

enza  Optimizer

Continuous margin maximisation

Unlock profitability with automated cost
management and revenue enhancement



Payment business optimisation: enza Optimizer

Payments volumes are growing, but margins are getting squeezed. In a business where a few basis points decide winners, opaque scheme fees and interchange volatility, combined with blended pricing and manual reconciliation, create silent margin erosion. As mix shifts and costs change the gaps stay hidden – until quarter or end of year.



enza Optimizer is a modular, always-on platform that turns payment economics into proactive margin control; not just dashboards.

Start with a Scheme Fee Review then extend across the profitability chain

Fees & Interchange: monitor, detect variances, act

Pricing Models: policy-based guidance and approvals

Merchant Profitability: margin by merchant/segment; eliminate loss-making relationships; drive renegotiation

Billing & Reconciliation: validate billed vs expected; catch leakage

Contract Digitisation: link terms > pricing > billing > profitability

Delivered monthly and quarterly with built-in tasks and alerts

Optional expert advisory helps interpret findings, confirm root causes, scheme iteration, pricing redesign, merchant repricing/ renegotiation programs and prioritise next steps.

Bring your data in your format – Optimizer adapts to every bank

Recognising that every bank has different data access, controls, and internal governance, Optimizer supports multiple onboarding paths. We minimise effort by aligning to existing bank / scheme file formats, and doing the data translation on our side – so clients don't need to run a large internal integration project.



Your data. Your format.

Low-friction onboarding – Optimizer adapts to bank/scheme files, not the other way around.



Always-on margin control – not one-off reports

Built for continuous detection for a moving cost base (fees, interchange, rule changes, anomalies).



Start fast with a Scheme Fee Review

Quick-win entry point that proves value early, then scales across the profitability chain.



Execution built in: workflow, tasks & alerts

Turns insights into action - assign owners, track progress, and make savings stick.

Why enza Optimizer stands out

The differentiator is **proactive margin control** – not hindsight reporting. enza Optimizer moves banks from quarterly-moving markets and 12-month reaction cycles to continuous control of payments profitability.

It connects the full leakage chain: Scheme fees » Pricing » Billing » Settlement/GL » Portfolio performance – so margins are protected as conditions change, not reviewed after the fact.

Fastest ROI (proven wins)

Typical outcomes: ~6–12 bps margin uplift on relevant cost/revenue pool, with early quick wins in multiple modules.

Value-chain view + execution that makes savings stick

Close the leakage loop from contract » pricing » scheme billing » settlement, by reconciling expected transaction volumes and fee structures against actual scheme invoices and billing codes, flagging revenue and cost gaps where what was billed does not align with what should have been charged.

Your data. Your format.

No heavy integration project. Optimizer adapts to the bank's existing exports and files (and use controlled access to Visa/Mastercard online tools where allowed) maintaining full compliance.

Control center that makes savings “real”

Not another dashboard – Optimizer turns insight into ranked actions (value, effort, risk), assigns owners, and tracks progress so initiatives see daylight.

enza Optimizer isn't “analytics” – it's an operating model for payments profitability.

Designed for the P&L owner / CFO lens, it creates visibility, accountability, and execution discipline across the value chain.

We help banks shift from hindsight reporting to continuous margin control, with modular adoption that scales as maturity grows.

Who can benefit

enza Optimizer's margin-control design supports a wide range of clients, including:

Issuers Business

Protect and grow payments profitability without building a complex in-house analytics + workflow stack. Begin with scheme fee savings, then expand to pricing, billing, reconciliation, and contract control.

Acquirers Business

Keep merchants profitable as volumes grow. Detect loss-making relationships, enforce pricing policy, and drive renegotiations with owners, tasks, and tracking.

Finance, Operations & Product teams

Move from spreadsheet-based reviews to continuous margin governance - linking fees » pricing » billing » settlement/ general ledger so leakage is found and fixed.

Why it's so effective

In today's high-growth payments landscape, volume doesn't guarantee profit. With Optimizer, continuous margin maximisation means:

Forecasting & pricing robustness

Kills "Excel fear", moves pricing/quotes from fragile spreadsheets to a parameter-driven model, helping banks factor in future scheme increases and avoid locking in loss-making 5-year deals.

Your data. Your format.

Low-friction onboarding - Optimizer normalises inputs instead of forcing integration project.

Always-on monitoring

For a moving cost base (fees, interchange, rule changes, anomalies).

Reconciliation & billing optimization

Reconciling scheme invoices against transaction statistics and billing codes.

Execution built in

Tasks, alerts, ownership and cadence (monthly + deeper quarterly).

How to get started

If your bank wants to protect payments margin and turn complexity into controlled economics, enza Optimizer is ready to help.

To find out more, visit our website or contact the team:

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