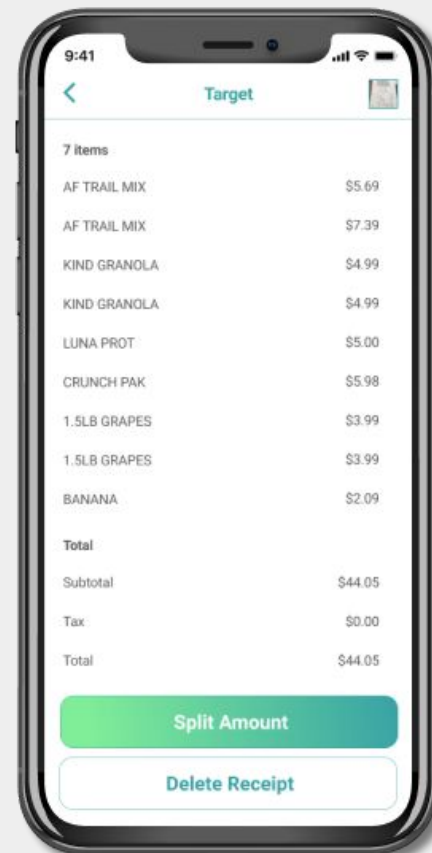
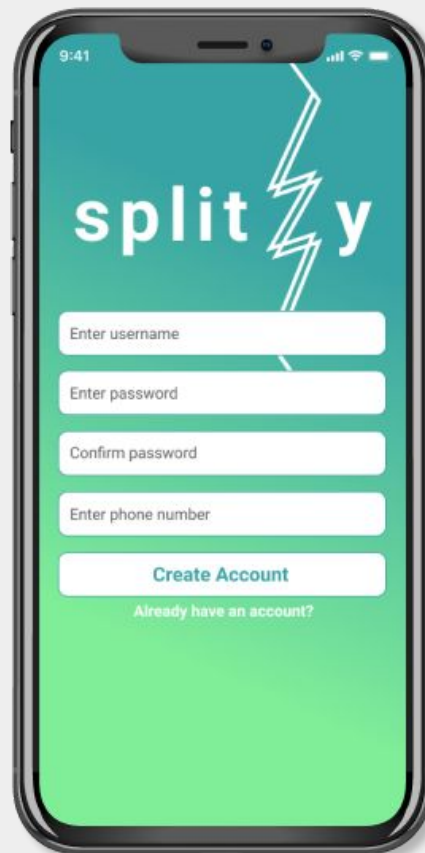




developed & designed
by **priscilla vu**



splitzy

noun

- A secure mobile payment app for, and the best way, to:
 - a. split the bill
 - b. send/request money
 - c. store/share receipts

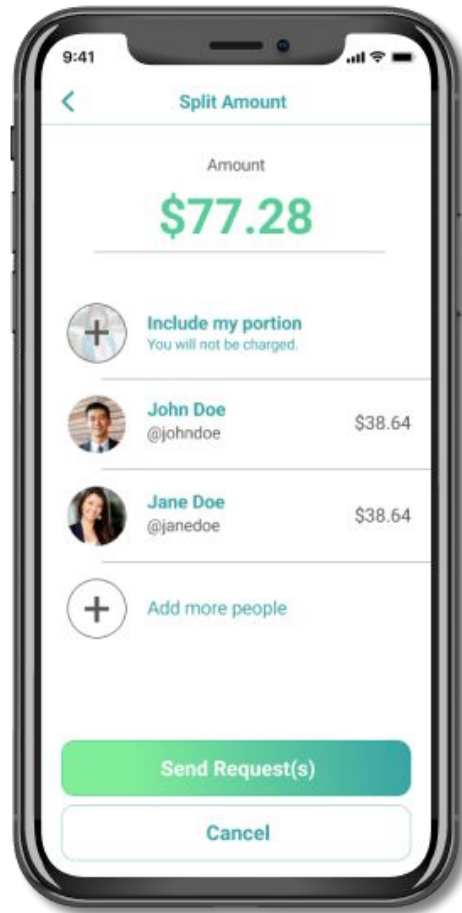
"Have you downloaded splitzy yet?" | "I like using splitzy to save my receipts."

verb

- To split the cost of something with at least 1 other person, using the mobile payment app Splitzy
- To send or request an amount of money using the app Splitzy

"Can I splitzy you for that?" | "I'll get this one, just splitzy me later."

other names considered: givme, paypr, splitzie, split z



the p r o b l e m



the s o l u t i o n

1. Users do not have a way to keep track of shared costs
2. Users are spending too much time calculating how to split a bill
3. Users are not providing receipts or proof of purchase when requesting or sending money
4. Users are having difficulty finding contacts and being sure they are the right contact

Splitzy allows users to **capture and upload receipts** to retain proof of purchase and total costs. It scans and **saves a digital, itemized receipt** and **automatically splits** the total amount among recipients. It allows users to add others by email, phone number or their username and has a **direct messaging** option for safety measures.

the *Z* process



user
surveys

competitive
analysis

user
personas

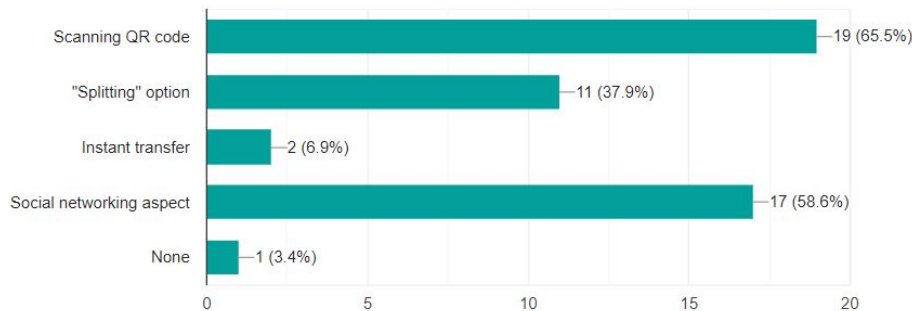
user
stories

user
flows

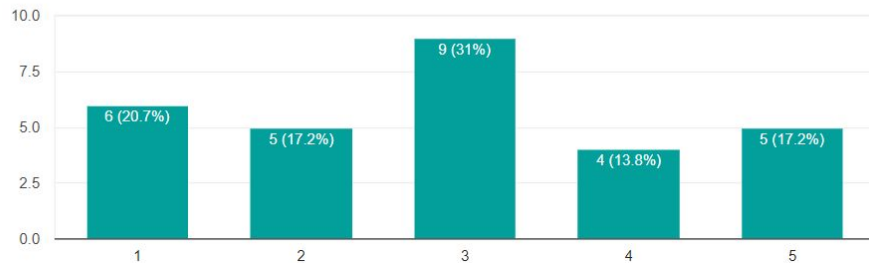
user surveys

To understand the needs of users, I created a survey to ask family and friends about their experience using mobile payment apps. When asked the users what they do *not* like about these apps, the most popular responses were **additional fees** (52%) and **difficult to undo a transfer** (41%).

What is/are your LEAST used feature(s)?



Do you like the social networking aspect of mobile payment apps?



The survey saw that most users **aren't using the QR code** or the **social networking** aspect.

Honorable mentions in the short response about changes/improvements include making it **easier to find/add contacts**, a better way to **split the bill**, more **security assurance**, **less fees** and **quicker transfers**.

competitive analysis



Venmo allows you to connect with people and make purchases. Its social networking aspect and separate app balance sets this app aside. You can keep funds in your account, shop on mobile web, and buy directly in other apps.

Weaknesses: Slow transfer, additional charges, several unused/less popular features

Opportunities: Usable beyond U.S., Venmo card/balance sets this app aside, more approved vendors, track spendings & transactions



Zelle is already built into several banking apps and you can receive money directly into your bank account in minutes. Transfer is fast, safe and easy. You can add contacts using their email address or phone number.

Weaknesses: Harder to find contacts, not as universal, can't just add a debit/credit card, no separate balance on app

Opportunities: Owned by major banks in the U.S., can implement username, using QR code, can be more user-friendly



Cash App is a versatile “finance app” that allows users to spend and save money without a bank account and offers investment opportunities. It has banking features, a free Cash Card, and several ways to connect with others.

Weaknesses: tacky designs, less trustworthy, too ambitious/too many features, i.e. banking, cash card, and investment, less popular, no bank acc

Opportunities: Offers investment opportunities with stocks and bitcoin, Cash Card - free debit card that offers discounts, banking features

user p e r s o n a s

jessica



Age: 26 years

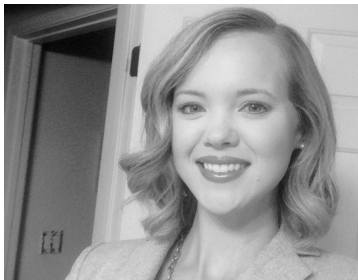
Role: Outgoing, social; frequent traveler

Occupation: Elopement photographer

Location: Los Angeles, CA

Jessica likes that clients can pay for their photoshoots via mobile, but because they're one-time transactions with strangers, she wishes there was a **chat feature** or an easier way to **undo exchanges**.

cheryl



Age: 34 years

Role: Office administrator; workaholic

Occupation: Office Manager

Location: Irvine, CA

Cheryl is in charge of the company credit card/bank account. She needs a good way to **save printable receipts** to keep a paper trail. She wishes Wells Fargo had a **cleaner** and more **user-friendly** interface.

alex



Age: 19 years

Role: College student on a budget

Occupation: Full-time student

Location: San Diego, CA

Alex uses Venmo and the Chase bank app (Zelle). He and his roommates use these apps to **split costs** for rent, the utilities and groceries. His mom sends him an **allowance** through Chase/Zelle on a monthly basis.

user stories

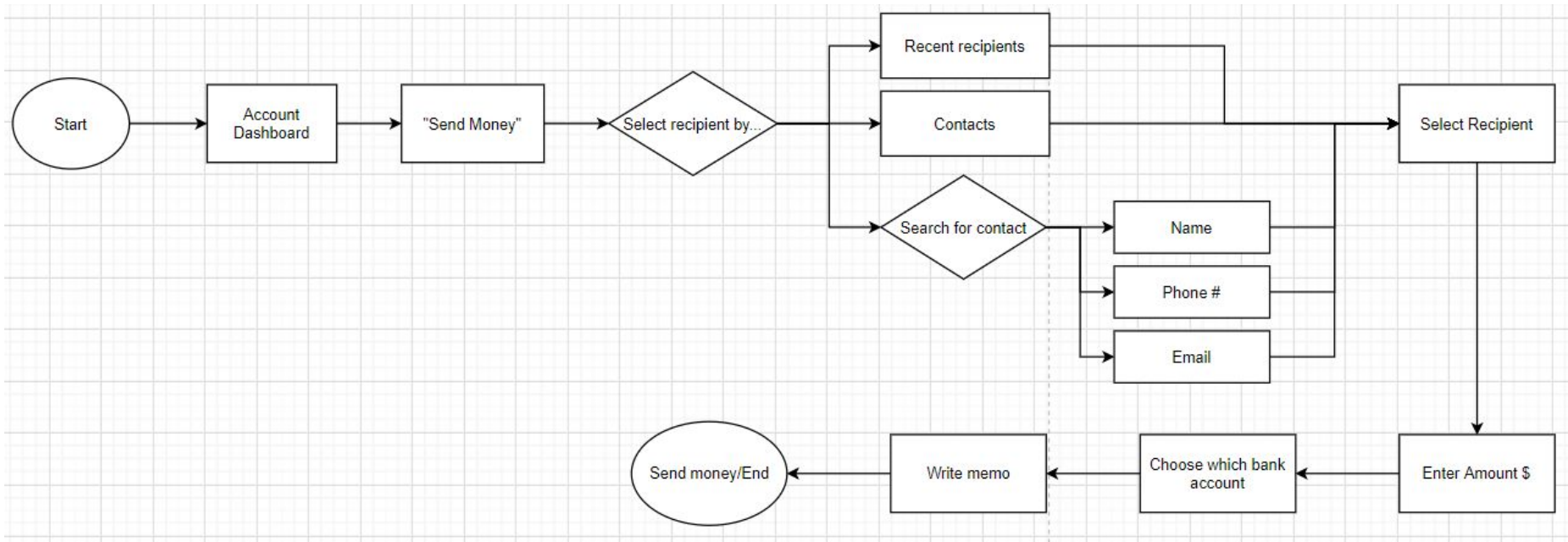
Role	Feature	Reason
As a user	I want to transfer money to others	so that I can pay people what I owe them
As a user	I want to charge people money	so that I can collect money that's owed to me
As a user	I want to quickly transfer funds in/out of my bank account	so that I can access money sent to me
As a user	I want to find other users on the app	so that I can interact/exchange funds with people I know
As a user	I want to take/upload photos of receipts	so that I have proof of purchase
As a user	I want to be able to split a bill	so that I can charge money accordingly within a group
As a user	I want to share receipts with recipients	so that they know the exact costs of what they owe
As a user	I want to store receipts	so that I can access prior purchases
As a user	I want to be able to undo a charge	so that my money is returned when wrongfully transferred
As a user	I want to deposit without a fee	so that I don't incur any additional charges
As a user	I want more security and privacy assurance	so that I know my money is being safely transferred

Importance

High

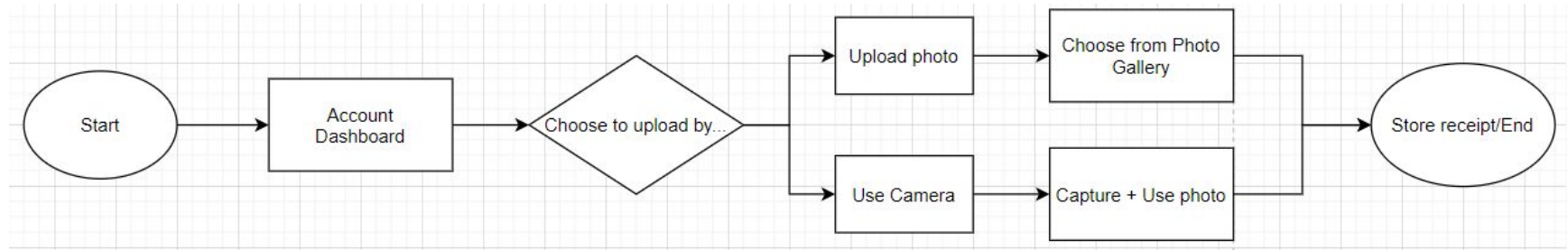
Medium

user flows

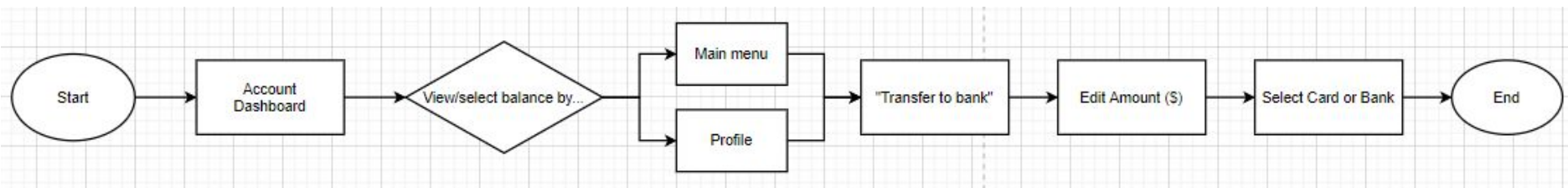


Role	Feature	Reason
As a user	I want to transfer money to others	so that I can pay people what I owe them

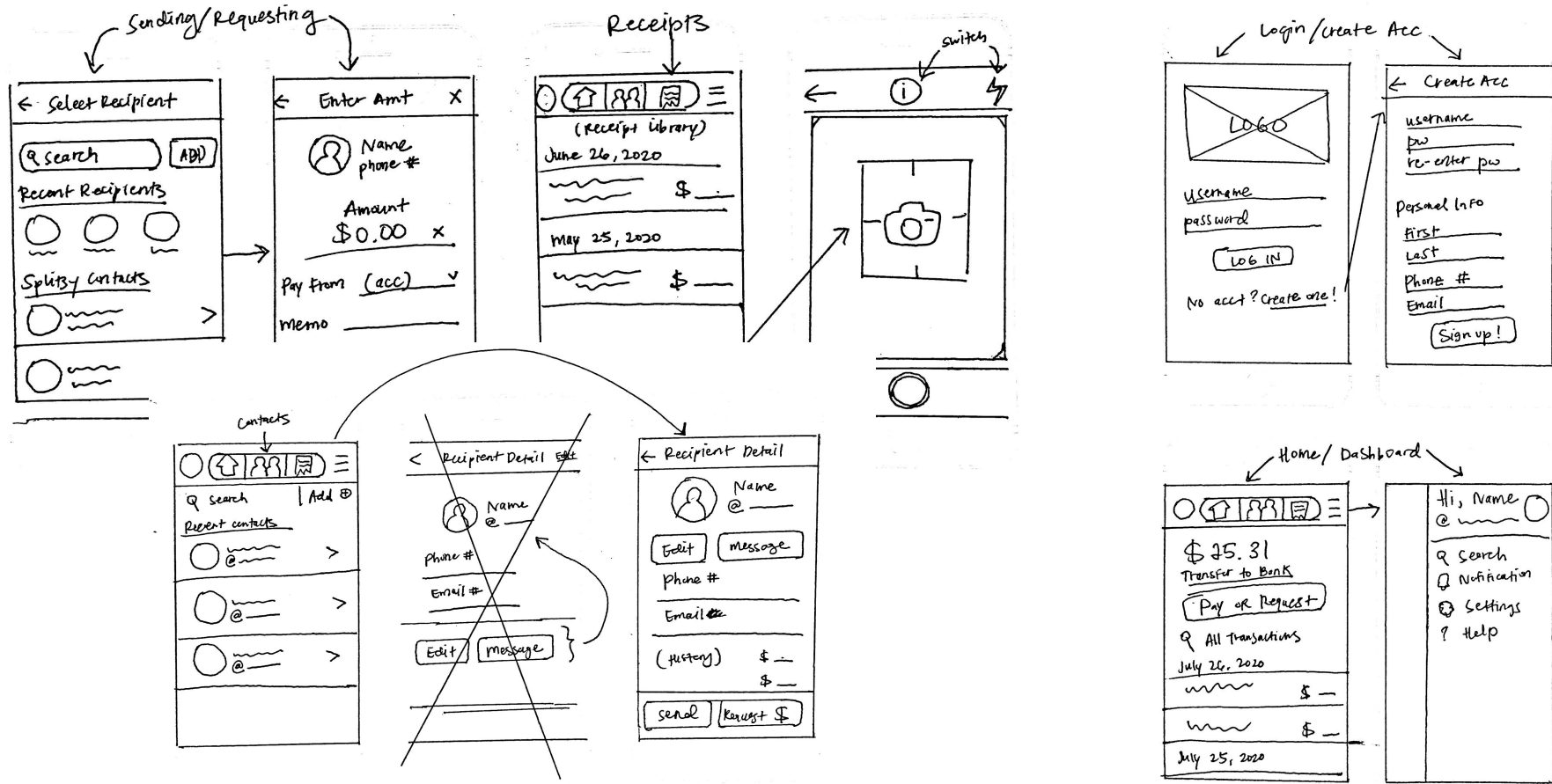
user flows

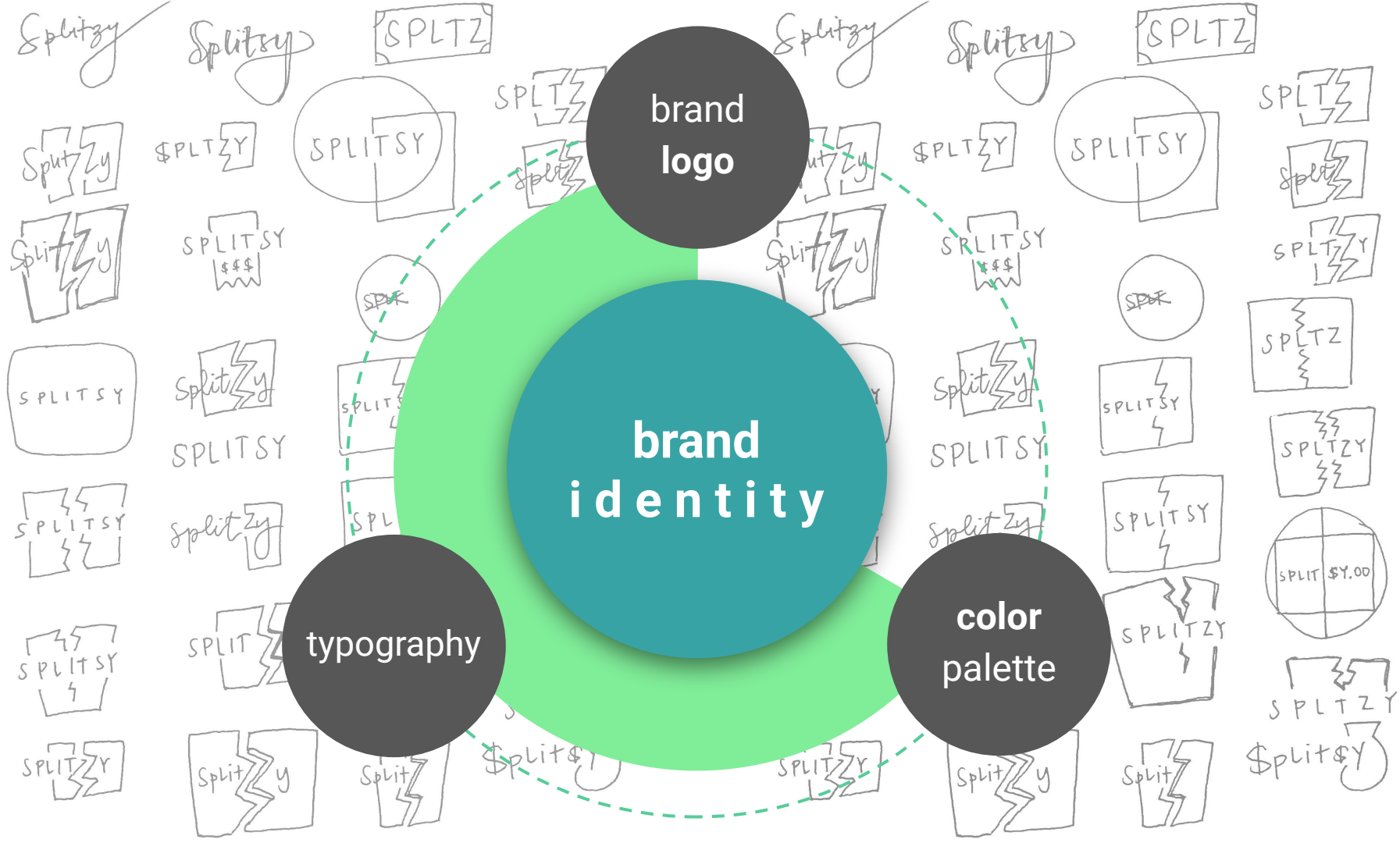


Role	Feature	Reason
As a user	I want to take/upload photos of receipts	so that I have proof of purchase
As a user	I want to quickly transfer funds in/out of my bank account	so that I can access money sent to me



wireframes + low-fidelity mockups





brand l o g o

Which design do you prefer?



SplitzyLogo2.png

35s 34%



SplitsyLogo.png

24s 29%



SplitsyCursivepng.png

20s 15%



Split\$y.png

24s 12%



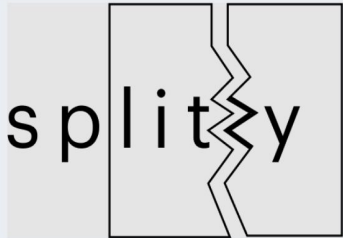
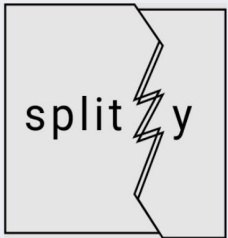
\$pltzy.png

20s 7%



SplitzyLogo1.png

24s 2%



typography

Examples:

s p l i t z y (Logo)

Contact Name (H1 Headline, Roboto Bold 24px)

Select Recipient (H2 Headline, Roboto Bold 18px)

\$20.00 (H3 Headline, Roboto Bold 48px)

Splitsy is a mobile payment and receipt storing app. (Body Copy, Roboto Regular)

The Splitzy brand typeface is **Roboto**.

Roboto is a neo-grotesque sans-serif typeface family that features friendly and open curves. It is an elegant font that renders well on high resolution screens and contains the full set of font weight (includes regular, bold, italic, and bold italic weights).

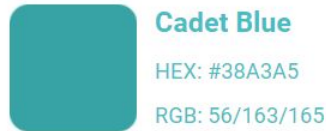
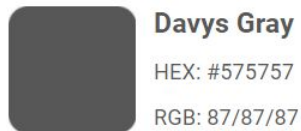
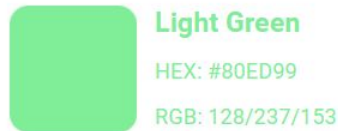
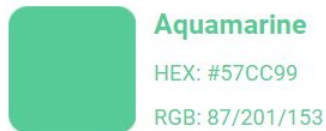
color palette



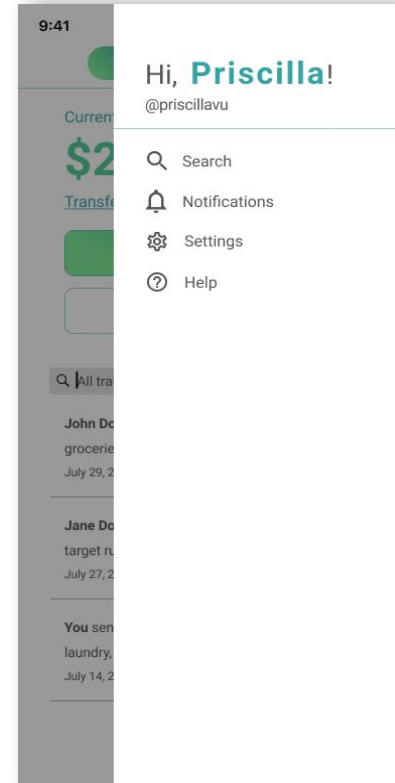
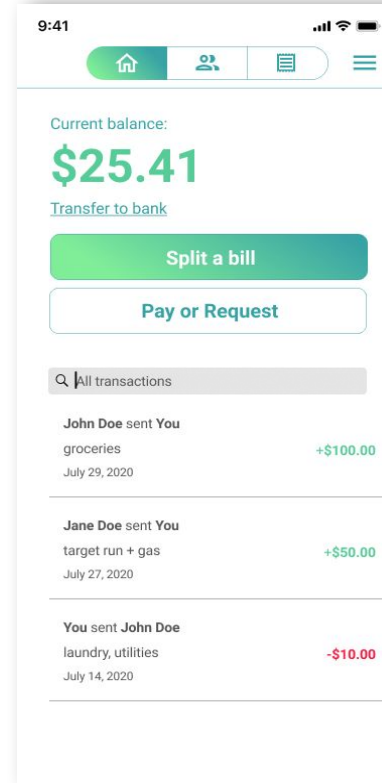
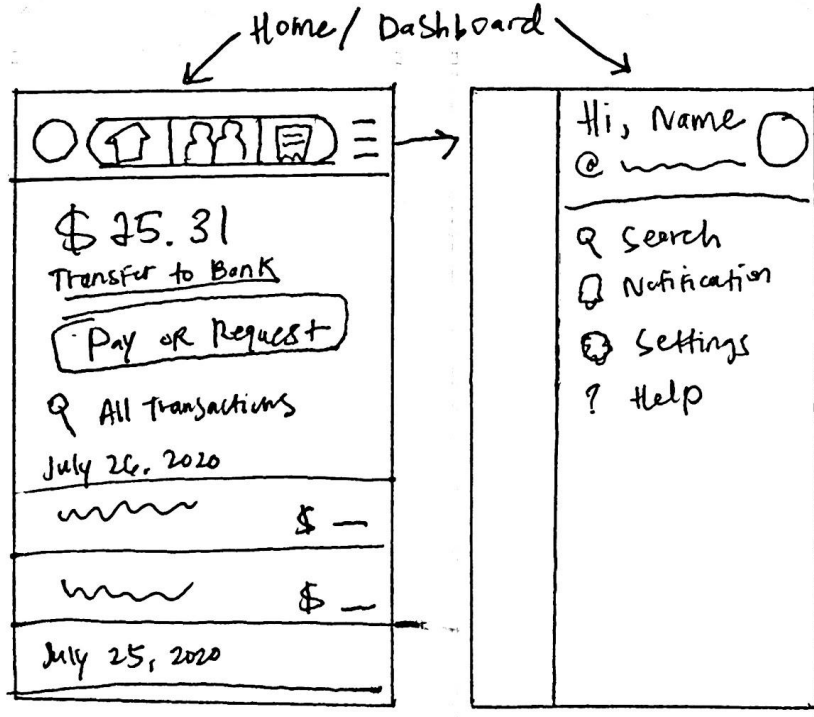
logo evolution



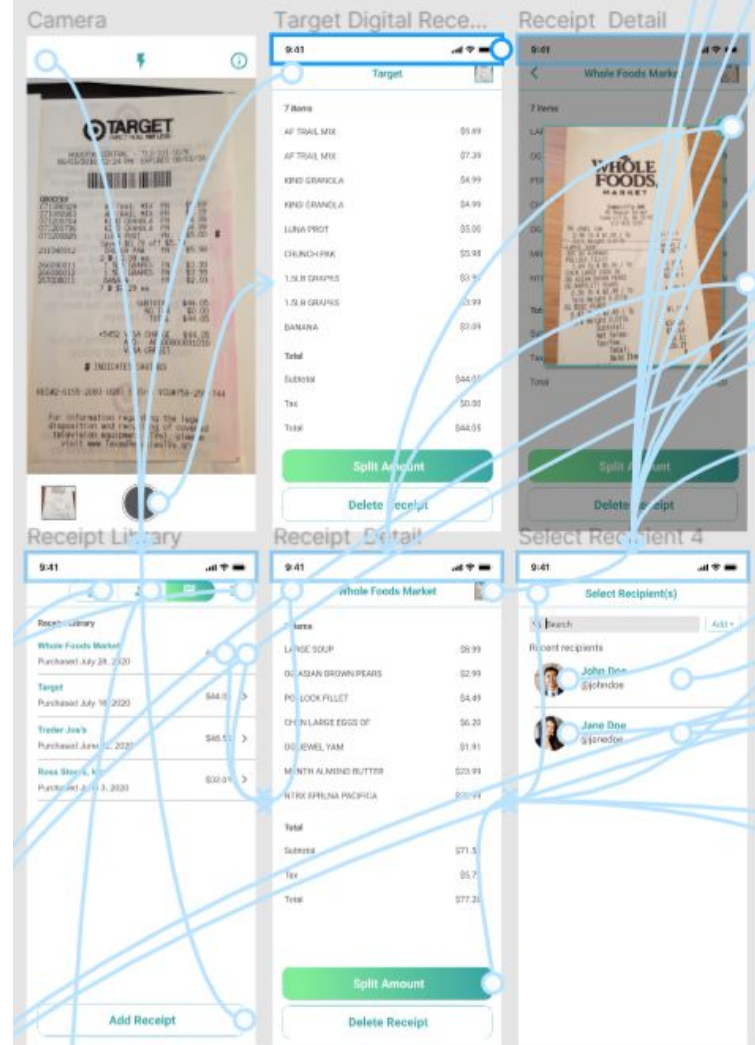
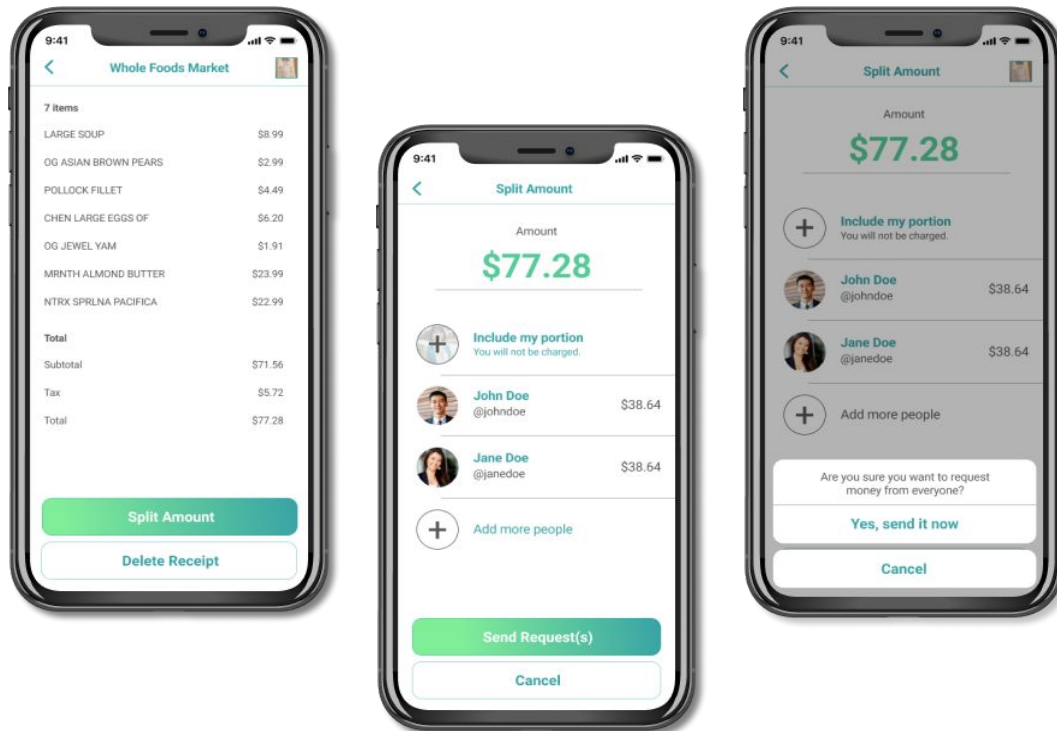
final logo + colors



high-fidelity mockups



prototyping + testing



u s a b i l i t y tests

Task 1: Split Receipt

“Please view your most recent receipt and split the latest purchase.”

- users tried to view the original receipt photo
- one asked about how charge certain items to one person

Task 2: Split a Bill

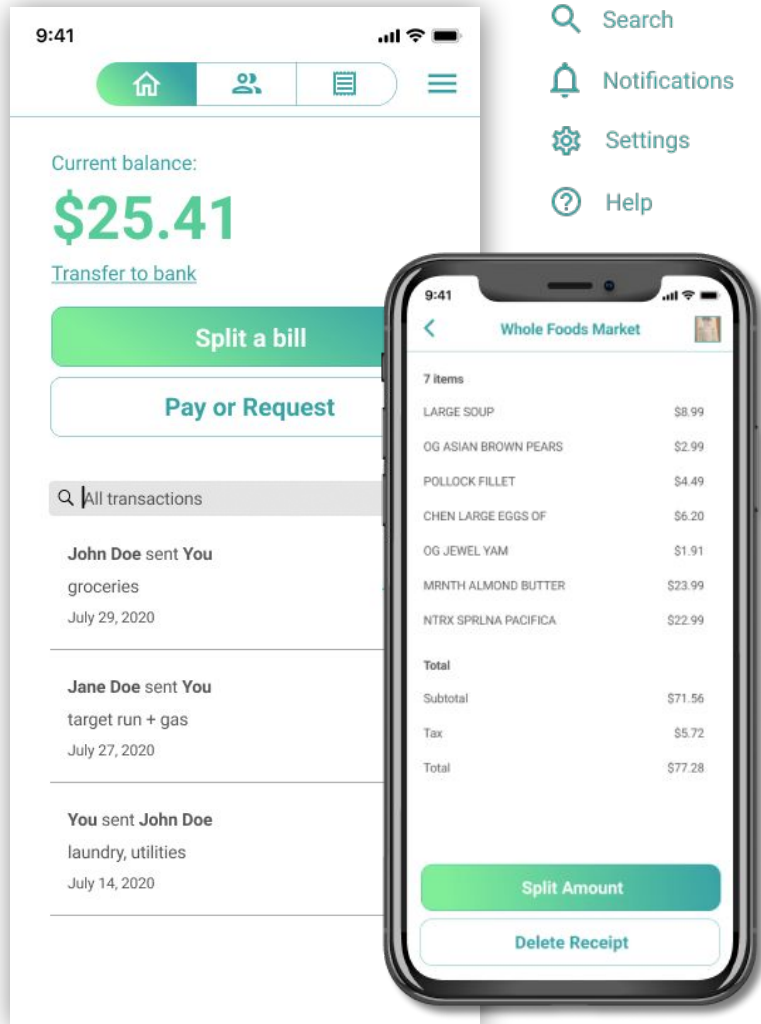
“Next, you’re going to split a bill with John & Jane...”

- one inquired about how to go about not splitting a bill evenly
- one suggested adding something to the interface to signify not including (undo/delete) the user’s portion

Task 3: Transfer to Bank

“Lastly, you are going to transfer your current balance...”

- users wanted to edit the balance before transferring
- two wanted to transfer to bank instead of credit card



what **r e v i s i o n s** were made based on test findings?

- made it possible for users to **“add receipt”** on the prototype (example receipt photo provided)
- allow users to **view the original receipt photo** before sending a request
- show original receipt photo **“attached”** in request confirmation, and throughout receipt capturing/storing/requesting processes
- allow users to **edit the balance** when transferring out to card/bank
- changed **hierarchy** of the card/bank options

in conclusion...

what worked? / what didn't?

doubts going into the project?

surprises?

what would be done differently if given more time?

what was learned?



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