



worldpay

Take the right route

Dynamic debit routing to lower acceptance costs

The opportunity:

Minimizing the cost of processing debit cards

With more than 112 billion transactions in 2022, spending on debit cards is nearly double that of credit cards (58.8bn).¹

In North America, debit cards are the third most popular method of payment for all eCommerce transactions, and represent the second most prevalent payment method for all Point-of-Sale (POS) transactions.²

With so much of your payments volume going through the debit networks, even small savings on each transaction can represent a major uplift in profitability.

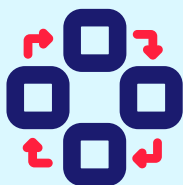
The challenge:

Connecting to the networks that represent the best cost saving

Routing your transactions to the most cost-efficient network can generate interchange savings of up to 50 percent per transaction. However, there are so many debit network options and related factors to know, along with no clear understanding of the associated fees involved.

Knowing which networks are delivering the best savings is a daunting task, possible only with the help of cutting-edge data analytics tools and payments experts who know how to use this data. You need advice to take away the complexity of debit routing, and the integrations to the right debit networks to act on that advice.

The solution: A fully-managed, data-driven service that:



Examines each eligible transaction

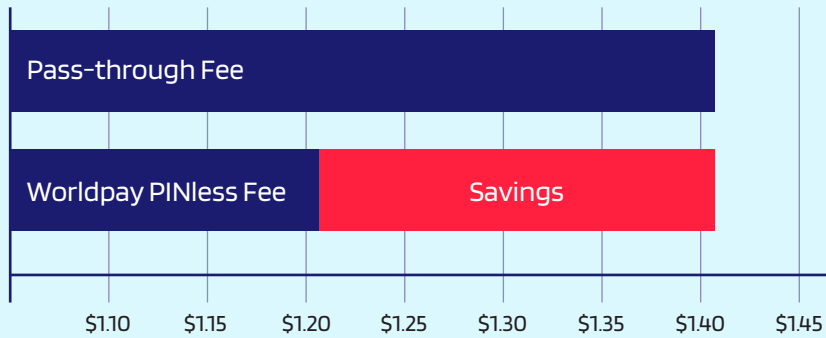


Routes it to the optimal network, based on your network strategy or the lowest possible cost

Worldpay's intelligent routing platform uses our years of payments experience to give you increased profit margins and lower costs. It's the solution that lets you keep more of your revenue.³



Reduce costs of debit acceptance



>\$190m

Our customers saved more than \$190 million in a 12-month period.⁴

Key benefits:

Cost reduction

Through Worldpay's debit routing, you can achieve lower debit card processing fees and can save as much as six percent on these costs.

Data science

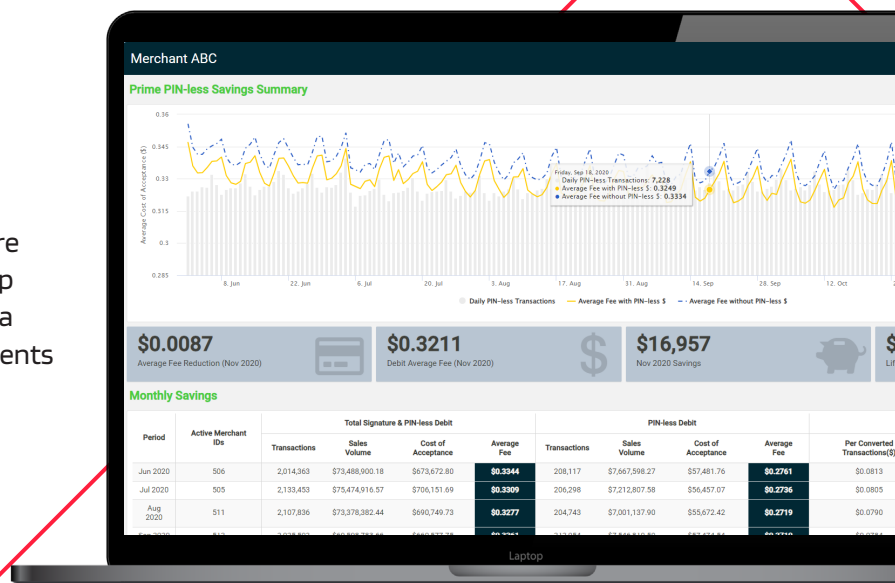
Debit routing is driven by our data science team, assessing the best route for every transaction. We can even evaluate the potential costs savings for you before the service is live.

Easy implementation

With debit routing, you need little-to-no software development. We enable the service, and you reap the cost-savings rewards. Plus, you benefit from a single relationship with the world's leading payments processor for both your credit and debit card transactions.

Scale

We're the largest debit acquirer and processor, and route about six billion transactions a year through our vast amount of data and knowledge of the industry to make the right decisions, and save you more of your revenue.





In store or online, debit routing helps maximize financial return via the following available features:

Debit optimization

Augmented terminal acceptance has been developed to optimize acceptance cost by steering transactions to the preferred authentication type.

Debit conversion

Routing intelligence helps to seamlessly convert and route debit card transactions to an alternate strategic and least-cost PINless debit network.

Debit routing

Our comprehensive precision routing algorithm is designed to minimize total cost of acceptance for PINauthenticated transactions by considering and optimizing against all available payment variables.

Features	Card-Not-Present (CNP)	Card-Present (CP)
Override option – Choose which transactions you send through debit routing and be in control of your transaction routing, regardless of the initial debit authentication type.	✓	✓
Savings reports – Through our iQ reporting suite ⁵ , we send you state-of-the-art reports to demonstrate your overall savings through debit routing, and per-transaction reports for transparency.	✓	✓
Optimized PIN debit prompting – We developed a functionality to prompt cardholders to enter their PIN at terminals, reducing further acceptance costs by shifting signature transactions to PIN debits.	✗	✓

By the numbers

48%

of subscribers have terminated their subscriptions because of a payment decline.⁶

91%

of consumers cite a satisfying checkout experience as significantly affecting their decision about whether or not to return to a given merchant.⁶

70%

of organizations plan to increase investment spending.⁷



Why Worldpay?

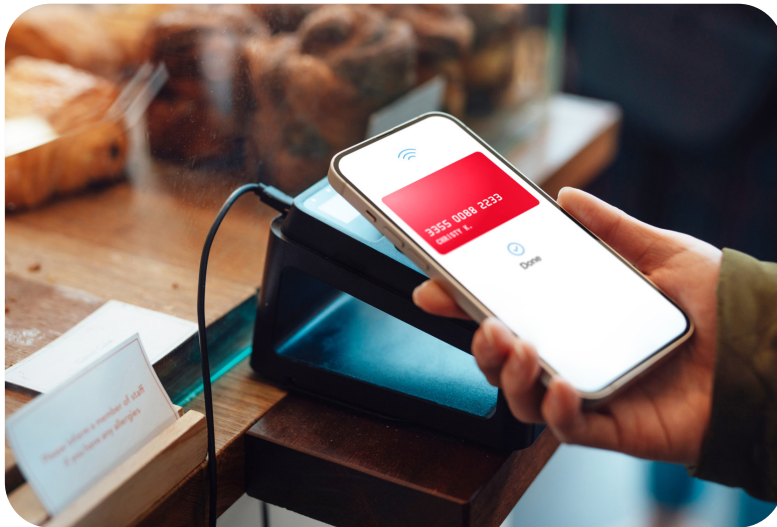
It takes a certain type of payments partner – agile, consultative and expert in debit processing and data science – to give you the best savings opportunities.

Worldpay is the smart choice, with the most advanced and data-driven debit routing service available. We combine intelligence from 40 billion transactions processed annually, plus the flexibility to meet your unique needs, and we deliver the lowest cost of acceptance possible.

With Worldpay as your payments partner, you know you're in the right hands to grow your business, and keep more of your revenue.

43%

of consumers expect to use debit for everyday purchases—more than any other single payment type.⁸



¹ Nilson Report issue 1252, Nov 2023, it includes Visa & Mastercard (Debit & Prepaid), Domestic debit, private-label pre-paid, and ACH Retailer debit.

² Worldpay Global Payments Report 2024.

³ Merchant eligibility is considered on a case-by-case basis. Factors such as overall savings potential, transaction volumes and Worldpay Prime service fees will be considered in determining merchant eligibility. Additional terms and conditions may apply.

⁴ Worldpay internal reporting data for 2023.

⁵ iQ is our powerful reporting suite that provides a window into your business operations through its rich and granular data and insight-sparking analytics. Not currently available to all customers. For more information, please contact your Worldpay representative.

⁶ PYMENTS.com, Data Entry Errors Cause Nearly as Many Payment Declines as Insufficient Funds.

⁷ Worldpay, Innovation in Real Time.

⁸ PaymentsJournal, Debit Builds Consumer Loyalty Among Gen Z and Other Top Demographics, 2023.