YOUNIFY

PAY IT EASY !

px

Payment Experience

Who are the late payers?

Money Problem

Late Payer by Principle

Lazy

Process Deterred

Are people really lazy ?

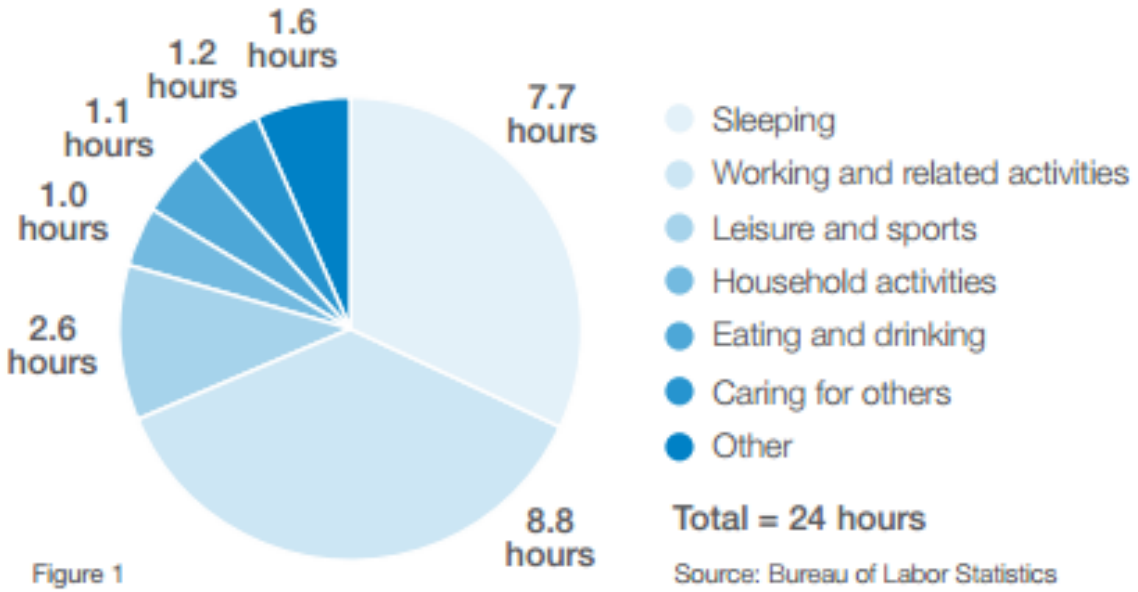


Figure 1

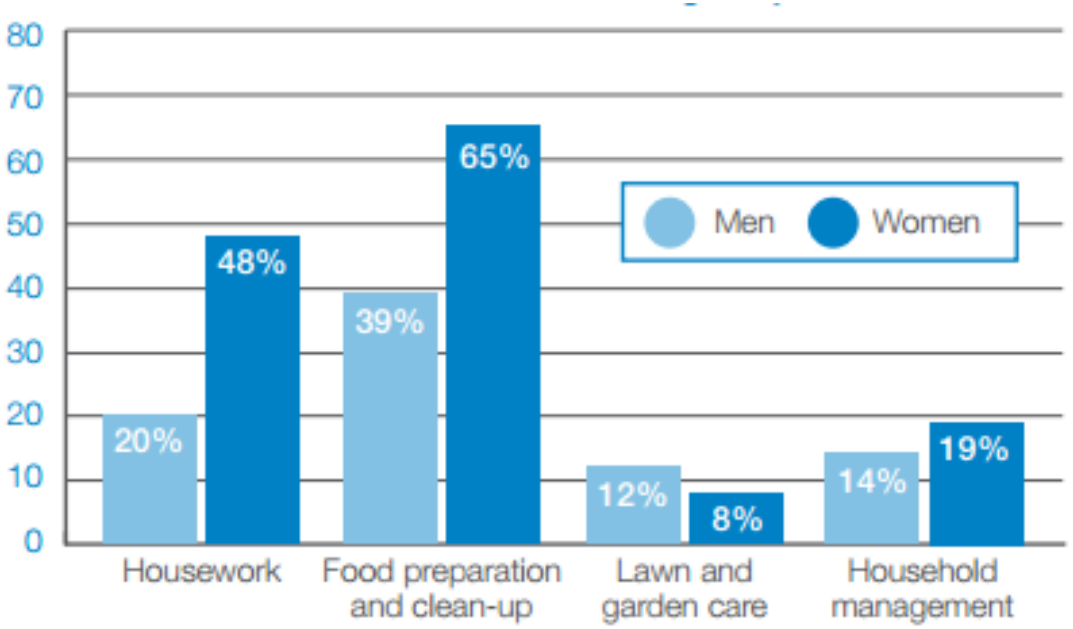


Figure 2

Source: Bureau of Labor Statistics

10
min

Payment

/ˈpeɪm(ə)nt/

Noun - the action or process of paying someone or something or of being paid.

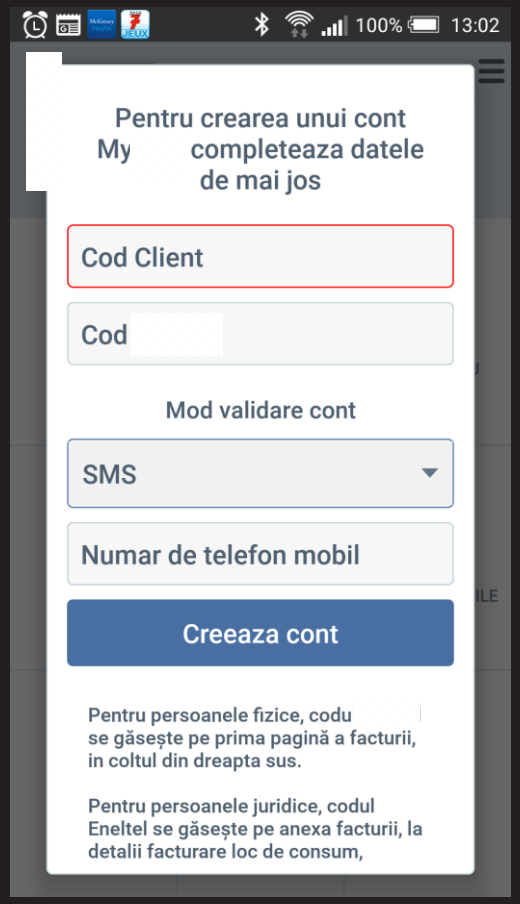
Experience

/ɪkˈspɪərɪəns,ɛk-/

Noun - practical contact with and observation of facts or events

Paying my Electricity

Paying a invoice



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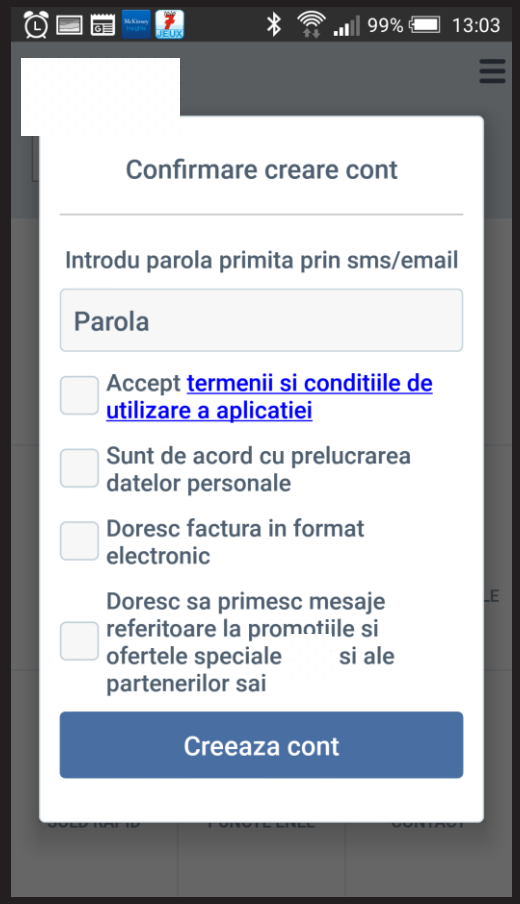

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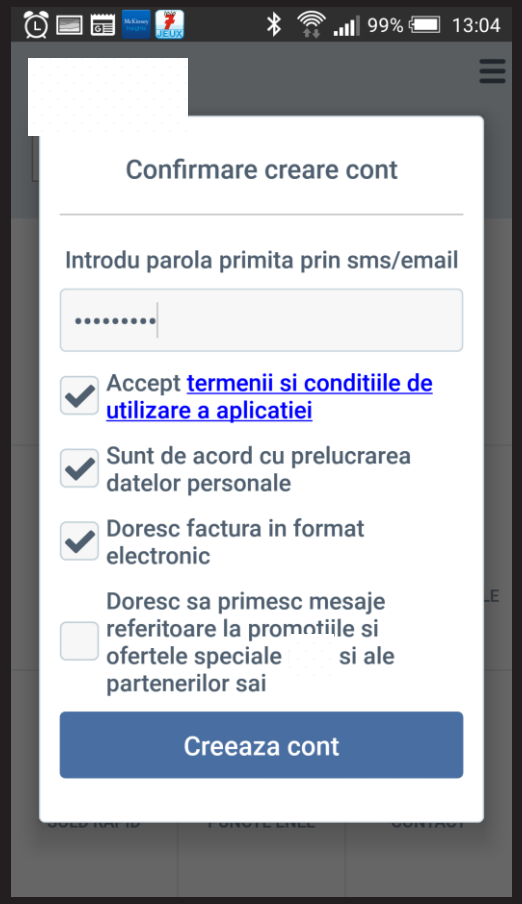

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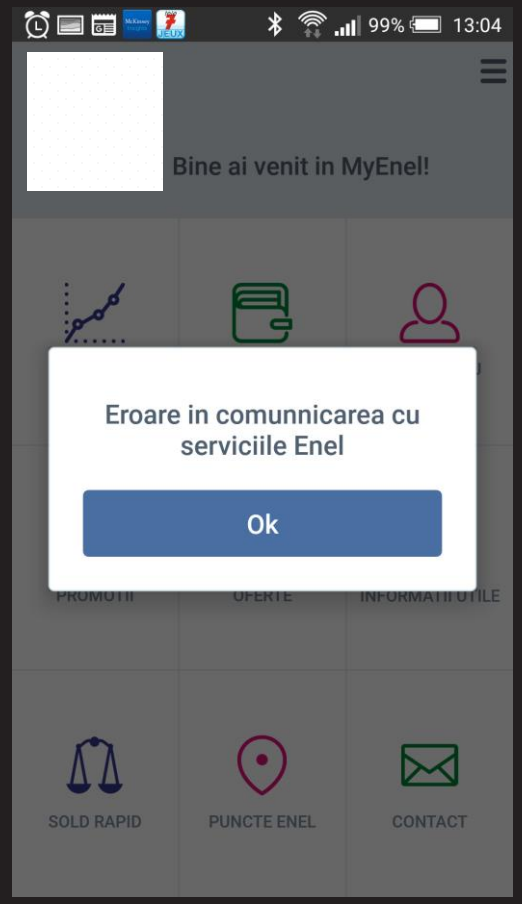

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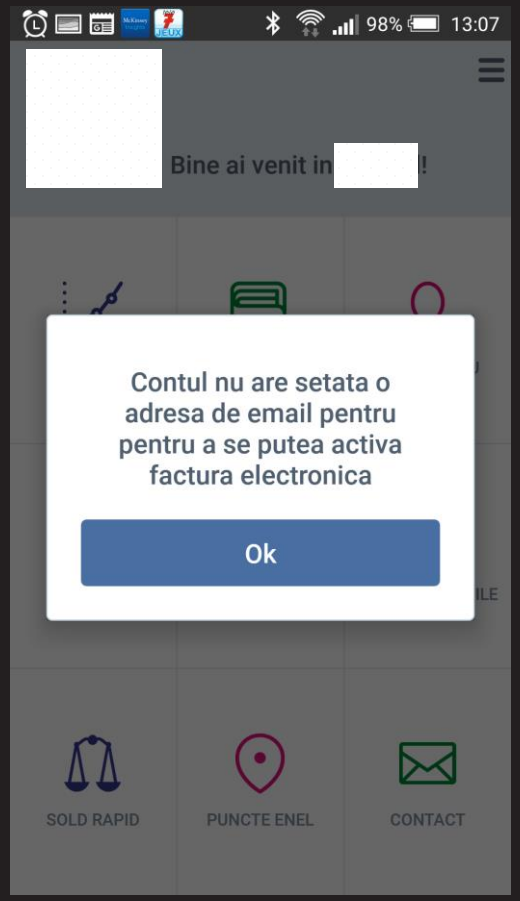
Continuing…



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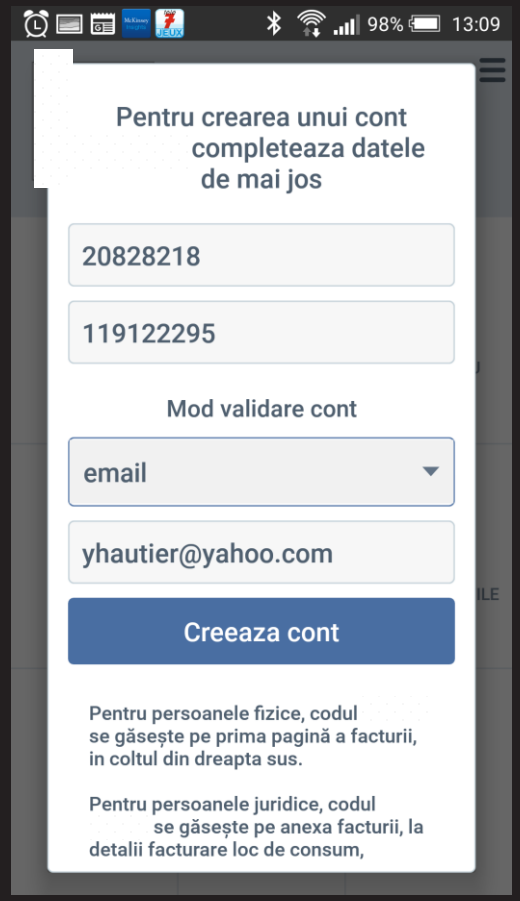

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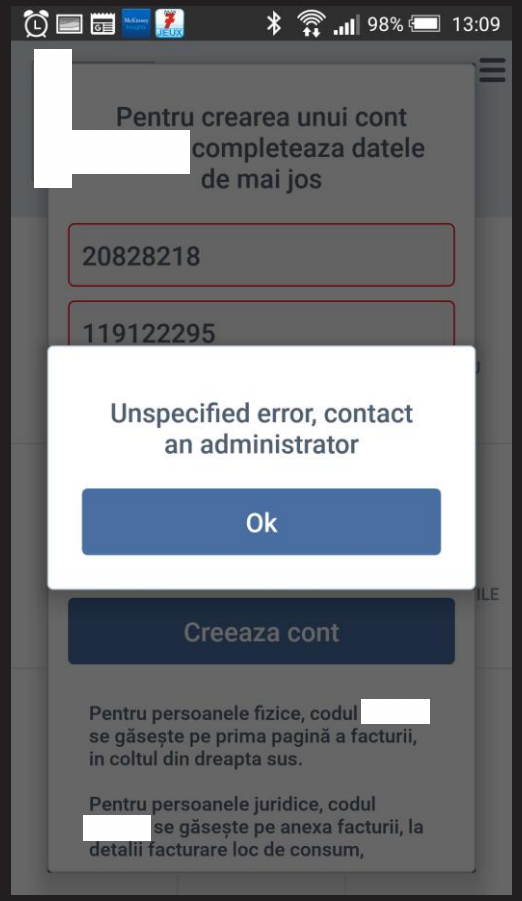
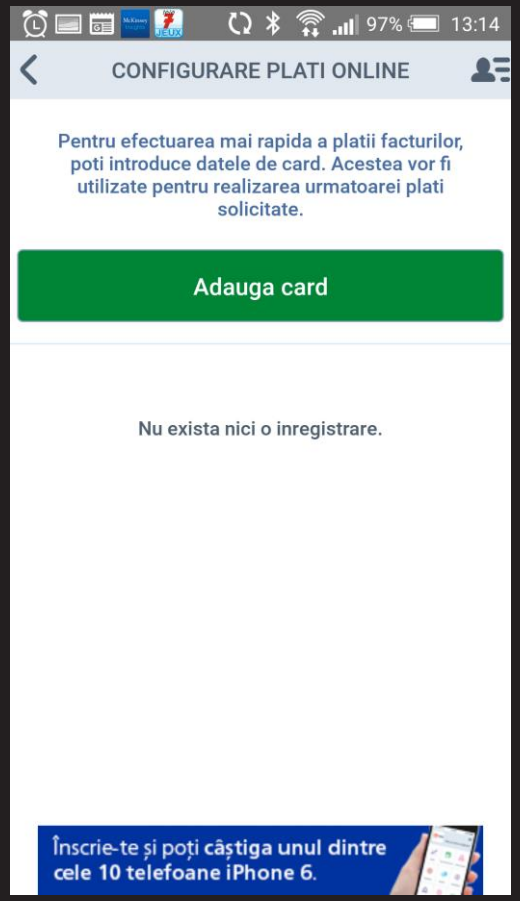


13:09

13:13

Still trying…



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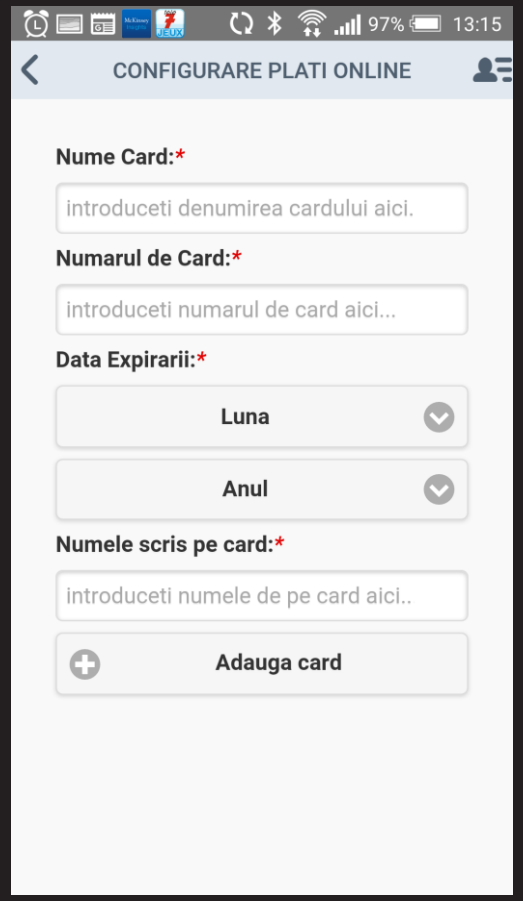

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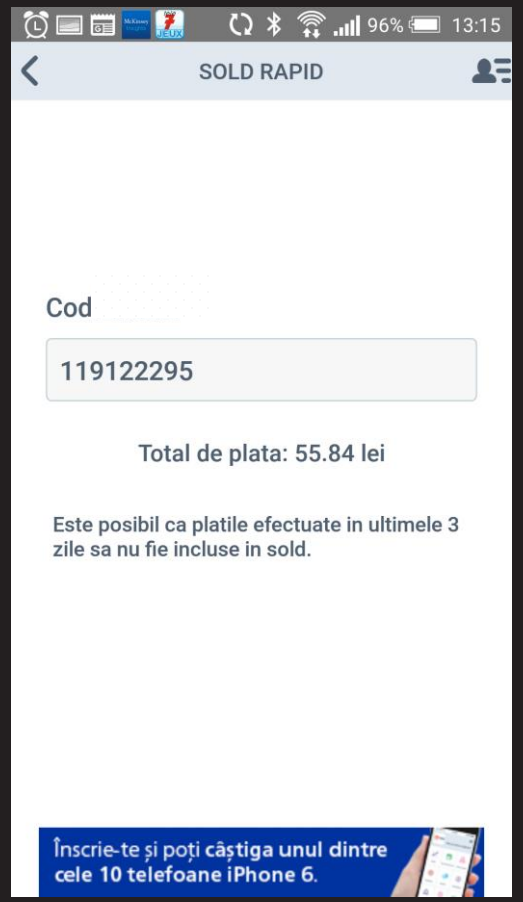

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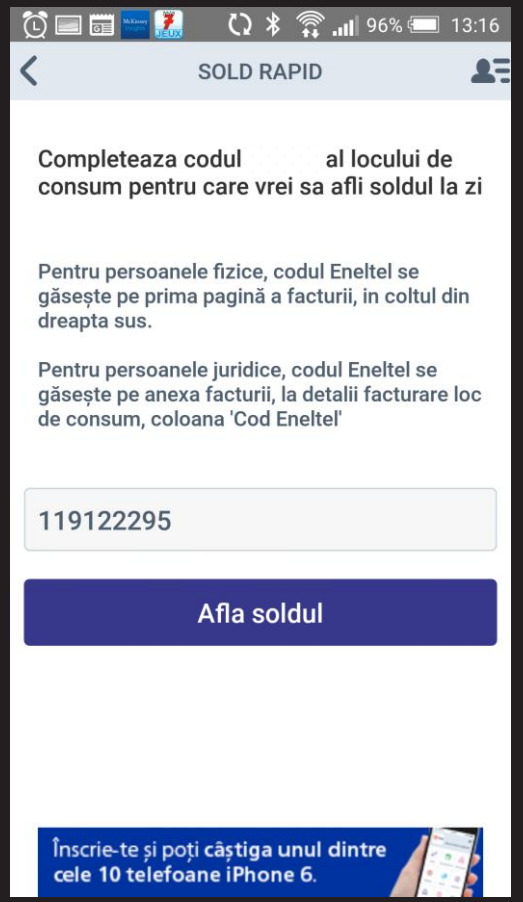

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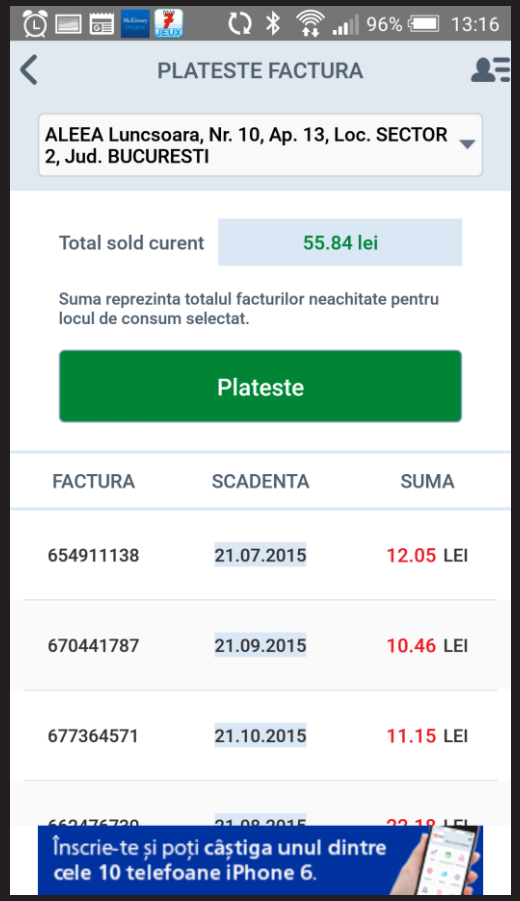
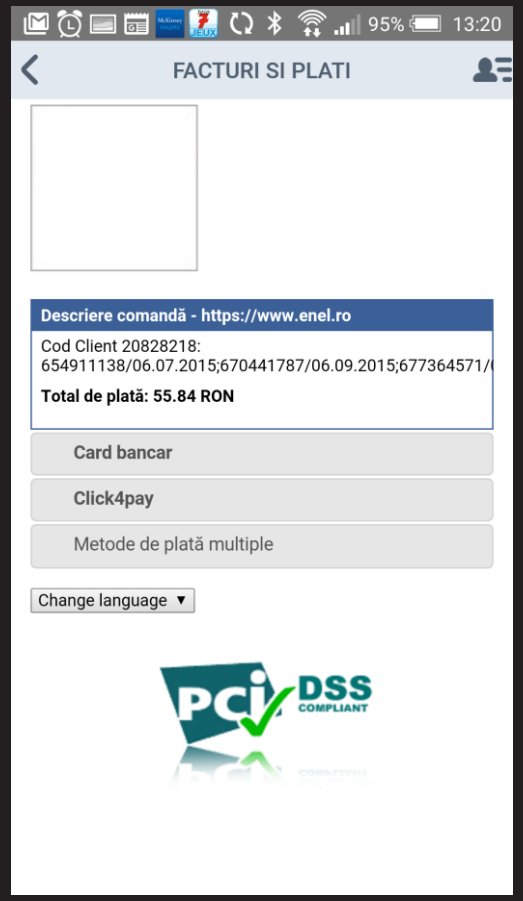
Nearly there...





13:16

13:20

Paying my Gaz

What I hope for

What I get

DUPLICAT- Inlocuieste factura initiala

FACTURA

Seria GDF nr.10605571603

Data facturii: 20.01.2016

Contacte utile:
https://www.gdfsuez.ro/contact/contactati-ne-online
Call Center:0219366
Serviciul Gestiune Clienti Bucuresti
B-dul Marasesti nr. 4-6, sector 4, Bucuresti
Cod postal: 040254

Cod client: 191065704501

Contract furnizare: 3006593385 / 31.10.2014

Nume client: Dna. Elena

Adresa: Aleea , Nr. 10 Et. 1 Ap. 13 localitatea BUCURESTI Bucuresti România 021234

CONSUM GAZE NATURALE (kWh)	TOTAL DE PLATĂ CU T.V.A.	DATA SCADENTĂ
119,130	**-18,92 LEI**	**19.02.2016**

Situaţia contului la data de : 20.01.2016

* Sold precedent	-35,24	LEI
Majorari de intarziere/penalitati:	0,00	LEI
Factura curentă:	16,32	LEI

* Soldurile neachitate pentru facturile precedente au datele scadente înscrise pe fiecare factură în parte. În cazul în care sunteţi cu plata facturilor la zi, vă mulţumim.

Perioada de facturare: 15.12.2015 - 15.01.2016

Adresa locului de consum:	Aleea Nr. 10 Ap. 13 BUCURESTI Bucuresti România 021234
Categorie consum:	B1
Instalaţie:	4001417149
Cod tehnic:	DGSBUSC20000329642

What I get

DUPLICAT- Inlocuieste factura initiala

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Seria GDF nr.10605571603

Data facturii: 20.01.2016

Contacte utile:
https://www.gdfsuez.ro/contact/contactati-ne-online
Call Center:0219366
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Categorie consum:	B1
Instalație:	4001417149
Cod tehnic:	DGSBUSC20000329642

What I get

DUPLICAT- Inlocuieste factura initiala

FACTURA

Seria GDF nr.10605571603

Data facturii: 20.01.2016

AWB 34960012

Nume client: Dna. Elena Petrescu

Adresa: Aleea , Nr. 10 Et. 1 Ap. 13 localitatea BUCURESTI Bucuresti România 021234

Contacte utile:
https://www.gdfsuez.ro/contact/contactati-ne-online
Call Center:0219366
Serviciul Gestiune Clienti Bucuresti
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Categorie consum:	B1
Instalaţie:	4001417149
Cod tehnic:	DGSBUSC20000329642

Paying my Internet

From Echipa RCS&RDS <no-reply@digi-net.ro>

Reply Forward Archive Junk Delete Mo

Subject **RCS & RDS - Deconectare servicii Digi pentru neplata facturii**

07.01.2016 1

To Youssef Hautier

Stimate client,

HAUTIER YOUSSEF
Cod Client: 35795876
Sold 55.00 scadent la 31.12.2015 factura nr 45535722

Va informam ca am inceput deconectarea serviciilor Digi la clientii care au depasit data scadenta pentru plata facturii.

Desi ati depasit data scadenta, inca mai puteti evita deconectarea serviciilor, apeland la o varianta rapida de plata (confirmare plata in 30 minute, fata de perioada normala de 3 zile):

- punctele de prezenta RCS & RDS
- online - direct pe site-ul www.rcs-rds.ro (card Visa sau Mastercard)
- online - in contul dvs. de client de pe site: https://digicare.rcs-rds.ro (card Visa sau Mastercard)

Verificati suma de plata in contul dvs. de client de pe https://digicare.rcs-rds.ro sau telefonic, la 0314004414 - pentru Bucuresti si 03xx400414 - pentru alte localitati(xx reprezinta prefixul judetului din care ne apelati).

In cazul in care serviciile dvs. au fost deja deconectate, cu o confirmare rapida a platii, putem face reconectarea mai repede.

Daca ati efectuat deja plata, va rugam sa trimiteti confirmarea de plata la adresa dovezi.plata@rcs-rds.ro in vederea verificarii si inregistrarii in baza de date.

younify.ro by Sonic+Pay

Analyzing a Payment Experience

Methodology

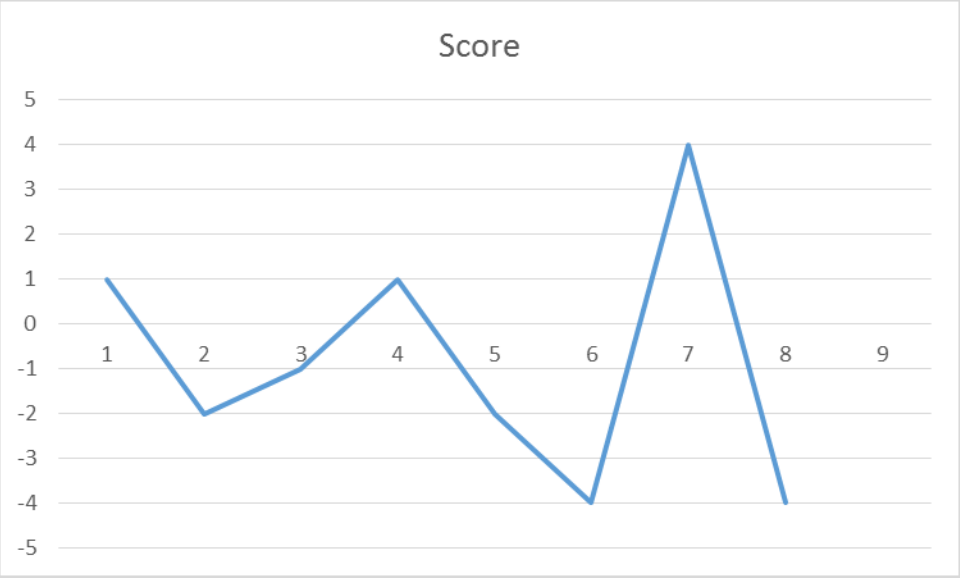
Map a payment process

- Think and list all the possible touchpoints
- Align them to create a story
- Score them
  - Grade (Awful to Great)
  - Value (Very important to nice to have)
- Note also if unique/repetitive or time based

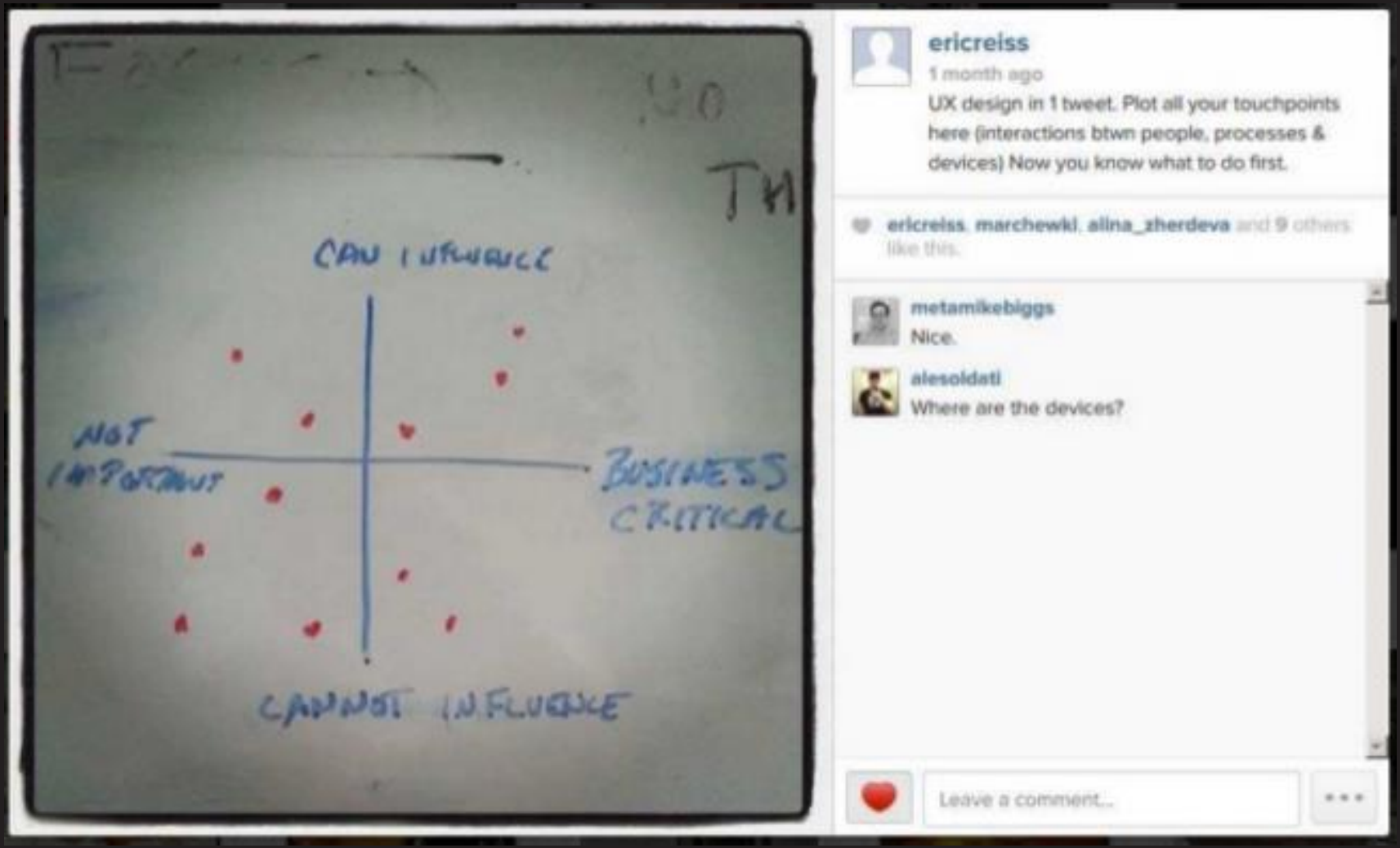
➔ Quantitative analysis that will give you priorities to focus on…

Example – Payment a gas invoice

Interaction	Active	Passive	Secondary	Negative	Value	Grade	Score	Repeat	Time dep.	Unique
Open the mailbox	X				1	1	1	Y	?	N
There is dust in the mailbox		X	X	X	1	-2	-2	N	N	N
Oh there is an advertisment on the enveloppe		X			1	-1	-1	N	N	N
Open the enveloppe	X				1	1	1	Y	N	N
Mhh, 3 pages invoice + flyer		X			2	-1	-2	Y	N	N
Flyer goes straight to bin	X			X	2	-2	-4	N	N	N
Take notice of the due date, clearly visible	X				2	2	4	Y	N	N
Put back the paper on my table, with the other invoices				X	2	-2	-4	N	Y	N
Receive a reminder by email										
…										



Quick-and-Dirty Method



Courtesy of Eric Reiss
UX Guru

Payment Methods

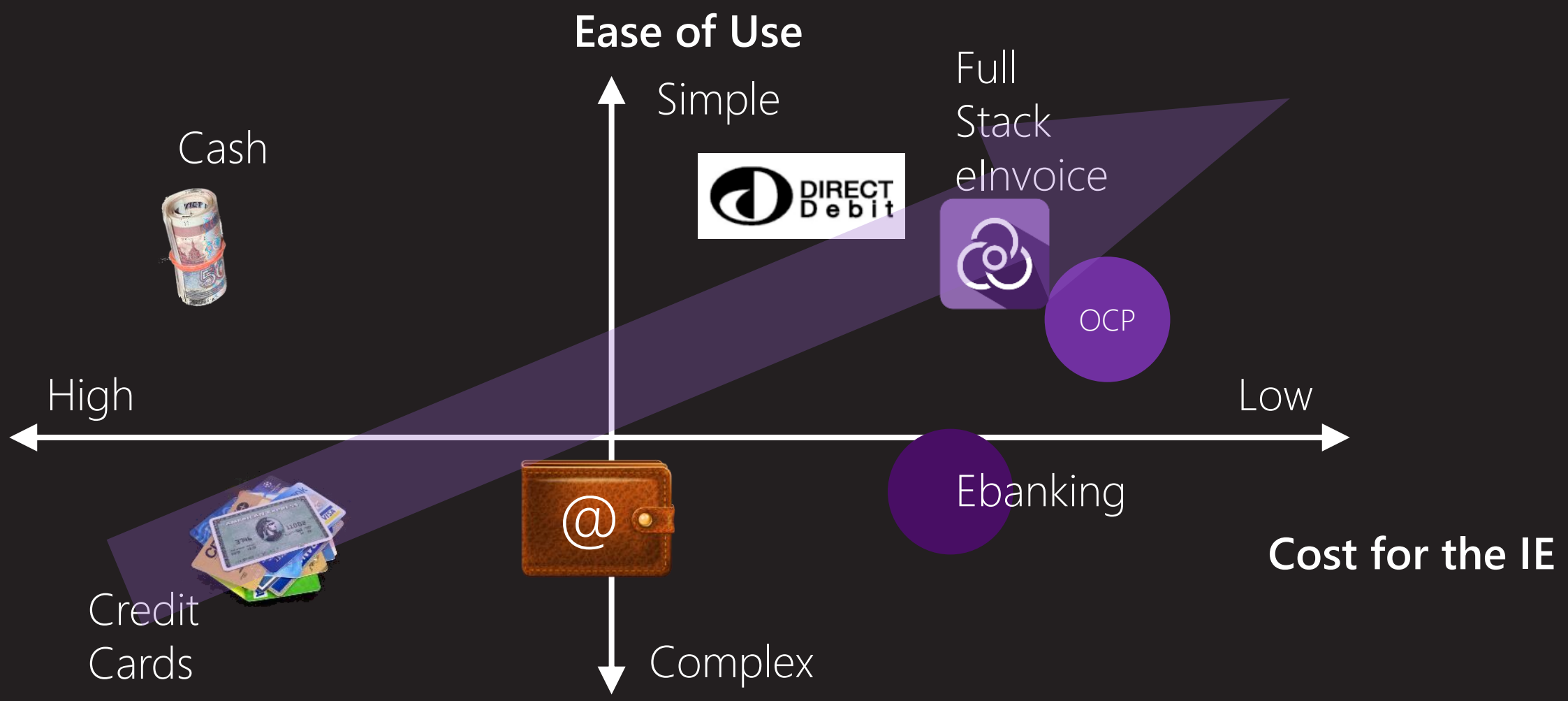
What Clients wants

- Control
- Simplicity
- Peace of mind

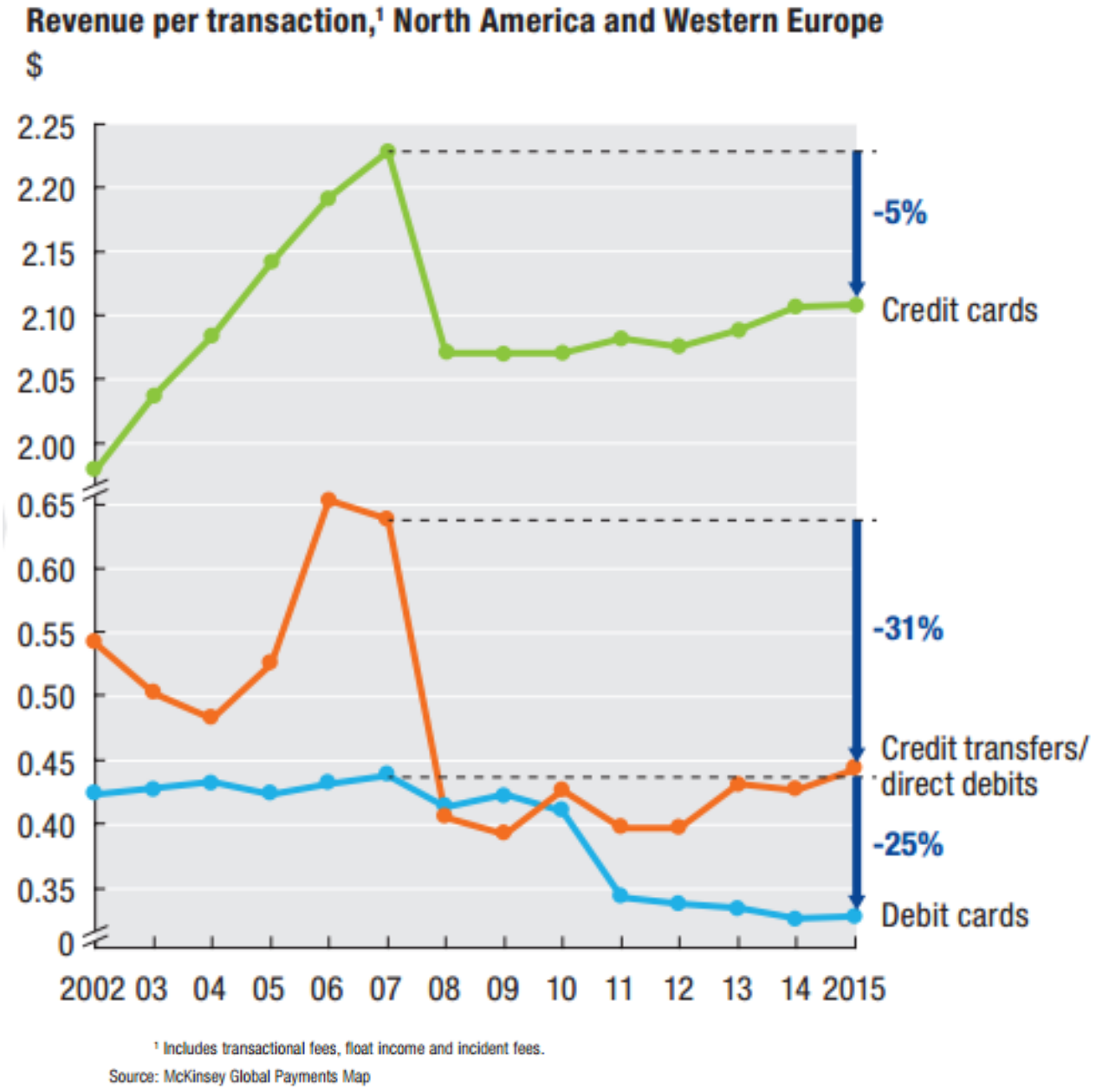
What Companies wants

- Low DSO
- Low cost

Payment Methods



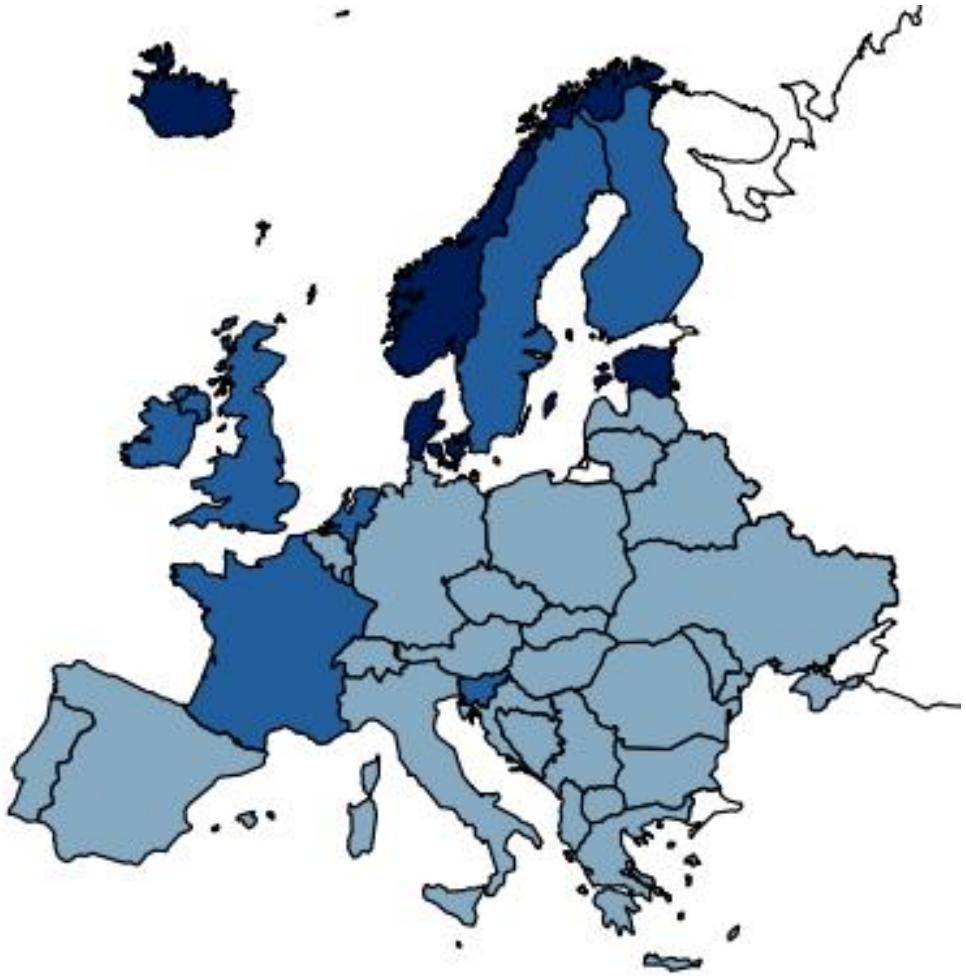
Cost of complexity



Looking ahead

- Payment will commoditize
- Payment will become invisible

E-Invoice European Market Penetration 2015 B2C



15-40%

>40%

<15%

(Electronic share of total invoice/bill volume)

© Bruno Koch, Billentis, 2015

Take away

- Competition for user time is harsh,
- The simplest will get paid first
- Think your Payment Experience,
  to avoid Debt Collection

SONIC+PAY

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