

mobiquity[®] One:

Smarter Payments and Scalable Growth in Digital Commerce

Solution Guide



Today's Problems in Digital Payments

In today's fast-moving digital commerce landscape, payments have become the most critical touchpoint for building trust and ensuring customer loyalty. But rising volumes and surging demand have exposed fragile systems, with payment gateway outages up nearly 60% annually. Each failure not only causes revenue leakage and reconciliation costs but also drives long-term churn, as one in three customers never return after a bad payment experience. Businesses can no longer afford fragile systems. They need resilient, fail-proof payment infrastructure that guarantees speed, security, and a consistently high success rate.



Rising downtime and API outages



Complex reconciliation and compliance costs



High customer intolerance for failure



Increased fraud and security risks

Limitations of Today's Digital Payment Ecosystems

Enterprises are under increasing pressure to deliver seamless digital journeys, with payments at the core. However, as digital ecosystems mature and adoption accelerates, legacy and in-house payment infrastructures are struggling to keep pace with rising demands. Here are the limitations of today's payment systems that hampers growth for digital commerce providers:

- » **Payment failures and gateway downtimes:** Payment failures and gateway downtimes disrupt checkout, frustrate customers, and lead to revenue leakage, lost lifetime value and reconciliation costs.
- » **Operational inefficiency:** From lengthy PSP integrations to failed payment retries to complex reconciliation, today's payment infrastructure throws several challenges rising from operational inefficiency.
- » **High MDR costs and PSP lock-in:** High MDRs reduce margins and PSP lock-ins limit flexibility, turning costs into a key selection criterion for price-conscious buyers and making optimization a top priority.
- » **Payment performance blackbox:** Businesses lack the tools and visibility to measure performance of PSPs, modes and channels. This holds them back from making critical business decisions impacting bottomline.
- » **Slow rollout of new payment methods:** Modern consumers expect multiple payment methods such as EMI, UPI, wallets, each requiring new PSP integrations, which are time-consuming to build manually and rollout.
- » **Compliance and regulatory complexity:** Compliance requirements across regions add layers of complexity, increasing the cost and effort of managing payments.

mobiquity® One: The Complete Solution for Digital Commerce Payments

mobiquity® One is a payment orchestration platform that unifies and optimizes transactions across providers. It goes beyond processing by using AI to boost success rates, cut costs, simplify compliance, and deliver full payment visibility. It enables businesses to scale seamlessly while delivering frictionless payment experiences. Here are the key capabilities of mobiquity® One.

AI-Driven Dynamic Routing

Leverage machine learning to select the optimal PSP for every transaction in real-time. Factor PSP health, latest & historical success rates, transaction type, BIN (Bank Identification Number), geography, and more, using AI to select the most intelligent and fastest routes.

Benefit: Improve transaction success rates, reduce failures and declined payments.

Unified API

Leverage mobiquity® One's single, unified API, as against multiple integrations with individual PSPs. Accelerate addition of new payment methods, PSPs, and expand capabilities without re-engineering your system.

Benefit: Achieve faster time to market, easier maintenance, and consistency of payment processing logic.

Real-Time Fallback & Retry

Reroute failed or timed out payments to the next best-performing provider with mobiquity® One. Set up context-aware retry logic to ensure retries are not blind re-attempts but are intelligently optimized for success.

Benefit: Deliver a seamless customer experience with minimized transaction disruptions.

No-Code Configuration

Configure routing strategies, set fallback conditions, and define payment method priorities without relying on engineering teams.

Benefit: Achieve operational agility and adaptability to suit the unique needs of your business.

Least-Cost Routing

mobiquity® One dynamically selects the most cost-effective PSP path per transaction, without compromising on success rates.

Benefit: Achieve significant savings on MDR (Merchant Discount Rates) and improved profitability

Accelerate Reconciliation

Standardize payment data across all providers and automate reconciliation workflows by fading functional boundaries using mobiquity® One

Benefit: Reduce manual errors, accelerate settlement matching, and achieve more accurate financial reporting.



Real-Time Dashboards & Visibility

Gain visibility into payment performance metrics like success rates, latency, failure causes, PSP uptime, and costs through comprehensive dashboards.

Benefit: Informed decision-making for finance, product, and operations teams.



Security & Compliance

Simplify compliance management with built-in PCI DSS compliance, tokenization, data encryption, and data localization support.

Benefit: Reduce compliance risk and enhance data security.

Benefits



Optimize Payment Success:

Improve transaction success rates with intelligent routing and retry mechanisms.



Reduce Costs:

Save on transaction fees through least-cost routing and better PSP negotiation power.



Enhance Operational Efficiency:

Automate reconciliation and reduce dependency on manual processes.



Gain Real-Time Control & Visibility:




Monitor, analyze, and optimize payment flows across regions and PSPs.



Ensure Compliance & Future Readiness:

Built-in support for tokenization, PCI DSS, data localization, and more





Business Scenarios: mobiquity® One in Action

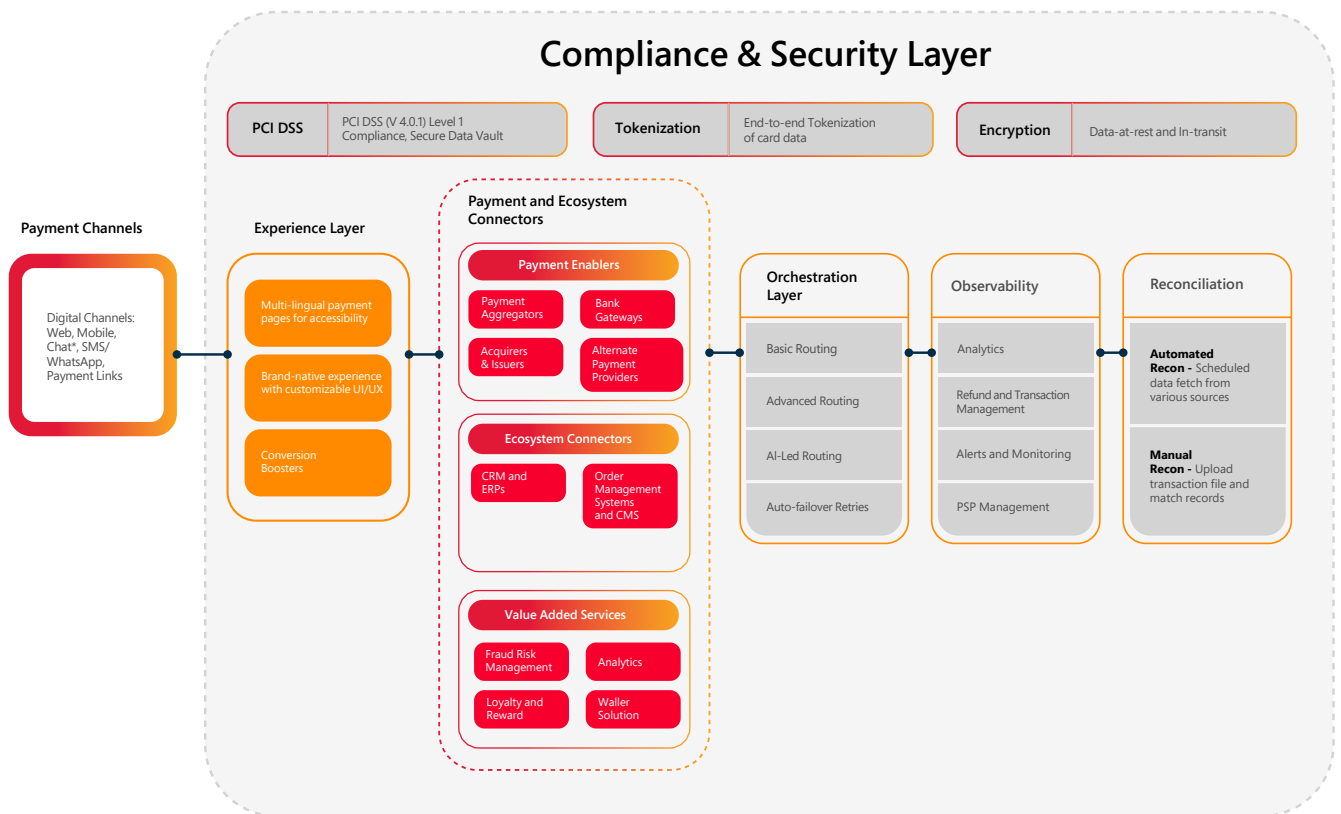
 Addressing Cart Abandonment	 Global Expansion	 Expanding Payment Methods
<p>Challenge:</p> <p>High churn and cart abandonment at checkout due to payment failures</p> <p>How mobiquity® One Helps:</p> <p>The platform orchestrates multiple PSPs through a single layer, routing transactions dynamically for speed, cost, and compliance.</p> <p>Impact:</p> <p>Reduced customer churn, cart abandonment and improved customer lifetime value.</p>	<p>Challenge:</p> <p>Addressing international payment failures due to limited PSP coverage and high FX/MDR fees.</p> <p>How mobiquity® One Helps:</p> <p>Ready-to-use PSP integrations and faster rollout of multiple payment options.</p> <p>Impact:</p> <p>Rapid global expansion with high payment success rates for multiple payment modes. Seamless handling of multiple currencies.</p>	<p>Challenge:</p> <p>Rapidly evolving payment methods like UPI, wallets, and BNPL demand constant new integrations, which legacy systems struggle to support quickly.</p> <p>How mobiquity® One Helps:</p> <p>With plug-and-play PSP integration, retailers can add new payment methods without long development cycles.</p> <p>Impact:</p> <p>This accelerates time-to-market, gains a competitive edge, and helps capture customers with diverse preferences towards payment methods.</p>

Architecture & Integration Overview

mobiquity® One’s payment orchestration platform is built with enterprise-grade scalability and agility to suit different use-cases and industries. It simplifies manageability and frees up engineering overheads with its out-of-the-box integrations.

Key Highlights:

 <p>Unified API Layer: One API to connect to multiple PSPs, payment methods, and regions.</p>	 <p>Microservices-Based Design: Ensures scalability, flexibility, and fault tolerance.</p>	 <p>Observability Layer: Provides dashboards and real-time analytics for product, finance, and ops teams.</p>	 <p>Security Layer: Embedded support for tokenization, encryption, PCI DSS, and compliance controls.</p>
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Business Impact & Measurable Outcomes

mobiquity® One drives measurable impact by positively impacting critical KPIs - both internal operations and customer-facing experiences.

Metric	Impact with mobiquity® One
Payment Success Rate	Increased by 3-7% through intelligent routing and fallback
MDR Cost Reduction	10-20 bps savings per transaction via least-cost routing
Time to Market for New Payment Methods	Reduced by 80% with unified API and no-code tools
Reconciliation Processing Time	Reduced by up to 40% through automation
Operational Uptime	Near 100% uptime with PSP health monitoring and real-time fallback



Unlock higher revenue



Improve customer retention



Increase operational savings.

Why mobiquity® One for Digital Commerce & Platforms

mobiquity® One helps your business by future-proofing the payment layer that balances neutrality, scale and intelligence. It improves success rates, optimizes costs and helps handle millions of transactions seamlessly without PSP bias.

Neutral Orchestrator: No bias toward any PSP, ensuring true optimization for success rates and cost.

- » **Built for Scale:** Proven across high-volume ecommerce platforms, capable of handling billions in transactions.
- » **AI-Led Platform:** Continuous learning to optimize routing, retry strategies, and performance.
- » **Cross-Functional Collaboration:** Provides actionable insights and controls for product, finance, and operations.
- » **Future-Ready:** Ready for emerging trends like BNPL, real-time payments, and evolving compliance landscapes.

Next Steps: Ready to Optimize Your Payments?

Schedule a demo or strategy session - Speak to a mobiquity® One payment specialist.

Talk to us

