# **Braintree Payments**

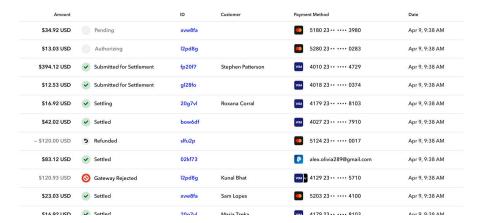
Commerce Vision has partnered with Braintree, a PayPal-owned payments processing provider that prioritises web and mobile payments. Their payment solution offers a number of features tailored to ecommerce businesses and their customers.

- Braintree Payments accommodates multiple popular payment types within a single secure, stable gateway. During checkout, your customers simply chooses from the Braintree offering: credit card (Visa, Mastercard, Amex, Diners), PayPal, PayPal Pay in 4 (a Buy Now, Pay Later option) or a digital wallet such as Apple Pay or Google Pay. Payments are seamlessly integrated for web and mobile.
- No matter which payment option is used, all accepted payments are reported and managed in
  one account console. You and your team members simply login to the Braintree Control Panel
  to view and check transactions, and manage disputes. This minimises the need to access
  multiple provider accounts to check and manage payments.
- Many different payment types can be securely tokenised (saved), ready for future reuse. The
  Braintree vault is a safe and easy way to handle purchasing scenarios where re-entering
  payment details may be a burden on your customers. For instance, vaulted payments make
  recurring and subscription orders, and opt-in purchases, a breeze. For those with many mobile
  customers, less for the customer to do can optimise conversion rates.

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 The Braintree Control Panel offers a range of reporting and analytics tools. Use them to gain key insights into your customers' payment behaviours and adjust your payment offerings and strategies to suits.



- Available are also advanced fraud detection and protection tools, powered by PayPal (included) or Kount (fee payable). Adjust custom filters
  to help protect your business from chargebacks, reversals and claims. 3D Secure is another fraud protect measure available through the
  Braintree setup.
- Braintree also uniquely leverages off the established PayPal brand to offer further benefits:
  - Your customers will recognise a trusted established brand. PayPal is used by more than 8 million Australian consumers.
  - Seamless integration with PayPal One Touch means your customers can purchase fast with fewer clicks on their mobile device. No need to remember their PayPal username and passwords.
  - o PayPal advantages such as free return shipping for your customers applies when PayPal is used within Braintree Payments.
  - The PayPal connection provides a path to global sales with its more than 350 million worldwide PayPal users, multi-currency settlement option and acceptance of many country-specific local payments.
  - The PayPal Pay in 4 buy now pay later offering also becomes available to end users when checking out with PayPal
- Braintree has no lock-in contract, and no upfront, hidden or monthly fees. To get started, sign up for a merchant account. (Contact Braintree
  about their terms and conditions and per transaction pricing options.)

#### Integration with the Customer Self Service eCommerce Platform

The Braintree gateway has been integrated into the Customer Self Service eCommerce Platform as an out-of-the-box feature for sites on 4.30+.

 We have made switching on Braintree Payments a simple, easy to configure CMS-enabled feature. Providing you have a Braintree account, your site can immediately offer Braintree payment options to customers without the hassle, time, and cost of implementing one or more custom solutions.

- We have designed the Braintree payments tab on the checkout page to optimise the Braintree customer checkout experience. Regardless of which payment your customer prefers, all Braintree-supported options are displayed in one offering.
   In the CMS, you control which Braintree payments your site offers. Turn each one on or off as you require.

# Braintree Payments & Credit Card Data Security

See: Braintree Payments Credit Cardholder Data Flow

#### Why Braintree at a glance

(For more detailed information, please visit the Braintree website.)

Feature	What it means for your business		
Out-of-the-box ready	No need to wait		
	✓ Immediate availability on the Customer Self Service eCommerce Platform*		
Multiple payment options in one	Payment flexibility		
	☑ Credit cards, including Visa, Mastercard, American Express		
	✓ Debit cards		
	▼ PayPal		
	PayPal Pay in 4 (Buy Now, Pay Later)		
	■ Wallets, e.g., Apple Pay, Google Pay		
	☐ More to come		
Streamlined processes	Time and resource savings		
	✓ One technical solution		
	One payment processing flow		
Web and mobile optimised	Support for ecommerce		
	Consistent customer checkout experience, no matter what device		
	Support for the most popular wallets		
	Support for one touch or no touch paying		
Reporting and tracking	Payment management in one place		
	✓ Transaction tracking		
	☑ Dispute management		
	Settlement batch summary		
	Real-time information on payment activity		
	✓ User role permission setting		
Global reach potential	Ease of reaching international customers		
	✓ Multi-currency settlement option		
	Seamless integration with the Paypal network		
	▼ Readiness to accept many country-specific local payments		
Security	Compliance ready		

	\ \ \ \ \ \	Level 1 PCI compliance  Card brand compliance - Visa's Global Compliant Provider list, Mastercard's SDP List  3D Secure  No prohibited data storage, e.g., raw magnetic stripe, card validation code, PIN block data
Fraud Protection	Adva	nced fraud detection based on machine-learning intelligence  Custom risk filters to help detect and prevent fraudulent transactions (included)  Premium fraud management tools for even more accurate fraud protection (fee payable)
In-store payment integration	<b>~</b>	Point-of-sale tools (contact Braintree)

<sup>\*</sup> From version 4.30+. Commerce Vision only provides integration services between your ecommerce site and the Braintree gateway. You must have a Braintree account established and in place to use this feature.

## **Additional Information**

Minimum Version Requirements	4.31
Prerequisites	Braintree account; other third party accounts.
Self Configurable	Yes
Business Function	Payment Types
BPD Only?	Yes
B2B/B2C/Both	Both
Third Party Costs	Fees apply

## Related help

- Braintree Vaulting
  Braintree Payment Settings
  Braintree PayPal Settings
  Braintree Google Pay Settings
  Braintree Apple Pay Settings
  Braintree Credit Card Settings

- Braintree Payments Credit Card Data Flow
- Braintree Test Credit Card Numbers