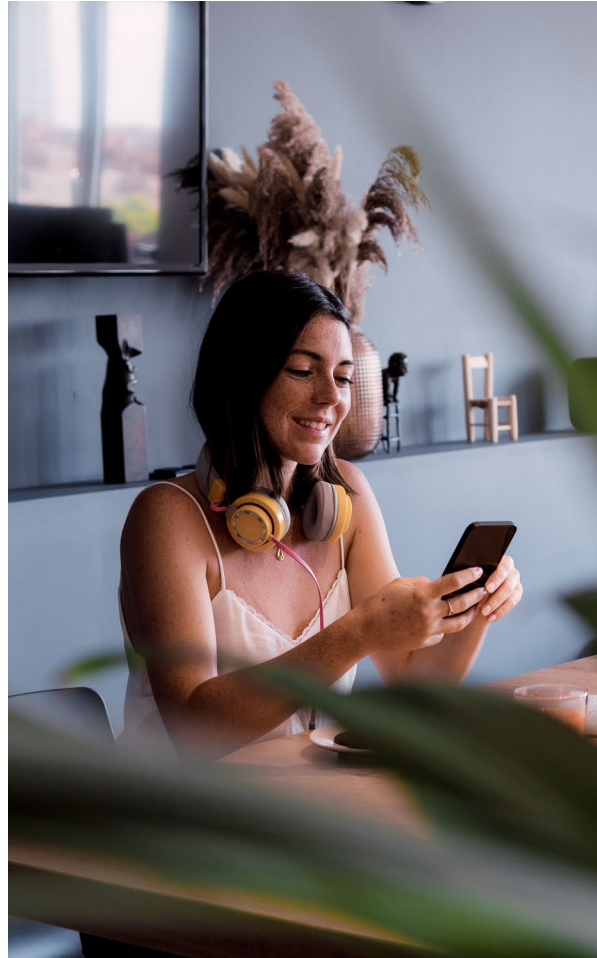


# Bringing the convenience of contactless online

Our consumer research highlights the growing need for  Click to Pay



The need for world-class digital payment solutions is increasing



For every €1 spent online, there is ~€1 spent in person.<sup>1</sup>

However, the simplicity and convenience seen in the face-to-face (F2F) world has proven difficult to recreate in the digital environment.

There's up to **10x** more fraud on digital transactions.<sup>2</sup>

It takes **3.3 mins** on average to manually enter a PAN in Europe.<sup>3</sup>

And **62%** of consumers tend to give up on a purchase after just 2 minutes.<sup>3</sup>

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

## Click to Pay

The new standard in online checkout


Click to Pay is a token-based solution replacing the need for manual PAN entry, transforming the guest checkout 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 smooth, streamlined online 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 said Click to Pay provides an easy checkout experience.<sup>4</sup>



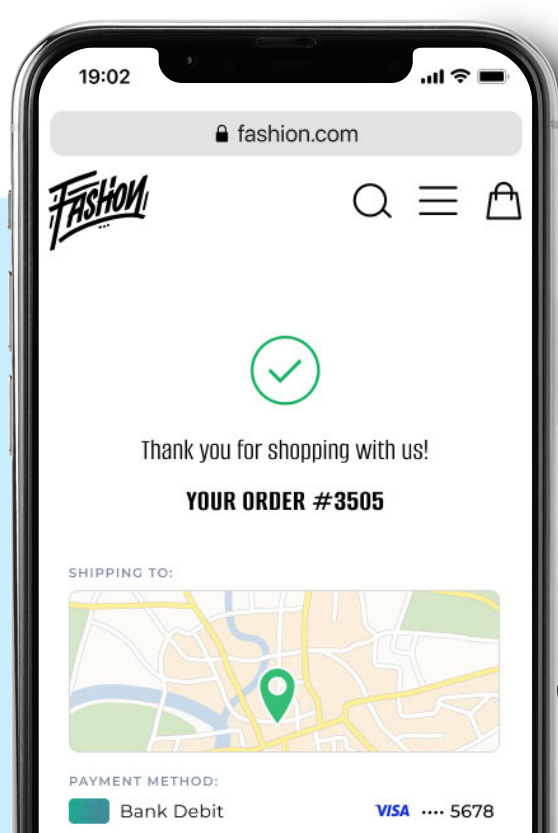
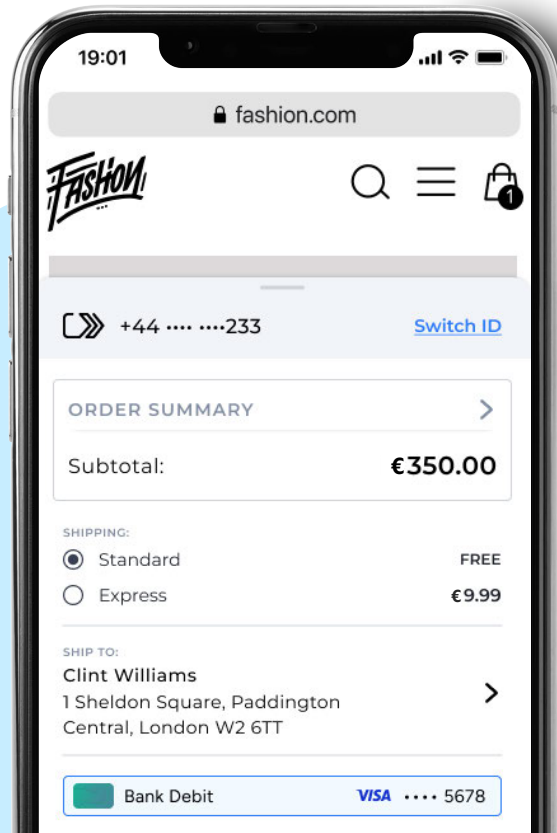
**Peace of mind**

68% said their details being stored securely was a key usage motivator.<sup>4</sup>





**A market-leading experience**

89% of participants said Click to Pay is as good as, if not better than, other digital payment methods.<sup>4</sup>





Click to Pay delivers significant value across the industry.

 Improve authorisation rates by 10%<sup>5</sup> and maximise conversion rates.

 Reduce fraud risk by 80%<sup>6</sup>, and minimise the cost of fraud.

 Avoid the cost and complexity of storing payment data.



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

- Lloyds Banking Group

### What's more?

With over 8m cards enrolled in Europe<sup>7</sup>, and capabilities like biometric payments authentication on the horizon, now is the time to ensure Click to Pay is integrated into your existing checkout solution!



### 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 Commerce Research, Ipsos and Visa, 2023  
 5. Visa Net, on merchants live with CTP defined by 1 approved auth in Nov 2023 - Oct 2024, compared to PAN-based transactions  
 6. Global Risk Team, Visa Net, CTP Fraud Rates, June 23-May 24, compared to PAN-based transactions online  
 7. Visa Net, Europe Click to Pay net non-expired cards in Europe, as of end of Feb 2025