

**worldpay**  
from FIS

**Pazien**

Automated payments analysis  
optimized for your business



## PAZIEN

Pazien is the first payments analytics platform that automatically gathers all of your processor, acquirer, and gateway reports. Data is broken down into actionable insights with no effort required from you.



## How it works



### CONNECT

Pazien securely connects to your payment provider portals to gather your data.



### ANALYZE

Files are automatically retrieved daily and data is normalized across providers.



### OPTIMIZE

You're presented with actionable data that you can drill into to make business improvements.



**25+**

payment providers integrated

**80+**

alternative payments supported

**120+**

currencies represented

**4.6+  
billion**

monthly transactions aggregated

# A UNIFIED SOLUTION FOR YOUR ENTIRE BUSINESS\*

## Analytics

- Authorizations
- Chargebacks
- Fees
- Sales and refunds
- Cash flow

## Reconciliation

- Batch settlements
- Net cash flow
- Transaction-level export across integrated providers
- Scheduled delivered reports

## Features

- Customizable alerts
- Filters and pivot tables
- Comparison views
- Saved reports
- Transaction search
- Automatic aggregation of reports

## Fraud

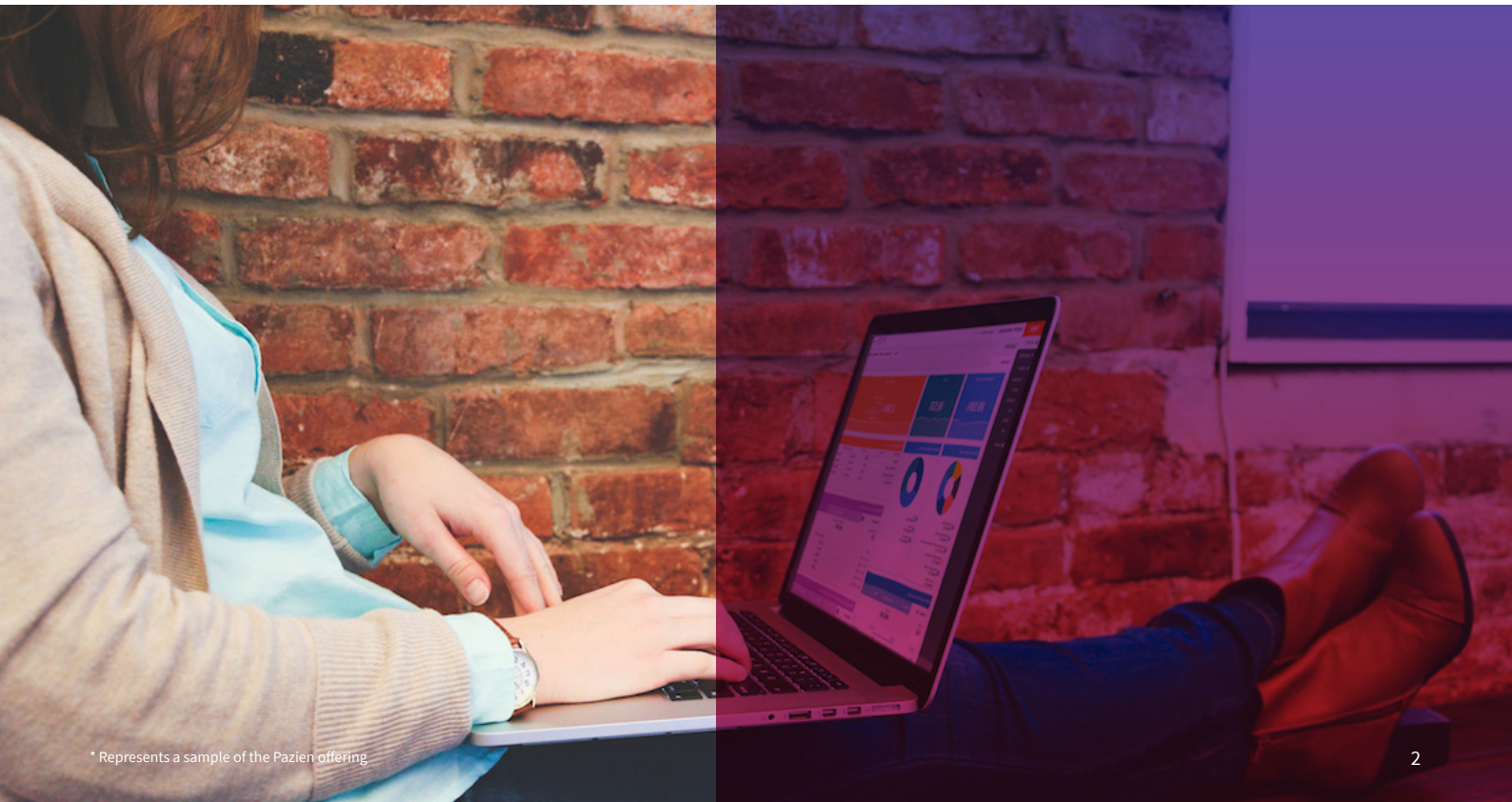
- Fraud rates and reasons
- PSD2 insights
- Breakdown by payment method, bank, country, card type, and more

## Benchmarks

- Data comparisons to your peers
- Approval rate medians
- Chargeback percentile rank
- Sales volumes by region

## User access

- Business units and editable user permissions
- Insights and access for business
- Shareable links and reports



\* Represents a sample of the Pazien offering





## KEY BENEFITS



### Optimize authorizations

Drill into approval rates by region, cards, banks and more, and pinpoint when and why transactions decline.



### Reduce the impact of chargebacks

Track chargeback rates by scheme and explore reason codes that indicate where to make process improvements.



### Reconcile payments effortlessly

Match provider settlement batches to bank statements and reconcile by transaction.









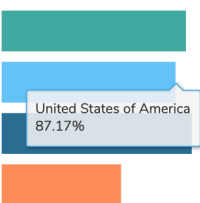


### Receive alerts

Receive email notifications when sales spike, approvals drop, or chargebacks rise from your customized thresholds.

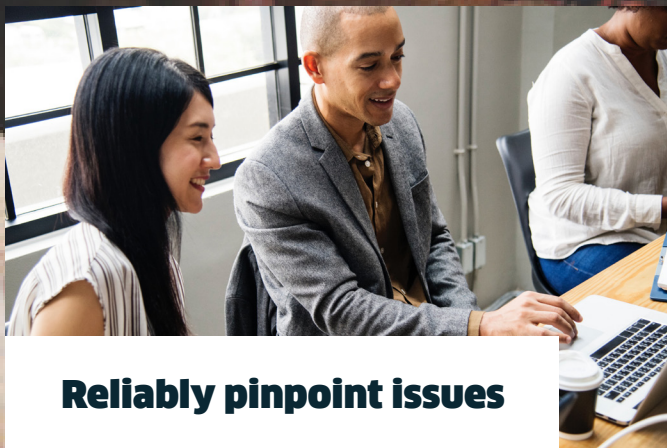


### Identify trends

View data and date comparisons to determine and replicate positive changes to performance.

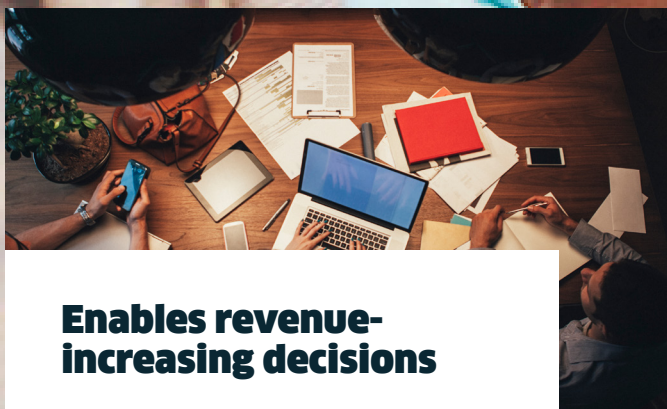
 Payment method > Issuing bank country	 Auth count ▼	 Approval count	 Approval rate (count)	 Decline amount (in GBP)
<u>Visa</u> ▼	1,946,603			10,848,359.42 GBP
● United Kingdom	1,045,887			4,823,388.97 GBP
● United States of America	880,719			5,959,006.21 GBP
● Germany	18,024			41,144.50 GBP
● Netherlands	1,973			24,819.74 GBP
<u>MasterCard</u> ▼	545,425			4,193,316.92 GBP
● United States of America	364,867			3,218,424.32 GBP
● United Kingdom	159,354			917,512.37 GBP
● Germany	15,594			43,376.22 GBP
● Netherlands	5,610			14,004.01 GBP

# CASE STUDIES



## Reliably pinpoint issues

After enabling alerts, a digital content supplier was notified of a loss of £10,000 per month in good faith collections. Upon investigation, the customer discovered that an issuer was allowing chargebacks past permitted timeframes. The customer was able to dispute chargebacks, resulting in potential savings of £120,000 per year.



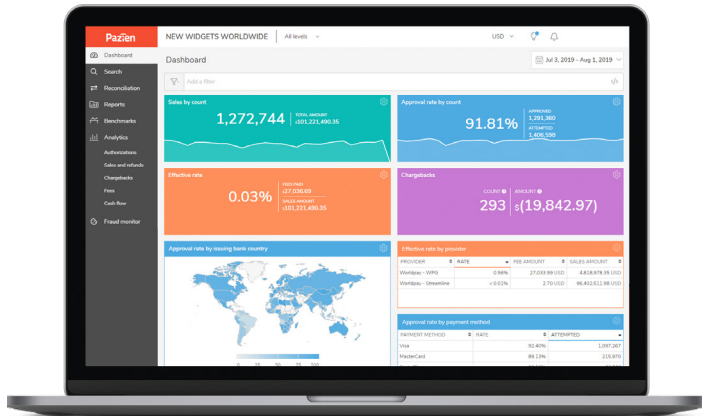
## Enables revenue-increasing decisions

Using Pazien's trend graph and pivot tables, a global retailer spotted a 10 percent approval rate for a specific bank in the United States over a month-long period. The retailer was able to identify the problem, implement risk tools, and increase their approval rate to over 60 percent, resulting in an additional \$25,000 in sales per day.



## Decrease time spent crunching numbers

By accessing reconciliation, an in-store and online brand was able to save six hours of work per week in report aggregation. Pazien automatically gathered and normalized the settlement files of the customer's three providers daily. This allowed the customer to focus on matching settlement batches, and ultimately reduced time spent on weekly reconciliation by 90 percent.

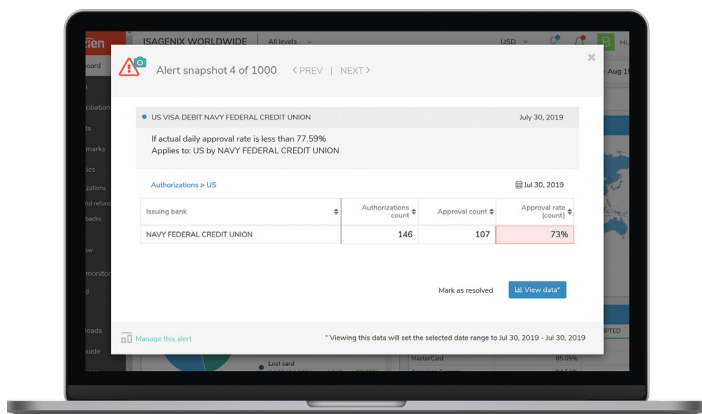
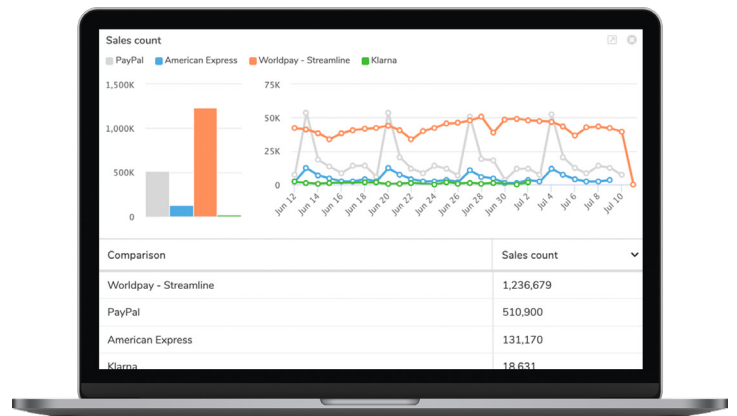


## CONNECT

Pazien connects to and collates all your providers' data on to a single platform.

## ANALYZE

Use Pazien's filters, charts, pivot tables, and alerts to monitor how your data is performing.



## TAKE ACTION

Discover areas where you can optimize your payment strategy.





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# WHY WORLDPAY?

Our reporting, data, and analytics solutions help you analyze your payments data, giving you information to maximize approvals, minimize chargebacks, and reconcile your transactions. This data is enhanced by more than 40 billion transactions Worldpay processes annually. And, combined with our people expertise, allows us to create powerful insights to help you grow.





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# READY TO TAKE THE NEXT STEP?

Already a Worldpay customer? Talk to your Relationship Manager now about how Pazien can help you take the complexity out of reconciliation, reporting, and analytics.

New to Worldpay? Discover how Pazien can help your business flourish. Whatever the country, whatever your sector, choose a truly modern, global partner to grow your payments with agility and responsiveness.

Visit [worldpay.com/global/about/contact-us](https://worldpay.com/global/about/contact-us) or get more information at [worldpay.com](https://worldpay.com)