

Payment Redesign - Upleveling PayPal

MARCH 30, 2020

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Executive Summary



Top Findings

From 10 unmoderated sessions with GM Walmart shoppers (who have a PayPal account)

1 | Customers understand all of their payment options.

2 | Some of the icons/options cause customers to get curious about what it is/how it works (e.g. icon between PayPal and Chase Pay; Pay with cash)



Checkout



3

Enter payment method

Add a gift card

▼

Credit/debit cards



Visa ending in 1234

Exp 06/24

Edit

Delete



☐

Visa ending in 7890

Exp 12/22

Edit

Delete



Add a new credit or debit card

+

Other payment methods

☐

PayPal





Pay

☐

affirm

Pay \$24/month

☐

Pay with cash

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

\$23.03

(Based on 94066)

Est. total

\$272.03

See item details

+

Apply promo code

+

Leave Feedback

Do Not Sell My Personal Information

Request My Personal Information

© 2020 Walmart Inc.

Review your order

Est. total \$272.03



Method

- Two remote, unmoderated test on usertesting.com
 - Scenario 1: Return customer flow; Payment methods = \$40 gift card & credit card
 - Scenario 2: Guest checkout flow; Payment method = credit card
- 10 participants (5 participants in each test):
 - Primary shopper in the house or shares shopping responsibilities
 - Shops online at least 1/month
 - Use mobile phone to shop
 - At least 4 orders online in past 12 months through walmart.com
 - Has a PayPal account



Detailed Findings



Payment Page

Learnings found in both flows

Customers understand all of their payment options

- 1 Customers notice all payment options. Some scan over gift card but always find it if they need to add a gift card.
- 2 Pay with cash is confusing to many participants. Some think it is a bug because it doesn't make sense.

“Pay with cash is confusing cause I'm asking to have it delivered. Obviously I'm not going to give cash to the delivery driver so that should only be there if you are choosing pickup in store and even then I've never seen this option to pay with cash”

- 3 No one was able to guess the SRC icon between PayPal and Chase Pay. While this is a placeholder icon, make sure the real icon is recognizable.

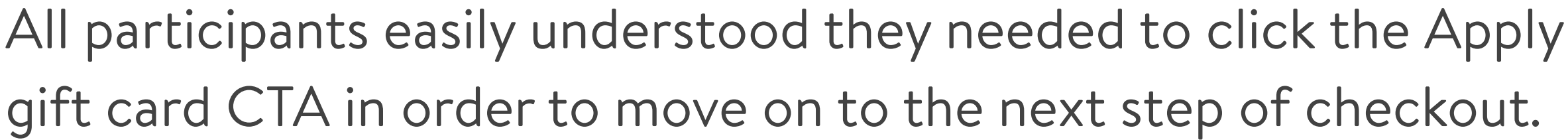
Recommendations: Continue to have information about Pay with cash when a customer clicks on the radio button for it. Make the explanation easy to understand and behind only a single click.

The screenshot shows the Walmart checkout interface. At the top, a dark blue header contains the Walmart logo and the word "Checkout" with a shopping cart icon. Below the header, a section titled "Enter payment method" (indicated by a circled 3) contains a dropdown menu for "Add a gift card" (annotated with a green 1). Underneath, the "Credit/debit cards" section (annotated with a green 1) lists two cards: a Visa ending in 1234 (selected) and a Visa ending in 7890. Below this is a link to "Add a new credit or debit card". The "Other payment methods" section (annotated with a green 1) includes radio buttons for "PayPal" (with a placeholder SRC icon, annotated with a red 1), "affirm Pay \$24/month", and "Pay with cash" (annotated with a yellow 2). At the bottom left, a box shows the "Subtotal (1 item)" as \$249.00. On the right side, a summary box shows "Pay with cash" as an option, followed by a breakdown: "Subtotal (1 item)" \$249.00, "Delivery" Free, "Est. taxes & fees (Based on 94066)" \$23.03, and a bold "Est. total" of \$272.03. Below the total are links for "See item details", "Apply promo code", "Leave Feedback", "Do Not Sell My Personal Information", and "Request My Personal Information". At the bottom right, a blue button says "Review your order" next to the "Est. total \$272.03". The footer includes "© 2020 Walmart Inc."



Return Customer Flow

Payment methods: \$40 gift card & saved credit card



How to apply a gift card + credit card was understood

- 1 Participants all understood what amount they still owed after applying their gift card.
- 2 Before applying their gift card, participants assumed they could apply any payment method to cover the remaining balance. However, after applying their gift card and seeing the payment methods greyed out, they understood why this was not an option.
- 3 After applying their gift card, customers understood that their credit card was pre-selected for them and they did not need to take any action before clicking the review your order CTA.

The screenshot displays the Walmart checkout interface. The main section is titled 'Checkout' and shows the 'Enter payment method' step. A yellow callout box indicates the 'Remaining balance due: \$232.03' and instructs the user to 'Please use a credit, debit or gift card to cover your remaining balance.' Below this, the 'Gift cards' section shows a selected gift card ending in 1234 with a current value of \$40.00 and an amount applied of \$40.00. The 'Credit/debit cards' section shows a pre-selected Visa card ending in 1234 with an expiration date of 06/24. The 'Other payment methods' section includes options for PayPal, Affirm, and Pay with cash. The right sidebar shows the 'Other payment methods' section with a 'PayPal' button and a 'Pay \$24/month' option. Below this, the order summary shows a subtotal of \$249.00, free delivery, and estimated taxes & fees of \$23.03, resulting in an estimated total of \$272.03. A 'Balance due' of \$232.03 is also shown. At the bottom, there are links for 'Leave Feedback', 'Do Not Sell My Personal Information', and 'Request My Personal Information', along with a copyright notice for Walmart Inc. and a 'Review your order' button.

Checkout

3 Enter payment method

2

Remaining balance due: \$232.03
Please use a credit, debit or gift card to cover your remaining balance.

2

Gift cards

☒ Gift card ending in 1234
Current value: \$40.00
Amount applied: \$40.00
[Delete](#)

[Add a new gift card](#) +

Credit/debit cards

1

☒ Visa ending in 1234
Exp 06/24
[Edit](#) | [Delete](#)

☐ Visa ending in 7890
Exp 12/22
[Edit](#) | [Delete](#)

[Add a new credit or debit card](#) +

Other payment methods

☐ PayPal [Pay](#)

Other payment methods

☐ PayPal [Pay](#)

☐ affirm Pay \$24/month

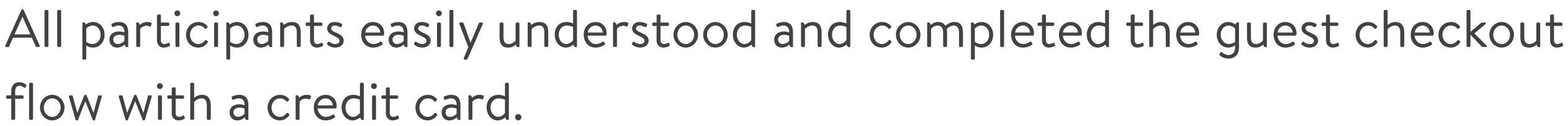
☐ Pay with cash

Subtotal (1 item) \$249.00
Delivery Free
Est. taxes & fees (Based on 94066) \$23.03
Est. total \$272.03
Gift card -\$40.00
Balance due \$232.03
[See item details](#) +
[Apply promo code](#) +
[Leave Feedback](#)
[Do Not Sell My Personal Information](#)
[Request My Personal Information](#)
© 2020 Walmart Inc.
[Review your order](#) Est. total \$272.03



Guest Checkout Flow

Payment method: credit card



Strategic Questions



What is that icon in the top right?

As part of an initiative to add more strategic questions to each of our UX Research studies in Cart and Checkout, we will be adding strategic questions to studies, when possible.

These strategic questions will be a secondary set of Research questions in the study and thus will not be fully answered.

Over time, as we gather data for these strategic questions, we will begin to aggregate across studies. However, **any time this red icon is on the top right of a slide, please know that these findings should not be used as the base of a decision, YET.** Instead, these findings should help us start thinking of ideas and get our creativity going.

Example of why the findings should not stand on their own:

Study: Payment Preferences

Strategic Question: Do customers have a preferred method of payment? When, if ever, does this change?

Due to the primary, usability questions, this study recruited participants who have a PayPal account. Thus, the findings on what their preferred payment method is and how they decide when to use something else is colored by the fact that they all have a PayPal account. Thus, we heard a lot of answers about PayPal that may not be true in a larger population. However, in the future this data can be combined with other studies to better understand this question. On its own, however, the **data is quite biased.**



Saving Payment Information

Research Question: How do customers feel about saving their payment information with Walmart?

Initial findings from just this study:

- Participants mention wanting to **save their payment information** (credit/debit cards) in a handful of situations:
 - Places they **shop often** (not one off places or places they shop infrequently)
 - Places they **trust** because they haven't been in the news about credit and debit card information being stolen (ex: Target)
 - At **larger companies** where they trust they can get reimbursed if something does go wrong (Walmart is often named as one of these places)
 - At specific stores that they have a **rewards card** (e.g. Target red card)

Even if they save a form of payment with a company, they may still opt to use PayPal as it is still seen as safer (remember everyone in this study has a PayPal account).



Preferred Payment Methods

Research Question: Do customers have a preferred method of payment? When, if ever, does this change?

Initial findings from just this study:

- Many participants mentioned the first payment option they prioritize is a **gift card**, if they have one for that store (remember half the participants were told they had a \$40 gift card for their flow so this was top of mind).
- Some choose their payment method due to **budgets**:
 - A credit card with a low limit will help if the card is stolen
 - A debit card so they can't exceed a credit limit
 - Any payment method where they have a positive balance (e.g. PayPal account or a gift card)
- Some choose based on fear of their **card being stolen**:
 - PayPal works great for this as it is seen as extremely secure
 - Some won't use a debit card in case their information gets stolen
 - Some use credit cards so they can dispute it easier as the money hasn't left their account



Preferred Payment Methods (continued)

Research Question: Do customers have a preferred method of payment? When, if ever, does this change?

Initial findings from just this study:

- When **deciding between cards**:
 - Participants prioritize those with rewards at the specific store or the type of purchase
- Participants prioritize **PayPal** for a variety of reasons (remember all participants in this study have a PayPal account):
 - If they have money in their PayPal account
 - For security reasons
 - Because they don't have their wallet near them and their card is saved in their PayPal account
 - Some use PayPal as a way to finance large purchases



POS in Cart

Research Question: What information should be in Cart POS?

Initial findings from just this study:

When asked what, if any, information was missing in the Cart POS, participants didn't have much to say.

It seems we need to approach this differently in a future study.

These findings can not stand alone. More participants are still needed.





Thank you!

Project Confluence Page



Appendix



Method

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 - Shops online at least 1/month
 - Use mobile phone to shop
 - At least 4 orders online in past 12 months through walmart.com
 - Has a PayPal account



Return Flow

Link to return
checkout
prototype

Search

NextDay delivery

94066

Apple AirPods Pro

Apple Model: MWP22AM/A

Walmart # 577856461

★★★★ 511 reviews

1 of 3

\$249.00

\$24/mo with affirm

Learn how

Add protection for your device: None

Show less selected

I don't need protection at this time

Walmart protection plan

Peace of mind with the best value for device replacment

3-Year for \$34.00

4-Year for \$45.00

AppleCare+

Service & support from the people who know your product best

AppleCare+ for Headphones for \$29.00

Qty 1

Add to cart

Free 2-day delivery

Arrives by Wed, Mar 25

Free pickup today

In stock at Mountain View, 600 Showers Dr

More delivery & pickup options

Stock up on everyday essentials. See details

Sold & shipped by Walmart

Add to List

Add to Registry

2 other sellers from \$327.52

\$327.52 + Free delivery

Sold & shipped by Video & Audio Center

Search

1

Earn 5% back with the Capital One Walmart Rewards Card.

Learn how

Est. total \$272.03

Check out (1)

Congrats - you get free delivery!

Apple AirPods Pro

\$249.00

2-day delivery

Pickup

Add protection for your device: None

Show less selected

I don't need protection at this time

Walmart Protection Plan

4-Year for \$45.00

3-Year for \$34.00

AppleCare+

AppleCare+ for Headphones for \$29.00

Qty: 1

Remove

Save for later

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

\$24/month with affirm

Learn how

Check out (1)

Congrats — you get free shipping!

Free pickup available.

Learn more

Checkout

Sign in

Email address (required)

sam.william@gmail.com

Password (required)

Show

Forgot password?

☒ Keep me signed in

Uncheck if using a public device.

Sign In

OR

No account? No problem.

Continue to checkout without an account

Continue

If you're using a promo code, sign in or create an account.

Checkout

1 Delivery and pickup options

Delivery

Pickup Free

Arrive by Sat, Mar 28 Free

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

See item details

+

Apply promo code

+

2 Confirm delivery address

3 Enter payment method

Continue

Est. total \$272.03

Checkout

2 Confirm delivery address

Selected

Sam William

850 Cherry Ave

San Bruno, CA 94066

(650) 555-5555

✓ Preferred address

Edit

Delete

Add new address

+

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

See item details

+

Apply promo code

+

3 Enter payment method

Continue

Est. total \$272.03

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Return Flow

Link to return
checkout
prototype

Checkout

3

Enter payment method

Add a gift card

Credit/debit cards

Visa ending in 1234

Exp 06/24

EditDelete

Visa ending in 7890

Exp 12/22

EditDelete

Add a new credit or debit card

+

Other payment methods

PayPal

Pay

affirm

Pay \$24/month

Pay with cash

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

\$23.03

(Based on 94066)

Est. total

\$272.03

See item details

+

Apply promo code

+

Leave Feedback

Do Not Sell My Personal Information

Request My Personal Information

© 2020 Walmart Inc.

Review your order

Est. total \$272.03

Checkout

3

Enter payment method

Add a gift card

Gift card number (required)

4-digit PIN/security code (required)

Where to find your PIN

Cancel

Apply gift card

Credit/debit cards

Visa ending in 1234

Exp 06/24

EditDelete

Visa ending in 7890

Exp 12/22

EditDelete

Add a new credit or debit card

+

Other payment methods

PayPal

Pay

affirm

Pay \$24/month

Pay with cash

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Est. taxes & fees

\$23.03

(Based on 94066)

Est. total

\$272.03

See item details

+

Apply promo code

+

Leave Feedback

Do Not Sell My Personal Information

Request My Personal Information

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Review your order

Est. total \$272.03

Checkout

3

Enter payment method

Add a gift card

Gift card number (required)

9999 9999 9999 9999

4-digit PIN/security code (required)

Where to find your PIN

Cancel

Apply gift card

Credit/debit cards

Visa ending in 1234

Exp 06/24

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Visa ending in 7890

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Add a new credit or debit card

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+

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Enter payment method

Remaining balance due: \$232.03
Please use a credit, debit or gift card to cover your remaining balance.

Gift cards

Gift card ending in 1234

Current value: \$40.00

Amount applied: \$40.00

Delete

Add a new gift card

+

Credit/debit cards

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Exp 06/24

EditDelete

Visa ending in 7890

Exp 12/22

EditDelete

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Delivery

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Est. taxes & fees

\$23.03

(Based on 94066)

Est. total

\$272.03

Gift card

-\$40.00

Balance due

\$232.03

See item details

+

Apply promo code

+

Leave Feedback

Do Not Sell My Personal Information

Request My Personal Information

© 2020 Walmart Inc.

Review your order

Est. total \$272.03

Search

0

Thank you for your order

#6051710359462

Keep Shopping

Delivery

You'll receive an email with tracking information when your item ships.

Delivery address

Sam William

850 Cherry Ave

San Bruno, CA 94066

Arrive by Sat, Mar 28

See your item details

+

Check your order status on Walmart.com

Order summary

Subtotal (1 item)

\$272.03

Delivery

Free

Tax

\$23.03

Total

\$272.03

Payment type

Gift card ending in 1234

Visa ending in 1234

Billing address

Sam William

850 Cherry Ave

San Bruno, CA 94066

Confidential

23

Guest Flow

Link to guest
checkout
prototype

Search

NextDay delivery

94066

Apple AirPods Pro

Apple Model: MWP22AM/A

Walmart # 577856461

★★★★★ 511 reviews

1 of 3

\$249.00

\$24/mo with **affirm**

Learn how

Add protection for your device: None

Show less selected

I don't need protection at this time

Walmart protection plan

Peace of mind with the best value for device replacment

3-Year for \$34.00

4-Year for \$45.00

AppleCare+

Service & support from the people who know your product best

AppleCare+ for Headphones for \$29.00

Qty 1

Add to cart

Free 2-day delivery

Arrives by Wed, Mar 25

Free pickup today

In stock at Mountain View, 600 Showers Dr

More delivery & pickup options

Stock up on everyday essentials. See details

Sold & shipped by Walmart

Search

94066

Earn 5% back with the Capital One Walmart Rewards Card.

Learn how

Est. total \$272.03

Check out (1)

Congrats - you get free delivery!

Apple AirPods Pro

\$249.00

2-day delivery

Pickup

Add protection for your device: None

Show less selected

I don't need protection at this time

Walmart Protection Plan

4-Year for \$45.00

3-Year for \$34.00

AppleCare+

AppleCare+ for Headphones for \$29.00

Qty: 1

Remove

Save for later

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

\$24/month with **affirm**

Learn how

Check out (1)

Congrats — you get free shipping!

Free pickup available.

Checkout

Sign in

Email address (required)

Password (required)

Show

Forgot password?

☒ Keep me signed in

Uncheck if using a public device.

Sign In

OR

No account? No problem.

Continue to checkout without an account

Continue

If you're using a promo code, sign in or create an account.

Checkout

1 Delivery and pickup options

Delivery

Pickup

Free

Arrive by

Wed, Mar 25

Free

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

See item details +

Apply promo code +

2 Confirm delivery address

3 Enter payment method

Continue

Est. total \$272.03

Checkout

2 Enter delivery address

*Required field

First name*

Last name*

Email address for order notification*

Street address*

Apt, suite, etc. (optional)

City*

San Bruno

State*

CA

ZIP code*

94066

☒ Email me about hot items, great savings, and more.

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

(Based on 94066)

\$23.03

Est. total \$272.03

See item details +

Apply promo code +

3 Enter payment method

Continue

Est. total \$272.03



Guest Flow

Link to guest checkout prototype

Checkout

2

Enter delivery address

*Required field

First name*

Sam

Last name*

William

Phone number*

6505555555

Email address for order notification*

sam.william@gmail.com

Street address*

850 Cherry Ave

Apt, suite, etc. (optional)

City*

San Bruno

State*

CA

ZIP code*

94066

☒ Email me about hot items, great savings, and more.

Subtotal (1 item)

\$249.00

Delivery

Free

Est. taxes & fees

\$23.03

(Based on 94066)

Est. total

\$272.03

[See item details](#)

+

[Apply promo code](#)

+

3

Enter payment method

Continue

Est. total \$272.03

Checkout

3

Enter payment method

Add a gift card

▼

☒ Credit or debit card

Card information

*Required field

Card number*

Name on card*

Expiration date*

MM/YY

Security code*

?

☒ Billing address same as delivery address

850 Cherry Ave

San Bruno, CA 94066

☐ PayPal

☐ Pay

☐ affirm

Pay \$24/month

☐ Pay with cash

Subtotal (1 item)

\$249.00

Delivery

Free

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\$23.03

(Based on 94066)

Est. total

\$272.03

[See item details](#)

+

[Apply promo code](#)

+

[Leave Feedback](#)

[Do Not Sell My Personal Information](#)

[Request My Personal Information](#)

© 2020 Walmart Inc.

Review your order

Est. total \$272.03

Checkout

3

Enter payment method

Add a gift card

▼

☒ Credit or debit card

Card information

*Required field

Card number*

4147 1234 5678 9012

Name on card*

Sam William

Expiration date*

12/22

Security code*

?

☒ Billing address same as delivery address

850 Cherry Ave

San Bruno, CA 94066

☐ PayPal

☐ Pay

☐ affirm

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[See item details](#)

+

[Apply promo code](#)

+

[Leave Feedback](#)

[Do Not Sell My Personal Information](#)

[Request My Personal Information](#)

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Review your order

Est. total \$272.03

Search

0

Thank you for your order

#6051710359462

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Arrive by Wed, Mar 25

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Check your [order status](#) on Walmart.com

Order summary

Subtotal (1 item)

\$272.03

Delivery

Free

Tax

\$23.03

Total

\$272.03

Payment type

Visa ending in 9012

Billing address

Sam William

850 Cherry Ave

San Bruno, CA 94066

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