

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

Key Results

6% Improvement in overall PSR

\$6M Annualized revenue impact

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

About Straive

As a data analytics and AI operationalization company, we don't just build top-tier data analytics and AI solutions—we integrate them seamlessly into your core workflows. This approach drives enhanced efficiency, improves user experience, and boosts revenue, setting you apart from the competition.

Serving a diverse range of industries— including Pharmaceutical & Life Sciences, Logistics, Supply Chain & Manufacturing, Research & Publishing, Information Services, EdTech, Banking & Financial services, and Retail Tech, Entertainment & Media— we have a global client base spanning over 30 countries.

Our strategically positioned resource pool operates across seven countries, including the Philippines, India, the United States, Nicaragua, Vietnam, the United Kingdom, and Singapore, where the company is headquartered.