



# EMV<sup>®</sup> Secure Remote Commerce Pt. 2

2025



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# Enabling the Future of Secure Identity



ATM



Communication & Education



Debit Routing



EV Open Payments



Mobile & Touchless Payments



Payments Fraud



Petroleum



Testing & Certification



Transit Open Payments

## Core Technologies

- AI
- Authentication
- Biometrics
- Blockchain
- Fraud / Cryptography

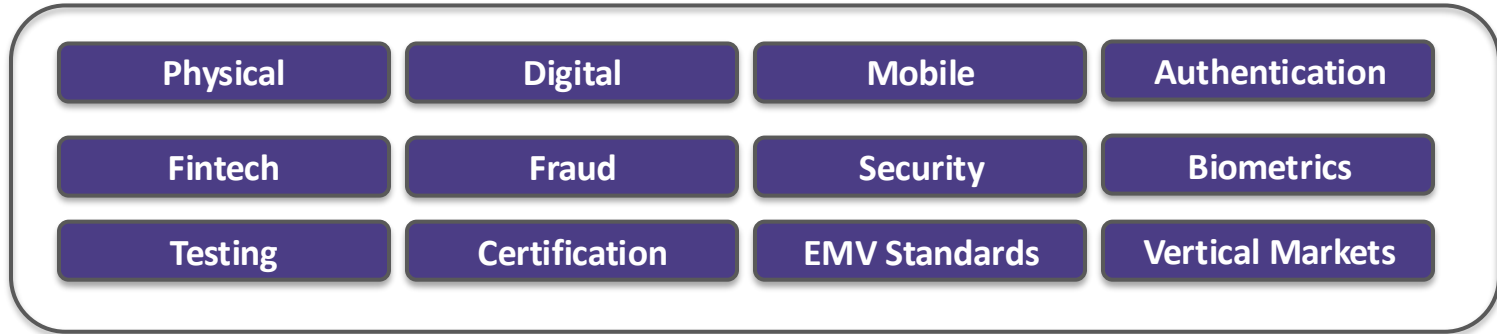
- Digital ID
- Communication & Education
- Identity Assurance
- Identity & Access Management
- Applied Technologies
- Trust Frameworks

# MEMBER-LED ORGANIZATION



# U.S. PAYMENTS FORUM MISSION

Our mission is to foster dialogue between industry stakeholders to enable efficient, timely and effective implementation of emerging and existing payment technologies through education, guidance, and alternative paths to adoption



## TODAY'S SPEAKERS

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**Clinton Allen**  
EMVCo



**Cameron Laird**  
Discover



**Pieter Pelser**  
Visa



**Michael Sulla**  
Mastercard

# New Consumer Experience Guidance For Click to Pay (EMV<sup>®</sup> SRC)



Click to Pay Recap



EMVCo Consumer Experience (CX) Evolution



The Problem: Poor CX Means Less Business



The Role of CX in Conversion



Case Study: The Guest Checkout Experience



A look at the new Click to Pay CX Guide



Current State



# Click to Pay Recap



**What is Click to Pay:** The consumer facing checkout experience of EMVCo's EMV® Secure Remote Commerce (SRC) Specification



**What it does:** Provides connectivity and interoperability between participating consumers, payment credentials, issuers and merchants through a standardized interface and single user ID (i.e. email or phone #)



**Why:** To provide a simplified, secure, convenient solution for e-commerce, resulting in effective conversion and fraud management



**How:** Click to Pay is based on the EMV SRC Specifications to provide a common baseline for development



**Where:** Anywhere you see the Click to Pay icon: 



**More Info:** [U.S. Payments Forum SRC Webinar #1, EMV® Secure Remote Commerce](#)



# Click to Pay Consumer Experience (CX) Evolution

## BUT...

- ✓ Click to Pay CX is evolving to a more “Merchant Orchestrated Checkout”
- ✓ Merchant Orchestrated Checkout takes place within CX controlled by merchant
- ✓ That means merchants develop the Click to Pay CX NOT the SRC Systems

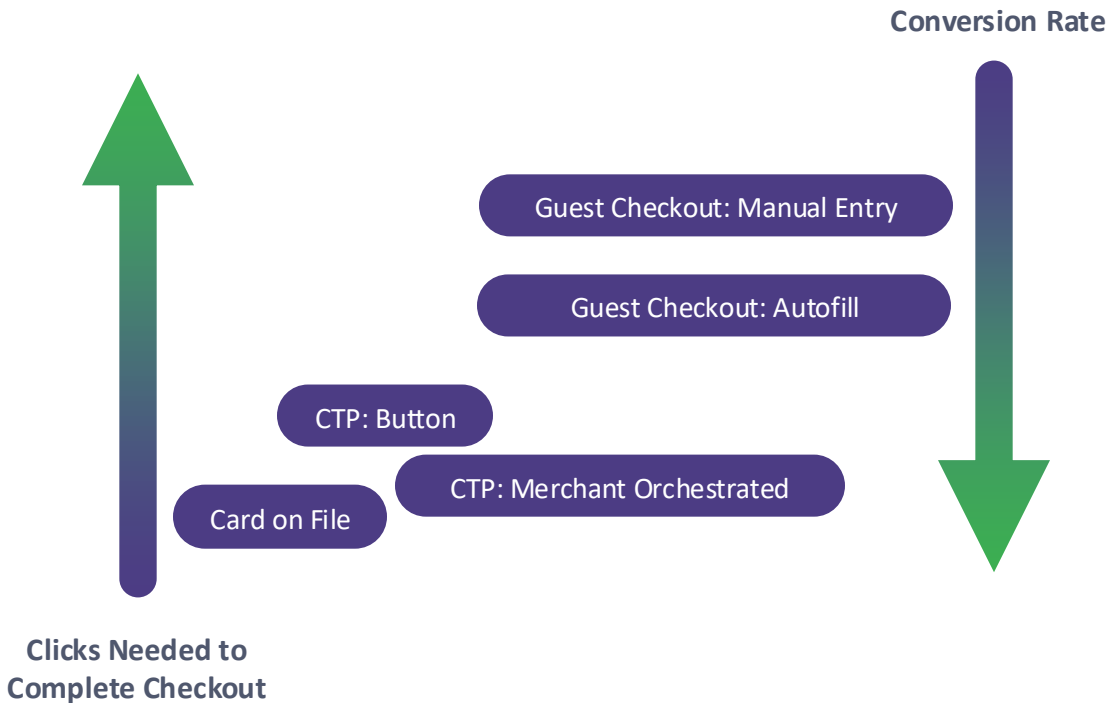
## SO...

- ✓ Past industry feedback to EMVCo was that inconsistent CX created confusion
- ✓ EMVCo has created new CX guidelines with input from designers and extensive research
- ✓ Focus: Develop guidance for “Merchant Orchestrated Checkout” experience
- ✓ Will improve not only CX, but also Developer Experience (DX)
- ✓ EMVCo has published this new guidance in an interactive format based on current industry best practices
- ✓ The guidelines are now available on the EMVCo website





# Complexity at Checkout is the Enemy of Completing a Sale (Conversion)



- ✓ Complexity and friction reduce conversion; each keystroke reduces the likelihood of conversion
- ✓ Many users opt for guest checkout, which requires significant data entry
  - Key entry of primary account number (PAN), expiration date and security code increases friction
- ✓ The result is an unnecessarily high abandonment rate



## Case study: The Guest Checkout Experience



Guest Checkout is universally offered

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It always requires a lot of data entry

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The most difficult part of key entered data – PAN, expiration date, security code – can be eliminated using different methods including Click to Pay



Payment credentials can be accessed through data already entered in guest checkout – email address

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Click to Pay CX integrates with merchant experience – no more button or overlays

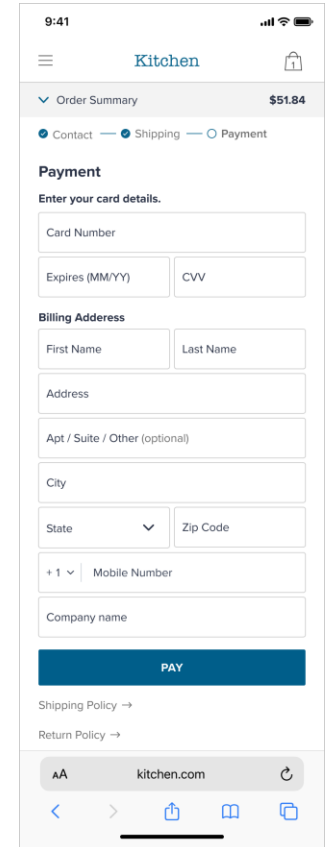
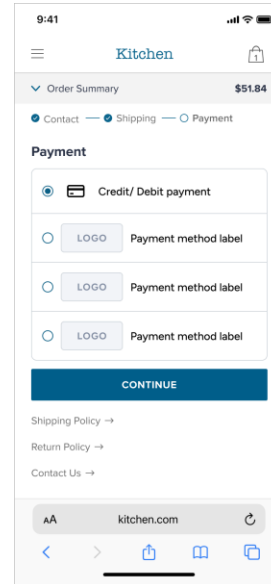
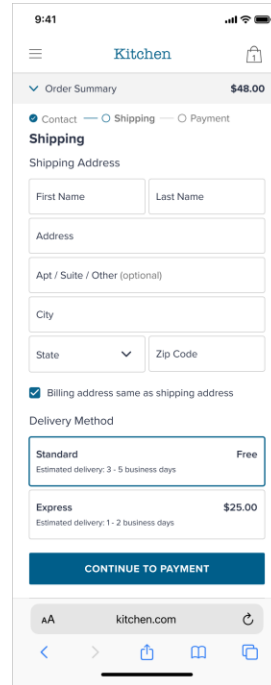
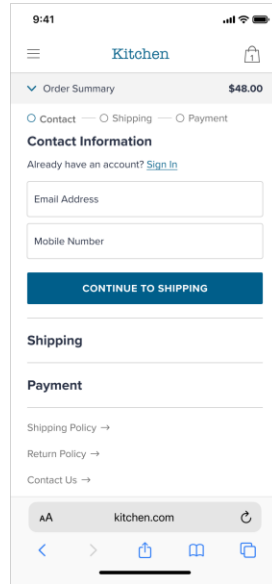
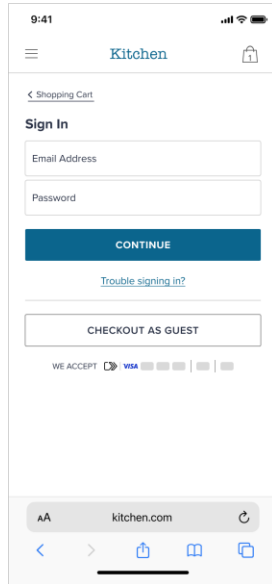
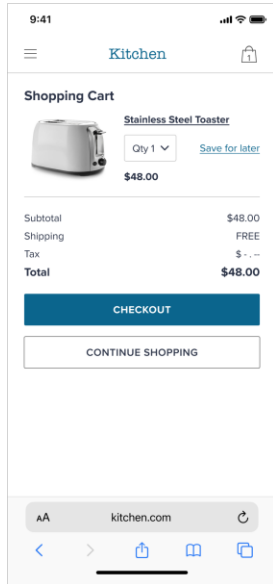
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More secure because of integration with capability to tokenize



# Comparison: Typical Guest Checkout



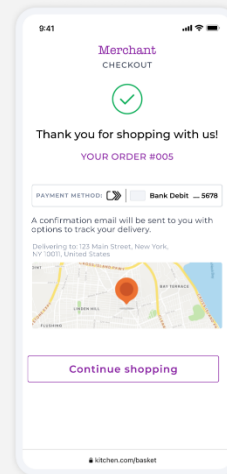
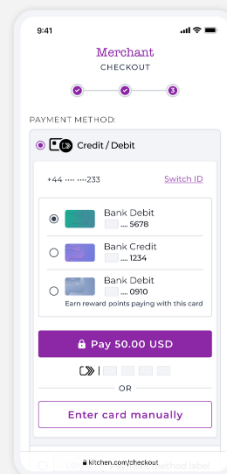
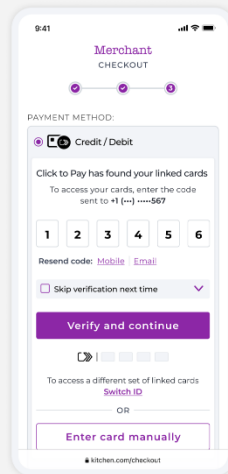
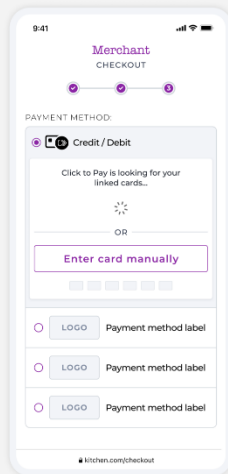
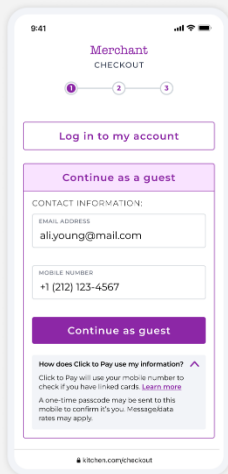
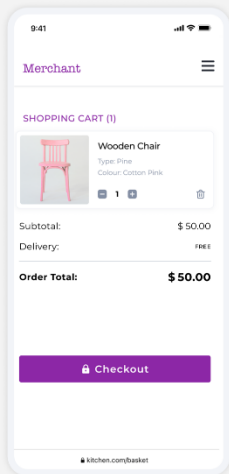
# Comparison: CTP Button Flow (The Old Way)

**Checkout Flow Screens:**

- Checkout:** Espresso Coffee Machine, Qty: 1, Color: Silver, \$600.00. Item Subtotal: \$600.00, Shipping: FREE, Estimated Total: \$600.00. SIGN IN button.
- Easy and smart online checkout:** NEW / RETURNING tabs. Pay with confidence with Click to Pay. CONTINUE button.
- Welcome back:** Enter the one-time code Visa sent to \*\*\*\*\*1234 ale\*\*@example.com. One-time Code field. CONFIRM button.
- SELECT CARD:** Select from card(s) set up for Click to Pay. Two Visa cards shown: Visa .... 9010 and Visa .... 5327. New Card button.
- PAY WITH:** Remember me for faster checkout. CONTINUE button. Note: Next, Complete your purchase at Merchant.
- REVIEW & CONFIRM:** Confirm payment with Click to Pay. Review & Confirm page may or may not have delivery address displayed, based on Merchant's request. If Merchant wants to have a delivery address displayed, we feed here the shipping associated with CTP profile. PLACE ORDER button.
- REVIEW:** Review Items, Subtotal, Shipping, Tax, Total. Contact, Shipping, Payment. PLACE ORDER button.
- CHECKOUT COMPLETE:** THANKS! Your order confirmation number is #3892374829. CONTINUE SHOPPING button.



# Comparison: Click to Pay Merchant Orchestrated (The New Way)



Streamlined, fewer screens



In line and consistent w/  
merchant design specs



NO PAN ENTRY



# Customer Success Story



**norwegian** ✕

## Context and challenge

- Norwegian Air Shuttle (NAS) is one of Europe's largest low-cost airlines, operating a short-haul network across the Nordics and to key European destinations. NAS partnered with Mastercard to pilot Click to Pay, enabling customers to have an enhanced guest checkout experience
- When presented to Click to Pay, NAS quickly understood that Click to Pay was a good solution to enhance the experience for their customers when booking a flight online
- NAS has always been at the forefront of technology and was happy to become an early Click to Pay adopter leveraging the Mastercard Gateway

## Positive uptake and higher conversions with Click to Pay

**20%**

of successful card payments converted to Click to Pay<sup>1</sup>

**3%**

lift for approval rates<sup>1</sup>

## Superior checkout experience driven by easy enrollment and faster checkout

**50%**

reduction in checkout time through the returning user flow compared to standard checkout experience<sup>3</sup>



Dagfinn Misund  
Head of Payments **Norwegian Air Shuttle**

*"As one of Europe's leading low-cost airlines, we're committed to making smart moves that benefit our customers. To drive a best-in-class experience for our customers booking online, we've worked closely with Mastercard to deliver Click to Pay.*

*Click to Pay provides a smarter and more secure way to pay online...by enabling a more seamless and frictionless experience, it's reducing the time for our customers to complete their payment. Initially piloting in the UK, we're now extending our launch into other markets so all our customers can benefit from the same improved checkout experience."*



1. Data provided by Norwegian Air Shuttle
2. Mastercard Click to Pay enrollment dashboard: Enrollment Analysis - Tableau Server
3. Mastercard Internal Analysis

# Click to Pay CX Guidance: Landing Page



EMV® Secure Remote Commerce

## Click to Pay CX Guidelines

Revision log

Version 1.1 | October 2024

### Welcome!

The EMV® Secure Remote Commerce – Click to Pay CX Guidelines ("guidelines") provide EMVCo's requirements and best practices for creating the best Customer Experience (CX) across key Click to Pay moments. The guidelines are a single source of truth that enable merchants and payment service providers (PSPs) implementing a Click to Pay solution to provide a consistent checkout experience.

The CX patterns, key customer interactions, example flows and resources have all been informed and validated through independent consumer research. The patterns have been designed with accessibility in mind and to meet Web Content Accessibility Guidelines (WCAG) and Level AA Conformance.



#### CX Patterns

CX patterns provide the foundation for your checkout experience.

[View patterns](#)



#### CX Moments

CX Moments provide requirements and best practices for using CX patterns at key customer interactions.

[View moments](#)



#### Resources

Resources to help integrate Click to Pay with your checkout experience.

[View resources](#)

Source: <https://emvco.com/click-to-pay-cx-guidelines/click-to-pay-cx-guidelines.html>



# Click to Pay CX Guidance by Section



**Reference Flows:** Step through screens for recognized / unrecognized users

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**CX Patterns:** Guidance on how to design elements for use in screens

- Data disclosure (PII)
- Pay label
- Card loader
- One time passcode (OTP)
- Load card tray



**CX Moments:** major steps in the user journey

- Identifying a consumer
  - Checking for saved cards
  - One-time passcode (OTP)
  - Loaded cards
- 



**Technical Bits:** Linking CX to DX





# CX Patterns: Guidance on Patterns for Use in Common Use Cases

P1 Data disclosure

P2 Payment label

P3 Card loader

P4 One-time passcode

P5 Card tray

P6 Product education

P7 Link card (existing user)

P8 Capture ID

P9 Switch ID

## One-time passcode

Additional identity verification is required when the customer's email or mobile number is recognised, but they have not chosen skip verification on this device/browser. In this example, the customer is asked to verify their identity by entering a one-time passcode before their linked cards can be displayed.

### In situ example

Credit / Debit

Click to Pay has found your linked cards

To access your cards, enter the code sent to +1 (...)-567

1 2 3 4 5 6

Resend code: [Mobile](#) | [Email](#)

Skip verification next time

**Verify and continue**

To access a different set of linked cards [Switch ID](#)

OR

### This pattern includes:

- H1: "Click to Pay has found your linked cards"
- H2: "To access your cards..."
- Passcode input fields
- Resend code:
  - Link: "Mobile" (resend to masked mobile number)
  - Link: "Email" (resend to masked email)
- Checkbox: option to have device/browser remembered at this merchant
- CTA: "Verify and continue"
- Horizontal mark
- Link: "Switch ID" (access a different set of cards linked to another ID)
- Secondary CTA: allows the customer to enter a card manually

### Expanded state

- Checkbox: option to have device/browser remembered at this merchant
- Content: "Select to be remembered..."

**Design and layout:** The location and content of the elements within the pattern should be displayed as shown. Font family, link, background and button colours are determined by the merchant or PSP style guide.

## Links to CX Moments Guidance...

- ✓ Explains pattern
- ✓ Specifies each element of the pattern
- ✓ Differentiates what elements should be followed and what merchants style guide should dictate



# CX Moments: Guidance on How to Design Elements for Use in Screens

## Example: OTP Moment

- ✓ Provides details of each element in the moment
- ✓ Explains purpose and technical summary
- ✓ Each element has detailed overview and technical bits
- ✓ Links back to related prototypes/videos of prototype

### Verifying a customer

**Overview** 1 2 3 4 5 Technical bits

#### Overview

If the customer hasn't previously chosen to be remembered, their identity must be verified each time their linked cards are displayed. Best practise is to use a One Time Passcode (OTP).

THE SCREEN CONSISTS OF THESE ELEMENTS:

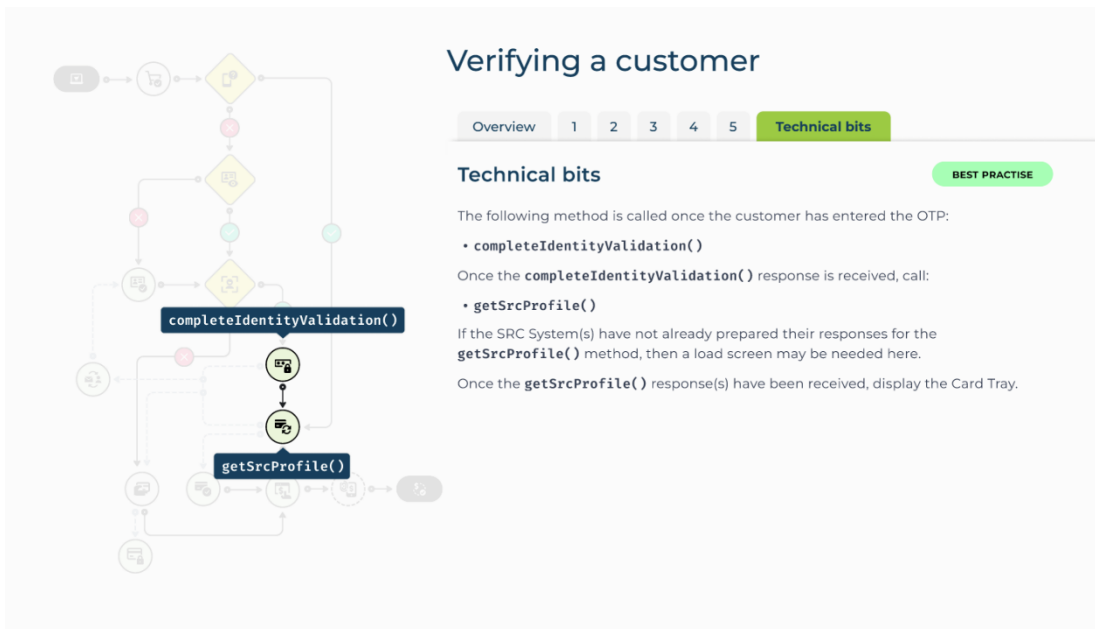
- 1 Intro text**  
Tells the customer that Click to Pay has found their linked cards.
- 2 OTP input**  
Allows the customer to enter the code so that they can access their linked cards.
- 3 Skip verification**  
Allows the customer to skip the verification process on subsequent visits.
- 4 Horizontal mark**  
Creates trust by associating the Click to Pay icon and SRC System operating images with the verification process.
- 5 Switch ID**  
Gives the customer an option to access a different set of linked cards.

**Related prototypes:**

- [Baseline experience \(mobile\)](#)



# CX Moments: Links to Technical Details and Use in Overall Use Case



## Example: Technical Bits

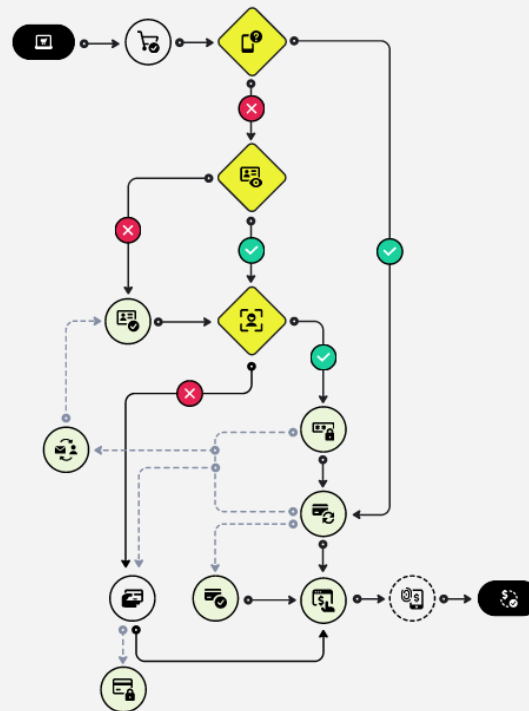
- ✓ Describes best practice or requirements for common usage scenarios
- ✓ API / SDK references



## Flow diagram

Use the interactive flowchart to understand where API/SDK calls can be made and how patterns can be applied throughout the customer journey in different checkout environments.

Full flow diagram



# How Does This Guide Work in Practice?

- ✓ Integrations are usually through SRC Initiators (SRCIs) to SRC Systems
- ✓ There are differences between guidance and implementations
- ✓ EMVCo Guidance provides industry w/ best practices
- ✓ SRC Systems provide specific implementation details
- ✓ The SRC System guides would be the source of truth for any given implementation



# Challenge: Measure Results Independently



## The experience should be:

- Easier to use
- More secure
- Faster

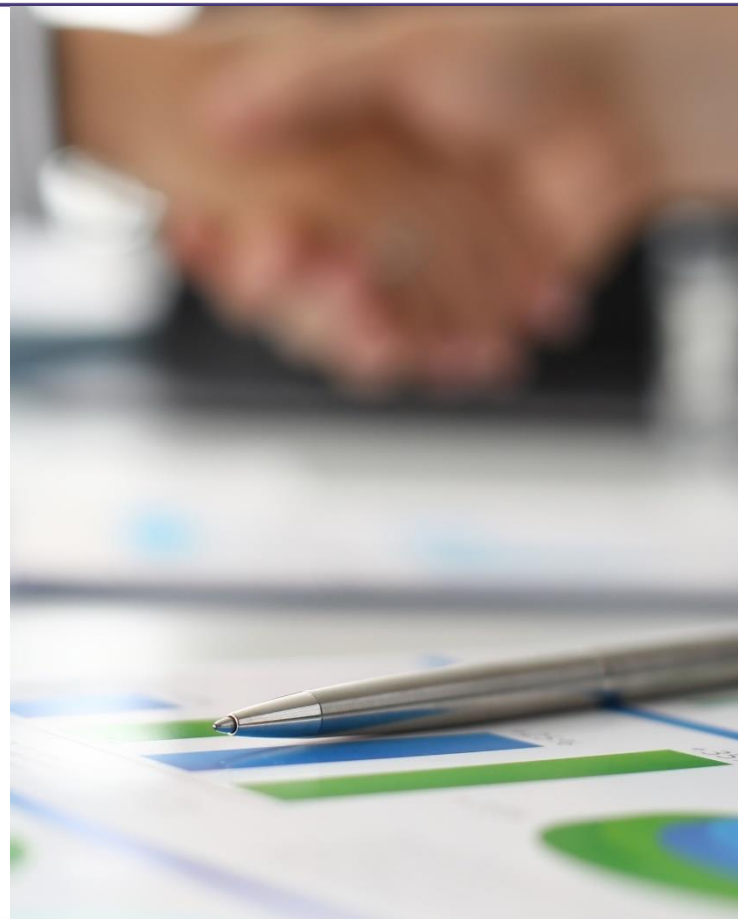


## The result should be:

- Better conversion
- Lower fraud



What KPI would make a given solution worth trying? 4% better conversion?

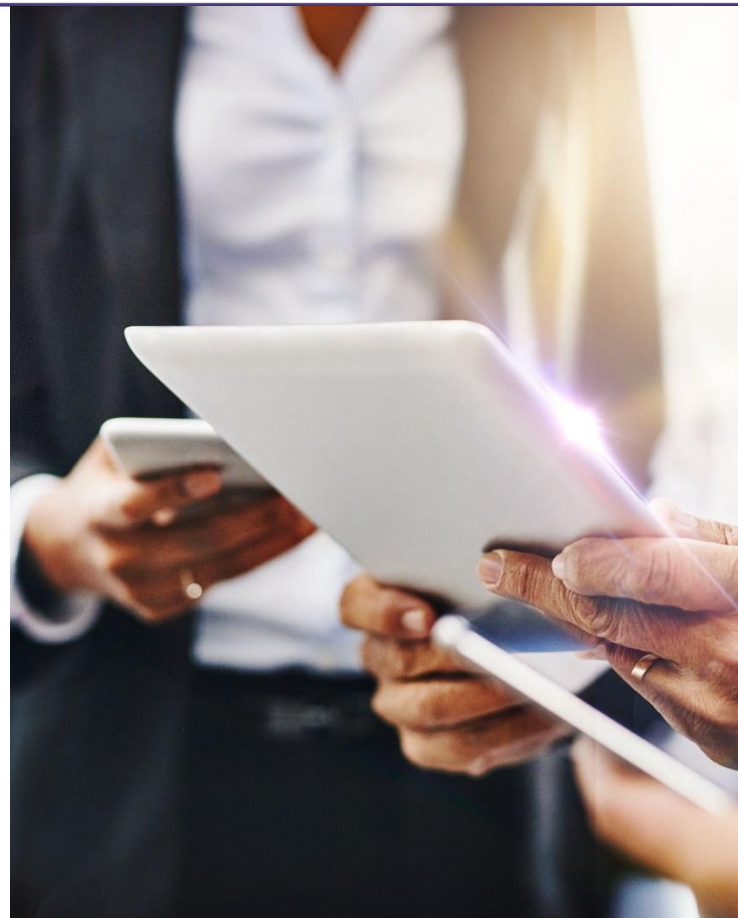




[EMV® Click to Pay Customer Experience \(CX\) Guidelines](#)



[Simplifying Online Checkout With the EMV® Secure Remote Commerce – Click to Pay CX Guidelines](#)



# Q&A



[www.uspaymentsforum.org](http://www.uspaymentsforum.org)





# Question & Answer



**Clinton Allen**  
EMVCo



**Cameron Laird**  
Discover



**Pieter Pelser**  
Visa



**Michael Sulla**  
Mastercard

Have questions? Use the 'Q&A' box to ask a question to the panelist



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# Thank You!



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