

User experience in mobile payments

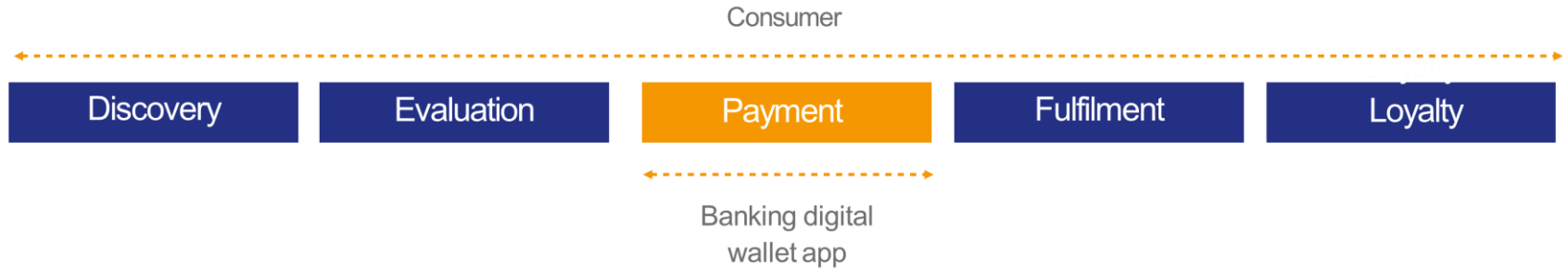
Płatności mobilne
20 czerwca 2017



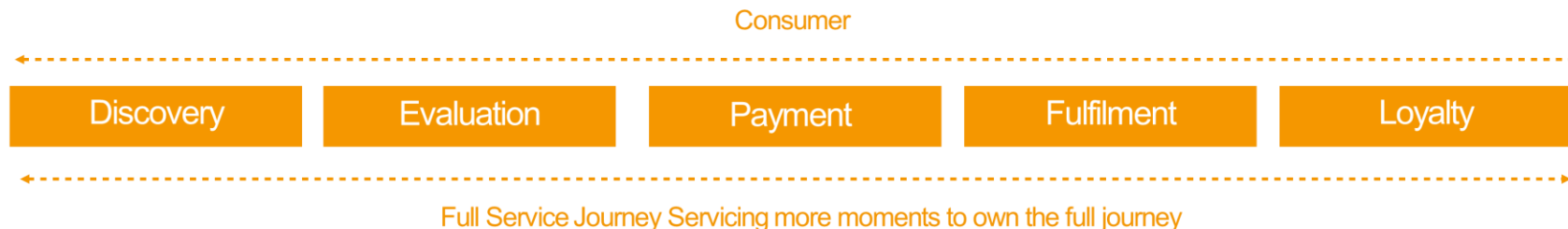
In their current form digital wallets have neither truly addressed a pain point nor succeeded in providing real consumer value.

The opportunity lies not in replacing the physical object, but in leveraging digital to create new value and serve a lasting consumer need.

Looking at the commerce journey, we see that **most digital wallet apps are focusing only on the 'payment' phase** of the consumer shopping journey.



By leveraging digital capabilities to **serve the consumer across more points of the commerce journey, we can own the payment itself**, while extracting incremental value across new stages.



End of transaction becomes start of relationship

Have you ever thought of wearing your customer hat?





Question everything



Cash is the King

**Consumers are seeking control, thus,
prefer cash payments.**

“I have no idea how much I have in my account, if I spend money using a card it immediately disappears, that’s why the ‘envelope system’ works out for me..”

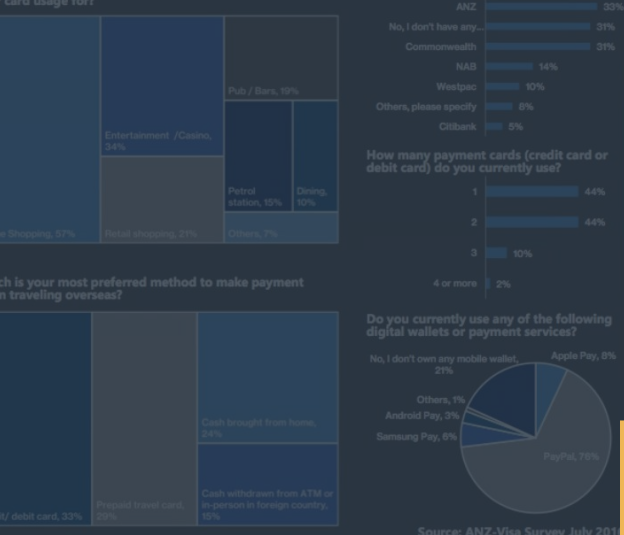
Step 1: Discovery	Step 2: Set-up	Step 3: Activation	Step 4: Configuration	Step 5: Legal	Step 6: On-boarding	Step 7: First use	Step 8: Ongoing use
New account	Download app	Identification	Card association	Contract delivery	Introduction tour	Virtual assistant	NFC communication
Google play/ App store	Update app	Terms & Conditions	Default card	Contract approval	Use guide	NFC communication	Card selection
Advertisement	First time open	Opt in Mobile payments	Card per merchant	Identification	Integrated services	Card selection	Payment approval
Word of Mouth	Introduction	Authorization	Approval method	Verification via SMS		Payment approval	Transaction approval
Banking app update		Activation	Transactions limits	Registration approval		Transaction approval	Incentives
							Advocacy



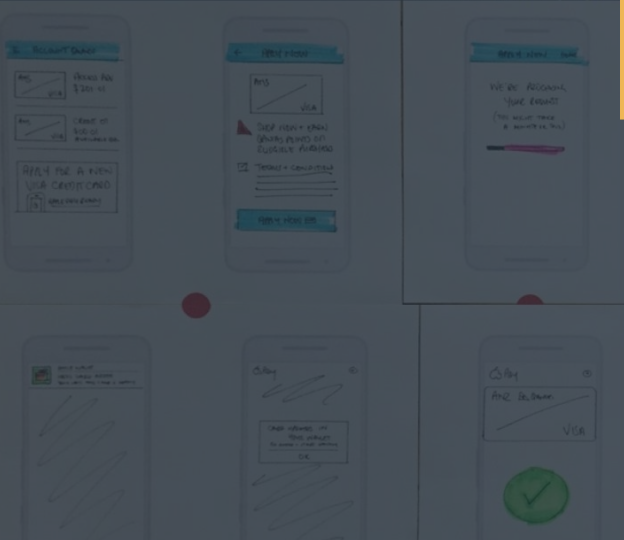
From
Made
by Visa



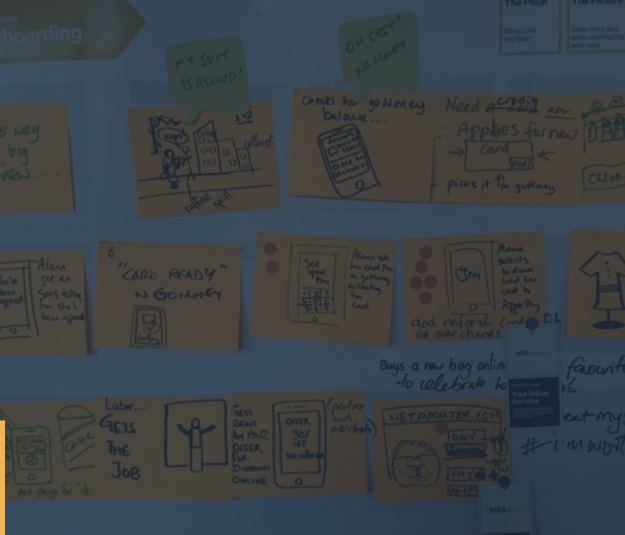
To
Enabled
by Visa



Discover



GET ME STARTED / SPENDING ASAP - DIGITAL ISSUANCE



How might we support, or minimize the impact to cardholders in three moments that matter?

I want more control over
my card security &
spending

I think I've lost my card..
yep I know my card is
lost or stolen

I want to get active, so I
can use my money
immediately

I would switch banks today if they can provide me the right notifications at the right time



Drew, 36
Police officer

Temporary card block is golden as opposed to canceling my card. I lose my card often and usually find it later under my bed



Stan, 23
Entrepreneur

Sure I'll use Apple Pay if I've lost my card.. but is it really safe to put my card on the phone?



Jess, 42
Retail



Design

USER EXPERIENCE



1. User story:
As a user, I want to
be able to track my
spending so I can
manage my budget.



CUSTOMER ACTION



VISIBLE ACTIONS



INVISIBLE ACTIONS

- NEW CARD
- APP ONLINE
- APP IN STORE
- NOTIFICATION (SMS)
- DOWNLOAD
- (SMS)
- ACCEPT ACCESS
- T+G
- (ACCOUNT)
- C/C
- POSITIONING TO PROVIDE
- (LOCATION)
- (GPS)
- CARD IN MAIL
- PLASTIC MODEL
- ACTIVATE APP
- IN APP
- SET CONTROLS
- AND
- (MODIFY)
- LOST CARD
- (SUSPEND)

CHARGE CARD
- (SUSPEND)
- (SUSPEND)
- (SUSPEND)

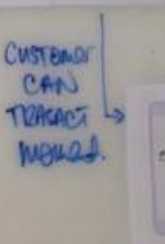
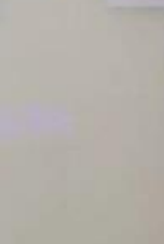
Preparing your
phone
(5-10 min phone)

USE CASE: I THINK I'VE LOST MY CARD... I HAVE LOST MY CARD - GET ME SPENDING ASAP

I'VE LOST MY VISA CARD



NEW CARD
- (SUSPEND)
- (SUSPEND)



Notification
Your card
is expiring



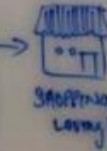
Replace
Card

Card

Replace
Card
Card



CUSTOMER
CAN
TRACT
MONEY

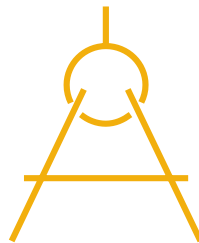


The background of the slide features a dark, muted blue-grey color. On the right side, there is a stack of three wooden alphabet blocks. The top block is red with a white square in the center containing a red letter 'A'. The middle block is green with a white square in the center containing a green letter 'P'. The bottom block is purple with a white square in the center containing a purple letter 'I'. The blocks are slightly out of focus, creating a sense of depth.

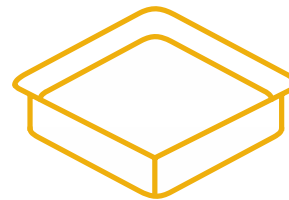
Develop



Visa APIs



Comprehensive
Documentation



Integrated
Sandbox



Payment Methods

- CyberSource Payments
- Visa Checkout
- Visa Direct



Risk and Fraud

- Mobile Location Confirmation
- Payment Account Validation
- Preauthorized Payment Cancellation Service
- Visa Consumer Transaction Controls
- Visa Risk Manager
- Visa Token Service
- Visa Transaction Alerts
- Visa Travel Notification Service



Data and Analytics

- Foreign Exchange Rates
- Fraud Inquiry (beta)
- Merchant Locator
- Merchant Measurement
- Merchant Search
- Payment Account Attributes Inquiry
- Visa Global ATM Locator



Loyalty and Offers

- Visa Merchant Offers Resource Center
- Visa Offers Platform

A woman with dark hair tied back, wearing black-rimmed glasses and a red, white, and blue plaid shirt, is shown in profile from the chest up. She is looking intently at a large computer monitor on the left side of the frame. The monitor displays a dark interface with some light-colored text and graphics. The room is dimly lit, with a warm, orange glow from a desk lamp visible in the background. The woman is holding a blue pen in her right hand, which is partially visible at the bottom of the frame. The overall atmosphere is focused and professional.

Ready to get started?