

MASTERCARD INTERNSHIP

Lucy Song | UX Design Intern | June - July 2020

01.

CLICK TO PAY IMPLEMENTATION GUIDE

01. Context

- What is **Click to Pay**?
 - Mastercard's smart and secure online payment method
 - Click to Pay creates a convenient, consistent online checkout experience
 - recognizable icon across merchants and devices, streamlining checkout
 - purchases are protected by advanced payment technology
 - no need to remember a password
- What is the **Implementation Guide**?
 - Guide for merchants on how to incorporate Click to Pay into their Checkout flows
 - Contained best practices, assets, and UI examples
- Why is it important?
 - Implementing Click to Pay can help merchants
 - increase your approval rates
 - lead to potentially higher conversion rates
 - create a better consumer experience

01. Overview of My Role

- **Slide Content**
 - Content updates
 - Deck Designs
 - Information Hierarchy
 - **Design System**
 - Updating text styles
 - Creating components
 - Designing within a Design System
 - **Tools Used:**
 - InVision Design System Manager
 - Sketch
 - **Bi-weekly Syncs**
 - Worked through multiple rounds of iterations and feedback both within our PXD team and directly alongside our key Product Stakeholders and Partners.
-

01. Slide Content

- Designing for clarity
 - Slide information architecture
 - Keeping content applicable to merchants and clear
- Updated content based on feedback from other designers and content strategists
- Sourced images to enhance guide
 - See next slide

◀ | OVERVIEW OF CHECKOUT

Click to Pay Checkout Experiences

There are three ways for a consumer to experience faster, smarter checkouts with Mastercard Click to Pay.



FIRST-TIME USER CHECKOUT
Recognized device

RETURN USER CHECKOUT
Recognized device

UNRECOGNIZED DEVICE CHECKOUT
Unrecognized device

Consumers will encounter these three checkout use cases regardless of which version of Click to Pay a PSP or merchant chooses to implement.

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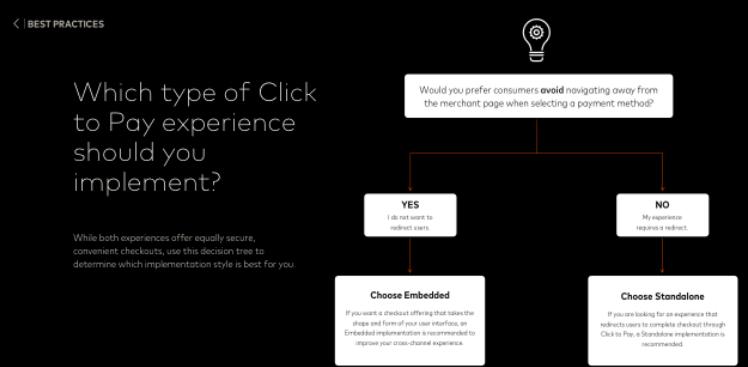


IG-style-reco

◀ | BEST PRACTICES

Which type of Click to Pay experience should you implement?

While both experiences offer equally secure, convenient checkouts, use this decision tree to determine which implementation style is best for you.



```
graph TD; A[Would you prefer consumers avoid navigating away from the merchant page when selecting a payment method?] -- NO --> B[NO  
My preference response is reduced]; A -- YES --> C[YES  
I do not want to redirect users]; C --> D[Choose Embedded  
If you want a checkout offering that takes the shape and form of your user interface, an Embedded implementation is recommended to improve your cross-channel experience.]; C --> E[Choose Standalone  
If you are looking for an experience that reduces users to complete checkout through Click to Pay, a Standalone implementation is recommended.]
```

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01. Slide Content: Sourced Image Examples

03-section

03

Implementing Click to Pay at checkout



04-section

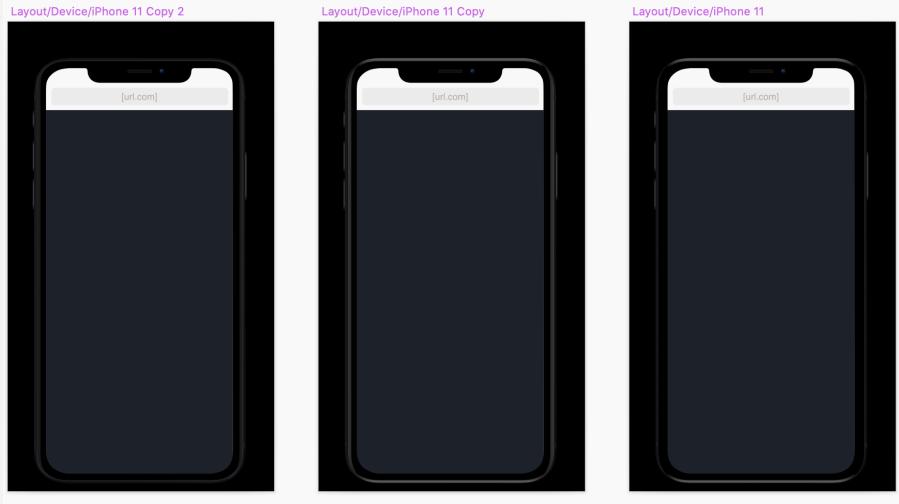
04

SRCI Roles in Click to Pay Implementation Styles



01. Design System

- Created various components and screens for the guide's Design System
 - To make updating all screens, text styles, layouts within the Guide easy
- Made sure all elements were updated with the correct Text Style or component
- Pictured here are the various iterations of the iPhone Mockup Component I made
 - Had to consider how it would look contrasted with a black background
 - Design to have a slim and sleek look



02.

CUSTOMER PROXIMITY



02. Context

- **What is Customer Proximity?**
 - Internal, company-wide initiative to get all Mastercard employees to better understand their consumers/customers, not just the design and research teams
- **Materials I worked on**
 - The presentation deck for official updates on the initiative
 - Email template for informing employees about Customer Proximity opportunities
- **Tools Used:**
 - Powerpoint
 - Sketch

PRESENTATION **DECK**

02. Initial Slide

Program Activities

How we Think Communications and Learning

- Proximity messaging framework ✓
 - Proximity survey ✓
 - Proximity film ✓
 - Proximity Lunch and Learn - June
 - L&D training – Q3/Q4
 - Hub stories / case studies (2xmonth)
Ongoing

What we do

Methods and tools

- New Hires Package ✓
 - PME Refresh – Q2 ✓
 - PME proximity Pilot – July
 - Dogfooding
 - Research and Insights*
(leveraging COVID Recovery work) – resourcing*

How we Feel The Exercises

- MEA Friends and Family ✓
 - MEA Yo-Pros ✓
 - P&I Instalment Shadowing ✓
 - Financially Vulnerable Shadowing ✓
 - NPP/PbBa Exercise – June
 - Debit to Credit Shadowing – July
 - **SMB/ Bank of America**
 - LAC, NAM, Yo-Pros,

Possible Exercises

- CHINA?
 - SME/COMMERCIAL
 - ETC..

✓ - completed

- **Context**

- Presentation on Customer Proximity to be given by CXO to Manage Committee
 - This was the initial slide
 - Clearly a draft with lots of bullet points and colors
 - Cluttered
 - Unclear what the images were for

02. 2nd Iteration

Program Activities



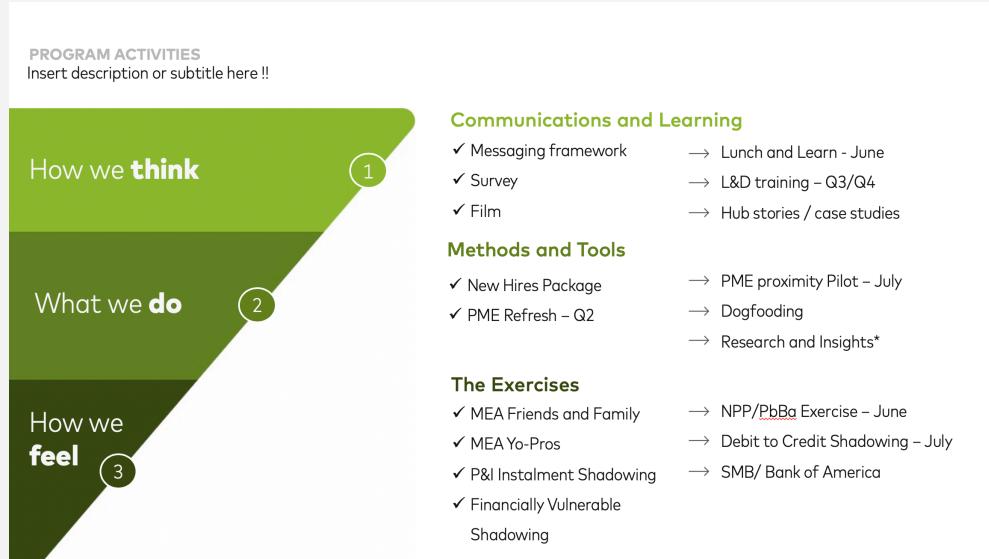
How we Think	What we do	How we Feel
Communications and Learning	Methods and tools	The Exercises
<ul style="list-style-type: none">Proximity messaging framework ✓Proximity survey ✓Proximity film ✓Proximity Lunch and Learn - JuneL&D training - Q3/Q4Hub stories / case studies (2xmonth) - Ongoing	<ul style="list-style-type: none">New Hires Package ✓PME Refresh – Q2 ✓PME proximity Pilot – JulyDogfoodingResearch and Insights* (leveraging COVID Recovery work) – resourcing*	<ul style="list-style-type: none">MEA Friends and Family ✓MEA Yo-Pros ✓P&I Instalment Shadowing ✓Financially Vulnerable Shadowing✓NPP/PbBa Exercise – JuneDebit to Credit Shadowing – JulySMB/ Bank of AmericaLAC, NAM, Yo-Pros,CHINA?SME/COMMERCIALETC..

✓ - completed

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- My first pass at re-doing the slide
- Wanted to stick with the same green color scheme present in the beginning of the deck to be consistent
- Opted for a table for clearer divisions and more structure
- I didn't touch the content at this point as I didn't have enough context yet

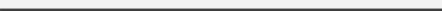
02. 3rd Iteration



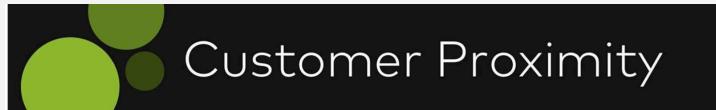
- The final layout of the slide
- Restructured for more a better visual design
 - White space
 - Everything aligned
 - Similar information grouped together (Gestalt Principles)
 - Consistent icons and icon placements
 - Maintaining the green color scheme of the deck

LISTENING SERIES

EMAIL TEMPLATE



02. Listening Series Email



Now more than ever, it's critical for us to stay close to our customers and consumers. New consumer attitudes and behaviors are continually developing in response to the COVID crisis, many of which will become key parts of the new normal and ongoing growth of our business moving forward. One of the ways we can stay attuned to this evolution is through **Customer Proximity**: changing our behaviors to ensure we are putting a relentless focus on our customers.

One great way of doing that is to simply observe someone using a project that is under development, such as the [Debit to Credit](#).

You are invited to attend a live product research testing session this week, via video. Attend any hour-long session on Wednesday or Thursday, and then join a debrief call with the team project and share your input. The debrief will highlight the different themes, surprises, and learnings coming from the sessions.

It will be a great opportunity to get closer to how a consumer thinks, not just how we think.

Debit to Credit

- Product: Instalments Only card – all purchases made on the card are paid off in regular instalments with no interest
- Objectives: To assess product/feature interest and identify any points of confusion
- Methodology: 12 separate interviews with individuals in the U.K.

How to Participate

1. Choose a session (or two!) below that you wish to join (be sure to use Chrome or Firefox, updated versions)
2. Enter your Mastercard email address and agree to the privacy policy upon being prompted
3. Participate as an observer and listen through your computer audio; your computer camera and microphone will be automatically disabled
4. Look out for an invite to join us next week for a debrief discussion. The debrief is an important part of this exercise, so please make time to attend.

NOTE: The core team will be communicating the invitees about room (called Barkroom). We request screenshots from chat in the digital bark room.

Context

- Email informing of opportunities to shadow user research sessions

Problems

- Very long and took 3 screenshots to fit it on this slide
- Information is scattered (highlighted in red)
- But contained critical information on how to properly attend
 - E.g. acceptable browsers, timing, links to session
- Email did not automatically produce calendar invites, which was uncommon

Sessions

Monday, July 6th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

Tuesday, July 7th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

Wednesday, July 8th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

Monday, July 13th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

Tuesday, July 14th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

Wednesday, July 15th, all times ET

- 8:00am - 9:00am ET
- 9:30am - 10:30am ET
- 10:45 - 11:45am ET
- 12:00pm - 1:00pm ET

=====

Here's some background on the Instalment Only Card:

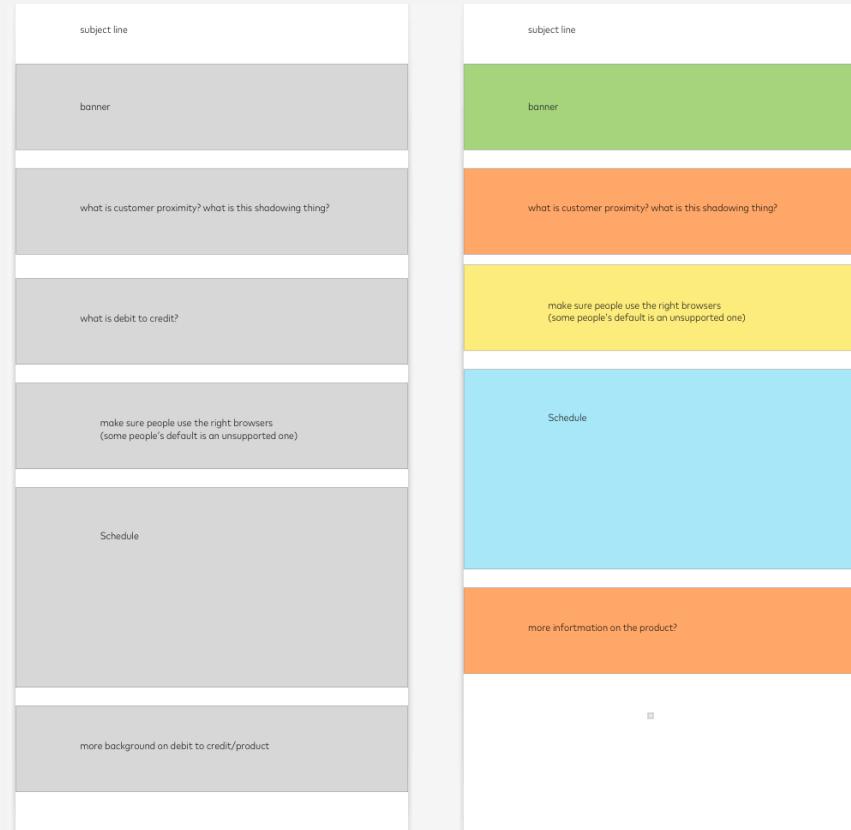
Mastercard is offering a new **instalment card product** targeted at **existing debit cardholders and new to credit consumers** globally. This product is specifically designed to address the consumer demand for a **non-revolving, 0% APR** product to smooth expenditures. The card converts each transaction above a threshold into at least three equal instalments as configured by the consumer.

Key features include:

- **Consumer choice:** Selects pre-define menu for the certain merchant categories (MCC), type of transaction, instalment frequency (e.g. weekly, biweekly, monthly), repayment or skip payment. **Alerts** when making purchases and **Reminders** before payments are due.
- Converts purchases into an **equal number of instalments**
- Requires a **linked repayment source** to enable auto-debiting of repayment amounts (e.g. debit or credit card, ACH)

02. Process

- In Sketch, I pieced together my screenshots, blocked over each section, and labeled each block
 - Tried to figure out the purpose of each block
 - E.g. Section on compatible browsers
- Reorganized the blocks to improve the information hierarchy (right-most picture)
- Focused more on the narrative of why the reader should care about this email
 - Because, if reader cares, more likely to follow the necessary directions
 - Had to ensure said directions are clear
 - Also suggested the top banner could be a better visual for Customer Proximity, since it would be the first thing a reader sees



02. Final Email Template



Help Mastercard close the gap between our products and consumer needs

Now more than ever, it is crucial that we develop a deep understanding of emerging consumer attitudes and behaviors. That's why we've launched Customer Proximity, a program designed to help us cultivate a "Relentless Focus on our Customers" and deliver on our strategic goals. As part of that program, we'd like to invite you to witness a product being tested with consumers. It will be a great opportunity to get closer to how a consumer thinks, not just how we think.

Mastercard is testing a debit-to-credit concept, one which enables consumers to move a transaction made on a debit account to a credit account, in order to free up more cash.

All you need to do is to attend one of the hour-long sessions listed (instructions below), and then attend a reflection discussion which will be scheduled after the sessions.

Feedback from other sessions has been very positive: "*These sessions help you get outside, [from] being confined in our world*". We look forward to having you participate!

How to Participate:

Below you'll find links to the actual sessions that will be live on their designated date and time.

It's as easy as 1-2-3

1. Click "Join Session" on the day you plan to attend - make sure you're using Chrome or Firefox browsers
2. Enter your Mastercard email address and agree to the privacy policy when prompted
3. Sit back, relax and enjoy the session

If you plan on attending, please save this email and block the time on your calendar. During the sessions, remember the chat functionality is only for the core team, and your computer's microphone and camera will be automatically disabled.

Sessions (all times are EDT):

Monday, July 6th

- 8-9 am: [Join Session](#)
9:30-10:30 am: [Join Session](#)
10:45-11:45am: [Join Session](#)
12-1pm: [Join Session](#)

Tuesday, July 7th

- 8-9 am: [Join Session](#)
9:30-10:30 am: [Join Session](#)
10:45-11:45am: [Join Session](#)
12-1pm: [Join Session](#)

- Based on the reorganized structure from previous slide
- Shorter and included typography changes to make each section clear
- Since this was a series of events, multiple emails with similar would be sent out, so a template would be convenient
 - Worked with the Senior VP of Design to make sure
 - Template easily copy-paste-able into Outlook
 - Also had to be responsive on Mobile

03.

INTERN COVID-19 CHALLENGE

04. Context

- **What is the Intern COVID-19 Challenge?**
 - A call to action and encouraged every employee to take part in identifying new products / services or the creation of new products / services that would be useful either during the pandemic or afterwards during the rebuilding efforts
 - **My contributions**
 - Used knowledge of Design Thinking to make sure the team's idea was solving real problems
 - Suggested methods for research + facilitated discussions and ideation
 - Sent out When2meet's to make scheduling easier as we all had packed schedules
 - Created surveys and published on UserZoom
-

04. Secondary Research

- The Challenge Prompt gave us 4 problem spaces
- We researched each of them and ideated solutions
- In order to narrow down so we could dive deeper on a few ideas, I suggested voting with colors
- Mastercard Send and Click to Pay were products we all thought would be helpful for small businesses and gig economies

Community Access to Services

- **Sending money** to an inmate in the states is a real challenge. Current largest Prison payments network (JPay) is powered by Mastercard – perhaps there are ways to **expand** those offerings
 - Supporting other services (competitors) alongside JPay
 - Helping JPay to expand their offerings and lower their money transfer costs (right now it costs about 10% fee to send money to most prisons)
 - Using the data about transactions happening via JPay to help inform public policy decisions (possibly an addition to Spending Pulse)

Tools for Disadvantaged Customers

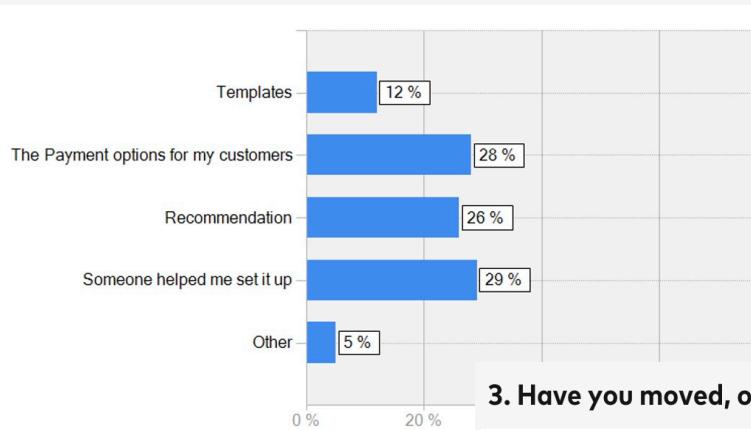
- Call centers with personal assistants for online shopping for people with disabilities or the elderly? Could be automated...

Small Businesses and Gig Economies

- **Promotion** of **electronic money** **transfer** services (Venmo, Zelle) for small businesses to avoid exchanging cash or having to pass cards to other **people**
- **Test & Learn** for the new normal: helping small businesses adjust to the new normal via data analytics
 - Test & Learn is a Mastercard analytics platform that helps businesses conduct A/B tests.
 - This product is actively pursuing an offering called Test & Learn As a Service (an offering of the platform that can help a business with a one-off decision)
 - A lot of small businesses are quickly trying to adjust to the rapidly changing environment and could benefit from the ability to use a data analytics platform to test options such as delivery, online storefronts, and in-store pickup
- **Easy** contactless **first** payment to help with **tipping** **gig** employees
 - Most gig companies have a built-in tipping platform, but not all companies let the employee keep 100% of the tip
- Create website storefront builder platform that helps small businesses easily and quickly create an online storefront, with built in payments through Mastercard
 - Maybe like sites like Big Cartel
 - Many small businesses are selling through their Instagram pages, this platform can instantly on the platform after the user creates an Instagram post
- Managed Services: help small businesses who are transitioning to establish a **local** presence the ability to gain insight how to reach target audiences
 - By implementing more successful marketing campaigns we can look to increase cash flow for businesses hurt by COVID
- **Leverage Mastercard Send** on **small** **businesses** **websites** to allow near real time **deposit** to account **transfer** of payment, partner with companies like **wix**, **squarespace**, **weebly**
 - Mastercard has already partnered with uber, lyft, and care.com to provide near real time transfer of funds.
 - It appears Mastercard Send is only available in the US would there be ways to expand this out into other regions?
- Help **freelancers**? Still demand on Fiverr and Upwork but less pay so maybe tipping can help
 - Most freelancers also have their own websites where they get their own clients who probably pay through **paypal**, etc? Could implement click-to-pay
- Increase in people joining gig economy for cash to a point more supply than demand -> jobs pay less
 - Is there anything **mastercard** can do here?

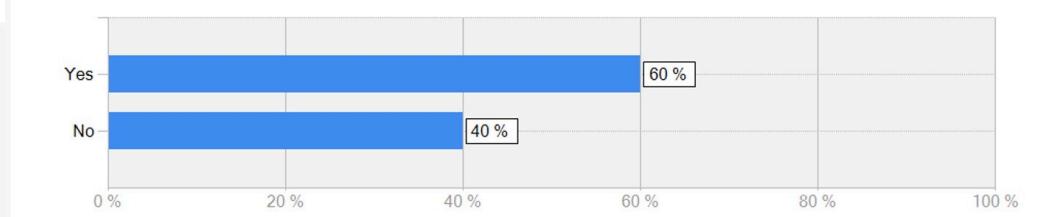
04. Surveys

5. What is the biggest reason as to why you picked that service?



- I pushed for extensive research to ensure we understood the problem space
- We wanted to interview small businesses but schedules were busy so I suggested UserZoom surveys instead
- Interested in ecommerce and online store builders, these were some notable responses

3. Have you moved, or considered moving, your business online during this pandemic?



04. Insights

Online shoppers when asked, “What about a website’s payment methods discouraged you from making a purchase online?” responded:

- “If the website is not “secure” when I am checking out/making the payment, I do not continue with my purchase.”
 - “Concerns over safety of how they handled my credit card”
-

04. Final Idea

Help small businesses set up online shops that make it easy for their customers to support them by **partnering with website builders like Squarespace, Shopify, etc., to offer Click to Pay as a quick, secure, and trusted payment method.**

IDEA

Name Your Idea	Click to Pay Web Builder Integrations
Brief Idea Description	By partnering with Squarespace, Shopify, and similar services, we can provide integration with Mastercard's trustworthy click-to-pay service to small businesses around the world. Customers have no problem putting credit card info into well-known sites like Amazon, but in general there is still discomfort with doing the same on lesser-known independent sites. This presents a challenge to small businesses forced to go online in response to COVID-19. Mastercard Click to Pay, channeled through popular website-building services, gives an easy way for small businesses to provide password-less payments, a security improvement over PayPal, direct card info entry, and other existing alternatives.
Idea Focus Area	Small Business and Gig Economy
What compelled your team to select this focus area?	Small businesses employ 58.9 million people in America (source), and the COVID-19 crisis greatly limits the ability of this large segment of the economy to function. We noted that many businesses would likely struggle with starting an online storefront and processing payments, so we were compelled to think of a way to leverage Mastercard technology to help support these businesses.
Does Idea address a <u>particular Mastercard business area?</u>	Specifically, our idea directly involves Click to Pay, so the business area would be the SRC team. Since we are teaming up with website builders, the digital partnership team would be involved as well.
Target Client/Customer/Partner	Partners: website builders such as Shopify and Squarespace Target End Users: small businesses

04. Feedback

- Leadership from across regions and business areas evaluated submissions to identify ideas that could most benefit our partners and communities.
 - “This idea aligns really well to the selected focus area! In particular, the explanation for why small business should use Squarespace, Shopify and other such services (discomfort with sharing personal info with lesser known/smaller businesses) shows the team’s understanding of how small business have suffered and are continuing to suffer as a result of Covid-19. The idea is also straight-forward and the pain points are thorough making it very easy to understand.”
 - “Combines relevant Mastercard product to help combat a need that is increasingly important, given the increase in fraudulent activity in ecommerce channels during the pandemic. I like that they are targeting website builders and services as opposed to individual small businesses.”
-

**THANKS FOR
READING!**