



Product Experience Research

Insights & Directions

7th March 2021

Leena Vesterinen & Heba Daghistani

RESEARCH OBJECTIVES

Identify the preferred intuitive user flow & action that makes it most likely for the user to execute the follow transactions:

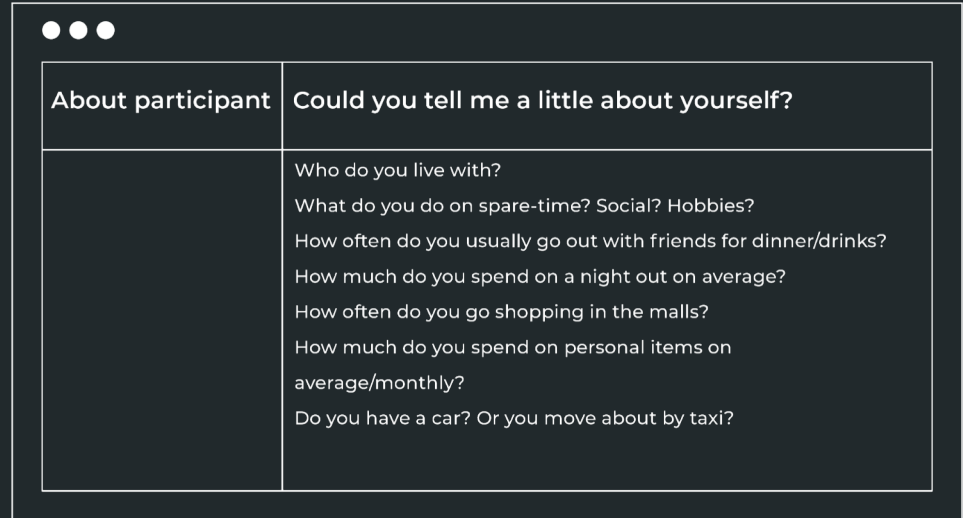
- Send money
- Request money

Identify the terminology, the user would be most familiar with:

- Collect, request or receives
- Pay or send

Part 1: Interview

1-1 Interview Participants were interviewed about their lifestyle, spending, and payment habits.



About participant	Could you tell me a little about yourself?
	<p>Who do you live with?</p> <p>What do you do on spare-time? Social? Hobbies?</p> <p>How often do you usually go out with friends for dinner/drinks?</p> <p>How much do you spend on a night out on average?</p> <p>How often do you go shopping in the malls?</p> <p>How much do you spend on personal items on average/monthly?</p> <p>Do you have a car? Or you move about by taxi?</p>

Part 2: Mental Model based Action Flow Exercise

Participants were asked to create a step by step action flow, for two key scenarios. The objective was to capture their natural flow to find an order for : Action - Amount - Contact

For paying / sending /transferring money to another person in a mobile app.

The screenshot shows a task card with a pink background. At the top left, there is a mobile phone icon with a hand pointing to the screen. Below it, the text reads: "You have gone out last night with your friend Hassan for dinner. Hassan ends up paying the bill. Now you want to give Hassan 50AED. How would you go about that in a mobile app that can do that?". Below this is the instruction: "What would be your natural steps in completing this task? Write on the post-its step by step." To the right, there is a horizontal timeline from "1st step" to "Last step" with an arrow. Below the timeline are several sticky notes with handwritten text. One sticky note says "press pay, then add amount, then add recipient name, then send". Another says "press pay, then add amount, then add recipient name, then send". A third says "press pay, then add amount, then add recipient name, then send". A fourth says "press pay, then add amount, then add recipient name, then send". A fifth says "press pay, then add amount, then add recipient name, then send".

For requesting / asking money from another person in a mobile app.

The screenshot shows a task card with a yellow background. At the top left, there is a mobile phone icon with a hand pointing to the screen. Below it, the text reads: "You have just started a new job in a new city, and you are still waiting for your first salary. You are short on money and you need to cover-up the last few days of the month to get by. So you ask your brother for 200 AED. How would you go about that in a mobile app that can do that?". Below this is the instruction: "What would be your natural steps be in completing this task?". To the right, there is a horizontal timeline from "1st step" to "Last step" with an arrow. Below the timeline are several sticky notes with handwritten text. One says "press request money, then add amount, then add recipient name, then send". Another says "press request money, then add amount, then add recipient name, then send". A third says "press request money, then add amount, then add recipient name, then send". A fourth says "press request money, then add amount, then add recipient name, then send". A fifth says "press request money, then add amount, then add recipient name, then send".

INSIGHTS SUMMARY: INTERVIEW SESSIONS

- Working professionals above 24 are always on the go therefore would rely on Apple pay for their day to day needs.
- Apple pay seems to be the go-to payment method when it comes to small quick purchases.
- Cash was only used by one student to pay for transportation when needed.
- Younger generation are much more cautious when it comes to using payment apps. They prefer to use cards instead of their phones. This could be based on:
 - They are not comfortable yet with digital transactions and want to have more control
 - They do not want to risk losing their money
 - Would follow whatever their close social circle use (friends or family)

INSIGHTS SUMMARY: TASK

- Most of the users wanted their payment app to be quick, simple, secure and easy to use. They all complained about the waiting time that comes after entering a new beneficiary
- Sending money is easy and quick, if the contact is part of their list.
- They all needed a confirmation stage for reassurance, some would screenshot and send to confirm that the payment as been done while others would rely on sms notification when the money gets deducted / received
- Asking for someone to lend them money is the challenging part. They did not want to bombard the person with a text message demanding a certain amount. They also did not want to force the sender to commit to the amount they requested via text.
- Most of the requesting journey would start after calling a family member and getting their approval to send them a request



Participants

In this section we introduce the participant profiles, behaviors and habits when it comes to their lifestyle, payment methods, and making payments.

An Martine

Air Hostess & Designer
22 years old
Lives with boyfriend
Dutch

Her hobbies are:

Yoga, tennis, walks, shopping
and travelling.

Enoch

Student / Engineer
21 years old
Lives with Family
Indian - Born in UAE

His hobbies are:

Video games & making music

Aysha

Student at DIDI
21 years old
Lives with Family
Emirati

Her hobbies are:

Crystal healing

Mohamed Waje

Software Engineer
23 years old
Alone in Dubai but visit family
in Sharjah
Indian but raised in the UAE

His hobbies are:

Photography

Shamma

Student at DIDI
21 years old
Lives with Family
Emirati

Her hobbies are:

Yoga

Pol

Software engineer
23 years old
Lives with girlfriend
Spanish

His hobbies are:

Outdoor activities

Lucile

Personal Stylist
30 years old
Lives with flatmates
French

Her hobbies are:

Discovering, art & exhibitions

Karim

Cabin crew
29 years old
Lives alone
Egyptian

His hobbies are:

Music & video games

Aya

Interior Designer
24 years old
Lives with family
Half polish / half palistenian

Her hobbies are:

Playing Violin & horse riding

Harsh

Data Scientist
28 years old
Lives with flatmates
Indian

His hobbies are:

Running, Yoga

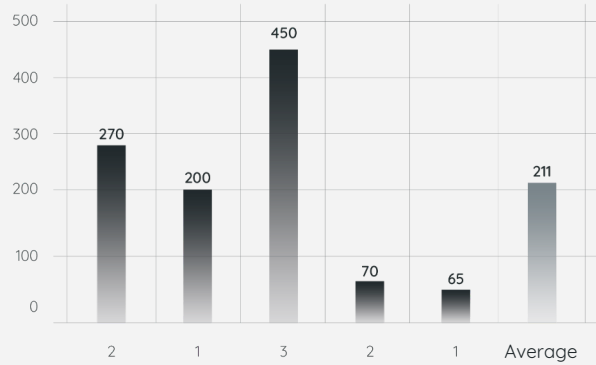
A grayscale photograph of a person in a business suit. The person's right hand is holding a dark credit card, positioned over the keyboard of a silver laptop. The left hand is also visible, typing on the keyboard. The background is blurred, focusing attention on the hands and the laptop. The overall tone is professional and business-oriented.

Part 01
Interview insights

TOTAL WEEKLY SPENDING IN AED VS NUMBER OF TIMES GOING OUT A WEEK

Segment 01
18 - 23

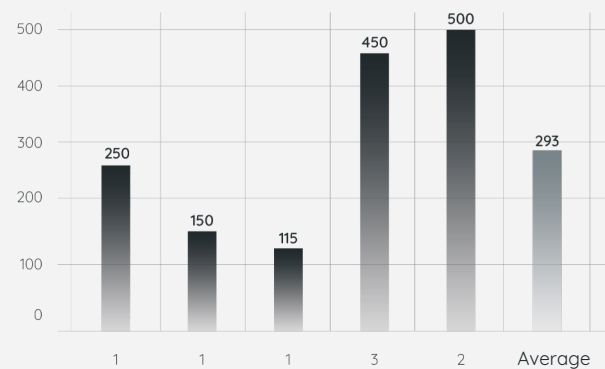
Total weekly spending AED



No of times going out

Segment 02
24 - 30

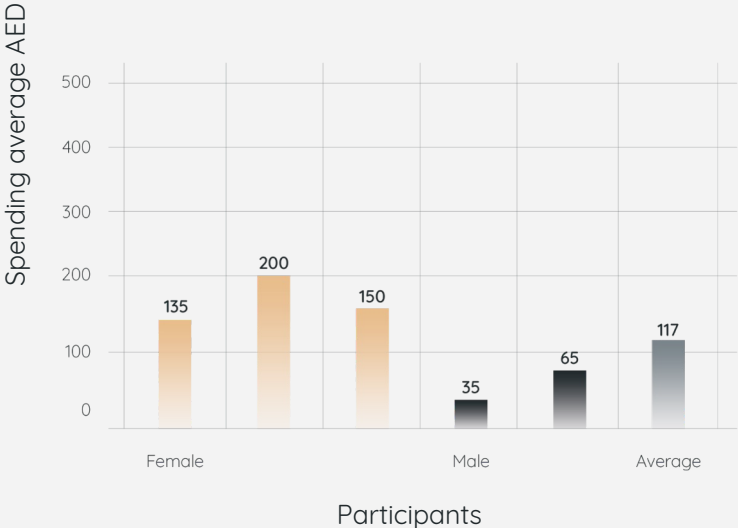
Total weekly spending AED



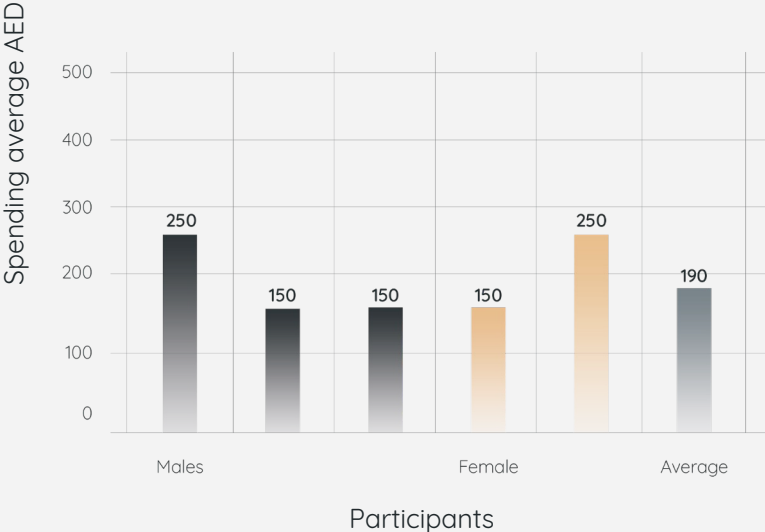
No of times going out

AVERAGE SPENDING ON A NIGHT OUT

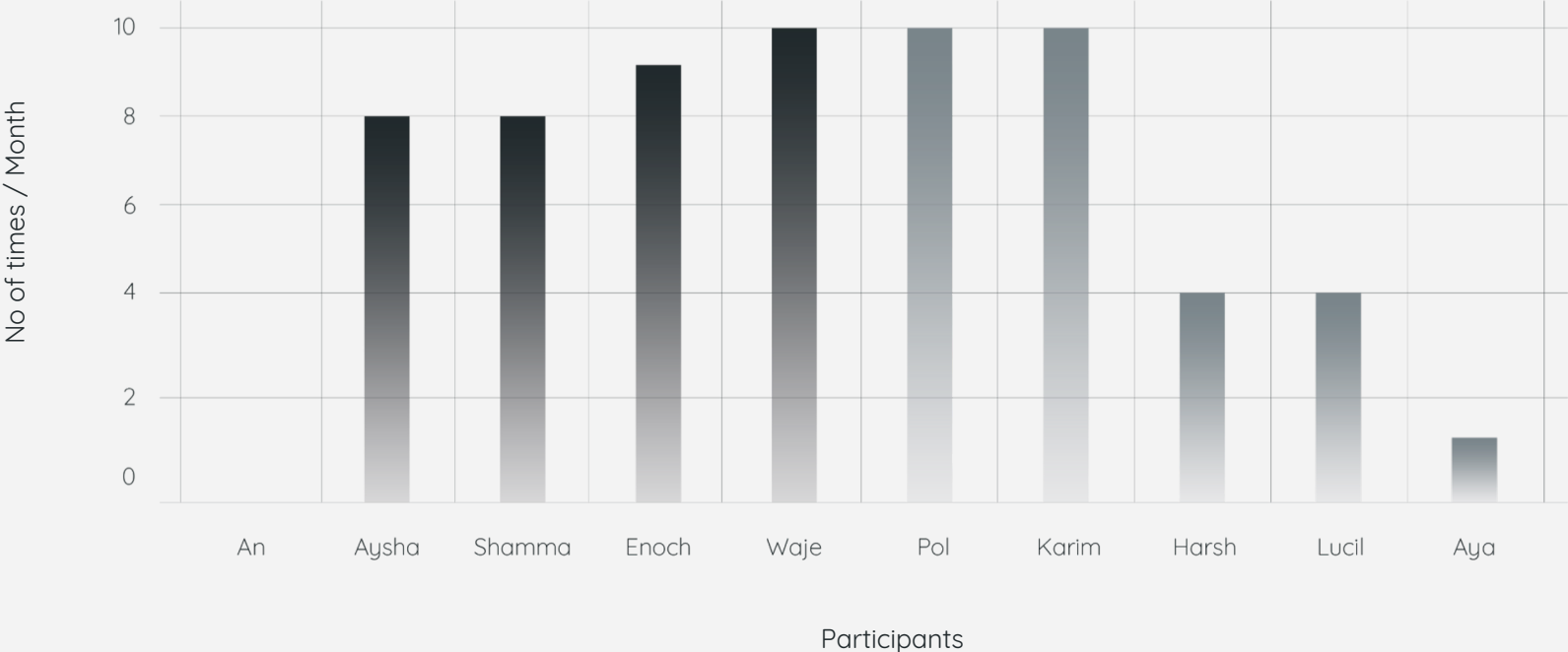
Segment 01
18 - 23



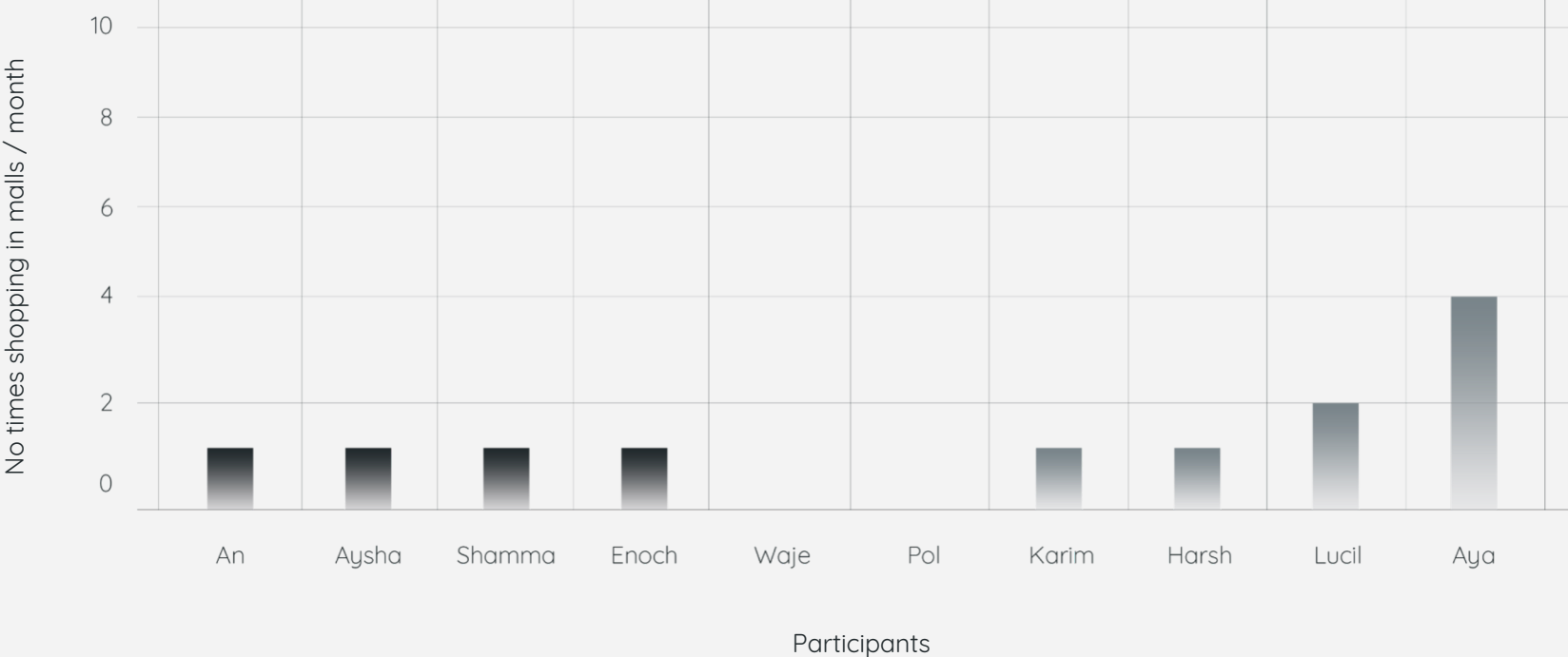
Segment 02
24 - 30



HOW MANY TIMES THEY SHOP **ONLINE** / MONTH

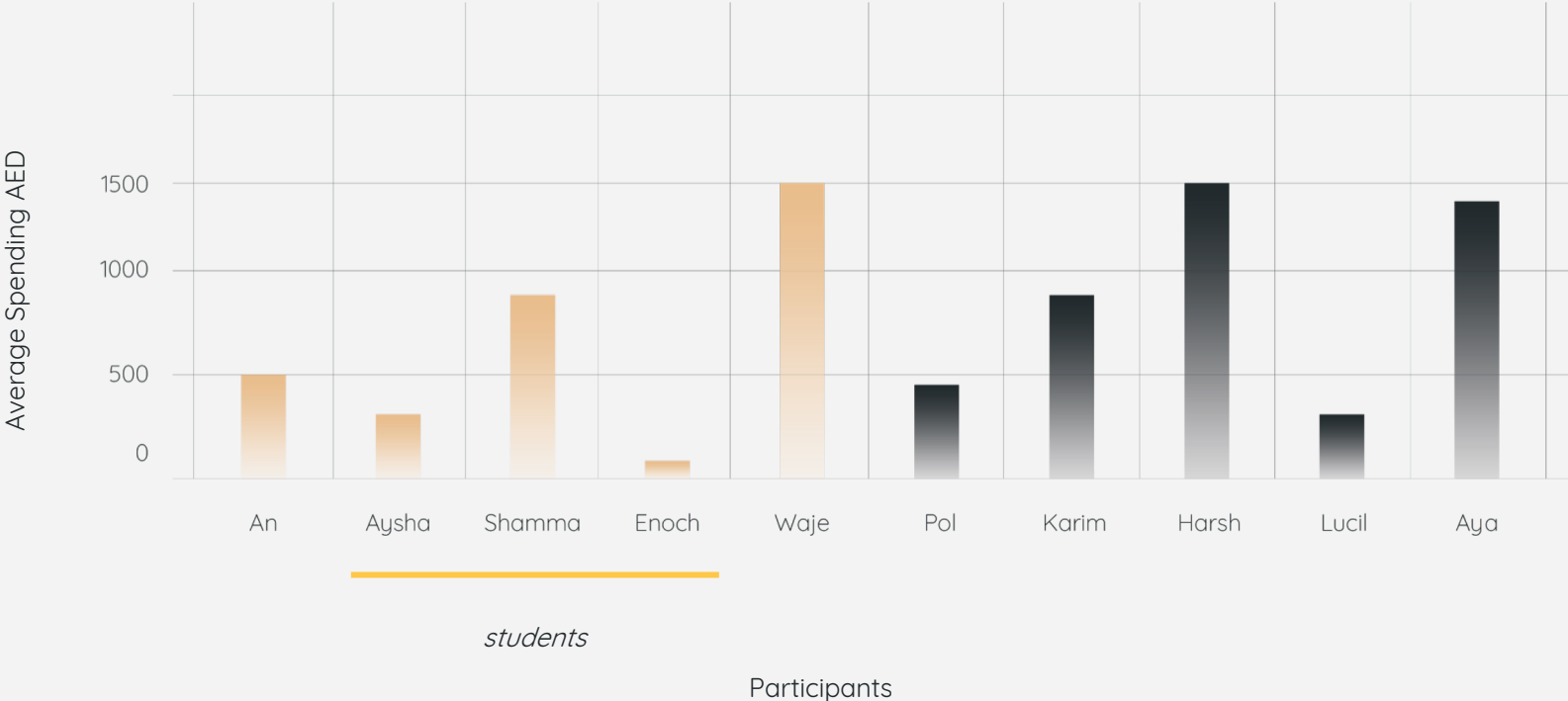


HOW MANY TIMES THEY SHOP **MALL / MONTH**



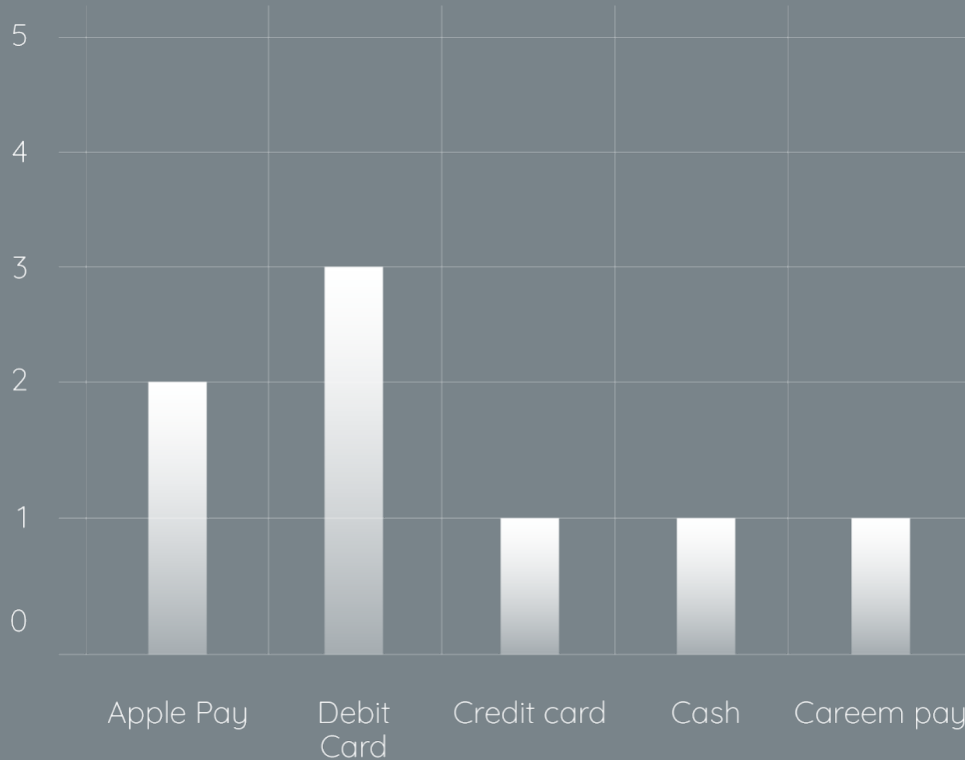
AVERAGE MONTHLY SPENDING ON PERSONAL ITEMS

Average monthly spending across all is 735 AED



Payment methods

SEGMENT 01: 18 - 23 | WHAT PAYMENT METHODS DO YOU USUALLY USE?



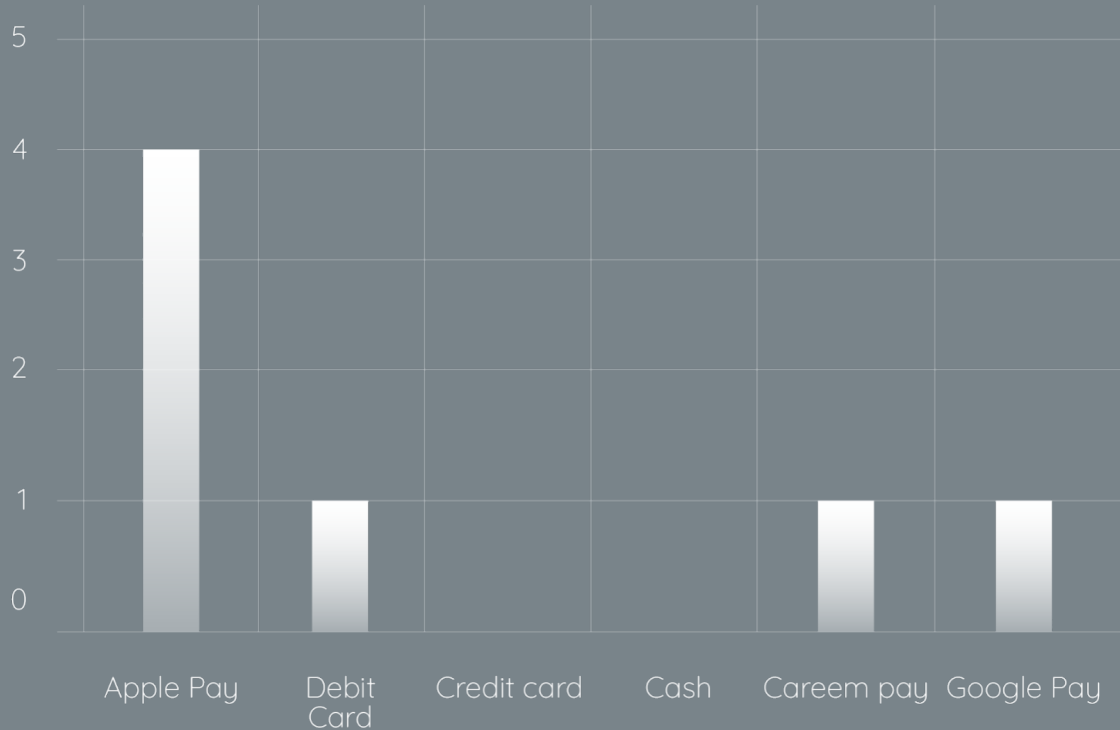
Whoever did not use Apple pay used debit or credit card.

One person uses both Apple pay and Careem pay to pay friends/colleagues.

One person stated that she would use debit card only if apple pay is not available

One person keeps cash for transportation only

SEGMENT 01: 24 - 30 | WHAT PAYMENT METHODS DO YOU USUALLY USE?



One of the users from Apple pay category uses Careem pay, but rarely.

No one from this segment carry cash. Instead rely on Apple pay or Google pay.

Debit Card was used by one participant whenever google pay was not an option. Since they work similarly (tapping)

When / where do they mostly use their preferred payment method?

Apple Pay

- On the go buying e.g Coffee
- Food in-app purchases
- Online payment whenever the option is available
- Groceries

Debit Cards

- Buying online (example: Amazon)
- Lessons and course

Credit Cards

- Personal shopping e.g clothes, shoes

Careem pay

- Social events, to split the bill

Apple Pay

- Available everywhere
- Easy and quick to use
- There is no need to constantly add card details
- Convenient
- Authenticated only the owner can tap and use it

Careem pay

- Easy to use in order to split the bill
- The option to transfer funds to bank account.

Pain points of the mentioned payment method?

Apple Pay

- Forced to use Face identification when wearing a mask
- UK users have a limit of 200 AED

Debit Card

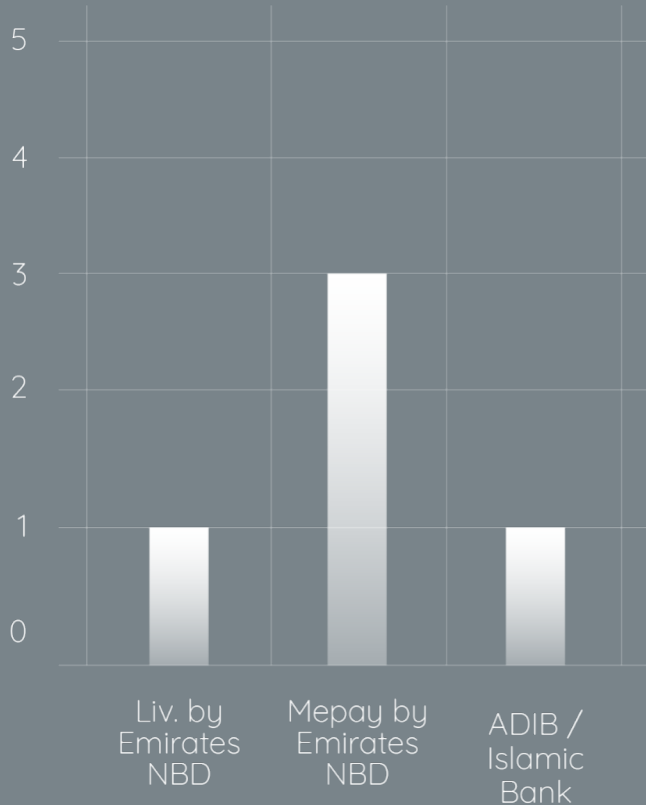
- Even though they usually have limit but the tapping feature can be used by anyone

What are the reason to NOT use Apple Pay or any other E-wallet applications?

- Too Exposed, the need for a safe finance space
- Multi-layered and complex
- Terminology too modern
- Does not offer any special feature that's different from simply tapping a card to pay.
- Payments apps are not integrated well with their bank accounts

Transfer methods

SEGMENT 02: 18 - 23 YEARS OLD | WHAT PAYMENT METHODS DO YOU USE TO PAY MONEY TO SOMEONE ELSE?

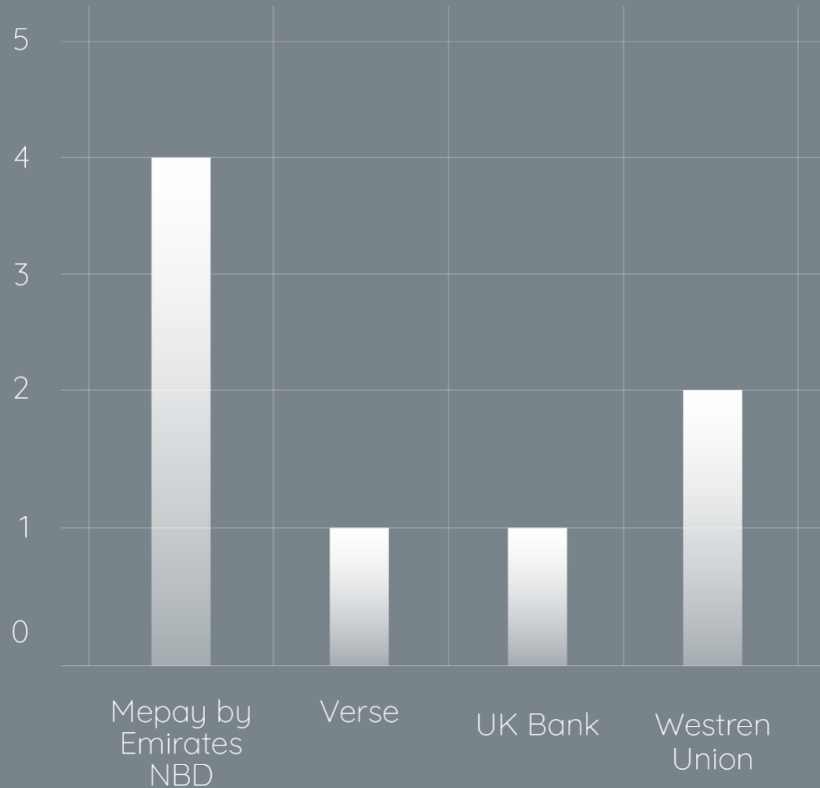


Mepay is the most common app because most of the user's social circle use the app.

Liv. was used by one student

ADIB & ISLAMIC BANK. used by the same user. Though she prefers ADIB adding beneficiary journey because Islamic bank is slightly more complex.

SEGMENT 02: 24 - 30 YEARS OLD | WHAT PAYMENT METHODS DO YOU USE TO PAY MONEY TO SOMEONE ELSE?



VERSE was used by a spanish user back when he was living ins Spain. The app gave him the ability to:

- Track expense
- Create groups to split the bill with
- Quick request feature
- List of pending requests

Westren Union was used by two users because:

- One of them deals with supplies who sometimes do not have bank accounts
- The second user stated that she prefers to use it whenever she needs to transfer internationally to avoid making mistakes and any hassles.

LIV.

By EMirates NBD

- Easy to use , especially among other Liv users
- Share a link for the receiver to get his/her payment
- No Transaction fees for local transfers
- Student discount with the card
- Select the person based on their number if they were liv bank users

MePay

By EMirates NBD

- Easy to transfer if the beneficiary already added to their contact list
- Paying bills
- Receive or transfer money from and to their accounts.
- Easily used between family members to transfer to each other when needed
- Phone number based transaction

When do they prefer to pay using their bank account?

- Receive money from friends after splitting e.g lunch
- Send money between family members
- Send money between friends
- To pay bills
- Send money from own account to another

Pain points of using bank accounts for payments

- Adding Beneficiaries is slow
- Waiting for confirmation
- Adding long Iban Numbers
- Transfer fees
- Request feature is available not available in all banks, seems only Me pay offers it.
- Mepay has an easy phone number based feature but it only works for Mepay users.
- In order to do the financing they have to use outside app. To split the bill and track who paid and who did not

Paying for a activity or education, splitting the bill or sharing a gift expenses:

01.

Based on Verbal Agreement or Whatsapp

02.

Get Beneficiary details if they do not have the person on their list.

03.

After adding the details and waiting for confirmation they enter the amount and send it.

04.

Screenshot to prove the transaction

If they were exchanging transaction between family members:

01.

Select the beneficiary name which is their existing family member

02.

Send it

Asking someone to send them back money they owe using Liv by Emirates NBD

01.

Confronting the person by either: face to face, whatsapp, social media or phone call.

02.

It can be done via selecting the mobile number or sharing a link once the link is clicked the receiver can collect the money

If they had the magic wand they would add:

- Simple & minimal design and terminology wise. Not many clicks
- Immediate help contact or feedback button at the top. Do not rely on bot or AI alone. Prefer human interaction
- Lock on the transaction
- Withdraw money from p2p or load funds with credit card and apple pay
- Enter the required details fast
- Minimize risks such as: entering the wrong details or number or hacking
- Phone number or user name based
- Proper integration between payment apps and user's banks
- Chat feature transaction, stores it and tag it if needed to remind
- Financing inside the app, an example of an indian app called Splitcoin was given but the user has to add the information manually in order to track who paid

**Thought process &
current experiences**

Example of one user's thoughts and behaviour behind each decision

Participant		Action			
An Martine	01. Open App	02. Click on name then Check options available under his name	03. Choose send	04. Add the amount and a note	05. Press pay. After sending SMS confirmation or receipt sent to his and hers numbers
	Thought: I need to pay him back and in order to do so i will use my go-to method My internal action from the start is paying back	Thought: Is Hassan on my list? Should i ask him for his beneficiary details? Perhaps when i click on his name i can choose the action	Thought: I have chosen the person i just need to press the action based on my need	Thought: I enter the exact amount that i need to send him. I will add a note that this payment was for the lunch he paid for me. To make sure he is aware that i do not own him the money anymore	Thought: I'll wait for the sms to confirm that the amount was sent and received by him. I just want to make sure i did not send it to the wrong person and that the transaction process was done successfully with no bugs

Example of one user's thoughts and behaviour behind each decision

Participant		Action			
Karim	01. Open the app and choose Hassan	02. Write amount	03. Choose my payment method	04. Choose his preferred method (CC, Bank, Wallet)	05. Complete transaction with comments (Dinner money) click send
	Thought: I need to pay him back and in order to do so i will use my go-to method I need to make sure i chose the right person	Thought: I will type in the exact amount I need to give back, unless there is default amounts I can select from.	Thought: I have a list of card registered so I will choose if I want to use apple pay or my other cards. I don't need to receive an authentication sms for small amounts	Thought: I want to make sure I am sending the money from the right account. I will send it to the app that would receive it faster	Thought: I will go ahead and write the reason behind so Hassan wont get surprised when he receives the sms with the new amount. Now i am ready to complete my transaction and press send

Example of user thoughts and behaviour behind each decision

Participant	Action			
Aysha	<p>01. I would reach out to the person over whatsapp if it is a friend. Because it is awkward to call. If it is my brother I would call him</p> <p>Thought: I know that my brother has by back and would send me. It is still awkward to randomly send him a message so i will just call him and ask him polity. To check if he can send and how much.</p>	<p>02. Ask to send the money. She would provide her bank account details</p> <p>Thought: After our call, he would just go ahead and use his app to send me the money that i have requested. A friend would take my details and send to my bank account. But I will have to wait for the bank confirmation</p>	<p>03. Would wait for a confirmation from the person that the money was sent</p> <p>Thought: It means i would get the money now if i am in a hurry and i don't have to wait for confirmations. I would wait from my friend to text me over whatsapp confirming she sent</p>	<p>04. Receive the money through a text message. At this point she takes a screenshot to verify who send it.</p> <p>Thought: A lot of times the amount transferred contain a bunch of numbers where i have to take a screenshot and ask. If i know it is my brother I would just thank him.</p>

Example of user's thoughts and behaviour behind each decision

Participant		Action			
Harsh	01. Initiate a conversation in the any generic platform	02. Once agreed , send a note of request in the mobile app	03. Harsh receives Update if the request is seen	04. Transfer happense	05. Some kind of confirmation that the sender has sent sand receiver has received
	Thought: I could probably use Whatsapp if he is available. Send him a text and ask permission if i can send him a request	Thought: Now that I have his permission i will go ahead and start the request journey. I will open the app with the intention of request in mind. I send him the request text	Thought: I want to make sure my brother received the text, saw it, opened it in order to send me the money. I don't want to follow up, call or get perceived as a nagger.	Thought: I want to know that he did actually transfer it and how long would it take. If took longer than stated i would check with application team first and then my brother.	Thought: To know when the amount get into my account without having to open the app frequently. Also for my brother to know that i have received it so he does not worry



Part 02
Mental Model Insights

Task 01: **SENDING / PAYING TO SOMEONE**

We asked the participants to explain us step by step, their natural journey, for a scenario where they were paying/sending money to another person on a mobile app.

Scenario: You have gone out last night with your friend Hassan for dinner. Hassan ends up paying the bill. Now you want to give Hassan 50 AED.

FIRST STEP

LAST STEP



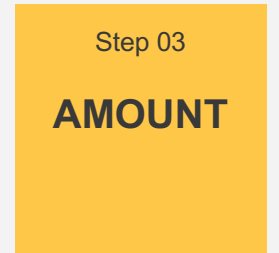
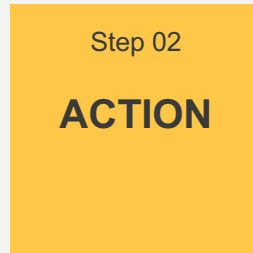
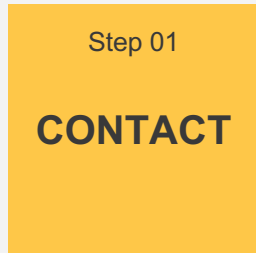
How would you go about that in a mobile app that can do that?

What would be your natural steps in completing this task? Write on the post-its step by step.

This is the result of the payment journey 'Paying to someone'

FIRST STEP

LAST STEP



Terminology Preference

Send

Was the most commonly used term, and also participant's preference.

Send is a direct to the action, and commonly used and understood.

Segment 01: SENDING / PAYING TO SOMEONE: PARTICIPANTS ANSWERS

Participant		Action			
An Martine	01. Open App	02. Click on name then Check options available under his name	03. Choose send	04. Add the amount and a note	05. Press pay. After sending SMS confirmation or receipt sent to his and hers numbers
Aysha	01. Open the mobile payment app	02. Select contact details of the beneficiary	03. Put the amount and add a note	04. Press send	05. Wait for a confirmation sms and for the money to be deducted. She then proceeds to call Hassan to double check he received it
Shamma	01. Ask Hassan for his details	02. Login to the mobile, add his details and wait for confirmation	03. Select send	04. Type amount	05. Screenshot the confirmation page and share it with him. Also would wait for him to confirm once he received the amount
Enoch	01. Open app	02. Select sent	03. Select Hassan as a contact	04. Put the amount	05. Confirmation that Hassan received it
Waje	01. Select sent	02. Select name	03. Select amount and the source from which card the money will get deducted	04. Confirm transaction	05. Receive confirmation that the money was sent to Hassan.

Segment 02: SENDING / PAYING TO SOMEONE: PARTICIPANTS ANSWERS

Participant		Action					
Pol	01. Open App	02. Click on pay	03. Input amount	04. Select a contact from my contacts list	05. Send money	06. Subtle UX Confirmation	
Karim	01. Open the app and choose Hassan	02. Write amount	03. Choose my payment method	04. Choose his preferred method (CC, Bank, Wallet)	05. Complete transaction with comments (Dinner money) click send	06. Get confirmation that money was transferred	
Harsh	01. Search person by contact	02. Select send	03. Add the amount & Send the money	04. Confirmation that Hassan received it			
Lucil	01. Open bank app	02. Click on Transfer, Create new transfer	03. Select recipient Hassan	04. Add amount	05. Complete transfer	06. Press send	07. Take a screenshot and send it Hassan over whatsapp
Aya	01. Add person name	02. Add the amount Write reason or message	03. Select action: pay	04. Click send	05. Confirmation that payment was sent		

Takeaways on sending or paying someone money:

The first step common step is check if Hassan was on their immediate list or not. If he was not the participants had two options in mind: Add his beneficiary details and wait for confirmation.

02.

They all needed a clear confirmation method where they know that Hassan received his money and where Hassan knows that the participant has sent the amount.

03.

The easier it is to send money immediately, without waiting time for transaction processing and confirmation.

TASK 02: ASKING SOMEONE FOR MONEY

We asked the participants to explain us step by step, their natural journey, for a scenario where they were requesting money from another person on a mobile app.

Scenario: You have just started a new job in a new city, and you are still waiting for your first salary. You are short on money and you need to cover-up the last few days of the month to get by, So you ask your brother for 200 AED.

FIRST STEP

LAST
STEP



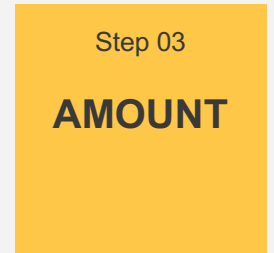
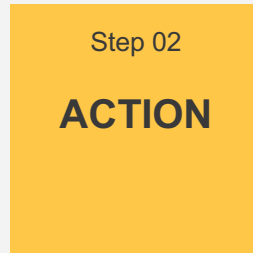
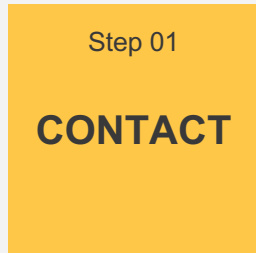
How would you go about that in a mobile app that can do that?

What would be your natural steps be in completing this task?

This is the result of their requesting journey 'I would need 200AED'

FIRST STEP

LAST STEP



Terminology Preference

Request

Was commonly used as the main term for request action.

Because it is direct and straight to the point.

Request term was natural, and preferred by the participants.

SEGMENT 01: REQUESTING MONEY

Participant	Action				
An Martine	01. Go to contact screen	02. Select the person to send a message "hey brother, can you send XX amount"	03. In the text message you have already asked for the amount	04. Through the text brother clicks and send over. She also has access to check if the transaction is pending or not.	05. Press pay. After sending SMS confirmation or receipt sent to his and hers numbers
Aysha	01. Talk to my brother about it first & explain my situation	02. Open app, find contact details, select contact	03. Add amount	04. Select option to request, request is sent	05. Receive the money through the app with a notification of receiving the funds
Shamma	01. Call my brother and inform him that i need 200 dhs	02. Log into payment app, find brother name in the contact list	03. Select option to request	04. Then add amount, and action request. Brother receives the request	05. Both parties would receive the notification that the transfer has been completed (outside & inside the app)
Enoch	01. Message his brother over whatsapp	02. Goes to the mobile payment app and select an option to request	03. Select the person name	04. Put the amount, and send the request to the contact ,need to verify that he accepts the request	05. Confirmation when his brother sends and when Enoch receives.
Waje	01. Call him	02. First select option to request	03. Select name of the contact	04. Select amount & card source - Confirm the request	05. The app provides him a confirmation that request is sent

SEGMENT 02: REQUESTING MONEY

Participant		Action				
PoI	01. Open App	02. Click on request button	03. Input amount	04. Select a contact from my contacts list	05. request money	06. Subtle UX Confirmation
Karim	01. Select option to request, & then select the contact	02. Write a brief reason and the amount requested	03. Choose preferred method of transfer	04. Brother would either approve or deny but he has to send a comment of why no.	05. If brother approves it is an instant payment	06. Receipt with estimate transfer completion
Harsh	01. Initiate a conversation in the any generic platform	02. Select contact & select to make a request	03. Add the amount & then press request	04. Harsh receives Update if the request is seen & when Transfer happens	05. Some kind of confirmation that the sender has sent sand receiver has received	
Lucil	01. Call him to ask him if he can	02. Select request money	03. Select her brother's account	04. Add the amount that she wants	05. Get confirmation & received the money	06. Thank him
Aya	01. Add person name	02. Select request (or remind if needed)	03. Select amount	04. Write reason or message	05. Click send	

Takeaways on requesting someone money:

Actual action process happens outside the app, communicating the need for the money and waiting for the person to accept. From this point onwards it is either the participants who initiate the request or the brother would open the app after the call and send the amount.

02.

Time needed for the money to reach their account, ability to track the process and status.

A black and white photograph of a woman with extensive tattoos on her arms and torso. She is wearing a patterned crop top and matching patterned pants. She is captured in a dynamic, mid-air pose, running or jumping towards the right. She is holding two large, dark shopping bags, one in each hand. The background is a wall covered in large, abstract graffiti pieces in various shades of gray and black. The lighting is dramatic, creating strong highlights and deep shadows. The overall mood is energetic and urban.

Persona

PERSONA 01 SUMMARY

Gender:

Either male or female

Average weekly spending:

200 AED

Going out with friends / week:

2 Times



A young professional or a student in their last year of studies. They are slightly on the extrovert side, love the outdoor and to hangout with a small group of friends.

Because they are young professionals, they do not get paid high; therefore, they are conscious of their expenses. They use Balance to get their monthly incomings, and outgoings -, track down their expenses and their group outings. They use the app to split bills or gifts and to request money when needed. They send each others rewards over the application as a form of gratitude if their friend paid their bill and kindly refused for the persona to pay him back (below 50 AED).

If they are short on money, the balance application would allow them to politely reach out to their close friends or family members, request money and track it.

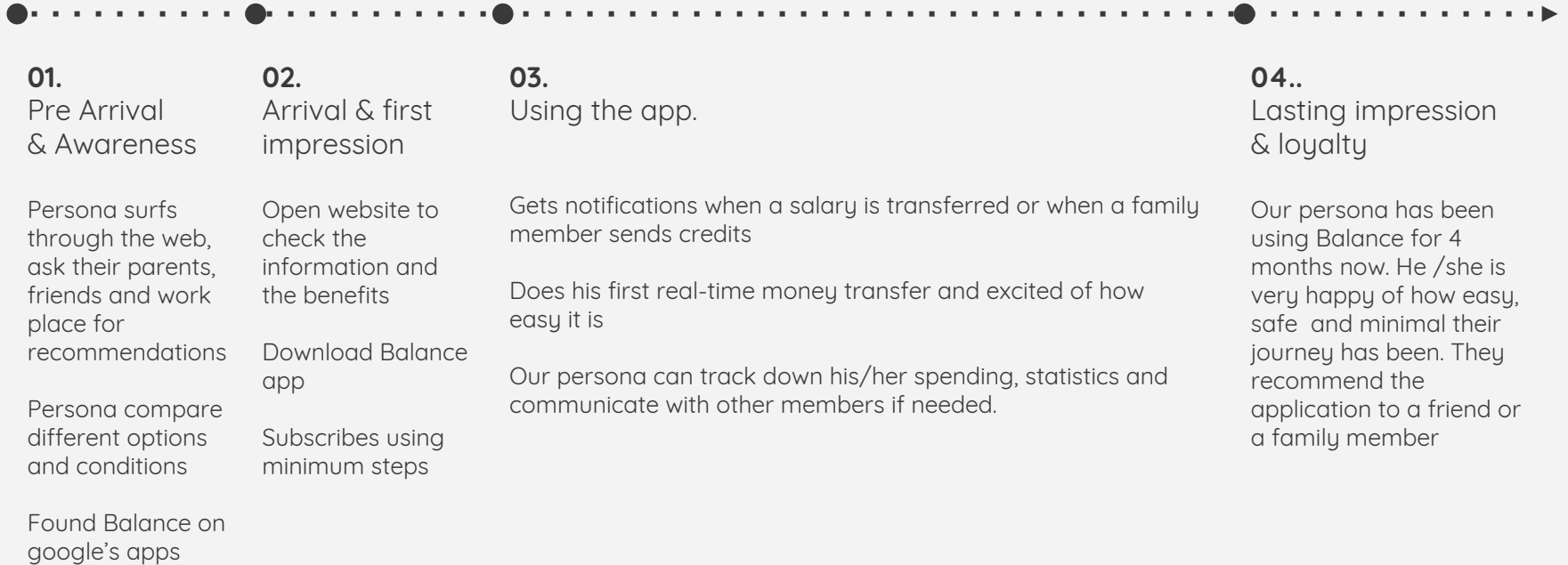
Goals

- Easy access on a go - make and track payments and spending.
- Quick payments to friends and family.
- Easily share bills or request money from family.

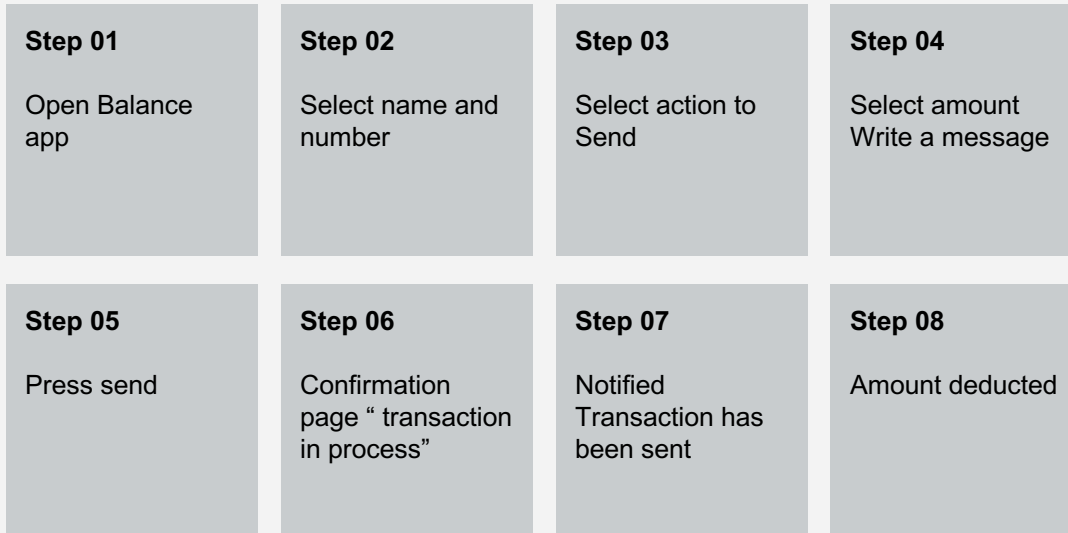
Frustrations

- Mobile banking apps are slow way to pay for new beneficiaries.
- Mobile banking apps has limited features.
- Splitting bills with friends is very manual, and need different apps and interventions to happen.

Example: Our Persona needs a banking provider that is simple, convenient and flexible.



Our Persona wants to transfer money to a friend. The friend is not a Balance app user.



Requesting money is tricky emotionally. Having access to a family group chat to kindly request money would break some of the embarrassment

Possible thoughts that may cross the Persona mind:

Did i select the right number?
Did i select the right amount?
Did my friend receive it? Was he able to access it?
Can i send him from my Balance credits without having to add him as a beneficiary?

Future thought:
Did i ever pay him back?

Our Persona wants to request money from a family member.

Step 01

Open Balance app

Step 02

Select family member

Step 03

Select request

Step 04

Enter the amount

Step 05

Press request

Step 06

Receive a confirmation

Once the transaction is sent the persona has the feature to save it in its transaction history.

Feature to add the requested money under pending transactions that the persona will need to pay back. Maybe a date is specified? In 10 days or 5 days?

Steps to think about while designing the application's & the Balance's brand experience:



- | | | | |
|---|---|--|--|
| 01.
Pre Arrival
& Awareness | 02.
Arrival & first
impression | 03.
Using the app. | 04..
Lasting impression
& loyalty |
| How are they
going to hear
about balance? | How easy and
secure the process
is? | It is easy to access it on the go? | Was it able to change
the way people interact
with their finances? |
| What would make
them consider
downloading it? | Does it use
complex or too
modern
terminology? | Can they track their payments?

Are the options clear-cut and concise
If they made a mistake, does the application provide easy
methods of communications? | Is it trustworthy? |
| | | Can several groups use the app, communicate and track their
expenses?

What is the speed financial service? | What are the forms of
verification that are
convenient yet still
secure? |
| | | Is it limited to just Balance app users? Can a non-Balance user
receive the money fast enough without the long confirmation
time? | What security features
make users feel they are
in control of their
finances? |

Where can Balance fill the gaps based on the participant's experience?

Send Money:

- Easy quick method to select the contact and send the money
- Limit waiting and confirmation time
- Least amount of steps required, straightforward and simple
- Authentication & safety

In-between

- Finance & track status of requests
- Confirmation from both ends of receiver and sender
- Communication among users & between the user & balance's help team
- What would Balance do if the user send the wrong amount? Or send it to the wrong person?
- Simple terminology
- A reward system applies for small bills, to thank whoever lend them money.

Ask for Money:

- Bringing the communication that happens outside the app into the app's journey.



THANK YOU.

7th March 2021

Leena Vesterinen & Heba Daghistani