



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**