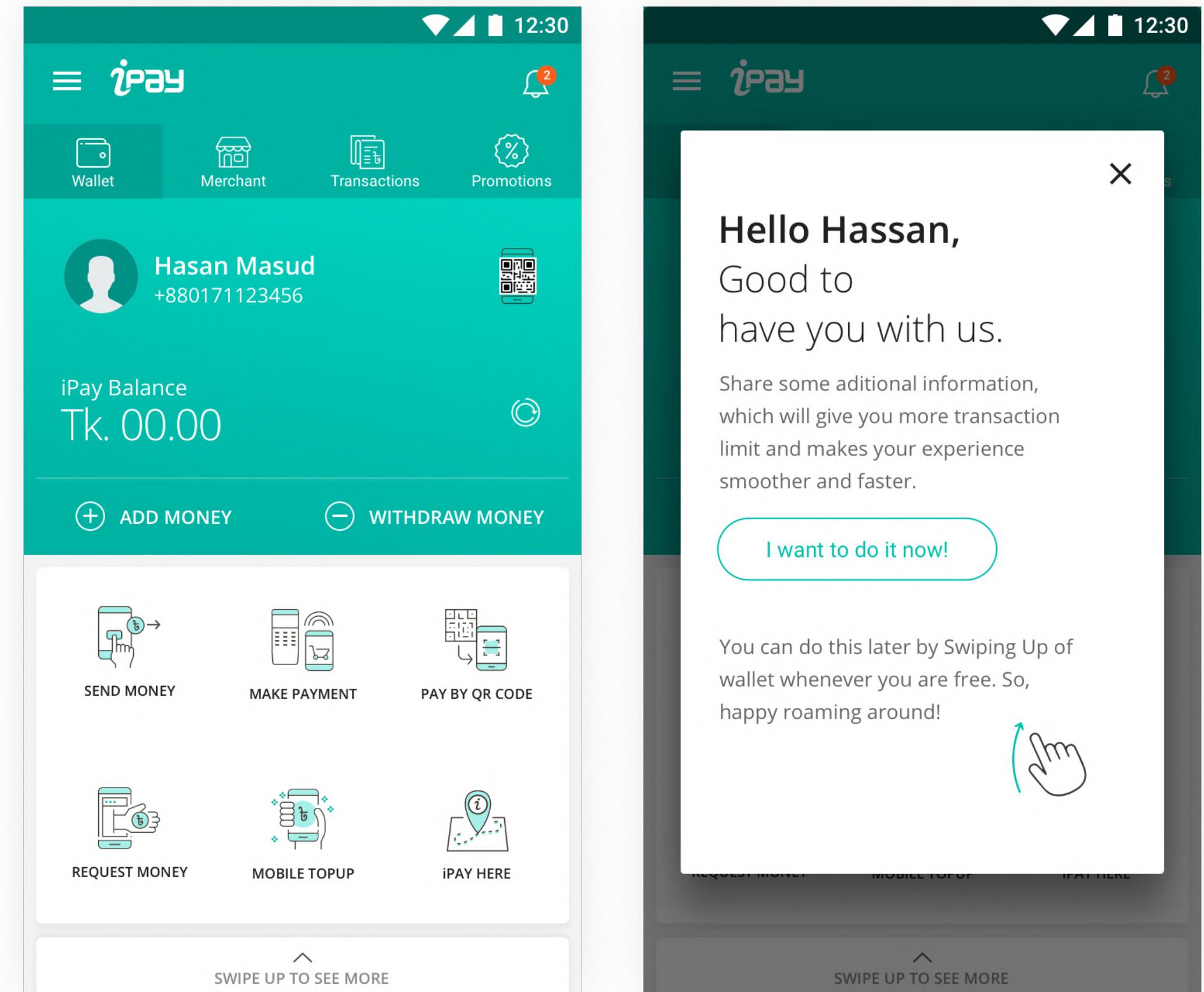


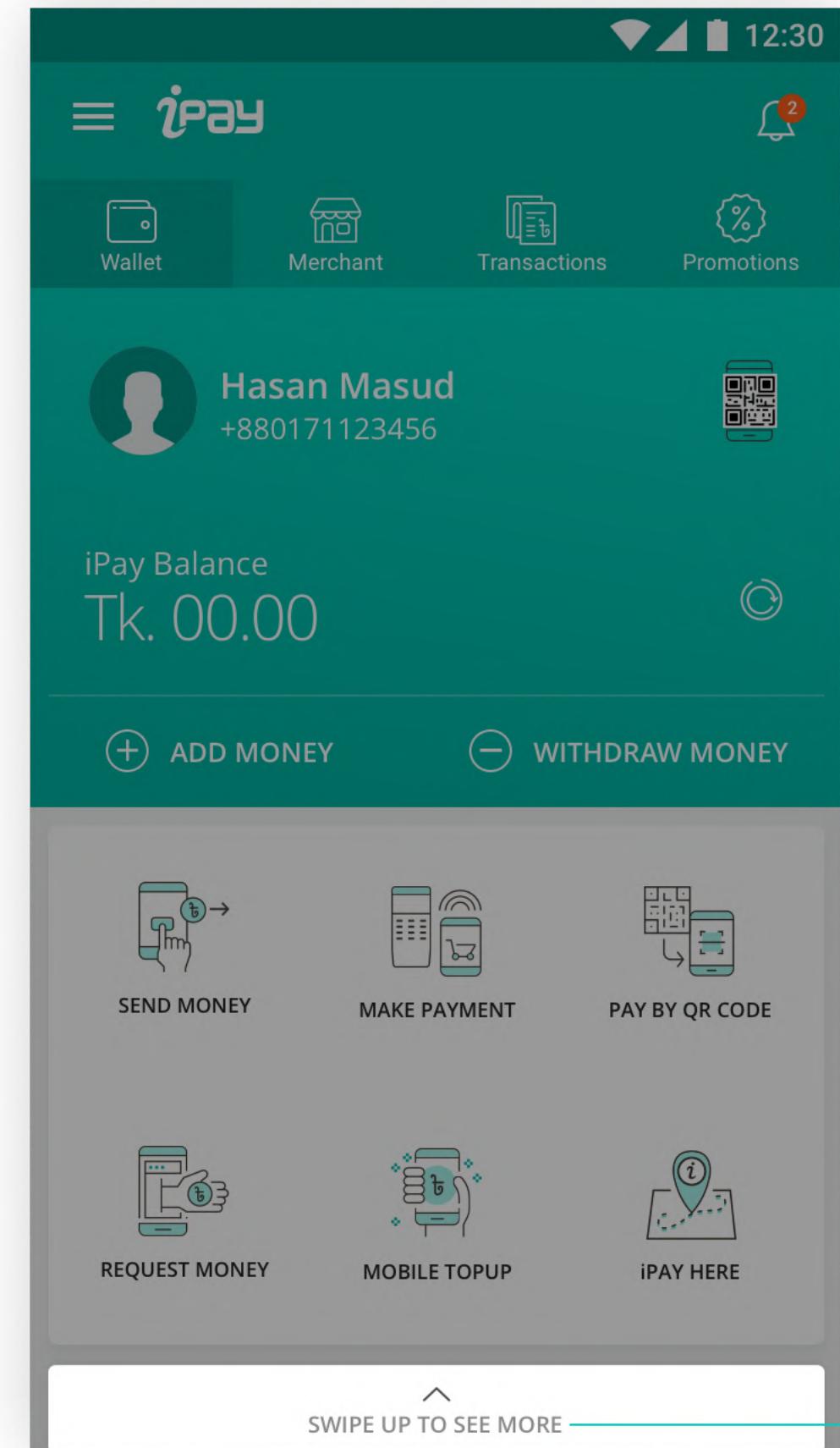
# iPay customer app for unverified user

Onboard a new user in this kind of system is always challenging. So If the system asks a lot of information before see what amazing thing is waiting for him, then it is frustrating. So we take the user directly to the dashboard after registration. Later-on we ask all the information after he wanted to use this system.



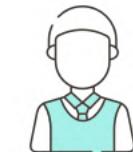
# Swipe to see, what to do next

We use a bottom sheet which plays a very vital role for both verified and unverified users. As an unverified user you will find all the necessary information regarding necessary verification steps.



We really appreciate your Initiative!

This effort will give you more transaction limit and makes your experience smoother and faster.



#### ADD PROFILE PHOTO

A perfect photo can help friends and merchants that it's you.



#### SHARE NID NUMBER

Your NID helps us verify your identity and meet government regulations.



#### ADD SOURCE OF FUND

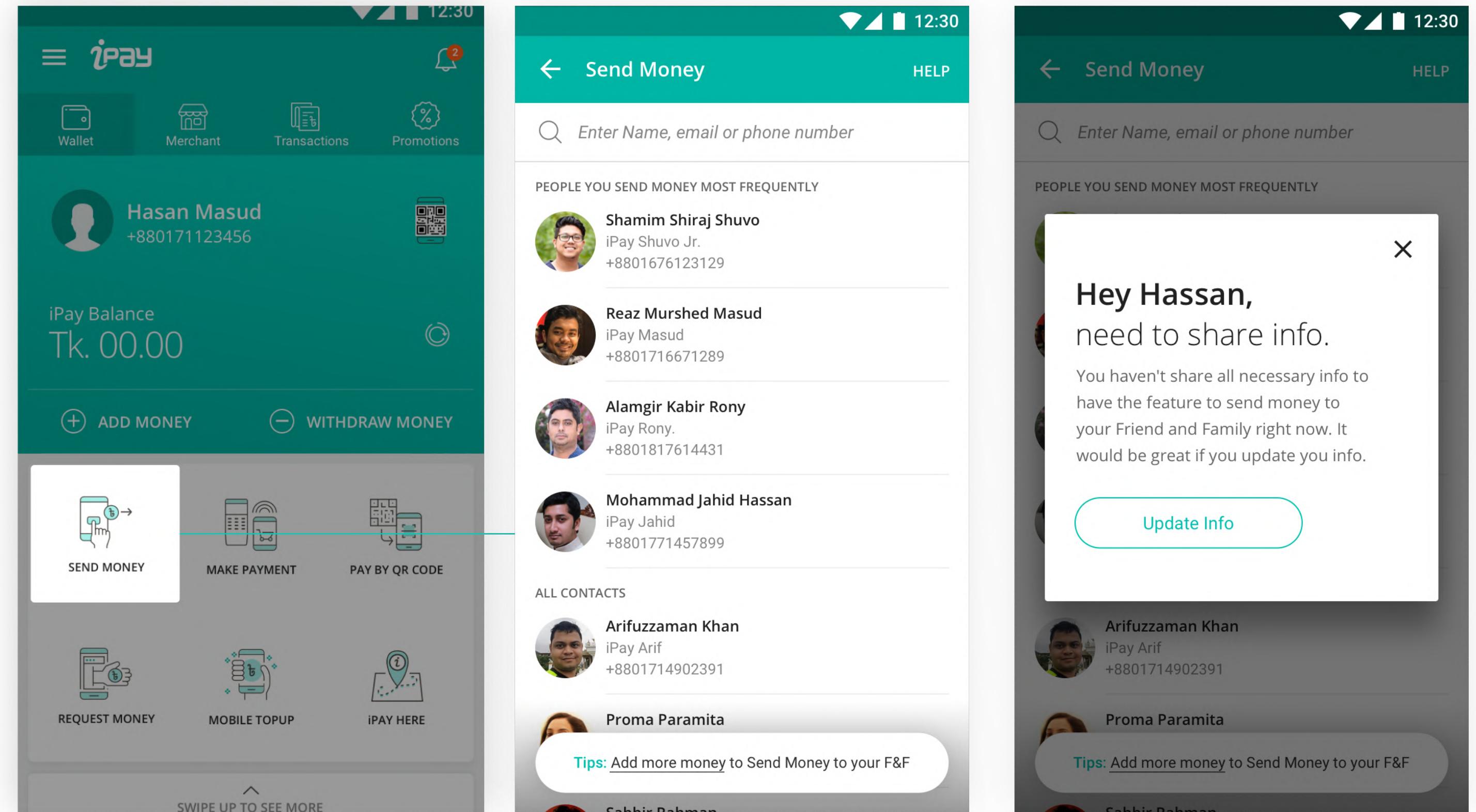
Adding source of fund will help you to add and withdraw money anytime. Fastest way to add fund is linking a Debit or Credit Card.

- [Link a Debit or Credit Card](#)

- [Link a Bank Account](#)

# Even, when you want to do something

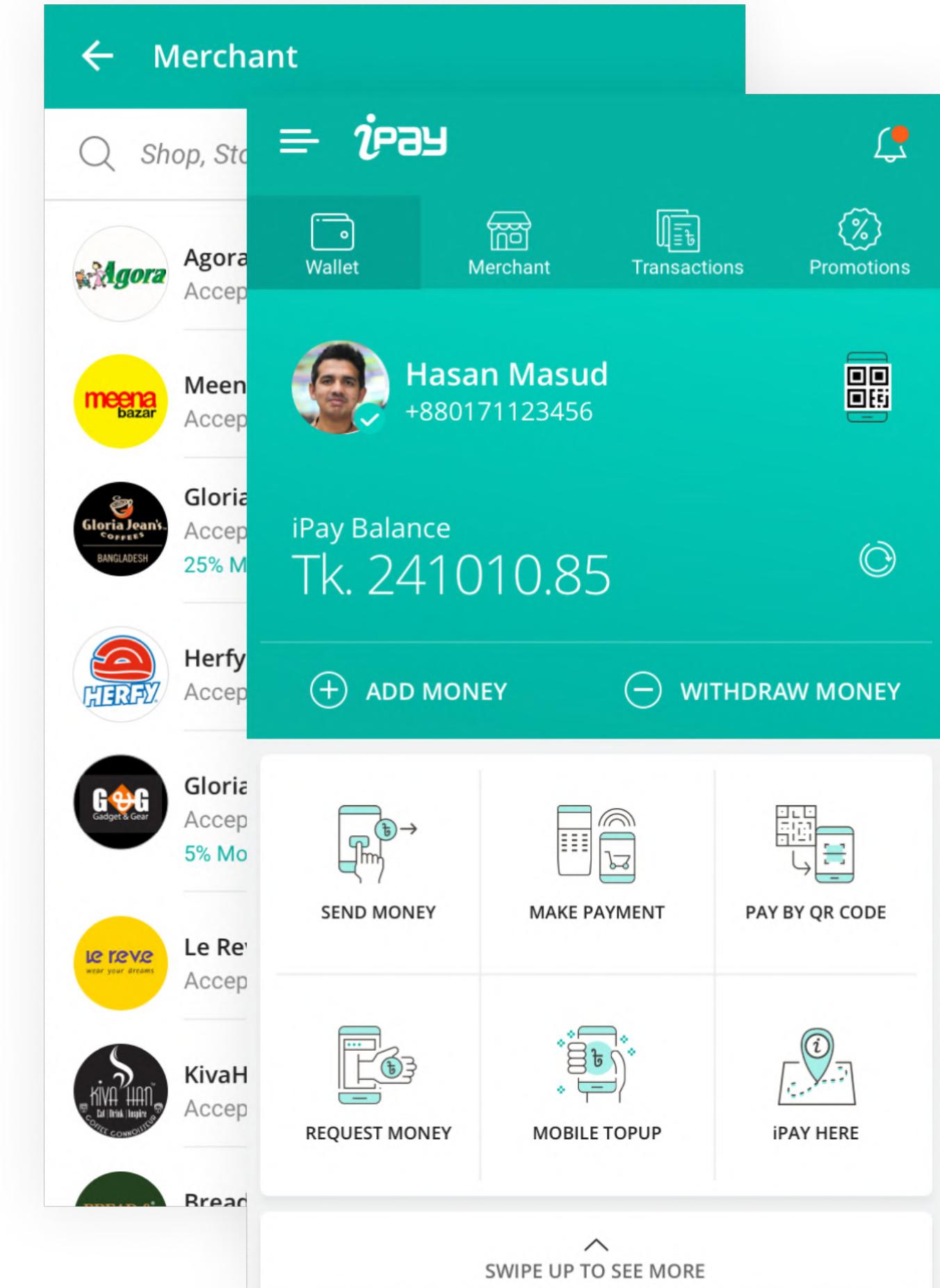
As an unverified user, if you want to do some transaction, it will show your verification status and guide you to complete the necessary steps.



# iPay Customer APP

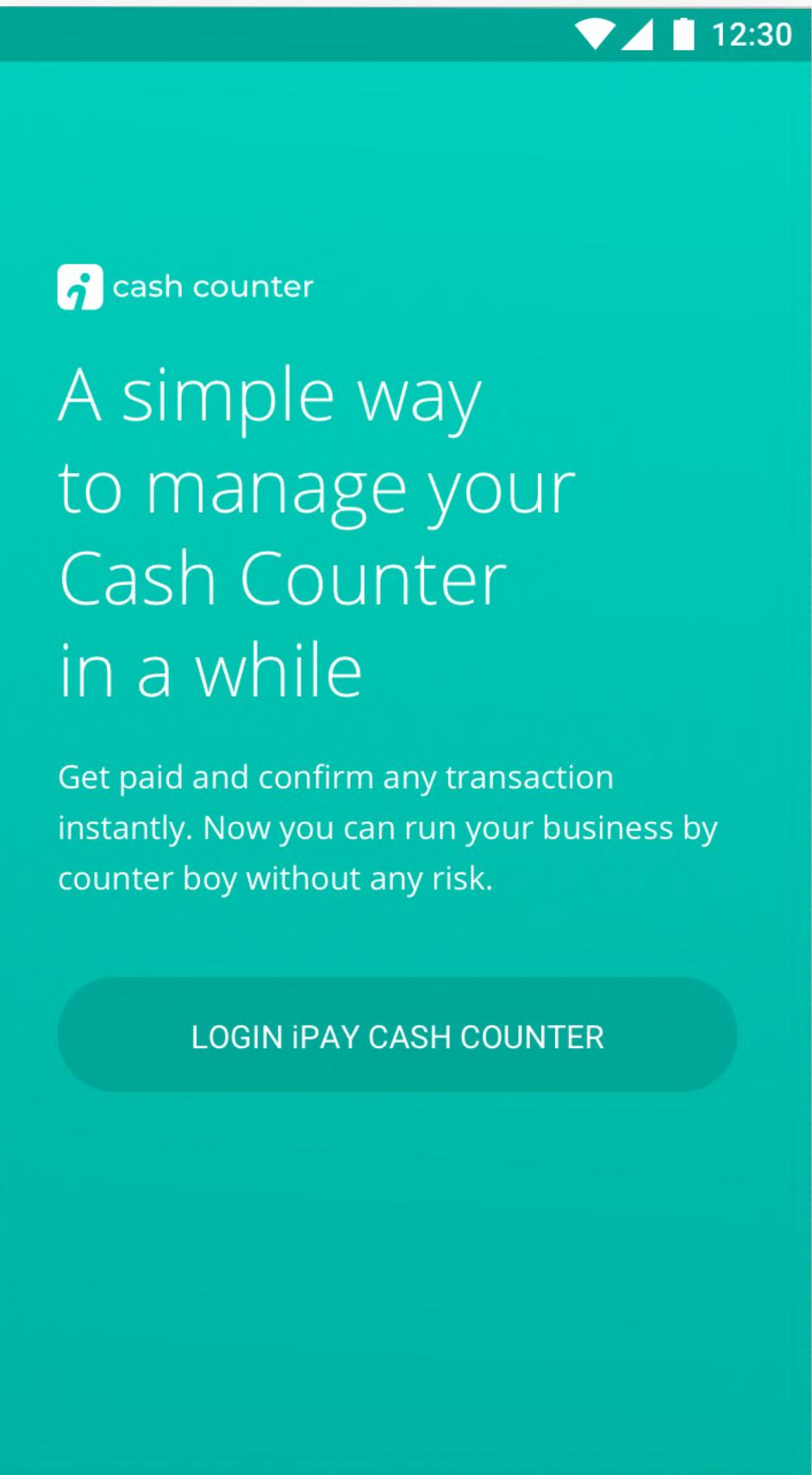
Bellow link you will have the experiences of a verified user, how users will use iPay services in new experiences & design. Behind the principle of the new thing is - Self Explanatory Design. We don't need to teach users how to use iPay services. Each service will onboard itself to share the idea of how the service works. It will minimize hassles and queries regarding the service.

<https://bit.ly/3erGy9U>



# iPay Cash Counter APP

A service where you don't need to stay at your store to receive any payment. You can run your business by your storekeeper.



# Challenges

Due to security reasons, the employees, service people or cash counter boys are not allowed to use iPay merchant app. So, the merchant app operates by the shop/store owner or manager who is not always available in the store. If a customer pays his payment via iPay service, it is so time-consuming to confirm that store has received the payment. Because it has to be confirmed by the merchant app holder. It is such a problem when people are trying to pay their payments via iPay. Our payment solution becoming an issue instead of solving the payment problem.

# Research & Discovery

If we do the anomaly test on this incident, we got the following findings:

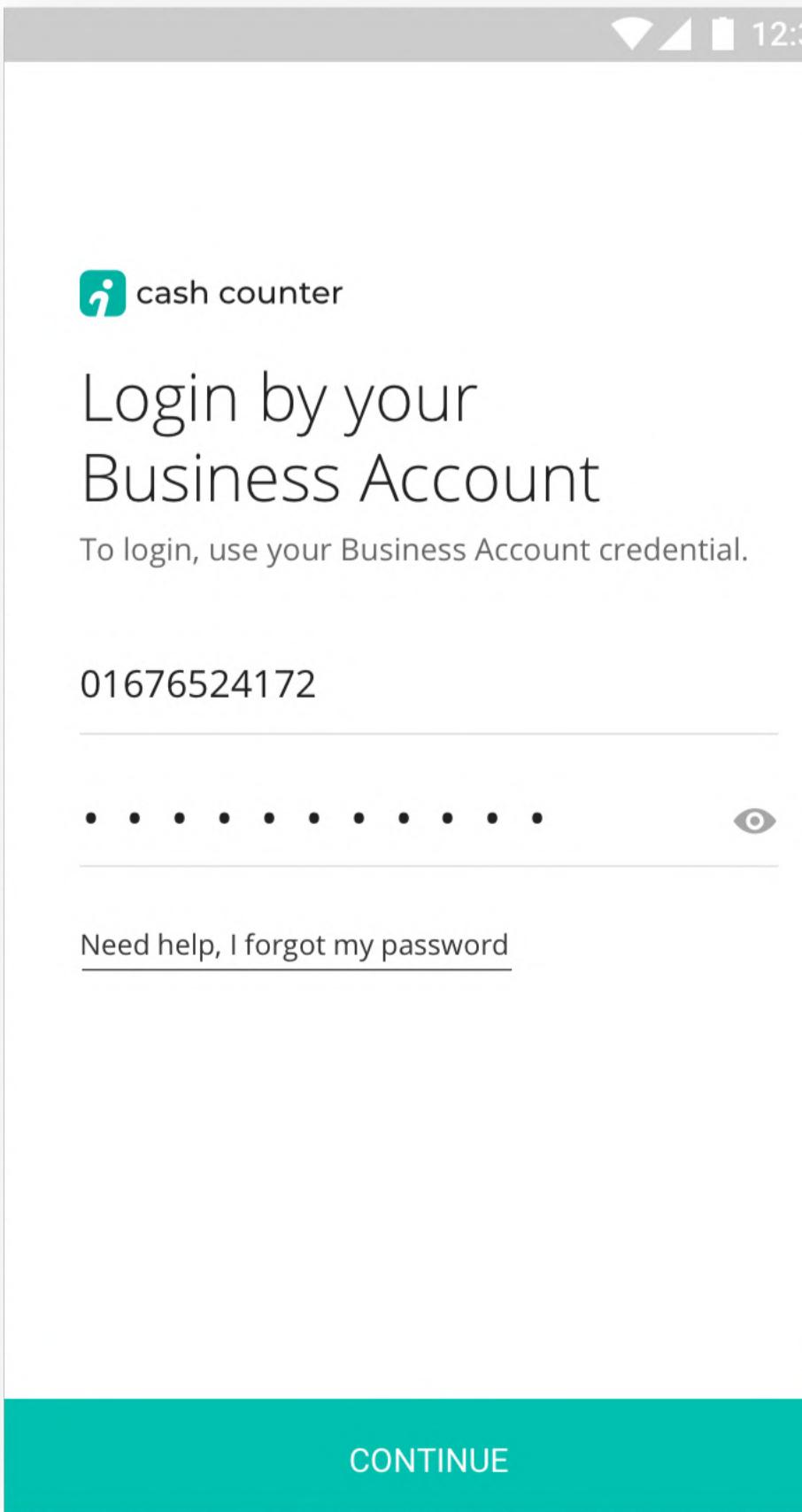
- Merchant is not open to use iPay due to security and theft;
- In a store, everybody is not allowed to use iPay App;
- App takes too much time to load in minimum bandwidth;
- Uncomfortable situation for store owner/manager/staff;
- Customers need to wait until confirmation from the merchant-end. So it's time-killing service rather than fast.

The solution is - we can introduce a service named - "iPay Cash Counter".

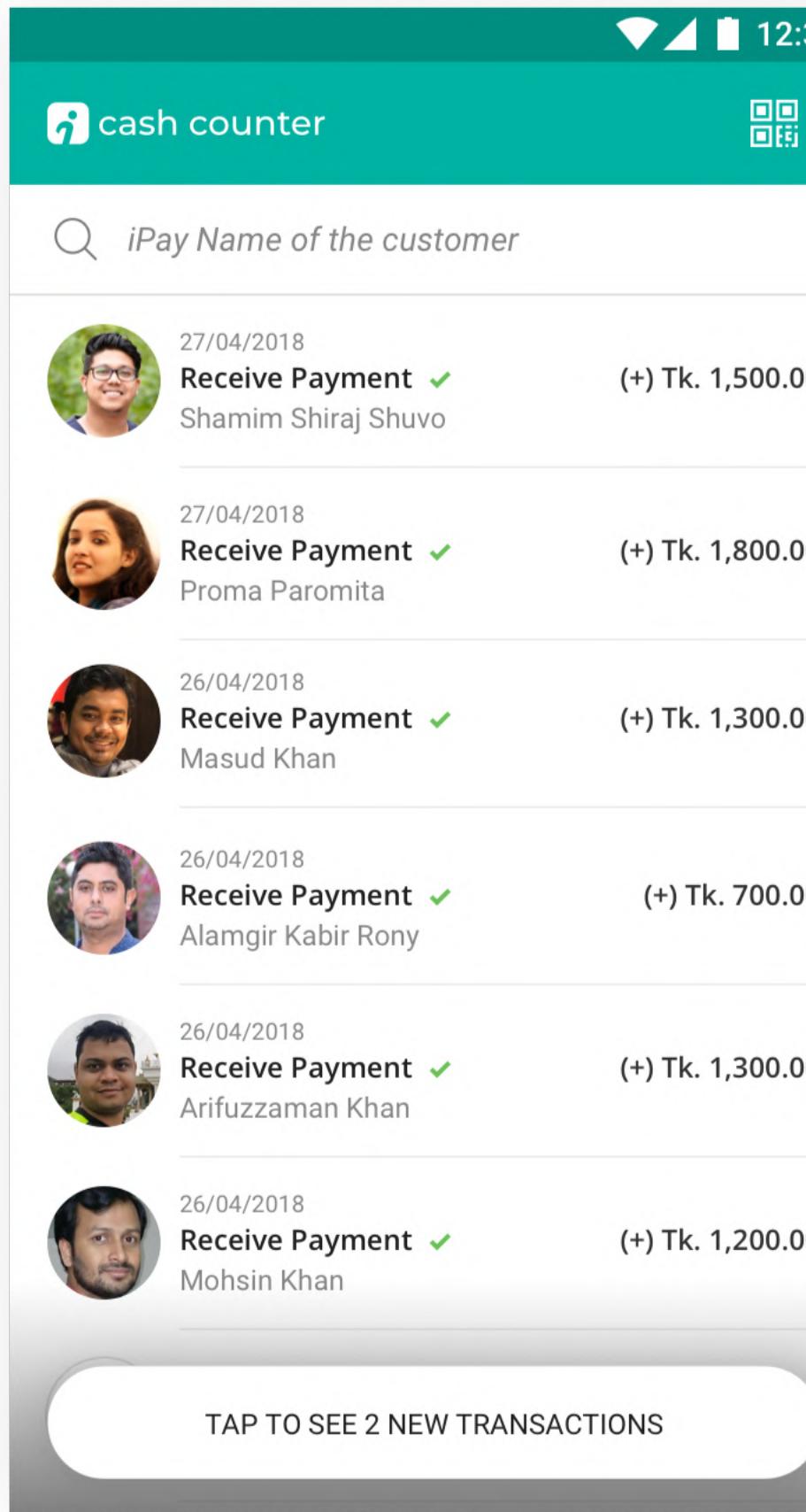
- We build our app based on Microservices Architecture. We just need to use only Transaction Service. So, it will be easy & fast to load a single service rather than the whole services even it can be possible to run in minimum bandwidth;
- User is not able to do any other activities (like: Send Money, withdraw money). So it is secure from any kind theft or hassle;
- Due to limited access and activities, it is very restricted and safe. So, anybody can use and collect payment on behalf of the merchant;
- If any transaction made for the merchant, the app will notify instantly. So iPay Cash Counter user will never miss any transaction activity;
- iPay Cash Counter users can easily collect money from customers by showing the QR code of the merchant.

# Solution

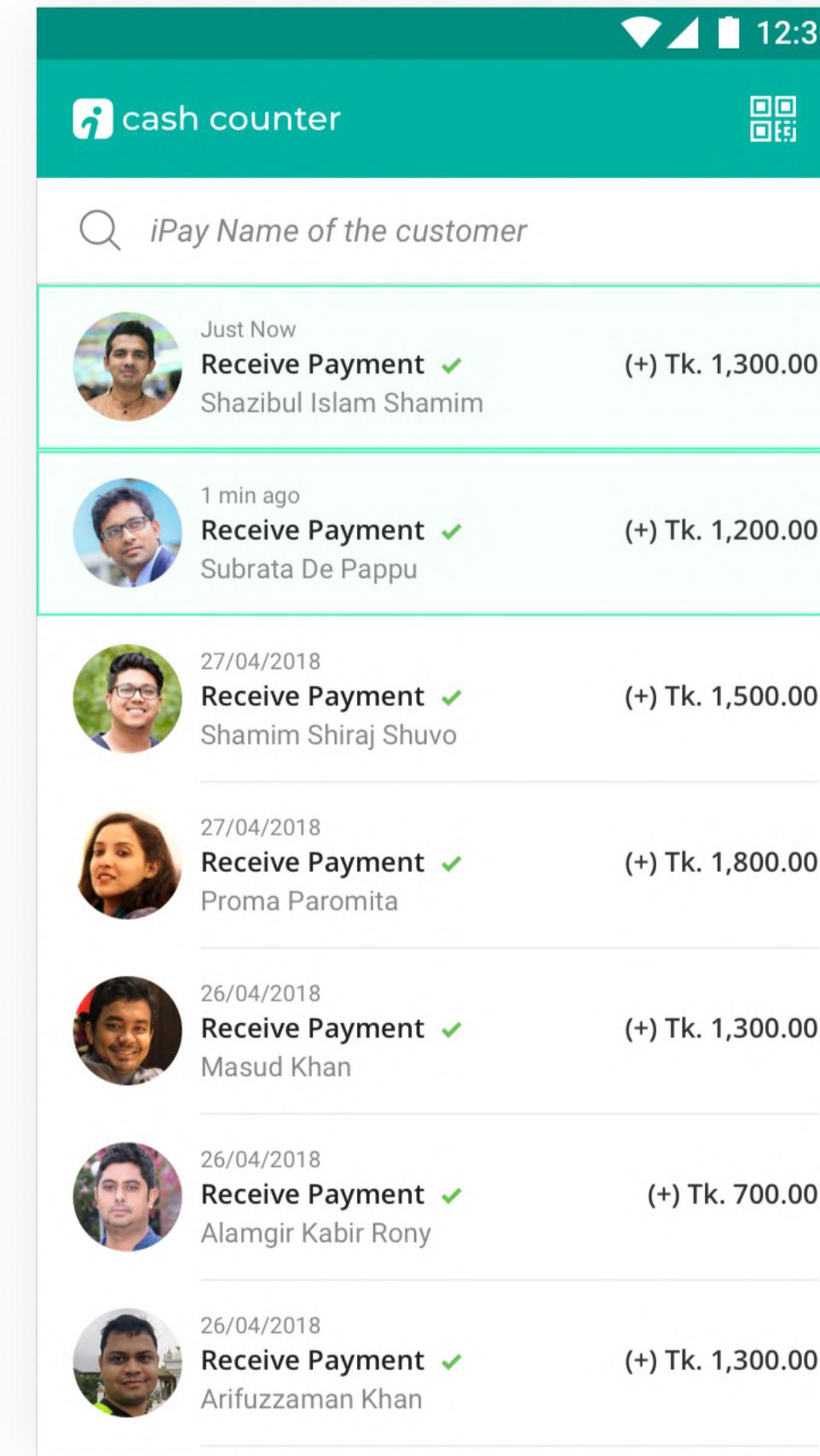
LOGIN



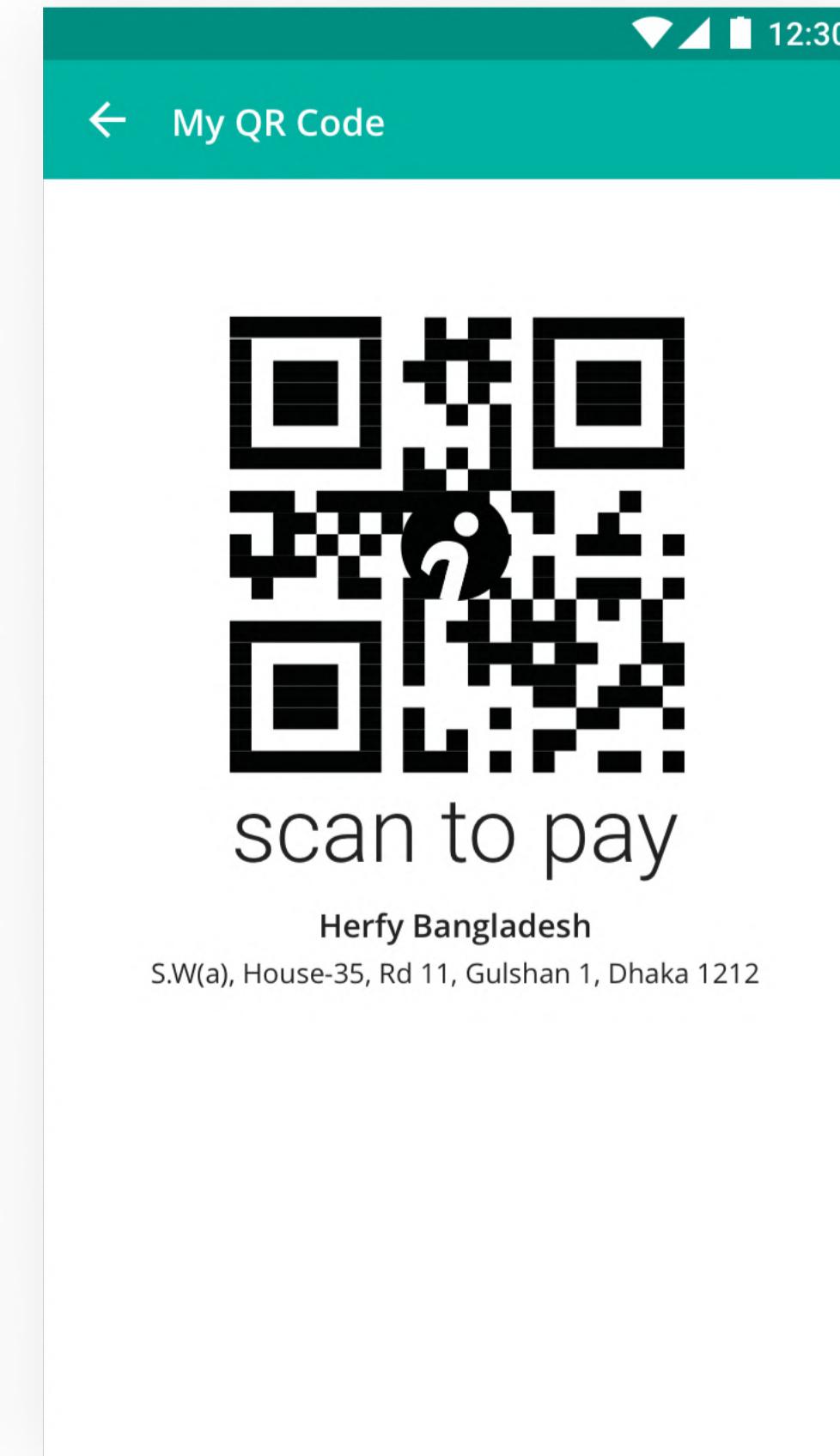
PAYMENT RECEIVE LIST WITH RECENT UPDATE



SEPARATELY DISTINGUISHED RECENT PAYMENT



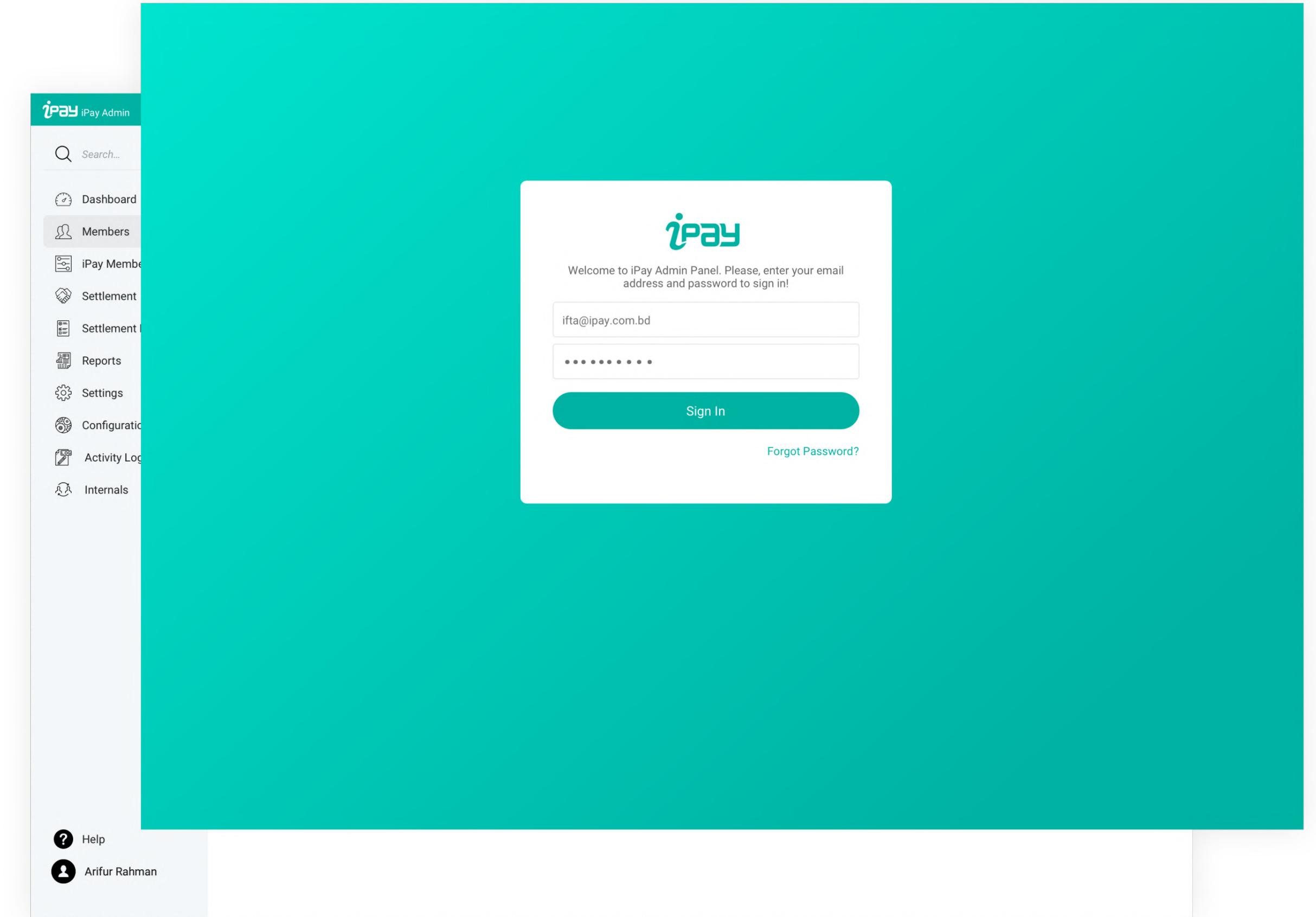
QR FOR PAYMENT



# Glimpses of iPay Admin

iPay Admin is the primary tool for all kind of operation management.

Members, member's access control, settlement, reports, activity logs, and almost everything are managed here.



# Admin Panel: Member Manager

iPay Admin

Search...

Dashboard

**Members**

iPay Members ACL

Settlement

Settlement Report

Reports

Settings

Configuration

Activity Log

Internals

Help

Arifur Rahman

## Members

Unverified Member   In Progress Member

Search... Show 10 entries

	Name	Mob No.	A/C Type	Completion Score	A/C Status	
<input type="checkbox"/>	Ahmed Nakibul Arefin	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Almas Super Shop	01716524172	💼	54%	In Progress	 
<input type="checkbox"/>	Milton Brown	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Mahbubul Alam	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Wahidul Azam	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Nurul Amin Shuvo	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Razib Ahmed	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Farukh Ahmed	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Mir Sabbir	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Anika Ahmed	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Reza Masud Khan	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Tabassum Liza	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Niloy Shaha	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Jeff Hunt	01716524172	👤	87%	Verified	 
<input type="checkbox"/>	Ella Ballard	01716524172	👤	87%	Verified	 

Showing 1 to 10 of 5127 entries

Previous 1 2 3 4 5 6 Next

# Admin Panel: Member details

**Members**

Unverified Member    In Progress Member

	Name	Mob No.	A/C Type	Completion Score
<input type="checkbox"/>	Ahmed Nakibul Arefin	01716524172		87%
<input type="checkbox"/>	Almas Super Shop	01716524172		54%
<input type="checkbox"/>	Milton Brown	01716524172		87%
<input type="checkbox"/>	Mahbubul Alam	01716524172		87%
<input type="checkbox"/>	Wahidul Azam	01716524172		87%
<input type="checkbox"/>	Nurul Amin Shuvo	01716524172		87%
<input type="checkbox"/>	Razib Ahmed	01716524172		87%
<input type="checkbox"/>	Farukh Ahmed	01716524172		87%
<input type="checkbox"/>	Mir Sabbir	01716524172		87%
<input type="checkbox"/>	Anika Ahmed	01716524172		87%
<input type="checkbox"/>	Reza Masud Khan	01716524172		87%
<input type="checkbox"/>	Tabassum Liza	01716524172		87%
<input type="checkbox"/>	Niloy Shaha	01716524172		87%
<input type="checkbox"/>	Jeff Hunt	01716524172		87%
<input type="checkbox"/>	Ella Ballard	01716524172		87%

Showing 1 to 10 of 5127 entries

**Update Profile**

IN-PROGRESS Ahmed Nakibul Arefin (Personal) 01716524172 Gold

**Missing Information**

- Profile Picture
- Father Details
- Mother Details
- Present Address
- Permanent Address
- Introducers

**Identification Document**

National ID Card 19851212123454239 Updated: 12/05/2017

Driving License DK0270021CL0000 Updated: 12/05/2017

Passport AC1201293 Updated: 12/05/2017 Verified by: Hazera Khatun

**Invited By** **Introduced By** **Has Introduce**

Mahbub Alam 01711960471	Shamim Shiraj 01712001245	Tanzim Islam 01712654376	Sabbir Rahman 01911654994
Akmal Sharif 01711471960	Shahed Chowdhury 0171235422		

# Admin Panel: Merchants List

iPay iPay Admin

Search...

- Dashboard
- Members
- iPay Members ACL
- Settlement
- Settlement Report
- Reports
- Settings
- Configuration
- Activity Log
- Internals

Help

Arifur Rahman

## Merchants

Insert name and enter... By Category Select Category

Add New Merchant/s

Fashion & Lifestyle

Style Mafia  
Fashion

Bazar Arong.

G

Richman

INFINITY™  
Mega Mall

le reve  
wear your dreams

YELLOW

Ecstasy®

noir

sailor  
BY EPYLLION

Dorjibari™

KAY KRAFT

Food and Restaurant

# iPay Website Renovation

Renovating the new website, the goal is to help users find information and complete tasks.

What we do

Beneftis

ipay

Personal finance experience like never before!

Explore iPay with **Sabbir Rahman**  
Personal A/C holder

Continue

← →

Bangladesh Bank's only authorised PSP license holder company in country.

Go Cashless

Sign Up anytime from

# Research & Discovery

To do this, we need to understand how the content fits together to create a larger picture, how content relates to each other within the system. In order to create these systems of information, we need to understand the interdependent nature of Users, Context and Content.

**Users** (the target audience for the information and how audience members look for information)

audience, tasks, needs, information-seeking behavior, experience.

**Context** (encompasses goals and resources)  
business goals, resources, constraints.

**Content** (text, numerical data, images and videos. )

content objectives, document and data types, volume, existing structure.

We should not design based on our own preferences. We are not our users. We have to remember that site visitors won't have the same preferences as us. Think about who a "site user" really is and what they would want from the site. Also, we should research what our users need and want is one of the most important steps in creating an effective website. Once we know what our users actually need — rather than just our perception of what they need — we'll be able to tailor our information to best meet those needs.

Every site should have a clear purpose, whether that's to sell a product or service, inform people about a subject, provide entertainment, and so forth. Without a clear purpose, it's virtually impossible to create any kind of effective website or presentation. The purpose will vary widely depending on the industry. The way the information on a site is organized should be directly correlated to what the site's purpose is.

# Research & Discovery

[PERSONAL](#)

[BUSINESS](#)

[iPAY HERE](#)

[MEDIA](#)

[LOGIN/SIGNUP](#)

This is Sabbir

He is using iPay.  
It is free, accurate,  
quick, safe and  
the best way for send  
money and make  
payment.

Be like Sabbir.



Scroll to see story of Sabbir Rahman



What we do

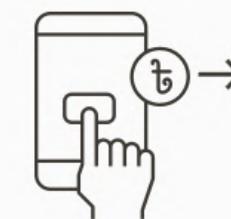
# Join the cashless revolution!

iPay is the first online cashless payment platform in Bangladesh. Linked with all 57 banks of the country, iPay caters to creating a fintech experience like never before! Hassle free and cashless transactions within fraction of seconds.



## Payment for Shopping

Pay from your iPay wallet to different store outlets, businesses and services.



## Send or Receive Money

Instantly send or receive money from your wallet to other iPay wallets with no charge.



## Bill Pay

Enjoy the convenience of paying your utility bills directly from the app.

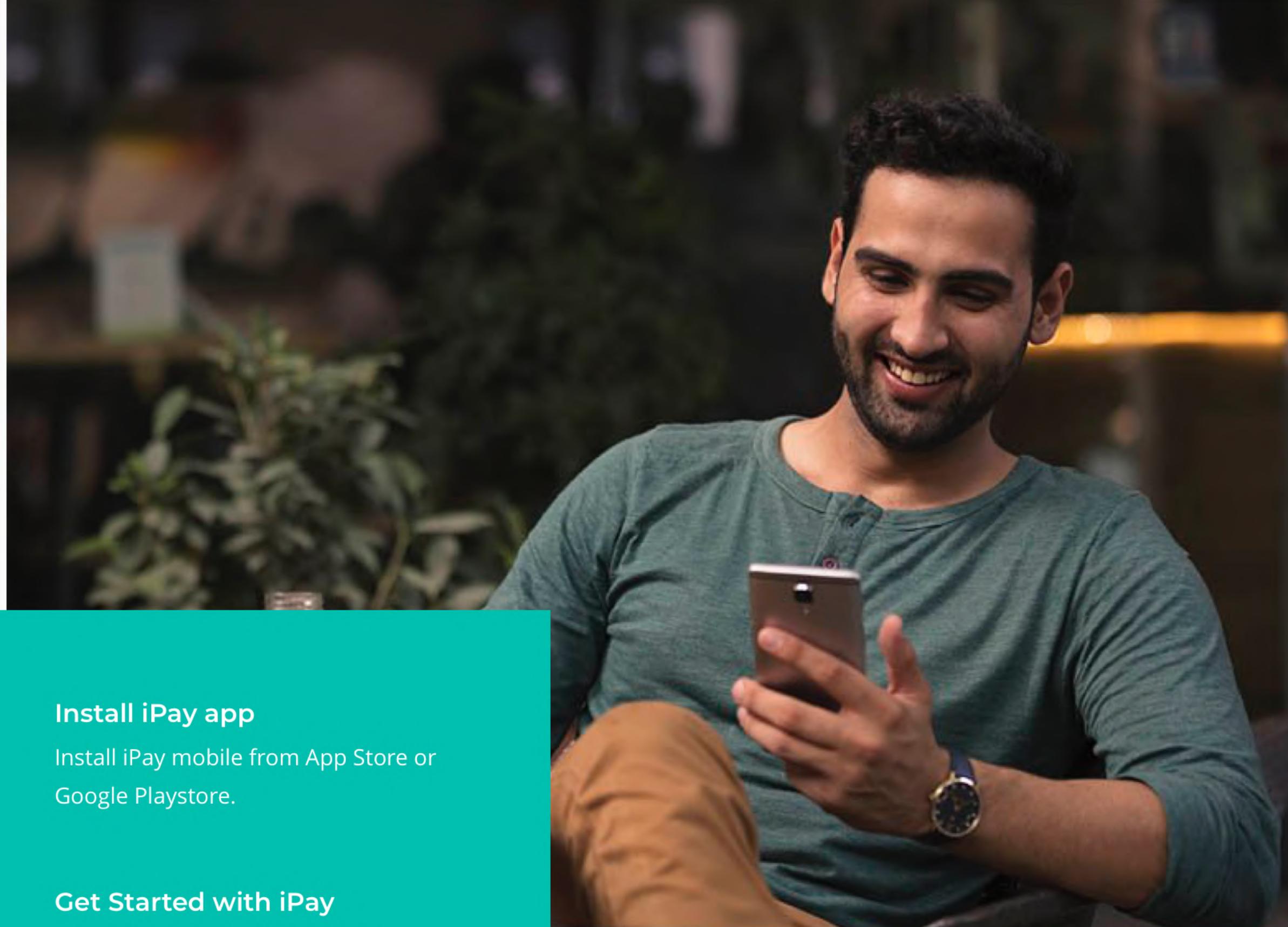


## Mobile Top-up

Top-up any mobile phones with your iPay wallet with all network operators within seconds.

# Sign Up anytime from anywhere

Create an iPay account from your home or your favorite coffee shop with having a coffee. It's secure, and you are not sharing your confidential document to an unknown merchant people.



## Install iPay app

Install iPay mobile from App Store or Google Playstore.

## Get Started with iPay

Take selfie, provide mobile number, create a password, then fill out your personal information.

## Want to know more

explore more →

# Download the iPay App

Send money to your friends or family in your mobile contact list easily with our app. Funds go quickly into recipients account, and if they don't have one, they can open one for free. You can also support your favorite cause and keep track of your payments wherever you are.



or

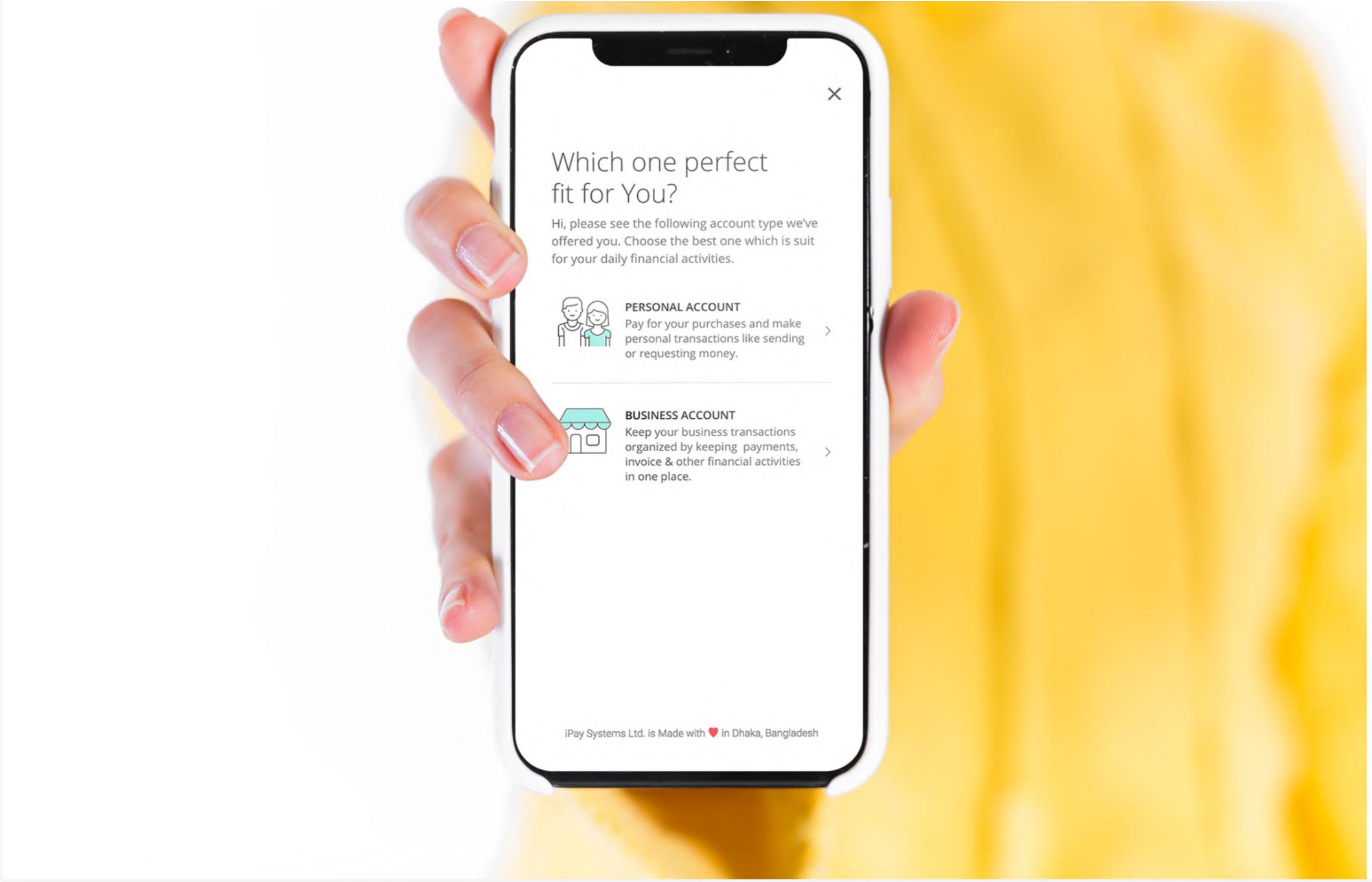
Download on the  
App Store

GET IT ON  
Google Play

## How to setup my iPay Account

With your iPay Personal Account, you can send money and make payments online and through mobile. Here you find out how to set up your personal account and start using a payment solution for your daily life. Follow these setup steps to get ready.

Setup Help: [+880-1676-123456](#)



01

## Select an Account Type

There are 2 types of iPay accounts: Personal and Business. Find and choose the suitable one for your daily money matter.

# Required Necessary Items to Verify Account

Pay for your purchases and make personal transactions like sending or requesting money to your friends. Shop, send money and pay bills anytime, anywhere.

Required Doc —



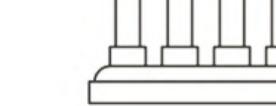
### Upload Photo

Upload your profile photo. Face the camera straight on, photo must be in focus and not blurry.



### Upload Photo ID

Upload a copy of National ID documents front and back photo. Make sure all information is clearly readable.



### Add Source of Fund

Update your source of fund info to add money from your a/c to shop, send money or transfer.



#### COMPANY

52 Gulshan Avenue  
Silver Tower (Level 12)  
Dhaka-1212, Bangladesh

Phone: 16542 and  
+8809638900801  
Email: [support@ipay.com.bd](mailto:support@ipay.com.bd)

#### SERVICES

- About iPay
- Media
- Tutorial
- Careers
- FAQ
- Contact Us
- Add/Withdraw Money
- Fund Transfer
- Send Money
- Make Payment
- Mobile Top-up
- Bill Pay

#### RESOURCES

- Support
- Developers
- Download iOS
- Download Android



[Privacy](#) [Terms & Condition](#)