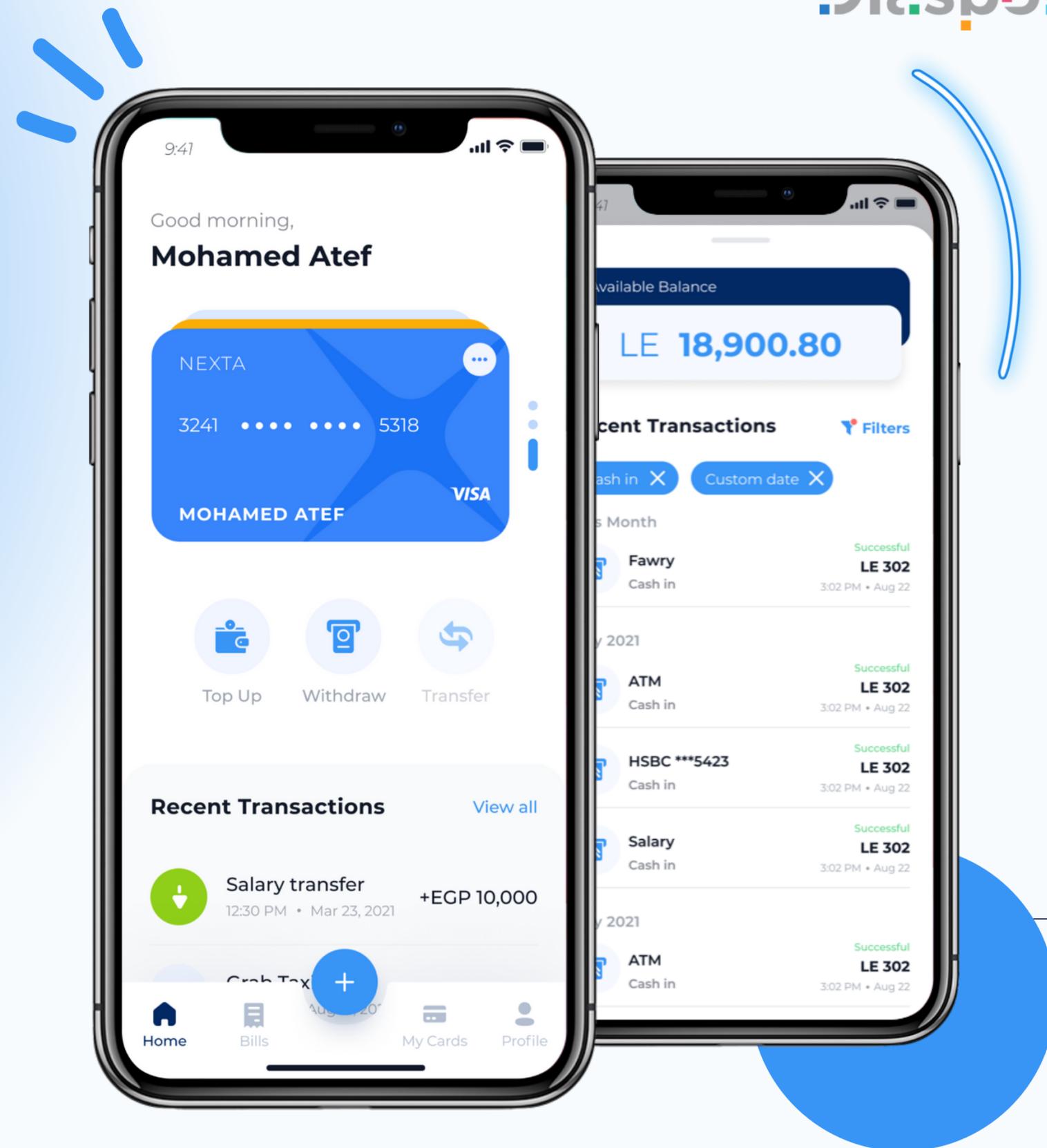


nexta

Digital Payment

The Nexta banking wallet is designed to simplify the transactions of money in Egypt. You are easily able to manage your income and spend in a fast, safe and secure way.



Overview

About the company

Diaspora Holding provides a tailored suite of next-generation digital banking ecosystems around the world and we partner with similarly minded businesses to help them do the same. Our main is to target markets that are currently underserved by traditional banking services.

Problem Statement

It was identified that a large amount of people in Egypt are currently unbanked or facing hurdles within incumbent banking systems. In the current market there is a huge gap for potential as there isn't a simple and secure mobile applications that allows users to take control over their finances.

Solutions

Offering a unique mobile wallet and prepaid card solutions that serve the large segment of Egyptians. Furthermore, creating new ways for an underserved population to manage their money—with easy account opening, simplified ways to send and receive money, built-in money management tools, and group funds.

My role: UX/UX Designer (Including user journey mapping, wireframing, hi-fidelity prototyping)

Duration: 5-6 Months

Deliverable: 500+ UI Mobile Screens

Tools: JIRA, Figma, Adobe XD, Google Form, Balsamiq



Design Thinking Process

1

Empathize

Discover why,
what and who

- Interviews
- Surveys

2

Define

Define problem
and features

- Persona
- Affinity map

3

Ideate

Brainstorm
solutions

- User Journey
- Sitemap

4

Prototype

Build a
Stimulations

- Wireframe
- Figma screen

5

Test

Validate with
users

- Usability
testing

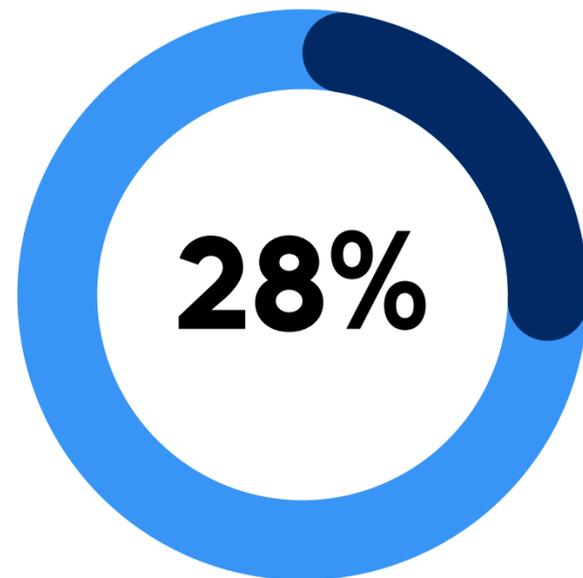


Research

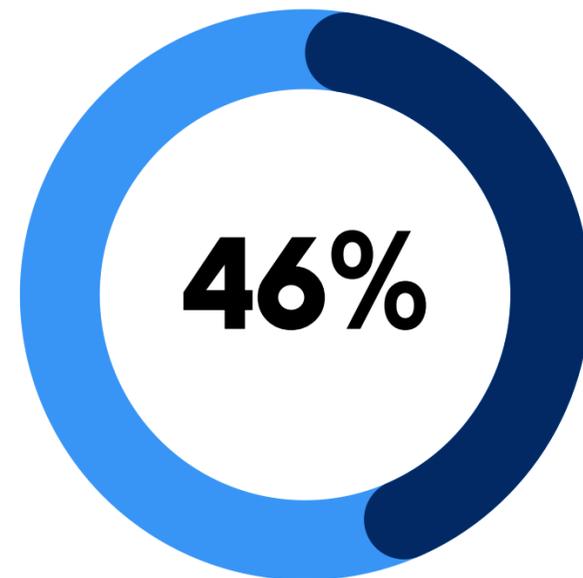
At the discover phase of the project a survey and interviews were conducted to gain a better understanding of users.

These are the key findings:

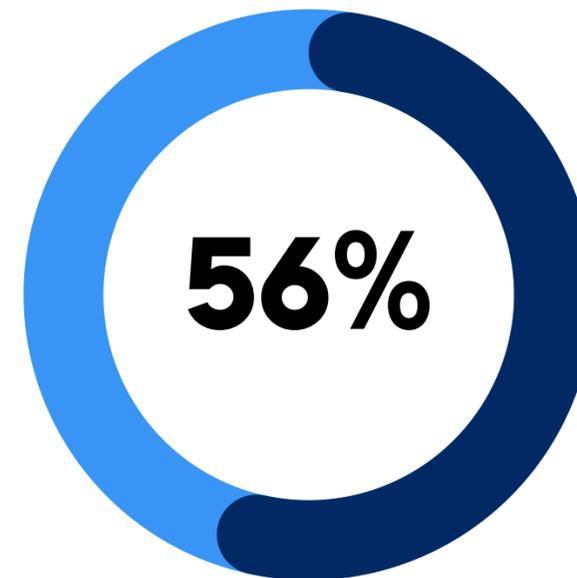
Interviews



20% of Egyptians don't use online banking.



46% of Egyptains biggest fear is they dont have enough savings and a way to manage their savings



More then have of Egyptians support their whole family.

'My banking app is very dated and slow and struggle to do simple tasks'. - ATEF

'Its not exciting to fo online banking these days' - NABEELA

'They are not applications which are modern with a clean interface' - SARA

'Security is really important to me, but the application should be able to tasks quickly'. - ABDUL



Persona

Based on the research which was gathered, Personas where created which represents the users needs and goals. The personas created will act as a refrence point when designing the application.

BEHAVIORAL

Frequency: Regular User

Usage: limited Spender (C-Out)

Attitude: Positive

Loyalty: Very Loyal

DEMOGRAPHICS

Male, 26 Years old

Bankable, Financially Independant

IDENTIFIED NEEDS

1. Easy Secure Payment Method
2. Cash-out for employees
3. Visibility and Tracking
4. Evidence

GEOGRAPHICS Egypt- Urban Areas

Employee Salaries

PSYCHOGRAPHICS

Lifestyle: Business Owner

Personality: Tech Savvy, Modern, Responsible, Serious

Interests: Success, Growth, Business Sustainability

Activities: Work Related

Social Status: Single

POSITIONING

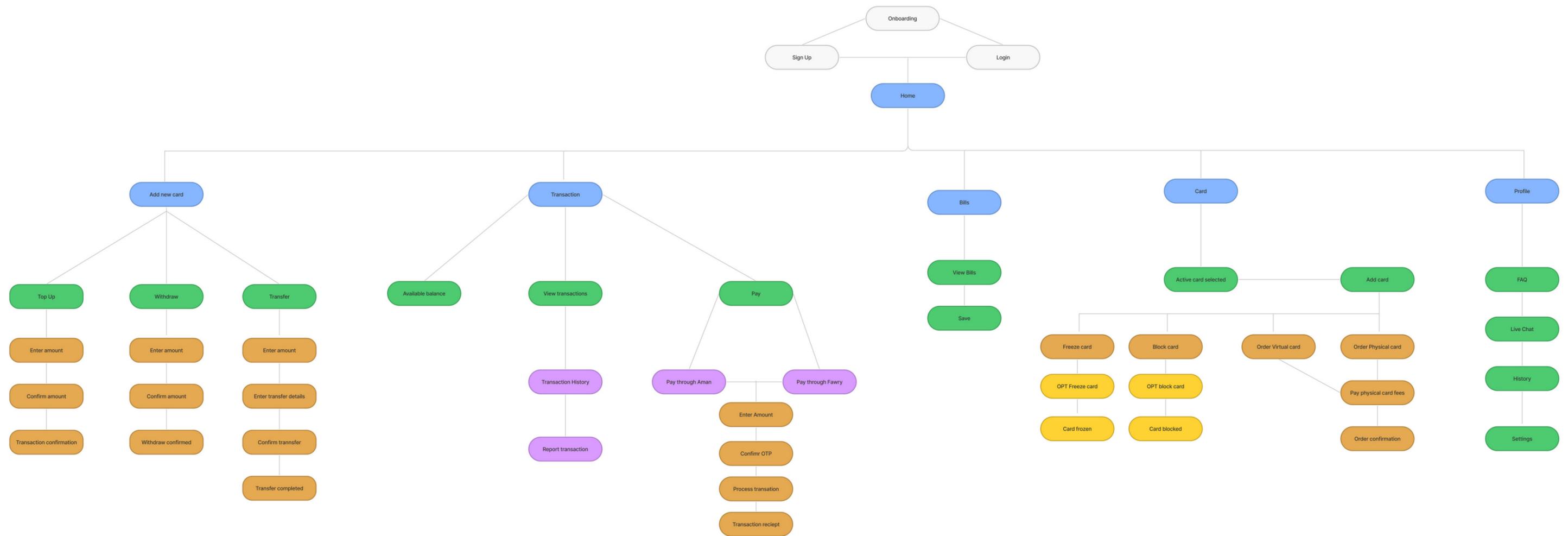
→ Cash Salaries NO MORE!

The most convenient tool to disburse employee salaries



Sitemap

After creating the personas and user journey the functions for the applications were clear.



Colours and Typography

The font which was selected through out the application was Madani Arabic, The reason why this font was selected was to give the interface an elegant and traditional look. Furthermore the colour scheme which we chose as a collective was to keep the app looking professional and give the users a sense of security.

Madani Arabic - Light

Madani Arabic - Regular

Madani Arabic - Semi Bold



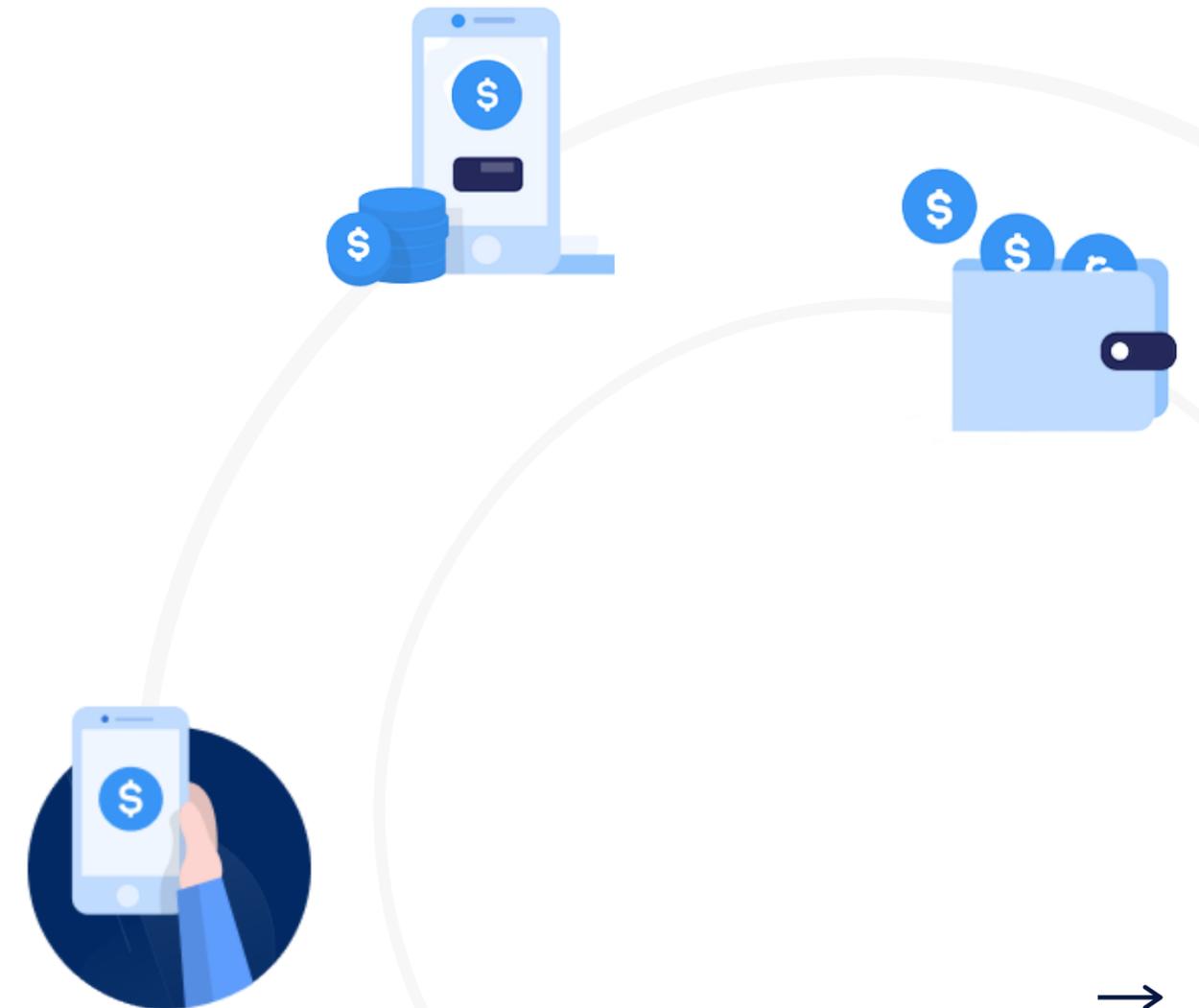
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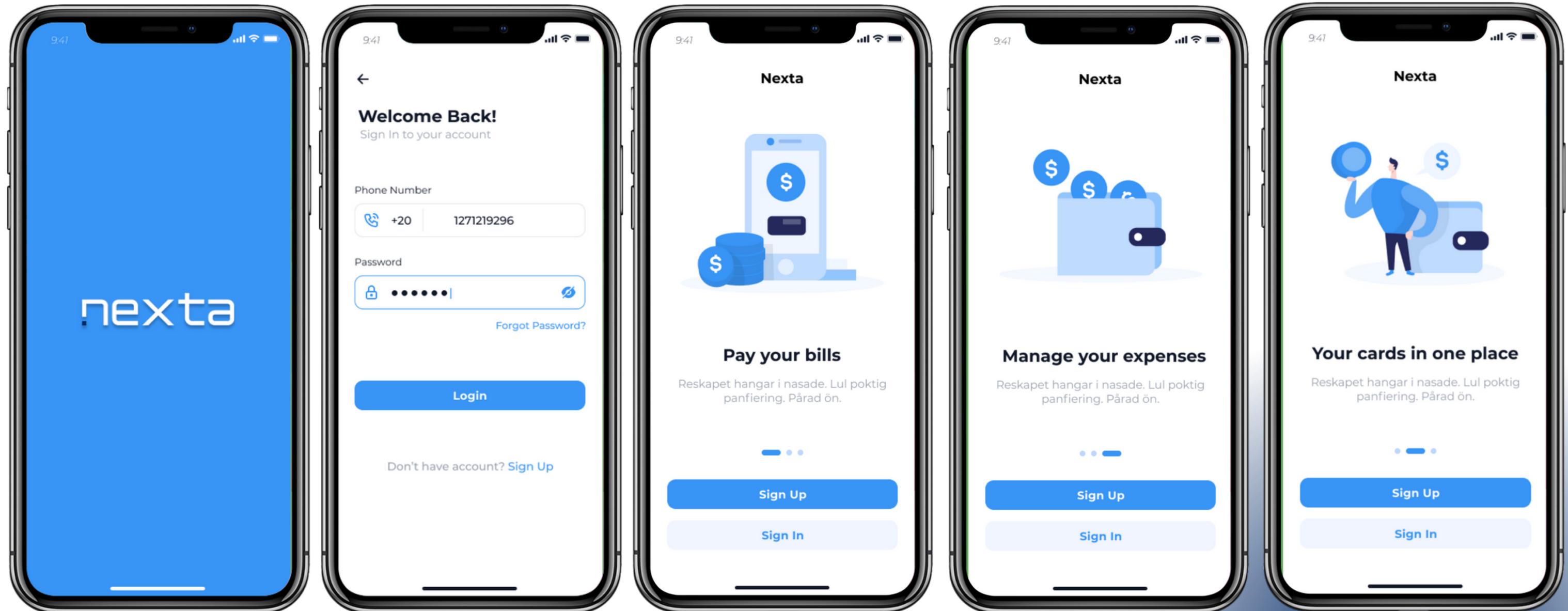


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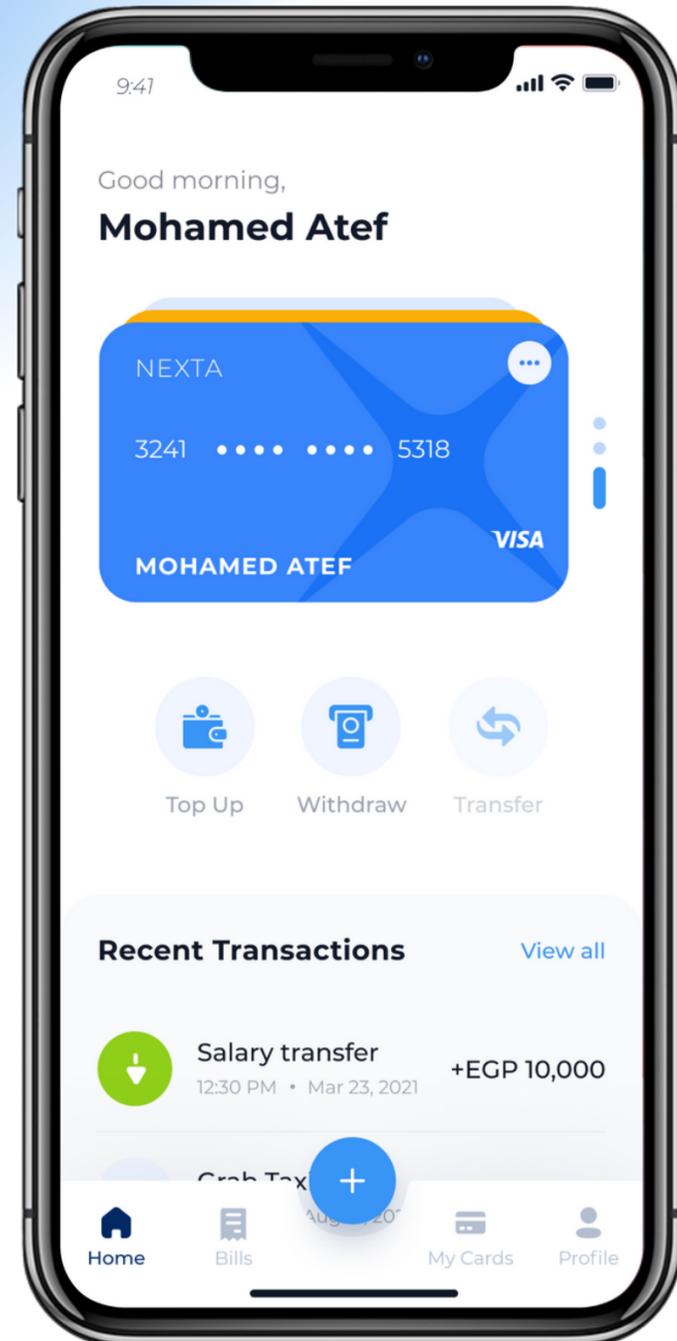


Onboarding

If the user is a new user, they will be brought on to the onboarding screen which goes through the benefits of using the NEXTA banking wallet.



Home Screen



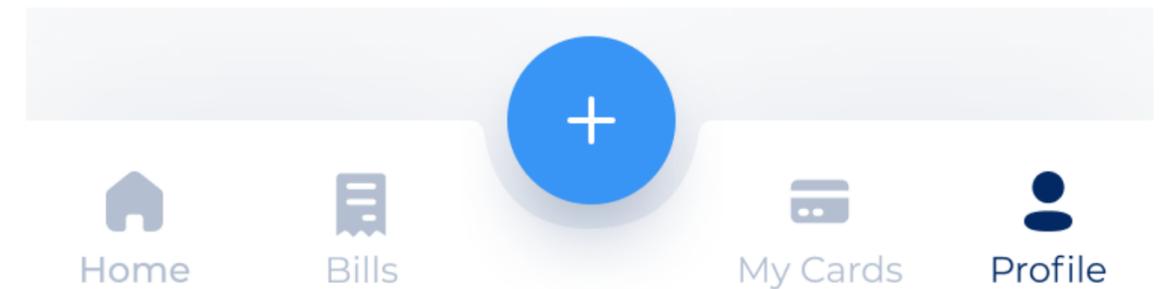
Primary Information

The Home screen provides the users with information that presents which shows the default funding card. Users are able to swipe through in between cards select which card they want to set as the default card

Users are given the options to top up funds to the active cards, withdraw money and transfer money between cards

Secondary Information

This section will show the user all recent incoming and outgoing transactions. The user is able to view all of the transactions by clicking on the 'view all' options



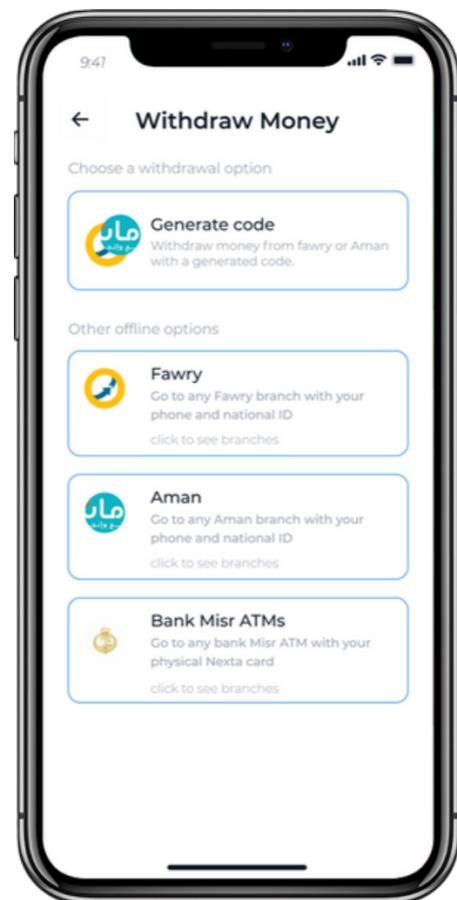
Bottom nav bar

On the home screen a bottom nav bar is placed to allow users to choose from 4 options based on the tasks they wish to complete.

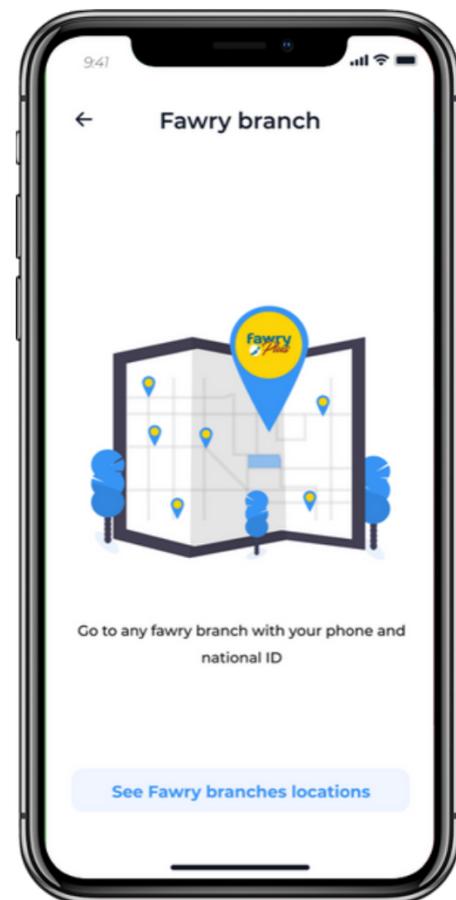


Fawry withdraw feature

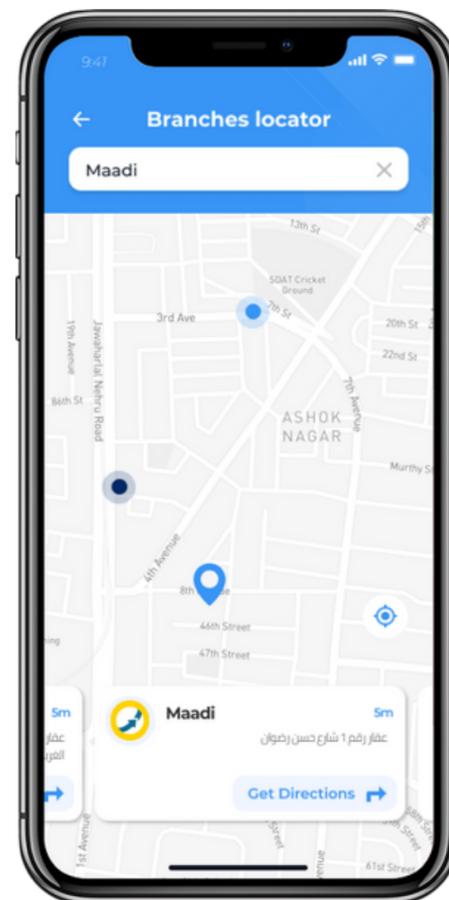
The Fawry withdrawal feature was incorporated into the NEXTA banking wallet application. Fawry offers a convenient and reliable way to pay bills and other services in multiple channels (online, using ATMs, mobile wallets and retail points)



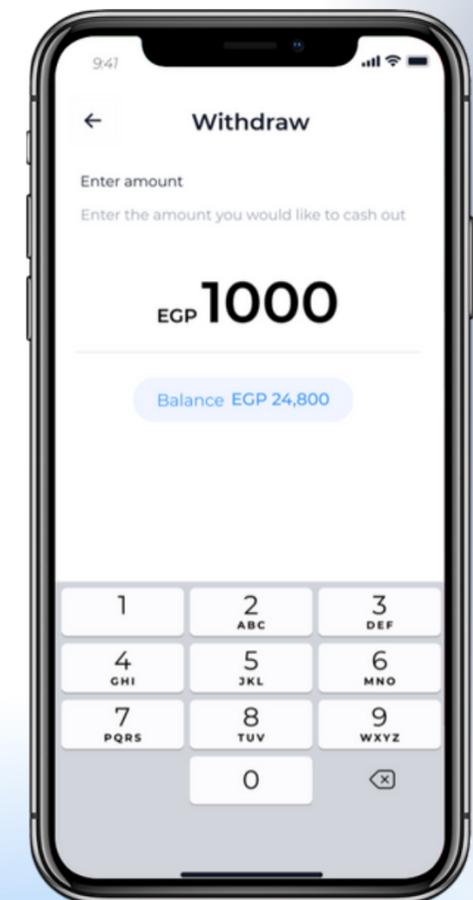
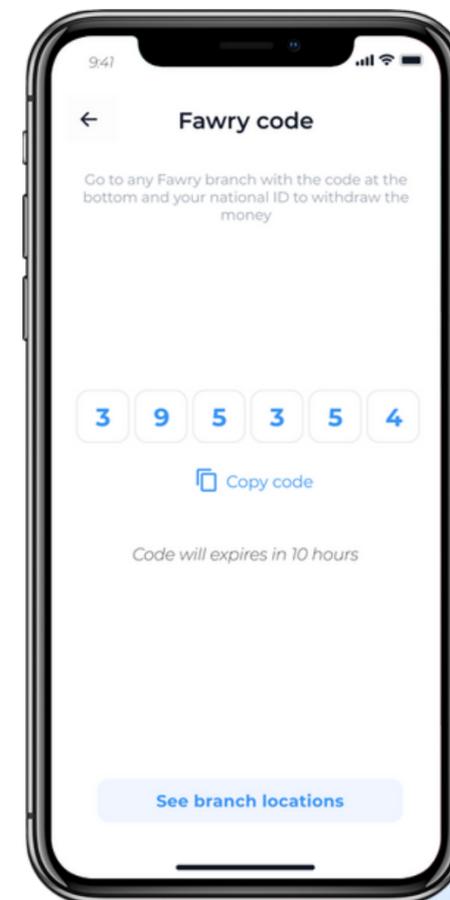
Once the user clicks on withdraw money they will be given a few options on how they would like to withdraw funds.



Users are able to view Fawry branches near their current location. The user is able to get directions to the Fawry branch they have selected.

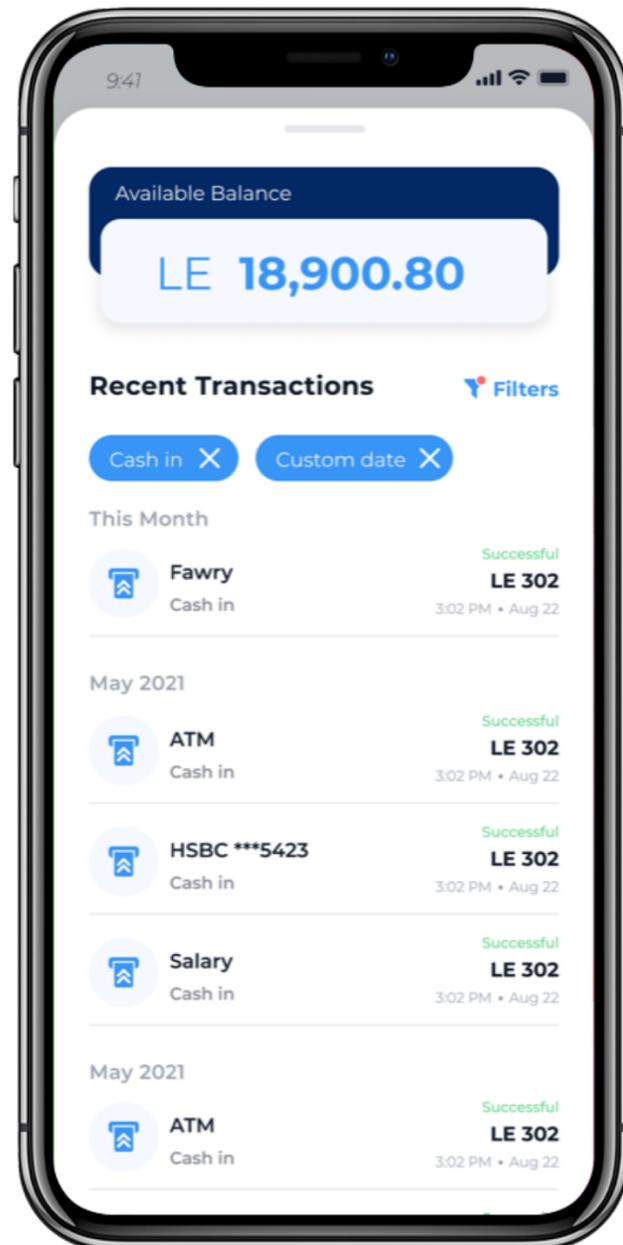


Users will be given a code which they would have to show in the Fawry branch in order to approve the withdrawal.



The user has to enter the amount they want to withdraw. The remaining balance on their card will be presented →

Recent transaction



Balance Information

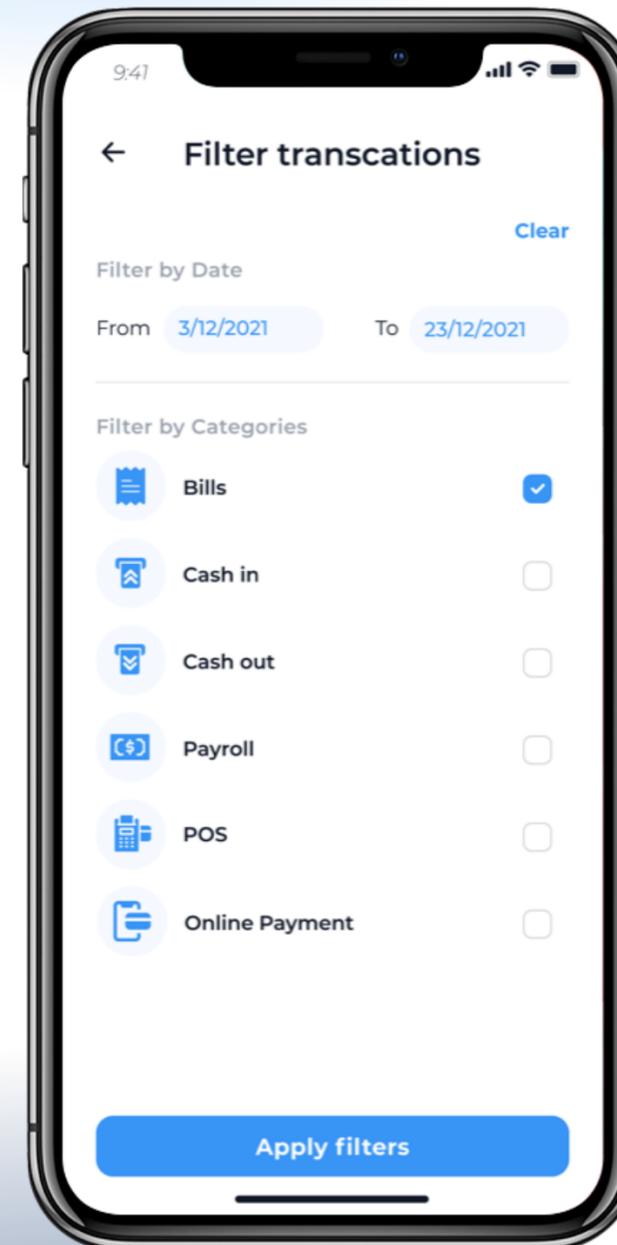
On the top screen the remaining available balance will be shown.

Filter

The filter feature will allow users to break down recent transactions

Transaction Information

On the transaction screen, all recent in comings and out goings will be presented. The transactions history will be broken down from month to month and display the most recent transaction at the top.



Filter by date

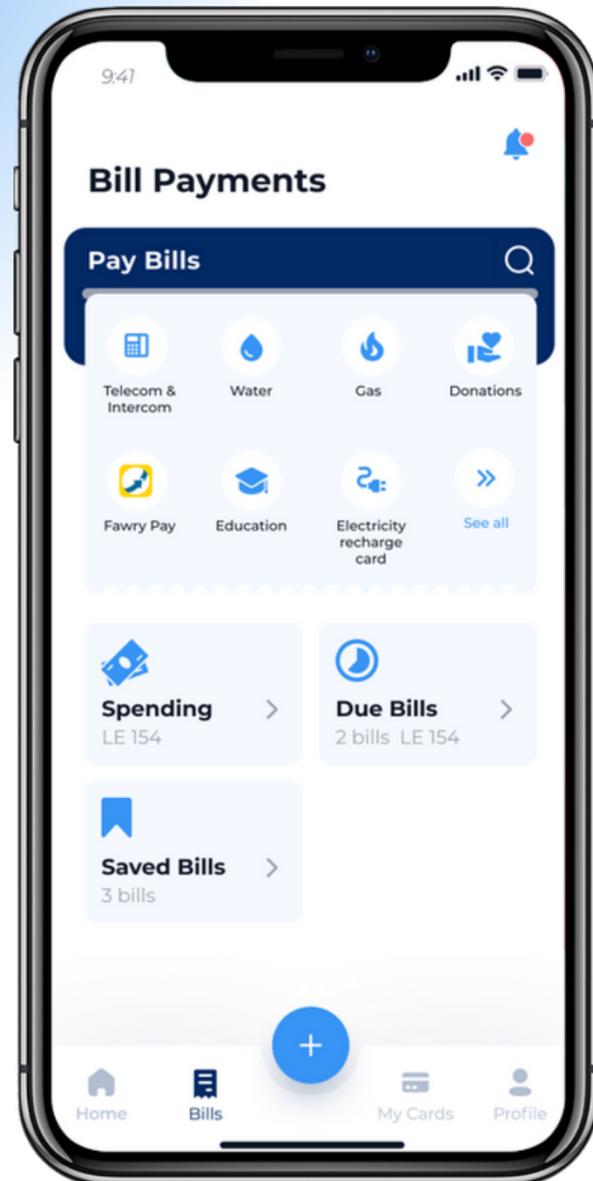
Users will be able to filter by dates. The filter can be cleared by click 'clear'.

Filter by category

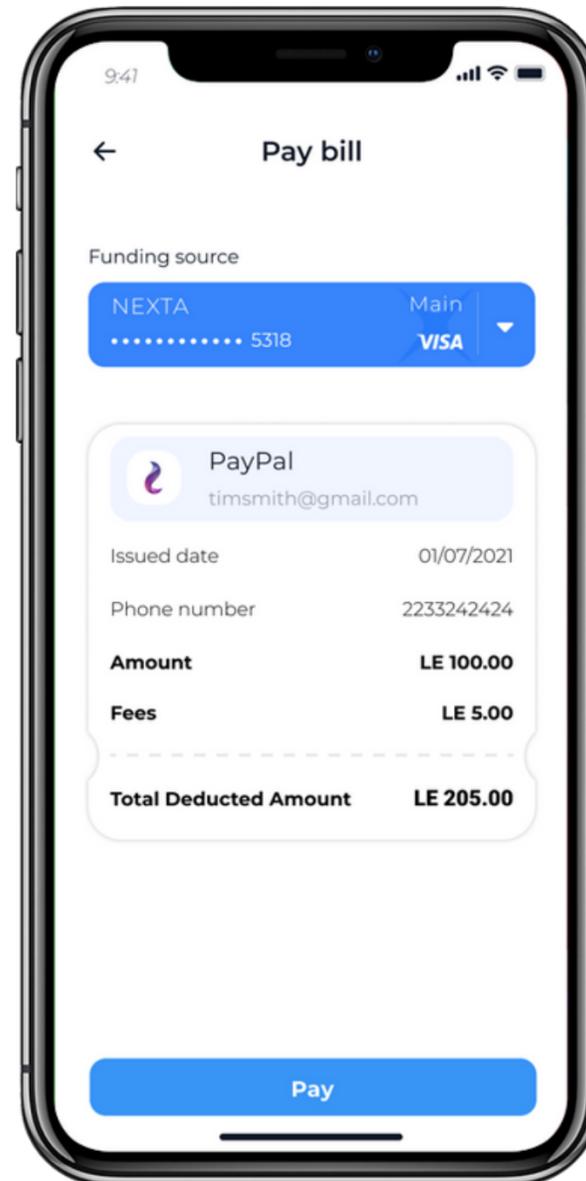
Users are able to filter transactions by category. This allows users have a variety of view and find transactions.



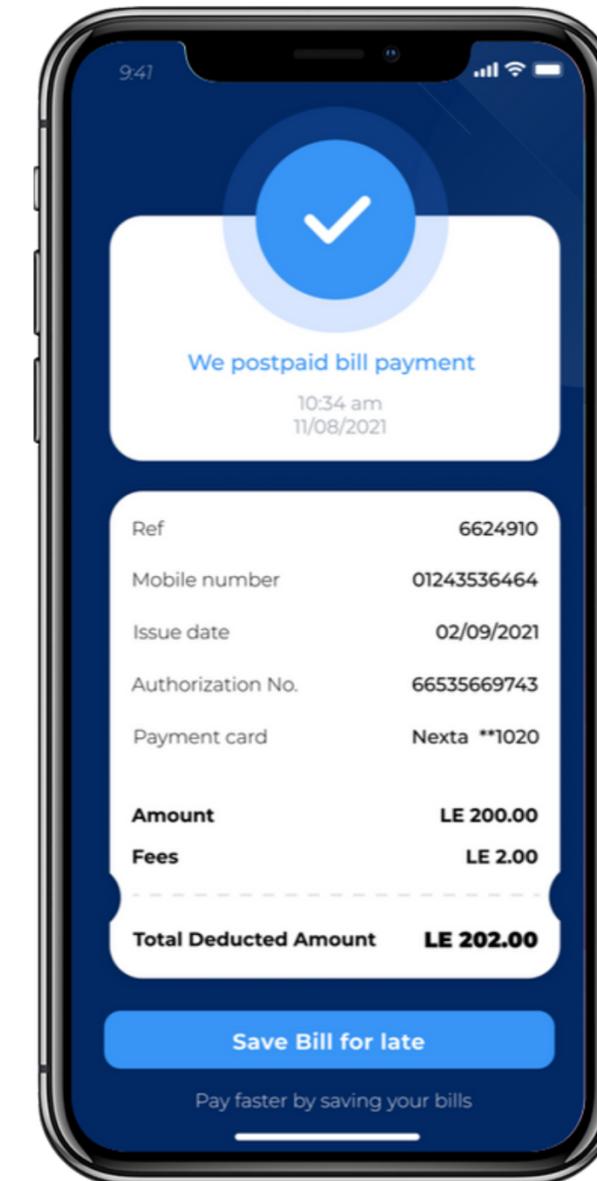
Bills screen



Once the user clicks on the 'bills' on the bottom nav, the users will be able to categorise bills into sections. Furthermore, users will be able to view their spendings, due bills and saved bills.



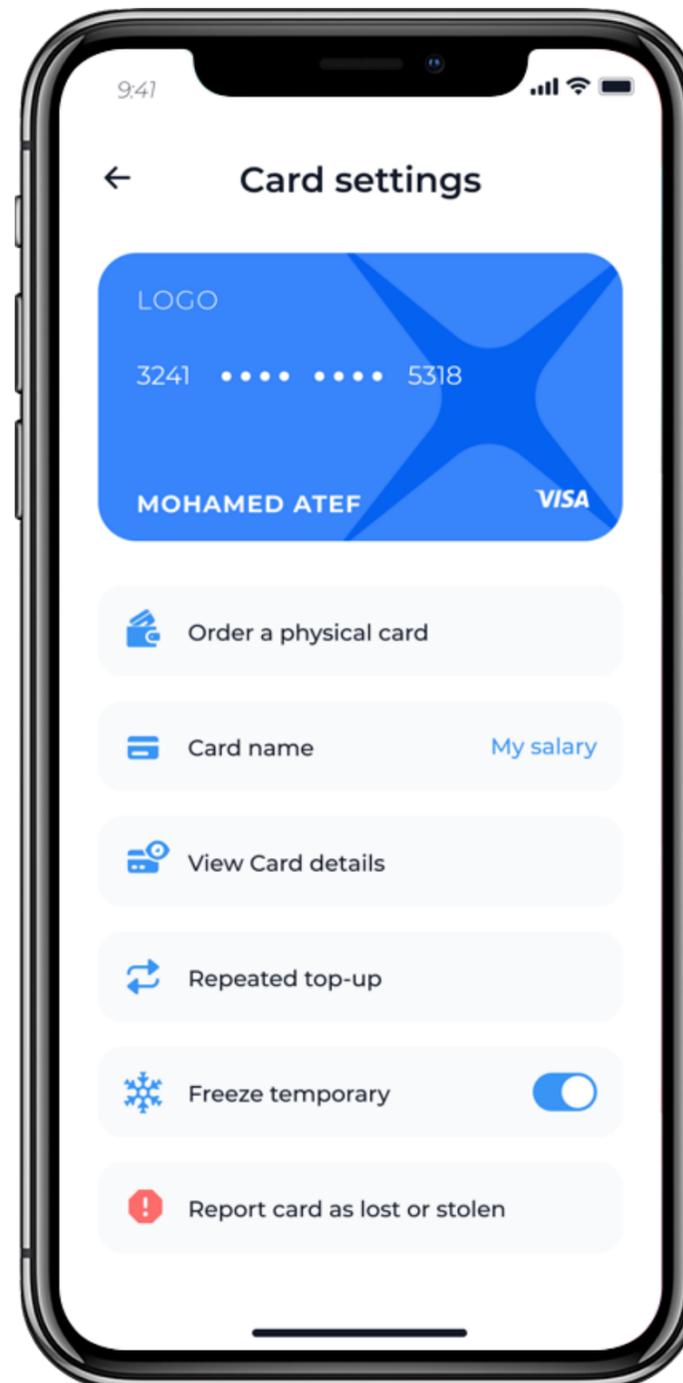
If a user user has a bill which is due. they are able to view the bill and select the funding source card they wish to pay with and complete the transactions.



Once the user has paid the bill they will get a confirmation. Users will also be able to view full details of the transaction. Bills which have been paid could also be saved for future references.



Card setting screen



Card Name

The card name will show users what they have named the card as, users will be able to edit the name on the card

Repeat top-up

Users will be able to add a repeat top up

Report card

Cards can be reported as stolen and lost, and all funds going out from the card will be blocked

Default funding card

The card displayed will show the default funding card which has been selected

Order a physical card

Users will be able to order a physical card, with an additional fees.

Card details

This will show users their card details

Freeze temporary

Cards can be frozen temporary will will stop funds coming and going out from the card.



nexta

Thank you for your time

By
Mustafa