



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



Version 3



ME 1.0.0

True-H 9:41 AM 100%

ฉัน

Derntang Saduak ดูโปรไฟล์

082-333-4456
 วอลเล็ต ไอซี: **ตั้งค่า**
 อี-วอลเล็ต พร้อมเพย์: 14000-086-707-5533
 lnwderntang@email.com

ยอดเงินคงเหลือ >

รับเงินของฉัน >

คูปองของฉัน >

เงินคืนจากทรูฟพ เฮซ >

ทรูพอยท์ของฉัน >

หน้าหลัก โปร โอนเงิน รายการ ข้อความ ฉัน

Usage and Features >

Your features 1.0.0_ver.2

Usage and Features

สถานะของคุณ

การโอนเงินและชำระเงินระหว่างประเทศ

ใช้ไป ฿ 100,000.00 สูงสุด ฿ 500,000

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ขนาดกระเป๋าเพิ่มขึ้น

คุณมีขนาดกระเป๋าทรูมินี่วอลเล็ต ไม่เกิน 500,000 บาท และสามารถใช้บริการ ทรูมินี่ วอลเล็ตได้ตลอด 24 ชั่วโมง ดังนี้

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

① ทั้งนี้วงเงินในการทำการรายการดังกล่าวอาจเปลี่ยนแปลงได้ตามที่บริษัทกำหนด





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.

Problems

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.

Value

User benefits:

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.

Business benefits:

1. Reduce the workload of the call center for answering customer questions about customer wallet usage.

Target Users

All KYC 2.x, 3.x, 4 customers

- New customers to TMW who do not have awareness of features available.
- High frequency customers with large number of daily transactions.

Solution / Ideas

1. Separate 'Usage and Features' out of 'Privileges' menu.

MVE / MVP

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.

Success Metrics

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.

result from:

- 1 - Data analytics
- 2 - CLT report
- 3 - User experience criteria

End-to-end Journey

New user + General User [KYC 2.x - 3.x]:

User signs in to the TMN Wallet app, he opens 'ME' screen and sees our new menu 'Usage and

Team

1. Anna [Lead designer]
2. Richard [Designer lead]
3. K'Amorn [PL]

Stakeholders

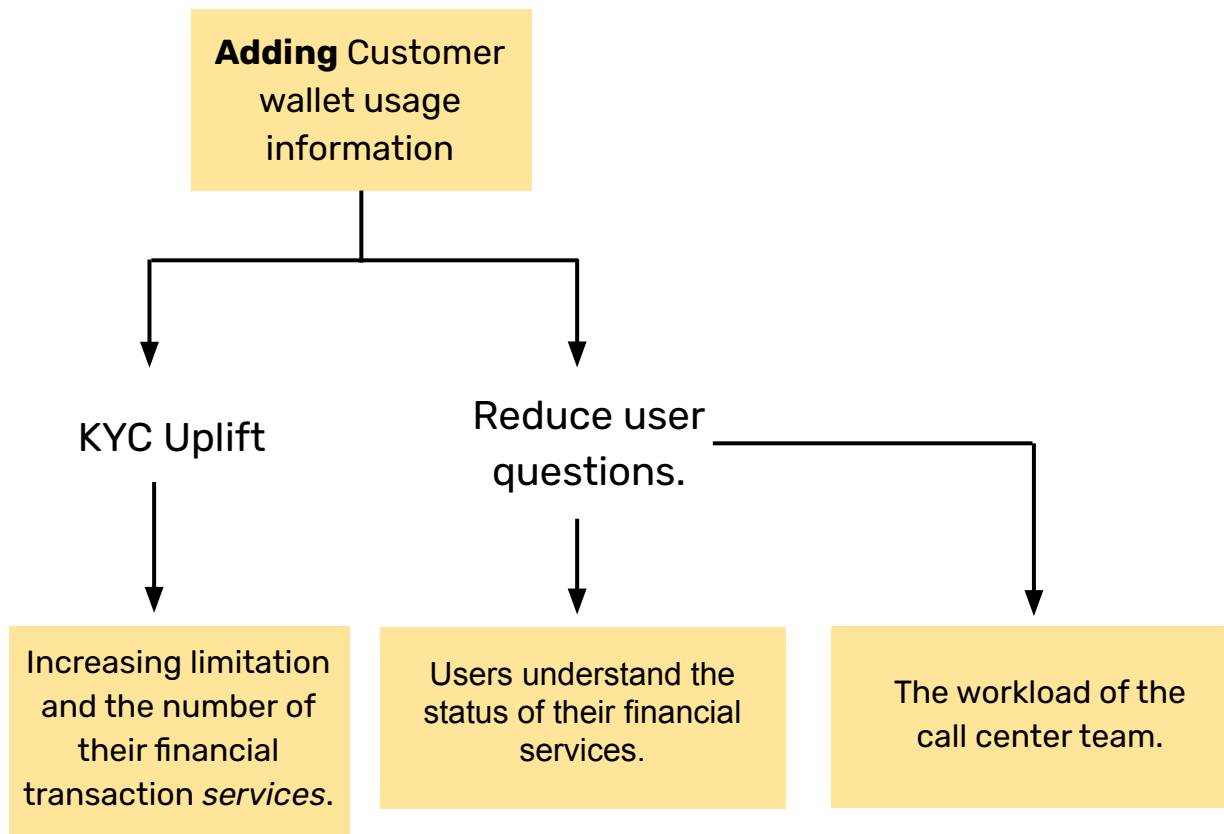
1. K'Bomb [Product]
2. K'Apinand [Growth]
3. K'Nuttawadee [SBI]

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



Result

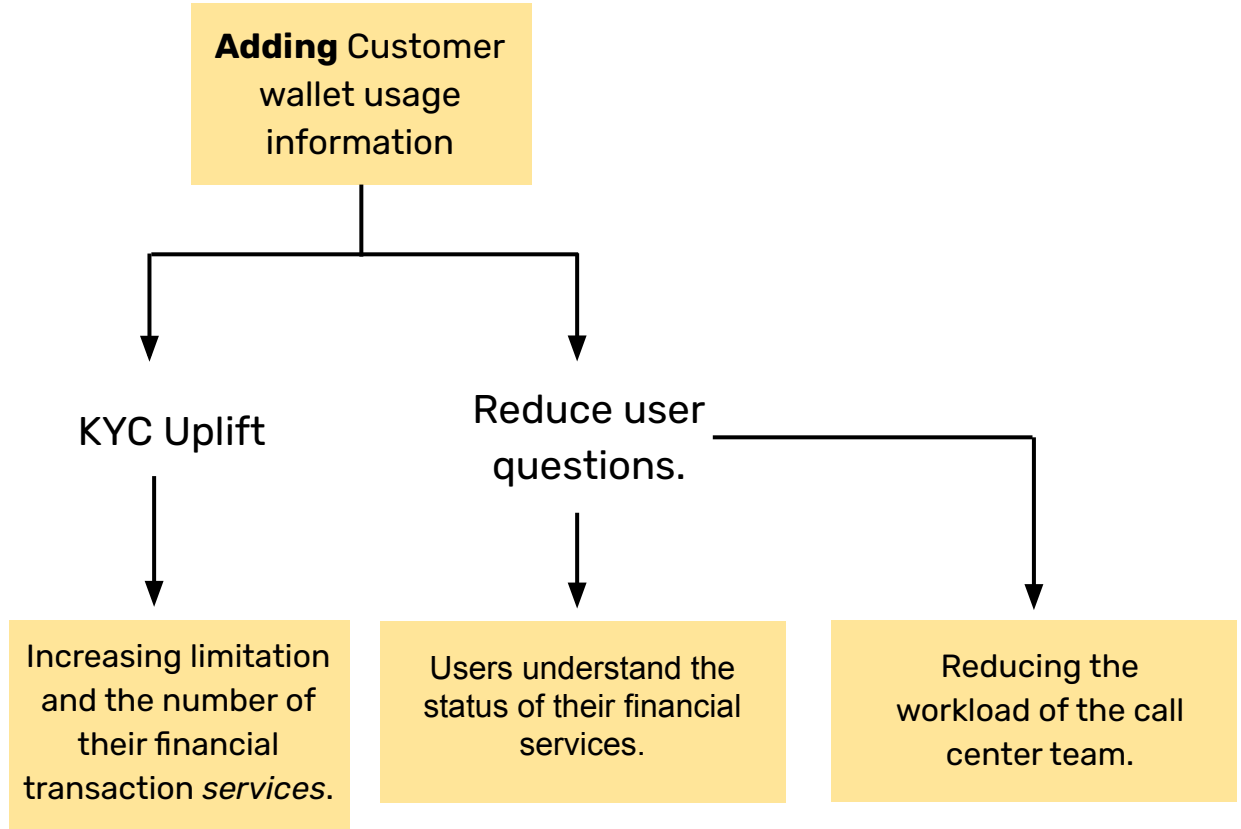


Hypothesis: We believe that adding wallet usage information and limits will enable users to understand their spending situation so that they do not need to contact CLT for this information.

Hypothesis



Result



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



ME 1.0.0

True-H 9:41 AM 100%

ฉัน

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- 🛡️ คุ้มครองของฉัน >
- 👤 เงินคืนจากทรูมูฟ เอช >
- 📊 ทรูพอยท์ของฉัน >

🏠 หน้าหลัก
📶 โปร โนชั่น
📄 รายการ
✉️ ข้อความ
👤 ฉัน

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Your features 1.0.0_ver.2

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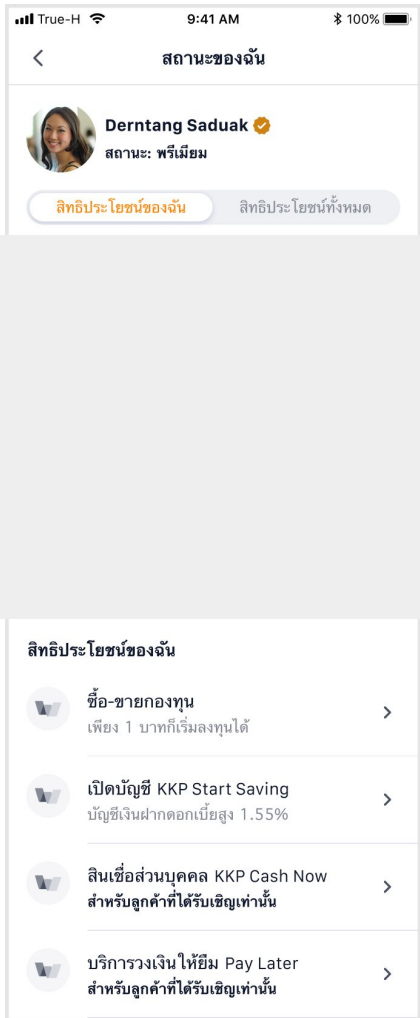
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Create the new menu 'Usage and features'

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.



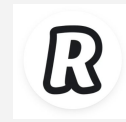
Research area focus



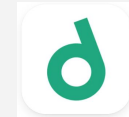
Type 1* : E-Wallet [similar to TMN]
Reference quality: ★★ ★



Type 2 : Other financial apps
Reference quality: ★★



Type 3 : Non-financial apps
Reference quality: ★



Reference quality*: used for this project



E-Wallet

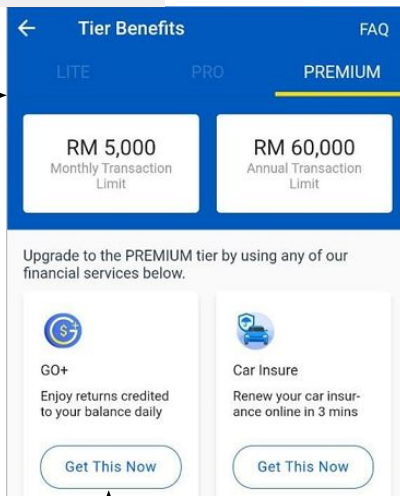
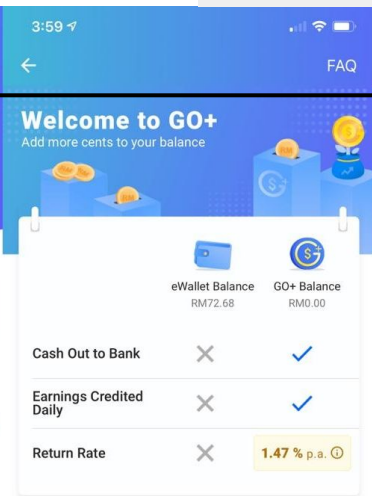
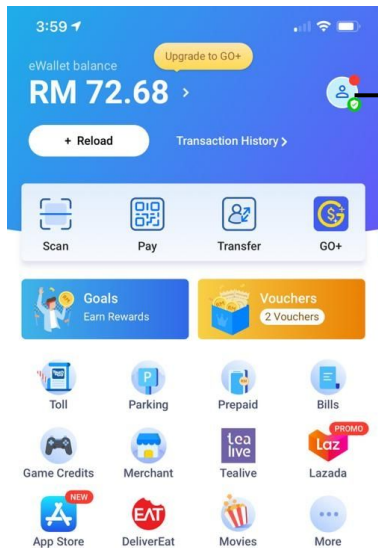
Customer Wallet Usage #1



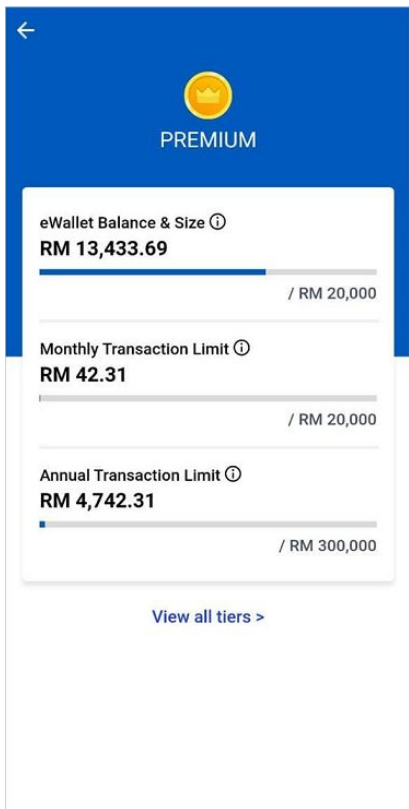
TNG e-Wallet

Country: Malaysia

Tap 'Profile' pic. > 'My Tier'



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

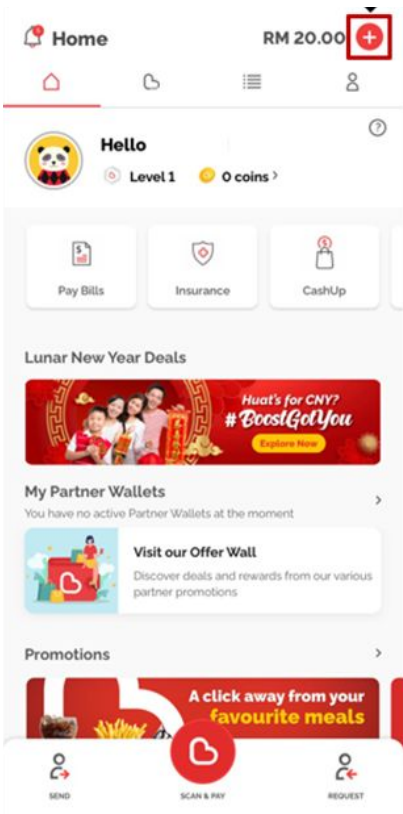


1. Just tap on the service you want, will lead you to upgrade your account.



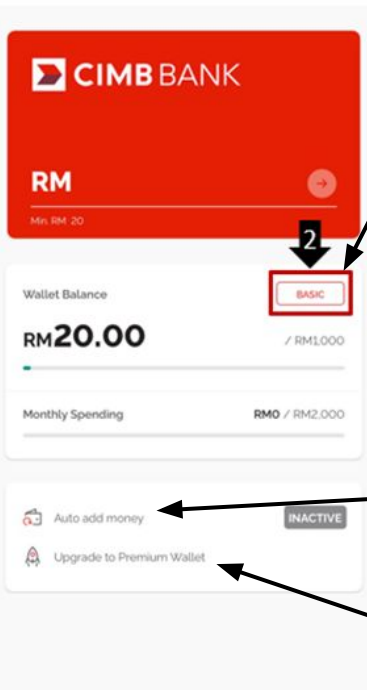


Boost
Country: Malaysia



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

My 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!

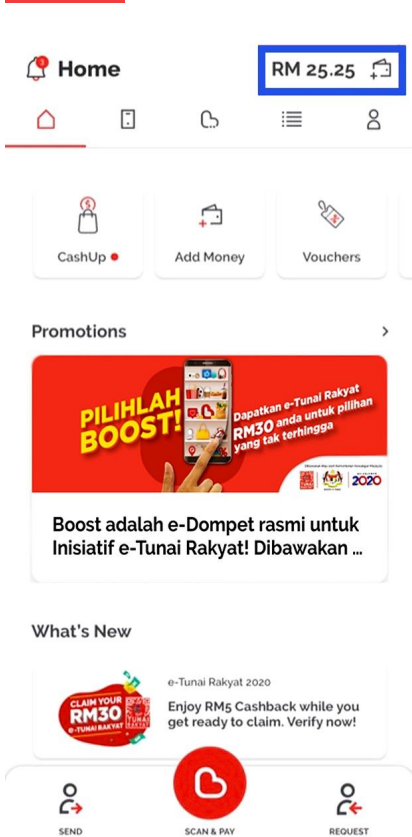
To ensure a smooth upgrade to the new premium wallet that is coming soon, please upgrade or verify your Boost Wallet.

Wallet Size	RM1,000	RM4,999
Monthly Transaction Limit	RM2,000	RM4,999
Annual Transaction Limit	RM24,000	RM59,999

Transfer money from Boost Wallet to bank account is no longer allowed after 18 May 2020

[View Current Wallet Details](#)

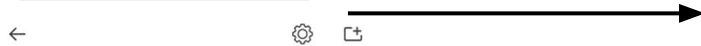
[Upgrade for Free](#)



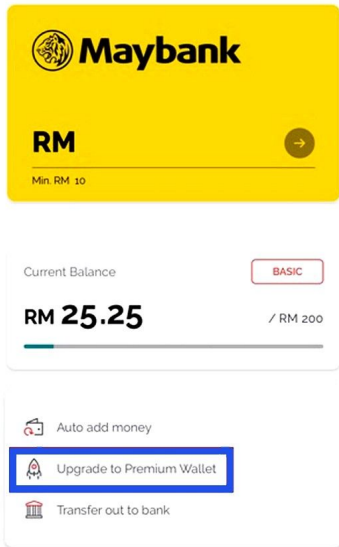
'BASIC' Account

Upgrade user account

'PREMIUM' Account

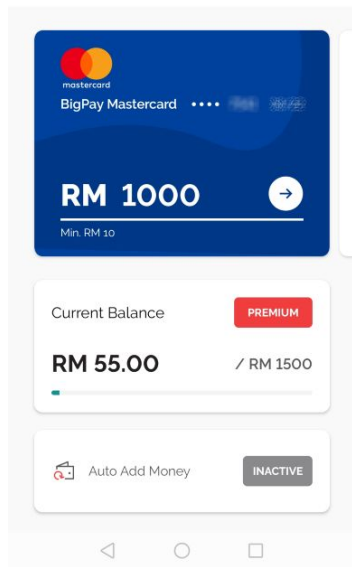


My Wallet



'Wallet' icon > 'My wallet'

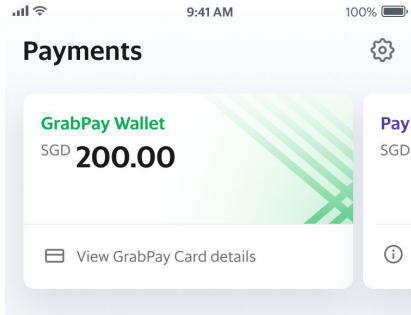
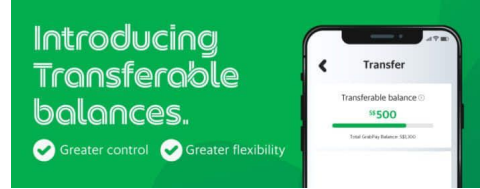
My Wallet





Grab Pay

Country: Singapore



Financial services



Invest



Insurance



Lending

Do more with your money



Home



Activity



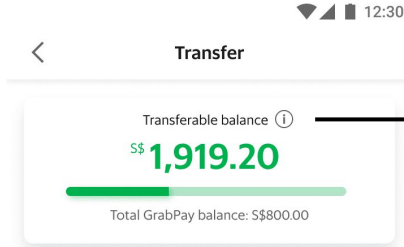
Payment



Messages



Account



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. ⓘ

×

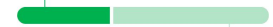
Sending money with transferable balance

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.

S\$1,919.20

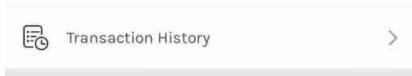
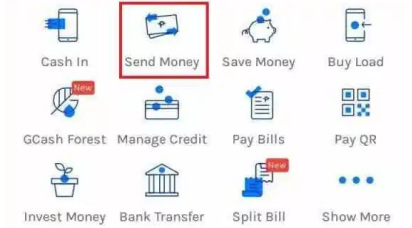


*Non transferable credit
S\$6,080.80

*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.

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



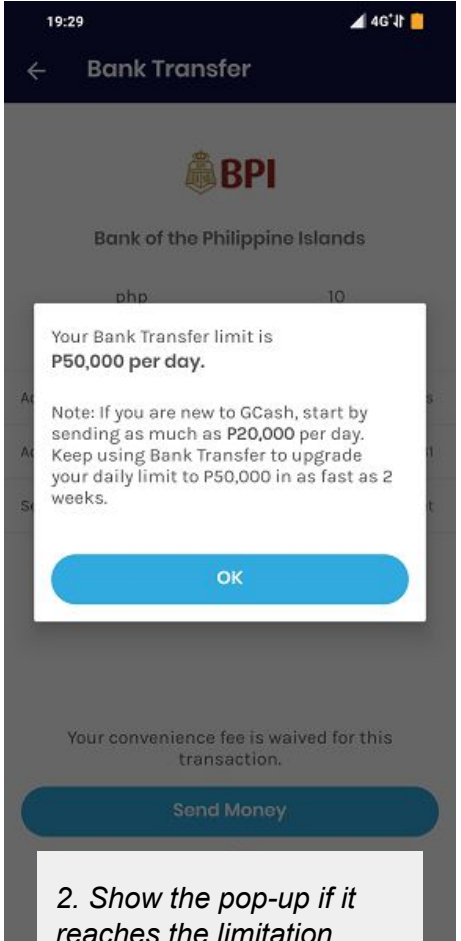
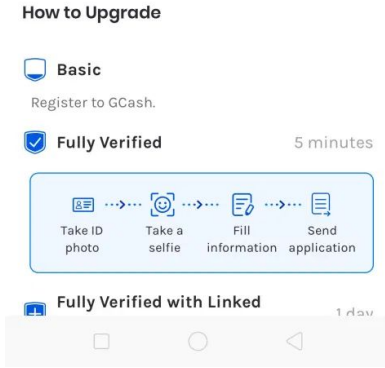


1. inform the limitation and services via the table



Account Limits

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

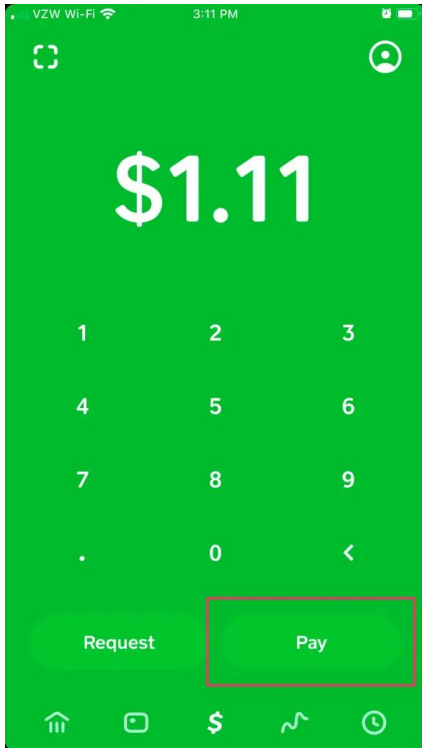


2. Show the pop-up if it reaches the limitation.



Cash App

Country: USA



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.

Done



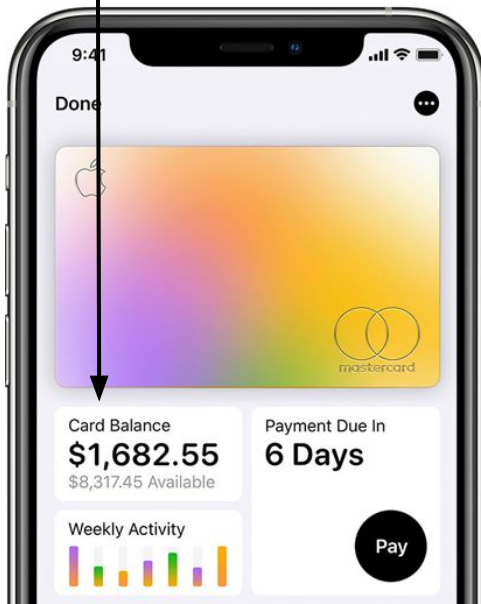


Country: USA

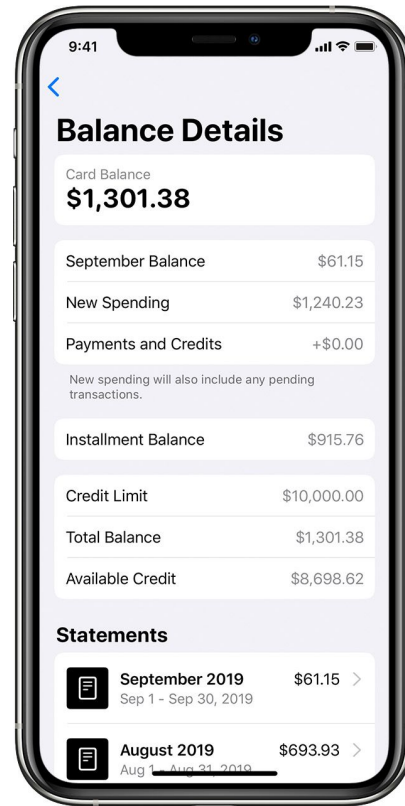


Card Balance
\$1,682.55
\$8,317.45 Available

Show as a minimal plain text.



See more details on balance details.



Balance Details

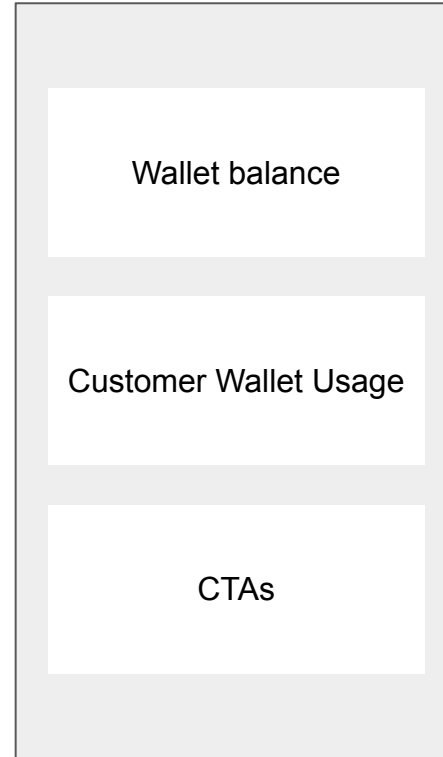
Card Balance	\$1,301.38
September Balance	\$61.15
New Spending	\$1,240.23
Payments and Credits	+\$0.00
New spending will also include any pending transactions.	
Installment Balance	\$915.76
Credit Limit	\$10,000.00
Total Balance	\$1,301.38
Available Credit	\$8,698.62

Statements

	September 2019 \$61.15 >
	Sep 1 - Sep 30, 2019
	August 2019 \$693.93 >
	Aug 1 - Aug 31, 2019

Core structure

- Wallet balance
- Customer Wallet Usage
- CTAs





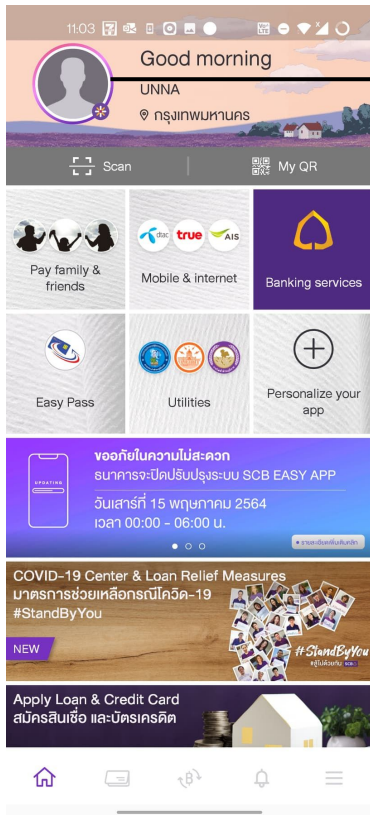
Other financial apps

Customer Wallet Usage #2



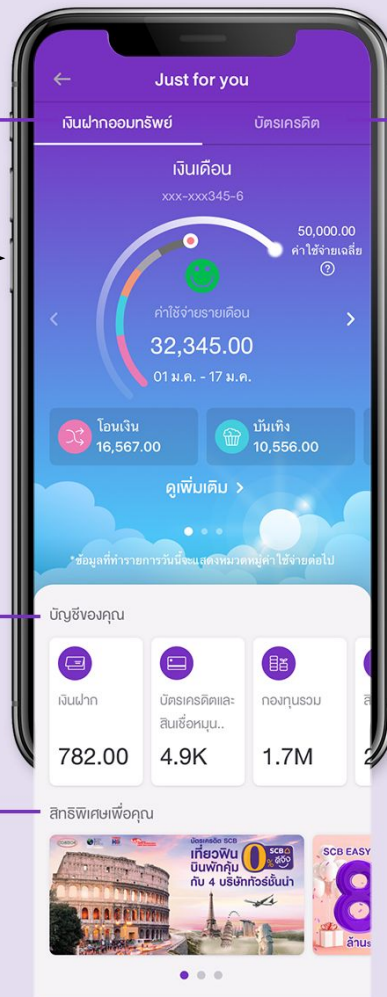


SCB Easy



1.

2.



3.

4.



SCB Easy



บัญชีเงินเดือน
XXX-XXX345-6

ค่าใช้จ่ายรายเดือน

32,345.00

😊 ใช้น้อยกว่าค่าใช้จ่ายเฉลี่ยของคุณ

Set the budget and show the status in each graph.

1. My Balance

2. Spent [in each categories]





Dolfin

Like our 'Pay next'

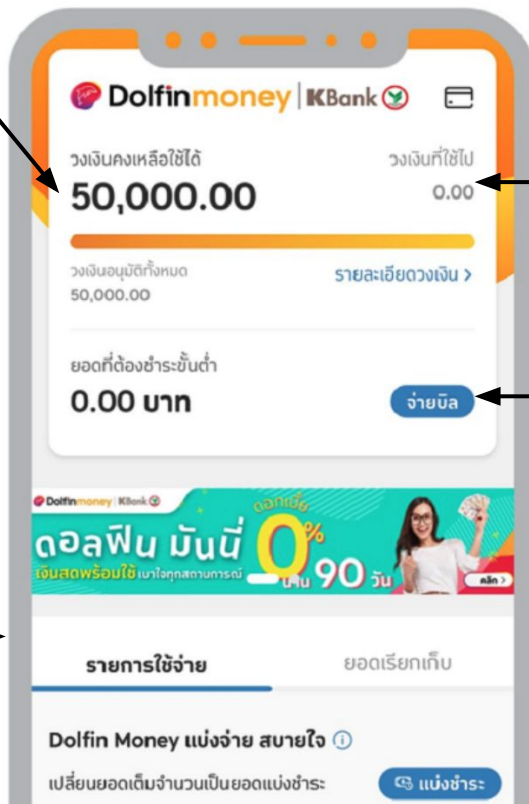
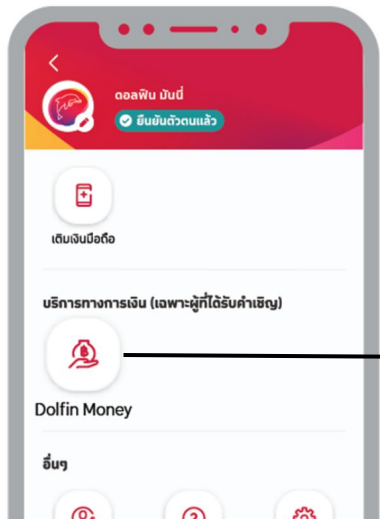
เบิกใช้เงินทันใจผ่าน K PLUS ด้วยบริการ KBank Smart Cash

Remaining

Spent

CTA!

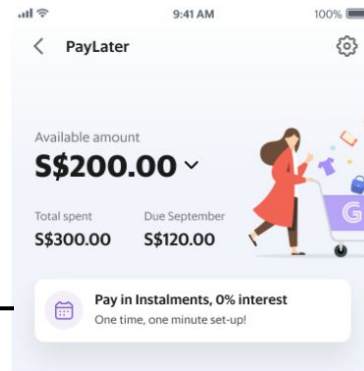
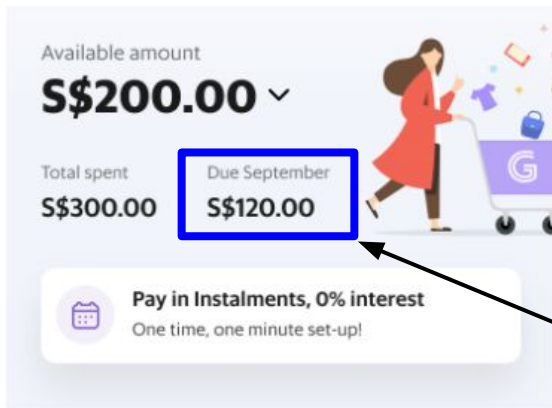
Menu >
'Dolfin money'





Grab Pay

Country: Singapore



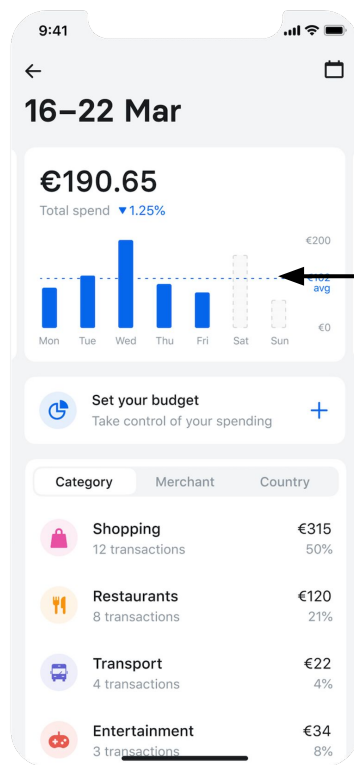
***idea: Due to**

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



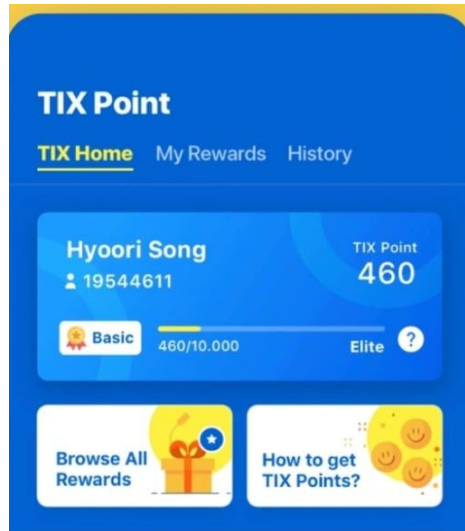
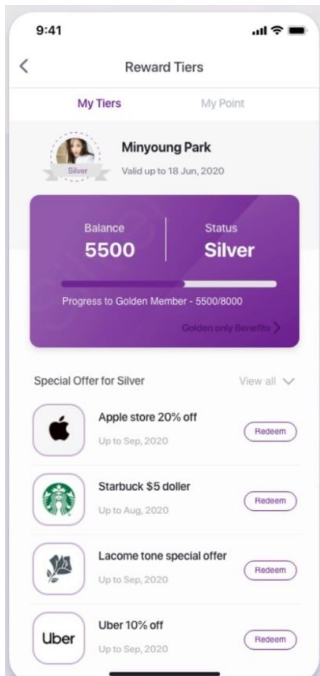
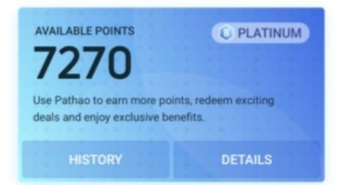
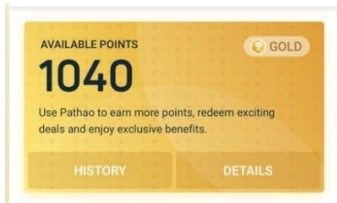
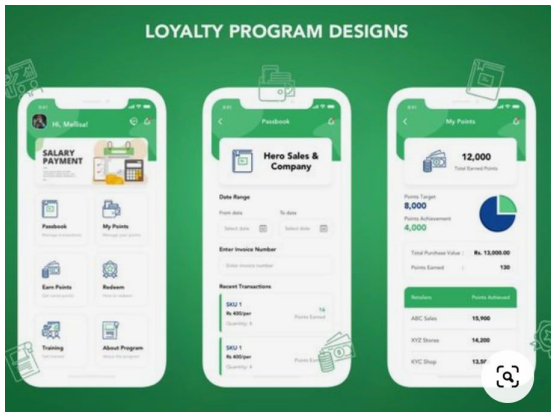


Revolut



Set the budget and show the status in each graph.

Other ideas





Non-financial apps

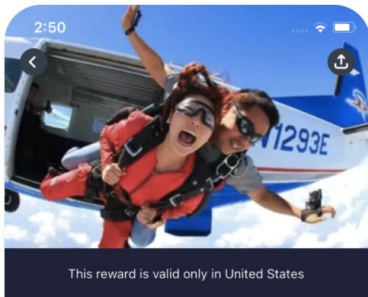
Customer Wallet Usage #3





Drop

Shop & Earn Free Gift Cards



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

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

Get \$5 Redeem 105

REWARDS WALLET

Starting at \$25

<p>Groupon</p> <p>● REDEEM FOR 25,000</p> <p>0% earned</p>	<p>Apple</p> <p>● REDEEM FOR 25,000</p> <p>0% earned</p>
<p>Gap</p> <p>● REDEEM FOR 25,000</p> <p>0% earned</p>	<p>Nike</p> <p>● REDEEM FOR 25,000</p> <p>0% earned</p>
<p>chili's</p>	<p>mopac</p>

Q Search

Shop Games Card Surveys Rewards

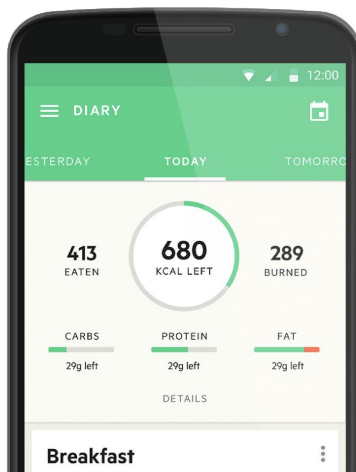
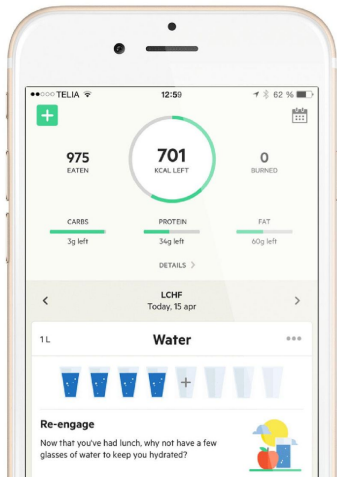
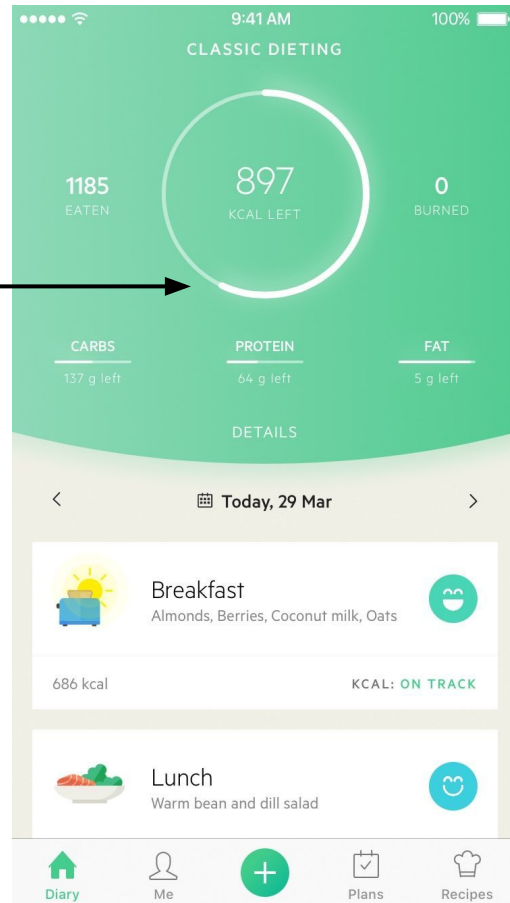


Lifesum

Life sum

Food tracking

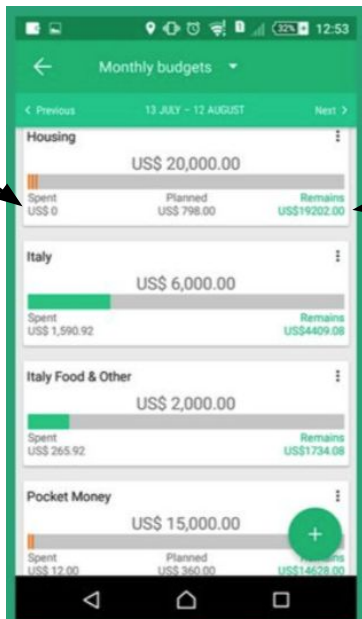
Highlight the importance of data with the bigger circular graph.





budgetbakers

Budget bakers



Spent

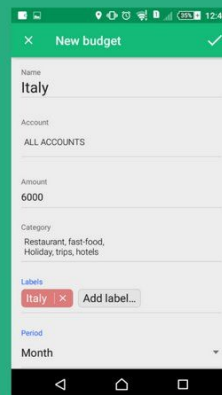
Remaining

Create as many travel budgets as you want to be in control.

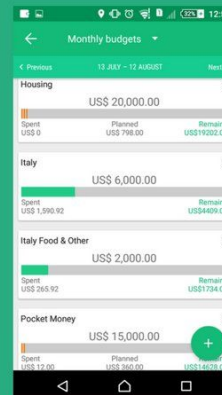


Create a Travel Budget

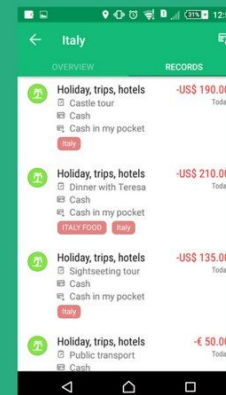
It's really simple to create a travel budget and track your travel expenses on Wallet.



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



Create as many travel budgets as you want to be in control.



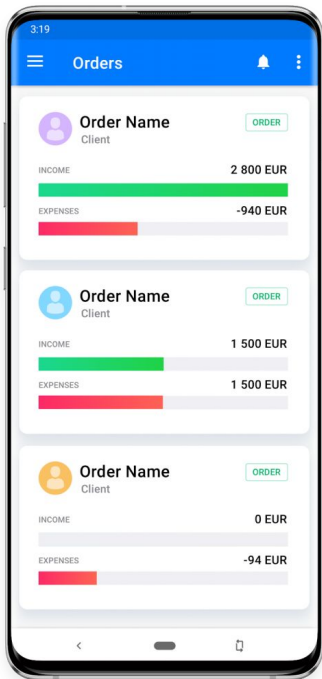
Get a detailed list of records associated with each such budget easily.



Board

Real-time Cash Flow of your business

Old UI



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

Budgets

Space & Equipment

Spent 10 000.00 USD Remaining

Payroll & Travel

Spent 98 000.00 USD Remaining

Inventory Purchase

Spent 5 000.00 USD Overspent





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

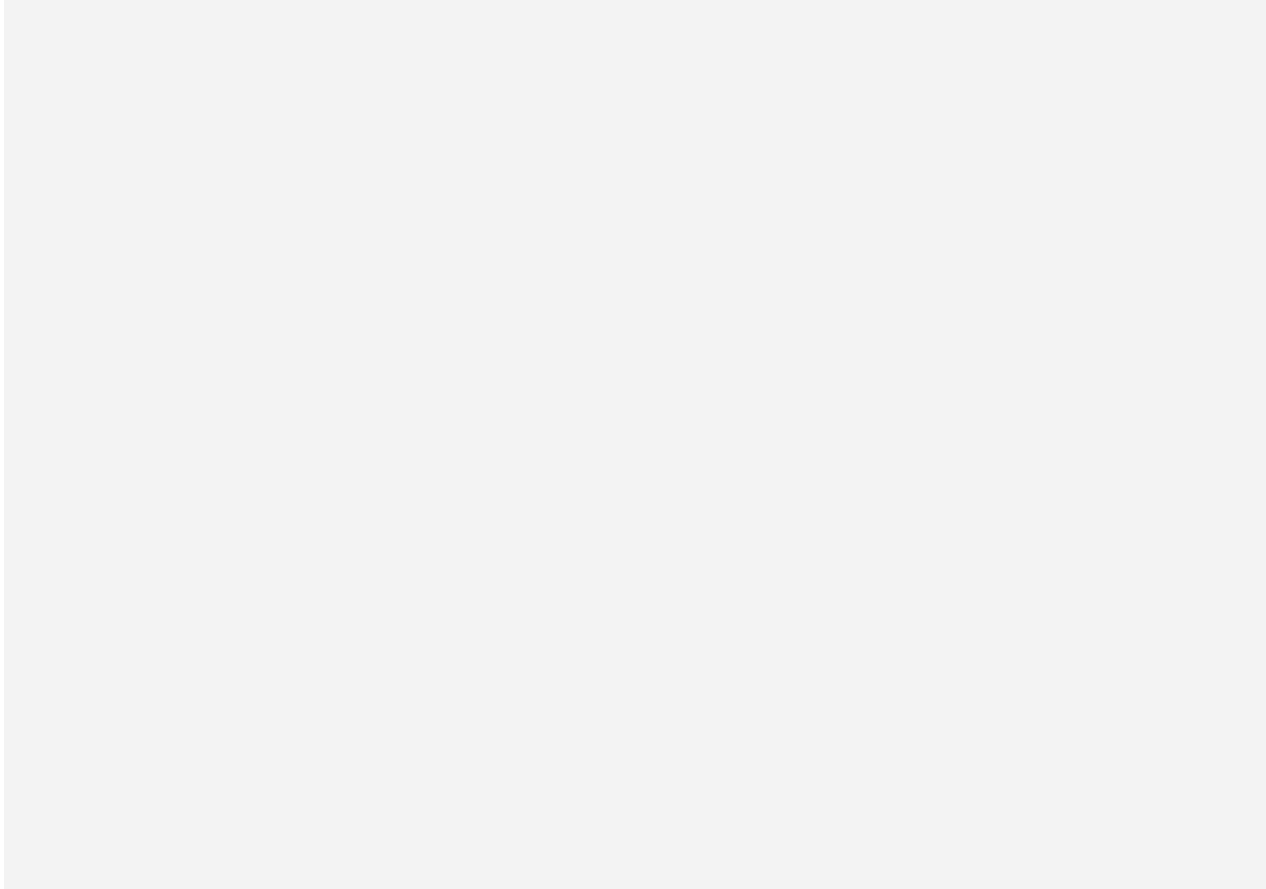
I have enough money.



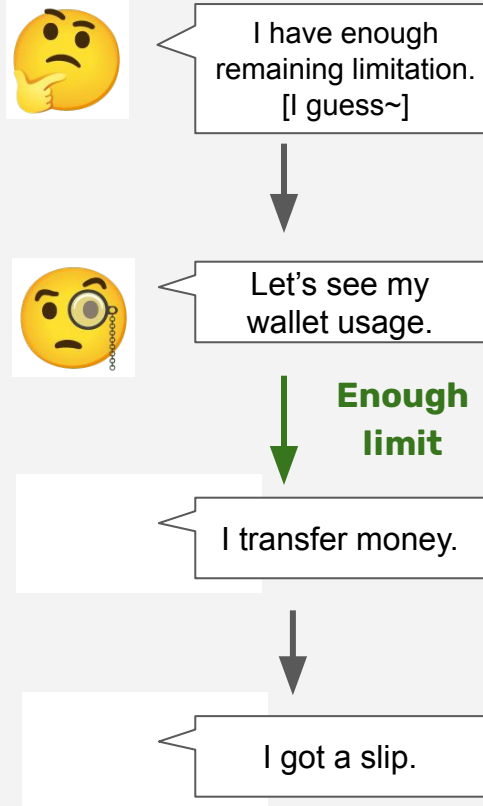
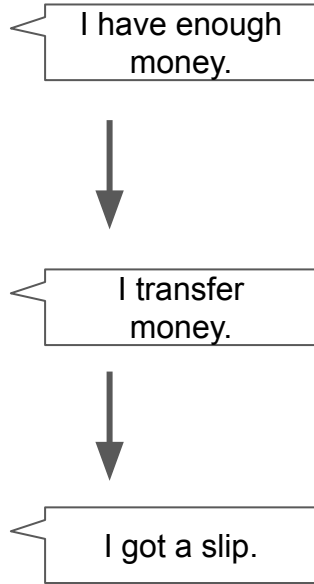
I transfer money.



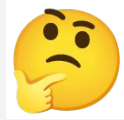
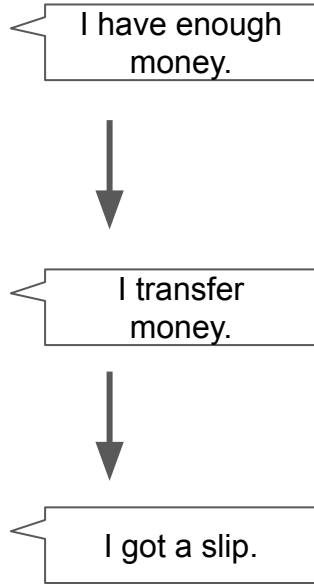
I got a slip.



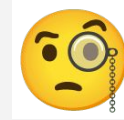
Customer journey: Transfer money



Customer journey: Transfer money



I have enough remaining limitation. [I guess~]



Let's see my wallet usage.

Enough limit

I transfer money.

I got a slip.

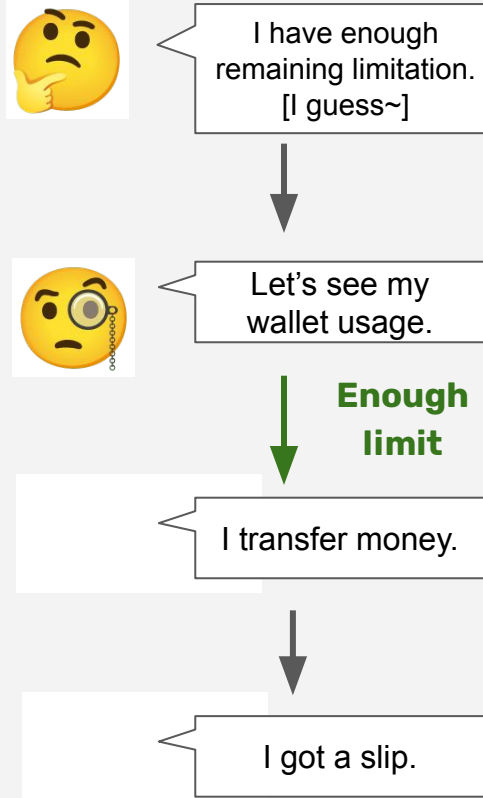
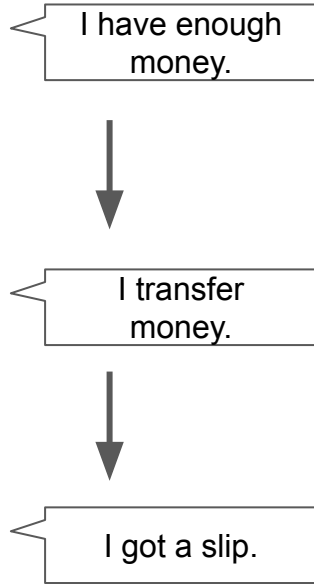
Not enough limit

If KYC < 4.0,

Let's KYC!
After KYC, My limitation will be increased



Customer journey: Transfer money



Not enough limit

If KYC < 4.0,

Let's KYC!
After KYC, My limitation will be increased

If KYC = 4.0,

I will transfer again tomorrow/next month.



Design Brief:

“Create a new menu ‘Usage and features’ on ME screen

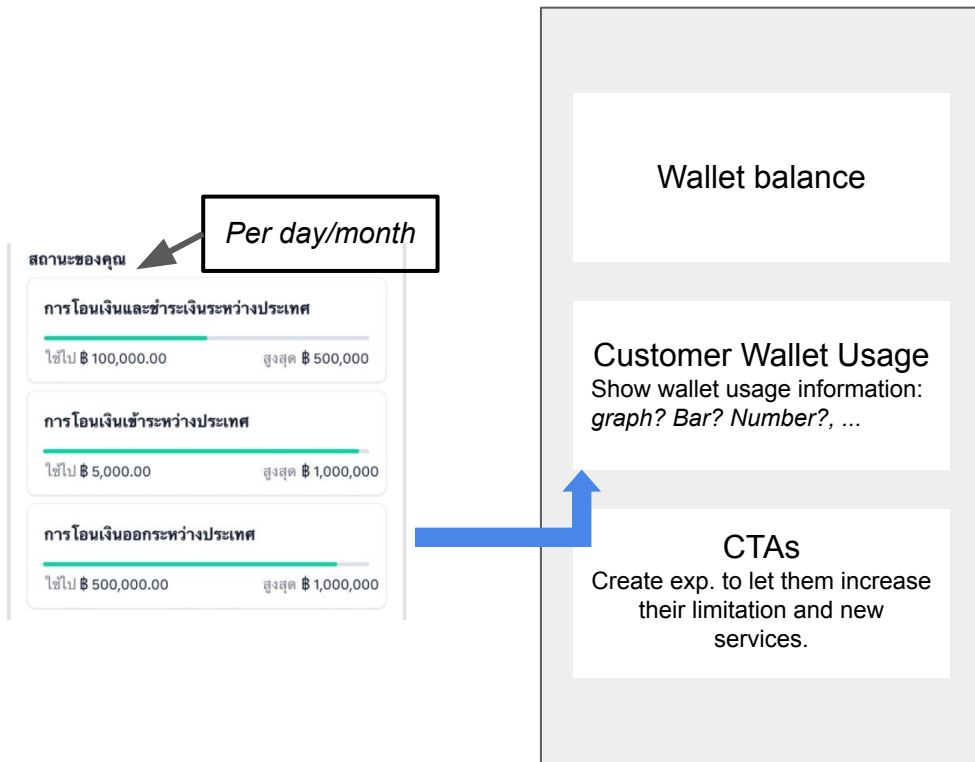
[just 1 draft screen or you can add some suggested other involved workflow 🙏]

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 🙏



K'Christian

K'Berri

K'Soong

K'Ole

K'Karn

K'Berri

K'Berri

K'Soong

K'Ole

K'First

	Basic	Premium
Link id	100,000	500,000
P2P	50,000	500,000
International support - Target	50,000	1,000,000
Outdated	-	1,000,000
Free card (1st/2nd)	-	1,000,000

K'Soong

K'Lisa

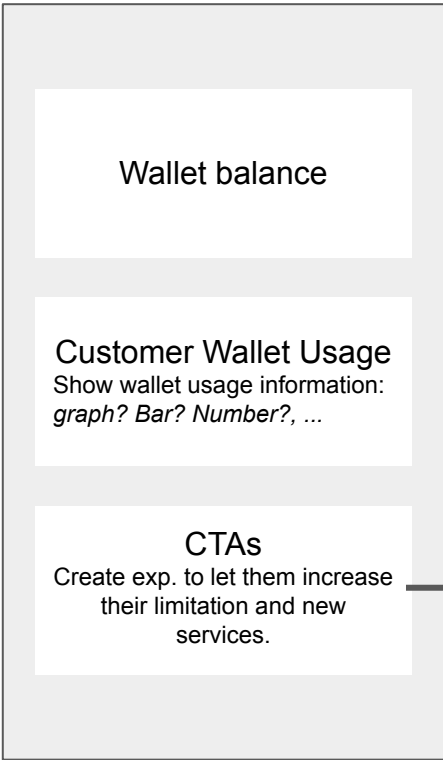
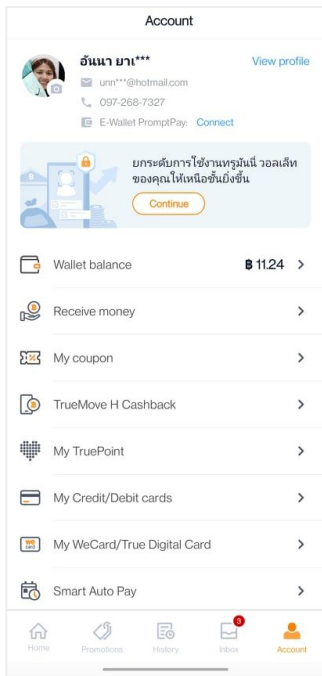
K'Lisa



Required workflow

found during the design process

1. Main Entry point

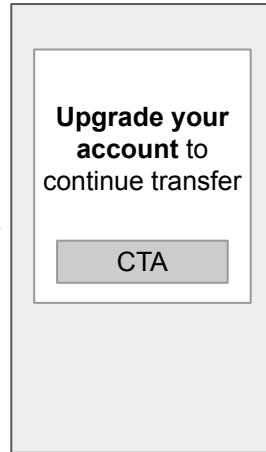
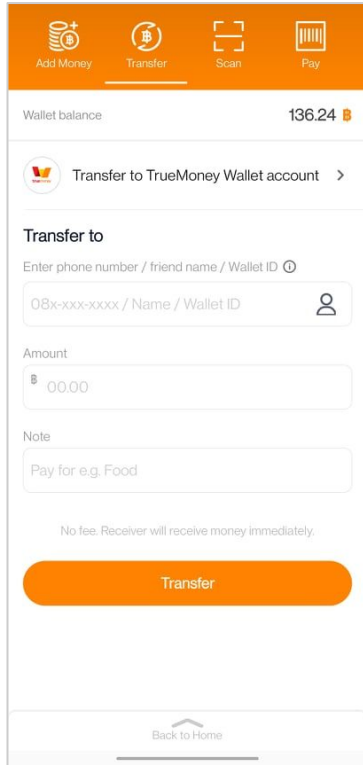


KYC process

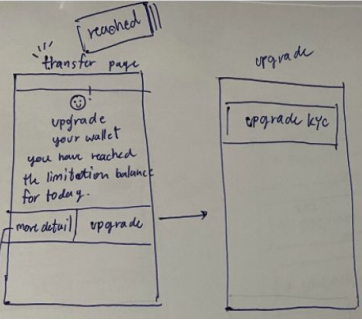
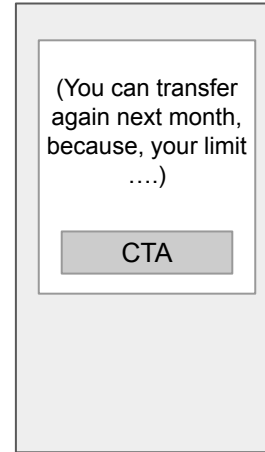
"Wallet and Usage", our new menu



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