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**

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Amount (in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fraud prevention savings</td>
<td>$13.0M</td>
</tr>
<tr>
<td>Operational savings from fewer false-positives</td>
<td>$2.7M</td>
</tr>
<tr>
<td>Legacy system avoided costs</td>
<td>$1.3M</td>
</tr>
</tbody>
</table>

- **NPV**: $10.0M
- **ROI**: 144%
- **Payback**: <6 months

**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

---

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

© 2021 Forrester Research, Inc. All rights reserved. Forrester is a registered trademark of Forrester Research, Inc.