

WesternUnion // WU

– APPLAUSE CASE STUDY –

“WE REQUESTED FOR A TESTER IN LICHTENSTEIN WHO WOULD USE A SPECIFIC ID TO DROP OFF THE TRANSFER, AND THEN HAVE THE PICK-UP FOR THE TRANSFER BE IN THE UNITED STATES. TO BE ABLE TO DO THAT IN A COUPLE DAYS, THAT’S NOT SOMETHING WE COULD DO WITH ANY OTHER PARTNER IN THE WORLD.”

MARCO TEJADA, LEADER, GLOBAL DIGITAL PAYMENTS, WESTERN UNION

CUSTOMER

Western Union is a financial services leader in domestic and international money transfers between individuals and organizations, and enables customers to send money on-the-go, anytime. Operating in more than 200 countries and territories around the world, Western Union customers can send and receive money online or by visiting a Western Union location.

Given the sensitive nature of money exchanges, Western Union has no room for error. Senders must know that their money was securely and properly transferred, and recipients must be able to quickly access their funds across a range of devices and in whatever area they are located.

CHALLENGE

When Western Union first offered money transfers decades ago, the process strictly involved the company’s brick-and-mortar locations. As Western Union digitized the process and enabled customers to use its web and mobile applications, as well as non-traditional payment methods, the process became much more complex.

Western Union is legally required to verify that transfers process from country to country, and these modern complexities require a commitment to testing to ensure that transfers went smoothly.

COMPANY

Western Union

INDUSTRY

Financial Services

TESTING TYPES

Payment

APP TYPES

iOS | Android | Web | Mobile Web

CHALLENGES

- Need to test across different payment methods (Visa, Mastercard, Apple Pay, local banks, etc.)
- Need to test on a global level, including in less-developed countries
- Legally required to verify that payment transfers work as expected for customers

RESULTS

- Applause tested 2,562 transactions for Western Union over a 12-month period
- Testing services provided in 87 countries, including in the Middle East and Africa
- Applause’s scalable services enabled Western Union to test more or less as needed
- Increased confidence that Western Union customers can successfully execute money transfers

In today's world, that means Western Union must verify transfers process correctly across a range of payment options, including Mastercard, Visa, Apple Pay, Google Pay and others, as well as with specific banks within a territory. Western Union also needs to verify its transfer portals function properly on various devices, including iOS and Android mobile devices, and within web and mobile browsers.

When customers visit a location to receive cash from a transfer, they must provide several pieces of information, including a tracking number provided by Western Union, the sender's complete name and location, the expected amount, a government-issued ID and a security question. Western Union must ensure that customers experience a "happy path" when they insert all their information.

However, like many organizations that operate internationally, Western Union lacked the internal resources to test across all these different digital options in so many locations. This is where Western Union turned to Applause for help.

SOLUTION

Applause provides payment testing for Western Union across various payment providers (Mastercard, Visa, Apple Pay, etc.) as well as across iOS, Android, web and mobile web browsers. This provides Western Union with the device and payment coverage it needs to ensure its transfers are working properly no matter how a customer wants to make the transfer.

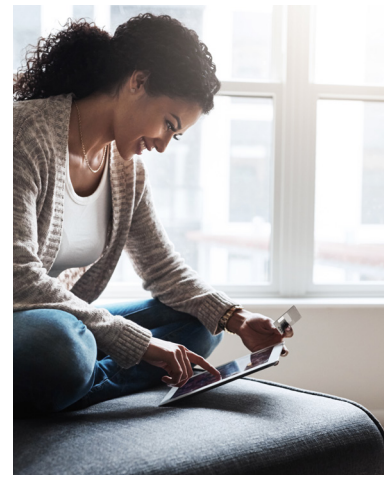
"When I think about Applause, I think about flexibility," said Marco Tejada, who leads Western Union's Global Digital Payments team.

Just as importantly, Applause provides QA testing in a range of countries. As Western Union looks to expand and optimize its services in different locations, Applause provides a curated team of vetted testers — sourced from its global community — that meet Western Union's specifications.

"We request very specific scenarios," Tejada said. "We requested for a tester in Lichtenstein who would use a specific ID to drop off the transfer, and then have the pick-up for the transfer be in the United States. To be able to do that in a couple days, that's not something we could do with any other partner in the world."

RESULTS

Over the course of a single 12-month period, Applause tested 2,562 transactions in 87 countries for Western Union, including in the Middle East and Africa. This gives Western Union the country coverage it needs for compliance.



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DIGITAL PAYMENTS, WESTERN UNION

As Western Union's needs changed throughout the course of the year, Applause was able to scale up and down to provide the quantity of testing that Western Union needed at any given time. For example, in one instance, Western Union needed to test transactions on its Account Payout Network (APN), which measures the speed of money transfers to ensure it is complying with the marketed speed in specific countries. Applause tested nearly 300 transactions in just two weeks in several countries, including countries in Africa and Central and Eastern Europe.

Applause's testing results help Western Union understand when its processes work and when there are issues it needs to address. For one test that was spread across Germany, Italy, the United Kingdom, Australia, France, Hong Kong and Singapore, Applause provided 173 testers on a single product. The results showed 54 testers (over 31%) had challenges in completing the transaction. In that case, Applause's testing services highlighted where Western Union needed to make some tweaks before that product could go live to customers.

Once Western Union fixes an issue, Applause re-tests to validate the fix and confirm that it now provides a "happy path."

Western Union can now receive testing services for all of the payment types, browser types and locations it needs to meet legal requirements and ensure its customers can reliably transfer their funds.

“WORKING WITH APPLAUSE IS LIKE MAKING A WISHLIST FOR SANTA CLAUS. WE’LL SAY, ‘WE WANT TESTING FOR VISA, TESTING FOR MASTERCARD AND SO ON.’”

MARCO TEJADA, LEADER, GLOBAL
DIGITAL PAYMENTS, WESTERN UNION

ABOUT APPLAUSE

Applause is a world leader in testing and digital quality. Brands win or lose customers through digital interactions, and Applause alone delivers authentic feedback on the quality of digital assets and experiences, provided by real users in real-world settings. Unlike traditional testing methods (including lab-based and offshoring), Applause responds with the speed, scale and flexibility that brands require and expect. Applause provides actionable testing results that help development teams build better digital experiences faster, and release them with confidence. The world's leading brands – including Google, American Express and Dow Jones – rely on Applause as a best practice and release partner to deliver digital experiences their customers love.

Learn more at: www.applause.com