

Online Payment

Whatever the channel, an easy way to pay.



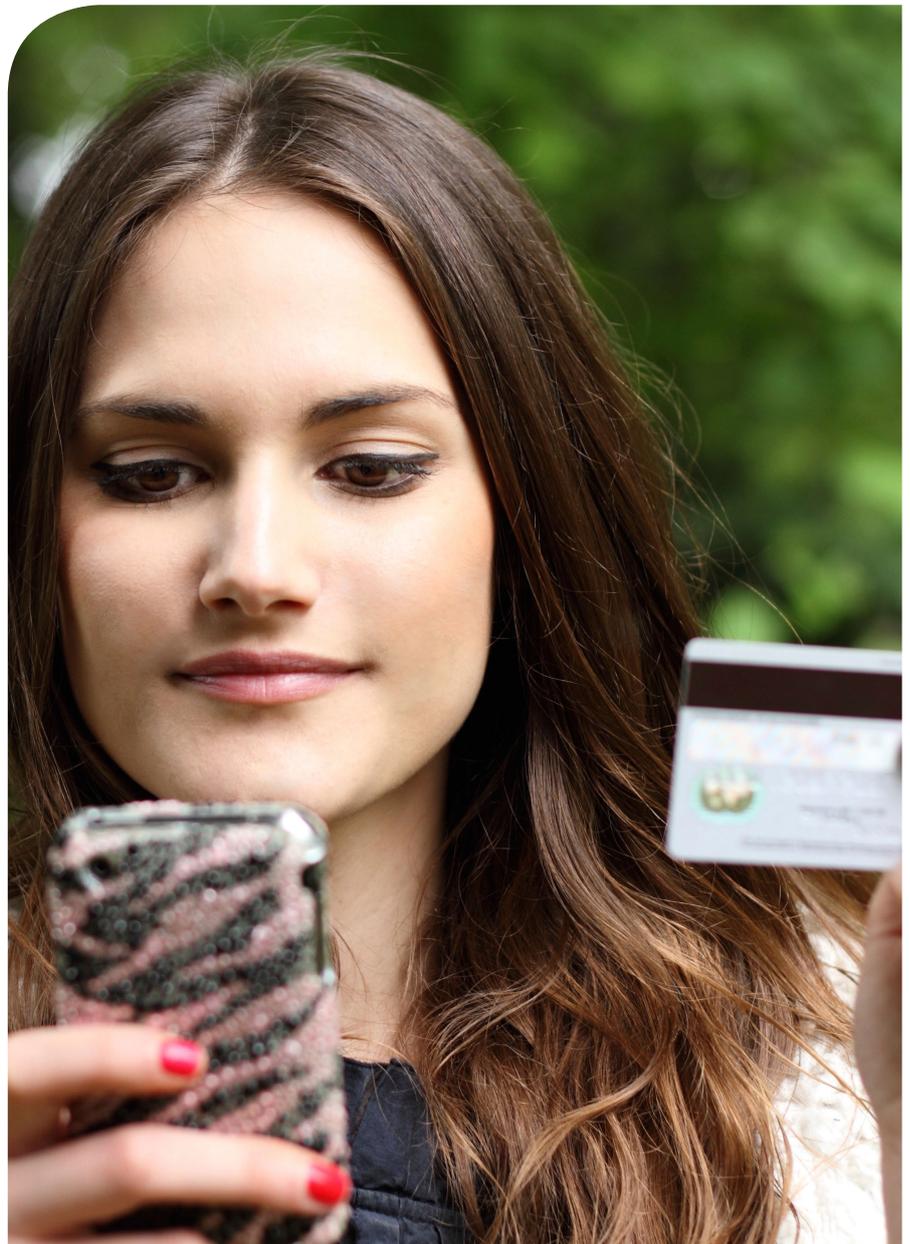
People matter, results count.

Online Payment helps you respond to multichannel customer demands while improving conversion rates. Your customers benefit from simple yet innovative payment methods.

Volumes of online payments are increasing rapidly, fuelled by the uptake of mobile devices and ever-higher rates of internet usage. People now expect to be able to pay for goods and services where and when they choose: in store or at an office, online, via call centers and on any device. This diversification of channels has left many businesses struggling to offer a consistent customer experience.

Online Payment from Prosodie-Cappgemini gives your customers an easy payment experience whatever channel they use. A payment doesn't have to be an isolated transaction: it can and should be just one more step in a smooth customer journey which reinforces your brand.

This is why Online Payment provides user-friendly and secure ways to pay via online, mobile and voice (interactive voice response, or IVR), compatible with all payment methods.



Online Payment technology processes over 800 million sales every year for top international brands.

A smart way to pay on any channel, any device

Online Payment from Prosodie-Capgemini is a multichannel offering that embraces not just the web, but your mobile apps and telephony.

With full Payment Card Industry Data Security Standard (PCI DSS) compliance built in, it has been developed for organizations needing to take payments securely, whether retailers, consumer products companies or public sector agencies.

With Online Payment you can:

- Take one off or recurring payments from customers via internet, mobile or voice
- Handle international payments and different currencies
- Combat fraud with multiple points of control
- Monitor payments in real time and gain an accurate view of your sales figures and the performance of your products.

It's a highly reliable platform that is available and supported by our expert technicians 24 hours a day, 365 days a year.

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Industry estimates show the number of online payments for e-commerce activities (e-payments) is forecast to reach **31.4 billion** in 2013, after growing by a sustained **20.0% a year in 2009-13**. Analysts believe the number of payments using mobile devices (m-payments) could grow even faster, by **52.7%** a year to reach **17 billion in 2013.**”

-World Payments Report 2012 from Capgemini, RBS and EfmA

One system, all channels

As business diversifies across digital channels, Online Payment is a single system handling payments across them all. It has been built to take the unique requirements of each channel into account.

Online



- Depending on your budget and the online experience you want to offer your customers, Online Payment can be implemented as a redirect from your website, as a web service, or an HTML iframe embedded into your web page. This allows you to deliver a consistent shopping or payment experience without your customers leaving your website.
- Online Payment integrates with your webshop, allowing you to preserve your existing look and feel and giving you complete control of the customer journey and brand integrity.

Mobile



- Online Payment integrates with your mobile apps and sites. Mobile customers can pay through a web browser, a mobile wallet, or scan in their card details using the camera on a phone or tablet and click once to make a payment.
- Online Payment integrates with Write Once, Publish Everywhere (WOPE), Prosodie-Capgemini's cross-platform solution for mobile apps. This allows you to adapt your mobile site content to web browsers and native apps on the fly, taking payments on any device or operating system.

Voice



- When a customer is ready to pay, the contact center agent can hand them over to an IVR that prompts them to enter their payment details securely using the telephone keypad. The customer is returned to the agent when payment is complete.
- Online Payment can also be integrated with Odigo, Prosodie-Capgemini's solution for handling customer contact. On a call, your agent follows the status of the payment from their desktop as the customer enters their payment details. The agent can intervene in the event of problems.

With Online Payment, there's never been a better time to give your customers a multichannel offering.



How Online Payment works

Online Payment gives you all you need to take payments, protect your business from fraud, and ensure your customers' payment details are safe.

Features

Online Payment is fully cloud-based, reducing infrastructure and maintenance costs, and capital expenditure (Capex). It offers a number of features designed to drive your multichannel business growth securely and consistently:

- Full Payment Card Industry Data Security Standard (PCI DSS) compliance
- Anti-fraud features: these can be configured to your customer base and include 120 points of control, such as white and black lists, transaction scoring and speed control
- Transaction-based pricing: costs rise in proportion with your business and fees depend on country and payment method
- Multichannel front end: one system takes payments from online, mobile and telephony channels
- Real-time monitoring: sales can be monitored by channel as they happen via our merchant back office service
- Comprehensive reporting: Generate and customize reports on your online transactions using our Business Intelligence Platform (BIP)
- Multiple payment methods: payment can be made with debit/credit cards, e-wallets and bank transfers
- Multiple currencies: payments can be processed in any currency or language
- Ongoing support: our expert technicians are on hand to support your Online Payment solution 24 hours a day, 365 days a year.

How is Online Payment delivered?

Our Online Payment offering aims to keep things as simple as possible for you. It is delivered in software-as-a-service mode and provides web services integration methods for merchants.

Get technical support

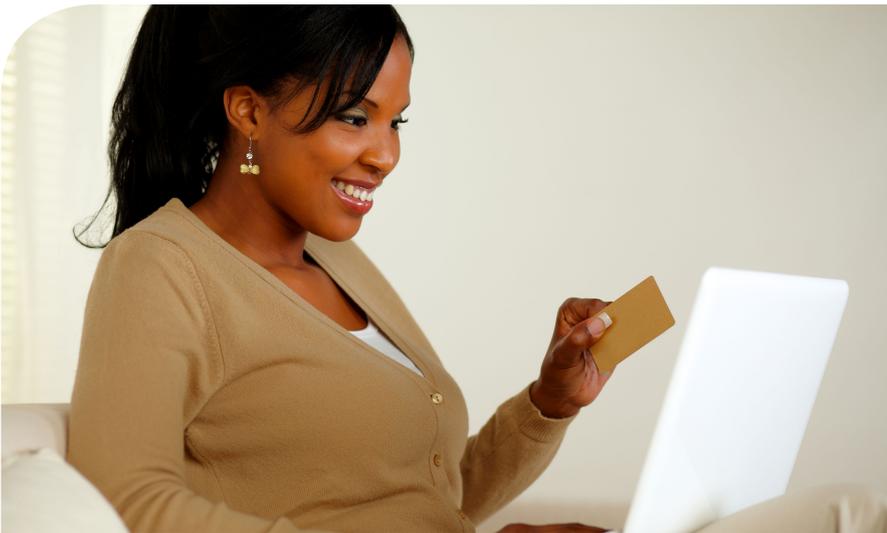
Prosodie-Capgemini offers a range of support services for your Online Payment solution:

- Bilingual support (English and French) available by phone or email; covering technical, operational, installation and implementation issues
- Documentation, demonstration sites, forums and examples with source codes
- Regular system upgrades and device database updates.

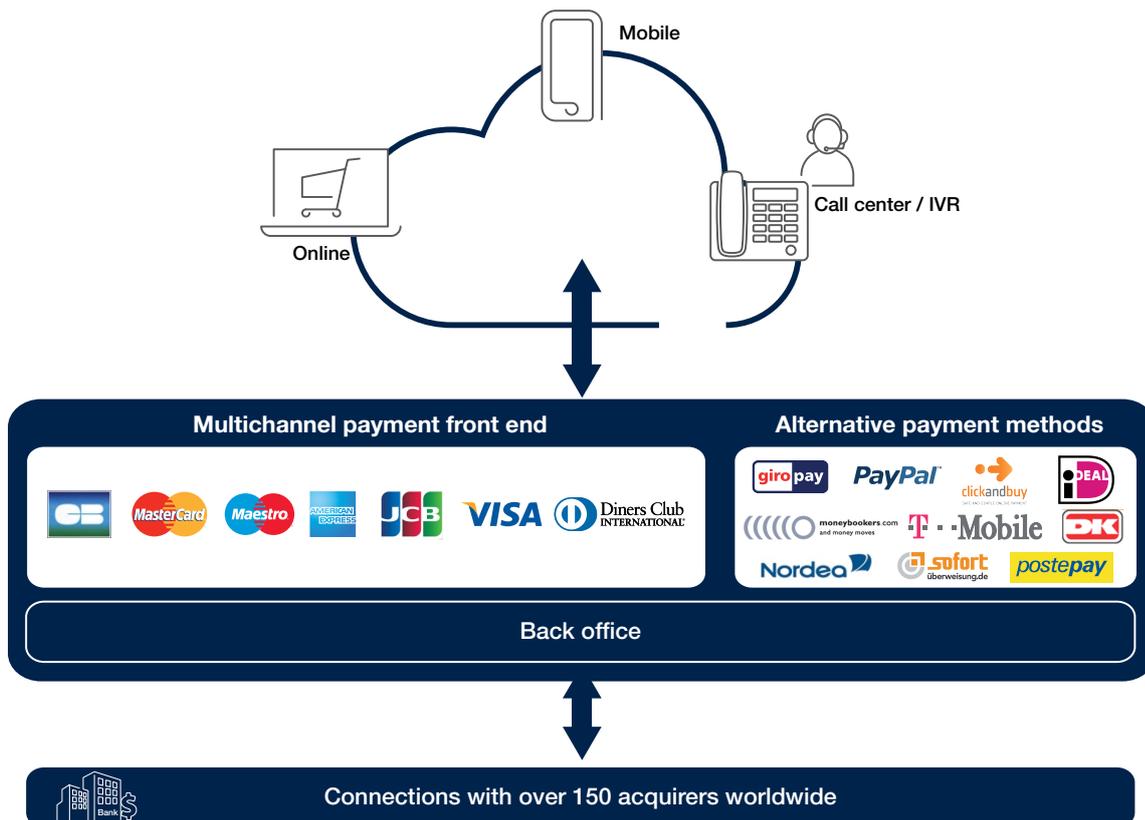


Make online payments work for you

Online Payment has been developed for any organization needing to take secure payment from customers today. It supports the digital journeys of customer and merchant alike, securely, flexibly and with minimum Capex.



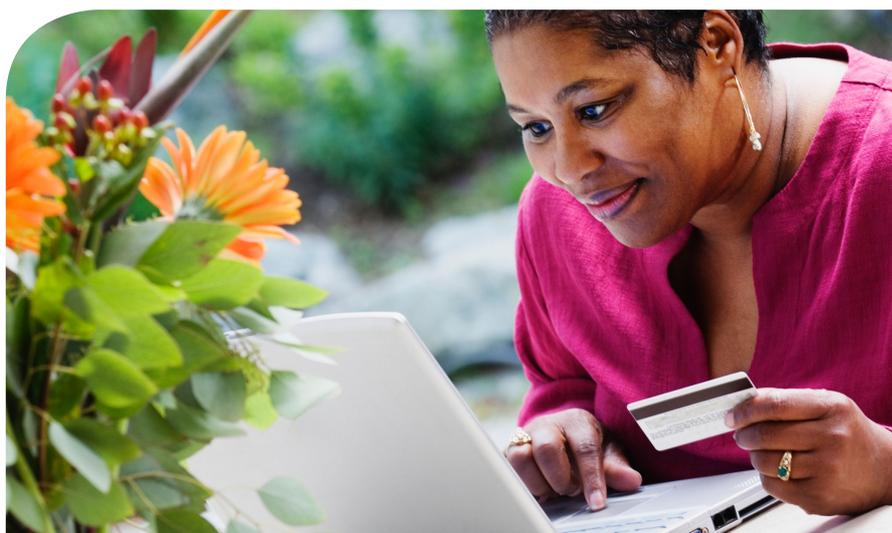
Online payment is a global, multichannel payment solution



Online Payment works with a large choice of payment methods from debit/credit card (Visa, MasterCard, American Express, Discover) to local and alternative.

Key benefits

- Reduce your infrastructure and operating costs by managing payments in the cloud
- Simplify your IT landscape by implementing one payment system for online, mobile and voice
- Expand your business internationally with Online Payment, which handles payments in more than 150 currencies
- Offer your customers a complete range of payment methods and connected acquirers – from all major credit and debit cards, to e-wallet (e.g. PayPal) and online transfer
- Improve your conversion rates by offering easier and more innovative ways to pay
- Minimize fraud and allow your customers to feel their payment details are secure in any channel with our state-of-the-art solution for security and risk management.



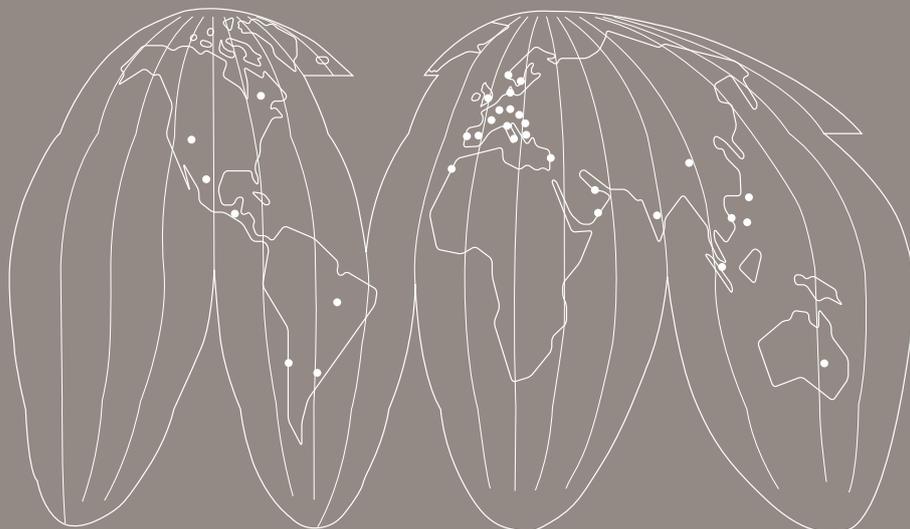
Learn more

Online Payment has been developed by our specialist multichannel services business Prosodie-Capgemini. Our customers gain access to Prosodie-Capgemini's unique telecoms software skills combined with Capgemini's decades of experience of improving performance across diverse business sectors. With our services ranging from strategic consulting to business process outsourcing, we are ideally placed to partner with large organizations and deliver the right technology to help them meet their strategic goals.



About Prosodie-Capgemini

A subsidiary of the Capgemini group since July 2011, Prosodie-Capgemini designs and hosts major account Front Office solutions. Developed from innovative proprietary technologies, Prosodie-Capgemini's solutions address each step in the digital process followed by users. Offered in Cloud mode, these real-time services draw on a technical platform offering high capacity and security. Prosodie-Capgemini benefits from Capgemini's international dimension to deploy its offerings alongside other Group entities. Prosodie-Capgemini has a presence in France, Spain, Italy and Benelux.



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