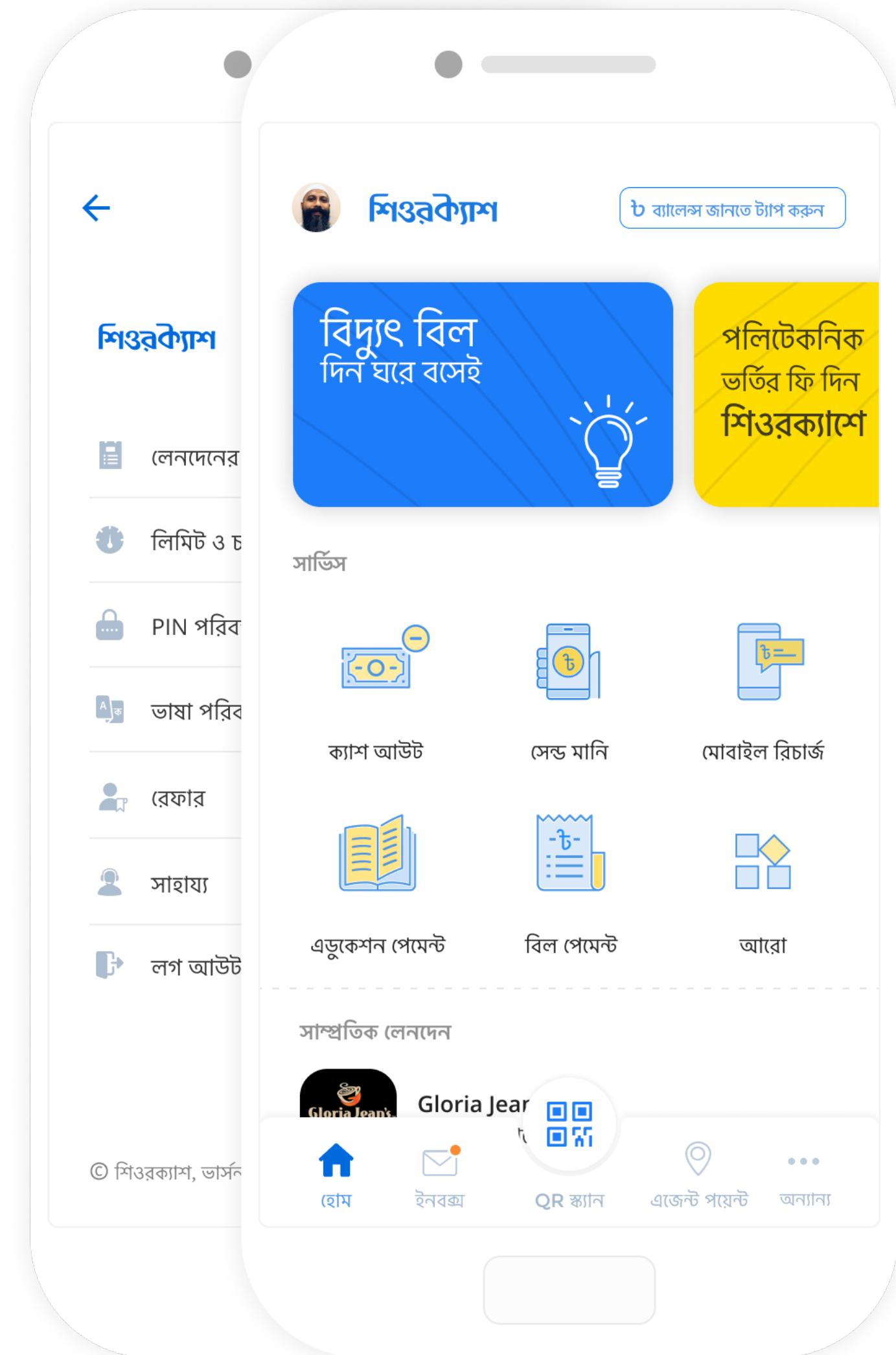


Sneak Peek of New SureCash 2.0

The new SureCash V2 app. The new design is clean, simple and straight forward and also align with brand identity. We have renovated the navigation system, icons style, service layout, and Information Architecture.



Challenges

The unbanks people want to support financial activities that are aligned with the values they care about and boycott the ones that don't. New SureCash v2's mission is to eliminate these barriers and empower users to complete their daily financial actions smoothly. To achieve this vision and grow our user base, however, we needed to address some usability issues in our old app.

High-level objectives (which we further defined based on research insights) were to:

- Increase user engagement and conversion by improving comprehension of the company's brand, mission, and UVP;
- Allow users to quickly and intuitively find their desired services that are relevant to them;
- Allow users to easily evaluate displayed data to determine which actions to take.

Research & Discovery

Because of the nascent nature of the product, our team had limited data regarding users and their engagement with old mobile app uses. Because most of the users use USSD service. In order to uncover and prioritize the most salient user needs and usability issues, we applied the following research methods:

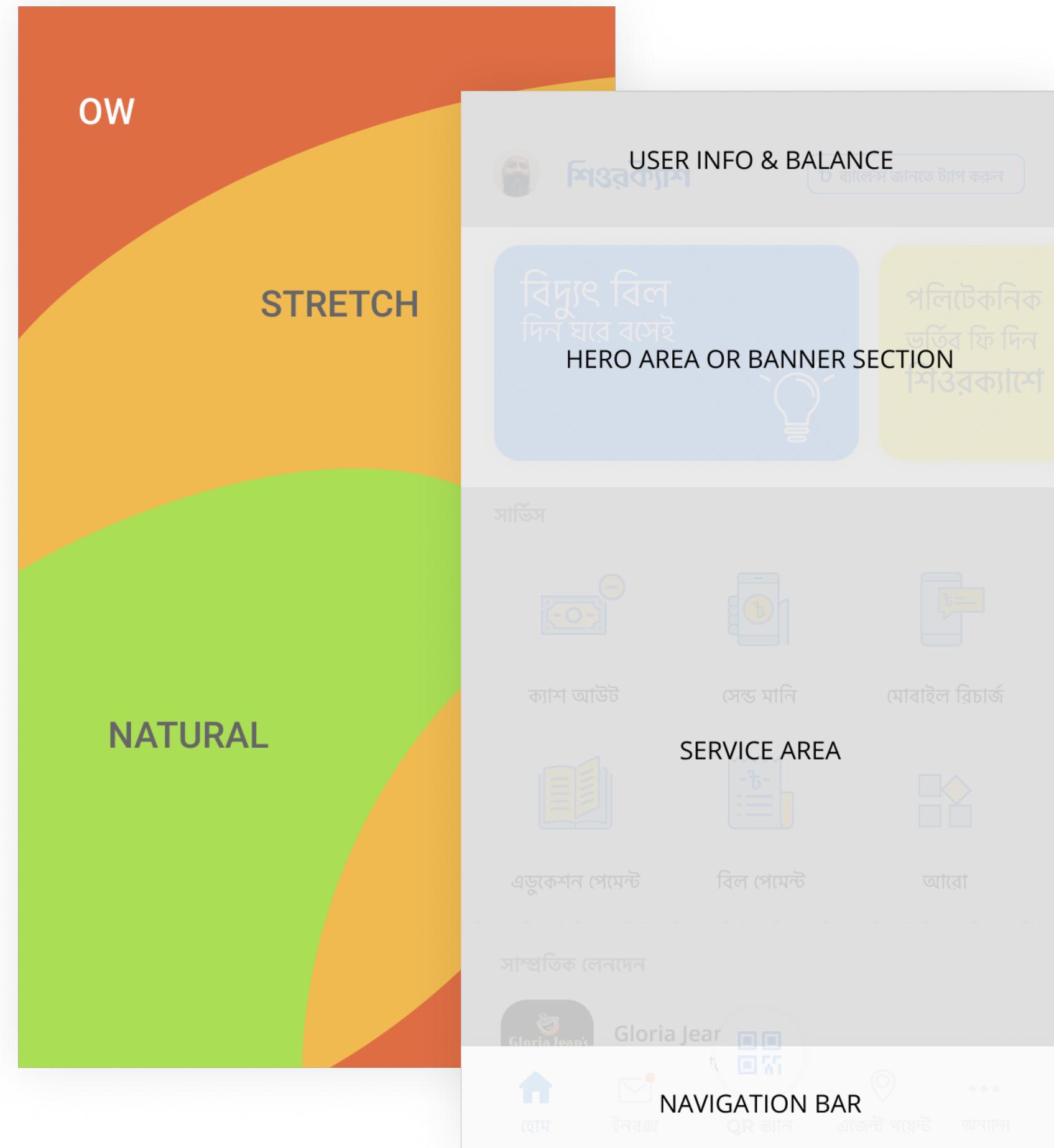
- **Card sorting and tree testing**, in order to improve and validate the app's information architecture;
- **Comprehension/usability testing** and **heuristic evaluation**, in order to identify and address usability issues;
- Competitor and comparator analysis;
- **User interviews** and jobs-to-be-done analysis.

Through our directed interviews we learned some key insights about users pattern who might be inclined to use SureCash:

- They have often boycotted services that are difficult to get. Our targeted user is rural and semi-urban people who like the old bKash app which is simple and easy to use;
- 45% of interviewees had searched for or were currently seeking a product with direct action to help them make the transaction quickly.

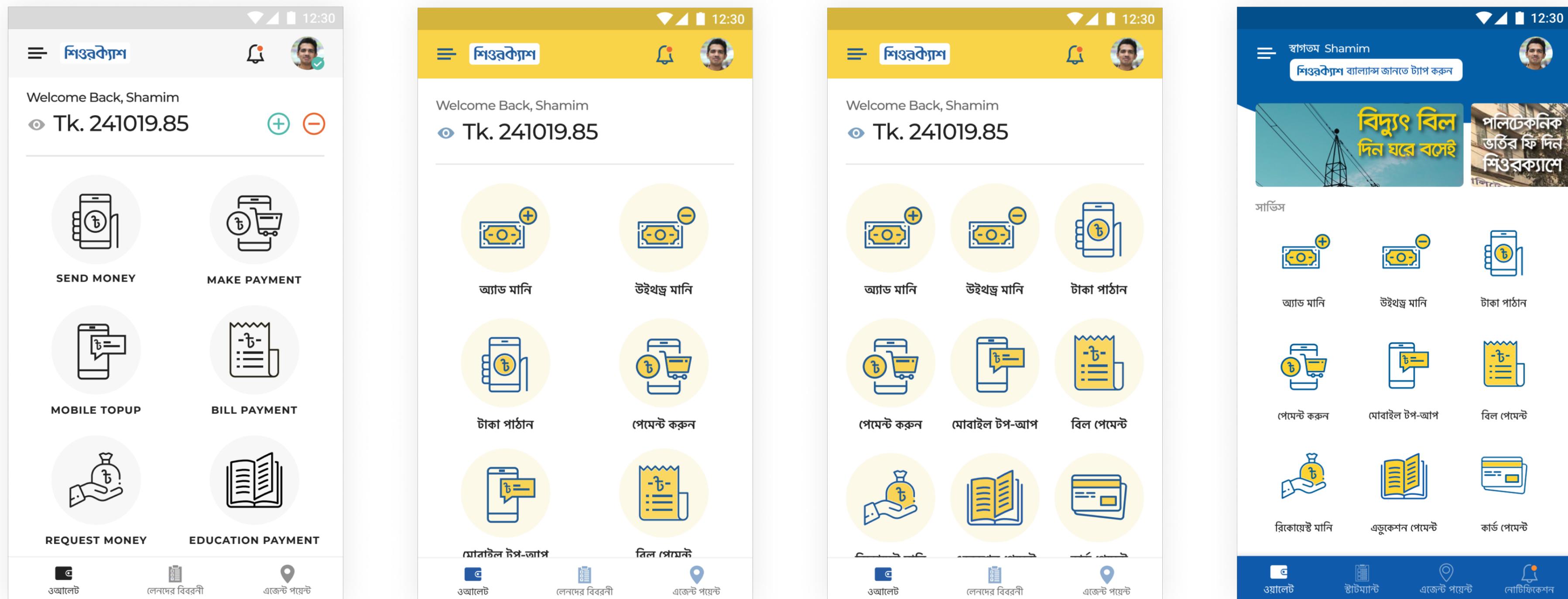
The Layout Logic

The main purpose of this design is to simplify the services, offer/promotion info, user info, and navigation in an accessible and understandable way. That's why I arrange all the information and elements as per its necessity and uses. The navigation and app layout structure are followed by the Strict Hierarchy Model. It gives users only one way to access the subpages: from the main page. This structure is a good choice for digital products that have a specific purpose.



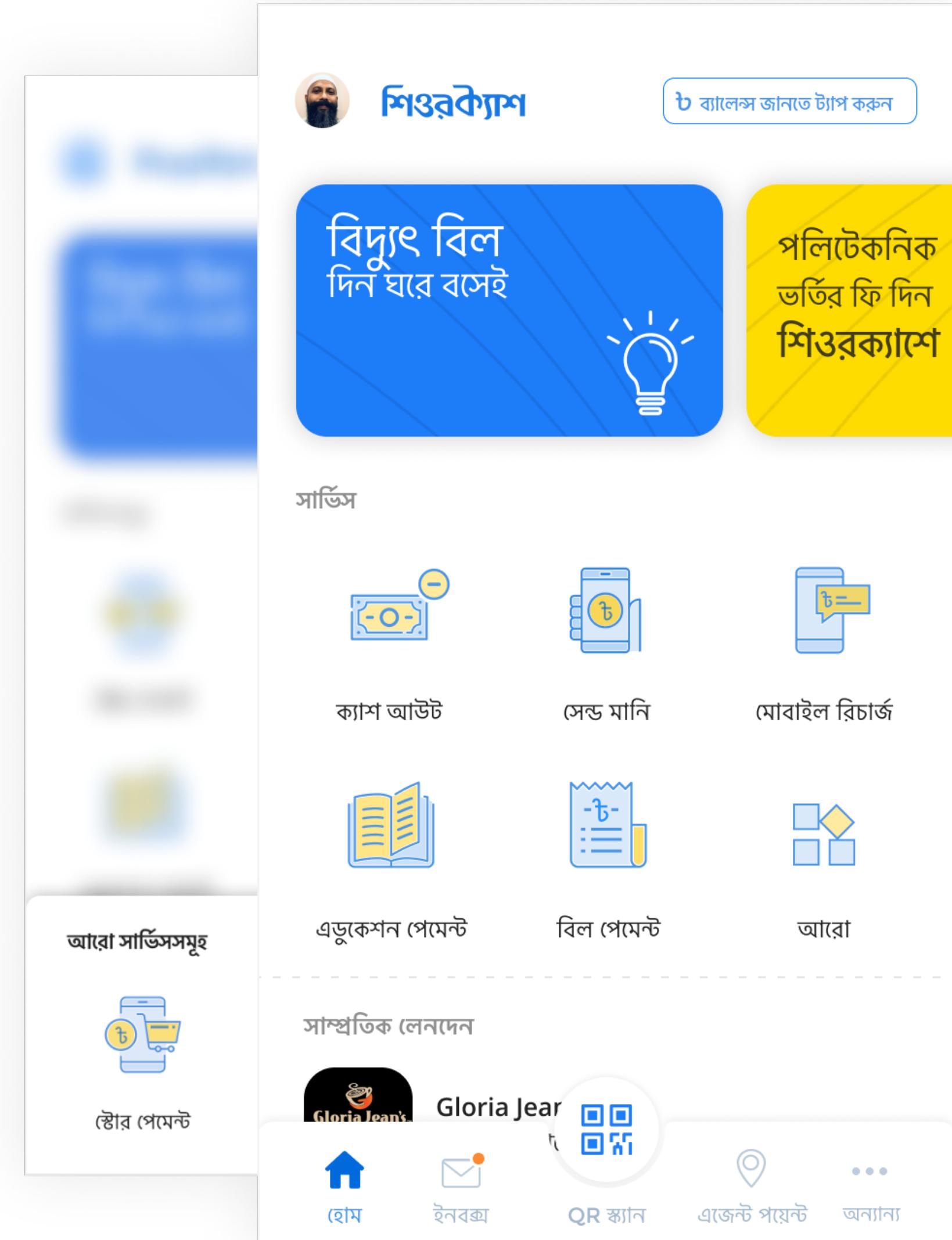
Design Evaluation

We have come this far after go through this wonderful RnD and design journey.



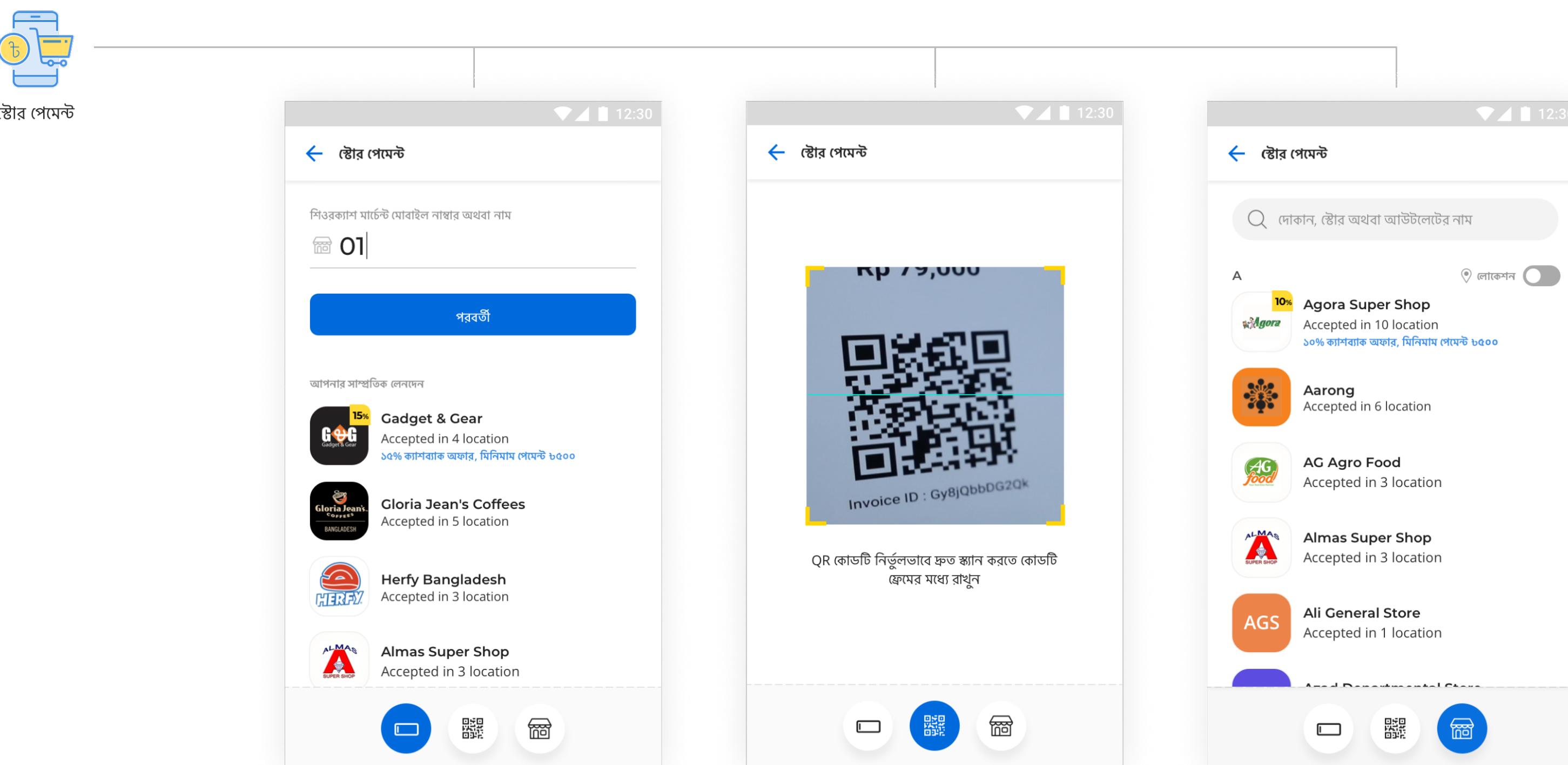
New SureCash v 2.0

- Easy to understand, no help/tutorial required;
- Modern, slick, professional but simple presentation;
- Feel the power of the service and information presentation;
- Detection technology is working well, showing enough details.



A Service Overview - Make Payment

- As a personal user, I want to make payment by SureCash merchant number;
- As a personal user, I want to make payment by QR Code;
- As a personal User, I want to make a payment in a physical store which is located in a marketplace/supermarket.



NoboPay Brand Identity

Brand identity is a succinct and efficient way of communicating information about a business. It makes a significant impact on a company's public perception. In fact, a logo is one of the most important branding investments a business can make. NoboPay wants to ensure easy, fast and secure financial solutions. Embrace your digital journey with NoboPay and experience the future.

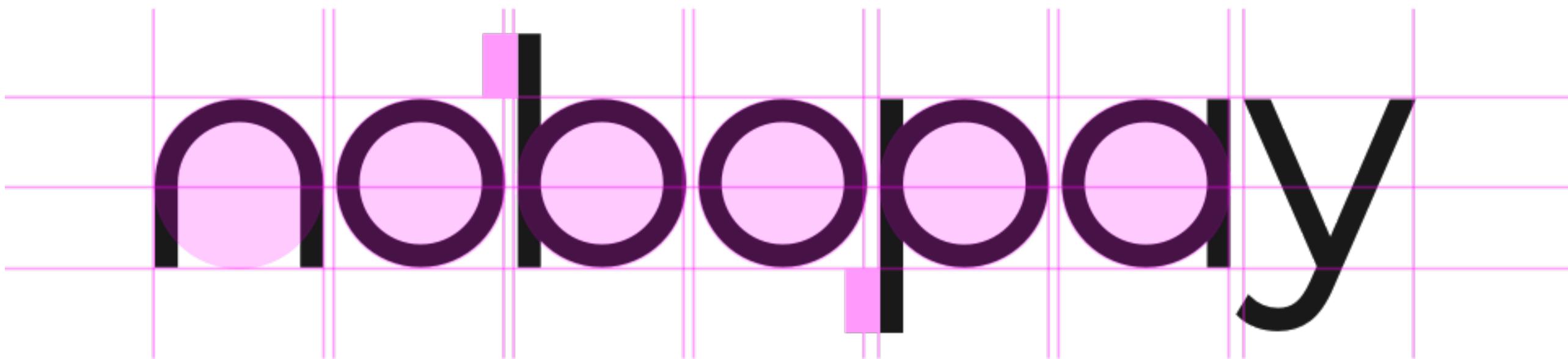


Why Do We Consider Geometric Font

Nobopay is a financial service and a financial service should be -

- Simple
- Mathematically Correct
- Accurate
- Error Free

A handmade Pure Geometric Font represents above all criteria.



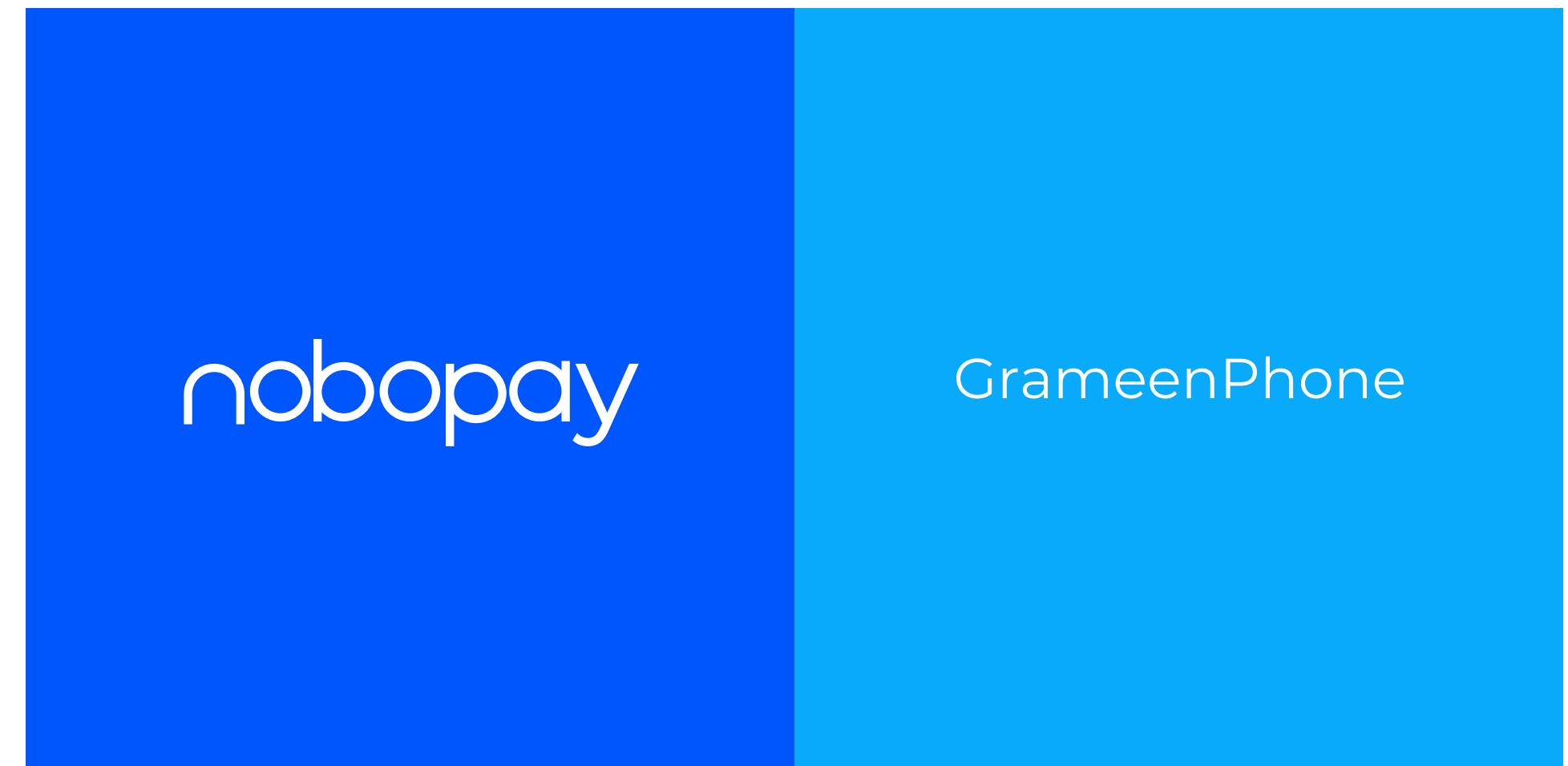
Color Behind the Brand - Blue

Blue is the most popular color which inspires feelings of trust, responsibility, honesty and loyalty. It is sincere, reserved and quiet, and likes to do things in its own way. From a color psychology perspective, blue is reliable and responsible. This color exhibits an inner security and confidence. You can rely on it to take control and do the right thing in difficult times.

Emotion	Industry	Used To
Trust	Finance	Reduce Stress
Responsibility	Security	Create Calmness
Honesty	Technology	Relax
Loyalty	Health Care	Secure
Inner Security	Accounting	Create Order

Why Blue Ribbon

Blue Ribbon color is a rich blue hue. Why do we need to choose a rich blue? To promote NoboPay, we have to do a lot of branding, marketing, and campaign stuff and by doing this we have to compete against the country's biggest Blue brand GrameenPhone. To rule Grameenphone's blue branding we have to choose some kind of blue which is more prominent and dominating than their brand.



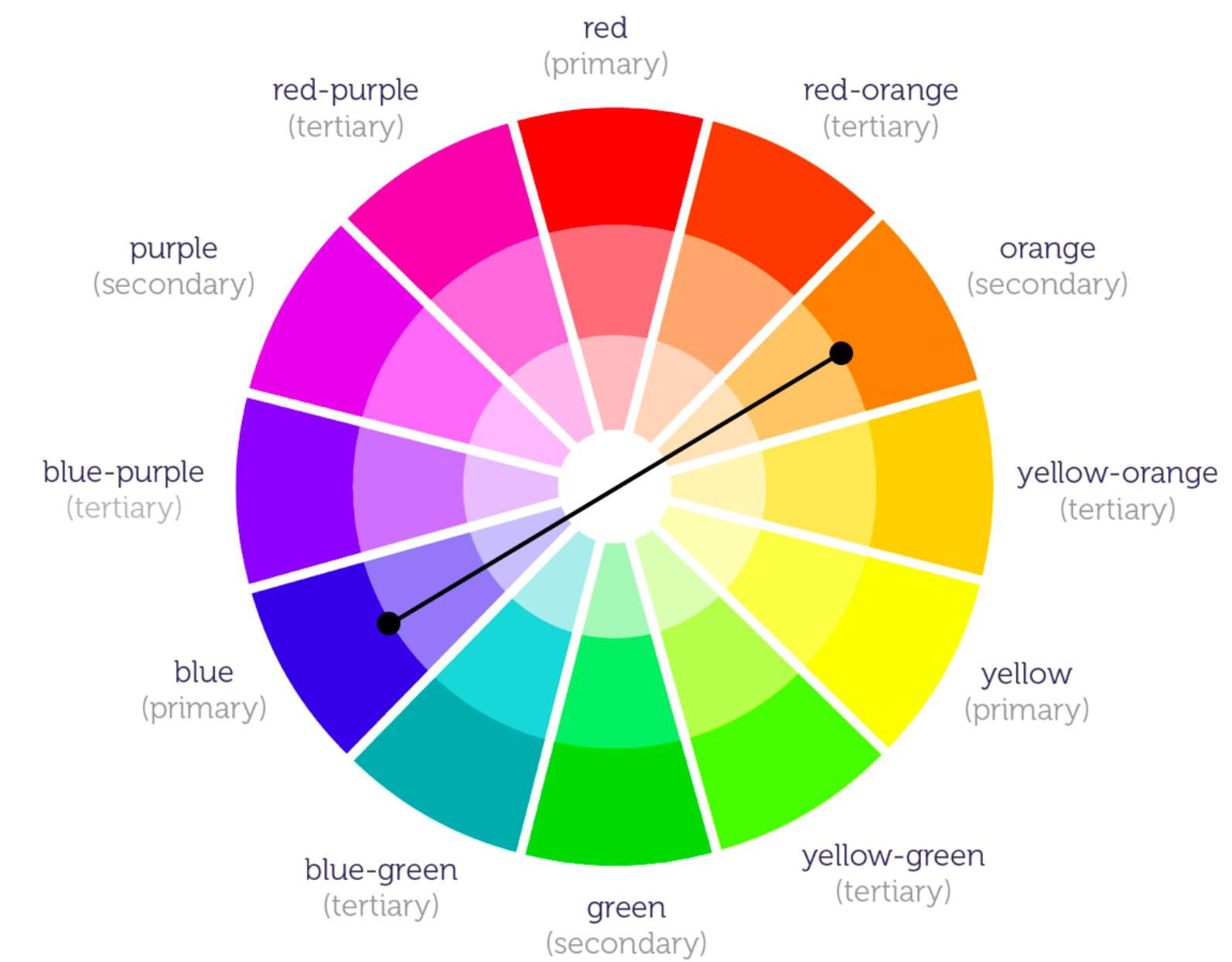
An Accent Color - Orange

Accent color is color that are used for emphasis in a color scheme. These colors can often be bold or vivid and are used sparingly, to emphasize, contrast or create rhythm. Orange is the color of social communication and optimism. It offers emotional strength in difficult times. The color psychology of orange is optimistic and uplifting, rejuvenating our spirit.

Emotion	Industry	Used To
Adventurous	Advertising	Enthusiasm
Self-confident	Finance	Stimulation
Independent	Technology	Courage
Optimistic	Youth Brand	Rejuvenation
Creative flair	Accounting	

Why Blaze Orange

Choosing Orange based on the Complementary Color Scheme of blue (our main brand color). This scheme is one of the popular techniques for combining colors. Our national flag's color combination (Green & Red) based on these technique. Colors that are opposite each other on the color wheel are considered to be complementary colors. These opposing colors create maximum contrast and maximum stability.



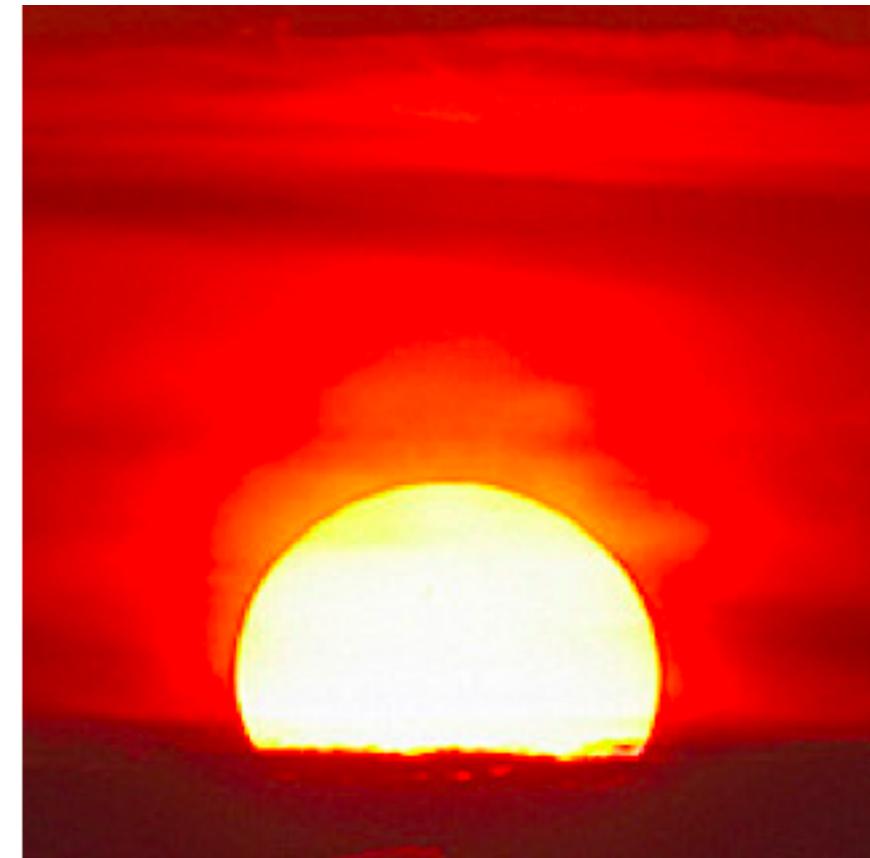
Concept behind the Mnemonic

Brand Mnemonics can be a very useful tool in creating effective brand reminders. A good mnemonic should match with Brand Personality. NoboPay is a new brand for financial service and with lots of hope & expectation. In Bangladesh, the word Nobo is familiar with the word **নবৰৱ্য**. It is the beginning of a new year which starts after the Sun rising.

What if we think a mnemonics which contains with Rising Sun. Also, we can use our accent color (Orange) to represent the sun's color.



+



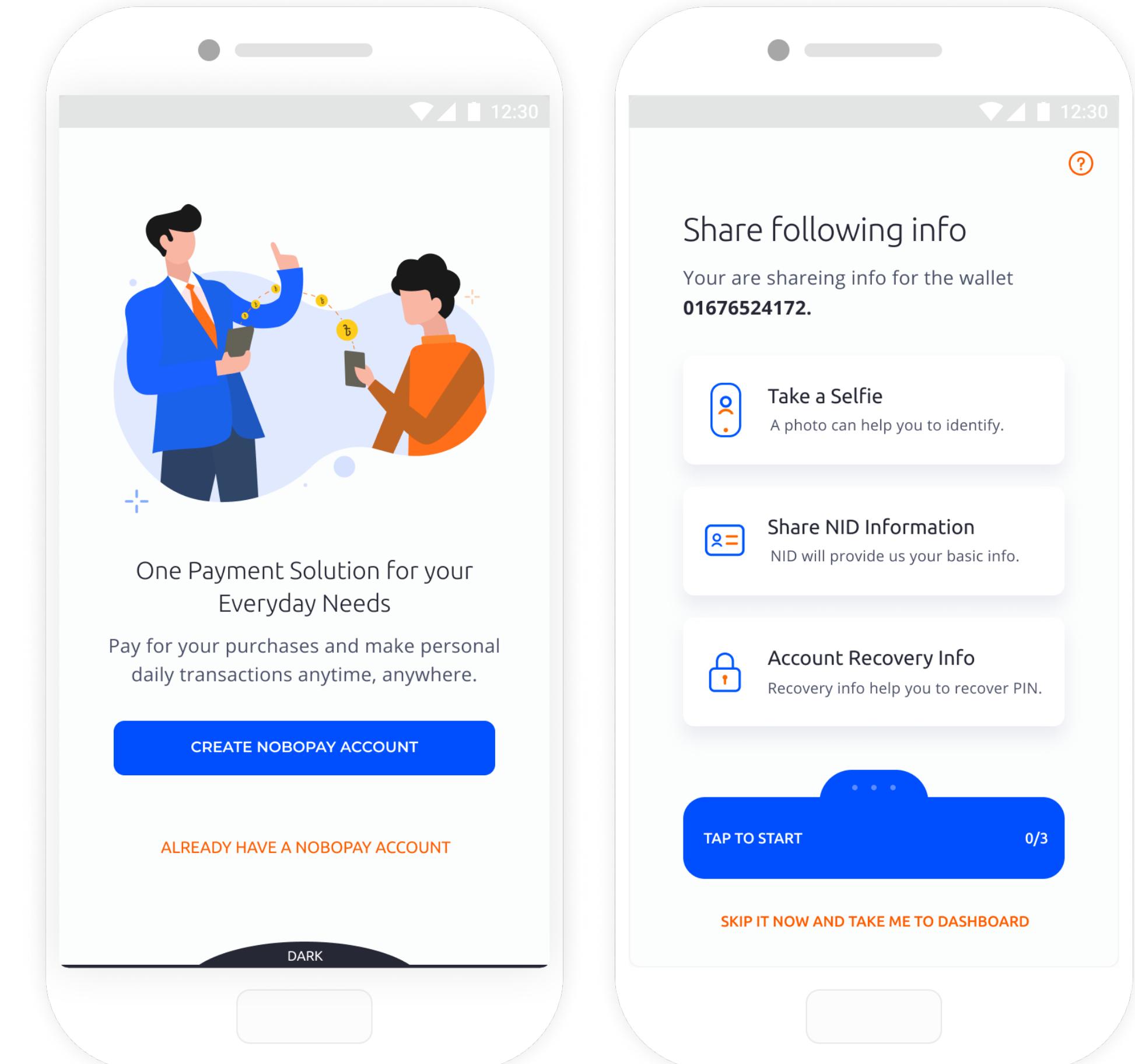
NoboPay - rising of a new financial era.

A brand identity is a company's first introduction to consumers. Successful identity is about telling a story that will influence customers' emotions – plain and simple. NoboPay identity will grab attention and will make a strong meaningful. Also, it will make the brand outstand and separate from competition.



NoboPay Customer Registration

NoboPay customer app aims to provide users with payment solutions for day to day activities. People with bank account have multiple accounts where money management is an issue. Also, no convenient way of transferring funds to bank account. NoboPay is a digital financial service that connects the customers and merchants bank accounts and allows them to have a single platform for payment. With the option to be integrated with other services that require payment.



Challenges

I was tasked with creating new flows for on-boarding, registration process, improve the verification process, introduce an unconventional way to account recovery. My main goal was to allow users to complete these relatively complex and boring tasks on a mobile device and minimize drop-off within these flows, all while maintaining user trust in regards to the input of sensitive financial information. With a functional beta underway, my job was tasked with creating:

- A more consistent visual language with reusable components;
- An Intuitive conversational UX that maintains a relatable but trustworthy voice and tone;
- New approaches to the onboarding, improve registration flow, and account recovery process.

Research & Discovery

NoboPay's target market is bank people and families within Dhaka and Chittagong who have multiple accounts where money management is an issue.

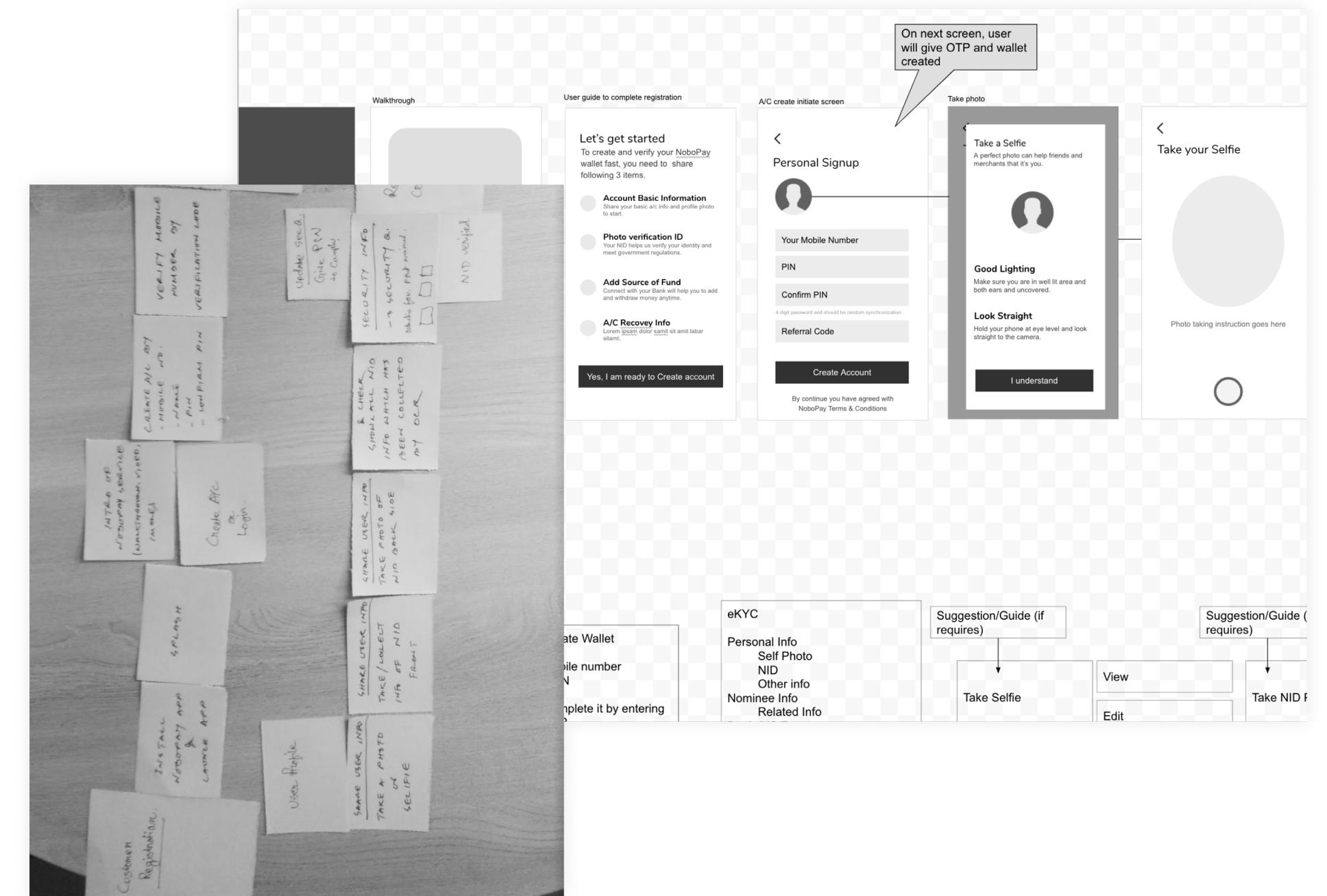
We surveyed 20 individuals between the ages of 22-45 on their current personal finance management and prior experiences with financial apps. We found that:

- Participants' most common financial goals were fund transfer, credit card bill payment and regular purchase payment;
- Participants who had negative experiences with registration and account verification process;
- No convenient way of transferring funds to the bank account;
- Difficulty to recover the PIN;
- Participants evaluated the trustworthiness and security of financial apps by checking online reviews and relying on recommendations from friends and family.

I also performed competitor/comparator analysis on a variety of finance apps in order to gain a better understanding of the competitive landscape.

Ideating on Registration Flow

At this stage in the project, my efforts were dedicated to developing customer registration, onboarding, and verification flow. With a better understanding of our users and the main issues, I needed to generate potential system flows and wireframes for each step as per Bangladesh Bank mentioned guidelines to follow for each user on-boarding of the system to explore potential solutions for their daily needs.



Defining the Visual Language

My role in the work process also involved building a pattern library and shaping the overall visual language of the app. I drew upon our competitor/comparator analysis as well as the Apple Human Interface Guidelines and Google Material Design Guidelines to develop a visual interface that would feel familiar, trustworthy, and highlight the most effective aspects of the client's existing brand.

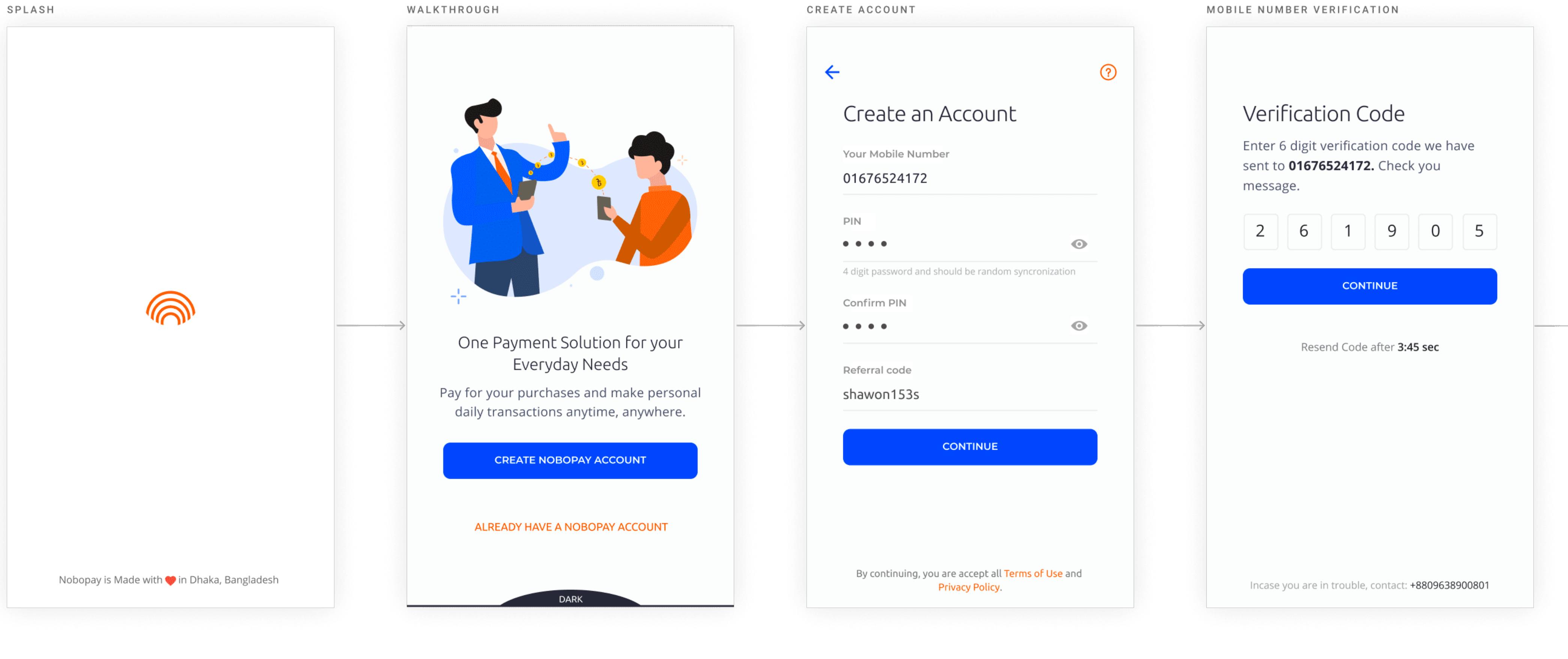
User Registration and Verification Process

Some of the design decisions made include:

Brand colors. I developed NoboPays's brand colors (blue and orange). The resulting combination exhibited the brand principles of being bold, vibrant, and optimistic.

Placement and color of user response buttons. While multiple full-opacity buttons seemed too overwhelming, ghost buttons were sometimes difficult to identify as buttons. We used "translucent" buttons as a compromise, which would remain distinct from other CTAs. We followed the Apple HIG's recommended minimum height of 44px for touch targets.

Signup & Verification Process



CONGRATULATIONS



Congratulations!
You have successfully created
your NoboPay account for
01676524172

Share additional info and document, which
will give you more transaction limit and
make your experience smoother and
faster.

[I WANT TO DO IT NOW](#)

[SKIP IT NOW AND TAKE ME TO DASHBOARD](#)

VERIFICATION STEPS

Share following info

You are sharing info for the wallet
01676524172.



Take a Selfie

A photo can help you to identify.



Share NID Information

NID will provide us your basic info.



Account Recovery Info

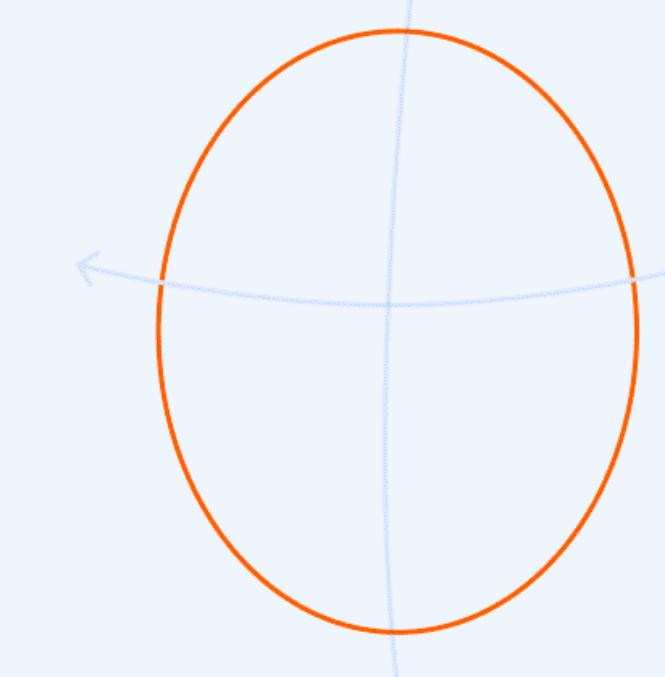
Recovery info helps you to recover PIN.

[TAP TO START](#)

0/3

[SKIP IT NOW AND TAKE ME TO DASHBOARD](#)

TAKE PROFILE PHOTO



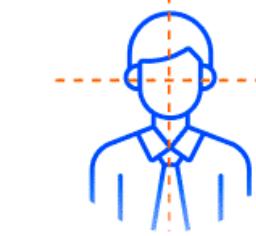
Hold your phone at eye level and move your head
left to right and then look straight to the camera



PHOTO INSTRUCTION

Take a Selfie

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



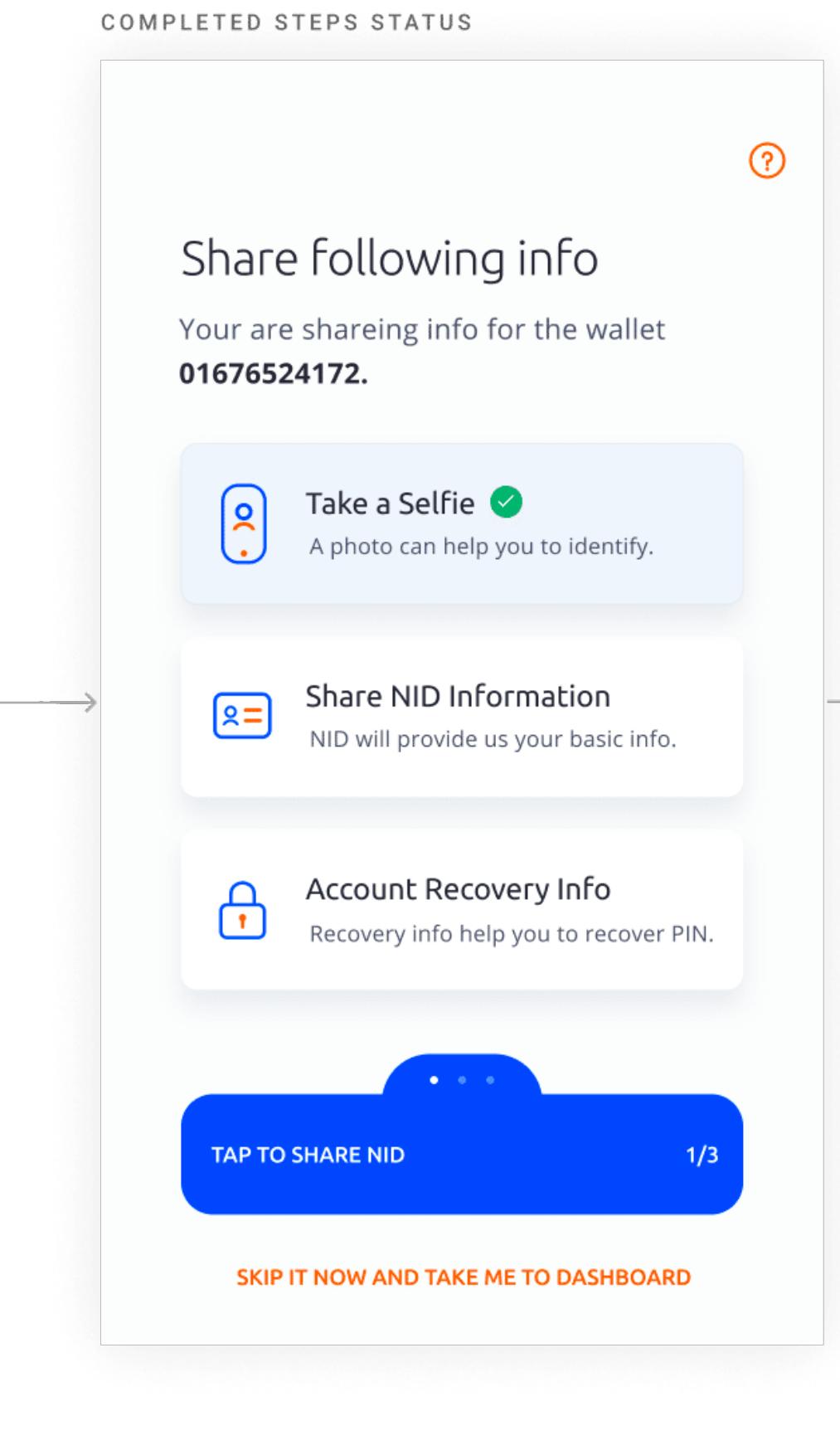
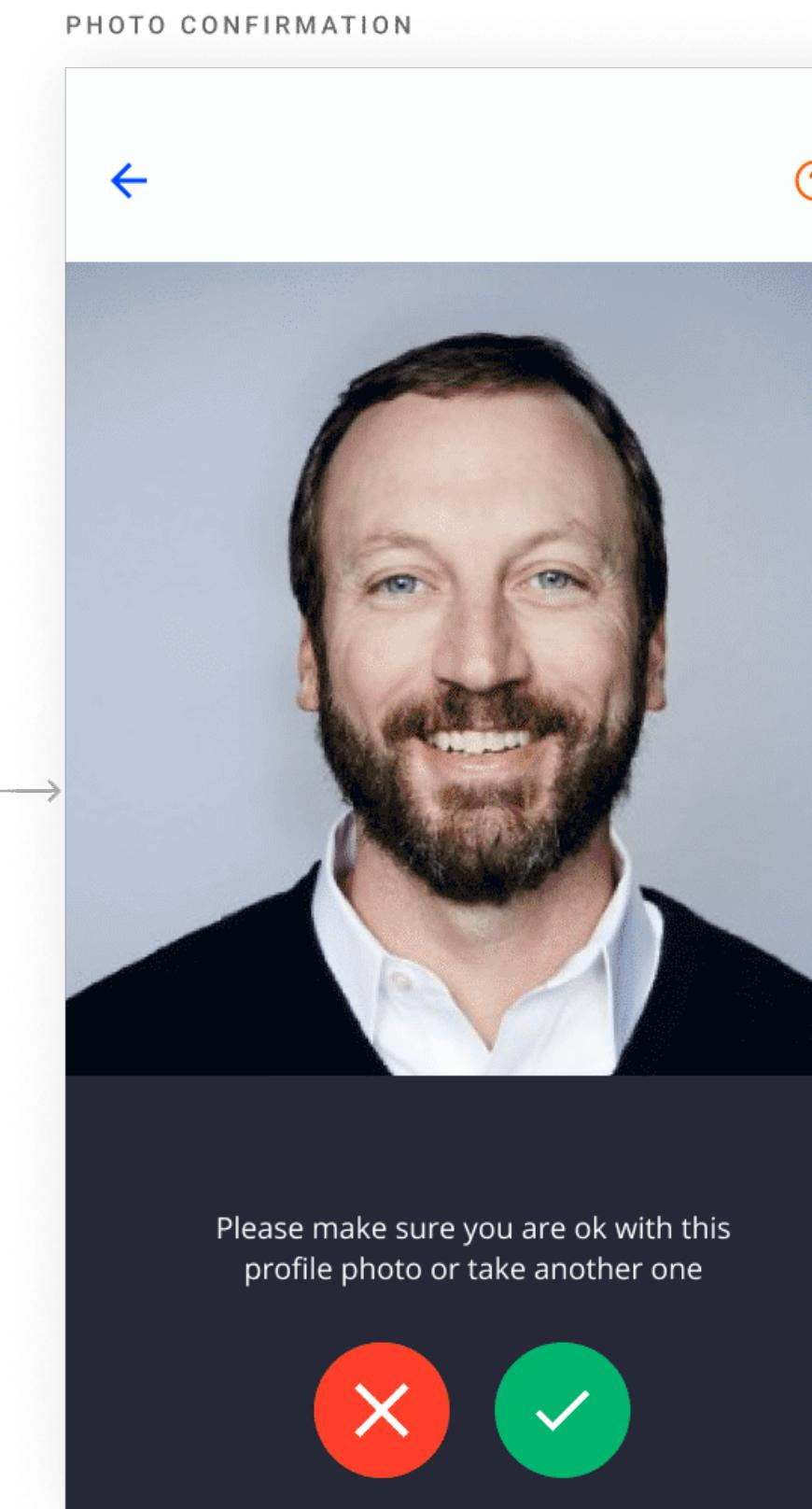
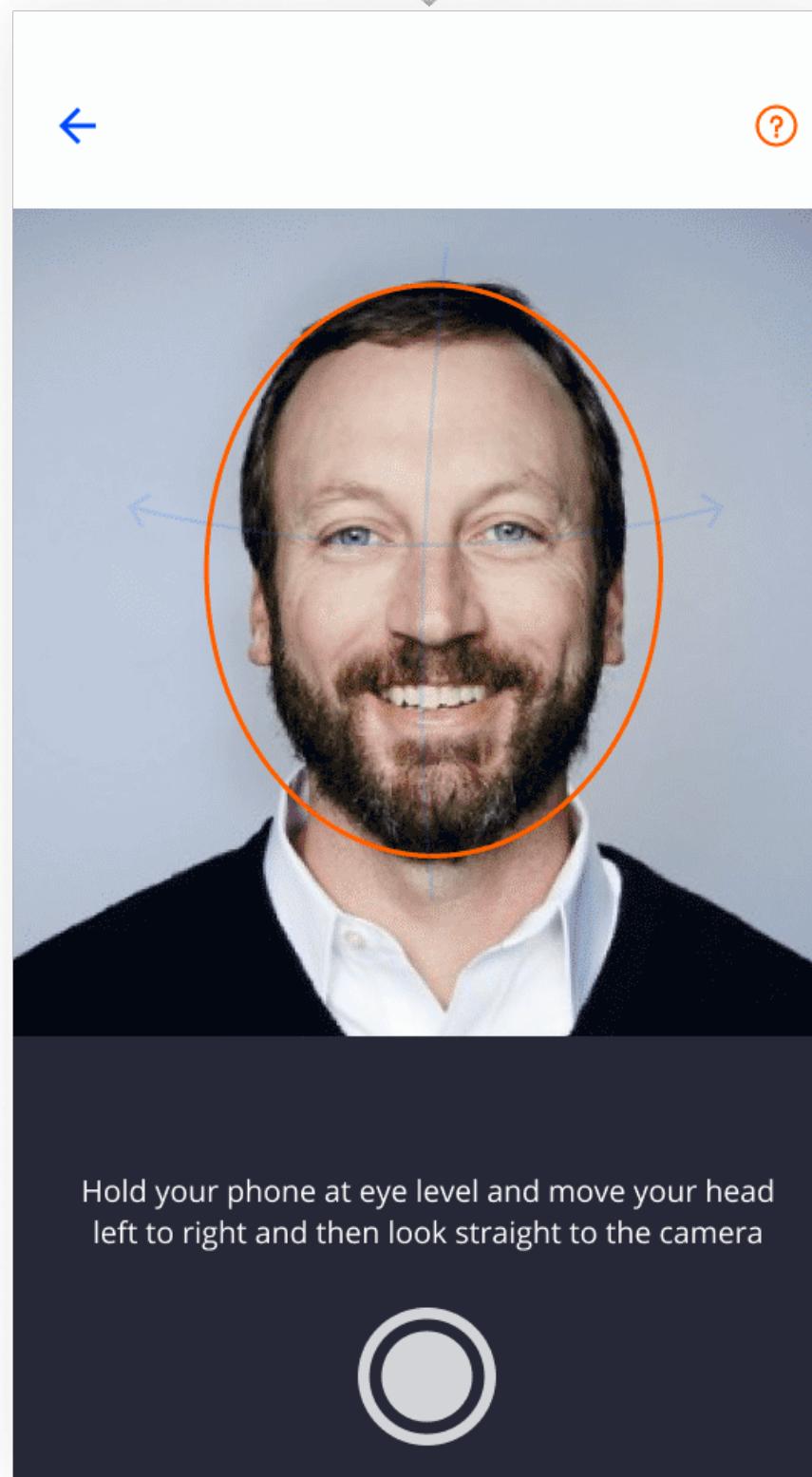
Good Lighting

Make sure you are in a well lit area and
both ears are uncovered.

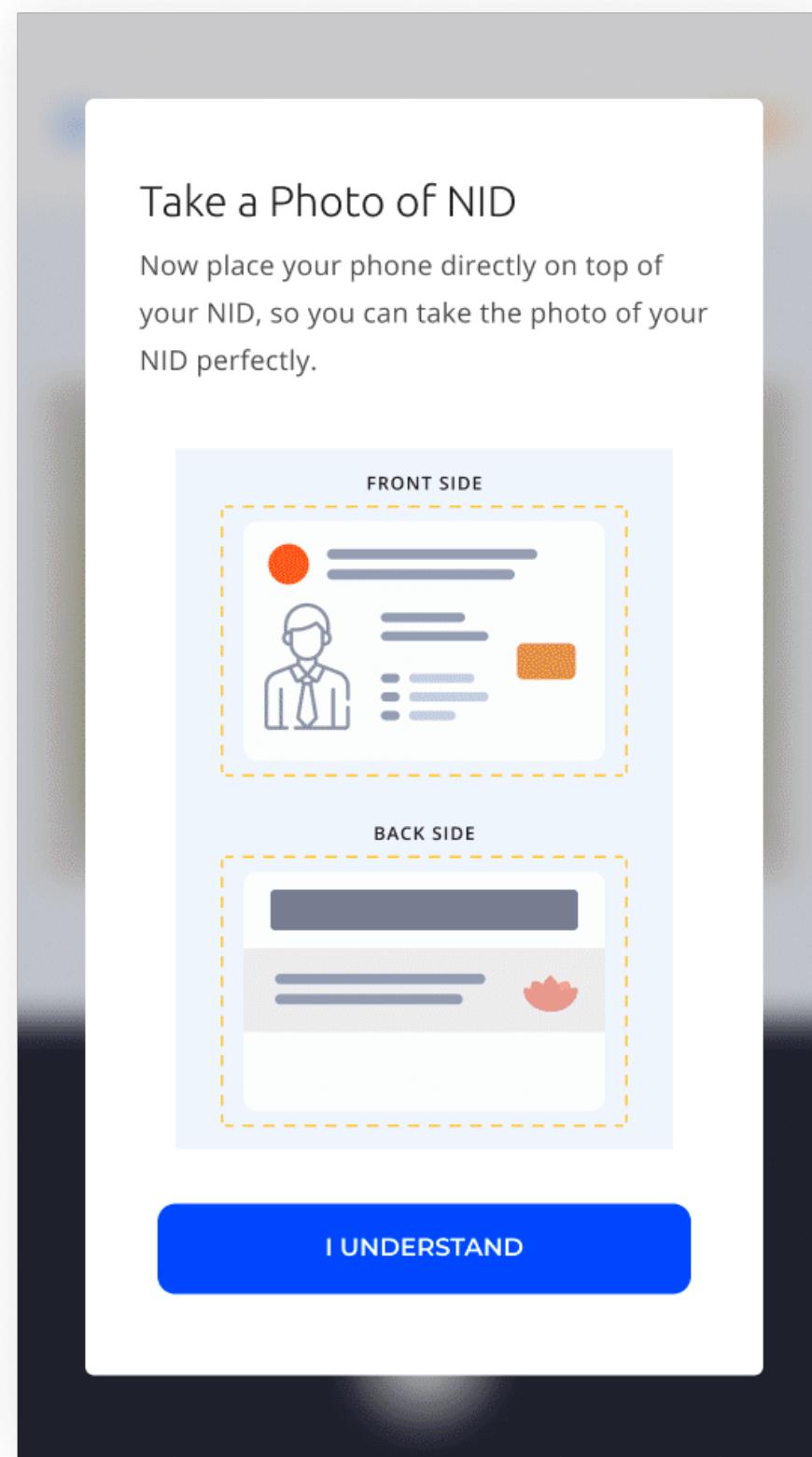
Look Straight

Hold your phone at eye level and look
straight to the camera

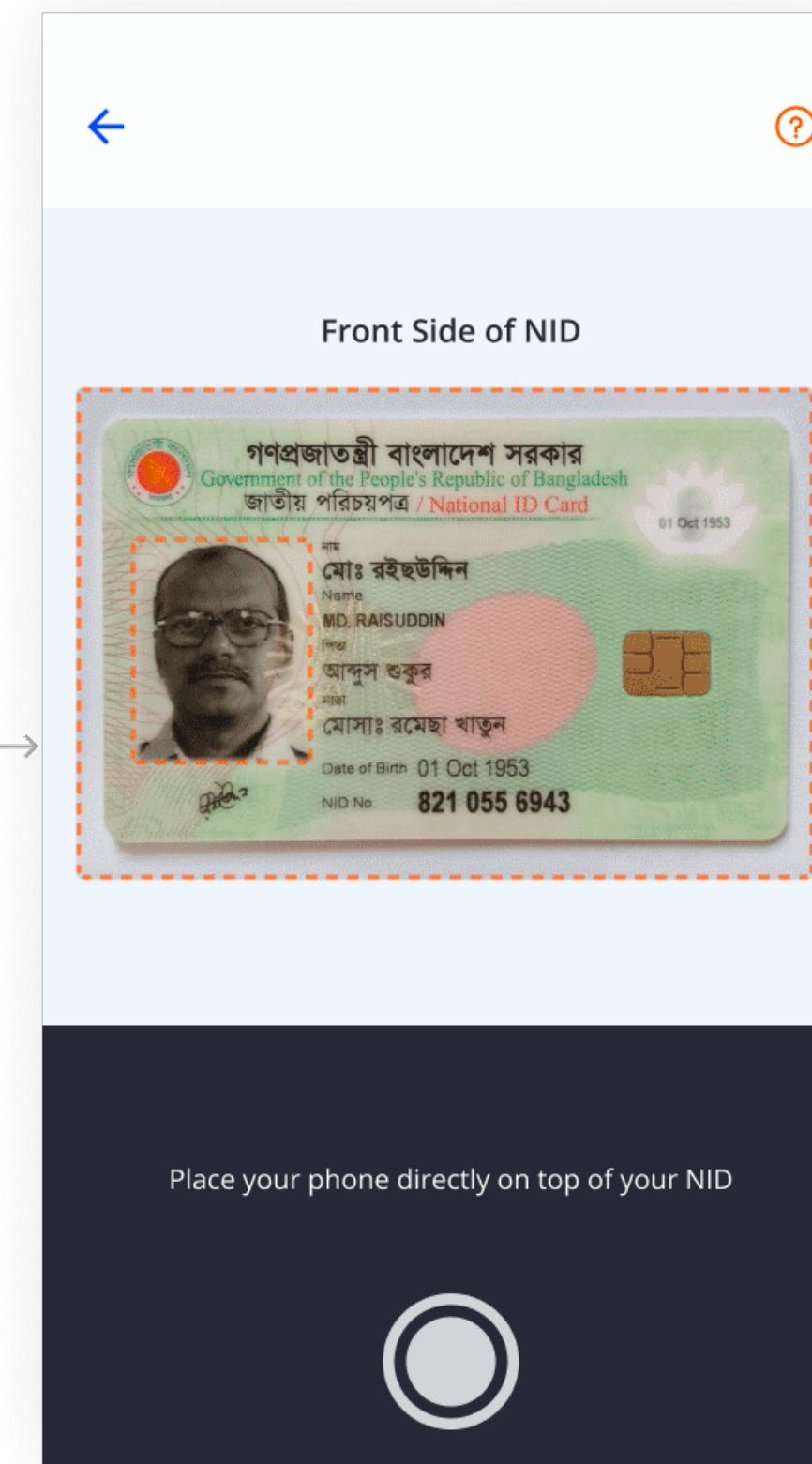
[I UNDERSTAND](#)



NID PHOTO INSTRUCTION ↓



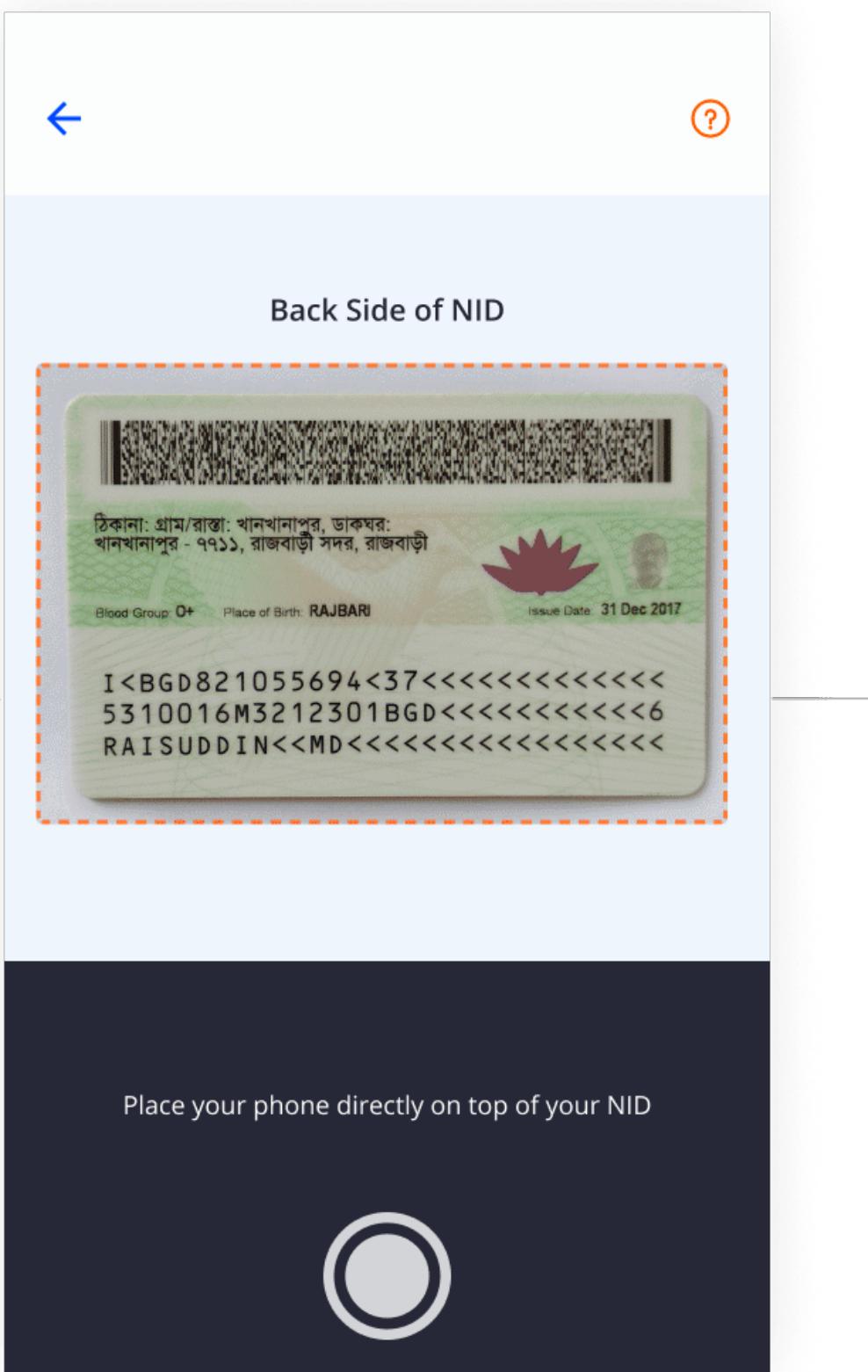
NID FRONT



Front Side of NID



NID BACK



↓

INFO GET FROM NID

Back Side of NID



Please make sure you are ok with this profile photo or take another one

X
✓

CONFIRM YOUR INFORMATION

Your Full Name
Rais Uddin ✓

NID Number
8210556943

Father's Name
আবুস শুকুর

Mother's Name
মোসাঃ রামেসা খাতুন

Spous Name (Optional)
আক্তার জাহান

Profession (Optional)
Public Service

E-mail (Optional)
rais@gmail.com

Blood Group (Optional)
0+

Address - As per NID
গ্রাম/রাস্তাঃ খানখানাপুর, ডাকঘরঃ খানখানাপুর - ৭৭১১, রাজবাড়ী সদর, রাজবাড়ী।

Permanent Address (Optional)
গ্রাম/রাস্তাঃ খানখানাপুর, ডাকঘরঃ খানখানাপুর - ৭৭১১, রাজবাড়ী সদর, রাজবাড়ী।

I am a Man

COMPLETED STEPS STATUS

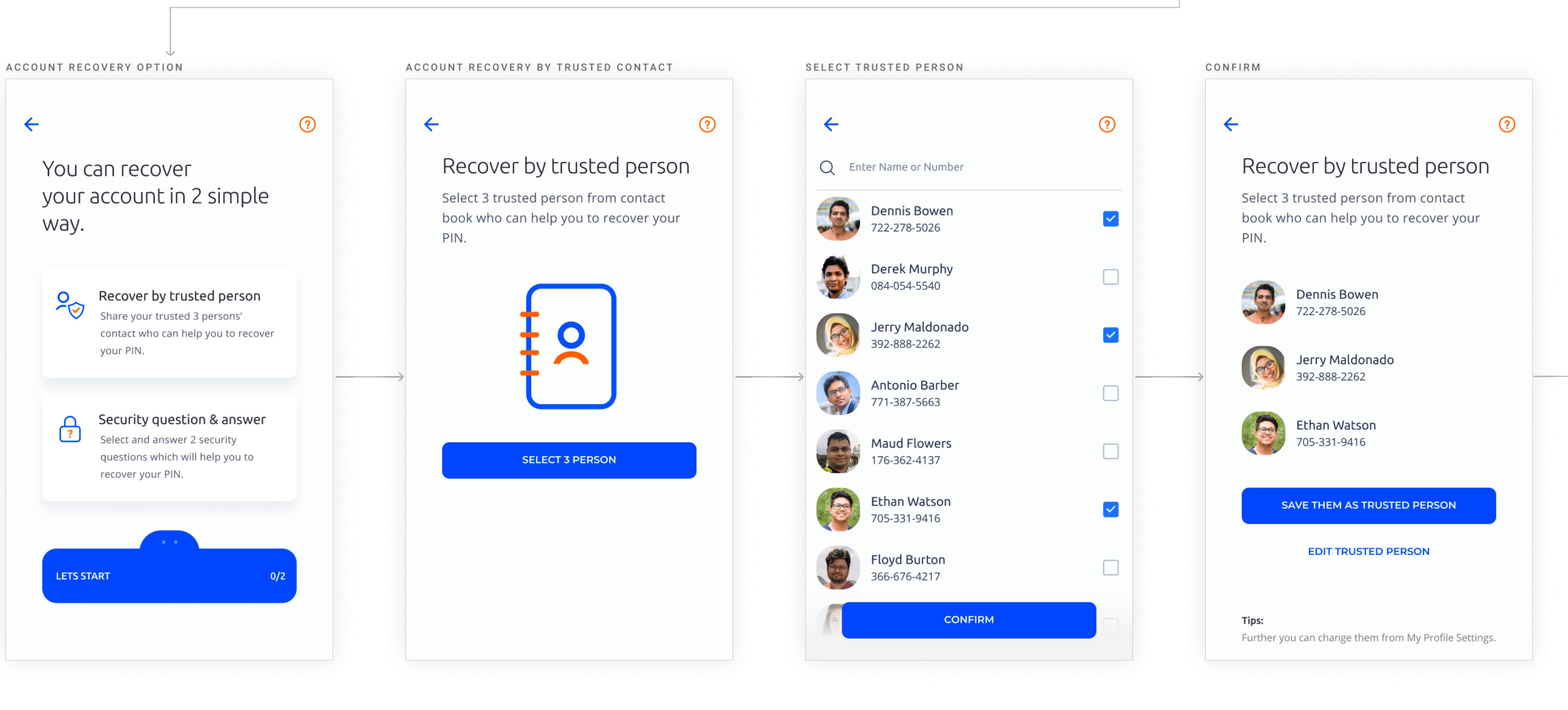
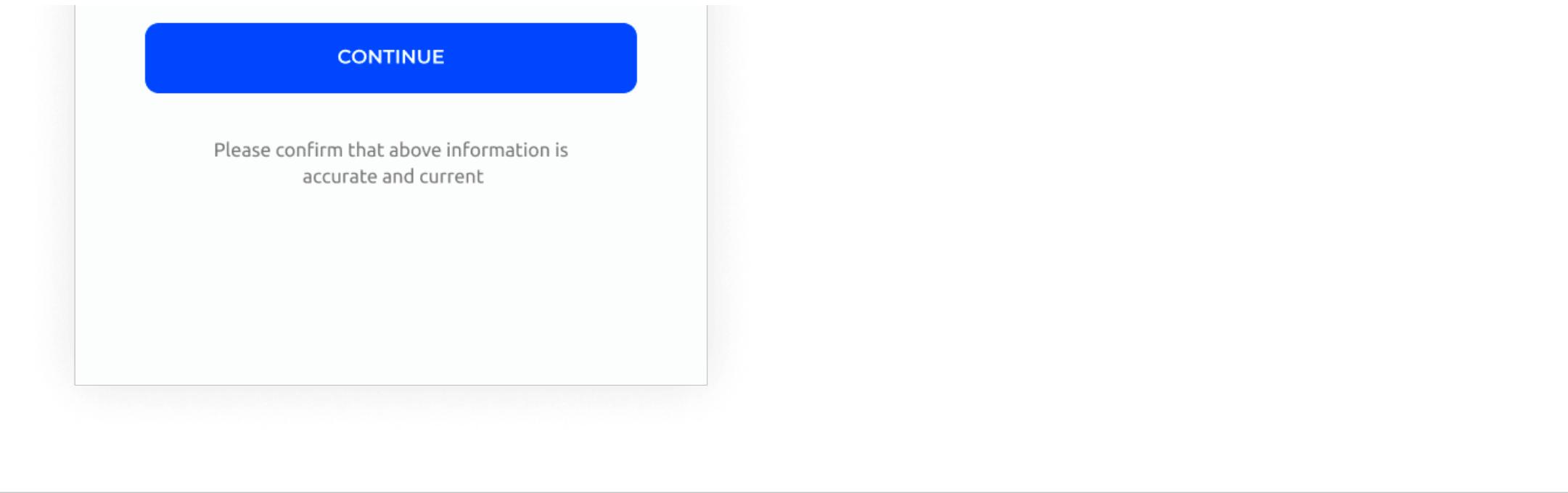
Share following info

You are sharing info for the wallet
01676524172.

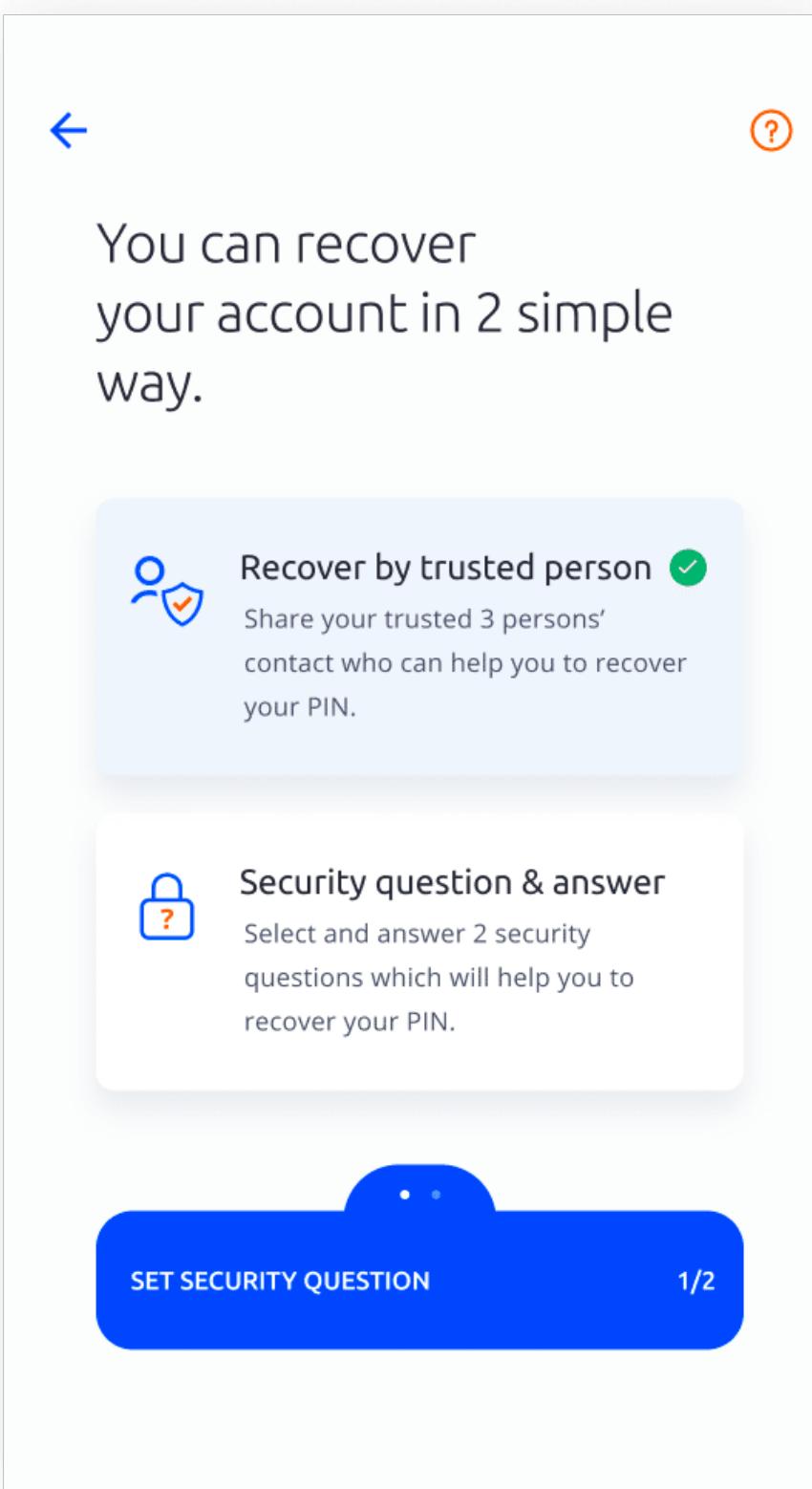
- Take a Selfie ✓
A photo can help you to identify.
- Share NID Information ✓
NID will provide us your basic info.
- Account Recovery Info
Recovery info help you to recover PIN.

...
SHARE ACCOUNT RECOVERY INFO 2/3

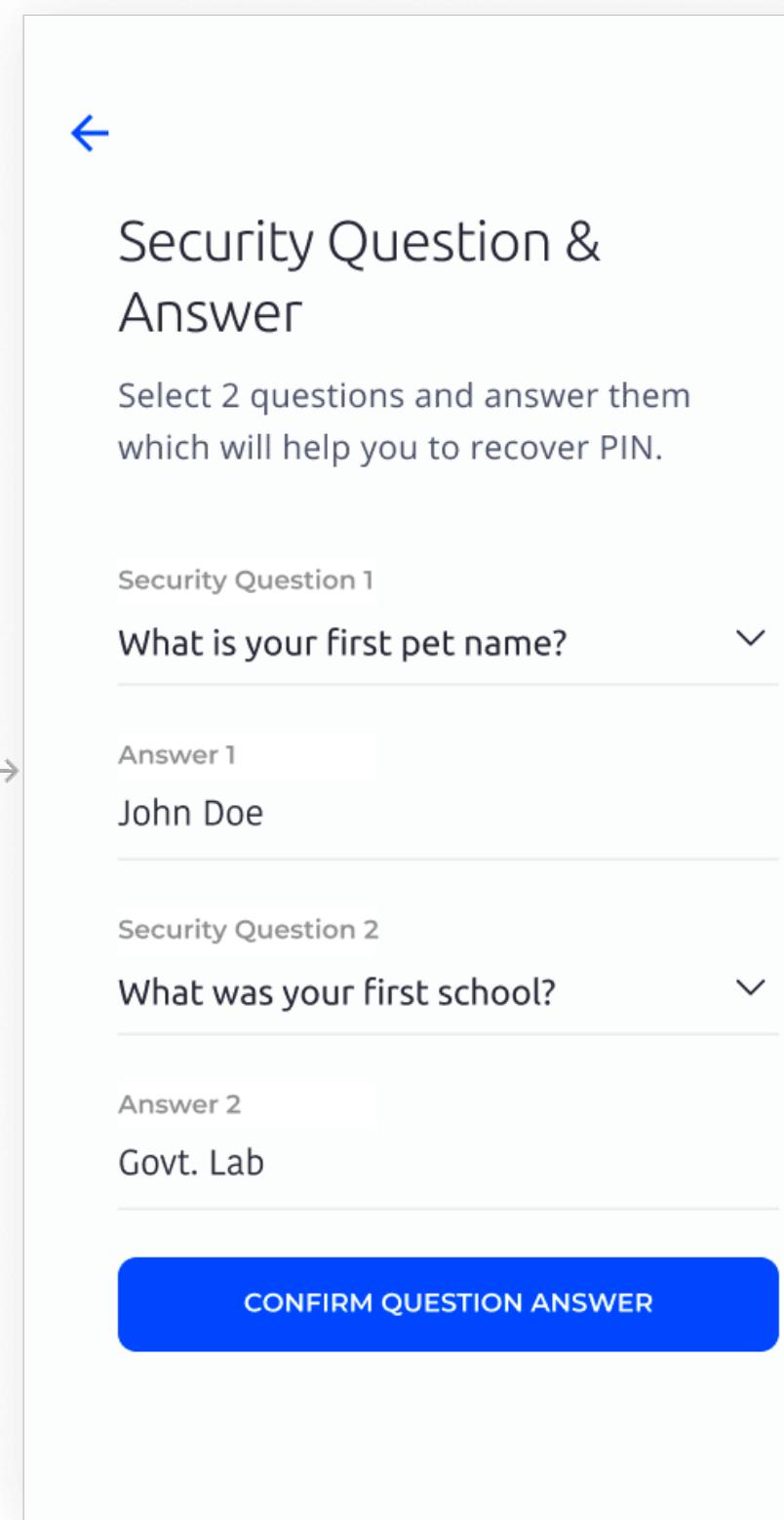
[SKIP IT NOW AND TAKE ME TO DASHBOARD](#)



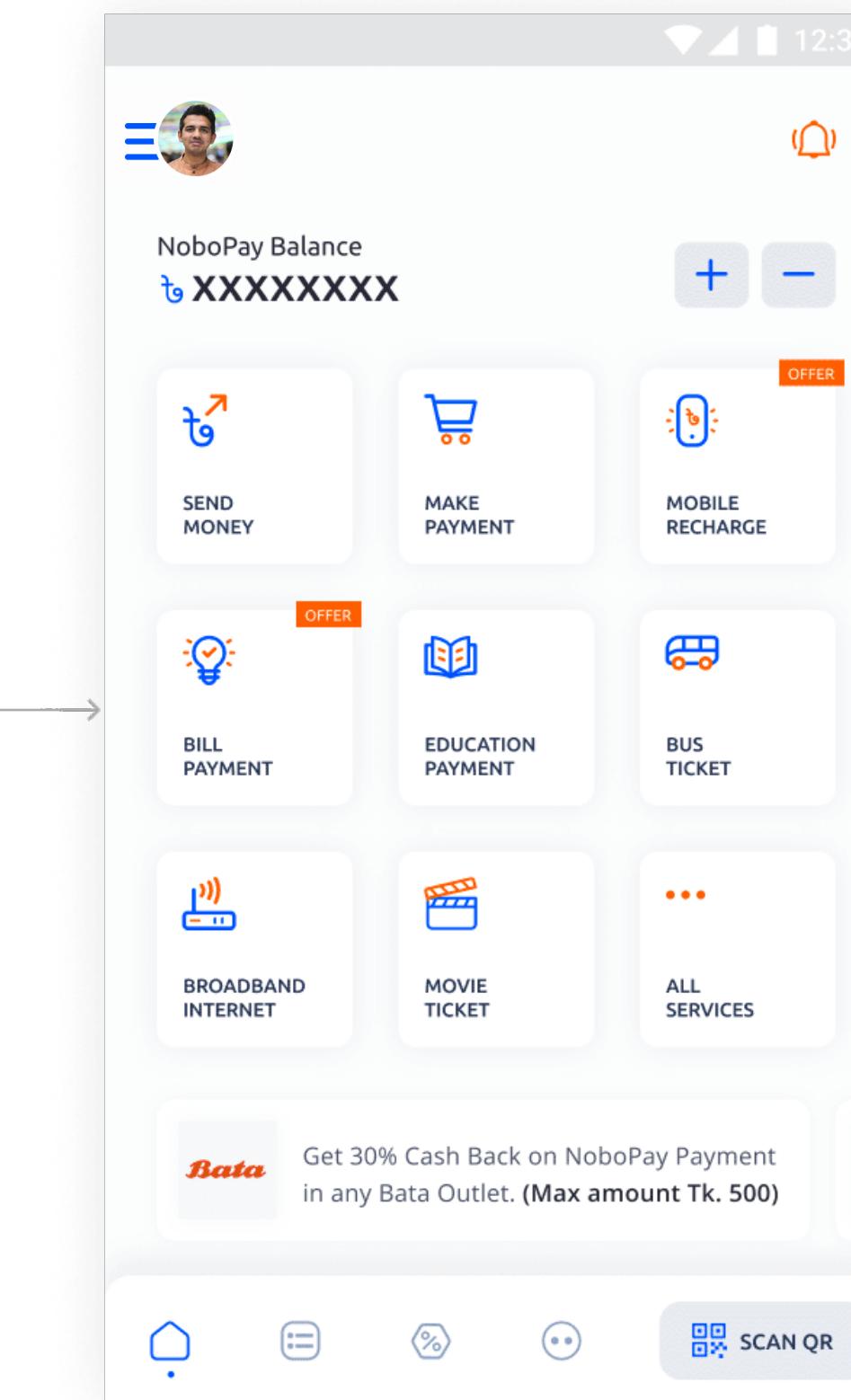
ACCOUNT RECOVERY OPTION



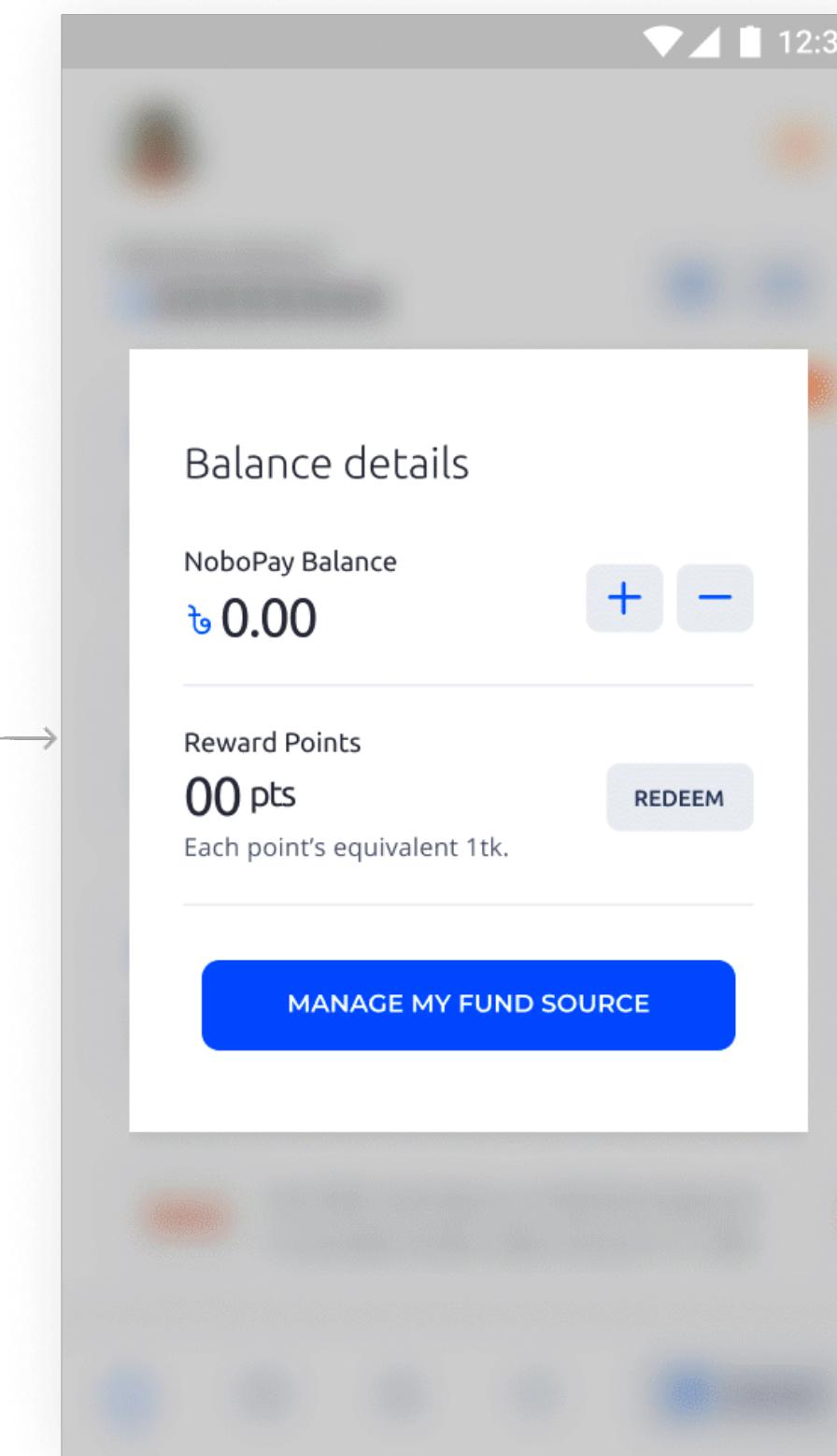
ACCOUNT RECOVERY BY SECURITY Q/A



HOME SCREEN

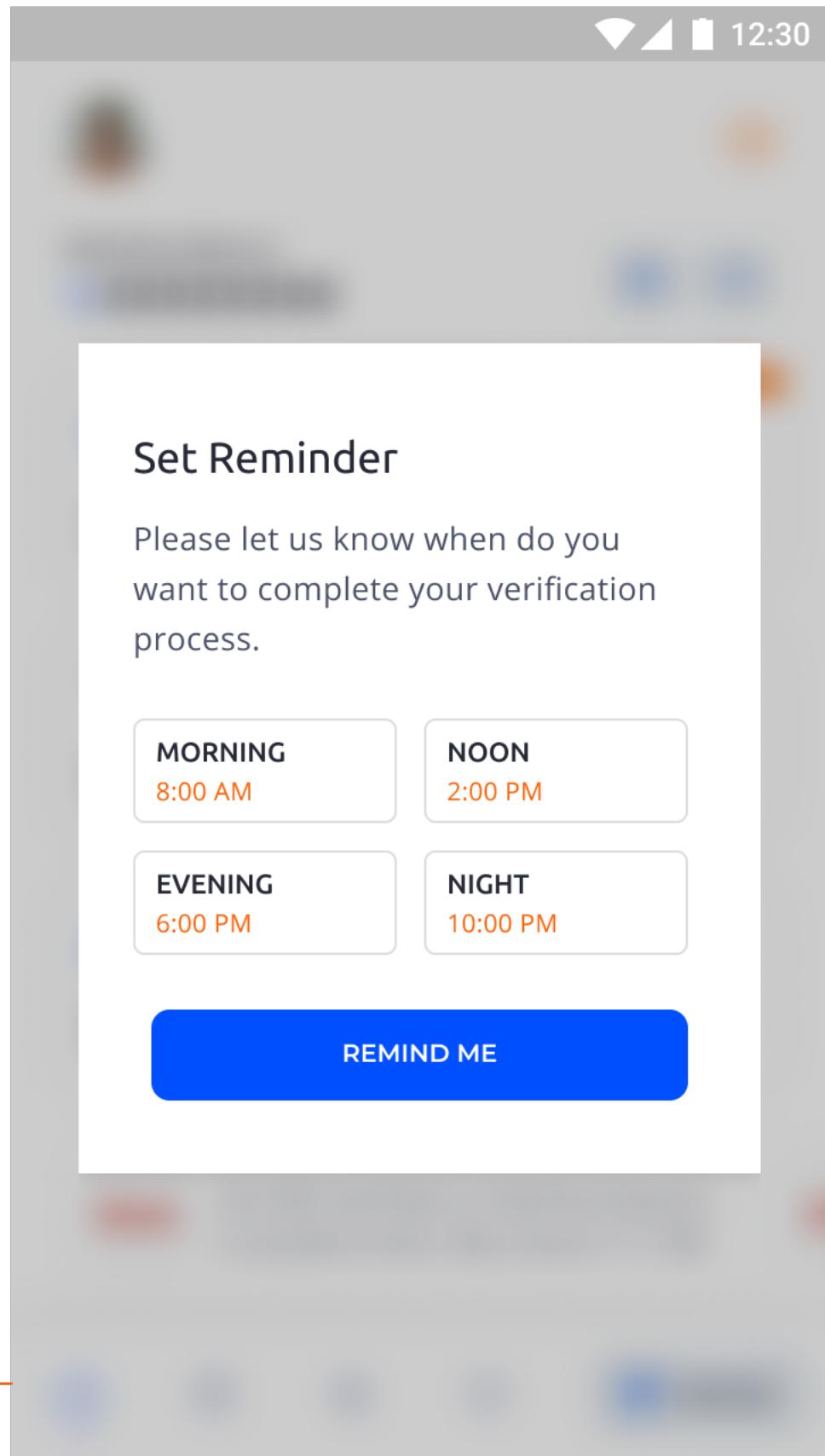
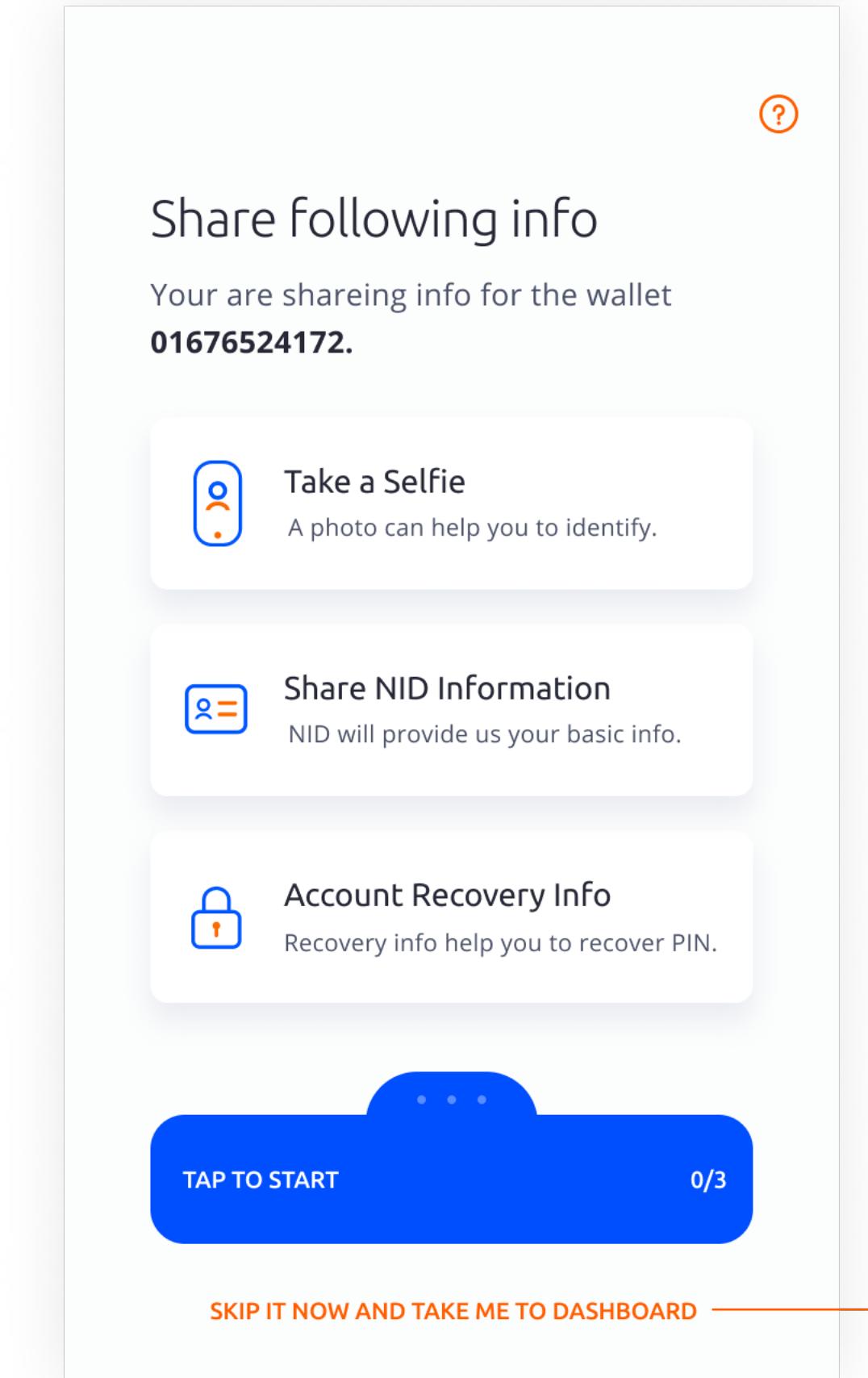


BALANCE SCREEN



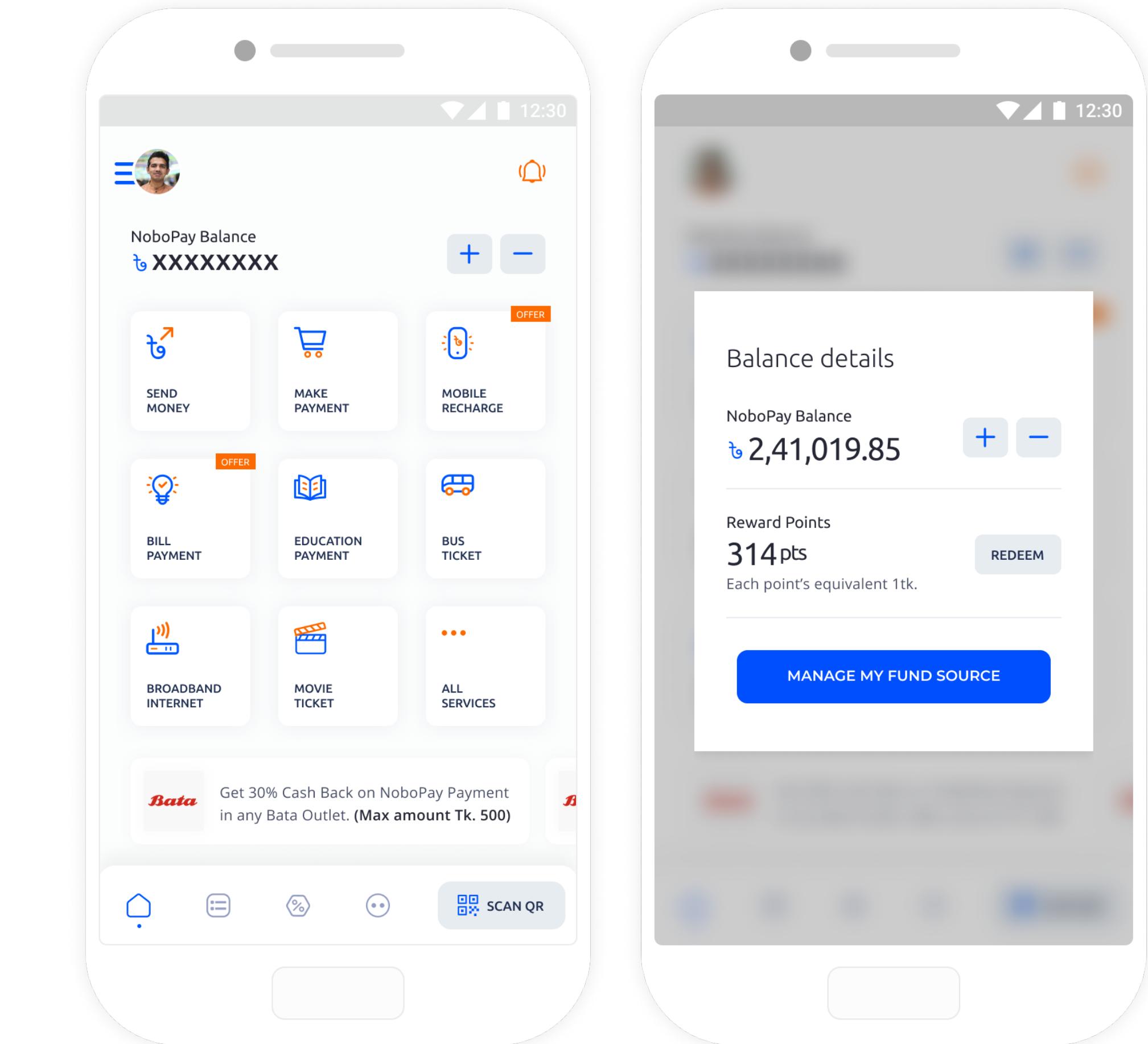
Don't miss anything, if you skip it

Our biggest challenge in the verification process - it is too long to complete the whole process. So users don't want to do it at once. So, if a user skips it, he will get reminded to complete his unfinished verification process by the NoboPay app.



NoboPay Home Screen

NoboPay is a digital financial service that connects the customers and merchants' bank accounts and allows them to have a single platform for payment. With the option to be integrated with other services that require payment. App's main goal is to make online and offline payments, and manage funds from bank accounts with zero cost.



The concept behind usability and design mix

Adequate white space

Using white space evenly makes the element and content in the design easily scannable and significantly improves legibility. Effective use of white space helps the design to get the message through the user quickly and increase the probability of interaction by highlighting the CTAs.

Miller's Law · The Magic Number

Average human can hold in working memory (a component of short-term memory) is 7 ± 2 . Moreover, the human mind can remember ~7 bits of information when completing a task that requires cognitive effort. We organize NoboPay's service catalog no larger than 9.

Serial Position Effect

The serial position effect is the tendency of a person to recall the first and last items in a series best, and the middle items worst. These terms are used respectively to describe how we remember items sensed at the beginning and end of an experience, more than ones in the middle. We consider each row's first and last item is the most remembered, so we placed the most important services in those places.

The Pareto Principle

For many events, roughly 80% of the effects come from 20% of the causes. So we showcase only those important things which really matter to a user for his daily financial activities.

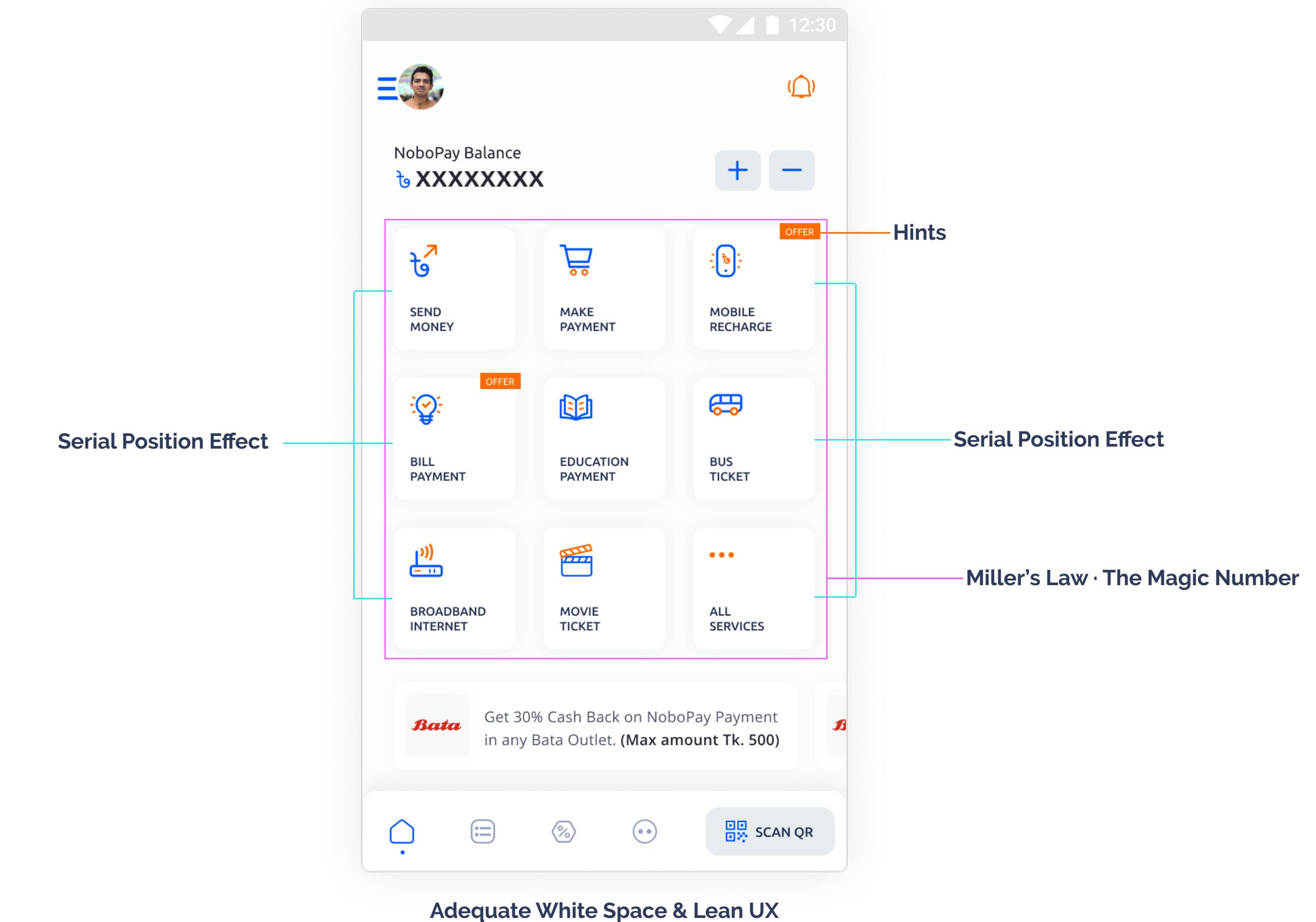
Lean UX

Our goal to provide products to people that they want to use and are easy to use. Lean UX is a technique, that aims to reduce waste and provide value. Essentially, lean UX combines the solution-based approach of design thinking with the iteration methods.

Hints to get motivated and take action

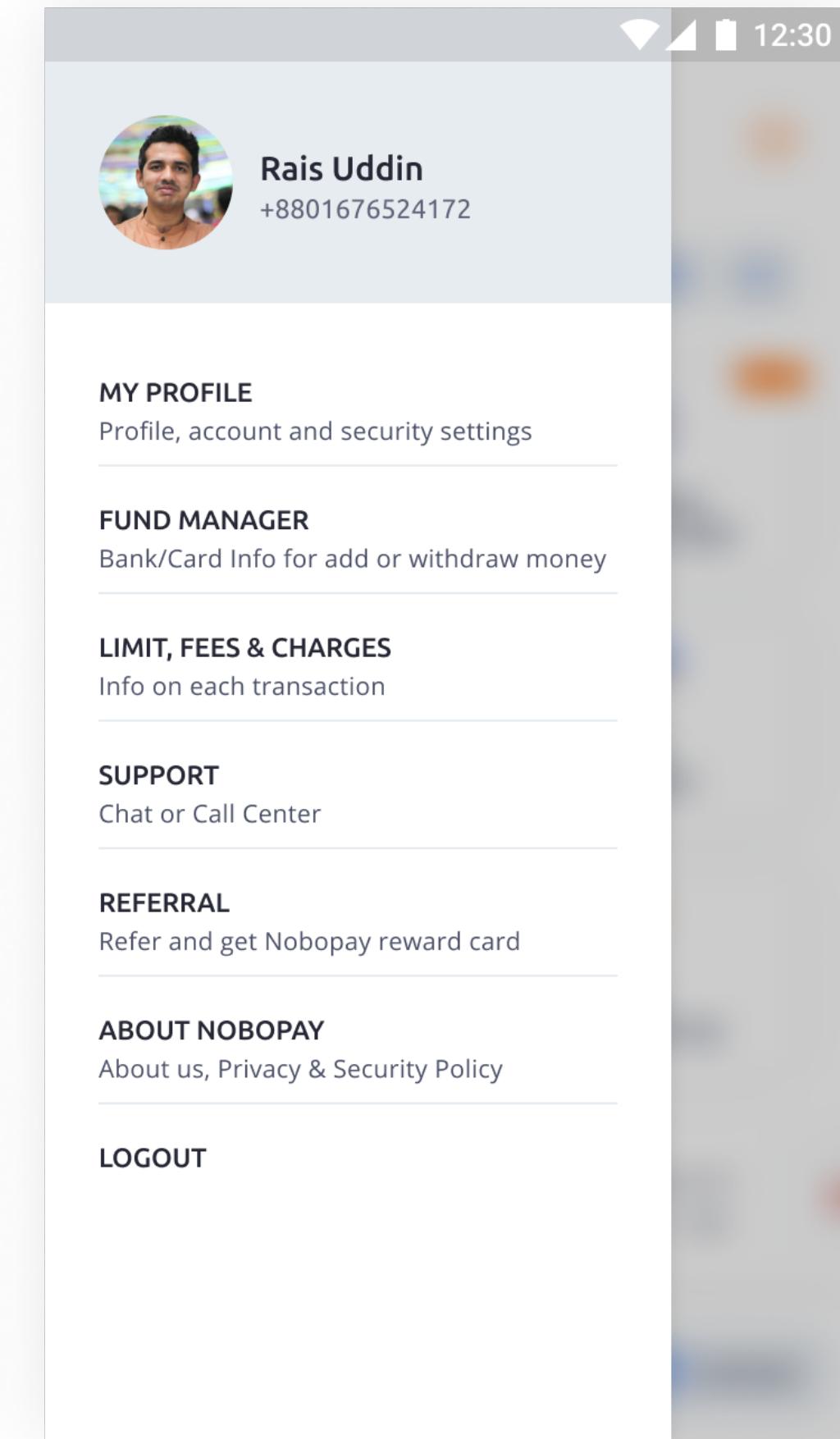
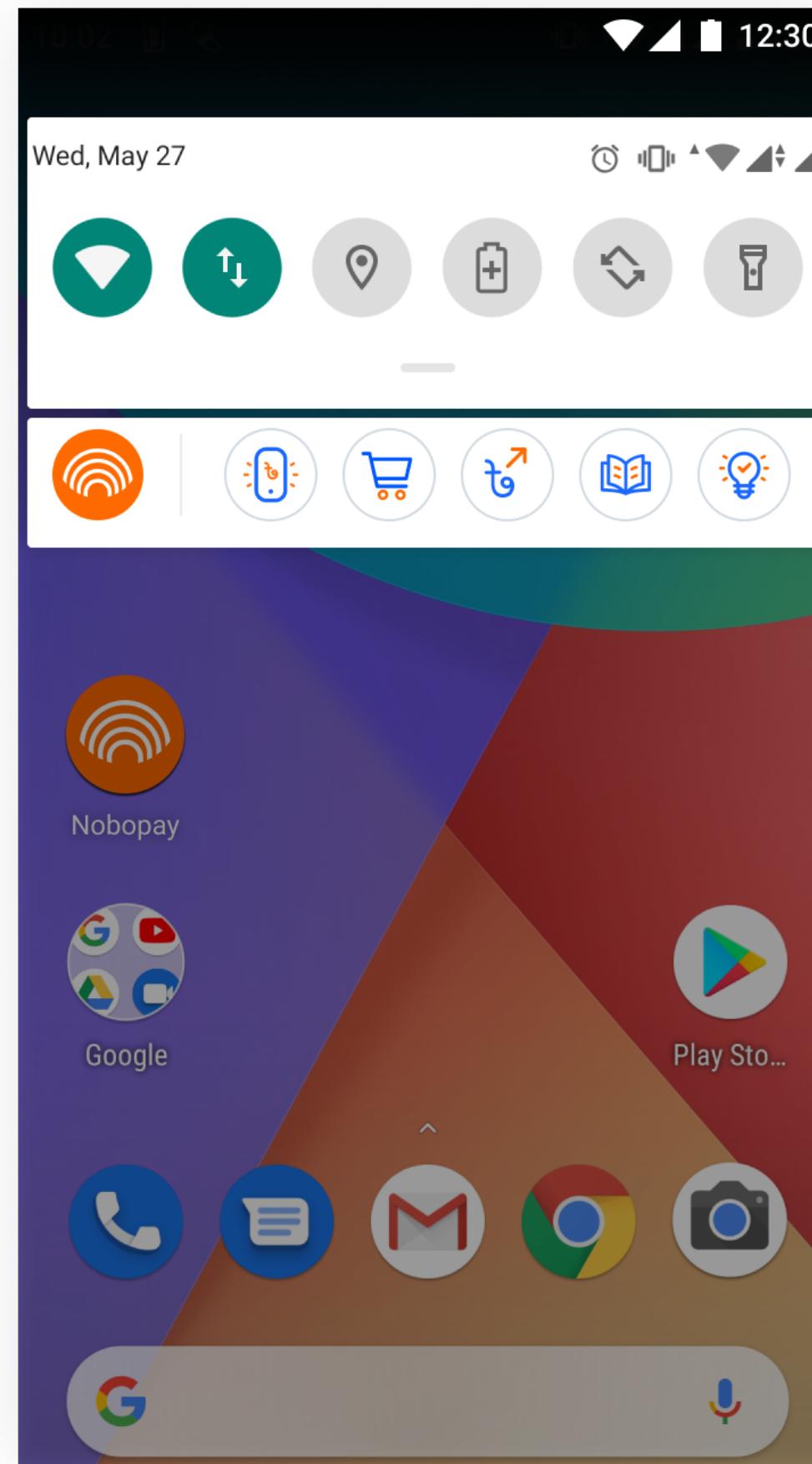
Hints are an excellent way to guide users in the right direction and prevent them from making errors. They are concise descriptions given inside or just beside the service, and they guide users to take the right action.

Anatomy and the concept behind usability and design mix



Powerful System Menu

Here we have introduced a new approach to access the service from System-trey.



Well organized Navigation

We are not showing a large number of menu items here. It is difficult to check and find something from that long list. We put all items under separate groups with proper hints text.