

Customized User Experience (UX) and White-Label

We know your ecommerce business is unique. Your business has a unique viewpoint, set of needs, and product. Why then would you partner with a payments processor offering an ordinary, inflexible payments system? (We know why processors do it - it's easier to build and sell). But in reality, the payments experience your company could offer is a potential minefield of problems. Nothing can cause user friction quite like buying products or services, or how your merchants receive funds that they are owed. In this blog post, we discussed the importance of risk management. Many payment processors make you sacrifice either risk management or your UX to succeed at the other. But it doesn't have to be that way.

In payments, we use the term 'white-labeling' as short-hand to describe an integrated payment experience where your users only see your brand and your user experience when sending and receiving payments. Think of Shopify Payments, Etsy Payments, and Wave Accounting Payments as examples. White-labeling is at the complex end of the user experience scale - it requires more work. Some payment companies can offer anything from complete white-labeling to forcing the user to be taken off your site to the payment processor's, to anything in between. But how do you know what UX is right for you? Here are three considerations:

1. **The Merchant Experience:** A unique consideration for platforms is how their merchants experience the platform, including the sign-up process, receiving funds from completed services, and reviewing data from previous transactions. In merchant sign-up, for example, what's more important to your business? Do you want to get merchants registered and using your site as quickly as possible or do you want to restrict sign-up to merchants on whom you have done due diligence, requiring a lengthier merchant sign-up process? Among our customers, we have a number of crowdfunding sites who want their campaign organizers (the "merchants" in this case) to get on their sites as quickly as possible, create campaigns, and start receiving donations so they are more engaged on the platform. That requires a different experience than a platform offering business services to general contractors who have a limited number of large transactions, which may require greater upfront scrutiny of the contractors to manage risk.
2. **The Payer Experience:** The choice for the payer experience is often whether your company hosts a custom checkout page or whether the payer interacts more directly with the processor. Many platforms don't have the time or resources to support a

customized payments integration. They want a minimum viable product. In such a case, a payer will often get taken off the platform website to the processor's website. Another consideration is the number of pieces of information a payer needs to provide during the checkout process. A processor should be able to enable you to give the payer experience you prefer.

3. **PCI & Brand Exposure:** Your UX is also dependent on your company's ability to meet certain Payment Card Industry Data Security Standards (PCI DSS). Often a company wants a capability, like storing a payer's credit card information to allow them to use multiple processors, but this capability comes with a number of security tests to ensure payer data is safe. The more white-labeled a site, the more liability is put on the platform when things go wrong with merchants and payers. If your company's branding is the only branding a payer sees when he or she pays, your company will be the contact if something goes wrong.

Integrated payments is not a system suitable for everyone, but we have seen significant improvements to a platform's number of merchant sign-ups, user engagement, and overall payment volume after adopting integrated payments. There are usually a few reasons for this - a good UX means fewer pieces of information to input, fewer times. It means your payment pages look like the rest of your site and there's less clutter on those pages. It means you tailor your options to fit consumer behavior.

Now that you've learned more about payments UX, you can find out more about integrating payments and your choices [here](#).