

# EMVCo Releases Draft EMV<sup>®</sup> Click to Pay Customer Experience Guidelines for Public Review

**18 September 2023** – Global technical body <u>EMVCo</u> has released the draft <u>EMV® Click to Pay</u> <u>Customer Experience (CX) Guidelines</u> for public review and feedback. The draft guidelines aim to support merchants, payment service providers, product owners, developers and CX designers in simplifying online checkout and making it more consistent, convenient and secure. This can help merchants to reduce fraud and lower cart abandonment.

The EMV<sup>®</sup> Secure Remote Commerce (SRC) Specifications provide a common baseline for the development of e-commerce payment solutions. E-commerce solutions based on the EMV SRC Specifications are indicated by the Click to Pay icon  $\square$  and known as Click to Pay.

The draft EMV<sup>®</sup> Click to Pay CX Guidelines will be part of the EMV SRC Specifications and are designed to support merchants and solution providers in ensuring a consistent and familiar experience when implementing Click to Pay solutions. This follows the introduction of the 'Merchant Orchestrated Checkout Model' in Version 1.3 of the EMV SRC Specifications, where the payment experience and interaction are developed by the merchant or their payment service provider. This model enables the merchant to integrate the user experience and manage customer recognition.

"Click to Pay and the 'Merchant Orchestrated Checkout Model' mark a significant technical achievement, allowing merchants to deliver a seamless payment experience that can support global, regional and domestic payments systems through the integration of a single solution," comments Joy Huang, Chair of the EMVCo Executive Committee. "This has the potential to be a game-changer in terms of mitigating friction, minimising integration complexity and significantly reducing checkout fatigue. But, to realise these benefits, a consistent customer experience across Click to Pay deployments is crucial."

The draft EMV<sup>®</sup> Click to Pay CX Guidelines can accelerate the development and implementation of consistent Click to Pay solutions. The guidelines offer interactive, easy-to-follow sample screens and key use case flows, and link to the software development kits (SDKs) and application programming interfaces (APIs) needed to build solutions. This approach helps Click to Pay solution providers to understand how the CX should be implemented at the technical level to deliver an optimised experience.



Huang continues: "The draft EMV<sup>®</sup> Click to Pay CX Guidelines make it as easy as possible for merchants and payment service providers to efficiently build consistent solutions, with the confidence that they are linking to the most accurate and up-to-date materials. This ensures that Click to Pay delivers a familiar consumer payment experience that can improve conversion rates and reduce fraud, compared to traditional guest checkouts and wallet-based proprietary checkout buttons."

The draft guidelines have been developed by specialist payment CX designers in close collaboration with industry stakeholders from across the payments ecosystem. This includes extensive engagement and direct contributions from the merchant community.

Following a review with EMVCo Associates, the <u>draft EMV® Click to Pay CX Guidelines</u> are available for public review until 13 October. EMVCo actively encourages all interested stakeholders to share feedback, input and comments to support the ongoing enhancement and evolution of the guidelines.

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For further EMVCo media information please contact Amy Airey / Chloe Mercer – Tel: +44 113 3501922 or email: <u>amy@iseepr.co.uk</u> / <u>chloe@iseepr.co.uk</u>

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### Notes to Editors:

EMV<sup>®</sup> is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

### About EMVCo:

EMVCo creates and manages EMV Specifications and programmes that enable seamless and secure card-based payments for businesses and consumers worldwide.

EMV Specifications support technologies including EMV Chip <u>Contact</u>, EMV Chip <u>Contactless</u>, <u>Mobile</u>, <u>QR</u> <u>Code</u>, <u>Secure Remote Commerce</u> (SRC), <u>3-D Secure</u> (3DS) and <u>Payment Tokenisation</u> and are widely used by the payments industry to develop products and services that deliver trusted and convenient in-store, online and remote card-based payments.

As a global technical body, EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa. Hundreds of payments stakeholders, including merchants, banks and technology providers, participate as EMVCo <u>Associates</u> and <u>Subscribers</u> to develop, evolve and enhance flexible EMV Specifications that support innovation and address marketplace needs. All EMV Specifications are available royalty free on the EMVCo website.

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