



# Win the Fight

THE DIRECTOR OF  
PAYMENTS PLAYBOOK

VOLUME I



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## THE FIGHT AGAINST WHAT?

The fight against fraud. The fight for space on the product roadmap. The fight for engineering resources.

Because, as you know, when payments work—nobody notices. But when payments stop, everyone looks at you.

Here's the playbook to win the fight, keep leadership informed, and get the entire organization rowing in the same direction.



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# THE DIRECTOR OF PAYMENTS PLAYBOOK

VOLUME I

What This Playbook Is For

Daily Operations

Weekly Business Reviews

Monthly and Quarterly Reviews

Annual Planning

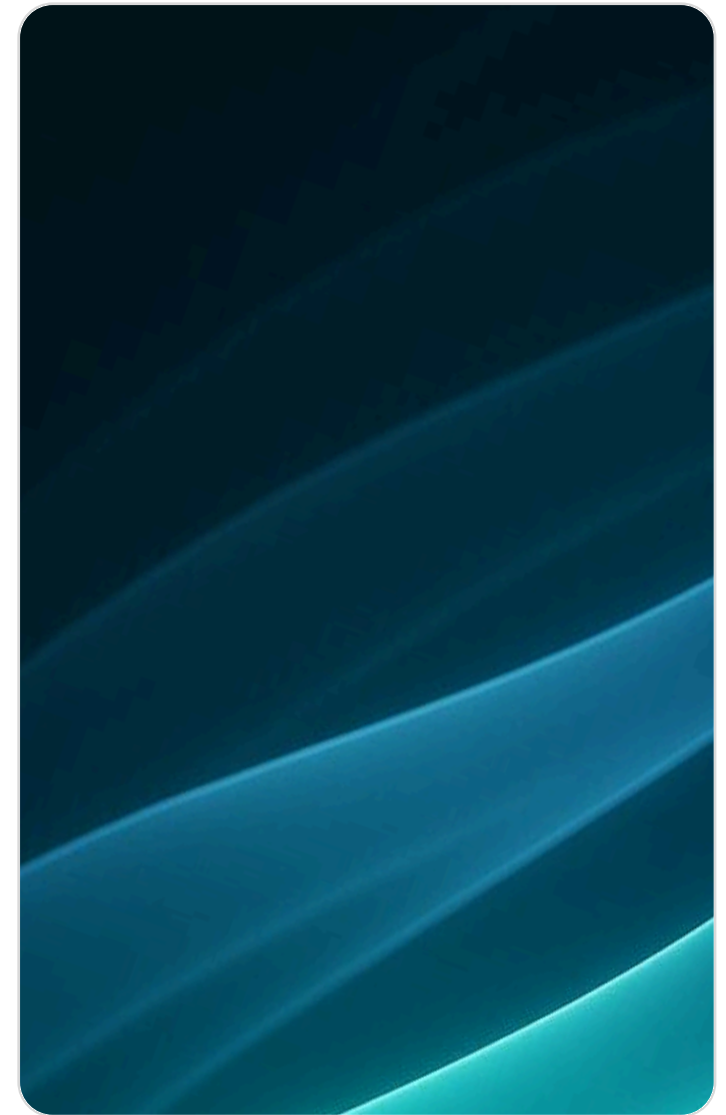


## What This Playbook Is For

Follow this playbook for guidance to operate with clarity, earn the trust of executives, and make a measurable impact on the payments side of the business. Following this playbook will help you do three things well:

- ✓ Catch and correct payment failures before they compound, protecting revenue.
- ✓ Speak the language of the business, not just the language of payments, building credibility with different stakeholders throughout the organization.
- ✓ Connect payment outcomes to company-level goals, earning strategic influence.

Because this is a playbook, it's **prescriptive** and **opinionated**. Whether you're running a payments organization or working toward a Director-level role, these frameworks represent how the best payment operations run, daily, weekly, monthly, and annually.





## Daily Operations

Each Director of Payments should start the morning the same way: By reviewing input and output KPI metrics. Every metric you track is either an input or an output; confusing the two is one of the most common mistakes in payments operations. Keep separate dashboards and continuously keep the pulse of your payments.

### Input metrics

These are what your team can manage to impact the output metrics.

- **Authorization Rates:** Did the initial attempt work?
- **Retry Success Rate:** Measure by attempt number (1st, 2nd, 3rd retry), day of the week, and days between attempts. Track success rate by each retry attempt individually.
- **Customer Fix-Up Rate:** How many customers are actually engaged to fix a failed payment. Know what triggered the response.
- **Recovery Rate:** Percent recovered by combining retries and customer fix-up. Track communication cadence and type of communication, each channel has its own recovery curve.

### Output metrics

This is the result of your work.

- This is the metric CFOs and business leaders care about.
- It doesn't matter **how** the payment succeeded (first try, customer fix-up), just that it **did**.

### Pro Tip

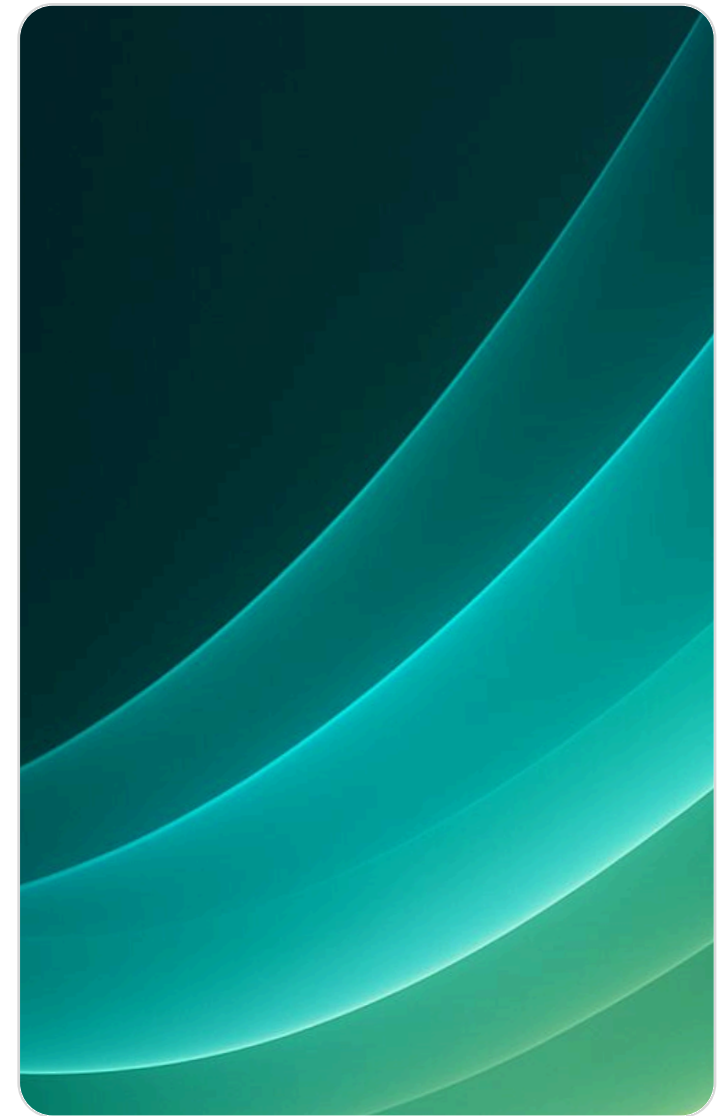
Advanced teams leverage AI for anomaly detection and trend analysis to shift focus from manual digging to critical alerts, effectively doubling operational capacity.

## How to Read the Data

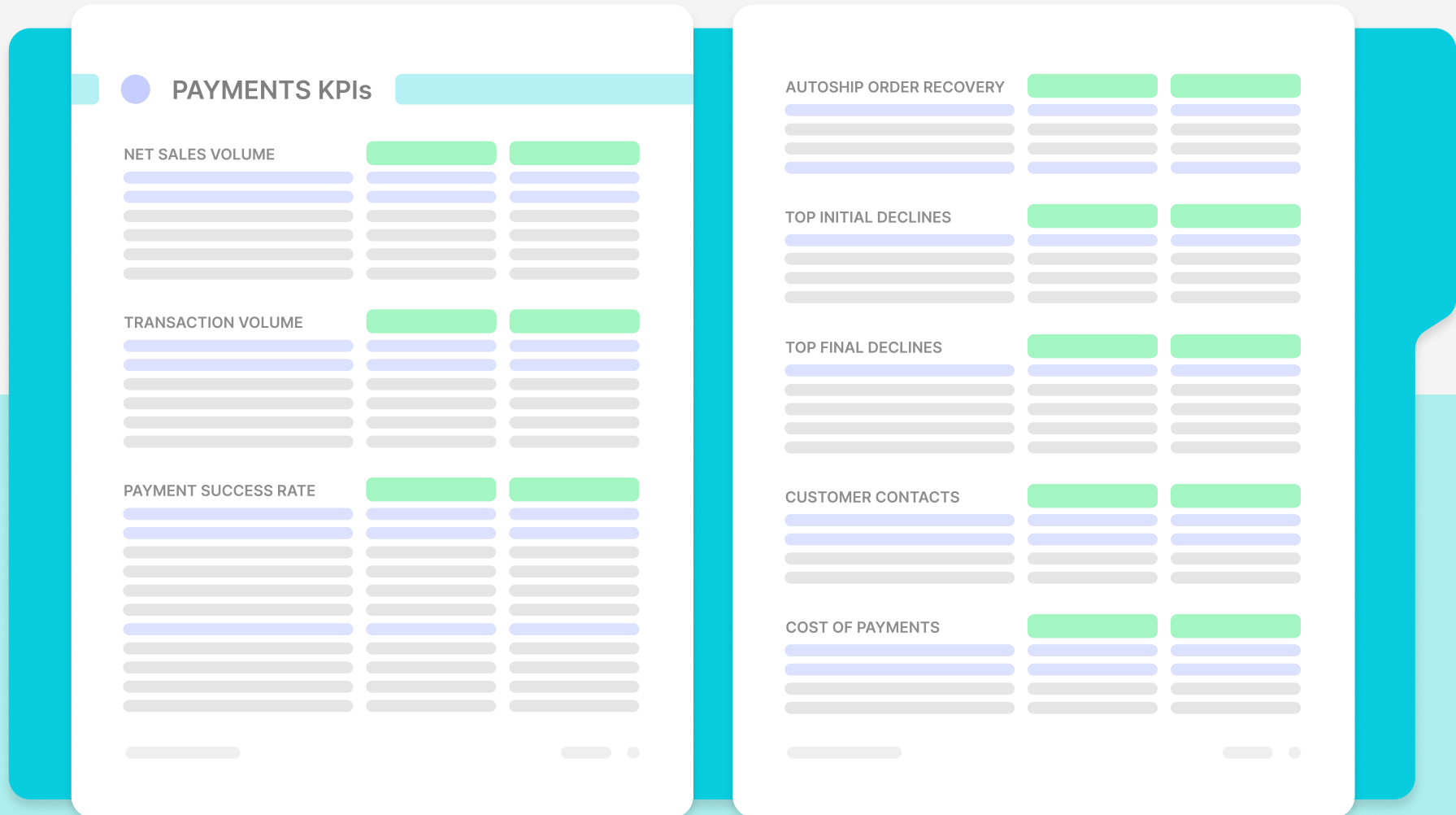
- All metrics should be cut by **payment method**, **acquirer/processor**, and **region**.
- **Do not trust** acquirer-translated response codes. Look at the **raw decline reason data**. Meaning, what the bank told the network, not what the processor translated.
- Track what changed in decline reasons, and what trends are revealing. AI should handle anomaly detection, trend identification, and alerts.

### ⚠ The Importance of People & Systems

No payment leader wins alone. Your daily work can create momentum once the right people are in the room.



## Example Dashboard



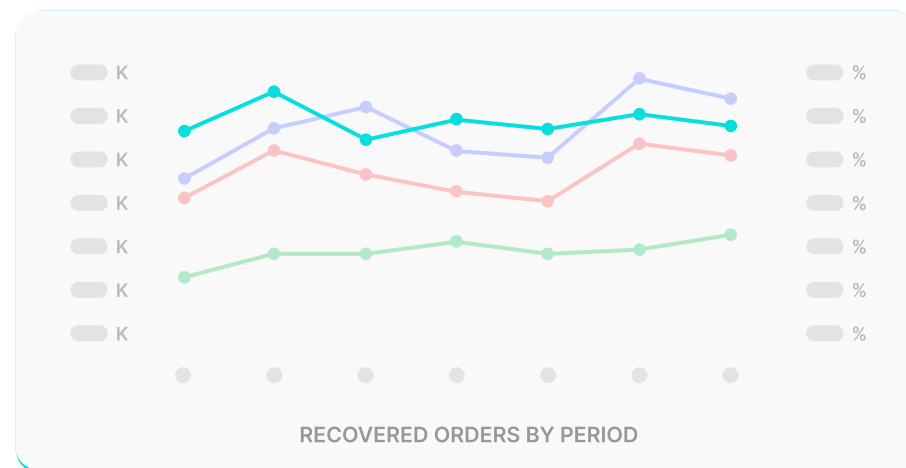
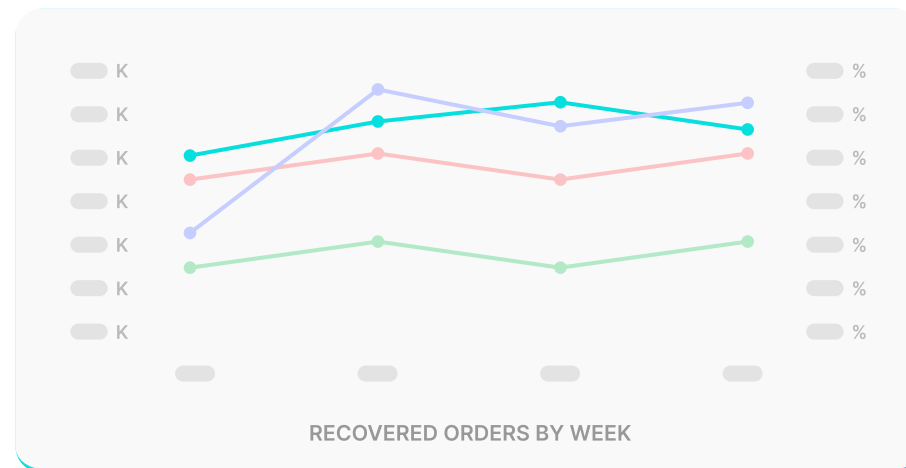


## Weekly Business Reviews

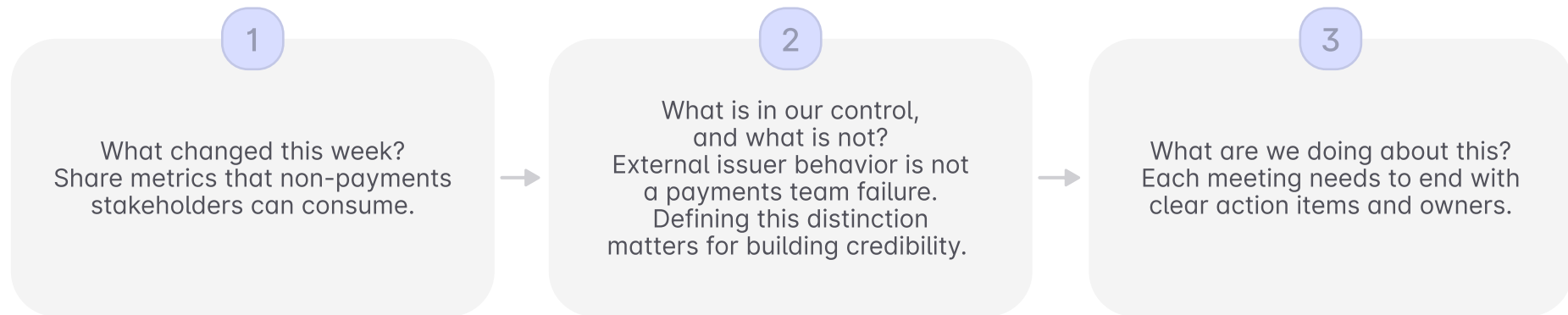
This is not a “report the news” meeting. It’s a time to catch issues and drive action.

- ➔ Meet with the subscription team, checkout team, merchandising team, fraud team, plus anyone whose work feeds into the payment step.
- ➔ Customer service teams surface issues in support tickets before the data shows it. They’re your earliest warning system.
- ➔ The best timing for this meeting is Monday to review the prior week and provide an action-oriented start to the week.

Initially, these start as “reactive” meetings after the payments team finds an anomaly and asks what caused it. The goal is to move toward a proactive model, briefing teams ahead of launches, changes, or tests.



## Meeting Structure



Each weekly business review (WBR) should be interactive, not a broadcast. Keep it lightweight with bullet points—you don't need polished slide decks. Once this group of stakeholders is aligned, leadership can start to see payments the way you do.

The meeting should be tactical, action-oriented, and something people WANT to attend. Constantly refine the audience and level of attendees; too senior = wrong meeting (they should be at the MBR.)

### ⚠ Signs the Meeting is Failing

- If the weekly review becomes a deck that looks the same every week.
- If the meeting is showing the metrics and moving on.
- If people are off camera.
- If people don't ask to join, it's not adding value to the organization.

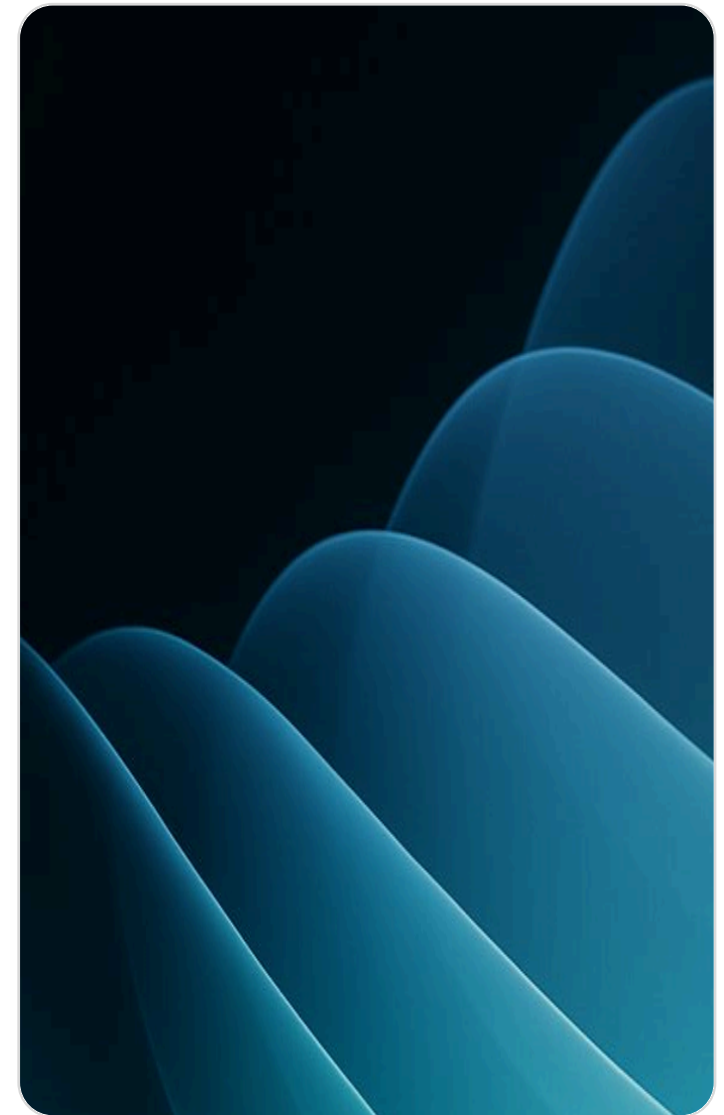


## Monthly Business Reviews

Monthly business reviews (MBRs) become state-of-the-unions. Walk through what happened last month with mid-senior leadership, outlining what shifted and what was addressed.

The audience shifts, and so should the tone. This is more about strategic communication, not tactical coordination.

- ✓ Frame as: What is the Director of Payments doing to maintain or reduce the cost of payments?
- ✓ Focus on what is controllable, like account updater adoption, network token usage, or routing optimization.
- ✓ For quarterly reviews with the C-suite audience, show why this data is important. Same data, different framing, higher stakes.



## Meeting Structure

- 1 Metrics Overview:** Share month-over-month trends. Leadership should be able to read the first page and understand how payments are performing, and what needs attention.
- 2 Programs Update:** What is the payments team actively working on? This builds awareness and can be tied back to company goals.
- 3 Changes and Problems:** Demonstrate responsiveness and competence. Be direct about problems, what is happening, and how you're addressing it.
- 4 Closing:** End with the overall cost of payments. This is an output metric shaped by inputs (payment type mix, network token usage, account updater adoption).

Frame the meeting as “here is what impacts our cost, what we can control, and what we’re doing to maintain or reduce costs.”

This turns a passive report into an active demonstration of ownership.

### Pro Tip

Keep an 80/20 balance: 80% informing, and 20% seeking guidance.



## Quarterly Business Reviews

The most meaningful signal that your payments team is establishing strategic importance is with the organization of a standalone, dedicated quarterly business review (QBR).

However, it takes time and intentional effort to elevate the function beyond a single slide in someone else's QBR.



Start by asking to include payment data in existing QBRs.



Spend time with individual leaders showing why this is important.



Build toward a dedicated session.

When you get questions like, “What do we need to do to accelerate your work?” you are having success.

When you get a dedicated session for payments, your team has established its strategic importance. If payments remain just a slide in someone else's QBR, there's work to do to elevate the function.



## Annual Planning

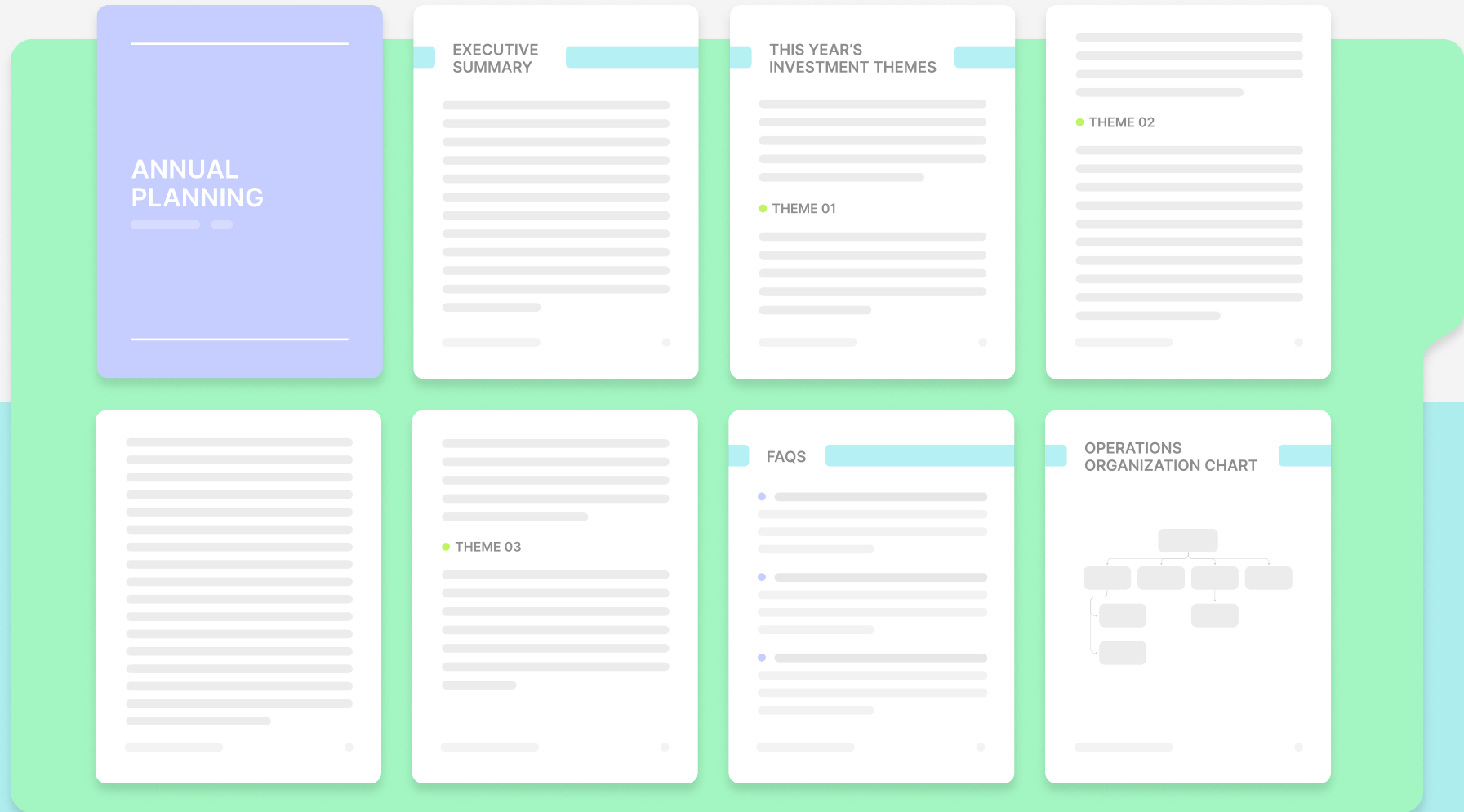
Once a year, step back from the cadence of weekly, monthly, and potentially quarterly reviews to define what the next 12 months look like from an ideal perspective for the payments organization. This is equal parts reflection, assessment, and strategy.

You are defining what next year looks like for the payments organization.

- 1 Start working in late Q2, early Q3, depending on the fiscal year. Don't wait until Q4, or you'll be competing with budget season and leave no runway for alignment.
- 2 Celebrate what was accomplished, lead with what was set out to do, and what was delivered.
- 3 Stay current on industry changes, new regulations, network updates, and shifts in consumer behavior. These belong in the plan. with what was set out to do, and what was delivered.
- 4 Group initiatives in themes, with each having an output value (reduce cost, increase revenue, improve CX).
- 5 What are the ambitious plays for the year? This creates urgency and becomes a funded initiative. For example, if customers are shifting to digital wallets, Apple Pay and Google Pay optimization should be accelerated.

Then, once a year, think bigger.

## Annual Planning Layout





## Three-Year Strategy

Write this at the end of the calendar year. Work without limits: zero budget constraints, no technology barriers and no headcount ceiling.

Where does your payments organization need to be in three years, and what would it take to get there?

1 This may not be shared with the full organization, and that's ok. Set the standards high for the team.

2 Consider an off-site with the team to develop the strategy collaboratively.

### Important Considerations

! Every merchant should have multi-processor redundancy. A single processor creates avoidable operational risk.

! Data ownership must remain with the merchant or platform. Vendor lock-in with payment data is an avoidable operational risk.

! AI will be a primary interface for payment operations teams within three years. Be sure to build towards that capability now.

The test of a good tenet is if every member of the payments team can articulate it, defend it, and apply it to a company goal.



## Talk to Our Chief Payments Officer

Bring your biggest challenges, leave with a plan of attack. Reach out to Kevin Mayes on LinkedIn or email [KM@basistheory.com](mailto:KM@basistheory.com) with the subject line "Playbook" to get started.

