



Optimize user experience when paying with
alternative payment methods

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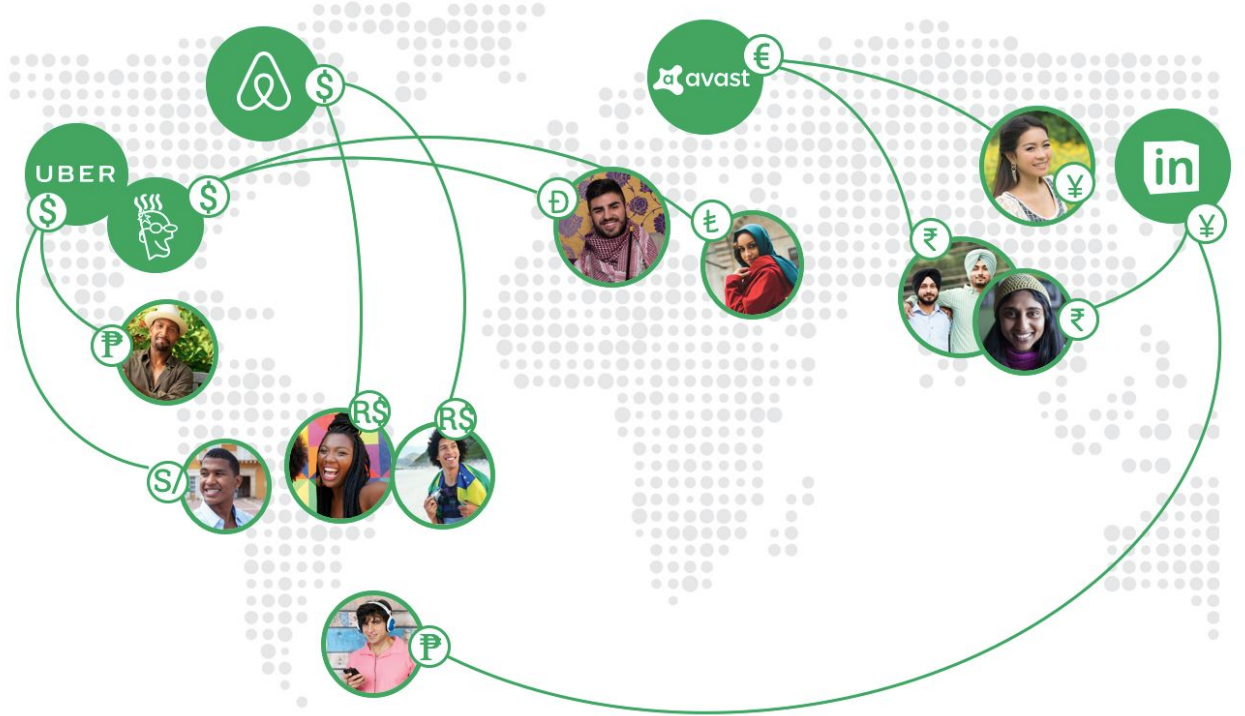
Meet **d-local** - Your emerging markets
payments expert



What we do:

We process **payins** and **payouts** locally in emerging markets in 29 currencies

while settling with merchants in **EUR, USD** or local currency



Who we are:

1

API

600+

Local payment methods
in growth markets

**LATAM
APAC
EMEA**

2 B

emerging market
consumers

**PAYINS
PAYOUTS**

330+

Merchants

We localize
payments for the
world's biggest
innovators

amazon



Uber



ZARA



WIX



Banggood.com



VIEW ALL

What our customers value the most:

Simple & fast market entry

Without local entity, with
dLocal as merchant of record



Automated fund repatriation

To USA, Europe, China and all
of our local markets

Local payment processing

Which maximizes reach &
checkout completions



Secure, enterprise-class platform

With 1 API access

What are alternative payment methods (APMs)?



Cash payments



Bank transfers



eWallets



Mobile money

Non-card payment methods
(Credit, debit or pre-paid)

Optimize local user experience when paying with alternative methods

1

Avoid assumptions

Ask and measure everything

2

Be intuitive

Give clear instructions and provide alternatives

3

Be empathetic

When asking for personal data

4

Don't reinvent the wheel

Be consistent with local users' expectations

Ask and measure everything

Learn directly from your end-users:
survey tools, direct observation,
AB tests, etc.

Measure everything: You'll be
surprised of the insights you will
find in some markets.

Don't assume that whatever
worked in one place will work
everywhere. Each market is
different.

Get out of the building! Ask, talk,
communicate with local people
outside your company.

d·local research:
why haven't you completed the payment?

37%

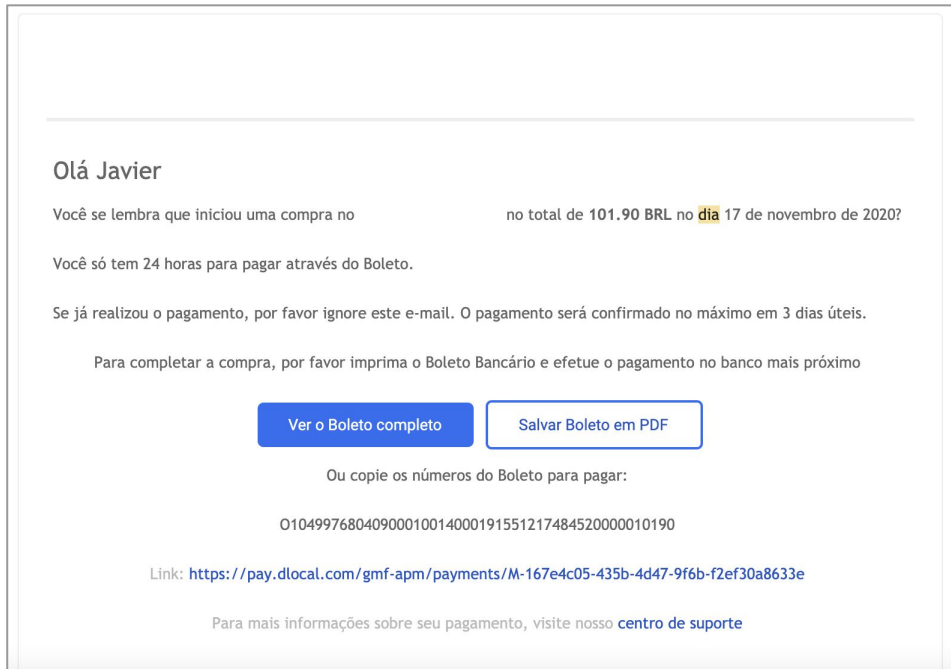
Forgot to complete
the payment

11%

Couldn't find a store

*survey conducted in Mexico in 2020

Learning 1: email reminders boost completions




7pp

Completion uplift

LEARN MORE

Measuring results example: expiration as a key factor for completions

Seu Boleto foi gerado com sucesso. 


Para completar a compra, por favor imprima o Boleto Bancário e efetue o pagamento no Banco mas próximo ou pelo internet banking. Uma cópia do seu boleto foi enviada para jserrxcvda@dlocal.com

Opção 1: Imprimir Boleto

- 1) Abrir boleto em uma nova aba: [Ver o meu Boleto](#)
- 2) Imprima seu boleto.
- 3) Efetue o pagamento no banco mais próximo.

Opção 2: Pagar por internet banking

- 1) Copie o número do boleto:
10499.13658 17000.100945 00000.263970 1 86010000020000
[Copiar](#)
- 2) Visite o site de seu banco para pagar o boleto



Para informações sobre seu pagamento, envie um email para [Terminar](#)

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Lembre-se que seu Boleto expira em 25/04/2021

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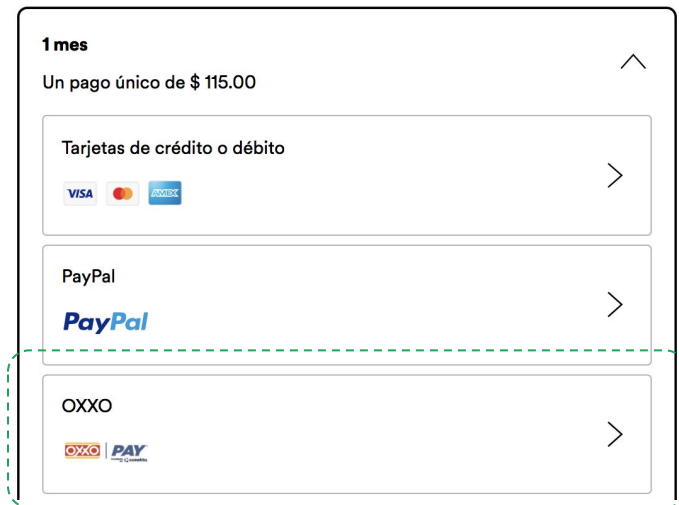


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4pp

Conversion uplift by
highlighting expiration

Case Study: Music streaming service gets into cash payments in MX



- Offers pre-paid plans that allow the unbanked to pay with cash, for a 1, 3, 6 or 12-months plan
- Cash vouchers weren't paid for at the expected level
- We conducted a research to learn what were the main reasons behind
- Users forgot about the payment and couldn't find a store
- 18% conversion rates uplift in MX after sending email reminders and showing store locator

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Consider all alternatives and provide clear instructions

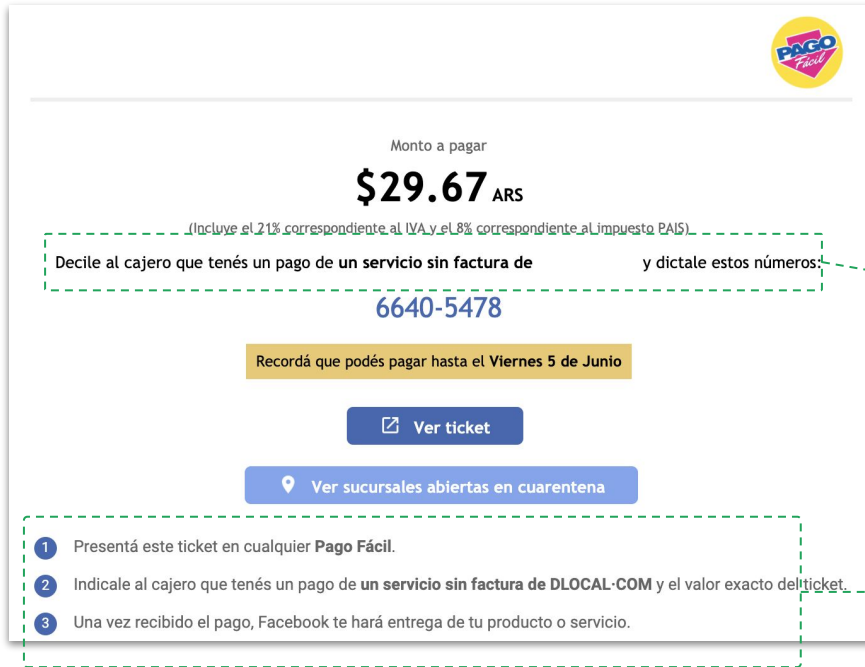
Be very clear and specific about the steps required to complete the payment

Don't be afraid of using local jargon to better communicate the payment instructions

Explore all payment alternatives in each market. Can the voucher be paid by cash and through banking?

Make sure you present all payment alternatives in a very intuitive way

Be **crystal clear** with payment instructions



The image shows a digital payment instruction ticket. At the top right is the 'PAGO Fácil' logo. The main content is centered and includes the following elements:

- Monto a pagar**: \$29.67 ARS. Below this, in smaller text, it says '(Incluye el 21% correspondiente al IVA y el 8% correspondiente al Impuesto PAIS)'. A dashed green box highlights the instruction: 'Decile al cajero que tenés un pago de un servicio sin factura de X y dictale estos números: 6640-5478'.
- A yellow banner: 'Recordá que podés pagar hasta el **Viernes 5 de Junio**'.
- A blue button with a checkmark icon: 'Ver ticket'.
- A blue button with a location pin icon: 'Ver sucursales abiertas en cuarentena'.
- A list of three numbered steps at the bottom, enclosed in a dashed green box:
 - 1 Presentá este ticket en cualquier **Pago Fácil**.
 - 2 Indícale al cajero que tenés un pago de **un servicio sin factura de DLOCAL.COM** y el valor exacto del ticket.
 - 3 Una vez recibido el pago, Facebook te hará entrega de tu producto o servicio.

Translation:

“Tell the cashier that you have a payment for a service without an invoice from X and dictate him the following numbers:”

Step by step guide on how to complete the payment

Instructions are written in local jargon to help the user understand

Explore **all alternatives** and be clear about them

DATOS DE LA COMPRA
Monto: \$ 1.000 CLP
Referencia: **67217268**

Fecha de expiración: **09/06/2020**

Siguiendo las recomendaciones para evitar la propagación del COVID-19, te invitamos a que realices este pago por **medios digitales**.

1. Entra en Servipag.com.
2. En el buscador, escribe y selecciona "dLocal". (*)
3. Ingresa el número de referencia que figura en este ticket: **67217268**, y sigue las instrucciones para el pago.

PAGAR ONLINE

Si necesitas acudir a una sucursal, utiliza el **sistema de reserva en línea** en Servipag.com o en **Servipag Móvil**.

Primero dictale al cajero el código de servicio:

Si es express: **50284**
Si es por caja: **50283**

DESCARGAR **IMPRIMIR**

If there's an online payment option for a cash voucher, display it with clear instructions.

Local users might prefer this option

Clearly display the voucher's expiration date

The image shows a digital voucher from d.local and Rapipago. The voucher includes instructions, purchase details (Monto: ARS10.00), a QR code area, and an expiration date. A dashed green box highlights the expiration date: "Fecha expiración: 2019-07-22 09:11:52".

d.local **rapipago**
centro de pago online

Presenta este comprobante en cualquier tienda Rapipago del país para realizar el pago por tu compra. Indica al cajero de la tienda el valor exacto que figura en el presente comprobante. De lo contrario es probable que no podamos validar correctamente la compra.

DATOS DE LA COMPRA
Monto: ARS10.00

Decile al cajero que tenés un pago de **DLP Capital Partners** y dictale estos números:
5262-6011

Fecha expiración: **2019-07-22 09:11:52**

ACREDITACION INMEDIATA

VOLVER

Encontrá tu sucursal más cercana [aquí](#).

El presente comprobante solo es válido para el pago que estás efectuando y se verá reflejado en la cuenta del comercio inmediatamente después de haberse realizado.

Format:

English speaking countries: YYYY/MM/DD

LATAM: DD/MM/YYYY

Find the balance between giving time but also give sense of urgency

As shown in the next study, there is no need to give more than 72 hours

When expiration is set for 72 hours, most people pay in the first day

98%



PAGOEFECTIVO

Of payers paid during the first **24 hours** after creating the transaction

85%



OXXO

Of payers paid during the first **24 hours** after creating the transaction

95%



WEBPAY

Of payers paid during the first **5 minutes** after creating the transaction



EFACTY

Of payers paid during the first **24 hours** after creating the transaction



FAWRY

Of payers paid during the first **24 hours** after creating the transaction

83%



PAY-TM

Of payers paid during the first **5 minutes** after creating the transaction



15% of payers pay between minutes 5 to 10

90%



PAGO FACIL Y RAPIPAGO

Of payers paid during the first **24 hours** after creating the transaction



BOLETO BANCARIO

Of payers paid during the first **24 hours** after creating the transaction



PIX

Of payers paid during the first **5 minutes** after creating

80%



PSE

Of payers paid during the first **5 minutes** after creating the transaction



15% of payers pay between minutes 5 to 10

Case study: merchant needs to improve cash conversion rates

✓ Seu Boleto foi gerado com sucesso. 

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Opção 2: Pagar por internet banking

1) Copie o número do boleto:

10499.13658 17000.100044 09140.857054 3 83670000020000

[Copiar](#)

2) Visite o site de seu banco para pagar o boleto



Para informações sobre seu pagamento, envie um email para [Terminar](#)

- Offers pre-paid plans that allow the unbanked SMBs to purchase ads in BR
- Boleto can also be paid online through Homebanking Apps. Users need to input the boleto number, so we added a “Copy number” functionality
- Links provided to most popular bank apps
- Localized instructions were added to the voucher
- With these changes, conversion rates rose by 5%

Optimize local user experience when paying with alternative methods

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Be consistent with local users' expectations

Be **empathetic** with the user when asking for personal data

Unpredictable markets in emerging markets might force you to ask users for extra personal information

Be empathetic, and master how to ask the users for this personal information. They may feel threatened depending on the market.

Localize placeholders and field validations. Document or address format varies among markets

When asking for **personal information**



Be transparent

Provide a clear explanation about why you are asking this



Be positive

Remind your users that this is exclusively on their best interest



Reduce friction

Ask for the CUIT in your checkout, in the most frictionless fashion possible

Example: Asking for the CUIT in Argentina

The screenshot shows a payment form titled "New Payment Card" with logos for VISA, MasterCard, AMEX, and DISCOVER. The form includes fields for Card Number, MM/YY, Cardholder Name, Country (Argentina), and CUIT. A tooltip with a question mark icon explains that the CUIT is needed for a tax credit and provides a "Learn more" link. A "Remember this card" checkbox is checked, and a purple "Complete Payment" button is at the bottom. A "Secure Connection" lock icon is also present.

Why are we asking for this?

In order for you to be benefited with a tax credit, we need your CUIT/CUIL number. [Learn more](#)

Transparent: Basic information here, but link to a deeper explanation in a landing page

Positive: explanation starts with the positive aspect, which is the benefit for the user

Reduce friction: explanation is organically integrated to the checkout

Localize your placeholders and provide visual feedback

The image shows a form with several input fields. The first three are dropdown menus: 'País / Região' with 'Brazil', 'Estado / Província' with 'Amazonas', and 'Cidade' with 'Santa Rita'. The fourth field is 'Número fiscal' with the value '75937236458450'. This field is enclosed in a dashed green box, and a red border highlights the input area. Below the input, a red message reads: 'Se você não preencher o número de contribuinte correto, a Brazil Post poderá reembolsar o pedido'. The fifth field is 'Código Postal' with the placeholder text 'como 13165-000'. A dashed green box highlights the placeholder text, and a callout box points to it with the text 'Localized placeholder'. Another callout box points to the 'Número fiscal' field with the text 'Localized field validation and feedback'.

*País / Região: Brazil

*Estado / Província: Amazonas

*Cidade: Santa Rita

*Número fiscal: 75937236458450

Se você não preencher o número de contribuinte correto, a Brazil Post poderá reembolsar o pedido

*Código Postal: como 13165-000

Localized field validation and feedback

Localized placeholder

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Don't reinvent the wheel

In some markets the payment experience works very well and local users are used to it

Adapt your payment experience to what already works locally!

Test small variations and measure, but typically users will resist changes to something they are already used to

When we think about delivering a consistent design and experience, it can be looked from two perspectives:

a) Consistent within the product

*b) **Consistent to the users' expectations of using other products that they have used before.***

The latter, however, is the more important element – building something that the user already understands and knows.

Familiar associations reduces the cognitive load for the user.

Example 1: Fawry in Egypt

1. We launched Fawry asking users for the least possible amount of information.
2. Conversion rate was lower than expected.
3. We started asking for the mobile number, so Fawry can send an SMS with the payment information.
4. Conversion rate increased by 9 percentage points overnight.

Why? People rely on receiving Fawry's SMS, and use it to pay in the store (vs email or printing a voucher)



9pp

Conversion uplift when
sending the SMS

Adapt your payment experience to what works already locally

Secure checkout

Total Items: 1 Total USD: USD 25 Total: 1,545 ARS

All transactions are made in USD based on the average of the daily exchange rate

Payment Method: **Fawry** Pay Cash with Fawry

Through Fawry, You can pay at any Fawry outlet with cash. Please within the specified time mentioned in the receipt to avoid autom cancellation.

FAWRY's store locator
almentor's FAWRY code : 788

Please add your email and mobile number to use at Fawry payment

Email*
jserra@dlocal.com

Mobile Number*
Mobile number

PLACE ORDER

By creating my account, I agreed to the almentor.net Terms of Use.

العربية

Fawry Day

Continue to complete your payment
This amount will be deducted from your wallet account

YOUR PURCHASE 39.60 EGP ITEM Tinder from Codashop

Enter your mobile number Continue

Remember me

By clicking "Continue" you agree to our [Terms and Conditions](#).

Need Help? Visit our [Help Center](#).

Email
jserra@dlocal.com

Mobile Number
541122988496

Continue

Fawry v

The trial period is not available when you choose this payment method. To benefit from the free trial period, please choose another payment method. See at bottom of page.

Select a duration of your choice:

- 12 months prepaid EGP 499.90 Save EGP 99.98!
- 6 months prepaid EGP 249.95 Save EGP 49.99!
- 3 months prepaid EGP 149.97
- 1 month prepaid EGP 49.99

Please fill in the form

Email address
javaserra@hotmail.com

Phone Number

Example 2: PagoEfectivo in Peru

d·local

Enviar instrucciones vía: +51 Ingrese celular SMS

PagoEfectivo Información para tu pago

d·local

DESCARGAR

¡Estás a punto de finalizar tu compra!

Empresa Recaudadora: PagoEfectivo
Nombre de Servicio: PagoEfectivo Soles
Código de pago (CIP): **21069679**
Importe: **S/. 1,000.00**
Vencimiento: Martes 23/07/2019

El código de pago (CIP) no es una reserva confirmada de compra hasta haber realizado el pago. La empresa Diocal Demerge Perú A.S. se reserva el derecho de finalizar el pedido antes del vencimiento.

BBVA Continental BCP Interbank Scotiabank

Encuentra tu punto de pago

¡Estás a punto de finalizar tu compra!

DESCARGAR

PagoEfectivo Información para tu pago

¡Estás a punto de finalizar tu compra!

Empresa Recaudadora: PagoEfectivo
Nombre de Servicio: PagoEfectivo Soles
Código de pago (CIP): **21069679**
Importe: **S/. 1,000.00**
Vencimiento: Martes 23/07/2019 - 11:59 PM

El código de pago (CIP) no es una reserva confirmada de compra hasta haber realizado el pago. La empresa Diocal Demerge Perú A.S. se reserva el derecho de finalizar el pedido antes del vencimiento.

BBVA Continental

BCP

Interbank

Scotiabank

- PagoEfectivo natural and local experience
- Peruvians are 100% adapted to it
- Works perfectly in mobile

Social media merchant: cash payments in Egypt

- Merchant accepts cash payments for users' account top up. Then they use the balance to pay for campaigns
- Payment completions in Egypt were lower than expected
- We went back to asking for the mobile number and changed the expiration date format
- We observed a 63% uplift in conversion rates, and still growing.

يمكنك استخدام الرقم المرجعي للسداد عن طريق أي من قنوات فوري

معلومات الشراء
القيمة: 200.00 جنيه مصري
الرقم المرجعي: 969123145
كود الخدمة: 788

تاريخ انتهاء الصلاحية: 14-08-2020

يرجى استخدام الرقم المرجعي: 969123145 للدفع عن طريق قنوات ومناقذ فوري. يرجى إكمال عملية الدفع في غضون الوقت المحدد كي لا يتم إلغاء الطلب تلقائياً.

أين يمكنك الدفع؟
<https://fawry.com/storelocator>

طباعة

jserra@diocal.com. ما
أدخل بريدك الإلكتروني

أملأ المعلومات التالية لمتابعة الشراء

البريد الإلكتروني: some_egyptian_fellow@gmail.com

رقم الهاتف (اختياري)
رقم الهاتف (اختياري)

تواصل

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Thank you!

Questions?

 dlocal.com

 [/company/dlocal/](https://www.linkedin.com/company/dlocal/)

d · local



Volker Schloenvoigt
Principal, Edgar, Dunn & Company



Meirav Adi
VP of Sales, dLocal



Federico Mazzoli
Lead Product Manager, dLocal

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