

Payarc, AWS Collaborate to Enhance Payment Processing Operations with AI

GREENWICH, CT, UNITED STATES, April 17, 2025 /EINPresswire.com/ -- Payarc is taking AI-powered payments to the next level, using Amazon Web Services (AWS) to drive unprecedented automation, intelligence, and efficiency across its platforms. By integrating AWS's advanced AI and analytics, Payarc is delivering real-time insights, predictive churn analytics, and automated workflows that strengthen fraud detection, boost customer retention, and uncover new revenue opportunities. This strategic move cements Payarc's position at the forefront of payment innovation, ensuring businesses stay ahead in a rapidly evolving data-driven economy.



Introducing Pie: Payarc's Payments Intelligence Expert

At the core of Payarc's AI-driven innovation is Pie (Payments Intelligence Expert), an advanced set of tools designed to make payments smarter, faster, and more secure. Built with AWS's analytics and AI capabilities, including Amazon SageMaker and Amazon Redshift, Pie delivers real-time insights and automation to help businesses stay ahead.

One of Pie's most impactful features is its ability to predict potential merchant churn with up to 85% accuracy. By identifying at-risk accounts early, Payarc's support teams can take proactive steps to strengthen relationships and ensure long-term success. Instead of just preventing losses, Pie fosters stability and growth by giving businesses the insights they need.

Beyond retention, Pie enhances risk management and operational efficiency. It predicts ACH payment failures, reducing disruptions before they happen. Automated document verification and real-time risk assessment have cut onboarding times by 95%, while manual processing has been reduced by 90%. Pie also refines reserve management, using AI-driven insights to adjust funds with over 80% accuracy, minimizing financial risk while keeping businesses secure.

"Integrating AWS's advanced AI and data infrastructure enables us to scale intelligent decision-making across our entire ecosystem, especially within our Pie artificial intelligence tools," said Zachary Martinez, CEO of Payarc. "From predictive churn analytics to real-time risk assessment, Pie is designed to help businesses operate with greater precision, efficiency, and confidence at every stage of the payment process."

"AWS is committed to helping innovative companies like Payarc transform their industries through the power of AI and advanced analytics," said Rich Geraffo, vice president and managing director, AWS North America. "By leveraging our comprehensive suite of analytics and AI services, Payarc is not only streamlining payment operations, but also demonstrating how AI can deliver tangible business outcomes—from predictive churn analytics to automated fraud detection—while maintaining the security and compliance that payment processing demands. We're proud to support Payarc as they build the future of intelligent payments infrastructure that will help businesses of all sizes thrive in an increasingly digital economy."

Tools That Empower Businesses to Excel:

To further support partners, Payarc is rolling out an Agent Pricing Advisor tool that can simplify complex payment data into clear, actionable insights. By providing precise, AI-driven quotes to help businesses optimize costs, these innovations reinforce Payarc's commitment to equipping partners with the tools they need to make smarter decisions and drive success.

AWS-Powered AI Infrastructure:

Payarc's AI ecosystem is powered by AWS, ensuring seamless and scalable data processing, automation, and machine learning. Amazon SageMaker drives AI model development, automating fraud detection and churn prediction, while Amazon Redshift enables real-time analytics by processing vast amounts of transactional data. AWS Glue structures and prepares data for precision, while Amazon S3 and Amazon QuickSight provide instant access to insights, empowering merchants, ISOs, and agents to make informed decisions quicker. Amazon Q enhances this system with conversational AI, helping users detect anomalies and uncover key insights in real time.

Beyond efficiency, this collaboration prioritizes transparency and fairness in AI-driven decision-making. Amazon SageMaker Clarify helps mitigate bias in fraud detection and pricing models, ensuring more accurate and equitable outcomes. With intuitive reporting and AI-powered insights, Payarc is working with AWS to not only drive payment innovation but also reinforce trust, security, and ethical AI use in the industry.

Helping Businesses Grow Smarter:

The joint efforts of Payarc and AWS are transforming the way payments work, empowering businesses with tools that make operations smoother, safer, and more profitable. Now, merchants and agents can move beyond the complexities of payment processing and into a future built on precision, automation, and trust. At every turn, these innovations are saving time, improving decision-making, and opening doors to new opportunities—a smarter, better way

forward for businesses and their customers alike.

For more information about how Payarc leverages AI for smarter payments, visit [Payarc.ai](https://payarc.ai).

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