



Defi

Optimizer  
The Planner

travelling together

Understand RC

2. PROBLEMS / PAINS

Which problems...  
There could be more than one, explore...  
eg. existing solar solutions for private...  
a good investment (1).

# Product Management Portfolio

Prepared by

TOO MANY  
POINTS FOR  
COMPARISONS

(FI) Hard to  
coordinate  
booking for

TOO MANY  
TABS



# Professional Background

*I am a professional experienced tech savvy with morethan 6 years of experience in the it sector.A product manager ,web designer ,promotional manager,previously worked with melville web designers in Lagos Nigeria, started in owerri at 2013.  
i have participated in so many designs of so many great and big companies website,he also a certified solidity and smart contract engineer.*



# Abstract

The Kuda Bank is currently one of west africa most reputable and revolutionary banking platforms. Because it is solely an online bank, it stands out from the competition and appeals to the large majority of population.

Customers looking for an alternative to the standard banking system may want to consider the Kuda bank, which offers a number of intriguing features that make it an enticing option. It is without a doubt one of the best.

I have given the task of launching this new online product by the end of these product.

At missions 2.3 ,interviews will be conducted with this target market in focus.

Some people were interviewed for these mission.

At the end of the project ,assumptions were made and the target market was also identified .survey were also carried out,customers need were identified , user stories for mvp features were generated ,also a system for enforcing strategies were also identified.

# Portfolio Outline

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# Problem Statement

For[ Teens who are under the custody of there parents ] who has [ a need to make online and offline payment ,without a bank account ]

*[ kuda prepaid cards] is a [ prepaid card ] that [ allows you to make online and offline payment].*

*Unlike [Debit cards] my product is [ is more userfriendly,less expensive and has more user customer rights]*

We'll know this is true when [ when people are using prepaid cards than debits cards]

# Assumption Mapping

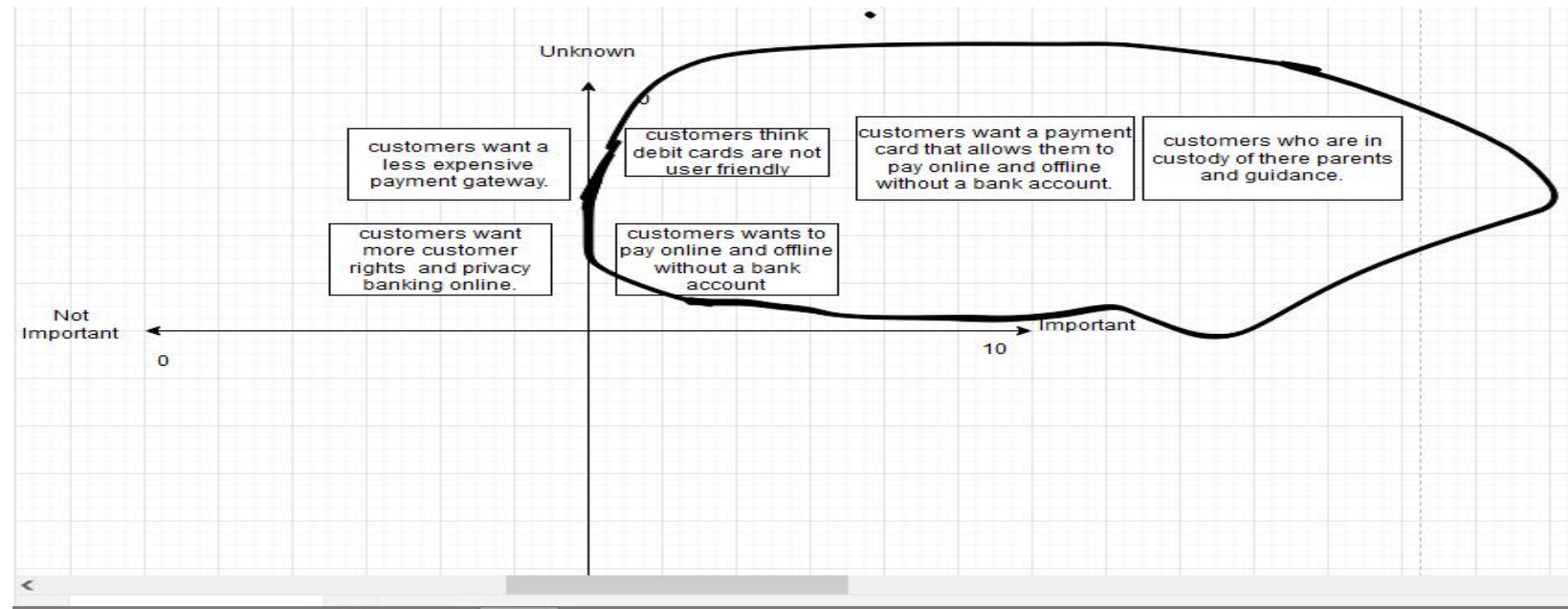
## Assumptions statements

- 1)customers who are under the custody of parents and guidance.
- 2)customers who need to make an online and offline payment without a bank account.
- 3)customers want a payment card which allows to them to pay online and offline.
- 4)customers think debit cards are not user friendly .
- 5)customers want a less expensive gateway for online and offline payment ,without a bank account.
- 6)customers want more users customers rights protection and privacy banking online or offline.

## Product assumptions map

Assumption mapping is an exercise in which team unpacks any assumption ,they may have about a new product or a services feasibility,viability ,and desirability .once outlined ,each assumption is prioritized,by importance and potential task.

# Risk Importance Graph



Important objectives, are the major objectives, customers need to put first, from customers want a less expensive payment gateway, and customers want more right policy, while the less important objectives are customers think cards are not user friendly and customers want to pay online and offline, without a bank account.

# Market Validation

my target market are teenagers and kids who are from ages of 13 to 19, who are living under their parents.

problems, which my products resolves it helps maintain parents control of payments made by kids, it also helps bypass restrictions and limits, which the ordinary cards suffer.

Specific target market

Demographic-Teens who pay for online services, such as Netflix and etc

Behavioral-people who make use of online platforms and subscription programs.

Geographic :Kids from rich families, kids who are in expensive schools.

The global debit card market size is expected to grow from \$90.49 billion in 2021 to \$93.23 billion in 2022 at a compound annual growth rate (CAGR) of 3%. The global debit cards market size is expected to grow to \$96.84 billion in 2026 at a CAGR of 1%.

List 3-5 competitors for Amazon Cars. You can choose a specific market or share global market and competitor data

Competitors- Visa debit card, Jassby virtual debit card, current debit card for teens.

The target market is younger people, who need to pay for services online.

The global market is greatly increasing, by 2036, there would be great demand for card.



# Market Validation

Customer survey process,Creation of plan,Choose a metric,Build a survey,Run the survey,Gather survey feedback,Annalyze survey.

## Users interview

Question	Interview 1	Interview 2	Interview 3	Interview 4
Question 1 Difficulties faced when using a Debit card	It lacks user privacy	Having to pay bank charges maintenance cost for debit cards.	So many rules for a debit card	Hihg overdraft fees.
	The charges are very expensive.	Presence of the card number, which i lost money too, due to hackers	Country restriction to international payment.	Daily withdrawal limit.
	There is a limit to payment.	A debit card uses money from your bank account ,making it unsafe.	No credit scores.	Unprotected against fraud.

# Card-ordering Process User Journey

Research

considerstion

user goal

What  
kinda  
of card  
do i  
need

will this card  
solve my  
online  
payments  
methods

is it expensive  
for me to  
maintain

how can i  
apply for  
these card

what if i  
misplace  
my card

## Customer Needs

- 1)information- the customer needs to be well informed on the knowledge on prepaid card.
- 2)Bio data-The customer needs his bio data information for registration.
- 3)payment-customers need to go for project with low tax and easy funding process.
- 4)Delivery-ability of cards to be delivered to customer.
- 5)E-contracting-customers need an online platform to fill out there information and to contact the company.

These clearly shows the card ordering process,and the varrious criteria ,customer depend and request in a project.

# MVP

- Assumptions
  - 1)customers who wants to pay online and offline,without a bank account and at a reduced cost.
  - 2)customers want cards,which parents can gain access on every kids payment ..

Assumptions	Success Threshold	
1)customers who wants to pay online and offline,without a bank account and at a reduced cost.	70% of the respondents should validate this.	
2)customers want cards,which parents can gain access on kids payment .	80% of the respondents should validate this.	

This states the important features ,which are required by customers ,which must be inputed ,when project is launched.

# Prototype Strategy and Finding Users

The kuda bank is already recognized in the west africa region,we can start our prototype by building a landing page and trying to see the number of websites vistors with free forums and running ads. I will get users by running ads on social media,sharing flyers ,and by having advertisement on tv and etc.

I had to use a prototype,so I can have test of a major project,without adding much funds to know ,how excellent the project can perform in the market.



# User Stories

Privacy policy-As a prepaid card owner,i would like to know my information is safe and secure.

Maintainence

As a card owner ,i would like to believe monthly charges incured are relatively low.

Unlimited transaction- As a card owner,i want to believe ,i can make unlimited transaction.

User stories are important to know important aspects to be taken to give customer ,great experience,when product is released.

# Feature Ideas

Research

consideration

user goal

What  
kinda of  
card do i  
need

will this  
card solve  
my online  
payments  
methods

is it  
expensive  
for me to  
maintain

how can  
i apply  
for  
these  
card

what if i  
misplace my  
card

Building  
awarness

Encourag  
e first  
purchase

Improve  
your  
community

bonuse  
s

signup

Fund  
my  
card

Recommen  
dation  
tool

Incentive  
To subscribe

Connect  
with past  
customers

retenti  
on

login

Feature ideas are plans ,which will be implemented as the business,grows.

# MSCW Framework on Features

Goal: Car Purchasing Platform

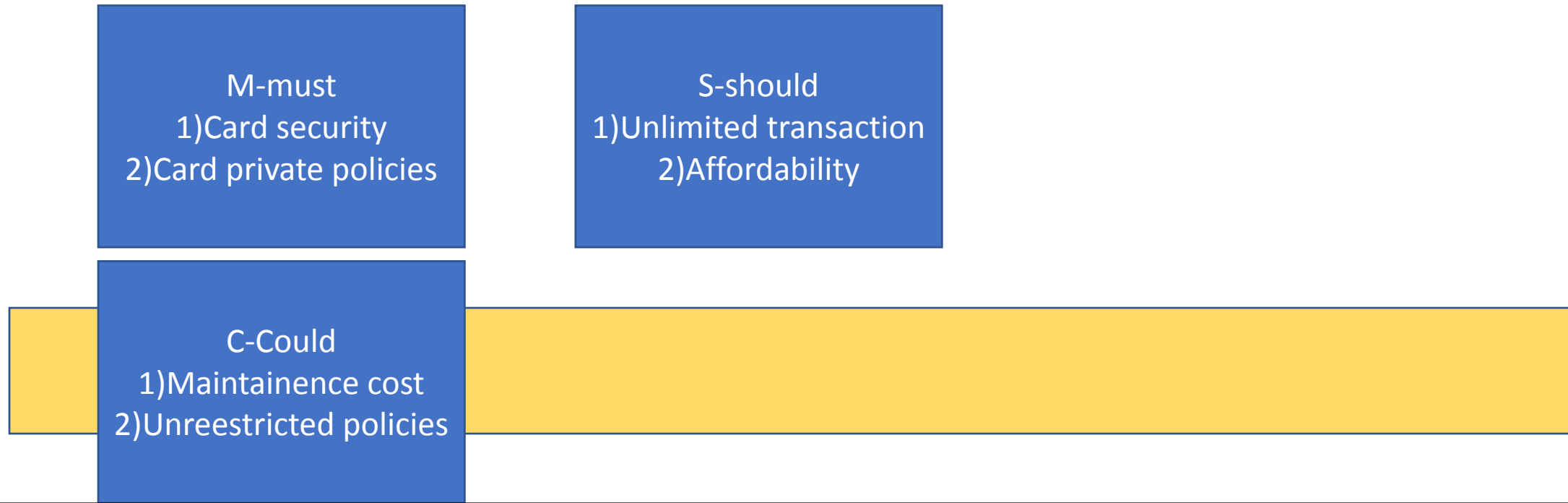
MSCW for kuda prepaid card

Must: Features that must exist to purchase a car

Should: Features that are important to the customer and they won't place an order without

Could: Features that will improve the customer experience

Won't have: Features that are not needed for the first launch but can come late.



# Effort Estimation using T Shirt Size

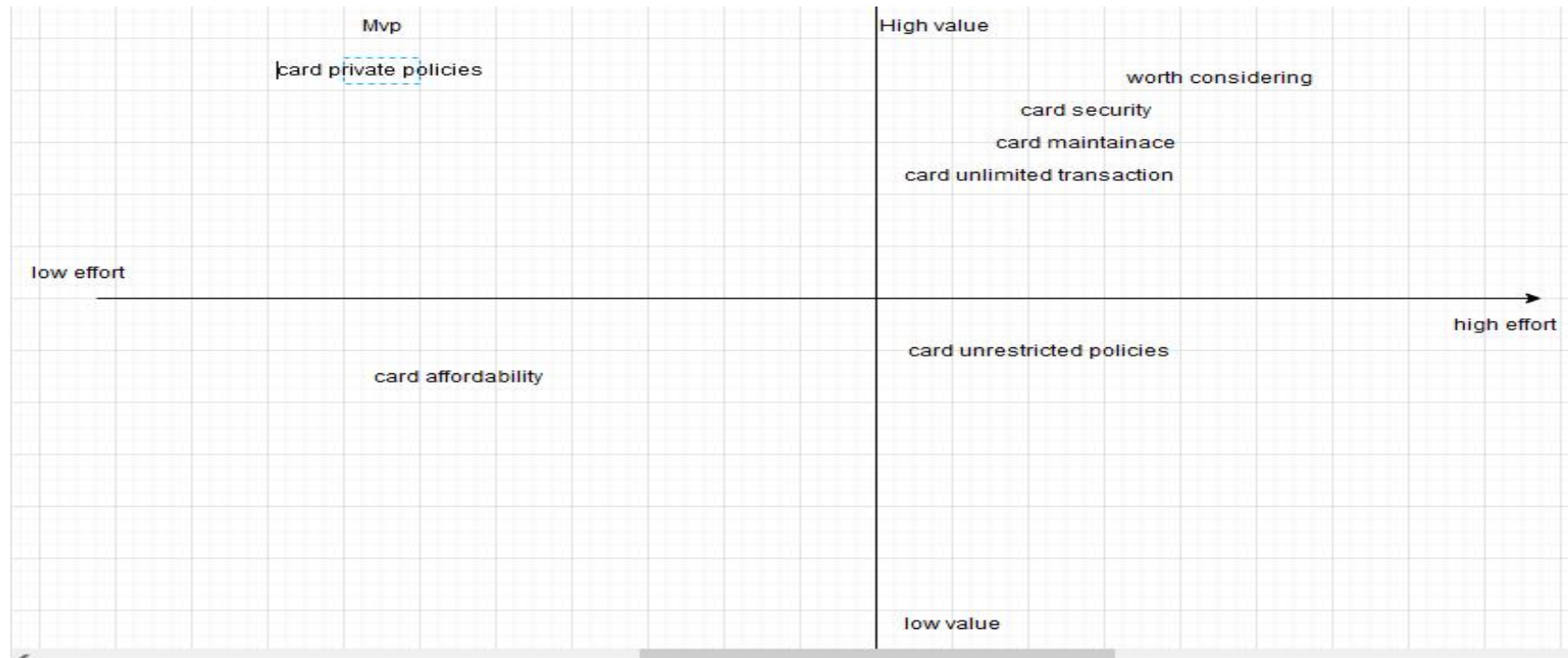
Prepaid card features	T shirt size	Estimated working size
Card security	s	0-2 W
Card private policy	s	0-2W
Card affordability	L	4-8W
Unlimited transaction	L	4-8 W
Maintenance cost	XL	8-16W
Unrestricted policy	XL	8-16W

How to use effort of tshirt to indicate our product



# Effort Value Map

- Effort value map helps to state on what to work on next.



Features to be added to my products are signup,card funding ,issue a new card,fill up information,login,tutorial guide on how to use card.

# Conclusion

The website functions with the easy and friendly interface to guide a newbie ,how to go about registration process.video guide on website shows you ,how you can apply and have it delivered to your doorstep,when the website interface opens up ,you can either log in or sign as a new user,then you are guided how you can process your card,the kuda prepaid card will give other debits card a chase,when released,its a new generation product,to resolve problems,bank accounts situation,protects your identity,ability to do large volume of transaction,i learnt how to use customers problems and convert it to solutions.



# Product Management Portfolio

Thank You

# Thank You