

Consulting Services, a new way of doing business

Rise
2024



Speaker

Matias Fainbrum

Head of Consulting Services

Payments to grow your world

Rise
2024

Digital Commerce Consulting Services

See opportunities
where others don't



Agenda



Ever changing global context



Worldline Consulting Services at a glance



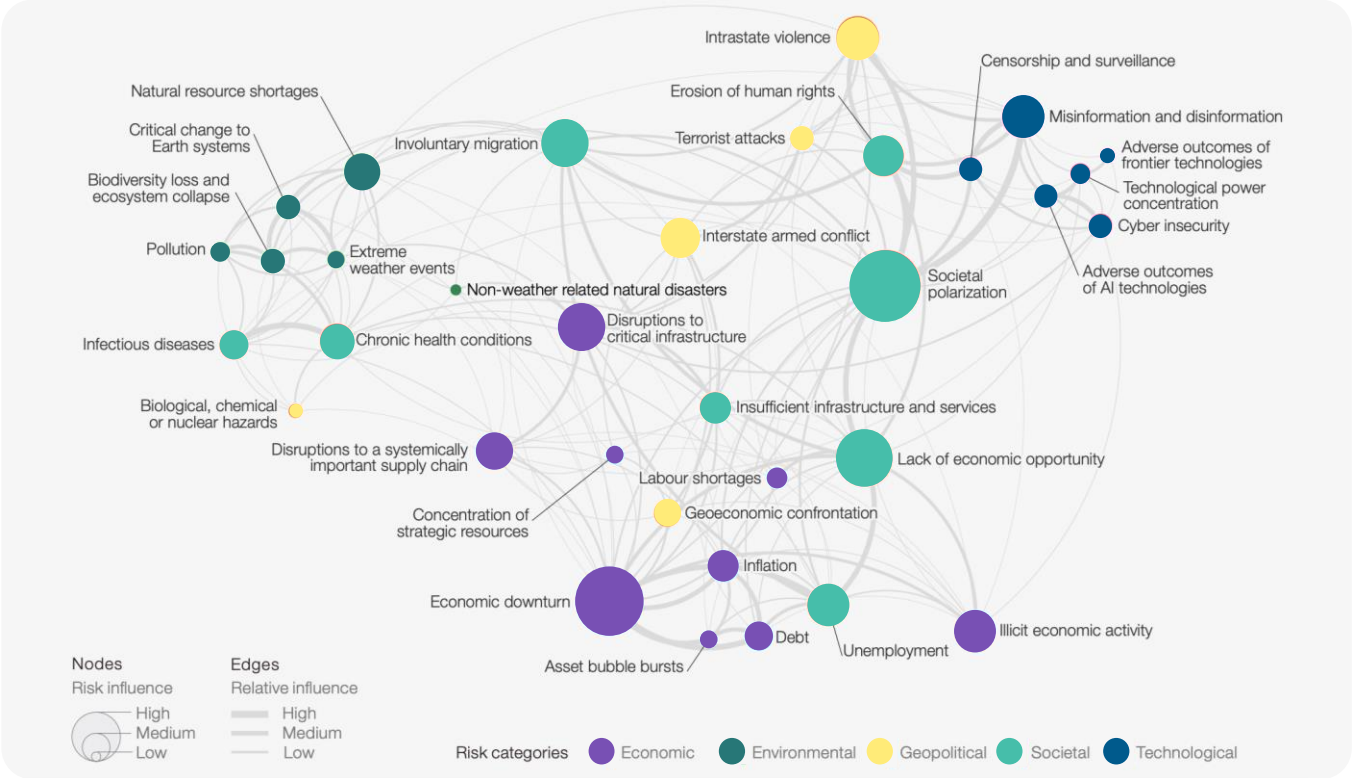
Focus Areas



Q&A



The world is changing rapidly



«We provide best-in-class consulting services to help our clients maximise their online sales. We achieve this by enhancing online payment performance, mastering user experience, and optimising processing costs.»



Worldline Consulting Services

Deploying optimal strategies for improved performance



Professional Services

- **Building** solutions to address customers' and industry challenges
- **Deploying** optimal strategies for improved payment performance
- **Initiating** pilot programs for new product launches
- **Serving** as a link connecting market demands with our products development team



Payment Performance

- **Blending** analytical expertise and business acumen to offer strategic business recommendations
- **Designing** solutions that aim to enhance funnel conversion, boost sales, and elevate consumer experience
- **Recurring** payment strategies, optimising re-tries, implementing UX, analysing rejection codes and enhancing payment products



Global FX Management

- **Collaborating** with acquirers, banks, and FX solution providers to deliver top-tier recommendations to merchants
- **Developing** tailored propositions for merchants' multicurrency on-line strategy
- **Boosting** on-line sales based on deep data analytics



Our expertise

27 experts

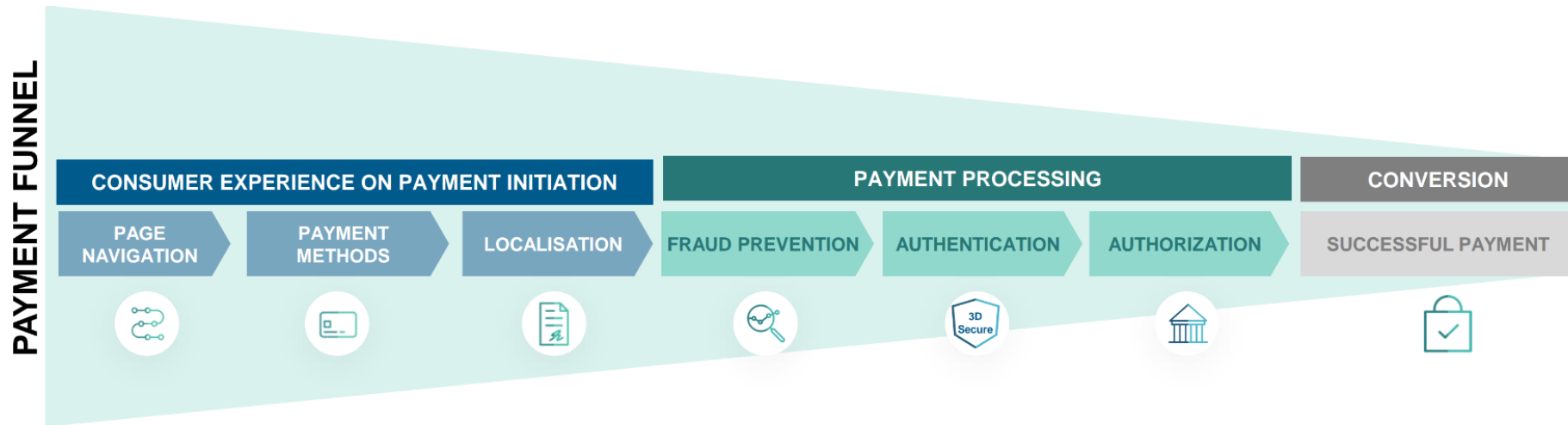
13 nationalities

4 regions

12 languages

270 years of experience

The on-line payments conversion funnel



Overview of Digital Commerce Consulting Services

- 01 Check-out and User experience (UX) process
- 02 Authentication Optimization
- 03 Authorization Optimization
- 04 Industry Best Practices
- 05 Currency / FX Performance
- 06 Cost Optimization



Overview of Digital Commerce Consulting Services

Rise
2024

01

Check-out
and User
experience
(UX) process

Analyse UX



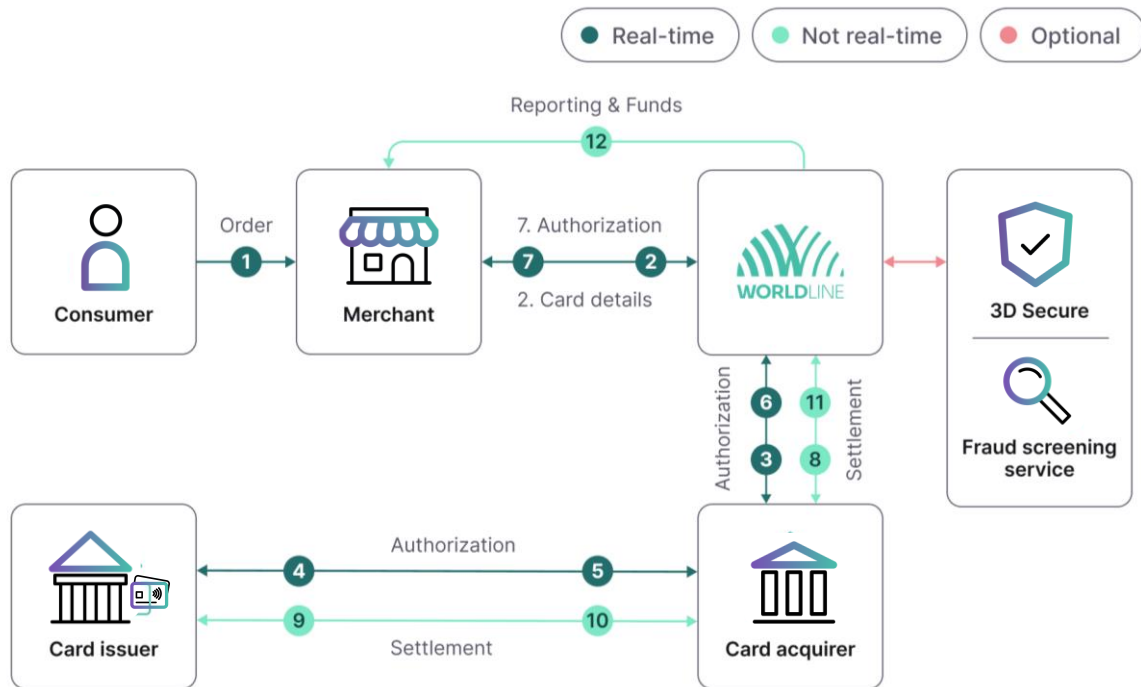
Optimise



Overview of Digital Commerce Consulting Services

02

Authentication Optimisation



Overview of Digital Commerce Consulting Services

03

Authentication
Optimisation

BIN Analysis

Rejection codes
analysis

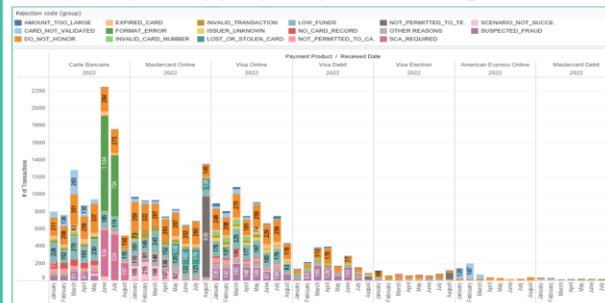
Acquirer &
Issuer

Industry
benchmarking



Authorization Rate per Month

Certain spikes in rejections are payment product specific like the **FORMAT_ERROR** on Cartes Bancaires



Cartes Bancaires
For Cartes Bancaires the increase in rejections in June and July are because of **FORMAT_ERROR** and **SCA_REQUIRED** rejections.

Mastercard Online
NOT_PERMITTED_TO_CARDHOLDER went down to almost 0 in the last 3 months but instead there is a spike in **NOT_PERMITTED_TO_TERMINAL** in August.

Visa Online
SUSPECTED_FRAUD rejection is returned by US banks after their risk analysis (more common for cross-border transactions).

Overview of Digital Commerce Consulting Services

05

Currency / FX
Performance



FX Performance

Conversion
improvement

Acceptance of
multiple currencies

Multiple Currency
Pricing (MCP)

Bin Analysis

Overview of Digital Commerce Consulting Services

05

Cost
Optimisation

SOLUTION IMPLEMENTATION REVIEW

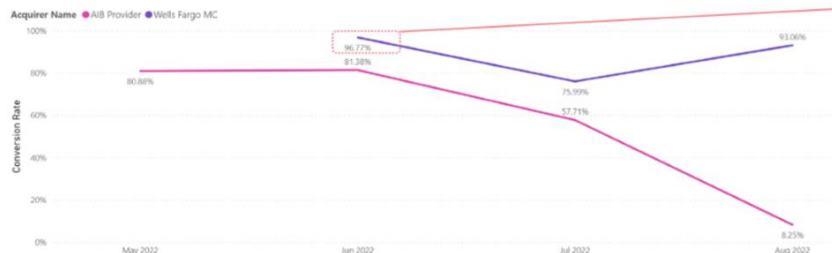
MAY & AUGUST 2022 IN NORTH AMERICA

Currency Code	CAD	USD		Total	
Acquirer Name	Conversion Rate	Flow	Conversion Rate	Flow	Conversion Rate
	81.48%	€ 62,179,750.70	74.96%	€ 4,178,222.64	80.88%
Total	81.48%	€ 62,179,750.70	74.96%	€ 4,178,222.64	80.88%

Currency Code	CAD	USD		Total	
Acquirer Name	Conversion Rate	Flow	Conversion Rate	Flow	Conversion Rate
	6.38%	€ 3,648,152.97	15.51%	€ 963,105.54	8.25%
	93.19%	€ 41,845,767.17	91.34%	€ 1,719,691.32	93.06%
Total	87.99%	€ 45,493,920.14	77.35%	€ 2,682,796.86	87.17%

We saw 6.29% conversion rate increase for transactions with CAD and USD by changing primary acquirer and adding back-up acquirer.

Additional \$3.9M CAD and \$62K USD flow were processed in August 2022.

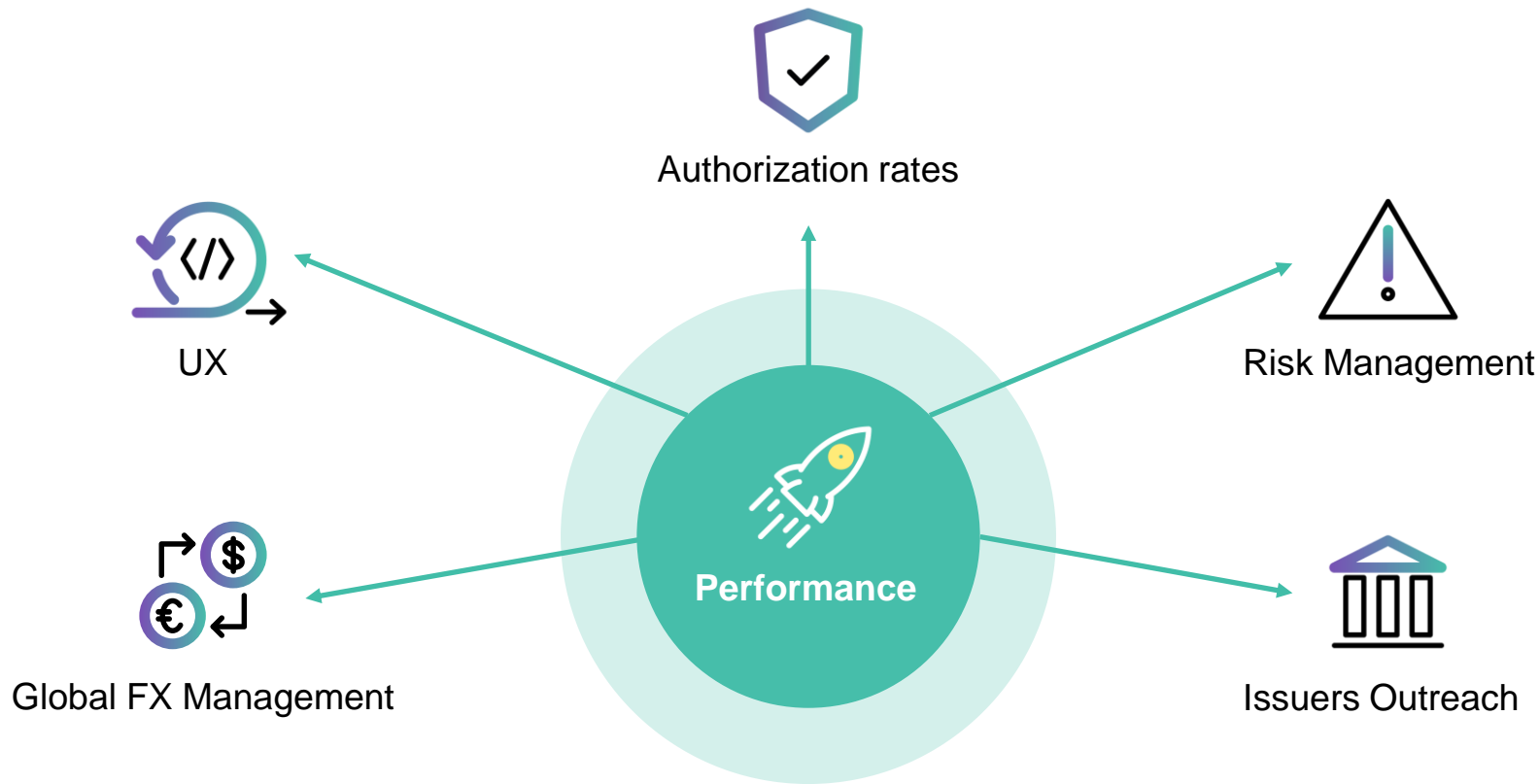


62 testing transactions processed by Wells Fargo MC in June 2022. Primary Acquirer transition started on 7th July 2022.

FX Performance

Worldline Consulting Services in Action

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Q&A