

# Is your checkout Black Friday ready?

A guide to turning peak season  
traffic into profit



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Black Friday and Cyber Monday are no longer just two days in the retail calendar; **they're the ultimate stress test for your checkout.**

In 2024, global online sales hit record highs, and this year's volumes are expected to surge again. But with that opportunity comes risk: every extra second, every failed payment, every unclear fee is a chance for a shopper to walk away.

For merchants, the challenge is to keep money flowing, to capture the sale in the moment without losing the customer to friction, confusion, or fraud. That means preparing early, acting strategically, and building a checkout experience that can handle the pressure while making buying effortless.

# About this eBook

At payabl., we believe **peak season should work for you long after peak season is over.** That's why we've created this guide — blending exclusive consumer insights from Coleman Parkes research with data from The state of European checkouts and our own experience powering payments for merchants across Europe.

## You'll find five core strategies to:

- Reduce cart abandonment and payment failure rates
- Offer the right payment options for every customer and market
- Balance fraud protection with a seamless user experience
- Scale your payments infrastructure for record-breaking volumes
- Turn Black Friday buyers into long-term customers

Each section ends with a **checklist**, a **pro tip** from payabl., and a **clear outcome** so you know exactly what you can achieve if you put these steps into action.

Our role is simple: **we keep money moving so you can focus on your business.** When your checkout is in flow, the sale doesn't just happen: it happens smoothly, securely, and in a way that builds loyalty.

# 01

## Checkout experience: speed and simplicity win



**56%** of 18-34 year olds abandon carts if checkout takes too long.



**43%** of all shoppers say a poor experience would stop them from returning to that retailer.

During Black Friday, every extra second or unnecessary step at checkout increases the risk of losing a customer – often to a competitor that feels faster or simpler. Younger shoppers are especially unforgiving, while UK consumers show the lowest tolerance for friction overall.

The goal is to keep your money flowing without **interruptions**. That means building a checkout that feels intuitive, predictable, and easy – from the first click to the confirmation screen.

# 01 Checkout experience: speed and simplicity win

## 4 strategies for improvement

- 1 Streamline the flow**  
Reduce the number of pages and input fields to the essentials. Autofill, one-click checkout, and tokenisation make repeat purchases almost instant.
- 2 Optimise for mobile first**  
With mobile as the primary device for Gen Z and millennials, design the entire flow for small screens and test every tap, swipe, and redirect.
- 3 Remove surprises**  
Unexpected delivery fees or taxes appearing late in the process are the number one cause of abandonment. Make these visible upfront. Display delivery times, returns policy, and stock availability directly in the checkout flow to remove uncertainty that drives last-minute drop-offs.
- 4 Test for speed and reliability**  
Simulate high-traffic conditions before peak season. Measure load times, page-to-page speed, and success rates under stress.

## Next, check:

- Your checkout loads in under 3 seconds on mobile**  
Page delays cause frustration and increase abandonment risk.
- You have no more than 5 essential fields before payment**  
Name, address, email, payment method, and one optional promo code field are often enough.
- You support guest checkout and 1-click for return users**  
Let customers choose between quick one-off purchases or stored credentials for next time.

### payabl. pro tip

Use payabl.one's data monitoring to detect and fix checkout lags, keeping your approval rates high when it matters most.

### What this means for your business

By removing friction at checkout, you can increase conversion rates by up to 35% during peak traffic, reduce cart abandonment, and create a checkout experience that customers remember for its ease, making them more likely to come back after Black Friday.

# 02

## Local payment preferences matter

**93%** of consumers are willing to try a new payment method.



**61%** of consumers would abandon checkout if their preferred payment method is not available.



**1/3** will switch if it means a faster checkout.



Payment preferences are not one-size-fits-all. UK shoppers lean heavily on debit cards, Germans overwhelmingly choose PayPal, and Dutch customers expect iDEAL. High-value shoppers may prefer credit cards or Buy Now Pay Later for added protection. If your checkout doesn't reflect these preferences, you risk losing customers at the final step – even if everything else is optimised.

Your goal is to **remove barriers to purchase by offering the right local methods** in each market and making those options visible at the right time.

# 02 Local payment preferences matter

## 4 strategies for improvement

- 1 Offer local options alongside global ones**

Cards and wallets are important, but so are region-specific methods like iDEAL (Netherlands), Bizum (Spain), Blik (Poland) or now Wero across Western Europe. Track adoption and usage of different payment methods during peak season to refine your payment mix for the next year.
- 2 Enable account-to-account payments**

Open banking is gaining traction, especially among younger and high-income shoppers who value speed and control.
- 3 Use dynamic routing and display**

Tailor visible options based on customer location, device, and history to increase the likelihood of payment completion.
- 4 Promote new payment methods strategically**

Incentives like free shipping or loyalty points can nudge customers toward cost-effective, faster-settling options.

## Next, check:

- iDEAL is enabled for Dutch customers**

Without it, you could lose up to 39% of shoppers in that market.
- Klarna or PayPal for German traffic**

PayPal alone covers over 70% of German online payment preferences.
- Apple Pay and Google Pay enabled**

Critical for mobile-first shoppers across Europe.
- Offer credit card and BNPL for high-value purchases**

Customers value the added security and flexibility.

### payabl. pro tip

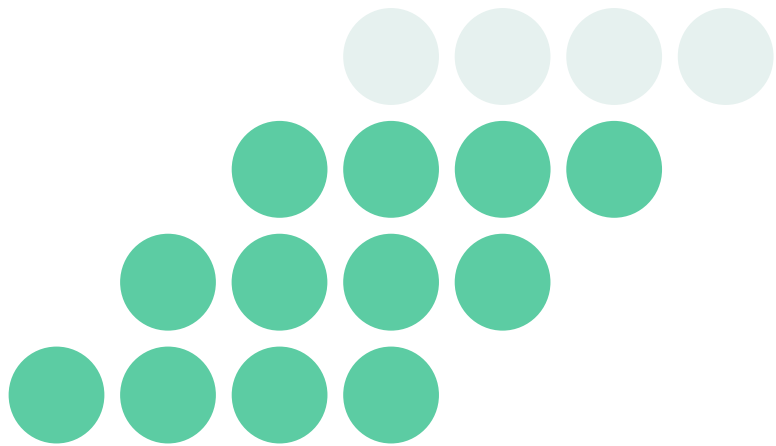
Use payabl.'s local [Payment Methods Engine](#) to instantly identify the most popular methods by region, channel, and customer profile – activate them without heavy development work.

### What this means for your business

By matching payment options to customer expectations, you can significantly reduce abandonment, improve approval rates, and increase your share of high-value transactions. The right mix also lowers processing costs and speeds up settlement, keeping your cash flow healthy during the busiest time of year.

# 03

## Fraud protection without friction



75%

of consumers would accept a slower checkout for stronger fraud protection.

Fraud fears are highest among 35-54-year-olds, the group with the highest online spend. Nearly 3/4 of consumers would accept a slower checkout for stronger fraud protection.

But security that's too heavy-handed will push legitimate customers away.

Peak season is high season for fraud. And if your checkout introduces too much friction in the name of security, you'll lose legitimate customers – especially your most valuable ones. Your goal is to strike the balance: block fraud without slowing the flow for genuine transactions. **The right mix of adaptive technology, clear communication, and trusted partners keeps customers confident and conversions high.**

# 03 Fraud protection without friction

## 4 strategies for improvement

- 1 Use intelligent risk scoring**  
Apply machine learning models that score transactions in real time. Approve low-risk purchases instantly, while flagging high-risk ones for additional checks.

### Deploy adaptive 3D Secure

- 2** Smart 3DS challenges only where necessary, letting low-risk payments go through without extra steps. This reduces friction without weakening security.

### Tailor rules to peak traffic

- 3** Fraud patterns change during high-volume sales. Update and test rules ahead of Black Friday to reflect current threats.

### Communicate security clearly

- 4** Reassuring language, visible trust badges, and buyer protection information can increase checkout completion rates — especially for security-conscious shoppers. Make customer support easy to find at checkout: live chat or clear contact options can save sales from shoppers who have last-minute concerns.

## Next, check:

- Adaptive 3DS is live and tested**  
Verify that low-risk customers bypass unnecessary authentication.
- Fraud rules updated for peak season**  
Account for seasonal attack patterns and product-specific risks.
- Fraud rate tracked in real time**  
Dashboards and alerts set to flag anomalies instantly.
- Security assurances visible at checkout**  
Trust signals in plain sight to reassure customers without slowing them down.

### payabl. pro tip

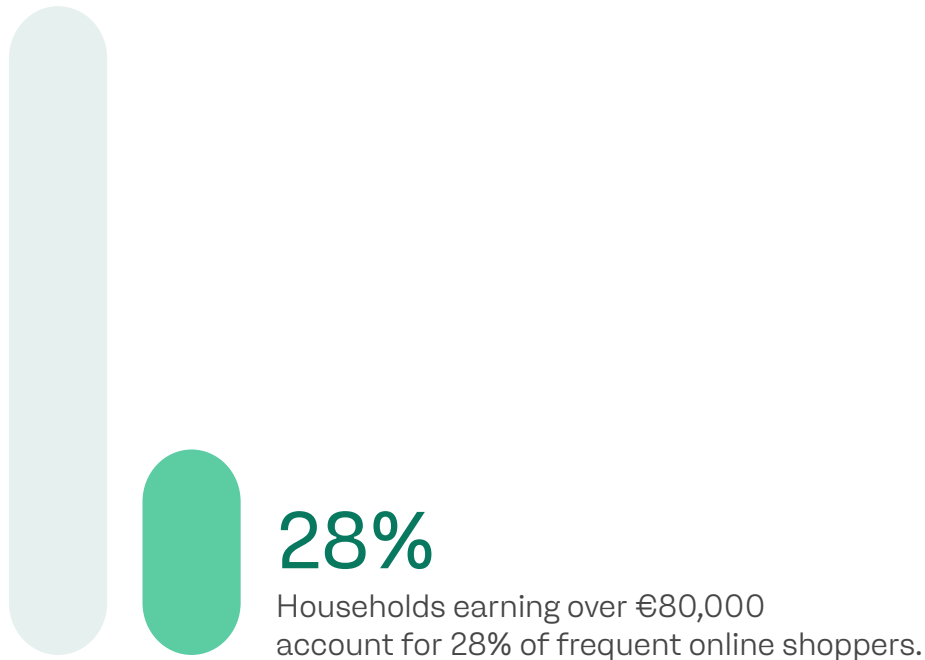
Through our partnership with Sift, payabl. enables merchants to stop fraud before it happens. AI-driven risk scoring adapts in real time to evolving threats, keeping your approval rates high while protecting your revenue. You get both — strong defence and a checkout that flows.

### What this means for your business

By combining adaptive security with smart communication, you can cut fraud losses, keep approval rates stable during peak traffic, and increase customer trust. The result: a safer checkout that still feels effortless, even on your busiest sales days.

# 04

## Serve high-spending shoppers better



Households earning over €80,000 account for 28% of frequent online shoppers – and they expect premium, seamless checkout experiences.

They're also more likely to make high-value purchases, often across borders, and have a low tolerance for clunky flows.

Your goal is to **make buying from you as smooth as possible for your most valuable customers.** That means removing every point of friction, ensuring a flawless mobile experience, and providing payment flexibility that feels tailored to them.

# 04 Serve high-spending shoppers better

## 4 strategies for improvement

- 1 Remove obstacles for returning customers**  
Offer account logins with saved details, one-click repurchase, and tokenised payment methods so they can buy in seconds.
- 2 Ensure flawless mobile performance**  
Many affluent shoppers purchase on mobile while on the move. Test high-ticket transactions specifically for mobile UX and approval rates.
- 3 Optimise for cross-border purchases**  
High spenders often shop internationally. Support multiple currencies, localised payment methods, and transparent currency conversion.
- 4 Add payment choice for high-value orders**  
For expensive purchases, offer credit cards and BNPL to provide protection and flexible payment terms that match their expectations.

### payabl. pro tip

Use payabl.one's multi-currency acquiring and local payment capabilities to keep high-value transactions flowing across borders. Combined with our BNPL and credit card support, you'll meet your top customers' expectations without sacrificing speed or security.

Use data insights after Black Friday to segment high-spender behaviour: which channels brought them in, which payment methods they used, and what kept them coming back.

## Next, check:

- Multi-currency and local payment support**  
Currencies and methods align with your target markets.
- Returning customers can check out in under 30 seconds**  
Saved payment details and fast login enabled.
- Mobile checkout tested for high-ticket purchases**  
Smooth flow and high approval rate confirmed.
- High-value SKUs tested for payment success**  
No extra friction compared to lower-value items.

### What this means for your business

By optimising for your most valuable shoppers, you can increase average order value, improve repeat purchase rates, and secure loyalty from customers who contribute disproportionately to your revenue. For these buyers, a premium checkout experience isn't a bonus – it's a baseline.

# 05

## Plan for volume: payments infrastructure at scale



**Over 40%**

of e-commerce sites experienced payment outages or errors during Black Friday 2024.

Peak season puts unprecedented strain on APIs, gateways, and support teams – and even minor disruptions can cost thousands in lost sales per minute.

Your goal is to keep every transaction moving **without interruption**. That means preparing your infrastructure for spikes, monitoring performance in real time, and having clear failover paths in place.

# 05 Plan for volume: payments infrastructure at scale

## 4 strategies for improvement

- 1 Stress-test early**  
Simulate Black Friday volumes well in advance to identify weaknesses in processing capacity, routing, or third-party integrations.
- 2 Build in redundancy**  
Set up smart failover and retry logic so transactions automatically reroute if a service is down or slow.
- 3 Monitor live performance**  
Use real-time dashboards to track approval rates, declines, and anomalies minute-by-minute during peak events.
- 4 Ensure rapid response support**  
Have direct, high-priority access to your payment provider's technical support during critical sales windows.

### payabl. pro tip

payabl.one unifies acquiring, business accounts, and issuing in one platform – built to handle peak volumes without slowing down. With advanced routing, redundancy, and real-time reporting, you can scale confidently knowing your checkout will stay in flow even at the highest loads. Want to see it in action? [Book a demo](#) with our team and explore how payabl.one supports operational excellence during peak sales moments.

## Next, check:

- Load testing complete**  
Peak traffic simulated with no bottlenecks or failures.
- Smart routing and failover in place**  
Transactions automatically reroute on gateway issues.
- Real-time monitoring active**  
Approval and decline rates are visible at all times.
- Black Friday support contact confirmed**  
Escalation paths tested and documented.

### What this means for your business

By preparing your infrastructure for peak demand, you can protect revenue from outages, reduce failed transaction rates, and maintain customer trust when the stakes are highest. In peak season, resilience isn't just a technical advantage – it's a competitive edge.

# Black Friday is just the beginning

Black Friday isn't just a sales spike – it's a stress test for your checkout, your infrastructure, and your ability to keep money moving under pressure. If you get it right, you're not only capturing revenue in the moment but also building trust, loyalty, and repeat business that lasts well into the next year.

## By applying the strategies in this guide, you can:

- Reduce friction and abandonment
- Match payment methods to every market and customer segment
- Protect against fraud without slowing down genuine buyers
- Serve your most valuable customers with a premium experience
- Scale your payments infrastructure to handle anything

When your checkout is in flow, **customers notice**. They remember the ease, the speed, the confidence they felt buying from you. And they'll be back – not just next Black Friday, but all year round.

# Let's get you peak season prepped

At payabl., we connect acquiring, business accounts, and issuing in one platform, giving you the control, visibility, and resilience to make your money flow through the busiest moments in your sales calendar.

Whether you want to optimise approval rates, expand your local payment mix, or bulletproof your fraud protection, we're ready to help you prepare, act, and perform at your peak.

Here's how to start:

**1 Book a free checkout audit**

Our team will assess your setup against best practices from thousands of high-performing merchants.

**2 Run a Black Friday readiness session**

Get tailored recommendations, load testing support, and activation plans for local payment methods.

**3 Activate payabl.one features**

From real-time monitoring to smart routing, everything you need to scale without interruptions.

[Get in touch](#) or speak to your payabl. account manager today.