Payment Optimization

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.

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 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.

Optimize Approvals

- 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
- **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.
Payment Optimization at Every Stage

Universal Checkout across mobile and web apps is the front door to Payment Optimization and maximizes payment methods accepted.

Transaction data flows securely through the VGS Vault and credential information is kept updated through CALM features.

Custom logic Orchestrates Payments across different endpoints to meet your business objectives.

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.

About Us
Very Good Security (VGS) enables organizations to focus on their core business by offloading their data security and compliance burden to VGS. VGS customers unlock the value of sensitive data without the cost and liability of securing it themselves, and accelerate compliance with PCI, SOC 2, HIPAA, GDPR, and more.

© Very Good Security, Inc. All rights reserved.