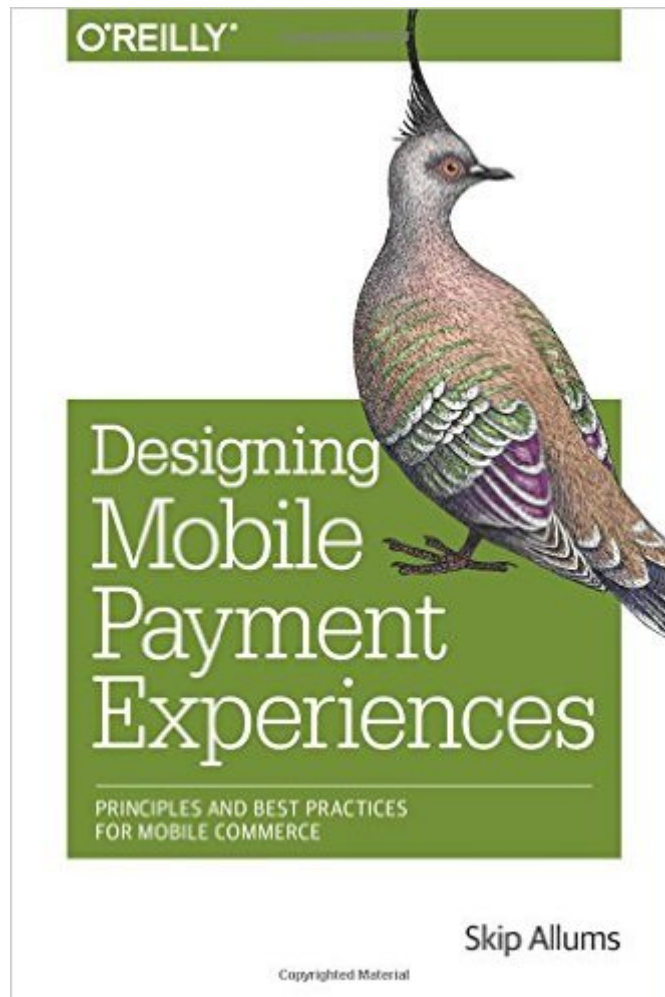# Designing Mobile Payment Experiences: Principles And Best Practices For Mobile Commerce

Synopsis

Now that consumer purchases with mobile phones are on the rise, how do you design a payment app thatâ ™s safe, easy to use, and compelling? With this practical book, interaction and product designer Skip Allums provides UX best practices and recommendations to help you create familiar, friendly, and trustworthy experiences.Consumers want mobile transactions to be as fast and reliable as cash or bank cards. This book shows designers, developers, and product managersâ ™from startups to financial institutionsâ ™how to design mobile payments that not only safeguard identity and financial data, but also provide value-added features that exceed customer expectations.Learn about the major mobile payment frameworks: NFC, cloud, and closed loopExamine the pros and cons of Google Wallet, Isis, Square, PayPal, and other payment appsProvide walkthroughs, demos, and easy registration to quickly gain a new userâ ™s trustDesign efficient point-of-sale interactions, using NFC, QR, barcodes, or geolocationAdd peripheral services such as points, coupons and offers, and money management

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Customer Reviews

This book is a primer on building a mobile commerce experience for designers, developers and product managers. It shows the audience how to meet the challenges in mobile commerce through user experience best practices. It covers major mobile payment frameworks including NFC, cloud and closed loop, and examines the pros and cons of popular payment apps such as Google Wallet, Isis, Square and PayPal. It also explains how to design efficient POS interactions using NFC, QR or

geolocations and how to build trust into the mobile payments. Walk-throughs and demos of mobile payment interactions including both successful and unsuccessful scenarios are also provided. Lastly, it discusses about adding value in peripheral services such as reward points, coupons and offers.This book is about designing mobile payment experiences, not just a mobile payment service. It is best suited for designers and developers who want to learn about the user cases and best practices of mobile payment in general. If you are looking for code examples on how to build a mobile payment service, this book is not for you.

This well written primer goes over some good but basic principles for designing payment flows in mobile wallet apps to make them as secure and seamless as possible for the consumer / shopper. The author provides useful graphics and screen shots of existing consumer-focused mobile wallet apps (such as those from Google, Starbucks, and LevelUp) to illustrate the points he's making regarding "good" and "not-so-good" user interface and payment flow "features", and also discusses the pro's and con's of supporting technologies such as NFC (Near Field Communication), bar- or QR- codes, and geolocation.The discussion then moves to a prognostication on interesting ways mobile wallet apps can be extended in the future, all involving integration with several other services to provide even more conveniences for and handy information to a consumer / shopper. Overall, a very good and informative read.

As many people who have purchased something over the internet via a website can confirm, there are a lot of poorly written and/or hard to use web stores and payment systems. A poorly written web store will often scare away customers to places that might be more expensive but are easier to use.This book is meant for anyone who is now writing mobile applications that are meant to take the place of a web store or payment site for someone using a smart phone or tablet. This book does not discuss specific programming interfaces. What it does do is explain how to best write those applications and payment screens so that users of the app are not scared away like they might have been in the web site.As I read this book, I gleaned valuable information from almost every topic. I highly recommend this book for any app designer or programmer interested in writing this type of application.

While not a how to book, this primer provides a good review of principles and practices that will optimize the mobile check out experience. A poorly designed check out will alienate customers and cost sales. Nicely written, this book covers the mechanics of the online marketplace. Probably most

valuable for developers and designers, it is useful for anyone who does or is considering doing business online. The most interesting section to me was the one dealing with security and building trust. Security concerns and well publicized breaches and snafus have made many justifiably wary of mobile payments. Convenience alone will not override safety concerns and it behooves the business to address these issues head on. Overall, this is a thorough book that addresses the basics of mobile payments.

This was a bit above my knowledge level when it comes to computers - but as a "newbie" - considering starting an online business, I found this very easy to understand with great photos/examples. I honestly think the cover will prevent people like me from even considering this book...I was able to choose from the Vine Program and I took a chance (one I'm glad I took!) - but had I noticed this in a book store, the cover would have prevented me from even picking it up and browsing through it.This book gives a very quick history of money and then ushers us into an entertaining look at how online payment works - who is using it, and gives great guidance on how to implement.HIGHLY RECOMMEND!

If customers get frustrated at the the check-out process online, they are likely to abandon the items they were going to purchase. In addition, poorly designed checkout systems provide concern from customers for the quality and reliability of the business. In Designing Mobile Payment Experiences, Allums provides a wealth (no pun intended) of best practices, screen shots, and explanations. It's a great primer (or review) for people setting up payment on a mobile device via an app or a mobile-viewed website.Note: This is a concept and approach book, not a specific directive for a particular programming language or interface. This makes it a very valuable resource.

This book is a concise appraisal of the current mobile payment market. Wether NFC, Apple Pay, Google Wallet, or any number of other mobile payment systems, it covers the best financial payments schemes available. The exposition of mobile payment structures is of great value to anyone working in this space.If you are interested in mobile finance applications you cannot go wrong. In a fast moving environment this book really lays out the ground-work, it is very well written and comprehensive.

Designing Mobile Payment Experiences: Principles and Best Practices for Mobile Commerce The Infliction of Commerce: Lean to Swim or Drown in a Sea of Commerce (Contract =Law= Commerce)

Mobile Apps Made Simple: The Ultimate Guide to Quickly Creating, Designing and Utilizing Mobile Apps for Your Business - 2nd Edition (mobile application, ... programming, android apps, ios apps) Mobile Computing Principles: Designing and Developing Mobile Applications with UML and XML E-commerce Get It Right! Step by Step E-commerce Guide for Selling & Marketing Products Online. Insider Secrets, Key Strategies & Practical Tips, Simplified for Your Startup & Small Business Microsoft® Exchange Server 2010 Best Practices (IT Best Practices - Microsoft Press) Principles of Payment Systems (Concise Hornbook Series) Interdisciplinary Interaction Design: A Visual Guide to Basic Theories, Models and Ideas for Thinking and Designing for Interactive Web Design and Digital Device Experiences Designing Voice User Interfaces: How to Create Engaging and Compelling Experiences Recreation Programming: Designing Leisure Experiences Designing Digital Experiences for Positive Youth Development: From Playpen to Playground Learning Virtual Reality: Developing Immersive Experiences and Applications for Desktop, Web, and Mobile Mastering Negotiable Instruments: Ucc Articles 3 and 4 and Other Payment Systems (Mastering Series) Essentials of Online payment Security and Fraud Prevention Glannon Guide to Commercial and Paper Payment Systems (Glannon Guides) Examples & Explanations: Payment Systems, Fifth Edition Problems & Materials on Payment Law, Ninth Edition (Aspen Casebooks) Payment Systems Examples & Explanations Adobe Dreamweaver CS5.5 Studio Techniques: Designing and Developing for Mobile with jQuery, HTML5, and CSS3 Mobile Design and Development: Practical concepts and techniques for creating mobile sites and web apps (Animal Guide)