

How Zoop Reduced Fraud and Reinforced Trust with Credit Card Networks Using Axur

Zoop

Zoop is a leading provider of technology for embedded financial services, supporting major companies and digital platforms across multiple industries. Recognized as one of the top fintechs in the market, the company delivers a complete infrastructure for payments, banking, and credit, ensuring both scalability and security.

🎯 The Challenge

Zoop, a leading fintech in embedded financial services technology, faced a critical challenge: the validation step for card transactions to ensure proper and secure information processing.

The requests had a high operational cost, and this scenario put the relationship with card networks at risk. Additionally, suspicious cards generated notifications for the Banking and Payments teams, who had to interrupt their routines to investigate each case.

💡 The Solution

With the solution implemented with Axur and partner Azion, Zoop began using our credit card exposure solution for applications, which validates each transaction in milliseconds based on a live database of compromised cards.

The result was a significant 150% reduction in response time and preventive blocking of 30% of transactions, with no noticeable impact on user experience, plus a more stable and secure operation for the fintech and its clients.

💡 The Solution

Axur and partner Azion joined forces with Zoop to co-develop a robust solution for card validation at the edge, integrating Axur's exposed card database with Azion's low-latency infrastructure.

/// The Differentiators

The new architecture now validates each card in real time, in a process that takes less than 0.01 seconds, blocking suspicious cards before they even reach the payment engine.

→ **Coverage:** exposed card database with over 600 million cards.

→ **Response time:** 150% reduction compared to the previous solution.

→ **Operational efficiency:** 30% of transactions blocked at the edge.

❗ Card identified in data breach.

Payment method



VISA

Visa •••• 4242



+ Use a different card.

The Impact in Numbers:

150%

less time to validate cards.

30%

of transactions blocked at the edge.

The Impact

More security, less friction, and teams free to innovate.

With the integrated solution, Zoop:

- **Drastically reduced** the number of escalations to card networks;
- **Freed up** Banking and Payments teams to focus on strategic tasks;
- **Strengthened trust** between the fintech, card networks, and its end customers.

Protection Beyond Transactions: Data Intelligence

An Axur customer for several years, Zoop has been expanding its security initiatives based on real market intelligence.

In addition to integrating the card validation API into its operations, the fintech expanded its use of Axur's solutions with Brand Protection, to safeguard its reputation and digital presence, and with Threat Hunting, to strengthen its internal controls with external threat data. Through this integration, Zoop gained access to one of the largest intelligence databases, with over **17 billion unique credentials and 600 million cards**, and continuously updated.

With this visibility, Zoop can anticipate breach patterns, map new fraud techniques, and identify emerging risks before they impact its systems or customers. The result is an additional layer of prevention and operational resilience that establishes **security as a strategic pillar for the fintech's growth**.

"Our benefit goes beyond the financial—we have a solid and trustworthy reputation in the market. We don't let through what we shouldn't, and that brings security to us and to our customers. We've been protecting ourselves with Axur for a long time. We know the service is good, that we can count on the team, and that the platform evolves by listening to customers."



Ismael Aguilar
Information Security Manager,
Zoop

For Zoop, the partnership with Axur goes far beyond technology: it's a relationship of trust built over time. Ismael Aguilar emphasizes that the platform is fluid, intuitive, and reliable, reflecting constant evolution based on active listening and true collaboration. According to him, this closeness means that customer needs quickly transform into product improvements.

This solid relationship reinforces the value Zoop places on the partnership: **security, efficiency, and peace of mind**, supported by a platform that grows alongside the business.

Experience the external cybersecurity platform for financial institutions

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Gartner
Peer Insights  5/5
★★★★★

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