

 UX Case Study

IppoPay Consumer App Concept



Table of Contents

01 Project Overview

02 Problem Statement

03 Research & Insights

04 Design Goals

05 User Flow

06 Design Process

07 Design Decisions

08 Outcome & Next Steps



Project Overview

IppoPay is primarily a merchant-first payments platform that helps small businesses accept digital transactions.

But what if IppoPay expanded into a consumer-facing app, like Google Pay or PayTM?

This concept explores the consumer version of IppoPay, designed to make digital payments simple, safe, and accessible for everyone.



Problem Statement

While UPI apps like GPay, PayTM, and PhonePe dominate the market, many users in tier-2 and tier-3 cities still face challenges:

- Overly cluttered UI with too many services bundled in.
- Language barriers in onboarding and navigation.
- Concerns about trust and transparency in payments.
- Lack of streamlined experience for core use cases (send/receive money, pay bills).

Opportunity:

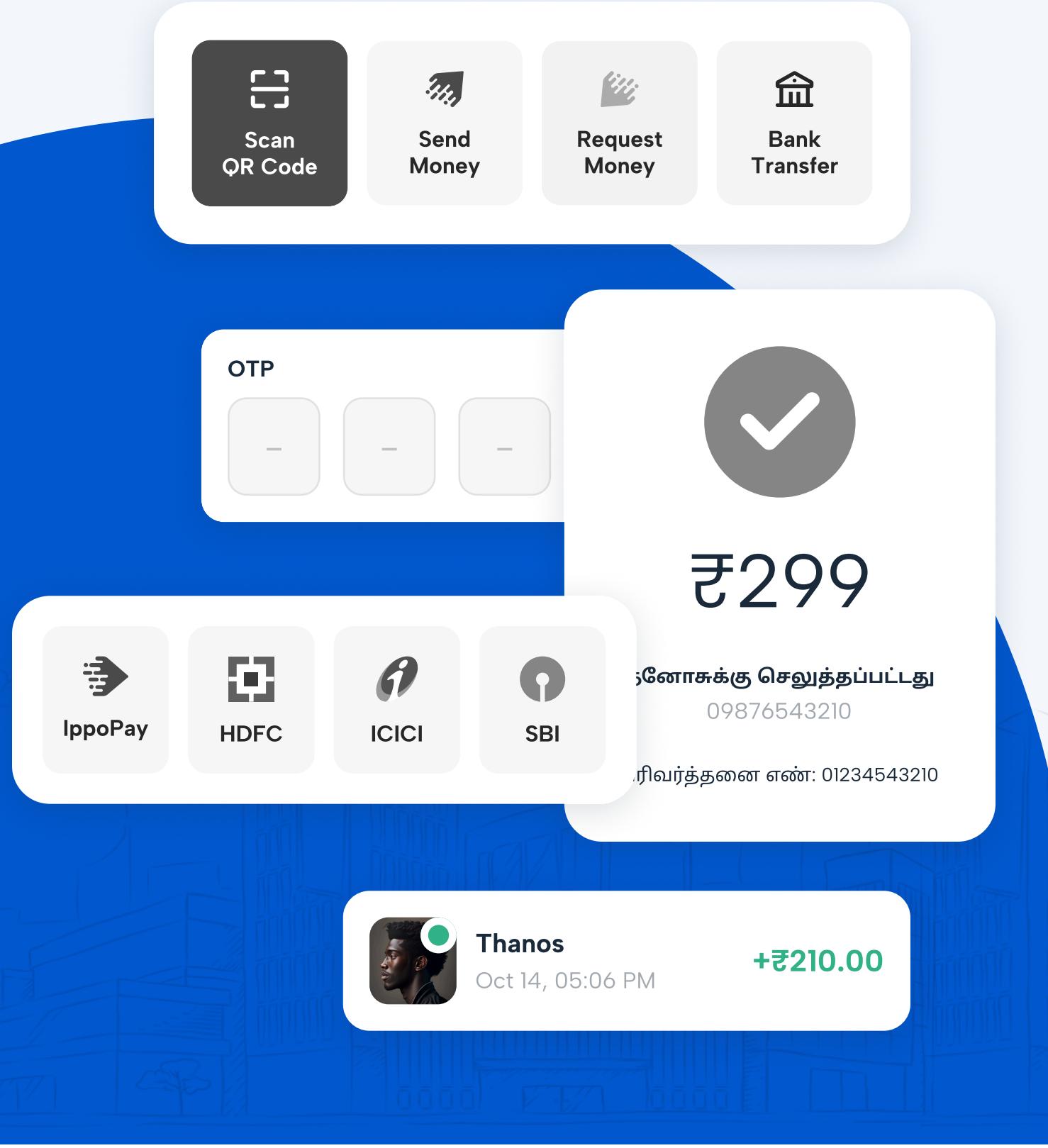
Create a consumer app that's minimal, multilingual, and trust-focused, leveraging IppoPay's local brand presence.



Research & Insights

I studied existing UPI apps and user behaviours. Key insights:

- Primary use cases: Send money, receive money, scan QR, and pay bills.
- Users want faster onboarding → mobile + OTP is enough.
- Transaction confirmation screens need to be crystal clear to build trust.
- Regional language support at the start is critical for adoption beyond metros.



Design Goals

Simplicity:

Focus on the core payment actions.

Trust:

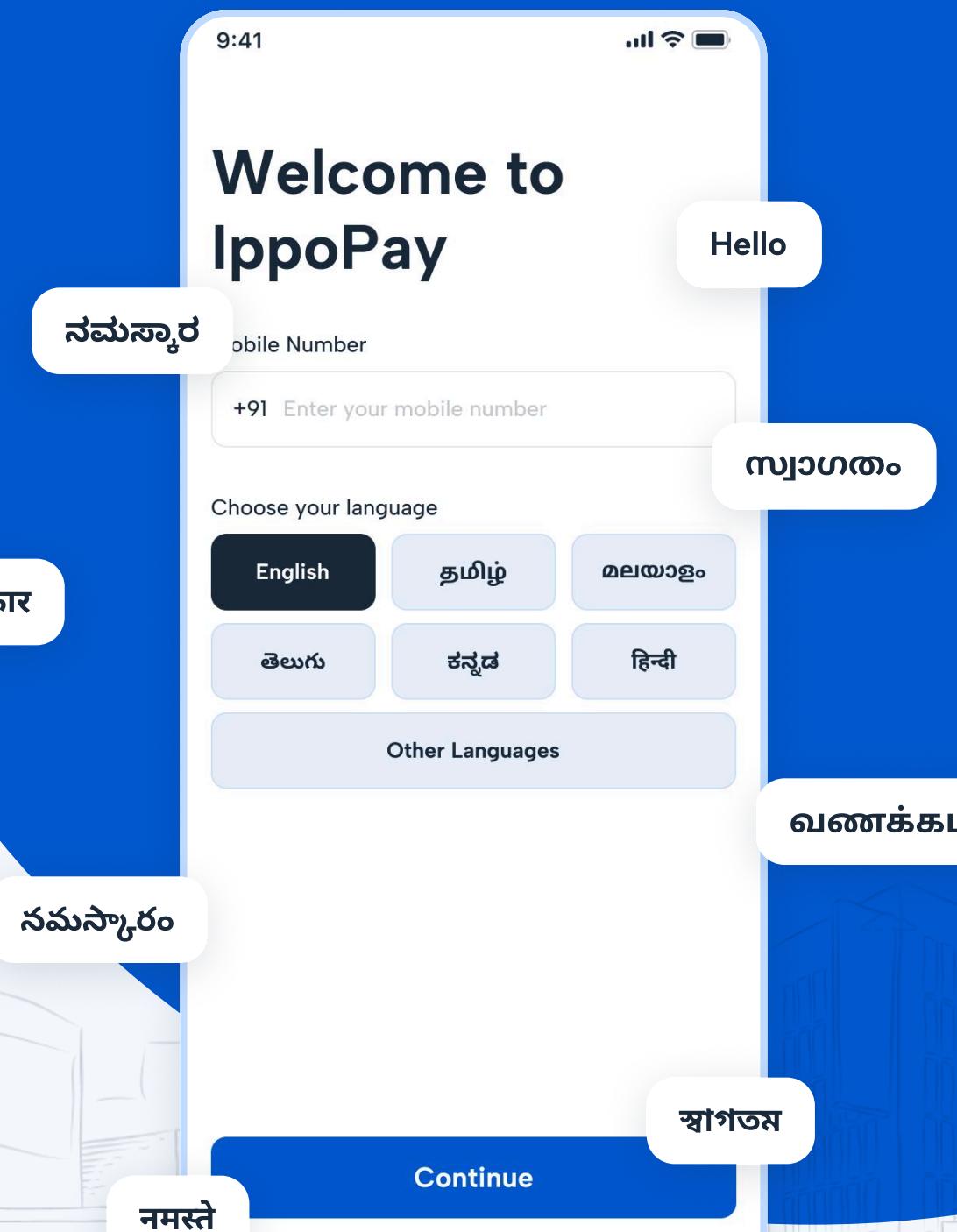
Highlight confirmations, balances, and secure design language.

Accessibility:

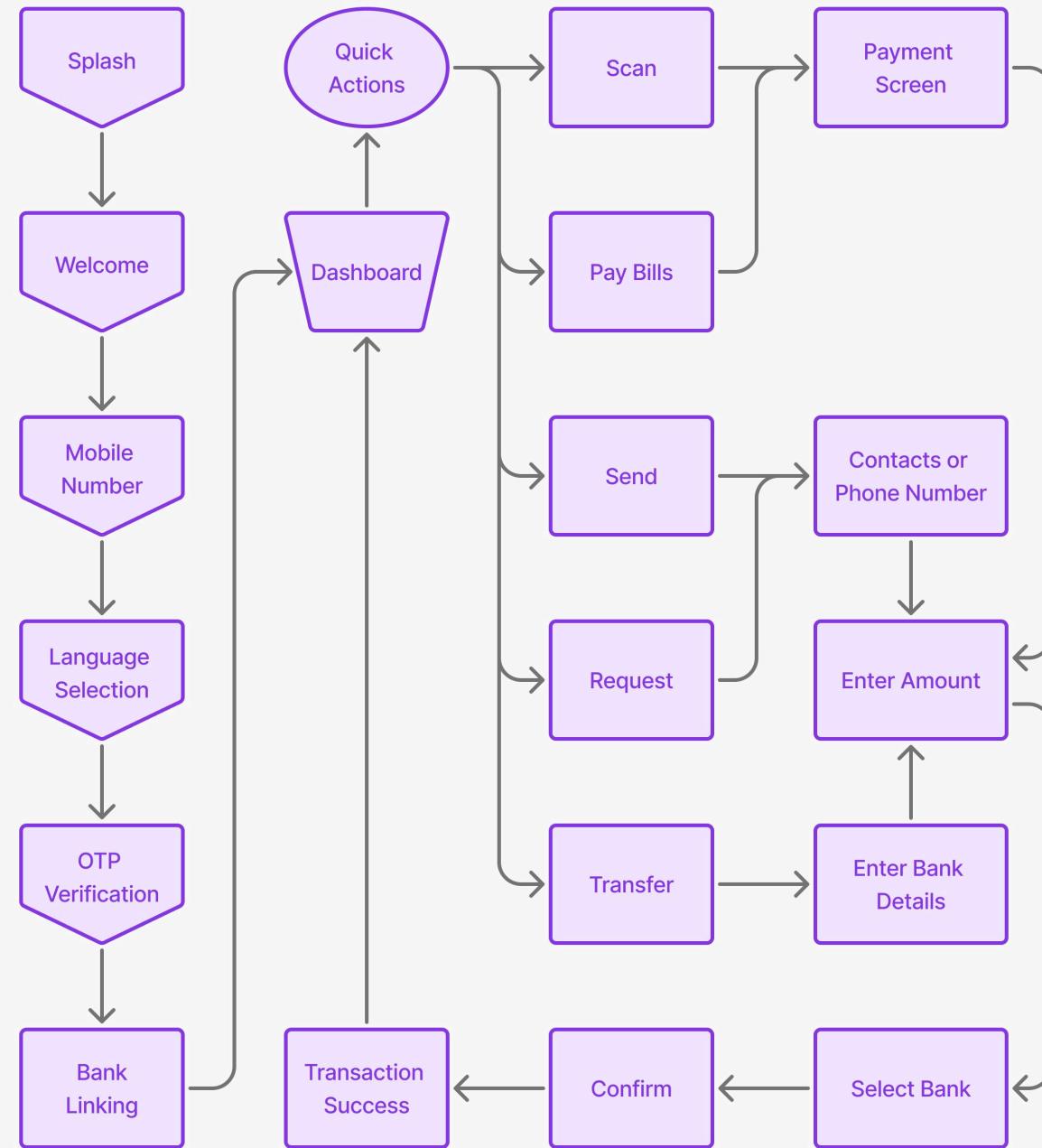
Multilingual onboarding, clean typography, and large buttons.

Consistency:

Familiar UPI flows so users don't feel lost.



User Flow



Onboarding:

Mobile login + Language selection.

Home:

Balance, quick actions (Scan, Send, Request, Transfer).

Payments:

Send to contact or pay bills.

Confirmation:

Clear success feedback.

Contacts:

Easy access to frequent users.



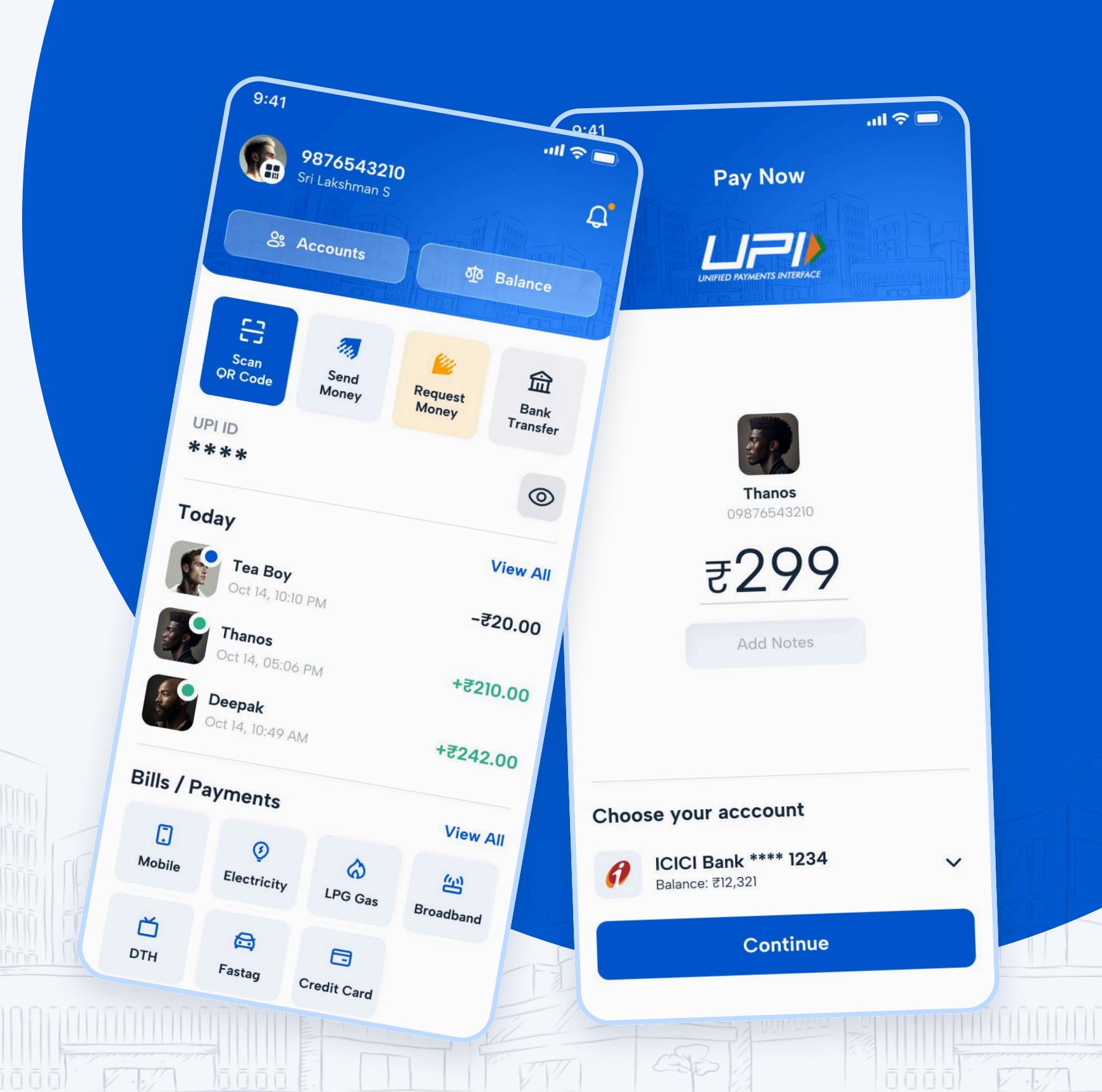
Design Process

Wireframes & Low Fidelity

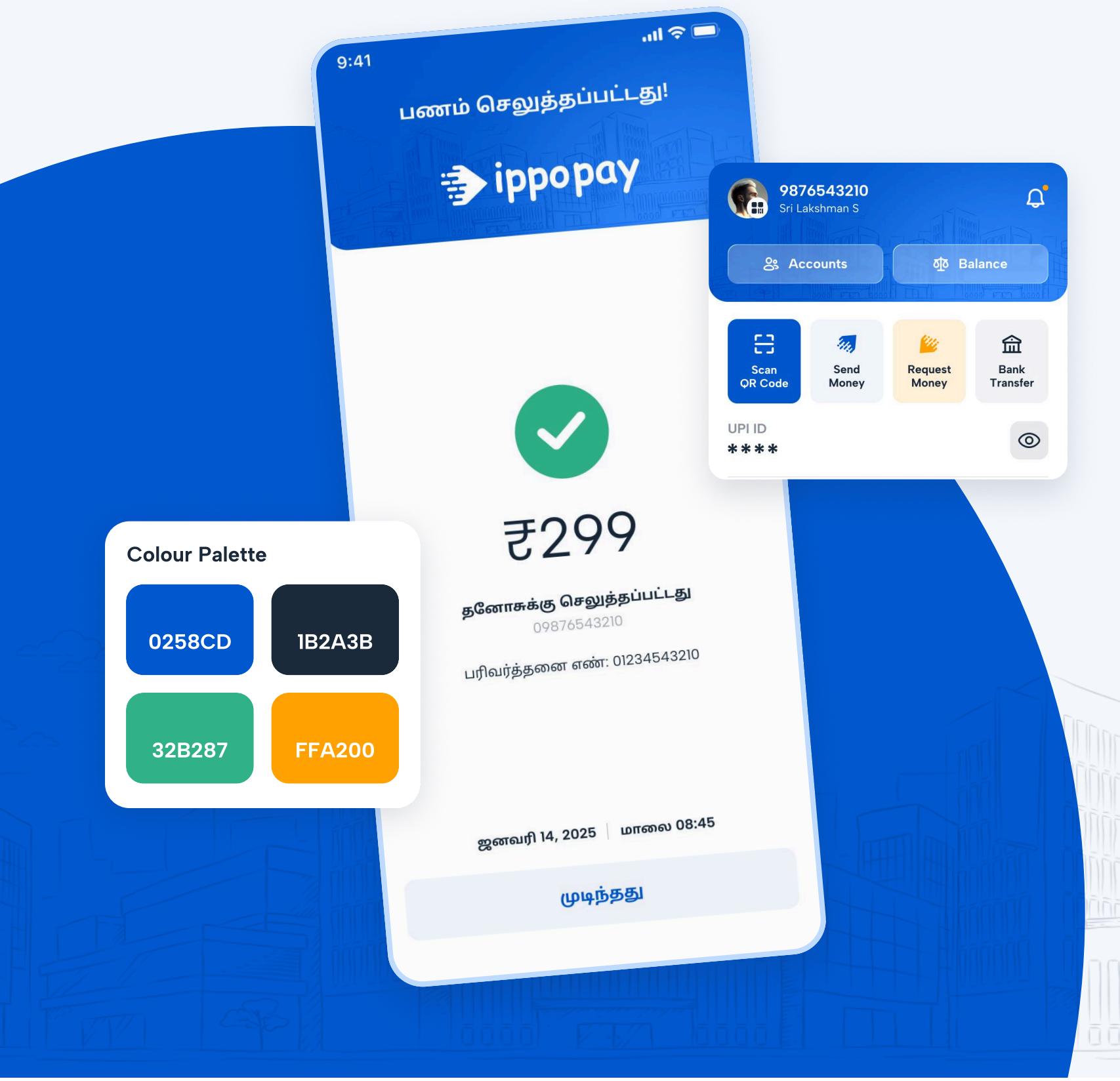
- Initial sketches focused on placing core actions upfront.
- Explored different layouts for the home dashboard.
- Iterated on confirmation screen clarity (green tick + transaction ID).

High Fidelity Designs (Final Screens)

- Onboarding: Simple welcome, mobile number, language choice (English, தமிழ், हिंदी).
- Dashboard: Balance, transaction history, quick payment actions.
- Payments: Bills (electricity, DTH, LPG, broadband) in a clean grid.
- Transaction Success: Bold checkmark, amount, and details for reassurance.
- Contacts: Scrollable list with search bar for quick transfers.



Design Decisions



Blue color palette:

Trust, security, financial stability.

Regional language upfront:

Inclusivity for diverse users.

Card-based grid layout:

Easy scanning and accessibility.

Minimalist dashboard:

Avoids clutter of competing apps.

Outcome & Next Steps

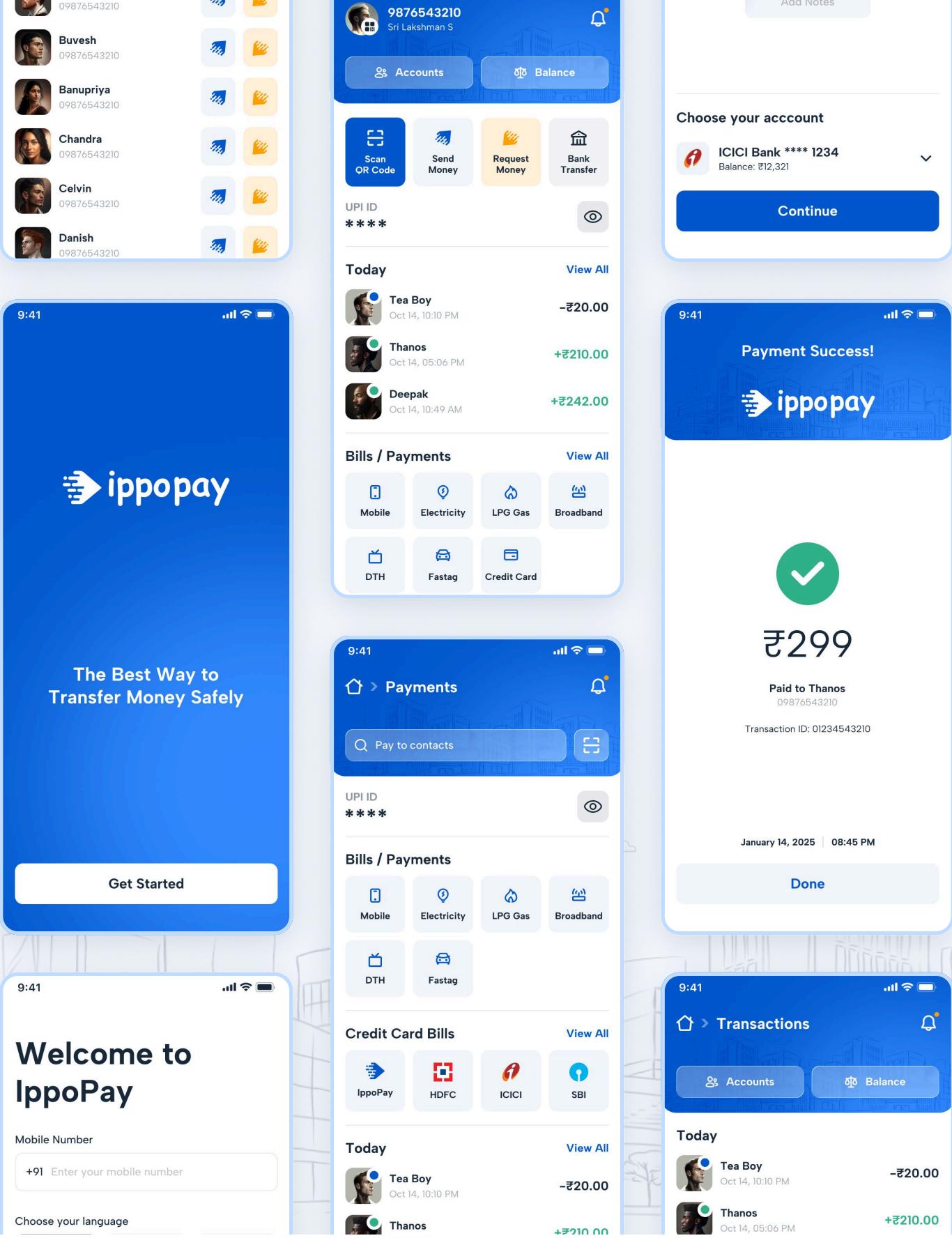
This concept shows how IppoPay can evolve from a merchant-first platform to a consumer + merchant ecosystem, strengthening its brand presence.

Impact if implemented:

- Higher adoption in regional markets.
- Increased trust and simplicity compared to overloaded competitors.
- Seamless bridge between consumers and merchants on the same ecosystem.

Next Steps:

- Usability testing with 10–15 users from tier-2 cities.
- Expand features: loyalty rewards, lending options, insurance.
- Optimize performance for low-end smartphones.



Thank you!

