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# GOOGLE PAY GLOBAL LAUNCH

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PROJECT MANAGEMENT CAPSTONE

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# 1. Project task: Week 1 (The task is based on the concepts taught in PMP)

## 1.1 Create a Project Charter for this project

### 1.1.1 Rationale or reason for the project

The rationale for the project is that Google wants to expand the functioning and the adoption of GPay globally. The goal is to make sure that the GPay product is considered and used as a financial management application and not just a simple mobile wallet.

### 1.1.2 Main objectives of the project

The main objectives of the project can be classified as follows:

- Google wants GPay to be the “go-to” financial application by streamlining financial management activities for the users – by the means of bringing bank activities and credit cards under one roof;
- Google wants to achieve the objective of being the go-to financial application by deploying a number of user friendly features;
- Making it easier to send money to friends, family, buying tickets, paying bills, and many other activities.

The vision for the project is as follows:

- To develop features that are local to the country they launch in. For example, Tikkie system in the Netherlands;
- To be able to send and receive money from banks;
- Develop new features to make the app quite robust.

The goals of the project are as follows:

- Google wants to use the app to open a Plex bank account. This will be launched in the US market and depending on the success of Plex in the US – it will be rolled out in different countries.

### 1.1.3 List of main stakeholders that are involved.

R – Person responsible

A – Person accountable.

C - Person consulted for the task

I - Person who is kept informed.

RESPONSIBLE TASKS	Project Manager	Solution Architect	Tech Lead	Implementation Consultant	UX/UI Designer	Database Engineer	IT Security	Project Sponsor
Expansion of the project	A	R	R	R				I
Infrastructure caretaker		R	A	C				I
Solution Design		A	R	R	C			I
New Features		R	R	A		R		I
UI/UX					A			I
Market research	R	R		R				A
Security				R	R		A	I

Table 1: RACI Matrix for the project

1.1.4 Constraints of the project

The following constraints have been identified for the project:

- The requirements for the project can keep changing depending on the defects, bugs identified, and features built;
- The project faces immense competition from Apple Pay, Samsung Pay, Skrill, Zelle, Payoneer, PayPal, etc.
- There are issues with the funding of the project, given that it is such a massive undertaking;
- The resources are also a constraint given issues with the funding of the project;
- Google has faced massive data breaches in the recent times by hackers. This issue remains a concern; and a constraint – there is a need for more robust security of the system.

### 1.1.5 Risks identified

The Risk Register which identifies various risks identified:

ID	Date raised	Risk description	Likelihood of the risk occurring	Impact if the risk occurs	Severity	Owner	Mitigating action	Contingent action	Progress on actions	Status
1	05/04/2022	Project purpose and need is not well-defined.	Medium	High	High	Project Sponsor	Complete a business case if not already provided and ensure purpose is well defined on Project Charter and PID.	Escalate to the Project Board with an assessment of the risk of runaway costs/never-ending project.	Business case re-written with clear deliverables and submitted to the project board for approval.	Open
2	06/04/2022	Project design and deliverable definition is incomplete.	Low	High	High	Project Sponsor	Define the scope in detail via design workshops with input from subject matter experts.	Document assumptions made and associated risks. Request high risk items that are ill-defined are removed from scope.	Design workshops scheduled.	Open
3	10/04/2022	Project schedule is not clearly defined or understood	Low	Medium	Medium	Project Manager	Hold scheduling workshops with the project team so they understand the plan and likelihood of missed tasks is reduced.	Share the plan and go through upcoming tasks at each weekly project progress meeting.	Workshops scheduled.	Open
4	13/04/2022	Estimating and/or scheduling errors	Medium	High	High	Project Manager	Break this risk into two: 'cost estimating' and 'scheduling errors'. Use two methods of cost estimation, and carefully track costs and forecast cost at completion making adjustments as necessary. Build in 10% contingency on cost and scheduling. Track schedules daily and include schedule review as an agenda item in every project team meeting. Flag forecast errors and/or delays to the Project Board early.	Escalate to project sponsor and project board. Raise change request for change to budget or schedule. Pull down contingency.	Contingency agreed by Project Board.	Open
5	14/04/2022	Hacking of the database because of flimsy security infrastructure	High	High	High	Solution Architect	Follow security procedures, ensure Non-Disclosure Agreements, & compliance certificates are in place.	Notify appropriate authorities e.g. police, project board and initiate internal investigations.	NDA's issued. Security certificates confirmed for contractors.	Open

Table 2: Risk Register

### 1.1.6 General overview of the budget allocated for the project

Budget for the Project		
Budget ID	Cost Component	Cost in US \$
1	Infrastructure costs	3,500,000.00
2	Feature Development Budget <sup>1</sup>	6,060,000.00
3	Human Resources excluding IT team	500,000.00
4	Deployment in the US	2,000,000.00
5	Global Deployment	5,000,000.00
6	Contingency funds at 10% of (1+2+3+4+5)	1,206,000.00
7	Total Baseline Budget	13,266,000.00
8	Management reserve budget at 7%	928,620.00
9	<b>Total Budget for the project</b>	<b><u>14,194,620.00</u></b>

Feature Development Budget <sup>1</sup>		
Features (Examples)	Approximate time needed (in hours)	High-end estimation (in \$)
Sign-in	480	720000
Access to card details	240	360000
Transactions and payments	480	720000
Transaction history	240	360000
Spending analytics	240	360000
Notifications	120	150000
In-app chat with customer support	480	720000
QR-code scanning	120	150000
Cashback service	240	360000
One-click payment methods	480	720000
Booking third-party services	480	720000
Splitting bills	480	720000
TOTAL	4080	6,060,000

## 1.1.7 Project milestones

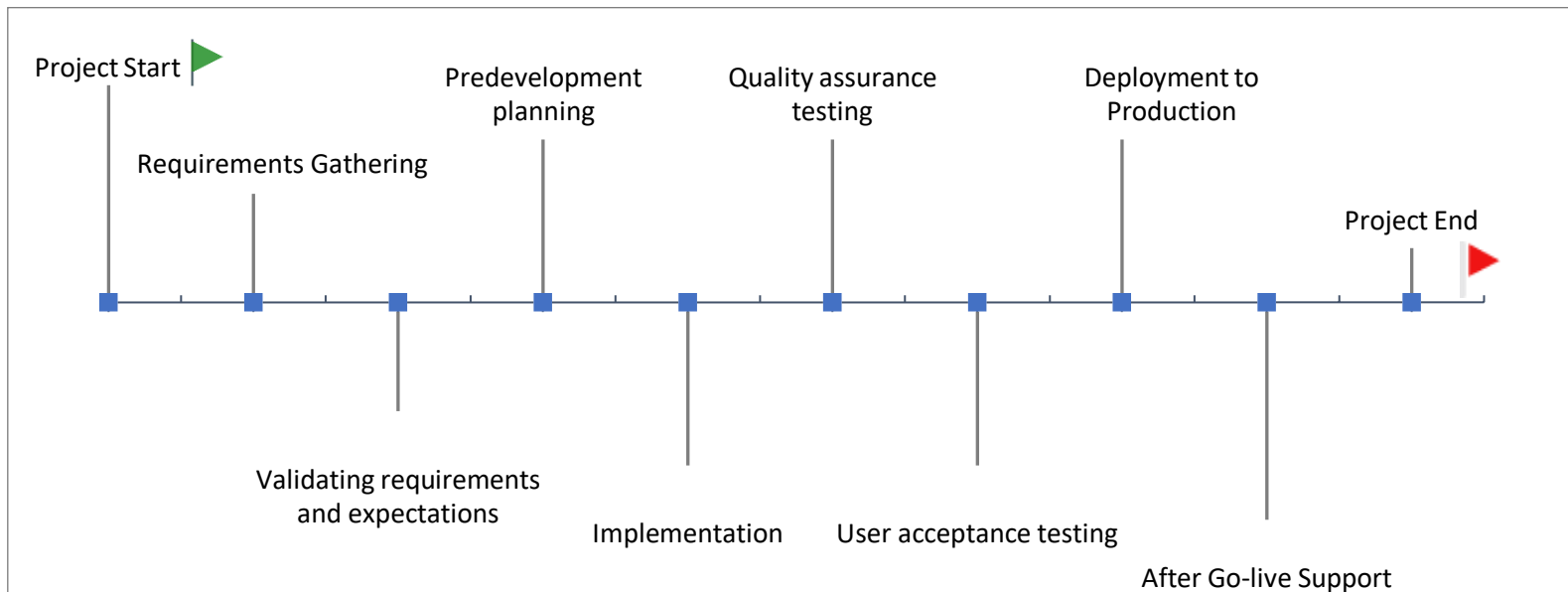


Figure 1:Project Milestones

## 1.2 Gantt Chart for this project

The author has created a Gantt chart for the project as it happened in various phases.

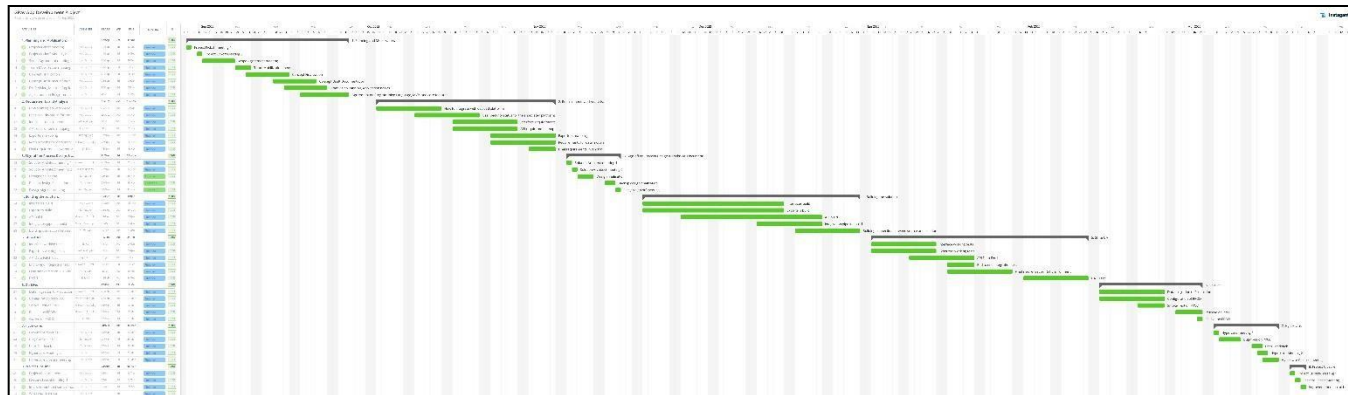


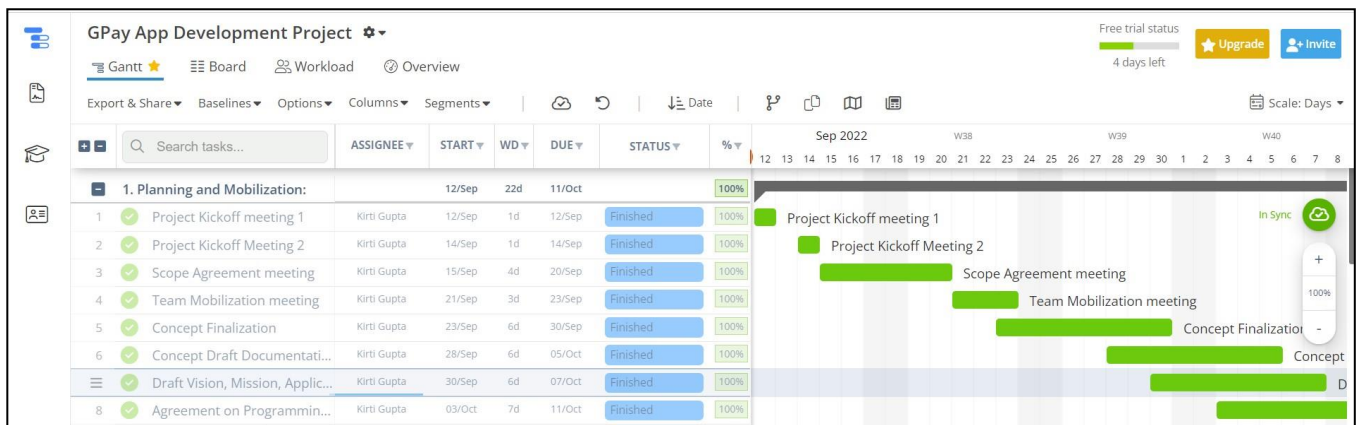
Figure 2: Gantt Chart for the project



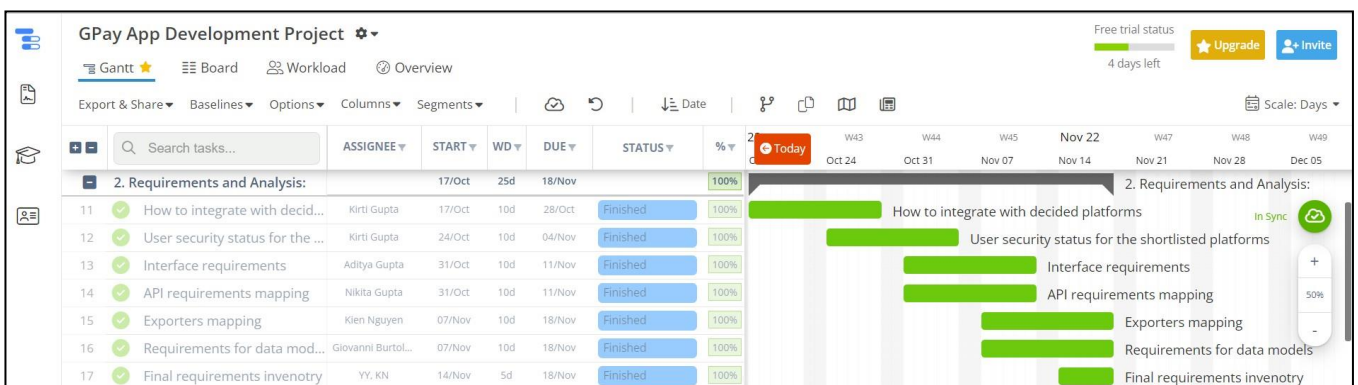
Gantt\_Chart\_Google\_  
Pay.xlsx

### 1.2.1 Phase 1

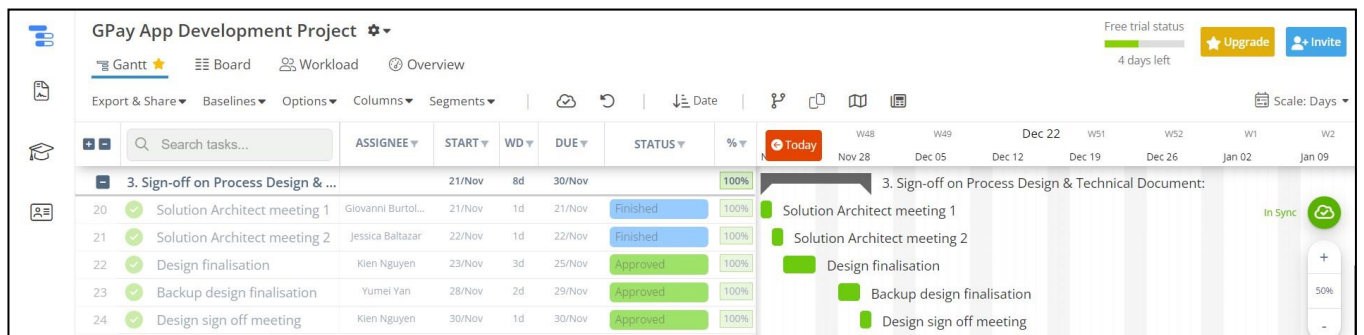




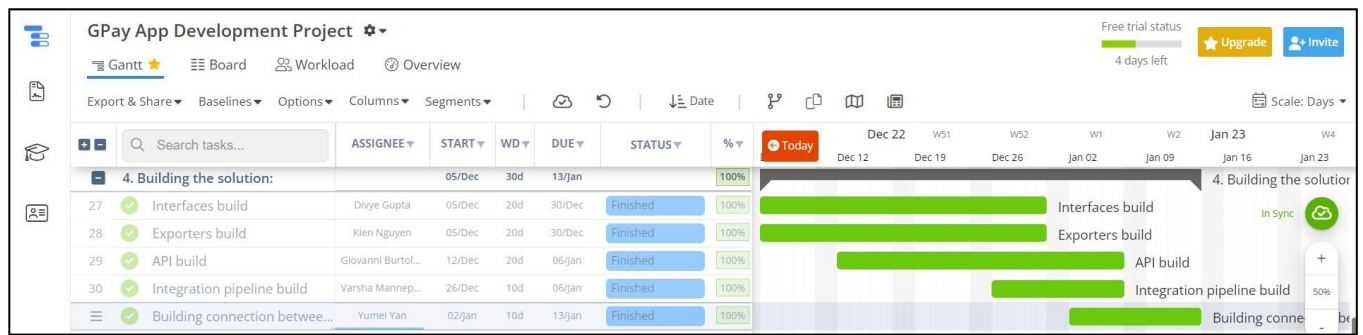
## 1.2.2 Phase 2



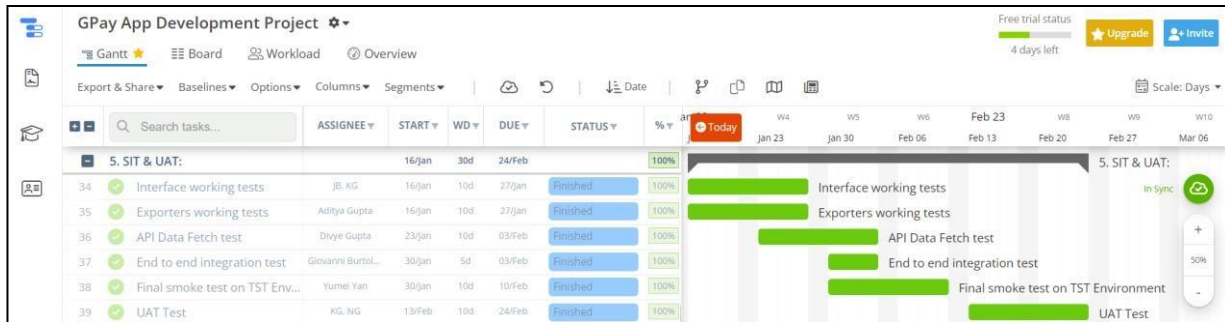
## 1.2.3 Phase 3



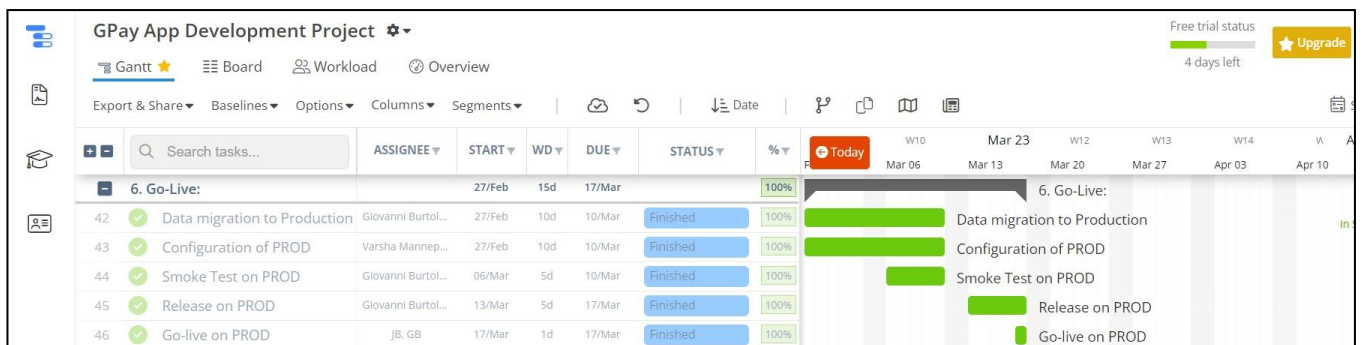
## 1.2.4 Phase 4



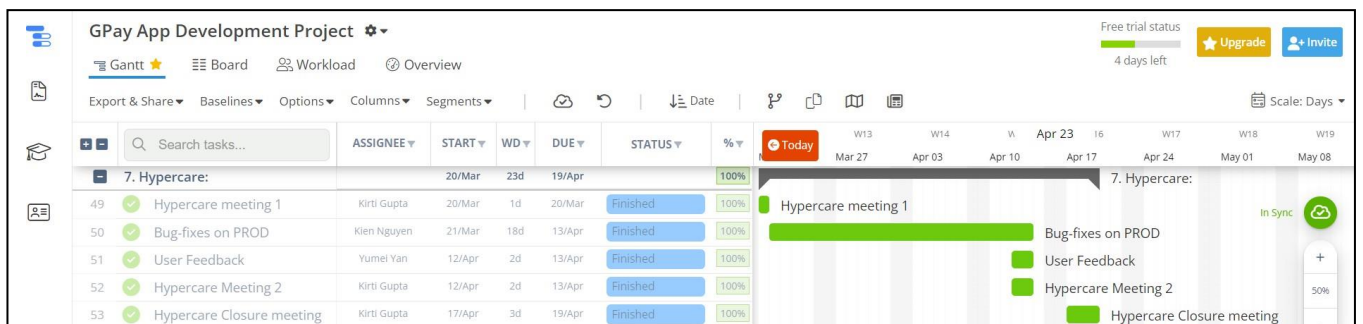
### 1.2.5 Phase 5



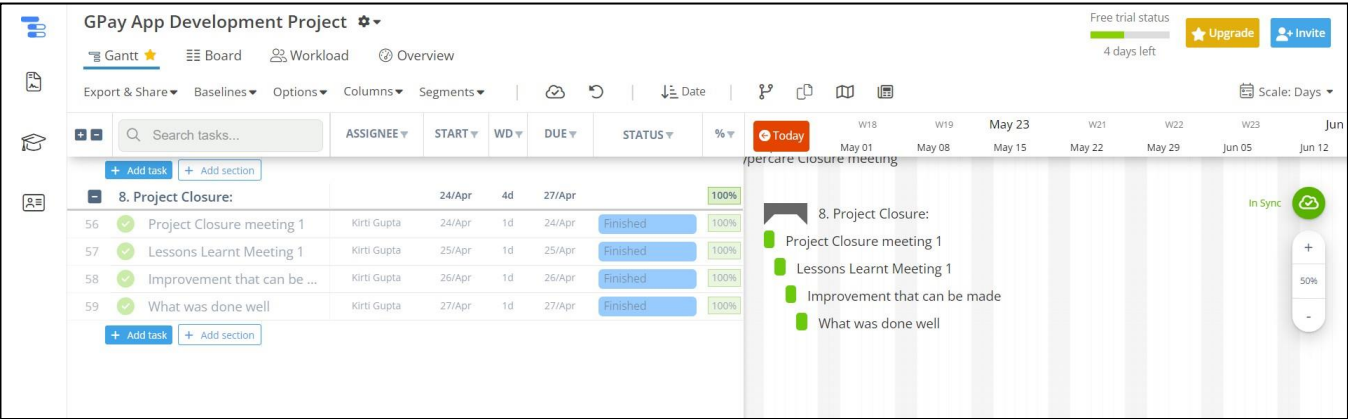
### 1.2.6 Phase 6



### 1.2.7 Phase 7



### 1.2.8 Phase 8



## 2. The development of this project would be done using Agile scrum framework

### 2.1 Create a product backlog with these items:

#### 2.1.1 Multiple product goals

Product Goal 1 → Add credit cards to the wallet without waiting for the physical card to arrive.

Product Goal 2 → Expand the application support for public transport

Product Goal 3 → Expand the usage for the users who connect their banks and card to the app to give spending summary notifications and spending trends.

#### 2.1.2 User stories for each product goal created

##### User Story 1 for Product Goal 1

The customers of Google pay should be able to use the credit card in the Google Pay app as soon as the card is issued.

##### User Story 1 for Product Goal 2

The customers of Google Pay should be able to use the Google Pay app to make payment at the public transport terminals

##### User Story 3 for Product Goal 3

The customers should be able to connect their banking applications to the Google Pay account

#### 2.1.3 Acceptance criteria for all the user stories

User Story 1 → The customer should be able to see and access the credit card in the banking app as soon as it is issued by the bank.

User Story 2 → The customer should be able to make payment at the public transport using GPay

User Story 3 → The users should get time bound notifications for the payments made via app and see their weekly, monthly, quarterly, and yearly spending trends.

### 2.2 Create a definition of done for the first sprint

The first sprint will be deemed completed when the users are able to access credit cards without getting a physical one. Additionally, they are also able to make payments on public transport and can receive notifications about their spending habits.

2.3 Create a sprint backlog for just the first sprint with tasks

	FEB	
Releases		
GPL-1 The aim of this epic is to ensure that we develop the feature as per the acceptance criteria		
GPL-2 Create Functional Flow for the credit card acceptance	DONE	
GPL-3 Design the logic for business transactions with credit card	TESTING	
GPL-4 Design the user interface	IN PROGRESS	
GPL-5 Create logic for application integration	IN PROGRESS	
GPL-6 Smoke testing for integration	BACKLOG	
GPL-7 User acceptance testing	BACKLOG	
GPL-8 Deployment of the feature	BACKLOG	
+ Create Epic		

2.4 Create a scrum board for these

Google Pay Launch  
Software project

PLANNING

- GPL board Board
- Roadmap
- Kanban board
- Reports

DEVELOPMENT

- Code
- Releases

Project pages

- Add shortcut
- Project settings

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Projects / Google Pay Launch / GPL board

Kanban board

Search this board  KG Only My Issues Recently Updated Insights

BACKLOG 4

IN PROGRESS 2

TESTING 1

DONE 1

Smoke testing for integration

Add credit cards to the wallet without waiting for the ...

GPL-6

User acceptance testing

Add credit cards to the wallet without waiting for the ...

GPL-7

Deployment of the feature

Add credit cards to the wallet without waiting for the ...

GPL-8

Design the user interface

Add credit cards to the wallet without waiting for the ...

GPL-4

Create logic for application integration

Add credit cards to the wallet without waiting for the ...

GPL-5

Design the logic for business transactions with credit card

Add credit cards to the wallet without waiting for the ...

GPL-3

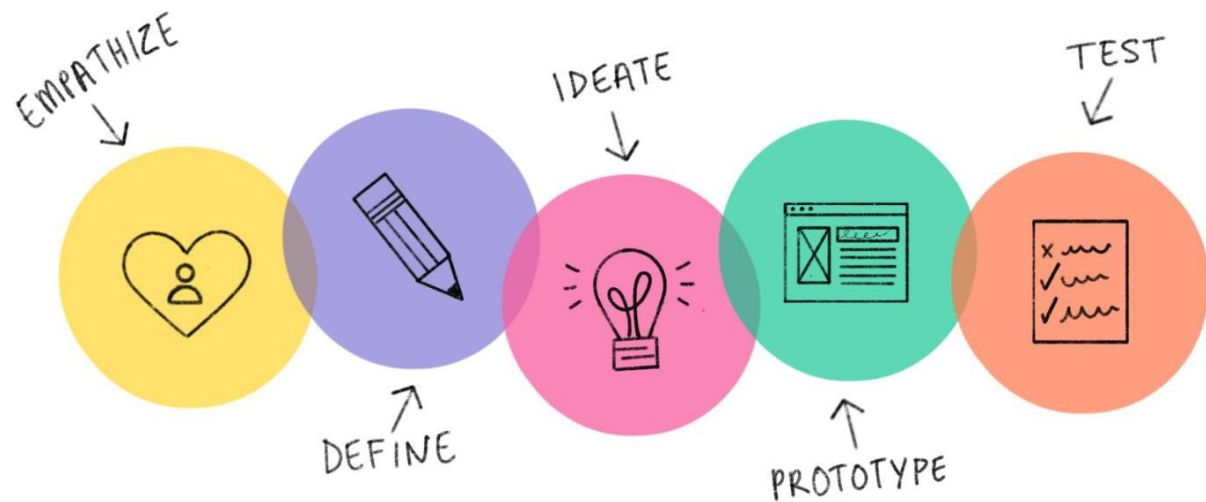
Create Functional Flow for the credit card acceptance

Add credit cards to the wallet without waiting for the ...

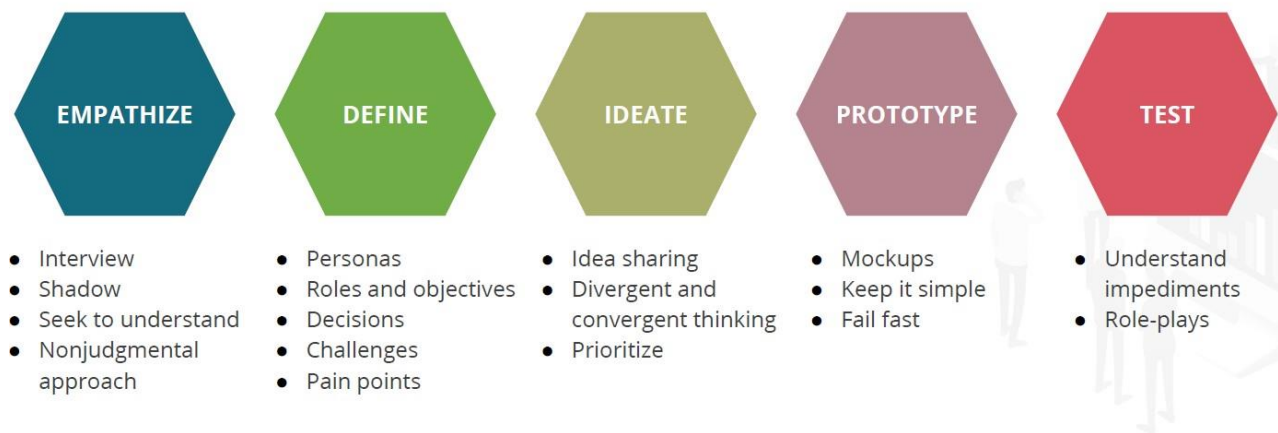
GPL-2

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### 3. Project Task: Week 2: The task is based on the concepts taught in Customer Centric Digital Transformation



#### Design Thinking: Steps



#### 3.1 Problems faced by users of digital wallets

##### 3.1.1 Challenges of fraud – Privacy and Security issues

One of the biggest barriers responsible for low uptake is the concern that many consumers have about the security of digital wallets. Recent events such as the Target data breach have left customers wary of information

exposure; many have started to become more cautious about trying new technology or providing personal information.

### 3.1.2 Customer Mindset

Changing customers' mindsets is one difficult task but convincing them will somehow bring amazing results to the eWallet app. Customers have long used cash, cheques, and occasionally ATM cards to negotiate deals. Some of them often use credit cards. The reason behind this is that people are still unaware of the benefits of using e-wallets. One strategy to raise awareness among them is to send them notifications about the great offers related to payments to specific merchants. You must assure them of the service offering, safety, convenience, usability of the system, and significant cost savings in app development. Therefore, it is significant to expand the mindset of customers.

### 3.1.3 Less Alertness

Many consumers believe that carrying cash is more efficient and simpler to handle. They believe that mobile eWallets are too complex to use and are not meant for them. You can train them in using their eWallets using easy voice commands of point and pay techniques with proper awareness programs. They need to be aware of the credibility and reliability of the digital wallet.

### 3.1.4 The Need for Regulatory Compliance

All digital payment services must comply with legal standards. Money and finance are strictly regulated by the central bank. You cannot provide certain eWallet services if a government does not allow them. You should select a mobile wallet app development company that is familiar with current norms and regulations in the target countries. It is also preferable to comprehend the terms and conditions. If there is a significant deviation in the compliances, the owner will have to face legal concerns. Although Emizen Tech's Wallet mobile application development team is aware of the issues in most countries, a clear set of instructions would be preferable.

### 3.1.5 No Rewards

When it comes to mobile wallets, unlike cards and cash-back schemes, there are no benefits. Coupons, prizes, and discounts are offered to those who pay with credit or cash. Financial marketers who want to increase the use of mobile wallets should take advantage of the opportunities.

## **Some features of the PLEX account:**

1. No monthly account fees, no minimum balance requirements, and no overdraft.
2. Instant digital Mastercard debit card and upon request, a physical, contactless debit card.
3. An intuitive approach to goal planning with AI-powered insights designed to help customers save more, set savings goals, and become more financially healthy over time.
4. Real-time balance, transaction, and purchase alerts as well as the ability to dispute transactions.
5. Seamless P2P capabilities for one-time, recurring, and group payments
6. Access to banks' nationwide network of fee-free ATMs.
7. Sending money to others and splitting bills, through integration with Google Pay features.

## 3.2 Design Thinking Concepts for Google Plex

There are several methods that can be used to validate the solutions of the design problems of the Google Plex wallet:



1. Brain storming
2. Five whys
3. Interviews
4. Making video journals
5. Observations

The tools that are used to achieve the goals are:

1. Mind mapping
2. Using the SCAMPER technique (Substitute, Combine, Adapt, Modify, Purpose, Eliminate, Reverse)
3. Creating prototypes and wireframes

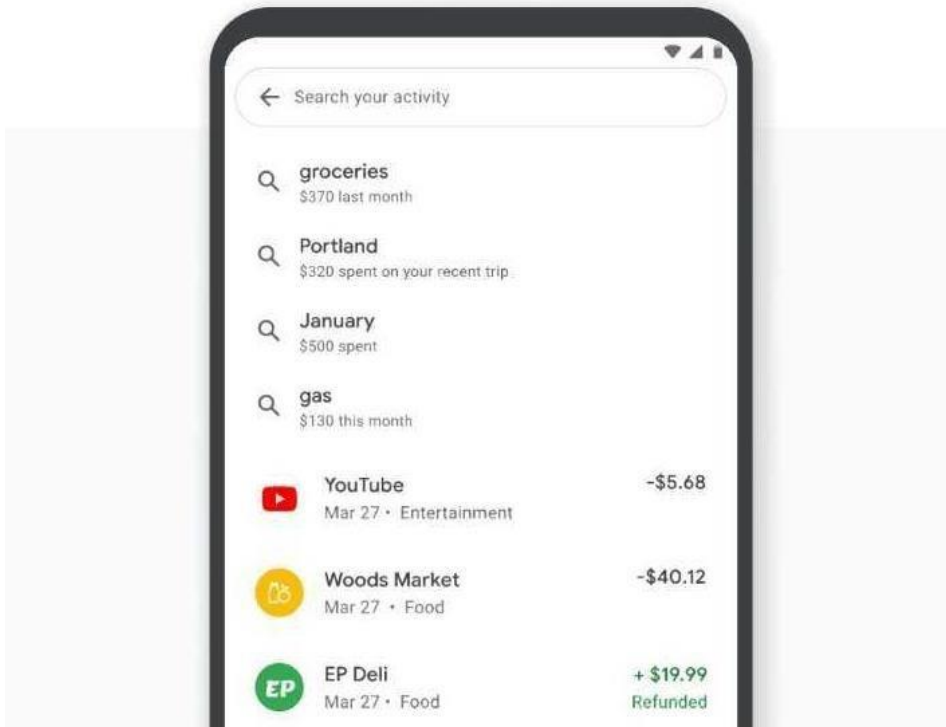


Figure 3: Graphical user interface, application



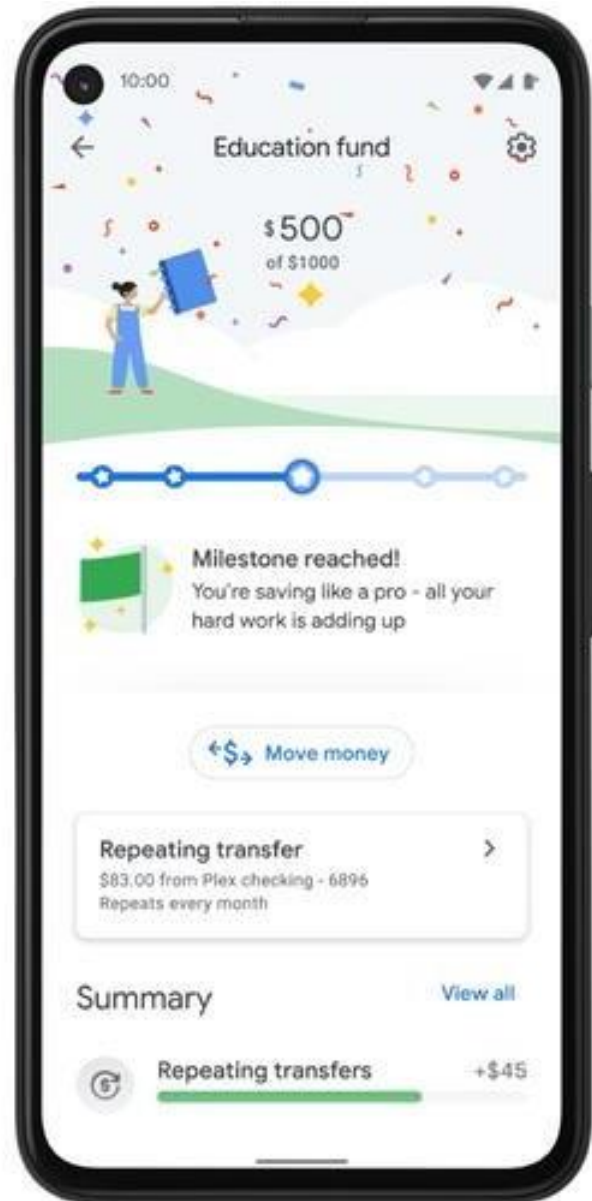
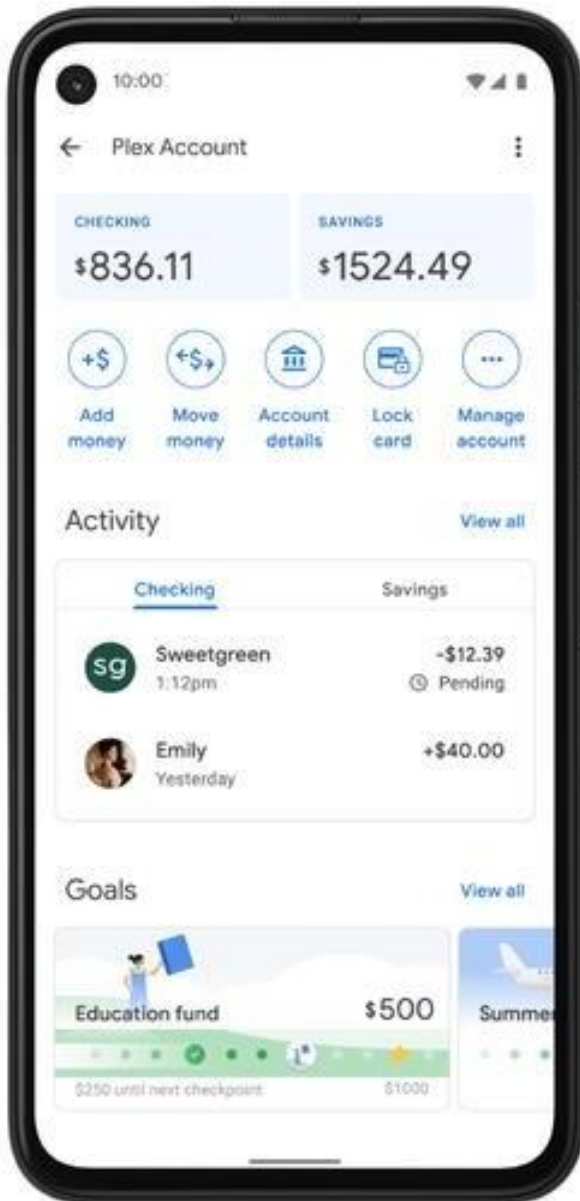
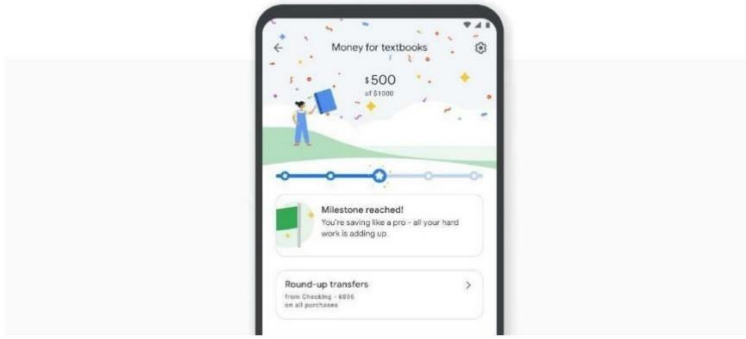


Figure 4: Plex GUI



## Create custom savings goals

Plan and save for big expenses, like school tuition or a car payment, with customizable goals



## Free to open & no monthly fees

There aren't fees for monthly service, low balance, overdraft, or in-network ATM use

For the Citi Plex Account, deposit products are provided by Citibank, N.A. Member FDIC. Deposits are FDIC insured up to \$250,000 per depositor. To learn more visit [www.fdic.gov](http://www.fdic.gov)

Information about and access to Citibank® accounts are provided by Citibank, N.A. and its affiliates in the United States and its territories. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States.

For the Stanford FCU Plex Account, deposit products are provided by Stanford FCU. Deposits are NCUA insured up to \$250,000 per depositor, for each account ownership category. To learn more visit [www.ncua.gov](http://www.ncua.gov)

All accounts subject to approval. Participation and enrollment in the waitlist does not guarantee account approval. Account balance and transaction numbers are illustrative only.

By joining, you agree to receive selected communications from Google Payment Corp. and its affiliates. Your information will be used in accordance with the [Google Pay Privacy Notice](#). You may opt out at any time.

☐ Citi® Plex Account waitlist



☐ Stanford FCU Plex Account waitlist



Join

## Join a waitlist for early access

Get notified when you can apply for an early version of a Plex Account with Citi or Stanford FCU in 2021



Checking & savings accounts in  
Google Pay



Federally insured banking by Citi  
or Stanford FCU

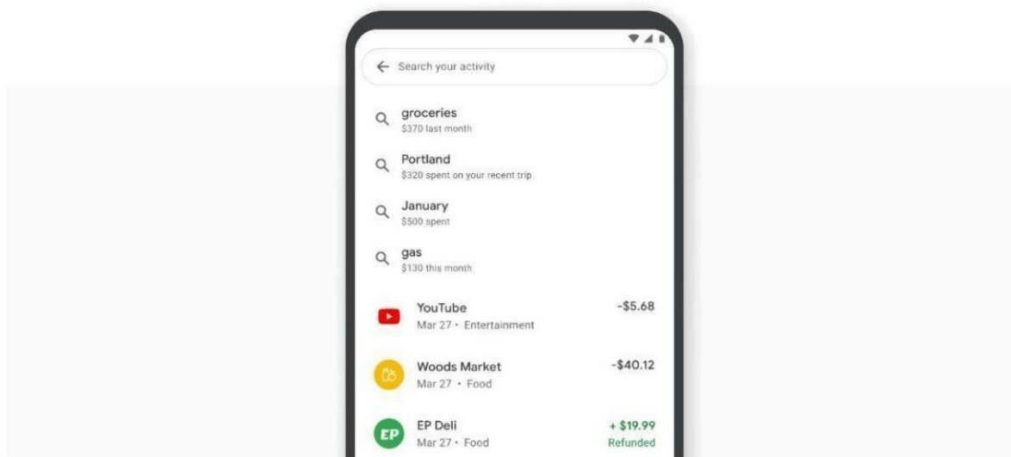


No fees for overdraft or monthly  
service



## Banking meets Google

Open an account with Citi or Stanford Federal Credit Union. More banks and credit unions coming soon.



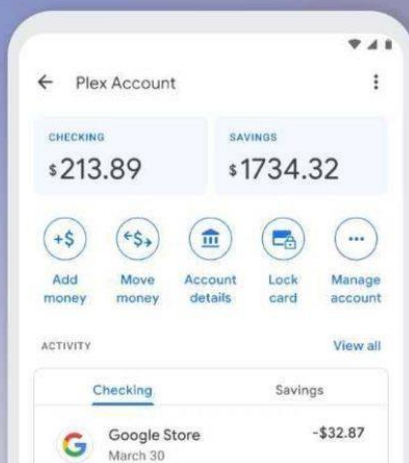
## Manage your money with ease

All your transactions, automatically organized and searchable in the Google Pay app



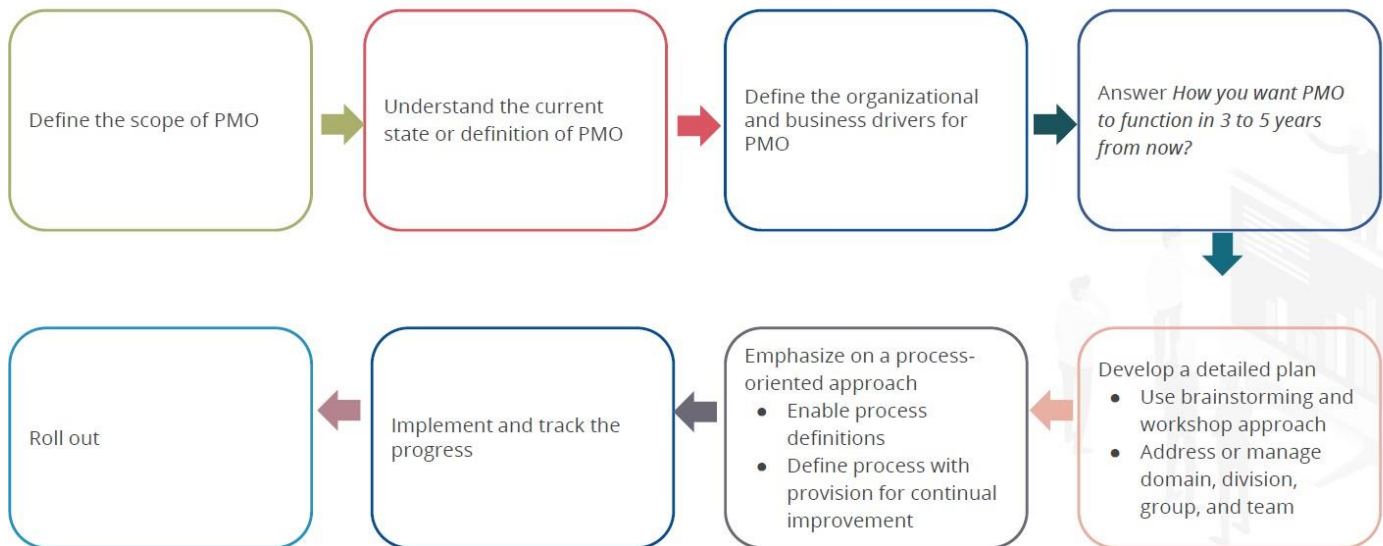
# Plex

A new way to bank in Google Pay



#### 4. The task is based on the concepts taught in Implementing a PMO

##### Roadmap to Setting up a PMO



##### 4.1 Defining the scope of PMO

The main scope of the PMO is to setup the project team that will oversee the deployment of the Google Pay project and achieve the goal of developing the following:

1. The scope of global deployment based on the feedback received from the users in the US.
2. The understanding and deployment of seamless integration of various services in the application.
3. The infrastructure for the Google Pay ecosystem must be secure and meet local requirements and legal regulations.

##### 4.2 Understand the current state of PMO

To understand the current state of PMO – the team needs to conduct AS-IS study of team management and the practices they have adopted. If there is are existing gaps between AS-IS and TO-BE state then the team needs to streamline the existing processes to make them more suitable to the ever changing needs of the Google Pay project.

### 4.3 Defining the business drivers for the PMO

The main business driver for the project is the expansion of the Google Pay application and its launch in the US and then its expansion in the rest of the world. The PMO will be involved in making critical decisions for the project. The guiding points for the PMO will be the following:

### 4.4 Where do we see the PMO in 3 to 5 years

The PMO should be able to roll-out the Google Pay applications across the world – starting with EMEA and then moving on Asia-Pacific region

### 4.5 Domain of the PMO

There must be some core domains within the PMO:

1. People Resources Group
2. Process Definition Group
3. Implementation of Technology Group

### 4.6 Establishing the PMO

Step 1: Framework of RICE will be used to manage the project → RICE (Role, Importance, Control, Expectations)

Step 2: Conduct assessment of the following:

- Organizational culture
- Already existing processes, procedures, and framework
- Assessing the maturity of the PMO in place

Step 3: Preparing the project charter for PMO with the following:

- Vision and mission statement which lays down these clearly
- Goals to be achieved by the PMO on a high level
- OKRs to be achieved by the PMO
- Procedure to measure the success of the project
- Strategy to achieve success
- Organizational structure detailing out clear roles and responsibilities
- Roles and Responsibilities

Step 4: Prepare a strategy to bring in changes suggested by implementing PMO

Step 5: Prepare a hiring strategy for PMO team

Step 6: Design of an agile process to adopt and evolve

Step 7: Evaluation of PMO life cycle and success factors

Step 8: Preparing a phased roll-out of the PMO



CHECKLIST

# 10 Vital Success Factors for a PMO



Backing from management

1

Backing from top management smooths the way during setup.

Organizational position

2

Right position in organizational hierarchy provides necessary weight in perception.

Clear designation of responsibilities and competencies

3

Clearly defined goals and competencies prevent misunderstandings.

Choose only qualified PMO staff

4

Only individuals suited to the job will obtain the necessary acceptance.

Produce quick successes

5

Quick, small successes will increase acceptance and create trust.

Document progress regularly

6

Regular demonstration of the progress made will prove the added value of the PMO.

Promote transparency within the company

7

Increased transparency will expose weaknesses.

Ensure communication between all parties

8

Good communication makes for a common understanding and a comprehensible approach.

Obtain the project managers' trust

9

The right support will create trust and acceptance in all roles involved.

Do not start with too many areas of responsibility

10

Extending responsibilities gradually will support acceptance.

For more information visit:  
[www.theprojectgroup.com/blog/en/](http://www.theprojectgroup.com/blog/en/)

The different types of checklists that a PMO should follow are:



Project plan checklist



Project review checklist



Project stakeholder checklist



Project audit checklist

#### 4.7 Documents needed from the Scrum Team:

The documents that are needed from the scrum team to see the progress of the PMO are:

- Cumulative diagrams
- Retrospective findings
- Training artifacts
- Return on Investment Reports