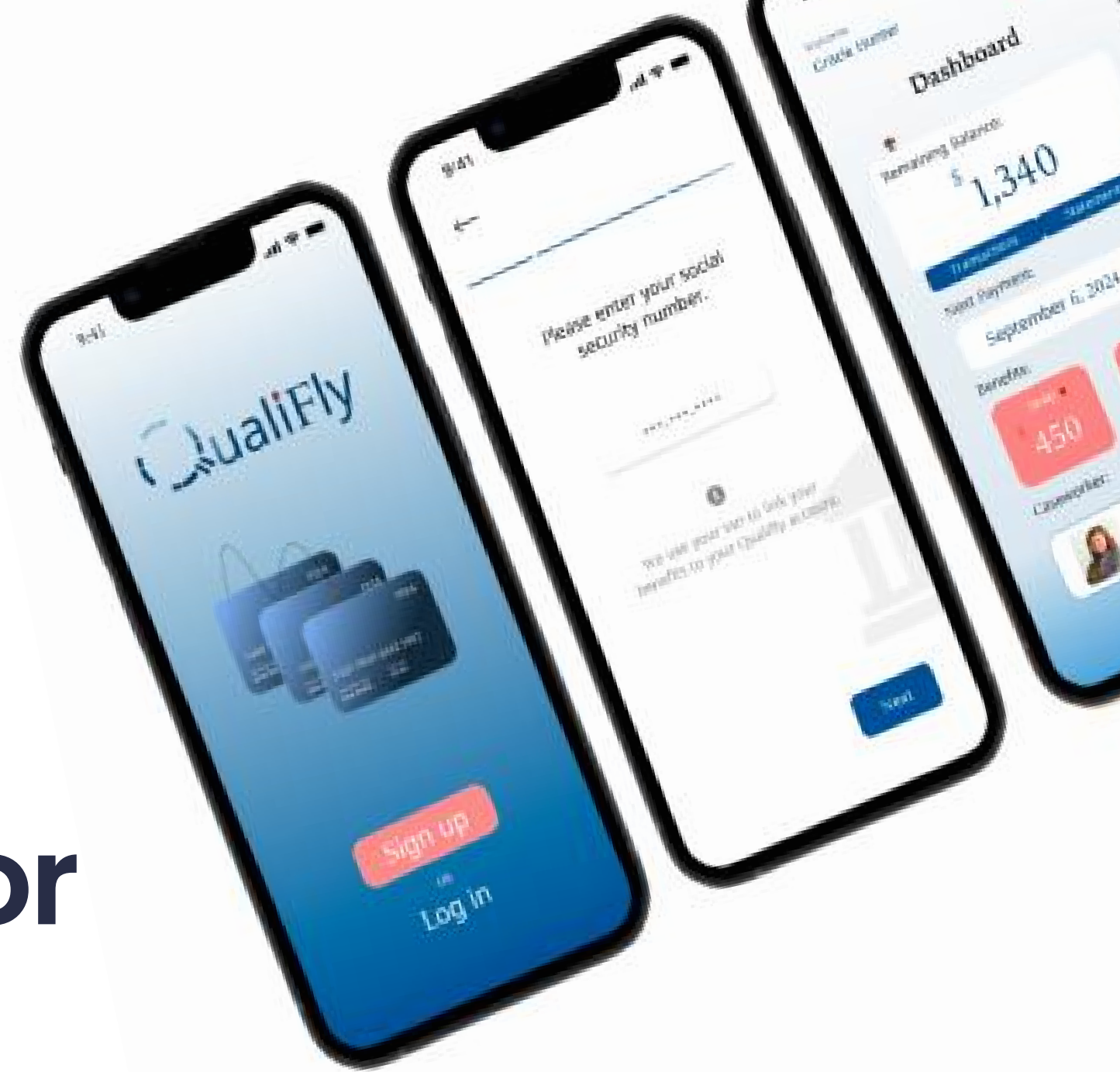


Onboarding concept for a Government fintech app



Kiara Anderson

Problem Statement

Users need a simple yet secure onboarding process for an app catering to those that have existing benefits for government assistance

Objectives & Goals

Create a user-friendly onboarding experience

The Process



Research



Define



Ideate



Design

Competitor Analysis

Cashapp

A mobile payment service allowing users to transfer funds to one another through a mobile app



Features :

- Onboarding consists of requiring a phone number, verifying phone number, user email, setting up bank, and user name.
- Users create a Cashtag and invite friends at the end of signing up.



Chime

A mobile banking app where users can enjoy traditional banking services for free with their chime checking and savings accounts.

Features :

- Great onboarding process with a time of 4:30 and 11 screens with 22 clicks.
- Key pieces of information per screen and explicit explanations of why certain personal information is being requested

Venmo

Mobile app that allows you to send and request money from your friends



Features :

- Onboarding process consists of verifying phone number, email address and payment method.
- App is more focused on social activity with personal funds.

Secondary Research

Compliance & Security

Including clear, user-friendly instructions and explanations on why particular information is being requested and collected can additionally build trust and enhance the overall user experience.

Financial Complexity & Jargon

Communicating complex financial products and concepts in a human and simple way

Friction Balance

Adding just the right amount of friction at the right time, can ensure users remain satisfied with the overall product experience whilst instilling a sense of reliability that their finances are protected against any unwanted accidents.

User Needs

- Easy account linking
- Clear and understandable language
- Necessary amount of friction for security

Features & Functionalities

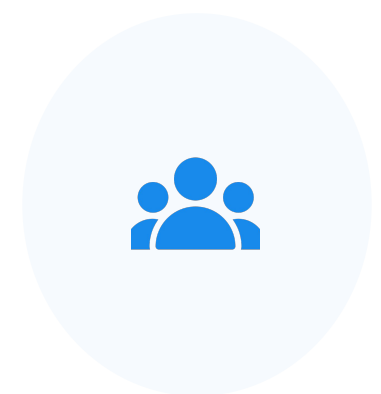
To resolve user needs



Easy and simple prompts and explanations of why certain info is needed



Balanced security and friction steps







Users have benefits already so no large amounts of information is asked for again to access app

User Persona



Gracie Hunter
Nail Technician

About

-  24
-  Kansas City, Missouri
-  PT Student
-  One Daughter

Description

Gracie is an industrious mother of one working as a nail tech and part time esthetician student.

A day in their life

- Gracie's mom babysit's her daughter when she's at school and work.
- Daughter has a slight hearing impairment in her left ear.

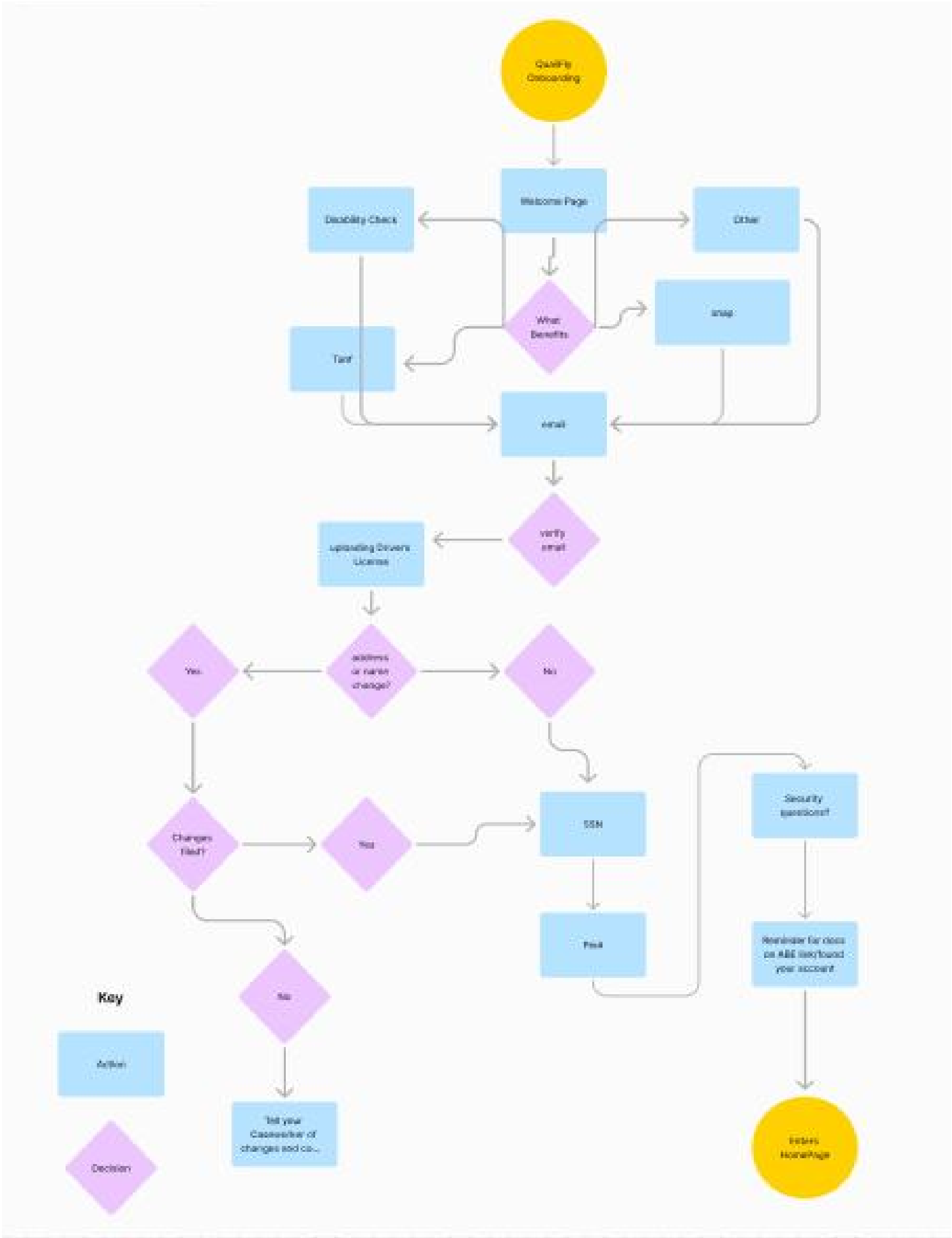
Pain points

- Finance jargon is not always clearly understood.
- Does not make enough for herself and daughter so she applied for government assistance
- Does not have a bank account

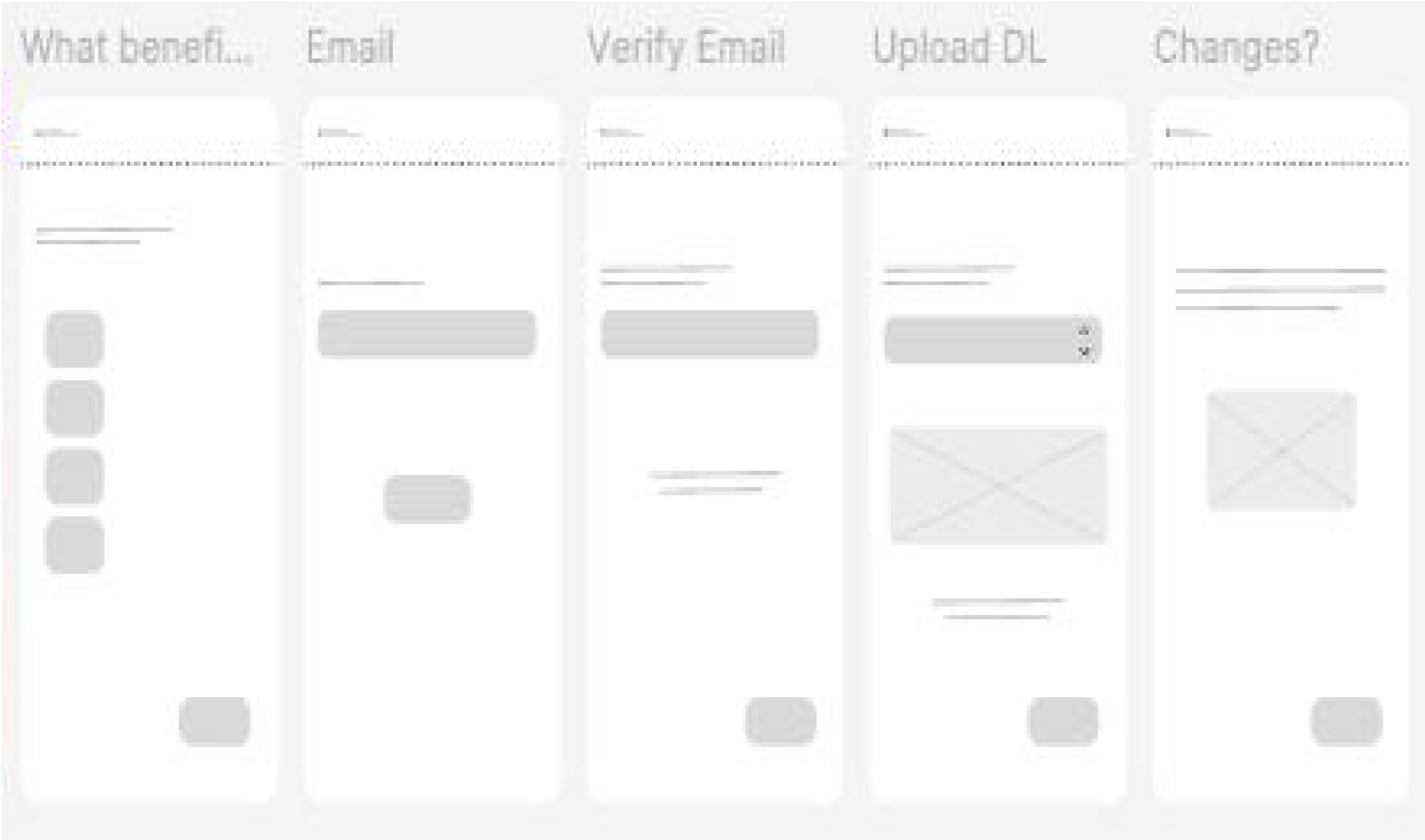


"There's so much that I have to figure out still but I'm dedicated to doing my best and taking it a step at a time."

Flow Chart



Wireframes



Eisen Hover Matrix

Urgent

Not Urgent

Important

- Proof of identity
- Email
- SSN
-
- dolor, quam donec id

- Address
- feugiat consequat
- quisque risus donec.
- Lorem sed id arcu
- diam adipiscing.

Not Important

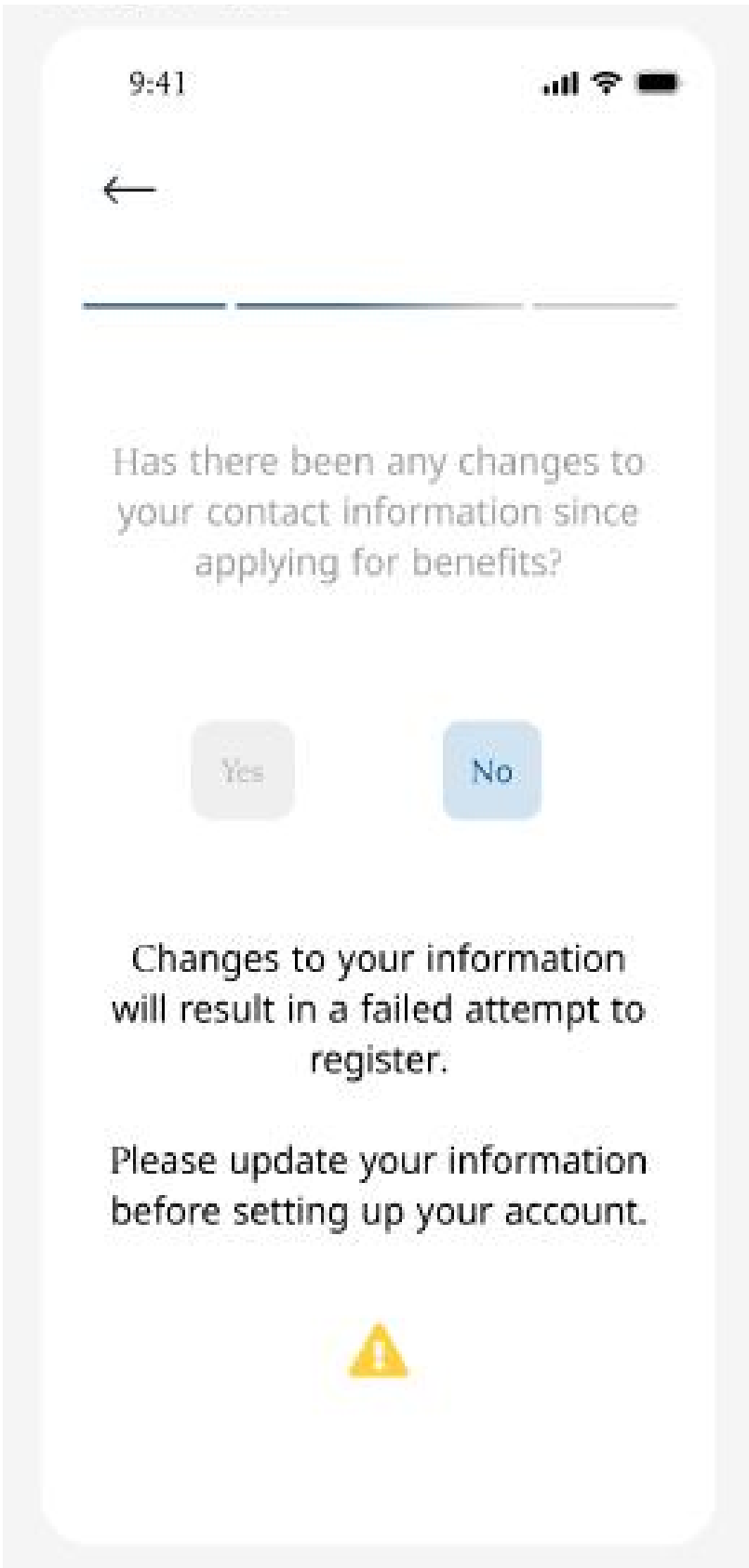
- Sed et lorem
- nulla ipsum egestas
- dolor, adipiscing.
- Risus mollis dictum
- dolor, quam donec id

- Gross monthly income
- # in household
- quisque risus donec.
- Lorem sed id arcu
- diam adipiscing.

Major Screens

Changes

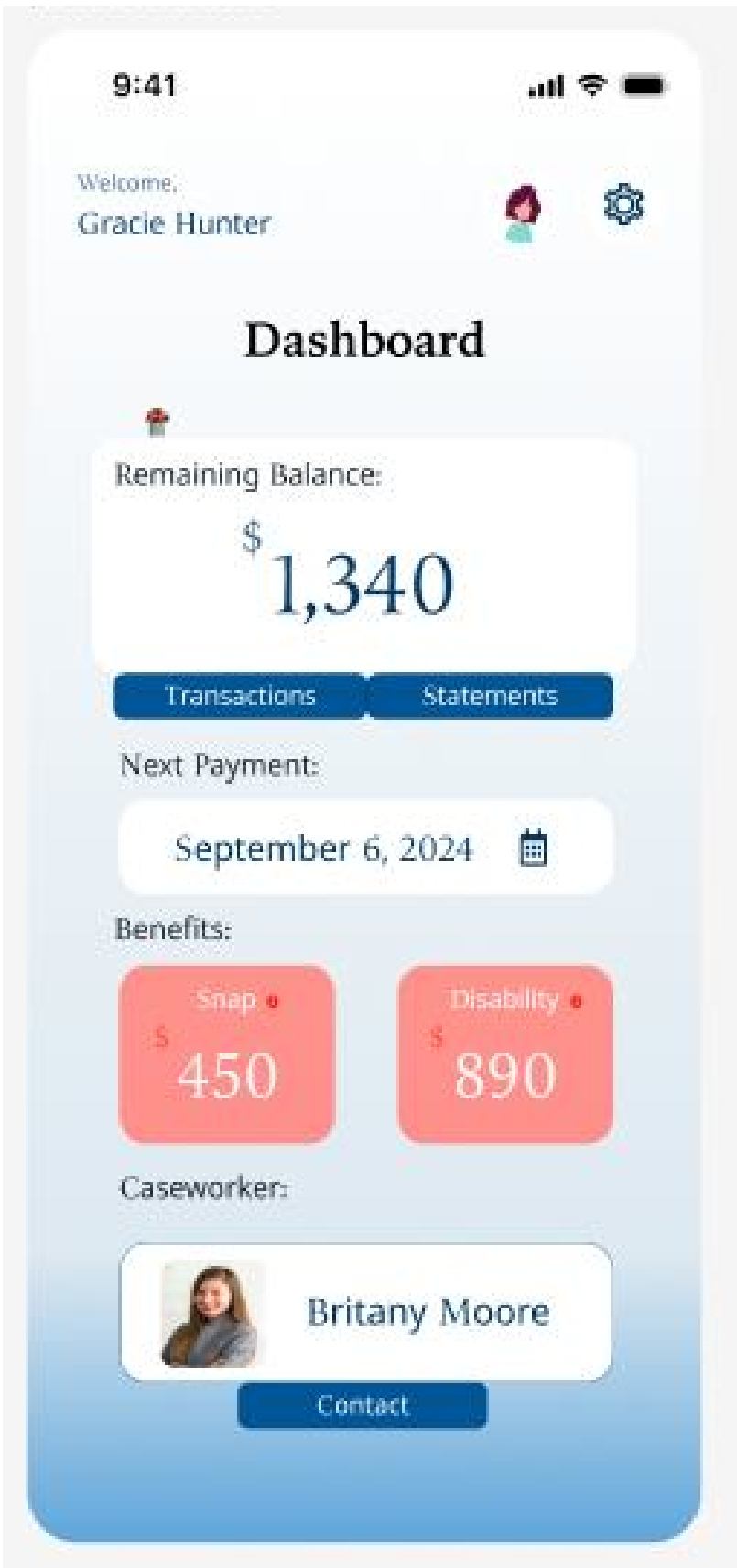
Progress bar



Yield icon

Dashboard

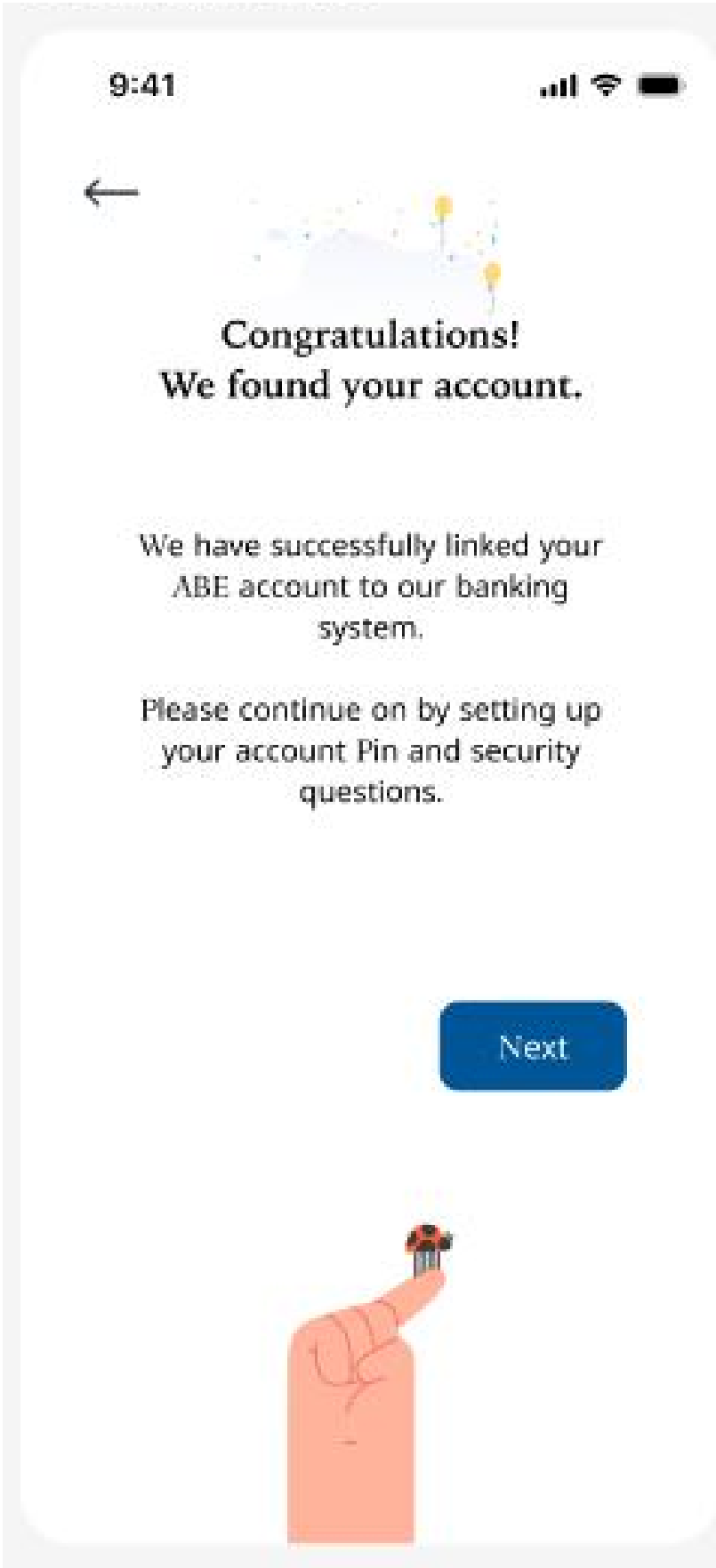
Remaining balance



Profile & Settings

Account Linked

Success State



Action button

Logo animation

Screens

