

Global FinTech Leader Achieves Millions in Cost Avoidance and Fraud Prevention with Mosaicx

mosaicx



Mosaicx delivers AI-powered automation that streamlines payment support, enhances fraud detection, and drives measurable ROI.

Meeting the Need for Scalable Support

For more than a decade, a global S&P500 fintech company has relied on Mosaicx to streamline operations, reduce costs, and strengthen fraud prevention. As a leading payments processor serving industries including transportation, fuel, commercial cards, and workforce travel, the organization manages millions of customer interactions across North America and Europe.

With over 20 contact centers and a wide network of third-party partners, the company faced rising operational costs, growing pressure to reduce agent workloads, and ongoing concerns about fraud risk. Leadership sought a partner who could deliver automation and cost avoidance at scale, ensure regulatory compliance and reliability, and strengthen fraud prevention measures.

Driving Efficiency with Intelligent Automation

To scale support, while controlling costs, the company adopted Mosaicx Engage, a conversational AI solution that automates inbound customer interactions through an intelligent virtual agent. Engage now handles millions of routine calls each quarter, including card activations, payment processing questions, and fuel card support.

This shift has delivered measurable ROI:

- 2.5 million calls automated per quarter
- \$12 million in quarterly cost avoidance, equal to \$3 - 4 million each month
- Each deflected call represents an average of \$5 in avoided cost

By automating or reducing the volume of routine calls, agents can focus on more complex, high-value customer issues, improving productivity and ensuring priority clients receive timely, specialized support.

Just as importantly, relieving agents from repetitive tasks has helped reduce burnout and turnover. By giving employees more meaningful, higher-impact work, Mosaicx has supported stronger employee satisfaction and retention, reducing costly churn in contact center staffing.

Case Study:

Reducing Costs and Fraud with AI-Powered Automation



Profile Organization Type: Global S&P500 fintech and payments processor



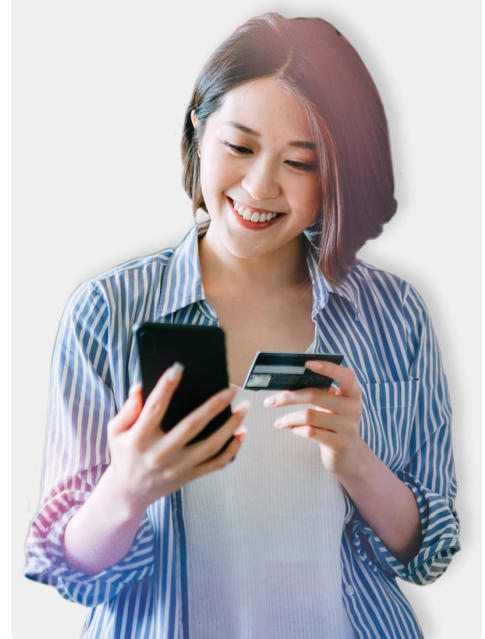
Size: Large enterprise operating 20+ contact centers and handling millions of customer interactions



Relationship: 10+ years



Location: North America and Europe



Strengthening Fraud Prevention and Security

Beyond efficiency, Mosaicx has become central to the company's fraud defense strategy. The platform monitors call activity to detect suspicious patterns, such as repeat call attempts within a short timeframe, and routes those calls to specialized agents for investigation. This automated measure has prevented millions of dollars in potential fraud losses while reducing risk exposure across the business. In 2024 alone, card-not-present fraud accounted for 71% of U.S. card fraud, driving nearly \$10 billion in losses. The potential scale of fraud makes proactive detection essential.

Mosaicx is also PCI certified and integrates seamlessly with leading financial technology partners like Fiserv, ensuring that every transaction is both secure and compliant with industry standards. Its real-time monitoring and filtering capabilities allow the company to intercept a significant portion of fraudulent attempts before they escalate into costly events.

Results: Demonstrating ROI at Global Scale

As a publicly traded fintech company generating more than \$4B in annual revenue and growing at a 17% CAGR, the company evaluates every initiative on quantifiable ROI. Mosaicx delivers this at scale, driving cost avoidance, efficiency, and fraud prevention.

- ✓ **\$12 million in quarterly cost avoidance** through automation of 2.5 million calls
- ✓ **30 percent reduction in hold times**, despite planned reductions in contact center budgets
- ✓ **Prevention of millions of dollars in potential fraud losses** through proactive monitoring
- ✓ **Greater agent effectiveness** by focusing on higher-value conversations
- ✓ **Global deployment** across North America and Europe
- ✓ **Recognized differentiator in service**, with stakeholders citing Mosaicx' responsive and knowledgeable support team

Looking Ahead: Expanding with Analytics

With proven ROI and a trusted partnership in place, the company is exploring Mosaicx' analytics and optimization capabilities. This next phase will provide real-time visibility into customer journeys, uncover friction points, and surface trends for continuous improvement — further strengthening the value of the partnership.

A Model of Long-Term Partnership

For more than a decade, this global fintech leader has relied on Mosaicx as a trusted partner to scale operations, reduce costs, and safeguard customer interactions. The result is significant business impact through millions in avoided costs and prevented fraud, supported by a reliable and evolving partnership. As the company continues its trajectory of global growth, Mosaicx remains a strategic and trusted advisor and solutions provider.



mosaicx