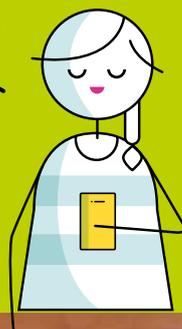


# PayU | Xpress

Safe, Easy,  
Single-click Shopping

- Suitable for:
- ✓ eCommerce stores
  - ✓ Returning customers

Tokenized cards – no re-entry/re-submission of card numbers, CVV or 3D Secure required on subsequent transactions.





# Increase your customer conversions with **PayU Xpress One-click payments!**

PayU Xpress allows your customers to **securely pay with a single click** using our **secure PCI-DSS level 1 certified card tokenization** services.

This means a better user experience with no **3D Secure** and no need to re-enter card details or CVV on your customers' subsequent purchases.

Also, your customers' payment and shipping information are already stored, so using PayU Xpress creates a **single-click, frictionless checkout process for your customer.**

# Benefits of PayU Xpress



## Higher conversion rates with a single click.

- Using a single-click checkout means a frictionless checkout process and therefore a higher conversion rate.



## Customers' sign in once and speed through checkout.

- Your customer experience is simplified as all subsequent transactions do not require a sign in. Your customer can shop online and speed through checkout with a single click.



## Hassle-free customer experience.

- No need for your customer to get out their card each time they want to shop.
- No need for your customer to remember their CVV number.
- Easy check out on subsequent transactions.



## Secure.

- Trusted PCI-DSS level 1 compliant.



## Easy integration.

- PayU Xpress integration is as easy as adding a new payment method to your payment page.



## Payments anywhere with PayU responsive pages and across all your customers' mobile devices.

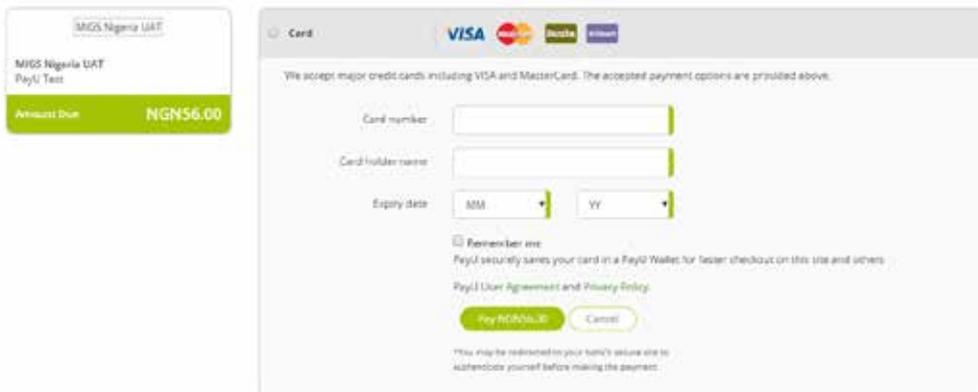
- Your customer has the freedom to transact at their convenience.

# How does PayU Xpress work?



## Your customers' first transaction

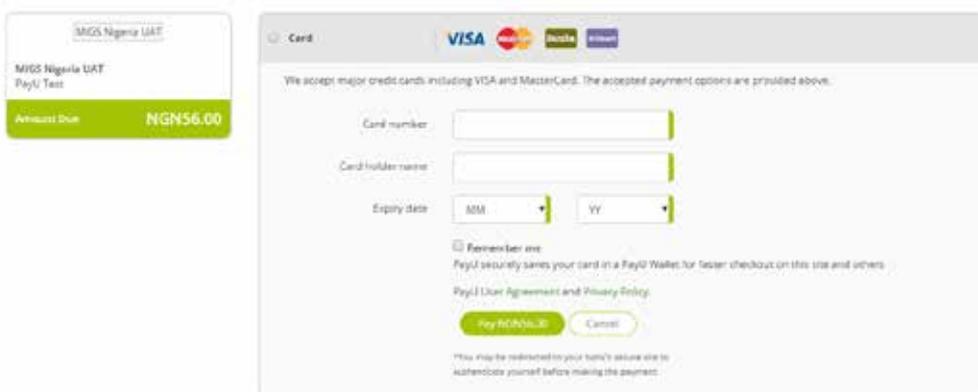
- 1  Your customer is at checkout on the [redirect payment page](#) on your website.
- 2  They select [card payment](#).
- 3  Your customer enters their card details and clicks "[Save and pay](#)".  
The payment is processed and proceeds through to [3D Secure](#). This only happens once, for the first transaction.



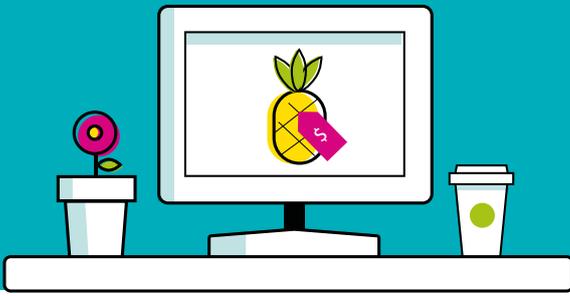
The screenshot shows a checkout page with a summary card on the left and a card payment form on the right. The summary card displays 'MIGS Nigeria UAT', 'PayU Test', and 'Amount Due: NGN56.00'. The card payment form includes fields for 'Card number', 'Card holder name', and 'Expiry date' (MM and YY). It also features a 'Remember me' checkbox, a 'Pay with 3D Secure' button, and a 'Cancel' button. A note at the bottom states: '\*You may be redirected to your bank's secure site to authenticate yourself before making the payment.'

## Your customers' subsequent transactions

- 1  The next time the same customer is at checkout, the [customers' stored card](#) will already be displayed.  
Your customer only has to select [Pay](#) and the transaction is processed. No CVV and 3D Secure needed.



The screenshot shows a checkout page with a summary card on the left and a card payment form on the right. The summary card displays 'MIGS Nigeria UAT', 'PayU Test', and 'Amount Due: NGN56.00'. The card payment form includes fields for 'Card number', 'Card holder name', and 'Expiry date' (MM and YY). It features a 'Remember me' checkbox, a 'Pay' button, and a 'Cancel' button. A note at the bottom states: '\*You may be redirected to your bank's secure site to authenticate yourself before making the payment.'



# Who can use this service?



Any Card holder that has opted to save his card details



## Where can PayU Xpress transactions be viewed?

PayU Xpress transactions can be viewed through the PayU Merchant Portal from the "PayU transaction search" menu item.

The PayU Merchant Portal enables you to have a complete view of the transactions that were made on the website as well as the status of the transaction (e.g. if the payment has been received).

# Frequently asked Questions

*"What added consent must I get from my customers?"*

You must **get consent** from your customers to setup a recurring transaction with PayU Xpress.

This can be done in a number of ways. For example, you can do this by including the consent in your terms and conditions.

Please see our integration documentation for further guidance.

*"What happens if my customer's card is stolen?"*

1. Your customer must **advise their bank** that their card has been stolen.
2. Your customer must **advise you** that their card has been stolen (be sure to check with the customer that step 1 has been done)
3. You **advise PayU** to remove the card(s) from your customer's profile by contacting our Support Team. In order for us to do this, you need to provide us with the PMID (token) as well as the MerchantCustomerID (relationship between you and your customer).

*"Can my customer store multiple cards?"*

Yes, your customer can store multiple cards on their profile.

*"What happens when my customer's card expires?"*

Your customer **can add** a new card. Any transactions attempted against an expired card will fail.

*"Is my customers' card safe?"*

Yes, PayU adheres to international PCI (payment card industry) compliance standards for data security for the credit card data handled by PayU.

All internal processes strictly adheres to the PCI-DSS level 1 certification - the highest that can be achieved.

*"Can my customer delete their card?"*

Yes, your customer **can delete** their card.

Contact PayU with the PMID (token) as well as the MerchantCustomerID (relationship between you and your customer) in order to remove card(s) from your customer's profile. This can be done by contacting our support team.



# Getting started with PayU Xpress



Apply now and we'll get you started.



+234 (0) 700 000 7298  
+234 (01) 460 5609



[sales@payu.com.ng](mailto:sales@payu.com.ng)



[www.payu.com.ng](http://www.payu.com.ng)

## You may also be interested in **Extra Fraud Protection**

While PayU Xpress provides the convenience of a single-click checkout for your customers, removing CVV and 3D Secure means increased risk of chargebacks.

For this reason, we offer extra fraud protection by ReD, a global fraud prevention leader recently acquired by ACI Global Limited, a company that powers electronic payments for financial institutions, retailers and processors.

ACI ReD provide a real-time, online fraud prevention solution that is tailored to your requirements. This ensures that valuable transactions are processed quickly, while potentially fraudulent ones are identified and isolated.

If you want to know more about ReD Fraud Management services, please contact our sales team.