DISCOVER®
Global Network

3 key considerations for developing a complete e-commerce solution

In today's marketplace, offering a seamless e-commerce experience is not an option but a necessity—and companies of all sizes are turning to developers to deliver on this need.

To meet this demand, building a robust digital presence that addresses both your client's needs and resources is vital. Developers must provide the right solution for a full range of requirements—from customer experience to essential back-end integrations. The ultimate goal is optimizing customer satisfaction and increasing your client's revenue.

1

Technology
Pick a platform

Initial considerations

- **Power** to accommodate peak traffic
- **Scalability** for future business growth
- **Security** for risk control
- **Reliability** without downtime
- **Compatibility** with CRM platforms and multiple currencies

SaaS vs. Open Source

	SaaS	Open-Source
Time to Market	Turnkey installation	Development required
Cost	Subscription model	No subscription but development costs
Maintenance	Service-managed	Self-maintained
Integrations	Platform maintained and managed	Third-party/custom-managed

2

Design & Content
Consider the shopper's journey

Essential elements for customer experience

- Support for all digital devices—including desktop and mobile
- Intuitive navigation
- Customer logins and "guest" access
- Robust search with metadata and tags
- Product reviews and ratings
- Personalization with product suggestions and loyalty tactics
- Frictionless checkout to minimize cart abandonment
- Customer support through Help, Live Chat and Contact options
- Back-end integration among front-end sales, order fulfillment and customer service

3

Payments & Security
Pick a card, every card

Top requirements for seamless, more secure payment experiences

- Accept all forms of payments from all major networks, including Discover®, Visa, Mastercard and American Express
- Accommodate international customers by enabling all Discover Global Network IIN (BIN) ranges to accept transactions from 25+ global network alliances, including Diners Club International®, JCB Co. and UnionPay
- Integrate with UI using either turnkey or custom capabilities
- Integrate plug-ins such as currency support
- Incorporate security for card-not-present
- Ensure PCI DSS compliance with integrated fraud protection
- Enable tokenization for added security
- Support mobile wallets such as Apple Pay and Google Pay
- Build in signage including card logos and branding to showcase acceptance
- Include other offerings such as Click to Pay and Point-of-Sale (POS) financing

73%
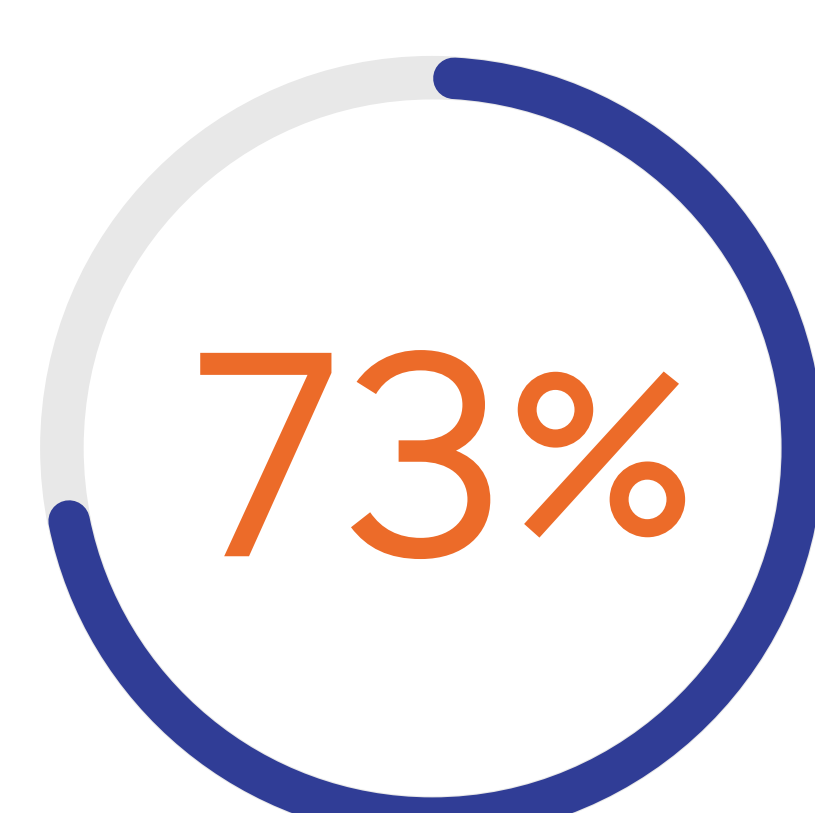
of primary cardmembers* prefer to shop at websites that accept Discover

*Primary cardmembers are defined as respondents who use Discover® Card more than other cards. C+R Research Study of 1,805 Discover Cardholders commissioned by DFS Services LLC and completed in February 2022.

Finish

As the digital landscape continues to expand, sophisticated e-commerce capabilities have become business-critical.

By understanding your clients' unique challenges and requirements, you can deliver solutions optimized for frictionless payments and customer satisfaction, helping ensure their success today—and down the road.

Explore the full Developer's Roadmap for more information.