

# WIRECARD CHECKOUT SEAMLESS

## SECURE HANDLING OF SENSITIVE DATA



Wirecard Checkout Seamless means direct and flexible integration for your online store. The benefits:

- ▶ Payment data is entered directly in the online shop
- ▶ Entry fields can be embedded within existing forms
- ▶ Merchants are not required to meet PCI compliance requirements
- ▶ One interface for all payment methods
- ▶ Entry of card data and authorisation can take place at separate times

**With Wirecard Checkout Seamless, Wirecard AG offers eCommerce merchants a high-performance and fully secure method of accepting payments without having to transfer and store sensitive data. The interface is integrated seamlessly into online shops so that customers are not even aware it is there. Wirecard Checkout Seamless supports all popular payment methods.**

PCI-compliant payment pages usually have to be embedded with iFrame and are therefore connected via redirects, resulting in compromises having to be made in terms of shop design and conversion rates falling. Wirecard Checkout Seamless can prevent all of this: Wirecard AG offers eCommerce merchants a connection to the Wirecard AG payment platform, which their customers are unaware of. Merchants fully outsource the transfer and storage of sensitive data – the data is not transmitted to the merchant throughout the entire payment process. Wirecard Checkout Seamless permits all payment methods from the Wirecard AG portfolio to be accepted and the payment page complies with PCI DSS standards. Wirecard Checkout Seamless therefore offers merchants far-reaching benefits, such as cost efficiency, thanks to PCI compliance and stable conversion rates.

#### Progress of a transaction:

1. The merchant offers the consumer a credit card entry form
2. The consumer enters the card data and the data is transmitted to Wirecard AG – a process that goes unnoticed by the consumer
3. Wirecard AG sends back confirmation that the card data has been entered
4. Transmission of the entry form to the merchant without card number
5. From now on, the merchant only uses the reference on the stored card number for authorisations and never receives a card number in plain text