

# From Reactive to Proactive: MerchantE's Success with AI-Powered Retention



MerchantE is a leading payments processor, providing secure, efficient, and innovative solutions for merchants across industries. With a strong commitment to customer satisfaction and operational excellence, MerchantE sought to enhance merchant retention and protect revenue in a competitive and fast-moving payments landscape.

## CHALLENGE

Before partnering with Arcum, MerchantE's retention efforts were often reactive, with outreach happening after merchants had already stopped processing. This approach limited the ability to prevent merchant churn, especially silent attrition, where merchants leave without prior contact or complaint.

MerchantE recognized the need for a proactive, data-driven retention strategy that could empower them to engage merchants earlier, personalize outreach, and protect revenue.

## SOLUTION

MerchantE implemented Arcum's RevMax Studio to identify at-risk merchants, predict potential churn drivers, and recommend targeted outreach strategies.

Key capabilities leveraged included:

- **Early Warning Signals** – Detecting risk up to 12 months in advance to allow timely intervention.
- **Proactive Merchant Engagement** – Using AI to pinpoint relevant conversation starters and build rapport before issues escalate.
- **Team Empowerment** – Equipping agents with all relevant merchant data at their fingertips, enabling confident and efficient outreach.

## MERCHANT E

### AT A GLANCE:

- **\$1.1M** Revenue Retained
- **\$30M** Volume Retained
- **102** High Value MIDs retained
- **6** Months duration



## RESULTS

MerchantE transitioned from cold calls to strategic, insight-driven conversations, dramatically increasing the ability to address issues before merchants disengage. **After 6 months:**



### Improved merchant sentiment:

expressed appreciation for proactive calls reinforcing brand trust and loyalty.

**Team morale boost:** agents reported better customer conversations and higher satisfaction.



## KEY LEARNINGS & NEXT STEPS

- **Proactive Works** – MerchantE's shift from reactive to proactive outreach has reduced silent attrition and strengthened merchant relationships.
- **Resource Optimization** – Insight-driven targeting allows the team to focus on accounts with the highest revenue impact.
- **Future Plans** – Expand use of Arcum's Win-Back Manager to re-engage previously churned merchants, and explore cross-sell opportunities with existing accounts.

## CONCLUSION

With Arcum's AI-powered insights, MerchantE has transformed its retention operations—retaining significant revenue, empowering its team, and a scalable model for success.

**"It's been amazing... we're proactively looking at our customers, building rapport, and using AI to pinpoint the right conversation starters—before even picking up the phone."**



**Brett Cheffin**

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