

# Payments Orchestration

Each Payment Partner has their own strengths. Play to them all with Payments Orchestration

VGS Payments Orchestration enables clients to strategically route their payment transaction traffic to any endpoint for payment processing. This enables businesses to develop and deploy a robust payment strategy that leverages multiple payment service providers or gateways simultaneously to achieve a range of business objectives.



## Own Your Data. Avoid Vendor Lock-In.

VGS Payments Orchestration offers a low-code command center from which to route transactions based on any number of diverse specifications.

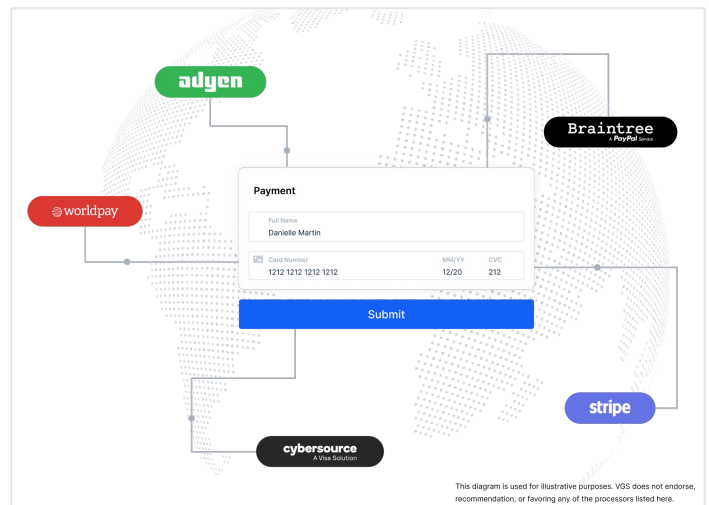
Not only does VGS secure transactions and route them based on customized logic, but we grant our clients full ownership of their data across platforms. Many PSPs own their clients' processing data. Payments Orchestration consolidates information across payment partners, giving our clients the intelligence they need to drive business decisions.

## Prospective Routing Criteria

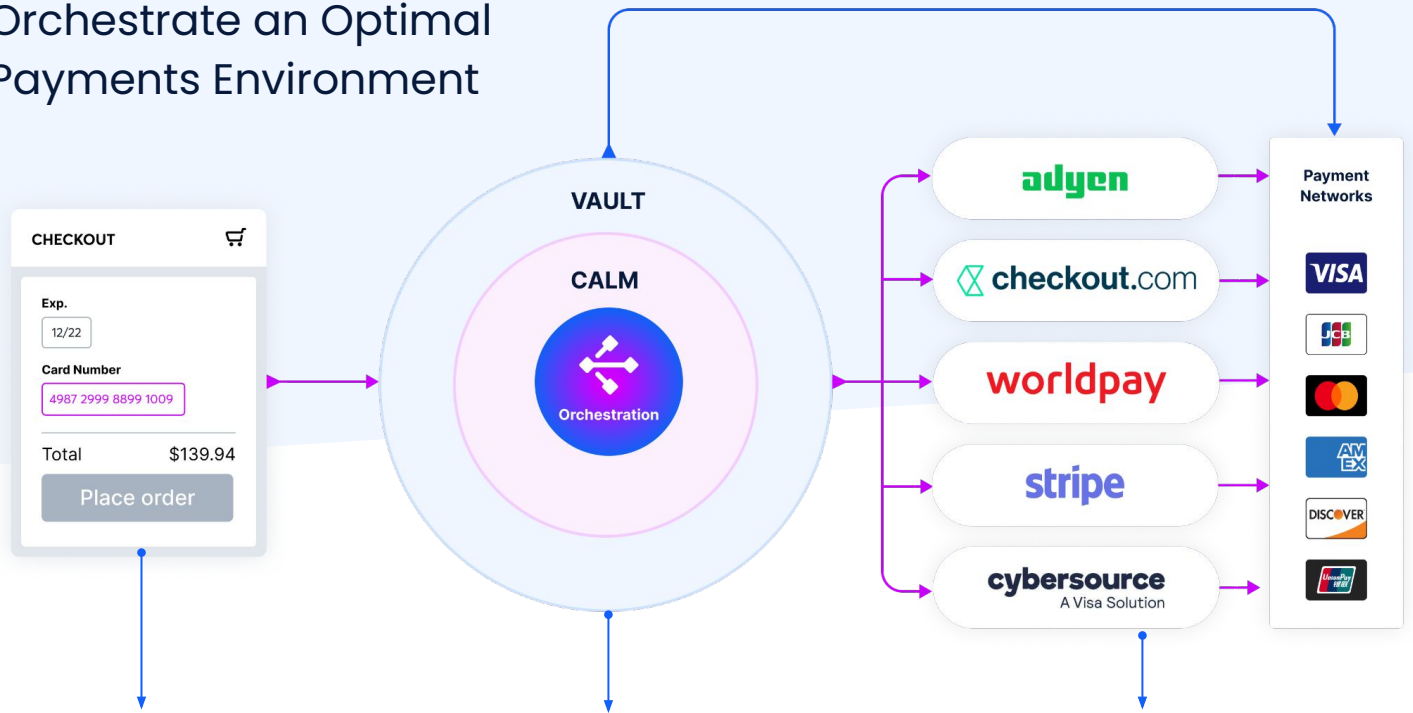
- ✓ **Low Cost** routing based on card type, transaction size, and partner pricing
- ✓ **High Success** routing to partners with higher success rates for risk-levels, specific MCCs, or cross-border transactions
- ✓ **Attain Breakpoints** to gain access to partner-specific features, services, or lower price-points once a volume threshold is met
- ✓ **Failover** routing builds redundancies so transactions are not impacted during a down or unresponsive gateway

## Refining Your Payments Ecosystem

- ✓ Build logic on any payment factor to route your payments to optimize on your approval rates
- ✓ VGS integrates with 120+ PSPs, gateways, and 3rd party APIs, with more integrations added every day. Your transactions are directed anywhere you choose.
- ✓ Strategic transaction routing among different processors can cut costs and build redundancy in case of an unresponsive endpoint.



## Orchestrate an Optimal Payments Environment



**Universal Checkout** provides a uniform checkout experience across web and mobile while behind the scene, transactions are routed across any number of endpoints

A single integration to the VGS platform enables seamless back-end integration to over 120 PSPs, gateways, and 3rd-party APIs - using the secure **VGS Vault** as a foundation

Custom logic **Orchestrates Payments** across different endpoints to meet your most important 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.