

Not All Integrations Are Created Equal

Make sure you find a partner with the right experience, technology, and skill set to meet your needs.

For Independent Software Vendors (ISVs), adding an integrated approach to payments in your software package is a game changer, delivering multiple business benefits, including increased ROI, improved customer retention and conversion rates not only for ISVs but for resellers, merchants, and end users as well.

Here are some important elements to consider.

- 1. Look for a secure payment interface.**

Cyber security continues to be a significant concern for merchants and their customers. Every time a customer is redirected to a third-party processor, there's a chance that their sensitive financial information could be at risk.

- 2. Semi-integrated solution** – this takes you out of scope for PCI-DSS compliance. If you choose a partner that is certified, you won't have to continually update your software. The best integration partners do the heavy lifting for you, keeping you PCI certified along with automatic SSL/TLS/HTTPS updates without the need for POS developer action. An in-scope solution can be expensive and the card data will still reside inside the software putting the onus on the developer to stay current with PCI DSS requirements.

- 3. Cloud integration** – Employing cloud integration gives companies complete access and visibility into their data. Cloud-based payment solutions also provide enhanced security features, such as tokenization and encryption, which can help protect sensitive payment information from fraud and data breaches. Overall, cloud-based payment solutions provide software developers with a simple, secure, and scalable way to integrate payment processing into their software packages, improving the user experience and driving business growth.

- 4. Enhanced user experience** – Robust integrated payment solutions can provide a seamless user experience. Look for partners that can offer you multiple end point options for payments.

5. **Generate additional revenue and increase valuation** – By adding functionality around payments, ISVs can generate additional revenue and set their software apart from the competition.

Before you choose a partner, be sure to ask these questions:

- **Does the integrator meet your core requirements?** A best practice is to set up a discovery call with your integrator and detail the product features you need supported. These could include, P2PE, gift, EBT, pin debit, tokenization, Pay at the Table, hosted payments pages, and host capture. Perhaps you want to add your app. to their marketplace. Set the proper expectations and make sure your integrator partner can execute all your needs before going live.
- **What protocols are available?** Look for open API and whether they have [Rest API](#) available as an option. It is simple, easy, and intuitive. Using a REST API speeds up the entire process, simplifying the code with completion in just a few days.
- **What kind of support should you expect?** You want a dedicated support team with the fastest response time. Ask if their Tier 2 software engineer support is available for more complex projects.
- **What is their Industry experience?** Ask how long they have been doing this and how mature their product is. Also, how many sites are live using their solution?
- **Ask how invested they are in ongoing research and development (R&D).** What percentage of the employee team is in product development. How often do they release software application updates and enhancements based on feedback?
- **One and Done code.** With the right integration partner, you won't have to recode for every processor and device. Look for a turn-key solution to cut down on development resources.
- **Is this integrator host agnostic?** Look for a partner that is not locked in to one processor. You want a partner with the widest array of host platforms.
- **Is the integrator operating system agnostic?** It's ideal if the integrator partner is OS agnostic including support for iOS, Android, Windows, Linux, and embedded operating systems.
- **Does your integration provider have an omnichannel solution?** Look for a provider that offers you with the capability to

accept payments with multiple end points. The major benefit of an omnichannel solution is that you are in total control of the transactions.

- **What are their hardware payment device options?** Be sure the partner you select supports the latest trends in technology like Android. Android provides lightning-fast speed, an easy and intuitive interface, better graphics, reliability (less than 1% failure rate) and multi-tasking capability. Look for all form factors to accommodate all merchant environments and use cases including countertop, handheld, wireless, Pay at the Table, mPOS (mobile,) and tap on phone options.
- **Does your current integration partner have a single supplier?** What happens if they run out of stock as many did during the pandemic? Be sure to select a partner with multiple manufacturers that can meet your needs.

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