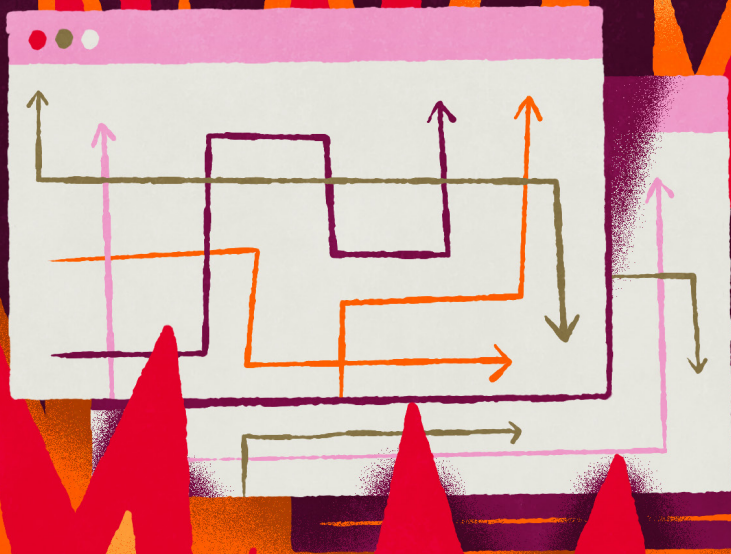


# WHY PEOPLE HATE YOUR CHECKOUT PROCESS

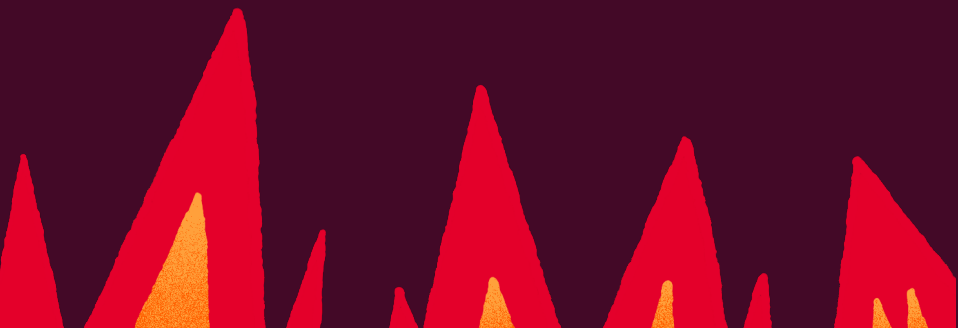


The checkout process is arguably one of the most important parts of the customer journey in store and online. According to the Peak-End Theory, people are most likely to remember how they're feeling at the most extreme (peak) point and the end of an experience, situation, or event. In this case, the end of the event would be the checkout process.

You could argue, then, that if your checkout process is slow, clunky, and cumbersome, that your customers will leave with a poor perception of your store.

For you, the checkout is also the most important part of the journey because it's when you make the sale – it's when the customer actually gives you money.

So, why then do we pay such little attention to this critical point? If you haven't really thought about optimizing this stage of the customer journey recently, then there's a seriously good chance your customers hate your checkout process.



# Online

You've worked hard to advertise your online shop and come up with killer products your customers will love. So don't lose them at the last mile by offering a terrible checkout experience that causes a disconnect and makes so many shoppers abandon their purchases.

## **You're forcing people to sign up to complete a transaction**

It seems like a great idea at first glance: Make visitors sign up and create an account in order to complete the checkout process. These are prime leads who have shown a serious interest in your products or services. It's only natural that you would want their email addresses so you can send them marketing materials in the future. It's only natural you'd want them to become a subscriber.

But that thinking is all about you, not the customer. And that's the problem.

Customers don't want to waste time typing in all their info. They may not want to go through the process of signing up if they only expect to buy from you once. So why are you forcing them to create an account?

All you're doing is turning them off when they want to give you money.

Sounds silly, doesn't it?

### **What to do instead**

Offer guest checkout as an option alongside creating an account. This way, those who are in a rush or are buying on a one-time basis have the option to speed through checkout. If they're not bogged down by an unwanted sign-up process, they'll be more likely to complete the transaction. Those who want to sign up for an account still have the option to do so.



## You don't offer your customers' preferred payment methods

You use Visa for everything you buy, so you think that's pretty much the only payment method you need to add, right?

This is a big mistake many people make when setting up their online stores without realizing how much it might affect their conversion rates.

Everyone prefers a different payment method. While some people do use Visa or Mastercard for everything, others don't even own credit cards. Some prefer to use Interac Online or e-transfer instead of adding debt. Others prefer digital wallets like Apple Pay, Google Pay, and Samsung Pay, where they store all of their financial info.

And if you're attracting global customers, then you need to take their local payment options into consideration, too. While credit cards are popular in North America, they're not used as much in Europe and Asia. Millions of Chinese citizens, for example, prefer to pay with a mobile payment platform like Alipay or WeChat Pay.

There's also been a surge in POS consumer lending, which is an alternative to credit. Using a service like PayBright, consumers can apply for and instantly be approved for a loan directly on your checkout page. They can then pay for their purchase in full on your site and pay back the lender over equal monthly installments.

### What to do instead

Promote and accept as many different payment methods as possible to ensure you're not adding friction at the checkout for customers with different payment preferences.

## Your checkout page has a different look and feel from your site

This mistake has to do with trust, and it's a big reason why visitors decide to bail on a purchase at the last minute. If the checkout process redirects them to a pop-up hosted pay page for payment, visitors may feel sketchy about your site.

If they don't know your brand well, they might think you're trying to scam them.

### What to do instead

A hosted pay page is simple and easy to use. It's great for small businesses. To boost credibility and improve the customer experience, though, you might want to consider whether it's time to integrate ecommerce directly on your website, so people don't have to navigate away to pay for a transaction. It'll add trust to the process, which will boost your conversion rate.

Halfway through checkout, shipping is calculated. Suddenly, the price to buy has doubled!



# **You're making customers pay way too much for shipping**

This is the biggest reason for shopping cart abandonment. Visitors find what they're looking for, they add the products to their cart, and they get ready to go through the motions of checking out.

**But then, wait a minute...**

**What the...**


Nothing makes someone leave an ecommerce site faster than unexpected fees. Yet, many online shop owners continue to charge way too much for shipping.

## **What to do instead**

If at all feasible, the best option is to offer free shipping. If that doesn't make sense for you financially, then offer free shipping for purchases over a certain dollar amount. Add a banner to your website promoting this offer.

If you still can't offer this option, then make sure you give customers the ability to see shipping costs way earlier in the checkout process, so they can have the real pricing information they need to make an informed decision. Adding outrageous shipping costs at the last minute will only frustrate potential customers and give them a bad perception of your brand.





## You're making them wait way too long to receive their purchases

Sometimes, customers are willing to pay more for shipping – but only if that means they can get their products ASAP.

One of the main benefits of in-store shopping is that you get to take your purchase home with you right away. To compete with brick-and-mortar shopping experiences, ecommerce stores need to get better at shipping.

The fact is no one wants to wait two or three weeks to receive their purchases. Some don't even want to wait more than a couple days. More and more, ecommerce customers are expecting next-day delivery. If you're spending too much time processing orders and shipping them, you could end up losing a ton of sales.

### What to do instead

Offer your free or cheap shipping that takes a week or two for delivery. But make sure you're also offering a faster delivery option, even if it costs the customer more. For those who believe time is of the essence, they'll appreciate the option and won't mind paying for the convenience.



## You're showing them the wrong currency

It's no surprise that customers prefer to pay in their own currency. It makes it easier for them to know exactly how much they're paying for any given item, which allows them to make a more informed buying decision.

One of the coolest things about ecommerce is your ability to attract customers from around the world. But if you're going to get them all the way to the end of the checkout process and make a successful sale, you need to be able to cater to global needs. Only thinking on a local scale when it comes to pricing is a mistake.

### What to do instead

Provide comfort and peace of mind by automatically converting the currency based on the website visitor's location. This will allow you to welcome global customers more readily and offer increased customer satisfaction. Plus, currency conversion can also reduce chargebacks by reducing the confusion that often accompanies unrecognized amounts.

Dynamic currency conversion (DCC) supports 36 foreign currencies and automatically determines whether a card has been issued by a foreign bank. It then calculates the exchange rate and converts the amount displayed.



# They don't think your website is safe

This is a common issue for new and small business owners. If your brand isn't recognizable, then it can be tough to convince website visitors that your company is legit. If people aren't sure who you are and what your reputation is, they might not want to risk putting in their financial information to complete a purchase. They might be scared that you'll scam them and steal their credit card info.

Not exactly the impression you want to have on your website visitors, huh?

## What to do instead

Add trust signals! There are several different types of trust signals you can add to put potential customers at ease.

Guarantees can help people feel better about taking the plunge and making the purchase. It protects their money if anything happens after they click "Buy."

Social proof can also put visitors' minds at ease by showing them that others have bought from your website and been pleased with their purchases. Add testimonials or reviews.

Trust signals can also make people feel safe typing in their financial details. Verified by Visa, for example, tells prospective customers they will be protected from fraud by one of the biggest financial services providers in the world. Brand-name virus protection and encryption protocol like https for secure web connections can also make customers feel better about typing in their credit card info.



# You haven't optimized your checkout process for mobile

Statistically, it's more likely that someone will interact with your ecommerce website on a mobile device than a desktop today. That makes it pretty darn important for you to optimize your checkout process for mobile.

Smartphones have smaller screens and are tougher to type on, which you need to keep in mind. People don't want to have to zoom in to click on your buttons or see your pricing. They don't want to have to type in endless personal and financial information on their mobile phones – it's just too hard to do accurately on a tiny touchscreen.

If you haven't optimized your checkout process for mobile yet, you could be losing out on tons of sales. People aren't going to put up with a difficult experience.

## What to do instead

Make a mobile version of your ecommerce website that makes it easy and pleasant for people to navigate on their phones. Cut out as much content as possible to simplify the process. Only ask for the bare minimum info on forms. Make sure your buttons are big and easy to click.

Further, consider adding tokenization to the payment process, so repeat customers can buy in just one click with saved credit card information instead of having to type in all their card info every time they buy.

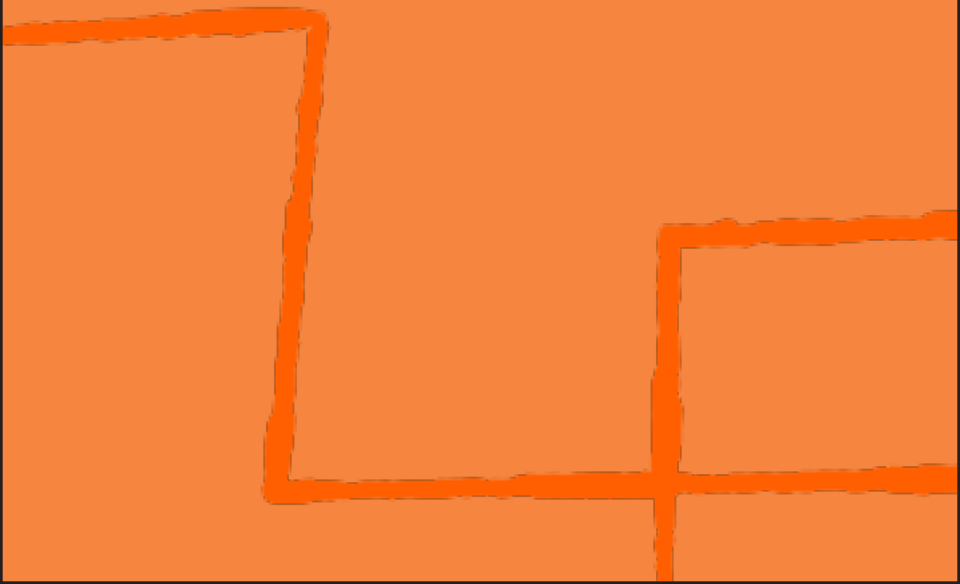
## You don't offer live support

Gah! Why can't I enter my postal code during checkout? Why isn't my coupon working?

If, for some reason, a customer cannot smoothly get through the checkout process, you can bet that they're just going to give up. That is...unless you can help them out at exactly the right time and solve their problems.

### What to do instead

This is an easy one – offer live support! Give people a way to reach out to you and get real-time answers to their checkout issues, so they can complete their payments instead of giving up.



# In store

If you have a brick-and-mortar store, you might not realize that people hate your in-person checkout process, too. You also might not realize that there are things you can do to improve the experience.

## Your payment terminals are slow/time out

Do customers really want to stand at the counter staring at you while your payment terminal processes their card?

Not likely.

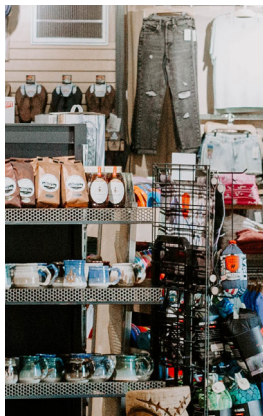
But that might be the awkward situation you're putting them in.

Outdated software, outdated hardware, network and security issues, and terminal damage can all cause a slow checkout process.

When customers have such a good impression of your store and your products up until this point, why would you want to ruin it with an awkward end to their shopping experience?

## What to do instead

Buy new terminals. Those slow, outdated, clunky payment terminals that you've been using for 20 years don't offer the experience today's customers expect. The new smart terminals on the market today are way faster, so you can reduce the customer's pain of paying as quickly as possible.





## You don't let customers pay their way

Cash and credit cards are still popular payment methods. But now, we have Apple Pay and Samsung Pay. We have e-transfers. We have Alipay and WeChat Pay. We even have POS customer financing directly on the terminal.

And guess what? Your customers want to pay with these payment methods! You might offer them online. So why not offer them in store, too? Make the customer experience consistent across all your sales channels.

### What to do instead

Yep, I'm going to say it again: It's time to update your payment terminals. The latest models allow contactless payments using near-field communication technology (NFC), so people can pay with their phones quickly and easily. Some smart terminals like Poynt also enable you to download third-party apps, so you can accept payments via PayPal, Alipay, WeChat Pay, instant customer financing, and more. Cool, right?



# Your lines are too long

This is probably the most common and most annoying reason why people hate your in-store checkout process.

Slow. Lines. Are. The. Worst!

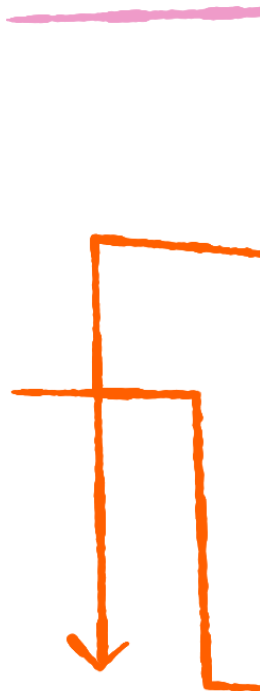
After a great afternoon of shopping, no one wants to have their fun ruined by being forced to wait in line for an unreasonable amount of time. In fact, some people will put back their items and leave if the line is too long. Bye, bye sale!

## What to do instead

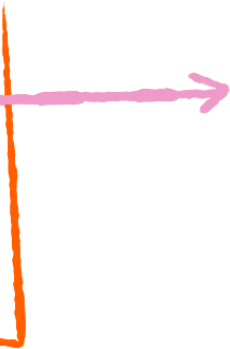
There are a few things you can do to speed up checkout lines. First, you can add more payment options, so people can tap and go – and be out of the store more quickly.

You can also consider investing in portable payment terminals, so your employees can take payments in the aisles and by the fitting room to reduce the number of people at the checkout.

You can also strategically position products in the checkout line to not only increase impulse buying sales but give people something to do while they wait. They might hate the wait a little less if they're still shopping in line.



## You only have self-checkout




Love 'em or hate 'em, self-checkouts are all over the place now. They reduce labour costs and help to reduce checkout lines. They give people autonomy if they don't want to check out with a real human. In this way, they're pretty cool.

The problem occurs when you only have self-checkout. What if the machine glitches? What if there's no barcode on the item?

The reality is many people hate self-checkout because it's not as convenient as it should be.

### What to do instead



If you're going to install these machines in your store, make sure you don't get rid of all your checkout lanes while you're at it, or you might see your customer base dwindle.

## You're asking way too many questions

Do I want to answer a survey to buy a can of Pepsi? Do I want to give you my full address or even just my postal code when I'm buying a pair of pants? Do I want to spend more time at the checkout counter spelling out my email address, so you can then send me marketing materials?

NO. The answer is definitely no.

You might benefit from getting this information, but how does this help your customers? It means they have to spend more time checking out, when, in reality, this is their least favourite part of the shopping experience. And frankly, not everyone wants to give you their personal info when making a purchase.

### What to do instead

Let people check out, quickly and easily, without all the questions. Instead, add a survey option on your receipts if you want to get info at this stage.

If you're guilty of doing a lot of the stuff on this list, I have to tell you: People probably hate your checkout process. It can be tough to hear but, hopefully, this gives you the motivation you need to take some of the actionable tips we've discussed to turn your checkout process from awful to awesome.







## Improve the customer experience with BNA

At BNA, we focus on ensuring our merchants stay ahead of the tech curve, give their customers the payment options they really want, and improve the customer experience with the right payment processing solutions. Disrupting the existing payment processing industry with innovative tech is what we do.

**\$30**  
BILLION

in transactions processed

**1<sup>st</sup>**

in Canada to offer  
wireless terminals and  
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help desk and dedicated  
customer-service teams

**99.9%**

reliable payment  
processing

