PaymentsEd

5 Mistakes to Avoid When Going Global

Tips and Best Practices for International Sales Expansion

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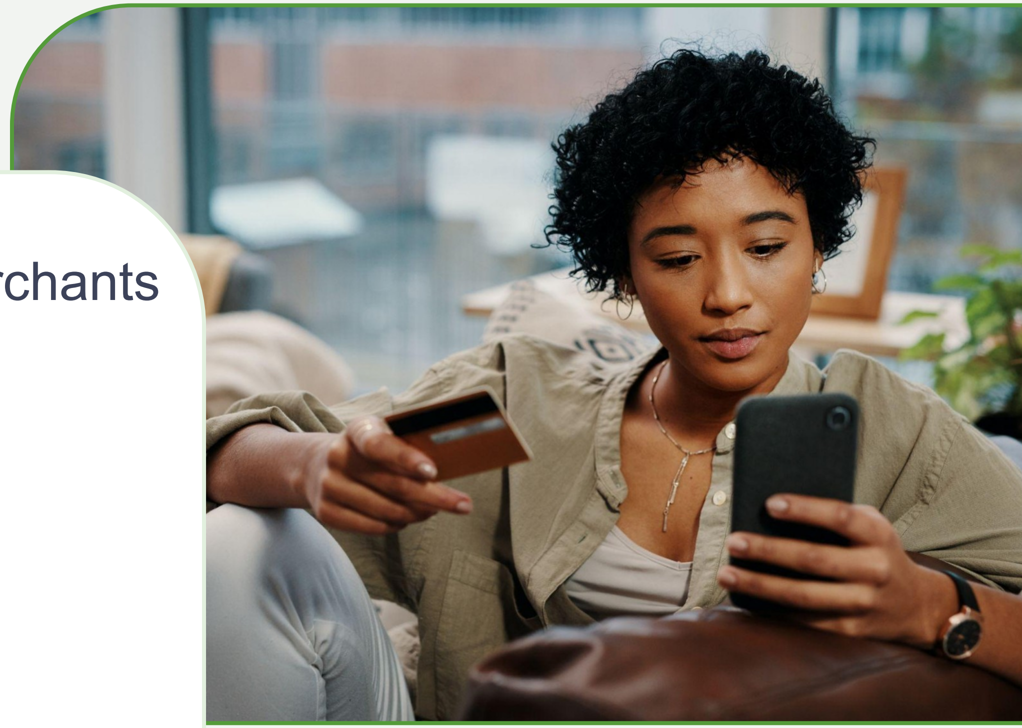
Company overview

- Merchant acquirer and PSP supporting card-not-present merchants globally

- Principal membership - Visa and Mastercard in Europe

- Miami, USA headquarters
    - Amsterdam, Warsaw, Sofia regional offices

- 15+ years in business
    - Cross-border sales
    - International currencies and alternative payment methods
    - Chargeback management



Company overview

- USA headquarters, online sales globally
- Irish entity established for EU sales
- Bank of Ireland account (took 1 year)
- VAT Registration in multiple countries
    - Ireland, Netherlands, Poland, Switzerland
- Process in EUR and other currencies (NOR, CHF)
- APMs
    - Amazon Pay - huge especially in German market
    - Klarna
    - PayPal
- 3DS pop-up (~7% increase in conversions)

Don’t worry about taking notes!

Get a complete overview of today’s presentation (plus bonus material!)

AltoPay.com/Payments-Ed-2026/

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MISTAKE #1

Adding more payments providers — and more headaches

MISTAKE #1 | Adding more payments providers

Think of everything your payments or finance team has to manage.

OPEX
Taxes
Sales commissions
ERP platforms
Dispute management
Logistics
CRM integrations
Shipping
Accounting systems
Chargebacks
Gateway connections
Reporting
Vendor payouts
Refunds
Bank accounts
Settlement
Inventory management

MISTAKE #1 | Adding more payments providers

Performing these tasks for every different merchant account can be **duplicative**, **time-consuming**, and require **extra human workers**

MISTAKE #1 | Adding more payments providers

Consolidating payments providers can consolidate workflows

- Singularize payment gateways, processing reporting sources
- Establish single/minimal relationships for support across

Key takeaway: Serve many markets with few payments services providers

MISTAKE #2

Assuming each region can be managed the same

MISTAKE #2 | Assuming each region can be managed the same

4 main considerations

- Local entity
- Language
- Currency
- Speed

MISTAKE #2 | Assuming each region can be managed the same

Local entity

- Is a local entity required?
- Are you prepared to handle local tax and reporting requirements? (VAT, OSS)

MISTAKE #2 | Assuming each region can be managed the same

- Where should your business be located? What do you need?
  - Business friendly - Ireland and Netherlands
  - Digital goods/payments businesses - Estonia, Lithuania, Poland
  - Tax benefits/complex structure - Malta, Cyprus, Isle of Man, Gibraltar

MISTAKE #2 | Assuming each region can be managed the same

Language

- Localize the customer ordering and checkout experience
- Do not assume everything operates in English or USD
- Consider FAQs, T&Cs, other support info in local language

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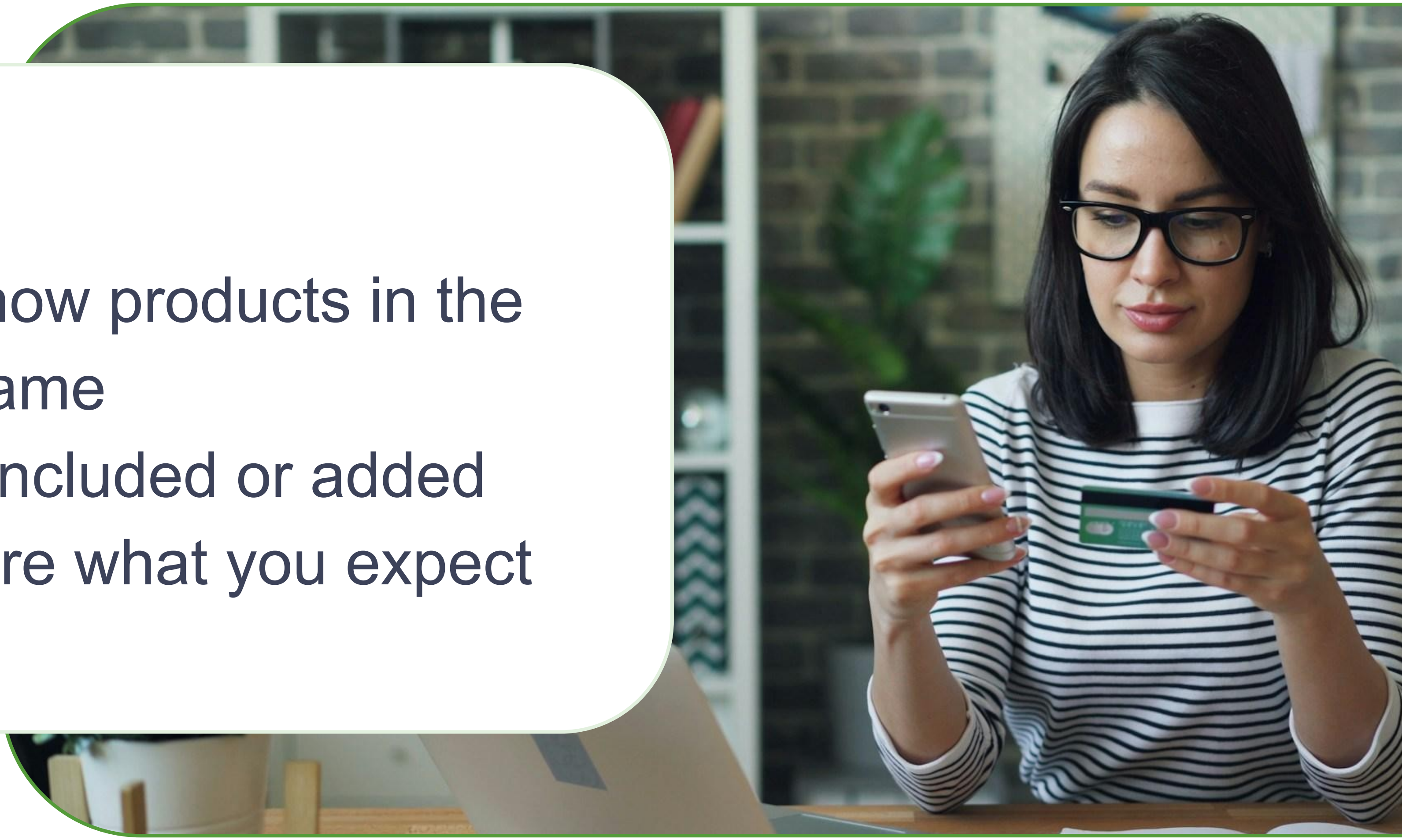
Case Study | Language

Language had the biggest impact on sales conversions:

- 23% cart-to-sale conversion rate when the shopper’s language matched the checkout page language.
  - 6.5% conversion rate improvement

MISTAKE #2 | Assuming each region can be managed the same



Currency

- Extremely effective to show products in the local currency symbol/name
- Consider if VAT/GST is included or added
- Always split-test to ensure what you expect holds true

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Case Study | Currency

- **CAD**: Approvals increased to 70% from 50% - over time we saw a 10% increase in total sales volume
- **AUD**: Approvals went to 68% from 70% - over time we saw a 9% increase in total sales volume
- **New Zealand**: We saw a 1% increase
- **South Africa**: We saw local currency approval declined by about 2.5%

MISTAKE #2 | Assuming each region can be managed the same

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Case Study | Currency

If the card was issued in EU, we used our Ireland entity — even when the purchase resulted from US marketing efforts.

- Overall auth rate was 83% vs. 70%
- Declines were insufficient funds (95%) and Errors (5%)
- In the USA we see about 35% insufficient funds and 35% fraud

November 17, 2025 to January 5, 2026

MISTAKE #2 | Assuming each region can be managed the same

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Case Study | Load time vs. conversion

Server-side rendering for order form

- 34% faster loading time
- 1.87s from 2.84s
- 3.2% + BuyButton conversion uplift
- $1.8M revenue uplift

November 17, 2025 to December 15, 2025

MISTAKE #3

Ignoring local payment methods

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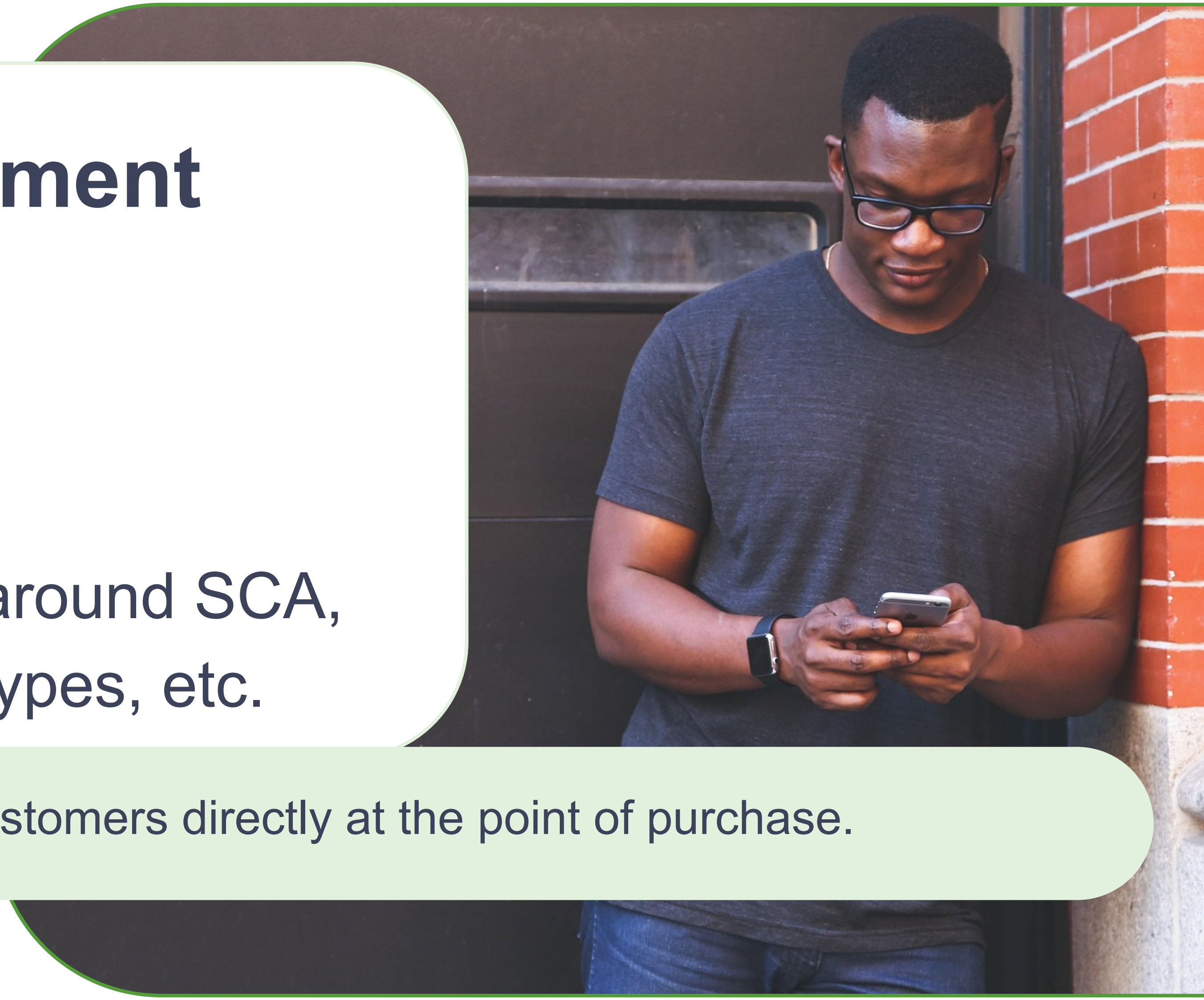
What are alternative payment methods (APMs)?

- Non-card network transactions
- Local network rails
- Typically have varying policies around SCA, disputes, acceptable business types, etc.



APMs can build confidence and loyalty with customers directly at the point of purchase.

MISTAKE #3 | Ignoring local payment methods

APMs are the majority — often dominant — market share in international markets

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MISTAKE #3 | Ignoring local payment methods

Global ecommerce payment methods - 2026

Digital Wallets	56%
Account-to-Account	7%
Buy Now, Pay Later	4%
Other Local Methods	3%

Credit Cards	20%
Debit Cards	10%

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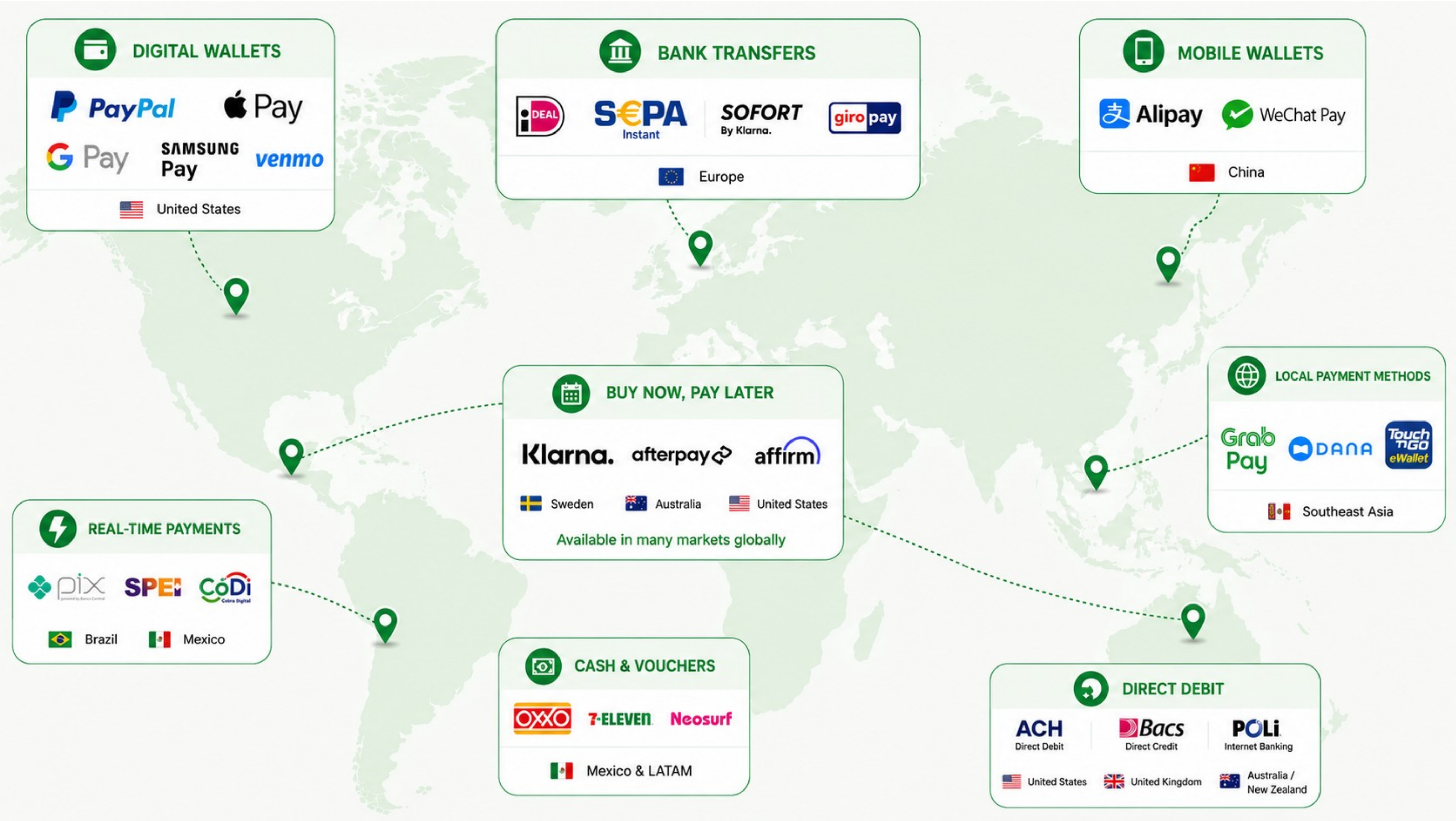
*Data from Worldpay Global Payments Report 2026 for worldwide markets

MISTAKE #3 | Ignoring local payment methods



MISTAKE #3 | Ignoring local payment methods

Case Study | Netherland APMs

Market Reality: ~70% - 73% of all ecommerce in the Netherlands is iDEAL

Entrenched Local Method: All major Dutch banks participate, virtually all ecommerce sites and mobile banking apps support it.

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MISTAKE #4

Overlooking the complexities of cross-border payments

MISTAKE #4 | Overlooking the complexities of cross-border payments

Considerations

- Evaluate the need/benefit
- Pricing products in local currency increases conversion rates
- If you offer local APMs, you'll want to also enable local currency pricing for cards

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MISTAKE #4 | Overlooking the complexities of cross-border payments

Pitfalls

- Issuer-side cross-border fees on cards
- Reconciliation for processing currency vs. settlement currency
- Standardizing currency for inventory management
- Revenue reporting
- Taxation

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Foreign exchange (FX)

- Prepare for FX costs when converting back to your settlement currency
- Typical costs is 1-3% of transaction amount
- Performed by processor/PSP or card network
- Could have them twice

Settlement

- Daily settlement is not the standard
- Various settlement timeframes: T+1, T+3, T+7, T+14
- Certain APMs lack flexibility in settlement timeframes

MISTAKE #4 | Overlooking the complexities of cross-border payments

Treasury Management

- Bank with a financial institution that has international branches
    - Move money between countries or currencies internally

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MISTAKE #4 | Overlooking the complexities of cross-border payments

- Local/community banks often work with larger US banks
  - Route international settlements to your US bank
  - Include time delays and wire fees
- Acquiring banks and APM networks may have reserve withholdings

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MISTAKE #5

Not complying with local laws and card scheme rules

MISTAKE #5 | Not complying with laws and rules

Comparing two main regions:

USA

Less regulated, less proscriptive

EU / EEA

Heavily regulated

Compare more regions

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MISTAKE #5 | Not complying with laws and rules

Limited laws/rules for:

- Data privacy
- Use of personally identifying information (PII)
- Customer data storage
- Age/domicile verifications

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MISTAKE #5 | Not complying with laws and rules

Regulations more commonly come from:

- Card schemes - PCI-DSS
- State laws - California CCPA
- FTC - Consumer protection policies

PSD2/PSD3 - SCA requirements affect:

- Checkout flows
- Authorization rates
- Retry/subscription models

MISTAKE #5 | Not complying with laws and rules

GDPR impose strict requirements on:

- Where customer data can be stored
- Disclosures and opt-out options

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MISTAKE #5 | Not complying with laws and rules

OSS/IOSS…

- Attempts to streamline tax reporting
- Contains significant compliance elements

Scan for official
OSS guide

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Card scheme variations

- Regulations are region-specific and sometimes country-specific
- Functionality can vary too — saved-card logic, retries, etc.

International Selling Can Be Profitable and Exciting!

Know the Pitfalls, Use Sound Strategy

- Engage experienced advisors
- Know before you grow
- Every transaction ends with a payment!

Key takeaways

- Avoid redundant workflows by consolidating payment providers.
- Choose your local entity location wisely.
- Don’t overlook APMs. Local payment methods are critical for your checkout experience.
- Review your processing contract. Understand your FX costs, and build those costs into your pricing structure. Negotiate your settlement structure when possible.
- Monitor worldwide compliance. If you sell in a country, you have to comply - even if you aren’t located in the country.

Thank you

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Get the presentation overview

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Don’t forget to submit your session evaluation!