



Constantly monitor results and regularly adapt



Testing: Compare any changes first to determine the impact.

Best practice:

Booking.com



Use code free page design and configuration to speed up change process

Call to Action button > Progress indicator > Confirmation and thank you

Design

- Personalize payment pages based on basket and customer details
- Localize! (but do offer an option to change the country, language and currency)
- Rank payment methods based on your preference around conversion, costs and loyalty (co-branded cards)
- Use latest product logos and a clear descriptions
- Create trust: add logos related to 3D Secure and PCI-DSS
- Only show relevant payment options

Logic

- Reduce the number of (optional) input fields and steps, e.g. include bank selection on the payment page
- Allow sufficient session time overall and for redirects
- Determine the booking window by allowing time for exception handling, especially for redirect and asynchronous payment methods
- Make use of stored credentials / card on file to reduce data entry (e.g. via mobile wallets)

Rescue

- Retry: cascade to fall back options in case of no response from provider
- In case of negative fraud response: offer secure / non reversable alternatives (only)
- In case of insufficient funds: offer split payment
- If session breaks, send pay by link email or text

Secure card details capture options:

- Hosted Payment Page
- Secure Fields
- iFrame



UX
 Transparency
 Mobile friendly
 Trust
 Localization
 APM's/LPM's
 Sur-charging



Session time
 Booking window
 Tokenization
 3D Secure
 A/B testing
 Error handling
 Field validation
 Auto format card no



Orchestration
 Split payments
 Group payments
 Pay by link
 Support



'Open Banking' is not a consumer facing brand!



When using a hosted payment page, vertical specific customization is key



Who actually 'owns' the payment page?



Show supported forms of payment on the home page



"Understanding your setup is the foundation for a successful, holistic payment strategy"
Thomas Helldorff, Author of the 'Airline Payments Handbook'

"EMV® Secure Remote Commerce (SRC) simplifies the online checkout process to make it consistent, convenient and secure."



Hands In