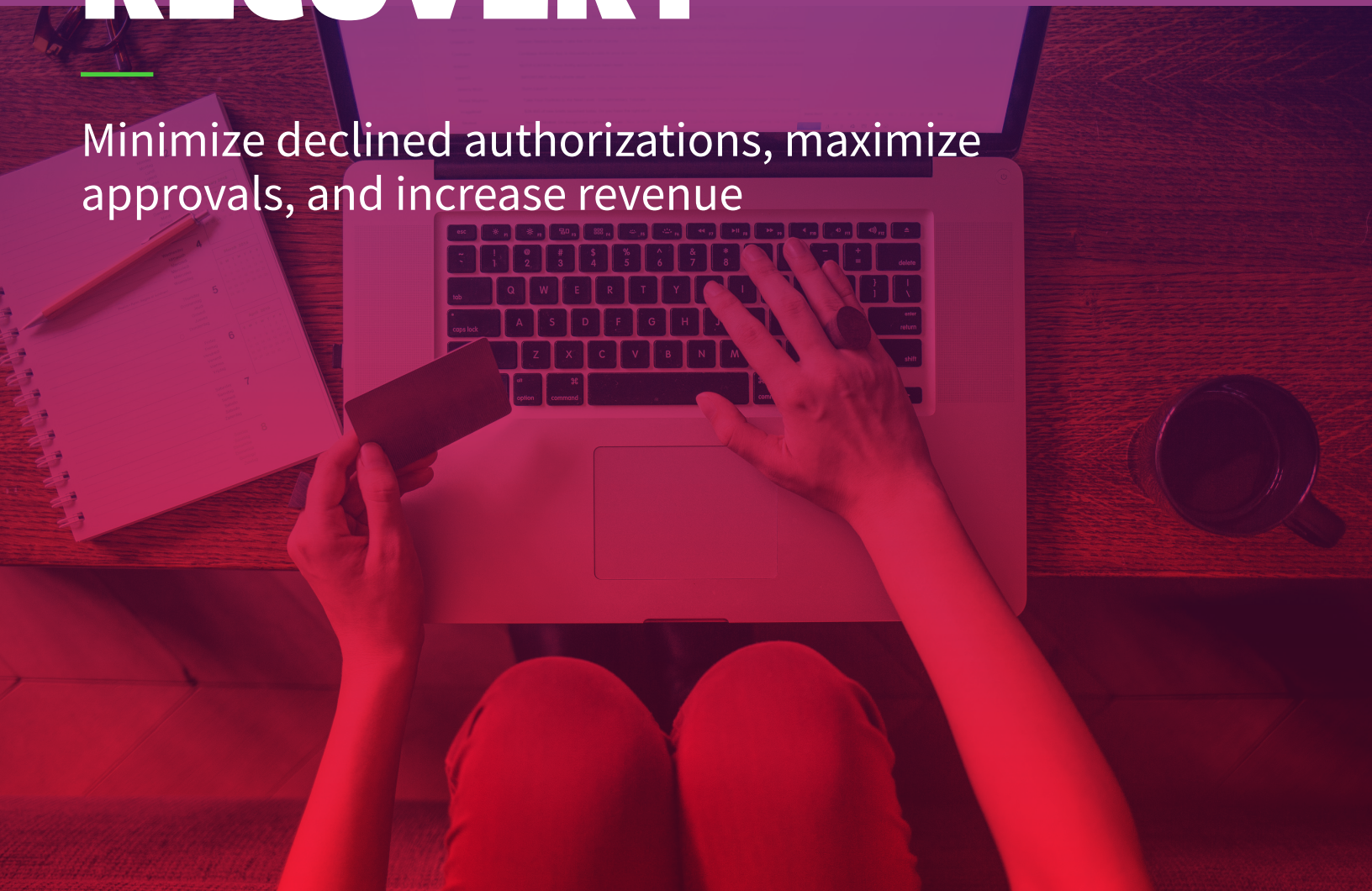


RECOVERY

Minimize declined authorizations, maximize approvals, and increase revenue



The Opportunity:

Reduce friction on card-on-file purchases and significantly increase revenue.

Online subscription business models and card-on-file commerce have seen rapid adoption in recent years. Businesses realize that storing a payment method on file drives higher sales, retains customers, creates a seamless customer payment experience, and streamlines operations. It also eliminates friction for repeat purchases, whether they are recurring or occasional.

However, card-on-file commerce can expose your business to the risk of declines and higher involuntary churn because of not having the most up-to-date card information. This can threaten the profitability and customer loyalty you've worked so hard to achieve, and increase your operational costs.

The Challenge:

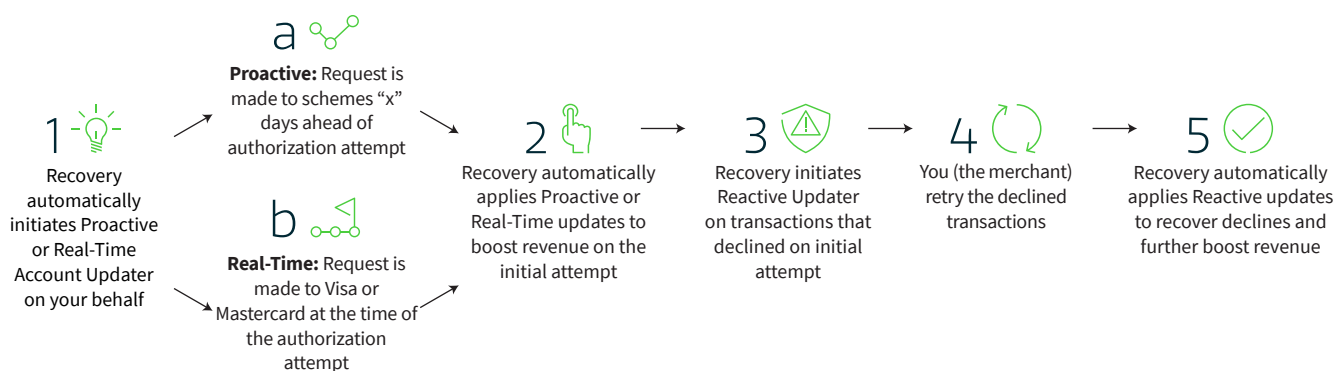
How can you maintain the viability of a card-on-file and maximize approvals?

Approximately 30 percent of all card details change each year. To minimize declined authorizations, you need a strategy to keep card numbers and expiry dates current. And you need to do this without frustration or difficulty for your customers.

The Solution:

Recovery

Recovery is a sophisticated and automated account updater service that minimizes card-on-file declines and increases customer lifetime value. It can lift your overall revenue by two to four percent and you don't need to invest in additional resources to run or manage it.



Recovery at a glance

Features	Benefits
Fully-managed, turnkey service	Reduce costs and time-to-launch with no additional integration required.
Real-time card updates	Maximize initial approvals and speed-to-revenue with Worldpay's real-time card updater service for Visa and Mastercard.
Proactive card updates	Increase initial approvals and speed-to-revenue with Worldpay's proactive card updater service for Visa, Mastercard, and Discover.
Reactive card updates	Increase retry approval after a decline with Worldpay's reactive card updater service for Visa, Mastercard, and Discover.
Portfolio conversions	Capture card updates when issuers convert portfolios from one scheme to another.
Extended network responses	Gain insight into card account status with "account closed" and "contact cardholder" responses. This feature is available if you have opted to receive matches.

Who is Recovery for?

Recovery is available to you if you process US transactions with Worldpay. You can request card updates from Visa, Mastercard, and Discover. We'll automatically update authorizations on your behalf when you submit them. Recovery features the most advanced, real-time Account Updater service in the industry for Visa and Mastercard.

Pricing

Recovery features a value-based pricing model. We collect a small percentage of the recovered sale if an update by Recovery results in a successful deposit to your account.

You can also opt to receive matches, which requires additional coding on your side. Under this model, we charge a per-match fee for each match returned.



GET STARTED TODAY

Already a Worldpay customer?

Ask your Relationship Manager about Recovery and learn more about the savings it can deliver for your business.

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 visit worldpay.com to view our industry-leading range of products and services.