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OMNICHANNEL PAYMENTS FROM WORLDPAY

Turn customer transactions into smarter connected experiences

A blended channel is now the only channel

Today's shoppers expect more than ever before. Retailers like you should provide a convenient experience across all the different channels they use – mobile, ecommerce, social and instore. your customers – with their changing demands and high expectations – it's all about having a consistently good customer journey, however they choose to interact and regardless of the specific channel they're using.

This means connecting all of those channels together, so your shoppers feel like they're interacting with your brand as part of one blended experience.

You also need to use deep insights to understand how individuals are navigating the purchasing journey across these channels.

However, disparate processes and legacy systems can stop you from having this single view of the customer, inventory and payments to create a blended channel experience. You may be frustrated when you can't easily connect payment systems that don't talk to each other – and often have to resort to tedious manual processes as a result.

With Worldpay from FIS, you can turn customer transactions into smarter connected experiences. With a true omnichannel payments platform from the global experts, meet customer expectations across any channel.

Let us show you how.

Discover Worldpay Omnichannel payments

With a true omnichannel payments platform from the global experts, you can meet customer expectations across any channel.

Worldpay Omnichannel Payments is a one-stop entry to Point of Sale (POS), eCommerce and MOTO transaction processing, fraud and risk management, acquirers, third party processors and Alternative Payment Methods (APMs).

It's the integrated, engaging and personalised omnichannel experience that your customers want.

We're leading payments across the globe

#1	global acquirer
#1	in cross-border eCommerce
40B+	transactions annually
$1.7T	worth of payments transactions
300+	APMs
146	countries
126	currencies
6	core business sectors
1,000+	partners
2,500+	integrations

Cross-channel tokenisation

Our Omnichannel solution uses a cross-channel tokenisation database to create tokens for use in any supported payment channel.

Why is this important? As a merchant, you can increase cross-selling opportunities and drive more shopper loyalty by re-using tokens across payment channels.

What's more, tokens fully integrate into other Worldpay services, such as 3DS Secure services, and recurring payments. They can also be used for further payments, and to refund (payout to) a card.

Supporting omnichannel customer experiences has never been easier, with all payments processed through a single gateway. Buying online, and returning in-store becomes simple and straightforward.

How does this work? All transactions are identified by a unique order code, and refunds can be triggered by sending this order code back through any channel.

The results? A fully reconcilable, cross-channel refund.

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How Worldpay solves retailer challenges

Connected channels

The ability to store credentials when the shopper's card is not present and track cross-channel referenced refunds. Retailers can also create omnichannel tokens to identify individual customers and create friction-free shopper journeys – without needing to store PAN/card numbers.

Single global integration

With one connection across markets, schemes, payment methods and platforms, Worldpay is simplifying the payment landscape for retailers. That means reducing the number of suppliers they use, streamlining their processes and reducing costs. Single-click checkout also reduces friction in the shopper's journey and increases conversion.

Integrated POS system

Countertop or fixed PIN Entry Devices (PEDs) for automatic processing and detailed real-time reporting when the shopper's card is present. With certification for the ultimate level of security (Point-to-Point Encryption/ P2PE version 2), card details are encrypted from the PED to the acquirer, so personal data is never revealed and retailers can easily comply with payment security standards (PCI-DSS). Our hardware tracking tool monitors the P2PE hardware we offer consistently across countries as part of this fully managed POS solution.

Payment acceptance

The latest and most popular payment methods and international payment schemes, eWallet, and APM mobile wallets.
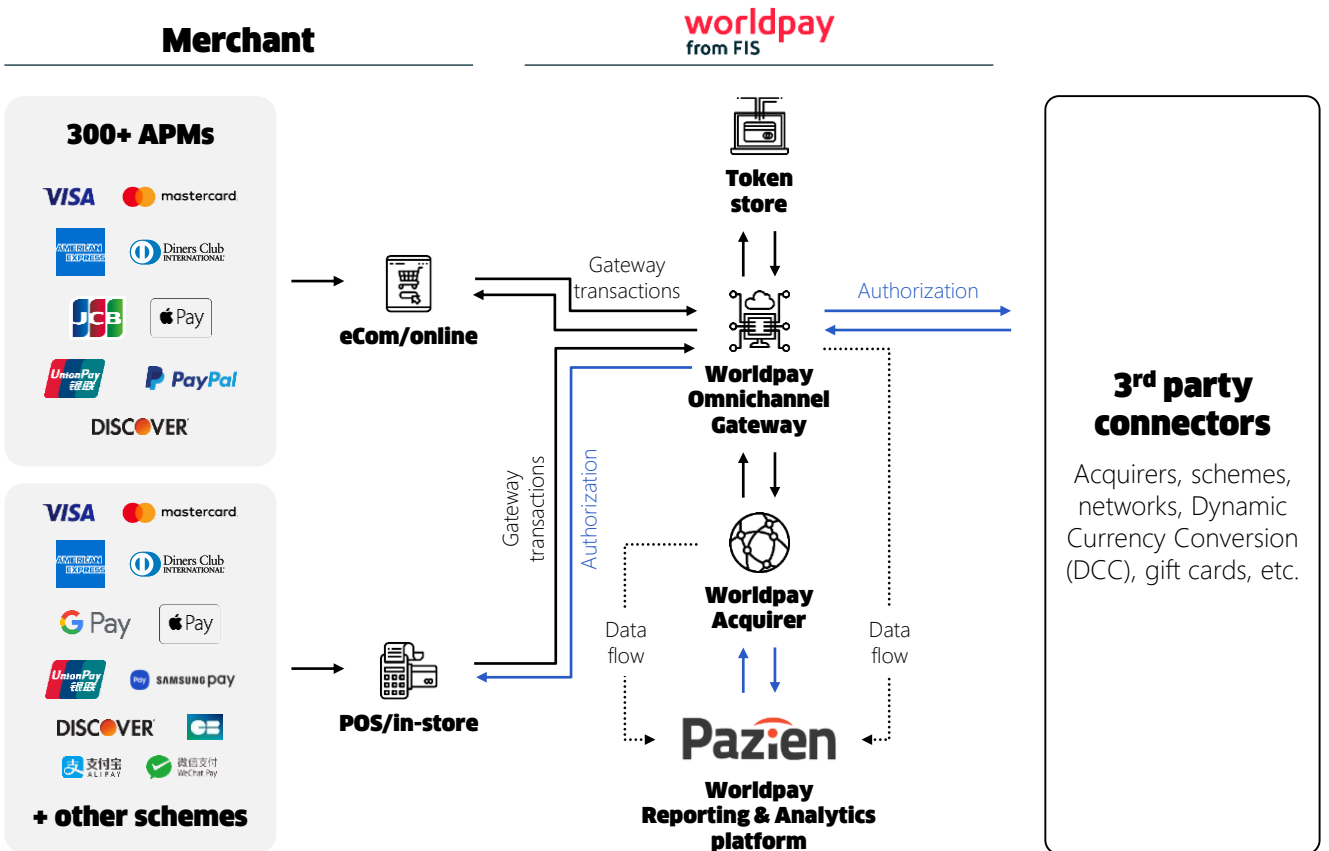
Unified payment view

Consolidated data reporting and actionable insights, as well as billing and settlement, is available through Pazien payments analytics as part of our single platform. With reporting available across all channels retailers benefit from a single, aggregated view of the customer and easier reconciliation.

Omnichannel Payments Platform – how does it work?

Worldpay's omnichannel platform offers payment processing across all channels – whether data is captured at the time of sale or not. By unifying these standalone channels using a single solution, we simplify the technology landscape for retailers and create a joined-up experience for shoppers.

One platform. Every channel.

With the scale, global reach and payments experience that Worldpay provides, your commerce can be fully connected.

That means local support and popular payment methods for online and offline interactions. Unified transaction management across reversals, refunds and chargeback processing. Tokenisation, consolidated data and reporting to help you identify and remember shoppers, as well as their cross-channel preferences.

And with just one contract, relationship and global integration, you can now deliver omnichannel experiences without the complexity.

Discover the most common omnichannel use cases

With a true omnichannel payments platform from the global experts, you can deliver one engaging and personalised customer journey across every shopping channel.

In the following pages, discover some of the most common use cases for omnichannel payments:

Buy Online Pick-up In-Store (BOPIS)

Page 7

Buy Online Return In-Store (BORIS)
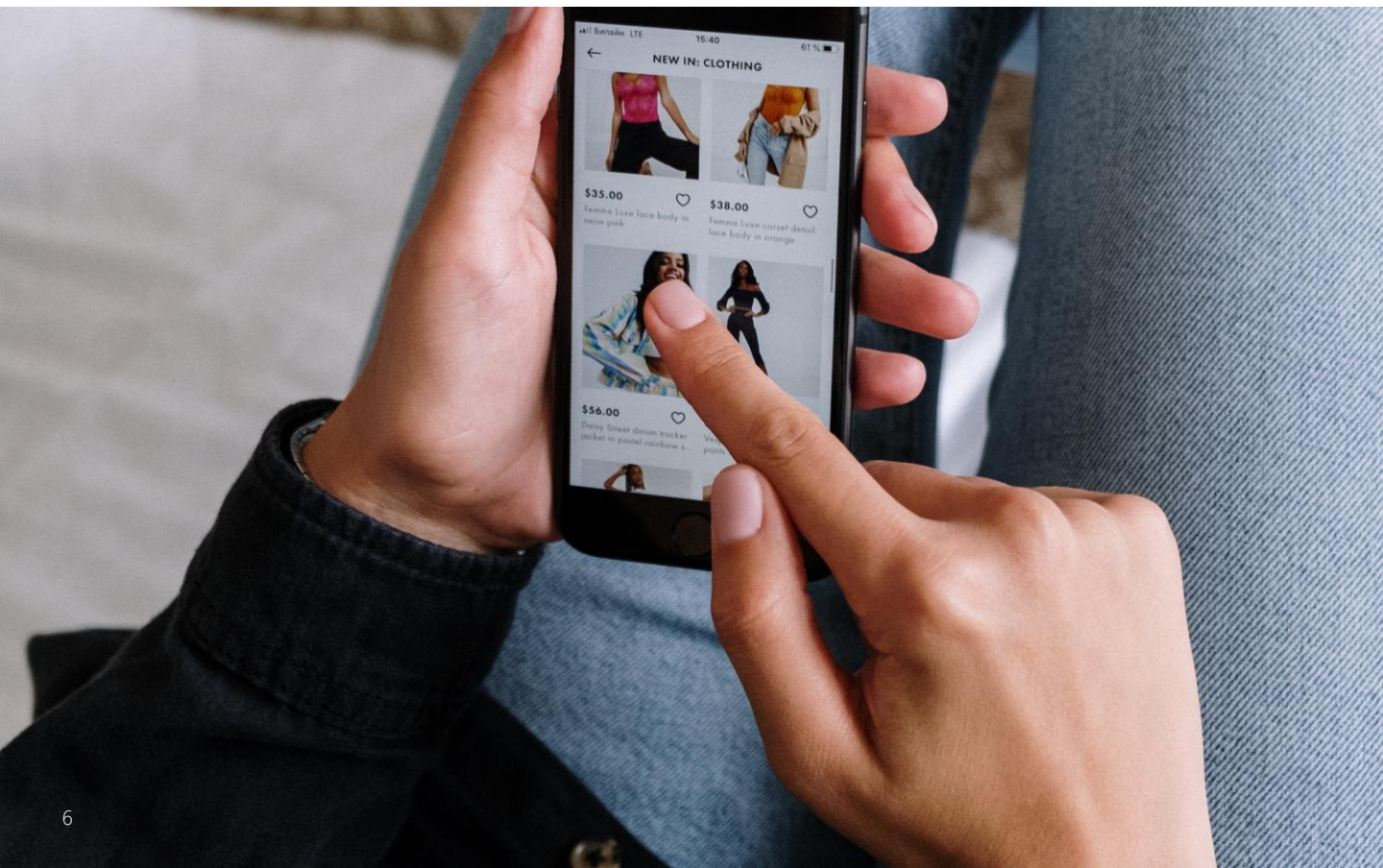
Page 7

Single Customer View

Page 8

Endless Aisle

Page 10

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BOPIS/BORIS

Buy Online Pick-up In-Store (BOPIS)

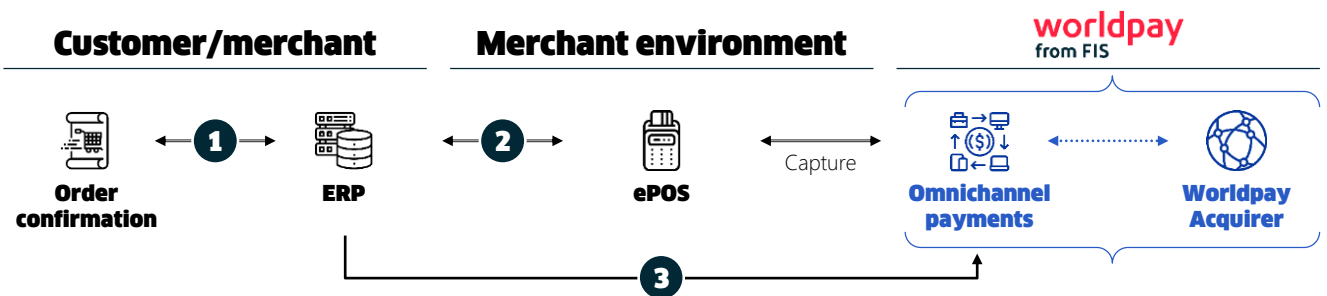If you want your customers to keep coming back, then you need to offer a smart shopping journey. Fast service. Personalised approach. Data security. Easy checkout. No matter where consumers are or how they like to pay.

And that means one blended experience across every shopping channel.

Did you know?

75% **of consumers who buy online and pick up or return in store, make unplanned purchases within the store.[1]**

Customer/merchant — **Merchant environment** — **worldpay** from FIS

Order confirmation — 1 → ERP — 2 → ePOS — Capture — Omnichannel payments ⟷ Worldpay Acquirer

3

① Customer arrives to collect order and picks up additional items in-store. Receipt is scanned and order look-up completed within ERP.

② Order is opened within ePOS system. Merchant scans additional items in ePOS and adds them to the existing order.

③ Total amount is captured after the order is collected.

Buy Online Return In-Store (BORIS)

Worldpay Omnichannel Payments allows customers to return items from their order without showing their card details again, thanks to tokenisation.

We link the refund to the original authorisation, regardless of the originating sales channel. Refunds can be reconciled at any in-store POS location, removing manual processes.

We support cross-channel refunds, resulting in simpler reconciliation for you, as a refund is tied to the original sale completed online.

Single Customer View

Single Customer View

It's now necessary for retailers to be in the data business, as well as the retail business. We can help you get there by providing valuable insights into each shopper's omnichannel experience.

By connecting and consolidating every payment across all channels and devices, you get a single view of your customer in one place.

Transaction ref	Funding PAN	Device PAN	Payment Account Reference
Transaction 1	1234567899876543		VI9080706050403020101111
Transaction 2	1234567899876543	98765432112345673	VI9080706050403020101111
Transaction 3	1234567899876543	65432229384757333	VI9080706050403020101111
Transaction 4	1234567899876543	4324567435467544	VI9080706050403020101111
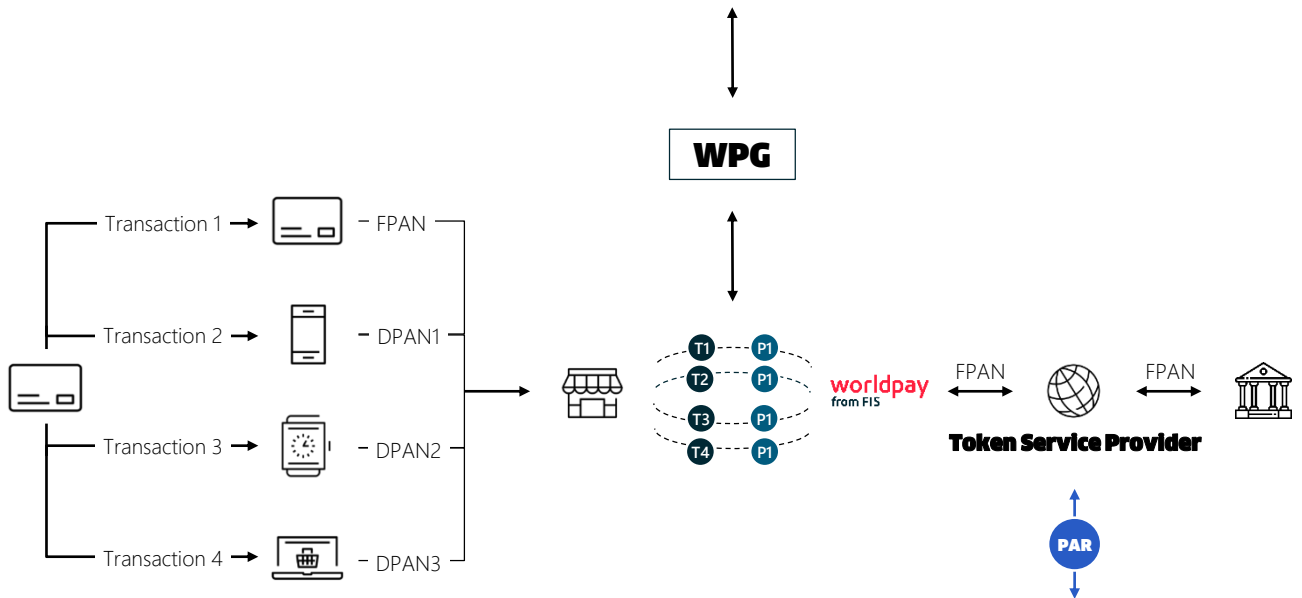
Transaction ref	Funding PAN	Device PAN	Payment Account Reference
Transaction 1	1234567899876543		VI9080706050403020101111
Transaction 2		98765432112345673	VI9080706050403020101111
Transaction 3		65432229384757333	VI9080706050403020101111
Transaction 4		4324567435467544	VI9080706050403020101111

Single Customer View

The results?

Holistic customer view

- Create a smarter experience for your customers by knowing when and how to interact with the right digital customer moment.
- Coordinate customer data and third-party data to deliver cross-channel intelligence – and ultimately understand specific and contextual experiences across your customer's lifecycle with your brand.

Unified customer centric organisation

- Change the way you do business by blurring the lines between traditional online and offline channels in your reporting structure. Simpler operations, and easier reconciliation.
- Your customer comes first: we collect more data than anyone else, so you always get the clearest view of your customers and can focus on customer profitability, instead of success metrics.

Single, enterprise wide view of your stock and orders

- Worldpay Omnichannel makes your Order Management System more reliable and allows you to monitor, measure and manage enterprise inventory and orders.
- Fulfil complex set of omnichannel scenarios (clienteling, ship from store etc.).
- Monitor your fulfilment to reduce your costs across your entire supply chain.

Reconciliation and reporting become much easier, which saves hours of administration time. And with clear insights into customers across online and offline channels, you're
in a strong position to understand and shape the customer journey for every type of shopper.

Gain a single, aggregated view of the customer through payment data.

And offer a highly personalised shopping experience, with increased cross-sell, upsell, and better product recommendations – both in-store and online.

Endless Aisle

Connect the disconnect

Customers feel the benefit when all of your commerce systems communicate with each other.

The concept of Endless Aisle allows your customers to browse in-store kiosks to check on your products at their leisure, and place an order if what they need isn't available in store during their visit.

By accessing endless aisle, customers can order what they want from your store, if it isn't there, and collect it another time – or receive it at home.
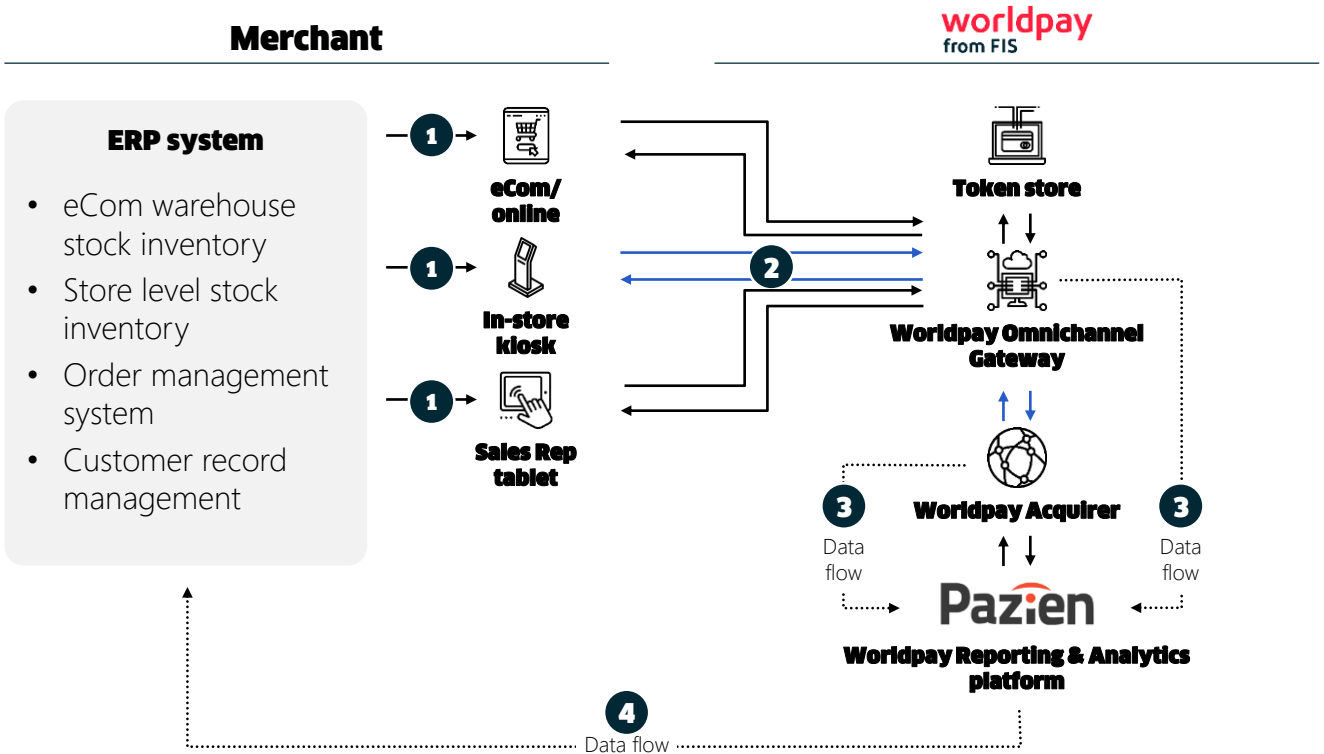
1 With all channels having the ability to check stock inventory from the main warehouse and the store level data – a customer shouldn't have to leave without their purchase.

2 All transactions completed through Worldpay.

3 Worldpay centralises all data into Pazien.

4 Data sent from Pazien through Scheduled Delivery Reports into your ERP.

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In summary

Our omnichannel solution can help you see real time inventory online and in store through unified reporting that helps you track store performance. We also enable in-store kiosks or MPOS to complete sales of out of stock items.

Worldpay has the most comprehensive omnichannel experience across the globe, so you can be there for customers when it really matters and recognise them when they return, wherever they decide to shop, however they like to pay.
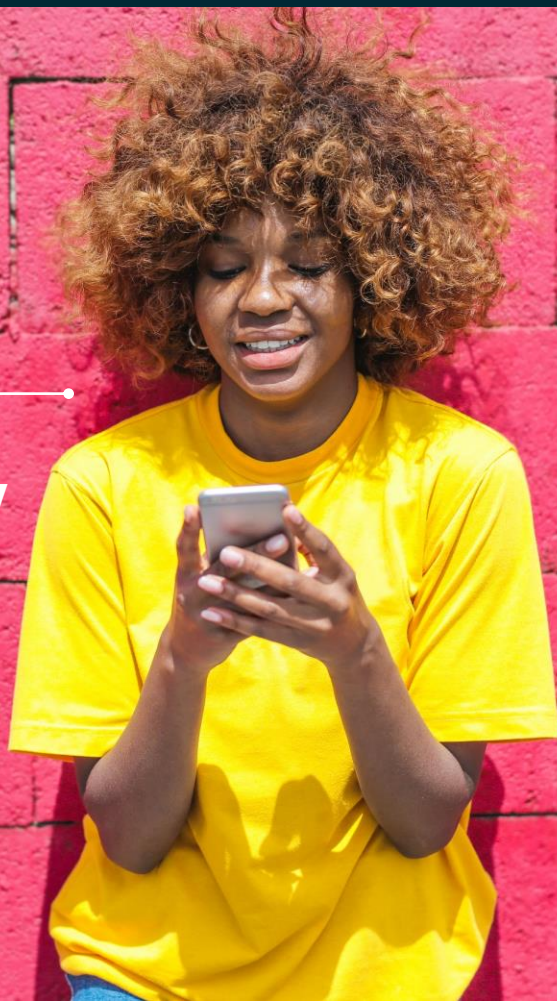
Did you know?

39% of consumers are unlikely or very unlikely to visit a retailer's store if
the online store does not provide physical store inventory information.[2]

Other omnichannel use cases Worldpay supports

Split/partial payments
(part online, part in-store)

Suspended basket solution
(build online, keep it alive, pay in-store)

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[1] Source: Agilence - IS BOPIS HERE TO STAY? THE PROS AND CONS OF "CLICK & COLLECT
https://blog.agilenceinc.com/is-bopis-here-to-stay-pros-and-cons

[2] Source: Forrester Study "Consumer Desires Vs. Retailer Capabilities: Minding the Omni-Channel Commerce Gap"

About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping $9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.

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