



[bpcbt.com](https://bpcbt.com)



# E-commerce as a Service

Your gateway to seamless online retail



# Driving growth with advanced e-commerce solutions

Elevate your retail sales game with SmartVista E-commerce as a Service. In an era where e-commerce is a dominant force across numerous consumer categories, staying competitive demands innovative strategies and cutting-edge solutions. Whether you're a PSP, a bank, or a fintech, our service lets you reach deeper and wider into the customer relationship, generating recurring revenue and fostering lasting relationships.



# Transforming the e-commerce landscape

Our value proposition extends beyond the traditional in-store or online “buy and check out”. We offer an out-of-the-box white label e-commerce solution coupled with a processing host that provides direct connections to all major payment schemes. This winning combination enables a fully customised payment experience and equips you with tools for efficient management, complete with fraud prevention and 3DS2 modules for enhanced security.

Our white-label approach lets you apply your market brand to all solution assets - checkout pages, templates, emails, notifications, access URLs, bills, and more - creating a fully branded experience.

## How it works...

BPC's E-commerce as a Service provides a comprehensive platform that caters to every aspect of your e-commerce needs.

- Quick merchant onboarding: Automate and expedite the process of setting up and managing merchant profiles.
- Flexible payment methods: Accept multiple payment methods, including traditional card payments, mobile wallets, A2C/C2A and AFT/OCT transfers, and QR codes.
- Improved settlement experience: Offer real-time settlements, reconciliations, and merchant dispute resolution. Configure automated workflows to ensure efficient dispute resolution.
- End-to-end service: Benefit from quick onboarding, cost-effectiveness, and comprehensive service.

- Easy transaction management: Configure settings, monitor performance and empower your merchants to focus on what matters - their businesses.
- White-Lable: Establish a strong online presence without any reference to BPC, while we handle the technical complexities of e-commerce.

The screenshot shows a payment form with the following fields and elements:

- Card number: 3572 8229 3829 9372
- Card expiry date: Month (dropdown), Year (dropdown), CV2 / CV2 (dropdown)
- Cardholder name: (text input)
- Save this card: (checkbox)
- Pay now: (blue button)
- Logos: VISA, mastercard ID Check, BPC

The screenshot shows a payment summary with the following details:

- Amount: €200,00
- Google Pay logo
- Order details: Expires in 23:57:02, Merchant ID The Online Store 20044, Description Order description



# Key Benefits of E-commerce as a Service

- › **SAAS cloud solution**
- › **White-labelled payment gateway connected to all major schemes**
- › **Fast time-to-market**
- › **API, SDK, and no-code integration (Pay by Link)**
- › **EU PSD2 directive and GDPR support**
- › **Payment facilitator and marketplace support**
- › **Fraud monitoring module**
- › **Subscriptions/recurrency module**
- › **Extensive reporting**

## For financial Institutions...

- Secure, compliant and certified systems
- Automated merchant onboarding
- Multi-currency support
- Support for multiple channels and payment methods
- Subscriptions/recurring payments
- Merchant hierarchy and settlements
- Embedded fraud prevention and 3DS2 (3DSS) modules
- Admin portal

## For end users...

- Hosted check-out page
- API and no-code integration (PaybyLink)
- Card, wallet (ApplePay, GooglePay, SamsungPay) and alternative payment methods
- AFT/OCT money transfers
- Multi-currency & DCC support
- Subscription & recurring payments
- Transactions/settlement reports
- Merchant portal
- Address verification service (AVS)
- CMS plugins
- Web SDK
- 3DS2 mobile SDKs



# Power your transactions with BPC



Start benefiting from our E-commerce as a Service alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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