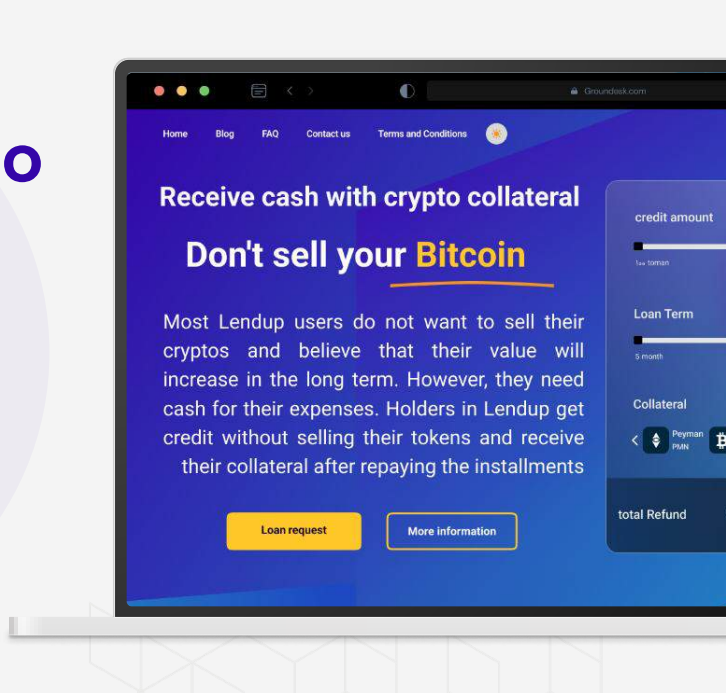
E-Commerce Website with Crypto Payments

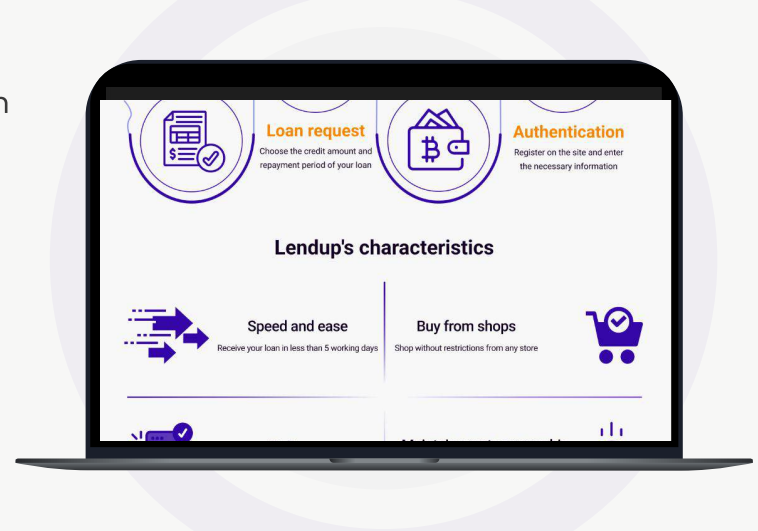
UX/UI
CASE STUDY


Home
Blog
FAQ
Contact us
Terms and Conditions
Receive cash with crypto collateral
Don't sell your Bitcoin
Loan request
More information
credit amount
Loan Term
Collateral
total Refund

Most Lendup users do not want to sell their cryptos and believe that their value will increase in the long term. However, they need cash for their expenses. Holders in Lendup get credit without selling their tokens and receive their collateral after repaying the installments

Project Overview

The project involves designing and developing an e-commerce website for a startup that provides crypto-based loans. The platform allows users to make purchases with cryptocurrency, and instead of paying upfront, users can opt for an installment-based payment plan using crypto. The main objective of this project was to create a seamless and user-friendly online store that integrates the unique functionality of cryptocurrency payments and installment options, targeting users who are familiar with digital currencies and prefer using them for online transactions.


Loan request
Authentication
Lendup's characteristics
Speed and ease
Buy from shops

My Role

Solo UX/UI Designer

Tools

Ps
Ai

My Responsibilities

- Research & Market Analysis
- User Personas & Journey Mapping
- Wireframing & Prototyping
- UI Design & Visual Assets
- User Testing & Iteration

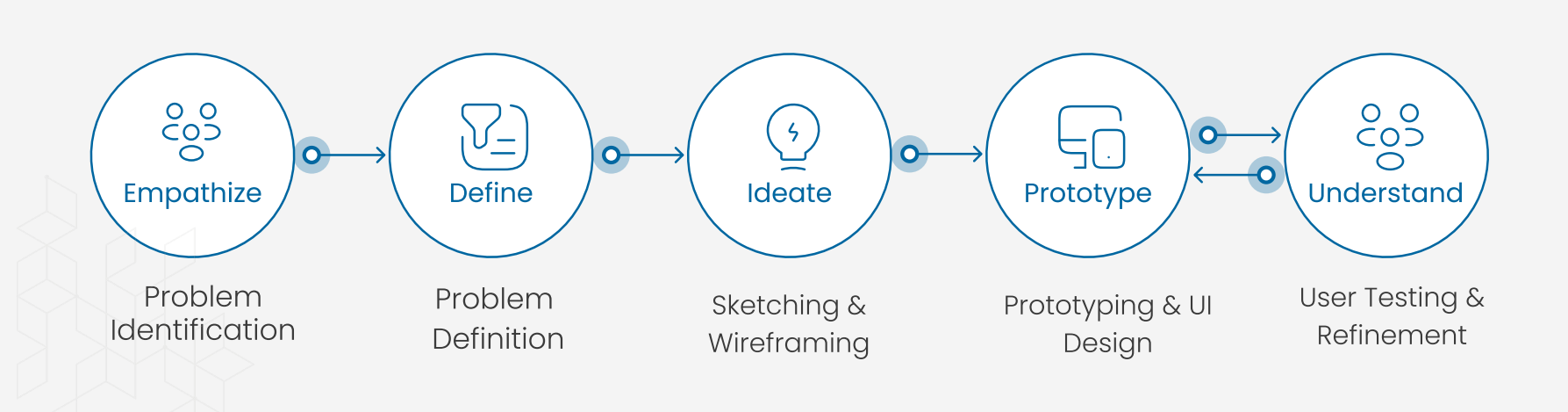
The Problem

The problem was that while cryptocurrency was gaining popularity, there weren't many e-commerce platforms that allowed users to make purchases with crypto, especially with the option to pay in installments. Many users couldn't fully use their crypto assets for everyday purchases, and existing platforms didn't offer the flexibility that would make crypto payments more accessible. At the same time, the market was becoming more competitive, with other platforms emerging that were offering similar services, so there was a need for the startup to create a unique, seamless experience that would stand out.

The Goal

- Expand the services available to users by allowing them to shop and pay using cryptocurrency, with the added flexibility of installment payments.
- Stand out in the market by creating a user-friendly, seamless e-commerce experience tailored to crypto users.
- Make the platform accessible to both experienced crypto users and beginners, ensuring a simple and intuitive navigation.

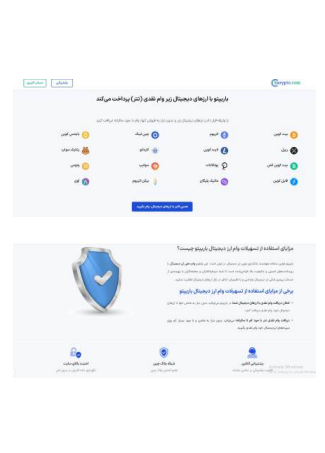
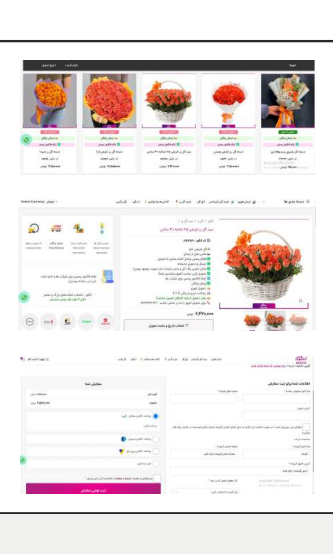
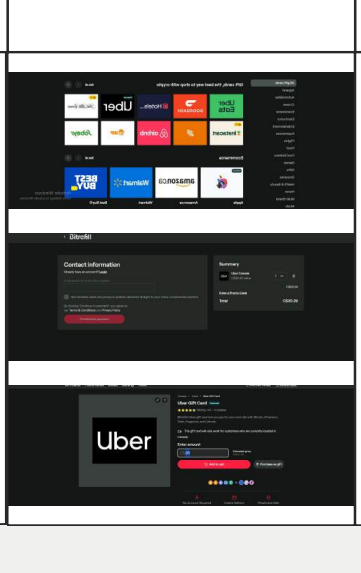
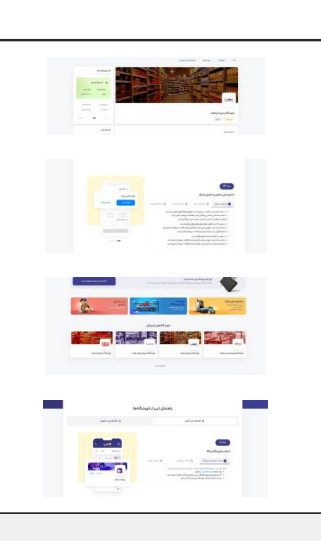
Design Process


Empathize
Problem Identification
Define
Problem Definition
Ideate
Sketching & Wireframing
Prototype
Prototyping & UI Design
Understand
User Testing & Refinement

Problem Identification

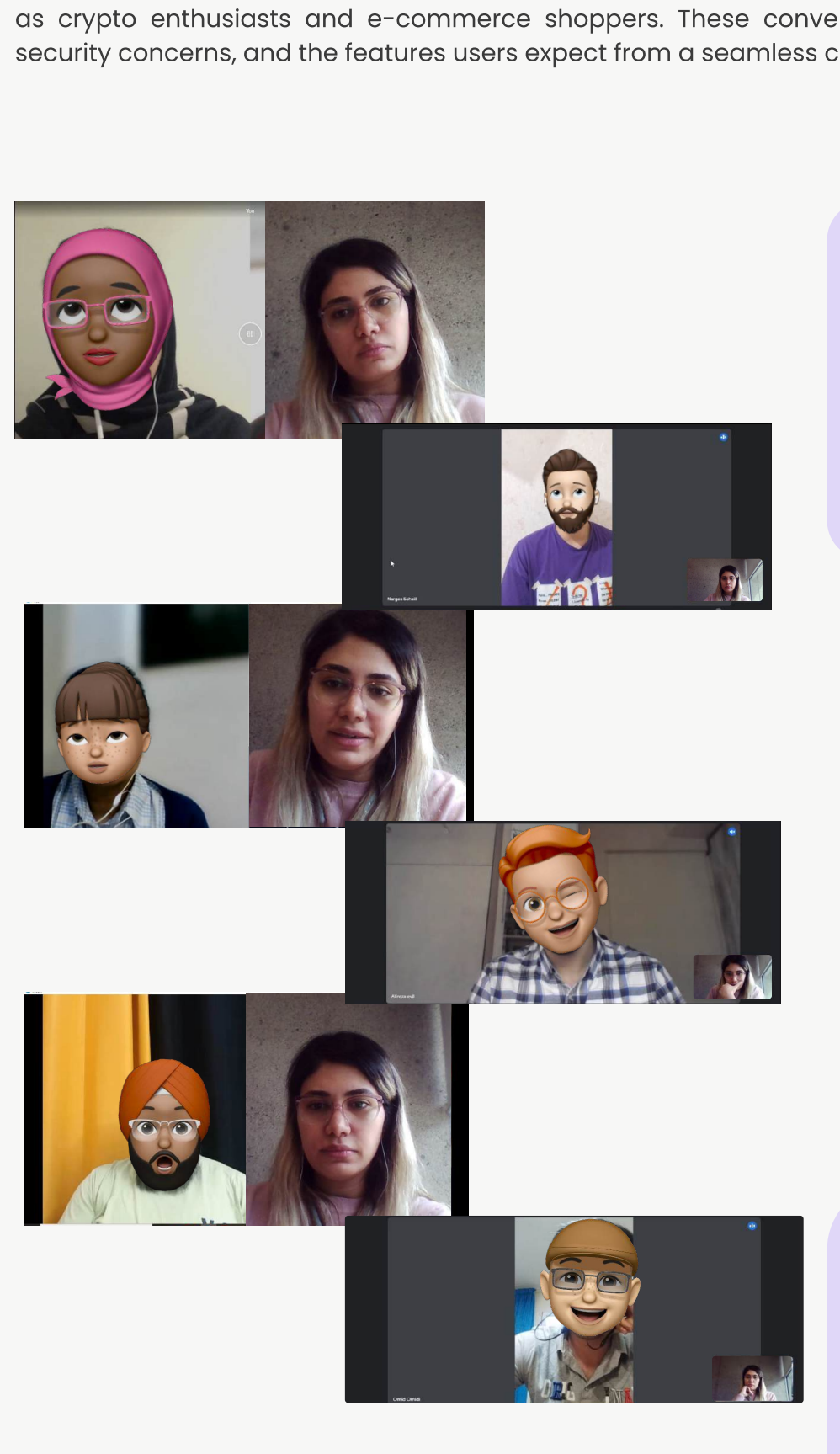
Desk Research

I dug into competitor sites and crypto platforms. Most forced cash conversions, none had installments, and their designs confused newbies.

	barypto.com	انگور ANGUOR	B	کیپا
Crypto Payments	☒	☒	✓	☒
Installment Options	✓	☒	☒	✓
User Experience (UX)	Easy to use, but lacks crypto-focused UX	Simple design but confusing payment flow	Complicated interface, steep learning curve	Minimalist design, but the payment process lacks clarity
Mobile Responsiveness	Responsive design, but the mobile experience is slow	No mobile app	Fully responsive design with seamless mobile experience	Has a mobile app
Customer Support	Limited support (Ticket)	phone, WhatsApp, email support	24/7 live chat, email	Phone support only
Screenshots				

User Interview

To gain deeper insights into user needs and expectations, I conducted user interviews with both existing users of our platform and potential customers who actively use cryptocurrency for online transactions. The goal was to understand their pain points, concerns, and preferences when purchasing products with crypto, especially in an installment-based payment system. I interviewed 6 participants, including users who had previously taken crypto-backed loans, as well as crypto enthusiasts and e-commerce shoppers. These conversations provided valuable feedback on usability, security concerns, and the features users expect from a seamless crypto-powered shopping experience.



> I love the idea of using crypto for shopping, but I worry about price fluctuations affecting my payments.
>
> Installment payments with crypto would be amazing, but I need to be sure there are no hidden fees.

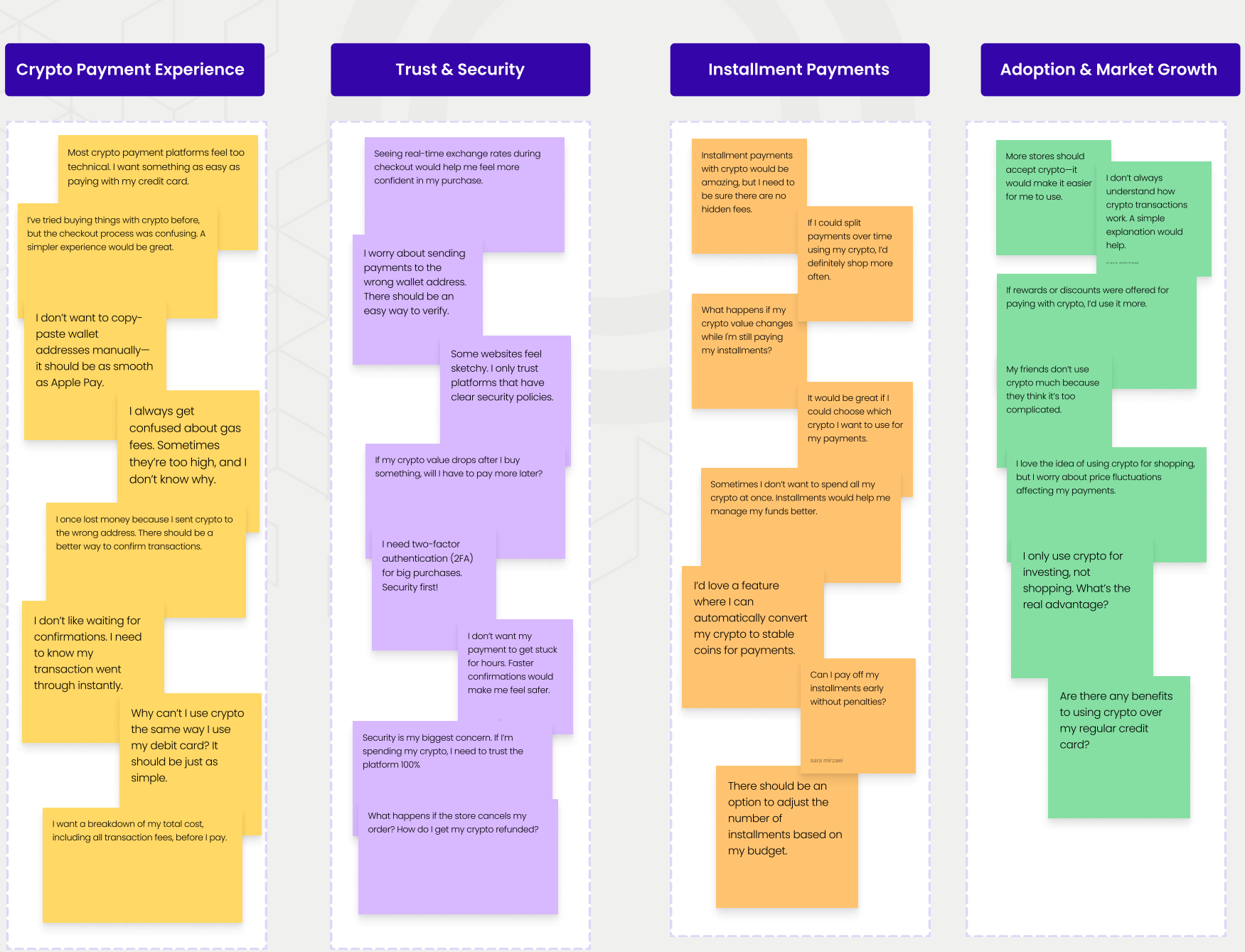
> I've tried buying things with crypto before, but the checkout process was confusing. A simpler experience would be great.
>
> Seeing real-time exchange rates during checkout would help me feel more confident in my purchase.

> If I could split payments over time using my crypto, I'd definitely shop more often.
>
> Most crypto payment platforms feel too technical. I want something as easy as paying with my card.

Problem Definition

Affinity Diagram

After conducting user interviews, we gathered a wide range of feedback about crypto payments, installment options, and overall user concerns. To identify common themes and patterns, we used an Affinity Diagram.


Crypto Payment Experience
Most crypto payment platforms feel too technical. I want something as easy as paying with my credit card.
I've tried buying things with crypto before, but the checkout process was confusing. A simpler experience would be great.
I don't want to copy-paste wallet addresses manually—it should be as smooth as Apple Pay.
I always get confused about gas fees. Sometimes they're too high, and I don't know why.
I once lost money because I sent crypto to the wrong address. There should be a better way to confirm transactions.
I don't like waiting for confirmations. I need to know my transaction went through instantly.
Why can't I use crypto the same way I use my debit card? It should be just as simple.
I want a breakdown of my total cost, including all transaction fees, before I pay.
Trust & Security
Seeing real-time exchange rates during checkout would help me feel more confident in my purchase.
I worry about sending payments to the wrong wallet address. There should be an easy way to verify.
Some websites feel sketchy. I only trust platforms that have clear security policies.
If my crypto value drops after I buy something, will I have to pay more later?
I need two-factor authentication (2FA) for big purchases. Security first!
I don't want my payment to get stuck for hours. Faster confirmations would make me feel safer.
Security is my biggest concern. If I'm spending my crypto, I need to trust the platform 100%
What happens if the store cancels my order? How do I get my crypto refunded?
Installment Payments
Installment payments with crypto would be amazing, but I need to be sure there are no hidden fees.
If I could split payments over time using my crypto, I'd definitely shop more often.
What happens if my crypto value changes while I'm still paying my installments?
It would be great if I could choose which crypto I want to use for my payments.
Sometimes I don't want to spend all my crypto at once. Installments would help me manage my funds better.
I'd love a feature where I can automatically convert my crypto to stable coins for payments.
Can I pay off my installments early without penalties?
There should be an option to adjust the number of installments based on my budget.
Adoption & Market Growth
More stores should accept crypto—it would make it easier for me to use.
I don't always understand how crypto transactions work. A simple explanation would help.
If rewards or discounts were offered for paying with crypto, I'd use it more.
My friends don't use crypto much because they think it's too complicated.
I love the idea of using crypto for shopping, but I worry about price fluctuations affecting my payments.
I only use crypto for investing, not shopping. What's the real advantage?
Are there any benefits to using crypto over my regular credit card?

User Personas

The Crypto Enthusiast

Age: 32
FAMILY: Single
LOCATION: Tehran, Iran
OCCUPATION: Software Engineer

Bio

He is a tech-savvy software engineer who has been investing in cryptocurrency for years. He believes in a future where crypto replaces traditional banking and actively looks for ways to use it in his daily life. He enjoys trading, staking, and testing new blockchain-based payment systems

Frustrations

- Complicated checkout process.
- Worried about security & refunds.
- He might end up paying more than he planned.

Goals

- Wants to use crypto for everyday purchases.
- Prefers a fast and seamless payment experience.
- Wants low transaction fees and real-time exchange rates.

Motivations

Ease	●●●●●
Price	●●●○○
Speed	●●●●○
Comfort	●●●○○
Flexibility	●●●○○

Preferred Medium

Phone	●●●○○
Computer	●●●●●

The Curious Newcomer

Frustrations

- Complicated checkout process.
- Worried about security & refunds.
- He might end up paying more than he planned.

Motivations

Ease	●●●●●
Price	●●●○○
Speed	●●●●○
Comfort	●●●○○
Flexibility	●●●○○

Preferred Medium

Phone	●●●○○
Computer	●●●●○

Bio

She is a creative freelancer who has recently become interested in cryptocurrency payments. She has heard about crypto installment payments and wants to give them a try, but she finds the process intimidating. As a freelancer, she often faces irregular income, so she's looking for flexible payment options.

Goals

- Wants to try installment payments with crypto.
- Needs a simple, guided checkout experience.
- Wants reassurance about security & refunds.

Age: 26
FAMILY: Married
LOCATION: Tehran, Iran
OCCUPATION: Graphic Designer

The Budget-Conscious Shopper

Age: 40
FAMILY: Married with one child
LOCATION: Tehran, Iran
OCCUPATION: Small Business Owner

Bio

David runs a small business and is always looking for ways to manage cash flow more effectively. He's been using stable coins for business transactions and is interested in trying crypto installment payments to make large purchases without affecting his budget.

Frustrations

- Doesn't want hidden fees
- Concerned about crypto's unstable value
- Concerned about crypto's unstable value

Goals

- Wants flexible installment payments to manage cash flow.
- Prefers using stablecoins to avoid volatility.
- Needs clear breakdowns of costs & fees.

Motivations

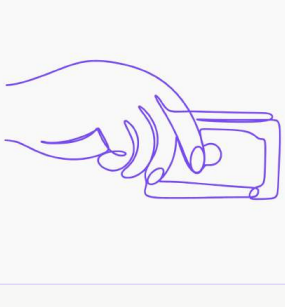
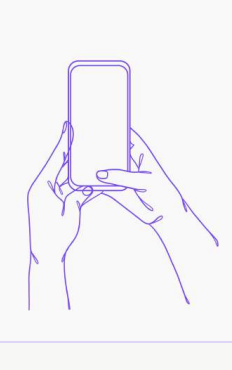
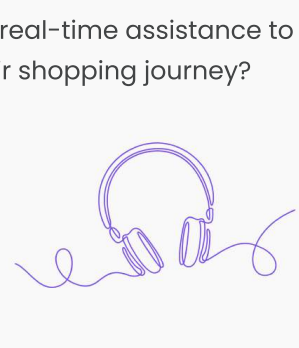
Ease	●●●●●
Price	●●●○○
Speed	●●●●○
Comfort	●●●○○
Flexibility	●●●○○

Preferred Medium

Phone	●●●○○
Computer	●●●●●

HMW STATMENT

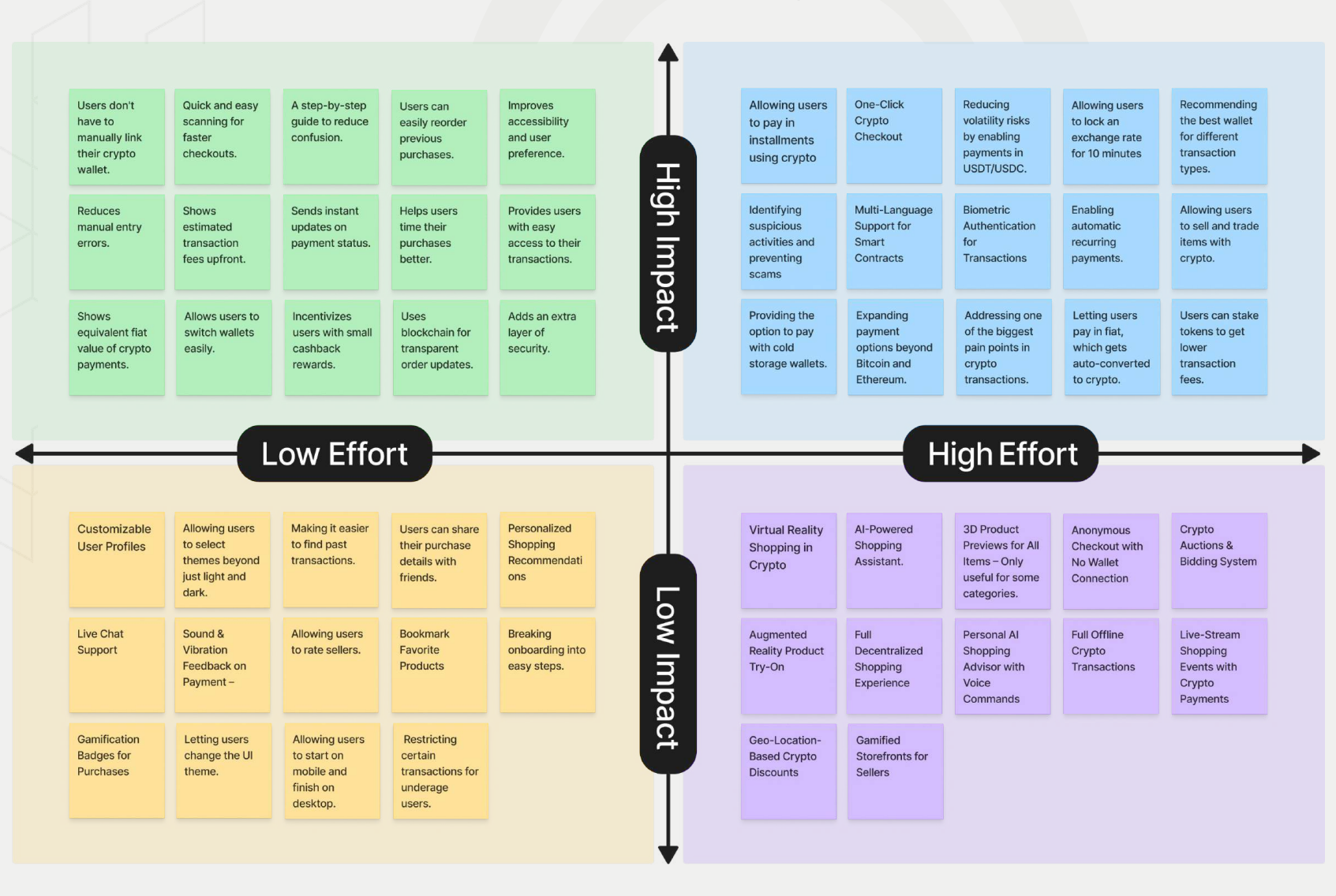
The "How might we?" approach. (HMW)

	How can we (HMW)	How can we (HMW)
	HMW streamline the checkout process to eliminate unnecessary steps and manual inputs?	1. Implement a streamlined checkout process with minimal steps. 2. Allow users to connect their wallets in one step instead of manually copying addresses. 3. Detect the user's preferred wallet and auto-fill payment info for a frictionless experience.
	HMW streamline the checkout process to eliminate unnecessary steps and manual inputs?	1. Let users scan a QR code instead of copying/pasting wallet addresses. 2. Allow users to save their preferred crypto wallet for future transactions. 3. Keep all necessary fields (wallet address, order summary, gas fees) on a single page.
	HMW reassure users about the safety of their payments and introduce a reliable refund system? 	1. Show a "Transaction Verified" status after payment. 2. Clearly outline refund policies and options for crypto payments. 3. Provide real-time assistance for transaction issues.
	HMW design a seamless experience across both mobile and desktop to accommodate different user needs? 	1. Ensure a smooth mobile experience with touch-friendly buttons. 2. Allow users to start checkout on mobile and complete it on desktop. 3. Provide a dark mode UI for better readability in different environments.
	HMW integrate real-time assistance to support users throughout their shopping journey? 	1. Offer chatbot assistance with an option to talk to a real agent. 2. Display visual guides explaining how to pay with crypto. 3. Let users discuss issues and get support from other buyers.

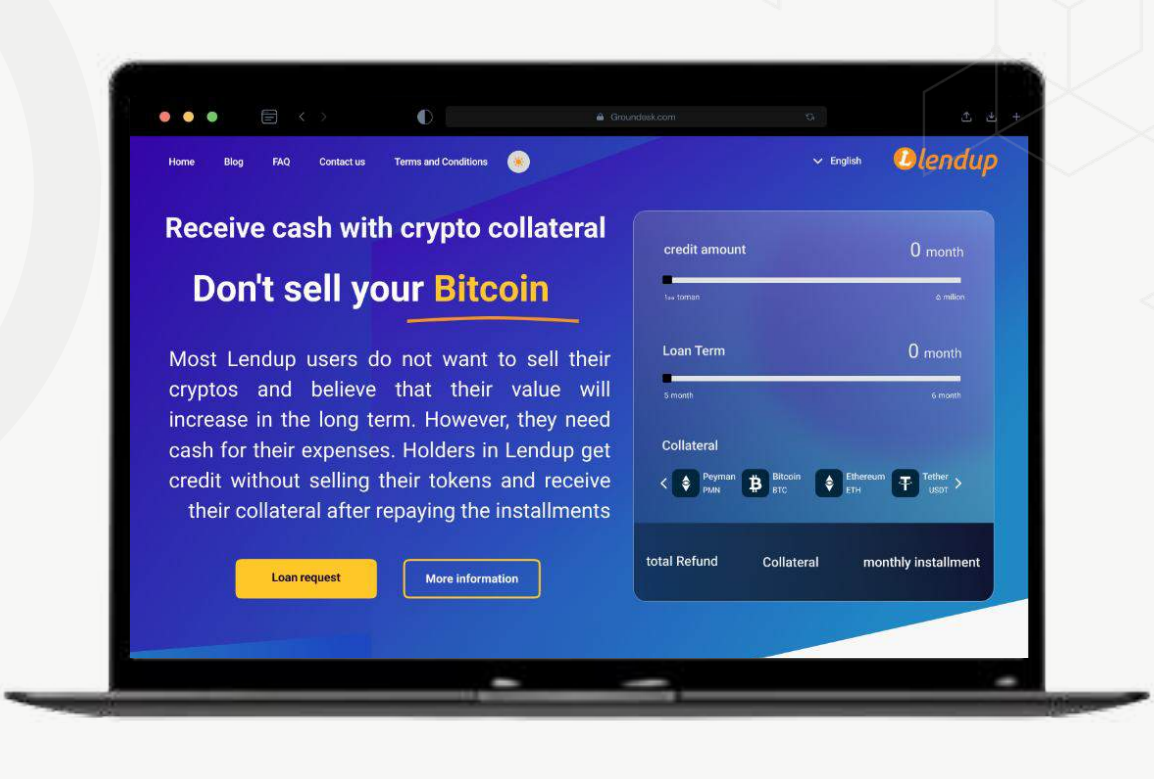
Solution Ideation

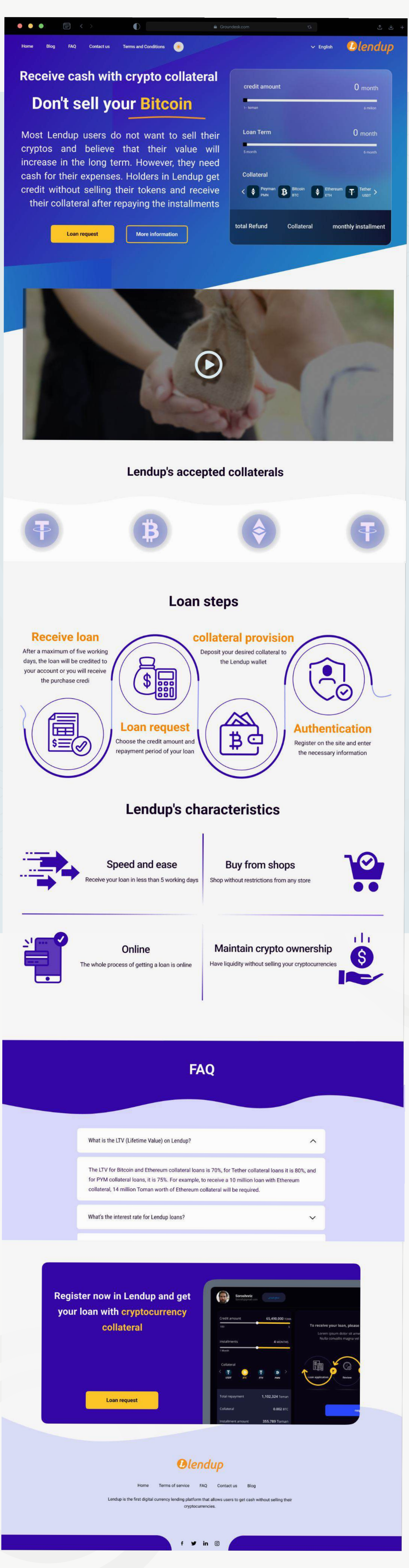
Impact Effort

After generating multiple design ideas, we needed to prioritize them based on feasibility and impact. We created an Impact-Effort Matrix, which helped us categorize ideas into four quadrants:


High Impact
Low Impact
Low Effort
High Effort
Users don't have to manually link their crypto wallet.
Quick and easy scanning for faster checkouts.
A step-by-step guide to reduce confusion.
Users can easily reorder previous purchases.
Improves accessibility and user preference.
Reduces manual entry errors.
Shows estimated transaction fees upfront.
Sends instant updates on payment status.
Helps users time their purchases better.
Provides users with easy access to their transactions.
Shows equivalent flat value of crypto payments.
Allows users to switch wallets easily.
Incentivizes users with small cashback rewards.
Uses blockchain for transparent order updates.
Adds an extra layer of security.
Allowing users to pay in installments using crypto
One-Click Crypto Checkout
Reducing volatility risks by enabling payments in USDT/USDC.
Allowing users to lock an exchange rate for 10 minutes
Recommending the best wallet for different transaction types.
Identifying suspicious activities and preventing scams
Multi-Language Support for Smart Contracts
Biometric Authentication for Transactions
Enabling automatic recurring payments.
Allowing users to sell and trade items with crypto.
Providing the option to pay with cold storage wallets.
Expanding payment options beyond Bitcoin and Ethereum.
Addressing one of the biggest pain points in crypto transactions.
Letting users pay in fiat, which gets auto-converted to crypto.
Users can stake tokens to get lower transaction fees.
Customizable User Profiles
Allowing users to select themes beyond just light and dark.
Making it easier to find past transactions.
Users can share their purchase details with friends.
Personalized Shopping Recommendations
Live Chat Support
Sound & Vibration Feedback on Payment –
Allowing users to rate sellers.
Bookmark Favorite Products
Breaking onboarding into easy steps.
Gamification Badges for Purchases
Letting users change the UI theme.
Allowing users to start on mobile and finish on desktop.
Restricting certain transactions for underage users.
Virtual Reality Shopping in Crypto
AI-Powered Shopping Assistant.
3D Product Previews for All Items – Only useful for some categories.
Anonymous Checkout with No Wallet Connection
Crypto Auctions & Bidding System
Augmented Reality Product Try-On
Full Decentralized Shopping Experience
Personal AI Shopping Advisor with Voice Commands
Full Offline Crypto Transactions
Live-Stream Shopping Events with Crypto Payments
Geo-Location-Based Crypto Discounts
Gamified Storefronts for Sellers

UI Design




Home
Blog
FAQ
Contact us
Terms and Conditions
English
lendup
Loan request
More information
credit amount
0 month
Loan Term
0 month
Collateral
Peyman PMN
Bitcoin BTC
Ethereum ETH
Tether USDT
total Refund
Collateral
monthly installment

Receive cash with crypto collateral

Don't sell your Bitcoin

Most Lendup users do not want to sell their cryptos and believe that their value will increase in the long term. However, they need cash for their expenses. Holders in Lendup get credit without selling their tokens and receive their collateral after repaying the installments

Lendup's accepted collaterals

Loan steps

Receive loan: After a maximum of five working days, the loan will be credited to your account or you will receive the purchase credi

collateral provision: Deposit your desired collateral to the Lendup wallet

Loan request: Choose the credit amount and repayment period of your loan

Authentication: Register on the site and enter the necessary information

Lendup's characteristics

Speed and ease: Receive your loan in less than 5 working days

Buy from shops: Shop without restrictions from any store

Online: The whole process of getting a loan is online

Maintain crypto ownership: Have liquidity without selling your cryptocurrencies

FAQ

What is the LTV (Lifetime Value) on Lendup?

The LTV for Bitcoin and Ethereum collateral loans is 70%, for Tether collateral loans it is 80%, and for PYM collateral loans, it is 75%. For example, to receive a 10 million loan with Ethereum collateral, 14 million Toman worth of Ethereum collateral will be required.

What's the interest rate for Lendup loans?

Register now in Lendup and get your loan with cryptocurrency collateral

Loan request
Soroshnriz
Credit amount
65,490,000 Toman
Installments
4 MONTHS
Collateral
USDT
BTC
ETH
PMN
Total repayment
1,102,324 Toman
Collateral
0.002 BTC
Installment amount
355.789 Toman
To receive your loan, please
Loan application
Review
lendup
Home
Terms of service
FAQ
Contact us
Blog

Lendup is the first digital currency lending platform that allows users to get cash without selling their cryptocurrencies.

Lessons & Next Steps

Lessons Learned

Working on this project as a solo UX/UI designer gave me the opportunity to manage every stage of the design process — from research and ideation to final interface design. Here are a few key takeaways:

- Understanding user behavior is everything.
  Through interviews and feedback, I learned how crucial it is to validate assumptions and design with real user pain points in mind — especially when dealing with financial products like loans.
- Clarity builds trust.
  Simplifying complex information like crypto payments and loan terms helped increase user confidence and reduced drop-offs. Clear communication isn't just good design — it's essential.
- Competitive analysis brings real value.
  Comparing similar platforms helped me identify market expectations and spot opportunities to offer a better experience.
- Design is a continuous process.
  Iteration based on user feedback made the design stronger. This project reminded me that great design evolves, and listening to users is key.
- Working solo builds flexibility.
  Managing everything from research to UI taught me how to stay organized, set priorities, and trust my design decisions.

Next Steps

The next phase of the project will focus on designing the dashboard and completing the loan request flow to ensure a smooth end-to-end experience. Usability testing will help validate the current design and highlight areas for improvement. I also plan to work closely with developers to ensure accurate implementation and explore adding animations to enhance user engagement.