

PRIME

Our debit routing and optimization capabilities can help you make the most of every payment!

A payments solution primed for your success

As a large merchant conquering the world of commerce, there're a lot of variables in play that affect your ability to make money. Online ratings, in-store experience, payment approval rates, EMV and chargebacks, to name a few. Throw the game of interchange and debit routing into the mix and existing rates seem just fine.

When trying to understand how good those existing rates are, you've probably heard about networks and routing. And, as debit cards continue to rise as a preferred payment method, it's worth exploring ways to minimize the cost of processing debit transactions.

If you've already done the research, you probably also found that it takes a certain type of payments partner—agile, consultative and expert in debit processing and data science, to give you the best opportunity to save on debit routing. You need payments advice that helps solve for routing and offers a strategic advantage.

There's an intelligent choice. Presenting Prime—the most advanced and data-driven debit routing service available. We combine intelligence from high debit transaction volume plus the flexibility to meet each merchant's unique need to deliver the lowest cost of acceptance possible.

In addition, our debit optimization capabilities optimize the cost of acceptance by allowing PIN debit transactions to convert to a least cost signature debit network.

By the numbers

- **48% of subscribers have terminated their subscriptions because of a payment decline¹**
- **91% of consumers cite a satisfying checkout experience as significantly affecting their decision about whether or not to return to a given merchant¹**
- **Payments investment is set to increase: 70 percent of organizations plan to increase spending²**

A customized and optimized offering

Prime uses a customized routing algorithm designed to maximize acceptance savings along with a combination of sophisticated strategies to manage network volume requirements and deliver on expected results. In addition, we offer tailored advisory services to maximize our client's return on overall payment processing.

Our payment strategy continually optimizes the value you receive. We also provide ongoing reporting that summarizes and quantifies your Prime savings.

Precision debit routing

Prime employs a comprehensive precision routing algorithm designed to reduce total cost of acceptance for PIN-authenticated transactions by considering and optimizing against all available payment types.

Our routing intelligence is designed to seamlessly convert and route signature debit transactions to a strategic and/or least cost PIN-less debit network.

Effective debit optimization

Prime optimizes cost of acceptance by allowing PIN debit transactions to convert to a least cost signature debit network.

This feature optimizes acceptance cost by not only considering debit networks for least cost routing but will also consider credit networks.

On average, credit networks are typically more expensive than debit networks but on a per transaction basis, this might not always be the case due to the preferred authentication type. Merchants will be able to save as least cost routing will be provided.

Our debit optimization feature will allow for least cost routing to include credit networks as an alternative during cost analysis. Prime chooses the lowest cost network route based on volume, transaction amount and merchant profiles for each transaction.

To learn more about how Prime can help solve your payments needs, please contact your Worldpay Relationship Manager.

¹ PYMENTS.com, *Data Entry Errors Cause Nearly as Many Payment Declines as Insufficient Funds*

² Worldpay from FIS, *Innovation in Real Time*