

A hand is shown pointing at a set of architectural blueprints. The entire image is overlaid with a semi-transparent blue filter. The text is written in a clean, white, sans-serif font, centered on the left side of the image.

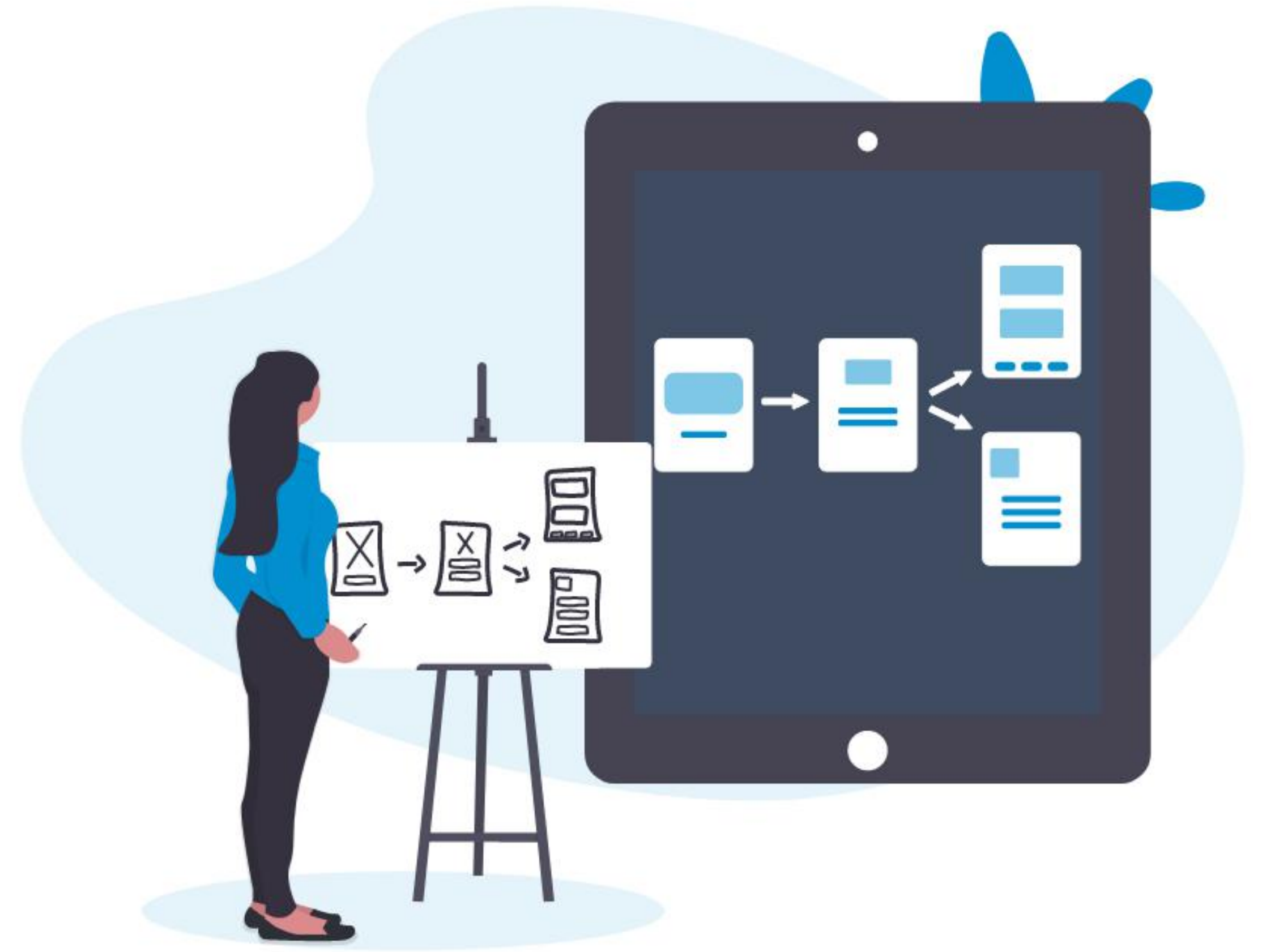
Barclays Payment Solutions Submit it user experience

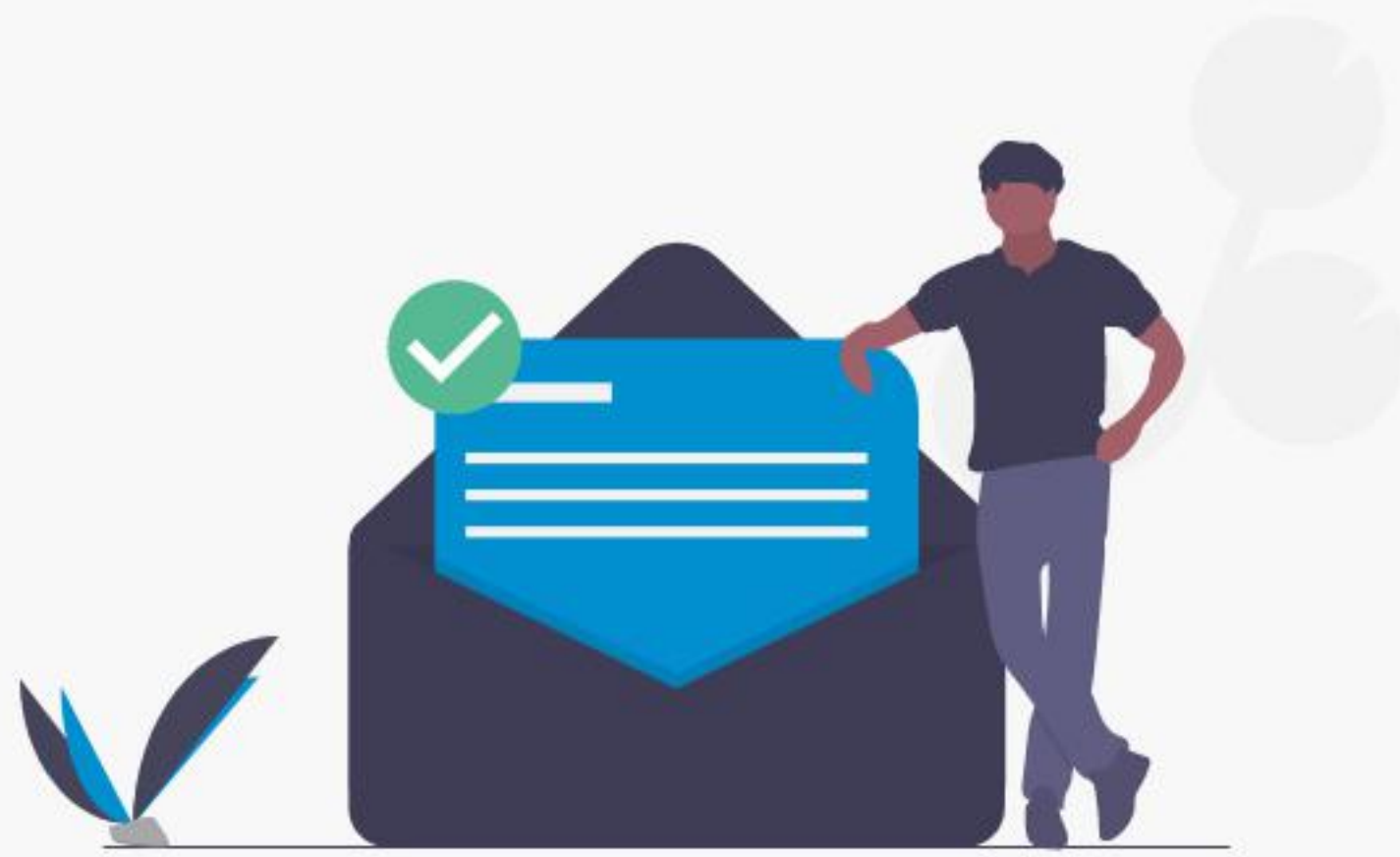
Design backlog

Size	Description	Why?	Status
Small	No access to application reference number	Based on current evidence from the tactical implementation of digital acceptance, customers are liable to forget or lose this mandatory piece of information. (The team should explore what other, more memorable information could be used as a replacement)	V1 Interim designed
Small	Wrong mobile number	It is possible that the contact number that was taken during the telephony (or any channel) application journey is incorrect or a mistake has been made. The user needs a mechanism to recover from this.	V1 Interim designed
Medium	Re-send passcode to logged contact number	The customer may not receive the code to their device. This may be because of a typo (which the customer may not be able to identify as we partially obscure the number) or because of connection/signal and our own systems.	Not started
Medium	User cancels signing before completion / in ID&V steps	It is possible that the user may choose to cancel their progress or leave the system without completing all steps and information. We may want to add friction to this to confirm this action and direct the user to complete.	Not started
Small	User tries to confirm acceptance on doc before checking box	If the user tries to confirm their acceptance on a document before they've checked the relevant confirmation checkbox then the system should notify the customer and pull attention to the checkbox on the interface.,	Not started
Medium	Reject / refuse to accept/attest journey	It is possible that a customer will not want to sign the documentation due to an information provided, disagreeing with the terms or if the customer feels that their circumstances have changed.	Not started
Medium	Link expired Do we want to send an email notifying the customer of expiry? With what they need to do?	If a customer tries to access a link to sign their documents that has expired (more than X days old) then the user should be presented with feedback.	Not started
Medium	Link superseded / de-activated Do we send an email notifying them? (Or alternate invite email?) Can we identify which link has been exceeded and provide an easy mechanism to get them into the right journey?	Is it possible that via re-quoting or via the need to re-issue documents, the customer may click on the link to sign documents and needs to be given clear feedback that the Link has been replaced.	Not started
Medium	Sent Link - customer has been declined since sending Do we want to distinguish this with it's own journey, this would mean directing a link to a separate space explaining whats happened and why with content/links. (Alternative is to send the user to the de-activated journey)	If a customer tries to access a link to sign their documents that has expired (more than X days old) then the user should be presented with feedback.	Not started
Medium	End of the digital journey - If customer is referred If we send a link to sign to the customer and they progress through the journey and reach the end, but are still in refer status, we may want to change content and messaging here.	It is possible that a customer, thats been referred, completes the digital acceptance journey and reaches the end, the content and 'what happens next' will need to differ here so that its different to the accept scenario.	Not started
Medium	Decline email - upfront (via instant decision)	In the event we decline a customer straight away (during the call via instant decision) we need to trigger an email to the customer that notifies them of this outcome and provides actionable content to help them recover and/or refute the outcome.	Not started
Medium	Refer - signing conformation + whats next email? If we send a link to sign to the customer and they progress through the journey and reach the end, but are still in refer status, we may want to change content and messaging here.	It is possible that a customer, thats been referred, completes the digital acceptance journey and reaches the end, the content and 'what happens next' will need to differ here so that its different to the accept scenario.	Not started
Small	Decline email - Post Refer Do we need this, or could this content be put into the standard decline communication?	In the event the customer has been referred and is then subsequently declined. The content of the decline email may need to adapt to notify the customer that any links and content sent out are now inactive and that any terms signed are no longer valid.	Not started

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Based on the currently defined requirements, the journey should support easy acceptance of relevant documents for that customer, focusing on automation to provide quick and easy access to sign.





Approach one

Sending documents after a final decision has been received

- | | |
|--|---|
| <p>😊 Avoids scenarios where customers sign/attest to agreements and content that then need to be re-issued</p> | <p>😞 Customer could have a several day delay from initial phone conversation to receiving a communication inviting to accept</p> |
| <p>😊 Avoids a customer signing/attesting and then being notified that they're declined in the meantime or after</p> | <p>😞 For day one, this delay could impact a significant portion of customers until TSM straight through accept rates are improved</p> |
| <p>😊 Single aligned scenario for Digital Acceptance journey and surrounding comms and flows (only see if accepted)</p> | <p>😞 For these customers, it would not be possible for the agent to stay on the call and guide through it (if generated realtime)</p> |

UX Recommendation



Approach two

Sending documents when application is initially referred

- | | |
|---|---|
| <p>😊 Removes the delay between the initial phone conversation and the customer receiving their documents</p> | <p>😞 Could result in a large amount of re-sending and re-requesting signatures from customers based on amended info</p> |
| <p>😊 Even if referred, the agent can stay with the customer on the call and walk through the documentation (if realtime sending...)</p> | <p>😞 This is wasted effort for customers who are then declined at a later point in the journey after returning their agreements</p> |
| | <p>😞 We need to consider what happens to links, content and the journey in a range of exception scenarios.</p> |
| | <p>😞 If a customer does not sign their documents promptly, the applicants decision could change meaning links, content and flows need to adapt.</p> |

Team consensus

Team consensus

🧐 Commercial perspective

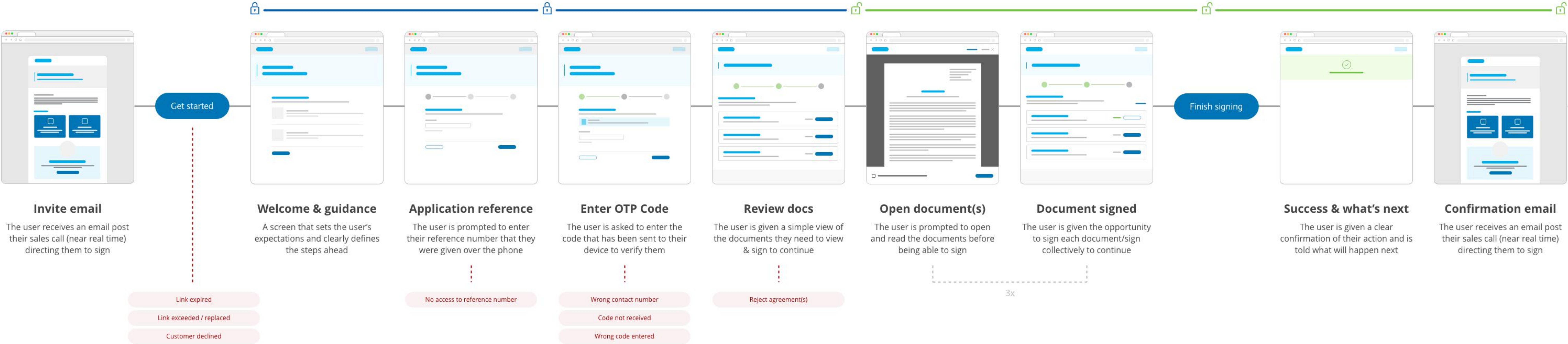
The team felt that the prime opportunity to get a customer to sign would be immediately after the call while the customer is still primed will result in a higher conversion rate and return rate of documents rather than a delay between this conversation and receiving a link via digital acceptance to sign.

🧐 Customer experience

As the majority of customers are referred based on current policy and rulesets, it was felt that we should go with approach B to provide a better experience for the vast majority of customers including those that are referred. Indicative data suggest that **only 5%** of customers need documents to be re-issued.

BPS Digi-accept journey

Below is a high level abstraction of the intended user journey to digitally view and accept relevant documents to onboard as a BPS merchant seamlessly.



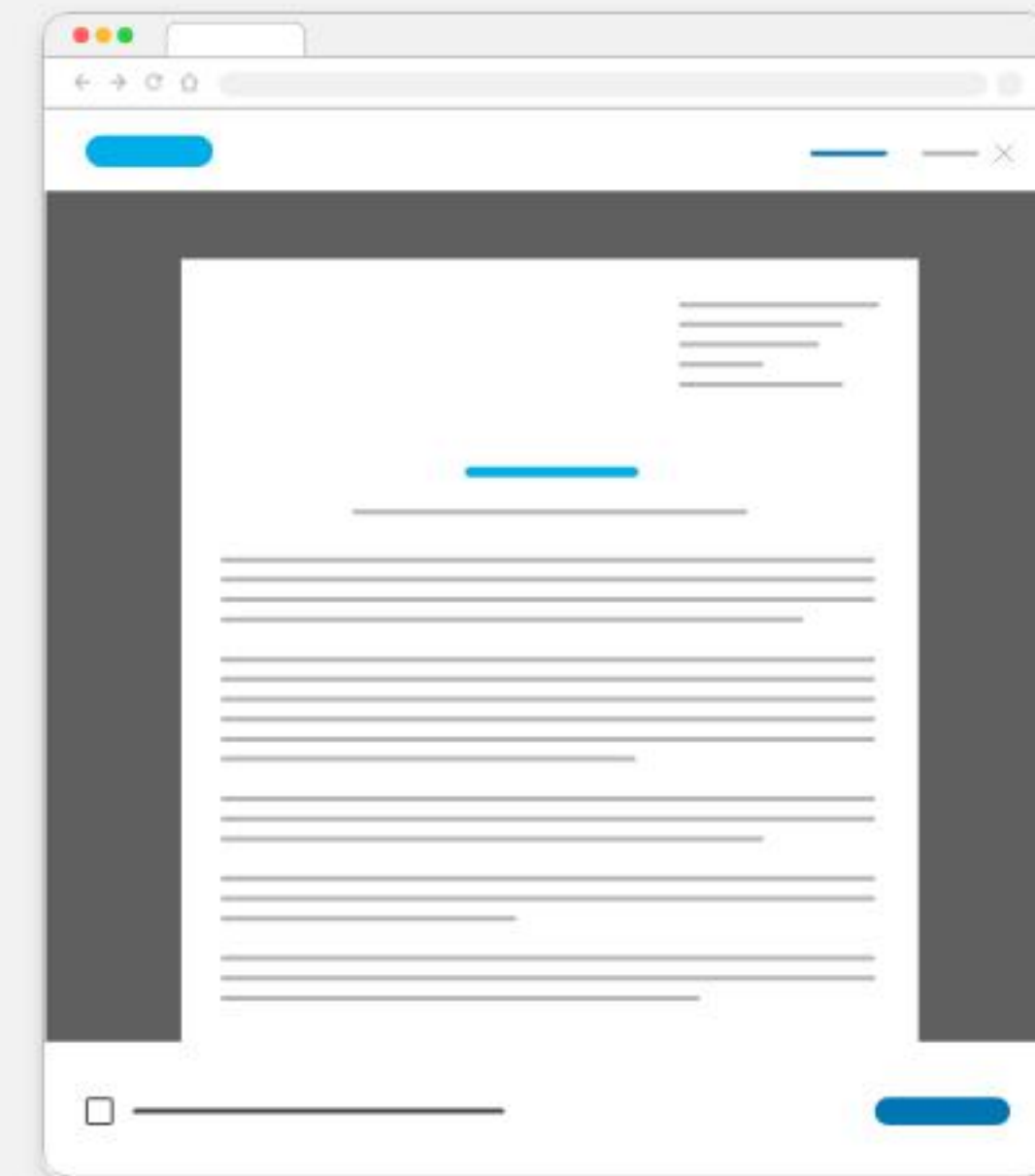
Consumer credit act signature requirement

The CCA agreement, compared to other documentation, is strict in its guidance as to what is and is not acceptable. Traditionally this document has had to be signed physically on the document. Agreement has been made to enable digital signature, but there is an expectation that this will be 'on document' i.e something on the PDF itself.



Design impact & decision

To try and meet this requirement, the team have ideated a method of presenting the PDF to the customer and overlaying a digital prompt to sign via a checkbox. As the customer is viewing the document and this mechanism sits over the document (not on it) it is felt that this will be appropriate.



Legal CCA agreement signing feedback

- 😊 The general approach and journey were seen as appropriate for the majority of documentation being signed (outside of the CCA).
- 😞 For the CCA Agreement, it was not felt that having a button alone (overlaid on the interface) would be enough to denote acceptance.
- 😞 Concern was raised over the proximity of the action to the signature area on the CCA agreement (and it's contained content).
- 😞 Compliance and regulation may require Barclaycard's signature, the date and an area for acceptance / attestation to be in close proximity.

BARCLAYS | Consumer Credit Agreement

Close X

Important - read this carefully to find out about your rights

The Consumer Credit Act 1974 lays down certain requirements for your protection which we should have kept to when this agreement was made. If we did not keep to these requirements, we cannot enforce this agreement without getting a court order.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

This is a Hire Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Hirer(s):

Date(s) of signature(s):

Under this agreement the goods do not become your property and you

b. Ancillary equipment means amongst other items provided to you, any electrical accessories, cables, wires or 'Zip Zap' machines (or both) that may be necessary to facilitate the use of a Terminal.

c. Guides means any guides, instructions or operating manuals, including but not limited to the PDQ guides, which apply and which we (or our authorised representatives) make available to you, as updated, amended or replaced from time to time.

d. Losses means any and all losses, claims, damages, costs, charges, expenses (including all legal and administration expenses), liabilities, demands, proceedings and actions and any fine or penalty set by a scheme or any regulatory body.

e. Monthly account statement means the statement you receive from us each month in relation to the account, which contains details of the charges you must pay under this agreement.

f. Monthly direct debit date means the monthly date on which you will pay the monthly rental fee by direct debit.

g. Monthly rental fee means the monthly fee set out in the table, under the heading Key financial information.

h. Minimum term means the initial 12 month period set out under the heading Key financial

k. Staff means your employees, agents, contractors, subcontractors or any other person acting on your behalf.

l. Terminal means the equipment described in the table under the heading Main financial information, including any Ancillary Equipment provided.

2. Your account

2.1 Every month, you will receive a monthly account statement. This will set out the details of all charges you must pay us under this agreement, and which we will take from your account.

2.2 You must pay these charges on the monthly direct debit date shown in the monthly account statement.

3. Delivery and installation

3.1 We will deliver the terminals to your premises as set out in the beginning of this agreement (or to any other delivery address you tell us about) and at a time we agree with you.

3.2 You, or a member of your staff, must be present when we deliver the terminals. If not, we will not be able to leave the terminals at the address and we will need to arrange a new delivery, which you will have to pay for.

3.3 You must install the terminals in a suitable position in your premises. If you would prefer us to install them for you,

Confirm acceptance

Save

I've read and accept



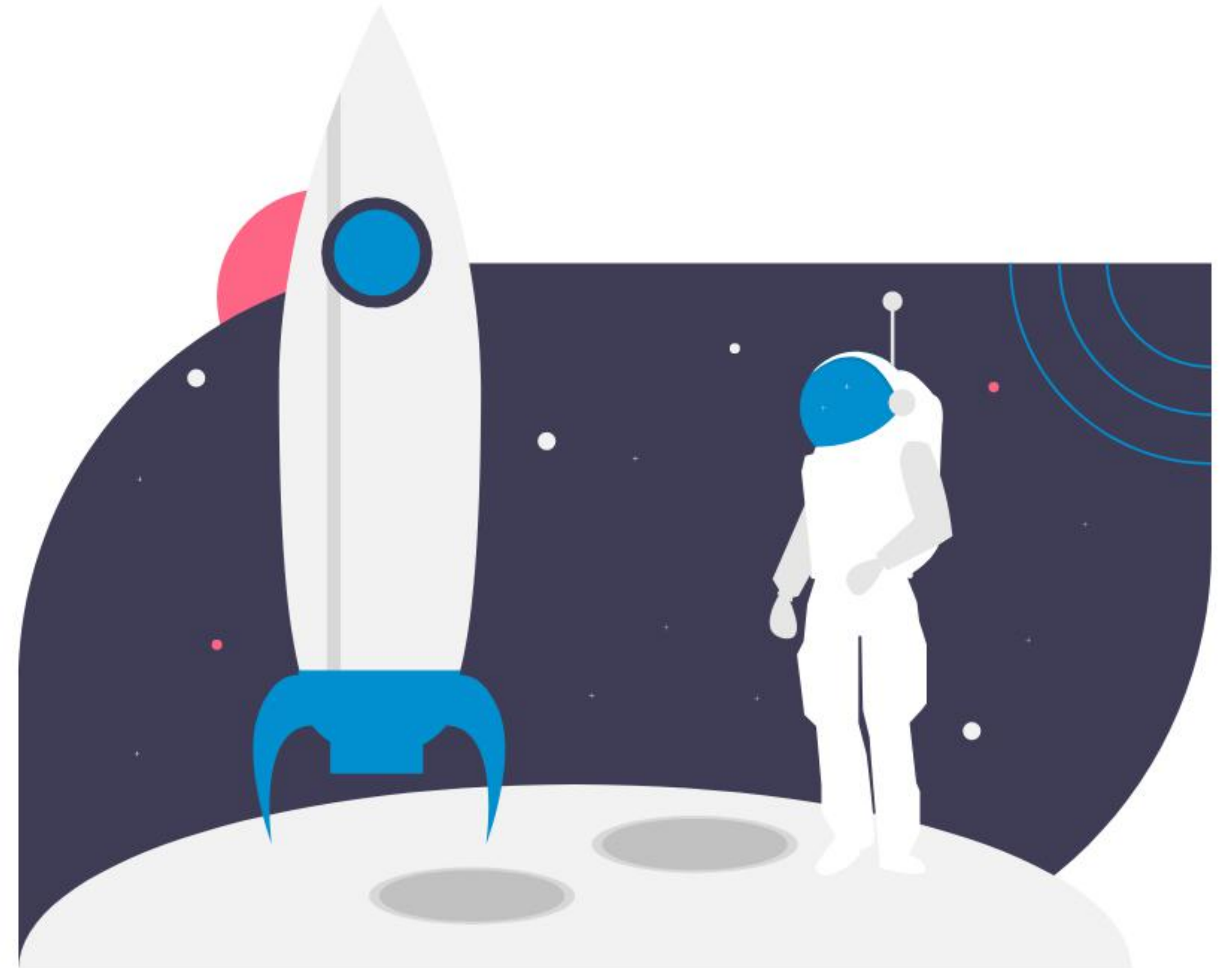
How might we design a more fitting interaction, adding additional friction and information to mimic the attestation of the PDF document itself without confusing or providing a barrier to completion?

Interaction Prototype

Customer scenario

A small business customer has spoken to a member of the small business sales team over the phone. They have been through the data capture process and are excited to get setup and trading. Having been told they've been accepted and need to accept their documents so we can send them their product and get them trading, the customer receives an email asking them to sign the relevant documents through a link.

[Launch prototype](#)



Mail ▾



More ▾

1 of 21



COMPOSE

Inbox

Starred

Important

Sent Mail

Drafts

► Categories

All

Deleted Messages

More ▾

Sign your Barclaycard merchant documents

**Barclaycard Payment Solutions** <SignIt@Barclays.com>

to me



Mar 15



Replies to this email are not monitored.

[Contact us](#) | [View as webpage](#) | [Cookies policy](#)

Review and sign your merchant documents

Let's go forward

[Get started](#)

Hi <First_name>

Thanks for choosing us as your payments partner!

So we can finish setting up your account and get your trading, you'll need to review and accept the terms, conditions and agreements relevant to your application.

What you need to do

1. Let us know it's you by entering your application reference number we gave you when you applied
3. Enter a code that we'll text you to help keep your information secure
4. Review and sign your terms, conditions and agreements

[Go to review and sign](#)[Get started](#)

If you didn't apply for a Barclaycard Payment Solution or if you think this may have been sent to you in error, please give us a call on XXXX XXXXXX.

[Security](#) | [Accessibility](#) | [Privacy & Cookie Policy](#) | [Contact us](#)

Please do not email a response to this message. If you have a query regarding Barclaycard, please contact us at Barclaycard Customer Services on 0844 811 6666. [Call charges info](#)

Invitation email to sign merchant documents

Context in the journey

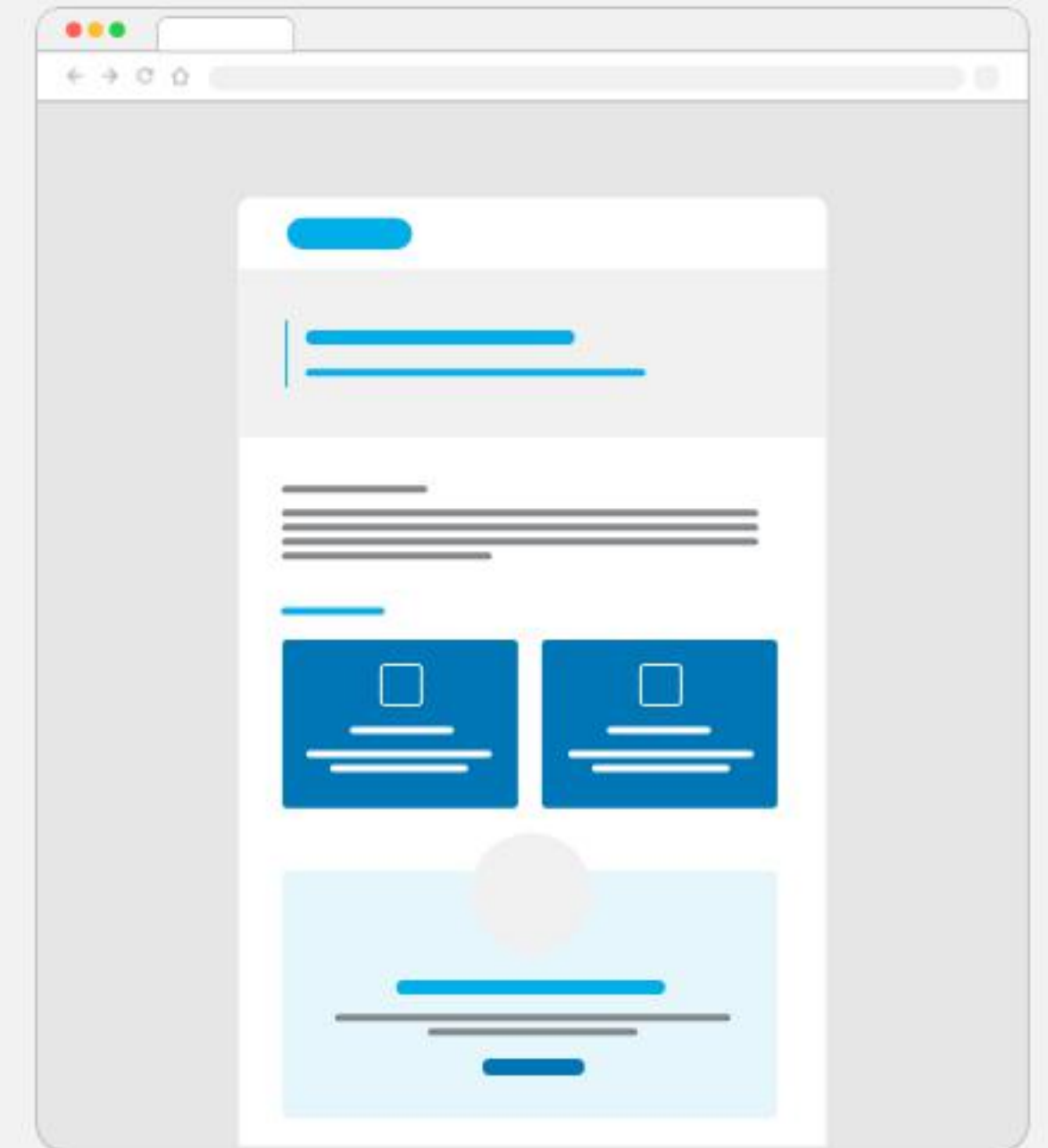
The customer has spoken to a small business sales agent over the phone. At the end of this call, the customer is told that they've been accepted(?) and that they'll receive an email in the coming hours.

Primary goal

This email communication should clearly instruct the customer of what they need to do, the reason why they need/want to do this and signpost clear call to actions that enable them to progress.

Core messages, content & aims

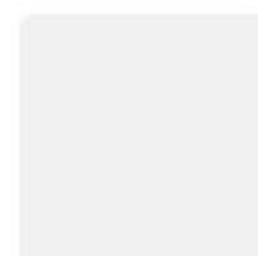
- **What do I have to do?** The email contact should make it clear straight away what we need the customer to do in order to progress.
- **Why should I do it? (motivate)** The email should re-enforce why it's in the customers interest to do this (we'll fulfil their product!)
- **What does this email relate to?** The email needs to relate to past activities to give credibility and confidence to the customer
- **Resources needed and constraints?** The email should clearly communicate time constraints for link expiration and clearly outline what they'll need to complete the journey
- **What if this wasn't them?** The email needs to give clear guidance for customers in the event it's been sent in error/not applicable



Sign your documents

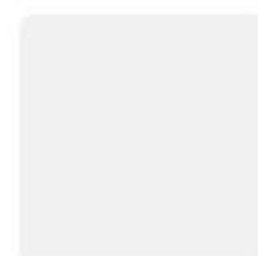
Barclaycard Payment Solutions

What you'll need

**Application reference number**

This is the 8 digit number that you should have been given during your application.

[I can't find my reference](#)

**Your mobile phone**

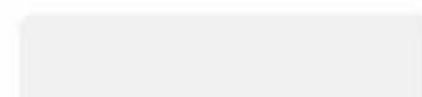
We'll need to send you a code to the mobile number you gave us during your application.

[I can't access my phone](#)

Get started

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Sign your documents

Barclaycard Payment Solutions



Enter your application reference

Enter your 8 digit application reference number, you should have made a note of this during your application.

Reference number

[I can't find my reference](#)

Cancel

Confirm and continue

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Sign your documents

Barclaycard Payment Solutions



Enter reference number



Verify with mobile

3

Review and sign

For your review and acceptance

Merchant application pack

This includes your agreement, charges & fees and provided details

Accepted

 Save

Direct debit mandate

Your acceptance that we can debit your given account on a regular basis

To do

View & accept

Consumer Credit Agreement

Conditions for the amount of credit your taking for your chosen product


To do

View & accept

For your records

Terms and conditions and policies

Conditions for the amount of credit your taking for your chosen product

 Save

You can view the latest terms, conditions and policies on the Barclaycard website: [Visit our site](#)

By accepting the above agreements, you agree that you are bound by the terms of this application and our relevant terms & conditions.

Cancel

 Save all

Agree & finish

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Thanks for signing

A confirmation email is on it's way to you

What happens now?

You'll hear from us within the next 24 hours when we've set up your account. We'll send you your Merchant ID and details about your product delivery.

[Save all](#)

You can view the latest terms, conditions and policies on the Barclaycard website. [Visit our site](#)

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