MULTICHANNEL PAYMENT SOLUTIONS
FROM SAGE PAY

sage Pay

Contents

Overview

Sage Pay is a leading independent payment service provider (PSP) and is one of the most trusted payment brands.

Every year Sage Pay processes billions of pounds worth of secure payments for its 55,000+ customers and makes the process of accepting payments online, over the phone, or in person simpler, faster, safer and more profitable for businesses.

Sage Pay is a subsidiary of FTSE 100 business management software and services company The Sage Group plc.

Sage Pay process over £1.1bn card present transactions per month

55,000+
eCommerce customers
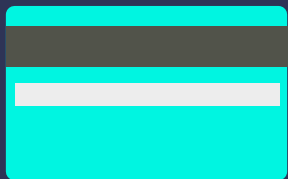
Sage Pay has over
60,000
active card terminals

Over 23,000,000 Face to Face transactions per month

Over **12 million eCommerce transactions** per month, worth **£1.2bn per month**

eCommerce
Maximise your online potential

Consumers are increasingly expecting easier and more conveneint ways to pay – and if those needs aren't met – the competition is just 1 click away.

Businesses need to focus on optimising their online shopping experience – enabling customers to pay in their local currency, on any device and checking out with a single click. These features provide an exceptional customer experience and increase conversion and revenue for your business.

Improve on your checkout experience

26% of consumers will drop out at the payment page. And this could be for a variety of reasons – but what it highlights is that businesses need to make the checkout experience as easy as possible. Features like tokenisation (which stores their credit card information as a token so they can check out in a "single-click") and offering 3D secure gives consumers a seamless experience whilst giving them confidence of a secure checkout page.

Don't forget responsive

Responsive payment pages enable your business to deliver a consistent experience that encourages consumers to complete transactions on their preferred device – no matter what that device is.

Almost £1 in every £4 is spent online using credit or debit cards.

mCommerce

Growing at 36% and known as next generation eCommerce, mCommerce is fast becoming part of every business' expansion plan.

Mobile shopping has become a significant part of modern consumer buying behaviour, where a continued demand for convenience has led to the progression from shopping on the high street or desktop to the palm of a hand.

A natural move when you consider that **66%** of consumers take their smartphones to bed with them, and pick up their smartphone on average about 200 times every day.

The UK is a nation obsessed with technology. This, in turn, has powered a different approach to how we spend. Advances in technology has afforded us an 'as and when' lifestyle and pertinently, when it comes to shopping, consumers are now used to shopping whenever they want, however they want.

88% of retailers believe a better mobile experience drives in-store sales.

40% of eCommerce sales are from mobile devices.

46% of retailers do not have responsive web design.

What has driven mCommerce?

Convenience and time have become a consumer driven commodity and businesses are locking horns to secure it. Giving consumers the ability to buy via mobile device – smartphone or tablet – is a powerful move but one where only simplicity wins the race.

The popularity of mobile shopping hasn't been reached through innovation within the payments industry, but instead mainly through the adoption of the smartphone. We're now looking at a new wave of digital shopping trends, like the adoption of retail apps and eWallets as well as contactless functionalities like Apple Pay and Android Pay that are merging the face to face payments market with mobile.

Token: The single-click purchase

Increase your desktop, mobile and tablet check-outs

The less steps in your purchasing process, the more conversions with PCI compliant POS Terminals that deliver a truly harmonised experience on the front and back end of a business.

Using tokenised payments to obtain a 'single-click' checkout means that the process is slick and seamless for your customers. It's even more beneficial when it comes to the steadily increasing numbers of shoppers browsing and buying through mobile and tablet channels.

Protect customer data

Tokenisation takes away the need for you to store your customer's sensitive payment card data. Purchases are paid for using a consumer's card in the normal way, but the credit and debit card data is then encrypted and substituted for a unique, random sequence of digits - the token.

On payment from the customer, this token is sent to the merchant's payment processor where the token is matched to the original card number and the transaction is authorised.

PCI Compliance

As well as enabling businesses to easily recall payment data, using token has benefits when it comes to PCI Compliance.

Single-click tokenised payments really come into their own when it comes to PCI. The token itself is worthless to cyber criminals if there is a security breach because there is no way for them to trace the original card data without the decryption key and the tokens themselves can't be used elsewhere.

Face to face payments

Where physical meets digital

Face to face payments have always been the cornerstone and driver of economies; plastic now usurping cash as our preferred king. Credit and debit card payments are now ranked the consumer favourite – cash is fifth - and our signatures have almost become an archaic authorisation method. Our names have since been replaced by four digit numbers, PIN codes becoming part of our practical and financial identities.

The UK's Payments Council predicts **cashless payments to rise by 700 million this year.** A decade ago, this may have shocked both the payments landscape and public but cashless capabilities like contactless payments - where consumers pay for goods using a single tap at a card terminal - are evolving the payments process. We're now looking at payment apps and eWallets. It is the consumer and technology, not businesses, that are driving this change in how we pay.

What do consumers now expect from retailers?

- Quick check-out times
- The ability to pay in their own currency
- An assortment of payment methods
- Multiple delivery options

55% *of consumers say convenience and speed are their top payments priorities.*

Card terminal functionality

Features like Click and Collect, a fuller range of delivery options and mobility in- store are blurring the line between offline and online. The most forward looking businesses are bringing the advantages of eCommerce into their physical premises. Consumer demand for convenience is pushing the boundaries of face to face payments. The launch of Apple Pay, Android Pay and the Google Wallet only emphasise this.

Card terminals offer an array of consumer-focused benefits...

Contactless: Single-tap payments

Contactless payment is achieved using near field communication (NFC) which allows consumers to tap their cards to quickly pay for goods under £30/€30 (the CVM limit) without entering their PIN into a card terminal.

Simply, contactless payments benefit both customer and business. Business are adopting contactless payments because the speed and ease helps to reduce queue times.

- Contactless payments are quick

- There's no need to manually enter a chip & PIN

- Negates much of the need to carry cash or have correct change

*Contactless payments have risen by **275%** since **2014**.*

Get the most out of your card machine

You may not be able to talk your customer's language, but you can offer some familiarity when it comes to their preferred payment method. With over **34 million tourists visiting the UK in 2014**, spending an average of £636 per visit, tourism has never been bigger business. The tourism boom should have significant gains for retailers in the UK – however it hinges on being able to provide a payment option that is familiar to them. With Sage Pay, you can get the most out of your card terminal by accepting card payments from anywhere in the world. All through your customer's preferred payment method.

Grow your business with:

1. Tax Free Shopping (TFS)

Enables shoppers to claim back the tax paid on their purchases before returning to their home country outside the EU. Sage Pay partners with a range of industry leaders, including Global Blue, GB Tax Free, Premier Tax Free, to enable international consumers to claim up to 19% back on everything they purchase. This gives customers a discount on their purchases and merchants a way of attracting international shoppers into their stores.

2. Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) improves the customer experience because shoppers can identify the price of items in a currency they understand. This means that when paying by card consumers are given the option of either paying in the local currency, which will debit their account using a competitive exchange rate.

UnionPay
Your gateway to the East

Like the rest of Europe, the UK has seen an influx of tourists from mainland China, with over 200,000 visiting in 2014 alone. Chinese tourists are spending significant amounts while in the UK, their spend set to increase to **£1billion by 2020**. However, by law, visitors from China have limitations around the amount of cash they can bring into the UK, which encourages the use of plastic. China's outbound tourism boom could have significant gains for retailers in the UK – however it hinges on being able to provide a payment option that is familiar to them.

UnionPay is the only domestic card scheme in China with over 800 million cardholders. Where, in contrast, only 10% also hold VISA or MasterCard cards. Accepting UnionPay is an essential part of capitalising on potential revenue generation brought in by Chinese tourists. Businesses can build incremental sales revenue with this trusted and recognised method of payment.

Accept UnionPay on your card terminal to:

- Attract more customers to your store
- Increase revenue
- Provide a better customer experience

Sage Pay partners with MoneySwap and UnionPay directly, to provide a solution that best suits your business.

Once your business has signed up to the UnionPay scheme, we will pre-programme our terminals so they can identify a UnionPay debit or credit card.

Sage Pay manage the entire set up and implementation, so getting set up is quick, easy and secure. All you need to do is plug in your terminal.

Apps and the eWallet: Apple Pay

Keen to capitalise on the adoption of contactless, major players Apple, Android and Google (among others like Visa's V.me) have released their own contactless payments technology – Apple Pay, Android Pay and the Google Wallet.

Apple Pay uses smartphone fingerprint technology (available on the iPhone 6 and iPhone 6 Plus) and the launch of the application, which sits in the iPhone's Passbook app, is both exciting and significant for businesses.

With mobile spending growing at 36%, having a major player like Apple entering the payments market has certainly increased consumer awareness around contactless functionality.

High value contactless

The popularity of the single tap payment is driving the need for high-value contactless transactions. As consumers become more familiar with and trust contactless technology, there's a demand to pay for goods over £30/€30. Using technology (like a smartphone or wristband) installed with HVC services or with apps like Apple Pay, Android Pay or a digital wallet, which verifies the cardholder's identity, it is possible as there's no CVM limit.

Convenience is commodity

The popularity of contactless and these new payment methods simply reflect consumer habits and are driven by their demand for a much more tailored payments experience.

44% *of customers are keen to see much more tailored payments processes from retailers.*

Face to face sector spotlight: Retail

Payment solutions for shops, department stores and supermarkets

Retail is the beating heart of the UK economy. For the payments world, advances in technology have shaped consumer expectation, and retail has been especially affected. UK consumers and tourists from all over the globe want to shop at their own convenience, a luxury all the features of eCommerce has afforded us. For the face to face payments world, this convenience looks like the ability to pay quickly and easy using a method that is preferable to today's consumer. This means offering different and up-to-date payment options which will drive loyalty, repeat purchase and increased profit.

Contactless & mobile payments

We might think the British love a queue but in reality queues cost businesses nearly £4k every day as frustrated customers abandon their purchases. Contactless payments benefit both business and consumer.

Benefits

- Bust queues by accepting payments anywhere in store
- Accept contactless, Apple Pay & Android Pay
- Accept all major card payments
- Enable Tax free shopping

Face to face sector spotlight: Hospitality

Payment solutions for restaurants, cafés, bars and hotels

While good service lies at the core of any business, customer service is everything to those working in hospitality. The contact between guests/shoppers and those who represent your business – from reception staff to waiters – can change everything. Consumers are increasingly expecting speed, convenience and options during their entire interaction with your brand. Payments have become a major factor and part of this exchange.

This demand for convenience has been shaped by eCommerce; consumers are now used to buying when and however they would like and have come to expect online features in-store. That is everything from paying without queuing, in their local currency if they are visiting to contactless and mobile payments. Technology has become a sixth sense for many and there's an expectation to see it in hotels, pubs, bars, cafes and restaurants. As such, Sage Pay offers a range of options for the hospitality sector to improve the customer experience and generate more revenue for businesses.

Benefits of contactless in hospitality:

- Speed up queues with contactless payment
- Accept ApplePay and Android Pay
- Mobilise your employees by accepting payments at table
- Allow customers to split bills, add gratuity and express checkout
- Integrate with your ePOS solution

Solutions

- Integrated Payment Solutions
- Dynamic Currency Conversion and Union Pay
- Portable and Fixed card machines

Checklist: Features to grow your business

✔ Tax free shopping

✔ Direct currency conversion

✔ UnionPay

✔ Loyalty cards

✔ Fuel cards

✔ Gift cards

Omnichannel solutions

Connect your channels to catch channels hoppers

We now live in a world where 34% of consumers use three or more channels when shopping. Where you might see your channels as individual units that are managed separately, your customers sees just one brand experience. Channel agostic shopping is driving the need for businesses to have a single payments system that is as dynamic as their customers' purchasing needs.

A 360 customer view

A connected, omnichannel payments system allows for a complete 360-degree customer view, providing insights into customer purchasing habits and behaviours. Payment channel integration creates a true omnichannel experience, where your customers shop on their preferred device or location – mobile, app, desktop or in-store.

True personalisation

Mobile has revolutionised the way we shop and consumer expectactions are driving the trend for a much more personalised shopping experience – includng in-store recommendations, multiple delivery options and location targeting.

✔ Sage Pay supports all major Card Schemes: Visa, Mastercard, Maestro, Solo, Amex, Diners, Discover, JCB, UnionPay

✔ Sage Pay are channel agnostic - certified with all major UKI Acquiring Banks

Cloud Connect (mPOS)

Revolutionising the in-store shopping experience

Consumer demands have created a new breed of personalised shopping experience which they're now coming to expect, mirroring their online shopping experience. When products aren't readily available or if they have to wait in a long queue to pay, it will encourage them to abandon their purchase and go elsewhere.

Mobilise your business

With Sage Pay's innovative and secure Cloud Connect solution, we work with your cloud-based ePOS software and provide a secure, reliable payments service – so your employees can take payment from anywhere in store. Armed with a mobile ePOS solution and a portable terminal, your business will be able to:

- Deliver on demand customer service by being able to check inventory and product information right from the aisle and provide a range of delivery options

- Combat showrooming

- Bust queues - by taking payment anywhere in store

- Personalise the customer experience

Drive customer loyalty, drive revenue

Focusing on an exceptional customer experience is quickly becoming a competitive differentiator and drives loyalty.

One size doesn't fit all

Our solution integrates with your existing systems, no matter what ePOS software, mobile device or any back-end systems you're using.

45% *of consumers say convenience drives brand loyalty.*

Cloud Connect integrates with iOS, Android, Linux, Windows & eCommerce platforms.

Case study: Office Shoes

Industry
Fashion retailer

Location
UK, Nationwide

Product
Sage Pay Cloud Connect powering In Store Tablet (IST) ePOS

Issue
Lost sales due to lack of access to online inventory in-store

Result
Increased choice and sales in store

The challenge

Office wanted to expand and with many customers browsing the web and mobile sites before visiting stores, it became essential to find a better way to access everything available online from within the store itself to prevent customers leaving empty handed. Office wanted a solution that was quick to implement and integrated with Office's existing order processing and payment systems.

The solution

The answer was the Office In Store Tablet (IST) which launched in October 2014, powered by Sage Pay's Cloud Connect solution. The IST site is a separate website on Hybris that works as a mobile ePOS solution and uses the Sage Pay cloud solution as a payment method. It shares the same content catalogue as the main Office website and all of Office's updates to products, prices and stock can be handled remotely.

The result

Customers can now have an online shopping experience in store, by having access to the full range of products, with free next day delivery so they get the items as soon as possible. All sales are placed by the staff, who are credited with the sale - an important part of increasing store management buy-in, as well as driving up revenue.

Sage Pay and Sage Accounts integration

Business owners are invested in making sure their business is profitable – so much so that on average they work **63% longer** than the average worker and typically fulfil four different roles.

This leaves little time for focusing on growing the business and improving cash flow.

Having the right accounting software in place is the first step in the right direction to automate business processes and save time in your paperwork. But finding the right combination to save time and grow revenue intersects when you add Sage Pay. Our full integration allows you to generate more revenue by giving your customers more ways to pay you quickly, securely and conveniently and saves you time by automatically downloading all your transaction information directly into your Sage Accounts software.

Improve cash flow

Accept payments over the phone, online or directly from an invoice. Save time by having payment information and stock levels automatically reconciled into Sage Accounts.

Improve your customer experience

Eliminate the need to write cheques or login to online banking. Having your payments and accounting functions in one central location, you can save time with manual day to day tasks and focus on business growth. Sage Pay also include as standard:

- Access to real-time reporting and analytics using our cloud-based portal MySagePay

- Advanced fraud screening tools included as standard

- Free 24/7 telephone support

*Get paid twice as fast with **"Pay Now"** button.*

One or more payment methods.

Stop fraudsters in their tracks

Sage Pay have a PCI accredited P2PE application and solution, shouldering the burden of fraud management by reducing the cost and complexity of PCI DSS Compliance.

Point to Point Encryption (P2PE) encrypts your customers' payment data at the point of card insertion in the PIN Entry Device (PED) using Sage Pay's EFT payment application that is PA-DSS certified and PCI accredited for P2PE.

From PED encryption, the card data is securely routed to the Sage Pay Payment Gateway, which is a PCI DSS Level 1 certified payment host for authorisation and settlement, protecting merchants and consumers from data breaches and fraud.

32% of UK businesses do not using any fraud prevention tools.

Facts about Sage Pay

We're helping over 55,000 businesses around the world grow faster

Integrates with EPOS solution

Sage Pay is part of the FTSE 100 **Sage Group**

At a speed of 1.7s per transaction, Sage Pay has the 2nd fastest payment gateway in the world

We securely process over 258m payments worth 21bn each year

100%
Reliable

Fast, secure and reliable

sage Pay

Why not speak to one of our advisors on **0845 111 44 66**