

# Optimizing Payment Mix through promotional campaigns



## Challenge

A major e-commerce client, faced declining Payment Success Rates (PSR) during flash sale campaigns and influencer-driven events. Users often used low-approval payment methods causing higher payment declines and cart abandonment resulting in lower PSR during campaigns, loss in potential GMV and poor user experience

## Objectives

To improve overall PSR by 3-5% by intelligently influencing users toward high-approval payment methods during promotional periods without compromising conversion

## Approach

- ▶ Payment analytics team designed a Payment Mix Optimization Framework which used real-time payment data and user behavioral insights to identify – High-approval payment instruments, customer cohorts with higher decline risk, campaign slots with highest payment friction

## Solution

- ▶ Designed targeted banners and wallet-binding prompts encouraging users to bind PayPal or enable Apple pay before sale events which have high Payment success rates.
- ▶ Performed A/B tests for promotional offers and built a payment success prediction model that scored each payment methods and issuer combination.
- ▶ Integrated the scores into campaign design and checkout page recommendation engine

## Key Results

**6%** Improvement in overall PSR

**\$6M** Annualized revenue impact

## About Straive

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