

Payment Optimization

Increase Revenue
Lower Costs
Enhance the Customer Experience

Optimize Acceptance, Approvals, and Costs in Any Payments Environment

Build a customized payments experience to increase acceptance, maximize approvals, and reduce costs. Payment Optimization is a suite of products designed to tailor and supercharge your payments ecosystem, whether you are working with a single payments provider or many.

- A single, low-code integration accesses over 120 gateways, processors, and 3rd party APIs
- Multiple products create value across the payments journey
- Complete ownership of your data across channels through the secure VGS Vault

Optimize **Acceptance**

- **Universal Checkout** provides a tailored, consistent checkout experience via mobile or web, reducing integration time and eliminating vendor dependencies.
- Accept more payment methods, such as Apple Pay, IBANs, and others, as your business grows horizontally, vertically, and globally.

Optimize **Approvals**

- **Card Account Lifecycle Management (CALM)** minimizes card declines so you can reduce lost revenue and cart abandonment due to stale card information.
- CALM includes features such as Account Updater and Network Tokens to keep card-on-file information up to date in a seamless customer experience
- Imbed push and pull update functionality with a single network call to update credential information across your entire payments ecosystem.

Optimize **Costs**

- **VGS Payment Orchestration** gives you the tools to route transactions based on any number of criteria available to you with each transaction.
- Strategically routing transactions among different gateways and PSPs can reduce transaction costs and build redundancy in case of an unresponsive endpoint.



Increase Acceptance

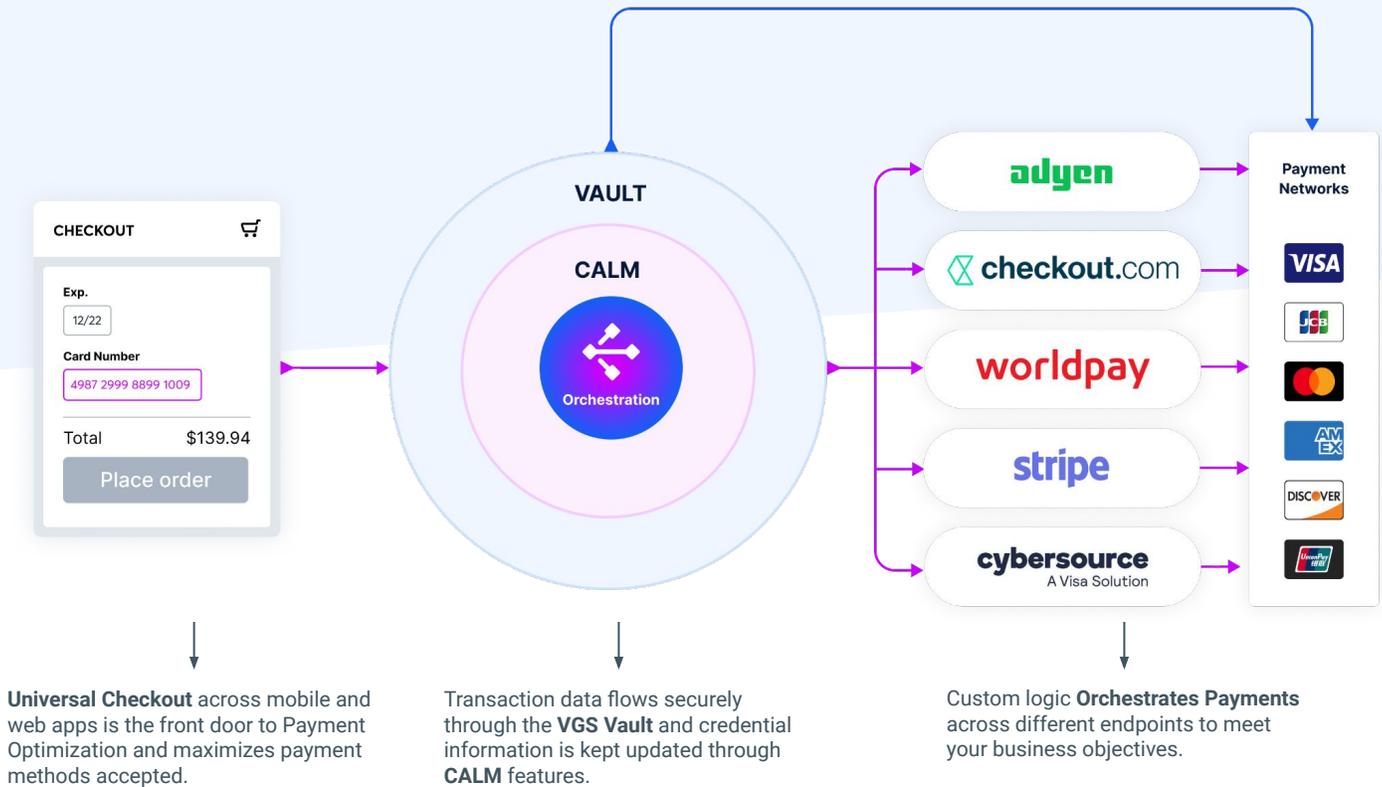


Maximize Approvals



Reduce Costs

Payment Optimization at Every Stage



Payment Optimization



Optimize Acceptance

Accept more payment methods as your business grows horizontally, vertically, or globally.



Optimize Approvals

Minimize card declines, especially false positives, so you can reduce or eliminate lost revenue and cart abandonment due to stale card information.



Optimize Costs

Route transactions among different gateways and PSPs tactically and strategically to reduce transaction costs and build redundancy in case of an unresponsive endpoint.