



worldpay

Advancing the ways  
the world pays

Enterprise Solutions  
for North America

# Get more control of your payments

The balance of power in the payments space is shifting. For too long it has been on the side of the card networks, issuing banks, regulators, market trends, and fraudsters – but all of this is changing. As the world's largest processor and payments advocate, Worldpay can help you gain more control over more of your payments in three key ways:



## Reach

Because breaking into a new market or accepting a new payment type already comes with enough unknowns.

Whether that means accepting a new currency across the globe or adding in the latest digital wallet technology, Worldpay has the expertise to get you there. With support in 146 countries, 300+ payment types and 126 currencies, our solutions cover all your sales channels at home and abroad.



## Revenue

Because big enterprises are up against an even bigger system.

Leverage our network advocacy, data insights, and advanced payment technologies that allow you to meet new customer expectations and drive seamless commerce. Our solutions are designed to not only protect and secure your transactions, but also to convert more sales and lower the overall cost of acceptance.



## Responsiveness

Because it's our business to know yours.

Get a relationship manager who not only knows payments inside and out, but who knows you and your business. We provide immediate help for day-to-day issues, and partner with you to solve for larger payment challenges. We also consult with you to optimize your entire payment strategy, and prepare you for the regulatory change that no one else saw coming.

Have the world's largest payments advocate working for you.



From the mobile app to the drive-thru, get more control of your payments.



Fend off fraudsters and protect customer data without fending off revenue.



Boost customer loyalty, reduce card acceptance costs.



## Solutions portfolio

Whether you take payments instore, online or on a mobile device, solving for customer needs is at the forefront of our solutions portfolio. Understanding where we can add value at each stage of the payments lifecycle guides our product strategy. Our solutions can be organized into five categories:



Surrounding **your** world with payment innovation.



Simply and flexibly connect your enterprise to the future of commerce

Run your business better, integrate simply, and connect to the complete service and software world of Worldpay. With solutions that range from modern APIs and developer assistance, to installing the latest smart terminal, to connecting to us through a gateway or integrated partner, we make integrating to us simple and flexible.

**Broad Partner Ecosystem:** Leverage hundreds of partnerships with POS providers, ISV's, eCommerce platforms and ERP systems to make accessing our payment solutions simpler than ever.

**Payment Terminals:** Flexible POS terminal solutions that help grow your business, increase sales, and improve customer retention.

**Worldpay ONE & modern API's:** Worldpay ONE is a web based all-in-one developer network that makes it easier to integrate payments into your environment. Access all our APIs and SDKs with documentation, sample code, developer sandboxes, and simulated test environments.

"The synergy that Worldpay and Nordstrom has is their value of servicing the customer. You realize that your business is only as good as your customer's business. And so that's why I keep referring to Worldpay as a partner—a partner in service."

- VP Payments & New Market, Nordstrom



Enable every payment made anywhere, anytime, anyway

With omnichannel commerce exploding across the globe, you need to accept any payment, anywhere, anytime. From digital wallets to POS and hundreds of alternative payment options, we provide scalable, reliable payment processing to ensure your business is always up and running.

**US and Canadian In-store Processing:** Consistent borderless commerce experience with one single point of integration and simple, streamlined reporting that lets you see insights across your North American enterprise.

**Global eCommerce Processing:** With our consultative approach and dynamic technology platform, we help you navigate through the complexities of the online payments landscape and take business around the world.

**Digital Wallets:** Create a smooth checkout experience and allow customers to securely make their purchase with the click of a button or a tap of phone.

**OnDemand Payments:** Bring your omnichannel payments together to set your business apart. From online ordering to in-store pickup and on-the-phone service, your retail enterprise will be everywhere, any time, day or night.

**Pay in Your Currency:** With 60+ currency conversion options, enable your international in-store customers to pay for goods and services in the currency they understand best – their own.





Secure transactions, minimize fraud and reduce risk

Catch fraud without suppressing sales and defend against today's dynamic threats with our robust suite of security and fraud solutions for all your sales channels. Point-to-point encryption, tokenization and FraudSight are just a few of our ever-evolving protection solutions available to help protect and secure your customer data.

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**FraudSight:** A multilayered fraud solution that combines nearly 40 billion transactions, unparalleled machine learning, and an award-winning team of experts to minimize fraud losses.

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**OmniToken/Tokenization:** Safely remove cardholder data or sensitive PII data and replace with tokenized values. Preserve business intelligence, eliminate reputational risks and reduce PCI scope.

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**Point-to-Point:** Protect cardholder data at the point of capture device to give you peace of mind about potential data compromise and receive optional notifications to ensure your system is enabled and working.

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**eProtect:** Card-not-present data security service that captures and encrypts cardholder data upon entry into your online checkout page decreasing risk of cyber-attacks.

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**OmniToken Translator:** Allow third parties to redeem dynamic tokens for clear cardholder data without jeopardizing the integrity of the tokens.



Accelerate revenue through optimized processing while reducing costs

Grow sales, route and save with innovative value-added solutions that put our intelligence to work for you. Whether that means increasing approval rates, making intelligent routing decisions, or launching a gift card program, Worldpay can help you maximize savings, gain competitive edge, and get the complete picture of payments activity to help you accelerate revenue.

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**Prime:** Fully-managed data-driven service that examines each eligible debit transaction and routes to the appropriate network based on a predetermined client network strategy or lowest possible cost.

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**MerchantPay ACH:** Connect your loyalty program to your customers checking account. Reduce cost of acceptance while enhancing your customers buying experience.

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**Gift Card:** A complete gift card solution to help generate new revenue, increase brand exposure, and manage gift card sales.

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**Account Updater:** The ultimate card-on-file revenue accelerator, turning recurring payment authorization declines into approvals. Updates account information before the transaction is processed.

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**AuthMax:** Real-time online approval optimization solution that analyzes numerous authorization-related factors and makes adjustments that are required to maximize approvals.

"Prime routing is the Cadillac. It does what it has to do and it has all the flexibility you need as a merchant to understand the benefits. We use iQ for reporting, research or reconciliation. And of course, we have the dispute process as well for chargebacks. With my experience with other acquirers, the Worldpay experience has been probably the most positive."

- Manager, Electronic Payments, Dollar Tree/Family Dollar



# Experience

From service excellence to transformational data insights, turn payments into a strategic advantage

Create advantage and gain action-driven insights with our self-service portal, white-glove boarding process, and dedicated team of relationship managers, solutions consultants, and network advocates. Our years of expertise bring a wide breadth of knowledge and insight to your business.

**Strategic Payments Consulting:** Put our years of experience to work for you. From initial solution design to helping you navigate the ever-changing payments landscape, rely on us to guide your payment strategy.

**Relationship Management:** Have a proactive partner who will not only support your day-to-day operations but will advocate for you with the card brands, ensure you know about regulatory changes, new technologies, industry trends, and best practices. Operational support is always available- 24x7x365.

**iQ Reporting:** A robust, easy-to-use web-based reporting and self-service tool that gives you the ability to manage electronic payments quickly.

**DataEdge:** Advanced analytics tool that allows you to build custom insights based on your business requirements. The scheduling option makes sure you receive the data in the format you need, when you need it.

**Advantage Program:** Customer portal and communications program providing resources, education, latest product updates, and thought leadership for continuous learning and engagement.

"We've been extremely happy. From the account executive team, to the project management team, to the certification teams, everyone has been stellar."

- Assistant Manager POS & Sales Systems, Discount Tires



## The Worldpay effect

Fueling Worldpay innovation is the combination of data, learnings and expertise. With more than 40B payment transactions running through our network annually, and decades of global industry knowledge, we have a network effect flow that leads to unique and powerful solutions for our customers.

More payment transactions lead to robust data, which influences the insight needed for delivering new capabilities that fuel the future of payments.



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