# Rezolve Overview – Mall User Experience

Version 1.5

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## Introduction to Rezolve

Rezolve™ is a ground-breaking mobile-payments SDK and platform that allows banks, mobile network operators, retailers, media companies and other mobile consumer audience owners to deliver rich and engaging consumer experiences to their users. With the Rezolve Inside™ SDK embedded in a host mobile app, consumers can pay bills, top-up mobile devices, and shop for retail products and services with simple navigation and a 'scan-and-tap' on their mobile device. By combining the native capture mechanisms of the mobile device – camera, microphone and location awareness – with a mobile wallet and Rezolve's powerful merchant integration technologies, Rezolve turns any mobile device into an active engagement tool for shopping and for managing consumer mobility. The consumer's experience is intuitive, fast and secure, while Rezolve orchestrates all user flows, data flows, order creation and payments, integrating to merchant commerce platforms and payment providers as needed. With Rezolve Inside™, the host app owner benefits from new lines of consumer engagement and participates in transaction revenues, without having to develop code, host operations, or manage security.
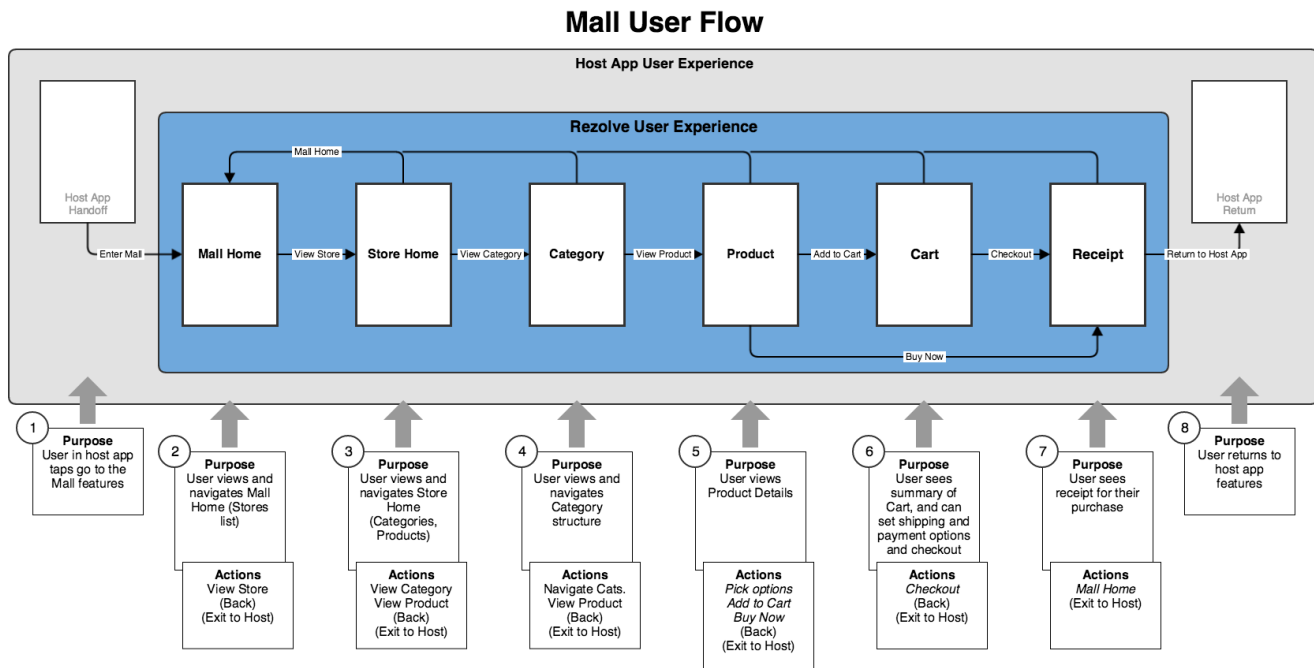
## Introduction to the Rezolve Mall™

The Rezolve Inside™ SDK allows app owners to quickly deliver rich mobile commerce user experiences *inside* their existing consumer apps. Those experiences include Shopping Malls, Bill Payment, Account Top Up, and Shoppable Ads.

The Rezolve Mall™ turns utilitarian occasional-use apps into engaging, frequent-use app by giving users a rich and attractive shopping Mall experience in their smartphone. Users enter the Mall and see a wide selection of retailers in a broad array of retail categories (including fashion, home, electronics, and more) and they can browse and navigate product categories and product details to discover and buy products they desire with just a few taps of their finger.

When integrated with Card-Linked-Offers, Deals and Loyalty programs, the Rezolve Mall becomes a powerful driver of habituated consumer engagement.

This document provides an overview of the Rezolve Mall™ user experience so that Rezolve partners can consider modes of deployment and integration into their existing or planned mobile apps.

# Consumer User Flow Summary

**Mall User Flow**



1. **Host App Handoff** - Host Apps can provide a wide range of consumer services at their core, and the Rezolve Inside™ SDK allows app owners to quickly add mobile commerce capabilities.  The way in which those capabilities are presented to the user is determined by the app owner, but at its simplest this could be a menu item, button, or link that users tap to start shopping - the Host App leads the user into the Mall functionality.  The transition into the Mall capability is seamless for the use because the Rezolve user experience is integral to the Host App UI.
2. **Mall Home** – Mall Home displays a list of Stores included in the Mall. This view is analogous to walking into a physical mall and seeing a range of stores in front of you.  Users can navigate into an individual Store, or return to Mall Home.
3. **Store Home** – Store Home represents a single Store in the Mall. This view is analogous to entering an individual store in a physical mall and seeing products and departments in that Store.  Users can navigate to Categories and Products within this Store, and they can 'exit' the Store to return to Mall Home.
4. **Category** – Category represents a collection of Products in a single Store. Categories can be analogous to departments in physical stores in which Products are grouped with other Products.  Users can navigate to Products, within Category structures, and they can return to the Store Home.
5. **Product Details** – By navigating Stores and Categories users can see the Product Details view.  This view presents the user with the details of the products or services in which they are interested.  This view provides rich product or service information, for example, product name, images, descriptions, and any user-selectable options (e.g. size, color, style). The product information presented in the Product Details view is obtained from Merchants' commerce systems through Merchant integrations and via the indexing and caching capabilities in the Rezolve Commerce Engine.  Users can pick any user-selectable options, pick their payment method and shipping method, and either

Buy Now or Add to Cart.

6. **Cart** – This view presents users with a review of their Cart, which is composed of products or services that have been Added to Cart. If no Products have been Added to Cart the Cart is empty. Users can view and update the contents of the Cart, for example change quantities and remove items, and they can select and update payment and shipping methods.  The Cart also presents a price breakdown, including any taxes and shipping components.  Users can elect to Checkout their Cart.

7. **Receipt** – As a result of a Buy Now or a Checkout Cart action, users are presented with the Receipt view. The Receipt summarizes the transaction that was just completed, and it represents the natural conclusion of a Mall flow.  From here the user may be guided back into the Mall Home (e.g. Shop for more), may be directed to their transaction history, or to any other logical step either within the Rezolve flow or in the Host App.

8. **Return to Host** – Where the Rezolve Mall capability exists adjacent to other Host App capabilities, the user may be returned to the Host App so that they can conduct any other actions towards which that the app owner wishes to guide them.

## User Accounts

In most cases, for a user to be able to complete a Mall flow, the Rezolve platform must know certain information about that user. This information consists of three elements, collectively referred to as their User Account.

- User Identity
- User Payment Methods
- User Address Book

Where a User Account, or any element needed to complete the flow (e.g. at least one payment method), does not exist the user is guided to complete the missing information at first time need. For example, a user attempting to Buy Now, where no Payment Method exists in their associated User Account, will be prompted to enter a Payment Method before they can proceed.

Rezolve supports two User Account models: *Internal* and *Federated*.

### Internal User Accounts
Internal User Accounts operate in such a way that *Rezolve* is the system of record for User Account information.  Consumers create and Rezolve stores User Account information, or tokens representative thereof, inside of the Rezolve platform.  The Rezolve Inside™ SDK provides functions to allow User Account Registration and Management so that these can be controlled by Rezolve but surfaced in the Host App user interface.

### Federated User Accounts
Federated User Accounts operate in such a way that the *Host App* is the system of record for User Account information.  The Host App creates and stores all user account information, or tokens representative thereof, inside of the Host App platform.  The Rezolve Inside™ SDK provides functions to allow Rezolve to federate User Account information, or keys representative thereof, from the Host App, and in this model User Registration and Management is controlled by the Host App.


## Summary

Using the Rezolve Inside™ SDK, app owners can embed a Mall user experience into their existing or planned mobile apps to deliver a deliver a rich mobile commerce experience for their users.  The Mall experience is monetized through direct merchant commissions or affiliate networks, and it provides an engaging and fun shopping experience that offers end users added utility, instant shopping gratification, and drives increased and more frequent app usage.

Rezolve