worldpay

Worldpay eCommerce: A single provider for all your online payment needs

#1 payment services provider in Europe[1]

126 transaction currencies

326 local and alternative methods of payment globally

# Worldpay can help your business sell more and prosper

Worldpay can help you maximise sales online

We help businesses simplify the complexity of payments, working with them to optimise every aspect of the payment journey.

Our eCommerce solutions are carefully optimised for each stage of the shopper journey, designed to ensure cart abandonment is minimised and conversion maximised.

So, whether you want to increase sales on mobile devices or introduce one-click checkouts for optimum speed, Worldpay has the capability and strength to support your online growth. We invest heavily to ensure our Gateway Services are robust and secure, helping to reduce your exposure to fraud.

We also understand that customers transact in different ways across different countries. With 126 transaction currencies and 326 local and alternative payment methods worldwide, we can help you trade globally, allowing your customers to pay in ways they know and trust.
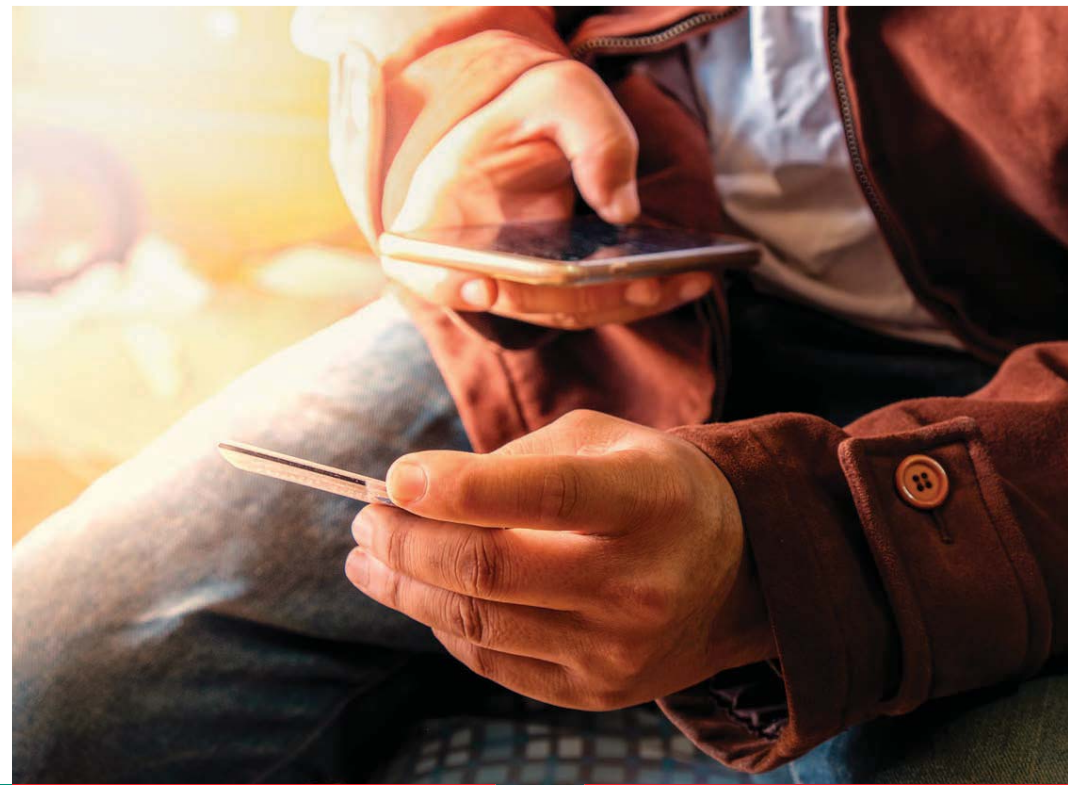
Responsive design can help you improve the customer experience across devices

Total: £9.99

Total: £9.99

BUY
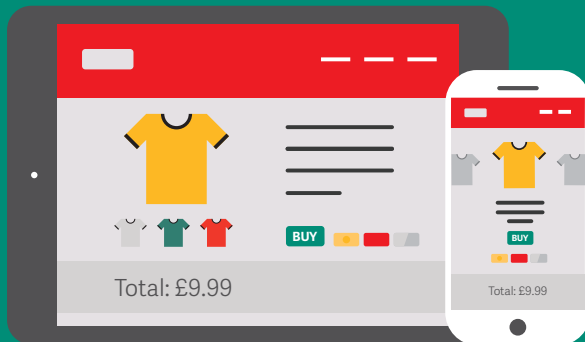
75% of shoppers are more likely to purchase on mobile optimised sites [2]

How we can help your business prosper

Help increase sales conversions across all devices with responsive design built into our Hosted Payment Pages: desktop, mobile, tablet, Smart TV.

Reduce friction with one-click payments and improve authorisation success with flexible Dynamic 3DS.

Expand your reach with 126 transaction currencies and 326 local and alternative payment methods globally.

Our reliable platform keeps you trading around the clock, with 100% service uptime.

Your gateway to the world of online payments

A single provider for all your online payment needs.

Acquiring Platform

Reliability as standard with 100%[3] uptime over the past 7 years, keeping you trading around the clock

—

Direct domestic card acquiring in over 45 markets, with transactions in 126 currencies and settlement in 14

Risk & Fraud Management

Bespoke anti-fraud tool with expert consultation to deliver a solution tailored to your exact needs

—

Increase transaction authorisation success with Dynamic 3D Secure to better control when and how your customers are authenticated

Alternative Payment Methods

326 local and alternative methods that help you grow globally

—

Sector specific Alternative Payment Methods that are tailored for industries

Treasury Services

International payments and transfers to help maximise cost efficiency

—

World-class foreign exchange solution to complement our acquiring solution

Worldpay Gateway

Consumer behaviour is changing the online experience

To succeed, businesses must remove friction for online consumers at every touchpoint.

Checkout abandonment is still impacting sales

67%
Average abandon rate at checkout.[4]

More than 1 in 5 will abandon a purchase if the process to pay is too long.[5]
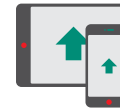
50%
Of websites ask for the same information twice during checkout.[6]

59%
Will abandon a transaction if their preferred payment method is not in place.[7]

Mobile commerce continues to rise

45%
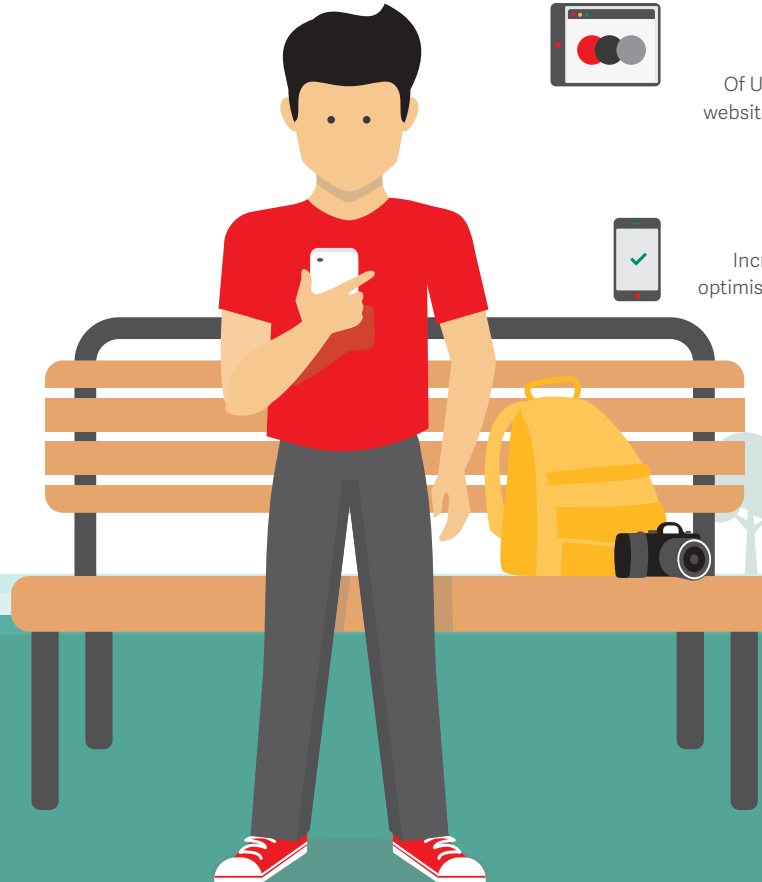Of eCommerce traffic in the UK is now via mobile devices.[8]

40%
Of UK consumers feel the mobile website experience can be improved.[8]

100%
Increase in conversion for sites optimised for mobile compared to non-optimised sites.[9]

Our value to you

Our solutions can help payments work smarter for your business.

Innovation
The latest technology to maximise customer checkout; one-click payments, tokenisation, mobile SDKs to develop payments in your mobile app.

Trust
100%[3] uptime, providing reliability from acquiring through to risk services.

Global expertise
Most proactive development of Alternative Payment Methods and mobile payment services.

Scale
Helping you grow with the greatest coverage of products and geographies in the world through one provider.

Flexibility
3 Integration options, enabling a truly flexible service based on your business needs (Hosted, API, Direct XML).

Security
Highly competitive fraud capability, helping protect businesses and consumers from fraud activity.

Maximising customer checkout

Optimised Payments for Online and Mobile

The average online checkout abandonment rate in the UK is 67%.[10] We provide the latest payment technology to help businesses maximise customer checkout; one-click payments, Hosted Payment Pages, tokenisation.

Attracting new customers

Alternative Payment Methods

It is estimated that 59% of online transactions will come from alternative payments by 2017.[11] We provide local payment expertise globally, with access to a huge variety of payment types: global card schemes, e-wallets, bank transfers, direct debits, mobile, pre-pay, post-pay and local card schemes.

Protecting your business from fraud

Security and Risk Control

Online fraud losses on UK issued cards rose by 14% between 2013 and 2014.[12] We help maximise successful transactions and minimise the cost associated with fraud through our fraud protection products. We provide off the shelf protection with our Risk Management Module, as well as our bespoke protection service, Risk Guardian.

Improving business efficiency

Cost and Efficiency Management

On average it takes 21 days beyond agreed credit terms to be paid by invoice. Our payment solutions can help you increase payment success and reduce operational cost, including Pay By Link – allowing you to embed payment links into emails and invoices.

How RiskGuardian helped boost sales for Clarks

Well known shoe retailer Clarks increased conversion with RiskGuardian.

The Challenge

Clarks had good control over fraud with only 0.03% of orders raised as chargebacks. However, as they experienced market growth and with the introduction of additional payment types their risk profile increased. More chargebacks were raised and approximately 62% of these cases were lost. Clarks needed to protect genuine customers and keep fraud to a minimum.

The Solution

In 2013, Clarks moved to RiskGuardian, our sophisticated fraud solution. Our fraud experts worked closely with Clarks to monitor transaction profiles. By identifying specific payment behaviours we were able to implement custom rules and alerts on new and emerging fraud trends.

RiskGuardian helped automate the fraud management process and reduce manual processing. With an easy to use interface Clarks were able to run bespoke reports. This has helped Clarks to reduce fraudulent orders being despatched.

Clarks have maximised the number of genuine customers completing payments:

- An additional 2% of orders are now placed
- Chargebacks dropped to only 0.01%

We also put in place processes to manage risk on foreign cards in the mission to keep boosting sales. And we continue to alert Clarks to any issues that could threaten their business.

66 Worldpay helped us understand payments behaviours and fraud. Now we can operate more profitably and with greater confidence. 99

Kelly Smirk
Head of MCR UK Operations
Clarks

Our eCommerce payment solutions

Gateway Services

Online payment service that turns browsers into buyers. From one-click checkouts to mobile optimised pages, Worldpay has a range of Gateway Services that offer flexibility for your online payments needs.

Hosted Payment Pages

Offer your customers an enhanced payment experience with our new Hosted Payment Pages. They can help your business improve transaction completion rates, providing responsive design for a seamless, professional payment experience across devices.

Alternative Payments

Maximise your reach by offering customers a range of Alternative Payment Methods. With 326 local and alternative payment methods, they let customers across the world pay in their preferred way, increasing the chance of sale and ultimately profit.

Tokenisation

With Tokenisation, sensitive card details are replaced with a token. This increases the security of your data and reduces your PCI-DSS scope. It also allows businesses to connect the consumer journey across channels, improving the payment experience. It offers a quick and simple way for customers to pay as their details are securely stored, meaning no re-entering of details.

RiskGuardian

RiskGuardian is a bespoke anti-fraud solution designed to help protect your business from fraud. It offers risk checks tailored to your business and sector, helping increase legitimate transactions and minimise fraudulent ones. As a result, your profits can increase.

Risk Management

Risk Managment is our off-the-shelf sophisticated security solution that protects your business - and your profits - against fraud.

Dynamic 3D Secure

Dynamic 3D Secure enables you to better control when and how your customers are authenticated, improving the customer experience, as well as increasing transaction authorisation success. Our flexible rule base lets you to set specific conditions for when 3D Secure authentication should be turned ON or OFF. This allows you to maintain core 3D Secure functionality, while customising your specific customer profiles.

In-App Payments

We partner with Judo to provide fast and secure in-app payments. It provides customers with an effortless in-App payment experience on mobile devices.

Virtual Terminal

Virtual Terminal lets you accept payments from customers in person or over the phone. It's a convenient and secure way to take payments.

IVR Solutions

For businesses that accept payments over the phone, we offer automated telephone payment services that integrate with our Gateway products. Introducing an IVR (Interactive Voice Response) system into your business can help you reduce the cost of payment collection and offers your customers the flexibility to pay when it's most convenient to them.

Pay By Link

Payment links allow you to create a quick, secure and personal way for customers to pay. Pay By Link makes invoicing and payments easy, with simple payment links sent directly to your customers

Virtual Wallets

Virtual wallets can speed up the online checkout process. They help reduce cart abandonment by simplifying the checkout process, meaning more sales conversions for you.

Bankout

Bankout utilises Worldpay's network of global banks to make global payments simple, transparent and inexpensive. Bankout allows seamless cross-border payments, without the expense of making an international bank payment. It is an ideal solution if you have a need to make a large number of global payments to, or on behalf of, your customers and suppliers.

Account Updater

A Corporate Gateway service suited to subscription services, Account Updater ensures you process more successful payments and avoid rejected ones. When a customer's card is updated, Worldpay automatically shares their new details with you to ensure a seamless payment service.

[1] Nilson report by transaction value and volume, May 2015
[2] Google mobile statistics, 2015
[3] 100% uptime rate from August 2014 to August 2015
[4] Google: Get your business online
[5] Shopify, 2014
[6] Internetretailer.co
[7] Consumer Psychology and the E-Commerce check out, 2014
[8] IMRG Report Feb 2015
[9] Criteo 2015
[10] Baymard Institute, May 2015
[11] Worldpay and First Annapolis Consulting report, P10-11
[12] The UK Cards Association, 2015

See how Worldpay can make payments
work smarter for your business

Call (805) 364-2376
E-mail: Info@WorldpayCoalition.com
Visit www.WorldpayCoalition.com

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