



Hosted Checkout

Verifone eCommerce Solution Brief



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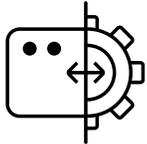
1. Overview

As digital sales volumes increase year over year, merchants need modern, resource-efficient options to accept payments online.

Verifone Hosted Checkout is a straightforward, secure, out-of-the-box solution that allows you to process transactions for your eCommerce business, while delighting customers with a seamless cart flow.

Use Verifone Hosted Checkout and start scaling your online channels! Available in multiple integration options and benefitting from our leading-edge security features, this solution is the right fit for merchants looking to get paid online quickly, with little or no compliance or development effort needed.

2. Outcomes and Benefits



Simple setup and integration

Our Hosted Checkout solution is available out-of-the-box, deployable in a few clicks, and does not require extra dev

hours from merchant teams.



Built-in compliance

No PCI compliance efforts needed from the merchant, as the solution is fully hosted in secure Verifone environments so the seller doesn't have to manage sensitive payment data.



Seamless cart flow shoppers

Offers customers a streamlined checkout experience, with built-in, user-friendly features like

real-time card validation, error messaging and tooltips, as well as 3DS/authentication flows.



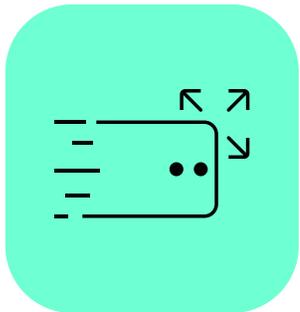
2.1 Use Cases



Companies with a physical footprint looking to expand to online channels



Businesses already selling online looking to switch eCommerce providers



SMBs and large companies entering a new market



Businesses looking to accept payment for sales without investing in dev work



2.2 Payment Methods Processed

We process all major global and local favorite card schemes, as well as local favorite alternative payment methods.



3. Integration Options

Hosted checkout can be integrated in one of four ways:

All integration options work in the same way. When a user shops on a Verifone merchant's website and hits Checkout, a request is sent to Verifone systems which generates the checkout link with the user's chosen products, displayed depending on the merchant's integration. The shopper is then taken to a different Verifone-hosted page, where they input their data. All payment data collected is stored by Verifone, so the seller doesn't have to deal with touching sensitive data. After the shopper has input their payment details and the payment is processed, the shopper is redirected to a page of the merchant's choosing.

Sandbox environments are available upon request for Hosted Checkout deployment testing.



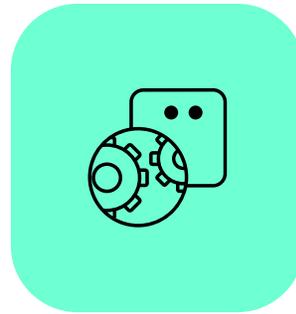
As a redirect checkout



As an iFrame



As a Pay-by-Link



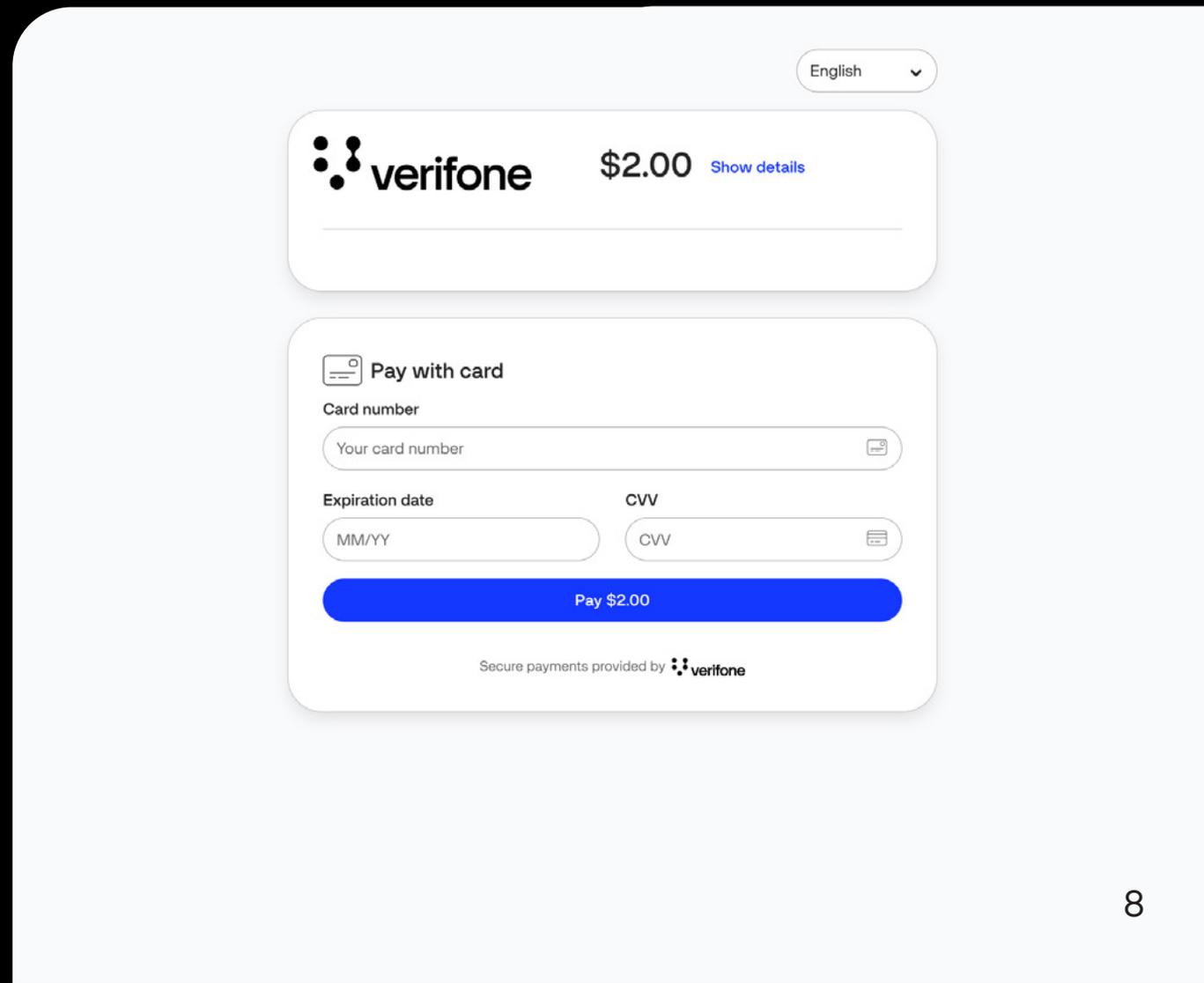
Through third-party connectors
(WooCommerce, Shopify, Magento, PrestaShop, Opencart)



3.1 Redirect Checkout

This integration option involves redirecting the shopper to a Verifone-hosted page, where the shopper inputs their payment details. At the end of the transaction, the user is taken back to the merchant's website.

The advantage of using a redirect checkout consists of its availability outside the box. Merchants don't have to invest development work or front-end work to deploy this solution, as no customizations are required, so they can quickly start selling. Another important advantage is the security of this solution – shoppers will be able to see that the data they've input is on a secure, Verifone-owned location.



The screenshot displays the Verifone checkout interface. At the top right, there is a language selector set to "English". Below this, a white rounded rectangle contains the Verifone logo, the amount "\$2.00", and a "Show details" link. A horizontal line separates this from the payment form below. The form is titled "Pay with card" and includes three input fields: "Card number" (with a placeholder "Your card number"), "Expiration date" (with a placeholder "MM/YY"), and "CVV" (with a placeholder "CVV"). A prominent blue button labeled "Pay \$2.00" is positioned below the form. At the bottom of the form, it states "Secure payments provided by verifone".

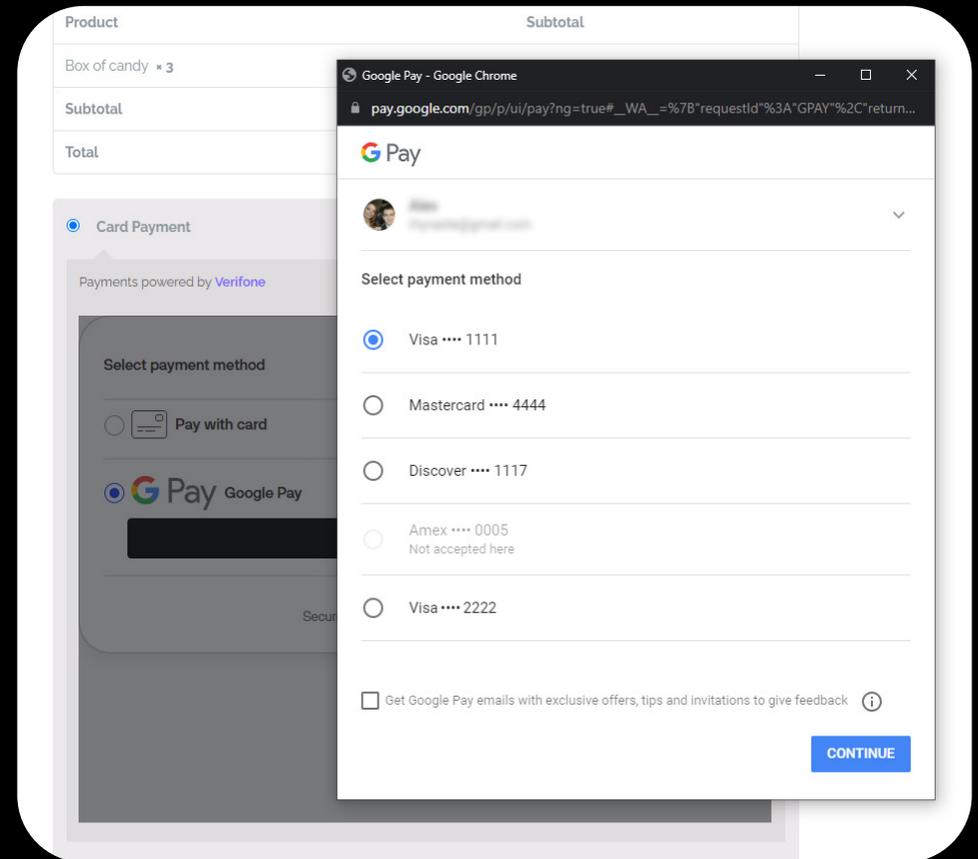
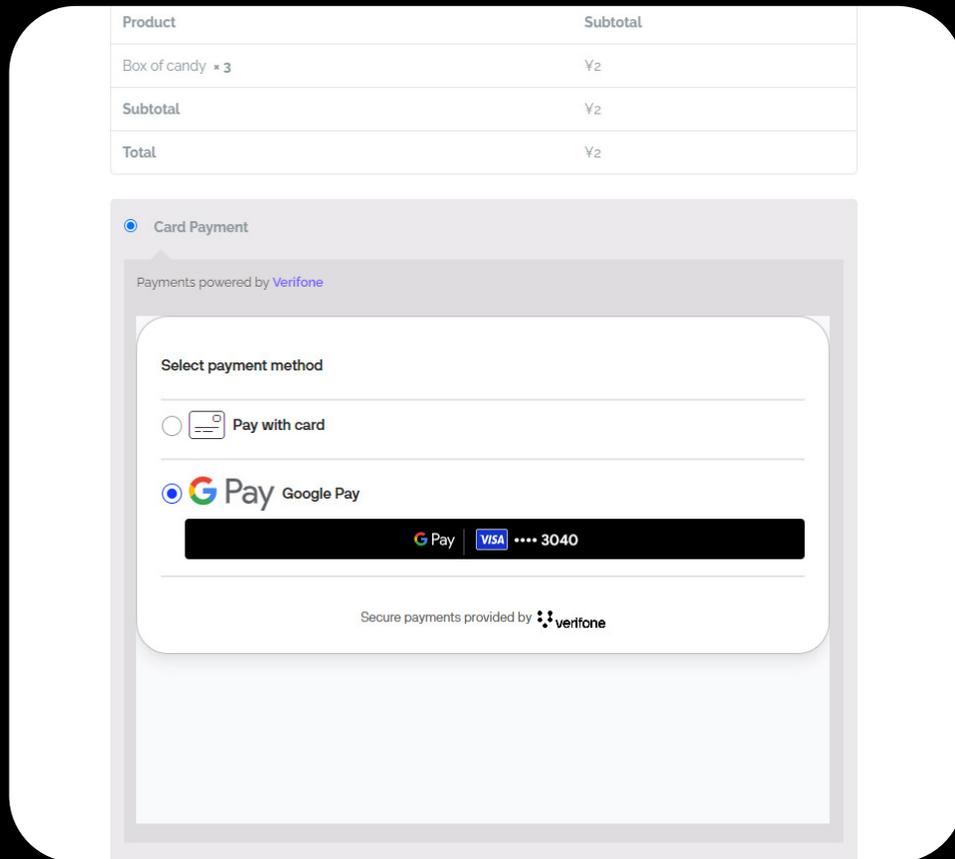
3.2 iFrame Checkout

This checkout option is comparable to Redirect, but it differs in one key aspect. Instead of redirecting the user to a hosted checkout page, Verifone's code is injected directly into the merchant's website, which displays the payment page as an iFrame that is overlaid on the business' site.

This creates a more seamless experience for the shopper.

Merchants have the flexibility to customize the iFrame checkout, in terms of payment methods shown and the look of specific design elements. This implies some development and integration work from the merchant side.

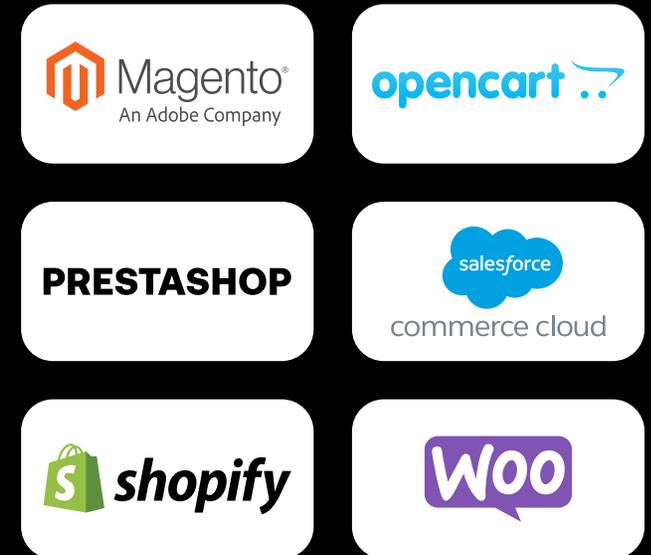
What's more, if the vendor has ApplePay and/or GooglePay enabled on their account, they can use the iFrame as an express checkout option by connecting the digital wallets to their Verifone account.



3.3 Third-Party Connectors

For merchants who employ eCommerce platforms to build their websites, Verifone checkout can be integrated for processing payments using external connectors or plugins. The shopper experience is similar to the redirect checkout, with the user adding items on the product page built through the CMS, and then being redirected to a Verifone-hosted page for payment processing.

We currently support integrations with the following eCommerce providers, with more being added each year:

The screenshot shows the 'Verifone Payment Gateway' settings page. At the top, there's the Verifone logo and the title 'Verifone Payment Gateway'. Below that, a sub-header says 'Accept card payments and other payment options available in your Verifone account. [Obtain API Keys](#)'. There are four tabs: 'Verifone account settings' (selected), 'Display settings', 'Card payment settings', and 'Alternative payment options'. A checkbox for 'Enable test mode' is checked. Below are three input fields: 'User ID' with the value '25a22e1f-***_***_***_*****', 'API Key' with the value 'xoBiqpaX*****', and 'Organisation ID' with the value '814a3246-1dd6-4135-9583-fe100652326a'. At the bottom, there are two buttons: '← Back to Shopify' and 'Update settings'.

One of the greatest advantages of this integration type is the ease and speed of the process on the merchant side. It only takes a few clicks to deploy Verifone checkout through third-party connectors, with no coding required. The merchant simply provides their credentials within the connector interface, selects the payment methods that should be displayed in the cart, and then they are ready to start selling online.

3.4 Pay-by-Link

A fourth integration option to accept payments online through Verifone is the pay-by-link route. This alternative implies no technical work, as merchants simply generate a dedicated payment link from the Verifone Central platform, which they then share with users looking to buy from them.

Pay-by-link is a wonderful alternative for merchants who sell goods or services that are custom priced, or for those who don't use a web-shop to sell their offering. Similar to other integration options, pay-by-link benefits from Verifone full security, as all sensitive payment data is stored on Verifone's servers.

The figure consists of three sequential screenshots of the Verifone Central interface for creating a payment link.

Step 1: Payment Settings

- Progress indicator: 1 (Payment settings), 2 (Link settings), 3 (Done)
- Section: **Payment Settings**
- Organization: [Dropdown menu]
- Cart information: Amount, Amount & product
- Transaction Amount: [Slider] 0.00
- Merchant Reference (optional): [Text input]
- Automatically send transaction for capture
- Buttons: Discard, Continue to link settings

Step 2: Link settings

- Progress indicator: 1 (Payment settings), 2 (Link settings), 3 (Done)
- Message: Payment link was successfully created
- URL: <https://uscst.checkout.vfcloud.net/v2/checkout/4b364492-d8fb-43b9...> Copy link
- Expires on: 13 Sep 2023 23:44
- This link was sent to: [Email icon], [Phone icon]
- Buttons: Send payment link, Return to payment links
- Link details**

| | |
|--------------------|--------------|
| Organization | [Redacted] |
| Transaction amount | USD 2 |
| Merchant Reference | DefaultMerch |
| Product(s) | - |
| Customer name | - |

Step 3: Done

- Language: English
- Verifone logo and amount: \$2.00 Show details
- Section: **Pay with card**
- Card number: [Input field]
- Expiration date: [Input field] MM/YY
- CVV: [Input field]
- Button: Pay \$2.00
- Text: Secure payments provided by Verifone

Figure: A custom URL is generated through the pay-by-link feature in Verifone Central, which is then shared with the shopper via text message or email

4. In Summary

| Verifone Hosted Checkout | Redirect checkout | iFrame | Third-party connectors | Pay-by-link |
|--------------------------|--|--|---|---|
| Technical work required | Minimal | Medium | Minimal | None |
| Suitable for | SMBs | SMBs | SMBs with websites built through eCommerce platforms | Self-employed merchants |
| | Enterprises entering new markets | Enterprises entering new markets | | Merchants just entering the digital space SMBs |
| Compliance needed | No PCI compliance needed from the merchant | No PCI compliance needed from the merchant | No PCI compliance needed from the merchant | No PCI compliance needed from the merchant |
| Other details | Fully secured by Verifone | Fully secured by Verifone | Fully secured by Verifone | Fully secured by Verifone |
| | | Design customizations available Can be used as an express checkout option | Available through WooCommerce, Shopify, Magento, PrestaShop, OpenCart | |

5. Future-Proof Your Customer Journeys!

Verifone revolutionizes commerce. Simply. Everywhere.

[Contact our sales teams](#) to find the best solution for your needs.



Devices

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

[LEARN MORE](#)



eCommerce

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

[LEARN MORE](#)



Acquiring

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

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Services

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

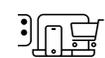
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APMS

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

[LEARN MORE](#)



Omnichannel

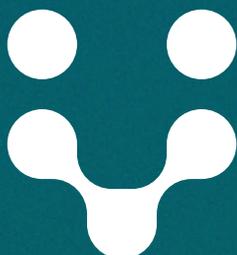
Create connected-commerce experiences across channels: online, in-app and in-person.

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Verifone is the payments architect shaping 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 12B transactions worth over \$500B on physical and digital channels.

Learn more at www.verifone.com

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