

June 2022

Get more from your payments

[Checkout.com](https://www.checkout.com)

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01. Introductions

02. Organisational Capability

Checkout.com today

2012

Founded
and launched

300%

Processing volume
growth year-on-year

9

Direct acquiring
licenses

22

Offices across
five continents

Investments

- Tamara
- Thunes



2300+

People
globally

150+

Processing
currencies

\$1.8b

Total
funding

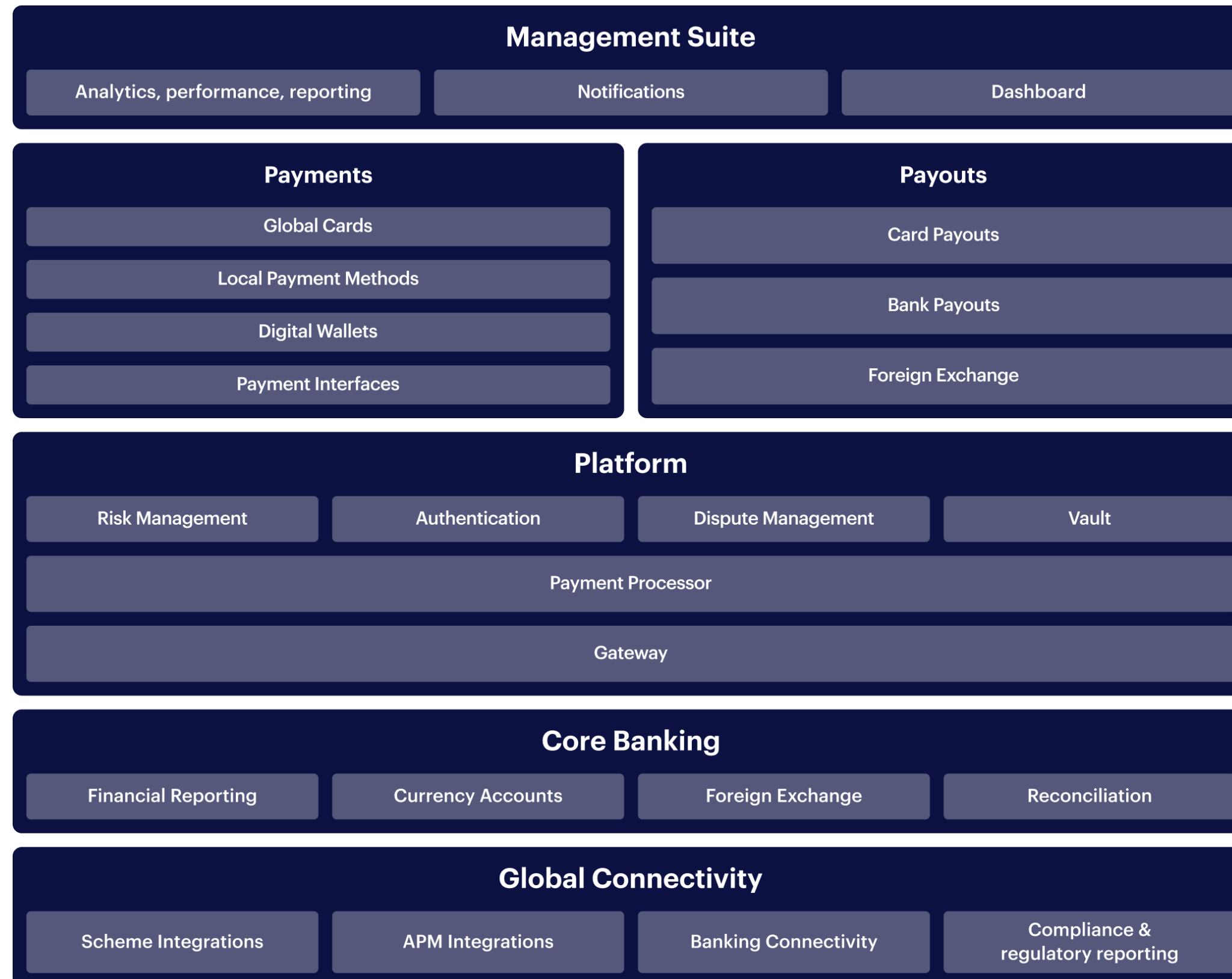
20+

Settlement
currencies

Acquisitions

- ProcessOut
- Pin Payments
- Icefire

Product architecture



Global reach



Unified integration

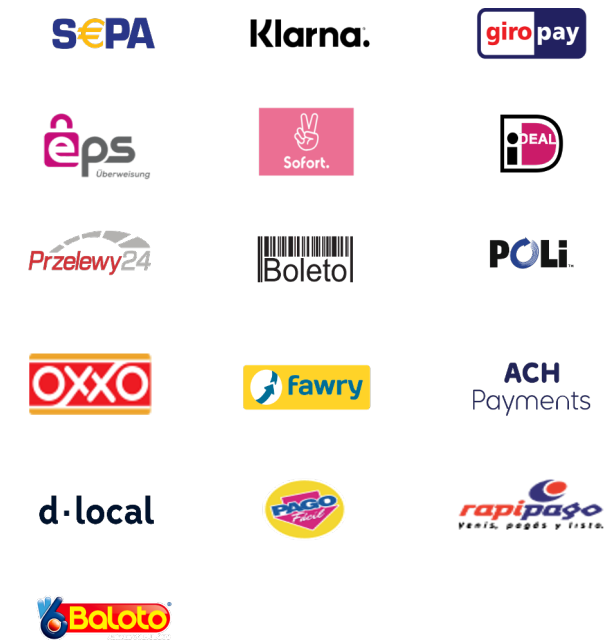
Major credit and debit cards



Digital wallets



Local payment methods



Domestic cards



We empower leading global brands

THG



SAMSUNG



DIOR



FARFETCH



Klarna.



smartbox

AQUARELLE

NESPRESSO.

MANGO

coinbase



easyGroup



Reebok

Feed.

L'OCCITANE
EN PROVENCE

CHERZ

dott

Revolut

SHEIN



Booking.com

eToro



LDLC.com

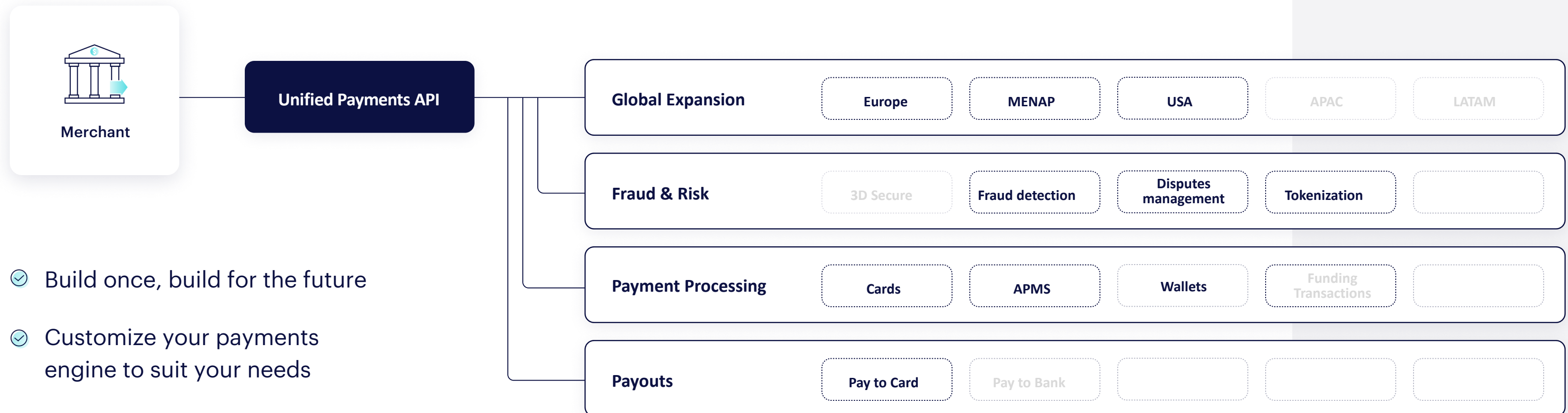
SWAROVSKI



03. Solution Overview

Unified Payments API

Get all our cutting-edge features and payment methods through one seamless integration.



- ✔ Build once, build for the future
- ✔ Customize your payments engine to suit your needs
- ✔ Enter the markets you want to be in and access all the new technology to come

Tech Capabilities

Illustrative Payment API requests & events.

- The Unified Payments API provides a single simple point of integration so you can easily accept the payment methods you require.
- We send events for the lifecycle of your payments, with a built in retry mechanism for events
- You can do idempotent payments to be able to safe retry

Webhook event type	Description
<code>card_verified</code> ① View a card verified webhook example .	Card verified Occurs when a card verification is successful.
<code>card_verification_declined</code> ① View a card verification declined webhook example .	Card verification declined Occurs when a card verification is not approved.
<code>dispute_canceled</code> ① View a dispute canceled webhook example .	Dispute canceled Occurs when a dispute is canceled by the issuing bank and your account is credited back the disputed amount.
<code>dispute_evidence_required</code> ① View a dispute evidence required webhook example .	Dispute evidence required Notifies you that you need to respond to a dispute, and that your account has been debited the disputed amount.
<code>dispute_expired</code> ① View a dispute expired webhook example .	Dispute expired Notifies you that you can no longer respond to a dispute, because the time limit to take action has been exceeded.
<code>dispute_lost</code> ① View a dispute lost webhook example .	Dispute lost Notifies you that the issuing bank has rejected your evidence and you have lost the dispute.

Future-proofing payment method development.

- When you add a new payment method you don't need to use a new API or new credentials.
- API requests stay almost the same for most APMs.
- If you use our Hosted Payments solution for web, APMs are being handled automatically



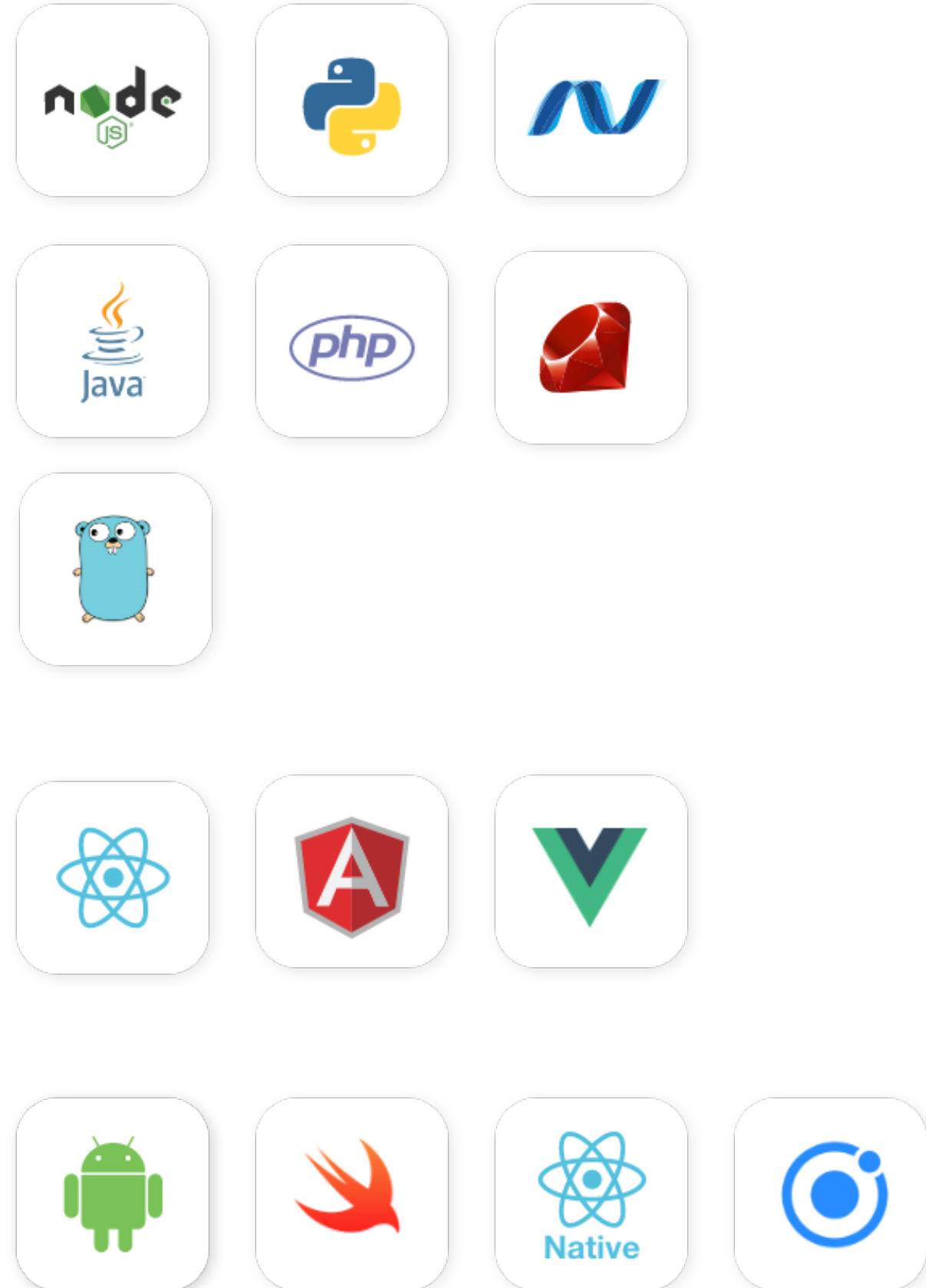
```
1 {
2   ... "source": {
3     "type": "token",
4     ... "token": "tok_26mknjfg5h2ufjiczulda6on7q"
5   },
6   ... "customer": {
7     ... "name": "John Smith",
8     ... "email": "johnny.smith@gmail.com"
9   },
10  ... "amount": 1000,
11  ... "currency": "EUR"
12 }
```

```
1 {
2   ... "source": {
3     "type": "sofort"
4   },
5   ... "customer": {
6     ... "name": "John Smith",
7     ... "email": "johnny.smith@gmail.com"
8   },
9   ... "amount": 1000,
10  ... "currency": "EUR"
11 }
```

```
1 {
2   ... "source": {
3     "type": "token",
4     ... "token": "tok_1desjfg5h2ufjiczulda6on7q"
5   },
6   ... "customer": {
7     ... "name": "John Smith",
8     ... "email": "johnny.smith@gmail.com"
9   },
10  ... "amount": 1000,
11  ... "currency": "EUR"
12 }
```

Key Developer Tools & Resources

- API Reference & Docs
- SDKs for Back End
- SDKs for Front End



Native Mobile Apps

- Frames for iOS, Android, React Native
- Covering Card Payments
- Contains UI Components
- Contains Tokenization functionality for cards & wallets
- Returns token and BIN data

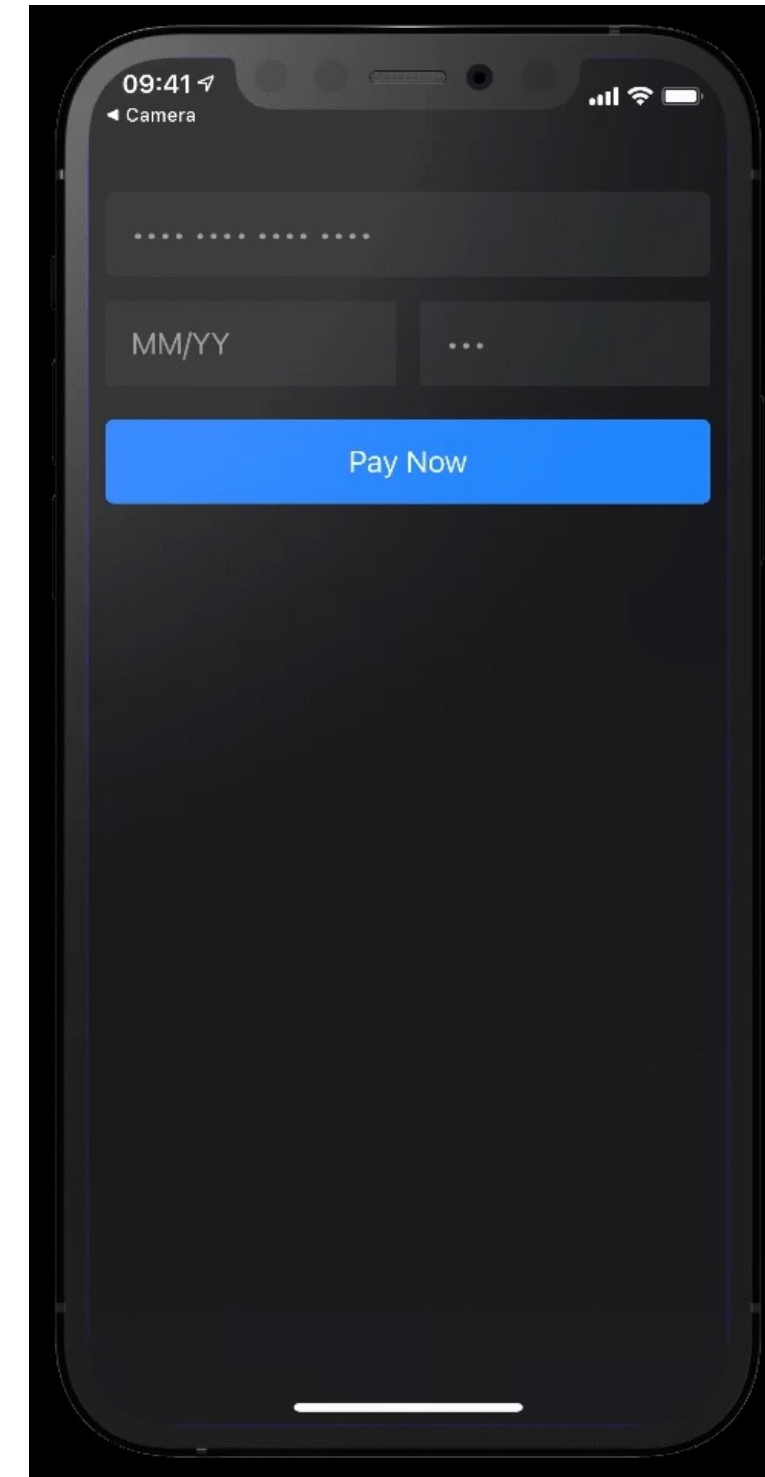
Most Common choice for native Integrations

Headless integrations

- Given the PCI implications are different from the Web environments, merchants are able to use their own UI to collect the card details and use our SDKs for tokenization.
- Owning the UI also gives merchants the ability to future proof their integration for cases where other payment providers might be used for redundancy or in case the global coverage is distributed between payment providers.

Native integrations

- Generally, our merchants have Native integrations instead of Hybrid given our focus on the enterprise level.



Strong Customer Authentication

Authentication flexibility and modularity



Sessions

- Hosted
- Non-hosted



3DS Mobile SDKs

- In-app Authentication
- iOS and Android support



Classic Authentication

- Authentication within the payment flow



Exemptions Engine

- TRA
- Low value
- Whitelisting
- Secure Corporate Payments



3D Secure payments with a third-party provider

Authentication flexibility and modularity

Checkout.com supports the option of split authentication from 3rd Party providers.

The authentication can be completed outside of Checkout.com rails and the payment can be completed with the authentication details obtained.

We also support our Sessions authentication to be leveraged as a standalone offering.

In addition we offer Hosted and Non-hosted solution with hosted presenting a significant boost in time-to-market and reduced complexity.

Hosted Sessions

This is the simplest solution, where we manage the authentication flow for you.

We do this by providing an interceptor page by providing a link in the response for the customer. We'll then gather the necessary payment, device and cardholder data and take care of the rest.

Non-Hosted Sessions

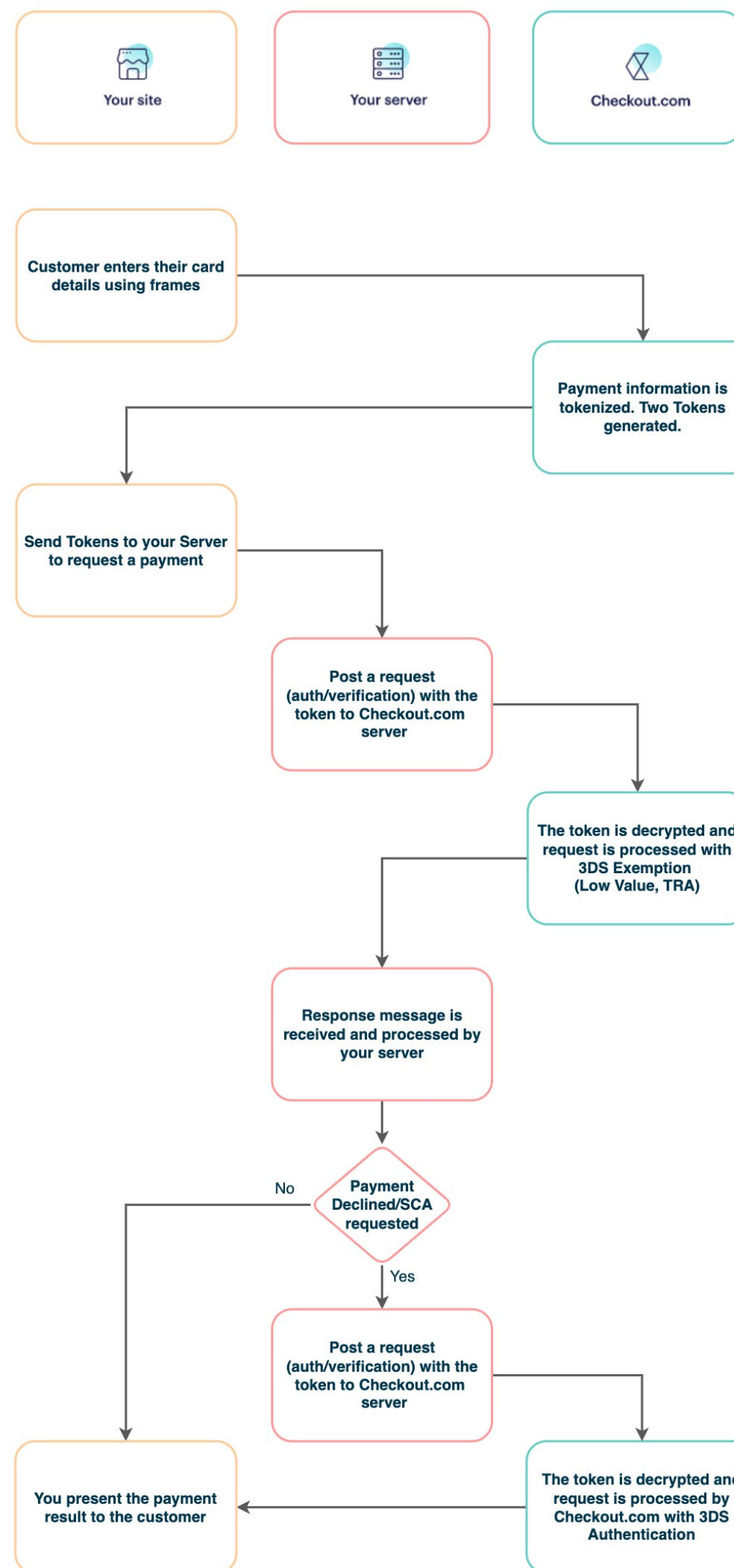
Non-hosted sessions are designed for those who want full control over their authentication flow.

Initiate an authentication through the Sessions API using a card or a network token to receive the authentication result.

You will then need to collect channel (either browser or mobile app) and additional authentication data, perform a challenge (if required), and handle the authentication result. You can then proceed to authorize the payment, either through our payment gateway or another PSP.

3DS & Exemption Flow

Authentication provides security and fraud prevention, while Exemptions allow for reduced friction and can improve user experience. Combined will provide the best balance between security and improved customer journey.



SCA

SCA Exemptions

For transactions that are in scope of SCA, you can request exemptions from strong authentication if the transactions meet certain criteria. However, the customer's bank has the final say on whether or not the requested exemption applies. They will assess the risk of the payment and decide whether to accept the exemption, or reject it and request strong authentication for the transaction.

Bank accepts exemption

If the customer's bank accepts the requested exemption, the transaction can be completed without strong authentication.

Bank rejects exemption

If the customer's bank does not allow the exemption, you will receive a 20154 response code, meaning that you will need to apply 3DS authentication to the transaction to meet SCA requirements.

SCA Exemption

Payments to trusted businesses

The customer may add a merchant to a whitelist after the initial strong authentication, meaning all subsequent payments to that business will be exempt.

Secure corporate payments

Corporate payments made with virtual and lodge cards (typically used for business travel expenses) or from central travel accounts are exempt,

Transaction Risk Analysis

Checkout can request an exemption from SCA based on transaction risk analysis (the TRA exemption) for remote e-commerce card-based payments where there is a low level of risk of fraud and the PSP maintains low fraud rate.

Low-value payments

Payments below €30 are considered low-value and may be exempt. However, the customer's bank may still trigger strong authentication if, within a 24-hour period, this exemption has been used five times since the customer's last successful authentication or the total value spent on the card without SCA exceeds €100.

Performance offering

Dedicated team focussed on performance. Working hand in hand with commercial team to optimizing transactions live and performance analytics.

How Checkout.com can help optimize your performance

- ✓ Internal optimization platform leveraging Machine Learning (under pilot program and planning to release it as merchant feature).
- ✓ Ad-hoc performance analysis on demand. We work hand in hand with commercial on performance analytics



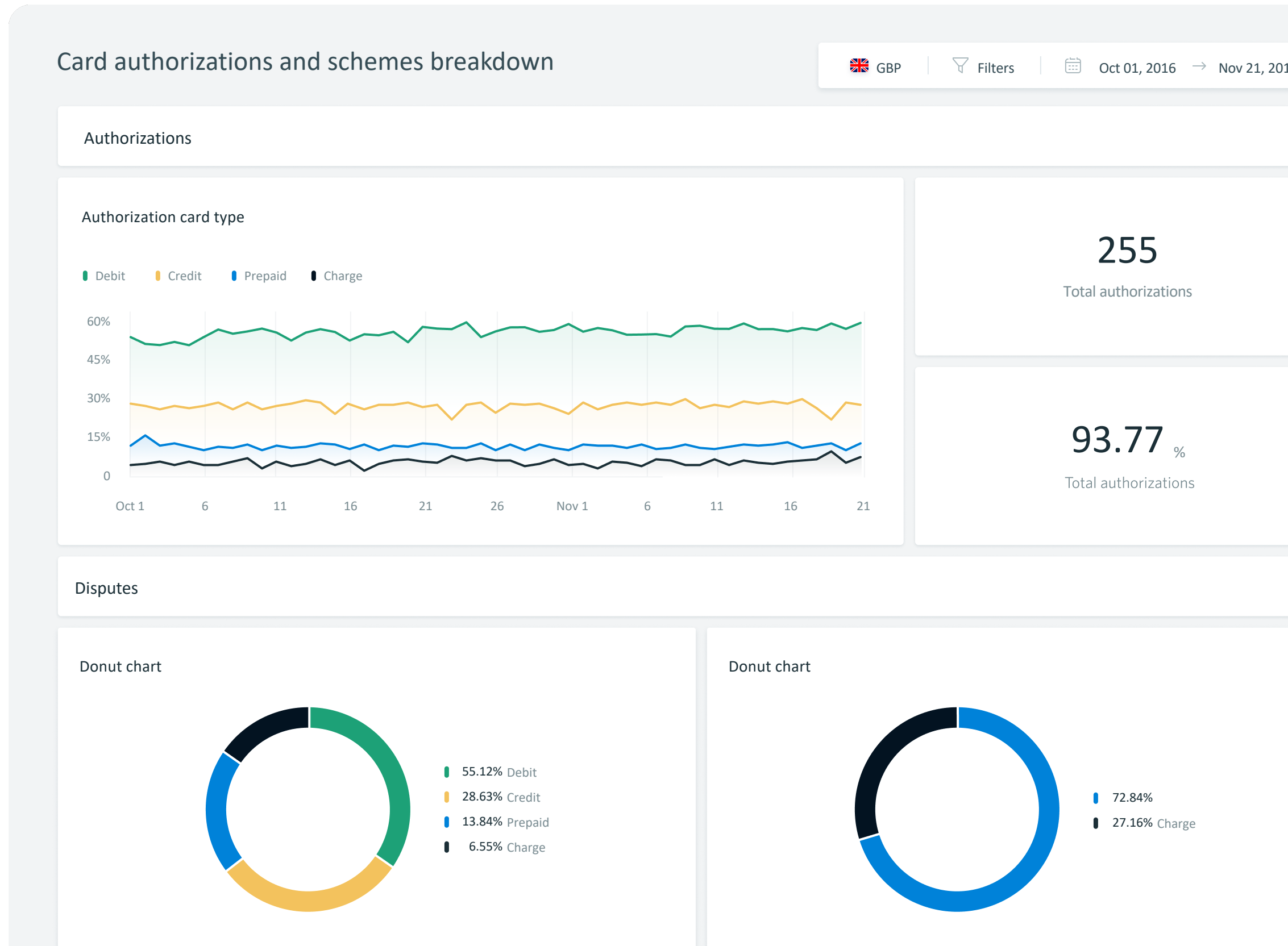
Typical sessions

- ✓ Ease Merchant's 3DS2 transition for PSD2
- ✓ Optimisation of ISO messages in collab. w/ merchants
- ✓ Regularly identify and correct any issuer related performance problems
- ✓ Share regularly merchant performance audit / analysis

Analytics tools

Empower your teams with our analytics tool, providing near real-time data insights through a suite of boards. Currently, in the Analytics tab, you can use:

- ✔ **Data explorer**
 - to deep dive into the payment analytics that are important to you.
- ✔ **Boards**
 - to organize relevant charts in the same space for easy access.



Payment optimization

Automatic retries

on 3DS (3DSv2→3DSv1)

non-3DS enabled cards

On demand retries strategy

Customer Success Management and Solution Engineering will help you optimize your retry strategy.

Market knowledge + Response codes

Response codes recommendations

Scheme response code categories

Response code recommendations

Recommendation code	Recommendation summary	Example of reasons for decline
01	Updated/additional information needed	Expired card updated information available Authentication may improve likelihood of an approval
02	Try again later	Over credit limit Insufficient funds
03	Do not try again	Account closed Suspected fraud Recurring agreement cancelled

Visa categories

Issuer cannot approve based on details provided

Issuer cannot approve at this time

Issuer will never approve

Generic response codes

Issuer outreach

Improving the acceptance levels by engaging with top banks in the region

Monitoring failures and highlighting to respective teams/vendors proactively

Constantly keeping merchants informed on performance verticals towards opportunities via our reporting stack

Leveraging expansion opportunities by working with payment partners locally in the market

Suggesting and optimising customer payment journey by reducing frictions in payment lifecycle (eg 3ds2 and its benefits)

 checkout.com

Manager, Issuer Outreach

APPLY FOR THIS JOB

BARCELONA / OPERATIONS - ACQUIRING AND PARTNERSHIPS /
PERMANENT FULL-TIME

We're Checkout.com

Checkout.com is one of the most exciting and valuable fintechs in the world, with our Series D taking our valuation to \$40 billion. Our mission is to enable businesses and their communities to thrive in the digital economy. We're the strategic payments partner for some of the best known fast-moving brands globally such as Wise, Hut Group, Sony Electronics, Homebase, Henkel, Binance, Klarna and many others. Purpose-built with performance and scalability in mind, our flexible cloud-based payments platform helps global enterprises launch new products and create experiences customers love. And it's not just what we build that makes us different. It's how.

We empower passionate problem-solvers to collaborate, innovate and do their best work. That's why we're number 9 on the Forbes Cloud 100 list and on Glassdoor's list of Top 10 fintechs to work for. And we're just getting started. We're building diverse and inclusive teams around the world — because that's how we create even better experiences for our merchants and our partners. And we need your help. So, join us to build tomorrow, today.

Manager, Issuer Outreach at [Checkout.com](#)

As Manager Issuer Outreach at [Checkout.com](#), you will lead [Checkout.com](#)'s Issuer Outreach engagements in the Southern European region (Spain, Portugal, Greece and more). Working closely with [Checkout.com](#)'s analytics team, you will interact with Issuers to raise, investigate and resolve soft declines and other payments performance discrepancies, and unearth improvement opportunities. In addition, you will engage with external partners across forums and thought leadership venues to develop and strengthen existing and prospective merchants' and partners' awareness of [Checkout.com](#)'s capabilities and focus on payments

 checkout.com

Network Tokens

Checkout.com supports network tokenization on our acquiring rails, and it is used by our larger merchants who have become token requestors themselves.

Checkout.com have been certified token service provider with Visa and Mastercard.

With this live merchants will benefit from network tokens by allowing Checkout.com. Checkout.com will act on their behalf in order to assign token requestor ID and provision network tokens.

The network tokens enablement does not require any work on the merchant side and card details are switched to network tokens on automatically by the Checkout.com systems.

We are supporting two different flows for network tokens

1. Asynchronous

By default, Checkout.com provides the functionality to our merchants to make the first payment with PAN and subsequent payments with Network Tokens for the given card.

2. Synchronous

Designed for merchants who are extremely sensitive to interchange fee increases, and when the payment flow user experience is secondary in importance (this is because the connection between the schemes and issuers for network token provisioning can add additional latency of 2-3 seconds during the payment).

Mass onboarding of existing cards

Checkout.com will support mass onboarding of merchants' existing cards to network tokens for new Checkout.com merchants. For existing Checkout merchants, we are onboarding their cards in masse in Q1 2022.

Optimisation of network Tokens

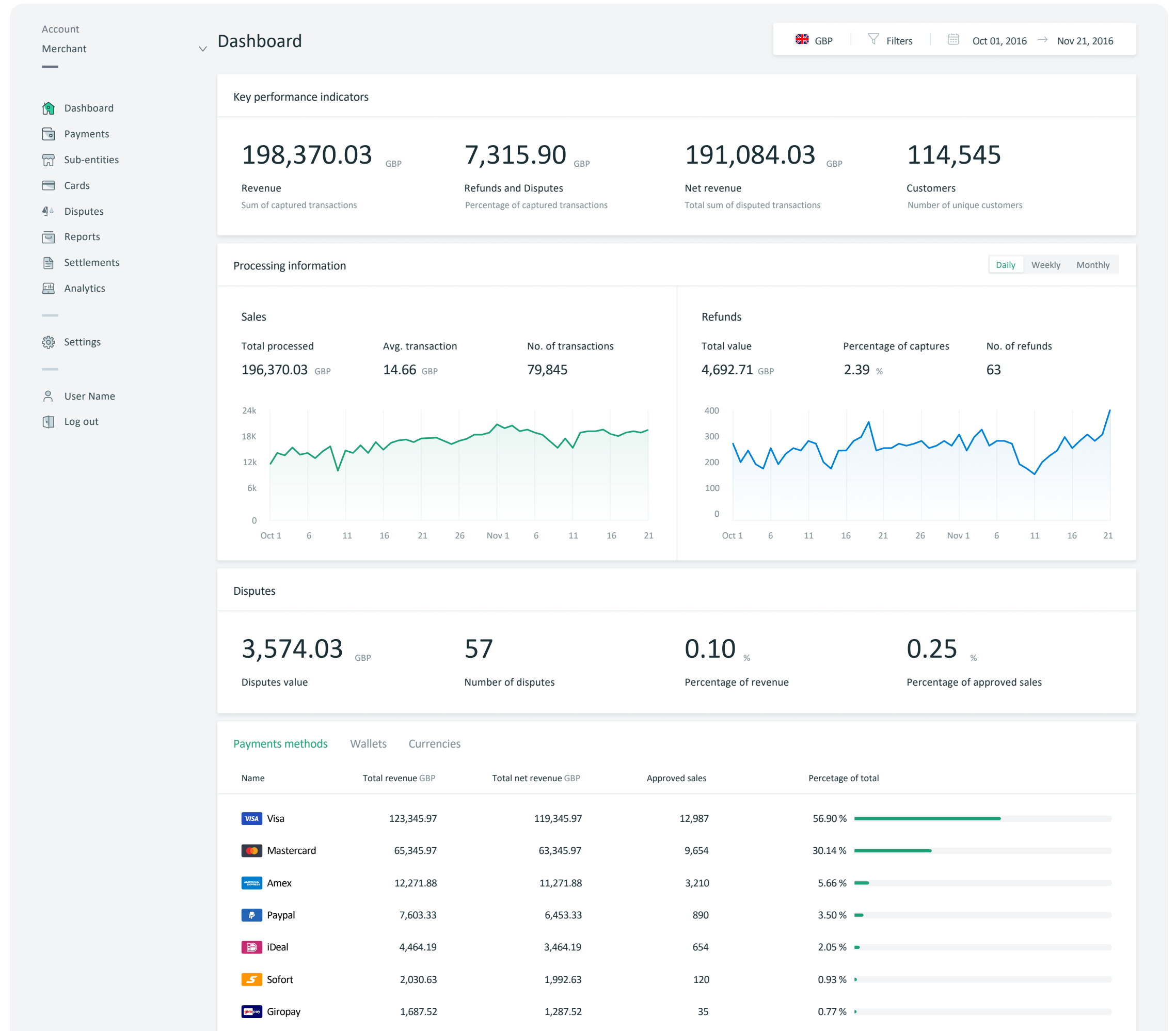
Overall Visa and Mastercard claim 1.5-2% better acceptance rate compared to PANs. We also know there have been some cases where the issuers might block network token authorizations as it is a new product, and their systems need adjusting. To minimize this risk, we've built an optimization engine that uses machine learning to decide (on issuer bin, merchant and transaction level) whether a payment should continue with a network token or a PAN.

Reporting

The Dashboard

Our merchant-facing dashboard that displays payments data, reports, statements and merchant settings.

- Manage payments – captures, refunds, voids, blacklisting
- MOTO payment interface
- Manage settings – permissions, channels, webhook notifications
- View all payments and payment data
- Disputes management
- Download reports



Transaction reporting

Reports are an easy way to get data about payments, chargebacks, and retrieval requests. From your Dashboard, you can generate them for any given time period, and export them in CSV format.

- ✔ **Payments**
 - a comprehensive list of all payment actions that occurred during the selected period.
- ✔ **Disputes**
 - a list of all the disputes that occurred during the selected period.
- ✔ **Retrieval requests**
 - a list of all the retrieval requests that occurred during the selected period.

× **New report**

General Transaction last refreshed ⓘ 23 hours and 30 minutes ago

Report type:

Name:

Range:

Email ⓘ:

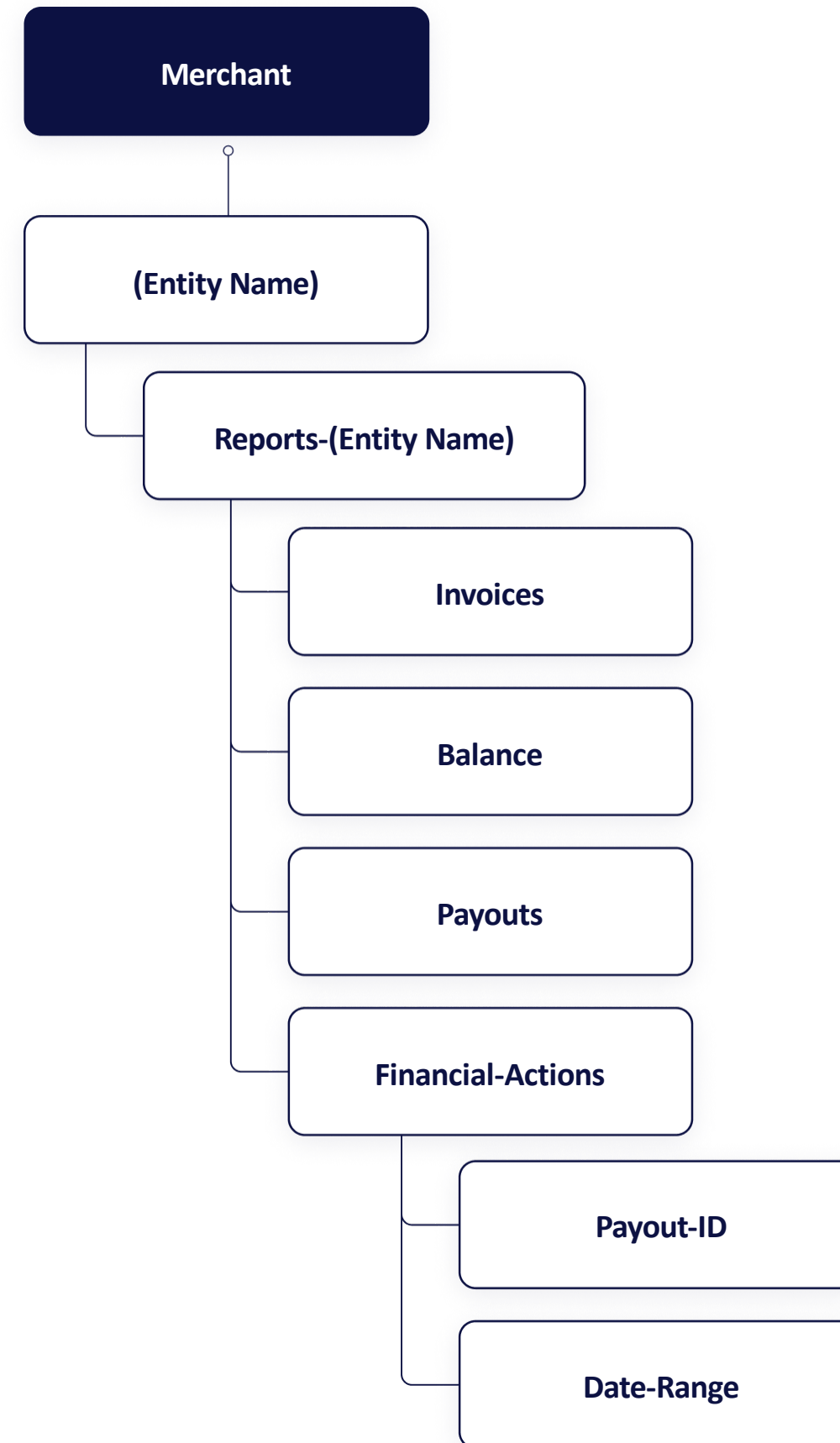
Fields

Default	All	Custom
✔ Action ID	✔ Customer Email	Billing ZIP
✔ Action Date UTC	Payment Type	Billing City
✔ Client Name	CVV Check	Billing Country
✔ Client Entity Name	AVS Check	CC BIN
Sub-Entity Name	✔ 3D Secure Payment	Issuing Bank
Processing Channel Name	✔ 3DSProtocolVersion	Issuing Country
✔ MCC	✔ AttemptN3d	CC Type
✔ Action Type	ECI Code	CC Category
Partial Capture/Refund	Customer IP	Billing Descriptor Part 1
✔ Payment Method	Auth Code	Billing Descriptor Part 2
✔ Card Holder Name	Acquirer Reference ID	UDF1
✔ CC Number	Payment ID	UDF2
Expiry Year	Shipping Address 1	UDF3
Expiry Month	Shipping Address 2	UDF4
✔ Reference	Shipping ZIP	UDF5
✔ Amount	Shipping City	Card Wallet Type

Reconciliation reports

Explore more data than ever before with optimized reporting, including payouts, payments, disputes, balances and fee breakdowns.

- ✔ **Financial actions reports**
all actions during a payment/payout life-cycle that impact your currency account.
- ✔ **Balance reports**
monetary inflows and outflows across your currency accounts.
- ✔ **Payouts reports**
overview of payouts paid into your bank account, incl. breakdown of fees applied.

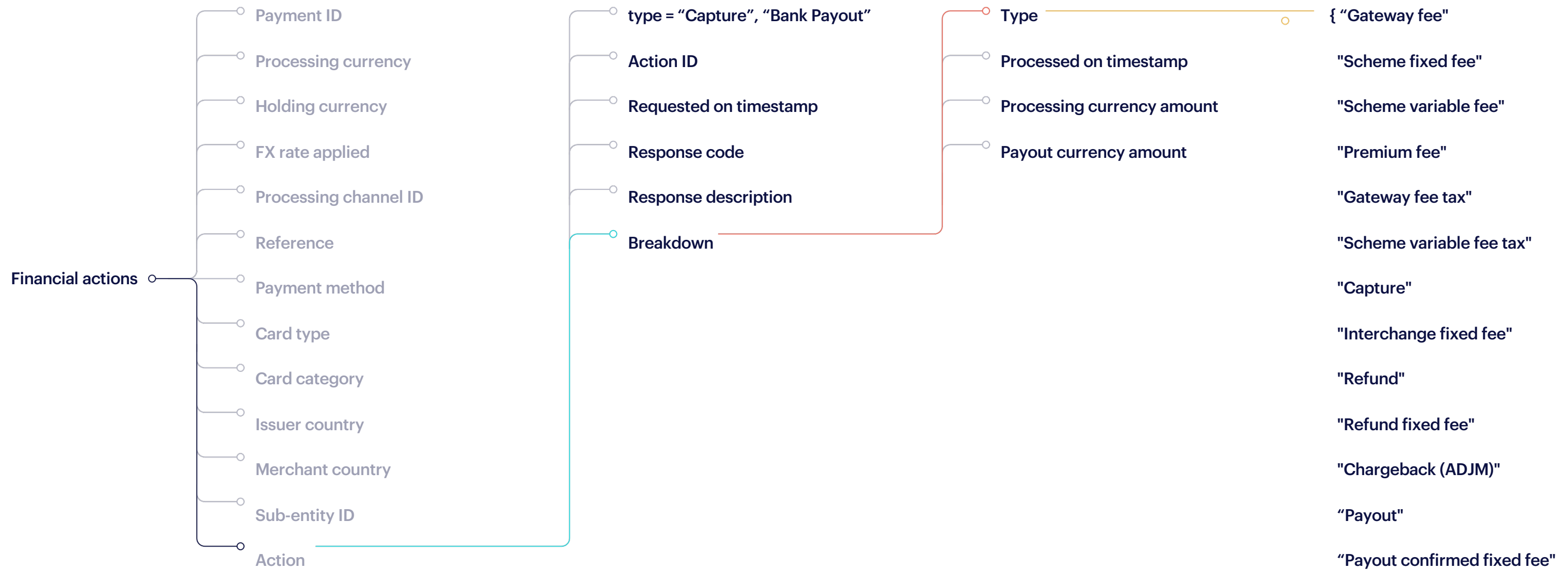


Main benefits

- ✔ Ease Merchant's 3DS2 transition for PSD2
Understand the financial impact of each action
- ✔ Accurately assess your cost of sale
- ✔ Easily reconcile payouts with the associated payments and fees by using the payout ID.
- ✔ Determine any actions you need to take on your currency accounts (e.g. transfers between currency accounts).

Reconciliation your way

Explore more data than ever before with optimized reporting, including payouts, payments, disputes and fee breakdowns.



Disputes

Resolve disputes quickly

- Spend less time managing with a simplified disputes window
- Submit all evidence directly via API or our Dashboard for faster, effective resolution
- Stay informed – Track progress with real time

The screenshot shows a 'Disputes' dashboard with a sidebar menu on the left containing: Account, Home, Payments, Disputes (highlighted), Customers, Statements, Reports, Settings, and Sign out. The main content area has tabs for 'Unanswered' (selected) and 'All disputes'. A search bar is located above the table. The table lists 18 disputes with the following columns: Payment amount, Status, Reason, Payment ID, Reference, and Expiration. Two disputes are marked as 'DRAFT'.

Payment amount	Status	Reason	Payment ID	Reference	Expi
100.00 GBP	EVIDENCE REQUIRED DRAFT	FRAUDULENT	pay_1D7EE8CD343G...	RF2458076573	1 da
20.00 USD	EVIDENCE REQUIRED	CANCELED SUBSCRIPTION	pay_JF89EFJ92H4F2...	RF3622532539	1 da hour
200.00 USD	EVIDENCE REQUIRED	UNRECOGNIZED	pay_1290DKNF8293...	RF4135234361	2 da
20.00 USD	EVIDENCE REQUIRED	NOT AS DESCRIBED	pay_3I2JFDIN8932...	RF7107876848	3 da
15.00 USD	EVIDENCE REQUIRED	CREDIT NOT ISSUED	pay_210JDFN23I0JO...	RF4602357186	3 da
20.00 USD	EVIDENCE REQUIRED	UNRECOGNIZED	pay_127HDN8F32N...	RF6102767389	8 da
20.00 USD	EVIDENCE REQUIRED	DUPLICATE	pay_218HFND1203J...	RF1098365416	14 d
10.00 USD	EVIDENCE REQUIRED	PRODUCT / SERVICE NOT RECEIVED	pay_IJ12IDHU12JO...	RF3188964310	20 d
20.00 USD	EVIDENCE REQUIRED	INCORRECT AMOUNT	pay_0IV9DSIVWE...	RF4392345266	22 d
15.00 USD	EVIDENCE REQUIRED DRAFT	FRAUDULENT	pay_UHCNUDUD...	RF4372843687	23 d
20.00 USD	EVIDENCE REQUIRED	FRAUDULENT	pay_DO1H2UUN3...	RF4569855463	25 d
20.00 USD	EVIDENCE REQUIRED	PRODUCT / SERVICE NOT RECEIVED	pay_12NDIF32JF9...	RF1183867938	26 d
20.00 USD	EVIDENCE REQUIRED	CANCELED SUBSCRIPTION	pay_2H1J8FN803...	RF4336834787	29 d
10.00 USD	EVIDENCE REQUIRED	UNRECOGNIZED	pay_9UFJ84N8F4...	RF2459878080	31 d hour
15.00 USD	EVIDENCE REQUIRED	DUPLICATE	pay_454JNVJSCU...	RF4603463786	32 d
20.00 USD	EVIDENCE REQUIRED	FRAUDULENT	pay_RU2JFKK20...	RF4334534296	32 d
20.00 USD	EVIDENCE REQUIRED	NOT AS DESCRIBED	pay_238UFIV0J2J...	RF4568654893	37 d

1 - 20 of 480 results

← Previous 1 2 3 4 5 ...

04. Support & Maintenance

White-glove account management



**Personalized
white-glove service**



**Access to experts
in local markets,
regulation and
schemes**



**Dedicated
performance
team to ensure
optimal results**



**Consultative
business reviews
to uncover new
opportunities**



05. Project Mobilisation

Technical experts

✓ Sales Engineer

- Responsible for identifying and scoping the optimal solution based on merchant requirements and complete oversight of the project
- Offering regular point of contact with merchant teams and integration partners to co-ordinate the full integration
- Provide training and demos to merchant internal teams.

✓ Implementation Engineer

- Point of contact for any integration and testing queries
- Provide expertise to ensure the technical integration is flawless
- Offer support to resolve any challenges uncovered

✓ 24/7/365 Operations Center Support

- Continually monitors and follows defined procedures for alerting, escalation and remediation:
 - Identification
 - Issue Update
 - Mitigation
 - Resolution
 - Root Cause Analysis Document

06. Summarise & Close



Boost acceptance
everywhere



Drive future-proof
growth



Elevate the
customer
experience



Scale globally
without complexity



Manage
compliance
and risk

