pay'merce

Integration of payment systems for eCommerce

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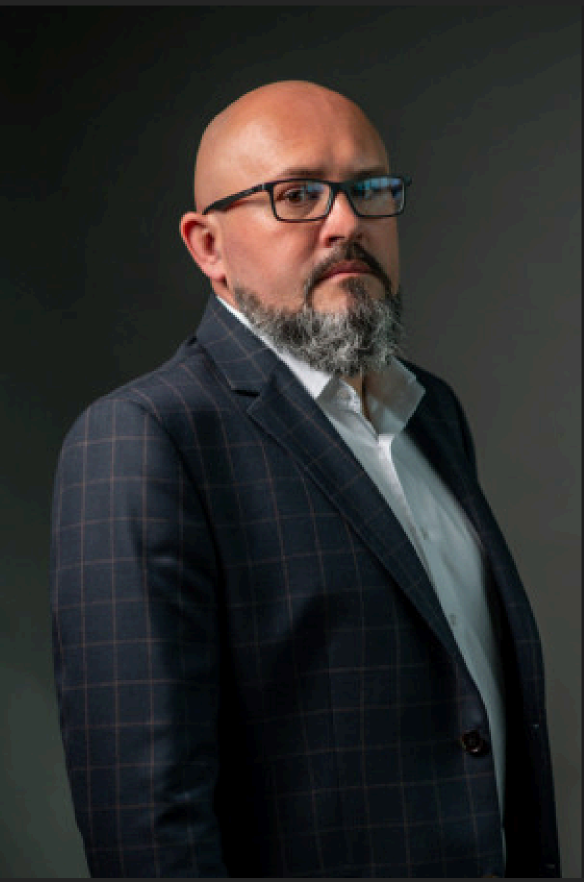
Information about the service for key partners of 'merce.com

what is pay'merce?

Pay'merce is a fintech integrator of payments and financial services used in the eCommerce area, which is available as part of the 'merce platform.



"The continuous development of the platform is not only about continuous improvement of areas related to technology, but also services that are a response to the needs of our business partners. By creating pay'merce, we combined the best solutions available on the market and brought a new quality to the area of online payment services. Pay'merce is a universal tool that can be used in B2C and B2B channels".

Krystian Huptys
Merce.com S.A.

Pay'merce is a tool for convenient management of payment services and payment methods, such as:
bank transfers, Apple Pay, Google Pay, InPost Pay, card payments, BLIK mobile payments, factoring, instalments, leasing and trade credits.

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Benefits of implementing pay'merce

Support for all financial services

Until now, the merchant had to verify the technical and business capabilities available to individual operators and create a package of services based on that. This often required several integrations. Using pay'merce gives you the ability to support all financial tools from a single solution.

Access to scoring

Insight into the scoring data of the B2B payment operator allows you to check the creditworthiness of your contractors. High scoring is the basis for taking actions and business decisions

Short-term factoring

Short-term factoring on demand is one of the services available within the integrator, which is aimed at business customers. This solution enables faster invoice settlement, which translates into fewer payment delays.

UX of your customers purchasing process

We make sure that the purchasing process is convenient for consumers, which is why we put special emphasis on the visibility of important functions and payment options after going to the basket. Each basket update undergoes functionality tests and a UX audit, so as to provide customers with a unified experience, regardless of the payment option they choose. The cart is also supported by an additional hosting resource, which ensures its stability regardless of the number of products offered. When launching the integrator, merchants can also implement the merce cart standard for free.

Transaction security

All payments are handled at the 3D security level, also known as Verified by Visa, MasterCard SecureCode or otherwise depending on the card operator. This is a security protocol used in transactions to protect both merchants and customers from fraud. All transactions handled by pay'merce meet the requirements of the EU PSD2 Directive, which replaces the PSD2 Directive of 2007. At the same time, data is transferred via an encrypted connection using the TLS protocol secured with an Extended Validation certificate, which guarantees the highest level of security.

pay'merce pays off

Free launch

Pay'merce is a solution fully integrated with the merce platform, and its launch does not involve additional costs.

Favourable commercial conditions

As a platform provider, we have greater negotiation possibilities than individual entities from the eCommerce sector. Thanks to this, we can offer our partners preferential rates.

New partners and functions

We are constantly expanding the tool with new fintechs, as well as new payment options and financial services. New features and options are included in the price of the platform subscription.

Cooperation of support teams

Thanks to cooperation with many financial service providers, we have developed special standards of conduct in crisis situations. Dynamic cooperation between support teams allows us to solve any crises without the need to engage the team on the merchant's side.

Constant integration updates

All integrations with individual service providers are updated as part of the platform development. This means that the merchant will receive them in the price of the software subscription and they will be covered by a guarantee.

implementation process

1 → 2 → 3 → 4 → 5 → 6

1. Onboarding, presentation of the functions and possibilities offered by pay'merce

2. Formal arrangements and technical setup

3. UX audit of the purchasing process

4. Implementation of pay’merce in a test environment

5. Acceptance tests

6. Production launch of pay'merce

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Frequently Asked Questions

1. Transactions

What types of payments are covered by pay'merce?

Online transfers, also known as Pay-By-Link, which can be used by users of popular Polish banks such as: Santander, Inteligo, mBank, Bank Pekao, PKO Bank Polski, ING Bank, Millennium, Credit Agricole and many others.

BLIK payments, one of the most popular forms of payment for online purchases in Poland in recent years. BLIK is a system created by the Polish Payment Standard that allows for quick and secure payments for purchases in online and stationary stores.

Payment using credit and debit cards. Payment by card is one of the commonly preferred forms of settling online purchases. It is convenient and allows for making chargebacks and launching recurring payments.

Electronic wallets. People who use Apple Pay, Google Pay or Click and Pay by Visa will pay with this method. These are popular solutions for fans of new technologies.

Deferred payments. This is a short-term credit system, in which funds for purchases are transferred to the merchant's account immediately, and the customer settles for the purchase with the operator up to 30 days after the transaction. We often call it: "Buy now, pay later".

Instalment payments, a solution that cannot be missed in eCommerce. In pay'merce, customers can take advantage of safe and fast instalments that are available 24/7.

How are transaction service fees calculated?

We try to make our rates competitive, which is why each offer is calculated individually and depends, among other things, on the total value of the transaction.

What payments are possible in B2B sales?

In the B2B area, the same payment models are available as in the case of purchases made in the B2C channel. Additionally, they have been expanded to include business services, such as financing single invoices and financing purchases.

Does pay'merce support currency transactions?

Yes, the integrator allows you to make payments in currencies other than PLN.

2. Deferred payments

How can you start using deferred payments ”Buy now, pay later”?

Deferred payments can be launched for every merchant who has completed the registration and verification process. This is done automatically during the last step of implementation.

What are the additional costs associated with deferred payments?

Buyers using the ”buy now, pay later” option do not incur any additional financial burdens. The only fee is the cost of the commission, which is determined at the stage of signing the agreement.

Does using deferred payments require signing an additional agreement?

The agreement and use of the pay'merce integrator mean that there is no need to sign an additional agreement for this type of service.

Where do the funds go if the customer chooses deferred payments?

Deferred payment methods are no different from the others. The funds are transferred to the merchant’s pay’merce account automatically after receiving confirmation of the transaction.

Is the merchant required to store any sensitive customer data in the case of deferred payments?

No, the customer fills in an application in which they provide the minimum amount of data necessary to complete the transaction - name, surname, e-mail address, phone number (necessary to receive an SMS code confirming the transaction), delivery address and PESEL number. If a given user has already made a transaction with pay’merce on the same device, the data is filled in automatically and the user only needs to confirm it.

3. Factoring

What financing can a merchant use as part of pay'merce?

Financial services intended for business are primarily "Single invoice financing", i.e. short-term factoring and "purchase financing".

Frequently Asked Questions

What is the minimum invoice amount that can be submitted for factoring?

The minimum invoice amount that a merchant can submit for financing is PLN 500 or EUR 150 gross.

Can invoices for foreign contractors be financed?

We do not currently offer financing for single invoices for foreign contractors.

In which currencies can invoices be financed?

Invoices submitted for financing must be settled in PLN or EUR.

What is the latest an invoice that is approaching its due date can be submitted for financing?

A merchant can submit an invoice for financing up to 8 days before the due date.

How long does it take to receive funds after a transaction?

Funds from payments made by customers appear in the merchant's account in pay'merce in real time. The proceeds collected in this account can be transferred to a business account manually or automatically. Depending on the bank and the time of the order, the funds will appear in the account within 3 business days.

Can the costs of financing purchases (commissions) be included in the costs of running a business?

Yes, a merchant using the financing option receives a cost invoice, which specifies the amount of the commission.

What is the minimum invoice amount that can be reported for financing?

The minimum value of a single invoice that can be reported for financing is PLN 100 gross.

Let’s talk about the benefits of pay'merce

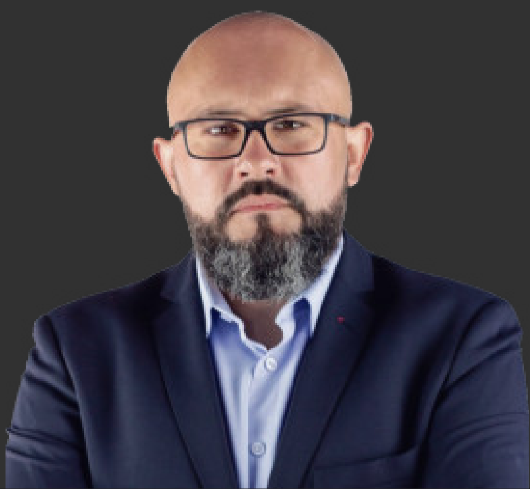
We understand how important a stable, secure and easy-to-use payment system is to effectively develop a business on the eCommerce market.

Feel free to contact us to learn more about the possibilities offered by pay'merce.

Contact us:

+48 502 416 788

krystian.huptys@merce.com



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