Cognizant develops a solution enabling wider adoption of Android Pay

Smartphones are rapidly changing the purchasing habits of American consumers. A study by Forrester says that in-store mobile payments will grow by more than 150 percent CAGR by 2018, led by mobile payment technologies from Apple (Apple Pay) and Google (Android Pay)*. Now, thanks to an innovative collaboration between a major credit card issuer and us, the adoption of Android Pay is accelerating.

The company has been partnering with us for about 13 years, and we have become a trusted advisor for a wide range of its business services. In the last few years, the team has focused on mobile technology - in particular, helping to evolve the company’s mobile app into new technologies and new design principles. That has included several versions of the mobile app for Apple Pay.

In late 2016, the company asked us to apply its thinking to the Android side of its business, and help design and implement a simple “pay and go” mobile solution that is secure and easy to use. Previously, customers had to download the Android Pay app on their phones and then follow a number of complicated steps to link their credit card app with the Android Pay app. If they didn’t have the credit card app on their phones, the process was even more complicated - customers had to take a picture of their card and type in their card number.

AT A GLANCE

A major credit card issuer needed a solution that allows the consumer to add their credit card to Android Pay directly and automatically through the issuer’s mobile app. The company selected us for its successful track record with the company, and for its proven, “design-thinking” approach to the design and implementation of the solution.

OUTCOMES

The in-app provisioning solution has improved the customer experience while driving market penetration and revenue.

• Credit card provisioning to Android Pay has increased by 170% (month over month) since the launch.
• Ease of use and simplicity has improved the overall customer experience.
• Transaction volume is significantly increased.
Our solution, called “in-app provisioning,” automatically adds, or “provisions,” the credit card to Android Pay, eliminating the manual steps the customer had to take previously. The solution makes the process automatic for the customer – one tap and the card is ready to use on the phone.

The immediate result has been a better customer experience because it’s easy and simple to use. This, in turn, has led to significantly increased transaction volume and greater market penetration.

Beyond the short-term business benefits for the client, the in-app provisioning solution is a first for the Android marketplace and will facilitate greater use worldwide. Cognizant's solution has contributed to the growth of mobile commerce.

Design thinking for a powerful idea

The Android Pay project utilized Design Thinking methodology, in which we recommended an idea and then invests time researching and prototyping the idea before moving forward with it. The goal, as always, is to address an important client need.

For the Android Pay project, we identified a major opportunity for the client to take a competitive leap forward in the booming world of online payments. The goal was to design a simple process allowing customers to make credit card purchases using their Android mobile phone.

We collaborated with both the client and Google, which owns the Android operating system, to design the solution. In less than three months, the team developed a prototype that could be evaluated within the client environment.

Agile development

The solution was developed using an agile approach that allows for close collaboration between all members of the team and continuous improvement throughout the development process. Four agile teams worked concurrently, with UX design and solution architecture completed on-shore and the majority of the testing conducted off-shore. The agile approach ensured that testing was integrated into the development process. Thanks to this highly effective approach, the solution was conceived, designed and implemented within 10 months.

First-mover advantage

The client is the first issuer to launch in-app provisioning for Android Pay, and it enjoyed a first-mover advantage. Card provisioning to Android Pay has increased 170 percent month over month since the launch. More customers are using the card as their first, or default, method of payment, and transaction volume has grown as a result.

The solution has clearly improved the experience for the customer, making a simple phone-based transaction easier, faster and safer. In that way, we have helped the client make a significant contribution to e-commerce and the digital economy.

ABOUT COGNIZANT

Cognizant (NASDAQ-100: CTSH) is one of the world’s leading professional services companies, transforming clients’ business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 205 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us @Cognizant.

© Copyright 2017, Cognizant. All rights reserved. No part of this document may be reproduced, stored in a retrieval system, transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the express written permission from Cognizant. The information contained herein is subject to change without notice. All other trademarks mentioned herein are the property of their respective owners.