





Payment Successful

FlexFactor Recover More. Decline Less.

FlexFactor is the first and only platform that reverses false payment declines in real-time for both one-time purchases and subscriptions. In partnership with Valor, merchants can now recover lost sales and boost revenue effortlessly - superpowered by AI.

Why should merchants care about FlexFactor?



Turn declines into dollars

Every processor has its limits. When a transaction fails, FlexFactor activates, reversing false declines instantly.



Seamless POS & VT integration

Whether it's a Valor POS terminal or Virtual Terminal, FlexFactor is fully integrated into the checkout experience.



Transparent routing logic

The Valor system instantly identifies decline codes and determines if a transaction qualifies for FlexFactor routing. If it does, rerouting happens seamlessly - no disruption, no delay.

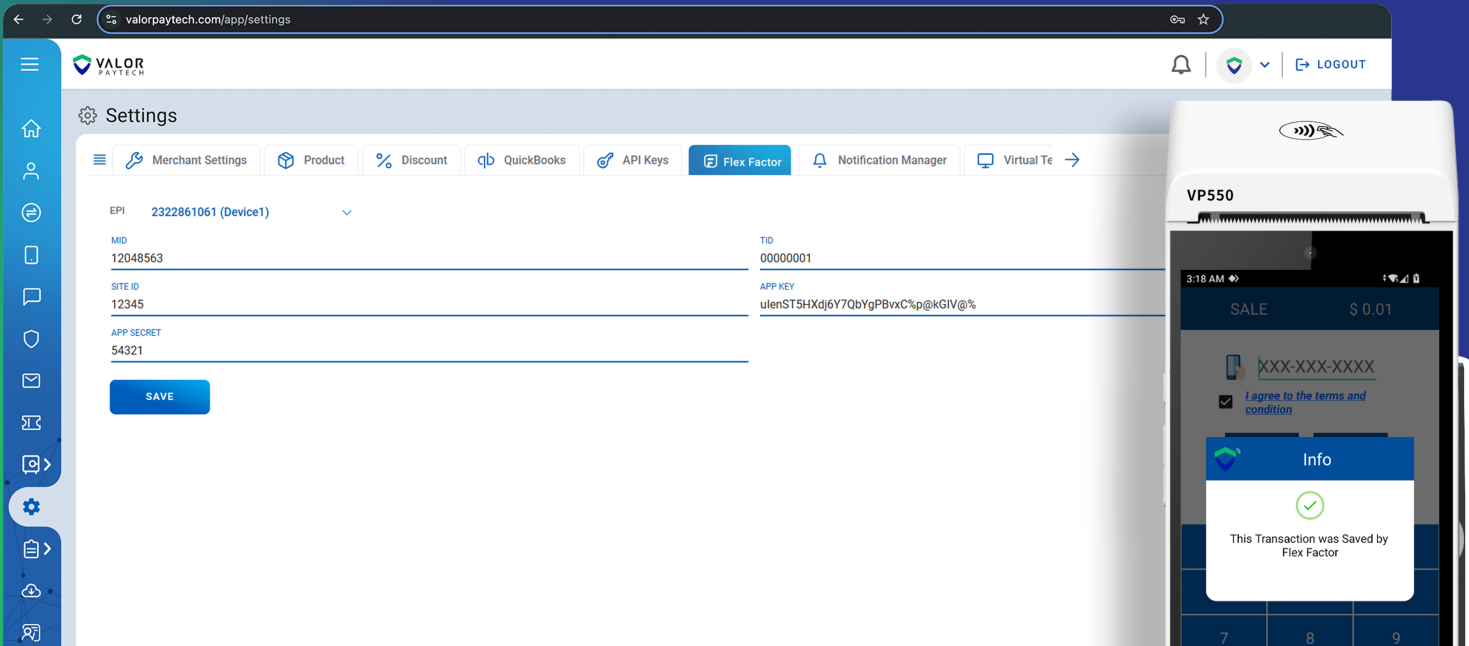


Instant results

If approved, the sale goes through as usual. If declined, the merchant gets detailed decline codes for reporting and follow-up.

FlexFactor in action!

A closer look at how it works on the Valor Portal.



Your FlexFactor toolkit



One-click activation



Integrated configuration



Device-level control



Real-time updates



Clear routing logic



Detailed reporting



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