CCV
Ultimate Guide to Payments

let's make payment happen

ccv

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What Types of Payment Exist?

Throughout human history, we've constantly developed new ways to assign value and exchange goods and services. From the bartering of livestock in ancient times to the standardised concept of currency, payment innovation has been continuously evolving. We now stand on the edge of an exciting future.

Societies around the world are edging closer to being cashless, and thanks to the proliferation of smartphones and wearable devices, modern consumers are more than ready for the switch.

Today's consumer now expects a seamless shopping experience – both online and in-store.

- Concerns over security have been dispelled, with biometrics, strong customer authentication, and end-to-end encryption making digital payments safer than ever before;

- And the speed, convenience, and ease-of-use of contactless cards and digital wallets have made cashless transactions an attractive prospect to the time-poor, tech-savvy shopper.

As merchants, you need to be ready to meet these expectations. And that means being equipped with the right payment technology to deliver these experiences.

The 3 Main Types of Payment

When we mention payment, we're really talking about three distinct methods:

Traditional

Physical cash. Still popular, still prevalent, but not as dominant as it once was. By 2022, estimates suggest that cash will make up just 17% of total global Point of Sale (PoS) transactions – down from 31% in 2018.

Electronic

This usually refers to payment in brick-and-mortar stores using credit and debit cards, digital (mobile) wallets, wearables, or QR codes.

A number of technological, cultural, and societal trends are rapidly converging, popularising electronic payments, and now bringing cashless commerce to the forefront.

Online

This refers to eCommerce and webshops. Online shopping is more accessible now than it has ever been thanks to better connectivity and affordable smartphones, tablets, and laptops.

Consumers can browse and buy from anywhere, and at any time. But with this ease of use comes a new demand for a frictionless payment process.

In this guide, we'll focus on what you need to know for now and the future, with a focus on electronic payment and online payment.

Your Guide to Electronic Payment

In this chapter, we explore how electronic payment works, how payments are handled, the benefits to the merchant and customer, and what you need to consider when choosing a payment solution.

What are the Main Types of Electronic Payment?

There are four main categories of electronic payment that merchants need to know about:

Chip & PIN bank card
credit or debit card with PIN entry at the terminal

Contactless bank cards
credit or debit card with or without PIN entry, depending on the total purchase value, the PIN free limit varies between countries

NFC-enabled mobile device
known as eWallets, mobile wallets, or digital wallets

QR code transaction
via a mobile app or mobile website

Payment terminology isn't always easy to understand for merchants, because there are overlaps. For example, a system that is able to accept contactless bank cards is also able to process NFC-enabled mobile device payments (e.g. Apple Pay) – because they use similar technology.

And while there's a huge drive towards contactless, Chip & PIN shouldn't be ignored, because many people still prefer to use it. So, contactless-only systems (without a pin-pad) are only suitable for merchants who are 100% sure that their customers prefer contactless cards and mobile wallets.

Regardless of method, electronic payments are powered by card, wearable and device, which is connected to the customer's bank account or prepaid account. Whether it's a bank card or payment app, this verified and secure connection is what allows their money to be transferred through your payment solution.

Furthermore, there are various brands and card schemes across these four types of payment methods, so we'll explain which ones you should consider accepting later in this guide.

How is Electronic Payment Handled?

The merchant (you)

The cardholder (customer)

①

②

The card-issuing bank (confirms the card is valid and makes sure the customer's account has enough money to cover the transaction)

④

③

The acquirer (in charge of payment processing)
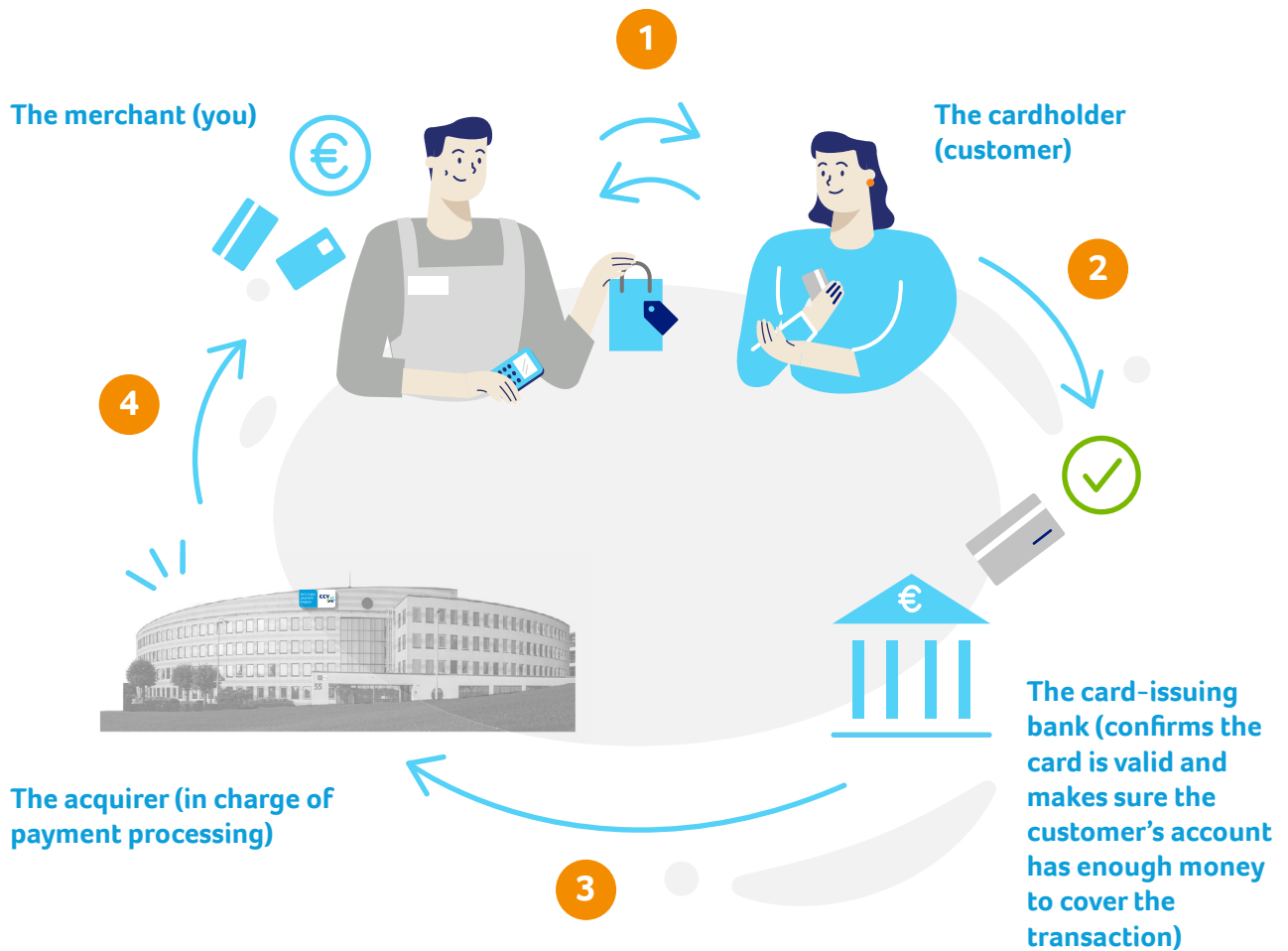
1. The merchant sets the total purchase amount on the terminal and the customer presents their card.

2. The card information is sent to the card-issuing bank. If the information is valid, payment is approved and the second part of the process begins.

3. Next, the money is transferred in the opposite direction, from the bank, through the acquirer, and to the merchant's bank account.

4. When the merchant receives payment, the process is complete.

What are the Benefits of Electronic Payment?

Advantages for the Merchant

1 Removes cash from the equation

The need to handle cash – and the cost and security concerns associated – is dramatically reduced when using electronic payments. With less processing and handling of cash, transactions can be completed quicker and turnover is likely to improve.

2 Saves time

Electronic payments are faster than cash. Precious seconds are saved as customers no longer need to dig through wallets or purses looking for coins, and you don't need to do the same to provide the right change when someone pays for a low-value item with a €50 note.

3 Efficiency

Electronic payments speed up the process at the till, so queues will be shorter and you'll need less staff to manage your store at busy times. Alternatively, staff can be repositioned to help customers in other ways or to keep the store in perfect shape.

4 Security

The less cash that's in and around your business, the more you reduce the risk of robbery, human error, and/or fraud.

5 More revenue

It has been shown in multiple studies that consumers tend to spend more when using electronic payment compared to when they're paying with cash.

6 Easier administration

A cashless business – or a business with less cash – has an easier time with administrative work, accounting, and auditing. There's no cash to follow or bank deposits to track: every transaction is recorded digitally on your platform of choice.

7 Fiscal advantage

Governments want to support electronic payments, so they provide fiscal support for entrepreneurs who invest in a payment terminal. This support can be seen as a tax benefit whereby you can deduct a percentage of your investment costs from taxable profit.

8 Certainty of payment

If your terminal approves the transaction, you know for sure that the payment will end up in your account very soon. And you don't have to worry about the hassle of processing cash at the bank.

And there are also very specific benefits to contactless electronic payments for the merchant:

1 Saves even more time

Contactless transactions (in their various forms) are currently the fastest method of electronic payment, aside from the Amazon Go model, which takes automatic payment by identifying customers as they walk out of the store with their groceries.

This model is an unrealistic prospect for SMEs in the short-term. So, contactless is the best option for merchants to receive quick payment from the customer and keep the queues short.

2 Lower risk

When paying contactless, the card or smart device doesn't leave your customer's hand, minimising the risk of fraud or user error on the part of your staff. As we've discovered, the technology used for contactless is more secure than other forms of payment.

Note: There is also lower risk in terms of hygiene, because your staff don't have to handle physical cash, cheques, or swipe any bank cards.

3 Reduce paper

With payment apps, paper receipts can be minimised or removed altogether. Instead of issuing a traditional receipt, you can opt to send your customers a digital copy, thus saving money on ink, paper, and printers.

4 No extra costs

Contactless payments don't attract any additional fees. You'll simply pay the same costs as you would for regular card transactions. If you already accept Chip & PIN, moving your business to contactless is a no-brainer. There are plenty of packages available to cater for businesses of all shapes, sizes, budgets and transaction volumes.

Advantages for the Customer

1

Removes obstacles to purchase

The fact that electronic transactions are faster, more secure, and effortless means that there's less friction in the sales experience.

A customer won't be put off by long queues or constrained by the amount of money they have on their person. Instead, the payment process is an efficient means of getting exactly what they want, rather than being seen as a potential obstacle in their way.

2

Security

Consumers don't need to carry cash around with them. This reduces the impact of theft or loss, because they can block their cards or mobile wallet immediately.
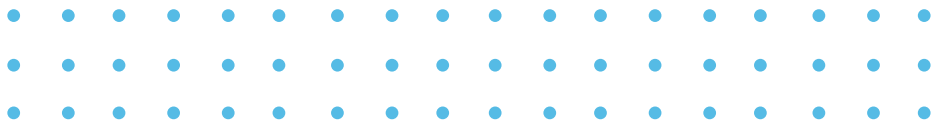
Advantages of contactless payment for the customer are as follows:

1 Speedier and more convenient

Research by Barclaycard found that tap & go contactless payments are, on average, 7 seconds faster than Chip & PIN, and 15 seconds faster than cash – and this is a major plus point for your customers.

2 Hygienic

The COVID-19 global pandemic has brought contactless payment into sharp focus for another reason: public health. With contactless, the consumer can avoid typing in their PIN (pls note, up to a certain amount) or swapping physical cash, thereby reducing their contact with people and surfaces.

3 Better experience

If the checkout process is smoother and quicker, you can spend more time enhancing the experience for visitors. So, in the end, your customers enjoy themselves more.

How Do Contactless Payments Work?

We've spoken a lot about contactless payments as part of the world of electronic payments, but how exactly does contactless technology (RFID, NFC + QR Codes) work for consumers and merchants?

Globally, the contactless payment market is expected to hit $18 billion by 2025 – an increase of almost $8 billion from 2020. What's more, **total contactless spending has continued to grow in Europe**, with the region anticipated to lead the way ahead of other markets.

Contactless payments are made by tapping or waving a contactless card, smartphone, or wearable device over a payment terminal, which – as if by magic – accepts the transaction.

But it's not magic. So, how do they work? Let's break it down:

Credit or Debit Cards

A contactless debit or credit card has a built-in microchip which is capable of emitting radio waves. The card also has an antenna in the plastic designed to secure the connection with a card reader.

The technology at play here is called **near field communication**, or **NFC** for short.

To pay for something, the customer holds their contactless card near to the reader, allowing the card's microchip and the card reader to communicate with one another. The card reader sends the transaction details, the card sends back the payment details, and the merchant's payment processor handles the payment.

Smartphones & Wearables (eWallets)

Smartphones, smartwatches, and other wearable devices capable of contactless payment also use **near-field communication (NFC)** to send and receive transaction data.

Once the NFC chip is held within close proximity of a reader, it begins a wireless data transfer. These devices usually require biometric authentication (such as fingerprint scan or facial recognition) to authorise the payment – but also an on-screen PIN can be requested for security.

QR Codes (Payment Apps)

Although not as popular as cards or NFC-equipped devices, QR (quick response) codes are still a viable option for accepting contactless payments.

QR codes store hundreds of times more information than traditional vertical barcodes and can be scanned both from screens and printouts.

Most smartphones using the latest software can scan QR codes from directly within the main camera app, meaning there's no need for third-party apps. Your customer would simply open the camera, point it at the code, and follow the instructions on their device to complete the transaction.

6 Things to Consider When Choosing an Electronic Payment Solution

There are a number of considerations when selecting the right electronic payment solution for your business.

Do you rent or buy your terminal? Do you have the room for a large terminal? Do you need a fixed system or a mobile one? **Let's explore your options:**

1. Budget €

As with most business hardware decisions, you have the choice between leasing an electronic payment solution or buying one outright. There are a few key questions you need to answer before making that call:

1 Seasonality

Is your business seasonal or year-round? I.e. Will you see value in purchasing a system that you'll only use during your busy period?

2 The market

Are you operating in an established market? Or are you testing the water with a new venture or location?

3 Options

Are you confident that your target market justifies the outlay, or can you take on a flexible contract that allows you to trial the application of electronic payments at your business?

How much does electronic payment cost?

You will have three main costs if you want to start accepting electronic payment:

	The hardware (and/or software)	_ _ _ _ _ _ _
+	The transaction fee	_ _ _ _ _ _ _
+	The servicing and maintenance costs	_ _ _ _ _ _ _
	Total cost	_ _ _ _ _ _ _

CCV offers a range of cost plans to you as a merchant, depending on where you are located. We have pay-as-you-use models and packages that combine hardware and software, transactions, and servicing into one neat bundle. **Contact your local CCV representative** for more information.
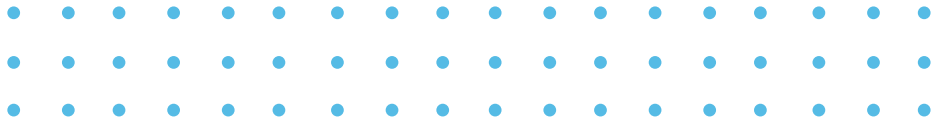
2. Mobile or Fixed?

Once you've considered budget questions, you now need to think about your specific requirements, and how the layout of your space makes a difference.

» Do you need the system fixed to one location on a countertop?

» Or do you want the flexibility of a mobile solution?

The latter is preferred in the hospitality industry, where servers can take the terminal directly to the customer's table. However, it's also gaining popularity in other areas, such as retail, allowing salespeople to close sales quicker by handling the transaction on the shop floor. You'll also see mobile solutions in industries such as mail and package delivery, takeaway restaurants, and home beauty therapists.

3. Programme Integrations

Do you want to integrate gift card schemes and loyalty programmes into your payment environment? If so, your hardware and software must be optimised to accept certain schemes, and back-end infrastructure should be set up to help you manage this.

4. Service and Maintenance Needs

What level of service, support, and maintenance will you need? Some businesses need 24/7 support and maintenance callout, while others simply need telephone and online chat support.

5. Transaction Volume

Your volume of transactions will impact your costs, which in turn make certain packages more cost-effective than others when you're choosing a payment partner. For example, some packages include free transactions under a certain amount, and others are on a sliding scale.

To understand more about CCV's pricing structures, check out our local websites.

6. Target Audience

Finally, as we've alluded to above, you need to consider your target demographic.

» Which age range do you serve? Would switching to a cashless payment system be welcomed or off-putting for potential customers?

» Do you understand the habits of consumers based on your location? Is a cashless approach prevalent in your market? Or is cash still king?

For example: Remember that payment habits differ around Europe. It's worth bearing in mind that cash is still very ingrained in German culture, meanwhile the Nordics are among the leading countries in Europe for electronic transactions – and the Netherlands and Belgium are following a similar cashless path. Each territory is different.

Which Electronic Payment Methods Should I Choose to Accept?

The preferred electronic payment methods vary based on where your business is located. Here are some of the brands that you should consider accepting.

Mobile wallets

Google Pay

Google Pay is a digital wallet (or mobile wallet) – an Android app where consumers can store their debit and credit card details and pay via their device's Near Field Communication (NFC) on the merchant's contactless payment terminal.

Apple Pay

Apple Pay is a digital wallet (or mobile wallet) – an IoS app where consumers can store their debit and credit card details and pay via their device's Near Field Communication (NFC) on the merchant's contactless payment terminal.

Payconiq by Bancontact

Payconiq by Bancontact is the leading mobile wallet payment method in Belgium. In 2018, Payconiq by Bancontact recorded 34 million mobile payments in Belgium, which is an increase of 100% compared with 2017. Payconiq is in use throughout Benelux.

Debit cards

Mastercard

Mastercard debit cards are accepted at millions of locations worldwide.

Visa Debit

Visa Debit is a major brand of debit card, issued by Visa and the most widely-accepted debit card around the world

V PAY

V PAY is a Single Euro Payments Area (SEPA) debit card for use in Europe, issued by Visa Europe.

Girocard

With more than 100 million issued cards, Girocard is the most common debit card in Germany.

Maestro

Maestro is a debit card brand that leverages the Mastercard network. It was launched by Mastercard in 1991, and is now accepted at around 15 million points of sale globally.

Credit cards

Visa **VISA**

Credit cards with the Visa brand accounted for 17.10% of card purchases worldwide in 2018. And in 2019, there were 797 million VISA credit cards in circulation globally.

Mastercard

Credit cards with the Mastercard brand accounted for 11.39% of card purchases worldwide in 2018.

American Express

American Express (Amex) is a processing network and credit card provider that competes with Visa and Mastercard. American Express had a 2.26% share of card purchases worldwide in 2018.

Which Electronic Payment Solutions are Available from CCV?

With CCV, you can make sure that you're able to accept all the major payment methods in your country.

Fixed payment terminals

Our world-class fixed countertop payment terminals enable you to accept PIN, contactless card, and digital wallet transactions. These terminals can be integrated with your cash register system, and are available to rent or buy as part of a package that includes CCV's payment processing and support service.

Learn more about our fixed countertop terminals on our local CCV websites **here**.

Mobile payment terminals

Our mobile payment terminals can operate on bluetooth and WiFi or 4G networks, allowing you to bring the touch-point to customers wherever they are in your store. With these solutions, you maximise convenience and flexibility for customers and employees without compromising security.

Learn more about our mobile terminals on our local CCV websites **here**.

Unattended payment terminals

Our unattended terminals integrate into vending and dispensing systems, and they're also suitable for SMEs that offer their customers ticket purchasing, fuelling, and charging. If you want, you can keep driving revenue for your business in times when staff aren't present to process transactions.

Learn more about our unattended payment terminals on our local CCV website **here.**

App-based payment solutions

Our secure app-based software solutions for smartphones and tablets allow you to use your own devices to accept **digital payment via QR code**, but can also be extended to accept contactless card and mobile payments. Perfect for startups on a budget – or to use as a backup for your main payment terminal.

Learn more about our app-based payment solutions on our local CCV website **here.**

Why Choose CCV as your Electronic Payment Partner?

CCV is your partner for everything related to electronic payments

We're your one-stop-shop for payment terminals, transactions, and servicing. With CCV, you can be sure that we'll make payment happen for your business – however your customers prefer to pay.

We're constantly pushing our technology to new heights, helping merchants to future-proof their payment infrastructure in line with changing consumer habits. And your success is our success, so we're proactive about giving you the support you need at the right time.

One-stop-shop

Future-proof

Local support

Online Payments: Everything You Need to Know

Online payment was once limited to credit and debit cards alone. Today, however, there are literally hundreds of ways for consumers to pay online.

These include Apple Pay, Google Pay, PayPal, iDEAL (in the Netherlands), Bancontact (in Belgium), Giropay (in Germany and Austria), and more – plus a multitude of gift card schemes and vouchers.

In this section, we'll look at some of these options in more detail, before explaining how online payment works, the benefits of accepting payment online, and how much it costs to start selling on the web.

Popular Payment Methods for Your eCommerce Store

1

Visa **VISA**

Visa is the largest global card network in the world. It's a popular option for online shopping, offering a range of security benefits to users, including protection against fraud, loss and theft. Visa is also a well-known brand, and its presence on your website builds trust.

2

Mastercard

Mastercard is one of the largest globally accepted. Like Visa, it's a trusted payment method thanks to its extensive insurance options for users – and it's also a notable brand.

3

Maestro

Maestro is a debit card which leverages the Mastercard network. In several countries, local brands, like Bancontact in Belgium co-brand with Maestro. As a debit scheme, a Maestro transaction is immediately deducted from the customer's bank account.

4 PayPal

PayPal is the most commonly used digital wallet in the world. A recognisable and proven payment method, the PayPal brand can lend legitimacy to your webshop's checkout process. In fact, websites with PayPal convert at an 82% higher rate than those without PayPal.

In 2019, there were over 277 million active PayPal users across the world.

5 Bancontact

Bancontact is the preferred payment method in Belgium. Payconiq is the smartphone app, and it also offers QR code functionality.
When your customer arrives at the online checkout, they simply choose 'Payconiq' or 'Bantontact' as their payment method, scan the QR code with their Payconiq app (or their bank app), and enter their PIN code to complete the transaction.

6 Giropay

Giropay is the online equivalent of Girocard, the most common debit card in Germany and Austria. For online payment, customers choose Giropay, select their bank, and log in to their online banking. From there, they review the prefilled payment details and authorize the payment.

Giropay uses real-time bank transfers, meaning all payments are 100% guaranteed.

Depending on where you're located, there are other online payment brands that you may wish to consider accepting:

Klarna

SOFORT (Pay Now by Klarna)

Amazon Pay

American Express

SEPA Direct Debit

Trustly

AfterPay

Note:
It is advisable to first determine which payment methods you would like to offer to your customers. The vast majority of your customers will want to pay with the tried-and-trusted methods that are widely used by their friends and family.

How Exactly Does Online Payment Work?

The payment brand

The cardholder (the customer)

The acquirer and/ or acquiring bank

The issuer

The PSP
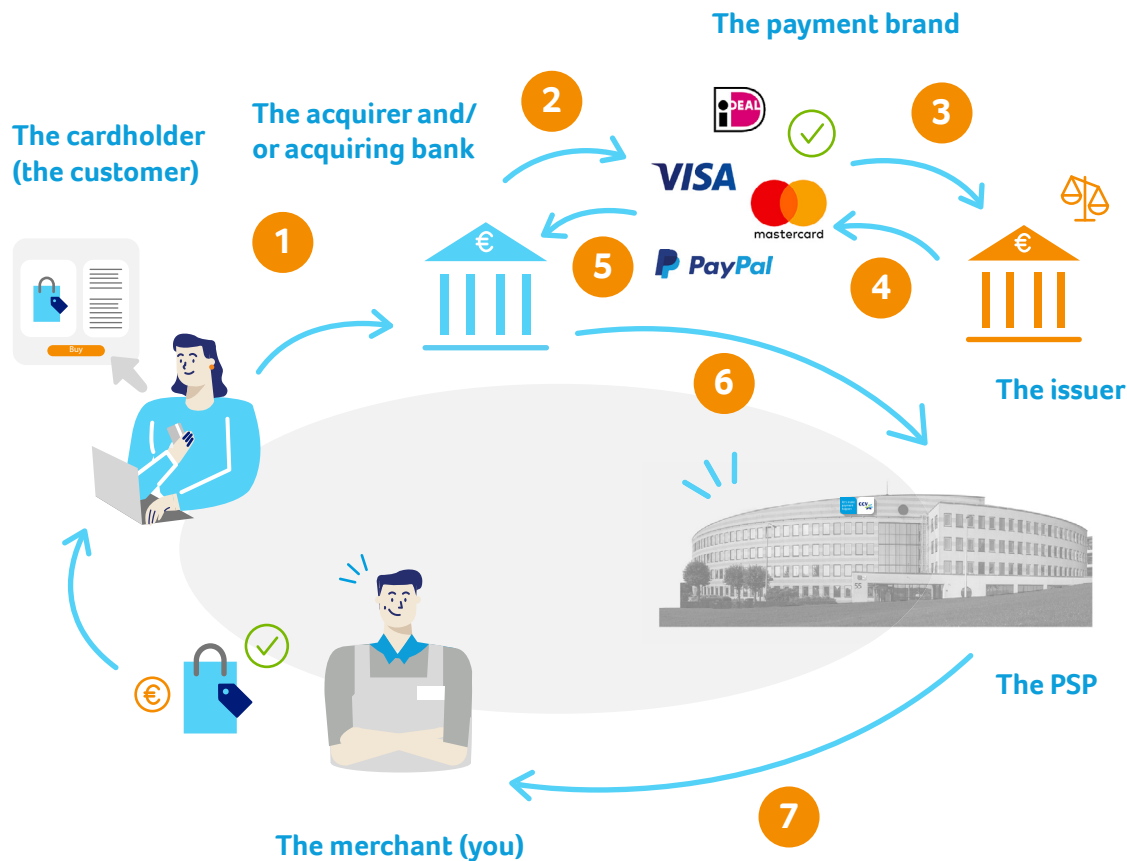
The merchant (you)

The Online Transaction Flow

Online transactions follow basically the same 7-step flow each time, covering customer authentication, sale completion, and payout to the merchant:

1. The consumer orders a product or service, and chooses to pay for it online through the merchant's webshop. While doing this, the consumer enters their details and authenticates herself/himself with a form of **Strong Customer Authentication (SCA).**

Note: Strong Customer Authentication (SCA) is now part of the authorisation process for online payments, since the advent of PSD2. Some low-value and low-risk payments are exempt, and so too are merchant-initiated transactions, subscriptions, and phone sales.

SCA prompts the customer to prove their identity with two of three things: something they know (e.g. password), something they have (e.g. device), and/or something they are (e.g. fingerprint or face). This prevents fraud and ensures safe online transactions.

2. The merchant passes the transaction details to the acquiring bank. If the merchant works with a Payment Services Provider (PSP), the merchant passes the data to the PSP, and they ensure that the acquirer is informed of the transaction details. In the end, the PSP also ensures that the merchant receives their money.

3. The acquiring bank passes on the transaction details to the issuing bank (the issuer).

4. The issuing bank (the consumer's bank) checks the transaction details and will verify if the payment details are correct and if there is enough balance to pay for the purchase.

5. The issuing bank receives the approval or refusal from the merchant, and the payment gateway then provides confirmation of the sale to the customer and the merchant.

6. The issuing bank will pass on its approval or refusal to the acquiring bank.

7. The acquiring bank will ensure payout to the merchant. If the merchant works with a collecting PSP, the PSP will take care of the payout to the merchant.

What is a Payment Service Provider (PSP)?

A Payment Service Provider is a company that receives, authenticates, and processes electronic payments on behalf of merchants.

There are two types of PSP:

1. Collecting PSP

A collecting PSP collects all the online sales revenue from the different payment brands and acquiring banks in order to send it as one payment to the merchant. With this model, the merchant only has one contract, one point of contact, and one payout – just the PSP.

CCV is a collecting PSP for all brands that allow this model. Note: PayPal doesn't allow this, and pays the merchant directly.

2. Switching PSP

A switching PSP only takes care of the technical part of the transaction. This means that the merchant needs to have a contract with an acquiring bank, which will pay out the funds from online sales. This results in multiple points of contact, and makes the process far more complex for the merchant.

What are the Benefits of Online Payment?

According to Statista, retail eCommerce sales are set to reach $6.5 trillion by 2023. It's clear that the modern consumer is fully-committed to online shopping. So, why should you join them as a merchant? Let's examine the benefits of facilitating online payment.

Advantages for the Merchant

1

Sell in multiple channels

Increasingly, customers expect an omnichannel shopping experience. They want the opportunity to browse in-store and buy online, or vice-versa. When you implement online payments, you capture more sales by simply adding another revenue stream.

Note: this has been hugely beneficial to businesses during the COVID-19 crisis, because they can continue to sell to customers despite closing their physical store. CCV recorded a 3x growth in online transactions during the first two quarters of 2020.

2

Build a digital storefront

An online presence (including an eCommerce store) will build your brand and will also lead customers towards the brick-and-mortar store.

3 Builds trust

In this day and age, having the ability to sell on your website is just as important as having the website itself. It legitimises your business in the eyes of a discerning consumer and potentially sets you apart from the competition.

4 Subscription options

Depending on your industry and business model, you could offer (or pivot to) a subscription model and accept recurring payments online.

5 Removes geographical restrictions

While brick-and-mortar stores are largely limited to customers in their immediate vicinity, online stores face no such concerns. Accepting payment on your website means your shop is open 24/7, 365 days a year, worldwide!

6 Customer insight

Selling online gives you the chance to use online marketing tools to target new customers, and website analytics to gain insight into customer needs and behaviours.

Advantages for the Consumer

1 Speed and convenience

Just as consumers are no longer restricted by geography, they're also not limited to shopping at a particular time. They can access a webshop morning, noon or night and make payments quickly and securely.

2 Fewer obstacles to spending

No crowds. No queues. Today's consumer can hop online and enjoy a frictionless shopping experience in a few clicks or taps.

3 Digital records

Online transactions mean digital receipts. Better for the environment and more convenient for recordkeeping purposes.

4 Future-proofing

The digital native generation will do everything through their mobile devices, including browsing and shopping online. By accepting online payment, you are ready to make the experience as seamless as possible for them.

How Much Does Online Payment Cost?

When you sell online, you may have costs associated with setting up and using your website, such as web design and development, hosting, plugins, and shopping cart software. And after you're up-and-running, there are also fees to pay for accepting online payments.

Online payment costs vary depending on the type of transaction, the volume of transactions, gateway fees, and processing fees. With some providers, (note: not CCV!) you may be asked to pay a one-time setup fee to the Payment Service Provider (PSP), depending on the length and terms of the agreement.

We can't tell you exactly how much it will cost to accept online payment, because it differs from business to business depending on your online payment infrastructure.

However, this is what you should consider about the costs of accepting online payment:

» **Gateway fees**: The gateway fee is charged by the PSP for taking care of the technical part of the transaction, much like what happens with a physical terminal in a store. This might be a fixed monthly fee and/or a fixed (or variable) fee per transaction.

» **Transaction fees**: Every time a merchant receives a payment, they're charged a small percentage of the transaction's value to cover the costs of the multiple parties involved.

   This can vary based on the type of transaction (e.g. credit cards are more expensive to process than debit cards) and the volume of transactions (often, the more you sell, the cheaper your rates). These transaction fees are charged by the acquiring bank – either directly, or via your PSP.

» **Additional fees** :Depending on the merchant's agreement with their provider, they may also be liable for fees related to refunds, chargebacks, early cancellations, or security.

Gateway fees   _ _ _ _ _ _ _ _

+   Transaction fees   _ _ _ _ _ _ _ _

+   Additional fees   _ _ _ _ _ _ _ _

_____

Total cost   _ _ _ _ _ _ _ _

CCV Online Payments:
Our Online Payment Solution

When online and in-store commerce merge into multiple payment flows, you need a Payment Service Provider (PSP) that can handle both and in a robust and flexible way. CCV is your one-stop-shop payment partner — and CCV Online Payments is the online payment solution you need.

With CCV Online Payments API, you can accept Maestro, Mastercard, Visa, Visa Electron, V PAY, PayPal, iDEAL, Giropay, SOFORT, American Express, Bancontact, CartaSi (Italy), Carte Bancaire (France), and Dankort (Denmark). And we are adding new payment methods every year.

You can find the transaction costs for each of these online payment methods here.

Note: Don't Forget Our Webshop Platform

With our webshop solution, you get an all-in-one eCommerce platform for your business. For a simple fixed monthly fee, you can choose a package that suits your needs, add your own branding, and start selling online products overnight in a professional and user-friendly online store.

CCV Online Payments is included in this platform, so you can accept all the online payment methods your customers prefer.

Why Choose CCV?

First and foremost, we can be your omnichannel payment partner.

In-store and online payments

Transaction processing

Hardware and software

Support, and servicing

Furthermore, we add more value than simply supplying you with payment technology. For example, the **MyCCV** platform lets you dig into your transaction data and build a deeper understanding of your business.

With our ongoing partnership, you can future-proof your business with the latest payment technology and advice, and **make payment happen** seamlessly for your customers.

Next Steps: Choose Your Electronic Payment Solution

Click here to visit the CCV terminal configurator, where you can follow a step-by-step guide to choosing the right solution for your needs.

Payment configurator

What are you waiting for?

Let's make
payment happen

Want to know more?

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