Optimize Commerce

Improve payment outcomes, reduce cost and provide frictionless customer experiences

Implement a payments optimization strategy that increases authorization approval rates, reduces payment declines and decreases debit costs to drive revenue and growth, while protecting your brand from fraudulent activity.

An effective plan minimizes interrupted business, which helps decrease customer churn and improve loyalty, plus offers better decision-making tools to track and measure performance.

Payment optimization enables you to:

- Grow revenue
- Improve economics
- Protect your brand
- Enhance satisfaction
- Increase loyalty

$331 billion
Total volume of false declines by card issuers across all sectors for all transactions.¹

Source: ¹ MerchantFraudJournal
How can your business optimize profitability and customer satisfaction?

Consider these questions:

- What is your approval rate for card-on-file (CoF) transactions?
- How does your provider help you increase approval rates?
- How do you improve recurring payment experiences for customers?
- What authorization issues do you encounter?
- How do you identify and remedy authorization problems?
- How does your provider help you optimize debit costs?
- How have fraud and chargebacks impacted your business?
- What fraud solutions do you use? How effective are they?
- What challenges do you face managing payment methods?
- How do you minimize integration complexity?

33% of consumers who won’t place an order with a merchant again after a false decline.\(^2\)

$34 billion lost revenue in chargebacks due to declines.\(^3\)

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

Consider these actions:

**Strategy**
Develop a strategy that goes beyond ‘enabling transactions’ to drive more commerce and better customer journeys.
Learn More >

**Sales Conversion**
Deploy authorization capabilities that maximize approval rates, reduce false positives and help prevent and recoup declines.
Learn More >

**Efficiency**
Enable functionality for management of your CoF database to minimize service cancellations that impact consumer experiences.
Learn More >

**Economics**
Increase savings through intelligent debit routing across all U.S. networks, channels, devices and verification methods.
Learn More >

**Data-Driven Insights**
Utilize a platform that enables you to view, interpret, and analyze key aspects of your business using real-time actionable data.
Learn More >

**Security and Fraud**
Implement a multi-layer strategy with tech-forward solutions that can help protect every aspect of your business: Protect, prevent, detect.
Learn More >
Partner with Carat

Leverage proven technology, combined with strong card brand and issuer partnerships, to optimize payments. Boost sales conversion, increase approval rates, help reduce fraud and enhance debit performance with Carat.

For other enterprise companies, Carat has generated:

- **7%** increase in approval rates⁴
- **15%** reduction in declines⁴
- **25%** reduction in fraud⁴
- **70%** reduction in chargebacks⁴
- **20bps** decrease in debit costs⁴

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

Start the Conversation ➤