

# Android Pay Merchants HC

Revamp 2.0: Customer Journey

By: Mike Noonan

Welcome to the Android Pay Merchant Help Center

- **Android Pay overview**

Introducing Android Pay

Payment security

Transaction fees

Terminology



+ Accepting Android Pay in stores

+ Accepting Android Pay within apps

+ Enabling loyalty cards, gift cards, and offers with the Save to Android Pay API

+ Accepting loyalty cards, gift cards, and offers in stores

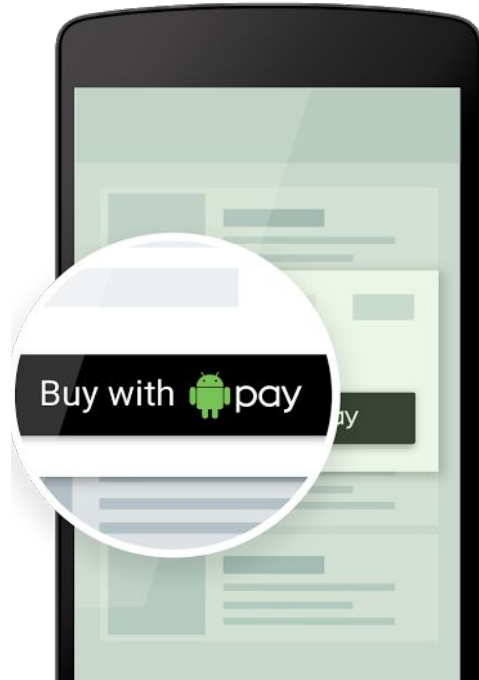
+ Content policies and industry restrictions

+ Refunds, returns, fraudulent charges, and chargebacks

## Challenge presented by SMEs:

**Create 1 Help Center to service users of “3” products.**

AP in-app



AP in-store



Save to AP



# However...

Our premise is:

$$1 + 1 + 1 = 1$$



# Merchants

See only 1 product: **Android Pay.**

Android Pay gives them the opportunity to:

- Seamlessly accept customer **payments** in-stores and in their app(s)
- Build affinity and retention through Android Pay's powerful loyalty tool

Easy and relatively affordable integration of this **one** product allows them to enhance their customers' experiences (speed-up and simplify checkout) in-store and online and conveniently take advantage of their favorite retailers' loyalty rewards and special offers.

A photograph of a woman with curly hair, wearing a grey cardigan over a striped shirt, using her smartphone to pay at a grocery store counter. A male cashier in a light blue shirt is standing behind the counter, holding a white paper bag. In the foreground, there is a basket of green limes. A green rectangular box with the word "Customers" in white text is overlaid on the image.

# Customers

See only 1 product: **Android Pay.**

Android Pay allows them to:

- Easily and quickly pay for things they want **in stores** and **online**
- Have peace of mind to **conveniently and securely store credit and loyalty cards** without having to carry them around and risk having them being stolen or having their data breached
- **Get offers** and save, track, and **take advantage of reward programs** from their favorite retailers

2 uses and many benefits for 2 types of people.

**One product: Android Pay.**

# Prior to Google....



Mike was a marketing consultant to merchants:

- Physical locations such as medical practices
- Online retailers such as health goods retailers and e-learning/events merchants

His clients asked him to help provide affordable and easy-to-integrate payment platforms and tools for their products.

*Mike: I have used a variety of payment tools and plugins, carts, processors/gateways, and merchant account providers for my clients and for my own products.*

*For example, to accept payments for one of my client brands, I recently chose Square for the simplicity, affordability, and utility of accepting payments online and in-person and jettisoned a daisy chain of these common solutions that are more robust but not as simple, affordable, or versatile in the long run:*

*Powerpay (merchant account) → ← Authorize.net (gateway) → ← Infusionsoft (cart)*

# What matters to **both** merchants and customers?

When selecting or integrating a payment platform for a client, I've been concerned with **avoiding things that increase**:



- Cart abandonment
- Remarketing and other costs (driven by increased cart abandonment)
- Support time and cost (customer inquiries by phone, email, and via chat)

When it comes to the customer + merchant experience, these are my **priorities**:

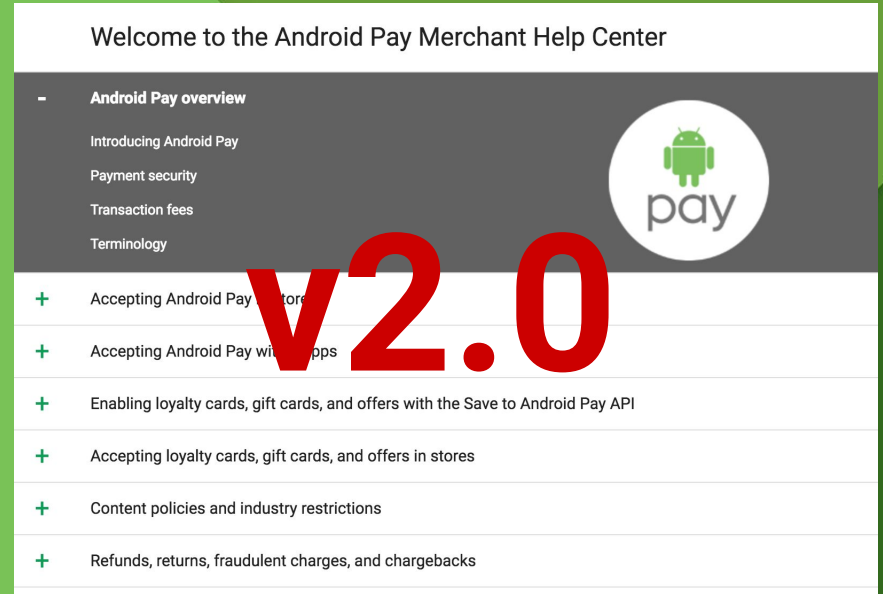


- Will customers recognize, trust, and use the payment options or platform?\*
- Will customers intuitively know how to use it?\*
- How much does it cost the client merchant in the short and near term?
- How easy is it to integrate and maintain?
- What kind of reporting do I get?

\*In my experience, Paypal, for one example, has been a big problem and has confused and turned away customers, according to their reporting to me :(

# With those things in mind...

Here's a new plan to approach the Android Pay content that exists and develop new content that educates and showcases benefits for what non-Googlers see as ONE product, while directing developers to their resource for integration.

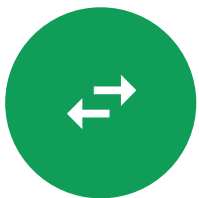




# Content team goals for Android Pay Merchants HC revamp:



**Provide content that is more educational and insightful about the 3 facets of Android Pay and their benefits**



**Provide greater balance between in-store, in-app, and Save to Android Pay and properly route developers**



**Present content the way merchants see Android Pay as opposed to how Google sees Android Pay**

# Envisioned new Android Pay Merchants Help Center: Incorporating re-tooled, new, and current content

## Overview

About Android Pay

Why offer  
Android Pay

Customer  
experience

Requirements

Policies

## Accept customer payments

How  
payments  
work

Accept  
Android Pay

In-store

Online

Market AP

## Offer loyalty rewards and gift cards

About STAP

Integration

STAP Merch  
Center

Gift card  
balance  
update

Save cards to STAP

## Refunds, returns, fraud, and chargebacks

Refunds  
and returns

Fraud and  
chargebacks

## Resources and help

Troubleshoot  
in-store issues

Troubleshoot  
in-app issues

Glossary

## Overview

About  
Android Pay

AP is the product customers use to pay in-store, in-app, and for loyalty/rewards (STAP). How each interrelates, customer benefits, and merchant benefits highlighted.

Why offer  
Android Pay

Security, no transaction fees, ease of integration, enhanced customer experience at checkout, rewards, etc. Links to dev for integration help and to security article.

Customer  
experience

Screens and explanations for in-store and in-app receipts, STAP, and more.

Requirements

In-store and STAP (POS, NFC, etc.) hard and software basic overview, in-app minimum requirements highlighted with links to HC integration articles and dev. as needed. Links to supported banks and processors/gateways..

Policies

Google and STAP policies.

## [Android Pay overview](#)

## [Introducing Android Pay](#)

[-Payment security](#)

[-Transaction fees](#)

## New content

[-Participating banks and supported cards for Android Pay](#) (cross published)

[-Upgrading from Google Wallet](#)

[-Google Payments content policies](#) (cp)

[-Industry restrictions on Save to Android Pay loyalty cards, gift cards, and offers](#) (cp)

## Accept customer payments

### How payments work

An overview of the in-store (NFC) and in-app payment process to highlight the security (tokenization) AP provides customers which will give them peace of mind to use it in their stores and apps. Link to dev. site.

### Accept Android Pay

Overview of Android Pay API and link to dev., highlighting ease of integration and maintenance of all 3 AP products, and how these 3 products speed and make seamless transactions and use of loyalty cards.

### In-store

Overview of the in-store integration process. Link to dev.

### Online

Overview of the in-store integration process. Link to dev.

### Market Android Pay

Branding assets and best practice guidelines.

## [Accepting Android Pay in stores](#)

[-Understanding the NFC payment flow](#)

[-Upgrading from Google Wallet](#)

**-New content re: in-app payment flow**

## [Introducing Android Pay](#)

[Getting ready for Android Pay](#)

[In-store customer experience](#)

**New content w/link to dev. for APK submission**

[Letting customers know you accept Android Pay](#)

## Offer loyalty rewards and gift cards

About STAP

Save to Android Pay overview. Highlights ease of use for customers, integration and maintenance for merchants, and very lightly touch on STAP's benefit for merchant retail sales.

Integration

API Integration overview. Links to STAP dev. site.

STAP Merch Center

Overview of Merch Center includes two zippies: Merch Center set up, and service account setup. Could use reworking.

Gift card balance update

Save cards to STAP

Google and STAP policies.

[Enabling loyalty cards, gift cards, and offers with Save to Android Pay](#)

### New content

[-Save to Android Pay API](#)

[-Show and Scan](#)

[-NFC Redemption](#)

[The Save to Android Pay Merchant Center](#)

[Gift card balance update](#)

[Saving Cards with the Save to Android Pay API](#)

## Refunds, returns, fraud, and chargebacks

### Refunds and returns

Current content seems geared toward in-store only. Additional clarity as to how to complete the process in-store needed. Propose bolstering this with in-app info re: refunds/returns, info on fee reversals by Google, if adding content from new FAQs, and, if applicable, how returns/refunds play into STAP balances.

### Fraud and chargebacks

Android Pay [merchant fraud protection content](#) can be included here, as well as the chargeback process and policies. [Tips on how to prevent chargebacks and the chargeback resolution process](#) can be included, as many times the merchant can take minor steps to prevent chargebacks such as by clarifying their card statement name, especially useful for in-app purchases.

## [Refunds, returns, fraudulent charges, and chargebacks](#)

### [Refunds and returns](#) New content

### [Fraudulent transactions and chargebacks](#) New content

## Resources and help

Troubleshoot  
in-store issues

Current in-store info unzipped and repackaged as FAQs. STAP issues added here. Links to dev. as needed.

Troubleshoot  
in-app issues

FAQs drafted and links to dev as needed.

Glossary

This article can reside here *as well* as in a topic folder outside of the root folder so terms will appear as tool tip definitions throughout HC whenever a user hovers over them.

[Android Pay overview](#)

[Issues when purchasing in stores](#)

New content re: STAP issues

New content re: in-app issues

[Terminology](#)

# Next steps...

1. Contemplate/modify/reject/approve this HC Customer journey framework.
2. Mike will work with SMEs to create new / revised content in doc.
3. SME comments on doc, notes incorporated.
4. Draft approvals from SMEs and XFN reviewers.
5. Content staging in Redwood.
6. Final SME approval of Redwood Draft HC.
7. Launch revamped Android Pay HC.
8. Full HC review, Q4.