

# Ana Wilson

"Learning another language is hard"

DEMOGRAPHICS		TECH	
Gender:	Female	Internet:	* * * *
Age:	15	Socials:	
Education:	High School	Messengers:	
Job:	Student	Online banking:	

# THE SUBJECT

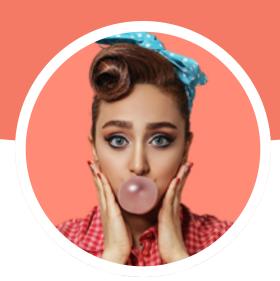
I making user interface design. I has a lot regular customers. I spend a lot of time to manage of get and provide different payments.

## GOALS

- Automate the process of receiving payments
- Make monthly payments with less of efforts and time
- Easily combine all payment methods into one
- Make transactions anytime even if I not at working place

#### FRUSTRATIONS

- I spending a lot of time on settlements with customers
- I always forget to make monthly payments like tax, internet, etc.
- Different customers have different payment methods
- Often I have to conduct payments in move, not at my workplace



# Sara Parker

"I like to spend time with my friends"

DEMOGRAPHICS		TECH	
Gender:	Male	Internet:	
Age:	21	Socials:	
Education:	Management	Messengers:	
Job:	Student	Online banking:	

## THE SUBJECT

Always, after spending time with friends, we can't split the bill properly. We even forgot who owes whom. I have to always remind about debt to my friend.

#### **GOALS**

- Split the bil between friends fast and properly
- I want to force my friend to pay me in convenient way
- I want to use my phone to make a payment in different markets
- I want to have ability to pay even I haven't money currently

# **FRUSTRATIONS**

- Often we cannot split the bill with friends equally
- The friends always forget to pay me a debt
- I don't always have cash, but I always have a phone with me
- It often happens that I don't have money for a small payment



# Bryan Wick

"Quick resolve important issues is my priority"

DEMOGRAPHICS		TECH	
Gender:	Male	Internet:	
Age:	42	Socials:	* * * *
Education:	Foreign trade	Messengers:	* * * *
Job:	Businessman	Online banking:	* * * *

# THE SUBJECT

I have a small business and every business process is very important to me. I have a lot transactions everyday, even with people I don't know.

#### GOALS

- I want to get all my cards and wallets in one place
- I really appreciate discount and bonuses. High fees is not my way
- I want to use my smartphone fast and efficiency
- I want to see detail statistics of my past transactions and payments

#### **FRUSTRATIONS**

- I have a lot of banking accounts, so its difficult to manage them separately
- Banks collect large fees for payments.

  So, I am use different services
- I don't always understand how to use properly mobile applications
- It's not always convenient to create reports by myself