

User Journeys

Wally



Sam

Name

Sam Soppa

Age

22 years old

Occupation

Medicine student

Lives in

A shared house in Amsterdam

Phase 1

Searching for his supermarket transactions to see how much he spent, and calculate how much he's owned per friend.

Tasks

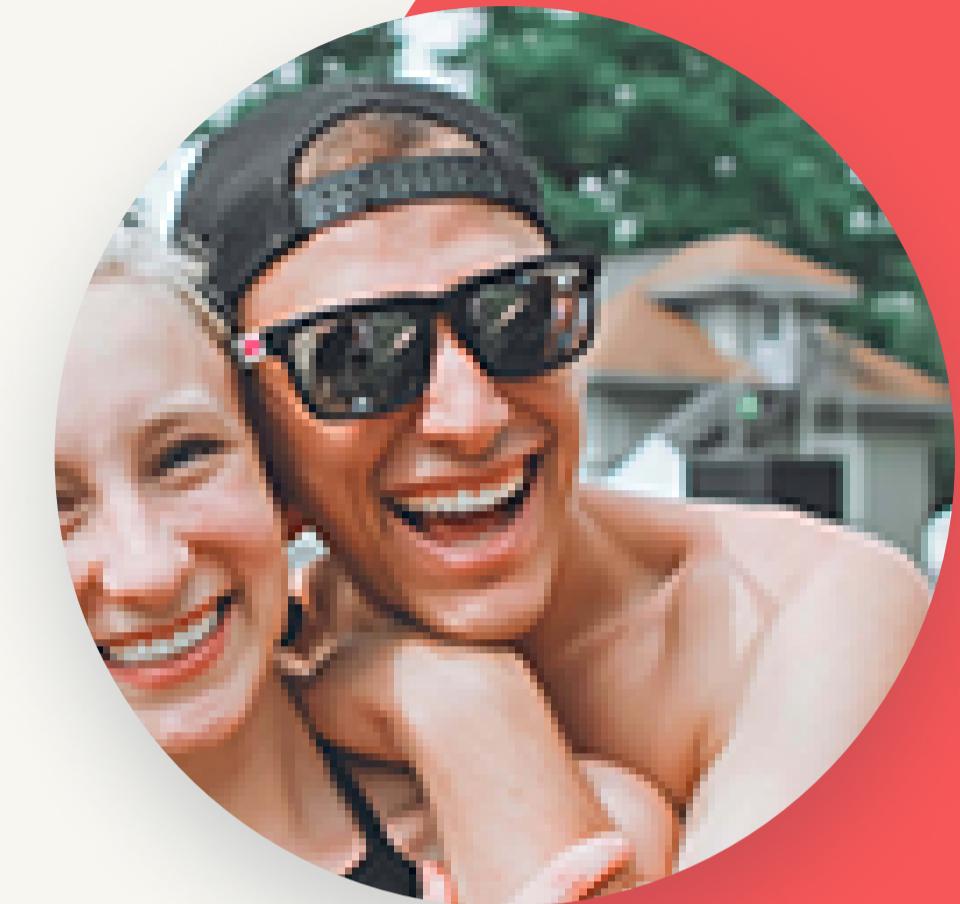
Find value of supermarket payment in transaction history

Determine who was at the dinner and owns him money

Calculate how to split the bill between his friends

Scenario

Last night, Sam cooked dinner for his group of friends. He went to the supermarket and paid for the ingredients for the food and drinks. He now wants to split the total costs between him and his friends so that they can pay him back for their part of the bill.



Phase 2

Send a payment request for the value of the payment to each of his friends.

Tasks

Search for his bank account details and write it down

Reach out to each friend to communicate the value of pay request and the bank account details to send it to

Phase 3

Check his bank account to see if he's received money from all of his friends.

Tasks

Search through transaction history to see if any payments from friends have come through

Compare received payments with the list of friends who were at the dinner

Remind friends who haven't paid yet

Thoughts

“Having to calculate how to split a payment is annoying”

Emotions

Sam feels annoyed because he has to sit down, open his bank and note taking app, and write down the total value of the money he wants to split, as well as who attended the dinner. Then use his calculator app to calculate how much everyone owes him.

Thoughts

“Having to remember and enter account details to send a payment is very annoying”

Emotions

Having sent the payment request to his friends, Sam feels relieved it's out of his hands and money will likely come into his bank account soon.

Opportunities

Add a calculating feature to automatically calculate the value for the number of people you want to split a payment between, or how much is left on the transaction based on a manual input of the value payment split

Suggest people to request payment from based on recently detected people from his contact list

Thoughts

“It is confusing when a payment request doesn't update properly or you have to compare the received payments with the people you sent it to, to find out which friends haven't paid yet”

Emotions

Sam feels frustrated because he constantly needs to remember to check his bank account to see if all of his friends have paid the money back.

Opportunities

Add a share feature to send payment request from within app or share it externally via a payment link, that will automatically link the payment to your bank details

Display all phone contacts within app as suggested people to request payment from

Prefill bank details for user who needs to make the payment

Opportunities

A payment request page where all payment requests can be viewed in one glance

A status for each payment request to see which people haven't paid yet

A notification feature that notifies Sam when a payment request has been paid, or after X days if it hasn't been paid

A notification feature to remind the friend after X days

Meghan

Name

Meghan Molley

Age

26 years old

Occupation

Digital content writer

Lives in

London for two years, originally from Australia

Phase 1

Decide on a place to store her savings so that she won't be tempted to touch it

Tasks

Find an ATM

Take out cash

Store it away in a save place out of sight

Scenario

Meghan has booked a holiday to Italy for the summer. Over the next six months, she wants to set aside money for this trip so that she can splurge once she's there without it affecting her day-to-day budget.



Phase 2

Set a saving goal and track saving progress

Tasks

Decide how much she wants to save for this trip

Calculate how much this means she has to save each month

Go back to her calculations to check how much she's saved at a given time and to find out if she's still on track

Phase 3

Take out money at the start of each month after receiving her pay

Tasks

Remember to take out money

Calculate how much to take out or look at previous calculations

Find ATM to take out money

Store money away before spending it on other things

Thoughts

"I want my money separated so I know how much I can spend on day-to-day things"

Emotions

After taking out money and storing it away, Meghan feels relaxed knowing that she can go through the rest of the month spending her money on day-to-day things without it affecting the savings for her Italy trip.



Thoughts

"I want to know how much I have saved and have left to save to motivate myself to keep going"

Emotions

Meghan is excited about the prospect of having all this money available by the time she gets to Italy. As the time goes by, she's pleased to see more and more money coming into her savings.

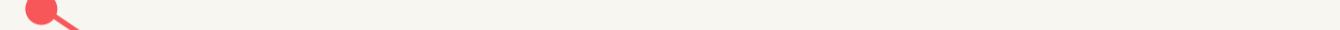


Thoughts

"It frustrates me that I have to manually transfer the same amount of money into my pots each month"

Emotions

Meghan gets frustrated when she forgets to take her money out and put it towards her savings, and thereby missing out on savings. Or when she has to remember how much she needs to transfer each month.



Opportunities

Add the option to create a digital savings pot

To ensure Meghan doesn't get tempted to take money out of the pot during the month, we can give the option to hide a pot. This reduces the chances of her seeing the money there and wanting to spend it

Option to add a third party verification for when she wants to withdraw money from the pot (for example a verification code that is sent to a friend's phone number) to lower the bar of withdrawing money

Opportunities

Add a feature to set a savings goal for a pot

Add a feature to set a deadline for a savings goal

Dynamic calculations for a monthly saving value based on the outstanding value on the savings goal and savings deadline. This means that when money is taken out of the pot during the month, the average savings for the next months will automatically go up

A tracker to see the progress on savings made so far and how much is left to save

Opportunities

Option to set up an automatic transfer of a set value into the savings pot at monthly repeating day, based on a fix value or the dynamic calculations based on the outstanding savings goal and savings deadline

The end.