



# Unified Commerce: a guide to improving shopping across channels

*This guide can help merchants and payment providers understand how unified commerce solutions can help reduce friction and create better shopping experiences across channels.*

## In this guide:

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# The current state of shopping

**Gone are the days of purchasing items exclusively in store or online. Customers are interacting with your brand in new and exciting ways, and digital and physical shopping features interchange for unique experiences.**

For example, 39% of consumers are click-and-mortar shoppers, using their mobile device to complete a purchase in a physical store.

Consumers want great shopping moments, regardless of channel.<sup>1</sup> Innovations in tokenization, infrastructure, and payment options have made it possible for merchants to deliver those moments. But many merchants still struggle with disconnected experiences.

The key to creating connection? Transforming your omnichannel payments strategy into unified commerce. The right solutions can not only provide customers delightful shopping experiences, they can help you reduce costs, increase profitability, and create a strong payment ecosystem.



## What is Click-and-Mortar™ shopping?

Click-and-Mortar™ shopping involves both digital tools and physical locations—when a consumer researches a product online, verifies it is available locally, and picks it up in-store that same day, for example. It is replacing the siloed world of online-only or in-store-only shopping.

Go deeper in the [2024 Global Digital Shopping Index report](#).



## Omnichannel versus unified commerce

While omnichannel strategies focus on giving every customer a seamless shopping experience that allows them to move from channel to channel without much friction, unified commerce goes a step further. It opens new possibilities for innovation, allowing merchants to easily adapt to and keep up with customer demands. Unified commerce connects channels in the back end as well, allowing data to move freely for better insights. It directly impacts what merchants can offer consumers, from improved loyalty programs to more payment options. You could also see a reduction in development costs when all your systems are connected.



# How to move to unified commerce

## Create a modern customer experience

Embrace where consumers are interacting with your brand and make transactions more personalized to help eliminate friction.



### Add innovative payment options

3 in 4 global consumers want the ability to use their preferred payment method.<sup>1</sup> From in-app purchases to in-store mobile transactions, checking out should be a familiar experience.



### Enhance personalization

Leverage tokenization to help you identify and provide customers' preferred payment methods. Innovative digital and in-person payment acceptance solutions allow you to offer those methods wherever customers interact with your business.



### Eliminate checkout friction

87% of online shoppers will abandon their carts if checkout is too difficult,<sup>2</sup> so it's important to offer a variety of payment experiences at checkout. Tokenization can also help keep card-on-file credentials updated, helping diminish friction at checkout.



### Enhance loyalty

Implement payment solutions that allow you to view and track customer buying behavior across channels. This can help you improve loyalty through programs that recognize and reward consumer purchases.

## Build a connected ecosystem

Decrease your technical burden from disconnected systems and outdated technologies.



### Connect isolated solutions

Offer cross-channel experiences without the technical burden and costs of managing multiple, isolated solutions. Unified commerce brings essential solutions together, simplifying your payment ecosystem.



### Simplify connections

Planning for future growth and evolution is crucial to sustaining growth and customer satisfaction. With a single connection to an open platform powering unified commerce, you can access a full suite of capabilities that support innovation now and in the future.



### Expand security

Reduce losses caused by unnecessary declines by leveraging tokenization to replace personal account numbers (PANs) with secure payment tokens that can be securely stored and used across channels.



### Take control of credential management

Tap into solutions that easily integrate with your Customer Relationship Management (CRM) system to manage customer credentials in one place, simplifying your ecosystem and allowing you to keep credentials updated.



# Visa's unified commerce solutions

**Whether you're looking for a unified commerce bundle or modular, interoperable payment solutions to integrate into your existing ecosystem, we can help.**



**Global Gateway:** Scale quickly and securely through one connection for transactions that are secure, fast, and reliable across payment types and channels. And with 220+<sup>3</sup> connections to processors around the globe, your payment capabilities don't have to be limited as your business grows.



**Digital Accept:** Accept payments, including debit cards, credit cards, eChecks, and digital wallets like Apple Pay or Visa Click to Pay. With industry-leading security and simple implementation, you can optimize conversion in all channels with services such as Unified Checkout Integration and Account Updater.



**In-person Accept:** Accept in-person payments with a complete out-of-the-box-solution or a modular toolkit that integrates with your existing setup. We offer acceptance devices for countertop and mobile environments, equipped with the latest security, including tokens.



**Token Management Service:** Tokenize sensitive customer data and gain insights into customer buying behavior across payment types and channels. Our card brand-agnostic solution can help you increase authorization rates while minimizing your PCI compliance scope and costs.





# Unified commerce in action

The power of unified commerce lies in the customer moments it enables without adding to your technical burden. Let's look at a common use case and see how Visa Acceptance Solutions helps power it.

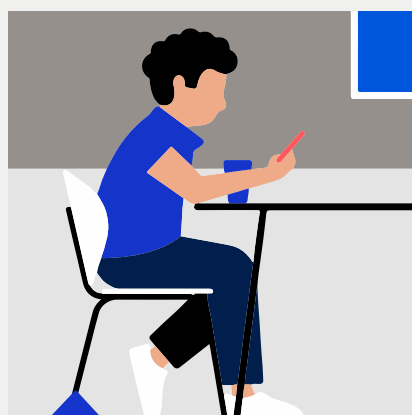
Whether it's entering new industries, verticals, or accepting international payments, expansion brings immense opportunities for merchants to scale for long-term success.



## Amir craves a seamless checkout experience—and dinner

**Meet Amir!** It's the weekend and he is craving some pizza. He prefers Pizza Supreme<sup>4</sup>, which allows him to order on his mobile device, offers self-serve pickup in store, and rewards him for his purchases. Visa's unified commerce solutions can power all aspects of Amir's experience.

### 1 Placing an order



Using Pizza Supreme's mobile app, Amir selects his favorite pizza from a list of suggestions based on his past orders, clicks on his saved payment method and kiosk pickup, and places his order.



Pizza Supreme's unified commerce solution integrates with its CRM and mobile app to streamline the payment experience.

#### Solutions:

- **Global Gateway** to process payments
- **Digital Accept** for in-app payments
- **Token Management Service** to secure and track customer data



One-click checkout integrated into the app enables personalized payment options that reflect Amir's purchase history.

#### Solutions:

- **Unified Checkout Integration** to enable quick, in-app checkout

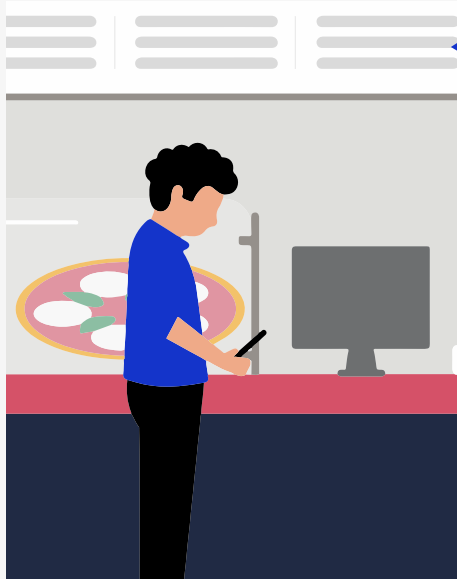


Tokenization stores Amir's credentials on file and connects his previous orders to offer suggestions.

#### Solutions:

- **Token Management Service** to manage tokenization

## 2 Order pickup



When his pizza is ready, Amir walks to Pizza Supreme to pick up his order. When he arrives, he pulls out his mobile device to complete the order.



Amir uses a QR code in the app to authenticate his order at the kiosk.

### Solutions:

- **In-person Accept** to power QR code functionality



Pizza Supreme's Unified Commerce solution connects his digital transaction with an in-person device for self-service, avoiding lost or stolen orders.

### Solutions:

- **Token Management Service** to track the transaction

## 3 Promoting loyalty

A week later, Amir decides to order again from Pizza Supreme. To his delight, he has reward points available for his next purchase.



Pizza Supreme's Unified Commerce solution connects to their CRM and loyalty program to track his transaction and allocate reward points.

### Solutions:

- **Token Management Service** facilitates the connection between the CRM and loyalty program



Amir's credit card information is automatically updated for a frictionless checkout.

### Solutions:

- **Account Updater** keeps customer payment information up to date





## Open solutions for unified commerce

The future of commerce is open for new possibilities. With Visa Acceptance Solutions, you can build your unified commerce solution with flexible, modular solutions on our open platform. Utilize our all-in-one bundle, build your own, or connect with our partners for more options.

Together, we can create seamless shopping experiences for your customers that also help you boost revenue and prioritize security. Talk with our experts now to learn how our unified commerce solution can power your digital transformation and growth.

## Connect with our team:

Visit our [website](#)

## Legal disclaimers:

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## Sources:

1. [2024 Global Digital Shopping Index](#), Visa and PYMNTS.
2. <https://www.retaildive.com/news/most-shoppers-abandon-their-purchase-if-checkout-is-too-hard/529959/#:~:text=In%20a%20recent%20consumer%20study,return%20to%20the%20retailer's%20site>
3. As of August, 2024.
4. Names are fictional and intended to illustrate story.