Payments Data As A Strategic Asset

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Insights from 8 billion transactions & $600 billion in payments volume.

Across 97 payment methods, 239 issuer countries, 134 currencies, 10+ acquirers, 100s of merchants

Data Source: Pagos

Why does payments data matter?

The data you send and don't send impacts your performance.

Declines - 10% False Positives

Are you or your partners declining transactions for the wrong reasons? At scale, you are most likely blocking good customers.

Approvals

Don't let your technology stop you from accepting quality transactions. We see 20%-95% approval rates with clearly addressable declines.

Cost

Are you paying more than you should? We see merchants finding millions a year in cost savings and revenue opportunities.

Chargebacks

Are you disputing the right chargebacks? Do you know which chargebacks you are most likely to win? Did you win them?

Payment Methods

Are you prioritizing the payment methods most relevant to your business and buyers?

Routing & Retry Strategies

Are you and your partners making data driven decisions? What is the data based on? How expensive is replacing churn with more marketing?

Teams That Need Access to Payments Data Don't Have It

Struggling Payments Teams

No awareness of performance
Unsure of the true costs
Missing opportunities
Slow to respond to anomalies
No idea if they are "on track"
Unclear path to improvement

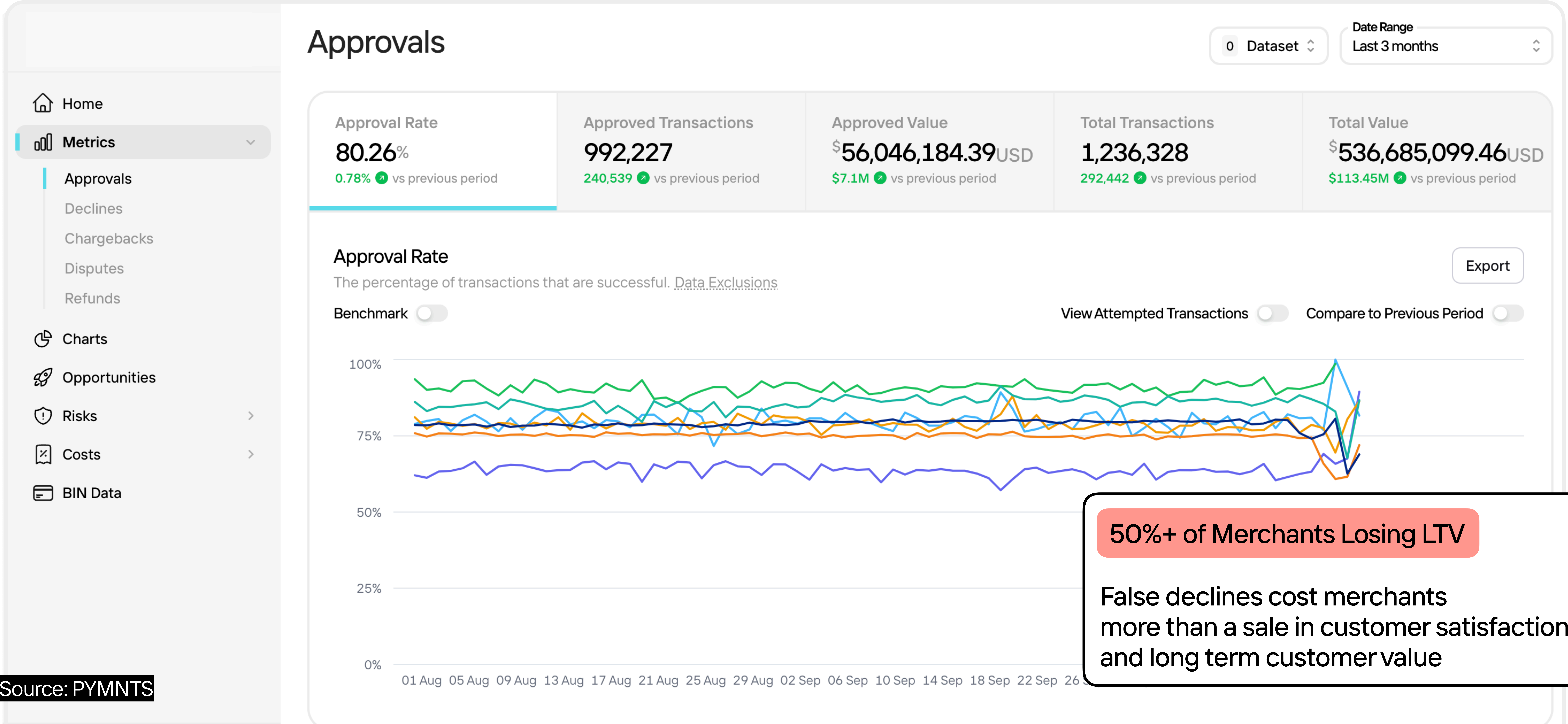
High Performance Payments Teams

Know their baseline
Deep understanding of cost
Quantify opportunities
Immediately respond to anomalies
Know performance relative to industry
Taking action to improve

This impacts not only merchants, but is important for platforms and processors **to** merchants.

Research & Understand Payments Data

Discover where your payments stack is creating a drag on your performance.



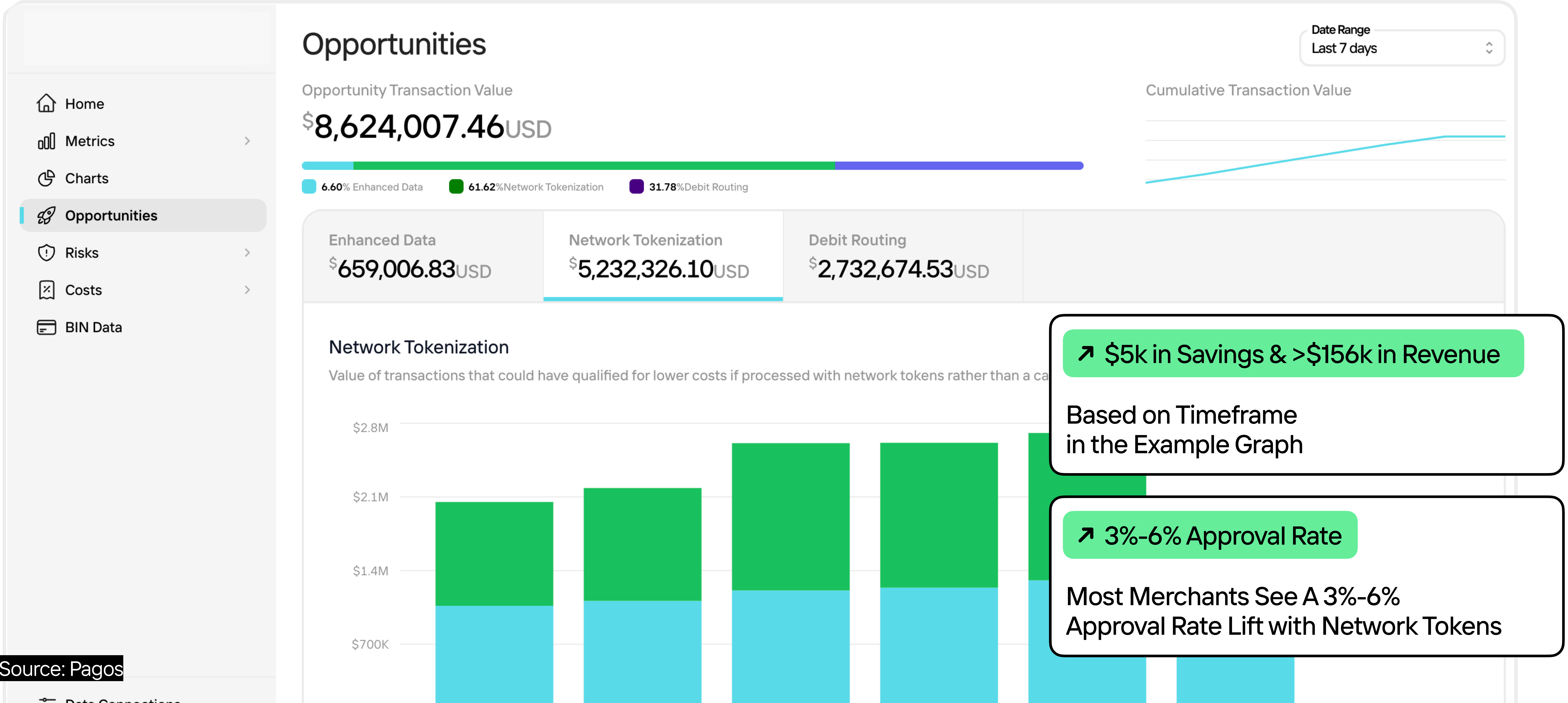
50%+ of Merchants Losing LTV

False declines cost merchants more than a sale in customer satisfaction and long term customer value

Data Source: PYMNTS

Find Opportunities in Your Payments Data

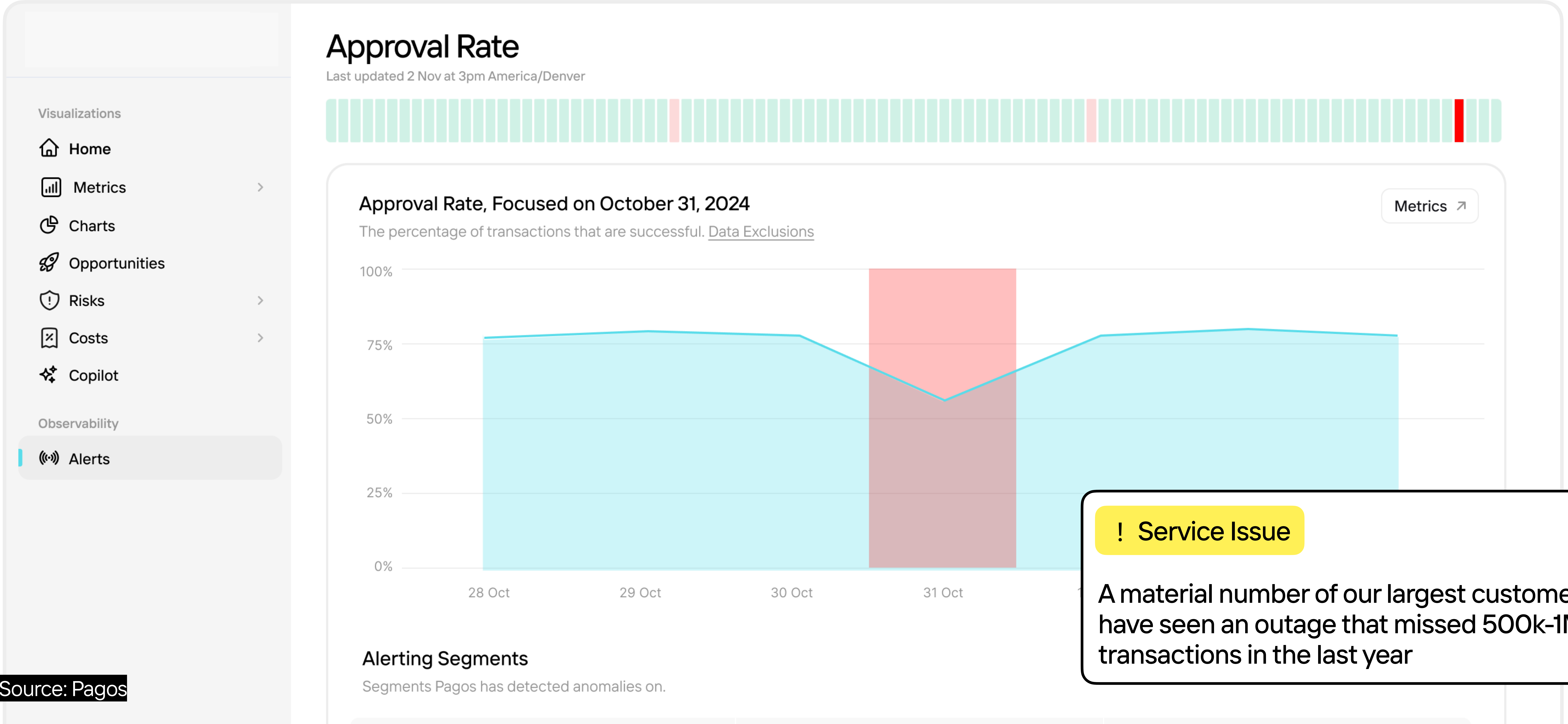
Optimize and track how you process your transactions.



Data Source: Pagos

Monitor Your Key Metrics Over Time

Running a health check on your key metrics can save you millions.



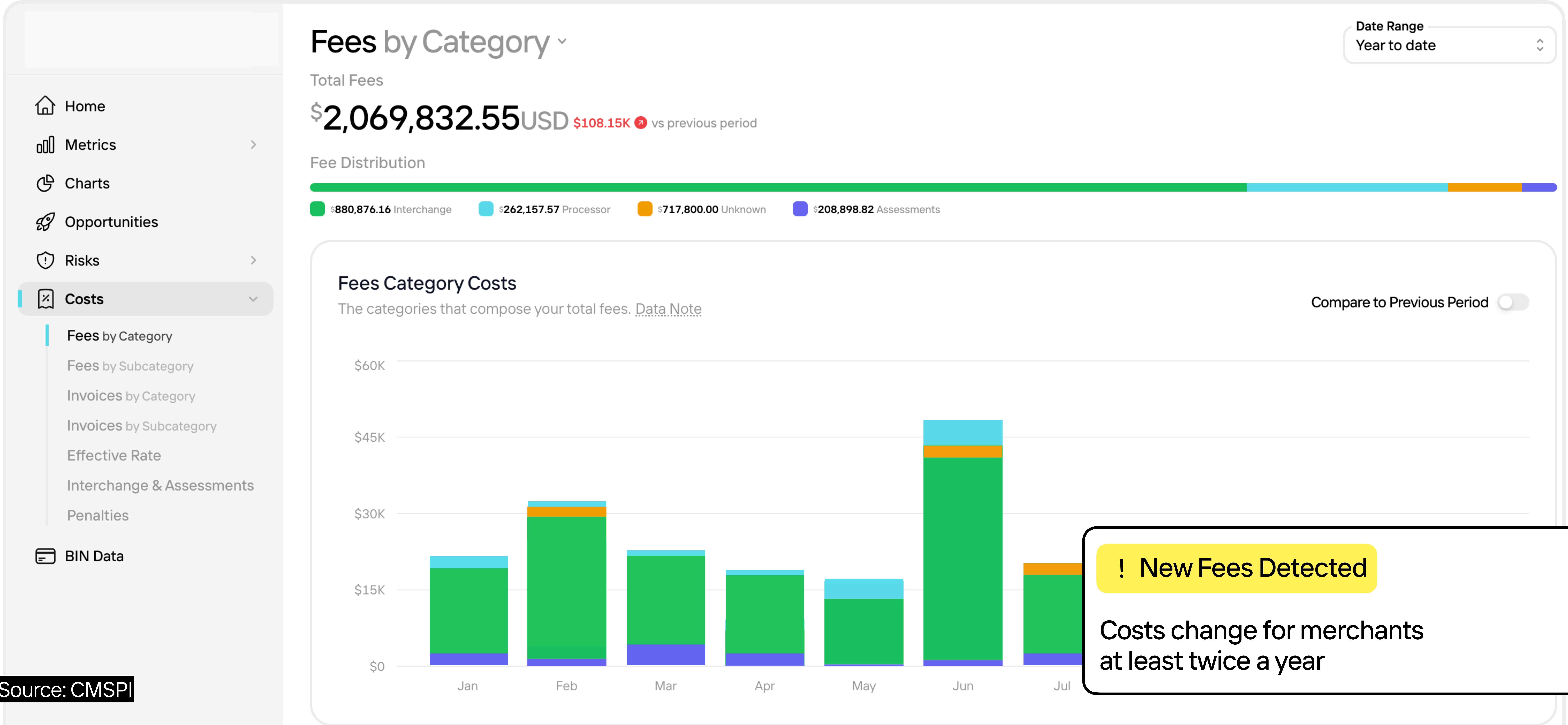
! Service Issue

A material number of our largest customers have seen an outage that missed 500k-1M transactions in the last year

Data Source: Pagos

Establish a Baseline for your Processing

Instantly benchmark yourself... are you performing at the same level every day?



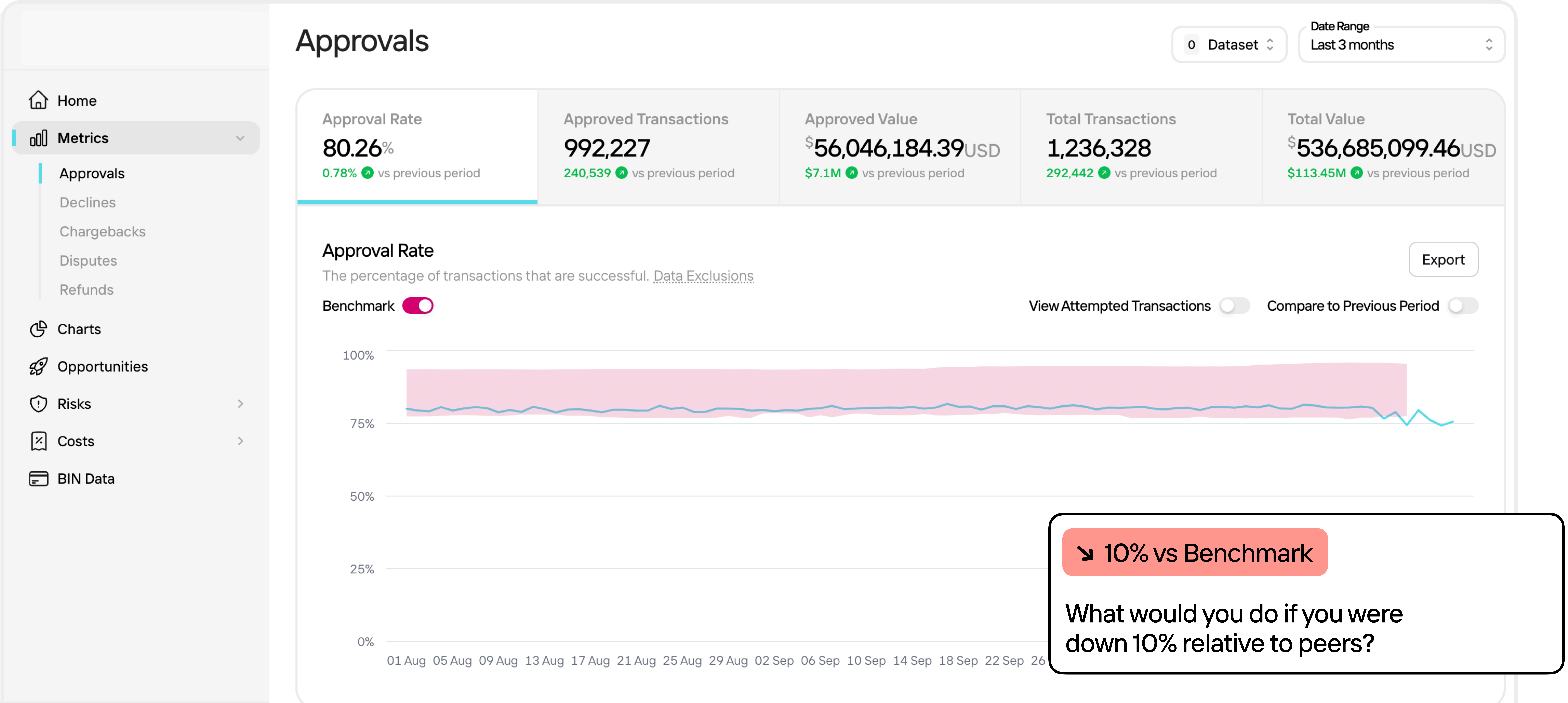
! New Fees Detected

Costs change for merchants at least twice a year

Data Source: CMSPI

And Benchmark Against the Industry

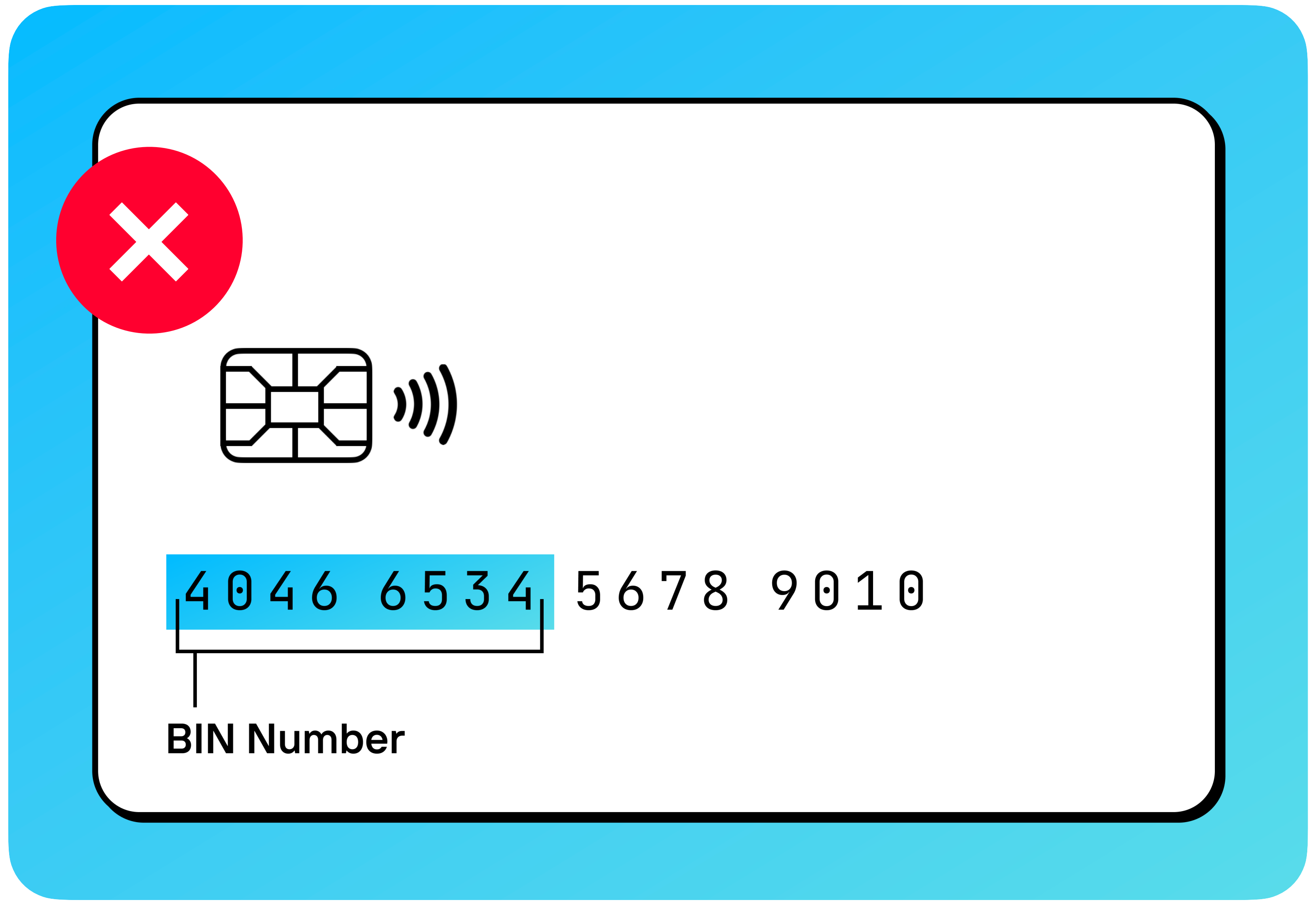
Aggregated benchmarks give you confidence you’re on track



Take Actions To Improve Performance

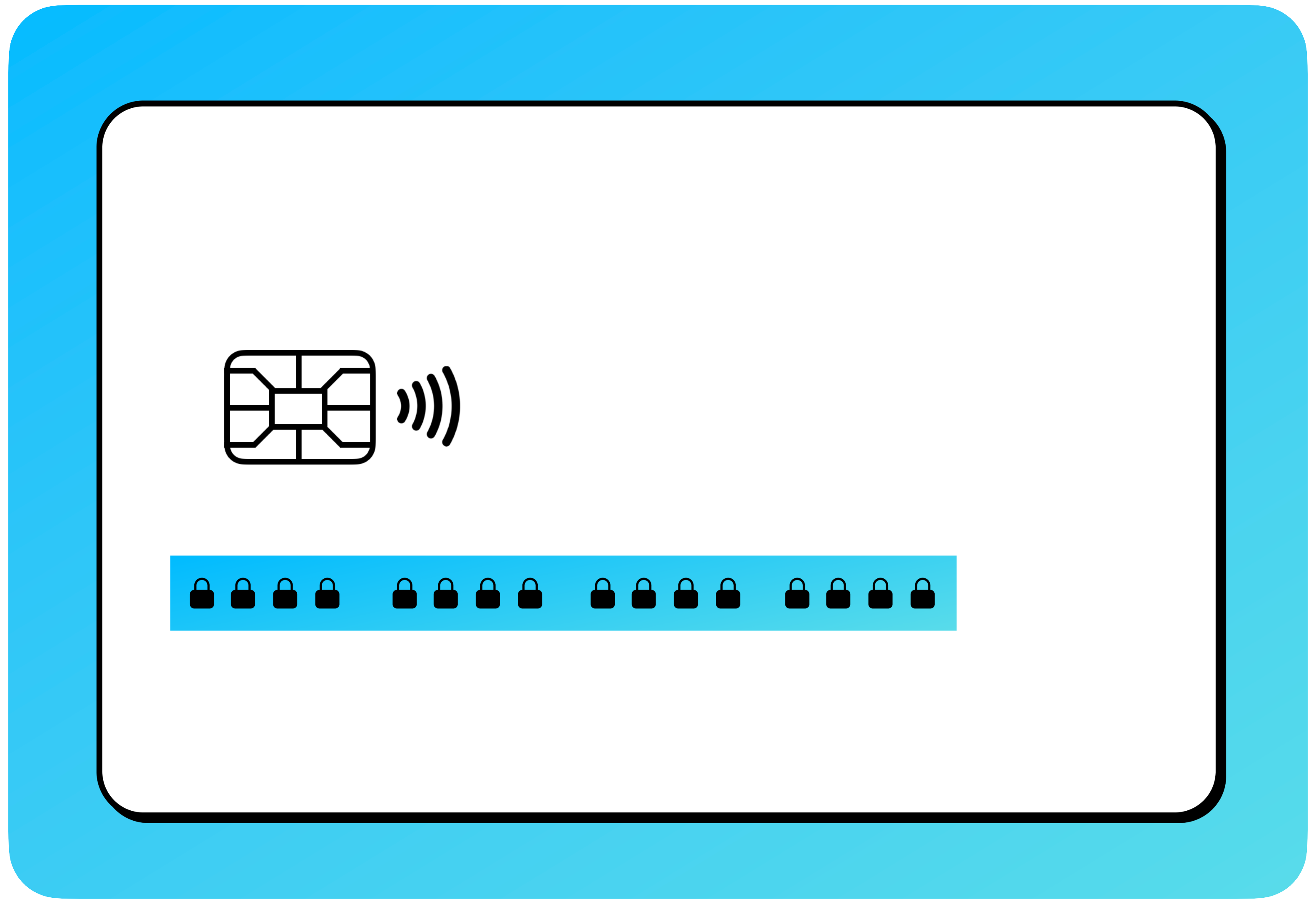
BIN Lists, Network Tokens, Account Updater, Routing, & Retries

Optimize the data you send for processing.



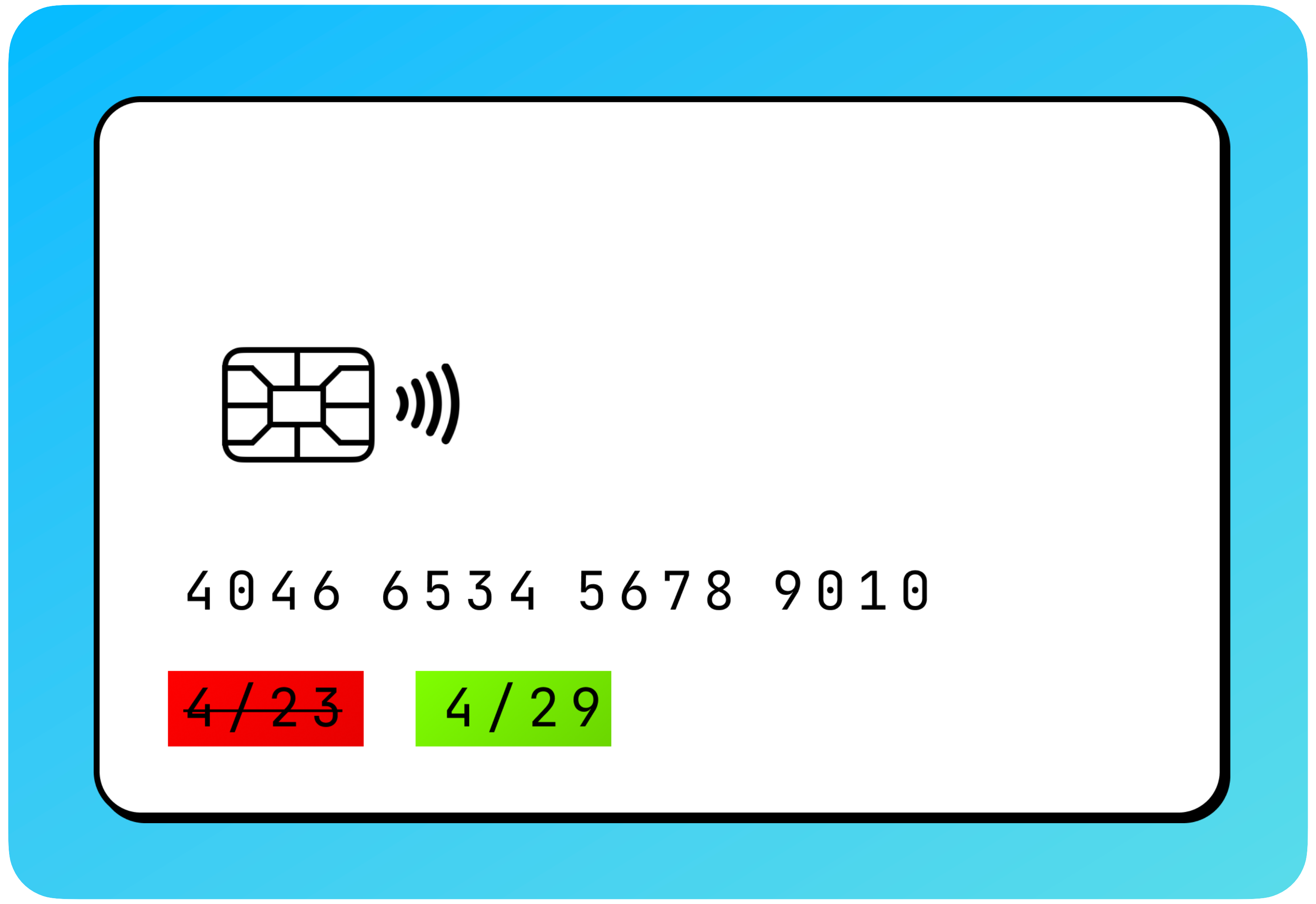
Block Cards with BIN Data

Reduce Refunds & Chargebacks



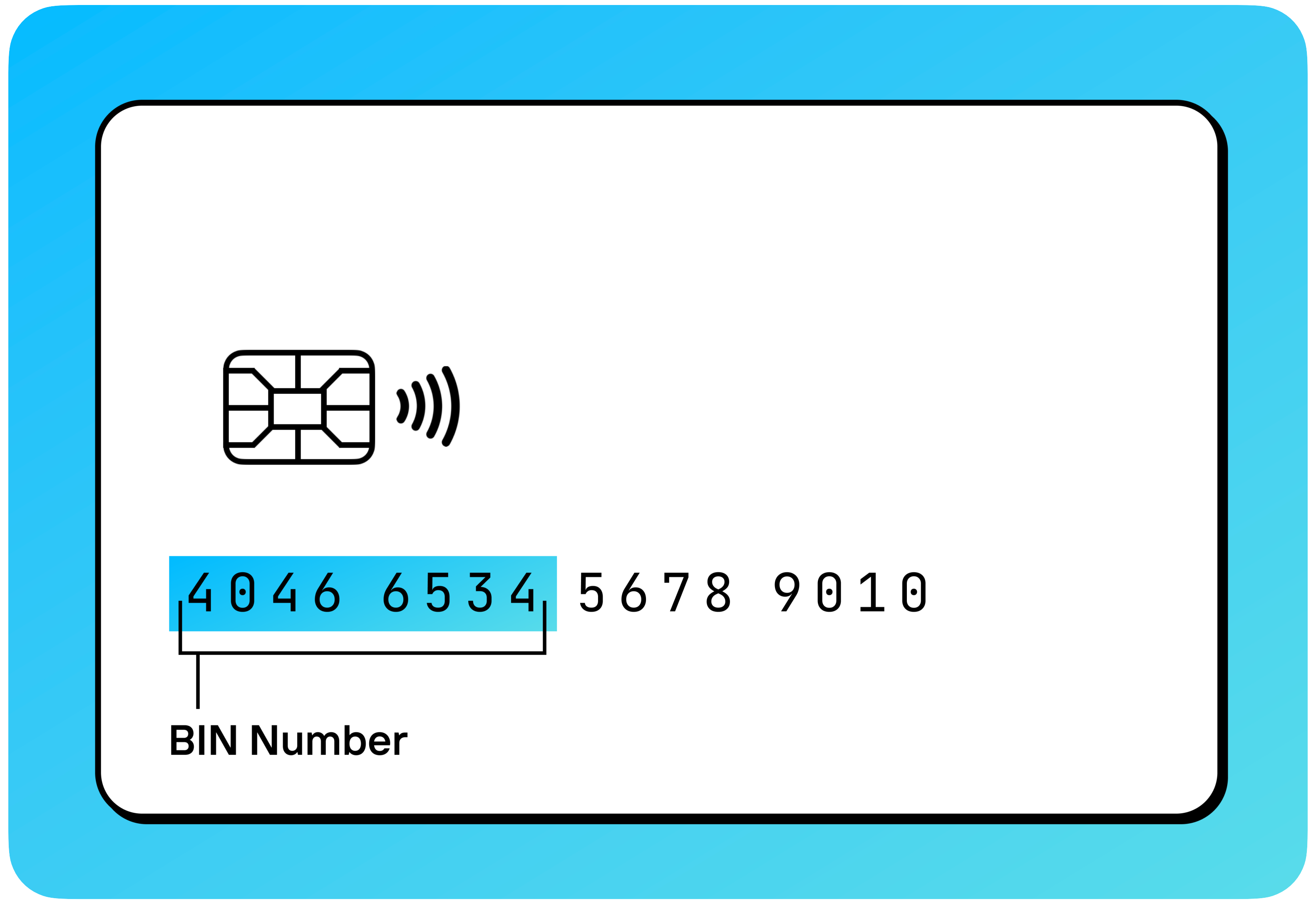
Maximize Network Token Use

Boost Approval Rate 3%-6%



Update More Card Credentials

20%-40% of Churn can be Prevented



Better Routing Based on BIN

Save Costs with Advanced Routing

Data Source: Stripe, Pagos

Payments are only a strategic asset when you have the awareness, advice, and action to optimize.

Thank You.

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