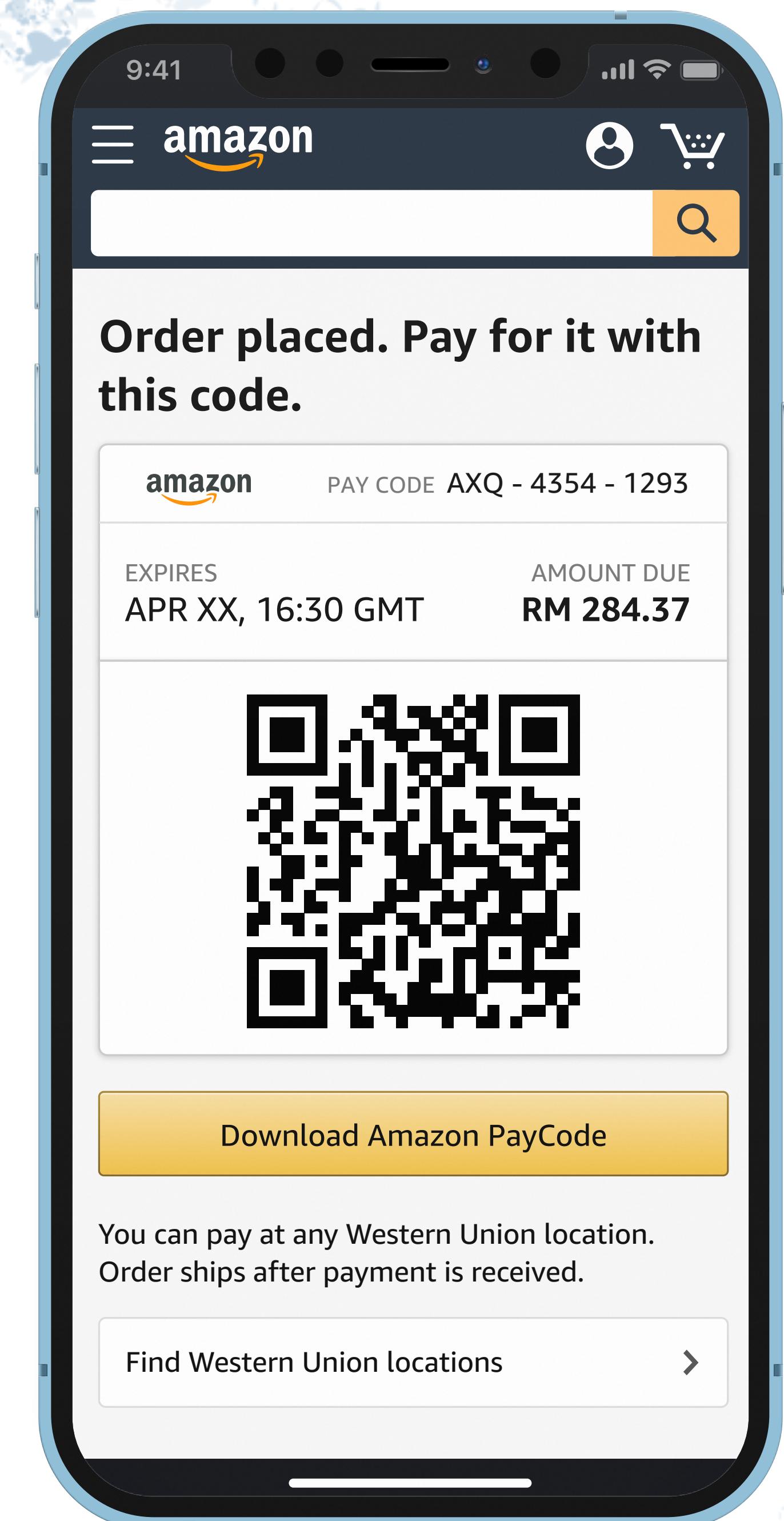


amazon paycode

Amazon Payments

Navreen Grewal

Senior UX Designer



Org Goal

Serve a greater swathe of untapped shoppers by accepting more payment methods—like cash—during 2017's rapid company expansion.

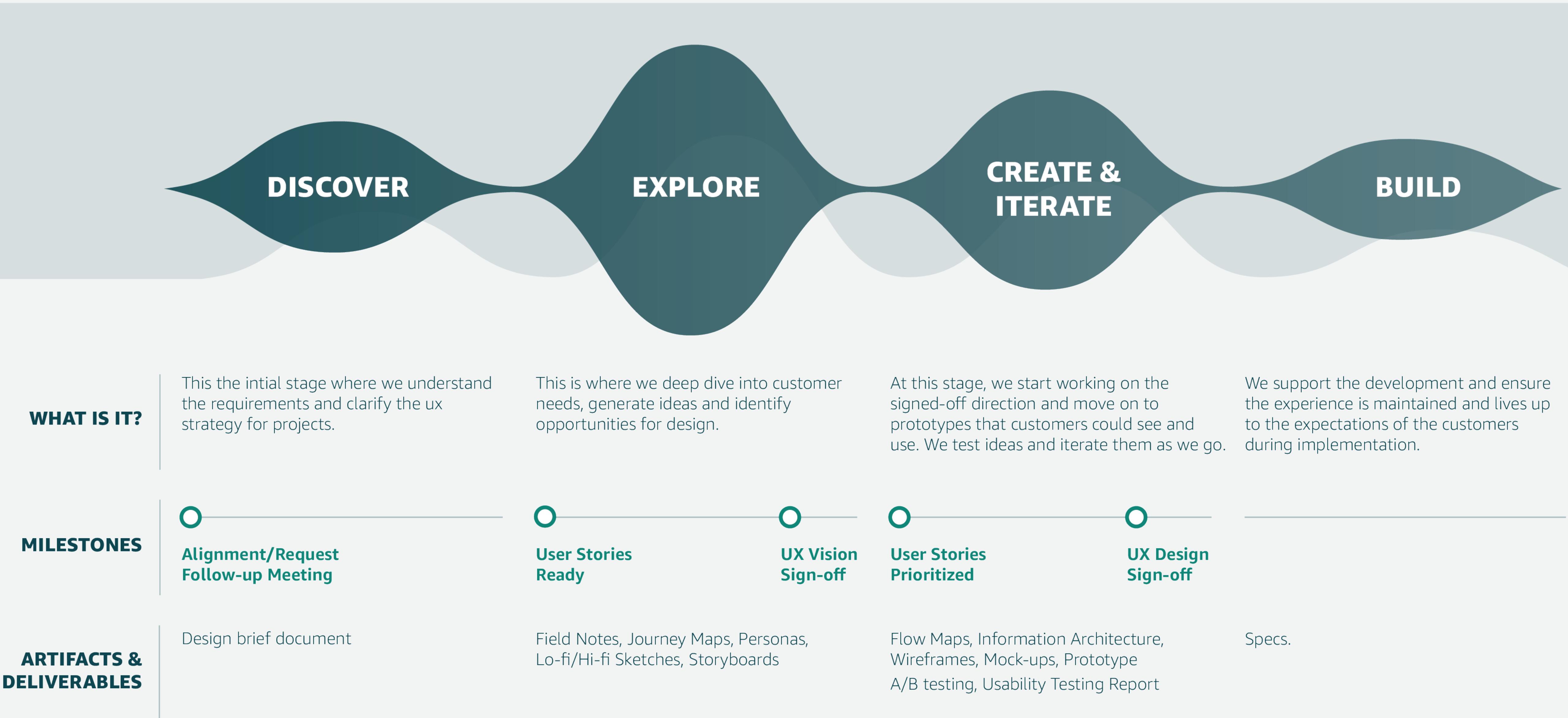
My role

Lead designer from PRFAQ to launch for desktop, mobile, web

Designed for...

International & US shoppers that want access to Amazon.com goods despite lack of access to credit cards

Payments Design Process



PENDING NAME FOR A HIPSTER BAR

Constraints & Challenges



- ❖ **Lack of lead time for UX**

Engineering was already building ahead of design and asking for final UI to build against

- ❖ **Critical decisions already made without research**

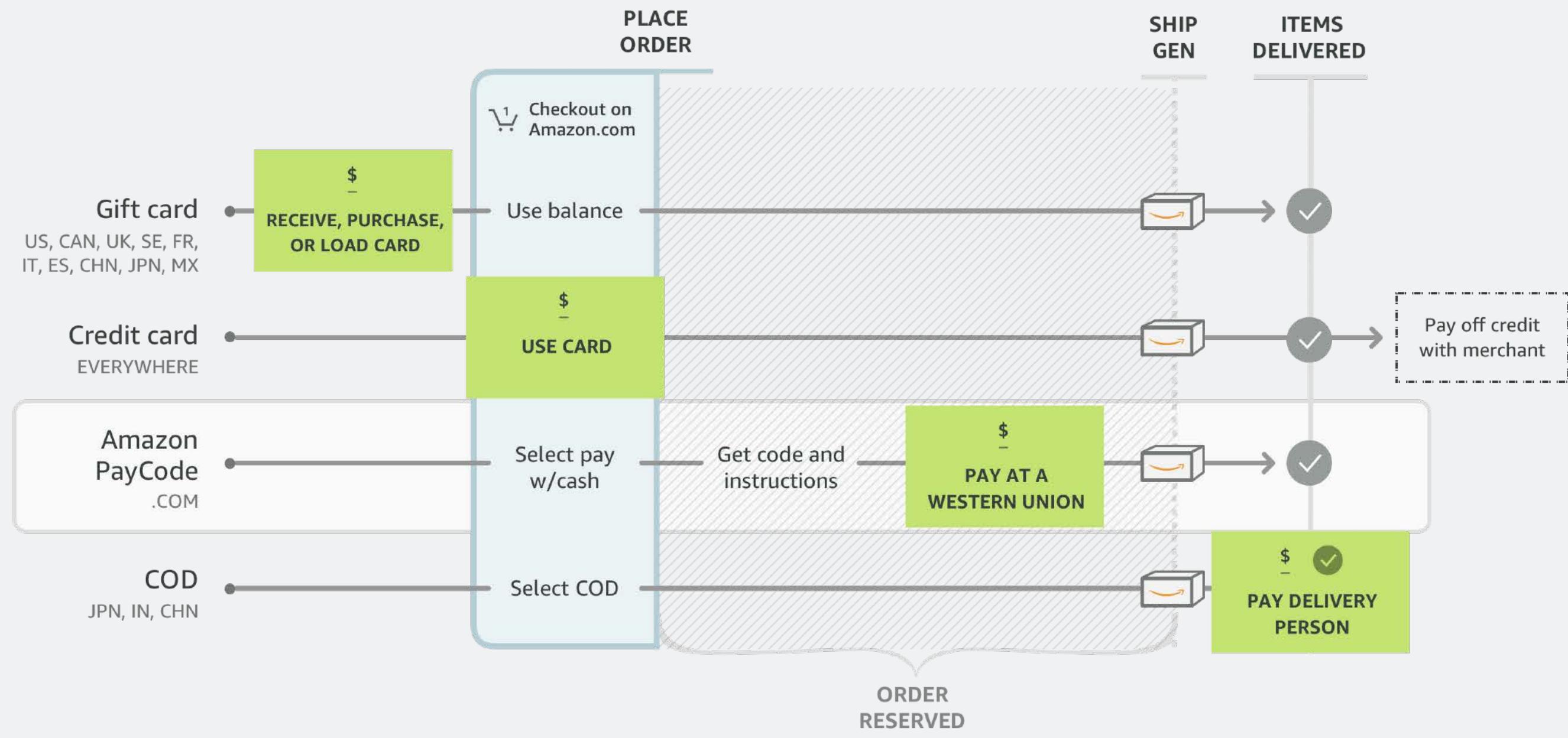
We already signed a deal with a payment processor that was not intuitive to the regions we would launch in, though there were plans to onboard future ones. Transactions had to be treated as a money transfer for initial launch, and we were legally required to collect ID info (KYC), adding significant friction.

- ❖ **High variability in payment method's experience**

Unlike credit card, existing CX for this kind of cash method tends to differ country to country

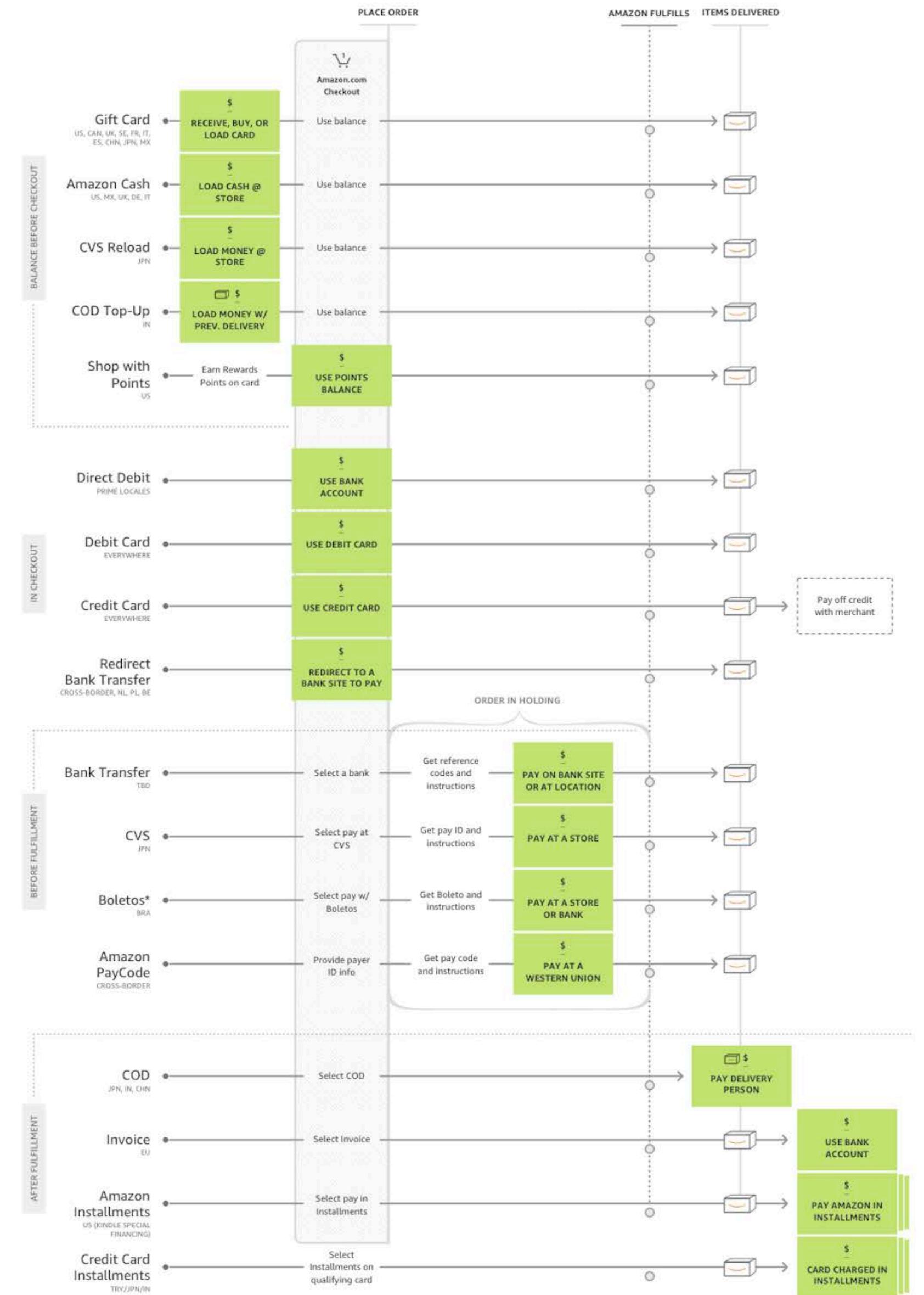
- ❖ **Incredibly complex launch path with many dependencies**

We would be reaching across multiple teams to support this - e.g. checkout, your orders, returns, global store, ACCB



Discover - Mapping all methods

To better communicate and understand our landscape and how other methods fit into it, I eventually formalized this chart to help any team at Amazon understand existing options and how they work for our customers.



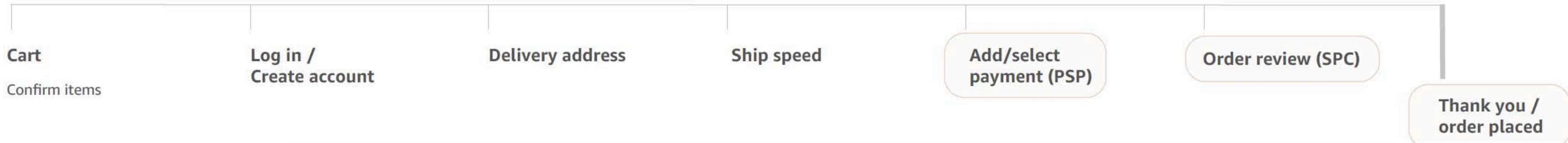
Payment Methods : Retail Goods Timeline

Comparing the offline and online customer experience for Amazon.com's payment methods (current and upcoming).

* Upcoming payment options

Explore - Customer journey

new customer - no defaults



Journey Map Payment After Checkout Scenarios

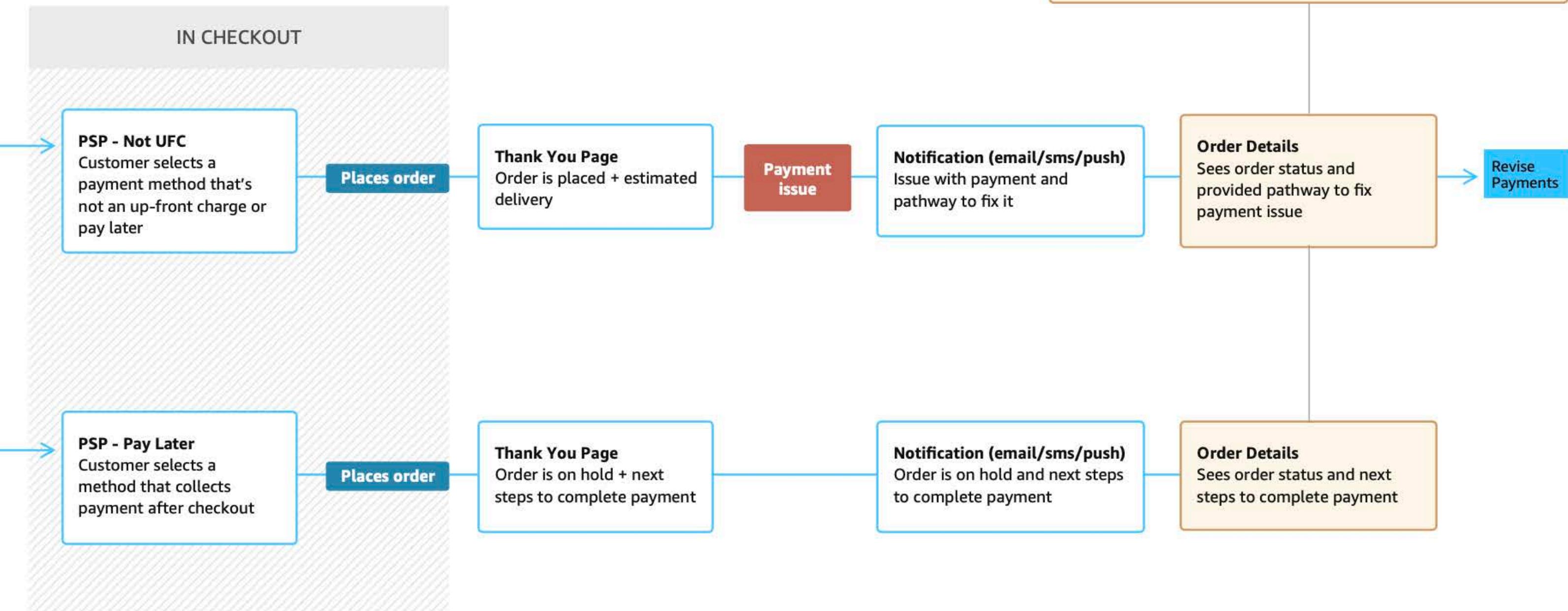
repeat customer -

Current methods fit 2 categories:



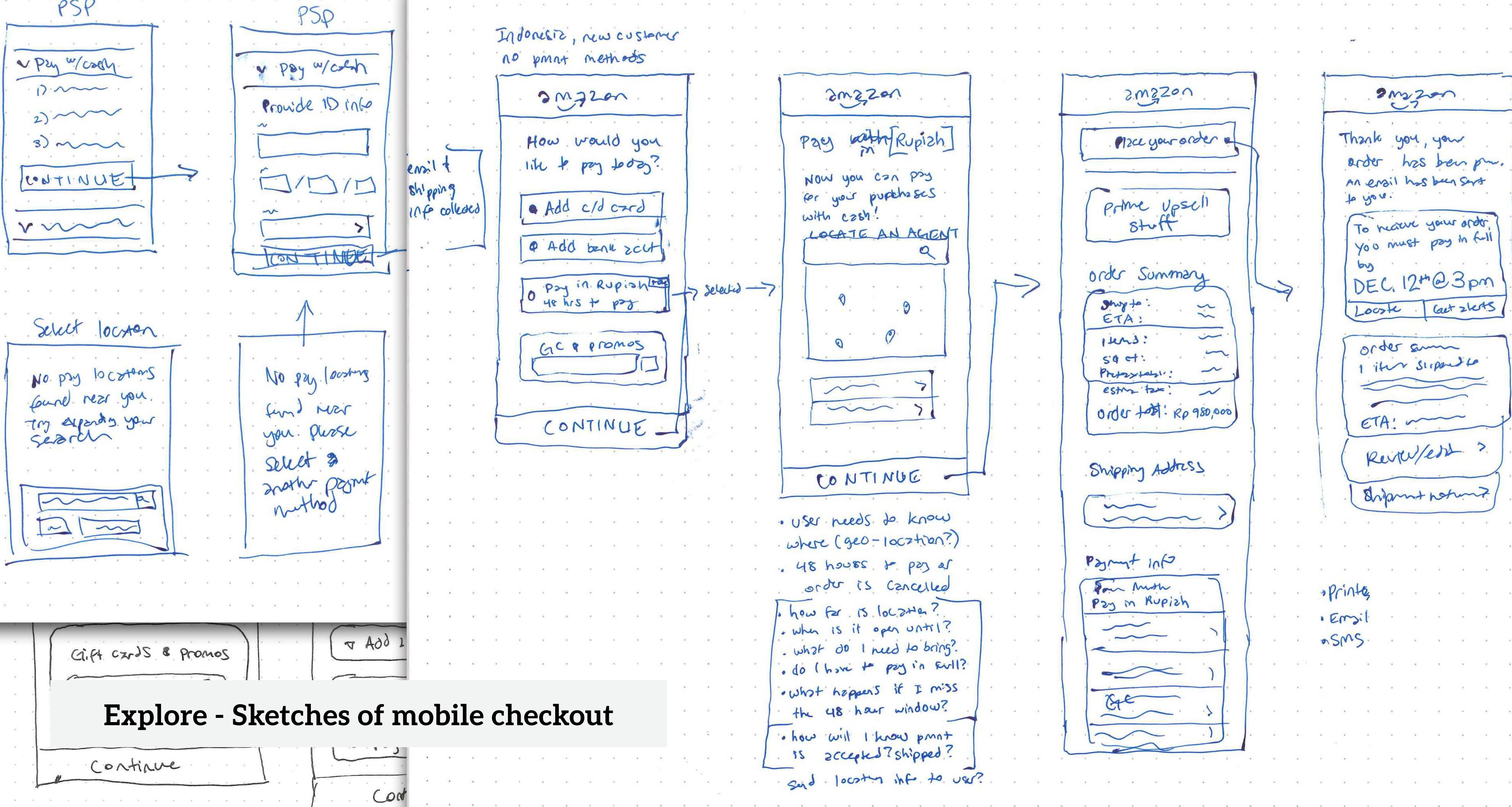
1. Problem with payment after checkout

e.g. Payment declines for credit card, bank transfer, MFA

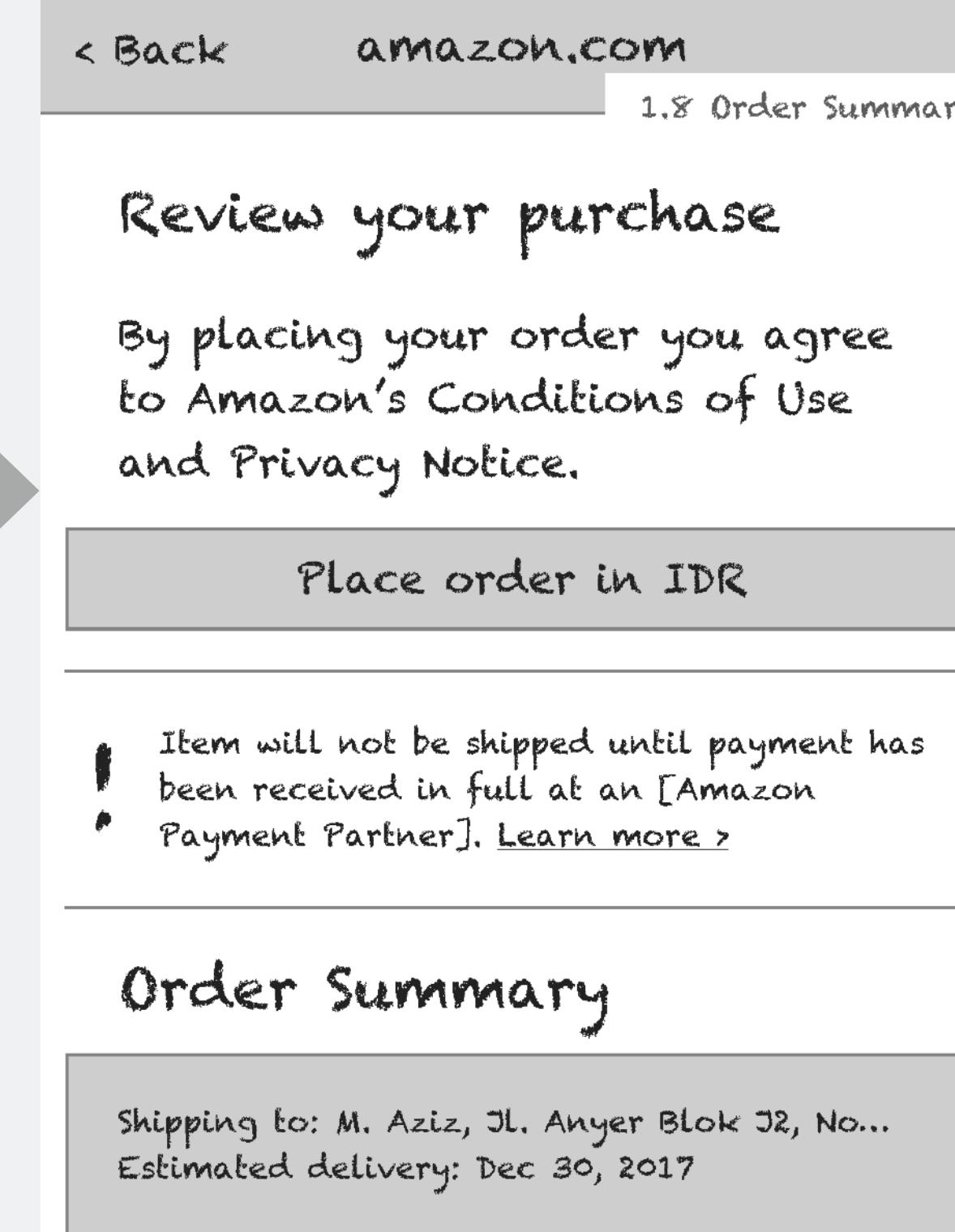
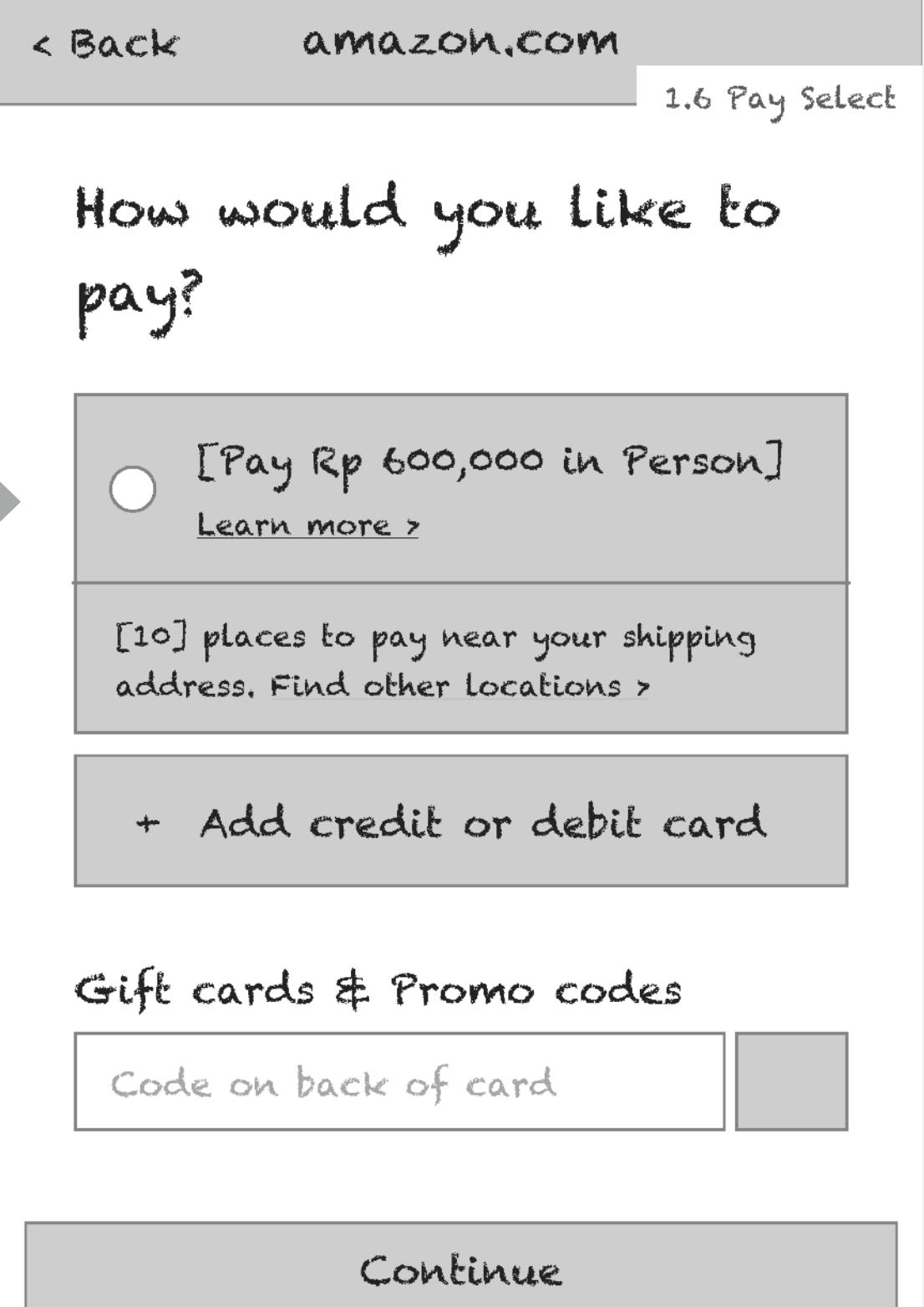
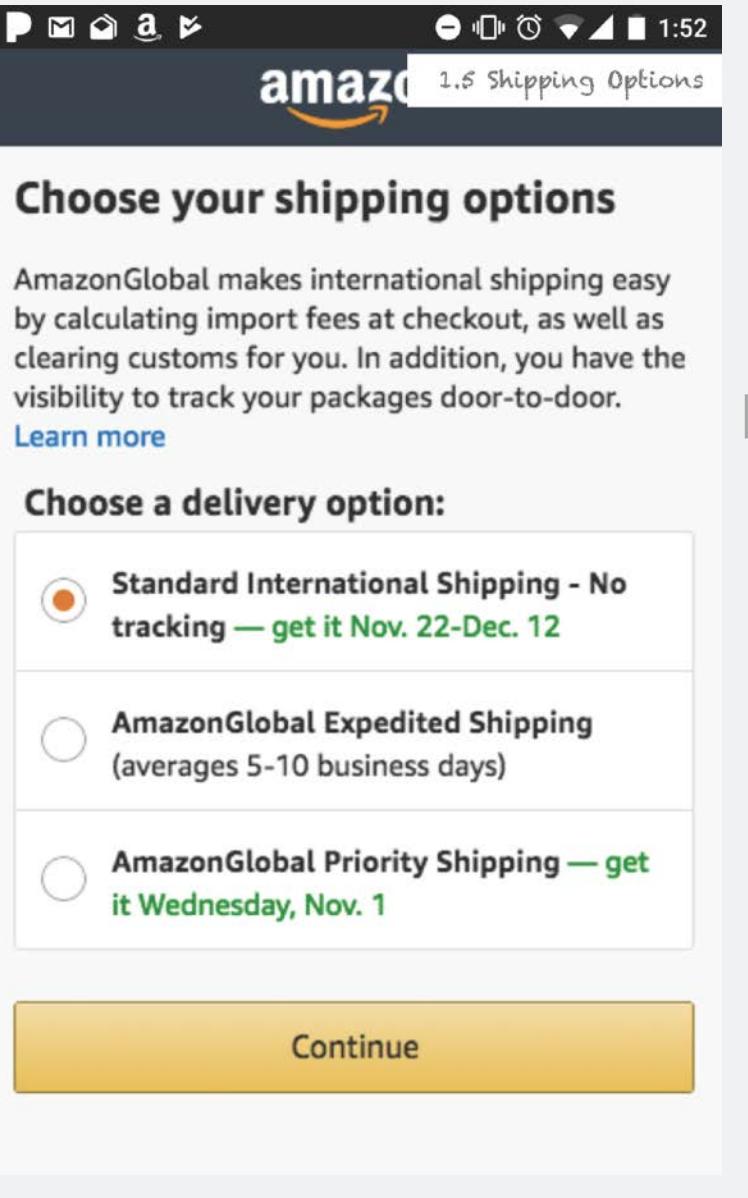
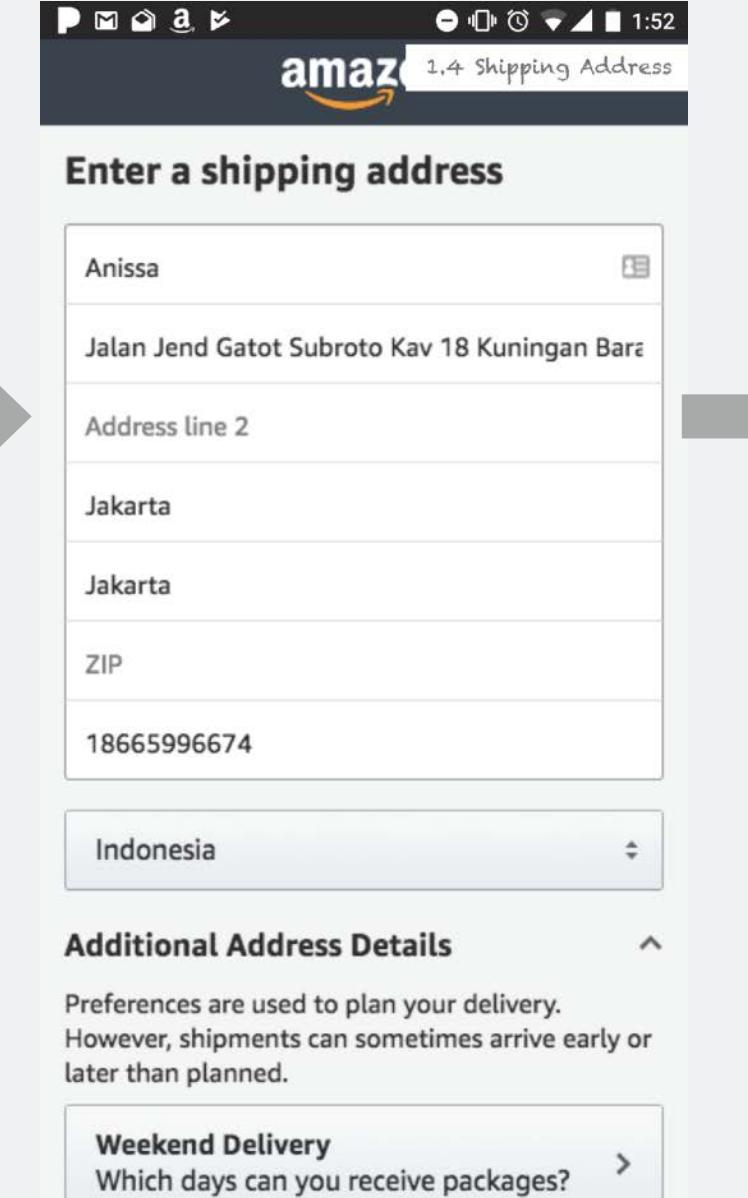
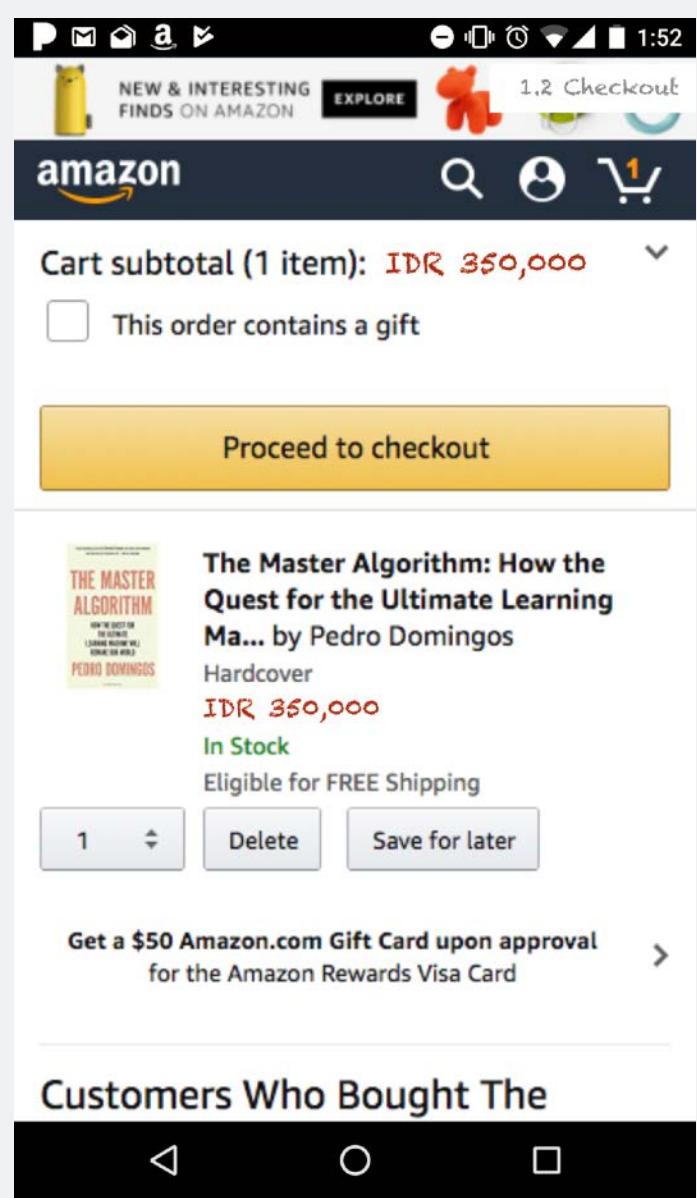


checkout user

Explore - Sketches of mobile checkout



Checkout



Post-checkout info

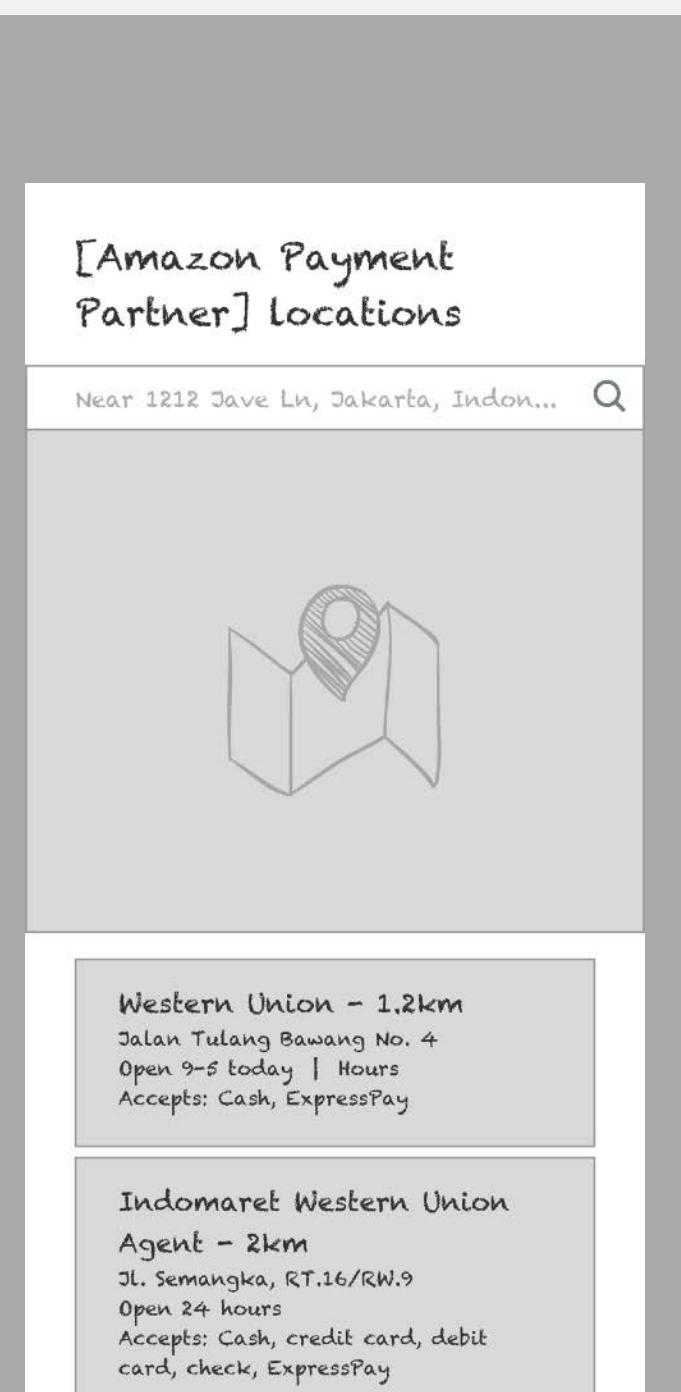


You'll need: a valid photo ID, [Pay ID], and enough cash to fully pay for the order.

How this works:

1. Receive a [Pay ID] after confirming your purchase.

2. We'll help you locate nearby [Amazon Payment Partner]s that accept multiple payment methods.



Create & iterate - Wireframes of mobile checkout

Applicable exchange rate

13,558.99 IDR = 1 USD
(includes all Amazon fees and charges)

Payment Information

BEST CHARACTER EVER

Create & iterate - Post-PRFAQ research

“It’s the best option for many, especially for those who **don’t have or don’t want to use** a credit card.” –

Adrianna (S. America, 2018)

“In my family, my daughter is the only one that has credit card. Me and my husband don’t have it, because **I am low tech.**” – (Asia, 2018)

“I would pay cash. It’s more comfortable, and I’m **more protected by not sharing private information** on my card.” – Enrique (N. America, 2019)

Field research
in 5 countries



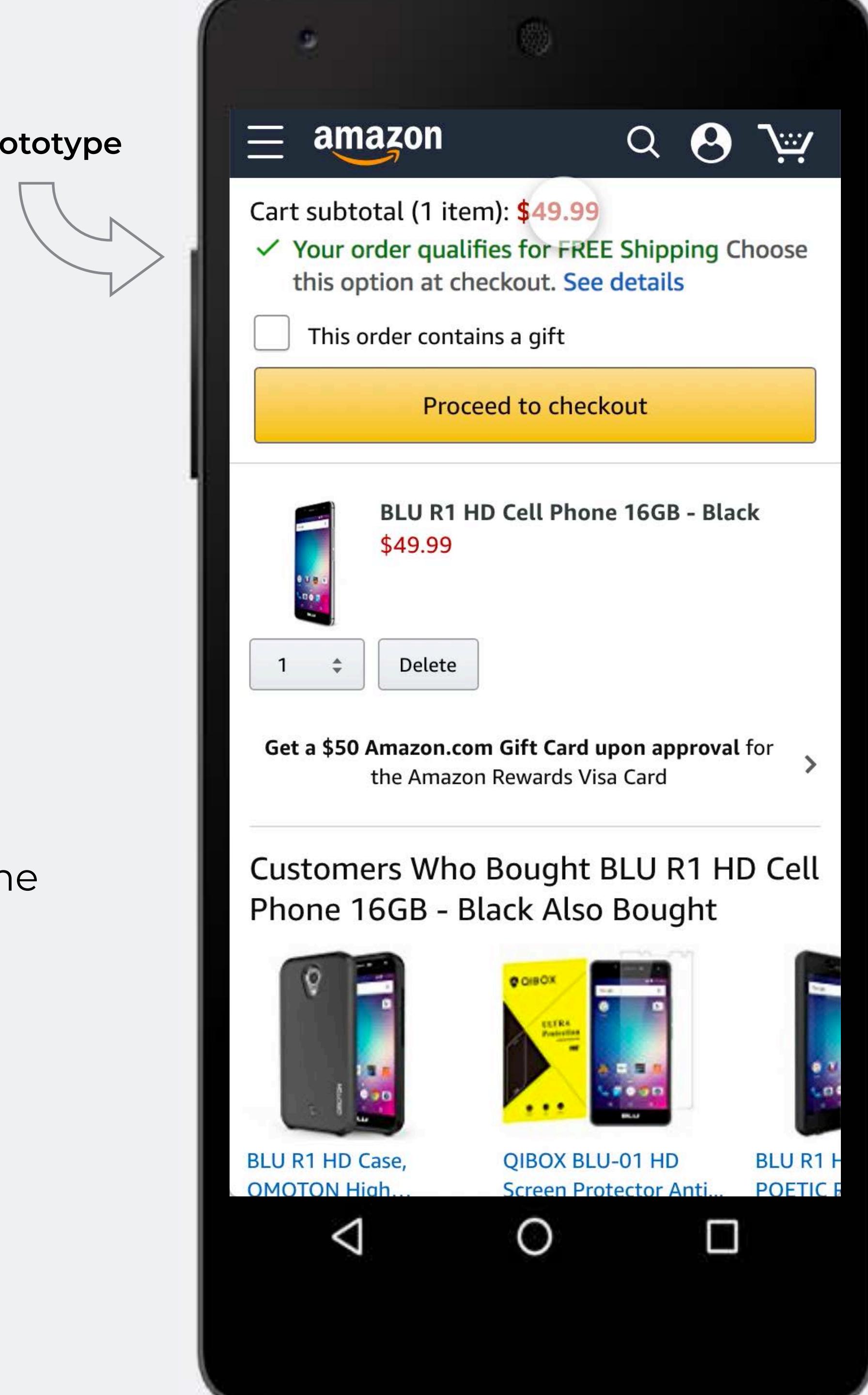
TL;DR NO ONE READS

2018 launch - P0 prototype

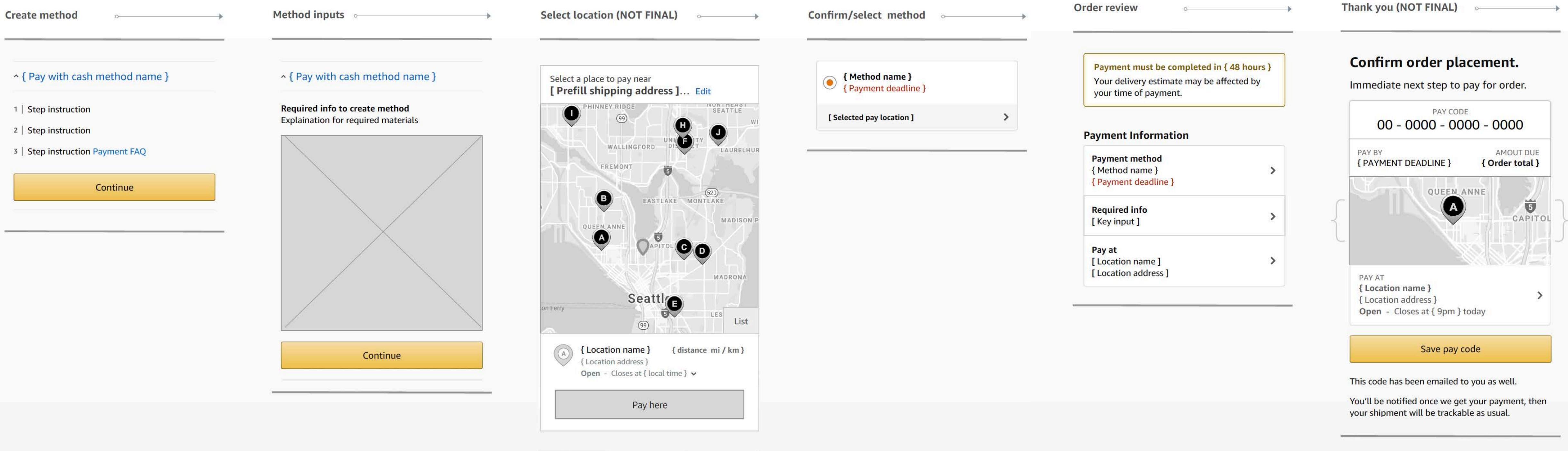
Create & iterate - Research takeaways

- ♦ No single name for this method worked—it needs to be tailored to each country
- ♦ Because of the complexity, more friction (registration steps) actually helped people better understand the method
- ♦ Customers that never used a method like this go through a steeper learning curve regardless of instructions
- ♦ Western Union is not an intuitive place to pay. ID regulation varies between countries, and reactions to it vary as well (some balk, some aren't bothered)
- ♦ Once they understand the method, most customers immediately want to know where to pay.

Usability in 6 countries



Build - Generic patterns for global use*



generic mobile paycode pattern

Elements specific to PayCode in checkout

Country specific variables:

- Method name
- Instructions
- Payment deadline
- Method requirements (ID/location)
- Post-checkout info hierarchy (map vs code)

{ } = country-specific variables
[] = user-defined variables

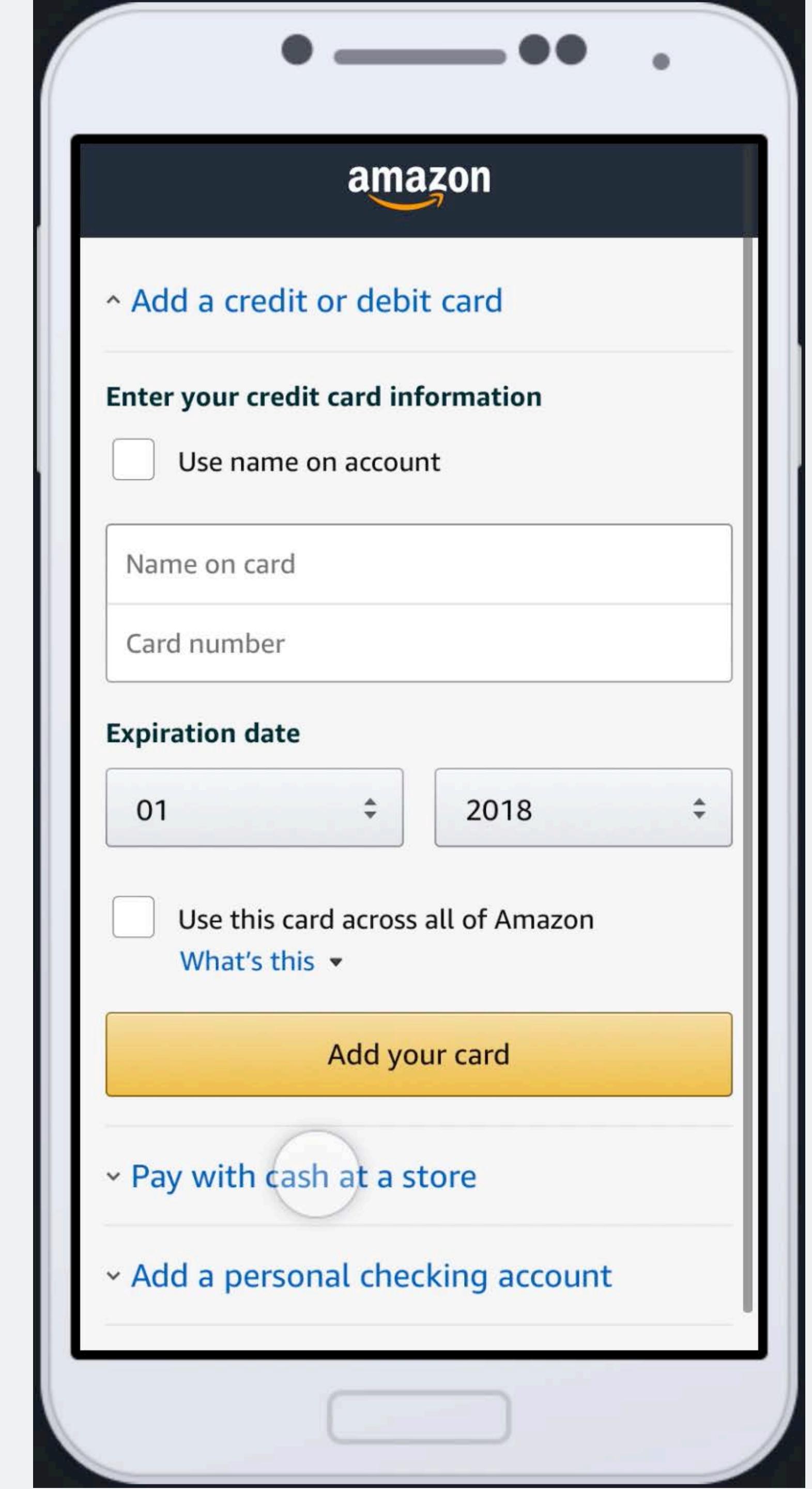
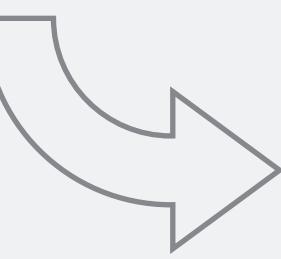
* See UX Specs for more

ROOM FOR IMPROVEMENT

Launch & learn

- ◆ Top-cited frustration after launch—difficulty finding the right pay location
- ◆ Reducing friction **decreased** pay code completion rates and **increased** calls to customer service
- ◆ The payment instructions (email and Your Orders section on Amazon) confused some, because we launched without a QR code
- ◆ The name “Use Amazon PayCode” worked in some countries, but caused confusion in many others
- ◆ There was an opportunity to improve post-checkout CX to boost PCR

P2 prototype



current cx pay after checkout

1.4 TYP - PayCode payment

The screenshot shows the Amazon mobile application interface. At the top, it says "Hello, N" and has a shopping cart icon with 0 items. Below the header is a search bar, a camera icon, and a microphone icon. The main content area displays a message: "Order reserved. Pay at a location using the code below." Below this is a box containing the Amazon logo, the text "PAYCODE 352-196-198", and payment details: "PAY BEFORE Mar 18, 19:30 ET" and "AMOUNT DUE USD 28.08". There are two buttons: "Save Amazon PayCode to phone" (yellow) and "Find a place to pay" (grey). At the bottom, under "Your order", it states: "1 item will be shipped to N at 333 BOREN AVE N, SEATTLE, WA 98109-3536, United States, by Amazon.com. Estimated delivery: Mar. 24, 2020 - Mar. 27, 2020".

1.5 Email notification

The email subject is "[Payment pending customer action]...". It starts with the Amazon logo and "Hello N," followed by "Payment Due". The body text reads: "Your order is reserved. Use the code below to pay for your order at a participating location by: 18 Mar 2020, 19:30 (ET)". Below this is a "PayCode Details" section with the code "352-196-198" and expiration "18 Mar 2020, 19:30 (ET)". It also shows the "AMOUNT DUE \$ 28.08". Under "How to pay for your order", there are three steps: 1. Visit a participating location, 2. Bring your PayCode 352-196-198 and your ID card. The name on this ID should match the name you provided on Amazon. 3. Pay for your order in cash. Your order will be shipped after the payment is confirmed. At the bottom, it says "We hope to see you again soon. Thank you."

1.6 Your orders - Order Details

The screenshot shows the "Your Orders" section of the Amazon mobile app. It displays order details: "Order date Mar 16, 2020", "Order # 113-2604046-4990659", and "Order total \$28.08 (1 item)". Below this is a "Shipment details" section for an "Art 101 142-Piece Wood Art Set" priced at "\$25.50". A red alert box in the center says "Your payment is expected" and provides instructions: "Use this PayCode to pay for your order at a location near you before MAR 18, 23:30 GMT : 352-196-198." It also includes a "Find Western Union Locations" link.

Amazon PayCode, JP CVS, Brazil Boletos

A If payment is due after the order is placed, we direct customers to YO to inform them and give secure location to retrieve their payment information.

- 1) No barcode/QR code
- 2) Email is not built to original UX proposal
- 3) Users are directed to order details, which has payment details crammed into alert
- 4) "Find locations" link leads to Western Union location search tool (away from Amazon)

Proposed CX P1 Payment Due (Pay Later Methods)

2.7 Your Orders

A

2.8 Lexical Tracker - NOT BUILT YET

A

2.9 Order Details

A

A Payment status string (3-4 words)

EMAIL



Hi Anissa, remember to pay for your order before :

Monday, April 1 by 9:00 PM

Take this code to pay at [any OXXO](#).

PAY BY	AMOUNT DUE
28 MAR, 9:00 PM EST	\$579.00
PAY CODE	
76 - 3454 - 4354	
Find a place to pay	

Pay instructions

Tell the cashier you're paying an Amazon PayCode

Show your code

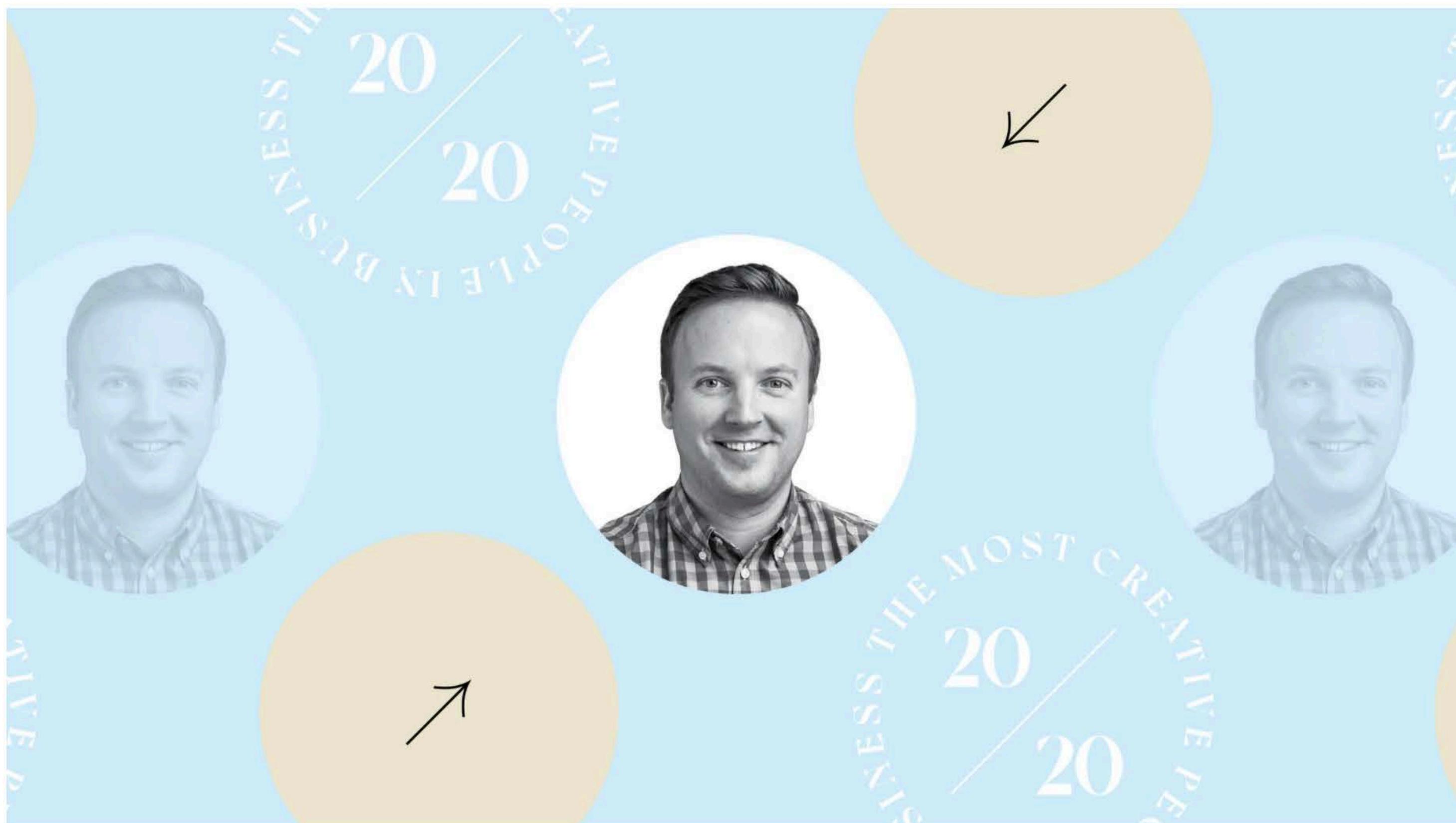
Pay the amount due

Order will ship after payment. If payment isn't received in time, order will be canceled.

08-04-20

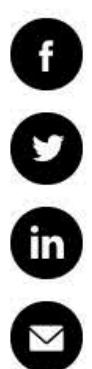
This Amazon exec figured out a way for customers to use cash

For enabling Americans without a debit or credit card to shop on Amazon, Ben Volk is one of Fast Company's Most Creative People in Business for 2020.



In a very cool surprise, we ended up getting recognition by Fast Company for giving more people payment accessibility to online shopping, especially during COVID-19 outbreak.

BY AINSLEY HARRIS 1 MINUTE READ



MOST CREATIVE PEOPLE

BEN VOLK

FEATURED VIDEO

For Americans without a debit or credit card, it's nearly impossible to shop online. Amazon's Ben Volk has devised a way for the company