VISA *Checkout*

Simplifying Integration to Help Merchants Drive Online Growth

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.

- **24/7 support.** An experienced team of Visa Checkout integration specialists is available to provide technical assistance to merchants' developers and IT staff as they integrate, as well as post-launch.

That helps explain why CTOs and other senior technical leaders have been so satisfied with Visa Checkout. **Among the feedback that we have received:**

STAPLES®

❝ Visa Checkout fit easily into our payments infrastructure, and the Visa Checkout integration team were true partners throughout the process."

Faisal Masud | Chief Digital Officer & EVP Global E-Commerce

HSN It's fun here®

❝ "It was easy for us to integrate Visa Checkout into our desktop and mobile experiences, and it has helped simplify the checkout process for our customers."

Ed Deutscher | SVP – Digital Commerce

Virgin america

❝ Integrating Visa Checkout was as frictionless as it is for our customers to use"

Dean Cookson | VP & CTO

Fitting Within Merchants' Existing Payments Infrastructure

Visa Checkout's integration is modular and its scope of work can be customized. 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 or fraud detection systems. And merchants can choose to further secure Visa Checkout by using Visa Token Service to tokenize 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 enrollment – 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 enrollment 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 optimized 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 and a few lines of code. 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.

Support From Our Integration Experts

Visa Checkout fits within merchants' existing checkout and payment processes. That minimizes disruption and enables our merchants to get up-and-running fast.

In addition, we have an experienced team of integration specialists available to provide technical assistance to your team. Our 24/7 support, via e-mail or phone, is there to help you 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 also supports our merchants' risk management needs. Our fraud operations team regularly scans Visa Checkout transactions to identify suspicious activity and takes steps to mitigate potential losses to merchants.

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" The Visa Checkout cartridge for Demandware helped us save time on integration, and the support we had from the Visa Checkout team was exceptional."

Ron Edwards | Chief Operating Officer

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" Our Visa Checkout implementation was easy. The combination of robust system architecture, excellent support and ease of integration was very impressive."

Vince Hunt | VP and Technology Adviser

Rakuten.com

" Having integrated similar payment products, we found the Visa Checkout integration to be among the simplest. We received top notch support from the team at Visa, and the resources needed to integrate were less than for comparable projects. Within days not only were we up and running but receiving rave reviews from customers."

Bjorn Laukli | CTO

JUSTFAB

" Integration with Visa Checkout was simple and fast. Our Visa Checkout integration liaison was extremely responsive and helpful throughout the process. Visa Checkout is an ideal technology partner."

Matt Fojut | Executive Vice President of Corporate Development

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.[1]

+51%

Increase Conversions

Visa Checkout enrolled customers have a 51% higher conversion rate when compared to traditional checkout customers.[2]

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.[2]

63%

Reduce Fraud

The incidence of fraud in Visa Checkout transactions is 63% lower than in overall Visa transactions at U.S. ecommerce merchants.[4]

96%

Make Consumers Feel Secure

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

Optimizing 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 while lowering the risk of fraud. Here are three ways to configure Visa Checkout in order to maximize 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.**[5]

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's 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 users' 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%.**[6]

Moving Merchant Account Registration To Post-Purchase

Merchants have long struggled to enroll 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.

Consider the experience of 1-800-Flowers.com. As part of a joint marketing program with Visa, 1-800-Flowers.com celebrated the start of the football season with a promotion encouraging fans to purchase flowers for family and friends. **The campaign brought in thousands of new customers. And 1-800-Flowers.com was able to use Visa Checkout customers' account information to make it easier for those customers to enroll in 1-800-Flowers.com's own loyalty program.**

" Visa Checkout makes it easier for our customers to set up their Celebrations Rewards℠ accounts, and it has helped us continue to enhance our loyalty program."

Eric Gehnrich | VP of Partnerships and Marketing

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.

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] 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.

[2] 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.

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

[4] Based on Visa Checkout and VisaNet data for the period July 2015-July 2016. For Visa transactions only.

[5] Visa data. Comparison of number of customers signing in or signing up for Visa Checkout for the time periods April 1 to 27, 2016 and April 28 (date that Visa Checkout button moved to the cart page) to May 31, 2016.

[6] Visa data. Comparison of number of customers signing in or signing up for Visa Checkout for the time periods February 10 to March 8, 2015 and March 9 (date that Visa Checkout button moved to "above the fold") to April 10, 2015.