Unified Checkout Integration

Streamlined, scalable, and integrated hosted payment solution for digital commerce using digital wallets and Click to Pay.

Ease and security at time of payment can turn buying decisions into sales, while helping drive loyalty and keep your brand top-of-mind. No matter the device or payment method a consumer chooses to make payments, merchants must deliver consistency, simplicity, and security to create outstanding customer experience and keep consumers coming back.

Provide a single interface for accepting digital payments

Unified Checkout Integration provides a single interface for accepting digital payments including Click to Pay, digital wallets and other payment methods. Unified Checkout Integration helps your business take advantage of the increasing and continually evolving range of payment types available in the marketplace by allowing you to integrate once and accept many. Improving speed-to-market as the payment messaging interface is standardized by Cybersource for both existing and new payment methods. Allowing merchants to add digital payment methods to create familiar, convenient, and seamless payment experiences that are designed to reduce checkout friction and increase conversion.

Unified Checkout Integration is integrated with the EMV® 3DS Secure Remote Commerce standards which support security and consistency in digital checkout. Secure Remote Commerce is deeply integrated into Unified Checkout Integration, adding protection for your business and your customers.

Unified Checkout Integration drives loyalty and sales conversion with a simplified path to secure, consistent, and engaging digital commerce payments.

Merchant benefits

Reduce checkout friction
Move from long fields to one-click card selection, reducing checkout friction that causes cart abandonment

Secure sensitive data & reduce PCI-DSS compliance burden
No payment data is exposed

Integrate into existing flows
Deliver optimal ecommerce performance

Reduced operating cost
Drastically reduce the burden of implementing, maintaining and enhancing multiple payment flows with a simple and single integration to unified payments

Pre-integrated into existing Value-Added Services
Allows easy integration into a multitude of additional options such as Decision Manager, Payer Authentication, TMS tokenization, etc.

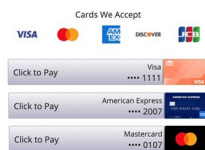## Designed with the future in mind to remove friction from online payment experiences

Lack of familiarity with the checkout process and a confusing array of payment buttons to choose from may cause consumer discomfort which results in cart abandonment. With a single interface for digital commerce payments, Unified Checkout Integration drives familiarity and comfort that encourage completion of sale. Consumers quickly learn what to expect at checkout every time they pay with whatever payment type they choose. The checkout process is further streamlined when the payment type is recognized for Secure Remote Checkout.

- Single payments interface with a **consistent user experience** regardless of the payment type
- **Easily integrated** into eCommerce sites
- Security and normalization of the response payload using **Cybersource tokenization**
- Registered payment types recognized by **Secure Remote Commerce** automatically populate into the payments interface
- Guests enrolling to Secure Remote Commerce during checkout will enjoy streamlined checkout for **future purchases**
- Available for manual card entry and registered Secure Remote Commerce cards, and **scalable for future integration of digital and alternative payment types**
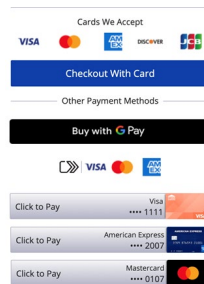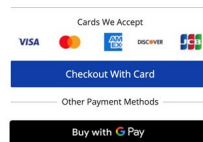
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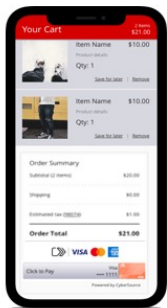
Unified checkout button widget

Known consumer SRC

Guest checkout

Built to extend to digital & alternative payment options

1. Checkout Conversion Index, PYMNTS, January 2021, Stat from Q4 2020
2. yStats, Global Alternative Online Payment Methods and COVID-19s impact, May 2020
3. Checkout Conversion Index, PYMNTS, February 2020, Stat from Q4 2019

2:28min
Average time to checkout online[1]

21 Clicks
Average number of clicks needed to checkout[1]

1 in 5
Global digital buyers abandoned their shopping cart due to the preferred payment method not being offered[2]

$97.8B
Sales put at risk due to checkout friction[3]

Consumer benefits

Streamlined experience

Fast convenient and seamless experience with one-click card selection

Trust merchant with your sensitive information

No payment data is exposed as merchant is using Visa grade security products

Digital payment options

Ability to pay with the consumers preferred payment method

cybersource
A Visa Solution