



ppro

# PPRO playbook for payment pages

How to increase conversion rates with better,  
smoother checkout experiences

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# The conversion rate conundrum

It's a fact: Most checkouts are underperforming.

**In 2022, the average conversion rate for customers who reach the checkout is 46.4%; and it only rises to 80% on the payment selection step<sup>1</sup> of the checkout.**

That still leaves 20% of customers who don't make a purchase even after spending time filling out their personal details.

One area that can be tricky is offering payment options that consumers prefer. This is particularly complex for international websites who must offer payment methods not used by their domestic market.

***Adding iDEAL in the Netherlands can generate 40% additional sales, as the majority of online shoppers trust only this payment method and avoid checkouts that don't accept it.***

But boosting sales is not always as simple as merely providing the relevant local payment methods on your checkout; you'll probably see low conversion rates when the payment options are not presented in the best possible way.

Payment comes last in the buyer's journey, but it should never be treated like an afterthought. After all, how much investment do retailers make creating a homepage and product pages?

The same level of care and attention should also be applied to where it matters most: at the checkout. The next few pages are dedicated to giving you a step-by-step guide to creating a checkout page that converts.

# Quick tips for your payment page

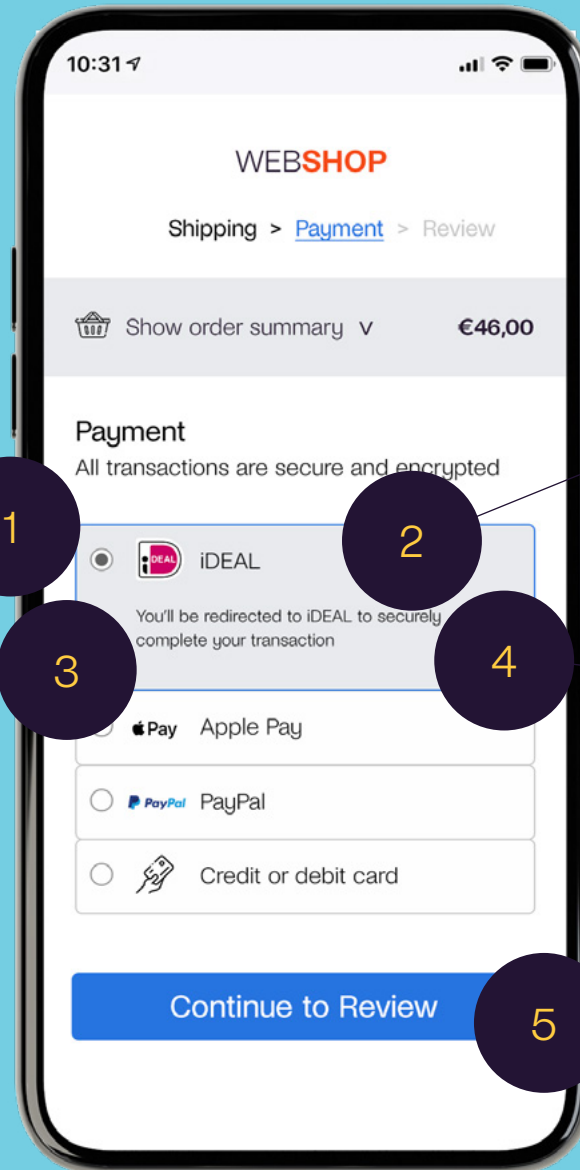
Give users a **clear overview** of all payment options

Make the **most popular** payment method the **default**

Use the **proper name** for each payment along with a **large and legible logo**

Provide **clear directions** explaining the payment flow

Make the next step clear with your **call to action**

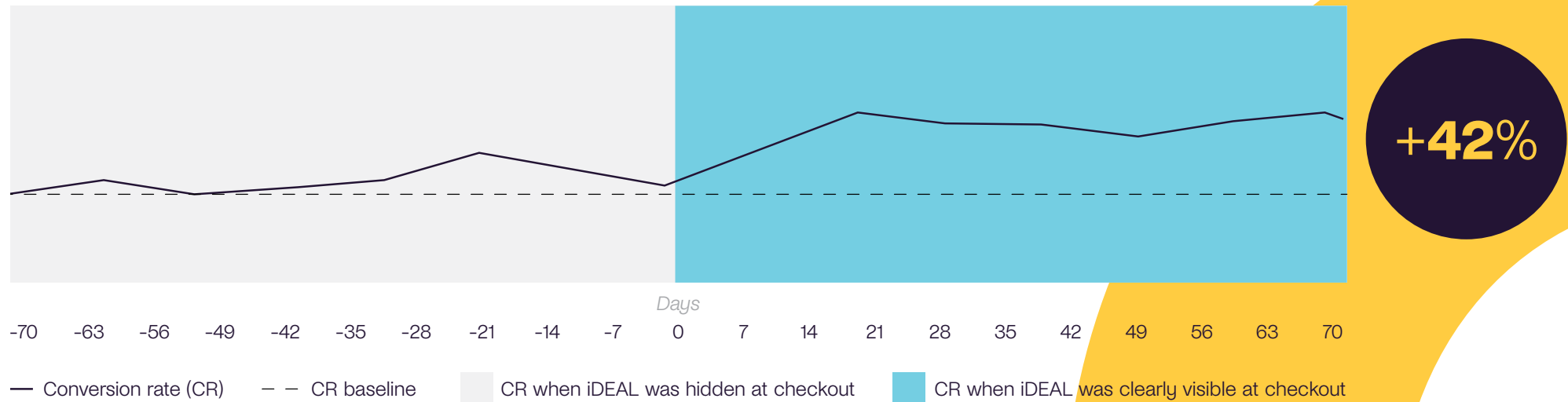




# 6 steps for presenting payment methods at checkout

**These universal recommendations are applicable to websites and apps on all devices (desktop, mobile and tablet).** The impact of implementing these can be huge. Let's dig into the iDEAL example again: One of our merchants offered iDEAL in the Netherlands but it was not immediately visible on the checkout. The shopper would have to scroll past 8 payment methods to find iDEAL.

Once the merchant changed the order of payment options to make iDEAL immediately visible, the conversion rate **increased by 42% compared to the previous months.**



# Give users a clear overview of payment options

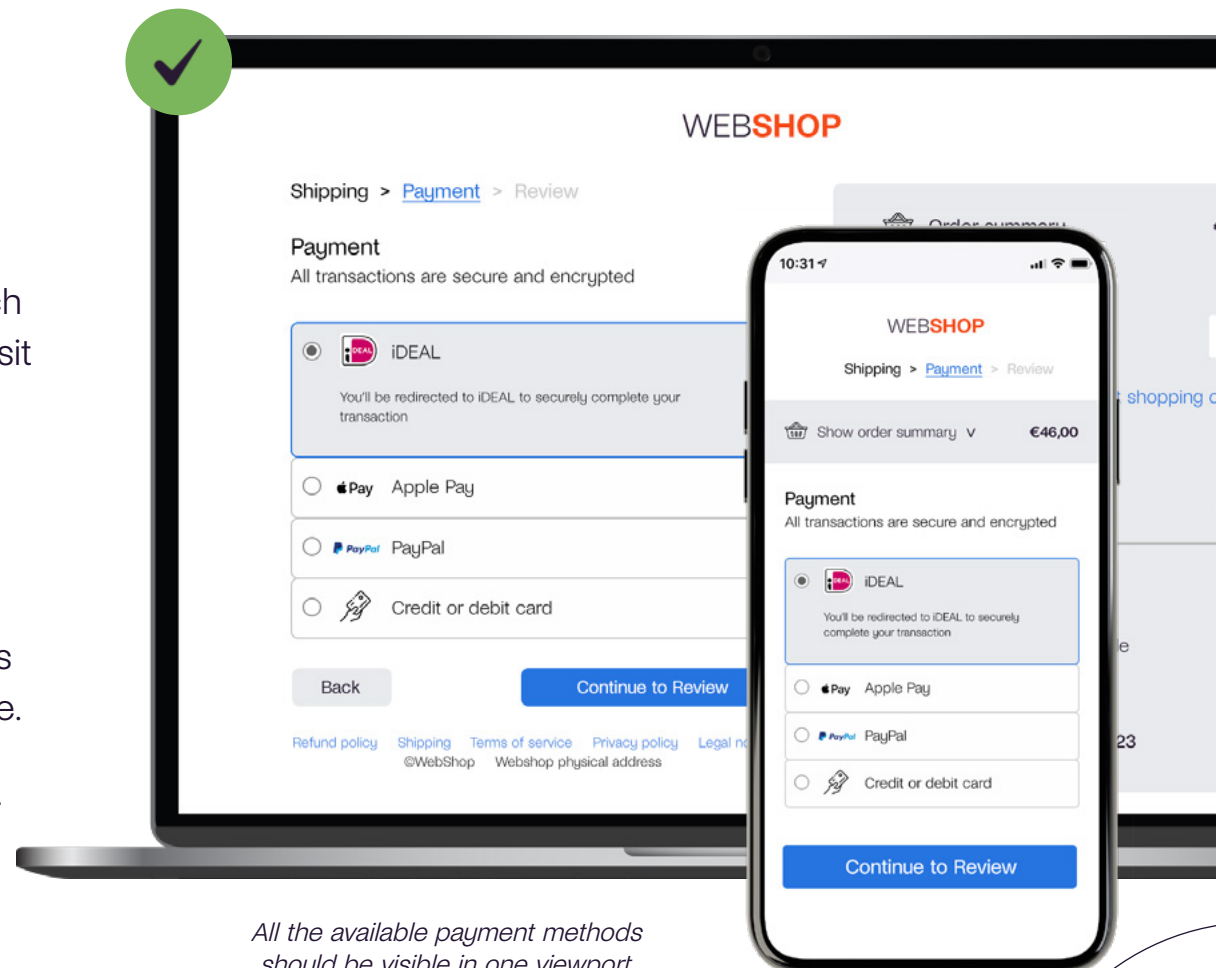
**1. Make sure all the relevant payment methods are visible in a single viewport on the payments page** — with no scrolling required and ideally above the fold.

**2. Use responsive design** to ensure that payment methods are always visible no matter what the device.

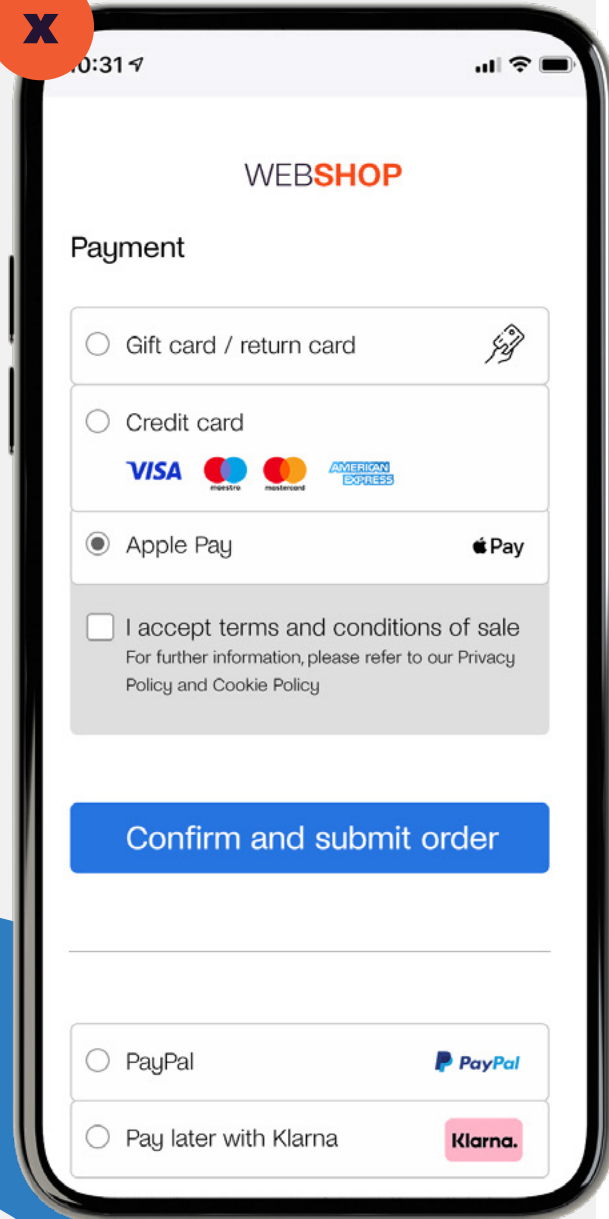
**3. Do not overcrowd the page with payment methods.** Choose only those that are popular and relevant for the market in question. If you're unsure which payment methods are suitable for your target market, visit [PPRO's Almanac](#) for country-specific guides.

**4. The payment methods offered should be personalised depending on the user's country.**

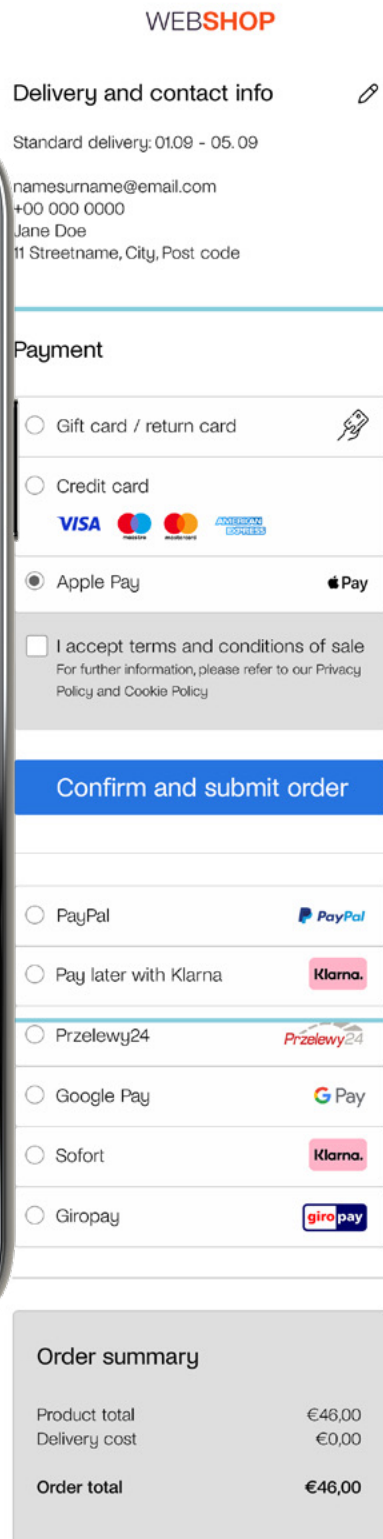
The simplest way to do this is by dynamically showing payment methods depending on the site locale, such as the country domain (example.de), subdirectory (example.com/de), or the user's shipping or billing address. For example, the German domain (example.de) should offer German payment methods such as Sofort and Giropay whereas the Chinese domain (example.cn) should offer Alipay and WeChat Pay.



*All the available payment methods should be visible in one viewport.*



*This checkout makes it hard to see all the payment methods without scrolling on a mobile device.*



**5. If the website is multiregional, it is possible to use the IP address to determine the location of the user.** However, IP location analysis is difficult and generally not reliable. For example, if a German is shopping online while eating pizza in Italy, they will want to see the payment methods they're familiar with, such as Sofort and Giropay, not Italian ones that they most likely cannot use.

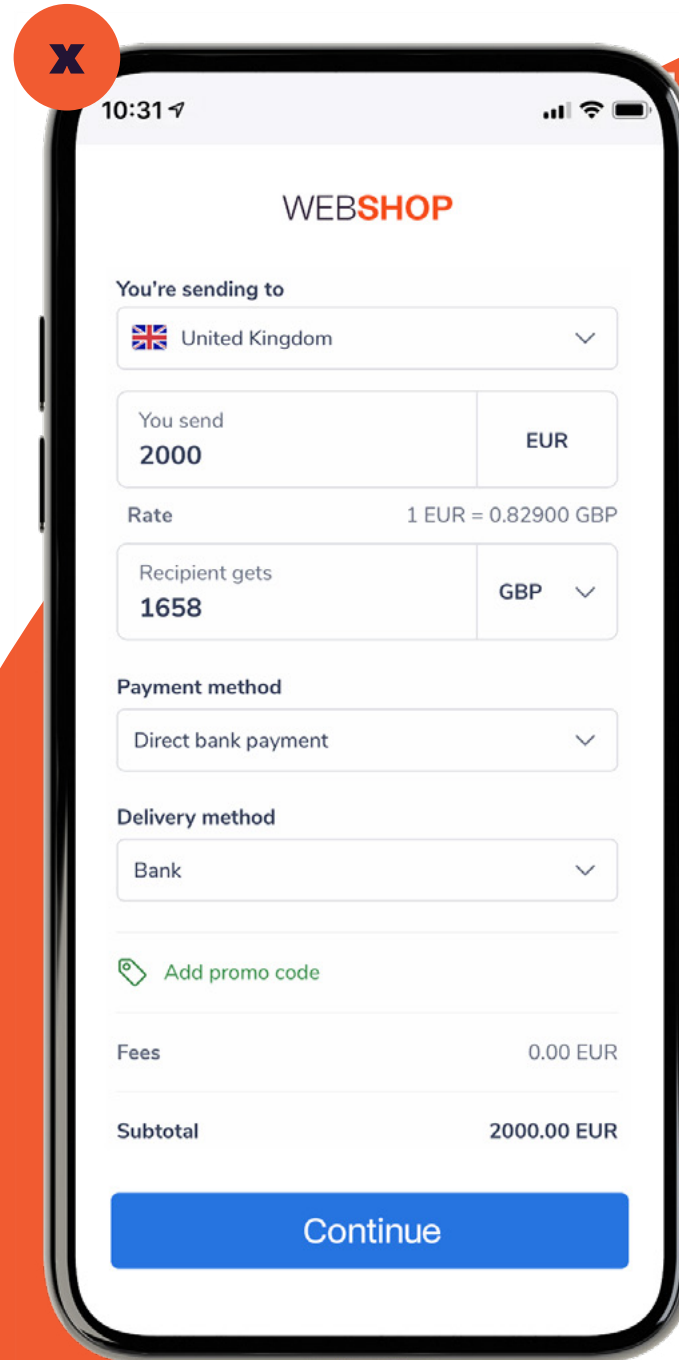
**6. Do not hide payment methods,** for example, by clustering together similar payment methods or using a drop-down list, so that users have to click and interact with the page to discover them. Many consumers won't bother and so won't be able to find their preferred payment method.

# Use the proper name for each payment method, along with a large and legible logo

For each payment method you offer:

- 1. Show a large, legible and up-to-date logo for the payment method** with a minimum width of 45 pixels.
- 2. Place the payment method name next to the logo** with a font size of at least 16 pixels

Many payment methods are recognised via their logo as users look for the specific brand colour and shape. Most payment methods have specific brand guidelines that you should follow to ensure that they're easily recognisable. The order overview page should likewise include the logo, not just the payment selection step.



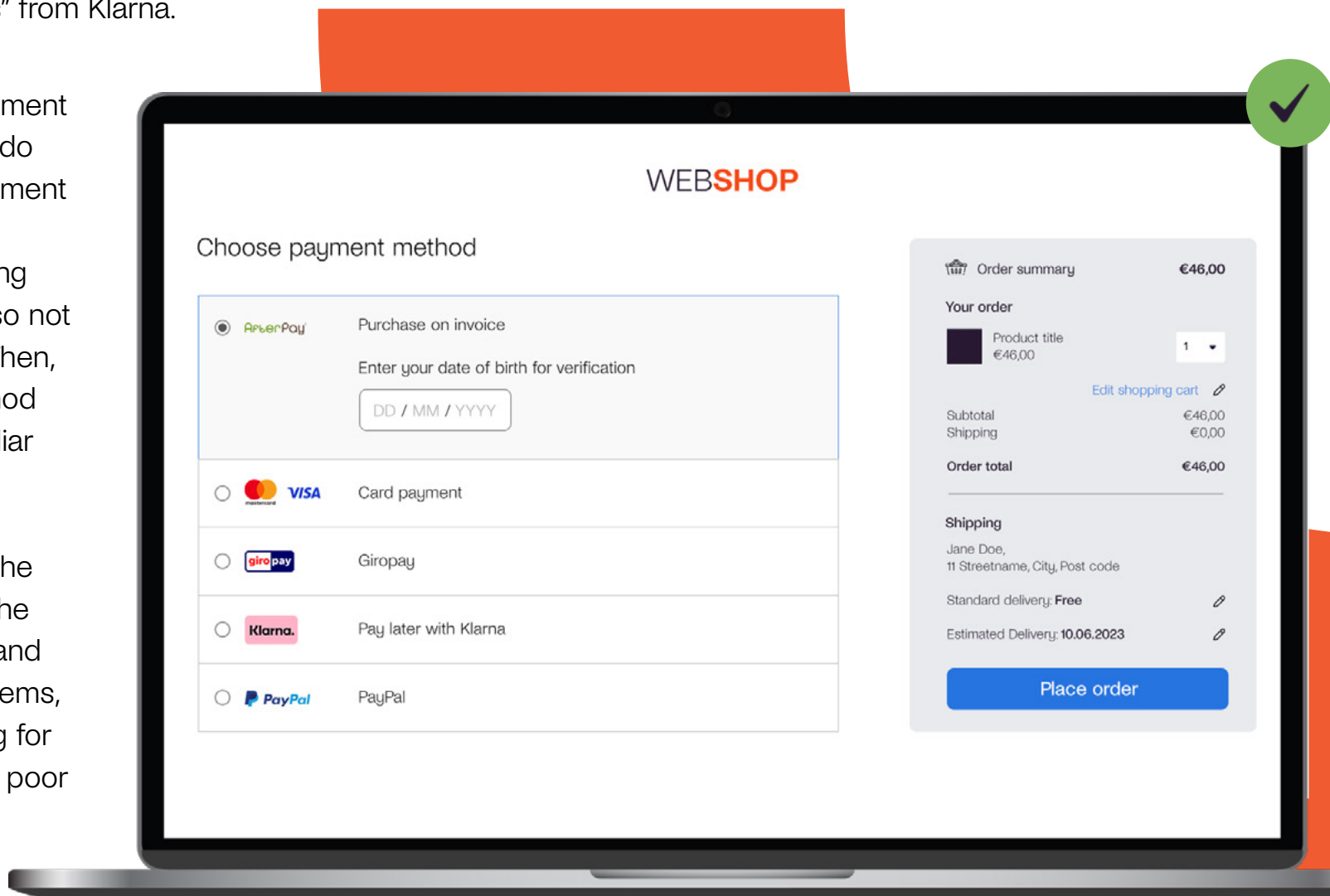
*Would you know which payment method has been selected?*



**Including the payment method name as text rather than just relying on the logo maximises brand recognition for each payment method, helping users to quickly find the one they prefer and trust.** It also makes language localisation easier and can help users instantly recognise the main benefit of the payment method if included in the name, for instance, "Pay in 30 days" from Klarna.

Mostly, the name of the payment method is enough, and you do not need to include the payment method type. Sometimes a payment method has growing familiarity within a country, so not every user will know it yet. Then, including the payment method type adds clarity for unfamiliar shoppers.

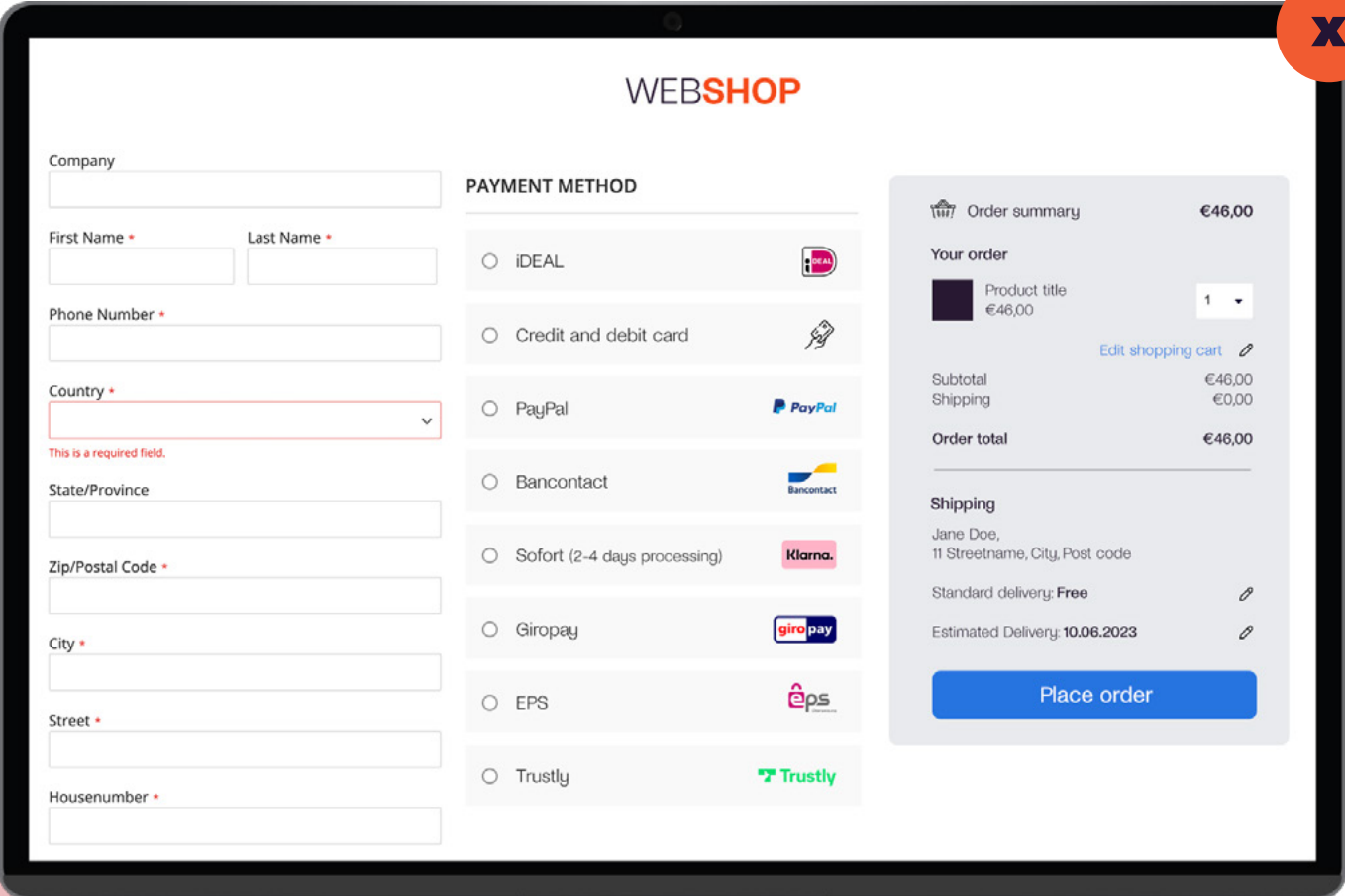
Additionally, including both the name and the logo makes the checkout more accessible and eliminates unforeseen problems, such as the logo not loading for users on mobile data with a poor connection.



*There are large logos as well as the name of the payment methods*

# Make the most popular payment method the default

**Pre-select the most popular payment method for each market to make the checkout faster and easier to navigate.** Use your payment data from your web analytics or payment service provider to find the most popular payment method for each market. You can reference the [PPRO Payment Almanac](#), which includes country-specific data.



The screenshot shows a webshop checkout page titled "WEBSHOP". The page is divided into three main sections: a form for customer details, a "PAYMENT METHOD" section, and an order summary. The "PAYMENT METHOD" section lists ten options: IDEAL, Credit and debit card, PayPal, Bancontact, Sofort (2-4 days processing), Giro pay, EPS, and Trustly. The order summary shows a total of €46,00. A red 'X' icon is overlaid on the top right corner of the laptop screen.

**Company**

First Name \* Last Name \*

Phone Number \*

Country \*  
This is a required field.

State/Province

Zip/Postal Code \*

City \*

Street \*

Housenumber \*

**PAYMENT METHOD**

- IDEAL
- Credit and debit card
- PayPal
- Bancontact
- Sofort (2-4 days processing)
- Giro pay
- EPS
- Trustly

**Order summary** €46,00

**Your order**

Product title €46,00 1

[Edit shopping cart](#)

Subtotal €46,00

Shipping €0,00

**Order total** €46,00

**Shipping**

Jane Doe,  
11 Streetname, City, Post code

Standard delivery: **Free**

Estimated Delivery: 10.06.2023

**Place order**

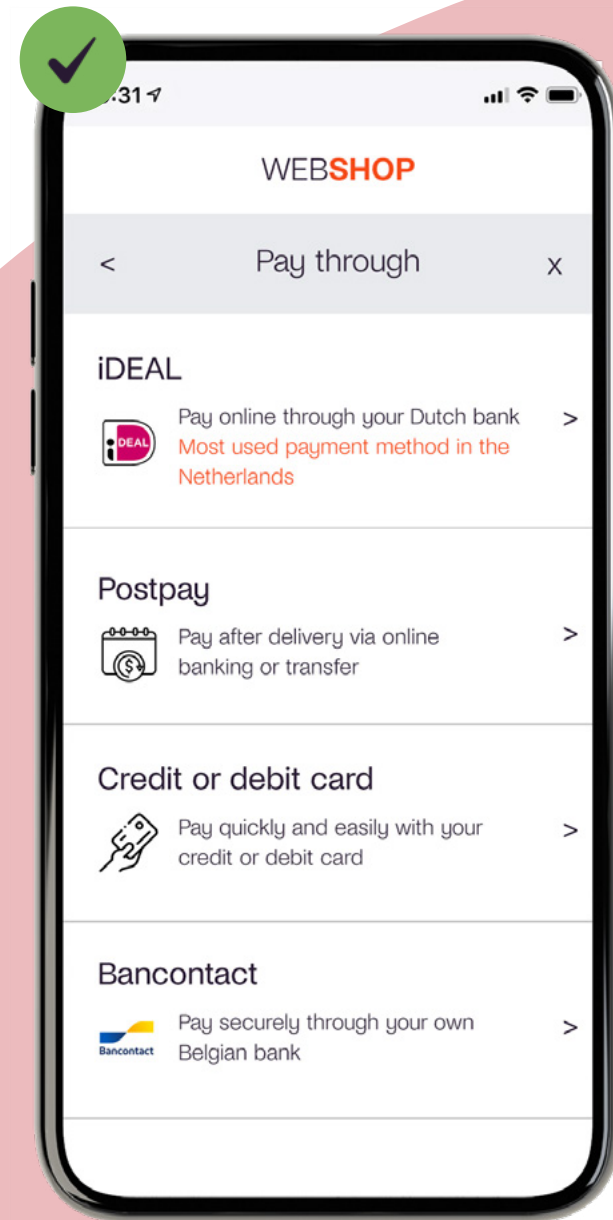
*The list of payment methods is long. Would you know which European country the user is shopping in?*

If there is no default payment method, the user needs to actively make a choice. Some users will stall as they have to weigh up the different options, sometimes clicking through them to see if this provides more information before making a choice. To get the maximum benefit from pre-selection:

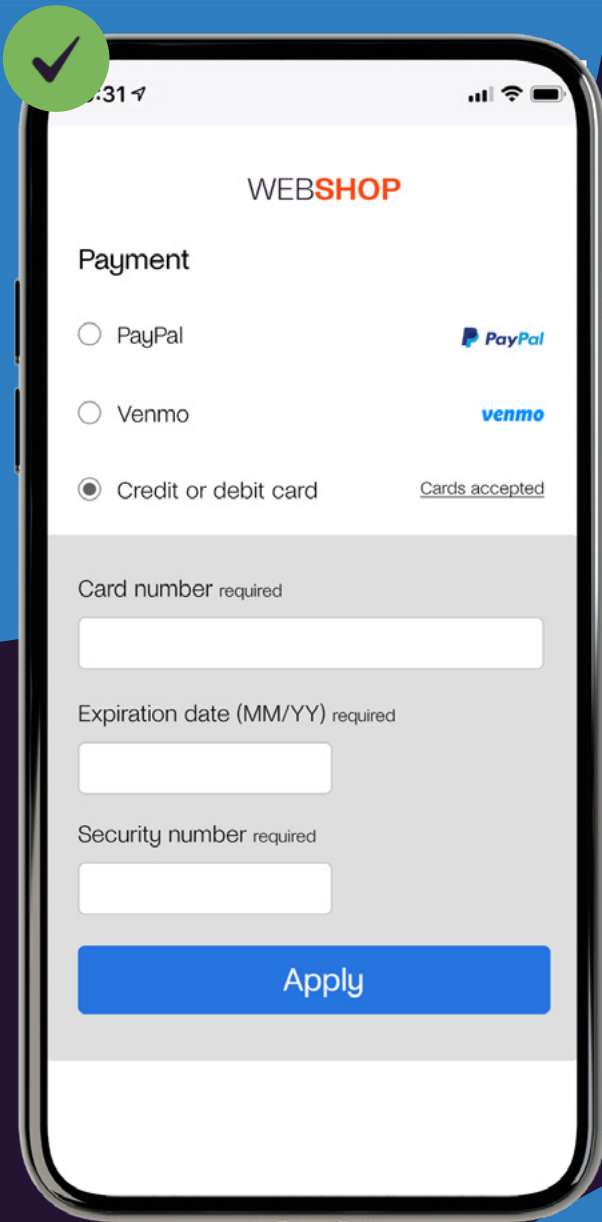
- 1. Clearly highlight** the pre-selected payment method.
- 2. List the other payment methods in order of popularity.** (This works well on desktop but could lead to mobile usability issues. So check out our mobile specific recommendations).
- 3. Consider highlighting highly used payment methods** as “preferred”.

Experiment with the order in which payments are listed to ensure that the order they are listed in is the best configuration, for example, by conducting A/B tests. It could also depend on the specific product or services that you're selling.

By listing in order of popularity and preselecting the most popular payment method, you allow the user to complete the transaction quickly without pausing to think.



*The order of payment methods and reassuring microcopy is tailored for shoppers in the Netherlands.*



Bonus tip:

# List card payments at the end

**A common mobile usability issue is that it's hard to display all available payment methods in a single viewport.** If paying by card is the most popular payment method, one way to solve this issue could be to have card payments pre-selected at the end of the list on mobile devices. The advantage of this order is that all payment methods are visible when the card payment fields are fully expanded (see example).

Otherwise, there can be a distracting experience for those who want to pay by card. Most shoppers will automatically enter their card information if they believe there is only one payment option. Afterwards, when they see that other payment methods are available, some users might spend time reviewing them, even though they are ready to pay by card and move to the next step in the checkout. The experience is even worse for users who do not usually pay by card and cannot immediately see their preferred payment method. For example, in Germany, like many European countries, only 14% of shoppers pay by card.<sup>2</sup> The same trend can be seen elsewhere in the world, such as in China, where 18% of users pay by card.<sup>3</sup>

A benefit of listing card payments at the end on mobile devices is that it makes a more cohesive design with no distinction between card and third-party payments.

*While cards are the default payment method, a loyal alternative payment user can easily choose their preferred method.*

## Step 4

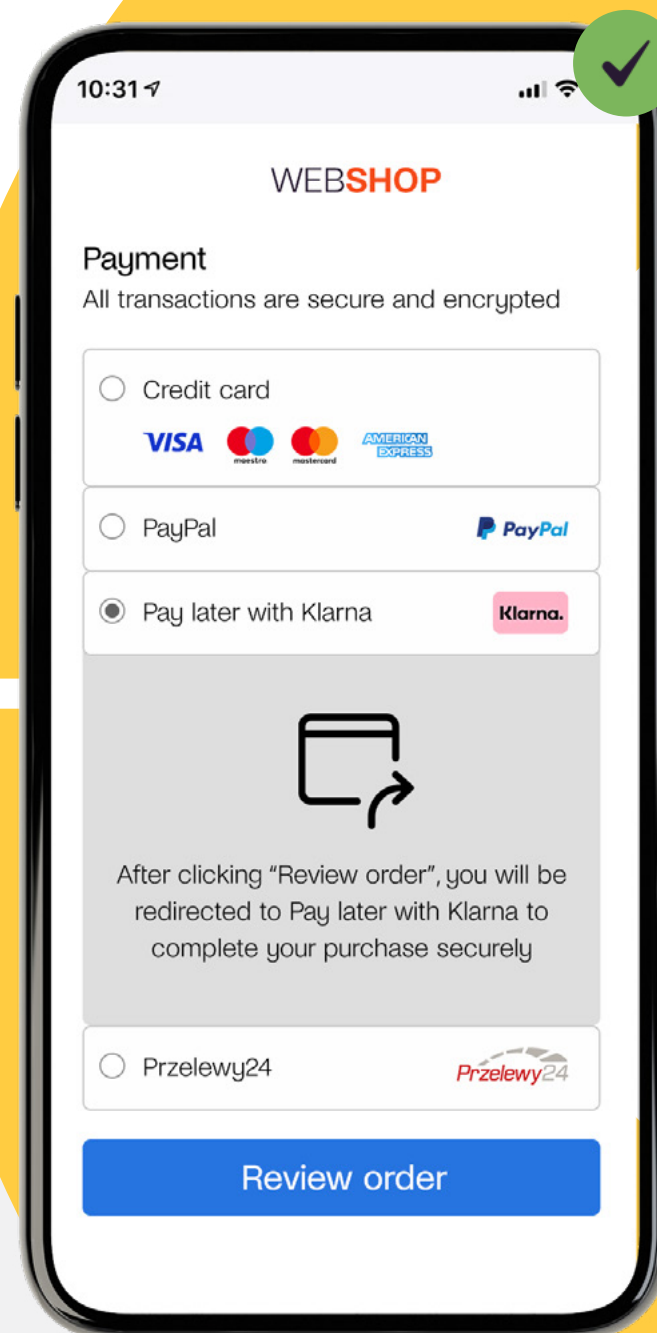
# Provide clear directions explaining the payment flow

### Uncertainty causes users to abandon transactions.

Shoppers may lose confidence at the payment stage if they are unsure what happens next. This is especially true if they don't trust the website with their payment information - this accounts for 18% of checkout abandonments.<sup>4</sup>

Providing clarity is particularly relevant for local payment methods (LPMs) as, even when a user is familiar with the payment method, the flow may still vary depending on the integration with the website. For example, some sites redirect users out of their checkout to complete the transaction on the payment method's website. Other websites have the same digital payment method embedded into their checkout or redirect users back to the merchant site to complete the order.

*The Baymard Institute concluded during usability testing of a familiar payment methods that "19% misunderstood the forthcoming flow when opting to pay with that third-party payment service".<sup>5</sup>*



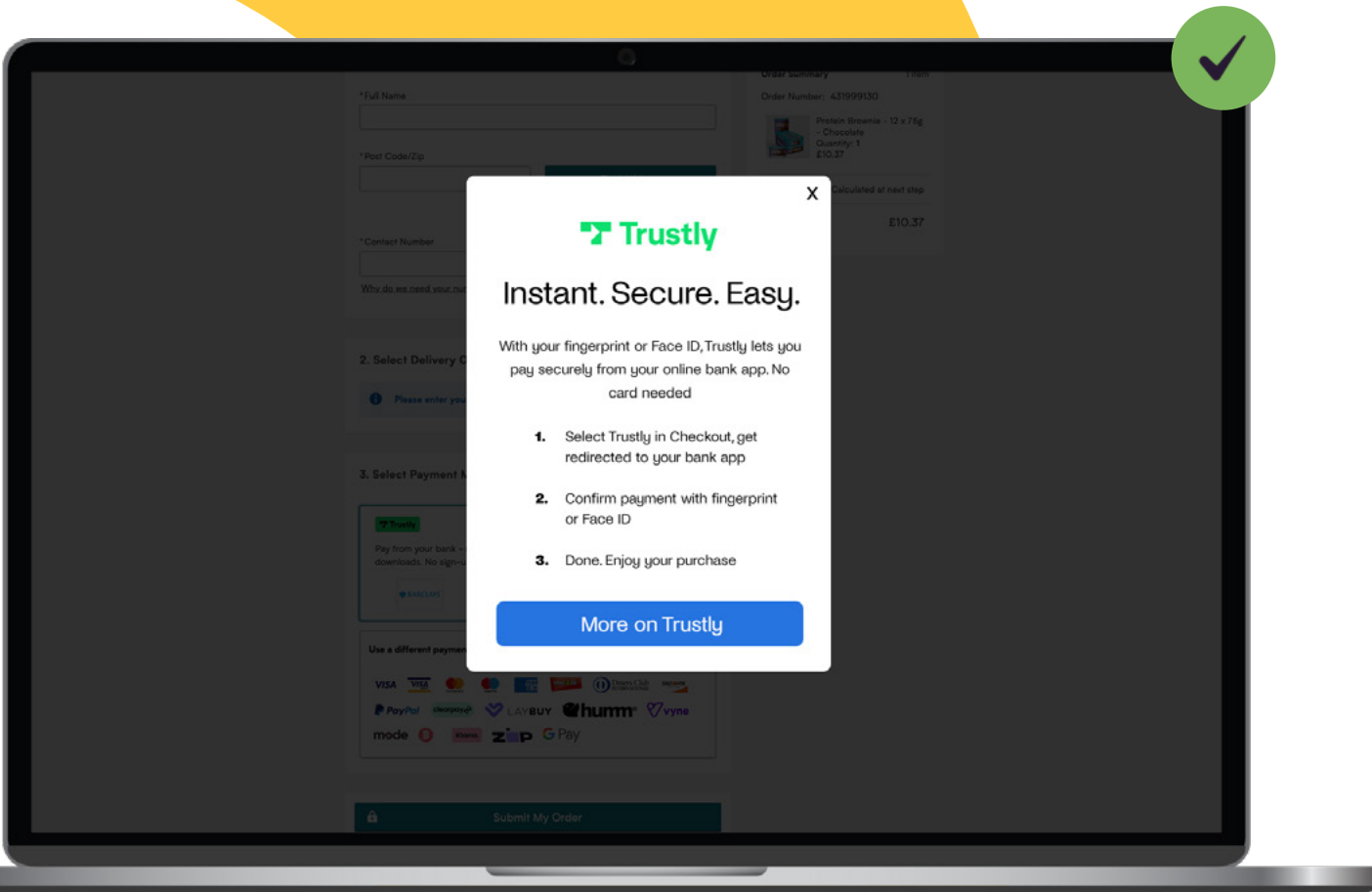
*The description and graphic are only shown when the payment method is selected.*

To avoid confusion:

**1. Include text explaining what will happen next after clicking on the primary button.** This text can be a simple one-line description, such as “You’ll be forwarded to PayPal to complete your payment” or be a comprehensive step-by-step description of the flow, which includes when the user returns to the website.

**2. A longer description of the flow could be included as a pop up or a light box,** so that extra text doesn’t clutter the page.

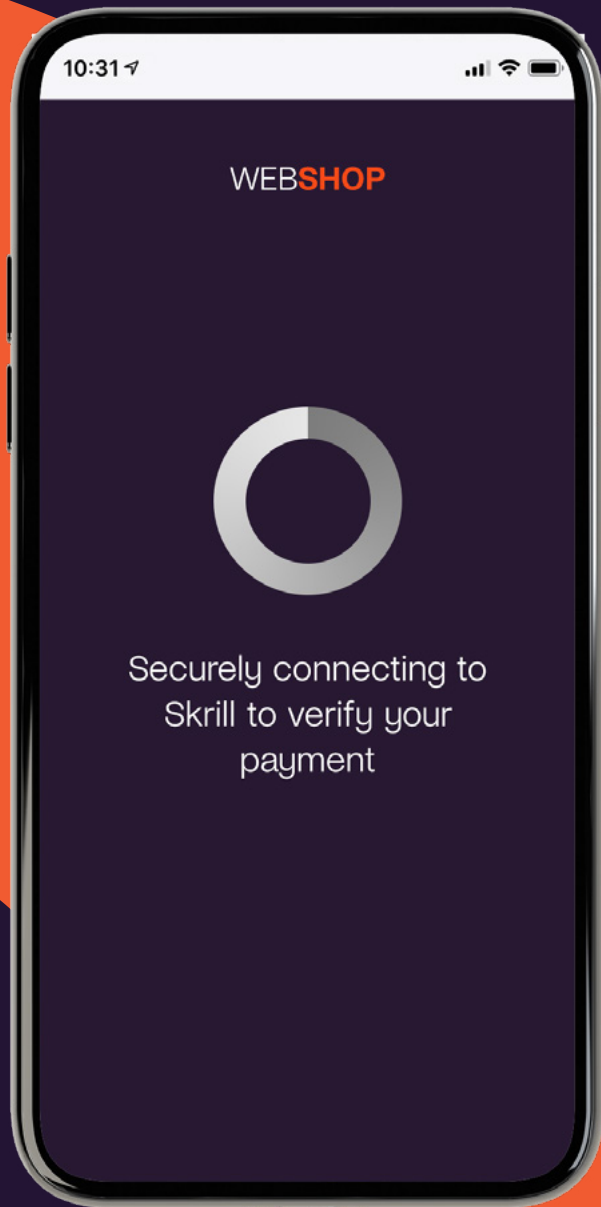
**3. Where relevant, include a diagram or a graphic element that aids understanding,** allowing the user to see at a glance what is happening.



*When a user clicks 'learn more', a lightbox with graphics explains the payment flow step by step.*

Providing this level of detail — even if you think users are probably already familiar with the payment method in question — minimises confusion, helping to increase conversion rates.





*By animating the redirect page and showing two messages the shopper trusts that they're being redirected to a safe payment method.*

Bonus tip:

# Make the redirect smoother with a redirect page

**Many payment methods utilise a redirect to connect the merchant's checkout to the payment method's website.**

Usually, the redirects are so fast that the user does not notice it happening. However, if the customer is impatient or their internet is slow, a longer redirect than expected might seem like the payment has failed. The user would then navigate back to the checkout to change their payment method or abandon the sale altogether.

Mentioning the redirect on the checkout reminds users that redirects are a normal part of the payment flow and to be patient. Additionally, a redirect page can strengthen this reassurance. This page could simply state that the user is being redirected to make the payment. If you have more resources, it would be beneficial to include the payment method name dynamically and have an animated loading icon or progress bar to encourage users to be patient during the redirect. For example, 'Securely connecting to Skrill to verify your payment' with a spinning loading wheel.

# Make the next step clear with your primary button

**Generic call-to-action text, such as “next”, will not nudge users closer to completing the transaction.**

The ambiguous labelling of primary buttons makes it harder for users to predict what will occur in subsequent steps, which can lower conversion rates.

The ideal solution is to configure your system to dynamically use the name of the chosen payment method in the primary button. This is very important to do the step before the user is redirected to complete the payment. For instance, if the user chooses the Mexican payment method OXXO, the call-to-action button could say “Proceed with OXXO”. It could also include a lock icon to communicate that it is secure.

By having precise text, you tell users unambiguously what they will do next and where clicking on the primary button will take them.



*The primary button reinforces the shopper's payment selection.*

*Even better: The primary button would be even clearer if it was in a contrasting, accent colour.*



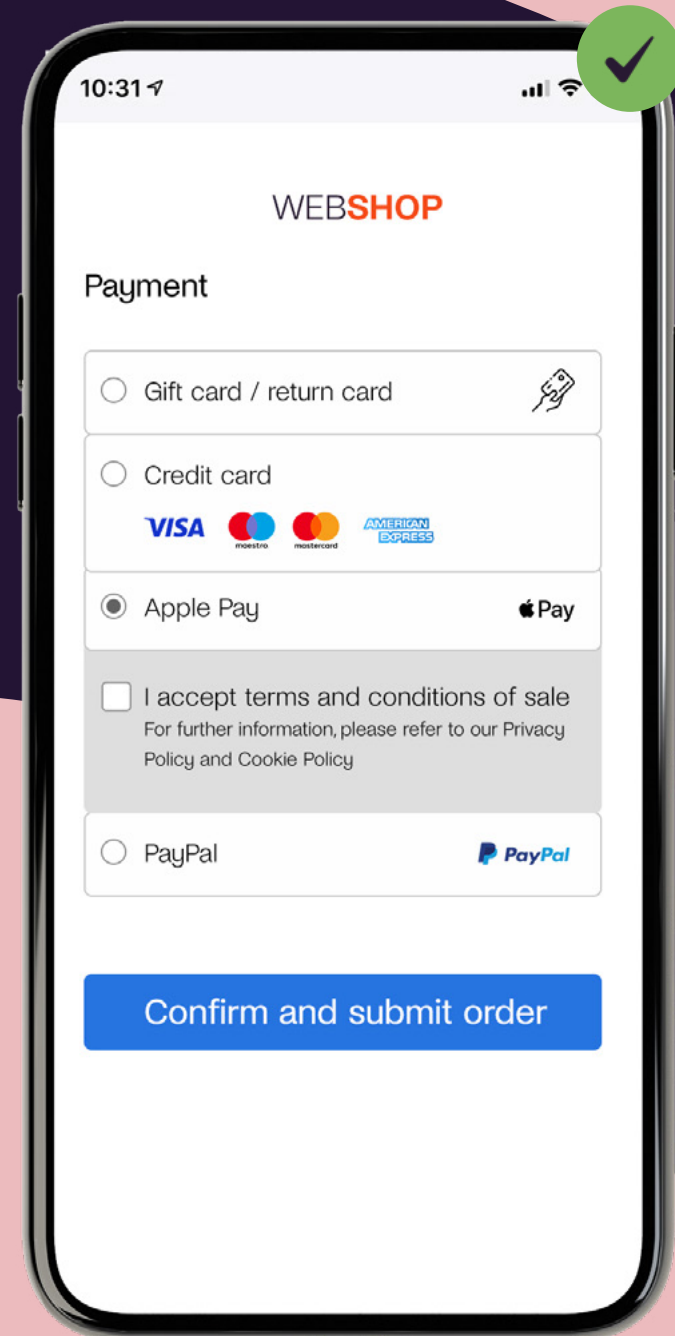
Bonus tip:

# Clarify if primary buttons finalise the order

It should be clear if the user will be charged directly after the **payment method selection step**. Some checkouts have a final step where users can review their order, whereas others do not. If a user is concerned that they will pay for a product when they are not ready, they may abandon the checkout or be left with a poor impression of shopping on your website.

If the user is not paying for the item after selecting the payment method, the button text on the payment selection step should reflect the next step, for example, "Continue to Review Order". The button text on the last step, typically the order review step, should describe how and that the user is paying, for example, "Pay with OXXO".

Additionally, clarifying copy can be added to reassure a user further, for example: "You will have an opportunity to review your order on the next page" or "You won't be charged yet".



*The shopper knows that their order will be submitted once they click on the button.*

## Other things to watch out for on the checkout



- 1. Personalise the checkout for logged-in users** by allowing the user to save their preferred payment method so that it's pre-selected. Alternatively, pre-select the last one they used. The user should still be able to choose another payment method.
- 2. Be consistent in how you treat different payment methods.** Allocate them the same space on the page, make their logos the same size and describe them equally.
- 3 Do not charge fees for a particular payment method unless you really have to.** If you do need to, be open and transparent. Consider highlighting that free payments are 'FREE'.
- 4. Do not include information about how long it will take for the transaction to be processed unless it's absolutely necessary,** for instance, because goods won't be shipped until funds are received.
- 5. Extra information can be useful. However, it can also be distracting.** It is better to have this information in a pop up or a light box, so that users can still find the information if needed without navigating away from the checkout. Additional information could also be included on your FAQs. The FAQs can explain the payment flow in more detail and include information on refunds or other more nuanced aspects of the payment process. Additionally, do not include the brand taglines of the payment methods in your payment list.

# Consider the payment flow – rather than the single page

**It's worthwhile considering how you present payment methods at all touchpoints during the customer journey.**

For instance, showing the logos of popular payment methods on the homepage can increase consumer confidence from the beginning. The user doesn't want to get to the end to discover you won't accept Bancontact. Including them on the order confirmation page and email is a handy point of reference, reminding the consumer how they paid.

One part of the payment flow that is often overlooked is what happens when a user cancels a transaction before completing it. The user may want to add an item to their order or double-check that the final order amount is correct before completing the payment.

This can be particularly confusing if the payment method website opens in a new tab, as users might not understand how to return to the checkout. It's important that the shopper is returned to the last seen page in the checkout and that there is a clear message expressing that the payment wasn't successful and that the user should try again.

***By making the process smoother for the user to navigate between payment methods and checkout, we have seen the conversion rate increase by 45%.***

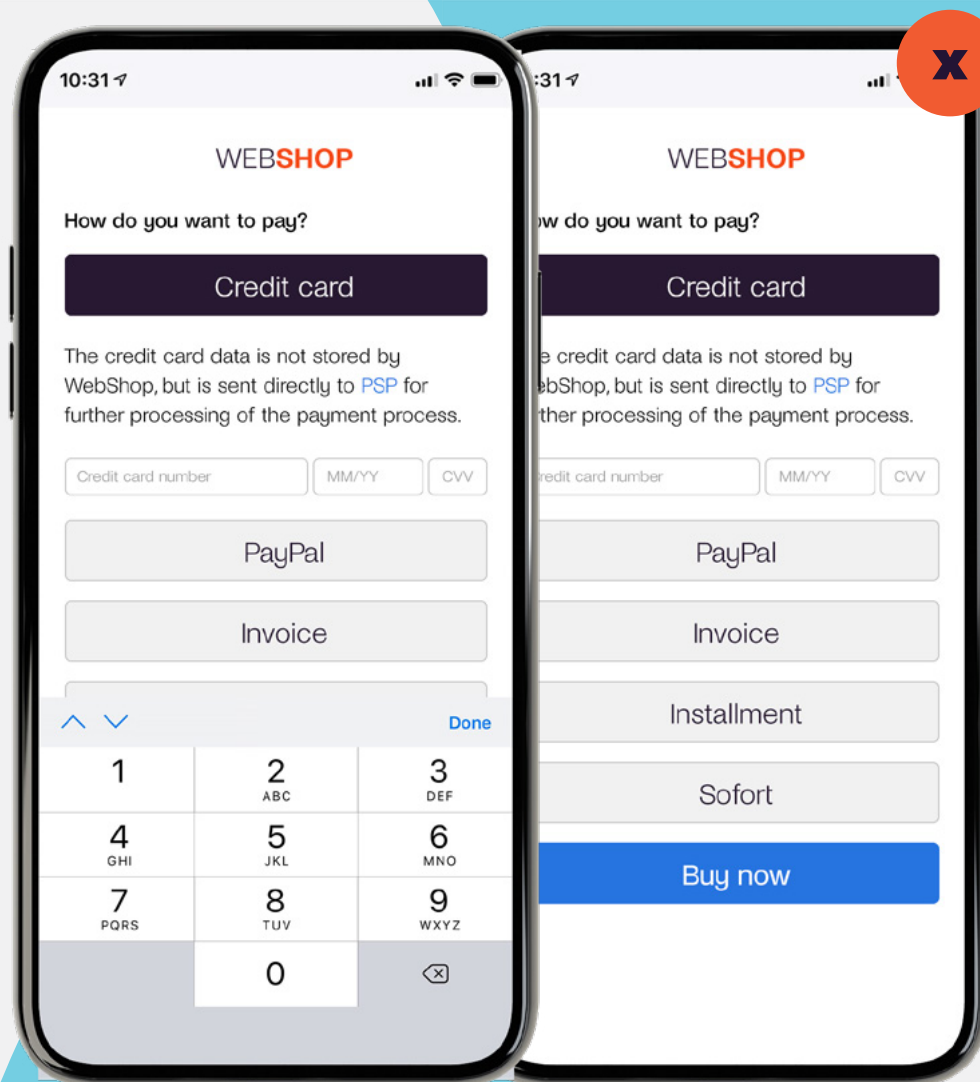
Along these lines, it is important to display the order summary throughout the checkout. Then, the user knows exactly what they are paying for and will be less likely to navigate back to the checkout mid-way through paying.

# Don't forget mobile devices

All the recommendations we've made are equally applicable to mobile, tablet and desktop devices. Nevertheless, *the average checkout completion rate on mobile devices is 44.6%<sup>6</sup> compared to 50.4% for desktop devices.<sup>7</sup>* So it's worth putting extra time and effort into the mobile experience of your checkout.

## Why are mobile conversion rates lower?

One of the reasons behind the lower completion rate is that mobile checkouts can be harder to use. In particular, the small screen size of mobile devices provides a unique challenge. When a user is typing, the keyboard takes up to 40% of the screen so the tiny viewport can lead to difficulties when entering payment details.



*The keyboard takes up over 30% of the viewport and hides the 4th and 5th payment method.*

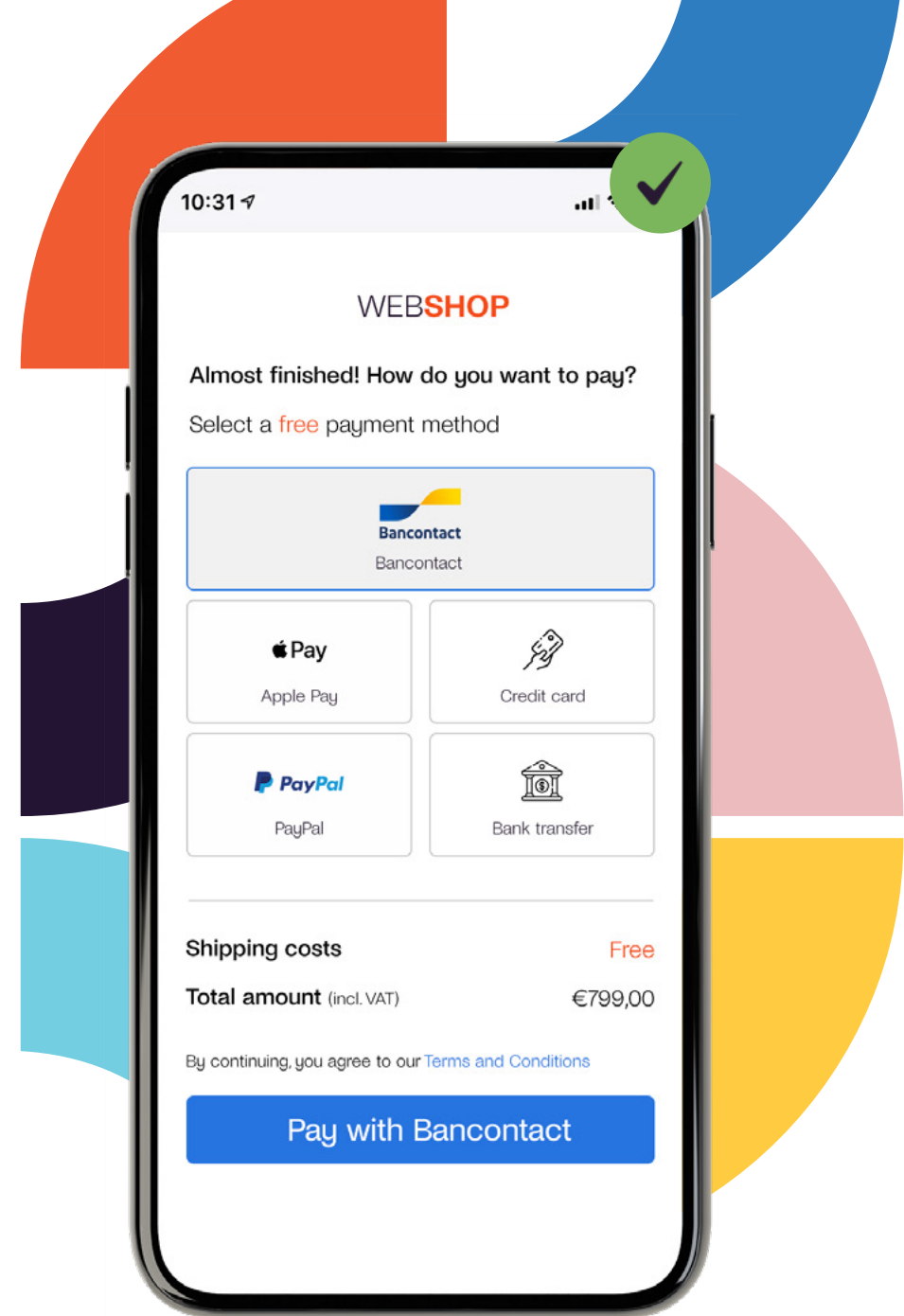
However, it is not all negative. One of the benefits of the small screen size is that there are fewer distractions, so users are more focused on each checkout step. When the design works, the mobile checkout can be faster to complete than a desktop checkout.

## The most important consideration

When designing a mobile checkout, you must display all the payment methods in a single viewport. It does not matter how you achieve this, whether there are radio buttons, a tab design, or “buttons” (See design examples), as long as the user does not need to scroll.

## Test the usability of your checkout on multiple mobile devices

This is important especially for devices with smaller screen sizes, such as the iPhone 12 mini, as well as older, slower ones. If your checkout is smooth to use on a smaller or older smartphone, it should work for all users.



*The buttons provide a clear overview with Bancontact, the most common payment method in Belgium, pre-selected.*

# More ways to optimise the mobile experience

## **1. Allow the users to autofill their data to reduce the number of fields that they have to manually enter.**

Typing is particularly laborious on mobile devices and so it's best to minimise this as much as possible. Common fields like Name, Email, and Address can be auto-filled as well as more sensitive ones such as credit card numbers or pins.

## **2. Optimise the input keyboard for the form field.**

It's important to simplify form field entry as not every user utilises autofill. For example, a numeric keyboard is shown for card numbers or expiry dates whereas the email address keyboard is used for email addresses. The numeric keyboard increases the target size of the numbers by 521% on iPhones.<sup>8</sup>

## **3. Reduce the number of form fields - especially duplicate fields.**

Don't ask for the user's name again on the payment method page if they've already entered it for the shipping information.

## **4. Denote which fields are optional and required.**

This is especially important if sensitive information is needed, such as a mobile phone number or date of birth, as otherwise it might be skipped causing an error message. Avoiding user errors speeds up the checkout process and reduces checkout abandonment.

## **5. Show mobile wallets dynamically**

based on device, for example, show ApplePay to iPhone users.

## **6. Highlight the security of the checkout**

by including security logos or micro-copy.

# Checklist

- ✓ There is a clear overview of all payment options in a single viewport - on mobile, tablet and desktop.
- ✓ The payment methods are tailored to the user's country.
- ✓ The logo has a minimum width of 45 pixels and isn't blurred.
- ✓ The proper name of the payment method is next to the logo.
- ✓ The most popular payment method is the default and clearly pre-selected.
- ✓ The payment methods are listed in order of popularity for the target market.
- ✓ There are clear directions explaining the payment flow.
- ✓ The next step is clear from the text in the primary button.
- ✓ The primary button is large and in a contrasting colour.

# ppro

We're PPRO (pronounced "p-pro"). Our digital payments infrastructure allows businesses and banks to scale their checkout, acquiring, and risk services through one connection.

Citi, PayPal, and Stripe are just some of the names that depend on us to accelerate their roadmaps, boost their conversions, and eliminate the complexities of digital payments.

Learn more at [ppro.com](https://ppro.com)

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