

tisini UI/UX + Product Design Brief (Revised)

MVP Scope: Business + Gig Workers (Mobile App) + Admin Dashboard (Web)

Copy: tisini will provide final copy per screen. Designer uses short placeholder text only and keeps all text editable.

1) What we are building

Product summary

tisini is a **mobile wallet + payments app** with a familiar interface (PayPal / MoMo pattern), enhanced by:

1. **Pia (AI co-pilot)** — turns payment behaviour and business signals into **simple “what’s due / what’s happening / what to do next” guidance**, shown as cards (not chat-first).
2. **Pension & compliance integration** — **core differentiator**, not a side menu item. Compliance events are central signals for the intelligence engine and a policy-anchored trust anchor.
3. **Low/zero cost intent** — costs are transparent inside confirmation screens (quiet, not promotional).

What tisini is not (language rules)

Avoid: credit score, rating, underwriting, risk, flag, insights, proof, full picture, monitoring language.

This is a **business operations + compliance readiness** product that happens to use payments.

2) Target users (MVP)

- SMEs + gig workers/sole traders

- English may be a second language
- Many businesses are mixed activity (one business may do multiple things)

Design response:

- Very simple language
 - Clear next step
 - Visual indicators (rings/bars) used sparingly and consistently
 - Avoid clutter and long lists
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3) Design philosophy

- **Payments first:** familiar and fast.
 - **Compliance is visible:** pension and statutory obligations are surfaced in Pay, Dashboard, and Pia.
 - **Intelligence second:** Pia explains what to do next, with short details.
 - **Trust always:** confirmation screens show route + cost + total; KYC and security are explicit.
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4) Brand + UI style guide

Colours (tokens)

- Dark Blue: #243452
- Green: #0AF5B4

- Cyan: **#0098FF**
- Red: **#FF005C**
- Grey: **#A3AAB6**
- Background: **#F7F8FA**
- Cards: white with thin border (1px)

Visual style

- Minimal fintech
- Rounded cards, thin borders, generous spacing
- Use “See all” instead of long lists
- Consistent icon set

Typography + layout

- Modern sans (Inter/SF Pro/equivalent)
 - 8pt spacing system
 - Card radius 14–18, pill radius 999
 - Minimal shadows
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5) Navigation (mobile)

Bottom tabs:

1. Home

2. Pay
 3. Pia
 4. Activity
 5. More
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6) Splash + onboarding (must be included)

A) Launch splash (true splash)

Deliverables:

1. Launch splash — Light (static)
2. Launch splash — Dark (static)

Rules:

- Very clean: tisini mark, optional subtle Pia watermark
- No paragraphs, no clutter
- Provide safe zones for iOS/Android

B) Onboarding carousel (max 4 + Skip)

Rules:

- Skip top-right, dots indicator, Continue CTA
- Mild animation allowed (pulse/ring/shimmer), no mascot/face
- Copy provided by tisini

Approved Pia onboarding line (final):

“Know how your business is doing each day. Pia notices patterns, tells you what is due, and shows you the next step.”

7) Pension & compliance integration (repositioned as core)

Key requirement

Pension must not be buried in “More”. It must appear in three places:

1. **Pay tab:** Pensions is a primary pay category (alongside suppliers, bills, wages, statutory).
2. **Dashboard:** Compliance status is a prominent visual element.
3. **Pia:** Pension deadlines and compliance events are high-priority cards.

Pension screens required (MVP)

- Pension hub (status, next due, quick contribute, reminders, history preview)
- Contribution flow (payee/reference entry if needed)
- Contribution confirm (route + cost line)
- Contribution receipt
- Contribution history (simple list with filters)

NSSF integration status (MVP UX)

Even if full API access is uncertain, the UI must support:

- “Linked / Not linked” status
- “Connect / verify” entry

- Manual fallback messaging (without promising automation)
 - Reminder scheduling
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8) Dashboard concept: tisini index (0–90) with defined logic

Purpose

A **business picture** that is operational (not a rating) and actionable.

Visual structure (70% graphics / 30% text)

- “Welcome back”
- One ring: **tisini index (0–90)**
Label: “Operational view (not a rating)”
- 3–4 bars under the ring:
 - Payment consistency
 - Compliance readiness
 - Business momentum
 - Data completeness
- Badges row
- Pia guidance (1–3 lines + CTA)

Score colour zones (ring)

- 0–30: red
- 31–60: amber

- 61–90: green

MVP scoring logic (for engineers + designers)

tisini index (0–90) = weighted sum (rounded):

- **Payment consistency (0–30):** regularity, volatility, missed cycles
- **Compliance readiness (0–30):** pension/statutory due dates met, “compliance velocity” signals
- **Business momentum (0–15):** trend direction (not absolute size), stability of inflows
- **Data completeness (0–15):** connected sources, pinned merchants, categorisation coverage

UI requirement: when the score changes, show a small “why” line:

- “Up +3: pension reminder set + supplier pinned”
 - “Down -2: overdue bill + missing categorisation”
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9) Transaction categorisation + merchant pinning (now required)

This is essential for engine learning and must be present in the UI.

Transaction detail must include

- Category tag (e.g., Sales / Inventory / Bills / People / Compliance / Agency)
- “Edit category” action (simple selector)
- “Pin merchant” action (sets merchant role: supplier, rent, wages, tax, pension, utilities)
- Optional note field

Merchant management (MVP)

A single screen accessible from More:

- “Pinned merchants” list
 - Each merchant shows assigned role and quick edit/remove
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10) Pia cards and actions (aligned to approved action types)

Pia presentation (MVP)

Card feed, not chat-first. Each card:

- Title (short)
- What (1 sentence)
- Why (1 sentence)
- Details line (very short)
- Actions

Action types to support in UI (MVP)

Designer must provide UI patterns for these actions:

1. **set_reminder**
 - Date picker + confirm
2. **schedule_payment**
 - Payee + date + optional amount + confirm
3. **prepare_export**

- Choose period (this month / last month / custom) + confirm

4. **ask_user_confirmation**

- Simple yes/no prompt (modal) + optional “Tell Pia more” input

5. **mark_as_pinned**

- Assign merchant role (supplier/rent/wages/tax/pension/utility)

Optional (design as “future-ready”, can be feature-flagged):

- create_pocket / suggest_transfer_to_pocket (if added later)
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11) Bulk transaction import (now included)

To accelerate Pia usefulness without waiting for live integrations, MVP must include CSV import.

Where it lives

Connected accounts flow (More → Connected accounts → Add → Import statement)

Import screens required (MVP)

- Choose import source (Bank/Mobile money CSV)
 - Upload + map fields (date, amount, merchant, reference)
 - Review (sample rows + categorisation preview)
 - Import progress/status
 - Import results (success + what's next)
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12) Stablecoin rails alignment (design vs tech)

MVP alignment decision

If tech spec explicitly defers stablecoin to Phase 2, then:

MVP design must NOT show “Stablecoin” as an active route in Pay confirmations or Top Up sources.

Instead, the UI should be **rails-ready**:

- Route chip supports Bank / Mobile money / Card / Wallet
- A “New rails coming” placeholder can exist only in settings/about (not in Pay flow)

If stablecoin becomes active later: it appears as an additional route chip and funding source via feature flag, without redesigning core screens.

13) Security + KYC (UX)

Security (visible)

- OTP login for MVP
- Option to enable biometrics/passkeys
- Step-up verification for risky actions
- Security settings include: devices, PIN/biometric toggle, 2-step toggle

KYC / Verification (business + gig)

- “Verification powered by [Provider]” required
- ID front/back + selfie/liveness
- Business docs (if applicable): registration / licence / TIN

- States: pending, approved, failed + retry
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14) Copy handling instruction (explicit)

- tisini provides final copy per screen.
 - Designer uses short placeholders only.
 - All text must be editable (no outlines/raster text).
 - Provide a Figma “Copy fields” note/table per screen ID.
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15) Deliverables expected from designer

Mobile (Figma)

- Token system + type styles
- Component library
- High-fidelity screens for inventory below
- Clickable prototype for key journeys
- Exported assets: splash screens, icons, key screen PNGs

Admin dashboard (Figma)

- Desktop-first responsive layout
- Role-based navigation
- Tables + detail views + filters + export + audit logs

- Monitoring screens for compliance and Pia
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16) Screen inventory and counts (UPDATED)

A) Mobile app — 72 screens (MVP, stablecoin deferred, pension expanded)

This count includes splash, onboarding, receipts, failures, KYC, pension flows, import flows, and merchant pinning management.

Launch Splash (2)

1. Launch splash — Light
2. Launch splash — Dark

Onboarding + Auth (8)

- 3–6. Onboarding 1–4
7. Login
8. OTP
9. Create PIN / enable biometrics
10. Permissions

Home + Dashboard (4)

11. Home
12. Dashboard (tisini index 0–90 + compliance prominent)
13. “What needs attention” list
14. Insight detail

Pay hub + core payment flows (20)

15. Pay hub
 - 16–21. Send flow (recipient, details, amount, confirm, receipt, failed) = 6
 - 22–24. Request flow (create, share, status) = 3
 - 25–28. Scan/Pay flow (scan, manual entry, confirm, receipt) = 4
 - 29–32. Pay business template (category list, payee detail, confirm, receipt) = 4
 - 33–36. Top up (choose source, amount, confirm, receipt) = 4
- (Note: “Pay business template” covers Suppliers/Bills/Wages/Statutory via shared screens.)

Pensions (5)

- 37. Pension hub (status, next due, reminders, history preview)
- 38. Pension contribute (payee/ref if needed)
- 39. Pension confirm (route + cost line)
- 40. Pension receipt
- 41. Contribution history

Pia (6)

- 42. Pia feed
- 43. Pia early/empty state
- 44. Pia card detail (expanded)
- 45. Pia action modal: reminder
- 46. Pia action modal: schedule payment / confirm prompt style
- 47. Pinned items (Pia view)

Activity (6)

- 48. Activity list
- 49. Filters
- 50. Transaction detail (includes edit category + pin merchant)
- 51. Export choose period
- 52. Export confirm
- 53. Export success

More + Settings (9)

- 54. More hub
- 55. Profile / business details
- 56. Connected accounts list
- 57. Connect account (provider list + import option)
- 58. Security settings
- 59. Notifications settings
- 60. Pinned merchants (manage roles)
- 61. Help / Support
- 62. Legal / About

Bulk import (5)

- 63. Import choose source
- 64. Import upload + map fields
- 65. Import review
- 66. Import progress
- 67. Import result

KYC / Verification (5 “screens” + 4 capture/result states = 9)

68. Verification entry (why + provider disclosure)
69. Choose account type (business/gig)
70. Document checklist
71. Capture ID front
72. Capture ID back
73. Selfie/liveness
74. Review + submit
75. Pending
76. Approved
77. Failed + retry

Mobile total: 72 screens

(Stablecoin UI is deferred/feature-flagged; pension, categorisation, and import are included.)

B) Admin dashboard — 28 views (UPDATED to include pension + import + categorisation)

Overview

1. Admin home (KPIs + alerts)

Users & Businesses

2. Users list
3. User profile
4. Business list
5. Business detail

KYC / Compliance

6. KYC queue
7. KYC case detail
8. KYC provider logs
9. Compliance events monitor (pension/statutory timelines)
10. Compliance exports / audit packs

Transactions

11. Transactions list
12. Transaction detail
13. Exceptions/reversals list

Categorisation Ops

14. Categorisation health dashboard (coverage, unknown merchants)
15. Merchant pins overview (top pinned, missing pins)
16. Admin override for merchant role mapping (if permitted)

Pia Intelligence Ops

17. Pia cards monitor
18. Pia card detail (evidence + trigger)
19. Feedback analytics
20. Action completion tracking (reminders set, schedules executed)

Imports

21. Import jobs list
22. Import job detail (errors, mapping, status)

Integrations

23. Rails status
24. Webhooks/API logs

Support

25. Support inbox
26. Ticket detail

Governance

27. Roles & permissions (RBAC)
28. Audit logs

 **Admin total: 28 views**

Combined design scope

- Mobile: 72
 - Admin: 28
-  **Overall: 100 screens/views**
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17) Components the designer must build (minimum)

Mobile components

- Payee card (name/identifier, route chip, cost line)
- Route chip (MVP: bank/mobile money/card/wallet)
- Cost line micro-style
- Pia card (what/why/details/actions + overflow)
- Ring (0–90) + bar indicators
- Badge chip
- Transaction row
- Category tag + edit selector
- Pin merchant control (role selection)
- Receipt template (reusable)

Admin components

- KPI tiles
 - Tables (sortable/filterable)
 - Status pills
 - Document preview component
 - Timeline view (compliance events)
 - Import job status component
 - Audit log row
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18) Prototype journeys to wire (required)

Mobile prototype

1. Splash → Onboarding → Login → Home
2. Home → Pay → Send → Confirm → Receipt
3. Pay → Scan/Pay → Confirm → Receipt
4. Home → Pia → action (reminder/schedule) → confirmation
5. Pay → Pensions → Contribute → Confirm → Receipt
6. Activity → Transaction detail → edit category + pin merchant
7. More → Connected accounts → Import → review → result
8. More → Verify → KYC → pending/approved/failed

Admin prototype

1. Admin home → KYC queue → case detail → decision
2. Compliance events monitor → business detail
3. Transactions list → transaction detail
4. Pia monitor → card detail → feedback analytics
5. Imports list → import job detail