

## Sales to payouts - Brazil

Payments methods aren't the same globally, so it's important that we are building software that fits the global market's needs.

At the end of 2020, I worked on a project to improve our sales to payouts dashboard in South America, specifically Brazil. During this project I conducted user interviews, designed concepts and tested them to ensure we were building a product that could scale no matter what payment methods we process.

To comply with my non-disclosure agreement, I have hidden or changed confidential information in this case study. All information in this case study is my own and does not necessarily reflect the views of Adyen.

### The problem

The Brazilian market relies heavily on installments & our current Sales to Payouts pages does not accommodate for this. After interviews with our merchants in Brazil we learned that many are relying on third party software to help them reconcile their payments and many are doing manual calculations to estimate what their future payouts will be.

We understand payments are not the same globally, so we need to create tools that are flexible enough to work for our global market.

### The objectives

We were starting with a huge problem that needed a solution ASAP, so our first objective was to accomodate our current merchants and reduce the amount of effort it took for them to use our tooling.

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<b>Accommodate</b> We were starting with a huge problem that needed a solution ASAP, so our first objective was to accomodate our current merchants and reduce the amount of effort it took for them to use our tooling.	<b>Scale</b> Going into this project we knew we were solving a problem for Brazil, but it was our goal to create tools that would scale to other countries and new payment methods.	<b>Explore</b> Every time we solve a problem, we use it as a journey to uncover new paths. During the research and exploration phase of this project, we will keep our eyes out for new opportunities.

### Prior research

In order to understand the problem at depth, our team ran workshops with account managers and merchants to see exactly where our current software was falling short of their needs.

#### Workshop findings...

All participants mentioned they couldn't accurately predict when they would get their settlements.

Many of the participants said the dashboard wasn't flexible enough to give them insights on their payouts.

Merchants had to manually reconcile their settlements in a 3rd party software.

One participant made it very clear "I want to see where the money is without all the hassle"

What also learned...

1: Customers typically pay in installments several months in the future.

2: Brazilian payouts are processed by payment method rather than by payout date.

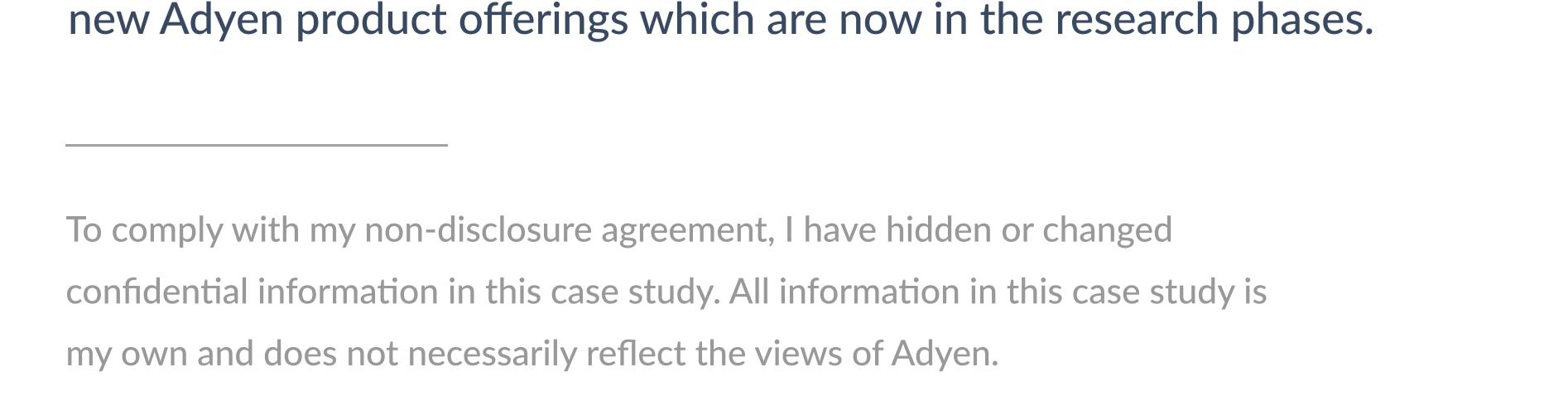
3: There are several different payment methods in South America that we don't have in Europe.

4: Trying to fit the Brazilian market into tooling made for Europe has created a lot of additional workflow for operations.

\* actual values were redacted to comply with my non-disclosure agreement.

### The solution

It was clear that we needed to create a sales to payouts dashboard that could accommodate any payment we threw at it, so we first started with allowing for future forecasting so our Brazilian customers could understand what they have been paid out for and what was still coming from future installments.



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The impact

User testing sessions with the merchants yielded unanimously positive feedback. From here, we are continuing research in the South American markets to ensure we are creating tools that work for the whole globe and not just for Europe.

In addition to the positive feedback from our merchants, we were able to understand how these changes could accommodate brand new Adyen product offerings which are now in the research phases.