

10/ payment best practices to boost your revenues from mobile traffic

Mobile devices are an increasingly important revenue driver for many online businesses.

Worldwide, the tipping point – the moment mobile traffic overtook traditional desktop traffic – already happened in 2014. Today, mobile traffic exceeds desktop traffic for many of the internet’s top brands, such as Google, Facebook and LinkedIn.

However, many clients struggle with online conversion, meaning they don’t see mobile shoppers complete purchases at the same rate as desktop shoppers do. Mobile devices are used to look for information, but many consumers drop off and don’t end up actually buying anything. There are many reasons for this, and at Ingenico ePayments, we have done extensive research and analysis into the drivers of conversion on mobile devices. Following are 10 ways that you can improve the checkout experience and boost conversion on your own payment pages.

1/ Design for mobile first

“Mobile first” has become a bit of buzz word over the past few years, yet today, there are still many websites and checkout pages that haven’t applied the mobile-first principle. A design created for a mobile experience might look great on your 23 inch screen, but now imagine that design on the phone next to that screen. Is it still that great? Designing for mobile means really looking at some of the key differentiators for mobile devices compared to laptops or desktops:

- There is no physical keyboard
- Almost all interaction is through touch
- The screen real estate is limited
- Internet speeds can vary from device to device, and even from location to location
- Mobile means anywhere & anytime interaction

Beyond these differentiators, there are some other considerations to make your website or checkout page more mobile friendly. For instance, is your site responsive or adaptive? We recommend responsive design, to ensure that checkout pages automatically adjust to the device they’re viewed on. This means they look great on mobile devices by default, but automatically adapt when viewed on tablets or desktops to take advantage of their unique capabilities.

2/ Show context-appropriate keypad

Have you ever tried entering the 16 digits of your credit card on your mobile phone using the QWERTY keypad? Not the best user experience ever, I’m sure you’ll agree. Mobile devices allow you to show the numeric keypad for applicable fields, which will have a positive impact on the user experience. Some hosted solutions, such as Ingenico’s MyCheckout, offer keypad matching as a feature, and both iOS and Android allow for a native, in-app payment experiences that also include offering the right keypad in the right context.

3/ Make data entry easy

Some websites show consumers an error message if, for example, the ZIP code is not entered correctly due to the spacing. This kind of annoyance reduces the odds of a consumer finalizing the checkout process and is obviously not desirable. So in addition to offering the right keypad for every action required, we highly recommend you ensure that data entry is made as easy as possible on the website and checkout page by pre-programming things like dashes in a date field, or spacing in a ZIP code field.

4/ Consider the mobile real estate

Due to the smaller screen size of mobile devices, it is key to ensure you get your key messages across clearly on the visible screen, without the need to scroll down or using half of the screen for a banner. In the specific case of a checkout page, that means that the ‘buy now’ button should be immediately and always visible, ensuring you make it as easy and fast as possible to pay.

5/ Build consumer trust

Although we buy a lot more online than we probably ever thought ten years ago, we usually feel more secure doing so on a desktop or laptop than on our mobile device. There are many ways to show your customers that it is safe to pay on their phone or tablet, like the SSL certificate showing the https://, showing your company name in the URL of the checkout page (in case it is hosted by a PSP) as well as on the actual payment page, to ensure the consumer knows to whom he is paying.

6/ Show the amount your consumer has to pay

To increase the consumer’s trust even further, add the amount the consumer has to pay on the actual payment page. In addition to that, the shopping cart can made visible, so that it becomes easy to look up the details of the total amount. This removes the need for consumers to return to your store for confirmation of the amount, which adds friction and this impacts conversion.

7/ Reduce the load time of the page

One of the key reasons for shopping cart abandonment is the simple fact that it takes too long to load the page. Research shows that every 2 seconds that a page loads faster can boost your conversion by as much as 66% as shown in a case study¹. Again, waiting for a page to load is annoying, and gives just another reason to abort the process and improving that experience leads to higher conversion and sales.

8/ Plan your back button behavior

What happens when a customer presses the back button, either in the browser or on their mobile device? With some merchants, hitting the back button means starting all over. To boost conversion, make sure you actually bring your customer back to the previous page and ensure that the search filters remain valid, the shopping cart is still filled and no error message is shown.

9/ Offer the right payment methods

For an optimal payment experience, it is essential to actually offer the payment method your customer prefers as an option. That doesn’t just mean the right payment option per country, but also payment options that are optimized for a mobile experience. On our developer hub you can find easily which (redirect) payment products on our platform are optimized for mobile, while the MyCheckout hosted payment pages ensure that the non-redirect payment products like credit cards are also fully optimized for mobile.

10/ Test on mobile

What works on an iPhone, might simply not work on an Android phone. So, test, test, test is the advice. Try your website and checkout page on as many phones as possible and ensure you cover at least the top twenty to thirty phones visiting your website.

¹<http://www.conversionconference.com/blog/case-study-how-making-pages-2-seconds-faster-boosted-conversions-by-66/>

There are many variables to consider when optimizing your website for mobile devices. The payment process is particularly challenging on a mobile device, as is evidenced by the lower conversion rates compared to desktop eCommerce. At Ingenico ePayments, we have worked hard to solve this puzzle. Some of our key findings are presented in this piece, but there are many more.

If you’d like to know more about Ingenico Connect and how this suite of tools and services can help you optimize your checkout experience for any device, please [click here](#).

For more technical information about our mobile interfaces, please visit the mobile section of our developer hub [here](#).