Goal Summary

Objective: To launch a custom pricing tool to help AMs increase cross-selling and reduce seller churn.
Key Outcomes:
- AM team will increase monthly revenue by 10% per seller and reduce churn to 0.3% monthly (to be validated by Analytics).
- Issues or bugs can be easily reported to the engineering team for resolution.
- Adoption rates within parameters set by AM Leads (per AM: greater than 0% and less than 100%)

Problem Statement

Challenge: AMs are lacking standardised processes for applying custom processing rates to retain enterprise sellers.

Opportunity: A custom pricing tool that can increase cross-selling opportunities and reduce churn for AMs whilst increasing visibility of coaching data for their AM Leadership

Scope and Assumption

- Assuming ▊▊▊ is profitable with the lowest processing rate of 1.8% + $0.10 for in-person payments when transactions exceed $1,000 per day per site.
- The product has been built and tested by the engineering team, and now waiting for AM testing and feedback. Once users confirm, it will be available to all AMs.
- The analytics and finance team confirmed that the current reporting and payment system can now reflect the updated processing rate.
- Assuming that the bug/error occurs, AMs can submit a ticket through the internal support system to report the issue or get help.

Stakeholders

Stakeholders	Story	Requirements
AM Leads	As an AM lead, I want transparency on how AMs offer custom rates so that I can maximise monthly revenue per seller, reduce churn rates, and increase the number of products sold per site.	Visibility of both custom rate requested AND implemented by AMs, revenue generated, churn rate, and the number of products sold before and after the implementation.
Analytics	As an analyst, I want the rate to be reflected correctly so that I can manage data accurately to provide the best suggestions for decision-making.	Visibility of AM Lead data and linked to AM portfolio performance data (such as churn, revenue per seller, number of products in use etc).
Operations	As an Ops, I want a clear SOP from the PM regarding the custom pricing tool so that I can optimise the workflow for AMs.	A comprehensive SOP for updating new rates and troubleshooting issues when bugs occur.
Change Management	As a Change Mgmt, I want visibility of impacts from this tool so that I can ensure that changes are well communicated.	Visibility of post rollout usage review.
Finance	As Finance, I want the rate to be reflected correctly so that I can have accurate numbers for P&L and the correct payment amounts to sellers.	An audit log of custom rates applied linked to financial transaction flows.
Training	As Training, I need to ensure that AMs are confident and capable of applying custom rates in the right situations so that the functionality has the maximum commercial benefit..	A pilot rollout with experienced AMs to ensure functionality and identify any SOP/training blindspots. Visibility of post rollout usage patterns in the internal support system regarding custom pricing tool.

Risks and Mitigation

Risk	Mitigation Options
Excessive use of custom rates	Optional AM level approval process is in place where AMs submit requests that are then reflected in the official tool. Incorporation of custom rate requests, implementation and financial impact in mainline AM Leadership reporting suite
Underutilisation of custom rates	Reporting to AM leads for AMs day to day usage insights and retraining if needed.
Application of custom rates to the wrong account during token copy/paste process	A checkbox must be ticked by AMs before submitting the request.
Delay in application or miscalculation of custom rates on transactions	An audit log of custom rates applied linked to financial transaction flows.

Timeline

Deliverable	Timeline	Engineering	PM	AM Lead	Analytics	Operations	Chang Mgmt	Finance	Training
Training for Ops and training from PM	1 day	R	A	C	I	C	I	C	I
Updating new workflow and training plan	2 days	C	A	C	I	R	I	I	R
Pilot with training plan selecting a experienced AM, training, Ops to test and provide feedback for the engineering team.	2 weeks	C	C	A	I	R	C	C	R
Developing a new dashboard, internal reporting system, and documentation regarding stakeholders with aligned goals and responsibilities.	1 week	R	A	C	R	C	R	C	I
Actual training for all AMs	1 week	I	C	A	I	I	C	I	R
Post rollout usage review	4 weeks	I	C	A	R	C	I	I	C

R = Responsible / A = Accountable / C = Consulted / I = Informed

Success Measurement

Primary:
- Reduction in churn rate from the current level
- Increase the number of products sold per site
- Increase ROI per seller

Secondary:
- 100% usage rate from AMs.