



## Enabling Omni Commerce A Seamless Shopping Experience



Over the last few years, with the increase of smartphone and tablet use, there has been significant growth in digital commerce. Customers have the opportunity to order any time, anywhere. They also have options for how they want to receive the merchandise – will they pick it up or will the merchant deliver?

Many merchants are creating an omni-channel experience for their customers that provides convenient, seamless and secure delivery across all of their channels, including in-store, eCommerce, telephone, mobile web, and mobile app.

Visa takes an active role in bringing payment solutions and best practices to support merchants who want to engage in omni commerce. While merchants are aware of the policies for accepting payments, there may be questions about how to handle transactions that cross channels.



### Quick Tip

Always follow proper procedures for accepting and processing Visa transactions. For more information please refer to the Card Acceptance Guidelines for Visa Merchants, found on [www.Visa.com](http://www.Visa.com).

Provided below are various shopping and delivery methods offered by merchants today. These scenarios describe the omni-channel experience depending on the payment and delivery option selected by the customer.



### Quick Tip

Always properly disclose to customers the terms of sale and any specific instructions on completing the transaction either in-store or online, including timeframes for delivery and pick-up, returns, and cancellations.

## Order online for pick-up at store

Customer orders item/s online and decides to go to the merchant store to pick up merchandise at a later time.



### Processing options:

- Obtain authorization for the entire amount of the purchase/order online; issue the receipt and deposit the transaction after merchandise has been picked up.
- Submit an Account Number Verification authorization at the time of the online purchase. Have the customer present a valid Visa payment card/device when they arrive to pick up the merchandise; obtain authorization for the entire amount and complete the transaction. Note: Merchants must use a zero amount in the Account Number Verification authorization.
- Customer can make a prepayment\* (partial or full) at the time of purchase, for custom orders only. Have the customer present a valid Visa payment card/device for authorization of the remaining amount, in case of partial prepayment, when they arrive to pick up the merchandise.

## Order online for pick-up at store by a designated person

The merchant must ensure that the person receiving the merchandise has permission to do so. The merchant should prompt the customer to provide the name of the person picking up the purchase order before completion of the transaction. At the time of merchandise pick up, request a form of ID (e.g., driver's license) to validate their identity.

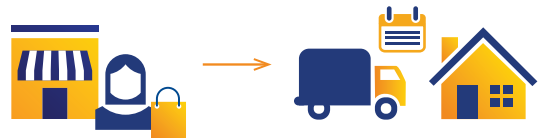


### Processing options:

- Obtain authorization for the entire amount of the purchase/order, issue the receipt and deposit the transaction, after merchandise has been picked up.
- Customer can make a full prepayment\* at the time of purchase, for custom orders only.

## Purchase goods in-store for later delivery

Merchants that offer in-store and online purchases may need to process two different types of transactions based on a customer's order. The delivery may be a combination of one-time delivery and/or a recurring subscription. It is important to process the transaction appropriately.



### Processing options:

- Complete the purchase as two separate transactions. First, complete the in-store transaction for the goods purchased by the customer. Second, complete a transaction for a one-time delivery or recurring subscription.
- Complete the purchase as one transaction. During the purchase indicate which goods are for later delivery or a recurring subscription.

**Note:** Merchants may need to modify their point-of-sale terminals to incorporate delivery information and customize the terms and conditions of sale, as reflected on the customer receipt. Modifications will also be necessary to allow the customer to accept the terms and conditions at the point of sale.

\* Merchants are permitted to receive partial or full prepayment when items in a store are not immediately available or when the customer cannot take items at the time, but will be delivered or provided at a later date. Please refer to *Visa Prepayment Transactions* brochure available on [www.visa.com](http://www.visa.com) to learn about prepayments.