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# IMRG e-Retail Standardisation Report by Snow Valley

## Part 2 The Checkout Process

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snow valley 

## Introduction

Have you ever reached the payment stage of an online store and carefully typed in the 16 digits of your credit card only to look up and realise that you had filled in the wrong field and you were supposed to be typing in your name? And so you had to either cut and paste or start again?

In this, the second part of our e-Retail standardisation report, we visited 100 online stores and discovered no less than 79 different formats for how credit or debit card details are collected. The most popular order – card type followed by card number, cv2 number, issue number, start date and expiry date – was used on just 3 sites. Everyone else did it differently.

While the financial implications of this are yet to be established - ie how many customers actually abandon a purchase if they encounter such a situation - what is certain is that online shoppers experience a certain amount of frustration as a result of this inconsistency.

The subject of e-Retail standardisation often ignites a feverish debate about the importance of branding, the difference between product types and sectors, and the need for every retailer to develop an individual shopping experience based on a custom-designed site.

But at the heart of every online store lies a core set of activities and processes that, in many cases, do not influence and are not influenced by issues of branding or product type. Have 100 retailers, designers and developers produced 79 different payment structures in an effort to provide a unique shopping experience? Our evidence suggests not – it is more likely to be because there are no guidelines in place as to how these details should be collected.

Like part one of our research, which focused on navigational elements, this report does not seek to prescribe a set of guidelines that retailers should follow. Instead, it summarises the current state of play, looking at the most common approaches that are being used today.

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## Objectives & Methodology

We visited 100 UK online stores in April and May 2005, looking at how online retailers are approaching two key aspects of the checkout process:

1. The Payment Process
  - a) The order in which card details are collected
  - b) The CV2/security number
  - c) Issue number/start date
  
2. The Registration Process
  - a) Compulsory information – what is requested and in what order
  - b) Optional information – what is required/is it needed

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## Section A: The Payment Process

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### 1. In what order did the customer need to type in their card details?

There was an incredible lack of consistency at this most crucial point of the order process. The most popular structure (card type, followed by card number, CV2 number, issue number, start date and expiry date – see example below) was only found on 3 sites.

**Payment Information**

**Credit card**  
 \*= required fields

\* **Credit card type:**

\* **Card number:**

\* **CCV**

\* **Issue Number**  Maestro and Switch cards only

**Start**

\* **Expiration:**

In all we counted 79 different structures:

Type, number, cv2, issue, start, expiry	3
Type, number, cv2, expiry, start, issue	3
Name, date of birth, type, number, expiry, start, issue, cv2	2
Name, type, number, expiry, issue, cv2	2
Name, type, number, issue, start, expiry, cv2	2
Name, type, number, start, expiry, issue, cv2	2
No online payment	2
Number, Name, Type, Issue, Start, Expiry, cv2	2
Number, Start, Expiry, Issue	2
Type, name, number, cv2, expiry, start, issue	2
Type, number, cv2, expiry, start	2
Type, number, expiry, issue	2
Type, number, expiry, issue, cv2	2
Type, number, expiry, issue, start	2
Type, number, expiry, start, issue	2
Type, number, expiry, start, issue, cv2	2
Type, number, name, expiry, start, issue, cv2	2
Type, number, name, start, expiry, cv2, issue	2
Type, number, start, expiry, issue, cv2	2

Date of Birth, type, number, issuing bank, cv2, start, expiry, issue	1
Name, company, type, number, issue, cv2, start, expiry	1
Name, number, cv2, type, issue, start, expiry	1
Name, number, expiry, issue	1
Name, number, expiry, start, issue, cv2	1
Name, number, issue, expiry, cv2	1
Name, number, issuer, issue, start, expiry	1
Name, Number, Start, Expiry, CV2, Issue	1
Name, number, type, start, expiry	1
Name, type, issuing bank, number, cv2, postcode, expiry, start, issue	1
Name, type, number, cv2, issue, expiry	1
Name, type, number, expiry, bank/institution that issued card	1
Name, type, number, expiry, cv2, issue, start	1
Name, type, number, issue, cv2	1
Name, Type, Number, Issue, Expiry, Start	1
Name, type, number, issue, start, Expiry	1
Name, Type, Number, Start, Expiry, Issue	1
Name, type, start, expiry, number, issue	1
Number, cv2, Expiry, name	1
Number, cv2, Issue, Start, Expiry, Name	1
Number, expiry, cv2, start, issue	1
Number, expiry, issue, cv2, start, Name	1
Number, expiry, issue, name, address, country, post/zip/area code, email	1
Number, expiry, start, issue, name, cv2 number	1
Number, expiry, Type, issue, name	1
Number, Issue, Expiry, cv2, Issue	1
Number, issue, start, expiry, cv2	1
Number, Name, Start, Expiry, Type, Issue, cv2, Issuing Bank	1
Number, Name, Type, Issue, Expiry, cv2	1
Number, start, issue, expiry, cv2	1
Number, type, issue, start, end	1
Title, First Name, Last Name, Number, Expiry, cv2	1
Title, First name, Last Name, type, number, cv2, issue, start, expiry	1
Type, expiry, cv2, issue, start	1
Type, name, number, CV2, issue, start, expiry	1
Type, name, number, expiry, start, issue	1
Type, number, cv2, cardholders title, name, expiry	1
Type, number, cv2, expiry	1
Type, number, cv2, expiry, issue	1
Type, number, cv2, issue, start, expiry, name	1
Type, number, cv2, name, expiry, issue	1
Type, Number, cv2, start, expiry, issue	1
Type, number, expiry	1
Type, number, expiry, cv2, issue	1
Type, number, expiry, name	1
Type, number, expiry, start, name, issue, CV2	1
Type, Number, Issue, cv2, Start, Expiry	1
Type, number, issue, expiry, cv2	1

Type, number, issue, expiry	1
Type, number, issue, start, expiry, cv2	1
Type, Number, Issuing Bank, Expiry, Start, issue	1
Type, number, name, expiry, cv2, issue	1
Type, number, name, issue, expiry, start	1
Type, number, name, start , expiry of card, issue	1
Type, number, name, start, expiry, issuing bank, issue, cv2	1
Type, number, name, start, expiry, issue, cv2	1
Type, number, start, expiry, issue, cv2, name	1
Type, number, start, expiry, name, cv2	1
Type, number, start, Expiry, name, cv2, issue	1
Type, start, number, expiry, name, cv2, Issue	1

## 2. Did the retailer ask for a CV2 number?

Yes	72
No	28

### 2a. If yes, what term was used for CV2?

Security Code	27
Security Number	10
Card Security Code	6
Card Security Number	2
CSC Number	2
CV2 number	2
No online payment	2
security no	2
3 digit security code	1
AVS number	1
Card validation code	1
Card verification number	1
CCV	1
cv2 digits	1
CV2/security number	1
CVC No	1
CVV	1
CVV number	1
CVV/CID	1
Identification code	1
Security Card Number	1
Security code/CV2	1
Security digits	1
Signature code	1
Signature digits	1
Signature strip digits	1
Verification Number	1

**3. Did the retailer make it clear that issue number and start date were only needed by Switch, Maestro or Solo cardholders?**

Again, a number of different approaches were being used for collecting issue number and start date. 60 sites were using one of the following four methods:

Issue number marked Switch only Start date not asterisked like other compulsory fields	18
Issue number marked Switch only Start date looks like all other compulsory fields	16
Issue number marked Switch only No start date required	13
Issue number marked Switch only Start date marked optional	13

But it was the next most popular option, used by 8 sites, which seemed to us to be the clearest method, as shown in this example:

The screenshot shows a payment form with the following fields and layout:

- Payment/Card Type:** A dropdown menu set to "VISA". To the right, there is a "We accept these cards" section with logos for American Express, Discover, VISA, and Mastercard.
- Card Number:** A text input field.
- Expiry Date:** Two dropdown menus for month and year, currently showing "01" and "2005".
- Card Security no.:** A text input field with a "What's this?" link.
- Issue Number:** A text input field.
- Valid From Date:** Two dropdown menus for month and year, currently showing "--" and "--". Below them is the text "Only if available".
- Date of Birth:** Three text input fields for day, month, and year.
- Comet Time Card only:** A text input field.

Here, the issue number and start date are positioned separately from the other compulsory pieces of information, together with the extra data needed for company storecard holders.

Only 8 retailers used this approach, however, and it seems that many retailers feel the need to group the start date with the expiry date, presumably to follow a kind of consecutive time order. However, this is surely more confusing for the customer.

The other 32 sites used a number of other approaches:

Issue and Start date are not asterisked like other fields
Issue and Start date are both marked Switch only
Neither issue date nor start date is required
Issue date and start date look like all other fields
Uses Worldpay – choose card type and only compulsory fields are presented
Other

### 3a. What terminology was used to explain the issue number?

11 of the 70 sites that asked for an issue number and included some sort of worded explanation used the words 'Switch only'. The other 59 sites used a variety of other phrases:

Switch only	11
Switch/Solo cards only	6
Switch cards only	6
Switch/Solo only	5
If applicable	3
For Switch cards only please enter the issue date or issue number	2
If your card has one	2
For Switch / Solo cards only	2

Other terminology for issue number, appearing on one site only:

where appropriate
where applicable
this is for Switch or Solo cards only
Switch/Maestro Issue Number
Switch/Maestro and Solo cards only
Switch only, otherwise leave blank.
Switch issue number
Switch and Maestro only
switch & solo
Switch
Some Switch and Solo only
Maestro/Switch only

If switch issue number
If switch
If required
if present, Switch cards only
if present
if given
for Switch/Maestro Cards
Required for Switch/Solo only
Required for Switch and Solo cards
Only required for Switch
only for switch & solo cards
if Switch/Maestro or Solo

Maestro and Switch cards only
Required if using a switch card with an issue number
For Maestro, Switch, Delta or Solo cards only, please enter a start date and/or issue number.
Enter if shown on Switch Card
Switch/Solo only, if your Switch/Solo card does not have an issue number, please enter 00
Switch/Maestro. Please enter 0 if you have none.
Switch/Maestro or Solo only, If no issue no. please enter 0
Maestro / Switch / Solo only

### 3b. What terminology was used to explain the start date?

Only 33 sites actually used words for the start date, the rest either not asking for a start date or resorting to not using an asterisk, thus indicating it as optional.

The most popular phrases were:

If applicable	4
Switch cards only	3
For Switch cards only please enter the issue date or issue number	2
My credit card has no start date (+ tick box)	2
Switch/Solo Cards Only	2

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## Section B: Registration

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### COMPULSORY INFORMATION

#### 1. What information did a customer have to provide to make their first purchase?

Name, address and e-mail address were requested on nearly every site we visited:

Name	100
Address	100
E-mail address	99

Only 5 other pieces of information were compulsory on more than 5 sites each:

Phone Number	84
Password	65
Title	57
Date of Birth	13
User Name	7

#### 2. In what order was this information requested?

As with credit/debit card details, there was little evidence of standardisation in how a customer is expected to complete the registration process. Across the 100 sites we visited, we found 89 different approaches. Only 8 'models' (see below) were used more than once:

E-mail, password, confirm password, name, address, phone	3
E-mail, password, confirm password, title, name, address, phone	3
Title, name, address, e-mail	3
Title, name, email, phone, address	2
Title, name, address, phone, e-mail, password, confirm password	2
Name, address, phone, e-mail	2
Title, name, address, phone, e-mail	2
Name, address, phone, email, password, confirm password	2

**NB: in this section 'title' was counted as a separate field to name, on the basis that title is sometimes optional and sometimes compulsory, and could therefore cause confusion. However, we have not discriminated between sites asking for full name in one field, or first name and surname in two fields. For a further breakdown please contact us.**

## Address

### 3. Did the site offer automatic address look-up and did it work?

Yes, provided and worked	57
No	37
Provided but failed to return correct address	6

## E-mail Address

### 4. How many times did the customer need to input their e-mail address?

Nearly a quarter of the 99 sites asked the customer to type the e-mail address twice:

Type e-mail address once only	76
Confirm e-mail address by typing twice	23

## Passwords

### 5. Was it compulsory to create a password and what were the requirements?

Password must be created	65
Not necessary to create a password	35

Of those requiring a password, the majority required the customer to type it twice:

Type password once	5
Type password twice	53
Type password twice + hint	7

29 sites specified no password restrictions. Of the 36 sites that did put limitations in place, 16 sites limited password length. Only one site insisted on a mixture of numbers and letters:

No restrictions	29
Minimum 6 Characters	13
6-12 characters	6
Minimum 5 characters	3
5-12 characters	2
6-20 characters	2
Minimum 4 characters	2
6-10 characters	2
4-16 characters	1
4-20 characters	1
5-20 characters	1
6-14 characters	1
Question + answer, no password	1
Minimum 7 characters, one must be a number	1

## Phone Numbers

### 6. Was it compulsory to provide a phone number?

Phone number is compulsory	84
Phone number not compulsory	16

### 6a. If it was compulsory to provide a phone number, how many numbers were requested?

1 number	67
2 numbers	16
3 numbers	1

### 6b. Was a mobile phone number accepted as the main contact number (both where phone number was compulsory and where it was optional)?

Yes	82
No, had to be landline	7
Not clear	11

## Other Information

The following information was compulsory on at least one, but no more than four, sites:

Preferred name/known as
Gender
Where will products be used
Profession
Nickname for address
Time at current address
PIN & confirm PIN
Reminder phrase

Instead of a password enter a question + Enter your answer +Re-enter your answer
Recipient first name
Recipient last name
Delivery address
PIN + memorable date
Residential status

Marital status
Have you bought goods from a home shopping company before
Cheque account + time held
Company name
Department

## LOGGING IN

### 7. What information did a returning customer have to provide to log-in to their account?

E-mail address and password	57
No log-in	18
User name and password	10
Account number and password	3
Account number and postcode	3
Other	9

### 7a. On the sites that required a user name to log-in, what options were given at the time of creating the user name?

User name had to be e-mail address	3
Site suggested customer use e-mail address for user name	3
User name is restricted to 6-12 characters	2
Any user name can be created, no restrictions	2

## OPTIONAL REGISTRATION INFORMATION

### 8. Did the retailer also ask for optional registration information?

Yes	64
No	31
Not clear what is compulsory/optional	5

### 8a. What optional information was requested?

Phone number	41
Title	18
Fax	9
Company name	7
Loyalty card no	7

Other optional information requested on less than 5 sites:

Account No/Customer No
Date of birth
Middle initial
Department
Gender
Position
Annual income

Birthday
Children
Email Address
Email Type
First Name
Forces No
Hobbies

I am interested in...
Marital status
Name of sales representative
Number in household
NUS Number
Partner occupation
Preferred Store

## 9. Terms & Conditions

Was it mandatory to accept Terms & Conditions during the order process?

No	54
Yes, you must actively tick a box to agree	41
Yes, you accept by default	5

If it was mandatory, when was the customer asked to agree?

Payment stage	25
Registration stage	15
Delivery details stage	1

## SUMMARY

If we summarise the above findings, the archetypal site would offer:

### The Payment Process

- There was no single most popular approach for collecting card information. The common options were: type, number, cv2, issue, start, expiry OR type, number, cv2, expiry, start, issue, but both of these options were only used on 3 sites each.
- CV2 number must be provided (72 sites).
- There was no outright favourite term for the CV2 number, the most common, 'Security code', was used on only 27 sites.
- There was no single most popular way of marking the issue number and start date as only compulsory for Switch/Maestro/Solo cardholders. The most common method was to mark the issue number as 'Switch only' and to leave the start date without an asterisk, unlike other compulsory fields. However, this was only used on 18 sites.
- There was no outright leader for terminology used to explain issue number and start date. 'Switch only' was used on 11 sites next to the issue number, 4 sites used 'if applicable' next to the start date.

### The Registration Process

- Name is compulsory (100 sites).
- Address is compulsory (100 sites) with automatic look-up provided (63 sites).
- E-mail address is compulsory (99 sites) and must be typed in once only (76 sites).
- Phone number is compulsory (84 sites), a mobile phone is accepted as the main number (82 sites) and one number only is required (67 sites).
- Password is compulsory (65 sites) and needs to be typed in twice (53 sites) with no restrictions on length (29 sites).
- Title is compulsory (57 sites).
- There was no single most popular order for a registration process incorporating all of the above. The most common option was found on just 3 sites: e-mail address, password, confirm password, title, first name, surname, address, phone.
- Optional information is requested (64 sites). A phone number, or additional phone number, was requested by 41 of these sites.
- It is not mandatory to accept terms and conditions during the order process (54 sites).

**For More Information:**

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