

Driving Growth for Global Digital Brands

Customers expect an innovative experience

Whether shopping online or in store, customers expect a seamless shopping journey and often turn to digitally innovative businesses who can deliver an elevated experience. As a result, tech-savvy companies are exploring how to best meet their customers' needs.



42%

of consumers have their credit and debit cards loaded in their digital wallet¹



72%

of consumers are more eager to buy from a digitally innovative business²



21%

of younger generations regularly pay with QR code payments³

Driving omnichannel commerce growth

Consumers want to pay via the most convenient method, and they want a seamless purchase journey across channels.



As more consumers turn to digital payment solutions across a variety of channels, the industry can expect an increase in digital and omnichannel commerce growth.

1 of 3

U.S. consumers have used a Buy Now, Pay Later service⁵

\$300B

omnichannel commerce growth by 2024⁶

Opportunities for the technology industry

Digital channels provide opportunities to connect with existing customers, engage with new ones, and create a more seamless payment experience. Tech-savvy businesses offering digital services can expect increased omnichannel commerce growth.



Help maximize revenue opportunities

Allow your customers to pay using the contactless method they prefer to enable more transactions.



Redefine consumer experiences

Allow customers to order and pay ahead, then pick up curbside or enable dynamic QR codes to encourage contactless payment experiences.




Power omnichannel commerce

Create innovative checkout experiences such as Scan & Go across channels, payment types and devices.



Enable secure, frictionless checkouts

Integrated systems allow for seamless payment experiences while customer data stays secure through encryption and tokenization.



Implement an action plan

Businesses can **meet their customers' needs and drive growth for their brand by providing omnichannel commerce experiences.** With a phased, integrated digital strategy, you can provide your customers with more flexibility and new ways to pay.

Action plan checklist

1. Enable and accepting more payments
2. Enhance your digital capabilities
3. Expand the consumer experience

Action 01

Enable and accept more payments

Adapting to new marketplace trends starts with a few digital basics.



Digital channels

Launch digital channels, including online ordering, a mobile app with basic services and loyalty programs.

Digital wallets

Offer a convenient, simple way to pay with devices used every day.

Local payments

Access a broad range of global and local payment methods.

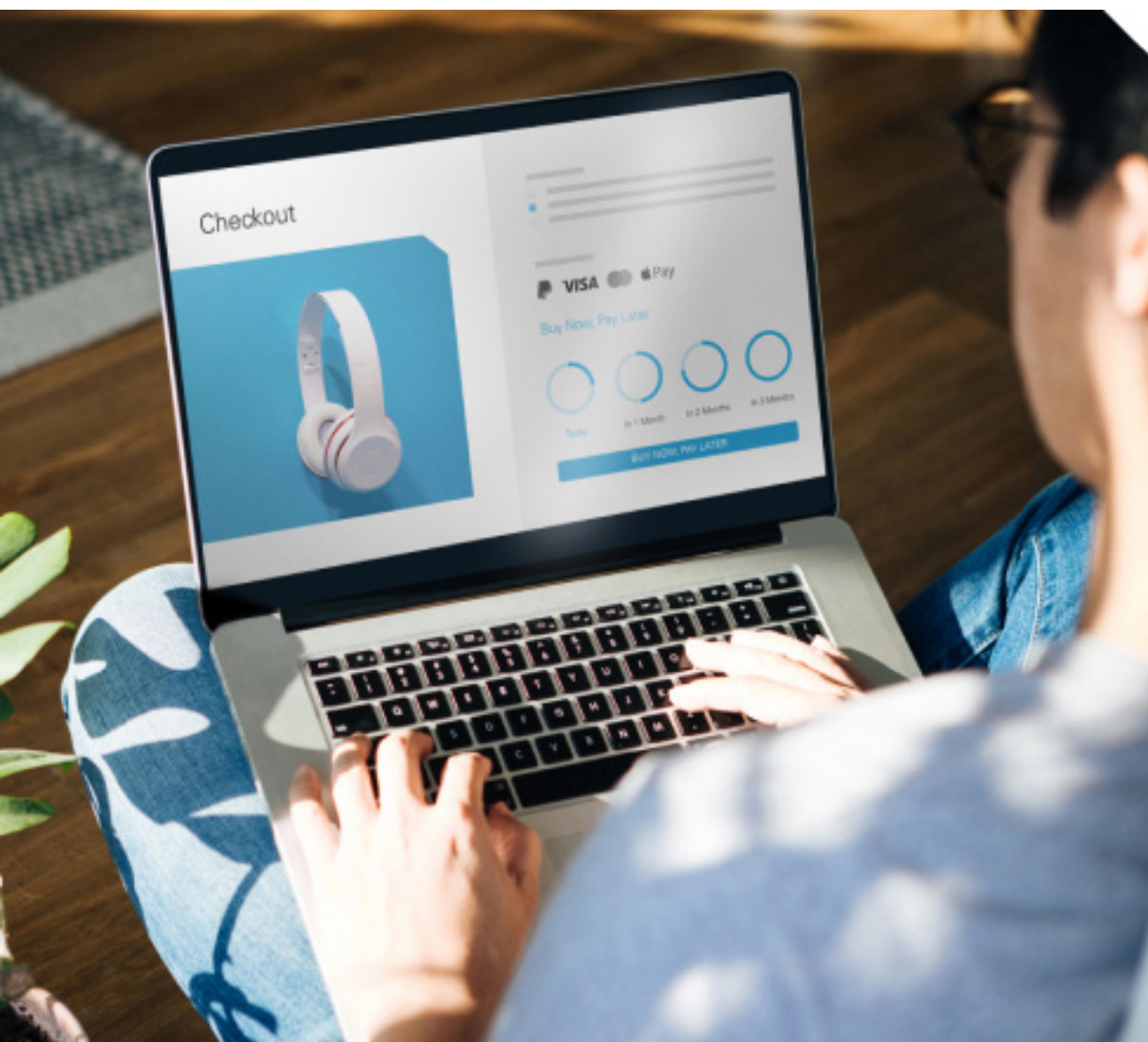
Pay by bank / eACH

Deliver secure omnichannel payments with ACH warranty against chargebacks to lower the cost of payments and deliver a great user experience.

Action 02

Enhance your digital capabilities

Once your business has implemented the basics, you can begin to expand your digital capabilities.



Buy now, pay later

Offer customers the option to split payments, which can help increase basket size and conversion rates.

Data insights and analytics

Personalize the customer journey through data-driven geolocation and customer-specific recommendations.

Curbside pickup

Integrate digital services with your current offering by enabling online ordering with physical pickup options.

Action 03

Expand the customer experience

Reach your customers in memorable ways through new platforms and a curated experience.



Scan and go

Enable a fast, mobile checkout experience without the checkout aisle.

Integrated loyalty

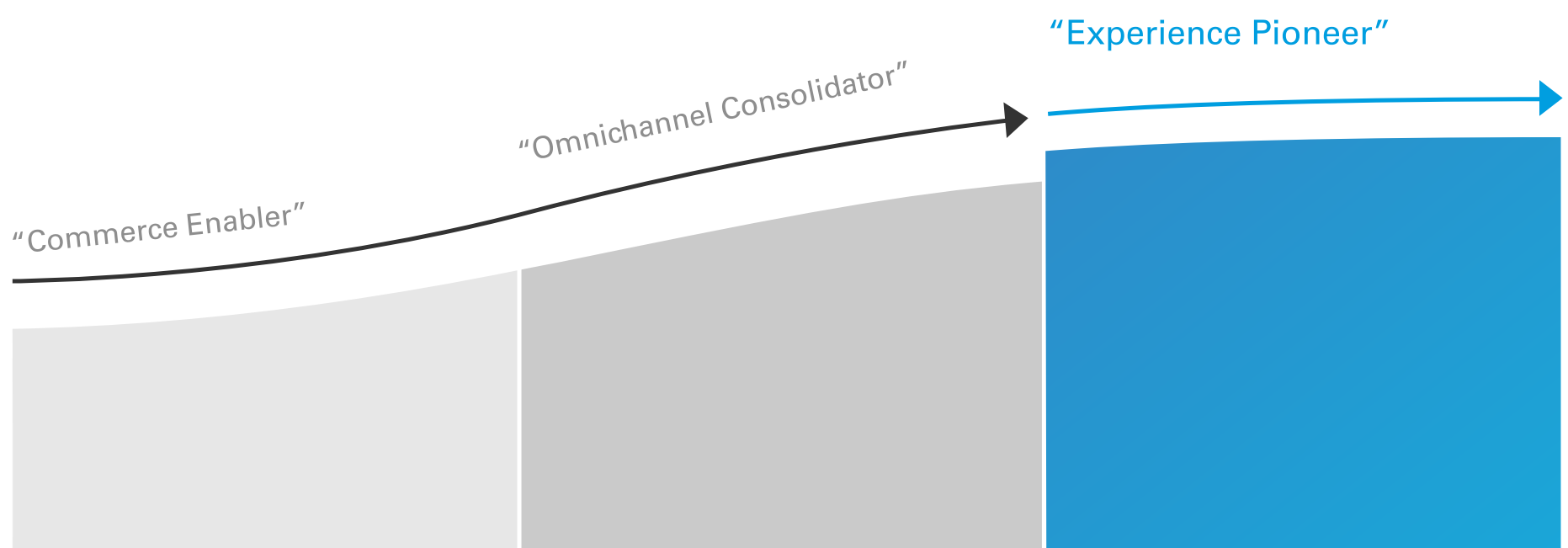
Create incentive programs to drive customers towards stored value and integrated digital wallets.

Connected commerce

Integrate new commerce channels such as voice, social, connected car and more.

Digital commerce maturity curve

Wherever you are on the omnichannel commerce maturity curve, we'll help you get to the next level.



Multichannel

Enhance commerce options for individual channels

- Enable popular and emerging payment methods
- Secure transactions and fraud mitigation
- Vault credentials for recurring payments
- Expand globally with cross-border, local payment methods and currency
- Maximize authorization approvals
- Lower the cost of debit acceptance

Omnichannel

Enable true omnichannel commerce experience

- Cross-channel shopping experiences (social, curbside pickup, delivery, etc.)
- Encrypted omnichannel tokens and enriched data
- Integrate back-office systems and reporting across channels and partners
- Optimize online conversions and increase foot traffic with targeted digital experiences

Future Innovations

Extend your relationship with customers

- Empower your customer base with embedded financial tools like credit, debit/checking, and stored value
- Gamify and hyper-localize loyalty experiences
- Revolutionize in-store and online support with AI and digital tools for better customer experiences
- Leverage virtual reality, simulators, and avatars for clients to preview and purchase goods

More opportunities

Additional services offer incremental benefits

Optimize payments, lower costs and help increase profitability with value-added solutions.

Optimization

Decline prevention

Keep payment credentials up-to-date to improve checkout experience while increasing authorization rates and helping reduce fraud.

Decline recovery

Setup custom rules for declined transactions to quickly return a new outcome.

Routing optimization

Pay lower costs based upon the networks available.

Encryption & tokenization

Help protect your customers' data and reduce your compliance scope with multi-layered, end-to-end security.

Fraud mitigation

Block fraudulent transactions and avoid reputation damage to your brand.

Financial Services

Payouts

Deliver fast, efficient, and secure digital payouts to customers how and when they want to get paid.

AR automation

Overcome manual processes by automating vendor/supplier payments.

Payroll

Expand the customer experience to deliver a range of banking and payment service, such as rewards-bearing credit cards and financial wellness offerings.

Integration Assistance

Accelerate time-to-market and free up resources with services to seamlessly connect systems and deliver enriched consumer experiences.

Client success stories

We have the industry expertise to help your business grow.

Our **expertise**, **insights** and **technology** have helped drive our clients' success and continue to prepare them for the future.

90+

clients in the technology vertical

20B+

global eCommerce transactions

8/10

top technology companies work with us

Client success stories

With expanded reach, enhanced customer experiences and new revenue streams, Carat's innovative digital solutions and services enable real growth for our clients.

30%

Sales Increase

We enabled an eCommerce merchant to deliver a flexible Buy Now, Pay Later option to their customers, which resulted in a 50% increase in repeat customer rate and a 30% sales increase.

\$99M

Revenue Lift

We helped a major enterprise technology company optimize authorization rates for recurring online payments, which resulted in a 10% increase in approval rates and \$99 million in expected additional annual revenue.

\$1.5M

Payout Savings

We helped a major rideshare client offer more payout options to their drivers and virtually eliminate delayed or incomplete payments, removing driver friction and reducing call center volume by 40%.

40+

Countries Reached

We helped a multinational tech giant create a seamless global experience, expanding across 40 countries in less than 90 days with 160+ local payment methods.

Client success stories

Our client and partner was looking for an omnichannel partner to expand their digital wallet footprint, create innovative checkout experiences, and optimize their payments performance.

Google

Client Benefits

11K New Pay at Pump Locations

Seamlessly integrated the innovative next generation of Google Pay with a leading, national petro merchant

6% Higher Approval Rate

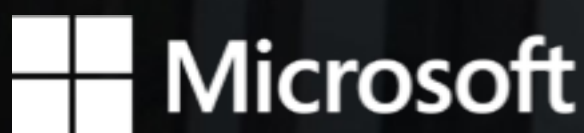
Improved average payment acceptance rate for large merchants

New Commerce Experience

Drove customer satisfaction, acquisition, and retention with safer, touchless checkout experiences

Client success stories

Our client is a data-driven merchant with a clear focus on optimizing around customer experience and improving payment economics.



Client Benefits

Expanded Global Reach

Satisfying increased market demand for the client's services

Focus on Approval Rates

Improved customer experience and more revenue captured

Payment Optimization

Reduced cost of payment acceptance by driving U.S. transactions to lower-cost debit networks

When you partner with us, you're choosing an industry leader with nearly **50 years of experience**. Discover how we can help your global digital brand grow through the right set of solutions and services.

Visit **carat.fiserv.com** to learn more.