THE PAYMENT-YIELD PLATFORM

PayYield

Capture more. Pay less.

On the same card volume you already process, PayYield delivers **up to ~16%** more repayment dollars cleared* at **up to 65%+** lower interchange.†

*Modeled across actual portfolio data; results vary by portfolio composition. †Typical savings run 20–30%; not all lenders qualify.

It all lands on one number: net portfolio yield.

THE CHALLENGE

Repayment leaks margin two ways.

Consumer lending is increasingly won and lost at the repayment moment. Two leaks quietly erode margin on every repayment: the cost of accepting it, and the share of attempts that fail due to lack of available funds.

In portfolios where authorization-failure rates run high due to thin account balances at the moment of payment, those leaks compound, pushing up the all-in cost per recovered dollar and driving accounts toward charge-off that didn't need to get there.

THE SOLUTION

PayYield works both sides of the ledger.

On the revenue side, PaySuccess clears what the borrower's account can cover when a full payment can't go through: a meaningful recovery today, about 16% more repayment dollars cleared, modeled across actual portfolio data, and a materially lower NSF rate: in a representative portfolio, from 25% to 14%.*

On the cost side, PayYield optimizes the interchange paid by lenders for qualifying portfolios.

CAPTURE MORE

EXAMPLE

Clear what the account can cover with PaySuccess

Example: clearing $150 instead of $0.

$250	→	$150	→	$150
SCHEDULED PAYMENT		AVAILABLE BALANCE		CLEARED BY PAYSUCCESS

PaySuccess clears the $150 the account can cover: real dollars instead of an NSF decline, on the revenue side of the ledger. Without it, the transaction fails entirely and the lender recovers **nothing**. Cleared amounts like this add up to **roughly 16% more repayment dollars cleared, modeled across actual portfolio data**.* Lenders see incremental payments and optimized interchange across the portfolio — on all payments.

*Actual lift varies by portfolio mix, authorization-failure rates, and balance availability. NSF rates vary widely by portfolio; the 25% to 14% figures reflect a representative portfolio, not a universal baseline.

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PAY LESS

Lower the cost of payment acceptance

Up to **65%+** lower interchange fees; typical savings run **20–30%**. Once a payment clears, this lever reduces what it costs to process it — matched to your portfolio.

WE DO THE WORK

Our team works directly with the card networks to find where your portfolio aligns and builds the program around it, so you're not left to decode interchange tiers on your own.

"Up to 65%+ lower interchange" is based on analysis of actual portfolio interchange data; savings vary by network mix, ticket size, and current qualification. Not all lenders qualify; results vary. Payliance has completed outside-counsel diligence on this program. Payliance does not provide legal advice; lenders should confirm the fit with their own counsel.

KEY BENEFITS FOR LENDERS

Four outcomes that change portfolio economics.

01 Lower net charge-off rate

Pull more potential accounts out of the charge-off pool earlier in the delinquency cycle, improving portfolio-quality metrics.

02 Higher liquidation rates

PaySuccess clears what the account can cover on payments that would otherwise decline, lifting cleared repayment dollars up to ~16% (modeled across actual portfolio data), with less reliance on collections.

03 Up to 65%+ lower interchange

Cost-plus pricing across Visa®, Mastercard®, and Discover® re-rates debit-card volume to lower interchange. Not all lenders qualify; results vary. Typical savings run 20–30%.

04 Wasted auth fees, recovered

A decline carries no interchange, but network fees and wasted authorization fees are still incurred. With PayYield those costs become real payments that settle at lower interchange.

STRATEGIC ADVANTAGES

Built on the rails you already run.

Real-time clearing confirmation

Card payments authorize in real time, giving you immediate confirmation of what cleared at the point of payment.

Built to scale

PayYield runs on the Payliance platform, built for lender volume.

ABOUT PAYLIANCE

Founded in 2007. Serving **350+ lenders** and **40,000+ merchant locations**, processing **203 million transactions annually** valued in excess of **$92 billion**.

NEXT STEPS

Optimize your payment yield.

Scan to talk to a Payliance payments expert. Some restrictions and eligibility requirements apply.

Talk to a payments expert →

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