Payments to grow your world

Beyond China 2026

Worldine Insights

from data to intelligence

Sreejith Manghat

Product Manager || Portals

WORLDLINE



The Payment Paradox

Merchants optimize every step of the customer journey – except the final and most critical one: payment

Beyond China 2026

$10 Million

in recovered revenue for every 1% improvement in authorization rate on $1B of transaction volume.

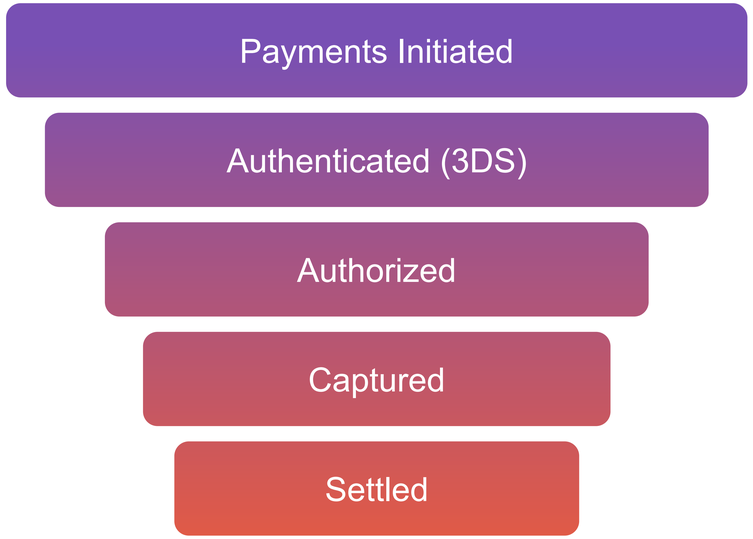
How many of you know your exact authorization rate by country right now?

WORLDLINE

The Funnel You Can’t See

Payments performance leaks revenue long before teams can act

Beyond China 2026



10% issuers decline 1 in every 10 e-commerce dollars during authorization

70% issuer-declined orders are from legitimate, qualified customers

44% of merchants have false decline rates above 3%, but only 12% think they do

$265B estimated annual costs of false declines globally by 2027

82% of merchants struggle to **determine why** failed payments happened

Sources: Riskified.com (payment authorization declines), Pymnts.com (studies on false declines and failed payments), Datos Insights (fraud trends).

WORLDLINE

Payment Intelligence Changes the Game

Pivot from cost to opportunity

Beyond China 2026

80 – 90% of payment failures are **soft declines** — minor issues detectable with proper analytics.

1 Monitor



- Spot shifts in conversion, approval, chargebacks, or 3DS performance quickly.
- Benchmark by market, product, or account before leakage compounds.

See the shift early

2 Diagnose



- Slice by country, transaction currency, payment product, merchant accounts.
- Move from “approval is down” to “which segment changed, and why?”

Find the root cause

3 Act



- Escalate, optimize, refund, or dispute from the same working context.
- Turn analysis into faster operational response.

Act without delay

What smart merchants do differently

Beyond China 2026

Without intelligence	With intelligence
Dashboard hopping across multiple systems	All your payment data in one place
Manual reconciliation takes days	Real-time dashboards – insights in seconds
Decline spikes discovered too late	Catch issues early – before they become costly
No benchmark – no context for performance	Industry benchmarks to compare performance metrics
Reactive, fire-fighting mode	Proactive, data-driven optimization



70% of merchants say their payment tech stacks are disjointed – Checkout.com

Why this matters in APAC and China

Beyond China 2026

$12.8T

APAC cross-border payments in 2024

Payment Asia

~$90B

China cross-border e-commerce in 2025

Digital Crew

48%

E-commerce share of retail sales in China

METI / Stripe

Key cross border payment challenges:

- Currency conversion costs and multi-currency complexity
- Regulatory fragmentation across different jurisdictions
- Slow settlement times and limited interoperability between domestic payment methods

Beyond Dashboards: Operational Power

One portal for visibility and action is a strategic advantage

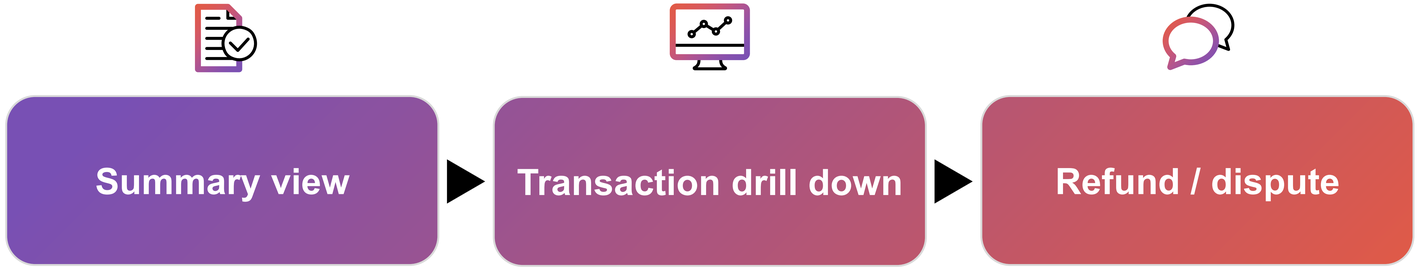
Beyond China 2026

Before

- Transactions
- Analytics
- Refunds
- Disputes

Fragmented tools slow investigation and handoffs.

After: one operating surface



- **Monitor** every transaction, every drop-off, every opportunity in real time.
- **Diagnose** why things happen with benchmarks trends & root causes.
- **Act** directly — refunds, disputes, and searches from one portal.

Payments to grow your world

Beyond China 2026

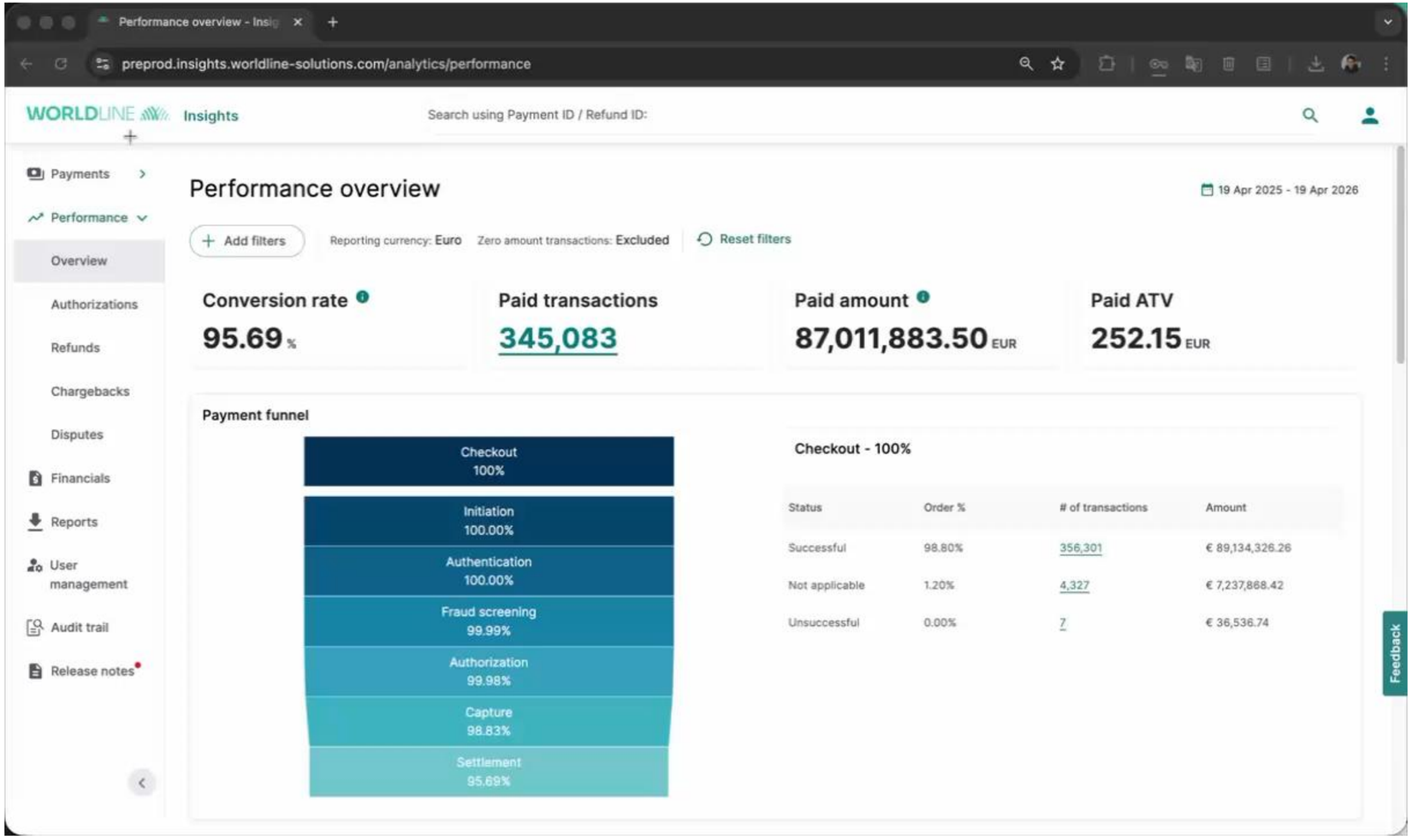
Let me show you.

A walkthrough of Insights – from the payment funnel overview to transaction-level detail.



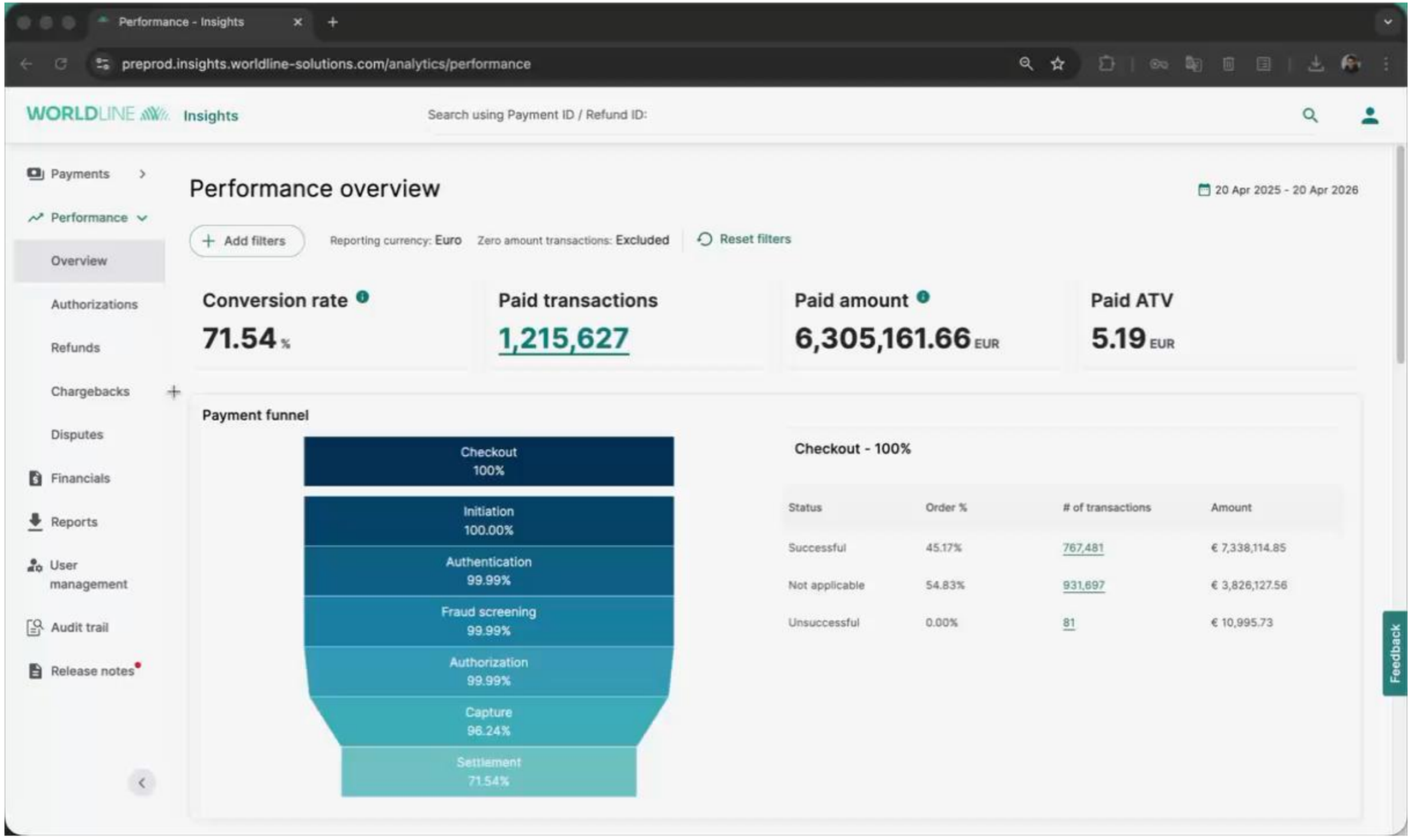
WORLDLINE

Beyond China 2026



WORLDLINE

Beyond China 2026



WORLDLINE

From data to intelligence. From intelligence to action.

Beyond China 2026

Recover revenue faster

Identify where the funnel leaks, which segment changed, and what to prioritize first.

Reduce risk with less guesswork

Use better context, detail, and monitoring to balance approval, trust, and protection.

Speed up operations

Give finance, payments, and operations one place to investigate and act.

Insights goes beyond metrics — it tells you why you're losing revenue and where to find more.