

The Ultimate Guide to  
Website Optimisation:

# The Checkout Process



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# eCommerce checkout best practices

## What makes a good checkout process?

Your eCommerce store is up and running, but how do you make sure that your visitors buy your new products? Creating a seamless checkout experience is just as vital as the products you sell and the platform you sell them on, after all, site visitors alone won't increase your sales.

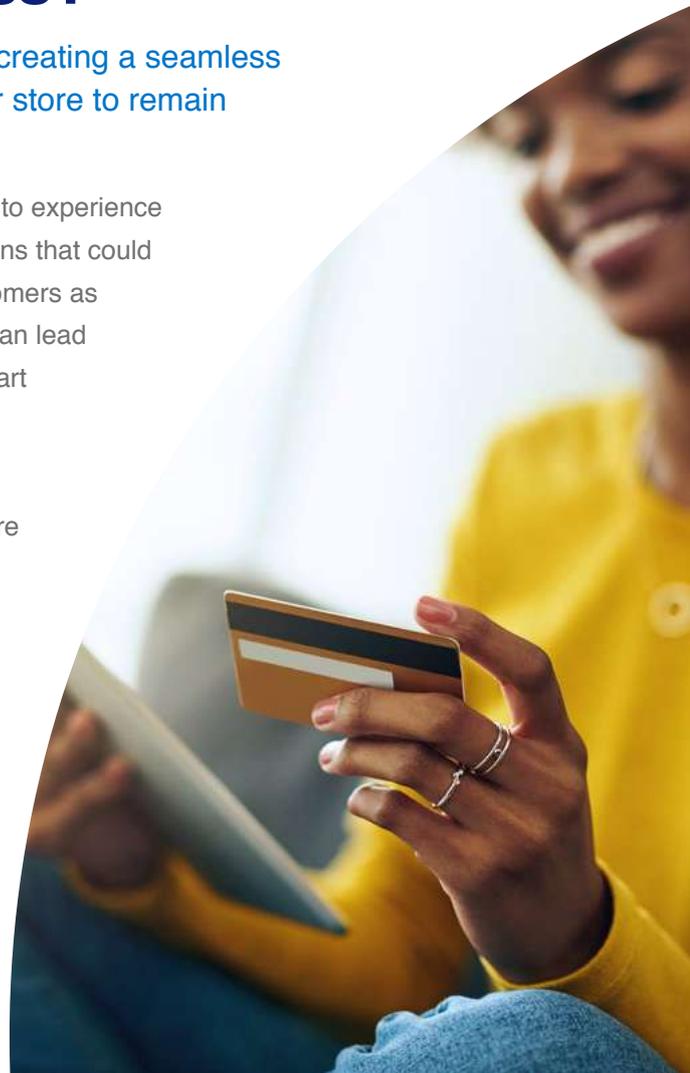
To ensure your customers go through with their purchases, you need to pay attention to the checkout experience that your store offers. Establishing a good checkout process will keep your customers happy and keep them shopping at your store.

## Why is it so important to have a good checkout process?

With the growing popularity of online shopping, creating a seamless checkout experience is an effective way for your store to remain competitive and generate revenue.

An optimised checkout process will allow your customers to experience a quicker and more efficient checkout, removing frustrations that could otherwise lose you a sale. This is beneficial for your customers as well as for you as a merchant. Good checkout practices can lead to higher conversion rates, increased trust and reduced cart abandonment, which all in-turn can increase revenue.

So regardless of what you sell on your online store, an optimised checkout process can be a simple way to ensure your site visitors become happy, paying customers.



# Top 10 eCommerce checkout best practices

Here are 10 eCommerce checkout best practices that you could implement for your online store to start increasing your sales.

1

## Remove distractions from your checkout pages



Create a streamlined checkout process void of unnecessary clutter that could distract your customer and cause them to exit the checkout process. Only include information on your checkout page that is directly relevant to completing the transaction.

2

## Guest checkout



To keep the checkout process as efficient as possible, provide the option of a guest checkout for new customers. Alternatively, offer sign-in options via social media accounts.

3

## Progress indicators



Give customers an idea of where they are in the checkout process and how much more they need to do. Guiding your customers in this way can make completing the checkout process easier.

4

### Multiple payment options



Offering different payment methods can help increase your credibility as a retailer, while also allowing your customer to checkout with their preferred payment method. While most customers will prefer to use common credit or debit cards from Visa or Mastercard, consider including payment options such as American Express, PayPal or eWallets.

5

### Avoid surprising your customers with unexpected fees



Be transparent with your customers from the beginning of the checkout process. Adding unexpectedly high shipping costs or fees towards the end of checkout can deter customers from purchasing, and increase cart abandonment.



6

### Provide trust seals



Many online shoppers want to be reassured that their private payment information is being handled in a secure manner. Displaying trust seals throughout the process can help customers feel more comfortable making purchases.

7

### Optimise for mobile checkout



Mobile cart abandonment is higher than desktop cart abandonment. Creating a seamless mobile checkout experience can help your business tackle this while allowing you to take advantage of the rise of smartphone online shopping. Additionally, ensuring your website is optimised for mobile can help you to reach a wider customer base. Google's new 'mobile-first' indexing means that websites that are optimised for mobile will rank higher in search engine results.

8

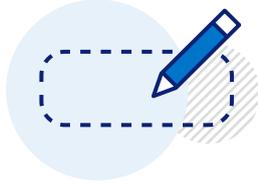
### Clear call to action buttons



Provide clear navigation buttons such as "proceed to checkout" to direct your customers towards completing a purchase from product pages or once they have added an item to their basket.

9

### Autofill or address search



Streamline the process of entering in addresses by offering postcode search or autofill options. Additionally, copy billing information into the shipping information form and give the option to change the shipping address should it differ for the customer.

10

### Autosave your customer shopping carts



If a customer leaves products in their cart, autosave the items to allow them to easily resume their purchase when they next visit your website. Additionally, if you have an email address or mobile number available, send reminders to customers about items they have left in their basket.

In addition, include an email or SMS trigger (if you have their information) that sends them an email reminding them of items in their cart.

## Conclusion

Providing a good checkout experience for customers is a key aspect of eCommerce that is often overlooked. Using our 10 best practices for online checkout could help your business to remain competitive in the growing online marketplace.

# Benefits of providing guest checkout

## What is guest checkout?

Guest checkout allows a customer to buy goods without having to register or log into an account. The impact of this is that the user's data entered during the checkout process is not retained by the company.

For many customers, this offering is necessary in order for them to feel comfortable making their purchase, and therefore the use of a guest checkout can lead to improved conversion rates for certain stores.

## What are the benefits of guest checkout?



### Faster purchases

The fundamental benefit of guest checkout is a faster checkout experience. The lack of requirement to create a user account helps speed up the purchasing process, therefore improving the conversion rate. A guest checkout is perfect for one-off or impulse buyers as it only requires them to enter the bare minimum information for their purchase to be successful.



### Lower level of commitment

Many online shoppers are hesitant to trust retailer companies with their information, so having a simple guest checkout option means a higher likelihood of conversion. A guest checkout option can lower your cart abandonment rate by catering for users who do not wish to create a saved account.



## Problems with guest checkout

The downside to guest checkout is lack of customer loyalty.

For example, without the availability of user data, they won't be available for direct marketing. As a result, the chances of establishing a relationship with the customer or customising your outreach is limited. Without the user creating an account, your marketing team will be unable to target these users with follow-up emails suggesting future purchases.

## Guest checkout vs customer accounts?

Choosing between guest checkout or a full eCommerce checkout for your business is dependent on various factors.

It's wise to consider how users navigate your website, how often customers repurchase products, and whether account creation will improve the functionality of your site.

If your website is experiencing a high volume of users opting for guest checkout, you could consider introducing a reward scheme or a points system offering discounts for multiple purchases over time. These kinds of features can help push customers towards the option of signing up for a full account, therefore increasing the chance of return purchases and brand loyalty.

## Conclusion

While there are many benefits to guest checkout, such as lower exit rates and higher guest checkout conversion rates, additional factors, such as customer loyalty and direct marketing outreach must also be considered.

# How to reduce cart abandonment

## What is cart abandonment?

Shopping cart abandonment is a crucial problem for many eCommerce stores. You might have an amazing range of products and services but still find that many of your customers are adding items to their basket and not completing their purchase.

According to recent figures, the average cart abandonment rate is around 88%, with abandonment rates even higher on mobile than desktop<sup>1</sup>. Therefore, many eCommerce stores are keenly looking for ways to reduce cart abandonment on their site. Reducing cart abandonment can, in turn, increase your store's sales and revenue. Although there is no way to eradicate cart abandonment completely, there are some steps you can take to reduce it.

<sup>1</sup>[www.statista.com/statistics/457078/category-cart-abandonment-rate-worldwide](http://www.statista.com/statistics/457078/category-cart-abandonment-rate-worldwide)



Cart abandonment rate is around

**88%**



# 10 ways to reduce cart abandonment

1

## Avoid surprising customers with high fees and shipping costs at checkout



Be transparent about your shipping costs or additional fees from the start. Removing these surprises from checkout will increase your customers' trust in your business as well as reduce the possibility of cart abandonment. Consider adding features like shipping cost calculators or displaying additional fees on product pages.

2

## Keep the shopping cart visible



Keep your basket icon visible on all of your website pages to offer a reminder to your customers about how many items they have in their basket.

3

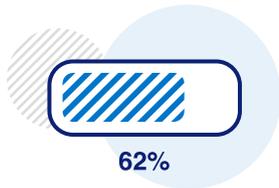
## Automatically save the contents of abandoned baskets



If a shopper leaves your site and returns later, autosaving the contents of their basket could help encourage them to complete their previously abandoned sale. This also streamlines the checkout process.

4

### Optimise page load times



The world of eCommerce is highly competitive, and if your pages are too slow to load, customers may leave your site and search for their items elsewhere. Faster load times improve the user experience while increasing engagement with your store.

5

### Use trust seals in transaction forms



Many customers may feel wary handing over sensitive payment information, particularly if they have not shopped with you before. Including security badges throughout the payment process can increase your customers' trust in your business and reassure them that their information is being handled securely.

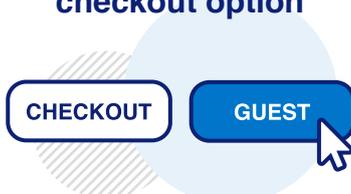
6

### Include images of products in your shopper's basket throughout the checkout process

Reminding your customers of what they are buying can reassure them throughout the checkout process and encourage them to complete the transaction.

7

### Provide a guest checkout option



Providing guest checkout can significantly streamline your checkout process. Many customers may not want to or have time to create an account, so providing the option for a guest checkout makes your products more easily available to shoppers and makes your checkout process more efficient.

8

### Offer multiple payment options



Providing the option to pay via a range of different methods allows your customer to checkout in their preferred way, and reduces the likelihood of cart abandonment.

9

### Display clear and bold icons



Direct your customers towards the checkout using clearly visible and bold call to action buttons such as “proceed to checkout”. Bold buttons also simplify your website navigation, improving your user experience.

10

### Create a sense of urgency



Displaying the number of items left or adding a countdown clock for the time remaining on a deal will create a sense of urgency or scarcity, which can encourage shoppers to complete their purchase to avoid missing out.

## Conclusion

Applying these methods could help your store to reduce cart abandonment and in turn, increase your revenue and sales. At Opayo, we offer a range of safe, secure and simple payment services to suit your business’s needs and help you to streamline your payment process.

# Benefits of accepting multiple payment methods

To ensure that your store is able to reach as many potential customers as possible, you need to offer as many methods of payment as possible.

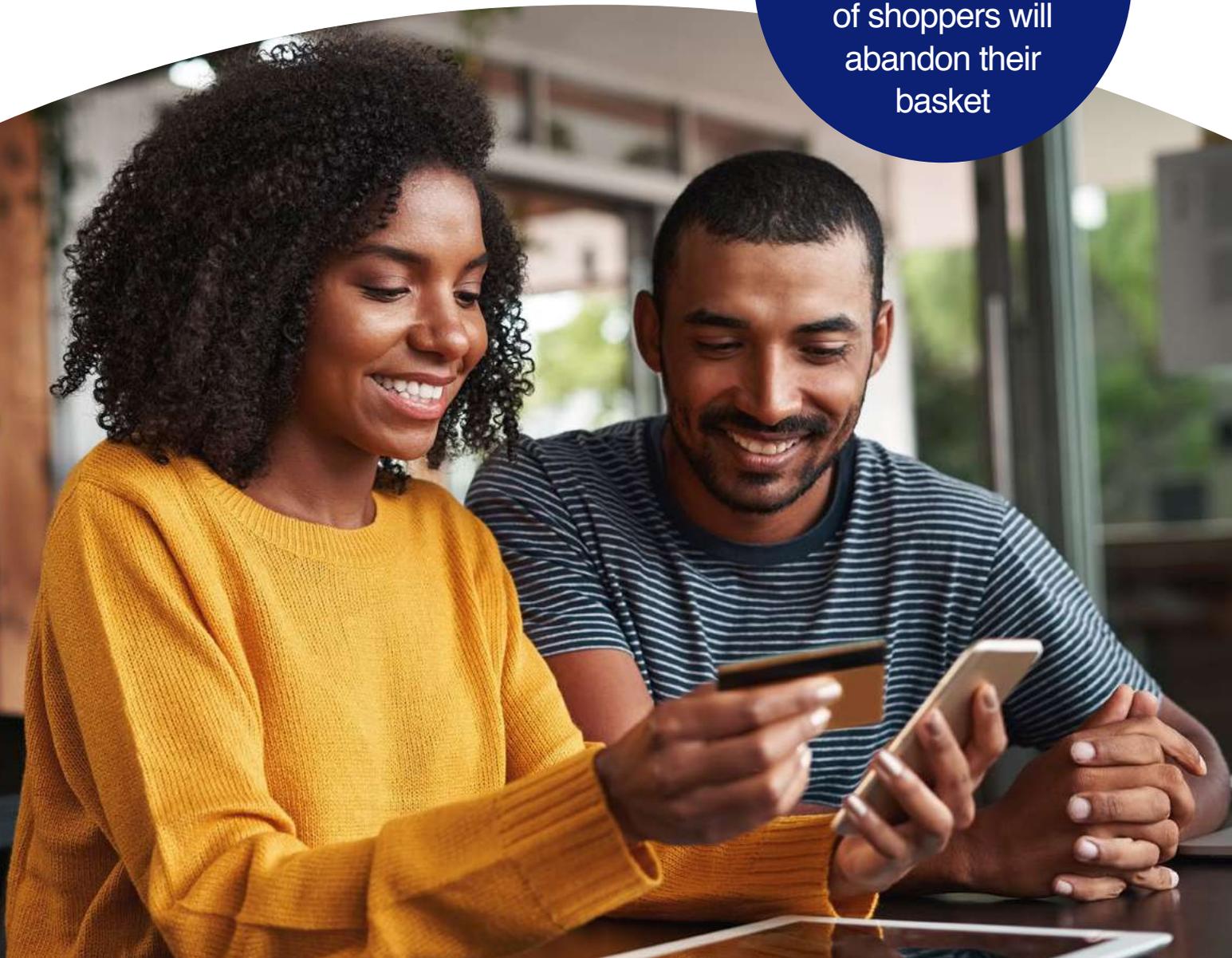
Figures show that 6% of shoppers will abandon their basket if they are not able to make an online payment in their preferred way<sup>2</sup>. To reduce cart abandonment and ensure your online store caters to as many customers as possible, it is important to keep up with new and popular ways to make payments.

<sup>2</sup> <https://www.baymard.com/lists/cart-abandonment-rate>



**6%**

of shoppers will  
abandon their  
basket



# What types of payment method are there?

There are many different ways to make payments online. Although you may not be able to offer every single payment method available, having a good range of different payment options makes your online store appeal to a wider demographic of customers. Some of the most popular methods for eCommerce transactions include:

## Payment cards

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### Credit cards

Credit cards are a secure, simple to use and a popular way for customers to pay online, with 42% of consumers worldwide preferring to use credit cards as their primary online payment method<sup>3</sup>. If you accept credit cards, you will be able to cater to international markets with credit card payment options. This can be done by integrating an online payment gateway into the checkout process.

### Direct debits

Direct debit payments are a common payment method for businesses with subscription services, such as gyms or magazines. When you set up a direct debit with a customer, you can collect payments directly from their bank, notifying them ahead of time what you are taking and when. The customer doesn't have to do anything to make the payment happen.

### American Express

American Express tends to target more of a higher-income consumer than other credit card companies. They promise fraud protection, 24/7 customer support, and the flexibility to work with a number of payment processors and consider different add-on features. And they accept over 120 currencies, which is especially beneficial for businesses looking to attract international customers. Although it may be costly to provide, if it helps you generate enough high-value customers it will ultimately be worth it.

### Diners Club

The Diners Club card is closely associated with premium quality travel, leisure, and entertainment. It has more than 70 million users and is used in 190 countries globally. In the UK, the card is not widely used but airports and shops should consider accepting it, especially if they have regular high-income and business customers, otherwise they could lose out on revenue. Most merchant service providers don't offer Diners Club acceptance, however, some do offer contracts for it.

<sup>3</sup> <https://www.statista.com/statistics/508988/preferred-payment-methods-of-online-shoppers-worldwide/>



## Digital wallets

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### Apple Pay

Apple Pay allows consumers to pay contactless and in-app. Consumers can securely store their credit and debit card details into their Apple Pay wallet and confirm payment by simply scanning their fingerprint with Touch or Face ID. As an Apple Pay transaction is essentially a MasterCard, Visa or American Express payment, you must make sure your Payment Service Provider (PSP) is able to support Apple Pay transactions on your website.

### Google Pay

Google Pay is available for mobile apps, eCommerce shops, and in-person checkouts and is easy to integrate into your eCommerce platform. With Google Pay, all of your customer's data is stored on Google's system rather than on their device. Transactions are carried out between Google's servers and your payment service provider (PSP) or payment gateway, offering a one-touch checkout experience for millions of Google users.

### Amazon Pay

Adding Amazon Pay to your eCommerce site makes it a lot easier for an Amazon customer to shop with you without having to insert their payment details into your checkout. This means you'll reduce any barriers at the point of purchase, while also offering a payment option that helps prevent fraud. Amazon Pay is also mobile-friendly, making it even easier to make a transaction.

### PayPal

Figures show that, websites utilising PayPal checkout convert at an 82% higher rate than sites that don't use PayPal. PayPal has the reputation as a safe and secure way for users to buy from merchants using a PayPal balance as well as a debit or credit account linked to their own PayPal account.

With PayPal for eCommerce, you can accept:

1. Credit cards
2. Debit cards
3. PayPal
4. PayPal Credit

### Klarna

Klarna is well-known among consumers for bringing better customer experiences to the eCommerce experience by allowing them to purchase items via instalments. According to Klarna, order value increases by 68% when customers pay with instalments. Additionally, 44% of users would have abandoned their cart if they weren't able to purchase items in four instalments. Klarna allows your customers to pay in instalments<sup>4</sup> rather than upfront and reduces that so-called 'friction' of the buying process. This then means fewer abandoned carts and more sales for larger amounts.

<sup>4</sup> <https://www.klarna.com/us/business/products/installments/>

# Why accept multiple payment methods?

Accepting multiple payment methods has a range of benefits for eCommerce stores, such as:



## Improved trust

For many customers, making a payment online is still seen as a risk and because of this, they may have a preferred way to pay. Offering a range of different payment methods makes your eCommerce store appear more trustworthy, as you are taking the customer's needs, preferences and security into consideration. By providing multiple payment options, you give customers the green light to trust you. Companies like PayPal gain your trust through association. The more options you offer the more professionalism and legitimacy you show.



## Attract new customers

The best way to attract customers is to convey that your company uses traditional methods of payment processing, as well as embracing new technology to appeal to a new generation of customers. As a result, your business will not only continue to bring in sales from your regular customers, but will also attract new customers who choose to pay via certain payment methods, such as a smartphone, where card details may not be required or pay after delivery methods, such as PayPal or Klarna.



## Reduced cart abandonment

Many customers will abandon a purchase if they are not able to pay in their preferred way. Offering a range of payment methods can reduce friction at the checkout process and encourages the customer to complete their transaction. Reducing cart abandonment can increase your conversion rate and revenue.

## Conclusion

With more and more different ways to pay, accepting multiple payment methods demonstrates to your customers that you care about their experience and preferences when they shop on your website. It also offers a more convenient way to shop online which can increase your conversion rates, reduce cart abandonment and improve your sales.

# The Ultimate Guide to Website Optimisation



A **FREE** and complete guide to help you get the most out of your business' eCommerce website. Includes everything you need to know about:

- **The checkout process**
- **Website design**
- **Optimise your website speed**
- **Website optimisation for mobile**
- **Sales**
- **Upselling and cross-selling**
- **What is a good conversion rate?**



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