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Cashless Banking Experience - Trust Based UX

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Problem UnderStanding

- What is a cashless economy ?
- Why trust matters in fintech?
- Problems users face in digital payments

User Personas

- Low Trust User (Beginner)
Medium
- Trust User (Regular User) High
- Trust User (Tech-Savvy User)

Low Trust-User Journey

- App onboarding (guided)
- Payment step-by-step flow
- Confirmation & receipt
- Error handling

Medium Trust-User Journey

- ✓ Secure login (PIN / biometric)
- ✓ Make a payment
- ✓ Notifications & history
- ✓ Security controls

High Trust-User journey

- ✓ One-tap payment
- Biometric authentication
- ✓ Auto-pay & subscriptions
- ✓ Smart spending insights

Features & UX Ideas

- Multi-language support
- Voice assistance
- Fraud detection
- Spending analytics
- Instant alerts

Figma Screens

- Welcome & login screen
- Trust-level selection screen
- Payment screen
- Success & failure screen
- Transaction history

Final Outcome

Benefits to users

Benefits to banks

Future improvements