

Recipient Quick Send - Hypothesis Doc

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PRD

Status: Approved

Background

Send shortcuts make it easier for customers to quickly send transfers. Currently we have one send shortcut implemented in the Remitly product: the “send again” shortcut presented on completed transfer cards. This shortcut is modeled on a transfer-first mindset, however research and analysis of customer habits show that Remitly users have a recipient-first mindset. This experiment tests the impact on introducing recipient-focused sending shortcuts to the Home screen, with a hypothesis that these shortcuts will be of particular benefit to our most active customers.

For more detailed background, see the [Recipient Quick Send PRD](#).

Hypothesis	
If we...	Introduce a recipient-focused shortcut on the Home screen
Then...	<ul style="list-style-type: none">Revenue per user will stay flat or increase
Because...	<ul style="list-style-type: none">The shortcuts better suit customers’ recipient-first mindset, allowing customers to send the same amount or a greater amount more efficientlyThe shortcuts make it easier for our most active customers, who often have multiple recipients they send to regularly, allowing them to send more or the same amount of money more easily

Experiment Plan

Learnings & metrics — how will we measure success?	
Key Learning(s)	<ul style="list-style-type: none">Do recipient shortcuts enable easier/more efficient sendflow ingress?Do recipient quick send shortcuts enable more frequent sending for other (ie, not Nth with 11+ completed transfers in last 6 months) customer segments?Do the shortcuts impact usage of the “send again” shortcuts on transfer cards?How do the shortcuts impact multi-corridor customers?Does positioning of the recipient shortcuts impact customers’ ability to have transfers complete?
Decision metric	14 day revenue per user (for Nth customers with 11+ completed transfers in last 6 months at time of allocation)
Secondary metric(s)	<p><i>All metrics will use a 14 day time window</i></p> <ul style="list-style-type: none">OROCRQueued txns per customerCompleted txns per customerProfit per customerTotal USD send per customerSendflow launch rateSendflow sessions per user<ul style="list-style-type: none">Determined by number of hours where a user is recorded viewing the sendflowRecipients sent to per userDuplicate recipient per user<ul style="list-style-type: none">Duplicate recipient will be recipients with the same name (first and last) and same disbursement destinationMinutes per transfer per customer<ul style="list-style-type: none">Defined as the number of minutes between the most recent tap on a sendflow ingress point and the time the transfer was createdBreak out by tap on recipient shortcut vs tap on any other sendflow ingress point“Send again” transfer card shortcut interaction rate(T1/T2/T3 only) recipient shortcut interaction rate
Dimension(s)	<ul style="list-style-type: none">Most active customers (Nth customers with 11+ completed transfers in last 6 months at time of allocation) vs rest of population

Test Design — what, how, and where are we testing?	
Audience	Global Nth
Platform	App and web
Treatment(s)	<p>C: current experience</p> <p>T1: recipient shortcuts shown above transfer cards</p> <p>T2: recipient shortcuts shown below transfer cards</p> <p>T3: recipient shortcuts shown above transfer card, with the number of transfer cards on the Home screen reduced to</p>

	<p>one</p> <p>There is some behavior that changes the order of components on the Home screen which will impact the order in which recipient shortcuts may appear. This includes (you can also see the screenshots in the Appendix):</p> <ul style="list-style-type: none"> When a transfer is in flight, transfer cards float to the top of a user’s Home screen. This will still happen in all treatments – for T1 and T3 transfer cards will be shown above recipient shortcuts when a transfer is in flight There is a <i>Do More with Remitly</i> section on the Home screen that will show in app merchandising (referral cards), this is shown above transfer cards when there are no transfers in flight. This section will be above the recipient shortcuts in T1 and T3 when there are no in flight transfers.
Allocation Point	Successful authentication
Traffic %	<ul style="list-style-type: none"> Day 0: 0% for self allocation and testing Day 1: 1% of total traffic Day 3: 5% of total traffic Day 4-7: hold for early signals <ul style="list-style-type: none"> Due to holiday app release cycle allocations on the app will be delayed – we will hold at a low allocation % until exposures from the app begin Day 8: 100% (or the determined max from power analysis) of total traffic
Treatment %	C 25% / T1 25% / T2 25% / T3 25%
Duration	<p>14 day allocation runtime + 14 days for metric maturation = 28 day runtime</p> <p>Although we could get the necessary allocations in a shorter time than 14 days, we are running for longer to allow for allocations to hold while we wait for allocations to begin on app and also to get payday activity bumps</p>
Power analysis	Power analysis notebook
UEL requirements	<ul style="list-style-type: none"> [P0] User taps on quick send shortcut, with the following metadata available (likely in the properties field): <ul style="list-style-type: none"> [P0] receiver key (or other unique identifier for recipient/disbursement combination) [P1] index of recipient shortcut in shortcut list [P1] the total number of recipients shown [P0] User taps on “View All” option, with the following metadata available (likely in the properties field): <ul style="list-style-type: none"> [P1] the total number of recipients shown [P0] User taps on “New Recipient” option, with the following metadata available (likely in the properties field): <ul style="list-style-type: none"> [P1] the total number of recipients shown
Guardrails	<ul style="list-style-type: none"> OCR (total audience) OR (total audience)

Next steps — for each outcome, what we think we'll do next	
Regardless of results	<ul style="list-style-type: none">
If (Treatment wins or results are flat for most active customers) <i>and</i> (Treatment wins or results are flat for total audience)	Call for treatment
If (Treatment wins or results are flat for most active customers) <i>and</i> (Treatment loses for total audience)	<ul style="list-style-type: none"> If net revenue/business metric impact is negative: <ul style="list-style-type: none"> Call for control, determine drivers of differentiating results, identify feature improvements and re-run test If net revenue/business metric impact is flat/positive: <ul style="list-style-type: none"> Call for treatment, determine drivers of differentiating results, identify feature improvements and run a fast follow test
If (Treatment loses for most active customers) <i>and</i> (Treatment loses for total audience)	Call for control
If (Treatment loses for most active customers) <i>and</i> (Treatment wins or results are flat for total audience)	<ul style="list-style-type: none"> If net revenue/business metric impact is negative: <ul style="list-style-type: none"> Call for control, determine drivers of differentiating results, identify feature improvements and re-run test If net revenue/business metric impact is flat/positive: <ul style="list-style-type: none"> Call for treatment, determine drivers of differentiating results, identify feature improvements and run a fast follow test

Appendix

See these screenshots for what the layouts of T1, T2, and T3 will be and how it can change with different Home screen conditions (ie, in app merchandising, transfers in flight, CAR banners)

	No active transfers	Transfer in flight	CAR banner/transfer in flight
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T1

9:41

EXCHANGE RATE
1 USD = 83.03 INR

Do more with Remitly

Give \$10, get \$10

5 million people trust Remitly. Share with your friends and family.

Send Again

PS

Priya Sharma

ACCT ENDING IN 4111

RP

Rahul Patel

CASH PICKUP

CD

Camila Díaz

ACCT ENDING IN 2

Transfers

View all

Delivered April 21, 9:00AM PDT

Priya Sharma

Bank deposit

Sent April 21, 2024

1,000.00 INR

Send again

Home

Recipients

Send

Rewards

Manage

9:41

EXCHANGE RATE
1 USD = 83.03 INR

Transfers

View all

Estimated arrival in 6 days

Priya Sharma

Bank deposit

Sent April 30, 2024

1,000.00 INR

Delivered Aug 25, 9:00AM PDT

Rahul Patel

Cash Pickup

Sent April 21, 2024

1,000.00 INR

Send again

Send Again

PS

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ACCT ENDING IN 2

Do more with Remitly

Home

Recipients

Send

Rewards

Manage

9:41

EXCHANGE RATE
1 USD = 83.03 INR

We need some information from you to complete your request

Transfers

View all

Sending paused

Priya Sharma

Bank deposit

Sent April 30, 2024

1,000.00 INR

Fix your transfer

Delivered Aug 25, 9:00AM PDT

Rahul Patel

Cash Pickup

Sent April 21, 2024

1,000.00 INR

Send again

Send Again

PS

Priya Sharma

ACCT ENDING IN 4111

RP

Rahul Patel

CASH PICKUP

CD

Camila Díaz

ACCT ENDING IN 2

Home

Recipients

Send

Rewards

Manage

T2

9:41

EXCHANGE RATE
1 USD = 83.03 INR

Do more with Remitly

Give \$10, get \$10

5 million people trust Remitly. Share with your friends and family.

Transfers

View all

Delivered April 21, 9:00AM PDT

Priya Sharma

Bank deposit

Sent April 21, 2024

1,000.00 INR

Send again

Delivered Aug 25, 9:00AM PDT

Rahul Patel

Cash Pickup

Sent April 21, 2024

1000.00 INR

Send again

Home

Recipients

Send

Rewards

Manage

9:41

EXCHANGE RATE
1 USD = 83.03 INR

Transfers

View all

Estimated arrival in 6 days

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Send again

Send Again

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Do more with Remitly

Home

Recipients

Send

Rewards

Manage

9:41

EXCHANGE RATE
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We need some information from you to complete your request

Transfers

View all

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1,000.00 INR

Send again

Send Again

PS

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ACCT ENDING IN 4111

RP

Rahul Patel

CASH PICKUP

CD

Camila Díaz

ACCT ENDING IN 2

Home

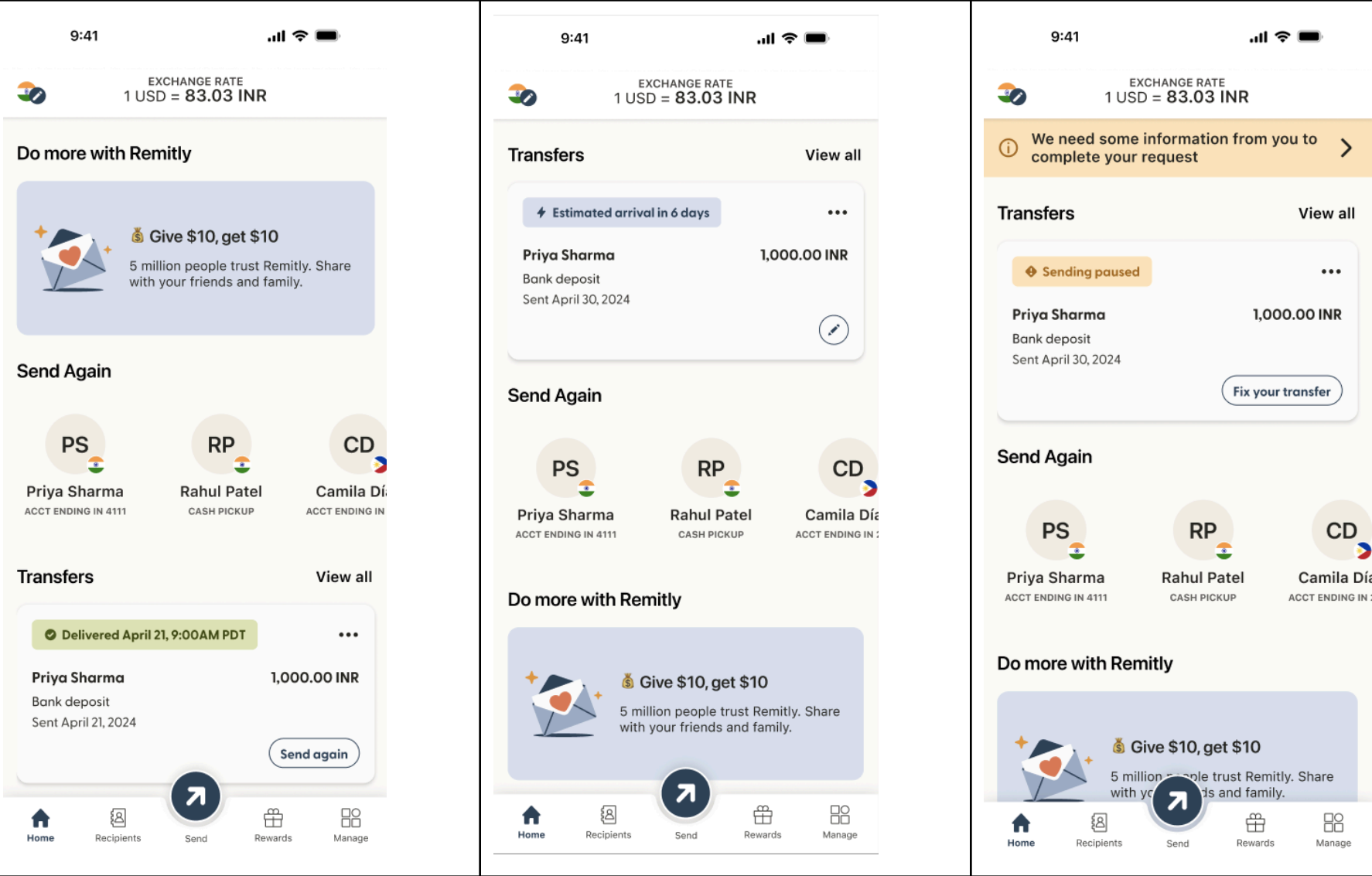
Recipients

Send

Rewards

Manage

T3



Footnote:
T1: Quick send **above** 2 transfer cards
T2: Quick send **below** 2 transfer cards
T3: Quick send **above** 1 transfer card