# Vantiv Payments for eCommerce
## Core Processing Overview

Vantiv delivers innovative eCommerce payments acceptance and processing for all major card brands—plus popular alternative payment options – in card-not-present (CNP) situations. Our robust set of capabilities allows you to turn your online payments into a strategic advantage by helping you grow revenue, mitigate risk, and secure cardholder data.

## Payments Acceptance

We support credit, debit, and prepaid card acceptance for Visa, MasterCard, American Express, and Discover. Our integrated processing platform maintains direct connections to the card brand networks, optimizing response times while minimizing data security risks. Processing your payments through our single interface helps you simplify integration, reconciliation, and account management.

## Alternative Payments*

Accepting alternative payment methods is a powerful way to help lift revenue, increase customer satisfaction, and reduce your payment processing costs. We can help broaden your customer base with the following alternative payment options:

- PayPal
- eCheck/ACH
- eCheck Canada/EFT (Electronic Funds Transfer)
- Android Pay
- Apple Pay

* For a list of our international Alternative Payment Methods, please see other side.

## Chargeback Management

Our chargeback management team can assist you by examining factors and facilitating dispute management and chargeback loss recovery. Whether it is chargeback analysis, detailed chargeback reporting, or "at risk" chargeback monitoring and support, we can help you manage all your chargeback challenges.

## Platform Reliability

Vantiv's eCommerce platform is built on a highly available, fault-tolerant architecture, and uses two fully-redundant, geographically-remote data centers to ensure service continuity. The Vantiv eCommerce platform is available to accept submissions of online transactions no less than 99.99 percent of the total time available in any given calendar month, except outages caused by factors not within our direct control.

# vantiv
smarter / faster / easier / payments™

## International Processing

By using Vantiv's international payments processing capabilities, you have the flexibility to authorize in more than 150 currencies and settle in either U.S. dollars (USD) or one of nearly 20 global currencies. Our platform helps shoulder the burden of accepting both domestic and international payments using a unified solution for integration, contracting, reporting, and support.

We provide international support for Visa, MasterCard, and American Express through two types of international processing: USD settlement and non-USD settlement.

## USD Settlement

We support more than 150 purchase currencies supported by Visa and MasterCard when the settlement currency is USD. We also support American Express when the settlement is in USD for:

- Australian Dollar (AUD)
- British Pound Sterling (GBP)
- Canadian Dollar (CAD)
- Euro (EUR)
- Hong Kong Dollar (HKD)
- Japanese Yen (JPY)
- Swiss Franc (CHF)

## Non-USD Settlement

When settlement currency is not USD, we support purchase and settlement in the following currencies for Visa, MasterCard, and American Express.

- Australian Dollar (AUD)
- British Pound Sterling (GBP)
- Canadian Dollar (CAD)
- Czech Koruna (CZK)
- Danish Krone (DKK)
- Euro (EUR)
- Hong Kong Dollar (HKD)
- Hungarian Forint (HUF)
- Japanese Yen (JPY)
- New Zealand Dollar (NZD)
- Norwegian Krone (NOK)
- Polish Zloty (PLN)
- Singapore Dollar (SGD) Visa Only
- South African Rand (ZAR)
- Swedish Krona (SEK)
- Swiss Franc (CHF)
- U.S. Dollar (USD)

## International Alternative Payment Methods

Through our global partnerships, we're adding currencies and local payment types on an ongoing basis in order to support the broadest set of relevant payment methods.

- SEPA Direct Debit
- Giropay
- iDEAL
- SOFORT

**To learn more about our eCommerce payment processing solutions and the value they can deliver for your organization, please call 1-844-843-6111, Option 2, or email eCommerceSales@vantiv.com.**

vantiv.

smarter / faster / easier / payments™