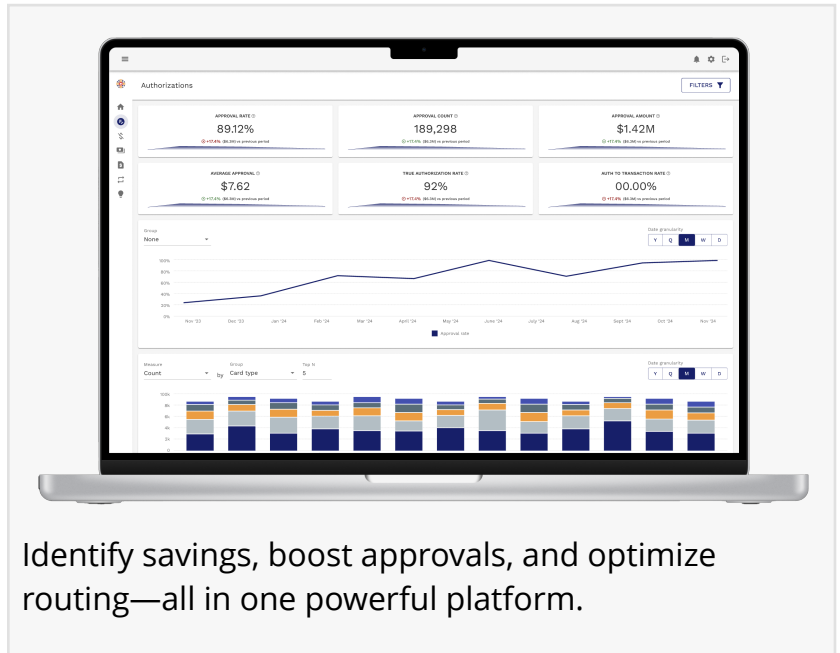




Optimized Payments Unveils Harmonize 3.0: A Modern Leap Forward in Payments Analytics and Optimization

Optimized Payments launches a reimagined analytics platform that empowers finance leaders with faster insights and a smarter path to cost optimization.

ATLANTA, GA, UNITED STATES, October 23, 2025 /EINPresswire.com/ -- Optimized Payments, a leader in payments analytics and cost optimization, today announced the launch of Harmonize 3.0 (H3) — the most powerful and intuitive version of its flagship analytics platform.



Identify savings, boost approvals, and optimize routing—all in one powerful platform.

Built on a next-generation, cloud-native analytics architecture deeply integrated with Snowflake, Harmonize 3.0 delivers unprecedented speed, scalability, and security. With a modern user experience and intelligent analytics, it redefines how enterprises analyze, manage, and optimize their payments.

“H3 represents a major milestone in our mission to simplify payments data and empower merchants with actionable insights,” said Anand Goel, CEO of Optimized Payments. “It’s faster, more intuitive, and built for scale—giving finance, treasury, and payments teams the clarity and control they’ve always wanted over their payment costs and performance.”

A Unified Platform for Smarter Payments Decisions

Harmonize 3.0 unifies insights across payment service providers and regions, bringing together authorizations, settlements, chargebacks, and fees into a single, seamless experience. With advanced analytics and powerful benchmarking capabilities, merchants can quickly identify savings opportunities, improve approval rates, and optimize routing strategies—all within one platform.

Key enhancements in H3 include:

Modern UI/UX: A cleaner, intuitive interface with customizable dashboards and KPIs.

Deeper Insights: A rearchitected Snowflake semantic layer for lightning-fast data processing.

AI-Powered Analytics: Natural-language chart summaries and contextual breakdowns for quick understanding.

Enterprise Security: Single Sign-On (SSO), SAML support, and row-level security (RLS) for fully governed data access.

Self-Service Flexibility: Build, save, and share analyses without relying on BI developers.

Automated Reporting: Schedule reports, configure alerts, and share insights across teams effortlessly.

Driving Tangible Value for Enterprise Merchants

By linking payment data with critical relational datasets—such as BIN, interchange optimization, decline reasons, chargeback codes, and merchant hierarchies, Harmonize 3.0 empowers clients to uncover cost drivers and performance opportunities that are often invisible in traditional reporting tools.

“H3 is the culmination of years of client feedback and technical innovation,” said Deepak Padubidri, Chief Technology Officer at Optimized Payments. “It’s not just faster, it’s smarter and more flexible. Every element, from security to visualization, has been designed for enterprise scale and self-service analytics.”

Foundation for Future Innovation

Harmonize 3.0 serves as the foundation for all future innovation at Optimized Payments, enabling rapid delivery of new dashboards, advanced analytics, and AI-driven capabilities. All new clients will onboard directly to H3 to leverage its latest and most powerful features. Built for scalability and flexibility, H3 ensures every client benefits from continuous enhancements and the next generation of payments intelligence.

Client Perspectives: Harvard Business Publishing and Clarus Direct

Adding to this milestone, clients from Harvard Business Publishing and Clarus Direct shared their perspectives on the enhanced value Harmonize delivers.

“I have always found the information provided by the Harmonize 2.0 platform very instructive,” said Steve Boucher, Director, Global Treasury and International Controller at Harvard Business Publishing. “The new Harmonize 3.0 dashboard provides an even easier interface to quickly access clear, actionable information about our transactions and results.”

“Payments are the lifeblood of a subscription business, and the new Harmonize dashboard

makes it much easier to see what's really going on," said Brian Carl, Vice President, Marketing & Operations at Clarus Direct. "I can get a quick read on trends, then dig into the details to understand the why behind them. The upgraded version is faster, easier to use, and provides greater clarity overall."

Migration and Availability

Optimized Payments has started migrating all existing Harmonize users to Harmonize 3.0, with full client migration completed by June 2026. The transition will include hands-on support, recorded training, and guided documentation to ensure a seamless upgrade experience.

[About Optimized Payments](#)

Optimized Payments is a global leader in payment analytics, empowering businesses with actionable insights for smarter decisions. The company has helped merchants save nearly \$2 billion in card processing fees, improve authorization rates, and streamline back-office operations such as reporting, reconciliation, and chargeback management. With a distinguished team of industry veterans and a comprehensive suite of solutions, Optimized Payments delivers unparalleled analytics and expertise to merchants and payment facilitators worldwide.

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