



## Trade Facilitation Innovation Days 2023

19-20 September 2023

Pitch for Trade Facilitation Innovation

<b>Title of TFID 2023 Session</b>	Advancing e-commerce
<b>Title of Innovation</b>	Payment Orchestrator
<b>Name of the Innovator and Designation</b>	Juan Pablo Ortega
<b>Contact details of the Innovator (Tel, email)</b>	juan@y.uno +1 (954) 254 2369
<b>Description of the Innovation (max 1,000 words)</b>	<p>Online merchants worldwide struggle with offering great checkout experiences, achieving high payment success rates, and managing fraud and reconciliation. Not to mention that about 1.4 billion adults remain unbanked worldwide, which requires them to offer alternative payment methods (APMs), such as digital wallets, bank transfers and Buy Now Pay Later (BNPL).</p> <p>One of the most significant challenges in e-commerce checkout is cart abandonment. Many customers add products to their carts but leave before completing the purchase. Various factors contribute to this, including complex checkout processes and long load times.</p> <p>Providing and managing multiple gateways and payment methods is also a major issue. The integration with payment providers usually takes from 4 to 8 months and integrations must comply with various financial and data security regulations, such as the Payment Card Industry Data Security Standard (PCI DSS). Adhering to these regulations can be complex and requires careful handling of sensitive customer data.</p> <p>Finally, their shortcomings in payment infrastructure expose them to fraud risks, requiring an average investment of 10% of their e-commerce revenues to combat payment fraud.</p> <p>Considering all these roadblocks online merchants have in offering better payment experiences, payment orchestration solutions have been essential for e-commerce. They help merchants optimize their checkout experience by offering a variety of payment</p>

methods and routing transactions to the most suitable payment providers. In addition, payment orchestration platforms often include advanced security features to protect customer and transaction data. For businesses looking to expand internationally, it simplifies the process of accepting payments in different currencies and regions and ensures compliance with local regulations.

Yuno Payments enables companies to accept all the available payment methods and manage fraud through a single integration. It addresses the main problems associated with the suboptimal payment performance and customer experience that many platforms offer, such as low approval rates, long and broken processes, and poor fraud management.

With Yuno, merchants have several benefits, including:

- One single integration that connects to all payment ecosystems and anti-fraud solutions.
- Embedded checkout with full customization from the dashboard and user-based payment method tokenization.
- Workflows to control payment stacks with clicks.
- No-code smart routing.
- Tools to group all transactional data in a single source of truth.

Yuno enables merchants to integrate more than 200 payment methods in just 4 weeks. This short timeframe and simplicity reduce hundreds of thousands of dollars in costs with infrastructure. Also, due to smart routing, our clients have increased their e-commerce approval rate from an average of 85% to 100%.

Regarding security, Yuno achieved the PCI-DSS 4.0 security standard, which adapts to the new security requirements for card processing and enhances the security of electronic payments. Merchants can also enable 3D secure and payment tokenization.

Our company is already working with commerce giants, such as McDonald's, Avianca, Open English, and Rappi. Yuno is developing strategic partnerships with big players in the payment ecosystem, including Vtex, Unlimit, Worldline, Adyen, Dlocal, PayU, OpenPay, Monnet, and more.



<b>URL</b> Linkedin profile	<a href="https://www.linkedin.com/in/juanpabloom/">https://www.linkedin.com/in/juanpabloom/</a>