DONIFY

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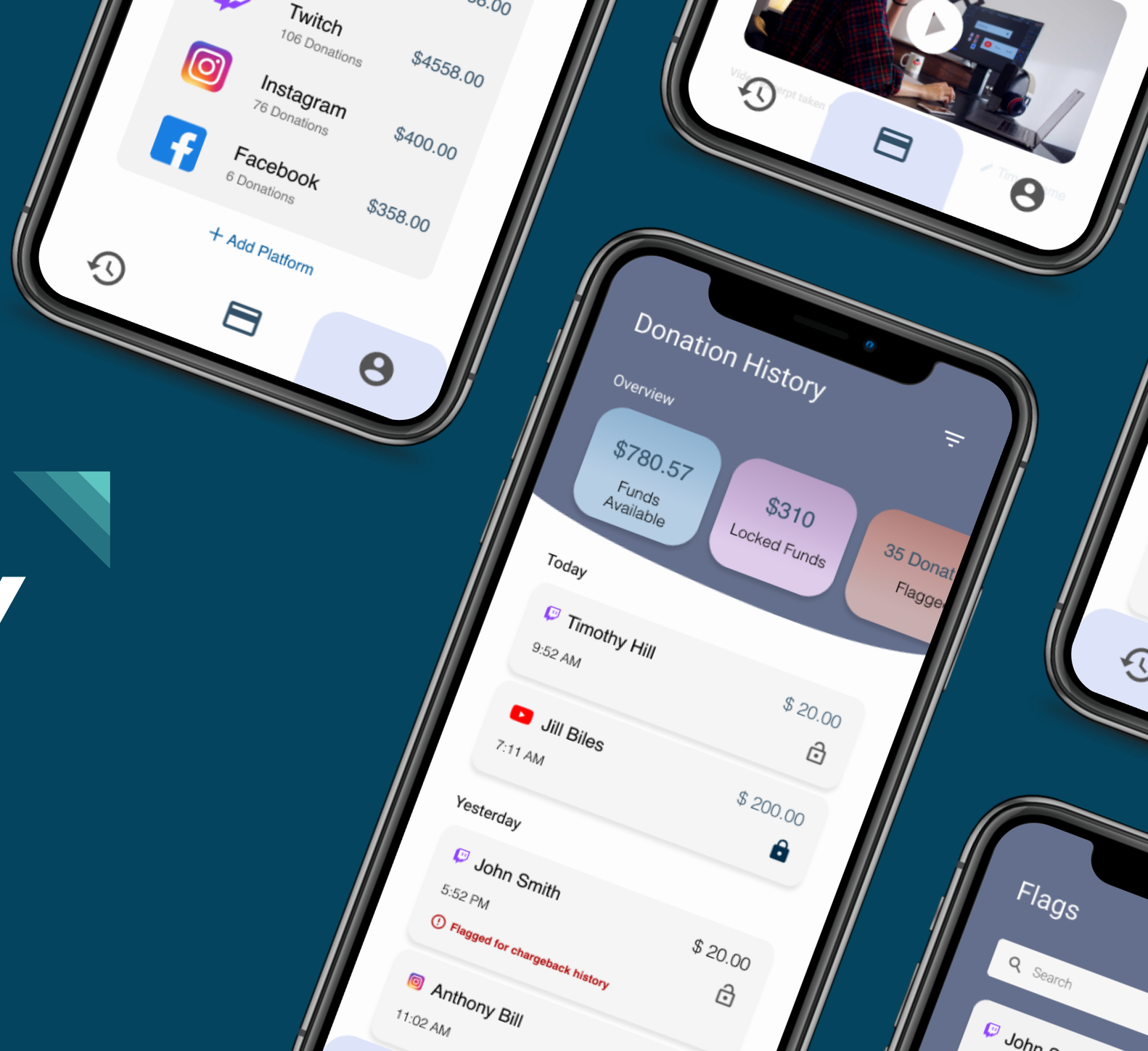
Terry Li



Jordyx3 (Jordan)

24, Full time streamer

Jordan lives in wellington New Zealand. He is a builder turned full time streamer from 2018, but has been streaming since 2016. He streams 7-8PM most nights

JORDYX3

FRUSTRATIONS

in 2019, he received four donations from "ChubaPapi21", combined over **$5100**

Nearly 6 months after, "ChubaPapi21", filed a PayPal **chargeback** for the **entire $5100**

Jordy revealed that he had tried to dispute chargeback, but the credit card company sided with the donator

AverageJonas

Gamer, singer & streamer

Norwegian freelance commentator, analyst and streamer. Former professional overwatch player.

AVERAGEJONAS

FRUSTRATIONS

In September 2020, AverageJonas received over **$5400** in several twitch donations

All donations were refunded (despite donations are supposedly non-refundable)

Jonas was personally charged over **$400** in transaction fees from PayPal

The streamer went through the complaint system with PayPal, provided evidence for each donation. However, the case was not in his favour

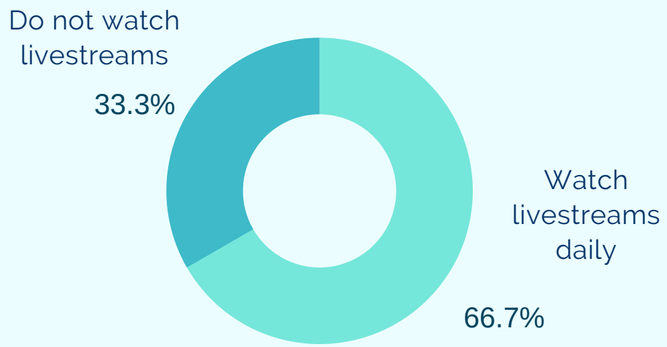
The livestreaming market

$223.98 BILLION

Expected to reach USD 223.98 billion by 2028 with a compound annual growth rate of 21%

900 MILLION HOURS

As of December 2019, viewers watch nearly 900 million hours of livestreaming content on Twitch each month



66% ENGAGE IN CONTENT

Roughly 66% of all people between ages 18-34 report watching livestreaming content on a regular basis

Problem

WHAT IS CHARGEBACK?

A chargeback is when a viewer donates money to a content creator only to then request the money back at a later point.

Most streamers who accept donations have experienced chargeback

If a chargeback is approved, the creator has to forfeit the donation amount and a fee will be charged to them for the dispute

Direct chargeback costs topped $31 billion in 2017 alone

How can creators fight chargebacks?

- Refuse to accept donations
- Short deadline for responding to chargebacks - 10 days
- Prove the charge was valid and the cardholder was not misled or defrauded
  - Transaction ID & confirmation email
  - Screenshots, video clips & chat log
- Disclaimer to show the creator has met their obligation as the receiving party
  - Stating tips and donations are strictly voluntary
  - The creator does not provide any goods or services in exchange and donations are non-refundable

HOW MIGHT WE ENABLE CONTENT CREATORS TO DISPUTE MALICIOUS CHARGEBACKS?

User Needs

EASY, CENTRALIZED EVIDENCE

Credit Card companies only allow disputes to stand within 10 days of the filing, so creators need quick and efficient access to chat logs/streams

WARNINGS

Creators need to be more aware regarding potential high risk donators

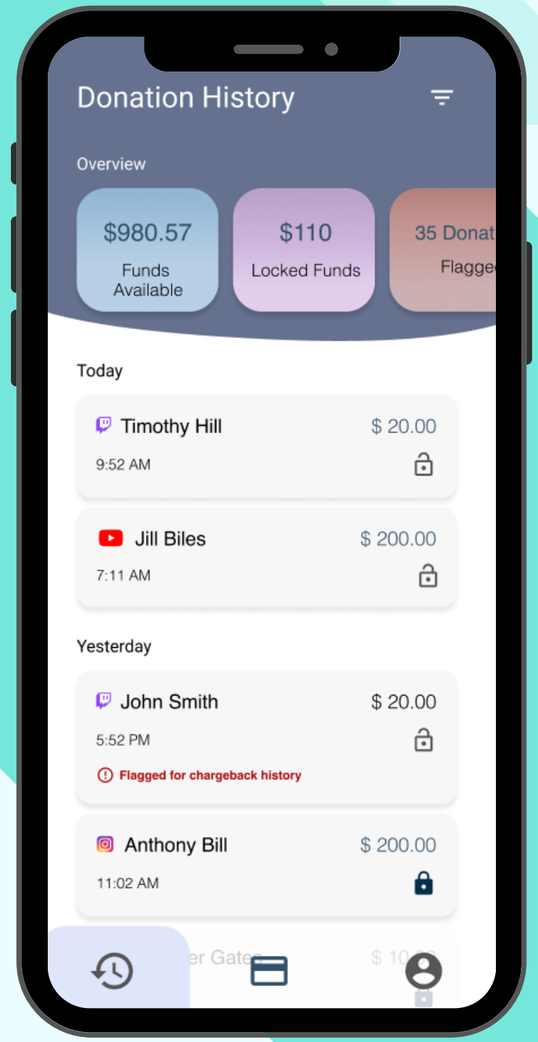
FINANCIAL MANAGEMENT

Creators currently have no way of managing how many high risk donations they receive against spendable income

REDUCE CONTENT BACKLOG

Finding chat logs/streams from months prior for a chargeback case is a major pain point

Our Solution: Donify



FEATURES

- Integrate and organize donations received from various sources
- Flag potential chargebacks for donations made by past offenders
- Allow donation locking for easy money management
- Automate the evidence gathering process for disputes
- Visualize earnings across different platforms

Walkthrough

USER EXPERIENCE

ACCESSIBLE

AA & AAA Color contrast ratios met

Sufficient foreground & background contrast

Min 12px font

IN - APP NOTIFICATIONS

Action confirmation (locking, unlocking, copying, etc)

Flagging high risk donators

TRANSITIONS

Interactive transitions that allow users to track where they are in the application

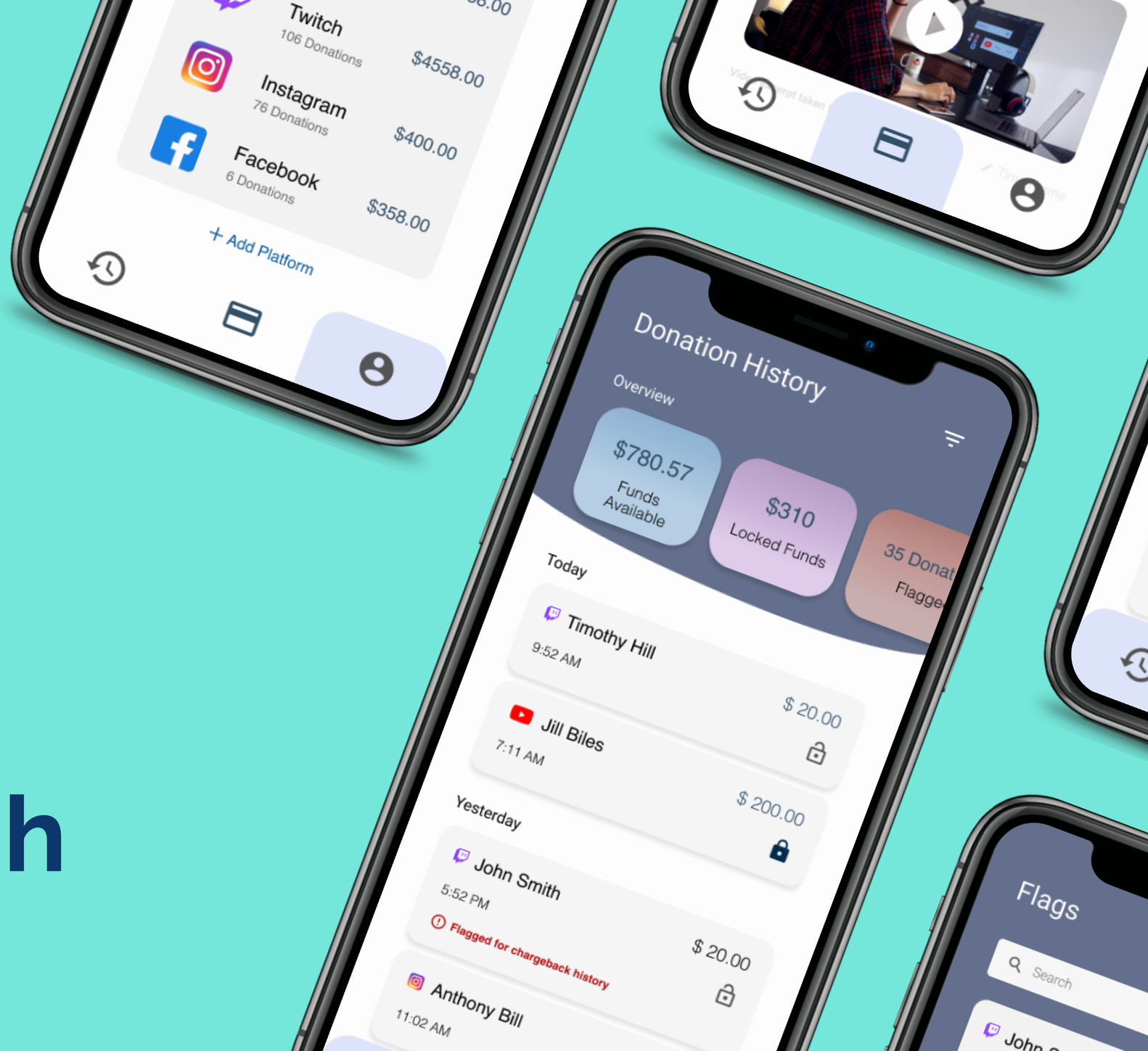
Recognition over recall

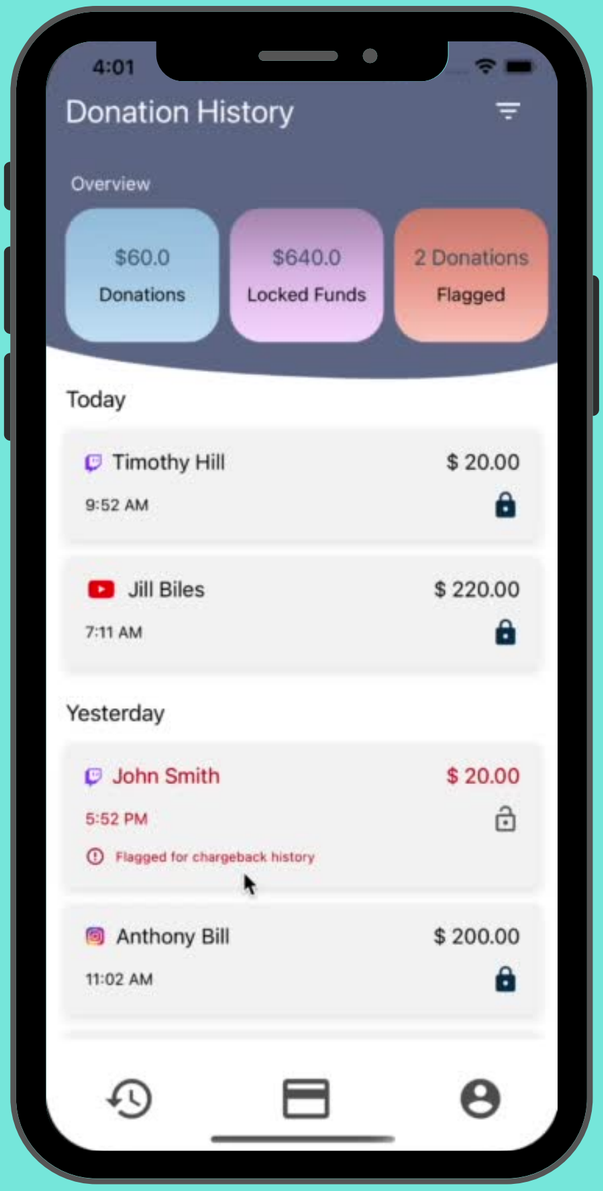
SIMPLISTIC

Present only the information users will need

Empty space and efficient design

Developed Prototype Walkthrough

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Donation History
Overview
$60.0
Donations
$640.0
Locked Funds
2 Donations
Flagged
Today
Timothy Hill
$ 20.00
9:52 AM
Jill Biles
$ 220.00
7:11 AM
Yesterday
John Smith
$ 20.00
5:52 PM
Flagged for chargeback history
Anthony Bill
$ 200.00
11:02 AM

THANK YOU

Questions?