

# WS8 | Checkout – Existing Customer / New Product

## Cart Screen



### Story

Existing customer completes applications on 2 autos while at daughter's soccer game.  
Customer is ready to checkout

### Key Functionality/Content

- Customer information pre-populated.
- New products determined.

### Services

- WS 8 Generate Bill (amts only)

### Dependencies

- WS 2/3 Supply products to Cart
- WS 2/3 Initiate Checkout
- WS 5 Supply Customer Information
- WS 2 Retrieve Quote/App Information
- WS 3 Get Product Information
- WS 5 Get Customer Information

### Constraints/Assumptions

A - Want to present discount opportunities where they best fit into the workflow/decision points

A – All screens and remittance will reflect language preference

### Innovation

- Offer monthly minimum payments as a default
- **Eliminate 2-month down mentality**

### Opportunities

- If new customer wants to open a Credit Card, we can default it as the method of payment (work with WS1)

## Checkout – Billing Info Screen



### Story

Customer wants to pay Full term on Auto1 and the minimum on Auto 2.

She decides to group the remaining Auto 2 monthly payments with her existing payments for her original Fire policy, paid on the 15<sup>th</sup>.

Before making her final purchase decision, she wants to review the information with her agent. She calls him and arranges to meet him at the sandwich shop near the soccer fields after the game.

### Key Functionality/Content:

- Capture customer's billing frequency, automated payment preference, and due date.
- Offer customer's current billing preference as a billing/payment option.
- Ability to set up new billing account
- Contact agent for assistance

### Services

- WS 8 Establish Billing/Down Payment Process
- WS 8 Create Billing Account/s
- WS8 Moving a Policy to/from Accounts

### Dependencies

- WS 6 Customer Collaboration

### Constraints/Assumptions

A - The discount for full vs. monthly minimum payment is presented and decided here.

A - Pulling forward high level customer and product data.

### Innovation

- Users can shift from one technology to another up through the billing information process.
- The system will auto save as the user completes the information throughout the billing set up process. (Once payment is entered, information will not be saved unless specified)

### Opportunities

- Default data based on customer's history of payments, customer preferences **and relevant statistics (work with WS1)**
- Let users get assistance via collaborative technologies (voice, chat/co-browse) while completing the billing / payment process. (WS6)

## Checkout – Payment Information Screen



### Story

The agent brings his laptop to his meeting with the customer. He opens the customer's purchase in-progress and resumes checkout, the information previously provided is still there. They review the information and he answers the customer's questions. She's ready to purchase.

A down payment amount is due now for both Auto1 (paid in full) and Auto2 (minimum due). Customer has an old credit card on file, but wishes to use a newer card. Card info added.

Since the remaining Auto2 payments were grouped with her automated payments for her existing Fire policy, the customer sees an increase in her new monthly payment to SCO. She still wants leave this payment on her bank account.

### Key Functionality/Content

- Add Financial Accounts / Information
- Add policy to current billing account.
- Select payment method.

### Services

- WS 8 Provide Payment Method
- WS 8 Provide Financial Information
- WS8 Change Financial Account Related to Billing

### Dependencies

- WS 2 Retrieve Quote/App Information.

### Constraints/Assumptions

A - The discount for automated payments for ACH is presented here.

A - Default down payment and automated pay to use the same as previous payments on this account.

A -Standing authorizations applied

### Innovation

- **Add the square to agent's set of tools to swipe debit or credit cards**
- **Provide NFC (Near Field Communications).**
- **Pull forward payment preferences from social sites.**

### Opportunities

- Default a new automated pay to use the same method & account as the down payment (WS8)
- **If the customer uses Google checkout or PayPal their payment preferences default into this process. (WS8)**
- **Customer can utilize eWallet in the agents office to pay down payment. (WS8)**

## Checkout – Summary / Authorization



### Story

Customer reviews items being purchased, billing decisions made, and payment information provided.

### Key Functionality/Content

- Summarize payment
- Submit payment

### Services

- WS 8 Authorize Payment
- WS 8 Verify Payment
- WS8 Apply Payment
- WS8 Update Billing Balances

### Dependencies

- WS7 Customer Communication – Receipt

### Constraints/Assumptions

A - This is where the overall summary of the total value of the products, discounts applied, and final cost to the customer will be pulled together for the complete picture.

### Innovation

### Opportunities

- **Celebrate the purchase decision via social media contacts. Have assigned agent/s send them something virtual that is from Brand (e.g. special Good Neigh-bear and links to fun commercials, forums, etc) (work with WS1, WS7)**

# WS8 | Checkout – New Customer / New Product

## Cart Screen



### Story

Customer new to Brand completes applications on two autos while at daughter's soccer game.  
Customer is ready to check out.

### Key Functionality/Content

- Products determined
- Determine amounts to be paid

### Services

- WS 8 Checkout

### Dependencies

- WS 2/3 Supply products to Cart
- WS 2/3 Initiate Checkout
- WS 2 Get Quote/App Information
- WS 3 Get Product Information
- WS 5 Get Customer Information

### Constraints/Assumptions

- A: Present discount opportunities
- A: All screens and remittance will reflect language preference.

### Innovation

- Offer monthly minimum payments as a default
- Eliminate 2-month down mentality

### Opportunities

- If new customer wants to open a Credit Card, we can default it as the method of payment. (WS1)
- Want to present discount opportunities where they best fit into the workflow / decision points (WS1)
- Utilize Google checkout which would default customer information (WS5)

## Checkout – Billing Info Screen



### Story

Customer wants to pay full term on Auto 1 and set up monthly automated payments on Auto 2.  
Customer decides to finish buying the auto policies at home.

### Key Functionality/Content:

- Determine amounts/costs for the different billing/ payment options
- Capture customer's billing frequency, automated payment preference, and due date.
- Set up new billing account based on information provided

### Services

- WS 8 Establish Billing / Down Payment Process
- WS 8 Create Billing Account/s

### Dependencies

- WS 2 Retrieve Quote/App Information

### Constraints/Assumptions

- A: The discount for full vs. monthly minimum payment is presented and decided here.
- A: The discount for automated payments for ACH is presented here.

### Innovation

- Users can shift from one technology to another through the billing information process.
- The system will auto save as the user completes the information throughout the billing set up process. (Once payment is entered, information will not be saved unless specified.)
- Let users get assistance via collaborative technologies (voice, chat/co-browse) while completing the billing/ payment process (WS6).

### Opportunities

- Based on data representing customer's demographic, suggest defaults that reflect preferences for that demographic (WS 5 and WS1).

## Checkout – Payment Information Screen



### Story

Customer pulls up purchase later that evening. When the cart is opened and checkout is resumed, the information previously provided is still there.

A down payment amount is due now. Customer provides bank account information for the down payment due today via ACH. Customer wants to make monthly payments for the remaining amount. Customer saves ACH bank information for future payments.

Customer sets a paper billing method preference.

### Key Functionality/Content

- Add Financial Accounts / Information
- Saves payment method for billing account
- Submit and authorize payment

### Services

- WS 8 Provide Payment Method
- WS 8 Add Financial Information
- WS 8 Authorize Payment
- WS 8 Apply Payment
- WS 8 Process Payment

### Dependencies

- WS 5 Customer Preferences

### Constraints/Assumptions

- C: SF can only save financial data the customer has authorized.

### Innovation

- Pull forward payment preferences from social sites. (WS1, WS7)

### Opportunities

- Default automated pay to use the same method & account as the down payment.
- Allow customer to set up a standing authorization to use financial accounts provided for any payment to Company.
- If the customer uses Google checkout or PayPal their payment preferences default into this process (WS5).

## Checkout – Summary / Authorization



### Story

Customer receives a receipt via email. Customer reviews receipt for items purchased, billing decisions, and payment information.

### Key Functionality/Content

- Review billing and payment information

### Services

- WS 8 Validate Payment (receipt)

### Dependencies

- WS 7 Communications

### Constraints/Assumptions

- A: This is where the overall summary of the total value of the products, discounts applied, and final cost to the customer will be pulled together for the complete picture.

### Innovation

- 

### Opportunities

- Celebrate the purchase decision via social media contacts. Have assigned agent/s send them something virtual that is from State Farm (e.g. special Good Neigh-bear, links to fu commercials, forums, etc.) (WS1, WS7).
- Share the receipt with a third party financial management tool like Quicken/Mint/Quickbooks? (WS7)

## Checkout – Summary / Authorization



### Story

Customer receives the bill with a QR code. Customer scans the code to pay the minimum payment due via ACH account already on file.

### Key Functionality/Content

- Paper bill received with QR code.
- Scan QR code to bring a bill.
- Customer has to authenticate to view bill

### Services

- WS 8 Generate Bill
- WS 8 Provide Payment Method (retrieve financial accounts)

### Dependencies

- WS 7 Communications
- WS 5 Customer Preferences
- WS 9 Authentication User Identity

### Constraints/Assumptions

- Use tag technology (QR) (WS6)

### Innovation

- Use tag technology (QR) (WS6)

### Opportunities

## Bill Account Details Screen



### Story

Customer brings up the bill on her smart phone. Customer realizes that Co is a PayPal Merchant and clicks to use her PayPal account.

### Key Functionality/Content

- Access customer's bill
- Enter pay information

### Services

- WS 8 Financial Information
- WS 8 Bill Account Management
- WS 8 Provide Payment Method

### Dependencies

### Constraints/Assumptions

- A - pages will integrate seamlessly with PayPal screens.

### Innovation

- Let users get assistance via collaborative technologies (voice, chat/co-browse) while completing the billing / payment process (WS 6)
- Use PayPal. (WS8)

### Opportunities

- Default data based on QR code that brings forward bill account management.
- Could also use Google and mobile wallet check out instead of PayPal for payment. (WS 8)

## Receipt



### Story

Customer submits to pay and receives a confirmation screen. The screen takes her back to the overview of the billing account. The billing account summary screen shows a reduction in the amount owed based on the payment just made. Customer receives a communication via email with the details about paid bill.

### Key Functionality/Content

- Submit payment
- Confirmation screen
- Receive communication about the change with new payment details

### Services

- WS 8 Bill Account Management
- WS 8 Verify Payment
- WS 8 Apply Payment

### Dependencies

- WS 7 Customer Communications

### Constraints/Assumptions

### Innovation

### Opportunities

- Ability to access the billing account payment preference via an email link.
- Share the receipt with a third party financial management tool like Quicken/Mint/Quickbooks? (WS7)

# WS8 | Payment Correction

## Payment History



### Story

Customer logs on to .com and reviews his payment history. Customer realizes that his last payment via a check in his agents office was incorrectly applied to Auto policy, not the Fire policy he intended to pay. Customer clicks to chat for assistance while on the Payment History page.

### Key Functionality/Content

- Review payment history – amount, policy, date, and payment method.
- Utilize chat functionality for assistance.

### Services

- WS 8 Payment History

### Dependencies

- WS 5 Customer Information
- WS 6 Customer Collaboration/Inquiries
- WS 7 Customer Communication

### Constraints/Assumptions

- A: Customer can view the history at the bill account or policy level.

### Innovation

### Opportunities

- Want to present discount opportunities where they best fit into the workflow / decision points, e.g. ACH or multi-line discount.
- Let users get assistance via collaborative technologies (voice, chat/co-browse) while completing the billing / payment process (WS6).

## Payment Details



### Story

Customer goes into details of payment and utilizes the Click to Chat function to request a payment correction. The Co rep accesses the customer's payment details to make the correction. rep reviews what needs to be changed with the customer.

### Key Functionality/Content

- Verify original payment that was paid and what needs to be paid.
- Correct the original payment to apply it to the appropriate policy.

### Services

- WS 8 Process Payment
- WS 8 Update Billing Account
- WS 8 Provide Financial Information
- WS 8 Update Payment History
- WS 8 Payment Correction

### Dependencies

- WS 6 Customer Collaboration/Inquiries

### Constraints/Assumptions

- A: Chat rep can call the customer at anytime during process if necessary.

### Innovation

### Opportunities

- Give rep info to offer discounts for other products, e.g. recurring ACH
- When the customer uses Click to Chat, the system knows what page the customer is on. The rep gets the notification which takes the rep to co-browse the customer's internet page. Rep could use co-browse to refresh customer's page after correction is complete (WS6).

## Receipt



### Story

Customer receives a communication via email explaining a payment correction has been processed.

### Key Functionality/Content

- Review receipt

### Services

- WS 8 Validate Payment

### Dependencies

- WS 7 Customer Communication – communication preferences

### Constraints/Assumptions

- A: Customer gets notified in preferred method.

### Innovation

### Opportunities

- Market ACH payment discounts.
- Customer receives a coupon for a small free item, e.g. cup of coffee to rebuild trust with the customer (WS1, WS7).
- Personalize the communication created directly from specific rep with pic of rep (WS7).

## Payment History



### Story

Customer can access the Payment History page from this email which would include additional Payment Correction details.

### Key Functionality/Content

- Ability to launch the Payment History page to view the correction.

### Services

- WS 8 Payment History

### Dependencies

- WS 7 Customer Communication

### Constraints/Assumptions

### Innovation

### Opportunities

- Market ACH payment discounts.

# WS8 | Scheduled Payment Credit Card Retired

## Bill Account Summary Screen



### Story

Customer received an email that stated the credit card on file for a scheduled payment was going to expire in a month. In the email was a link to the scheduled payment details for that credit card. The customer would need only to key a new date once logged into the page.

### Key Functionality/Content

- Access billing account credit card information.
- Update the credit card expiration date or delete the credit card and add a new one.

### Services

- WS 8 Bill Account Management
- WS 8 Management of Financial Information

### Dependencies

- WS 7 Customer Communications

### Constraints/Assumptions

- A - Want to present discount opportunities where they best fit into the workflow/decision points
- A – All screens and remittance will reflect language preference (WS 5)

### Innovation

### Opportunities

- Investigate ways to auto-renew stored credit cards with the credit card company – reducing/removing the need for the customer to provide new expiration dates. (WS8)

## Access Bill Account Details



### Story

Customer accesses their Bill Account to delete the credit card. Since customer wants to continue the scheduled payment, they decide to go with an EFT from their bank account. The bank account is currently not on file, so they add it to their list of approved payment methods. The customer notices the offer for an extra discount if they set up their payments to be paid automatically by their bank account (EFT Auto Pay) each month. Customer likes the option and authorizes the payment (terms and conditions).

### Key Functionality/Content:

- Delete credit card
- Add new payment method – ACH
- Complete ACH details – account, pay date, etc.
- Approve ACH authorization
- Submit payment method change
- Add automated pay

### Services

- WS 8 Change Financial Account Related to Billing
- WS 8 Financial Account Inactivation
- WS 8 Enroll in Automated Payments
- WS 8 Provide Payment Method
- WS 8 Add Financial Information

### Dependencies

- WS1 Discounts Offered

### Constraints/Assumptions

- A – In order to use the account for automated payments, a standing authorization will be established.
- A – Customer has opportunity to change other billing details while providing the new payment method.

### Innovation

### Opportunities

- Let users get assistance via collaborative technologies (voice, chat/co-browse) while completing the billing / payment process. (WS 6)
- Leverage PayPal and Google pay for standing authorization and possible recurring automated payments. (WS 8)

## Communication of Change



### Story

Customer receives a communication via email with the details about the change.

### Key Functionality/Content

- Receive communication about the change with details

### Services

- WS 8 Verify Payment
- WS 8 Apply Payment
- WS 8 Update Account Balance

### Dependencies

- WS 7 Customer Communications

### Constraints/Assumptions

- A – Communications to customer regarding any billing changes will follow their customer preferences (e.g. email, post mail, text) (WS 5 and WS 7)

### Innovation

### Opportunities