

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)

- Manual analysis across dashboards and exports
- Issues discovered days or weeks later
- Disputes handled after chargebacks hit
- Fee changes explained retroactively
- Siloed PSP portals and reports

IXONav

- AI-guided insights surface what matters automatically
- Real-time anomaly detection flags problems as they happen
- Pre-dispute alerts prevent revenue loss before escalation
- Fee intelligence explains cost drivers at transaction level
- One source of truth across your entire payment stack

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.