



Transaction Optimisation

6th December 2022

The PSE service



Merchant

Gateways

Acquirers

Schemes

Issuers

Authentication

Authorisation

Improve **authorisation levels** through the forensic analysis across the payment lifecycle

1

Identify symptoms

(declines, errors)

2

Root cause analysis

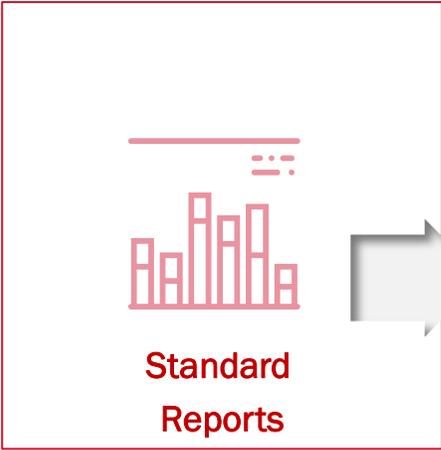
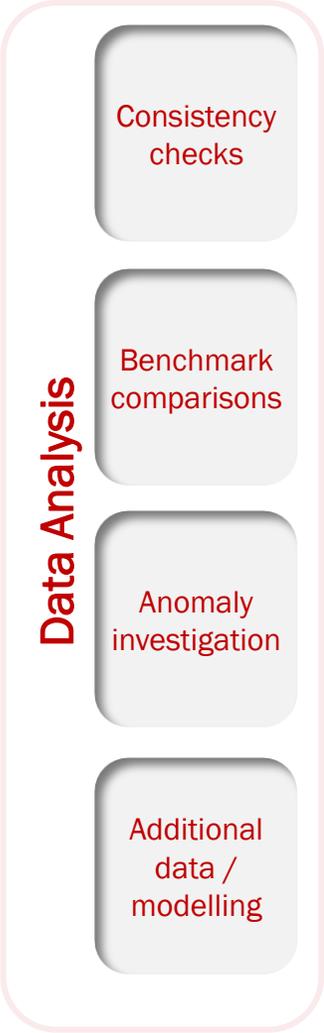
3

Recommending fixes

4

Measure improvement

Transaction Optimisation





Large Merchants

PSE has worked with a number of very large European and global merchants in a range of **sectors** (marketplaces, retail, insurance etc.) with a variety of payment **use cases** (card on file, guest check-out, recurring etc.) to deliver improved transaction outcomes

Acquirers & Gateways

PSE has delivered a wide range of projects to both gateways and acquirers in Europe, LAC, APAC and MEA to optimise their **acceptance/approval levels** and **interchange/scheme costs**

Card Schemes

PSE has worked with both international card schemes to improve their **authorisation** and **authentication** services, and carry out analysis of their data to offer insights for both **issuers, acquirers** and **merchants**

Issuers

PSE has worked with Issuers to review to improve approval levels **benchmarking performance, reviewing STIP levels** and cross border performance helping to **identify areas of improvement**

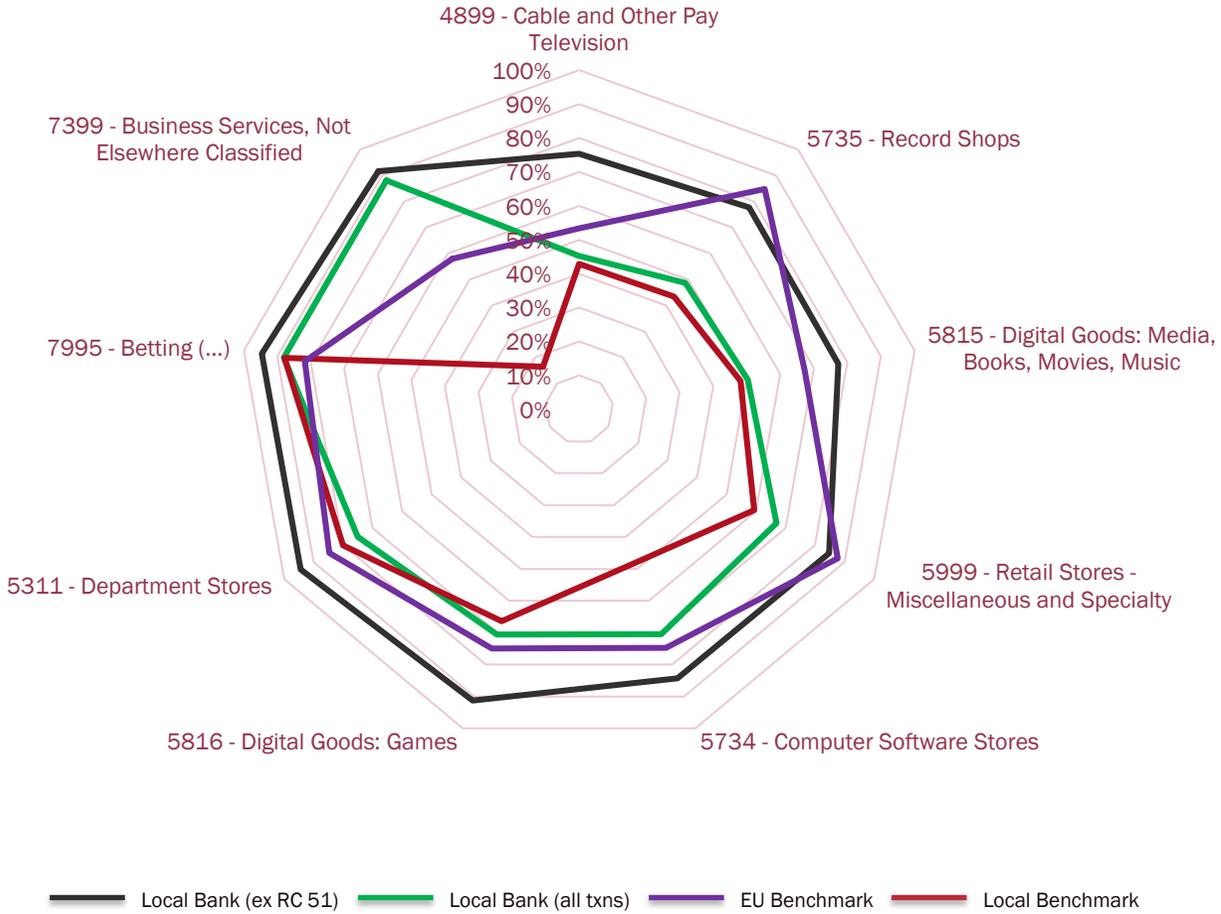
Case Study: Large UK Service Provider

- Recurring billing model
- Already had strong authorisation performance (83%)
- Worked with their team using acquirer and card scheme data
- Improved approval level by 6% to 89%
- Improvement equivalent to over £1m per month in additional revenues

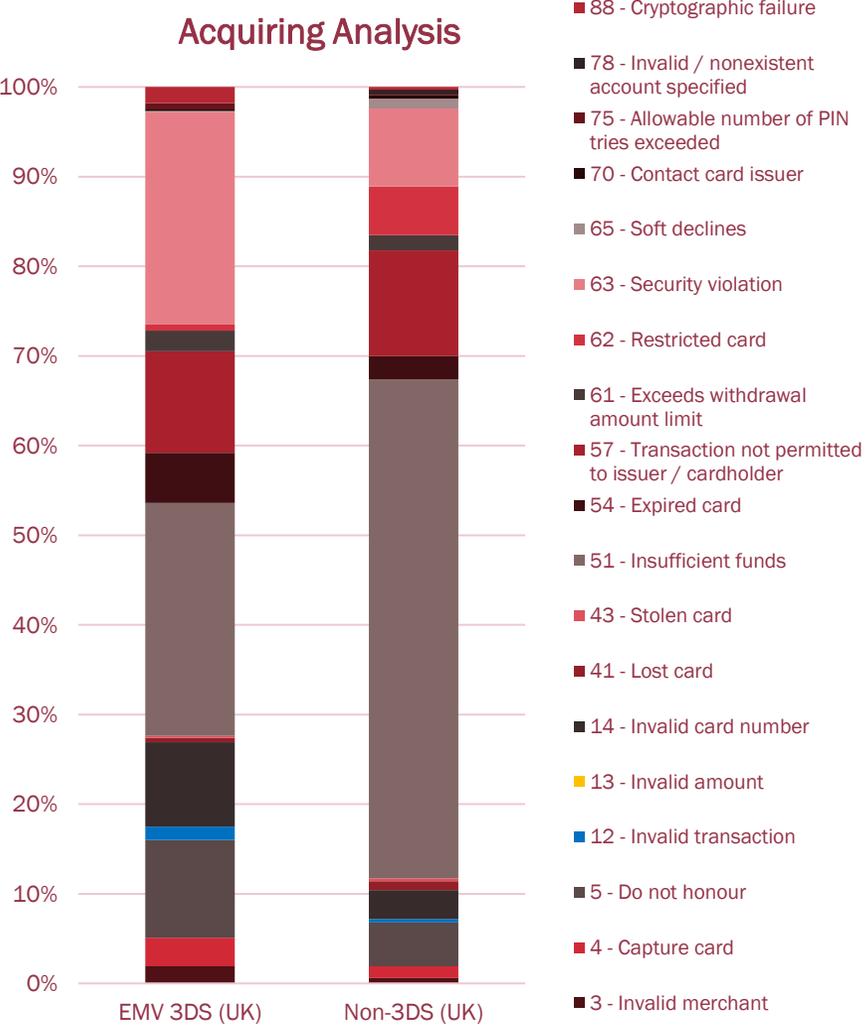
Data Examples



Issuing Analysis



Acquiring Analysis



1

- An initial small sample of CNP data covering c.6 weeks
- Key data includes reason codes, acceptance type – eCom, Recurring, Instalments & MOTO
- An initial assessment and benchmarking of potential improvements

2

- Provide full transaction data set (without PII) & scheme response data
- Identified opportunities and actionable recommendations which can be implemented
- Post implementation to measure improvement in performance 2 months afterwards



Thank You

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