Persona: Atul

Goal: A fast and easy way to pay suppliers

ACTION	Select a payment app	Browse the features	Decide on a transaction	Complete a transaction	Receive advice
TASK LIST	Tasks A. Decide on a payment method B. Search for payment apps via the stores or browser C. Check security review and select a payment app	Tasks A. Browse online or the stores B. download the application via the stores/access online C. View features	Tasks A. provide payment information. B. choose transaction type B. submit beneficiary details	Tasks A. View charges/fees B. Confirm payment details	Tasks A. View payment status B. Notification of the status of the payment C. View payment advice
EMOTIONS	Overwhelmed by number of payment options Excited to find one they like	Annoyed at large amount of texts with tiny font sizes and limited visuals	Dissatisfied with scrolling to find the appropriate function	Frustrated at having to complete many fields/forms and provide lots of information	Happy to receive payment advice
IMPROVEMENT OPPORTUNITIES	Create a dedicated payment app that caters to Atul's need. Introduce biometric verification	Provide search filters Structure the transactions Optimize app for screen reader technologies	Provide a simple payment flow	Provide an option to review submitted information	Include a loyalty program

Persona: JangMi

A fast and easy way to generate invoice and schedule payment for salaries.

ACTION	Select a payment app	Browse the features	Generate invoice and Schedule bulk payment	Complete bulk payment upload/ Invoice information	Receive payment advice
TASK LIST	Tasks A. Decide on the payment method B. Search for payment apps via the stores or browser C. Check security reviews and select a payment app	Tasks A. Browse online or the stores C. View features	Tasks A. provide payment schedule information B. Provide invoice information C. submit beneficiary information	Tasks A. View charges/fees C. Review invoice information B. Review and confirm date of payment	Tasks A. View schedule B. Notification of upcoming payment C. View status and payment advice
EMOTIONS	Overwhelmed by number of payment options Excited to find one they like	Annoyed at large amount of texts with tiny font sizes and limited visuals and no language translation options	Dissatisfied with manually indicating group information	Frustrated at having to manually confirm group information	Happy to receive payment advice
IMPROVEMENT OPPORTUNITIES	Create a dedicated payment app that caters to Alare's need Introduce biometric verification	Enable access to the application on all devices Provide search filters Structure the functions	Provide a simple bulk upload and payment schedule flow	Provide an option to make the process simple	Include a loyalty program