

GBP User Research Report 001

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Summary

The Gardener is a small business that deals with many overseas vendors. It uses International Payment Group (IPG) for currency exchange and payment. So far this year, Tina has initiated 25 overseas payments to vendors through IPG. Part of this report will include a diagram of the process that Tina uses with IPG and her vendors.

What Tina likes about IPG

IPG represents subject matter expertise for the Gardener. A vendor in Mexico was expecting a payment from the Gardener. Tina had sent it a week or more earlier, but it had not been received by the vendor. Tina contacted IPG who tracked the payment to the bank, contacted the bank (in Spanish), ironed out the fact that the bank had been sitting on the funds, the bank moved forward and notified the vendor, and IPG called Tina and told her that everything had been taken care of. Actually, the owner of IPG called her. She likes the personal touch of speaking with the owner, who takes calls no matter where in the world he is. IPG knew how to resolve the issue because they had experience in the region with Mexican banks holding funds before. Learning this built Tina's confidence in IPG.

Opportunities for improving on IPG

Confirmations

Tina likes to check her work before it goes out the door. This is a theme that runs throughout the process for her and her vendors. For example, a vendor usually sends a confirmation of the order the Gardener has placed before they create the invoice.

However, in working with IPG, only a few steps actually require confirmation. IPG provides a confirmation for the payment order to the buyer to ensure they are creating and sending the correct payment. Other steps, like data entry for a vendor's bank information do not require confirmation and can be mistyped or misread during the process—especially while many of the steps occur via low resolution fax machines. Adding confirmations to key steps will eliminate errors that will inflate customer service call volume, as well as buyer and vendor dissatisfaction.

With IPG, Tina confirms the details and actually faxes a corporate check to them. The check references the payment order number. She then voids the check. IPG seems to do an ACH debit based on the details in the check. An inefficient process, but one that the Gardener has adapted to. Electronic confirmation of this process would save Tina a great deal of effort, and would help her to reconcile her payments list more quickly.

Notifications

Tina and her vendors tend to contact each other only when there is a problem. They rely on the adage, "No news is good news," but few of them believe it. They would ideally like to receive notifications at key times during the process. Buyer rec'd invoice, vendor's bank rec'd payment, vendor shipped goods (and potentially other freight forwarder stages), buyer rec'd goods. Each of these is a key step in the process, and both parties being alerted to the fact that a milestone has passed would help in planning, cutting down overall turnaround time, and stress relief.

A Better Rate

Tina was quite interested in getting a better rate on her exchange than she is getting from IPG. When she looked at the demo, she immediately compared the rate she gets with IPG to the one in the demo. If users believe they are going to get a better exchange rate with WU, this could be a key selling point for the product. Two things would have to happen: the rate would have to be part of the marketing effort and it would have to be clearly described in the quoting process. I thought that keeping the WU fees separate from the rate and negotiating lower fees could be a great reason for users to switch to the WU GBP product. Users want to save money.

Leverage Regional Information Specializations

Western Union has worldwide representation—and GBP users are going to appear in just as many places. The product needs to be able to rely on the information we already have in those areas, and to generate new learning our users can harvest specific to the needs of buyers and vendors in cross border relationships. IPG has a great deal of local information, and those responsible for customer service have been in the business of FX for years. How can we make our customer service reps just as knowledgeable? "How can we prevent users from having to contact our customer service reps?" may be a better question. This puts a great deal of pressure on the interface of the product, perhaps more than the pilot can support.

50% Payments Support

Tina is often making partial payments to vendors who require only half the payment prior to shipping. The problem is when she must make the second half of the payment in effect it is identical to the first half. She has doubled her time commitment, but the effort is almost completely redundant. She'd like to see something that would allow her to set up that second half payment at the time she sets up the first half. Then all she needs to do is come to the site and pull the trigger on it.

Issues with the Custom House Demo

Tina spent a long time walking me through her process flow. It didn't leave a lot of time for the demo walk through. In all we spent about 30 minutes. We focused on the payment transaction page, Transaction History, and the bank information setup.

Payment Transaction

Tina had no idea what the opening page, "Third Parties, Select Third Parties," meant. She said this would have stopped her from proceeding. Nearly every part of the description was unclear to her and I had to help her along to move ahead.

Although Tina didn't feel confused by the layout of the 'Send payment' page, she read it incorrectly. The arrangement of the currency selection in section one allowed her to make an error that she never caught. She wanted to use USD to send EUROS to the vendor. She pulled down Euros in the 'From' field and USD in the 'To'. The default radio button stayed on USD. She filled in the middle two sections and then hit 'Quote', receiving her quote in both USD and Euros. She didn't notice that she had entered 1000 USD > x Euros (when her target had been Euros). The Quote section did not allow her to pickup the error she had made, and she ended up booking the request with the error.

The wording, "Payment", was unclear to Tina. It seemed to her that sometimes Payment meant the payment of a fee to Custom House and sometimes it meant her intended payment to the vendor. It seemed to her that a differentiation of the two types was necessary.

Tina tried to find a way to edit a recipient account and maintain her place in the process of sending a payment.

She was not clear what was meant by "Draft". She did not know what an intermediary bank account was. Other than that, she had no problem filling out a recipient's new bank account.

She was confused by the option to "wire a payment". She thought this would imply her doing what she expected the product to do for her.

When she thought about it afterwards, she felt like the order of the elements on this page should have been a bit reordered, putting the name of the recipient (she uses the term "vendor" every time) in before she would determine how much she is sending. I hope that doing so would allow the product to pre-populate several things based on preferences set for a vendor.

Transaction History

Like the Send Payment process, the Transaction History list would be more helpful to Tina if she could relate the process to the list of elements in the table. The list shows recipient currency and amount first, and although this is by far the more important of the two amounts, it is the amount that came second in the process. With the order being flipped in the Send Payment form, it was nearly impossible for her to read the table at a glance.

She liked sorting the columns. Now, I see that there is a simple pagination approach. Clicking the Transaction History link is not allowed, even if user is on page two of list. Clicking a column heading doesn't return user to the top of list. We didn't get a chance to put these potentially problematic scenarios in front of her.

When Tina organizes a list of her payments (which she does in pencil on the file folder that holds the faxes and emails describing the actual status of her payments) she lists **date**, **vendor name** and **whether the payment is whole or partial**, and finally the **status of the payment** (checked off, or notes to describe the response she has gotten from vendor or from IPG).

Tina was looking for a bit more information than appeared in the popup Transaction detail. In fact, she did a double take when it came up. The popup contains less information than the list row contains. She wondered how she would be notified of a change in status from waiting to... she didn't know if there would be gradations of status or waiting and "landed". She would be able to do with less information on the Transactions list view and more on the detail view.

She has had need to refer to the status of transactions when contacted by a vendor expecting a payment that hasn't arrived. She wants something that will tell her where the payment is at any given time.

In summary, Tina wants the Transaction History section to give her information mostly that would support her in answering inquiries from vendors regarding payments she has sent, but that haven't landed (or for which the vendor has not been notified by the bank).

Bank Information Setup

Setting up a bank account for a recipient was easy for Tina. She had the information waiting for her on a fax she had received from the vendor and it fit neatly into the spaces provided. The one exception was that she had been provided an account number as well as the other standard

codes—and there was nowhere to put the account number. She thought to put it into the description to save it, but didn't feel right about it.

She did not know what an intermediary bank account is, but wasn't intimidated by it and finished the action.

Process flow diagram for The Gardener with IPG and a typical vendor

	buyer	IPG	vendor	email	fax	phone	web
1	places order with vendor			x	x	x	
2			confirms order with buyer	x	x		
3	confirms order			x	x		
4			sends invoice to buyer, incl bank info	x	x		
5	sends payment order to IPG				x		
6		sends "ticket" confirmation to buyer		x			
7	cuts check, sends to IPG				x!		
8	notifies vendor "wire in process"			x	x		
9			watches account for payment to arrive				
10		debits buyer's account					
11		wires payment to vendor's account					
12	initiates freight forwarding/customs house process (omitted)						
13			notices payment has arrived				
14			begins shipping process				
15			sends shipping info to buyer	x	x		
16	tracks shipping info						x
17	receives goods						
18	notifies vendor if problem			x	x	x	