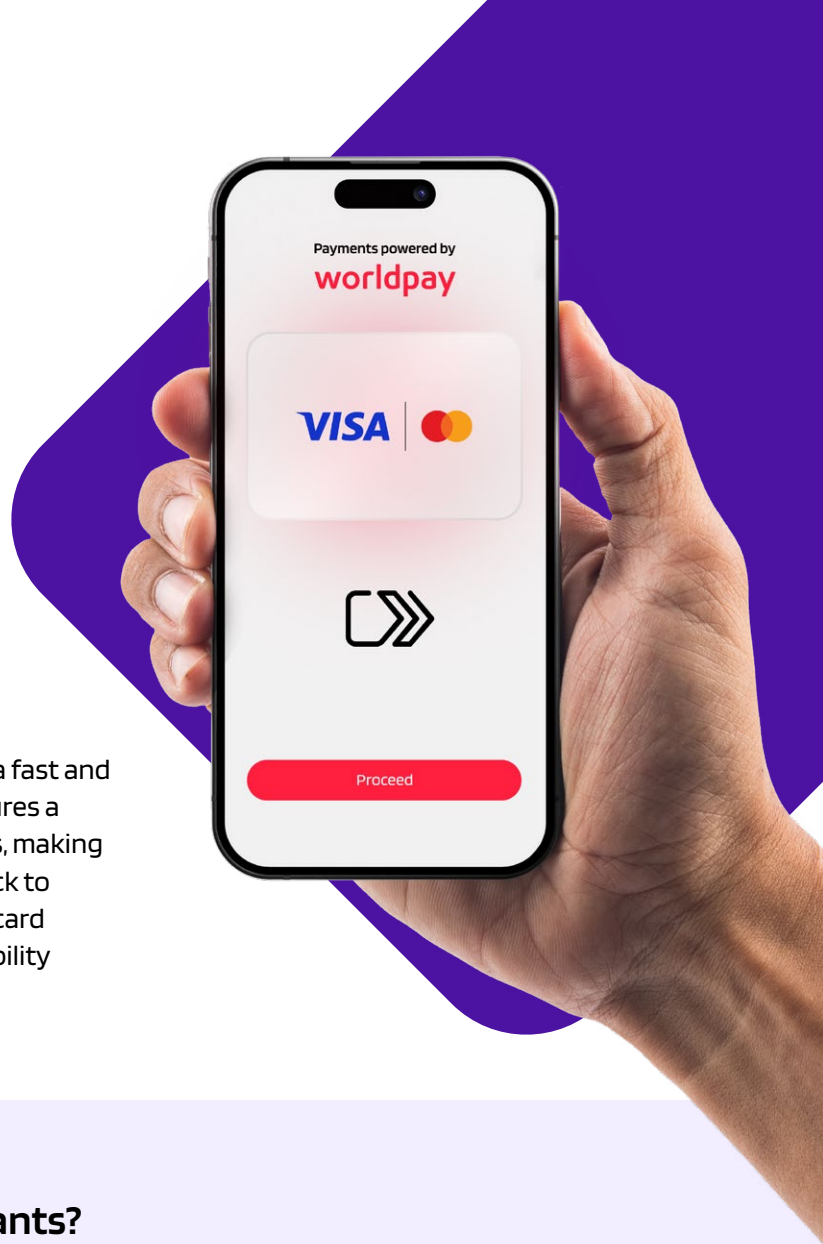


worldpay

# Click to Pay

## Bring the convenience of contactless online

Click to Pay is a payment solution designed to provide a fast and frictionless shopping experience. This technology ensures a secure and seamless integration with online checkouts, making it easier for customers to complete their purchases. Click to Pay is network agnostic, meaning it supports multiple card networks, including Visa and Mastercard, offering flexibility and convenience for both merchants and consumers.



## How does Click to Pay support merchants?

Click to Pay boosts authorization rates, enhances security, and streamlines the shopper experience



### Increased approval rates

No need for long checkout forms (16-digit PAN, CVC, address) which boosts conversion and improves authorization rates by **2-5 bps**



### Reduce card abandonment

The manual input of shopper's card details results in high basket abandonment. **17%** halted as the checkout process was too long



### Omnichannel consistency

Simplifies operations by **unifying checkout experiences**. Provides tokenized solutions for both guest checkout and returning customers



### Fraud reduction

Authenticated tokens helps in reducing fraud, potential reduction in fraud by **2-4 bps**



### Faster checkout

An enhanced oneclick online checkout is **20s faster** vs manual PAN entry

## Click to Pay

Authenticated express checkout leverages Network Payment Tokens (NPT) and 3DS. After a one-time registration, shoppers can complete their purchases in just a couple of clicks, eliminating the need to manually enter card details.



Integrated UX



High approval rates



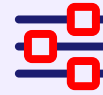
Device agnostic



Lower fraud rates



Reduced latency



Merchant level control

## Value proposition

### Market availability

- UK
- EMEA
- APAC (Australia, Hong Kong, Singapore)

### Key USP

- Authenticated network payment tokens
- Improved auth rate (potential of 2-5bps improvement)
- Turnkey solution

### Product capabilities

- VISA** |
- Applicable for Visa and Mastercard cards
  - Settlement via Worldpay as per card transactions
  - One-off card payments / guest checkout

### Roadmap

- WPG direct and access
- US enablement
- Automated onboarding
- AMEX enablement
- FIDO (biometric auth)

## Key requirements

### Target merchants

- High guest checkout
- High manual PAN entry
- Retail (eCommerce), travel, groceries, drugstores

### WP entity coverage

- UK
- APAC (Hong Kong, Singapore)

### Integration

- WPG HPP
- WPG Direct (August 2025)

### Contracting

- Direct via Worldpay

