



Online Payments Optimization Checklist

- ☐ Review gateway routing logic.
- ☐ Enable network tokens and credential-on-file indicators.
- ☐ Audit fraud rules - reduce false positives.
- ☐ Verify PCI DSS v4.0 compliance and documentation.
- ☐ Track effective rate and decline ratio monthly.
- ☐ Integrate payments data into BI dashboards.
- ☐ Test customer journey with multiple payment methods.