



**Never miss a donation!**

# With you today....

## Fiona Macmillan – Senior Business Development Manager

Fiona has extensive experience working across financial services and also the not-for-profit sector, particularly with fundraising platforms. Most recently, Fiona spent five years at Guide Dogs Victoria working across Single/Regular Giving together with Corporate and Community Fundraising. Fiona is highly skilled in relationship management, business development and event management, and has a passion for creating positive impact and outcomes.

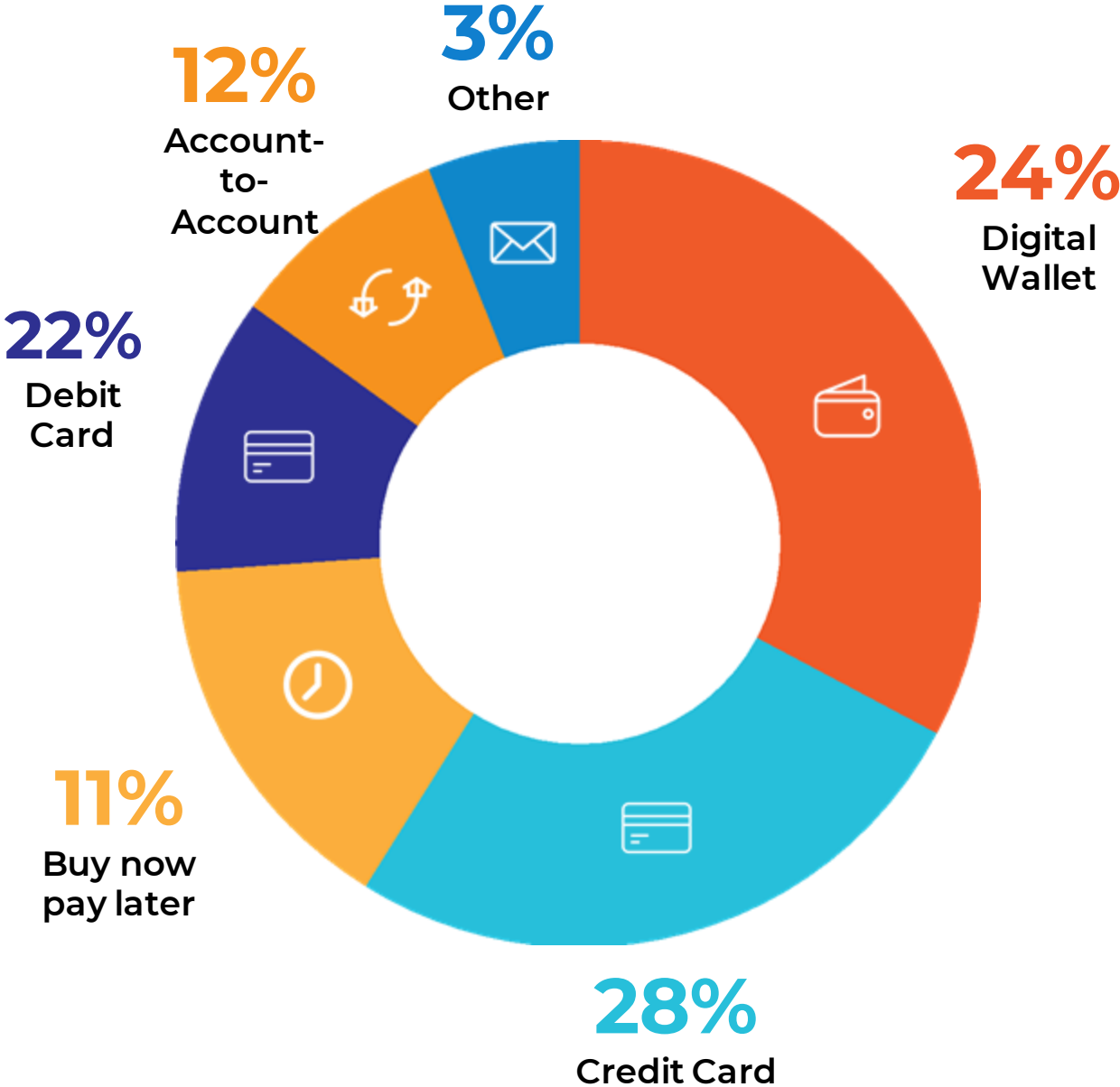


# The era of payments and people

We're entering an era defined not by technology, but by people. We're entering an era where choice is the main driver of the payment landscape. Consumers and their collective choices are the new centre of payments gravity, a living force that's pushing merchants to optimize payment choices. Today's choice era is one of limitless possibilities for consumers, merchants and the payments industry that connects them.\*

# Growing payment options

The 2023 eCommerce Payment Method Mix shows New Zealand consumers demand a broad mix of payment methods.

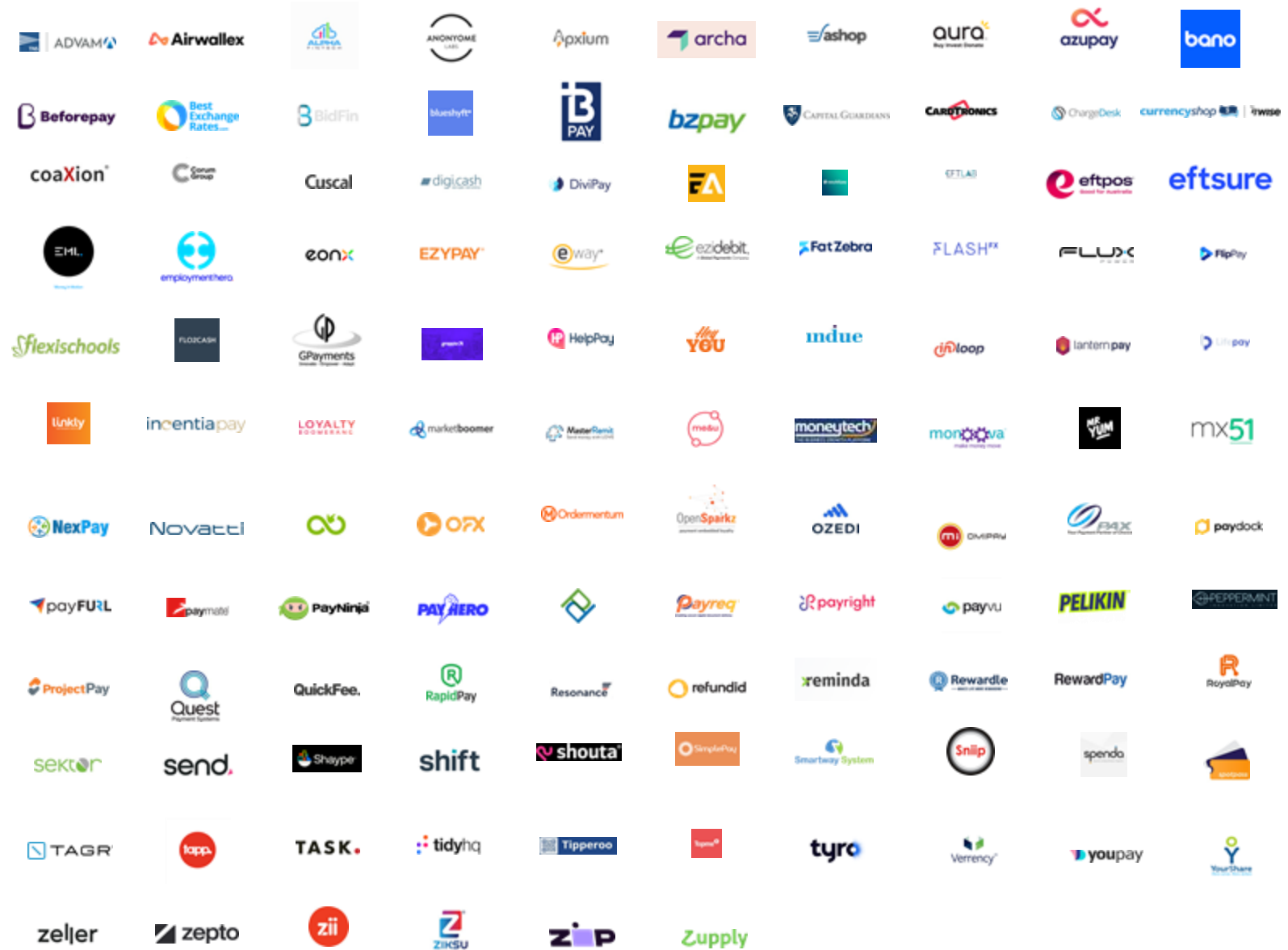


Source: The Global Payments Report 2024

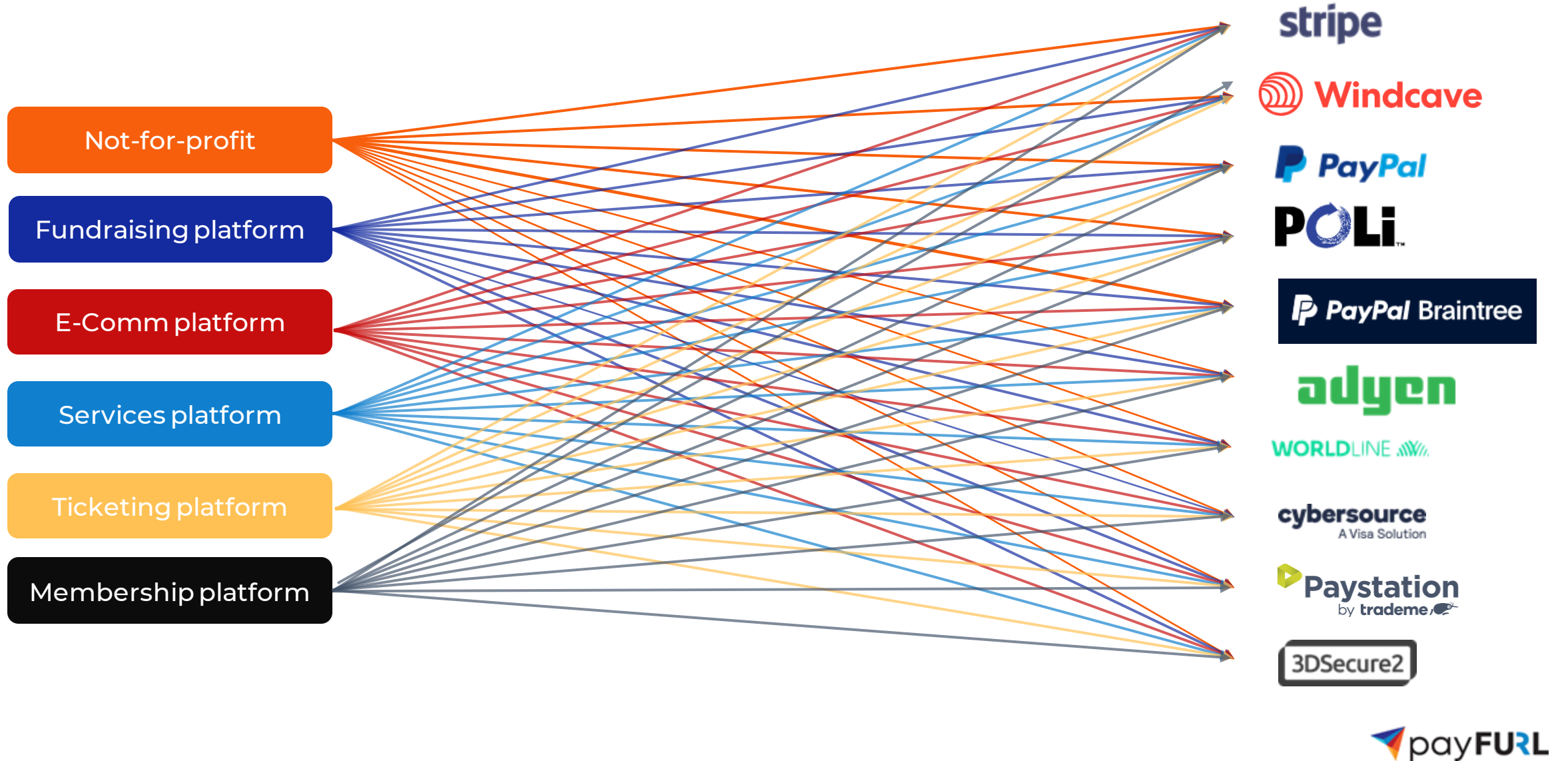
# Single vendor payment approach: now obsolete



Payment fragmentation is now the 'new normal', giving consumers a great deal of choice and *merchants an ever-bigger challenge...*



# Current way to manage payments





# Payments orchestration is...

Creating a fairer and simpler global payments system, that eliminates payment complexity for charities, merchants, service platforms and payment services providers.

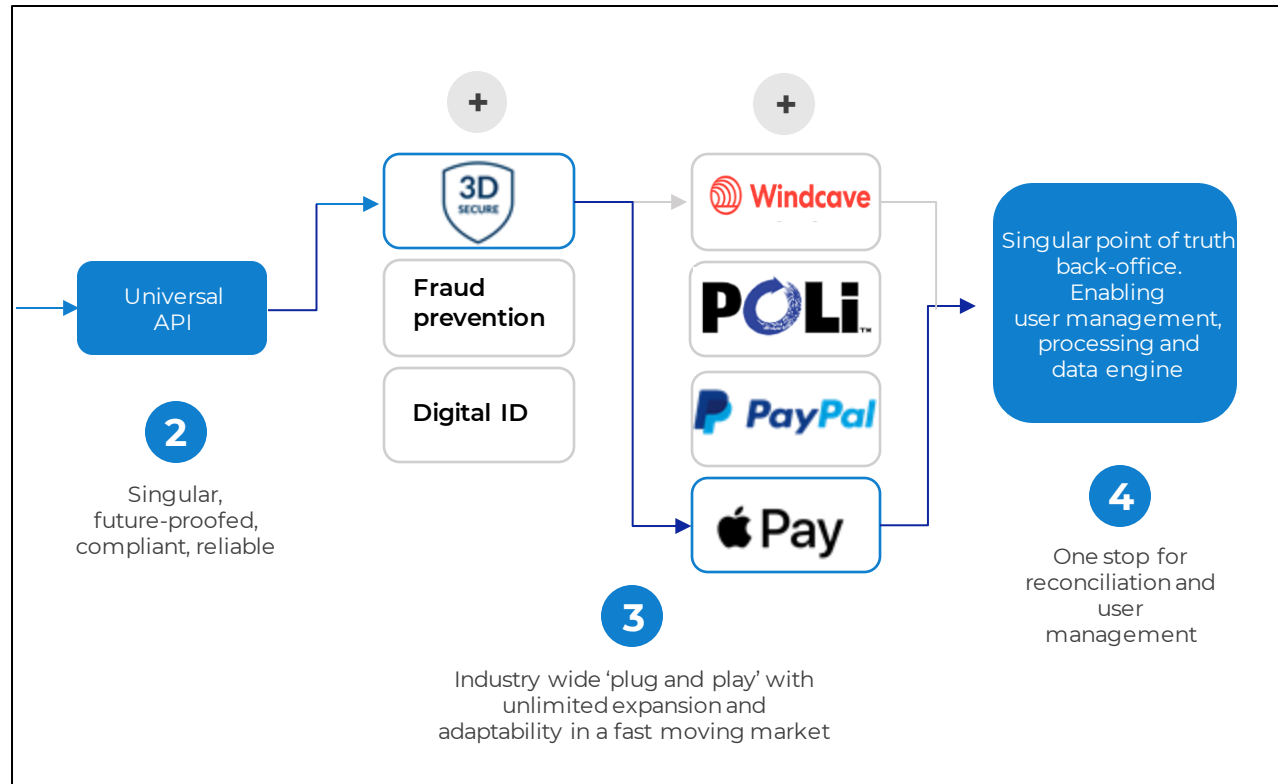
# What does payments orchestration look like?

Seamless,  
secure platform  
consolidating  
limitless number  
of integrations.



1

Ultimate  
flexibility  
at dynamic  
checkout



Traditional  
payment stack  
complexity  
removed  
permanently.

1. Dynamically updating checkout – to keep you constantly offering the latest technology
2. Unified, future-proofed, compliant, reliable, scalable – single platform (API/platform)
3. 'Plug & Play across the industry with unlimited capacity to expand and adapt in this **ever evolving** payments space.
4. Single Point of Truth for all your transaction information and allowing intuitive user management.



# The benefits of payments orchestration



Increase choice in who provides your payments services



Improved acceptance rates



Improved ability to adapt to market changes



Improved customer experience



Minimising transaction fees



Centralised management

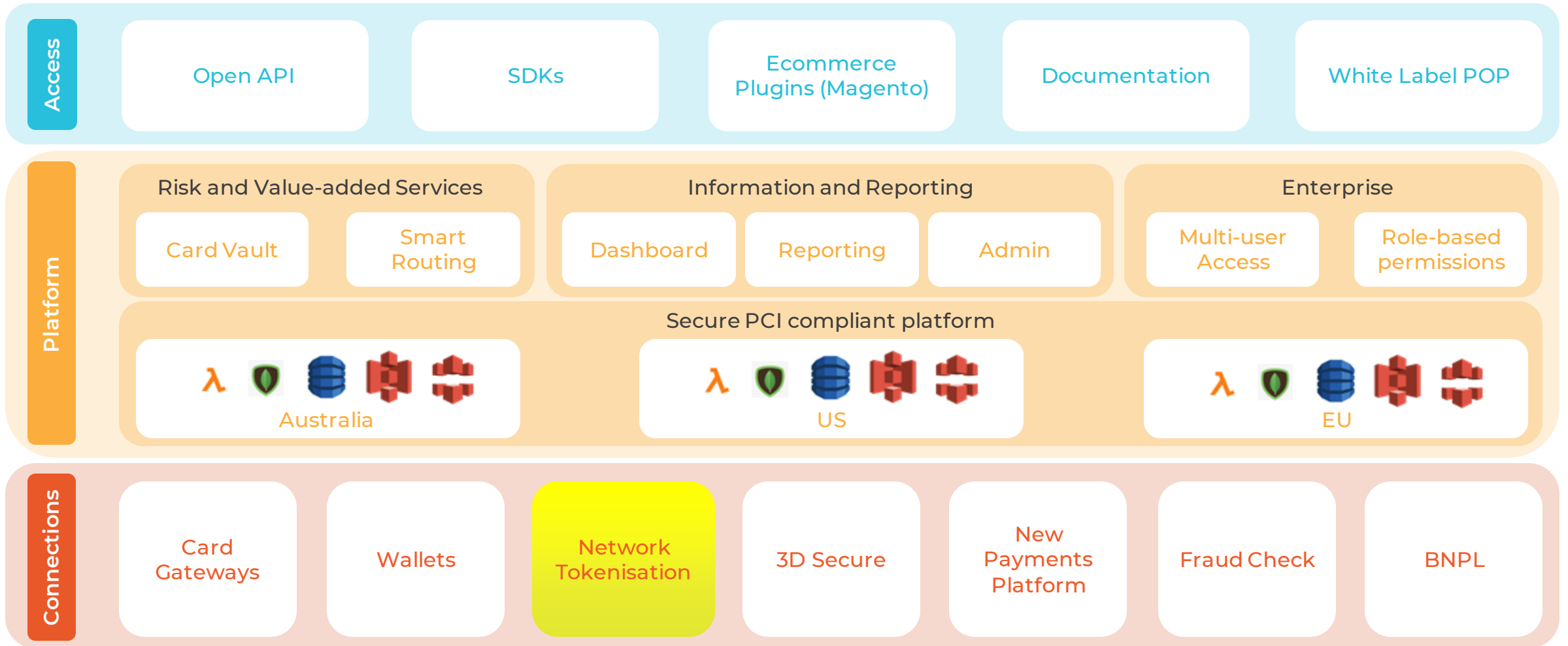


Improved payment information and reporting



Reduce the complexity of increasing security and compliance responsibilities

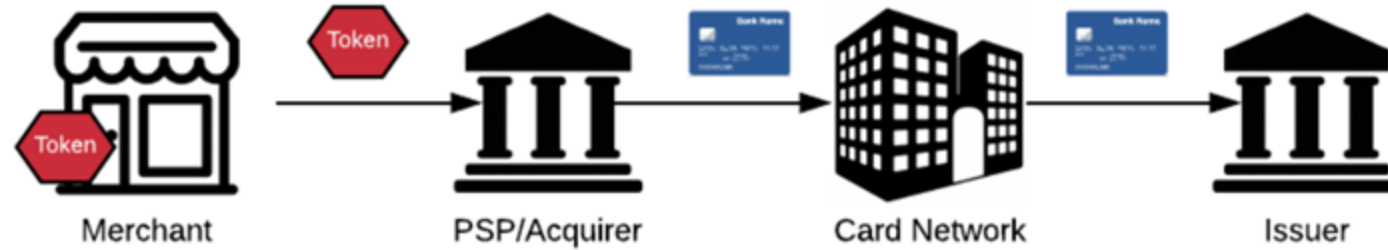
# Payments orchestration platform



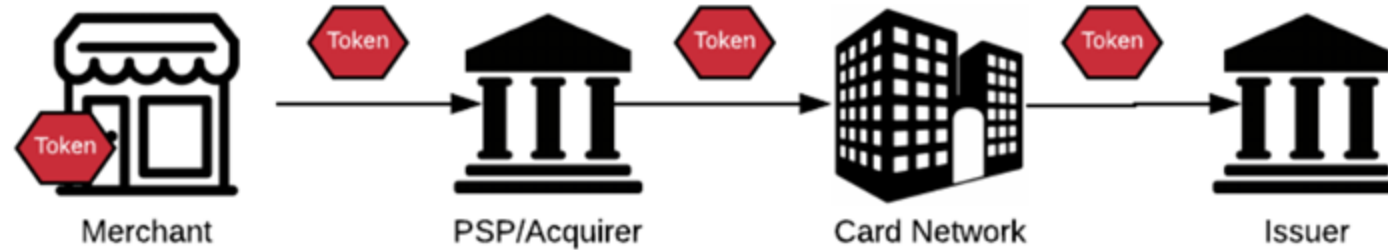
# Network Tokenisation

- **Higher approval rates** – transactions are approved at a higher rate
- **Fewer declines** – protects card details throughout the entire transaction lifecycle, which results in fewer declines.
- **Customer does not have to update their details** – automatically updates card credentials after cards are expired or replaced.
- **Reduced risk of data breaches and fraud** – replaces card data with a unique token that is useless to potential attackers.

# Network Tokenisation



How PCI Tokenization works



How Network Tokenization works



# Case study

- Currently working with a prominent Australian / global NFP
- Main issues:
  - Donor retention / leaky bucket
  - High rate of declined transactions from expired cards
  - Reliance on same PSP to store tokens
  - Existing provider “railroading” to use specific payment gateway
- Expected outcomes:
  - Increased donor retention
  - Reduced number of failed transactions
  - Improved acceptance rates
  - Greater flexibility
  - Payments infrastructure designed to withstand future challenges



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**One connection - endless opportunity**