

Accelerating growth for you and your customers

4 considerations to look for
in a payments partner



Thanks to the rapid pace of innovation and advances in technology, staying ahead of your competitors in an increasingly demanding environment is crucial for the success of your business and your customers.

Partnering with an experienced, innovative payments technology company is the fastest and easiest way to bring your solution to market. It enables you to keep up with the latest trends, whether it's contactless/"tap and pay" technology or payment optimization tools while also providing peace of mind about data security and the arduous task of validating and maintaining PCI DSS compliance. Data breaches and the resulting reputational and financial fallout makes taking a layered approach to payment security a necessity.

Compounding this drive to deliver better solutions is the pressure to bring them to market quickly to stay ahead of the competition and expand sales channels organically. It's important to find the right fit for your business now while being able to scale or graduate to new partner levels in the future.

Following are four key considerations to look for to ensure quick go-to-market implementation and an immediate impact to your bottom line.



Whether you are a SaaS-based software company looking to integrate payments technology or an ISO, choosing the right payments partner is key to winning new business and retaining existing customers.

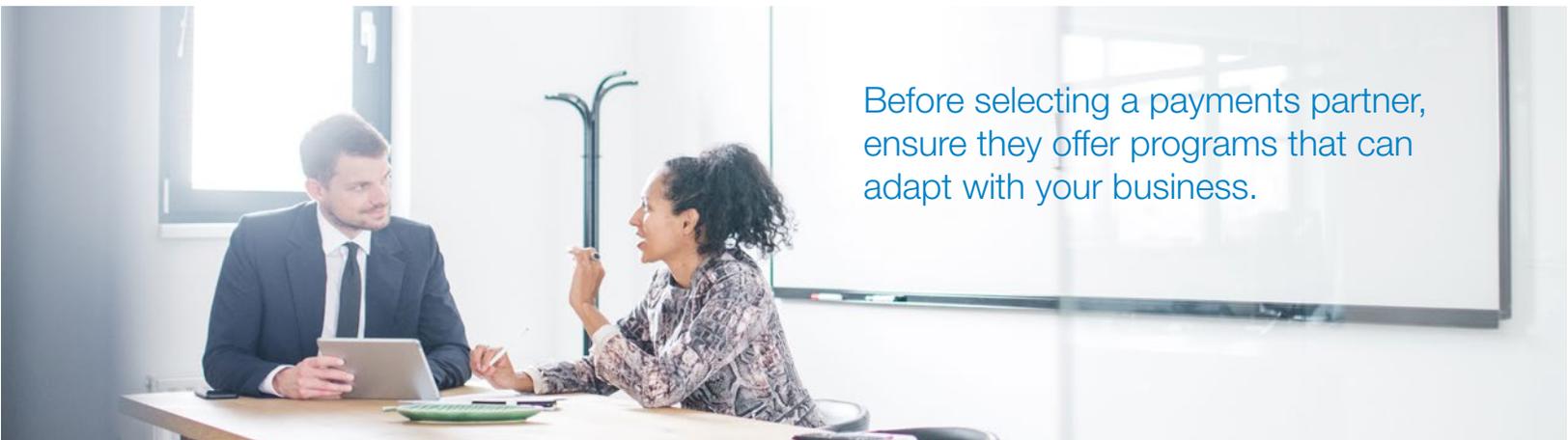


1. Programs that fit your business

There are many ways to offer customers payment acceptance, depending on your business's unique needs and goals. If you want to integrate payments into your existing solution, choose a partner that provides you with multiple integration options including direct certification, semi-integrated, hosted and gateway solutions to help you leverage your existing third-party solution and maximize your ROI.

Depending on the level of integration you require, you'll want to look for tools that support you in creating a tailored solution, like flexible APIs, a robust developer portal and the ability to integrate with gateways, shopping carts and mobile apps.

Beyond how you accept payments, consider a tiered revenue-share approach that enables you to select what's best for your business now, while offering a variety of options as your business goals change or mature. Flexible partner programs give you more opportunity for greater growth and increased profitability.



Before selecting a payments partner, ensure they offer programs that can adapt with your business.

Examples of partner models

Referral Partners Refers acquiring and/or gateway business to Elavon with revenue sharing	Agent Directly sell under our Monarch program	Premier ISO More aggressive pricing with modest revenue commitments
Integrated Partner Revenue-sharing opportunities across all partner programs	Direct Bill Bring your brand forward to your customers	International Processing capabilities across borders



2. Optimizing payment acceptance & funding

Payment optimization solutions enable you to help your customers optimize their revenue while providing a better cardholder experience. Ask your payments partner what type of programs they offer. One solution that helps you save money is Debit Optimization. It's a win-win for you and your customers. Your customers can provide cardholders with peace of mind by implementing PIN-based authentication and validation over signature. Additionally, you can mitigate the risk of "friendly fraud," decreasing chargeback costs.

Not only is an easy way to save money, it's clearly what the market is demanding. According to a November 2018 "The State of Retail Payments" biennial survey conducted by the National Retail Association (NRF) and Forrester Research, 44 percent of retail executives surveyed have already or plan to remove the requirements in 2018, 13 percent in 2019 and 8 percent in 2020.

Another solution is Payment Optimization, which helps you and your customers reduce the interchange fees associated with accepting certain types of credit cards. Your payments partner should offer proprietary systems to design interchange management solutions by enriching authorizations with necessary Level II and Level III transaction data, therefore optimizing available interchange rates where applicable.

Validate that there are no upfront costs to participate in an optimization program. You only earn a gain share based on interchange performance improvement. Whether you accept a large volume of business or corporate cards, be sure to look at Level II or Level III interchange programs.

While it's important your partner provide you with ways to save on payment acceptance costs, it's equally important for your customers to receive their funds as quickly as possible. Be sure to ask about same-day funding options and how your customers can take advantage of accelerated and consolidated funding cycles.



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3. World-class service & support

Your payments partner can provide the best revenue-sharing programs and cost-saving solutions in the industry, but without world-class service and support, you and your customers won't accelerate speed to revenue. When evaluating payments partners, ask about the following service and support areas to ensure they are committed to your success:

- **Custom training and support**
Does your partner offer incubator, premier services, partner sales support and dedicated portfolio managers?
- **100% in-house, North American-based support**
Does your partner outsource their support services?
- **State-of-the-art boarding tools**
Ask about the ease of onboarding, including tablet-based e-signatures and online click-to-agree applications.
- **Comprehensive reporting tools**
What tools does your partner offer both you and your customers? Are they intuitive and easy to use? Can your customers go online and self-service?
- **Bonus and residuals structure**
What type of bonus and residuals programs does your partner offer?



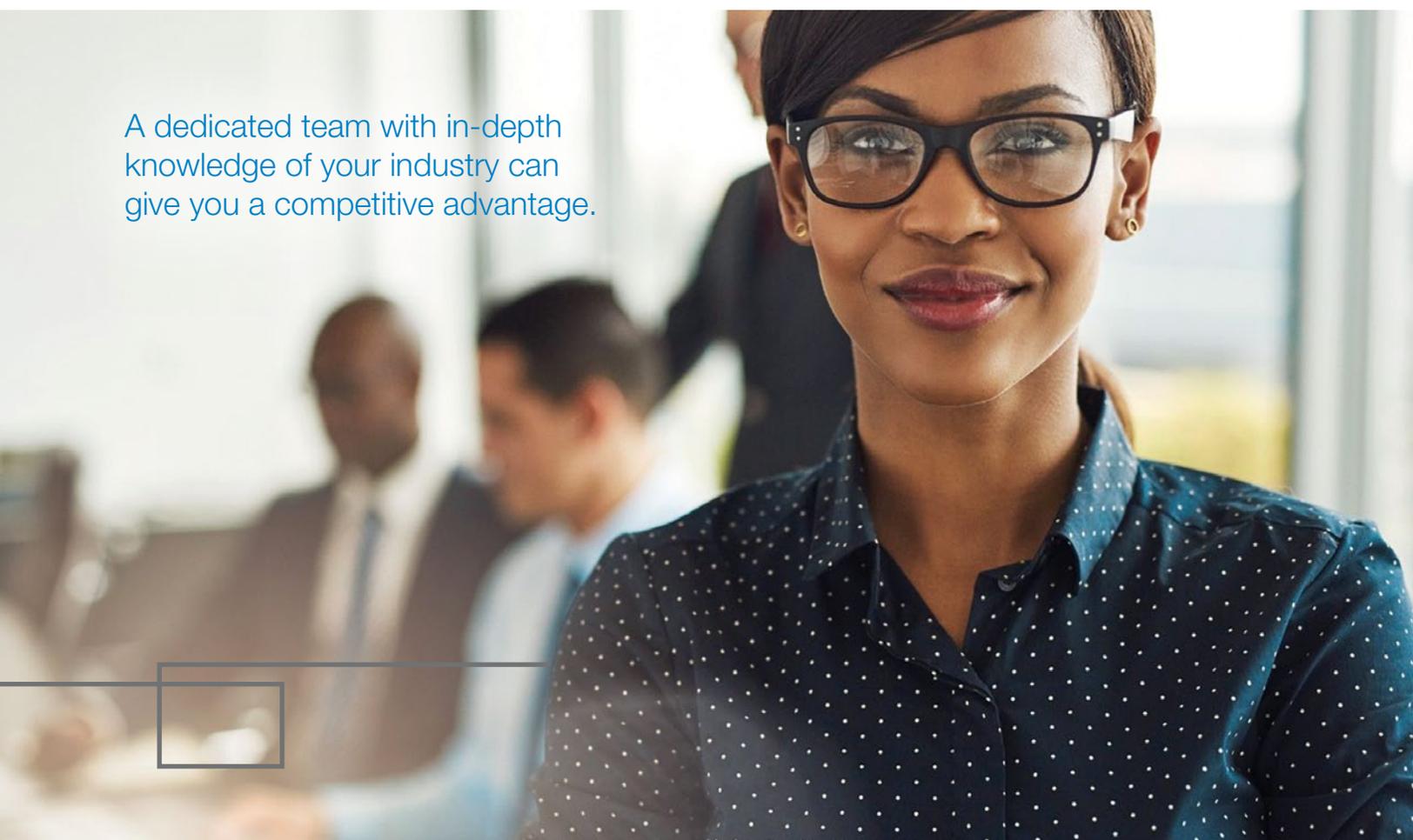
4. Financial strength, stability & reach

Choosing a payments provider can be challenging. That's why it's important to select a strong and experienced payments company that helps you achieve new levels of success. Whether it's simple or sophisticated solutions that grow and adapt with changing consumer demand and constantly evolving payment technologies, your partner should be agile enough to adapt your payment strategy as your business grows.

Some partners offer more than the essentials, with value-added services (VAS) that can help you meet strategic goals – such as growing your business and reaching untapped markets.

A partner with global reach can help you grow and find new revenue opportunities by enabling online payment acceptance around the world. Access to a dedicated telesales team well-versed in the payments industry topics can support lead generation efforts, including outbound campaigns, and ensuring your customers are up and running quickly. Empower your customers with powerful analytical tools that provide actionable data to improve business operations and measure KPIs.

Another valuable tool is in-house vertical expertise. A dedicated team with in-depth knowledge of your industry can give you a competitive advantage, alerting you to industry trends based on cardholder demands. In the restaurant industry, this can mean insights that lead you to offer alternative payment methods before your competitors. In the healthcare industry, this can mean helping your customers keep line with patient payment preferences and expediting patients' payments.

A woman with dark hair, wearing black-rimmed glasses and a dark blue polka-dot button-down shirt, is smiling slightly and looking towards the camera. She is in an office environment. In the background, two other people are visible but out of focus. One is a man in a suit, and the other is a woman in a light blue shirt. The lighting is bright and natural, suggesting a window nearby.

A dedicated team with in-depth knowledge of your industry can give you a competitive advantage.

Your bottom line

Whether you're interested in becoming a referral partner, ISO or integrating our payments technology, it's important to find a partner that will offer the payment expertise, so you can focus on expanding your business capabilities, increasing your revenue potential and empowering your customers to do business with you.



Why Elavon/U.S. Bank?

Elavon is the innovative, secure and global partner for your payments needs, whether you do business online, via mobile or in person. Backed by the strength and stability of U.S. Bank, recognized as one of the most ethical companies in the world, we process payments for over 1.3 million customers worldwide and more than 1,000 partners.

It's easy to get started. We offer state-of-the-art boarding tools including tablet-based e-signatures and online "click to agree" applications to get you up and running quickly, accelerating your speed to revenue. With a 97% merchant approval rate and customized training and support, your success is our top priority.

You'll also benefit from accelerated and consolidated funding, fast and simple customer onboarding, and custom campaign and sales support that generates new leads and revenue streams. Our 24/7/365 multi-lingual customer support is also always there to help.

Learn more about how Elavon can help you take your business to the next level. To learn more about our partner programs, visit www.elavon.com/partners.

