



Reach

There's a better way
to **connect with**
customers all over
the world — **wherever**
they are.

What if you could increase
conversions, lower costs,
and get more international
customers?

Global ecommerce represents a major opportunity for online brands to expand their customer base and grow revenue.

But unless you've established banking entities in each and every country you want to transact in, it can be a costly, complicated process for the seller, and a frustrating, friction-filled experience for the shopper. **The Reach Way** enables retailers to process payments locally in every country without having to set up expensive international entities. Called **Local Acquiring, it's key to growing an online brand globally – and it's only available from Reach.**

The advantages of Local Acquiring:

- A better online shopping experience
- Greater market share by accepting local credit and debit cards
- Lower merchant processing fees
- Dynamic payment routing efficiently directs purchase transactions to cost-effective banks
- No surprise foreign transaction fees for buyers
- An increase in payment approval rates by 12% or more



Did you know that all orders are processed in the seller's home country unless they have setup a proper business entity in the buyer's country?

The Reach Way enables online retailers to sell internationally because we maintain the relationship with the acquiring banks to provide in-country credit card processing.

Capabilities cross multiple markets, saving both merchants as well as consumers, any unnecessary fees and complexity.

Are you still processing international payments the “old way”?

Traditionally, there have been two ways for a retailer to reach international customers. One option is to set up a host of international subsidiaries that are capable of local transaction processing. But that can be an expensive chore that becomes a legal and regulatory management nightmare. Another option is to simply process transactions cross-border — shipping abroad with a currency converter. But this results in higher processing fees, higher decline rates, and surprise fees for their international customers.

What cross-border payment methods are currently available?

Default Methods

1
Process payments Cross-Border

Easy to set up, but results in **high fees and low approval rates**

The diagram shows a customer icon on the left and a store icon on the right. Between them are three vertical bars representing transaction steps. The first bar is labeled 'High fees' and the second 'Cancelled Transactions'. Below the bars are labels for 'Unknown FX price' and 'Payment Method Restrictions'.

✗ **INEFFICIENT**

2
Build International Subsidiaries

Establish a physical presence in each international market you wish to sell product.

The diagram shows a store icon on the left and a globe with location pins on the right.

✗ **UNFEASIBLE**

The Reach Way

3
Reach

Reach's platform of **localized** subsidiaries to efficiently process payments in your Shopper's location.

The diagram shows a store icon on the left, an arrow pointing to a square box with the letter 'R' inside, and a globe with location pins on the right.

✓ **OPTIMIZED**

There's a better way: The Reach Way.

At Reach, **we offer an option that lets global customers feel like they're shopping at a favorite local store** and lets **retailers easily sell to customers all over the world**. The Reach Way processes transactions in multiple countries via local entities that have established relationships with in-country banks.

In addition to Local Acquiring, our **Merchant of Record** model is fully compliant with up-to-date local regulations and **gives retailers a one-stop shop for international payment processing**, eliminating the need to establish and maintain connections in other countries.

With The Reach Way, **customers can easily use their preferred payment method**, while avoiding barriers like unfamiliar currencies or surprise payment declines. This leads to **higher approval rates**, resulting in lower overall fees and no foreign transaction fees for the cardholder. At the same time, **we bring consistency to the transaction by supplying a single, guaranteed exchange rate to the retailer**. This eliminates the complexity of offering local currencies and the risk of currency fluctuation eating into their profits.

The Reach Way at a glance:



Local Acquiring: Payment processing without the need for a corporate entity or bank account in the foreign country



Local Currency: The best wholesale FX rates, minimizing the risk of currency regulation while offering shoppers the lowest local pricing



Localized Payment Methods: Lets shoppers use their preferred methods in over 135 geographies



Cost Savings: Save an average of approximately \$300,000 per entity set-up



Merchant of Record: Assures that all in-country regulations are compliant



Branded Check Out: Sellers leverage their existing pages