



money pay



PROBLEM STATEMENT

design payment app

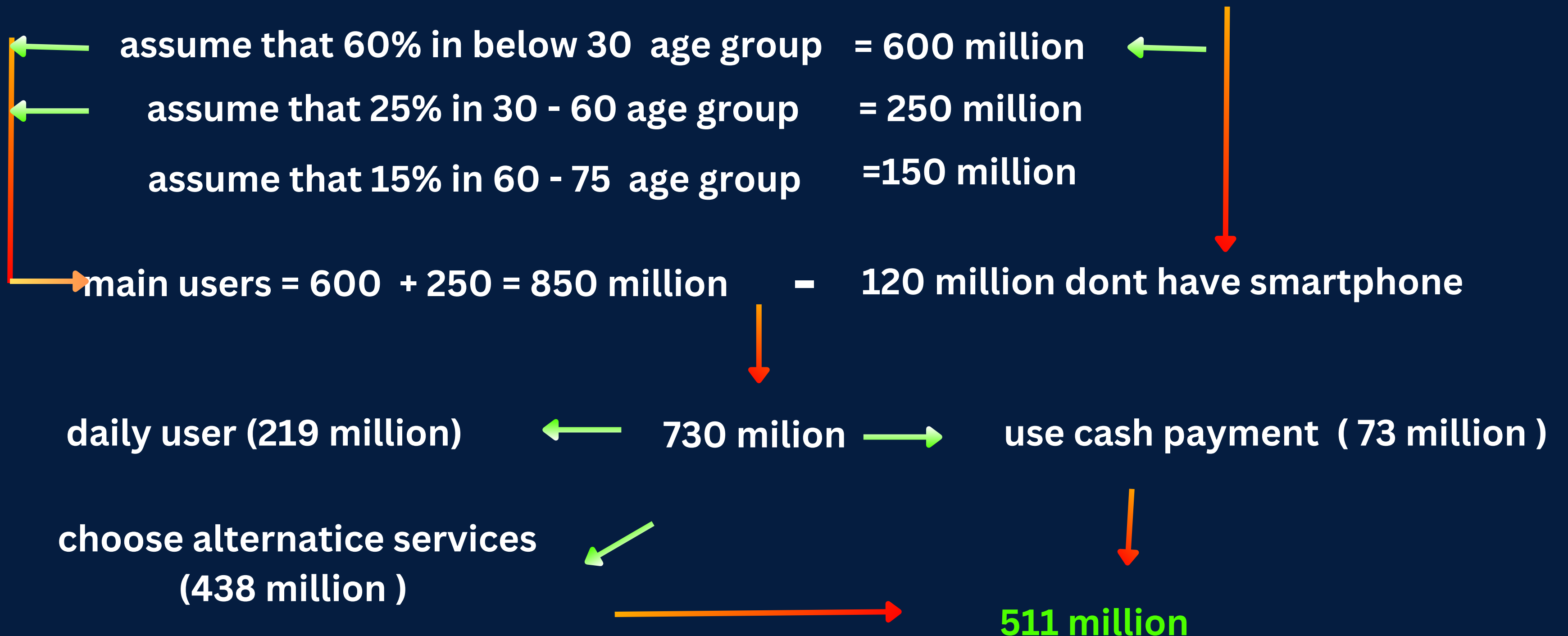
GOAL

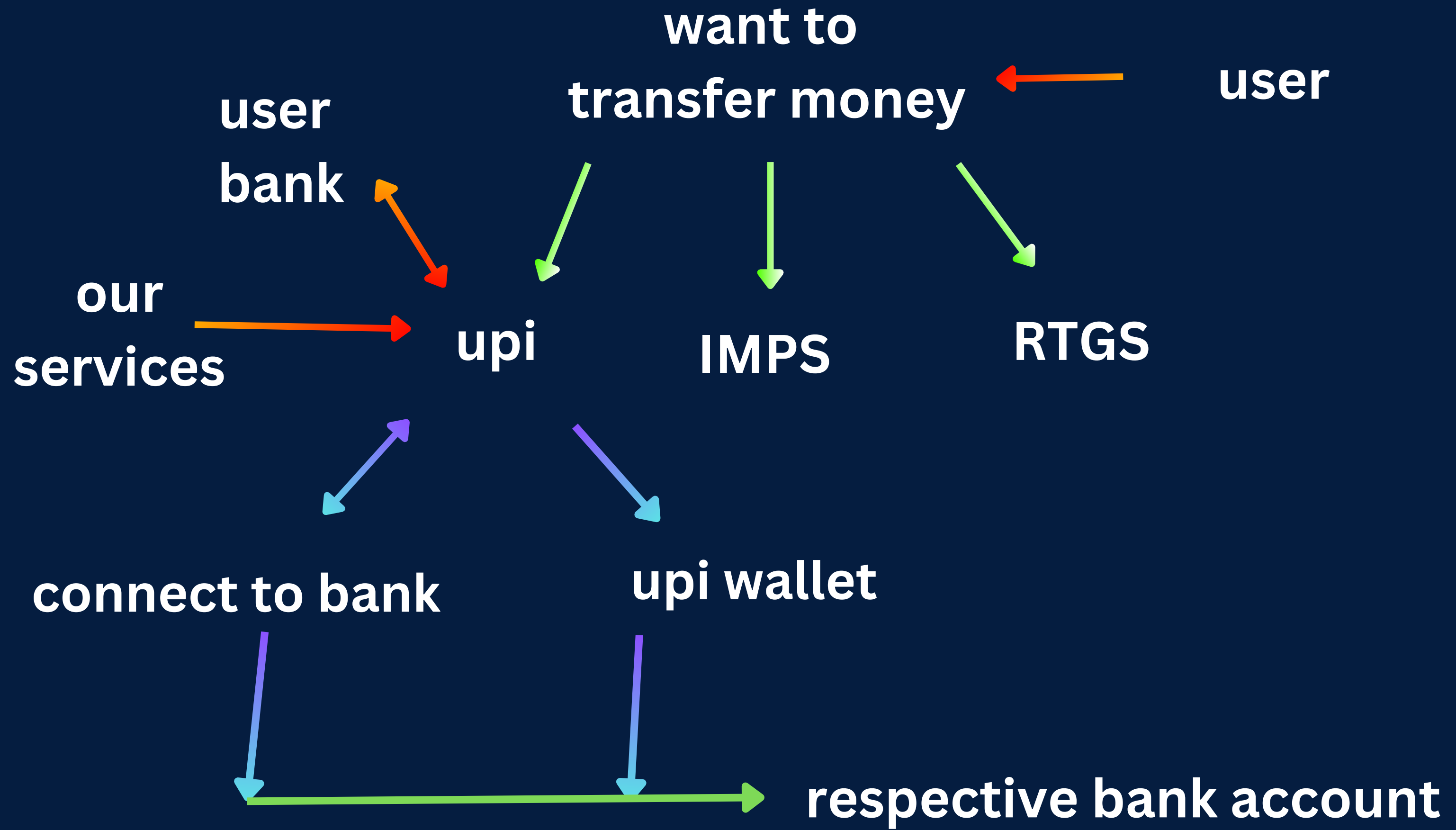
Build the product as a market leader in digital payment technology it allow to accept payments for all goods and services around the world.



market size

total population of india = 1000 M





users personality

name : **vincenzo**

age : 23

painpoints:

- 1) there is no cashback offer
- 2) restrictions on wallet
- 3) we buy something online but coupons are not useful

name : **kimi so**

age : 42

painpoints

- 1) what about payment safety
- 2) i dont know how to use every feature in app
- 3) we dont understand english i want app interface in my local language

pain point prioritization

Safety about the app

Impact: High

priority : 2

Security concerns can damage trust and reputation.

Don't know how to use the app

Impact: High

priority : 1

This can lead to frustration

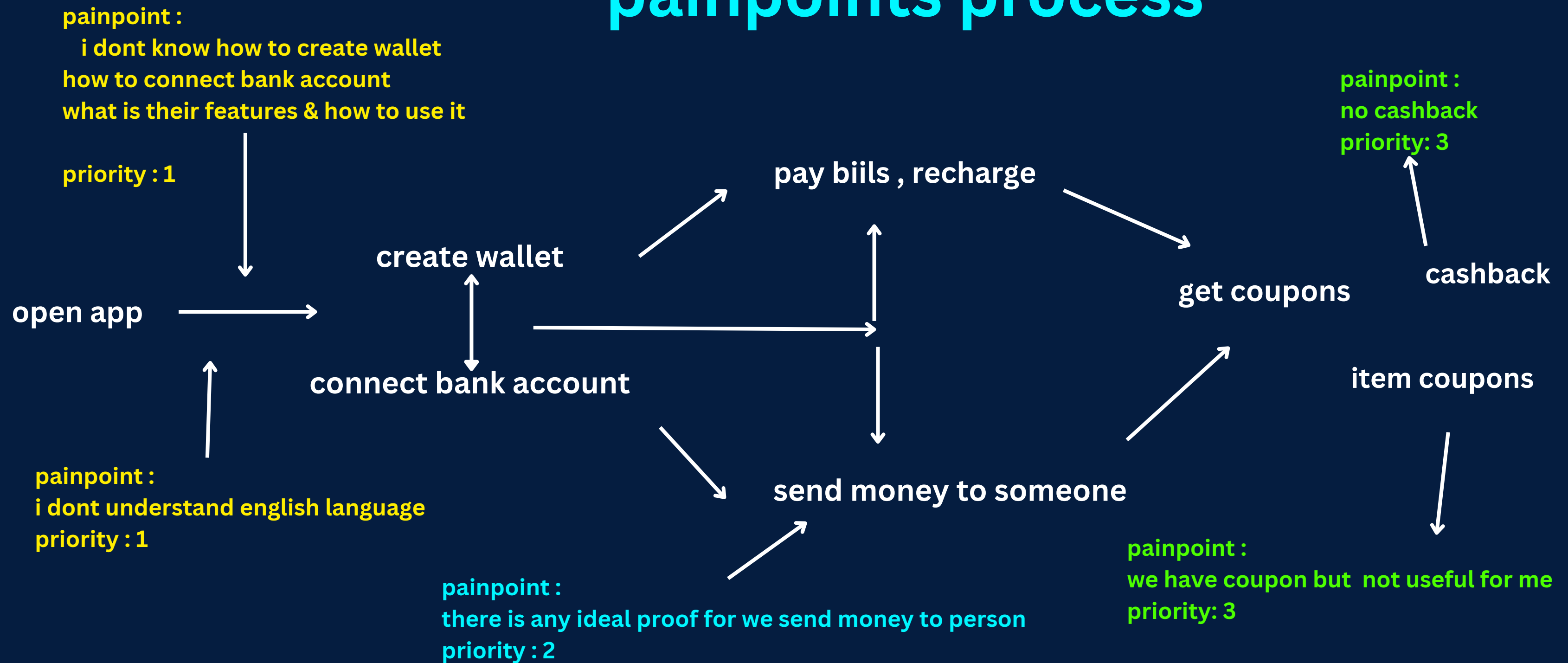
No cashback + discount offers

Impact: Medium

priority : 3

This can make the app less attractive compared to competitors

painpoints process



i dont know how to use this app

solution 1 :

we provide smart navigation about how to use this app to
make your digital payment smarter

priority : 2

solution 2:

provide language translator on app because if i dont know english
so there is option to change application to their local language

priority : 1

solution 3:

provide chatbot in app + faq section

priority : 3

safety

solution 1 :

create 2 factor authentication for every user with text message + email otp on daily whenever they open app

priority : 3

solution 2:

if someone send more than 15000 provide payment slip (include respective user bank account holder name + branch address + number + ifsc code with download option to save in file manager

priority : 1

solution 3:

provide green / orange / red mark for account holder it denote is they not violate rules of bank & our app policy . if someone have orange mark = moderate risky | red : high risky

priority : 2

coupons

solution 1 :

provide cashback between (0.50 - 10 rs) after every 5 transaction it helps to acquire more customer

priority : 2

solution 2:

ask some question like (what you most buy online) then we suggest coupons based on person interest

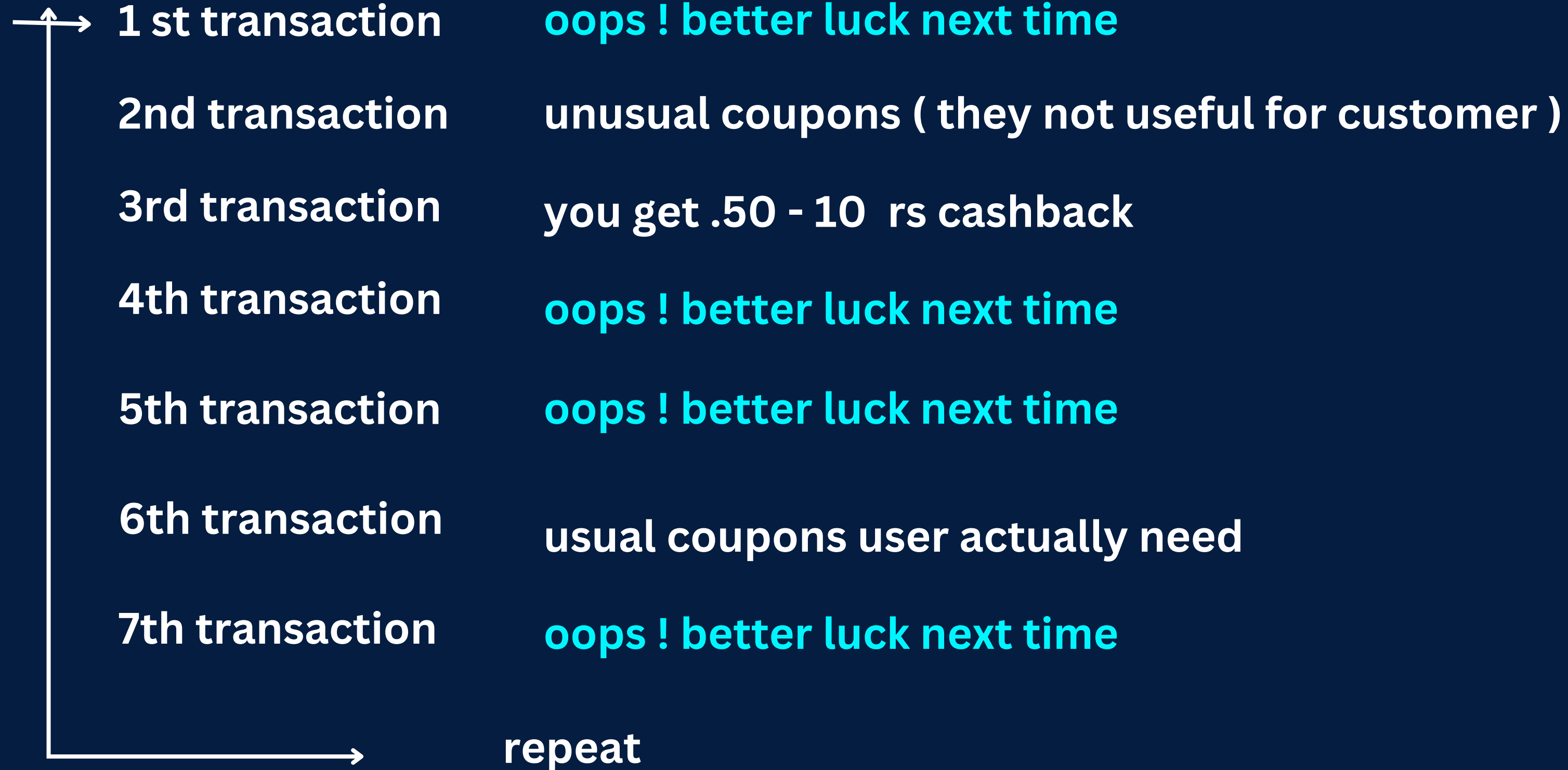
priority : 1

solution 3:

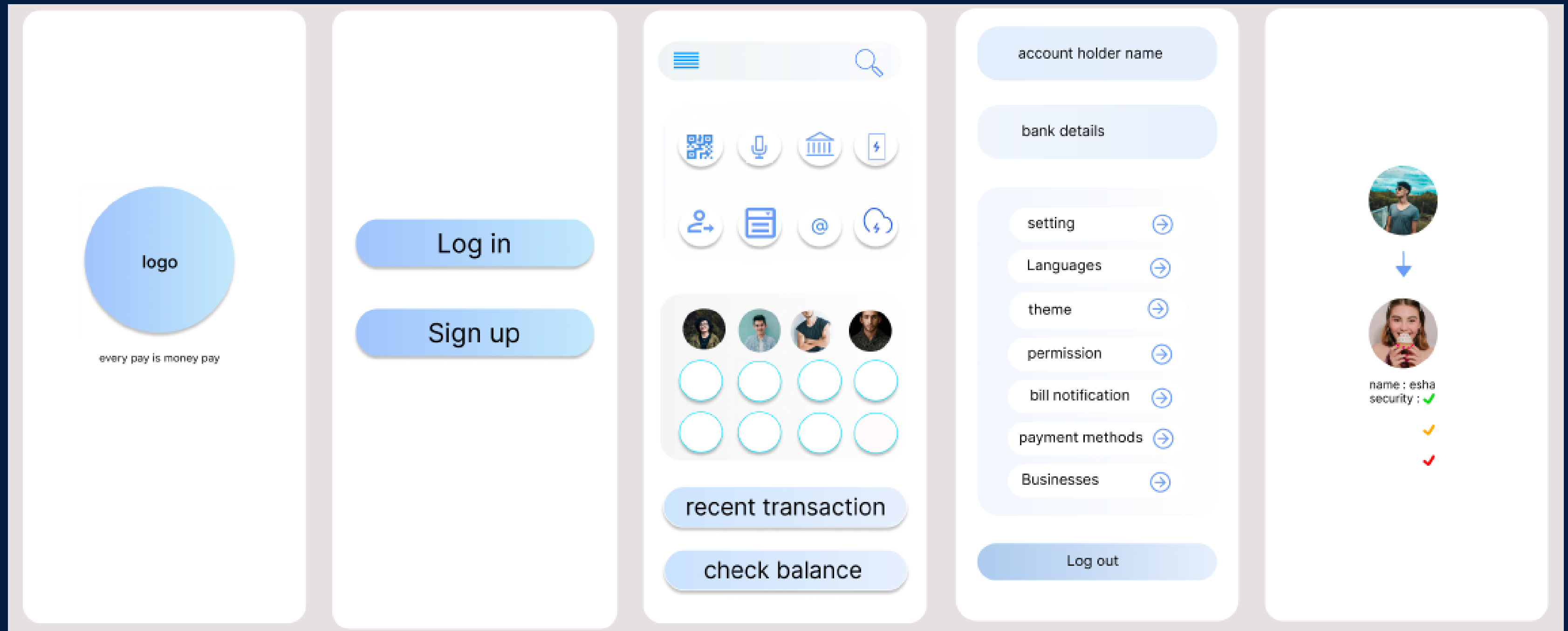
provide discount about 2 - 20% on recharges + any other merchants payments

priority : 3

coupons process



wireframe



sucess metrics

acquisition

Ad frequency

Brand awareness

activation

New user growth

transaction completion rate

retention

Customer Satisfaction

Customer churn rate

revenue

Average Revenue per Account

Monthly Recurring Revenue