



Best practices for choosing  
and integrating a mobile  
payments platform



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**M**obile commerce (mCommerce) purchases and in-app payments made on mobile devices are rapidly becoming just as popular, if not more so, than traditional computer-based eCommerce transactions among today's online shoppers. In addition, Apple Pay, MasterCard PayPass, Visa payWave, Android Pay and other mobile wallet apps are revolutionizing the way consumers purchase goods and services as they wave their mobile devices across mobile point of sale (mPOS) terminals in brick and mortar stores. The mobile payment trend is exploding, as the following statistics illustrate:

- Forrester forecasts that the volume of mobile-based payments in the U.S. marketplace will rise to US\$142 billion in 2019<sup>1</sup>.
- According to a survey of consumer attitudes toward mobile payments by Retale, a location-based shopping and marketing firm, 56% of the respondents said they would use a mobile device to pay for products<sup>2</sup>.
- In its recent report, “*Mobile Point of Sale: Smart Devices Earn a Growing Share of Global Payment Acceptance*,” 451 Research predicts the mPOS device market in the United States and Canada will achieve a 21% compound annual growth rate over each of the next five years.
- In the same report, 451 Research also projects the global mPOS installed base will grow from 13.3 million units today to 54.03 million units in 2019.

Today's merchants are challenged to provide their customers with the most seamless purchasing experience possible by giving them the opportunity to buy anywhere, anytime, and from any device – computer, smartphone, tablet, in-app payments, and in-store mPOS purchases. By adding a mobile payment processing platform to an existing payment processing environment, merchants can increase the number of customer touchpoints while delivering a seamless, consistent buying experience that is critical in the Digital Age.

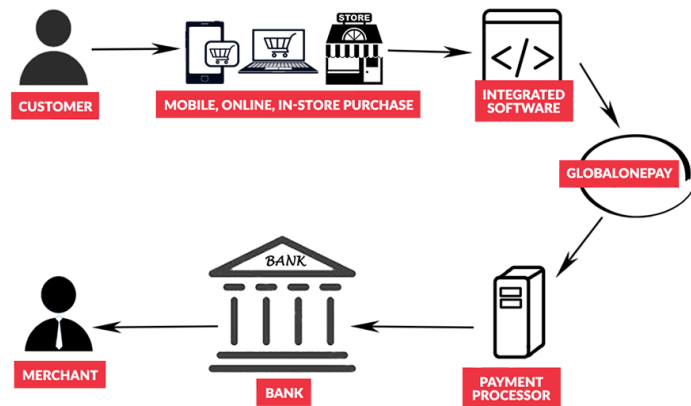
This white paper provides an overview of the different types of mobile payment options and how they are processed. It also explores best practices for adopting a mobile payment platform and integrating it with existing transaction processing systems. The paper concludes with recommendations for evaluating the most beneficial payment processing platform and vendor for a comprehensive payment processing strategy that integrates traditional payment types and mobile.

1 [http://bits.blogs.nytimes.com/2014/11/17/u-s-mobile-payments-market-to-boom-by-2019-research-firm-says/?\\_r=1](http://bits.blogs.nytimes.com/2014/11/17/u-s-mobile-payments-market-to-boom-by-2019-research-firm-says/?_r=1)

2 <http://www.mobilecommercepress.com/survey-highlights-consumer-attitude-toward-mobile-payments/8514805/>

## Payment processing explained

Server-based transaction processing services enable businesses to authorize and process credit and debit card transactions in real-time – in-store, online or mobile. The information needed to process the transaction is sent over a secure, encrypted Internet connection. Once the customer has completed the payment form, the server connects with the merchant’s acquiring bank for payment authorization. If the sale is authorized, the bank returns a receipt to the customer. The payment service provider settles the transaction automatically and the acquiring bank deposits the funds into the merchant’s bank account. Most payment service providers automatically archive sales that are finalized so merchants can refer to them at a later date, if necessary.



The lifecycle of a purchase transaction



## Mobile payments and how they are processed

Not all mobile payment methods are the same in terms of how customers make the purchase and how the transaction is processed. There are three variations of mobile payments, and while the first two are somewhat similar to traditional eCommerce payments, the third is vastly different. It is important to gain an understanding of each mobile payment method and how it fits your business and existing payment processing platform before moving forward with a mobile payment strategy.

- **mCommerce** – Mobile commerce or mCommerce is really no different than an eCommerce transaction that takes place on a mobile device. The consumer still goes to a website, albeit one optimized for mobile, to complete the purchase in a familiar eCommerce environment and shopping cart. The only difference is the hardware used by the consumer – a smartphone or tablet instead of a computer. mCommerce transactions are processed exactly the same way as eCommerce transactions.

- **In-app payments** – In-application (in-app) mobile payments are made through a merchant’s application that resides on the mobile device rather than through a mobile-optimized website. Amazon, Walmart, and other leading retailers have launched apps that are regularly updated with new content and products. The in-app payment experience is simple and fast. Consumers download the app to their mobile devices and then simply touch the app to open it, browse products, and purchase directly through the application. One advantage of a merchant app is that it streamlines the shopping and purchasing process – on a smartphone or tablet it’s usually faster and easier to tap a single app than to open a mobile browser, type in the URL, browse, and check out in the shopping cart. Each merchant app must be developed and built specifically for the application environment of the mobile device, either iOS or Android.
- **mPOS** – Mobile point of sale (mPOS) is an emerging payment processing option that eliminates the need for the large and unwieldy traditional POS systems that typically take a long time to implement. mPOS mobile processing terminals are usually cloud-based and reside on a tablet device. Merchants use an Internet connection to access mPOS to manage inventory, manage discount offers, look up products for consumers in-store, and accept credit and debit card payments.

While a few simpler mPOS systems for smartphones with peripheral card readers have emerged for smaller businesses and entrepreneurs, standard merchant mPOS systems are made up of elaborate software programs and usually operate as a complete sales system. A fast and easy method of secure checkout is one of the highlights of mPOS. This functionality requires integration with some form of electronic payments such as debit and credit cards.



## Best practices: what to look for in a mobile payment platform for omni-channel integration

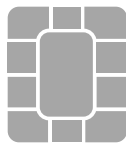
In order to meet the goal of providing a seamless purchasing experience, merchants should consider a mobile payment platform that will integrate easily with all facets of their payment processing infrastructure – an omni-channel integration approach that covers every payment option that consumers want to use. Here are some best practices and key functionalities to look for:



- **Beyond mobile.** Mobile should not stand alone as a payment option, but instead be a component of a unified payment process with the same branding look and feel throughout. Choose a payment processing platform that enables merchants to accept an ever-changing range of in-store, online, and mobile payment options, including mPOS and in-app purchases.



- **Easy integration and customization.** Choose a vendor with a mobile platform that can be easily integrated with existing business systems and offers a modular, integrated set of payment technologies: multi-currency processing, smart transaction routing, automatic account updating, automatic recurring billing, transaction decline recycling, tokenization and omni-channel integration. Ask if they can develop and integrate mobile payments to your existing iOS or Android environment. In addition, evaluate the provider's experience in running test transactions and ensuring fast, seamless certification of all mobile payment platforms, including mPOS.



- **Value-added functionality.** Ask about the value-added products and services the provider can offer merchants in addition to processing a payment, like tokenization for improved security and easier PCI compliance. Ask the provider if they offer automatic account updating and other technologies that can help merchants increase revenue or reduce costs. Recently, Netflix missed its Q315 new subscriber goal as a result of too many card numbers changing due to EMV upgrades in the U.S.<sup>3</sup> A feature like automatic account updater could have solved this issue.

<sup>3</sup> <http://fortune.com/2015/10/15/netflix-excuse-chip-cards/>



- **Support for all types of shopping cart integrations.** Look for a payment processing provider who supports all major independent software vendor and value-added reseller shopping cart integrations to help merchants minimize development time and cost, especially for mCommerce integrations.



- **Global multi-currency processing.** Mobile payments is an international trend. Choose a vendor who can offer global multi-currency processing for all commerce environments, including mCommerce, mPOS, in-app, and card present EMV transactions. In addition, ask about the vendor's services for gateway and transaction routing, reporting and reconciliation, and credit card data security/PCI management for multi-currency transactions.

### **How GlobalOnePay streamlines integration with mobile payments**

Despite the urgency of consumer demand for mobile payment options, some merchants are still hesitant to adopt mobile payments because they think that integration with their existing payment processing systems will be too complicated and costly. GlobalOnePay quells those concerns with a proactive approach to help developers or the merchants themselves integrate mobile payments in an easier, more streamlined way.

GlobalOnePay provides a comprehensive development toolkit, which consists of an easily-accessible API documentation portal with sample code and development tools for integrating, testing, and customizing GlobalOnePay solutions. In the case of integrating an in-app mobile payment platform, for example, GlobalOnePay exposes its core functionality to developers based on their specific application environment (either iOS or Android) to make integration easier.

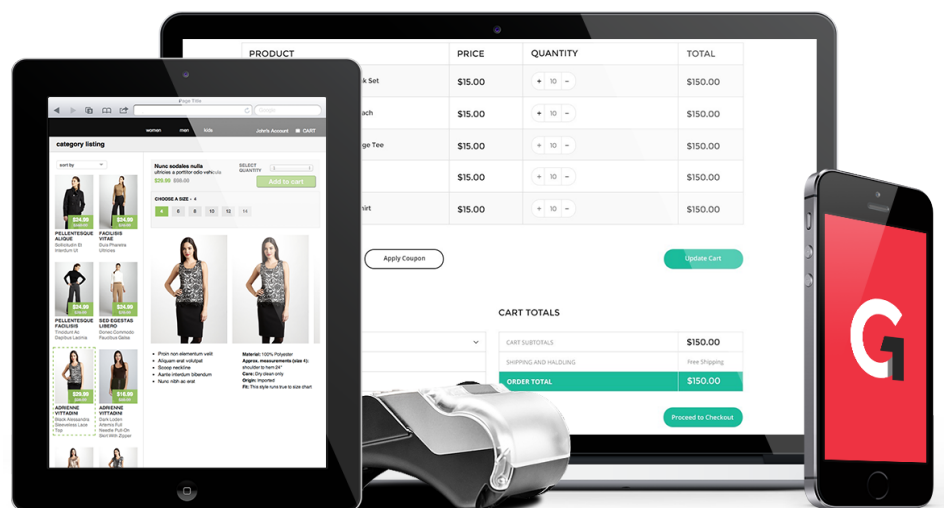
For mCommerce or traditional eCommerce integrations, developers can work with an XML gateway within the developer's toolkit. The XML gateway is ideal for mCommerce mobile payment integration for merchants who already have an eCommerce integration. The XML gateway is also well suited to larger, more complex integrations led by experienced web developers familiar with writing and modifying code. This method offers full access to all of our products and functionality through a high speed, common platform gateway. All payment and related functionality is seamlessly integrated into the merchant's existing corporate infrastructure. Companies using the XML gateway must maintain their own security and PCI compliance.

In the case of integrating mPOS systems, merchants do not integrate to GlobalOnePay directly, but rather through an independent mPOS vendor who partners with us. Merchants still use our payment processing gateway, but typically in the “card present” mode in one of several ways – either swiping the magnetic stripe of the credit or debit card or inserting a chip-embedded card into a payment terminal. This scenario also requires integration with hardware, since an mPOS system on a tablet needs to be linked to a credit card reader or chipped card terminal. Most mPOS providers typically have experience in both software and hardware integrations. GlobalOnePay will work directly with the mPOS provider to deliver a seamlessly integrated solution to the merchant, eliminating the need for any programming or coding by the merchant.

Once a merchant or mPOS system provider has integrated to the GlobalOnePay payment processing platform, certification will be required to confirm that the mPOS software, hardware and gateway correctly processes any payments. Although this is typically a fairly complex and time consuming undertaking, GlobalOnePay has simplified it to a minimum and achieve certification within an hour.

## Conclusion

Adding a mobile payment platform to an existing payment processing system isn't as difficult as it may seem – but only if you understand which type or types of mobile payment platforms are best for your business, and then partner with an experienced vendor with expertise in both payment processing technology and merchant acquiring services. But the question is really not if, but when you adopt a mobile payment platform. Making mobile purchases with smartphones and tablets is clearly the wave of the present, and you must be ready to accept these mobile payments or else lose customers to more mobile-savvy competition.



At GlobalOnePay, we see how the mobile payment revolution is changing the way consumers and businesses pay for goods and services in the Digital Age – and mobile is poised to deliver benefits far beyond retail sales. In a recent proof of concept, we built an in-app payment integration into a major transportation ticketing system. Consumers can use the app on mobile devices to purchase tickets, and the app generates the ticket in real time so that the purchaser can use it immediately at the train station or on the bus. This is a big step forward for everyday commuters, and a giant leap toward satisfying the needs of customers for this transportation system.

Yet, embracing mobile payments requires more than just optimizing a website for mobile, launching a mobile app, or linking an mPOS terminal. The most successful merchants will adopt a comprehensive, omni-channel payment transaction platform that integrates seamlessly with their existing back office systems. They will partner with a vendor who can provide and support not just mobile solutions, but the full range of payment options and merchant acquiring services – resulting in a seamless, streamlined payment processing platform that delivers business efficiency and innovation.

**About GlobalOnePay:** GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit [www.GlobalOnePay.com](http://www.GlobalOnePay.com).







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## 10 Questions to Ask Your Payment Processor



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**H**ave you talked with your payment processor lately? Are you taking full advantage of any value-added capabilities they offer – such as multi-currency processing – if they offer them at all?

Retailers and other eCommerce businesses stay focused on product innovation, marketing strategies, market expansion, and customer relationships, but payment processing may not be at the top of the list as a key business driver. However, the performance of your payment platform, good or bad, can have an important impact on revenue flow and other aspects of the business. For example, your payment processor may be inadvertently limiting your business opportunities if their platform does not have the capabilities to help you:

- Expand into international markets quickly and cost effectively
- Eliminate lost sales because of expired or rejected credit cards
- Automate the recurring billing process to avoid revenue bottlenecks
- Give customers a unified payment platform for omnichannel commerce covering in-store, eCommerce, mCommerce, mPOS, and in-app purchases

Here are 10 questions to ask your payment processor and the type of answers you should expect from a provider who can truly support your business growth.

### **1. How much time and effort will it take for us to integrate with your platform?**

The answer you want is “little to none.” Your focus should remain on your business opportunities, not IT integration. There is a myth that integrating a payment processing platform needs to be a complex, lengthy project. But it doesn’t have to be. Your payment processor should be able to provide you or your third-party development team with an online portal to a developer’s toolkit, sample code and development tools for integrating, testing, and even customizing your payment environment. In addition, you should have several integration options and off-the-shelf shopping cart plug-ins to choose from, depending on the nature of your business.

### **2. Does your platform have multi-currency processing capabilities?**

You want to hear “yes” to this question, especially if your business plans to expand eCommerce to international markets or open subsidiaries in other countries. If your payment processor does not offer multi-currency processing, you will need to invest in integrating another vendor just to service that market, not to mention the added costs and time of setting up a local legal entity and a separate bank account in the foreign country. Having all payment processing – both domestic and foreign – on a single

platform enables you to act quickly on new international opportunities and gain a competitive advantage in foreign markets. Most of all, multi-currency capabilities enable your business to provide international customers with a “local” eCommerce shopping experience, regardless of geography, since they can purchase products in their own native currency. As a result, multi-currency pricing makes it easier and more convenient for consumers anywhere in the world to do long-term business with you. Still not convinced? Research has shown that displaying prices in a buyer’s native currency can increase sales by up to 12% due to the added convenience and superior shopping experience.

### **3. How do you handle omnichannel payments, especially mobile, mPOS, and in-app payments?**

Beware if your vendor has a separate platform for omnichannel payments or tells you that you need to engage an additional payment processor. Mobile (mCommerce), mobile point of sale (mPOS), and mobile in-app payments can be processed on the same integrated, unified payment platform as your in-store and/or eCommerce credit card transactions. This unified payment experience is what separates successful omnichannel marketing strategies from those that fail, because it provides a seamless customer experience no matter where or how customers purchase, exchange, or return merchandise. The result is happier, more satisfied customers who will be loyal to your business.



#### **4. Is automatic account updating built into your platform?**

It should be. The automatic account updating capability should be robust enough to prevent credit card declines from putting a constant drain on revenue flow or delaying recurring subscription orders. Your business will benefit upfront by seeing a significant reduction in the credit card decline rate, while your customers will have a better, consistent and frictionless checkout experience with no delays due to credit card declines. Moreover, you will avoid scenarios where revenue flow is restricted because you cannot bill recurring subscription customers because they have been issued a new or replacement credit card.

#### **5. How does your platform handle recurring billing for subscription plans?**

The key word your vendor should say here is “automated” when it comes to recurring billing capabilities. Manually monitoring and managing recurring billing processes can be a huge headache as your subscription base grows and you add different types of subscriptions to the mix. Make sure that your vendor has an automated recurring billing capability that is seamlessly integrated into their omnichannel payment processing gateway. The vendor should be able to handle everything automatically – billing frequency, monthly or yearly intervals, type of subscription plan, free trial periods, and more – based on flexible schedules and parameters you set up with your vendor. As a result, your business never has to worry about losing revenue due to a missed recurring or subscription payment.



## 6. How do you handle volume throttle between multiple merchant accounts?

Again, “automated” is the key word. Your vendor should be able to automate volume throttle between your multiple accounts to help ensure that you will never exceed the cap and avoid unnecessary fees. The best case scenario is to work with your vendor to create routing rules that best fit your specific business processes and sales cycles. In addition, the automatic volume throttle process should be transparent to you and your customers alike as part of a single, unified payment platform.

## 7. What types of payment methods can you process?

It’s possible that a customer may want to buy from you, but a payment processor cannot process their preferred method of payment. Surprising as it may seem, alternative ways to pay for goods and services besides credit cards are emerging almost weekly. While Visa and MasterCard dominate the credit card market, there are many other payment options that merchants need to consider including debit cards, especially if you are selling online and to international markets. For example, according to UnionPay International, a subsidiary of China UnionPay, it has issued more than 5 billion UnionPay cards and its online and mobile payment users have surpassed 200 million<sup>1</sup>. The Nilson report forecasts that UnionPay’s global circulation of payment cards will grow 51% between 2012 and 2017, compared to 28% and 36% for Visa and MasterCard respectively<sup>2</sup>.

Ask any prospective payment processor what type of payment methods they can process and ask to see all payment certifications. Any good payment processor should be able to accommodate the following payment types at a minimum:

- Credit card: Visa, MasterCard, China UnionPay, American Express, Discover, JCB
- Automated clearing house (ACH)
- Direct debit
- Alternative payments like iDeal, Giropay, Boletto Bancário
- Contactless payment including Apple Pay, Google Wallet and others

1. <http://www.prnewswire.com/news-releases/china-unionpay-chairman-global-unionpay-card-issuance-exceeds-5-billion-300097667.html>

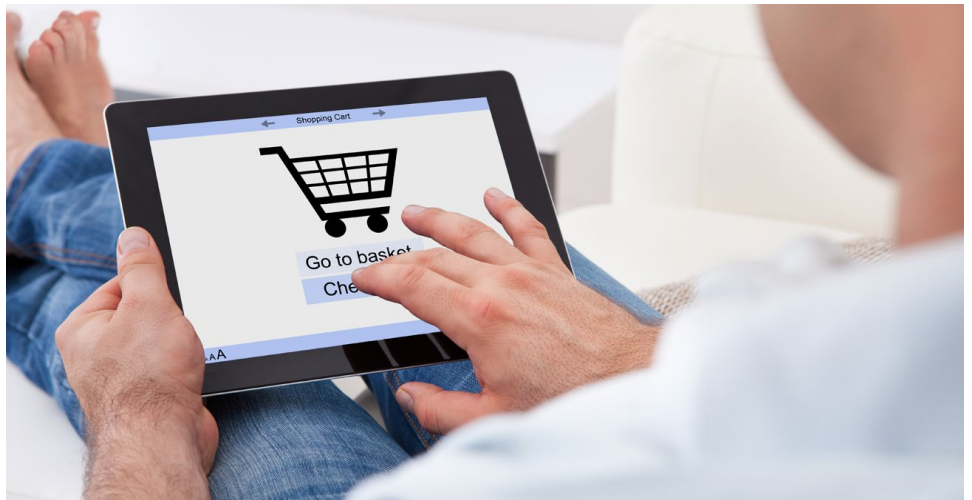
2. <http://knowledge.ckgsb.edu.cn/2015/03/31/finance-and-investment/wholl-win-visa-and-mastercard-versus-unionpay/>

## **8. How much visibility will we have into your processes? What kind of tracking tools and reports can I access?**

You want a payment processing solution that gives you 360-degree visibility of metrics that you can quickly access to project cash flow, track sales by geographic region or subsidiary, track commissions, and quickly resolve chargebacks, just to name a few key business functions. Don't forget to ask about flexible reporting tools that will provide the information you need for a specific business decision – without having to scroll through extraneous information that is not meaningful.

## **9. How many types of shopping cart integrations do you support?**

Your vendor should support all of the major independent software vendor and value-added reseller shopping cart integrations. It's an advantage if they offer off-the-shelf shopping cart plug-ins for a fast and simple integration. This usually involves a simple download of the plug-in widget that matches your shopping cart vendor, such as Magento. Your vendor's integration team should work with you to test and confirm that all transactions are being processed correctly in the cart. Using a plug-in can help you minimize development time and cost, especially for mCommerce integrations.



## **10. How easy is it to scale your payment platform as my business grows and expands?**

You want a payment processor for the long run, so a comprehensive range of payment processing capabilities should already be integrated into the vendor's platform and accessible through a single API. It should be as easy as flipping a switch to add new services and capabilities. As such, you'll be able to respond quickly and competitively to changing customer demands and needs, mobile commerce trends, and expand into international markets.

## Conclusion

When all is said and done, you should expect your payment processor to offer more than basic credit and debit card processing. An integrated payment platform with a comprehensive offering of value-add capabilities and services is your best hedge against lost business opportunities due to the inability to expand into new markets, meet changing customer demands, and keep up with the demands of omnichannel commerce. In addition to the 10 questions, keep the following quick checklist of value-added capabilities in mind whenever you evaluate a payment processing solution:

- Payment processing for all types of transactions – in-store, eCommerce, and all mobile payment types
- Multi-currency processing
- Tokenization
- Automated account updating
- Automated recurring billing
- Shopping cart integration plug-ins
- Dashboard access to metrics and specific reports
- Development toolkits through a single API

Be sure that all or at least most of them are built-into the payment platform so you can have the flexibility to add them quickly as your business needs evolve. That way you can be confident that your payment processing vendor is partnering with you to give your business a competitive advantage across all payment channels – so you'll always be ready for the next opportunity.

**About GlobalOnePay:** GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit [www.GlobalOnePay.com](http://www.GlobalOnePay.com).





Omnichannel Commerce:  
The Importance of Creating  
a Unified Payment Experience



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## Introduction

Carol loves to shop at a national women's clothing retailer known for its deep discounts on designer fashions. When she doesn't have time to go to her local store, she browses the latest arrivals using the store's mobile app on her tablet or smartphone, makes an in-app purchase using her credit card, and has the option to have the item shipped to her home or to the store for her to pick up. If the item arrives and doesn't fit well, no problem. Carol can exchange it or return it to her local store and receive a refund on her credit card immediately even though she made a mobile purchase. In the next few seconds, Carol receives a text from the retailer confirming her return and offering her a 20% loyalty discount on her next purchase. Within minutes of making the return transaction at the customer service desk, Carol is a happy, satisfied customer who walks back onto the store's sales floor seeking her next fashion bargain.

But her husband Dave has a far different experience when he tries to return the Bluetooth speaker he bought through an electronics superstore's website. Dave also goes to the local store, but is told that he cannot make an exchange or get refund there. Since he purchased online, he must get a return authorization number and then ship the item back to the retailer and wait 10 days for a refund on his credit card. When he asks why, the customer service manager tells him that the store and the website use two completely different systems for processing sales and returns. Dave leaves the store a frustrated customer vowing never to do business with that retailer again.

This tale of two consumers is hypothetical, but clearly illustrates the difference between a unified and integrated payment experience and one that is fragmented and confusing for both merchants and consumers. Most of all, it illustrates the critical need for a unified payment process in an omnichannel commerce environment where providing an optimal and personalized customer experience is vital to a retailer's competitive advantage.

An omnichannel commerce strategy is a seemingly complex concept with a simple premise – to give today's Digital Age consumers the ability to conveniently purchase and pay for goods at multiple touchpoints with credit or debit cards. The goal is to give them a personalized, secure and unified experience whether they buy in-store using traditional credit card processes or mobile point of sale (mPOS), on an eCommerce website, or through a retailer's mobile app.

For merchants, however, payment processing in an omnichannel commerce environment can be a significant challenge if they are forced to use different payment processors for each payment platform – one for the eCommerce storefront, another for traditional in-store POS, and yet another for mobile-based transactions. Managing too many payment processors is a recipe for disaster when it comes to a merchant's operational efficiency and the consumer's satisfaction and loyalty. Fortunately, a single, unified payment processing paradigm for omnichannel commerce exists today and is fulfilling the promise of an anywhere, anytime retail shopping experience.



This white paper discusses the top reasons why merchants need a unified payment processing platform in order to be successful at omnichannel commerce. It will also dispel the two most common myths that are keeping some merchants from gaining the competitive advantage of selling in an omnichannel environment. It will conclude with best practices for setting up a unified payment processing strategy to ensure seamless integration with both back-end and front-end systems and a transparent interface with customers to give them a seamless payment experience.

### **The state of omnichannel commerce today**

The consumer is king in omnichannel commerce and mobile is the crown prince. Millennials are leading the pack in their use of mobile devices for doing practically everything in their young lives, and as they mature and start earning more money they will naturally become the future of omnichannel commerce. Tech savvy Generation X and Baby Boomer mobile users are not far behind their younger counterparts in their adoption of smartphones and tablets for retail shopping, paying bills, purchasing movie tickets, registering for college classes, and more. Statistics released in May 2015 by Synchrony Financial indicates that 55% of Millennials and 68% of Baby Boomers are using tablets to visit mobile retail sites, and 90% of Millennials and 86% of Boomers are researching products online as they prepare to buy.



The following research should also cause eCommerce retailers to sit up and take notice of the continuing evolution of mobile payment platforms that are at the core of omnichannel commerce today:

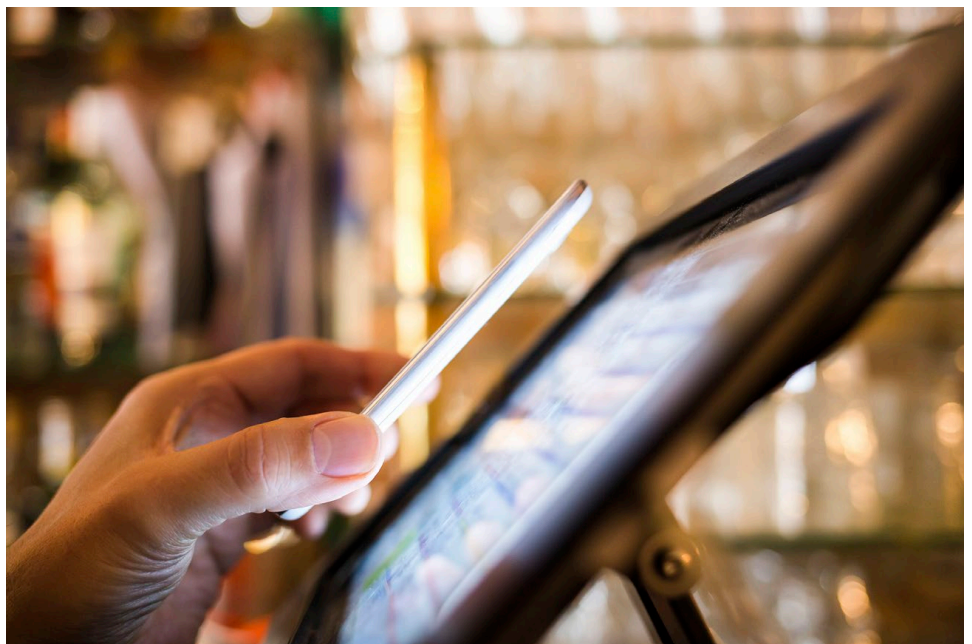
- According to a survey of consumer attitudes toward mobile payments by Retale, a location-based shopping and marketing firm, 56% of the respondents said they would use a mobile device to pay for products. (<http://www.mobilecommercepress.com/survey-highlights-consumer-attitude-toward-mobile-payments/8514805/>)
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- Forrester forecasts that the volume of mobile-based payments in the U.S. marketplace will rise to US\$142 billion in 2019. ([http://bits.blogs.nytimes.com/2014/11/17/u-s-mobile-payments-market-to-boom-by-2019-research-firm-says/?\\_r=1](http://bits.blogs.nytimes.com/2014/11/17/u-s-mobile-payments-market-to-boom-by-2019-research-firm-says/?_r=1))

## Mobile payments at a glance

- **mCommerce** – Mobile commerce or mCommerce is an eCommerce transaction that takes place on a mobile device. The consumer goes to a website optimized for mobile to complete the purchase in a familiar eCommerce environment and shopping cart.
- **In-app payments** – In-application (in-app) mobile payments are made through a merchant’s application that resides on the mobile device rather than through a mobile-optimized website. Consumers download the app to their mobile devices and then simply touch the app to open it, browse products, and purchase directly through the application.
- **Mobile point of sale (mPOS)** – mPOS is a new breed of point of sale (POS) system that is usually cloud-based and resides on a tablet device. Merchants can access mPOS to manage inventory, manage discount offers, look up products for consumers in-store, and accept credit and debit card payments.

To engage and build loyalty with avid mobile online shoppers now and in the future, eCommerce retailers must be ready with an omnichannel commerce strategy that integrates systems across the entire business – technology platforms, customer service, shipping, inventory, billing, and more. Here are several ways that unified payment processing can benefit consumers and significantly increase the likelihood that they will become loyal, repeat customers:

- **Personalized choice** – With omnichannel commerce, retailers give consumers unlimited flexibility to shop when, where, and how they want. Customers can research products on the retailer’s website using their laptop, make the purchase on a mobile device, and make a return as well as receive a refund either at the retailer’s store or by return shipment.
- **A consistent, positive experience** – Omnichannel commerce backed by a unified payment platform ensures that every touchpoint in the omnichannel environment has access to the customer’s latest order history, so returns and refunds can be handled consistently. The customer always knows what to expect – in the store and online – so there are never any unpleasant surprises. Consumers get the service they need quickly, with no hassles or delays, and leave the store or website as satisfied, loyal customers who will return again and again.
- **Confidence that needs and preferences will always be met** – Because retailers can provide consistent, higher levels of customer service throughout the omnichannel environment, consumers gain more confidence that the retailer really knows their personal needs and preferences. Again, consumers will respond by being loyal repeat buyers, regardless of which channel or channels they use.



## Dispelling unified payment myths

Despite the benefits of using a unified payment processing platform for omnichannel commerce, some retailers are still reluctant to make the move because they believe it will be too complex and difficult to manage. Here we'll dispel the two most common myths or misconceptions that are holding some merchants back from gaining the competitive benefits of omnichannel commerce. One caveat is that not all payment processing vendors have the capabilities to provide a unified platform. Therefore, we suggest you use this information as a best practices checklist when evaluating payment processing vendors.

### **Myth #1: *I'll be forced to engage and manage multiple payment processors***

Fact: You can leverage a unified payment solution from a single vendor who offers mobile payment processing as a component of an integrated, unified payment process that includes the full range of in-store, online, and mobile payment options, including mPOS and in-app purchases, for virtually any market in the world. mCommerce purchases made using a smartphone, for example, on a website optimized for mobile are processed just like eCommerce transactions made on a website using a computer, so separate vendors are not required.

In the case of mPOS transactions, a separate mPOS vendor must be engaged. However, the same payment platform vendor can work with independent mPOS system vendors to process mPOS transactions by acting as a behind-the-scenes bridge between the merchant's mPOS system and the payment platform. In addition, when integrating an in-app mobile platform, ask your vendor if they can provide an Application Programming Interface (API) specific to your mobile operating system to ensure the most streamlined implementation process.

### **Myth #2: *Integration and customization is too difficult and takes too long***

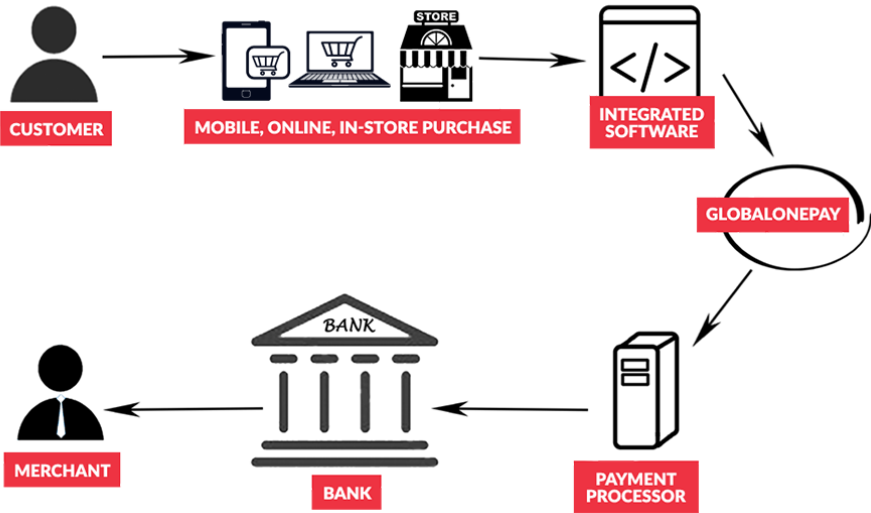
Some vendors can easily integrate a unified platform with existing front-end and back-end business systems, such as CRM, using direct integration by way of the vendor's API, which should handle both eCommerce and mCommerce transactions seamlessly. The mCommerce interface should be compatible with all browser formats, from desktop to mobile devices, with a self-adjusting graphical user interface that simplifies and unifies the payment experience for both consumers and merchants.

In addition, as mentioned earlier, a single vendor should be able to integrate a mobile in-app payments platform for all mobile operating systems within a unified platform. A best practice is to provide merchants with a developer's toolkit that contains API documentation, sample code, and tools for integrating, testing, and customizing an in-app payment platform. To make integration even easier, a payment processing vendor should also be able to partner with independent third-party providers of mPOS systems and act as a bridge between the merchant and the integrated payment platform.

When evaluating vendors, look for one that offers a modular, integrated set of payment technologies already built-in to their platform – such as automatic account updating, multi-currency support or point-to-point encryption and support for all types of shopping cart integrations – to avoid time-consuming customization. Other value-added products and services, such as tokenization and recurring billing, can help merchants both increase revenue and save customization costs. Moreover, global multi-currency processing should be available for all commerce transactions, both mobile and card-present EMV transactions.

### How GlobalOnePay creates a unified payment experience

GlobalOnePay makes it easy for merchants to build a unified payment experience for omnichannel commerce. First, we provide the merchant or its third-party development team a complete developer’s toolkit for integrating, testing, and customizing GlobalOnePay products. For mCommerce or traditional eCommerce integrations, developers can leverage our XML Gateway. This method offers full access to all of our products and functionality through a high speed, common platform gateway. All payment and related functionality is seamlessly integrated into the merchant’s existing corporate infrastructure.



**GlobalOnePay makes it easy to sell anywhere at any time across all commerce channels including online, in-store and mobile**

GlobalOnePay also partners with leading third-party providers of mPOS systems. Merchants still use our gateway, but typically in the “card present” mode in one of several ways – either swiping the magnetic stripe of the credit or debit card or inserting a chip-embedded card into a payment terminal. This scenario also requires integration with hardware, since an mPOS system on a tablet needs to be linked to a credit card reader or EMV card terminal. Most mPOS providers typically have experience in both the software and hardware integrations.

## Conclusion

Omnichannel commerce may have started as a marketing buzz word, but it has become a differentiating business strategy for retailers and other companies that sell goods in-store and online. Adopting the required unified payment processing platform for omnichannel commerce is not as daunting or complex as it may seem. The key is to partner with a provider with a single, comprehensive payment platform that easily integrates in-store, eCommerce, and mCommerce transactions. In doing so, retailers can bring new innovation and efficiency to the business while giving their customers the most positive and seamless payment experience.

In the end, omnichannel commerce really is all about satisfying the needs of an increasingly demanding, innovative, and mobile world of consumers who don't have the patience or time to figure out how to make a mobile in-app payment or argue with customer service over a return. Consistency and convenience throughout the payment process are what today's consumers expect and demand. A unified payment processing strategy can fulfill that need and help retailers show consumers that they are serious about doing business with them.

**About GlobalOnePay:** GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit [www.GlobalOnePay.com](http://www.GlobalOnePay.com).

