



KYC Verification

Customer Wallet Usage

Aug 2021





KYC Verification: Project area

- KYC Verification Badge
- Re-design 'Verification Identity' menu
- ➡ Customer Wallet Usage

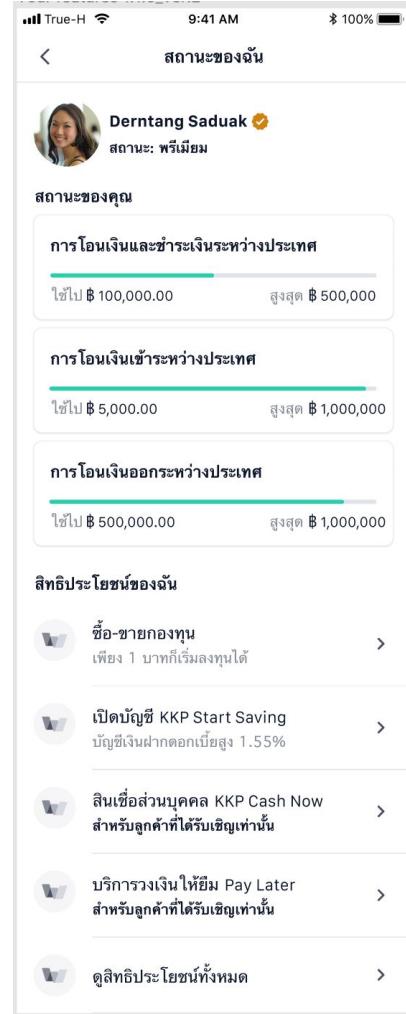




Project Timeline

Week	Tasks / Activities	Date
1	Review requirements Experience canvas [2 sessions] Research <ul style="list-style-type: none">● General Research● Competitive analysis<ul style="list-style-type: none">○ Direct competitors○ Indirect competitors Case study	01 July 10 Aug
2	Ideation workshop X Draft design solution note: The project will be on hold until 27/8/2021	16 Aug 30 Aug
3	Apply Feedback from stakeholder <ul style="list-style-type: none">● Wireframe Prototype Usability testing [Design review]	

Version 2 X



Version 3



ME 1.0.0
True-H 9:41 AM 100%

ฉบับ

Derntang Saduak ดูโปรไฟล์

 082-333-4456
 วอลเล็ต โฉด: แสงคำ
 ชื่อ-นามสกุล พ.ต.ท.: 14000-086-707-5533
 Inwderntang@email.com

- ยอดเงินคงเหลือ >
- รับเงินของขัน >
- คุปองของขัน >
- เงินคืนจากทรูมูฟ เอช >
- ทรูพอยท์ของขัน >

หน้าหลัก ไปรษณีย์ รายการ ข้อความ บันทึก

Usage and Features >

Your features 1.0.0_ver.2
True-H 9:41 AM 100%

Usage and Features

สถานะของคุณ

การโอนเงินและชำระเงินระหว่างประเทศ

ใช้ไป ₩ 100,000.00	สูงสุด ₩ 500,000
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นbadalgrageเป้าเพิ่มขึ้น

คุณมีธนาณัตครบาทรูมันนี้วอลเล็ต ไม่เกิน 500,000 บาท และสามารถใช้บริการ ทรูมันนี้ วอลเล็ตได้ตลอด 24 ชั่วโมง ต่อวัน

บริการทรูมันนี้ วอลเล็ต	ไม่เกินวันละ (บาท)
โอนเงินพร้อมเพย์	200,000
โอนเงิน (ภายในทรูมันนี้ วอลเล็ต)	50,000
โอนเงินเข้าบัญชีธนาคาร	200,000
ชำระบิล (ฟรีค่าธรรมเนียม)	100,000
วงเงิน WeCard	30,000

ⓘ ทั้งนี้ว่างเงินในการทำรายการต้องกล่าวอาจเปลี่ยนแปลง ได้ตามที่บริษัทกำหนด





Experience canvas

[link to the canvas](#)

Hypothesis

We believe that adding wallet usage information and limits will enable users to understand their spending situation so that they do not need to contact CLT for this information.

<p>Problems</p> <ol style="list-style-type: none"> 1. Customers frequently ask about their transaction spent/remaining balance with the call center because we don't inform about their financial status data on our app. 2. When reach limit, customers do not know how to expand their financial transaction services (KYC Method) and how much more they can get. 3. Heavy workload for the call centre team. 	<p>Value</p> <p><i>User benefits:</i></p> <ol style="list-style-type: none"> 1. Users know the amount of use per day/month clearly in each transaction type. 2. Users will be aware of KYC uplift to unlock other financial services and expand transaction limit when reached. <p><i>Business benefits:</i></p> <ol style="list-style-type: none"> 1. Reduce the workload of the call center for answering customer questions about customer wallet usage. 	<p>Target Users</p> <p>All KYC 2.x, 3.x, 4 customers</p> <ul style="list-style-type: none"> - New customers to TMW who do not have awareness of features available. - High frequency customers with large number of daily transactions.
<p>Solution / Ideas</p> <ol style="list-style-type: none"> 1. Separate 'Usage and Features' out of 'Privileges' menu. 	<p>MVE / MVP</p> <ol style="list-style-type: none"> 1. Inform the amount of use per day/month clearly in each transaction type. 2. Appear KYC uplift [CTA] to unlock other financial services and expand transaction limit. 	<p>Success Metrics</p> <ol style="list-style-type: none"> 1. The number of click to menu 'Wallet balance'. 2. *Reduce the number of TMN call center inquiries regarding customer wallet usage. 3. The page should be able to state clearly with no confusion and able to tell customer to go next when they reach limit. <p>result from:</p> <ul style="list-style-type: none"> 1 - Data analytics 2 - CLT report 3 - User experience criteria
<p>End-to-end Journey</p> <p>New user + General User [KYC 2.x - 3.x]:</p> <p>User signs in to the TMN Wallet app, he opens 'ME' screen and sees our new menu 'Usage and...</p>	<p>Team</p> <ol style="list-style-type: none"> 1. Anna [Lead designer] 2. Richard [Designer lead] 3. K'Amorn [PL] 	<p>Stakeholders</p> <ol style="list-style-type: none"> 1. K'Bomb [Product] 2. K'Apinand [Growth] 3. K'Nuttawadee [SBI]

Hypothesis: We believe that **ADDING** the customer wallet usage data provides users [1] access to their own transaction status and financial services and will be aware of [2.] KYC uplift to unlock other financial services and expand transaction limit when reached.

Hypothesis

Adding Customer
wallet usage
information

 *Result*

KYC Uplift

Reduce user
questions.

Increasing limitation
and the number of
their financial
transaction services.

Users understand the
status of their financial
services.

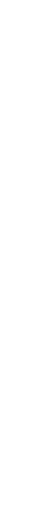
The workload of the
call center team.

Hypothesis: We believe that adding wallet usage information and limits will enable users to understand their spending situation so that they do not need to contact CLT for this information.

Hypothesis



Adding Customer
wallet usage
information



KYC Uplift

Reduce user
questions.

Result

Increasing limitation
and the number of
their financial
transaction services.

Users understand the
status of their financial
services.

Reducing the
workload of the call
center team.

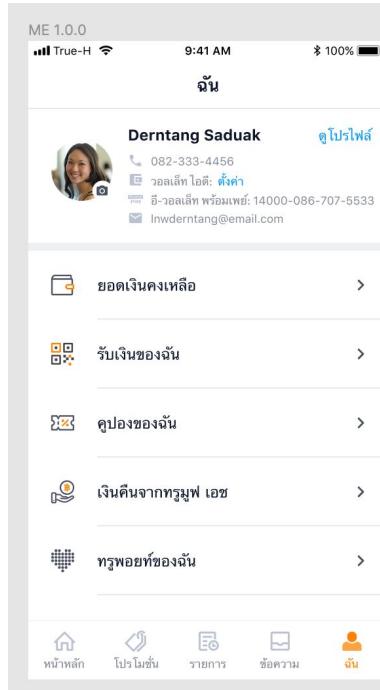


Objective

- **Inform** the amount of use per day/month clearly in each transaction type.
- Let users **unlock** other financial services and expand transaction limit through KYC uplift
- Reducing the workload of our cell center



Version 3

Your features 1.0.0_ver.2

9:41 AM 100%

Usage and Features

< >

สถานะของคุณ

การโอนเงินและชำระเงินระหว่างประเทศ

ใช้ไป ₧ 100,000.00	สูงสุด ₧ 500,000
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ขบวนการเป้าเพิ่มขึ้น

คุณมีขบวนการเป้าหมายนี้ว่าโอลเด็ก ในเดือน กันยายน 500,000 บาท และสามารถใช้บริการ ทรูมูนนี่ วอลเล็ตได้ตลอด 24 ชั่วโมง ตั้งแต่

บริการทรูมูนนี่ วอลเล็ต	ไม่เกินวันละ (บาท)
โอนเงินพร้อมเพย์	200,000
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ชำระบิล (พาร์ทิชั่นรวมเนียม)	100,000
วางแผน WeCard	30,000

ⓘ ทั้งนี้ว่างเงินในการทำรายการตั้งกล่าวอาจเปลี่ยนแปลง ได้ตามที่บริษัทกำหนด





True-H 9:41 AM * 100%

สถานะของฉัน

Derntang Saduak ✅
สถานะ: พร้อมใช้งาน

ลิฟท์ประจำโภชนาช่องด้าน
ลิฟท์ประจำโภชนาช่องด้าน

ลิฟท์ประจำโภชนาช่องด้าน

- ซื้อ-ขายกองทุน เพียง 1 บาทก็เริ่มลงทุนได้ >
- เปิดบัญชี KKP Start Saving บัญชีเงินฝากดอกเบี้ยสูง 1.55% >
- ลินเชื่อส่วนบุคคล KKP Cash Now สำหรับลูกค้าที่ได้รับเชิญเท่านั้น >
- บริการวางแผนให้ยืม Pay Later สำหรับลูกค้าที่ได้รับเชิญเท่านั้น >

รายการ	จำนวนที่ดำเนินการ	จำนวนที่ต้องดำเนินการ
การโอนเงินและชำระเงินระหว่างประเทศ	฿ 100,000.00	฿ 500,000
การโอนเงินเข้ารหัสระหว่างประเทศ	฿ 5,000.00	฿ 1,000,000
การโอนเงินออกระหว่างประเทศ	฿ 500,000.00	฿ 1,000,000

Create the new menu
'Usage and features'

What's the best CX for our new menu ?

If you're user, What information do you want to know in this screen ?



Research analysis

Customer Wallet Usage



Finding research area focus

- **E-wallet** ★★★: Upgrade account in order to upgrade their customer wallet usage such as 'TMN Wallet'.
- **Other financial apps** ★★: Other type of wallet usage such as saving account, financial management, credit balance.
- **Non-financial service apps** ★: Inform the limit/status of something ex. Nutrition fact, Travel budget management, Collecting point for redeeming a coupon.

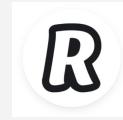


Research area focus

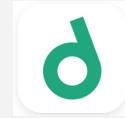
Type 1* : E-Wallet [similar to TMN]
Reference quality: ★★★★



Type 2 : Other financial apps
Reference quality: ★★



Type 3 : Non-financial apps
Reference quality: ★



Lifesum

Reference quality*: used for this project



E-Wallet

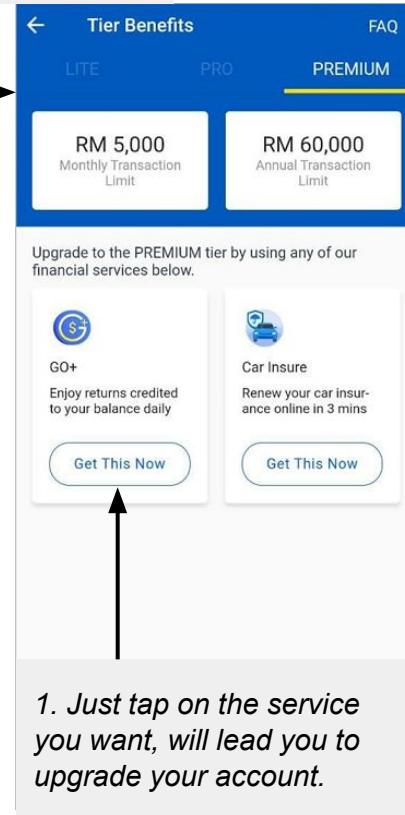
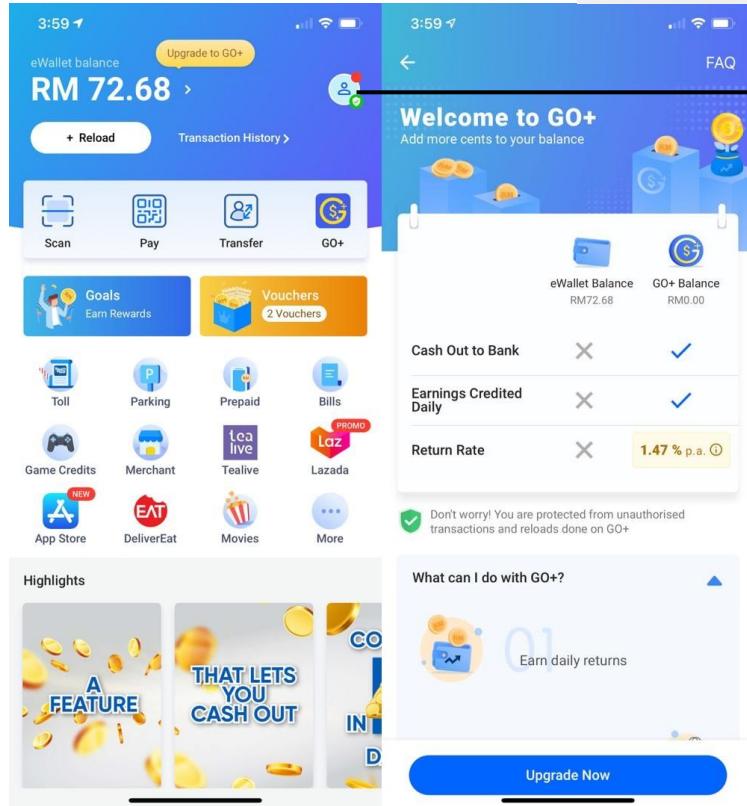
Customer Wallet Usage #1



TNG e-Wallet

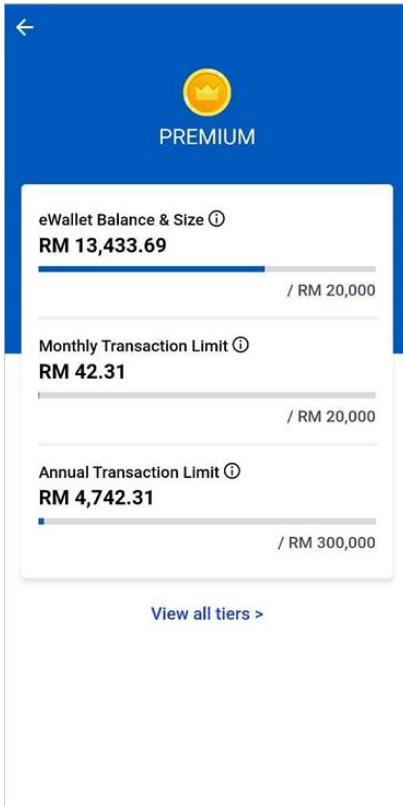
Country: Malaysia

Tap 'Profile' pic. > 'My Tier'



1. Just tap on the service you want, will lead you to upgrade your account.

2. If you already upgraded to 'Premium', will shown this page.





Home

RM 20.00

Hello

Level 1 0 coins >

Pay Bills Insurance CashUp

Lunar New Year Deals

Huat's for CNY? #BoostGoYou Explore Now

My Partner Wallets

You have no active Partner Wallets at the moment

Visit our Offer Wall

Discover deals and rewards from our various partner promotions

Promotions

A click away from your favourite meals

SEND SCAN & PAY REQUEST

This point will be interested again in 'Re-design ME screen project.'

My Wallet

CIMB BANK

RM

Min. RM 20

2

BASIC

Wallet Balance

RM20.00

/ RM1,000

Monthly Spending

RM0 / RM2,000

Auto add money

INACTIVE

Upgrade to Premium Wallet

4. indicate 'your status' here

1. Highlight the importance of 'Wallet Balance' by increasing the RM and BOLD.

2. CTA to add 'money' [can add now! In this page]

3. CTA to Upgrade the account to 'Premium'

New wallets are coming to you, soon!

To ensure a smooth upgrade to the new premium wallet that is coming soon, please upgrade or verify your Boost Wallet.

	ASAC	Premium
Wallet Size	RM1,000	RM4,999
Monthly Transaction Limit	RM2,000	RM4,999
Annual Transaction Limit	RM24,000	RM59,999
Send money between Boost Wallets	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Transfer money from Boost Wallet to bank account is no longer allowed after 18 May 2020		
View Current Wallet Details		
Upgrade for Free		

The image shows two screenshots of the Boost app interface side-by-side, illustrating the upgrade process from a 'BASIC' account to a 'PREMIUM' account.

'BASIC' Account Screen:

- Header:** Boost, Country: Malaysia, Home, RM 25.25.
- Navigation:** SEND, SCAN & PAY, REQUEST.
- Content:**
 - Promotions:** PILIH LAH BOOST! (Claim RM30 e-Tunai Rakyat 2020). Description: Dapatkan e-Tunai Rakyat RM30 anda untuk pilihan yang tak terhingga.
 - My Wallet:** Shows a yellow Maybank card with RM 25.25 balance. Min. RM 10.
 - Current Balance:** RM 25.25 / RM 200.
 - Actions:** Auto add money, Upgrade to Premium Wallet (highlighted with a blue box), Transfer out to bank.

'PREMIUM' Account Screen:

- Header:** 'PREMIUM' Account.
- Content:**
 - My Wallet:** Shows a blue BigPay Mastercard with RM 1000 balance. Min. RM 10.
 - Current Balance:** RM 55.00 / RM 1500.
 - Actions:** Auto Add Money (inactive).

Central Element: A horizontal arrow labeled "Upgrade user account" points from the BASIC account to the PREMIUM account.

Bottom Text: 'Wallet' icon > 'My wallet'



Grab Pay

Country: Singapore

Payments

GrabPay Wallet
SGD **200.00**

Transfer
SGD **1,919.20**

Total GrabPay balance: SGD 800.00

View GrabPay Card details

Top up Scan to Pay Transfer

Financial services

Invest Insurance Lending

Do more with your money

Home Activity Payment Messages Account

Transfer

Transferable balance ⓘ SGD **1,919.20**

Total GrabPay balance: SGD 800.00

Transfer to your PayNow account

DBS bank account
Auto-linked to phone number +65 9089 6757

Transfer to a different account

Another GrabPay Wallet

Bank account

Another e-wallet

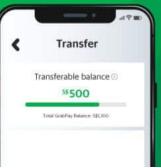
1.



2. Show 'Transferable balance' and have CTAs to transfer money.

Introducing
Transferable
balances.

Greater control Greater flexibility



Sending money with transferable balance

Visit [Help Centre](#) to see our FAQ about transfers.

Transferable Balance

It's the part of your GrabPay balance that was topped up by debit card, ATM card, or cash.

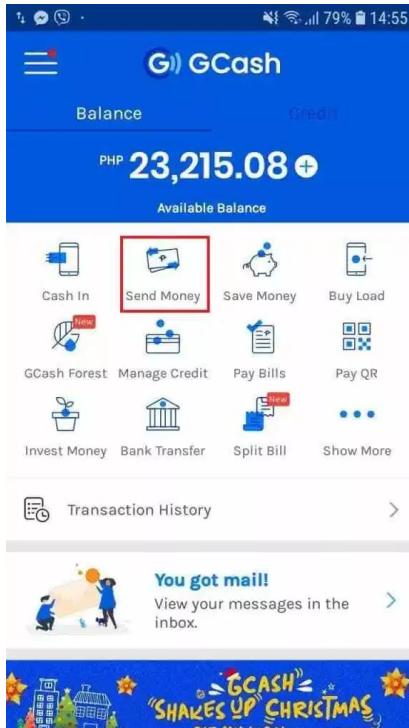
SGD 1,919.20

*Non transferable credit
SGD 6,080.80

*Any balance from a credit card can't be sent to a peer or bank account. You can still spend it at merchants or Grab services.

GCash

Country: Philippines



1. inform the limitation and services via the table

Verification Levels

Account Limits

Limits	Basic	Fully Verified	w/ Linked Bank	Enterprise
Wallet Size	50K	100K	500K	500K
Incoming Limit	10K	-	-	-
Daily	50K	100K	500K	500K
Monthly	5K	100K	100K	100K
Outgoing Limit	100K	-	-	-
Daily	100K	-	-	-
Monthly	-	-	-	-

How to Upgrade

- Basic: Register to GCash.
- Fully Verified: 5 minutes
 - Take ID photo
 - Take a selfie
 - Fill information
 - Send application

Fully Verified with Linked

19:29 4G

← Bank Transfer

BPI Bank of the Philippine Islands

Your Bank Transfer limit is P50,000 per day.

Note: If you are new to GCash, start by sending as much as P20,000 per day. Keep using Bank Transfer to upgrade your daily limit to P50,000 in as fast as 2 weeks.

OK

Your convenience fee is waived for this transaction.

Send Money

2. Show the pop-up if it reaches the limitation.



Sorry, the purchase can't be completed because you've reached your Cash-in limit. The maximum dollar amount you can add at this time is \$0.

Show the pop-up if it reaches the limitation.

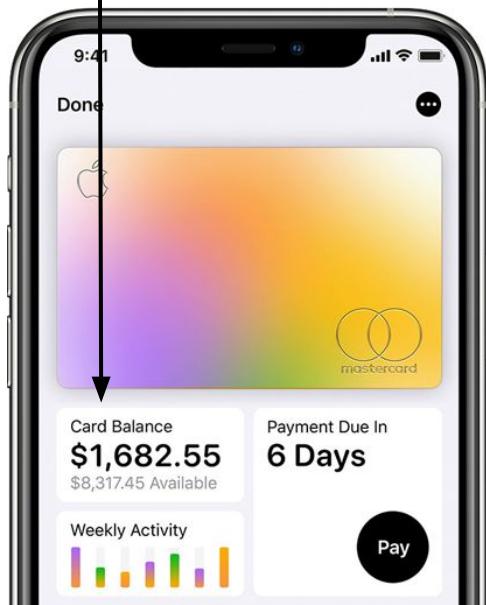


Country: USA

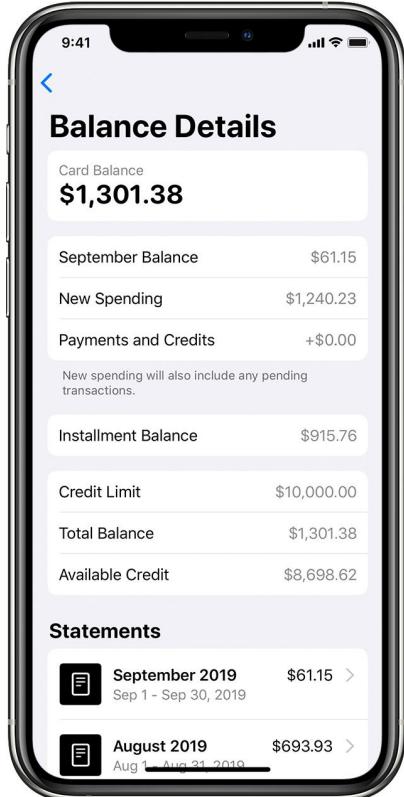


Card Balance
\$1,682.55
\$8,317.45 Available

Show as a minimal plain text.



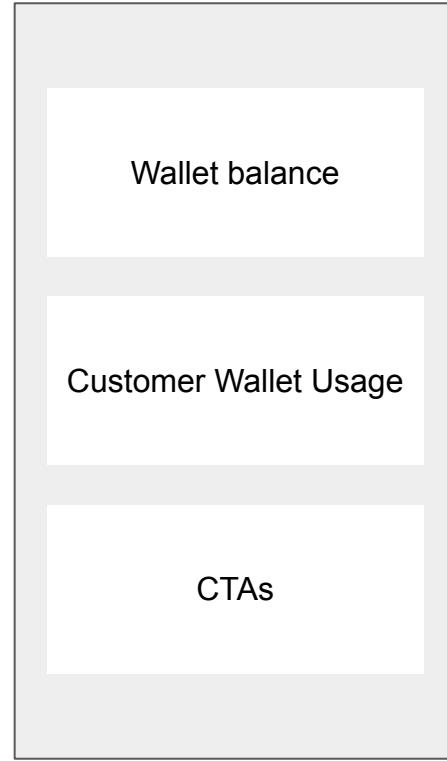
See more details on balance details.





Core structure

- Wallet balance
- Customer Wallet Usage
- CTAs



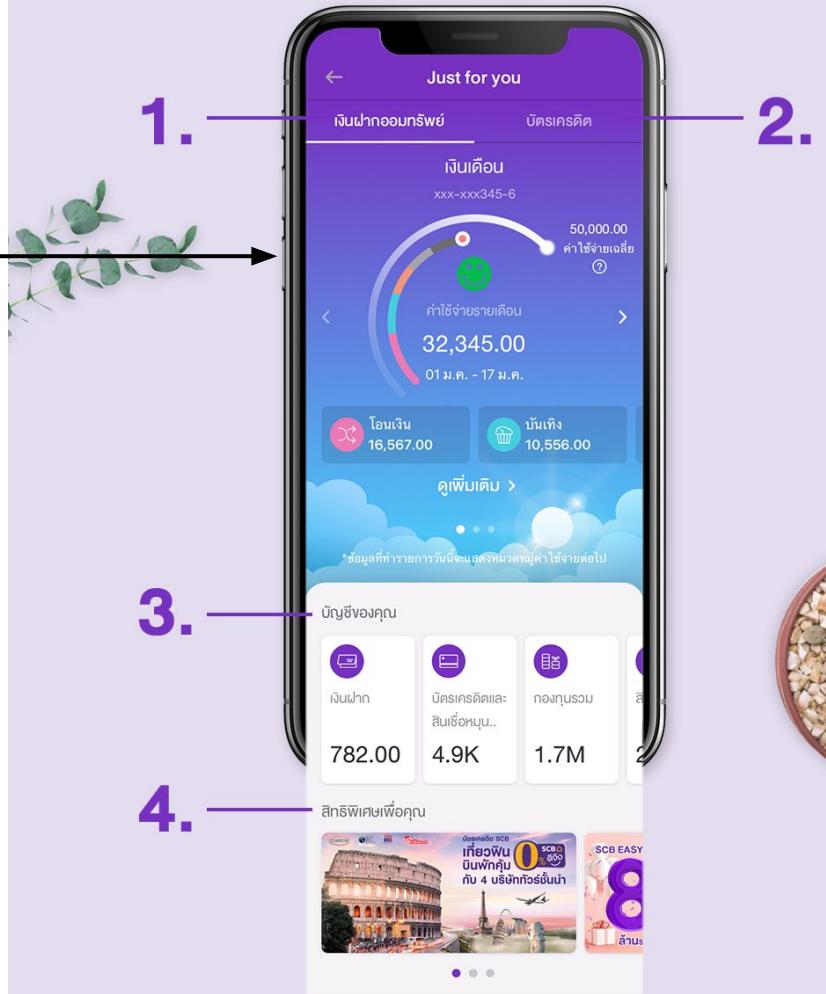


Other financial apps

Customer Wallet Usage #2



SCB Easy





SCB Easy

Set the budget and show the status in each graph.

1. My Balance

ค่าใช้จ่ายรายเดือน
01 พ.ย. - 05 พ.ย.

บัญชีเงินเดือน
XXXX-XXX345-6

ค่าใช้จ่ายรายเดือน
32,345.00

คุณใช้จ่ายน้อยกว่าค่าใช้จ่ายเฉลี่ยของคุณ

2. Spent [in each categories]

ค่าใช้จ่ายรายเดือน
01 พ.ย. - 05 พ.ย.

SCB M LIVE
4773 76xx xxxx 7226

เงินฝากกอบกิ่งทรัพย์

บัตรเครดิต

SCB M LIVE
4773 76xx xxxx 7226

ค่าใช้จ่าย
01 พ.ย. - 05 พ.ย.

อื่นๆ 15,400.00

อาหาร/เครื่องดื่ม 1,431.00

บันเทิง 150.00

คุณเพิ่มเติบ >

3. Transaction History

ค่าใช้จ่ายเฉลี่ยของคุณ 3 เดือนล่าสุดของนักช้อปที่คุณเลือก

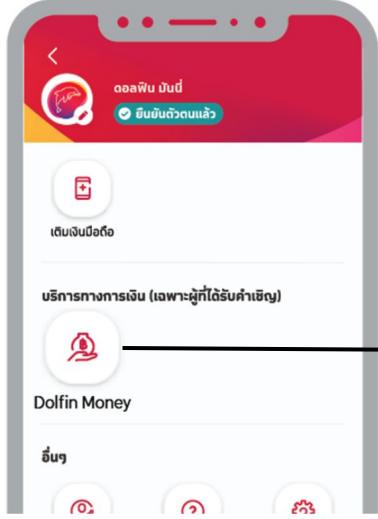
- ใช้จ่ายบังกว่าค่าใช้จ่ายเฉลี่ย
คุณใช้จ่ายน้อยกว่าที่เคยทำกัน 80% ของค่าใช้จ่ายเฉลี่ยของคุณ
- ใช้จ่ายใกล้เคียงค่าใช้จ่ายเฉลี่ย
คุณใช้จ่ายอยู่ระหว่าง 81-120% ของค่าใช้จ่ายเฉลี่ยของคุณ
- ใช้จ่ายมากกว่าค่าใช้จ่ายเฉลี่ย
คุณใช้จ่ายมากกว่า 120% ของค่าใช้จ่ายเฉลี่ยของคุณ



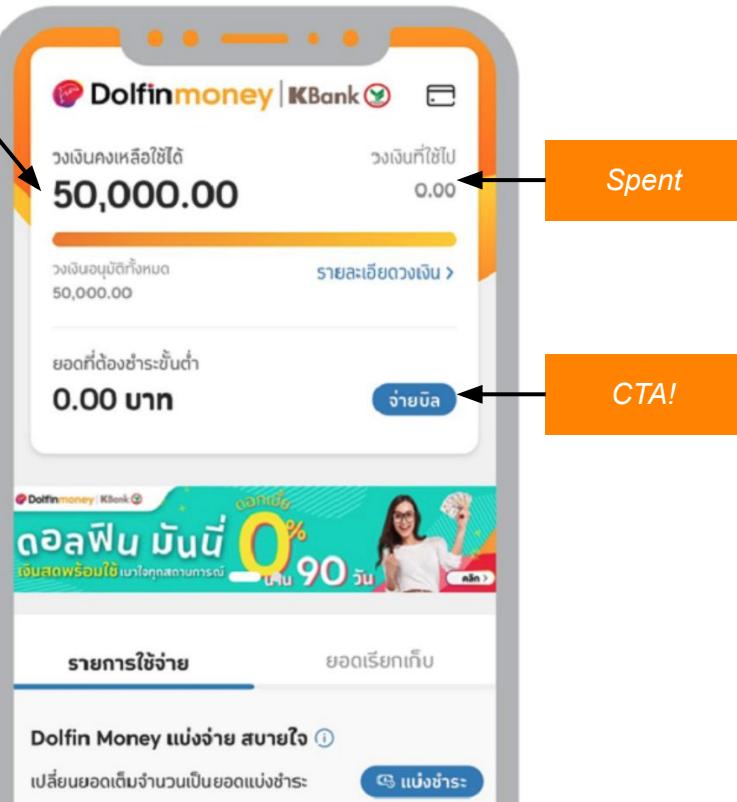
Dolfin

Like our 'Pay next'

ເປີກໃຊ້ເງິນທັນໃຈຜ່ານ K PLUS
ດ້ວຍນິກາຣ KBank Smart Cash



Remaining



Menu >
'Dolfin money'



Grab Pay

Country: Singapore

Available amount
S\$200.00

Total spent
S\$300.00

Due September
S\$120.00

***Idea: Due to**

Pay in Instalments, 0% interest
One time, one minute set-up!

Show as 'text'
And prioritise by **size**
and **BOLD**.

Available amount
S\$200.00

Total spent
S\$300.00

Due September
S\$120.00

Pay in Instalments, 0% interest
One time, one minute set-up!

Due soon

View All

6 days Postpaid #Aug20 S\$120.00 >
1 Aug - 31 Aug 2020

35 days Postpaid #Sep20 S\$180.00 >
1 Sep - 31 Sep 2020

Pay in 4 instalments



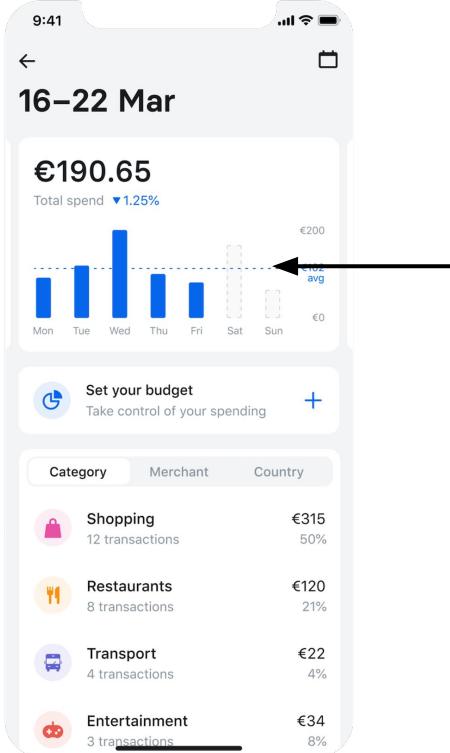
S\$300.00 x4
Get it on HipVan.com



S\$28.25 x4
Get it on Zalora.com



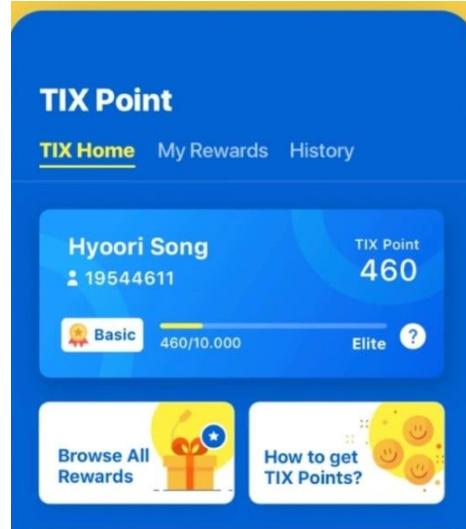
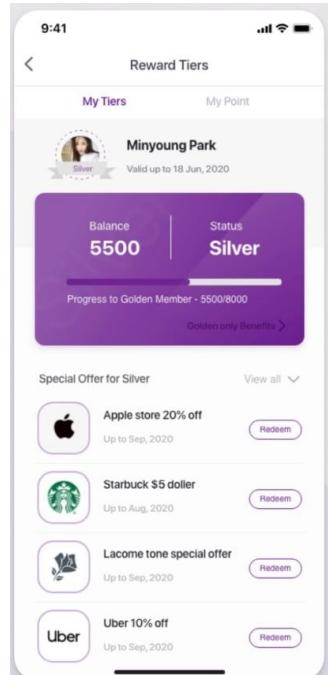
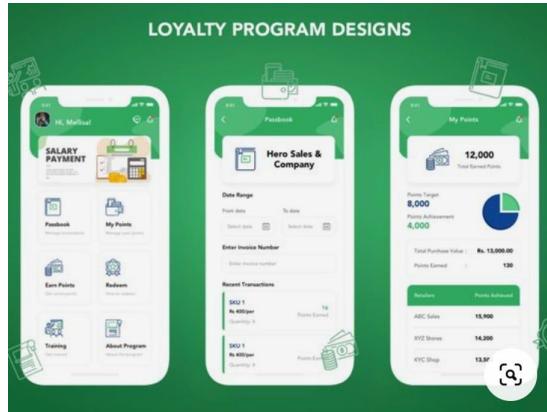
Revolut



*Set the budget and
show the status in
each graph.*



Other ideas





Non-financial apps

Customer Wallet Usage #3



Drop
Shop & Earn Free Gift Cards

2:50

This reward is valid only in United States

G Groupon

\$25 You need 24,895 more points!

Groupon

Groupon's daily deals feature the best stuff to do, see, eat, and buy in hundreds of cities worldwide—all at an unbeatable discount. Whether it's half off at a neighborhood restaurant or 90% off a hot air balloon ride, we thoroughly inspect each offer to ensure that customers get twice the fun for half the price. Explore your city today with a Groupon gift card, valid for immediate use on any awesome Groupon deal that catches your fancy. Visit www.groupon.com and sign in or create a free account to redeem your gift card.

DETAILS

This reward is an e-gift card

This reward will be in your wallet after redemption

You need 24,895 more points! To get 'Groupon'



Get \$5 Redeem 105

Rewards Wallet

Starting at \$25

Offer	Action	Status
Groupon	REDEEM FOR 25,000	0% earned
Apple	REDEEM FOR 25,000	0% earned
Gap	REDEEM FOR 25,000	0% earned
Nike	REDEEM FOR 25,000	0% earned
chili's	REDEEM FOR 25,000	0% earned
Mariano's		

Q Search

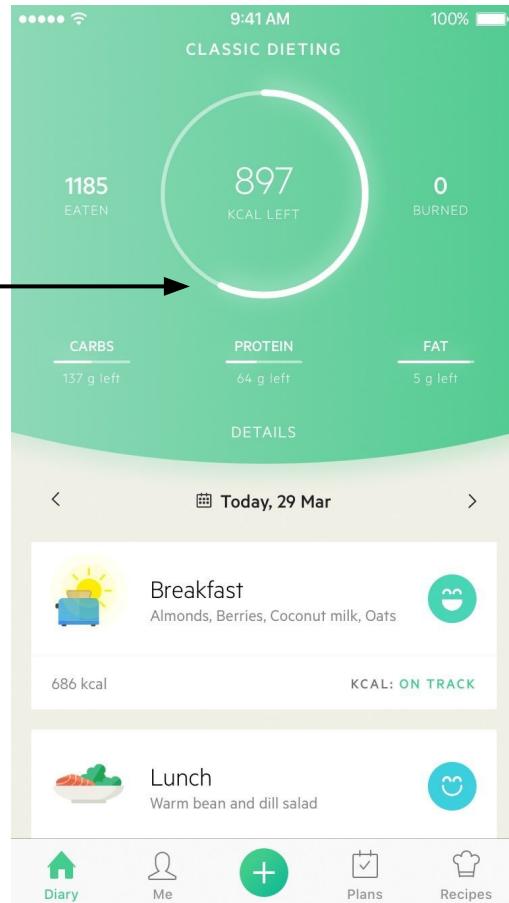
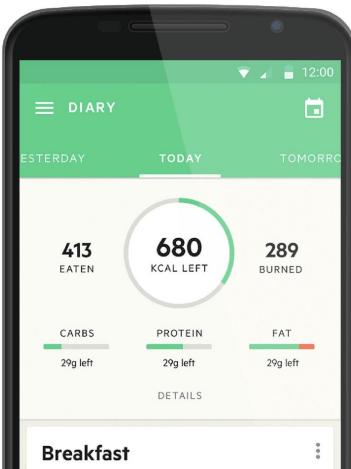
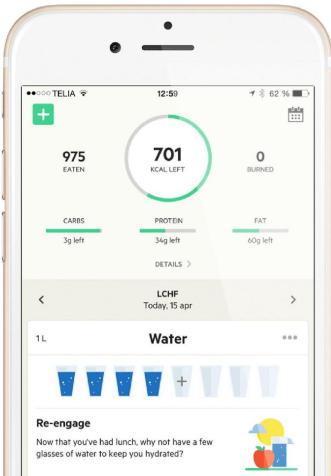
Shop Games Card Surveys Rewards



Life sum

Food tracking

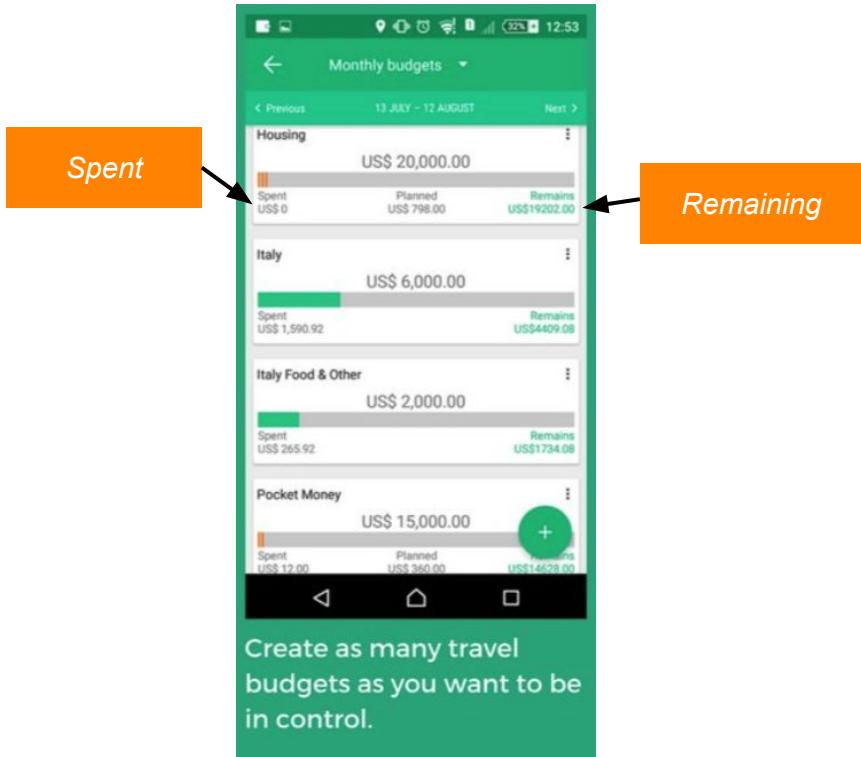
Highlight the importance of data with the bigger circular graph.





budgetbakers

Budget bakers



Create a Travel Budget

It's really simple to create a travel budget and track your travel expenses on Wallet.

New budget

- Name: Italy
- Account: ALL ACCOUNTS
- Amount: 6000
- Category: Restaurant, fast food, Holiday, trips, hotels
- Labels: Italy (selected), Add label...
- Period: Month

With Labels, creating a travel budget on Wallet has become a cakewalk.

Monthly budgets

Category	Spent	Planned	Remains
Housing	US\$ 0	US\$ 798.00	US\$19202.00
Italy	US\$ 1,590.92		US\$4409.08
Italy Food & Other	US\$ 265.92		US\$1734.08
Pocket Money	US\$ 12.00	US\$ 360.00	US\$14674.00

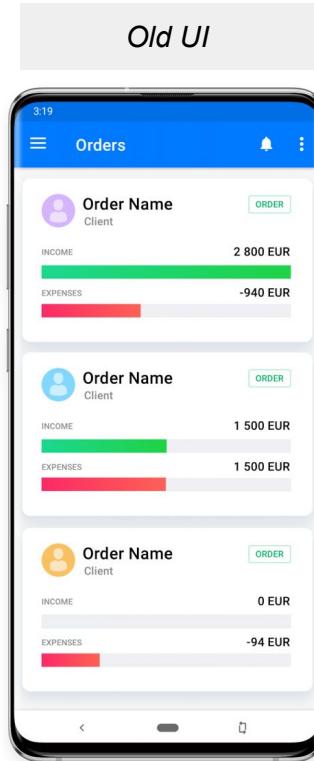
Get a detailed list of records associated with each such budget easily.

budgetbakers



Board

Real-time Cash Flow of your business



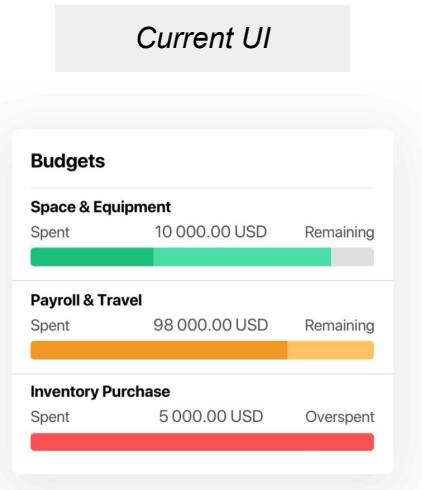
Create budget and stick to it!

Budget all expenses – be it fixed and variable costs

Make smart and quick decisions on where to cut costs

Have real time update of budget progress reports

Current UI





Ideation Workshop

[link to the workshop](#)



Today's Objective

- *Giving you have more experience in *Customer Wallet Usage*.
- Sharing you creativity & your opinions through various activities in ideation workshop.
- And definitely, giving our app the best user experience.



Agenda

- **Section 1** [15 minutes] : Project Details
- **Section 2** [20 minutes] : Research Analysis
- **Section 3** [10 minutes] : Review 'Design brief'
- **Section 4** [30 minutes] : Ideation Workshop
- **Section 5** [15 minutes] : Present your idea!

*Please prepare your pen & 2 [A4] papers for this session 

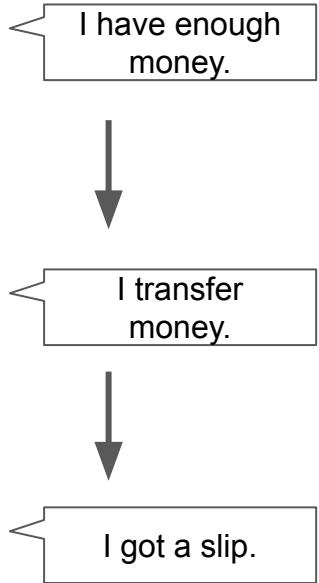
Welcome to 'Ideation Workshop'

- Recap: Design Brief [10 minutes]
- Sketch: Design Wireframe & Flow [15 minutes]
- Sketch: Add 'Upgrade account' CTA & Flow [5 minutes]
- Explain your thought [20 minutes]

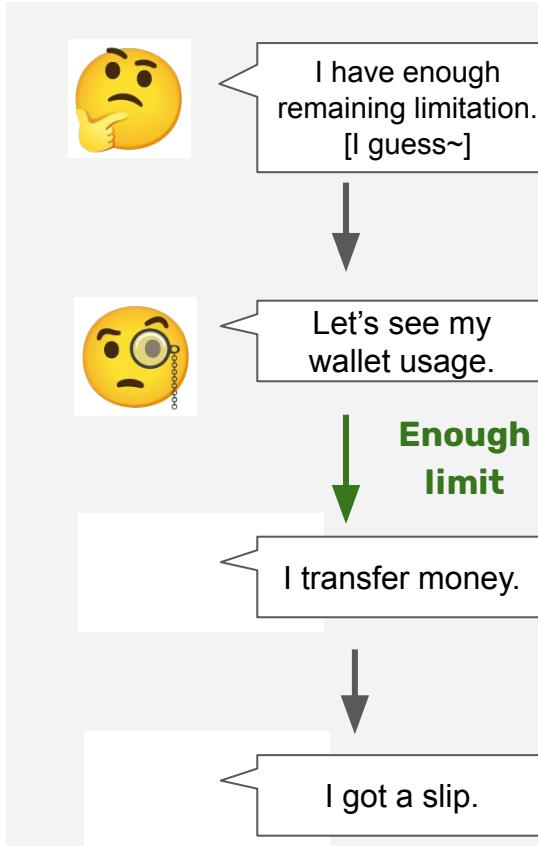
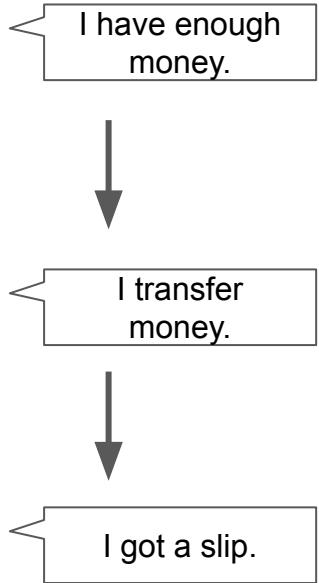
*Please prepare your pen & 2 A4 papers for this session 🙏



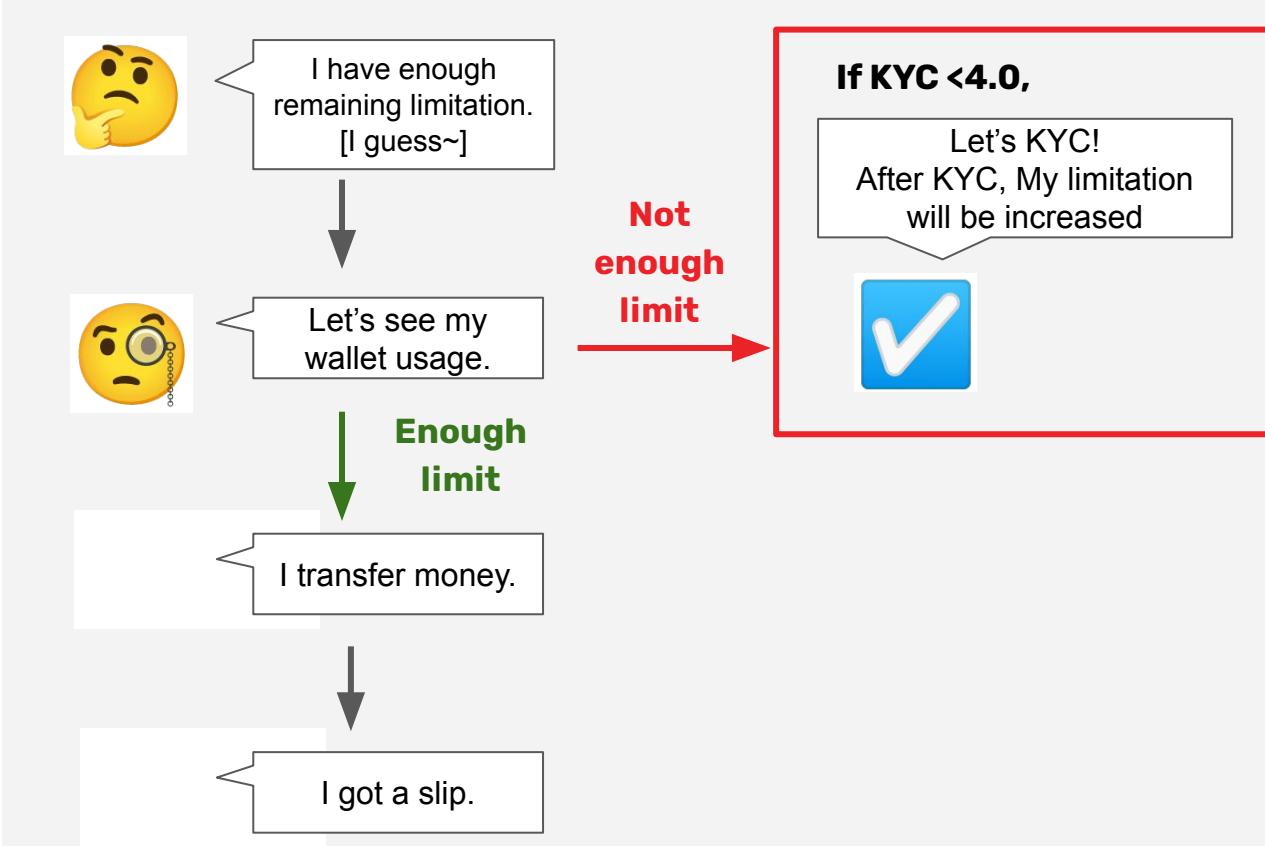
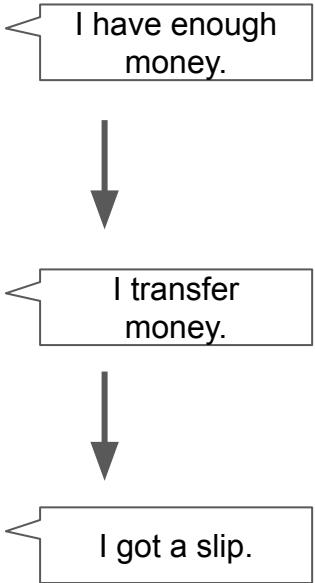
Customer journey: Transfer money



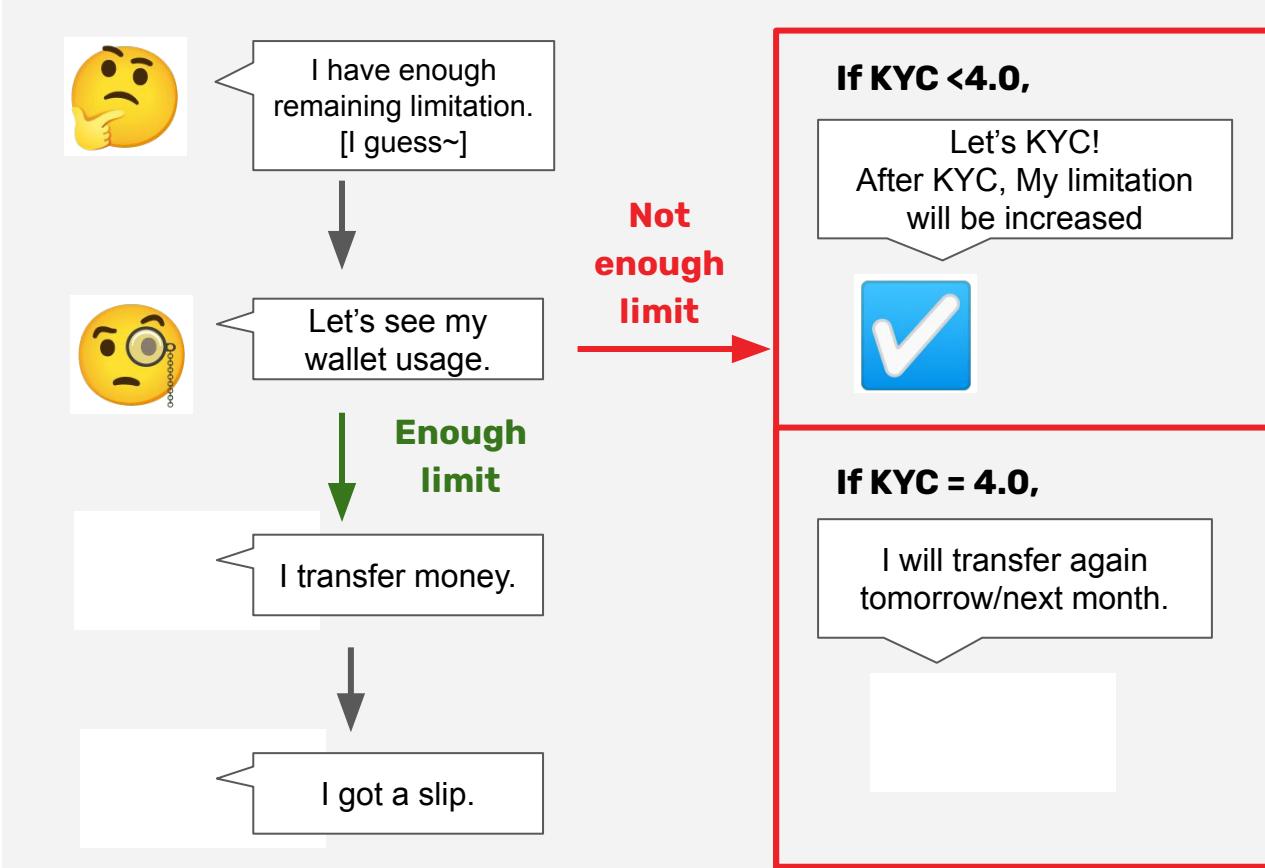
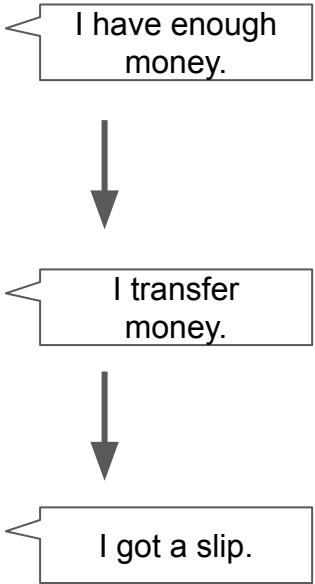
Customer journey: Transfer money



Customer journey: Transfer money



Customer journey: Transfer money



Design Brief:

"Create a new menu '*Usage and features*' on ME screen

[just 1 draft screen or you can add some suggested other involved workflow 🙏]

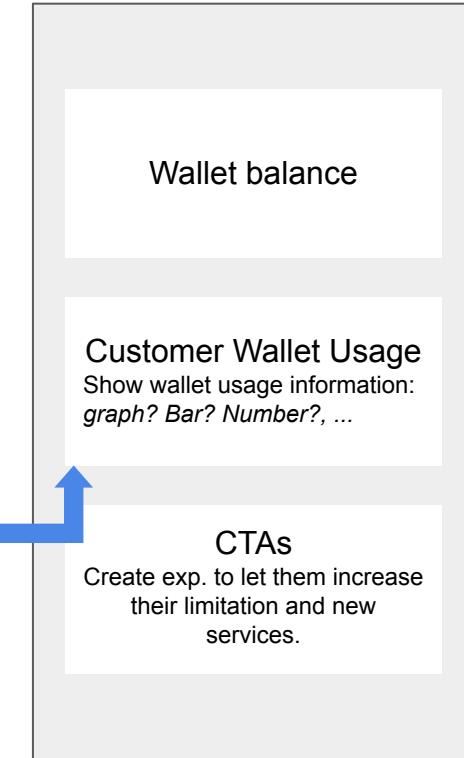


Objective: inform 'Customer Wallet Usage' data + unlock KYC

[in order to increase the limit! and 2 new services]

***Don't forget!** E-wallet goal!: we want our customers visit & do a transaction via TMN app

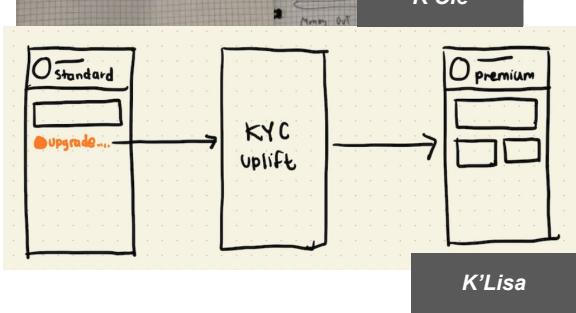
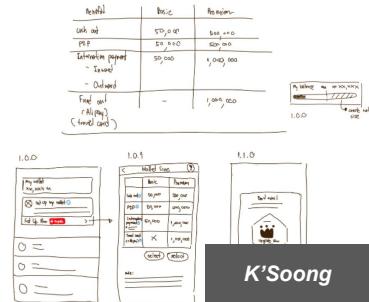
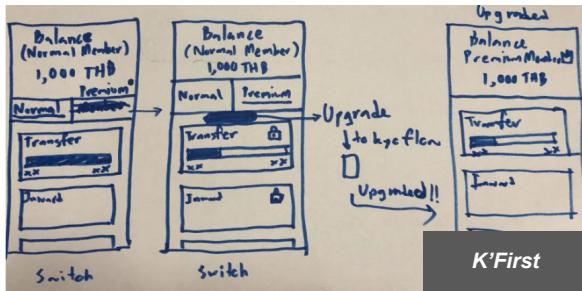
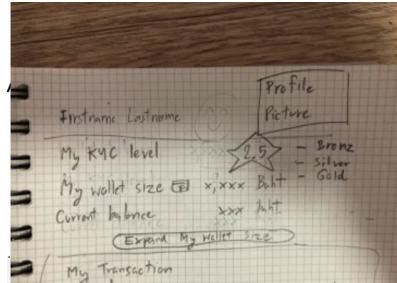
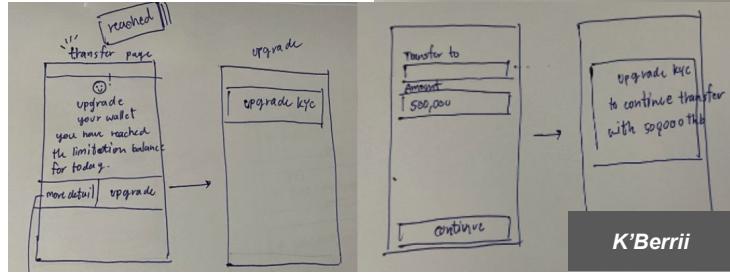
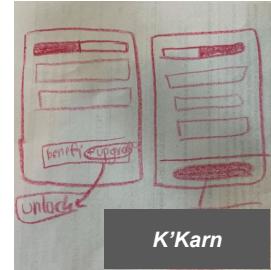
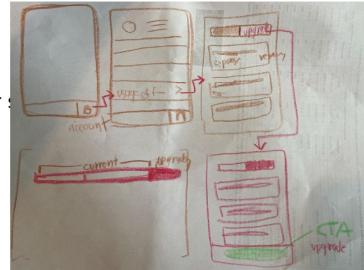
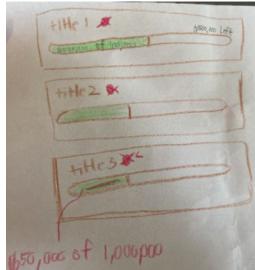
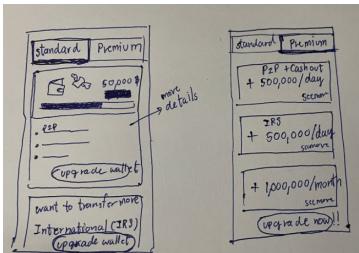
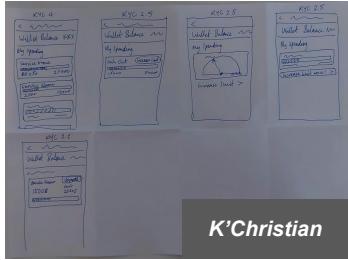
Content requirement:



If you're user, What information is necessary to know in this screen ?

Create the new menu 'Usage and features'

Thank you for sharing your idea

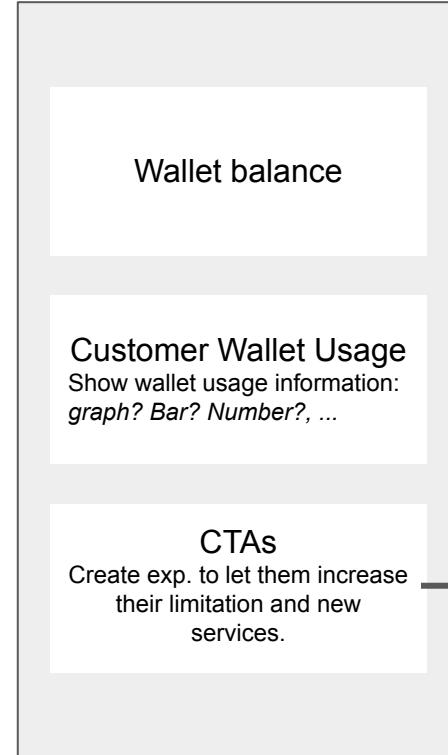
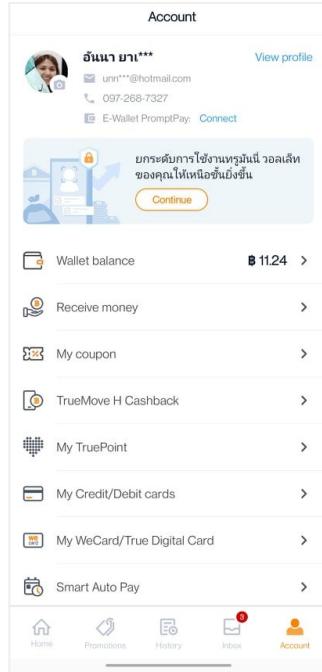


Required workflow

found during the design process



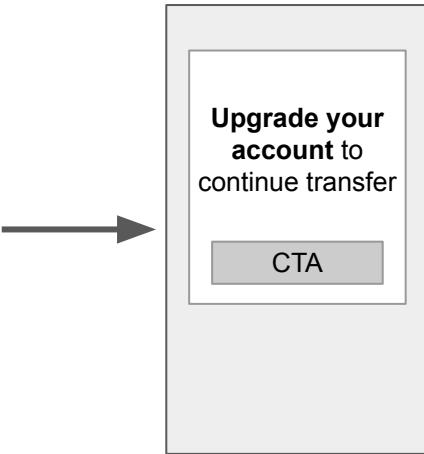
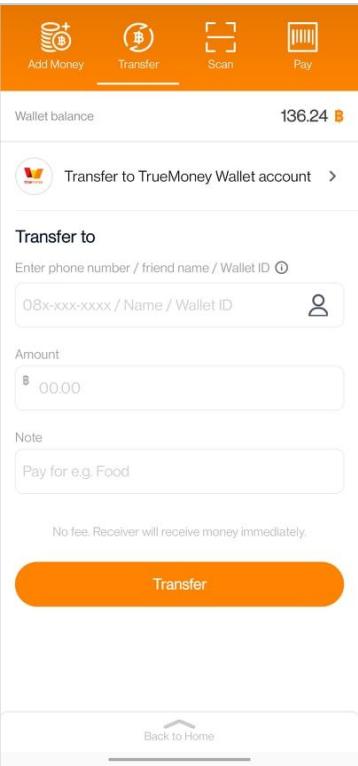
1. Main Entry point



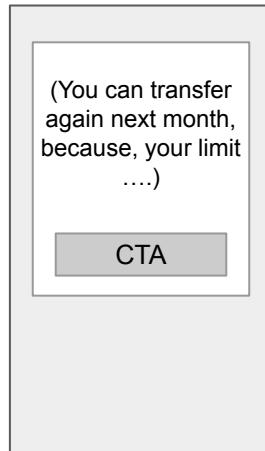
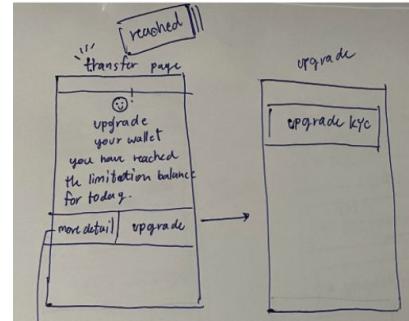
KYC process

"Wallet and Usage", our new menu

2. Pop-up on 'Transaction page' [optional]



CASE 1
If users completed
the limitation:
“Standard user :
KYC < 4.0”



CASE 2
If users completed
the limitation:
“Premium user :
KYC = 4.0”



Design Solution

First draft

A/B Testing [low-fidelity ver.]

- <https://www.figma.com/proto/hcTYsRkx479ID9Gs074PGf/Customer-Wallet-Usage-mini-A-B-Testing?page-id=0%3A1&node-id=4%3A1853&viewport=241%2C48%2C0.21&scaling=scale-down&starting-point-node-id=4%3A1853>
-



Next step:

- <this project is now on hold>



Tech concern:

- High cost > suggested to find the stat





Thank you!



Send your questions to
**ux-design@
ascendcorp.com**