Split payment experience for Dell.com US

"Uniqueness is in the Seamlessness"

UI/UX design for me is not to make it stricking but making it so effective that it is
seamless, smooth and almost unnoticed

Project Breif

To understand and analyse research on split payment (DFS + CC) for US and suggesting improvements in current website.

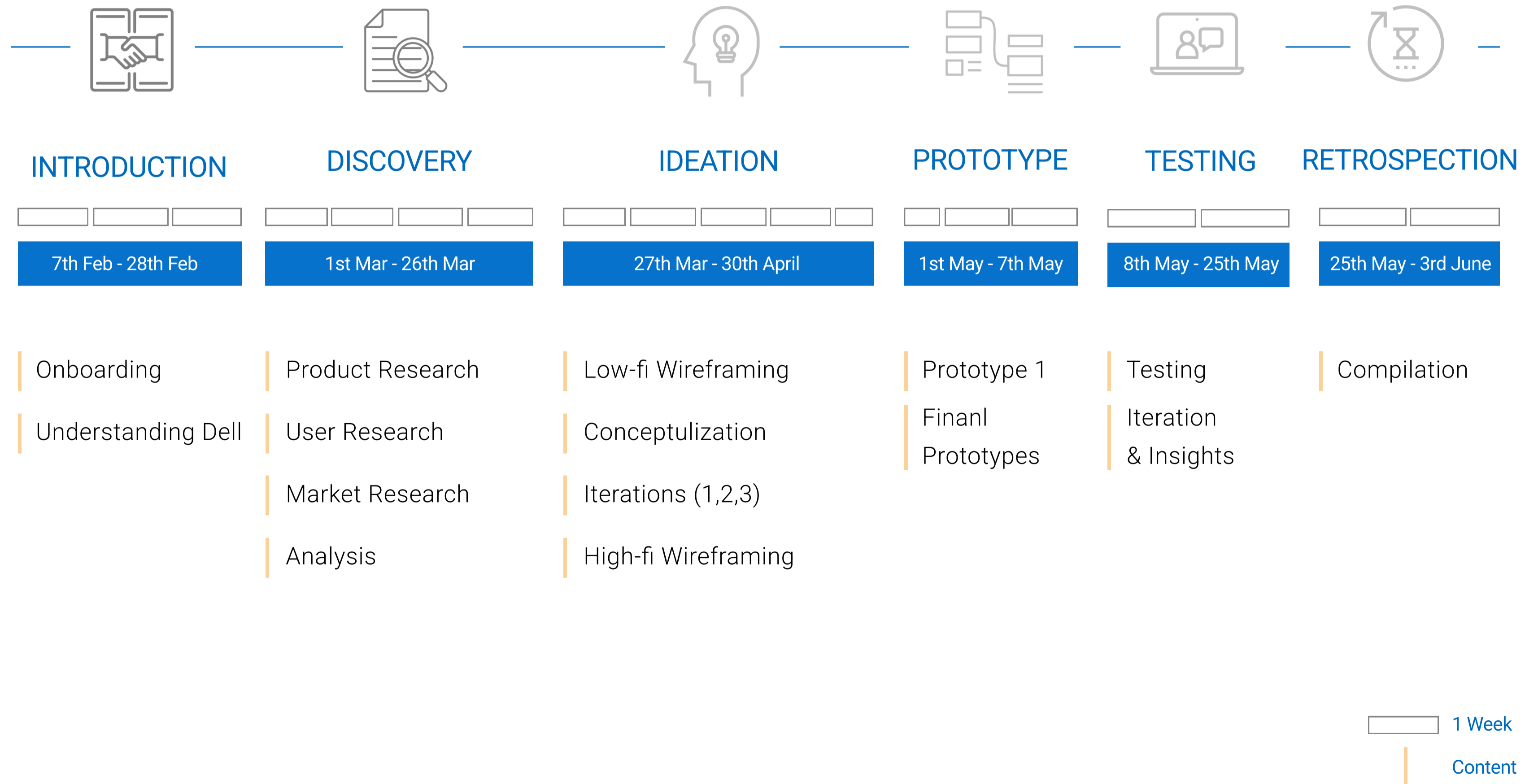| Team		Dell.com US		SPLIT PAYMENT
CART & CHECKOUT	>	UI UX	>	Financing

Project Timeline

INTRODUCTION	**DISCOVERY**	**IDEATION**	**PROTOTYPE**	**TESTING**	**RETROSPECTION**
7th Feb - 28th Feb	1st Mar - 26th Mar	27th Mar - 30th April	1st May - 7th May	8th May - 25th May	25th May - 3rd June

INTRODUCTION	DISCOVERY	IDEATION	PROTOTYPE	TESTING	RETROSPECTION
Onboarding	Product Research	Low-fi Wireframing	Prototype 1	Testing	Compilation
Understanding Dell	User Research	Conceptulization	Finanl Prototypes	Iteration & Insights	
	Market Research	Iterations (1,2,3)			
	Analysis	High-fi Wireframing			

▭ 1 Week

❘ Content

What is Dell Financing?

Dell Financing Service offers a revolving line of credit which allows you to pay for your purchase all at once and gives you the flexibility to make monthly payments.

Payment

Boost your purchasing power and earn $50 in Dell Rewards* when you open a Dell Preferred Account.^
Apply for financing below

▼ Learn more

Select method of payment

| Financing | Credit Card | PayPal | Google Pay |

| Online Banking | Dell Gift Card |

Financing

Apply for Financing

Earn $50 in rewards* when you open a Dell Preferred Account. Increase your purchasing power with special financing offers and low monthly payments.^

Apply and finish checking out

Already have financing?

Finance this order with low monthly payments.^

Continue and pay with your Dell Preferred Account

What is Dell Financing?

Dell Financing Service offers a revolving line of credit which allows you to pay for your purchase all at once and gives you the flexibility to make monthly payments.

Financing for **Home**	Financing for **Business**

Payment

Dell Preferred Account · VISA · MasterCard · American Express · DISCOVER · PayPal · G Pay · Online Banking · Gift Card

Boost your purchasing power and earn $50 in Dell Rewards* when you open a Dell Preferred Account.^
Apply for financing below

▼ Learn more

Select method of payment

Financing	Credit Card	PayPal	Google Pay

Online Banking	Dell Gift Card

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Who uses Dell Financing?

Customers who wish to have financial support for the purchase and don't want to delay their purchase due to financial drawbacks.

How Dell Financing is used?

Customers can apply through Dell Financing Services and get credits based on the provided necessary information.
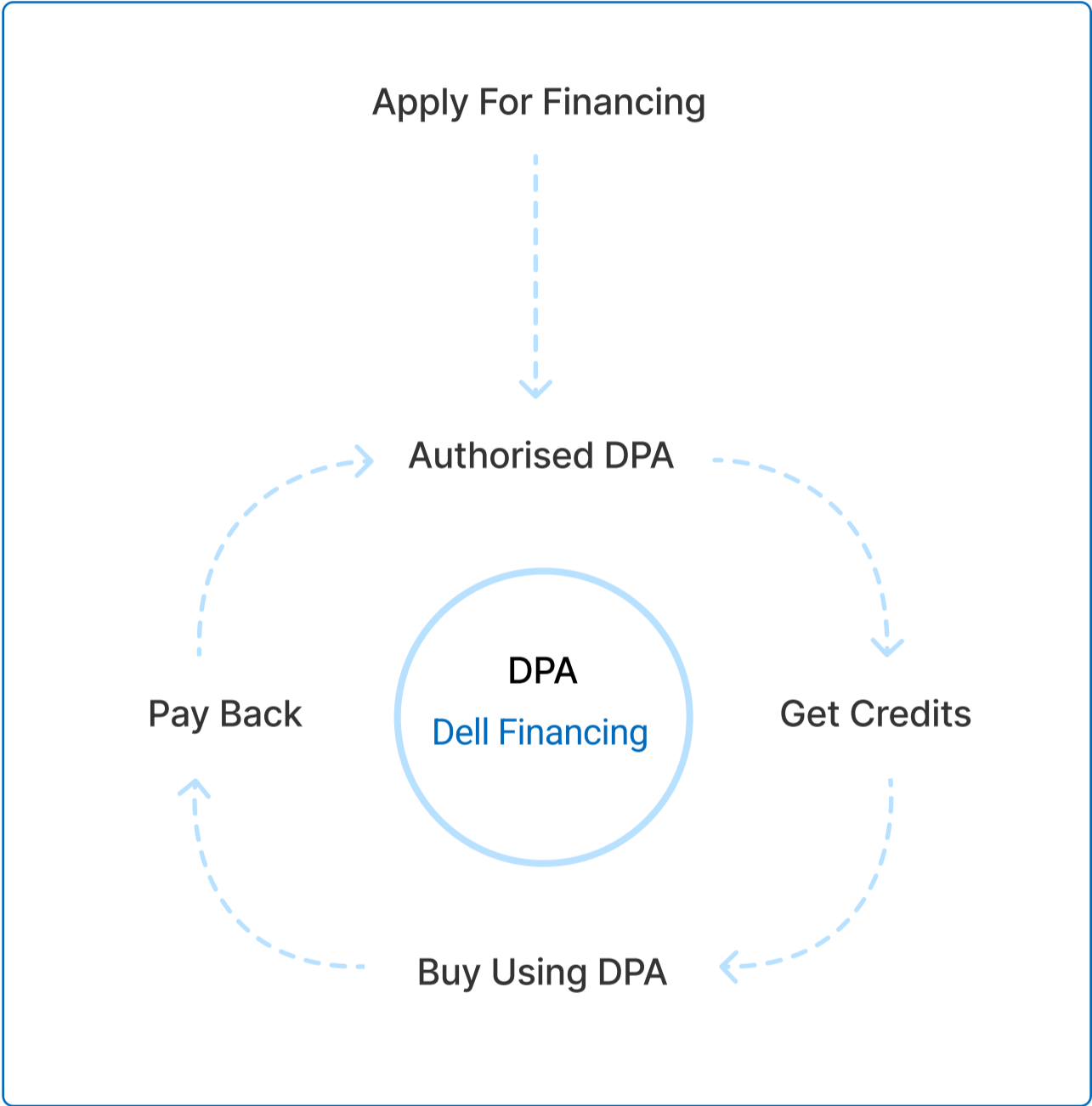
Apply For Financing

Authorised DPA

DPA
Dell Financing

Pay Back

Get Credits

Buy Using DPA

What is Split Payment?

A split payment involves using multiple payment sources to settle the whole cost of a single transaction.
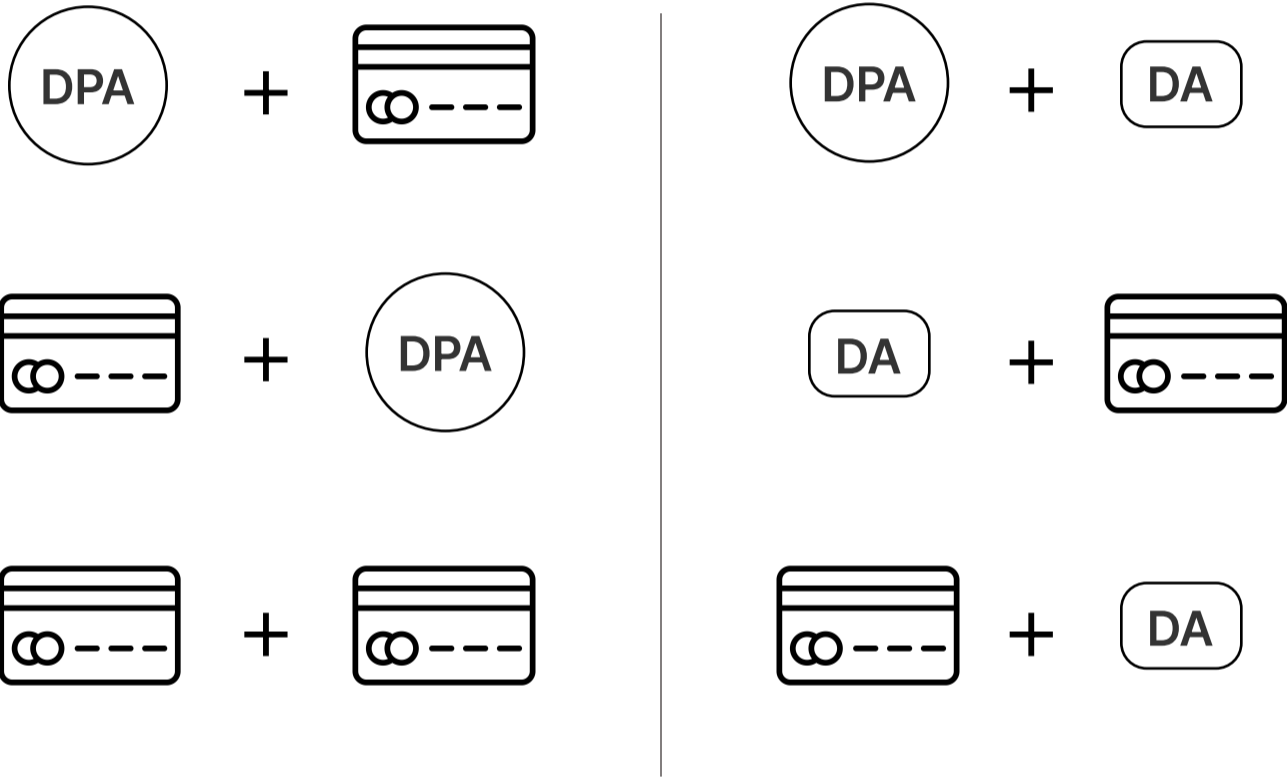
What is Split Payment?

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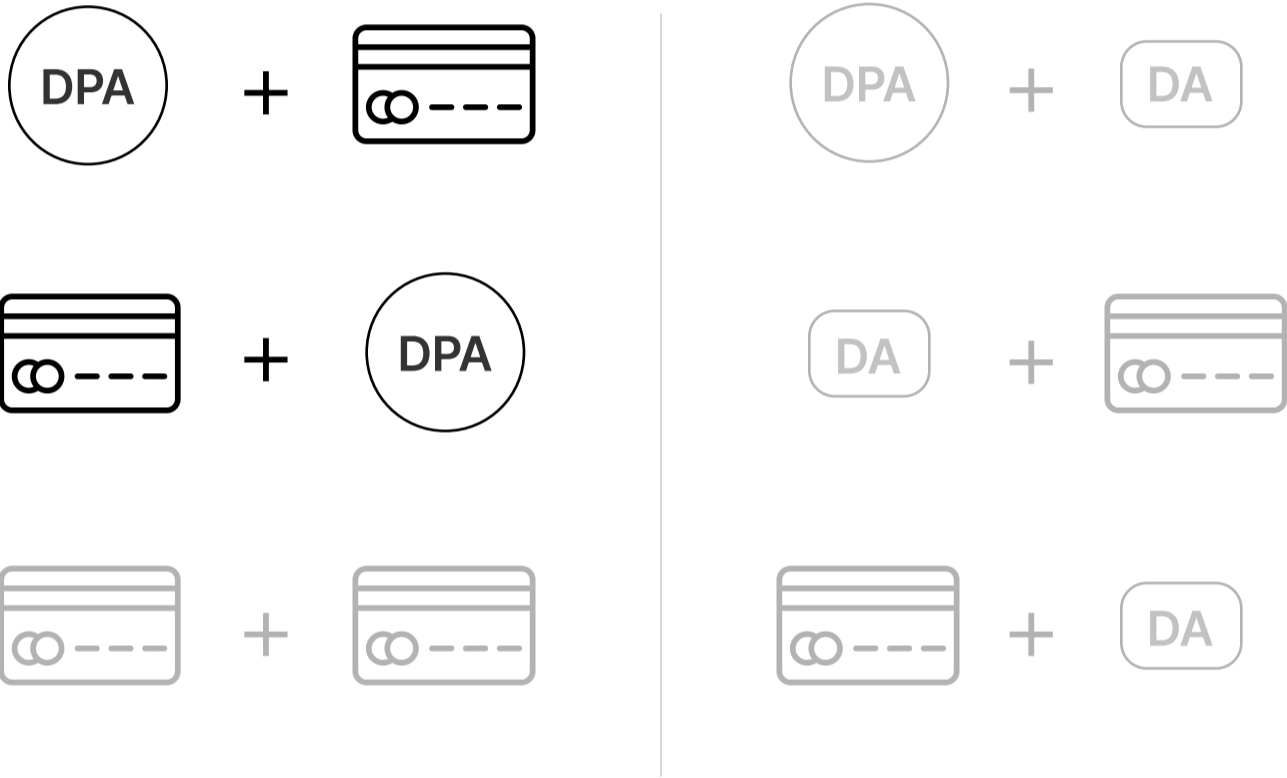
How Split Payment is used?

After adding the initial payment, user has an option to add another payment source and apply desired amount to each to split the cart total.
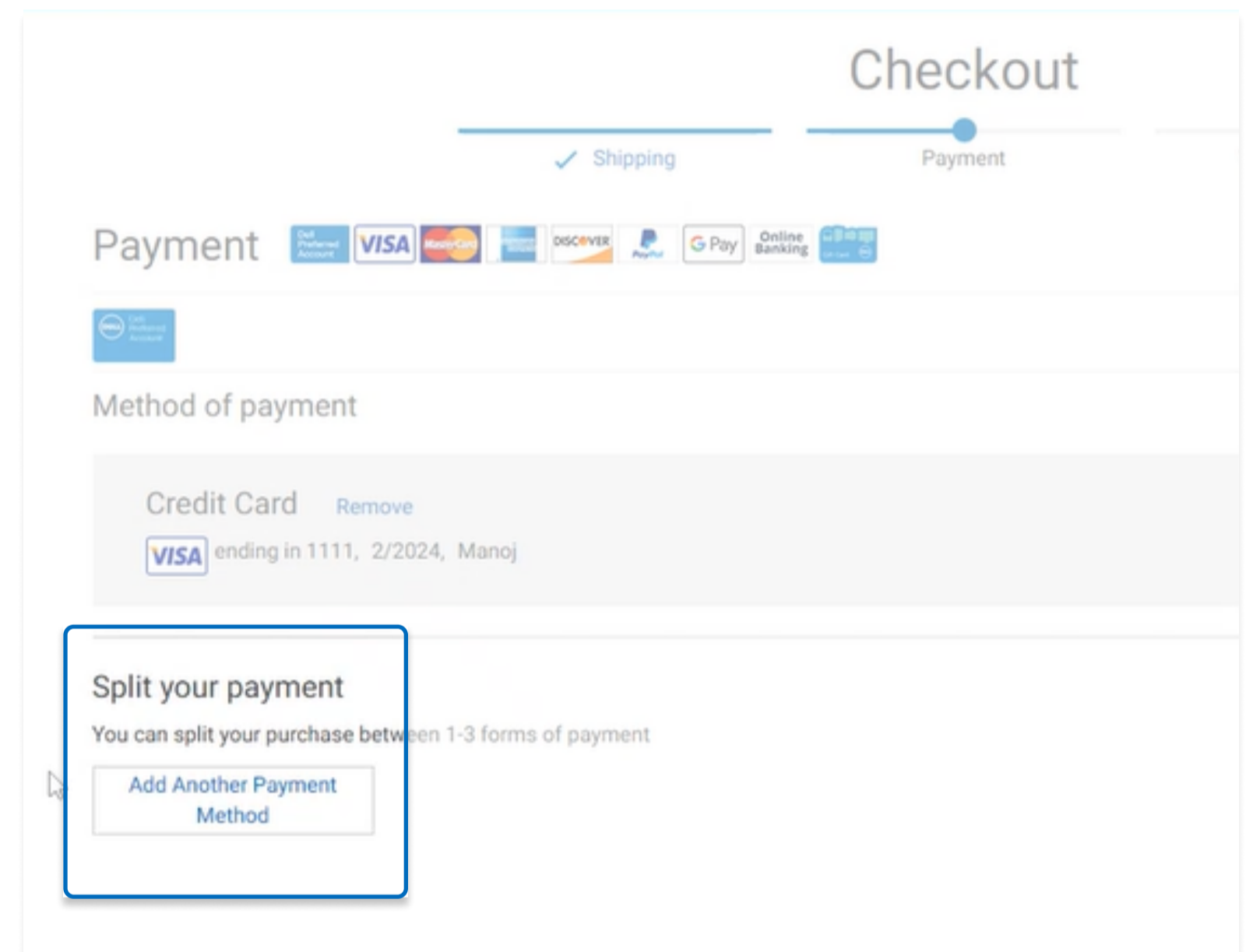
What is the impact of split payment?

DPA + CC
Revenue
39 Million Dollars per year

CC + DPA
Revenue
1.4 Million Dollars per year

Split Payment
Sales Uplift
20-30%

Current Website

Dell.com US

Checkout

✓ Shipping   Payment   Verify & Submit

Payment

Chat with an agent or call 1-866-666-5719 for additional help.

Promotional Text

Boost your purchasing power and earn $50 in Dell Rewards* when you open a Dell Preferred Account.^
Apply for financing below
▼ Learn more

$3.00 Total Savings

Subtotal (1 Item)	$19.99
Shipping	Free
Tax	$0.83
Total	**$20.82**

Quick, simple financing: Get low monthly payments with Dell Preferred Account.^

Select method of payment

Payment options

Financing	Credit Card	PayPal	Google Pay
Online Banking	Dell Gift Card		

Next: Review

Financing

Payment option details

Apply for Financing

Earn $50 in rewards* when you open a Dell Preferred Account. Increase your purchasing power with special financing offers and low monthly payments.^

Apply and finish checking out

Already have financing?

Finance this order with low monthly payments.^

Continue and pay with your Dell Preferred Account

Norton SECURED   VERIFIED by VISA   SafeKey

Learn more   Learn more

Split your payment

Split payment

You can split your purchase between 1-3 forms of payment

Add Another Payment Method

CTA

Unified Split Payment

Dell.com Canada

INSIGHTS

- Edge cases have opportunity for improvement
- General idea and understanding for conceptualization

Checkout

① Shipping

Shipping Address   Change

Terry Gonzales
(913) 456-4786
terry.gonzales@email.com
2721 Sam Bass Road
Apt 27
Round rock, Texas 70001-004

Billing Address   Change

Same as shipping

② Payment

Financing options available with Dell Preferred Account from Dell Financial Services.
Conditions Apply. Learn More

☑ Split your payment   Learn More

Payment 1

VISA ending in 4578   07/22   Remove

Amount to Apply

CAD $ 1,000.00   ✓ Applied

Payment 2

Credit / Debit Card   VISA

Delivery

⦿ Get items by Thursday, Oct 15   Standard: FREE
○ Get items by Monday, Oct 05   Air Delivery: CAD $25

Summary   View cart

New XPS 13   CAD $1,938.99
Quantity 2   CAD $1,898.99

Dell UltraSharp 24" Monitor U2419H   CAD $249.99
Quantity 1

Items (2)   CAD $2,720
Savings   -CAD $20.00
Standard Delivery   FREE
GST   CAD $138.23
Environmental Handling   CAD $5.00
Fee

Total   CAD $1,323.21

Verified by   MasterCard   SafeKey

User Understanding

OBJECTIVE

- Understanding users current journey, pain points
- Users general thoughts, ideas, responses
- Finding usability flaws

Who are the users?

Any Dell customer based in US with an income/ emplyment* are the users of DPA and split payment.

- Dell customers - region US
- Customer with income/employment
- DPA user

James Doe

Software Engineer & Gamer
28 years old

United states

" I love exploring new games on the best devices possible and using newly launched updated devices. "

Personas

GOALS

- Find best laptops and devices
- Financal support for buying new devices
- Trying out new devices

FRUSTRATIONS

- Best required devices are too expensive for him
- Wanting new games and devices at once.

James Doe

Software Engineer & Gamer
28 years old

United states

User thoughts

These are user stories specific to split payment.

As a user I wish to split pay but not sure how to go about it.

As a guest user, I wish to change my cart after split payment is applied.

As a guest user I want to proceed with checkout but no longer wish to split pay.

As a guest user, I wish to remove one payment from split pay.

As a Guest user, I want to adjust my amount applied in split pay after 3FS.

As a guest user, I wish to pay with DPA but my cart total is more than credit limit.

Market Study

Lenovo:
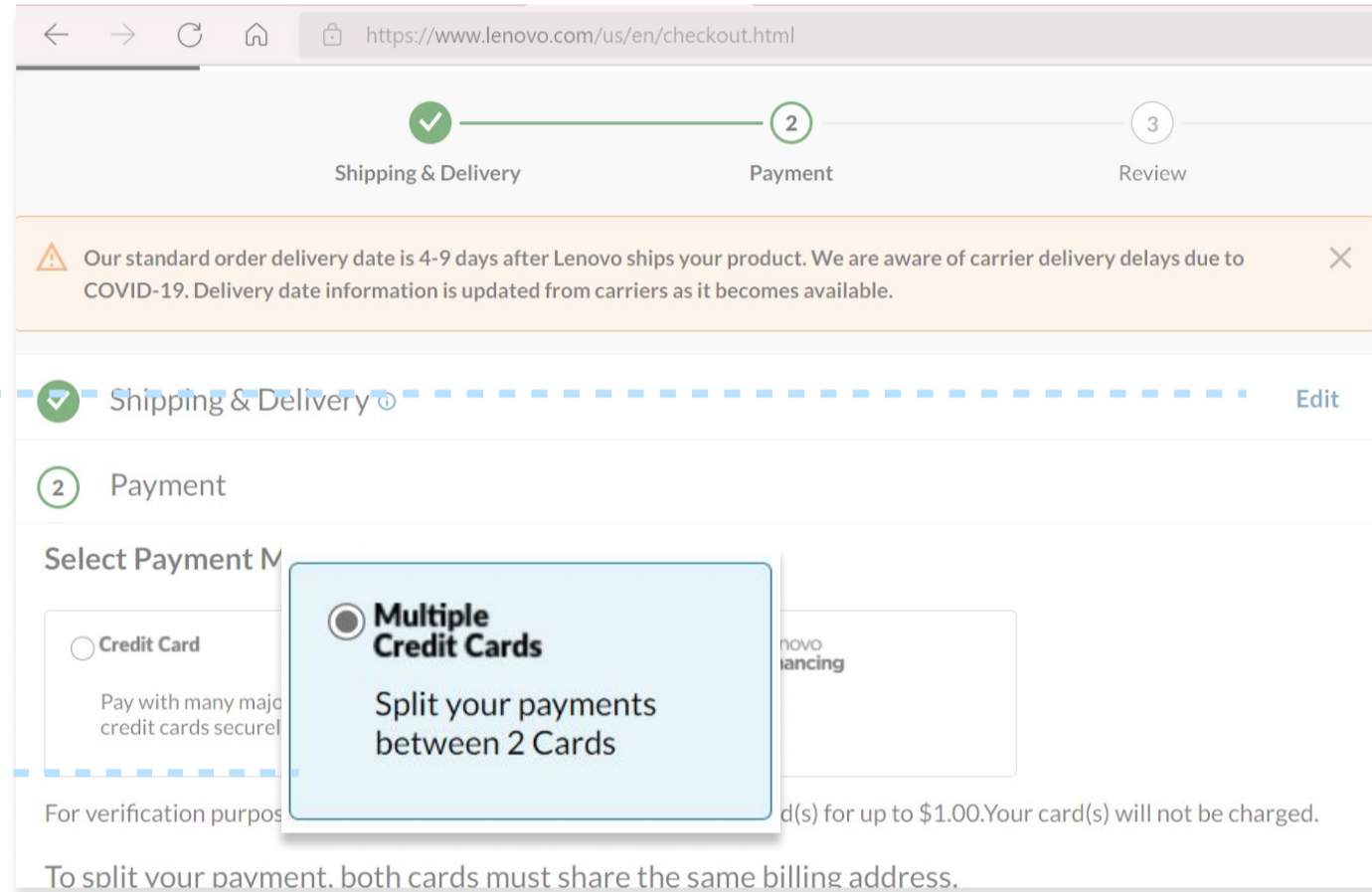
Expand & Collapse

Split Payment
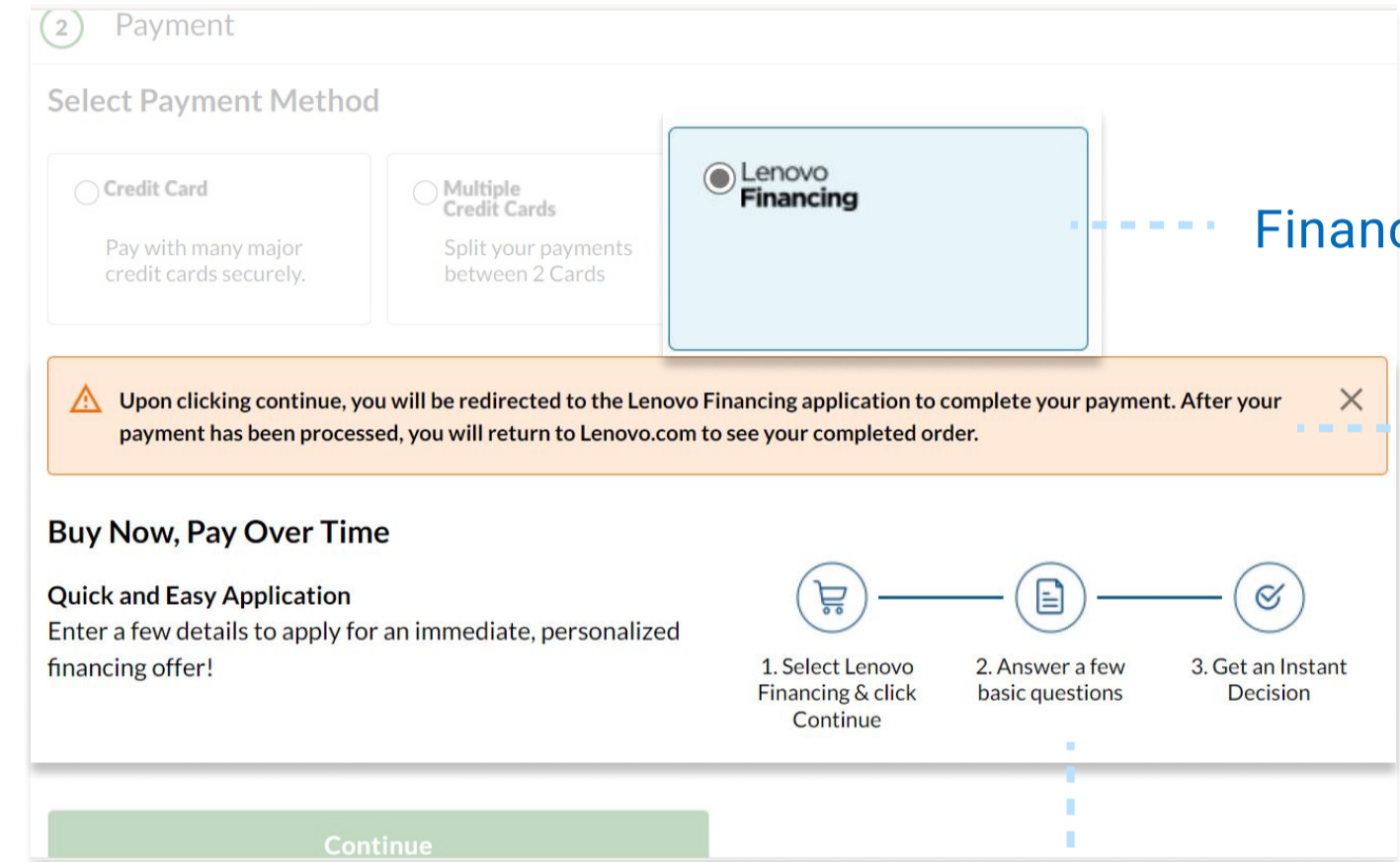
Amount to apply

Financing

Caution text

Promotional Text

INSIGHTS

- Typography issues
- Specific titles
- Amount to apply (placement)
- Guidance for Financing

Insights

These are insights specific to
users & pain points

4 **DPA + CC**
Edge cases

1/4 **Competitors**
Split Payment

9 **Split Payment**
Overall issues

⚠ **Payment**
Decreases possibility of order complition

Ideation

- Asking user to pre decide both payments simultaneously before completing.

- Current avaible 528px
- Two options can not be displayed side to side in the required px

Payment

Cntinue with single payment method

Use 2 mayment methods

Select

Payment 1
- ● Financing
- ○ Credit Card
- ○ PayPal
- ○

Payment 2
- ○ Credit Card
- ● PayPal
- ○
- ○

Selecting both payment options first

② Payment ︿

● **Use 2 mayment methods**
Split your Payment Learn More

~~Financing option available~~ with Dell Prefered Account from Dell Financing Services
Conditions Apply. Learn More

Payment 1

Financing

Increase your financing power with special financing power and low montly payments.*Plus join Dell Rewards and enjoy upto 3% back in Rewards* when you purchase with Dell Prefered Account*

- ● Apply for financing
  Earn $50 Reward* when you open a Dell Prefered Account.

- ○ Already have financing
  Continue and pay with Dell Prefered Account.

Credit / Debit Card

Checkout

✓ Shipping   Payment   View & Submit

Payment

○ Use 2 mayment methods
Split your Payment

Select Payment

- ○ Financing
- ● Credit Card
- ○ PayPal
- ○

Credit Card

- Displaying payment section info. adjacent to selected payment

- Keeping split payment on screen even while scrooling
- Making user concious about decisions, giving freedom to uncheck at ever point.

Users already bothered by Split payment checkbox Can not focus on task at hand

Ideation

- Adding stepper guide
- Keeping background white to reduce emphasis
- Clear content priority

② Payment ⌄

No interest financing if paid in full within 12 mos on new purchase $499+...View More

⬤ Split your payment Learn More

Add Payment 1 > **Add Payment 2** > Split Amount

Payment 1

Financing ending in 1128   Remove

Add Payment 2

Credit / Debit Card   VISA mastercard AMEX maestro RuPay

- Improving edge cases

Remove Split Payment?   ✕

Select Payment 1 or Payment 2 to be retained.

○ **Payment 1**
   Financing ending in 1128

○ **Payment 2**
   VISA Visa ending in 1111

Remove   Retain

- Separate step to add payments

Shipping ⌄

Payment ⌃

Financing option available with Dell Prefered Account from Dell Financing Services. Conditions Apply. Learn More

☑ **Use 2 mayment methods**
   Split your Payment Learn More

Add Amount to apply
Payment 1 + Payment 2 = Cart total

Payment 1 Change

Financing ending with 0908   Amount to apply
                                       Add remaning balance

Payment 2 Change

Credit / Debit Card card no. ..0908   Amount to apply
                                       Add remaning balance

View & Submit ⌄

Prototype

https://www.figma.com/file/
oY467bFVv3wQJueaswjJHM/Intern22-Split-
payment?node-id=383%3A17179

Checkout

① Shipping

Shipping Address   Change
Priyanka Sharma
Priyanka
07753362324
Priyanka@mail.com
6, Koramangala 80 Feet Rd,
Koramangala 7th Block
India

Billing Address   Change
Same as shipping address

② Payment

☑ Split your payment

⊘ Added Payment 1 › **Add Payment 2** › Split Amount

▨ Financing ending in 1128   Available Credit: $5000.00   Remove

Credit / Debit Card   VISA ⬤⬤ ▨ RuPay›

EMI / No cost EMI

Internet Banking

UPI   UPI›

Delivery

Get items by Thursday, Sep 10   FREE

Summary View Cart

	New Inspiron 3880	$994.61
	Quantity 1	$942.06
	Get it by Sep 05	
	Dell S2721H 27 inch	$267.59
	Quantity 1	
	Get it by Sep 10	

Items (2)	$1209.65
Savings (Before coupon) ⓘ	-$10.00
Coupon Savings ⓘ 🗑	-$5.00
Delivery	FREE
Total	**$1194.65**

Above prices include Tax and Shipping

VISA   ⬤ | ID Check   ▨ SafeKey

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Enable Assistive View

What's New?

Checkout

1 Shipping

Shipping Address | Change
Priyanka Sharma
Priyanka
07753362324
Priyanka@mail.com
6, Koramangala 80 Feet Rd,
Koramangala 7th Block
India

Billing Address | Change
Same as shipping address

☑ **Split your payment** ⓘ

Add Payment 1 › Add Payment 2 › Split Amount
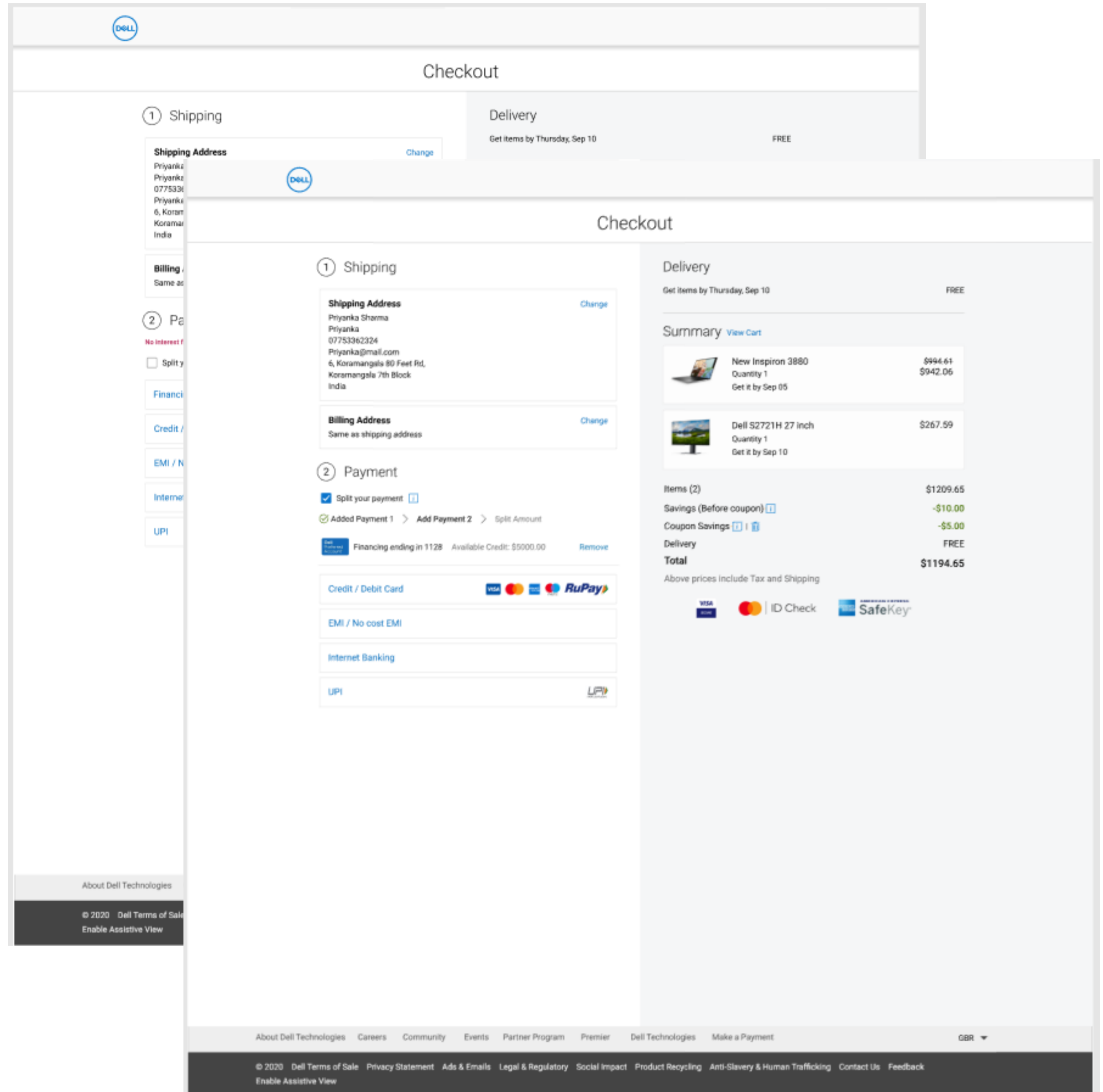
Financing
if paid in full within 12 mos on new purchase $499+. [Promotional text] [Promotional text]

○ **Apply for financing**
Earn $50 Reward* when you open a Dell Prefered Account.

○ **Already have financing**
Continue and pay with Dell Prefered Account.

Pay with Financing

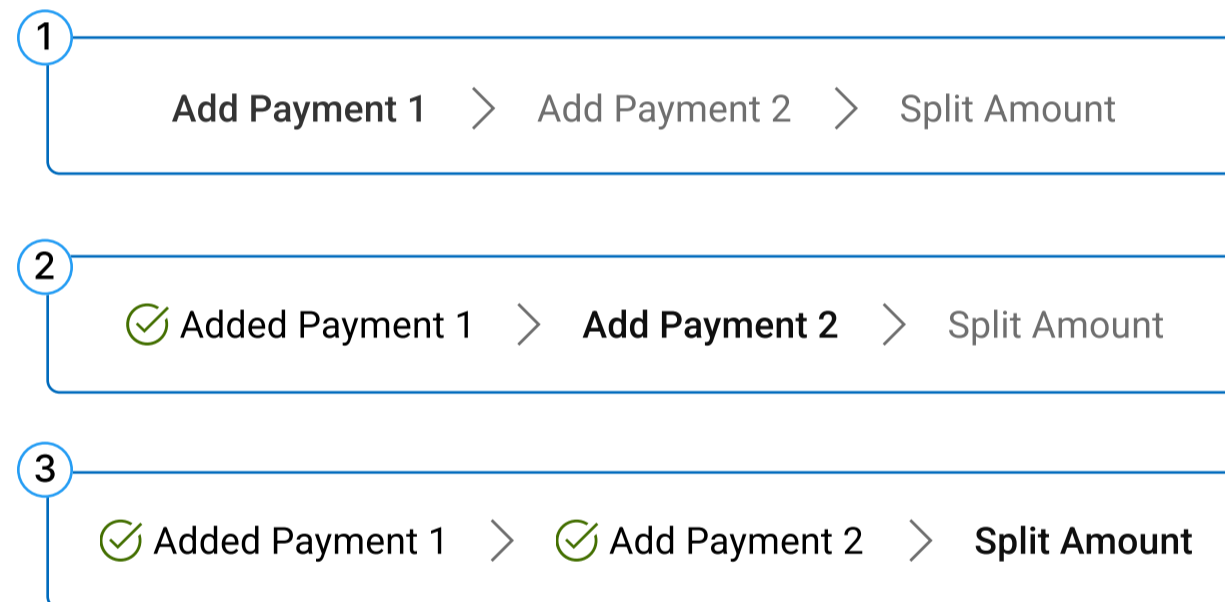Credit / Debit Card

EMI / No cost EMI

Internet Banking

UPI

Delivery

Get items by Thursday, Sep 10 | FREE

Summary View Cart

New Inspiron 3880 | ~~$994.61~~
Quantity 1 | $942.06
Get it by Sep 05

Dell S2721H 27 inch | $267.59
Quantity 1
Get it by Sep 10

| | $1209.65 |
Before coupon) ⓘ | -$10.00
Savings ⓘ | 🗑 | -$5.00
| FREE
| $1194.65

Above prices include Tax and Shipping

What's New?

Split Payment Experience

1. Add Payment 1 › Add Payment 2 › Split Amount

2. ✓ Added Payment 1 › **Add Payment 2** › Split Amount

3. ✓ Added Payment 1 › ✓ Add Payment 2 › **Split Amount**

---

② **Payment**

No interest financing if paid in full within 12 mos on new purchase $499+...View More

☑ Split your payment ⓘ

Add Payment 1 › Add Payment 2 › Split Amount

Financing

if paid in full within 12 mos on new purchase $499+. [Promotional text] [Promotional text]

Dell Preferred Account™

🔘 **Apply for financing**
Earn $50 Reward* when you open a Dell Prefered Account.

⚪ **Already have financing**
Continue and pay with Dell Prefered Account.

Pay with Financing

---

② **Payment**

☑ Split your payment ⓘ

✓ Added Payment 1 › **Add Payment 2** › Split Amount

Dell Preferred Account™ Financing ending in 1128   Available Credit: $5000.00   Remove

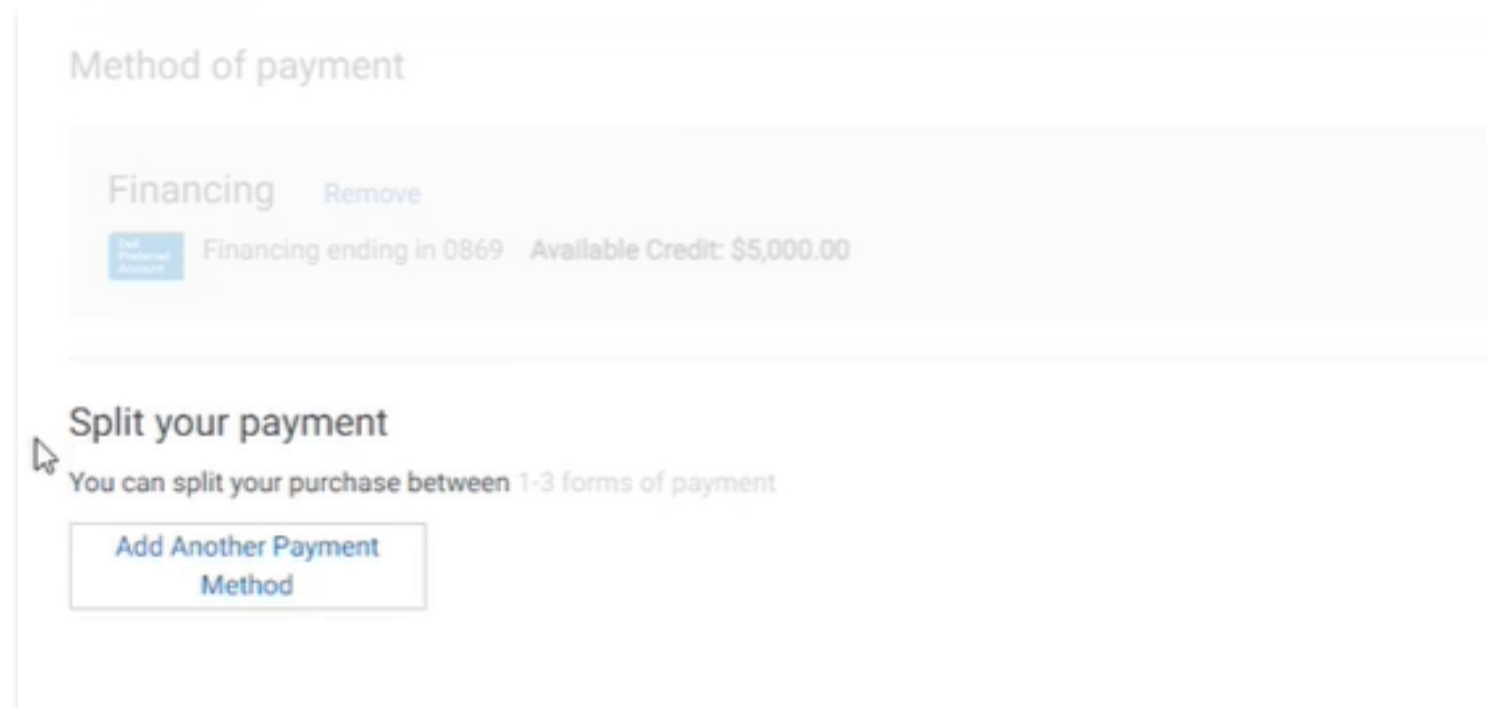**Credit / Debit Card**   VISA MasterCard AMEX Maestro RuPay

EMI / No-cost EMI

How is it better?

Downsides

- Understanding what's next, how split payment works
- Could be overwhelming
- No UI feedbacks or insights

Improved

- Stepper guidance - directing user
- Easy 3 steps process (Pre-indication)
- HIghlights on-going steps

Method of payment

Financing   Remove
Financing ending in 0869   Available Credit: $5,000.00

Split your payment
You can split your purchase between 1-3 forms of payment

Add Another Payment Method

(2) Payment

☑ Split your payment [i]

✓ Added Payment 1 > **Add Payment 2** > Split Amount

Financing ending in 1128   Available Credit: $5000.00   Remove

Credit / Debit Card   VISA ●● ●● RuPay

What's New?

Amount to Apply page

Checkout

① Shipping

Shipping Address   Change
Priyanka Sharma
Priyanka
07753362324
Priyanka@mail.com
6, Koramangala 80 Feet Rd,
Koramangala 7th Block
India

Billing Address   Change
Same as shipping address

② Payment

☑ Split your payment ⓘ

✓ Added Payment 1 › ✓ Add Payment 2 › Split Amount

Payment 1 + Payment 2 = Cart total

Dell Preferred Account™ Financing ending in 1128   Remove

Amount to Apply

$ |

Available Credit: $5000.00

VISA Visa ending in 1111   12/26   Remove

Amount to Apply

$ |

Continue

Delivery

Get items by Thursday, Sep 10   FREE

Summary View Cart

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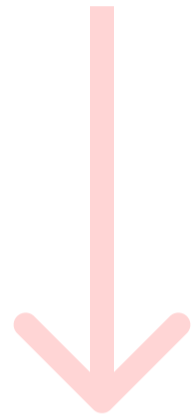Delivery   FREE
Total $1194.65
Above prices include Tax and Shipping

VISA | ID Check   SafeKey

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Enable Assistive View

How is it better?

Downsides

- Increased fileds to enter amout - changes of error
- Dev team effort increases (multiple validation)
- Congnitive pressure

Improvements

- Decreases the Dev team effort (Single Validation)
- Decreases Congnitive pressure
- Only 2 fileds to enter during entire split payment flow.

User Testing

5 **Contributors**
Users

26-41 **Age**
United States

3/5 **Full rating**
User rating /7

4/5 **Refered to Stepper**
User Flow

Insights for

Happy Path

Plan Ahead

USER TESTING

25th May - 30th May

- Testing 2 Edge Cases
- Drawing Insights
- MVP

RETROSPECTION

31st May - 3rd June

- Compilation
- My learnings & Journey

Thank You for your time!

Feel free for any feedbacks/suggestions!