

FlexPay Rebrands as Revaly, Launches Payment Performance Management Category

Failed payment recovery leader introduces first platform designed to maximize legitimate transaction approvals across the entire payment lifecycle.



The new Revaly logo.

MONTREAL, CANADA, November 6, 2025 /EINPresswire.com/ -- FlexPay today announced its [rebrand to Revaly](#), introducing Payment Performance Management as a new category and launching the first platform designed to maximize payment approval rates by optimizing payments across the entire transaction lifecycle.

The rebrand reflects the company's expanded focus beyond post-decline recovery to include pre-authorization optimization and real-time payment intelligence. Revaly's platform now addresses what merchants report as hundreds of billions in annual revenue loss from legitimate transactions that fail due to data quality issues, routing inefficiencies, and issuer communication gaps.

"We spent nine years perfecting recovery, but kept seeing the same preventable declines over and over," said Darryl Hicks, Founder and CEO of Revaly. "Payment Performance Management is about engineering success at every step — not just recovering after failure."

Evolving Beyond Recovery

Since 2016, FlexPay has helped subscription and eCommerce companies including LegalZoom, Young Living, and TrulyFree recover declined recurring payments. The company's machine learning-based retry optimization has recovered millions in revenue for hundreds of merchants.

The new Revaly platform expands that foundation across the entire payment lifecycle: optimizing transaction data before authorization, intelligently retrying declined payments, and engaging customers when automated recovery isn't possible.

The platform leverages proprietary machine learning models, exclusive payment ecosystem

intelligence, and behavioral science principles to optimize transaction success at every stage of the payment journey.

Turning Payment Performance into Revenue Growth

Every percentage point of improved approval rate directly translates to revenue growth and reduced churn. For subscription businesses, even a 1-2% lift in approval rates can mean millions in recovered annual recurring revenue and thousands of retained customers.

The stakes have never been higher. According to industry research, false declines cost merchants an estimated \$300+ billion annually, and rising customer acquisition costs have made payment failures increasingly expensive, with each failed payment representing both immediate lost revenue and potential customer churn.

"When your CAC has increased 60% in five years, you can't afford to lose customers to treatable payment issues," Hicks said. "Every legitimate approval protected is revenue earned — and that's the opportunity Revaly unlocks."

Revaly works with payment processors, fraud prevention tools, card networks, and other players in the payment ecosystem to optimize transaction data and timing. The company has also begun pilot programs with select card issuers to share fraud signals and improve authorization decisioning.

Availability and Integration

Revaly's platform is available through multiple integration options to support businesses of various sizes and technical requirements. The company currently supports major payment gateways and processors across North America, Europe, and Asia-Pacific markets.

Existing FlexPay customers will transition to the Revaly brand over the coming months, with no changes to service or functionality.

Discover how Revaly can transform your payment performance and drive revenue growth. Visit revaly.co to explore the platform's capabilities and learn how it can help your business.

Revaly (formerly FlexPay) is the Payment Performance Management platform that helps businesses maximize approvals, reduce involuntary churn, and protect revenue they've already earned. Founded in 2016 and headquartered in Montreal, the company leverages advanced machine learning models, behavioral science research, and exclusive partnerships with card issuers and payment ecosystem players to engineer transaction success across the entire payment lifecycle. Revaly turns preventable declines into measurable growth—because approvals aren't luck, they're engineered. Learn more at revaly.co.

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