




Checkout Flow Redesign

The checkout flow is part of the Xfers Redirect payment product. A redirect payments solution meant that buyers would place their orders on the merchants' website, and be redirected to Xfers checkout flow to complete the payment.

Note: This redesign project is in the pipeline and has not been launched yet.

Start



SIGN IN

SHOPSIGN INDETAILSPAYMENT

Guest User

Xfers Account

Sign In

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

[Edit Order](#) [Cancel Order](#)

User Persona



Mandy



Guest User

User Scenario: Mandy shops at Airpaz for the first time and needs a way to pay for her air tickets.

Behaviour: Mandy has never used Xfers before and is unfamiliar with paying online via bank transfer.

Goals & Needs: Wants the cheapest payment option.

Compares the prices of different payment methods.

Painpoint: Credit card payment is fast but there's additional fees for it.



Jay



Xfers Account User

User Scenario: Jay has been a regular shopper at Airpaz and needs a way to pay for his air tickets.

Behaviour: Jay uses Xfers to pay for his purchases on other sites as well. (e.g. Grouphunt / Airfrov / Dressabelle)

Goals & Needs: Wants a convenient way to pay via bank transfer.

Needs to store money in his wallet.

Painpoint: Having to do a manual bank transfer each time he buys something online is a hassle.

Gathering Requirements - Account Types



Guest User

Checkout: Login with phone number and verify OTP to create a guest account.

Account Balance: By default, there is no balance in a Guest wallet, hence top up needs to be done via Bank Transfer.

Payment Method: Besides bank transfer, guest user can pay via credit card if it is enabled for that transaction.



Xfers Account User

Checkout: Login with email address and password.

Account Balance: If there is sufficient balance in Xfers wallet, deduct money from the wallet to complete payment. Else, get user to top up Xfers account.

Payment Method: If Xfers account user does not want to top up his balance, he can choose to pay via credit card if it is enabled for that transaction.

Checkout User Flow

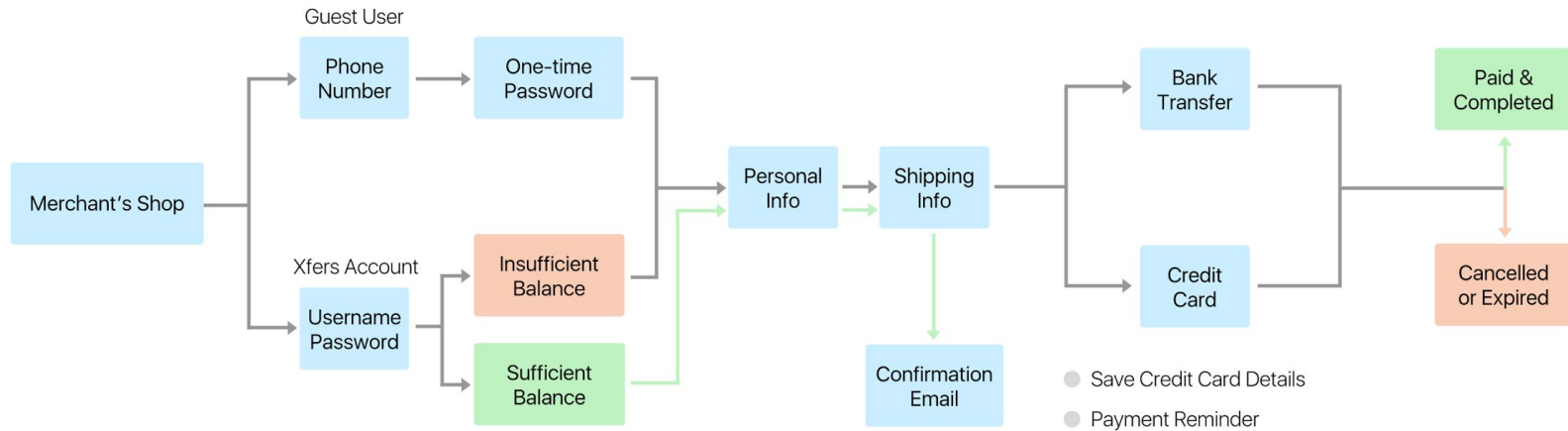
1 SHOP

2 SIGN IN

3 DETAILS

4 PAYMENT

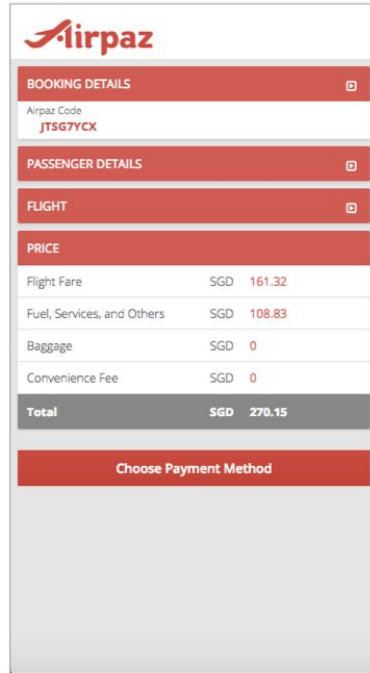
5 CONFIRMATION



Phase 1 - Shop

Buyers shop on merchant's site and get redirected to Xfers to complete payment.

Here's an example from Airpaz, our merchant.

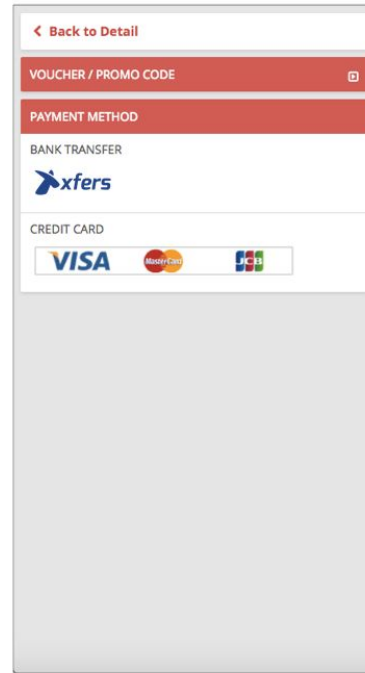


The Airpaz booking summary screen displays the following information:

- BOOKING DETAILS**: Airpaz Code **JTSG7YCX**
- PASSENGER DETAILS**
- FLIGHT**
- PRICE**

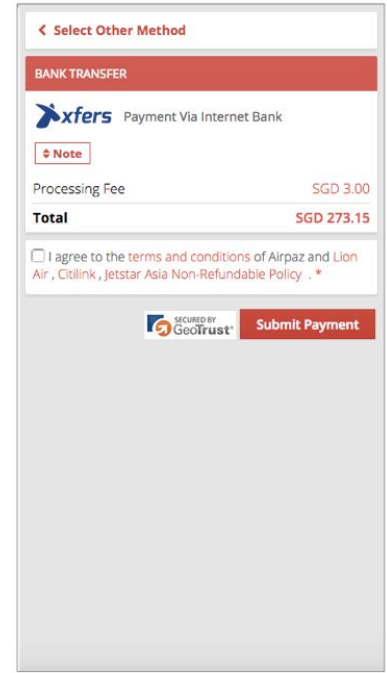
Item	Currency	Amount
Flight Fare	SGD	161.32
Fuel, Services, and Others	SGD	108.83
Baggage	SGD	0
Convenience Fee	SGD	0
Total	SGD	270.15

A red button labeled "Choose Payment Method" is located at the bottom.



The Xfers payment method selection screen displays the following information:

- VOUCHER / PROMO CODE**
- PAYMENT METHOD**
 - BANK TRANSFER**: Xfers logo
 - CREDIT CARD**: VISA, MasterCard, JCB logos



The Xfers bank transfer confirmation screen displays the following information:

- BANK TRANSFER**: Xfers logo, Payment Via Internet Bank
- Processing Fee**: SGD 3.00
- Total**: SGD 273.15
- ☐ I agree to the terms and conditions of Airpaz and Lion Air, Citilink, Jetstar Asia Non-Refundable Policy, *
- Submit Payment** button

Phase 2 - Sign In As Guest

Buyers creates a guest account by entering phone number for verification

xfers

SIGN IN

SHOP SIGN IN DETAILS PAYMENT

Guest User Xfers Account

Secure Payments with Xfers

+65 98765432 **Get OTP**

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

[Edit Order](#) [Cancel Order](#)

SMS

Welcome to Xfers! Your OTP is 123456

SIGN IN

SHOP SIGN IN DETAILS PAYMENT

Guest User Xfers Account

Secure Payments with Xfers

+65 98765432 **Resend**

One time password **Verify**

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

[Edit Order](#) [Cancel Order](#)

xfers

SIGN IN

SHOP SIGN IN DETAILS PAYMENT

Guest User Xfers Account

Secure Payments with Xfers

+65 98765432 **Resend**

123456 **Verify**

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

[Edit Order](#) [Cancel Order](#)

xfers

SIGN IN

SHOP SIGN IN DETAILS PAYMENT

Guest User Xfers Account

Secure Payments with Xfers

OTP Verified! A guest Xfers account has been created for you using your mobile number +6598765432

Fill in Shipping Details

Order Summary

Merchant: The Food Place

Order ID: #547362

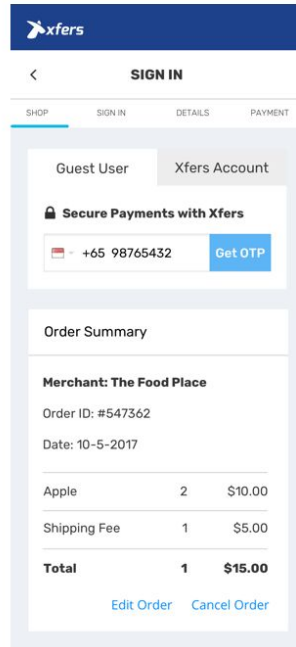
Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

[Edit Order](#) [Cancel Order](#)

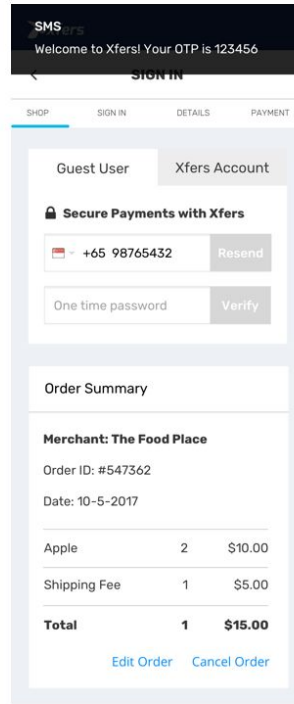
Phase 2 - Sign In With Xfers Account

Buyers login to their account using email and password. After sign in into their account balance will be displayed.



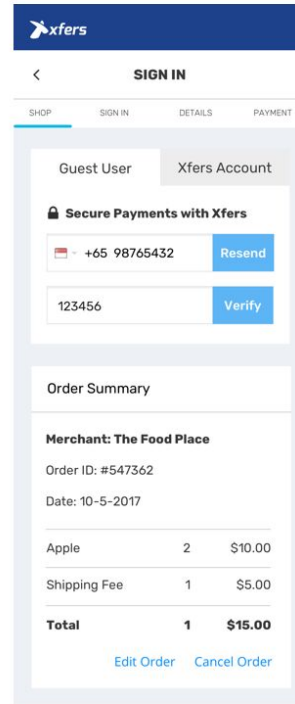
The first screen shows the Xfers 'SIGN IN' interface. It has a header with the Xfers logo and a navigation bar with 'SHOP', 'SIGN IN', 'DETAILS', and 'PAYMENT'. Below the navigation bar, there are two tabs: 'Guest User' and 'Xfers Account'. Under 'Xfers Account', there is a section 'Secure Payments with Xfers' with a phone number '+65 98765432' and a 'Get OTP' button. Below this is an 'Order Summary' section for 'Merchant: The Food Place' with Order ID #547362, Date 10-5-2017, and a table listing items: Apple (2, \$10.00), Shipping Fee (1, \$5.00), and a Total of 1 item for \$15.00. At the bottom are 'Edit Order' and 'Cancel Order' links.

Order Summary			
Merchant: The Food Place			
Order ID: #547362			
Date: 10-5-2017			
Apple	2	\$10.00	
Shipping Fee	1	\$5.00	
Total	1	\$15.00	



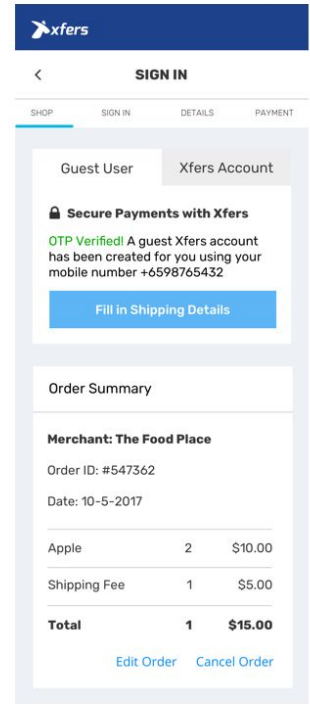
The second screen shows an SMS notification overlay: 'SMS Welcome to Xfers! Your OTP is 123456'. Below the notification, the 'Xfers Account' tab is active. The 'Secure Payments with Xfers' section now shows a 'Resend' button next to the phone number. The 'One time password' field is visible with a 'Verify' button. The 'Order Summary' section remains the same as in the first screen.

Order Summary			
Merchant: The Food Place			
Order ID: #547362			
Date: 10-5-2017			
Apple	2	\$10.00	
Shipping Fee	1	\$5.00	
Total	1	\$15.00	



The third screen shows the 'Xfers Account' tab active. The 'Secure Payments with Xfers' section now shows the OTP '123456' and a 'Verify' button. The 'Order Summary' section remains the same as in the first screen.

Order Summary			
Merchant: The Food Place			
Order ID: #547362			
Date: 10-5-2017			
Apple	2	\$10.00	
Shipping Fee	1	\$5.00	
Total	1	\$15.00	




The fourth screen shows the 'Xfers Account' tab active. The 'Secure Payments with Xfers' section now shows a green message: 'OTP Verified! A guest Xfers account has been created for you using your mobile number +6598765432'. Below this is a 'Fill in Shipping Details' button. The 'Order Summary' section remains the same as in the first screen.

Order Summary			
Merchant: The Food Place			
Order ID: #547362			
Date: 10-5-2017			
Apple	2	\$10.00	
Shipping Fee	1	\$5.00	
Total	1	\$15.00	

Phase 3 - Details

Buyers dislikes filling forms.

The fields are disclosed progressively to prevent buyers from feeling overwhelmed.



SHOP

SIGN IN

DETAILS

PAYMENT

Personal Information

Enter first name

Enter last name


Receive payment confirmation via email

Enter email address

Shipping

--Select your Country--

Save and Continue



SHOP

SIGN IN

DETAILS

PAYMENT

Personal Information

John

Doe

Receive payment confirmation via email


johndoe@gmail.com

Shipping

Singapore

Enter Postal Code

Save and Continue



SHOP

SIGN IN

DETAILS

PAYMENT

Personal Information

John

Doe

Receive payment confirmation via email

johndoe@gmail.com

Shipping


Singapore

123456

Blk 456 Macperson Road

Enter Unit/Floor Number

Save and Continue



SHOP

SIGN IN

DETAILS

PAYMENT

Personal Information

John

Doe

Receive payment confirmation via email

johndoe@gmail.com

Shipping

Singapore

123456

Blk 456 Macperson Road

#01-23

Save and Continue

Phase 4 - Payment & Confirmation



Bank Transfer

Payment is not instant: Buyers leave the checkout page and perform the bank transfer in their iBanking websites. They have up to 48 hours to complete payment.

Payment Reminder: Required because payment is not instant. Sellers need to hold the order and inventory for 48 hours until buyers complete the payment.

Save Payment Method: The same unique virtual account number is assigned to each buyer for every transaction via Xfers such that there is no need to add a new payee each time.



Credit Card

Payment is instant: Money is charged once the credit card information is verified.

Payment Reminder: Not required. All credit card transactions are completed instantly.

Save Payment Method: Buyers can save credit card info to remove the hassle of keying in each time.

Deduct from Xfers account when there is sufficient balance.

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SIGN IN

SHOP

SIGN IN

DETAILS

PAYMENT

Guest User

Xfers Account

Email or Phone Number

Password

Sign In

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

Edit Order Cancel Order

<

SIGN IN

SHOP

SIGN IN

DETAILS

PAYMENT

Guest User

Xfers Account

Payment Amount: -\$15.00

Wallet Balance: \$35.00

Pay Now

Order Summary

Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Total	1	\$15.00

Edit Order Cancel Order

DETAILS

SHOP

SIGN IN

DETAILS

PAYMENT

Personal Information

John

Doe

Receive payment confirmation via email

johndoe@gmail.com

Shipping

Singapore

123456

Blk 456 Macperson Road

#01-23

Save and Continue

PAYMENT

SHOP

SIGN IN

DETAILS

PAYMENT

✓

Payment Completed!


Payment Amount: -\$15.00

Wallet Balance: \$20.00

A confirmation receipt has been sent to your email: johndoe@gmail.com

Continue Shopping

Pay using credit card and save card for future transactions.



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CREDIT CARD

SHOPSIGN INDETAILSPAYMENT

Payment Amount

\$16.20

+ \$1.20 convenience fee

Credit Card Details


Card Number

MM / YY

CVC

☐ Remember me

Pay



<

CREDIT CARD

SHOPSIGN INDETAILSPAYMENT

Payment Amount

\$16.20


+ \$1.20 convenience fee

Credit Card Details

1234 1234 1234 1234

07 / 20


123



☒ Remember me

Xfers stores your payment information for quick checkout on this site and others.

Pay



<

CREDIT CARD

SHOPSIGN INDETAILSPAYMENT

Payment Amount

\$16.20


+ \$1.20 convenience fee

Credit Card Details

1234 1234 1234 1234

07 / 20

123



☒ Remember me

Xfers stores your payment information for quick checkout on this site and others.

Paid!

Thank you for paying with Xfers!

A payment completed email has been sent to johndoe@gmail.com

The Food Place

\$15.00

Payment Completed

Please keep this receipt and contact The Shop to collect your orders

Thank you for paying with Xfers!


Merchant: The Food Place

Order ID: #547362

Date: 10-5-2017

Apple	2	\$10.00
Shipping Fee	1	\$5.00
Convenience Fee		\$1.20
Total	1	\$15.00

[New Order](#) [Cancel Order](#)

Payment Powered by 

This is an auto-generated email, please do not reply.

Ultimately, Xfers checkout offers 3 forms of payment methods, while the rest are building blocks to create a complete checkout flow.