

Carat

Payment Optimization

Improve payment outcomes, lower costs, deliver better customer experiences

Drive revenue and growth with an effective payment optimization strategy that increases authorization approval rates, reduces payment declines and decreases debit costs, while protecting your brand from fraudulent activity.

Minimize interrupted business to lower customer churn and improve loyalty, plus utilize better decision making tools to track and measure performance.

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Payment optimization enables your business to:



Increase approval rates



Reduce false declines



Lower routing costs



Eliminate friction



Help reduce fraud

33%

Of consumers won't place an order again with a merchant after a false decline¹

\$34B

Lost revenue in chargebacks due to declines²

Sources: 1. Merchant Fraud Journal, 2. Fiserv data: individual results may vary

Implement innovative, intelligent technology to optimize payments, generating more revenue and savings

Increase authorization approval rates by leveraging adaptive, rules-based logic, combined with card brand and issuer partnerships for credit and debit transactions. Combine with network tokens to maximize effectiveness.

Minimize recurring payments declines for card-on-file (CoF) transactions due to outdated account information, and reduce costs associated with maintaining card data.

Lower debit transaction costs and accept payments through virtually all channels, devices and CVMs. The strength of our global debit networks optimizes routing, allowing you to take advantage of greater choice and cost savings.

Eliminate friction through efficient payment experiences. This results in higher customer retention and a positive brand reputation.

Help reduce fraud and create seamless payment experiences with a single integration point for all four card networks. Increased security provides a better checkout experience with less friction and shifts chargeback liability away from merchants.

Partner With Carat

Boost sales conversion, increase approval rates, reduce fraud and enhance debit performance.

For other enterprise companies, Carat has generated:

7% increase in approval rates³

15% reduction in declines³

25% reduction in fraud³

70% reduction in chargebacks³

20bps decrease in debit costs³

Find out how we can deliver proven results for your business.

[Start the Conversation >](#)

Source: 3. Fiserv data, individual results may vary



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