Sample readout. The company, its customers and every number here are made up. It shows the format and depth of a real diagnostic.

Yieldwise · two-week diagnostic · readout

Payments diagnostic: money leaking out and money not yet won

Prepared for Plinthwood, a fictional marketplace for independent home-goods and furniture sellers · data from 2025-11-01 to 2026-10-31

The question

Your payment providers give you the data; nobody has turned it into dollars for your business. This readout does that, in two parts: money leaking out of payments, and money Plinthwood could be winning and is not yet. The agreed success criterion was at least one finding, countable in Plinthwood's own data, worth more than the diagnostic.

Money leaking out

$2.45M
lost at checkout

$261k
lost to fraud and chargebacks, fees included

$238k
paid to one processor above the going rate

$2.95M
in twelve months, together

- **Lost at checkout: $2,452,308.** Of 90,000 checkouts started, 26,507 finished (29.5%). One step is far weaker than the rest: phone shoppers at the payment step. *How measured: the extra phone orders there would have been if phones got through that step as often as other devices, at the average phone order.*
- **Fraud and chargebacks: $260,874.** 447 card payments were disputed. *How measured: the full value of the 318 disputes lost, plus the dispute fee on every dispute, each tied back to its order.*

- **Processor overpayment: $238,066.** Processor A keeps 3.12% of each card dollar in fees, Processor B 2.44%. *How measured: every fee on every card attempt, the rate gap applied to the $34.99M Processor A handled. Plinthwood already runs two processors, so this measured gap is what it takes into the next renewal.*

Refunds (529, $411,565) are shown next to chargebacks in the cost finding below but are not in this total: a refund is money returned on purpose, not money lost. Only the processor fee kept on refunded payments ($12,822) is a true cost, and it is small.

Money not yet won

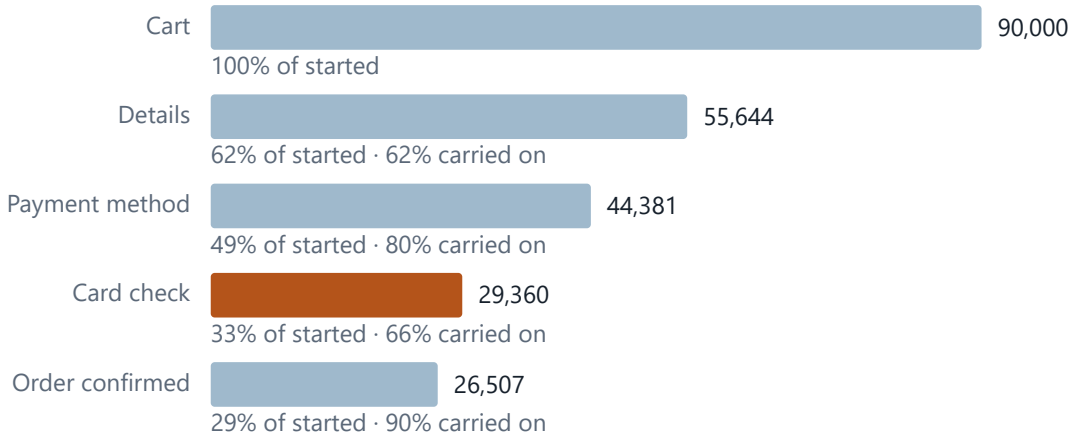
$137k	$200k	$337k
in card orders declined for trade buyers	in orders trade buyers do not complete without bank transfer	in twelve months, together

- **Authorisation: $136,910.** Overall 90.3% of payments that reach the card check are approved, but only 70.1% for trade buyers paying by card on orders of $500 or more. *How measured: the approval gap against all other card payments, times those orders at their average size. Finding 3 splits this figure by decline reason: about $35k of it looks recoverable on stated assumptions. That is a breakdown of the $136,910, not an extra amount.*
- **Payment method: $199,638.** Bank transfer is not shown to trade buyers at checkout, and 33% of them stop at the payment step, against 3% of other buyers. *How measured: the extra trade checkouts that would carry on at the other buyers' rate, at the usual confirmation rate and the average trade order; phones are left out so they are not counted twice. This one rests on an assumption, stated in the finding.*

The first part is measured loss. The second is an estimate of revenue that was never booked, so it is smaller in certainty and each figure carries its assumption. None of the figures is counted twice: the recoverable amount in Finding 3 sits inside the authorisation figure and is not added to the total; phones, trade buyers at the payment step and trade buyers at the card check are separate groups of checkouts. How much of each can be won is a decision for the owner of that step.

Where shoppers stop

Each bar is the number of checkouts that reached that step. The label gives the share of those that started, and the share of the step before that carried on.



The weak step is the payment step, and only on phones.

Share that carried on from the step before	Details	Payment method	Card check	Order confirmed
Mobile	62%	80%	**50%**	90%
Desktop	62%	80%	86%	90%
Tablet	62%	81%	86%	91%

Finding 1. Phone shoppers drop out at the payment step

50%
of phone shoppers carry on from choosing a payment method, against 86% on other devices

8,883
extra checkouts that would have reached authorisation

$2,452,308
order value lost

24,287 phone shoppers reached the payment step. Every other step behaves the same on phones as on computers, so the problem is specific to what happens between choosing how to pay and the card being checked. In practice that is usually the payment form or the hand-off to the card check not working well on a small screen. This data cannot say which, so the first task is to try a purchase on a few phones and read the error logs for that step.

Confidence: high on the counts, which come straight from the step records. The dollar figure assumes phone shoppers who get through would finish and spend like the phone shoppers who already do ($305 on average). Matching other devices exactly is the ceiling, not a promise.

Finding 2. What one successful payment really costs

$29.37
per successful card payment, all in (3.7% of its value)

$18.00
per wire, the bank fee

$1.12
per bank debit (ACH)

Cost of one successful payment	Card	Bank debit (ACH)	Wire
Successful payments	49,228	15,421	6,110
Fees on those payments	$1,183,188	$12,337	$109,980
Fees on failed attempts and retries	$1,869	$4,987	$0
Fraud and chargebacks	$260,874	$0	$0
All-in cost	**$1,445,931**	**$17,324**	**$109,980**
Per successful payment	**$29.37**	**$1.12**	**$18.00**
As a share of payment value	3.72%	0.06%	0.51%
Refunded (not added: the money goes back to the buyer)	$411,565	$0	$0

The price list shows a headline percentage per method. Counting every fee, every failed attempt and every chargeback, a card payment costs $29.37 on average, against $18.00 for a wire and $1.12 for a bank debit. Two things inside the card cost can be moved: fraud and chargebacks, and the gap between the two processors. Both are below.

Confidence: high on the fee and dispute dollars, which tie to the processors and the bank. Disputes exist for Processor A card payments only. Disputes opened after October 31 are not counted yet.

Fraud, chargebacks and refunds: one kind of order, and the money that goes back

3.0%
of made-to-order card payments are disputed, against 0.3% for other orders

75%
of the loss, from 25% of card payments

$194,985
lost on made-to-order orders

Order type	Card payments	Disputed	Dispute rate	Loss

made to order	10,999	335	3.05%	$194,985
standard	22,329	74	0.33%	$37,573
trade	11,168	38	0.34%	$28,316

223 of the 447 disputes were coded by the card issuer as fraud, costing $131,762. Made-to-order items are paid for in full before they are built, so a cardholder who does not recognise the charge weeks later, or sees nothing arrive, disputes it. Plinthwood lost 71% of its disputes, which suggests little evidence is being sent back. A stronger check before building, and order and delivery proof sent with each dispute, go to the cause and the loss at once.

1.00%
of card payments disputed ($260,874 lost, fees included)

1.19%
of card payments refunded (529 refunds, $411,565 returned)

$12,822
in processor fees kept on refunded payments

Refunds and chargebacks both send money back, but they differ. A refund is Plinthwood's own decision and costs the sale plus the processor fee, which is not returned. A chargeback is the cardholder's bank taking the money and adding a $15 fee. Refunds are as frequent as disputes (1.2% of card payments against 1.0%) and return $411,565, against $356,073 disputed. Refund figures are for Processor A card payments only; Processor B reports no refunds, so its refunds cannot be seen. They are not in the leaking-out total.

Confidence: high on counts and dollars. The overall dispute rate is 1.00% of card payments. Dispute fees are listed in the dispute records and are not in the processors' daily fee reports. Disputes opened after October 31 are not counted yet, so the true twelve-month figure is slightly higher.

Fees: you already run two processors, and one charges about 0.7 percentage points more for the same cards

3.12%
kept by Processor A on $34.99M of card payments

2.44%
kept by Processor B on $3.83M

$238,066
overpaid in twelve months

The effective fee rate is every fee a processor charged on card payments, including fees on payments that failed, divided by the dollars successfully collected. The price list shows only the headline percentage; this number shows what was actually paid.

Buyer type	Processor A	Processor B
business	3.11%	2.42%
consumer	3.14%	2.48%
trade	3.10%	2.41%

Processor B is cheaper for every buyer type, so the difference is the price, not the customers. Only about a tenth of card buyers use Processor B, which is why the gap has not been noticed. Having two processors is itself the leverage: this measured gap is what you take into the renewal, either to ask Processor A to match the lower rate or to move more volume to Processor B.

Approval does not separate them: Processor A approves 77.5% of card attempts and Processor B 78.6%, within about a point and on much less volume at B. In this data the case for the renewal rests on fees only.

Confidence: high on the rates, which tie to both processors' own reports. The overpayment assumes Processor A would agree to Processor B's rate; any real outcome will be between the two. Processor B has a different problem, described under untraceable payments below.

Finding 3. Trade buyers paying by card are declined far more often

70%
of card payments approved for trade buyers on orders of $500 or more, against 91% for every other card payment

252
of those 842 card payments were declined

$136,910
in orders not won

Approval rate at the card check	Trade	Business	Consumer
Card	**74%**	93%	91%
Wallet	93%	90%	90%
Bank transfer	not offered	90%	90%

Card approval is 93% for business buyers and 91% for consumers, and trade buyers get through at 93% when they pay with a wallet. So the cards are good; it is the large card payments that are

stopped. Large card payments often trip issuer limits and fraud checks, and a different route for large orders (a bank transfer, a split payment, or a retry with extra verification) is where to start. The decline reasons below show which of those routes is worth the effort.

Why they are declined, and how much could come back

Decline reason	Share of declines	Recoverable?	How it could be recovered	Part of the gap	Assumed recovery	Recoverable
Expired card	13%	Yes	Card updater, which refreshes stored card details	$13,113	60%	$7,868
Insufficient funds	30%	Yes	Retry at a better time	$44,817	30%	$13,445
Do not honour (no reason given)	35%	Yes	Retry, or route to the second processor	$54,096	25%	$13,524
Suspected fraud	10%	No	No: the issuer judged it risky	$11,860	–	–
Closed account	6%	No	No: the card no longer exists	$6,477	–	–
Other	6%	No	No: cause not known	$6,545	–	–
All declines (252)	**100%**			**$136,910**		**$34,837**

How this relates to the headline. The $136,910 is the extra declines trade buyers suffer compared with other card payments, and the table splits that same amount by reason. The recoverable column is the part of it that a fix could plausibly win back: $34,837, or 25%. It is inside the not-yet-won total, not on top of it. About 79% of these declines are the kinds a retry or a card updater can reach; suspected fraud and closed accounts should stay declined.

Assumption, stated plainly: the recovery rates (expired card 60%, insufficient funds 30%, do not honour 25%) are planning assumptions, not measurements; a real diagnostic would replace them with the client's own retry results. Reasons are the codes the issuer returned at the card check.

Confidence: high on the rates, which come from the checkout records. The dollar figure assumes the extra approvals would be orders of the same size as the declined ones ($763 on average) and that the group could reach the approval rate of every other card payment; a real outcome will be below that ceiling.

Finding 4. Trade buyers are not shown bank transfer at checkout

67%
of trade buyers with orders of $500 or more carry on from the payment step, against 97% of other buyers

286
extra checkouts at the other buyers' rate

$199,638
in orders not won

Bank transfer is offered to business and consumer buyers and not to trade buyers, who place the largest orders. 976 trade checkouts reached the payment step on a computer or tablet. Showing bank transfer is a change to one screen, not a new integration.

Assumption, stated plainly: with bank transfer shown, trade buyers would carry on at the rate other buyers do, then confirm at the usual rate (90%) at the average trade order ($773). Phones are left out because the phone problem in Finding 1 is already counted. The real lift is below this ceiling; a two-week test on a share of trade buyers would show how far.

Also found, in brief

- **6.1% of money received ($5.39M) cannot be tied to an invoice.** Bank wires with no invoice number in the memo account for $4.14M, and Processor B card payments since May 18, when its reference numbers started arriving cut short, for $1.25M. Traceability score: 93.9 out of 100.
- **A risk rule held 29 buyers because their shipping address differed from their billing address, and almost all were genuine.** $395,704 of invoices were blocked, $203,686 was never collected, and 3 large accounts stopped ordering after their hold, about $2.10M a year of purchases at their earlier pace (an estimate).
- **$1.42M is unpaid past 90 days, and 54% of it began with a decline that cannot succeed on retry.** The system retried those payments 8,220 times and got the same decline each time, paying $2,682 in fees.
- **Finance and payments numbers.** Payments total $87,914,356 and the finance ledger shows $87,061,706; the $852,650 difference is fully explained by refunds and by receipts still in transit at the end of the period.

How these numbers were checked

Check	What was done here	Result
Tie to a trusted total	Payments and fees per processor per day against each processor's own activity report; every dispute against its card charge	Ties to the cent
Trace by hand	At a client: twenty payments and twenty checkouts followed end to end with their engineer.	—
Agree definitions first	Checkout success, a step reached, a dispute, loss, effective fee rate: written down before measuring. They are listed below.	Done
Independent second check	Every headline figure computed a second way, outside the SQL models, and compared automatically	All match
Verify with the owners	At a client: the weak checkout step confirmed with the product team, the disputes with the chargeback or support team. Not applicable to made-up data.	—
No surprises	The champion sees the findings before this meeting	—

Recommendation

Four changes, four owners, in this order. The product owner fixes the payment step on phones and shows bank transfer to trade buyers, both changes to checkout screens. Whoever owns payments works the recoverable declines on large trade card payments (a card updater for expired cards, a retry at a better time for insufficient funds, a retry or the second processor for do-not-honour) and adds a check before made-to-order items are built, with proof of order and delivery sent on each dispute. Finance takes the measured fee gap between the two processors into the renewal.

Next step. A real diagnostic would tie these figures to your own payment provider reports and check each one with the person who owns that step. The first fix to try is the one with the clearest owner.

This is a sample on made-up data. Yieldwise is opening in January 2027. To hear when it does, join the waitlist at yieldwisedata.com.

Definitions

Term	Definition used
Checkout steps and lost value	Sessions are storefront checkouts. A session reaches a step when it has a row for it in app__checkout_steps. Success rate = sessions that reached confirmed / sessions that started (reached cart). Lost value = phone sessions at the payment-method step x (continue rate of all other devices - phone continue rate) = extra sessions that would have reached authorisation, x the share of authorised phone sessions that confirm, x the average order value of confirmed phone sessions.
Fraud and chargeback loss	A dispute is a processor A chargeback filed against a succeeded card charge, linked charge -> attempt log -> invoice -> order. Loss = amount of disputes that were lost + the $15 dispute fee on every dispute (won or lost). Dispute rate = disputes / succeeded processor A card charges. Fraud-coded = reason fraudulent. Disputes opened after as_of are not in the data.
All-in cost of a payment	All-in cost = every processor or bank fee on the method (successful attempts, failed attempts and retries) + chargeback losses (lost amount + $15 fee on every dispute; disputes exist on processor A card charges only). Per payment = all-in cost / successful payments. Refunds are shown but not added: the refunded money goes back to the buyer and the fee on the original payment is already counted in fees. Wires carry the bank fee only.
Authorisation rate and gap	Authorisation rate = sessions that reached confirmed / sessions that reached the authorisation step, by payment method and buyer segment (app__checkout_buyers). Gap = trade buyers paying by card on orders of $500 or more, against all other card sessions. Value = (benchmark rate - gap rate) x attempts x average cart value of the gap group; assumes the extra approvals would have been the same size as the declined orders.
Decline reasons and recoverable amount	
Refunds	A refund is a processor A refund against a succeeded card charge. Refund rate = refunded charges / succeeded processor A card charges; value share = refunded dollars / succeeded processor A card dollars. Fee kept = the processor fee on the refunded charges, which the processor's daily report does not credit back. Processor B reports no

	refunds. Refunds are shown next to chargebacks but are not part of the fraud and chargeback loss.
Payment-method gap	Trade buyers are not shown bank transfer at checkout (bank_transfer_offered = false). Sessions: not on a phone (phones are counted in the checkout finding), cart value $500 or more, reached the payment-method step. Revenue not yet won = (continue rate of the same sessions for other buyers - trade continue rate) x trade sessions x the share of authorised sessions that confirm x the average cart value of the trade sessions. Assumption: with bank transfer shown, trade buyers would continue at the rate other buyers do.
Effective fee rate and overpayment	Effective fee rate = every fee the processor charged on card attempts (successful and failed) / value of successful card payments, over the 12 months. Buyers were assigned to processor B at random, so both see the same buyer mix. Overpayment = (processor A rate - processor B rate) x processor A successful card volume: what processor A's volume would have cost less at processor B's rate.
Traceable	A money-in event is traceable when it joins to exactly one invoice: proc_a via metadata_attempt_id -> attempt log; proc_b via reference = attempt_id (full length); wire via an INV-###### token in the memo. Share is by amount.
Blocked, never paid, churned	Holds with rule_code ADDRESS_MISMATCH. Blocked = distinct invoices with an attempt-log row internal_status=blocked_by_hold under such a hold. Never paid = those invoices with status <> paid. Churned = buyer (not closed for confirmed fraud) with no invoice issued on or after its last such hold's release, where release is at least 30 days before as_of; gmv_90d = invoices issued in the 90 days before the first such hold was placed. top50 = top 50 buyers by invoiced amount over the period.
Aged debt	Invoices with status=unpaid issued on or before as_of - 90 days. Hard-decline share is by amount, where the invoice's attempt_no=1 result was stolen_card, closed_account, invalid_account, R02 or R03.
Hard-decline retries	Processor attempts with attempt_no > 1 whose own decline/return code is hard (as above). proc_b rows with a truncated reference are excluded because attempt_no is unknown.
Finance gap	gap = payments gross - ledger net = refunds posted + receipts not yet posted at as_of (cards post +2 days, ACH +3, wires same day).

Fictional data generated with a fixed seed (20270304). Every figure on this page is produced by the diagnostic's queries and checked against an independent calculation before the page is built.