Hypercheckout

Introduction

Juspay Hypercheckout SDK is a fully managed **native**, **cross-platform adaptive** payments experience orchestrator which can seamlessly blend with your app or website.

The product is designed to be a **future-proof payments** toolkit which enables your app or website with

- Early access to all latest payment innovations, with zero to very minimal tech investment
- Easily meet the objectives in your Payments Roadmap using our Payments Toolkit. It may be,

(i) Improving conversion rates with our pre-built conversion optimised user experience

(ii) Optimising payment processing cost by easily onboarding multiple Payment processors and managing the transaction volume/ value routed to each payment processor

(iii) Reducing operations in terms of reducing app releases for payments, quicker reconciliation, managing refunds and customer queries related to payments

(iv) Providing best coverage of payment experiences and options to your customer

Choose a platform to Integrate Hypercheckout

Android , iOS , Web , Flutter , React Native, Cordova , Capacitor

Payment Flows

Standard Payment flows:

Juspay Hypercheckout covers all standard payment flows such as

- Cards (payments with new cards & saved cards)
- Netbanking
- App invoke user journeys
- UPI
- EMI (Standard EMI, No Cost EMI and Cardless EMI)
- Wallets (all major prepaid wallets)
- Buy Now Pay Later
- Cash on Delivery

App-invoke user journeys:

Invoking payment apps directly from the checkout page improves payment conversion rates. The Juspay Checkout supports app-invoke flows with following providers

- GPay
- Phonepe *(via Phonepe as acquirer)*
- Paytm *(via Paytm as acquirer)*
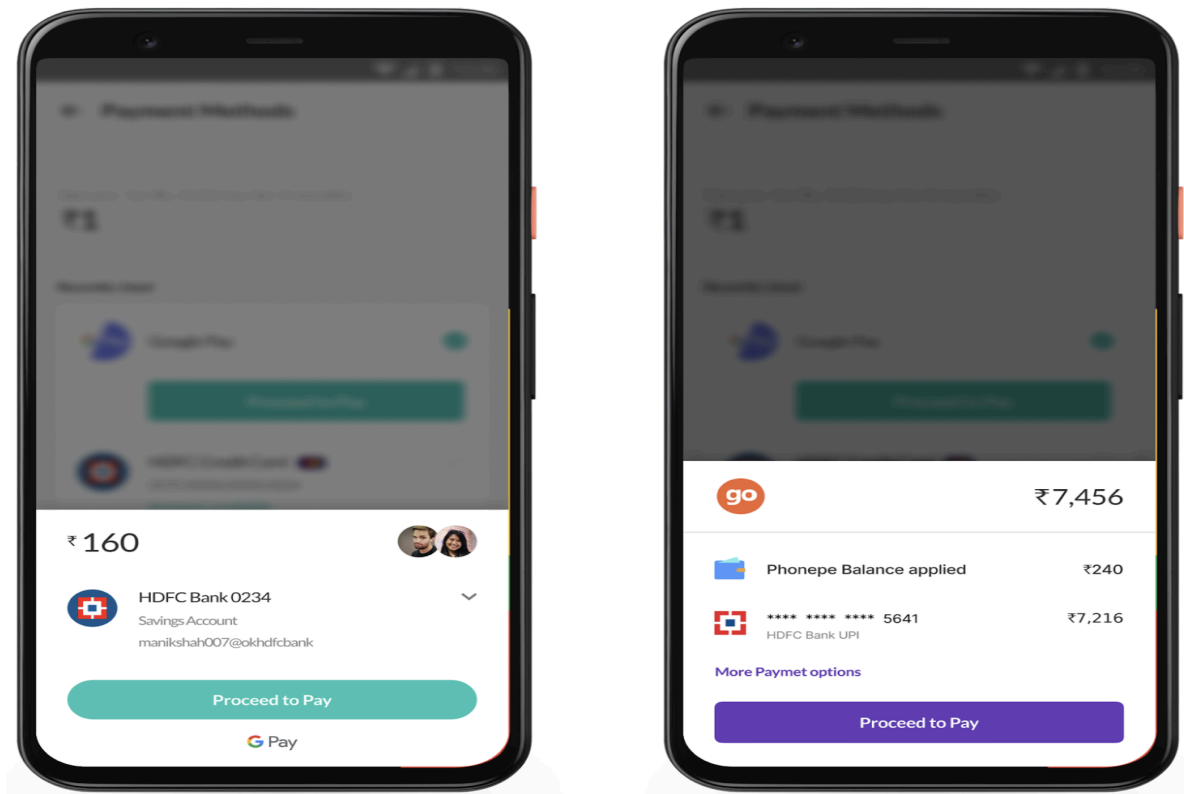
UPI Intent:

UPI Apps will be directly invoked from the Checkout Page. This eliminates the need for entering the UPI ID and navigating between apps for completion of payment. This flow works across Android, iOS and Web platforms.

Note: All UPI Intent Apps are supported in Android platform. In case of Web and iOS only specific UPI Apps (Gpay, Phonepe and Paytm) are supported.
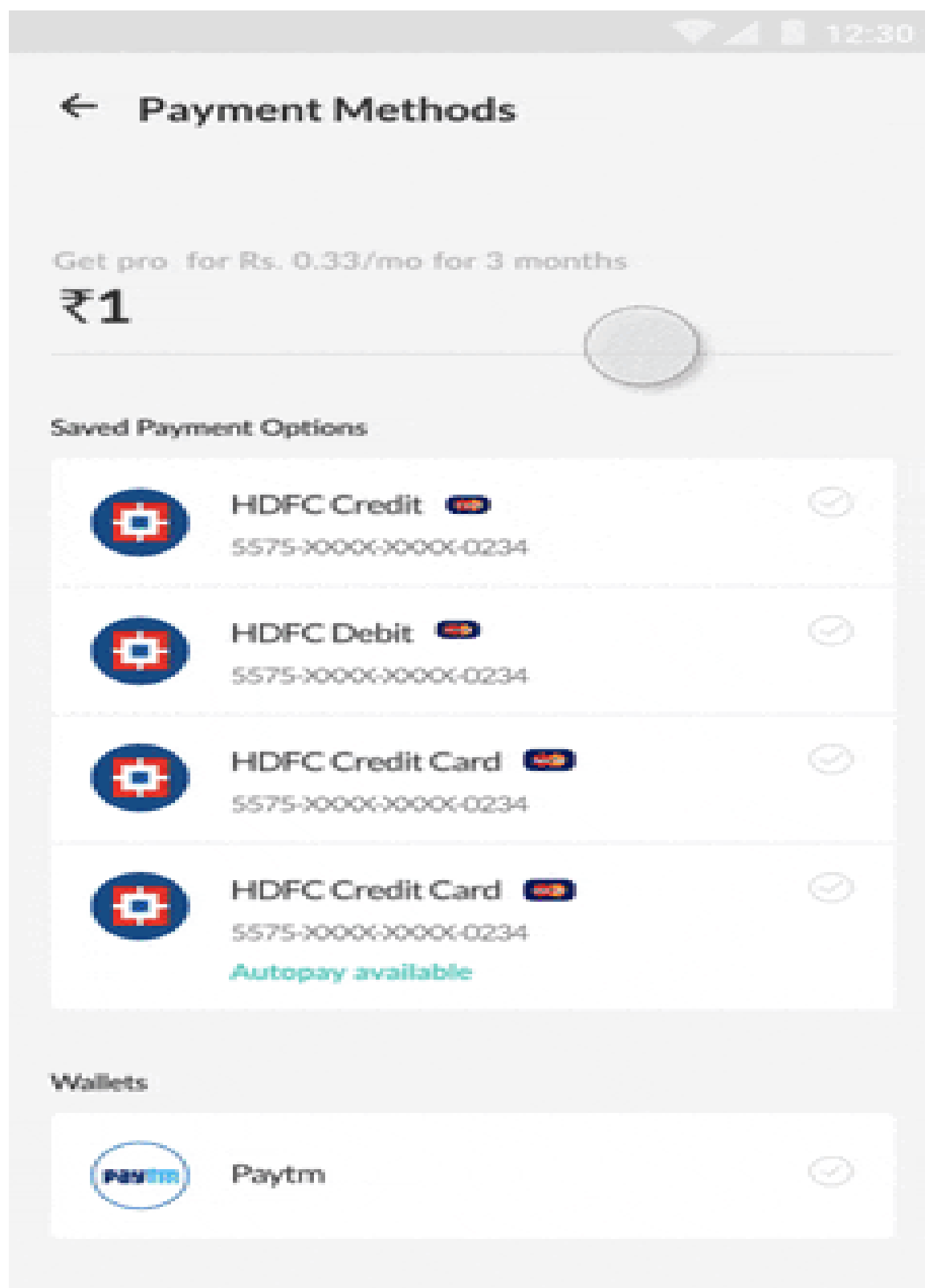
EMI (Standard EMI and No Cost EMI and Cardless EMI):

Juspay Hypercheckout support three types of EMI user journeys in partnership with specific payment processors.

Standard EMI flows: This will be "interest" applicable EMI journey, wherein the user will have to select a particular bank, tenure and interest plan before proceeding with payment

No Cost EMI: This will be "interest waived off" EMI journey, wherein the user will be provided an upfront discount on the interest payable to the bank (No Cost EMI discount).

Cardless EMI: Mobile number based EMI offering provided in partnership with specific acquirers

Note:

Impact of RBI Guidelines on EMI processing with Credit/ Debit cards
RBI guidelines on Card-on-File Tokenisation has an impact on EMI processing via Issuers post Dec 31, 2021. Juspay is a certified Token Requestor as per RBI Guidelines and working with Payments industry stakeholders in ensuring seamless Card based EMI Payments.
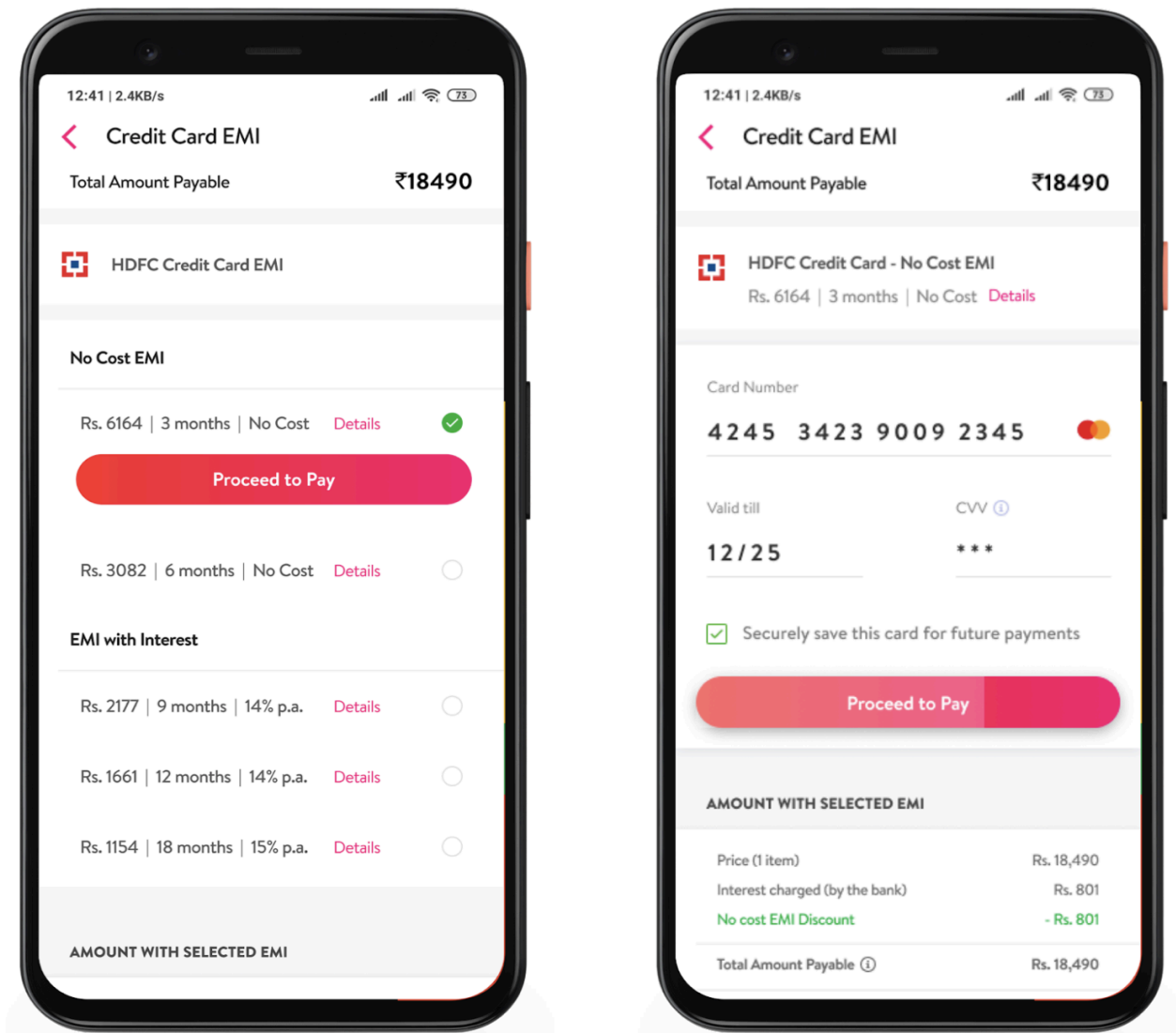
Wallet user journeys:

Juspay Hypercheckout powers all major wallets in India. Two types of user journeys are possible

Direct Debit For first time transaction the user can link wallet account (without any additional redirections) with a mobile number and OTP entry flow. All repeat transactions will be one-click if the user has sufficient balance in his account.

Redirection Flow For each transaction the user will be redirected to the respective wallets webpage, where Mobile number and OTP authentication will be required to complete the payment.

Buy Now Pay Later:

Juspay Hypercheckout provides Buy Now Pay Later option with providers such as

- Lazypay
- Simpl
- OlaPostpaid

Note: The coverage of Buy Now Pay Later options is being expanded with more banks and emerging BNPL processors such as ICICI, Zip (Mobikwik) and more !!

Cash on Delivery:

Juspay Hypercheckout provides Cash on Delivery (COD) option too. If the user selects COD, Juspay creates a transaction entry and status automatically gets marked as COD_INITIATED. By processing such Cash on Delivery transactions via Juspay Hypercheckout, you get the following benefits:

- Align with your business priorities of promoting/ depromoting Cash on Delivery by removing/adding convenience fee to the COD option using the Juspay Dashboard. The decision of displaying the COD option and applying surcharge could be managed at a session level, by providing additional instructions to the Juspay SDK.
- Single point of tracking for your Online versus COD payments (using the Juspay Analytics tools) across contextual parameters such as you business unit, product line, customer category. This may be achieved by leveraging on the user defined parameters passed to the Juspay Hypercheckout SDK.

Note: Juspay does not provide any product/service related to physically collecting cash payments from your end customer.

Blended User experience

Juspay Hypercheckout can blend seamlessly with your app/websites branding guidelines. This is made possible by 100+ configurations supported by Hypercheckout which is tailored to suit your branding and business needs.

To address your branding needs Juspay Hypercheckout will be able to change its layout and theme to blend seamlessly with your app. This will be a 100% native experience for the end user.
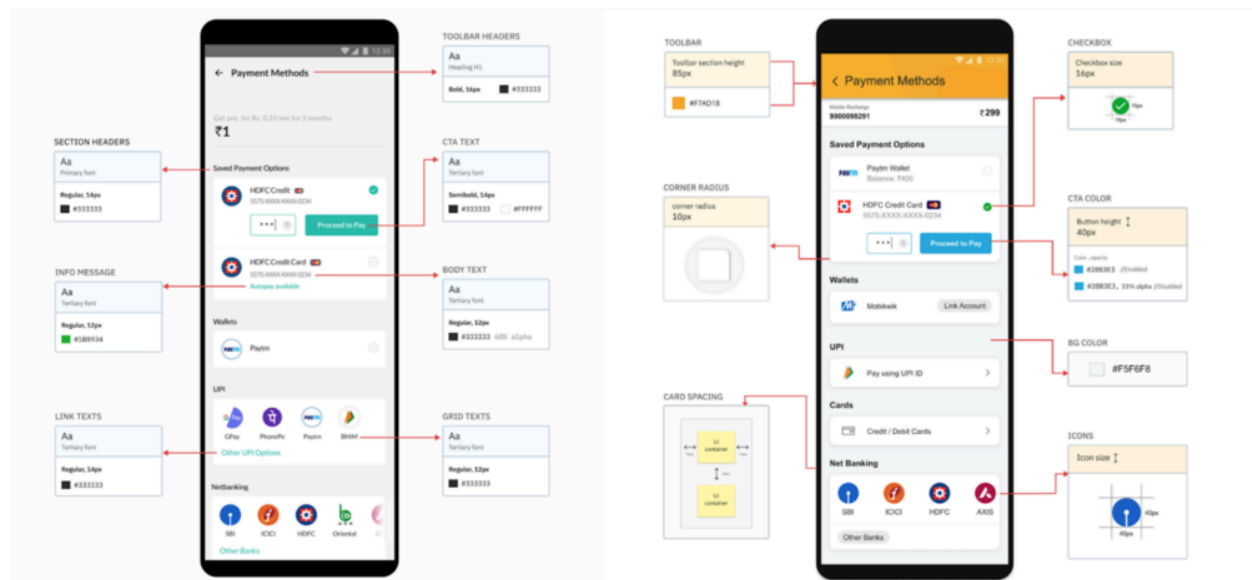
Payments Dashboard

Juspay Dashboard provides you complete control on your payment operations. It provides to tools to

- **Managing multiple payment processors:** Easily onboard payment processors and modify the payment traffic diverted among payment processors
- **View and track payment information:** Track payment information using Order ID, Customer ID and many other parameters.
- **Initiate refunds:** Few clicks to initiate refunds or bulk upload files for bulk refunds.
- **Modify transaction routing algorithm:** We understand that one size doesn't fit all. So, we have flexible option where you have the complete capability to dynamically set the routing algorithm. This is a pseudo-code based configuration and hence

there are no limitations on the variables which can be included in your routing algorithm.

- **Create users and manage access Control:** The dashboard has the capability to enable you to onboard multiple users with your organisation and control user access based on your requirements.
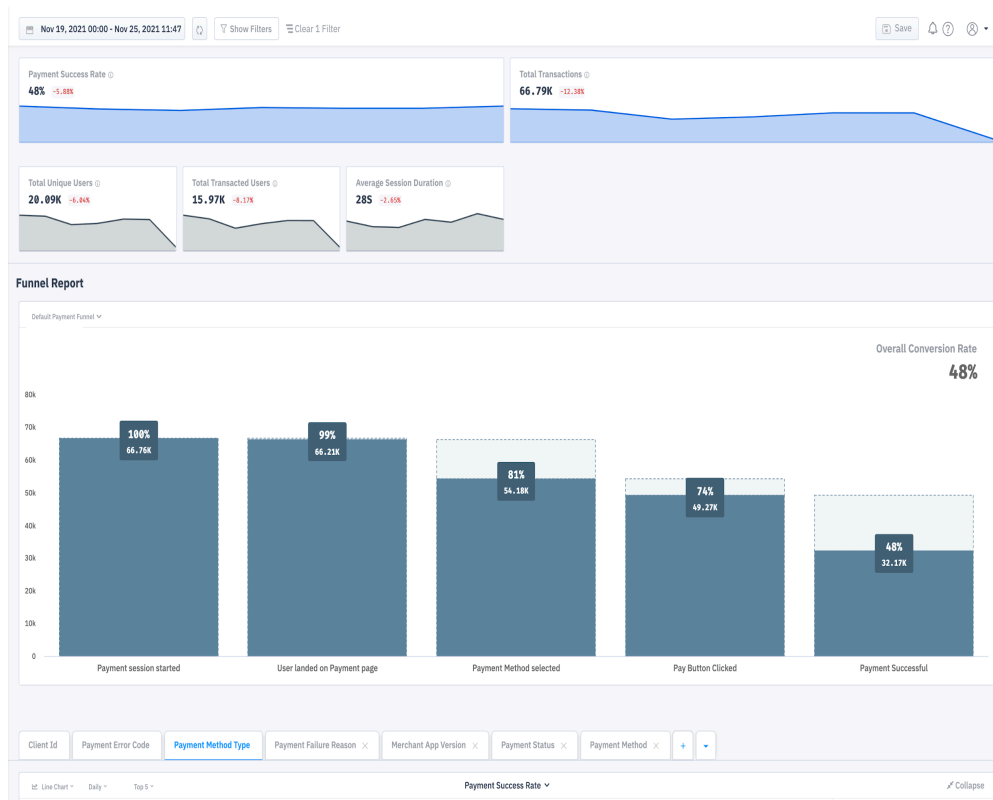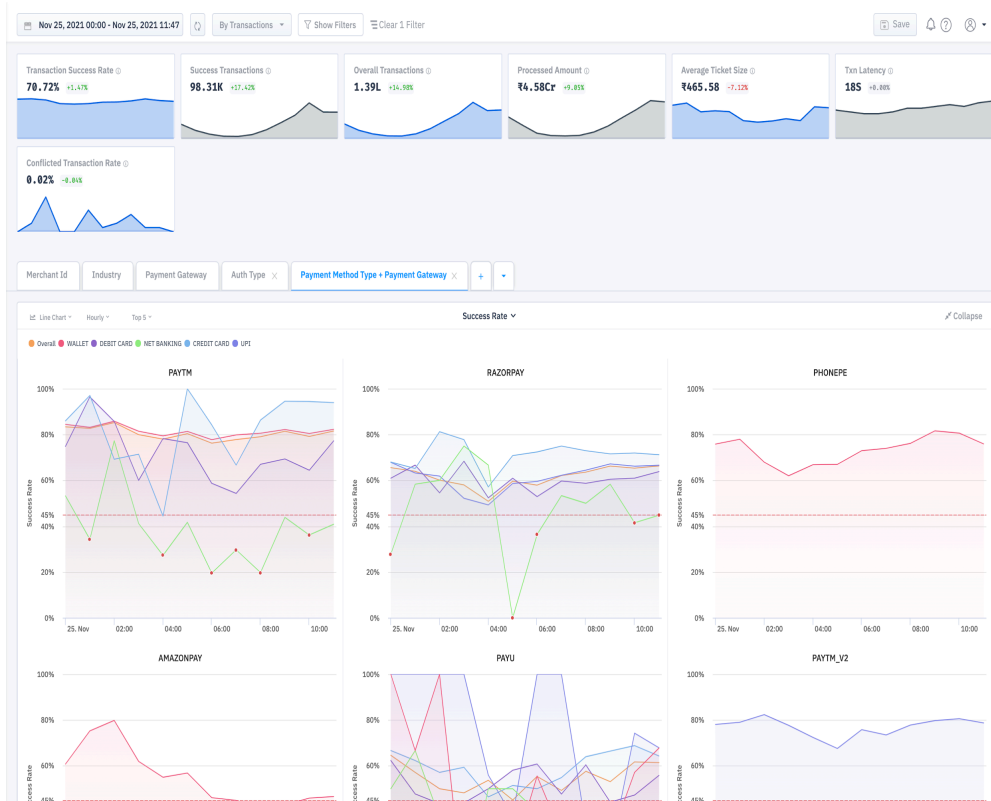

Analytics

We provide a range of analytics products to help you to analyse and understand payment performance, refunds performance and user behavioural events across a wide range of dimensions.

Juspay Hypercheckout analytics suite includes the following:

- **Checkout analytics:** The user journey funnel from landing on checkout page to completing a payment could be tracked across 20+ dimensions.

- **Transaction analytics:** The transaction success rates could be monitored across multiple payment methods, payment providers and 30+ rich dimensions by using this dashboard.

- **Refund analytics:** The refund success rates could be monitored across multiple payment methods, payment providers and 30+ rich dimensions by using this dashboard. This will help to proactively address to end customer queries related to refunds.

One Click Payment experiences

Our VISA Safe Click solution is a network authentication based solution that enables repeat users to pay with a single click for transactions less than INR 2000. This transaction not only takes less than 1/3rd of the time a regular 3DS transaction would take, but also sees repeat success rates of 90% and above.

Juspay works closely with card networks and banking partners to build more such one-click payment experience for online businesses.

Note: This experience is available only on Android platform.
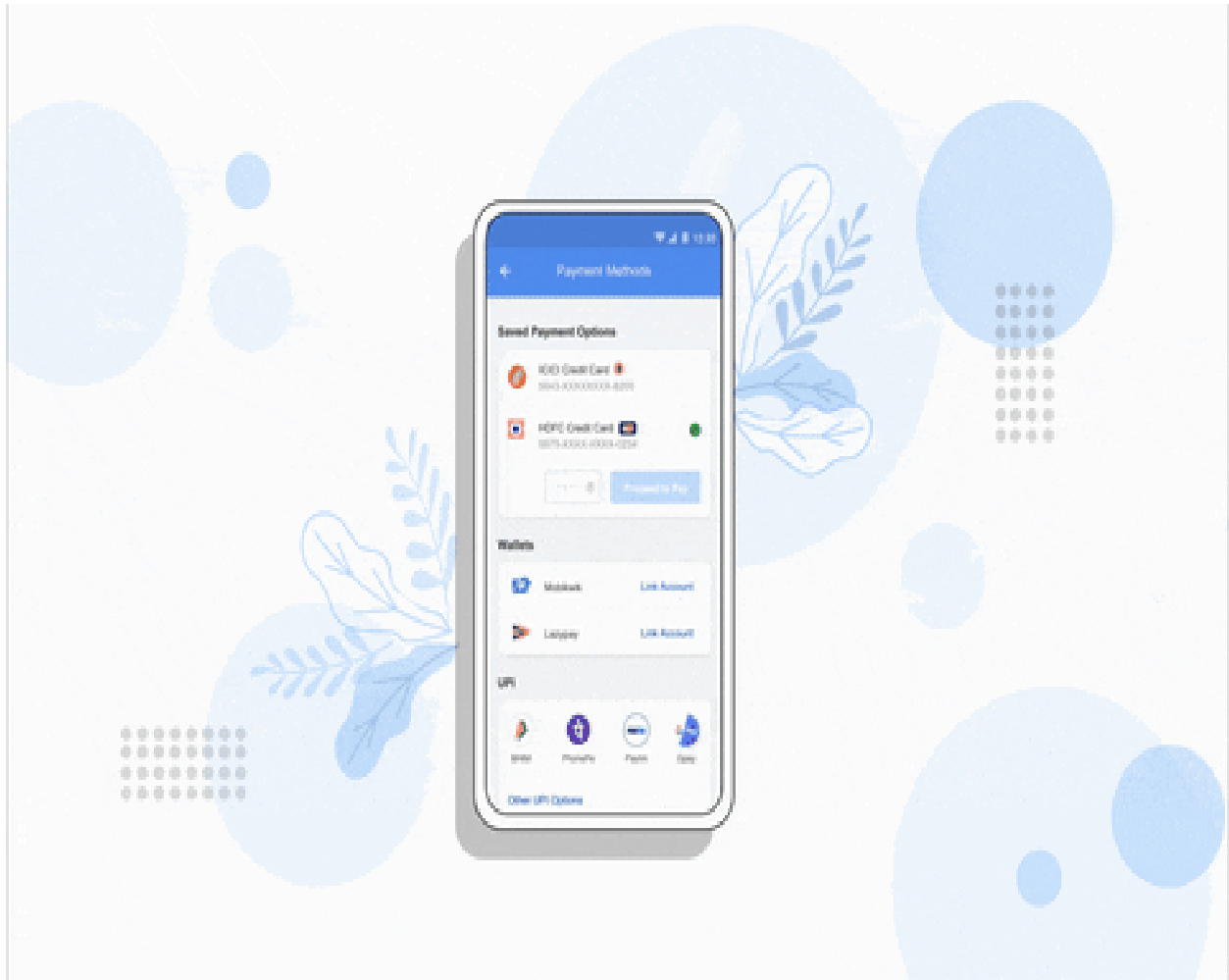
Over-the-air updates (OTA)

Juspay Hypercheckout eliminates your dependency on Web driven payment architectures for ensuring dynamism !!

Juspay Hypercheckout is built with a key focus on dynamism, without trade-off on Android/ iOS Native capabilities. This will significantly reduce the number of app releases required from a payments standpoint. Any configuration changes (be it styling change or reordering of payment methods) and new feature releases could be delivered as over-the-air updates to the end user.
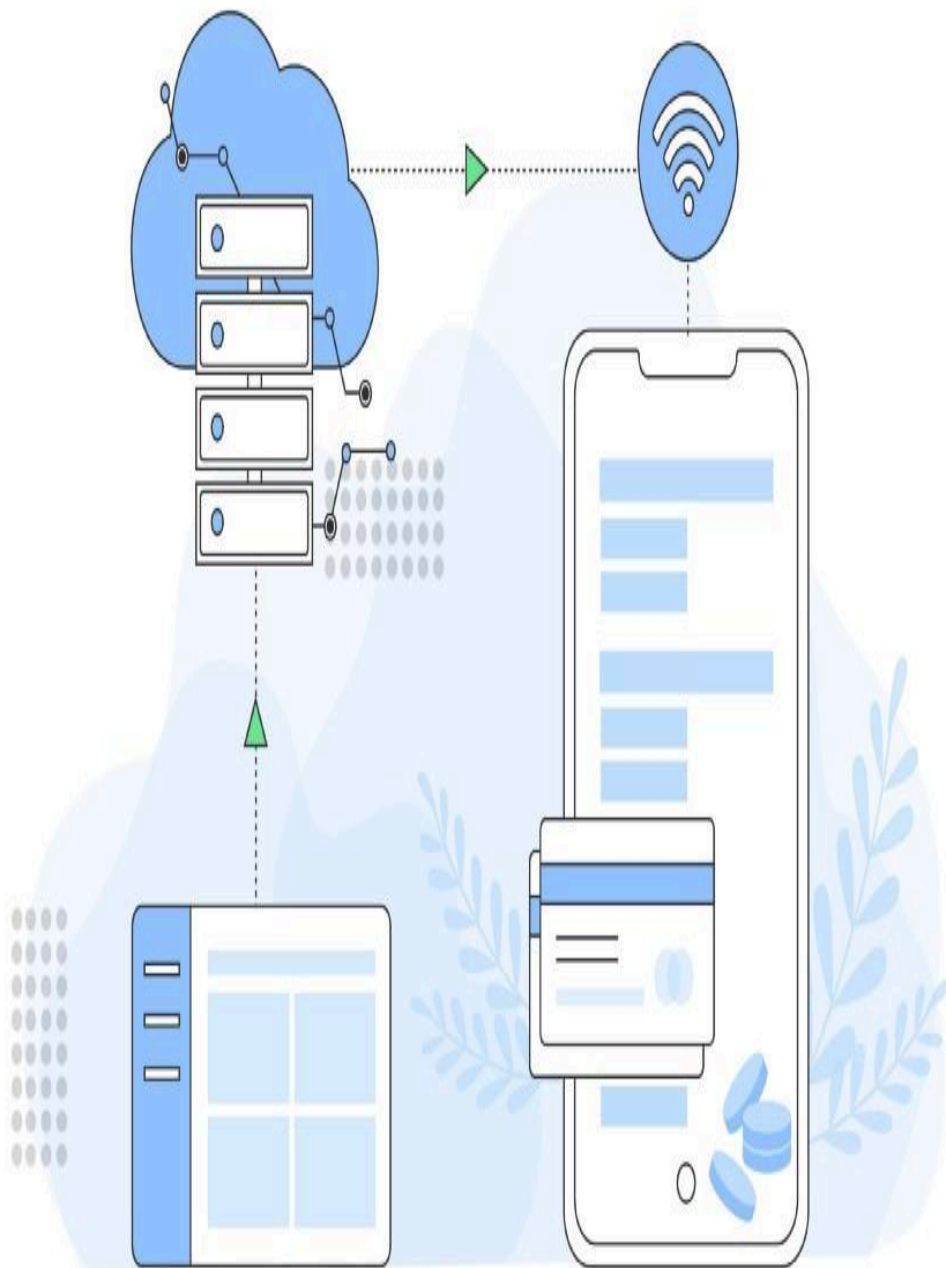
Dynamic Routing

Juspay's algorithm constantly monitor and learn high payment failures across payment ecosystem along with merchant-context and make fully automatic routing decisions

- **Granular:** Router takes into account high payment failures of all possible combinations of payment gateways and payment methods
- **Platform level:** Looks at global information on the Juspay platform across merchants
- **Real-time:** Identifies potential downtimes in near real-time, many times within a minute
- **Accurate:** Looks at a series of payment failures consecutively across board yield very high accuracy
- **Contextual:** When downtimes are not global and very much specific to the merchant level, Router uses merchant-level patterns and makes routing decisions
- **Configurable:** You configure thresholds of failures at your merchant account level, payment method level, and enable/disable payment methods to be a part of the routing algorithm.Works in conjunction with, health-based routing and static routing rules

Score

The score is expected to be in the range of 0 to 1. Algorithm maintains the score per gateway and payment method combination per 30 minute time-window. It reduces score when transaction starts and increase scores when transaction succeeds.

Whenever score falls below configured threshold, gateway decider service would look for another gateways supporting that payment method with better score.

Note: This feature will require the merchant to have association with more than one payment processor

Choose a platform to Integrate Hypercheckout

Android , iOS , Web , Flutter , React Native, Cordova , Capacitor

Pricing of product for Start up

~~0.35%~~

0.25%*/ txn

OR

~~₹ 20,000~~

₹ 15K*/ month

*Whichever is higher