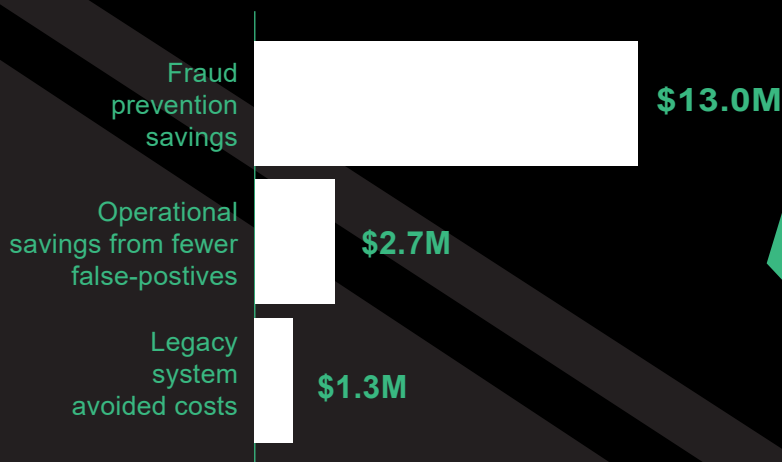# The Total Economic Impact™ Of IBM Safer Payments

Through five customer interviews and data aggregation, Forrester concluded that IBM Safer Payments has the following three-year financial impact.

## SUMMARY OF BENEFITS

Three-year risk-adjusted

Fraud prevention savings — **$13.0M**

Operational savings from fewer false-postives — **$2.7M**

Legacy system avoided costs — **$1.3M**

NPV
**$10.0M**

ROI
**144%**

PAYBACK
**<6 months**

## IBM SAFER PAYMENTS BY THE NUMBERS

Reduces average basis points lost to fraud from 25 to **19** in year one.

Improved model accuracy reduces false-postive rates by up to **77%**.

Avoids **$230K** annually in ongoing licensing costs.

## VOICE OF THE CUSTOMER

"The beauty of Safer Payments is the confidence that we have in the rules and the models and the ability to detect fraud very, very fast with low false positives."

*Chief security officer, banking*

"One of the things that really attracted us to Safer Payments was the ability to use artificial intelligence to make a decision in milliseconds."

*SVP, digital payments, financial services*

Read the full study

This document is an abridged version of a case study commissioned by IBM titled: The Total Economic Impact Of IBM Safer Payments, January 2021.

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