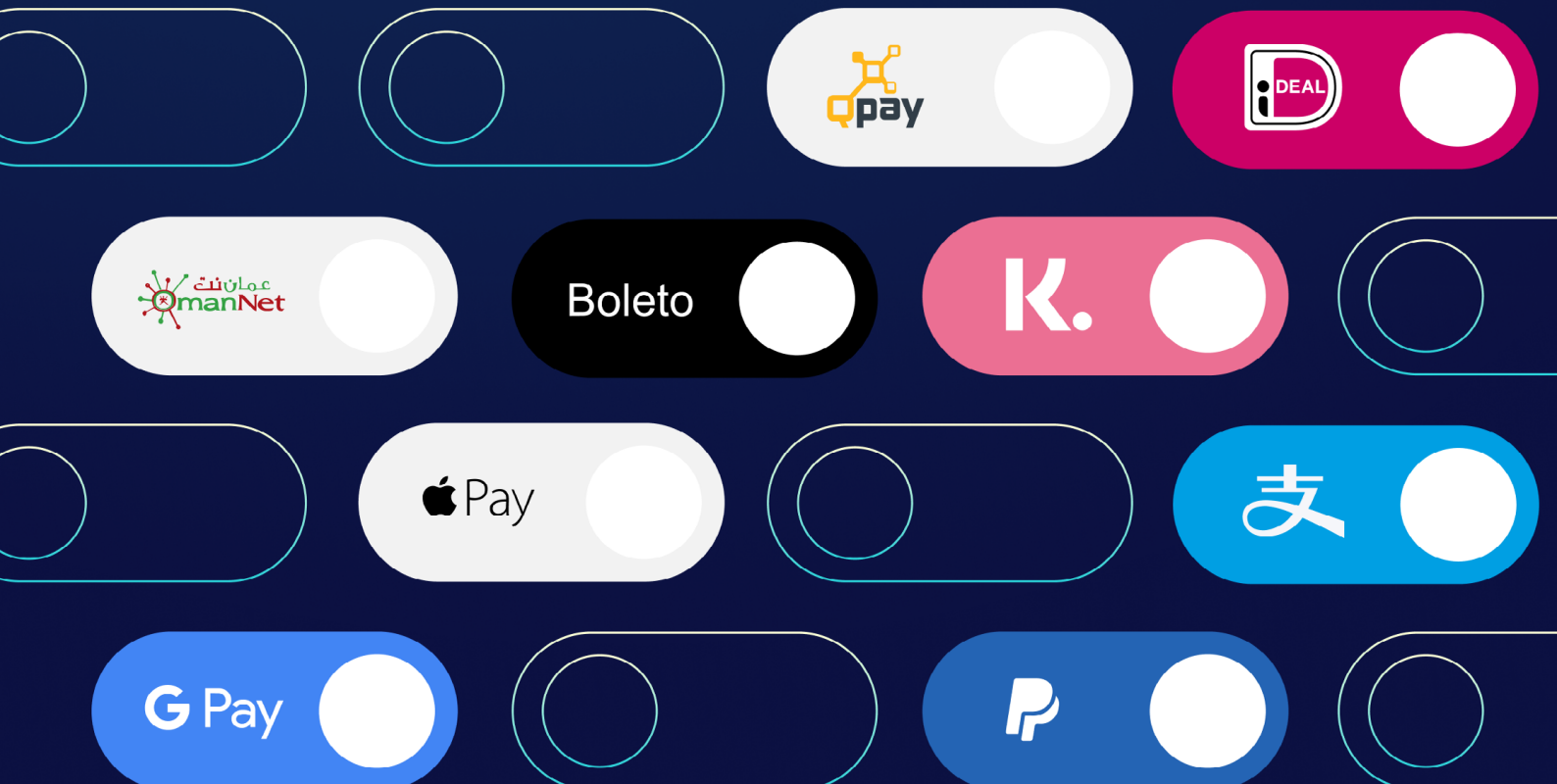


Switch on the right payment methods

Learn how to use alternative payment methods to reach new customers and grow your business



Introduction

For a long time payment meant cash, checks or credit cards. Today a new wave of Alternative Payment Methods (APMs) are gaining popularity with customers around the world. And compared to other growth levers, they're relatively easy to implement. Most APMs have been designed for easy adoption. The challenge is repeating that process over and over for every market and every new APM you want to offer.

Convenience is the key driver of customer demand for APMs. Customers expect to pay with a single app, have their payments processed immediately or be able to buy something now and pay for it later without being burdened with the cost of a credit card.

Customers are also shopping across borders more than ever before. Businesses that offer local payment methods will be poised to take advantage of this trend.

Payments have shifted from financial afterthought to a core lever of growth. In other words, let people pay how they want and they're more likely to give you their custom.

The reverse is also true; 60% of ecommerce consumers will abandon their cart if they cannot pay with their preferred payment method.

APMs include local credit and debit cards, bank-to-bank transfers, prepaid cards, digital wallets, buy now, pay later schemes, and vouchers. This means managing lots of different partnerships. What's more, the availability and popularity of APMs depend on location and industry. And when you're planning to expand in multiple countries, this risks getting extremely complicated.

The right strategic payments partner will have the expert local knowledge and technological scale to switch on the right payment methods. That speed is important. Any delay risks customers taking their money and loyalty elsewhere. In fact, when online shopping surged during global lockdowns, 43% of European retailers say they lost customers because they didn't have the necessary payment methods in place.

Get your APM strategy right, and the prize goes beyond customer acquisition. The right APMs can lower the cost of transactions, improve acceptance rates and strengthen security.



Why are they called 'alternative' payment methods?

APMs are the alternatives to international card brands such as Visa, Mastercard and Amex. In many instances, they are the de facto way to pay. This is why they are also referred to as local payment methods.

Contents

Choosing the right APMs

4

Preferred ways to pay by country	5
Customer expectations by industry or business model	6
Pass through wallets at a glance	7
Reduce costs with APMs	8
Use granular data to make smarter decisions	8
The buy now, pay later phenomenon	10
Key takeaways	11

Local payment methods by region

12

Asia Pacific	13
Middle East, North Africa and Pakistan	15
Europe	20

Future APMs: How will we pay next

22

Trends to take note of	23
New ways to authenticate a payment	24
Build your APM strategy with the right payments partner	25

Choosing the right APMs

Offering the right APMs can attract customers, make it easier for them to convert, and keep a business' cost of transaction down.

An effective APM strategy should consider:

Localization and regional differences



The industry a business is operating in



The cost of offering APMs



The findings of granular data



Preferred ways to pay by country

Preference for different APMs differs wildly between and within regions. With consumers making more and more cross-border purchases, businesses need seamless cross-border payments.

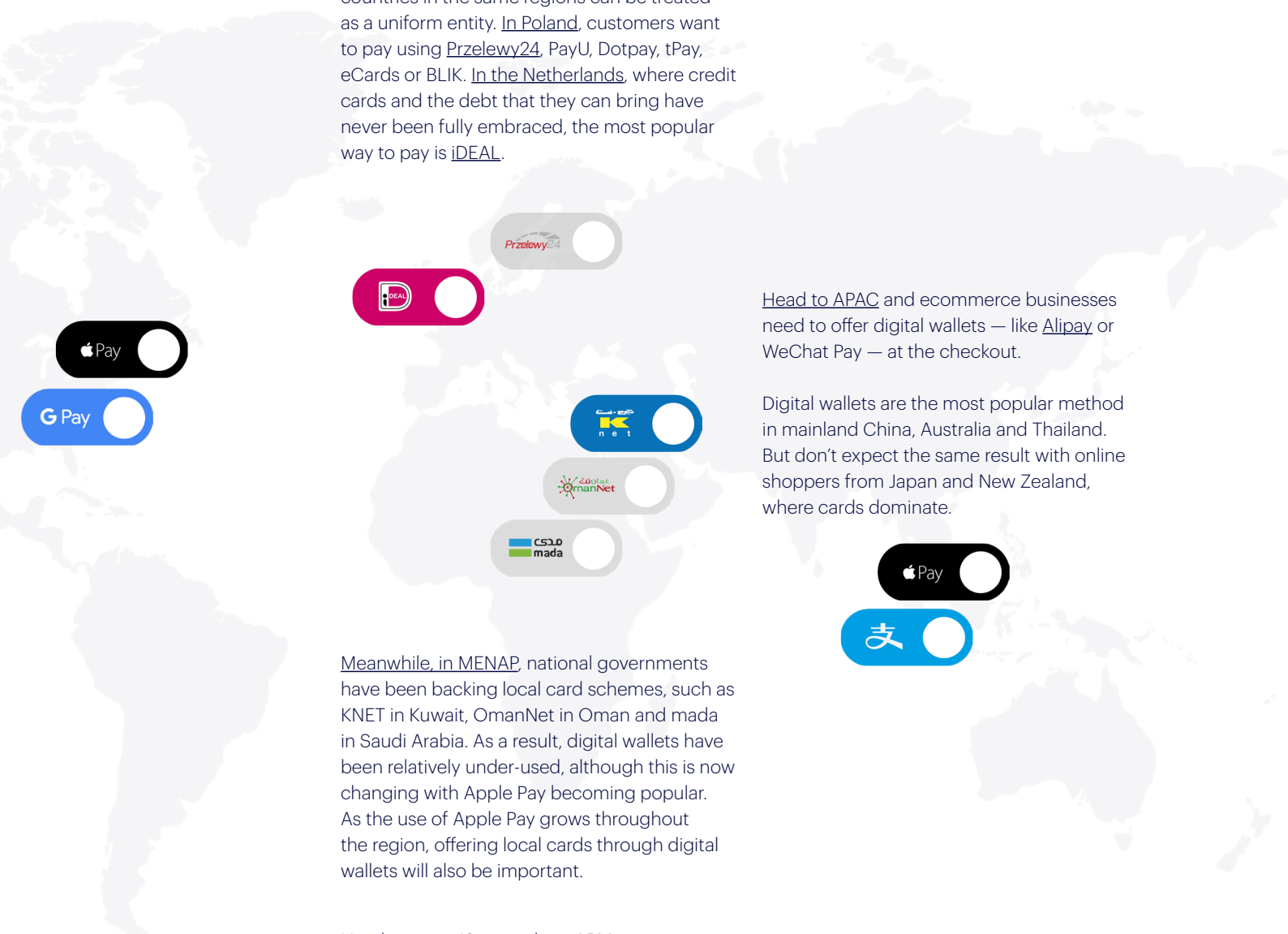
Businesses would be wrong to presume that countries in the same regions can be treated as a uniform entity. In Poland, customers want to pay using Przelewy24, PayU, Dotpay, tPay, eCards or BLIK. In the Netherlands, where credit cards and the debt that they can bring have never been fully embraced, the most popular way to pay is iDEAL.

Head to APAC and ecommerce businesses need to offer digital wallets — like Alipay or WeChat Pay — at the checkout.

Digital wallets are the most popular method in mainland China, Australia and Thailand. But don't expect the same result with online shoppers from Japan and New Zealand, where cards dominate.

Meanwhile, in MENAP, national governments have been backing local card schemes, such as KNET in Kuwait, OmanNet in Oman and mada in Saudi Arabia. As a result, digital wallets have been relatively under-used, although this is now changing with Apple Pay becoming popular. As the use of Apple Pay grows throughout the region, offering local cards through digital wallets will also be important.

Head to [page 12](#) to see how APM preference differs across regions.



Customer expectations by industry or business model

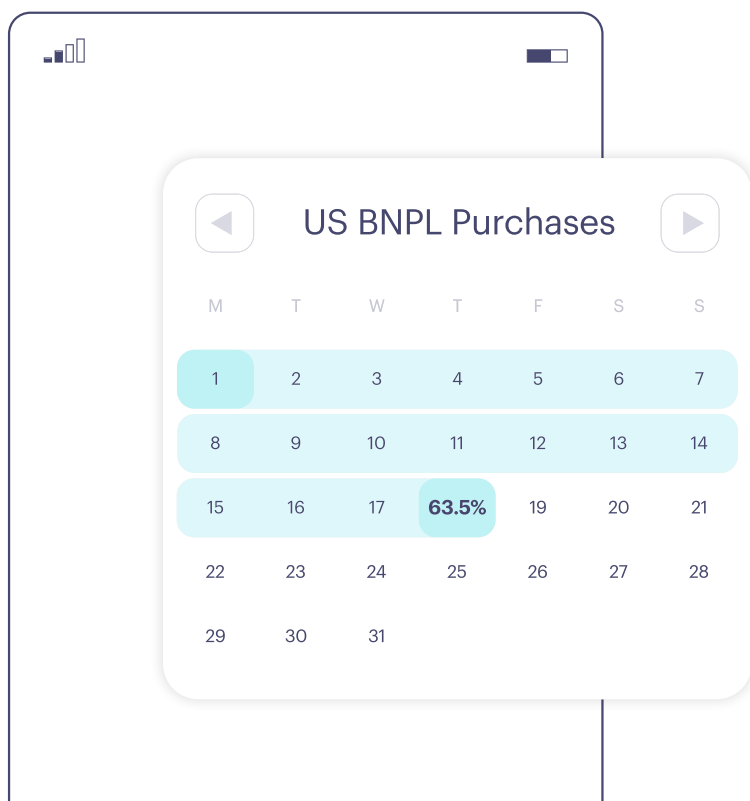
Most ecommerce businesses are likely to want BNPL as a payment method to give their customers the incentive to spend more by breaking their payment into parts. Fashion retail, in particular, is where buy now, pay later (BNPL) is growing in popularity — 63.5% of the US BNPL purchases are made in this sector.

There are other considerations for businesses in the ecommerce sector. Businesses that sell high value items like smartphones can be wary of using bank debit schemes like SEPA or Cartes Bancaires because the customer is able to raise a chargeback eight weeks after purchase through their online banking. This leaves it to the seller to try to retrieve the goods or face being out of pocket.

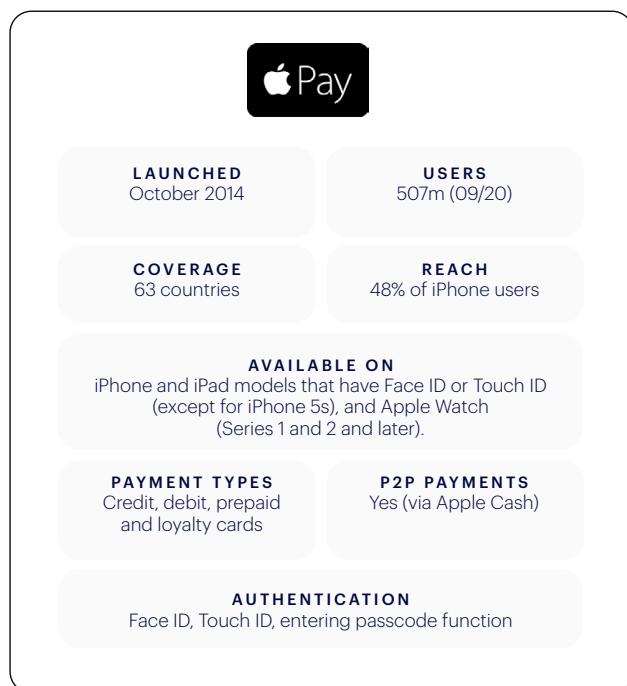
Meanwhile, a business with low margins like a bike and scooter rental company is more inclined to favor bank debit schemes. These schemes benefit from lower transaction costs than credit cards.

Another factor is that customers are less likely to need credit for everyday items, but they may be attracted to spend more with local card schemes that offer loyalty bonuses. For example, Alipay has introduced loyalty programs for customers and other APMs will surely follow suit.

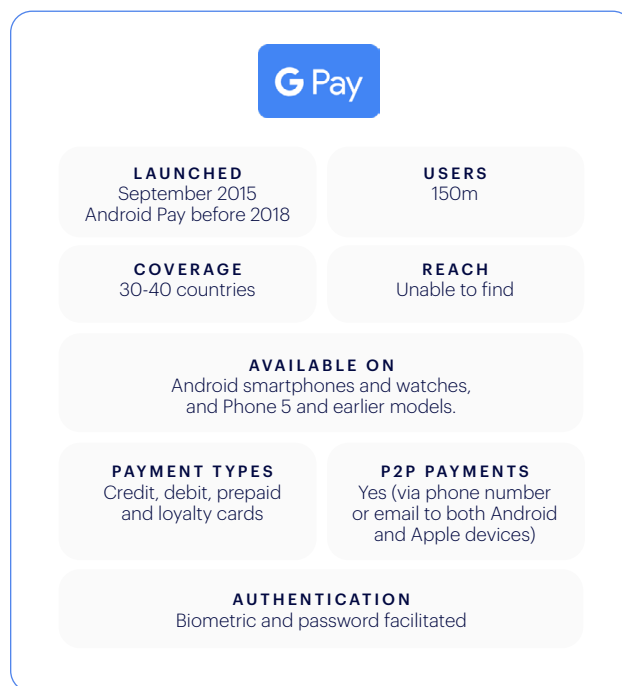
If mobile is your main sales channel, then digital wallets offer the most seamless checkout experience for customers. Even here businesses have a choice. Pass-through wallets, that act as a proxy for cards, benefit from having card payment details and authentication measures (e.g. fingerprint login or face recognition) embedded in the app or the phone. Whereas stored wallets, which must be topped up with funds before they can transact, are good for setting spending limits such as with employees and children.



Pass through wallets at a glance

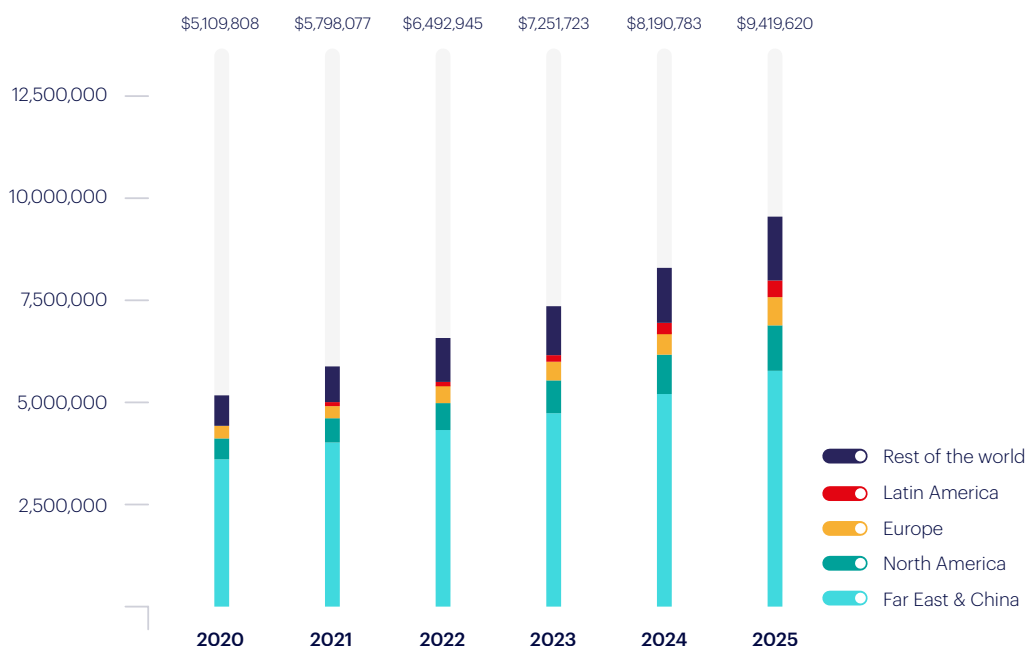


Sources: Statista and Wikipedia



Sources: Google and Wikipedia

Market size of mobile wallet transactions in various regions worldwide in 2020 with forecasts from 2021 to 2025 (in million U.S. dollars)



Source: Juniper Research © Statista 2021

Reduce costs with APMs

Failing to offer the right payment method will see almost two-thirds of customers abandon their purchase. Losing a customer at the checkout because you have not offered a customer's preferred payment method means sunk acquisition costs- not to mention lost revenue.

Transaction costs with APMs also tend to be significantly lower than the established card networks. For example, SEPA will cost a business around €0.15 to €0.20 per payment while the global card schemes charge merchants about 1.5% of each payment. At first glance, the difference may seem minimal. But if your business is doing hundreds of thousands of transactions every year, it all adds up. This matters to all businesses but those with tight margins must be especially cognizant of this.

APMs that leverage the authentication technology required by new regulations like PSD2 — for example, digital wallets and biometric payment methods — are better at preventing fraudulent transactions. Finally, most APMs do not have chargeback mechanisms. Offering these payment methods will improve authorization rates and allow businesses to capture more revenue.

Use granular data to make smarter decisions

Whether you're considering which APMs are the most popular with your customers, which are best suited for what you're selling, or how much each is going to cost, the key is data. Two types are important.

First, market data that can shed light on payment preference, sector benchmarks and comparative APM costs. These are publicly available but can be hard to find. They're also, by definition, broad in scope and so often require interpretation and deeper analysis. These are challenges that can be overcome with the support of a payments expert.

The second type of data that businesses should leverage to shape their APM strategy is their own — in other words, what are the transactions going through your business telling you? Better if these metrics are surfaced in real-time. Better still if they power automated actions to create an ongoing feedback loop of improvements and efficiencies. And the business that has all their APMs — and other payment methods — running off the one, unified platform has the luxury of a consolidated view of all the data and the tooling to turn insights into actions.

**MERCHANT**

OSN, the biggest pay-TV operator in the Middle East and North Africa (MENA), with over 1.4 million customers across 26 markets

APMS USED

Apple Pay | MENA wide



Fawry | Egypt



KNET | Kuwait



MADA | Saudi Arabia

CHALLENGE

OSN wanted to increase subscription revenues. But they offered limited payment methods, and placed restrictions on the use of others, in order to manage risk exposure. That meant many people having to pay for their full subscription upfront using prepaid cards. Potential customers were unable to or chose not to, convert.

IMPACT

In 2020, OSN was able to stop accepting cash payments from its customers. Approval rates have increased by 5%, saving significant time and costs of chasing unpaid customers. OSN now receives meaningful data and expert advice to continually optimize its payments.

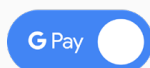
"Checkout.com gave us the confidence to stop accepting cash payments by delivering best-in-class payments performance and allowing us to offer more digital payment methods to our customers." Richard Farrell, Deputy Chief Financial Officer at OSN.

**MERCHANT**

Rebellion Pay is a Spanish digital bank with 200,000 customers. Its mission is to provide customers with a seamless digital experience they can't get with legacy banks.

APMS USED

Apple Pay



Google Pay

CHALLENGE

Rebellion Pay had become frustrated with technology partners that couldn't match its ambition for innovation and growth. It also wanted to ensure compliance with new Strong Customer Authentication (SCA) rules in Spain while maintaining an optimal user experience.

IMPACT

40% increase in the overall number of top-ups made by customers in the first month after enabling Apple Pay and Google Pay.

Authorization rate increased by 15%.

Access to new fraud prevention capabilities, and customized and actionable reports that are used to adjust logic and settings.

"The success of our business is largely dependent on how easy it is for our customers to top up their accounts. That's why Checkout.com is such an important part of the world-class infrastructure we're building to underpin our business."
Gin Gindre, Chief Operating Officer at Rebellion Pay

The buy now, pay later phenomenon



Sweden



UK



Australia



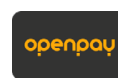
US



US



Australia



Australia



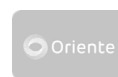
US



Saudi Arabia



Singapore



Hong Kong



Indonesia

Buy now, pay later (BNPL) is a payment method that lets customers pay for products at a later date, or typically in installments. The business is paid immediately by the BNPL provider and receives the full amount, minus the transaction fee. It's up to the BNPL provider to recoup the money from the customer.

For customers, BNPL is an attractive alternative to credit cards because they usually come with much lower (or zero) interest rates. One estimate within retail suggests that consumers in the UK alone saved £76 million in interest or fees in 2020 by using BNPL instead of a credit card. Also, customers are only subject to a soft credit check, meaning those that have been refused credit in the past can often access the service.

That encourages spending. Retailers using BNPL had a 50 to 200% increase in units per transaction.

The risk of lending is carried by the BNPL provider so the transaction fees for merchants tend to be higher than other APMs. Therefore, businesses should look carefully at the data to ensure that the volume of transactions or the value of the product is right for this particular payment method.

Take note, in most countries BNPL is largely unregulated. That is likely to change. New legislation and market opportunity will encourage traditional lenders to offer new BNPL schemes, while the disruptors may find their early advantage harder to hold onto. Businesses will need to be considerate about which BNPL providers they partner with.

Head to [page 13](#) to see where the BNPL phenomenon is taking shape.

 checkout.com | **CDKeys**

[View case study](#) 

MERCHANT **CDKeys.com** is a digital retailer that provides 2.5 billion gamers worldwide with codes to play their favorite games.

APMS USED   
Apple Pay **Google Pay** **Cartes Bancaires | France**

CHALLENGE CDKeys.com needed to upgrade its payments infrastructure to meet increasing demand.

IMPACT Enabled continual testing of different checkout configurations and payment methods to find the best flow to convert browsers into buyers.

Fraud risk is mitigated with access to granular payment data that feeds directly into the payments risk engine, giving algorithms the best chance of detecting fraud and minimizing false declines.

Access to ongoing consultation from experts and a dedicated customer success manager.

Key takeaways for choosing the right APMs

Offering the right payment methods at the right time to the right customers is an important part of making sure you don't lose out on sales at the checkout.



Offer the locally preferred payment method.



Give customers the options that make sense for your type of product or service.



Make decisions based on data and keep testing the results.

Local payment methods by region

Every market is different, and ambitious businesses should strive to understand their distinctions.

Here, we look at some significant data points across three markets:

Asia Pacific



Middle East, North Africa and Pakistan



Europe

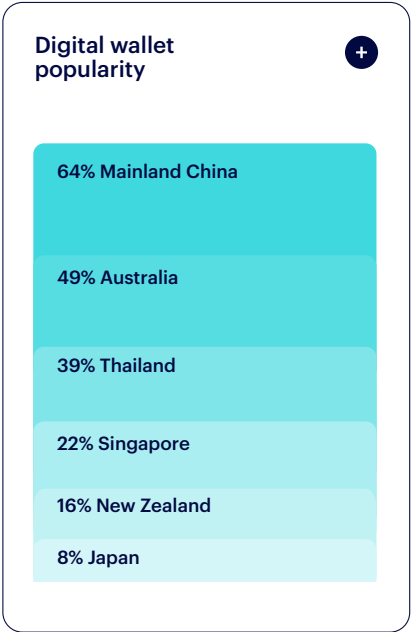


Asia Pacific

1. The popularity of digital wallets

In the region that gave birth to digital wallets, the prevalence of this payment method should be expected. In mainland China, Australia and Thailand, digital wallets are now the most popular way to pay. Aside from the might of Alipay and WeChat Pay, popular digital wallet providers include Rakuten, LINE, Samsung Pay and Kakao, Grabpay, GO-PAY, Apple Pay and Google Pay.

Digital wallets, although popular, are not the full story. APAC is the world's largest market for card transactions, and the big card networks such as Visa, Mastercard, JCB and UnionPay still dominate. This preference for cards over digital wallets is particularly stark in Japan (where 78% of shoppers prefer them versus just 8% for digital wallets), New Zealand (71% vs 16%) and Singapore (69% vs 22%). Any business that wants to grow with APMs will need to carefully consider the selection of payment methods they offer their customers.



Preferred payment method.
*denotes the most popular method

2. The increase in adoption of buy now, pay later

APAC is widely forecast to see the world's fastest growth in BNPL adoption by 2027. And our research shows that BNPL increases basket size, particularly among those under the age of 30.

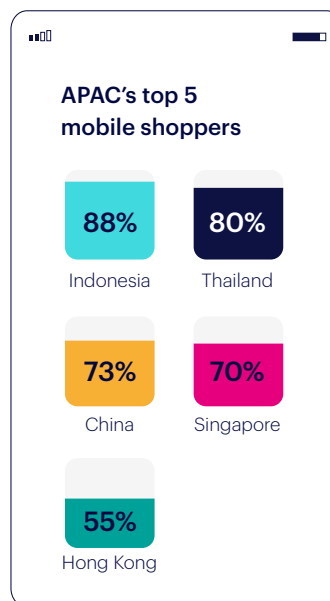
'BNPL Optionality is the number one reason I shop online or in-app' among 18-30 year olds



3. The uptake of mobile payments

Businesses with eyes on APAC should focus on mobile-enabled APMs because this is where most shopping happens — 63% say they most commonly shop within a mobile app.

As always, trends vary from country to country. Consumers in developing countries are more likely to use their mobile phones to shop, while more developed countries like New Zealand, Australia and Japan are less likely to do so.



“The young are so keen on BNPL that incumbent brands, who did not previously resonate with younger markets, can actually draw this new segment to them simply by offering BNPL. So we are talking about the unlocking of ‘buy more, buy bigger, and buy different.’

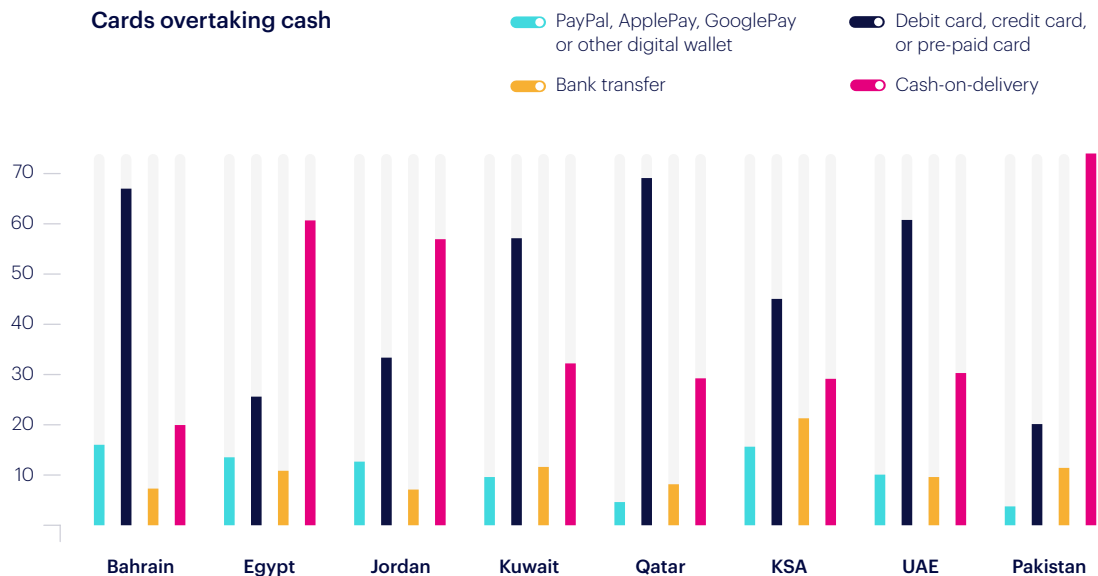
Trasy Lou Walsh, General Manager at Atome and formerly General Manager for Uber and Uber Eats in APAC

Middle East, North Africa and Pakistan

1. More people go cashless

Local payment methods are becoming increasingly popular as consumers in the Middle East and North Africa pivot away from cash in the aftermath of COVID-19. Encouraged by national governments, local card payment methods are finding favor with consumers. For now, these tend to be concentrated in specific countries, meaning businesses must activate different APMs for each market.

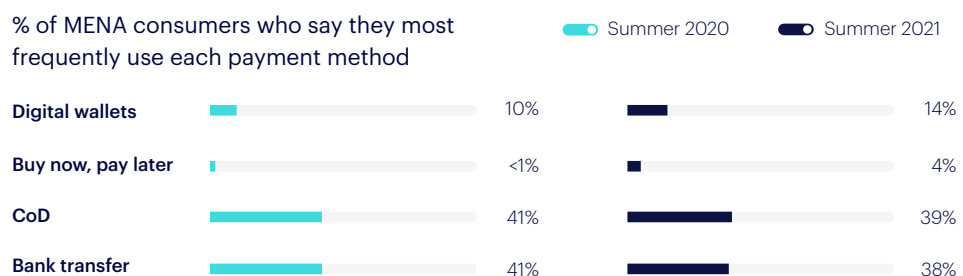
Cards overtaking cash



Source: Checkout.com survey October 2020

Key payment method trends YoY

% of MENA consumers who say they most frequently use each payment method





TYPE
Digital wallet

MAIN COUNTRY
Bahrain

WHAT YOU NEED TO KNOW

BenefitPay is a mobile app that lets consumers make online payments via QR codes.



TYPE
Cash/voucher

MAIN COUNTRY
Egypt

WHAT YOU NEED TO KNOW

Fawry lets Egyptian consumers pay for online purchases in cash at more than 194,500 locations in 300 cities across Egypt.



TYPE
Local card scheme

MAIN COUNTRY
Kuwait

WHAT YOU NEED TO KNOW

Knet lets merchants accept all local debit cards issued by the 11 member banks of Kuwait. It accounts for 80% of the country's online transactions.



TYPE
Local card scheme

MAIN COUNTRY
Oman

WHAT YOU NEED TO KNOW

OmanNet routes debit card payments within Oman and GCCNET countries. It covers all debit cards issued by local banks in Oman, which account for approximately 90% of payment cards in the country.



TYPE
Digital wallet

MAIN COUNTRY
Qatar

WHAT YOU NEED TO KNOW

QPAY debit cards are issued by local banks and used by consumers to make online payments. The cardholder's identity is verified using a one-time passcode sent to their mobile phone via SMS.



TYPE
Local card scheme

MAIN COUNTRY
Saudi Arabia

WHAT YOU NEED TO KNOW

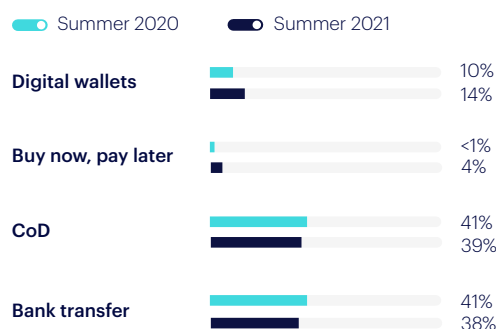
mada is a debit card issued by local banks in Saudi Arabia. It can be used to make payments online or at over 160,000 POS terminals in the Kingdom, and millions more internationally through the Visa, MasterCard, and Maestro networks. Thirty million mada cards are currently in circulation.

2. Rise of the digital generation

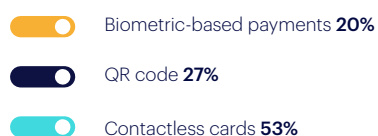
For the digital generation, who represent the region's largest demographic, cash is becoming a last resort. It's hard to store, easy to lose and inconvenient to use. Convenience is pushing younger shoppers deeper online and further away from cash. In a region where smartphone penetration reaches 90%, in-app purchases — shopping directly through your mobile and social media channels — are the new frontier. Almost half (45%) of online consumers across MENA prefer to purchase products or services via an app, which are well served by APMs.

Digital payments methods in general, of which APMs are a significant share, have become more popular as cash became sidelined following COVID-19. This is most apparent with ecommerce, where 74% of consumers in GCC now prefer to pay via a digital payment method. Digital wallets and BNPL have been the major beneficiaries.

APM usage increases from 2020 to 2021



Ways to pay that will be favoured in the future according to experts



Note: Experts were asked which of the three payment methods is likely to be leading in five years.

The trend is set to stick. [Research by McKinsey](#) suggests digital wallets are expected to grow their dominance in MENAP over the next five years. Moreover, the adoption of a variety of APMs will become an extension of this spirit of consumers to experiment. QR codes and biometric-based payments together will account for almost as many transactions as contactless cards.

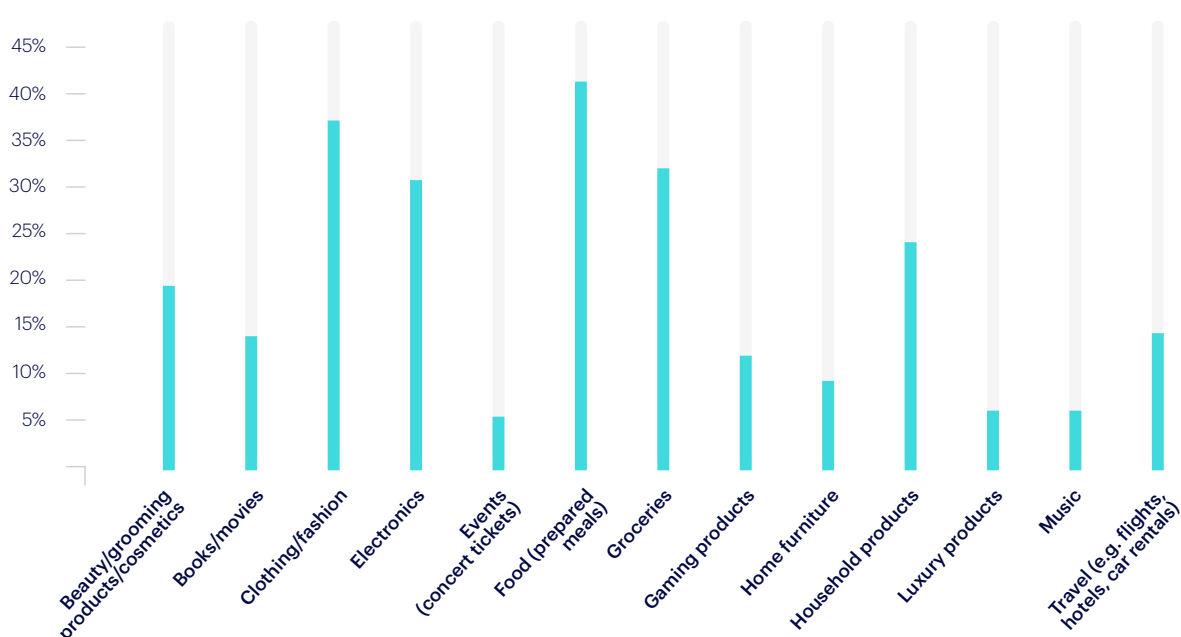
For Sunil John, Middle East President at public relations firm BCW, the game's up for retailers that don't take this seriously enough: "Pivoting to a digital-first mindset that understands the importance of a seamless payment experience will be a strategic imperative for traditional retailers to survive and thrive in the MENAP region."

3. There is opportunity for growth across all verticals

If ecommerce rates can be used as a proxy for APMs, then businesses already offering APMs should be excited. Fifty-three percent of consumers across MENAP say they've been shopping online more frequently since the COVID-19 pandemic, that's an additional 209 million people. Additionally, 47% anticipate that they'll be doing so even more. The opportunity applies to businesses from every sector. Whereas take-out food and clothing are perhaps not surprising, benefits of the post-COVID rush to online shopping, groceries and luxury goods are. Even sectors that may be thought of as having reached online saturation — think gaming, music and ticketing — have seen growth. The lesson for merchants is that no business is immune from the potential impact of APMs. The advice is to seize the opportunity before you lose the competitive advantage.

APM ubiquity across verticals

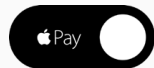
Percentage of MENAP population now buying more online since COVID-19 started



Source: Checkout.com survey October 2020

**MERCHANT**

Careem is a super-app offering taxis, hire cars, takeaways, shopping, bike-sharing schemes and other everyday services. It's available in 100 cities in 15 countries across MENA.

APMS USED**Apple Pay****MADA****CHALLENGE**

Careem needed to pivot to non-cash payments after the impact of COVID-19. As it continues to expand, access to more APMs has become core to its growth strategy.

IMPACT

Can easily switch on the most appropriate payment methods for each market, using payments data and insights to make informed decisions.

Confidently navigate different payment regulations and compliance obligations in every market.

Access to Checkout.com's expertise and ongoing consultation as well as a dedicated customer success manager.

"Working with Checkout.com means we always know which local payment methods are most appropriate and can switch them on easily...so we're able to create a competitive advantage."

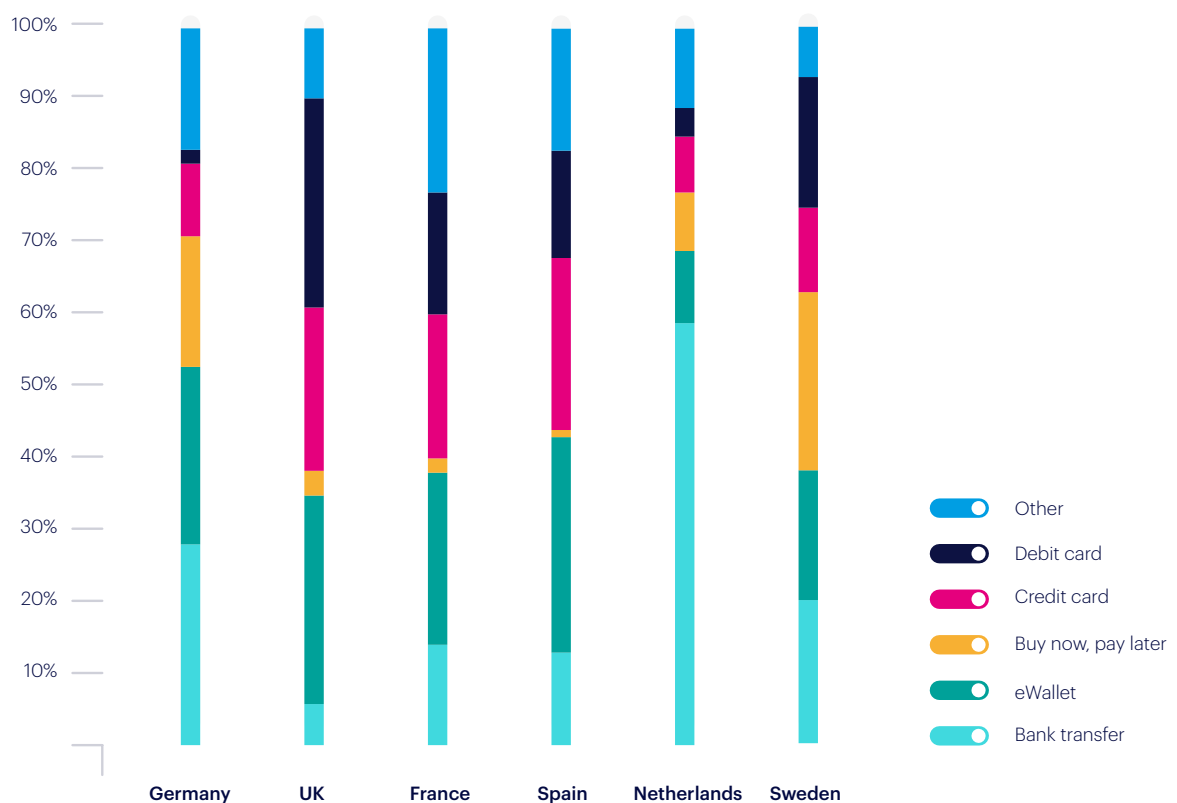
Hassan Mahbub, Head of Strategy at Careem Pay.

Europe:

1. Shoppers embrace APMs

Recent events have seen APMs establish themselves in the habits of online shoppers across Europe. In Germany, 48% of consumers would prefer to pay with PayPal or a similar option when shopping online. Twenty-five percent of consumers in Sweden prefer to pay using BNPL — not surprising as the birthplace of Klarna.

Share of online transactions by payment method



Source: WorldPay Global Payments Report 2020

2. Still room to gain a competitive advantage

Fifty percent of ecommerce retail merchants that we surveyed said they had reacted to increased cross-border demand by expanding the range of alternative and local payment methods. Yet many businesses in Europe are not reacting fast enough. Sixty-eight percent don't offer local payment methods in every country they serve. As a result, 43% have seen sudden demand from new markets they were not equipped to take payments in. Money continues to be left on the table.

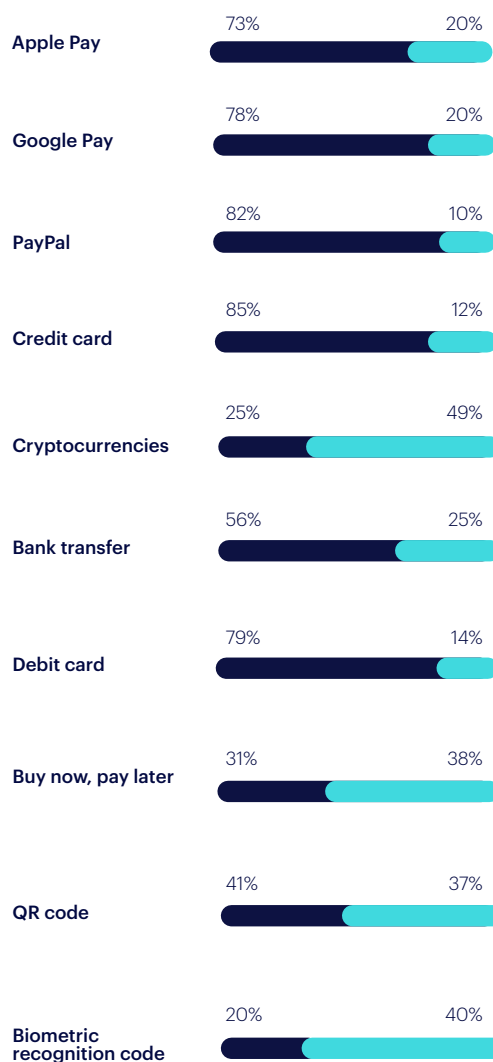
3. Focus your strategy on localization

The payment landscape varies between countries. Commonplace payment methods in one country may not exist in another. This can make the payments landscape complicated. Giropay is a payment method popular with online shoppers in Germany, iDEAL pay is used by consumers in the Netherlands, while in Poland Przelewy24 (P24) is one of the most popular payment methods. Choosing the right APM has to be done with deep knowledge of the preferred local payment method in each country. [Consumers across Europe](#) want to pay using the method that they're most familiar with and businesses must facilitate this.

Retail merchants expanding their payments to match demand

☒ Currently offer

☐ Don't currently offer (but plan to within 18 months)



Future APMs: How will we pay next?

Businesses that manage to get their heads around current APMs need to stay nimble.

Some trends to take note of:

Cryptocurrency



Machine to machine payments



Biometric payments



Voice activated payments



Some trends to take note of



Cryptocurrency

Customers are increasingly holding their wealth in crypto. It follows, then, that new innovations are creating more ways for them to spend with it. In 2020, \$31.2 billion worth of retail products and services were purchased by Americans using bitcoin, according to Cornerstone Advisors.

Crypto transactions are a particular advantage for international transfers due to speed and lower transaction fees. These payments are also more secure than many others. And cryptocurrency is available to those without access to traditional banking services — users only need an internet connection and device.

There are still big questions that remain. Particularly around industry regulation, which is currently the topic of governmental discussion. Crypto is a notoriously fast-moving space, though and businesses should keep abreast of the rapid pace of change in this space.



Machine-to-machine payments

As we see more and more advancements in artificial intelligence (AI) and machine learning, machine-to-machine (M2M) payments will become part of our economy — real-time payments that are made between connected devices. This is possible with 5G Mobile Networks and blockchain technology.

These payments are automated between connected machines without the need for human intervention or confirmation. For example, connected vehicles paying for fuel, maintenance or insurance.

New ways to authenticate a payment

Payment methods keep evolving and the way we make payments and authenticate them evolve too. Even our existing ways of paying are being transformed as biometric and voice activated payments are linked to cards, bank accounts or digital wallets.



Biometric payments

Biometric tests — such as fingerprint analysis, face and eye scans, even gait and walk assessments — are already used to verify a customer, so a payment can be activated. Now biometrics are becoming the payment method themselves, allowing customers to bypass their card or mobile device.

Veritrans has unveiled a new digital payment service using facial recognition in Brazil; PayEye has enabled more than 150 venues in Poland — including cinemas, aqua parks, swimming pools, beauty salons and cinema-goers — to allow customers to pay with a scan of their iris.

Visa has partnered with VTB and O.Pay to let retail shoppers pay with little more than a glance at specialized PoS terminals. And Mastercard has partnered with Paycode to capture the biometrics of 30 million people in Africa over the next three years.

In Europe, 11% of consumers used a biometric payment method at least once in 2020, and 40% of businesses plan to add it to their payment options in the next 18 months. Convenience is not the only driver. In MENA, 66% of consumers feel safer using biometrics to verify a purchase rather than entering a pin.



Voice-activated payments

Now, with as little as a few words to your virtual assistant, people can make a payment. Royal Bank of Canada, Barclays and Santander were among the earliest banking players to introduce voice recognition payments via Siri. Garanti Bank and Westpac Banking Corporation have been integrating Siri, Alexa, Google Assistant,

and other voice-enabled home devices into their payments ecosystems. While BBVA's MIA (Mobile Interactive Assistant) goes a step further and leverages NLP (Natural Language Processing) to make sending payments even easier.

Build your APM strategy with the right payments partner

As we've identified, the right APMs can reach new customers in new markets and deliver operational efficiencies. Increasingly, that means offering local APMs alongside those with international coverage. This presents a challenge for businesses. Switching on a handful of APMs is a relatively easy task. Repeating that over and over again will drain resources. And that's only after you've researched which APMs to offer, where. Getting that part right is about access to data and having a presence on the ground.

The lesson for businesses isn't to go it alone. Just like other aspects of building a competitive payments ecosystem, an effective APM strategy requires expert help.

Regional know-how

We have people in key markets across the world — from Dubai and Riyadh to Hong Kong and Singapore — and we're rapidly expanding into more. Observing consumer preferences and behaviors first-hand is one benefit. Understanding variations in banking and payment regulations is another. Navigating compliance can be a full-time job and the costs of getting it wrong are increasingly punitive. What's more, we act as the legal trading entity for companies in countries that mandate it, saving months of form filling and set-up costs. By working with us, businesses can identify a new market in the morning and be taking payments there by the afternoon.

Technological scale

Some payment partners will have local knowledge, but without the full apparatus to action insights. In other words, they can't offer businesses all the APMs they need. We have a unified API and this platform gives companies immediate access to APMs and we're adding new ones all the time. Switching on APMs is easy. Our unified platform means businesses just need a single API integration to open up the world of APMs. And the same integration gives access to traditional payments too.

Driven by data

Payments should be a continual process of optimization. Knowing the right APMs for each market is not the only way to gain a competitive edge. Delving into your transaction data will unearth all sorts of insights — from which APMs deliver the best checkout conversion and cost the least to operate to which have the best acceptance rates and can best mitigate against chargebacks.

“Checkout.com is integrated into all the region’s most popular local payment methods. Through one API, we’re able to make the payment methods live across our entire portfolio.

Red Bamba, Senior Manager, Digital Payments, Alshaya

We provide these insights in two ways:

- 1 Providing data, often in real-time, via hundreds of management report templates and an intuitive dashboard and imbuing our whole platform with Machine Learning capabilities, so that data is automatically turned into actions. We also enhance fraud prevention and dynamically routing APM payments through the most cost-effective banking network.
- 2 We believe that data needs experts to analyze, interpret and draw conclusions from it. Our merchants’ APM strategies are shaped by the insights that our team of experts extracts from the data. We’ll help you navigate the world of APMs as your business grows in a long-lasting partnership.

Add APMs to your payment strategy to:

- Access new markets with preferred payment methods ☒
- Gain a competitive advantage by offering the APMs your customers want ☒
- Reduce complexity with a unified API ☒
- Create frictionless checkout experiences with every transaction ☒
- Keep your business at the forefront as the payments landscape evolves ☒

- ✓ Offering more APMs will give you immediate access to new customers. You should partner with a provider who can switch them on in the right regions at the right time.
- ✓ Regional expertise with people on the ground is vital to let your customers pay their preferred way.
- ✓ Building a strong partnership with a PSP simplifies the process — especially when you're managing payments in several countries. With the speed that payments move, make sure you choose a partner you trust to keep ahead of trends and changes to the landscape.
- ✓ Offering the right APMs will lower the cost of transactions, enhance security and improve acceptance rates. Importantly, a great payment method strategy will give you a competitive advantage in a saturated market.

Upgrade your APM
strategy today.

Get in touch