Considerations for an Alternative Payments Strategy
In this session we will present the key factors that are driving up demand for APM's, and some of the challenges and considerations that should be part of an In-Store APM strategy.

Objectives

Understand what Alternative Payment Methods (APM's) are and how they fit into the digital shopping experience

Understand Challenges and Considerations that should be part of an In-Store APM strategy

Learn about real deployments and what other merchants are doing as it relates to APMs
What are Alternative Payment Methods?
By 2021, over half of all online transactions will be made using Alternative Payment Methods.
Chinese online shoppers fueling APM growth

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<tr>
<th>PAYMENT METHOD</th>
<th>MARKET SHARE</th>
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<tbody>
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<td>24.50%</td>
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By 2025, Chinese Consumers will account for 44% of the luxury goods market
What’s Driving this Change?

Can be funded in multiple ways.

Enables the Unbanked

Convenience.
Retail is at an inflection point.
One secure platform.

One solution.

One frictionless experience.
Challenges and considerations of an in-store APM strategy
1.) Need for a seamless consumer experience.
Leverage one terminal for all electronic payments.

**What’s Inside**

- Avoid deploying & managing a stand alone device and keep the countertop clear.
- Integrated to cash register, ERP, and CRM
- One consolidated reporting & settlement for all alternative payment methods
- No manual adjustments to stock or sales
- Ability to drive sales to your store
2) How do you execute an APM implementation strategy without impacting EMV and PCI compliance?
Services Connector

- Merchant
- POS
- Fully Integrated
- Semi-Integrated
- TERMINALS
- Payment App (EMV Certs)
- Commerce Platform
- VAS (APM's, Loyalty, Couponing, eReceipts, etc.)
- Cloud Services Library
- Reporting
- Boarding
- Alternative Payment Methods
- Remote Key (Key Download Service)
- Estate Management
- Omni-Channel
- e-Commerce
- Back-end Systems & E-Commerce Sites
- GATEWAY SERVICES
  - Data and Reporting
  - Tokenization Services
  - Auth. Services

P2PE
3) Settlement, Funding, Reconciliation
4) Operational Integration
Deployments: What are other merchants doing?
Fully Integrated
APM’s

Back-end Systems & E-Commerce Sites

Services Connector

Alt. Payment Methods

Merchant

Terminals
Payment App (EMV Certs)

POS

Fully Integrated
Semi-Integrated APM’s