Case Study

Streamlined Monetization With Configurable, Intelligent Rating

ethoca™

Company Overview

Ethoca is a global provider of collaboration-based technology solutions for card issuers, e-commerce merchants, and online businesses. With a secure and scalable platform, Ethoca helps organizations prevent fraud, reduce chargebacks, and recover revenue across more than 40 countries. The company serves over 5,400 merchants and 590 card issuers, including 8 of the top 10 North American e-commerce brands and 14 of the top 20 North American banks.

Business Challenge

To keep pace with growing transaction volume and increasingly sophisticated pricing requirements, Ethoca needed a modern monetization solution that could:

- Scale across millions of transactions, currencies, and exchange rates

- Support variable pricing based on transaction type, value, and outcome

- Seamlessly integrate with NetSuite, Salesforce, and proprietary internal systems

- Replace legacy and homegrown tools without disrupting customer operations

Their existing systems could no longer meet the demands of a growing global client base or support the agility required across merchants, resellers, and distributors.

Why Gotransverse

Ethoca selected Gotransverse to deliver the configurability, extensibility, and enterprise-scale reliability their business demanded.

> "
> *We needed a monetization partner that could support our internet-scale volumes and integrate with our existing systems to minimize disruption to our customer base. We chose Gotransverse for their domain expertise and excellent reputation for rating, configurability, and extensibility, as well as the capabilities of its technical team. When solving complex monetization problems there is no substitute for domain expertise, and we found that in Gotransverse."*
>
> — *Sanjay Dhawan, VP of Finance, Ethoca*

Within three months of requirements definition, Gotransverse was live and processing transactions using **20 different rating models** and **over 1,500 invoice lines**, spanning a wide array of pricing scenarios:

- Charges by transaction count, value, and fraud outcome

- Per-customer pricing with dynamic tiering

- Support for direct, reseller, and distribution models

- Invoice generation across 5,400+ merchants

Results

With Gotransverse, Ethoca strengthened its global monetization strategy through:

- Streamlined integration with existing operational systems
- Advanced usage-based and variable pricing models
- Greater flexibility to launch and adapt new offerings at scale

The transition to Gotransverse enabled Ethoca to future-proof its billing operations, reduce risk tied to manual processes, and support the complexity of a growing partner and product ecosystem. The GT solution equips their finance team with the tools needed to respond to change quickly, without compromising accuracy or control.

> *Gotransverse has proven to be a robust, scalable, and adaptable billing platform that is enabling us to compress the billing workflow, reduce staffing requirements, and increase overall efficiency. We plan to consolidate our entire billing infrastructure on the Gotransverse platform."*
>
> *— Sanjay Dhawan, VP of Finance, Ethoca*

Unlock the Value of Agile Monetization

Request a Demo

About Gotransverse

Gotransverse delivers a fast, flexible billing and revenue management solution. Our intelligent cloud-based software was built by industry experts to handle the most complex pricing models. Since 2008, we've partnered with companies to streamline operations and unlock revenue potential, ensuring they can scale with confidence. From our headquarters in Austin, Texas, Gotransverse leads the way in enterprise monetization. To learn more, go to gotransverse.com.