

Top 10 Ways to Future-Proof your Payments Infrastructure Worksheet

Payments are such an important piece of your business, and we want to help you plan for the future. Use this sheet to figure out what you need now and for the future so that you select a gateway that can grow with you.

| Question | Now | 5 Years from Now |
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| 1. Do you want to accept global payments? <ul style="list-style-type: none">• Global• Domestic only | | |
| 2. What type of payments are you planning on accepting? <ul style="list-style-type: none">• PayPal – many small businesses start here, but as your business grows you will find yourself needing to take credit cards directly. Some payment gateways will have a PayPal integration built in, so you can use PayPal and have room to grow• Credit cards – this is a must-have for US, but if you only accept cards it will limit your ability to reach global shoppers• Alternative payment methods and wallets popular in other countries– this is a must-have for global shoppers. | | |
| 3. What devices are you planning on accepting payments from? <ul style="list-style-type: none">• Mobile – m-commerce is growing at 47% per year, be sure that your payment solution works | | |

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| <p>well on mobile</p> <ul style="list-style-type: none"> • Desktop – shoppers will likely be coming from desktop and mobile, be prepared for both • Phone – this option is often overlooked, but it can be a great way to capture a sale. Look for a payment gateway with a virtual terminal to take payments | | |
| <p>4. How do you want to integrate?</p> <ul style="list-style-type: none"> • Hosted payment page – faster start up time, some branding options, and no development with much lower PCI compliance burden • API – if you have development resources, this will give you more control over the look and feel of your page. Options like client-side encryption make PCI compliance easier • Shopping cart plugin – if you are on an eCommerce platform, you should be able to plug a payment gateway in with it | | |
| <p>5. What type of goods are you selling?</p> <ul style="list-style-type: none"> • Digital – depending on the type of digital goods, you may want to partner with a gateway that has license key management • Physical – Make sure your gateway can separate the auth and capture which is required by the FTC. Also consider a gateway that is able to plug in to shipping & tax software to provide an optimized checkout. | | |

6. What do you want your billing set up to be?

- Recurring – find a gateway that can provide subscription billing from the get go, or that will work well with your preferred subscription billing platform.
- One time – this is standard, most gateways will allow you to do this, but 5 years from now, do you want to limit yourself to only taking one time payments?
- Per use/metered billing – a billing option based on usage during a fixed time period

7. How do you want to architect your purchase flow?

- One-click purchase for returning shoppers– how will you get the shopper information the first time? Will you store that information (watch out for PCI compliance) or will your payment gateway store that information and use tokenization?
- Will you allow an anonymous purchase for shoppers who don't want to create a login for your site? This is a good option to offer for those shoppers who don't plan to be frequent shoppers.
- In-app purchase – if you are selling a physical good or a virtual currencies through your mobile app, you can use a payment API to process that payment.

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| <p>8. How will I keep track of sales?</p> <ul style="list-style-type: none"> • Self-service portal – I want to be very hands on, with a dashboard of all sales in real-time • Scheduled Reports – I expect a set of regular reports to be sent to me at certain times • Quarterly Business Reviews – I want to have a dedicated account manager from my payment service provider to tell me how I can optimize my payments system so that I’m not leaving any money on the table. | | |
| <p>9. Do you want to have eCommerce tools pre-integrated to use?</p> <ul style="list-style-type: none"> • Ability to offer discounts at checkout • Upsells/cross-sells | | |
| <p>10. What type of support do you need?</p> <ul style="list-style-type: none"> • Hands-on – I want an account manager that can help me set up the payment system and check in on a regular basis to optimize it • Hands-off – I’m fine using documentation to get set up | | |

BlueSnap is a global payments technology company that optimizes global, mobile checkout and drives higher payment conversions by as much as 40 percent for eCommerce merchants worldwide. Their Powered Buy Platform fuels the growth for businesses eager to serve the global consumer and take advantage of the incremental sales opportunities that they represent. Learn how BlueSnap is fulfilling its promise to eliminate friction and convert more shoppers to buyers worldwide at home.bluesnap.com. Contact us at sales@bluesnap.com to learn more.

