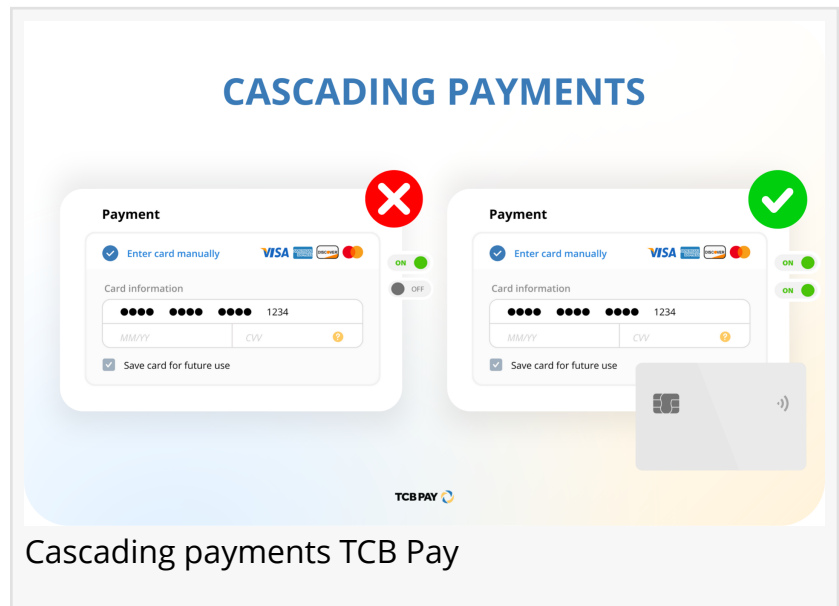


TCB Pay Launches Cascading Payment Feature to Maximize Approval Rates

New intelligent retry system helps merchants recover failed transactions and boost revenue automatically

BOCA RATON, FL, UNITED STATES, June 10, 2025 /EINPresswire.com/ -- As businesses continue to face increasing friction from traditional processors, [TCB Pay](#) is introducing a new solution designed to keep payments flowing - even when the first attempt fails. The new [Cascading Payment feature](#) offers a smarter way to route transactions, helping businesses reduce failed payments, improve customer experience, and protect revenue.



With cascading payment logic, businesses can define a fallback sequence of processors that will automatically retry a transaction if the initial attempt is declined. This allows for better control, higher success rates, and faster resolution of temporary or issuer-related failures, without any manual intervention.

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Most businesses don't realize how many payments are lost to avoidable declines. Our cascading system gives them control—one failed attempt now triggers a smart retry, not a lost sale.”

Benjamin Haguel, CEO of TCB Pay

How TCB Pay's Cascading Payment Works:

- Custom Processor Order: Clients define the cascade order based on priority—ensuring that transactions always attempt their preferred processor first and move down the list only when necessary.
- Smart Retry Logic: Businesses can choose which types of failures trigger a retry - such as insufficient funds, CVV mismatches, or suspected fraud - and how many total attempts are allowed across the cascade.

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- Per-Transaction Optimization: Each transaction is evaluated in real-time and rerouted only when needed, reducing false declines while minimizing processor fees and delays.

Key Benefits of TCB Pay's Cascading Payment Feature:

- Increased Approval Rates: By automatically retrying through backup processors, businesses recover revenue that would otherwise be lost.
- Better Customer Experience: End customers are less likely to experience declined payments, reducing cart abandonment and churn.
- Risk Mitigation: Transactions can be routed away from processors with known issues or past declines—keeping operations smooth even during network outages or platform downtimes.
- Tailored Settings: Merchants can fine-tune how and when retries happen, including defining failure categories that should or shouldn't trigger a retry.

Flexibility for Complex Businesses:

Whether operating in e-commerce, high-risk industries, or subscription models, businesses benefit from a system that adapts to their transaction flow. TCB Pay works closely with each client to design the ideal cascade setup, based on volume, industry, and historical payment data.

About TCB Pay

TCB Pay provides modern payment solutions for businesses, including secure online and in-store payment processing with the TCB Pay Portal, and corporate cards with TCB Pay Issuing. Renowned for its customer-centric approach, TCB Pay offers tailored solutions for businesses of all types, including those in hard-to-place categories. The launch of cascading payment underscores TCB Pay's commitment to building flexible, intelligent tools that help businesses grow with confidence.

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