

GUARANTEED PAYMENTS

Delivering an eGrocery protection experience that's smooth as butter!

Since grocery shopping has changed, shouldn't your business change with it?

From traditional grocery retailers to national drugstore chains, food delivery app marketplaces to meal kit providers, it seems nearly everyone is trying to get a slice of the eGrocery pie.

It's a race to the bottom for instant delivery, with customer expectations becoming increasingly more difficult to satisfy.

Delays, friction and errors are not tolerated. With shoppers able to compare promotions, product availability and delivery and pickup options across multiple retailers with ease, brand loyalty is diminishing.

This combination of competitive pressures, rising consumer expectations and eroding loyalty has created the perfect storm for fraud and abuse.

Worldpay Guaranteed Payments, with Signifyd, has all the ingredients for customer loyalty.

Guaranteed Payments addresses fraud challenges at key conversion points across the customer journey—allowing you to delight your good customers with quick, accurate pickup and deliveries, differentiated loyalty perks and flexible return policies.

By the numbers

- **225%** increase in grocer account fraud pressure from Q3 2020 to Q4 2022*
- **81%** year-over-year (YOY) increase in grocer Buy Online, Pick Up in Store (BOPIS) and curbside fraud attacks in Q1 2023*
- **75%** year to date (YTD) increase in grocer third party fraud for 2023*

Key benefits

- **Dynamic login protection:** Fast track good customers from login to checkout while mitigating brand damaging account takeovers.
- **The world's largest merchant network, including two of the top four global grocers:** With a 98% shopper identification rate, shoppers new to you are recognized by Worldpay and Signifyd.
- **Pre-authorization fraud detection and merchant issuer data sharing:** Earn issuer trust to influence higher authorization rates and reduce false declines.
- **Instantly approve or deny decisions:** Minimize order processing delays and customer drop-offs while reducing reliance on manual review checks.
- **Complete chargeback protection:** Automate order fulfillment—including high risk orders like BOPIS and curbside—knowing you won't pay chargeback losses.

- **Promotion abuse protection:** Incentivize purchase frequency while identifying and reducing losses from serial promotion abusers.
- **Return and refund risk analysis plus recommendations:** Protect your business from criminal refunding and serial abuse while giving spending power back to your good customers.

Proof is in the pudding

With Guaranteed Payments, grocers see loads of benefits.

- 32% reduction in order fulfillment time*
- 4-12% Increase in order approvals*
- 60% reduction in chargebacks*
- Over 7% increase in repeat customers*

Contact your Worldpay Relationship Manager to learn how Guaranteed Payments can make your eGrocery experience smooth like butter.

*Signifyd, June 2023