

# Online Money Transfer Website

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Bhawani

# Project overview



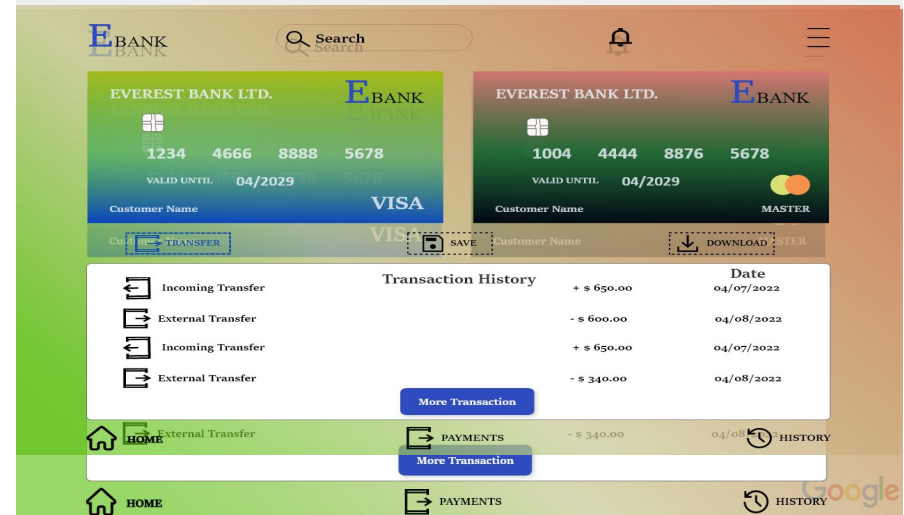
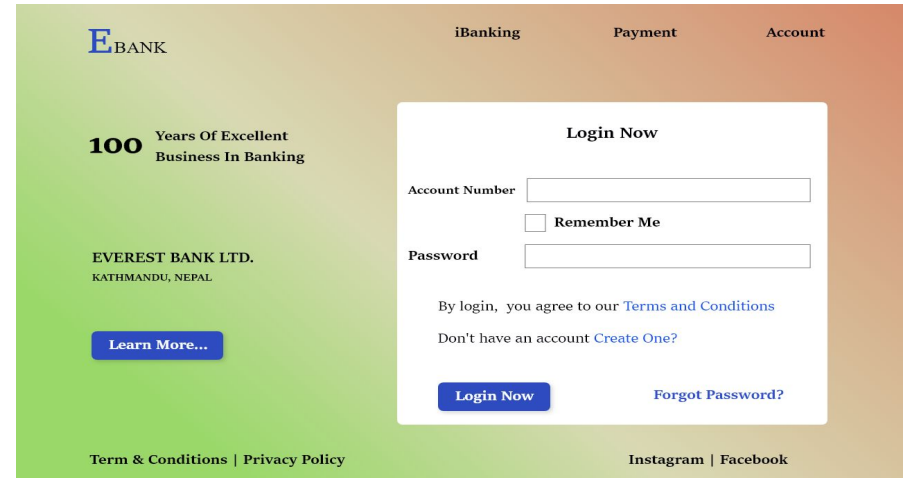
## The product:

Everest Bank LTD. is a online banking website that offers 24 hours services to the users who want to transfer money from external and internal bank account. Our service can use any one who is 18 years old or above.



## Project duration:

July - August 2022



# Project overview



## The problem:

Available online banking services website are using advance functionality, not clear user flow and confusing money transfer process.



## The goal:

Design an Everest Bank LTD. online money transfer user-center website by providing clear navigation and money transfer process.

# Project overview



## My role:

Junior UX designer



## Responsibilities:

Conducting interviews, paper and digital wireframing, low and high-fidelity prototyping, conducting usability studies, accessibility and responsive design.

# Understanding the user

- User research
- Personas
- Problem statements
- User journey maps

# User research: summary



I conducted user interviews of six people from different background, then I turned into empathy maps to better understand the target user and their needs. I discovered that many users like to transfer money from website, by using their own devices, place and time.

Based on my research, users specified that they were hesitated to transfer money from online banking website because websites are overwhelming and confusing to navigate, which is made users frustrated.

# User research: pain points

1

## Navigation

Many links are available at the same page and made the users confused where to go.

2

## Interaction

Users flow are not clear for non technical users because of advance functionality.

3

## Unmotivated

Users felt unmotivated to transfer money from online website because of unclear flow to transfer process and users didn't feel safe to transfer money.

# Persona: Jani

## Problem statement:

Jani is a busy professional single mom with two young children. She like to transfer money quick and any time from online website to her internal and external accounts.



**Age:** 28  
**Education:** Diploma in personal hygiene Kathmandu, Nepal  
**Hometown:**  
**Family:** Moms of two children  
**Occupation:** Senior professional hygiene advisor

*“Technology Make your life easier and faster”*

## Goals

- Want to transfer money by using online banking website from her own place and time
- Time save and fast outcome

## Frustrations

- Confusing advance settings
- Hard to understand for non technology person
- Placeholder are not guideining for complete the process

Jani is a busy worker and single mom of two children. She has a very tight schedule and want to transfer money from her internal and external account herself by using online banking website from her own pace and time. She want to save time and enjoy the movement.

But she is having difficulty to finish the transfer process because of overwhelm content of site and unnecessary buttons makes her confused and frustrated.



# Persona: Jani

Goal: like to transfer money quick and fast from online banking website from her own time and place.

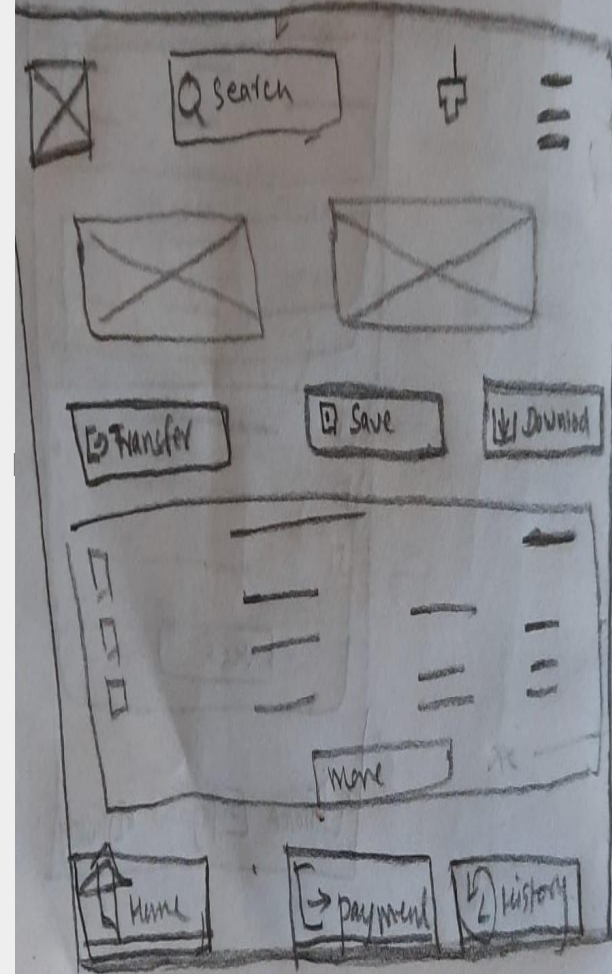
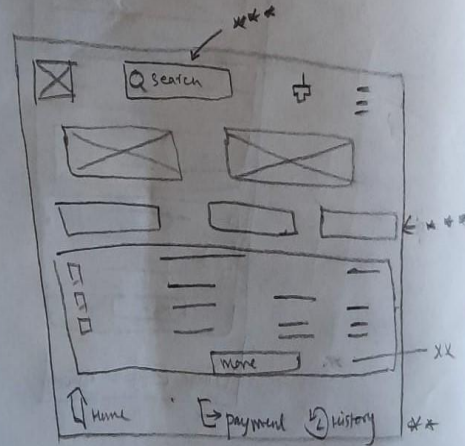
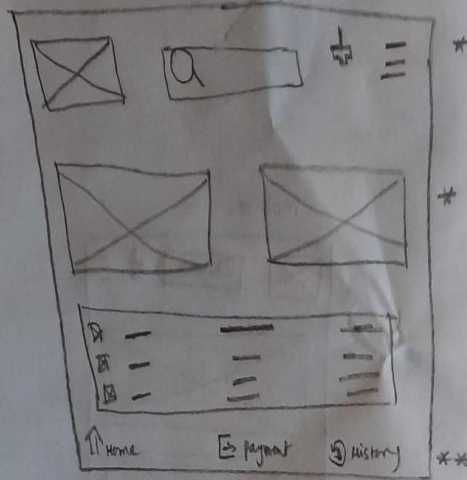
ACTION	Determine the website	Find the Online banking website	Compares others website and ratings	Make a transaction	Log out
TASK LIST	Tasks  A. Google search B. Determined key words what I am looking for C. Identify the website	Tasks  A. Sign in account B. enter the amount you want to transfer C. Select the card	Tasks  A. Conform the money you want to transfer  B. Check the notified card is right or not C. Determine the right card	Tasks  A. Follow all the payment process C. Wait for accepted notification	Tasks  A. Decide to stop B. Follow logout sign
FEELING ADJECTIVE	<ul style="list-style-type: none"><li>• Hopeful</li><li>• Thoughtful</li></ul>	<ul style="list-style-type: none"><li>• Confuse</li><li>• Intimidated</li><li>• Nervous</li></ul>	<ul style="list-style-type: none"><li>• Alert</li><li>• Confused</li></ul>	<ul style="list-style-type: none"><li>• Satisfied</li><li>• Glad</li><li>• Confuse</li></ul>	<ul style="list-style-type: none"><li>• Smiley</li><li>• Disappointed</li></ul>
IMPROVEMENT OPPORTUNITIES	<ul style="list-style-type: none"><li>• Better way to finding</li></ul>	<ul style="list-style-type: none"><li>• Reliability and trust about app</li></ul>	<ul style="list-style-type: none"><li>• suggestion</li><li>• Smooth design flow</li></ul>	<ul style="list-style-type: none"><li>• Several payment method available</li><li>• Secure confidential informations</li></ul>	<ul style="list-style-type: none"><li>• Save history</li></ul>

# Starting the design

- Sitemap
- Paper wireframes
- Digital wireframes
- Low-fidelity prototype
- Usability studies

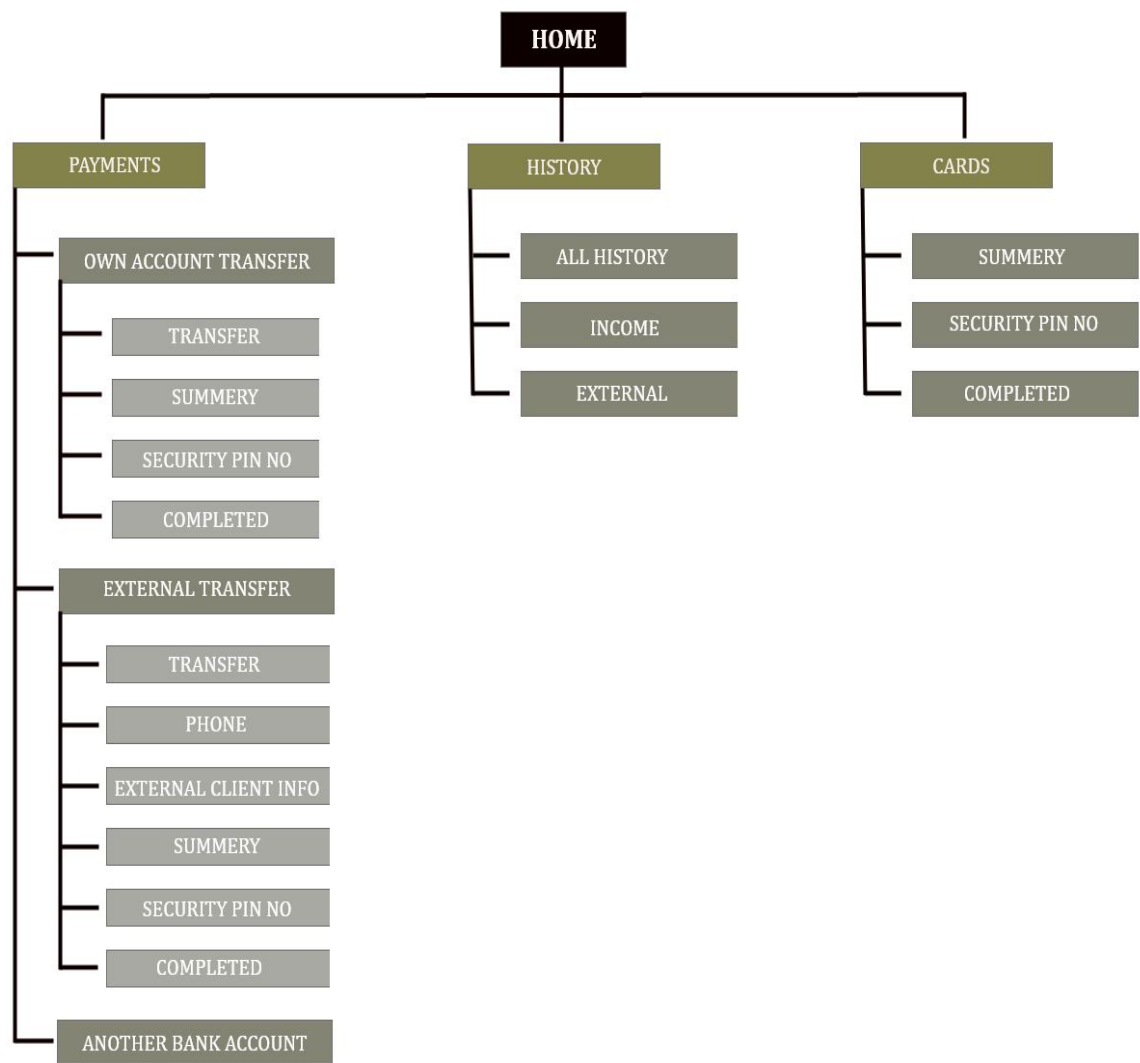
# Paper wireframes

I created paper wireframes for each screen in my online money transfer website. To keep the user pain points about navigation, browsing, and smooth flow.



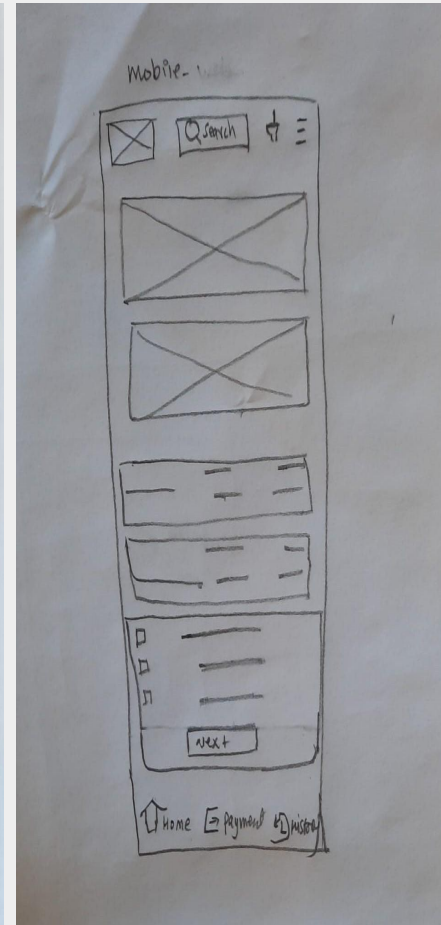
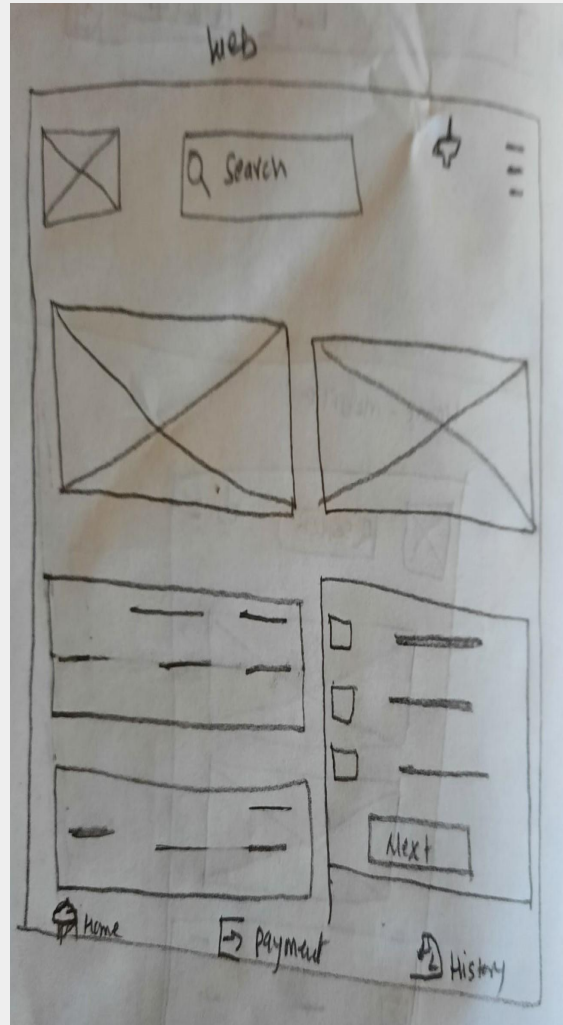
# Sitemap

My goal was to create a sitemap is showing the relationship between website's pages, content and establishes a clear user journey.



# Paper wireframe screen size variation(s)

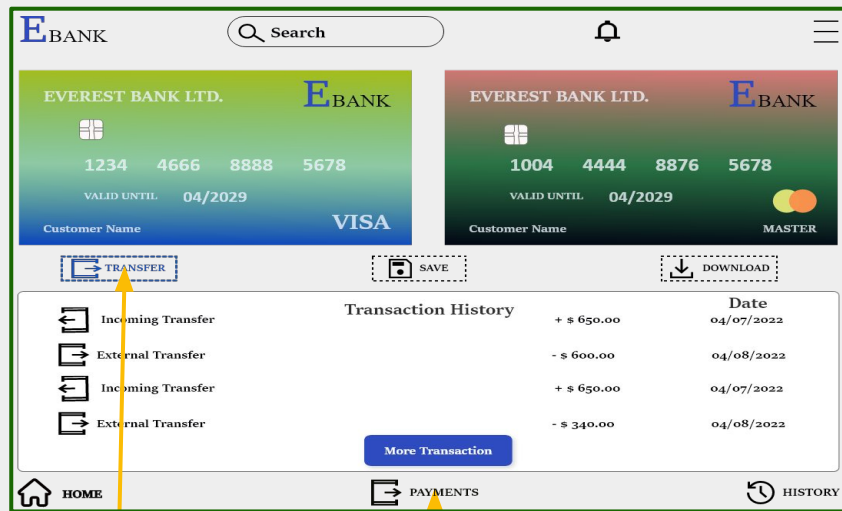
I made different size user friendly Everest online money transfer website wireframe. I had just started to created but in later I will modify the content according to the users feedback.



# Digital wireframes

Digital wireframes made it easy to understand and help to address users pain points and improve the user experience.


I had visually focus on the most useful button so that users can easily notice and follow the navigation paths.



Easy to access and focus on main point

Save all the transactions history

# Digital wireframe screen size variation(s)



100

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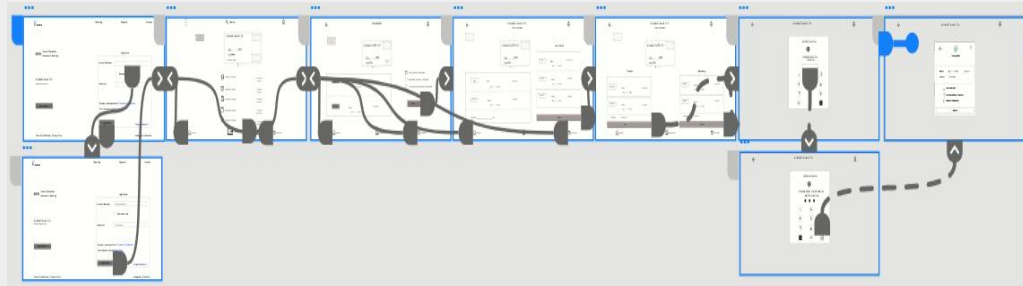
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# Low-fidelity prototype

To create a low-fidelity prototype, I connected all of the screens involved in the user flow of transferring online money from internal and external account.

After I had received the feedback from users, I had to implemented several links and buttons to solve the users pain points.

[Low fidelity prototype](#)





# Usability study: parameters



## Study type:

Unmoderated usability study



## Location:

Canada, remote



## Participants:

6 participants



## Length:

20-30 minutes

# Usability study: findings

Insert a one to two sentence introduction to the findings shared below.

1

Insert usability  
study finding 1.

2

Card

Insert usability  
study finding 2.

3

Finding

Insert usability  
study finding 3.

## Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

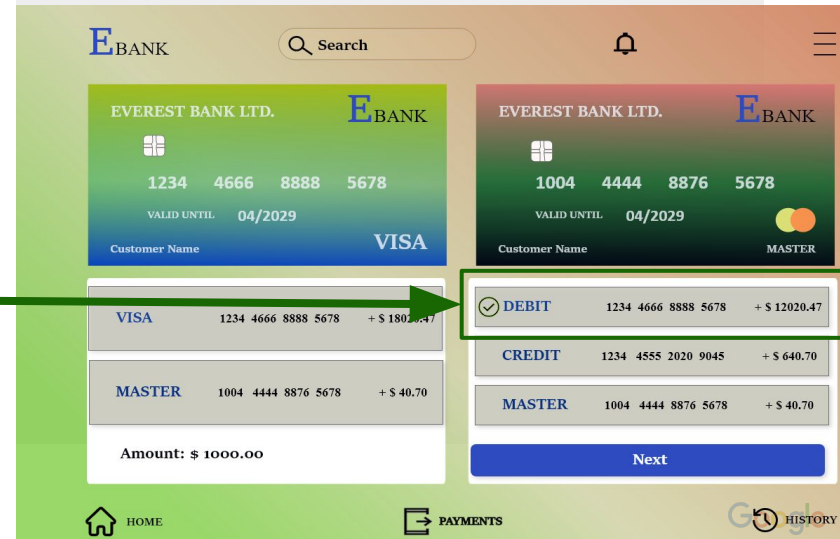
# Mockups

Based on the insights from the usability study, I concluded that users like to transfer money from any debit, credit and master cards they have and they also wanted to make sure selected card should be highlighted. I placed the green check mark for the selected card so that users are sure which card they had chosen.

Before usability study



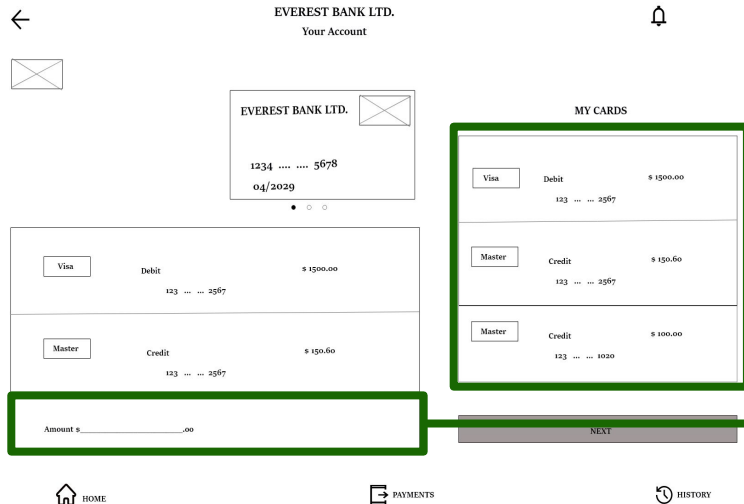
After usability study



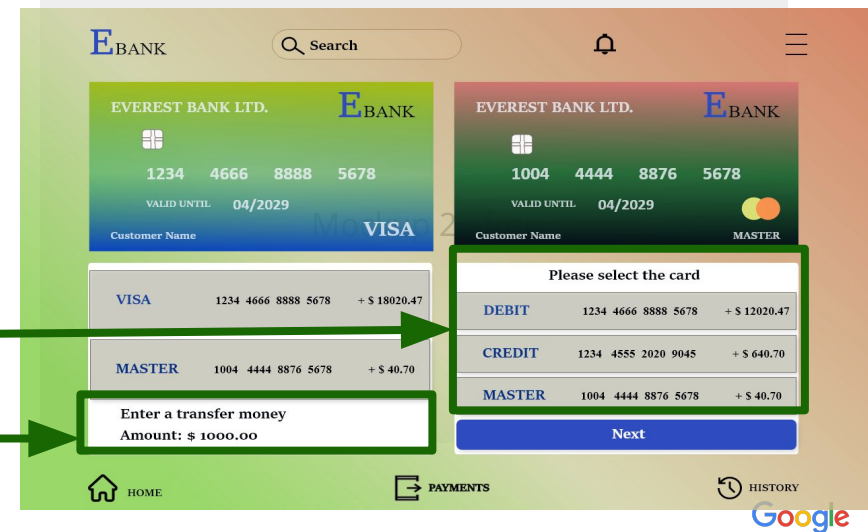
# Mockups

To make user for money transfer flow easier, I added a text to guide the user and also cleared the name from visa card to debit and credit cards.

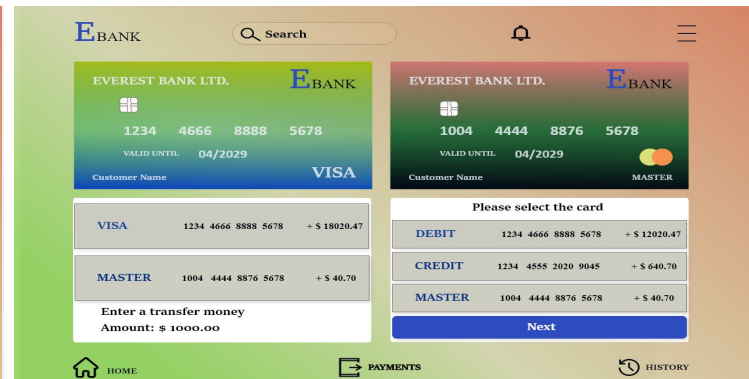
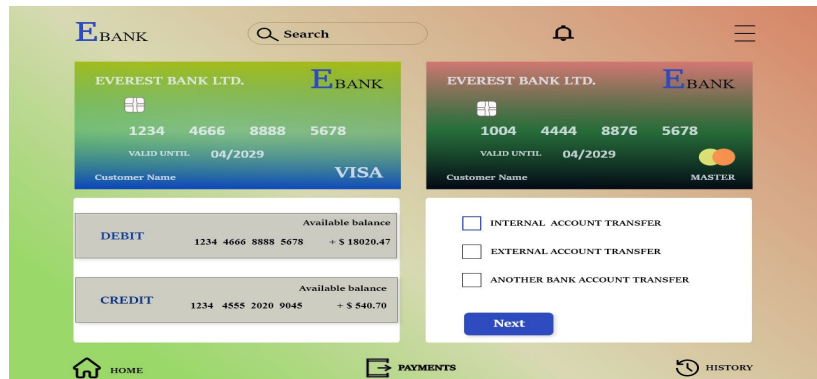
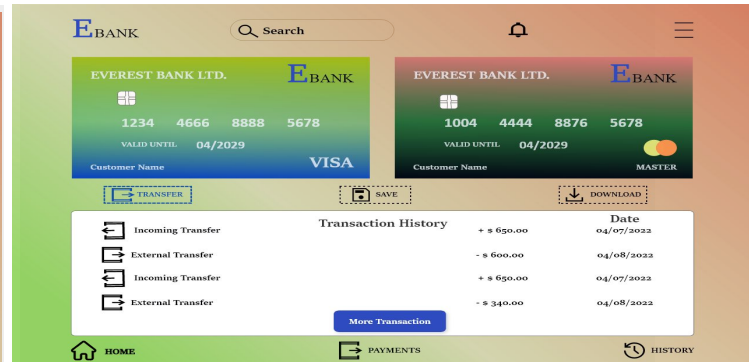
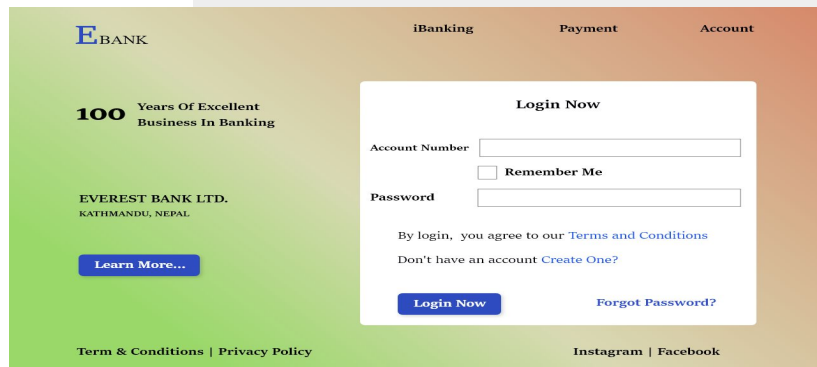
Before usability study



After usability study

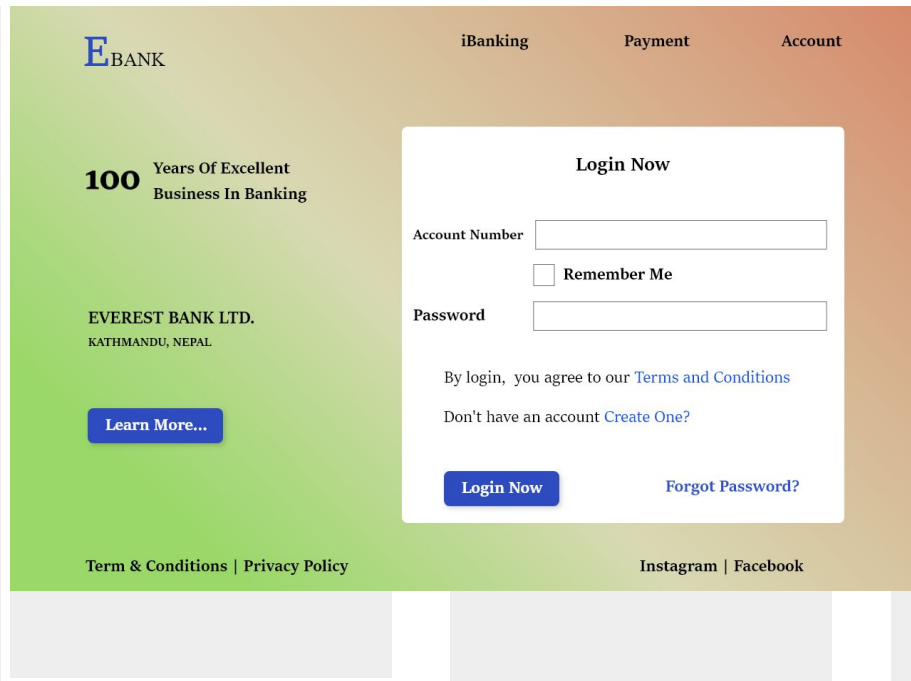


# Mockups: Original screen size



# Mockups: Screen size variations

This is mockups based on my earlier wireframes for desktop and mobile version. It is important to optimize the browsing experience for a range of device sizes, such as desktop, mobile and tablet so users have the smoothest experience possible.



The desktop mockup features a wide layout. At the top, the 'EBANK' logo is on the left, and navigation links 'iBanking', 'Payment', and 'Account' are on the right. The main content area is split: the left side contains the bank's anniversary text and a 'Learn More...' button, while the right side is a white login box. The login box has a 'Login Now' title, input fields for 'Account Number' and 'Password', a 'Remember Me' checkbox, and links for 'Terms and Conditions', 'Create One', 'Login Now', and 'Forgot Password?'. The footer includes 'Term & Conditions | Privacy Policy' and 'Instagram | Facebook'.

EBANK

iBanking Payment Account

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[Learn More...](#)

**Login Now**

Account Number

☐ Remember Me

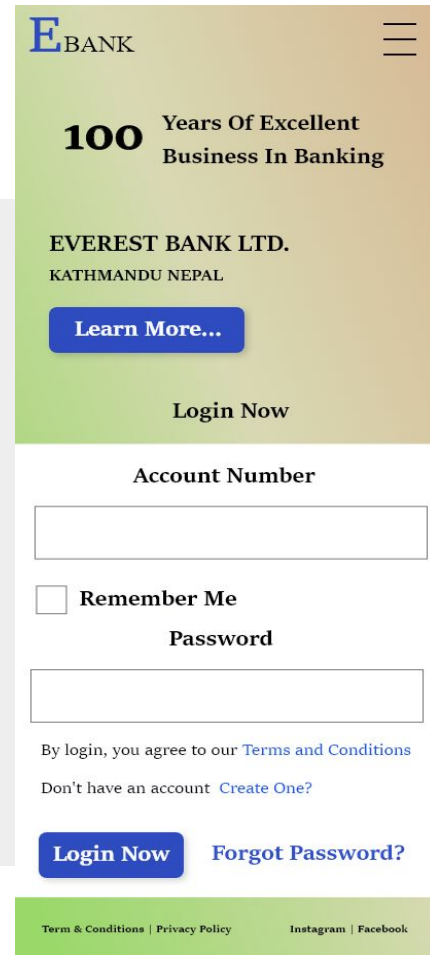
Password

By login, you agree to our [Terms and Conditions](#)

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The mobile mockup is a single-column layout. The top header shows the 'EBANK' logo and a hamburger menu icon. Below is a banner for the bank's anniversary with a 'Learn More...' button. The main section is the login form, which includes the bank's name, input fields for 'Account Number' and 'Password', a 'Remember Me' checkbox, and links for 'Terms and Conditions', 'Create One', 'Login Now', and 'Forgot Password?'. The footer contains 'Term & Conditions | Privacy Policy' and 'Instagram | Facebook'.

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# High-fidelity prototype

This is my high fidelity prototype followed the same user flow as the lo-fi prototype, and included the design changes made after the usability study from target users.

Everest Bank LTD.

[high-fidelity prototype](#)





# Accessibility considerations

1

Making sure the colour contrast ratio is very good recommendations of WCAG

2

I used headings with different sized text for clear visual hierarchy

3

Using the icon for making user to navigate easier.

# Going forward

- Takeaways
- Next steps

# Takeaways



## Impact:

The Everest Bank LTD. website makes the busy users work easier and faster by providing the online money transfer services.



## What I learned:

I learned that even a small design change can have a huge impact on the user experience. The most important takeaway for me is to always focus on the real needs of the user when coming up with design ideas and solutions.

# Next steps

1

Conduct usability study in timely manner, validate the users pain points and insight.

2

Usability study helps to measure the product's overall effectiveness and find out some bugs.

3

Applying some motions in the product so users can enjoy the product and feel nice.

# Let's connect!



Thank you for your time to reviewing my work and providing unconditional feedback, it really helps me a lot to improve my product.

You can contact me at: [bhawanikhadka9@gmail.com](mailto:bhawanikhadka9@gmail.com)