

Carat

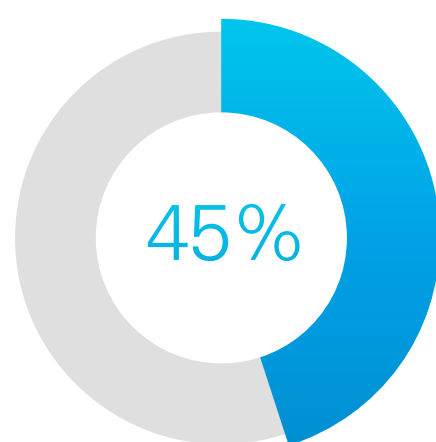
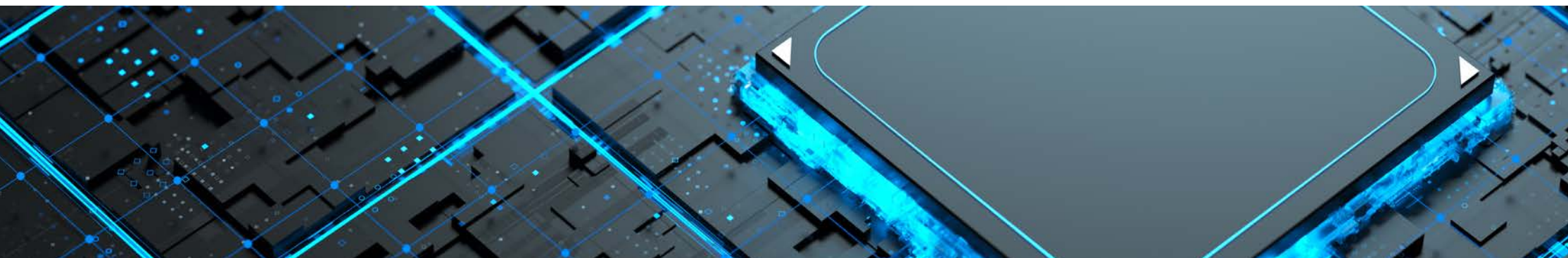
Simplify Omnichannel Integration **Action Plan**



Understanding omnichannel pain points

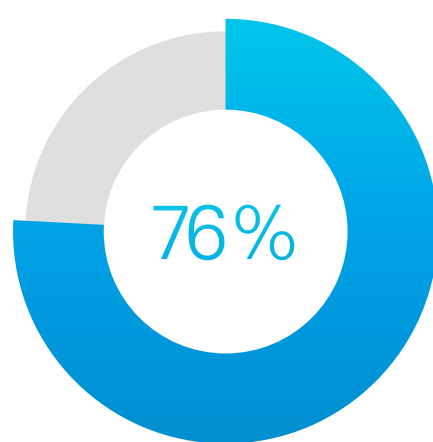
Prioritizing IT budgets and in-house resources for strategic revenue initiatives while maintaining legacy systems is a balancing act.

Payment acceptance is typically the third highest cost for retailers, coming in behind HR and real estate.



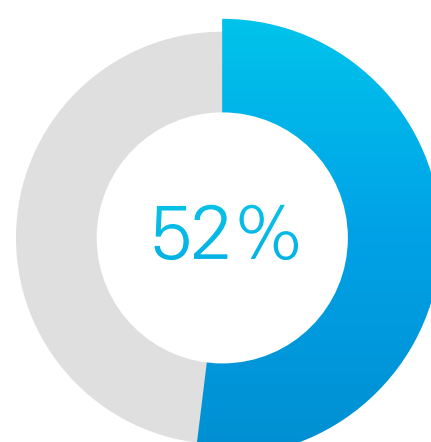
45% of retailers lack the right omnichannel technology or could use additional tech solutions.

CB Insights



76% of CIOs say demand for new digital products and services increased in 2020.

Gartner (pg 6 of ebook)



52% of Infrastructure & Operations organizations cite "lower cost" as a top 3 goal.

Gartner (pg 35 of ebook)



Organizations that have increased their funding of digital innovation are 2.7x more likely to be a top performer than a trailing performer.

Gartner (pg 8 of ebook)

Implementing an action plan

Save time, expenses, and resources by consolidating systems, data, implementation and **support for all channels** - physical, digital and mobile.

Bringing it all together not only provides you with a competitive advantage, but also enables your business to identify and seamlessly engage with customers.

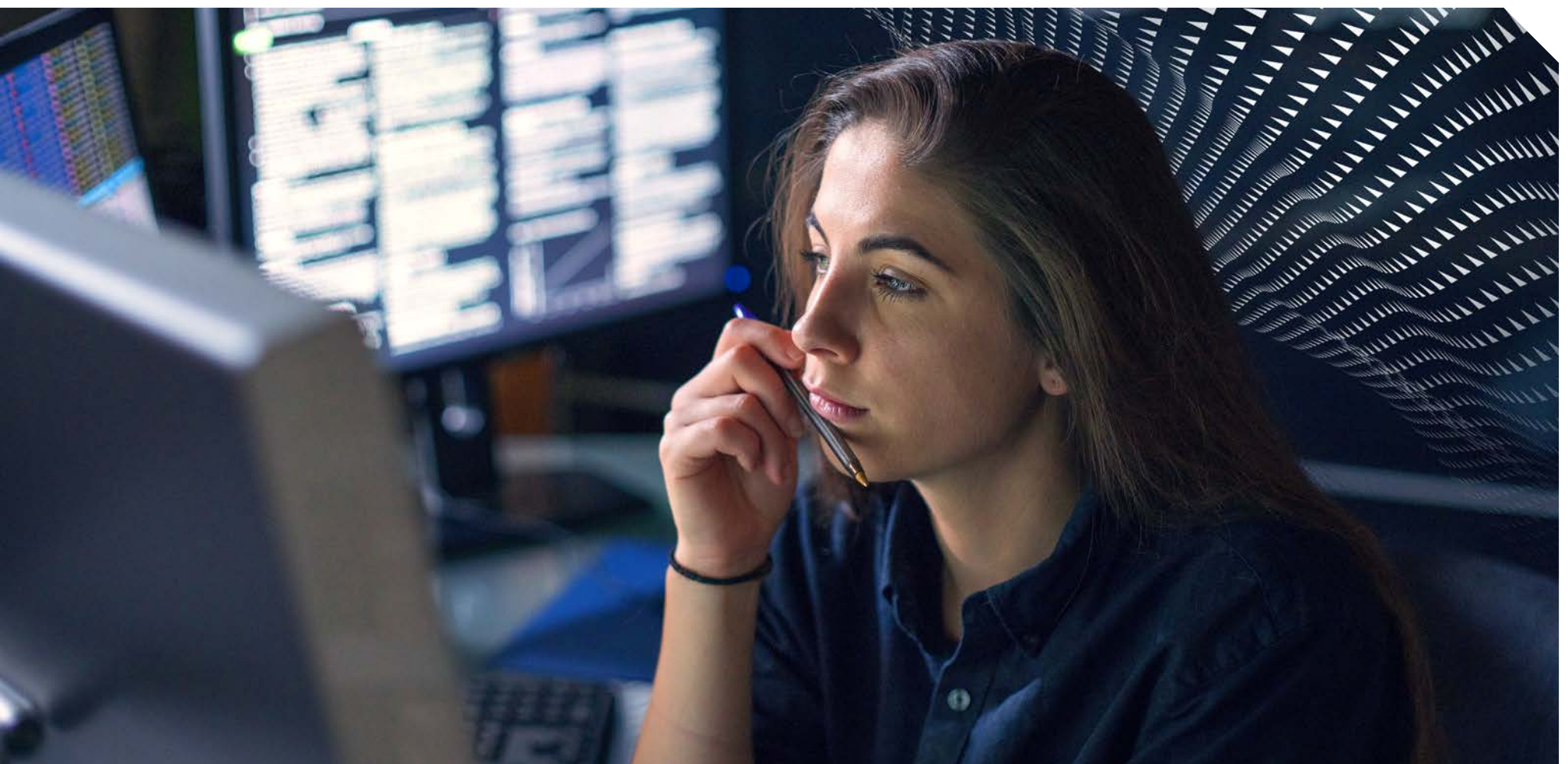
Action plan checklist

1. Simplify payment integration.
2. Optimize for effective omnichannel experiences.
3. Reduce cost and complexities.

Action 01

Simplify payment integration on a universal platform.

Blending digital and in store experiences starts with a robust set of **developer-friendly tools**.



Get started quickly

Leverage a self-service developer portal designed for fast development cycle iterations and speed to market.

Create true omnichannel experiences

Replace physical, digital and mobile silos with a single omnichannel API integration that, with only a few additional fields, allows customers to start and end their journey across channels.

Focus developers on your strategic initiatives

Employ payment experts who specialize in payment/data integrations so your developers can stay focused on other strategic initiatives.

Action 02

Optimize for more efficient omnichannel experiences.

Pre-certified connectivity to multiple value-add solutions and processing endpoints **saves time, resources, and money.**

Improve payment outcomes and optimize commerce

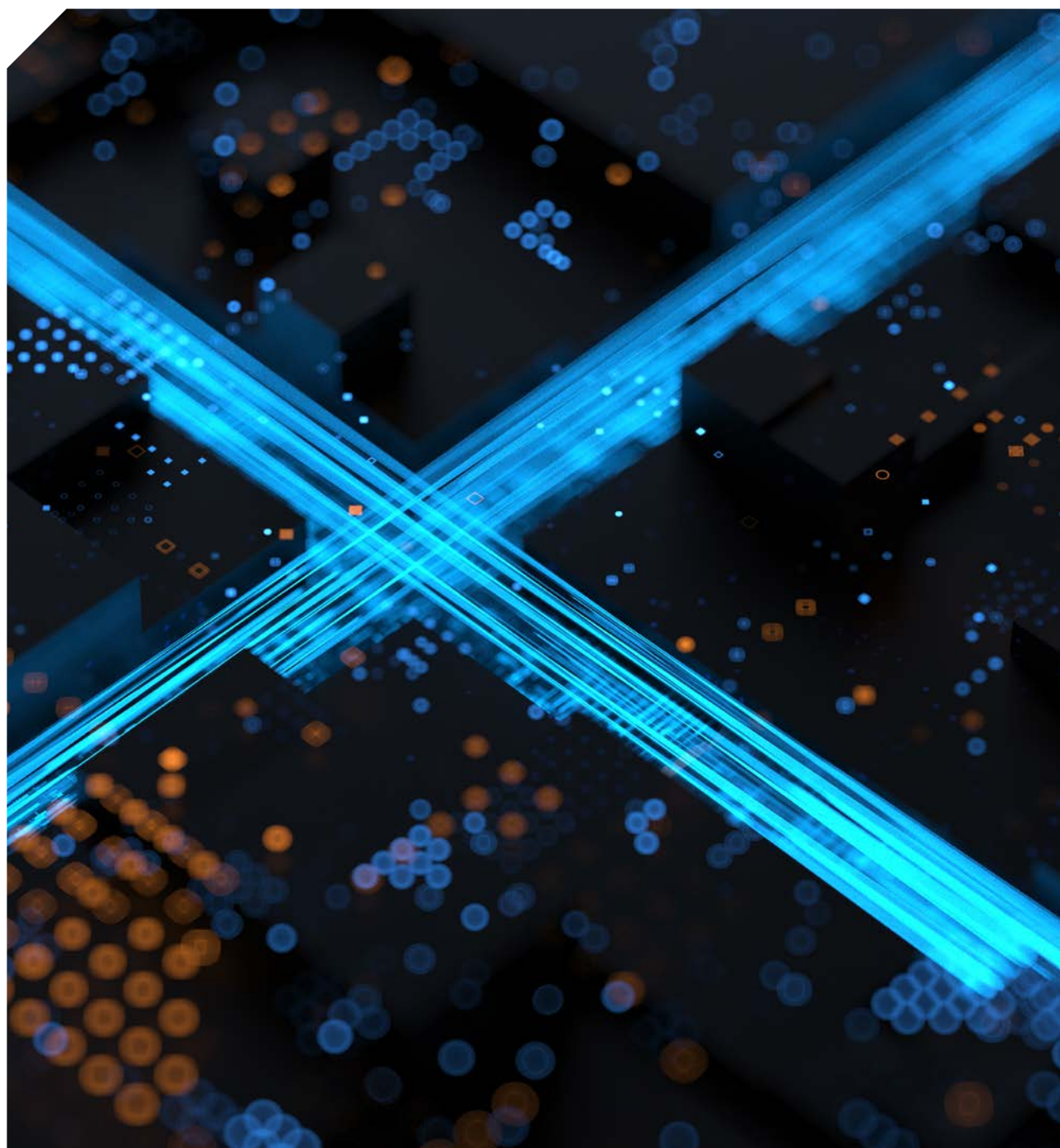
Access pre-integrated value-added-services and third-party platforms to increase authorizations, optimize routing, reduce fraud, mitigate returns, and influence customer engagement.

Create more choice

Leverage multi-acquirer processing to unlock savings and strengthen business continuity across multiple acquirers and channels.

Better personalize experiences

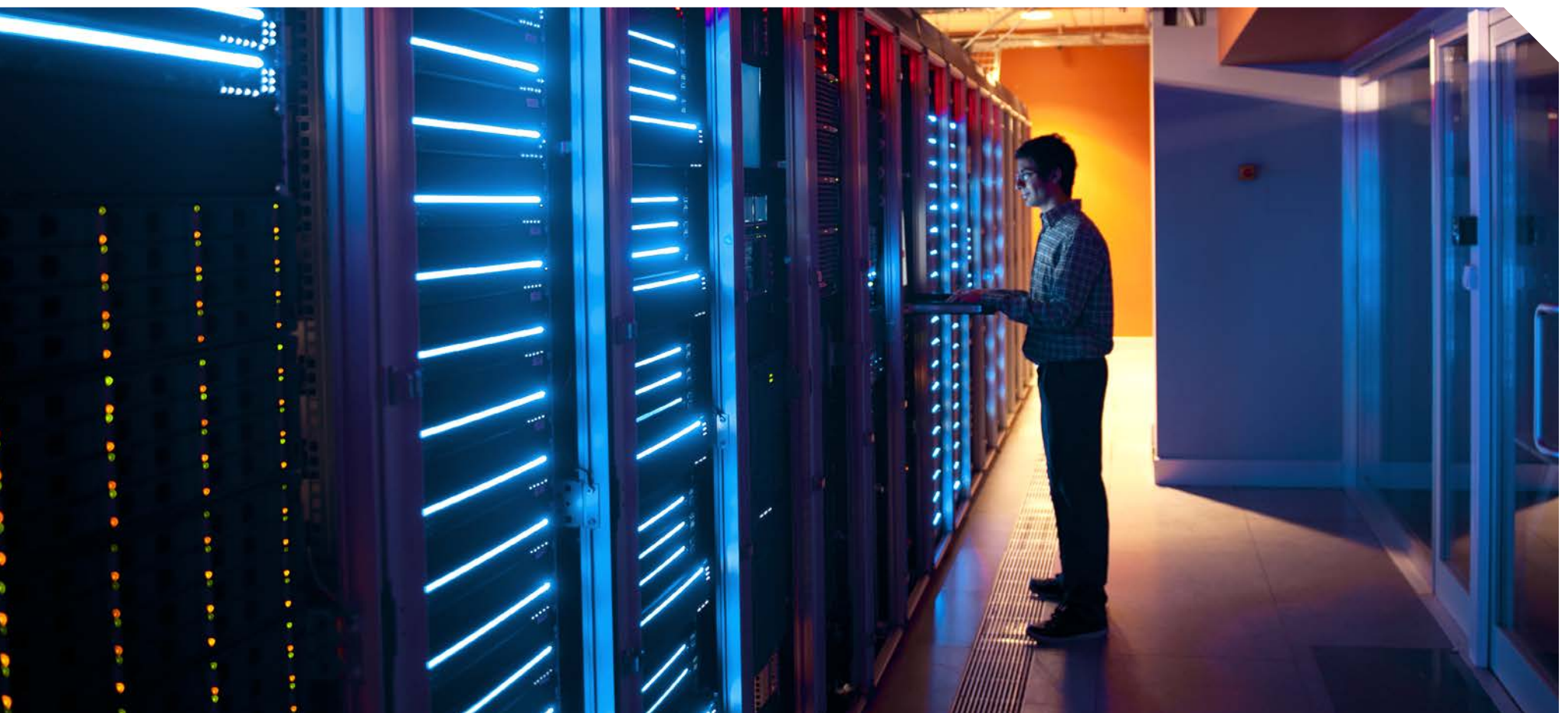
Harness enriched data from transaction processing, banks and issuers, and technology partners to create more personalized customer experiences.



Action 03

Reduce cost and complexities through one scalable integration layer.

A centralized commerce hub **consolidates vendor access, reduces development time, and increases speed** to market.



Simplify integration

Automatically convert messaging specs and communication standards with a flexible spec translator.

Streamline Onboarding

Extend cutting-edge capabilities and connect channels, leveraging your current account, with automated or self-service merchant and location onboarding.

Maximize uptime

Manage peak transaction processing by connecting to reliable, world-class physical infrastructure and digital technology that accounts for auto-scaling, self-healing, and geographic redundancies.



Carat

70–75%
Reduction in
development
time with Carat

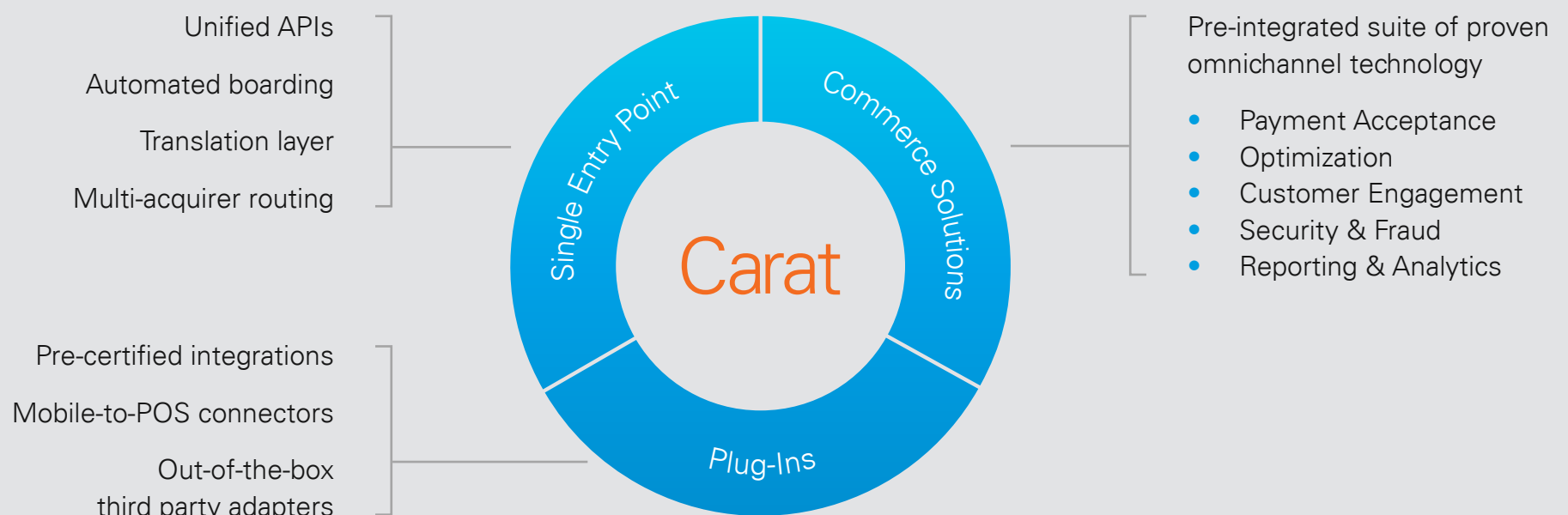
We work with the world's most successful brands. Our expertise, insights and technology help drive our clients' success as they continue to prepare for the future of connected commerce.

Drive more commerce

Built to deliver simple, fast integrations, tap into the **most powerful** omnichannel platform.

With developer-friendly, flexible communication standards, unified APIs, and pre-certified integrations Carat helps to reduce development time and accelerate speed to market.

A single entry point and intelligent orchestration layer creates a unified payments, reporting, and boarding experience through your existing infrastructure. With less ongoing maintenance and fewer operational costs, you can focus on creating new ways for consumers to discover and interact with your brand.



As the world's number one merchant acquirer, with the greatest selection of commerce solutions, we work with the **largest global businesses.**

1B+

global omnichannel transactions

\$3T+

in merchant data

70%

of the largest corporate brands



When you partner with us, you're choosing an industry leader with over **47 years of experience**. Discover how we can quickly help you grow your omnichannel business with the right technology stack.

Visit **carat.fiserv.com** to learn more.

