

# Carat

## 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



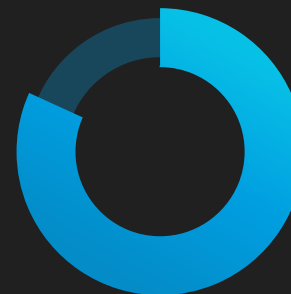
Protect your brand



Enhance satisfaction



Increase loyalty

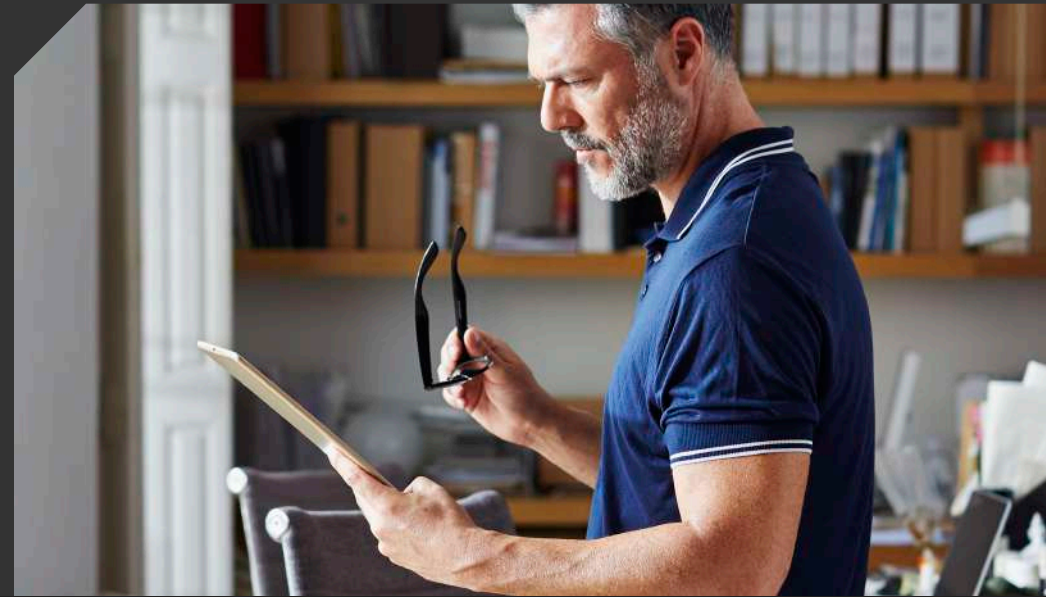


**\$331 billion**

Total volume of false declines by card issuers across all sectors for all transactions.<sup>1</sup>

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%

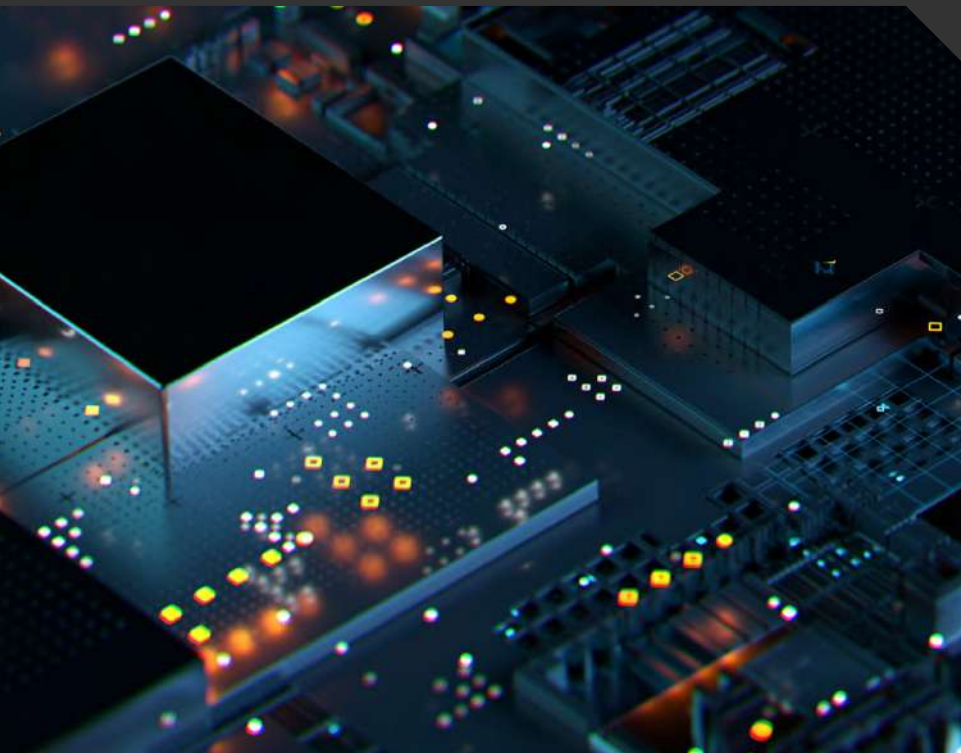
of consumers who won't place an order with a merchant again after a false decline.<sup>2</sup>

# \$34 billion

lost revenue in chargebacks due to declines.<sup>3</sup>

Source: 2. Merchant Fraud Journal, 3. Fiserv

## 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.

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For other enterprise companies, Carat has generated:

**7%** increase in approval rates<sup>4</sup>

**15%** reduction in declines<sup>4</sup>

**25%** reduction in fraud<sup>4</sup>

**70%** reduction in chargebacks<sup>4</sup>

**20<sup>bps</sup>** decrease in debit costs<sup>4</sup>

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

[Start the Conversation >](#)

Source: 4. Fiserv data, individual results may vary.



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