

Improve profitability and  
optimize digital shopping  
experiences with

# Network Payment Manager

False payment declines negatively impact business success – from reputational damage and increased expenses to profit loss and customer dissatisfaction.

## What it is

Network Payment Manager is a managed, no-code solution for card-not-present (CNP) transactions that provisions, stores, and manages network tokens. With Network Payment Manager, you can significantly improve profitability and increase the likelihood of repeat purchases and customer loyalty.

### Network Payment Manager helps you:

- Increase payment authorization rates by an average of ~2%<sup>3</sup>
- Reduce interchange fees with incentives from card networks
- Remove checkout friction and optimize digital payment experiences

**21%**

average increase in  
CNP authorization rates  
with network tokens<sup>3</sup>

**9%**  
of shoppers  
abandon cart due to  
false payment declines<sup>1</sup>

**42%**  
of shoppers are hesitant  
to return to a website after  
a false payment decline<sup>2</sup>

**80%**  
of merchants use  
false declines as a key  
success metric<sup>3</sup>

**~70%**  
of falsely declined  
transactions are difficult  
to recover<sup>3</sup>

**~60%**

of firms cited adverse effects on their company's  
reputation, staff workloads, and expenses associated  
with tracking and resolving failed payments<sup>3</sup>

## Why Network Payment Manager

### Increase authorization rates by ~2%

Network Payment Manager helps limit cart abandonment and lost sales with increased payment approvals. Network tokens increase card-not-present (CNP) authorization rates by an average of 2.1%.<sup>3</sup> An increase in successful payments means more revenue now – and in the future.

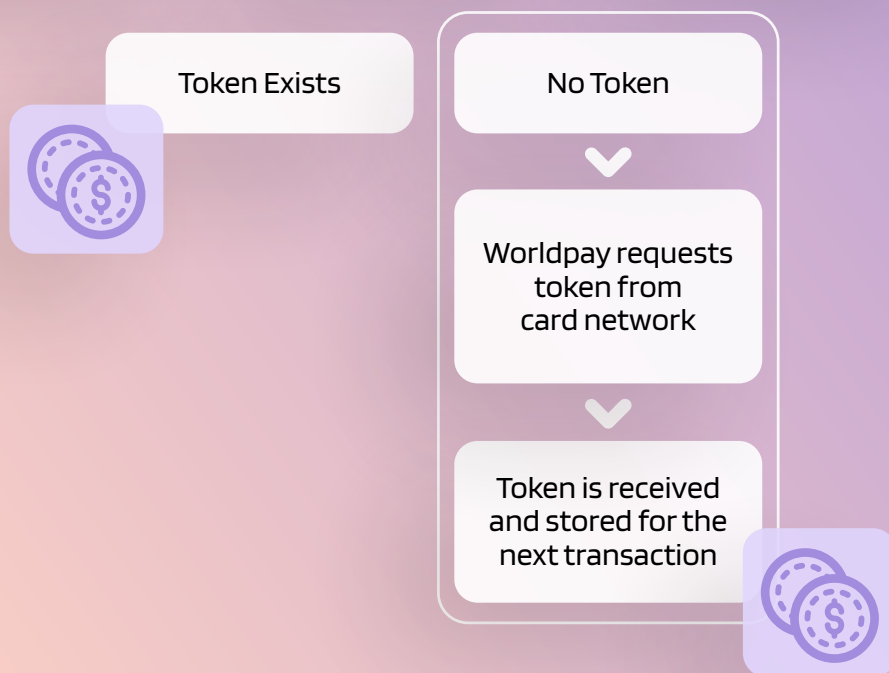
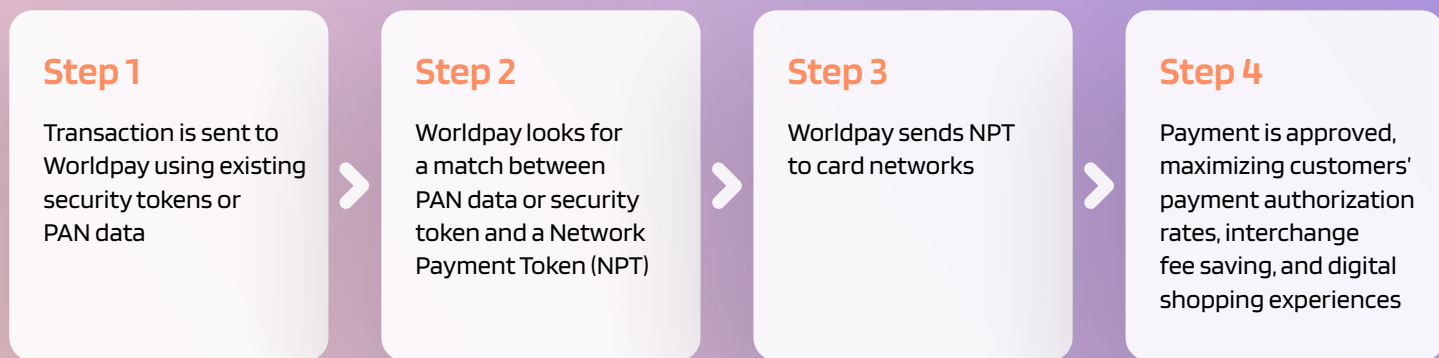
### Reduce interchange fees with card network incentives

For card networks, network tokens provide extra security and reduce reported fraud rates by nearly 30%.<sup>3</sup> Therefore, some card networks, such as Visa, offer reduced interchange fees when network tokens are used.

### Remove checkout friction and optimize digital payment experiences

Network Program Manager reduces checkout friction and optimizes card-not-present (CNP) payment experiences, enabling more convenient and secure transactions.

# How it works



## Why Worldpay for Platforms

Worldpay for Platforms empowers software companies to seamlessly integrate and embed payment and financial experiences into their platforms. We're trusted by software platforms of all sizes to accept payments, manage and grow financial services while achieving hypergrowth and loyalty. Annually, we process over 4 billion transactions.

<sup>1</sup> Baymard Institute, 49 Cart Abandonment Rate Statistics 2024

<sup>2</sup> Fintech Times, Brand Trust is "Seriously Damaged" Following a False Decline: 42% of Consumers Won't Return

<sup>3</sup> PYMNTS Intelligence, Fraud Management, False Declines and Improved Profitability

<sup>4</sup> PYMNTS.com, Why Network Tokenization is eCommerce's Newest Essential