



Verifone eCommerce

Solution Brief



www.verifone.com

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Overview

The eCommerce space is becoming more competitive each year as merchants strive to get shoppers' attention and share-of-wallet spend. To stay ahead of the pack and be able to scale operations, online stores must ensure they offer impeccable and seamless shopping experiences, optimized for all channels.

With Verifone, you benefit from all capabilities needed to grow your eCommerce operations. Meet the expectations of today's customers, improve their shopping experience, differentiate your business, and increase sales with value-added services and solutions. Leverage the capabilities of a commerce and payment leader who's been innovating in the field for over 40 years and scale your business in global and local markets.

This document details Verifone's eCommerce solution, with highlights and examples of the capabilities that can take your online business to the next level.



Discover Verifone's secure solutions for accepting online payments.

Outcomes and benefits

The right solutions to grow online sales



Optimize and future-proof the customer experience

Welcome shoppers with up-to-date checkout flows, all their favorite payment methods, APMs, and omnichannel routes, all via frictionless shopping journeys.



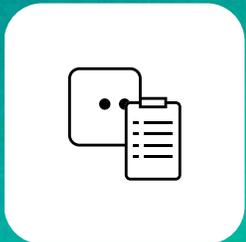
Convert more sales

Gain more value from customers by ensuring their payments are frictionless. Optimize for repeat purchases and reduce cart abandonment, while collecting more due revenue.



Consolidate your payments costs

Reduce banking processing costs. Have the freedom to choose your acquirers of choice, negotiate the best commercial relationships, and take back control of your payment costs.



Simplify eCommerce management

Leverage a full overview of your business, see all your sales in one platform, and draw more timely, actionable insights from your payments data.



Reinforce the security of transactions

Stay ahead of changing risk and regulations and keep transactions safe. Use our fraud management solution and welcome shoppers with faster checkout experiences and built-in authentication protocols.

Key features and capabilities

Payment interfaces/Checkout



Verifone checkout

Leverage pre-built UI
Options: Redirect, Embed, or
via Webshop Builders.



Payment links

Generate dedicated links and
accept payments with no-
code through the Verifone
portal or Automate with our
API.



Virtual terminal

Process mail and phone
payments on behalf of end-
customers.



eCommerce API

Build your own UI & maintain
full control over the look and
feel of the checkout.



Verifone JS

A quick and secure way to
encrypt and collect sensitive
credit card data.



SDKs

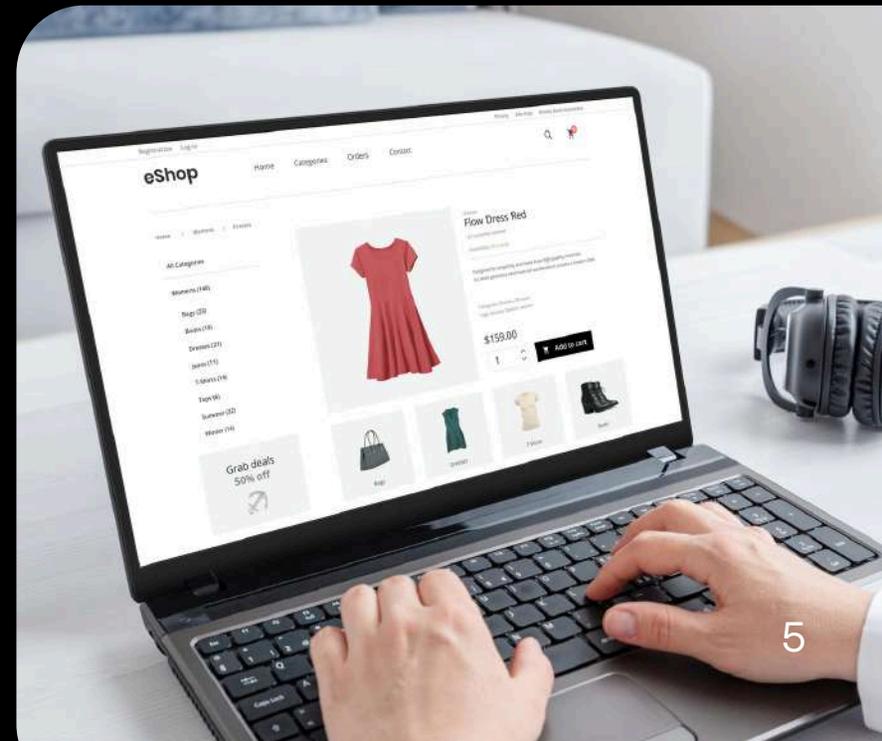
Easy way to accept in-app
payments.



From hosted checkout pages to
payment plugins and full APIs, you can
opt for the flexible integration option
that best suits your business, benefiting
from support and full PCI compliance, in
any alternative.

All checkout options offer:

- Access to the latest payment methods
- Card validation and fraud prevention solutions.



Verifone checkout

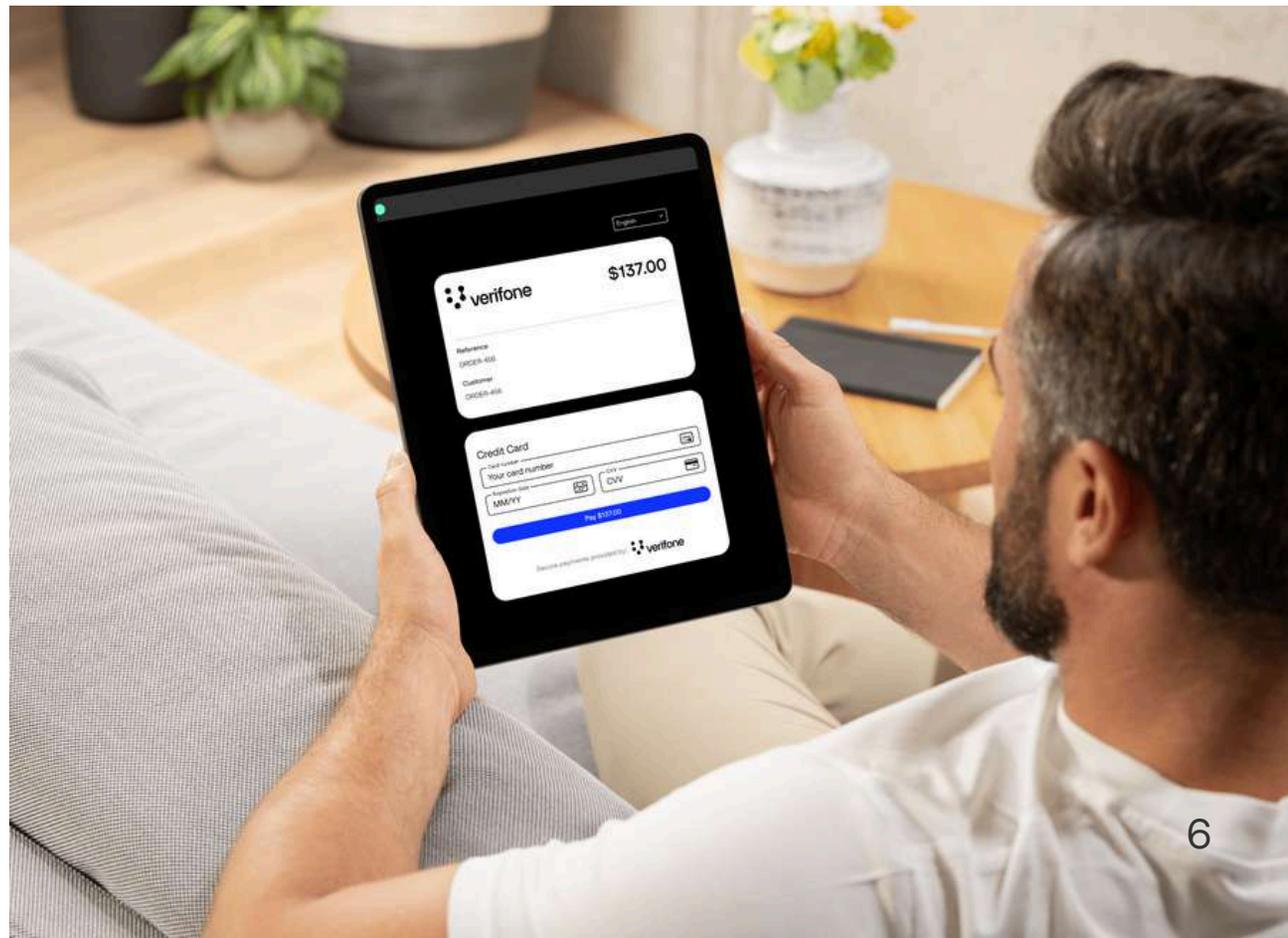
Use our simple, out-of-the-box checkout flow, hosted by us, to enable faster payment acceptance. Multiple options are available, to suit the particularities of different use cases.

Hosted (redirect) checkout

Hosted Checkout is a fully responsive payment page, to which merchants redirect their customers and which performs the card data capture, authentication, and authorization.

Key benefits

- Easy integration with no front-end development work.
- Mobile responsive for optimal experience.
- Fast access to latest payment methods.
- Reduced PCI DSS compliance complexity.
- Brandable checkout, for a cohesive look.



Verifone checkout

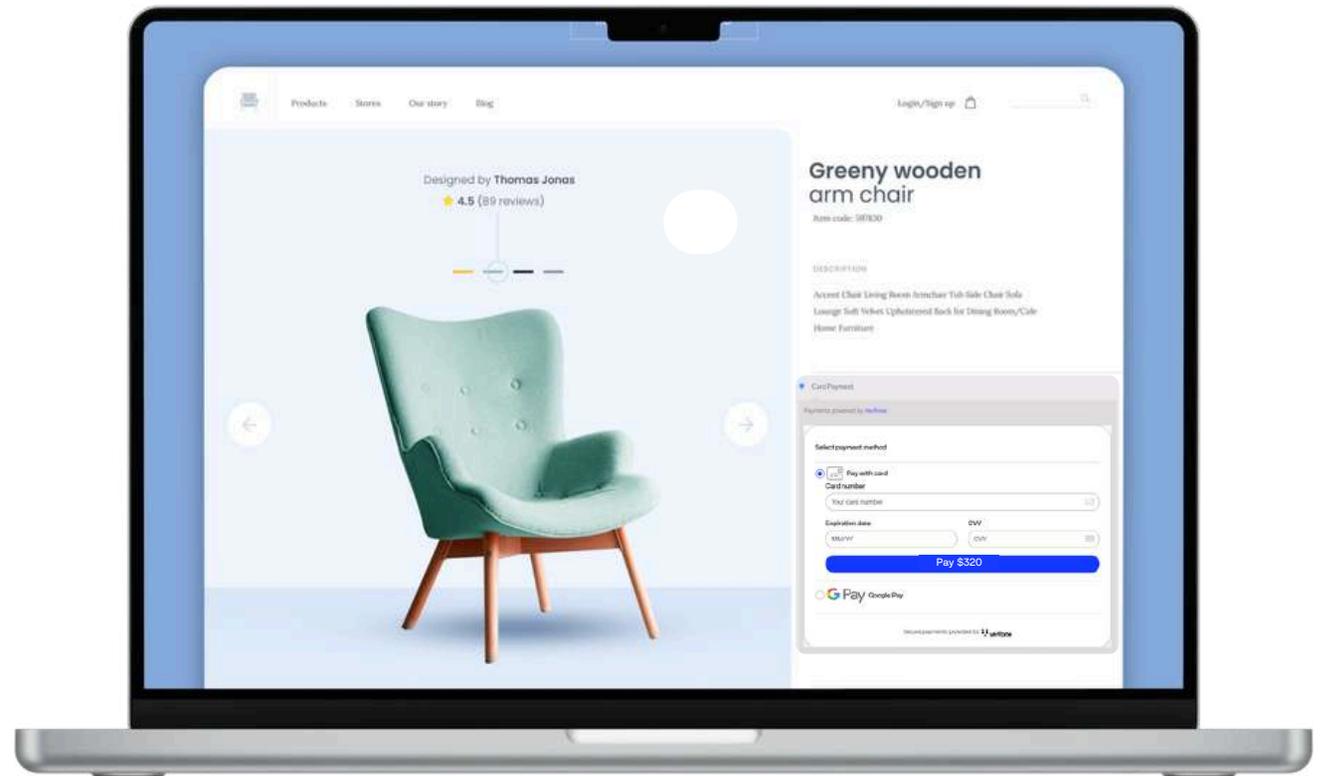
Transform your checkout process with embedded payment fields, delivering a seamless, secure, and brandable experience directly on your webpage or mobile app.

Embedded (iFrame/Inject) checkout

Offer a seamless checkout experience without redirecting customers to other pages, by simply embedding payment fields in your webpage and mobile app.

Key benefits

- Seamless shopping experience, transaction is completed on the same page.
- Easy integration with no front-end development work.
- Mobile responsive for optimal experience.
- Fast access to latest payment methods.
- Reduced PCI DSS compliance complexity.
- Brandable checkout, for a cohesive look.



Verifone checkout

Effortlessly accept payments and expand your eCommerce capabilities with the Verifone plugin, integrating with your preferred CMS for a quick and optimized setup.

Webshop Builders

Use the Verifone plugin to integrate with your CMS system of choice and accept payments effortlessly.

Key benefits

- Fast go-to-market solution, deployed in just a few clicks.
- Integrations with all popular CMS solutions: Shopify, WooCommerce, Magento2, Opencart, Prestashop, Salesforce Commerce Cloud.
- Access to latest payment methods.
- Access to either the Verifone hosted (Redirect) checkout or the embedded (iFrame/Inject) checkout.
- Mobile responsive for optimal experience.



PRESTASHOP

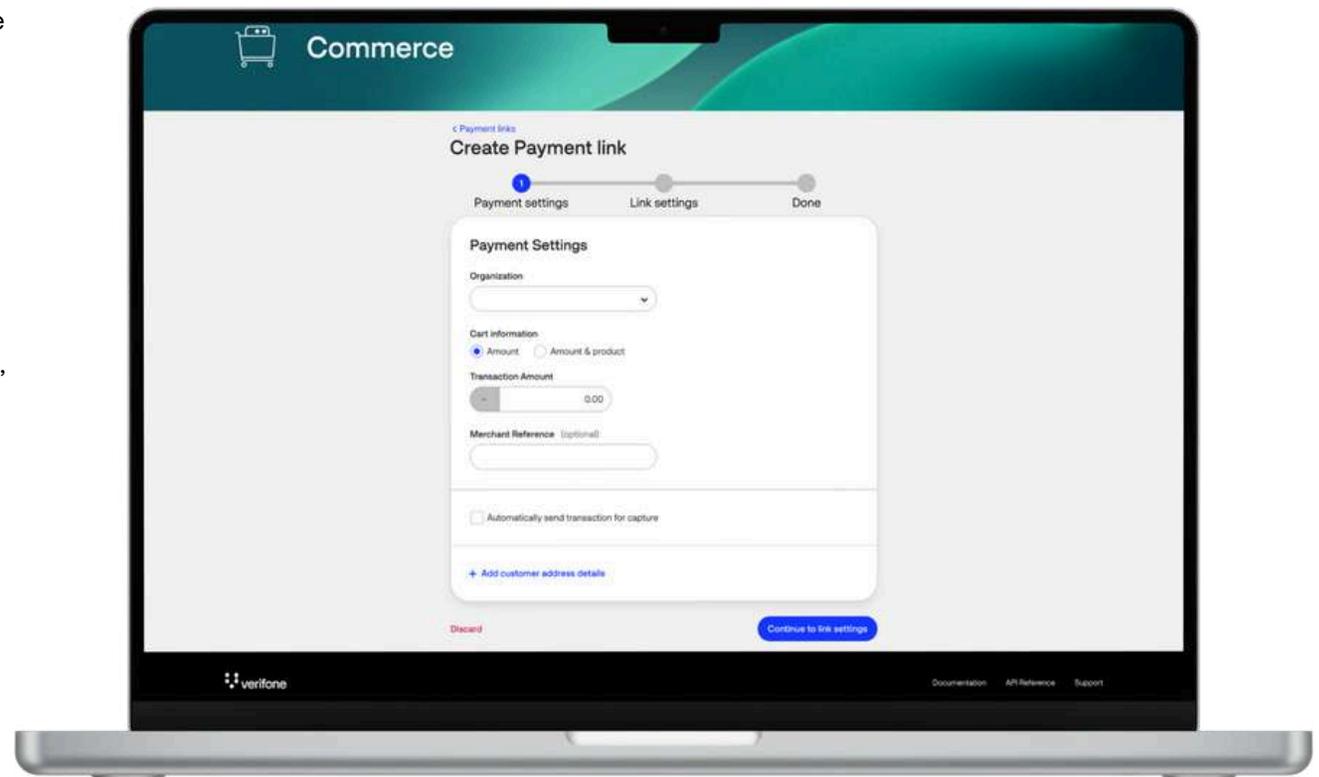
Payment links

Make embedding payments easier with a no-code option that's also a branded experience.

Generate dedicated links for each payment and share them with your customers on their preferred communication channel.

Key benefits

- Accept payments via links without needing a website or online shop.
- Easy link generation from Verifone Central or API, which can be distributed to the shopper via email, text message, or third-party communication app.
- Reduced PCI DSS compliance complexity.
- Access to latest payment methods.



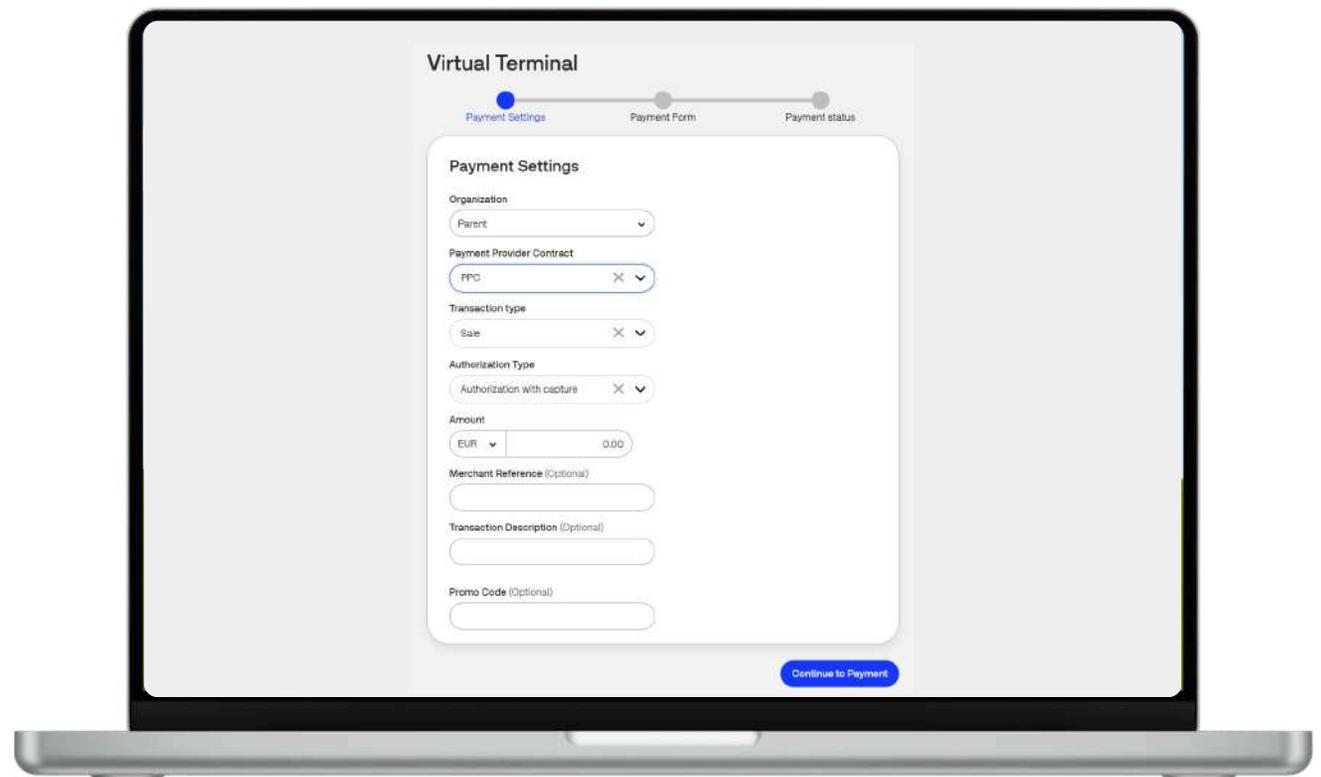
Virtual terminal

Handle MOTO transactions with ease - accept card-not-present payments via email or phone.

Use our out-of-the-box payment interface, Verifone Central, to process MOTO (mail and phone) card transactions on behalf of end customers.

Key benefits

- Accept payments via email and phone, without needing a website or online shop.
- A seamless payment experience for users, even those who are less tech savvy.
- Seamlessly capture card-not-present transactions without building a website.



eCommerce API checkout

Control the user experience and the entire online payment process with the Verifone API.

Get full control of the user experience and access customization of payment methods, risk management, and analytics by leveraging the Verifone API. Built on Verifone's REST architecture, this integration option allows you to support mobile app development and repeat payments within your own UI.

Key benefits

- Complete flexibility of checkout experience look and feel.
- Manage transaction updates, for example refunds.
- Full ownership of customer data.
- Unified processes across multiple connected systems



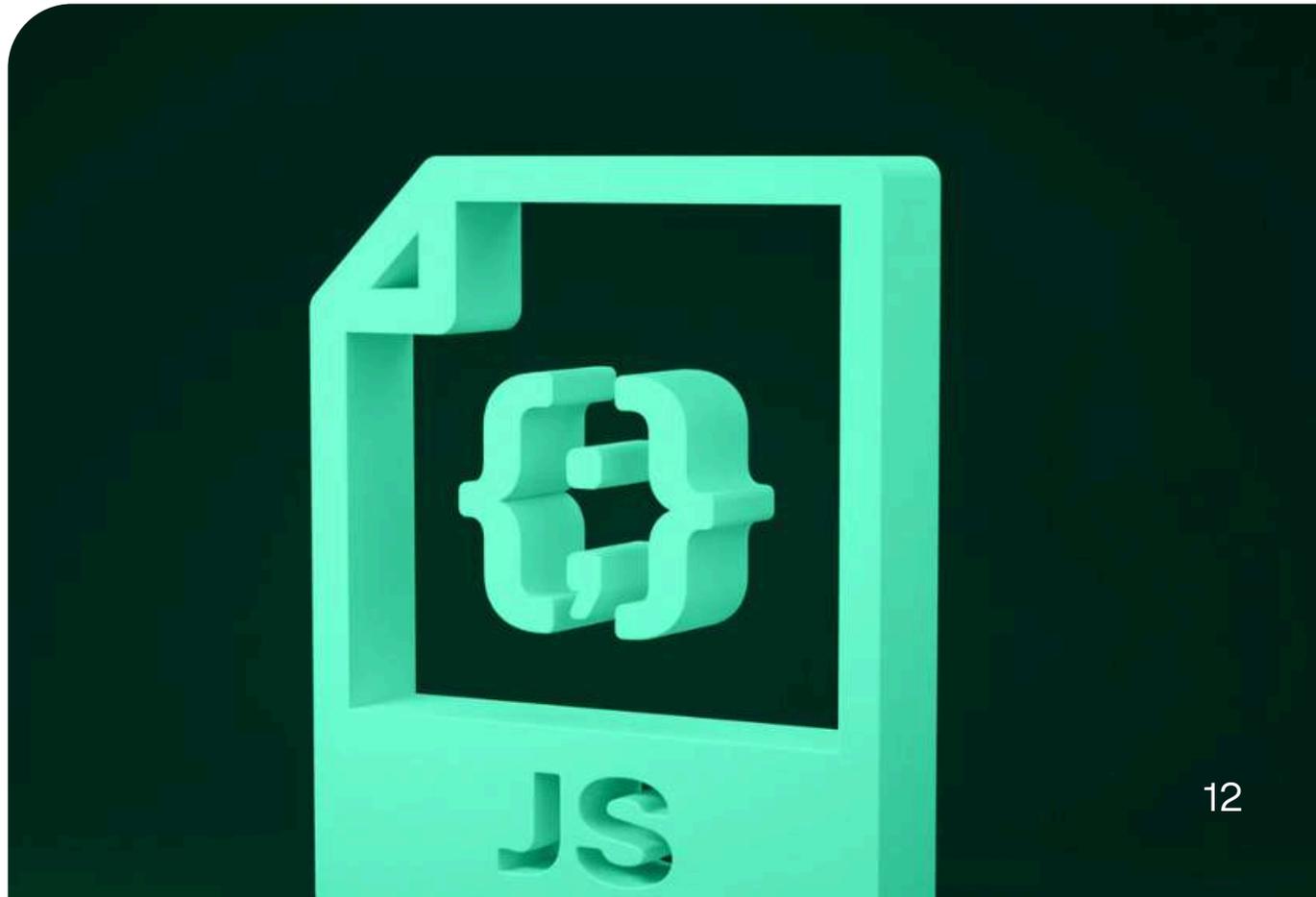
Verifone JS

Power your business with full control over the checkout process and simplified PCI DSS compliance.

Verifone JS gives you full control over the checkout experience while providing PCI DSS compliance and minimizing the Self-Assessment Questionnaire (SAQ) level.

Key benefits

- Speeds up integration.
- The merchant receives an encrypted card block, which can be used to process a payment or tokenize the card.
- Can be used in conjunction with S2S API for advanced use cases.



Mobile SDKs

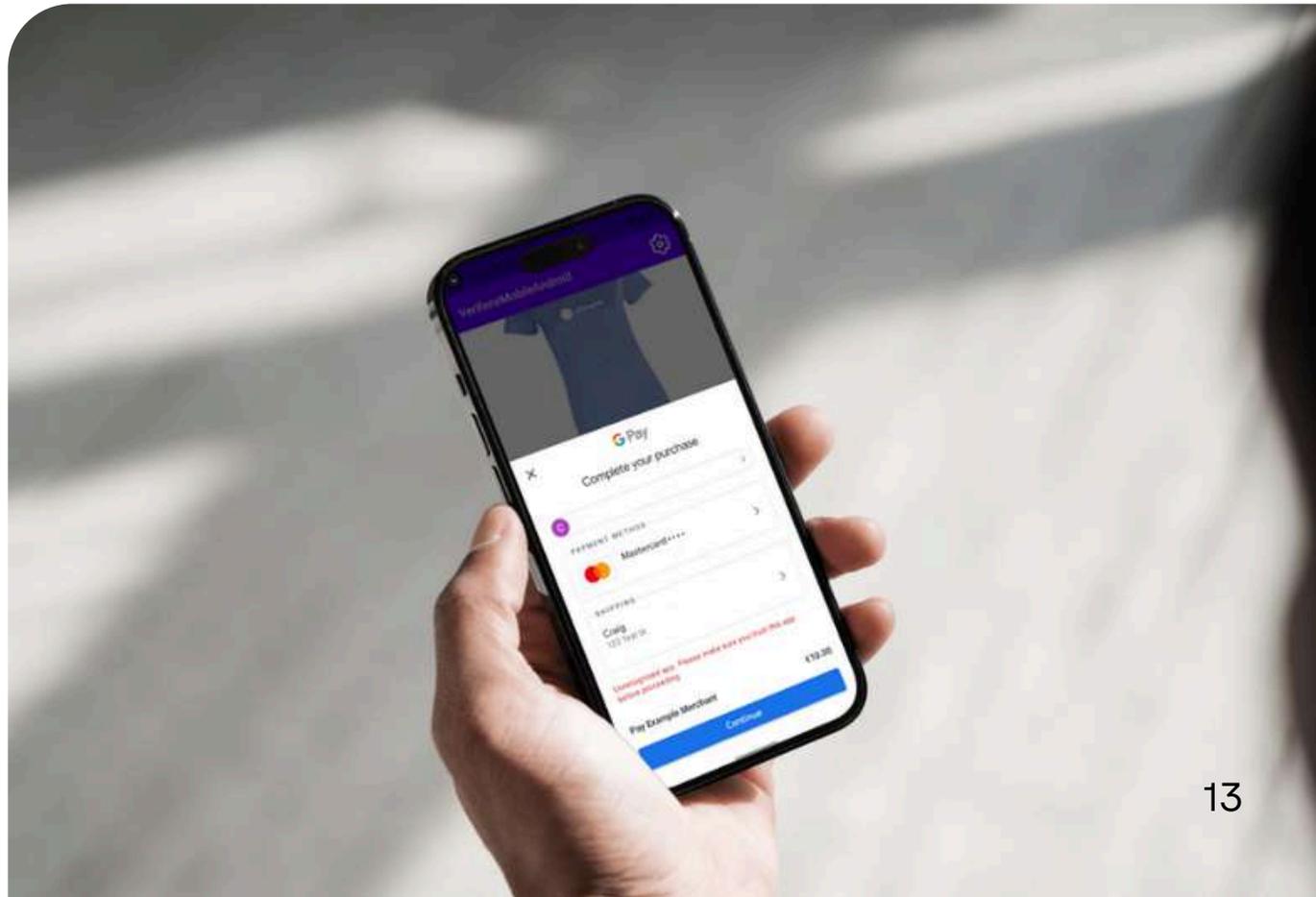
Simplify mobile payment integration with Verifone Mobile SDKs. Upgrade the shopper experience with support for multiple payment methods and customizable UI options.

Encrypt and validate card payments, handle 3D Secure verification, and interact with Alternative Payment Methods (APMs), all through Verifone Mobile SDKs.

Mobile SDKs also provide an optional customizable UI that can display available payment methods and collect card data.

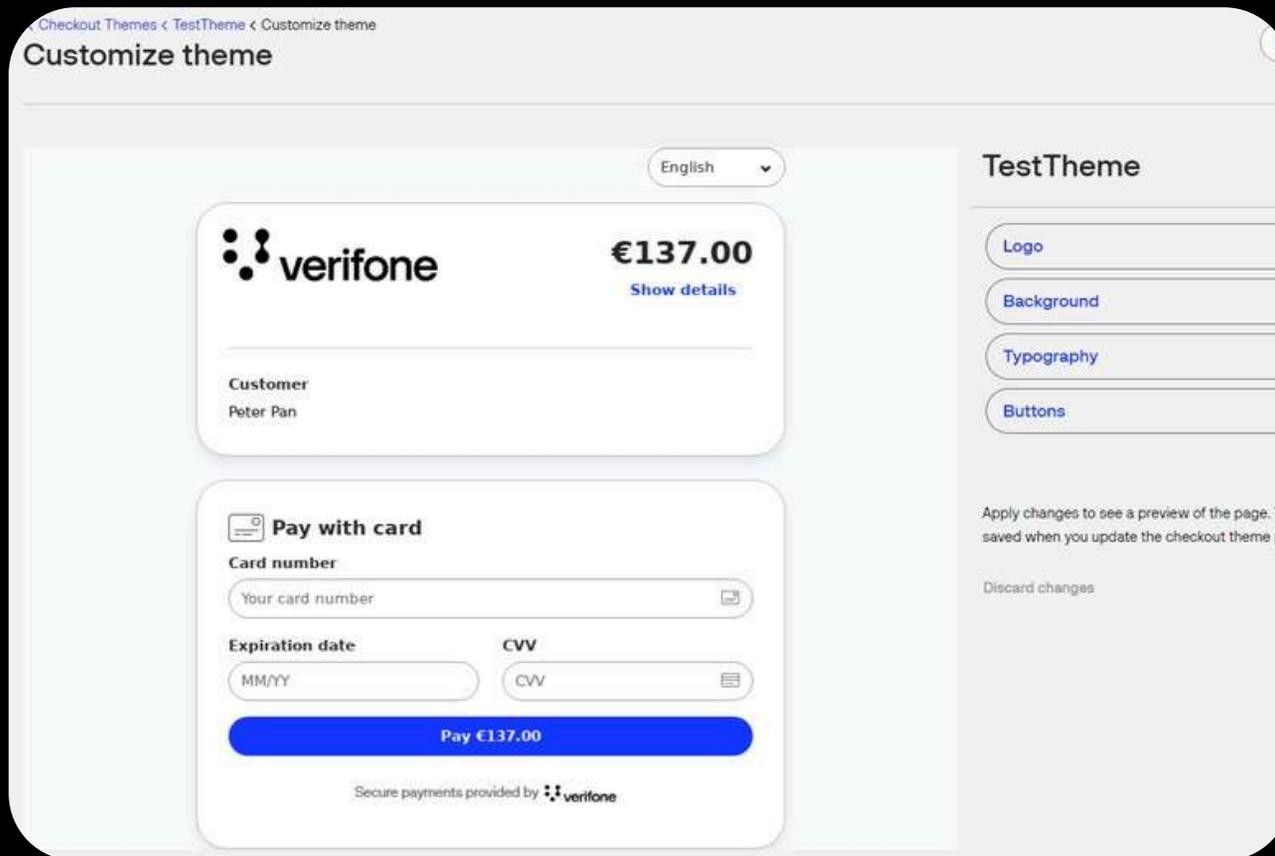
Key benefits

- Simplify payment acceptance across different sales channels.
- Safely encrypt card data.
- Enhance UI customization.
- Integrate services such as Google Pay, Apple Pay, PayPal.
- Offer localized payment methods for specific shopper preferences in your different markets.



Verifone Central theme editor

If you don't work with an in-house technical team, Verifone Central offers a UX friendly way to customize your checkout page with your company's logo, brand colors, fonts, and more. Checkout themes are created and stored, so they can be re-used when using a Verifone hosted checkout page, regardless of your chosen integration method.



Availability:

- All merchants regardless of the region or acquirer integration.
- Applicable to Hosted payment page (redirect) or IFRAME (embedded) regardless of the integration option (API, Payment link or via plugins/connectors - WooCommerce).

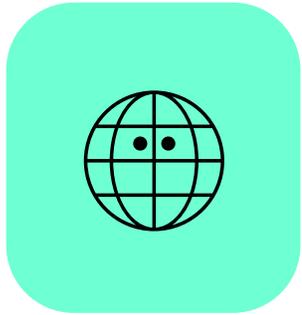
Benefits and impact:

- Reduced customization complexity if you do not use API.
- Customized checkout page with logo and color pattern that matches your company brand.
- Preview option to visualize the new theme and update it based on internal requirements and input.
- Brand consistency: End users will have a unified visual experience during the purchase flow.

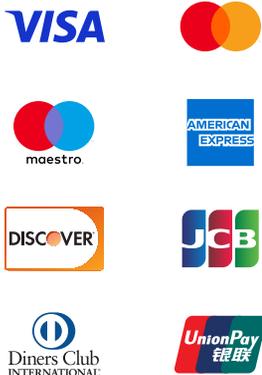
Payment methods

Localize the payment experience in each market

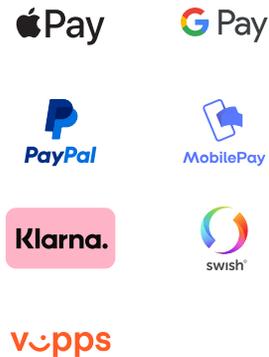
Enable a variety of global and local payment methods, to make the user experience more relevant, boost sales, and stand out among competitors. Our payment portfolio includes all global card schemes, APMs (alternative payment methods) and digital wallets, and region-specific favorite options.



Global card schemes



APMs & Digital wallets



Key benefits:

- Enrich customers' checkout experience, allowing them to pay as they choose.
- Improve your bottom line by driving higher basket values.
- Reduce cart abandonment rates by offering APMs and digital wallets in your checkouts.
- Allow customers to buy higher-value items with BNPL options.

Merchant acquiring

Work with Verifone Acquiring or bring your own acquirer

Verifone Acquiring

Have your monetary flows managed by a single experienced partner through our merchant acquiring services. Accept payments on all channels and in each of your regions through Verifone Payments, while retaining control of financial flows and leveraging robust payment solutions.

Key benefits

- Accept all shopper favorite payment methods on in-person and digital channels.
- Get a transparent view of transaction data, insights, authorization and settlement flows in your Verifone Central dashboard.
- Stay compliant with financial regulations and mandates in each market.

Acquirer choice

Benefit from the freedom to choose your own acquirer, thus retaining control over your commercial relationships. Verifone can work with you in an acquirer-agnostic relationship, which means we are accredited and can work with any of the world's leading acquirers.

Key benefits

- Your choice of acquirer is your own and does not depend on the payment gateway services.
- More cost control as you can negotiate merchant service fees based on the volumes and risk attributes of your business.

Regional Acquirers

- AMERICAS
 - US/Canada: First Data US & CA, Chase US & CA, Woodforest, SVS (Gift) US & CA, Synchrony (PLCC), ValueLink (Gift) US & CA
 - Latin America: Prosa, Global AMEX
- EMEA:
 - European: Verifone Acquiring, Elavon
 - Nordics: Nets, Swedbank
 - UK: Barclays, Lloyds, Worldpay, Global Payments
 - France: Carte Bancaires acquirers (all)
 - Iceland: RS2 Landsbankinn
 - Israel: ABS
- APAC:
 - Australia: Westpac AU
 - New Zealand: Westpac NZ, ASB, BNZ, Kiwibank.

Reporting & analytics

Unlock actionable insights and streamline operations with our reporting capabilities, providing real-time data and detailed trends.

Verifone's powerful reporting and data analytics help you understand and manage your business, by drawing insights from your payment data. See all your sales in one place in the Verifone reporting portal or via connection with your own management system.

Key benefits

- Real time access to transaction data.
- Get a snapshot of current processing trends straight from the dashboard, improving decision-making and business performance.
- Drill into details as granular as you need, even at transaction level.
- Set user management with specific permissions for your team members.
- Available insights on transaction volumes, authorization rates, refunds, most used payment methods, per country sales, peak shopping times, and many others.

UI reporting

No programming work needed, accessible directly in Verifone Central

Out-of-the-box, comprehensive reports and insights

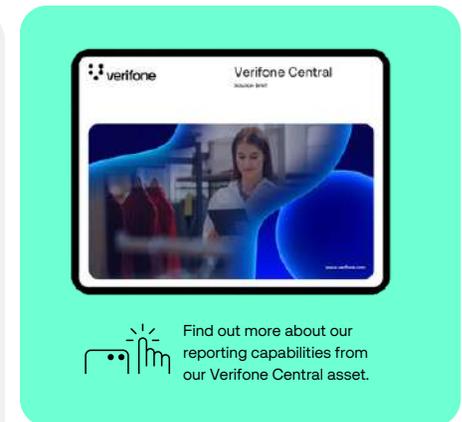
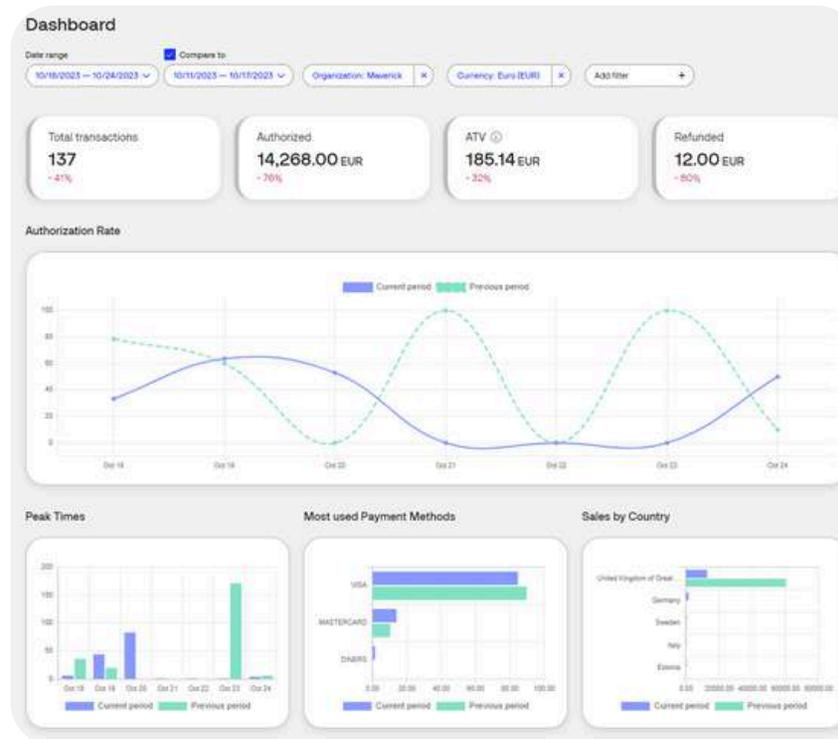
CSV exports and imports available for more in-depth analysis

Programmatic (API) reporting

Use programming scripts to automatically set up reports or to import the data into other tools

Have the freedom to customize reports to your business specific needs

Build automated integrations between Verifone and your other reporting tools



Omnichannel customer experience

Deliver a seamless unified experience with Verifone, connecting eCommerce and physical stores to provide customers with a unified and consistent buyer journey.

Create a deeper connection with your customers with a true omnichannel buyer journey from Verifone. Connect your eCommerce to your physical estate and delight users with a consistent experience, whether the point of interaction is traditional or physical.

Key benefits

- Offer consistent, on-brand experience at each point of interaction.
- Use the same tokens for a customer across all your channels, so that they can seamlessly transition from one channel to the next.
- Manage customer activity across the business.
- Support advanced omnichannel use cases, like “Buy online, pick up in store” or “View in-store, buy online”.



Robust payment security

Protect your transactions with Verifone's advanced security and fraud prevention solutions, combining tokenization and blocking rules, and improve the customer experience.

Stay ahead of changing risk and regulation and keep your transactions safe. Offer high security and anti-fraud standards and full payment data protection, with minimum impact on conversion rates. Leverage the highest and most strict standard of security in the industry (Verifone is PCI level-1 compliant), including tokenization, for optimal peace of mind for your shoppers and business.

Key benefits

- Enhance the customer experience by reducing checkout friction with the use of tokenization.
- Tokenization via HPP or S2S to support: one click purchases (CIT), recurring/unscheduled credential on file, re-authorization.
- 3DS integration to Cardinal Commerce.
- AVS/CVV verification.
- Blocking rules based on amount, customer name/country/IP, issuer, 3DS result.



Future-proof your customer journeys!

Verifone shapes ecosystems for online and in-person commerce experiences.
[Contact our sales teams](#) to find the best solution for your needs.



Accept payments in-person with top-of-the-line devices, for each use case.

[LEARN MORE](#)



Accept tokenized payments in your online channels, including world- favorite APMs.

[LEARN MORE](#)



Manage your payments end to end, from acceptance to settlement.

[LEARN MORE](#)



Leverage value-added services for tokenization, security, support, or deployment.

[LEARN MORE](#)



Expand the payment experience with choices beyond traditional card payments (digital wallets, BNPLs).

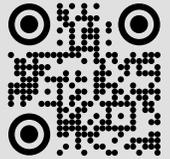
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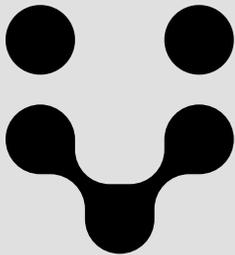
Create connected- commerce experiences across channels: online, in-app and in-person.

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Verifone shapes ecosystems for online and in-person commerce experiences, including everything businesses need – from secure payment devices to eCommerce tools, acquiring services, advanced business insights, and much more. As a global FinTech leader, Verifone powers omni-commerce growth for companies in over 165 countries and is trusted by the world’s best-known brands, small businesses and major financial institutions. The Verifone platform is built on a four-decade history of innovation and uncompromised security, annually managing more than 14B transactions worth over \$480B on physical and digital channels.

Learn more at www.verifone.com

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