



# Guide to Evaluate Payment Providers to Increase Direct Revenue

Fulfillment of digital content happens in real-time, and so your customers' payment experience must be effortless. Let's look at 4 ways for evaluating payment providers.





## 1. Compliance with Payment Regulations

Digital goods have two primary payment use-cases:

#### 1. Recurring Subscriptions

- · Credit cards are the popular payment method
- To store card data, PCI compliance is a must
- Complying with the specific guidelines for 'recurring payment' is required

#### 2. Pay Per Content

- Digital wallets either with prepaid balance or postpaid functionality, are best suited since they support micropayments
- Digital wallet providers must adhere to the regulatory requirements of the domicile country
- In the US, digital wallet providers must register as a 'Money Service Business' (MSB) with a Money Transmitter License for every state the service provider operates in

### 2. Global Coverage of Local Payment Methods

#### 1. What is the problem?

How to localize payments for global audience and monetize 'never' subscribers?

#### 2. Why is it an issue?

People will not buy if payment methods are not localized. For example, an English reader in India will prefer paying using a local method in INR.

#### 3. What is the solution?

Payment via banks or digital wallets in the likes of Google Pay, Apple Pay, Raypd, Adyen and Stripe.







# 3. Easy Implementation for Publishers and Creators

- 1. For effortless buy-in from your Technology team, the payments service must be easy to implement.
- 2. Post-implementation, detailed analytics and controls are essential for business teams to optimize the performance of the payments service.

# 4. Seamless Checkout Experience

For converting user intent to higher transactions, optimizing the user checkout experience is essential

- 1. Optimizing APIs to reduce latency; colors and button (one-click) placements for a superior UX
- 2. An elaborate analytics functionality that offers insights into conversion rates across the subscription funnel





## **Direct revenue from every visitor**

Few¢ents enables publishers and digital content creators to monetize their content easily through its 'pay-per-article' micropayments module. By targeting non-subscribers and infrequent, casual visitors, you can optimize your subscription funnel and increase your revenue, resulting in higher returns at zero cost.

