HPE | PAYX

Service brief

# Payments business optimization from HPE and PayX

**Part of HPE GreenLake Flex Solution built for Payments**

The high-impact service you need to optimize your card scheme fees

HPE has been a key player in the payment industry for over 50 years. HPE Nonstop Compute has long provided secure, scalable infrastructure to support high-volume digital transactions. Today, with our partners, we not only provide state-of-the-art technical solutions for payments but also provide industry-leading business consultancy to help our customers optimize their systems and operations.

PROMARGINX.

HPE and PayX
Delivering business optimization to the payments industry

## It's no longer just a volume game

For decades, processing payments and increasing profit was all about volume. Today, greater transaction volumes no longer guarantee more profit. Competition is diverse and aggressive, and cost drivers are more varied and dynamic. The most profitable businesses have real-time, granular cost-revenue management and the operators that do this with precision, thrive—while others struggle to adapt.

## Dynamic cost drivers

One of the largest cost elements in a payment business's P&L is the scheme fees. These fees can often be one of the most complex and overlooked cost drivers in the payments industry.

Getting a clear, granular, and near real-time view of these costs is not only a complex challenge but is also essential for any world-class payments business.

## Card scheme fee optimization from Hewlett Packard Enterprise and PayX

HPE and PayX are offering a high-impact optimization service that uncovers significant hidden costs in card scheme fee structures. Powered by the PayX ProMarginX platform, organizations can run a fast, noninvasive diagnostic to uncover inefficiencies, gain transparency over complex fee logic, and implement cost-saving changes, without disrupting production systems or requiring IT integration.

## What you can expect

Customers typically identify initial savings of between 5% and 10% per annum on card scheme fees, primarily from reducing inefficiencies and overcharges hidden in complex structures[1]. This requires zero integration: you provide your data, your way, and we provide deep insights into the scheme fees you're paying.

By taking control of this significant cost, you get improved P&L visibility, reduced margin leakage, and identification of revenue opportunities. Through access to near real-time dashboards and monthly updates, you can adapt to dynamically changing fees and experience clarity on opaque fee schedules.

Leveraging our embedded expertise, we deliver a clear road map for action, offering strategic guidance to facilitate meaningful change rather than merely supplying insights or observations. Ultimately, empowering your team to drive measurable change.

## How it works

The process begins with a noncommittal, no-risk diagnostic analysis that is tailored to each organization's transaction data and payment structure. This provides high-level insights into the potential savings that can be realized.

No IT integration is required to initiate or carry out the analysis. Customers can simply use their existing data in its current format, which makes the

[1] Based on savings identified during engagements with other customers

PayX is a well-known specialist global payments market analyst, consultancy, and next-gen (FinTech) portfolio firm. PayX is a trusted advisor to many of the world's leading payment organizations, where they utilize their knowledge and experience to extend their customers' success.

Since 1996, PayX has established itself as a thought leader in the international payments industry, working with many of the leading payment organizations (such as banks, processors, vendors, and FinTech) and investment community players (institutional banks, Wall Street, private equity, and such), both covering five continents. PayX has a formidable industry brand and reputation built over three decades, being trusted for quality delivery every time.

process fast, secure, and minimally intrusive. Organizations seeking to proceed and learn exactly where their savings are can take advantage of a low-cost subscription model providing continuous access to insights and recommendations that adapt to ongoing changes in the business.

All of this is delivered without any disruption to day-to-day operations or impact on production systems. In addition, customers benefit from real-time dashboards and monthly performance updates, enabling continuous visibility into fee structures, margin improvement, and revenue protection.

## Core features

The ProMarginX platform automates the financial and commercial analysis of card scheme fees using a proprietary expert system. This allows for deep insights into inefficiencies and opportunities that are often hidden within opaque fee structures.

Rather than simply generating reports, the service embeds expert knowledge directly into customer workflows, delivering actionable recommendations that drive measurable outcomes. Customers are supported in making informed decisions that directly contribute to improved margins, controlled costs, and sustained business growth.

Figure 1 shows a selection of reports that accompany alerts and recommended actions. For example, detection of newly introduced fees with recommendations for appropriate actions.

**Figure 1.** Portfolio performance reports

The solution is globally informed, leveraging three decades of consulting experience across all regions and multiple industries. It is already trusted by leading financial institutions, acquirers, and payment providers worldwide.

## Summary


— **Significant savings:** Typically identify 5% to 10% in initial savings on card scheme fees (often between $2M and $8M).

— **Zero disruption:** No IT integration or changes to production systems required.

— **Actionable intelligence:** ProMarginX expert system analysis turns complex scheme fee data into clear steps toward margin improvement.

— **Ongoing visibility:** Real-time dashboards and monthly updates keep savings on track.

— **Proven expertise:** Built on three decades of global payments consulting and trusted by leading financial institutions.


## Learn more at

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