WhatsApp Pay - PRD

WhatsApp Pay is **an in-chat payment feature that allows users to make transactions and chat.**

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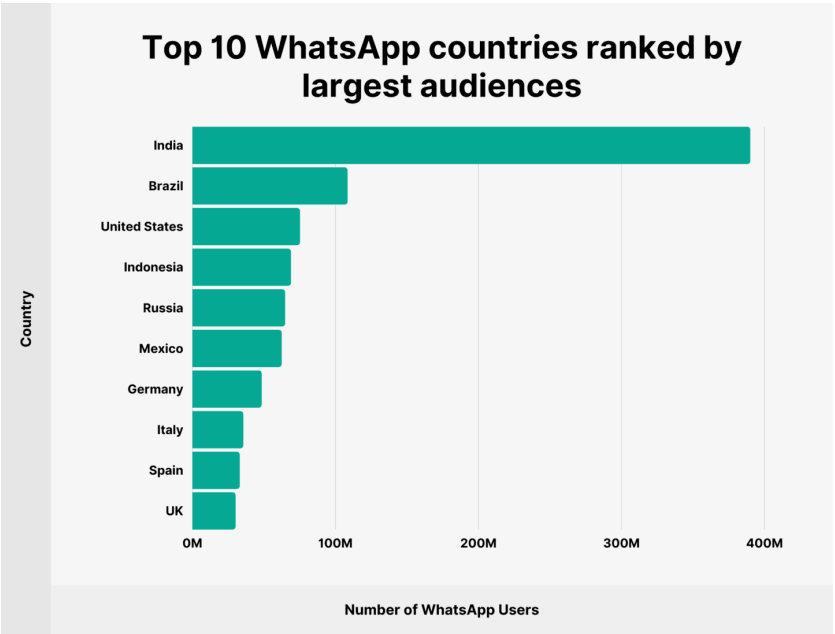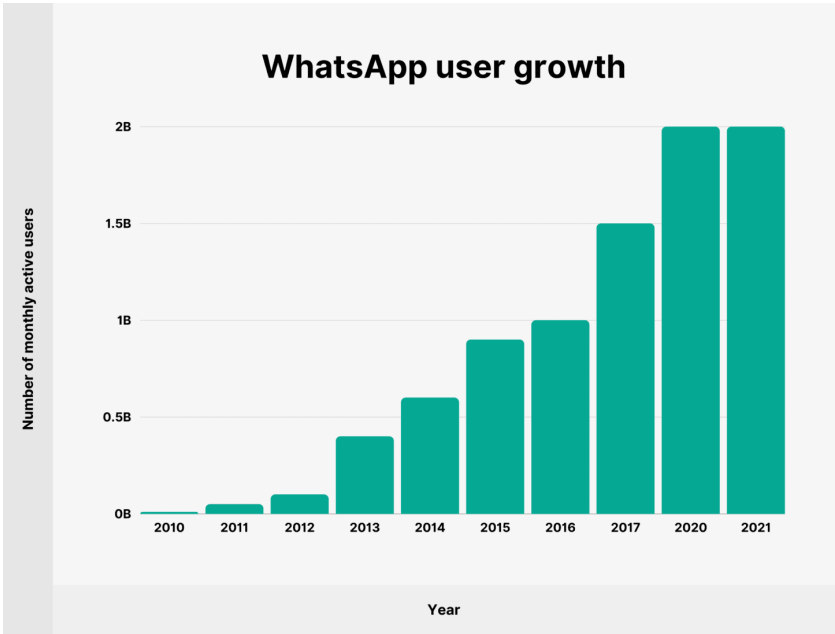
Problem Alignment

The Problem

WhatsApp wants to introduce the payment feature via WhatsApp. Write a PRD on what should be the vision of the feature, what problems you are solving, and what success metrics?

Overview

WhatsApp was officially launched in November 2009 as a chat app service for iOS.Today, WhatsApp is reported to have more than 2 billion monthly active users globally including iOS and Android users. It is ranked among the most popular mobile messenger apps in the world.

- WhatsApp has **2 billion active users** worldwide.

- WhatsApp is ranked as the **most used mobile messenger app** in the world.

- More than **100 billion messages are sent each day** on WhatsApp.

- The average WhatsApp user on Android spends **38 minutes per day** on the app.

- India has the most WhatsApp monthly active users (**390.1 million**).

- According to App Annie data, the average WhatsApp user on the Android platform spends **19.4 hours per month** (38 minutes per day) on the app.

- Based on GlobalWebIndex data, the WhatsApp worldwide user base consists of **46.1%** female users. The remaining **53.9%** are male.

  Refer - https://backlinko.com/whatsapp-users

WhatsApp user growth

Top 10 WhatsApp countries ranked by largest audiences

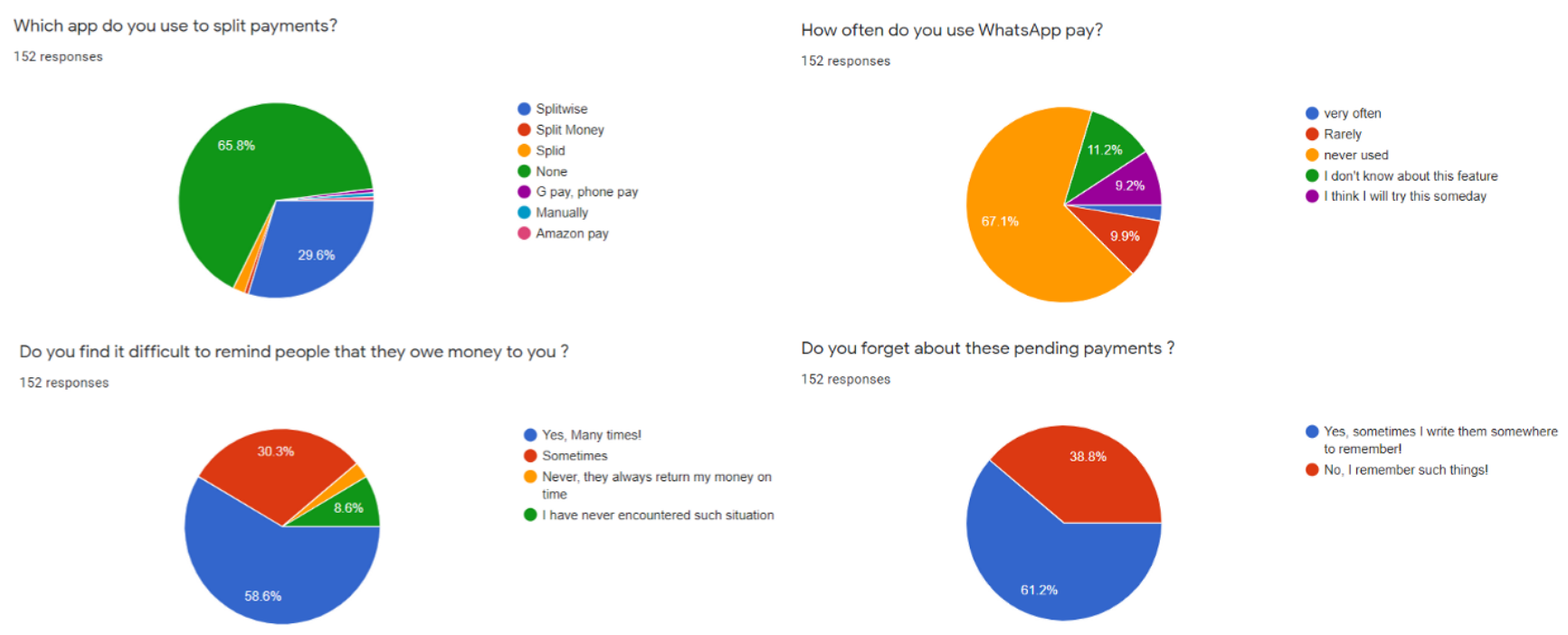| Date	Number of messages sent per day on WhatsApp
October 2011	**1 billion**
January 2015	**30 billion**
February 2016	**42 billion**
July 2017	**55 billion**
May 2018	**65 billion**
October 2020	**100 billion**
December 2020	**100+ billion**

Hypothesis

About more than 2 billion people in over 180 countries use WhatsApp to stay in touch with friends and family, anytime and anywhere. WhatsApp is free and offers simple, secure, reliable messaging and calling, available on phones worldwide. In such a scenario, providing the best payment experience is also a must to make communication easier and provide everything in one place.

- **IF** the payment feature comes in the app **THEN**, users **WILL** chat and pay in a single app only.

Target Segment

In terms of WhatsApp users' age demographics, the app is, without a doubt, more popular among the younger crowd.

- In India, **55%** of WhatsApp users are 18-34 years old, and use online payment methods more.
- User surveys to filter the target customers.

Which app do you use to split payments?
152 responses

- Splitwise
- Split Money
- Splid
- None
- G pay, phone pay
- Manually
- Amazon pay

65.8%
29.6%

How often do you use WhatsApp pay?
152 responses

- very often
- Rarely
- never used
- I don't know about this feature
- I think I will try this someday

11.2%
9.2%
67.1%
9.9%

Do you find it difficult to remind people that they owe money to you ?
152 responses

- Yes, Many times!
- Sometimes
- Never, they always return my money on time
- I have never encountered such situation

30.3%
8.6%
58.6%

Do you forget about these pending payments ?
152 responses

- Yes, sometimes I write them somewhere to remember!
- No, I remember such things!

38.8%
61.2%

User Persona

- **A 2nd-year college student, Rohan,** 🧑 loves to party and connect with other friends from college, and due to that reason, he wants to track all expenses in one app and also loves to connect with them.

- **A Shop Keeper, Ramu,** 🛍️ owner of the grocery shop, where accepts & payment through online payment methods due to that reason QR is a must for him so customers can quickly pay him and he also needs a facility where he can use multiple accounts in an app and transfer money to a bank account or phone number.

- **A career-oriented girl, Amisha,** 👩‍💼 always goes to the office by rickshaw or cab, so she needs a quick payment method without saving numbers her parents are not in the city, and due to her full-day work schedule, she wants to connect with them in route of her office as her parents are indifferent city and jobs they prefer communication via text over calls.

☹️ Why Current WhatsApp Payments Don't Fit Your Business Needs

- WhatsApp Payments is a peer-to-peer (P2P) payments platform that doesn't really work for a business. A business' payment needs are different and diverse. Why would you limit payment options to just UPI?

- Only people on your contact list can pay you. Also, they should have WhatsApp payments enabled, only then they will be able to pay you. How many customers will you keep adding to your contact list to be able to receive payments on the app?

- WhatsApp Payments is not a CRM. Sure! You're getting paid! But what about an invoice? Sales reports? Data exports? None available yet.

- One Word. REFUNDS. Do we even need to talk about how businesses would tackle refunds/fraud claims?

- People face issues while requesting money or while making group payments. But the current payment feature of WhatsApp lacks a lot in terms of awareness and prioritization of user needs which leads to a bad user experience and ultimately leads to sticking to other applications.

- The rumor of the WhatsApp data breach created them to provide answers to users on privacy and security, which created distrust among users and made a distance. So users acquainted with other payment gateways trusted it more and did not come back to WhatsApp.

🎯 Goals

- If 100 users are using chat then 65 will use payment too.
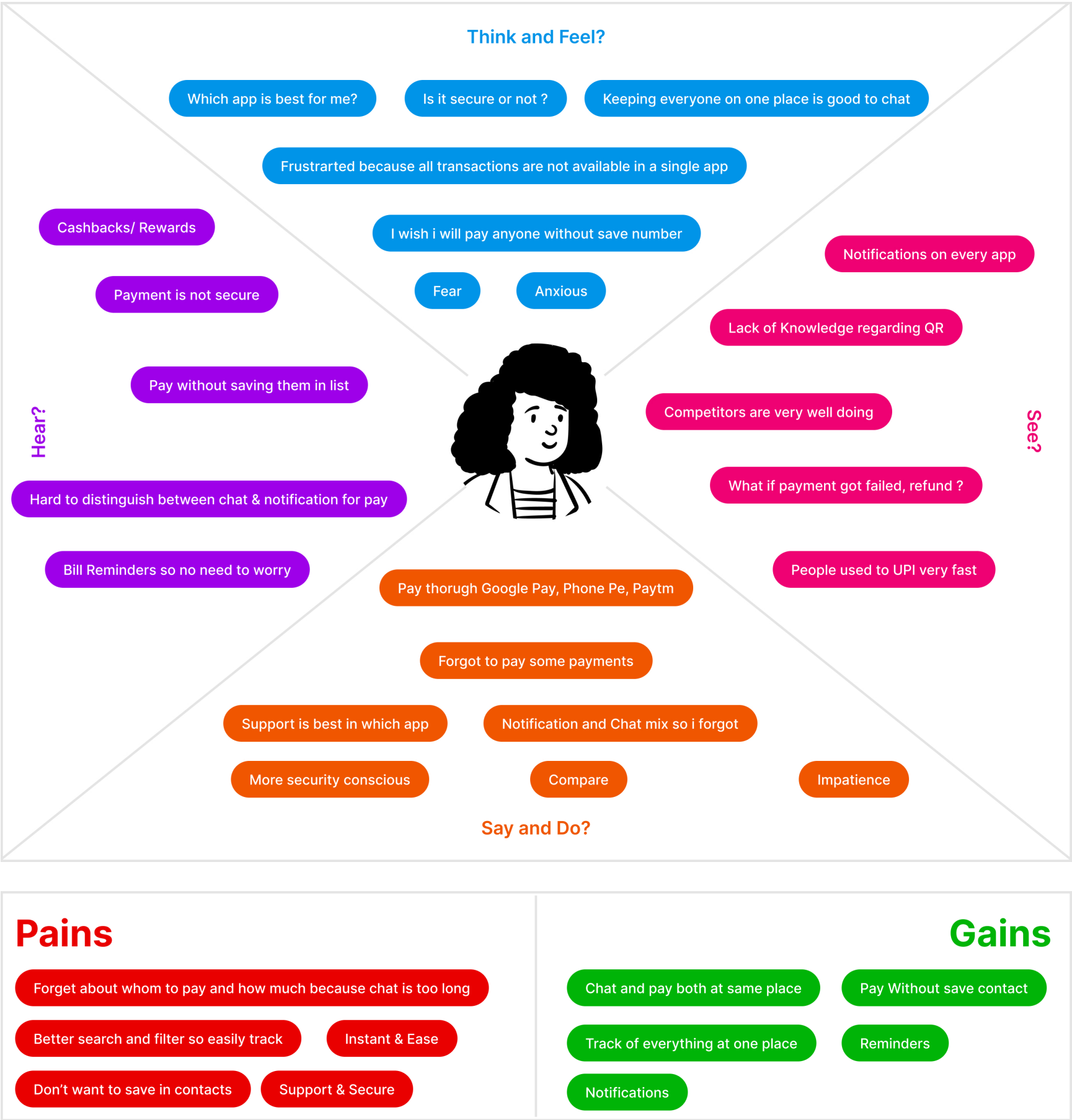- Payments should be quick & secure.

🚫 Non-Goals

- Differentiate between WhatsApp and WhatsApp business for payments.
- Payments should allow to any number or bank account without saving them in your contact list.

Solution Approach

Empathy Map

An Empathy Map is just one tool that can **help you empathize and synthesize your observations from the research phase, and draw out unexpected insights about your user's needs.** An Empathy Map allows us to sum up our learning from engagements with people in the field of design research.

Think and Feel?

Which app is best for me?   Is it secure or not ?   Keeping everyone on one place is good to chat

Frustrarted because all transactions are not available in a single app

Cashbacks/ Rewards

I wish i will pay anyone without save number

Notifications on every app

Payment is not secure

Fear   Anxious

Lack of Knowledge regarding QR

Pay without saving them in list

Competitors are very well doing

Hear?

See?

What if payment got failed, refund ?

Hard to distinguish between chat & notification for pay

Bill Reminders so no need to worry

People used to UPI very fast

Pay thorugh Google Pay, Phone Pe, Paytm

Forgot to pay some payments

Support is best in which app   Notification and Chat mix so i forgot

More security conscious   Compare   Impatience

Say and Do?

Pains

Forget about whom to pay and how much because chat is too long

Better search and filter so easily track   Instant & Ease

Don't want to save in contacts   Support & Secure

Gains

Chat and pay both at same place   Pay Without save contact

Track of everything at one place   Reminders

Notifications

🔍 **Insights**

- All three user personas are not able to communicate and pay through one app.
  (High Effort) (High Impact)

- Sending money to someone who is not using WhatsApp.
  (High Effort) (High Impact)

- Track my all payments because some transactions on Paytm, google pay, etc so it is too hard to manage them in one app only.
  (Small Effort) (High Impact)

- Their payment and received money list go too long that is too much scroll they want to keep it easily accessible, so a Shopkeeper like Ramu can easily check his last year's sale through online mode.
(Small Effort) (High Impact)

User Flow

The user flow takes them from their entry point through a set of steps towards a successful outcome and final action, such as purchasing a product.

Figma Link - https://www.figma.com/file/MNI6S0N4IdtW1eH9jUD3TA/Whatsapp-Pay?node-id=0%3A1
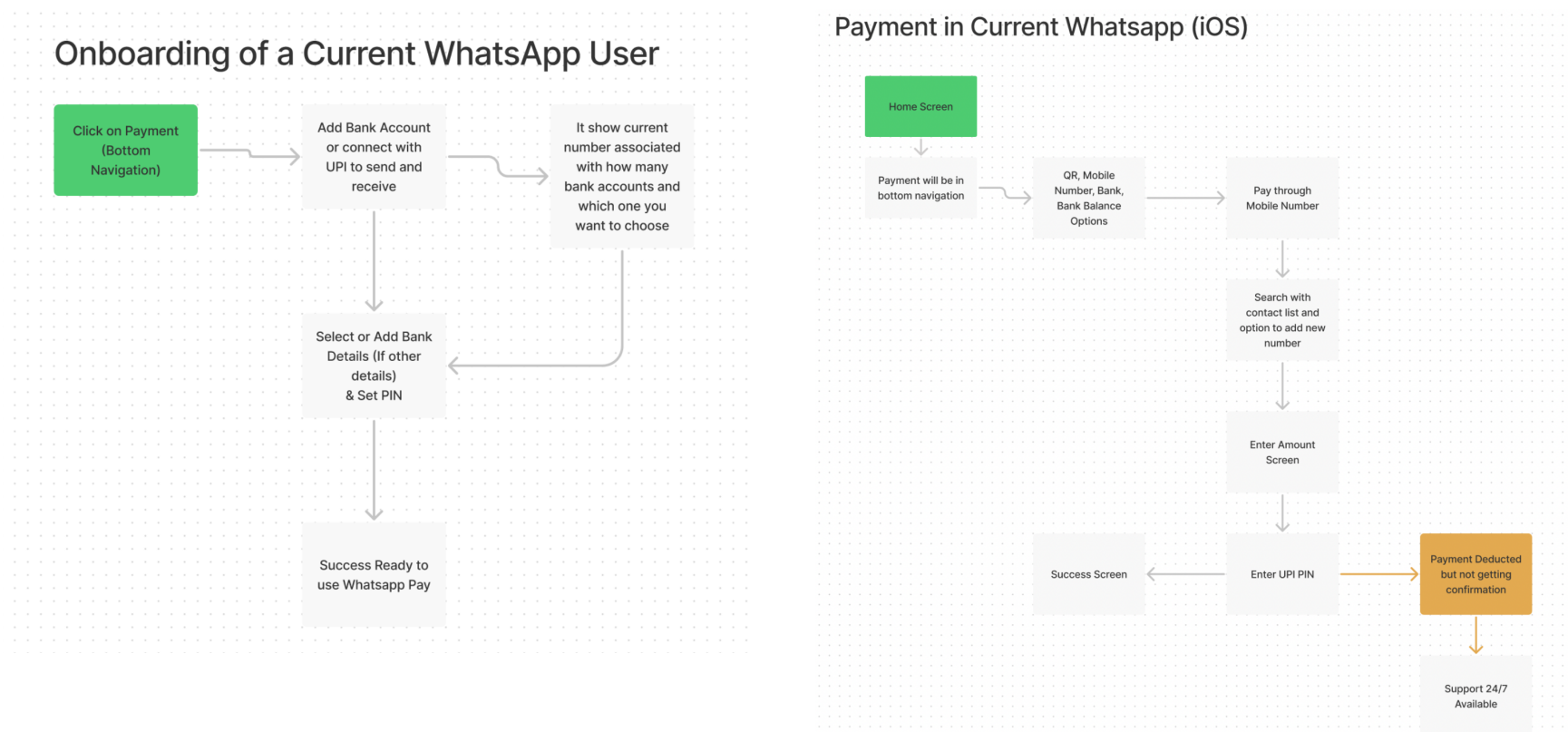
If the user is in a one-to-one chat with someone from that screen also they can send money, the flow will be the same as the current WhatsApp payment.

Key Logic

- **User Onboarding**
  - Click on the Payment icon to start the payment and receive the feature.
  - A screen to add Your bank account or check associated bank accounts with your current number.
  - If want to add a new account show a screen with related details like a select bank then add the account number, receive OTP on the registered phone number, and after success ready to go.
  - If the user select from a list of bank accounts then just ask for a set UPI PIN and then we are good to go.

- **Users want to send money to someone who is not in contacts**
  - Click on the Payment icon.
  - Click on To Mobile Number where search and contact list there but if you want to send someone who is not in your contact list there is an option to "Add new"
  - Add the number and select it.
  - Enter the amount and add your PIN number and the success payment screen comes with some reward.

- **Users want to send money from contacts**
  Option 1
  - Click on a particular user profile and go to their 1:1 chat.
  - Payment option is there click on that.
  - Enter the amount and then UPI PIN and all done.

  Option 2
  - Go to Payments

- Select Mobile Number and in that, you can search that particular contact
- Click on that particular profile and enter the amount you want to send.
- Enter the UPI PIN and then the payment is sent.

- **Users find distrust over data on the WhatsApp platform**

A premium option should be made available for high-security data belonging to users, which assures no data loss and high security. These users are power users which can further be used for activating the WhatsApp payment funnel.

Competition Study

	Gpay	PhonePe	Paytm	Splitwise	Splid	Bhim
Chat	✓	✓	✓			
Request Payment	✓			✓	✓	✓
Group Payment				✓	✓	
Split	✓			✓	✓	
Rewards	✓	✓	✓			✓
Payment History	✓	✓	✓			✓
App Downloads	100M+	100M+	100M+	10M+	500K+	50M+

Insights on Competitive Study
- The most common way of communication in all payment platforms was exchanging text messages.
- Platforms that offer split money are downloaded only when users really need it.
- Popular platforms preferred offering offers/rewards, these rewards seem to act as a starting point to get the consumer into the app's ecosystem or order from the business.

Success Metrics

Features	Success Metrics
Sending money without saving contact info on your phone	- A number of transactions per day. - Average number of payments per week (to different numbers & banks)
Send money through QR Scan	Scanning per week
Support 24/7 and Security	Failed Transactions VS Resolved transactions. A number of transactions received that is failed.
Track Every payment and money received	Users of other app competitors vs users who install our app.
Rewards and Cashback	The number of cashbacks per week.