Peach payments

Embedded Checkout
Frequently Asked Questions

EMBEDDED CHECKOUT

With an embedded checkout experience, the transaction is completed within the merchant's website or application, without redirecting the user to an external payment provider page.

What is Embedded Checkout?

Checkout is a payment solution designed for seamless integration, enabling merchants to quickly incorporate a variety of payment methods into their apps or websites. With an embedded checkout experience, the payment transaction is completed within the merchant's website or application, without redirecting the user to an external payment provider page.

What is the difference between Checkout and the Checkout API?

Checkout is simply the product name and the API is the means to integrate it

How does Embedded Checkout differ from Hosted Checkout?

Embedded Checkout

This method allows payment transactions to be completed directly within the merchant's website, ensuring a seamless user experience without any redirection. Less redirection enables better conversion rates.

Hosted Checkout

In contrast, this method redirects customers to a payment provider's checkout page that is hosted on an external domain, separate from the eCommerce store. While both checkout types support a wide range of payment methods, some eCommerce platforms may exclusively support hosted checkout.

What are the proven conversion rates that Embedded Checkout offers?

While Embedded Checkout was launched at the close of 2023, early data suggests conversion rates of between 85 and 90 percent. In comparison, Hosted Checkout receives an 81% average - indicated that the removal of redirect actions translates to improved revenue

What security measures are in place for Embedded Checkout?

Peach Payments enforces advanced security measures like 3D Secure and tokenization. We also handle PCI compliance on the merchant's behalf. With PCI 4, the latest security iteration, merchants can define their own controls to meet security objectives, offering more flexibility while ensuring the same level of security.

What payment methods can be added to Embedded Checkout?

Merchants can choose from a wide selection of payment methods that are available through Peach Payments.

At present Embedded Checkout does not support:

- Apple Pay
- Paypal

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What are the benefits of Embedded Checkout for merchants?

Direct Integration

This is integrated directly into your site, eliminating the need for customer redirection. This seamless approach has been shown to enhance conversion rates.

Multiple Payment Methods

Multiple payment methods with one integration. These may be ordered based on consumer preferences, which can also contribute to an improved conversion rate.

Customisation & Theming

Allows for more customization and theming based on the merchant's brand

Pre-Authorisation

Offers pre-authorisation - where a merchant can hold a specified amount on a customer's card to ensure they have sufficient funds to complete a purchase

Card Storage

One-click checkout is possible using stored card information for card payments.

Tokenisation

Customers can store their card during payment through merchant initiated tokenisation

How does Embedded Checkout reduce abandoned cart rates?

According to the 2024 World Wide Worx Online Retail report, 23% of South African customers abandon their carts due to a long and complicated checkout process. Embedded Checkout addresses this issue by simplifying the process in several ways:

Streamlined Experience

Payments occur directly within the eCommerce store, eliminating the need for customers to be redirected to an external site. This seamless experience reduces friction and makes it easier for customers to complete their purchases quickly.

Enhanced Trust and Security

When customers are redirected to another page, they may hesitate due to concerns about the security and legitimacy of the site. By keeping the entire checkout process within the familiar environment of the eCommerce store, embedded checkout helps maintain customer trust and confidence.

Faster Transactions

Embedded checkout features auto-filled fields and one-click checkout, saved payment methods, and simplified forms, which reduce the time and effort required to complete a purchase. This convenience encourages customers to finalise their transactions instead of abandoning their carts.

Improved Mobile Experience

For mobile shoppers, a lengthy and complicated checkout process can be particularly frustrating. Embedded checkout optimises the experience for mobile devices, providing a smoother and more efficient path to purchase.

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What Embedded Checkout means for Copy and Pay, as well as refunds and cancellations.

What is copy and pay and how does it differ to Embedded Checkout?

Copy and Pay is a customisable Javascript widget which supports Card payments only. Embedded Checkout supports multiple payment methods

How does Embedded Checkout handle refunds and cancellations?

A refund API can be integrated into Checkout. For more information:

https://developer.peachpayments.com/docs/checkout-refund

Payment Pending

Thank you. Your order has been received.

Order number: 1365

Order De

Product
Peach Payn
Subtotal
Payment M
Total

Billing ad

Light Speed
Lightspeed Development
46 Devon Street
Cape Town
Western Cape
7530
0615035196
lsdev@lsdev.biz

Light Speed
Lightspeed Development
46 Devon Street
Cape Town
Western Cape
7530
0615035196
lsdev@lsdev.biz

Cancel		ZAR **48.99**
○ Card	VISA	○ EFT Secure
⦿ Pay by Bank	pay by BANK	○ 1Voucher
○ Scan to Pay	scan to pay	○ Mobicred
○ Payflex	payflex	○ ZeroPay