### **Product Roadmap to victory**

Primary goal: Connecting all users, banked and unbanked. The challenge: Develop a peer-to-peer payment solution that would have online money transfer Outcome: Minimum sellable product Phase 1 Phase 2 **Understand** Phase 3 **Explore** Design thinking process - Divergence Materialize Design thinking process -Converge Prototyping + Launching Conducting UX research to obtain target Rethinking the challenge -**User testing** information Creating insights Defining the target Creating empathy maps to try to figure out needs **Defining features** and pain points **Defining Key hypothesis** Breaking down features into user Run validation seasons Digital Wallet P2P Payment

#### **Go-to-market strategy**

**"Stay safe, pay contactless":** Transfer credits without contact pay at OXXO and find special offers.

1 **Buyers Journey** Distribution Channels Service

We will promote the use of the app by combining social distance and rewards as a claim of war. We will use the buyer's journey to frame our G2MS.

Awareness	Interest	Consideration	Decision	Buying
Advertising on Social Media, and OXXO	Creating Videos Advertising on local stores	Ads on Local News Live streaming	Sharing user reviews, pricing,and special offers	Free registration, transfer by using a phone #, in-app offers

For partner stores, the payment commission fee should be less than the one from the payment gateway.

OXXO: transfer credits to your friends, receive a reward at OXXO.

Phase 1

**Local business:** transfer credits with the app, commission fee below payment gateway fee.

We will implement success metrics to track our performance; we will use this data to improve the buyer's journey and distribution channel. ROI, ROAS, KPI (sales by week) and PI (down time/shutdown)

### Key Hypothesis to be validated



¿ Do we selected the correct target?



¿ Can the selected target live without cash?



¿Do other convenience stores will be interested in joining our platform?

# **Key risks**

# mitigation techniques

The designed solution is not <u>successful</u>.

Fraud & authentication.

Prioritizing features.

Process, management, scalability.

Law, Governance, Anti money laundry compliance.



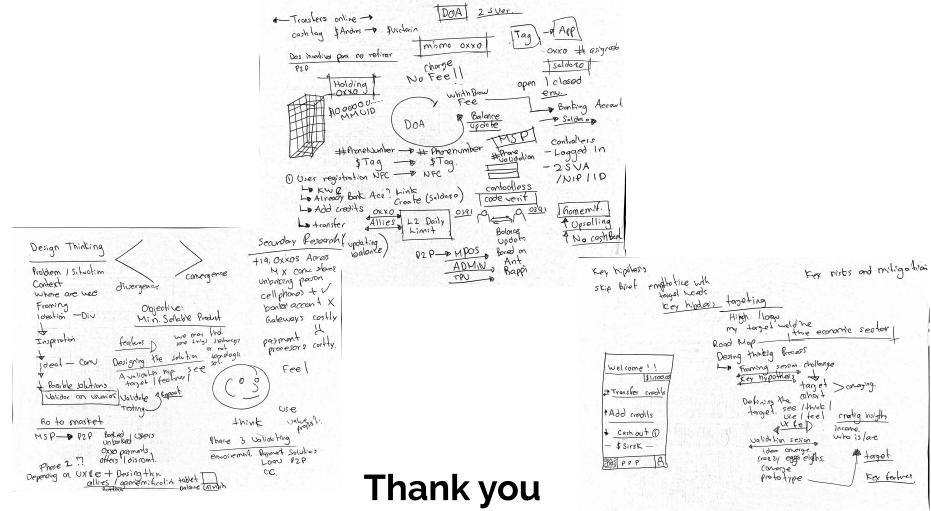
KYC - Fraud and loss prevention provider.

We can use the Cost of delay method.

We can implement an IT capability maturity framework.

We can review the Fintech Law, regulators, and do legal diligence.





Digital Wallet P2P Payment Startup