



Recycling Advice

PRODUCTS & SOLUTIONS

Recycling Advice At-A-Glance

Benefits

- Increases approval rates and shortens time to approval, improving merchant cash flow
- Reduces the number of costly authorization re-attempts
- Lowers the risk of account/service cancellations

Who are the ideal merchants for Recycling Advice?

Those using recurring or installment payment methods. Merchants that charge on a one-time basis can also benefit.

Pricing Model

The pricing model is performance-based. Merchants pay a service fee only for sales that are completed after recycling the initially declined authorizations.

Availability

Recycling Advice is available now. Please contact your Litle Representative to discuss implementation options.

Authorization recycling is the process of retrying failed authorization attempts. When a payment card authorization fails, merchants usually schedule additional authorization attempts before contacting the cardholder to avoid the risk of service/order cancellation or account closure. It is important for merchants, especially those using recurring or installment payment models, to use an optimized and effective mechanism for handling declined authorizations.

What is Recycling Advice from Litle & Co.?

Recycling Advice recommends when to recycle a failed authorization based on statistical analysis of past recycling attempts across our entire merchant portfolio. By analyzing various attributes of the transactions, such as the method of payment, response codes, and transaction amount, Recycling Advice determines the optimum intervals between attempts and recommends a specific time window for the next recycling attempt.

How does it work?

When Litle receives a decline to a merchant-initiated authorization request, Recycling Advice determines the optimum recycling pattern matching the attributes of the transaction. The optimal date and time for the next attempt is calculated and returned to the merchant as part of the authorization response message. It also tracks how the merchant is applying the advice and the overall effectiveness of the merchant's recycling strategy.

What is Litle's competitive advantage?

Our solution is unique because it relies on comprehensive statistical analysis and trend models to determine optimum authorization patterns. Litle's large transaction data set is continuously evaluated for optimum recycling behavior and our recycling algorithm is routinely updated to reflect the changes in trends and relevance of transaction attributes.



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