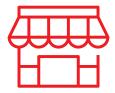
worldpay

Overcoming false declines

The merchant's challenge

False-positive declines impact nearly 7% of all consumers*



The large number of issuers and vague decline reasons make authorization strategies difficult

Added complexity

Issuers use **neural networks** with multiple tiers of influence and preferences to guard against **risky authorizations**



Preferred behaviors
are favored and receive
more approvals

The solution

AuthMax allows merchants to capture higher approvals, retain customers, and generate more revenue



Target your authorization strategy with AuthMax



AuthMax analyzes transactions across more than 40 billion annual records

Issuer preferences are mapped and prioritized by card product



Built-in services proactively tailor authorization data based on issuer and card preferences to avoid false declines

Behavior-driven models adapt over time



Test and control groups measure performance using merchants' own data in real time

Turnkey service gets Worldpay merchants started without coding