

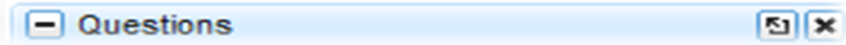
# Summer 2014 Release:

The First Digital Commerce Solution  
for the new Services Economy

**avangate**

[www.avangate.com](http://www.avangate.com)

# Housekeeping Rules

1. All lines are on mute
2. Use the Questions Box on the right – feel free to type questions or concerns in at any time during the webinar--> 
3. Questions will be answered throughout the webinar (so keep 'em coming!)
4. Unanswered questions and parking lot items will be followed up on after the Webinar
5. This presentation is being recorded for later playback and sharing
6. Feedback forms will be provided at the end of the session

**Products Are Dead.**



**Products Are Dead.  
Services Are The New Products.**



# Product



# Service



Renting  
Economy

Sharing  
Economy

Collaborative  
Economy

It's the new Services Economy.

Subscription  
Economy

New  
Economy



# Every Industry Is Being Disrupted By The New Services Economy

**Consumer Goods**  
 ebay Etsy POSHMARK  
 thredUP Threadflip glyde  
 Tophatter FOMO gazelle  
 SAATCHI ART

**Real Estate / Apartments**  
 trulia Zillow  
 craigslist apartment\_list  
 zumper REDFIN @housesnap  
 RadPad RentLingo

**Short Term Stays**  
 airbnb HomeAway VRBO  
 Hotel Tonight FLIPKEY  
 Wimdu

**Office Space**  
 LIQUIDSPACE officeSPACE  
 pivotdesk wework

**Cars**  
 SHIF car360 CARMAX  
 beepi TRUECar

**Carsharing**  
 RelayRides CAR2GO Getaround

**Caregivers / Doctors**  
 Care.com Angle's list  
 healthyrides vitals  
 BetterDoctor ZocDoc

**Ridesharing**  
 UBER Side-car HAIL  
 summon Lyft O  
 Flywheel

**On-Demand Meals**  
 EAT CLUB orla spoon rocket fluc  
 MUNCHERY goldbelly wptip Topingo  
 Zesty Zesty  
 CHEFLR kincao RECIPEDIVED  
 POSTMATES doordash

**On-Demand Groceries**  
 good eggs Instacart placed  
 Blue Apron Hello Fresh citiesprout  
 LASSO  
 platejoy Wholeshare

**On-Demand Laundry**  
 washio RINSE naki

**On-Demand Homecare**  
 Homejoy Handybook  
 airenvoy Paintzen

**On-Demand Self Storage**  
 MakeSpace Boxbee  
 STORAGE BILLI GUARD Clutter  
 Fetch

**Dating Apps**  
 tinder Hinge  
 okcupid ZOSK  
 GRINDR eHarmony  
 match.com

**Fitness Apps**  
 FITSTAR STRAVA  
 myfitnesspal  
 FITOCRACY PACT  
 GAIN FITNESS fitbit

**Wellness Apps**  
 kurbo health Glow weilos  
 @ovuline Rise  
 HEADspace

**Healthcare Apps**  
 health @ahazone AskMD Dr DOCTOR  
 @ahazone  
 medwhat first+ opinion  
 zipnosis ringoDC Share Practice

**Personal Finance Apps**  
 Expensify Level  
 mint BILLI GUARD  
 manilla Spender  
 Check BUDGET Dollarbird

# Customers Have Higher Expectations



## Service @ Every Touchpoint

- Our survey found that 61% of consumers find customer support (instant and 24/7) as the single biggest feature missing from online service providers
- 62% expect a toll-free number, and a very small %age look at Social media
- Top ways of **purchasing** is via the provider's website and via email



## Transact on Their Terms

Over **half of US adults would consider paying** for Online Services if

- they were offered as a **trial** (60%) or
- could be purchased with the ability to **self-service modify their service options** at any time (50%)



## Make It Easy To Pay

**90 percent of consumers do not update** their credit cards on file, directly dropping retention and revenue.

Some of the **top customer frustrations** with Online Services include:

- difficult-to-reach live support (49%),
- inflexible purchasing options (41%), and
- slow customer service/resolution (35%).



# Most Companies Are Unprepared

to tap into the Services Economy





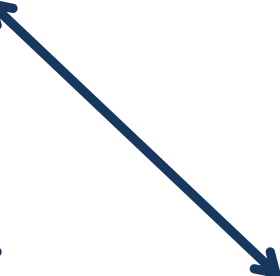
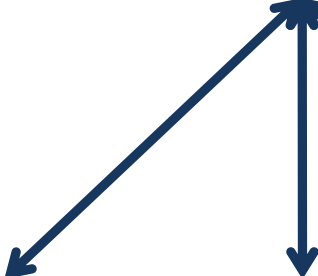
Website



Shopping Cart



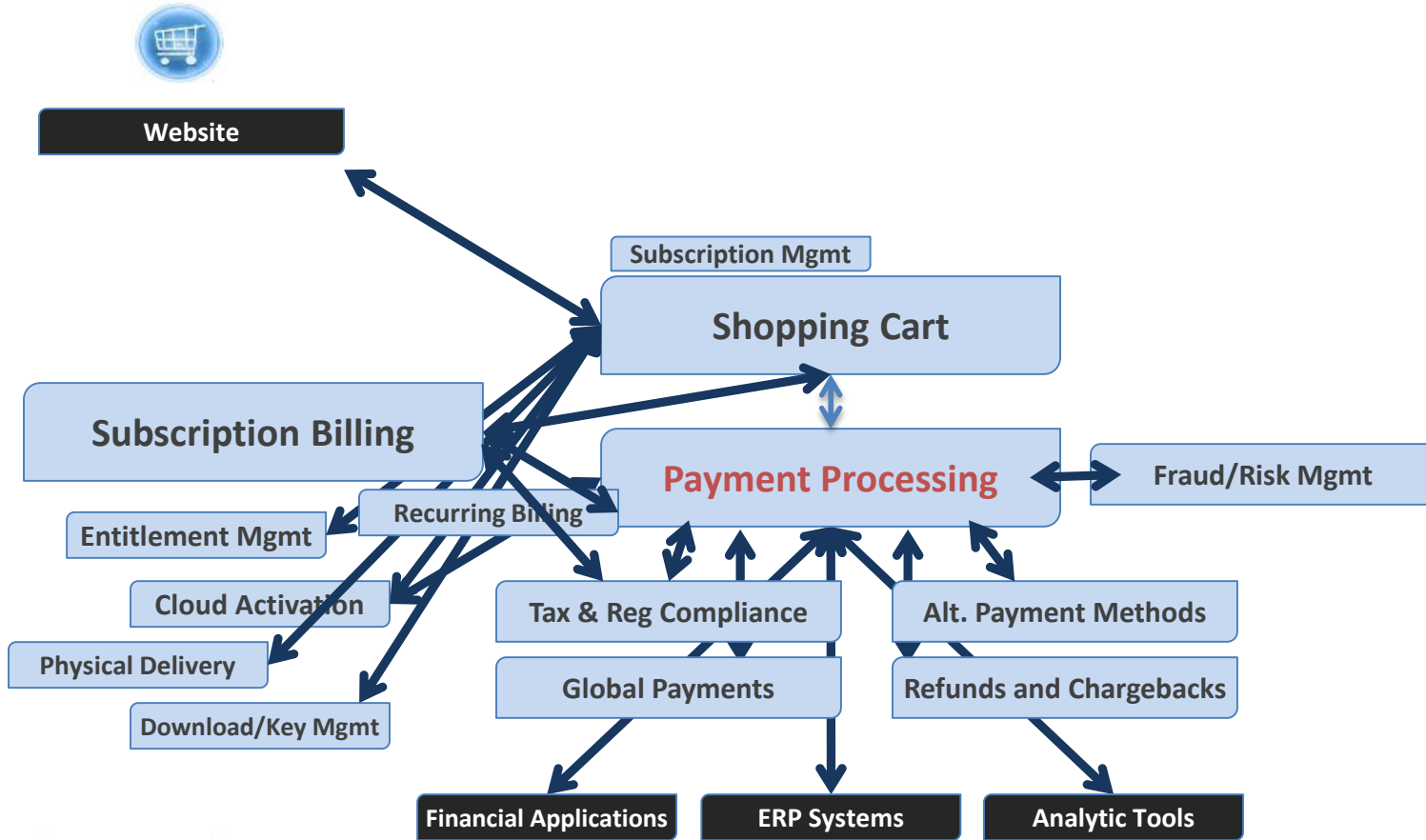
Payment Processing

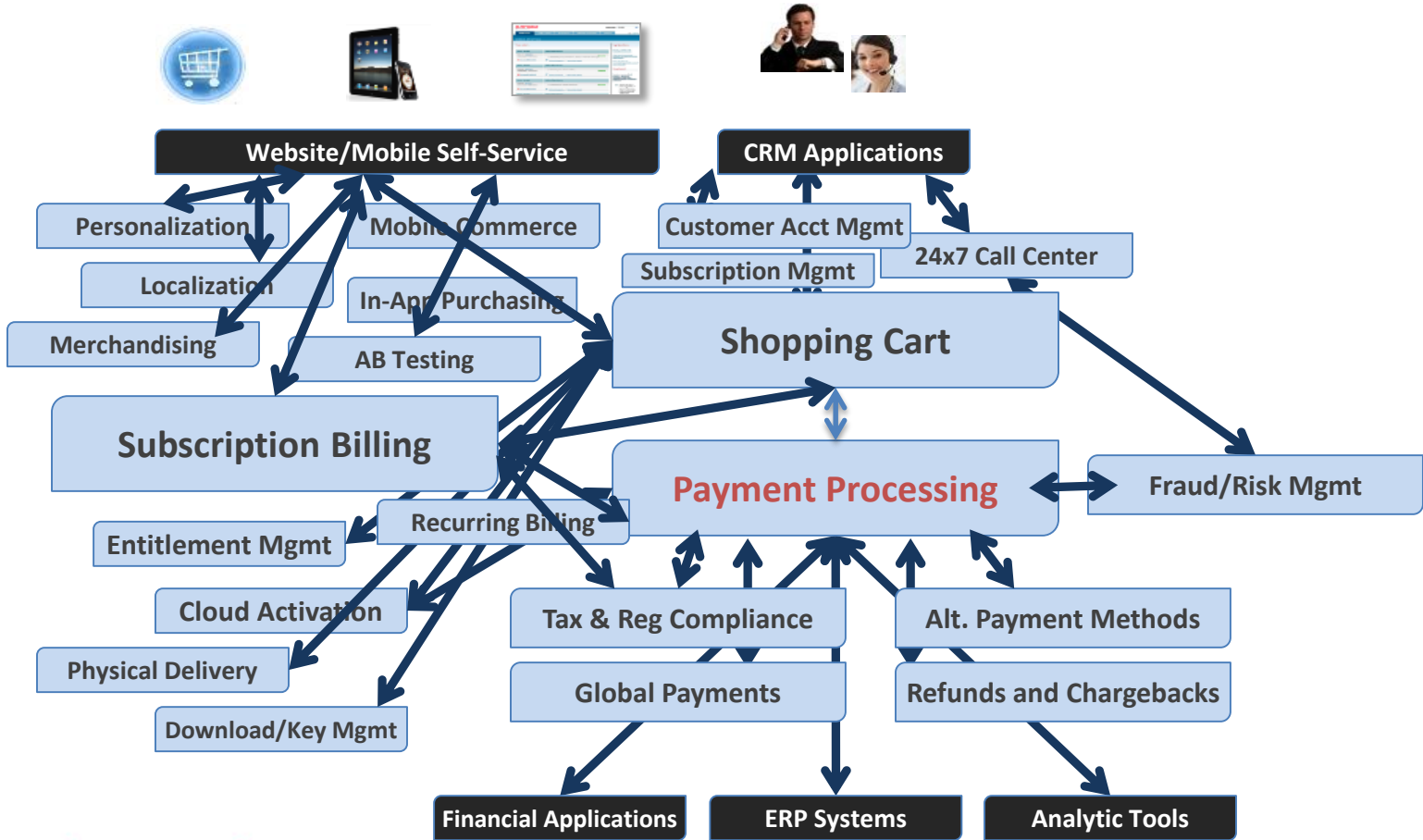


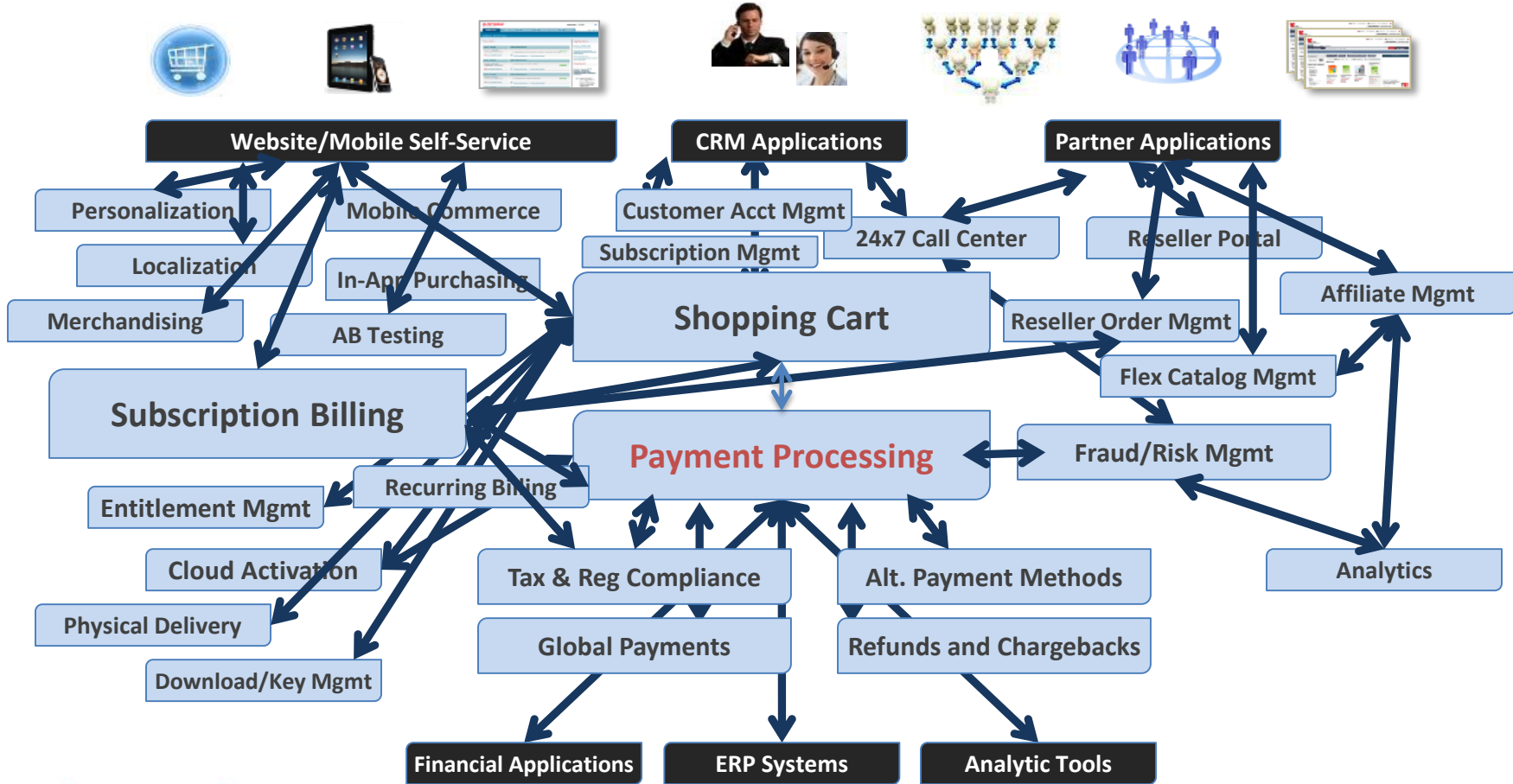
Financial Applications

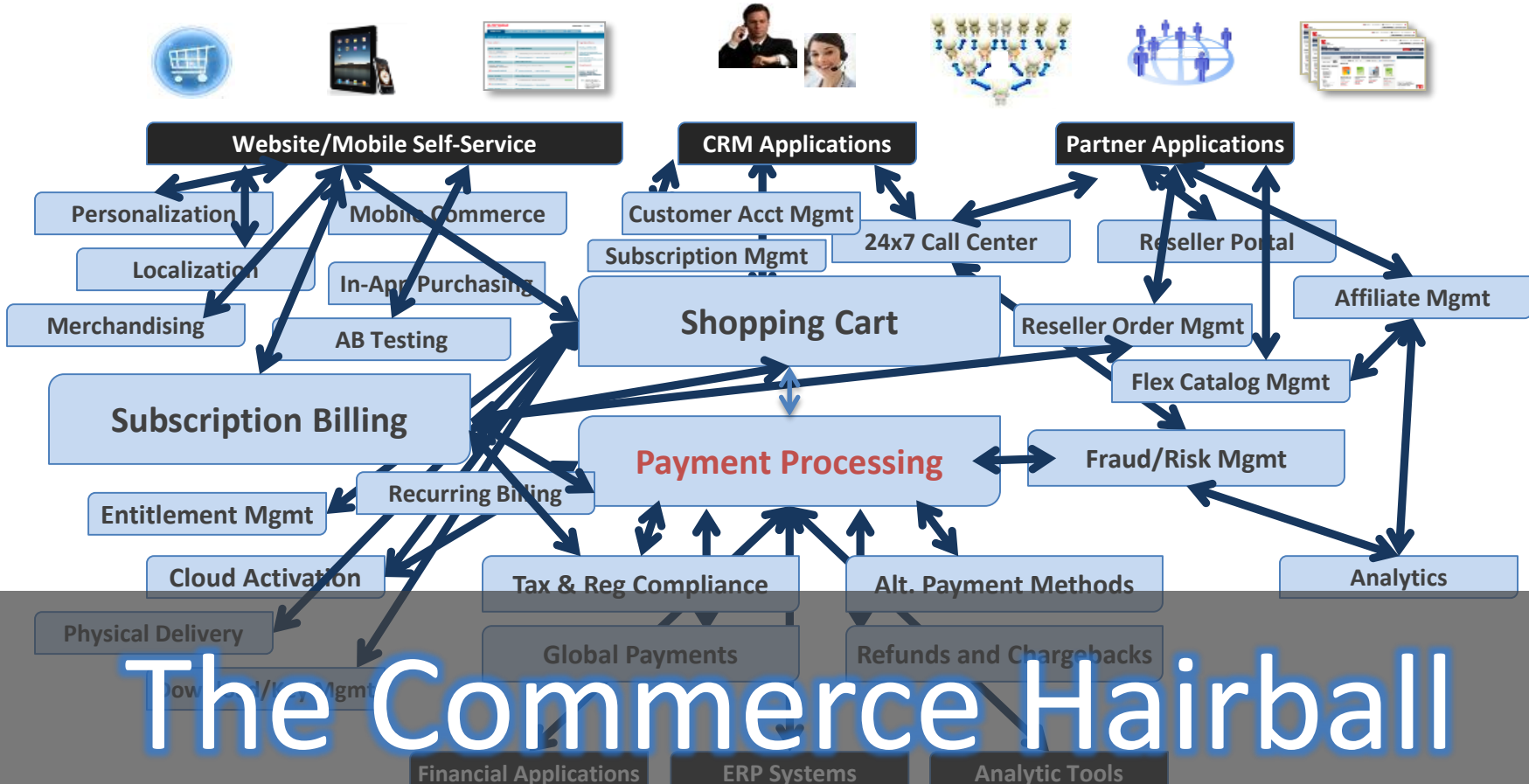
ERP Systems

Analytic Tools



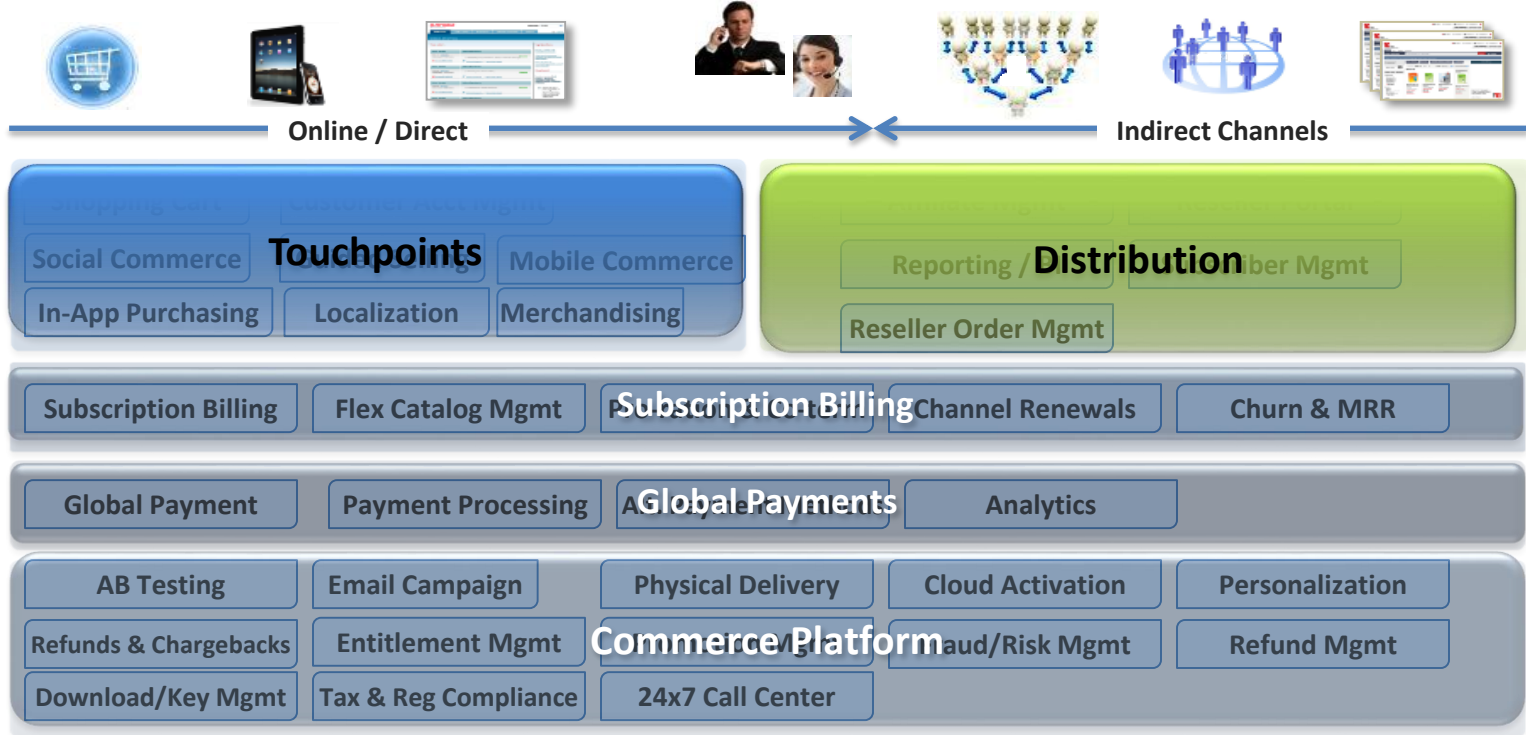






# The Commerce Hairball

# Avangate Digital Commerce Makes It Easy



# Announcing The Industry's First Digital Commerce Solution For The New Services Economy





# Avangate Digital Commerce Release for Services Economy

## Smarter Payments

- **Authorization Dashboard** – recurring revenue analytics across retention & payment authorization strategies
- **Expanded Customer & Subscription Reports**– cohort analytics, recurring rev reports, renewal forecasts, CLV & history
- **Intelligent Payment Routing II** – multi-processor optimization, local processing, cascading billing, Retry Engine+, integrated dunning & metrics
- **Beyond Accepting Credit Cards** – expanded recurring (ACH & iDeal), PO & check processing, LATAM & CIS

## Service Customers at Every Touch point

- **Enhanced online self-service** - 1-click; enhanced cart abandonment, cross-selling & renewals; multi-channel promotions; retention flows
- **Secure mobile cart** - simplified ordering and mobile analytics
- **Services Distribution** - partner-reseller portals, direct registration, affiliate attribution, categories, payouts
- **Assisted-Service Console** – full customer, orders, subscriber mgmt, cross sell, trials mgmt

## Simplify and Scale the Business

- **Secure Mgmt of Cards on File** – 1-click ordering, renewals, upgrades, management
- **Automated Commerce Triggers** – cart abandon, cross-sell, upgrade, retention, & recovery
- **Expanded Chargeback /Fraud Mgmt** – tools, automated processing, reporting
- **Continually Expanding Global Support and Compliance** – Russian & Portuguese support, expanded local numbers, SEPA & EU Consumer Rights adoption
- **Simplified Mgmt**- Extended APIs / SSO support, testing tools, distributed infrastructure

# Smarter Payments

## Smarter Payments

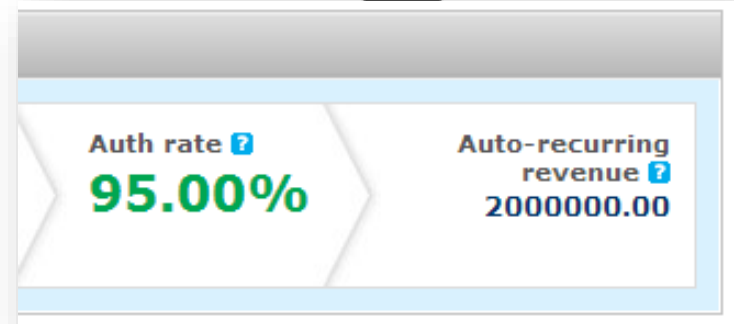
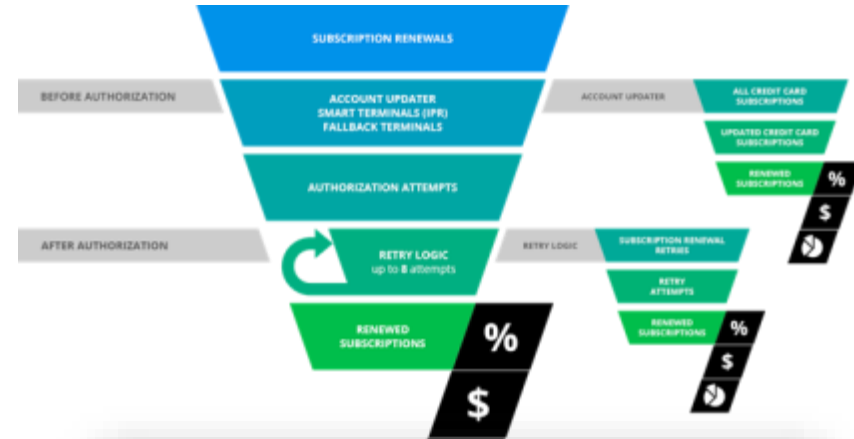
- **Authorization Dashboard** – recurring revenue analytics across retention & payment authorization strategies
- **Expanded Customer & Subscription Reports** – cohort analytics, recurring rev reports, renewal forecasts, CLV & history
- **Intelligent Payment Routing** – multi-processor optimization, local processing, cascading billing, Retry Engine+, integrated dunning & metrics
- **More Payment Methods** – expanded recurring (ACH & iDeal), PO & check processing, LATAM & CIS

# Authorization Dashboard

## Maximizing Recurring Revenues

### Why is it important?

- ✓ Unmatched transparency and visibility of subscription renewals and recurring billing.
- ✓ Extensive authorization data to optimize retention strategies.
- ✓ Granular, subscription-level activity of authorizations and retention tools (**Retry Logic** and **Account Updater**).
- ✓ Data portability capabilities supporting third-party marketing and retention campaigns.



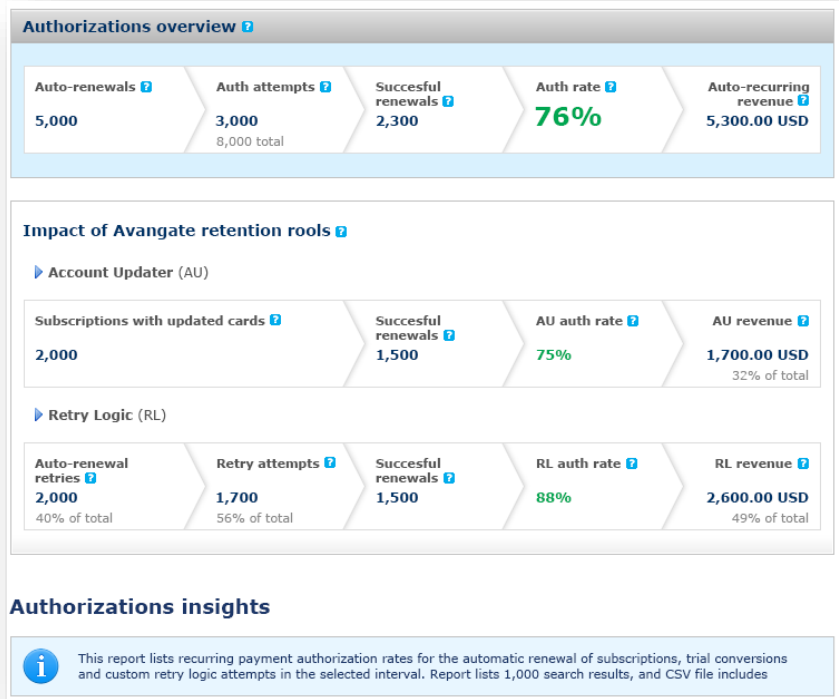
# Authorization Dashboard

## Demo

### Features

- ✓ **Authorization Rates** - revealing key authorization trends such as cards/PayPal performance and rejection reasons.
- ✓ **Retention Tools** - revealing key success metrics of recovery tools like Account Updater, Retry Logic.
- ✓ **Payments Insights** - for recurring orders identify trends and patterns, opportunities for optimization, and issues that need immediate attention

**Availability:** SkyCommerce only, Request to Activate



# Advanced Payments

Investments in Global Compliance, Payment Methods and Emerging Markets

## SEPA & EU Directive Compliance

- European Union regulation simplifying financial transactions / doing business easier.
- Avangate Global Payments make your business fully compliant

## Extended Recurring Support

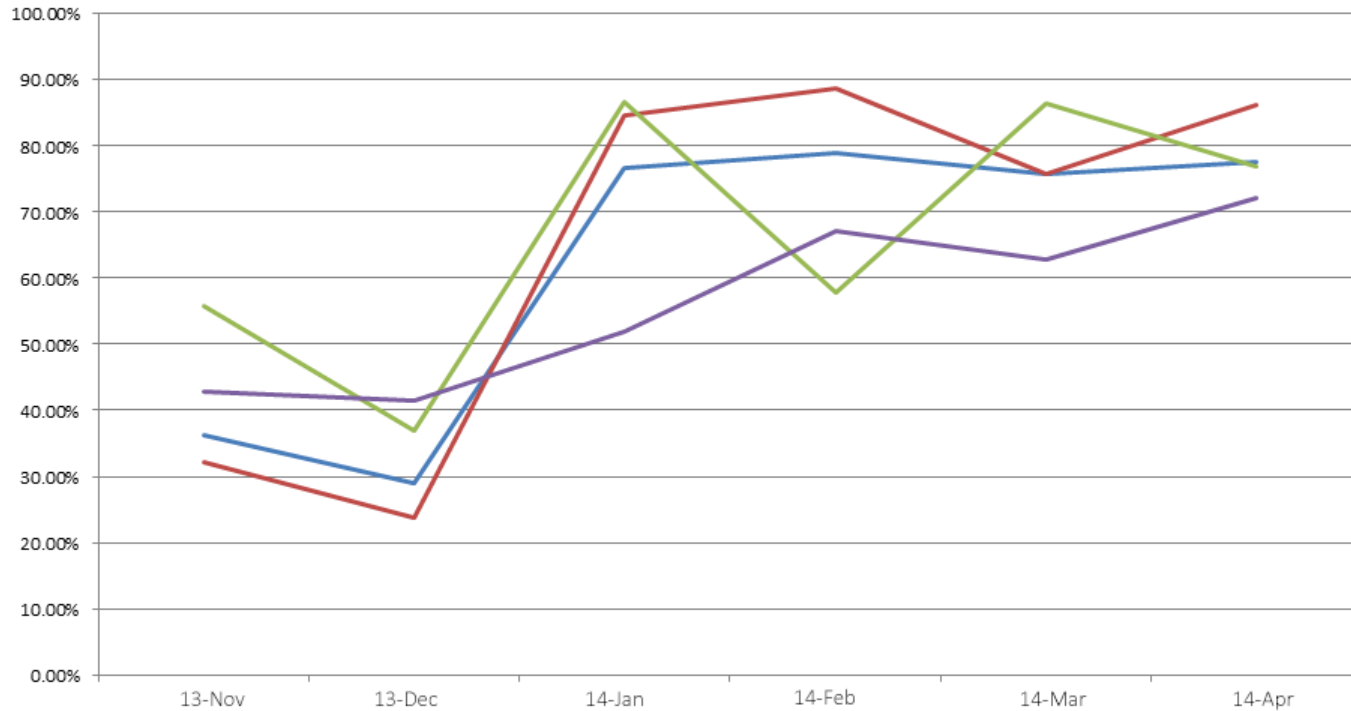
- iDeal Recurring support – processing rebills as Direct Debit for the popular Netherland payment option
- ACH – the newest recurring payment option in Avangate portfolio

## LATAM Entry

- Local Brazilian cards with support for installments, Boleto Bancario
- Local phone support / Marketing services

# Brazil: Tracking Authorization Rates

For local Brazilian cards, significant jump



# Advanced Payments

## Increased Conversions with Fewer Steps

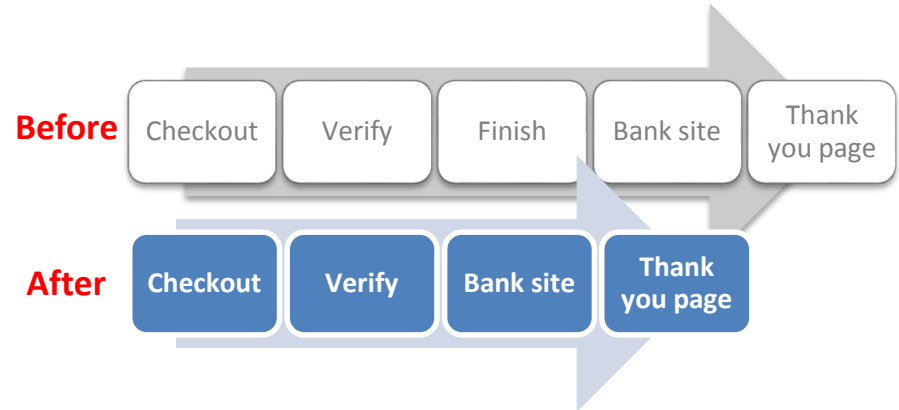
### ✓ Benefits

- Faster, more dynamic purchase process
- Shorter purchase funnel, Higher conversion rate

### ✓ Feature

- Shortened purchase flow for Direct Debit and iDeal
- Shoppers are redirected to their bank in the Review section.
- Applies to customers in Germany, Austria and the Netherlands

- ✓ **Availability:** All accounts using iDeal and Direct Debit



# Advanced Payments

## Gateway Failover for New Customer Acquisition

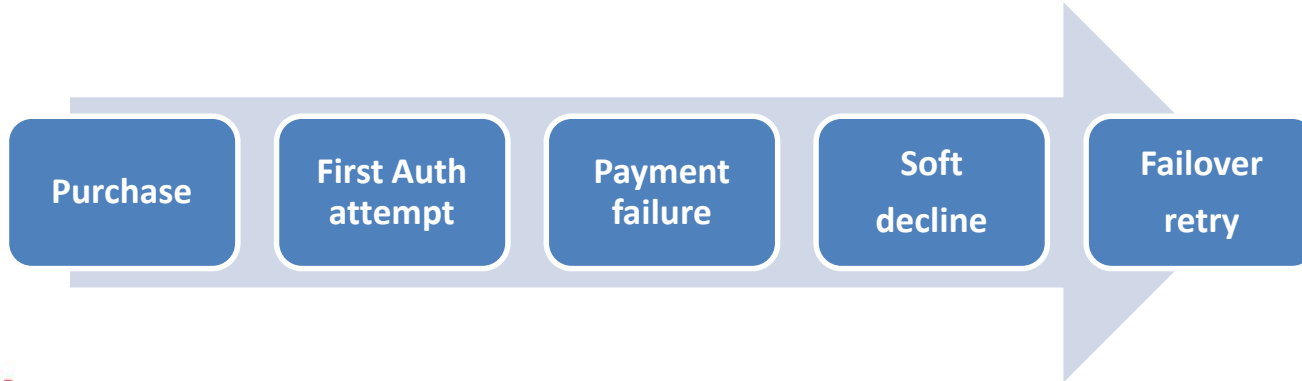
### ✓ Benefits

- Increase conversion rates
- Reduce the volume of unfinished payments

✓ **Availability:** SkyCommerce accounts

### ✓ Feature

- Avangate uses an alternate processor to retry failed payments.
- Is triggered for specific soft declines with a high potential recovery rate





# Service Customers At Every Touchpoint

## Service Customers at Every Touch point

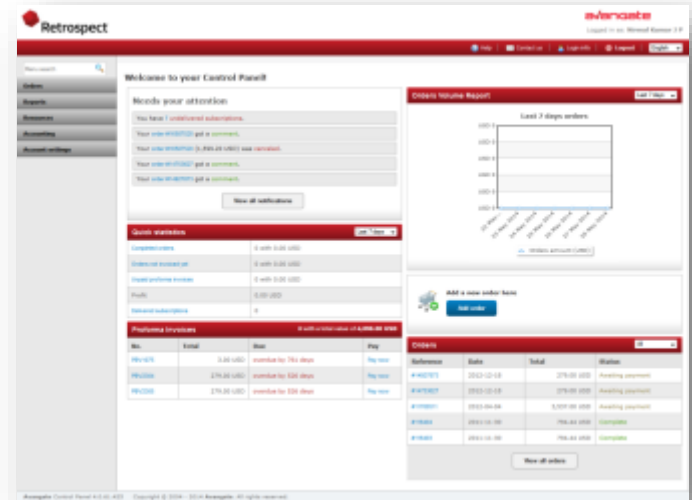
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# Channel Manager Enhancements

## Simplify Partner Engagement

### Advanced partner cPanel customization capabilities.

- ✓ Supporting requirements around overhauling the look and feel of the cPanel.
- ✓ Allowing integration of custom content.
- ✓ Providing seamless transition experiences for resellers and distributors when switching interfaces.
- ✓ Adding more customization capabilities on top of the Channel Manager API to support personalization with minimum development resources.



# Configurable Partner Portals

## Portal UI Customization - Extended Marketing And Collaboration

### ✓ How it works?

- Available to vendors with Channel Manager
- Partner cPanels can be customized for each custom domain or per vendor account
- HTML, JavaScript and CSS

### ✓ **Availability:** All accounts with the Channel Manager module

- Release Candidate, July

**avangate**

You are here: [NG DASHBOARD](#) > [Setup](#) > [Interface Templates](#) > Partners

### Interface Templates - Partners

Default templates **Partners** New

**i** Your Partners' Control Panel uses by default the Avangate template styles. In this section you can customize the elements of the default template, to offer your partners a branded look and feel.

Template:  Default  **Simple customization**  Advanced customization

**i** Your Partner interface can be personalized by using custom templates. For every new template you will make, please follow these simple rules:

- All your required graphic elements must be uploaded on Avangate server (otherwise the SSL connection cannot be established). Go to [Media center](#).

#### Available Templates

Name		Preview	
<b>i</b> <a href="#">Default Template</a>	Inactive	<a href="#">Click here</a> ▼	<a href="#">Edit</a>
<b>i</b> <a href="#">MyAccount Default Template</a>	Inactive	<a href="#">Click here</a> ▼	<a href="#">Edit</a>

[Add new template](#)

# Streamlined Cart

## Simplified Checkout Experience

### ✓ Benefits

- Create a **simple** and logical **checkout** process
- No design & hosting constraints
- **More sales** - giving your visitors a simple and secure way to purchase

### Everyone hates filling out forms....

- **Less fields** for your billing form (according to country and payment regulations)
  - Built especially for **SaaS / Subscription** based products
- ✓ This feature requires that the use of the **SHORT\_FORM** parameter in **Buy links**.

The diagram illustrates the simplification of a checkout form. On the left, a long form with 10 input fields is shown. The first two fields, 'First name' and 'Last name', are marked with a blue plus sign (+). The next three fields, 'Address', 'City', and 'City', are marked with a red 'X'. The remaining four fields, 'Zip or postal code', 'Country', 'State or province', and 'Email', are unmarked. Below the form are the logos for VISA, MasterCard, and PayPal, and a green 'Checkout now' button. An arrow points to the right, where a streamlined form is shown. This form has only four input fields: 'Name', 'Zip or postal code', 'Country', and 'State or province'. Below these fields are the logos for VISA, MasterCard, and PayPal, and a green 'Checkout now' button.

# Streamlined Cart

The screenshot shows the SYS Tweak website interface. At the top, there is a blue header with the logo and a support link. Below the header, a 'Products' table lists items like 'RegClean Pro', 'Include Special Disk Cleaning Tools', and 'FREE PhorAudio'. A 'Payment' form is overlaid on the right side of the cart, showing fields for name, email, country, and card details. The bottom of the page features a dark footer with contact information and legal notices.

**Products**

Product	Quantity	Price
RegClean Pro	1	\$19.99
Include Special Disk Cleaning Tools	1	\$19.99
FREE PhorAudio	1	\$19.99

Subtotal: \$59.97  
Total price: \$59.97

**Payment**

Full Name \*  
John Doe

Email \*  
john@doe.com

Country \*  
[Dropdown]

State of province \*  
[Dropdown]

Card Number \*  
[Input]

Card Expiration Date \*  
Month: [Dropdown] Year: [Dropdown]

CVC2 / CVV2 Code \*  
[Input]

Card Holder Name \*  
[Input]

Check only if you are a company  
 Enable auto-renewal

Finalizing this command, you agree to the [Terms and Conditions](#).  
100% Money back guarantee!

Your payment is securely processed by our partner, Avangate. [Who is Avangate?](#)

**Place order**

**Need Assistance?**  
Check out our Customer Support for more information on online payment related issues, order status and transactions.  
For prompt service, please state the order number from your confirmation email as a reference.  
We are happy to answer any questions you might have on the ordering process.

**Hotline**  
+1 (800) 963-5761 (USA/Canada)  
+37 88 288 8008 (International)  
(24/7 English phone support for online payment related issues.)

Order processed by [Avangate](#), authorized vendor of Avangate BY Products.  
[Privacy Policy](#) [Legal Notice](#) [Terms & Conditions](#)

This is a detailed view of the payment form. It features a 'Payment' title and a 'Select other methods' dropdown with icons for Mastercard, VISA, PayPal, and Apple Pay. The form is organized into two columns. The left column contains fields for 'Full Name', 'Email', 'Country', and 'State of province', along with checkboxes for 'Check only if you are a company' and 'Enable auto-renewal'. The right column contains fields for 'Billing currency', 'Card Number', 'Card Expiration Date' (with month and year dropdowns), 'CVC2 / CVV2 Code', and 'Card Holder Name'. A blue 'Place order' button is at the bottom right. A security notice at the bottom left states: 'Your payment is securely processed by our partner, Avangate. Who is Avangate?'. A terms and conditions notice at the bottom right states: 'Finalizing this command, you agree to the Terms and Conditions. 100% Money back guarantee!'.

# Streamlined Cart

The screenshot shows the Avangate Streamlined Cart interface. At the top, there is a teal header with the Avangate logo and a support link: "Support +1 (505) 963-5701 | English". Below the header, the "Products" section contains a table with columns: Product, Delivery, Quantity, Unit Price, and Value. The table lists one product: "eSoye - Basic 1 month (1 month)" with a quantity of 1, a unit price of \$9.99 USD, and a value of \$9.99 USD. Below the table, there is a checkbox for "I have a discount coupon" and a summary of taxes: "Shipping: \$26.52 USD", "Total VAT: \$0.83 USD (\$19.47)", and "Total price: \$64.90 USD (\$320)".

The "Payment" section is a form with the following fields and options:

- Full Name \***: Text input field containing "John Doe".
- Billing currency \***: Dropdown menu set to "USD - United States Dollar".
- Email \***: Empty text input field.
- Country \***: Empty dropdown menu.
- State of province \***: Empty dropdown menu.
- Card Number \***: Empty text input field.
- Card Expiration Date \***: Two dropdown menus for "Month" and "Year".
- CVC2 / CWV2 Code \***: Empty text input field.
- Card Holder Name \***: Empty text input field.
- Check only if you are a company
- Enable auto-renewal

Below the form, there is a "Place Order" button and a note: "Finalizing this command, you agree to the [Terms and Conditions](#)".

At the bottom of the page, there is a "Need Assistance?" section with a link to "Contact Us" and a "Hotline" section with phone numbers: "+1 (505) 963-5701 (US/CA/UK)" and "+1 (800) 963-5701 (International)".

This is a close-up view of the payment form. The title "Payment" is at the top left. The form fields are:

- Full Name \***: Text input field with "John Doe".
- Billing currency \***: Dropdown menu with "USD - United States Dollar".
- Email \***: Empty text input field.
- Country \***: Empty dropdown menu.
- State of province \***: Empty dropdown menu.
- Card Number \***: Empty text input field.
- Card Expiration Date \***: Two dropdown menus for "Month" and "Year".
- CVC2 / CWV2 Code \***: Empty text input field.
- Card Holder Name \***: Empty text input field.
- Check only if you are a company
- Enable auto-renewal

At the bottom right, there is a "Place Order" button and a note: "Finalizing this command, you agree to the [Terms and Conditions](#)".

# Extended Reporting

## Mobile, Affiliates and Chargeback Reports

### Mobile Cart Analytics

- Advanced tracking scripts
- Dedicated messaging for mobile devices
- Multi-language support

### Affiliates Reporting

- Flexible export formats
- Location built-in reporting
- Actionable insights

### Chargeback Reporting

- Detailed overview of all chargeback stages
- Advanced filters to understand customer satisfaction

# Mobile Cart Analytics

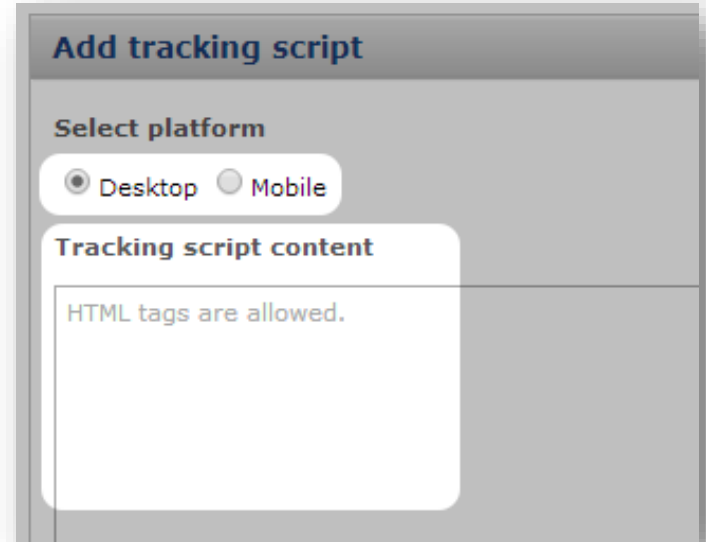
## Track mobile devices shoppers

### ✓ Benefits

- Support seamless tracking script integration for the Avangate mobile shopping cart
- Create targeted, custom messaging for mobile shoppers
- After-sale and tracking capabilities enable standalone management according to cart type: desktop vs. mobile
- Multi-language management

✓ **Availability:** SkyCommerce accounts with the Mobile Cart activated

✓ Release Candidate



The screenshot shows a configuration window titled "Add tracking script". It features a "Select platform" section with two radio buttons: "Desktop" (selected) and "Mobile". Below this is a "Tracking script content" section with a text area containing the text "HTML tags are allowed.".



# Affiliates Reporting

## Improved Reporting for Affiliates

### ✓ Benefits

- Additional options to filter the top sale generating markets.
- Enable tailored campaigns targeting best sources of revenue.
- Affiliate data can be exported as CSV files and imported into third-party systems for analysis.

✓ **Availability:** All affiliates

### Affiliation Report

**Search Options**

Partner:


Product: *Please select a partner to view the products!* Interval:

Orders currency:

Group by:  date (default)  vendor  product

**Display**

---

 [Download CSV](#)

Date	Clicks	Complete Orders	ConvR	Total	Refunds	CommR	USD/CT	CommA	EPC
<a href="#">2014-06-09</a>	3245	2	0.06%	40.96	0.00	43.05%	0.01	17.64	0.01
<b>Total</b>	<b>3245</b>	<b>2</b>	<b>0.06%</b>	<b>40.96</b>	<b>0.00</b>	<b>43.05%</b>	<b>0.01</b>	<b>17.64</b>	<b>0.01</b>

# Extended Ordering & Subscription API

Manage All Aspects Of Subscriptions – Seamless Control

## ✓ Features

- Enhancing in-app purchases, supporting:
  - Seamless single-click subscription renewal purchases
  - Streamlined upgrade/downgrade functionality
  - Simplify subscription/service amendments of product, pricing and options during renewals/upgrades/downgrades
- Optimize embedded Email Marketing or myAccount offerings to drive renewals, up-sell and upgrades
- Real-time access to order information

# Extended Ordering & Subscription API

Manage all aspects of the subscription – Seamless Control

## ✓ What was added?

- Option to alter advanced subscription attributes, including product, pricing & options
- Perform multiple upgrades / downgrades in a short time-frame
- “Ping” the Avangate system at any time during the ordering process to get real time information about orders and their status
  
- **getOrder** method in API 2.1 provides complete order info
- **updateSubscription** in API 2.0 enables seamless subscription amendments

## ✓ **Availability:** All accounts, subject to approval

# Simplify and Scale the Business

## Simplify and Scale the Business

- **Secure Mgmt of Cards on File** – 1-click ordering, renewals, upgrades, management
- **Automated Commerce Triggers** – cart abandon, cross-sell, upgrade, retention, & recovery
- **Expanded Chargeback /Fraud Mgmt** – tools, automated processing, reporting
- **Continually Expanding Global Support and Compliance** – Russian & Portuguese support, expanded local numbers, SEPA & EU Consumer Rights adoption
- **Simplified Mgmt**- Extended APIs / SSO support, testing tools, distributed infrastructure

# Cross-sell Enhancements

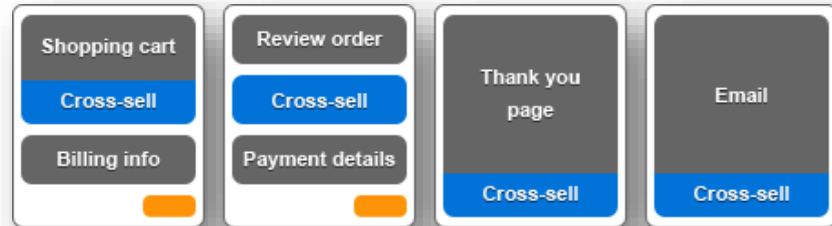
## Demo

### ✓ Benefits

- Increased AOV
- More control over campaigns

### ✓ Features

- Shopping cart (checkout.php)
- Review page (verify.php)
- Thank You page (finish.php) (Release Candidate)
- Payment receipt email



# Up-sell Promotions

## Demo

### ✓ Benefits

- Enhanced control over up-selling campaign setup
- More options to incentivize shoppers to opt for premium offerings

### ✓ Feature:

- Discounts impact the cost per unit of recommended products: Percent vs. Fixed.

### Add new up-selling campaign

**i** The Avangate system will offer the **recommended product** to shoppers when they add the **primary product** to cart.

The up-sell will be triggered once per browser session and only in the **checkout** area of the cart.  
To test up-selling campaigns clear the browser session each time you access the cart.

#### Up-selling settings

Start date   End date

**i** Leave start date blank to start the up-selling campaign immediately after activation. If the end date is not set, the up-selling campaign will stop when you deactivate it.

Discount **i**  
Fixed ▼

**i** Please select the default currency and define the associated discount. You can configure fixed standalone discounts for each currency available for your account, or leave the discount fields empty. The Avangate system will automatically convert the value of the default discount into the currencies with undefined discounts when coupons are used in the shopping cart.

Default currency	USD	EUR	GBP	AUD	CAD	JPY
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Discount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Primary product

Recommended product

Quantity  unit(s)

Recommended quantity  unit(s)

# Abandons and Dunning Management

Follow-up for auto-recurring vs. new acquisitions

## ✓ Benefits

- Control and flexibility over follow-up emails based on the type of subscription renewal event
- Increased revenue and retention rate by targeting shoppers who risk service interruption due to failed auto-recurring payments

## ✓ Feature:

- Subscribers can be targeted granularly depending on who generated the unfinished payment – system or shopper.

Enable order recovery follow-up:

Yes  No [Update settings](#)

#	When	Payment method	Follow-up type	Action
1.	after 2 hours	Credit cards & PayPal	Auto recurring charges and manual order charges	<a href="#">Remove</a>

Add new follow-up (maximum 15 notification emails in total)

Payment method:

When: After   since the last failed charge attempt made

Follow-up type:  Recurring charges [?](#)  
 Manual purchases [?](#)

[Add](#)

✓ **Availability:** All accounts

# Testing Tools – What's Coming

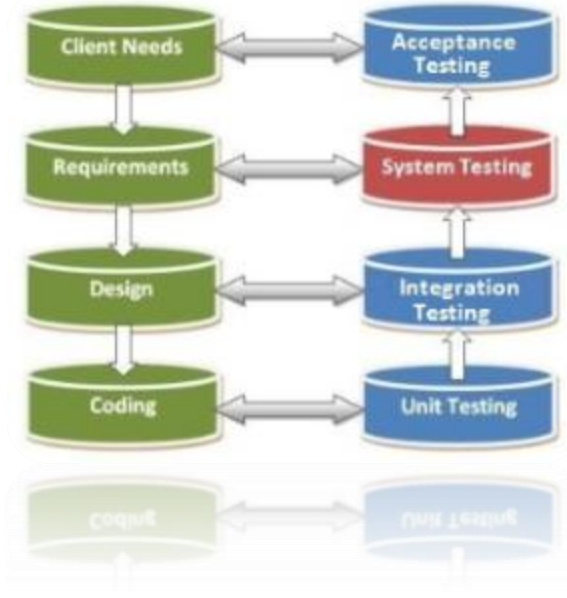
## Integrated self-testing capabilities

### ✓ Benefits

- Create end-to-end tests validating the entire eCommerce Integration & Connection with your databases or other third party services.

### ✓ Features

- LIVE: Enhanced Web hooks – multiple EndPoints
- Release Candidate: Test Credit Cards (and Gateway)
- Release Candidate: Expanded API testing framework – Log Monitor





# Log Monitor

## Historical Record Of API Calls And Notifications

### ✓ Benefits

- Enable you to perform searches across multiple logs
- Correlate events, getting an overview of the entire system integration

### ✓ Features

Failed **Web hook notifications**  
(IPN/LCN/ISE/IRN)

- API calls logging
- Requests concerning Orders & Subscriptions
- Timeframe / Debugging sessions

The screenshot displays the 'API & Webhooks' monitoring interface. At the top, a blue banner states: 'This report provides real-time logs of successful and failed events for the Avangate APIs and Webhooks.' Below this is the 'Report settings' section, which includes a 'Report time zone' dropdown set to '(GMT-06:00)'. The 'Event source' is set to 'API' (radio button selected). The 'Event date' is set to 'Custom', with 'Start date' as '2011-01-01' and 'End date' as '2014-06-10'. The 'Method' field contains the text 'Search API method'. The 'Status' is set to 'Success'. A blue 'Search' button is located below the settings. Below the settings is a pagination bar showing '1' through '9' and '>', with '377 results / show 20 per page' and an 'Export as CSV' button. The main content is a table with the following data:

Date/Time	Duration	IP	Type	Called method	
Mar 13, 2014 08:44:37	0s	10.5.5.40	SOAP (2.1)	<a href="#">[+] login</a>	<a href="#">i</a>
Mar 13, 2014 08:40:53	0.0002s	10.5.5.40	SOAP (2.1)	<a href="#">[+] login</a>	<a href="#">i</a>

# Test Credit Cards & Gateway

Credit cards available for testing purposes

## ✓ Benefits

- All acquisition flows are supported (New, Renewals, Upgrades & Trials) – bonus all order status (Authorized, Approved, Fraud, Canceled)
- API Integrated, Vendors being able to programmatically test the entire flow
- Test all flow & integration both before and after going Live

## ✓ What is it?

- Pre-configured Gateway, allowing vendors to start testing Avangate integration right away
- Test Credit Cards numbers, returning both success and decline responses

# Q&A



# Thank You

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