



Authorization Optimization

Declined transactions costing your business?

Increase revenue through higher authorization approval rates

Authorization Optimization helps your online business maximize approval rates and recoup on declines. By combining adaptive, rules-based logic and leveraging card brand and issuing bank partnerships, payment information is kept up to date, which leads to higher approval rates.

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Client success story

A large gaming company was dissatisfied with its approval rates. Once a transaction was declined, the costs of customer contact were high. We implemented Authorization Optimization for this client and the effects were immediate. In a year, we recouped client revenue and increased approval rates.

Proven against the competition

We went head-to-head with a competitor optimizing authorization rates for this large gaming company, and outperformed the competition with a 7% increase in approval rates³.

The competitor's solution met industry standards; however, we discovered major processing flaws in their solution which resulted in massive increases in chargebacks.

Source: 1. Fiserv and client-provided data; individual results may vary

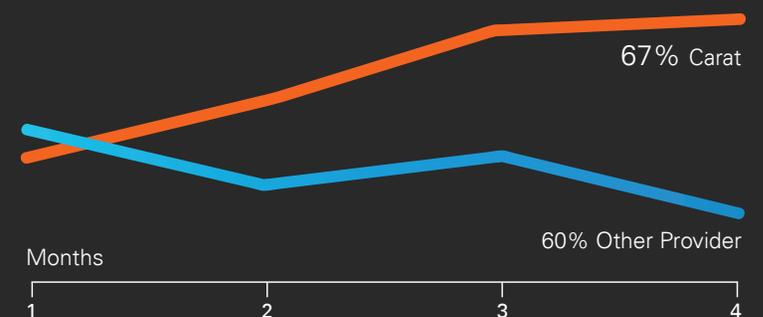


\$281M

Net new annual revenue¹

10%

Increase in approval rates¹



Months

1

2

3

4

67% Carat

60% Other Provider



Authorization Optimization turns payments into a competitive advantage by maximizing approval rates

Revenue growth

Intelligent transaction optimization

- Leverage a robust, global data pool to get the best results
- **Data Science:** Identify trends and patterns in your transactions, leading to better approval rates and enhanced payment strategies
- **Rules Engine:** Dynamic decisioning to recoup and prevent declines powered by transaction and network research and consumer behaviors, all while taking issuer-specific rules into account

Payments simplified

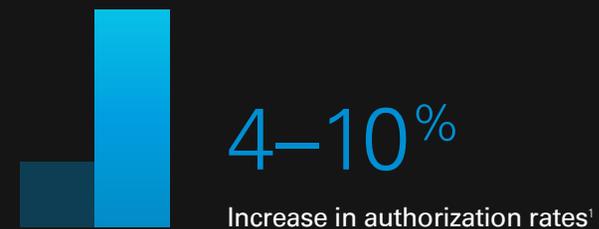
Seamlessly update customer account without customer intervention

- **Card Account Updater:** Securely update card-on-file and recurring payments with the most recent account information, in real-time
- Help reduce the possibility of service cancellation and strengthen customer relationships with uninterrupted service
- Save time and money by not having to contact your customers for their new payment information

Client support

Client consultation and payment industry advocacy

- **Network Advocacy:** Create deeper relationships with payment networks to help improve merchant and Issuer authorization performance
- **Issuing Advocacy:** Establish proactive, beneficial partnerships with Issuers to help influence behavior and improve authorization results
- **Merchant Consultation:** Provide best practice procedures, recommendations and support for authorization concerns with Issuers and Networks



\$728M Client revenue recouped for turning declines into approvals²

Sources: 1. Fiserv data; individual results may vary
2. Fiserv data (July 1, 2019 - June 30, 2020)