

### Capture higher approvals, retain customers, and generate more revenue

#### The Opportunity: You Are Leaving Money on the Table

While global retail eCommerce sales are forecasted to continue to rise sharply in the years ahead from an estimated \$2.8 trillion in 2018 to \$4.8 trillion (USD) by 2021<sup>1</sup>, a large number of online transaction approvals – and, as a result, revenue – are continually being left behind on the table by many businesses, including yours.

This is because despite successful advances in front-end fraud mitigation, card-not-present (CNP) merchants are frequently at the mercy of false declines by card issuers, which impacts approvals.

#### The Challenge: How Can You Capture Incremental Revenue?

The average authorization rate for card-present (CP) transactions is 96 percent, while the auth rate for CNP transactions is only 85 percent.

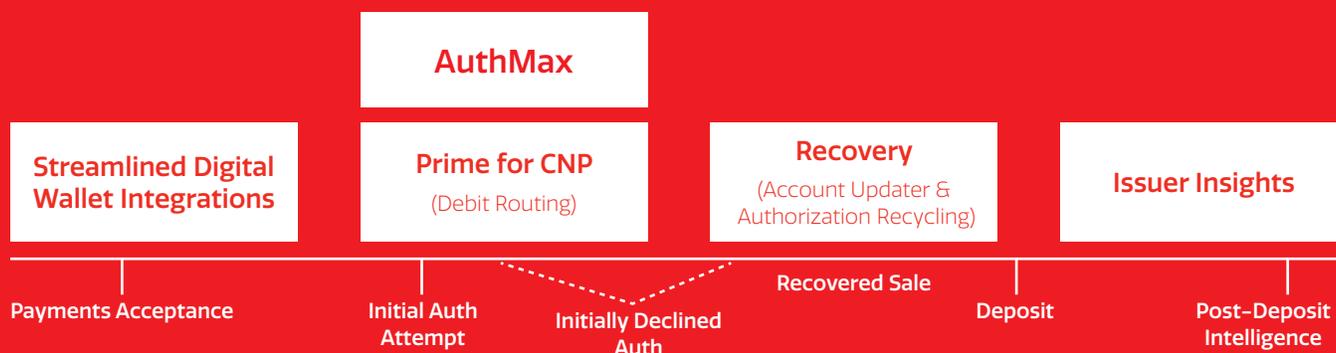
To put that latter percentage into startling context, if you conduct \$10 million a year in eCommerce sales, the resulting figure represents a not-so-inconsequential loss of up to \$1.5 million in potential additional annual revenue you're not securing.

<sup>1</sup> Statista Retail eCommerce Sales Worldwide, 2014–2021

#### The Solution: AuthMax

So, what can you do to help rectify this market inefficiency and capture that extra revenue you're leaving behind? You can start by deploying AuthMax from Worldpay.

AuthMax is an approval optimization solution which analyzes transactions data and applies behavior-driven rules to increase your approvals rate – and provide a lift in revenue.



As a key component within our eCommerce Conversions Optimization Suite, AuthMax is part of a broader initiative we've undertaken to help you boost approvals across the entire payments lifecycle (above).



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## AuthMax at a Glance

Features	Benefits
Data science-driven solution	Allows incremental approvals on initial authorizations in real time
Turnkey authorization optimization	Requires no engineering or coding investment
Lightweight design and easy implementation	Flexible framework works with any funding source

Designed to be used by any businesses that conduct eCommerce, AuthMax is a data science-driven solution calculated to gain incremental approvals on initial authorizations immediately. Machine learning identifies pattern clusters and establishes memory-based models.

AuthMax analyzes numerous authorization-related factors to derive the adjustment required to maximize approvals. This is instantly done for each individual qualifying transaction.

A "just-turn-it-on" service, the lightweight design of AuthMax means implementation is easy and can be enabled without engineering or coding investment on your part – allowing you to start capturing higher approvals and more revenue almost immediately. You can also rest easy knowing that AuthMax adheres to all network compliance rules for CNP merchants and transactions.

## The Worldpay Difference: It's the Difference Data Can Make

You no longer have to piece together the different payments capabilities you need across the globe from different sources. With Worldpay, they're all in one place now along with an unmatched integrated platform. And, they're driven by the data from our processing more than \$1.5 trillion in payment volume.

This leading scale offers you a comprehensive set of products and services, delivered through a single global provider.

**To learn more how AuthMax can help you proactively boost your approval rates, increase your revenue, and optimize customer lifetime value, call us at 1-844-843-6111, Option 2.**