

Bringing the convenience of contactless online

Our new consumer research highlights the growing need for Click to Pay.



The need for world-class digital payment solutions is increasing

eCommerce usage has surged to such an extent that it's now on equal footing with face-to-face (F2F) spending across Europe.



~€1 of CNP spend for every €1 of CP spend¹

However, the simple and convenient payment experience seen in the F2F world has proven difficult to recreate in the digital environment.

Up to **10x** higher fraud on digital transactions²

In Europe, manual PAN entry takes an average of **3.3** minutes³

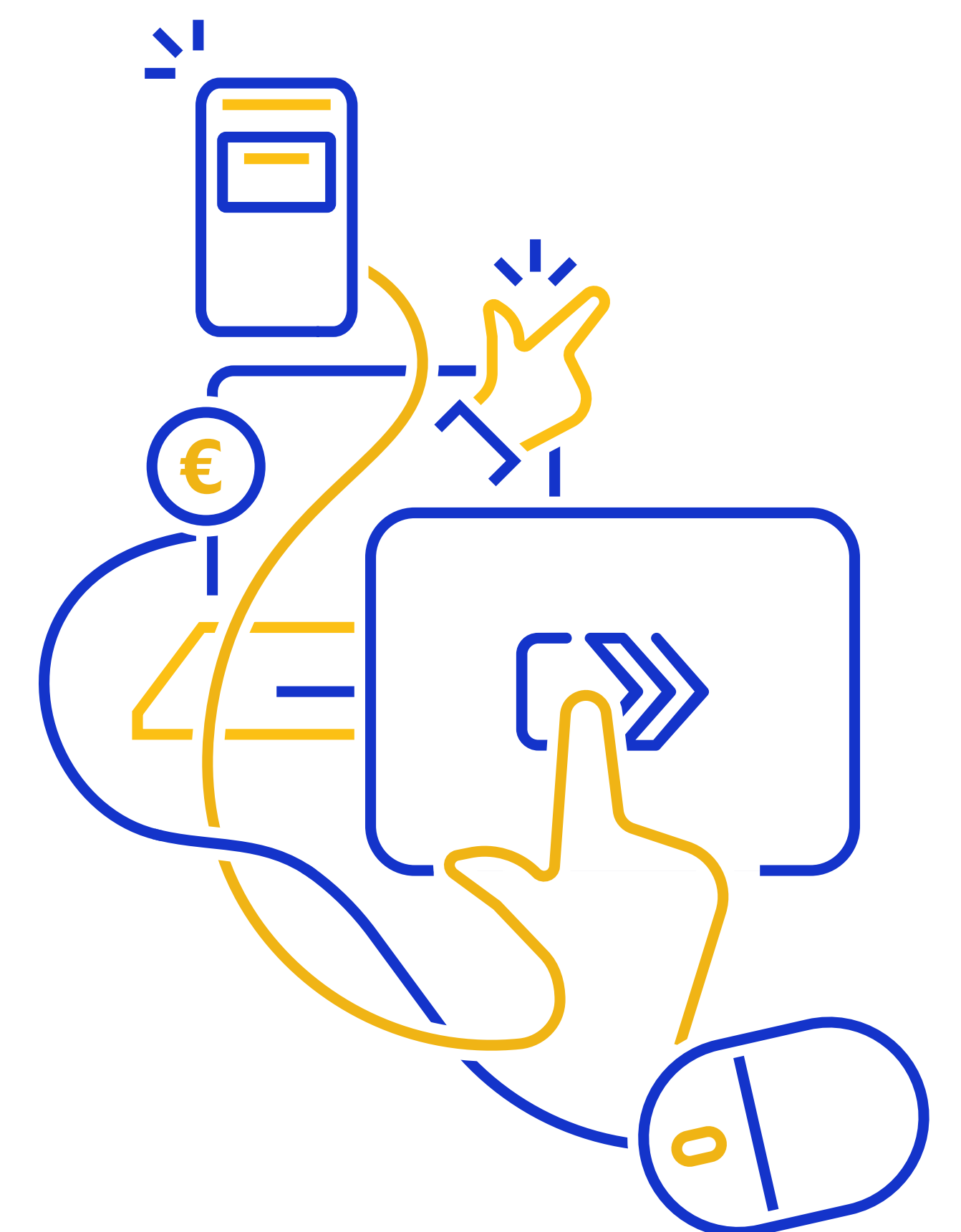
Whilst **62%** of consumers tend to give up on a purchase after just 2 minutes³

Consumer expectations are evolving and a solution that alleviates these issues has become a necessity.

Click to Pay A game-changer for the digital world

Click to Pay is replacing the need for manual PAN entry, transforming guest checkout just like contactless transformed the F2F payment experience.

Built to EMVCo industry standards, Click to Pay can work across all schemes, devices, and browser types, allowing customers to pay with far fewer clicks, for a smart and consistent payment experience.



And, just like contactless, it will soon be a feature on most cards.




With Click to Pay, customers can enjoy:

- Consistent, fast checkouts**
72% of consumers agreed Click to Pay provides an easy checkout experience⁴
- Peace of mind**
68% said their details being stored securely was a key usage motivator⁴
- An experience to rival offerings in today's market**
89% of participants deemed Click to Pay as good as, if not better than, their current preferred digital payment method⁴



An easy, simple and fast way to pay.

Don't just take our word for it

<p>"It gives me security, it is a simple, easy-to-use method that integrates into modern life."⁴</p> 	<p>"It is so easy and so quick and reliable. Just need the device, card is unnecessary."⁴</p> 	<p>"I am shopping more and more online, and Click to Pay seems to be the way forward."⁴</p> 
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Delivering significant value across the industry

Merchants can benefit from:

- Lower basket abandonment
- Increased trust in transactions
- Enhanced security
- A more seamless, consistent and integrated payment journey



Click to Pay is a win-win, it enables an innovative, secure and consistent checkout experience

- Lloyds Banking Group



What's more?

Soon auto-enrolment will make the process of signing up through the customers' bank even easier, automatically making Click to Pay an everyday feature of their card.

Get in touch

Speak to your Visa AE, PSP, or gateway provider to see how Click to Pay can benefit you.

1. VisaNet data: European acquired CNP volume, 2023
 2. VisaNet data 2022
 3. European ecommerce report 2021 & 2022, The State of European checkouts in 2022
 4. Click to Pay Consumer Research, Ipsos and Visa, 2023