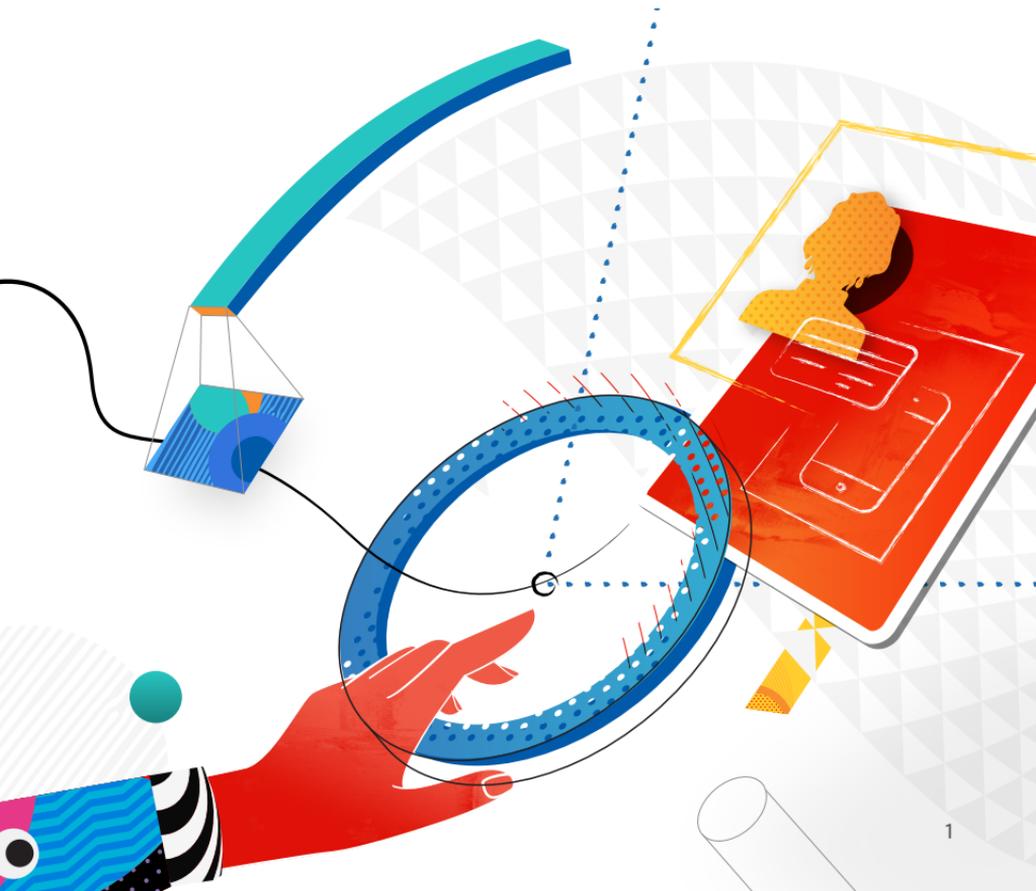




# Spend less time on payment integrations.

Payment services offers a frictionless customer experience with multiple payment options.

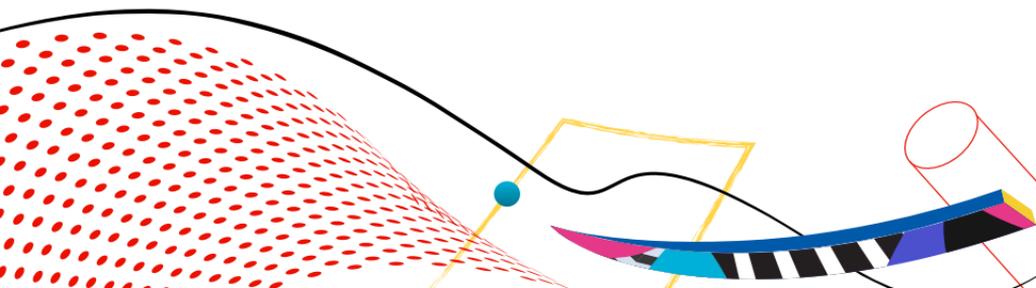


## Consumers are spending more online—a lot more.

According to research by Adobe, they spent a total of US\$204.5 billion over the 2021 holiday season.<sup>1</sup> As people buy more and more online, they want more ways to pay. Buy now pay later (BNPL) saw double-digit growth over the holidays. Research by PayPal and PYMNTS.com, in fact, suggests that nearly 40% of millennials would be very interested in BNPL if it were more widely available in digital wallets.<sup>2</sup>

Ecommerce merchants are under pressure to offer a variety of payment options, including BNPL, as part of a frictionless shopping experience. But adding payment methods and integrating them into your existing checkout flow means connecting new payment gateways to your commerce platform, keeping them up to date, and unifying payment and order data for business teams. This can be a major time and cost sink for IT.

Now there's a better way designed specifically for Adobe Commerce and Magento Open Source customers. Adobe has introduced payment services to give merchants one-stop access to multiple payment methods their customers need. It's also designed to be easy to install, integrate, and manage, so IT organizations don't have to deal with a lot of custom development. Plus, the codebase is stable and highly secure.



“Adobe seriously considered the needs of developers as well as merchants when we introduced payment services,” explains Ritesh Somani, principal product manager for payment services for Adobe Commerce and Magento Open Source. “We wanted to make adding payments and integrating them with existing experiences as seamless as possible. We also included access to Adobe support, so IT and development teams never have to wait for answers.”

This short eBook takes a deeper dive into how payment services supports IT managers and developers who manage Adobe Commerce and Magento Open Source platforms.

“ Adobe designed payment services to be easy to install, configure, and use. We’ve seen merchants get up and running within the same day.

**Ritesh Somani**

Principal Product Manager, Commerce Solutions  
Adobe

## Get up and running quickly.

You can add payment services to your Adobe Commerce or Magento Open Source environment by installing and configuring an extension—no custom code required. You don’t have to modify an integration or build one from scratch. For IT teams, this takes a

major project off their plate. And very small IT teams can get their organizations started with payment services without having to hire an agency.

“Because payment services is developed by Adobe,” Somani offers, “it will work with the native checkout experience in Adobe Commerce or Magento Open Source.”

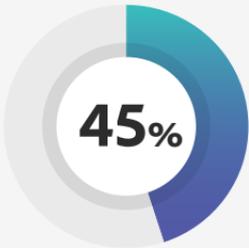
## Ecommerce developers are busier than ever.

Since the start of the pandemic, ecommerce developers have seen their workloads increase dramatically—and that won’t be changing anytime soon.



In a PayPal survey of survey 1,000 ecommerce software developers, 94% said they don’t think their workload will return to pre-pandemic levels.<sup>3</sup>

In fact, 45% of developers said they believe their workload will actually increase, and 49% identified increased maintenance as a key factor driving higher workloads.<sup>3</sup>



# Save time with regular updates—backed by Adobe.

Regularly updated for compliance and compatibility with Adobe Commerce and Magento Open Source, payment services eliminates time-consuming maintenance tasks. "Our payment services offering doesn't require tedious third-party integrations that will need to be updated whenever you upgrade your commerce platform—freeing developers to focus on additional business needs," notes Nitu Walker, sales and partner enablement evangelist for payment services at Adobe.

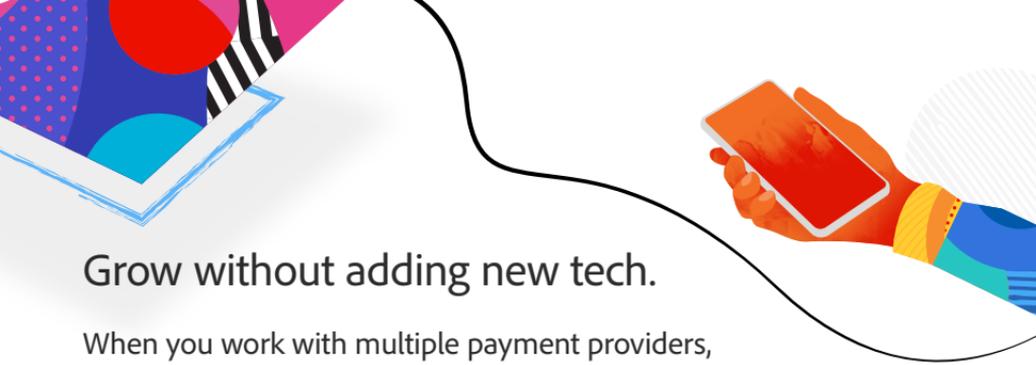
Moreover, Adobe's commerce team is standing by to help you with any issues or questions that may arise. No matter what happens, you can rest assured that Adobe is in your corner.

## Let business users help themselves.

Adobe Commerce and Magento Open Source customers who rely on multiple payment providers have to look at separate dashboards to track funding and chargebacks, view conversion and attribution data, and reconcile orders and payments. This is a time-consuming and painful process that makes it difficult to spot transaction problems and find their source.

In contrast, payment services for Adobe Commerce and Magento Open Source allows merchants to manage payments for all their web stores from one dashboard. "Developers and IT experts no longer need to track external payments data whenever there are issues," notes Walker.





## Grow without adding new tech.

When you work with multiple payment providers, expanding into new markets can be challenging. You have to research which payment methods are most popular in your new region or country—and then potentially identify a new payment services provider and connect it to your ecommerce platform.

Adobe is committed to offering a wide range of payment options, so you can grow without having to find and integrate new payment service providers.

## Take the next step.

All you need to do to get started with payment services is to install the extension—it's simple. What's more, payment services comes with a sandbox mode so you can see how it behaves with your existing shopping cart and checkout experience. And with usage-based pricing and no monthly fees, you are never locked into any terms or contracts.

"Payment services makes life easier for merchants and their IT experts while simultaneously improving the payment experience for customers," concludes Somani. "It makes Adobe Commerce and Magento Open Source even better for our customers and yours."

[Learn more about payment services for Adobe Commerce and Magento Open Source.](#)

# Adobe Experience Cloud

Adobe Experience Cloud is the most comprehensive suite of customer experience management tools on the market. With solutions for data, content delivery, commerce, personalization, and more, this marketing stack is created with the world's first platform designed specifically to create engaging customer experiences. Each product has built-in artificial intelligence and works seamlessly with other Adobe products. And they integrate with your existing technology and future innovations, so you can consistently deliver the right experience every time.

## Adobe Commerce

Adobe Commerce, part of Adobe Experience Cloud, is the leading commerce solution for merchants and brands across B2C, B2B and hybrid use cases and was named a leader in the 2020 *Gartner Magic Quadrant for Digital Commerce* and 2020 *Forrester Wave™ for B2B Commerce*. Adobe Commerce, powered by Magento, boasts a strong portfolio of cloud-based omnichannel solutions that empower merchants to successfully integrate digital and physical shopping experiences. Adobe Commerce is the #1 provider to the Digital Commerce 360 Top 1000 online retailers for the tenth consecutive year and the Top 500 Guides for Europe and Latin America. Adobe Commerce is supported by a vast global network of solution and technology partners, a highly active global developer community, and a robust ecommerce marketplace for extensions available for download on the Magento Marketplace.

# Sources

- <sup>1</sup> [Unboxing the 2021 Holiday Shopping Results](#), Adobe Digital Economy Index, 2022. The Digital Economy Index is powered by Adobe Analytics, which analyzes over 100 million SKUs.
- <sup>2</sup> [Buy Now Pay Later: Millennials and the Shifting Dynamics of Online Credit](#), an online study commissioned by PayPal and conducted by PYMNTS.com, based on two surveys with nearly 15,000 U.S. consumers, December 2020.
- <sup>3</sup> [Ecommerce Boom Puts Increased Spotlight on Developers](#), Wakefield Research, Commissioned by PayPal, March 2021 to April 2021, 1,000 US software developers who have worked on or developed ecommerce solutions and 500 US business decision makers who are director level or higher and work with software developers.



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