



# The essential guide to developing your e-commerce business

How to  
create a payment  
experience that's  
simple, scalable  
and reliable.

**ingenico**  
ePayments

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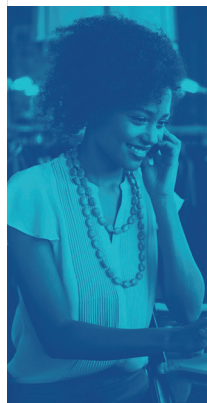
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# Giving e-commerce the human touch

The face of e-commerce is changing. From now on, the experience has to be effortless, simple, secure... and human. According to eMarketer's new forecast, in 2019, more than one-quarter of the world's population will be using mobile messaging apps, at the expense of e-mails which are seen as colder and are used less and less. Gone are the days of remote and impersonal communication! Your consumers expect a personalised experience and are looking for a special rapport with your brand.

Throughout the purchasing process – from looking for a product to final payment and beyond – interactions have got to become more human. But how can you do this in practical terms? What are the best ways to improve the payment experience for these demanding consumers and ultimately increase your conversion rate?

To help you in this area, we have created this e-book full of advice from our experts, feedback from clients and practical tips designed to build a truly personalised and lasting relationship with your consumers.

Whether you are an entrepreneur taking your first steps into e-commerce, a retail professional wanting to boost online growth or a trader about to launch in international markets, this e-book is for you.

Happy reading.



# The e-commerce adventure from A to Z

## First steps in e-commerce

- Defining business model and brand identity
- Choosing an e-commerce platform and payment partner
- Building your online shop, then launching
- Logging your first transaction!

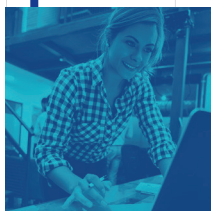


## En route for growth


- Creating a website optimisation campaign to improve experience
- Managing the growing volume of orders
- Developing a fraud protection plan to adapt to increased risk

- Planning for international growth : according to a 2018 EY survey, 25% of European mid-market organizations plan international expansion
- Choosing target markets in line with company strategy
- Developing and localising the e-commerce website for international customers

## Going global







**We want our customers  
to feel safe when they  
tap in their bank card  
number. We must  
also respond to peak  
periods and never have  
any problems  
at payment stage.”**

YOANN ALARÇON,  
Founder and Director of Potager City

According to a survey by Vistaprint, 60% of entrepreneurs claim to be tired. In a situation like this, tips and good practices are needed more than ever.



# How to launch your e-commerce business

Signing up with payment providers and banks, interfacing with delivery companies, customising webpages and customer experience... newcomers to e-commerce soon find their heads are swimming with questions. How can you be sure you're making the right choices?

## Think long term

When you're starting out, some aspects, such as volume management and international regulations, might not be an issue, but there's a chance they'll soon become a priority. The ideal situation then is to select tools and partners that are able to adapt to your future requirements. For example, it is much better

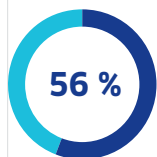
to select a scalable and robust e-commerce solution right at the start, rather than having to migrate to one when growth becomes a priority and the tools you are using fail to come up to the mark. It's a good idea to ask yourself the right questions: open-source or SaaS CMS? Depending on your requirements and constraints, make a choice with the long term in mind.

## A WORD OF ADVICE FROM INGENICO

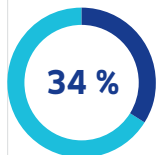
Consumers are becoming increasingly demanding and they expect an online world they can trust. Https, logo detection, strong authentication... online payment can no longer do without these reassuring features!



## Each to his own when it comes to payment



**of 18- to 24-year-olds** prefer to pay online with a bank card, compared to 44% of those aged 35 to 54.



**of 35- to 54-year-olds** prefer to use PayPal for their online purchases, compared to just 28% of younger shoppers.

Source: Institut Toluna, 2016

### Analysis and anticipation

Similarly, future e commerce merchants will do well to ensure they integrate the payment component in the very early stages of their business. The aim is clear: assess the impact and use your web agency specialist to find the best solution (plug-ins or API) to integrate this payment component into the website. Moreover, by analysing their markets, entrepreneurs can indeed select the most appropriate payment methods. So, an average spend of 500 euros does not involve presenting the same payment method options as a transaction that's only around 30 euros.



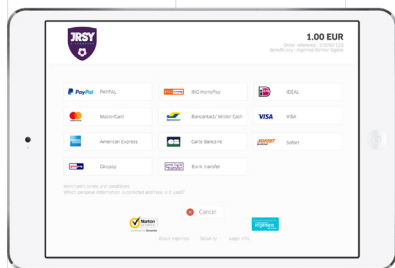
# 3 things to bear in mind when choosing your payment partner

## Put security first

It is absolutely essential that payment partners comply with the strictest of standards. For example, a provider with Level-1 PCI DSS certification (the payment card industry data security standard) will be able to give you all the protection you need.

## Simplicity


Choose the right partner so that you don't have to worry about integrating and configuring the payment module on your platform. Similarly, select a payment page that is integrated into your website for a seamless, end-to-end customer experience. Before you get under way, make sure you get some useful start-up advice from the experts. That's also a good test to find out if they can provide everyday support once your business is up and running!



## Stable infrastructure

We all know that in the online world, every second counts. If response time is too slow, sales will fly out of the window. Make sure your payment provider also has a stable always-on platform with little or no downtime.





“Once motorists have registered their credit card on our app, they are automatically debited once they enter and leave a car park. They can register as many payment methods as they like.”

ARNAUD PARFAIT,  
Chief Customer and Data Officer



60% of purchases are abandoned before payment<sup>2</sup>. How can you improve your conversion rate? And how can you create a memorable, personalised and human experience for your customers?

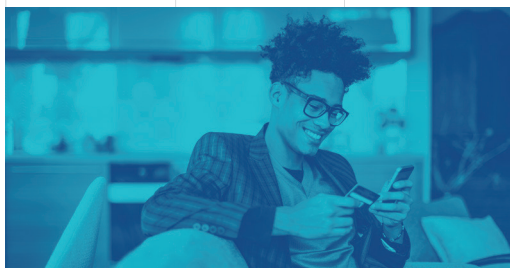
# How to boost online growth ?

## 1

### **Optimise and streamline the user experience**

Make sure you don't lose out on sales via mobile devices by selecting a fully responsive payment page that is suited to any device (smartphone, tablet, etc.). Customise its look and feel (such as colours, logo and font) to offer a seamless brand experience all the way to payment.

Similarly, sites with the option to memorise bank card details (tokenisation) allow frequent customers to pay at the click of a mouse. A must-have feature at a time when plenty of providers, such as Uber in the transport sector, are managing to make the payment stage painless, if not invisible.



<sup>2</sup> Ingenico Study



2

### **The right balance of payment methods**

How can you offer the right payment methods to the right consumers? Ideally, you should thoroughly analyse your market so you can offer methods that are used the most. From country to country, average or target spend and preferred payment methods might be very different.

3

### **Fraud prevention**

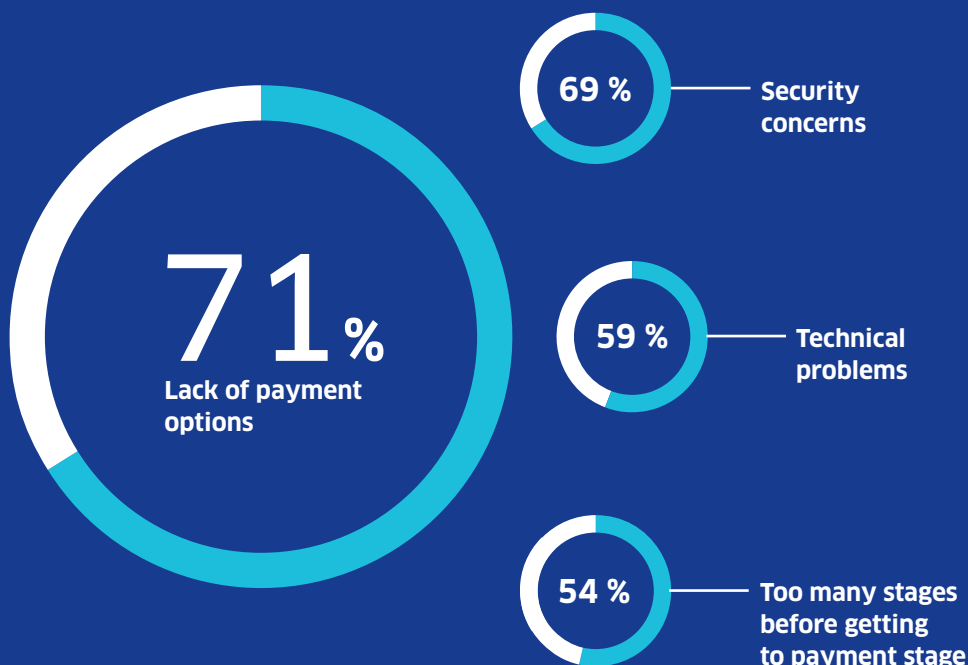
In addition to using technologies such as the 3DS v2, fraud prevention also means surrounding yourself with experts who can implement the scoring tools needed to detect anomalies, using artificial intelligence in particular. For some of Ingenico ePayments' clients, this method has reduced the rate of fraudulent transactions from 0.1% to 0.01%, while increasing conversion by three points.

4

### **All-important analysis**

Are you satisfied with your current cart abandonment rate? To increase sales and find out exactly why these carts were abandoned, you must analyse your payment data: at what point do consumers leave the purchasing process? Is it because of security concerns or a high level of refused payments by banks, for example? By taking the time to decode all payment data, online merchants can immediately put their finger on the aspects of the customer journey that create friction and find ways to get rid of them. And that makes consumers a lot happier too.

## Reasons for abandoning an online purchase at payment stage



### A WORD OF ADVICE FROM INGENICO

Marketing automation, adwords, advertising...online merchants put a huge amount of energy into attracting consumers to their website and converting them. Unfortunately, the final stage – the payment page – is all too often the poor relation. And yet, this is the make-or-break stage: a second's latency or a missing payment method and you can say goodbye to your sale!

# 2 innovations to enhance customer experience

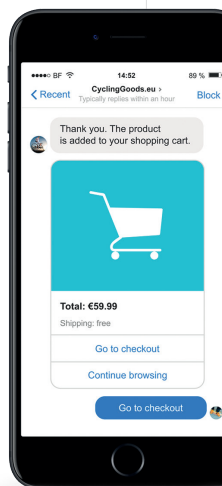
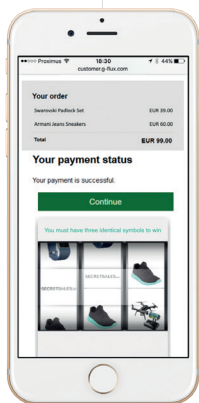
## Chat and pay

Experts at Ingenico ePayments have developed develop customised chatbots that can seamlessly guide the customer through to the transaction stage.


It's a chance to get engaging purchasing experiences on discussion platforms such as Facebook Messenger. When tested with a Belgian newspaper, the method **increased the conversion rate by six!**

## Play with your purchases

What if gamification could be used to help ecommercemerchants? For example, by offering a one-in-ten chance of winning back the amount of your shopping cart in a short game after the payment stage, rather than the usual discount. By using this method, some merchants, assisted by Ingenico ePayments, **reported a 15% rise in conversion rate, while average spend saw a spectacular 25% increase.**







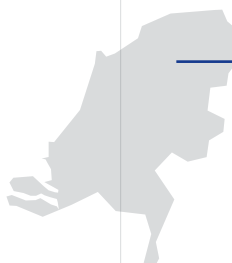
**Ingenico pointed us  
in the right direction  
at all key stages to  
optimise our flows  
– increasing the  
number of languages,  
currencies and  
payment methods  
we offered. We also  
implemented one-  
click technology to  
memorise customer  
transaction data.”**

DAVID DERAÏ,  
Treasury Director chez Smartbox

**smartbox**

So, your online shop is doing really well and you want to expand internationally. After selecting your target markets in line with your strategy, you then have to localise the entire customer experience to the specific nature of that region. Language, currency, preferred payment methods... everything has to be redesigned. Here, we turn the spotlight on markets with particular expectations.

## New markets, new rules



### Netherlands

**Currency:** euro

**Language:** Dutch

**Specific payment method:**  
iDEAL (electronic payment platform)



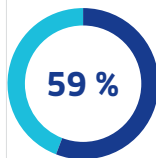
### Spain

**Currency:** euro

**Language:** Spanish

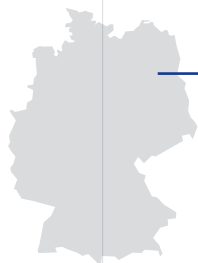
**Specific payment method:**  
bank card and wallets

## No. 1 goal: convert



### of online purchasers

do not finalise their order as they don't have access to their favourite payment method\*.



## Germany

**Currency:** euro

**Langue :** German

**Specific payment method:**  
payment on invoice

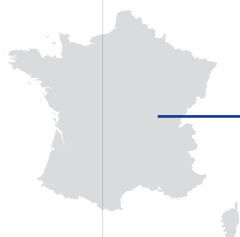


## United Kingdom

**Currency:** pound sterling

**Langue :** English

**Specific payment method:**  
bank card and wallets

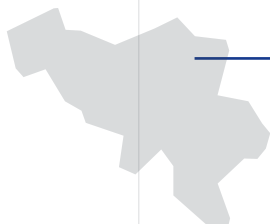


## France

**Currency:** euro

**Langue :** French

**Specific payment method:**  
bank card or PayPal

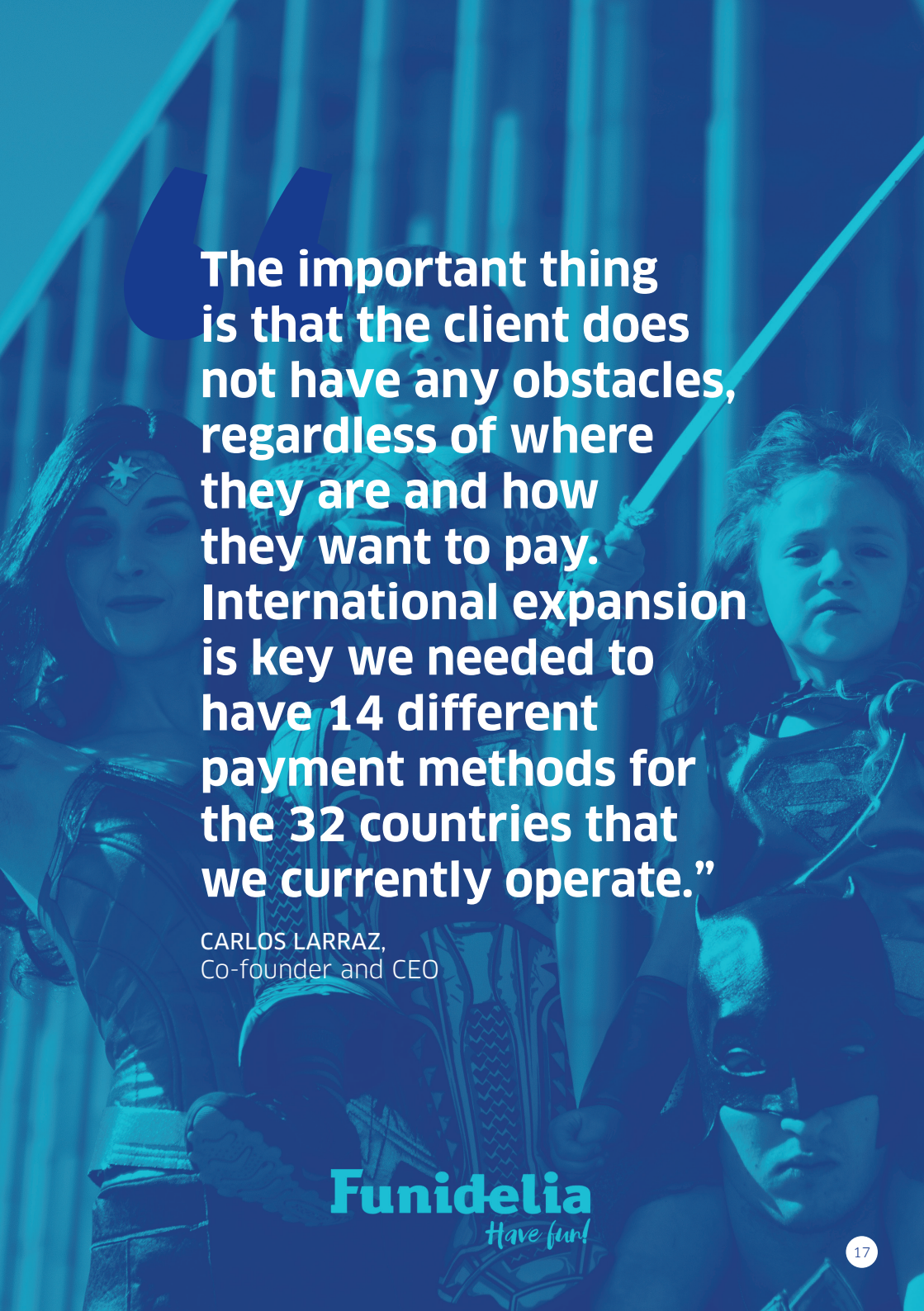


## Belgium

**Currency:** euro

**Langue :** French, Dutch, German

**Specific payment method:**  
Bancontact (payment app)

A background image of three children in superhero costumes. On the left, a girl in a Wonder Woman costume. In the center, a boy in a Batman costume. On the right, a girl in a Superman costume. The entire image has a blue tint.

**The important thing is that the client does not have any obstacles, regardless of where they are and how they want to pay. International expansion is key we needed to have 14 different payment methods for the 32 countries that we currently operate.”**

CARLOS LARRAZ,  
Co-founder and CEO

**Funidelia**  
*Have fun!*



# Need a full-service partner?

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When it comes to payment, e-merchants have a choice. If their market is limited to a small geographical area, they can opt for a Payment Service Provider (PSP) with a bank to manage financial flows. On the other hand, if their market is international and several payment systems have to be taken into account, it is better to use a single, full-service partner that can manage the process from A to Z, whatever currencies are used.

**“Our niche business, coupled with our premium and international offering, means that our target clients have very high expectations. Giving them the option of paying in their currency of choice is essential.”**

WILMA PEELEN,  
Founder of Sneeboer



# About Ingenico ePayments

Our goal here at Ingenico ePayments is to help you to develop your e-commerce business by boosting your conversion rate, streamlining your administrative management and optimising your cash flow. We continually make investments and effort in our payment platform to achieve the best acceptance rate, to stop fraudsters in their tracks and to activate new sales channels. Our team of experts are always more than happy to

support you on your journey and to design the optimal payment for your business so that your customers get the very best purchasing experience.

To find out more, please visit our website :

[www.ingenico.com/epayments](http://www.ingenico.com/epayments)

# 300 000

merchants put their trust in us

# ingenico

ePayments

Simple. Scalable. Reliable

Please visit our website [www.ingenico.com/mybusiness](http://www.ingenico.com/mybusiness),  
for more stories from our clients!

