



DESIGN TEAM

Meet the fantastic 5... 😎

We are a team of talented young aspiring designers and developers from the Capitec IMI learnership.



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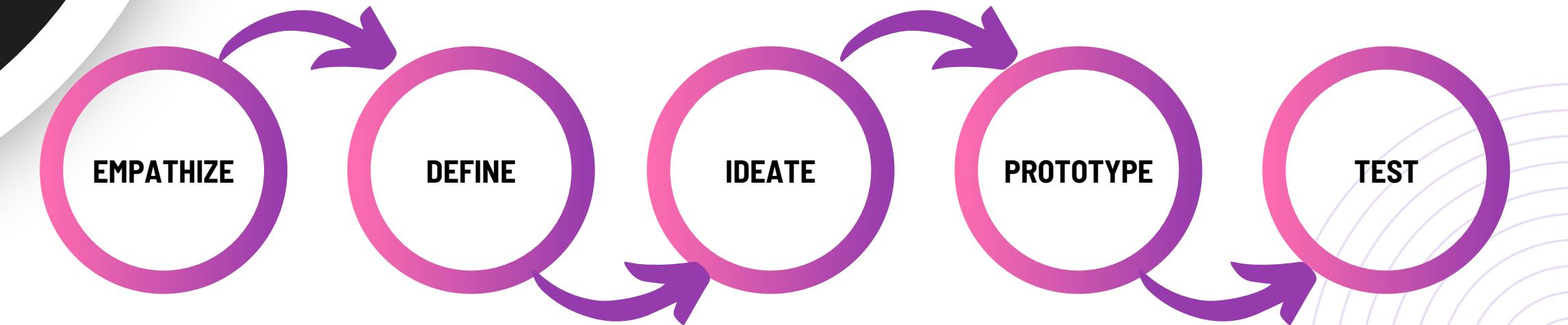
LEE HILDEBRANDT

Trainee Programmer



ABOUT OUR DESIGN THINKING JOURNEY

Using the below design think steps our team was tasked creating a fintech solution that could solve a specific client's problem.





WHO DO WE DESIGN FOR?

ENTREPRENEUR

WHO

IS LOOKING FOR
INVESTORS

TRAVELLER

WHO

NEEDS A TICKET
SERVICE

GUARDIAN / PARENT

WHO

NEEDS ALL IN ONE
FAMILY BANKING
SOLUTION



FOREIGNER

WHO

NEEDS TO KNOW THE
CURRENT EXCHANGE
RATES





Persona

MEET ABONGILE..

MY NAME IS ABONGILE AND I AM PROUD MOTHER LOOKING FOR AN ALL IN ONE FAMILY BANKING SOLUTION.

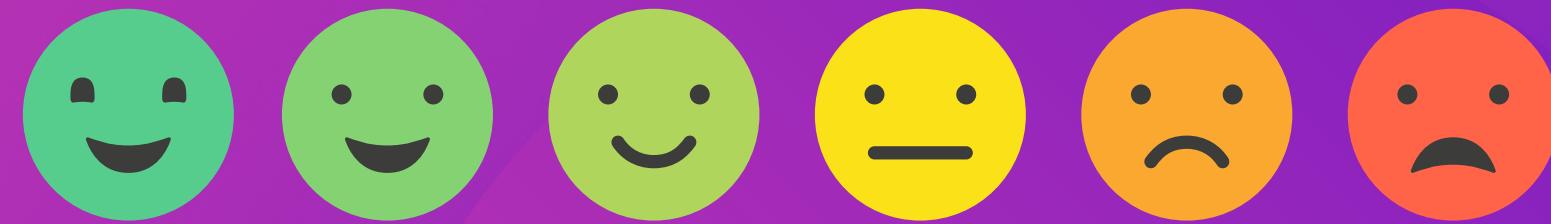




SURVEY QUESTIONNAIRE

Description...

We sent out a questionnaire to Guardians to gain some incite into what they looking for in a fintech app



9.

What improvements to a digital cardless platform would you like to see? 10 responses

More security when making transactions so it can be safer

Ability to change the card details of the virtual card regularly without having to create a new card.

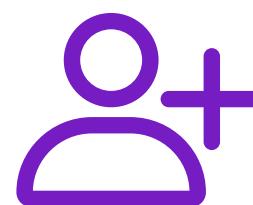
easy eft, The language

having tap to pay incorporated into the app instead of using ~~samsung~~ pay or google pay

MAKE IT BLUETOOTH NOT JUST NFC

Ability to regenerate the card details for the virtual cards

Option for user recommendations as well as an option to link all my retail accounts and utility



Responses
10.00



Preferred cardless
70.00%



USER JOURNEY





PROBLEM STATEMENT

Your Team's Problem Statement

PROBLEM STATEMENT

WRITE DOWN THE USER, INSIGHT AND USER NEED.

Suggested problem statement:
Guardian unable to access and view dependent accounts.

Guardian needs to access dependents accounts because guarding would prefer to access dependents account on one device.

Guardian needs to access dependents accounts because dependents accounts are not visible on guardians account.

Guardian needs to access her dependents accounts because she wants to transact from the accounts using the same device.

Guardian

need(s)

control of a dependent banking account.

because

they unable to manage dependent's expenditure and access to funds.

Your Team's How Might We Statement

HOW MIGHT WE STATEMENTS

LET'S TRY PARAPHRASE THE PROBLEM STATEMENT IN A DIFFERENT WAY

How might we

Action: create

EG: Improve, reduce, create, build, stop

Users need: A FinTech App

for

User: guardians

to

Resolve insight: manage dependent's expenditure and access to funds.



BRAINSTORM



Description...

We catalogued all relevant ideas and selected those that best suited our persona.

Copy and paste all the ideas in the board below.

Bucketing



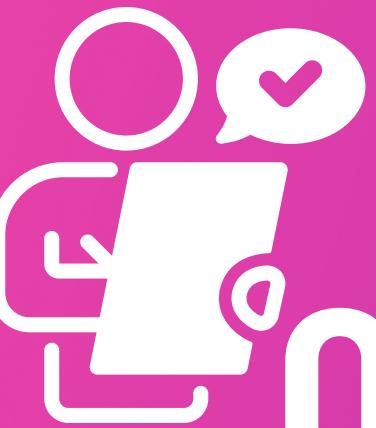
Features



Security

Add your faces!

Use these to vote! Each person can get 5 votes	Features			Platform			Security		
Dependent user having less profile information than the guardian's profile. This allows users to define independent accounts and make user more natural.	Allow dependent users to have guardians full profile instead of their own information. This also allows guardians to have multiple guardians for each account.	Guardian to have full power of attorney for the account, including setting limits on spending using the dependent's message from the dependent's account.					Allow reporting across accounts and cross-communication.	Guardian can't access other guardians' accounts you don't want them to see.	With guardian to have their own specific permissions on the app and user code.
Guardian app profile should have the option to represent dependent profile users. This allows the guardian to define the amount from the guardian profile setting all controls back to that new independent account.	This involves the ability to reduce appointments. Let the app reflect need of the account as the dependent's needs using the guardian's own user ID for restricted fee period or appointments.	Allowing guardians to look spending and make available amounts on dependents' accounts instead of full amounts.					Allow the guardian access the dependent account by multifactor security (MFA) to log in (2FA).	Guardian must be able to see all resources including their dependents in one view.	Allows guardians to control and give access to clients details to be used by their code.
Allows guardians to receive emergency funds from their app.	Allow dependent accounts to take from the same guardian account to the account.	Catch deposit at visit partners to the care.					Guardian and dependent will have access different visual and however may guardian profile can create the Artist track one input connection rights.	Guardian ability to use the tool to add the guardian's role to the dependent's profile can create the Artist track one input connection rights.	Approve requests for info return on file.
Guardian can't access guardians' as well as parents' accounts.	Allow guardians own user ID to have their own app.	Allow the master to have multiple accounts for different accounts.					Master should be prompted when logging in to the guardian's or guardian's account.	Guardian should be allowed to log in to the dependent's account.	Allow tracking to be on different clients for increasing accuracy for the account.
Dependents must be able to see all accounts including the dependent's own view.	Dependents should receive approval requests for online purchases.	Dependant to have full power of attorney on the dependent's account.					Dependent ability to login with multiple user needed for approves transactions.	Allow user to use MFA tool guardian permission multiple.	User number to increase when you want more security to the app and user code.
Dependent accounts should be linked before the users' guardians' maximum.	Allow guardian to change dependent's recipient profile from guardian's own confirmation device.	Create simplified banking experience that allows users to invest in mutual funds and limited service areas for e.g. investing terms pre-approved.					Dependent ability to login with multiple user needed for approves transactions.	Create a point to the guardian app that will use the client information to track.	Guardian to receive approval requests for transactions made by the dependent's account after one month (60 days).
			Dependent user banking app to be guardian profile. This allows users to link dependent's account instead of linking user main contact.	Setting a limit around time the account is due. And maybe we will have the limit amount.	Allow guardian to have the self-correlative with multiple devices.	Create independent banking experience that allows users to have multiple accounts for e.g. investing terms pre-approved.	Allow user to have multiple independent devices accounts than one account.	Grant guardians of all dependent account Interactions with it process.	Several dependent transaction info sent to guardian automatically for one at a time, as and when it occurs.
			Guardian can't access guardians' as well as parents' accounts.	Allow that user phone to have two type of transaction like.	Allow guardian to have multiple devices.	All accounts (multiple)			Guardian can have full power of ownership on the dependent's account.



OUR WIREFRAME

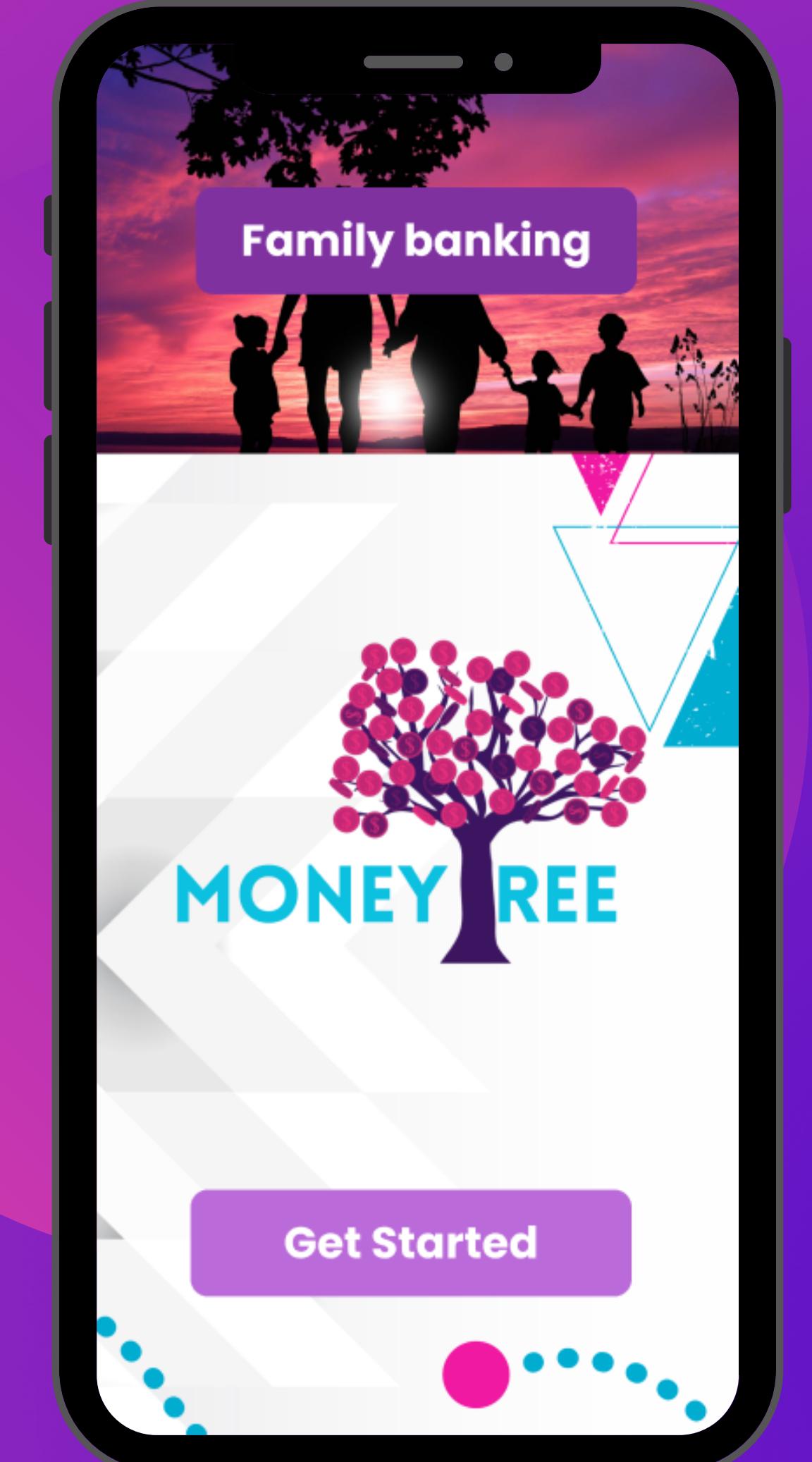
The wireframe illustrates the user flow through various application screens:

- Get Started Page:** Shows a "Family banking" button and a "Get Started" button.
- Choose User page:** Offers "Guardian" and "Dependant" roles.
- Gaurdian Login Page:** Requests "Username" and "Pin". It also includes "Forget username" and "Forget pin" links, and biometric options ("Facial Recognition" and "Fingerprint").
- Dependant Login Page:** Requests "Username" and "Pin". It also includes "Forget username" and "Forget pin" links.
- Hello User! (Guardian View):** Displays "Account Balance: R xxxxxxxx" and "Available Balance: R xxxxxxxx". It has tabs for "Home", "Cards", and "History".
- Hello User! (Dependant View):** Displays "Account Balance: R xxxxxxxx" and "Available Balance: R xxxxxxxx". It has tabs for "Home", "Cards", and "History".
- History Screen:** Shows "History" and "Available Balance". It includes tabs for "All", "Money In", and "Money Out".
- Cards Screen:** Shows "Cards" and "Virtual cards". It includes a "Stop Card" button.
- Dependant Card Management:** Shows "Dependant name" and fields for "ID number", "Username", and "PIN". It includes a "Back" button.
- Final Hello User! Screen:** Shows "Hello User!", a checkmark icon, "Account Balance: R xxxxxxxx", and "Available Balance: R xxxxxxxx". It has tabs for "Home", "Cards", and "History".



MONEY TREE PRESENTATION

Gurdian digital money management tool





CONCLUSION

HIGHS

- Seeing the actual complete prototype.
- Presentation design.
- Working on the prototype.
- Getting to work on figma, Seeing the prototype presentation.

LOWS

- Trying to figure out figma on day one.
- Coming up with ridiculous 10 ideas.
- Figuring figma out
- First day using figma the more days we spent on figma the more competent we became.

LEARNINGS

- Working as a team creates more ideas more efficiently.
- Collaboration and how design thinking can be used as a daily tool for life.



MONEY TREE