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The faster we make our ideas tangible, the sooner we will be able to refine them & Zero in on the best solution.”

— T I M B R O W N

A hand holding a credit card over a payment terminal. The card is a Premium Credit card with the name SMITH and the number 1234 5678 9012 3456. The terminal is a black payment device with a keypad and a receipt printer.

Process Innovation for one of the largest card payment processing firms in India

Case Studies of Company

The Ask

How Might We enable Merchants to always get paper confirming slips from their card swiping machines in a seamless manner so that they can focus their attention on sales and we as service providers spend less on ensuring paper is always available for the swipe machines.

Problem Statement and Discover

Ideate

Co-create

Outcome





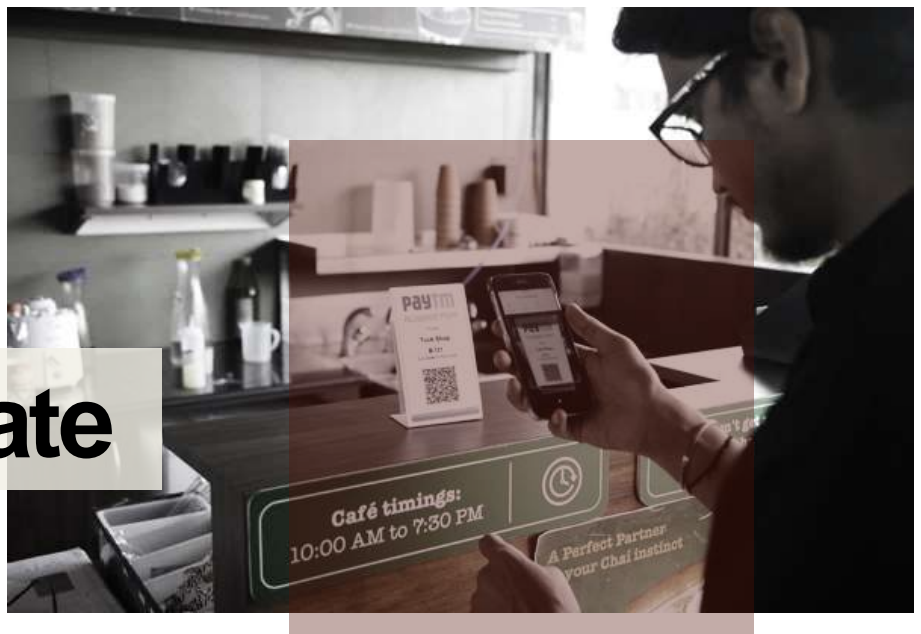
Problem Statement and Discover

- Merchants who swipe the cards for payments are complaining about shortage of paper for the machine. Due to this they swipe payments in competitor machines leading to loss of revenue and additional costs to stock and transport the paper bundles in urgency
- Stakeholder analysis and merchant journey mapping and merchant Empathy map was conducted by the team
- Also the existing data and voices collated from the team was analyzed
- The new HMW statement is on creating a seamless experience to the merchant so the bank swipe machine is always the preferred one.

Ideate

- Ideation sprint using 7 / 3 / 5 technique resulted in a more the 40 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 mobile, electronics and existing information to provide auto alerts rather than paper based trade validation for merchants

Co-Create



- Detailed concept was shared with the Leadership team for their inputs and feedback.
- Post this a prototype and a 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 7 MN based on saving related to paper roll cost, transportation, escalation handling and other losses

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.

LET'S CONNECT!

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