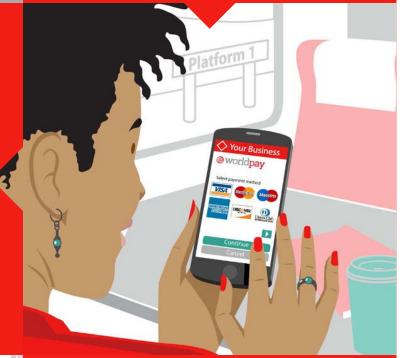


worldpay

Introducing Worldpay Total





Worldpay international omni-channel payment solution

All your channels, connected

Whatever the sales channel, however your customers want to pay, Worldpay Total has it covered.

Worldpay Total is a European omni-channel and acquiring payment solution – connecting and simplifying payments across all your sales channels, whether in-store, online or mobile.

Today, customers use several channels to search and buy products and services. Changing consumer behaviour and a rise in expectations has led to an omni-channel revolution, whereby consumers can buy across any channel: online, mobile, point of sale or telephone – often covering multiple channels for a single purchase. To thrive, businesses need a payment solution that can help them provide a unified experience for customers. Worldpay Total can help.



It pays to sit at the centre of omni-channel



Connecting the payment journey

Worldpay Total processes payments across each of the sales channels, providing businesses with a single end to end solution for all payments and a unified payment experience for your customers.

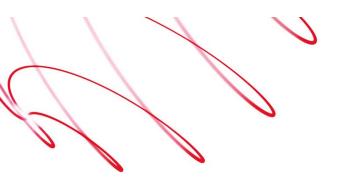








1. The Future of Retail, International Council of Shopping Centres 2014



The unique components of Worldpay Total

Worldpay Total provides secure end to end payment processing by bringing together Point of Sale, integrated payments and acquiring into one complete service.

With our expertise in the retail, leisure and hospitality industries, Worldpay Total has been created to benefit service oriented environments.

A Fully Managed Service

Worldpay Total manages your payments end to end, from acceptance to settlement – quickly, reliably and securely.



TO Pic

A Flexible Payment Gateway

Worldpay Total is a powerful payment gateway that supports an extensive combination of devices, operating systems and payment channels.



Worldpay Total also includes acquiring, providing secure transaction processing and settlement within a complete end to end payment service.





Modern PIN Entry Devices (PEDs)

Worldpay Total includes a choice of PEDs, ranging from robust desktop devices to ultra-portable, Bluetooth PEDs – complete with Contactless technology.



A single partner for payments

Benefit from having all your payments through a single trusted partner, and see how your business can become more efficient.

A Fully Managed Service

Worldpay Total takes control of your payments by offering complete end to end management, from acceptance to settlement. This allows you to focus on your core business goals while having the confidence that all your payments are fully managed by the global leader in payments.

What you get from our managed service

- A single point of service for all your payments. One provider, one contract, one support team, all from the global leader in payments. You'll no longer have to worry about dealing with multiple suppliers.
- We connect and consolidate payments across all your channels, meaning reconciliation becomes much easiersaving hours in administration time.
- With Worldpay Total, you will get a specialist consultation to ensure that you get the right solution for your business.

A payment solution that can connect to new technology

With changing regulations, security standards and innovations, Worldpay Total has the flexibility to integrate and adapt to new technology with minimal or no development effort, saving you valuable time and cost.

This provides your business with a solution that is designed to adapt as technology innovates.

A flexible payment gateway that offers a true omni-channel solution across Europe

Worldpay Total supports payments across all sales channels, with a network of partners that allows us to tailor our service to your requirements.

A Flexible Payment Gateway

Worldpay Total is a powerful payment gateway that supports an extensive combination of devices, operating systems and payment channels. This scale gives you flexibility and enables a true omni-channel solution by joining your sales channels.

Our payment gateway is industry leading

- Choose from a variety of channels; accept payments in-store, online or on the go via mobile. This gives your business the greatest flexibility, as additional channels can be easily added at any time.
- Worldpay Total connects your EPoS
 (Electronic Point of Sale) or iPos (Intelligent
 Point of Sale) systems to payment devices,
 removing the need to manually re-key
 transaction information. This reduces
 errors and speeds up service.

 Our API is also designed to work on all major operating systems (Windows, iOS, Android, Linux) so it can integrate easily into current point of sale software and systems.

Better customer insight

Worldpay Total gives you better customer insight by allowing you to view and manage transactions in one place. Using Cross-Tokenisation, it enables businesses to create a common payment token for consumers across different channels, enabling you to connect and track their journey and behaviour. This single view gives businesses greater insight into consumer spending behaviour and the ability to inform retail strategies.



Secure payments from the global leader in payments

Reliable and secure acquiring

Worldpay Total also includes acquiring, providing secure transaction processing and settlement within a complete end to end payment service. Transactions from each channel can be viewed and managed centrally, giving you a single view of the customer and helping you better understand consumer behaviour.



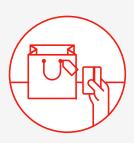
Secure, reliable platform with added customer insight

- Using the latest end to end encryption technology and tokenisation, Worldpay Total safeguards your business and customer payment data. Worldpay Total fully removes cardholder data from all of your systems, minimising the burden of securing business IT systems.
- With over £400m invested in our new advanced acquiring engine, you will get the reliability and reassurance you'd expect from the global leader in payments. Our systems have supported businesses with a 100% uptime rate over the last 12 months².
- With all your sales channels and payment devices connected, Worldpay Total provides access to a real-time reporting manager. This simplifies your end-of-day reconciliation process, helps you monitor payments across channels, spot emerging trends, and make informed decisions.
- Worldpay takes responsibility for keeping its platform compliant with scheme changes and the latest security standards. Worldpay is represented on the Payment Card Industry Security Standards Council (PCI SSC) Board of Advisors, ensuring that payment technology supplied by Worldpay meets the security needs of today and the future.

2. Worldpay Gateway uptime rates, July 2014-2015

Payments for every sales channel

Worldpay Total offers acceptance across three payment channels: in-store, online and mobile.



In-store

Our in-store payment option connects EPoS or iPos systems to payment devices - with mobile, portable and desktop options.

It can help reduce errors, as EPoS and PIN pads are synced so there is no need for employees to re-key transaction amounts. A single end-of-day reconciliation report across all sites and channels also saves you time and effort.



Online

Choose the most complete online solution, with the latest payment technology to help you turn site visits into sales: one-click checkout, mobile payments, recurring billing, and tokenisation.

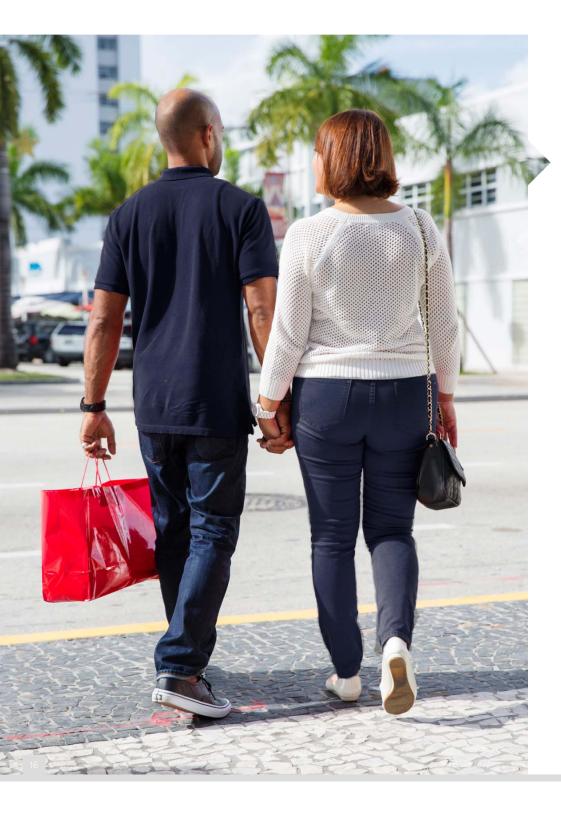
Payment pages can be fully optimised for mobile and touchscreen devices – channels that are rapidly increasing in popularity. With 30 years' experience in helping prevent payment fraud, Worldpay Total includes the latest fraud prevention tools for your safety.



Mobile

Free your staff from the till and engage your customers with our mobile payment solution.

Worldpay Total Mobile is a payment device that connects to a tablet or smartphone app, allowing you to take payments anywhere you need to. It is used by a wide variety of businesses, from busy retail stores where it's used to reduce queues at the till, to finance and public sector where field sales use Worldpay Total Mobile out on the road-allowing upfront payments from customers.



Multiple business benefits

You can take the full Worldpay Total solution, or just a part of it. No matter what you choose, you'll always enjoy the great benefits that we offer all Worldpay Total customers.

The benefits of Worldpay Total

Improved business efficiency

Worldpay Total gives you a single point of service for all your payments. It connects and consolidates payments across channels, meaning reconciliation becomes much easier – saving hours in administration time. And, by consolidating your payments with one provider, you'll no longer have to worry about dealing with multiple suppliers. One provider, one contract, one support team, all from the global leader in payments.

Minimising the burden of security and compliance

Worldpay Total safeguards your business and customer payment data with the latest end to end encryption technology and tokenisation. Worldpay Total fully encrypts cardholder data, minimising the burden of securing business IT systems. Worldpay is fully committed to maintaining and improving the highest security standards and we're constantly engaged in programmes to meet and exceed the latest PCI standards.

Easy, flexible integration

Worldpay Total integrates and connects your EPoS or iPos systems to payment devices, removing the need to manually re-key transaction information.

Better customer insight

With Worldpay Total, transactions from each channel can be viewed and managed centrally. Using Cross-Tokenisation, it enables businesses to create a common payment token for consumers across different channels, allowing you to connect and track their journey and behaviour. This single view gives businesses greater insight into consumer spending behaviour and the ability to inform their retail strategies.

Trusted by the world's leading businesses



WORLDPAY TOTAL FOR RETAIL Transforming the Queen's Terminal into a shopper's paradise

World Duty Free Group is one of the world's leading airport retailers, with over 500 stores in 20 countries.

Shopping in a rush

In the newly re-opened Heathrow Terminal 2—the Queen's Terminal, World Duty Free Group has to serve huge numbers of shoppers at peak times, many of whom are rushing to catch flights. The airport retailer chose Worldpay Total Mobile as a flexible, costeffective way for staff to take payments, not just at till point, but throughout the store.

Payments on the fly

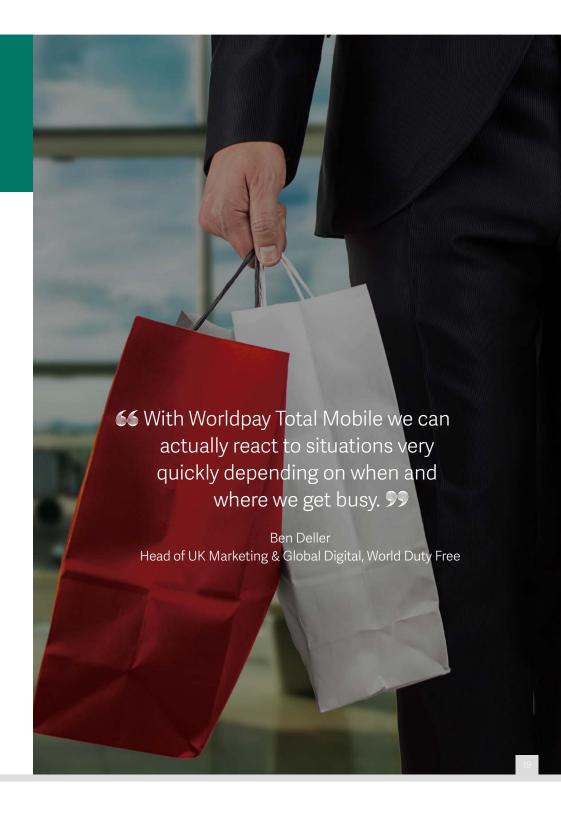
With a tablet or mobile device connected to a portable card reader, shop assistants can roam the shop floor, assisting customers in their shopping journey and taking payments on the spot. Worldpay Total Mobile also offers daily, weekly and monthly analytics for all card readers, allowing the retailer to better manage staff during peak times and improve their customers' shopping experience in the future.

A total shopping experience

From the first day of launching Worldpay Total Mobile, the feedback from the team has been overwhelmingly positive: staff feel empowered with Worldpay Total Mobile. The solution has reduced queues and the number of lost sales, since purchases can be made quickly and easily when customers are in a rush.

Increased value of transactions

As a result, the average transaction value in-store has jumped by around 40% on the Worldpay Total Mobile devices compared with sales on the main tills, and fewer purchases are abandoned by customers who have run out of time to shop before boarding.





See how Worldpay can make payments work smarter for your business

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