



INSIDER'S GUIDE TO PAYMENTS PAGE DESIGN FOR SMALL BUSINESSES

Pro tips from our top developers to boost your online conversions

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How to use this guide

How many of your online shoppers get **part way through an order**, only to drop out before buying?

Abandoned baskets are a fact of life in ecommerce: sometimes customers just aren't ready to purchase. But if you're getting **dropouts after checkout** that means there's **something about your payments process** that's putting people off.

Are your forms confusing or time-consuming? Do people trust your card security? Do you reveal hidden costs at checkout? Are you offering enough payment options? Use this guide to figure out what the problem is—**and how to fix it**.

At Sage Pay, we believe **no business should be losing sales** because of poor payments page design. We handle millions of online transactions for some of the UK's biggest, busiest retailers. We work with **leading-edge technology partners** and top-tier web developers to create payments pathways that glide shoppers seamlessly through to completion.

But you don't need to be a technical wizard—or have deep pockets—to optimize your payments pages. Turns out **the smartest tips are also the simplest**. The smallest tweaks make the biggest difference. So whether you're starting out or scaling up, use this guide to **sharpen your payments pages** and your conversion rate.



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Chapter 1

Is it short?

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If your payment process appears to stretch ahead into the abyss, customers will give up. Not only have you lost your sale, you've wasted their time and made them cross.

Sign In

Give people the option but don't force them to sign in; let shoppers make a quick one-off purchase and go. If signing in allows you to pre-populate the form, tell them so. With a few programming tricks you should be able to recognise them from their email address anyway.

Simplify

Now is not the time for market research. Bin all but the essential data capture fields. Do you really need to know age, gender and shoe size?

White Space

Don't be afraid of white space on your payments pages. It's not a waste. It creates an uncluttered feel and minimizes distractions. Resist the urge to fill it.

Bitesize

Accordion-style checkouts collapse and reveal information in bite-size chunks as your shopper goes through the process. Don't use these to trick shoppers into filling out a longer form; it won't work. Only use them if your process is already as short as possible. An ideal checkout length can be as short as 12 form elements. Most checkouts are double that.

Register

Don't force people to register for an account before checkout: who really needs another password? You can always offer them the chance to create an account in your confirmation email. According to a 2016 Econsultancy survey asking customers to create an account before they complete a purchase causes 25.65% of people abandon the process.



A male mechanic with a beard, wearing a black long-sleeved shirt and green overalls, is focused on working on a car tire. He is wearing red work gloves. The background shows a busy workshop with other workers and equipment.

Chapter 2

Is it smart?

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Save your customers donkeywork, time and frustration by adding some clever automated touches in your payment form.

Are most of your products are shipped to the billing address? If so, design your form to assume this is the case.



Flag up errors as customers go through the form—don't wait until the end and make them scroll through to find the mistake.

POSTCODE

SO15 1BX



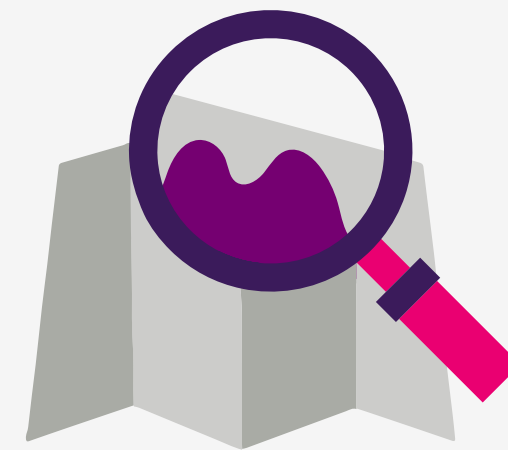
PHONE NUMBER

ABC



If customers have to go back and correct an error on the form, don't make them start from scratch, use auto-save.

Offer postcode lookup (choose from a list of matching addresses for a postcode) or predictive address search, where you start typing your address and the options appear, narrowing down as you type.



Use credit card type recognition: MasterCard always starts with two digits in the 51–55 range; Visa with 4 and AmEx with 34 or 37.

Use responsive form design to show customers you know which type of card they're entering by highlighting the relevant card icon.



Chapter 3

Is it intuitive?

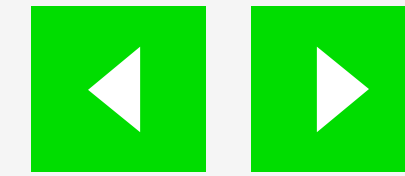
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Customers won't put their credit card details into a confusing form and if you make them ponder too long, they'll leave.

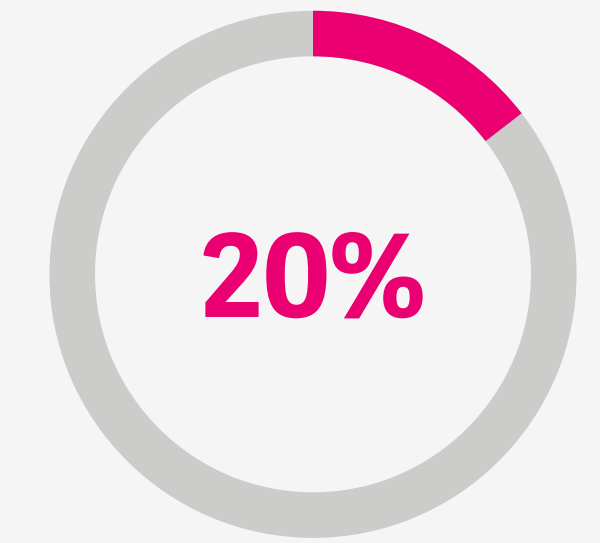
Payments pages need to guide people through smoothly and quickly, anticipating doubts and pre-empting questions.

Use established design conventions to signpost people intuitively through payments pages: back arrow on the left, forward on the right.



Make sure 'back' means 'back'. Not to a no man's land page where both form and basket have been emptied as if it's all been a dream.

Keep customers orientated through even the shortest of payments processes. Progress bars or indicators create a sense of momentum that carries customers forward.



Say "Nearly there!" or "One more thing we need..."

Every call-to-action should be crystal clear. Avoid single words like 'Continue', 'Done' and 'OK', as they are vague and ambiguous. It's better to use two words or a longer phrase if it makes the action clearer.



Create little instruction for any form fields that aren't 100% obvious.

For example don't explain what CVV stands for, just say where it can be found. Don't say 'Card number', say 'The 16 digits on the front of your card'.

Even the Name field might be confusing to someone using a company credit card for example.



If you need data such as card number or postcodes entering in a certain format, say so.

Date of birth

dd / mm / yyyy

Chapter 4

Is it mobile?

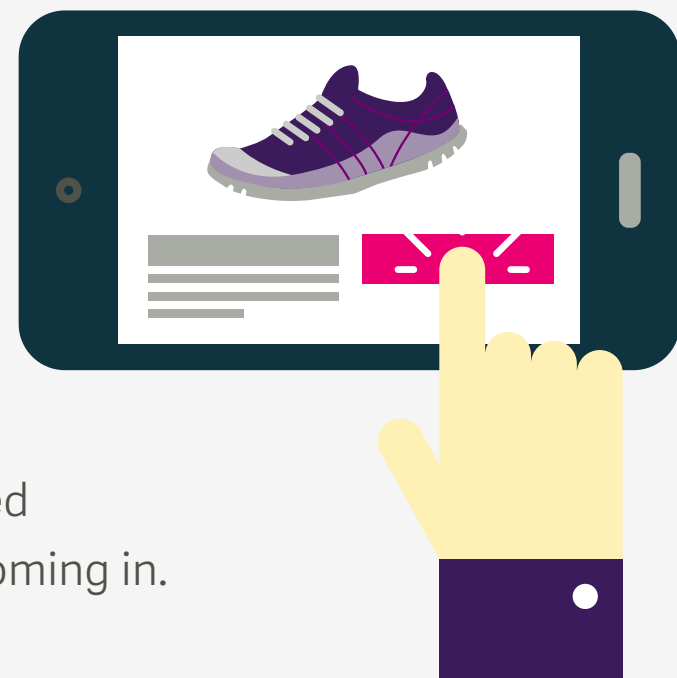
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If your online browsing experience is designed for mobiles, tablets and desktops but your payments process isn't, then you can expect a high number of checkout dropouts.

Don't think pointy mouse cursors; think big fat fingers.

Size up all your arrows, form fields, buttons and links to be touch-friendly. Customers will soon get fed up of pinching out and zooming in.

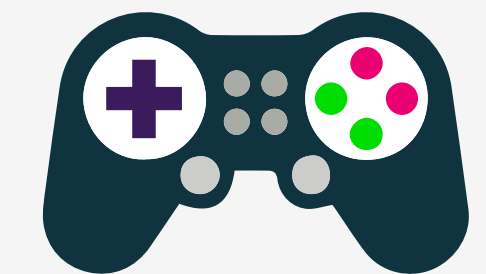


A study on cross-platform consumer behaviour by Google, showed that 67% of people start shopping on one device and complete it on another.

Make it easy for consumers to resume their shopping where they left it with easy to use shopping carts and sign-in options to save their progress on your website. Offer emailing options for them to send themselves a link to their checkout page.



Depending on your customer base, you might need to design for gaming consoles usability.



If you're starting from scratch, design your mobile payments pages first. This will prevent you adding too much clutter to your process.

If you're designing a mobile site based on existing web pages, pare it down ruthlessly.

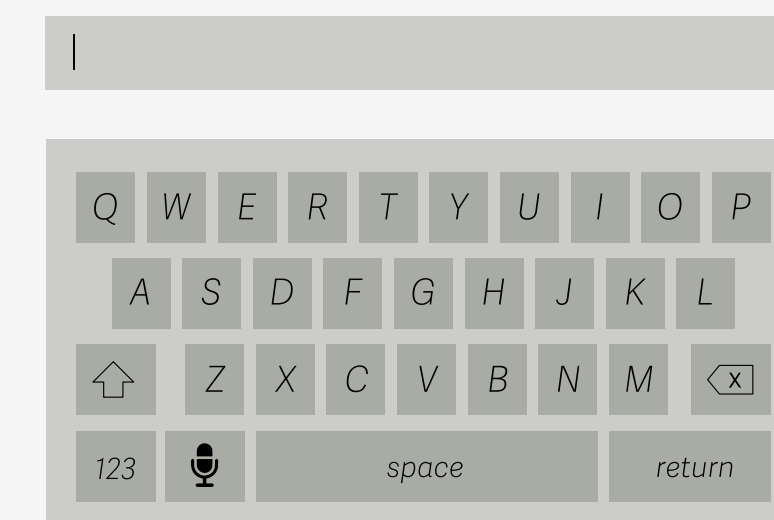


Speed up screen load time by reducing the number of elements on each page.

Avoid images in particular. But make sure you don't end up with too many screens or it'll feel like a never-ending process. Experts say that for every one-second download delay, you'll get a 7-10 percent increase in dropouts.

Make sure your form fields prompt the correct keyboard: alphabetic or numeric. Where it's possible to do without causing confusion, combine several fields into one.

Full Name



Forms should still work when customers switch to landscape orientation.



Chapter 5

Is it you?

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The transition from browsing to paying should be as seamless as possible. Your payments pages should still sound, look and feel like you.

Informal forms are fine

Don't go into generic 'form speak' mode in your payments process. If your brand tone of voice is friendly and informal, be friendly and informal all the way through. If you're using a third-party form template, feel free to change or add to the words on it to match your brand.

If you use Sage Pay hosted payments pages to process your transactions you can even change the look and feel of the pages to echo your website.

Show your personality

Limit the chance of dropouts by creating an emotional bond on your payments pages. Use little human touches or hints of personality like: "Welcome to checkout, let's get you sorted" or "Nice basket, let's get your stuff to you ASAP" and "We'll package your things by hand".

If you have several pages in your payments process, use headings as calls-to-action. For example: "Tell us about you", "Tell us how you want to pay", "Review your order".

Hold their hand

If you send your customers to a third-party payments provider site to take card details, there will be a visual disconnect, so don't try and hide it. Just tell them who it is and why you're sending them there (security).

Hand-hold with text like: "Things might look a little different on the next couple of pages. That's because we're placing you in the safe hands of Sage Pay to take your credit card details securely. Don't worry, you'll come back here afterwards to complete your order."

When a customer makes a mistake or leaves a field blank, don't use big red crosses, ERROR signs and exclamation marks. Just politely point out what's missing or incorrect and how they can to remedy it.



Avoid jargon like CVV and SSL. Explain or simplify anything you cannot avoid.



Chapter 6

Is it reassuring?

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When we're reaching for our credit card, we like to feel safe. If your payments process doesn't look and feel 100% reassuring, you could be spooking your customers out the door. Details have a cumulative effect here.

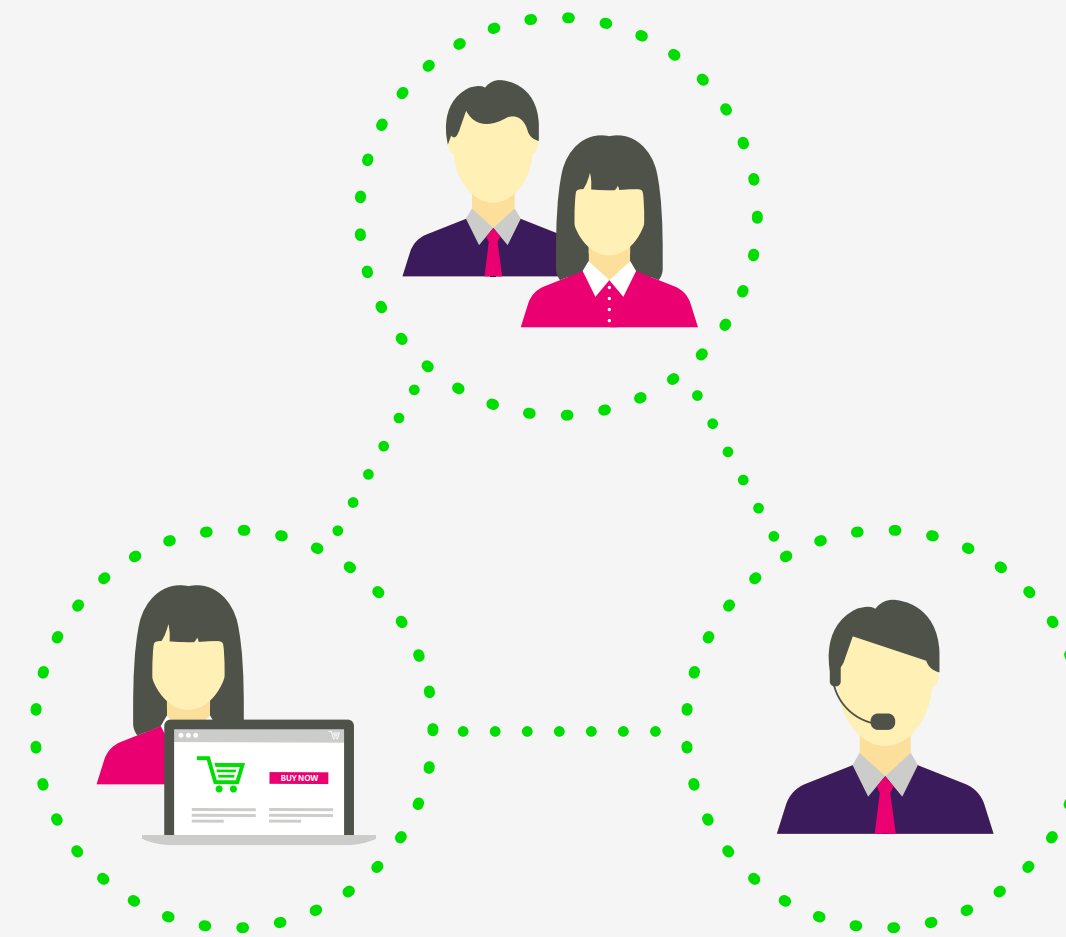
Big name brands are automatically reassuring but if you're small or new, you have to demonstrate you are fully up-to-date with security measures. Make it clear that you're as security-conscious as your customers: display padlocks, trustmarks, 'Secured by' symbols, https:// and so on.

Say what steps you've taken, for example "You're safe with us. We've invested in 128-bit SSL encryption to protect your sensitive data".

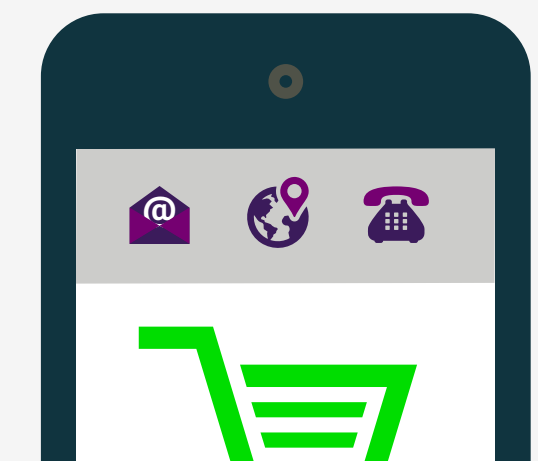


In our Landscape Survey 2016, 58% of customers said they would be more likely to shop somewhere that offered them multiple ways to pay.

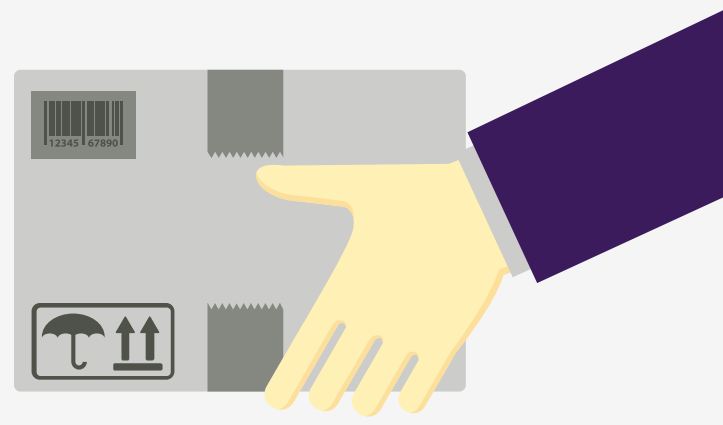
If possible, offer alternative ways of placing an order ordering such as by phone or email. Hardly anyone will take you up on it but everyone will see it as reassurance that you are a *bona fide* business. Sage Pay can help you take simple, fast and secure payments face-to-face, online and over the phone.



Keep your contact details (including postal address and phone number) visible on your payments pages. It reassures people that you are real, ready and willing to help.

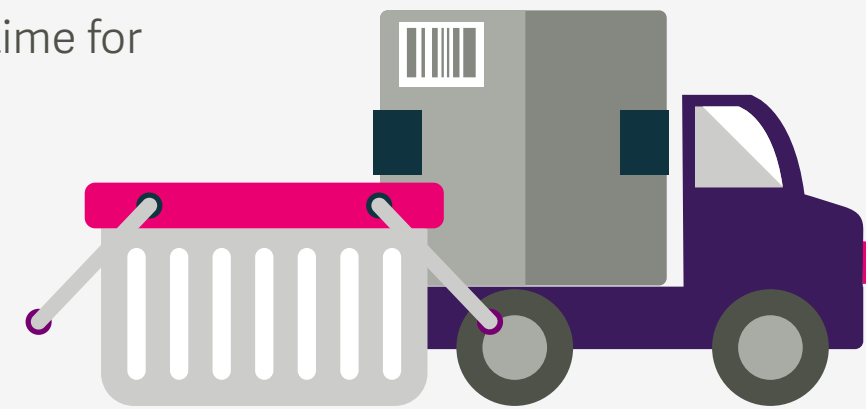


Checkout is a good time to remind people of your friendly refund policy, especially if you offer free returns. This lowers the customer's perceived risk.



Your customers should have seen the final basket price including delivery and other costs before they enter payments pages.

This is not a good time for surprise charges.



If you're sending customers to a third-party payments gateway such as Sage Pay, explain who it is, why you're sending them there and what will happen afterwards. Choose a reputable one otherwise you'll get dropouts at this stage.

For example, here's how to tell customers about how reliable we are: "Sage Pay provides advanced fraud screening and safely handles 338m UK transactions per year."



If you use a tokenized payment system, like the one from Sage Pay, you can reassure your customers that their card details are never retained or stored by you, making it virtually impossible for thieves and hackers to access them.

When payment has gone through, have a clear comprehensive confirmation page, thanking the customer for their order, giving an order number and outlining the next steps (confirmation email, delivery promise etc.)

Congratulations on your conversion!





Chapter 7

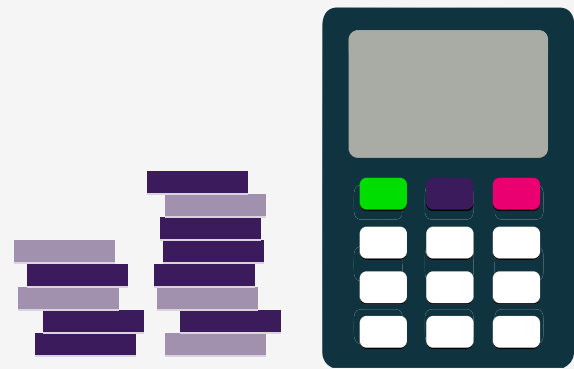
Is it working?

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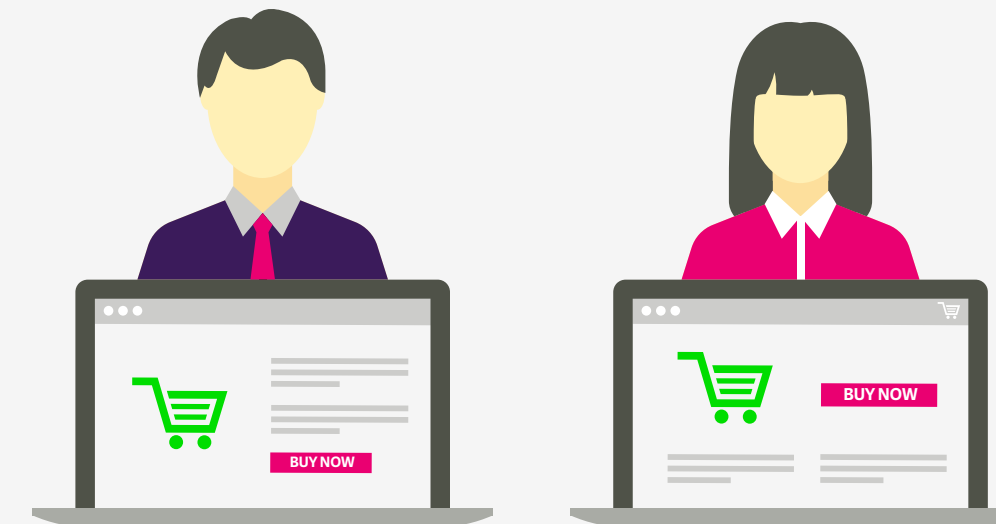
Rushing to go live with payments pages is where many businesses fail. A thorough testing program will help you find any problems before your customers do.

Save half your development budget for testing.



Use A/B testing to take the guesswork out of payments page optimization.

You take a webpage and modify it to create a second version. This change can be as simple as a single headline or button. Half your traffic sees the original version of the page and half sees the tweaked variation. Check your analytics to see which gave you more conversions.



If you use Sage Pay, you can create Sandbox test accounts to check your website before you go live.



Find the leaks: map out your checkout process as a funnel and use your analytics tool to identify where people are abandoning their cart.

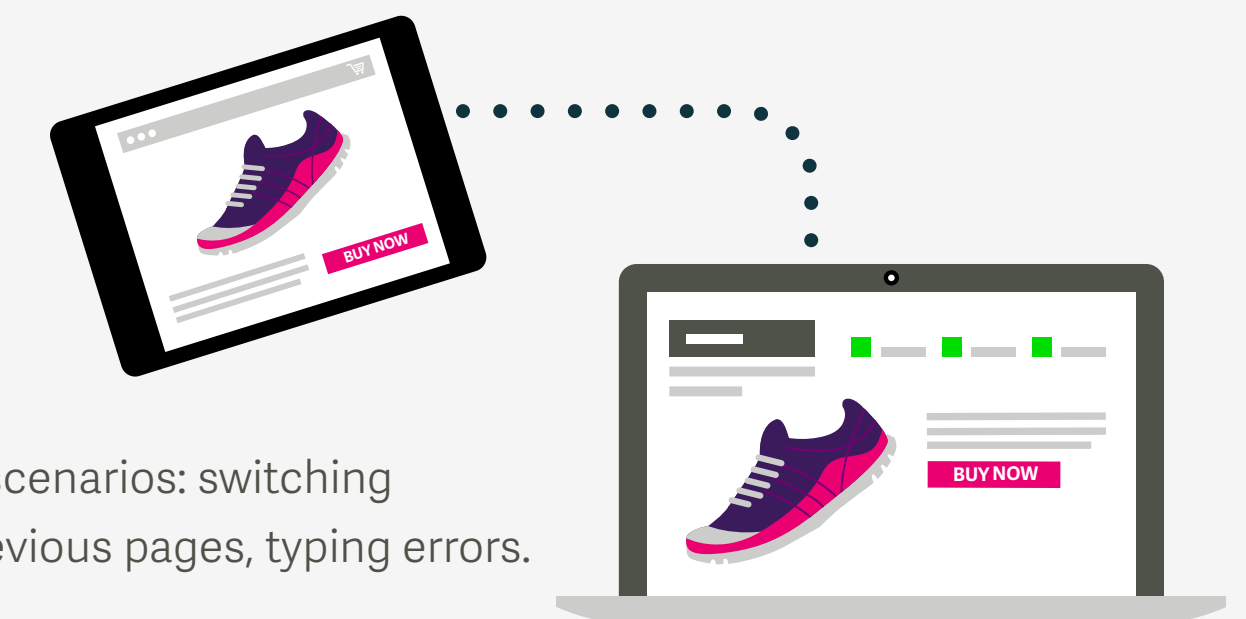
User-testing tools can help you understand why people are abandoning their cart as well as where the leaks are happening.



Conversion analytics can help you determine which fields take too long to fill. Look carefully for those responses which are frequently left blank or those at points at which your visitors tend to walk away.

Develop a testing matrix: how do your payments pages look and behave on different browsers on different devices? Don't forget PC and Mac.

Test a range of common customer scenarios: switching devices mid-shop, going back to previous pages, typing errors.



Chapter 8

About Sage Pay for small business

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Ubyk allows customers to **custom-design their own bike** online using specialist components from all over the world. We get people into store for a fitting and then **we build their dream bike** for them.

The website's Bike Builder tool is more like a gallery than a shop; we leave lots of white space around the products and **cut out all the clutter** to set up what is a creative experience. We provide video tutorials to help guide people.

I set up Ubyk for cycling geeks (like me): customers who want a bespoke, high-end bike they won't find in the shops. I know from experience that when you're paying this kind of price you expect **fantastic customer service** and in most places you don't get that. For us **customer satisfaction is number one**. I take it very personally if a customer isn't happy. Every system or product we use in our business has to do one thing above all else: make it easier for us to **focus on our customers**.

Before I set up Ubyk, I ran a web design agency, so I had programming experience, but I still found **setting up my own an e-commerce website** daunting! You're building an online store but at the same time you're buying stock, setting up your workshop, training staff, sorting out finance and everything else. The big advantage of Sage Pay is that it **integrates very easily**. They give you an integration pack and we literally got it up and running within a week. Going live was still nerve-wracking but Sage Pay offers a testing gateway where you can run test sales and **check your payments pages work perfectly**.

"I'm sold on Sage Pay."

James Heath
Owner of Ubyk Ltd.



As a programmer I worked with lots of different third-party e-commerce providers but Sage Pay were always the most **helpful and available**—you don't waste time waiting on the phone for support. You can always get hold of someone, **all hours of the day and night**.

One big advantage of Sage Pay for business owners is that you can log in online to **see how sales are doing**. Recently I was at Eurobike in Germany and I saw that sales were having a dip so I called my team to get them on social to **boost sales**. We've developed our own EPOS system but we plan to tie that in with Sage Accounts and their cloud software. That will mean I can see **account and sales reports** via my phone wherever I am in the world.

The business is doing really well: we've got two stores now and hired more staff. Recently **we've gone international** and we're getting a lot of enquiries from Australia, which I'm really excited about. Sage Pay makes it **easy to add other currencies** in a matter of minutes without a single break in trading. We use a PDQ machine to take payments in store; online it's done through a single-page Sage Pay gateway offering any credit card or PayPal. I've got a theory—the fewer clicks the customer has to make, the better for them and for sales. And with Sage Pay behind us, **we just have that reassurance** when it comes to fraud worries—we just don't need to worry about it.

Grow your business with Sage Pay

Sage Pay is Europe's leading **independent payment service provider** and is one of the UK's most trusted payment brands. Every year Sage Pay processes 338 million secure transactions for 65,000 UK customers. Let your **cash flow faster** with our range of secure and straightforward payment tools.

- **Payment choices** to suit your growing business: online, in-store, over the phone or via invoices
- Get **expert help** and troubleshooting exactly when you need it with our 24/7 UK-based support
- Offer your customers exciting **payments choices** with contactless, Apple Pay and more
- Reassure and convert more online shoppers with our **advanced fraud screening** as standard
- Easy to budget with flexible, fully transparent **pricing plans**; no hidden charges
- Manage your money better and get paid faster; **seamless integration** with Sage Accounting Software

To find out more about how you can grow your business with Sage Pay, visit: www.sagepay.co.uk



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