



Ben Westnir

SCENARIO

Ben is invited to try out a new place with his friends. He has begun carrying less cash, as his wallet was getting too heavy. His friends found a new pizza place to try.

GOALS

- Paying friends using mobile device.
- Pay without the means of cash.
- To pay quickly.
- To stop carrying cash.

MOTIVATIONS

- To make memories with friends.
- To avoid awkward conversations about money.
- To avoid losing friends over money.
- Have a slimmer wallet.

JOURNEY PHASES

1. Planning



2. The Journey



3. Discover



4. Payment

ACTIONS

1. Ben gets a text from Drew, inviting him to join his friend for pizza and beer.

2. Ben says he'd be delighted to join.

3. Ben has been dating his girlfriend for 2 months and thinks it's about time that she finally meet his friends.

4. He texts his girlfriend, inviting her dinner with his friends at 6pm.

5. She lets him know that she has work, but is off at 5 and will meet him at her place.

1. Ben gets to his girlfriend house at 5:45, but she isn't ready and spends another 15 minutes finishing her makeup. Meanwhile, Ben scrolls through social media feed.

2. They need to get cash for dinner, but since they are running late, they skip the ATM.

3. They arrive 10 minutes late and everyone has already ordered a large pizza and 2 pitchers of beer.

1. The check arrives, but the waitress put everything on one bill.

2. Ben tells Drew that they weren't able to get cash, so he'll have to pay him back later.

3. Drew recommends that Ben download this great new, peer-to-peer payment app called Rhino Splits.

1. Ben downloads the app and creates an account.

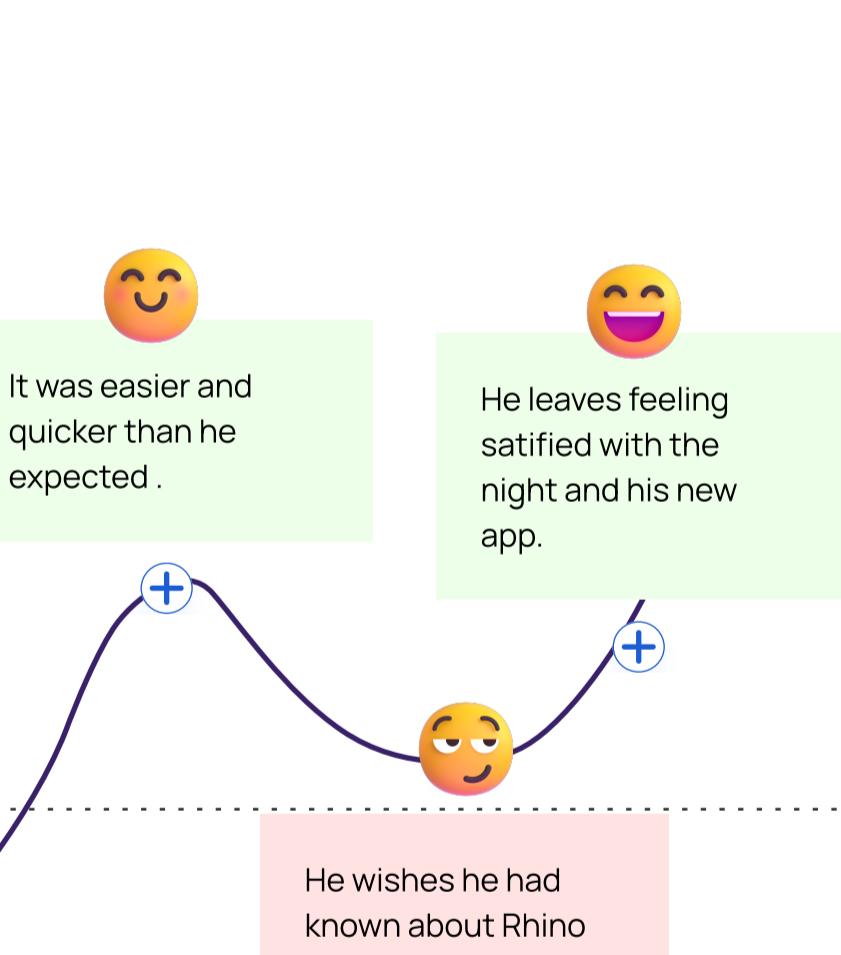
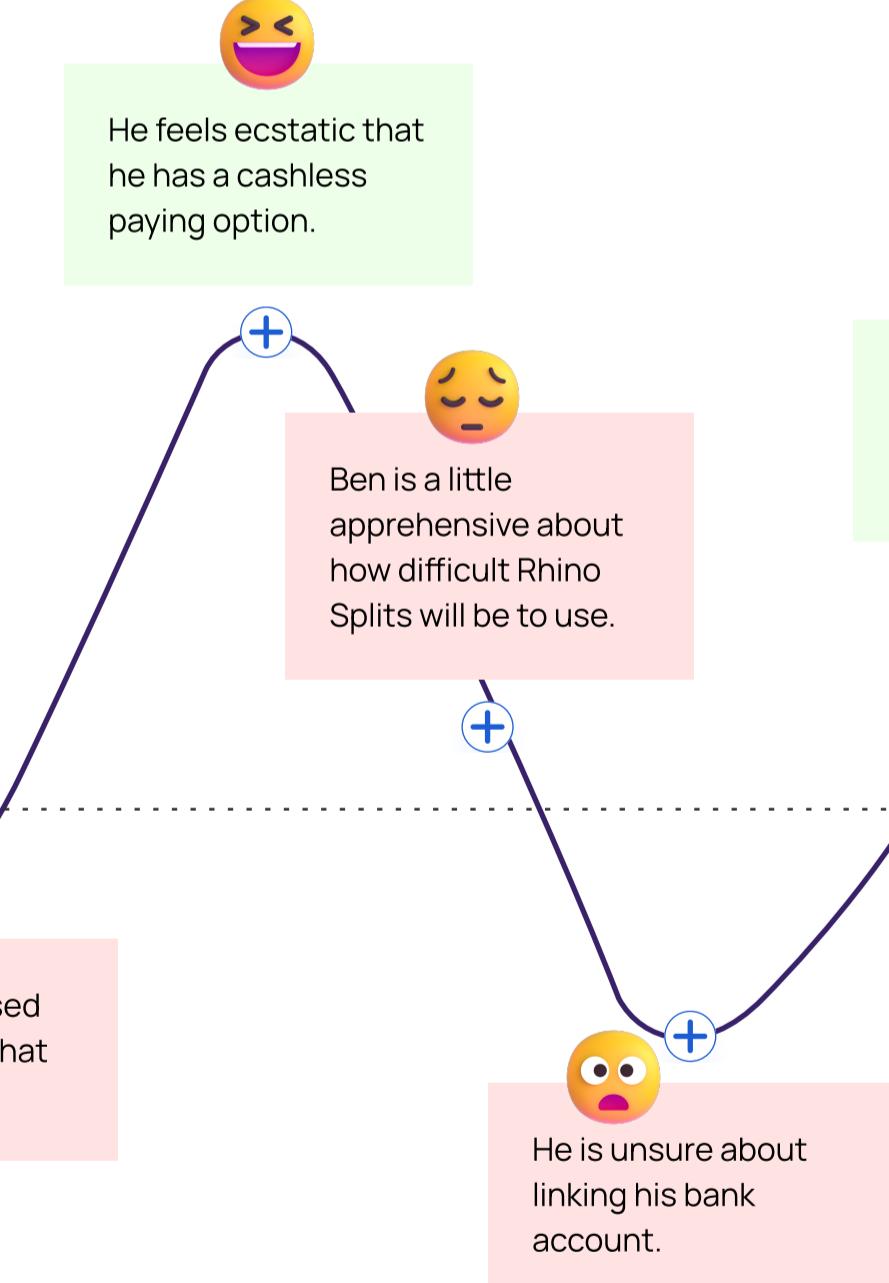
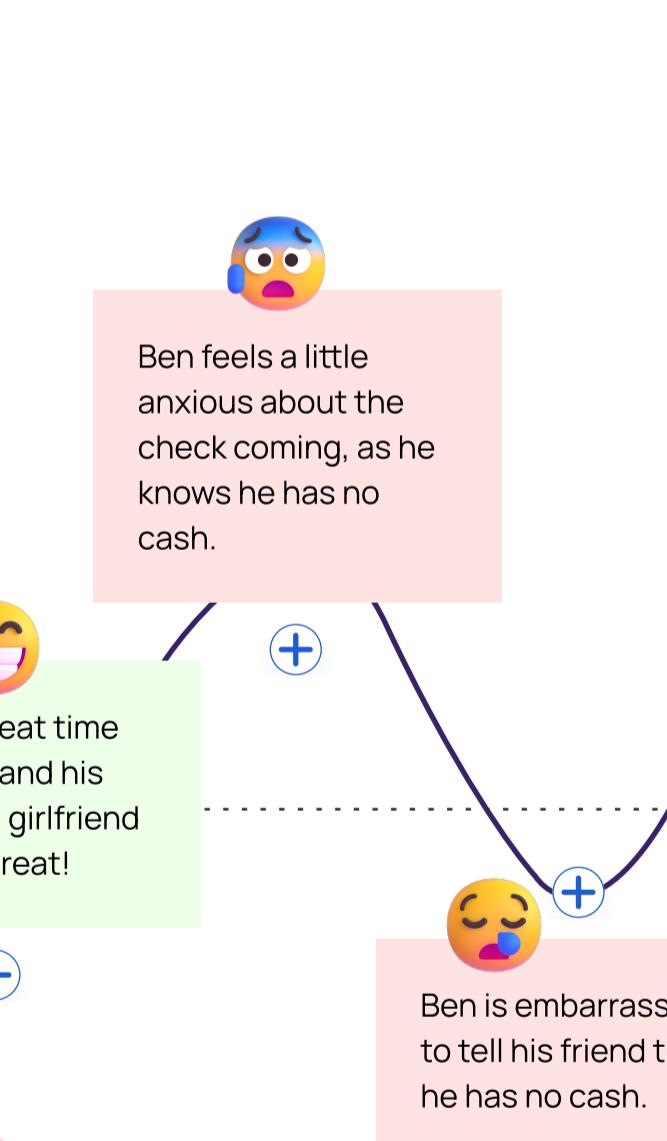
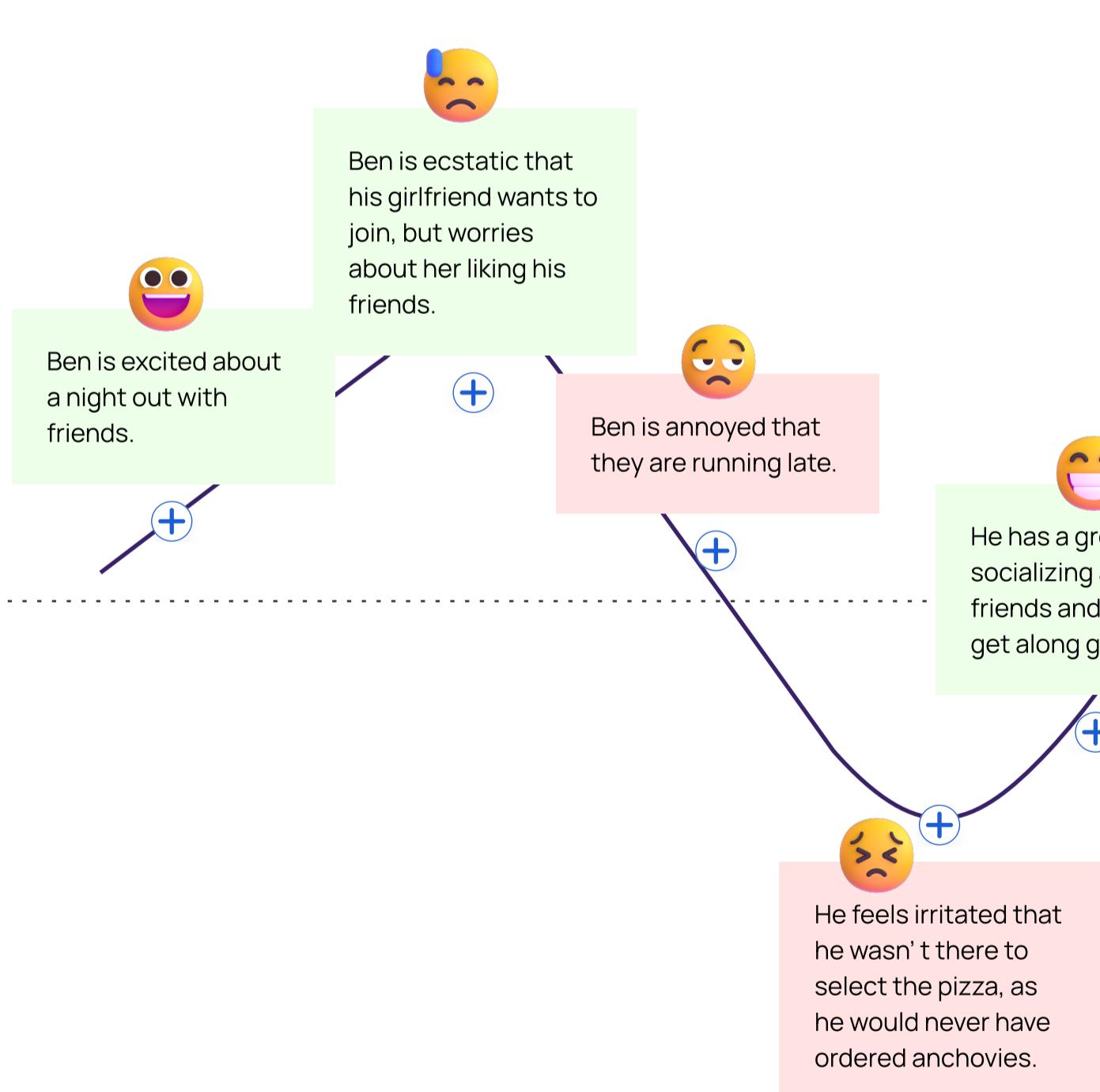
2. The home screen shows that Ben has had no recent transactions.

3. Ben sees the search bar and quickly puts in the name "Drew." Because Rhino Splits has accessed Ben's contacts already, Drew quickly pops up.

4. Ben hits the "pay" button on the screen and is taken to the payment screen.

5. Ben confirms the payment and sees a post-transaction page. Meanwhile, Drew's phone has alerted him that he received the payment.

MINDSETS AND EMOTIONS



OPPORTUNITIES AND INSIGHTS

Ben is a social person.

Social media targeted ad would be plausible here.

Drew is an early adopter.

Verify that the user is trying to "pay" or "request."

Ben has never heard of Rhino Splits.

No social feed.

Marketing team can work on promoting to Ben.

Ben trusts his friend's recommendation.

No need to comment to pay or request.