



ProtectGroup

Why use the Protect Group dynamic API?

The static API uses fixed pricing, meaning every customer sees the same rate regardless of real-time factors. Our dynamic API optimises pricing based on real-time data, ensuring a smarter, more customer-centric approach that enhances Partner and customer experience.

The benefits of moving to a dynamic integration

Real-time performance monitoring

- Partners receive live reports and insights in the Pulse Reporting Dashboard, showing pricing adjustments, opt-in rates, revenue trends and other key data.
- Weekly model updates ensure constant performance improvements.

Market adaptation in real-time

- The system continuously learns from millions of transactions, adapting to seasonal trends, customer behaviour shifts, and even market events like holidays.
- Unlike static pricing, which can become outdated, dynamic pricing stays competitive.

Safety and risk control mechanisms

- AI pricing never overcorrects suddenly – it gradually shifts based on a controlled parameter (“Alpha”) to prevent drastic pricing fluctuations.
- Built-in safeguards (e.g., minimum/maximum pricing thresholds, revenue checks, conversion safety limits) ensure price stability and Partner profitability.

Optimised pricing and higher conversions

- Dynamic pricing adapts to individual transactions, increasing the likelihood that customers opt-in.
- AI-driven adjustments maximise revenue per \$ while maintaining high conversions.

Better customer experience

- Customers see fair, personalised refund upgrade prices based on transaction value, purchase timing, and market trends.
- AI ensures prices are competitive, encouraging more people to upgrade without overcharging.

Increased sales with smart offer timing

- The opt-in probability algorithm determines the best price based on customer behaviour, ensuring more people choose Refund Protect when it's most appealing.
- Example: A lower price for last-minute purchases might increase opt-in rates, while a slightly higher upgrade fee might be tolerated for higher-value transactions.

Easy scalability and customisation

- Fast response times and real-time API processing allow Partners to handle high transaction volumes without delays.
- Partners can customise their pricing models based on their customer base, ensuring alignment with business strategy.
- Partners receive dedicated data science support from Protect Group.

Why the dynamic API is the future

Static API Limitation	Dynamic API Benefits
Fixed pricing regardless of market conditions	AI-driven pricing that adjusts in real-time for higher conversions
One-size-fits-all approach	Personalised pricing based on transaction patterns
No ability to respond to seasonal trends or demand shifts	Machine learning adapts to holidays, high/low seasons and market changes
Potential missed revenue from suboptimal pricing	Optimised pricing ensures maximum revenue per transaction
No safety mechanisms for pricing adjustments	Built-in safety checks prevent instability or unforeseen circumstances
Limited insights into performance	Real-time reporting and analysis available in Pulse Reporting Dashboard

By switching to Dynamic API integration, Partners benefit from higher conversions, increased revenue, a better customer experience and real-time adaptability—all while maintaining full control and visibility.