

User Personas

Wally



Sam

Name

Sam Soppa

Age

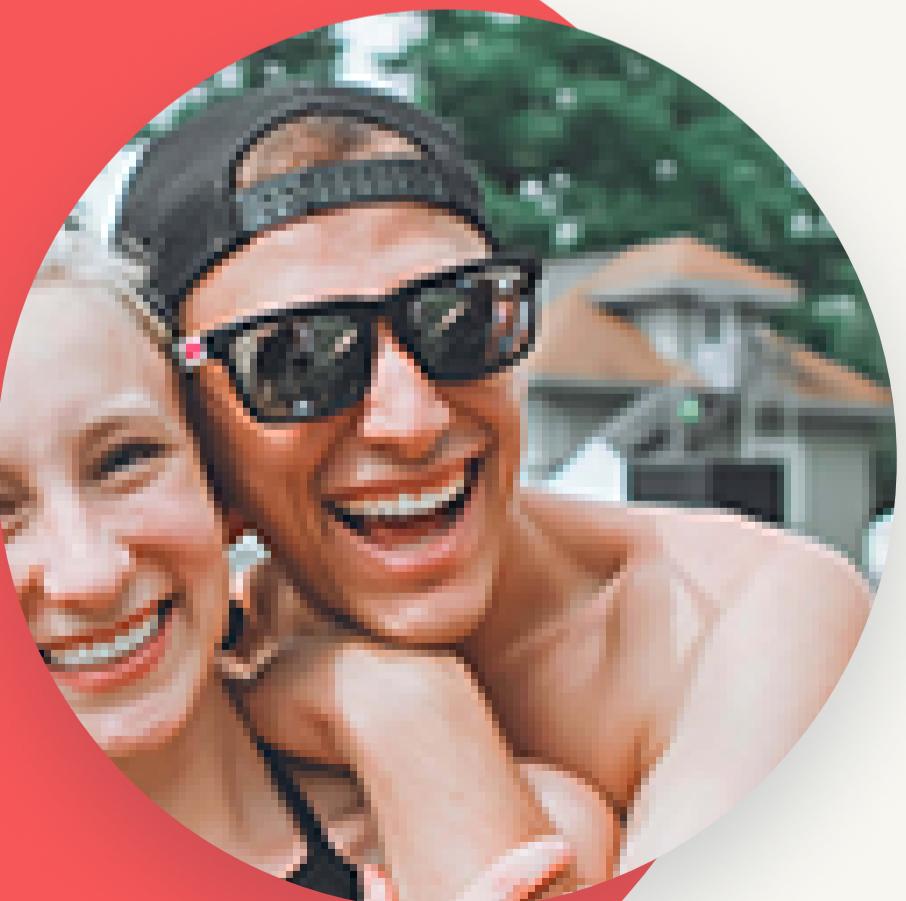
22 years old

Occupation

Medicine student

Lives in

A shared house in Amsterdam



Pain Points

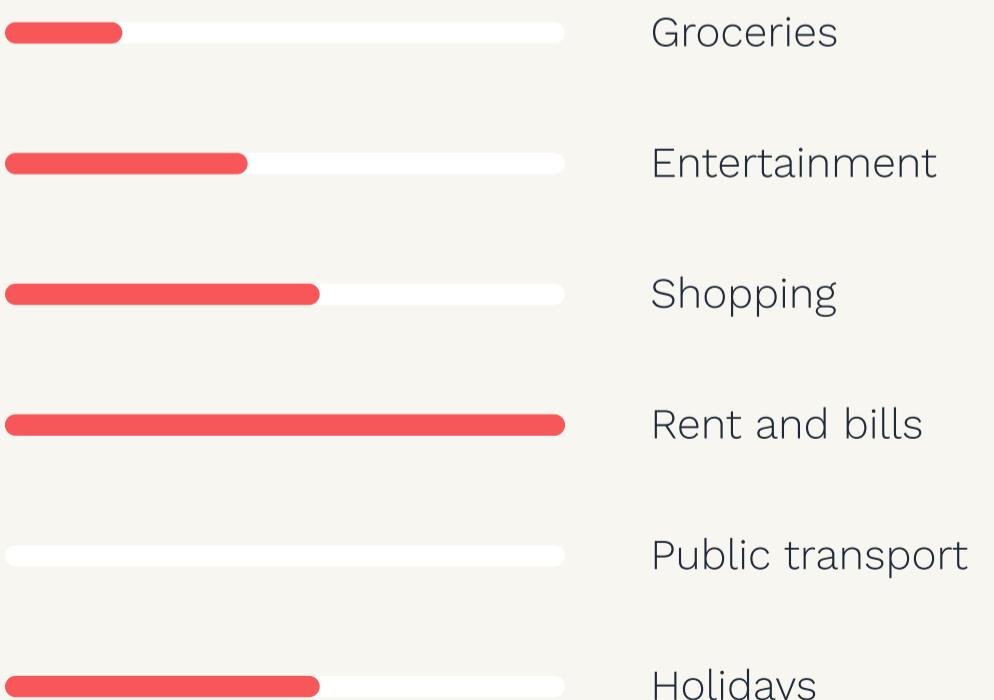
With Instagram adds everywhere it is too easy to spend money online on random things

Doesn't like to use separate apps to verify a payment

Doesn't want to solely rely on his phone for payments

Can't store ID card or public transport card digitally

“When I’m working in hospital I hate having to get my bank card from my locker to buy lunch”



Quotes

“It is confusing when a payment request status doesn’t update correctly and it looks like it hasn’t been paid even if my friend has already transferred the money”

“I use face ID so often to unlock my phone, it feels too easy to use this to verify payments”

Motivations

Wants to spend his money consciously and watch where it money goes as he doesn't have time for a full-time job on top of his degree

Quickly send and request payments from friends and housemates when going out and having dinners and drinks together

Leaving the house without a phone to go for a drink and have a break from social media and messages

Needs and Goals

Being conscious when he makes larger purchases of €300+

A way to quickly find out if a payment request has been paid or not

Being able to quickly make small purchases such as ordering food without necessarily needing a bank card

A verification method that feels safe and secure

Meghan

Name

Meghan Molley

Age

26 years old

Occupation

Digital content writer

Lives in

London for two years, originally from Australia



Pain Points

Having to remember and enter account details when making a payment

Not being able to store her ID card digitally

Manually transferring the same amount into her pots each month

The risk of losing her wallet

Quotes

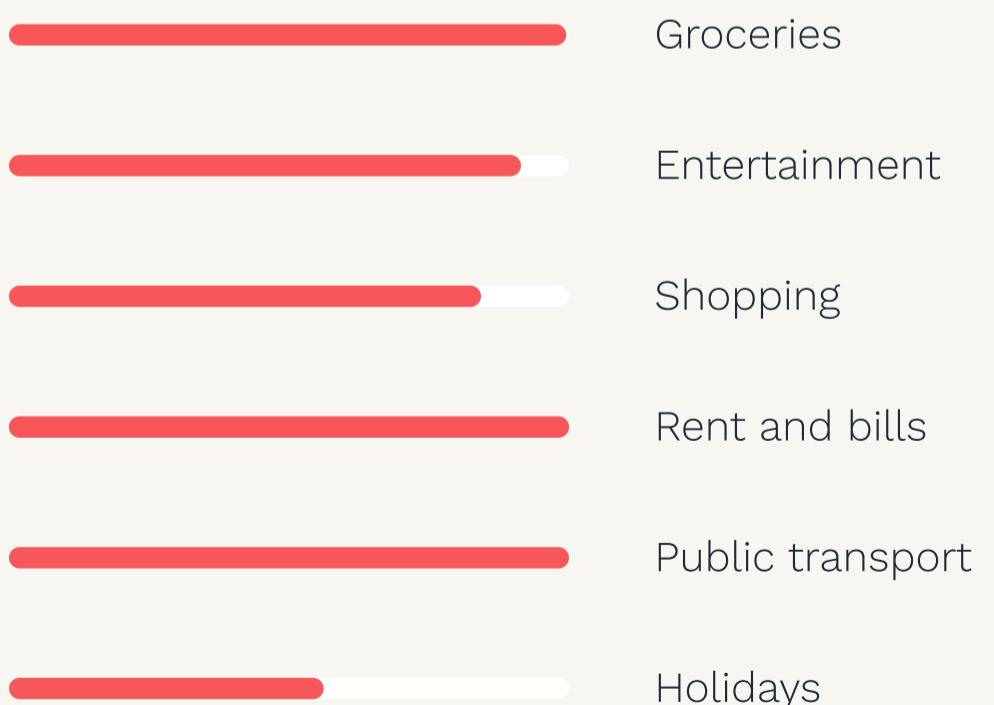
"I worry that I will lose my wallet if I have it on me when I'm out or travelling"

"The less clicks the better"

"I immediately separate my money across pots as soon as I get paid. As soon as I see it, I want to move it where I want it to be"

"I prefer to use digital payments wherever I can"

"I worry that I will lose my wallet if I have it on me when I am out or travelling"



Motivations

Use digital payments wherever possible so that she doesn't have to carry her wallet with her and fear of losing it

Make payments across different countries while living in Europe for two years without paying large international transaction fees

Easily send and request payments to and from friends and new people she meets when she's out and about

Needs and Goals

A way to easily split payments without having to manually calculate way to divide the payment

A way to automatically put money into her separate pots so she doesn't have to transfer the same amount each month after she gets paid

The end.