

Checkout Conversion Optimization

Challenge

Merchants increasingly reported that while customers added items to carts, 8–10% of transactions failed at the checkout stage. The failures were particularly due to 3DS authentication complexities. The fragmented experience meant some merchants had stable success rates while others lost substantial business, leading to escalations from top merchants and straining Merchant's relationships.

Objectives

Diagnose and map **precise points of failure** within the payment funnel across regions and methods.

Improve the **overall checkout success rate** with minimal disruption to fraud controls.

Key Results

4% Improvement in checkout conversion



Approach

- Conducted deep funnel analytics, capturing data from every step of the checkout process and aligning it with acquirer/gateway logs.
- Classified failures into systemic/latency-based, fraud false positives, and payment method-specific errors.

Solution

- Deployed dynamic BIN-level routing, sending specific card BINs to the acquirers with the highest historical approval rates.
- Implemented intelligent retry logic—transactions failing with 3DS were retried on fallback rails without requiring customer re-entry.
- Created real-time merchant dashboards, showing approval rates, drop-off points, and corrective measures Merchant had taken.

\$6M delivered in Incremental GMV

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.