comviva
A TECH MAHINDRA COMPANY

REVENUE RESCUE KIT

An Embedded Payments Solution to Revenue Losses from Payment Failures

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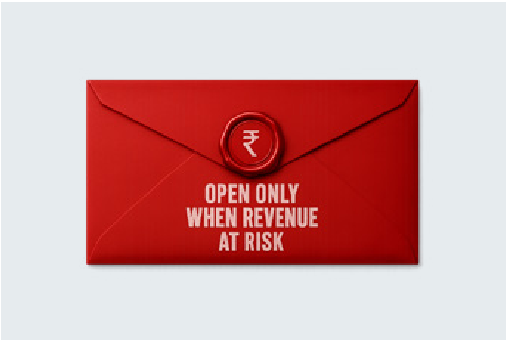

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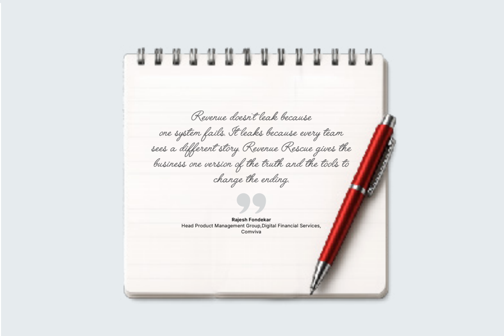


01—

The Battlefield No One Is Watching

In most online purchases, the payment journey ends the moment a customer clicks **"Pay."** However that is where the most critical part of the revenue journey begins. Every authorization request, routing decision, retry, settlement, reconciliation process, and recurring payment represents a point where revenue can either be secured - or silently lost.

Payments have evolved from a back-office utility into a strategic business function. Yet most organizations still struggle with:

- **Limited visibility** into where revenue is actually hemorrhaging
- **Fragmented payment infrastructure** that amplifies failures across systems
- **Reactive operations** that fix payment issues after revenue has already leaked

This playbook provides a practical framework to diagnose where losses occur, prioritize the highest-impact issues, and build a payments operation that does not bleed.

Mission Objective

Identify every point where revenue escapes after customers click "Pay" - and equip your organization with the strategies to recover it. Arrest the bleeding before it spirals into an emergency.

02—

The Emergency Briefing

> ***95%** of banks report that payment reliability impacts customer retention.* (Source)

The Hidden Revenue Crisis Begins After "Pay"

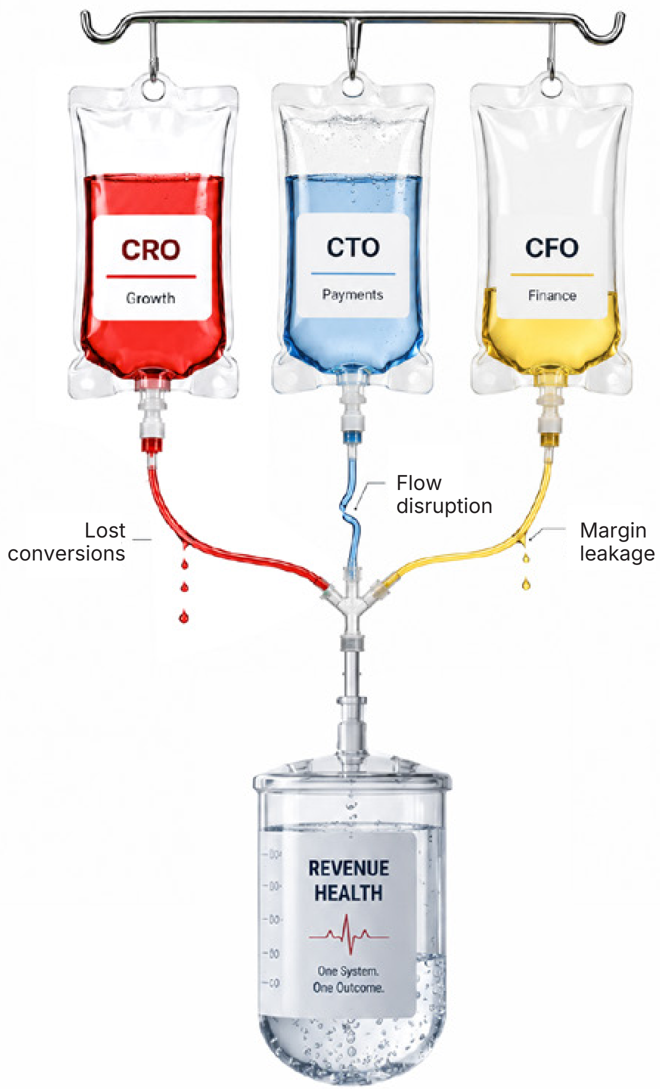
The customer has discovered your brand, trusted your offer, completed their purchase, and clicked **"Pay."** It should be the moment revenue is secured. Instead, it's where the journey becomes most vulnerable. Every authorization, routing decision, issuer response, retry, and settlement creates another opportunity for revenue to slip away unnoticed. It is a clinical cascade.

A failed payment is rarely just a failed transaction. Customers lose confidence, purchases are abandoned, subscriptions lapse, and recovery becomes increasingly difficult.

The real danger is that these losses remain invisible - hidden across gateways, banks, and finance systems. Individually they seem minor: like a minor cyst. Together they become a silent drain on revenue, customer lifetime value, and profitability: like a malignant tumor. At enterprise scale, even a 1% payment failure rate can translate into millions in lost revenue every year. What looks like an operational anomaly quickly becomes a boardroom problem.

Who Feels the Impact Most?

This playbook is designed for mid-market and enterprise companies - across SaaS, e-commerce, fintech, subscriptions, marketplaces, and travel, where payment performance directly impacts revenue, growth, and customer retention.



Chief Digital Officer / Chief Revenue Officer

Lost conversions, declining customer lifetime value, and invisible revenue leakage directly impact digital growth and commercial performance.

VP / Head of Payments | CTO / VP Engineering | Product Manager, Payments

Fragmented payment infrastructure, poor transaction visibility, and rising payment complexity make it harder to improve authorization rates and customer experience.

CFO / Finance Director

Revenue leakage, reconciliation inefficiencies, settlement delays, and rising payment costs erode margins while remaining difficult to quantify and recover.

Leak Anatomy: Where Revenue Escapes

Before any intervention, you need a complete picture of where the bleeding is happening. Revenue leakage isn't caused by a single broken payment - it occurs across the entire payment lifecycle, from checkout to reconciliation. Most organizations monitor individual metrics, but few can see how dozens of small failures compound into a significant financial drain. This leak map identifies the critical points where revenue escapes, helping you diagnose the problem before prescribing the solution.

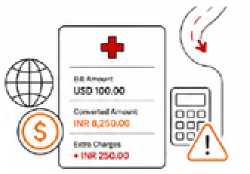
Pre-Payment

Revenue lost before the customer even attempts payment.

1

Cart Abandonment

Customers exit before reaching the payment stage.



2

Currency Mismatch

Unexpected conversion costs reduce purchase completion.

3

Limited Payment Methods

Customers can't pay using their preferred method.

4

No Health Sense

Downtime and low wallet balances go undetected.

At Payment

Revenue lost while the payment is being processed.

5

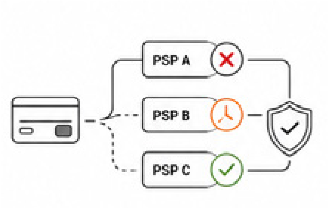
Authorization Declines

Legitimate payments fail before approval.

6

Poor Retry Strategy

Recoverable payment failures remain unrecovered.



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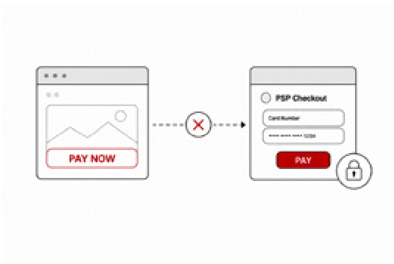
Inefficient Payment Routing

Suboptimal routing reduces authorization rates.

8

PSP Dependency

Single-provider failures disrupt payment continuity.



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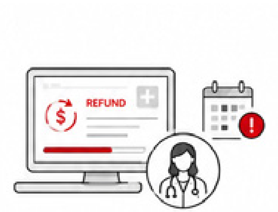
Brand-Native Checkout

PSP redirects break the brand-native checkout experience, reducing trust and increasing drop-offs.

Post-Payment

Revenue lost after the payment appears complete.



10

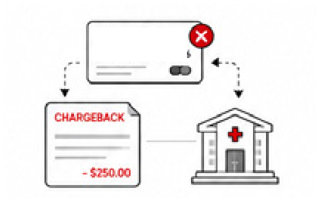
Refund Inefficiencies

Slow refunds increase customer dissatisfaction and churn.

11

Reconciliation Gaps

Financial mismatches delay revenue realization.



12

Chargeback Losses

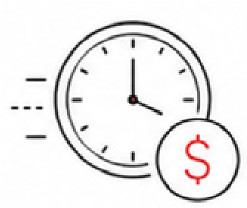
Disputes erode revenue and increase operational costs.

13

No Gamification (Offers & Rewards)

Wallet-free transactions limit loyalty and 1.3× higher customer spend.

Post-Payment



14

Idle Cash Float

Delayed settlements impact working capital efficiency.

15

Fragmented Reporting

Disconnected data hides revenue leakage patterns.

16

Missed Loyalty Opportunities

Successful payments fail to strengthen customer retention.

04—

The Reclaim Architecture: How Leaders Recover Lost Revenue

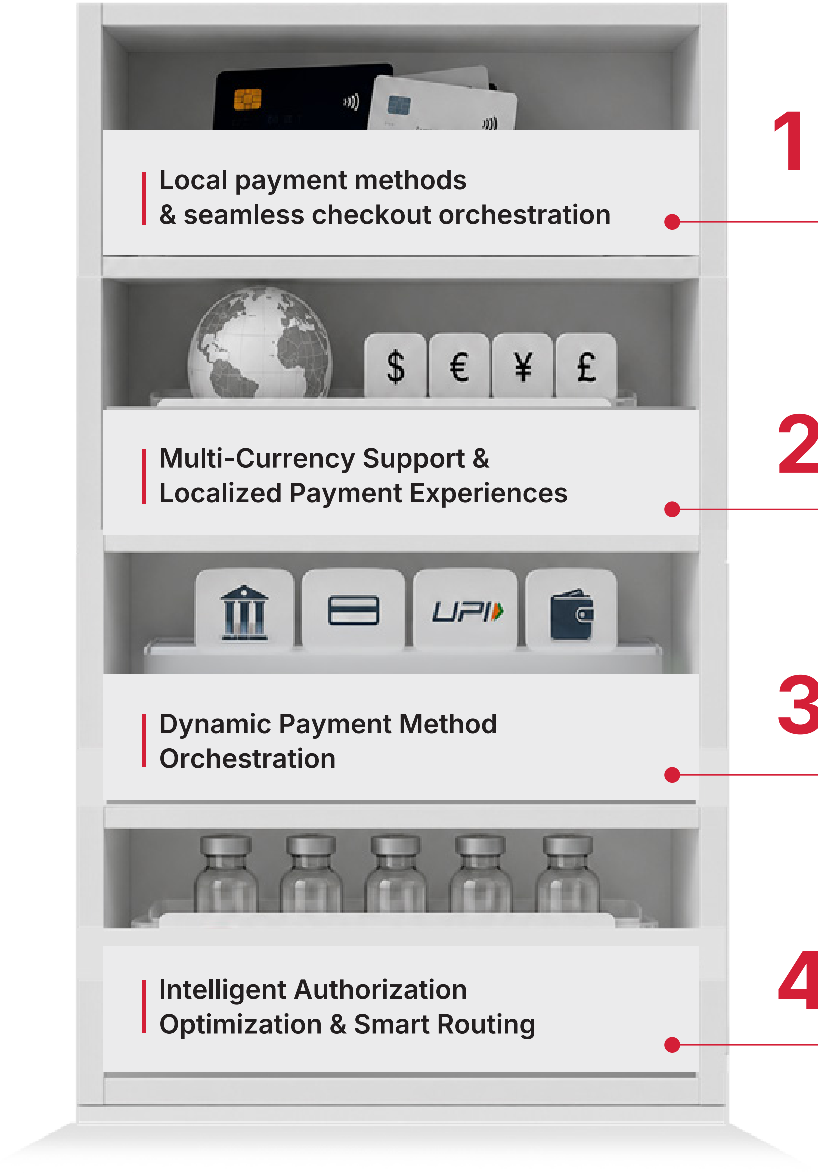
From Diagnosis to Recovery

The leaks are evident. Now is the time to stop the bleeding. For every single thing causing the leak, there is a specific response. The challenge is knowing what to apply when. This response time is critical and offers the golden window to stop the leak from ballooning into a major problem.

This is where mobiquity® One Embedded Payments becomes the response protocol: an intelligent orchestration layer that sits across your payment ecosystem, continuously optimizing transaction success, cost, resilience, and visibility.

mobiquity® One Capability Cabinet

Each capability is stocked to treat a specific revenue leakage issue.



1 **Treats cart abandonment** caused by checkout friction by enabling smoother, localized payment journeys.
Outcome: Higher checkout conversion.

2 **Treats currency mismatch and poor localization** by allowing customers to pay in familiar currencies andpayment contexts.
Outcome: Reduced abandonment.

3 **Treats limited payment options** by dynamically presenting the most relevant payment methods for eachcustomer.
Outcome: Higher payment acceptance.

4 **Treats authorization declines** caused by issuer or gateway failures by routing transactions through the mosteffective path.
Outcome: Higher authorization rates.

mobiquity® One Capability Cabinet

5

Treats poor retry strategy by automatically retrying failed transactions through smarter routes, providers, ormethods.
Outcome: Recovery of failed transactions.

6

Treats inefficient payment routing caused by fixed rules by directing transactions through the best-performing PSP.
Outcome: Improved success rates and lower costs.

7

Treats PSP dependency and single points of failure by enabling automatic failover when one provider isdown or degraded.
Outcome: Higher payment resilience.

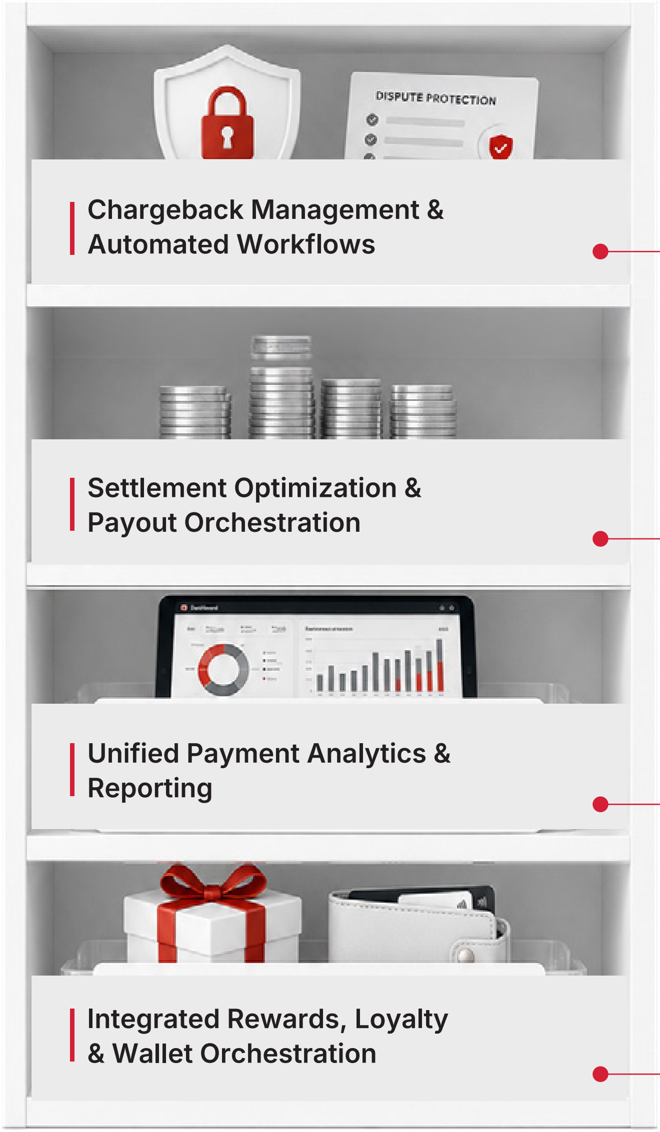
8

Treats refund inefficiencies caused by manual operations by automating refund initiation, tracking, andresolution.
Outcome: Faster customer resolution.

9

Treats reconciliation gaps from disconnected financial systems by bringing transaction, settlement, andpayment data into one view.
Outcome: Faster financial close.

mobiquity® One Capability Cabinet



10 **Treats chargeback losses** caused by manual dispute handling by streamlining dispute tracking, evidencemanagement, and workflows.
Outcome: Reduced dispute losses.

11 **Treats idle cash float** caused by delayed settlements by optimizing settlement cycles and payout flows.
Outcome: Improved cash flow.

12 **Treats fragmented reporting** caused by siloed payment data by giving teams centralized visibility acrosspayment performance.
Outcome: End-to-end payment visibility.

13 **Treats missed loyalty opportunities** caused by disconnected payment experiences by connecting payments,wallets, rewards, and retention journeys.
Outcome: Higher customer retention.

Break-Glass Protocol

When Revenue Leakage Is Confirmed

- **Activate multi-PSP routing** through mobiquity® Embedded Payments to eliminate single point of failure.
- **Enable intelligent retry orchestration** across alternate gateways, issuers, and payment methods.
- **Switch to cost-aware routing** by factoring MDR, issuer performance, and transaction value into every routing decision.
- **Centralize payment intelligence** by consolidating authorization rates, failure codes, routing performance, and payment costs into a single operational dashboard.
- **Launch a reconciliation audit** to identify unmatched transactions, settlement gaps, and revenue leakage from the previous 90 days.
- **Automate chargeback response workflows** with rule-based dispute management and evidence collection.
- **Expand payment method coverage** with digital wallets, BNPL, local payment methods, and account-to-account rails to maximize payment acceptance.
- **Prioritize digital wallet acceptance** to minimize payment friction, improve first-time payment success, and recover revenue that would otherwise be lost at checkout.

Response Objective: Restore payment resilience, recover lost revenue, and establish continuous payment optimization before today's leakage becomes tomorrow's churn. Leverage the golden window while the CPR can still work.

05—

Building a Revenue-Resilient Payments Ecosystem

From Recovery to Resilience

Fixing today's payment failures is only the beginning. Long-term success comes from building a payments ecosystem that continuously improves conversion, strengthens retention, and delivers exceptional customer experiences. mobiquity® One transforms payments from an operational function into a long-term revenue engine, much like strength training for long-term heart health than designing a muscular look.

The Three Pillars

The three key defining factors for a stable and reliable payments ecosystem extends beyond just conversion. It focuses on long-term goals to keep the customer delighted and maximising lifetime value. This compares to building an active lifestyle to keep oneself fit and healthy, as compared to being reactive to health issues as and when they occur.

THE VITAL SIGNS MONITOR

BEFORE

AFTER

CONVERSION

Maximize Every Payment Opportunity

Increase payment success with intelligent routing, higher authoriation rates, smart retries, and fewer declines.

Declines
Failures
Lost Revenue

Higher Approvals | Higher Approvals | Higher Approvals | Higher Approvals

OUTCOME

Higher payment acceptance and revenue realization.

RETENTION

Keep Customers Coming Back

Reduce involuntary churn through closed-loop wallets, loyalty programs, stored value, and subscription

Churn
Drop-offs
Lost Customers

Closed-Loop Wallet | Loyalty Programs | Stored Value | Subscription Continuity

OUTCOME

Higher customer lifetime value and stronger retention.

DELIGHT

Make Payments a Competitive Advantage

Deliver frictionless payments with one-click checkout, personalized payment journeys, and embedded rewards.

Friction
Drop-offs
Poor Experience

Higher Approvals | Higher Approvals | Higher Approvals | Higher Approvals

OUTCOME

Better customer experiences and stronger loyalty.

06—

Revenue Rescue Case Files

Documented revenue recovery interventions

CASE FILES - 1

A Leading Floral Gifting Company With High Transaction Volume

The Situation

Fragmented payment infrastructure, channel-specific gateways, limited routing, and poor visibility led to lower payment success rates and higher checkout drop-offs.

The Solution

mobiquity® One unified all payment gateways through a single integration, enabling smart routing, centralized analytics, and optimized payment experiences.

The Impact

Delivered 83% success rates, seamless customer journeys, lower operational effort, and a payments infrastructure capable of processing 5M+ transactions daily.

CASE FILES - 2

Leading Cybersecurity Company - Optimizing Payment Performance

The Situation

Low renewal conversions due to payment failures, fragmented gateways, and poor transaction visibility.

The Solution

mobiquity® One unified recurring payments with smart routing, retries, tokenization, and centralized analytics.

The Impact

Improved renewal payment success, reduced gateway dependency, and simplified payment operations with unified monitoring.

REVENUE RESCUED

CASE FILES

07 —

Expert Take: Lessons from Modern Payments

Revenue doesn't leak because one system fails. It leaks because every team sees a different story. Revenue Rescue gives the business one version of the truth and the tools to change the ending.

Rajesh Fondekar
Head Product Management Group, Digital Financial Services, Comviva

Start Revenue Recovery

Recover your revenue in 3 steps:

Diagnose
Meet a payment expert for a comprehensive payment health check.

Detect
Identify hidden inefficiencies and optimization opportunities

Deliver
Turn payment improvements into measurable revenue.

1

2

3

Connect now