How Click to Pay simplifies the eCommerce checkout experience and much more

 # PAYMENT

Click to Pay is a one-click checkout option that delivers a unified and seamless payment experience, benefiting consumers, merchants and payment card schemes alike. Initially configured and designed to streamline the online checkout experience, it has the potential to unlock the in-store payment journey, thus achieving convergence between the offline and online payment universes.

EMV Secure Remote Commerce Specifications in action

Today, payment cards are the preferred option for eCommerce checkouts. However, online payments face unique challenges, such as the increase in card-not-present fraud, **inconsistent checkout journeys** that create confusion for the consumer, as well as **integration complexity** for merchants. With EMV Secure Remote Commerce (SRC) Specifications and the *Click to Pay* customer-facing button, EMVCo is helping the industry to streamline the online checkout experience and fix these problems.

Click to Pay simplifies the user checkout experience by **tying the consumer's identity to their card and device (smartphone, tablet or PC)**, thus minimizing the number of times consumers are asked to enter and expose their card payment data. The ultimate goal is to make "Click to Pay" the preferred payment option for both merchants and consumers.

> *Click to Pay has the potential to unify and streamline the online checkout experience. It minimizes the number of clicks required to complete a checkout payment thanks to consistent customer identification using the registered device, seamless retrieval of supported cards and sharing of selected shipping addresses with the online merchant.*
>
> Yew Jinn Koay, Solutions Manager, Payment Services Business Unit at IDEMIA

A seamless payment experience

With Click to Pay, the consumer does not need to enter their card details manually for each transaction. They just need to click on a button. Click to Pay is "passwordless" and **saves customers the hassle of having to manually enter their card and shipping address** details. By displaying a single "buy" button that will appear on a merchants' checkout page, any consumer who has previously registered their network-branded payment cards in the associated SRC Systems will be able to **pay in just a few clicks** following device recognition and consumer identification (when requested).

There is no need for consumers to set up a new account with each different online merchant. They can **simply register all their cards** and select the preferred one at the checkout. Card Issuers can also **bulk register their cardholders** onto the Secure Remote Commerce System, making it even easier for consumers to adopt Click to Pay. Security is high too as SRC infrastructure uses network tokenization so **card details are never exposed to merchants**. This checkout option is merchant, device, browser, issuer and network-agnostic—unlike currently existing mobile and digital wallets!

Myriad benefits for online merchants

For merchants, integrating the Click to Pay checkout button **reduces the checkout abandonment rate** at the crucial shopping cart validation moment. This is when the customer usually has to manually enter their card details. Click to Pay dispenses with this requirement. It is a way for the merchant to **retain customers**. With Click to Pay advanced security features there is no need for consumers to share their card information or shipping address with merchants who have **less work to do to be PCI-compliant**[1].

Blurring of offline and eCommerce payments

The card industry spent decades distinguishing offline brick-and-mortar business from online eCommerce payments. However, **consumer demand for a consistent payment experience** means inevitable blurring between payment options and type of transactions. Click to Pay was initially designed to streamline and secure eCommerce transactions but it also has the potential to disrupt in-store shopping where card-present transactions are predominant.

By scanning a QR code at the merchant's POS terminal, the consumer can be redirected to Click to Pay and select between previously registered network-branded payment cards. The underlying process then allows the consumer to **"scan-to-click-to-pay"** and brings user experience consistency by providing the same flow and displaying the same interfaces as for online eCommerce payments.

> *Click to Pay is a great tool for payment card schemes worldwide – especially domestic schemes – and an opportunity to become the locally trusted, best priced, secure and genuinely value-driven payments brand that reaches the hearts and minds of consumers and merchants, for online and in-store payments.*
>
> Yew Jinn Koay, Solutions Manager, Payment Services Business Unit at IDEMIA

Paying digitally and securely in the blink of an eye

Consolidating different buy buttons provided by payment cards networks into a single one-click-payment option is the next big thing in eCommerce. Click to Pay benefits all participating merchants, consumers and card networks. Customers can **pay digitally and securely in the blink of an eye**, without using a physical card or a password. Merchants benefit from a seamless payment system that **reduces friction and boosts sales**. Because Click to Pay uses a "shared wallet in the cloud" and does not store anything on-device, it streamlines the online checkout experience and **can also be used for in-store payments** to enable consumers to experience the same payment journey regardless of the channels and devices used.

The strong consumer preference for card-based payments together with the ability of SRC-based mechanisms to store multiple cards in one button and **merge in-store and online payment experiences** make a strong case for rapid adoption of Click to Pay.

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[1] compliant with The Payment Card Industry Data Security Standard (PCI DSS)