7.3 Prioritization and Roadmap - Remitly - Team Wire Wizards

Our Vision

To be a comprehensive support system for immigrants, empowering them to achieve their goals and improve the lives of their families both financially and beyond.

Our OKRs for the next 3 Years

Objective #1: Expand to new markets
Key Results: Increased number of new customers
Increased average revenue per user

Objective #2: Users are able to send money with complete trust in the system
Key Results: Decreased number of failed payment complaints
Increased success rate

Objective #3: Create an engaging and smooth experience for app customers
Key Results: Decreased churn rate during the onboarding stage for new customers
Increased monthly active users on the app

Based on our vision and OKRs, we conducted brainstorming sessions with users and potential users to identify ideas for improving Remitly.

For building the roadmap, we decided to focus on building a strategy and **1-year roadmap** for Remitly. For this, we decided to **focus on OKRs 2 and 3 which were OKRs with a 1-year timeline.** While the roadmap would directly be in line with OKRs 2 & 3, we were cognizant that they would indirectly impact OKR 1 as improvements in trust and experience of Remitly would eventually help Remitly expand to new markets, assuming that an improved product would be more easily adopted in the market.

The ideas discussed in the brainstorming sessions were collected and 12 ideas from each of the team's individual brainstorming sessions were selected and in total, 60 ideas were collected. Of the 60 ideas collected, the common and overlapping ideas were removed and we came up with 44 final ideas for prioritization.

Bucketing into Strategic Areas

Next, the 44 ideas were bucketed into strategic areas that we want to focus on as part of the roadmap for the year. Based on the current state analysis, we decided to focus on the **strategic areas of improving existing features, process improvement, new features, marketing, and technical enhancements.**

Based on the current state, we decided to keep most of our focus for the upcoming year is to improve existing features to reduce customer complaints and improve customer retention, followed by process improvement. The next areas of focus were chosen to be adding new features, marketing and technical enhancemenets respectively. Specifically, 35% of the resources would be allocated to existing features, 25% to process improvement, 15% on adding new features while 10% is on marketing and 10% on technical enhancements. Expansion is deprioritized as the company aims to strengthen its acquired customer base. The platform is stable with a low enhancement window.

For more details and the justification of resource allocation to each strategic areas,
click here > 　　　　　*$WAG, Resource allocation and MVP*

Prioritized Framework

We decided to go with the RICE prioritization model where RICE was defined as follows:
R: Reach - of the idea which was defined based on T-shirt sizing of 100, 300, 500 (Low, Medium, High) respectively
I: Impact - was estimated on a scale of (0-20) based on minimal, low, medium, high, and massive impact on the customers and alignment with the OKRs.
C: Confidence - This is the % estimation of our readiness for the ideas to create value. Has 3 tiers 50%, 80%, and 100%.
E: Effort - This is the person weeks calculated by summing the number of weeks (roughly estimated) taken by our 3 teams (Product, Engineering, Sales & Marketing)

Next, the RICE score was calculated as (RxIxC) / E where scores were assigned and the ideas were sorted based on these scores.

For more details, click here >   *Prioritized Framework*

Minimum Viable Product (MVP)

For the purpose of roadmapping, we categorized the ideas as MVP, or not, based on the number of weeks it would require to build that feature. The weeks of effort were calculated in the calculation of RICE. If any feature required more than a year (52 weeks) of work and is high in effort (assuming it means high in capital too), given the budget is defined and risk is needed to be minimized, we categorized the feature as an MVP. Thus these features will be worked upon by testing an MVP for the feature as they require high effort, capital, and time.

The ideas that were determined with a need of MVP are listed in the Sheet 'Resource Allocation, $WAG Estimate and MVP'

SWAG

In calculation of the cost we considered salaries, capital, and operational cost all-inclusive in the per-hour rate. The SWAG estimate is calculated based on the hours spent by the product ($1000/hr), engineering ($1000/hr), and sales resources($600/hr), assuming 5 member teams are working on building the feature.

For an example of SWAG estimation
Click here >   *$WAG, Resource allocation and MVP*

Prioritization of Ideas and Resources $$ Decision:

The ideas were sorted based on the RICE scores (high to low) that were calculated using the prioritization framework discussed before. Then, we color coded the ideas to sort them in buckets, followed by prioritizing within the buckets based on the rice score.

We decided the strategic areas to focus on for each quarter of the 1-year roadmap that we were planning for as follows:
Quarter 1: Payment Enhancements & Improving Trust
Quarter 2: Improving Knowledge & Support for Users
Quarter 3: Improved Awareness & Acquisition of New Users
Quarter 4: Expansion into new Markets & Strengthening Existing Markets
We considered a total of $10M annual budget for the whole year.
Now, based on the resources allocated for each bucket and the estimated budget of $10M, we allocated each bucket with the following amounts:

Strategy Bucket	Estimate
Process Improvement	(25%) $2,500,000.00
New Features	(15%) $1,500,000.00
Marketing	(10%) $1,000,000.00
Technical/Platform Improvement	(10%) $1,000,000.00
Expansion/operations	(5%) $500,000.00

For more details of All ideas that were listed as MVP, the resource allocation to each strategic area, and their SWAG estimates,
Click here >   *$WAG, Resource allocation and MVP*

Roadmap Planning

Based on the budget allocated to each bucket, we reconsidered the SWAG$$ estimate for the top 20 ideas considering all the buckets. Then, we allocated budget amounts from each bucket to ideas within the respective bucket with priority of budget allocation given to ideas with higher RICE scores. We continued this approach till budgets were extinguished.

Using the above approach, top 12 ideas were selected amounting to a total budget of $10M.

After allocating the annual budget of $10M for the product enhancement of Remitly, we prioritized the ideas based on resource and money estimation ensuring each quarter's budget is ~$2.5M.

After analyzing the alignment of each strategic bucket with our vision and OKRs, we came up with overall goals for each quarter and the features to be developed to achieve that specific goal as was discussed earlier.

The quarter-wise planning was done as follows:

Quarter 1: Payment Enhancements & Improving Trust
Based on the goal for Quarter 1 to enhance payment and improve the trust of payment in users, the strategic bucket of feature improvement was chosen with higher priority.
Among the feature improvement features selected for the 1-year roadmap, the 2 highest priority features were chosen in Quarter 1 of the roadmap. Among these, we prioritized feature #1 given its higher RICE score.
As feature #1 comes close to completion in Week 8 of Quarter 1, the bandwidth of teams not working on feature #1 anymore will be allocated to feature #2 which will be developed for 5 weeks.
Similarly, a new team will begin working on Feature #5 towards the end of Quarter 1 in the New Features strategic bucket.

We followed a similar process for the subsequent quarters to achieve the quarter goals.
Quarter 2: Improving Knowledge & Support for Users
Quarter 3: Improved Awareness & Acquisition of New Users
Quarter 4: Expansion into new Markets & Strengthening Existing Markets

Note: *In quarter 3, we decided to take feature #7 to MVP completion - testing the user's comparison charts to differentiate Remitly from the competition in one particular marketing channel (online ads) and testing it out before taking it to market in other marketing channels.*
For more details, click here > ***Roadmap Planning***

#	Feature Category	Ideas	Reach (Low:100, Med:300, High:500)	Impact (Positive) (0-20)	Confidence 100% is "high", 80% is "medium", 50% is "low"	Effort (Person Weeks)	RICE Score
1	Feature Improvements	Provide live tracking of payments to users - more transparency	500	12	100%	9	666.67
2	Feature Improvements	Having security measures like Biometric / Face recognition for users before making any transaction for additional security	500	8	80%	5	640.00
3	New Feature	Create insurances for failed/delayed transfers as an add-on payment - additional revenue mechanism and safety guard	500	20	80%	14	571.43
4	Feature Improvements	AI-powered real-time chatbots to answer the queries of customers.	500	12	100%	11	545.45
5	Process Improvement	Educate users about what happens when a transaction fails and the reason why it failed - reassure users, reduce anxiety	500	8	80%	6	533.33
6	New Feature	Ability to download and save different receipts of transaction in different file formats	500	5	80%	4	500.00
7	Marketing	Using security and number of users comparison charts to differentiate Remitly from the competition	500	4	100%	4	500.00
8	New Feature	Trigger payment when a certain rate is reached within a desired timeline that users set.	500	8	50%	4	500.00
9	New Feature	Dashboard for all past transfers, monthly tracking, exchange rates	500	6	100%	6	500.00
10	Process Improvement	Step-by-step guide or tooltips for using the application	500	8	100%	9	444.44
11	New Feature	QR code scanning feature integration in the mobile app to get all the details auto-filled reducing time and making it hassle-free	300	4	100%	3	400.00
12	Marketing	Run ads on social media on how Remitly is better than its competitors	500	4	100%	5	400.00
13	Marketing	Educational resources for 1) a guide on transferring money (Best practices on how to do this) 2) Taxation processes 3) Ways to save taxes in recipient country	300	6	80%	4	360.00
14	Feature Improvements	Send money without having to share someone else's bank account information (By Creating a unique Remitly ID (identifying the receiver) linked to bank a/c (like Unique user ID))	500	8	80%	9	355.56
15	Feature Improvements	In-house AI solutions to solve customer problems instantly	500	9	80%	11	327.27
16	New Feature	Use Advanced AI to notify customers on what's the best time to send money - Similar to flight tracking within the period when can we get the best deal, the same way if the customer wants to transfer in April first week then when can they possibly get a better deal?	500	5	100%	8	312.50

17	Process Improvement	Promotion offers or no fee transfers for Frequency based usage	500	5	100%	8	312.50
18	Marketing	Run localized/targeted marketing campaigns	300	5	80%	4	300.00
19	Feature Improvements	Provide Scratch cards/gift vouchers - make a gamified version for receiving offers	500	6	80%	8	300.00
20	Process Improvement	Initial transfer testing (min value $1) and confirmation for users	500	6	100%	10	300.00
21	New Feature	Merchants and businesses need to be brought in platform such that bill payment modules are streamlined. Imagine sitting in US and paying the home bill, gas bill, phone bill and groceries through Remitly directly to the authorities. Simple and smooth.	300	8	100%	9	266.67
22	Process Improvement	An additional tier of pricing besides the two already existing ones for medium speed transactions?	500	2	50%	2	250.00
23	New Feature	Credit-based remittance as a product (need to check regulatory allowance of this). Basically means I take a loan on Remitly and then send that money to my parents in case of urgent need. Loyalty points can be introduced and loans can be made more attractive. This can be a good route for profitability also.	500	6	100%	12	250.00
24	Technical/Platform Enhancements	Whenever a customer enters the Account Number, the system fetches Account details by integrating with the bank - Sender can feel safe that they are sending to the correct receiver	500	8	100%	16	250.00
25	Marketing	Market to outgoing and incoming international students in universities	300	4	80%	4	240.00
26	New Feature	Use AI/ML to detect unusual activities on application like To set a limit that could be varying based on the customer's usual transaction history, transaction currency, location, and type of transaction.	500	6	80%	11	218.18
27	New Feature	Chat feature on Remitly like GooglePay	500	6	50%	7	214.29
28	Feature Improvements	Adding personal messages to every money transfer. Some kind of digital card etc. Mainly because Remitly as an organisation aims to be very user centric.	500	2	80%	4	200.00
29	Feature Improvements	Provide local language customer service support	300	3	100%	5	180.00
30	New Feature	Give the customer an option to move to auto-pay mandates to build trust overtime. For eg, every month after an individual gets her salary she wants to send $XX back home. This amount should be kept on autopay on a particular date. Similar to how mutual fund SIPs work. This can be very crucial for business transactions who are not so concerned with rates all the time.	300	4	80%	6	160.00

31	Marketing	Partnerships with universities and other education institutions for 1) fee payments 2) marketing and sponsorship (visibility)	300	4	80%	7	137.14
32	New Feature	Remitly digital bank account e-wallet	300	9	50%	10	135.00
33	Technical/Platform Enhancements	Having seamless and faster KYC system	500	3	50%	6	125.00
34	New Feature	Use SMS-based mechanisms to transfer money for providing more flexibility, especially in Low and Middle Income Countries	500	5	50%	10	125.00
35	Marketing	Adding a 2-3 tier referral strategy so that it increases the customer base and retention can be increased	300	3	80%	7	102.86
36	New Feature	Integration with voice assistants - such as Google Assistant/Alexa - to cater to differently-abled individuals and provide a hands-free experience	100	6	80%	5	96.00
37	New Feature	Allow payments as gifts or onboard merchants from different countries on the platform with discounted prices to allow families/individuals to send gifts directly via Remitly. This makes them look like that one stop place for any transaction that has to be done cross border	300	3	80%	8	90.00
38	Expansion/ Operations	Providing secured cash delivery services to more countries	100	8	100%	9	88.89
39	Technical/Platform Enhancements	Allow for an ability to set up a repeating payment based on percentage of wages or fixed amounts in a recurring period	100	5	80%	6	66.67
40	Expansion/ Operations	Corporate partnerships to allow for better rates for employees of corporates that have tie-ups	100	10	80%	14	57.14
41	New Feature	Establish Anti Money Laundering (AML) mechanisms in place to prevent sending money for illegal activities (for eg. monitoring the location)	100	12	50%	14	42.86
42	Process Improvement	Provide exchange rates proportional to the amount of exchange to encourage Higher amount transfers	500	0	80%	9	0.00
43	Expansion/ Operations	Trading plans partnered with institutions for foreign exchange.	300	0	80%	13	0.00
44	Expansion/ Operations	Expanding to other countries with higher volume of remittances	300	0	80%	22	0.00

Resource Allocation	Categories	WHY?	Ideas	SWAG Estimate	MVP
35%	**Feature Improvements**	The biggest area of improvement for the upcoming year is focussing on improving the existing features/removing all the bugs and issues in the existing features. This will reduce customer complaints, and stabilize customer retention, and help in organic growth.	Provide live tracking of payments to users - more transparency	$1,584,000.00	No
			Having security measures like Biometric / Face recognition for users before making any transaction for additional security	$896,000.00	No
			AI-powered real-time chatbots to answer the queries of customers.	$1,920,000.00	Yes
			Send money without having to share someone else's bank account information (By Creating a unique Remitly ID (identifying the receiver) linked to bank a/c (like Unique user ID))	$1,488,000.00	No
			In-house AI solutions to solve customer problems instantly	$2,032,000.00	Yes
			Provide Scratch cards/gift vouchers - make a gamified version for receiving offers	$1,248,000.00	No
			Provide local language customer service support	$816,000.00	No
			Adding personal messages to every money transfer. Some kind of digital card etc. Mainly because Remitly as an organisation aims to be very user centric.	$736,000.00	No
25%	**Process improvements**	As part of strengthening the existing customer base, we prioritize process improvement along with feature improvements. This includes internal and external improvements.	Educate users about what happens when a transaction fails and the reason why it failed - reassure users, reduce anxiety	$912,000.00	No
			Step-by-step guide or tooltips for using the application	$1,600,000.00	No
			Initial transfer testing (min value $1) and confirmation for users	$1,760,000.00	No
			Promotion offers or no fee transfers for Frequency based usage	$1,472,000.00	No
			An additional tier of pricing besides the two already existing ones for medium speed transactions?	$320,000.00	No
			Provide exchange rates proportional to the amount of exchange to encourage Higher amount transfers	$1,552,000.00	No
			Ability to download and save different receipts of transaction in different file formats	$608,000.00	No
			Create insurances for failed/delayed transfers as an add-on payment - additional revenue mechanism and safety guard	$2,512,000.00	Yes
			Trigger payment when a certain rate is reached within a desired timeline that users set.	$688,000.00	No
			Dashboard for all past transfers, monthly tracking, exchange rates	$1,056,000.00	No
			QR code scanning feature integration in the mobile app to get all the details auto-filled reducing time and making it hassle-free	$528,000.00	No
			Use Advanced AI to notify customers on what's the best time to send money - Similar to flight tracking within the period when can we get the best deal, the same way if the customer wants to transfer in April first week then when can they possibly get a better deal?	$1,376,000.00	Yes
			Merchants and businesses need to be brought in platform such that bill payment modules are streamlined. Imagine sitting in US and paying the home bill, gas bill, phone bill and groceries through Remitly directly to the authorities. Simple and smooth.	$1,664,000.00	Yes

%	Category	Description	Feature	Cost	Included
15%	New Features	To keep the on-boarded customers engaged and also assuring product growth in terms of new elements, we continue to prioritize new features at 15%.	Credit-based remittance as a product (need to check regulatory allowance of this). Basically means I take a loan on Remitly and then send that money to my parents in case of urgent need. Loyalty points can be introduced and loans can be made more attractive. This can be a good route for profitability also.	$2,208,000.00	Yes
			Use AI/ML to detect unusual activities on application like To set a limit that could be varying based on the customer's usual transaction history, transaction currency, location, and type of transaction.	$2,032,000.00	Yes
			Chat feature on Remitly like GooglePay	$1,264,000.00	No
			Give the customer an option to move to auto-pay mandates to build trust overtime. For eg, every month after an individual gets her salary she wants to send $XX back home. This amount should be kept on autopay on a particular date. Similar to how mutual fund SIPs work. This can be very crucial for business transactions who are not so concerned with rates all the time.	$1,056,000.00	No
			Remitly digital bank account e-wallet	$1,824,000.00	No
			Use SMS-based mechanisms to transfer money for providing more flexibility, especially in Low and Middle Income Countries	$1,792,000.00	Yes
			Integration with voice assistants - such as Google Assistant/Alexa - to cater to differently-abled individuals and provide a hands-free experience	$896,000.00	Yes
			Allow payments as gifts or onboard merchants from different countries on the platform with discounted prices to allow families/individuals to send gifts directly via Remitly. This makes them look like that one stop place for any transaction that has to be done cross border	$1,424,000.00	Yes
			Establish Anti Money Laundering (AML) mechanisms in place to prevent sending money for illegal activities (for eg. monitoring the location)	$2,560,000.00	Yes
10%	Marketing	Since the new features and campaigning are a secondary priority for the upcoming year, marketing is allocated at 10%.	Using security and number of users comparison charts to differentiate Remitly from the competition	$496,000.00	No
			Run ads on social media on how Remitly is better than its competitors	$704,000.00	No
			Educational resources for 1) a guide on transferring money (Best practices on how to do this) 2) Taxation processes 3) Ways to save taxes in recipient country	$816,000.00	No
			Run localized/targeted marketing campaigns	$592,000.00	No
			Market to outgoing and incoming international students in universities	$544,000.00	No
			Partnerships with universities and other education institutions for 1) fee payments 2) marketing and sponsorship (visibility)	$1,072,000.00	No
			Adding a 2-3 tier referral strategy so that it increases the customer base and retention can be increased	$1,168,000.00	No

10%	**Technical/Platform Enhancements**	The current platform is highly stable, and the overall enhancement window are on the lower end. Hence, allocating 10% for technical enhancements.	Whenever a customer enters the Account Number, the system fetches Account details by integrating with the bank - Sender can feel safe that they are sending to the correct receiver	$3,072,000.00	Yes
			Having seamless and faster KYC system	$1,056,000.00	No
			Allow for an ability to set up a repeating payment based on percentage of wages or fixed amounts in a recurring period	$1,056,000.00	No
5%	**Expansion/ Operations**	Based on the current state, Remitly's expansion rate in the last 3 years has been multifold with great success. Therefore, the strategy is now to strengthen the customer base acquired, by deprioritizing the expansion.	Providing secured cash delivery services to more countries	$1,520,000.00	No
			Corporate partnerships to allow for better rates for employees of corporates that have tie-ups	$2,432,000.00	No
			Trading plans partnered with institutions for foreign exchange.	$2,368,000.00	Yes
			Expanding to other countries with higher volume of remittances	$3,920,000.00	No

Example of SWAG Calculation:

Consider the Feature 'Provide live tracking of payments to users - more transparency'

Here, effort in weeks was estimated to be 42 weeks

The effort was estimated considering teams of Product, Engineering, and Sales & Marketing as follows:

Product - 10 weeks (5 Sprints), Engineering - 26 weeks (13 Sprints), Sales & Marketing - 6 weeks (3 Sprints)

Additionally, the cost estimated for each of the teams considering 5-member teams is as follows:

Product - $1000/hr, Engineering - $1000/hr, Sales & Marketing - $600/hr

Now, considering a normal 40-hour week, the SWAG is estimated as follows:

SWAG = (Weekly Hours * Product Cost * Product Effort) + (Weekly Hours * Engineering Cost * Engineering Effort) + (Weekly Hours * Sales & Marketing Cost * Sales & Marketing Effort)
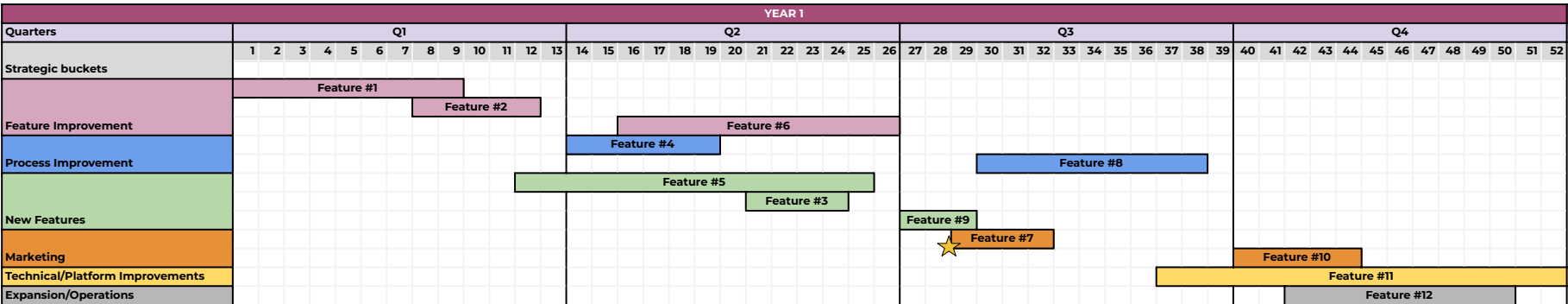
Therefore,

SWAG for the Feature = (40*1000*10) + (40*1000*26)+(40_600*6)

SWAG = $1,584,000

Note: The numbers for each of the feature are available in the hidden columns of H-L in this sheet

1-Year Roadmap Planning

Strategic Areas	Prioritized Ideas	Ideas Description	Budget	Quarterly Focus Alignment	Quarter
Feature Improvement	#1	Provide live tracking of payments to users - more transparency	$1,584,000.00	Payment Enhancements & Improving Trust	Q1
Feature Improvement	#2	Having security measures like Biometric / Face recognition for users before making any transaction for additional security	$896,000.00	Payment Enhancements & Improving Trust	Q1
New Features	#3	Ability to download and save different receipts of transaction in different file formats	$608,000.00	Improving Knowledge & Support for Users	Q2
Process Improvement	#4	Educate users about what happens when a transaction fails and the reason why it failed - reassure users, reduce anxiety	$912,000.00	Improving Knowledge & Support for Users	Q2
New Features	#5	Create insurances for failed/delayed transfers as an add-on payment - additional revenue mechanism and safety guard	$502,400.00	Improving Knowledge & Support for Users	Q2
Feature Improvement	#6	AI-powered real-time chatbots to answer the queries of customers.	$384,000.00	Improving Knowledge & Support for Users	Q2
Marketing	#7	Using security and number of users comparison charts to differentiate Remitly from the competition	$296,000.00	Improved Awareness & Acquisition of New Users	Q3
Process Improvement	#8	Step-by-step guide or tooltips for using the application	$1,600,000.00	Improved Awareness & Acquisition of New Users	Q3
New Features	#9	QR code scanning feature integration in the mobile app to get all the details auto-filled reducing time and making it hassle-free	$528,000.00	Improved Awareness & Acquisition of New Users	Q3
Marketing	#10	Run ads on social media on how Remitly is better than its competitors	$704,000.00	Expansion into new Markets & Strengthening Existing Markets	Q4
Technical/Platform Improvements	#11	Whenever a customer enters the Account Number, the system fetches Account details by integrating with the bank - Sender can feel safe that they are sending to the correct receiver	$465,600.00	Expansion into new Markets & Strengthening Existing Markets	Q4
Expansion/Operations	#12	Providing secured cash delivery services to more countries	$1,520,000.00	Expansion into new Markets & Strengthening Existing Markets	Q4
		TOTAL	$10,000,000.00		1 Year

Roadmap for the Year

⭐ **MVP Version of the Feature will be developed**

	YEAR 1			
Quarters	Q1	Q2	Q3	Q4
	1 2 3 4 5 6 7 8 9 10 11 12 13	14 15 16 17 18 19 20 21 22 23 24 25 26	27 28 29 30 31 32 33 34 35 36 37 38 39	40 41 42 43 44 45 46 47 48 49 50 51 52
Strategic buckets				
Feature Improvement	Feature #1 / Feature #2	Feature #6		
Process Improvement		Feature #4	Feature #8	
New Features		Feature #5 / Feature #3	Feature #9	
Marketing			Feature #7 ⭐	Feature #10
Technical/Platform Improvements				Feature #11
Expansion/Operations				Feature #12

Payment Enhancements & Improving Trust	Improving Knowledge & Support for Users	Improved Awareness & Acquisition of New Users	Expansion into new Markets & Strengthening Existing Markets
#1 Provide live tracking of payments to users - more transparency	#3 Ability to download and save different receipts of transaction in different file formats	#7 Using security and number of users comparison charts to differentiate Remitly from the competition	#10 Run ads on social media on how Remitly is better than its competitors
#2 Having security measures like Biometric / Face recognition for users before making any transaction for additional security	#4 Educate users about what happens when a transaction fails and the reason why it failed - reassure users, reduce anxiety	#8 Step-by-step guide or tooltips for using the application	#11 Whenever a customer enters the Account Number, the system fetches Account details by integrating with the bank - Sender can feel safe that they are sending to the correct receiver
#5 Create insurances for failed/delayed transfers as an add-on payment - additional revenue mechanism and safety guard	#5 Create insurances for failed/delayed transfers as an add-on payment - additional revenue mechanism and safety guard	#9 QR code scanning feature integration in the mobile app to get all the details auto-filled reducing time and making it hassle-free	#12 Providing secured cash delivery services to more countries
	#6 AI-powered real-time chatbots to answer the queries of customers.	#11 Whenever a customer enters the Account Number, the system fetches Account details by integrating with the bank - Sender can feel safe that they are sending to the correct receiver	