

**Watu App Deep Dive**

Baseline

| **Watu App** | Is a digital platform designed to help customers to easily manage their loans and encourage self service.The app is used by both Boda and Simu customers and is currently accessible to 100% of Simu users and has 1.1 million monthly active users. |
| --- | --- |
| **Background** | The Watu App is the second highest driver of customer calls, accounting for **13.68%** of total interactions. As the customer base continues to grow rapidly, with over **1.1 million** monthly app users already, we must ensure the support team is well-equipped to guide customers through available App self-service features and stay informed on the latest updates and functionalities within the app. |

* Customer Interaction Breakdown:

|  | **Jan - Apr** | **Monthly** | **Weekly** | **Daily** |
| --- | --- | --- | --- | --- |
| **Total Interactions** | 119,411 | 29,853 | 7,463 | 995 |
| Unable to make Payments via App | 37,491 | 9,373 | 2,343 | 312 |
| Forgot Watu App Pin | 18,928 | 4,732 | 1,183 | 158 |
| Not able to sign in | 14,470 | 3,618 | 904 | 121 |
| Couldn't Fetch Account Details | 12,834 | 3,209 | 802 | 107 |
| App Not Opening | 11,613 | 2,903 | 726 | 97 |

* Issues associated with App
  + Payments issues i.e Watu App pending payment status
  + Phone unlocking issues as a result of version updates

**Watu App FAQs**

**Purpose:** To provide users with quick, accessible answers to common questions and issues related to Watu App features, functionality, and troubleshooting.

**Objectives:** To improve user experience, reduce support requests, and ensure consistent, accurate communication both internally and to our customers.

1. What causes the app to lose the temporary unlock feature, most cases observed after resetting the phone, re-installing the app or getting a replacement device?

* ***Response:*** 
  + *An active simu customer has the App installed from Knox and cannot re-install.Need to troubleshoot further to understand what condition or action the customer took.*
  + *3 temp unlocks set per day timed for 5 minutes each.*
  + *Replacement device; escalate the isolated case for troubleshooting*
  + *(Temp unlock not allowed on this phone) applied to accounts with legal status*

1. Does the legal status 'For Write-Off' affect the temporary unlock feature? If so, how can it be resolved?

* ***Response:*** 
  + *Yes, temp unlock is not available for accounts with legal status*
  + *Action for Product(Check LS affecting temp unlock and involve simu team and share feedback )*

1. How long does it take a customer who had - Written Off - legal status to regain the temporary unlock feature after resuming payments?

* ***Response:***
  + *How long depends on the time it takes for LS to be changed from a customer’s Mifos acc.*

1. How do we assist customers experiencing a challenge with signing up to the app especially after getting a prompt that they have made so many attempts and need to wait for 24 hours and still unable to sign up after the 24 hours?

* ***Response:*** 
  + *Assistance within 24 hours is limited due to user privacy restrictions on the number of OTPs that can be sent, as well as the operational costs associated with SMS delivery.*
  + *Possible solution: involves configuring the number of OTP attempts on the backend. The 24-hour window is calculated from the user's most recent OTP request.*
  + *Product to explore on possible configuring Mifos for CC to be able to support with OTP access*

1. Why does the app display connect to data or wifi when a user is already connected to the internet?

* ***Response***:
  + Customers should be advised to turn data on by clicking on the data icon,if the issue persists possible device issues. Happens when the android fails to communicate to the app
  + Product to work on a prompt instructing the customer to check network restriction settings on the device.Also,display current status of zero rating that will affect connection for customers with no active data.

1. Why do some customers fail to receive the OTP message even after whitelisting their primary numbers?

* ***Response***:
  + Pending feedback -Product to check with Safaricom and find out other possible cases i.e DND & promotional message settings

1. What should a customer do when the following features are missing on the app:

* ***Pay with another number option***(Consider replacing “change number” to “pay with another number”)
* ***Forgot pin***
  + ***Response***: This may occur during experimentation with different features to determine which yields the most optimal results.
* ***Overdue loan balance?-*** *Not displayed on the App*

1. Must a customer have active data bundles in order to make payments with the app or should just turn the data icon on? I.E, some customers are able to pay with no active data bundles.

* ***Response***:
  + Customers should be using Safaricom and have the safaricom simcard inserted in the device and set as the preferred sim for data.
  + Other networks should have active data bundles

1. What causes the payments pending status from Watu App?

* ***Response***:
  + Internal- delay on payment update to customers acc after customer has received the confirmation.
  + External- Safaricom issues customers to be advised on alt. Payment method after troubleshooting steps.
  + Training on customer management during external payment issues

1. Why does the app fail to show multiple loans for customers who have more than one loan?

* ***Response***: For customers with multiple accounts can swipe to access the second product account.
* Escalate cases where a customer has 2 accounts of the same product to check the App display

1. What steps should a customer take when the keyboard is not appearing or displaying the numbers only?

* ***Response***:
  + For cases where a customer has changed from default keyboard -Product to share feedback
  + Customer to check on font size and adjust to normal font

1. What causes the app not to display on some phones or indicate Not installed when the phone is locked due to payments but functions/accessible when unlocked?And how to resolve it?

* ***Response***:
  + Customer to ensure to have turned data on by clicking on the data/wifi icon to access the App
  + Product to share feedback on cases of App not installed

1. Is it possible for a customer with a locked device to make payments via the app without a temporary unlocking, using either the primary number or any other number on the locked device?

* ***Response***: Yes, the customer can make payment without temporary unlocking, the M-Pesa prompt will still appear, allowing the customer to complete the transaction.

A.O.B:

* Future of the App
  + PDF download of loan document; statement and loan agreement from the App
* Other solutions;
  + If the device is stolen,possibly clear the cache and ensure the primary number is no longer displayed in the app for data protection.
  + In the event of a reported stolen phone, the Knox OTP will not be triggered.
  + What is the cap on OTPs
* Public list of running experiments by end of May
* Share screenshots of App designs for feedback
* Share FAQ draft
* Test App on locked screen

Payment Troubleshooting

* Probe more information from the customer i.e payment ,channel -stk,ussd via app etc. Payment confirmation receipts