

*The New
& Improved*



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PERSONA

Michael Jordan, the Millennial

Background

- 26 years old
- Single
- Just Graduated from Uni
- Junior Executive at a Startup

Attributes

- Heavy mobile user
- Sociable
- Active on Social Media

Hobbies

- Enjoys going out for weekly drinks with friends
- Going to the gym

Finances

- Saves half of salary
- Tries to be savvy with own finances; uses budget tracker to track expenses
- Owns a credit card

Goals

- Better control of finances

Frustrations

- Not being able to find an ATM to draw cash
- Asking for money when splitting the bill
- Having to take pictures of receipts when splitting the bill
- Overwhelming options of e-wallets
- Confusing interfaces when trying out new e-wallets

Wants

- Straightforward app that does the job of making payments
- A rewards system
- An option to split bills in a less awkward way

CUSTOMER JOURNEY MAPING

STAGES

Enters restaurant

Opening the app and
logging in to PayLah

Payment

Enter Details

Send the money

ACTIONS

Go to counter to
check for the QR
code

Password
Biometrics

Select Contact
Number
Scan QR code

Enter Payment
amount
Add descriptions

Confirmation page before
sending money
Sharing of payment receipt
available if required

THOUGHTS & FEELINGS

Does this restaurant
accept PayLah?
Are there discounts
available here?

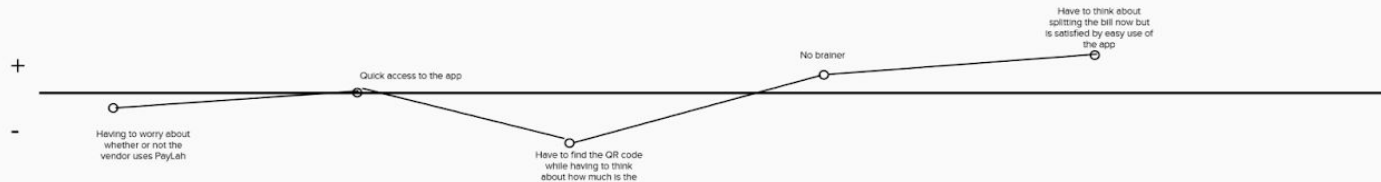
Login is fast but
homepage looks abit
cluttered

I hope I have enough
in my wallet

Might key in wrong
amount or send to
wrong person and
difficult to get back

How to split the bill?

PAIN POINTS



OPPORTUNITIES:

Make the app more widespread
among food or retail vendors in
singapore
Unable to search for discounts
for specific merchants

Assign a different
page for links to
merchants

Have daily
notifications of how
much there is in your
wallet

Option to reverse
wrong transaction
(either mutually or
through the bank)

Automating bill
splitting

Rewards

INTERVIEW FEEDBACK

MAIN USES OF PAYLAH!

- Used in schools (due to the widespread adoption)
- Used for payments between friends/family (i.e. split bills, mahjong losses, angbao)

ISSUES WITH PAYLAH!

- Homepage too cluttered
- Too many unused options
- Easier group pay method

FOCUS

BACK TO BASICS

- Focus on the core use of PayLah!
- Payment App - Merchants (Online/Physical) & P2P

MAKING PAYMENTS EASIER (PRIMARILY ON GROUP PAYMENTS)

MAKING PAYMENTS MORE FUN & HASSLE FREE (NO NEED TO CONSTANTLY HASSLE FRIENDS TO PAY UP)

MAIN FEATURES ADDED

☐ **PAYLAH! POOL**

- Allows the user and his or her friends/colleagues to pool money before transacting to the vendor
- Only allowed for 1 transaction per pool and approval by individuals will be sought before adding to pool
- Added “fun” features during payment

PAYLAH! SPLIT BILL

- An add-on feature to the request function where the user can split the bill accordingly without any hassle
- Two forms of split available: Even Split & Customised Split
- Customised split can be done manually or automatically with the use of a photo of the receipt
- The app will then captures and extracts the items along with the prices which will then be listed for the user to assign manually.

UI CHANGES

REWARDS

- The retail buttons that link to the respective application pages and other payment services buttons (eg. bill payments) are shifted to the Rewards page
- Users complained that the buttons made the app look cluttered

TRANSACTION HISTORY

- List of transactions made in chronological order is at the homepage
- Informs user of the payments made and gives them a sense of control over their spending

