



# SigALERT

October 2013

## TAKE YOUR MERCHANTS GLOBAL!



Your online merchants are now able to increase their sales by adding international alternative payment solutions. Why is this important? This opportunity lets your merchants reach consumer bases in the EU and emerging markets, customers they wouldn't have access to by accepting only traditional credit cards. With alternative payments, merchants can get a piece of the growing European market which is forecasted to be over €300 billion (\$413.2 billion) by 2016. The European ecommerce marketplace already hit €311.6 billion (\$429.2 billion) in 2012. It has overtaken the US for each of the past three years. More than half of EU online shoppers do not use credit cards for online purchases, as local familiar payment methods are preferred by consumers in the EU and emerging markets. Now with our alternative payment solutions, your merchants can capture these sales.

By offering international alternative payment methods, Signature Card Services will keep your merchants from believing that PayPal is their only international option. This value-added service does not cannibalize current processing, but rather offers a new, additional revenue stream – for both you and your merchants.

### A few things to know about alternative payments:

- When merchants offer consumers their preferred methods of payments, it translates into more sales: websites that provide four or more payment methods besides credit cards have experienced an average of 12% higher conversions.
- Adding alternative payments will not cut into merchants' existing credit card sales. Instead, it serves to capture purchases that would otherwise be missed- generating greater sales to consumers who don't use credit cards and/or prefer using local currency.
- By offering consumers their preferred methods of payment in their local language and currency, merchants reduce and even prevent abandoned shopping carts due to unfamiliarity or lack of consumer confidence.
- Your merchants no longer have to look elsewhere for international processing, because this comprehensive new solution makes you their one-stop shop for all their payment needs and increases revenue potential for both you and your merchants.

It's easy to add the international alternative payment option to your merchant's shopping cart. There is no setup fee and your merchants pay nothing until their customers choose this payment option! For more details, email us at [marketing@signaturecard.com](mailto:marketing@signaturecard.com).

## EXCITING CHANGES TO OUR FREE TERMINAL PROGRAM

We are making several important changes to our Free Terminal Program (FTP), and we wanted to share them with you.

All of our Free Terminal Agreement forms have been updated with the following changes and are available now.

### Terminal Replacement Insurance

Terminals deployed under the FTP will now qualify for 1-per-year terminal replacement for any reason with our new Terminal Replacement Insurance policy. The cost of this coverage is \$3/month, and will be billed automatically to all merchants who receive a free terminal.

### New Standardized Shipping Costs

To make it easier to expedite your free terminal shipping, we've standardized our shipping upgrades:

- Ground – Free
- 2nd Day – \$35
- Overnight – \$55

As an added convenience, shipping upgrades can now be billed directly to your residuals!

### We are EMV Ready

To prepare our merchants for the US adoption of the EMV standard, we are now offering Ingenico's EMV-enabled iCT220 terminal as our Dual Comm (dial, IP) solution in our FTP. The Free

Terminal Agreement for the iCT220 is now available in the Forms Library at [sigagents.com](http://sigagents.com).

- EMV capable
- PCI compliant
- Proven security
- Outstanding performance
- Compact design



## SHOP, BRAND, & LEARN ONLINE!

Signature's online store is now open for business! Save time and money, and buy terminals, accessories and supplies online. Our store offers terminal tutorials, and soon you will be able to purchase branded items to outfit yourself and your team.

<http://store.signaturecard.com>