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#homeofpayments

# A successful E-commerce strategy in the EU

Payment infrastructure as a strategic growth lever



# The European E-Commerce Opportunity Growth vs Complexity

## OPPORTUNITY



**450M+**

consumers across 27 EU member states



Strong cross-border purchasing behavior

Languages

Currencies

Payment Preferences

Regulation

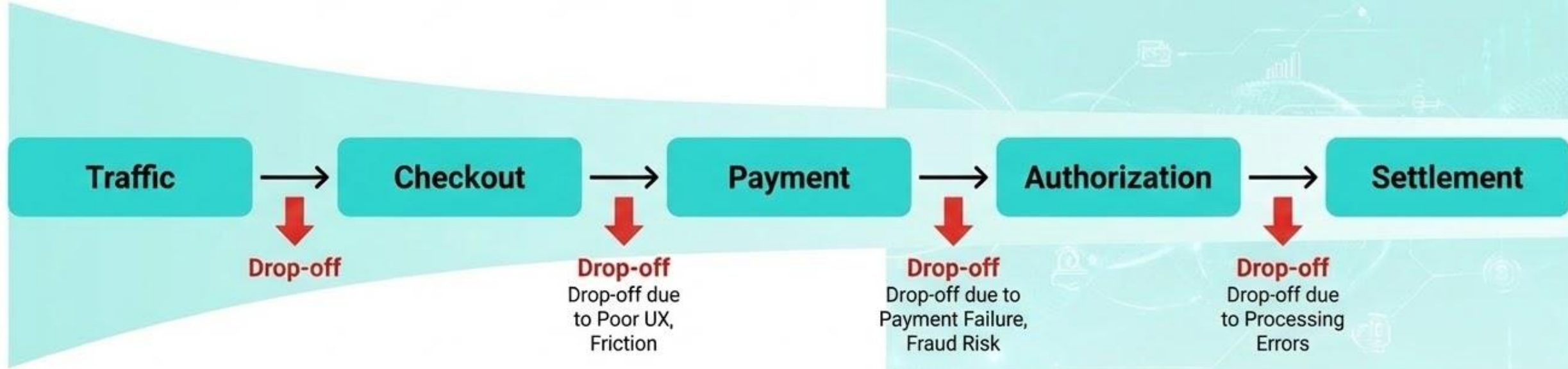
## COMPLEXITY

- Multiple currencies (EUR + local currencies)

- Diverse payment cultures and behaviors

- Advanced regulatory environment (PSD2, GDPR)

# Payments: From Operational Tool to Strategic Lever



**Key Insight:**  
Your payment stack directly impacts profitability and scalability.

**Companies that treat payments as strategy outperform those that treat them as cost centers.**

# The EU Regulatory Framework

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## PSD2 (Payment Services Directive 2)

- ✔ Strong Customer Authentication (SCA)
- ✔ Open banking environment
- ✔ Increased fraud monitoring



## GDPR

- ✔ Strict data protection
- ✔ Secure payment data handling



## VAT & Cross-Border Tax Rules


- ✔ **Implication:** Your payment provider must be EU-native and regulation-ready.




Strategic advantage comes from choosing a Payment platform that is “EU scaling ready”.



## Local Payment Preferences Drive Conversion

 Payment localization increases conversion by 10–30%.

-  Germany →  PayPal, SEPA, invoice
-  Netherlands →  iDEAL
-  France →  Cartes Bancaires
-  Nordics →  Mobile wallets
-  Italy →  Cards + digital wallets

 **Without local methods** → cart abandonment increases.

**Rule: Enter a market only when you can support its dominant payment behavior.**



# The Strategic Role of the Payment Platform

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A modern payment platform enables:

- 🌐 Multi-country acquiring
- 📍 Local payment methods
- 🔒 Tokenization & secure vault
- 🛡️ Fraud intelligence
- 📅 Subscription management
- ↔️ Automated reconciliation
- ⚙️ PSD2/SCA optimization

It becomes the **financial operating system** of your e-commerce.

# Commerce Platform as Growth Foundation

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A scalable commerce platform provides:

- Storefront & UX management
- Product catalog & inventory
- Checkout optimization
- Multi-language support
- Marketing integrations
- Cross-border store management





Revenue Moment ↑

But commerce without optimized payments limits performance.



Find the full list at [en.wallee.com/developer/plugins](https://en.wallee.com/developer/plugins)

# Commerce Platform Comparison Matrix for Startups & SMEs

 SaaS	 Open Source	 Enterprise / Open Core	 Custom Build
<p><b>Examples:</b> Shopify</p> <p><b>✓ Pros</b></p> <ul style="list-style-type: none"> <li>• Fast launch (days/weeks)</li> <li>• Fully hosted</li> <li>• Security &amp; updates managed</li> <li>• App ecosystem</li> <li>• Easy payment integration</li> </ul> <p><b>✗ Cons</b></p> <ul style="list-style-type: none"> <li>• Monthly fees</li> <li>• Limited deep customization</li> <li>• Transaction fees</li> </ul> <p><b>🎯 Best For</b></p> <ul style="list-style-type: none"> <li>• Startups, DTC brands, fast scaling</li> </ul>	<p><b>Examples:</b> WooCommerce</p> <p><b>✓ Pros</b></p> <ul style="list-style-type: none"> <li>• High flexibility</li> <li>• Full control</li> <li>• Lower base cost</li> <li>• WordPress ecosystem</li> </ul> <p><b>✗ Cons</b></p> <ul style="list-style-type: none"> <li>• Requires hosting</li> <li>• Security responsibility</li> <li>• Plugin conflicts</li> <li>• Dev maintenance</li> </ul> <p><b>🎯 Best For</b></p> <ul style="list-style-type: none"> <li>• SMEs with moderate complexity</li> </ul>	<p><b>Examples:</b> Magento</p> <p><b>✓ Pros</b></p> <ul style="list-style-type: none"> <li>• Extreme customization</li> <li>• Strong B2B features</li> <li>• Multi-store capability</li> <li>• Advanced catalog management</li> </ul> <p><b>✗ Cons</b></p> <ul style="list-style-type: none"> <li>• High dev cost</li> <li>• Long implementation</li> <li>• Heavy maintenance</li> </ul> <p><b>🎯 Best For</b></p> <ul style="list-style-type: none"> <li>• Complex SMEs, B2B-heavy models</li> </ul>	<p><b>Examples:</b> Custom Platform</p> <p><b>✓ Pros</b></p> <ul style="list-style-type: none"> <li>• Full control</li> <li>• Tailored UX</li> <li>• Competitive differentiation</li> </ul> <p><b>✗ Cons</b></p> <ul style="list-style-type: none"> <li>• Very high cost</li> <li>• Long time to market</li> <li>• Scaling risk</li> <li>• Ongoing dev team required</li> </ul> <p><b>🎯 Best For</b></p> <ul style="list-style-type: none"> <li>• Tech-driven companies with unique needs</li> </ul>

## Strategic Takeaways for Founders

If Speed is Priority → SaaS Wins

If Flexibility is Priority → Open Source

If Complexity is High → Enterprise

If Differentiation is Core → Custom

Find the full list at [en.wallee.com/developer/sdk](https://en.wallee.com/developer/sdk)

# Front-End, Back-End & Seamless Integration

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## Front-End: Commerce Platform



- Customer experience
- Brand identity
- Product discovery
- Checkout UX
- Localization (language, currency)

## Back-End: Payment Platform



- Transaction processing
- Fraud detection
- SCA handling
- Settlement & reporting
- Compliance automation

## Strategic Leverage: Integration



- Frictionless checkout
- Real-time authorization
- Smart SCA exemption handling
- Unified data flow
- Seamless refund & reconciliation
- Improved lifetime value

Seamless experience = Higher trust + Higher conversion + Higher retention

# Implementation Roadmap & Strategic Model Decision

## e-commerce only vs omnichannel

### 1 E-Commerce Only Model



#### Characteristics

- Fully digital sales channel
- Centralized logistics
- Lower fixed costs
- Faster international expansion
- Digital marketing-driven growth

#### Advantages

- Lower operational complexity
- Faster scalability across EU markets
- Easier integration stack
- Lean team structure

#### Risks

- High customer acquisition cost (CAC)
- No physical brand touchpoint
- No physical economy
- Full dependency on digital performance

#### Best for

- DTC brands
- Digital-first startups
- Cross-border focused scale-ups

### 2 Omnichannel Model (Online + Physical Retail)



#### Characteristics

- Physical stores + webshop
- Integrated inventory
- Unified customer experience
- Multiple payment touchpoints

#### Advantages

- Higher brand bust
- Lower return rates
- Cross-channel upsell
- Better customer lifetime value (LTV)
- Physical presence increases conversion online

#### Complexity

- POS integration
- Unified inventory management
- Omnichannel payment reconciliation
- Consistent checkout experience
- Higher fixed costs

#### Best for

- Established SMEs
- Retail brands expanding digitally
- Brands focused on experience & loyalty

Message	...
Plan	...
Run	...
Check	...
Review	...
Adjust	...
Repeat	...



**If E-Commerce Only:**

You need:

- Strong checkout optimization
- Scalable payment infrastructure
- Cross-border readiness
- Advanced fraud management

Architecture simpler — but must scale fast.

**If Omnichannel:**

You need:

- Unified commerce platform (online + POS)
- Integrated payment platform for stores & webshop
- Centralized reporting
- Real-time inventory synchronization
- Consistent SCA & fraud handling

Architecture must unify physical + digital seamlessly.

## Requirements

**Ask yourself:**

- Does physical retail increase LTV enough to justify fixed costs?
- Is brand experience central to differentiation?
- Can we operationally manage dual-channel complexity?
- Does our payment infrastructure support omnichannel reconciliation?

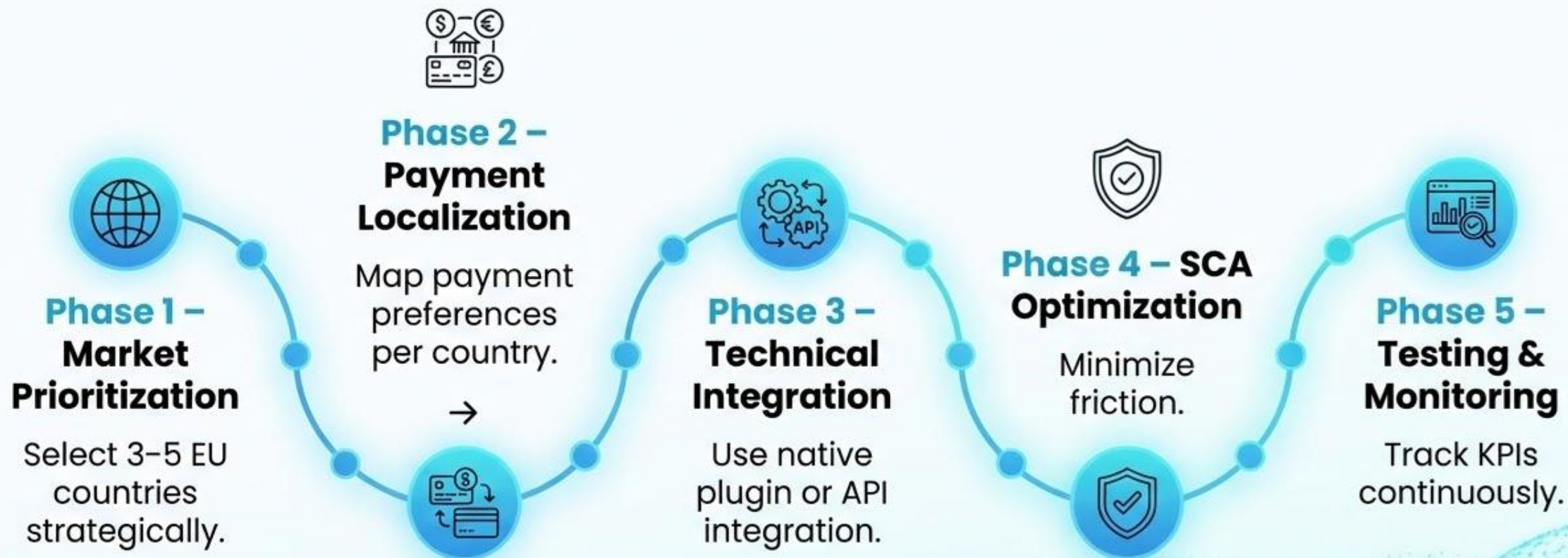
Omnichannel is not a marketing decision.  
It is an infrastructure decision.

**Strategic Closing Line (Bottom of Slide)**

Choose your model first.  
Then design your commerce + payment architecture accordingly.

# Webshop Implementation Roadmap

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## Strategy for Scale-Ups

Scale-ups should:

- 
-  Design infrastructure for 5–10 markets
  -  Invest early in fraud intelligence
  -  Prioritize deep integration
  -  Prioritize deep integration
  -  Optimize SCA
  -  Optimize SCA
  -  Automate compliance
  -  Use payments as expansion lever
  -  Build for scale before scale happens.

## Strategy for SMEs

SMEs should:

- 
-  Start platform-first
  -  Use native integrations
  -  Focus on top-performing EU markets
  -  Monitor liquidity closely
  -  Prioritize top 3 payment methods per country
  -  Scale progressively.

**Simplicity + Compliance + Data  
= Sustainable growth.**

# The wallee Portal

## KPIs That Define EU E-Commerce Success

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The wallee Portal puts you in full control as it integrates all payment channels.



### Core KPIs influenced by payment infrastructure:



Payments influence 70%+ of revenue-critical metrics.

## Common Strategic Mistakes

## Common Strategic Mistakes

### Slide Content

- Choosing provider based only on fees
- Ignoring local payment culture
- Underestimating PSD2 complexity
- Fragmented systems
- No fraud intelligence
- Manual reconciliation processes

Reactive payment strategy slows growth.

Proactive architecture accelerates it.



Reactive payment strategy slows growth.  
**Proactive** architecture accelerates it.

## Final Strategic Takeaways

### Slide Content

1. Europe is opportunity + complexity
2. Payments are not operational — they are strategic
3. Localization drives conversion
4. Integration drives efficiency
5. Compliance automation enables scale
6. Seamless experience drives loyalty



**Winning in Europe requires infrastructure built for Europe.**



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easy pay any way

# Case Scenario Example

Scale-up expanding into 5 EU markets using Shopify + Wallee:



Results after 12 months:

**+25%**

↗ authorization rate

**-18%**

↘ fraud losses

**+12%**

↗ conversion uplift

**30%**

🕒 faster expansion  
timeline

**Improved**

📄 cash flow visibility

**Infrastructure drove measurable growth.**



# Thank you.

We would be happy to  
advise you personally.

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