



A Fintech solutions exploration by Shater Tsavasar

est 2024



What is Weave?

[Mobile Fintech Product Goals](#)

Weave is a fintech solution based in Norway, created by me to showcase my real-world problem-solving abilities, as well as my approach to developing a product that is ready for that market. Weave's goal in the fintech space is to provide innovative solutions.

Subscription Managements

The country has a predominantly tech-savvy population, which means there's ample opportunity to be explorative in our solution, as we are dealing with users who are already familiar with this product niche.

Safe One-Time Card Payment

Norway's focus on sustainability aligns with our vision, creating a market eager for green financing and impactful financial tools.

Simplifying Group Spending

Norway has a high adoption rate of digital banking services, with traditional banks across the country readily embracing them. For instance, mobile apps like Vipps specialize in P2P transfers and integrated online shopping.

As a bonus, being an Arsenal fan, I have a slight bias towards Martin Ødegaard.



Designing Weave

[Who Are Our Users?](#)

Weave is being designed for users aged 16 to 35 in the Nordics.

Throughout this process, nearly every flow was tested by highly trusted professionals in the field, including developers, designers, content writers, and artists. It was a journey to answer the question, “What do users want?”

I conducted a poll to address a few questions: How many people use their bank’s mobile app daily? How many people have multiple subscriptions linked to one card? How many people would like to have a one-time card?

The purpose of Weave is not to reinvent the wheel; rather, it is to say, “Hey, we recognize the issues you’re facing, and we have a familiar yet improved solution.”



Designing Weave

[Who Are Our Users?](#)

Ideally, once your product excels at one specific function, users will come, perform the action, and leave. The goal is to keep user flows as short as possible. For instance, version 1 of Weave took about 3 minutes to navigate from the home page to onboarding and then to adding a subscription to your Weave Sub card. After several iterations, I reduced that time to approximately 1 minute.

Can it be improved? Perhaps it can. Design is never truly finished, but this significantly enhances usability when considering the attention span of our average user.

I realized that about 98% of our target market, aged 19 to 32, use their mobile banking app daily, and 60% of them have three or more subscriptions linked to a single card.

When I analyze the data, it's evident that there is a market for one of the features I am developing here with Weave.





Designing Weave

[Setting Things Up](#)

Before we proceed with designing the screens;

I created a comprehensive design system with over 200 components in the Figma file. This approach ensures we address scalability and more. [Here's the link!](#)

The design progresses in a Major Third Scale while utilizing an 8-point grid system. Regarding usability for our design system, it received very positive feedback from our users, with 85% of testers stating that it feels very familiar, which was our goal.

The screenshot displays five panels of the Weave design system:

- WEAVE FONT:** Describes the Aeonik font used across the system. It includes a font preview and two examples of "Ultra 85" text.
- WEAVE ICONS:** Shows a 3D cube icon and guidelines for icon placement.
- WEAVE SPACING:** Details spacing rules, including a "Spacing Range Preset Values" table and examples for "Mobile Screen Vertical" and "Cards Horizontal".
- WEAVE BUTTONS:** Details for standard and outlined buttons, showing color palettes and button states.
- WEAVE INPUTS:** Details for input fields, showing color palettes for "Label" and "Placeholder" states.

[View Figma File](#)



Designing Weave

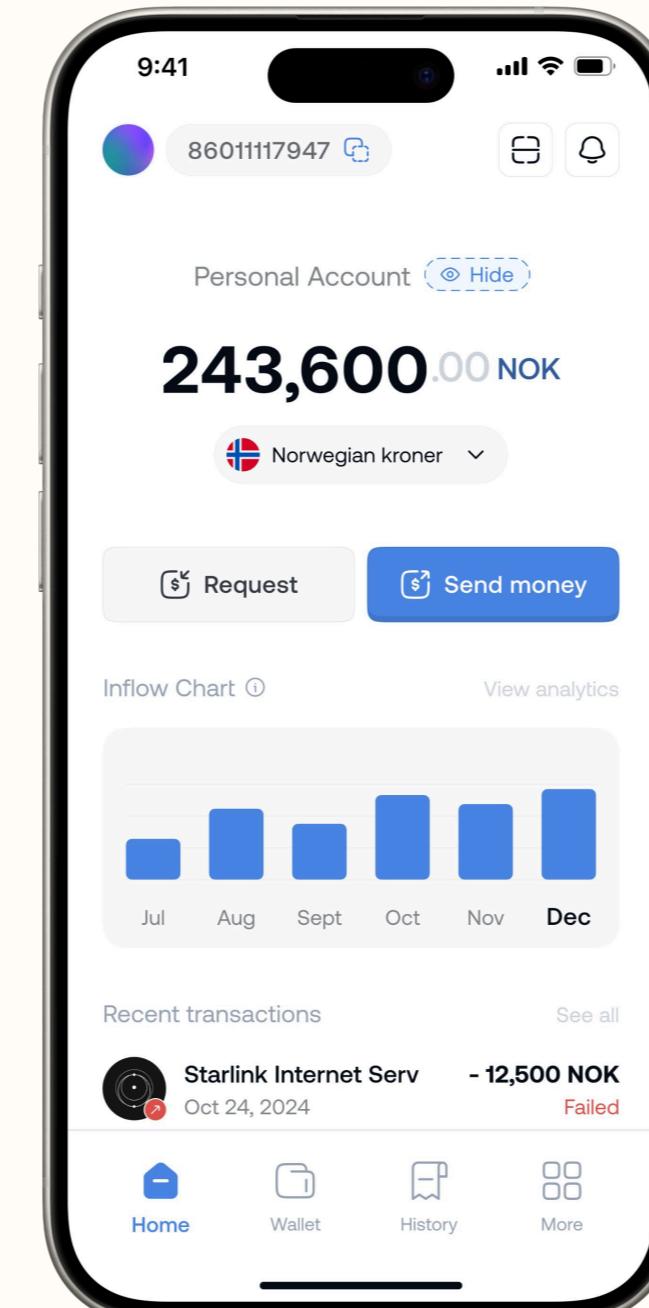
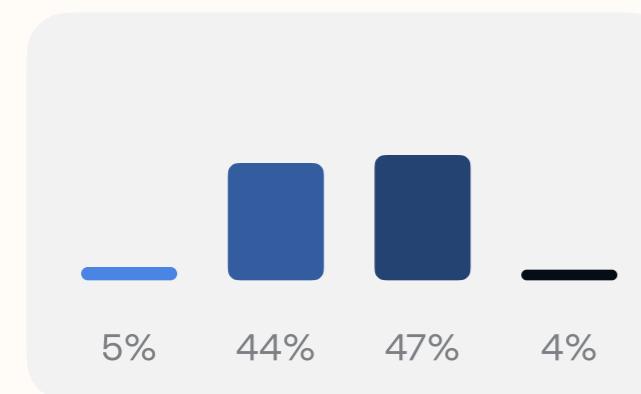
UX Break Down

Easy Accessibility

Some key elements that users need quick access to in fintech apps include the account number, balance, quick actions, and recent transactions.

This insight influenced the layout of our homepage. I conducted a survey and discovered that 90% of users access their phones primarily to check their balance or send money before leaving the app.

The third most common action was copying their account number, which was placed at the top of the screen because it is static and not dependent on the currency dropdown. Lastly, users frequently check their transaction history.



- █ Copy Account No
- █ Check Balance
- █ Send money
- █ View Trans.

Streamlined Design

This interface is designed with a strong typographic hierarchy, ample white space, and careful alignment to create a seamless user experience.

Key information, such as the account balance and transaction status, is highlighted through bold, high-contrast text, ensuring immediate visibility. Secondary details are presented in lighter weights and smaller sizes, minimizing cognitive load.

The use of spacing and alignment enhances readability, while interactive elements like buttons are visually distinct and easy to access, guiding users toward important actions without overwhelming them.

The design achieves a balance between aesthetics and functionality, providing clarity and usability for effortless financial interactions.



Designing Weave

[Features](#)

I kept everything simple so we could focus on what truly matters: the real solutions I'm offering with Weave.

Weave Sub

Weave Sub allows users to set payments for apps like Spotify, where there's no option for a three-year plan, for example. The user sends money to the card, which is stored in a repository, and that subscription then runs for three years, fully automated by our system.

Quick Weave

Quick Weave lets you create temporary cards that expire after use, allowing you to avoid random chargebacks. Don't trust a site too much? Want to subscribe for a trial? Use Quick Weave.

Weave Spend

Weave Spent is just your typical virtual card, but it allows for group payments. Multiple parties can fund the card to pay shared bills. Users receive a link tied to the card and can make payments into it.

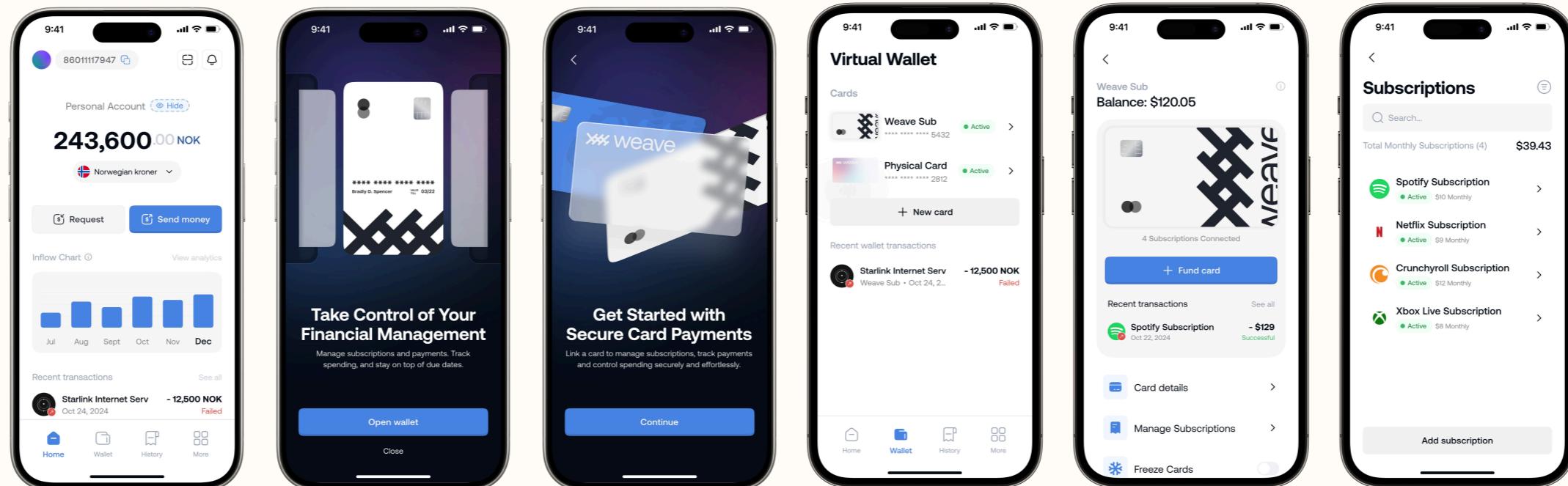


Designing Weave

Weave Sub

Let's discuss Weave Sub.

The most challenging aspect of this was understanding what a user flow would look like; I eventually arrived at this.





Designing Weave

[Weave Sub](#)

When designing Weave Sub, I carefully considered its engineering aspects. Users are prompted to create a card, and after funding it, they can add subscriptions.

Once completed, they are directed to a page where they can view an overview, recent transactions on the card, and access additional details about it.

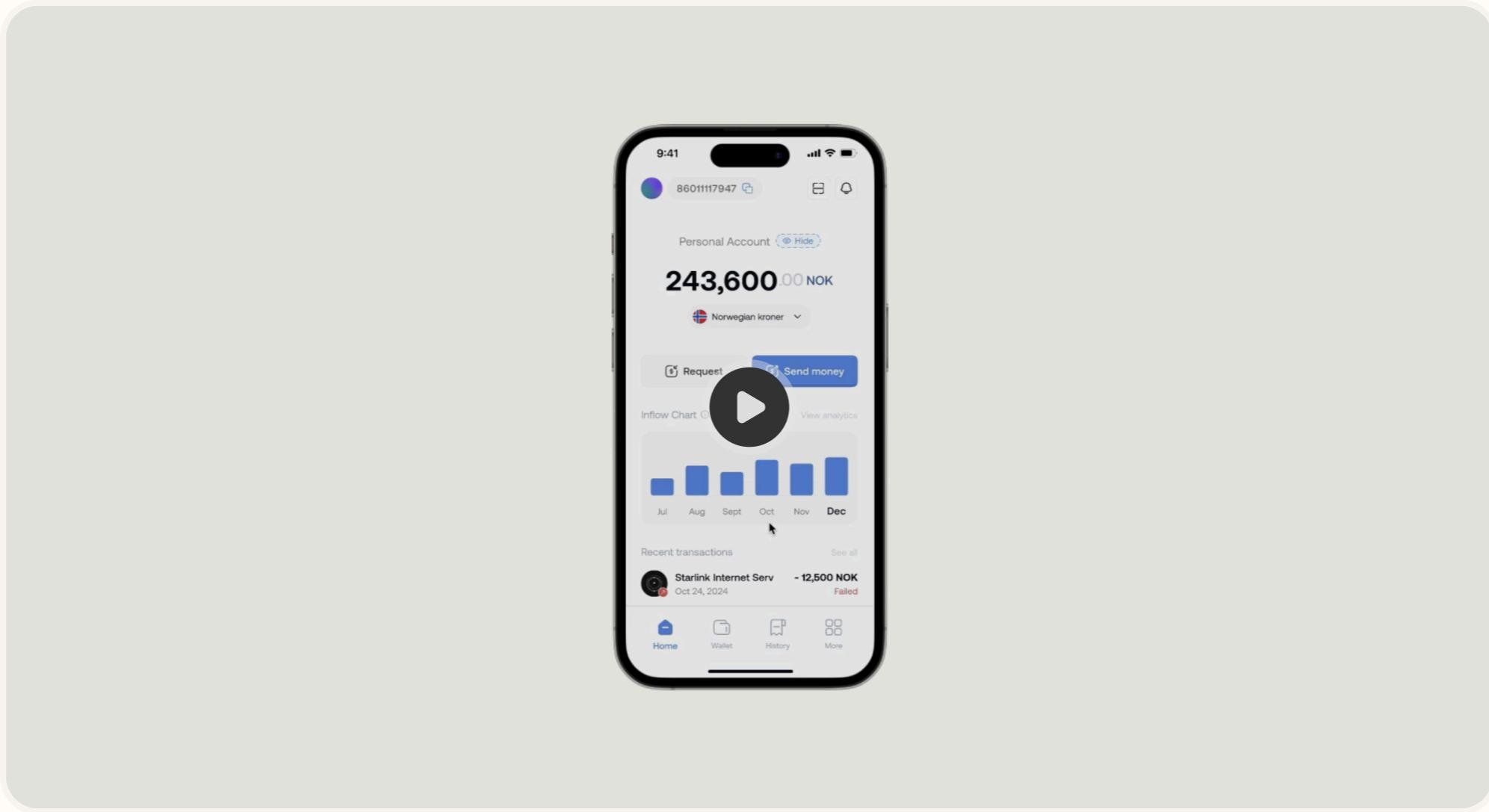
There is also a dedicated page for managing all their subscriptions, allowing users to adjust payment plans, freeze or cancel subscriptions, and add new ones. Additionally, users can view and download receipts for all previous payments made.

You can view the full prototype on the next screen.



Prototype

Weave Sub



Please note:

The prototype video is stored on google drive so opening the link will reroute you there so you can view it. Or [click here](#).

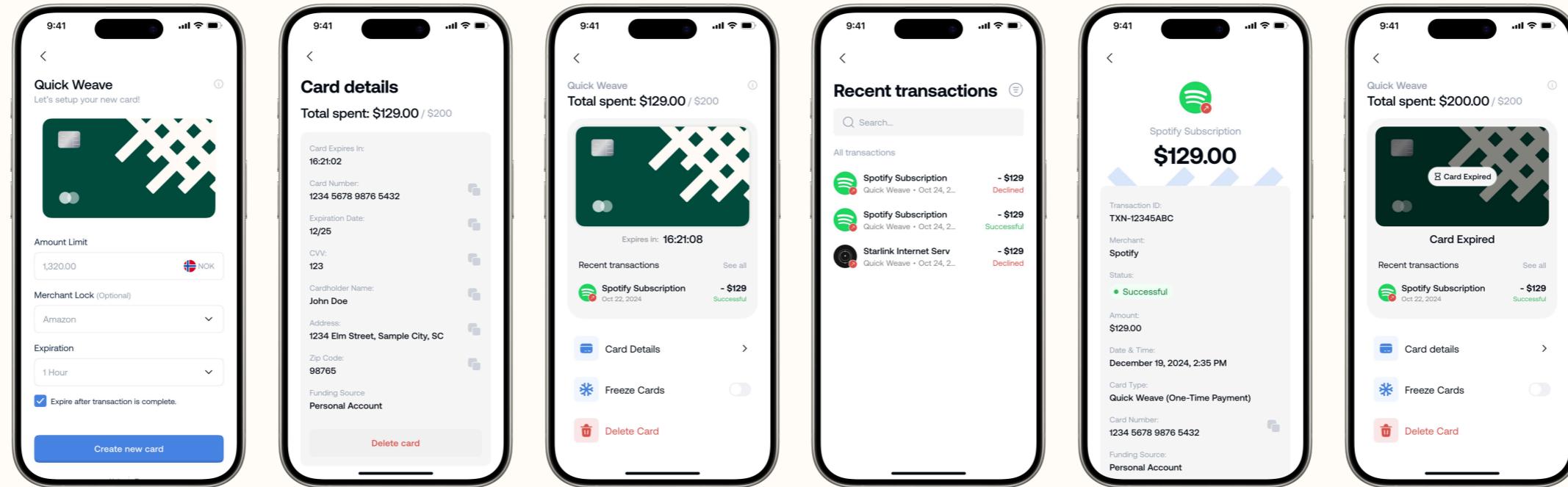


Designing Weave

Quick Weave

Now Quick Weave;

Quick Weave offers the most to our everyday casual users,





Designing Weave

[Quick Weave](#)

The biggest headache in this project was creating a solution unique to our platform, and I used Privacy as a significant source of inspiration. The challenge was that they handle third-party payments as funding sources, and I wasn't sure if I wanted to make my users do the same.

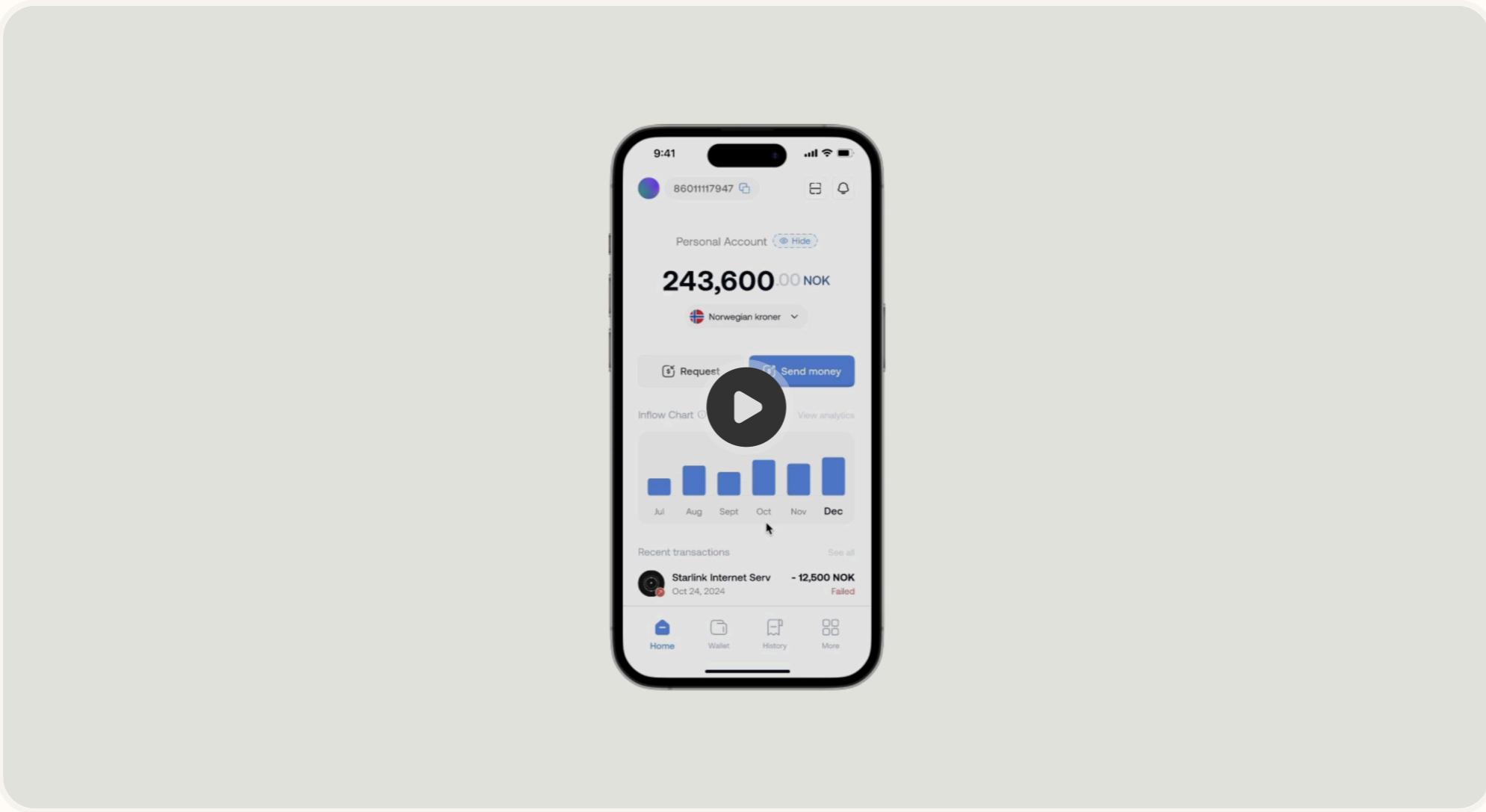
I realized that bypassing the fund card section and directly linking the one-time payment card to the user's personal account balance could significantly simplify the process, enhancing user experience and increasing the security of the product.

Another interesting design feature is the ability to see why a transaction failed. For instance, if I buy something on Amazon or a less reputable site, I wouldn't expect to be charged again in the middle of the night. However, when that happens, the system logs it, allowing you to see when a website attempted to charge you.



Prototype

[Quick Weave](#)



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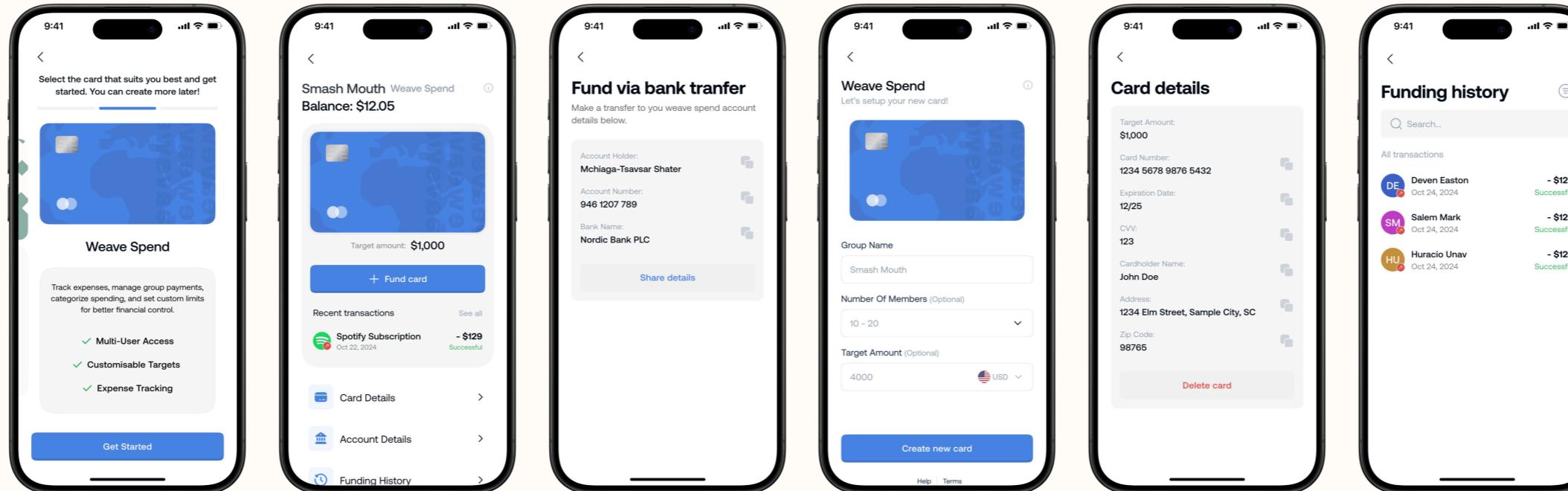


Designing Weave

Weave Spend

Weave Spend oh Weave Spend;

Genuinely got a headache while working on this but we pulled through.





Designing Weave

[Weave Spend](#)

One of the challenges that made understanding Weave so difficult was the question of "Why?" For instance, why not just pool funds into one person's account instead of going through all this? It's a great question.

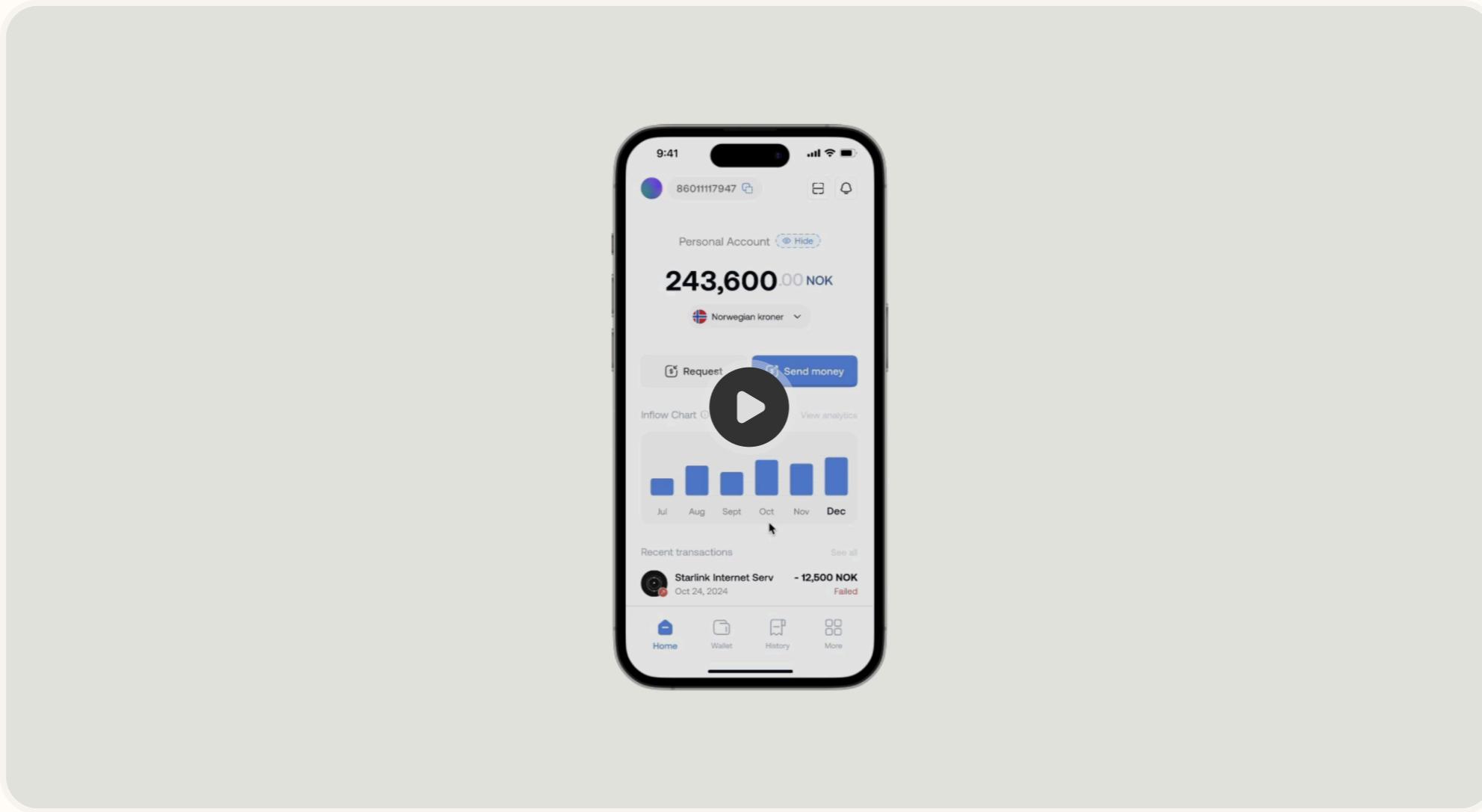
My answer lies in management. I once worked in an office where multiple contributions were happening simultaneously, and we used an app that facilitated this process. It was a lifesaver for the person managing the funds, as I mentioned earlier.

This experience led me to increase the number of cards a user can have on their account, allowing for the creation of multiple cards for various occasions.



Prototype

Weave Spend



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Conclusion

[What I Learnt And What Next](#)

Here are some takeaways from this project.

Engineers Will Hate Me

While discussing this with several people, the main response was, "And who will code it?" With my background in coding, I completely understood their perspective, but it would certainly be interesting.

A Lot Hole

During the prototyping phase, I realized that there were many gaps in the project, which is concerning for a product that aims to launch. However, I see this more as a proof of concept, so please excuse any gaps and typos throughout the document; I am only human.

Functionality Is Key

Throughout this process, there were moments when I thought, "Hey, this looks cool, but it doesn't work." I didn't design any visuals until there was a clear experience and idea in place, and that is truly what drives a product.



Conclusion

[What I Learnt And What Next](#)

I had a lot of fun working on this product, and I hope you enjoyed going through it as well. It would be great if you could take a look at the Figma file, the design system, and other small elements I created to support this project!

Feel free to share your thoughts with me on Twitter, via email, or wherever you prefer, and enjoy what you do!



Thank You!

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