

REVENUE ON THE ROAST

THE COOKBOOK FOR MODERN PAYMENTS



A RECIPE BOOK FOR REVENUE GROWTH, CUSTOMER EXPERIENCE
AND AGILITY IN DIGITAL COMMERCE.

REVENUE ON THE ROAST

SIGNATURE ROAST

mobiquity® One – the orchestration blend trusted by leading digital commerce platforms.







PROCESSING METHOD

Payment Orchestration – brewed through smart routing, dynamic retries, and unified insight.

TASTING NOTES

Smooth transaction flow. Hints of innovation. Clean finish of predictable performance.

BLEND COMPOSITION

-  40% Conversion Optimization
-  30% Retention & CX
-  20% Operational Efficiency
-  10% Cost Control

SERVING SUGGESTION

Best enjoyed by product, tech and finance leaders seeking to transform payment infrastructure into a profit engine.

FLAVOR PROFILE

Notes of Revenue Acceleration, Operational Agility, and Customer Delight, with a lingering aroma of scalable growth.

THE COOKBOOK FOR MODERN PAYMENTS

Dear Reader,

In every business, there's a point where technology meets trust – where process becomes performance.

For us, that moment happens at the point of payment.

Over the years, we've seen how even the most innovative digital commerce platforms can lose momentum – not because of their product or strategy, but because of what happens in those final few seconds of a transaction.

A failed payment doesn't just mean lost revenue; it means lost experience, lost efficiency, and lost opportunity.

We believe payments are more than a technical function – they're the final brew before growth is served. Each transaction is a reflection of how a business operates: precise, reliable, and responsive.

When orchestrated well, payments can fuel growth with the same consistency as a perfectly calibrated blend – smooth, dependable, and scalable.

Revenue on the Roast: The Cookbook for Modern Payments distills what we've learned from helping high-growth and enterprise brands modernize their payment infrastructure. It's a practical guide to transforming payments from a backend process to a performance engine – one that compounds efficiency, agility, and customer trust.

Growth, after all, isn't about serving more customers - it's about doing it better, faster, and smarter, every single time. That's what orchestration delivers.



Srinivas Nidugondi

EVP & Chief Operating Officer - FinTech & MarTech,
Comviva

From Beans to Billions

The Growth Playbook for Modern Payments



1. The Espresso Shot of Growth: Why Payments Are More Than Plumbing

How to see payments not as backend machinery but as the espresso shot powering every sip of revenue and experience.



2. The Economics of Every Cup: How Small Uplifts Brew Big Impact

Measuring success rates like coffee ratios – understanding how each percentage point changes the flavor of revenue, efficiency, and retention.



3. The Payments Success Blend: The Flywheel Recipe for Compounding Growth

Introducing the signature “Success Blend” – how small tweaks in payment flavor lead to compounding results across the entire business experience.



4. The Payment Maturity Tasting Model

A clear progression from entry-level payment setups to sophisticated orchestration – inspired by the way a simple cup evolves into a signature blend, includes a tasting-style maturity chart for benchmarking.



5. The Final Pour: From Brewing Payments to Brewing Growth

A closing pour-over – connecting strategy, experience, and growth through orchestration with mobiquity® One as the signature house blend.

The Espresso Shot of Growth

Payments as a Revenue Lever – Not Just Infrastructure

Ingredients for Growth:



One shot of frictionless checkout.



A blend of trust, speed, and reliability.



A dash of customer delight.



A double shot of revenue potential.

For years, payments sat quietly in the background – the uncelebrated system assumed to “just work”. As long as transactions cleared, few paid attention.

But, in today's digital commerce landscape, that mindset no longer works. Payments are no longer backend plumbing – they are **performance infrastructure**.

Whether you're a high-volume platform handling millions of transactions a month or a fast-scaling digital brand focused on retention, **payments now sit at the center of the customer experience**.

Every failed payment isn't just a technical error – it's lost revenue, wasted acquisition spend, and a drop in customer trust. One broken link can unravel an entire growth chain.

Consistency is everything. A single failure at checkout can mean a lost sale – or worse, a lost customer.

Brewing Context: Why This Matters Now

Every digital business is already investing heavily in three ingredients:



Acquiring
new
customers



Optimizing
the product
for conversion



Retaining
users to grow
lifetime value

Yet, a failed payment can undo all three in a single click.

In a world where checkout is the last sip before revenue, your payment experience isn't plumbing anymore — **it's performance infrastructure.**

When every shot counts, payments become a craft.

A Shift in Mindset: From Utility to Strategic Lever

Traditionally, payments were managed by engineering and finance – a background function measured by uptime and cost. Success meant stability. But forward-looking businesses now view payments as a **strategic driver of growth**, not just a utility.

They see payments as:



A conversion
driver, not
just a processor.



A retention lever,
not just a flow.



A strategic enabler
of agility and customer
experience.

For growth-stage brands entering new markets, even a **3-10% uplift in success rate** can dramatically influence topline revenue – without additional marketing spend.

Like refining technique in a craft, **smarter orchestration extracts more value from the same transactions** – delivering greater efficiency and satisfaction with the same input.

Serving Suggestions: What This Playbook Covers

This cookbook is a **Revenue Growth Manual** for digital commerce and platform businesses scaling through smarter payments.

Inside, you'll learn how to:



Identify and recover revenue lost to payment inefficiency.



Build a Payments Success Flywheel that compounds growth through better experiences.



Understand how Payment Orchestration drives agility, visibility, and savings.



Review real-world case studies where optimization drove measurable growth.



Evaluate your payment maturity and develop a roadmap for modernization.

FLAVOR NOTES



Body:

Balanced - insight-driven, growth-oriented



Acidity:

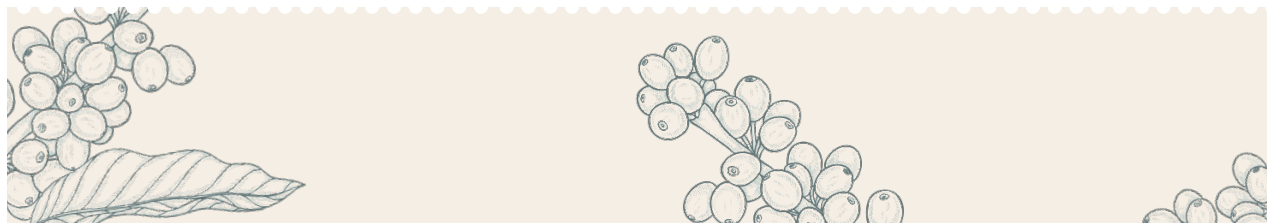
Medium - fresh perspective with analytical undertones



Finish:

Long - leaves behind a sustained sense of opportunity

Whether you're brewing ₹10 crore or ₹100 crore a month in transaction volume, this is your blueprint for turning your payments stack into a growth blend.



The Economics of Every Cup

How Small Uplifts, Big Impact Payment Success Compounds Growth

Ingredients for Profit:



1 cup of transaction volume



1 precise measure of payment success rate



A spoonful of operational efficiency



A drizzle of customer trust

Optional: A dash of orchestration for flavor consistency



In the world of digital commerce, **payment success rates are your extraction** ratio. Every percentage point of improvement adds flavor, body, and profit to your revenue blend.

Payments have long been considered a cost center

– a necessary step between “Add to Cart” and “Order Confirmed”. But as digital commerce scales, this view is outdated. The modern café doesn’t just sell coffee; it sells experience. The modern platform doesn’t just process transactions; it **monetizes reliability**.

Brew Metrics

The Growth Equation

Let's quantify how small differences in success rate change the strength of a good brew.



Metric	Scaled Brand (₹500 crore GMV)	Growth Brand (₹100 crore GMV)
Monthly GMV	40 crore	78 crore
Baseline Success Rate	82%	79%
Uplift from Orchestration	+3% to +7%	+5% to +10%
Additional Revenue (3% Uplift)	₹ 1.2 crore/month	₹ 40 lakh/month
Additional Revenue (7% Uplift)	₹ 2.8 crore/month	₹ 93 lakh/month

For early-stage platforms, these gains often determine how efficiently you can recover acquisition costs and retain first-time customers. For scaled businesses, they directly improve profitability and growth efficiency.

The Hidden Costs of a Bitter Cup

Failed or delayed transactions don't just cost revenue – they create operational drag.



Marketing Waste:

Drop-offs at checkout waste acquisition spend.



Product Friction:

Even great UX can't overcome payment failures.



Support Load:

Payment issues often make up **15–25%** of customer tickets.



Finance Complexity:

Manual reconciliation and delayed reporting slow decision-making.

Each of these adds bitterness to your brew. Over time, they compound, eroding brand trust.

The Silent Margin Eater: MDR

Merchant Discount Rate (MDR) often hides in plain sight – like the cost of beans in a café. But it can quietly erode margins at scale.

Smart payment orchestration helps reduce this cost by:



Routing high-value transactions through lower-cost PSPs.



Avoiding redundant retries and failed transactions.



Negotiating better MDR slabs using accurate performance data.

Even a **10–20 bps reduction** in MDR can save ₹1 crore+ annually for many digital platforms – savings achieved without touching marketing or pricing.

Retention Begins at the Final Sip

For new users, the first successful payment builds trust. For returning customers, it reinforces reliability.

A failed payment at checkout can end a relationship instantly. But a seamless, instant confirmation can strengthen loyalty, improve NPS, and shorten CAC payback periods.

In digital commerce, **the payment experience is often the brand's final impression** – and sometimes, its most important one.

Retention, like espresso, begins with consistency.

Case in Point: The Gifting Platform

A leading online gifting platform faced frequent payment drop-offs during high-traffic periods. Manual routing across PSPs, delayed visibility, and limited automation created unnecessary complexity.

After deploying mobiquity® One, they achieved:



6% improvement
in success rates.



90% reduction
in PSP-related
support tickets.



**Zero manual
intervention**
in routing.



Consistent
performance across
web and mobile.

“

We were able to increase payment success, reduce PSP ops load, and gain centralized control - all without rewriting our stack.

”

Head of Product, Leading Online Gifting Brand

A small optimization at the checkout created ripple effects across retention, support, and revenue – a classic example of how fine-tuning the brew yields a richer outcome.

FLAVOR NOTES



Body: Rich - data- backed with real examples.



Acidity: Low - practical and grounded in business ROI.



Finish: Smooth - builds confidence in orchestration's compounding value.

The Payments Success Blend: The Recipe for Growth

Ingredients for Compounding Impact:



A steady flow of successful transactions.



A smooth, predictable customer experience.



Measurable efficiency across teams.

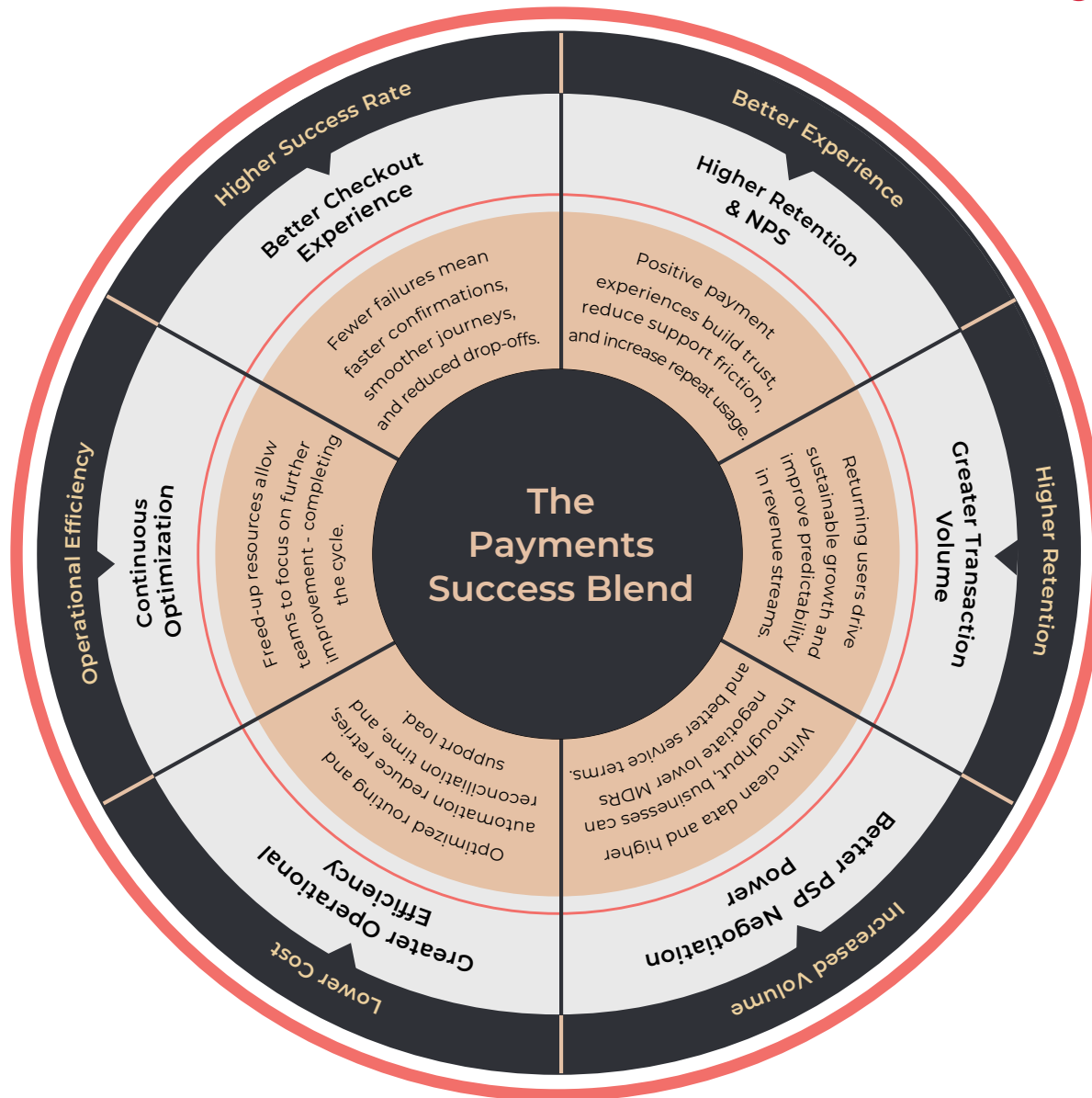


Scalable visibility and control.

In a well-balanced coffee blend, no single bean carries the cup – flavor emerges from harmony. The same is true for modern payment systems.

When each part of your payment ecosystem – success rate, customer experience, operational efficiency, and cost – works in sync, the result is **compounding growth**.

What begins as a few percentage points of improvement in success rate can trigger a ripple effect across conversion, retention, and margin. This is what we call The **Payments Success Flywheel** – a loop of performance that builds momentum with every transaction.



mobiquity® One - Experience credible impact.

🕒 +3 - 10% success uplift | 🕒 - 60 - 90% payment support tickets | 🕒 - 5 - 10% cost per successful transaction

This visual gives readers an instant understanding of how a single operational improvement cascades into multi-layered growth.

Signature Blend

RATING 

- +1% Conversion → +₹X crore annual revenue impact
- 10% PSP Ticket Load → +Y hrs. saved per week
- Negotiation leverage → -Z bps MDR cost

mobiquity® One acts as the orchestrator behind the scenes – the barista’s steady hand, ensuring each transaction is routed intelligently, retried instantly, and reconciled seamlessly.

It enables:



Dynamic Routing:
Real-time PSP optimization to prevent downtime.



Smart Retries:
Automatic fallback that saves transactions before they fail.



Unified Observability:
Full visibility across payment methods, geographies, and gateways.



Scalable Control:
Easy addition of PSPs or markets without code-heavy changes.

These capabilities turn fragmented payment infrastructure into a **continuous system of performance** – one that not only supports growth, but also compounds it.

“

When payment success improves, everything improves — retention, CAC efficiency, and operational load. That's the power of a well-orchestrated brew.

”

Head of Product Management, FinTech Solutions, Comviva

The Takeaway

When payments succeed more often, **everything else in your digital business improves**: Conversion rises. Support costs fall. Customer satisfaction increases. Operational complexity fades.

The outcome isn't just more transactions — it's a more resilient, data-driven growth engine. This is the true power of orchestration: a flywheel that spins faster with every success.

Flavor Notes



Body: Compounding growth across CX + revenue + cost.



Acidity: Low - accelerated by orchestration, not marketing spend.



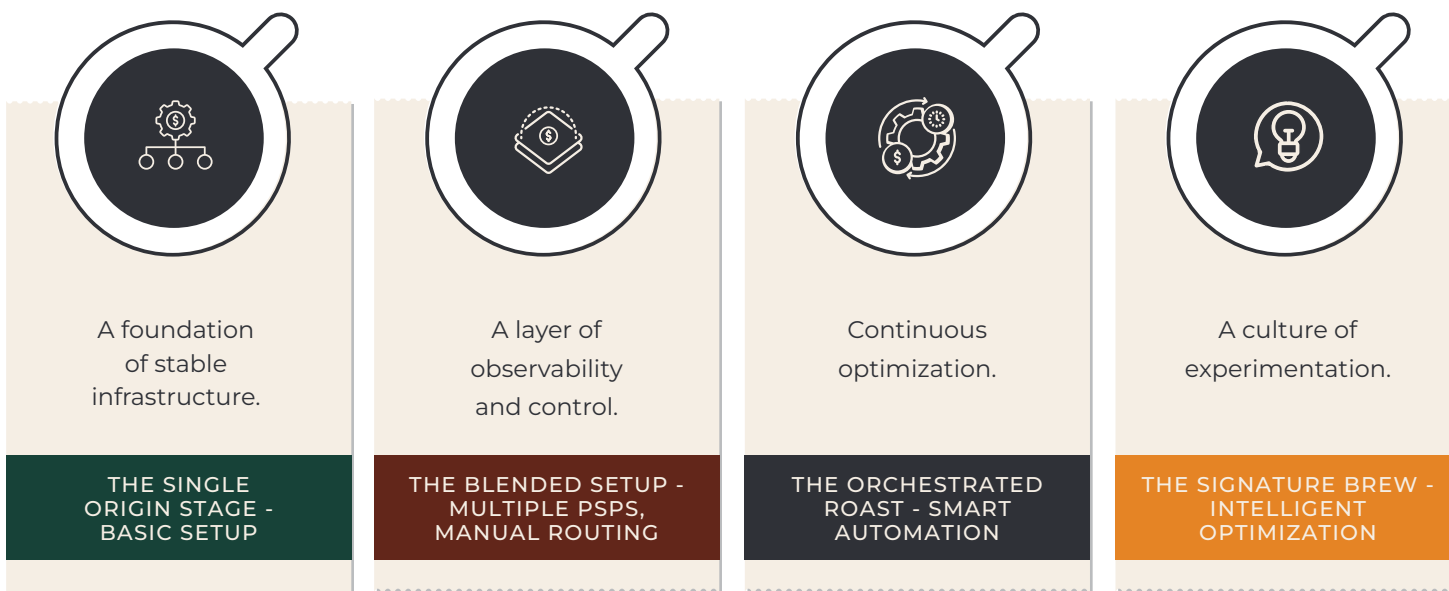
Finish: Long - ongoing leverage with every added PSP or market.

The Payments Maturity Tasting Model

No café masters its roast on day one – it refines over time. The same holds true for digital commerce payments.

Every business evolves through stages of maturity – from basic processing to orchestrated intelligence. Understanding where you are today helps you plan your next upgrade.

This is the **Payments Maturity Model**, or as we call it, the Tasting Menu of Growth.



Evolving from Utility to Performance Craft.

Level 1

THE SINGLE ORIGIN STAGE – BASIC SETUP

Limited visibility.
No failover or smart routing.
High-failure risk if the PSP is down.
Payments treated as plumbing, not strategy.

“We use one PSP and handle everything manually.”



Result

Simple but brittle. Good for early days, not for scale.

Level 2

THE BLENDED SETUP – MULTIPLE PSPS, MANUAL ROUTING

Some redundancy and flexibility.
Still lacks real-time logic or automation.
Manual reporting and reconciliation.



“More PSPs, yet still no real-time automation.”

Result

An upgraded roast, but far from a steady pour.

Level 3

THE ORCHESTRATED ROAST – SMART AUTOMATION

- ① Dynamic routing based on PSP performance and cost.
- ① Unified dashboards and observability.
- ① 2–5% success improvement and reduced ops load.

We use an orchestration layer to manage routing and retries.



Result

Reliable, scalable, and efficient – a system that finally performs under pressure.

Level 4

THE SIGNATURE BREW – INTELLIGENT OPTIMIZATION

AI-driven decisioning and adaptive routing.
Predictive insights on failure risk.
Integrated cost analysis and performance forecasting.
Minimal ops overhead.

“Payments are a strategic lever. We optimize continuously.”



Result

Payments become a growth engine, not infrastructure. Every transaction strengthens business performance.

Self-assessment: What's Your Current Roast Level?

Capability	Level 1	Level 2	Level 3	Level 4
PSP Coverage	1	2-3	3+	3+
Routing Logic	Static	Manual	Smart	Predictive
Retries	None	Manual	Automated	AI-driven
Observability	None	Limited	Unified	Predictive
Ops Overhead	High	Moderate	Low	Minimal
Strategic Value	Utility	Cost Lever	CX Lever	Growth Driver

mobiquity® One: The Bridge Between Levels

mobiquity® One helps businesses move up this ladder effortlessly – integrating multiple PSPs, introducing smart routing, and building observability without re-engineering their stack. Whether you're modernizing from Level 2 to Level 3 or preparing to move into AI-driven orchestration, **mobiquity® One gives you the control and visibility to scale without friction.**

Flavor Notes



Body: Structured and diagnostic



Acidity: Light - aspirational and confidence-building



Finish: Smooth - actionable path forward

Final Brew Insight

Maturity isn't about technology alone – it's about mindset. When payments stop being a background process and start being a **performance discipline**, your business moves from reaction to orchestration – from managing transactions to **brewing growth at scale.**

The Final Pour

Orchestrating Growth, Not Just Payments

Ingredients for the Perfect Finish



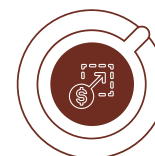
1 measure
of intelligence.



A layer of
reliability.



A shot of precision
and control.



A lasting note
of scalability.

Every great blend ends with a consistent pour – a finish that brings together all the work that came before it. Across this playbook, one idea has remained constant: payments are no longer infrastructure – they’re performance. They are the bridge between revenue and experience, between technology and trust. And like every well-crafted brew, the results depend on balance – the perfect coordination of timing, consistency, and control. That’s what mobiquity® One is designed to deliver.

The New Standard: From Processing to Performance

Digital commerce has evolved beyond uptime and reconciliation. Growth now depends on:



Conversion that compounds through higher success rates.



Agility that adapts across PSPs, geographies, and payment method.



Efficiency that scales with automation and intelligence.



Visibility that empowers every team, from product to finance.

mobiquity® One unifies these capabilities into one orchestrated layer – **turning payments from a backend cost into a business advantage.**

What the Next Wave of Growth Looks Like

For tomorrow's digital businesses, the differentiator won't just be product or pricing - it will be the **quality of their payment performance.**

The brands that lead will be those that:



Treat payments as a **revenue function**, not a process.



Use orchestration to **move faster**, adapt smarter, and scale cleaner.



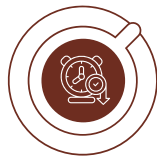
Build trust through **reliability and transparency** in every transaction.

mobiquity® One: The Signature Blend for Modern Payments

Built for scale, designed for intelligence, trusted by category leaders. mobiquity® One helps businesses:



Boost payment success rates across prepaid methods.



Reduce drop-offs with smart retries and real-time routing.



Launch faster – without rewriting their stack.



Gain unified visibility across PSPs and methods.



Simplify compliance, tokenization, and security.

It's the reliable, high-performance layer that keeps your growth consistent – whether you're serving ten million transactions or scaling up ten new markets.

The Roaster's Reflection

Every transaction is a shot.
Brew it right – and it powers your business.
Brew it wrong – and it burns your momentum.

That's what orchestration does for payments.

It turns chaos into rhythm, process into performance, and transactions into trust and that's where **mobiquity@ One** brings balance to every aspect of payments.



Reserve your brew session



Download now



Run a payments maturity assessment



www.comviva.com



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