

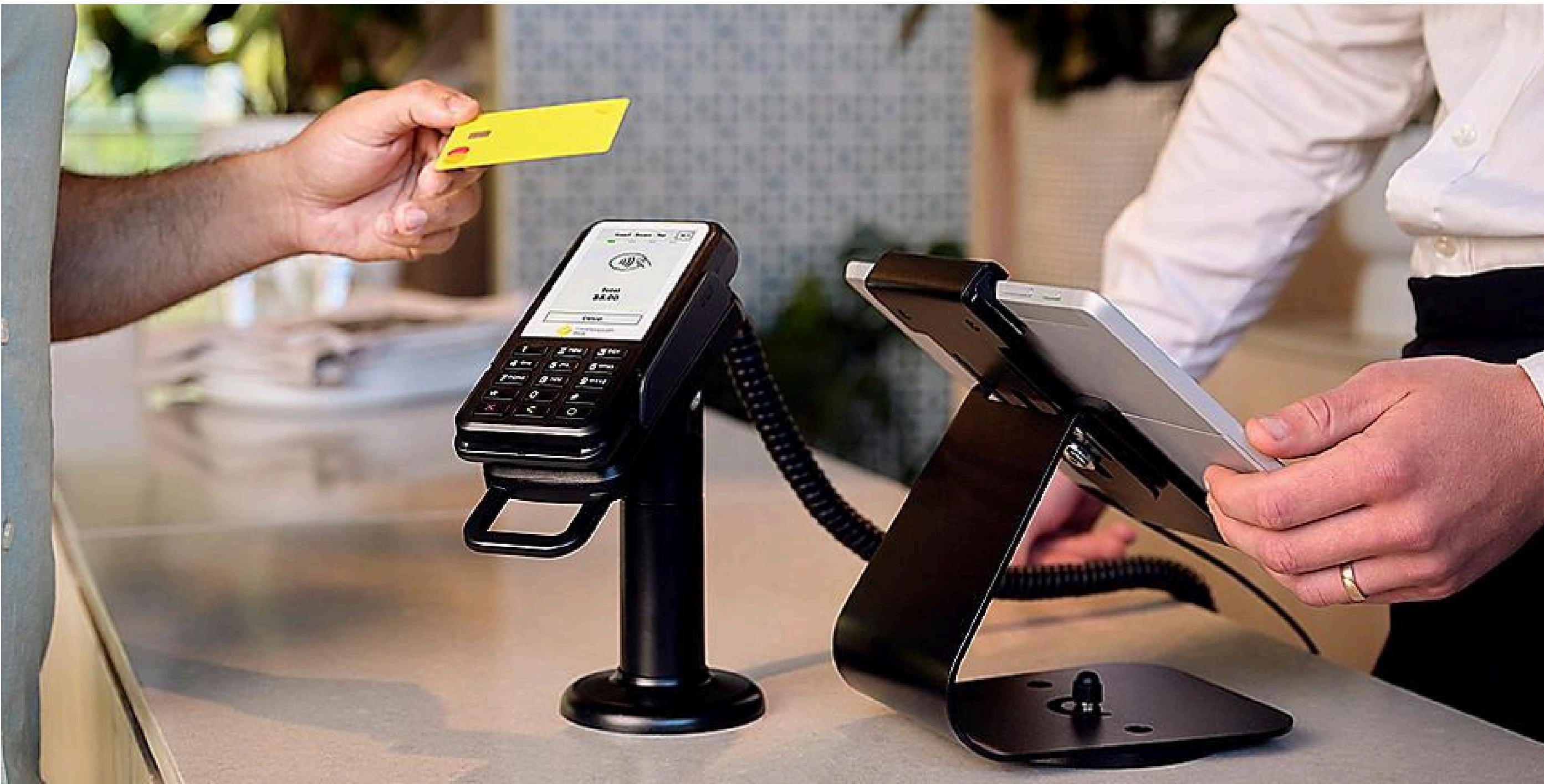
Closing a merchant terminal in the CommBank app

John Ranola

Setting the scene

Merchant terminals are the devices you use to pay for things using your card.

CommBank offers a range of different terminals for Australian businesses.



**Before FY24, CommBank
merchants usually had to
call up to manage anything
relating to their terminals.**



The situation

One of the cornerstones of the FY24 Merchant Digital strategy was the digitisation of 6 service requests.

Our manual processes are one of the biggest drivers of dissatisfaction amongst our merchant customers in a highly competitive and disrupted market (think: Square and Tyro).

The digitisation program was considered one of the “top 100” projects at CommBank for FY24, meaning its progress and status was closely tracked at the senior executive level.

Allowing a customer to close a terminal was the last of our commitments, and there was only 1 quarter left to deliver it.

My role

Product designer (UX & UI)

Collaborated with UX writer and researcher

DONE

Change the bank account that money gets paid into & where fees are taken out of

DONE

Change how often and how much merchants can refund customers

DONE

Enable / disable American Express payments

DONE

Change statement delivery preferences
(Online vs. mail)

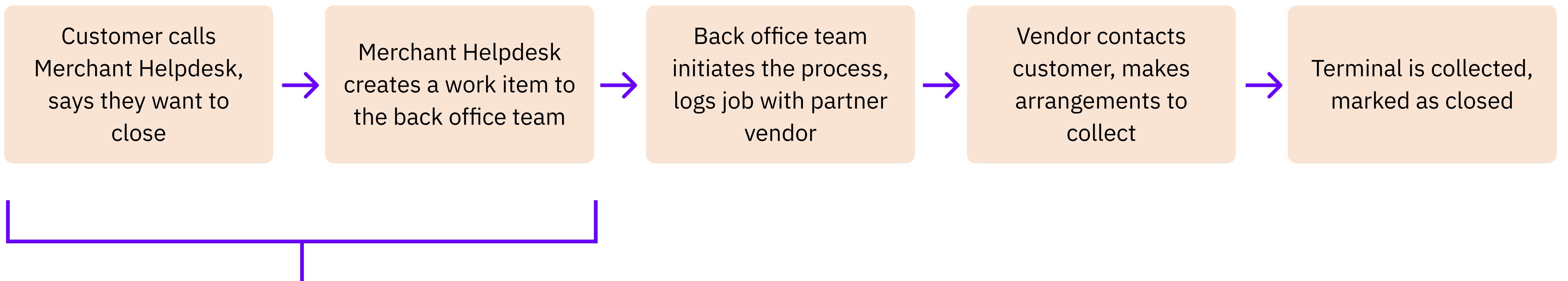
DONE

Change the business name that appears on the receipt

TO-DO

Allow customers to close their terminal, whilst giving the opportunity to retain valuable customers

How it worked before the project



Our scope was to digitise this

Everyone (including engineering/architecture)
agreed this was the most we could do in a quarter

Top challenges

01

Tight timeframe

One quarter to deliver a “top 100” commitment. 1.5 months to get ready for it.

02

Mismatch between discovery findings and project hypothesis

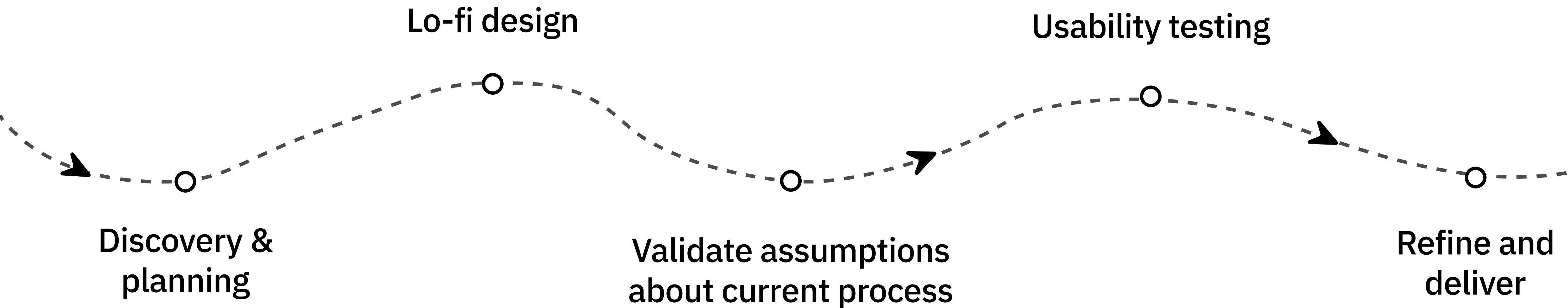
Are we building the right thing?

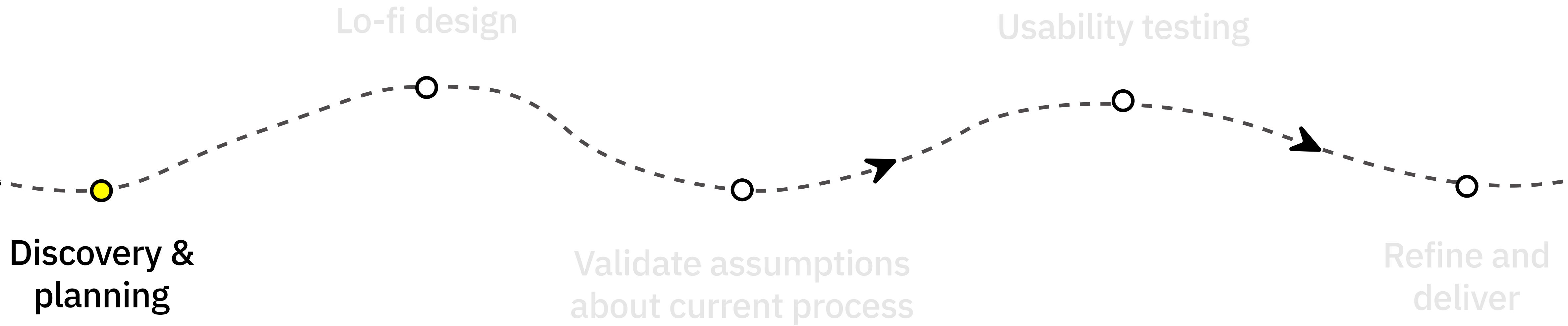
03

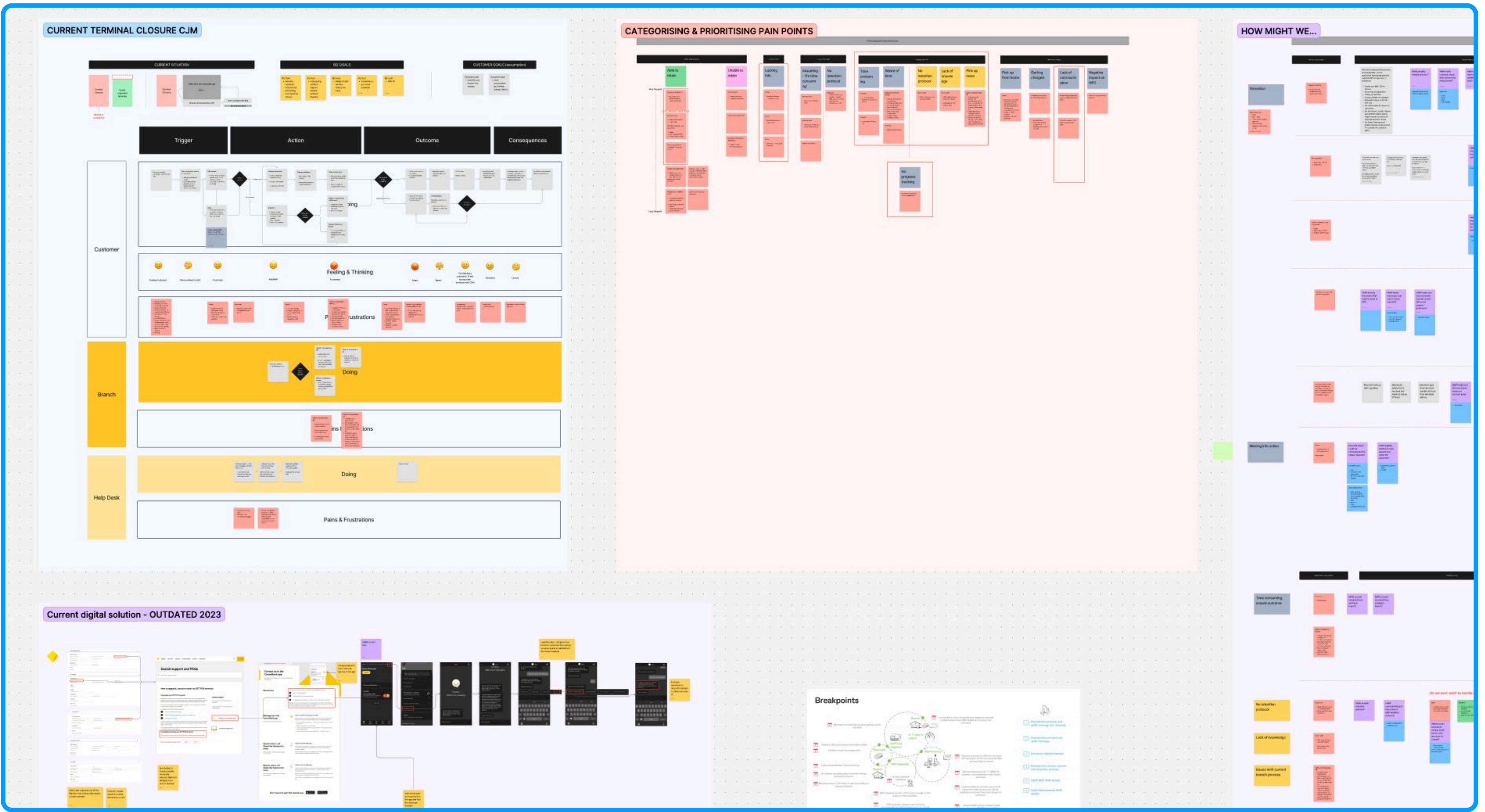
Digitising a part of a multi-party service journey

Many actors are involved, both inside and outside of CommBank. How do we deliver this safely?

The process







I facilitated workshops with subject matter experts to deep dive on the customer journey for closing a terminal, and understanding root causes for why closures is a leading complaint driver.

Deep dive discovery

Our discovery uncovered a few fundamental issues

- Closure processes were least successful when branch is involved
- The opportunity to retain customers was seen as a major business driver for digitising the closure of a terminal, yet was not part of our scope
- Most complaints stemmed from their terminal getting “lost” after terminal collection, suggesting a breakdown beyond the part of the process we were going to digitise

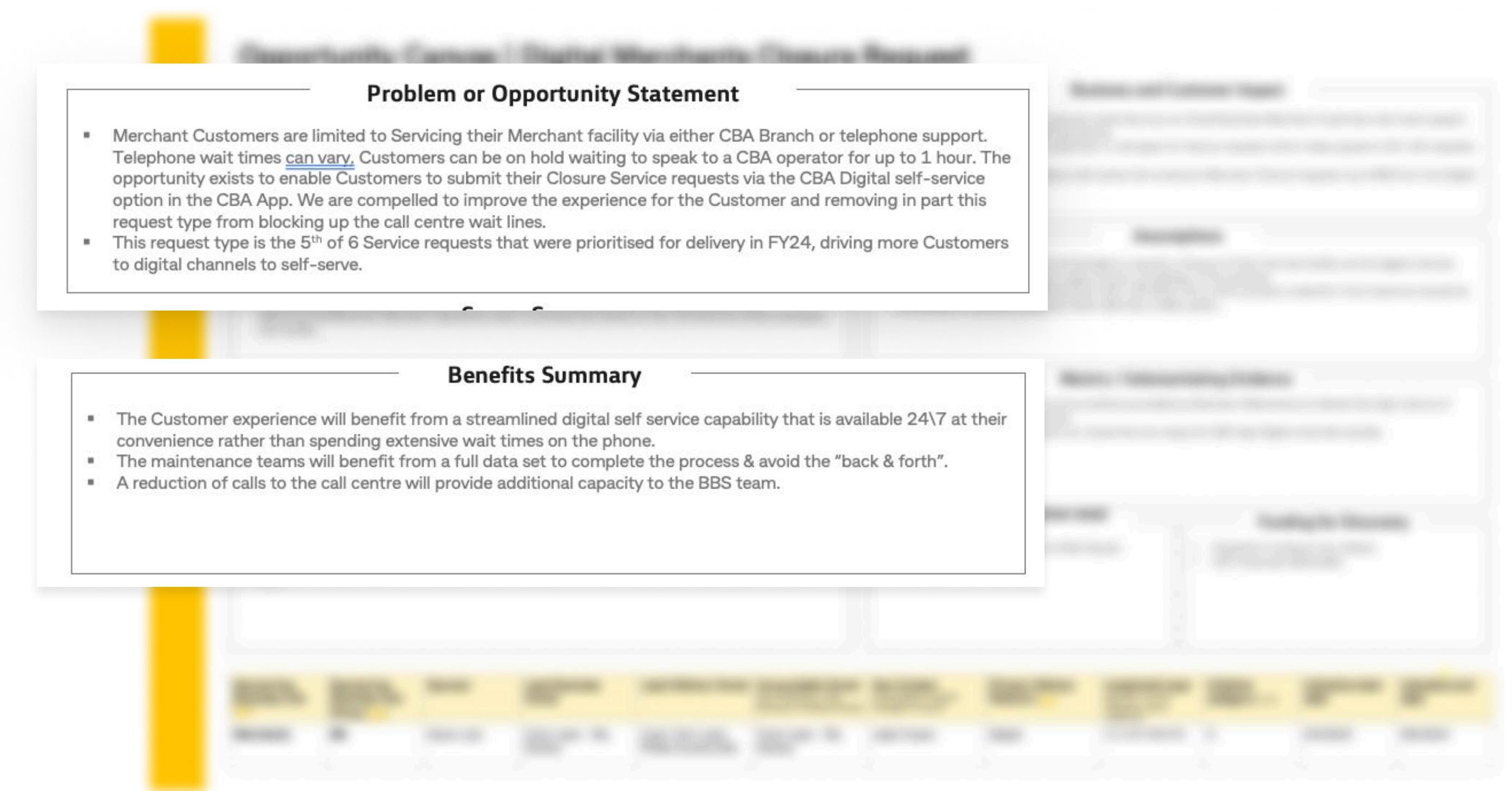


Was digitising the request really going to fix these?

Deep dive discovery

What I did to resolve this

- Clarified with the PM about the goal of the initiative
- The PM agreed there was a mismatch and reframed the project
 - “Our team can’t fix the overall service journey, but we can **reduce call volumes & increase the success rate** of the request through a good experience”

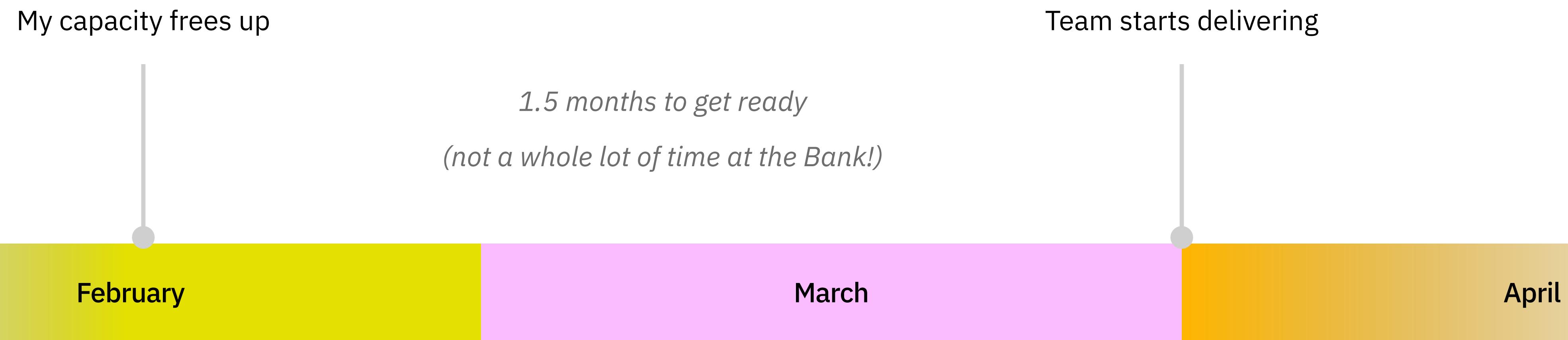


Our standard opportunity canvas template

- Suggested to the PM to create an opportunity canvas for team alignment

Planning

Roughly at the same time as discovery, I was looking ahead to plan out what would be needed from a design perspective to put the team in the best possible place to deliver on the commitment.

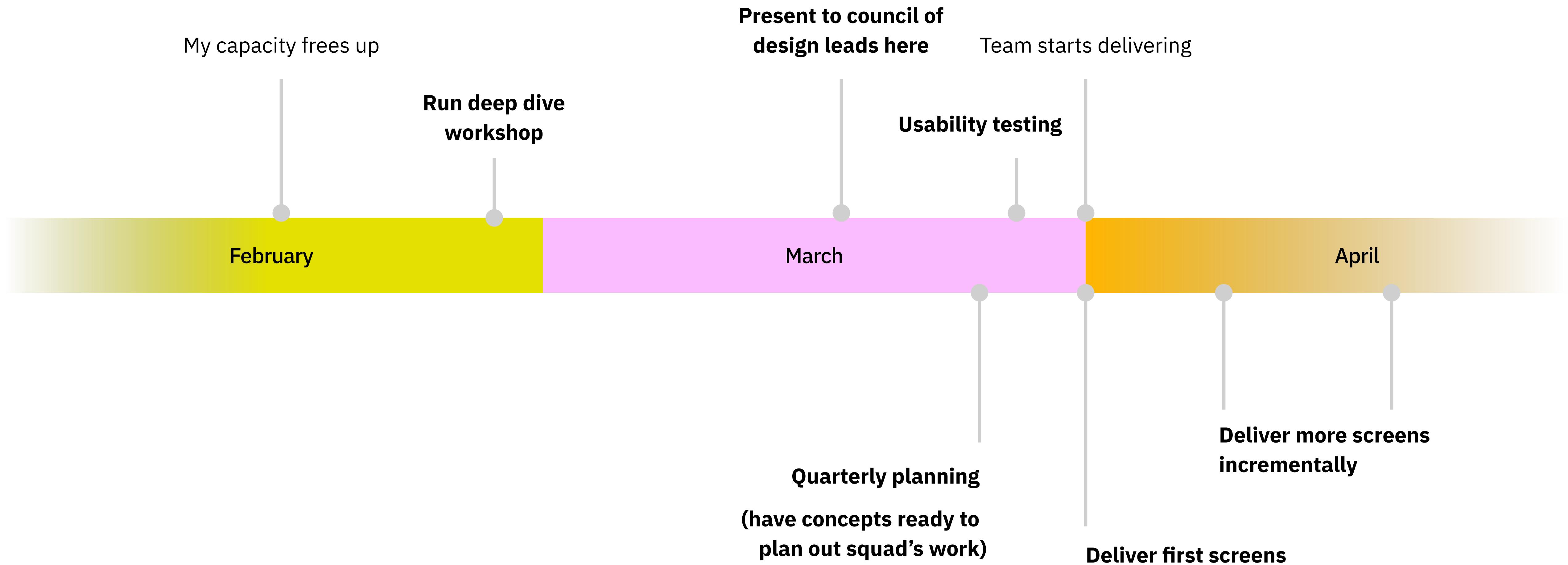


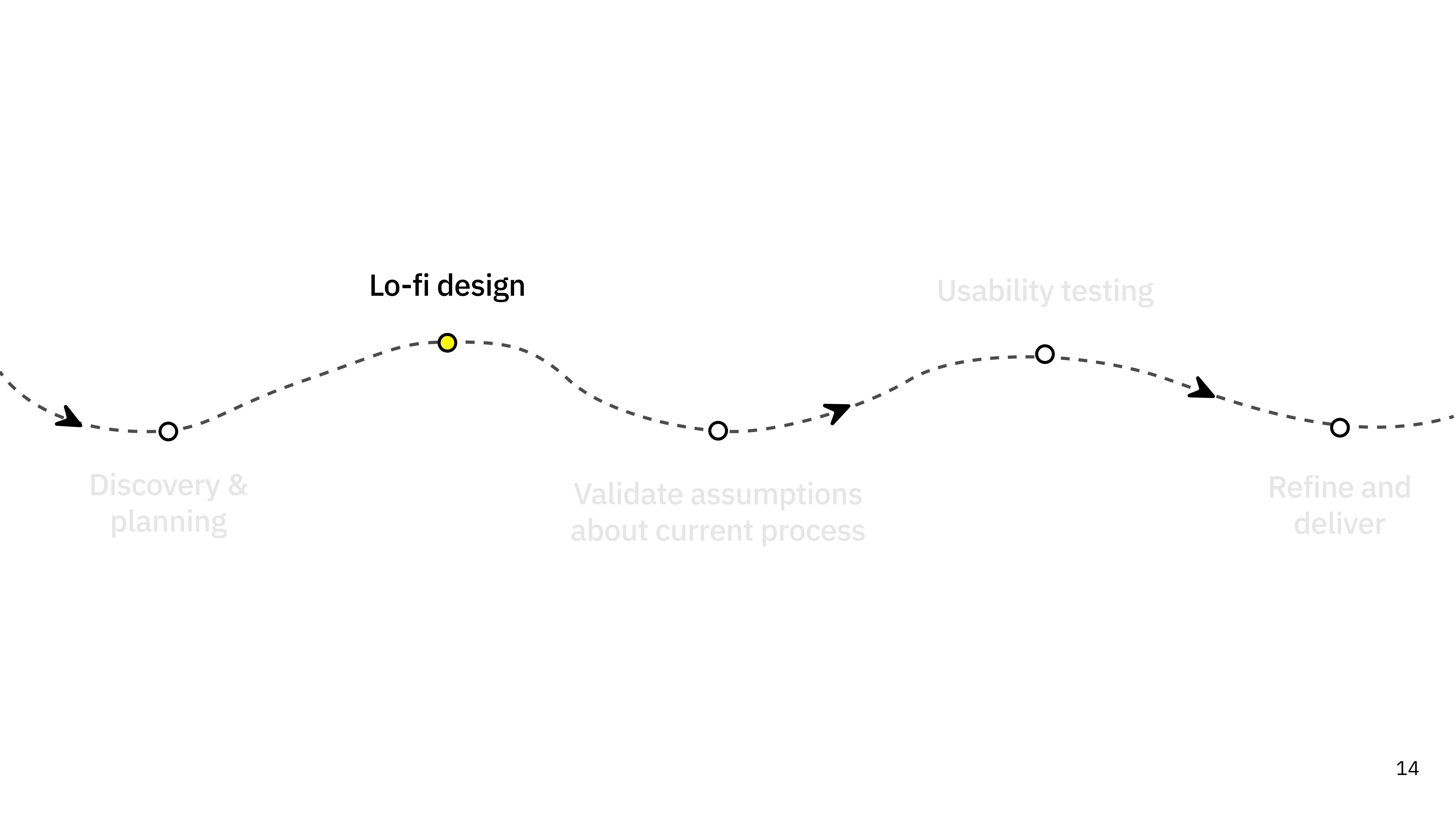
My concerns

- When will I find time to go through our standard design review milestones?
- What about research? Are the researchers available on such short notice?
- We had limited capacity from our UX writer as this was considered a favour - need to use their time wisely

Here's the plan I landed on

Extra context: This was 1 of 7 projects I was working on at the time 😊



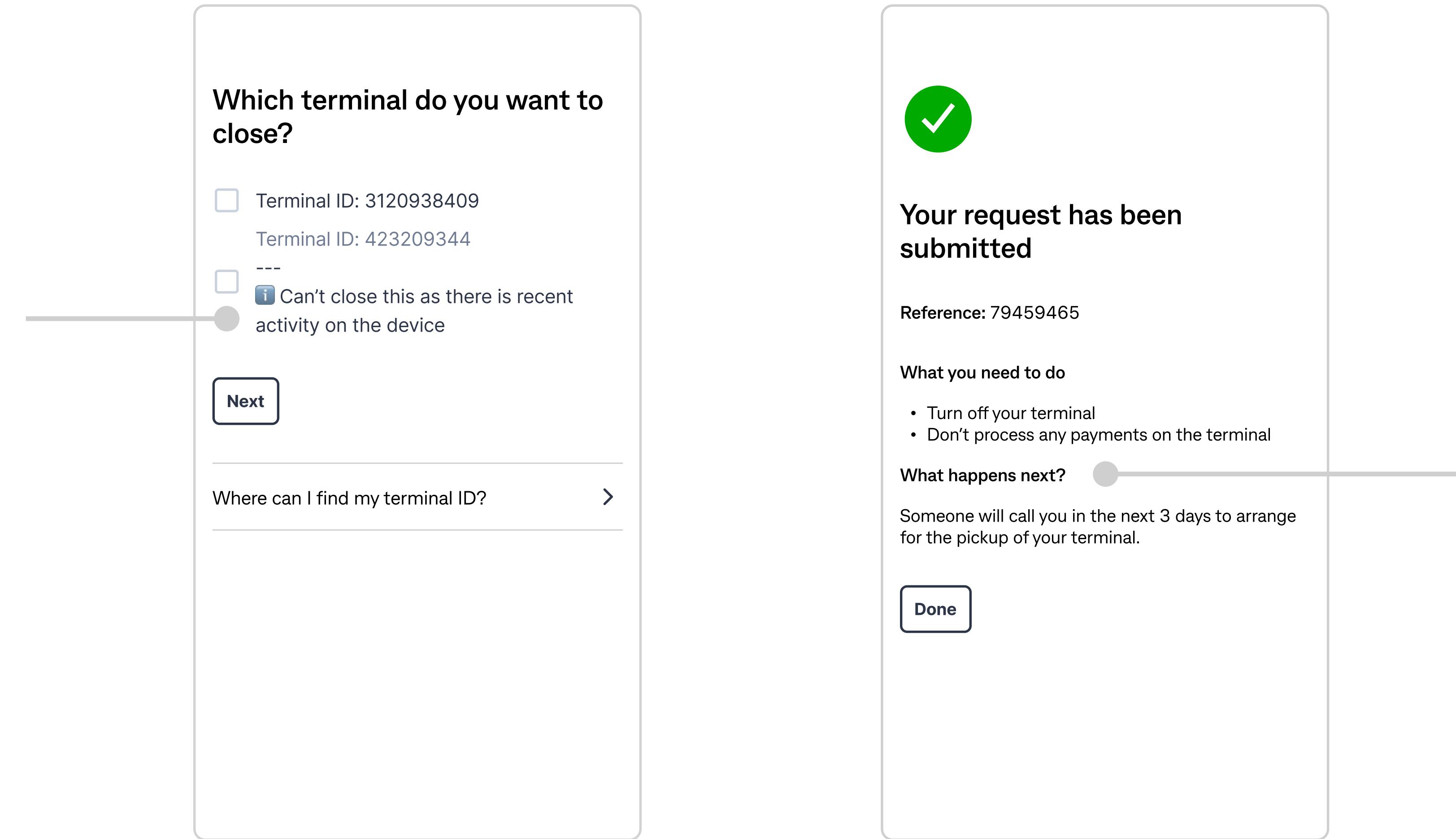


I often find that a project's key questions come out only when you start putting together designs. I call it "discovery by doing".

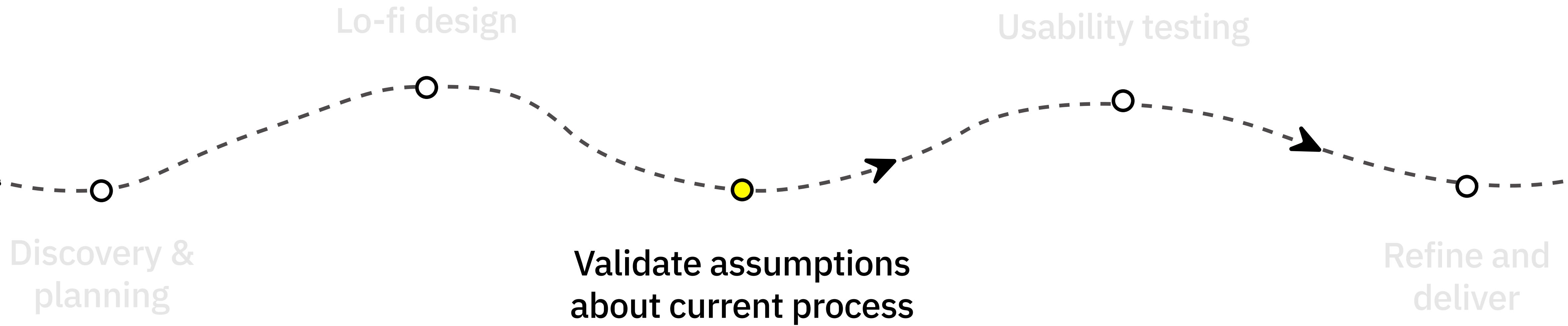
During this, it became apparent there were gaps in our knowledge of the process that affected our ability to design something good.

Terminals can't be closed if payments have been taken recently.

Is it a dealbreaker if we can't show this for MVP?



What actually does happen next?



Validate assumptions about the current process

Given these gaps, we needed to dig deeper into assumptions we had made during the lo-fi design process to refine the design.

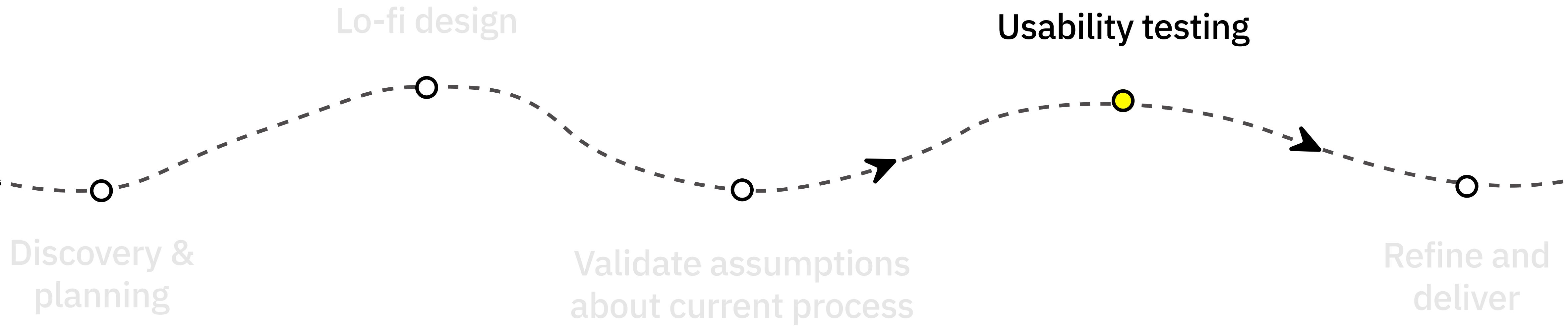
What we did

- Reading Standard Operating Procedure documents (SOPs)
- Arranged call listening sessions with the Merchant Helpdesk
- Spoke with subject matter experts



What we learned

- Terminals need to be unused for at least 3 days to be closed
- Our partner vendors get in touch with the customer to confirm collection address & contact person, so capturing these in-flow is a “nice-to-have”
- Having a phone number is super important for the success of this process



Usability testing

With some assumptions validated, we were able to refine our ideas and put these to the test with real customers.

What we learned

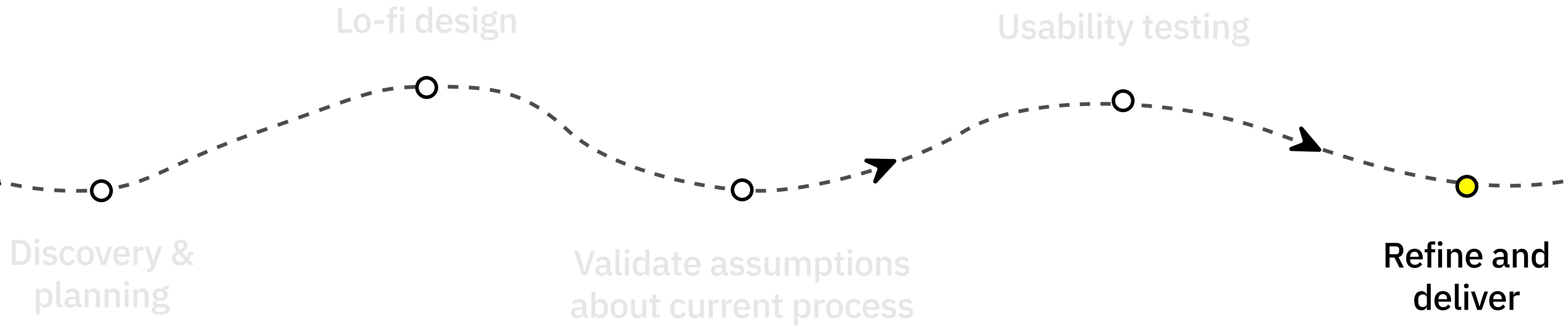
- Being told only at the end about any penalty fees for not returning terminals on time felt “sneaky”
- People expected an email confirmation after submitting the request
- Confusion or uncertainty around collection processes, what constitutes a non-return, etc.



What we did

- Prime users with the non-return fee at the beginning of the flow
- PM was convinced to prioritise email confirmation for MVP (big win!)
- Copy tweaks to improve comprehension





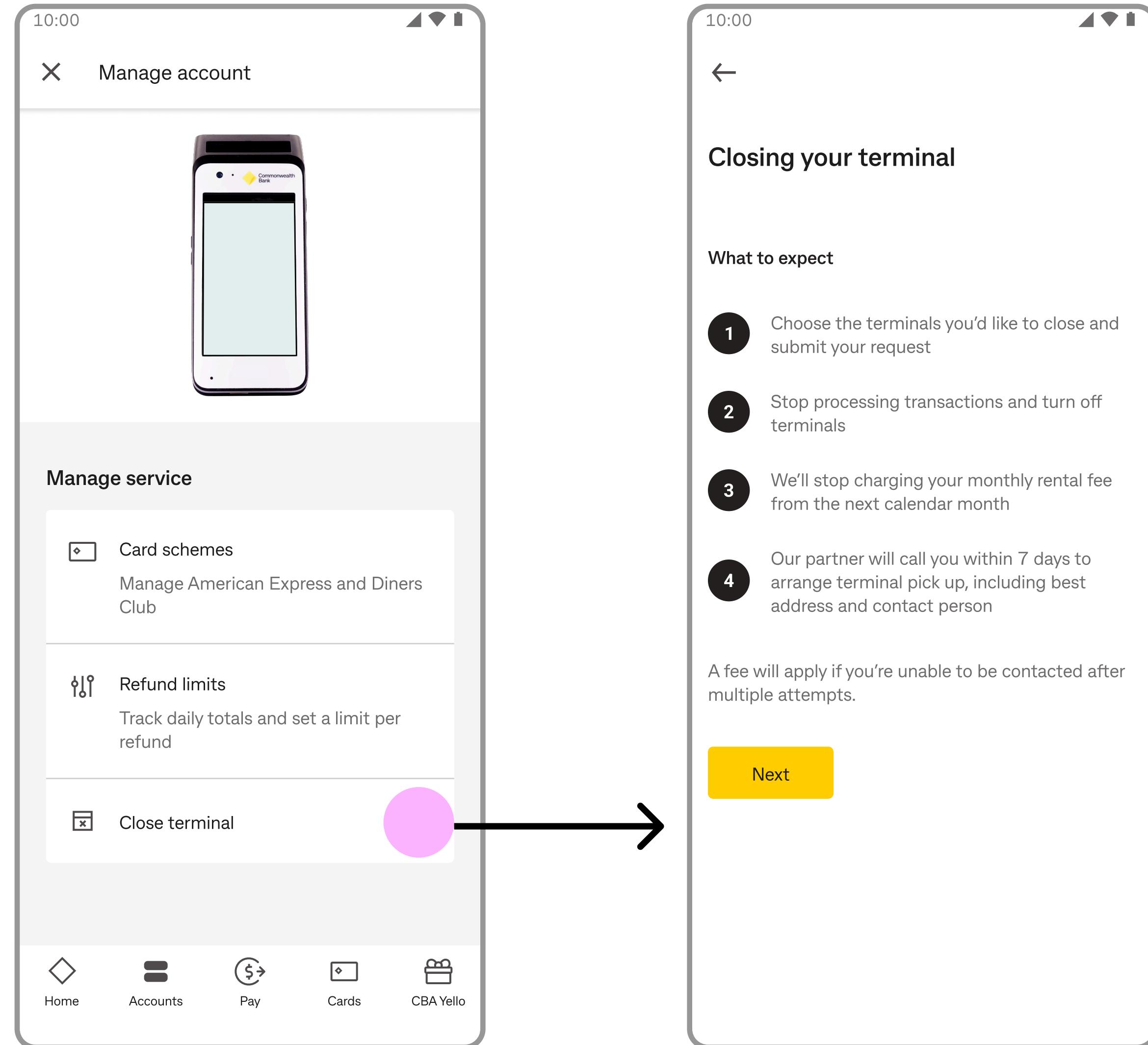
Designs were refined over time and delivered to the team.

Let's take a look at some key screens!

Entry point & first screen

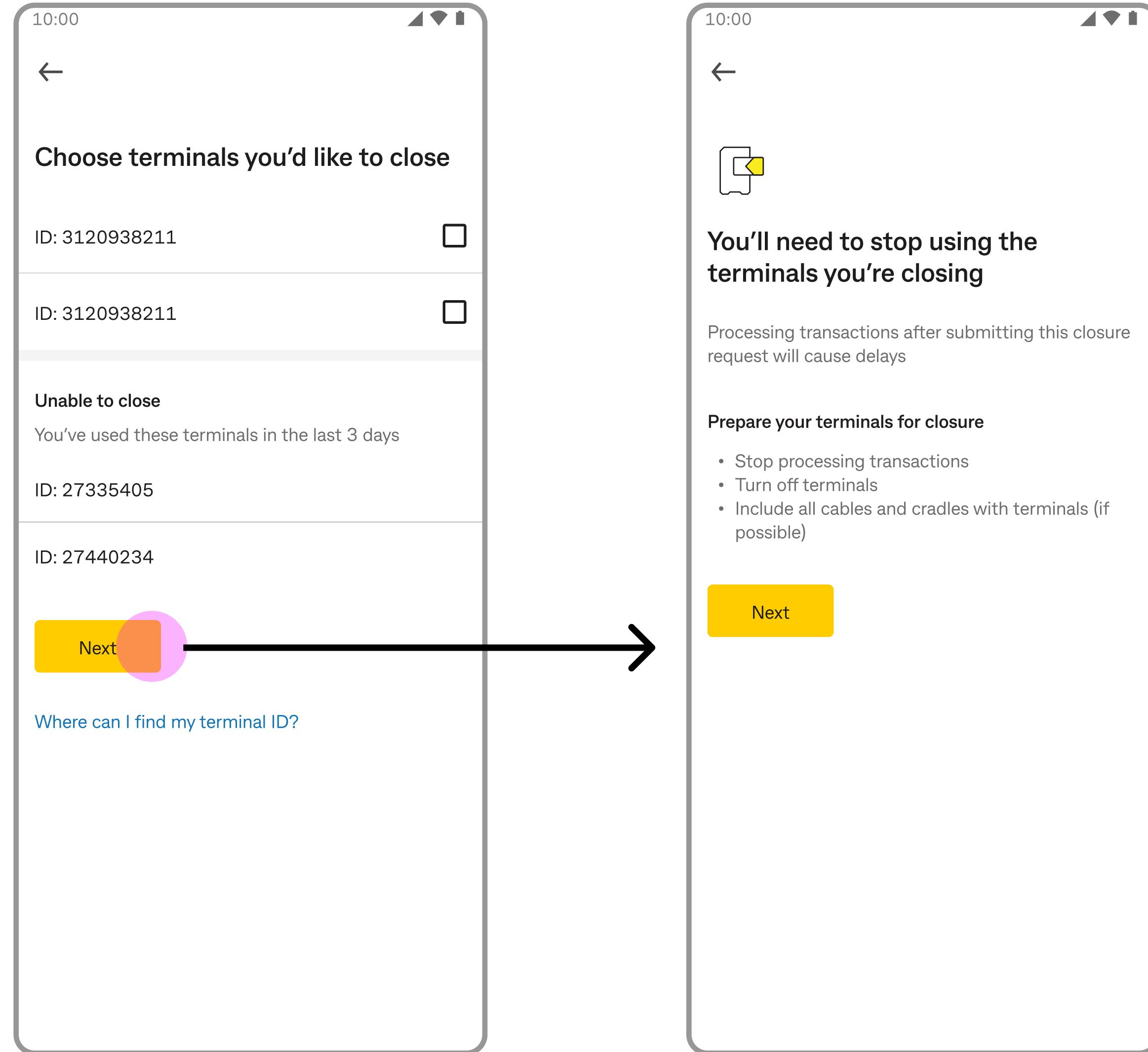
- Placing the entry point into the “Manage” menu, which is consistent across all other account experiences
- Making it clear from the beginning on what to expect from the process
- Priming users about most important info: when charges will stop + the fee for not returning the terminals

(but not being too scary by mentioning any hard \$\$ at this point)



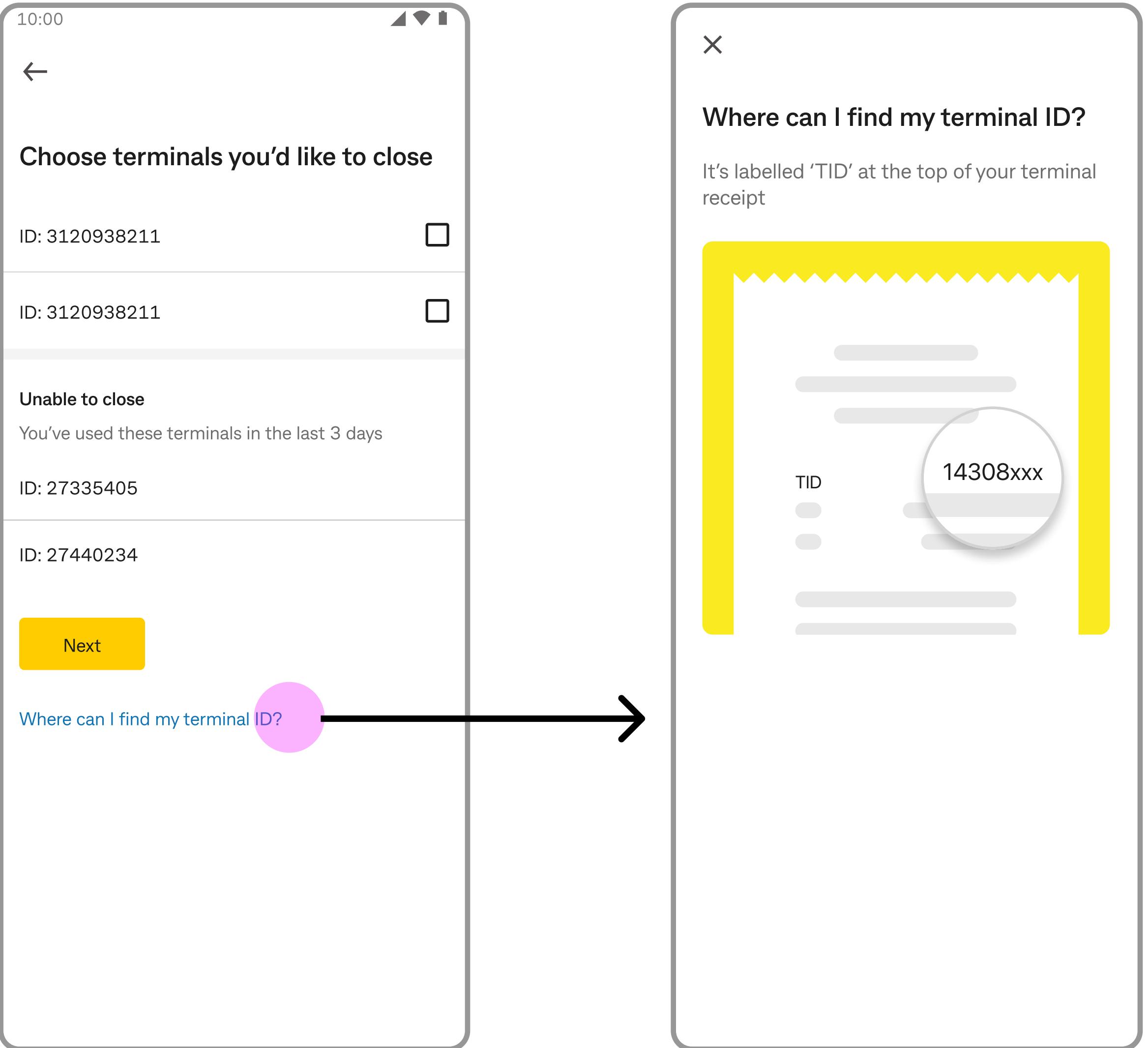
Terminal selection

- (*Added post MVP*) Preventing delays and maximising task success by blocking recently used terminals from being closed, and explaining why with concise copy
- Dedicated content step to prime the importance of not using their terminals and preparing for return



Contextual help

- Placement of help links in close proximity to its relevant content for maximum salience and discoverability
- Use of simple illustration to bridge the connection between the digital help content and physical location of the terminal ID



Results

Shipped within a quarter

Meeting our strategic commitments, our team was awarded a quarterly award for significantly upping self-service capabilities for merchant customers in a single financial year.

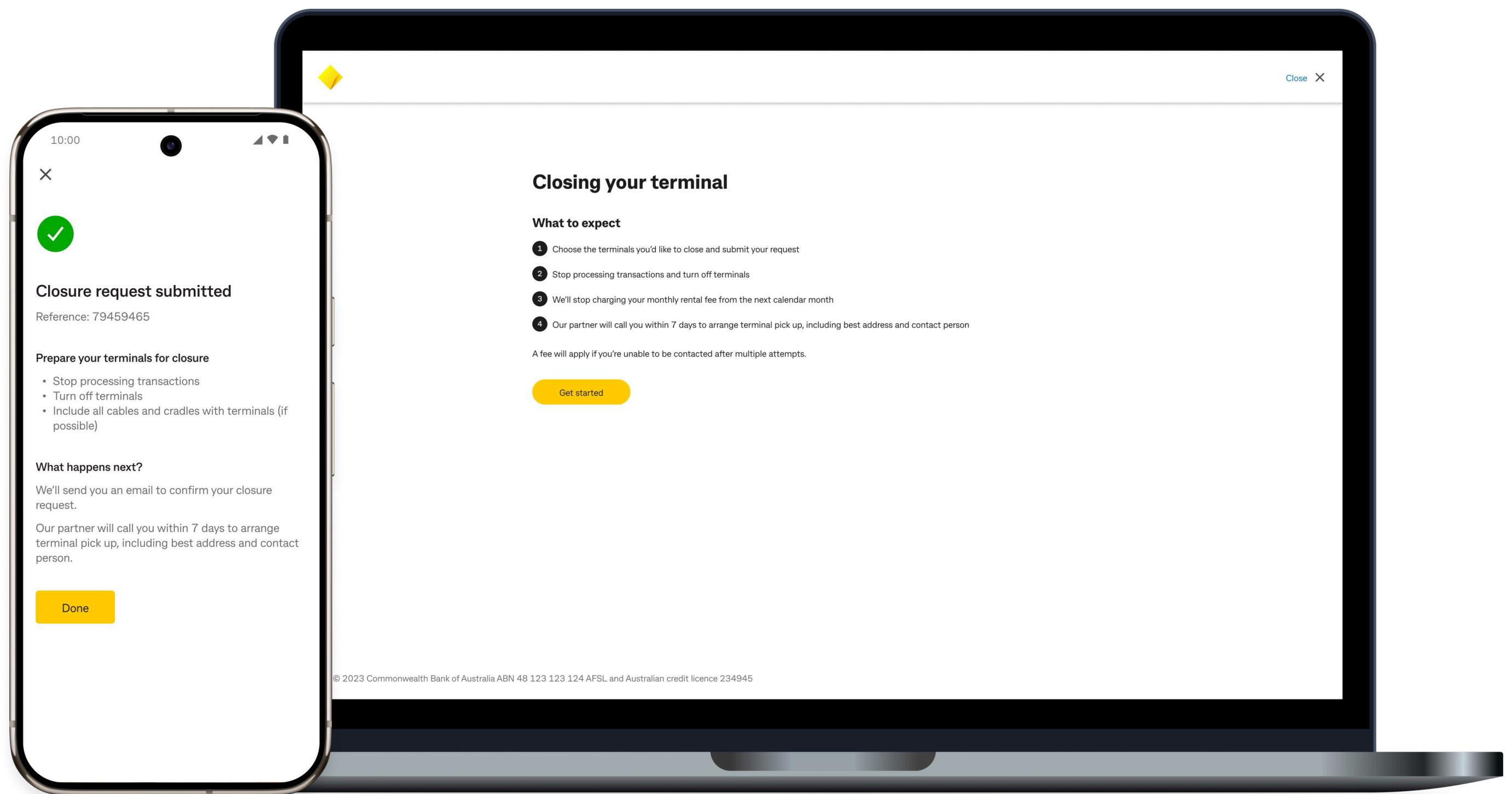
0% rework rate

The back office has not needed to send a digitally-originated request back to the help desk team to follow up with a customer, suggesting a high success rate.

10% channel mix

In about 12 months since launch, digital closure requests account for 10% of all closure requests.

Still some room for improvement in driving awareness of this capability.



Android

I also designed a web responsive flow!

A full experience walkthrough can be arranged during an interview.

Thank you for reading!