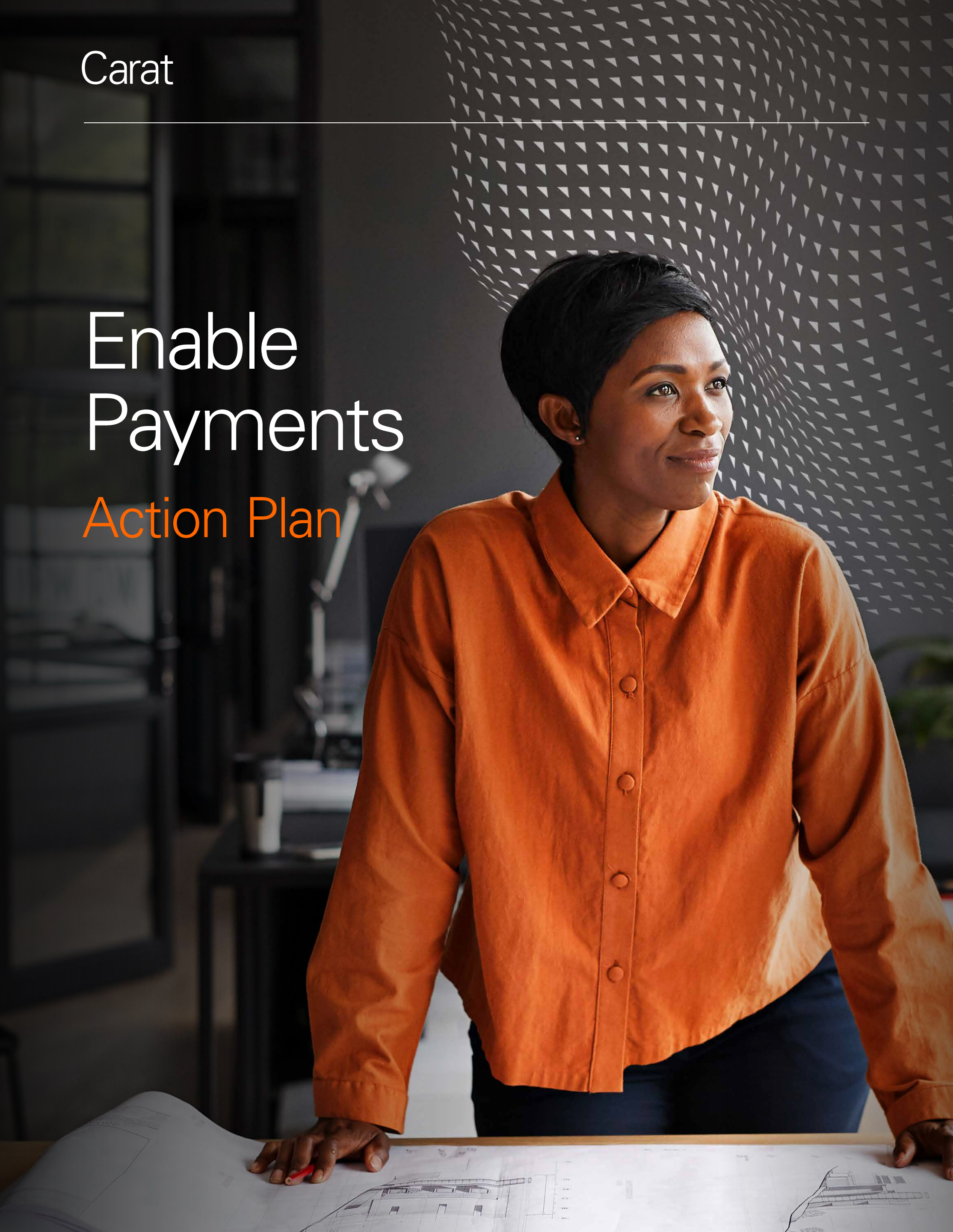


Carat

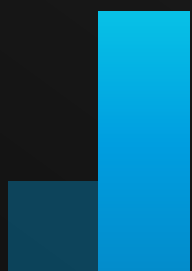
Enable Payments Action Plan



Elevate the payment experience around the world, across all channels and with every customer.

A truly global payment presence can be complex, between managing multiple vendors and trying to provide your customers with frictionless shopping experiences.

In this action plan, learn how you can offer customers seamless, localized payment experiences no matter where purchases take place, simplify how you do it all — securely, efficiently, consistently — and optimize commerce to deliver quantifiable results that maximize revenue opportunities.



#1

“Quality of tech platform” is the most important attribute that multinational enterprise merchants seek when selecting a payment processing partner.¹



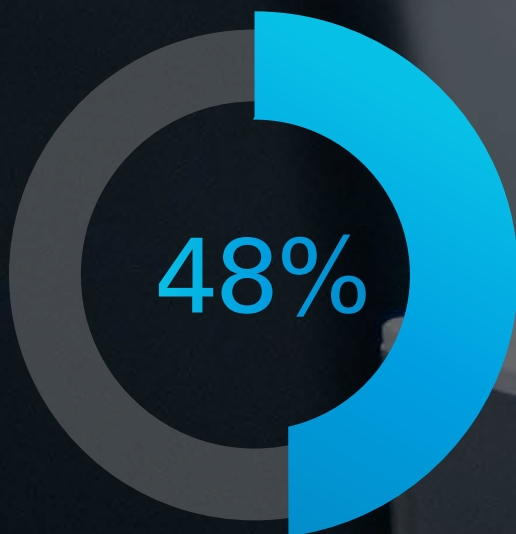
28%

Of shoppers abandoned a purchase because their transaction was falsely declined.²

Source: ¹Trends in Customer Experience and Commerce, 451 Research;

²Moving Payments From Commodity to Commerce Catalyst Through Optimization and Orchestration, 451 Research

Accept more payment methods to increase sales conversion



Of cross-border shoppers in the U.S. have abandoned a purchase because their preferred payment method wasn't available.³

Implement an effective global payments model that enables your business to:

Accept more payments by connecting digital and in-store channels, globally.

Build loyalty by creating inclusive customer experiences.

Drive efficiency by reducing the number of third-party relationships.

Maximize sales conversion by harnessing insights that increase approvals and reduce fraud.

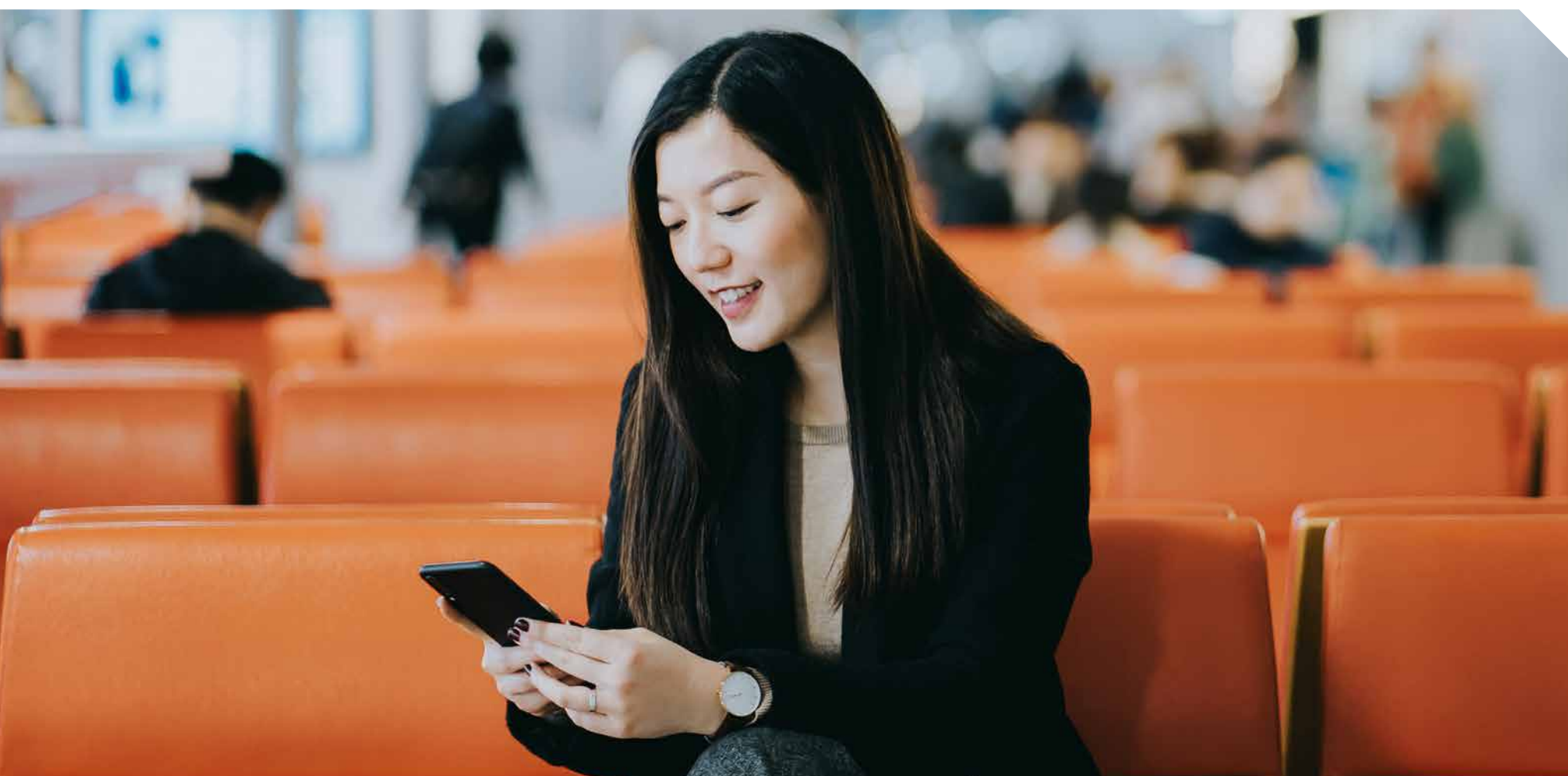
Action plan checklist

1. Engage more customers
2. Simplify the payment stream
3. Optimize commerce

Action 1

Engage more customers with localized omnichannel experiences

Allow customers everywhere to shop and make purchases using their preferred payment methods in the currencies they understand best. A familiar experience will convert more browsers to buyers and help build loyalty.



Extend consumer choice and convenience

Accept a range of local payments; digital wallets; EBT; buy now, pay later; global currencies; gift cards and more.

Eliminate foreign exchange risk

Dynamically present prices to international customers without FX exposure through multi-currency treasury solutions based on real-time exchange rates.

Operate at global scale with local expertise

Simplify the way you accept international payments with in-country knowledge and technology that scales at the speed of your business.

Action 2

Simplify the end-to-end payment stream, everywhere

Efficiency is critical when you want to scale globally and across all channels. Streamline your business by reducing the number of acquiring partners, bank sponsors, system integrations, funding sources and reporting platforms across your footprint. You can increase profits by reducing acquiring costs and local licensing fees.



Get to market faster

Minimize the complexity of development and certification cycles with pre-certified connectivity that eliminates the need to build and maintain multiple integrations across channels, regions and brands.

Gain deeper, more impactful insights

Connect physical, digital and mobile channels to obtain a holistic view of customers and payments while reducing the overhead of managing multiple relationships.

Deliver more consistent experiences in-store and online

Identify and interact with customers in a cohesive voice across the buying journey to build brand loyalty and encourage repeat business.

Action 3

Optimize commerce through a suite of value-added services

Authorize more transactions, reduce routing expenses, protect sensitive data and mitigate fraud with a suite of orchestrated services. Tap into a rich trove of consolidated global payments data and reports to improve payment outcomes.

Enhance debit performance

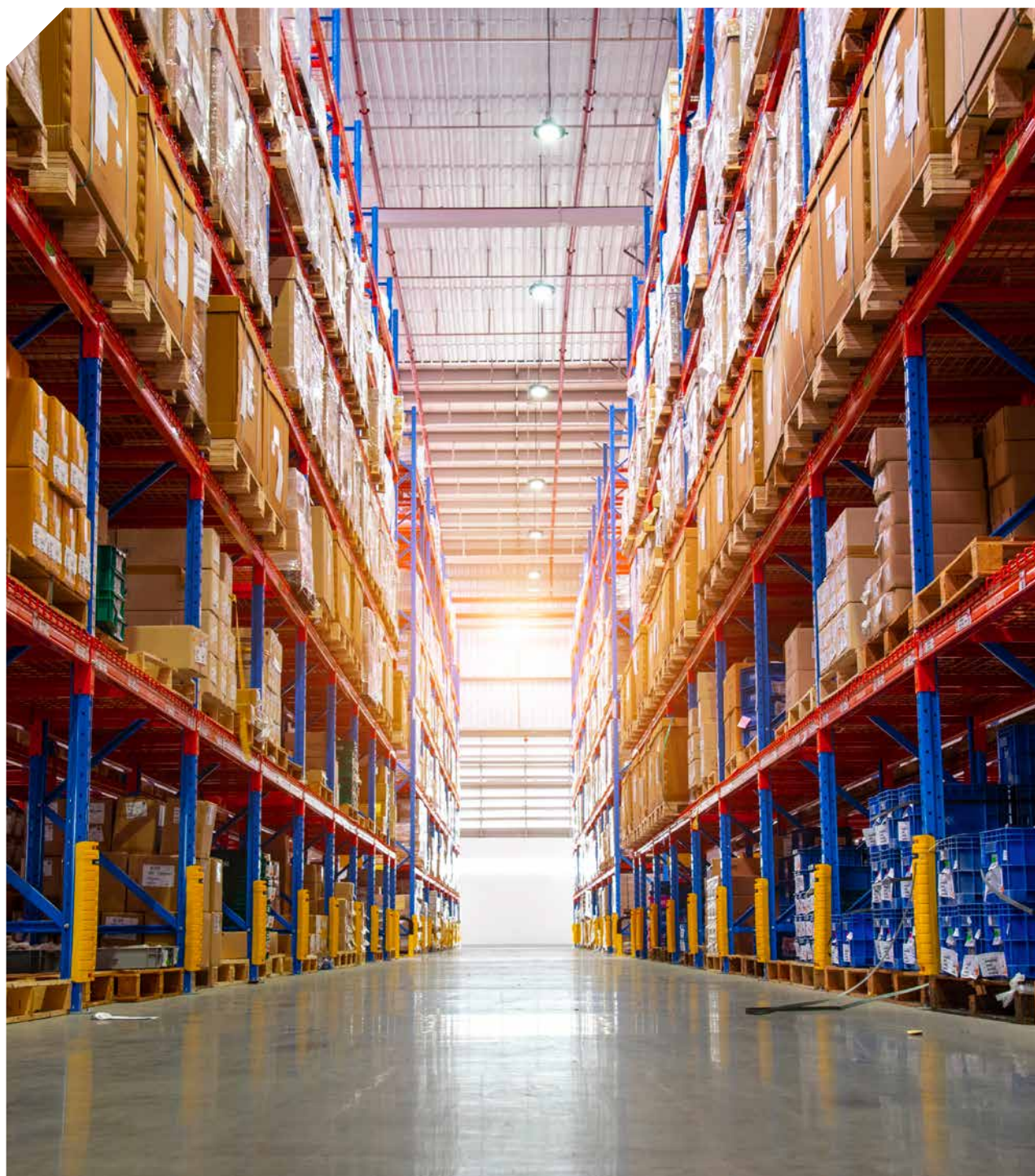
Lower the cost of acceptance with dynamic debit routing that determines the most cost-effective options based on networks available for all channels, devices and CVMs.

Improve the checkout experience

Leverage machine learning and network tokens to increase approval rates and reduce declines. Use account updater solutions to keep credentials up to date.

Don't turn away buyers

Use fraud mitigation technology to reduce false positives, increase conversions, improve customer satisfaction and mitigate chargeback losses.



Drive more revenue

As a single-source global provider, we can help you provide your customers with a familiar and consistent purchasing experience in markets that matter to your business. Carat reduces development complexity while expanding payment options, resulting in maximized revenue opportunities.

50+

Countries with local acquiring⁴

\$3T+

In merchant data⁴

70%

Of the largest corporate brands⁴

Across industries, countries and channels, clients tap into our expertise to improve payment acceptance.



When you partner with us, you are choosing an industry leader with nearly 50 years of experience. Discover how Carat can help you **quickly scale your footprint, increase profits, and make customers happy** with the right global payments model.

To learn more, please speak to your relationship manager or **contact us**.