








# Payment optimization is crucial for business success

As online commerce continues to evolve, now more than ever, payment optimization is essential for business growth. Implementing an effective plan can help increase sales conversion rates, drive more revenue, reduce costs and deliver positive customer experiences so your enterprise can stay ahead of the competition.

Without the right payment optimization strategy, your business could face:

-  Negative impact to your bottom line
-  Higher transaction costs
-  False declines that affect customer experience
-  Need for payments experts to manage complexities
-  Inability to track performance and trends



\$105.00

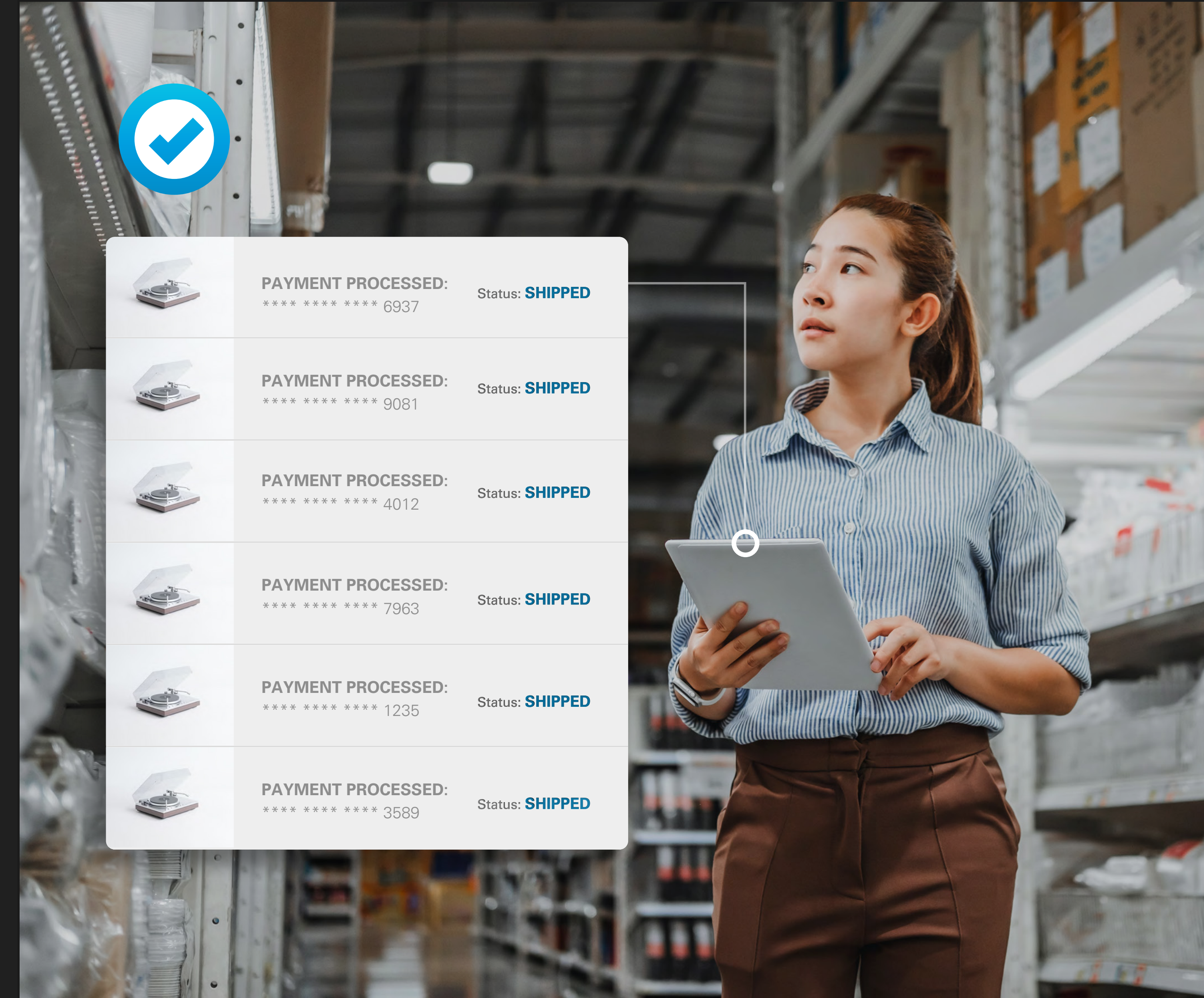
APPROVED  
PAYMENT



# How can you optimize payments to increase profitability and customer satisfaction?

Consider these questions:

- What is your approval rate for credential-on-file transactions?
- How does your current provider help you improve approval rates?
- How does your current provider help you enhance the customer experience for recurring payments?
- What are your challenges around card vaulting?
- What authorization issues do you encounter?



- How do you identify and remedy authorization problems?
- How does your current provider help you optimize switch fees and debit acceptance costs?
- What challenges do you experience managing your back office across payment methods?
- How do you minimize integration complexity?
- What level of support are you receiving from your current provider?



# What steps should you take to implement a robust payment optimization plan?

Consider these actions:

## **Strategy**

Develop a payments strategy which goes beyond 'enabling transactions' to one that drives more commerce and creates a better customer journey.

[Learn More](#)

## **Expertise**

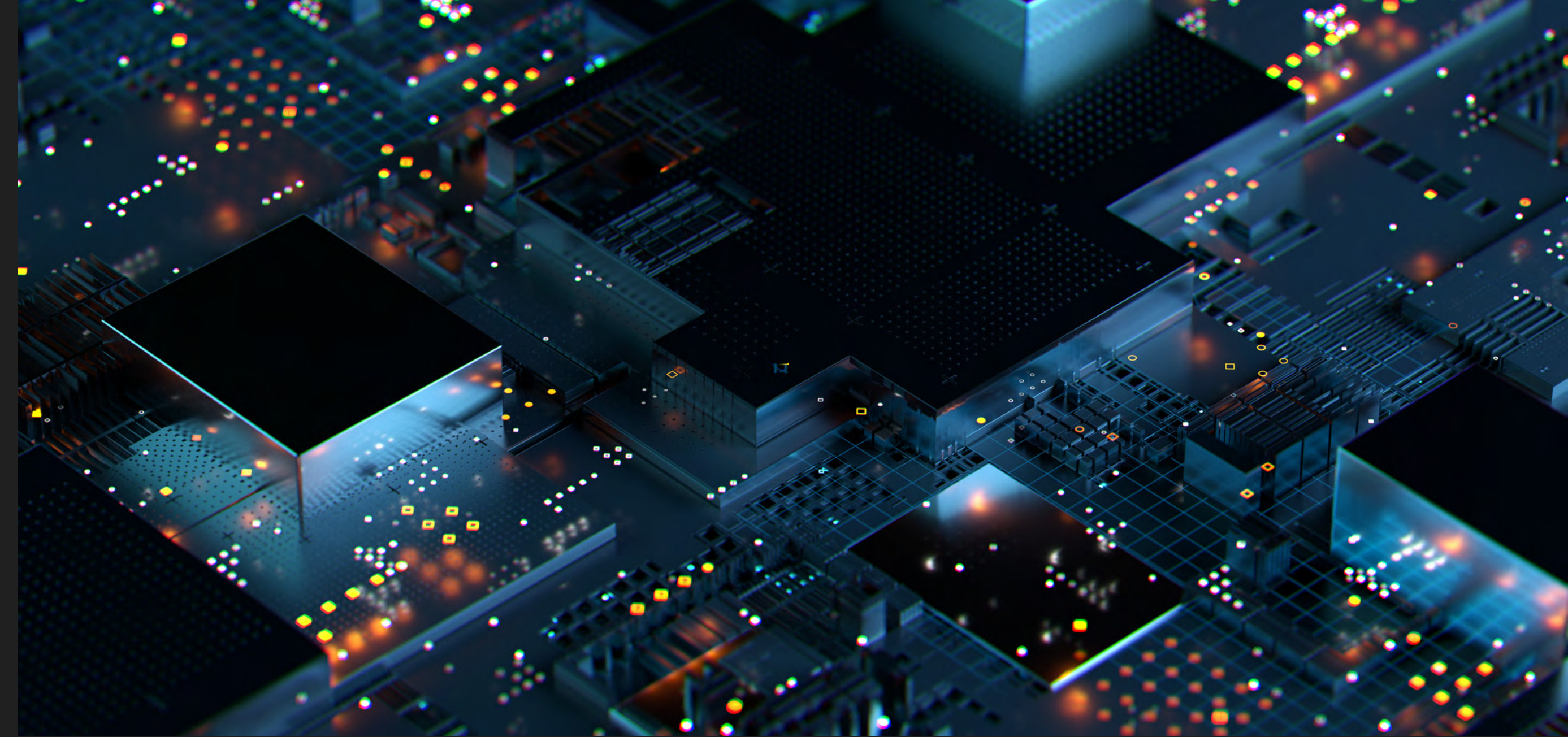
Partner with a company that has a proven track record for helping enterprise businesses succeed in a fast-changing world.

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## **Sales Conversion**

Deploy an authorization solution that maximizes approval rates, reduces false positives, and helps you prevent and recoup declines.

[Learn More](#)



## **Economics**

Select a provider that can help you increase savings on transaction expenses through intelligent debit routing across all U.S. networks, channels, devices and verification networks.

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## **Efficiency**

Enable functionality for proactive management of your credential-on-file database to minimize service cancellations that can impact consumer experience and loyalty.

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## **Data-Driven Insights**

Utilize an analytics platform that offers you flexibility to view, interpret and analyze key aspects of your business operations using real-time, actionable data.

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## **Security & Fraud**

Implement a multi-layer strategy with tech-forward solutions that can help protect every aspect of your business: Protect, prevent, detect.

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## We can help you accelerate revenue and savings

Carat's Payment Optimization solutions employ innovative, intelligent transaction technology to help your online business increase conversion rates, maximize approvals, reduce payment costs and enhance customer satisfaction.

### **Increase Authorization Approval Rates**

Authorization Optimization utilizes adaptive, rules-based logic and partnerships with issuing banks to increase approval rates by up to 10%<sup>1</sup>.

### **Reduce Recurring Payments Declines**

Card Account Updater helps minimize declined credential-on-file transactions due to out-of-date account information, as well as reduce costs associated with maintaining card data.

### **Lower Debit Acceptance Costs**

Debit Routing from Fiserv lowers the cost of debit transactions by up to 45 bps and enables acceptance via all channels, devices and verification methods.<sup>1</sup>

**Start the Conversation** ➤

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Source: 1. Fiserv data; individual results may vary.