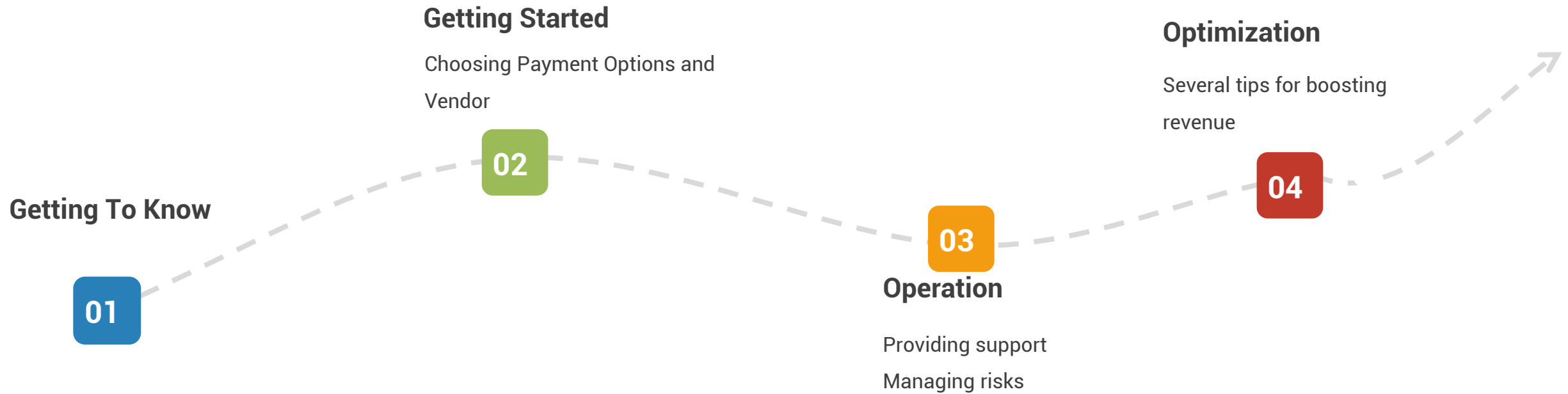


Online Payment 101 for Merchants

Don't waste your precious revenue

Our Journey Today



Getting To Know



HELLO!



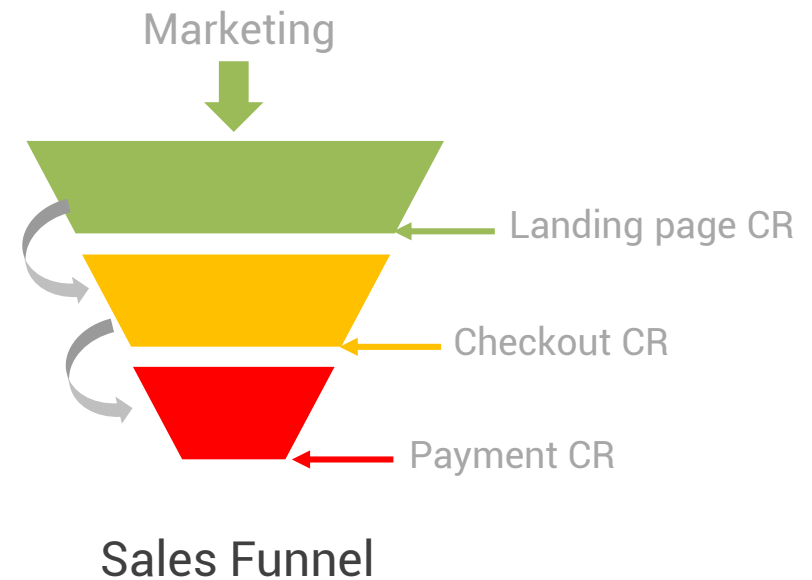
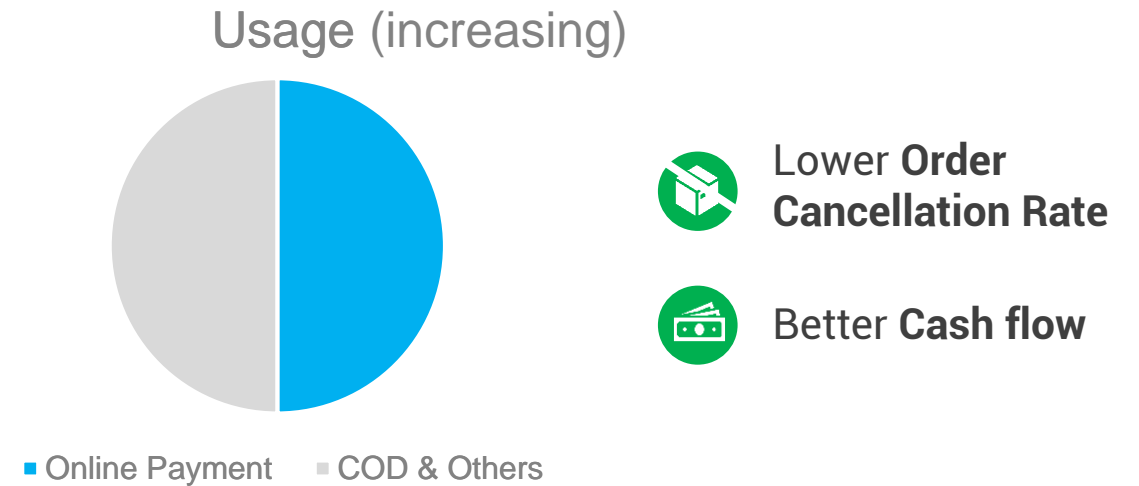
5 years working at TIKI

Head of Technology & Payment Team Lead

Significant payment improvement

Now, I'm working at VIEC.CO

WHY DOES IT MATTER?




Who Are You?




Not yet on board

COD, Bank Transfer

 Don't know where to start, who to contact


 Which Vendor is good?

 Am I safe?

Up and running

Already allowed pay by cards

 Why is failure rate so high?

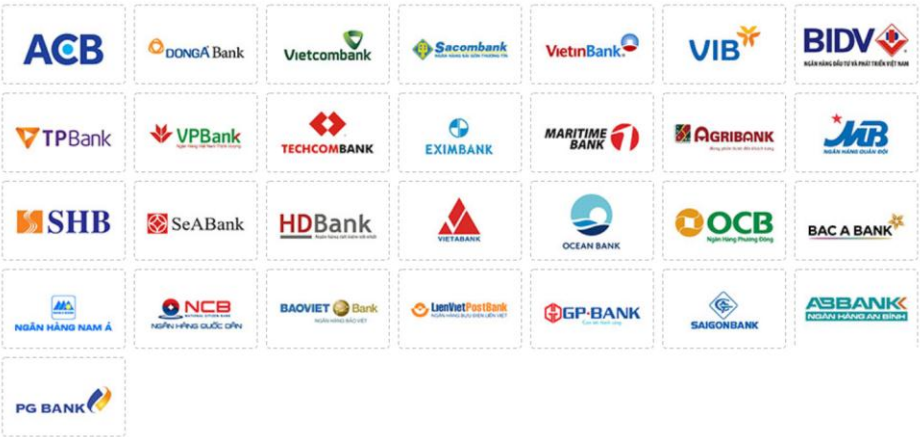
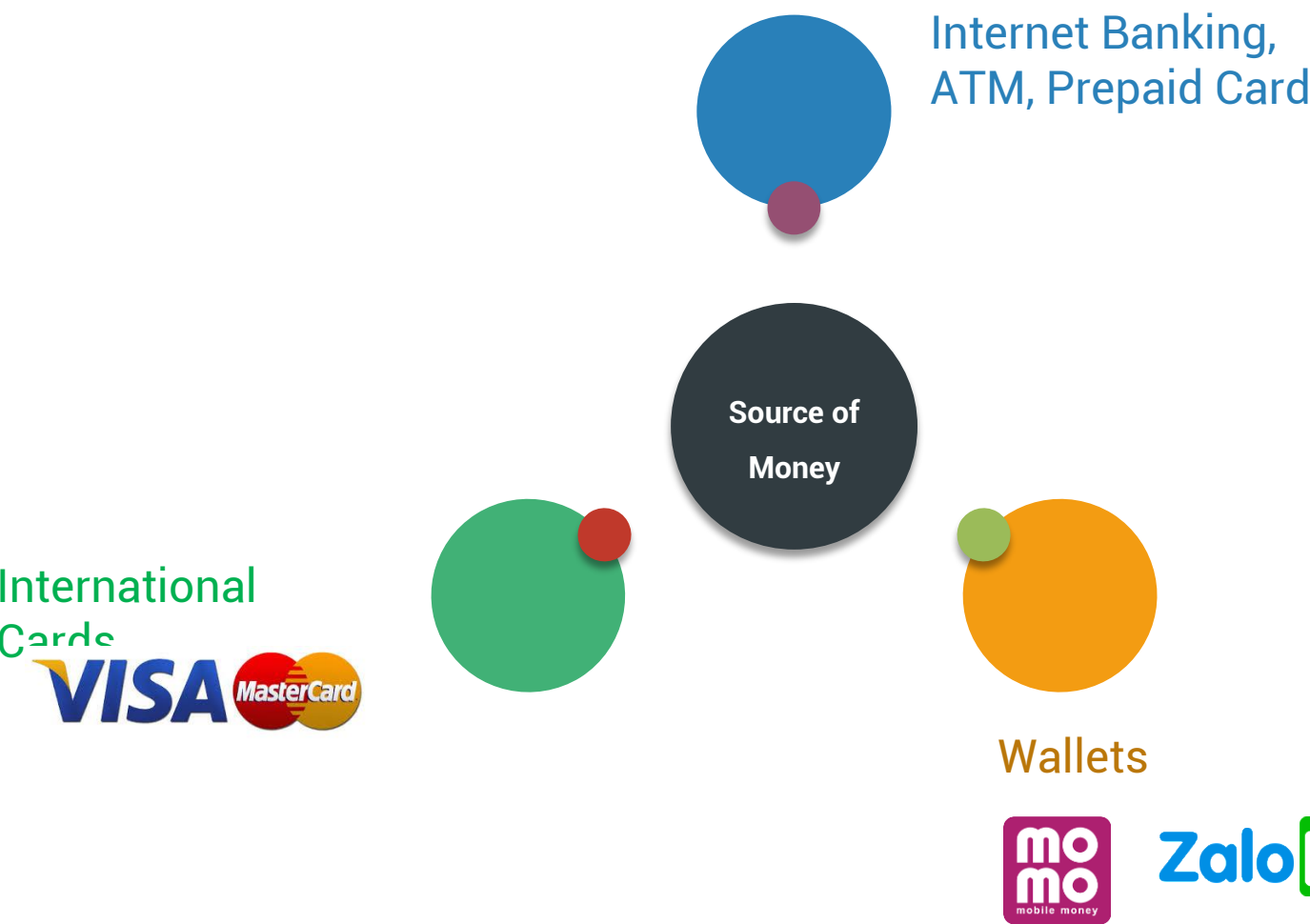
 Payment fee is destroying me

-
-
-
-
-

Let's Get Started

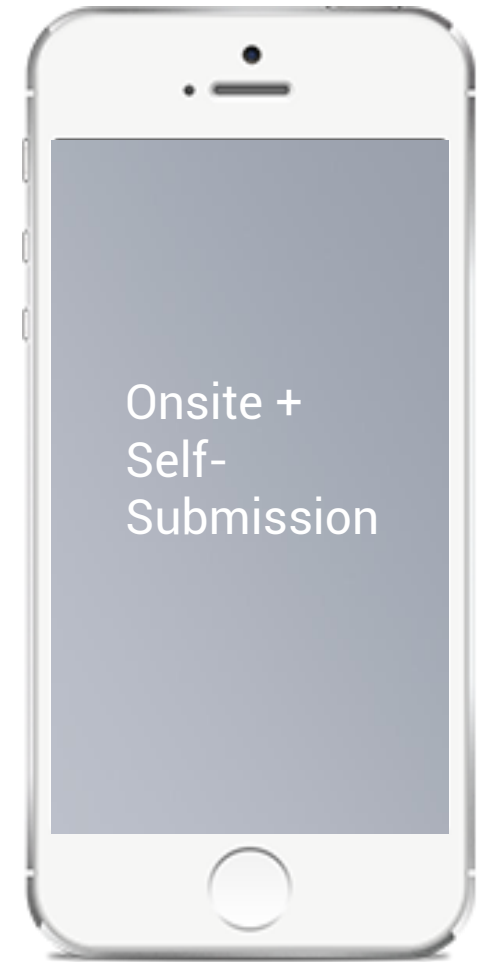
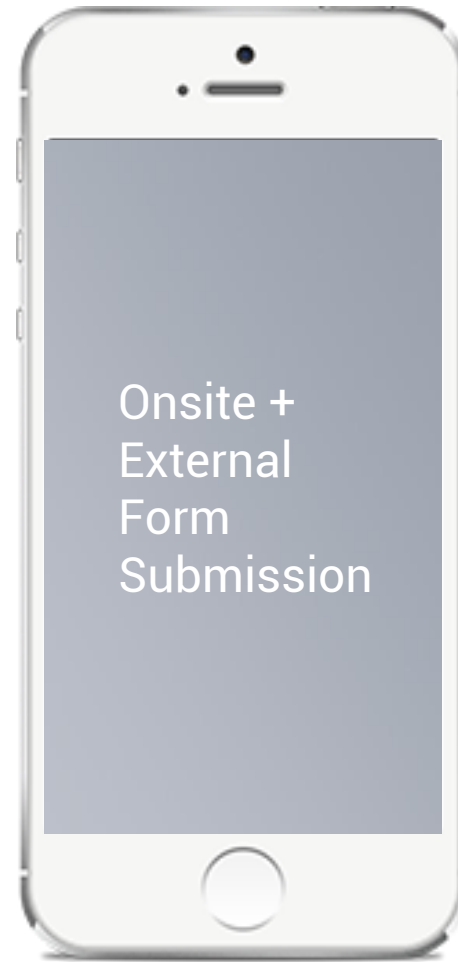
Choosing Payment Methods

Classification by Source of Money



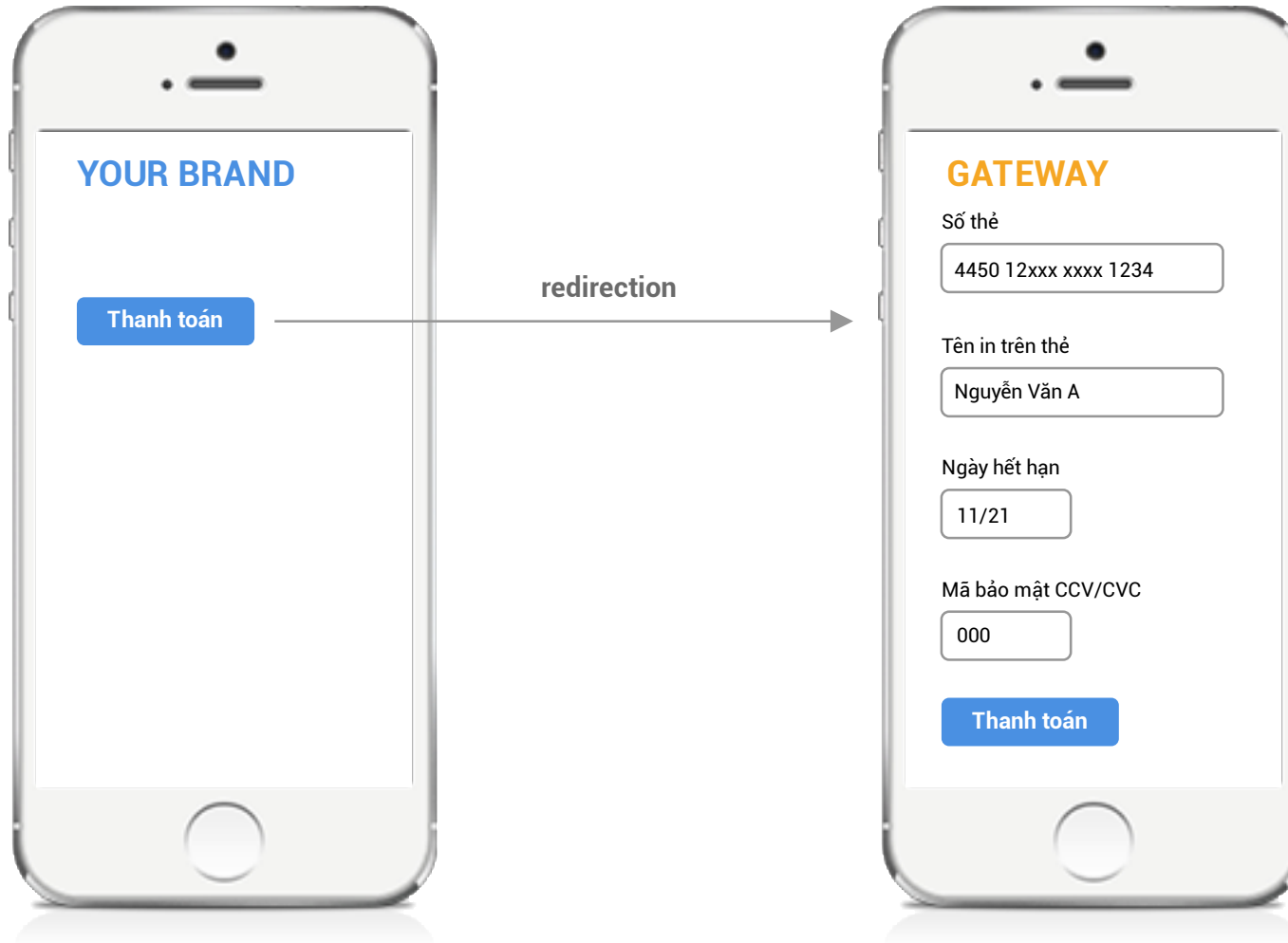
Choosing Payment Methods

Classification by type of integration



Choosing Payment Methods

Redirection



Recommend for new site

Pros:

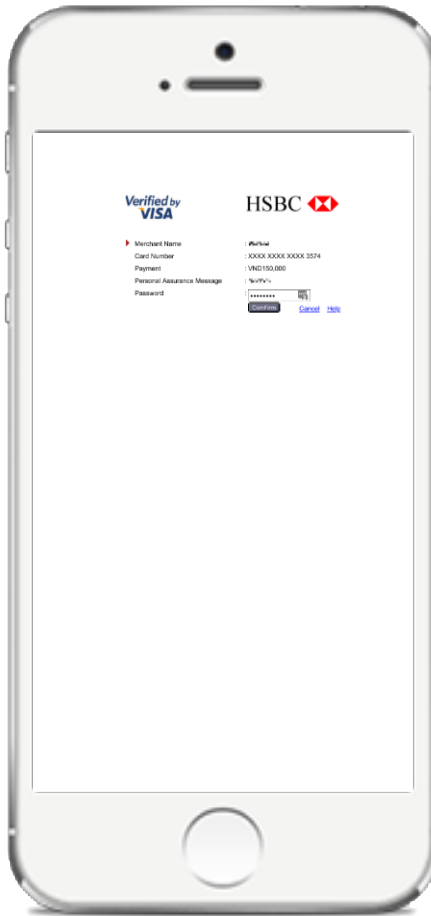
- Quick implementation

Cons:


- Custom UI/Brand
- Error rate consideration

Choosing Payment Methods

Redirection - Cons



Mobile Friendly?

 Thẻ Visa Chọn lại

Họ và tên:

?

Địa chỉ Email:

?


Số di động:

?

Địa chỉ:

?

Mã bảo mật:

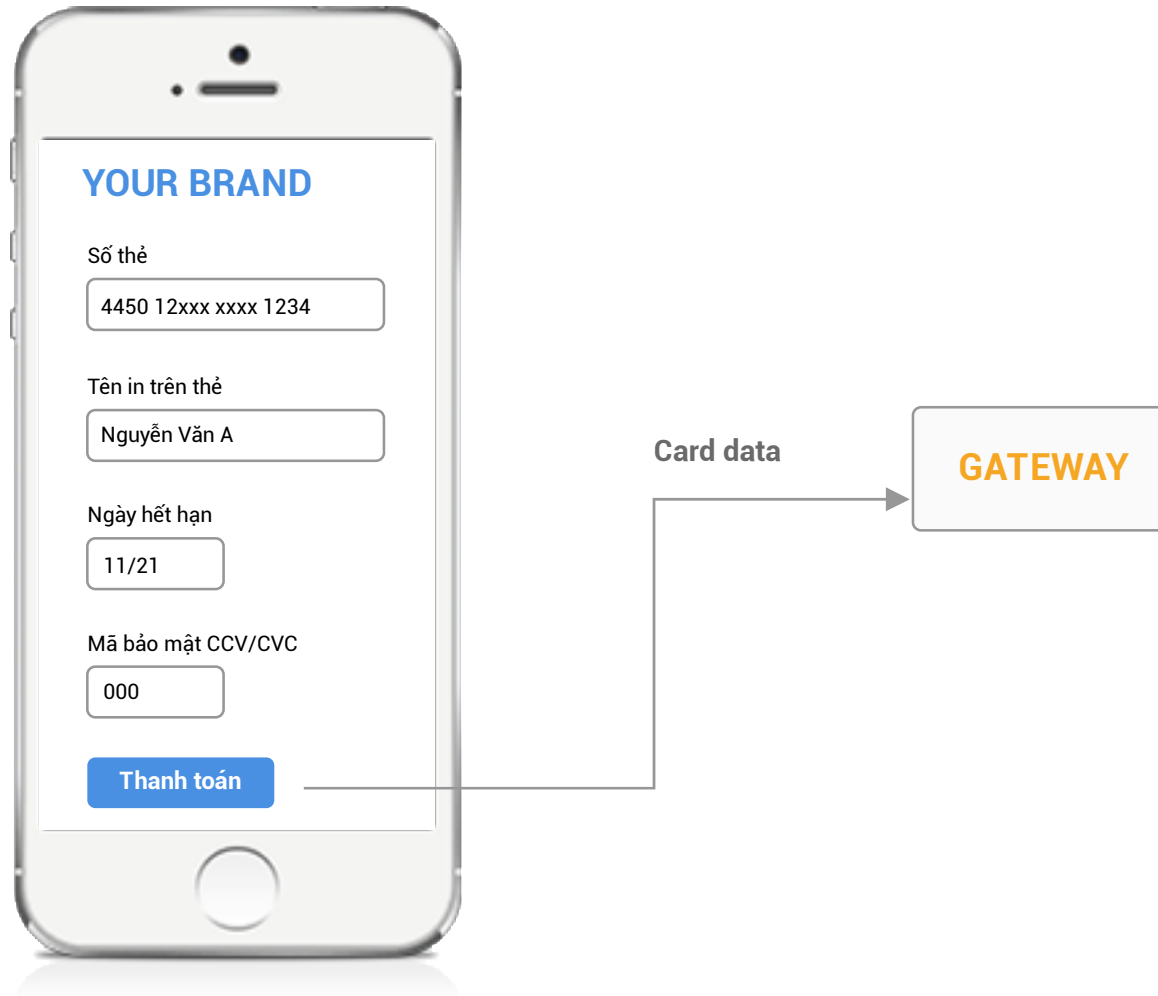
 ?

Tiếp tục

Unexpected UI, Flow

Choosing Payment Methods

Onsite + External Form Submission



Recommended in most cases

Pros:

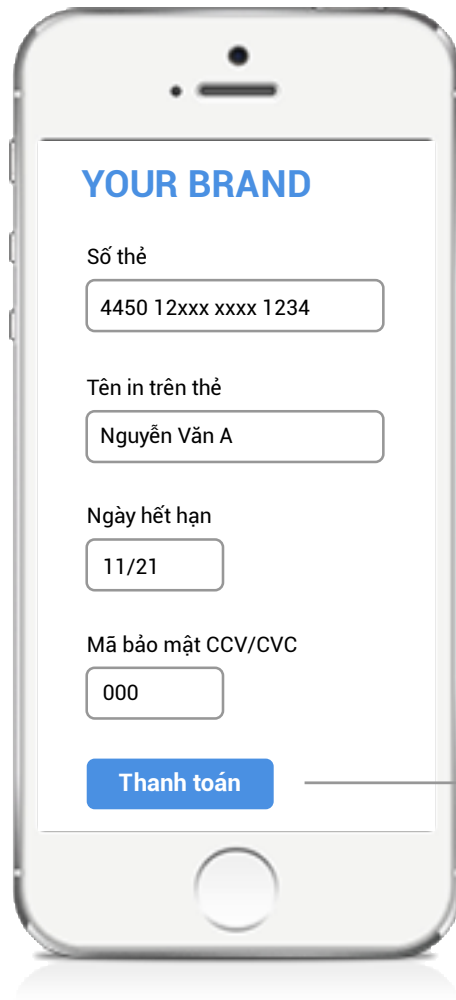
- Safe (no card data is stored)
- Custom UI (Brand)

Cons:

- Error rate consideration

Choosing Payment Methods

Onsite + Self Submission



Card data

YOUR SERVER

GATEWAY

Recommended for large-scale entities

Choosing Vendor

List of Vendors



Domestic Gateways



International Gateways



Wallet



Choosing Vendor

Factors for consideration



1

Coverages

Gateway: Qty of ATM Banks

Wallet: Qty of Customers

2

Product (Features, UX)

Tokenization

UX, Mobile friendly

API (transaction status, refund)

3

Pricing structure

Transaction based normalization
1-3%

Choosing Vendor

Coverages Example



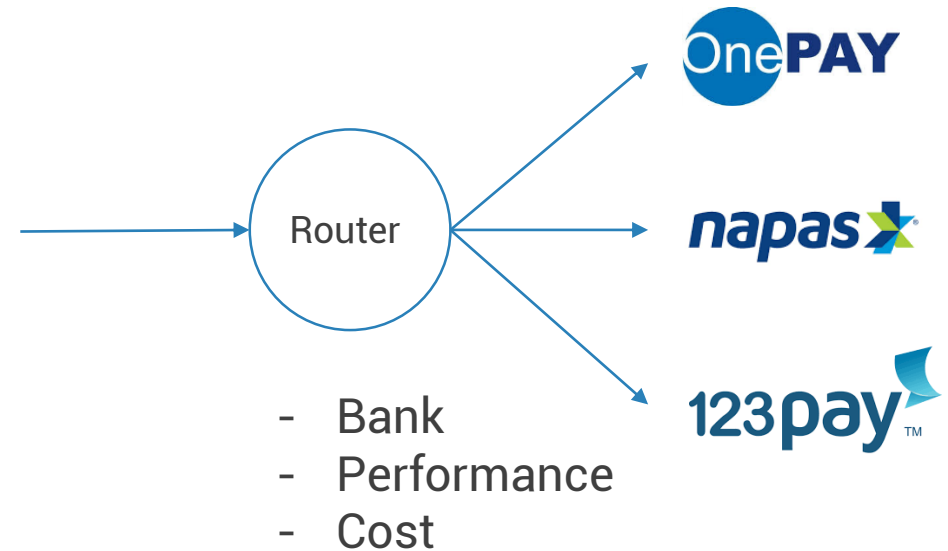
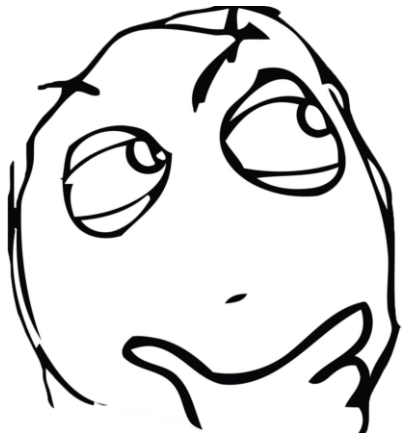
Where's **ACB**?

Choosing Vendor

Multiple Vendors



How about implementing multiple vendors + Payment Routing?



Action List



Initial

Policy & Contract



Sandbox

Technical Integration



Live

Live Accounts



Optimization

Feedbacks
Improvements

Recommendations



NEW TO
PAYMENT



Easy starting

ALREADY
IMPLEMENTED



Known your data => Optimization
(Success Rate, Cost)



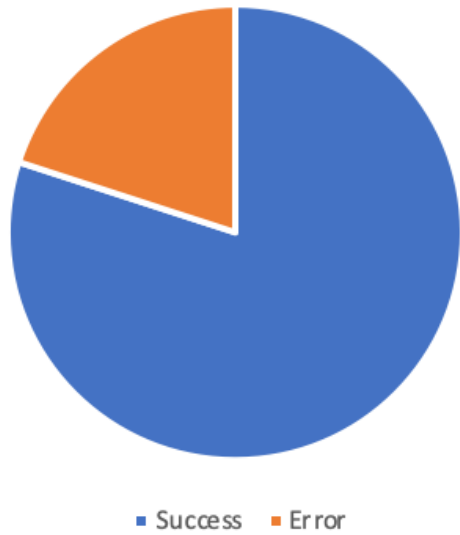
Operation

Monitoring

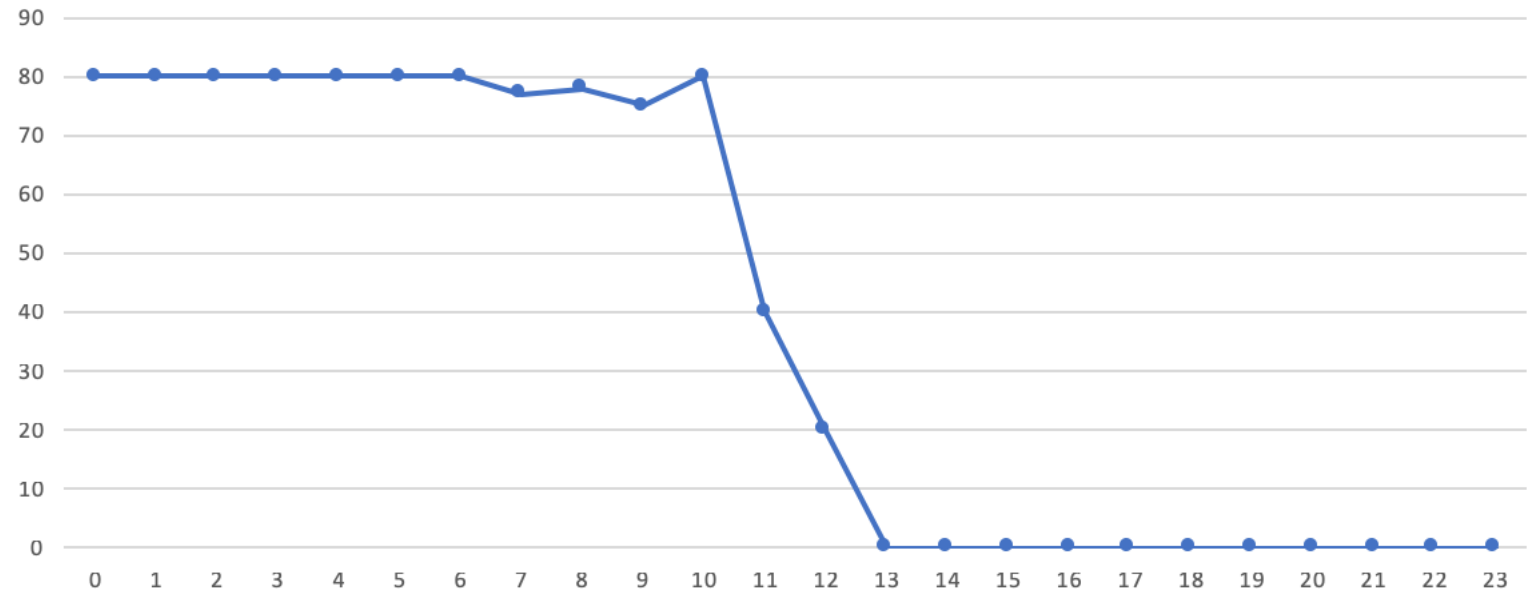


Dashboard and Alerts are your friend

Real-time Successful Rate



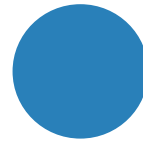
Hourly Successful Rate (Bank X)



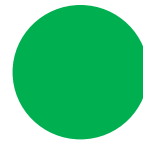
Support Team



Clear cache
Restart browser
Restart computer



Knowledge base, FAQs



Vendor, Bank support

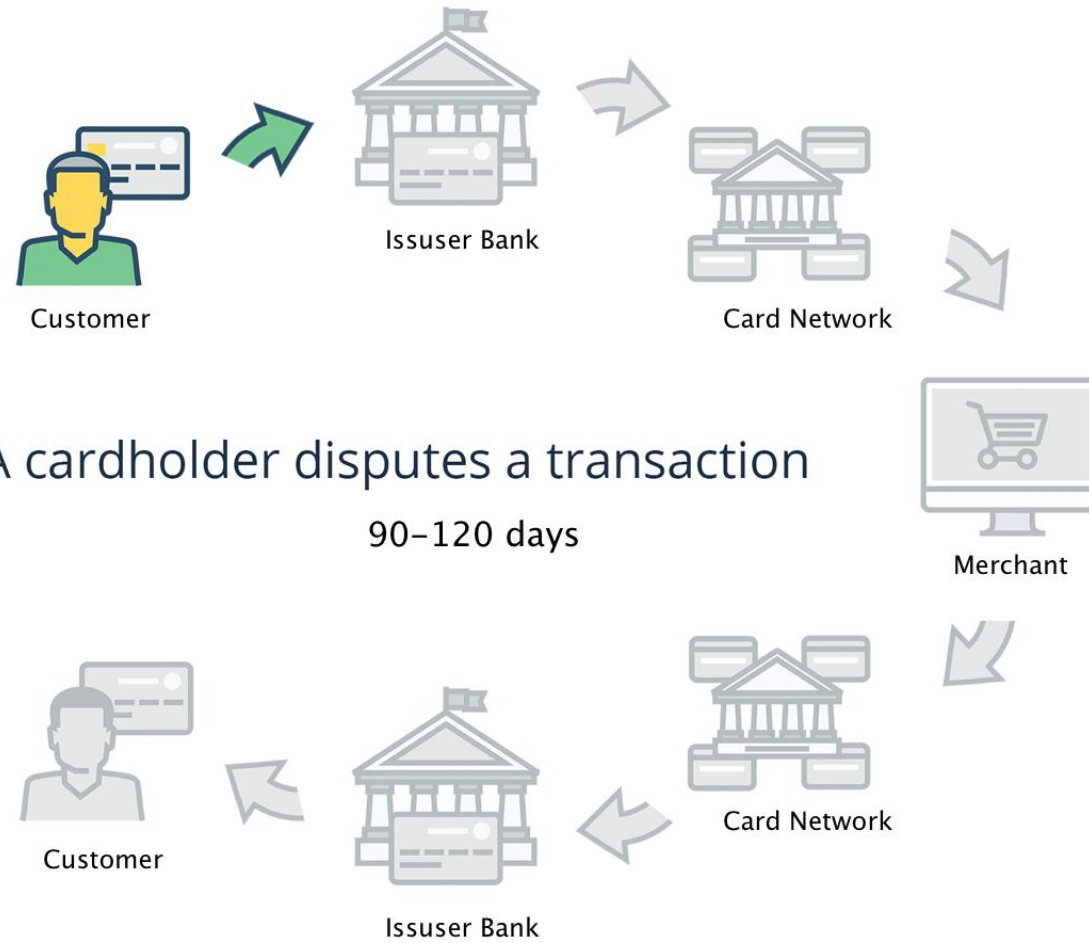
Be helpful

Managing Risks

Chargeback



The Chargeback Process



Managing Risks

Avoiding chargeback



Always request Proof-Of-Delivery (POD)



OTP

Enable 3DS for high-value transaction



▶ Merchant Name	: ██████████
Card Number	: XXXX XXXX XXXX 3574
Payment	: VND 10,000,000
Personal Assurance Message	: ██████████
Password	: <input type="password"/>
	<input type="button" value="Confirm"/> Cancel Help

-
-
-
-
-

Revenue Optimization

Improving Success Rate



What's your success rate?

90%?

80%?

60% or lower?

Improving Success Rate

Depends on how we define Conversion



Any steps can be dropped

- Internet disconnection
- User aborts
- Bank rejects
- Lack of retries

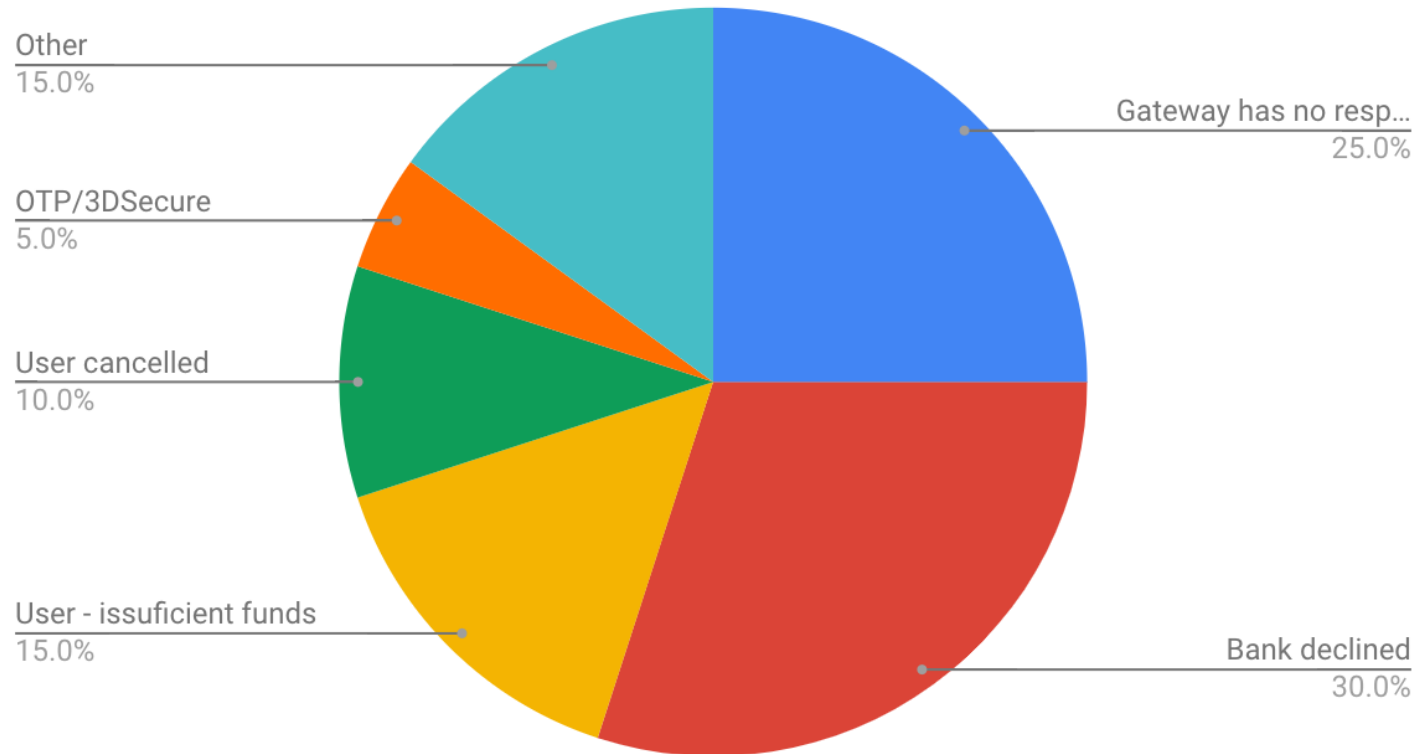
Payment Vendors tend to define Success Rate from step 2-3 to 4

Good understanding => Improvements



Understanding Payment Errors

Common Payment Errors



Classification and targeted optimization

- Gateway
- Bank
- User

(Based on my experience, no actual data is provided)

Improving Success Rate - Suggestion UI

Bad Case



Lỗi thanh toán!

Đã có lỗi xảy ra, bạn vui lòng thử lại sau

Quay lại



What am I
suppose to do
next?

but when the customer
places a new Order

DJEUGE



APPLY

Sorry, this voucher is not valid. Please check for any typing errors

Argggg!

Improving Success Rate - Suggestion UI

Improvement – Be specific and keep your Order alive



Rất tiếc, thanh toán không thành công

Nguyên nhân: Thẻ của bạn chưa kích hoạt Internet Banking ← Be specific

Vui lòng liên hệ với Ngân hàng ACB, Hotline (848) 38 247 247 để được hướng dẫn thêm ← Be helpful

Bạn cũng có thể chọn hình thức thanh toán khác hoặc dùng thẻ khác cho đơn hàng này:

- ☐ ATM, Internet Banking ← Keep your precious order alive
- ☐ VISA/Master
- ☐ COD - Thanh toán khi nhận hàng

Save card, Recurring, Subscription

By using Tokenization



NETFLIX

Sign in

STEP 1 OF 3

Choose a plan that's right for you.

Downgrade or upgrade at any time

Basic

Standard

Premium

Monthly price after free month ends on 4/01/19

₹180,000

₹220,000

₹260,000

Save card, Recurring, Subscription

By using Tokenization



Saved card

☐ **VISA** 4 chữ số cuối là 3574

☒ Nhập số thẻ mới **VISA** **MasterCard** **JCB**

Số thẻ:

VD: 4123 4567 8901 2345

Tên in trên thẻ:

VD: NGUYEN VAN A

Ngày hết hạn:

MM/YY

Mã bảo mật:

VD: 123



Số thẻ

Tên trên thẻ

Ngày hết hạn

Vui lòng chú ý kiểm tra tin nhắn nếu có yêu cầu.

Adding a new one

☒ Lưu và bảo mật thẻ cho lần thanh toán sau

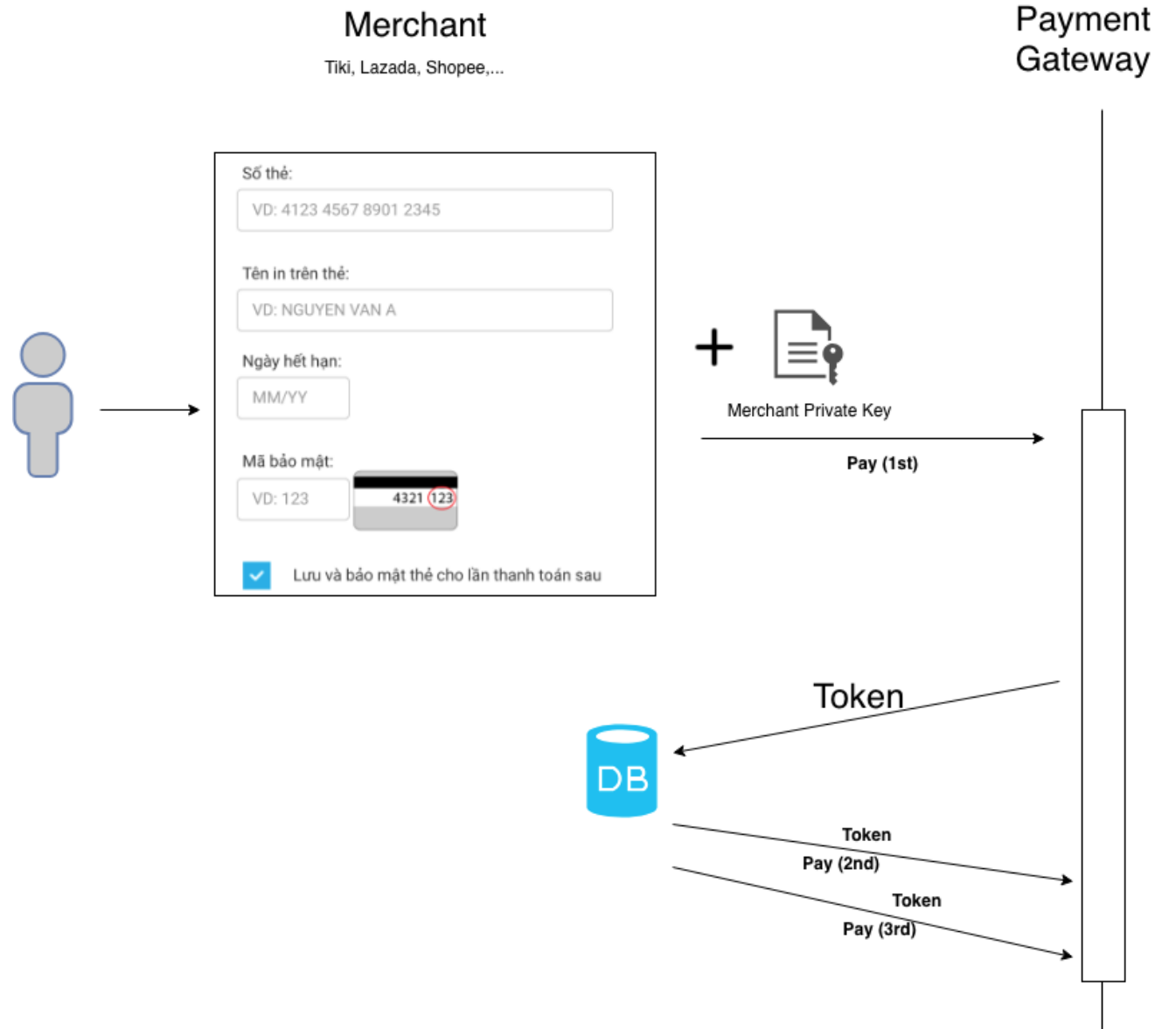
Tiki không trực tiếp lưu thẻ của bạn. Để đảm bảo an toàn, thông tin thẻ của bạn chỉ được lưu bởi CyberSource, công ty quản lý thanh toán lớn nhất thế giới (thuộc tổ chức VISA)

Save card, Recurring, Subscription

By using Tokenization – How it works



Safe &
Convenient



Payment Promotion and Installment



20% Giảm

FE CREDIT
VAY TIÊU DÙNG TÍN CHẤP

Dành cho thẻ tín dụng FE Credit mỗi thứ 5 và 11/11

₫200000 Giảm

SeABank

Dành cho thẻ quốc tế mỗi thứ Năm

₫50000 Giảm

true money

Khi thanh toán bằng thẻ WeCard



ưu đãi Thanh toán với thẻ tín dụng Standard Chartered, giảm 15% tối đa 300.000đ cho ĐH từ 700.000đ - [Chú ý](#)

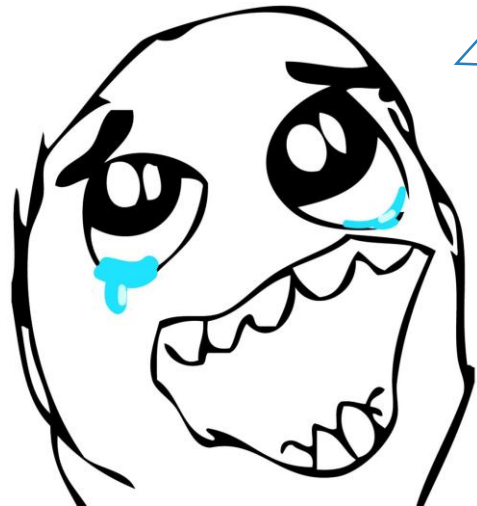
Chưa đến thời gian tham gia chương trình hoặc số lượng đơn hàng

Ưu đãi được áp dụng thứ 5 hàng tuần từ 02/08 - 27/12/2018. Không áp dụng với dịch vụ Tiện ích (Thẻ cào điện thoại, thẻ game,...), tã - bỉm - sữa, vé máy bay, voucher dịch vụ (du lịch, spa,...), sản phẩm bảo hiểm, bia, mì gói; không áp dụng kèm với ưu đãi nhập mã coupon khác, Phiếu Quà Tặng và Trả Góp 0%; mỗi chủ thẻ chỉ được hưởng ưu đãi 01 lần/ tuần. Áp dụng cho 50 ĐH đầu tiên/ngày.



Gửi quà tặng đến bạn bè, người thân

Payment Promotion and Installment



~~21.500.000đ~~

-2.150.000đ

19.350.000đ

TRẢ GÓP 0% QUA THẺ
(Visa, Master Card, JCB)

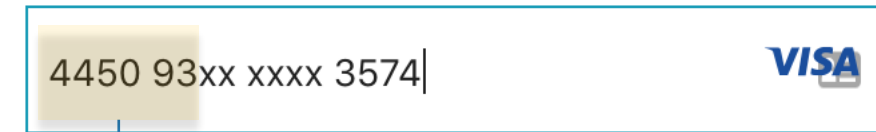
Payment Promotion and Installment

How it works



BIN – Bank Identification Number

* Card number



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-
- Conclusion & What's Next
-
-

Thank you



Get in touch



tung@viec.co



0939221182



facebook.com/tungns