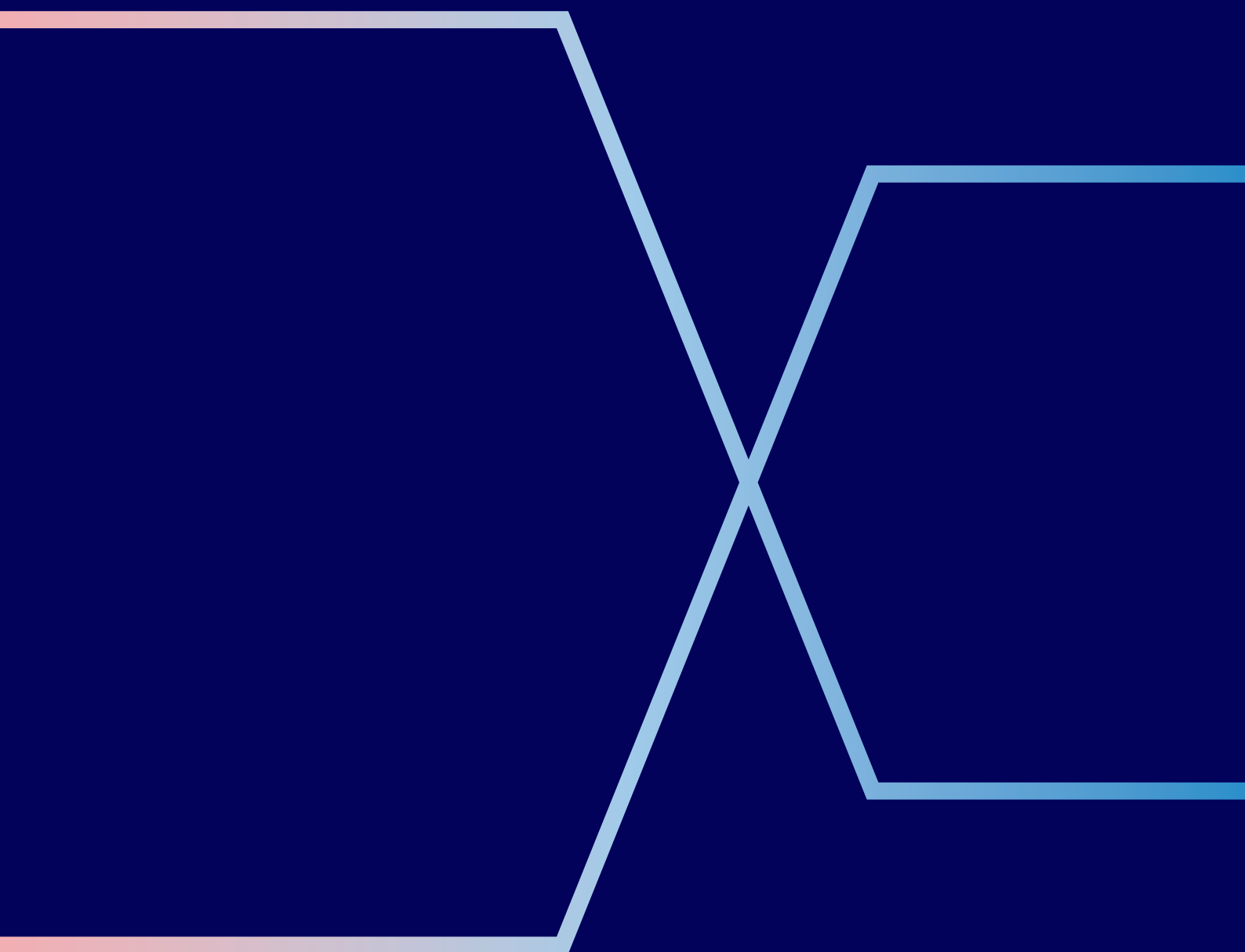


Payments optimisation made practical

How to reduce friction, manage risk and keep more revenue



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Introduction to payments optimisation

Payments are no longer a back-office function. They are a real-time decision engine that shapes conversion, trust and growth. When payments work well, customers move through checkout smoothly, teams spend less time firefighting and your business keeps more of the revenue it earns.

When payments don't work well, the impact is immediate. It means lost sales, frustrated customers, avoidable disputes, rising costs and slower decision-making. That's why [optimisation matters](#).

This guide is written for businesses of all sizes: what changes by size is the depth of tooling and reporting, not the fundamentals of optimising approvals, risk and cost. The goal is precision: reducing friction without increasing fraud, strengthening security without blocking genuine customers, and improving performance without unnecessary complexity.

Many businesses face the same structural pressures:

- False declines mean you can lose good customers
- Fraud and [chargebacks](#) can chip away at profit and add operational workload
- Regulation can introduce friction into the checkout journey
- Meanwhile, costs can creep up unnoticed through fees, inefficiencies and manual work

This whitepaper is designed as a practical guide to [payments optimisation](#). It breaks optimisation into clear areas of action and shows what 'good' looks like, from acceptance and security to cost control and data-led insight. Each chapter ends with a simple 'What you need to do' section to help you turn ideas into next steps.

"Every payment is an optimisation moment. The smarter the decision, the stronger the outcome."



Candice Pressinger,
Director of Customer
Data Security, Elavon Europe

What's in it for you?

Higher approvals, fewer false declines and less revenue leakage from disputes and fraud. Over time, that means more sales go through smoothly, less time is spent firefighting issues that should never have happened in the first place, and [customers are more likely to return](#).



"Businesses must pivot from their traditional stance. They must view payments as a service and revenue driver, rather than just a functional process at the end of a transaction. The three key areas are managing costs, reducing fraud and maximising acceptance."



Hemlata Narasimhan
European President,
Merchant Payment Services,
Elavon

Chapter 1: The optimisation imperative

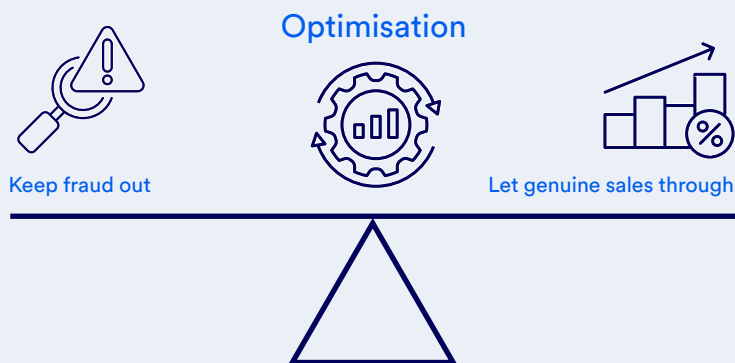
How optimisation works in practice

Every payment is a moment of truth. Either it converts cleanly or it leaks revenue.

Payments optimisation is the discipline of making better decisions across the payment lifecycle before, during and after authorisation – so that more genuine transactions succeed, while cost and risk stay controlled.

It works best when you treat payments as a connected system, not a single moment at checkout: small improvements across data, routing, authentication and fraud controls add up to measurable gains in approvals and less operational drag.

Optimisation is a balancing act



Optimisation in the real world

In practice, intelligent optimisation is a set of small, connected decisions that happen around each transaction. Together, they help more genuine payments go through smoothly while keeping risk under control.

Pre-authentication insights

help [identify trusted customers early](#), so you can reduce friction and keep genuine transactions moving.

Smart exemptions

such as [Transaction Risk Analysis \(TRA\)](#) help reduce unnecessary authentication at checkout.

Issuer-aligned routing

helps raise approval rates by sending payments through the bank or card company most likely to approve the transaction.

AI-driven decisioning

helps reduce false declines by learning from real-time patterns and improving how exemptions are applied.

Network tokenisation

helps improve approvals and [reduce fraud](#) by replacing sensitive card data with secure tokens.

These levers are connected. Improving approval rates means little if you increase fraud, and tightening security means little if you create unnecessary friction that drives customers away. That's why optimisation must be treated as a single system, not a set of isolated fixes.

“Optimisation is removing the bumps that stop good customers paying, while still keeping fraud out. When it's done right, you approve more sales and spend less time firefighting.”



Candice Pressinger,
Director of Customer Data Security, Elavon Europe

AI-driven decisioning: why it matters

[AI-driven decisioning](#) replaces static, 'one size fits all' rules with real-time assessment based on behaviour, context and issuer feedback.

By dynamically adjusting thresholds based on issuer feedback, transaction history and risk scoring, merchants see fewer false positives and more transactions qualifying for streamlined processing without compromising security.

[AI-driven decisioning](#) uses machine-learning models to assess transactions as they happen, helping reduce false declines and improve exemption effectiveness. AI-driven decisioning is now materially changing outcomes. In a Mastercard [payment fraud prevention report](#), some 83% of payments industry leaders said AI has reduced false positives and customer churn.

Better data also helps more low-risk transactions qualify for frictionless outcomes.

Better data also helps more low-risk transactions qualify for frictionless outcomes. Submitting as much cardholder and transaction information as possible when initiating authentication [raises the probability of an exemption being granted or applied](#). Submitting as much cardholder and transaction information as possible when initiating authentication [raises the probability of an exemption being granted or applied](#).

"We've seen acceptance rates in our biggest clients above 98%, which has a massive impact because we're now getting more revenue and fewer declined payments."



Sarah Earl-Natgrass,
Product Director,
[PayByPhone](#)





What you need to do

Check where sales are being lost

Review recent failed payments and look for patterns by channel, time, card type, or repeat customers being declined.

Tackle avoidable friction first

If customers are challenged too often or payments time out, ask your payments provider what can be adjusted to reduce unnecessary steps while keeping risk controlled.

Make sure you're sending 'good' transaction data

Incomplete or inconsistent checkout data can increase declines and reduce frictionless outcomes.

Review how you handle declines and retries

Decide what happens when a payment fails: clear prompts, alternative payment methods and sensible retry journeys can recover sales.

Set a simple optimisation routine

Put a monthly review cadence in place for approvals, declines and disputes, then make one or two targeted changes and track impact.

The bottom line

Payments optimisation is a system: connected decisions that help more genuine transactions succeed while keeping risk and cost under control. When you optimise as a joined-up strategy, you recover revenue, reduce operational drag and create smoother customer experiences.

Next, we'll focus on the lever customers feel most directly: payment acceptance. Chapter 2 looks at how payment options, channel consistency and checkout experience help you convert more customers and protect loyalty.

Chapter 2: Maximising payment acceptance

What optimisation changes
at checkout

*At the moment of payment,
acceptance is conversion.
If customers can't pay
easily, the sale is lost.*

The same optimisation decisions also shape the customer experience at the moment of payment. This is where payments move from 'back-office processing' to a practical driver of conversion, loyalty and growth.

❓ What's in it for you?

Higher conversion, fewer abandoned checkouts and fewer lost sales because customers can pay how they want, wherever they're buying. Over time, better acceptance supports loyalty and repeat purchase.



Payments as a business enabler

Payments directly influence whether customers complete a purchase, return or walk away. They shape conversion, loyalty and brand perception in the moment a customer decides whether to buy.

Customer experience is now a competitive differentiator:

- [86% of consumers and 91% of business buyers](#) said the experience a company provides is as important as its products and services
- [74% of consumers](#) are somewhat or very likely to buy based entirely on their experience, regardless of price or product, making seamless payments a critical part of the customer journey

People want options and an easy experience when they pay. If the process is clunky, payments get declined for no good reason, or there aren't enough choices at checkout, it's disappointing for the customer and can even mean a missed sale.

Acceptance isn't only about adding more payment methods. It's about making it easier for genuine customers to complete a purchase, whichever channel they choose, without introducing extra friction. For most businesses, the baseline is simple: support the major card schemes, offer the wallets your customers already use and make online checkout fast and predictable.

Why maximising acceptance matters

Maximising acceptance is about removing barriers to growth as much as it's about convenience. Consumers expect seamless, secure and flexible payment options. If your business only accepts one or two payment types or relies on outdated technology, you may be unintentionally putting obstacles in the way of sales.



In practice, acceptance gaps show up quickly:

- A hotel that doesn't accept international card brands or offer currency conversion could miss bookings from overseas guests.
- A cash-only café will lose customers who rarely carry physical money.
- A boutique that doesn't support Apple Pay or Google Pay could frustrate mobile-first shoppers.
- An ecommerce store without Buy Now, Pay Later (BNPL) options might see abandoned baskets pile up.

The specifics vary by sector and size, but the principle is the same: remove friction, expand choice and keep the experience consistent across channels.

Currency conversion

If you sell to international customers, currency conversion can help reduce friction at checkout. In most cases, DCC is used for in-person payments, while MCC supports online and app payments where customers choose their preferred currency earlier in the journey.

- [Dynamic Currency Conversion \(DCC\)](#) is typically offered at the point of sale for [in-person card payments](#). The customer must be offered a clear choice and must actively opt in. Before they choose, they see the amount in both currencies, the exchange rate and the currency conversion markup.
- [Multi-Currency Conversion \(MCC\)](#) supports online and in-app payments by letting you display prices in multiple currencies. The customer selects their preferred currency and the transaction is processed in that currency. You receive settlement in your chosen currency, with the conversion handled in the background.

"Payment choice is customer service. When paying is easy, the whole experience feels smoother and customers are more likely to come back."



Robbin Jonsson,
Go-to-Market Manager
for Enterprise Hospitality,
Elavon Europe

What modern consumers expect

Today's customers move between online, mobile and in-person payments. They expect omnichannel payments: a [unified experience](#) with consistent pricing, product information, transactions and fulfilment, regardless of channel. To meet these expectations, merchants must embrace omnichannel integration: a joined-up payment experience across platforms.

Payment habits are changing fast too, with cash usage declining. Contactless and mobile wallets now account for a large share of in-store card payments in the UK and Ireland, and ecommerce spend increasingly includes non-card methods such as wallets, account-to-account payments and BNPL.

- In 2024, [95% of all UK in-store card transactions were contactless](#).
- In the same year, contactless accounted for [87% of all point-of-sale card payments in Ireland](#), with more than half via mobile wallets.
- In 2025, [cards accounted for 37% of ecommerce transaction value](#) in Europe: the remaining 63% was processed via non-card methods such as digital wallets, [account-to-account](#) payments and [BNPL](#).



Click to Pay

One example of reducing online checkout friction is [Click to Pay](#), which reduces the need for customers to repeatedly type card details and can help reduce drop-off at the final step.

[Click to Pay](#) is an online checkout experience that lets customers pay without repeatedly typing card details. It's designed to be fast and secure, especially on mobile, and can help reduce drop-off at the final step of the purchase.

"Customers pay with their phones and smartwatches now – we have technology my granny wouldn't have dreamed of. As a small business, we need to be able to take payments on the spot, however our customers want to pay. Elavon facilitates all that, so we don't miss a sale."



Deirdre Bentley,
Owner-Manager,
McMullans of Arklow

"What 'right' means for your business will vary depending on your customers: a high-end hotel in Dublin may need to support Amex and UnionPay. A popular café in Brighton might benefit more from Apple Pay and tipping features."



Robbin Jonsson
Go-to-Market Manager
for Enterprise Hospitality,
Elavon Europe

What you need to do

Audit your current payment setup

Are you missing key [methods your customers prefer](#) or expect?

Invest in flexible, future-ready technology

Choose systems that let you easily add new payment types as trends evolve.

Train your team

A smooth [in-person payment experience](#) depends on confident, well-informed staff.

Evaluate your use of [AI and machine learning in payments](#)

Are you [using your data](#) to drive exemption strategies, reduce false declines and optimise routing?

The bottom line

In a competitive market, a clunky payment experience can [turn a loyal customer into a lost one](#). Maximising payment acceptance is about removing friction from the buying journey and future-proofing your business. The [more payment choices you offer](#), the easier it is for customers to buy and the stronger your growth potential becomes.

Making payments easy is only half the job. Next, Chapter 3 looks at how smarter security protects your business and your customers without creating unnecessary friction that blocks genuine buyers.





Chapter 3: Smarter security, stronger sales

Protecting your business and your customers

*Every payment you accept is a test of trust.
Will it protect your reputation – or put it at risk?*

As scams become increasingly sophisticated, [protecting customer data](#) and [payment security](#) is a commercial and reputational control, not just a compliance requirement.

Security is a cornerstone of [payments optimisation](#) and touches every stage of the payment journey. Increasing approval rates means little if those approvals include fraudulent transactions that lead to chargebacks and losses. But overly strict controls can also block legitimate customers, damaging conversion and loyalty. The goal is accurate decisions: stop real fraud, let genuine customers through, and keep checkout moving.

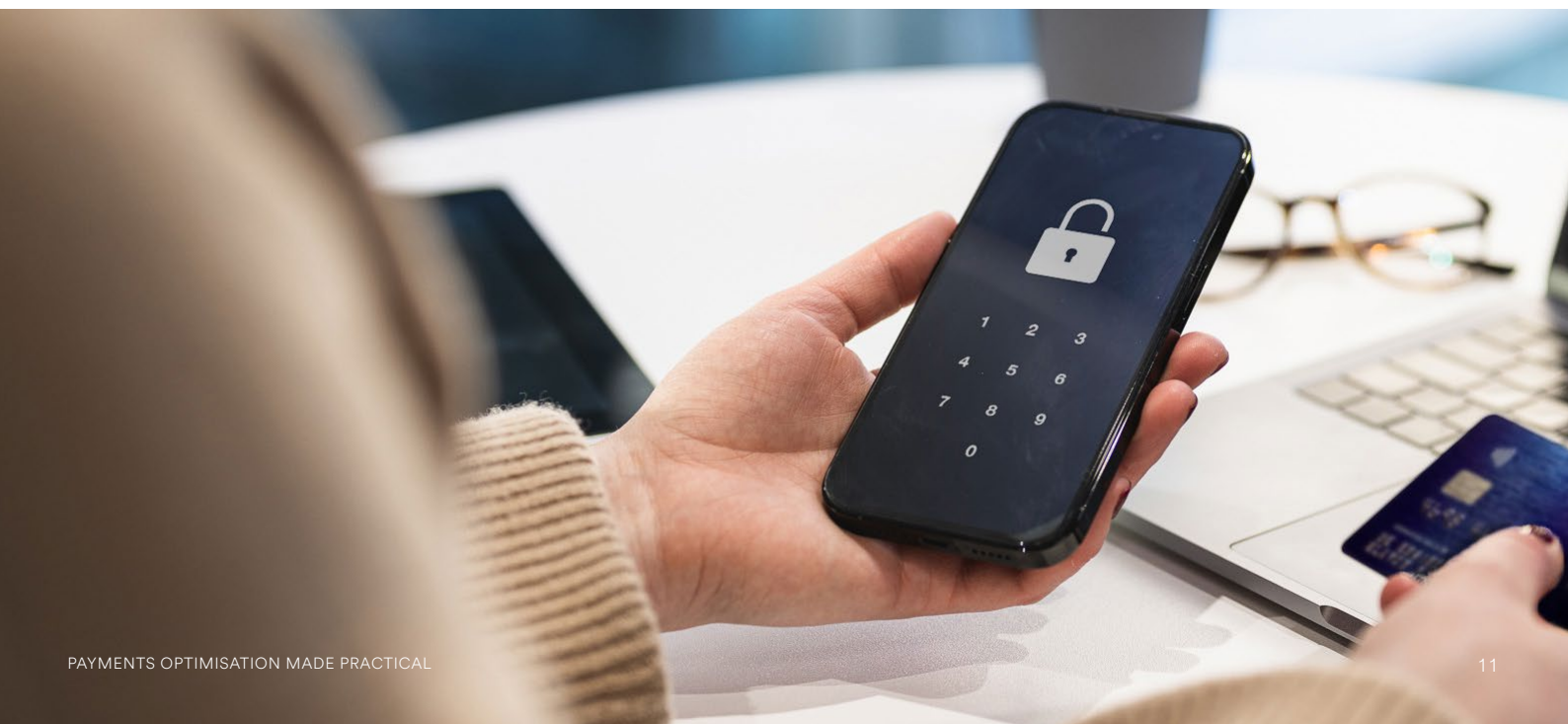
“The goal isn’t ‘maximum blocking’. It’s accurate decisions: stop real fraud, let genuine customers through, and keep checkout moving.”



Candice Pressinger,
Director of Customer Data Security, Elavon Europe

What’s in it for you?

[Fewer chargebacks](#), fewer false declines and fewer unexpected costs. Strong security protects your revenue and your reputation, without putting unnecessary steps in front of genuine customers.



The cost of getting it wrong

Payment data [often includes personal data](#), so protecting it is a legal and commercial imperative. Security breaches damage trust and can lead to serious financial penalties.

In the UK, the Information Commissioner's Office enforces the [UK General Data Protection Register \(GDPR\)](#) and [Data Protection Act 2018](#). Depending on the provision that's been breached, fines can be up to £17.5 million or 4% of global annual turnover for the most serious infringements.

In Ireland, the [Data Protection Commission](#) enforces [GDPR](#). Administrative fines can reach [€20 million or 4% of global annual turnover](#) (whichever is higher).

Beyond fines, the commercial impact can be severe. In 2025, Marks & Spencer's market value [dropped by almost £700 million](#) amid disruption linked to its cyber incident, underlining how quickly confidence can shift when systems are affected.

Fraud and cybercrime are big business and evolve quickly. UK Finance's [Annual Fraud Report 2025](#) shows criminals stole £1.17 billion in 2024 and the number of confirmed fraud cases rose 12% year on year. UK Finance also notes that when defences improve in one area, criminals shift tactics. That's why security needs to be layered and continuously reviewed, not treated as a one-off project.

"Small and medium-sized businesses can be vulnerable because they have fewer resources dedicated to fraud prevention – but large businesses aren't immune. The goal is strong protection without blocking genuine customers."



Robbin Jonsson
Go-to-Market Manager
for Enterprise Hospitality,
Elavon Europe



Security as performance

Security is about performance as well as protection – protecting revenue, not just risk. When customers feel confident their data is safe, they're more likely to complete a transaction. Features like biometric authentication and frictionless exemptions from [Strong Customer Authentication \(SCA\)](#) can reduce cart abandonment and support conversion.

False declines have a real commercial cost. Mastercard notes that [40% of customers will not try to purchase again after their first false decline](#). That's why the objective isn't maximum blocking, but accurate decisions at speed.

Advanced fraud detection tools increasingly use real-time data and behavioural signals to reduce fraud risk without over-blocking legitimate customers. Mastercard reports that [83% of industry leaders say AI has reduced false positives and churn](#).

Data-driven monitoring can improve speed and effectiveness. HSBC reports finding [two to four times more financial crime](#) than before, with [60% fewer false positive cases](#), and analysis time reduced from [several weeks to a few days](#).

Reducing unnecessary friction can improve approvals, too. Visa reports that merchants with high 3DS method completion see an [8% approval rate lift](#) and a [127% lift in frictionless rate](#). Smart use of exemptions, such as [Transaction Risk Analysis \(TRA\)](#), can reduce friction without compromising security. When paired with issuer feedback and AI-driven scoring, exemptions become a powerful optimisation lever.

Fraud prevention also reduces operational costs. Fewer chargebacks and cleaner decisions mean less manual review, fewer cases to investigate and fewer avoidable fees. Over time, that frees up your team to focus on customers and growth instead of handling disputes and rework.

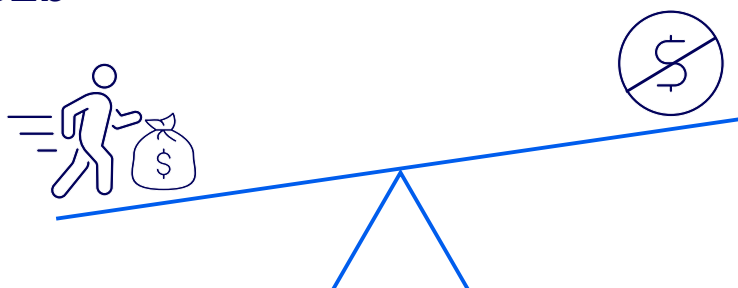
Optimisation is a balancing act

When merchants approve the bad, they lose:

\$362b¹

When merchants decline the good, they lose:

\$645b²



Transaction Risk Analysis (TRA)

Strong Customer Authentication (SCA) helps to reduce fraud, but it can add friction at checkout. [Transaction Risk Analysis \(TRA\)](#) helps by requesting an SCA exemption for eligible low-risk ecommerce transactions. If the issuer accepts, the payment completes without an SCA challenge. If the issuer declines, the customer may be asked to authenticate using [3-D Secure \(3DS\)](#).

1. Estimated losses due to online payment fraud between 2023 to 2028. According to Juniper Research: Online Payment Fraud: Market Forecasts, Emerging Threats and Segment Analysis 2023-2028

2. Estimated scope of false decline loss to merchant. According to PYMNTS: Fixing Retail's \$600 Billion False Declines Problem When Fighting Fraud.

Visibility, reporting and faster response

Security is stronger when businesses can see what is happening across approvals, disputes and settlement. In practice, that can mean using Elavon Connect reporting for day-to-day visibility, plus tools like [Payments Core 365 \(PC365\)](#) to consolidate funded payment data and reduce the risk of chargeback loss due to missed deadlines.

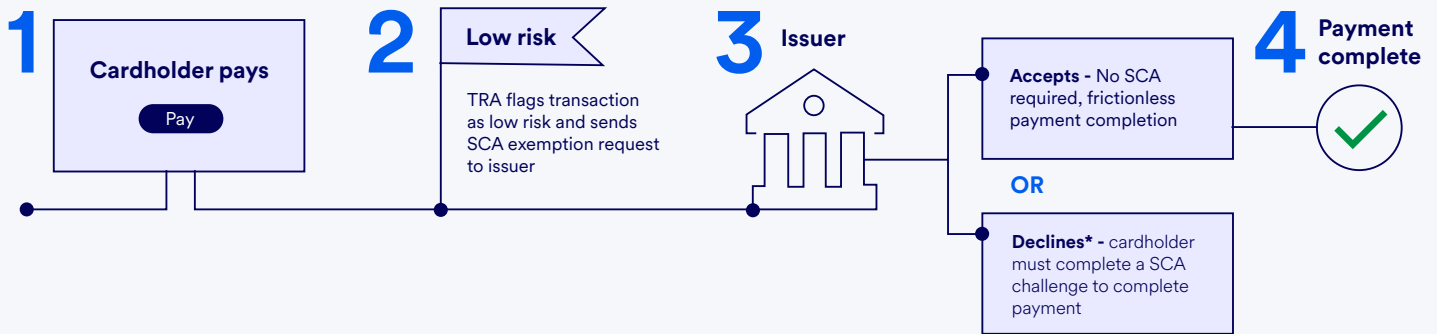
For deeper insight, Elavon Data Platform adds near real-time dashboards for authorisations and disputes, helping teams spot patterns early and act faster.

When fraud prevention is treated as a performance lever and not just a control, the right tools can help you reduce fraud-related losses while protecting genuine customers at checkout. For example, Elavon Pay Defence combines machine learning and link analysis to identify suspicious patterns in transaction behaviour in real time, helping businesses catch fraud before it happens without relying solely on blunt, static rules.

How TRA works

Transaction Risk Analysis (TRA)

Strong Customer Authentication (SCA) helps to reduce fraud, but it can add friction at checkout. [Transaction Risk Analysis \(TRA\)](#) helps by requesting an SCA exemption for eligible low-risk ecommerce transactions. If the issuer accepts, the payment completes without an SCA challenge. If the issuer declines, the customer may be asked to authenticate using [3-D Secure \(3DS\)](#).



*A soft decline is the request for the cardholder to authenticate themselves using 3-D Secure for transactions under €500. For countries using other currencies, value is up-to-date converted amount equivalent to €500 at the time of the transaction

Built-in security features

The most effective payment security is designed in from the start, not bolted on later. For every kind of business, the essentials include:

- **Point-to-Point Encryption (P2PE)**: encrypts card data from entry to secure processing, reducing exposure in transit
- **Tokenisation**: replaces card details with secure tokens for storage and repeat payments
- **3-D Secure 2.0**: adds authentication for online payments, with risk-based 'frictionless' flows for low-risk transactions
- **Real-time fraud monitoring**: uses machine learning to spot suspicious patterns and block threats as they happen – for example, Elavon Pay Defence combines machine learning and link analysis
- **SCA exemptions**: supports compliant exemption strategies to reduce unnecessary authentication steps
- **PCI DSS support**: helps you meet PCI requirements through tools, reporting and guidance.

"Elavon demonstrated an early appreciation for the potential impact of PSD2 and SCA on the travel industry. The TRA exemption for transactions up to €500 has been key to easyJet maximising transaction approval rates while minimising customer friction and abandonment."

Paul Bolton
Head of Payments, easyJet

Elavon Pay Defence

Elavon Pay Defence is an advanced [AI-powered fraud-detection](#) capability that combines machine learning and link analysis to identify suspicious patterns in transaction behaviour in real time.

Where it fits

Use Elavon Pay Defence when fraud-driven disputes and chargebacks are a recurring source of revenue leakage, or when you suspect your current fraud controls are too blunt and may be creating avoidable false declines. It's designed to help you reduce fraud risk without over-blocking legitimate customers.

Why it matters for optimisation

Elavon Pay Defence supports the 'security as performance' principle: better decisioning can protect approvals and customer experience while reducing the downstream costs of fraud and disputes. In practice, this helps businesses protect revenue and reduce operational effort, because fewer fraud-driven chargebacks means less manual review and fewer cases to investigate.

Jscrambler

Jscrambler is a client-side security tool that helps protect ecommerce checkout pages against tampering and data skimming attacks. It monitors and protects what runs in the browser, which is an important layer when customers use digital wallets and card entry fields online.

Customer story: Motorpoint

Motorpoint is the UK's leading independent retailer of nearly new and used cars, taking payments in-store, over the phone and via its website. High-value transactions need to be processed seamlessly, with strong support around fraud and disputes.

"The car-buying process has changed so much in recent years: it's been vital to introduce new payment methods, so car buyers can pay how they feel most comfortable. With Elavon, we could do that," explains Heather Whitmore, Motorpoint's head of finance operations.

Car sales mean high-value transactions, which need to be processed and approved seamlessly. This requires dedicated [support around chargebacks](#) and fraud. Motorpoint also introduced Pay by Bank to facilitate open banking, adding an extra layer of security by allowing customers to complete payments directly from their device without sharing card details.



"We wanted to make sure we could take payments in a safe and secure way, as accommodation fees can be very large sums of money. Elavon has tailored our solutions so that they're frictionless."



Carol Seward,
Head of Income
and payments,
University of Essex

What you need to do

Layer your defences

Use encryption and tokenisation to protect card data, turn on multi-factor authentication for administrative access and customer logins, and update systems regularly.

Secure every channel

Use TLS for websites and EMV chip technology for in-store payments. Protect online checkout from client-side threats with tools like Jscrambler.

Let smart tech do the heavy lifting

Use fraud tools that adapt quickly as threats change, so you reduce fraud without over-blocking genuine customers.

Limit access and stay compliant

Apply strict access controls to payment systems and automate PCI checks and reporting where possible.

Apply exemptions strategically

Use SCA exemptions (including TRA where eligible) to reduce unnecessary friction while keeping risk controlled.

Use dashboards to spot issues early

Watch authorisations, disputes and settlement trends regularly and act quickly when patterns change.

The bottom line

A payment security breach can have devastating effects: financial penalties, reputational damage, customer churn and operational disruption. Security is therefore about risk management as much as revenue protection and it's a core part of modern payments optimisation.

Next, Chapter 4 looks at how to reduce cost leakage and protect margins without undermining approvals or increasing fraud risk.

Chapter 4: Optimising costs for growth

What minimising fees and maximising efficiencies

Every penny saved on payments is a penny earned for your business.

By optimising the way you process payments, you can lower your business costs, improve cash flow and free up time and energy to focus on growth.

Cost optimisation is not about the cheapest transaction. It's about protecting your margins without undermining approvals or increasing risk. In practice, how securely and efficiently payments are processed has a direct impact on how much revenue you actually keep, not just what you pay per transaction.

"Your payments partner should provide you with the necessary information to dynamically adjust while preventing fraud. They should help you cut fees by optimising routing, managing interchange costs and promoting low-cost payments – maximising approvals at minimal cost."



Hemlata Narasimhan
European President,
Merchant Payment
Services, Elavon

Understanding your payment costs

The true cost of a sale is more than just the wholesale price. It includes the payment costs that chip away at your margins. Between interchange fees, card-scheme fees, acquiring fees and other charges, these costs can add up quickly.

Let's break down the main costs:

- **Interchange fees:** paid to the cardholder's bank. Rates vary depending on card type and how the transaction is processed
- **Scheme fees:** charged by the card schemes (such as Visa and Mastercard) for using their networks.
- **Acquirer fees:** fees charged by your payment provider for processing the transaction.
- **Gateway fees:** if you're selling online, these are charged by your payment gateway provider to securely transfer data

Depending on your provider and pricing model, you might also see terminal rental costs, monthly account fees, PCI DSS compliance fees and [chargeback fees](#).

In the UK and Ireland, interchange fees for consumer debit cards are capped at 0.2% of the transaction value, while for credit cards it's capped at 0.3%. However, certain commercial cards or cross-border transactions can carry much higher rates. While these caps limit the amount merchants can be charged, it's still a cost that can be negotiated or potentially reduced by switching payments providers.

These costs don't exist in isolation. Data quality, fraud risk and dispute rates can all influence what you ultimately pay, especially once you factor in chargebacks, operational effort and missed opportunities from false declines.

What's in it for you?

Lower costs aren't just about fees. The biggest savings often come from plugging leakage and preventing silent margin erosion: fewer disputes, fewer declines, faster reconciliation and less time spent fixing errors, before small issues quietly erode profit over time.

Choosing the right pricing structure

Not all payment processing contracts are created equal. Understanding how you're charged and choosing the right model for your business can make a significant difference.

Common pricing models include:

- **Blended pricing:** a single, flat rate that combines interchange, scheme and acquirer fees. Easy to understand, but may not always be the cheapest
- **Interchange-plus pricing:** you pay the true interchange and scheme fees plus a fixed margin. Offers more transparency and can be cheaper, especially for lower-risk businesses
- **Tiered pricing:** transactions are categorised into different rates depending on card type and transaction method. Can be less predictable and often more expensive

Which one is best? It depends on your business profile. A busy café with lots of low-value, domestic debit transactions may benefit from different pricing compared to a boutique hotel that takes higher-value international payments. The best pricing model is the one that fits how your customers pay, not just the one that looks cheapest at first glance.

"Keeping hotel operating costs low is one of our key priorities. Elavon has been a great partner, working with us to keep card commission charges as low as possible for our hotels."



Sudhir Appat,
Vice-President of
Finance Operations for
Europe, Middle East
and Africa, Marriott



Cash flow options

Cash flow is part of payments optimisation, and there are two different ways to improve it depending on what you need.

- **Funding solutions** (settlement speed) help you receive settlement funds faster than standard settlement cycles, which can make day-to-day cash flow planning easier. For example: [Faster Payments](#) in the UK or [SEPA \(Single Euro Payments Area\)](#) funding in Ireland for euro settlements
- **Business finance** provides access to additional funding to support growth or manage cash flow. It's not a traditional loan but a cash advance, with repayment taken as a percentage of card takings, so payments can flex with sales

Where costs creep up unnoticed

The biggest cost risks are rarely headline fees. They are small, repeat losses that quietly erode margin over time. This kind of silent margin erosion is easy to miss because it shows up as small losses across disputes, avoidable declines, slow settlements and manual effort rather than one obvious fee.

The fix is clear visibility: track what's happening across approvals, declines, disputes and funding, then tighten the few weak points that create recurring leakage.

Common pitfalls to watch for:

- **Chargebacks:** disputes can result in lost revenue and chargeback fees, plus operational time spent responding
- **Fraud screening and false declines:** overly strict controls can block genuine customers, while weak controls increase disputes. The goal is accurate decisioning that protects revenue without reducing conversion
- **Late settlements:** delays in receiving funds can impact cash flow and lead to costly borrowing
- **Terminal downtime:** every minute your payment terminal is down means potentially lost revenue
- **Unnecessary PCI fees:** not keeping up with compliance requirements can lead to avoidable penalties

Businesses with higher transaction volumes are more likely to see substantial savings through negotiating or switching. The UK's National Federation of Retail Newsagents, for example, estimates that where its members switched acquirers, [they saved between £100 and £450 per month](#) on the cost of card acceptance services.

Chargebacks are one of the costliest forms of leakage because they combine lost revenue, additional fees and time spent gathering evidence and responding within deadlines. A clear chargeback management approach helps you reduce avoidable disputes, spot repeat causes and act quickly when information is requested.

Chargeback management

[Chargeback](#) management is the process of preventing, tracking and responding to payment disputes raised by cardholders or issuers. Chargebacks can result in lost revenue and extra fees, so the goal is to reduce avoidable disputes and handle the rest efficiently.

A strong chargeback management approach helps you:

- Reduce revenue leakage by lowering avoidable disputes and improving dispute outcomes
- Improve visibility into chargebacks and retrieval requests so you can spot repeat issues and address root causes
- Respond faster to information requests and deadlines, reducing avoidable losses from missed actions

Disputes can also include non-financial retrieval requests (requests for documentation) and other case types depending on scheme rules and circumstances.

Depending on your service setup, chargeback activity may be visible through Elavon Connect, where merchants can access chargeback-related reporting such as the Chargeback List, Retrieval List, Non-Financial Chargeback List and Chargeback Summary by Reason Code.

For more hands-on help, our dispute resolution specialists can support you by clarifying key timeframes and reviewing the documentation needed to challenge a claim, helping you avoid missed actions and unnecessary losses.



Streamlining operations for efficiency

Payments don't happen in isolation. They're tied into reporting, reconciliation and day-to-day operations. The more you can streamline, the better your overall efficiency and profitability.

- **Integrated point-of-sale (POS) systems:** connect payments with stock, booking or ordering workflows to reduce manual errors and speed up processes
- **Unified reporting:** having sales and payment data in one place saves time and helps you spot issues earlier. Typically, merchants start with a portal view in Elavon Connect (statements, reports and account management), then add [PC365](#) when finance teams need a validated data file for reconciliation across locations
- **Automated reconciliation:** matching payments to bank deposits automatically reduces errors and frees up staff time

For reconciliation and control across locations, transaction-level validation matters. Reporting tools support accurate, timely reconciliation and reduce avoidable losses, including missed dispute deadlines.



What you need to do

Get a clear fee breakdown

Separate interchange, scheme, acquirer and gateway costs so you can see what's driving spend.

Check contract terms

Confirm renewals, exit dates and rentals so you know when you can negotiate or switch.

Pick the right pricing structure

Choose blended, interchange-plus or tiered based on how customers actually pay.

Stabilise cash flow

Decide whether you need faster settlement or additional funding, then choose the right route.

Reduce dispute losses

Assign ownership, cover absences and keep a standard evidence pack so deadlines don't get missed.

Cut avoidable admin

Reduce manual steps in POS and reconciliation workflows that regularly create errors or delays.

Avoid unnecessary PCI fees

Confirm responsibilities, timelines and practical steps so compliance penalties don't creep in.

The bottom line

Optimising your payments setup is one of the smartest moves you can make to protect margins and free up resources. In practice, the businesses that see the greatest gains are those that treat cost control, security and approvals as connected parts of a single optimisation strategy.

Next, Chapter 5 looks at how payments data helps you spot where costs are creeping up, where sales are being lost and what to fix first, so optimisation becomes a continuous improvement loop, not an annual review.

Chapter 5: Payments data as a tool for optimisation

Insights for better business decisions

Payments data shows where revenue is leaking, friction is building and risk is increasing – if you know how to read it.

When decisions need to be faster and better informed, your payments system can be one of your most valuable sources of information. It helps you understand your customers, refine operations and identify new opportunities for growth.

[Payments optimisation](#) depends on visibility. Data helps you identify what to fix and measure progress over time, from reducing friction and risk to increasing successful authorisations.

Payments as a source of intelligence

For many businesses, payments data is underused and left buried in end-of-day reports. Used well, it becomes a practical input for day-to-day decisions: what's working, what's not and what to change first.

If you're a single-site business, start with simple portal reporting in Elavon Connect. If you reconcile across multiple locations or need a consistent file for close, [Payments Core 365 \(PC365\)](#) is designed for that. And dashboards like Elavon Data Platform help when you want trend insights across approvals and disputes.

At a basic level, your payments data includes:

- Time, date and location of each transaction
- Payment method used (such as cash, card or [mobile wallet](#))
- Value of the transaction
- Whether the payment succeeded or failed
- Any refunds, reversals or [chargebacks](#)

Over time, this information reveals patterns in customer behaviour and business performance, from your busiest hours to your average spend per customer. For example, if you see repeat declines at the same time each day, your data can help you confirm whether it's a connectivity issue, a checkout issue or a security/friction issue, and what to fix first.

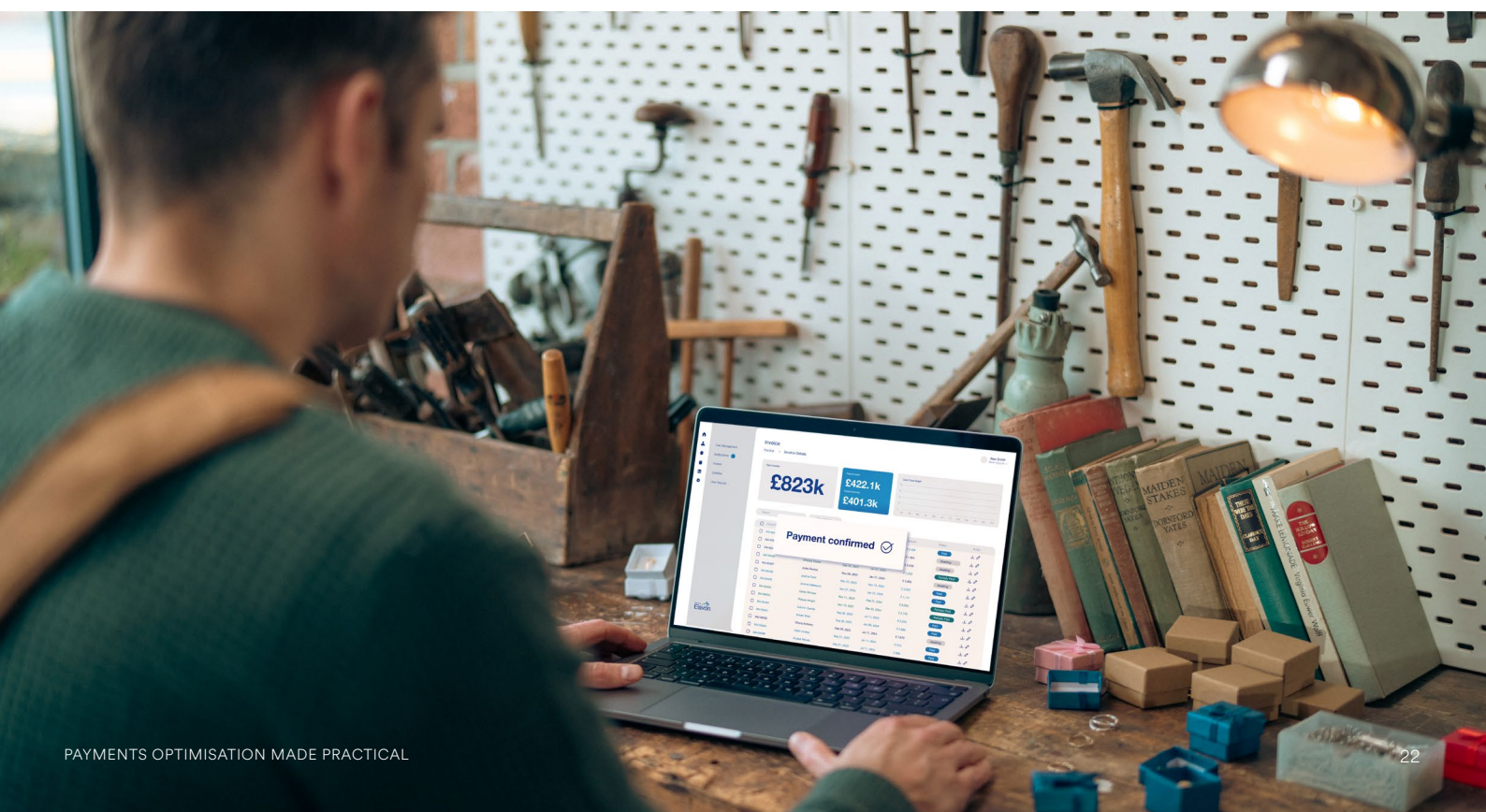
What's in it for you?

Payments data helps you spot where sales are being lost, where costs are creeping up and where risk is increasing. It gives you evidence to improve approvals, reduce disputes, speed up reconciliation and make confident decisions faster.

"Think of each payment as a data point. When aggregated and analysed, these points reveal patterns that can help you transform how you run your business. Payments are a goldmine for operational insights."



Peter Charmant,
Head of Relationship
Management - Enterprise
Retail, Elavon Europe



Elavon Data Platform

Elavon Data Platform is a cloud-based reporting and analytics platform with dashboards for authorisations and disputes. It uses near real-time metrics and trend analysis to help you understand decline patterns, track performance and act faster.

What you can see:

Authorisation dashboard

Approval and decline rates over time, with insight into drivers and decline reasons so you can focus on what's affecting performance.

Disputes dashboard

Dispute performance metrics such as win/loss rates and trends, key dispute reasons and case timelines to highlight delays and improve processing efficiency.

Positioning

Elavon Data Platform is a read-only analytics and reporting platform for enterprise merchants with multiple MIDs, and it is not a replacement for My Payments Insider.

Choosing the right reporting tool

Different tools. Different purposes. One goal - better decisions.

Elavon Connect portal

For running reports, downloading statements and managing your account. Find transaction details, monitor payment activity and retrieve key business information through a single online portal.

- Transaction details
- Account management
- Self-serving online portal
- Reporting
- Statements

PC365

A validated data file for reconciliation and control. Especially useful if you need drill-down across adjustments, billings, chargebacks and deposits, or you reconcile across multiple locations.

- Validated payment data
- Reconciliation
- Deposits
- Chargebacks
- Financial control

Elavon Data Platform

Dashboards for authorisations and disputes (such as approval/ decline trends and dispute outcomes) using near real-time metrics and trend analysis, helping you to spot patterns and act faster.

- Analytics
- Dashboards
- Authorisations
- Disputes
- Trends and insights

Payments data is useful for understanding your customers, but it also helps improve efficiency across your business. For example, you can:

- Track when sales are highest so you can prepare your team and stock, and avoid overstaffing or underpreparing.
- Check whether a new offer or discount worked by comparing sales before, during and after a promotion.
- Spot trends in popular items and reduce waste.
- Keep an eye on failed or declined payments, especially online, as they may point to a faulty terminal, a weak internet connection or a checkout process that's confusing or broken.

Failed payments and repeat declines can also indicate friction introduced by security controls, data quality issues or customer authentication challenges. This is where pairing payments data with fraud insights helps you protect conversion while managing risk.

If your reporting shows that disputes and chargebacks are being driven by fraud, it's a sign that prevention needs to happen earlier in the payment journey. That's where tools like Elavon Pay Defence fit: it combines machine learning and link analysis to identify suspicious patterns in transaction behaviour in real time, helping businesses catch fraud before it becomes chargebacks and operational workload.

"Our solutions from Elavon not only support the staff working at our hotel or spa, at reception desks and in our restaurants, but they also help us make smart business decisions. We use the Elavon Connect portal, which means details about all card payments taken across the resort are stored in one place. We can create reports and analysis on an ongoing basis, and this helps a lot in making business decisions. Since we've been working with Elavon, the number of chargeback complaints has also decreased."



Wojciech Budzowski,
General director,
Nosalowy Dwór
Resort & Spa

Turning reporting into insight

Access is only the starting point. The value comes from turning payments information into decisions you can act on.

Look for platforms that help you track sales over time, payment methods used, locations or products that perform best, as well as declines, refunds and [chargebacks](#).

Benefits of integration include:

- **Faster reconciliation** – match transactions with bank deposits automatically
- **Better customer insight** – combine purchase history with loyalty data
- **Smarter inventory control** – use sales trends to manage stock levels more accurately
- **Improved reporting** – see your financial performance in one place

For reconciliation and control across locations, transaction-level validation matters. Tools like [PC365](#) help create a single source of truth for settlement and reporting.

PC365: the foundation for reconciliation and control

[Payments Core 365 \(PC365\)](#) is a flat data file that provides a single source of validation of all payment data to ensure accurate and timely reconciliation across a business's locations. It enables drill-down across adjustments, billings, chargebacks and deposits, helping businesses reconcile sales and refunds to bank deposits, prevent chargeback loss due to missed deadlines and close periodic financial reports on day one.



If you're not using your payments data, you may be missing out in ways you don't even realise:

- Missed sales patterns: without knowing your busiest times, you risk poor service or stockouts
- Inefficient operations: lack of insight can lead to wasted time and unnecessary costs
- Unidentified issues: if you're not tracking failed payments or refund patterns, problems can go unnoticed
- Less informed decisions: competitors who use data effectively can respond faster and more accurately

What you need to do

Explore your reporting tools

Many providers offer dashboards that are easy to access and customise.

Analyse trends over time

Compare week-on-week or year-on-year data to spot meaningful changes.

Integrate your systems

Link your payments to accounting, POS or inventory tools to save time and effort.

Train your team

Make sure your managers or owners know how to find and use these insights.

Ask your provider

They may offer extra reporting, benchmarking or tailored insights for your industry.

Add a routine review cadence

Look at approvals, declines and dispute trends monthly, then apply changes to routing, fraud controls, exemptions or checkout experience based on what the data shows.

Use purpose-built tools

[PC365](#) supports reconciliation and control, while Elavon Data Platform adds dashboards for authorisations and disputes, including near real-time metrics and insights that help teams act quickly.

"The tills in your store are points of insight as well as points of payment. The information is already there. The question is: what will you do with it?"



Peter Charmant,
Head of Relationship
Management - Enterprise
Retail, Elavon Europe

The bottom line

Your payments data is more than a sales log. Used well, it becomes a practical tool for improving customer experience, streamlining operations and growing your business with confidence.

Tools enable insight, but action creates impact. Tools such as Elavon Data Platform can help. It turns payment data into actionable insight through dashboards for authorisations and disputes, near real-time metrics, and analysis of fraud and chargeback patterns to reduce financial loss and improve performance.

Next, we'll turn insight into action. The next section outlines practical ways to apply payments expertise, including where to get support and what to do first.

Next steps: Turning payments expertise into action

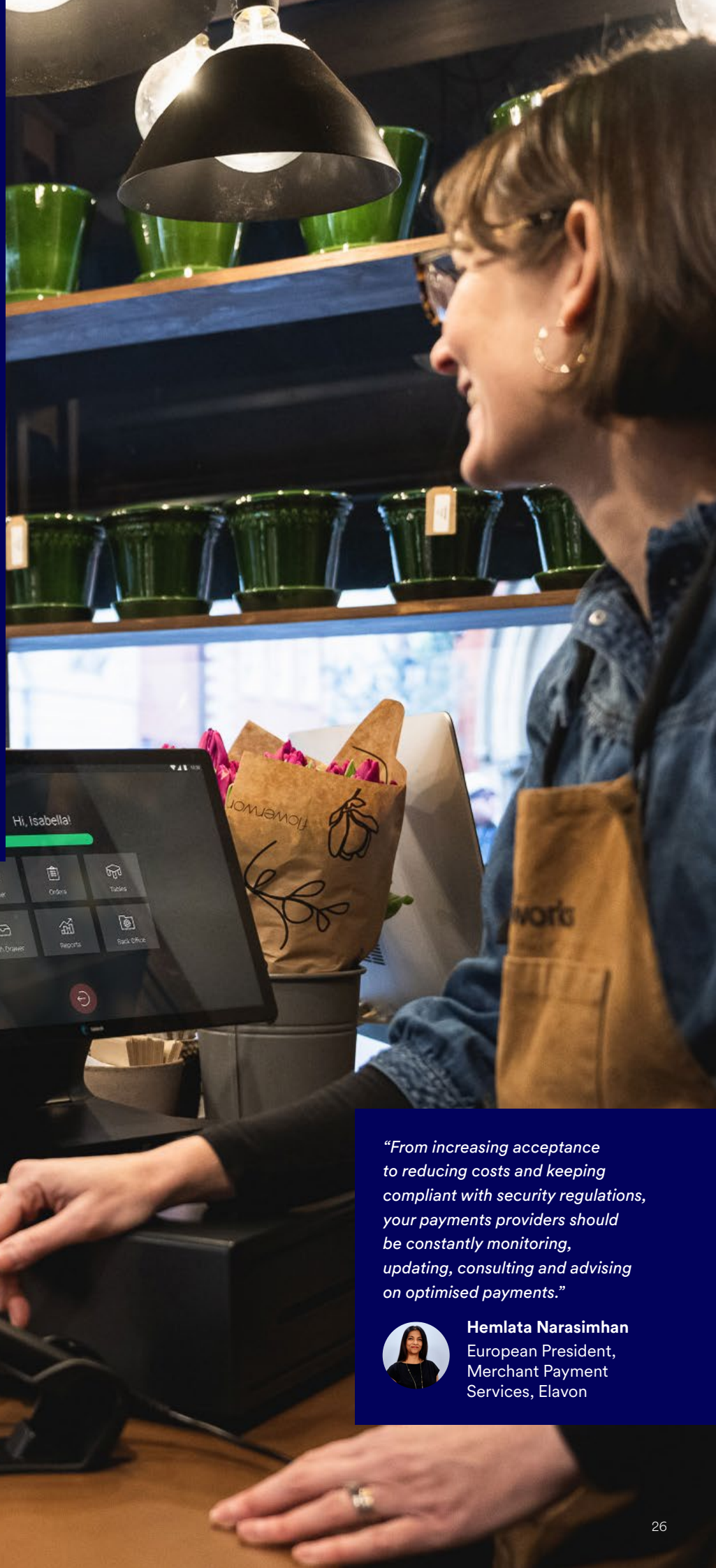
Every decline has a reason.

*The right expertise helps you
find it – and fix it.*

You've seen the main levers of payments optimisation: improving acceptance, strengthening security, reducing cost leakage and using data to spot issues early.

The most effective approach is to treat these as connected, then focus on the few changes that will make the biggest difference for your business.

If you want support applying the ideas in this guide, Elavon offers an optimisation consultancy service focused on card-not-present (CNP) payments. It's designed for businesses that want measurable improvement, not generic advice – to help you improve approval rates and cost of processing by analysing payment activity and configuration, then turning what we find into clear, prioritised actions you can put into practice.



“From increasing acceptance to reducing costs and keeping compliant with security regulations, your payments providers should be constantly monitoring, updating, consulting and advising on optimised payments.”



Hemlata Narasimhan
European President,
Merchant Payment
Services, Elavon

What the consultancy involves

- **What it covers:** The consultancy focuses on CNP performance, with expertise in authentication, approvals and processing cost. Typical focus areas include decline reasons, use of 3-D Secure (3DS) and exemption strategies, and scheme-related cost drivers such as behavioural fees and cross-border fees.
- **What you get:** A review of payment activity and configuration, followed by a prioritised set of recommendations to improve approval rates and reduce cost leakage.
- **How it's delivered:** Support can include one-to-one review sessions and, where appropriate, in-person merchant-level optimisation support.
- **One-off or ongoing:** It can start as a one-off performance review. Where it makes sense, it can be followed by an ongoing cadence to track progress and refine recommendations, including regular performance review sessions for some customers.
- **Cost and eligibility:** Pricing and service levels vary by customer and are offered through tailored bundles. Your relationship manager can confirm what's available for your setup and whether you need to be an existing Elavon customer to access specific levels of analysis and support.

How to get started

To get started, speak to your Elavon relationship manager. For new opportunities, email the payments optimisation team at NewPaymentOpts@elavon.com.

The bottom line

Optimisation only works when it's continuous. Businesses that review performance regularly and act on the biggest drivers first outperform those that rely on one-off fixes.



Appendix: Elavon payments optimisation toolkit overview

Use this quick reference to see what each solution does, who it's for and where it fits in your optimisation plan.

Product or service	What it does	Who it's for	Key benefits
Elavon Pay Defence	AI-powered fraud prevention using machine learning, consortium data and link analysis	SMB and enterprise	Helps keep fraud rates low while supporting strong approvals
<u>Transaction Risk Analysis (TRA)</u>	PSD2 SCA exemption tool using fraud scoring to reduce friction	SMB and enterprise	Can increase approvals and reduce cart abandonment by requesting SCA exemptions where eligible
<u>3-D Secure (3DS)</u>	Authentication for online card payments, with risk-based flows where applicable	SMB and enterprise	Helps reduce fraud risk and can support frictionless outcomes where appropriate
<u>Click to Pay</u>	Online checkout experience that lets customers pay without repeatedly typing card details	SMB and enterprise	Can help reduce checkout drop-off, especially on mobile
Network tokenisation	Replaces card numbers with secure network tokens	SMB and enterprise	Reduces exposure of sensitive data and can support smoother approvals
Account updater	Automatically refreshes stored card details to reduce declines	SMB and enterprise	Improves authorisation rates and reduces failed payments for stored credentials
Tokenisation	Replaces stored card data with secure tokens	SMB and enterprise	Enhances security, supports compliance and reduces breach exposure
Jscrambler	Client-side security tool that protects checkout pages from tampering and data skimming attacks	Enterprise	Helps protect front-end payment journeys from injected scripts
<u>Chargeback management/ disputes management</u>	Process, tools and support to prevent, track and respond to disputes	SMB and enterprise	Reduces revenue leakage, improves response efficiency and supports better dispute outcomes
Elavon Data Platform	Cloud-based analytics and reporting dashboards for authorisations and disputes	Enterprise merchants with multiple MIDs (read-only)	Trend insight for approvals and disputes; helps teams spot patterns early and act faster
Elavon Connect	Omnichannel servicing, reporting and self-service portal (web, mobile, chat and reporting)	SMB merchants and some enterprise setups	Self-serve support and reporting; can help manage multiple locations under one login
Funding solutions (same- or next-day funding)	Settlement funding options that can make funds available faster than standard cycles (market and setup dependent)	SMB and enterprise	Supports cash flow planning and reduces settlement delays
<u>Business finance</u>	Cash-advance style business funding (not a traditional loan), repaid as a percentage of card takings	SMB and selected enterprise customers, subject to market availability and eligibility	Flexible funding for growth and cash flow; repayments flex with sales
<u>Currency solutions: Dynamic Currency Conversion (DCC) and Multi-Currency Conversion (MCC)</u>	DCC (in-person): optional choice at checkout to pay in local or home currency; MCC (online or app): display prices in multiple currencies and charge in the selected currency	Merchants with international customers	Merchants with international customers Can reduce currency confusion and support cross-border sales
Optimisation consultancy and disputes management	Specialist consultancy plus managed disputes support	Enterprise focus	Reduces operational friction and supports performance reviews and optimisation roadmaps
<u>Payments Core 365 (PC365)</u>	Flat data file that provides a single source of validated payment data for reconciliation across locations, with drill-down across adjustments, billings, chargebacks and deposits	SMB and enterprise	Faster, more accurate reconciliation; helps prevent avoidable losses (including missed chargeback deadlines) and supports day-one close of periodic reports

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