

Payment Acceptance Services

Provided by Elavon

 **Santander**
Corporate & Commercial





About Us

Santander Corporate & Commercial has an international footprint with a presence in 10 core countries and many more via our network of alliances.

We know that ambitious businesses want to continue to do business with Europe as well as grow beyond traditional markets, that is why we have a unique three step plan to help them achieve this.

We **connect** businesses to opportunities abroad through trade missions and meet-the-

buyer programmes and offer access to services such as the Trade Portal and Trade Club.

We help them **build** on these connections by facilitating their business operation, for example arranging local banking facilities, providing foreign payments and trade services.

And we help them **grow** their business by managing their needs as they enter new markets, such as sourcing local services, and through our expertise in Sectors and countries.

Contents

This guide provides a comprehensive overview of the payment acceptance solutions available to you via a referral to Elavon.

1. Introduction to Elavon	Page 4
2. Take payments online	Page 5
3. Alternative Payment Methods (APMs)	Page 6
4. International payment support	Page 7
5. Keeping payments secure	Page 8

Today, people expect to be able to pay for almost everything using their debit and credit cards. Working in partnership with payment solutions provider Elavon[†], we can help your business offer flexible and secure ways to pay.



[†]Card Payment Processing provided by Elavon Financial Services DAC. Registered in Ireland with Companies Registration Office. The liability of the member is limited. United Kingdom branch registered in England and Wales under the number BR009373. Elavon is a trading name of Elavon Financial Services DAC. PHR-STA-1009-UK Rev 0609.



Introduction to Elavon

Elavon can support your customers in how and where they want to pay.

The pace of change in payments is forever increasing and keeping up with the latest innovations can be challenging.

This is why we partner with Elavon, a global payments provider, to offer leading payments solutions to our customers.

Elavon packages are bespoke for your business so there is no one-size fits all price. Elavon listen to your specific needs and create a solution that fits your business. Applications are subject to credit score.

Elavon can help you navigate the payments landscape with simplicity, speed and transparency, as your business grows and your acceptance needs become more diverse.

Look to global expertise

Elavon is Europe's fourth largest payments provider¹, delivering payments services to more than one million customers worldwide, using an award-winning and highly-secure processing platform.

People make all the difference

Like Santander, Elavon is driven by a relationship led ethos and their business model is focused on building collaborative relationships.

You can benefit from a dedicated Elavon relationship manager, a strategic customer solutions team and a 24/7 Premier Support Team, ensuring help and support is always available.

With Elavon you can:

- Boost cash flow with next day settlement into your Santander account.
- Connect the whole payment experience – in-person, online and on the move.
- Seamlessly integrate payments into your website.
- Accept all popular payment types.
- Be reassured customers' payments are secure and protected from cyber attacks.

A part of U.S. Bank, the fifth largest commercial bank in the U.S., Elavon has 25 year's payments experience and is part of the world's most ethical bank², so you can feel sure you and your business are in safe hands.

1. Source: Nilson report, June 2018. 2. US Bank has been recognised by Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices, as one of the 2018 World's Most Ethical Companies (for the fourth consecutive year).

Take payments online

Mobile, PC, tablet or over the phone – Elavon helps connect payments.

It has never been more important to ensure your website is optimised, intuitive and reliable – particularly when it comes to payment.

Research shows the most likely place for customers to abandon online purchasing is on the payments page – so getting this wrong can potentially lose customers with a loss of revenue*.

The Elavon Payment Gateway

Elavon's high-performing Payment Gateway offers everything businesses need to take customer payments online successfully:

- Accepts Visa and Mastercard, JCB, Diners, Discover and Amex cards among others.
- Alternative payment methods such as Google Pay, Apple Pay and PayPal also available.
- Mail Order/Telephone Orders (MOTO).
- Recurring payments.
- Integrates easily with all major shopping carts and platforms, such as Shopify, WooCommerce and Magento.
- Responsive on all devices.

*According to the Baymard Institute, a web research company, 67.45% of online shopping carts are abandoned.

Easy to set up

The payments section of your website can be set up in four different ways, all customised to suit your company branding with a:

1. Redirected hosted payment page.
2. iframe embedded hosted solution.
3. Light box overlaid hosted solution.
4. Integrated solution.

Online security

All transactions are PCI DSS compliant and benefit from 3DSecure technology as a robust means of cardholder authentication.

With Elavon you can:

- Reach more customers, wherever they are in the world.
- Enable customers to choose their payment type.
- Seamlessly integrate payments into your website.
- Convert more sales by reducing shopping cart abandonment.
- Have peace of mind that all payments are securely processed.





Alternative Payment Methods (APMs)

Keep businesses ahead of customer trends.

Over half of all online transactions will be made using alternative payment methods by 2021*.

Staying ahead of the competition means a business must evolve with and embrace new payment solutions and customer preferences.

Working with Elavon, you can offer a range of alternative payment methods – like Apple Pay, Google Pay and Samsung Pay, PayPal, Alipay and Union Pay – all of which are accepted as standard to your customers.

Local payment preferences

Businesses can capitalise on local payment preferences when their customers shop online – a real differentiator in today's increasingly global marketplace.

Elavon's wide range of payment methods means your online customers can choose their preferred local payment method, from Direct Debit, to bank transfers and cash-based e-payments to e-wallets.

With Elavon you can:

- Keep up with payment innovations.
- Provide customers a choice of payment types – from card and contactless to mobile.
- Offer local payment preferences online.
- Connect the whole customer payment experience – in person, online and on the move.

*Global Payment Report 2017 conducted by WorldPay.

International payment support

Now is the time to thrive on the international stage.

Going international doesn't need to be complicated.

Elavon's international payments platform facilitates the expansion into new markets, without having to set up and manage multiple payment providers, complex systems integrations or banking arrangements across multiple countries.

One global marketplace

Elavon brings international experience, capability and reach to support your international ambitions.

Elavon has over 25 years experience in acquiring and is the world's 3rd largest payments acquirer. They also support over 35 languages, offer over 120 payment currencies, 50 alternative payment methods and have a reach across Europe, US, Canada and Mexico for face to face acquiring (supporting e-commerce payments in most global countries without sanctions).

Elavon can provide a single contractual framework, aggregated reporting and one team of Elavon experts dedicated to making the acceptance of payments straightforward in all of the markets you trade in.

Many ways to pay

Elavon's international payments platform handles all major schemes, including Visa, Mastercard, American Express and Union Pay, as well as alternative payment methods, such as Apple Pay, Google Pay and Samsung Pay.

Pay in a range of currencies

Customers may choose at times to pay for goods or services in their home currency, wherever they are in the world. Currency conversion solutions help facilitate these requests whilst maintaining a consistent payment experience. Such solutions include:

- **Multi-Currency Conversion (MCC)** offers payments acceptance in 120+ currencies, via a website or telephone/ mail orders, while a business receives settlement in its own currency. Customers can have confidence in knowing the exact amount they will be charged on their card or bank statement. Better still, a business can also use intelligent pricing to work across different countries and markets.
- **Dynamic Currency Conversion (DCC)** offers international customers the choice to pay in their home currency when making payments in person or remotely. Elavon offers conversion in 60+ currencies and a rebate on all DCC transactions made.
- **Tax-Free Shopping** enables non-EU residents to shop on the UK high street and claim VAT back through Elavon's point of sale terminal.

With Elavon you can:

- Simplify payments management with a single international payments partner.
- Access consistent reporting across all markets for easy reconciliation and review.
- Allow customers to pay in their home currency.
- Get cash fast with next business day settlement.

Keeping payments secure

Where keeping payments safe is paramount for you and your customers.

You'll want your customers to feel secure when buying from you and you need to protect your organisation's reputation.

You can rely on Elavon

Elavon is a PCI Level 1 compliant payments provider, so you can be sure your customers' data is safe with them. Their fraud solutions make it easier for you to protect your business while completing more sales. Meanwhile, their ISO 27001 certification, demonstrates their commitment to a secure processing environment.

Stay PCI compliant

All businesses taking card payments need to comply with Payment Card Industry Data Security Standard (PCI DSS) and Elavon supports you every step of the way to make sure you achieve and maintain this.

Elavon offers complimentary 'discovery' workshops with a Qualified Security Assessor to determine any security needs you have, so that one of their dedicated PCI consultants can proactively help you work through the identified actions.

Elavon defends 37% of chargebacks against an industry average of 19%*.

Stay one step ahead

Elavon's close relationships with the major schemes, including Visa and Mastercard, means they're in a great position to keep you informed about regulatory changes and the latest industry payment trends.

Elavon offers complimentary 'discovery' workshops with a Qualified Security Assessor to determine any security needs you have.



94%

of POS breaches resulted from weak passwords or weak remote access security



50%

of EMEA breaches investigated targeted financial credentials



49%

of breaches involved the theft of Personal Identifiable Information (PII) and card account data



74%

of e-commerce breaches resulted from weak input validation or unpatched vulnerabilities



43%

of breaches occurred in the retail industry





81%

of breaches were detected by a 3rd party



**For more information contact your local Relationship Director
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