

Merchant migration made simple



MERCHANT MIGRATION PLAYBOOK

Designed to increase merchant loyalty and revenue for partners from day one.



INTRODUCTION

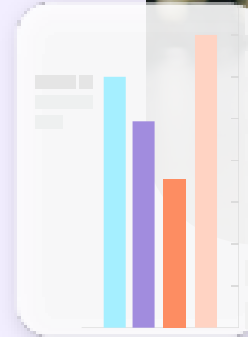
Your complete guide to migrating merchants

At Worldpay for Platforms, we make it simple and easy to collect payments while managing multiple customers and payment types in one place.

Whether your merchants run subscription billing or on-demand payments, our platform keeps everything simple, secure and reliable. Changing your payment provider should feel the same.

When you move your merchants to Worldpay for Platforms, you get a streamlined, supported migration experience designed to minimise disruption, accelerate activation, and ensure both your staff and merchants feel fully supported at every step.

Our goal is to make migration simple, safe, and successful for your entire ecosystem.



Did you know?

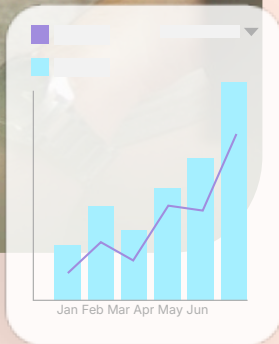
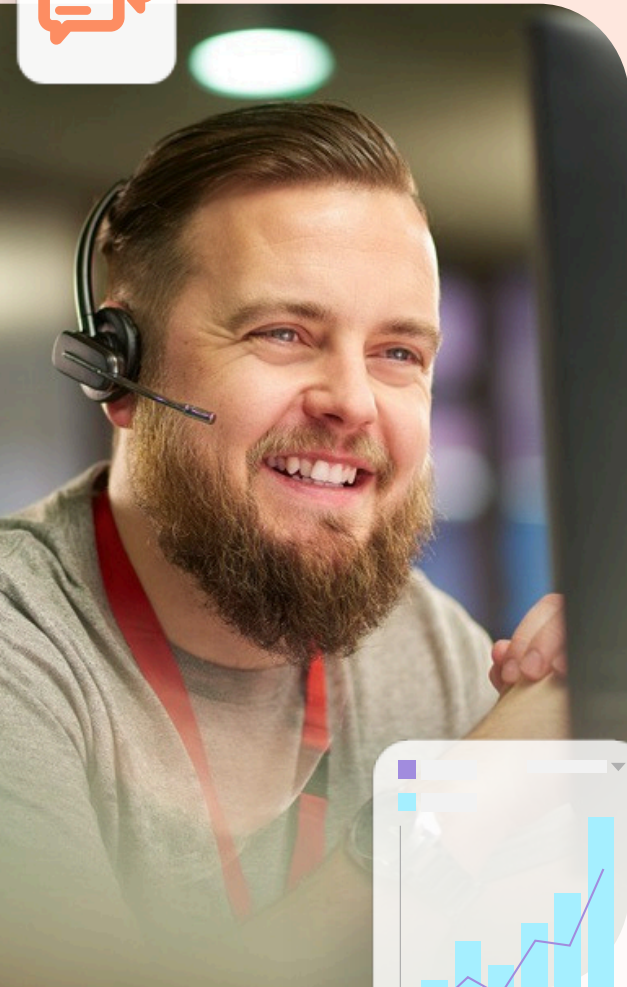
Worldpay for Platforms Partners reported a **264% uplift*** in return on their investment compared to their previous payments solution.

One of the fastest ways to tap into this revenue potential is to migrate the merchants you already work with to Worldpay payments. This guide is designed to help you get there.

*Forrester Total Economic Impact Study.



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Powering the possible

More than just a payments solution.
A real business opportunity

Worldpay for Platforms doesn't just give you a better payments solution. It gives you a new revenue stream.

In fact, many of our longtime partners now see payments grow to as much as **50% of their total revenue.**

And while we can help you attract new customers, much of this revenue potential already exists within your existing client base.

Whether you work with small and medium-sized businesses or larger, enterprise clients, we can make their payment processes more efficient, more effective, and more secure than ever before, while also driving new revenue to your bottom line.

Your business opportunity

What our partners can expect from us

Simple, transparent pricing

No hidden fees, or subscription models

Lucrative, scalable rebates

A revenue engine hidden in your back book

High-touch support

Real people, local experts, committed to your success

Bulk migration made easy

Secure PII/KYC handling, token migration, white-glove support before, during and ongoing as needed, we are available

Lower operational overhead

We manage risk, compliance, PCI, underwriting

Faster time to value

2 day settlement, fast onboarding, and real-time reporting

What your customers can expect from us

An optimum experience

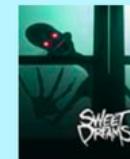
Modern payment methods and secure, seamless checkouts

Cash flow visibility

All payments methods, one place, real-time visibility into payments data and auto-reconciliations that 'just work'

Reliable, local support

Payments experts that are readily accessible and always willing to help

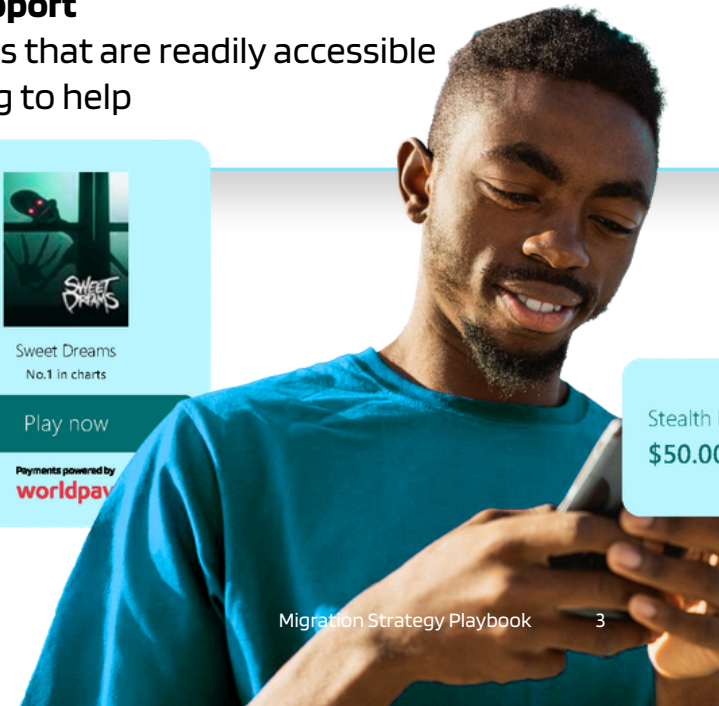


Sweet Dreams
No.1 in charts

Play now

Payments powered by
worldpay

Stealth
\$50.00



Step 1: Understand your existing client portfolio

Before you begin migrating, it's important to understand who your customers are, how they use payments today and where the biggest opportunities sit.

A simple segmentation exercise will help you plan your approach. We recommend focusing on two key areas: integrated/non-integrated customers, and client size.

The following is a quick checklist to help you think through these important customer segments, but remember, you don't have to do this alone.

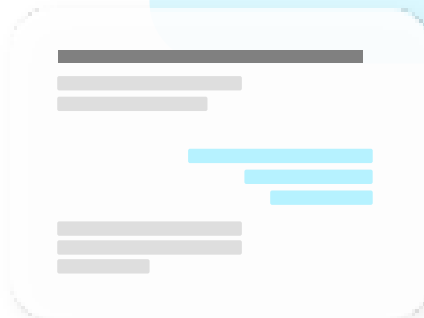
Our team is here to answer your questions and guide you through every detail of this process.

Integrated or non-integrated:



Start by determining which customers are currently using your legacy embedded payments platform, and which are not. Then ask yourself:

- Why do some of our customers choose to use our embedded payments platform, and others don't?
- What resources do we have to cross-sell Worldpay into those non-integrated customers?
- What incentives could encourage them to switch?
- Which communication channels can we use today?
- Do I have the staff needed to effectively cross-sell to both integrated and non-integrated customers? If not, how should I prioritise my sales targets?



Client size

We recommend sequencing migrations to balance momentum, scale, and long-term client value.

Small and medium volume businesses:

- Align well to standardised migration pathways
- Enable timely activation and early insight into migration performance
- Support momentum through repeatable, scalable delivery models



Larger volume businesses:

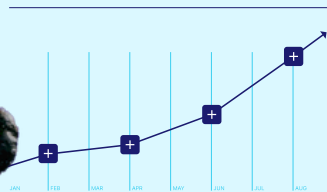
- Operates with more bespoke payments, reporting, or integration requirements
- Benefit from early planning and cross-functional alignment
- Value a migration approach that reflects their scale and growth ambitions

Think about:

- Where a tailored migration path and high-touch engagement model can enhance confidence and continuity
- How commercial structures or pricing flexibility can support long-term partnership with high-volume merchants



Sales
Monthly



Step 2: Define your migration approach

Our recommended migration strategy is simple: Start small, learn fast, then scale in controlled batches.

1. Start with a pilot merchant

Begin with one low risk merchant or a small merchant group. This pilot helps you:

- Test the migration process end-to-end
- Validate data flows and technical setup
- Identify questions merchants might have
- Build confidence with your team



2. Migrate the remaining merchants in batches

Once the pilot is successful, expand your migration in waves.

Batch size can be based on team capacity, merchant size, readiness (data availability, merchant timelines for switching).

Batching ensures your team stays in control and maintains high quality support. This structured approach delivers a low-risk path to full migration.

Step 3: Harness your data

To migrate a merchant's existing payers, they will need a data export from their current payment provider.

Here is a simple way to guide them:

- Ask your merchant to request a data export from their existing provider and confirm when it will be ready.
- Have them review a sample file from the provider to make sure it includes the minimum required details: payer reference, name and bank or card information.
- Once the file looks correct, the existing provider must encrypt it using Worldpay's PGP key and upload it via our secure file transfer portal.
- After upload, the merchant lets you know so we can retrieve the file and begin the import - our team will be there to support them through this.



Step 4: Worldpay confirms and imports the data

Once your merchant's existing provider has uploaded their encrypted data file, we take it from there.

We will:

- ✓ Confirm that we received the file
- ✓ Review it to ensure it contains the correct fields
- ✓ Let you know if anything needs to be updated
- ✓ Provide the planned date for the import

After the file is confirmed, our team completes the data import and keeps you informed throughout the process so you can support your merchants with confidence.



Step 5: Let's talk

Your first merchant is ready!

Talk to with your Partner Manager to plan your next migration batch and agree on your activation plan to ensure merchants start processing quickly.

What to expect when you migrate your merchants to Worldpay for Platforms

Migrating your customers to our payments shouldn't feel complex, and we are here every step of the way with you to make sure it isn't.

We combine transparent pricing, fast settlement, and high touch local support to deliver a smooth, predictable migration experience from day one.

'Whether you're moving a handful of merchants or an entire portfolio, our goal is simple; to make migration easy, minimise disruption, and help you unlock the revenue potential already sitting inside your platform.'

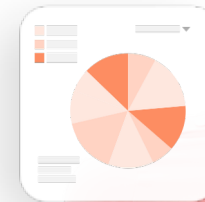
Migration is an important moment for your business, and our end-to-end approach is designed to minimise disruption and accelerate merchant activation.

This section outlines what we provide, what we need from you and how the process works.



What we provide

- ✓ **A dedicated migration lead**
Your single point of accountability for planning, coordination, and execution.
- ✓ **A defined migration plan**
We will work closely with you to develop a customised migration plan with clear steps and timelines to guide your transition with confidence
- ✓ **Regular progress check-ins**
Ongoing alignment to keep everyone informed and on track.
- ✓ **End-to-end execution support**
We manage risk, KYC, PCI, underwriting to reduce partner burden
- ✓ **Supporting guides, templates and merchant-ready messaging**
Pre-built assets to streamline partner and merchant communications.



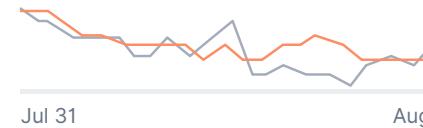
- ✓ **Transparent pricing documentation**
No surprises, clear commercial terms for partners and merchants.
- ✓ **Access to our migration toolkit**
Including bulk data templates, mapping guides, FAQs, and merchant scripts.
- ✓ **Fast, secure data migration**
A 2-day data migration SLA to ensure minimal payment disruption, followed by 2 day hypercare from our migration success team to ensure your merchant has been set up effectively

What we need from you

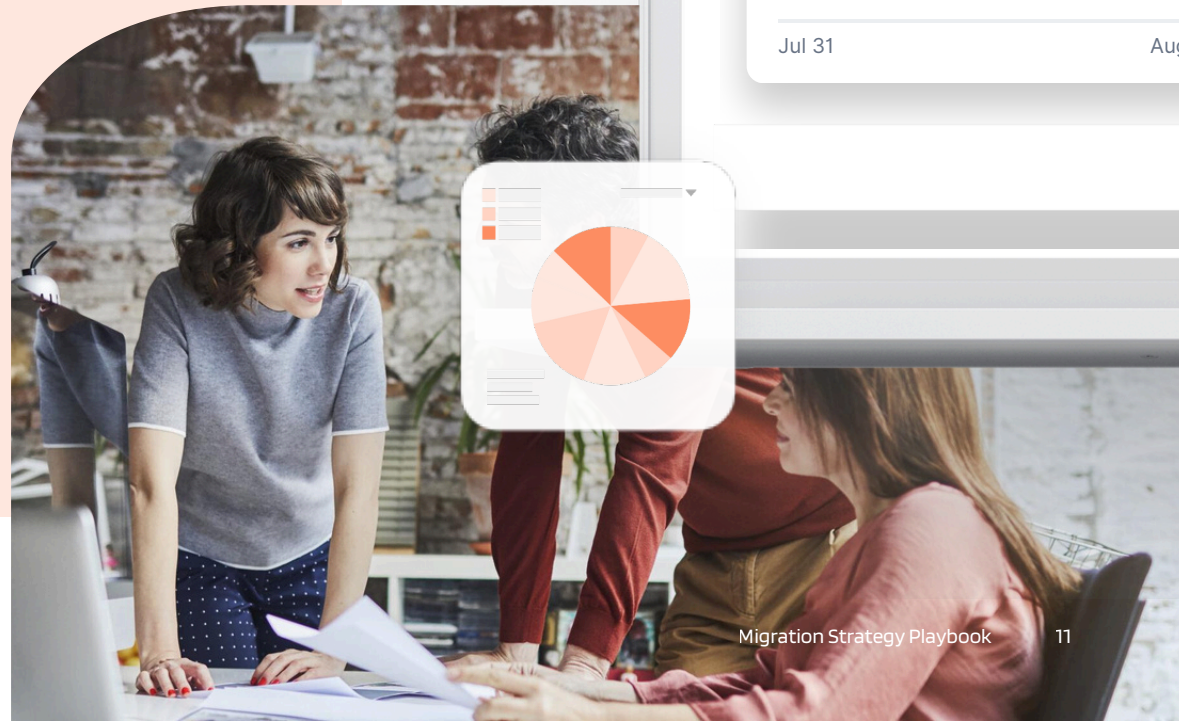
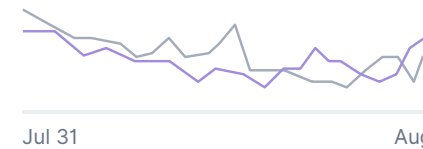
- ✓ **Access to required merchant data**
Accurate, complete datasets enable clean bulk imports, segmentation, and migration sequencing.
- ✓ **A communication plan**
Clear messaging and coordinated outreach ensure merchants understand the transition and respond promptly. We can provide email templates to support this process.
- ✓ **Your migration approach**
Start with a controlled pilot, then scale confidently through structured migration batches.
- ✓ **Cross-functional alignment (Product, CX, Support, Sales)**
Ensures consistent messaging, reduces internal friction, and accelerates merchant activation across the journey.



Gross volume ●
\$64,152.45



Net volume from sales ●
\$74,332.54



How we guide you through onboarding, migration and activation

1. Integration Readiness and Technical Enablement

Your integration foundation is established.

This stage establishes the technical foundation for migration. We ensure your platform is fully integrated with the Worldpay API, validate configurations, and confirm data pathways. Once integration is stable, we are ready to begin onboarding and migrating your merchants.

2. Merchant Lead Import

Partner provides merchant datasets for migration, either one by one or in bulk.

You upload your merchant list directly in your Partner Portal.

3. Payment consultant outreach and merchant agreement capture

Initial contact, education, and agreement collection

Our Payments Representatives contact your merchants, explain the transition, answer questions and help them get their application started.

4. Merchant Application and KYC Processing

Merchants complete applications; compliance review begins

Merchants complete their application. We handle KYC, underwriting, and all compliance reviews behind the scenes to keep the process smooth and low effort.

5. Approvals, underwriting and account setup

Accounts approved, MID provisioned, platform ready.

Approved merchants are set up with their merchant ID, credentials and payout details. You receive full visibility throughout this process and you can track the progress of each merchant application directly in your Partner Portal.

6. Payer Data Migration

Payment methods and payer tokens imported into the new environment

Before we migrate payer and tokenised payment data, your merchant requests their data export from their existing provider. Once the encrypted file is securely uploaded to Worldpay using our PGP key and secure file transfer portal, we validate and import the data.

7. Merchant activation and hypercare support

Hands-on activation support and post-go-live guidance

Over the subsequent 2 business days, merchants are guided through activation via dedicated Payment Representatives. We provide hands-on support, activation checklists, and troubleshooting to ensure merchants go live smoothly.

8. Live processing and performance monitoring

Merchants actively transacting; optimisation begins

Merchants begin processing live payments through Worldpay. We monitor early transaction performance, and continue supporting both you and your merchants to ensure a successful payment launch.

Payer data migration responsibilities

A smooth and secure payer data migration depends on clear roles and coordinated actions across all parties involved the partner, the merchant, the incumbent provider, and Worldpay for Platforms.

The table on the right outlines each step in the data migration journey and who is responsible at each stage, from notifying the existing provider and supplying PCI documentation to securely transferring encrypted payer data and completing final CRM mapping.

By setting expectations upfront, partners and merchants can move through migration with confidence, minimise delays, and ensure a seamless transition to Worldpay for Platforms payments, fully supported at every stage by our payments experts.

Visit our [Resource Centre for full data migration instructions](#)

Step	Activity	Responsible Party
1	Merchant is onboarded into Worldpay for Platforms production systems	Merchant
2	Merchant notifies incumbent payment provider that they are switching and requests payment data export to Worldpay for Platforms.	Merchant (supported by Partner)
3	Data export date agreed and confirmed	Incumbent provider, Merchant, Partner
4	Import date communicated to Worldpay for Platforms	Partner, Merchant
5	Incumbent payment provider encrypts payer data file using Worldpay's PGP key and uploads using Worldpay secure file transfer form	Incumbent provider
6	Data file received and retrieved for import	Worldpay
7	Integration team oversees data import via the migration tool	Worldpay
8	Worldpay Customer Support sends payer extract to Partner/Merchant	Partner
9	Partner supports the merchant in mapping payer extract/tokenised data to CRM records (e.g., linking payer profiles to Worldpay token data)	Partner
10	Merchant is live with bank/card data linked to CRM profiles	Merchant (supported by Partner and Worldpay)

Turning migrated merchants into active processors

Now that you have successfully migrated your existing customers to your new payments solution, and you're actively selling payment processing to new customers, it's time to maximise your opportunity to grow your business through high transaction volumes from your customers.

We have designed a complete **Merchant Activation Strategy Playbook**, that explores how to convert customers who are enrolled in your payments services but not participating.

With each customer that you successfully activate, you'll develop a revenue stream beyond your software sales as you earn a percentage of each transaction your customers process.

Merchant activation is critical to the success of your payments business, so don't leave money on the table! Please review this guide, and if you have any questions, our white glove service team of payments and software experts is always available to support you.

Benefits of high merchant activation rates

1. Revenue gains

The additional revenue you are already realising by selling payments into your new and existing clients is only the beginning of your payment's revenue potential. The real revenue will come as your customers adopt and use your payments platform to process all their transactions.

2. Speed to revenue

When your customers commit to using your payments platform for their transactions, you'll find your revenue increases quickly, as each transaction adds money to your profits. In fact, one Worldpay partner recently increased their merchant activation rates by 9 percentage points in just two months, and the primary benefit they have reported is speed to revenue.

3. Customer retention and loyalty

Your customers who use your payments module demonstrate a higher level of retention than those who don't, which leads to a higher, more continuous revenue stream for you. For example, another Worldpay partner recently told us they experience higher retention with customers who adopt their software's add-on features, like payments. They've found that customers who use three or more add-on features have an 8% higher retention rate across their software business.



Your migration questions answered

Here you'll find answers to the most common migration questions, helping you move quickly, confidently, and without disruption. And while this section covers the essentials, you're never on your own, your dedicated Partner Manager is always available to answer questions, clarify requirements, scope edge cases, and guide you through any aspect of the migration journey.

Together, we ensure you have the clarity, support, and confidence needed at every step.

Visit our [Resource Centre for full data migration instructions](#)

Q: Will merchants lose access to historical data?

A: Historical data will remain with the merchant's previous processor and will not be migrated to Worldpay. Merchants should request and retain any required reports before closing their old account.

Q: Will there be any downtime during migration?

A: Migrations are designed to have no downtime or near-zero downtime.

- Cutovers are scheduled outside peak processing periods
- Transactions in flight are protected
- Active monitoring is in place during migration windows

Q: What happens to stored cards and payment tokens?

A: Where technically supported:

- Payment tokens can be securely migrated
- Merchants can continue charging existing customers without requiring re-entry of details

Where token migration is not possible:

- Merchants receive guidance on customer re-authentication
- Best-practice messaging flows are provided to minimise churn

Q: Will sandbox and test environments be available?

A: Yes. Sandbox access is available ahead of production cutover. Test credentials and documentation are provided so partners can validate transaction flows, settlements, and key scenarios before go-live.

Q: What is a bulk upload of merchant leads?

A: A bulk upload is when merchant details (Trading Name, Contact Name, Email and Phone etc) are securely imported in one batch rather than submitted individually. This speeds up the migration process.

Q: What happens to API keys and credentials?

A: New Worldpay REST API credentials are issued as part of account setup. Credentials from current providers are not reused. Those credentials remain with the current provider will no longer be used once cutover to process via Worldpay is complete.

Q: Is my data secure during the upload?

A: Yes. All uploads are handled via secure channels and in line with data protection and PCI obligations.

Q: Who will be reaching out to my merchants?

A: : We have a payment consultant who will drive the application process

Q: How long does onboarding a new merchant take?

A: Once the Merchant has submitted their completed digital application form, set up can take up to 2 business days.

Q: Can merchants or partners track onboarding progress?

A: Merchants can view their progress directly within the digital application. Partners can track in-flight applications via the Partner Portal

Q: What is the Partner Portal used for?

A: The Partner Portal allows you to:

- Add and manage merchant leads
- Send and track applications
- Monitor in-flight onboarding
- Review processing volumes and run reports

Questions your merchant might ask

Explore our [Resource Centre](#) for additional FAQs and comprehensive data migration instructions.

Q: What are the Worldpay Processing Times and Direct Debit Cut-Off times?

A: Australia: There are two debit runs processed each business day 11AM and 3PM AEST, with cut-off times at 10.30AM and 2:30PM AEST.

New Zealand: Debit run is processed at 2.30PM NZST. The cut-off time for scheduled Direct Debits is 2:00 PM NZST.

Q: How long does it take for my transaction to settle?

A: Typically 2 business days. Worldpay have a 2-business day processing period, meaning that funds for successful transactions settle to your account 2-business days after the transaction begins processing. This is to allow for a transaction response from the payers' bank, advising whether the transaction will be successful or rejected.

Q: Who has access to my Merchant Account?

Role	Level of control	Key action
User	Low	Access the system/service
Authorised contact	Medium	Handle administration/support
Account controller	High	Full authority on account to manager user roles
Authorised signatory	High	Full authority to assign user roles with different levels of access

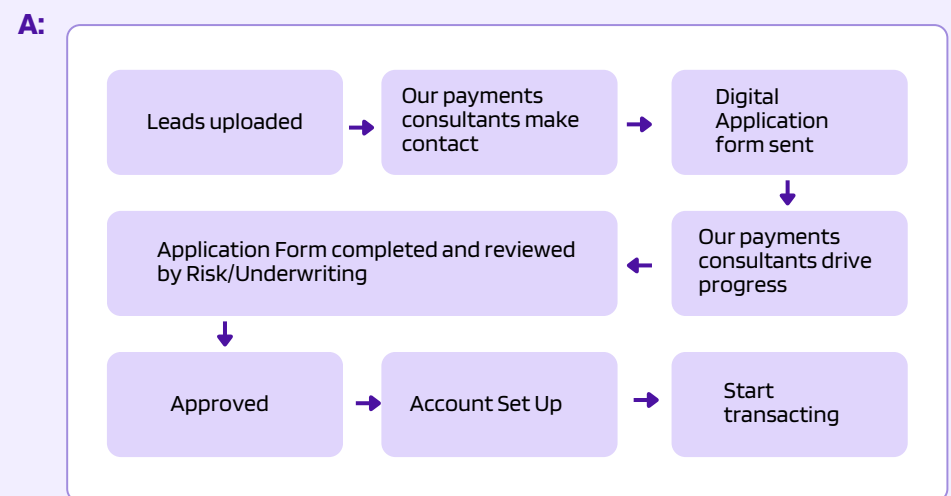
Q: Who can help me with support

A: Our Client Success Team can assist you with any queries. They are available from 7.30am – 5pm AEST Monday to Friday.
 AU: 1300 592 283
 NZ: 0800 480 283
 Email: admin@worldpayforplatforms.com

Q: How soon can I start transacting?

A: Once your application has been reviewed and approved, Worldpay for Platforms will set your account up within 2 business days. We will then share API details with the Partner.

Q: What is the onboarding journey for merchants?



Q: Can merchants track where they are in the process?

A: The Merchant can see their progress via their digital application

Q: How long does onboarding take?

A: Once the merchant has submitted their completed digital application form, set up can take up to 2 business days.



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