

CREDIT CARD CHECKOUT UX BEST PRACTICES

THE DEFINITIVE 30-POINT
CHECKLIST

What are the best ways to optimize your payment form UX and to design a checkout process to make users complete a purchase?

If you run an online business, checkout is the most important part of your selling process, as it's the step that converts into revenue.

Let's dive deeper into payment form UI and UX practices that will prevent you from designing a clunky credit card checkout that scares customers away.

CREDIT CARD CHECKOUT FORM DESIGN OPTIMIZATION

How a credit card checkout is designed directly impacts conversion and cart abandonment rate. The faster and more convenient it is for users, the better the checkout performance.

FORGET MULTI-COLUMN FORMS

People don't notice fields in multiple columns, and they interpret forms with two or more fields in various ways. Users are confused when seeing such forms and their eyes start zigzagging. The information in single-column forms is easier to understand, as users' eyes go in a more natural direction.

REDUCE THE NUMBER OF FIELDS

Checkout flow for non-registered users should have a maximum of 6-8 form fields for a physically shipped product.

ARRANGE FORM FIELDS FROM EASIEST TO HARDEST

Arrange the easiest form fields first (name or email address) to make people more eager to take action – this way there's a bigger chance that they will complete the credit card checkout process. So, billing details and other time-consuming questions should go at the end of the checkout form.

PROVIDE AUTO-COMPLETED AND AUTO-FILLED FORM FIELDS

Give customers an easy and quick payment process by using and use auto-complete form fields wherever you can. For instance, you can use geo-targeting and pre-fill the fields with a city name and state. You can also ask for ZIP-code first and then auto-fill fields with address details.

INDICATE REQUIRED OR OPTIONAL FIELDS

Even though many websites use an asterisk to indicate required fields users are familiar with, it's still not obvious to every customer what this sign is about. So, another solution for marking such fields is placing the placeholder required outside or inside the field.

As there are usually more required fields than optional ones, it's better to mark optional fields, so it causes less confusion and risk of errors. The entire form is also easier to read and faster to complete, as you limit potential distractions.

USE RADIO BUTTONS INSTEAD OF DROPDOWN BOXES

Radio buttons are also more practical when there are less than 5 options in the form, as it makes users scan them and select much faster instead of opening a dropdown menu.

You can use dropdown boxes when there's a recommended option to choose, so there's a smaller chance that a user will change the default option. If you display all options, it will take longer for a user to decide, or they will choose something different.



DON'T SHINE A SPOTLIGHT ON COUPON FIELDS

When customers see the coupon code box, they assume there is a special offer and start searching for it. They might even leave your site to find it, and there is a big risk here that they'll never return. It's better to hide the box or use a text link.

 USE CLICKABLE IMAGES

As people process visual information faster, there's a bigger chance that they will check a box than choose an option from a dropdown menu. Graphic elements also make the form more engaging and are easier to notice while skimming.

 ADD A PROGRESS BAR ON LONG FORMS

Progress indicators increase customers' motivation to complete the purchase and are especially helpful when users need to complete long forms. Users know where they are in the process or how many fields are left to complete a purchase.

 IMPROVE CHECKOUT SPEED AND PERFORMANCE

- Remove extra elements and distractions** from the checkout form, such as non-related links, social buttons, graphic elements, etc.
- Keep the design clear and uncluttered**, remove the footer and header elements from the checkout page.
- Keep customers on the same page** during the entire checkout process. Don't redirect them to an external service to pay, as it may severely hurt conversion.
- Reduce the number of form fields**, only ask for necessary information.

 DESIGN WITH A UNIQUE FEELING

A fast checkout form should also come with a beautiful design that matches the website's layout. It needs to look like it belongs on the site.

 USE A CLEAR CALL TO ACTION

Label the buttons with a clear message to be sure that people understand exactly what will happen when they click on them. This can be a simple "Pay", "Give me access", or "I'm ready to pay". Just don't try to create button text that is hard to understand like "Go" or "OK".

 DISPLAY THE PRICE

Customers should know the final price (including shipping or other extra costs). Hiding the price makes people go back and find the overall cost of their purchase, and you can be sure that some of them won't return to complete the checkout process.



MOBILE FORMS AND CHECKOUT OPTIMIZED TO CONVERT

The checkout page on mobile should be as simple as possible, without menu links, a search bar or social media links that can drive users away. Also, keep text input to the minimum and eliminate extra steps to reduce typing effort. It's hard to write on a small screen, so remember: **the bigger the form, the better**.

CONSIDER FIELD FOCUS

To make users move more smoothly through the form, auto-focus the first input field. This saves the additional click and enhances payment form UX – so, use a darker border color or highlight the box. You can also consider using this method for errors.

PROVIDE SINGLE-COLUMN FORMS

Mobile users are more motivated to complete a single-column form that requires vertical scrolling, rather than a multi-column form that usually takes longer to fill out.

ELIMINATE SCROLLING IN MULTI-STEP FORMS

Multi-column forms require more pages to load, which can be burdensome for users with a weaker connection. However, if you need to implement them, replace scrolling with sections that will fit the smartphone window. Such a solution makes it possible to save information after each step, so it reduces potential user frustration.

WRITE CLEAR LABELS

Thanks to labels, users know exactly what they should type in a particular field, increasing the chances for them to successfully complete the form. Take note that labels placed above fields are easier to scan.

Also, consider floating labels that may help to enhance user experience. Floating labels animate upwards when a user starts to type in the information, so the form looks shorter and users get a clear view of what field they're on.

ADJUST FONT SIZE FOR MOBILE

Mobile users love large text on the screen to clearly see everything without having to zoom in, as such the standard font size for body text is 16px.

PROVIDE TOUCH-TARGET SIZE

Mobile elements must be large enough to seamlessly click with one hand. Interactive elements must be at least 1 cm × 1 cm, however, finger-sized is not always practical (average fingertips are 1.6– 2 cm wide).



AUTOMATE WHEREVER POSSIBLE

Examples of such automation features could be auto-capitalize (especially the name and address fields), auto-complete, auto-fill, or auto-detection (for location). Everything that helps minimize users' effort is welcome.

 LIMIT DROPDOWNS

Mobile forms with dropdowns take longer to complete and make it harder to choose items from the list on small screens. Instead of a dropdown, you can consider steppers (+/- controls), segments (or radio buttons), or date pickers (if your form requires choosing a date).

 USE INPUT MASKS

Field masks help users correctly format the input text, for instance, a phone number or ZIP code. Unlike placeholders, the proper format is displayed automatically, as the user types in the information, so it's more responsive.

 OPTIMIZE INPUT FOR KEYBOARDS

Optimize input for touch keyboards in order to avoid validation errors. This could be, for example, disabling auto-correction (e.g. to minimize mistakes with filling out the address) or not using validation for fields such as name, phone, or credit card number. Moreover, it's important to use the right keyboard to match the input type – e.g. display a dial-pad when asking for a credit card number and a text-pad for a name or address field to reduce typos.

 ADD A SCREEN-WIDE CTA BUTTON IN A CONTRASTING COLOR

Make it equally easy to tap the button from both sides of the screen. Use eye-catching colors to draw customers' attention and navigate them to take the desired action; and remember to keep the CTA button above the fold.



FORM VALIDATION AND ERRORS

Alert users of any errors to enhance the process of form inputs. Make the messages short and clear, so users will be less likely to abandon the checkout process.

USE MICROCOPY TO ADDRESS ERRORS

Short descriptions next to each field tell users exactly what they need to put in the field and/or where they can find the required information. For instance, you can add a short prompt next to the labels and extra descriptions, such as “Card number without dashes or spaces”.

Communicate errors clearly and avoid messages, such as “Some fields are incorrect”. Your customers need to easily understand how to fill in the form.

USE INLINE FORM VALIDATION

Mobile devices can be tricky in terms of how the form is displayed. Users usually see only a part of the entire checkout, so this is why you should use inline validation. Real-time validation with descriptive text highly improves the payment experience, which positively impacts revenue.

COMMUNICATE ERRORS THE RIGHT WAY

Overall, users don’t like error messages, so you should communicate them in clear and simple terms. Also, avoid using a negative tone (e.g. words like failed, wrong etc.).

Your message should contain direct and short information, to make users understand the reason why they can’t complete the purchase. But, don’t use technical jargon and don’t lose the message by over-communicating.

USE INPUT MASKS

Input masks help to control what should be typed into a field and can automatically notify users of an error, if the input doesn’t match your requirements. They also allow you to add several types of information into a single input field, which can be helpful on mobile.



SECURITY AND TRUST BADGES

One of the biggest concerns of online shoppers is payment security, especially on relatively unknown sites. They simply don't want to share their personal information and card details, as they're afraid of fraud.

Customers need to know that the merchant they buy from is reputable and that their personal information will be protected. Using the words *Secure Checkout* will help put them at ease.

DISPLAY TRUST BADGES

Firstly, your website should have a high-encryption security certification. Secondly, think about outsourcing your payment process to a trusted payment provider with PCI Compliance in place.

Display a trust mark and security logos during the checkout process in order to gain your customer's trust and increase sales. You can also improve credibility by putting testimonials and reviews on your website.

ADD RECOGNIZABLE LOGOS

It's also good to display familiar logos for accepted payment methods, so your customers don't need to consider whether their cards are accepted or not. You can also show the relevant logo when the customer starts to type in their card number – Visa always starts with a 4, Mastercard with a 5, AMEX with a 34 or 37, etc.



TOOLS FOR MEASURING AND OPTIMIZING CHECKOUT PERFORMANCE

You successfully implemented your credit card checkout with the best user experience practices in mind, so it's time to track the performance. A reliable payment platform will provide you with a 24/7 activity tracking panel; but you can go even further and measure customer behavior as well as analyze heat maps and other indicators.

Here are some tools that will give you a broader view of data analysis.

GOOGLE TAG MANAGER

If you're wondering whether your payment form UI is designed the right way, you can track credit card checkout engagement with a tool provided by Google.

FORMISIMO

Formisimo lets you add a tracking snippet to the page where your form is implemented, so you can measure how users interact with your credit card checkout. You can use the tool to generate insights focused on users, fields, and metrics.

ZUKO


Zuko comes from the Formisimo team and plays the role of a more advanced counterpart. The tool gives you more visualizations and features, such as custom segmentation or behavioral alerting, allowing you to track more types of forms and elements.



As you can see, a well-optimized checkout may help you generate more sales.

Overall, the easier the checkout process is, the more likely customers are to buy from you and to return to your site.

Find the balance between speed, functionality, and efficiency. Make your checkout process as easy and fast as possible, with responsive design, and minimize the effort required to complete the payment form.



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