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# eCommerce

The Next Level of Safe Convenience



# Embrace the digital economy with BPC's eCommerce solution

There's no question that today's digital economy is strong, with eCommerce accounting for around one-fifth of overall retail sales. The eCommerce payments market is competitive, and offering outstanding customer experience and choice is the best way to stand out.

Everyone is rethinking the way they receive payments, and financial institutions are having to step up to consider the entire customer service flow, better serving their business and merchant networks. Creating intuitive payment experiences with BPC's eCommerce modules is an effective way of doing just that.



# Grow eCommerce operations with smooth, swift payment experiences

There's plenty of challenges to address, facilitating cross-border payments, offering local payment options, secure payments via 3DS and supporting different payment methods, as a few examples. And doing this while delivering a seamless and convenient customer experience? That's where a cutting-edge eCommerce solution is key.

## How it works...

- Financial institutions can use the complete solution or select individual components to enhance an existing e- payment platform.
- They benefit from a holistic approach to managing merchants using complete automation and self-service modules.
- The solution integrates seamlessly with online and mobile banking and loyalty systems.
- Merchants get a merchant portal with a 360 degree overview of orders, users, operations, and sub-merchants.
- Card data is tokenised and safely stored on a PCI environment to reduce the risk of data breaches.
- Suspicious transactions are isolated in real time by a sophisticated rules-based engine.

The screenshot displays a payment interface for BPC. At the top right is the BPC logo. Below it, the order number is 202106201415167, and the session time left is 02 h. 32 min. 49 sec. The form includes fields for Card number (masked with asterisks), Card expiry date (Month and Year dropdowns), and CVV2 / CVC2 (masked with asterisks). There is a Cardholder name field and a checkbox for 'Save this card'. At the bottom, there are three payment buttons: Apple Pay, Google Pay, and Samsung Pay. A large blue button at the very bottom says 'Pay USD 60.50'.



# Key benefits of BPC eCommerce

- › Supports more than 15 CMS out-of-the-box
- › Comprehensive range of payment options, including one- and two-step payments, full or partial refunds, reversals, recurring payments, mobile payments, P2P, money transfers, split payments
- › Out-of-the-box tokenisation support
- › PCI DSS/3DS/PA-DSS compliant
- › Up to date payment schemes rulebook support
- › Rich set of value added services
- › Comprehensive merchant management with merchant self service
- › Highly effective fraud prevention
- › RESTful APIs
- › Notifications service
- › Analytics and reporting

## Financial institutions...

Benefit from an end-to-end process  
Are automatically up-to-date with changing regulations  
Have the flexibility to set up their own rules if required

## End users...

Enjoy intuitive shopping experiences  
Can pay the way they want  
Benefit from seamless customer experience

## Merchants...

Have access to a self-service merchant portal  
Can aggregate card acceptance across multiple sub-merchants  
Are able to create payment invoices



# Power your transactions with BPC



Start benefiting from our eCommerce solution 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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