

Selling Ecommerce

March 2022

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Agenda

- Selling Goods or Services Online
- A Conversation about Selling Online
- Let’s Talk About Ecwid
- What is a REST API
- Canadian Ecommerce Statistics

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Selling Goods or Services Online

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What is “Ecommerce”?

By definition ecommerce means “electronic commerce” which could mean any type of transaction not involving cash. This could include E-Invoicing, EFTs, Virtual Terminal, Mobile Apps, Recurring Payments, Crypto, Prepaid, E-Wallets, QR Codes, APIs etc. Most people equate ecommerce with selling online, so let’s begin with that.

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Selling Online Components

STEP 1
Create & Host a Website

- Use a Content Management System (CMS) or Web Builder to design a website
- Use of html5, css and java to create format, page structures, links, pictures etc.

STEP 2
Integrate an Ecommerce Platform

- Facilitate the buying and selling of goods online
- Provides inventory management (description, pricing, quantities etc.)
- Customer registration
- Shipping fees and delivery times

STEP 3
Add a Shopping Cart

- If required, integrate a shopping cart which is often provided by the Ecommerce Platform
- Permits customer to make one payment for multiple items
- Tracks customer past ordering history and provides reporting on cart abandonment

STEP 4
The Checkout Experience

- Use of a hosted iFrame, hosted checkout page, API integration, pay buttons, buy now pay later etc.

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Step 1 – Create and Host a Website

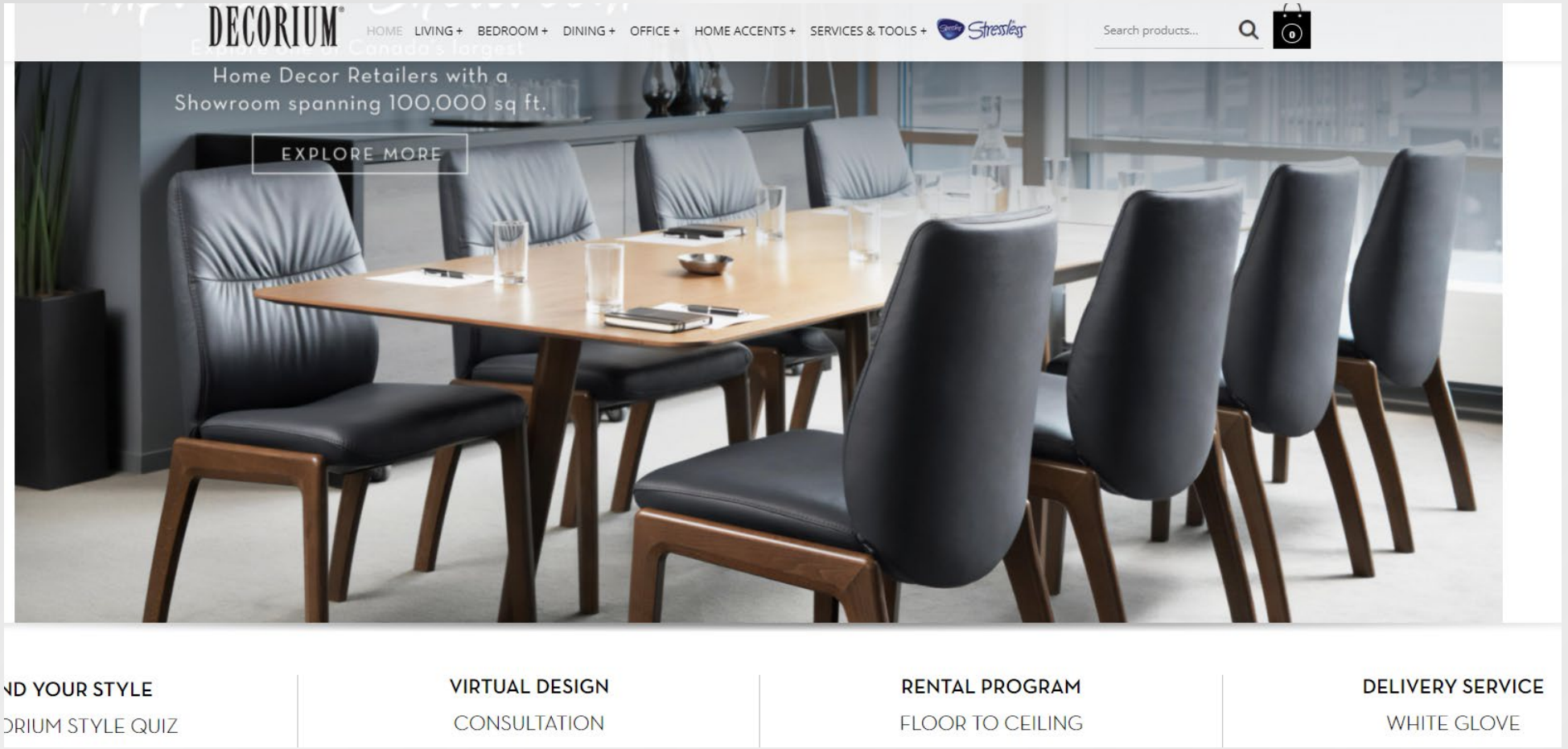
Think of this as the materials used to build a house:

HTML5 is the brick and wood.

CSS is the paint and moulding.

JAVA is the nails and cement.

These 3 things are all required to stand up a house/website.



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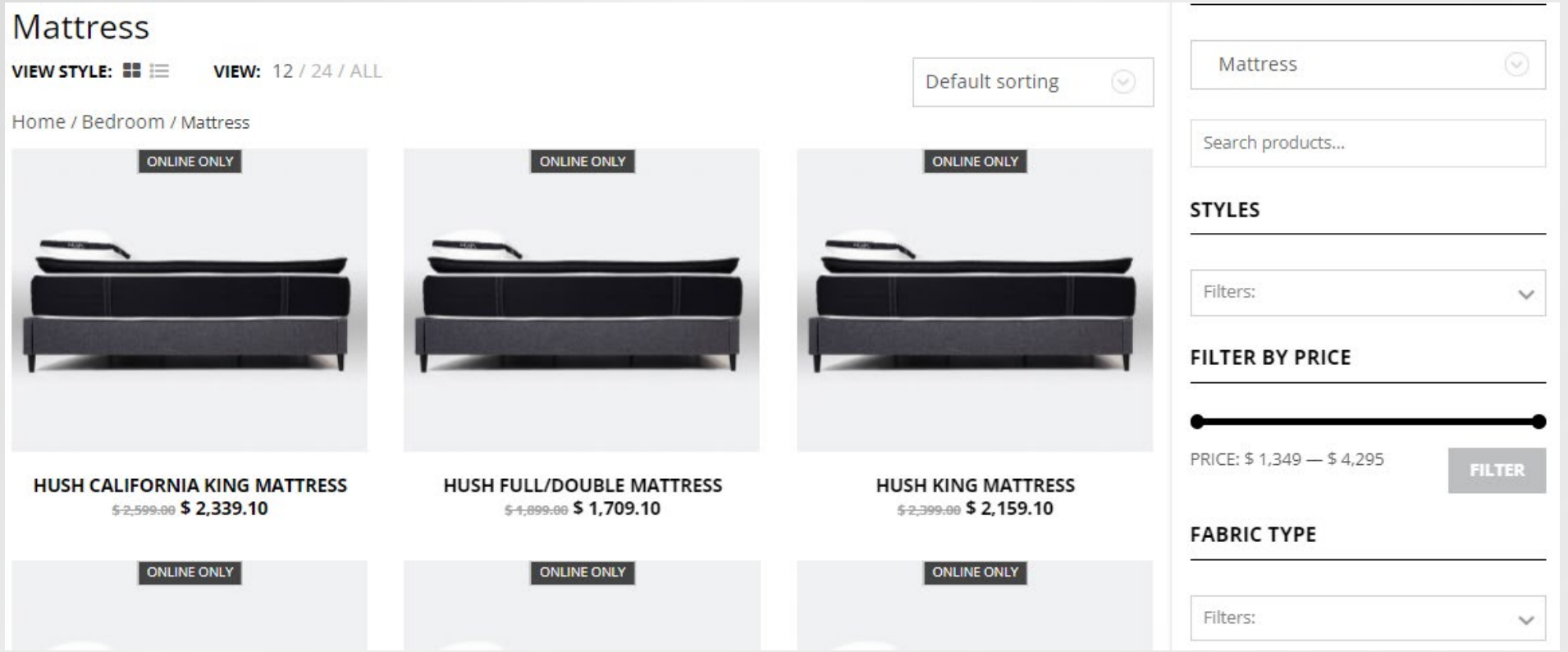
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Step 2 – Integrate an Ecommerce Platform

Continuing with the house analogy:

Ecommerce: just as plumbing and electricity are required to make the house livable, an ecommerce platform is required to be able to sell goods & services online.

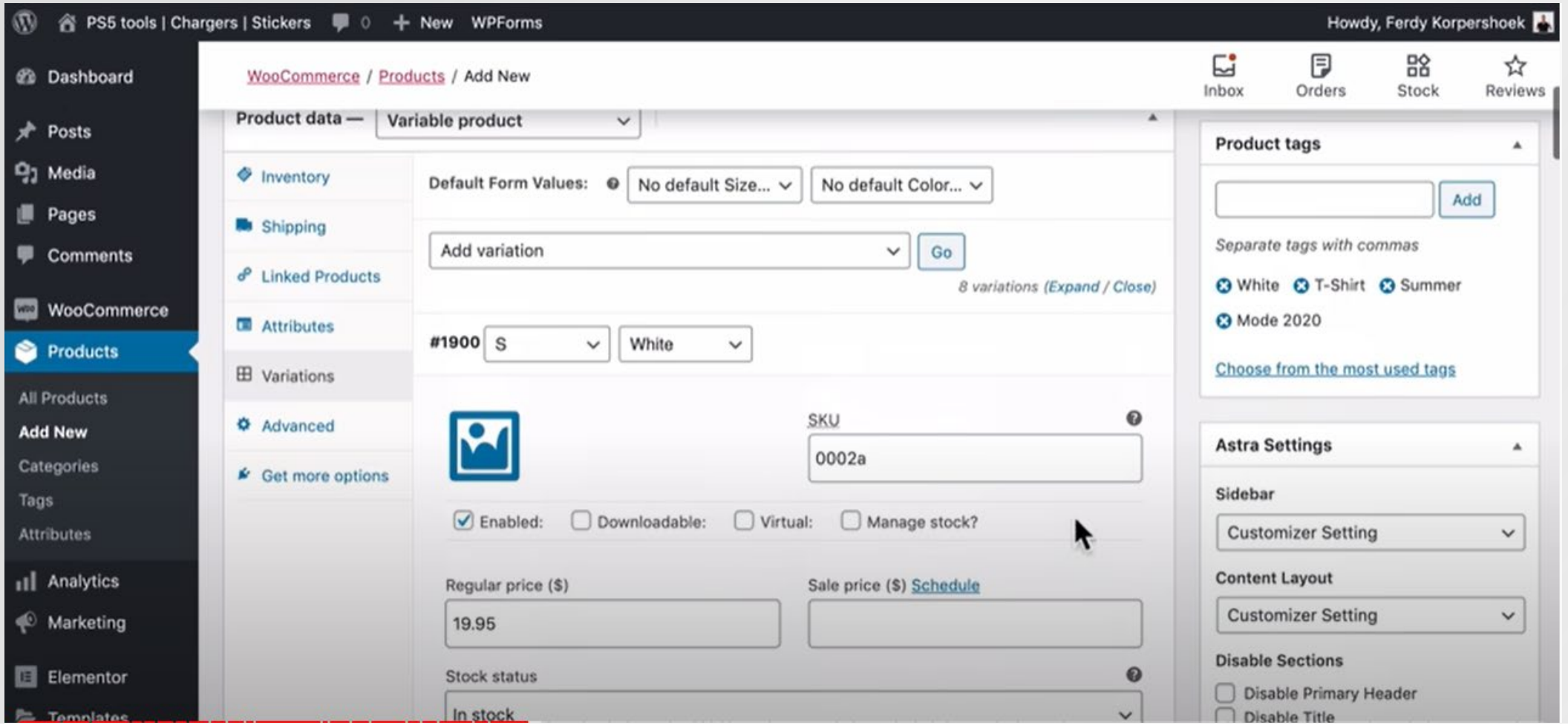


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Step 2 – Integrate an Ecommerce Platform (cont'd)

Ecommerce platforms allows users to sell and manage their online inventory

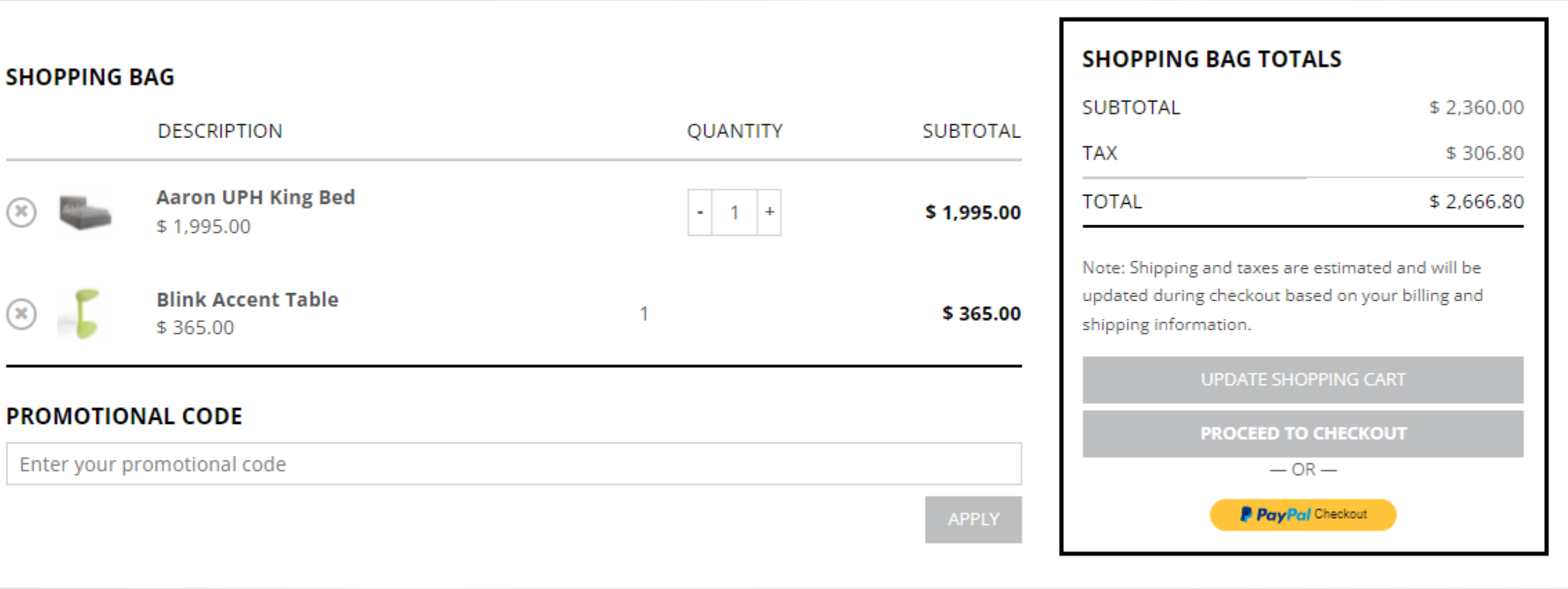


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Step 3 – Adding a Shopping Cart (if required)

A shopping cart allows customers to add/remove multiple items into an online cart before proceeding to checkout.



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Web Design and Ecommerce are different than Payments

Note, the previous slides (website design, ecommerce platform and shopping cart) ARE SEPARATE from the checkout experience and thus, the actual payment transaction.

Clover / Fiserv is not Web Builder, an Ecommerce Platform nor do we have our own Shopping Cart.

Late 2022, Clover is considering launching a white label web building, ecommerce and shopping cart tools from within the Clover dashboard. Until then, let's think of these things as separate from what we do.

IMPORTANT:
Clover handles the CHECKOUT EXPERIENCE for selling online as explained in the following slides.

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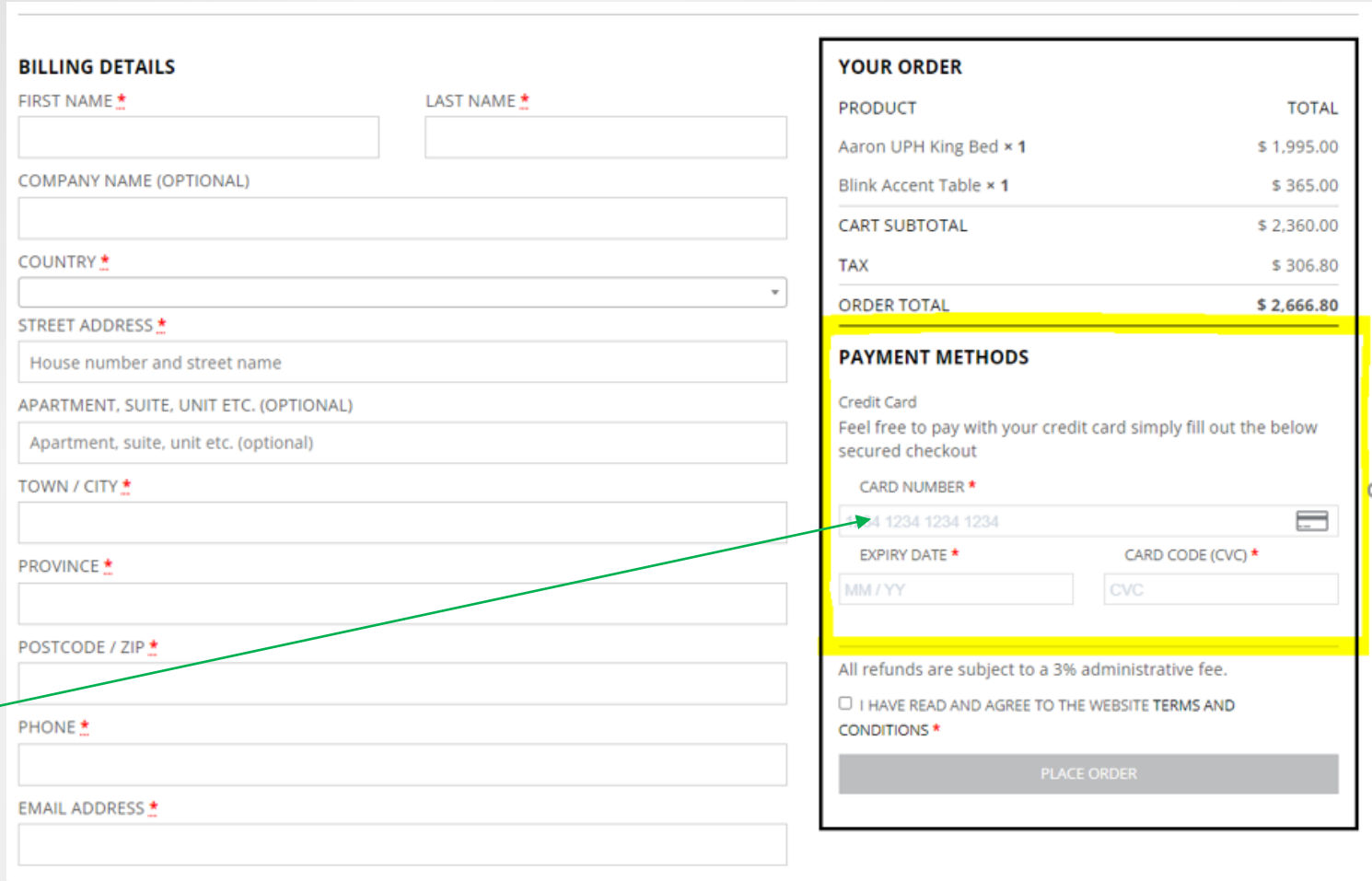
Step 4 – The Checkout Experience – Hosted iFrame

Note: iFrame = information frame. It has nothing to do with iOS or Apple products.

Benefits of a Hosted iFrame

- ✓ Keeps the customer on your website
- ✓ Minimal coding required
- ✓ No handling of card data (pci security is minimal)

An example of Clover's hosted iFrame embedded within a website



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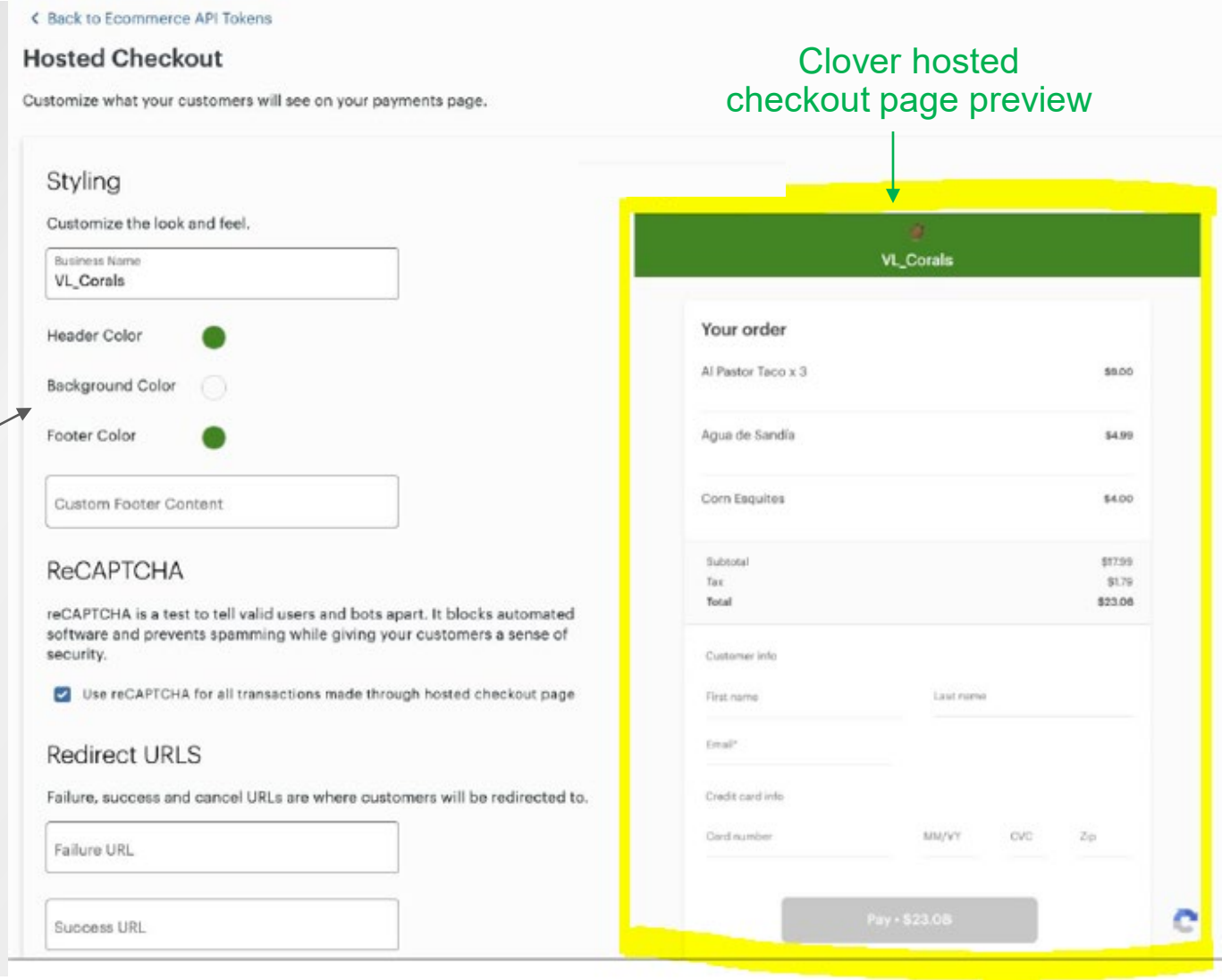
Step 4 – The Checkout Experience – Hosted Checkout

Customer will be redirected to a Clover hosted checkout page after clicking on a button that looks like below:



Benefits of a Hosted Checkout Page

- ✓ No programming required – simply add a link
- ✓ Customize with logo, colors etc.
- ✓ No handling of card data (pci security is minimal)
- ✓ No website required



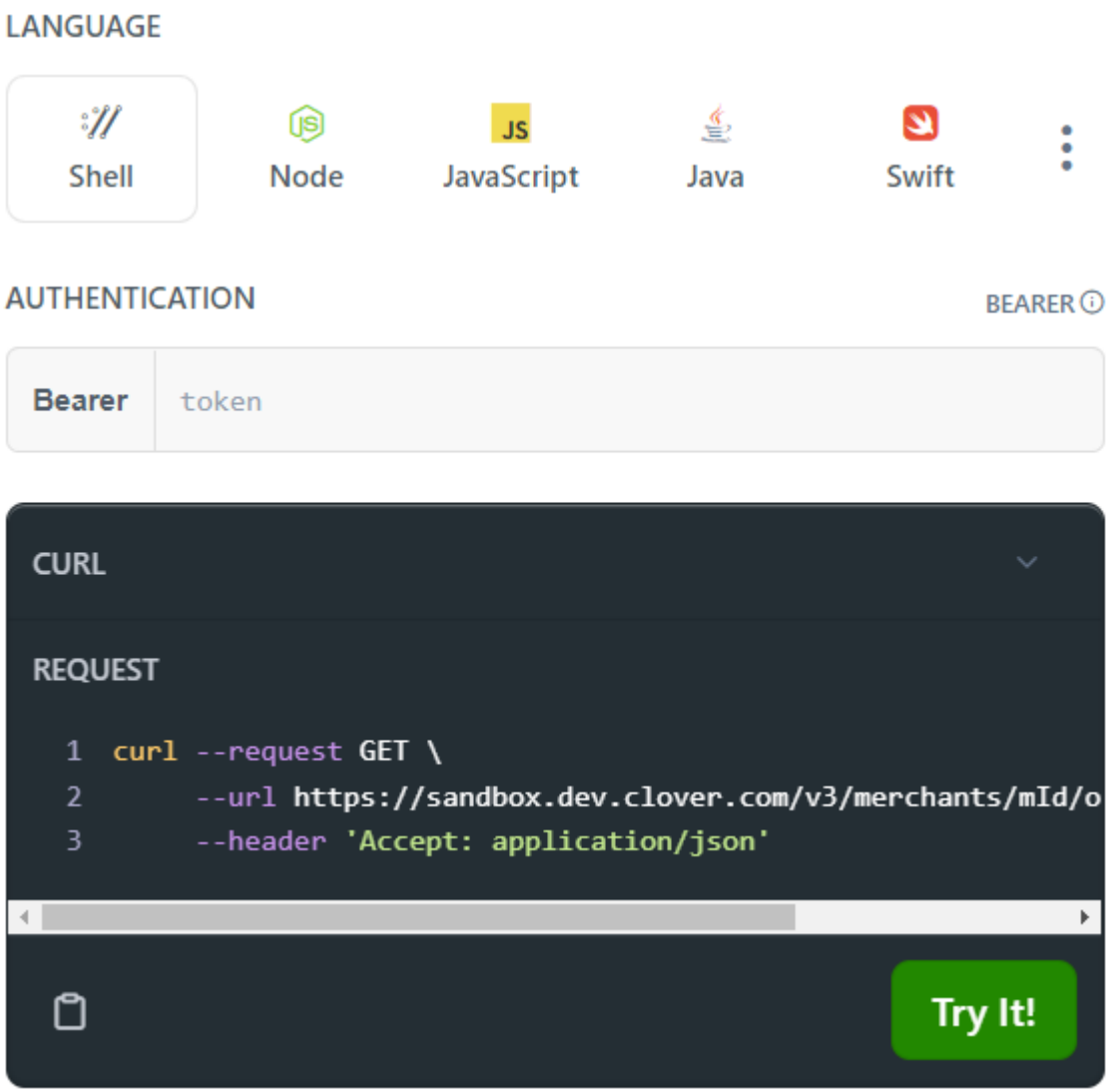
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Step 4 – The Checkout Experience – API Payment Integration

Benefits of a API Payment Integration

- ✓ Fully customizable checkout experience
- × Programming knowledge / Web developer required
- × Full handling of card data (maximum pci security exposure)



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Step 4 – The Checkout Experience – Payment Request Buttons

Benefits of a Payment Request Buttons

- ✓ Fast checkout using stored credentials
- ✓ Trusted payment experience for consumers
- ✓ Permits merchant to collect address information from their customers
- ✓ ApplePay & GooglePay offer added security for merchants as cardholders would have to authenticate themselves through their own personal device

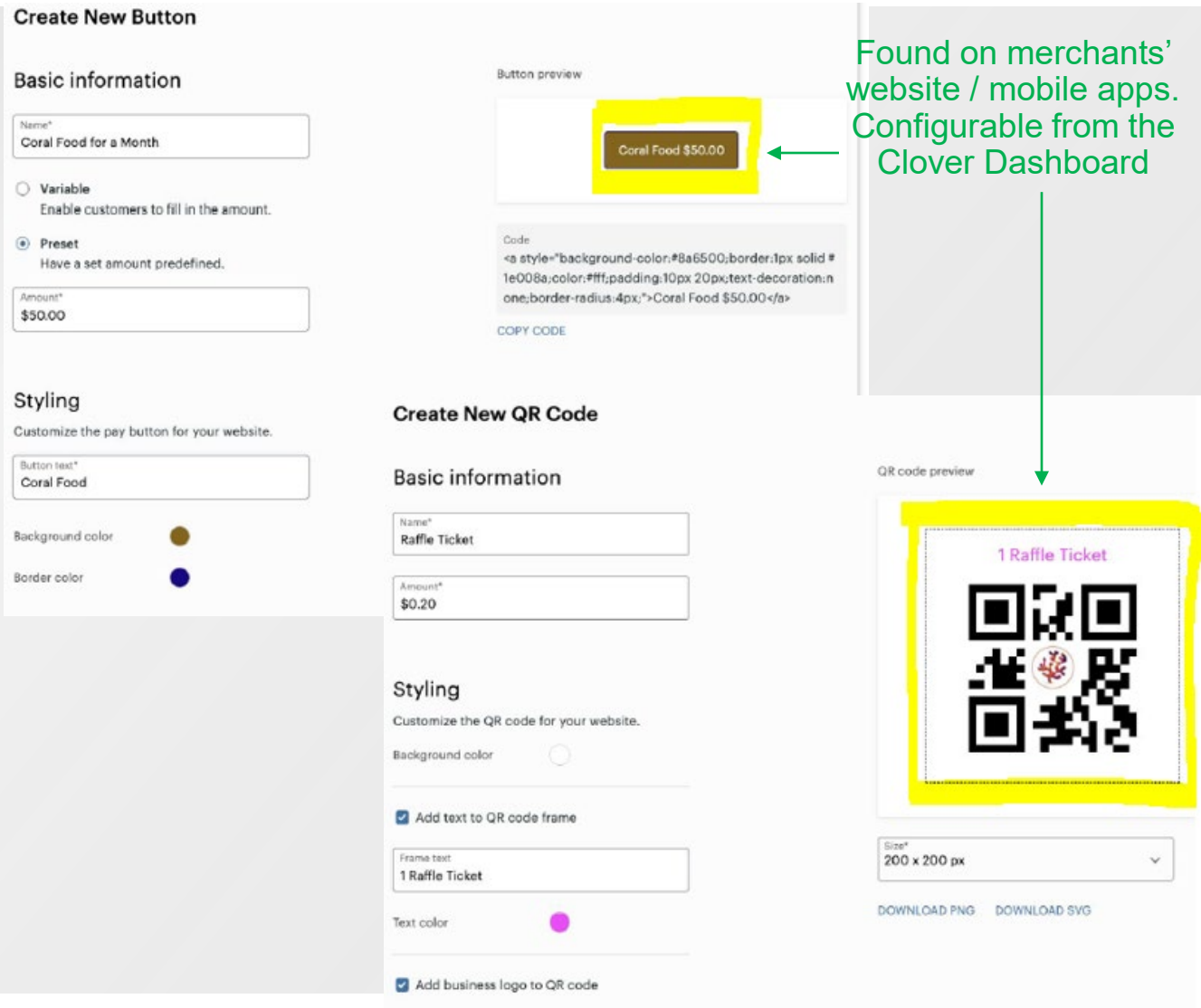


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Step 4 – The Checkout Experience – Payment Links

Benefits of a Payment Links

- ✓ No coding required, simply cut and paste
- ✓ Intuitive for customers
- ✓ Ideal for single amount transactions (raffle, donations, registration fees, simple selection of services or a few inventory items)
- × Requires cardholder to use a browser based device (i.e., computer, tablet or phone) to input credit card credentials (which may have stored credentials without CVV)



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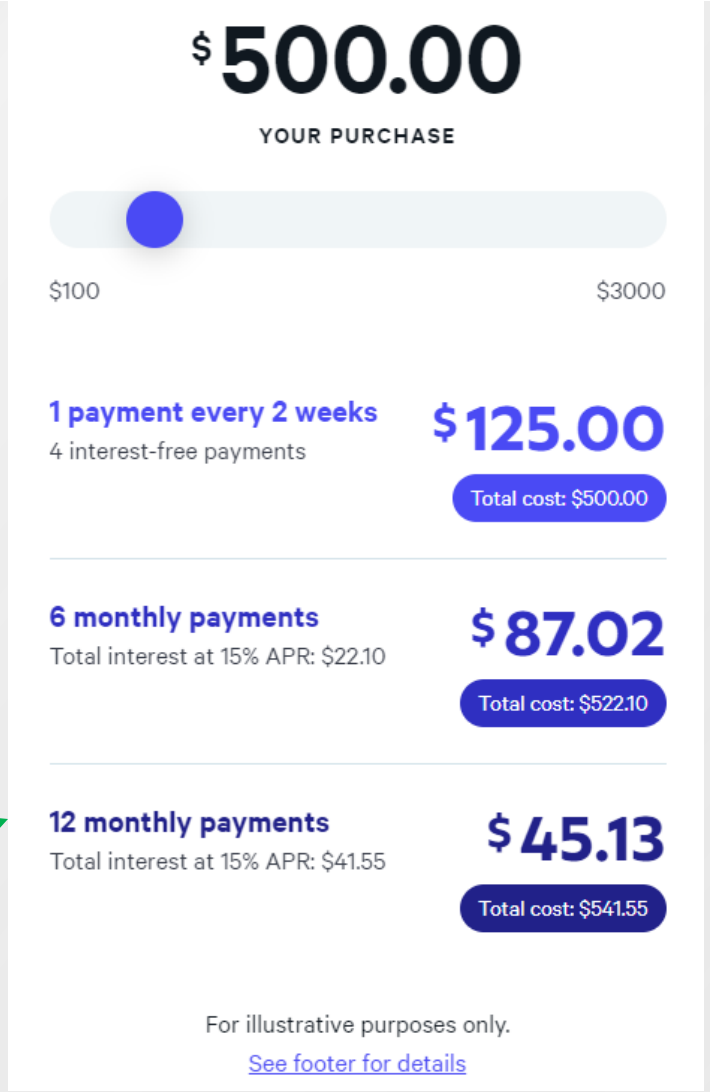
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Step 4 – The Checkout Experience – Buy Now Pay Later

Benefits of Buy Now Pay Later

- ✓ Ideal for merchants with high ticket, physical goods
- ✓ Could be used by merchants with lower ticket goods, wanting to encourage customers to increase average cart size
- × Potentially longer checkout / risk of abandonment as first time customers using these services need to be approved
- × Higher cost of acceptance to merchants & customers

Paybright / Affirm has an integration with Clover for Card Present and can be used with Worldline+Fiserv for selling online



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A Conversation About Selling Online

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A Conversation About Selling Online

Merchant asks, “How do I take online payments?

Are you trying to sell something on a website?

NO → What are you selling and how do you want to take payments?

see following slides

YES ↓

Do you have already have a website?

NO → Are you trying to do this yourself or do you have a developer?

YES ↓

Have you sold something before on your website?

NO → Are you trying to do this yourself or do you have a developer?

YES ↓

Name of Ecommerce Provider?

↓

see next page

Are you trying to do this yourself or do you have a developer?

- Limited Technical Knowledge → Suggest a **Web Builder** with **Ecommerce** that connects to Clover for Payment
- Custom Build → Send a link to **Clover’s Checkout Tools**

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Ecommerce Providers

Merchants' definition of "Ecommerce" will vary. As such, when you ask "who is your ecommerce provider", you need to be prepared for anything. Only sales reps with a decent understanding of ecommerce components will be successful in these naivigating these conversations.

Clover Plugins Available Now / Coming Soon

Magento
BIGCOMMERCE
WOOCOMMERCE
Ecwid

Popular Gateways that connect directly to Fiserv

USAePAY
CyberSource A Visa Solution
nmi
WORLDLINE
Authorize.Net

Would Need to Replace with Compatible Ecomm Partner (see above)

WiX
PayPal
stripe
2checkout
Moneris® Checkout
Shopify
Square
SQUARESPACE
adyen
wepay a CHASE company

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Let’s Talk About Ecwid

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Ecwid – Still Very Useful, But Proceed with Caution

Ecwid is a web builder and ecommerce platform that allows you to sell online in multiple ways. It allows merchants to take online payments through the Clover gateway and, if needed, sync their instore Clover inventory.

What does all that mean?

- Recall from the selling online components that web builder & ecommerce are separate from checkout/payment
- Ecwid can post your online inventory to a CMS (WordPress, Wix, Weebly, SquareSpace)
- Ecwid can post your online inventory to social media platforms (Facebook, Instagram, TikTok)
- Ecwid can sync inventory with marketplaces such as Amazon and eBay
- Ecwid (similar to above) can sync inventory to your instore Clover POS (i.e., Register, CSR, TSR)

When do we recommend Ecwid?

- When a merchant with limited technical knowledge wants to sell online

Should I worry that Ecwid is owned by Lightspeed?

- Ecwid promotes themselves as being agnostic and specifically recommends merchants use them over Shopify / Stripe because they don't charge additional fees for selecting a different payment processor
- However, we should expect Ecwid's merchants to be encouraged to use Lightspeed's competing services

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What is a REST API?

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REST API

The purpose of an application programming interface (API) to let one piece of software communicate with another.

A REST API (also known as RESTful API) is **an application programming interface (API or web API) that conforms to the constraints of REST architectural style and allows for interaction with RESTful web services**. REST stands for representational state transfer and was created by computer scientist Roy Fielding.

Best understood by watching YouTube:

https://youtu.be/lsMQRaeKNDk

If the above link doesn't work, search "what is a rest api ibmcloud"

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Clover REST APIs

Clover Platform REST API References include:

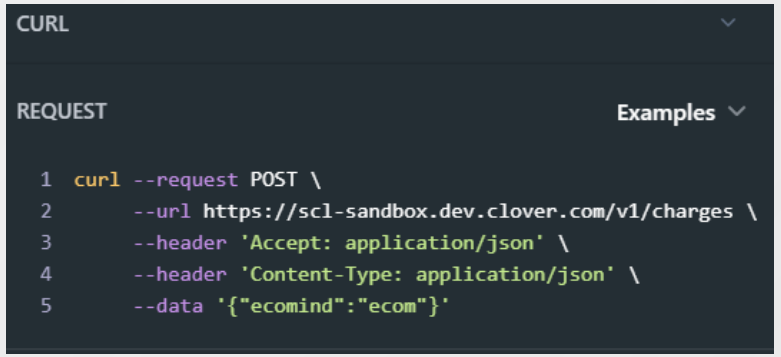
PLATFORM API
- MERCHANTS
- CASH
- CUSTOMERS
- EMPLOYEES
- INVENTORY
- NOTIFICATIONS
- ORDERS
- PAYMENTS
- APPS
- PRINT

Used by 3rd party apps in the Clover App Store

ECOMMERCE SERVICE API
- CHARGES
- CUSTOMERS
- REFUNDS
- ORDERS

example

For ISVs looking for an online payment integration



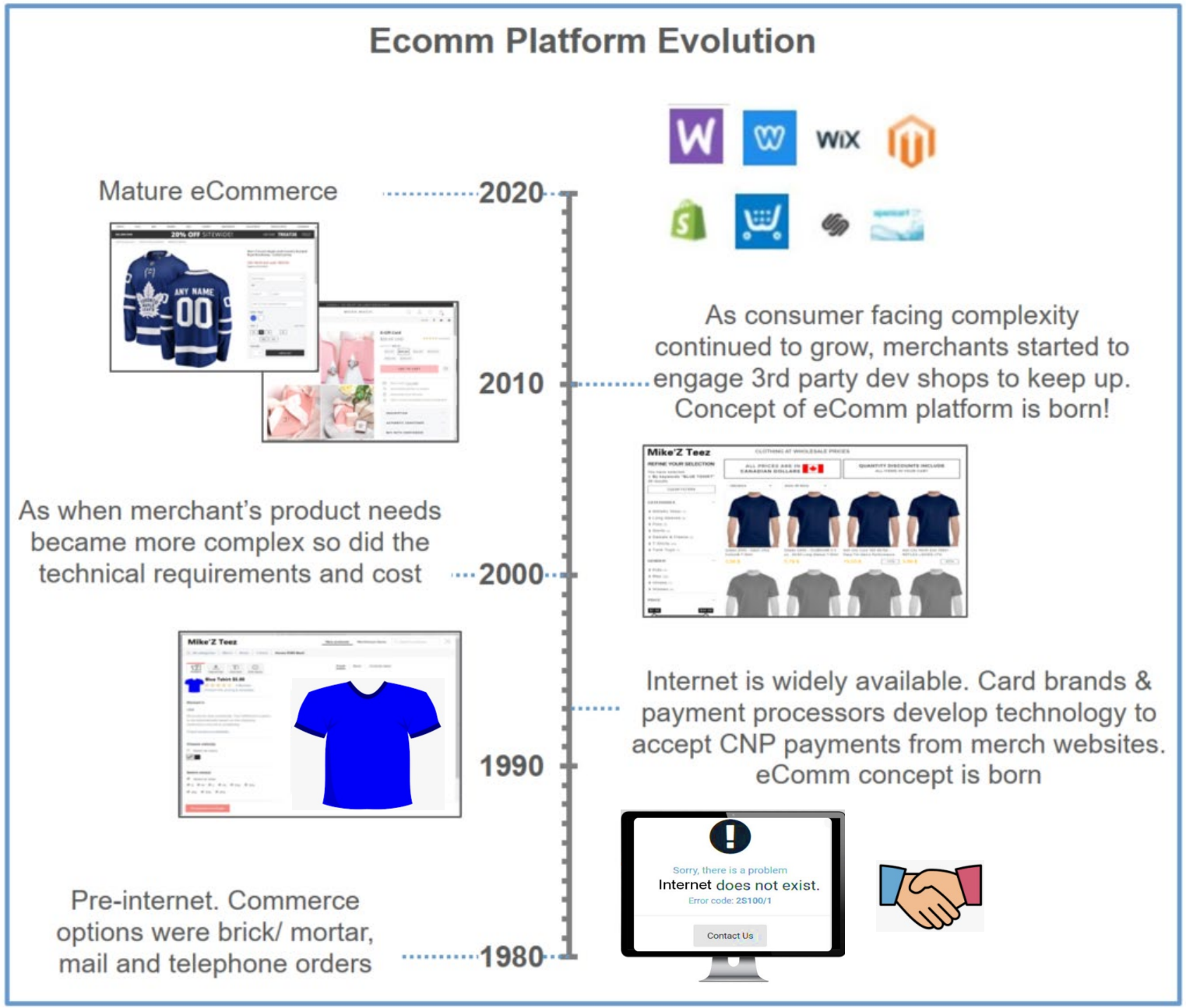
(BETA) REST PAY DISPLAY API
- CARD
- CREDITS
- RECEIPTS
- DEVICE
- PAYMENTS

For ISVs looking for a semi-integrated, in-store solution payment solution

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Ecommerce Stats for Canada

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Common Ecomm Platform functionality:

- Storefront Design Tools
- Shopping Cart
- Product Catalogs
- Customizable by consumer products
- Social Media integrations
- Product Reviews
- Search Engine Optimization (SEO)
- Drop Shipping
- Shipping integrations (FedEx, UPS, etc)
- Store Locator map
- Embedded email services
- Virtual Products (eGift cards, promo codes, etc)

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eComm Platforms in Canada

Top In eCommerce Usage Distribution in Canada

Technology	Websites	%
WooCommerce Checkout	42,908	23.66
Shopify	30,310	16.72
Squarespace Add to Cart	28,956	15.97
Wix Stores	17,808	9.82
Weebly eCommerce	4,655	2.57
Ecwid	3,807	2.1
Squarespace Active Store	3,748	2.07
Magento	2,759	1.52
OpenCart	2,593	1.43
Squarespace Commerce	2,419	1.33
Zen Cart	1,385	0.76
BigCommerce	1,274	0.7



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Payment Gateways in Canada

Payment Gateways in Canada

Technology	Websites
Shopify Pay	19107
Stripe	15830
PayPal	7,492 *
Square	5344
Afterpay	5262
Adyen	1901
Bambora	938
PayBright	683
Braintree	643
CardinalCommerce	395
Moneris	395



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Can Clover Work with Shopify, Stripe, PayPal and/or Square?

Recognize that the above companies also provide payment services.

- PayPal and Square do not offer an alternative payment option.
- Some merchants will want to continue using Shopify / Stripe for their ecommerce platform, but want a lower processing fee and the advantages of a single merchant account (if they also do card present) by using Clover. However, Shopify and Stripe charge 2% to 0.50% to merchants (depending on their plan) if they selecting an alternative payment provider.
- Merchants could use Shopify/Stripe as both their ecommerce platform and online payment provider, but use skuIQ to integrate with their instore Clover payments, inventory and ordering.

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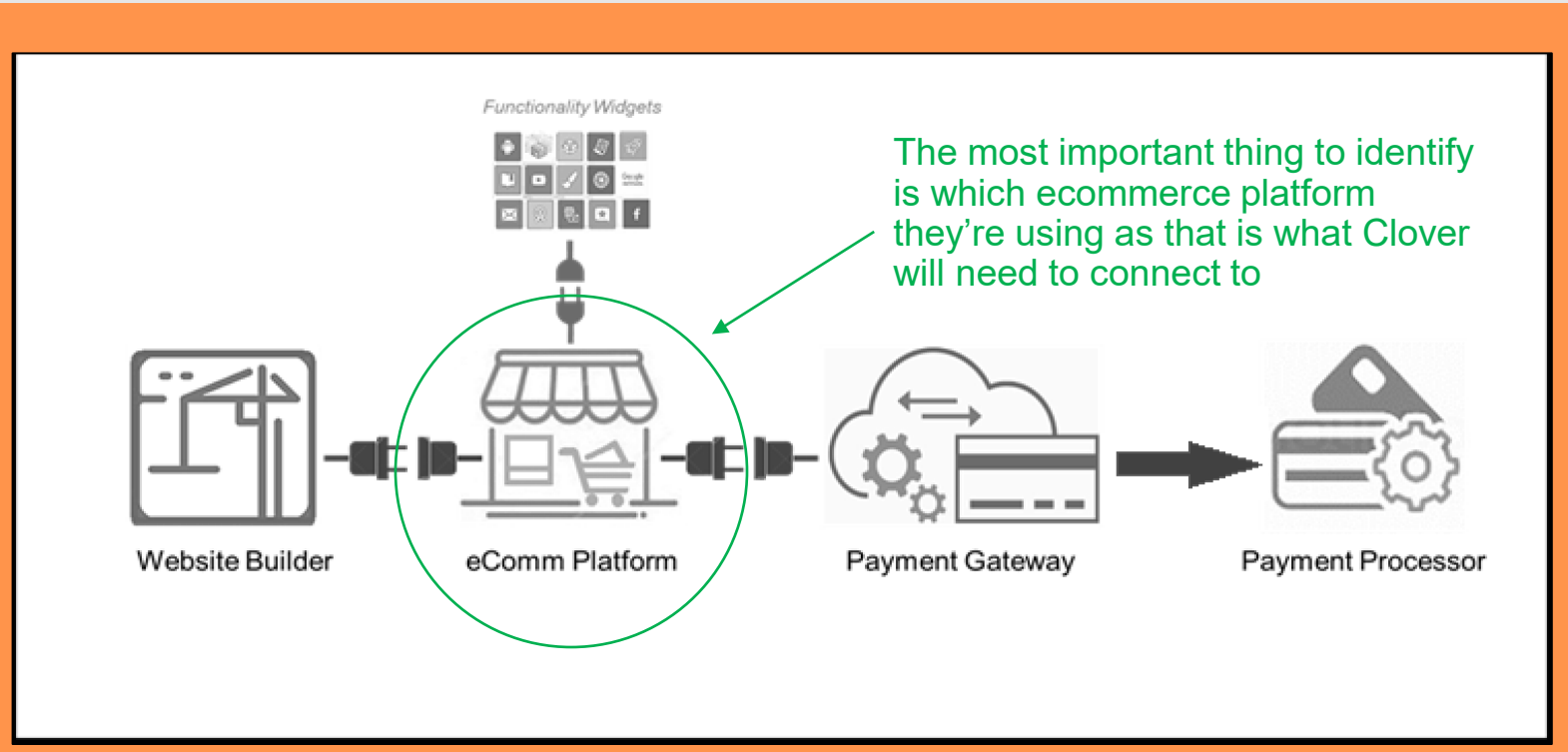
Builtwith.com

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Identify the Ecommerce Platform

The Ecomm Flow

1. Merchant hires website builder
2. Website builder provides an eComm platform integrated CMS
3. eComm platform provides framework for storefront and shopping cart
4. A Payment Gateway (ie, the Clover Gateway) is usually connected by a ‘plugin’ to the ecomm platform
5. Payment Gateways are certified with the Payment Processors



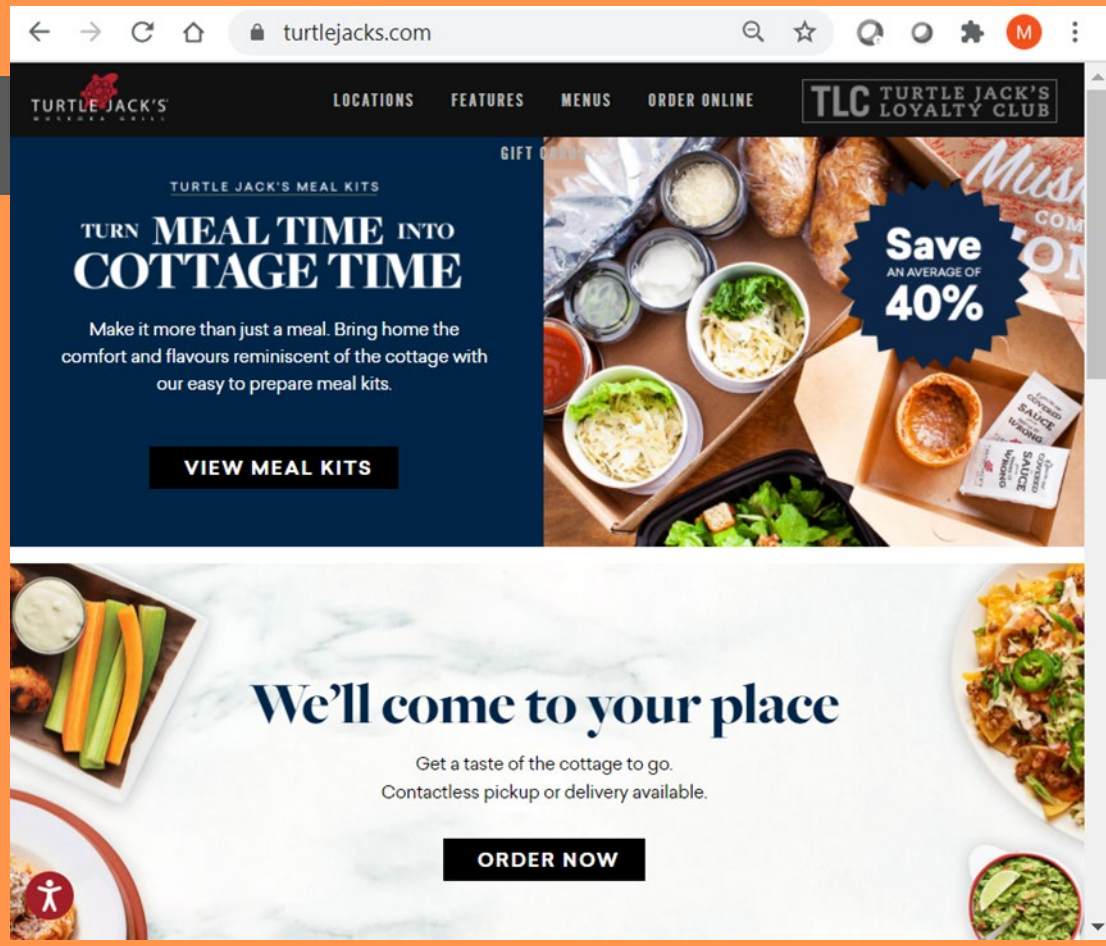
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Example

www.turtlejacks.com

1. Who is the website builder/ CMS?
2. What eComm platform are they using?
3. What Payment Gateway are they using?

**Other plugins?*

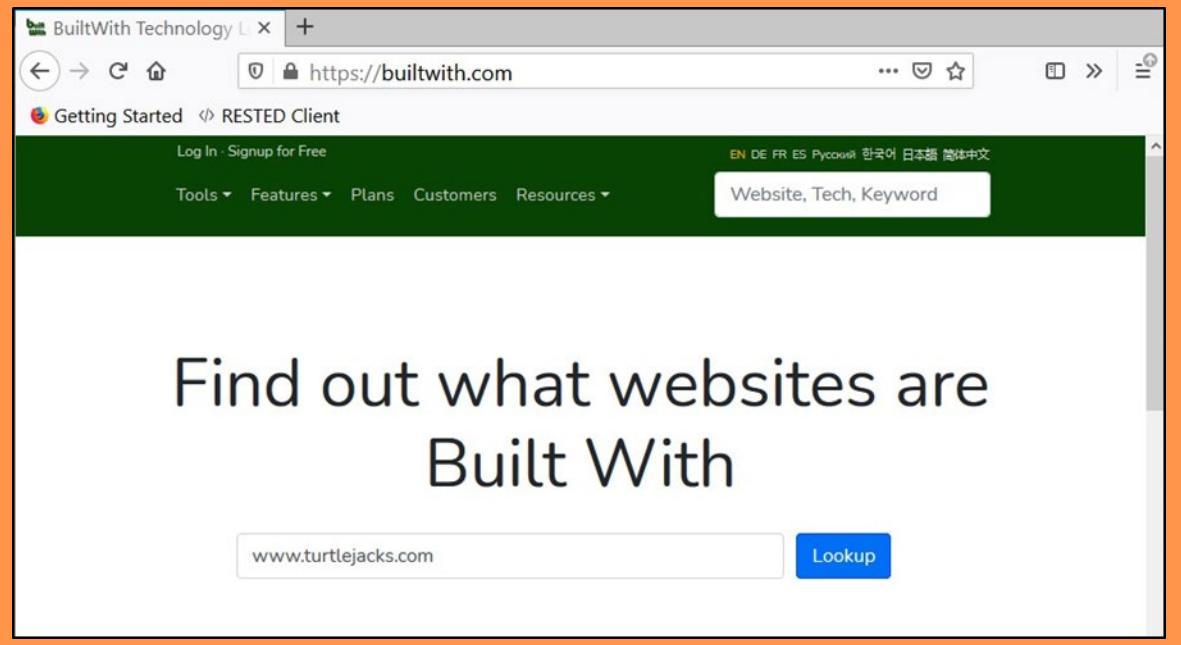


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Example

www.turtlejacks.com

1. Go to www.builtwith.com
2. Enter website address in field and search



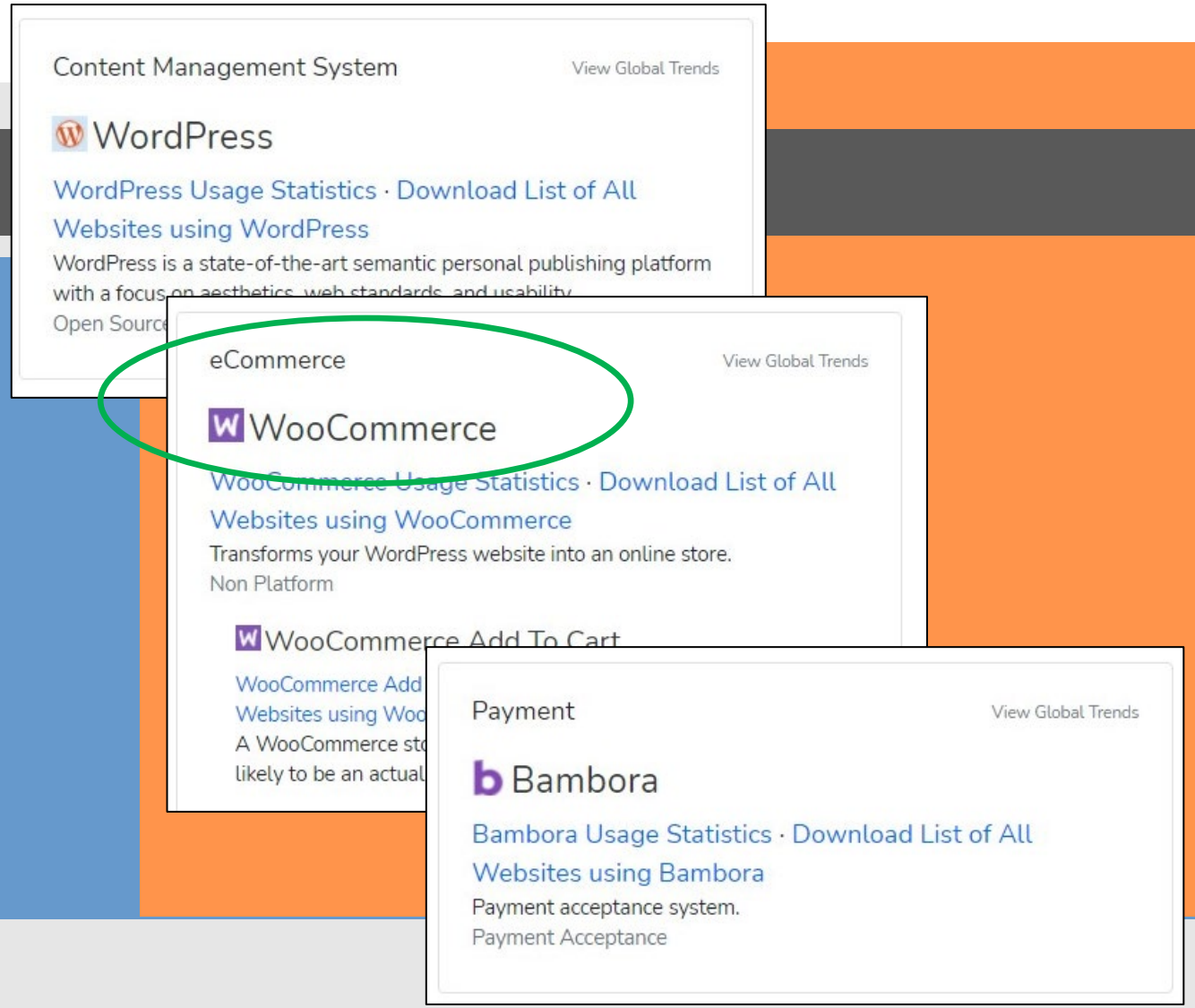
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Example

www.turtlejacks.com

1. Website builder/ CMS = WordPress
2. eComm platform = WooCommerce
3. Payment Gateway = Bambora
4. Other plugins = Numerous



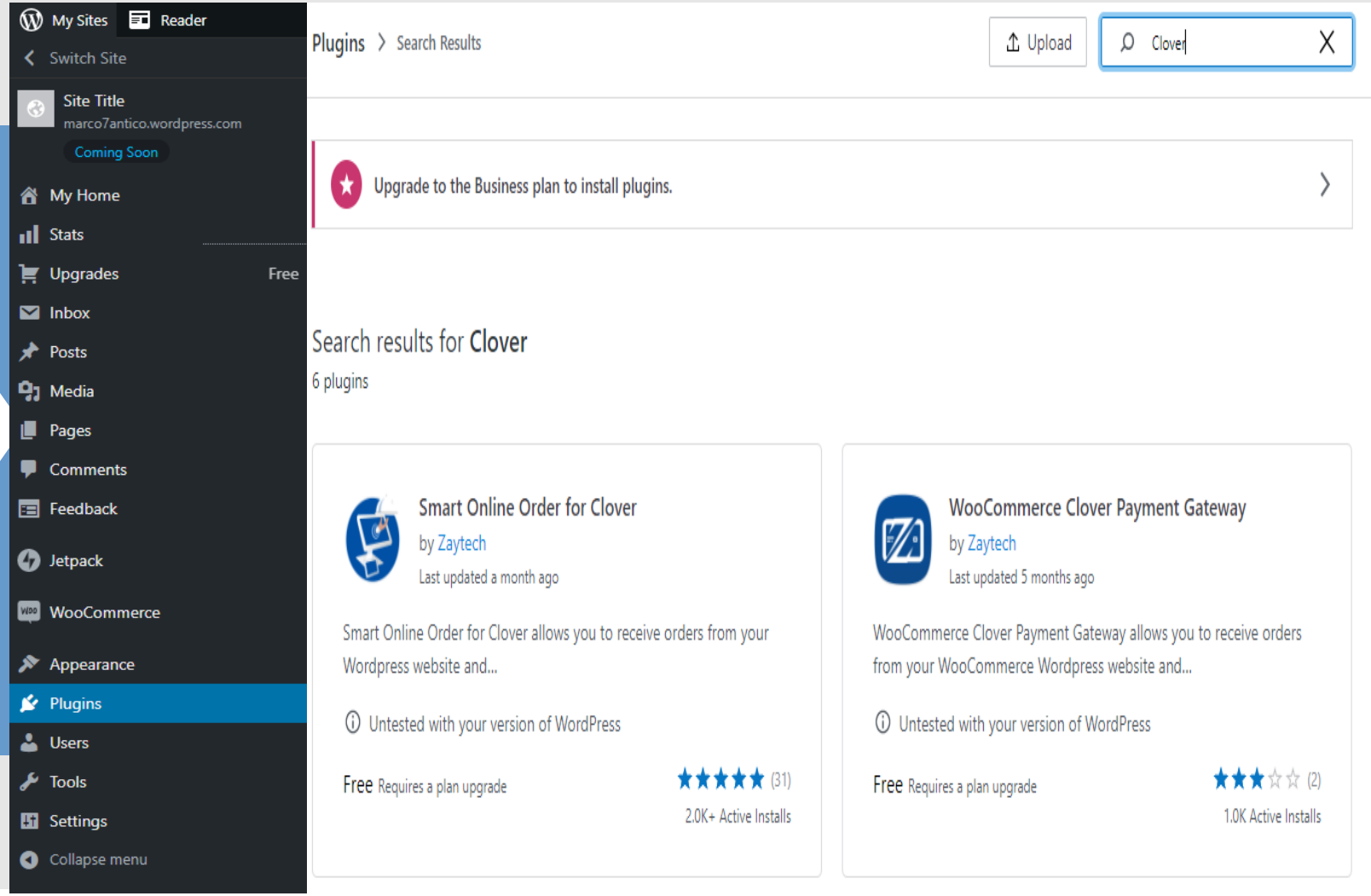
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Explain How Clover Can Integrate with WooCommerce

>40% of websites were built by WordPress (CMS) and WooCommerce is their default ecommerce platform.

- Login to WordPress Dashboard
- Click on Plugin and search “Clover”
- Install a Clover plugin
- Enter Clover merchant credentials
- All payments received online will now be display on the Clover Dashboard, under the same card present MID, same processing fees will apply and with a single next day deposit!



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Thank You!

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