Apple Wallet and Apple Pay - Consumer Training Program

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<u>Problem Statement</u>

In 2012, Apple introduced the Passbook feature with the launch of its iOS6 program. In 2015, the Passbook was renamed to the Apple Wallet with the introduction of iOS9 and is now a main feature of the iPhone. The Apple Wallet has multiple features, including the option to store your credit or debit card information. You are also able to upload tickets, annual passes, and reward cards from multiple businesses to your Apple Wallet as well. "The Wallet app lives right on your iPhone. It's where you securely keep your credit and debit cards, driver's license or state ID, transit cards, event tickets, keys, and more — all in one place. And it all works with iPhone or Apple Watch, so you can take less with you but always bring more" (Apple). The Apple Wallet has also lessened the burden of losing a wallet or card with it being in the palm of your hand. Not only is the Apple Wallet accessible on your iPhone, but on the Apple Watch as well. The current COVID-19 pandemic has made contactless payments the norm, making the Apple Wallet become one of the most used features of iOS. With a preference towards contactless payment, having all of the information stored in one place has become ideal. This is especially important in small businesses.

Apple provides training on how to set up the Apple Wallet for their employees at the corporate and retail level, but there are no interactive training programs for the average consumer. Most people do not realize the benefits of utilizing the Apple Wallet as well as all the features this application offers. Not only is the Apple Wallet convenient, but Apple Pay, which is a feature of Apple Wallet, is one of the safest ways to transfer money between two parties.

Although Apple provides a website where customers can access articles to troubleshoot issues with their iPhone and how to set up programs, there is no official training program on how to set up the Apple Wallet for the general public. Our training program will provide instructions on how to set up your Apple Wallet as well as include helpful information about the different features and how to utilize them.

Needs Assessment

The core problem that we are trying to solve is that the COVID-19 pandemic has impacted how payments occur. Businesses are transitioning to contactless payments, which are also starting to "phase out" cash and card payments. Large businesses can keep up with these changes, whereas small businesses and everyday people have to constantly learn how to use the latest technology like the Apple Wallet. We plan to carry out the Needs Assessment by attaching an "Apple Wallet" survey to anyone who has recently purchased an iPhone at a participating Apple Store where we will ask about their basic Apple Wallet knowledge and willingness to learn more about the application. The survey will be sent out with the "Net Promoter Survey" that is sent out after every Apple Store purchase where consumers can rate the Apple Employee and their experience at the store.

Data Collection Tools

- How would you conduct the interviews? Interest surveys will be sent out with the Net Promoter Survey which is automatically sent out by Apple after every purchase at the store.

- How would you conduct an electronic survey? We would conduct an electronic survey through google forms that would be sent to the learner's emails.

Participants

- Who would be interviewed? Anyone from the ages of 18-75, specifically those who have recently purchased an iPhone from the Apple Store.

- Who would participate in the focus group? Anyone from the ages of 18-75, specifically those who have recently purchased at the Apple Store.

- Who would receive an invitation to complete the electronic survey? Learners would receive an invitation to complete the electronic survey through their email after purchasing at the Apple Store.

    Currently, many iPhone users know about the Apple Wallet application, but many do not take full advantage of its capabilities. We aim to train people who have an iPhone, by showing them how easy it is to have all your cards all in the palm of your hand. We will use the program Articulate Rise to create a training module along with a video tutorial that will be available in the training program as well. We will also break down the video with easy step-by-step instructions for people who do not have the time to watch a long video.

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<u>Goal Analysis</u>

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- The learners will acquire knowledge on how to set up the Apple Wallet
    - Acquire knowledge on how to set up Apple Pay
    - Acquire knowledge on how to set up credit card information
    - Acquire knowledge on how to add a rewards card to your Apple Wallet
- The learners will understand the benefits of the Apple Wallet and Apple Pay

- Identify the reasons for using Apple Pay as the safest way to complete a cash

  transaction

- Compare the Apple Wallet iPhone interface to the Apple Watch interface

Learner's Analysis

Primary Audience: Customers who recently purchased an iPhone expressed

interest in learning more about the Apple Wallet and how to set it up in the survey that

will be sent out with the Net Promoter Survey.

- Age: Ages 18-75, specifically those who have debit/credit cards and those

  with iPhone 4 and newer or any Apple Watch

- Genders: All genders

- Job role: Any

- Technical Skill: Low to High, must be able to understand the basics of how

  to operate an iPhone 4 or newer or any Apple Watch

- Ethnicity: Any, English speakers as the instruction will be in English

- Learner preferences: Multimodal including visual and auditory learning

- Attitude towards training: Have to be willing to learn some intermediate

  Apple knowledge, as well as be excited and yearning to learn

Contextual Analysis

We will create a video showing how to upload a credit card into the Apple Wallet.

The transfer of context will happen once the learner can successfully set up their Apple

Wallet and Apple Pay as well as upload a credit card onto their Apple Wallet. The

learner should be able to successfully upload other credit cards, debit cards, tickets for concerts or plane tickets, as well as transportation tickets.

Orienting Context: The Learner will be able to use the Apple Wallet and be able to utilize all of the features within the Apple Wallet. This is beneficial to the learner because of the shift in society for contactless payments. It is beneficial to learn this information now as the trends are shifting for all businesses to move to contactless payments, mobile ordering, and tickets for concerts, travel and transportation are all moving to mobile applications over a physical piece of paper.

Perceived Utility of Instruction: Learners may find it difficult to adapt to complete transactions with their phone over having a physical card, as human nature typically does not like change. With the shift in society moving towards mainly contactless payments, learners will have the opportunity to see the benefits in taking the training once Apple Wallet is set up properly. The training will cover all benefits to using the Apple Wallet and it will describe how safe and secure it is to store financial information into the Apple Wallet. Most people assume inputting secure information into a phone makes them more vulnerable to cyber security attacks and hacking, but the learner will be able to understand how it is virtually impossible while using the Apple Wallet.

Perceptions of Accountability: The two main accountability factors for the learners are the security of financial information and the increase in contactless purchasing transactions. _Some learners may be apprehensive about using the Apple Wallet because they might think that it is an unsafe way of keeping personal information. With the Apple Wallet, it is more secure and provides multiple layers of

privacy and protection for their customer."With Apple Pay, Apple and merchants don't see or store any of your private information. Instead, users take a photo of their credit card and add it to their phone's Passbook where it is assigned a unique device account number, encrypted, and stored in the phone's Secure Element chip. When it's time to make a purchase, the device account number and a dynamic security code are used to complete the transaction. Apple will never know what you purchased…" (Newcomb 2014). Other online payment options such as PayPal and Venmo are less secure as these store your personal information such as card information, addresses, and they keep record of what you have purchased and when it was purchased, as well as from what store. PayPal gives this information to Google to send targeted ads to entice the learner to buy from the same places over and over again.

Even before the pandemic contactless payments were starting to become the trend since it was convenient, the pandemic further created this need because of the unsafe conditions for many people to be able to carry out a normal every day. "On a macro-level, the demand for alternative payment options — including contactless payments, mobile wallets, and the ability to pay with points or other digital currencies — has been giving way to the decline of cash, which was a visible trend even before the pandemic. This speaks largely to a generational shift. In a recent study, Pew Research Center observed that nearly a third of young adults said that, on average, they never make cash purchases during the week" (Covello 2021).

Instructional Context: The setting of the instruction would be virtually taught through Articulate Rise, so the learner would need internet access, an iPhone, headphones, and possibly a computer to watch the instruction on or they would be able

to watch it on their phone as well. There will be a short 5-10-minute video on how to

upload a card to Apple Wallet, with screenshots as well. There will be closed captioning

for accessibility for the video portion of the training. The instructions will be an

introduction to the course, then the video to follow, and then screenshots so that

learners will be able to have the choice of viewing the training all at once, or be able to

select and stop.

      Transfer Context: After completing the training, the learners will be able to

utilize the information they've obtained by immediately being able to set up their Apple

Wallet. All iPhones come with the Apple Wallet feature already built-in so there is no

need to obtain any additional tools. If learners need additional support after setting up

their Apple Wallet, we will list contact information at the end of the training for our

company as well as provide additional resources like how to get in contact with Apple

Support. Our training will only be available in English but Apple Support agents can

communicate in multiple languages.

Task Analysis

      After taking the training, learners will be expected to set up Apple Pay and be

able to upload a credit card into the Apple Wallet. The learner should be able to

achieve this by following the video and step-by-step instructions provided in the training

course. Apple Cash is the simple and secure way to purchase using your iPhone, Apple

Watch, and iPad. Apple Cash makes it easy to complete purchases with Apple Pay and

send and receive money right in the Messages app. Messages on the iPhone refer to

where you would view text messages from friends and family, as well as important

information like what you can receive from Apple Pay. You can view your Apple Cash

balance (the amount of money you have readily available on your Apple Cash Card) on your Apple Cash card in the Wallet app or Settings > Wallet and Apple Pay. Apple Cash is the simple and secure way to spend money with your iPhone, Apple Watch, and iPad. Easily make purchases with Apple Pay and send and receive money right in Messages. You can also set up Apple Cash for family members under 18 years old, so you can safely send them money they can spend with their own Apple Cash card.

Topic Analysis

1. Apple Wallet

    a. Topic: The app that stores all cards and tickets

        i. Securely stores all debit and credit cards in one place, that encrypts any transaction. "Apple Pay is safer than using a physical credit, debit, or prepaid card. Face ID, Touch ID, or your passcode are required for purchases on your iPhone, Apple Watch, Mac, or iPad. Your card number and identity aren't shared with merchants, and your actual card numbers aren't stored on your device or Apple servers" (Apple, 2022).

2. Apple Pay

    a. Topic: Contactless payment

        i. Sub-topic: You can skip the lengthy checkout forms

            1. You can make payments without having to pull out a physical card. You can also have event tickets, debit, and credit cards all in one safe place.

        ii. Sub-topic: Pay with just a touch or a glance

1. Apple Pay works anywhere that accepts contactless payments that accept Apple Pay. "Apple Pay is accepted at over 85 percent of retailers in the U.S., so you can likely use it wherever and however you want. If you're not sure, just ask. Apple Pay works anywhere that takes contactless payments — from vending machines and grocery stores to taxis and subway stations" (Apple, 2022).

3. Apple Cash

   a. Send money securely

      i. You can send money securely to friends and family while using Zelle, and PayPal is similar in function; PayPal and Zelle still keep track of what card you sent money with and to who. "Apple Cash is the simple and secure way to spend money with your iPhone, Apple Watch, and iPad. Easily make purchases with Apple Pay and send and receive money right in Messages. You can view your Apple Cash balance on your Apple Cash card in the Wallet app or Settings > Wallet and Apple Pay. You can also set up Apple Cash for family members under 18 years old, so you can safely send them money they can spend with their own Apple Cash card" (Apple, 2022).
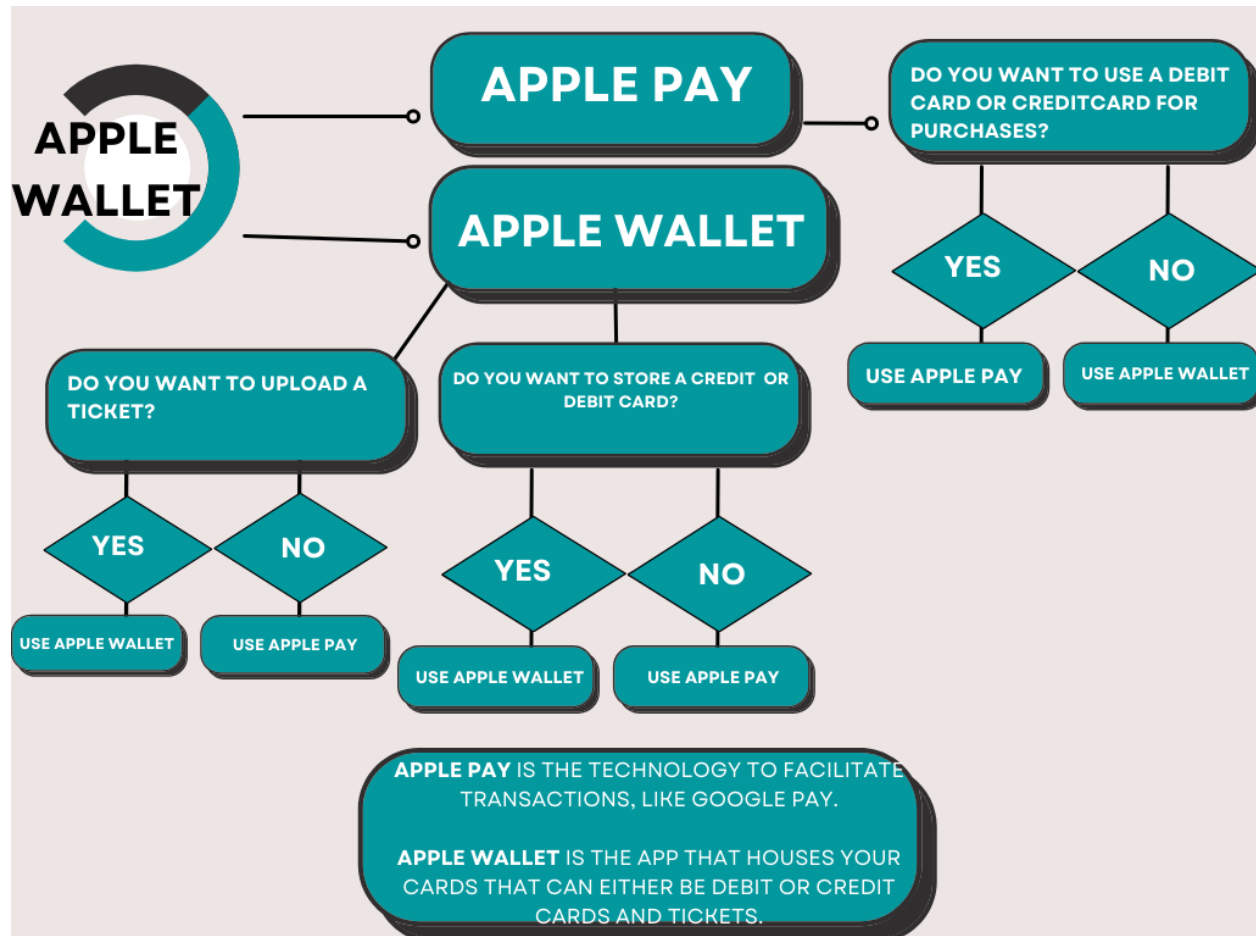
   b. Use like a debit card

      i. Apple Cash will be familiar to someone after the first few uses as it is just like using a debit card to send money to friends and family.

With Apple Cash, you can send payment over a text message using iPhones, and it is secure and safe to be able to send money to children as well. "Apple Cash works a lot like a debit card. Make secure, contactless purchases — both in stores and online. Send and receive money with just a text. Share funds with your kids on their own Apple Cash card. No matter how you use Apple Cash, you get simplicity and safety you can put money on" (Apple, 2022).

Apple Wallet Consumer Training:

Alonzo_Reilly_EME620_Apple_Wallet_Training_Rise_Course

Topic Analysis:

APPLE PAY

APPLE WALLET

DO YOU WANT TO USE A DEBIT CARD OR CREDITCARD FOR PURCHASES?

YES   NO

USE APPLE PAY   USE APPLE WALLET

DO YOU WANT TO UPLOAD A TICKET?

DO YOU WANT TO STORE A CREDIT OR DEBIT CARD?

YES   NO

USE APPLE WALLET   USE APPLE PAY

YES   NO

USE APPLE WALLET   USE APPLE PAY

APPLE PAY IS THE TECHNOLOGY TO FACILITATE TRANSACTIONS, LIKE GOOGLE PAY.

APPLE WALLET IS THE APP THAT HOUSES YOUR CARDS THAT CAN EITHER BE DEBIT OR CREDIT CARDS AND TICKETS.

[Flow Chart Link](#)

Instructional Objectives

- The learners will explain the benefit of utilizing the Apple Wallet app
- The learners will demonstrate where the Apple Wallet app is located on the iPhone and Apple Watch (if the learner has a watch, this section will be optional)
- The learners will explain the difference between Apple Cash and Apple Pay
- The learners will identify how to set up a credit card through the Apple Wallet app by observing a video demonstration

- The learners will locate where and who to contact if they run into any trouble setting up their Apple Wallet

Instructional Sequencing

In regards to instructional sequencing, we have chosen the Learning-related

Sequencing strategy and we will be focusing on the Familiarity, Difficulty, Interest, and

Development phenomena. Familiarity was selected because, for some who have used

an iPhone, the functions of signing in with their Apple ID and adding a card will be very

familiar to them before moving into more difficult concepts such as being able to add

your card from the app of the bank or card issuer. We chose difficulty because some

aspects of uploading a card onto the Wallet may be easy or difficult depending on the

person and use of iPhones. Interest was chosen because if the person has chosen to

take this training, they have already shown interest in the topic of becoming more in

tune with contactless payment and are interested in setting up their iPhones to use this

feature. Development is the final phenomenon chosen because to use an iPhone you

have to have developed basic fine and gross motor skills to use the iPhone which

means they will be developmentally capable to take the training as the training will be as

easy to work like an iPhone.

Objective Strategies:

1. The learners will explain the benefit of utilizing the Apple Wallet app
   a. Initial Presentation: While reading the training lesson presented through the e-learning module, learners are encouraged to take notes.
   b. Generative Strategy: After taking notes, learners will explain using their own words the benefits of utilizing the Apple Wallet app and will become more conversational around the topic

2. The learners will demonstrate where the Apple Wallet app is located on the iPhone and Apple Watch (if the learner has a watch, this section will be optional)
   a. Initial Presentation: While reading the training lesson presented through the e-learning module, learners are encouraged to take notes or use their iPhones to follow along and identify where to access the Wallet app either through an iPhone or an Apple Watch, if applicable
   b. Generative Strategy: After taking notes or using an iPhone to follow along, learners will demonstrate how to locate the Apple Wallet app and the steps to accessing it

3. The learners will explain the difference between Apple Cash and Apple Pay
   a. Initial Presentation: While reading the training lesson presented through the e-learning module, learners are encouraged to take notes regarding the differences between Apple Pay and Apple Cash
   b. Generative Strategy: After taking notes, learners will explain the differences between Apple Pay and Apple Cash as well as where each would be utilized in real life by providing examples to back up their answers.

4. The learners will identify how to set up a credit card through the Apple Wallet app by observing a video demonstration
   a. Initial Presentation: While watching the video demonstration provided in the e-learning module, learners are encouraged to take notes or use their iPhone to follow along with the information presented on how to set up a credit card through the Apple Wallet app
   b. Generative Strategy: After either taking notes or following along with the presented video, learners will be able to duplicate the steps and successfully set up a credit card through the Apple Wallet app

5. The learners will locate where and who to contact if they run into any trouble setting up their Apple Wallet
   a. Initial Presentation: After finishing the e-learning module about the Apple Wallet, learners are encouraged to take note about the contact information presented that will state where and who to contact if they cannot set up their Apple Wallet successfully.
   b. Generative Strategy: After completing the e-learning module, learners will be able to locate the Apple Support website and will be able to access their live chat support section to troubleshoot their Apple Wallet set up problems, if applicable.

Video: https://www.youtube.com/watch?v=uDQKTPuC0oA

Citations

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Notes: