence: From Data Chaos to Confident Action

The industry's first decision layer that combines automated anomaly detection with full-scale financial operations



## Business Outcomes

**Stop Revenue Leakage**

Use driven anomaly detection to catch technical errors, sudden PSP outages, or BIN-level declines the moment they happen - not days later.

**Automate Financial Control**

Eliminate manual data handling. Automate reconciliation and fee intelligence to protect margins and align PSP reports with 100% precision.

**Proactive Risk Management**

Shift from reactive to proactive. Prevent disputes with pre-chargeback alerts and use AI recommendations to boost global acceptance rates.

## The Intelligence Loop



## Why Intelligence Matters

THE OLD WAY (STATIC)	IXONav
Manual analysis across dashboards and exports	<ul style="list-style-type: none"> <li> AI-guided insights surface what matters automatically</li> </ul>
Issues discovered days or weeks later	<ul style="list-style-type: none"> <li> Real-time anomaly detection flags problems as they happen</li> </ul>
Disputes handled after chargebacks hit	<ul style="list-style-type: none"> <li> Pre-dispute alerts prevent revenue loss before escalation</li> </ul>
Fee changes explained retroactively	<ul style="list-style-type: none"> <li> Fee intelligence explains cost drivers at transaction level</li> </ul>
Siloed PSP portals and reports	<ul style="list-style-type: none"> <li> One source of truth across your entire payment stack</li> </ul>

## Key Capabilities

**IXONav**

Transform payment data into actionable insights with driven recommendations to improve acceptance rates, surface risks early, and reduce costs.

**Fee Intelligence**

Analyze interchange, scheme fees, surcharges, and penalties across all PSPs to understand true transaction costs and protect margins.

**Tailored Anomaly Detection**

Automatically detect unusual patterns, performance drops, or technical failures using custom ML models trained on your payment data.

**Automated Reconciliation**

Unify transactions and fees without spreadsheets, eliminating manual effort while ensuring accurate, audit-ready financial data.

**Don't Just Report. Decide.**

Modern payment teams don't need more data; they need better decisions. By layering payments intelligence over your financial operations, you transform your payment setup from a cost center into a growth engine. Detect the 'Why,' automate the 'How,' and stay in control over your payment margins.