PaymentsEd FORUM

How Developers Play a Crucial Role In Your Success
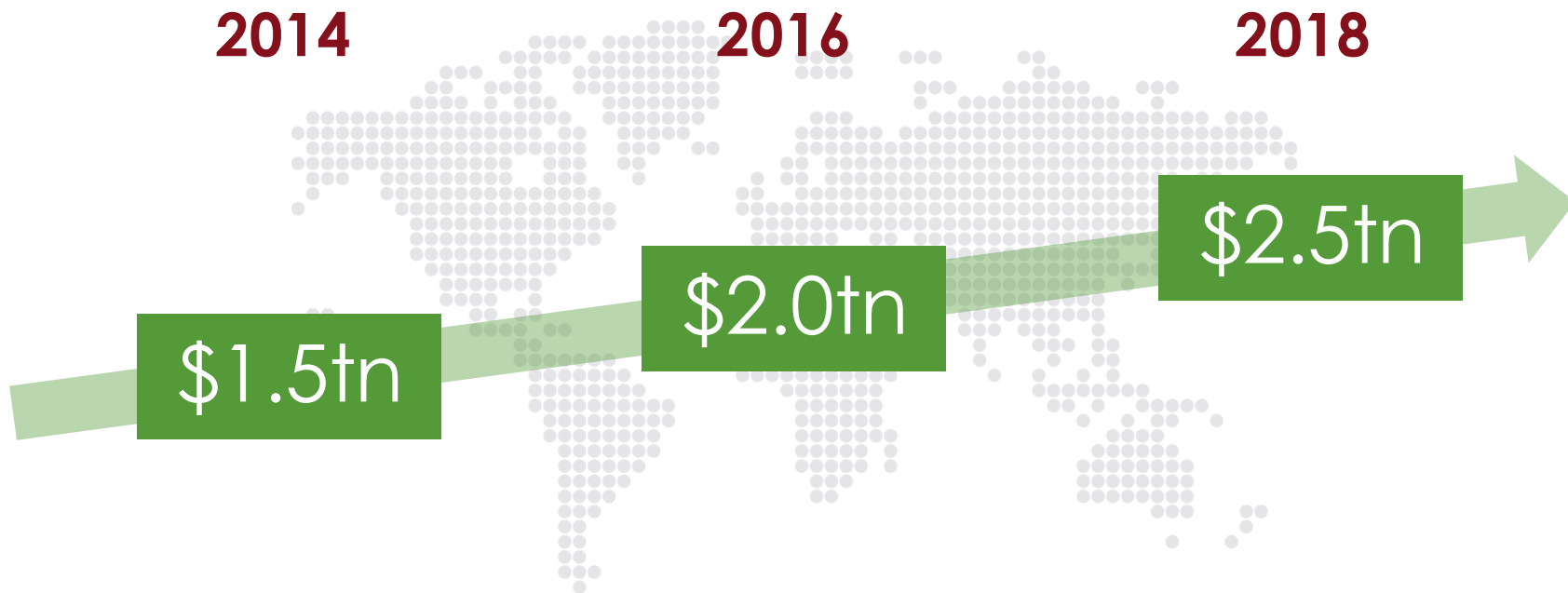
DRF PAYMENTS EDUCATION

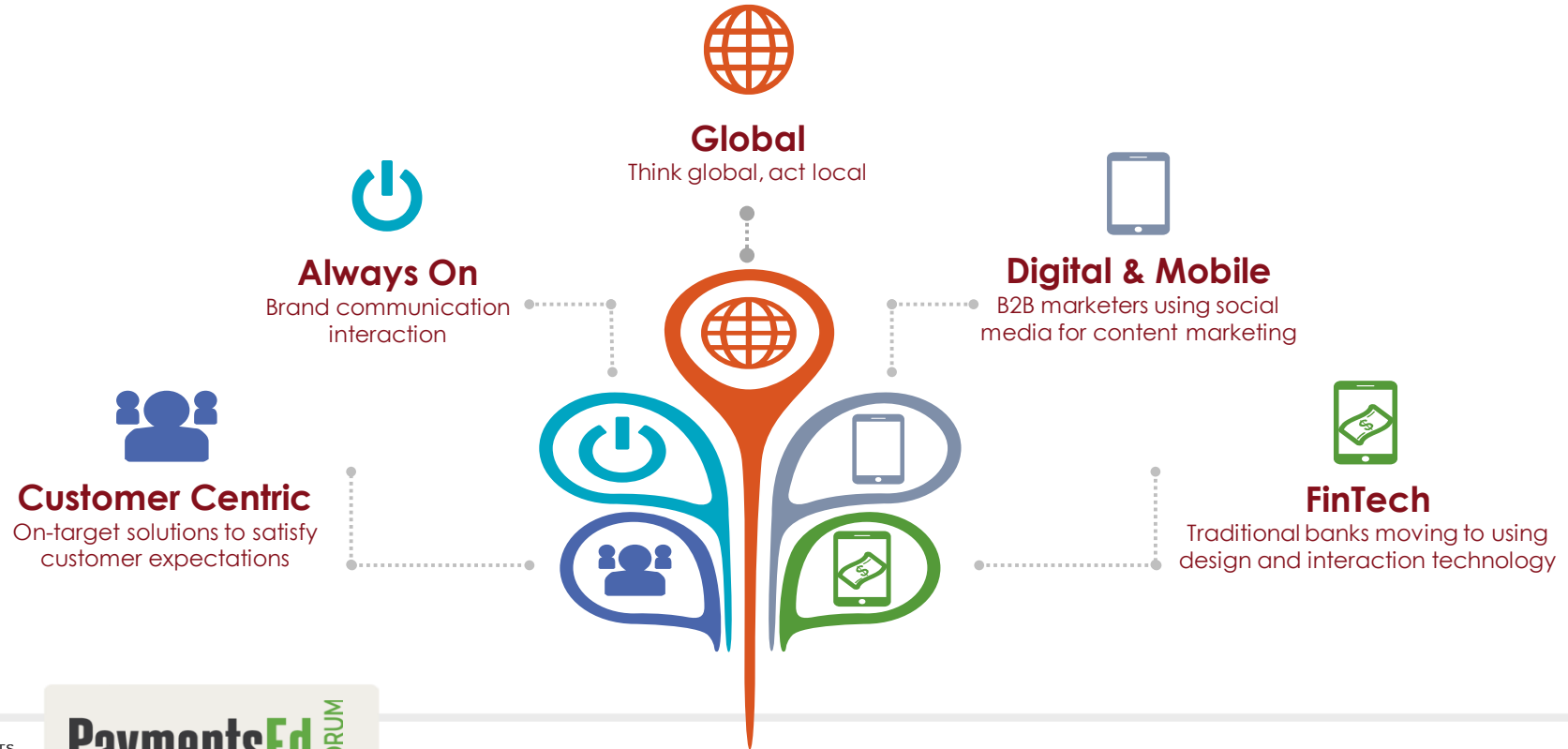Sajal Agarwal, Chief Innovation Officer, Ingenico ePayments

Agenda

1. **Why are developers important to your success**
2. How they can accelerate time to revenue
3. How they can create seamless eCommerce experiences
4. How they can drive conversions
5. How to maximize success with developers
6. How best to market to developers

eCommerce is growing fast globally

Global eCommerce sales

2014   **2016**   **2018**

$1.5tn $2.0tn $2.5tn

Industry trends - What is going on in the Industry?

Global
Think global, act local

Always On
Brand communication interaction

Digital & Mobile
B2B marketers using social media for content marketing

Customer Centric
On-target solutions to satisfy customer expectations

FinTech
Traditional banks moving to using design and interaction technology

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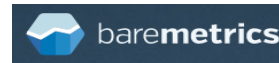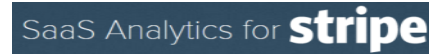# New players entering the payment industry, with new and innovative tactics

- Large tech companies aiming for the payments industry

- Reddit taps Stripe and PayPal to power gold payments

- New start-ups focusing on easy pricing / integration

Unique Challenges to Payment Developers

- Integration enhancements and upkeep

- User experience for check-out

- Conversion and authorization rate optimization

- Business Information tools

- Data exposure and compliance changing regulations

- Fraud

3 key ways Payment Processors are trying to ease these challenges

Easy integration

Optimized user experience

Increase conversions

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REST API

- Secure
- Easy and fast integration
- Reducing the time to market
- Online documentation with code snippets

REST is the current best practice, industry-standard interface architecture for API's. JSON is the leading data format preferred by developers, for data transport.

Software Development Kits - SDKs

- Bridge the gap between your system and the API
- Open source
- Contains sample implementation
- Makes it easier to integrate with your PSP
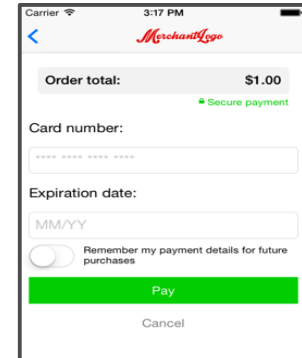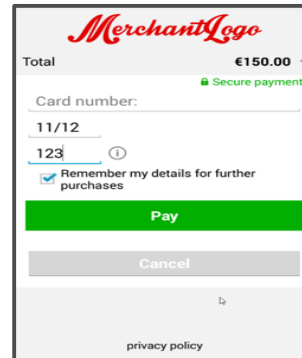
Explore & Play: Test Accounts

- Try out payment products & features
- Try out the SDKs
- Try out API calls
- All test cases available online

Open Transparency

- Documentation
  - Good docs are a key decision driver for a developer when choosing new technologies
  - Key elements to become "Developer friendly"
    - Sandbox for testing code
    - Tutorials
    - Sample code for edge cases
    - …
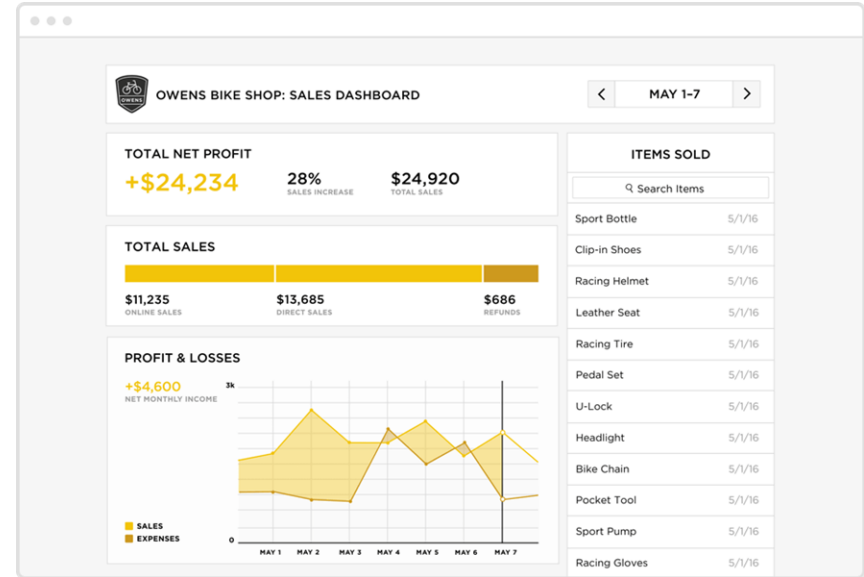
How we approached it

- **Supported by Knowledge & Documentation:**
  Developer Hub, Checkout Editor, Configuration Center, Sandbox
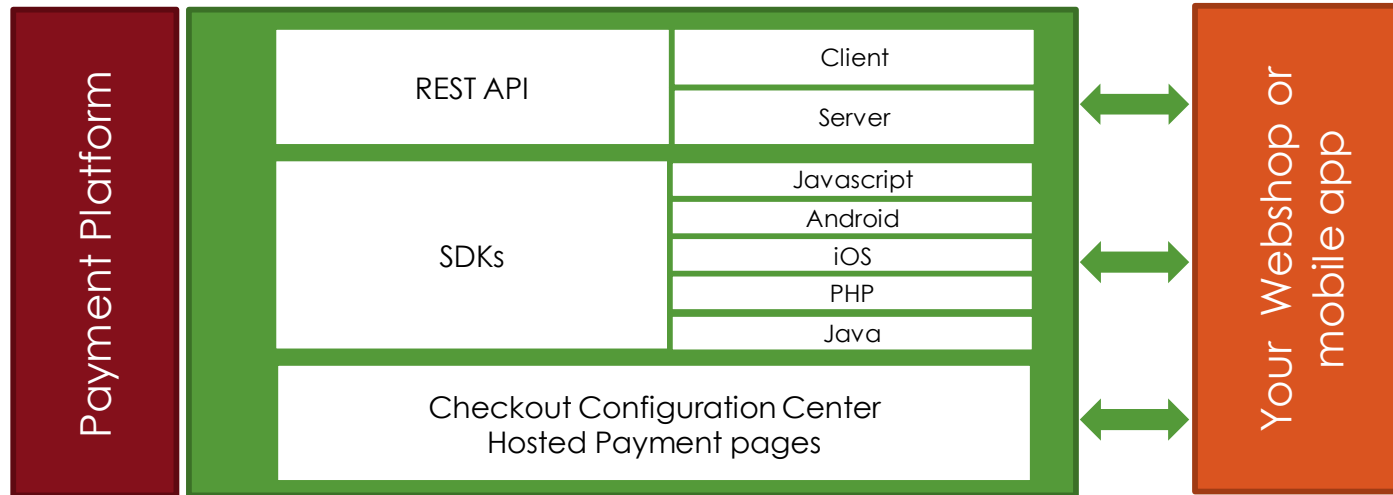
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Mobile is eating the world!

Valentine's Day 2015

IBM Digital Analytics

Traffic

- 33.7%
- 53.9%
- 12.4%

Sales

- 10.7%
- 12.4%
- 76.9%
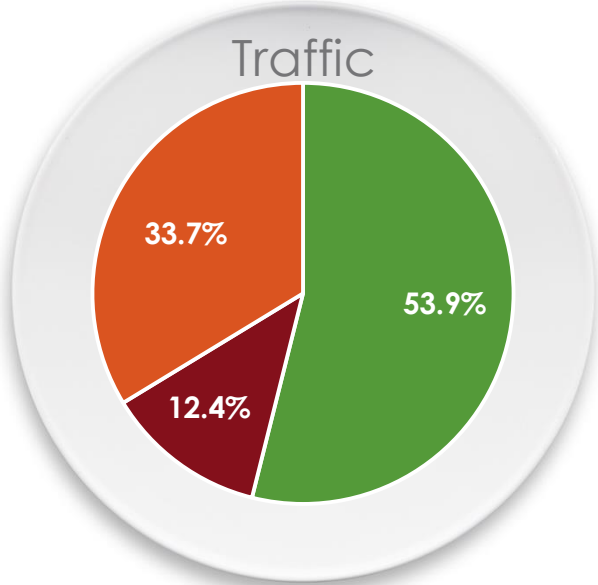
■ Desktop

■ Tablet

■ Smartphone

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Responsive Hosted Payment Pages

- Responsive payment pages automatically adjust to screen size > Improve the user experience, increase conversion rates
- Use specially designed and tested templates > Speeds up development time, reduces costs
- Unique Configuration Editor > Easy to manage and change pages, increases agility
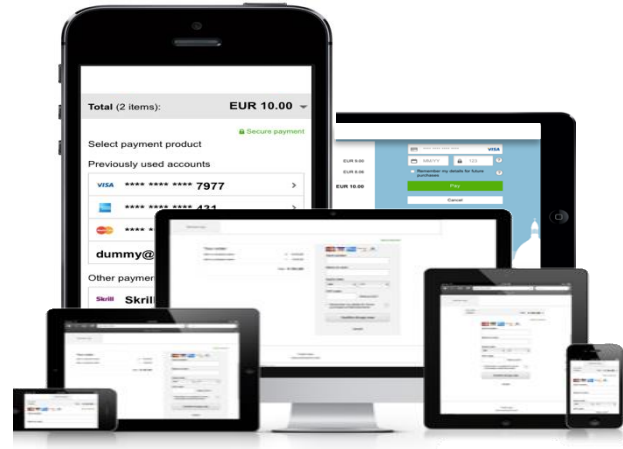
Optimizing User Experience

- Automatic detection of card type
- Automatic formatting of card number
- Always showing the right keyboard
- Client side input validation
- "Remember me" option to save the payment details for future re-use
- Option to use field icons or field names
- Language specific

Payments is a specialized, rapidly changing part of the customer experience

Hosted Checkout Pages
- *Mobile-first*
- *Responsive*
- *Device agnostic*
- *Language localization*
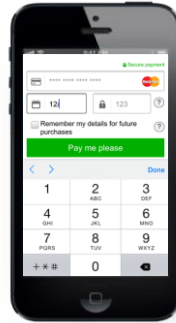
Checkout
- *Should be quick and easy to customize*
- *Personalize the experience with variants*

You must tailor your payment checkout experience
to provide the best consumer __and__ customer experience.

Developer Documentation

Your developers will need

- Full API references
- Payment products information
- Hosted Payment Pages
- SDK documentation
- Test cases
- Best practices
- FAQs

Configuration Center

- Page Editor
- Manage language packs
- Manage subdomains
- API keys & MerchantIDs
- User management

- Merchant Portal

Unique Page Editor
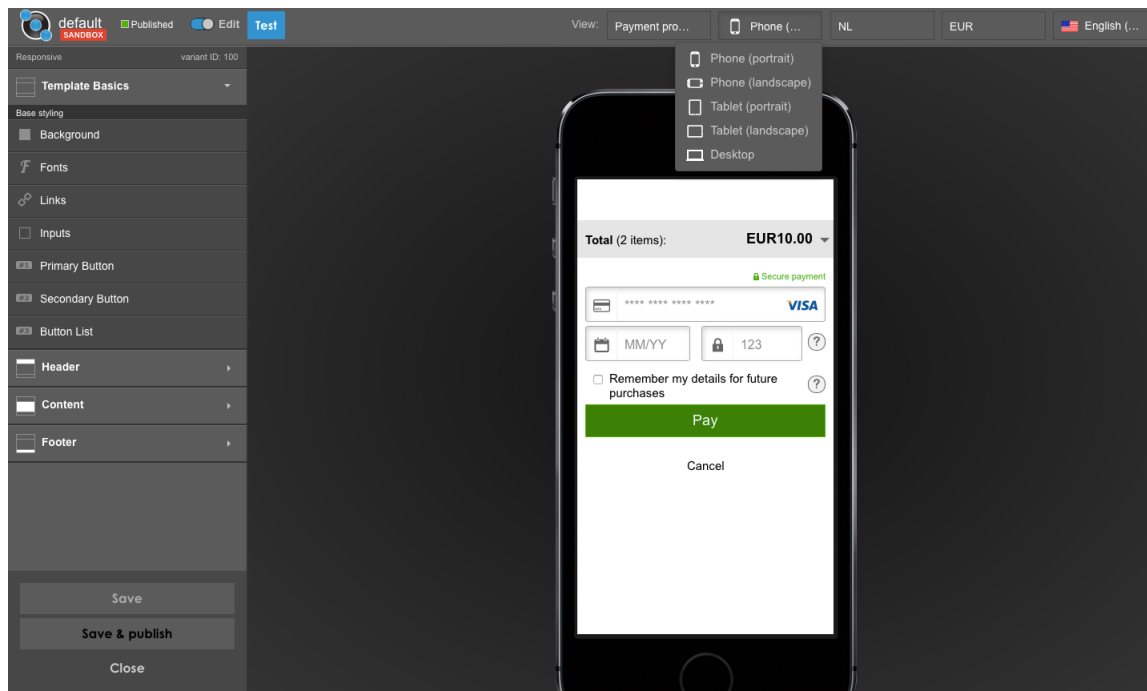
Case Study: A/B Testing

- Change the look and feel of the hosted payment pages with a page editor:
  - Alter text, color, add/remove elements, change button shape, etc.
- Test variations of your payment pages for optimal design by directing % of traffic to different variants
- Increase conversions through constant optimization by monitoring statistical performance

A

Original: Green Button

B

Variation 1: Red Button

Case Study: Tokenization

- Enhance the user experience
- Increase conversion rates
- Shift the burden of storing sensitive consumer data to the PSP
- Reduce costs associated with PCI compliancy
- Reduce risk of data breaches and reputation damage
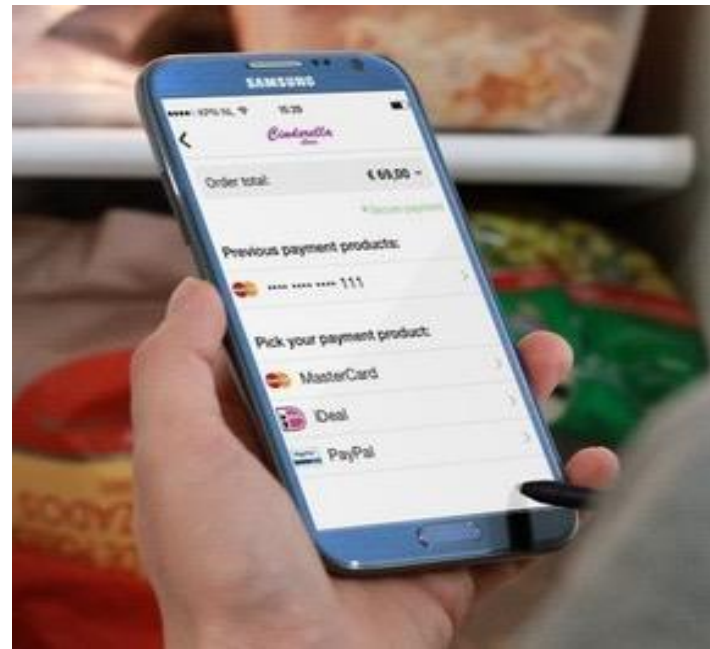
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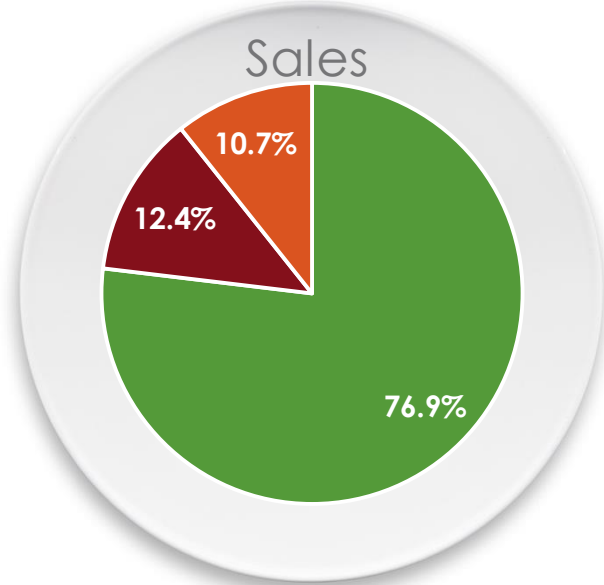1. Why are developers important to your success
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Goal: to become revenue partner for our merchants by stimulating transactions and conversion

Driving forces

- Gateway as a Commodity
- Customer retention
- Business partners to ME – start from Consumers
- Drive seamless transactional experiences

OFFLINE / ONLINE

(e/m)Commerce
Transactional Services

↑

PSP, Fraud, & Collect/FS

↓

Loyalty

Consumers

Shoppers

Buyers

Payers

Promoters
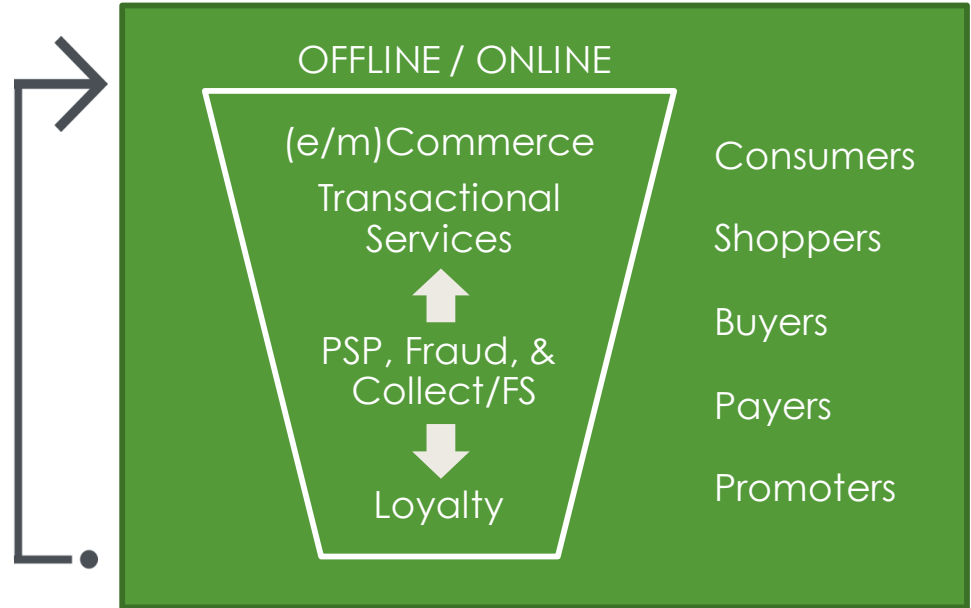
Case Study: Increase sales through gamified checkout

Merchant Impact

- +30% average CTR
- +15% average CVR
- +25% average order size
- 74% average playing rate
- 25% cheaper than traditional give back programs
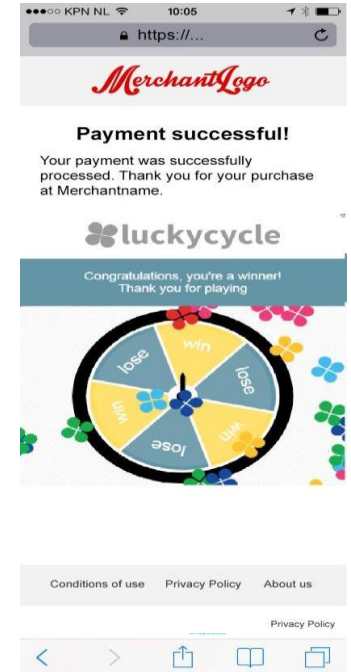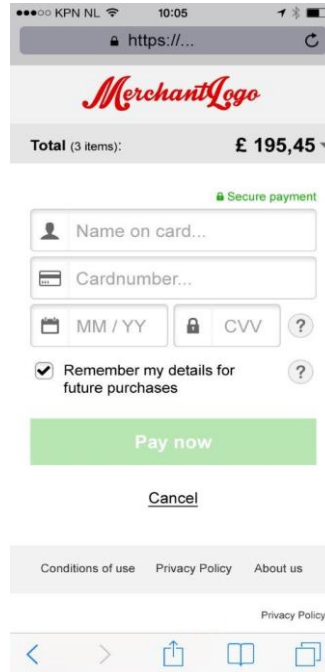
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Developer Skills

Specialized, T-shape profile

Payment Knowledge
- Transaction processing
- Each Payment Method has unique characteristics
- Specialized handling of PII, PCI, etc.
- Compliance, local regulations as companies expand abroad
- Reporting processing, reconciliation, chargebacks, fraud, subscription billing

IT Skills
- System performance: cycle times, accuracy, timeliness, completeness
- Infrastructure: security, reliability, uptime, business continuity, disaster recovery
- Modularity
- APIs and web services

Customer Centricity
- B2B2C
- Focus is on the consumers and how to provide them the best experience
- Data driven

Payment

Tech

Dev

Customer Centric

Open Platform approach:
get out of core to expand into new areas
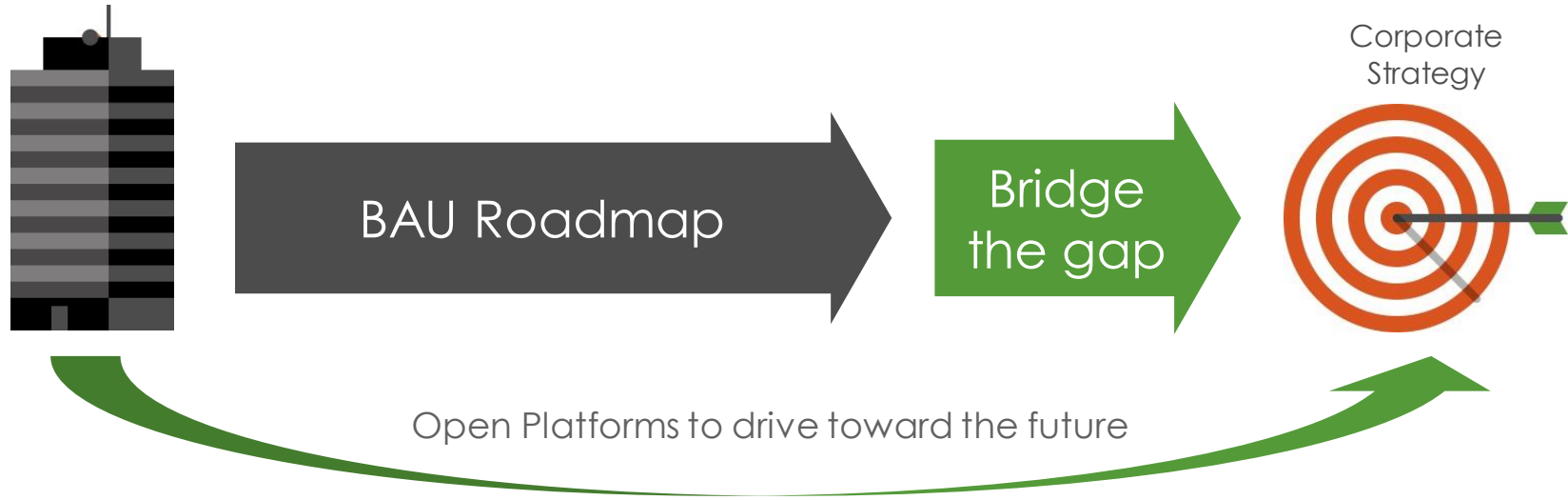
BAU Roadmap

Bridge the gap

Corporate Strategy

Open Platforms to drive toward the future

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Load balancers

Code snippets

REST API

Subdomains

Simulators

Server API

Sandbox

Sample implementations

Client side encryption

PHP SDK

API Key

Responsive Payment Pages

Documentation

iOS SDK

JavaScript SDK

Open Platforms

API Reference

Client API

Custom Configuration

New authentication

JSON

Java SDK

Tokenization

Page Editor

RAML

Android SDK

Language packs

Test cases

Mobile optimized

Simplified transaction statuses

There are 138 "unicorns" on the Forbes list…
And the number is growing rapidly

Exclusive

The sharing economy has created 17 billion-dollar companies (and 10 unicorns)

JOHN KOETSIER   JUNE 4, 2015 7:07 AM

Money (4)
- LendingClub
- PROSPER
- TransferWise
- Funding Circle

Transportation (4)
- UBER
- OLA
- lyft
- 快 快的打车

Goods (3)
- ebay
- trademe — Where Kiwis Buy and Sell
- Etsy

Space (3)
- airbnb
- HomeAway
- wework

Services (1)
- freelancer.com

Logistics (1)
- Instacart

Learning (1)
- Chegg

ROCKETINTERNET

lamoda.ru мода с доставкой

NAMSHI نمشي

JABONG.COM

dafiti

ZALORA — ASIA'S ONLINE FASHION DESTINATION

Delivery Hero

LAZADA — Effortless Shopping

zalando

"Unicorns" call themselves "start-ups."
Here's what they mean:
Being a "start-up" is a mindset.

5 Keys elements to the "Startup" mindset

Disruptive	Purpose-driven	Business Growth-Focused	Technological Excellence	Design Excellence
Innovating	Solving meaningful problems	"Lean Start-up" principles	Democratization of information and technology	User-experience-centric
Upsetting the status quo	Become the best	Strive to always be better	Sandbox: test, learn, experiment	Beauty
Creating a new future	Proud Entrepreneurs	"Growth-hacking" - business growth tested like a science experiment	Striving for most simple, smartest solution	Artistic

Behind the companies, various decision makers and influencers....

1 **Andrew Black**
Technical Co-Founder
Early Stage Series A

"I am a developer and I want an easy stress-free integration into my product"

2 **Chana Band**
Technical Co-Founder
Growth Stage Series B

"I am the CTO of a High Growth Startup and I want a friction-free platform that scales globally with my business"

3 **Mike Griffin***
Head of Growth
Scale Up

"I am the Head of Product of a High Growth Startup and want to make sure my product drives increasing revenue, conversions and customer base"

4 **Fred Marche**
IT Manager
Tier 1 retailer

"I am the Head of Technology and I look for a reliable partner that I can trust to support my business stakeholders"

For each personas, analyze: their goals, tasks, influence factors, questions, frustrations as well as their knowledge in various fields, their budget decision and their channel touchpoints.

Peers remain the #1 Source of Tech Information. Followed by content & events.

Source	Percentage
Peers	77%
Technology content sites	74%
Technology vendors	72%
White Papers	62%
Webcasts/Webinars/Web Video	60%
Events	57%
Newsletters	53%
Research	51%
Technology print publications	49%
Online communities, discussion forums	47%
User Groups	43%
Business content sites	35%
Blogs	33%
Virtual conferences	30%
Video clips	29%
Business print publications	27%
Mobile feeds/updates	21%
Infographics	18%

Q: Which of the following sources do you use to keep up-to-date with new technologies and to enhance the knowledge you need to be effective in your role?

Influencing power of Technology Persona shifts depending upon purchasing stage

	Determine the business need	Determine technical Requirements	Evaluate	Recommend select vendors	Sell internally (outside IT team)	Authorize / Approve
CIO or top IT Executive	49% ①	44% ③	41%	46% ③	58% ①	60% ①
LOB Management	44% ②	16%	28%	20%	25%	19%
CEO	39% ③	8%	12%	10%	15%	52% ③
IT Liaison	36%	31%	36%	25%	27% ③	5%
CTO/architect/engineer	31%	53% ②	51% ②	47% ①	34% ②	20%
IT steering committee	31%	21%	28%	27%	23%	19%
IT staff	29%	61% ①	65% ①	47% ①	21%	7%
COO	26%	7%	12%	11%	16%	28%
IT management	26%	42%	45% ③	38%	26%	20%
CFO	23%	5%	8%	9%	14%	55% ②
CMO	19%	5%	11%	9%	14%	6%
CSO/CISO	18%	28%	32%	24%	18%	15%
Chief Digital Officer	12%	12%	13%	12%	9%	7%

Boxes indicate top 3 responses

Q: Including yourself, which of the following groups are involved in each stage of the IT purchase process at your organization

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What influences the decision makers?
Research, Peer Discussions, & Events

	Exec. IT	IT Mgmt.	IT Pro	Biz Mgmt.
Read about them in the course of researching products	65%	73%	69%	57%
Discussions with peers in IT	61%	69%	57%	47%
Attending conferences, trade shows or events	58%	66%	49%	52%
Analyst firms (e.g., IDC, Gartner, Forrester)	34%	44%	27%	36%
Approached by a sales person from the vendor	28%	33%	19%	30%
Discussions with colleagues in executive or LOB roles	30%	28%	17%	40%
Free trials	29%	25%	33%	22%
Research from the vendor	28%	29%	24%	25%
Our company has an employee charged with that role	6%	6%	2%	7%
Sit on Board/Know someone who sits on Board of Directors	6%	3%	2%	7%

Q: How do you typically find out about new emerging technology vendors

Developer Evangelism

How to Evangelise?

- Spreading the word about the product
- Having people play with your product and advertise what they are excited about.
- Designing the offer for accessibility & ease of implementation
- Bridging the communication gap between tech-people and non-tech people
- Gaining trust from developer community

Thank You. Questions?

Sajal Agarwal

Chief Innovation Officer

Ingenico ePayments