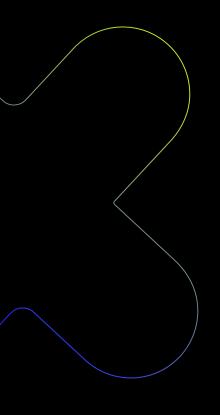


Retail Guide

Better payments for a better customer experience





BUILD A CONNECTED COMMERCE EXPERIENCE

"Customers don't think of themselves as brick-and-mortar shoppers. Or as e-commerce shoppers. Or even as omni-channel shoppers. To them, it's all just shopping. Here are just some of the ways PXP is helping customers realise their con- nected commerce ambitions:"

All channels covered

PXP operates a single platform for all sales channels. This enables better customer insight. Reconciliation, budgeting and forecasting is also easier with a single, streamlined back-end.



ANTHROPOLOGIE

URBAN OUTFITTERS

Abercrombie & Fitch

Single, end-to-end platform

All payment services you will ever need from one source: from POS, online gateway, alternative payment methods, reconciliation and settlement services to cross-border acquiring and IBAN accounts, we've got you covered!

Plug & play components

Our systems architecture is modular, lean and agile-developed, which gives you the flexibility to configure the components in the way that makes the most sense for your business today and tomorrow.

Managed service

We offer a fully managed payments service. Piggy-back our investment in our payments platform to help reduce your annual capital expenditure. Save the time, resource and cost of compliance, card scheme mandates or industry changes by outsourcing to us.

One provider

A single payments provider means less time negotiating with separate suppliers in each country. Less spent in legal fees. And less time and cost integrating system changes.

PXP powers global, omnichannel trading for customers, helping them increase revenue, cut costs and improve their businesses.



MAKING THE COMPLEX SIMPLE

Online Payments

Accept payments online on any device, wherever your customers are. We give you instant access to an end-to-end stack of expertise, and a service that will help you get paid online and provide a frictionless payment experience. With multiple payment options, currencies and language options, you can scale up quickly if you need to.

Cross-Border Acquiring

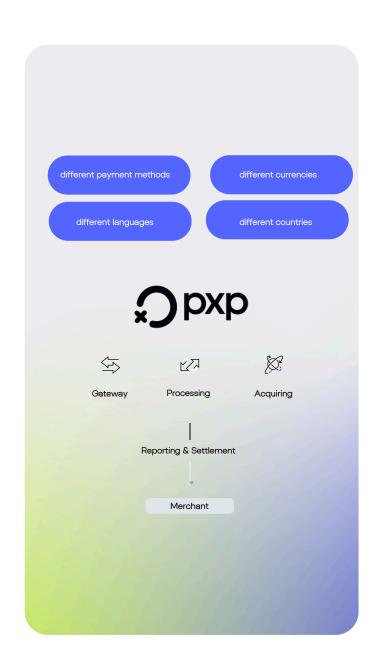
Optimise revenue with cross-border acquiring. Our acquiring license lets us collect and settle money related to card payments, connecting you to card schemes directly, without unneces- sary intermediaries. With PXP you get all services related to acquiring from one place, from accepting card payments to receiving money.

POS Service

Optimise your point of sale setup and enhance your customer experience. The on-premise solution is built for the Retail industry. It lets you manage payment devices across your chosen applications, from a centralised and secure managed service.

Retail is a truly global business. The experience for the customer can often seem the same, but across territories there are big differences in payment technology.

Abercrombie & Fitch Case Study



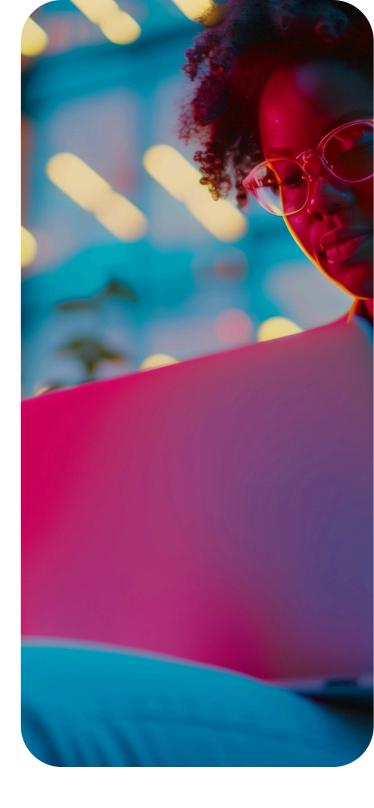
Tailored Payment Method Portfolio To turn browsers into buyers you need to give your customers a variety of local and global alternative payment options, such as Paypal, Venmo, and many more.

Conversion

Checkout UX, right payment method portfolio and currencies are key elements for an improved conversion rate. With our expertise across variety of industries we will advise you every step of the way so you can improve your bottomline and get more out of each sale.

Business Insights

The insights are designed to speed up the decision-making process for busi- nesses by offering insightful informa- tion. PXP offers information that can be analysed to identify areas of improvement, payment information of customers per region, areas of under- performance and risk, and other poten- tial positives and negatives your compa- ny is facing.



GET MORE VALUE THROUGH PAYMENTS



PAYMENT SECURITY

PXP Financial's secure payment gateway helps retailers reduce their risk

Tokenisation

Tokenisation replaces sensitive card data with a token, which can be used back-end across various front-end systems instead of the real card data. PXP tokenisation works across channels, geographies and brands in a retail group. It can also be activated retrospectively on stored card details. This simplifies compliance with data security requirements, and also delivers operational, cost and marketing efficiencies. delivers operational, cost and marketing efficiencies.

3DSecure 2.0

Keep your business secure and compliant with the new Payment Service Directive, using a Strong Customer Authentication. The 3DSecure 2.0 makes payments more secure while not compromising on conversion.

Point to point encryption (P2PE)

The P2PE application encrypts data from the moment it enters your systems. This means, if this is the only way card data enters the environment, you will never see sensitive cardholder data in the clear. This helps reduce your risk in the event of a breach, the associated costs (e.g. lost revenue, damage to brand, reputation, trust), plus your PCI scope. PXP offers P2PE to customers either as an application or as a full solu-tion. Both have been tested by trained P2PE assessors accredited by the Payment Card Industry Security Standards Council (PCI SSC) against the standard.



HOW IS PXP DIFFERENT

We believe that payment is as much about people as it is about technology. This idea is at the core of our business, so much so it's in our brand name. PXP stands for expert people multiplied by an advanced technology platform, which equals intelligent payment solutions.

Customer-focused

Customers are at the heart of what we do. We want to give your business the personal experience, and there is always someone to help and pick up the phone when you need it, 24/7.

Experienced

PXP attracts and retains expert staff and we are committed to keeping it that way. We have the right specialists to guide your business.

Flexible

Our modular systems can flex to different customer requirements and message formats more easily than a mainframe system. This improves agility and speed-to-market for customers.

Global

With PXP Financial as your global payments partner, you have global reach as and when you need it, without any of the interoperability and integration issues.

Quick

We run one gateway for in-store and online sales, which helps cut complexity and time-to-market for our customers.



Want to talk about growing your payment business with PXP?

contact@pxp.io +44 20 3885 0598





