



Never lose a good customer to a bad decision

Maximize revenue with real-time payment routing decisions



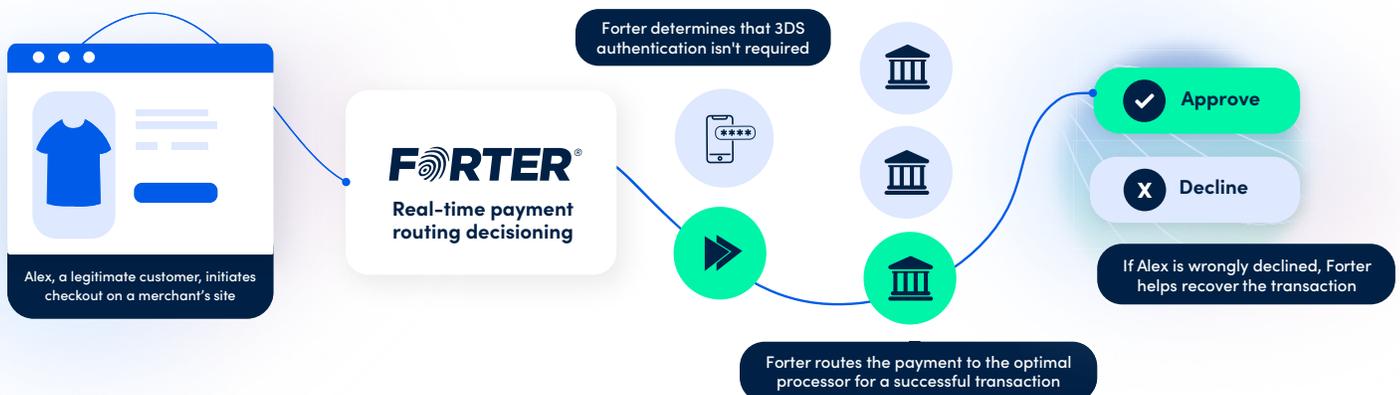
Today, the payment process is complex and inefficient, resulting in 1 out of every 10 legitimate purchases being wrongly declined. Declines often happen at both the payment and bank level (e.g. issuer, acquirer, PSP, gateway), leaving merchants little visibility and control in determining whether a transaction is ultimately approved.

Merchant challenges

- **Improving approval rates and revenue:** Every transaction that doesn't convert or gets wrongly declined is revenue lost.
- **Poor customer experience:** Declining legitimate transactions not only hurts customer experience, but it can also mean losing customer lifetime value.
- **Reducing payment processing costs:** High costs of payment processing can have a significant impact on a merchant's bottom-line.
- **Meeting compliance requirements:** Achieving compliance can be complex for merchants, and these requirements often introduce unnecessary friction into the customer experience as well.
- **Inability to optimize payments:** Many merchants aren't able to optimize their payments and bank approval rates today, so they're effectively leaving money on the table.

Forter Smart Routing Solution

Forter Smart Routing provides automated payment routing decisions that help merchants increase their authorization rates. Powered by advanced AI technology and a Global Data Network, Forter helps merchants prevent false payment declines and boost revenues by up to 5%.



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priceline

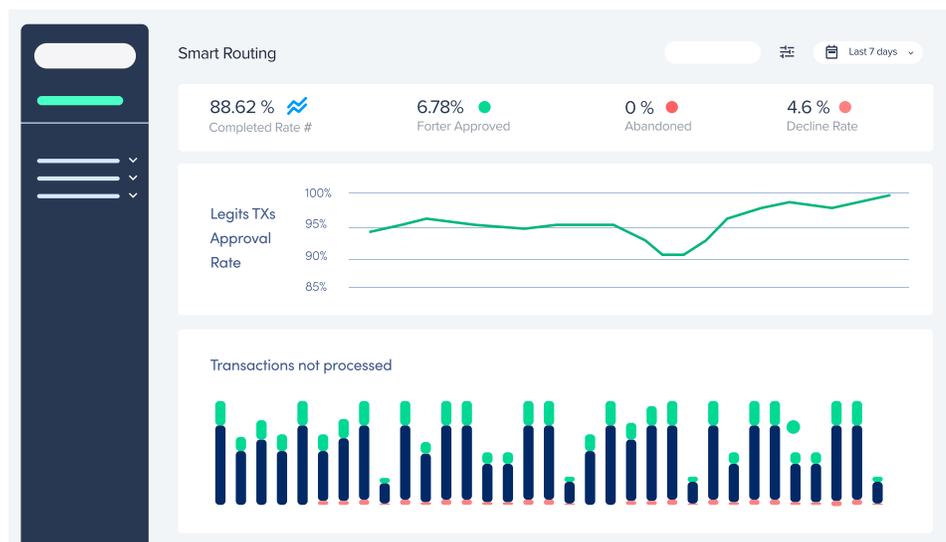
“Improving our approval ratio is a major focus for us, especially because we have legitimate transactions that are potentially being declined during the payment flow. With Forter, we have automated decisions that provide us with the best ways to process each transaction to boost approvals.”

Nitish Pandit, Sr. Director of Finance

Forter Smart Routing

Forter’s suite of Smart Routing solutions enables businesses optimize their payments with real-time payment decisions to maximize revenues and minimize costs – all while providing the best payments experience to their customers.

- ✓ **Pre-auth fraud prevention:** Improve your business’ risk profile and increase your authorization rates by blocking fraudulent transactions before bank authorization.
- ✓ **Dynamic 3DS:** Increase conversions while meeting all risk and compliance requirements by triggering 3DS authentication only when required.
- ✓ **Smart processor routing:** Automatically determine the optimal processor for every transaction with advanced AI models to avoid manually managing routing rules, boost authorization rates, and minimize processing costs.
- ✓ **Decline recovery:** Recover legitimate transactions that would have been lost entirely after being declined during the payment flow. Merchants can recover up to 15% of their declined transactions.



Core capabilities



Maximize approval rates with real-time payment decisions. Eliminate false declines and ensure that legitimate transactions are successful. Forter's real-time payment routing decisions enable merchants to determine the best payments routing for a transaction to ultimately be approved.



Deliver the best payments customer experience. Ensure that legitimate customers and transactions are seamlessly approved without any unnecessary friction or authentication.



Meet all compliance requirements. Meet all payments compliance requirements for your business (e.g. PSD2, PCI) while minimizing friction and false declines for your customers.



Secure your checkout with PCI compliant tokenization. Securely store customer card data with Forter's centralized, processor-agnostic tokenization. With Forter, merchants can work with any processor and fully optimize the payments flow.



Manage and analyze payment performance. Gain full visibility into all elements of your payments processing – from aggregate views of your payments performance to deeper insights and KPIs (e.g. acceptance ratio by region, processor-level views of data, etc.)



Want to learn more?

[Request a Live Demo](#)