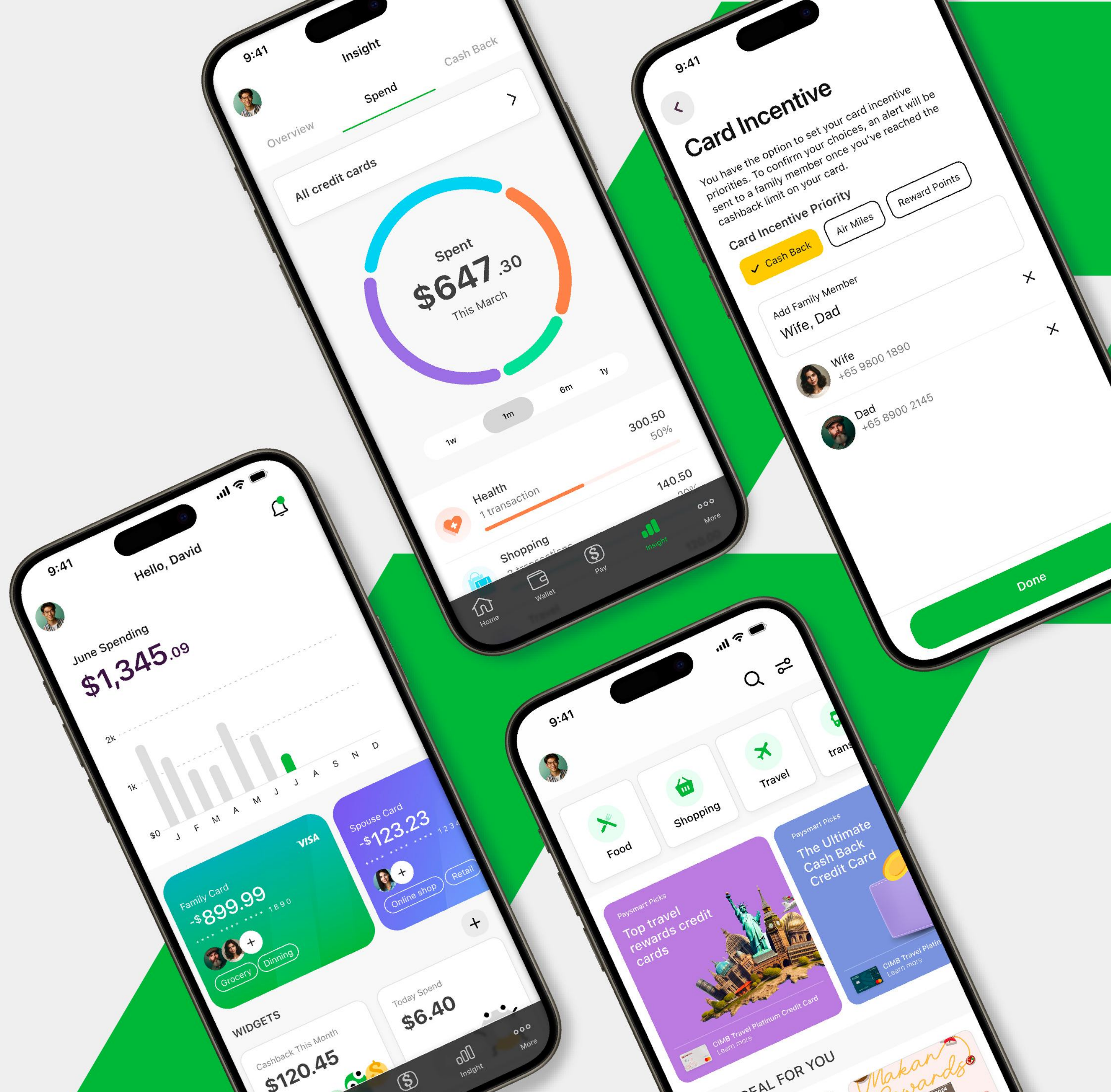




Paysmart

Unlock Your Credit Card's Full Potential



Overview

PaySmart is an advanced digital wallet app that not only consolidates all your credit cards into one convenient e-wallet but also manages your credit card incentives. It helps you track your spending progress and guides you and your family to make smarter financial decisions.

Challenge

The digital wallet market is fiercely competitive, featuring major players like Google Pay, Apple Pay, and regional favorites such as PayNow and PayLah.

Gaining user trust in this crowded space involves more than just offering a new technology; it requires building a solid reputation for reliability. Emphasizing a commitment to user needs and ensuring robust security measures are essential to encourage users to adopt and trust a digital wallet with their financial transactions."



The Goal

To create a ewallet app to guide users to manage expenses intelligently and simplifies monitoring of daliy expenses.

This app also suggests credit card tailored to user spending habits and offers special deals specifically currated for the user

pay more, save more



Agenda

01

Empathise

- User Research - User Interview
- User Research - Online Survey
- Key Insights

02

Define

- User Personas
- User Journey Map
- Problem Statement
- HMW Statement
- User Stories

03

Ideate

- MoSCoW Prioritisation
- Crazy 8's
- Sitemap

04

Prototype

- Low Fidelity Prototype
- Mid Fidelity Prototype
- Moodboard
- Style Guide

05

Test

- Usability Testing and Key Insights (mid fi)
- High-Fidelity Prototype
- Areas of Improvement
- Conclusion & Future Roadmaps

Empathise

01

- Market Research
- User Research - Online Survey
- User Research - User Interview
- Key Insights
- Problem Statement

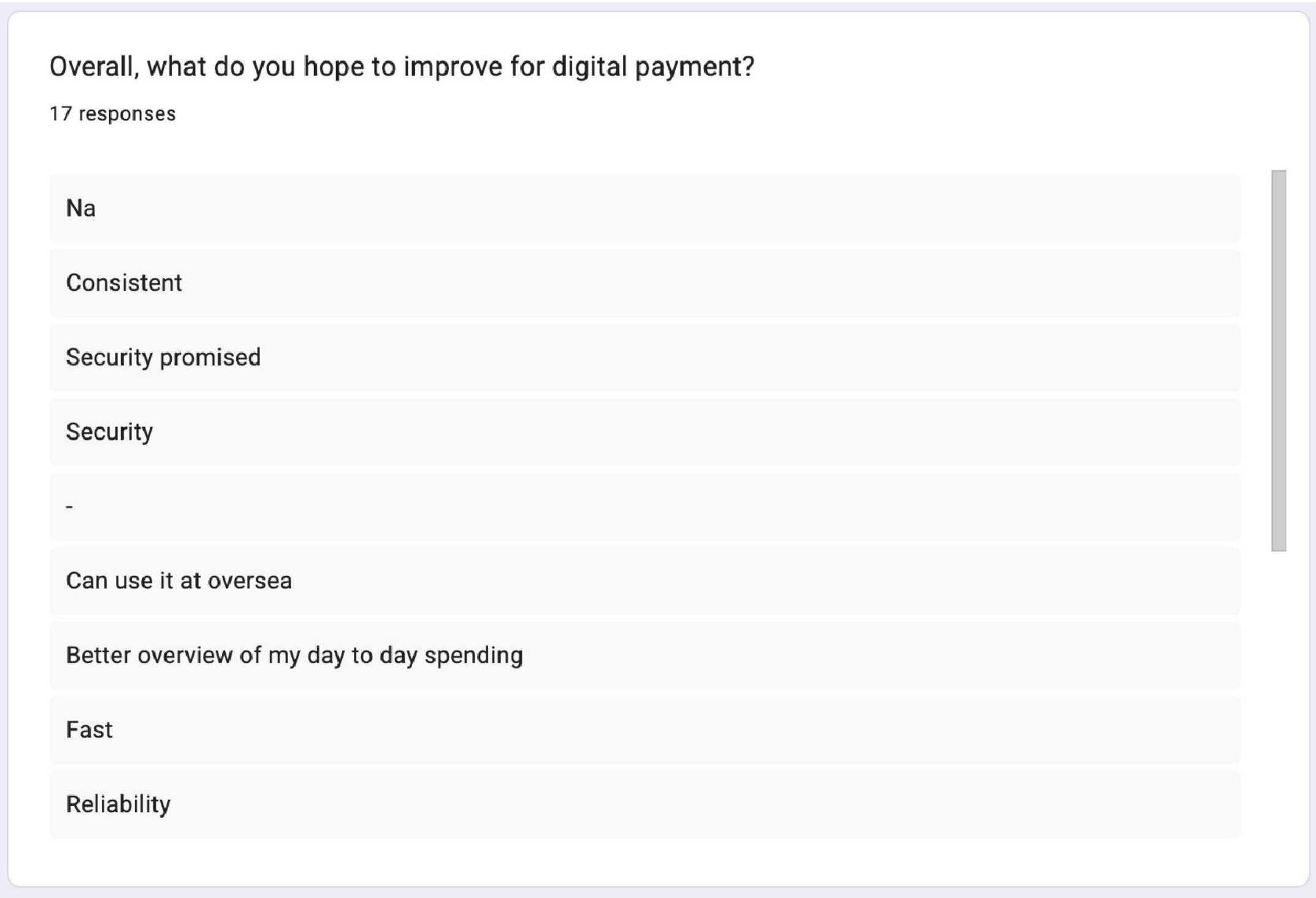
User Research

Online Survey

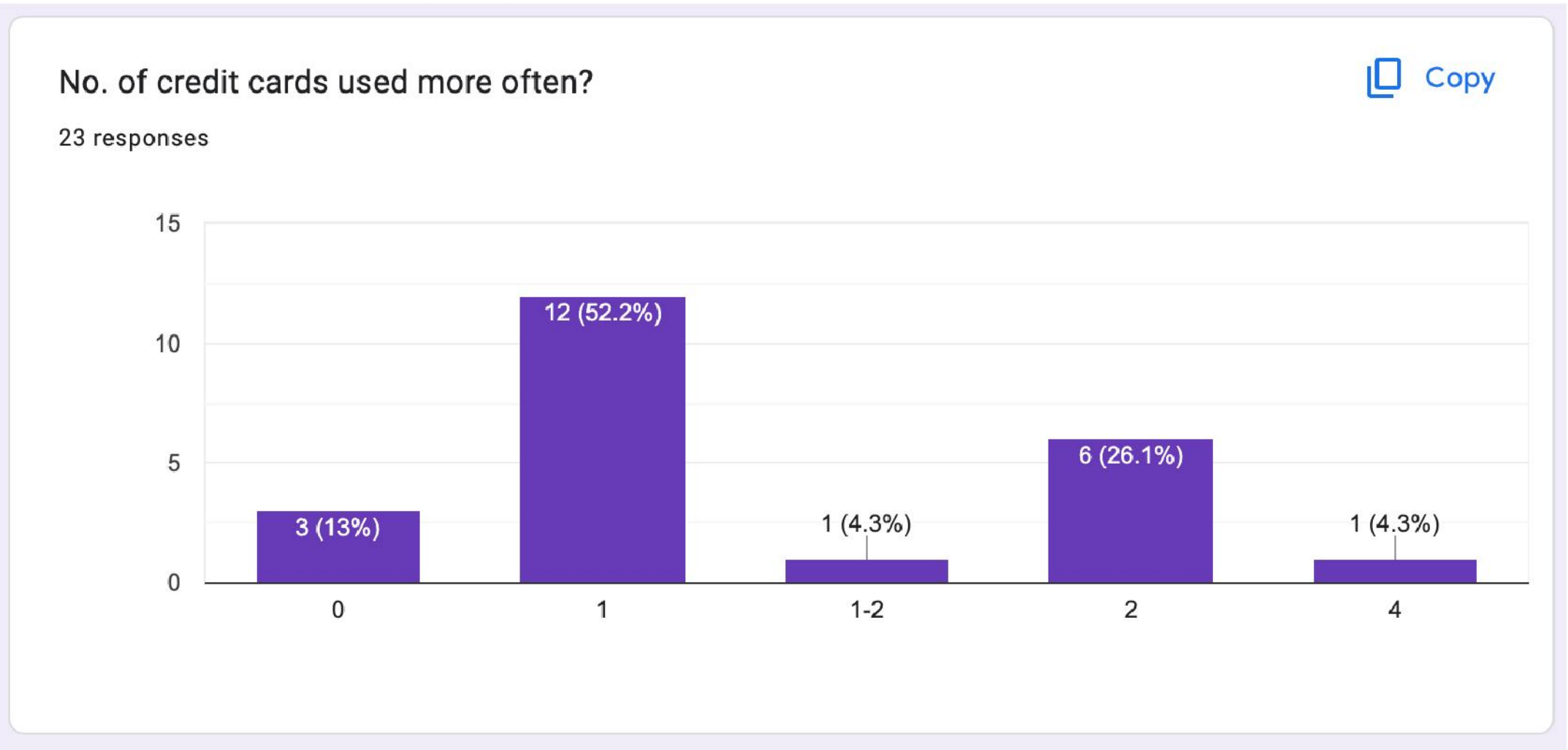
I created online survey through google forms with 24 respondent age 30-45, to gether insights regarding their current digital payment habit & experiences

some of the questions include:

- How often do you use digital payment each week?
- What is your preferred digital payment you use?
- Overall, what do you hope to improve for digital payment?
- How often do you use your credit cards each week?
- No. of credit cards owned?
- No. of credit cards used more often?



Some of the user prefer have better overview of his / her day to day spending



Majority user only used 1-2 cards

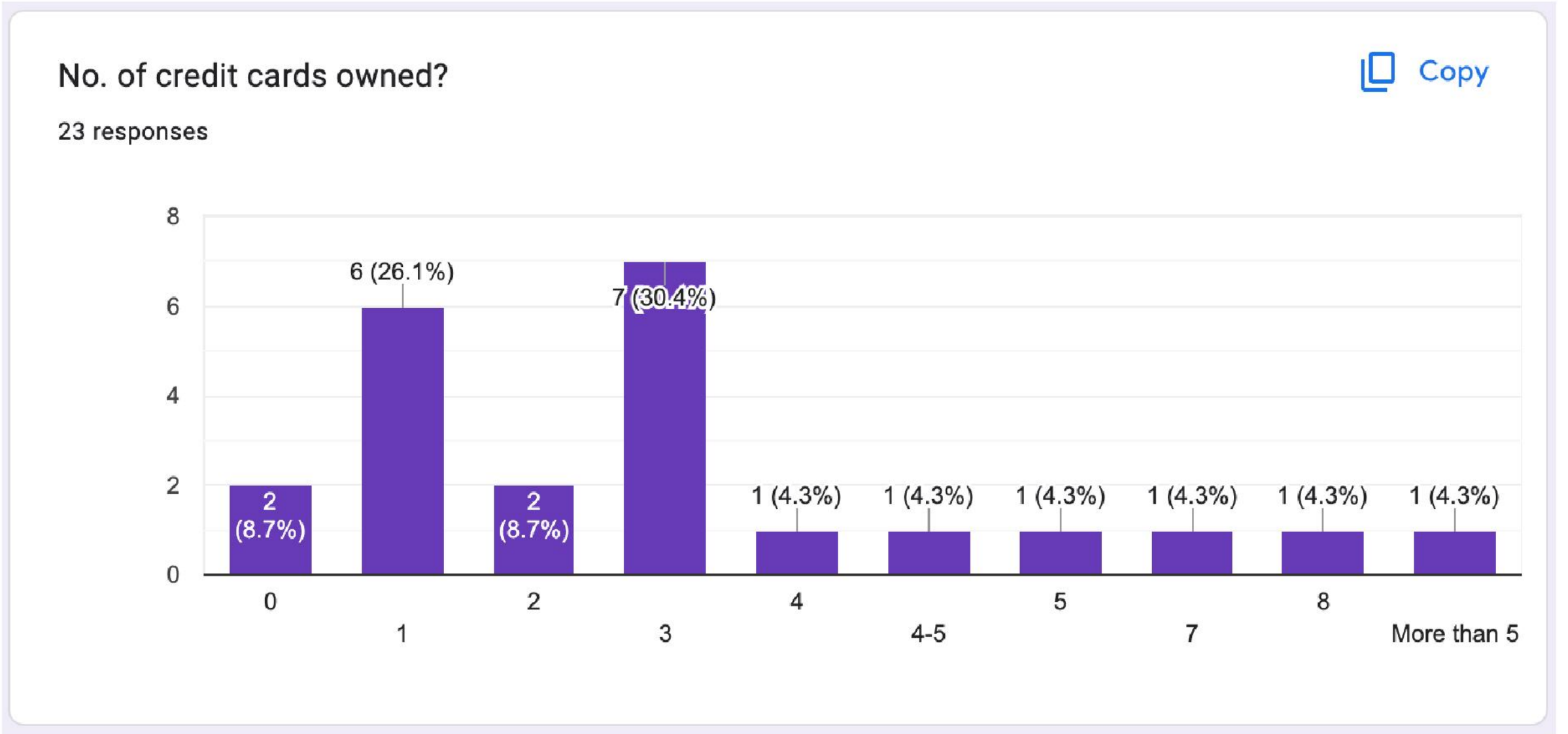
User Research

Online Survey

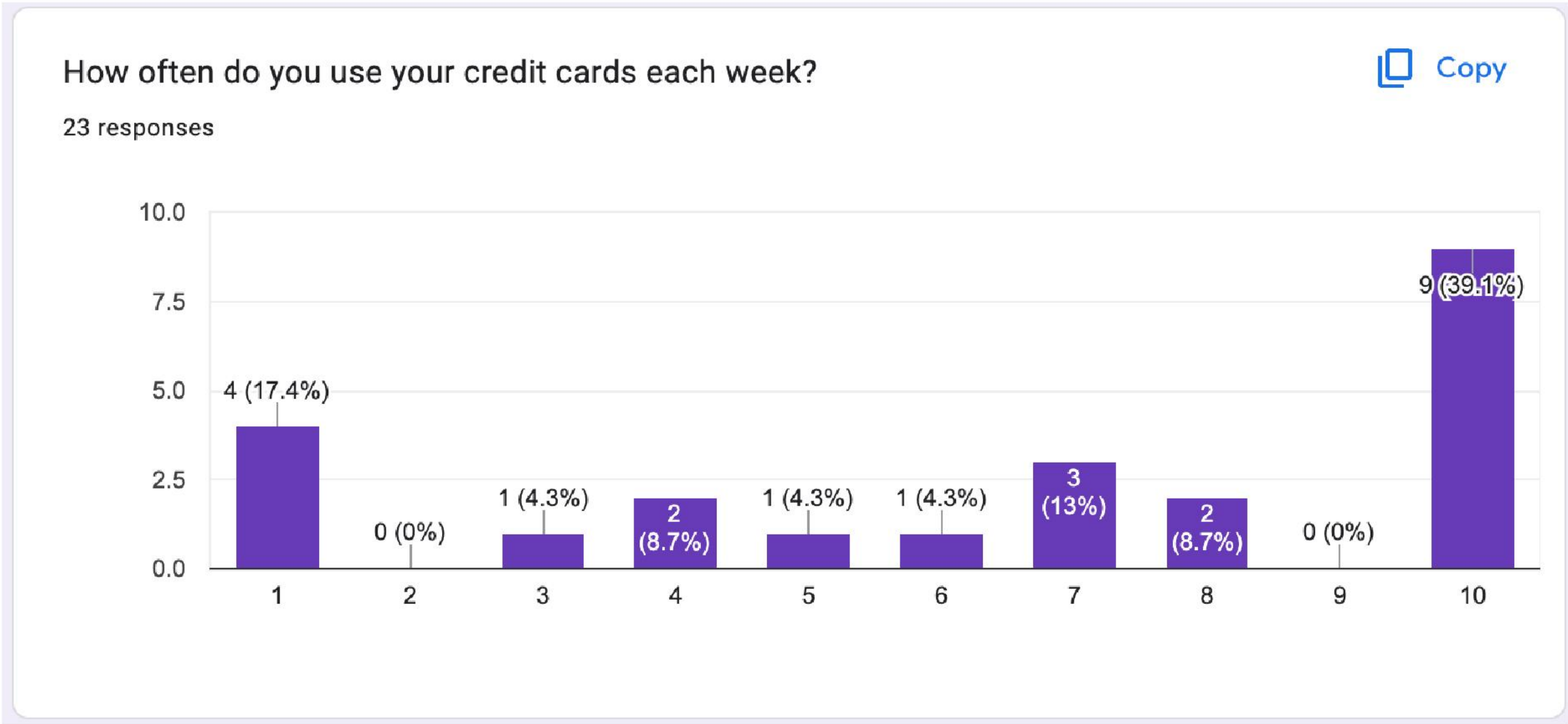
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- No. of credit cards owned?
- No. of credit cards used more often?



Majority user own 1-3 credit cards



Majority user often use their credit card each week

Empathise

User Research

User Interview

For a deeper understanding of consumer spending behaviors and credit card usage, I conducted user interviews with qualitative questions. These included two Zoom calls and two face-to-face sessions with individuals, focusing on their spending habits and probing with 'why' questions to uncover underlying motivations and patterns."

- How do you track your expenses with various payment methods?
- What kind of digital payment do you use regularly?
- What do you think google pay is for
- Have you used google pay before? if so how long?
- How do you currently use "digitalpay"?
- Would you be interested in a feature that does ?
- What would your dream function for google pay be?
- Do you have any other suggestions or comments?

User Insights 1

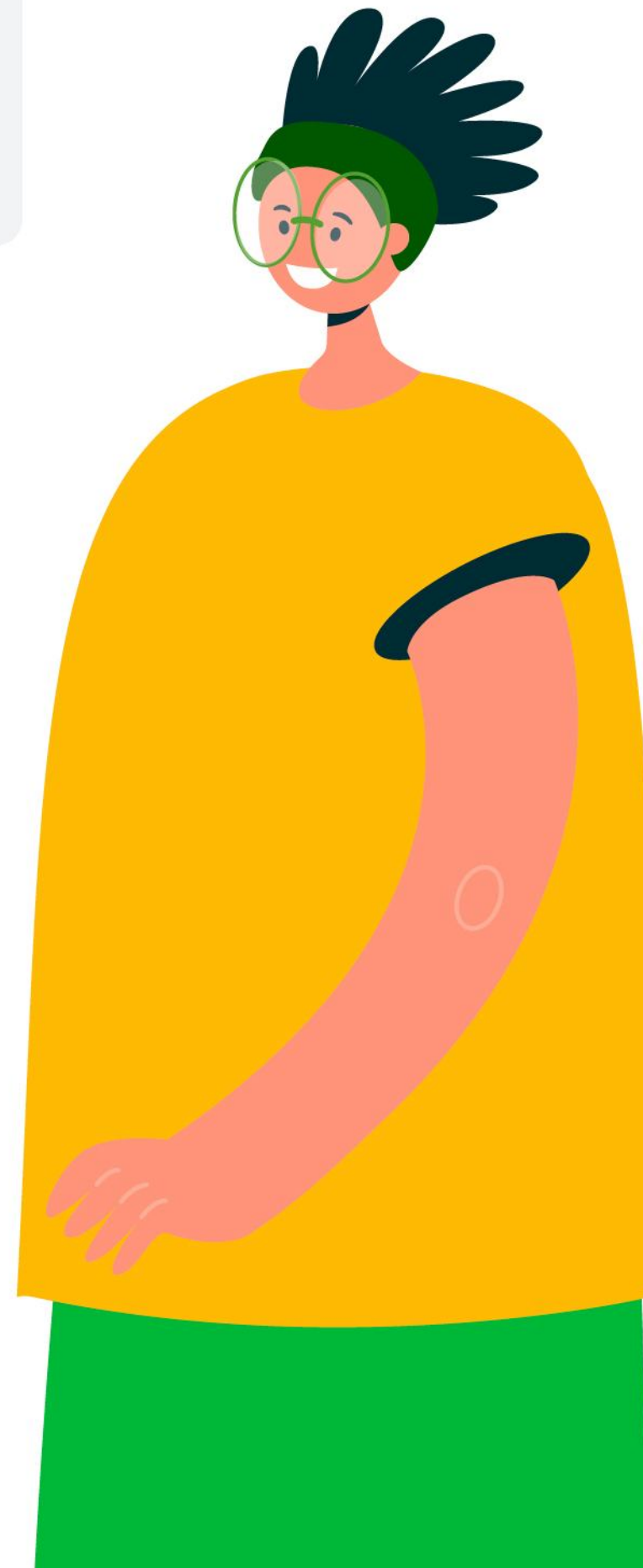
I'm not familiar with the benefits of my credit card; I only use it at merchants that do not accept other forms of payment.

I perceive digital wallets to be less secure compared to physical credit cards; I trust manual transactions more.

I only check my card transaction history occasionally to make sure there are no extra charges

At hawker centers, I use PayLah, but I initially preferred using my credit card.

I desire a unified digital payment system. It would be beneficial to have an intelligent digital payment tool that recommends the most appropriate credit card based on my spending habits.



User Insights 2

I often purchase too many household items, making it difficult to keep track of my spending.

Credit card benefits seem complex and hard to understand.

Tracking my expenses feels too cumbersome, so I don't do it.

I only review my expenses when the bill arrives and don't set a budget, but I make sure not to overspend.



User Insights 3

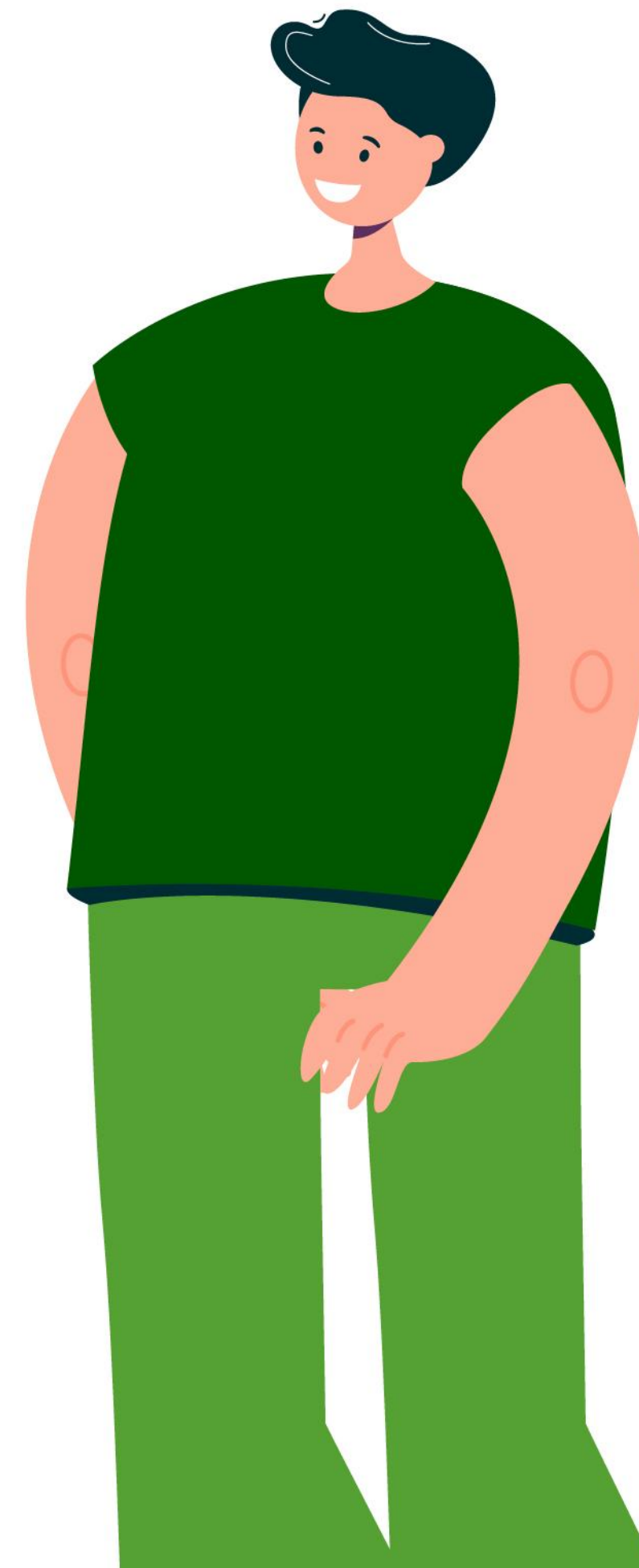
I am motivated by incentives and rewards that help me save more money

I own eight credit cards and am financially savvy. I have a strong understanding of how to effectively utilize credit cards to maximize cash rebates and rewards."

As a father living with my parents, our household incurs high expenses. I strategically use different credit cards to maximize cashback and air miles benefits."

I enjoy dining out and looks for credit card deals that offer discounts or rewards at restaurant

i find troublesome to keep track of when i hit card rebates and would benefit from a tool that simplifies this



Key Insights

Many users lack of the credit card knowledge. Futhermore, they always miss out the good deal from credit card.

Many users don't track their budget they only ensure do not over spending. However they would like to keep tracking good habit.

Many families only review their expenses at the end of the month, often when they've already exceeded their credit card rewards limit due to frequent grocery purchases.

Most user only user one or two credit card (visa & master) as they feel troublesome to keep track of credit cards.

Many users perceive e-wallet apps as merely tools for making payments. However, good to have additional features such as expense tracking and detailed benefits of credit cards to enhance financial management.



Define

02

- User Personas
- User Journey Map
- HMW Statement
- User Stories

Define

User Personas

David Lim

Demographic:

- Age : 38 Married, male
- Occupation: Manager, Business development
- Location: Singapore
- He has one kid

Characteristics:

- **Financially Savvy:** David is adept at managing finances and is always on the lookout for the best deals. He is highly skilled in maximizing cash rebates and rewards from credit cards.
- **Credit Card Enthusiast:** Owns 8 credit cards and uses them strategically to gain maximum benefits. He assigns specific cards for different family needs, such as groceries and online shopping expenses.
- **Hands-off Expense Tracking:** David does not track his expenses daily but keeps a loose check to ensure he does not overspend. He reviews credit card bills to ensure everything is in order but prefers not to micromanage his expenses.

Need & Goals:

- He is motivated by incentives and rewards that help him save more money.
- enjoys dining out and looks for credit card deals that offer discounts or rewards at restaurants.
- He would appreciate a digital payment solution that simplifies the management of his various cards and rebates, making his financial activities both rewarding and less time-consuming.

Pain Points:

- troublesome to keep track of when he hits card rebates and would benefit from a tool that simplifies this.
- faces challenges when some vendors, particularly at hawker stalls, do not accept credit card payments, which limits his ability to maximize benefits.
- strives to extract the maximum value from each of his cards but sometimes misses out on deals due to the complexity of managing multiple cards.



Define

User Personas

Sarah Tan

Demographic:

- Age : 33 Married, female
- Occupation: Manager, Business development
- Location: Singapore
- she has one new born baby

Characteristics:

- **Lifestyle Enthusiast:** Sarah enjoys visiting specialty cafes where she can indulge in desserts and drinks.
- **Social Media Savvy:** Enjoys taking beautiful photos with her kid and sharing them on social media platforms.
- **Casual Financial Management:** Sarah is not very skilled in managing personal finances. Sarah does not track her expenses or set a budget, relying instead on a general sense of not overspending daily.

Need & Goals:

- She wishes to better understand and utilize her credit card's benefits to enhance her lifestyle and possibly save money.
- Sarah would appreciate a user-friendly digital payment product that offers clear advice on which credit cards to use and how to use them for maximum advantage.

Pain Points:

- She possesses only one credit card, primarily for collecting mile points, but is not fully aware of how to maximize its benefits.
- Sarah finds financial products confusing and would benefit from clear, straightforward recommendations and guidance on using her credit card optimally.



Define

User Personas

Jessica Lee

Demographic:

- Age : 42 Single, Female
- Occupation: Finance Analyst
- Location: Singapore

Characteristics:

- **Financially Prudent:** Jessica is financially savvy and cautious with her spending. She prefers sticking to one credit card and is meticulous about ensuring she gets the best value for every purchase by comparing prices across multiple shops.
- **Discount Seeker:** Actively looks for discounts at restaurants that can be availed through her credit card, optimizing her spending while enjoying dining out.

Need & Goals:

- Looks for tools that can simplify her financial management process, making tracking and paying for expenses more efficient.
- Wants to fully utilize her credit card in ways that align with her lifestyle, especially for obtaining discounts at restaurants.
- Seeks a digital tool that provides a clear and comprehensive view of her finances, including annual summaries.

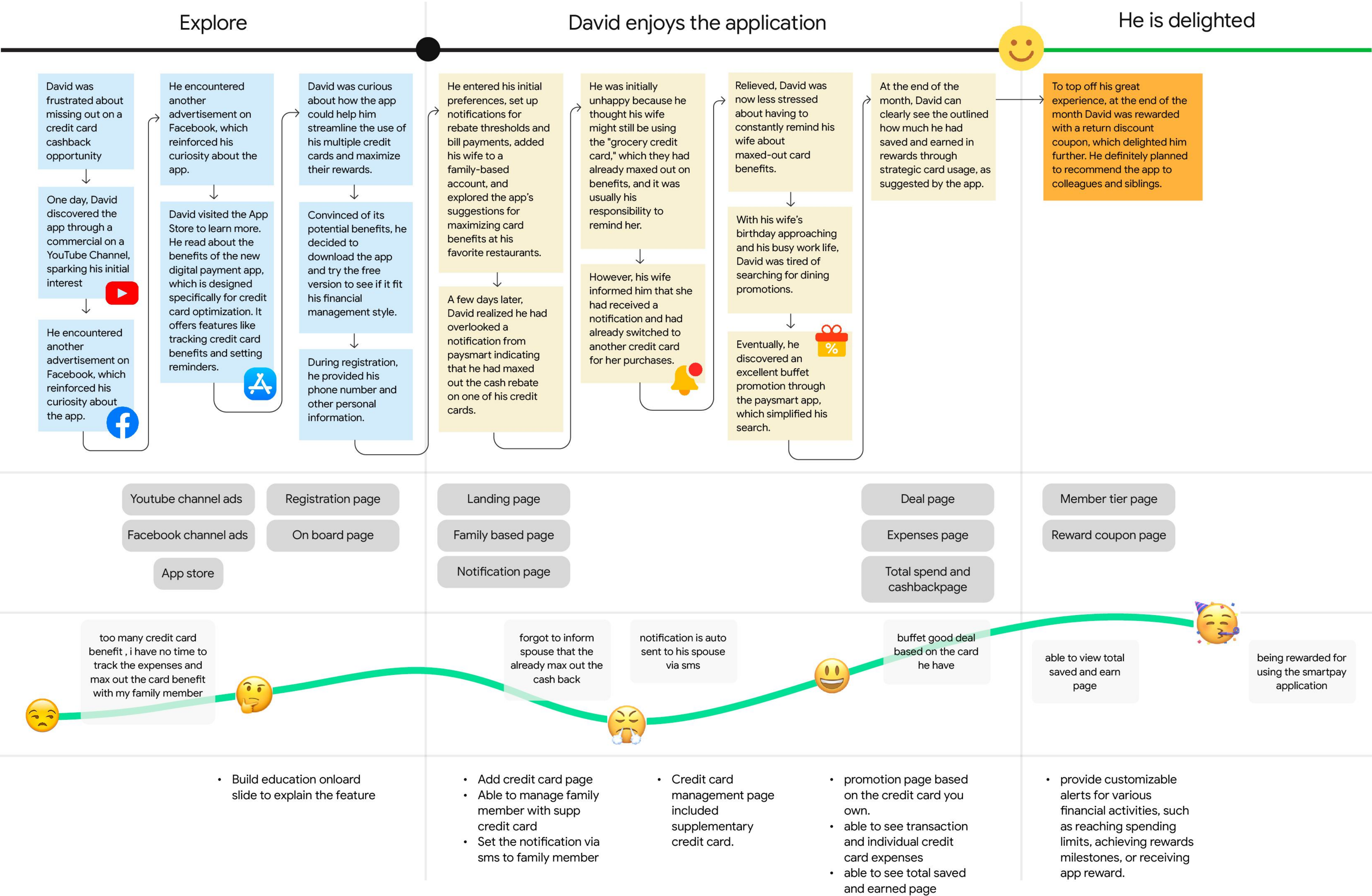
Pain Points:

- Finds entering expenses into money management apps manually to be cumbersome and time-consuming.
- need to keep all the receipt and have manually entered all catergory expenses into her expense tracker, it make her frustrated.
- Cant remember credit card payment date
- Feels the current tools are inadequate because they do not offer insights or summaries of yearly expenses, making long-term financial planning difficult.
- Although single, Jessica is responsible for managing family-related expenses the complex expenses across the whole family and is interested in promotions and deals that benefit her whole family.



User Journey Map

David, 38years old
Manager in Business Development. he is a family man who meticulously utilizes his 8 credit cards to maximize cash rebates and rewards. While not a fan of tracking every expense, he ensures he doesn't overspend and is keen on maximizing benefits from his cards without diving too deep into daily financial management.



Problem Statement

Many users, lacking detailed credit card knowledge, often rely on friend and salesman's recommendations.

Additionally, despite the desire to track finances, the effort and time required often reduce their motivation.

Define

HMW Statement

From gathering requirement and user interview, there seem to be several pain point that users / client are facing. Organize all pain points and listed down few potential points to work on are as follows



How might we design a app that enables users and their family members to collaboratively monitor and fully utilize their financial benefits?



How might we simplify expense tracking to motivate users so that user can maintain healthy personal finances?



How might we design a credit card recommendation system tailored to users' spending habits, enabling them to comprehensively understand and choose the most suitable credit card?

Define

User Stories

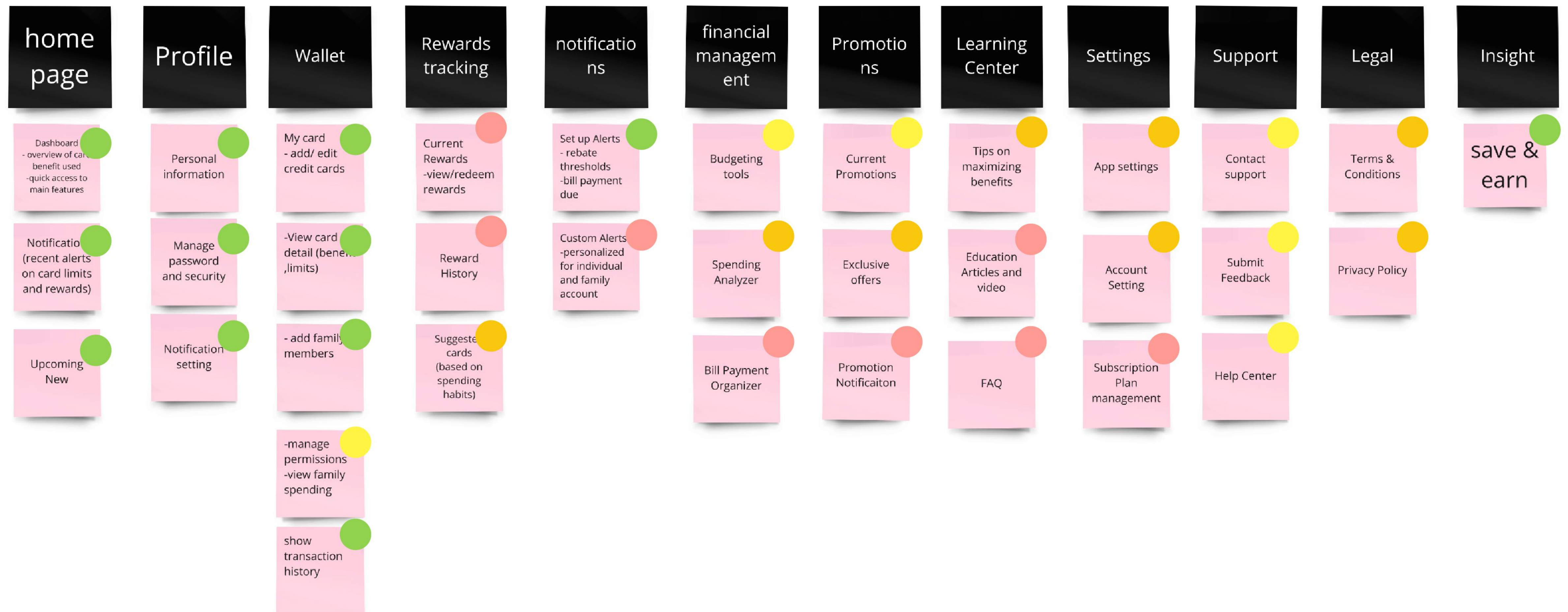
User stories are created in Miro based on the 'How Might We' (HMW) statements. Following their creation, these stories are segmented into various potential features for further development.



Define

User Stories

Group the feature by pattern and categorise them, sorted the potential features using the MoSCoW method to prioritize the features.

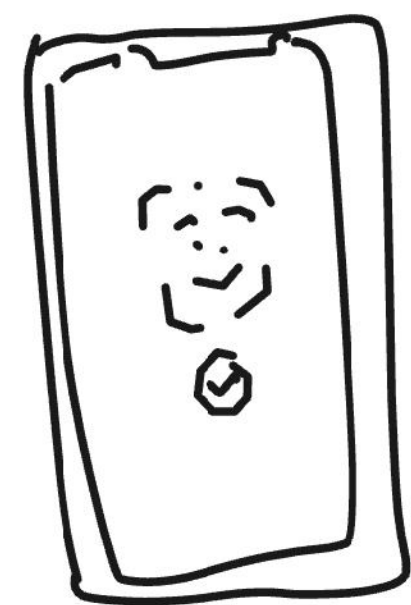


Ideate

03

- Crazy 8
- Sitemap
- MoSCow Prioritisation

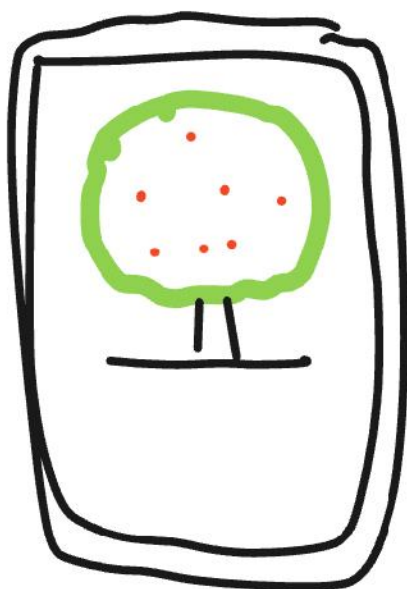
Crazy 8's



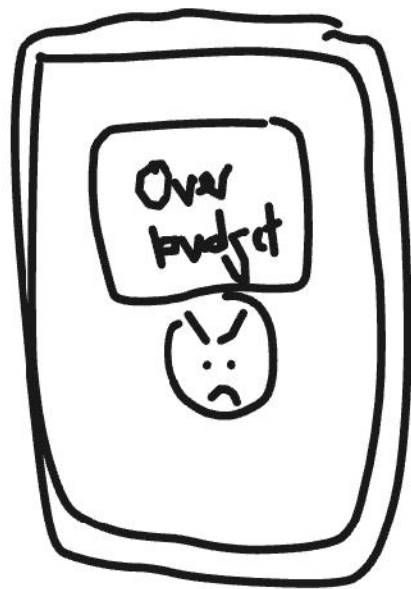
Capture photo or facial authentication, AI can detected you mood.



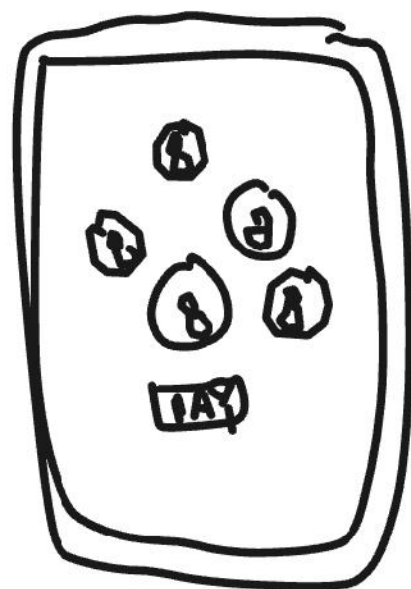
if detect you are in happy mood, it will be sending to funny content



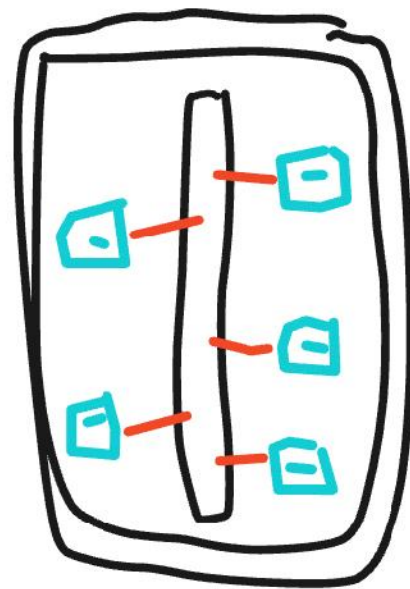
this is the reward tree, if you do not overspend or any target. it will reward you with an apple (for example 10 apple exchange 1 voucher). based on different tier will



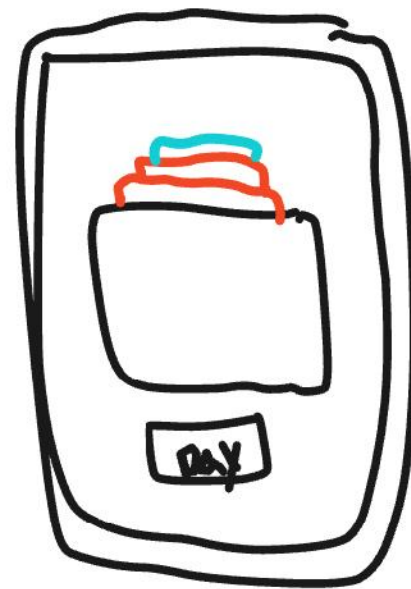
for the over budget, an funny animation will be prompted



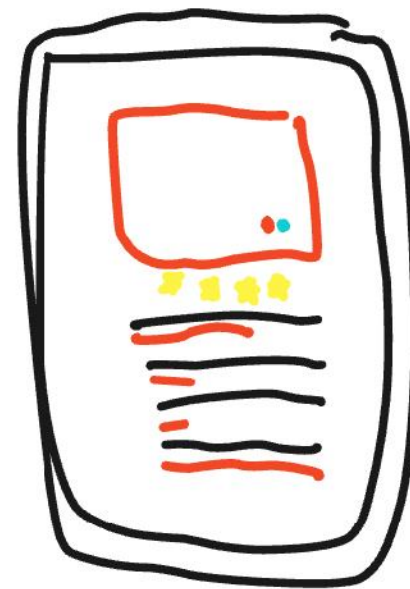
sending and split bill to your peer with drag and drop feature



represent daily expenses



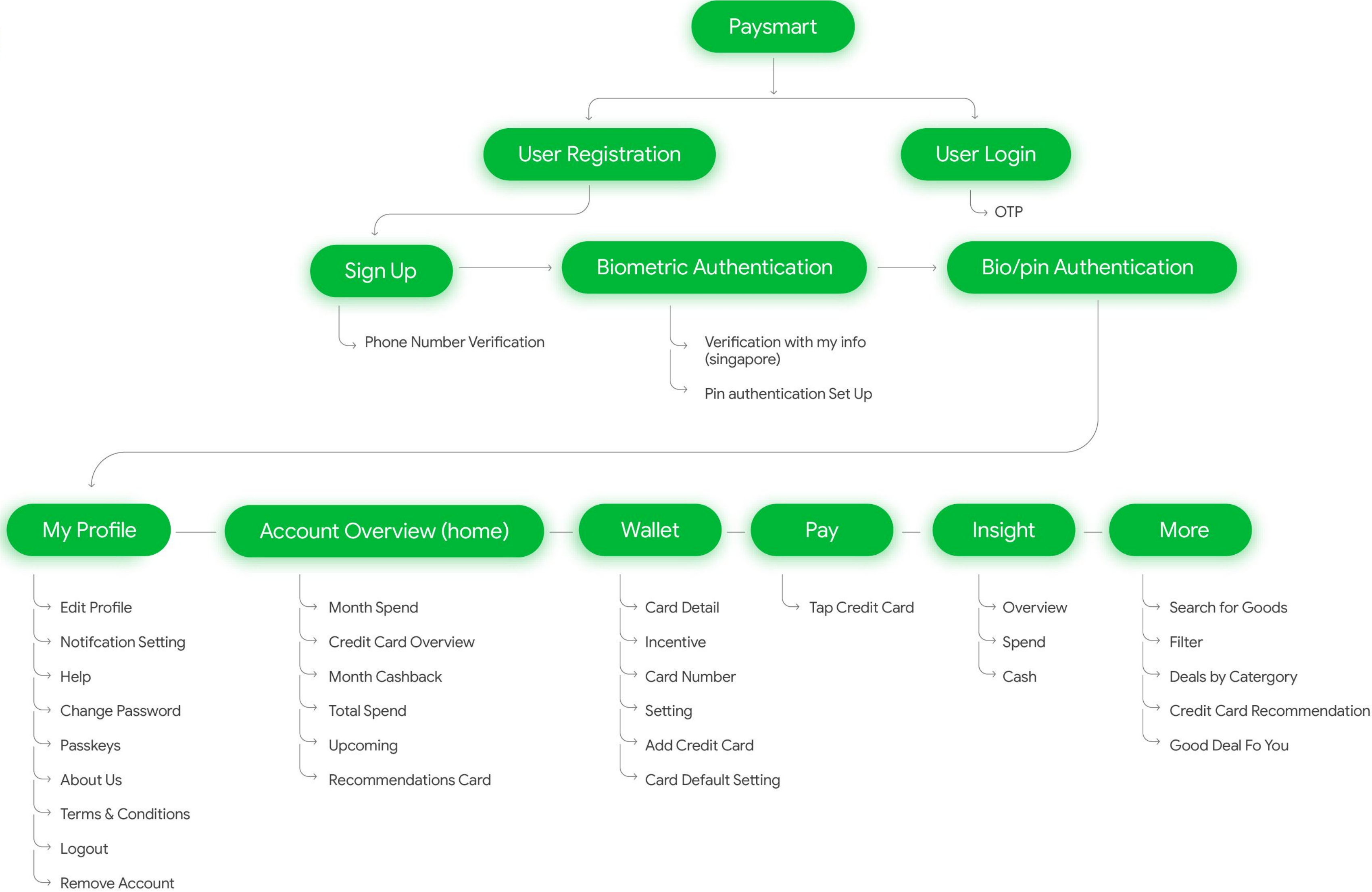
all credit card into a screen included pay now



list down the point and rebate to each credit card

Ideate

Sitemap



MoSCoW

Prioritisation

Must Have

Dashboard - overview of card benefit used	Personal information	Add family members
Quick access to main features	Manage password and security	Manage permissions
Upcoming News	Notification setting	Show transaction history
Today Spend	Add/ edit credit card	Set up alert, bill payment due
Cashback this month	View credit card detail (benefit limit)	Save and earn

Should Have

Suggested card (based on spending habit)
Spending analyzer
Exclusive offers
Tip on maximizing benefits
App setting

Could Have

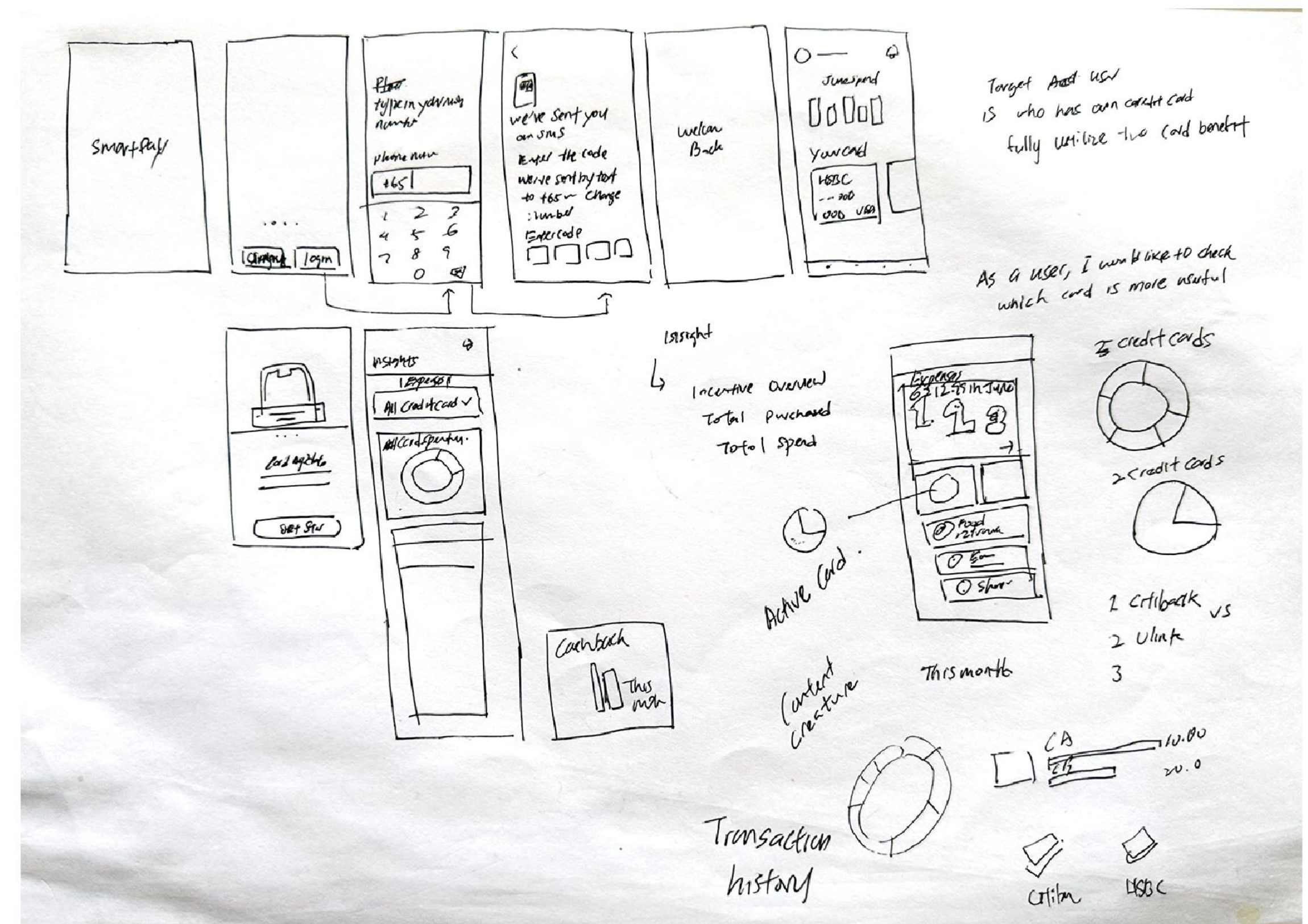
Account setting	Manage permission	Submit feedback
Spending analyzer	View family spend	Help center
Terms & conditions	Budgeting tools	
Privacy policy	Promotion	
	Contact support	

Prototype

04

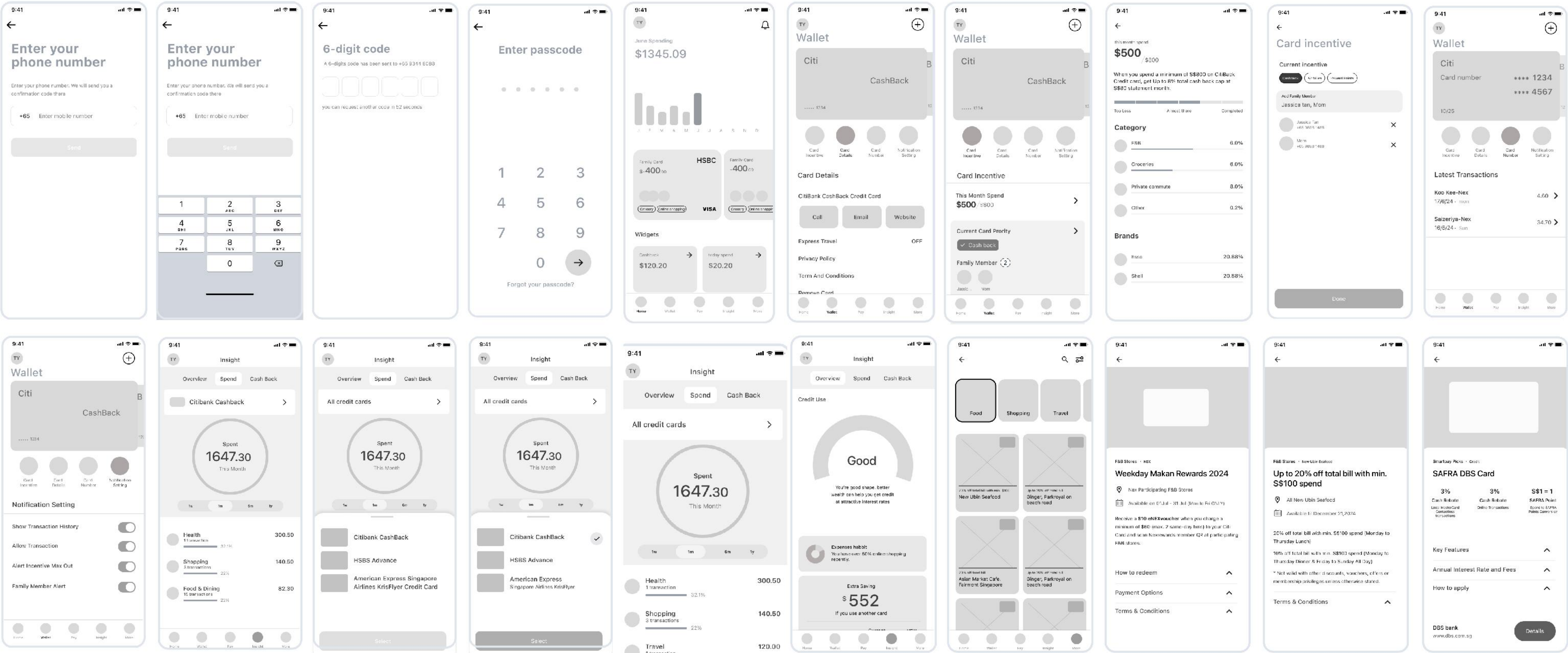
- Low Fidelity Prototype
- Mid Fidelity Prototype
- Moodboard
- Style Guide

Low Fidelity Prototype



Mid Fidelity Prototype

Creating wireframes establishes a clear blueprint for the user interface and the prototype. This process helps identify any missing pages and allows for fine-tuning of functionality

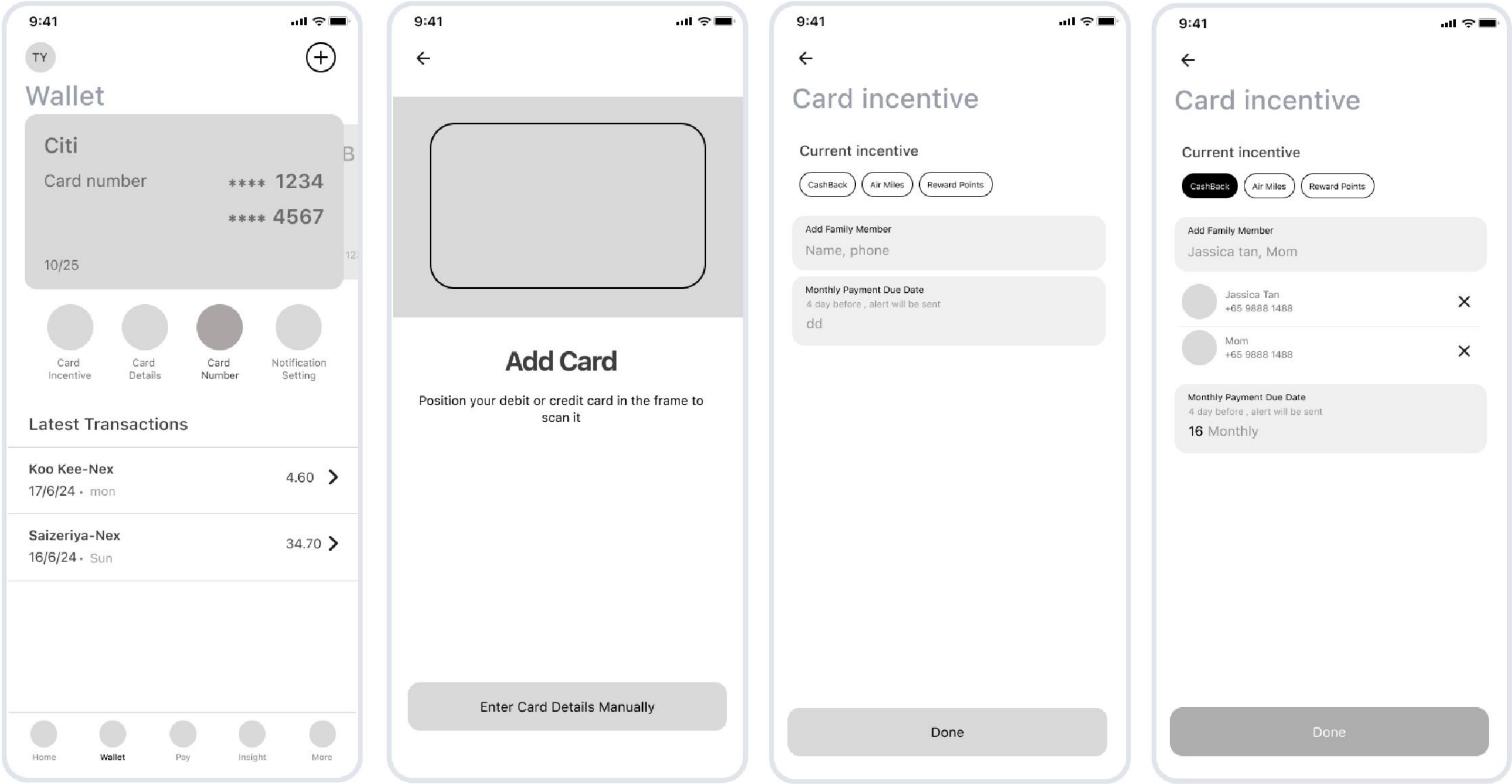


Prototype

Mid Fidelity Prototype

Task 1 : Add credit card into ewallet

The primary feature of the Payscale app activates once a credit card is added. This feature enables personalized insights and tailored deals and promotions, enhancing the overall user experience.

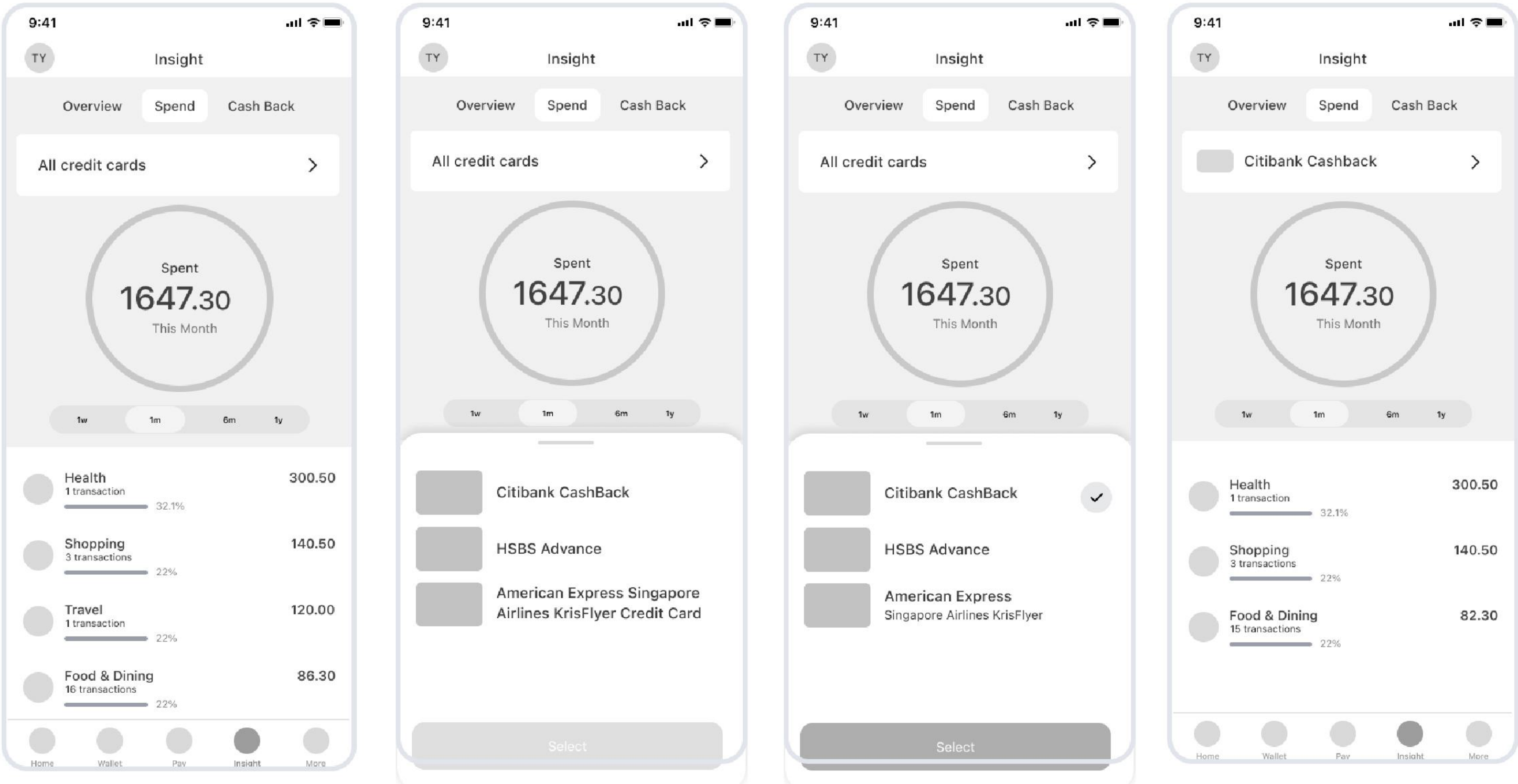


Prototype

Mid Fidelity Prototype

Task 2 : change each credit card to view the each card montly expenses

User can easily select different credit card to view the monthly expenses.

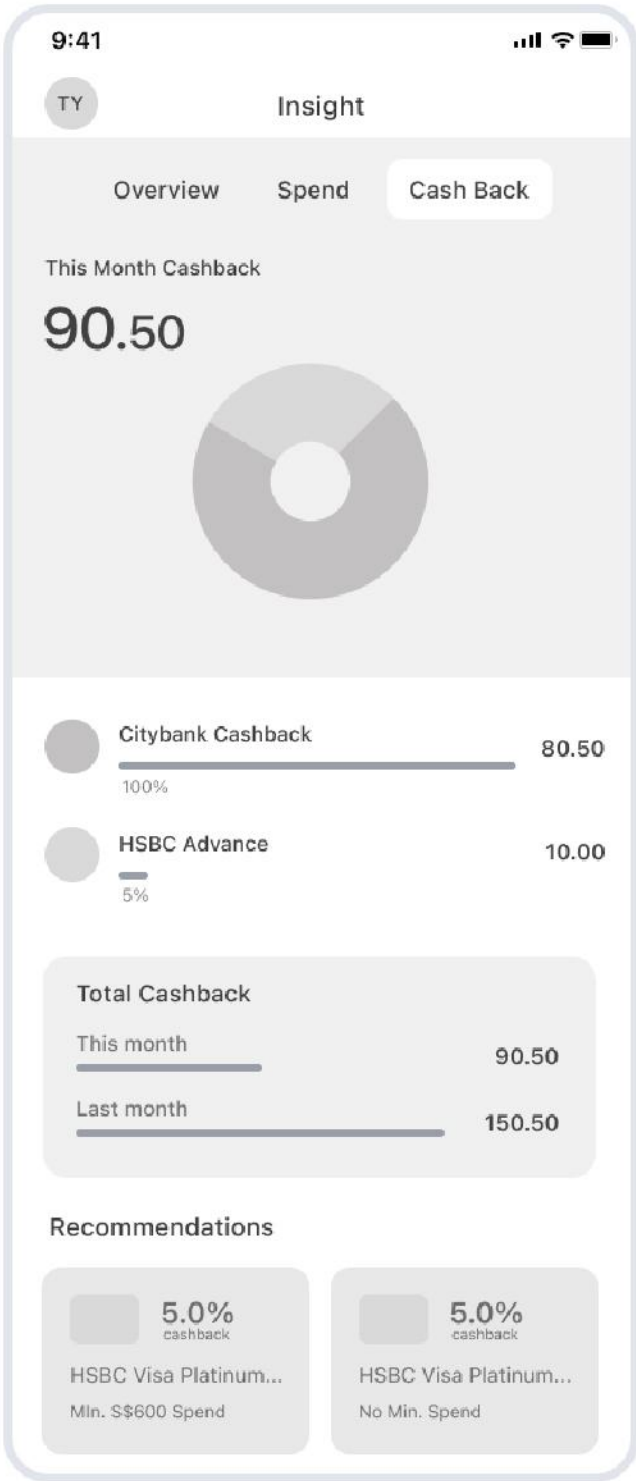
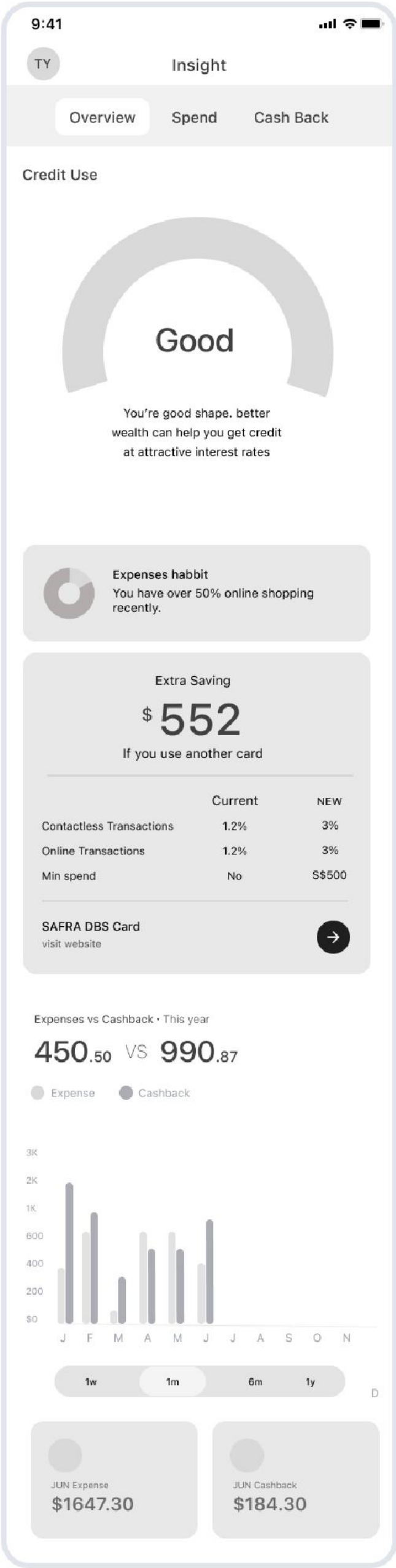


Prototype

Mid Fidelity Prototype

Task 3 : View insight page’s overview and cashback

User can view card suggestion based on you daily expenses habit and expenses vs cashback for whole years. Cashback comparison chart for current month and last month.



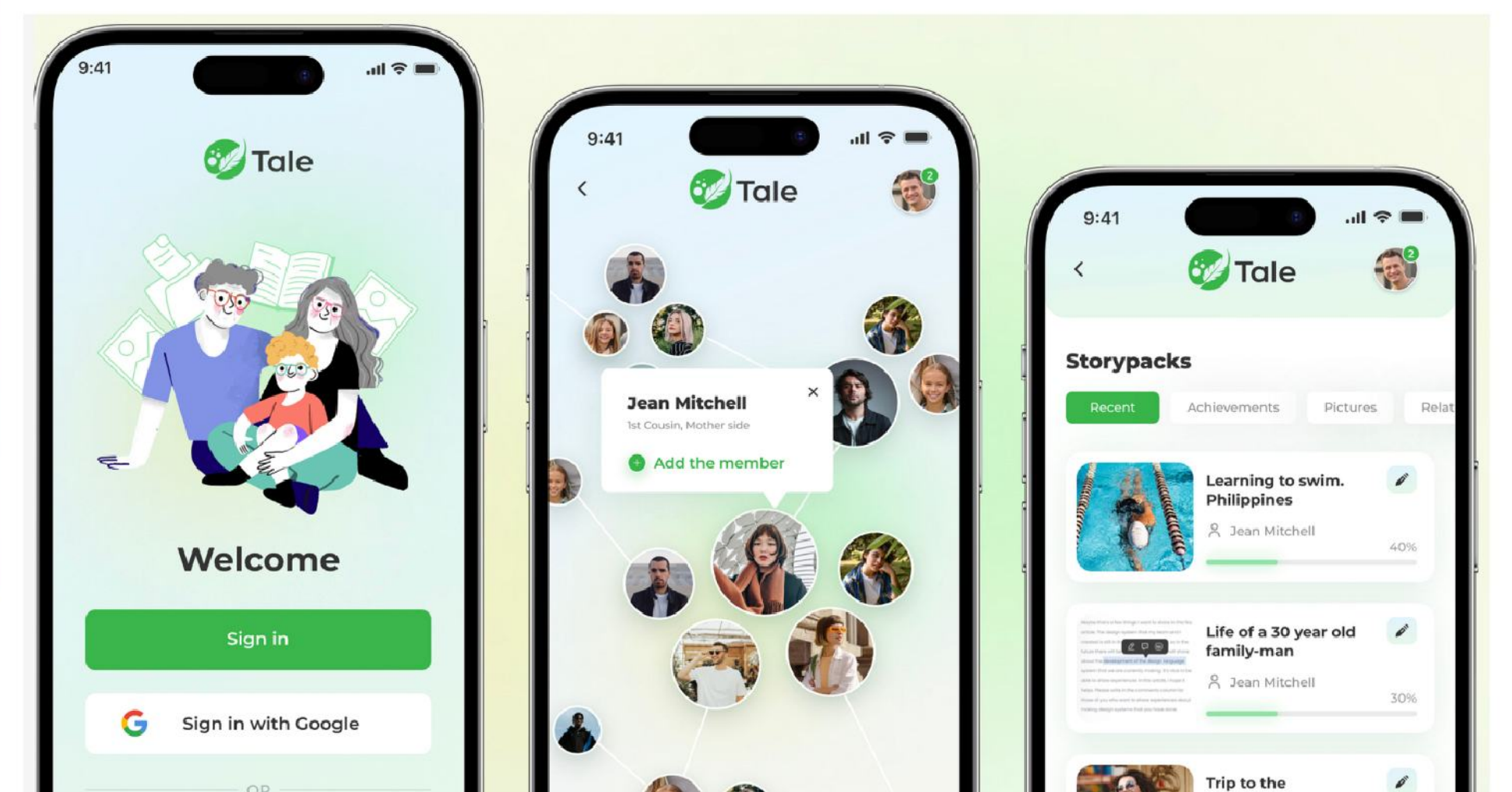
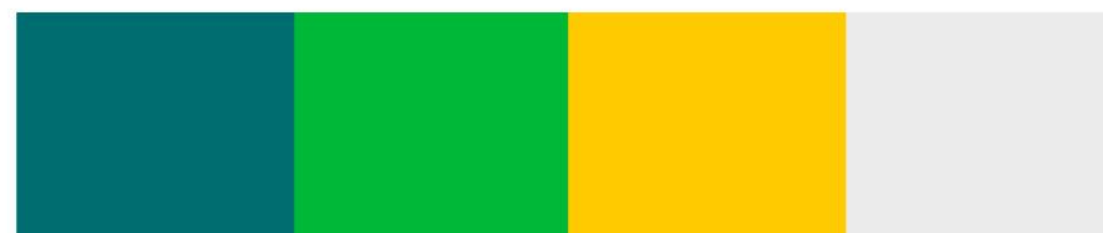
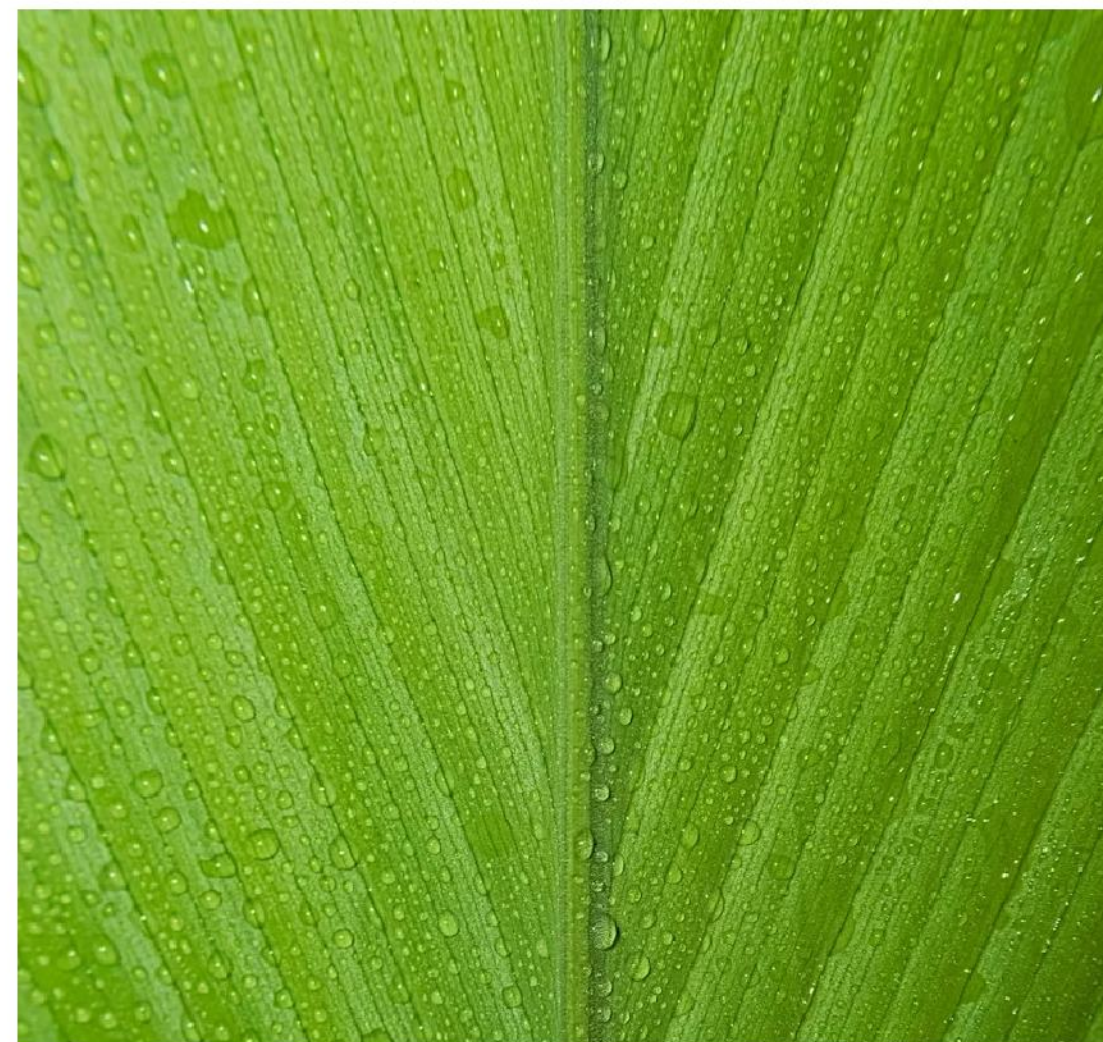
Prototype

Paysmart Moodboard

Technnology,
Saving, friendly,
Professional

Primary Theme Colors: Green, Yellow,
Light Grey

Represent Paysmart : A Friendly and
Joyful Digital Payment Solution with
Smart Technology



Prototype

Style Guide

Typography,
Iconography, Color
Palette, Design
Elements

Tagline

Friendly Payments, Smart Technology

Voice

Friendly, Approachable, Professional

Logo



Color Palette



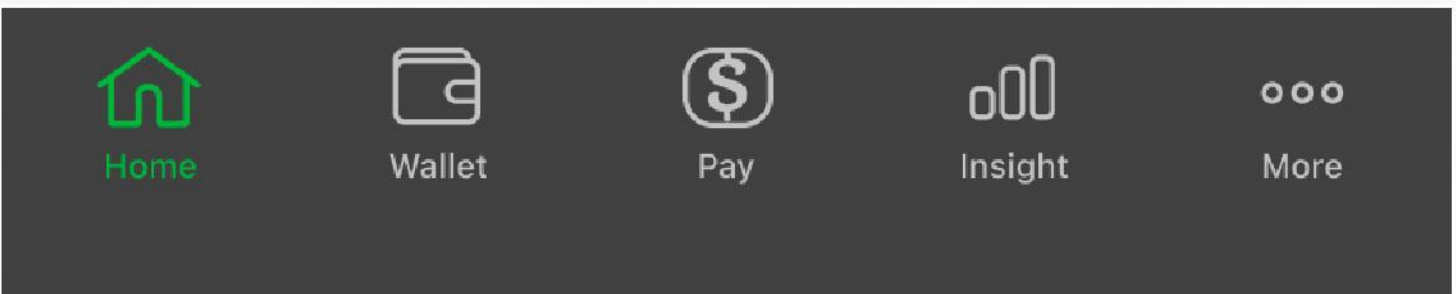
#0A6B6F #3AB54B #F8CD20 #EBEBEB

Body Text Color



#121212

Iconography



Typography

SF Pro Regular, bold, semibold, medium

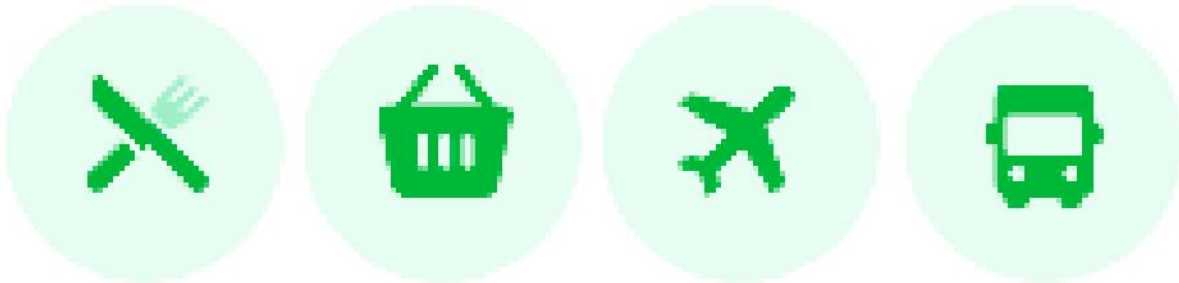
h1: 36px SF Pro regular

h2: 24px SF Pro medium

h3: 20px SF Pro semibold

body text :14px regular

button text :17px semibold



Test

05

- Usability Test and key insights (mid fi)
- High-Fidelity Prototype
- Areas of Improvement
- Conclusion & Future Roadmaps

Test

Mid-Fi Prototype

Usability Testing

There were three user flows given to two users to test.

- Add credit card into ewallet
- Change each credit card to view the each card monthly expenses
- Viewing insight page overview and cashback

Key insights

- 2 users with happy path to get to add credit card.
- Most user do not understand which what priority incentive.
- Some of the user commented Expenses vs cashback is not clear
- 1 user unsure the upcoming news in homepage dashboard.
- 1 user unsure the credit card recommendation keep shown in everypage
- 1 user commented the cash back donut chart is not clear , is it too smal.

Suggestion

- Upcoming credit card payment in homepage should be highted or shift on top.
- Recommendation credit card should not be shown in everypage.
- Cash back donut chart design is not consistent with other. it should similiar with the other chart

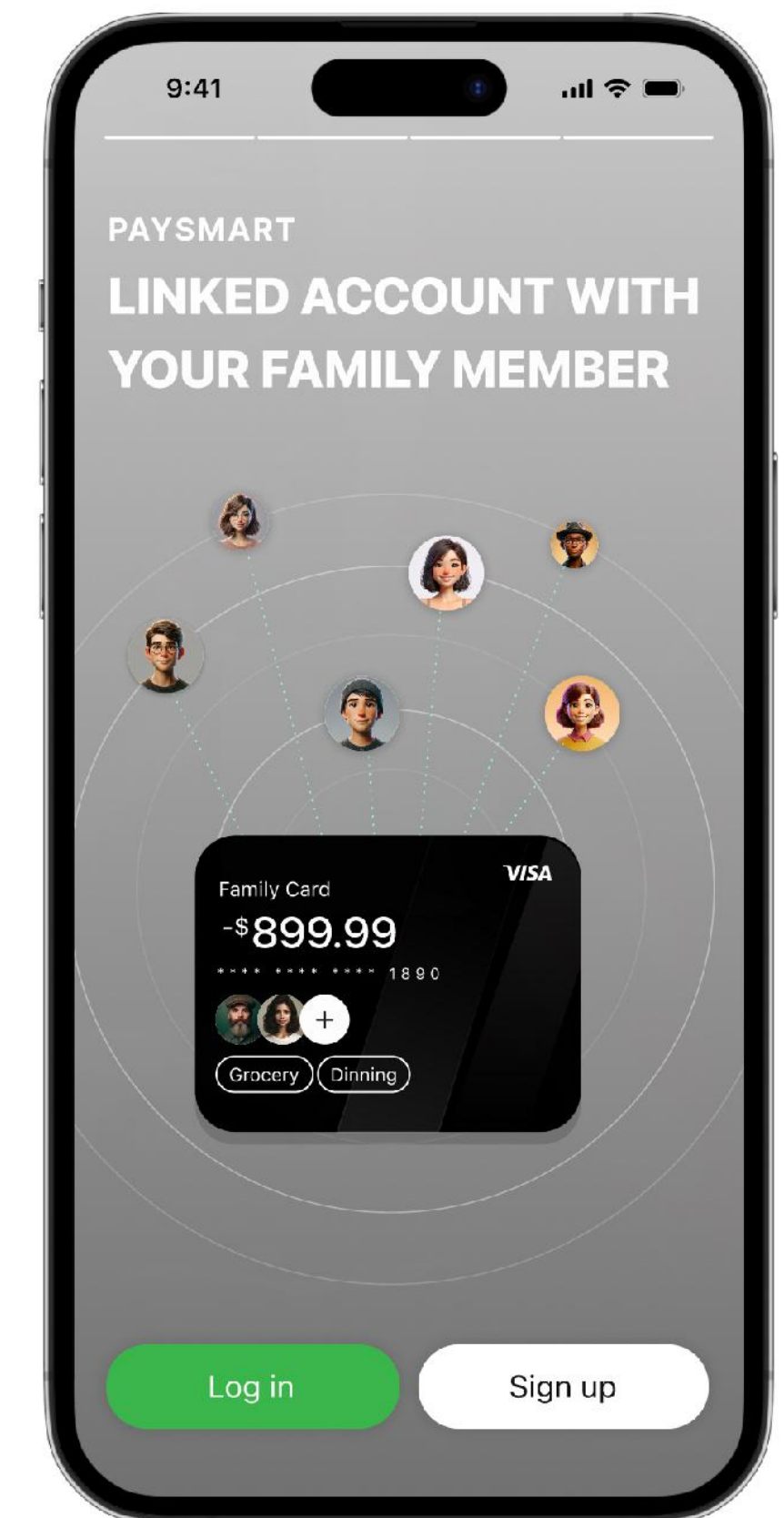
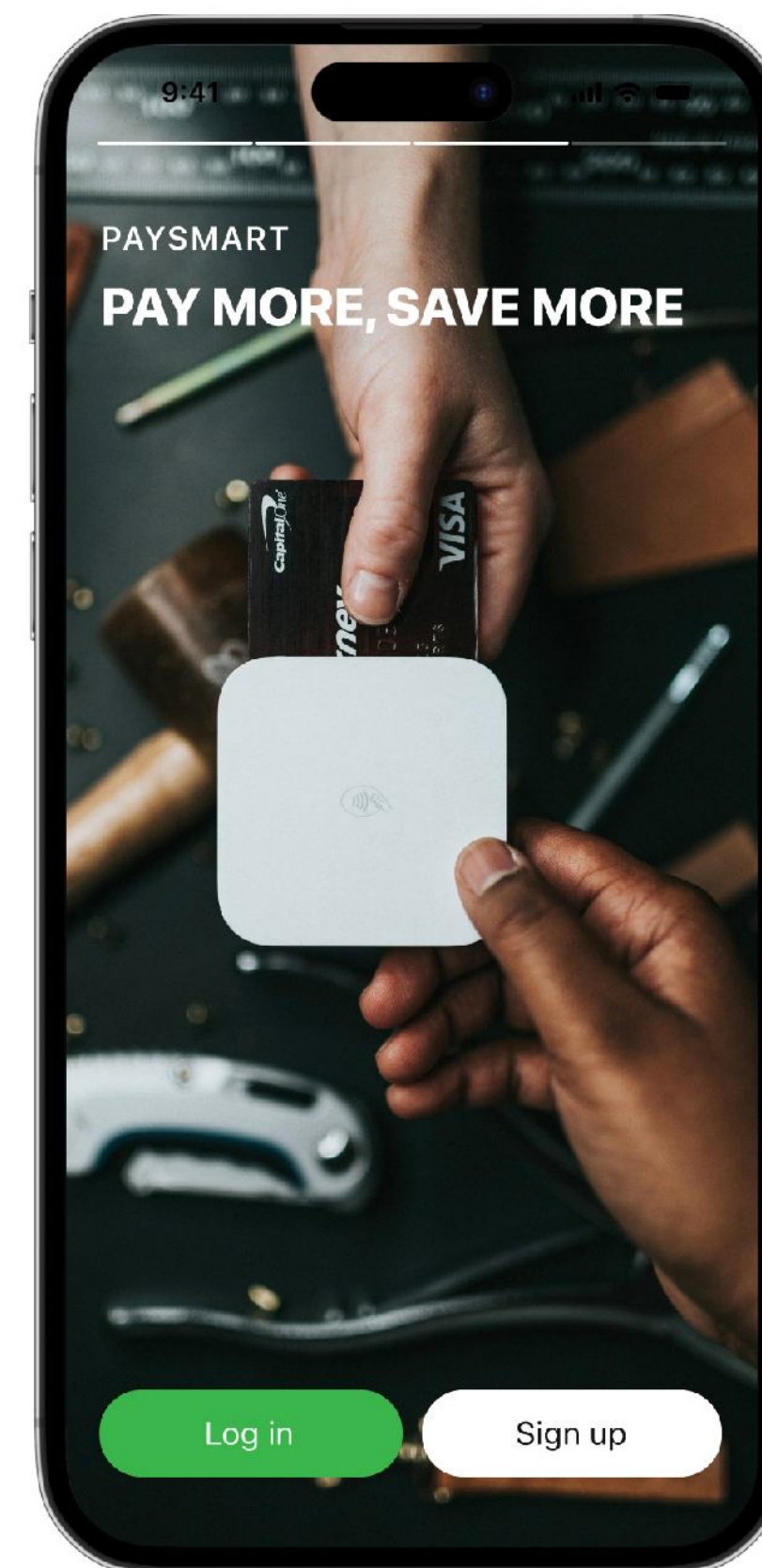
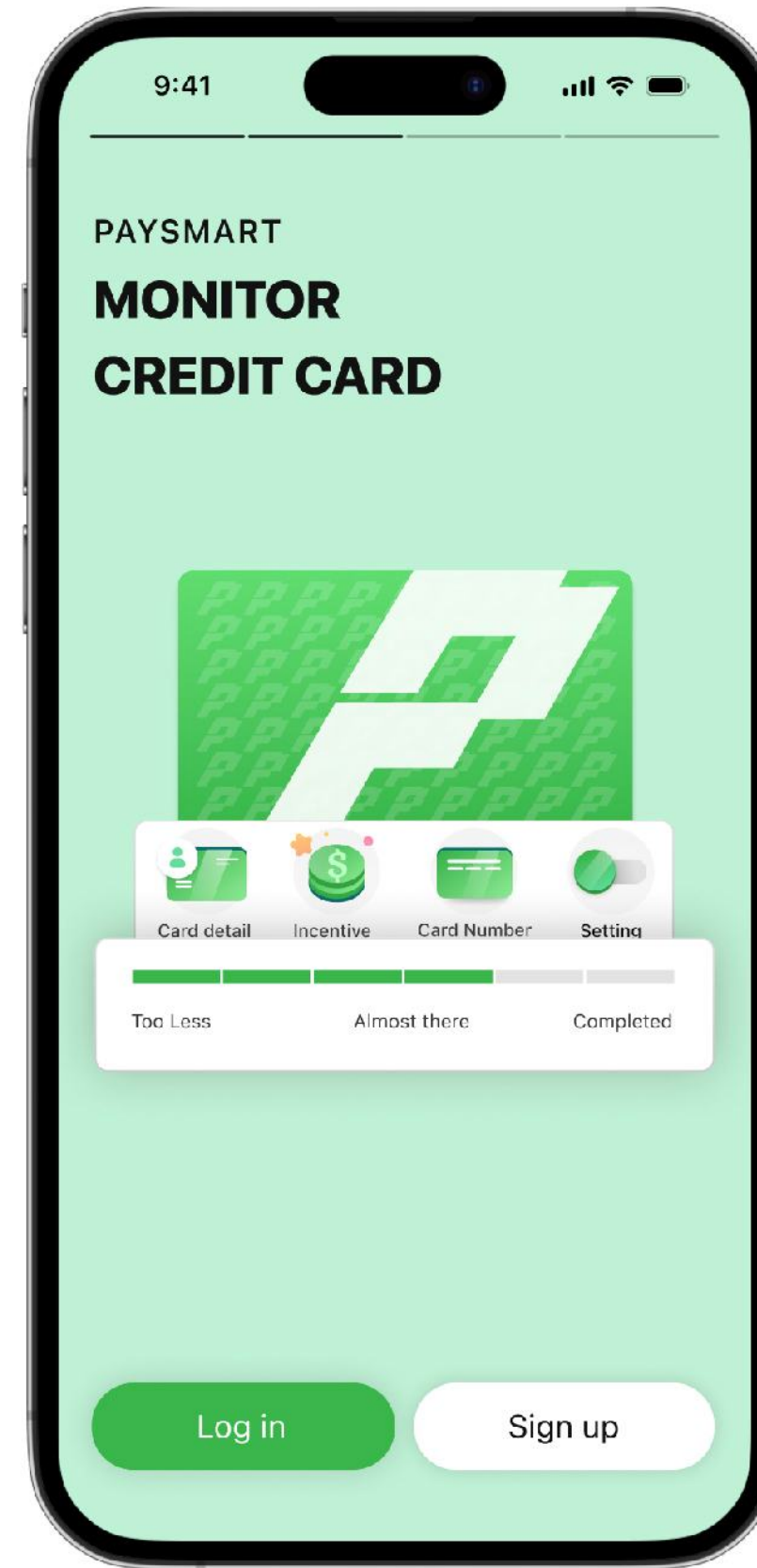
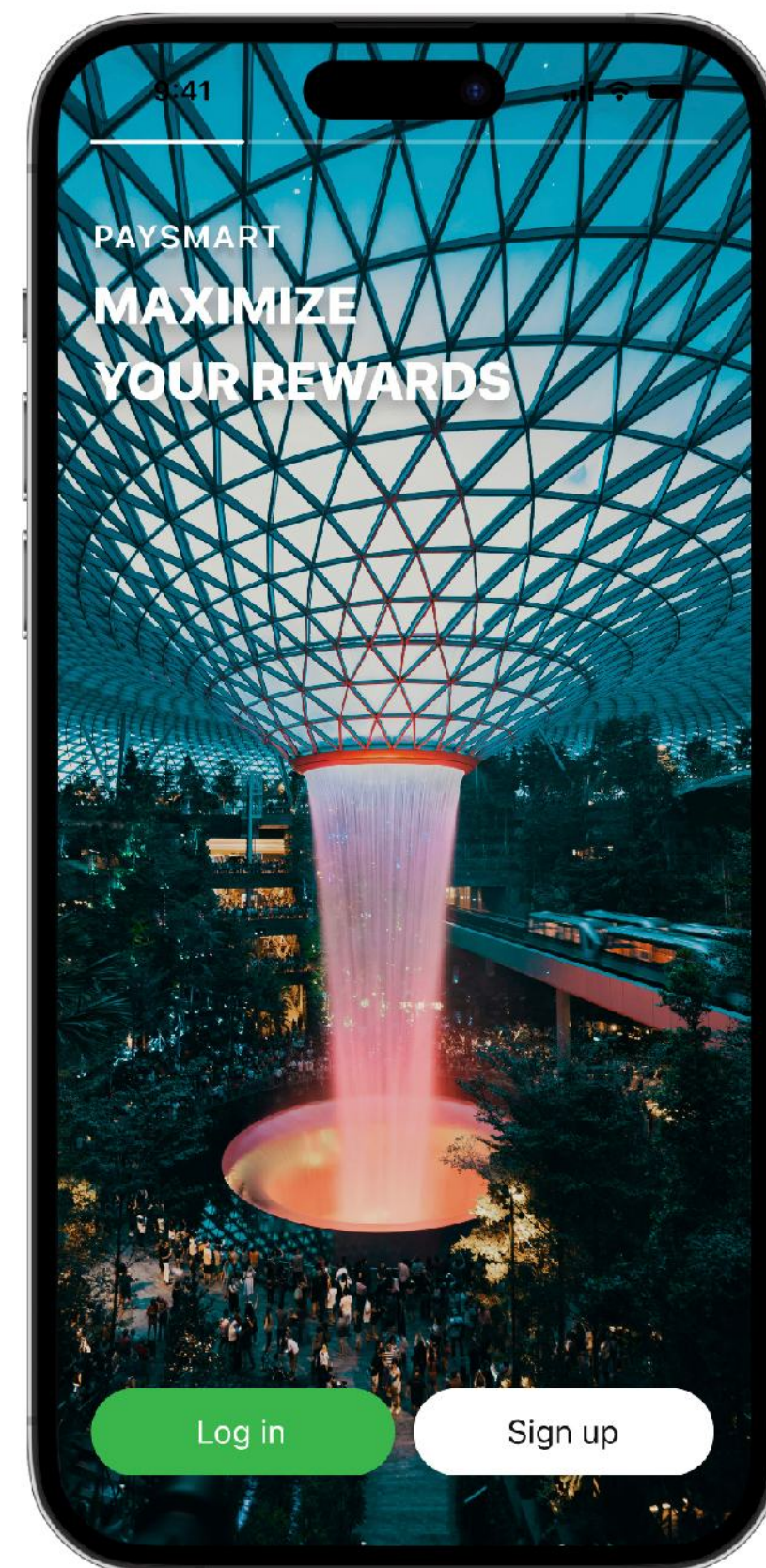
Prototype & Test

Hi-Fi Prototype

Onboarding

There were 4 of onboarding pages.

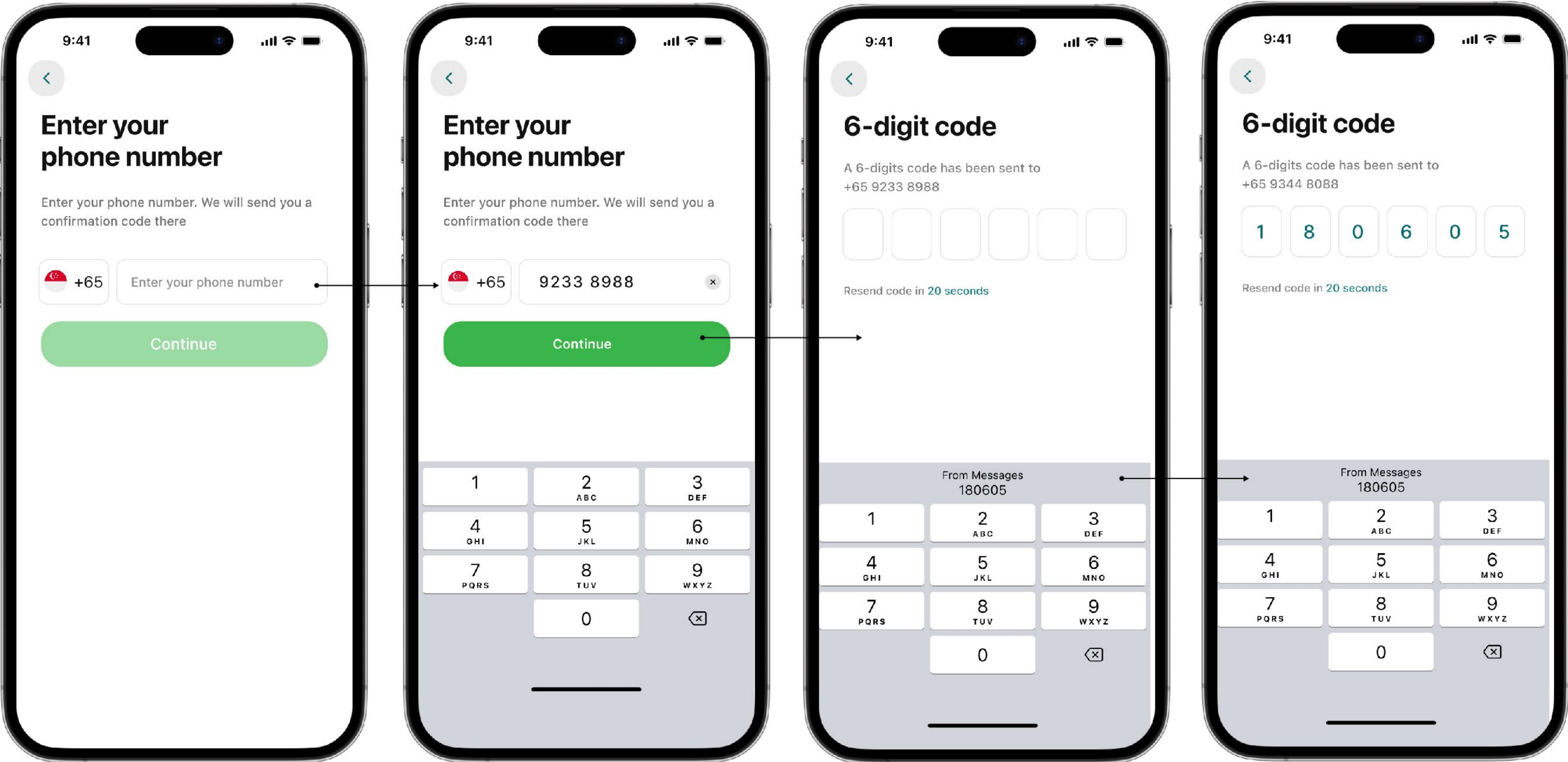
- Explaining mobile apps's main features
- Which is Maximize your ewards, monitor credit card, pay more,save more, liinked account with your family member



Hi-Fi Prototype

Varification page

One time password via
mobile number



Hi-Fi Prototype

Passcode Verification

As a digital payment apps.
there also one more layer of
passcode verification

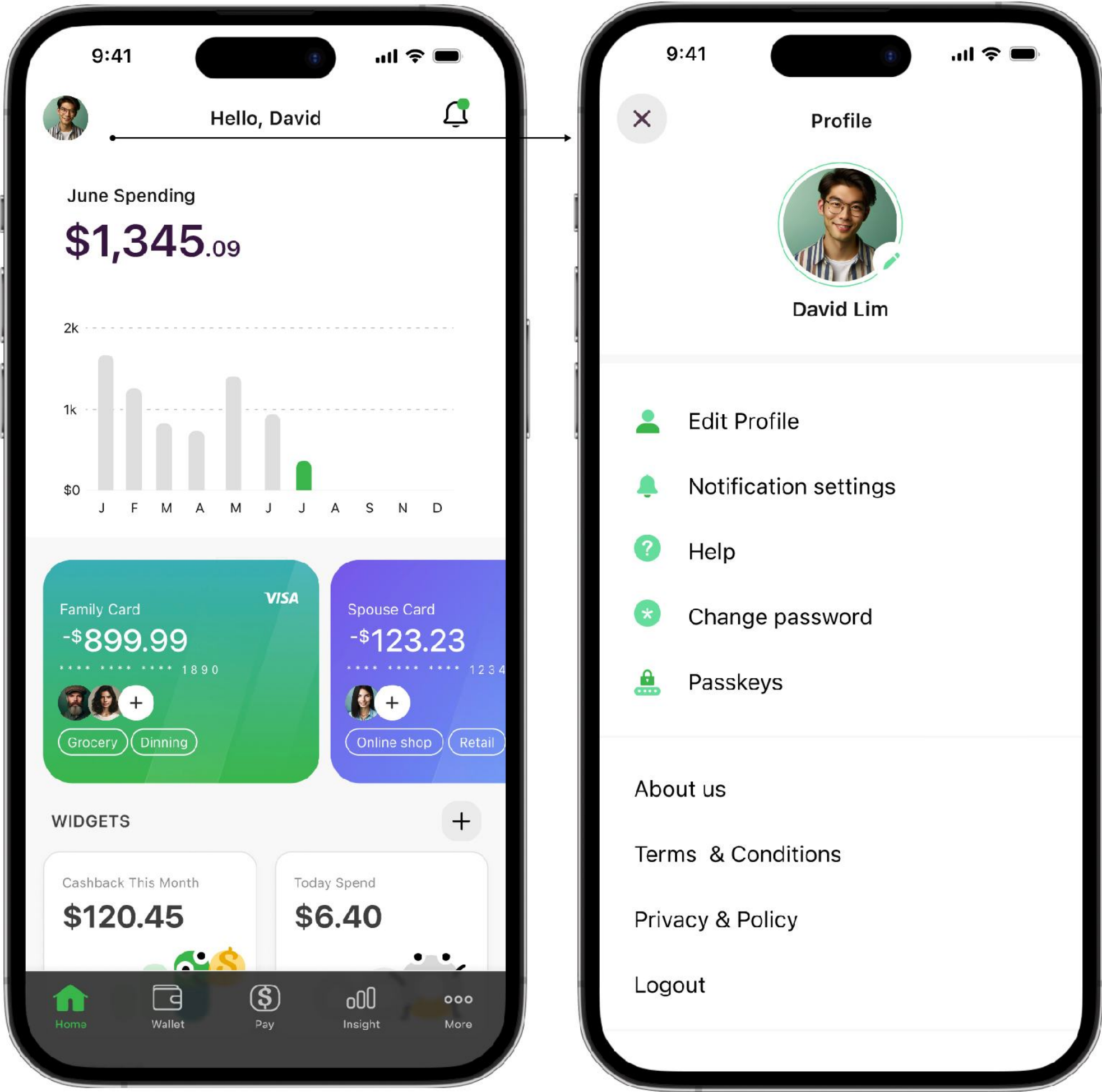


Hi-Fi Prototype

Profile page

Manage the Paysmart
account

- Edit Profile
- Notification setting
- Help
- Change password
- Passkey
- About us
- Terms & Conditions
- Privacy & Policy
- Logout
- Remove account



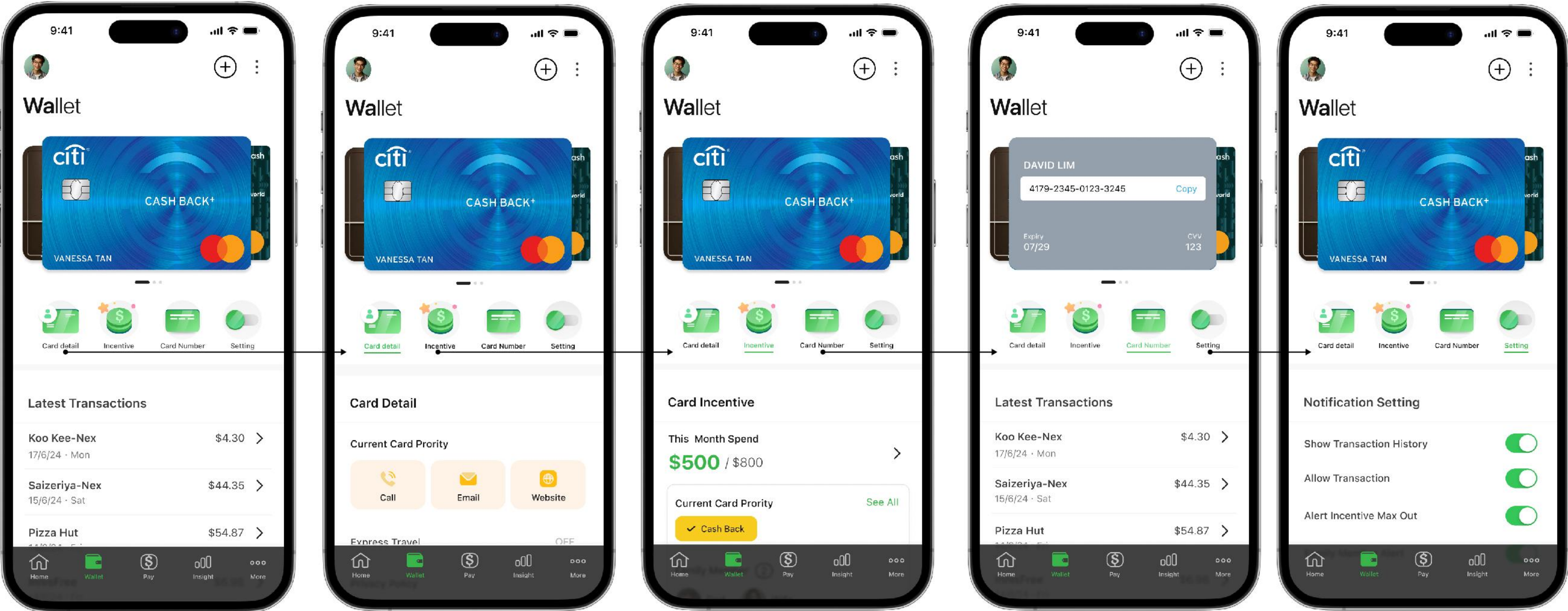
Profile page

Hi-Fi Prototype

Wallet page

This wallet page to store credit card.

- Add credit card into ewallet
- Manage each credit card incentive,setting



Card Detail

Card Incentive

Card Number

Card Setting

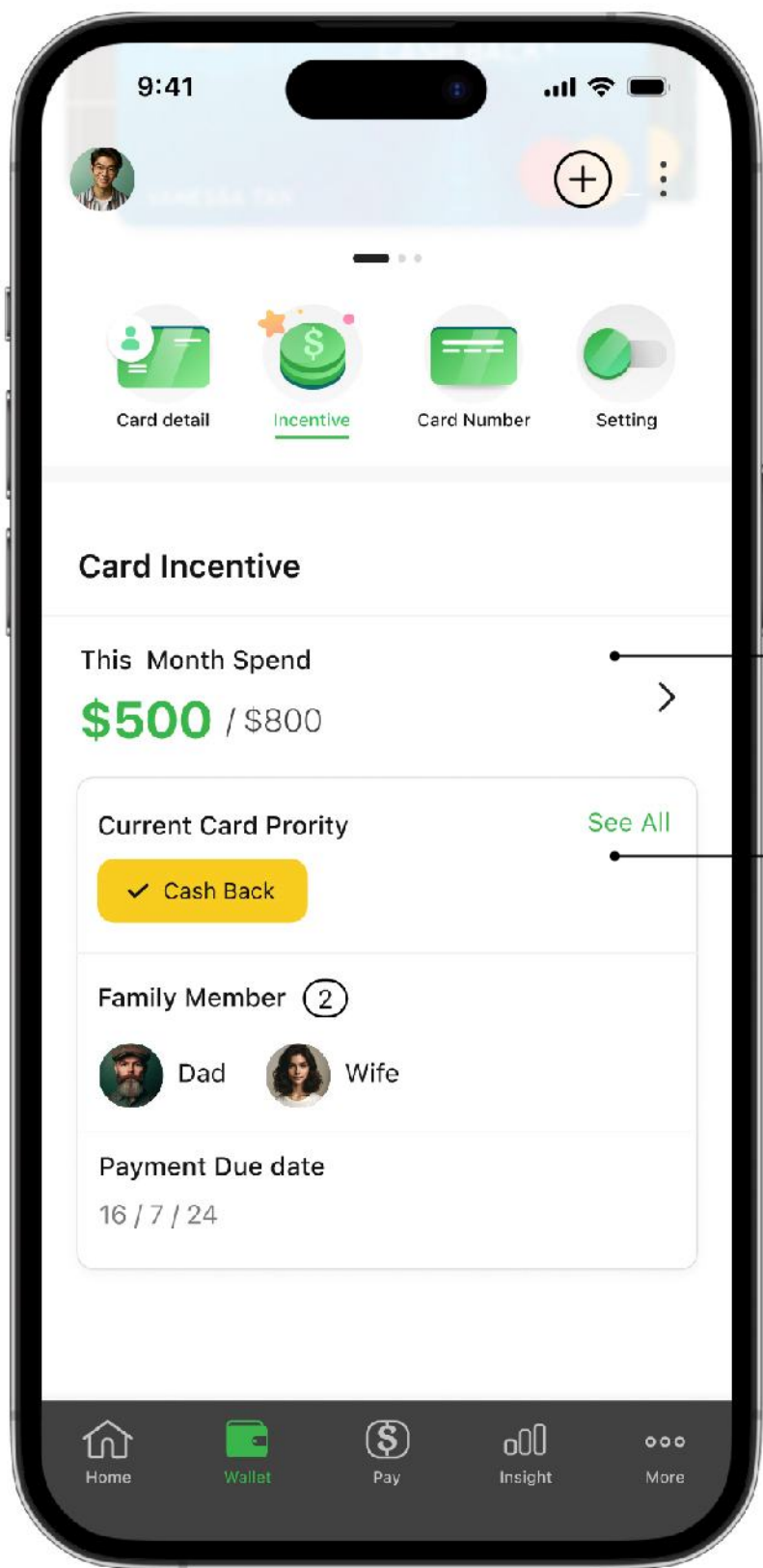
Hi-Fi Prototype

Card Incentive

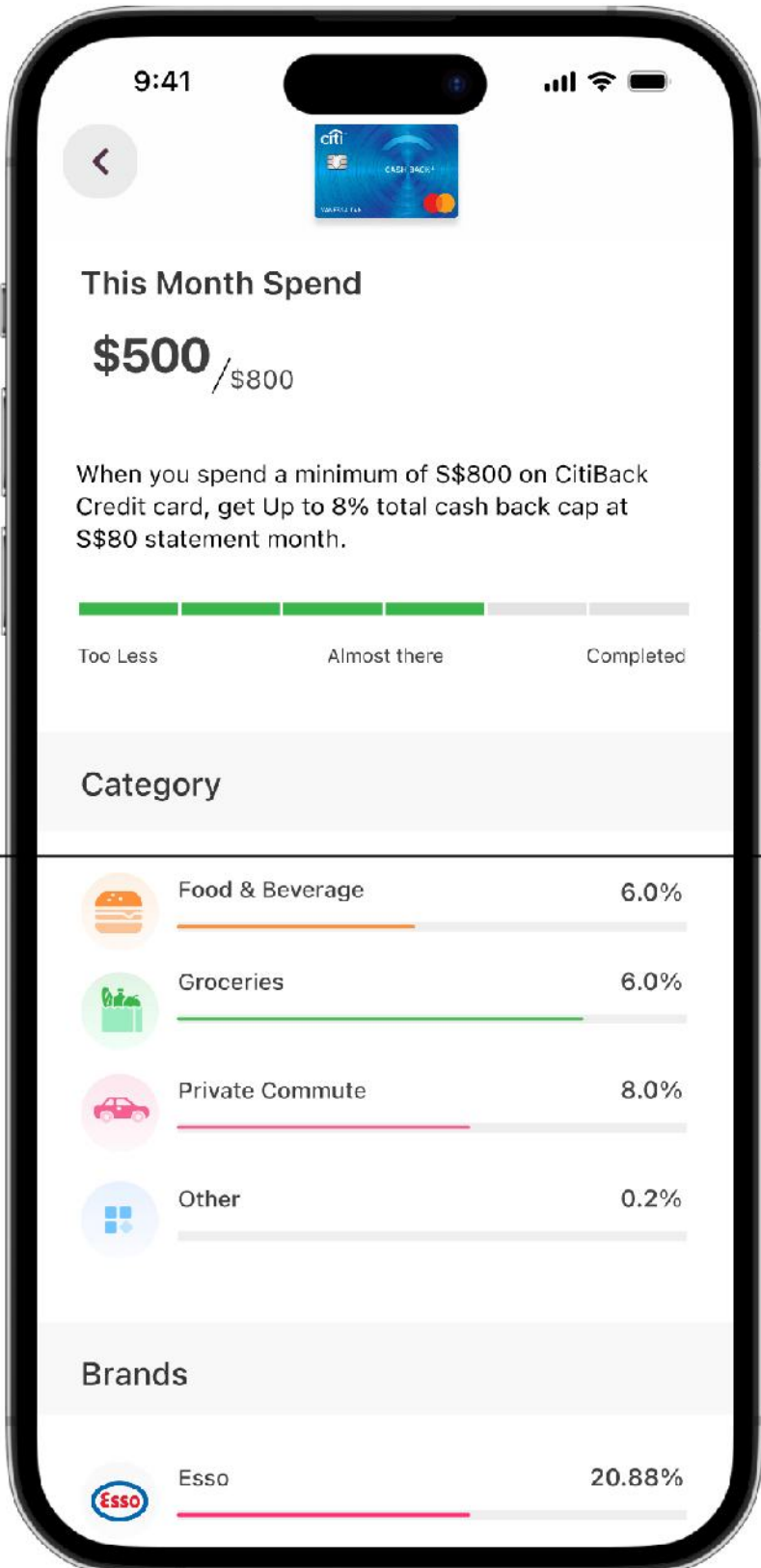
Card incentive page is allow user to monitro their card monthly expenses

- Add family member into the credit card
- Earn cash back on selected categories

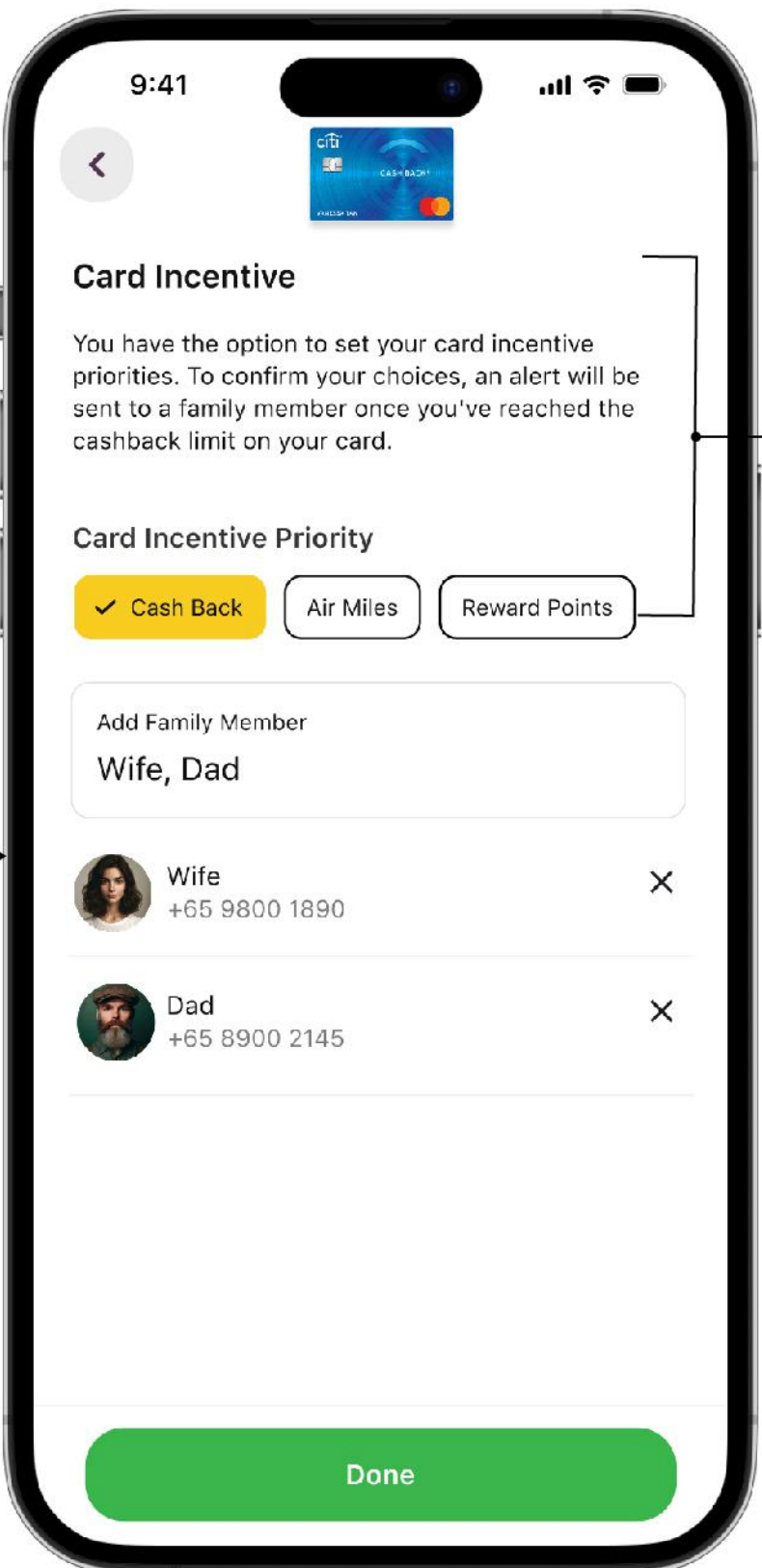
insight from user testing on mid-fidelity prototype



Card Incentive



Card Incentive
Details



Card Incentive
with family
member and
priority

Before

- There was no any explanation, user was unclear

After

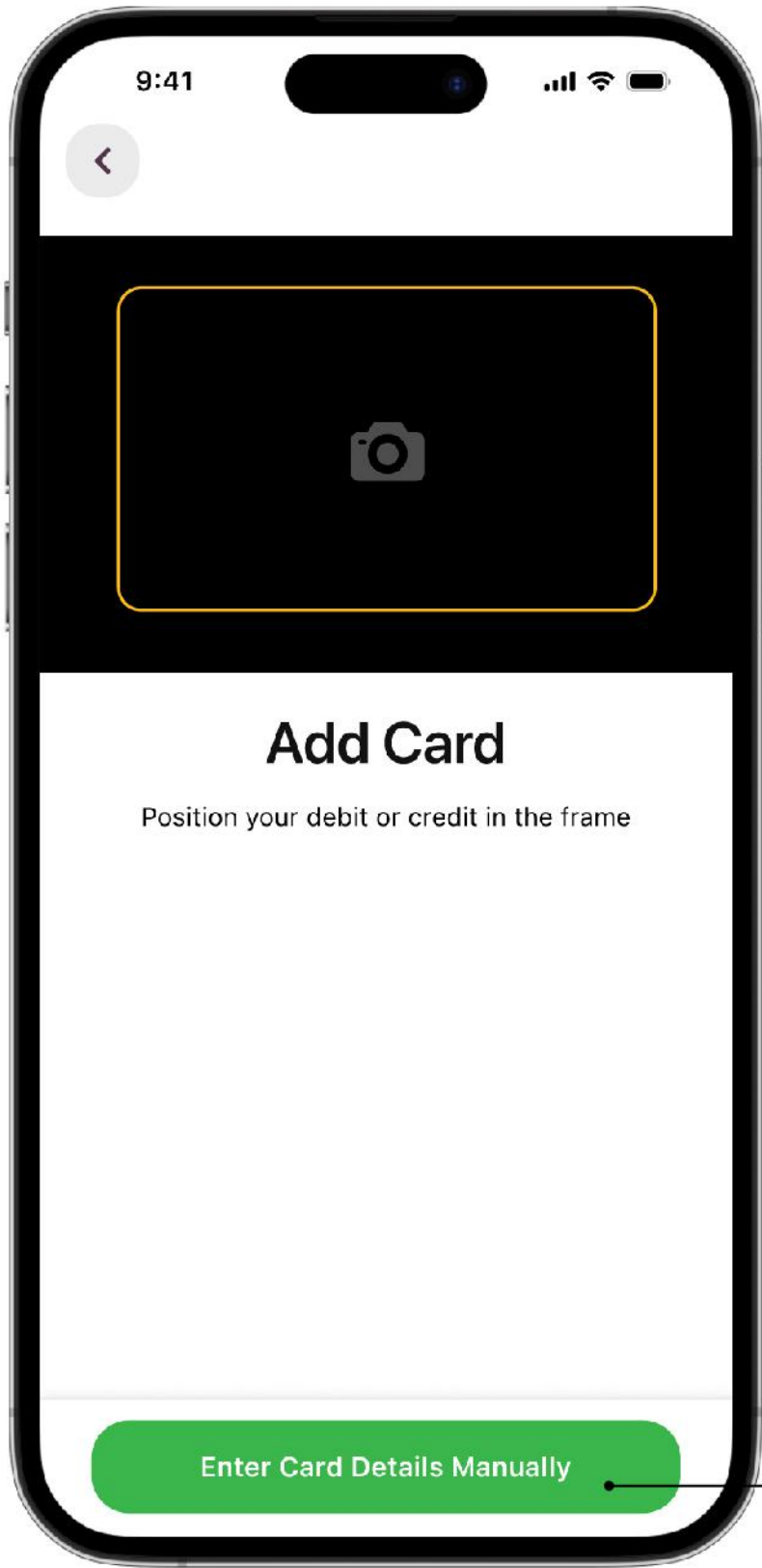
- An explanation is added

Hi-Fi Prototype

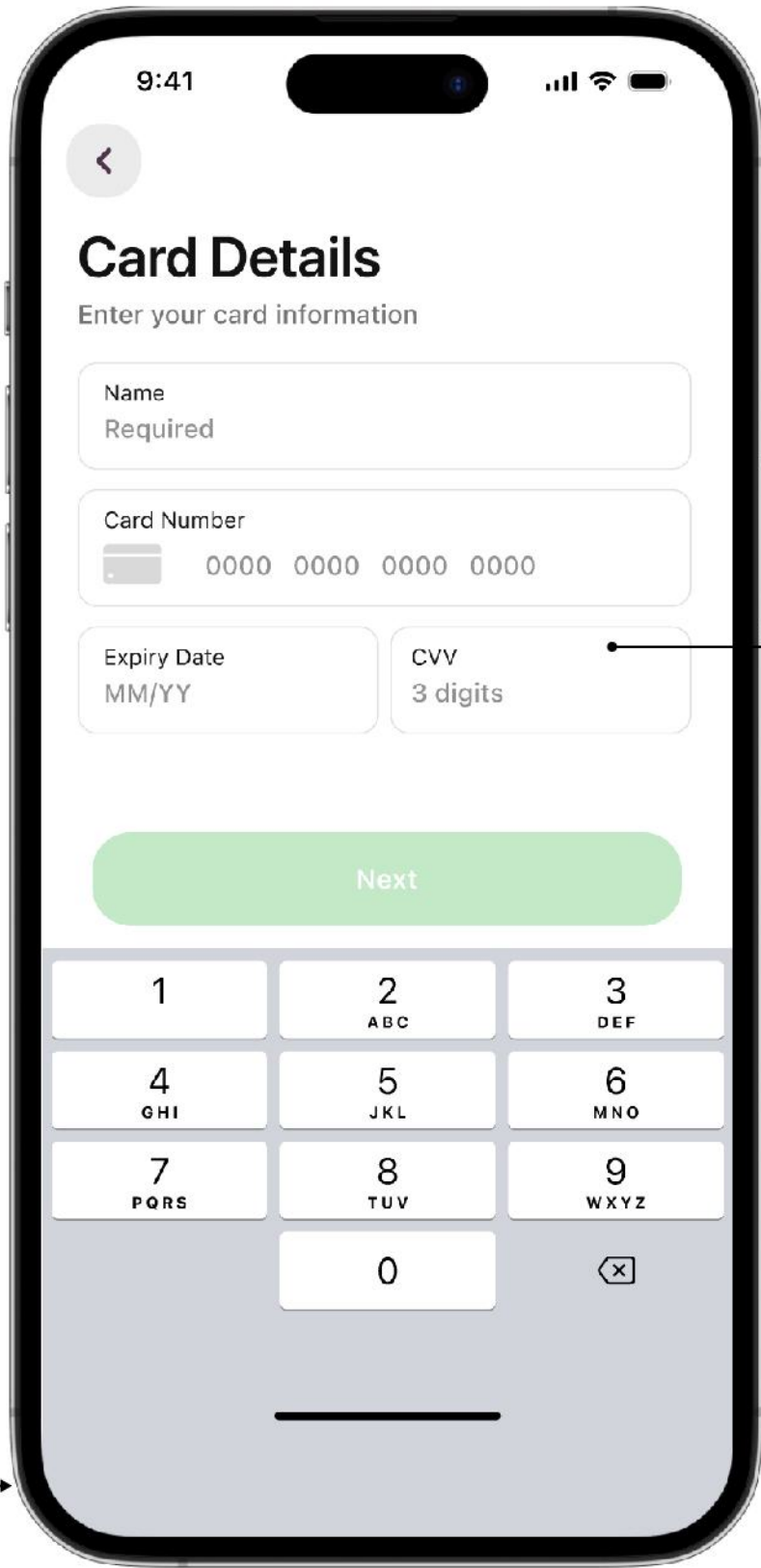
Add credit card

extra step with adding a family member

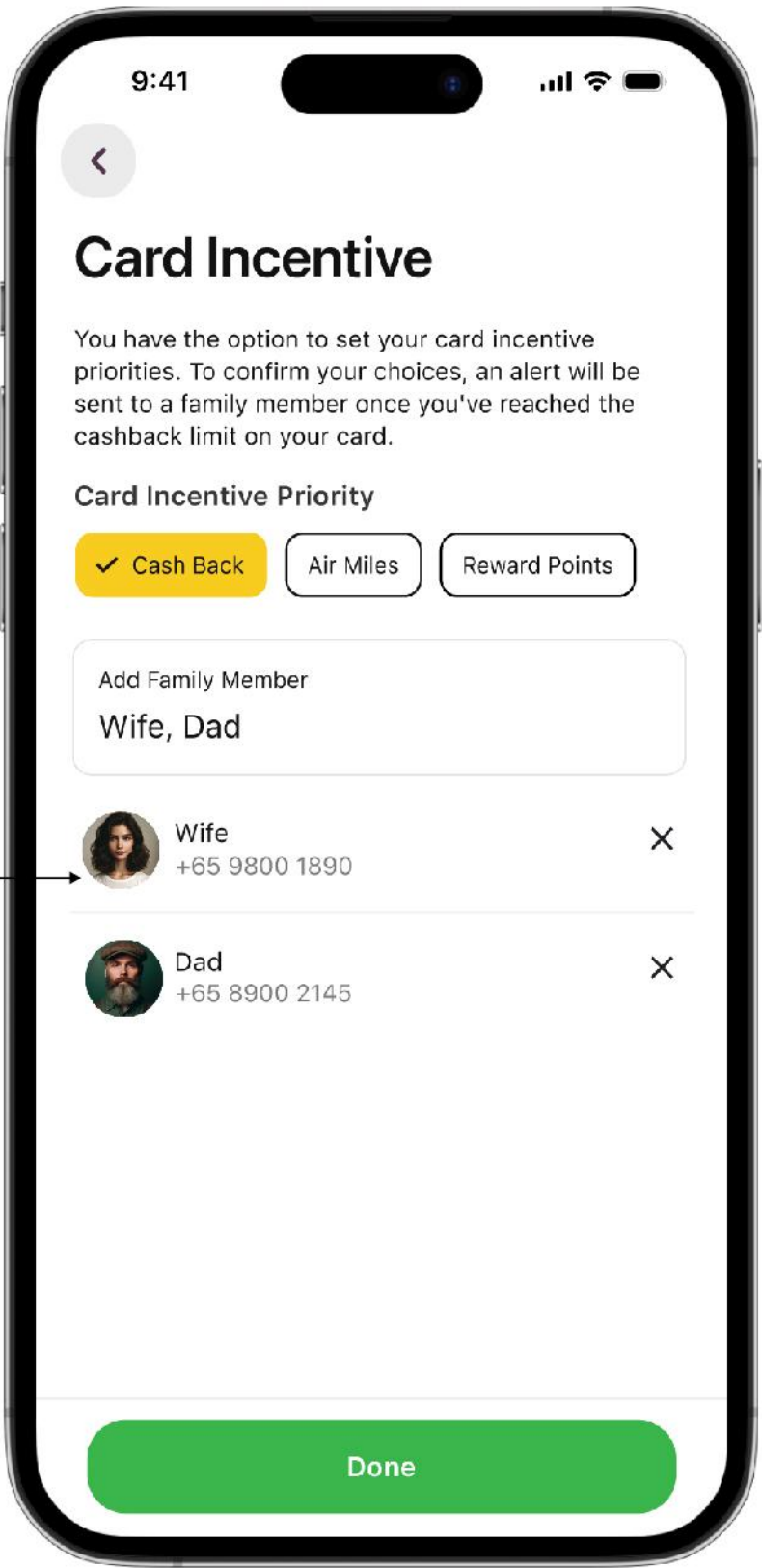
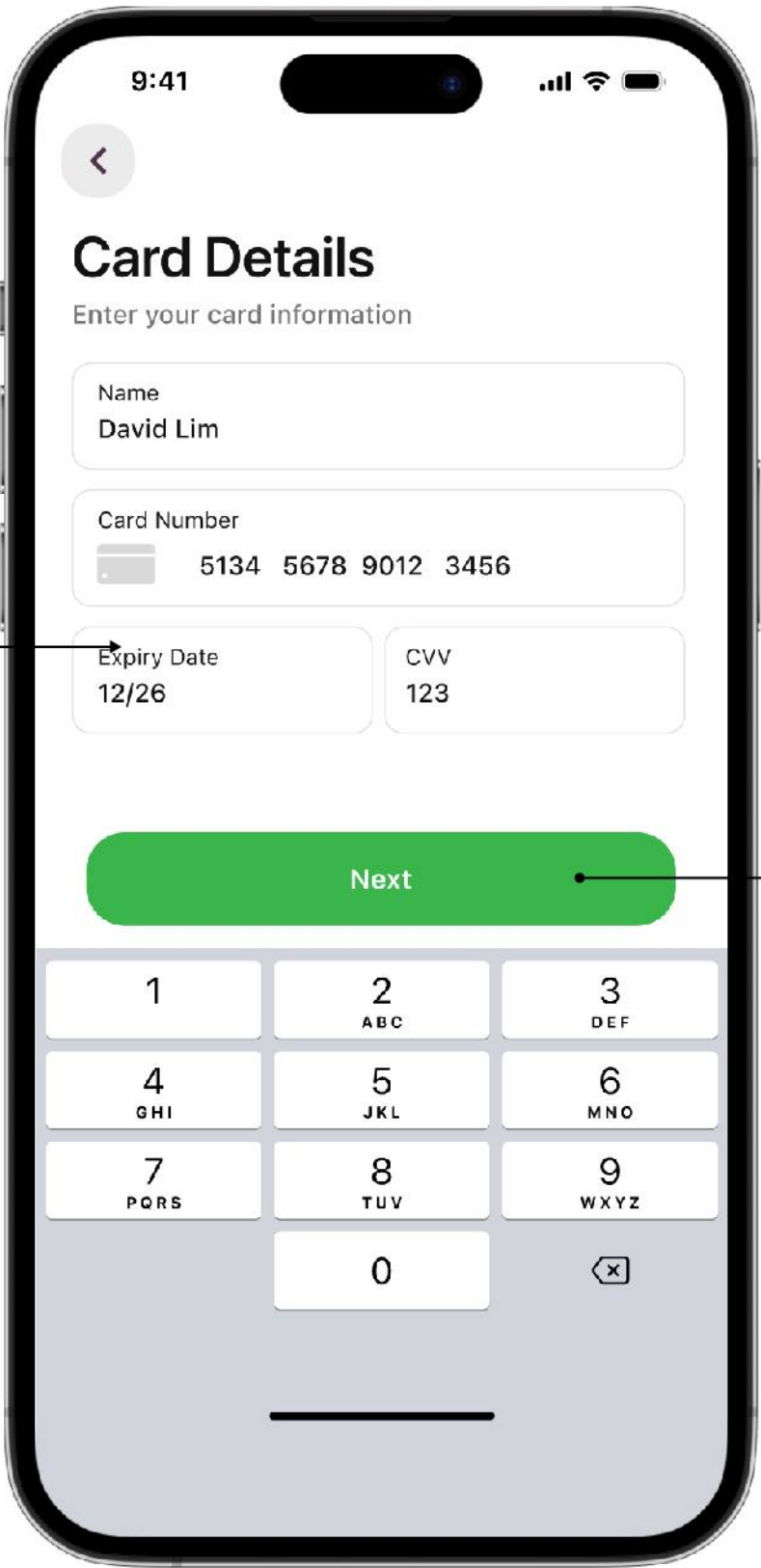
- Add credit card into ewallet
- Scan credit card or enter manually



scan or enter manually



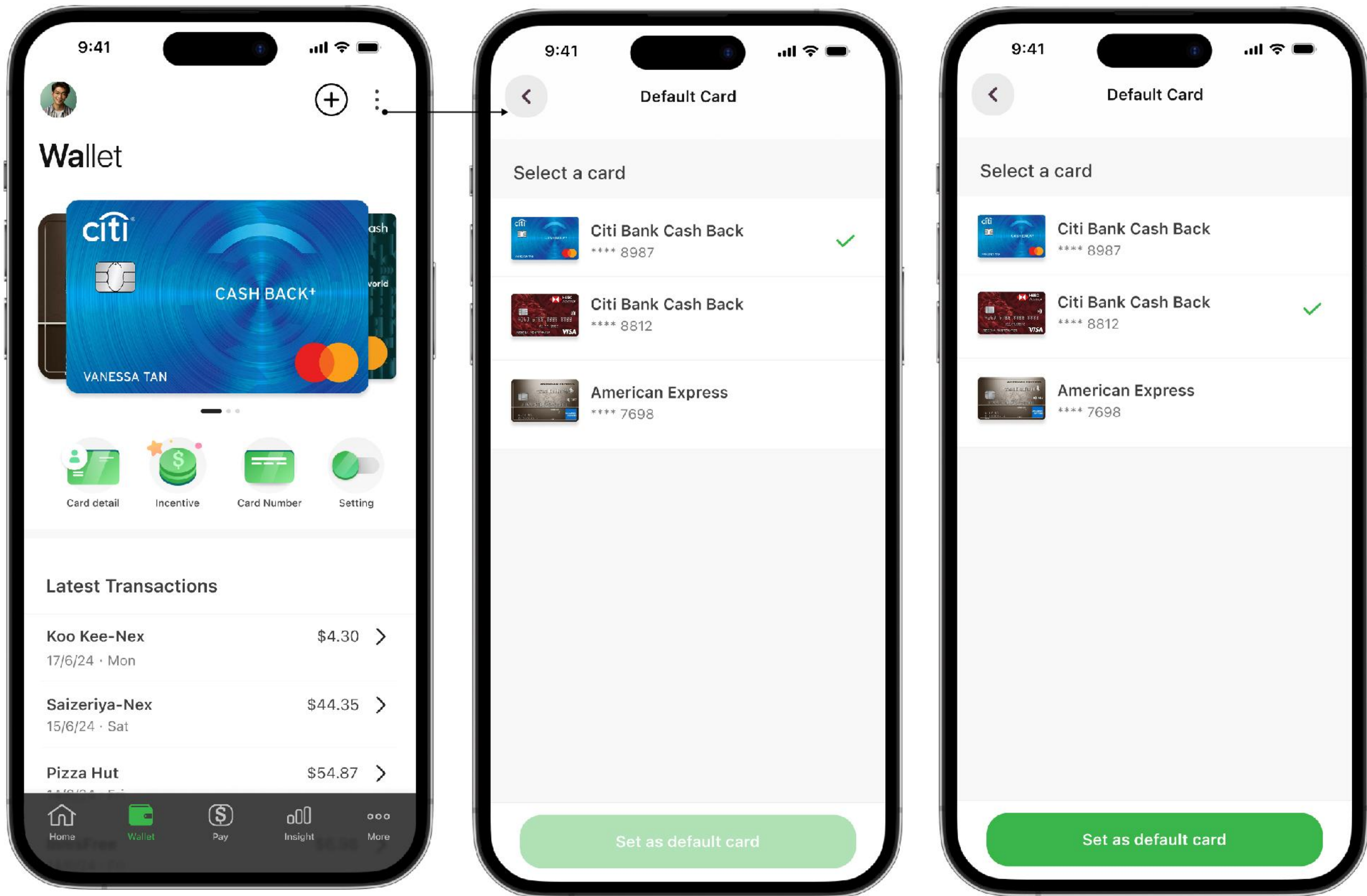
enter card detail manually



adding family member

Hi-Fi Prototype

Set Default Credit
Card



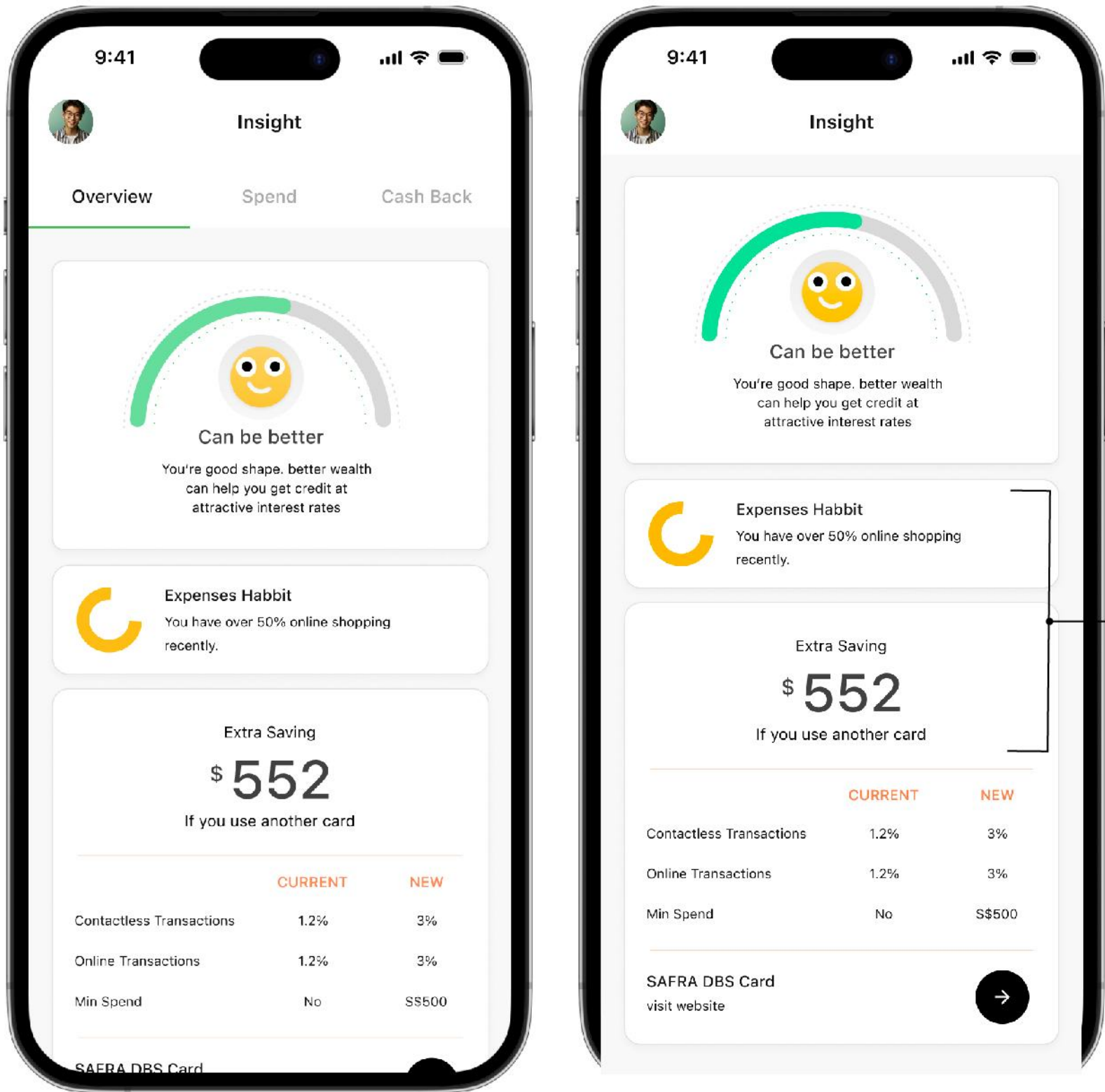
Set Card Default

Hi-Fi Prototype

Insight - Overview

A Wealth of Expenses and
Cashback Rewards

- Recommend a correct credit card with user expenses habit
- expenses vs cashback comparison graph



insight from user testing on mid-fidelity prototype

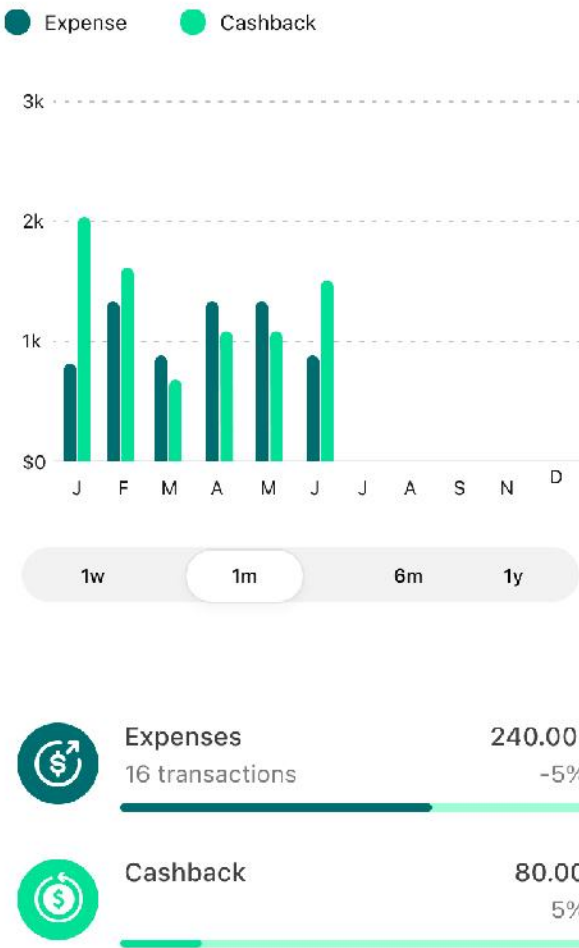
Before

- A light yellow background color

After

- stay with white color background and it is clear and readable

EXPENSE VS CASHBACK



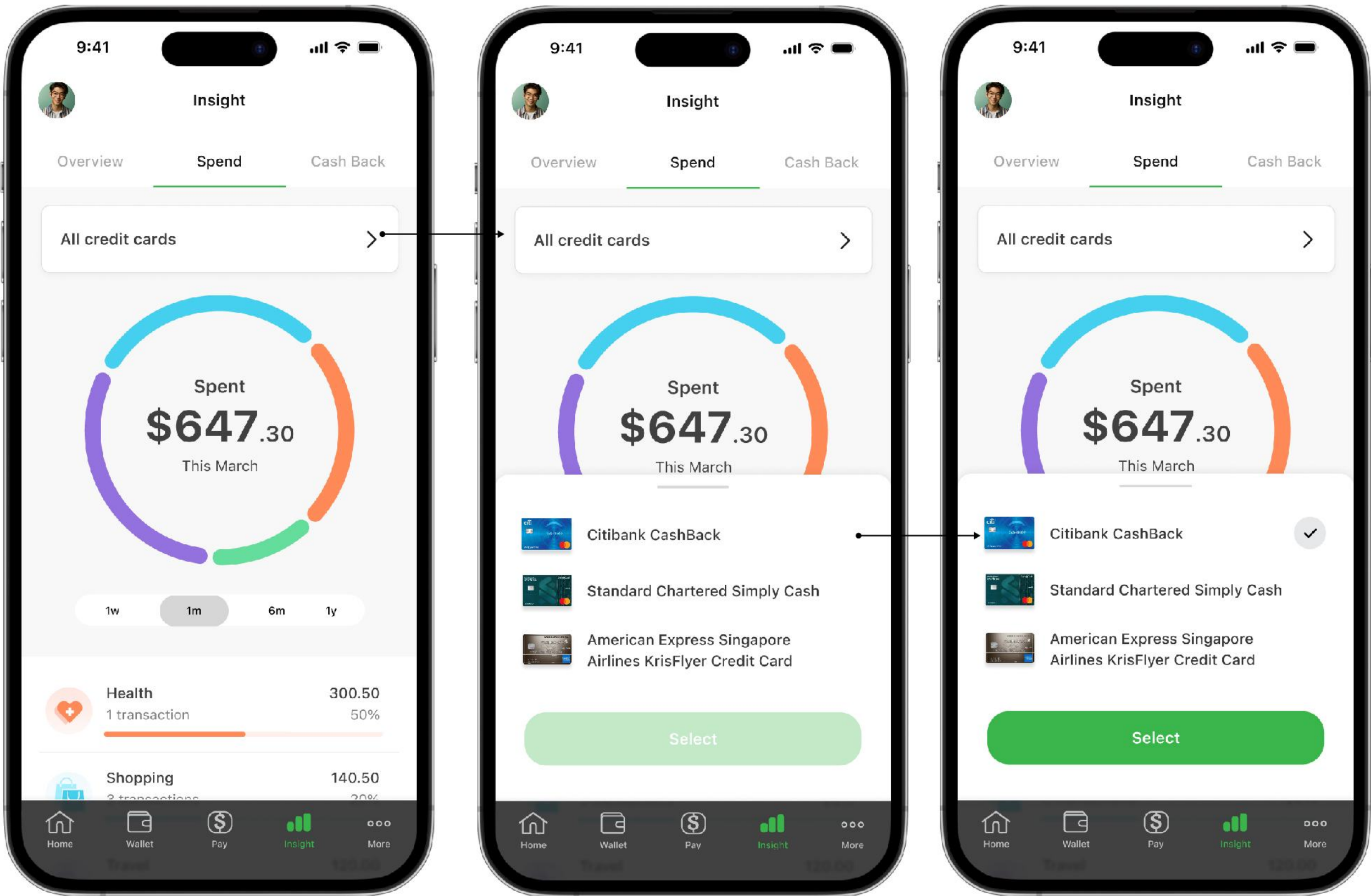
Prototype

Hi-Fi Prototype

Insight - Spend

There are a donut chart for all credit card, each card expenses

- Change each credit card to view the monthly expenses for each card.
- View all expenses and the number of transactions by categories.



Select credit card
option

Select credit card
option

Select credit card
option

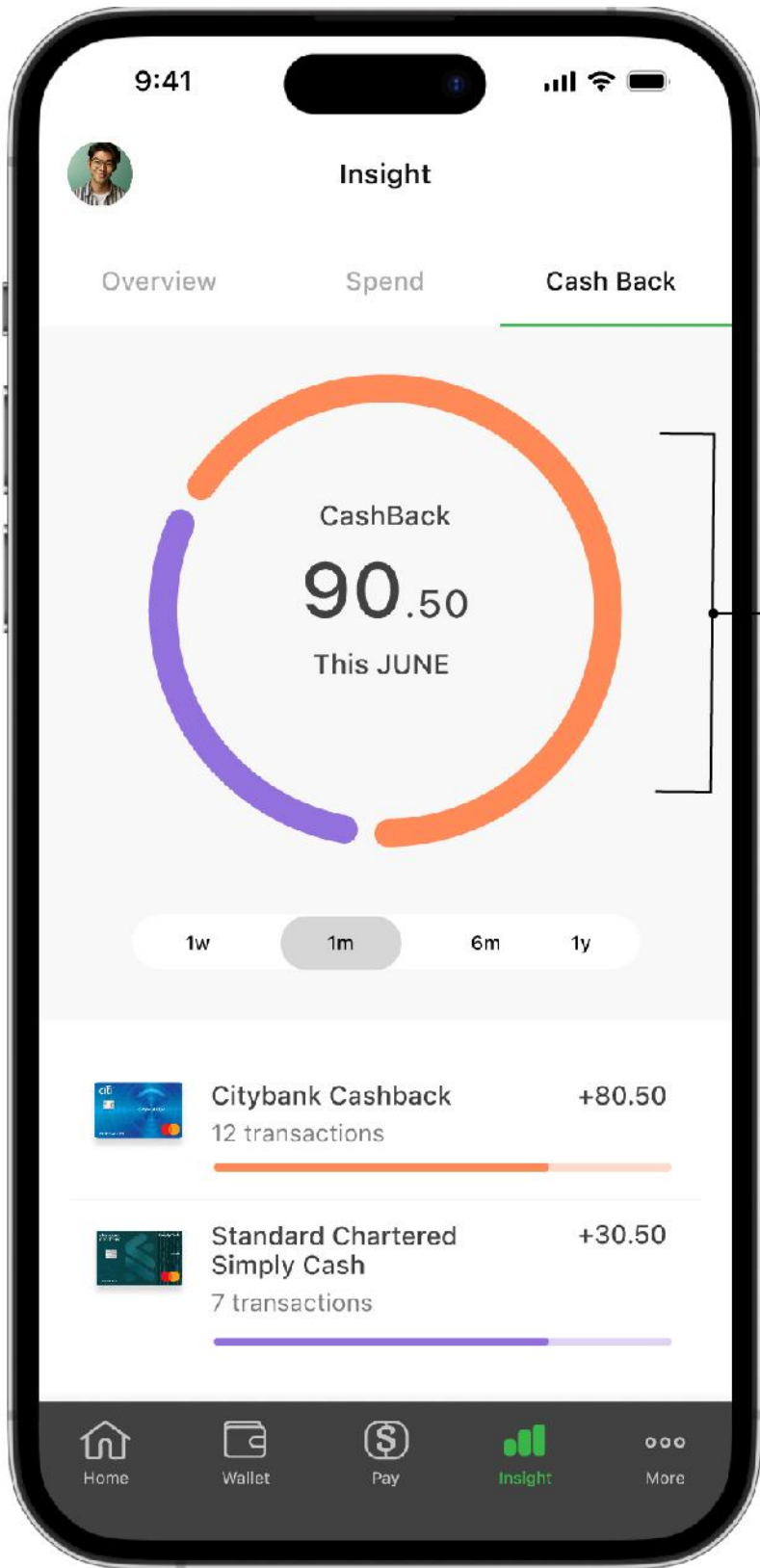
Hi-Fi Prototype

Insight - Cashback

There is a donut chart displaying the monthly cashback for each credit card.

- List of credit cards with monthly cashback and total transactions. This allows users to easily compare the benefits of each card.

insight from user testing on mid-fidelity prototype



Before

- Donut chart was not clear and confusing

After

- A color tone of donut chart is added

Cashback

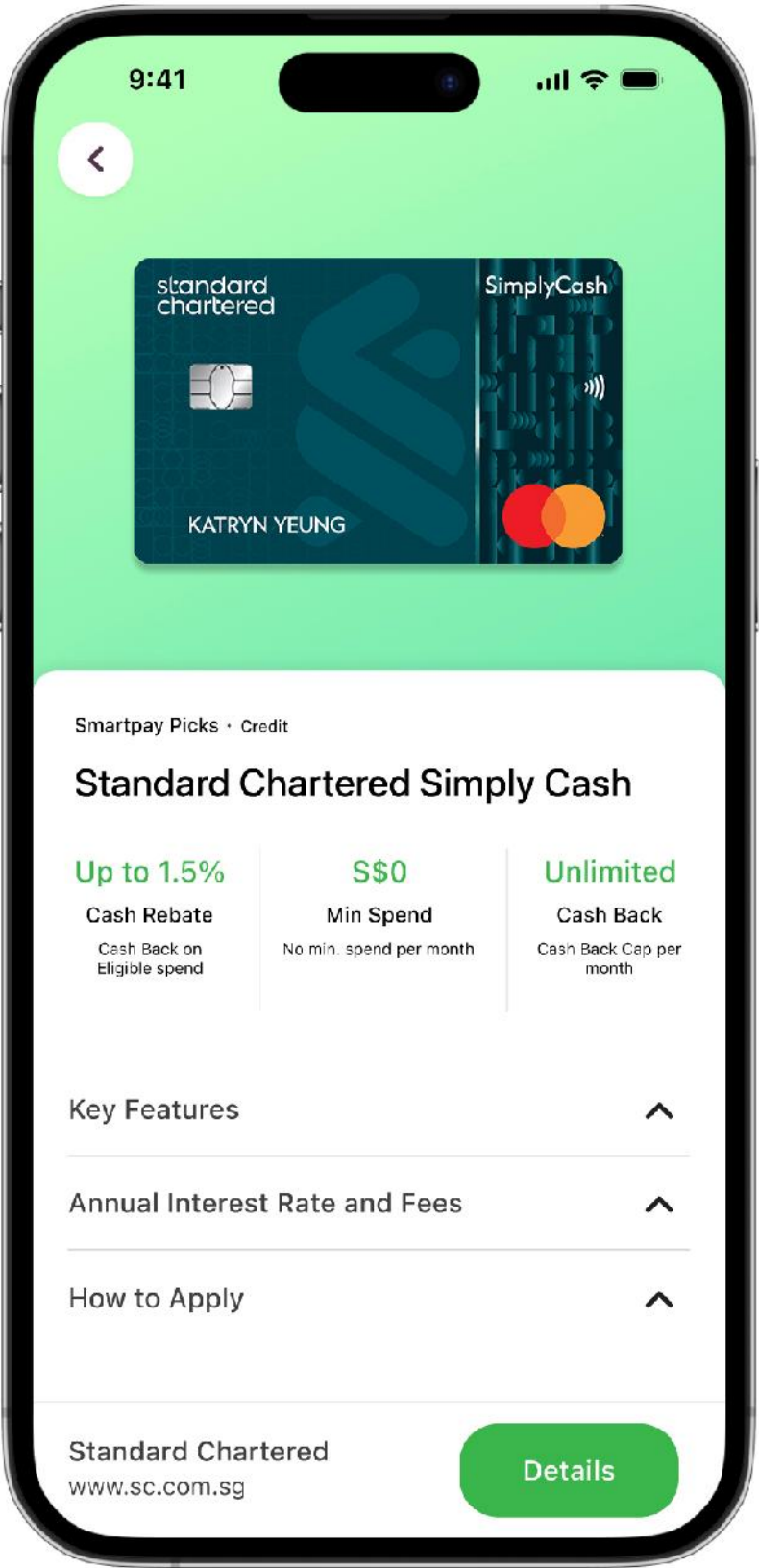
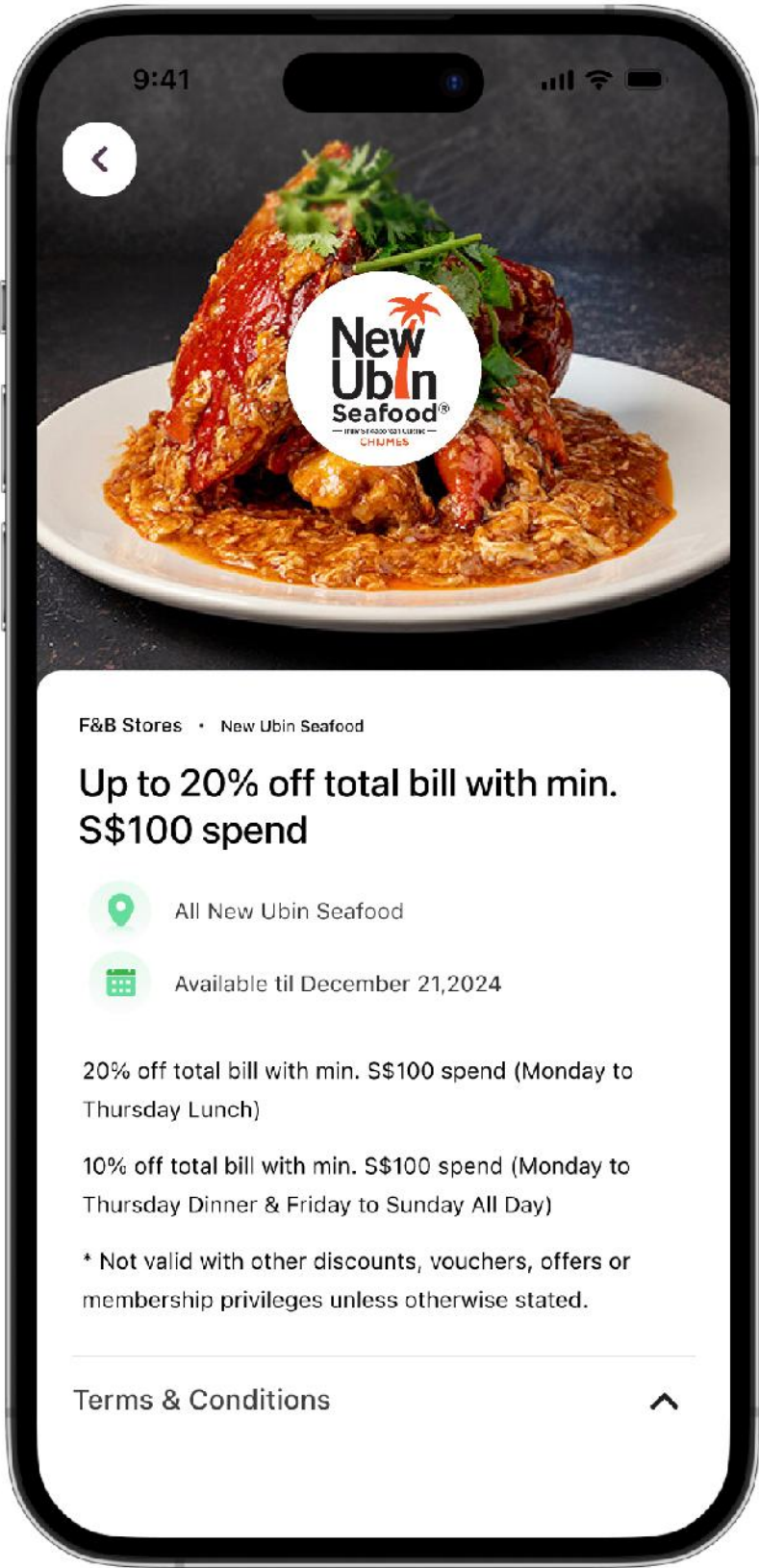
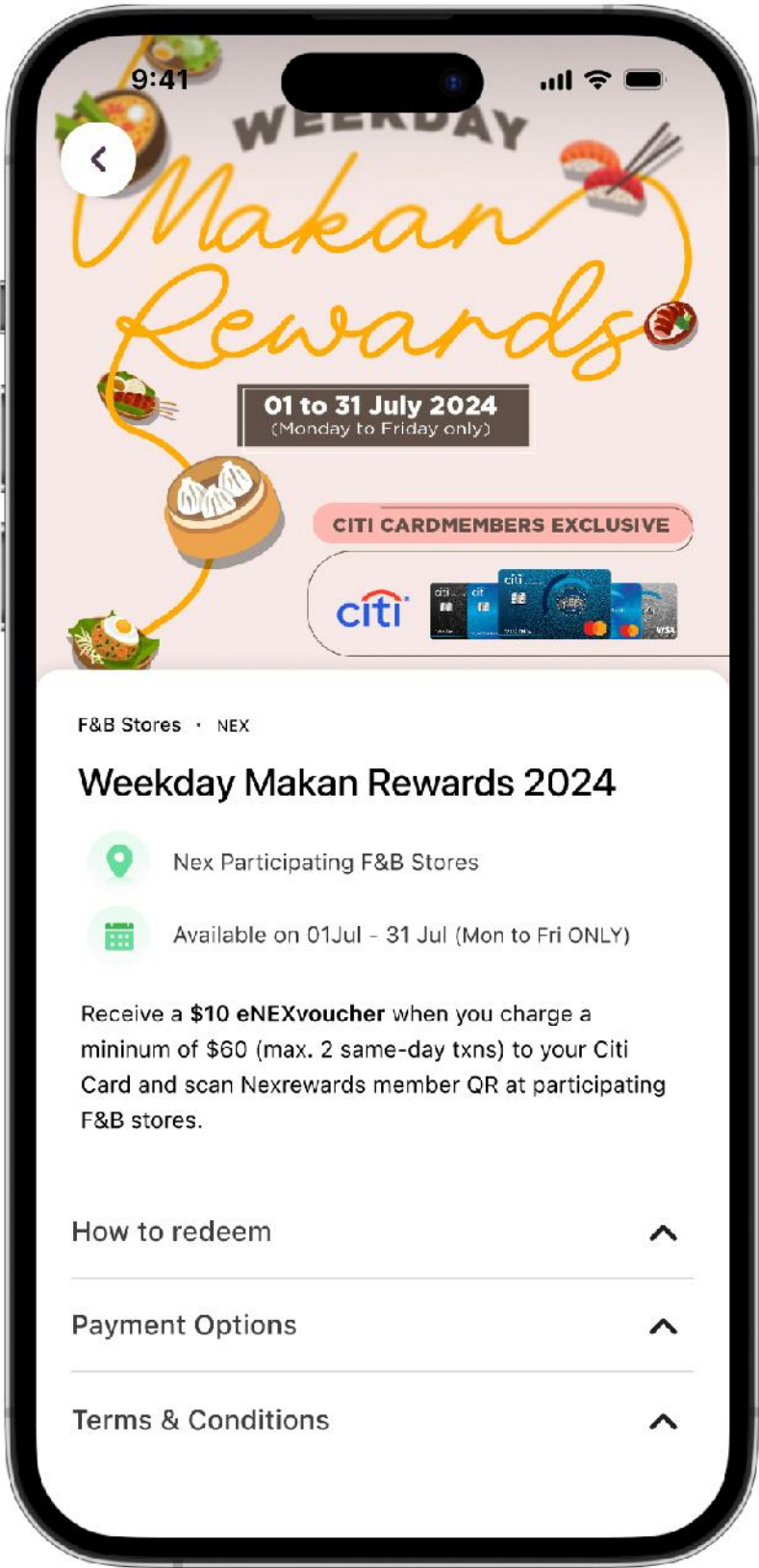
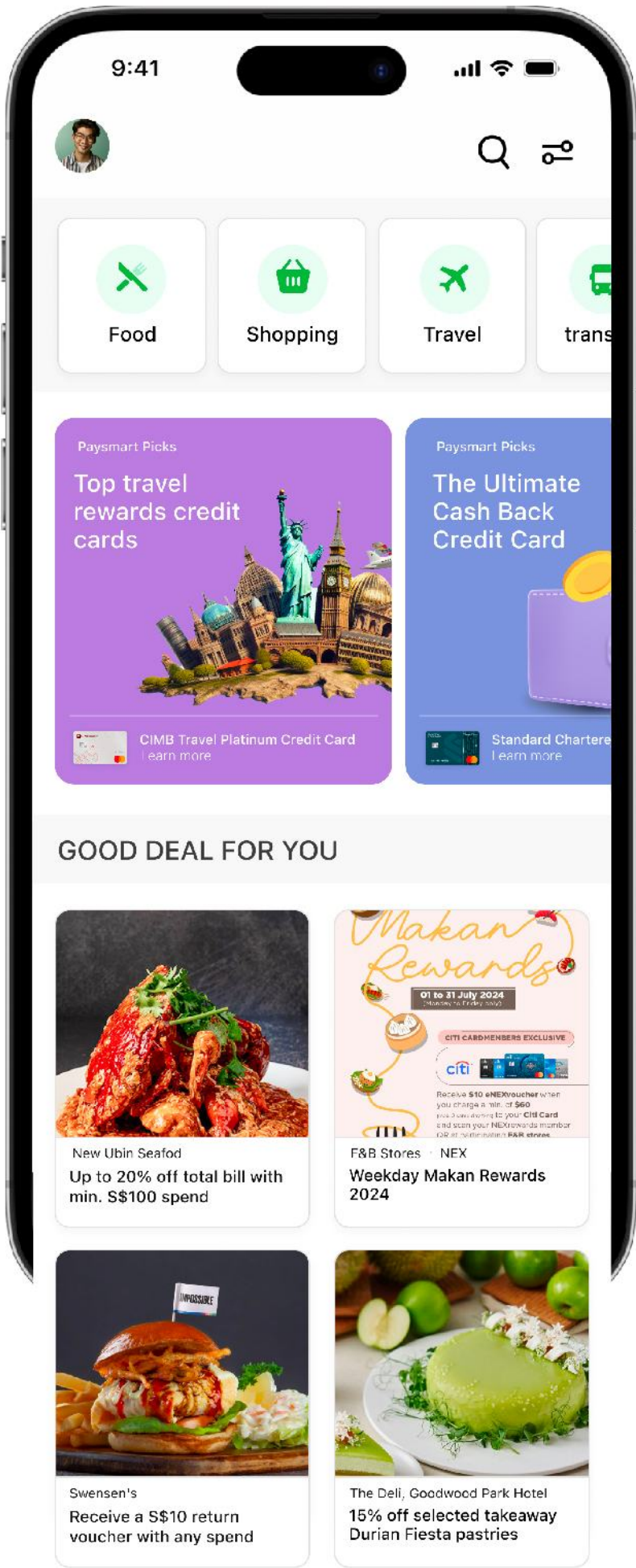
Prototype

Hi-Fi Prototype

More

There are credit cards recommendation, good deal by each catergory.
Personalization deal for the user

- Detail page for recommend credit card
- Detail page for good deal



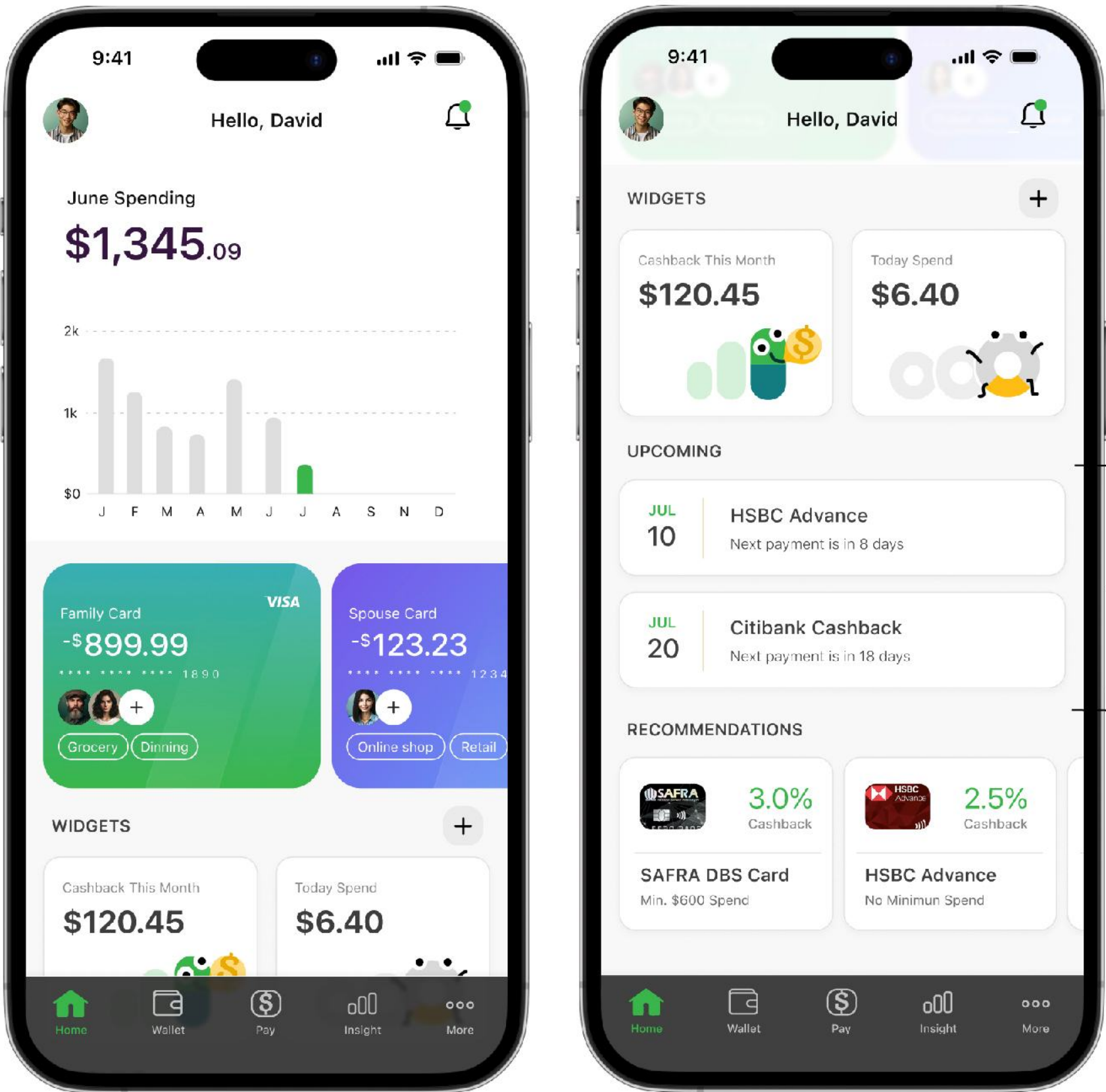
Hi-Fi Prototype

Home page

There is monitor page for the main feature.

- June spending
- Family card
- Widgets (cashback this month, today spend, total transaction of the day)
- Upcoming news
- Credit card recommendations

insight from user testing on mid-fidelity prototype



Before

- The upcoming news was at below of the page

After

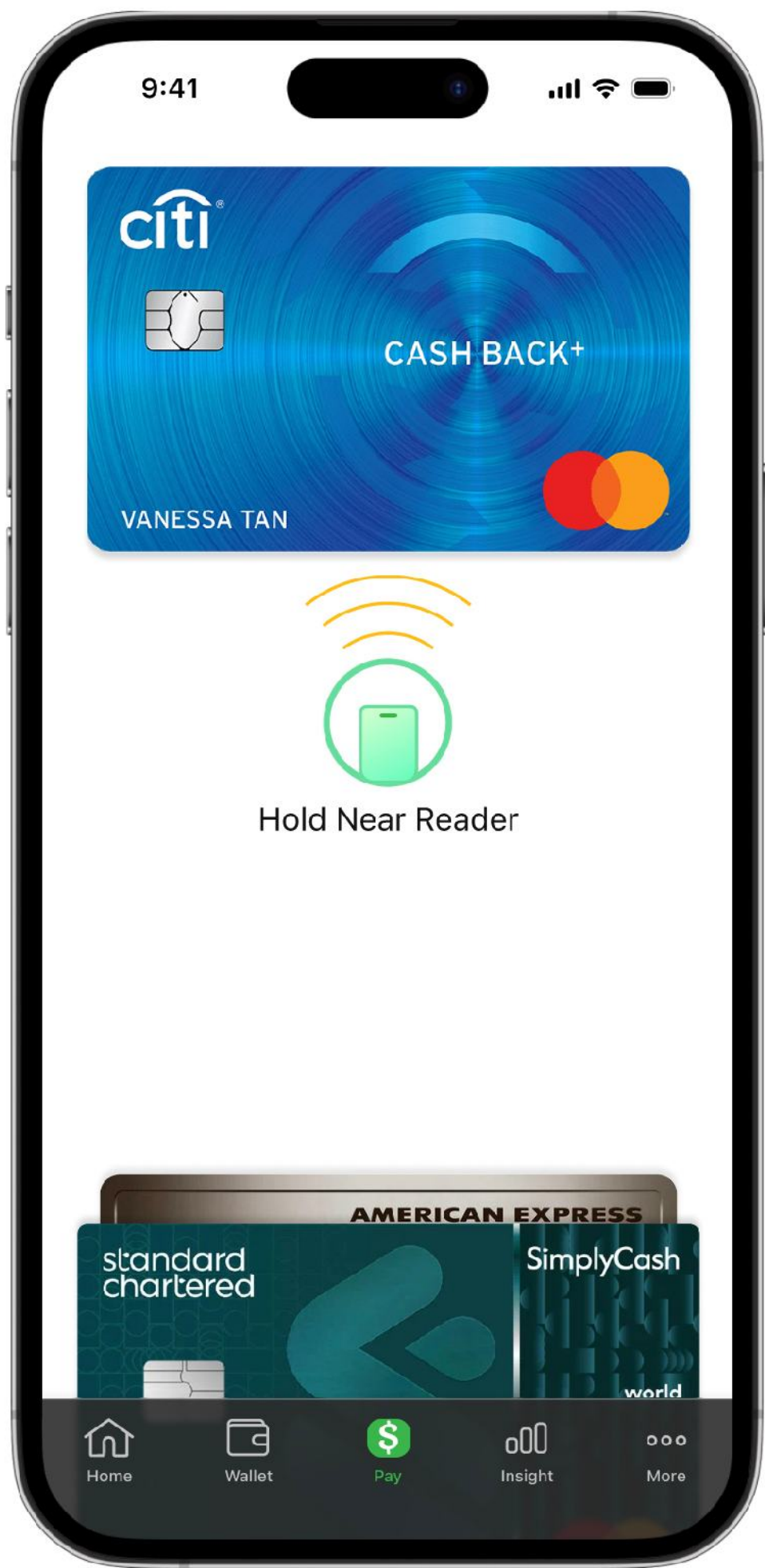
- The upcoming news shifted to top

Hi-Fi Prototype

Pay page

Make payment on this pay page


- Hold near phone to near the reader




Pay page

Future Roadmap


In the future, several enhancements can be made to better meet user needs. Some examples include the following:



The wallet card incentive page could be enhanced by including more detailed tracking of family members' expenses.



Additional educational resources on credit incentives can be provided to enhance user understanding and engagement.



Introducing a rewards system could make the app more engaging and enjoyable for users.

Conclusion

Product design is a dynamic process deeply rooted in understanding user needs. The most enjoyable aspect for me has been collaborating with classmates, which has allowed us to learn from each other, generate more ideas, and enhance our creativity. Additionally, this process has significantly improved my presentation skills.

Work Link



https://miro.com/app/board/uXjVK7ssTDc=/?share_link_id=880592917807



<https://www.figma.com/proto/r3jFcktOCtJzxW2AmcNDS-v/paysmart-ui-design?page-id=154%3A1663&node-id=221-3478&viewport=-2581%2C-208%2C0.31&t=Wu4TGI15iq5E9TNk-1&scaling=scale-down&content-scaling=fixed&starting-point-node-id=231%3A3741&show-proto-sidebar=1>



Paysmart

Thank You

Tan Ying Chia, Phoebe

Design on jun - july 2024

