



# INSIGHT

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Keeping you up-to-date with everything Cardnet  
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## The rise of m-commerce and the digital agenda

In a world with 2.58 billion unique smartphone\* users and people spending more and more time on their smartphones, the rise of m-commerce popularity continues to grow at an alarming rate. Useful applications on our phones are becoming a way of life and customers are becoming increasingly confident to add their card details and purchase a taxi ride, coffee or t-shirt using an app.

The fundamental change with the rise of m-commerce is that it allows people to do things when they have down time such as when commuting or waiting for a friend in a restaurant. It does not require the switching on of a computer and can be done on the move. Most significantly it allows merchants to push out and in real time speak to their customers. It closes the loop on payment, communications and loyalty. Two way communications via App technology is going to be a game changer and in time we will see the movement away from the PC based e-commerce technology.

As the UK's leading digital bank with nearly 6 million active mobile banking customers and more than 2.7 million customers accessing digital banking every day, we understand and are at the forefront of the m-commerce revolution. In the card payments world we have partnered with two leading m-commerce providers, Judopay and WoraPay, to bring application payments to our customers.



Continued overleaf

\* Statista



Founded in 2012, Judopay is built to power mobile commerce, made possible with their next generation in-app payments and fraud technology. Judopay and Cardnet can offer clients an end to end solution, from designing an app to the release to customer. The focus is always around making the payment journey as simple as possible for customers whilst maintaining high levels of security. Judopay works with a range of global businesses bringing branded apps that are easy to implement and offer fraud prevention technology. By working with specialist partners, this positions Cardnet as an innovative payments provider engaged with payments market trends and enables us to be at the forefront of our merchants' growing digital strategies. Visa CyberSource act as Judopay's Payment Services provider creating an agile and secure ecosystem between Cardnet, Judopay and Visa CyberSource.

Cardnet also partners with WoraPay to offer a queue busting app based payment solution for our clients. This is particularly popular in cafés and restaurants. The free app allows Smartphone users to pre-order and remotely pay for a range of goods. It removes the queuing time for consumers and streamlines operations for merchants.

As the speed of mobile payments continues to increase, Cardnet and our partners are here for our merchants to take advantage of the change in spending behaviours. We would be delighted to explore the m-commerce possibilities in 2018 and beyond with all of our current and potential clients. Cardnet realises that everything is changing and we are committed to be at the forefront of this exciting technological development.

## Semi-integrated solution

Cardnet has recently delivered an exciting accreditation for a key client, providing an MPOS solution using a tablet and linked to a Verifone e355. This solution is provided by SagePay and links the Oracle Point of Sale to Cardnet's Omnipay platform.

The wider impact is that the accreditation of the Verifone e355 now means that we can offer an MPOS solution through SagePay to our clients. Please note that other point-of-sale systems would need to be scoped by SagePay to ensure we are able to integrate.



## Pay by URL and PayPal added to Cardnet e-commerce gateway – LBOP

Cardnet is committed to develop our product offerings for clients and has recently introduced two new features to our e-commerce payment gateway (LBOP).

### Pay by URL

**What is it?** – The Payment URL functionality allows merchants to provide a link to their customers (e.g. in an email invoice, WhatsApp message, SMS, QR code, etc) which then takes those customers to a webpage where they can securely make a payment with their preferred payment method, whenever convenient for them.

**Where is it typically used?** – Pay by URL payments are especially useful in scenarios such as invoicing, allowing the payee to make the payment without the need for logging in using a username or password. Pay by URL is also used by companies requiring a minimum payment on an outstanding balance owed, such as those in the utility and service sectors.

### PayPal

**What is it?** – PayPal is a trusted UK brand which enables customers to make payments. 17 million businesses worldwide use PayPal\*\*. The introduction of PayPal will allow merchants to widen their payment acceptance and reduce potential customer attrition at checkout. With PayPal being the most popular payment method in the UK (other than debit/credit cards) this gives our customers a great opportunity to increase sales through their respective websites.

**How will PayPal be integrated?** – LBOP merchants will contract directly with PayPal and link their PayPal business account with their LBOP account. Once technical integration is completed, LBOP merchants can then accept PayPal payments through their website. PayPal will provide customer and technical support and as well as discuss pricing and terms and conditions directly with the merchant.

\*\* PayPal

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