

“ Where you innovate,
how you innovate, and
what you innovate are
design problems. ”

— T I M B R O W N

Reduction of TAT for Merchant on – boarding for one of the largest card payment processing firms in India

Case Studies of Company

The Ask

HMW take the minimum or no information from the merchant so that the process of onboarding is error free and fast.

Project Objective

Challenges Faced

**Project Success criteria
defined by Management**

Outcome





Problem Statement and Discover

- The sales acquisition of the client is related to the merchant onboarding and related processes to enable card swiping initiation.
- The current problem area is around high onboarding time which taken currently 3 weeks and has a process throughput of 60%. The problem statement defined by the team was how do we reduce the merchant onboarding time by half and also improve the process throughput.
- The key insights from the Empathy map, Persona and the journey map was the high amount of information and forms the merchant was expected to fill prior to someone initiating the process.
- HMW take the minimum or no information from the merchant so that the process of onboarding is error free and fast.

Ideate

- Ideation sprint using 7 / 3 / 5 technique resulted in a more the 30 ideas generated by the team
- These ideas were then enhanced using the Innovation probes and Multiscreen diagram. These were now more future looking ideas.
- The ideas were multi-voted, and selected using the MCDM- Multi criteria decision matrix.
- The concept chosen was using IT PAN related information already information with the parent bank instead of asking the merchant for all the information. A single page form and a single step process was the aim



Co-Create

- Details concept was shared with the Leadership team for their inputs and feedback.
- Post this a prototype along with the new merchant journey map was created to create a business case and ready for a pilot
- A controlled pilot was undertaken prior to a controlled roll out.

Outcome

- Estimated impact per annum of INR 5 MN.

About QGLUE

QGLUE uses design-led practices to help businesses build services that people love and impact the world around us. Using a human centered approach, QGLUE equips people to solve wicked problems by helping them reach a solution that is not just right, but also desirable. We facilitate innovation that makes the world better designed and people happier.

QGLUE undertakes Design Coaching, Innovation on Demand, Briefings for Senior Management and Culture Change Workshops to equip businesses to become design-led.



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Website: www.q-glue.com

Email: customer_relations@q-glue.com

Phone: +91-11-47776666