

# OPEN BANKING: PAYMENTS JOURNEYS RESEARCH

**ENGINE**

TRINITY  
MCQUEEN

# RESEARCH TO GAUGE CUSTOMER FEEDBACK ON PAYMENT JOURNEYS AND IDENTIFY AREAS FOR IMPROVEMENT

Specifically, research was conducted to:



## Test journeys comprehension

Ease of use, clarity and identify frustrations



## Review specific features

E.g. level of detail, ability to see historical payments



## Assess language & messaging

Understanding of terms used, clarity of labelling

# MIXED METHODOLOGY USED TO CAPTURE A WIDE RANGE OF CUSTOMER TYPES

1

Online quantitative survey

- 1500 consumers, 500 SMEs
- 10 min online survey with participants going through 2 payment journeys each

2

Online moderated platform

- 30 consumers, 15 SMEs
- 7 day platform, allowing customers to review 5 payment journeys in their own time
- Mix of banking segments







3


2 x mini focus groups

- 1.5 hour discussion groups
- 4-5 participants in each (including 2 SMEs)
- All payments journeys assessed for ease and clarity



# JOURNEYS ALL SCORING HIGHLY FOR CLARITY AND EASE

Net Agree / Strongly agree		Route AB	Route C	Route D	Route E	Route F	Route G	Route H	Route I	Route J
<b>Easy to follow</b>	<b>Consumer</b> 	76%	74%	79%	76%	79%	75%	81%	80%	75%
	<b>SME</b> 	77%	77%	77%	79%	83%	75%	77%	81%	79%
<b>Felt like something I could do myself / follow</b>	<b>Consumer</b> 	77%	72%	79%	76%	78%	77%	81%	78%	75%
	<b>SME</b> 	78%	77%	84%	76%	82%	81%	79%	78%	77%
<b>Obvious where it changed from TPP to bank</b>	<b>Consumer</b> 	67%	63%	N/A	N/A	72%	72%	74%	76%	73%
	<b>SME</b> 	63%	62%	N/A	N/A	77%	71%	73%	81%	78%

 = high level of agreement (70%+)

 = medium level of agreement (50-69%)

# LIMITED AWARENESS OF OB POST-LAUNCH – STILL A NEED TO EDUCATE AND ADDRESS PRIVACY/SECURITY CONCERNS

No spontaneous awareness amongst respondents, but positive reactions overall

- Time-saving
- Better deals
- Greater control

*"Help you to save time, if deciding to switch banks and allow you to get a tailored package/service. It does allow you some element of control and allows you to be better informed" [Consumer]*

*"Benefits for me could be paying my bank far less money in charges especially concerning overdraft facilities...also I could keep an eye on my spending patterns...also I could compare the market to see if I could better deal elsewhere" (SME)*

*"A cohesive, comprehensive consolidator of your financial information that aims to regularly inform you of the best deals available for your particular situation" (Consumer)*

However, security concerns remain high – opportunity to better reassure

*"I would be concerned with the fact that my details would be out there and accessible to numerous third parties increasing the risk of fraudulent activity but also unwanted targeted advertising" (Consumer)*

Fears around fraud

Unwelcome contact

Inability to cancel

*"My concerns are around the 'Open' aspect...once my info is out there it can't be retracted even if I change settings?" (SME)*

*"Although it says it is secure, I would be slightly apprehensive towards other companies contacting me due to products and offers being tailored to my spending and transaction" (Consumer)*

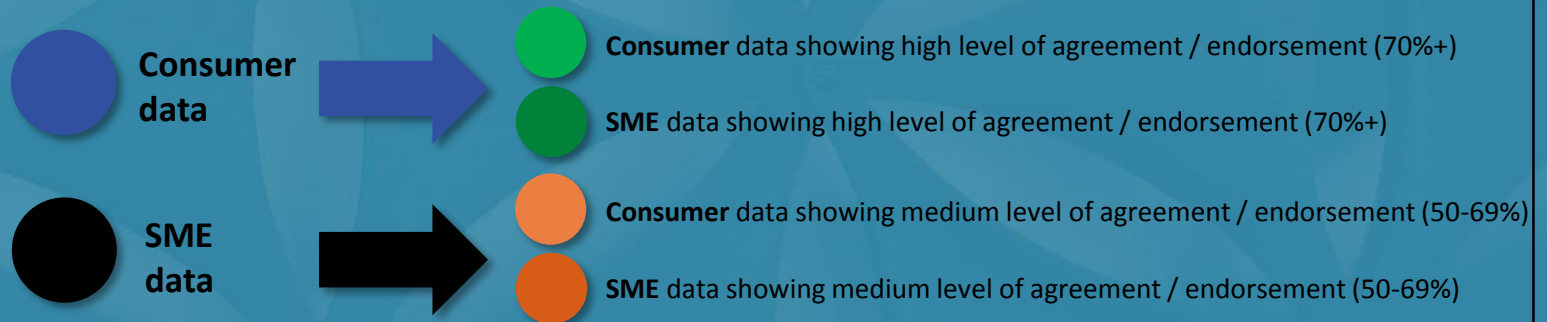
**Note: still some confusion around the need to go through banking pages to make payments – a need to educate**

*"I still don't understand why I need to go through the fuff of logging into my bank at all? It would be so much quicker to just pay by card as usual" (Consumer)*

# DETAILED JOURNEY FEEDBACK

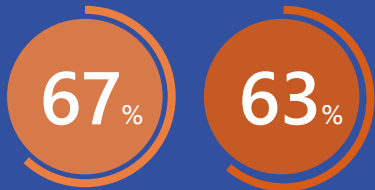


## Key for quantitative figures



# Journeys A & B: buying a new broadband package

Process clear and intuitive, level of information felt to be right



FELT IT WAS OBVIOUS WHERE IT CHANGED FROM TPP TO THE BANK



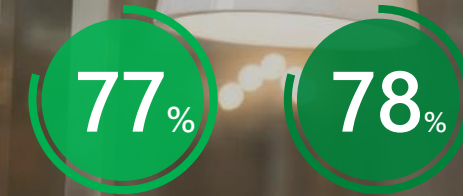
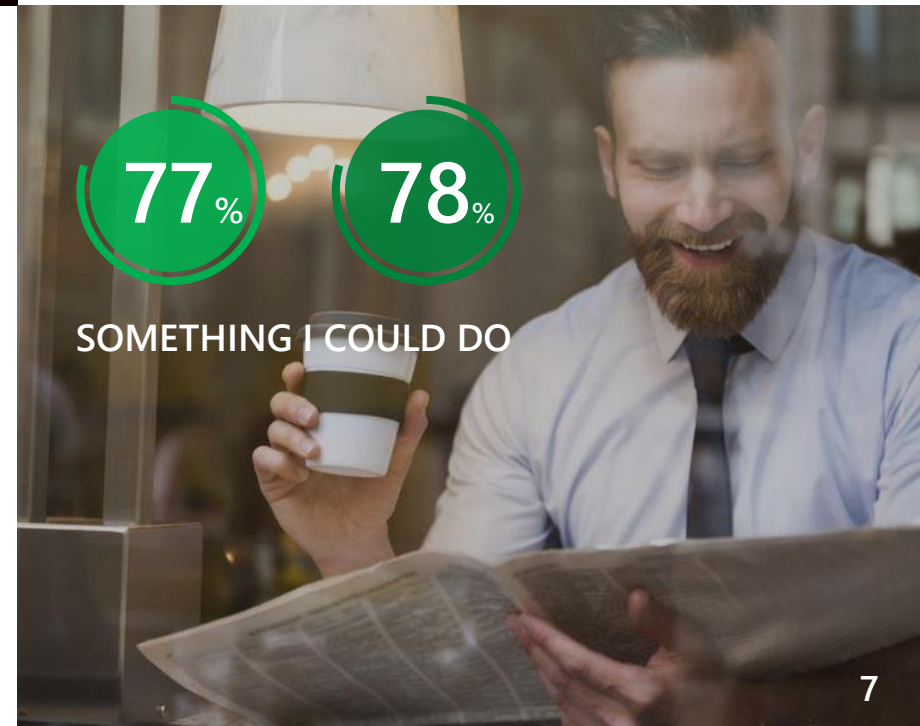
EASE

*“Overall, the process was very obvious even to a tech novice. Felt understandable and easy to follow” (Consumer)*

*“The user ID, password and memorable information are standard banking procedures...I like using something I recognise” (SME)*

Clear, intuitive and familiar

- Clear and easy to follow
- Customers accustomed to filling in similar details elsewhere so process not triggering any concerns



SOMETHING I COULD DO

# JOURNEYS A/B – SCOPE FOR MORE REASSURANCE ON VISIBILITY

## Payment schedule

### Your payments

This is the cost of your monthly subscription.

Monthly cost  
**£25.00** (with offers applied)

I agree to making the following payments to Ace TV

#### One-off payment

Set up	No cost
Equipment	No cost

#### Your quarterly payment

First payment	01/02/2018
Next date	01/05/2018
Last payment	Until further notice
Amount	£75.00
Payment taken	1st of every 3 months

**Strong preference for dated:**  
 clear and reassuring

73%

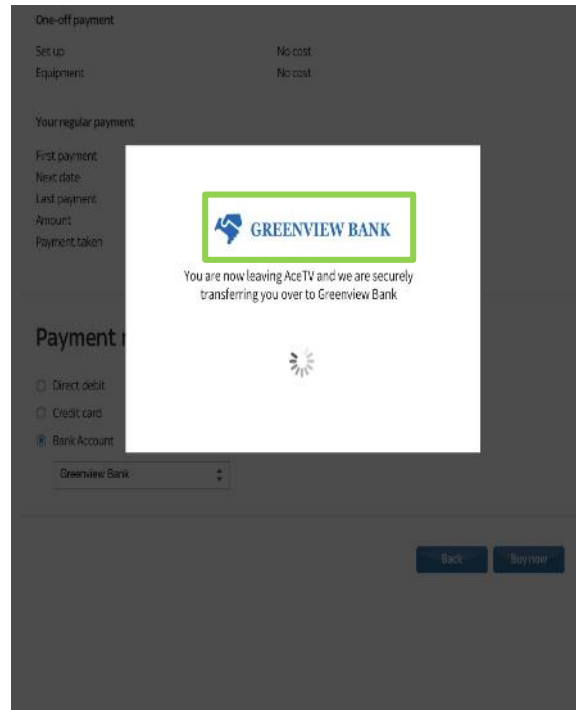
Prefer to see exactly when payment will be taken



81%

91%	87%	Easy to understand
89%	90%	Right level of detail
89%	89%	Schedule of payments is clear

## Redirection screen



**Bank logo generating trust** and instant clarity on redirection – bank's involvement appreciated

70%

74%

Feel it's important bank logo appears here

66%

77%

Claim it makes them trust the process more

## Bank payment schedule



### Confirm new payment

Ace TV had requested the following payment.

Please check the details below are correct. If so, select 'Confirm', or select 'Cancel' if you no longer wish to continue.

Recipient	Ace TV
Reference	Ace Fibre

#### Recurring payment schedule

First payment	01/02/2018
Next date	01/05/2018
Last Payment	Until further notice
Amount	£75.00
Payment taken	1st of every 3 months

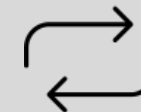
Select Account

**Repetition of PS at authorisation** wanted: **further reassurance**, ability to check

82%

79%

Feel it would be useful to see this information twice



## Bank log in



### Welcome to Internet Banking

This information is not visible to Ace TV

User ID  
 You will have received this when you first signed up to online banking

#### Password

Your password is between 6 and 15 characters. You received it when you first signed up

Your memorable information

*"The message that the information is not visible to Ace TV needs to be much more visible and repeated across pages" (Consumer)*

**Need for bolder privacy message** – too easily overlooked

64%

68%

Feel this message is enough to reassure them that TPP can't see account details 8



# Journey C: Upgrading a broadband package

—  
An easy and straightforward journey – some calls for greater clarity on what's included

63%

62%

FELT IT WAS OBVIOUS  
WHERE IT CHANGED FROM  
TPP TO THE BANK



74%

77%

EASE

*"Self explanatory and easy to read"*  
(SME)

*"A good level of detail...not too much"* (SME)

*"I like that it tells you the 1<sup>st</sup>. Very precise"* (Consumer)

## Overall summary

- Overall clear and straightforward
- Exact date is appreciated
- Payment breakdown is clear
- Some felt pricing breakdown would be useful, but no real opposition to current format

72%

77%

SOMETHING I  
COULD DO



# JOURNEY C – CLEAR AND EASY TO UNDERSTAND PAYMENT DATES

The screenshot shows the AceTV website interface. At the top, there are navigation links: AceTV, Watch, Shop, Manage, and Help. Below this, there are links for Broadband & Talk, Compare Talk, and Ace Hub. The main content area is titled "Your quarterly payments" and includes the text "This is the cost of your quarterly subscription." The quarterly cost is listed as £99.00. Below this, there is a section for "One-off payment" with "Set up" and "Equipment" both listed as "No cost". The "Your regular payment" section includes a table with the following details: First payment on 01/02/2018, Next date on 01/05/2018, Last payment until further notice, Amount of £99.00, and Payment taken on the 1st of every 3 months. At the bottom, there is a "Payment method" section with radio buttons for Direct debit, Credit card, and Bank Account. Navigation buttons for "Back" and "Buy now" are at the bottom right.

## Clarity

- Easy to understand
- Clearly states one off payment
- Small number wanting more clarity on inclusions in increased price

*“Simple, clear and intuitive. Very easy to upgrade the Internet plan and set up payments” (Consumer)*

## Payment schedule

- Breakdown of first, next and last payment is clear
- Valuable to the user as ensures there are no surprises

*“Enough information to say when it starts and when the next payment is” (Consumer)*

## Payment date

- Specific date of 1<sup>st</sup> is preferred
- Allows users to plan for this amount leaving their accounts

*“1<sup>st</sup> leaves no room for error or misinterpretation” (SME)*

86%

89%

Easy to understand

81%

91%

Right level of detail

84%

89%

Schedule of payments is clear

77%

76%

Obvious that this is the new total amount I'd pay

# Journey D: cancelling a payment on banking site

Simple process but lack of warning causing some concerns. 'Data authorisations' tab can also confuse



79%

77%

EASE

## Elements of journey causing concern

- ▄ Tabs are clear and easy to read
- ▄ Information on cancellation page is clear
- ▄ Would welcome prompt to remind user of consequences when cancelling agreed payments
- ▄ And some confusion between payment and data authorisation: further clarity needed

*"It would be good to have a reminder to check the agreement before I cancel" (SME)*

*"Are they not the same. Not sure why they are split out" (Consumer)*



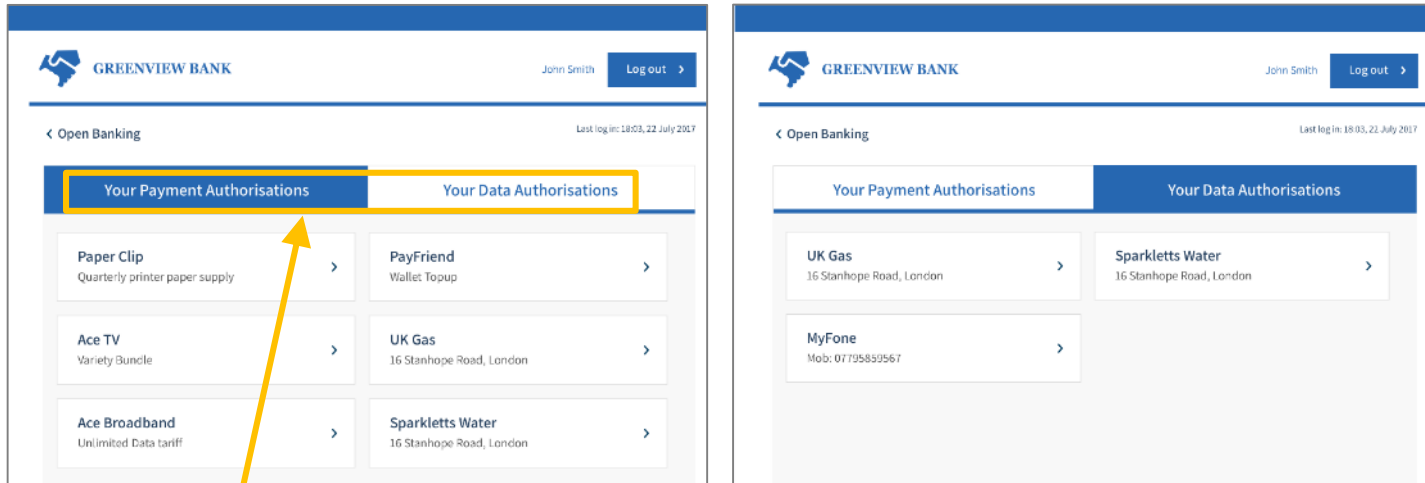
79%

84%

SOMETHING I  
COULD DO

# JOURNEY D – SOME CONFUSION BETWEEN ‘PAYMENT’ AND ‘DATA’: PREFERENCE FOR SPLIT BUT A NEED TO CLARIFY

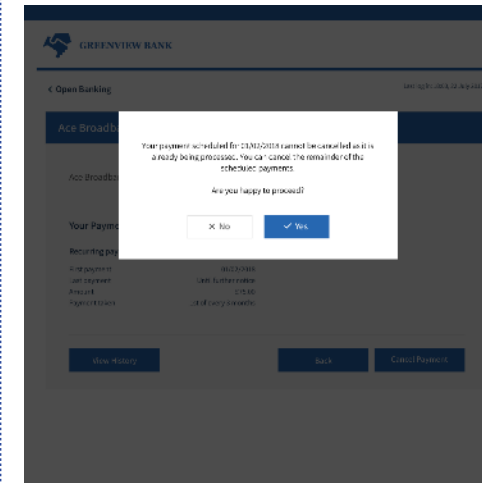
## Payment vs. data authorisation



- Clear layout: tabs are easy to see and navigate
- But, differences between payment and data authorisation not immediately obvious

*“I can’t think of what else I would call it. But if there was something I could click on that would explain what each one means then that would be great” (Consumer)*

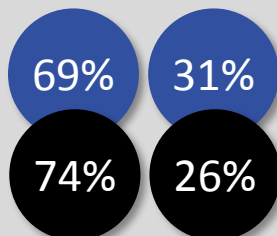
## Cancellation confirmation



- Important page
- All the information clear
- But, would welcome a breach of contract warning
- And advice on dealing with TPP (e.g. conflict resolution) would be welcomed as pop-up / link

*“If the point of OB is that they are putting the customer first then it shows they care if there was a warning” (SME)*

Feel the split between payments and data authorisation makes sense



Would prefer these to be listed on the same tab



80% 75%  
Would prefer a warning about breach of contract



# Journey E: cancelling a payment through TPP

—  
Journey could be clearer  
through simpler labelling



76%

79%

EASE

## Some confusion – greater clarity needed

- // Unsure which option to click on: not immediately clear which link will enable you to cancel payment provider
- // ‘Past payments’ is the preferred terminology
- // Expect to cancel payments on Ace and bank accounts

*“I would hesitate at which one to click on” (SME)*

*“It would be more appropriate to add the word cancel into the sentence” (SME)*

*“Past sounds better. Inactive would make me worry” (Consumer)*



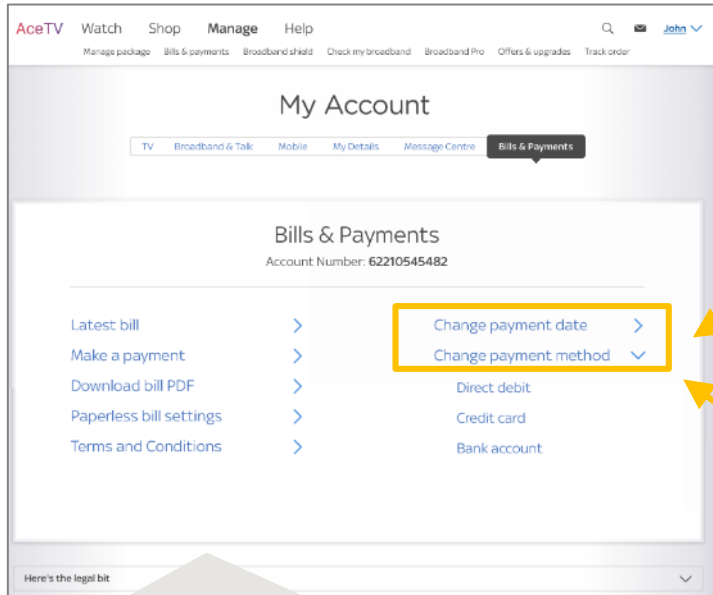
76%

76%

SOMETHING I  
COULD DO

# JOURNEY E – PAYMENT SCHEDULE CLEAR AND INFORMATIVE, BUT ‘VIEW, MANAGE OR EDIT PAYMENTS’ WOULD BE SIMPLER

## Cancel payment provider



Unclear whether to click on change payment date or change payment method

Alternative headings: **view/edit payments, change payment details, cancel payments**

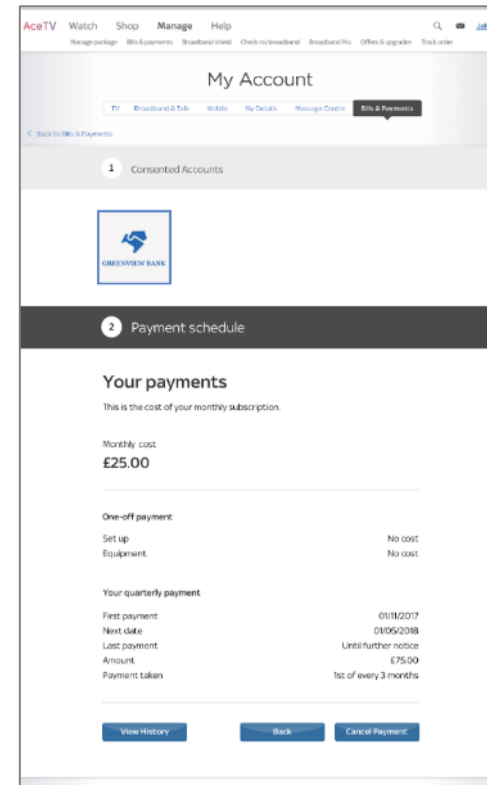
*“Looking at the headings I would have no idea which one to press for cancelling payments. It looks as though you can’t cancel” (Consumer)*

Feel it makes sense to use the ‘Change Payment method’ link to cancel a payment provider

69%

68%

## Payment schedule



Provision of PS wanted within consent dashboard: overview liked – useful and clear breakdown

Inactive payments is not clear: **historical or past** payments would be clearly understood – ‘inactive’ a suggestion disliked

Expect to have a choice of cancelling payment on Ace and own bank account

*“Past payments is fine. I don’t like inactive...it sounds like it could refer to cancelled payment methods” (Consumer)*

74%

82%

Feel the term Payment Schedule makes sense

87%

89%

Would prefer historical payments to be labelled as ‘Completed’

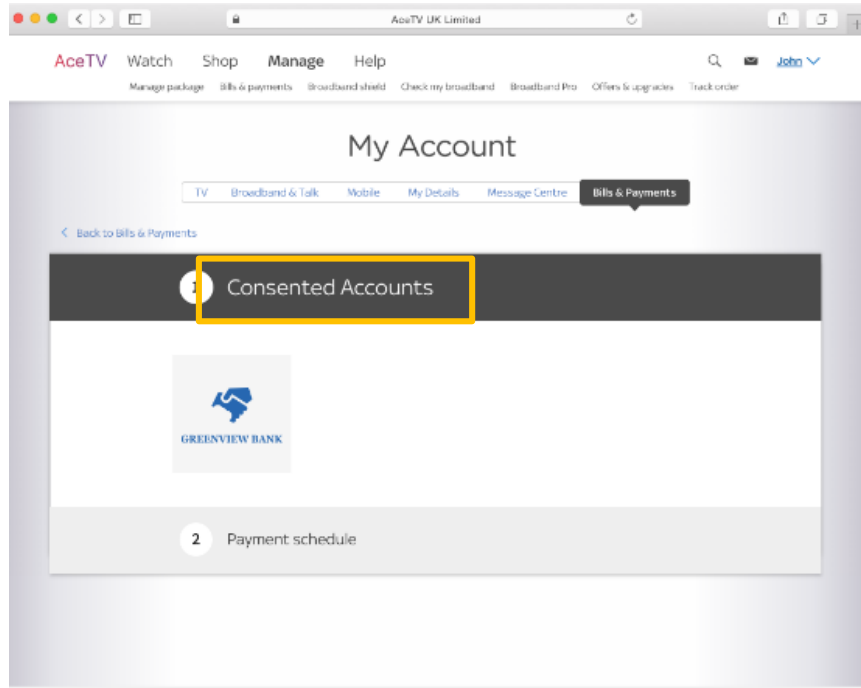
81%

87%

Would like to be able to amend payment schedule on TPP site

# JOURNEY E – SOME SIGNS THAT ‘CONSENTED ACCOUNTS’ ISN’T CONSUMER FRIENDLY ENOUGH AND NEEDS TO BE CLARIFIED

## Consented Accounts



55%

54%

Feel the term  
'Consented Accounts'  
doesn't make sense

*"Completely unfamiliar with the term consented accounts"  
(Consumer)*

*"I did have to think twice about that when I first saw the slide. I felt it meant what account was assigned to this particular provider. If my understanding is correct maybe a better phrase would be associated accounts" (SME)*

*"'Consented Accounts' is an odd choice, just sounds a bit clunky. To me, it means an account that has been verified. I would expect to see an agreed symbol (security feature) in this location" (Consumer)*

*"This to me means your account from your bank that you have given consent for your monthly payment to be taken from" (SME)*

# Journey F: setting up standing order on FMA

Clear and easy to understand

72%

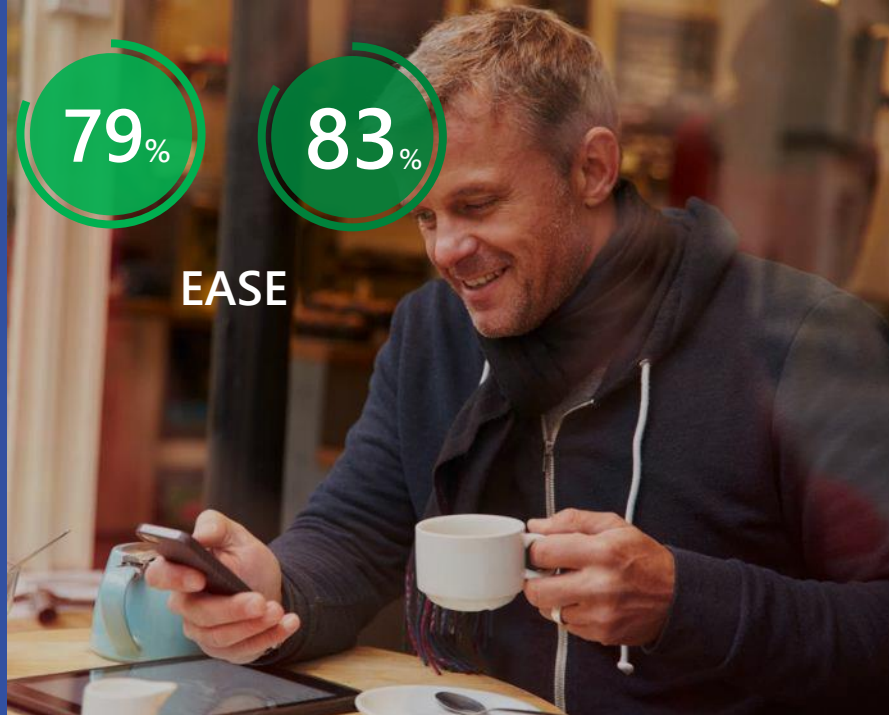
77%

FELT IT WAS OBVIOUS WHERE IT CHANGED FROM THE APP TO THE BANK

79%

83%

EASE



*“Pending is fine. Means the bank is dealing with it” (SME)*

*“I really like this page. It provides really useful information such as how much you’re paying and also the breakdown” (Consumer)*

## Overall summary

- Most understood the role of each; Treequote to facilitate and bank to authorise
- Term ‘pending’ is clear and a word consumers and SMEs are familiar with
- Breakdown of payment details cover all required and relevant information

78%

82%

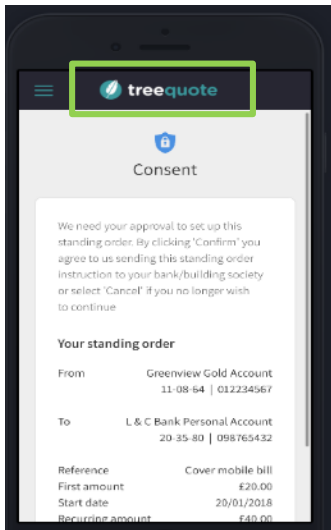
SOMETHING I COULD DO



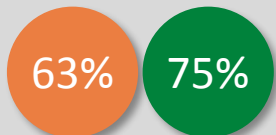


# JOURNEY F – ROLES OF TPP AND BANK CLEAR FOR MOST

## Standing order set up

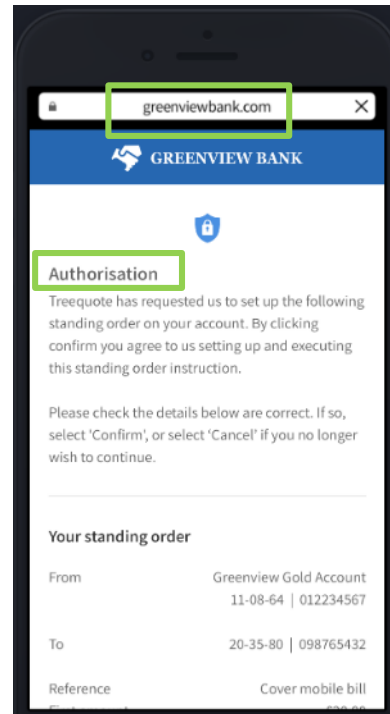


- Treequote seen as facilitators: could be made clearer e.g. 'Treequote need your approval...'
- Frustration amongst some consumers about having to go to bank site to amend standing order

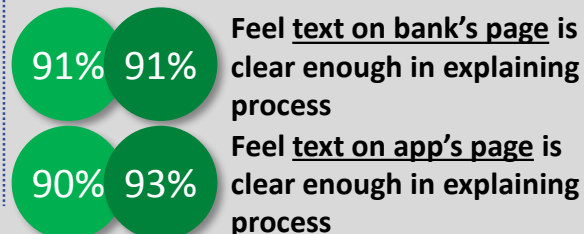


Feel OK about having to go direct to their bank's site to amend standing order

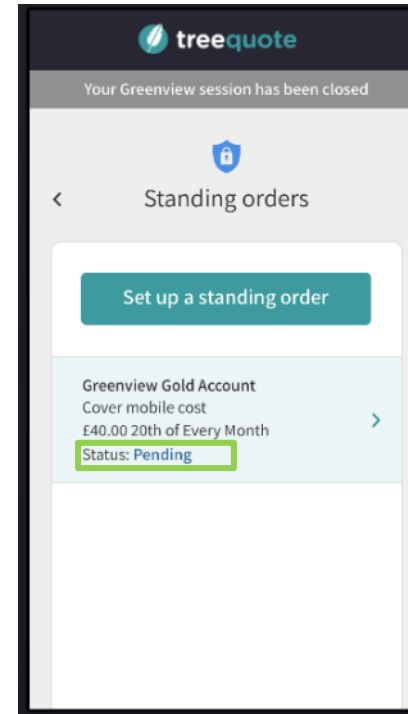
## Bank authorisation



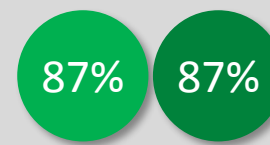
- Clear the authorisation is via the bank



## Pending screen



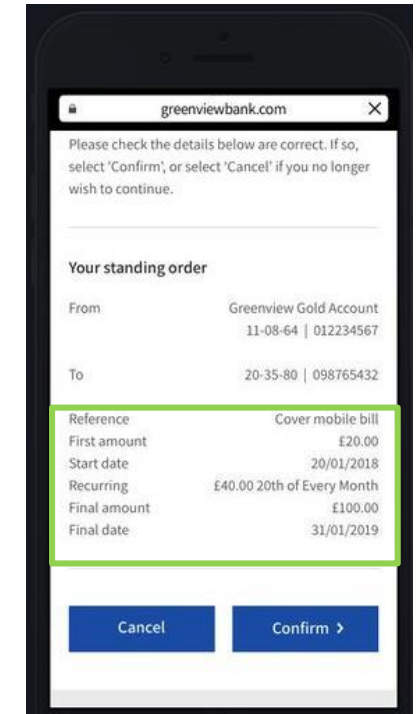
- Pending is understood. Increase font size so it is not missed



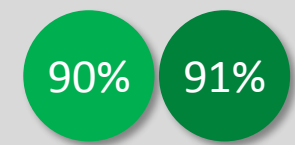
Feel the word 'Pending' makes sense within context



## Bank confirmation



- Information is sufficient. Details presented in a logical order



Feel there is sufficient information to help understand payments



# Journey G: setting up a one-off payment via FMA

—  
Clear and easy to navigate

72%

71%

FELT IT WAS OBVIOUS WHERE IT  
CHANGED FROM THE APP TO THE BANK

75%

81%

FELT IT WAS CLEAR THAT THIS WAS  
SETTING UP A SINGLE ONE-OFF PAYMENT



75%

75%

EASE

*“The process here was very clear and simple and the app was intuitive to use. I felt that I was given all of the necessary information- It was clear that I was making a one off payment and was also very clear due to the onscreen messages of when I was being transferred from the app to the bank website and back again” (SME)*

*“The change from bank to app was clear as it had a dedicated page telling you it was swapping rather than just swapping ” (Consumer)*

Intuitive process – not raising any concerns

- Clear that making one-off payment (helped by limited options to choose from)
- Redirections between TPP and bank reassuring

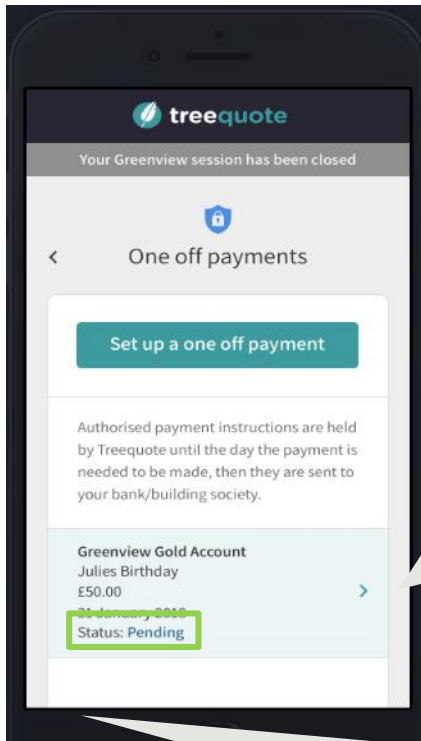


77%

81%

SOMETHING I  
COULD DO

# JOURNEY G – TERMS USED EASILY UNDERSTOOD



## /// No real concerns around language

- /// 'Pending' easily understood
- /// 'Future dated payments' understood, though some alternatives suggested

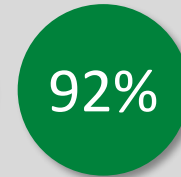
## /// Some calls for 'pending' to have greater standout

- /// brighter colour / different size?

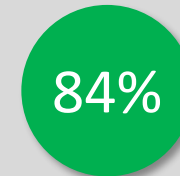
*"Future payments could be called, Up coming payments, Scheduled payments, Appointed payments. Future dated payments is ok but it needs to be made clear that this is made by the customer" (Consumer)*

*"I would call these payments 'Future payments' there is no need to use the word 'dated' as well as you are already establishing that it's a future payment" (SME)*

*"I would suggest the use of capital letters and in bold for pending. Just make it stand out more" (Consumer)*



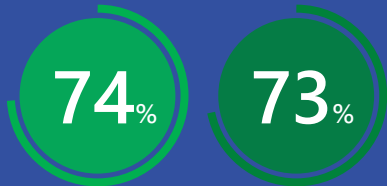
Feel the word 'Pending' makes sense within this context



Feel it is clear that it would be the responsibility of Treequote to ensure payment happens, rather than bank

# Journey H: Making a 'payment at delivery' purchase

Easy to follow but scope to more clearly communicate payment window



FELT IT WAS OBVIOUS WHERE IT CHANGED FROM THE APP TO THE BANK



81%

77%

EASE

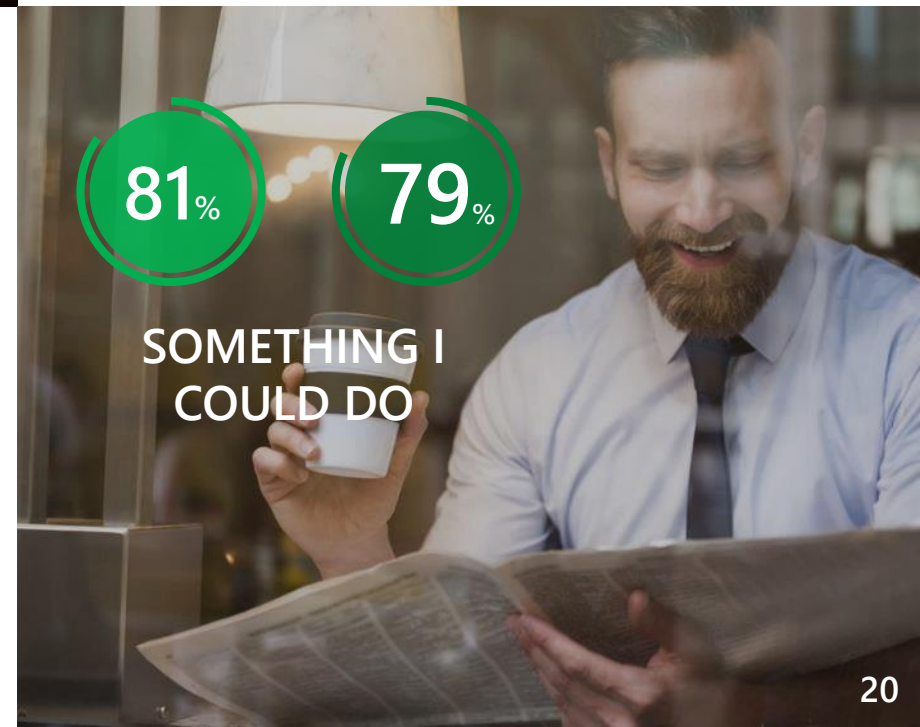
Current payment window not sufficiently reassuring

- Payment date lacking standout on TPP page
- Some frustration with discrepancy between TPP and bank

*"Did not really notice that it said payment would be taken when the item would be delivered because you had to put in all your details before confirming purchase" (Consumer)*

*"Within the next 30 days is not good enough for most business accounts" (SME)*

*"They could say please note or have a pop up when making the payment to say that the payment would only be made when delivered. It would be useful to confirm that the payment does go through" (Consumer)*



81%

79%

SOMETHING I COULD DO

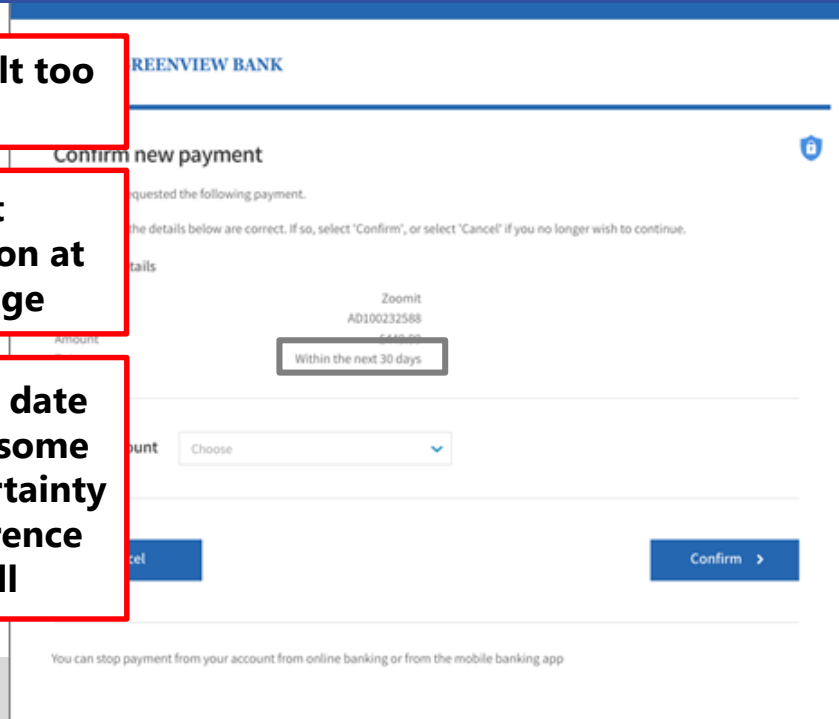
# JOURNEY H – PAYMENT WINDOW CAN RAISE ALARM BELLS, A NEED TO CLARIFY THROUGHOUT PROCESS

## Payment date causing some frustration

30 days felt too long

Want clarification at TPP stage

An expiry date can offer some level of certainty – a preference overall



85%

83%



Would want to receive a reminder email before payment

87%

89%



Feel it is useful to see date that payment will be taken

*"I would not have within 30 days as a term. I would have an actual date as the cut off" (Consumer)*

*"It could be clearer perhaps to say in the next 30 Days and then in brackets e.g. (between now Jan 1st to Jan 30th)" (Consumer)*

*"It was not clear at all that payment would only be taken when the item was delivered. Zoomit states that payment will be made when the item is dispatched not upon delivery" (Consumer)*

## Pre-payment reminder could address concerns

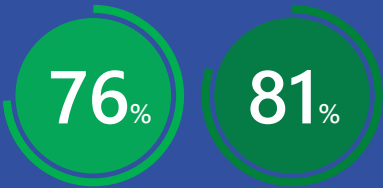
Ability to plan makes 30 day window more acceptable

*"Reminder email before payment as if you did not have the funds then it would remind you to transfer some money around" (SME)*

*"A reminder email sent before payment was taken would be very helpful for most customers who are very busy and could forget dates" (Consumer)*

# Journey I: Making a 'variable' price payment

Clear journey and wording accepted – but a need for warning of variable price earlier in the process



FELT IT WAS OBVIOUS WHERE IT CHANGED FROM THE APP TO THE BANK

75% 76% Felt it was clear that this was setting up a payment taken at the time of delivery

63% 65% Felt it was clear that payment could change if item I wanted was substituted



EASE

*"Online banking & payments are supposed to give you clarity and make things as easy as possible. This feels like a backwards step. You won't know when the money will be leaving or how much" (Consumer)*

*"Although there was an asterisk on the 1st page stating "contents subject to change" I feel it was not made clear that there could be a price change because of this. It should say after the asterisk "some substitutions could cause an increase in total price" or something of that effect" (Consumer)*

Upper limit can frustrate – a need to clarify at order stage

- Not made clear on TPP page – variable price unknown until seen on banking page
- Current wording generating concerns – a need to clarify reasons for potential increase



SOMETHING I COULD DO

# JOURNEY I – UPPER PAYMENT LIMIT UNEXPECTED, A NEED TO BETTER EXPLAIN AND REASSURE IN ADVANCE

## Reasons for potential increase not explained

GREENVIEW BANK

### Confirm new payment

Avoda had requested the following payment.

Please check the details below are correct. If so, select 'Confirm', or select 'Cancel' if you no longer wish to continue.

Payment details

Recipient	Avoda
Reference	123456
Amount	Up to a maximum of £115.99
Date	Within the next 30 days

Select Account: Choose

Cancel Confirm >

You can stop payment from your account from online banking or from the mobile banking app

*“Not clear at all, needs to be a heading and in bold” (SME)*

*“Not clear that it could cost more, can you reject substituted items?  
I would not be comfortable with not knowing the final price, the user needs to know in advance maybe by email and the opportunity to reject the substitute” (Consumer)*

*“The pop up explains that payment would only be taken at time of delivery which made it clear but maybe it could be written next to the product before you put it in your basket too - before people choose a product they read it’s specs etc so it will definitely be read and understood if there also” (Consumer)*

*“It would be beneficial to put in bold across the page that the cost could change if something was substituted” (SME)*

Again, reminder notification before payment taken would help for planning

And customers keen to see an expiry date for maximum reassurance

# Journey J: Combined one-off and ongoing payments

Journey simple, but combined details generating some questions

73%

78%

FELT IT WAS OBVIOUS WHERE IT CHANGED FROM THE APP TO THE BANK

75%

79%

EASE

*"It looks like a familiar mobile banking app and actually less complicated than standard online banking processes/online payments on a mobile phone" (Consumer)*

*"I'm not sure about this. I think it needs to be clearer. I want to see more confirmation I am not paying both amounts" (Consumer)*

*"In the reference I would like to see both figures and totals. So how much I was paying and how much more I am paying" (SME)*

Combined details fine for reference, but causing some confusion when thinking of cancelling

- Unclear which payments will be cancelled
- A need for further clarification through pop-up message

75%

77%

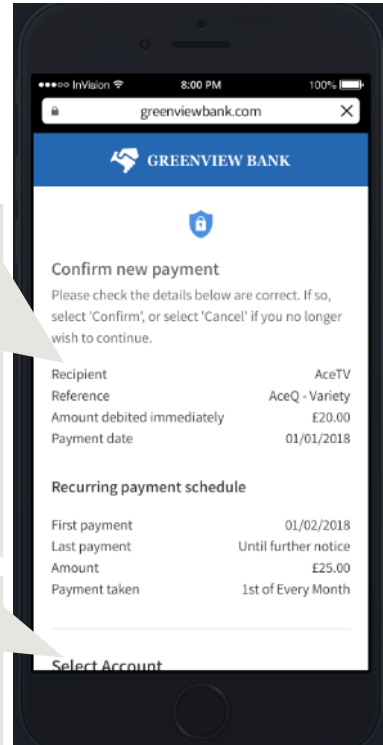
SOMETHING I COULD DO

● Consumer  
● SME



# JOURNEY J – NO RESISTANCE TO COMBINED PAYMENTS, BUT A NEED TO CLARIFY DISTINCTION (ESPECIALLY FOR CANCELLATIONS)

Payment process and addition of one-off fee clear



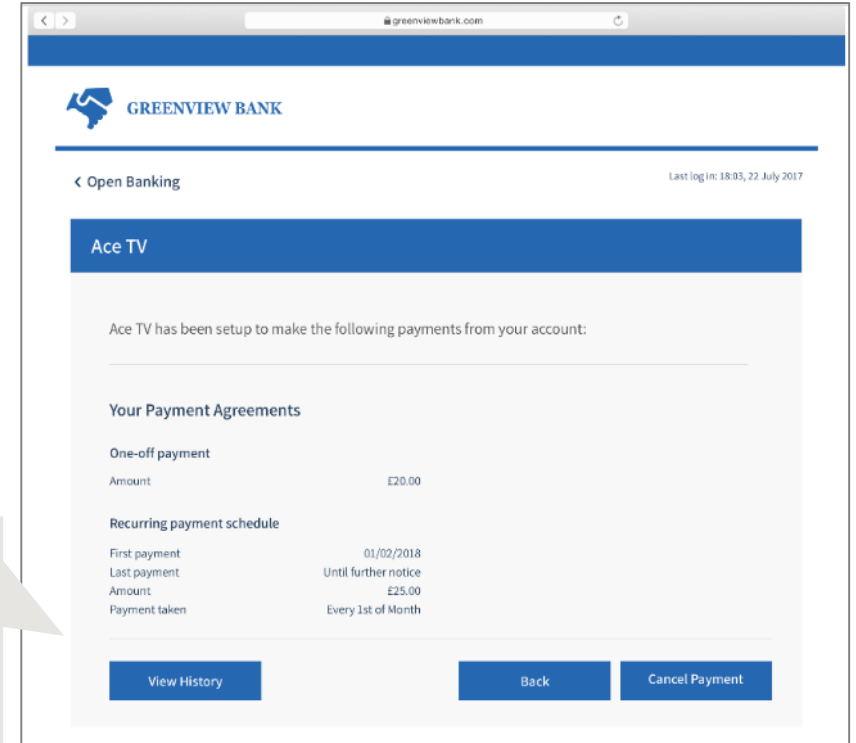
*“It showed the £20 one off payment from very early on and again it was clear to see once on the bank site that you will be making an immediate payment of the one off £20” (Consumer)*

*“I liked you could click the one off payment tab to tell you what it’s for” (SME)*

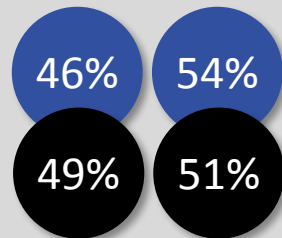
Payment schedule details helping to reassure on authorisation dashboard...

...But, some confusion on bank’s agreement – additional messages would help here

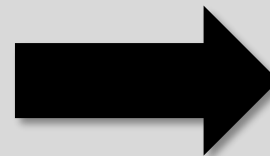
*“I’d expect to see a message at each stage and under the £20 that says once the payment has been made it can’t be refunded” (Consumer)*



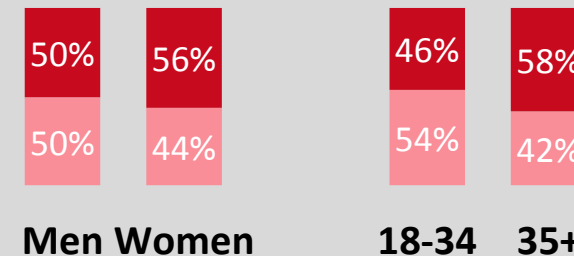
Payment authorisations for one provider combined



Keep the one-off payment and recurring payments authorisation separate



Preference for combined vs. separate Amongst consumers



■ Keep them separate  
■ Prefer them combined

# SUMMARIES AND RECOMMENDATIONS

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# SUMMARIES AND RECOMMENDATIONS

Journey	Summary	Recommendations
A&B – Buying a new broadband package	<ul style="list-style-type: none"> <li>• Clear, intuitive, familiar and easy to follow</li> <li>• Customers accustomed to filling in similar details elsewhere so process not triggering any concerns</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure it is clearer that bank account information at Bank Log In page is not visible to the TPP, by bolding and repeating the message throughout the journey</li> <li>• Ensure exact date of payment is always shown in ‘payment schedule’</li> <li>• Ensure repetition of payment schedule, at least twice in total journey</li> </ul>
C – Upgrading a broadband package	<ul style="list-style-type: none"> <li>• Overall clear and straightforward</li> <li>• Exact date is appreciated</li> <li>• Payment breakdown is clear</li> <li>• Some wanting to see pricing breakdown</li> </ul>	<ul style="list-style-type: none"> <li>• Add extra clarity to final payment screen by breaking down the detail of purchases</li> <li>• Use specific date rather than noting frequency</li> </ul>
D – Cancelling a payment on banking site	<ul style="list-style-type: none"> <li>• Elements of journey causing concern</li> <li>• Some confusion between payment and data authorisation: further clarity needed</li> <li>• Information on cancellation page is clear</li> <li>• Would welcome prompt to remind user of consequences when cancelling agreed payments</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure difference between Account authorisation and Data authorisation is clear. This could be achieved through: <ul style="list-style-type: none"> <li>• hover explanations</li> <li>• descriptions on each tab</li> <li>• changing name</li> </ul> </li> <li>• Add breach of contract warning at final stage of cancellation</li> </ul>
E – Cancelling a payment through a TPP	<ul style="list-style-type: none"> <li>• Some confusion – greater clarity needed</li> <li>• Unsure which option to click on: not immediately clear which link will enable you to cancel payment provider</li> <li>• ‘Past payments’ is the preferred terminology</li> <li>• Expect to cancel payments on TPP and bank account sites</li> </ul>	<p><u>Cancelling payment provider</u></p> <ul style="list-style-type: none"> <li>• House payment cancellation options within ‘Change payment method’</li> <li>• ‘Change payment method’ terminology confusing – amend to ‘view/edit payments’, ‘change payment details’, or ‘cancel payments’</li> </ul> <p><u>Payment schedule</u></p> <ul style="list-style-type: none"> <li>• Change ‘Historical payments’ to ‘Completed payments’</li> <li>• Add functionality to amend schedule on TPP site</li> </ul> <p><u>Consented Accounts</u></p> <ul style="list-style-type: none"> <li>• Phrase is unfamiliar – clearer terminology needed e.g. ‘Authorised/verified accounts’</li> </ul>

# SUMMARIES AND RECOMMENDATIONS

Journey	Summary	Recommendations
F – Setting up standing order on FMA	<ul style="list-style-type: none"> <li>• Most understood the role of TPP and Bank</li> <li>• ‘Pending’ is clear and a word consumers and SMEs are familiar with</li> <li>• Breakdown of payment details cover all required and relevant information</li> <li>• Frustration around having to go back t bank site to amend standing order</li> </ul>	<ul style="list-style-type: none"> <li>• Pending screen - increase font size of ‘Pending’ to ensure it’s not missed</li> </ul>
G – Setting up a one-off payment via FMA	<ul style="list-style-type: none"> <li>• Intuitive process – not raising any concerns</li> <li>• Clear that they were making one-off payment (helped by limited options to choose from)</li> <li>• Redirections between TPP and bank reassuring</li> </ul>	<ul style="list-style-type: none"> <li>• Increase legibility of ‘Pending’ on One off payment screen – increase font size</li> <li>• No need for ‘dated’ in ‘future dated payments’</li> </ul>
H – Making a ‘payment at delivery’ purchase	<ul style="list-style-type: none"> <li>• Current payment window not sufficiently reassuring</li> <li>• Payment date lacking standout on TPP page</li> <li>• Some frustration with discrepancy between TPP and bank</li> </ul>	<ul style="list-style-type: none"> <li>• Send reminder email ahead of payment date</li> <li>• Payment window too vague - add date range and clarify that payment will be taken on delivery</li> </ul>
I - Making a ‘variable’ price payment	<ul style="list-style-type: none"> <li>• Upper limit can frustrate – a need to clarify at order stage</li> <li>• Variable price not made clear on TPP page - unknown until seen on banking page</li> <li>• Felt it was clear that payment could change if item wanted was then substituted</li> </ul>	<ul style="list-style-type: none"> <li>• Confirm that the price is variable throughout the journey, and not just at the final screen and make it more visible</li> <li>• If possible though, don’t provide variable amount – clarify <u>why</u> price is variable</li> </ul>
J - Combined one-off and ongoing payments	<ul style="list-style-type: none"> <li>• Combined details fine for reference, but causing some confusion when thinking of cancelling</li> <li>• Unclear which payments will be cancelled</li> <li>• Felt it was obvious where it changed from App to bank</li> </ul>	<ul style="list-style-type: none"> <li>• Provide further clarity that one-off payment, once paid, cannot be cancelled, whereas the recurring payments can be</li> </ul>

THANK YOU

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