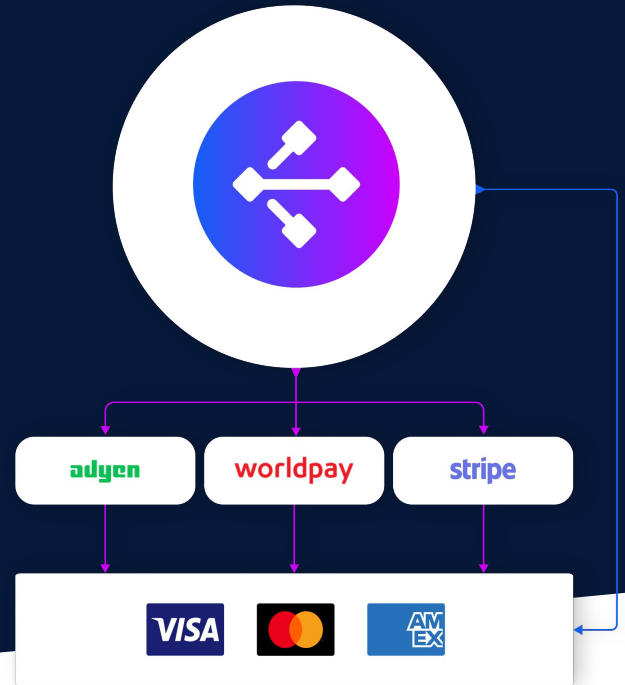


# Payment Optimization

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 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.

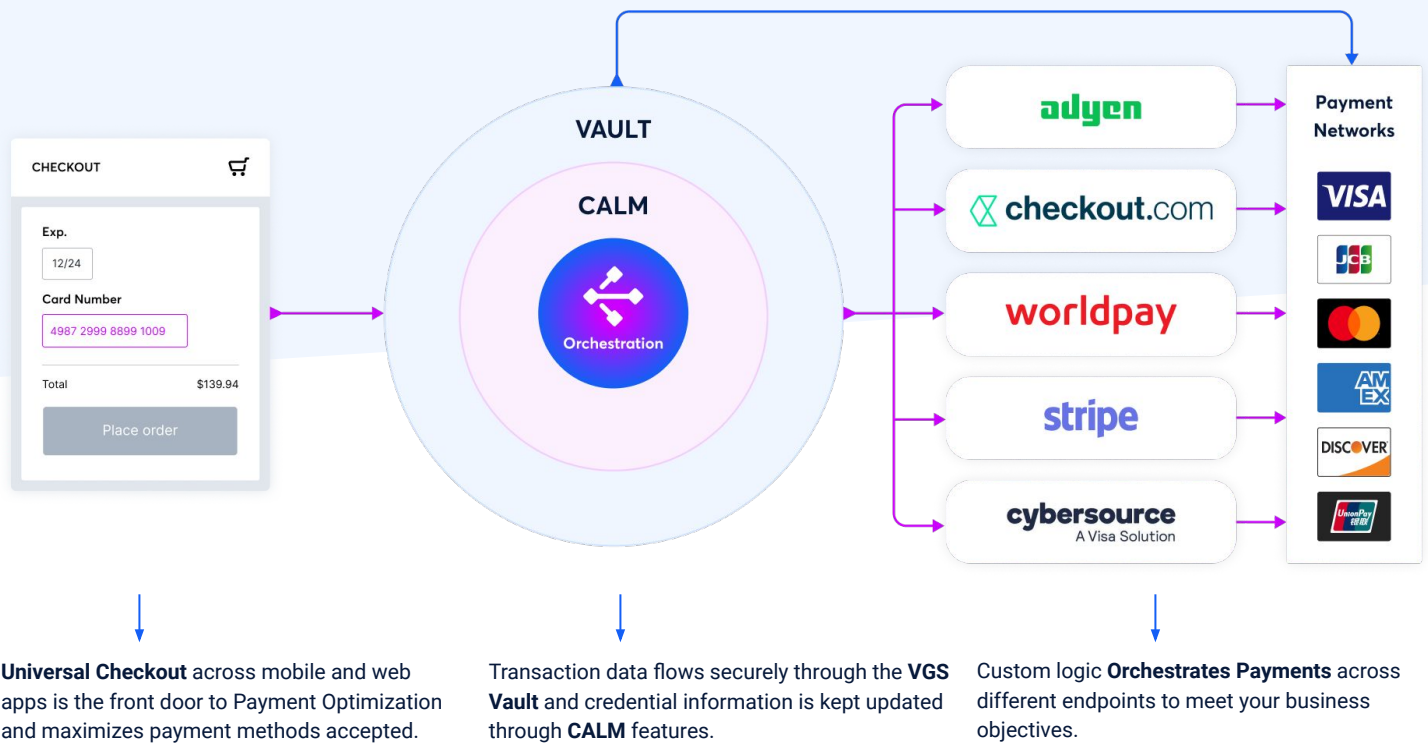
## Optimize Acceptance

- ✓ **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.

## 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.