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Resources

[Designs](#), [Data Analysis](#)

- Recipient Quick Send - Hypothesis Doc
- Quick Send Tech Spec
- Strategy doc: Home Screen Initiative - Q1 2024
- Home screen initiative > Quick Send > Design POV
- [Product Brief] 2-Click Send Again (Q2 2023, wasn't implemented)
- Spike: multi-corridor recipients for quick send

Objective

Increase next best action rate (send again) for frequent senders that have multiple recipients

Background

We ran an [analysis](#) that looks at next best action rates per customer state in the home screen. This analysis led us to prioritize improving the next best action for state = Nth 11+ transfers in the last 6mo with none currently in flight.

Then we looked at user behavior of [sending similar repeat transfers](#). This led us to prioritize improving send shortcuts for frequent senders with multiple recipients. Our key findings were:

Key finding #1 - Slight improvements in next best action rates for Nth 11+ transfers, none active can have a large impact on profitability

- Users that enter the home screen in this state represent a \$7.34M/quarter of contribution profit gap between the average and the top quartile of profitability.
- The gap between the average action rate (61.74%) and the top quartile (65.56%) for 11+ transfers state is only 382 basis points, which equals \$1.92M profit/qtr/100 bpts improvement.
- In comparison, Nth - no active txn (2-10 txns) is \$0.62M profit/qtr/100 bpts, Nth - no active txn (0-1 txn) is \$0.06M

Key finding #2 - Users that send frequently tend to have lots of recipients

- 88% of top quartile of users with 11+ transfers, none active have >1 recipients. 76% have >2, 64% >3, 15% >10
- 63% of top quartile of users with 2-10 transfers, none active have >1 recipients. 35% have >2, 18% >3, 0.23% >10

Key finding #3 - Senders' mental model is recipient focused

- Research shows that customers' mental model for sending is [centered on recipients](#), as opposed to corridors or transactions. Senders come to Remitly with a specific recipient in mind.

Key finding #4 - 'Send again' conversion is high and any changes are usually just to send amount

- Send again has high traffic (12% of all nth home screen views) and high conversion (76% queue after clicking send again, 80% for nth 11+)
- Most users that send again (69%) leave recipient and payment unchanged but change send amount (> +/-5%)

Key finding #5 - Today's 'Send Again' is underutilized by frequent senders with multiple recipients

- Majority (52%) of users queued transfers to the same recipient, yet only 26% of these go through 'Send Again.' This is more pronounced with frequent senders.
- 19% of users queue to recipients that fall outside of recent transfer history (send again not available on home screen)

Target customers

Customer groups	User story
11+ transfers, no active transfer	As a frequent sender to several recipients, I want to send to one of my recipients as fast as possible , so I can be sure they get their money despite my busy day.
2-10 transfers, no active transfer	As a repeat sender to several recipients, I want to send to one of my recipients while ensuring that all my selections are correct , so I build the habit to send the same transfer often.

Existing solution

‘Send again’ is available today in app/mobile/desktop by clicking on a recent transfer card on the home screen or by clicking send and selecting a recipient. Doing so populates the send flow with known info from that prior transfer. On desktop we show recipients on the home screen.

Today’s ‘send again’ process:

- 1) Click ‘Send Again’ CTA in a delivered transfer card
- 2) Continue (prefilled: calculator, delivery, and payment)
- 3) Select payment method (prefilled and skipped steps: destination selection, recipient name, recipient city/state, recipient notification, sender details, sender address, sender phone)
- 4) Confirm and submit



Problem

Sending shortcuts to repeat similar transfers are effective, yet they are not modeled and placed in a way customers expect. Therefore we believe these sending shortcuts are underutilized, especially for frequent senders with multiple recipients.

Hypothesis

- **If we** model sending shortcuts on recently sent *recipients* rather than recent *transfers* AND place these shortcuts in a prominent place on the home screen
- **Then we** will see a statistically significant increase in send again order rate when no transfers are in flight (# of queued transfers through transfer and recipient cards when there are no active transfers / users visiting home screen), especially for Nth - No Active Txn (11+ txn) state customers
- **Because**
 - We will match customers’ mental model for sending again, which is recipient-focused
 - More potential repeat transfers will be captured on the home screen that would otherwise fall outside of the available transfer cards on the home screen

Proposed test

Run a test that shows a horizontally-oriented recipient quick send widget in app/web/desktop. Clicking the recipient populates the send flow with transfer info from the most recent transfer to that recipient.

Test focus

- Nth users with at least one successful transfer
- App, web, and desktop

Test treatments

Control: no changes

- Treatment A: recipient quick send above 2 transfer cards
- Treatment B: 2 transfer cards above recipient quick send
- Treatment C: recipient quick send above 1 transfer card

For all treatments:

- When a transfer is in flight, we will show that transfer on the top in order to keep focus on landing that transfer

Future improvements:

1. Cross-corridor recipients *[We plan to keep this in scope but we can treat phasing of this separately to the rest of the release]*
 - a. Start with web only, non-send flow pages
 - b. Support app native and send-step-1 (recipient selection)
2. Reduce components (primarily transfers) shifting around based on customer state
3. Take over ownership of Recipient-Service to enable ranking by frequently sent
4. Populate calculator with receive amount rather than send amount

Success Metrics

Primary: Send again order rate when no transfers are in flight (# of queued transfers through transfer and recipient cards when there are no active transfers / users visiting home screen)

Secondary: *[web only, see requirements]* send rate to >1 corridor

Guard rail metric: Queue to completion rate

Guard rail metric: Referral rates


Risks and Mitigation

1. **Risk - Incomplete recipient info.** Recipients that do not have all the necessary info entered will need that information added.
 - a. **Mitigation:** When one of these recipients is clicked, take the user to any information that needs to be filled in
2. **Risk - Duplicate recipients.** Users might confuse duplicate recipient names with different delivery methods
 - a. **Mitigations:**
 - i. Ranking by recently sent should push unwanted duplicates out over time
 - ii. Consider showing some indication of delivery method alongside recipient name within the home screen widget
 - iii. Consider choosing only the most recently used recipient duplicate to show in the home screen widget
3. **Risk - Function redundancy.** Users might be confused about how to navigate to their next best action if there are several different paths
 - a. **Mitigation** - If test is successful, consider:
 - i. Deprecating the Send Drawer (select from list of recipients after clicking send CTA)
 - ii. Deprecating ‘Send Again’ in transfer cards on home screen
4. **Risk - Bad recipients.** Transfers that hit a UDE, risk review failure, or other
 - a. **Mitigation** - Don’t show these recipients in quick send
5. **Risk - Cross corridor.** Users that are active in one corridor and switch to another might want to see all their recipients across their active corridors
 - a. **Mitigation** - We should show all recipients created across any corridor. See requirement below

Requirements

Priority	Name	Requirements
P0 ▾	Placement	See ‘ Feature Placement ’ section below
P0 ▾	When to show	<ul style="list-style-type: none">- When user has at least one successfully completed transfer
P0 ▾	Only show recipients that have a successfully completed transfer	<ul style="list-style-type: none">- Based on the way recipient-service is set up, we can only filter/sort by limited recipient information, which does not include most transfer related metadata
P0 ▾	Horizontal orientation	<ul style="list-style-type: none">- Recipients should stack horizontally next to each other in order to maximize the number of recipients that can be shown without using too much vertical space

P0 ▾	Recipient rankings	<div><div>1. Show recipients in currently selected corridor first (cross-corridor in scope for web only, see requirement below)</div><div>2. Rank recipients by most recent successful send-update date</div><div>- This ranking does not need to match the recipient tab (today it's alphabetical)</div></div>
P0 ▾	Clicking recipient	<div><div>- Clicking recipient name should open the send flow to the calculator</div><div>- All available information should be populated based on the last transfer with that recipient</div></div>
P0 ▾	Info to populate in send flow	<div><div>- Recipient details</div><div>- Send and receive currencies (corridor)</div><div>- Send amount<div><div>- -Note that we should consider changing this to receive amount in the future to align with customers expectations. Today, transfer cards show receive amount but populate send amount</div></div></div><div>- Delivery method</div><div>- Payment method - general method only in step 2 (send 1.5). Card selection will be prompted in step 3</div></div>
P0 ▾	Info shown in UI	<div><div>- [Initials / profile avatar - TBD]</div><div>- First & Last Name</div><div>- Delivery method</div><div>- Receive country flag (if not in currently selected corridor, web only)</div><div>- Last sent {x} days ago</div></div>
P0 ▾	Duplicates for different delivery methods	<div><div>- Multiple recipients can share the same name</div><div>- Each recipient should have a delivery method descriptor next to their name</div><div>- There should be no recipient duplicates with both the same name and delivery method pair</div><div>- Treat duplicates with the same ranking logic described above</div></div>
P0 ▾	“Bad” recipients	<div><div>- Transfers that hit a UDE and are not successfully delivered, fraud/watchlist review failure, or are canceled prior to delivery should be excluded. These recipients still show up in recipients tab and on the web home screen today.</div><div>- Open item: what mechanisms should be in place for bad recipients that had info corrected?</div></div>
P0 ▾	No longer supported	<div><div>- If the last transfer to the selected recipient utilized a now removed or expired:<div><div>- Payment method: bring them to the payment method selection screen in that send flow</div><div>- Delivery method or destination: bring them to the delivery method page, which should push them to choose a new partner</div><div>- Currency</div></div></div><div>- The Send Flow handles these cases with Send Again. We should adopt that logic</div></div>
P1 ▾	Horizontal scroll	<div><div>- If the user has more recipients than can fit on the screen they should be able to scroll to see more</div><div>- Snapping into place when you scroll is NOT needed</div><div>- Cap max number of recipients at {10}</div></div>
P1 ▾	Send to new recipient	<div><div>- Show one circle as ‘send to new recipient’ to the right of the last recipient</div><div>- Clicking on the send to a new recipient should open the send flow without a recipient pre-populated</div><div>- The send drawer (recipient selection) should be skipped</div><div>- Closing the send flow before submitting a transfer should operate the same way as closing the send flow if you’ve entered through send button > send to new recipient</div></div>
P1 ▾	Cross-corridor recipients in quick send [web only] [outside of send flow only]	<div><div>- [Web only. App is out of scope. Outside of send flow only (aka home screen or settings)]</div><div>- Show all recipients created in any corridor in quick send on home screen</div><div>- Show some design indication of receive country the recipient is associated with</div><div>- Prioritize recipients in currently selected corridor (see ranking requirement above)<div><div>- This means quick send might show a recipient from another corridor if it makes it through the ranking</div><div>- Note that this logic differs to the transfer card logic on web, which only shows cross-corridor transfers when you click ‘view all,’ they are excluded on home screen</div></div></div><div>- Clicking on a recipient that is outside of the currently selected corridor should jump the user to the calculator screen with that recipient’s send country selected</div><div>- Clicking [X] to exit send flow should jump the user back to their previously selected corridor</div><div>- Completing the send flow should land the user in the new corridor (same as recipient) with some UI/design acknowledgement that they are now in a different corridor and how to switch back if they want to</div></div>
P1 ▾	Treatment C - when transfer in flight don’t	<div><div>- [Treatment C only] When at least one transfer is in flight, only show the transfers that are in flight</div><div>- Do not show inactive transfers</div></div>

	show inactive transfers	<ul style="list-style-type: none"> Show up to {2} active transfers (or however many we do today??)
P2 ▾	Cross-corridor recipients in recipients tab in settings	<ul style="list-style-type: none"> Include cross-corridor recipients in recipients tab in settings Include in web to start. Include in App once app is supported (out of scope)
Out of scope ▾	Cross-corridor recipients in send flow	<ul style="list-style-type: none"> Include cross-corridor recipients in recipient selection step in send flow (aka send drawer in app) Include in web to start. Include in App once app is supported (out of scope) Move to out of scope because it requires significant lift from SEND flow. Would impact the whole send flow. From Yvonne Wang : “Here is the feedback from our Eng team: as this change will be potentially very big and impact the whole send flow rather than only one screen, so we do want to be very careful and avoid letting CCX to make the change. Unfortunately, SEND team have very low bandwidth to support this in Q2. So as discussed, since this request shouldn't block the launch, I would suggest CCX launch the experience without the change in send flow in Q2”
Out of scope ▾	Cross-corridor recipients in App	<ul style="list-style-type: none"> Cross-corridor interactions in App require more engineering investment (2-6 weeks) with considerable unknowns and risks. The CCX team conducted a spike and determined a reasonable path forward here that wouldn’t contribute to technical debt. We should consider taking this on if results from web are promising
Out of scope ▾	Horizontal scrolling capability	<ul style="list-style-type: none"> Create a horizontal scrolling version where up to 10 recipients can be included
Out of scope ▾	View all	<ul style="list-style-type: none"> Clicking ‘view all’ to open the recipients tab
Out of scope ▾	Configure ranking	<ul style="list-style-type: none"> User can edit the list to show their preferred recipients in the first positions (pin the recipient)
Out of scope ▾	2-click send again	 [Product Brief] 2-Click Send Again
Out of scope ▾	Send vs receive amount	<ul style="list-style-type: none"> Current send again shows receive amount on the transfer card but populates send flow based on send amount. What’s up with that? Change transfer cards
Out of scope ▾	Sync your contacts	[Kai proposed, need to investigate]
Out of scope ▾	Upload recipient picture	<ul style="list-style-type: none"> Upload a picture to show next to the recipients name
Out of scope ▾	Zone stablization	<ul style="list-style-type: none"> In an effort to avoid home screen sections re-ranking based on customer states and changing where users find certain tasks, we should reconsider how

Feature placement

Note: This test requires altering the placement of quick send based on customer state. It is our long term goal to establish static placement of most ‘zones’ while a select few are dynamic based on next best action.

Test Treatment	Client	Customer state	Section ranking
Control (no changes)	App native	Transfer in flight	1) CAR banner, 2) Transfers (2 cards) 3) Offers
		Nth, none active	1) CAR banner, 2) Offers, 3) Transfers (2 cards)
	Web mobile	Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (2 cards), 4) Offers, 5) Recent recipients

		Nth, none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Transfers (2 cards), 5) Recent recipients
	Web desktop	Transfer in flight & Nth, none active	On the left: 1) Transfers (2 cards), 2) Recent recipients On the right: 1) FX rate, 2) Offers
Treatment 1 (quick send above 2 transfer cards)	App native	Transfer in flight	1) CAR banner, 2) Transfers (2 cards), 3) Quick Send, 4) Offers
		Nth, none active	1) CAR banner, 2) Offers, 3) Quick Send, 4) Transfers (2 cards)
		Lending (RPL) + Transfer in flight	1) CAR banner, 2) Transfers (2 cards), 3) Lending, 4) Quick Send, 5) Offers
		Lending (RPL) + none active	2) CAR banner, 2) Offers, 3) Lending, 4) Quick Send, 5) Transfers (2 cards)
	Web mobile	Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (2 cards), 4) Quick Send, 5) Offers, 6) Recent recipients
		Nth, none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Quick Send, 5) Transfers (2 cards), 6) Recent recipients
		Lending (RPL) + Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (2 cards), 4) Lending 5) Quick Send, 6) Offers, 6) Recent recipients
		Lending (RPL) + none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Lending 5) Quick Send, 6) Transfers (2 cards), 6) Recent recipients
	Web desktop	Transfer in flight	On the left: 1) Transfers (2 cards), 2) Quick Send 3) Recent recipients On the right: 1) FX rate, 2) Offers
		Nth, none active	On the left: 1) Quick Send 2) Transfers (2 cards), 3) Recent recipients On the right: 1) FX rate, 2) Offers
		Lending (RPL) + Transfer in flight	On the left: 1) Transfers (2 cards), 2) Lending 3) Quick Send 4) Recent recipients On the right: 1) FX rate, 2) Offers
		Lending (RPL) + none active	On the left: 1) Lending 2) Quick Send 3) Transfers (2 cards), 4) Recent recipients On the right: 1) FX rate, 2) Offers
Treatment 2 (2 transfer cards above quick send)	App native	Transfer in flight	1) CAR banner, 2) Transfers (2 cards), 3) Quick Send, 4) Offers
		Nth, none active	1) CAR banner, 2) Offers, 3) Transfers (2 cards), 4) Quick Send,
		Lending (RPL) + Transfer in flight	1) CAR banner, 2) Transfers (2 cards), 3) Lending 4) Quick Send, 5) Offers
		Lending (RPL) + none active	1) CAR banner, 2) Offers, 3) Transfers (2 cards), 4) Lending 5) Quick Send,
	Web mobile	Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (2 cards), 4) Quick Send, 5) Offers, 6) Recent recipients
		Nth, none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Transfers (2 cards), 5) Quick Send, 6) Recent recipients
		Lending (RPL) + Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (2 cards), 4) Lending, 5) Quick Send, 6) Offers, 7) Recent recipients

		Lending (RPL) + none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Transfers (2 cards), 5) Lending, 6) Quick Send, 7) Recent recipients
	Web desktop	Transfer in flight & Nth, none active	On the left: 1) Transfers (2 cards), 2) Quick Send 3) Recent recipients On the right: 1) FX rate, 2) Offers
		Lending (RPL)	On the left: 1) Transfers (2 cards), 2) Lending 3) Quick Send 3) Recent recipients On the right: 1) FX rate, 2) Offers
Treatment 3 (quick send above 1 transfer card)	App native	Transfer in flight	1) CAR banner, 2) Transfers (active only, up to 2), 3) Quick Send, 4) Offers
		Nth, none active	1) CAR banner, 2) Offers, 3) Quick Send, 4) Transfers (1 card)
		Lending (RPL) + Transfer in flight	2) CAR banner, 2) Transfers (active only, up to 2), 3) Lending 4) Quick Send, 5) Offers
		Lending (RPL) + none active	2) CAR banner, 2) Offers, 3) Lending 4) Quick Send, 5) Transfers (1 card)
	Web mobile	Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (active only, up to 2), 4) Quick Send, 5) Offers, 6) Recent recipients
		Nth, none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Quick Send, 5) Transfers (1 card), 6) Recent recipients
		Lending (RPL) + Transfer in flight	1) CAR banner, 2) FX rate, 3) Transfers (active only, up to 2), 4) Lending, 5) Quick Send, 6) Offers, 7) Recent recipients
		Lending (RPL) + none active	1) CAR banner, 2) FX rate, 3) Offers, 4) Lending 5) Quick Send, 6) Transfers (1 card), 7) Recent recipients
	Web desktop	Transfer in flight	On the left: 1) Transfers (active only, up to 2), 2) Quick Send, 3) Recent recipients On the right: 1) FX rate, 2) Offers
		Nth, none active	On the left: 1) Quick Send, 2) Transfers (2 cards), 3) Recent recipients On the right: 1) FX rate, 2) Offers
		Lending (RPL) + Transfer in flight	On the left: 1) Transfers (active only, up to 2), 2) Lending, 3) Quick Send, 4) Recent recipients On the right: 1) FX rate, 2) Offers
		Lending (RPL) + none active	On the left: 1) Lending, 2) Quick Send, 3) Transfers (2 cards), 4) Recent recipients On the right: 1) FX rate, 2) Offers

Key Change Log

Name	Date	Requirements
Placement of Lending component	Jun 12, 2024	In all scenarios, Lending component should appear above Quick Send.
We can add scrolling without “snapping”	Apr 29, 2024	

Multi-corridor scoping changes	Apr 26, 2024	<p>Multi-corridor - in scope on web only and outside of send flow. Phasing can be decoupled</p> <p>Reasoning: The learnings are worth the effort, but we shouldn't hold up the release because of this. If we need to reprioritize projects, this can be considered separate to the remainder of the project.</p> <p>Other considerations/tradeoffs: Having differing functionality on web vs app isn't ideal.</p> <p>Future improvements:</p> <ul style="list-style-type: none">- Multi-corridor in App - this requires refactoring corridor changing mechanism: 2-6 additional weeks- Recipient selection screen (send flow step 1) is more complex and likely requires SEND resources
Populate send amount in calculate rather than receive amount	Apr 26, 2024	<p>Reasoning: Populating receive amount is not a straightforward change, unclear how to and who would implement. A change would likely need to be made everywhere and break backward compatibility</p> <p>Future improvements: Have send shortcuts populate receive amount, since this is what we show on transfer cards and aligns with user expectations</p>
Rank recipients by most recently sent rather than most frequently sent	Apr 26, 2024	<p>Reasoning: Ranking by most recently sent is really the only technically feasible option right now. From the user's perspective, ranking by most frequently sent would boost available send again candidates by 5%, but would require outsized computational load on parasol, raising potential performance issues</p> <p>Other considerations/tradeoffs: Ranking by most frequent would reduce likelihood of showing duplicate recipients with different destinations. However, dupes are not common enough for this to be a concern</p> <p>Future improvement: Take over ownership of recipient-service to enable functionality like ranking by frequently sent</p>
Slashing vertical component. Moving forward with horizontal, none scrolling	Apr 26, 2024	<p>Non-scrolling horizontal circles only</p> <p>Reasoning: It takes up less vertical space while showing more recipients without the implementation complexities of a new horizontal scrolling function. Adding a scrolling function would push us beyond our allocated 6 weeks of dev time and isn't necessary to drive learnings</p> <p>Other considerations/tradeoffs: We won't find out how recipient cards compare to transfer cards. We'll need to consider screen size differences and the utilization of space on desktop. We'll also need to consider including "send to a new recipient," perhaps when there are less than {4} recipients.</p> <p>What does this change</p> <p>Test treatments:</p> <ul style="list-style-type: none">A - horizontal quick send above 2 transfer cardsB - 2 transfer cards above horizontal quick sendC - horizontal quick send above 1 transfer cardD - horizontal scroll <p>Future improvement: add scrolling with more recipients. But this doesn't need to be in Q2</p>
Added horizontal scroll treatment	Apr 24, 2024	<p>Vertical stack takes up too much real estate, especially when considering upcoming home screen components</p>
Refined problem statement and test proposal	Apr 22, 2024	<ul style="list-style-type: none">- Narrowed focus of problem statement to focus on the underutilization of 'Send Again' for frequent senders with multiple recipients- Added test treatment proposals that allow recipient cards to go head-to-head with transfer cards, to see if the recipient-first-ness drives an increase in order rate compared to transfer cards
Show less transfer cards	Apr 12, 2024	<p>Add a recipient-focused quick send component in addition to and truncate transfer cards to just one at a time:</p> <ul style="list-style-type: none">a) In flight transfer - always show at the topb) No transfer active - show one most recent transfer below recipient-focused send again- Previously we were thinking of adding recipient quick send in addition to transfer cards- Another option considered - showing no transfer cards other than in flight. In our usability testing we heard that customers expect some recent transfers on the home screen. Also, removing transfer cards entirely when none are in flight completely hides 'view all,' which would force us to consider another entry point

Show widget during transfers in flight	Apr 12, 2024	<ul style="list-style-type: none">- Show below transfer in flight- Previously we had the feature not show when a transfer is in flight
Vertical widget	Apr 12, 2024	<ul style="list-style-type: none">- Moved from vertical scrolling widget to horizontal widget- As a part of this, changing the max # of recipients to 3- Consider a truncated version where we move to vertical scroll after user has x that they frequently send to?
No add recipient button	Apr 12, 2024	<ul style="list-style-type: none">- Remove ‘add recipient’ function since adding new recipients it is not a part of our objective and including it would take up valuable space and increase cognitive load
Test with all Nth 1+ customers	Apr 12, 2024	<ul style="list-style-type: none">- Expand test from Nth 11+ txn, non active to all customers- Logic of the feature would still only show for Nth with at least 1 successful transfer
No draft recipients	Apr 12, 2024	<ul style="list-style-type: none">- Remove the concept of draft recipients. Those shouldn’t exist. We only have draft transfers
Include web and desktop	Apr 12, 2024	<ul style="list-style-type: none">- Include mobile web and desktop in scope
Ranking changes	Apr 12, 2024	Recipient ranking changes: <ul style="list-style-type: none">- Don’t group duplicate recipients. Only show one of the dupes - most recent- Don’t change the ranking logic of the recipients tab. It doesn’t need to match
Corridor bouncing	Apr 9, 2024	Show all recipients across all corridors. When a user clicks a recipient from another corridor - jump corridors and open the calculator. <ul style="list-style-type: none">- We should investigate the lift involved here and decide if we keep this in scope- We did this for home on web for transfer history. Maybe we should just test this there first

Timelines

QA Plan

Launch/Experimentation Plan

Appendix

Open items

Question	Date	Status	Answer
Placement of the lending component in the layout. <ul style="list-style-type: none">- This will only be available for customers who have engaged with RPL in some capacity- Possible component include payment schedule and send with RPL- Home screen logic figma from lending	Jun 12, 2024	Closed ▾	Kai’s recommendation: Considering the intent of RPL customers, who likely prefer to interact with the RPL component to either send from balance or make a payment, rather than using regular remittance (i.e., core Remitly), we have decided to place any lending component above the Quick Send/Send Again section.
[Design] slack message There is a large unused whitespace next to the third column in the “Send Again” section.	May 28, 2024	Pending ... ▾	<ul style="list-style-type: none">- We will increase the padding-left and padding-right to 16px while maintaining the width of each card at 171px (Rachel Pan to confirm)- 6/12/24 Follow up from discussion with DS

			team, for 3-column scenarios on desktop-web, we can use flex for the section to take up the full width of the section
Mute/subdue quick send when transfers are in flight, especially when transfer needs attention	Apr 24, 2024	Closed ▾	<ul style="list-style-type: none">- Kai working on designs (figma)<ul style="list-style-type: none">- This should be closed- Insight from <div>Project Yoda: Recipient Quick ...</div> points to no
Treatment C - when transfer is in flight only show transfers in flight. No inactive transfers	Apr 29, 2024	Closed ▾	<ul style="list-style-type: none">- Not sure if we should release this treatment alongside with Treatment A+B and Control.- Decision: Running 1 experiment<ul style="list-style-type: none">- Two experiments: web + app<ul style="list-style-type: none">- Issue: if customer is allocated to treatment on web, we can't guarantee that they are allocated treatment on app = inconsistent experience- One experiment<ul style="list-style-type: none">- Have allocation to web -> app later
Multi-corridor - where to take you if: <ol style="list-style-type: none">1. You queue2. You exit out of the send flow	May 1, 2024	New ▾	<ul style="list-style-type: none">- Preferred - tell user we took you somewhere else. We don't have a concept of corridor change history, so remembering your corridor change is complex if we were to take you back to your previous corridor
Do we need to do anything different with findings from the First-click test ? <ul style="list-style-type: none">- When there are in-progress txn- When there are fix-it txn (context in Slack)	May 16, 2024	Closed ▾	<ul style="list-style-type: none">- Kai's recommendation: keep as is for launch as long-term approach will resolve the identified opportunity<ul style="list-style-type: none">- Decision: no change for the experiment. We will use the quantitative data for the treatments to understand customer preference and drive future iterations.
Horizontal scroll - are we good to include in scope without "snapping" <ul style="list-style-type: none">- Horizontal for desktop?	Apr 29, 2024	Closed ▾	<ul style="list-style-type: none">- Yes- No scroll on desktop
How similar/different should the experience on app be from HoW mobile web?	📅 Date	Closed ▾	<ul style="list-style-type: none">- Kai working on designs (figma)- We have the real estate, but any client-specific customization should be intentional and justify the maintenance required
"Bad" recipients	Apr 29, 2024	Closed ▾	<ul style="list-style-type: none">- Give me 7, filter ONCE on completed transfers, if result is <1 don't show section- Don't include filtering for bad recipients in scope. This should be a separate project- Confirmed going through the above implementation- Context<ul style="list-style-type: none">- Thread here- We shouldn't encourage sending again to them- but filtering out bad recipients is computationally expensive (no filter for transfer info). We can't filter by successfully completed transfers associated with these recipients
How to show duplicate recipients <ul style="list-style-type: none">- Hide all but one of a duplicate- Distinguish them in design (show destination)	Apr 29, 2024	Closed ▾	<ul style="list-style-type: none">- Decision made to show duplicate recipients and have a design that shows the delivery method to distinguish- Rachel to run down filtering by successfully completed transfer, then Kai to iron out UX- Thread here- The system knowing which are dupes is computationally expensive..

			<ul style="list-style-type: none">- Distinguishing them takes up UI space
What info to show alongside recipient name - delivery method, send amount, etc.?	Mar 26, 2024	Closed ▾	<ul style="list-style-type: none">- Kai working on designs (figma wip)- Initials circle- First & Last Name<ul style="list-style-type: none">- Let this be one line- Delivery method- Receive country flag when multi-corridor is available (if not in currently selected corridor)— Draft icon (if draft)
Can we bring any color or other “spice” to spark more joy?	📅 Date	Closed ▾	<ul style="list-style-type: none">- We shouldn’t strive to capture extra attention with this feature
Ranking recipients by # completed transfers in last [what]?	📅 Date	Closed ▾	<ul style="list-style-type: none">- We’re going with ranking by most recent
No longer supported delivery method or destination	📅 Date	Closed ▾	<ul style="list-style-type: none">- Handle just like send flow handles today - takes the user to screens that need attention
No longer support currency	📅 Date	Closed ▾	<ul style="list-style-type: none">- Handle just like send flow handles today - takes the user to screens that need attention
Where to show the widget	📅 Date	Closed ▾	
Are there any widgets that currently can be placed above the transfer section for 11+ users with no transfer in flight?	📅 Date	Closed ▾	<ul style="list-style-type: none">- Offers, CAR banners
Should we consider a test treatment with a placement below transfers? Instead of?	📅 Date	Closed ▾	<ul style="list-style-type: none">- Yes
What about showing the widget for NCAs - ‘add first recipient’?	📅 Date	Closed ▾	Out of scope. Consider this as a follow on test with a different objective
Should we have a max # of recipients to show?	📅 Date	Closed ▾	<ul style="list-style-type: none">- Let’s cap it at 10
Populate send flow with which amount - send or receive?	📅 Date	Closed ▾	Populate receive amount Current send again shows receive amount on transfer card but populates send flow based on send amount (fixing this is out of scope for now) This user wanted to see send amount

Learnings for broader initiatives

Recipient management experience ([initiative doc](#))

1. Recipient metadata we get from recipient-service has no transfer information. (The transfer information that is currently seen is because the recipient subgraph is stitching transfer information on from the transfer-subgraph). This makes any sorting/filtering functions that are based on transfer information computationally expensive.
2. Recipient-service itself is not very robust ([link to docs](#)) and because of its paginated nature, it is extremely difficult to add any more functionality to getting recipients (i.e. getting exactly 5 recipients with non-duplicated names)

Home screen vision ([initiative doc](#))

1. Corridor switching is challenging and requires patchwork. The complexity ranks as follows
 - a. [Most complex] Switching while in Select Recipients section of send flow ([spike](#))
 - b. Switching while in the native app while in mid-process ([spike](#))
 - c. Switching before entering the send flow (from home screen, recipient tabs, manage, etc.)

[placeholder] Data to get

- 1. Helpful breakdowns for each of #s 2, 3, and 5 below
 - a. Customer dimensions
 - i. Customer state
 - ii. # of recent transfers
 - iii. # of recipients
 - iv. App/mweb/desktop
 - v. ~~Corridor~~ Archetype
 - b. Transaction dimensions
 - i. Send amount
 - ii. Profit per transfer
 - iii. Delivery method
- 2. ‘Send again’ (through prior transfers) success rates
 - a. Discovery - # unique customers that click ‘send again’ / # unique nth customers that enter open home screen
 - i. Breakdown by customer dimensions only
 - b. Completion - # unique customers that queue a transfer through ‘send again’ / # unique customers that click ‘send again’
 - i. Breakdown by customer and transaction dimensions
 - c. Question I’m getting at: are there / what are the issues with send again?
- 3. How often is send again “side-stepped” (sender hits send CTA and sends the same transfer as their last, but doesn’t do this through send again feature)
 - a. Breakdown by customer and transaction dimensions
- 4. # of sends to a repeat recipient that is different to the recipients in the last two transfers
 - a. Breakdown only by number of transfers and profitability of those transfers (nice to have)
 - b. Question I’m getting at: How often is send again unavailable because the last two transfers are not to the recipient that the send wants to send money to right now? And how much are those transactions worth (nice to have)?
- 5. How often is info changed after send again?
 - a. Breakdown by customer and transaction dimensions. [If I had to choose the most important it would be customer state, archetype, and send amount]
 - b. % of send again transfers that have the exact same send amount, destination, and payment method profile
 - c. % that change send amount
 - d. % that change payment method in step right before summary page
 - e. % that change anything in the summary page
 - f. Question I’m getting at: Can we remove some steps in the flow?
- 6. This [screen completion dashboard](#) interests me. Would it be reasonable to break this down by our customer states?
 - a. The question I'm trying to get to is: for each state, what are the most common next actions from the home screen? This will help us validate our chosen next best actions.
 - b. Not a priority for next two weeks
- 7. A list of customer email addresses that I (shaun) can reach out to to chat that meet the following criteria:
 - a. English speaking customers that send frequently (>10x in last 12mo) but haven’t sent in the last 3 months
- 8. [NEW] What percentage of recipients share the same name but have different delivery methods, different partners
- 9. [NEW] Breakdown of recent recipient vs transfer card usage on desktop home screen

[placeholder] Research to get

☰ Home screen initiative > Quick Send > Design POV

- Is send again discoverable?
- When customers go to send again are they thinking about their recipient or their last transfer?

Customer interviews

Sourcing

- Frequent senders (11+ in last 6mo)
- High amount transfers (\$500+) at least once in the last 6mo
- Sent to multiple corridors in last 6mo
- Speaks English
- Select a few across key corridors (USA-MEX, USA-PHL, USA-IND)

Questions

- Tell me about the last time you sent a repeat (aka similar) transfer to the same person. Where did you start? What info did you consider?
- What info would be helpful to see when going to send again?
- Tell me about the last time you sent to a person in a different country to the one you have selected now. How did you do it? What if anything was frustrating?
- Go to transfer history. How did you expect to get there?
- When you click send again - is it clear that the recipient and payment info will prepopulate?
 - How does different if send again is recipient vs transfer focused?
- Ranking of offers

- What do you like about sending again in any other apps?

Data notes - <https://app.mode.com/remitly/reports/b9dcdea5ba6a>

Raw notes / surprises

- Far more clones queued are through the send button (70%) vs transfer send again (33%)
- State most likely to send a clone - On hold (25%).
 - Nth 2-10 is higher (19%) than Nth 11+ (15%).
 - When tapping send again Nth 2-10 clone rate is (27%) vs Nth 11+ (21%)
 - Perhaps folks clone while getting comfortable, then they fine tune?
 - Should sending a clone be our activation milestone?????
- As folks send more, they plateau on cloning (12% > 19% > 15%), but send again less (42% > 37% > 31%)
- States with highest clone_of_queued_untapped - In progress (87%) and on hold (85%)
 - Is send again available to these folks? Is it the positioning of transfers that matters?
- 52% of users queuing a transfer send to same recipient with same payment, but different amount!
 - These folks use send again even less than the clones (28% vs 33% for clones)
- Only 4% of users queue to folks that are in their last 2 transfers!!
 - 19% of users queue to same recipient that isn't in their last 2 transfers
 - Should recent only (4%) and in history (19%) add up to recent and in history (53%)?
 - Of the folks sending to recipient in history only go through transfer history (70%)
 - Is this because they don't see it in the first two so they click view all to find it?
- High traffic to send again (12% of all nth home screen views). High conversion (76% queue after clicking send again, 80% for nth 11+)
 - Only 23% of send agains are clones
- Most send agains (69%) leave recipient and payment method unchanged, but change send amount (+/-5%)
 - If you break this out by state - as users send more frequently they change payment less (same_recipient_payment 57% > 64% > 74%)
 - Only 9% change only the payment method (leave recipient and amount unchanged)
 - We shouldn't remove the calculator step, but we can consider removing payment method step
 - When users are changing payment method, they are usually changing debit info