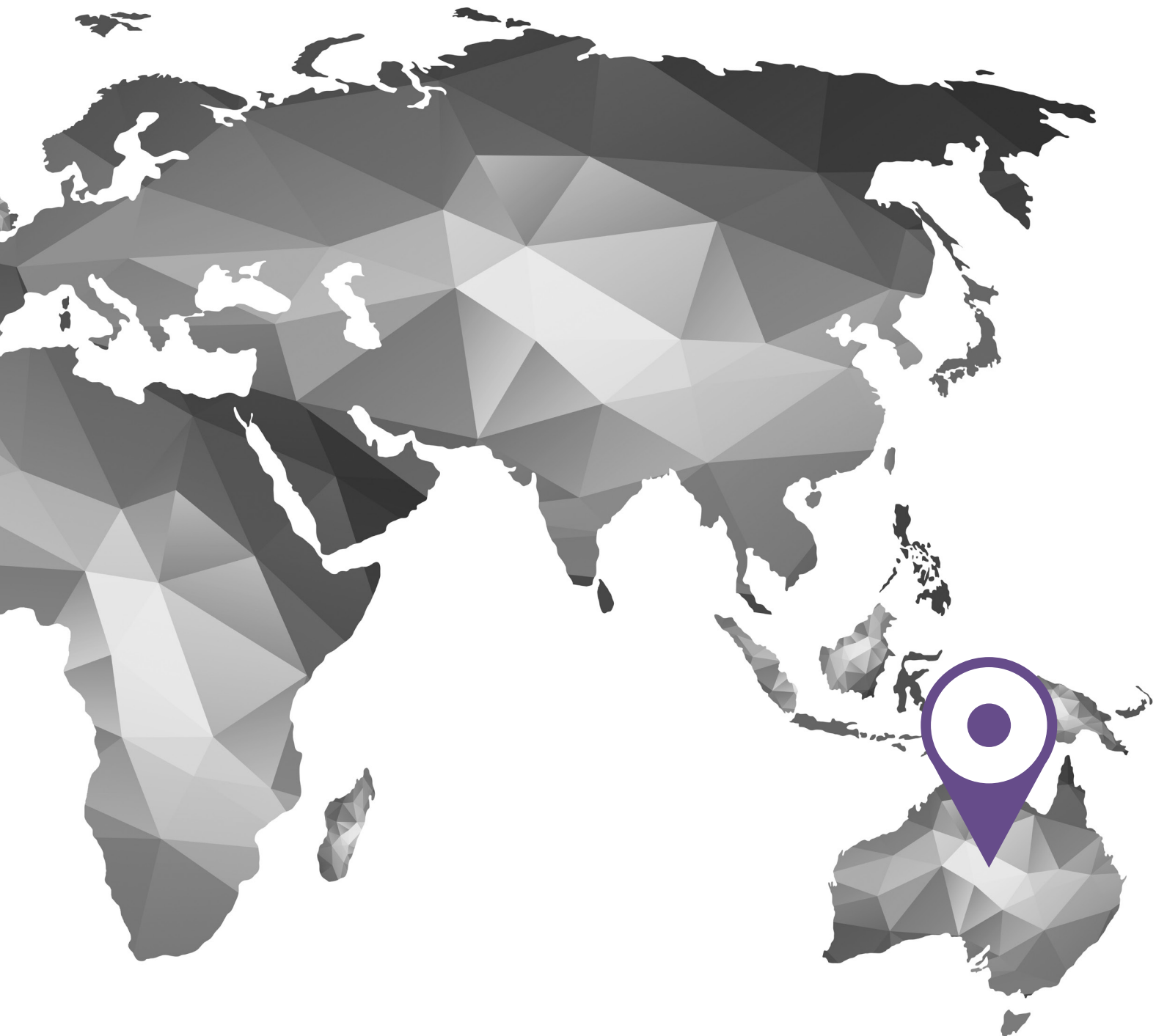




# Australia

Optimizing the online payment journey for shoppers



# Australian shoppers

Retailers ask us what makes Australian shoppers different and unique when it comes to payments. Using our findings,<sup>1</sup> we have been able to build up a profile of shopper preferences. These key features are identified as being unique to Australia and significantly different to our global average.

Shoppers choose to buy online, as they know they can access goods at more competitive prices. And, 46% of shoppers will purchase from a website if they know it's secure.



17% of shoppers have dropped out of a purchase in the last 12 months with reservations about website security. So, it makes sense that Australian shoppers have higher concerns for saving payment-related details online. To help them overcome these reservations, 55% of shoppers would be happy to create an online account but not store payment information. Retailers can clearly explain what **security measures** are in place, how details will or won't be used, and how shoppers can delete account information in the future.



Shoppers want to feel secure upfront, from the homepage. 46% of shoppers would be more likely to purchase if they can see their preferred payment **logos on the homepage**. And, they want to know more about the payment types as well, finding it helpful to be able to click on logos for more detailed payment information.



Shoppers value brand reputation. But for lesser-known retailers in the marketplace, shoppers feel safer when they can see **payment authentication** and digital certificate logos. Seeing these symbols would make 56% of shoppers more likely to buy. This reassures buyers that the website is third-party approved and a secure place to transact.

"I like the basic information to be available, but too much irrelevant information makes things unclear, and makes me distrust the site"

"I want to see how I can pay and that they are a trusted and safe website"

**Retailers can start to build trust and convey security from the homepage. Here we share our findings from the online payment journey.**



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



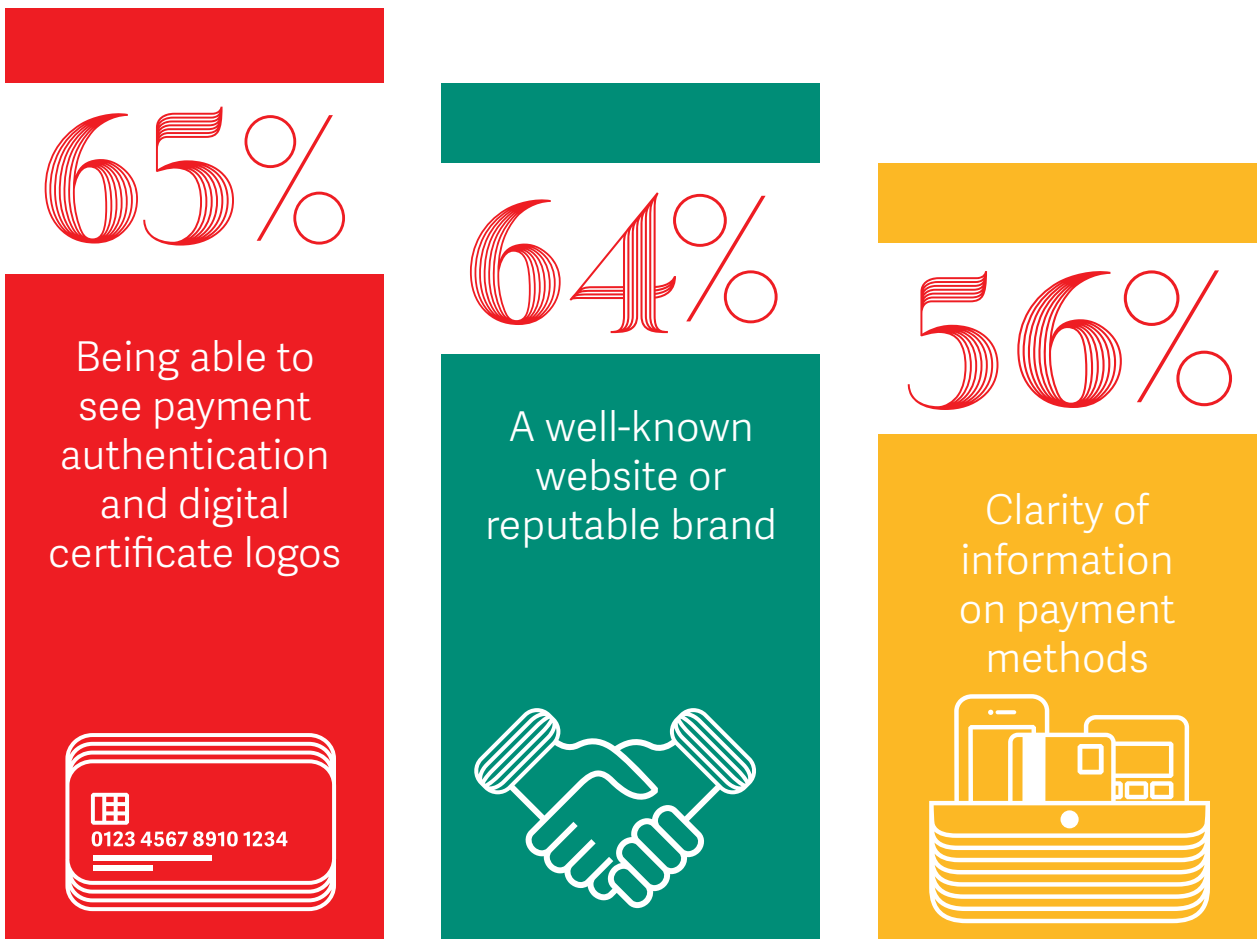
Support

# Stage one - Homepage

Show payment authentication logos on the homepage to make shoppers in Australia feel more secure

Australian shoppers consider a website which clearly displays payment authentication and digital certificate logos to be very secure.

“Which factors make you feel more secure?”



Homepage



Shopping basket



User profile



Payment page



Error handling



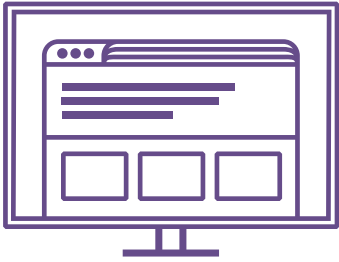
Confirmation



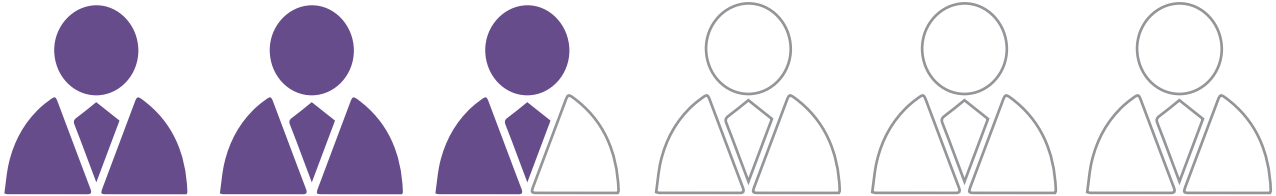
Support

# Stage one - Homepage

## More shoppers in Australia want to see payment logos on the homepage



In Australia, shoppers highly value third-party credibility and payment logos for security confidence. Shoppers consider this information to be essential to help reassure them that websites are secure. And shoppers also want to see how they can pay.



# 46%

of shoppers would be encouraged to buy if their preferred payment method logo was displayed on the homepage.

While over half of Australian retailers clearly display payment methods on the homepage, we were surprised to find that **96%** do not display any authentication logos.



Retailers can use these visual tactics to start building trust and brand loyalty from the early stages of the buying process.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support

# Stage two - Shopping basket

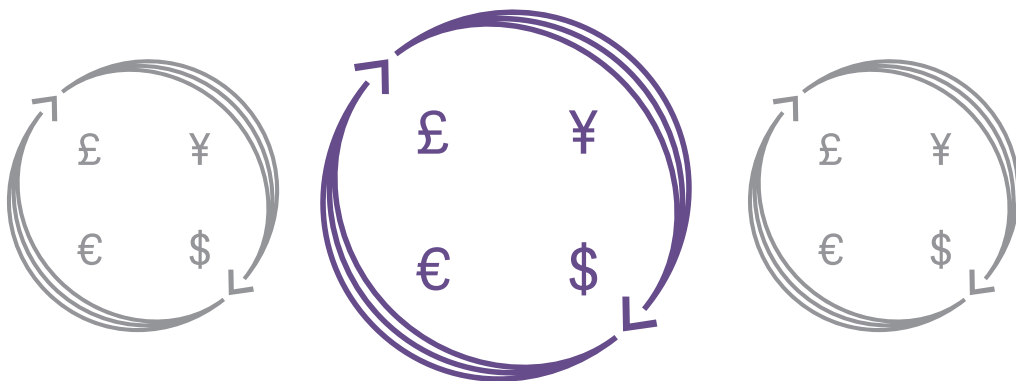


Shoppers want to see prices in Australian dollars, even when buying from international brands

56%

of shoppers want to see prices in Australian dollar as well as the local currency of the retailer.

This statistic is higher than our global average, which shows that shoppers are more familiar buying from international brands. But, where Australian dollar isn't the local currency of the retailer, more shoppers than average are happy to continue with their purchase, providing that there is a currency conversion tool available at the checkout.



It is not a standard practice in retail to display prices in different currencies at the checkout.

And, none of the retail websites we surveyed allowed shoppers to change the currency with a conversion tool. So, this is something retailers can consider to help influence buying decisions.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support

# Stage three - User profile

## Encourage shoppers in Australia to create user profiles by providing information on data handling



Because Australian retailers would like to promote loyalty, all websites we surveyed offered shoppers the option to store payment details at the checkout. But, **over half** of Australian shoppers are uncomfortable with saving payment-related details.

Concerned with security, fewer shoppers in Australia have actively created or used an online account in the last 12 months, compared to our global average. But similar to India and Germany, shoppers in Australia would be more likely to create an account if they have better access to security information.



**Over half** of shoppers in Australia would re-consider creating a profile account if they had information on how their personal details will or won't be used.



To help overcome these payment security concerns, retailers should provide visible information on the security measures in place and explain how their details are used.

A simple data policy would encourage over 50% of those shoppers to consider storing their payment details online, making it even easier and faster for them to buy in the future.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support

# Stage four - Payment page

## Shoppers in Australia want to know what is going to happen next on their payment journey

Shoppers can sometimes be re-directed to a third-party page to complete their payment.



**1 in 5** shoppers would be very concerned about security when being 're-directed' that they would abandon their basket. Because of high security concerns, Australian shoppers want to see information about where they're being re-directed to, why it is secure and how their payment details will be shared.



Retailers can make sure they display relevant information throughout the process to keep shoppers engaged. This reassurance is highly valued, even if the shopper is familiar with the brand, the payment method and the re-direct process.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support

# Stage five - Error handling

## Let shoppers in Australia know how they can address payment errors



If payment errors occur, more shoppers in Australia than our global average will attempt to re-submit their details. When errors happen, shoppers want details on why the transaction failed. For example, have they entered details incorrectly, or is there a lack of funds?

Though **66%** of shoppers said they wanted these details, none of the retailers we surveyed shared any information on payment errors. And, shoppers don't want to re-enter their full details more than once. **1 in 3** buyers would abandon the payment altogether if they had to re-enter their full details following a payment error.



Retailers can meet shopper preferences in these instances by providing error messages and pre-fill correct information already supplied to avoid shoppers having to duplicate efforts.

This is a quick and easy way of driving more sales and keeping shoppers engaged throughout the process.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support



## Shoppers want to receive a confirmation email post-purchase

More shoppers in Australia than our global average want to receive email confirmation so they have a record of their purchase and a payment receipt.

“ How important is it for you to receive a confirmation email post-purchase? ”

79%



**Very**  
Important

19%



**Quite**  
Important



Retailers can include masked card numbers, transaction references and payment amounts so that shoppers can easily reference their purchase and verify details.



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



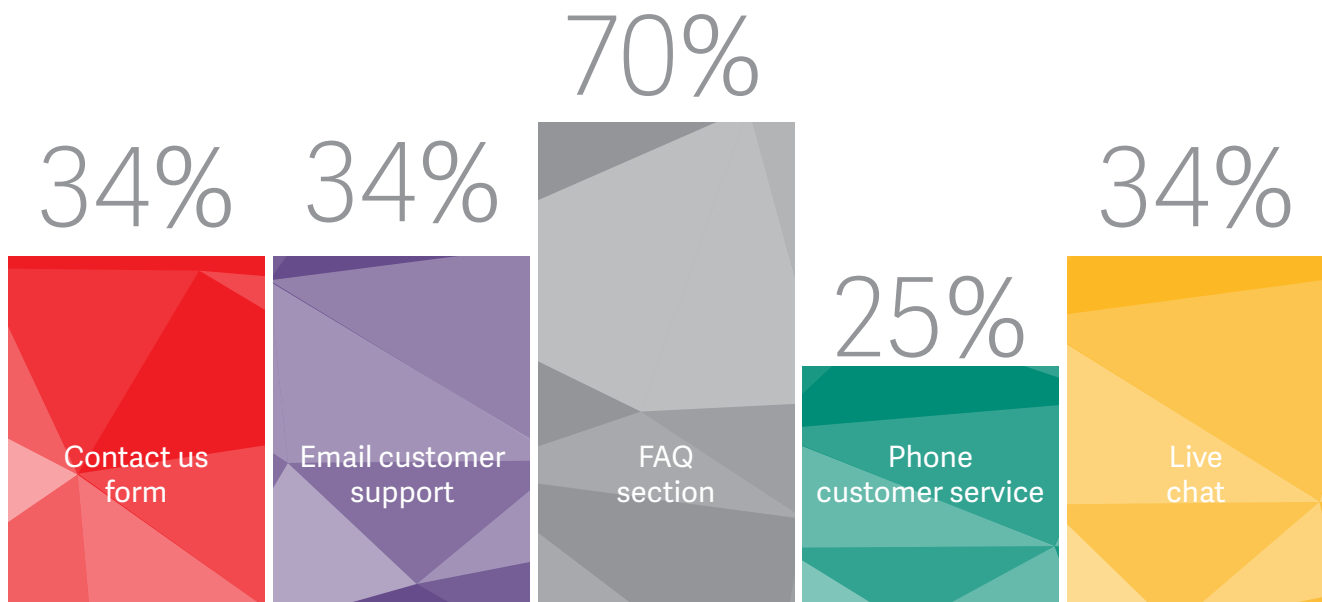
Support

# Stage seven - Support

## Australian shoppers go to the FAQ section for payment-related support

Though Australian shoppers prefer FAQs for payment support, they also value having a variety of tools. Over a third of shoppers would contact support directly using either a live chat functionality, contact us form or email.

“Where would you go for help with a payment-related question?”



Shoppers value being able to access payment information quickly and hassle-free. Offering them good quality support across a number of channels will help minimize the impact of payment errors as shoppers can self-solve issues as they arise.

To find out more please visit

[The Online Payment Journey website](#)



Homepage



Shopping basket



User profile



Payment page



Error handling



Confirmation



Support



<sup>1</sup>This research was carried out by KAE Marketing Intelligence Limited (KAE) and consists of desk top analysis of 25 top retailers in Australia and a survey questionnaire with 250 shoppers in Australia. Any reference to shoppers, customers and websites in this report is a reference to shoppers, customers and websites surveyed by us. This research was carried out from June to August 2014. This report is a marketing communication and no warranty, express or implied, as to the accuracy, completeness or fitness for any particular purpose of any information provided in this report is given or made in any form or manner whatsoever. This report is not intended to provide exhaustive treatment of any subject dealt with. The information in this report does not constitute professional advice. The Worldpay group shall not be responsible for any loss, liability, damage of any nature whatsoever which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of any information contained in this report.

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