

# **Vlad Ciocan**

Product Manager

# Agenda

## About me

A few things about me and what I do.

## Projects - Case studies

- Adding New Payment Options for OnBuy Sellers

## How to contact me

Want to know more about my work or future collaboration? **Get in touch.**

## ABOUT ME

**Hi, I'm Vlad,**

a **Product Manager** who profoundly understands the business and the customer to identify the right opportunities to produce value.

- I share a passion for technology and innovation.
- I have held roles in agencies, start-ups, and global brands and have worked with companies such as BAT, PepsiCo, Wrigley, Mercedes Benz, BMW, Bayer, Unilever, ProSiebenSat.1, Johnson & Johnson, Austrian Airlines, ING, and Volksbank.
- I've got 9+ Years of Professional Product Management and Digital Marketing Experience and 16+ years of total work experience.
- I also do Marketing, Video Editing and Playing Football as a hobby.



## Introduction

During my time as a Product Manager at OnBuy – the UK's most trusted marketplace, I led key product initiatives that supported the platform's growth and enhanced seller and buyer experiences.

- OnBuy is a British-born marketplace on a mission to change online retail for the better.
- 35m products | 7m customers | 6k product categories.
- OnBuy has raised a total of £44.3M in funding over five rounds.
- 2022 - The 11th fastest-growing tech company in the UK.
- 2023- Financial Times - Europe's fastest-growing e-commerce company in their prestigious FT 1000 list.

[Here you can view my \*\*whole experience\*\*.](#)



## **Adding New Payment Options for OnBuy Sellers**

Project Case Study

2022-2023



## Project Overview

OnBuy → to become Merchant of Record

When I joined OnBuy in March 2022, the company's main objective was to become MOR - Merchant of Record.

These changes require replacing PayPal As an Exclusive Payment Partner for customers and sellers. At that time, all the money and processes were managed by PayPal.

OnBuy wanted total control of the funds and processes, so the new partnership with Nuvei will draw on more than 580 alternative customer payment methods and 100% capital control.

→ The first project to follow that process was **adding alternative options to pay the sellers.**



Exclusive Payment Option for  
Customers and Sellers



580 alternative payment methods for Customers  
Three alternative payment options for Sellers

## Project Description

All sellers were connected and paid directly through PayPal. To be active on OnBuy and to sell, each seller had to have a connected PayPal account. With the MOR change, **we had to find other, more flexible options to pay the sellers.**

## My Role

Led the product strategy and vision for the new interface of adding new payment options, data validation and reporting.

I worked with the stakeholder from different departments (Finance, Sales, and Seller Service) to expand the product vision by collecting and verifying new payment options, analysing and minimising all risks, and to be able to verify and approval 98% of sellers' GMV in a maximum of 5 weeks.

I managed the product through the various stages of research, concept, strategy, prototypes, testing, launching, monitoring, and improving the project.

## Team

A multi-disciplinary team of 12 people (BI, Product Designer, Legal Team, Sales, Sellers Service, Finance, Marketing, Engineers and QA).

## Timeline

November 2022 - March 2023

## **The Challenge**

- The new payment options must cover all the sellers' needs depending on the country of origin and the type of company.
- Covering any security risk related to adding or changing payment options. OnBuy will pay approximately £100m to sellers annually through the new payment options.
- Create a clear communication to inform sellers about the benefits of the new payment options.
- Creating an easy process for sellers to add or modify their new payment options.
- Creation of a mechanism to verify and validate the new payment options of the sellers.
- Creating permanent and transparent communication for the stakeholders regarding the progress of verifying the sellers.



## **Business Goals**

What we wanted **to achieve**.

- Support all sellers to add a new payment option.
- Clarity of and control of payments.
- Options to make additional margins.
- Elimination of all risks.
- Improved Seller onboarding process.
- Post implementation, improve onboarding performance using analytics & seller's insights.

**Metrics** used to measure success.

- Verification and approval of 98% (GMV) of sellers in a maximum of 5 weeks.
- Increase seller's satisfaction score regarding payouts.

## **Product Process**

Understanding the **seller's needs**.

- Working with the BI team to collect relevant data from sellers.
  - How many active sellers.
  - How active sellers are split by country and GMV.
  - Currencies and tax implications.
- Understanding the seller's behaviour from Google Analytics and Hotjar.
- Checking with Finance regarding the tax and currencies implications.
- Verification of needs regarding payment options with the seller service department.
- Sellers interviews - we asked the seller what they want.

## Product Process

Understanding the **competition**.

- What methods does the competition use to pay a seller.
- How these methods work and how they are integrated.
- Research what sellers think about using the respective payment methods. Checking seller's reviews and comments on different web platforms and mobile.
- Analysis of vendor payment services.
  - What countries and currencies they covered.
  - What is the process.
  - What are the costs.
  - How easy is it to integrate.
  - How do they validate a payment option.

The logo for Payoneer, featuring the word "Payoneer" in a bold, italicized, black sans-serif font. A thick, orange, curved line starts above the "y" and sweeps over the "oneer" part of the word.The logo for WorldFirst, consisting of the word "WORLDFIRST" in white, uppercase, sans-serif font, centered within a solid red rectangular background.

UK Bank Account







## **Product Process**

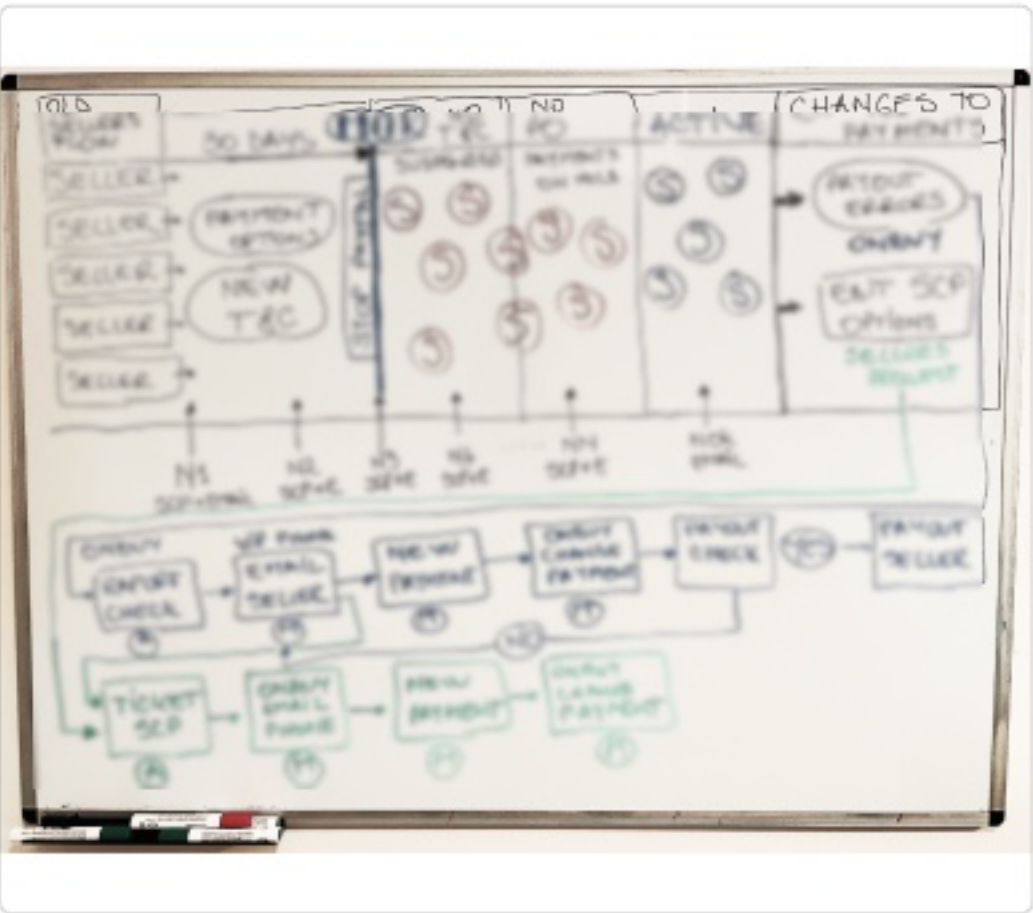
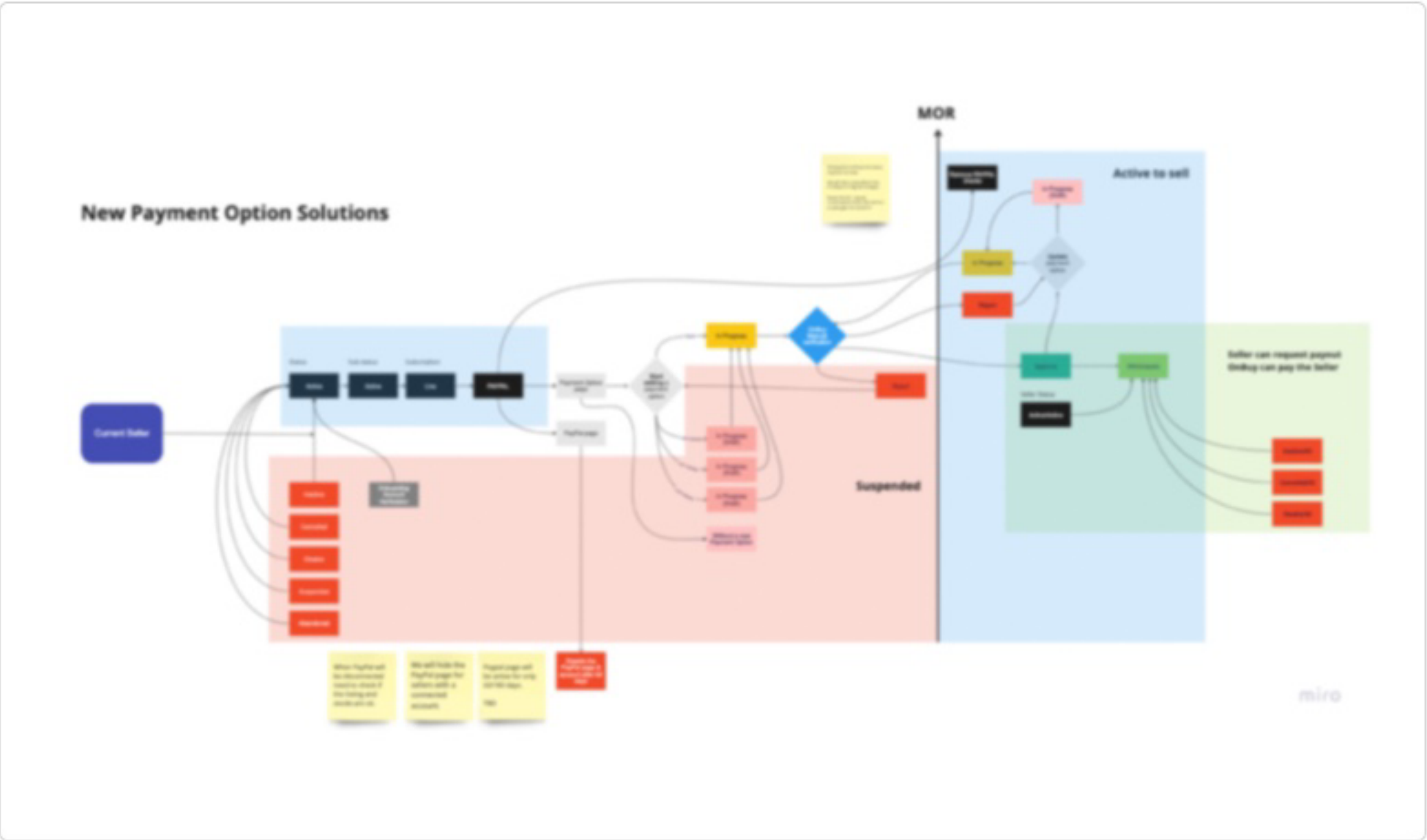
Presenting the **ideas/conclusions** to stakeholders.

- Presenting the payment options list of possibilities: strengths and weaknesses.
- Discussions around costs.
- Payment option initial workflow proposal.
- Comparison between automatic verification via API versus manual verification.
- The impact on the existing product depends on the nature of the sellers: Current Active Sellers & New Sellers.

# Product Process

## Users Flow & Customer Journey

- Creating different flows for current sellers and new sellers.
- Creating flow for manual payment options verification process.
- Introducing a method of storing sensitive data (bank statements).
- Creating a timeline visualisation of the entire flows that cover all types of sellers.



## **Product Process**

### **Low-fi prototype**

- Creating hand-drawn sketches allowed us to explore the look and feel of the app before creating higher-fidelity prototypes.
- Creating sketches also provoked discussion around the information architecture of the app.



## Product Process

### Interactive **prototypes & usability testing**

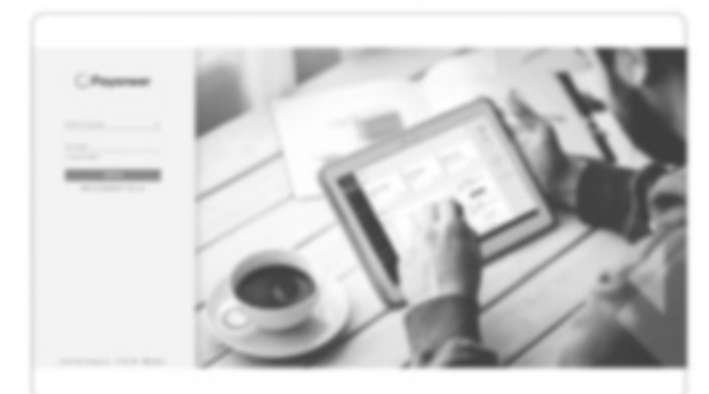
→ I created flows for current sellers that need to update a payment option.

→ I created flows for new sellers that will be onboarded with the new payment options.

→ I created a new report, and the logic around the manual verification process.

→ I tested with engineers and the internal team and explored improvement opportunities.

→ I presented the final result to our stakeholders for sign off.

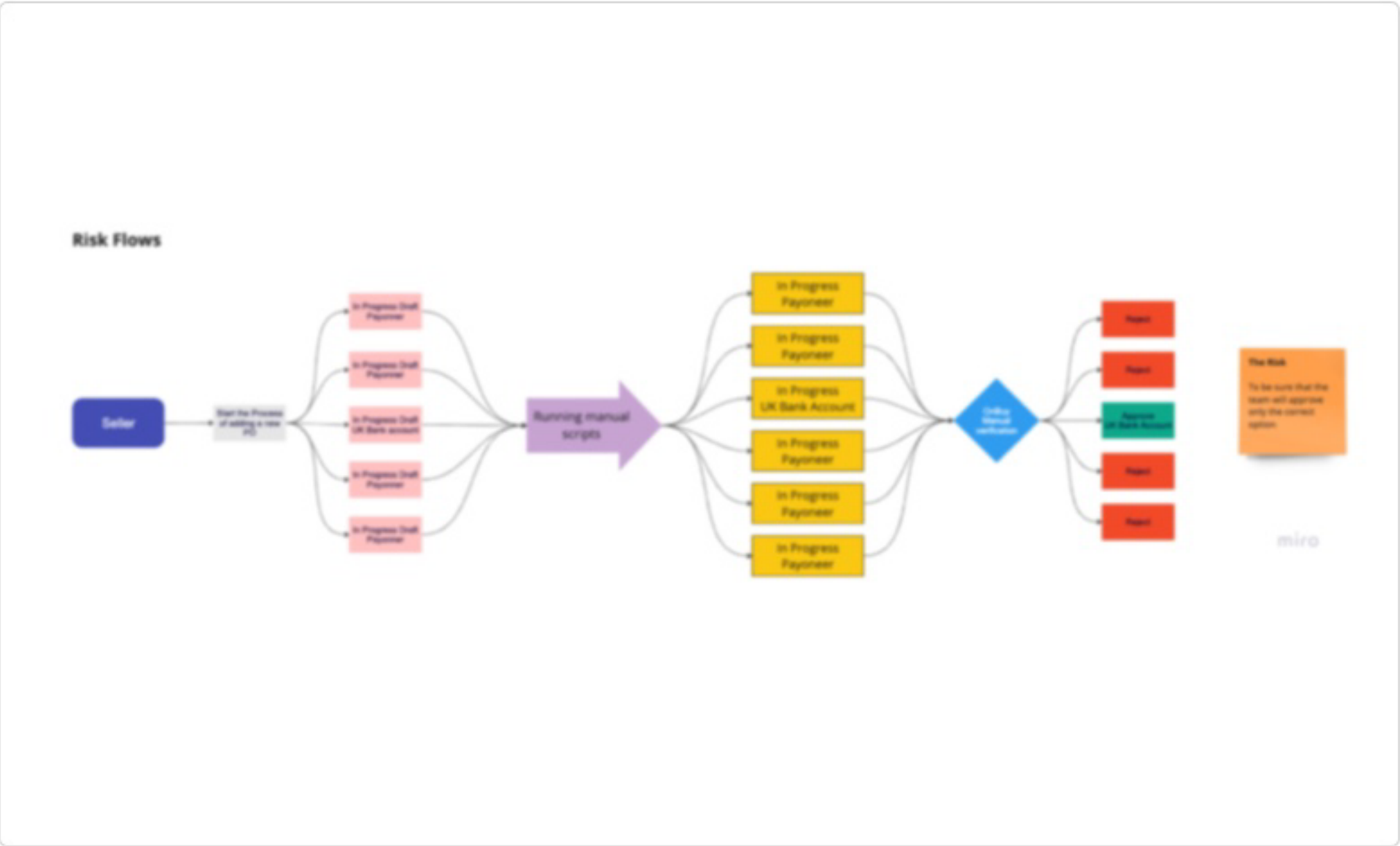




# Product Process

## Analysing the risks

- Based on the discussion with the financial team, I created risk flows.
- I explored ideas, and I tested the results with our engineers.
- I presented the final result to our stakeholders.



## **Product Process**

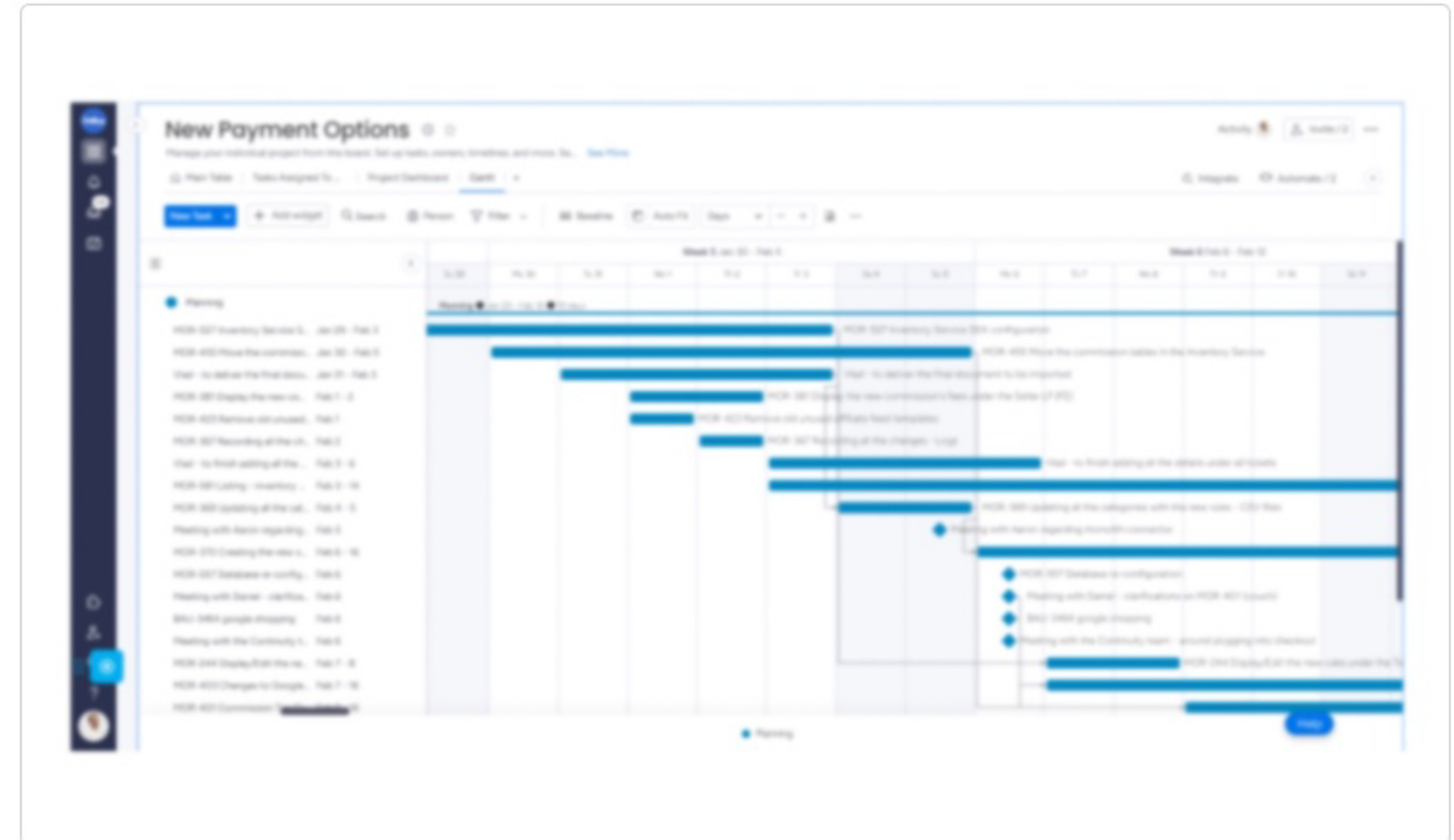
Preparing the project for **the final sign off**

- Working with the Brand & Content team to provide content for each screen, email and notification.
- Working with the UX/UI Designer team to provide a straightforward design for the entire process.
- Working with our Sales team and Brand team to create clear communication for all types of sellers.
- Creating the final presentation and presenting the final result to our stakeholders.

## Product Process

## Preparing the project for **implementation**

- Creating stories for each part of the project and ensuring that each task has clear acceptance criteria to be easy for engineering to implement and for the Q/A team to test them.
- Working with the dev teams and refining the tickets.
- Working with other teams to understand the project dependencies.
- Estimate all the project effort.
- Creating the project timeline.



## **Product Process**

Track and manage the process **until the launch**

- Support the team to deliver the project as aspected.
- Working with the BI team to arrange a new report for stakeholders when the project will be on live to see the seller's progress based on their GMV.
- Working with the BI team to arrange new trackings and events.
- Informed the stakeholders regarding the project's progress.



# Product Process

Testing the project and preparing the launch

- Creating a document of testing that cover all the flows.
- Working with the QA team and testing all the flows.
- Fixing the bugs.
- Deploying the project on the live environment available only for OnBuy IPs and testing the project with real data.
- Working along with the brand team to inform the sellers regarding new payment option.

Confluence

HomeRecentSpacesTeamsAppsTemplates

Create

Q Search

New Payment Options - Testing Document

Created by Test User

Item added, you can manage it. | View recent | All | Example recent

This document contains details about the new payment options project testing and the issues identified during the testing.

Overview

Existing Seller Testing Flow

New Seller Flow (highlight switched to the new POC)

Report - the manual process verification

New Seller Flow (highlight switched to the new POC)

Issues discovered during testing

Questions

Actions needed on Beta

Actions needed on Live

Overview

Functionality Name

Existing Seller Flow

Report - the manual process verification

New Seller Flow (highlight switched to the new POC)

Test Execution dates

19-25 January 2023

Test Requested by

Test

Test Priority

Low

SCP Beta

Log in as a seller

OnBuy - UK Online Marketplace

Report link

OnBuy - UK Online Marketplace

System to test

Windows

Chrome (32%)

Windows 10B / 107 / 108

Edge (2%)

Firefox (2%)

Macintosh

Chrome (5%)

Safari (2%)

Payment Scenarios

https://partners.onbuy.com/payment-scenarios/

Report link

Browser

Firefox

Edge

Notes

No mobile tests needed (100%)

Existing Seller Testing Flow

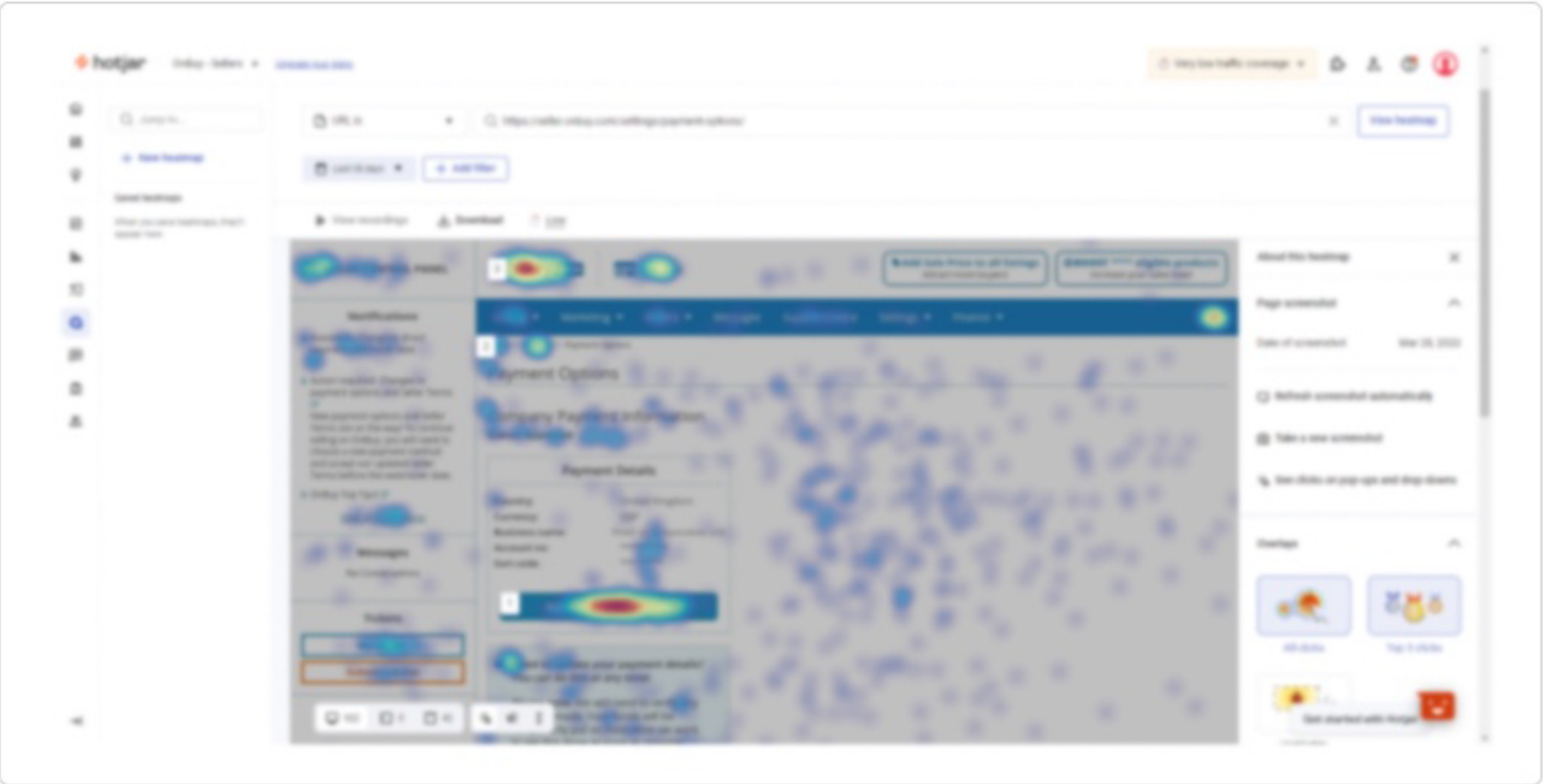
The flow for adding the new payment option and updating on new POCs from the sellers.

Action Category	Beta Link	Design Link	Website Link	Test Flow ID	Action/Steps Details	Expected Results	Details
Payment details page - seller verification	OnBuy - UK Online Marketplace	link	https://seller.onbuy.com/settings/payment	9	Click on the Seller Terms link	Open a new tab with the following link <a href="#">Seller Terms</a>	The notification box will have the "Continue" button until one payment option is successfully added.
				10	Click on the "Continue" button	The payment options page will be displayed in the same tab	
Payment details page - Seller verification	OnBuy - UK Online Marketplace	link	https://seller.onbuy.com/settings/payment	11	Click on the Seller Terms link	Open a new tab with the following link <a href="#">Seller Terms</a>	If one of the payment options is added with success, instead of the "Continue" button, we will display the text "Your details have been updated"
				12	Display the text instead of the "Continue" button	No action	
Payment Options page - adding the first payment option	OnBuy - UK Online Marketplace	link	https://seller.onbuy.com/settings/payment/options/	13	Display all the options	No action	The initial page will be displayed with the following: <ul style="list-style-type: none"><li>no option selected</li><li>inactive checkbox</li><li>inactive "Continue" button</li></ul>

# Product Process

Project launch, **monitoring and testing**

- Following the process followed by the seller and identifying possible blockages.
- Finding critical bugs and finding the way to resolve them.
- Providing support to the finance department in the manual verification process.
- Collecting feedback from the teams that check the payment options and improving the process based on the feedback received.
- Working along with the brand and sales team to inform periodically the sellers who have not added a new payment option.



## **Product Process**

### Reflections & **lessons learned**

- The team tends to complicate things where they don't have to.
- Don't waste time-solving bugs that have a minor impact on the project because that will decrease the focus, and it is possible to delay the project.
- Implement and improve the product only with what is necessary, thus saving time on implementation and QA. Focus on the result.
- Ask a lot of questions.
- Analyse the risks from the beginning and discuss them with the product team and the developers.
- Communicate as clearly as possible with all teams.



**Want to know more about my work or future collaboration?**  
**Get in touch.**

**Vlad Ciocan**

hello@vladciocan.com

+44.7377.980.650





**Thank You**