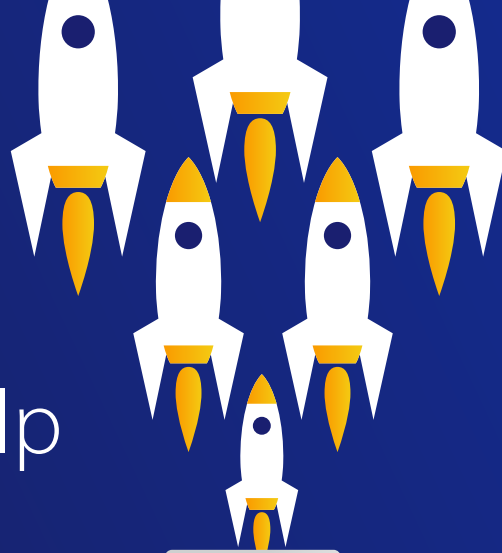**VISA** *Checkout*

Simplifying Integration to Help Merchants Drive Online Growth.

VISA *Checkout*

Putting the power of Visa behind our merchant partners.

Merchants report that it is getting harder and more expensive to reach new customers so they are looking for any edge they can get. Merchants also recognise that more of those customers are making more purchases online, and they want to reach them in the digital environments where they shop. A recent survey of marketers found that more than half are investing 25%[1] or more of their digital spend in programmes to drive new customers. How do we help?

- Visa Checkout helps merchants obtain new customers by offering an easier and more convenient way for those browsing an online retailer to complete a purchase.

- Visa has established itself as among the largest, most trusted, and innovative payments-technology companies in the world. But now, more than ever, we are putting the power of the Visa brand behind our merchant partners.

- Since its launch in July 2014, Visa has invested in a full arsenal of advertising, sponsorship, and social media capabilities to establish Visa Checkout as the premier digital payments solution and drive customer use.

- To date, we have developed more than 40 different marketing campaigns with 20 different merchants in 10 different industries.

40
Marketing campaigns

20
Different merchants

10
Industries

Making Implementation Easier.

Visa Checkout is an online and mobile payment service that most merchants can easily deploy, and it has been proven to help reach new customers and increase conversions. Visa Checkout fits seamlessly into merchants' existing payments architectures and works across every major platform and type of device. In fact, more than 300,000 online merchants – including over 200 large enterprise companies – are using Visa Checkout. What makes Visa Checkout so simple to adopt?

- **No changes to the transaction processes or checkout flow.** Visa Checkout is simply the digital representation of a consumer's preferred credit or debit card.

- **Minimal IT resources required.** Most projects can be done with a small development team – in some cases, just a couple of developers – and in just one or two sprints.

- **Expert support.** An experienced team of more than a dozen Visa Checkout integration specialists is available to provide technical assistance to merchants' developers and IT staff at every step along the way.

That helps explain why CTOs and other senior technical leaders have been so satisfied with Visa Checkout. **Here's what some of our customers have to say:**

lastminute.com

StubHub

Emirates

" Our aim is to help our customers achieve their dreams through travelling. And one very practical way to help them do so is to make the payment process as hassle-free as possible."

**Marco Corradino,
Chief Operating Officer**

" Adding Visa Checkout to StubHub lets fans spend more time discovering great seats for a show or game and less time filling out payment information."

**Camila Franco, Director,
Product Management**

" Visa Checkout is a secure, seamless online payment experience that has produced strong results across Emirates' growing customer base."

**Bob Kabli, Vice President
E-Commerce & Mobile at
Emirates Airline**

Fitting Within Merchants' Existing Payments Infrastructure.

Visa Checkout's integration is modular and its scope of work can be customised. That means it can easily fit into most merchants' existing information technology project cycles. Although some Visa Checkout merchants have elected to incorporate it into broader overhauls of their IT or payments processes, it is typically a short-term, self-contained project. In fact, some Visa Checkout merchants have completed the integration in as little as 20 hours or less.

No Changes To Existing, Backend Transaction Processes.

Visa Checkout is simply the digital representation of a consumer's preferred credit or debit card. That means merchants can continue relying on their existing processes for handling transactions. Visa Checkout requires no changes to existing gateway or merchant acquirer relationships, nor do merchants have to embark on expensive re-certifications. It requires no time-consuming coding tweaks to reconciliation reports, nor any changes to existing exception management detection systems. And merchants can choose to further secure Visa Checkout by using Visa Token Service to tokenise payment credentials.

No Redesign Of The Checkout Flow.

Visa Checkout plugs into a merchant's existing checkout flow and order review process, eliminating another potential source of disruption. Online shoppers will simply see the Visa Checkout button where they have always gone to pay. There's no need to reorder the steps of the checkout process – Visa Checkout was built to be flexible enough to adjust to any flow.

What's more, Visa Checkout was designed to actually streamline the checkout process. Not only does it enable consumers to avoid having to re-enter their card, shipping, and billing information

for every purchase, but the user data Visa Checkout collects during enrolment – like a consumer's name or e-mail address – can be passed back to the merchant, who can auto-populate that information when asking the consumer about enrolment in a merchant account or loyalty program.

No Difference In Approach Across Online Platforms And Mobile Apps.

Visa Checkout is platform agnostic – and so is its implementation. The process is the same – whether being optimised for a laptop, tablet or mobile device. Because Visa Checkout is functionally responsive, the Visa Checkout button will scale larger or smaller depending on the size of the screen. Have a proprietary mobile app? We offer Visa Checkout software development kits (SDKs) for iOS and Android. Rely on a standard e-commerce platform, like those offered by Demandware or Oracle? Merchants can get a head start on the process by installing a Visa Checkout cartridge developed specifically for the platform – and then configuring it to meet their unique needs.

Regardless of the platform, Visa Checkout's integration typically involves only a handful of touchpoints. As a result, implementation can often be managed by a single development team and can be completed in just one or two sprints. That reduces costs as well as the time spent coordinating between multiple teams.

Visa Checkout supports your existing checkout flow and payment processing.
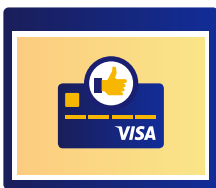
1. Checkout initiated:
From the shopping cart, customer selects Visa Checkout to begin purchase.

2. Visa Checkout lightbox opens:
Visa securely serves up the Visa Checkout widget within the context of the merchant site.

3. Consumer uses Visa Checkout account to confirm info:
Customer signs in to Visa Checkout and confirms stored payment details.

4. Payload sent to merchant:
Encrypted payment info is sent to merchant's server, where it is unencrypted and follows your existing process for handling transactions.

5. Purchase completed:
Merchant prompts customer to submit order, then confirms the final purchase details to Visa Checkout.

Expert Support At Every Step Along The Way.

Visa Checkout fits within merchants' existing checkout and payment processes. That minimises disruption and enables our merchants to get up-and-running fast. We have an experienced team of integration specialists available to provide technical assistance to your team in the weeks and days before you launch. At every stage of the integration process, Visa professionals will be by your side.

Here is how we help:

Design:
Giving Our Merchants a Running Start.

Every Visa Checkout integration begins with a kickoff meeting to establish close lines of communication between Visa's integration experts and yours. We will review the key requirements and establish regular follow-up sessions to help you keep things on track. We also tailor an implementation playbook to meet your needs. We streamline our detailed guide into a handful of key action items and highlight the functional requirements that are relevant to your business and checkout flow. We'll even provide snippets of sample code that you can choose to use. Our integration experts will work with your team to help you optimise Visa Checkout for your customers – whether they pay using a laptop, tablet, or mobile phone.
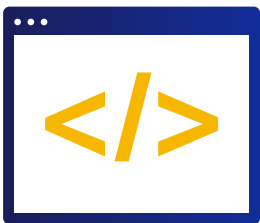
Development and Testing:
Addressing Issues as They Arise.

As you prepare to launch Visa Checkout, our team of experienced integration specialists will be available to provide 24/7 assistance – by phone, e-mail, and in certain situations, even on-site. We have helped hundreds of our merchants implement Visa Checkout, which has helped us identify best practices. Not only are we happy to share implementation tips, but our integration specialists will work with your technical experts to quickly troubleshoot issues as they arise. Visa's integration specialists will work with your team to review a checklist of key action items for a successful launch. And our experts will stand by during launch to help you ensure that everything runs smoothly.

Post-Launch:
Providing Ongoing Assistance.

Even after our merchants launch, Visa continues to provide technical assistance and support. Following the launch, our 24/7 support continues, and a dedicated technical account manager will be available, via e-mail or phone, to address any issues. And as we continue to innovate, Visa product specialists will provide our merchants with regular updates to help them get the most out of new features and functionality related to Visa Checkout.

Visa Checkout to Drive Even Greater Success.

Small changes can yield huge gains. Our experts welcome the opportunity to share some of these best practices that can encourage more of your customers to take advantage of Visa Checkout – and help spur growth in transactions and sales. Here are three ways to configure Visa Checkout in order to maximise its impact:

Placing The Visa Checkout Button At The Shopping Cart Screen.

It matters when online shoppers see the Visa Checkout button. If customers see the Visa Checkout button on the shopping cart screen before they enter their card and shipping information, they are more likely to see the value of its ease and convenience – and more likely to click. When a large home appliances and electronics retailer adopted Visa Checkout about two years ago, the button was placed only on the payment page late in the checkout process. But in April 2016, the retailer moved up its placement to earlier in the checkout flow – on the shopping cart screen. **The increased visibility payed off, more than doubling the number of customers who chose to use Visa Checkout to complete their transaction.[4]**

Putting The Visa Checkout Button At The Top Of The Page.

It also matters where online shoppers see the Visa Checkout button. That's why seemingly small design decisions – like placing the button "above-the-fold" toward the top of the online shopping cart page – can have a significant impact.

The performance of Visa Checkout for a major apparel retailer website illustrates this point. When the retailer first incorporated Visa Checkout into its online checkout flow, it placed the button at the bottom of the user's shopping cart. Many online shoppers missed it entirely, or had already begun entering their payment card information when they spotted the button on the site. **Then the retailer moved the button above-the-fold. The result? The percent of customers choosing Visa Checkout increased by more than 50%.[5]**

Moving Merchant Account Registration To Post-Purchase.

Merchants have long struggled to enrol new customers in their loyalty program after they complete their initial purchase. For consumers, it's simply frustrating to have to manually re-enter that information. Visa Checkout can remove this friction. That's because the same customer data – like name, e-mail, or billing address – that Visa Checkout captures when a customer first registers is seamlessly passed back to our merchants and then used to pre-populate the fields required by their own loyalty or marketing program. All the merchant needs to do is extend the mapping of Visa Checkout fields into their "create an account" flow after a consumer successfully completes a sale.

A Simple and Seamless Payments Solution.

Straightforward Integration + **Expert Support** = **Seamless Checkout Solution To Help Build Your Business**

Visa Checkout is all about delivering a **simple and seamless experience**. For consumers, it greatly streamlines the online shopping experience with an easy, intuitive interface that enables customers to avoid typing in their card and address information each time they make a purchase. For merchants, it offers an elegant payment solution that works across all major platforms and devices and requires no major changes to existing backend transaction processes or the online checkout flow. With the **combination of basic code and expert technical support** designed to get merchants up-and-running fast, Visa Checkout represents a highly straightforward integration effort.

# Customer education: sharing marketing tools that work.

Visa Checkout merchants have access to dozens of free marketing templates, saving time and money with proven messages that drive customer growth.

- Over the past year, Visa has developed more than 50 unique **advertising templates, social posts, and other educational materials** that merchants can use off -the-shelf or easily modify with their own brand and marketing assets.

- Visa Checkout merchant partners have opportunities to create **cutting-edge advertising campaigns** that reach new consumers in new and exciting ways thanks to Visa's strong relationships with Facebook, Google, Twitter, and other big names in social media.

- Our early results suggest that Visa Checkout promotional campaigns are not just delivering more shoppers to merchant websites – they are reaching some of **the most valuable shoppers**. Visa Checkout customers are more active online, spending 24%[2] more time online compared to the average customer.

Customer experience: Transforming shoppers into buyers.

56%
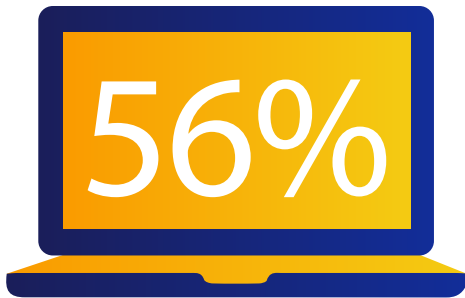
On average, fewer than three in five online shoppers (56%)[3] complete a purchase when using their desktop computer.

38%
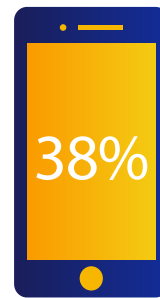
And fewer than two in five online shoppers (38%)[3] complete a purchase when using a smartphone.

Visa Checkout's ability to deliver a better online checkout experience is absolutely key to improving these customer conversion rates. So, what is behind Visa Checkout's success?

1. **Visa Checkout greatly simplifies the checkout process,** allowing customers to store their card and address information in a personal account so that it takes only a few clicks to complete the transaction. Gone is the dizzying array of data fields to fill out.

2. **Visa Checkout allows the customer to stay on the merchant's web page to pay,** as opposed to sending them to a different site to complete the transaction. This helps provide reassurance that their transaction is secure throughout the entire payment process and can reduce the delays that cause consumers to abandon their shopping carts.

3. **Visa Checkout customer experience is consistent across devices,** providing the same familiarity and convenience however consumers want to shop.

4. **Visa Checkout allows retailers to tap into the trust consumers have in the Visa brand;** in fact, more than 96%[4] of Visa Checkout customers said that they felt secure when making a purchase, according to a recent survey.

5. **Visa Checkout is designed to be quick and easy to implement** so it seamlessly integrates with merchants' existing online checkout fl ow and payment processes.

Our Visa Checkout merchant partners are already seeing the benefits. A recent study found that enrolled Visa Checkout customers completed transactions from the shopping cart at a rate of 86%[5], and that they were 51%[5] more likely to complete a transaction than customers who must enter card and address information in the traditional online checkout path.[5] It's quicker, too, with enrolled Visa Checkout customers completing transactions 17%[5] faster than customers using a merchant's traditional checkout process.

Small Action, Huge Results.

We know that any change to your online site or mobile app needs to be justified by providing clear benefits. When it comes to building your business, Visa Checkout delivers. According to recent data, Visa Checkout can help merchants:

87%

Reach New Customers

A study of eleven of our merchants showed that 87% of customers using Visa Checkout were shopping at those merchants for the first time in the past six months.[6]

+51%

Increase Conversions

Visa Checkout enrolled customers have a 51% higher conversion rate when compared to traditional checkout customers.[7]

9/10

Bring Back Customers

9 out of 10 consumers surveyed who have used Visa Checkout say they are satisfied with their experience and say they are likely to continue using it.[3]

30%

Drive Sales

Visa Checkout customers had 30% more transactions per person compared to overall online customers, across all eCommerce sites.[7]

96%

Make Consumers Feel Secure

96% of customers surveyed say they feel secure making a purchase with Visa Checkout.[3]

There's no reason to wait.
To get started with Visa Checkout, contact your Visa Representative.

For more on the business benefits of Visa Checkout, visit
www.visacheckout.com/business

For technical details on integrating Visa Checkout, visit
https://developer.visa.com/products/visa_checkout

VISA *Checkout*

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[1] http://blog.adroll.com/trends/new-customer-acquisition-infographic.

[2] comScore 2015 Visa Checkout Study, commissioned by Visa. Based on data from the comScore research panel of one million U.S. PC/laptop users, April-October 2015

[3] MarketLive Performance Index, October 2015.

[4] Millward Brown Visa Checkout Customer Experience, March, 2015; commissioned by Visa. Based on data from an online survey of 1,241 U.S. consumers.

[5] comScore 2015 Visa Checkout Study, commissioned by Visa. Based on data from the comScore research panel of one million U.S. PC/laptop users, April-October 2015.

[6] comScore 2015 Visa Checkout study, commissioned by Visa. Based on data derived from the comScore research panel of one million U.S. PC/laptop users measuring panelists' purchases at 11 e-commerce domains, April-October 2015.

[7] comScore 2015 Visa Checkout study, commissioned by Visa. Based on data derived from the comScore research panel of one million U.S. PC/laptop users measuring panelists' purchases at 12 e-commerce domains, April-October 2015.