



Special Edition

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How to Win More Holiday Sales

The holidays are fast approaching and every year the shopping season starts earlier. Savvy retailers hear the sound of the starting gun weeks before the traditional beginning of the shopping frenzy, Black Friday, the day after Thanksgiving and Cyber Monday¹, the following Monday. This year...it's coming even faster, with shoppers starting their searches in early November.

You, as a merchant, can better satisfy your Customer, by adding payment brands that your Customers want to use.

Online shoppers have a holiday wish list of their own. Sure, they might want a diamond tennis bracelet or a set of golf clubs, but on their list are concerns and preferences such as; Security, Convenience and Incentives. Why not give your Customers what they prefer?...Your competitor is only a click away.

Give your Customers the choice of payment brands, security and holiday shopping deals. You will be adding to comfort and convenience and helping to create loyal consumers long after the gifts are unwrapped.

Now, the question lies...How do you add this comfort, security and Consumer loyalty?

Comfort

Your Customers are looking to shop where they feel secure. Security-enhancing payment options, [Verified by Visa](#), [MasterCard SecureCode](#), PayPal, and others provide consumer safety, security and confidence. It has been proven that online shoppers want security and are, indeed, seeking it out. Not only will Verified by Visa and MasterCard SecureCode provide holiday shoppers peace of mind, you benefit too. These payment solutions provide you with real benefits like fraudulent chargeback protection and interchange relief. Merchants participating in Verified by Visa experience higher average order values, up to 62%².

Convenience

Convenience is important to consumers for online shopping and in online checkout. As a matter of fact, in a recent study conducted by Forrester, consumers chose ease as the number one reason they shop online.

The online wallet known as [PayPal](#) got its start as an auctioneers' payment brand and has evolved to a widely accepted way to pay online. The 164 million consumers who buy with PayPal carry \$2 Billion in stored value and considering the ease of PayPal's Express Checkout option, shoppers can spend this in no time at your website. For consumers that use PayPal, adding it to your payment options makes purchasing easier and more convenient.

[Google Checkout](#) sprung into the payments space last holiday season and has gained significant traction among shoppers. Buyers using Google Checkout, for example, not only have the ability to make purchases through a quicker, simpler checkout process, they also have access to other conveniences like a detailed purchase history, multiple stored shipping addresses, and, just in time for the holidays, gift-wrap. For your eCommerce store, Google Checkout will have your web store at the top of the searches and make it easier for consumers to buy from you.

For consumers that want to defer their payments, there is [Bill Me Later](#). When paying with Bill Me Later, online shoppers breeze their way through checkout by only entering their date of birth and last four digits of their social security number. Over 500 major retailers have chosen Bill Me Later for their Customers, including Crutchfield, Toshiba, [Ritz Interactive](#), Skymall.

Bottom line, the new payment brands have grown with a considerable consumer adoption. Perhaps adding these payment options to your online store will add the comfort and convenience that the growing numbers of consumers want.

Incentives

Shoppers are looking for the best deal, especially around the holiday season. You can leverage incentives offered by alternative payment brands by adding them now and have them help create promotions specific to your business. Alternative payment brands Bill Me Later and PayPal Pay Later offer promotions for you to add their payment brand and for shoppers to buy with their brands. Both give customers the opportunity to enroll in deferred billing, such as 90 Days Same as Cash. This is tailor-made for a holiday sale! By offering holiday shoppers these options, you are not only letting holiday shoppers cruise through checkout 'lines' but also give them a bonus to do so!

Summary

Through [Cardinal Centinel™](#) you can give Customers the power to choose how they want to pay. Merchants have been doing this in the face-to-face world for years...now it's time for online shopping to catch up. Implement these new payment brands through CardinalCommerce, and add a competitive edge this holiday season.

Your company's time and resources are best spent satisfying your Customer's needs. One fast, simple and easy implementation of [Cardinal Centinel™](#), your business can access whatever payment brands best suit your target market, with the option to enable others at any time. Cardinal always provides you with the latest versions of every payment solution. These solutions will satisfy your Customer's desire for comfort, convenience and benefit your business with greater visibility in search engine results, conversion rate increases, and a reduction in fraud.

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To find out more about CardinalCommerce and the payment brands we enable, contact salesupport@cardinalcommerce.com or visit our website to view case studies, merchant testimonials and more at www.cardinalcommerce.com.

About CardinalCommerce

CardinalCommerce Corporation is a leading provider of payment brands for banks, merchants, processors and financial service providers. CardinalCommerce enables Verified by Visa, MasterCard SecureCode, PayPal, eBillme, Bill Me Later, Google Checkout, Green DotMoneyPak, NetCash, Western Union, MyECheck and NACHA Secure Vault coming soon. Cardinal's proprietary and easily deployable technology provides consumers, merchants, credit/debit card issuers, and processors the ability to conduct authenticated Internet, wireless and mobile transactions safely and securely. Headquartered in Cleveland, Ohio, with facilities in the United States, Europe and Africa, CardinalCommerce services a global customer base. For more information visit: www.cardinalcommerce.com.

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¹CyberMonday is the eCommerce shopping equivalent to Black Friday, which traditionally refers to the busiest shopping day of the year.

² Visa Global, 2007