



# Amazon PayCode

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Senior UX Designer

KICK ASS AND TAKE NAMES

We Design  
Payment Experiences



We Conduct  
Payments Research



We Support  
PXBR



# Team tenants

- ⌘ Empower customers that want to make deliberate financial choices on their terms
- ⌘ Respect customer privacy—enable them to define their level of connection with Amazon
- ⌘ Build trust with customers through authentic relationships
- ⌘ Offer transparency in how customers financially engage with us.
- ⌘ Communicate our dedication to the above by creating a cohesive experience.

TO SKETCH OR NOT TO SKETCH, THAT IS THE QUESTION

# Process

- ❖ Understanding payment space
- ❖ Refining customer problem
- ❖ Research and building CX
- ❖ Results and expansion

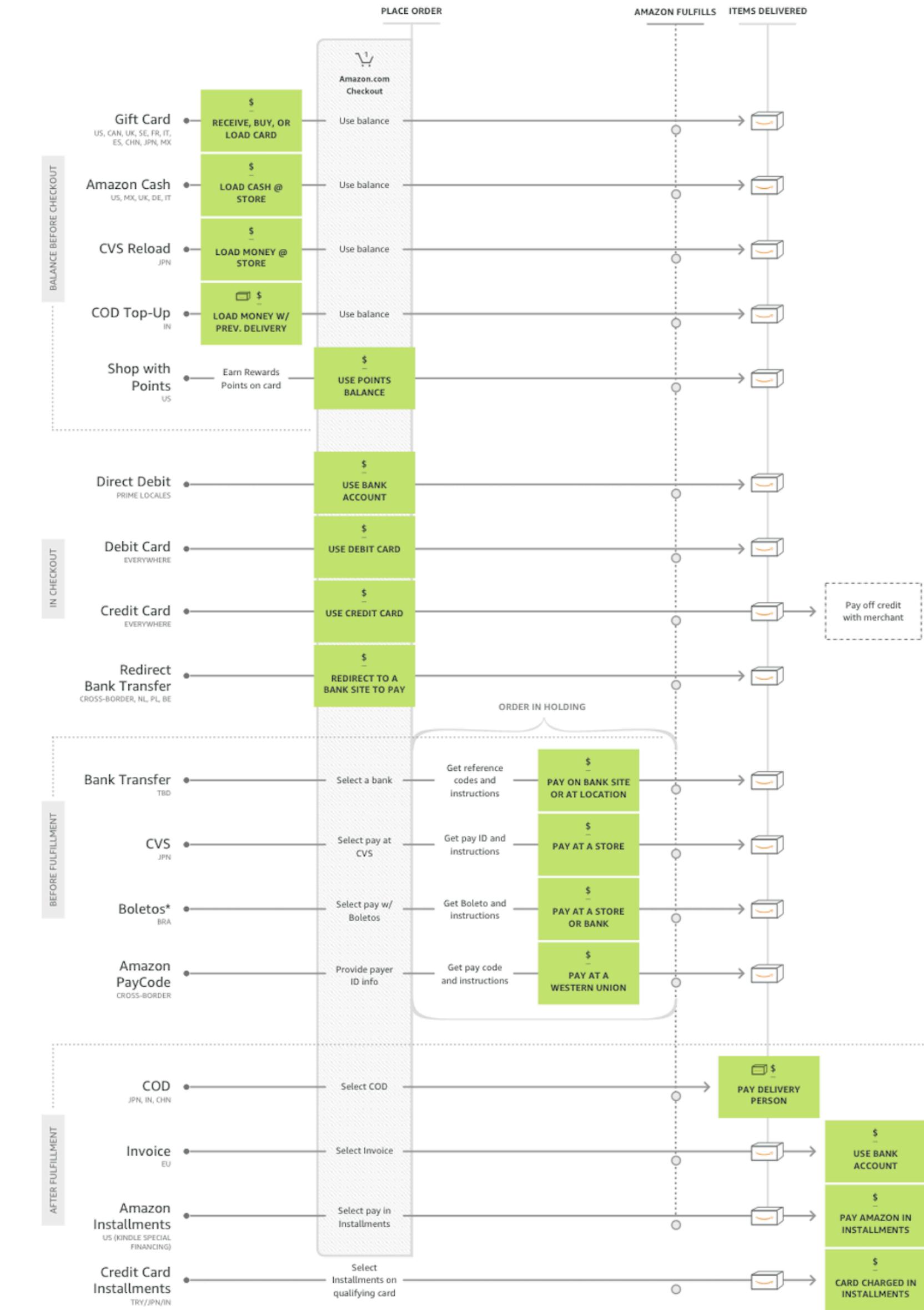
AKA UNTANGLING A HUNDRED HEADPHONE WIRES

# Understanding the payment space

# Mapping all methods

This simplified chart took a lot of legwork to get to. Payments was a mostly engineering and PM-driven team with limited documentation of the API and back-end before 2015.

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



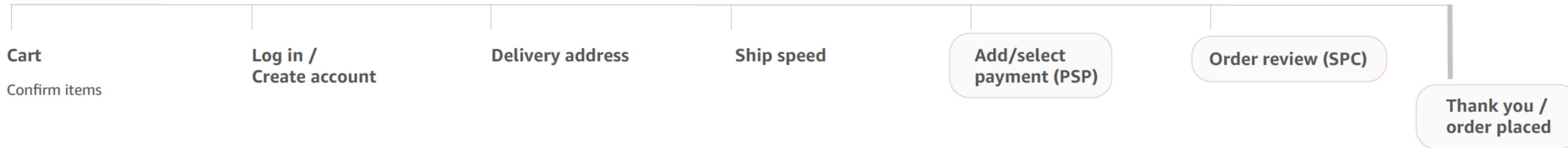
Payment Methods : Retail Goods Timeline

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

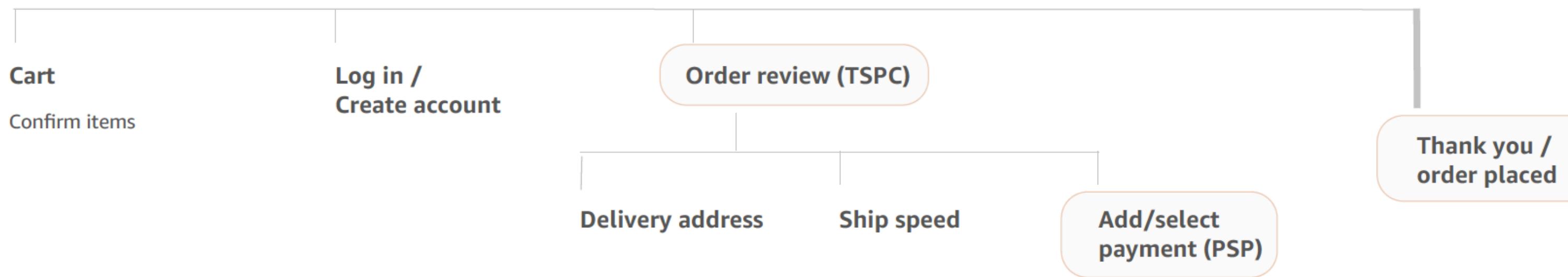
\* Upcoming payment options



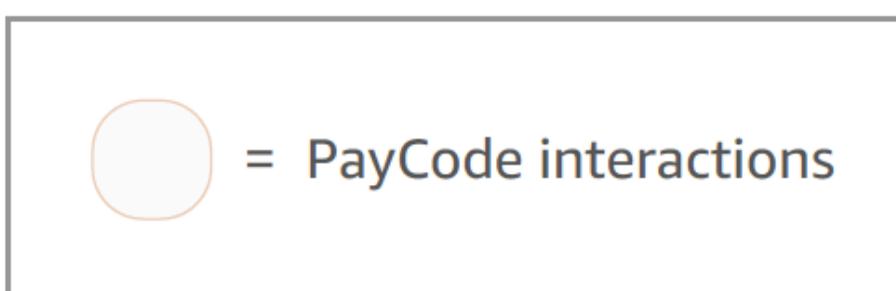
## new customer - no defaults



## repeat customer - saved defaults



## checkout user flows



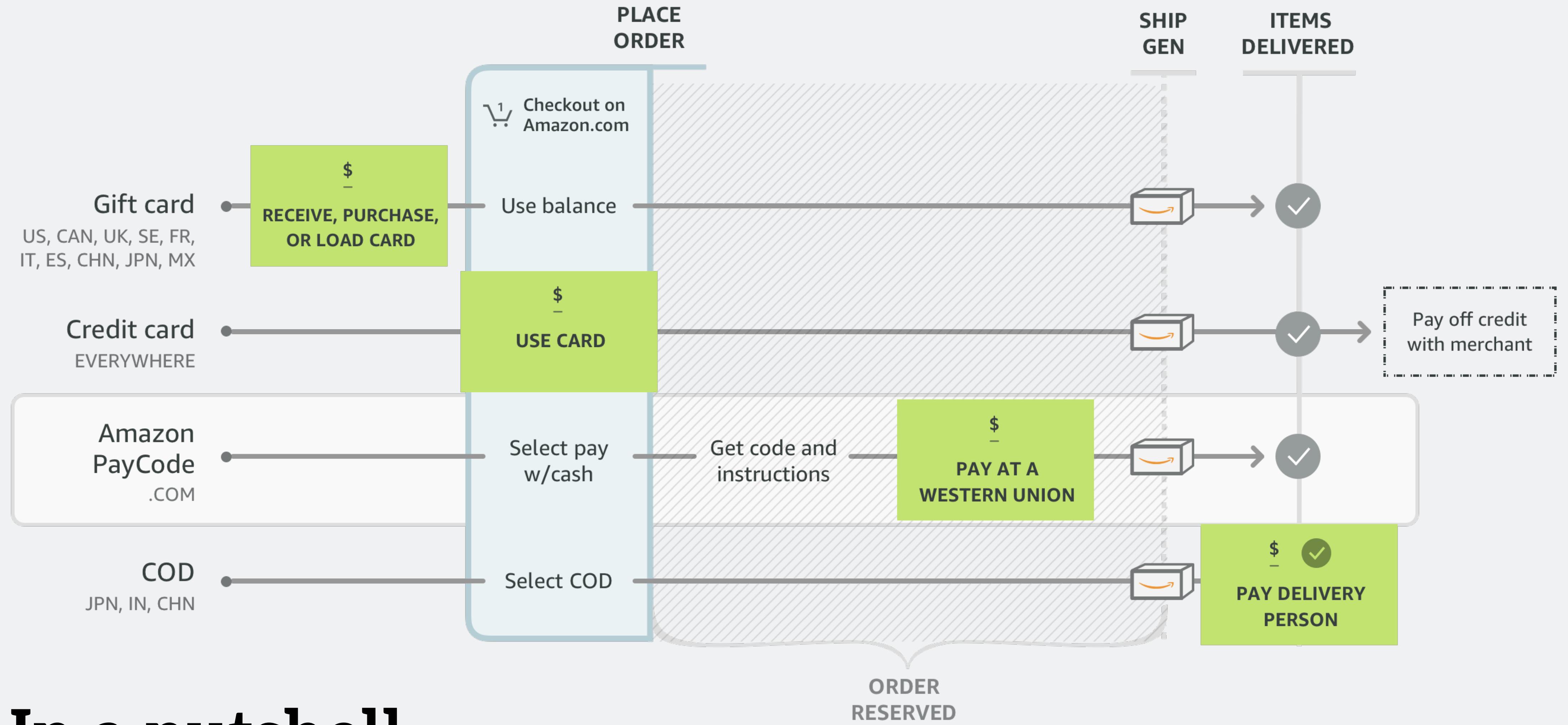
**PRFAQ - Initial sketches of customer journey**

KEEP IT SIMPLE, SUGAR

# Refining customer problem

CUSTOMER PROBLEM

**How can international, cash-preferring  
customers on amazon.com pay in cash?**



# In a nutshell

Place your order, get a code, use that code to pay at a physical location.

BUY ONLINE, PAY OFFLINE?!?!

## Reactions from (former) Seattle friends

“Why wouldn’t I just use a credit card?”

“Who carries cash anymore?”

“Why wouldn’t I just go to the store and buy the thing in that case?”

BUY ONLINE, PAY OFFLINE.

## Reactions from international 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)

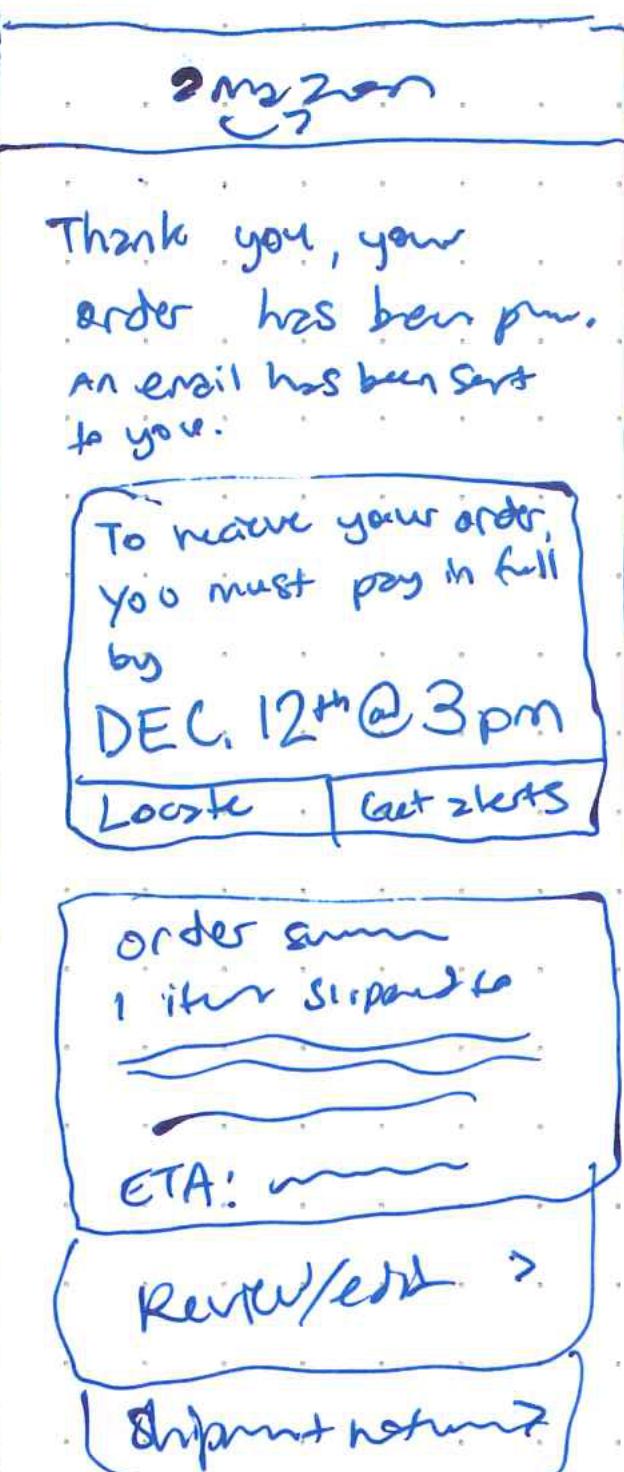
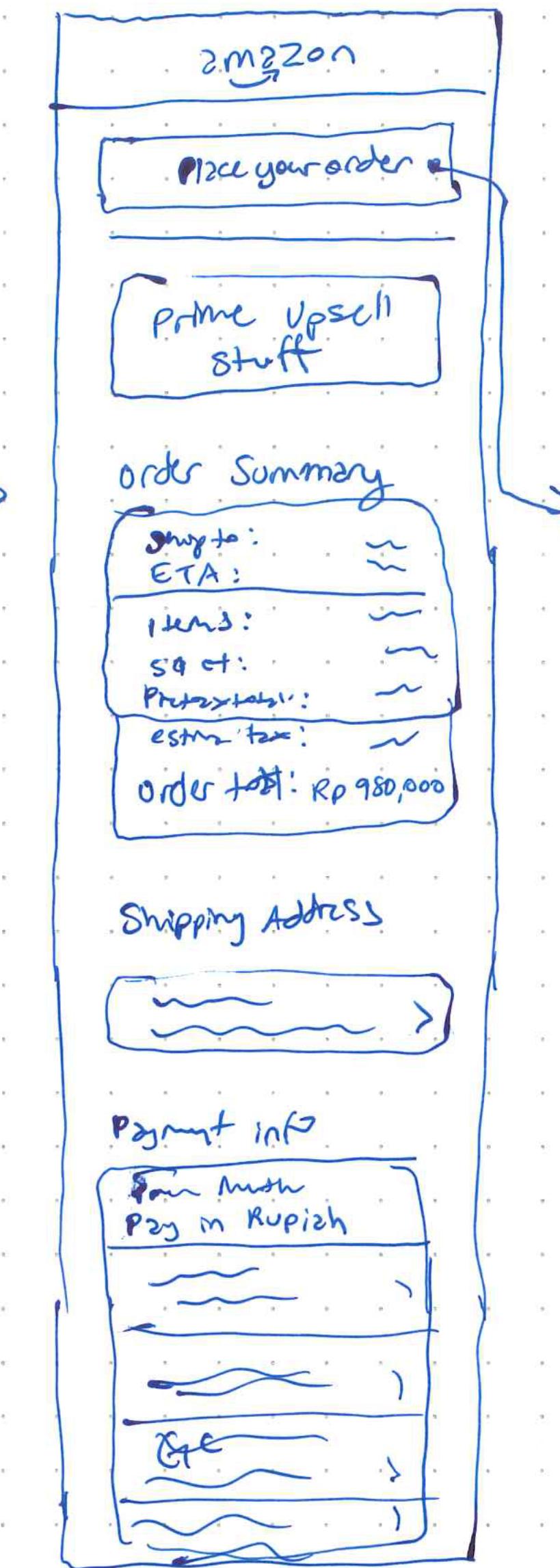
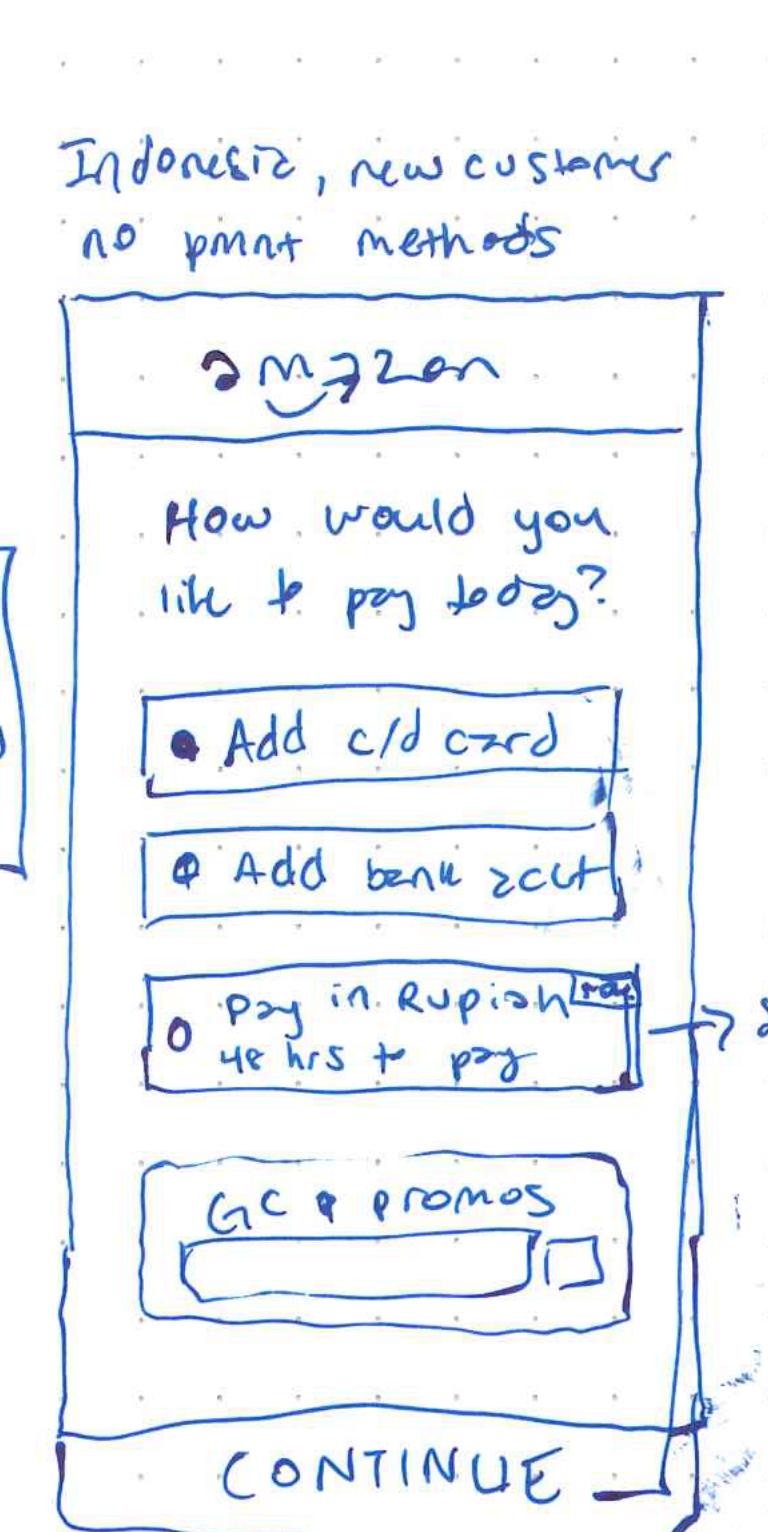
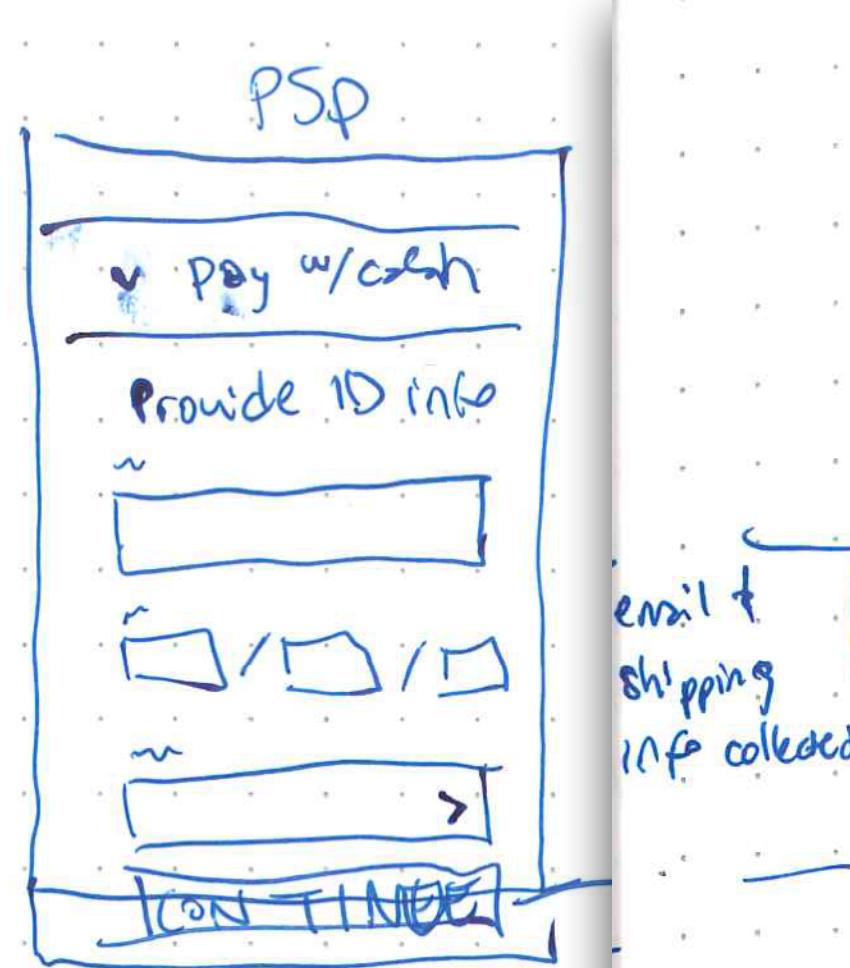
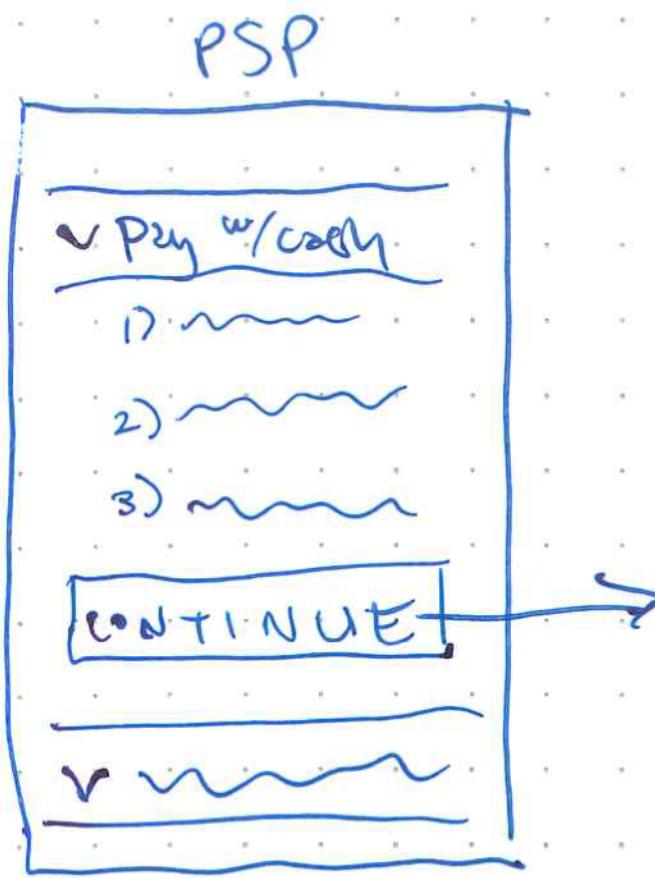
**Simple right?**

PENDING NAME FOR A HIPSTER BAR

# Constraints & Challenges



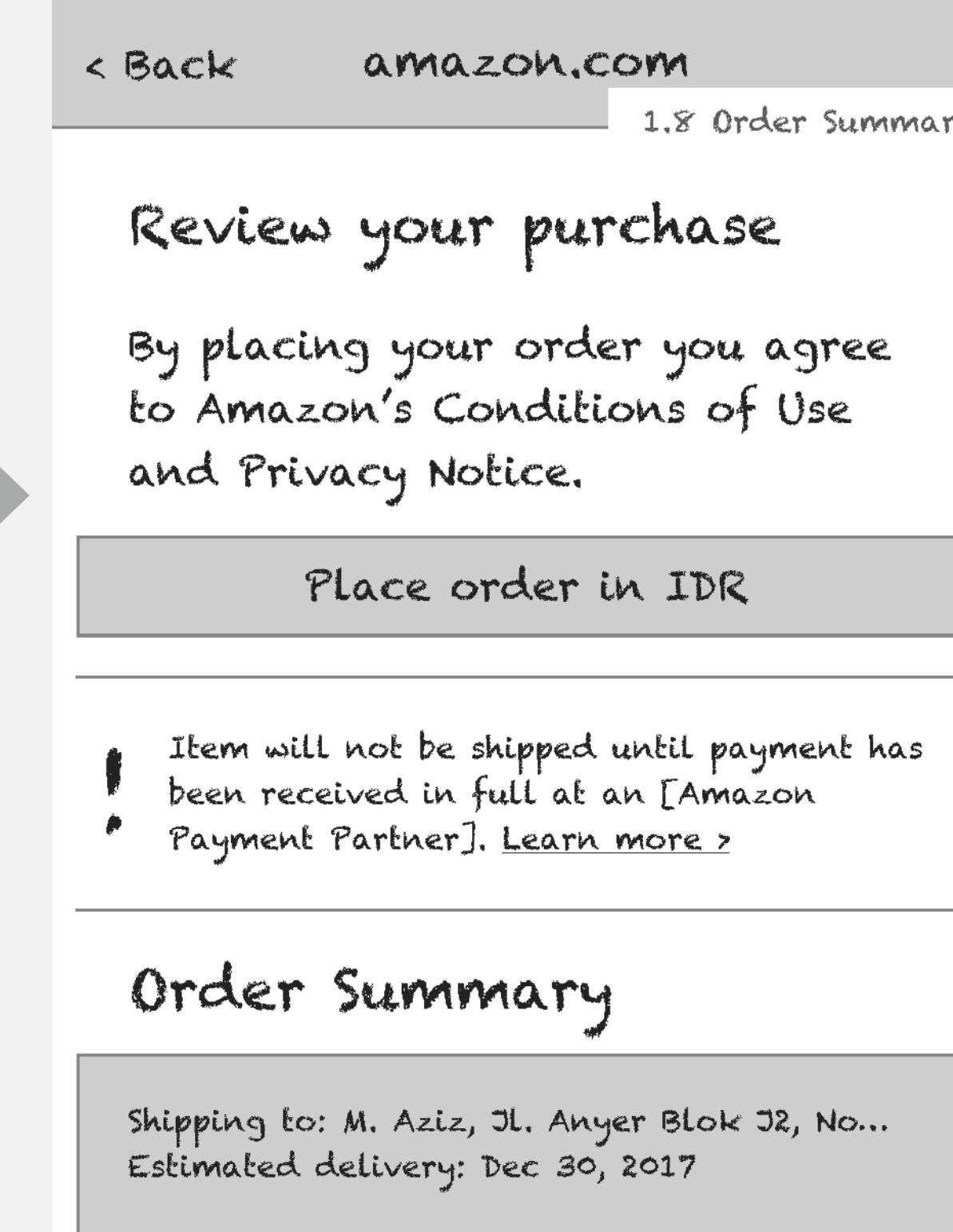
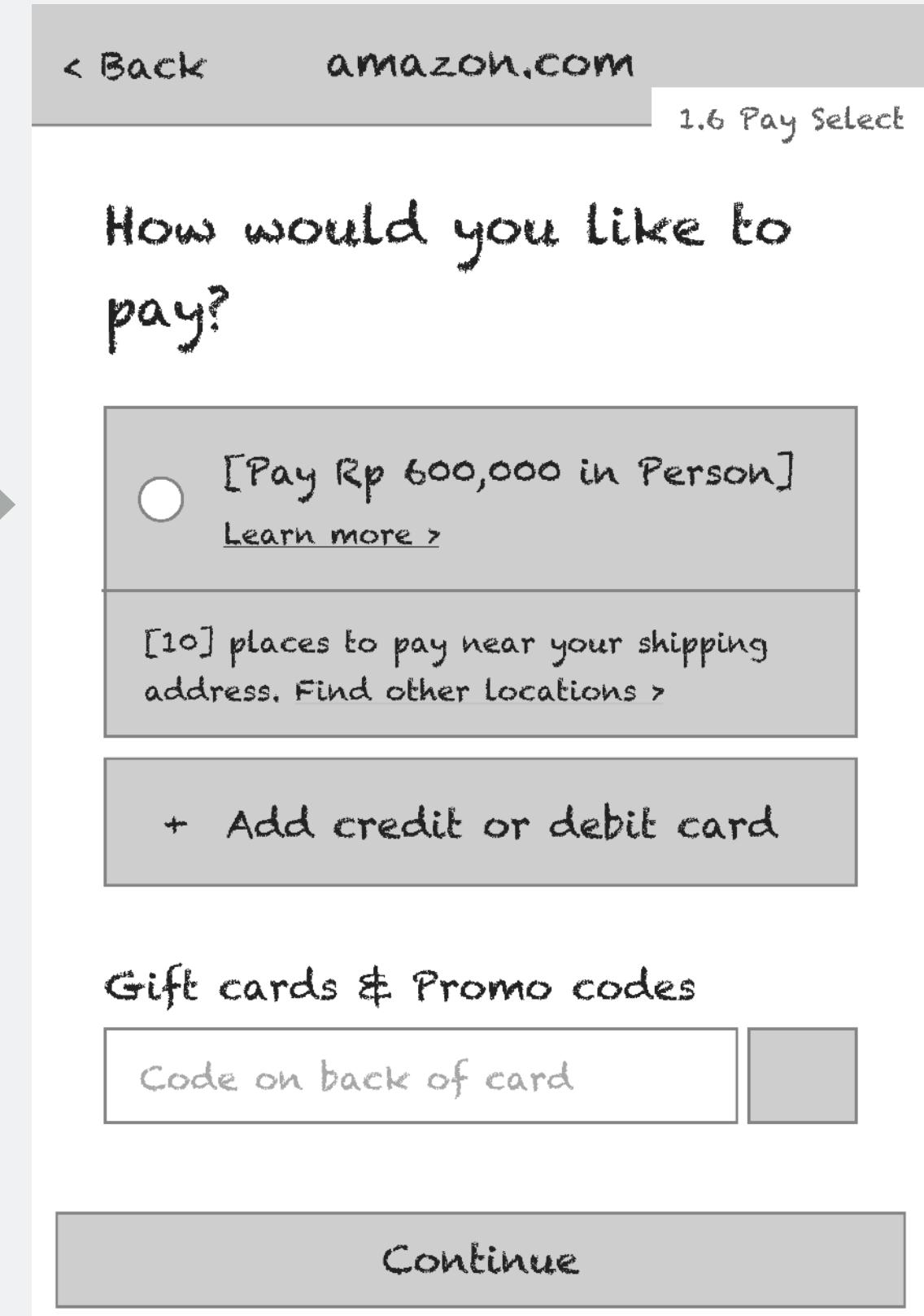
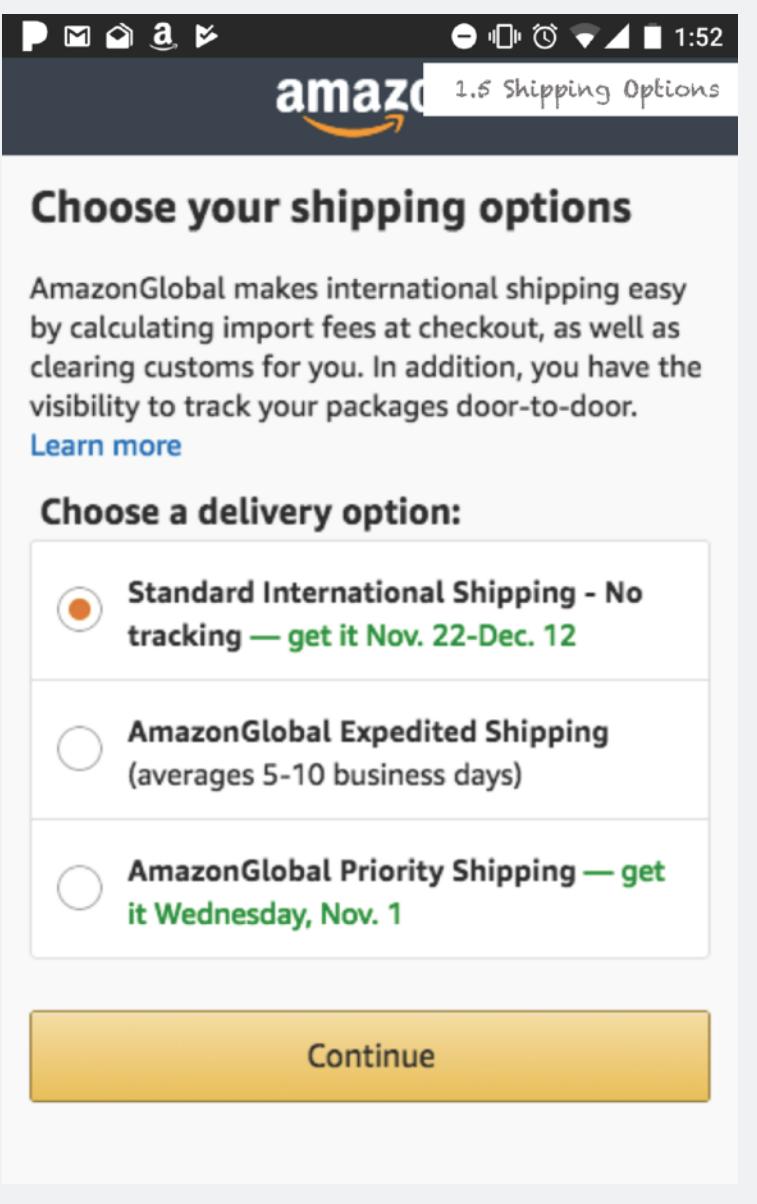
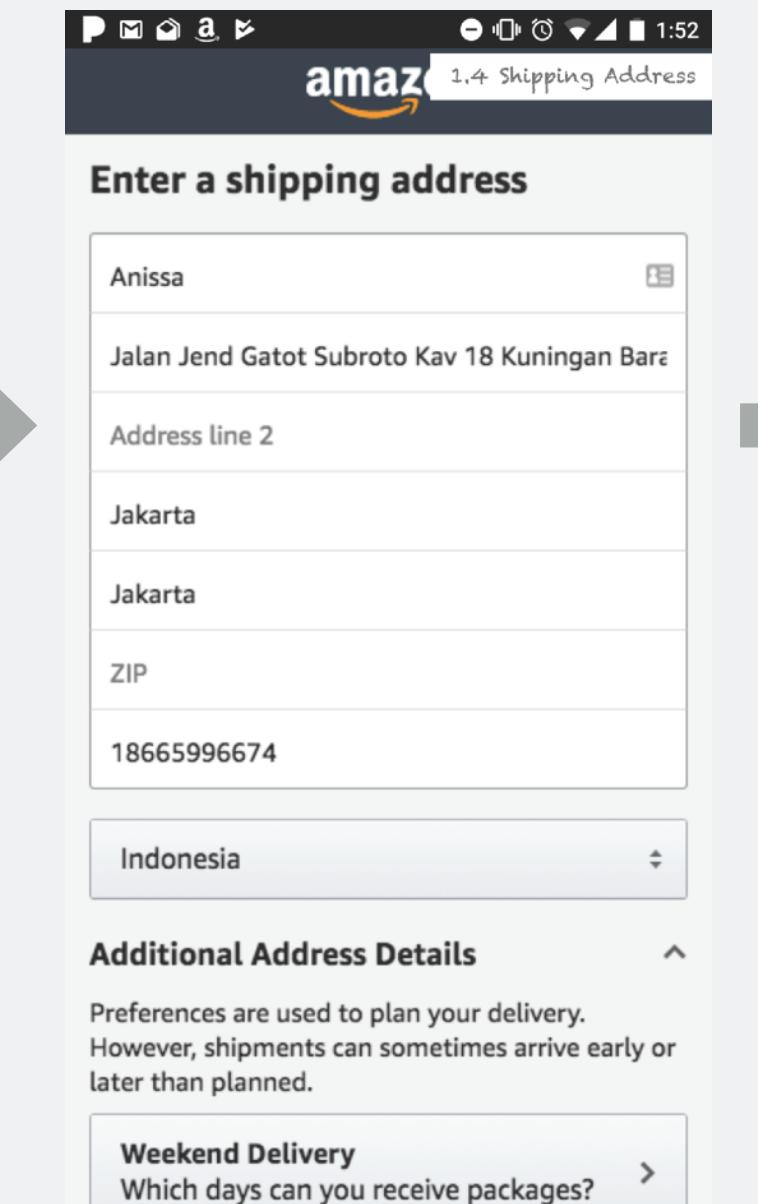
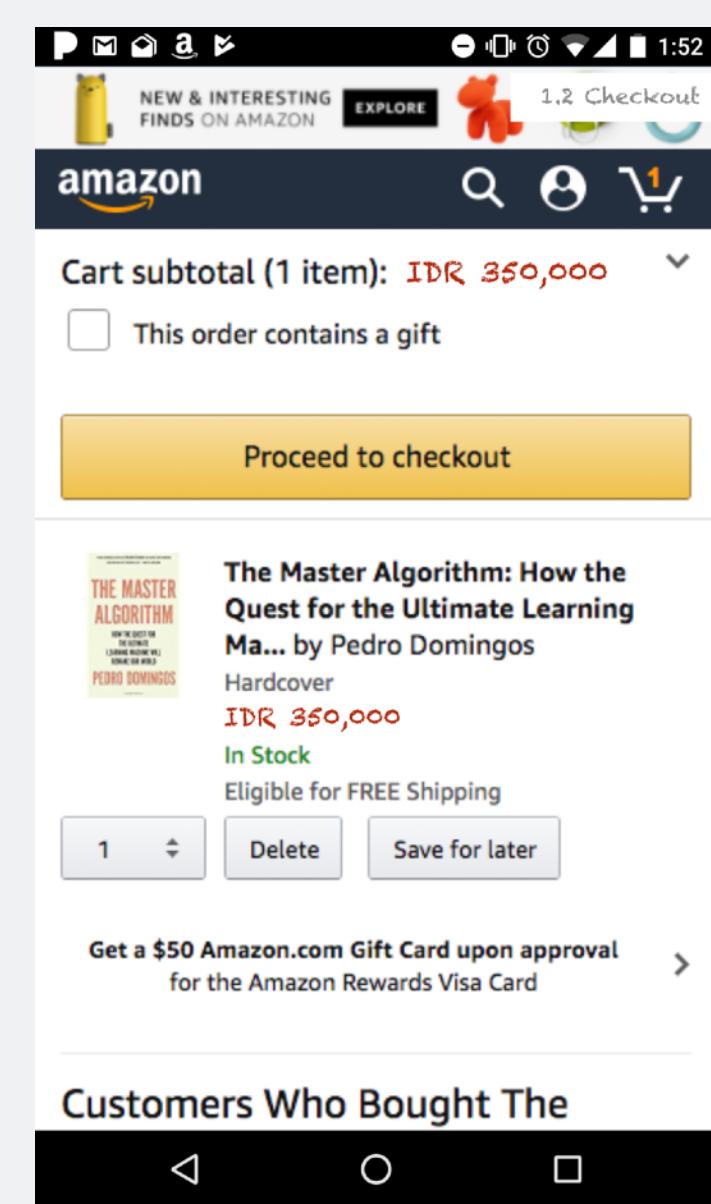
- **Lack of lead time for UX**—development was already building ahead of design and asking for final UI designs to work with
- **Critical decisions already made without research**—we already signed a deal with a payment processor that was not intuitive to the regions we would launch in (though there were plans to onboard future ones). This meant transactions would be treated as a money transfer, and we were legally required to collect ID info, adding significant friction.
- **High variability in payment method's experience**—existing CX for this kind of cash method tends to be quite different from country to country, unlike credit card
- **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



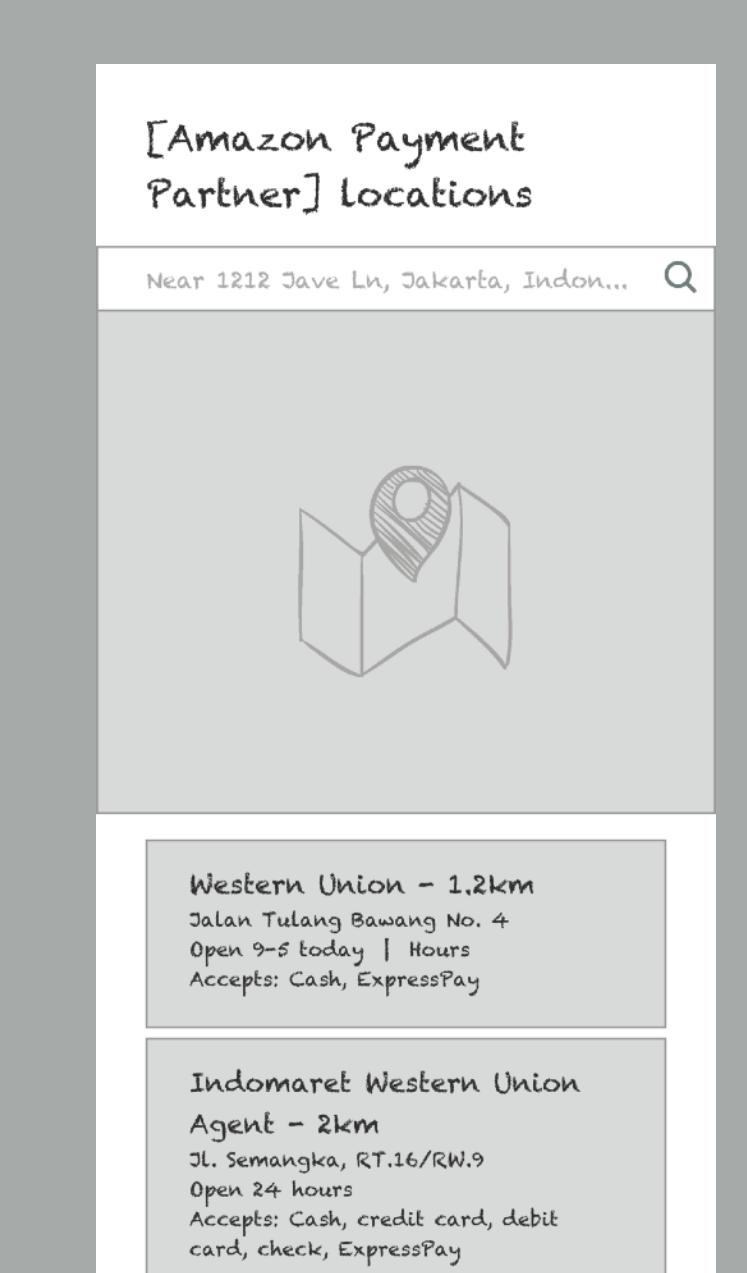
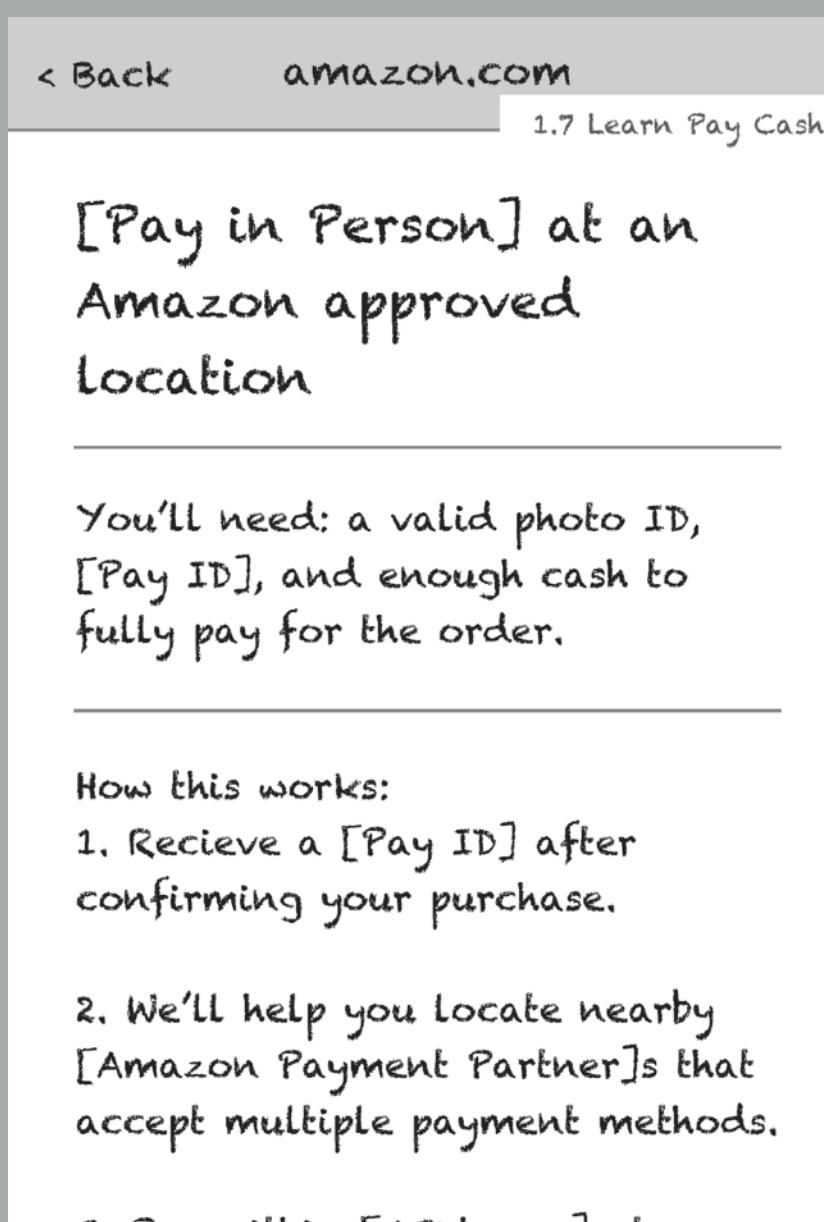
- user needs to know where (geo-location?)
- 48 hours + pay or order is cancelled
- how far is location?
- when is it open until?
- what do I need to bring?
- do I have to pay in full?
- what happens if I miss the 48 hour window?
- how will I know pmnt is accepted? shipped?
- send location info to user?

- Prints
- Email
- SMS

# Checkout



# Info screens



# PRFAQ - Initial sketches of customer journey

SENSE & USABILITY

# Research and Building CX

BEST CHARACTER EVER

# The research

**FIELD**

2017	Asia
2018	S. America
2018	Asia
2018	Asia
2018	Asia

**USABILITY**

2018	Asia	Paper Prototype
2018	Asia	Paper Prototype
2018	Asia	Paper Prototype
2018	US	Name Test
2018	Asia	Prod CX

**WE MUST**

**DO RESEARCH**

intergenerators



## FINDING 1

**Collecting ID info varies between countries.  
Some balk, some aren't bothered.**

## WE TRIED

Different ID requirements in different countries,  
as per regulation

## TAKEAWAY

*While regulation dictated the need to collect ID info, knowing what info was particularly sensitive helped us push back on certain requirements.*

## FINDING 2

**Customers that have never used a method like this go through a steeper learning curve.**

## WE TRIED

6 different variations in different locations

## TAKEAWAY

*Explicit instructions will only take us so far. There's a conversation that needs to happen before customers are in checkout (marketing and payment acceptance awareness).*

## FINDING 3

**No one name for this method worked.  
It needs to be tailored per country.**

## WE TRIED

15 different names

## TAKEAWAY

*Usability to refine name and directions helps address the unique pain points we found in different countries. The consistent best we saw was "Pay cash at a store."*

## FINDING 4

**Creating more friction actually helped people understand the method enough to proceed.**

## WE TRIED

A high friction vs low friction flow in one Asian country, then measure payer conversion in prod checkout

## TAKEAWAY

*Removing friction can be detrimental to a new experience, especially one with many complexities and stipulations. For locations that are unfamiliar with this method, we needed to step out instructions from action, to give them time to process info.*

## FINDING 5

**Once they understand the method, most customers immediately want to know where to pay.**

## WE TRIED

Location search in checkout versus outside of checkout

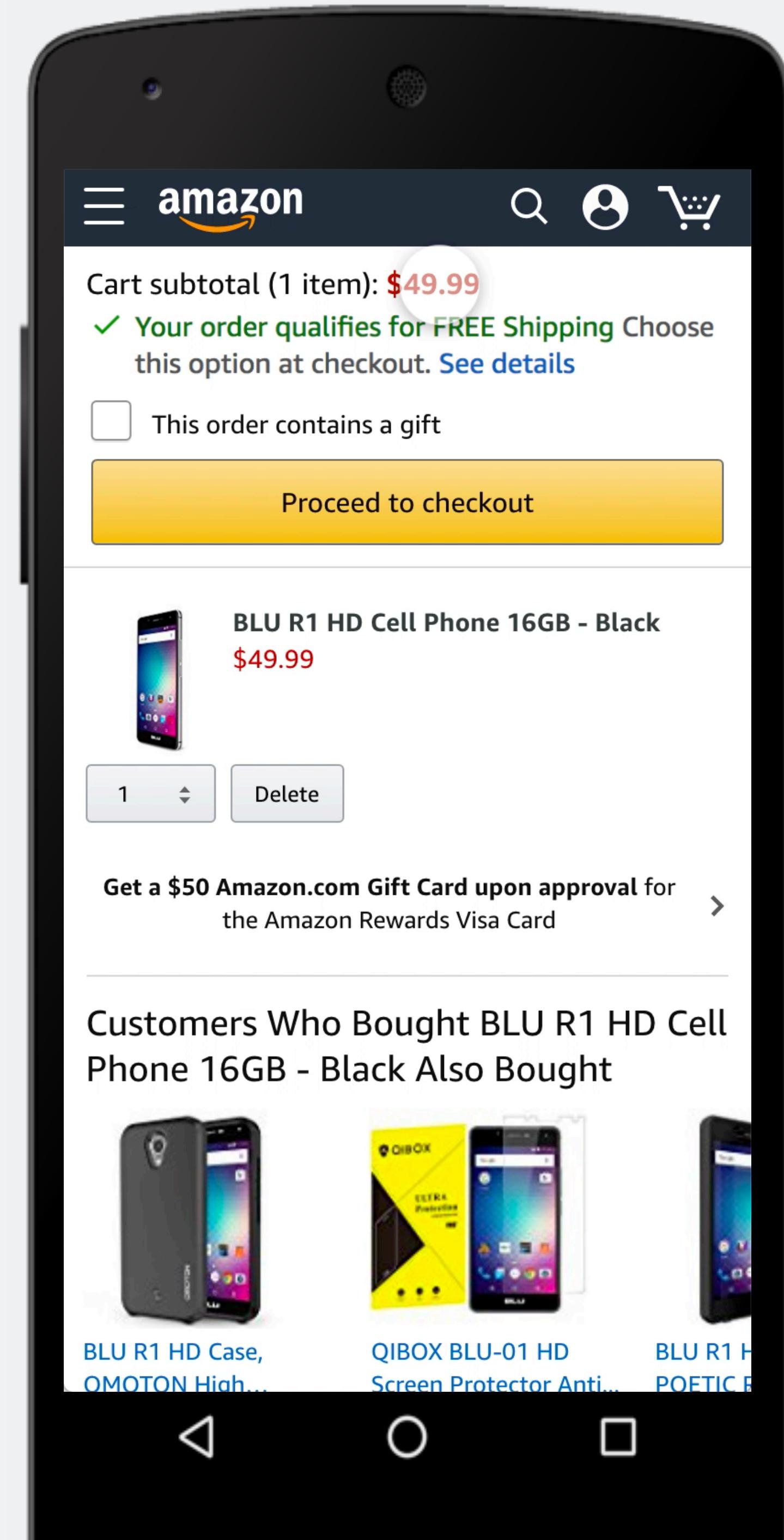
## TAKEAWAY

*Invest in building an internal locator tool to show participating locations in checkout, especially as we onboard other processors.*

THE THINGS DESIGNERS ALREADY KNOW

## **Some other fun stuff from usability**

- ❖ No one reads
- ❖ People immediately interact with a form even if they don't fully understand it
- ❖ Even the slightest mistranslation will massively derail participants
- ❖ Nobody clicks "Learn more" even if they want to learn more
- ❖ No one reads



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# Video - P0 Checkout CX

Q4 2018 LAUNCH

New customer

Shopping on MWeb

Malaysia

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# After Checkout

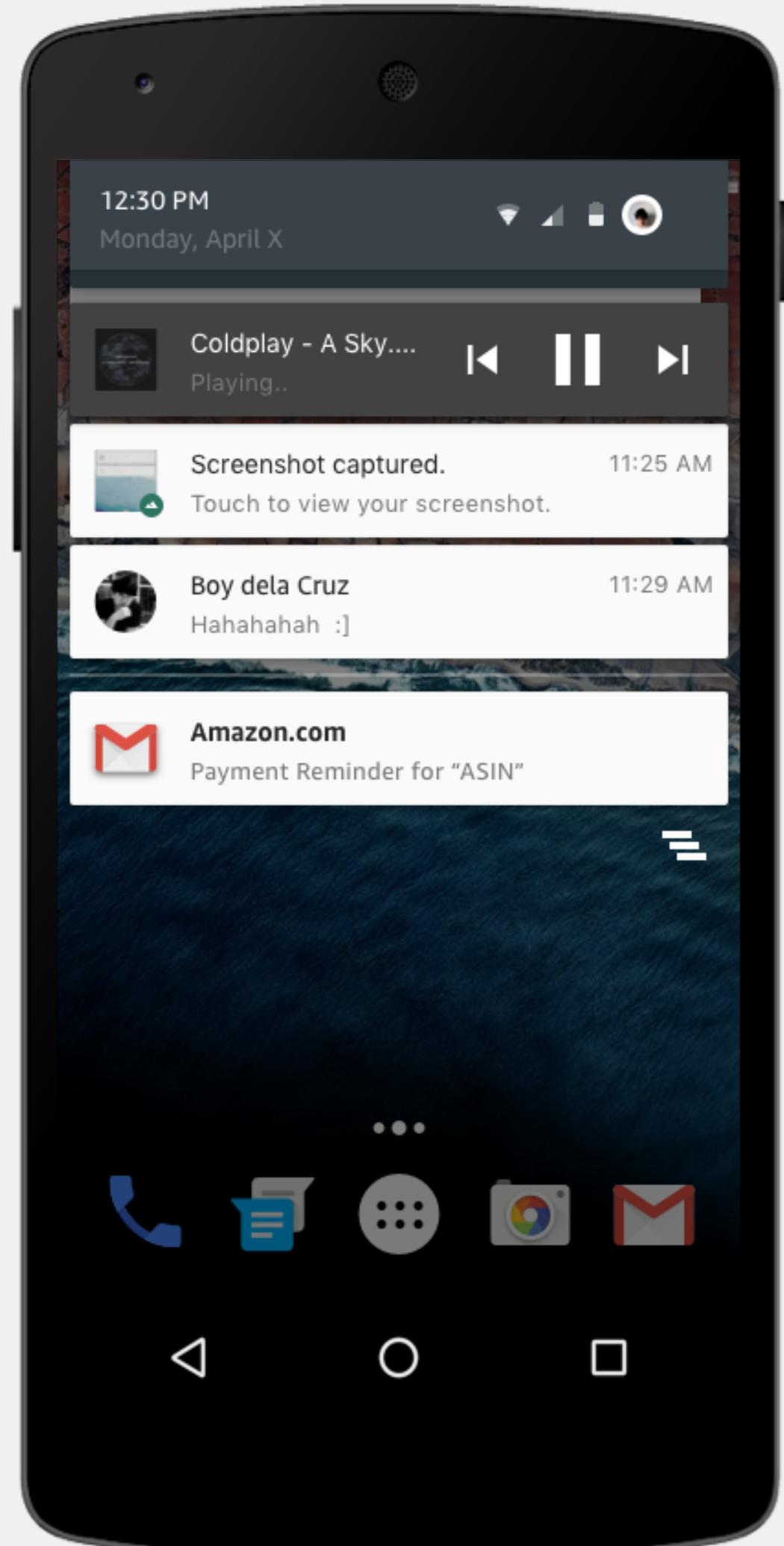
Code to pay

Where to pay

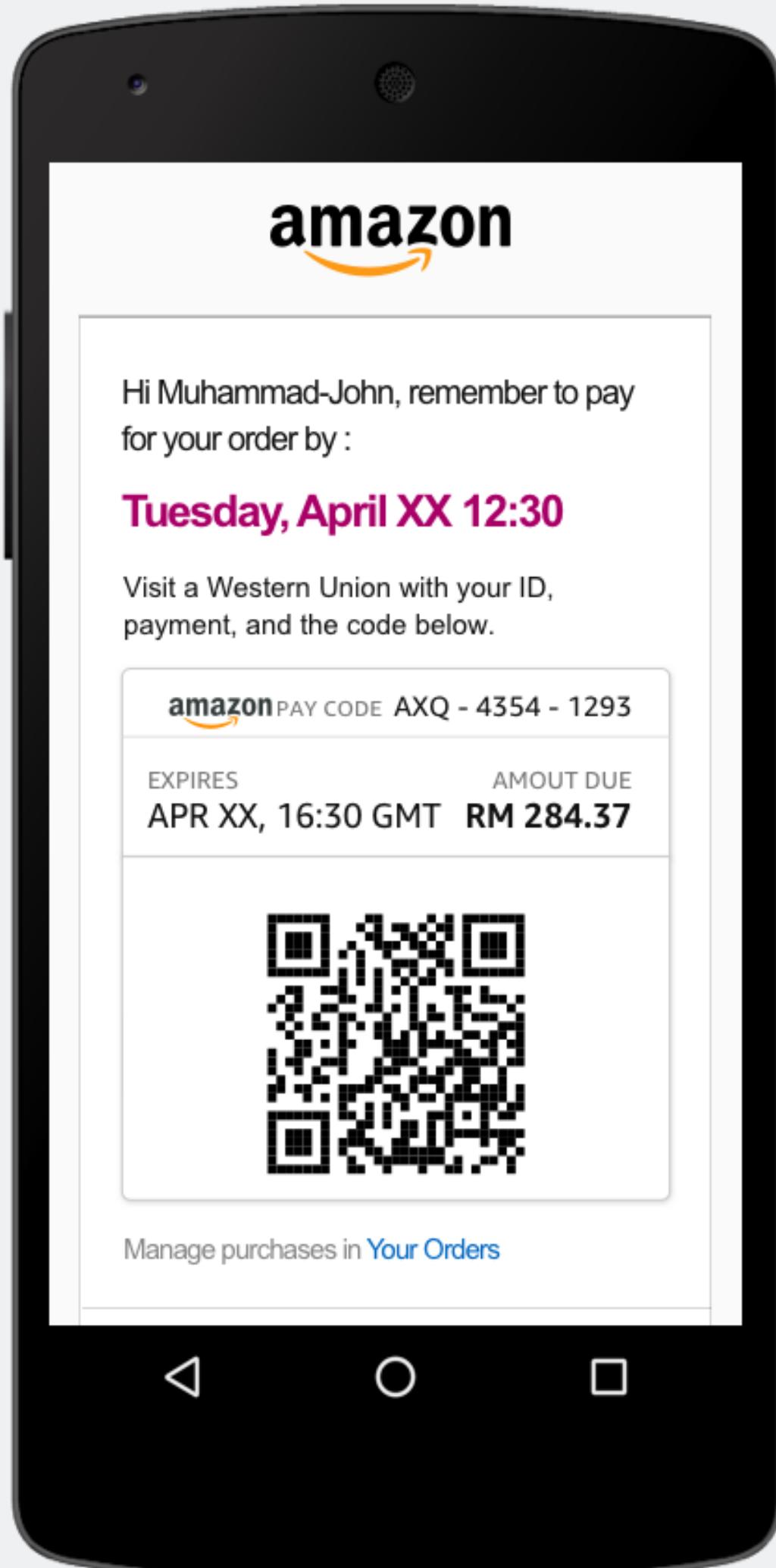
When to pay by

What to bring

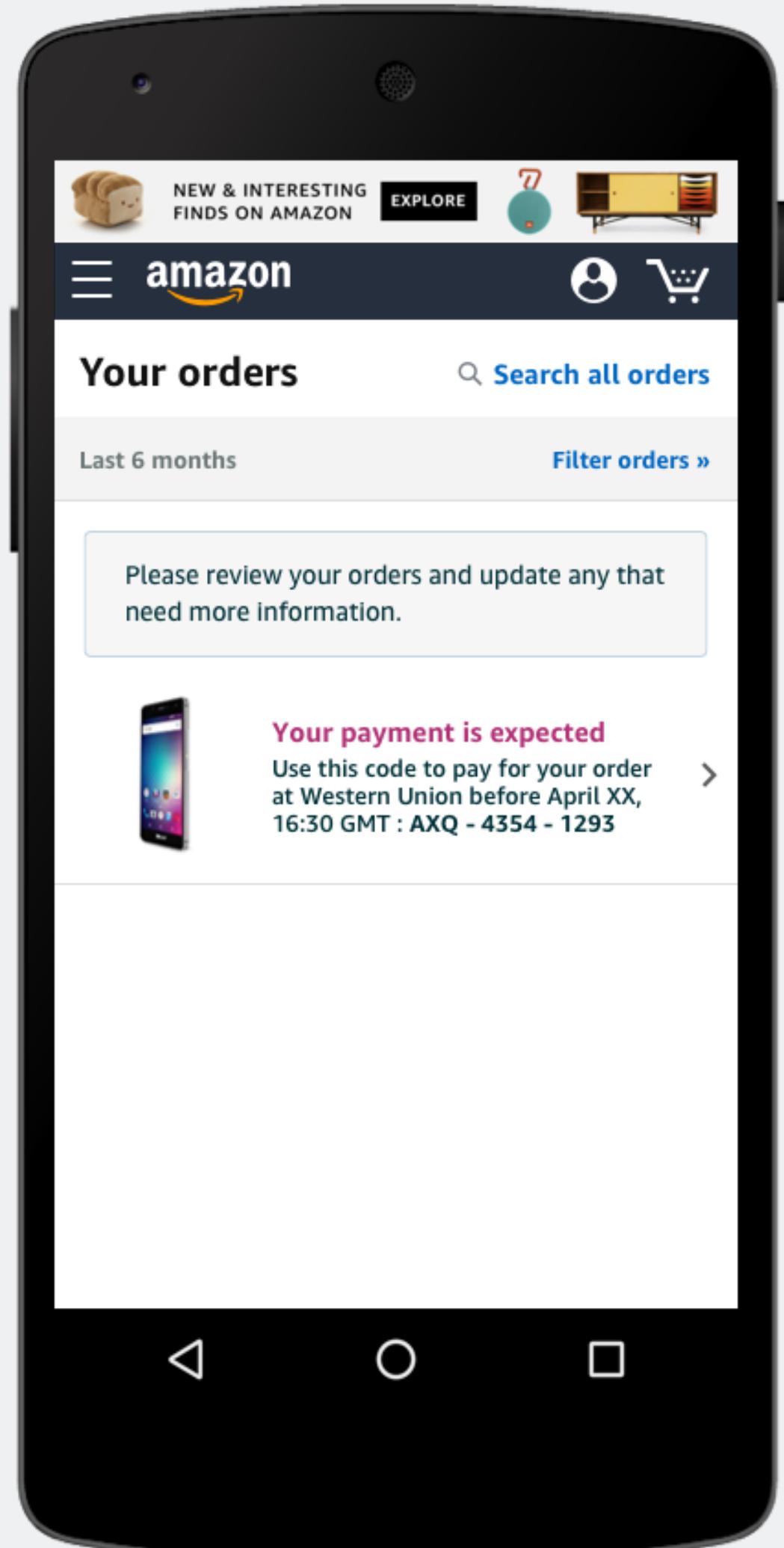
NOTIFICATION



EMAIL



YOUR ORDERS



P0 - F\*CK IT, WE'LL DO LIVE!

# Where we launched

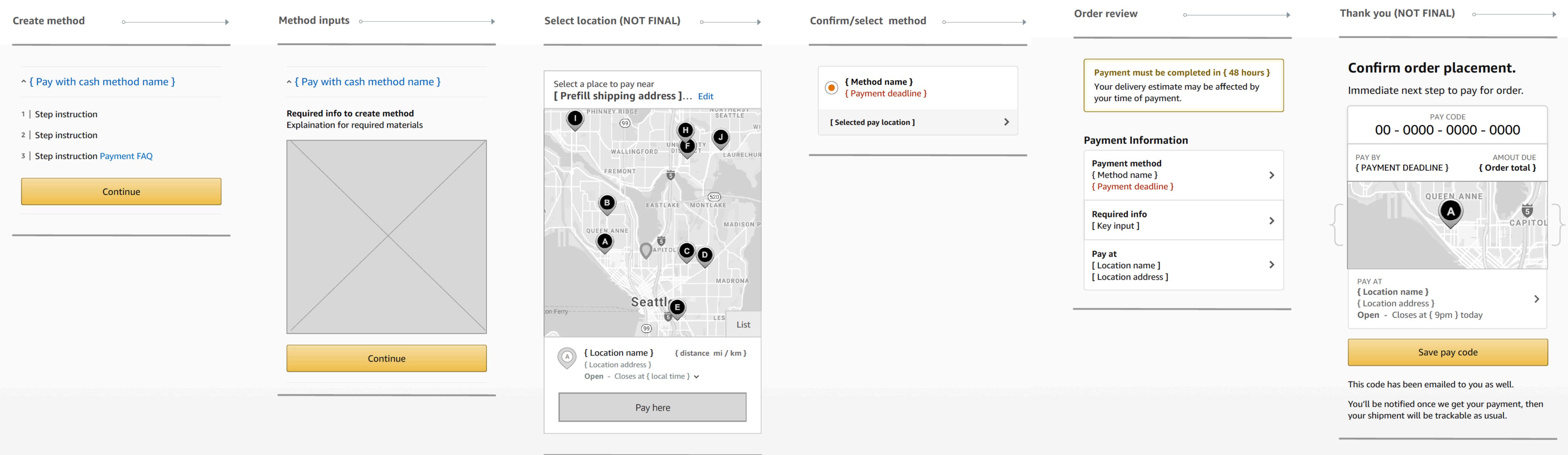
Amazon PayCode launched on amazon.com in 2018. It was designed for cross-border purchases in 10 countries, decided by product via key data business inputs:

- ❖ Hong Kong
- ❖ Taiwan
- ❖ Thailand
- ❖ Indonesia
- ❖ Malaysia
- ❖ Philippines
- ❖ Kenya
- ❖ Colombia
- ❖ Chile
- ❖ Peru

# Defining generic patterns

The checkout team in another org owned the design system for the entire Amazon ecosystem, which we leveraged through code (they were still in the midst of building it out in Sketch).

One of the goals for the Payments Design Team was building a reusable design language around payments UX, separate from UI. Where we had patterns already defined for credit/debit card and bank, this was new territory for this method.



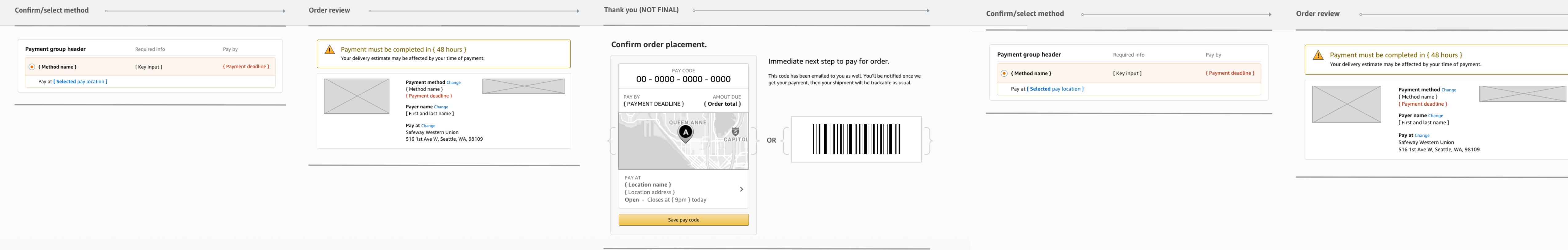
Country specific variables:

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

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

## generic mobile paycode pattern

Elements specific to PayCode in checkout



#### Country specific variables:

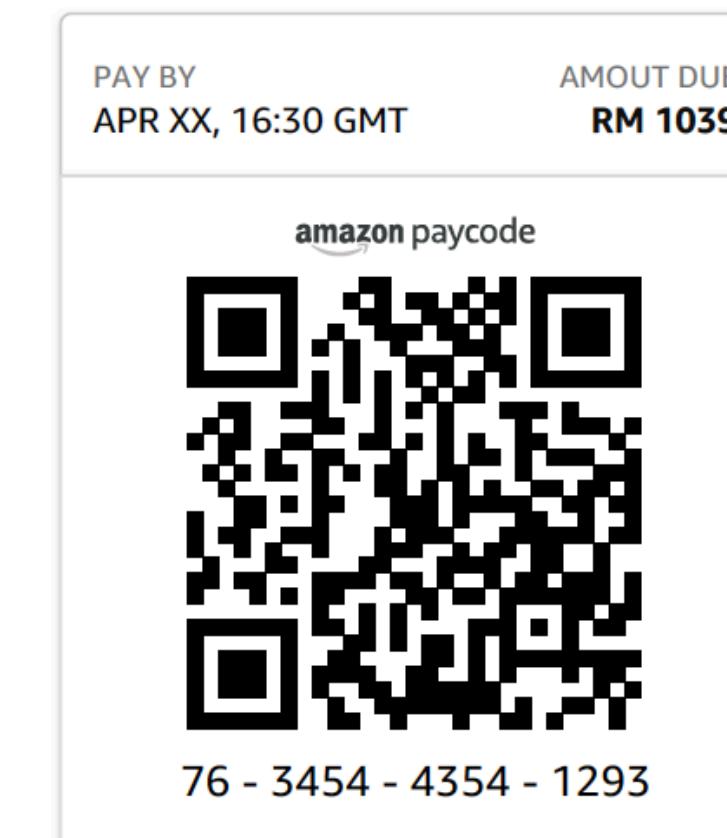
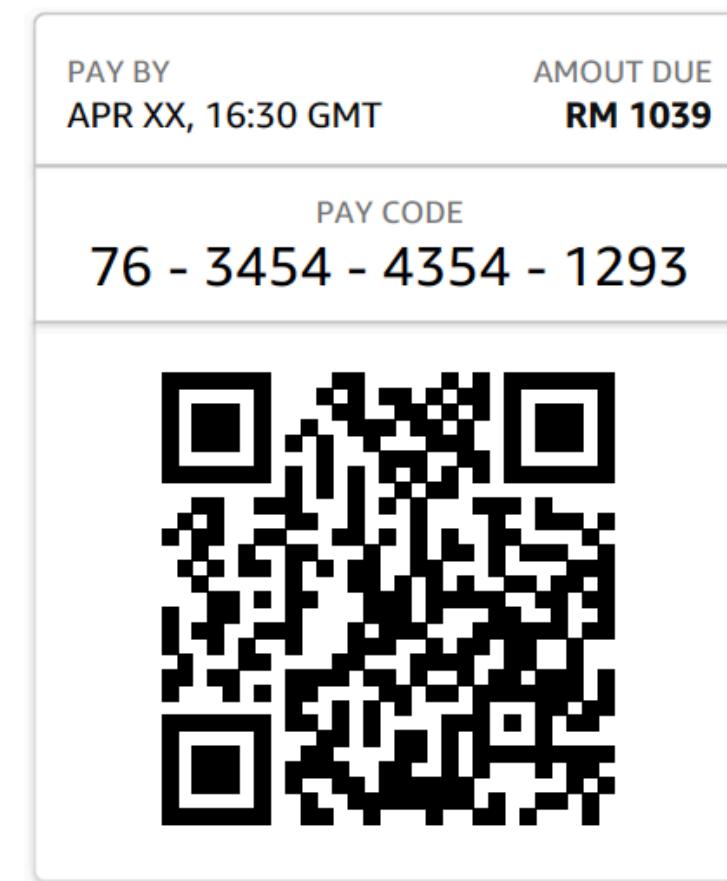
- Method name
- Instructions
- Payment deadline
- Method requirements (ID/location)
- Post-checkout info hierarchy (map vs code)

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

#### generic desktop paycode pattern

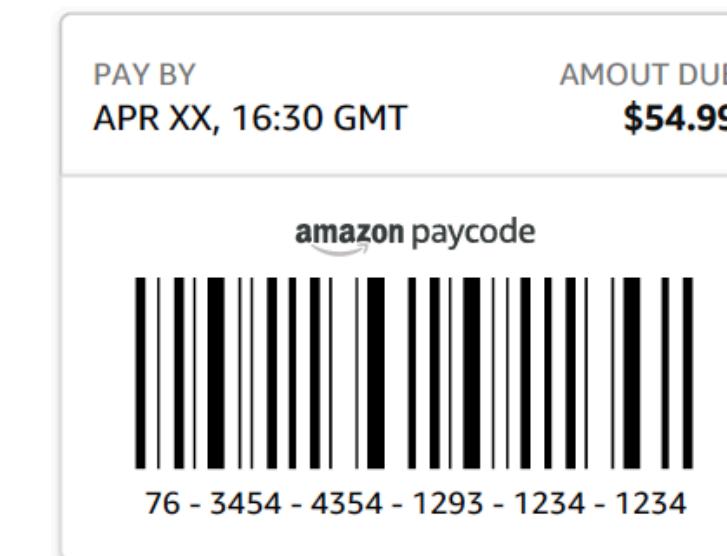
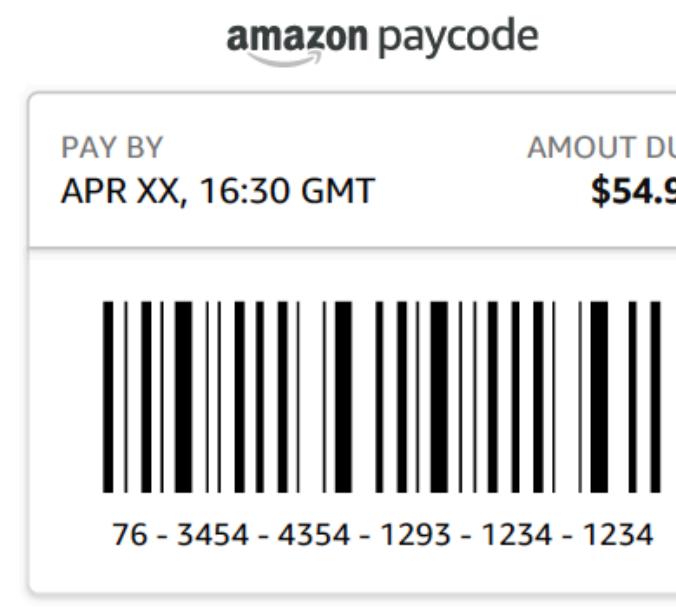
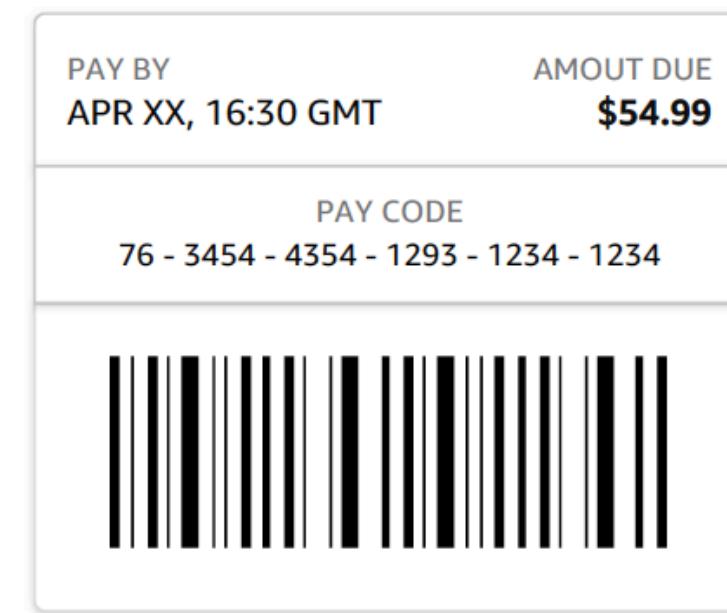
## CROSS-BORDER

- QR code use does not seem strong
- Most cashiers type code, making the numeric code more important



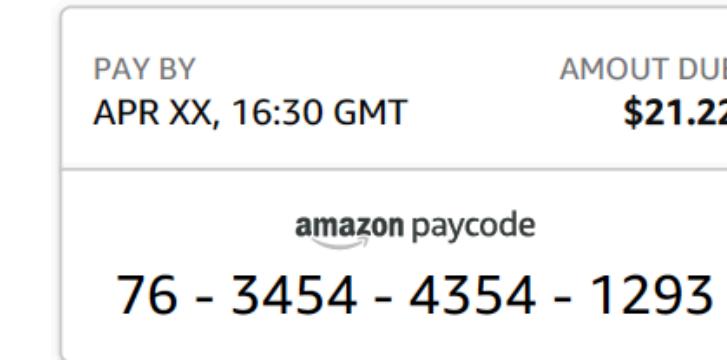
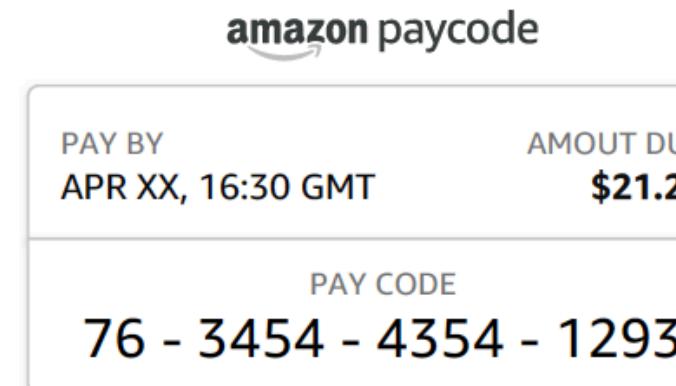
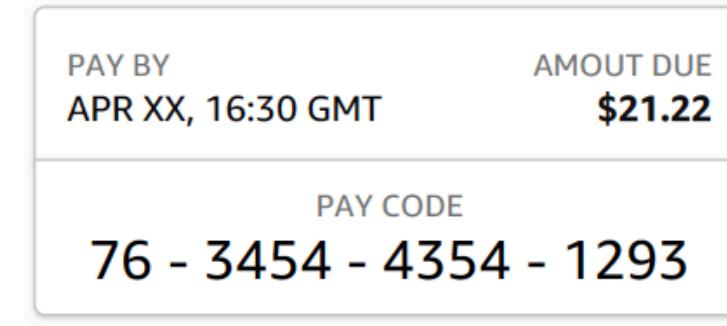
## MX

- Numeric code may be up to 15-30 digits
- Barcode use for MX tends to be strong and expected



## US

- No QR code use
- Numeric code itself is more important



wip paycodes

COMING SOON: FIND NE-MORE LOCATIONS

# Results and Expansion

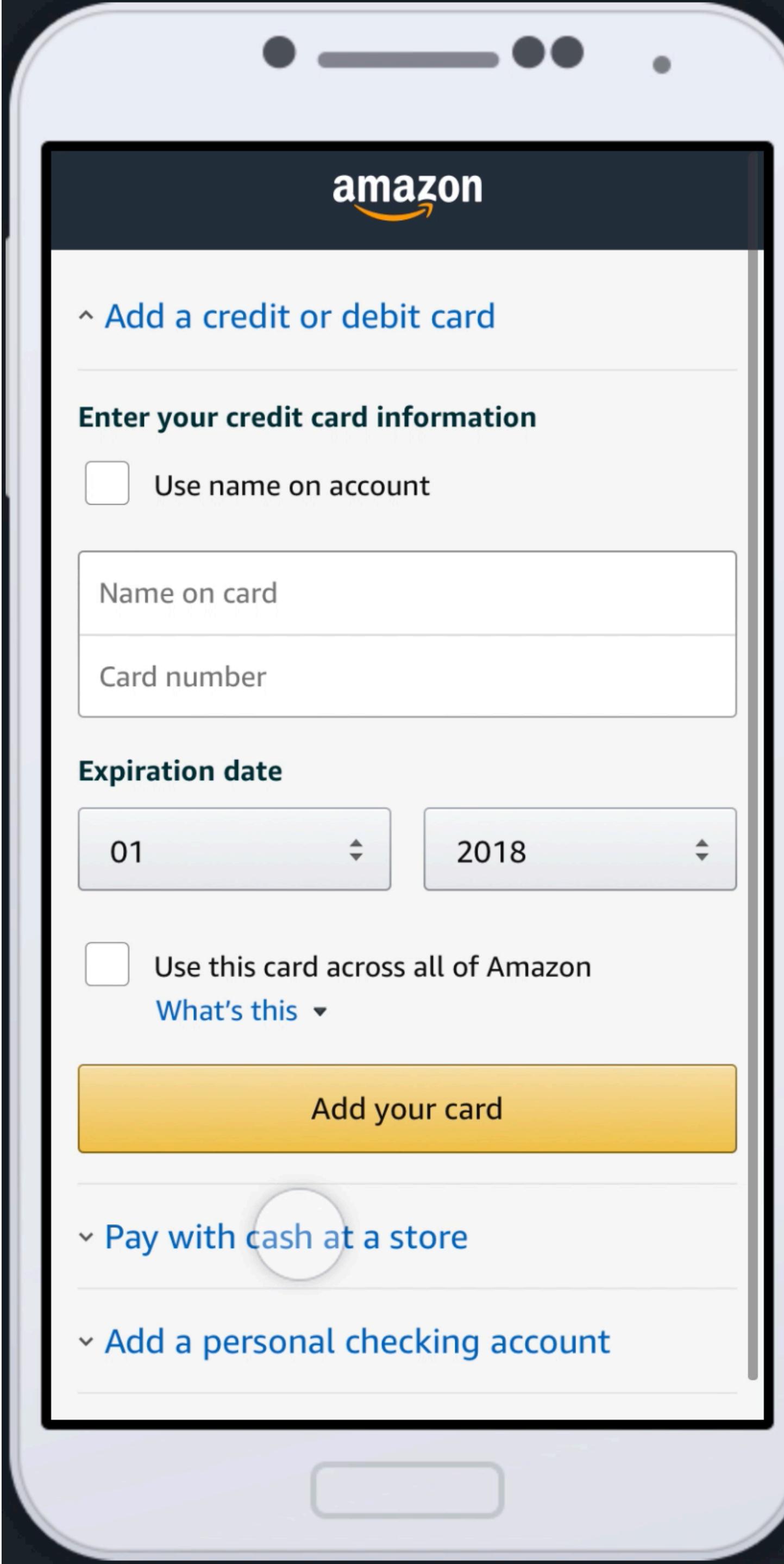
NO ONE READS (EXCEPT YOU)

# High level results

- ❖ We used PCR (Payment Completion Rate) to measure how many people that placed an Amazon PayCode order actually finished it
- ❖ Those that added their ID showed much higher PCR (25-43%, depending on country). Boletos and Konbini tend to have a 50-60% payment completion rate.
- ❖ US Launch in Q3 2019 showed considerably less volume and much lower likelihood to complete payment. Usability probing validated that not showing pay locations in checkout proved to be a large CX gap.
- ❖ MX Launch in Q3 2020 showed the positive PCR rate in not requiring an ID in checkout
- ❖ Early adoption had to be tempered with fraud protection, so there were challenges collecting accurate early metrics
- ❖ Completing ID info for all countries showed low initial engagement (0.5-1% of people shown fields actually filled them). This may have been due to curiosity exploration.

# Room for improvement

- ❖ Difficulty finding the right pay location was the top-cited frustration after launch. Customers NEED a location finding tool, but the tool had been descoped from launch due to effort to build. We relied on a link to Western Union's location tool instead, but redirecting people away from Amazon just caused more confusion.
- ❖ The product team took the decision to reduce friction after launch by combining payment instructions and registration. This decreased pay code completion rates and increased calls to customer service due to confusion. We had to roll back to the higher friction UX.
- ❖ The payment instructions (email and Your Orders section on Amazon) confused some, because we launched without a QR code. For countries with methods like this, they expected some visual QR/bar code (as well as to pay at known locations like a convenience store).
- ❖ “Use Amazon PayCode” worked in some countries, but caused confusion in many others. A uniquely tested method name



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# Video - P2 Checkout CX

Q1 2021 LAUNCH

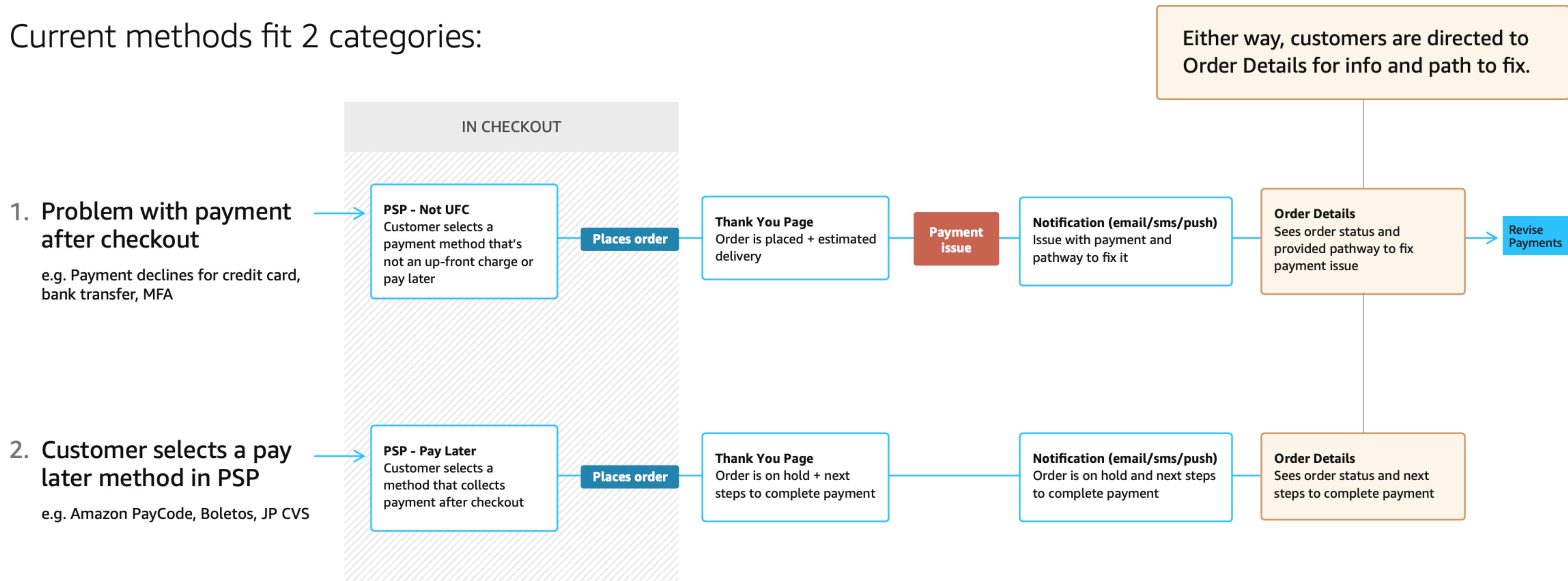
Include location service

Simplify directions and TYP

Refine language by country

## Journey Map Payment After Checkout Scenarios

Current methods fit 2 categories:



# current cx pay after checkout

## 1.4 TYP - PayCode payment

The screenshot shows the Amazon mobile application. At the top, it says "Hello, N" and has a shopping cart icon with 0 items. Below the header is a search bar with a magnifying glass icon, followed by camera and microphone icons. The main content area displays a message: "Order reserved. Pay at a location using the code below." Below this, there's a box containing the Amazon logo, a PAYCODE (352-196-198), and payment details: "PAY BEFORE Mar 18, 19:30 ET" and "AMOUNT DUE USD 28.08". A yellow button labeled "Save Amazon PayCode to phone" is present. Below the button is a link "Find a place to pay". 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 from payments@amazon.com is addressed to Anissa. The subject line is "[ Payment pending customer action ]...". The body of the email starts with "Hello N," and says: "Your order is reserved. Use the code below to pay for your order at a participating location by: 18 Mar 2020, 19:30 (ET)". It includes "PayCode Details" (PayCode: 352-196-198, Expires: 18 Mar 2020, 19:30 (ET), Amount Due: \$ 28.08). Below this, there's a section titled "How to pay for your order" with instructions: 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 website. It displays order details: Order date Mar 16, 2020, Order # 113-2604046-4990659, Order total \$28.08 (1 item). Below this, there's a red-bordered alert box with the heading "Your payment is expected" and the text: "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 link "Find Western Union Locations". Further down, another alert box with the same heading and text is shown above a product listing for "Art 101 142-Piece Wood Art Set" priced at \$25.50.

## 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

# 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)**

P1 - Lexical Tracker and YT

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	
<a href="#">Find a place to pay</a>	

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.



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

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.