



## ECOMMERCE FUNCTIONALITY

Our eCommerce solution offers a range of payment options to meet consumer needs and reflect changing market conditions.

The online payment gateway will allow you to take card payments within your website or app, while also attracting new customers and reducing cart abandonment by adding alternative in-app payments such as Apple Pay™ and Android Pay.

Enable convenient checkout with Apple Pay™ and Android Pay for in-app payments. Pay at the touch of your device, through the Passbook feature.

The eCommerce payment gateway suite comprises of the following components:

### HOSTED PAYMENT PAGE:

Our Hosted Payment Page is the fastest and simplest route to accept card payments through your website. Customers will be redirected to a payment page hosted within our secure Level 1 PCI DSS compliant data centre to complete their purchase. Once payment is complete, the customer will be redirected back to your website. The Hosted Payment Page is customisable, optimised for mobile devices and minimises your PCI DSS compliancy requirements.

### API:

The API integration allows you to capture customer card details on your own website or via your own custom payment application and submit them to our payment gateway for processing. This allows you to retain complete control over the payment page. You remain responsible for PCI DSS compliance regarding handling of card data in this instance.

### VIRTUAL TERMINAL:

The Virtual Terminal allows you to take mail order and telephone order payments in real-time via our secure Level 1 PCI DSS compliant terminal. Multiple users can be set up with various user permissions and the solution can be accessed via any device with internet access, allowing you to take payments without any integration work. This tool also provides extensive transaction management, reporting capabilities, customisable receipts, and fraud prevention tools.

### ADDITIONAL ECOMMERCE SERVICES:

**Fraud & Payment Security:** The eCommerce gateway provides a number of tools to manage and greatly reduce a merchant's exposure to the fraud they face in 'card not present' environments including 3D Secure, Address Verification Service (AVS) and Security Code (CVV) checking, various gateway fraud tools (including data blacklists, lock-out times etc.), and PCI DSS Standards.

**Reporting & Management:** Our management information tool provides merchants with a wealth of functionality whilst remaining intuitive & easy to use. This is an online browser based solution providing a wide variety of reports, dashboards and graphical charts of transactions processed across multiple channels and payment methods, with the option to export data to Excel. It also provides transaction monitoring and management capabilities, including the ability to process refunds and voids. Multiple users can be set up to access this tool, with varying levels of user permissions.

**Data Vault & Recurring Payments:** The eCommerce gateway provides merchants with a data vault tokenisation service enabling the secure storage of card details on First Data's Level 1 PCI DSS compliant servers through the Hosted Payment Page & API integrations. It also enables merchants to generate recurring payment schedules through the Virtual Terminal, Hosted Payment Page and the API.

**Dynamic Currency Conversion (DCC) and Dynamic Pricing:** With DCC, foreign customers have the choice to pay for goods and services purchased online in their home currency. The currency conversion is in real-time and eliminates the need for customers to mentally calculate the estimated cost of the purchase in their home currency. Now International Visa and MasterCard eCommerce customers can make informed decisions about their online purchases and eradicate any unexpected pricing or foreign exchange conversions on receipt of their monthly statements. First Data can both offer this currency conversion service at the payment stage of the transaction (Electronic Dynamic Currency Conversion - eDCC), or throughout the merchant's website, allowing to customer to view prices in their own currency from the very beginning of the shopping process (Dynamic Pricing). eDCC is available via the Hosted Payment Page, API and the Virtual Terminal.