

worldpay
from FIS

**YOU'RE ADAPTING TO THE
CORONAVIRUS CHALLENGE
WE CAN SHOW YOU HOW
PAYMENTS CAN HELP**

**LET'S
REINVENT
SMARTER**

at [fisglobal.com](https://www.fisglobal.com)



SUPPORTING YOU AS YOU REACT TO EVER-CHANGING CIRCUMSTANCES

Your organisation will have already made significant changes to the way it operates in response to the events of the last few months.

How your business manages payments challenges throughout the evolving crisis could make a real difference.

Here, we'd like to recap and remind you of the payments solutions that can support business continuity and recovery.



We've created this guide to help support your business. In addition, our support centre is fully operational and ready to help at this challenging time.

**For support contact:
corporate.support@fisglobal.com**



SUPPORT FOR OUR CORPORATE CUSTOMERS

We understand that a number of our corporate customers may be facing challenges due to the impact of coronavirus. As every business is different, we recommend speaking as early as possible with your Worldpay Relationship Manager to explore how we might be able to help.

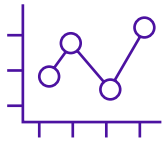
The information in this guide was correct at the time of publishing.



HOW WE'VE BEEN HELPING

This chart shows some of the practical ways that we've recently been supporting businesses and how we can aid recovery.

Click on the item you are interested in to find out more details.



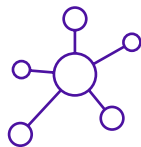
- 1.** Our account teams have proactively helped businesses **stay on top of their sales performance** with smart insights



- 2.** We've provided advice to help **ensure safe retail experiences**



- 3.** Our unrivalled ecommerce solutions have been helping businesses **take payments remotely**



- 4.** We've been supporting businesses as they have continued to **diversify sales**



- 5.** Our leading platform has given organisations a **choice over how they take payments**



- 6.** We've helped **minimise chargebacks** with proactive account management



- 7.** We provided consumer insights that have **aided recovery planning**



- 8.** Coming together as a community has never been more important and we've made it easy to **enable micro-donations**

1 STAY ON TOP OF YOUR SALES PERFORMANCE

Having a good grasp of how your customers are interacting with your business could be important to sustaining cashflow. Payments data and insight will continue to have a crucial part to play in that.

Monitor daily sales

to meet changing demand.

Maximise authorisation rates

to avoid losing out on revenue.

Spot chargeback trends

and their likely causes.

Worldpay Solution:

Pazien

24/7 remote access to payments data analytics, insights and alerts

Pazien enables you to track the impact coronavirus is having on your sales first-hand.

Even if you are working remotely, Pazien can give you instant access to such crucial payments data as daily sales, refunds, authorisation, and chargebacks.

This data could help you identify regions and divisions of your business most impacted by coronavirus, allowing you to allocate attention and support effectively.



2 CONTINUE TO ENSURE SAFE RETAIL EXPERIENCES

Even if full lockdown restrictions are lifted and a vaccine rolled out, certain measures are likely to remain in force for some time. Prepare to maintain cleaning regimes, security measures and the promotion of contactless payments.

Sanitise PIN entry devices (PED)

- Clean and disinfect between payments, if possible

Boost PED security

- Lock PEDs in a safe
- Set up alerts on Pazien
- Keep integrated P2PE PEDs connected to power

Encourage contactless payments

- The contactless payment limit on cards is now £45
- Your terminal is enabled to accept mobile wallets where you can increase the contactless limit



3 EMBRACE INTEGRATED PAYMENTS

If you're having to move into food delivery due to the temporary closure of a hospitality venue or a takeaway, you should take steps to help make the payment experience seamless, fast and frictionless.

When lockdown restrictions ease, embracing integrated payments will be key to managing sales safely while improving the customer experience. By connecting your software systems you can efficiently serve customers while minimising contact.

Worldpay Solution

Worldpay Total Hospitality provides end-to-end payment processing by bringing together Point of Sale, integrated payments and acquiring into one simple solution. Worldpay Total Hospitality is feature rich with options such as:

Pay at Counter

Pay at Counter ensures your payments are seamlessly connected to your EPOS systems. This helps you to provide a faster service to customers.

Pay at Table

Seamlessly connect your till system to smart Wi-Fi and Bluetooth portable PIN Entry Devices (PEDs) for faster and simpler payments directly at the table.

Order and Table Reservation

Accept eCommerce payments through your app or website for online ordering or bookings and reservations. All through Worldpay's market leading gateway and acquiring services.

With Worldpay Total Hospitality you'll also benefit from a full suite of tools such as split billing, simple gratuities, cashback, and a donation option.

Globally,  **82%** of all food purchases are made on mobile devices,

with  **58%** made using a mobile app.

UK preferred payment methods for food delivery:



4 BUILD DOMESTIC AND OVERSEAS SALES

As people continue to postpone or cancel holidays and airlines ground fleets, businesses that rely on international tourism may see a decline in international sales volumes. That is, unless they can find other ways of reaching their usual customer base.

It could pay to improve your ability to receive payments from international cardholders now so that when they return you are ready to leverage their custom.

Improve the online experience with payment personalisation

Provide local payment methods and local currencies to help unlock new revenue opportunities.

Accept payments from international cards

Discover Global Network cards being one widely-used example.



Worldpay Solution:

Dynamic Currency Conversion (DCC)

Earn added revenue from currency conversion

Our Dynamic Currency Converter offers international cardholders the ability to pay in their own currency at the POS and allows merchants to pay and get paid in any currency of their choosing.

5 EXPLORE THE POWER OF ECOMMERCE PLATFORMS

If you're looking to power-up your web presence and enhance the user experience, Worldpay's partnerships with ecommerce platforms can provide you with hosting, payment gateway integration and customer support, all for one monthly fee.

Once again, this could be a useful solution if you're operating in a sector such as hospitality and moving to accepting online payments on your website while your physical premises are temporarily closed.

Create a positive online experience

with a simple to use ecommerce store.

Accept local payment preferences

and make sure your payments are set up to reflect this.

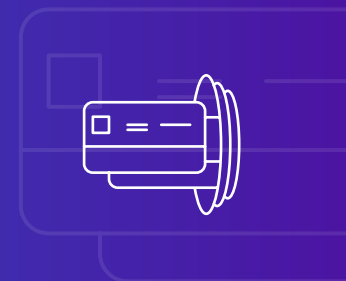
Optimise digital marketing

to increase awareness of your online presence.

Worldpay Solution: Gateway

Accept debit and credit cards online with a payment gateway

Worldpay's fast and secure online gateway offers an efficient and flexible connection to help meet your global ecommerce payment needs. With a single integration, you can access a suite of functionality and customer-led innovations, whilst we help customise your payment processing according to your business needs.



Worldpay Solution: Virtual Terminal and Pay by Link

Take card payments online, over the phone or via a secure link

If you are trading online, or over the phone, Worldpay offers a host of solutions to help meet your needs, including Virtual Terminal and Pay by Link.

The Virtual Terminal is an online alternative for a physical payments terminal that merchants can easily set up and use in their browser. Pay by Link allows merchants to send customers an email with a link through which they can make payment.



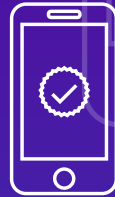
HELPFUL SOLUTIONS TO HELP YOUR ECOMMERCE BUSINESS

We want to give you all the support you need at this difficult time. As more of your trading moves online you may experience more fraud. Protect your revenue, prevent chargebacks, and get to know your risk areas with our range of services.



Shopping Carts

The Worldpay Shopping Cart helps facilitate online purchases. It accepts customer payments and distributes the relevant transaction data to merchants, the payment processor and other relevant parties. In hospitality, a shopping cart allows consumers to order from an online menu, receive special offers, choose delivery options and, overall, replace much of the need for in-person interaction.



3DS Flex

As mobile payments become more popular, there comes the possibility of an increase in costly declines. As an advanced authentication service, 3DS Flex could help reduce this risk, while supporting non-browser, card-not-present payments, optimising in-app, mobile and e-wallet transactions for authentication.



FraudSight

Combining data insights and machine-learning technology, FraudSight can help identify and reduce in-store and online fraud. This is particularly relevant right now as online transactions are increasing.

6 MINIMISE CHARGEBACKS WHEN SELLING REMOTELY

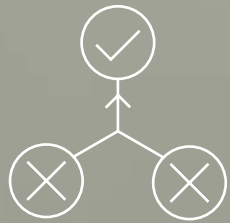
As customers shop more regularly online, be sure to clearly communicate return, exchange and delivery policies on your website, and through as many other channels as possible, to help limit the number of payment disputes raised.

Chargebacks can peak during seasonal periods

Businesses are likely to see a seasonal increase in chargebacks. Our tools and resources can help mitigate your exposure to chargebacks and friendly fraud through careful planning and a clear fraud prevention strategy.

68% of shoppers say the returns experience shapes their overall perceptions of a retailer. *(UPS)*

82% of shoppers expect proactive communication at every fulfilment stage. *(MyCustomer)*



Worldpay Solution:

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 defences on your behalf. It's more important than ever for your business to handle chargebacks delicately and effectively.



7 USE PAYMENTS AND CONSUMER INSIGHT TO HELP WITH RECOVERY PLANNING

Coronavirus continues to have significant impacts on consumer behaviour and will affect how business is conducted for some time. Planning for your business response and recovery in these circumstances will be challenging.

To help, we will provide you with the latest data and insight on consumer behaviour, as well as market forecasts based on our own data, consumer research and credible third-party sources.

If you would like to find out more please speak to your Relationship Manager.

Subscribe to updates from www.fisglobal.com



8 SUPPORT CHARITIES AND BUILD GOODWILL

By increasing your corporate social responsibility efforts during the coronavirus crisis, you could help build goodwill and the positive perception of your business.

Using your payments systems to send small donations to charity can display your social commitments as a business to the wider community, increasing goodwill and encouraging customer loyalty.

Use payment systems to provide small donations

to build positive perception and encourage customer loyalty.

57% of 18 to 24-year-olds say they would make donations to charity directly from their card or digital wallet.
(YouGov on behalf of Worldpay)



Worldpay Solution:

Pennies

A digital upgrade to the traditional charity box

Pennies, the leading UK charity micro-donation fintech, provides merchants with the ability to enable their customers to add micro-donations on to the bill that will go towards supporting your chosen charities.

Worldpay makes it simple and low-to-no cost to enable Pennies. We have existing solutions for online, as well as in-store PEDs. Enabling Pennies is straightforward and could bring together a nation of generous people and get funds to where they matter most.

HERE TO PROVIDE SUPPORT WHEN YOU NEED IT MOST

No business should feel like it's facing the challenges of coronavirus alone. Whilst we work hard finding smarter 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.

Our support centre is fully operational and waiting to help in this challenging time. If you need any other information about tools for your business, please contact your Relationship Manager.

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