

Choosing payment options can feel like a straightforward way to improve ecommerce conversion: add another method, remove a barrier and watch more customers complete checkout. In practice, it is harder than that. More choice can help, but every option brings operational considerations, fees, [smenews](#) potential fraud and a different customer experience.

That matters in a UK market where competition is relentless and customers can compare prices, delivery promises and reviews in seconds. A payment method may be the final nudge that turns an intent to buy into an order, but it cannot compensate for an unclear returns policy, poor product information or delivery costs that appear late in checkout.

The right approach is to treat payment choice as part of a broader conversion and profitability strategy. This guide looks at the options UK retailers should consider, how to assess their impact and how to avoid adding complexity for its own sake.

Why payment choice matters—and why it is not the whole story

Customers have different preferences. Some want to pay with a card they already use; others expect a digital wallet or PayPal. A shopper buying a higher-value item may look for instalments, while someone making a quick mobile purchase may value a fast, low-effort checkout above everything else.

If a customer reaches payment and cannot use a method they trust, they may abandon their basket. But checkout friction is only one possible cause. Customers also leave when delivery is too slow or expensive, when reviews raise concerns, or when the total cost is higher than they expected. Payment improvements work best when those fundamentals are already credible.

There is also a commercial reality: ecommerce is harder than it looks. Revenue growth does not automatically mean profitable growth. Payment processing fees, discounts, fulfilment costs, refunds and fraud can all eat into already tight margins. A method that increases completed orders is not necessarily a good choice if the extra cost outweighs the value of those orders.

Payment options to consider for a UK online shop

Debit and credit cards

Cards remain a familiar, widely understood way to pay online. They are a sensible foundation for most UK ecommerce checkouts, particularly when customers can enter their details easily and see clear reassurance about security. Card payments can be less convenient on a phone if customers have to type in a long card number, expiry date and security code.

Look at the full checkout experience rather than simply whether card payments are available. Autofill, well-labelled fields, clear error messages and a layout that works on smaller screens can all make the process feel easier. Make sure customers can understand why a payment has failed and what to do next, without being forced to start again.

Digital wallets and Apple Pay checkout

Apple Pay and other digital wallets can make checkout faster for customers using compatible devices. Instead of entering card details and address information manually, a shopper may be able to confirm a purchase using details

already stored on their device. That convenience makes **Apple Pay checkout** particularly relevant to mobile-first retailers and brands with a significant share of phone traffic.

Wallets are not a guaranteed conversion fix. They are most useful when they appear at the point where a customer is ready to pay, work reliably on the devices your audience uses and do not distract from other methods. Test the experience on real devices, including the journey from product page through to confirmation. A wallet button that is unavailable, confusing or poorly placed can create more friction rather than less.

PayPal

PayPal can appeal to customers who prefer not to enter card details directly on a retailer's site, or who already use the service regularly. That sense of familiarity may be valuable when a customer is buying from a less familiar brand. The term **PayPal conversion** is sometimes used as shorthand for the effect of offering PayPal on completed purchases, but the outcome depends on your audience, category, checkout design and costs.

Measure PayPal alongside other methods rather than assuming it will lift performance. Compare checkout completion, average order value, refunds, payment costs and any changes in customer service contacts. Also check that customers can move between your site and the payment flow without losing their basket or becoming unsure whether their order has gone through.

Buy now, pay later

Buy now pay later (BNPL) can give customers the option to spread or defer payment, subject to the terms of the provider and the product being offered. It may be relevant for higher-value purchases or categories where customers commonly compare ways to manage the cost. It is less likely to be a useful default for every retailer or every basket.

Before introducing BNPL, review the fees, settlement arrangements, refunds process and customer support responsibilities. Understand how returns and partial refunds work, and make sure the customer journey explains the payment terms clearly. Do not present instalments in a way that obscures the full price or encourages customers to take on commitments they may not understand. A short-term conversion gain is not worth damaging customer trust or creating avoidable complaints.

Evaluate BNPL on profitable incremental sales, not just the number of customers who select it. If customers simply switch from a lower-cost payment method, your costs may rise without bringing in genuinely additional orders. Monitor average order value and repeat purchasing too, while recognising that correlation does not prove the payment option caused a change.

Bank payments and other methods

Depending on your products and customers, bank-based payment options, gift cards or other locally relevant methods may be worth considering. The case is strongest when customer research or checkout data shows a clear need. Each additional option adds another journey to test and another set of processes to manage, so avoid building a long list just because competitors appear to offer one.



Compare options on conversion and contribution

A useful payment-method review connects customer behaviour to the economics of each order. For each method, consider the following:

- **Checkout completion:** Do customers who choose it successfully place an order?
- **Incrementality:** Does it bring in sales that would otherwise be lost, or do customers switch from another method?
- **Costs:** What are the processing fees and any related operational costs?
- **Order quality:** How does it affect average order value, cancellations, refunds and chargebacks?
- **Customer experience:** Is it easy to use, accessible and clear across devices?
- **Operational fit:** Can your team handle reconciliation, customer queries and returns reliably?

Payment option Potential customer benefit What to check Cards Familiar way to pay for many shoppers Mobile form friction, failed payments and processing costs Digital wallets Faster checkout on compatible devices Device coverage, button placement and successful payment flow PayPal Recognisable option for customers who prefer its payment journey Fees, checkout completion and whether it adds incremental sales Buy now, pay later Payment flexibility for eligible purchases Terms, costs, returns handling and responsible presentation Other methods Can address a specific audience or use case Evidence of demand, operational complexity and margin impact

Do not compare methods using conversion rate alone. A payment option can have a high completion rate among the people who select it while contributing little overall, or costing more per sale. Use a consistent measurement window and account for refunds and cancellations where possible. Segment results by device, traffic source, customer type and product category: a method that helps mobile visitors may make little difference on desktop.

Reviews and delivery still do a lot of the converting

Payment choice is only one part of purchase confidence. Reviews help customers assess whether a product and retailer are credible. Make review content easy to find near relevant product information, and respond thoughtfully to recurring concerns. Never imply that a payment method is a substitute for independent, useful feedback.

Delivery is another major decision factor. Tell customers the delivery cost and expected timing before they reach the final payment step. If there are different delivery options, explain the trade-offs plainly. Unexpected fees or vague arrival dates can undo the reassurance created by a familiar wallet or payment brand.

Price transparency makes this especially important. Shoppers can compare competing offers quickly, so the lowest headline price is not always the winning proposition. A clear total, reliable delivery information, straightforward returns and credible reviews can help customers understand the overall value—not just the amount they will pay at checkout.



How to test payment changes safely

1. **Find the friction.** Review checkout analytics, payment failures, customer service contacts and customer feedback. Identify whether the issue is a missing method, a confusing form or something earlier in the journey.
2. **Choose one change.** Add or adjust a method based on a specific hypothesis, such as reducing manual entry for mobile shoppers.
3. **Test the complete journey.** Check eligibility, payment confirmation, order records, refunds and customer communications—not just whether the button appears.
4. **Define success commercially.** Agree how you will assess completed orders, incremental contribution, fees, refunds and operational impact.
5. **Review by segment.** Look for differences by device and customer group, while being careful not to overinterpret small samples.
6. **Keep or remove based on evidence.** If a method adds cost or complexity without a meaningful customer or commercial benefit, simplify the checkout.

Do not confuse sharing tools with payment tools

An AddToAny sharing widget can help visitors share a product or article through supported social and messaging channels. It is a sharing tool, not a payment method, and should not be counted as checkout functionality. It may support discovery or word of mouth in some contexts, but its presence does not replace a clear route to pay. Keep sharing controls visually separate from payment buttons so customers understand what will happen when they select each one.

The takeaway

The payment options most likely to help conversion are the ones your customers value, that work smoothly across their devices and that make commercial sense for your business. Cards provide a familiar foundation; digital wallets can reduce effort; PayPal may reassure some shoppers; and BNPL can offer flexibility where it fits the product, audience and responsible customer experience.

There is no universal combination. Start with customer evidence, test carefully and judge results on profitable orders rather than checkout activity alone. In a competitive UK market, payment convenience matters—but it works best alongside transparent pricing, strong reviews, dependable delivery and a checkout that does exactly what it promises.