Shift4 and Ginger partner to provide end-to-end PSP services in the Nordics

Merchants want to focus on customers; payment processing should just work.

As eCommerce volumes continue to surge, merchants are actively seeking a one-stop-shop payment provider that:

- Delivers the best payment experience to online shoppers
- Provides webshop plugins to make paying easier
- Offers a wide range of alternative payment solutions (APMs)
- Assists them to gain higher approval rates on transactions

Exceptional synergy means 'win-win' for all

Together, Ginger and Shift4 are uniquely positioned to provide end-to-end payments services as a fully-comprehensive Payment Service Provider (PSP) in the Nordic region.

Providing a complete, unified payment ecosystem, the partnership enables Nordic merchants to accept card payments and LPMs from customers, and leverage powerful data analytics to fine-tune their customer insights and payment experiences, so that they can forget all about payments, and focus on their core business.

Two companies, one complementary offering

SHIFT4

Cutting-edge payment and acquiring services to large merchants

- eCommerce Plugins
- Currencies & remittance
- Approval rates optimization
- Data Management
- Chargeback Management
- Fraud Prevention
- Cross-border token on all payments
- Unified reconciliation on payments
- Global acquiring solution (POS/eCom)
- Direct access to Apple Pay and Google Pay as an acquirer and processor

ginger

White label omni-channel payment platform to financial institutions

- AML compliant onboarding flow
- Card payment gateways
- Local payment methods
- eWallets
- Webshop plugins
- Merchant settlement
- Merchant invoicing
- Reconciliation
- Unified reporting
- Admin, merchant & development

"Shift4's smart acquiring services, robust gateway platform and exceptional track record in boosting transaction approval rates will elevate Ginger's presence in the Nordics, enabling them to offer transformational PSP services that will open up access to new markets and opportunities, for all parties involved."

Achiya Fried,
Chief Commercial Officer at Shift4

First, the Nordics. Next, the world

By combining Shift4's smart acquiring services and robust gateway platform with Ginger's SaaS proposition, and its parent company Ximedes' software development capabilities, the partnership is well-equipped to expand further across Europe and offer powerful and flexible PSP solutions to a growing client base.

" Ginger's cloud-based API strengths and our full-stack omnichannel payment offering give clients the ability to build a new solution, replace their current solution completely, and/or add innovative new modules to their existing services.

We also provide transaction approval optimization and enhanced data insights to drive future growth.

By combining forces with Shift4, we've created a dynamic collaboration, offering a complete one-stop-shop for payment components, covering cards and every LPM, from Apple Pay to QR code. "

Jord Koot,
CRO at Ginger

The Shift4/Ginger Payments Partnership Advantage at a Glance

Complete ecosystem of PSP solutions- POS transaction acquiring, payment gateway, AML-compliant onboarding, webshop plugins, merchant omnichannel dashboards, reconciliation and settlement, comprehensive reporting overviews.

Facilitating growth through further expansion across Europe, and by offering powerful and flexible PSP solutions to a growing client base, thanks to the synergy between Shift4's smart acquiring services and robust gateway platform, Ginger's SaaS proposition, and Ximedes' software development capabilities.

Empowering merchants to accept both card and local payment methods from customers, while new PSP leveragespowerful data analytics to fine-tune customer insights and payment experiences.

A ready-made suite of PSP solutions for financial institutions and fintechs in the Nordic region, enabling them to offer the full spectrum of payment services to their clients.

Higher approval rates for all merchants, based on Shift4's proven track record and payments optimization expertise.

Telecom-grade platform with 99.9% service level availability.

Growing Ginger's presence and enabling white-labeled transformational PSP services that will open up access to new markets and opportunities, for all parties involved.

About Shift4

Shift4 is a global cross-border payment provider and fully licensed bank empowering international commerce through brilliantly simple payments. Our passionate team, exceptional tech capabilities, product innovation, and customer-centric approach enables us to simplify complexity and create multidimensional solutions that generate growth and enable peace of mind for our merchants.

To learn more, visit Shift4.com

About Ginger

Ginger is an Amsterdam based Payments-as-a-Service platform that empowers financial institutions to run their own omnichannel payments solution, by offering payments to their merchants everywhere, while facilitating them in the ease of doing business. The platform is ideal for banks, PSPs, PayFacs and ISOs that are keen on both enabling and leveraging their merchants' business growth.

To learn more, visit gingerpayments.com

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