

# Merchant Engagement & the Monetization of Payment Services

— The Future is Embedded!





Over the past 75 years, payment service providers (PSPs) created a powerful and secure global infrastructure that has enabled hundreds of trillions of seamless in-person transactions. During that time, PSPs generated billions of dollars in revenue through interchange fees, service fees, and other charges. The entire customer-to-business payment journey has undergone a massive transformation, including the smart Payment & POS systems in use by merchants big and small. This infrastructure can both handle new forms of payment and be leveraged for other innovative advancements that PSPs can — and must — leverage for continued growth and efficient scalability.

## Optimize the Merchant Experience with Embedded Engagement



#### **Digital Unboxing**

The most successful PSPs are now utilizing automated, graphical workflows to guide merchants through device, app, and account set-up to accelerate activation and reduce in-person and over-the-phone training costs.



#### **Digitized Workflows**

Delivered in real time via scheduled campaigns and available on a self-serve basis, digitized workflows are proven to optimize call center performance and reduce customer care costs by up to 75%.



#### **Actionable Surveys**

Easily collect feedback from merchants and quickly respond to trends and issues from the "front lines". Merchant surveys are a great way to measure merchant satisfaction, capture referrals, and reduce merchant attrition.



#### **Guided Compliance**

Keep merchants up-to-date with the latest KYC/AML, PCI, governmental, and card brand guidelines. With streamlined guided compliance content, you'll drive awareness and guide merchants through completion.

## Accelerate Sales of Value-Added Solutions

PSPs make huge investments to enhance core payment offerings to meet the ever-evolving needs of merchants and consumers. However, driving adoption among small and medium-sized businesses (SMBs) is a major challenge. Smart devices present graphical workflows to drive awareness and guide merchants to tailored offerings with clear ROI.

- Gift Cards, Loyalty Programs & Marketing Services
- Industry-Specific POS Solutions
- Embedded Lending & Working Capital
- Alternate Payments & Buy-Now-Pay-Later Solutions
- Mobile Wallets & Contactless Payments

## Power a New Embedded Media Channel

PSPs must expand their portfolios and revenue streams to remain successful. Embedded media channels aren't just for seamless transaction services — they're a smart, secure, ecosystem that the leading PSPs leverage to add and accelerate multiple revenue streams. *Benefits of Embedded Media Channels:* 

- A powerful ad network for your business
- Help third-party partners reach SMBs
- 2 Drive more sales while generating resell revenue
- Seamlessly enable omnichannel buying journeys
- Generate more critical data than ever before

