

Capture higher approvals, retain customers, and generate more revenue

The Opportunity: You are leaving money on the table

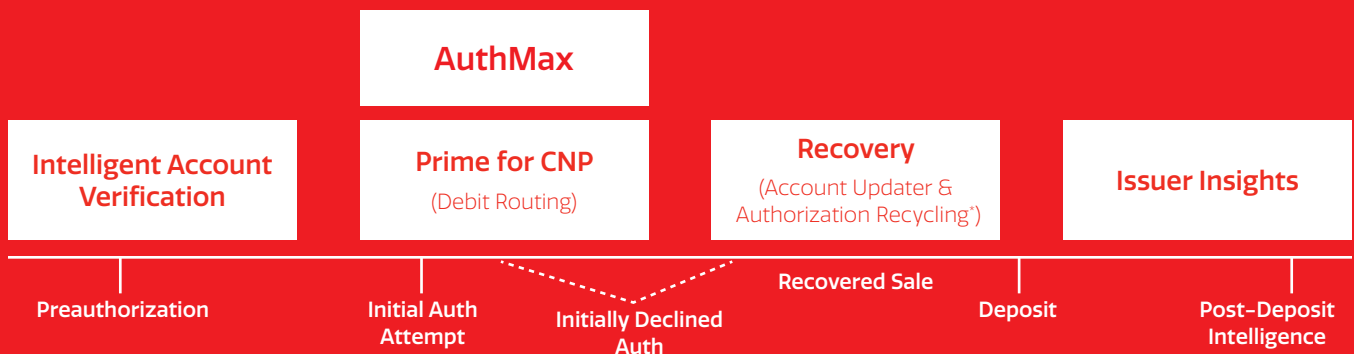
Global retail eCommerce sales are forecast to rise from an estimated \$3.4 trillion in 2019 to \$4.8 trillion by 2021¹. But with card-not-present authorization rates averaging only 85 percent compared with card-present rates of 96 percent, that's a lot of unnecessary revenue loss. Context: If you do \$10 million a year in eCommerce sales, that works out to a loss of up to \$1.5 million in potential revenue.

The Challenge: How can you capture incremental revenue?

Merchants globally share a common dilemma: How do you decrease the amount of false declines, which are so harmful to your authorization rates? Plus, how do you protect yourself effectively in a global market with different cultural behaviors and attitudes towards fraud?

The Solution: AuthMax

Combining our knowledge of global markets with our innovative analytics system, we built AuthMax. AuthMax is a switch-it-on data science solution that incorporates numerous authorization-related factors with just one goal: maximize approvals. With simple implementation and no coding investment required, merchants can start capturing higher approvals and more revenue lift almost immediately.



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).

¹ Statista Retail eCommerce Sales Worldwide, 2014-2021

* Authorization Recycling is available to US-based merchants who process on our Worldpay Value Added Platform (VAP).



AuthMax at a Glance

Features	Benefits
Data science-driven service	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 for any business or organization that conducts eCommerce, AuthMax is a data science-driven service. It is designed to gain incremental approvals on initial authorizations immediately.

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. This allows 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.

Why Worldpay: 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.

Already a Worldpay customer?

Talk to your Relationship Manager about how AuthMax can help you proactively boost your approval rates, increase your revenue, and optimize customer lifetime value.

New to Worldpay?

Discover how we can help your business flourish. Whatever the country, whatever your sector, choose a truly global partner to grow your payments.

Talk to us at worldpay.com/global/about/contact-us or get more information at worldpay.com.