

INTEGRATION SUCCESS STRATEGIES

Software Integration is just one piece of developing and maintaining a successful payment solution. Apriva is here to not only make the integration process fast and easy, but also to support you during pre-development and maintenance. Through our experience serving as a trusted payments advisor for independent software vendors (ISVs), the AIS team has identified five key steps for you and your staff to complete pre-development in order to lay the foundation for an effective integrated solution.

1. BUILD AND MAINTAIN STRATEGIC RELATIONSHIPS

The success of your integrated solution relies on strategic relationships with third parties that play a role in development and ongoing maintenance, such as Independent Sales Organizations (ISOs), banks, and hardware providers. Build partnerships with providers who offer value and expertise, not just attractive pricing, and keep the relationship strong over time to ensure they will provide flexibility and timely support when needed.

2. CHOOSE THE RIGHT PAYMENT ACCEPTANCE MIX

To prevent rework and missed opportunities, spend time before development identifying how merchants will use your solution to collect payments. Aside from deciding which credit card brands to accept, explore whether the merchant will accept PIN debit cards, EMV chip cards, or contactless NFC modes of payment, such as Apple Pay, Android Pay, Samsung Pay, campus cards, and gift cards.

3. ESTABLISH A MERCHANT ACCOUNT

Payment processing through an integrated solution requires a merchant account, which is a financial account between your client and an ISO or acquirer. When evaluating account options, encourage your clients to consider which payment methods their customers use most. The payment methods that the merchant accepts will likely affect their merchant account pricing, and because acquirers and ISOs typically require a multi-year contract, selecting the right kind of account upfront will help your clients avoid overpaying for services they do not need.

4. PLAN AND MANAGE RISK

With fraudulent transaction liability now shifted to merchants, EMV chip cards will replace magnetic stripe cards as the default option for cardholder-present payments. As your clients make this transition and try to lower their risk profile, there are several ways you can help:

- Use a safe coding environment and secure coding practices to protect cardholder data throughout the application and address vulnerabilities quickly.
- Enable the use of EMV chip cards to minimize fraud risk at the point-of-sale and further protect your clients from financial and reputational harm.
- Use pre-built, semi-integrated EMV solutions that handle EMV certification so you don't have to. These solutions also minimize payment card data exposure, which significantly reduces the integrator's PA-DSS scope.
- Explore secure payment technologies, like end-to-end encryption and tokenization, to maximize protection.

5. THINK THROUGH MARKETING, DEPLOYMENT, AND ONGOING MAINTENANCE

Once development is complete and your solution is ready to use, plan ahead for marketing and deployment. This not only includes making your application available in a download center, but also consider how you will manage payment capture device deployment and key injection, billing, software updates, customer support, and other ongoing operations.