Choosing the right **online payment solution for your business**

This checklist will help you decide on how to accept online payments - so you can choose a checkout integration type that will fit your business model, size, and resources while making your customers happy.

adyen

Questions to ask yourself

Will there be a need for human or automated interaction in order for the customer to complete the transaction? (e.g. via phone, chat or in-store)

☐ **Yes**

Payment links might be the solution for you. Sending a payment link can be the perfect way to collect payments via any channel as a follow up on previous interactions such as video calls or chatbots.

If you have a physical store, payment links allow you to enable online payment methods in-store. Customers can complete payments on their own device by scanning a QR code, for example.

Learn more about **Pay by Link**.

☐ **No**

If you want to accept online payments or need more flexibility, for example, in adding a different flow to your payment page such as an article information or a reservation step, or if you want to have a payment page that is more customisable - go to the next question.

Can I utilise already integrated technology? (e.g. ecommerce platform such as Magento)

☐ **Yes**

If you are utilising an ecommerce platform then the associated plugin is the way to go.

Learn more about **ecommerce plugins**.

☐ **No**

If you can't leverage a payments plugin you will need to integrate into a checkout product in order to receive online payments natively on your website.

We offer one backend integration for accepting online payments and options for simplified frontend which you can choose from. For this, go to the next question.

See the details on our **documentation page**.

Do I need full flexibility and control over all payment aspects?

☐ **Yes**

An API only solution will give you full flexibility and control to create your own payment flows and user interface. This is only recommended in case you have a payment team or a headless commerce system since this option will require more time and development resources to implement and maintain.

Learn more about our **Checkout API-only solution**.

☐ **No**

If this is too resource-intensive to integrate and maintain or if you need a faster, out-of-the box option, go to the next question.

Is there a need for *some* customisation and flexibility on the payment experience?

☐ **Yes**

Then you might need to have some freedom on the frontend pieces of your checkout combined with the ease of pre-built components.

Components gives you the handles to the frontend pieces of payment methods. You can pick and choose which components you need and which you would like to create yourself while benefiting from a native checkout.

☐ **No**

If you anticipate that you'll expand to new countries rapidly with new payment methods or there will be no need to create payment method frontend pieces then you should go for a fully ready-to-go integration - go to the next question.

Do I need to go live quickly and to enable payment methods quickly too (now and in the future)?

☐ **Yes**

Then most likely an out-of-the-box checkout is the way to go.

Drop-in is the easiest integration within ecommerce and it will still increase conversions by offering checkout within your own environment and allowing you to easily switch on and off payment methods.

☐ **No**

Components or API-only might be a better option for you (see previous questions).

One payments partner. Endless opportunities.

Adyen is the payments partner of choice for growing businesses to the world's largest companies. It is simple and secure, fast to integrate and gives merchants peace of mind that all their payments needs are covered so that they can focus on reaching their business goals.

Thousands of businesses worldwide use Adyen to scale their business including: Lancaster, Hellofresh, Daniel Wellington, Brabantia and Flixbus.

For more information, visit adyen.com