



# 5 CX TIPS

## FOR MOBILE PAYMENT APPLICATIONS

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# INTRODUCTION

The entrance of Apple Pay in Australia, Singapore and China shifted the mobile payment and wallet game. When ANZ announced its plans for Apple Pay, its credit cards and deposits accounts applications increased. Most major banks and card merchants in Singapore and China are also following suit to introduce Apple Pay compatibility. In China, 3 million cards were activated on Apple Pay in the first 2 days of availability.

Other than the giants of Apple Pay, Android Pay and Samsung Pay, mobile wallets with tap-and-pay technologies from the likes of Paypal, startups and even local banks are entering the market too. However to make sure that customers adopt and sustain their usage of these mobile wallets (be it BLE or NFC), success lies on a few factors.

Besides having an effective marketing campaign that communicates clearly to (potential) customers about the advantages of having a mobile wallet, the whole customer experience of using the application from creating their wallet to using it at payment terminals is very important.

Consolidating Objective Experience's usability testing results across multiple mobile payment applications and shopper research, here are a few tips to ensure a great customer experience...



# EFFICIENT ONBOARDING

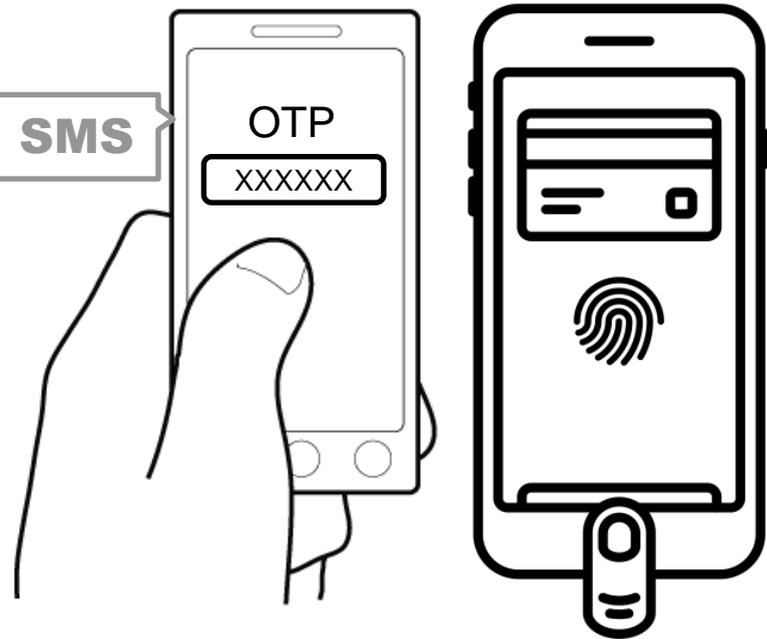
The starting point is for customers to add their banking account/credit card into the application. This onboarding process should be fast and responsive. The number of steps taken for the onboarding flow should not be too much and tedious. Give feedback back to the customer and engage them at every stage with the messaging and ease of flow so

that customers will feel safe trusting this application with their finances.

Terms and Conditions have to be clearly highlighted. Also briefly explain any extra charges/fees before customers complete the onboarding process.



Typical onboarding flow of a mobile payment application



## SECURE YET BRIEF AUTHENTICATION

Authentication is necessary. Authentication methods like One-Time Passwords or fingerprint recognition would be easier to implement as customers are more familiar with these. Many banks, like Wells Fargo and Bank of America, are [embracing biometrics \(fingerprints or eye scan\) for onboarding and transaction authentication purposes](#). For the actual practice of authenticating the payment, it has to be very fast because no customer wants to hold up the payment waiting line.

Customers should not be uploading any personal documents (e.g. utility bills, identification copies) as an authentication process as they perceive it to be insecure on the mobile medium, especially when they are physically in public spaces.

## ALLOW ROOM FOR ERROR

Customers will definitely make mistakes when using the application. Give clear feedback when mistakes occur so that customers can correct themselves. An example would be suggesting certain tips e.g. “Did you tap the top first?” when the transaction failed due to customer aiming the mobile wrongly and the payment terminal is unable to read the NFC chip properly.



# EASY PHYSICAL ACCESS TO PAYMENT TERMINALS



Easy access terminals at self-checkout counters

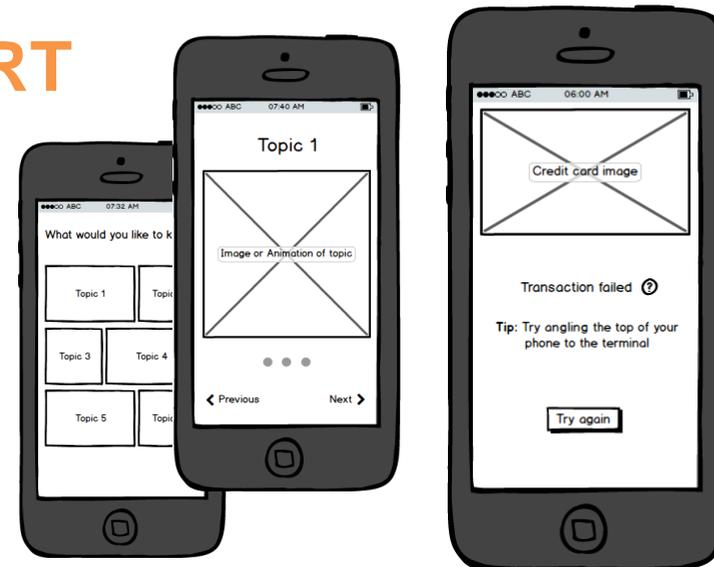


Terminal slightly blocked by price pole display at cashier checkout

The physical space at the checkout counter is very important for mobile payment applications to work as intended. The contactless terminal has to be placed in a position that customers can easily reach out to and tap. Mobile phones are bigger than credit cards, so the terminal cannot be hidden or blocked with things (e.g. Point-of-Sale communication materials) that limits the access. Especially with NFC technology, the chip's location is different on various phones and may require specific maneuvering to get the terminal to read it fast.

# PROVIDE CUSTOMER SUPPORT

Having an FAQ section in the application for both the customers and even merchants will be very helpful as this payment method is still considered relatively new. Customers can refer back to the FAQ if any issues arise. Questions like how this technology works (e.g. tokenization, etc.) and what to do if retail cashiers are unaware of this payment method should be answered here.



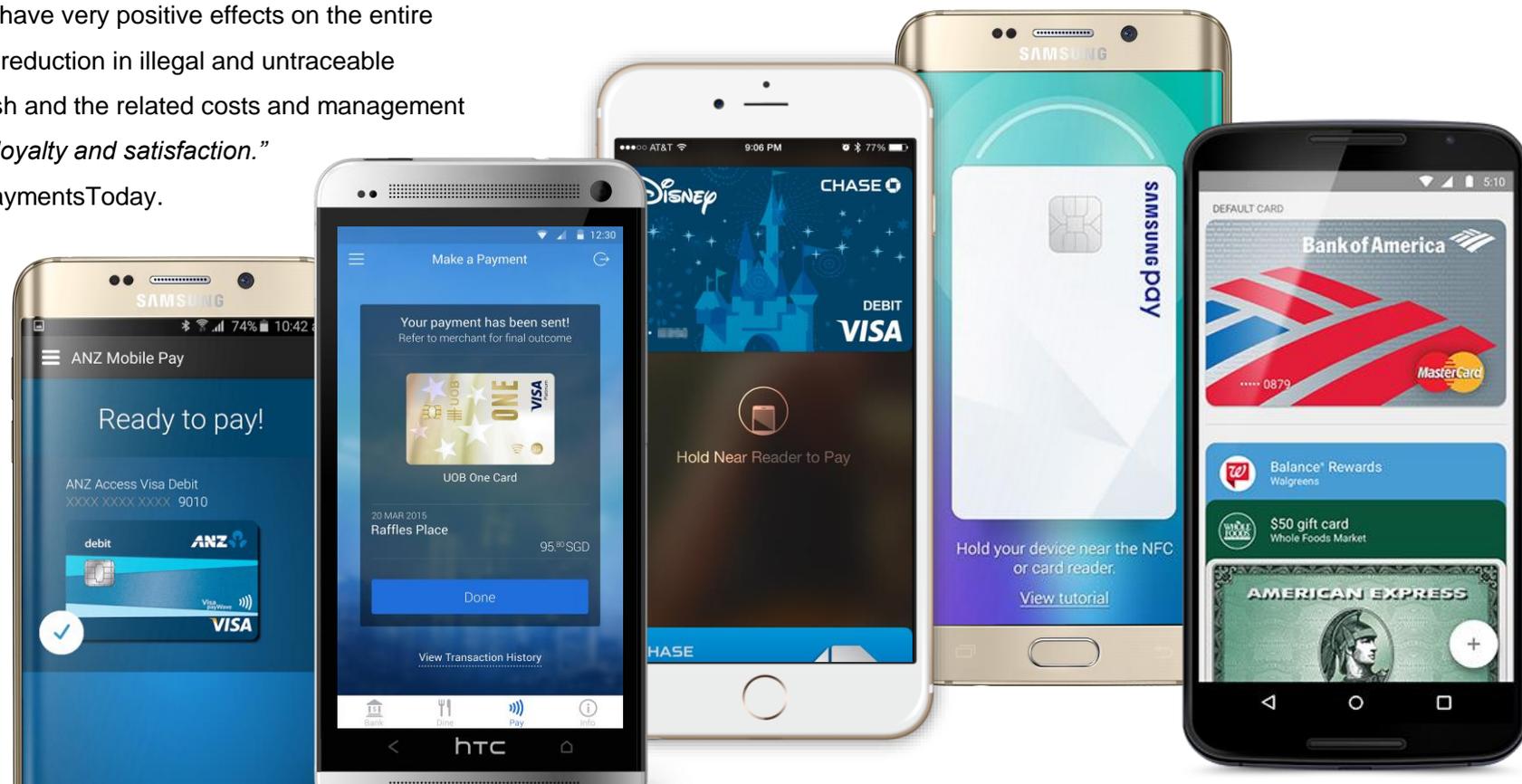
# CONCLUSION

Mobile payment systems can significantly grow the number of transactions and deliver improved banking accessibility for all customers. As more people use their mobiles to pay for purchases, the customer experience has to improve incrementally to stay ahead of the competition and sustain customers' usage.

*"This [mobile payments] will have very positive effects on the entire payments chain including: a reduction in illegal and untraceable payments, a reduction in cash and the related costs and management risks, and greater customer loyalty and satisfaction."*

- Jordan Parker on MobilePaymentsToday.

**Want to understand your customers better? Please contact Objective Experience for more information on eye tracking and customer experience research for digital media and shopper research.**





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