

worldpay
from FIS

ADAPT AND REBUILD IN A NEW ECONOMY

How your payments strategy
can help



ADAPTING YOUR PAYMENTS STRATEGY CAN HELP YOUR BUSINESS THROUGH ANY SITUATION

There's no question that operating a business can come with challenges and uncertainty.

The world is changing and adapting at a rapid pace. We're likely to see a new economy post COVID-19. Consumer habits are also changing and businesses are having to adapt technology quickly to keep pace with the new ways consumers are engaging with businesses. And how you handle your payments today could play a role in building your business for a stronger future. From continuity of service to shifting your channel mix, and from chargebacks to remote payments, how your business manages payments challenges throughout can make a real difference to your long-term success.

We created this guide to help support your business.

Read on to learn more about:

- Changes affecting businesses in every sector and what you should start thinking about
- The payments solutions that could help support your business
- Next steps on how to get in touch with the experts at Worldpay who are best placed to support your business





OPERATING IN A CONTACTLESS WORLD

The world is adapting to a new normal. We've moved from a high contact world to an almost contactless world with outlooks suggesting we may be in this space for some time. We understand there are times that our enterprise sized customers may face some serious and immediate cashflow issues. As every business is different, we recommend speaking as early as possible with your Worldpay representative to explore how we might be able to help.

FROM BUSINESS MANAGEMENT TO A THRIVING FUTURE - PAYMENTS SUPPORT FOR ANY BUSINESS STAGE

The following chart provides you with a list of the practical ways we can help support your business. We can assist no matter what stage your business is in. Click on the item you are interested in to find out more details.

ADAPTING TO A NEW ECONOMY



Opening new
channels



Protecting
your revenue



Using your
data smartly

REBUILDING FOR A STRONGER FUTURE



Manage and
streamline your
AP process



Consider
business process
outsourcing



Stay
connected



1. OPENING NEW CHANNELS



Omnichannel shopping has become the norm around the world and demand for buy online, pick up instore continues to increase as preferences for contact vary throughout the world. While consumers continue to blur the line between shopping online, instore, and through social media, there's no better time to ensure your business is set up for every occasion and for every kind of payment.

1. REFINE HOW CUSTOMERS INTERACT WITH YOUR BUSINESS

How you build the connections helps determine that customer experience. There are a variety of ways to connect into your current systems and technologies. Our payment experts can customize the right solution for your exact business needs.

WORLDPAY SOLUTION:



ACCESS WORLDPAY

Discover an easy, modern and secure payment integration experience to access the world

Access Worldpay is your front door to payments. This gateway is a simple integration to our fault tolerant, scalable, data-driven product enhancements on a global scale. Building this integration will allow you to simplify, secure and improve your payments acceptance.



OMNICHANNEL PAYMENTS

Deliver one engaging and personalized customer journey across every channel

Omnichannel payments allow you to deliver fully integrated and personalized shopping experiences. You'll have the agility to add new payment methods in new markets and have access to innovative technologies that integrate with your legacy systems.

1. OPENING NEW CHANNELS (continued)



2. DETERMINE THE RIGHT PAYMENT METHODS.

There's importance in offering choice in payments, from mobile and digital wallet acceptance to alternative payment methods, consumers are looking for variety. Payments are also local so understanding your customer is critical. Whether they're online or instore, give your customers options.

WORLDPAY SOLUTION:



MOBILE & DIGITAL WALLETS

Get the right mix of digital wallets for retail, digital content, gaming and travel sectors through a single integration

With mobile and digital wallet use on the rise around the world, you need a partner who can easily provide access to the most popular options no matter where you're operating.



ALTERNATIVE PAYMENT METHODS

Access about 300 APMs from all over the world with one connection

Payment options are local. That's why we've built connections to hundreds of options around the world. We make it easy to accept the options your customers want in countries around the world.

2. PROTECTING YOUR REVENUE



As customers shop more regularly online, there's been a rise in fraud and in the number of chargebacks being made. Fraudsters are taking advantage of the increases in online commerce. To protect your revenue, you want to stop fraud before it happens as well as have a solution in place to handle any disputes.

Finding the right balance can be tricky for online authentication. Not only do you need integrations to multiple payment types and fraud prevention tools, you also need to verify the purchaser is actually the cardholder. It's important to flag potential high-risk transactions upfront while also being able to let the valid transactions through. Understandable miscommunications may result in more customers raising a grievance with their bank instead of coming directly to you. Chargebacks can be costly so mitigating the risks are important. Be sure to clearly communicate return, exchange and delivery policies on your website, and through as many other channels as possible, to help limit the number of payment disputes raised.

WORLDPAY SOLUTION:



FRAUDSIGHT

Approve the right customers,
decline the fraudsters with
next gen intelligence

FraudSight is an in-authorization fraud mitigation solution powered by artificial intelligence and machine learning. It turns your hindsight into foresight by stopping high-risk transactions while letting in the good transactions.



3DS FLEX

Manage strong customer
authentication with less
customer friction

3DS Flex helps increase your issuer approvals for transactions affected by PSD2. It's mobile optimized and supports 3DS1 and 3DS2. Your shoppers are offered a range of authentication options helping lower fraud and drive more revenue to your business.



DISPUTES SOLUTIONS

Global chargeback management
with dual-layer protection

With Worldpay Disputes Solutions, we can provide you with dual-layer protection against chargebacks, deflecting them before they arise and then fully managing chargeback defenses on your behalf.

3. USING YOUR DATA SMARTLY



Having a good grasp on how your customers interact with your business is important to sustaining and growing cashflow. As the global economy experiences changes, we expect to see the habits and spending patterns of consumers adapt as well.

Will the move to a cashless society accelerate? Will digital wallets and contactless cards become the predominate way shoppers choose to make payments? Being able to see trends as they begin to happen will help your business thrive in the future. But this is not the only benefit of payments data and insight.

DAILY SALES FORECASTING

A clear and detailed picture of daily sales performance, whether reflecting in-store or online channel performance, could enable you to respond quickly to change and optimize the product/service lines, channels and payment types that are driving the most demand.

MAXIMIZE YOUR AUTHORIZATION RATES

Your business revenue depends on the authorization of every payment. Payment declines cost you money and are typically frustrating for customers.

Maximizing authorization rates is vital. Your payments data can help provide insights on which payments are being declined so you can take the steps you need to mitigate declines.

AVOID COSTLY CHARGEBACKS

As consumer spending online increases, we're seeing a rise in chargebacks as fraudsters look to take advantage. Spotting trends like this, their likely causes and addressing those wherever possible could save you money and help you lessen their impact.

WORLDPAY SOLUTION:



View, analyze and present your Worldpay financial data

You need to make decisions from solid data, not guesswork. iQ gives you detailed insight into transactional details and payment trends in your business. You can drill down into the financial, operations, and chargeback management data giving you the opportunity to turn your payments data into a strategic advantage.



PAZIEN

Get cross-provider reporting in one place with no IT effort

24/7 remote access to payments data analytics, insights and alerts Pazien enables you to track your sales first-hand across all providers. Even if you are working remotely, Pazien can give you instant access to such crucial payments data as daily sales, refunds, authorization, and chargebacks. This data could help you identify regions and divisions of your business most impacted by changes, allowing you to allocate attention and support effectively.

4. MANAGE AND STREAMLINE YOUR AP PROCESS



Overseeing payments can be daunting to even the most experienced business. There's integrations and systems compatibilities to consider as well managing payouts and cashflow.

Do you need to streamline payments from paper to digital? Are you struggling to integrate payments with the variety of systems you need to run your business? Streamlining your AP process can relieve the operational process burden and let you focus where it matters most.

WORLDPAY SOLUTION:



FIS PREPAID

Reduce the need for paper checks and switch to prepaid card options

Transitioning from paper payments to digital payments allows for great efficiency in your business when you need it. The safety, convenience and easy access provided by prepaid cards can help also help simplify your business operations during critical times.



B2B PAYMENTS

Securely integrate electronic payments with any enterprise payment system

Worldpay B2B payments is the only end to end engine built for the complex needs of global B2B enterprises that also provide processor-neutral PCI compliant cloud solutions and feature patented tokenization technology for data security. Harness the intelligence of one vendor with global reach to connect SAP, Oracle, call center solutions, enterprise and eCommerce solutions into a single payment source.

5. CONSIDER BUSINESS PROCESS OUTSOURCING



Running a business requires the oversight of a large variety of systems, processes and people. That burden doesn't have to fall solely on your organization. There are a variety of administrative departments that can be delegated to a trusted partner leaving you to focus on rebuilding. During times of economic change, it's more important than ever to let your focus reside on generating revenue while taking advantage of outsourcing solutions.

WORLDPAY SOLUTION:



FIS CALL CENTER

Reduce the overhead of maintaining critical back off operations

Many industries are experiencing a rise in call center volumes. Customers still expect to be helped quickly. Are you prepared? Staffing can be problematic. All too often you may experience not having enough people or having to many. Reducing your overhead gives you the quality you need while saving you money.



FIS COLLECTIONS

Relieve the burden of managing ongoing collections

Running a business isn't only about sales. You also need to ensure you receive payments. For businesses managing billing, collections can take more resources than you're prepared to handle. and with consumer debit rising, you may not want to manage collections in-house. Help control your operational costs by letting us handle it for you. Compliant. Efficient. Flexible.



FIS OUTPUT SOLUTIONS

Take advantage of professional customer communications from a single source

Delivering exceptional customer experiences starts with consistency and every interaction has the potential to provide a positive experience. Give your customers that experience. It's one way they'll consistently remember your business.

6. STAY CONNECTED

We're here to provide support when you need it most.

No business should feel like they're facing challenges alone. While we work hard finding solutions to emerging payments issues, feel free to come to us for advice, guidance and tools. We'll be here to support you and your customers. Let's rebuild smarter.

After all, we're in this together.

Please visit our [resource center](#) or reach out to your Relationship Manager anytime.





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.

We create secure and scalable innovations that connect commerce across all geographies and sales channels. The company's integrated technology platform offers a unified and comprehensive solution set to help clients run, grow, and achieve more for their business.

With a 50+ year history in financial services, we remain ahead of the curve to outpace today's competitive economic landscape. By delivering simple, streamlined, and secure experiences for all of our clients and their customers, we embody commitment to every aspect of the financial services industry.

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 **ADVANCING THE WAY THE WORLD
PAYS, BANKS AND INVESTS™**

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