Rezolve Overview – Top Up User Experience

Version 1.1

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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 Rezolve Top Up

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.

Rezolve Top Up transforms time-consuming and laborious account top up processes into simple, fast, and fun experiences, by delivering a fast account top up capability into mobile operator's existing or new mobile apps. Pre-pay service account holders can initiate top ups in several ways:
- Scan account number on paper bills (account number OCR)
- Scan barcodes on paper bills (1D barcode scan and decode)
- Scan QR codes on paper bills (2D barcode scan and decode)
- Key in mobile phone numbers or account numbers

Regardless of how initiated, the top up process allows the consumer user to quickly select or enter a top up amount (either from pre-defined amounts, free-form entry, or algorithmically suggested amounts), confirm their payment method, and pay.

The Rezolve SDK allows one App to top up multiple pre-pay accounts, for example one householder topping up the mobile phone accounts for all their family members, and payment methods can be traditional credit and debit cards, pre-pay cards or virtual cards, alternate payment methods like Apple Pay, Android Pay, PayPal, bank transfer, or even private closed loop methods.

This document provides an overview of the Rezolve Top Up user experience so that Host App owners can consider modes of deployment and integration into their existing or planned mobile apps.

Consumer User Flow Summary

Rezolve Top Up User Flow
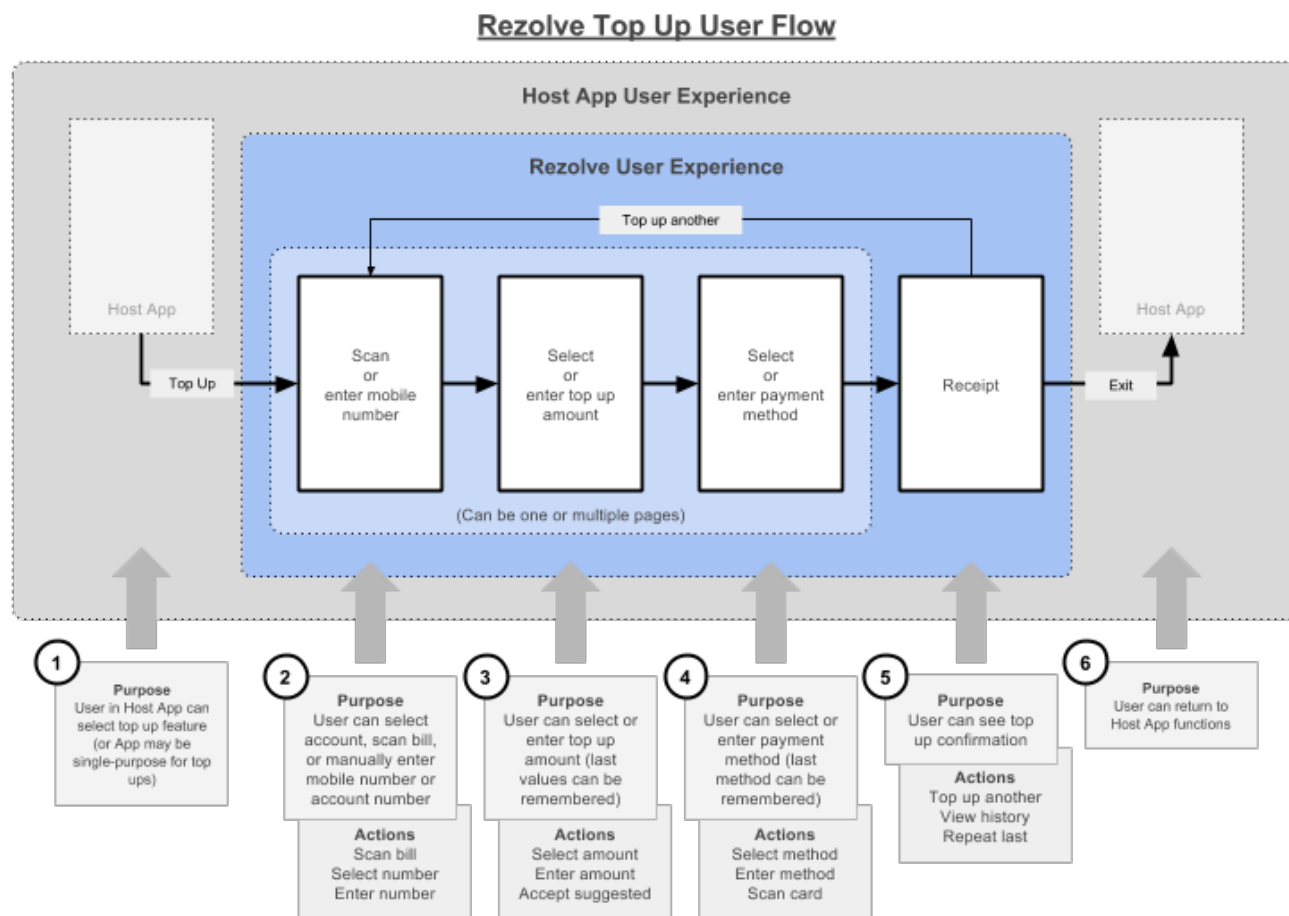
1. **Host App Handoff** - Host Apps can provide a wide range of consumer services at their core, and the Rezolve Inside ™ SDK allows app owners to quickly add pre-pay account top up (e.g. mobile phone top up) and commerce capabilities. The way in which those capabilities are presented to the user is determined by the Host App owner, but at its simplest this could be a menu item, button, or link that users tap to start the top up flow - the Host App leads the user into the top up functionality. The transition into the top up capability is seamless for the user because the Rezolve user experience is integral to the Host App UI. Alternately the Host App may be single-purpose for top ups only, in which case users are landed immediately into the top up user experience.

2. **Scan or Enter mobile number** - This view provides the user with multiple ways to initiate the top up flow, including scanning a paper bill to OCR account number or decode 1D or 2D barcodes, entering one or more account or mobile numbers manually, or receiving the account or phone number programmatically from the Host App if known. The app can support single or multiple account number lists; the latter allows one person to top up multiple pre-pay accounts in one app. Where supported by the Host App, or where a suitable API and endpoint exists in the mobile operator's platform, the app may optionally display the current account balance for each entered or selected account number.

3. **Select or enter top up amount** - This view presents the user with options for picking or entering the desired top up amount. The possible options may be determined by pre-set SKUs in the pre-pay operator's (e.g. mobile operator, tollway operator) platform accessed by a suitable API and endpoint, they may be hard-coded into the app, the user may be allowed to manually enter any amount, or options may be suggested based on an algorithmic calculation considering the account users past usage. The most recently used choices can be remembered for a faster user experience.

4. **Select of enter payment method** – This view presents the user with options for picking or entering their chosen payment method. The possible options are likely to be determined by the processing capability of the Host App owner's payment processor, and may include traditional credit and debit cards, pre-pay cards or virtual cards, alternate payment methods like Apple Pay, Android Pay, PayPal, bank transfer, or even private closed loop methods. The most recently used choices can be remembered for a faster user experience.

5. **Receipt** – A completed top up results in the Receipt view. This view summarizes the transaction that was just completed, and it represents the natural conclusion of a top up flow. From here the user may be guided back into the flow to top up another account, or they may be directed to their transaction history or to any other logical step either within the top up flow or in the Host App.

6. **Return to Host** – Where the Rezolve Top up 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 the Host App owner wishes to guide them.

User Accounts

In most cases, for a user to be able to complete a top up flow, the Rezolve platform must know certain information about the user. This information consists of three types, collectively referred to as 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 top up, 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. Rezolve creates and stores all 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 the Rezolve Top Up user experience into their existing or planned mobile apps to deliver a deliver a rich mobile commerce experience for their users. The Rezolve Top Up user experience reduces end user inertia and top up friction and leads to earlier top ups and therefore higher retained account balances. From a consumer perspective, the Rezolve Top Up flow provides an engaging and fun experience that offers them added utility and instant gratification, whilst driving increased and more habituated app usage.

Rezolve

https://www.rezolve.com/