# Pressing Go on Digital Wallet Buttons

### Matt Summers-Sparks, The Children's Society

engaging NETWORKS



Matt Summers-Sparks Developer <u>The Children's Society</u>





This is about our experience implementing digital wallet buttons on our EN forms.

We'll look at:

- what digital wallet buttons are
- our experience implementing them at The Children's Society
- why we chose to use them
- results from our first two live forms



### What are digital wallet buttons?

Apple Pay

**Google Pay** 

PayPal One Touch

Link: EN's Digital Wallets page





### Requirements to use on your forms

Stripe payment gateway (for Apple Pay and Google Pay)

PayPal payment gateway (for PayPal One Touch)

Links: EN's overview of the Stripe gateway EN's overview of the PayPal gateway

Apple Pay / Google Pay Button O Dark Light Light-outline PayPal Button Gold O Blue White Black Layout Options Desktop Display Width 100% * Mobile Display Width 100% * Align Left * Layout Vertical *	Digital Wallet					)	
PayPal Button Gold  Blue White Black Layout Options Desktop Display Width 100%  Width 100%  Align Left  Align Left  Align Left  Vertical  Vertical  Preview O Desktop  Mobile	Display Options						
<ul> <li>O Bark Light Light-outline</li> <li>PayPal Button         <ul> <li>O Gold O Blue O White O Black</li> <li>Layout Options</li> </ul> </li> <li>Desktop Display         <ul> <li>Width 100% ▼</li> <li>Align Left ▼</li> <li>Layout Vertical ▼</li> </ul> </li> <li>Preview         <ul> <li>O Desktop O Desktop O Mobile</li> </ul> </li> </ul>	Apple Pay / Google	Pay Button					
PayPal Button Gold  Blue White Black Layout Options Desktop Display Width 100%  Width 100%  Align Left  Align Left  Align Left  Vertical  Vertical  Preview O Desktop  Mobile							
Cold O Blue White Black Layout Options Desktop Display Width 100% Vidth 100% Vidth Left Layout Vertical Vertical Preview O Desktop O Mobile Pay now Pa							
Layout Options Desktop Display Width 100% Vidth 100% Vidth 100% Vidth Left Layout Vertical Vertical Preview O Desktop  Mobile Pay now	-	O White O Black					
Desktop Display Width 100%  Vidth 100%  Vidth 100%  Vidth 100%  Vidth Align Left  Layout Vertical  Vertical  Preview  O Desktop  Mobile Pay now  Pay now  Pay PayPal		0					
Width 100%   Align Left   Layout Vertical   Preview    O Desktop O Mobile     Pay now     PayPal	Layout Options						
Align Left v Align Left v Layout Vertical v Vertical v Preview O Desktop O Mobile	Desktop Display			Mobile Display			
Layout Vertical Layout Vertical   Preview   Pay now   Pay PayPal	Width	100%	Υ.	Width	100%	Ŧ	
Preview	Align	Left	Ŧ	Align	Left	*	
Pay now ⊘ ₽ PayPal	Layout	Vertical	¥	Layout	Vertical	*	
PayPal	Preview				<ul> <li>Desktop</li> </ul>	O Mobile	
₽ PayPal							
₽ PayPal							
			Pay	now 📎			
Cancel			₽ P	ayPal			
Cancel							
	Cancel					Save	



### Approximate timeline

Queried status of digital wallets in late 2019

2020 - EN began implementing, requested input on functionality and data reporting

Mid-2021 - internal discussions and review of digital wallet functionality

Late 2021 - implemented on some of our fundraising forms used at events

March 2022 - applied to our primary donation form

May 2022 - implemented in newer form templates



### Why use digital wallet buttons?

Convenience, especially on mobile -- easy to use, don't have to carry cards

Consistent payment experience across websites

They are an option, not a replacement for current donation/payment options

They're more secure than credit cards and meet the Strong Consumer Authenetication (SCA) challenges for many online payments transactions.

Sources: <u>Wired</u>, <u>Intellias</u>, <u>Easyship</u>, <u>Apple</u>, <u>Google</u>, <u>PayPal</u>



Increasingly expected from users as digital wallets become more adopted

In 2021 they were more popular online payment methods than debit cards, at approximately 32% of online payments. By 2024 they're expected to rise to 40%.

Source: Engaging Networks



## Different browser, different buttons

Digital wallet buttons in Safari (Apple devices only):



Digital wallet buttons in Chrome (not just Android, but any device running Chrome):





## Different browser, different buttons

Digital wallet button in other browsers (eg Firefox, Edge, Brave, Opera, Vivaldi etc):





## Testing, testing

Stripe and PayPal gateways can be configured to have test/sandbox environments for testing on your forms.

Each platform requires something slightly different when testing:

- Google Pay:
  - Browser: Chrome
  - Stripe test credit card credentials (link)
- Apple Pay:
  - Browser: Safari
  - A device with a live Apple Pay account (the account won't be charged in the test gateway)
- PayPal One Touch:
  - Browser: Any
  - Credentials from PayPal (<u>link</u>)

### engaging NETWORKS

### Powerful buttons

Digital wallet buttons are very powerful.

They're more powerful because they trigger a form submission while sidestepping fields you've identified as 'required'

Minimum fields required for digital wallets:

- Donation amount
- Email address
- Currency (this is also a Stripe gateway requirement)



### Form structure

Form structure is important:

- Capture the email address and donation amount in advance of placement of the digital wallet buttons
- If you require other required details, including name, opt-in(s) put them before the digital wallet buttons -- the payment gateways return minimal data, so be sure to structure your forms according to your requirements
- Two approaches to this, place mobile wallet buttons:
  - behind on-page validation for single-page forms (<u>example</u>)
  - towards the end of multi-step forms (<u>example</u>)

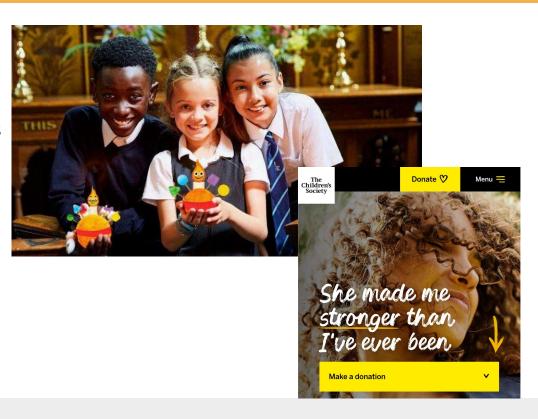


### Usage on live forms

So far we've run two implementations of forms with digital wallet buttons

In late 2021 we used them on a form used for some events around Christmas time.

We also used them on a form that's accessible from our website.



### engaging NETWORKS

### Anticipated results

Digital wallet buttons would be used but less used than credit cards, we'd guessed close to 30% of donations would be digital wallet

Values would be lower than credit cards but not significantly so

Digital wallet buttons would be more used on mobile than desktop



## Christingle form

### Your Christingle donation is about to do something special



different amount to donate, or make a monthly donation instea

### Increase the value of your gift by 25%

If you are a UK taxparver, the value of your off can be increased by 25% under the Gift Aid scheme at no extra cost to you. ry timo you donale £22 if's worth £27.50 to us

te that we can only Gift Aid donations from individual donors - if you're paying in a donation from a col o not tick the box to Gift Aid this donation. If you pay less income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all of r donations in that has your it is your responsibility to new any difference

Yes, I am a UK tax payer and I would like The Children's Society to treat all denations I have made for the four years prior to this tax year, today, and all donations I make from the data of this declaration as GIR Aid donations, until I notify you otherwise.

Tell us about yourself	
Title •	
- Please select - 🗸 🗸	
First Name *	
Last Name *	
Email Address *	
Mohile Number	
Modele repeater	
Keeping in touch	
Keeping in touch	
The Children's Society would like to contact you about ho	w you can support children by campaigning, volunteering and providing financia

### I'm happy to be contacted by email: O Yes, please

O No, sony! Tm happy to be contacted by text: O Yee, please O No same

We may contact you by pest and telephone. If you do not wish to hear from us, or have a preferred contact method, simply let our friendly Supporter Care learn know by calling 0300 303 7000 or emailing <u>supportercare@childrensec.iebc.org.uk</u>

Please confirm that you are donating £22 to help keep hope alive for vulnerable young people

Please see our Privacy Policy for details of how we will use your personal information and keep it safe and secure

### Complete your donation

O Yes London

engaging NETWORKS

This form was structured as a single page, with the required information in the first half, and the second half hidden initially, and only displayed after the first half was validated.

### (Link to form)

### Proceed to payment information 💙

### Your payment information

Please select how you would like to pay.





## Test 1: Christingle events

Both in-person and online.

Very likely more online than planned, as they happened amidst Plan B COVID restrictions.

For these supporters, we offered them the opportunity to pay donations using credit cards or digital wallet buttons.

We had 106 completed donations.





### Christingle events - full result

Overall

36% of donations were digital wallet

Of the digital wallet users, 79% used mobile devices

The donation amount on average:

- £15 for digital wallet
- £50 for credit cards



### Christingle events - adjusted result

After removing the ten highest and lowest overall donations

34% digital wallet (36% overall)

Donation amount on average:

- £17 for digital wallet (£15 overall)
- £19.70 for credit cards (£50 overall)



### General donations

**NETWORKS** 

From 2 March - 23 May, we monitored results from a webform used on our website for general donations.

This form was available to all users and was not related to a specific event.

### <u>Link</u>

engag



### General donations - full result

Percentage of digital wallet payments: 32% (124 out of 384)

Of the digital wallet payments, 68% were PayPal One Touch

51 out of 124 were on mobile:

- 30 of 39 Apple Pay and Google Pay were on mobile
- 21 of 85 PayPal One Touch transactions were on mobile

Digital wallet average: £111

Credit card average: £162



### General donations - adjusted result

After deleting the highest and lowest 20 transactions:

31% digital wallet (72% PayPal)

Digital wallet average: £48 (£111 overall)

Credit card average: £65 (£162 overall)



## Plans, possible implementations

What are our future plans?

• Continued use of digital wallet buttons

Possibilities

- Implementing results from initial tests
- Recurring, credit card-based payments Stripe allows for this
- Reviewing the required form fields
- Tying forms to email comms, using supporter ID



# Thank You.

matt.summers-sparks@childrenssociety.org.uk Or digital@childrenssociety.org.uk

