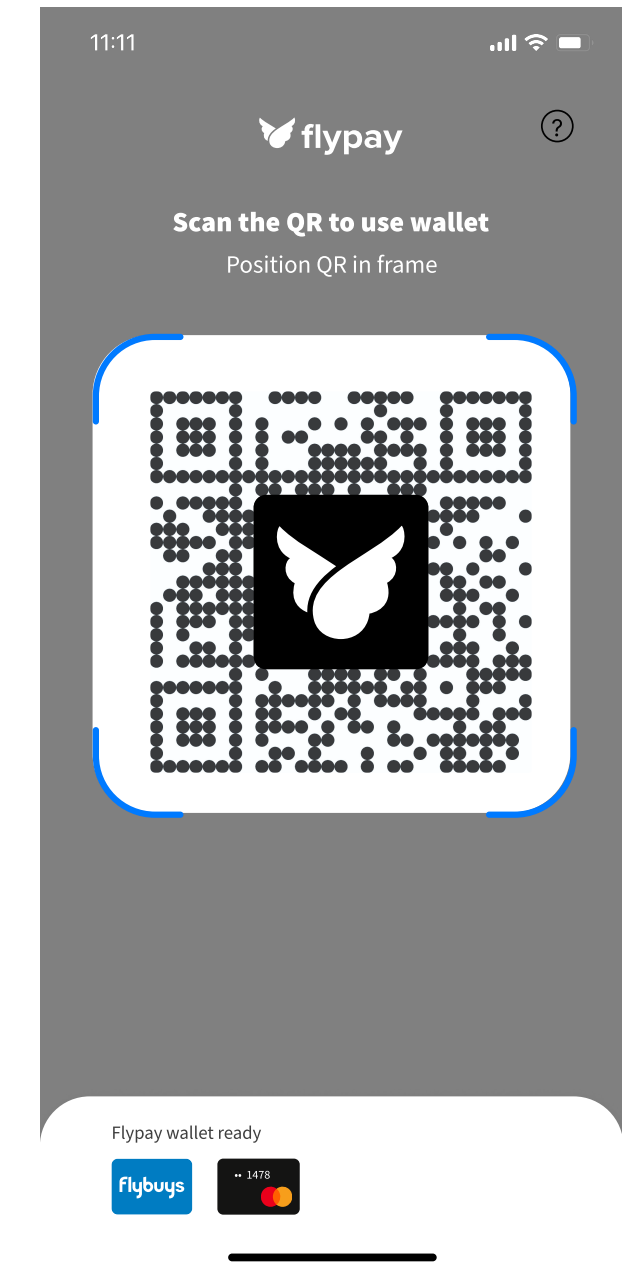
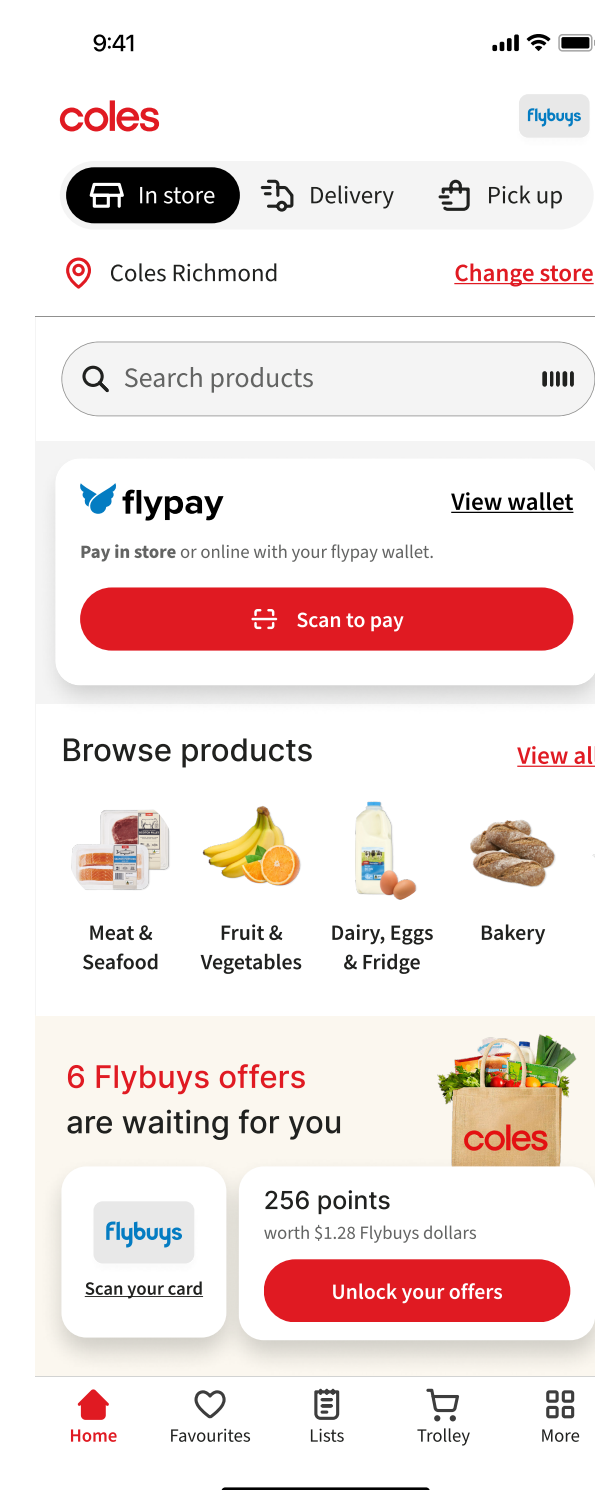


# coles

## Design for flypay app with a QR payment and manage flypay account



# Project overview - flypay (omnichannel)

## Problem:

Payment by QR code is a mandatory service that retailers will need to offer customers in the near future. Currently Coles does not offer payment at the in-store Checkouts terminals by QR.

How can we integrate flypay omni-channel capabilities into the Coles app so that customers can manage their flypay mobile-responsive account in the Coles app.

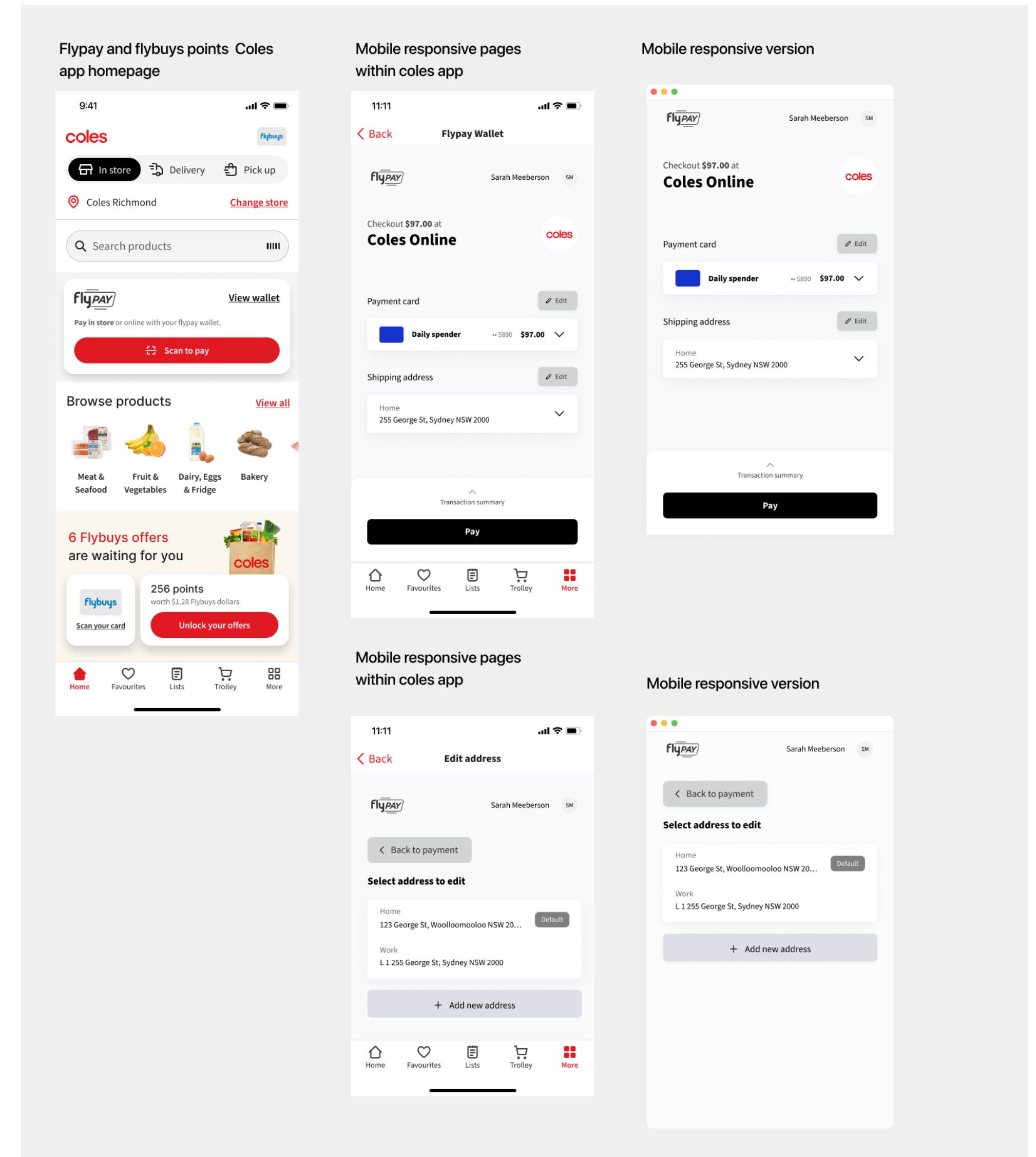
How can we

## Business request

To enable customers to sign up to flypay and pay by QR code via Coles app

To enable customers to manage their flypay on-line account within the Coles app

- Omnichannel - signup or login to flypay **online** using the mobile responsive signup process
- Onmichannel - my account for flypay - app to web experience



# Discovery - problem definition



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## Defining the problem - how might we

How can we integrate flypay omni-channel capabilities into the Coles app so that customers can manage their flypay mobile-responsive account in the Coles app.

## HOW MIGHT WE

**How might we** tell if this value proposition is something that customers want ?

**How might we** educate customers of this new way of payment by QR code ?

**How might we** communicate the difference **between** flypay and Flybuys relate but also distinguish between the two services are by different providers

**How might we** easily be able to link Flybuys points without having to login ?

**How might we** allow customer to set how may points they want to use for each shop with ease?

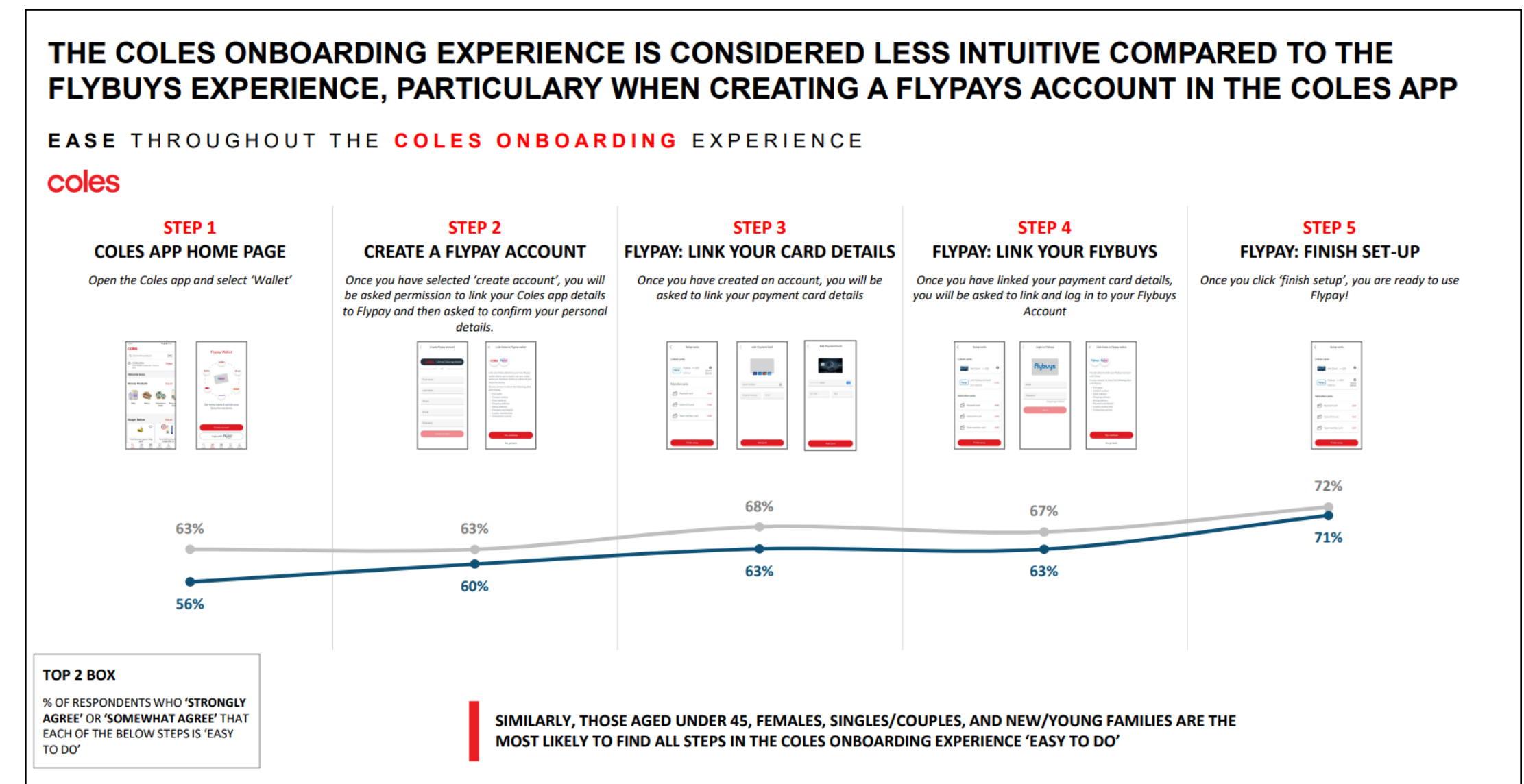
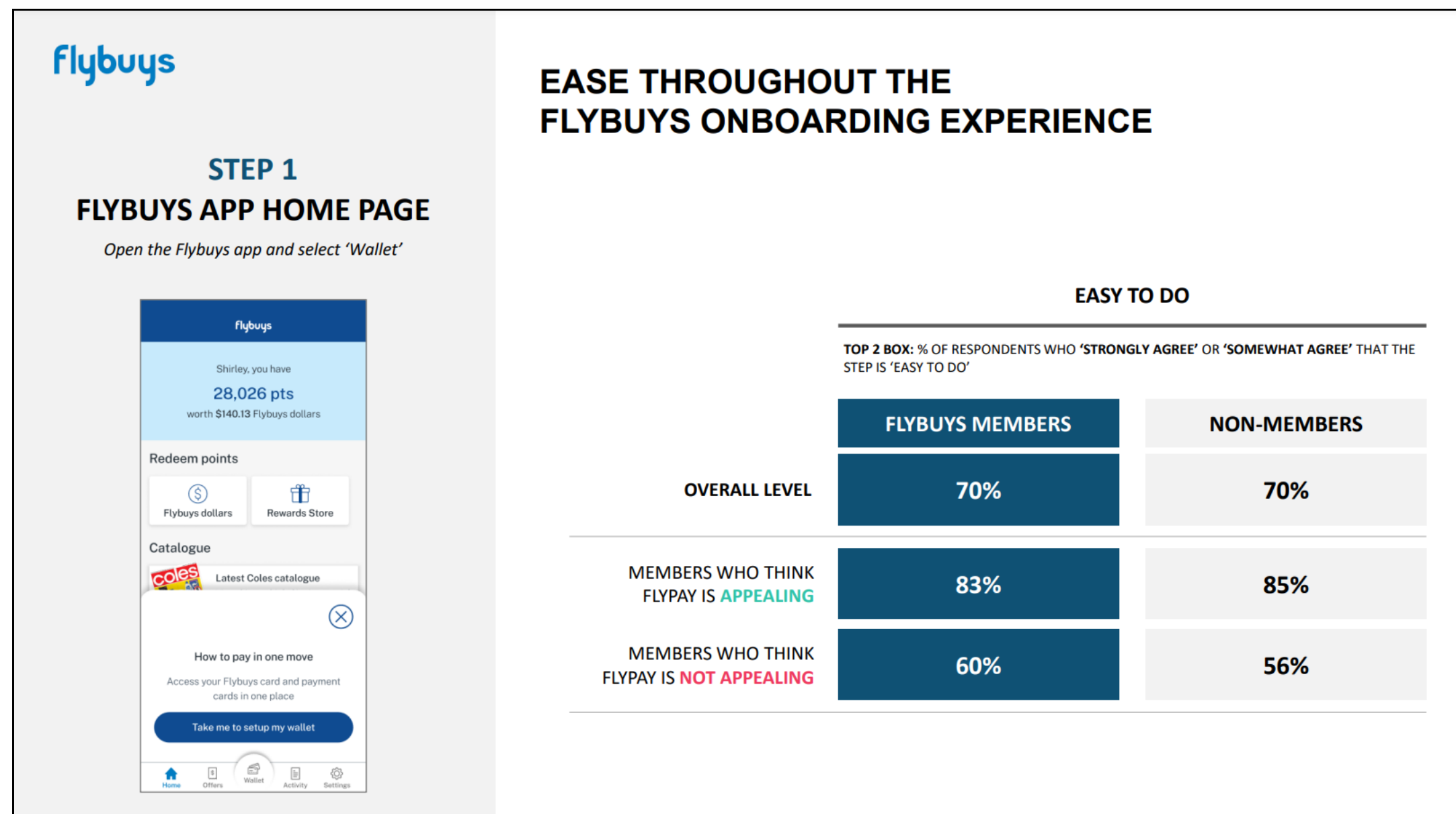
# Existing research



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Review existing research to discover user needs and feed this into the high fidelity concept testing for round 2





# End to end mapping



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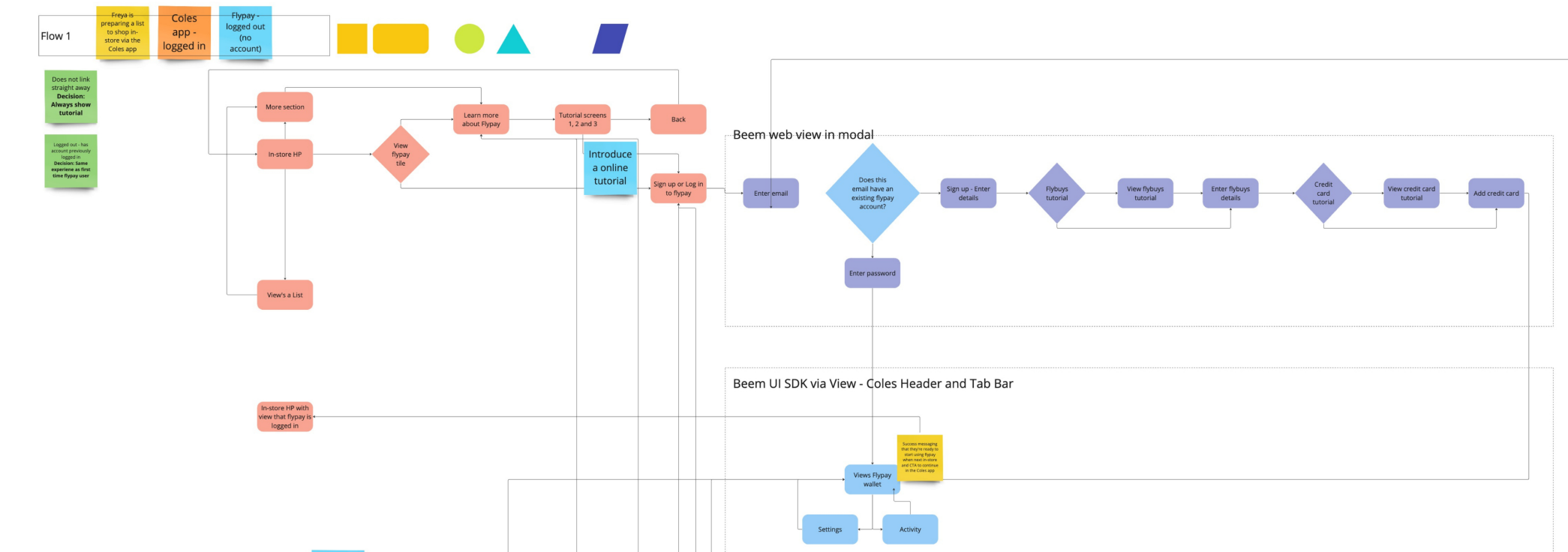


Identify the touch points with the customer and map scenarios

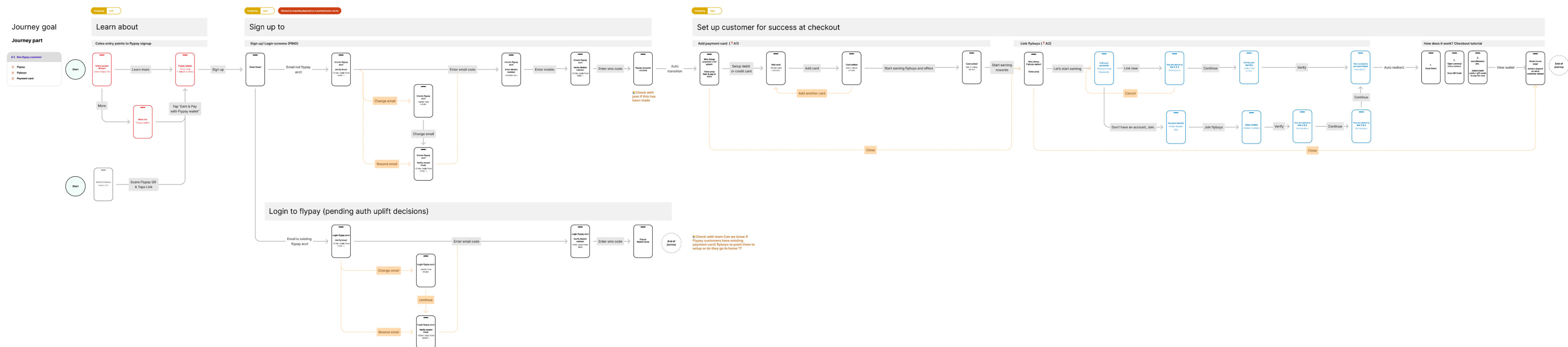
Workshop draft flow diagram of each step of the customers journey

User scenarios

	shopping mode	Coles app	Coles state	flypay wallet	Customer action	Where does the customer go next?	Coles app homepage state
Flow A	in-store	Coles app installed	Logged in	Not signed up	Scans QR code with native camera	QR code deep links to <b>Coles app tutorial screen with CTA to sign up to flypay</b>	Login/Sign up to flypay prompt
Flow B	in-store	Coles app installed	Logged in	Logged in	Scans QR code with native camera	QR code deep links to <b>Beem flypay wallet checkout flow</b> user completes checkout? (skips the scan screen)	Top homepage tile, Pay & scan CTA
Flow C	in-store	Coles app installed	Logged in	Logged in	Scans QR code with <b>Coles app scanner</b>	QR code deep links to <b>Beem flypay wallet checkout flow</b> user completes checkout? (launches into the scan screen)	Top homepage tile, Pay & scan CTA
Flow D	in-store	Coles app installed	Logged in	Logged out	Scans QR code with Native camera	QR code deep links to <b>Beem flypay wallet</b> , user logs into flypay	Re-link homepage tile, Action - TBC the correct customer language and content
	in-store	Coles app installed	Logged out	Logged out			do we want to surface a flypay tile on C&C and delivery methods?
	in-store	Coles app installed	Logged out	Logged in	Scans QR code with native camera	Sign up prompt on Coles app	



Create a high fidelity journey map



# User Testing and Customer research



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## About the user testing

We require participants to test and provide feedback about this product. They will be using a supplied laptop to access a prototype website.

## Dates

- 8 participants on either Thursday 16th March or Friday 17th March 2017.
- 8 participants on either Thursday 30th or Friday 31st March 2017.
- 8 participants on Thursday 13th April.

## Participant requirements

- Australian or New Zealand permanent residents.
- Even mix of genders and ages between 25-50 years.
- Even mix of single and married / ~~defecto~~, with and without children.
- Have either purchased a property in the last year, or intending to purchase, or have refinanced a property in the last year, or intending to refinance.
- Be competent in using a computer to fill out online forms.
- Available to come to our North Sydney offices during normal business hours.
- Must be comfortable being recorded and articulating their thoughts while using the product.

## Session description

8 x individual sessions lasting approx 45-60 mins per user.

They will need to be provided with access to a laptop or desktop computer with ability to record the interactions.

User will need to be given a detailed description of their situation to set up the customer journey. This will include completing a 10 min home loan application.

User will then be given access to an interactive prototype (InVision) with the objective of gauging how well they're able to navigation through a specific journey and complete the assigned tasks.

User will be encouraged to explain their thought process and describe any problems they encounter.

They should provide feedback about the overall experience along with any suggestions for improving the experience.

Summary report to be provided for the sessions, including; general observations, notable patterns, suggestions from users, key out takes.

# User testing and customer research outcomes



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What do we want to explore from the research ?

## 1. Discovering Flypay in Coles app

What education/context is required to setup a digital wallet used for in-store and online a when a user is in a supermarket app?

As an existing coles online shopping what is a user's reaction/expectation to a digital wallet?

## 2. Learning about Flypay

How will customers expect this wallet to work?

What benefits do customers perceive as relatable?

What concerns do they have at this stage that we could alleviate?

## 3. Joining Flypay

How will existing customers expect to signup to a digital wallet inside coles?

What could help a user signup easier?

What concerns do they have at this stage that we could alleviate?

How much information is a user willing to give at this stage?

How do customers feel with information auto filling from coles account?

## 4. Setup payment in the Flypay wallet

How can we make it easy and create enough trust to setup payment card and link flybuys so customer is ready to pay instore and online?

What is the wording to get customer to understand how to pay (ensuring they dont assume its a tap and go experience)

## 5. Setup loyalty in the Flypay wallet

How do we help customers get setup for success at store so they can start earning the moment theyre at checkout?

How can we make it easy and create enough trust for existing coles customers

to bring over flybuys account information?

Do customers want the ability to transfer a linked account from coles to flypay.

## 5. View Flypay wallet

What are customers expectation of what the setup wallet can do ?

What might customers expect to add to the wallet?

What settings might customers expect to manage?

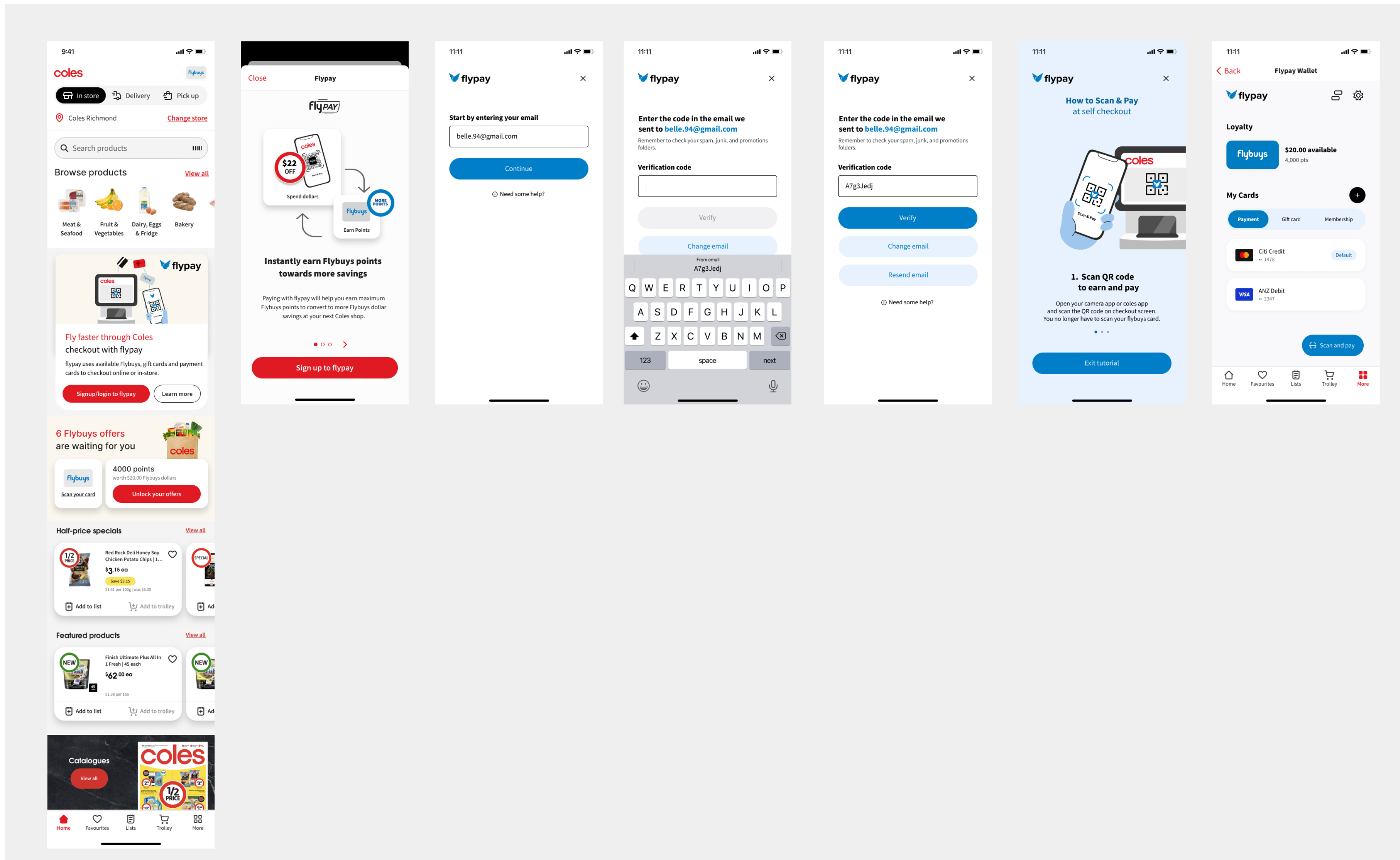
# Create mid-fi designs for user testing



Menu



Create mid-fi design to explore concepts with customers





# Usability testing and research feedback



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## What did we learn?

	Lenka	Intro	Onboarding	Link Flybuys	Scan QR Splashes	
Madeline H	<p>Prefers self checkout - do own pace</p> <p>Woolworths preferred assortment like</p> <p>Coles better and convenient location, usually go shop where you live</p> <p>I usually choose what is closer, they have different stuff</p>	<p>I do have flybuys and I do have new rewards like a card queue, they give discount so why not only sign up what are you going to get out of it?</p> <p>I usually scan card wherever I go and I scan it if I had my card</p>	<p>I scan the barcode, in coles, to use it you have to swipe your card</p> <p>Having the physical card, I don't even know where it is, its convenient when I can do it in app, if I have virtual card, I would use it if I need to fly somewhere, if I want Emoy off sms, its convenient, at WW, as its on their app better than coles, because you have to bring the physical card</p>	<p>"I would definitely learn more first what is it about"</p> <p>understood that they will collect points if they sign up</p> <p>"Yeah thats cool", "its self explanatory, it means I will sign up once and I will not have to carry the card anymore"</p> <p>Auto fill is definitely more convenient</p> <p>Autofill I love autofill</p>	<p>Id go to email, id check or search for my flybuys numbers but it comes with the email, promotions for the number ( flybuys card/ number)</p> <p>If I scan my card does it automatically take it</p> <p>If I sign in linked card, if I have my account has the number ( flybuys card/ number)</p> <p>scan the flybuys barcode</p> <p>This is my safe card and this is my flybuys</p> <p>I would click on the flybuys card to redeem the card</p>	<p>Got how to do it correctly on the screen, and knew to scan QR code via camera.</p>
Stephanie I	<p>ives close to Coles. Mix between click &amp; collect + instore.</p> <p>Shopping behavior: used to shop for a week but now prefer to shop just for 2 days</p> <p>changing her shopping style to</p>	<p>Always use Self Checked.</p> <p>Found it quicker.</p> <p>Use Apple Pay credit card to checkout, doesn't really carry wallet.</p>	<p>Use flybuys - sign up last 6 months around \$45 below the activated points needs to spend \$50 in a week, linked it, go straight to virgin points - mum lives interstate - most useful, cant be bothered activating it for anything else"</p> <p>woolworths - update it found poor user experience so I dont bother dont have lghe coles app I have teh flybuys app dont do a lot, have not been using it that much</p> <p>Something I find it dents work, on the self checkout</p> <p>"This barcode thing (flybuys barcode in flybuys app) doesn't work, so I don't bother"</p>	<p>Similar to coles app, location products and options, flybuys card on top</p> <p>Fly faster through coles interesting he had coles giftcard and they cover scan at the checkout, then I have to get someone to type in a number thats 30 digits long</p> <p>Learn more - not immediately clear its use, id probably want to know why I would use that over wallet which is what I use.</p> <p>Would be better to let users know that can use this payment method everywhere.</p> <p>consolidation of all payment types (giftcard flybuys dollars etc ) sits first</p> <p>ditch need to scan barcode</p> <p>Lots assuming use apple wallet</p> <p>No longer need to scan your flybuys card anymore do it in one session</p>	<p>Quite small that font to be honest sounds like it is the wallet interesting play with mix in store, doesn't make it easy to mix payments</p> <p>it feels like im signing up to, the fact not auto why am I signing up to you already have my details</p> <p>"dont really want to sign up for something else I already have a flybuys account"</p> <p>(not clear understand difference between flypay and flybuys)</p> <p>if its a product thats extension then that seems fine, it sounds like ots linkreign flybuys</p> <p>is it a separate company? then thats a bit disingenuous" who is flypay? is that a coles product?"</p> <p>Make it clear this to use Own products name instead of flybuys feature is kinda a bit weird I would not expect to link come up at beginning, cant just scan my flybuys card,</p> <p>is it going to prompt me to scan flypay and flybuys wallet</p> <p>mentioned that she is a bit hesitate to use flypay card on app because it is a different company, so its like "what am I doing?" not sure about that</p> <p>is it flybuys because you can use it for other stores, let is another product sounds like it is a product of coles?"</p> <p>make it more obvious that you can use it at other stores</p> <p>"flybuys pay"</p> <p>I found the pay screen not useful on checkout</p>	<p>If not easily accessible I would tap to start I dont often scan my flybuys first</p> <p>She received the prompt to scan flybuys, id probably just go pay Hasn't prompted me to scan my flybuys card? not sure if I can do it? not clear</p> <p>confused about whether it would scan flybuys as well, or if she needed to do it first</p> <p>Audio prompts it normally tell you what to do</p>



# Research and usability recommendations

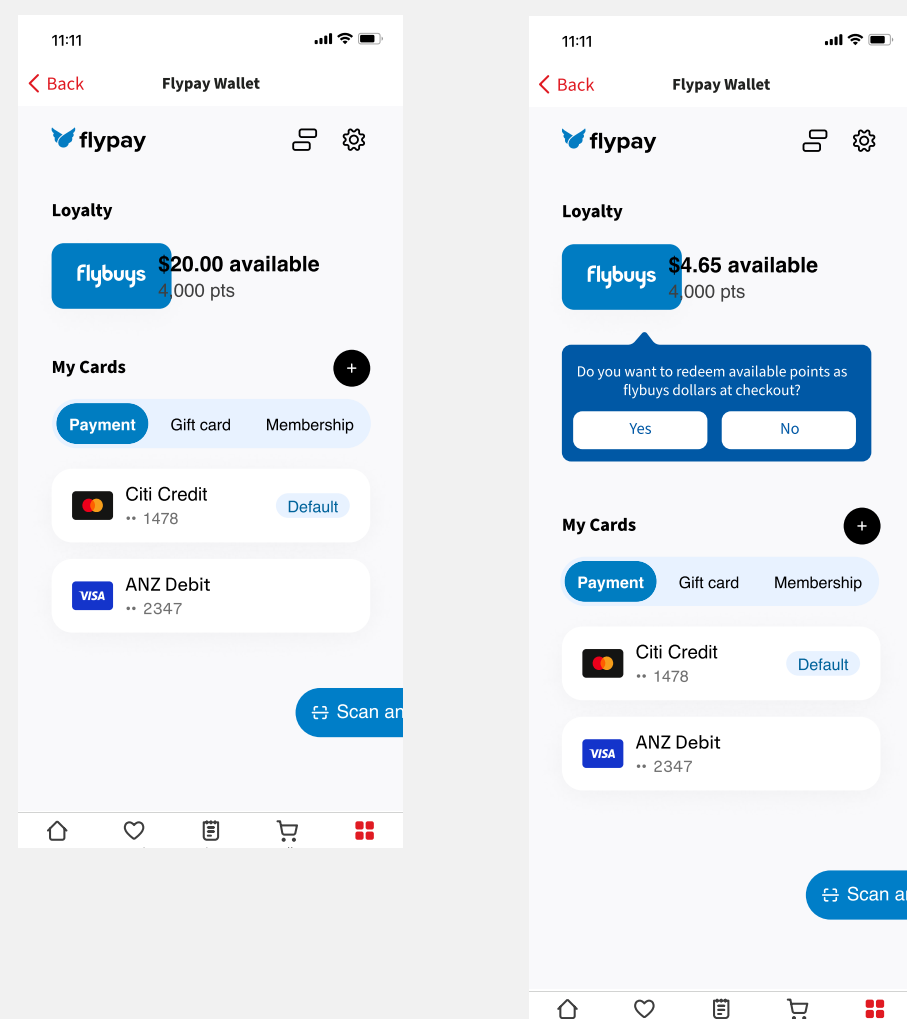


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Synthesize the findings into recommendations

## Wallet and flybuys setup



### What we wanted to learn:

Whether customers understood how many points they had and how many they intend to redeem, and that to reap the benefits of redemption to

have it set automatically

### What we heard:

**“Honestly I haven't had a good in-depth look into what I can use those points for.”**

### What we learnt:

All participants could not recall their flybuys account number, did not carry a physical Flybuys card, instead relied on a digital card either on their apple wallet or the Flybuys app. Customers preferred flypay was automatically linked to their account.

Customer had both Woolworth rewards and Flybuys, some of them used it for partial discounts ,

Although 2 customer indicate they were saving for a flight or large purchase, it was not clear to them how long it would take to reach the required points. Because the goal was long term, and points were ambitious, "instant" redemption was viewed favourable.

Most customers even if they realised they were saving points, still would consider redeeming the max amount in that moment as it offered then "instant" gratification rather than saving long term.

None of the customers chose to scan QR on the terminal, we believe that new customers are not ready to pay upfront.

Customers would want to know how redemption works at this stage.

Configuration of redemption should be part of setup so customers know do they have to "redeem pts to \$" like flybuys experienced which was undesirable or is it like woolies where it reminds users of "available discounts at checkout "which is desirable

Gift card had high appeal due to pain point of entering in # and pins at terminals.

# Final designs



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Create final designs based on feedback

