Swift Pay

Banking App

SwiftPay

Banking App
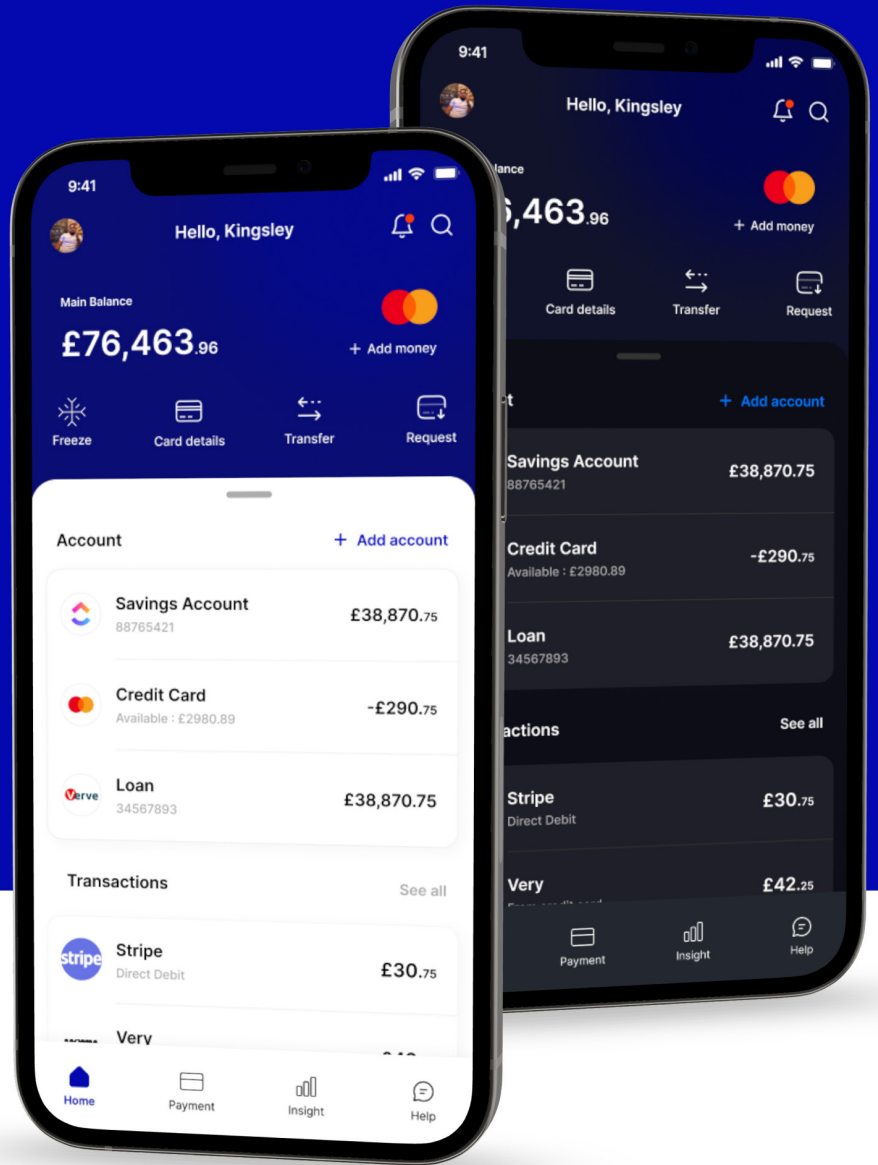
MATHEW KINGS
MK STUDIO

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Project Over View

The Product

SwiftPay is a cutting-edge online banking application designed to provide users with a seamless and secure financial management experience. With its user-friendly interface, advanced features, and robust security measures, SwiftPay is the ideal solution for individuals and businesses seeking a modern and efficient way to manage their finances.

My Role

Senior UX/UI Designer

My Responsibility

UX/UI Design, User Research, Designed the Design System, Wireframes, Interactive Prototype and User Flow

Project Goal Outline

Enhance User Experience:
A. Improve Interface:
Conduct user surveys and feedback analysis.
Implement a more intuitive and user-friendly design.
Optimise navigation for a seamless user experience.

B. Accessibility:
Ensure compatibility across various devices and platforms.
Implement features to enhance accessibility for users with disabilities.
Conduct usability testing to identify and address any user experience pain points.

C. Account Integration:
Increase the number of supported banks and financial institutions.
Enhance the synchronisation of account data for accuracy.
Explore partnerships for seamless integration with external financial tools.

D. Advanced Budgeting Tools:
Develop and implement advanced budgeting features.
Provide personalized financial insights and recommendations.
Enable users to set and track specific financial goals within the app.

D. Payment Flexibility:
Integrate additional payment methods (e.g., digital wallets).
Streamline bill payment processes for increased efficiency.

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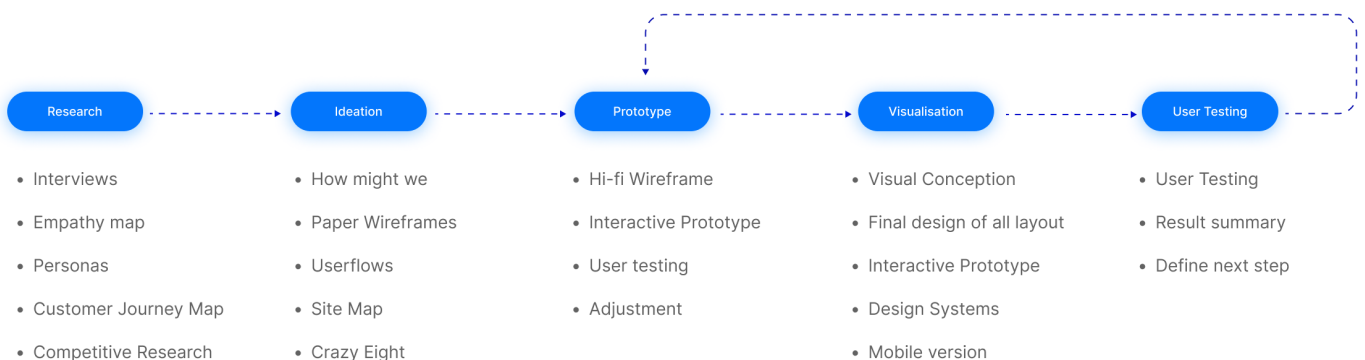
D. Payment Flexibility:
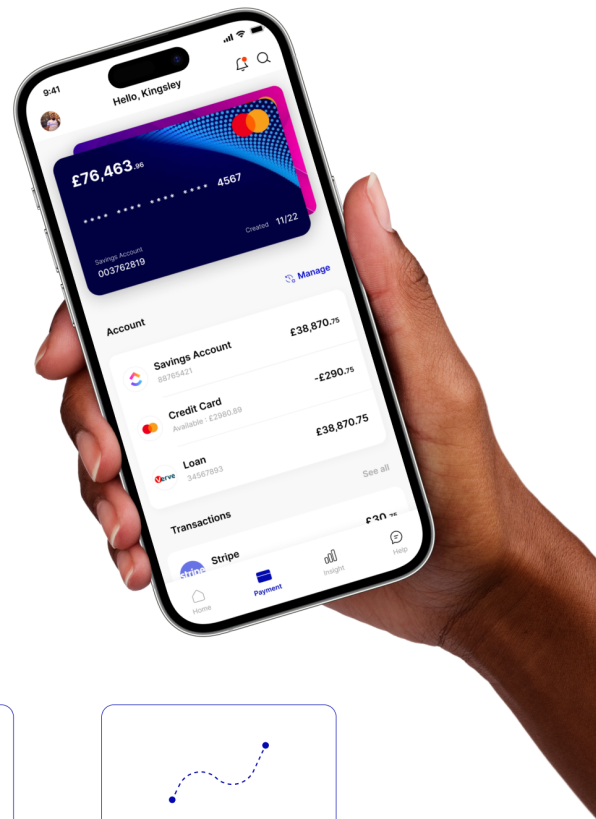Integrate additional payment methods (e.g., digital wallets).
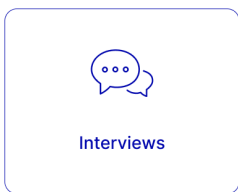Streamline bill payment processes for increased efficiency.

Main Account Balance

Switch Account

Main Balance
£8,903.89

amazon Amazon   £380.45
Kingsley E.. £25.45
McDonald   £7.85

Transactions History

02 | **Scope of Project**

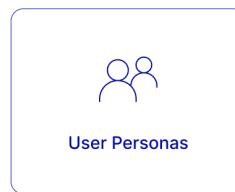| Research	Ideation	Prototype	Visualisation	User Testing
• Interviews	• How might we	• Hi-fi Wireframe	• Visual Conception	• User Testing
• Empathy map	• Paper Wireframes	• Interactive Prototype	• Final design of all layout	• Result summary
• Personas	• Userflows	• User testing	• Interactive Prototype	• Define next step
• Customer Journey Map	• Site Map	• Adjustment	• Design Systems	
• Competitive Research	• Crazy Eight		• Mobile version	

Understanding the Users

Research

Interviews

Competitor Analysis

User Personas

User Journey Map

Interviews with the end users

For our SwiftPay project, my goal in conducting user interviews is to connect directly with our end users, understand their unique needs, and gain firsthand insights to inform the design of our online banking app. I want to create an interface that not only meets but exceeds their expectations.

Process

35
Participants

Did'n Respond
8 Participants
25%

Responded
27 Participants
75%

Participant Selection

- Personally handpicked a diverse group of participants, ensuring they represented the actual users we aim to serve.
- Included individuals with varying levels of familiarity with online banking and a range of financial needs.
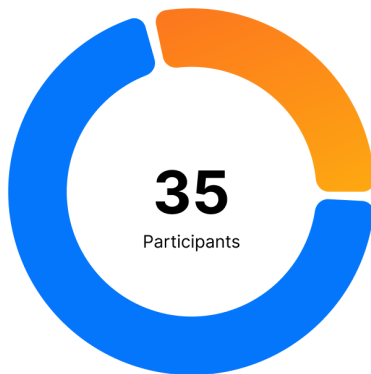
Questionnaire Development

- Crafted a tailored set of open-ended questions that reflect our project's specific goals.
- Designed questions that delve deep into participants' experiences, aiming to uncover their stories and preferences.

Conducting Interviews

- Scheduled and personally conducted one-on-one virtual interviews.
- Leveraged my interpersonal skills to connect with users, encouraging them to provide detailed and honest feedback and in return we offered $100 Amazon voucher to each person at the end of the interview.

Observations and Probing

- Watched and pay attention to the body language and facial expressions of participants during interviews, noting subtle reactions.
- Skilfully used probing techniques to dig deeper into specific topics and gained a richer understanding of participants' perspectives.

During the interview process, i Identified specific features and functionalities users prefer in online banking apps. I also gained insights into their expectations and desires regarding ease of use and convenience.

Understood users' habits and preferences when it comes to mobile banking. I Identified areas where the mobile experience could be enhanced to better align with user behaviours. Learned about users' experiences with the current interface's usability. Identified specific aspects of the design that may require improvement for a smoother user experience.

I discovered recurring challenges users face while using SwiftPay, such as navigation difficulties, unclear instructions, or delays in transactions. I Prioritised these pain points based on frequency and severity.

Top Courses

User Preferences

Pain Points

Security Concerns

Feature Requests

Usability Insights

Pain Point A

During the interview I found out that the navigation is a bit confusing, especially when trying to locate specific transaction details. It takes users a while to figure out where to find the information they need.

Juliet Sana

I've noticed that too. I think the menu layout could be simplified. Maybe having a more straightforward categorization of transactions or a search function could help.

Richard Williams

Exactly! A search bar would be fantastic. I sometimes end up scrolling through transactions for ages just to find one entry.

Pain Point B

I also discovered that users often worry about the security of their transactions. Even though they know there are security measures in place, it would be reassuring to have more detailed information about them.

Richard Williams

I get that. Sometimes, I wish there was a way to customize the security settings based on my preferences.

Juliet Sana

That's an interesting idea. Like being able to set notification preferences for certain types of transactions or maybe even choosing the level of authentication for different actions.

Users Interview Feedback

Queen Haul

Toronto   4.2 ⭐

Kingsley Orji

Nigeria   5.0 ⭐

Amanda Sandwell

London   4.6 ⭐

User Persona

The insight i got from the user interviews we
conducted led to this user personas

Samantha

Background:
- Samantha is a 32-year-old professional working in a
  fast-paced environment.
- She values efficiency and prefers quick, hassle-free
  solutions for managing her finances.

Behaviours and Goals:
- Frequently checks transactions to keep a tight
  budget.
- Priorities time efficiency in navigating the app.
- Values clear and straightforward design to quickly
  find and understand information.

Pain Points:
- Struggles with current navigation, finding it time-
  consuming.
- Wishes for a more intuitive search function.
- Expresses the need for clearer icons in transaction
  categories.

Tech Savviness:
- Comfortable with technology and mobile apps.
- Appreciates apps that align with her tech-savvy
  lifestyle.

Expectations from SwiftPay:
- A more streamlined and efficient navigation system.
- Improved search functionality for quick access to
  transaction details.
- Clear and easily understandable icons for better
  visual recognition.

Alex

Background:
- Alex is a 28-year-old individual who priorities financial security and planning for the future.
- Works in a job that involves handling sensitive information.

Behaviours and Goals:
- Regularly monitors transactions to ensure security.
- Values a secure and trustworthy online banking experience.
- Desires more control over security settings.

Pain Points:
- Concerns about the security of transactions.
- Wishes for more detailed information on the security measures in place.
- Desires customisable security settings for a personalized experience.

Tech Savviness:
- Comfortable with technology but cautious about security.
- Prefers apps that prioritise and communicate robust security measures.

Expectations from SwiftPay:
- Enhanced transparency on security measures.
- Customisable security settings to align with personal preferences.
- A sense of control and assurance in financial transactions.

Joint Account

JOINT ACCOUNT

Sarah and James

Sarah and James are a married couple in their early 30s, both working professionals. They share a joint account for managing household expenses and savings.
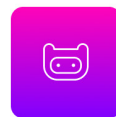
Behaviours and Goals

Collaborate on budgeting and financial planning. Frequently conduct transactions for shared expenses. Prioritise a seamless and cooperative online banking experience.

Pain Points

Difficulty in tracking shared expenses and contributions. Desire for a simplified way to manage joint financial goals. Wish for real-time updates on joint account activities.
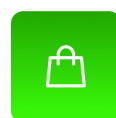
Expectations from SwiftPay

Shared dashboard for comprehensive tracking of joint transactions. Easy and intuitive tools for budgeting and setting joint financial goals. Real-time notifications for joint account activities to stay informed.

Competitors Research

Based on the surveys and the user interviews conducted, I took time to analyse the most popular online banking app in the market to better give Swiftpay a competitive edge and to find a unique selling feature for SwiftPay.

| Aspect	Revolut	Monzo	Starling	Tide
UI Design	Modern, vibrant design with a sleek interface.	Clean, minimalist UI with a coral color scheme.	Professional, neutral UI with intuitive layout.	Simple, blue-themed interface for business use.
UX Design	Multi-currency support for diverse user needs.	Strong focus on budgeting and real-time updates.	Full-service banking with emphasis on transparency.	Business-focused features for small enterprises.
Dashboard	Categorized sections for easy navigation.	Tab-based layout for quick access to features.	Detailed dashboard with categorized transactions.	Business-centric dashboard for easy navigation.
Colour Scheme	Vibrant colours for a visually appealing brand.	Consistent use of coral colour for brand identity.	Neutral colours for a professional and clean look.	Blue color scheme for a professional touch.
Multi-Currency	Supports multiple currencies for international use.	Supports international transactions and travel.	Multi-currency accounts for global accessibility.	-
Budgeting	Basic budgeting tools available.	Robust budgeting features and analytics.	Budgeting tools with insights and categorization.	Business expense tracking and budgeting features.
Notifications	Real-time spending notifications.	Instant notifications for transactions.	Real-time alerts for various account activities.	Notifications for business transactions.
Security	Advanced security features for user protection.	Standard security measures for user safety.	Emphasis on secure and transparent banking.	Focus on business account security.
Customer Base	Large and diverse user base globally.	Significant user base in the UK and Europe.	Growing user base with a customer-centric approach.	Smaller user base, tailored for small businesses.
User Feedback	Mixed feedback on occasional glitches.	Generally positive feedback on stability.	Highly praised for customer service and clarity.	Positive feedback on simplicity, limited features.
Monetization Strategies	Relies on premium plans and transaction fees.	Generates revenue through premium plans and fees.	Primarily relies on traditional banking revenues.	Business account subscription as main revenue.
Overall Strengths	International versatility and diverse features.	Strong budgeting tools and real-time updates.	Comprehensive banking services and transparency.	Tailored for small business needs.
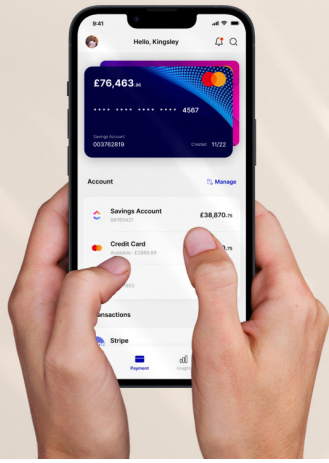
Ideation & Prototyping

After defining the SwiftPay structure, I started by outlining the key features and functionalities i envision for SwiftPay, considering user needs and pain points i identified during our research process.

I also sketched a basic layout structure, to determining the placement of essential elements like navigation bars, transaction history, and account details. I also created a simplified wireframe, outlining the main screens of the app. This included the home screen, transaction history, settings etc.

Drew arrows to indicate the flow of the app navigation between different screens. I ensured a logical and user-friendly progression through the app.
Positioned key elements such as buttons, icons, and information fields within each screen. I considered the hierarchy of information and the visual balance of the interface.
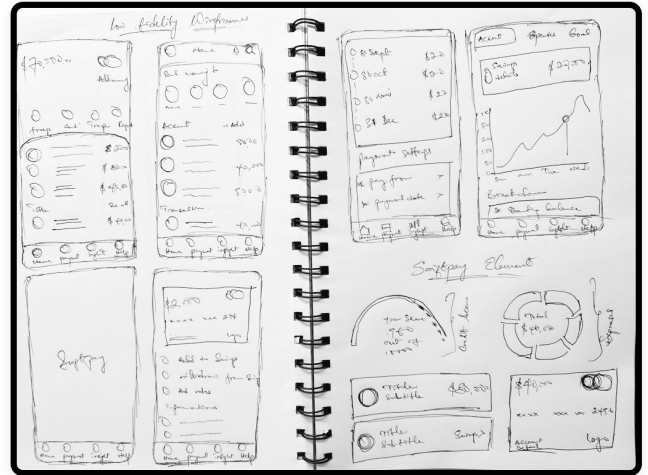
User Journey Map

I create user journey maps for all personas to comprehend pain points and identify moments that can be enhanced. Below is an overview of the user journey map specifically tailored for students.

| Stage	Login	Dashboard	Make a Payment	Expense Tracking	Savings	Loan Tracking	Logout
User Action	User opens the app	User lands on the home screen	User initiates a payment	User explores spending habits	User sets aside money	User monitors loan status	User ends the session
App Interaction	Login screen	Account Overview, Transaction History	Payment Screen	Expense Dashboard	Savings Page	Loan Page	Logout Confirmation
Touchpoints	Face ID/Passcode entry	Account Balances, Quick Actions	Payment Details, Confirmation	Category Breakdown, Trends	Deposit/ Withdrawal, Goals	Repayment Progress, Due Dates	Exit the app
Emotions/Feedback	Smooth, Quick access	Informed, Transaction Confirmation	Assurance, Transaction success	Insightful, Budgeting	Achieved Goals, Financial Discipline	Informed, Progress	Security, Closure
	😃	🤔	😳	😍	😫	😢	🤑

User Flow

This user flow provides a high-level overview of the key interactions users have within SwiftPay, emphasising more on simplicity, security, and efficiency in managing various financial transactions and account-related activities.
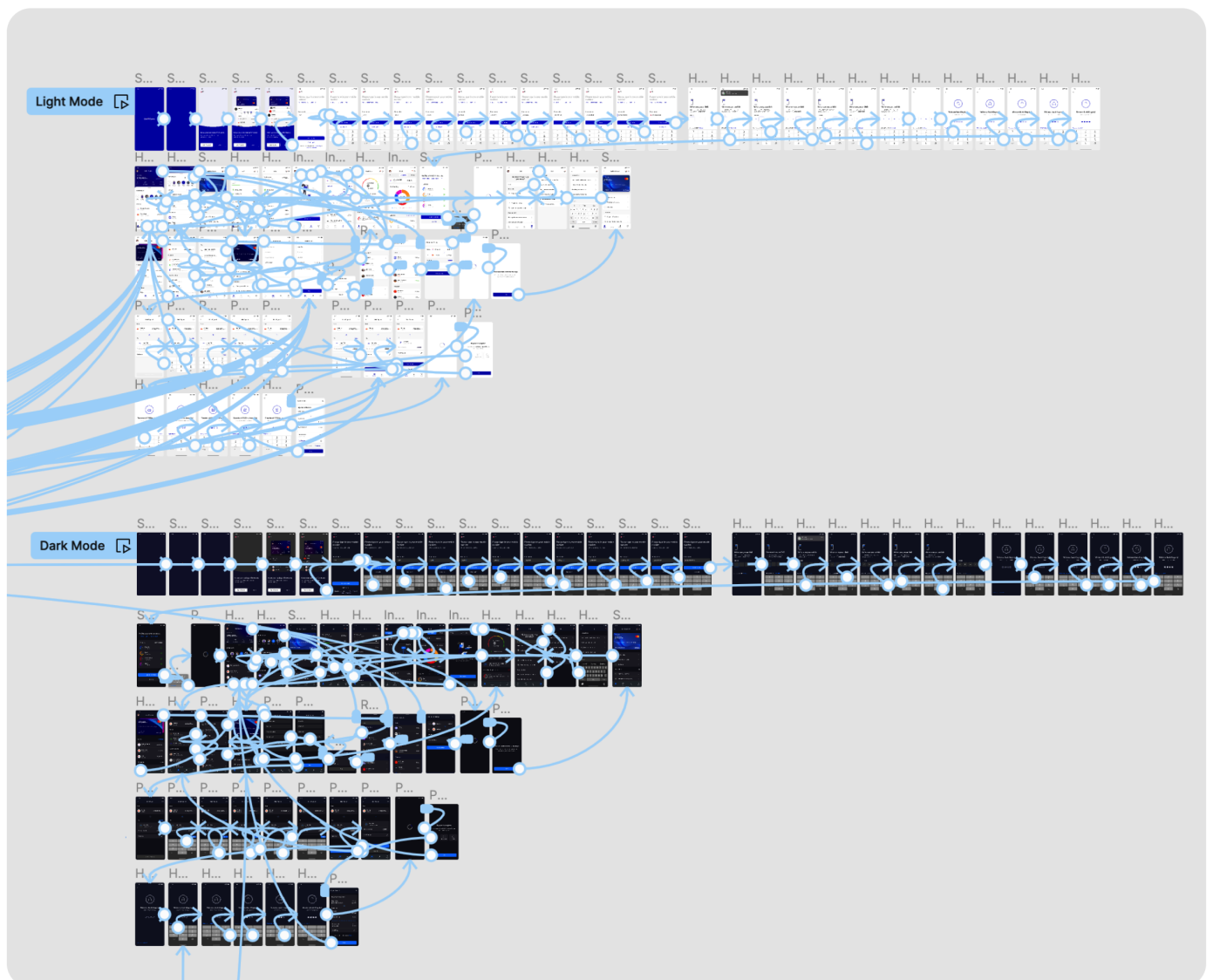
SwiftPay

User Registration — **User Log in**

Sign Up
- Email
- Phone Number
- Invite link

Biometric Authentication
- Verification with Drivers Licence
- Passport Verification
- Address Verification
- Facial Verification

PIN Authentication

Account Overview
- Request Payment
- Transfer Money
- Freeze Account
- Card Details
- Add Money

Payment
- Request payment
- Send money to someone

Make a bank transfer — **Transfer internationally** — **Share Link** — **Pay someone nearby**

Account
- Starting balance
- Total Money in
- Total money out
- Upcoming payment
- Get Help
- Share your thought

Expenses
- General
- Groceries
- Shopping
- Transport
- Entertainment

Goal
- Income
- Savings
- Bills
- Outgoings
- Joint Goal

Card management

Subscribe to Premium Account
- Premium Tiers (e.g., Premium, Premium Plus)

Unlock Premium Features
- Custom card
- £4.99 monthly fee
- Phone and travel insurance
- 4.80% AER (Variable)

Help
- Chat with Sophia
- Get in touch
- Download statement
- Question on direct debit
- Recommended
- Transactions
- Browse stories

Profile
- Joint account request
- Manage security access
- Account management
- Overdraft
- Credit score
- Loyalty card
- Add other bank account

Logout

Wireframes

Following the creation of the initial low-fidelity wireframe in my notebook, I proceeded to translate all the sketches into clickable high-fidelity wireframes. This was done to vividly showcase each design element intended for the SwiftPay app, incorporating insights gathered from end-user feedback during our research phase.
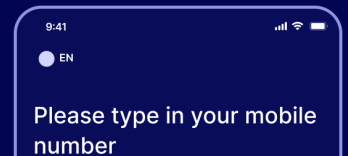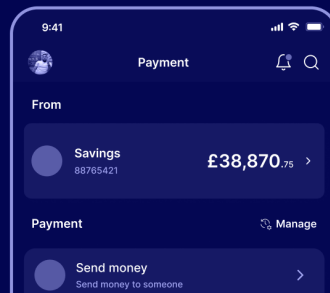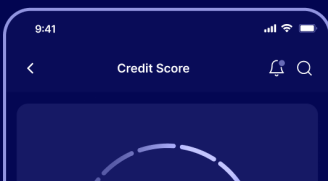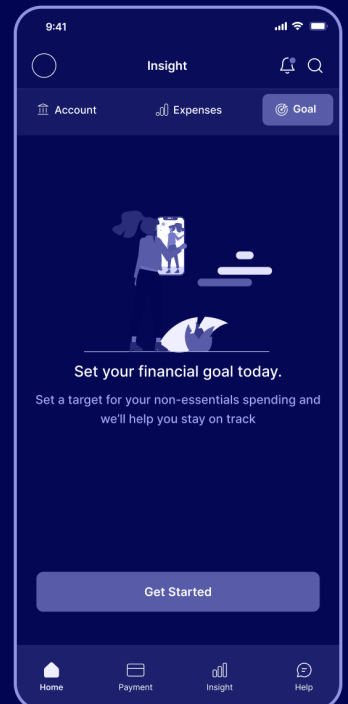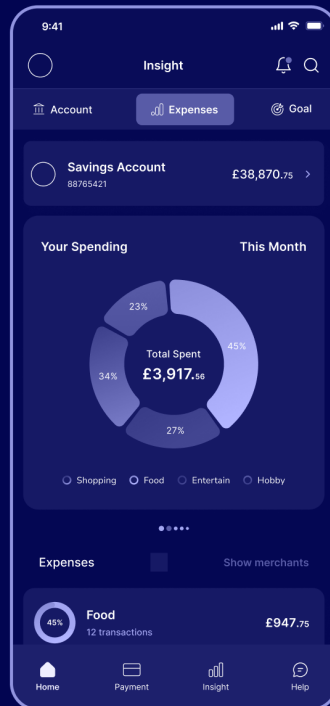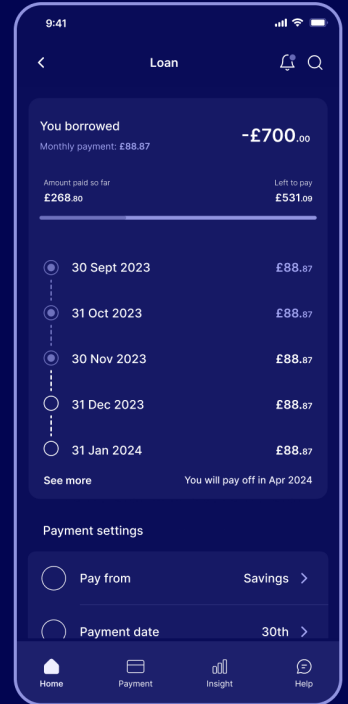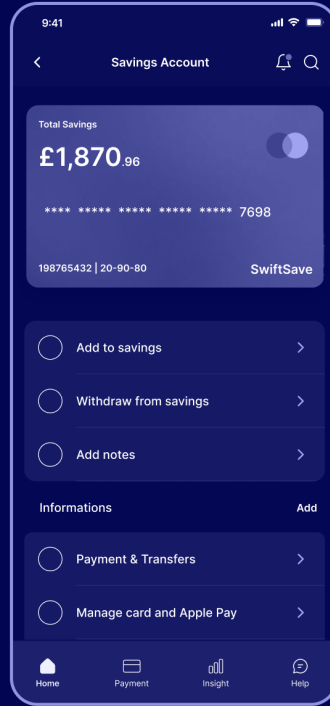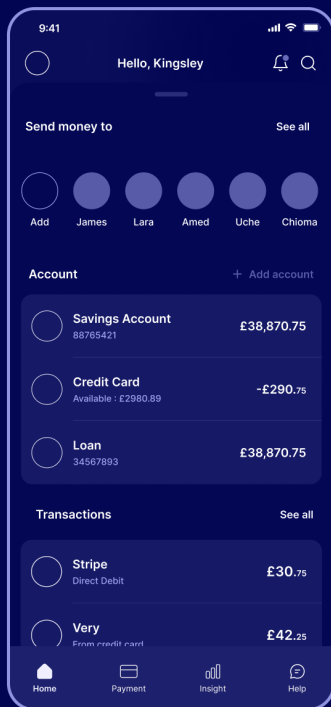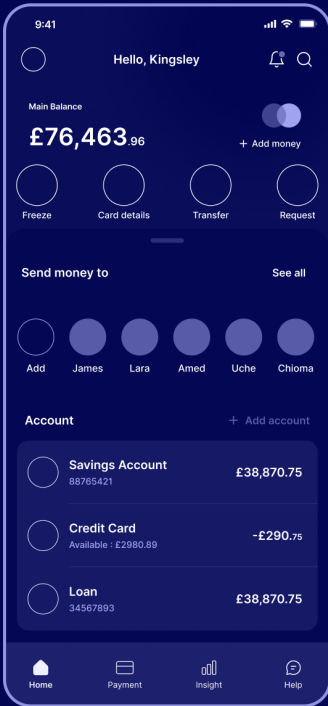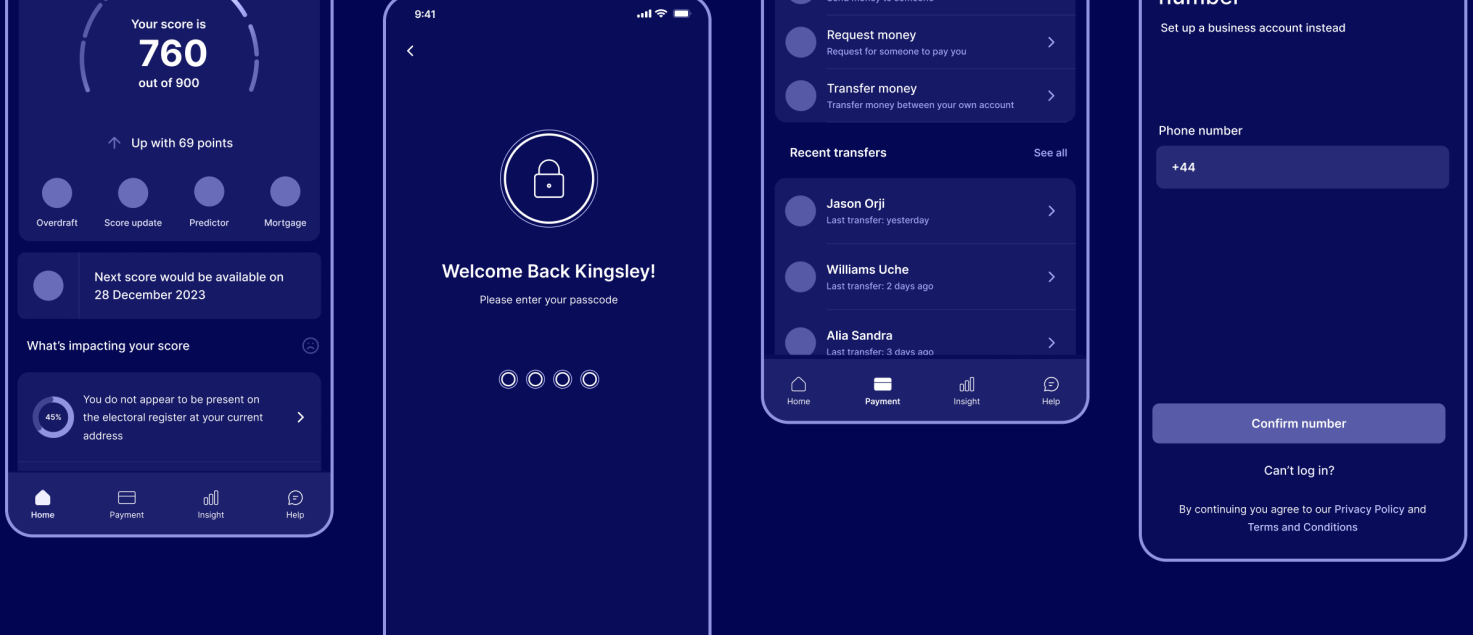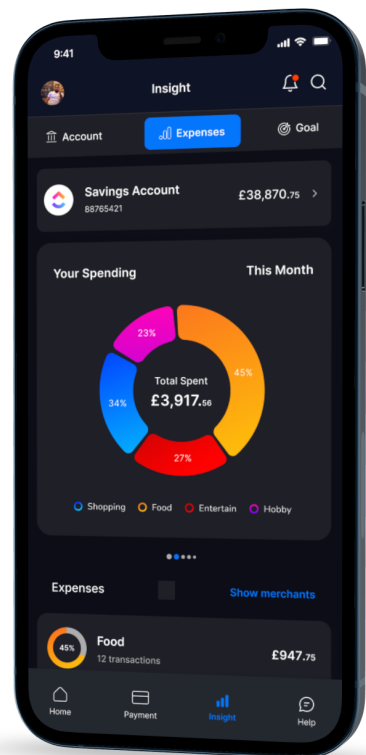
Prototype

The SwiftPay Figma prototype represents a pivotal stage in the design process, Where i translated concepts and wireframes into an interactive, visual representation of the app's user interface and functionality.

Usability
Testing

miro

User Testing

Study Overview :

Objective: The primary objective of the usability study is to evaluate the redesigned user interface and features of the SwiftPay banking app to ensure that it provides a satisfying user experience.

Participants: I organised a diverse group of 35 participants representing the target audience of the SwiftPay app, including both genders and a mix of age groups.

Date and Location: The usability study took place over the course of four week on Microsoft Teams meeting. Testing sessions was scheduled from 2nd Feb - 1st March 2022.

Study Facilitators: The study was facilitated by Kingsley, Eche, Somtochukwu and Christella.

Key Performance Indicators (KPIs):

Task Success Rate : Task success rate was measured for various user tasks. The KPI for this metric was set at a minimum of 65%, and the actual success rate averaged 87%.

Time on Task : The KPI for time on task was set to ensure that tasks were completed within a reasonable time frame. Tasks were considered efficient if completed within a set time limit (e.g., under 10 minutes), and the actual completion times met these criteria.

User Satisfaction : User satisfaction was measured using a 5-point Likert scale (1 - Very Dissatisfied to 5 - Very Satisfied). The KPI was set at an average satisfaction rating of 4.5, and the actual average rating was 4.8.

Participant Criteria

Demographics: Participants represented a diverse range of demographics to mirror the app's user base. This included age groups (18yrs - 70yrs), genders (Mixed), ethnicities (Mixed), and backgrounds (20 Working Class and 15 Students).

Prior Online Banking Experience: Participants have prior experience using online banking apps like Monzo, Revolut, NatWest, Barclays etc, but majority of them are not the current users of the SwiftPay app. This was because we wanted to prevents biased opinion from users already accustomed to the app's interface.

1. **Tech Proficiency**: Participants have a basic level of tech proficiency.
2. **Mobile Banking Account Status**: Participants either have an account with one or two of the online banks already in the market.

Usability Study Plan: SwiftPay App Redesign

Introduction

Title : Creating an online banking app for SwiftPay

Authors : Kingsley (Senior UX Designer)

Email : Kingsley_ezechukwu@yahoo.com

Stakeholders : SwiftPay Technology

The primary objective of this usability study is to evaluate the redesigned user interface and features of the SwiftPay app to ensure that it provides an intuitive and satisfying user experience.

Introduction:

Welcome participants, explain the purpose of the study, and obtain informed consent. Ensure participants understand that the app is being tested, not their abilities.
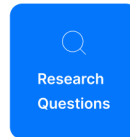
Task-Based Testing:

Instruct participants to perform specific tasks within the SwiftPay app while thinking out loud. Tasks may include Sending money to someone, Checking their credit score, Managing their accounts, Sending money within the app, sending money abroad and adjusting account settings.

Research Questions

1. **Task Efficiency and Ease of Use:**
   - How easy was it for you to complete specific task within the app?
   - Were there any parts of the task that felt confusing or challenging?

2. **Navigation and Information Clarity:**
   - Did you find it straightforward to navigate through the app's menus and options?
   - Were you able to easily locate the information or settings you were looking for?

3. **Feedback on Visual Design and Aesthetics:**
   - What are your thoughts on the overall design and visual appeal of the app?
   - Were there any design elements that you found distracting or aesthetically displeasing?

4. **Messaging and Communication:**
   - How intuitive was the messaging feature for contacting the SwiftPay support team?
   - Did you encounter any difficulties when sending or receiving messages with the support team?

5. Overall User Experience:
   - On a scale of 1 to 5, how satisfied are you with your overall experience using the SwiftPay App today?
   - Is there anything specific that stood out to you as particularly positive or negative about the app?

KPI'S

1. Task Success Rate (KPI): Task success rate was measured for various user tasks. The KPI for this metric was set at a minimum of 85%, and the actual success rate averaged 92%.

2. Time on Task (KPI): The KPI for time on task was set to ensure that tasks were completed within a reasonable time frame. Tasks were considered efficient if completed within a set time limit (e.g., under 3 minutes), and the actual completion times met these criteria.

3. User Satisfaction (KPI): User satisfaction was measured using a 5-point Likert scale (1 - Very Dissatisfied to 5 - Very Satisfied). The KPI was set at an average satisfaction rating of 4.0, and the actual average rating was 4.2.

Result from the User Research

Found the registration process to be straightforward and user-friendly, giving it a 4 out of 5 in terms of satisfaction.

User A

Had no issues with scanning his document or creating an account, completing these tasks efficiently.

User B

Expressed satisfaction with the ease of adding his virtual card to apple pay

User A

Liked the simplicity of the messaging interface but suggested clearer indicators for read/unread messages from the support team.

User A

Found the registration process to be straightforward and user-friendly, giving it a 4 out of 5 in terms of satisfaction.

User B

Reported satisfaction with checking their credit score but mentioned they would prefer more guidance on using and indicating what is influencing their score.

User A

Praised the process of adding money to the account using their apple pay or google pay from any of their existing account.

User B

Appreciated the process of syncing their existing account with other bank into their SwiftPay account.

User B

Implement guided tooltips or tutorials to assist users in effectively utilising advanced search filters for finding specific transactions.

User A

Clearly communicate the benefits and value of premium features such as "Life insurance cover" to users, possibly with an onboarding tutorial or feature highlights.

User B

Expand the range of advanced search filters available to users, catering to more specific preferences.

User A

Reported a seamless transition between different accounts on the app.

User A

Found the "Freeze card" feature useful for blocking a stolen card or lost card.

User A

Praised the app's efficient notification system, keeping them updated on new transactions and expenses report.

User B

Profile editing was generally straightforward, but a few participants struggled to find specific settings.

User B

Overall, rated their satisfaction with the app at 4.8 out of 5, reflecting a positive experience.

User B

Overall, rated their satisfaction with the app at 4.2 out of 5, indicating a generally positive experience but with some room for improvement.

User A

Had difficulty communicating with the chat bot called Sophia. Especially when they wish to speak to a human representative.

User A

Promote and explain safety features, such as reporting and blocking transactions, to empower users to maintain a secure banking environment.

User A

Appreciated the ability to keep track on his expenses by easily accessing the report page.

User A

Wanted to be able to block some certain direct debit she has previously approved from the app.

User A

Insight from the end users

3 / 5   **Clearer Navigation Prompts** : 22 out of 35 Participant suggested adding clearer navigation cues and a → **back button** for returning to the → **previous page** when sending money.

4 / 5   **Freezing Lost Card** : 32 out of 35 Participants suggested to address freezing lost card or stolen cards in the app → **Freeze lost or stolen card** to deactivate any transaction on the card→ **Request for a new card immediately.**

2 / 5   **Guided Advanced Search**: 14 out of 35 Participants requested to Implement guided → **tooltips** or tutorials to assist users in effectively utilising → **design element** especially when sending money abroad.

3 / 5   **Streamlined sending money abroad:** 18 out of 35 Participants suggested to Simplify and streamline the → **Sending money abroad** process to make it more intuitive and easy to see the exchange rate before sending money abroad.

4 / 5   **Account Authentication**: 30 out of 35 Participants suggested to continue promoting the account authentication feature to boost user trust and safety, potentially with included access to some features for users to complete verification or limit some certain features to unverified accounts..

5 / 5   **Premium Feature Communication:** 35 out of 35 Participants mentioned that we should clearly communicate the benefits and value of → **premium features** such as "Life Insurance cover" to users, possibly with an onboarding tutorial or feature highlights.
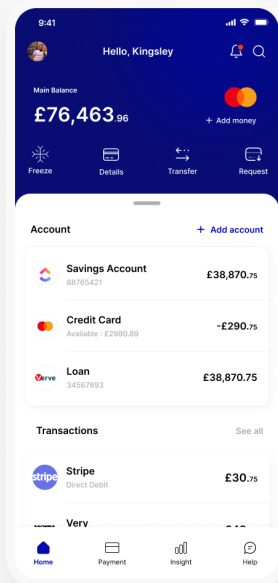
Solving UX Problems

To address the UX design problems based on the usability feedback from the SwiftPay app design, i went back to adjust some of the designs to correct some of the issues highlighted by users during the usability testing. Below are the corrections.
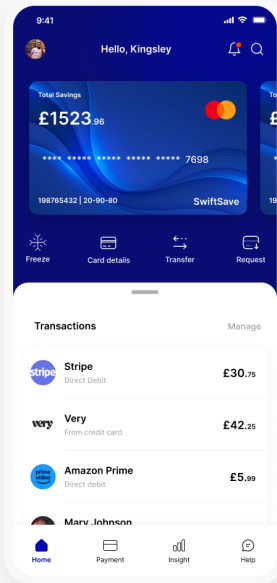
Before Usability Study

After Usability Study

Different Account Display

Problem:
Users frequently misunderstand the card-swiping function designed to display the balance on each account. This has led to confusion, particularly given the importance of this feature within the app.

Solution:
To address this issue, i have to redesign the home page to display all the different account users have on the app or have synced from another account into the swiftpay app. This solution aims to improve user experience and reduce confusion when managing multiple accounts.

Savings Account Display

Problem:
After testing how people use SwiftPay, we found that users had trouble with the way savings accounts are shown. It was hard for them to understand and get the information they needed about their savings accounts, making it a bit frustrating.

Solution:
To make things better, I changed how savings accounts are displayed in SwiftPay. I simplified how it looks, making account balance labels clearer, and adding easy-to-understand signs. Users will find it easier to manage and get information about their savings.
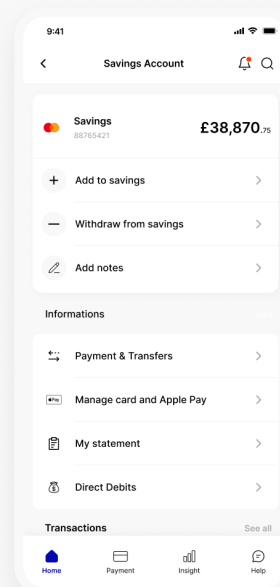
Before Usability Study
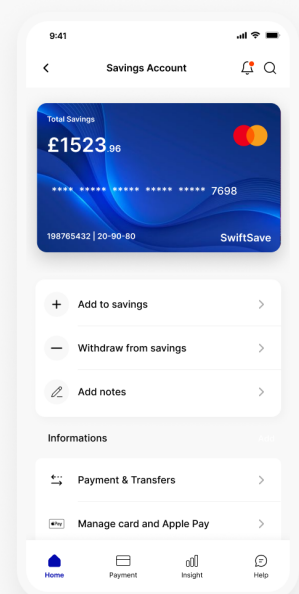
After Usability Study
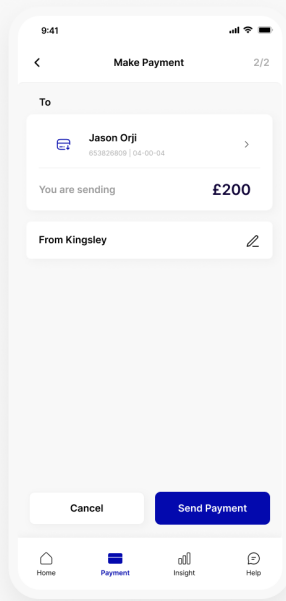
Before Usability Study
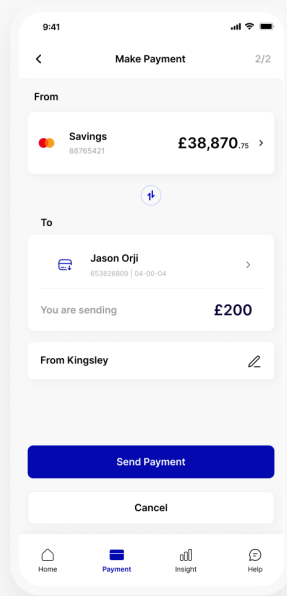
After Usability Study

Simplifying the payment page

Problem:
Following the usability test on the SwiftPay app, a significant issue emerged regarding the payment page. Users struggled to identify the specific account from which they were sending money at the final payment page.

Solution:
To address this problem, a solution was devised to simplify the payment page. Now, users can clearly see and select the account from which they are sending money at any stage during the payment process. A visual indicator and clear labelling was also added to highlight the chosen account.

Simplifying the recent payment display

Problem:
Users most times struggle to understand that the recent transfer area scrolls horizontally and secondly they were unable to also view the particular account they are sending money from.

Solution:
To address this problem, a solution was devised to simplify the payment page. Now, users can clearly see and select the account from which they are sending money and also scroll vertically to see their recent transfers or any account they have marked as favourite.
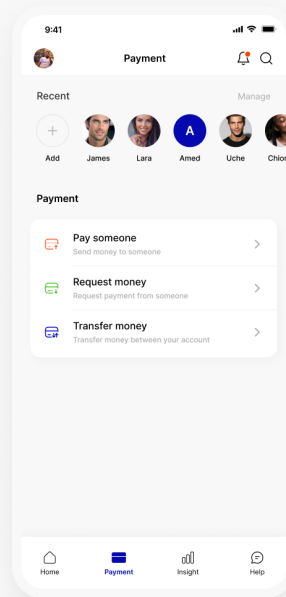
Before Usability Study
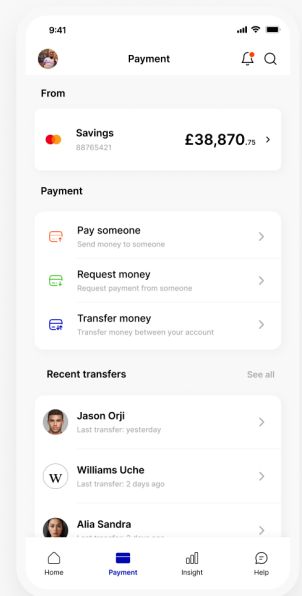
After Usability Study
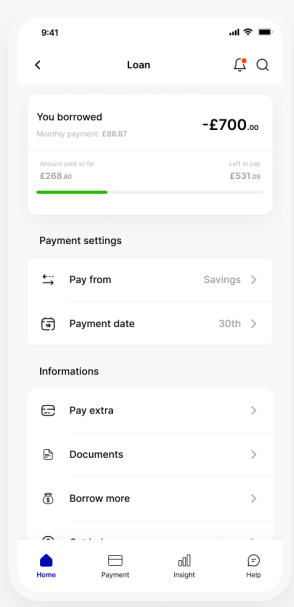
Before Usability Study
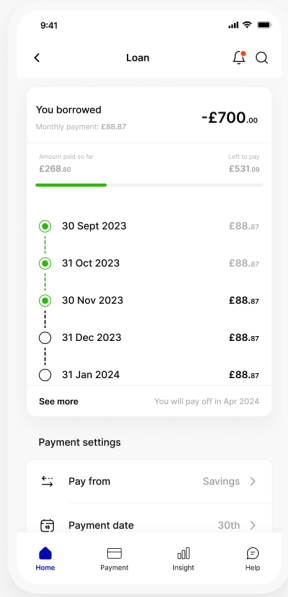
After Usability Study

Loan repayment progress

Problem:
Prior to the usability test, users indicated they would like to see more intuitive progress on their past loan repayment each month.
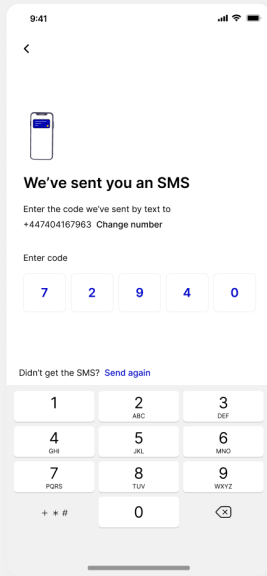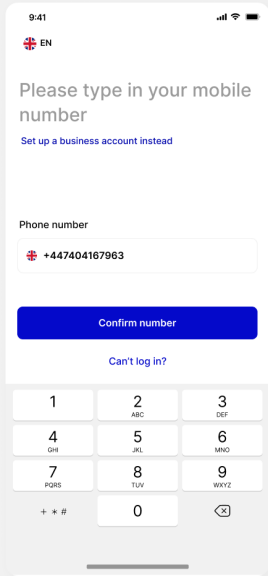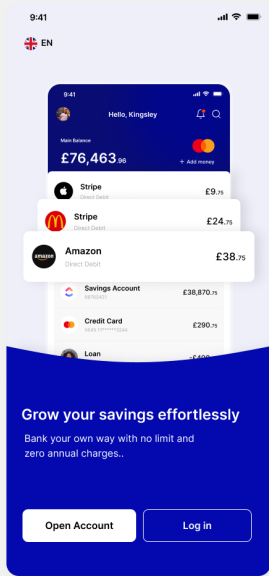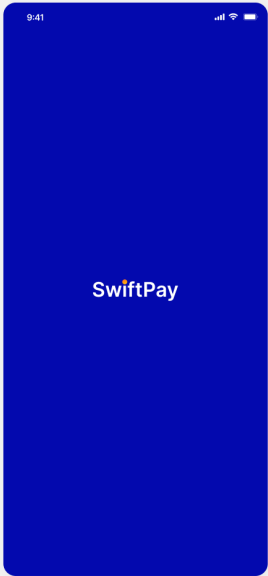
Solution:
We needed to adjust the initial design of the loan repayment progress by emphasising the 30th or 31st day of the month to illustrate the amount paid and the remaining balance.
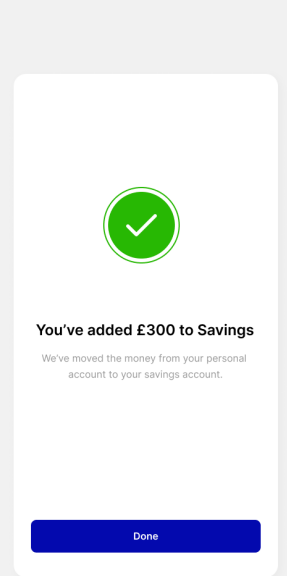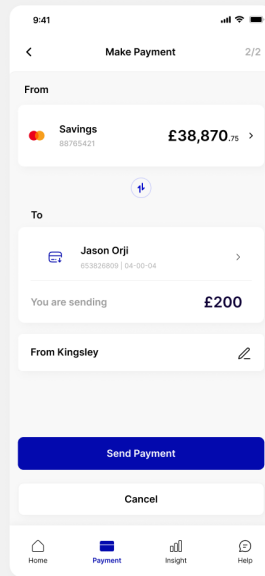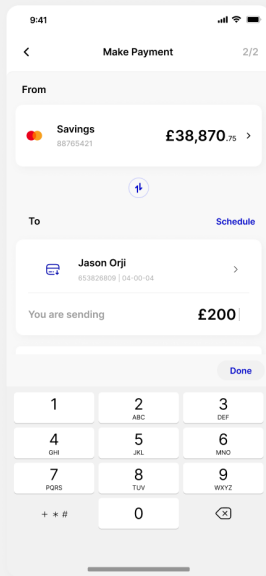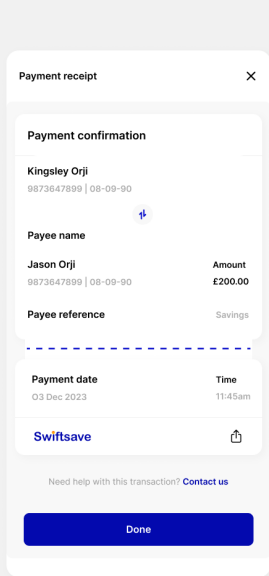
Light Mode

This mode is designed for users who prefer a well-lit, easy-to-read interface that's perfect for various tasks, from reading and browsing to productivity and content creation. Plus, users can customise their experience by switching between Light Mode and Dark Mode.

320⁺

Screens

SwiftPay

EN

Hello, Kingsley

Main Balance
£76,463.96 + Add money

Stripe £9.75
Direct Debit
Stripe £24.75
Direct Debit
Amazon £38.75
Direct Debit
Savings Account £38,870.75
Credit Card £290.75
Loan

Grow your savings effortlessly

Bank your own way with no limit and zero annual charges..

Open Account | Log in

EN

Please type in your mobile number

Set up a business account instead

Phone number

+447404167963

Confirm number

Can't log in?

1 | 2 ABC | 3 DEF
4 GHI | 5 JKL | 6 MNO
7 PQRS | 8 TUV | 9 WXYZ
+ * # | 0 | ⌫

EN

We've sent you an SMS

Enter the code we've sent by text to +447404167963 Change number

Enter code

7 2 9 4 0

Didn't get the SMS? Send again

1 | 2 ABC | 3 DEF
4 GHI | 5 JKL | 6 MNO
7 PQRS | 8 TUV | 9 WXYZ
+ * # | 0 | ⌫

Welcome Back Kingsley!

Please enter your passcode

● ● ● ●

Forgot your passcode?

1 | 2 ABC | 3 DEF
4 GHI | 5 JKL | 6 MNO
7 PQRS | 8 TUV | 9 WXYZ
+ * # | 0 | ⌫

Hello, Kingsley

Main Balance
£76,463.96 + Add money

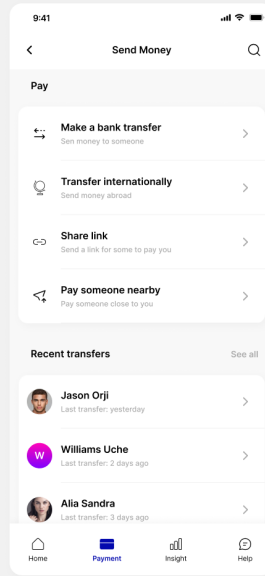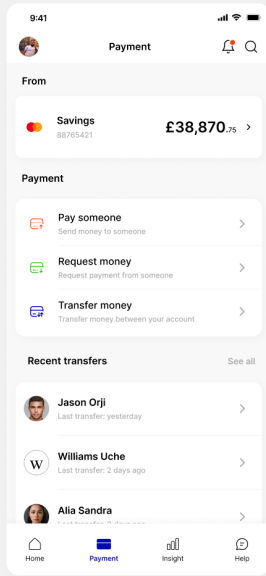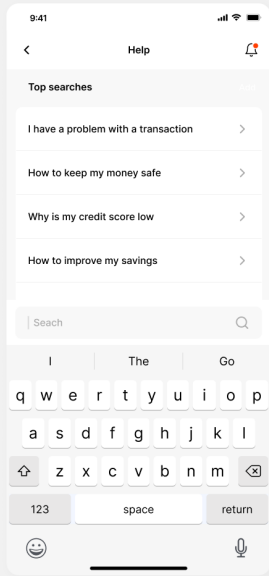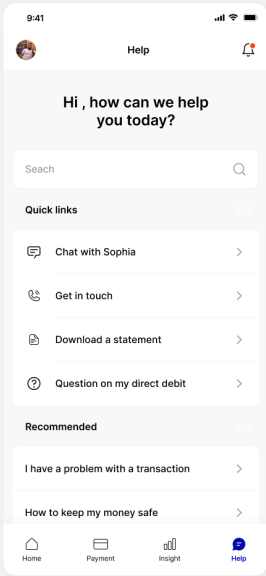Freeze | Card details | Transfer | Request

Account + Add account

Savings Account 88765421 £38,870.75
Credit Card Available : £2980.89 -£290.75
Loan 34567893 £38,870.75

Transactions See all

Stripe Direct Debit £30.75
Very

Home | Payment | Insight | Help

Hello, Kingsley

Account + Add account

Savings Account 88765421 £38,870.75
Credit Card Available : £2980.89 -£290.75
Loan 34567893 £38,870.75

Transactions See all

Stripe Direct Debit £30.75
Very From credit card £42.25
Amazon Prime Direct debit £5.99
Mary Johnson Declined £30.75

Home | Payment | Insight | Help

Savings Account

Total Savings
£1,870.96

**** **** **** **** 7698
198765432 | 20-90-80 SwiftSave

Add to savings
Withdraw from savings
Add notes

Informations

Payment & Transfers
Manage card and Apple Pay

Home | Payment | Insight | Help

Loan

You borrowed -£700.00
Monthly payment: £88.87

Amount paid so far £268.80
Left to pay £531.09

30 Sept 2023 £88.87
31 Oct 2023 £88.87
30 Nov 2023 £88.87
31 Dec 2023 £88.87
31 Jan 2024 £88.87

See more You will pay off in Apr 2024

Payment settings

Pay from Savings
Payment date 30th

Home | Payment | Insight | Help

Loan

You borrowed -£700.00
Monthly payment: £88.87

Amount paid so far £268.80
Left to pay £531.09

31 Aug 2023 £88.87
30 Sept 2023 £88.87
31 Oct 2023 £88.87
30 Nov 2023 £88.87
31 Dec 2023 £88.87
31 Jan 2024 £88.87
28 Feb 2024 £88.87
31 Mar 2024 £88.87

See less You will pay off in Apr 2024

Home | Payment | Insight | Help

Insight

Account | Expenses | Goal

Set your financial goal today.

Set a target for your non-essentials spending and we'll help you stay on track

Get Started

Home | Payment | Insight | Help

Insight

Account | Expenses | Goal

Savings Account 88765421 £38,870.75

This Month £3,987.26

£510

1k
500
150
100
50
10
Sun Mon Tue Wed Thu Fri Sat

Breakdown

Starting balance £30.75
12 transactions
Total money received £42.25
5 transactions

Home | Payment | Insight | Help

Credit Score

Your score is
850
out of 900

↑ Up with 69 points

Overdraft | Score update | Predictor | Mortgage

Next score would be available on 28 December 2023

What's impacting your score

45% You do not appear to be present on the electoral register at your current address

Home | Payment | Insight | Help

Insight

Account | Expenses | Goal

Savings Account 88765421 £38,870.75

Your Spending This Month

Total Spent
£3,917.56

49%
23%
34%
27%

Shopping | Food | Entertain | Hobby

Expenses Show merchants

Food £947.75
12 transactions

Home | Payment | Insight | Help

Swiftly save with no stress

Enable notification to keep track on your :

Expenses

45% Shopping 22 transactions ✓
45% Food 22 transactions ✓
45% Entertainment 22 transactions ✓
45% Hobby 22 transactions ✓

Enable notification

Not now

Launching the SwiftPay app.

SwiftPay was created with top-notch security features when you sign up. It offers a straightforward onboarding process, guiding users through several verifications to ensure their money stays safe. During registration, users are asked to provide basic documents like their biometric residence, passport, or driver's license. After passing this check, users create a special passcode for extra security. They are also encouraged to set up Face ID for even more protected access to the app.
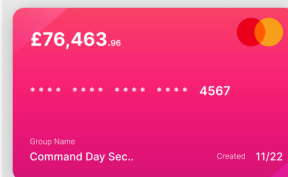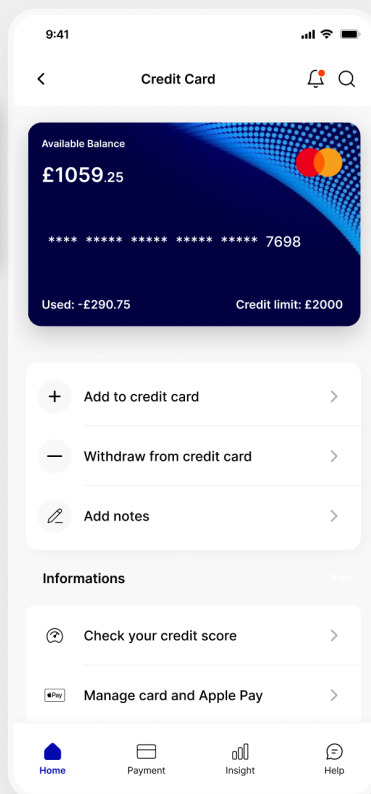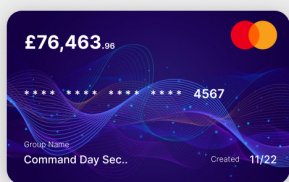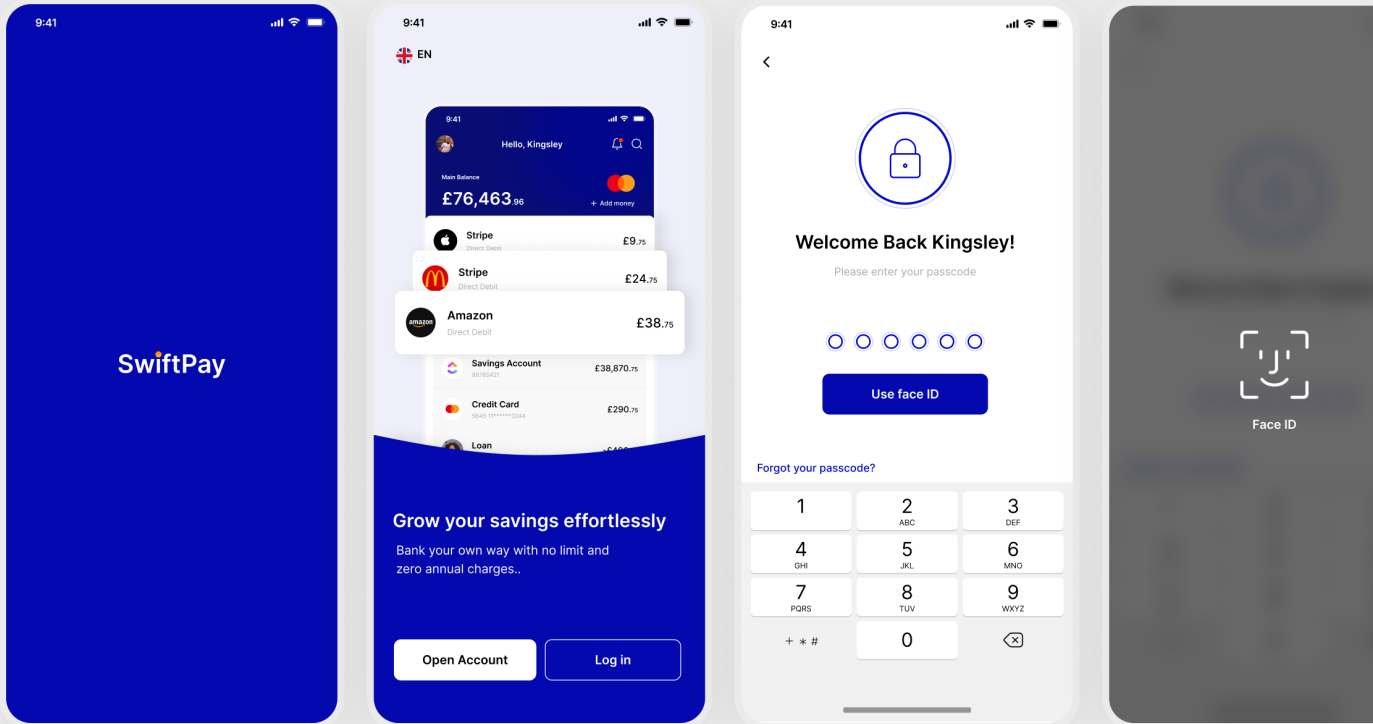
Savings account and credit card

The savings account feature lets users save money for future needs. They can deposit and withdraw from their savings whenever they want. Plus, they can add funds to their credit card anytime to cover what they've spent in the past month. It even gives them a way to check their credit score.

Adding to Apple pay or Google pay

Users have the option to link their cards to either their Apple Pay or Google Pay wallet. Additionally, they can withdraw a specific amount from their credit card, which was designed to attract an extra charge for this service.
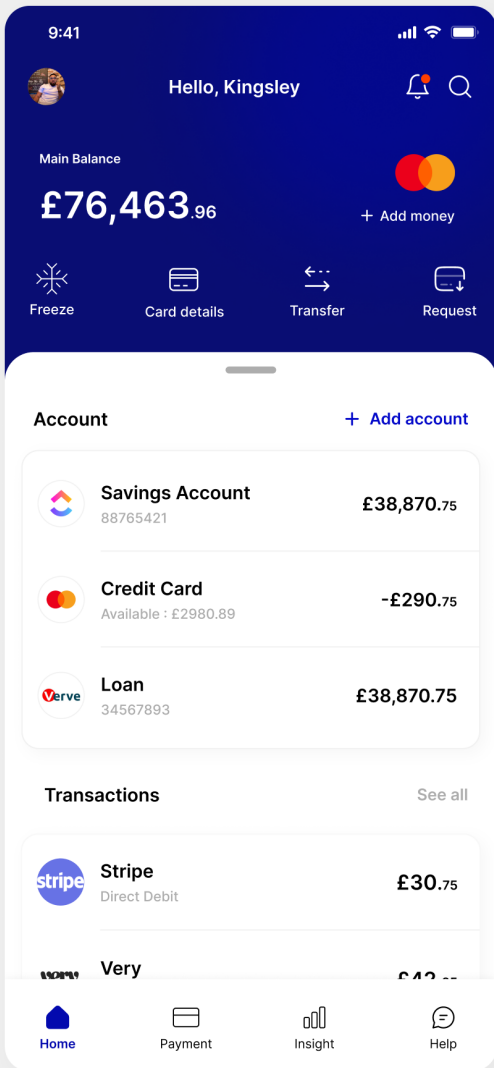
The app home page

The main screen of the app is made in a way that users can easily move around. Now, you can see all your accounts right there on the main screen without having to swipe left or right. We changed this because, in our study, we found out that many users had trouble finding their accounts in the SwiftPay app before.
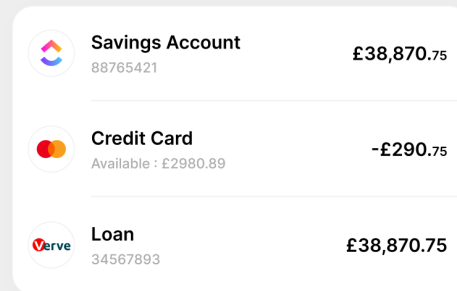

Another cool thing is, it's really simple for users to keep an eye on their spending every month. They can even compare it with the previous month to make sure they're on the right track and not spending too much. The app will also send them a heads up if they're spending less or more than usual. Easy peasy!
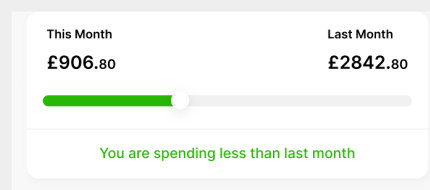
Making payment on the app.

Paying with SwiftPay is simple! You choose who or what you want to pay, enter the amount, and pick where the money comes from, like your bank account or credit card. Then, just tap to confirm, and you're done! It's quick, secure, and you can keep track of all your transactions in one place.
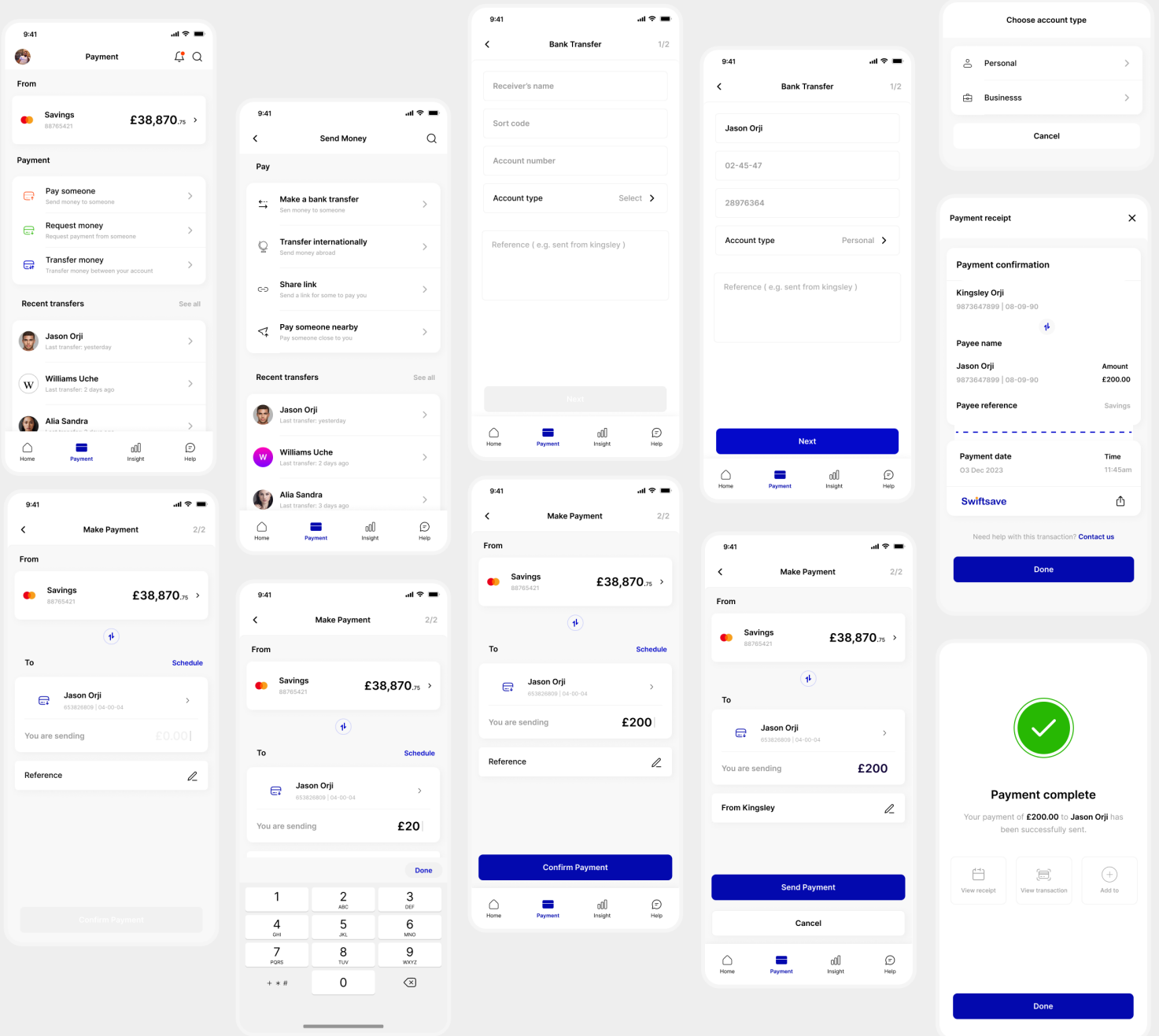
Making payment on the app.

The expense tracking page on SwiftPay is designed to be user-friendly and informative. Each month, users can easily see their starting balance, so they know how much money they had at the beginning. As they make transactions, the page keeps track of their spending and shows the closing balance at the end of the month.

For a detailed overview, users can check the total money received and total money spent, giving them a clear picture of their financial activity. SwiftPay also highlights upcoming payments, ensuring users stay on top of their financial commitments.

To add a touch of personalisation, the app categories expenses into various sections like food, shopping, entertainment, hobbies, and even charity. This way, users can see exactly where their money is going and make informed decisions about their spending habits. The expense tracking page is designed to empower users with a comprehensive understanding of their monthly finances.
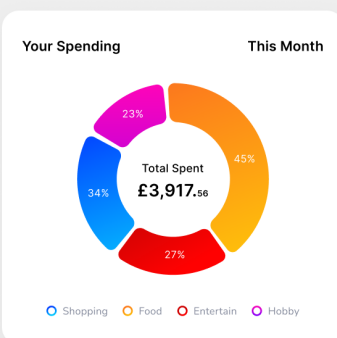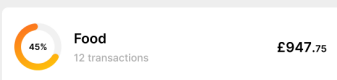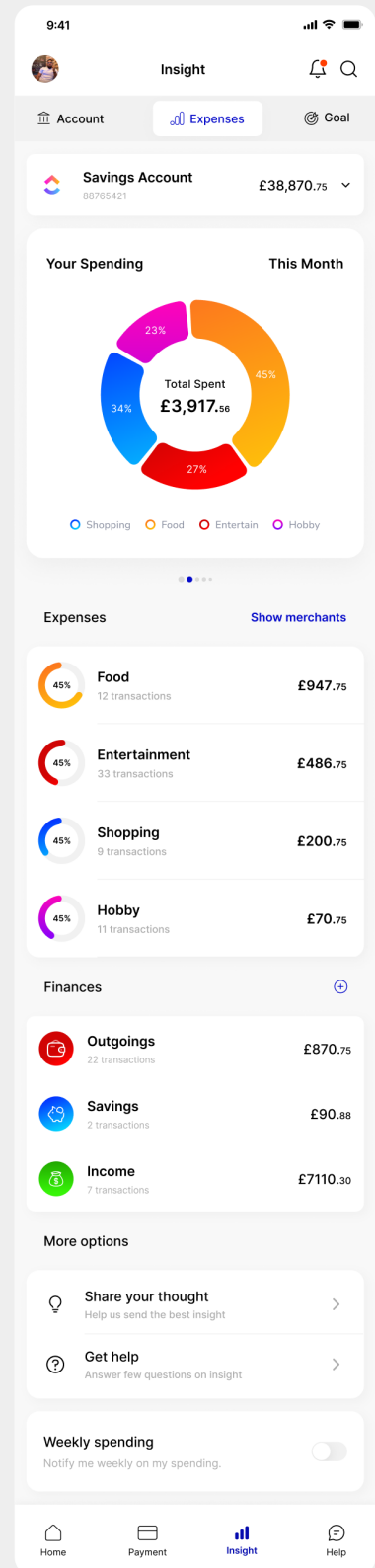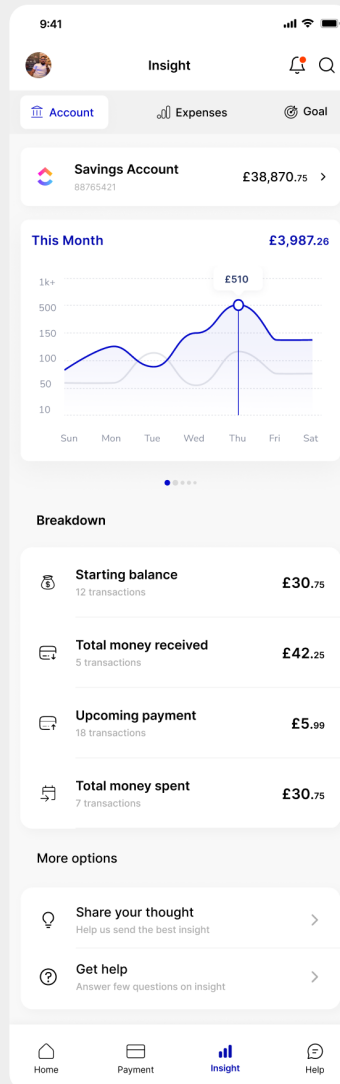
With this pie chart, users get a quick and easy-to-understand visual of how their money is distributed across different expense categories. The size of each slice shows the proportion of money spent in each category relative to the total spending for the month.

Loan tracking page

The loan tracking page on SwiftPay is designed to help users keep tabs on their loans in a clear and organised manner.

Here's a breakdown of its features:
Loan Overview: Users get an overview of their active loans, providing a quick snapshot of their current borrowing status.

Repayment Progress: The page displays the progress of loan repayments, showing how much has been paid and how much is left. This helps users track their journey toward becoming debt-free.

Due Dates and Notifications: Important due dates are highlighted, ensuring users are reminded of upcoming payments. Notifications keep them informed and help prevent missed payments.

Payment History: Users can review their payment history, offering a detailed record of past transactions and repayments.
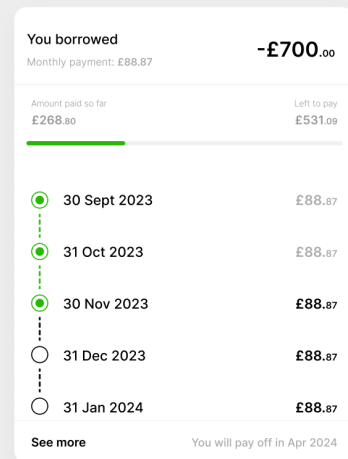
Interest and Fees: The page breaks down the interest accrued and any associated fees, providing transparency on the overall cost of the loan.

Early Repayment Options: SwiftPay may include features that allow users to make early repayments, potentially saving on interest costs.

Customisable Alerts: Users can set alerts or reminders for specific milestones in their loan repayment journey, promoting financial responsibility.
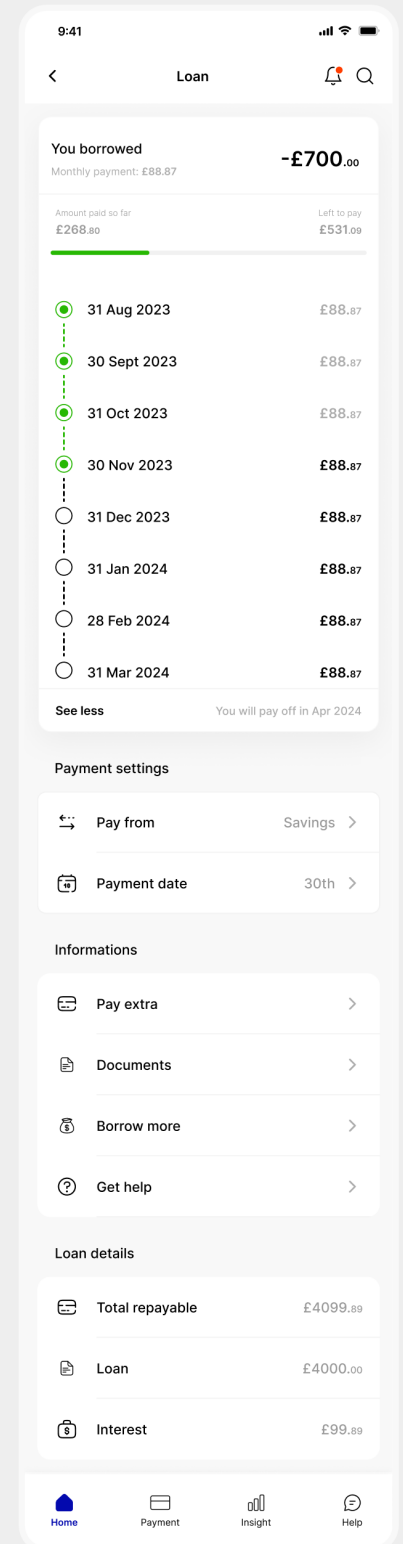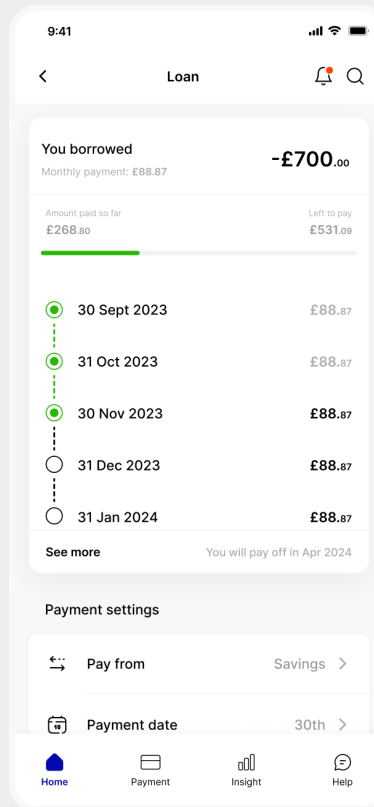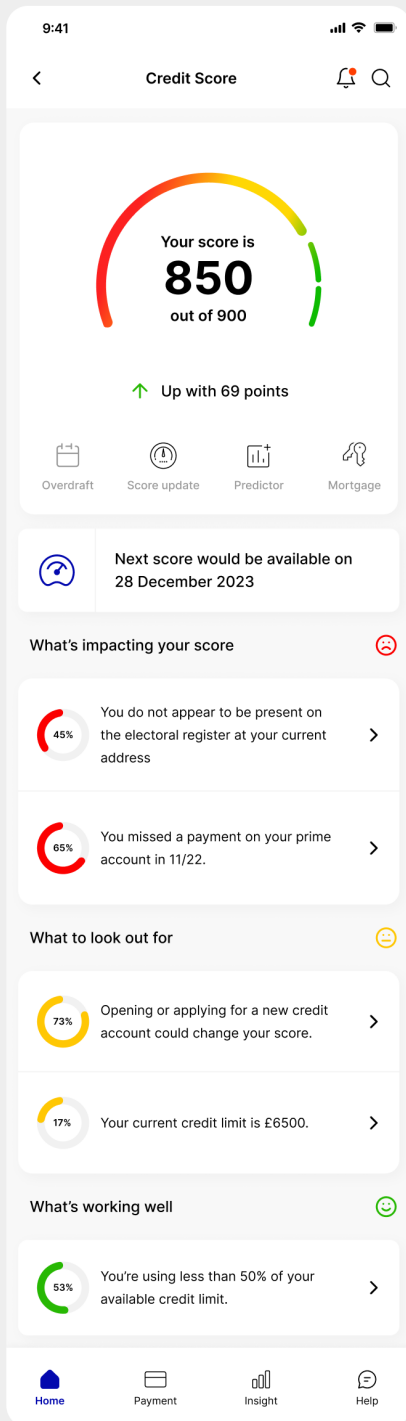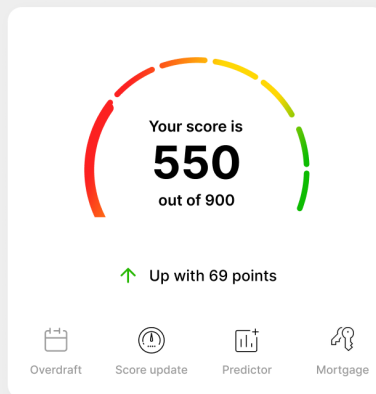
Credit score check

The credit score check feature in SwiftPay is designed to give users insights into their financial health. Here's how it works:
Credit Score Display: Users can easily view their credit score, providing a quick snapshot of their creditworthiness.

Factors Affecting Credit Score: SwiftPay breaks down the factors influencing the credit score, helping users understand what contributes to their current rating. This may include payment history, credit utilisation, length of credit history, and more.
Credit Score Trends: Users can track how their credit score changes over time, offering a dynamic view of their financial progress.
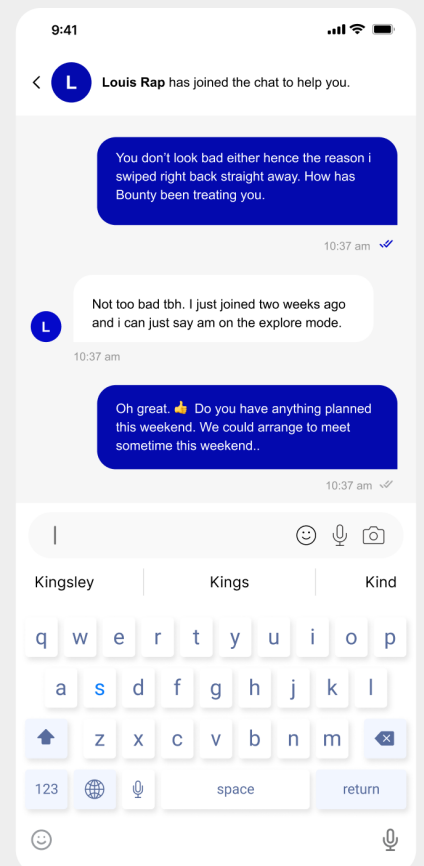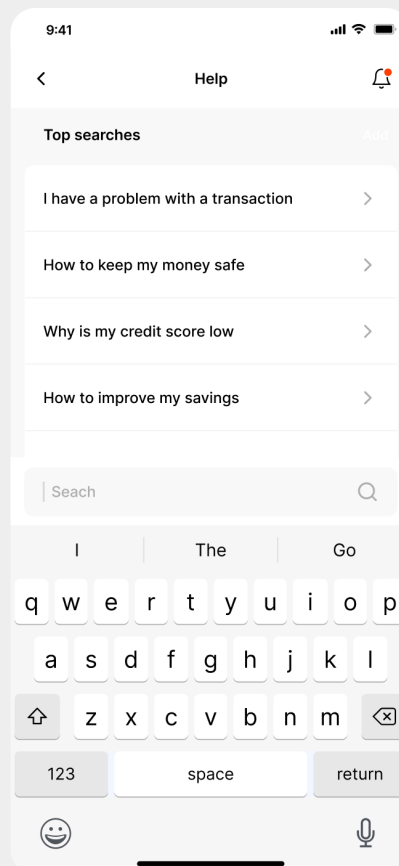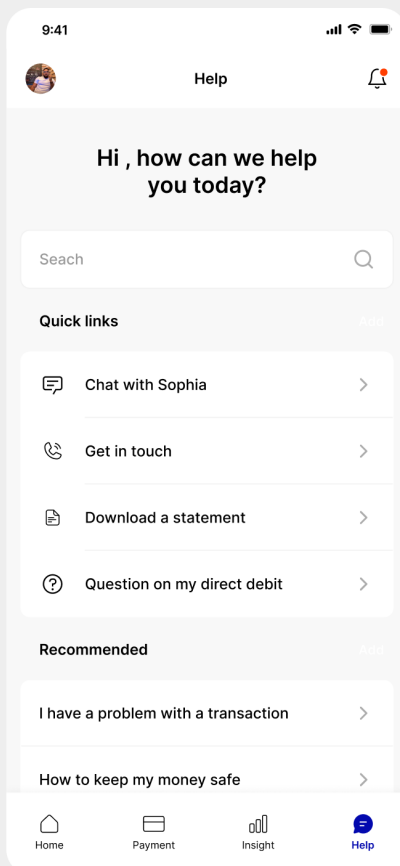

Improvement Suggestions: If the credit score is not in the optimal range, SwiftPay may provide personalized tips and suggestions on how users can improve their creditworthiness.

Credit Monitoring Alerts: SwiftPay includes alert features that notify users of significant changes in their credit report, helping them stay informed and address any potential issues promptly.
Educational Resources: The app offer educational resources to help users understand the importance of a good credit score and how certain financial behaviours can impact it.

Help and Live Chat Support

For real-time assistance, I designed SwiftPay to offer a live chat support feature. This allows users to interact with a support representative instantly, getting timely help for their concerns.

Screen 1

9:41

Help

Hi , how can we help you today?

Search

Quick links

💬 Chat with Sophia

📞 Get in touch

📄 Download a statement

❓ Question on my direct debit

Recommended

I have a problem with a transaction

How to keep my money safe

Home   Payment   Insight   Help

Screen 2

9:41

Help

Top searches

I have a problem with a transaction

How to keep my money safe

Why is my credit score low

How to improve my savings

Search

Screen 3

9:41

Louis Rap has joined the chat to help you.

You don't look bad either hence the reason i swiped right back straight away. How has Bounty been treating you.

10:37 am ✓✓

Not too bad tbh. I just joined two weeks ago and i can just say am on the explore mode.

10:37 am

Oh great. 👍 Do you have anything planned this weekend. We could arrange to meet sometime this weekend..

10:37 am ✓✓

Dark Mode

Upon learning that 80% of iPhone users prefers Dark Mode over Light Mode, I implemented the use of Figma colour variables. This allows for an automatic transition from Light Mode to Dark Mode by defining the colour variables at the beginning of the design process. The Dark Mode feature in SwiftPay is crafted to offer users a distinct visual experience that is gentle on the eyes, particularly in low-light conditions.
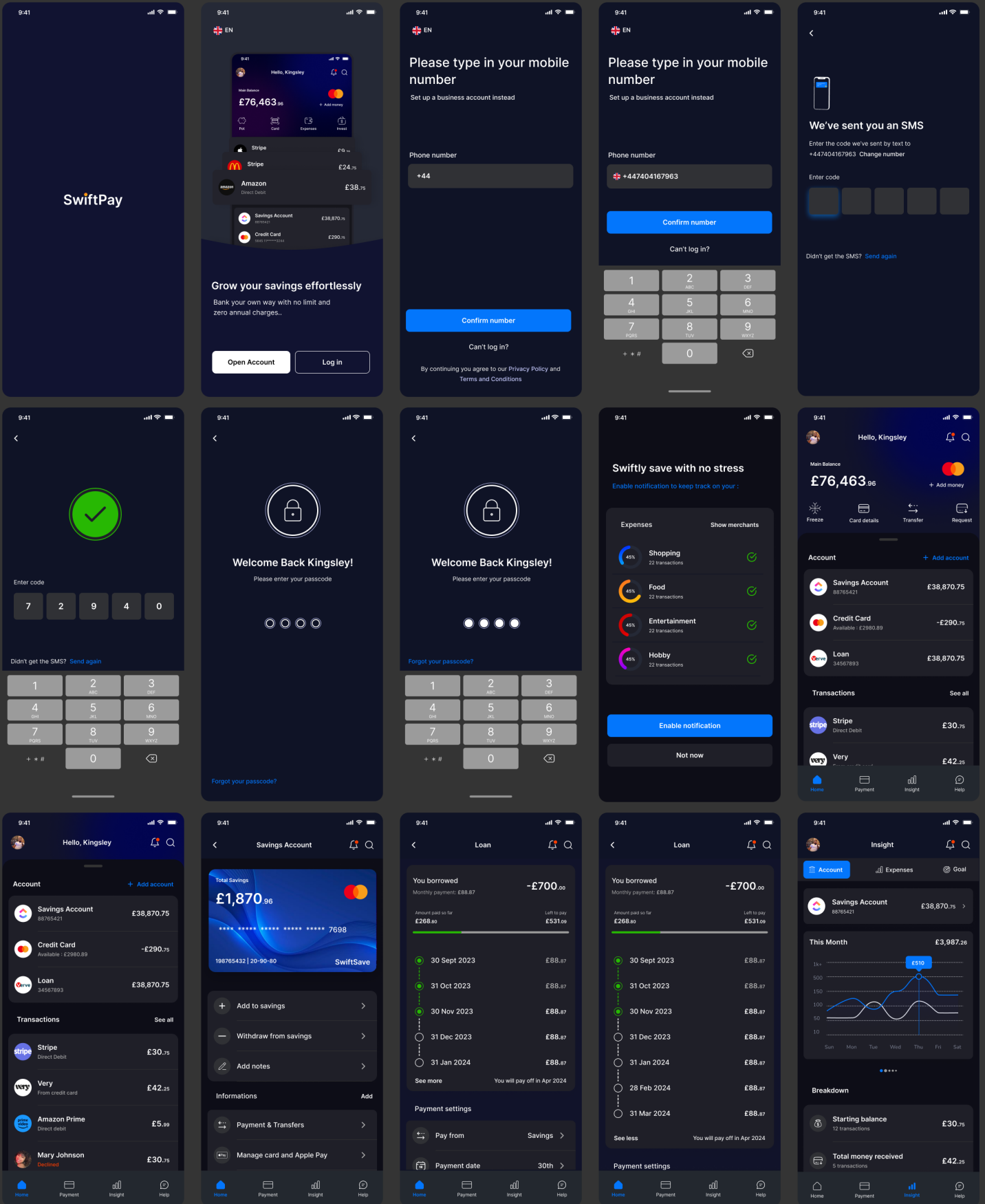
Screen 1 - Insight
Insight
Account | Expenses | Goal
Savings Account 88765421 £38,870.75
Your Spending — This Month
Total Spent £3,917.56
23% 45% 34% 27%
Shopping | Food | Entertain | Hobby
Expenses — Show merchants
Food 12 transactions £947.75
Home | Payment | Insight | Help

Screen 2 - Insight
Insight
Account | Expenses | Goal
Set your financial goal today.
Set a target for your non-essentials spending and we'll help you stay on track
Get Started
Home | Payment | Insight | Help

Screen 3 - Credit Score
Credit Score
Your score is 0 out of 900
Up with 69 points
Overdraft | Score update | Predictor | Mortgage
Next score would be available on 28 December 2023
What's impacting your score
You do not appear to be present on the electoral register at your current address
Home | Payment | Insight | Help

Screen 4 - Help
Help
Hi , how can we help you today?
Seach
Quick links
Chat with Sophia
Get in touch
Download a statement
Question on my direct debit
Recommended
I have a problem with a transaction
How to keep my money safe
Home | Payment | Insight | Help

Screen 5 - Help
Help
Top searches — Add
I have a problem with a transaction
How to keep my money safe
Why is my credit score low
How to improve my money
Seach
"Design" | Designed | Designer
q w e r t y u i o p
a s d f g h j k l
z x c v b n m
123 | space | return

Screen 6 - Savings Account
9:41
Savings Account
Total Savings £1523.96
**** **** **** 7698
198765432 | 20-90-80 — SwiftSave
Add to savings
Withdraw from savings
Add notes
Informations — Add
Payment & Transfers
Manage card and Apple Pay
Home | Payment | Insight | Help

Screen 7 - Hello, Kingsley
9:41
Hello, Kingsley
£76,463.96
**** **** **** 4567
Savings Account 003762819 — Created 11/22
Account — Manage
Savings Account 88765421 £38,870.75
Credit Card Available : £2980.89 -£290.75
Loan 34567893 £38,870.75
Transactions — See all
Stripe £30.75
Home | Payment | Insight | Help

Screen 8 - Payment
9:41
Payment
From
Savings 88765421 £38,870.75
Payment — Manage
Send money — Send money to someone
Request money — Request for someone to pay you
Transfer money — Transfer money between your own account
Recent transfers — See all
Jason Orji — Last transfer: yesterday
Williams Uche — Last transfer: 2 days ago
Alia Sandra — Last transfer: 3 days ago
Home | Payment | Insight | Help

Screen 9 - Send Money
9:41
Send Money
Pay
Make a bank transfer — Sen money to someone
Transfer internationally — Send money abroad
Share link — Send a link for some to pay you
Pay someone nearby — Pay someone close to you
Recent transfers — See all
Jason Orji — Last transfer: yesterday
Williams Uche — Last transfer: 2 days ago
Alia Sandra — Last transfer: 3 days ago
Home | Payment | Insight | Help

Screen 10 - Credit Card
9:41
Credit Card
Available Balance £1059.25
**** **** **** 7698
Used: -£290.75 — Credit limit: £2000
Add to credit card
Withdraw from credit card
Add notes
Informations
Check your credit score
Manage card and Apple Pay
Home | Payment | Insight | Help

Screen 11 - Bank Transfer 1/2
9:41
Bank Transfer — 1/2
Receiver's name
Sort code
Account number
Account type — Select
Reference (e.g. sent from kingsley)
Next
Home | Payment | Insight | Help

Screen 12 - Bank Transfer 1/2
9:41
Bank Transfer — 1/2
Jason Orji
02-45-47
28976364
Account type — Personal
Reference (e.g. sent from kingsley)
Next
Home | Payment | Insight | Help

Screen 13 - Select Recipient
Select Recipient — Close
Seach
Recent transfers — See all
Jason Orji — Last transfer: yesterday
Williams Uche — Last transfer: 2 days ago
Alia Sandra — Last transfer: 3 days ago
Sandra Kristella — Last transfer: 5 days ago
All
Amara Williams 028764637
Alice Ferguson 028764637

Screen 14 - Search transactions
Search transactions — Close
Seach
Today
Stripe — Direct Debit £30.75
Very — From credit card £42.25
Amazon Prime — Direct debit £5.99
Mary Johnson — Declined £30.75
Sandra Kristella — From savings £30.75
Yesterday
McDonald — Direct Debit £22.75
Carbon — From credit card £8.25

Screen 15 - Add money to Savings
Add money to Savings
From : Personal £590.34
To : Savings £1,870.75
Amount — Schedule
You are adding: £0.00
Add to savings

Screen 16 - Make Payment 2/2
9:41
Make Payment — 2/2
From
Savings 88765421 £38,870.75
To — Schedule
Jason Orji 653826809 | 04-00-04
You are sending £0.00
Reference
Home | Payment | Insight | Help

Screen 17 - Make Payment 2/2
9:41
Make Payment — 2/2
From
Savings 88765421 £38,870.75
To — Schedule
Jason Orji 653826809 | 04-00-04
You are sending £0.00
Reference — Done
1 2 3
4 5 6
7 8 9

Screen 18 - Make Payment 2/2
9:41
Make Payment — 2/2
From
Savings 88765421 £38,670.75
To — Schedule
Jason Orji 653826809 | 04-00-04
You are sending £200
Reference
Confirm Payment

Screen 19 - Make Payment 2/2
9:41
Make Payment — 2/2
From
Savings 88765421 £38,670.75
To
Jason Orji 653826809 | 04-00-04
You are sending £200
From Kingsley
Send Payment
Cancel

Screen 20 - Payment receipt
Payment receipt
Payment confirmation
Kingsley Orji 9873647899 | 08-09-90 — Amount £200.00
Payee name
Jason Orji 9873647899 | 08-09-90 — Amount £200.00
Payee reference — Savings
Payment date 03 Dec 2023 — Time 11:45am
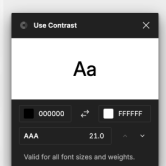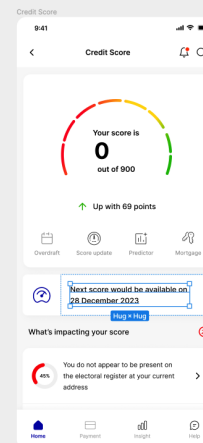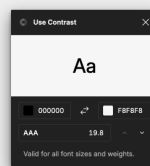SwiftPay
Need help with this transaction? Contact us
Done

Accessibility

Test

Contrast check

The contrast check in SwiftPay ensures that the colours used in the app have enough difference between them to be easily distinguishable. This helps maintain clarity and readability for users, making the app more accessible and user-friendly. The contrast check ensures that important information is visible to all users, including those with visual impairments or in various lighting conditions.
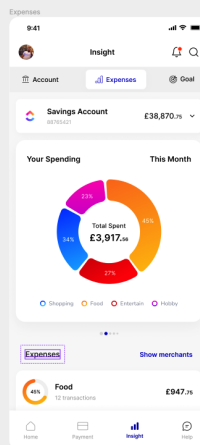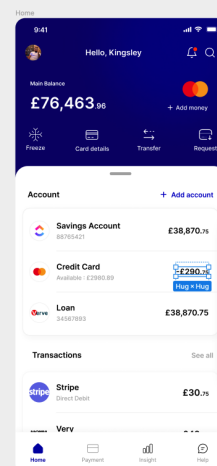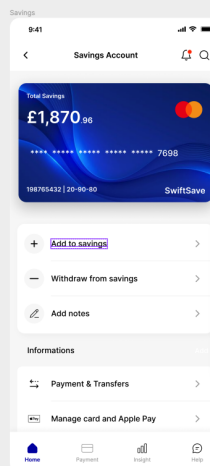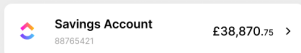
Example

Before Contrast Check

Savings Account
88765421   £38,870.75

After Contrast Check

Savings Account
88765421   £38,870.75

Colour Blindness check

The colour blindness check in SwiftPay ensures that the app's design is accessible to users with different types of colour vision deficiencies. I made sure to takes into consideration various forms of colour blindness, adjusting colour choices to ensure important information and content remain distinguishable. This feature enhances the overall inclusivity of SwiftPay, making it usable and enjoyable for a broader range of users, regardless of their colour perception abilities.
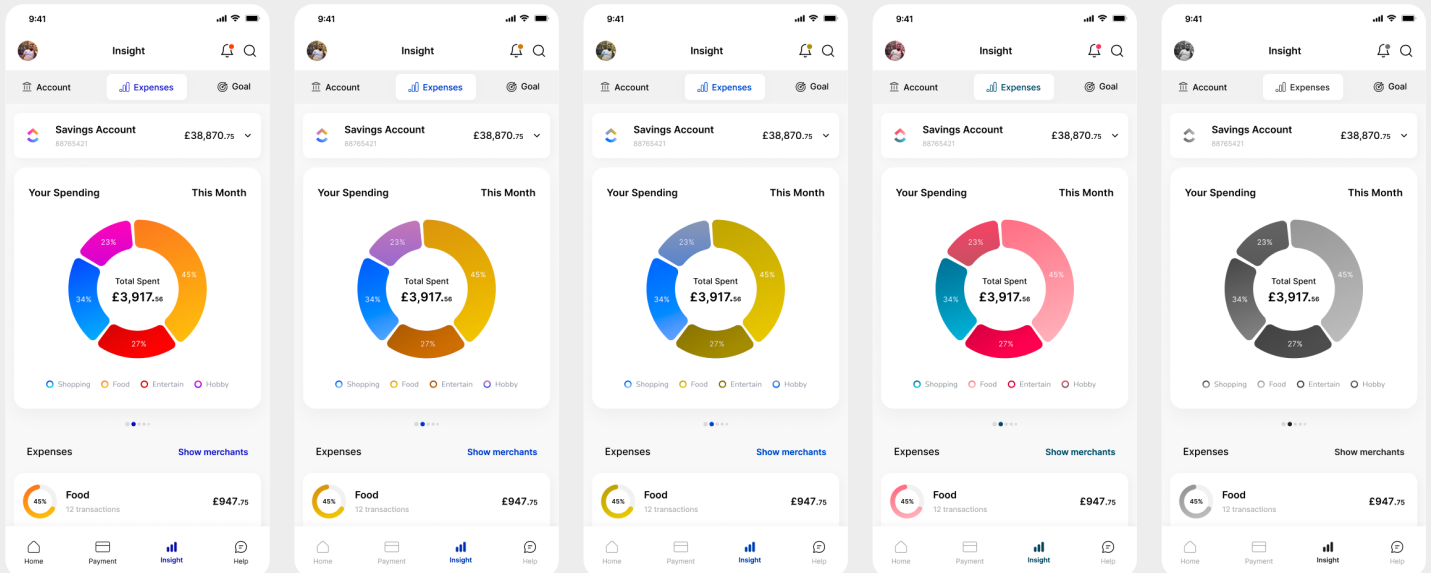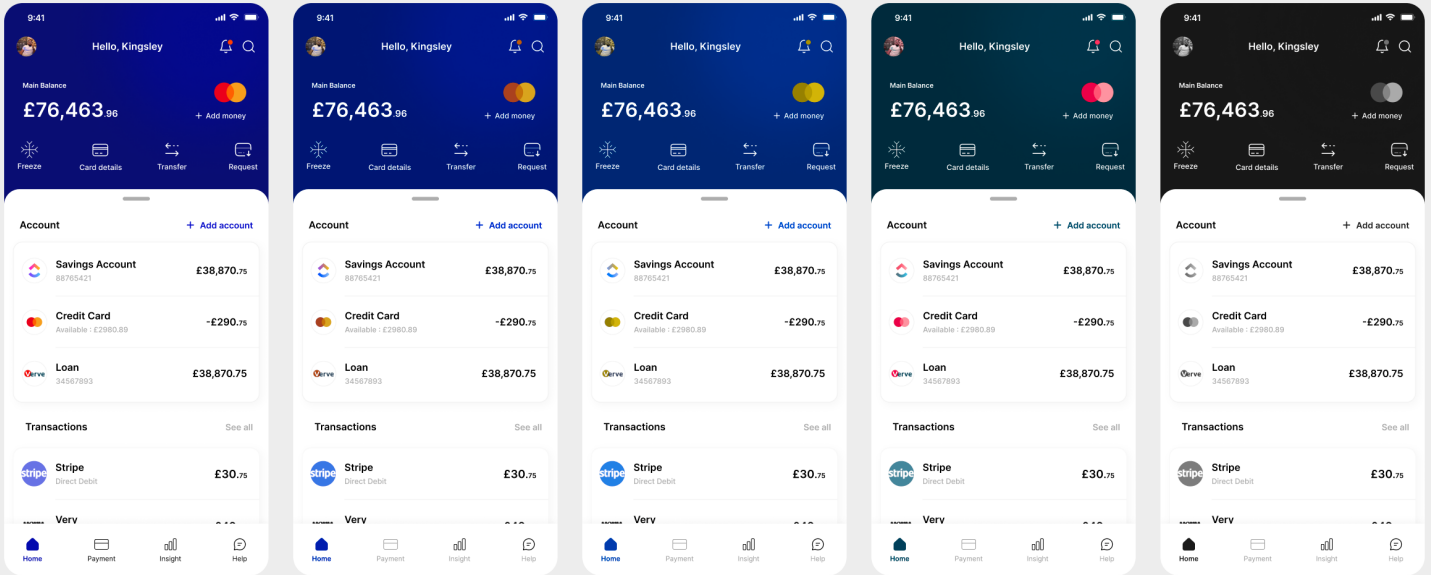
Colour Pallets

The colour palettes were thoughtfully selected combinations of colours used throughout the app. These palettes are carefully curated to create a visually pleasing and harmonious design that also aligns with the brands identity.

Design System

The design system in SwiftPay serves as a comprehensive guide that defines the visual and interactive elements of the app. It includes standardized components, color schemes, typography, and layout guidelines to ensure a consistent and cohesive user experience.
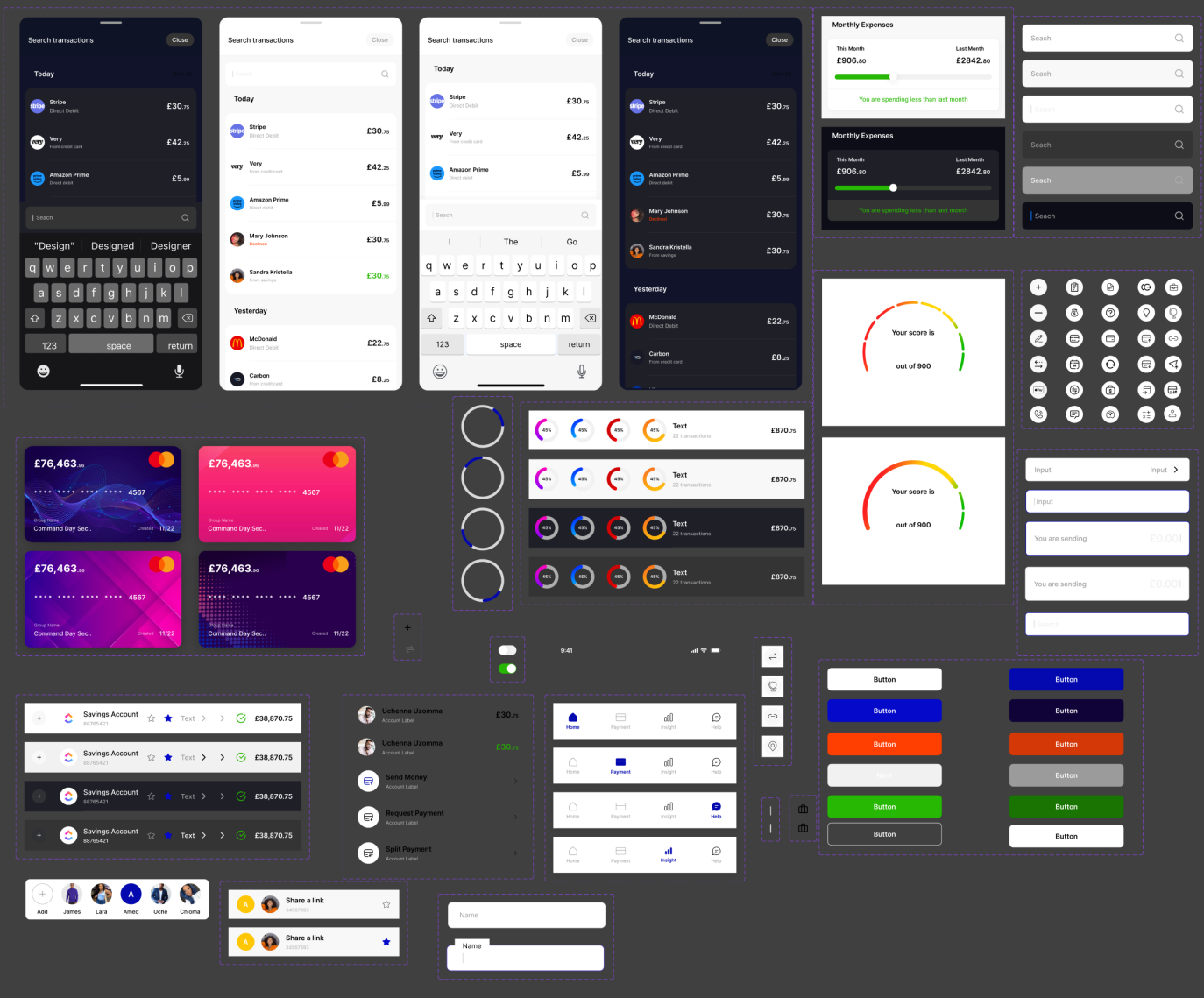
Design Hand off and Conclusion

In wrapping up the SwiftPay design journey, we've achieved significant milestones, shaping an app that priorities user experience and accessibility. Here's a glance at the success metrics and what was delivered:

Success Metrics:

- 355+ Screens Delivered (Light and Dark mode): A robust collection of 355+ screens was meticulously crafted to ensure a seamless and comprehensive user interface.
- 40+ Icons & 22+ Illustrations: The addition of 40+ icons and 22+ illustrations
- Accessibility Test: SwiftPay underwent thorough accessibility testing, ensuring that all users, regardless of abilities, can interact with the app seamlessly.
- Contrast Check Result: The colour choices were validated through a contrast check to guarantee clear visibility and readability for all users.
- Usability Test Result: This provided valuable insights, refining the user interface for optimal user interaction and satisfaction. All outcomes was handed over to SwiftPay Team.
- Research Outcomes: Insights from extensive research efforts were integrated to address user needs, preferences, and pain points. This was also handed off to the team.
- New Design Systems: I introduced a design library that houses all the design systems i created for SwiftPay.
- Branding, Logos, App Icons: I also handed off all the branding designs for marketing purpose.
- 20+ Apple Watch Screens: I made few design screens for smart watches. The extension to Apple Watch includes 20+ screens

Results: The culmination of these efforts is a SwiftPay app that not only meets but exceeded the entire teams expectations. The refined design, accessibility features, and comprehensive user interface contributed to an app that is visually appealing, user-friendly, and accessible to a diverse user base.

Next Steps: As we celebrated these achievements, the journey continues. The next steps involve further testing, user feedback integration, and continuous refinement to ensure that SwiftPay remains a cutting-edge banking app that evolves with user needs.
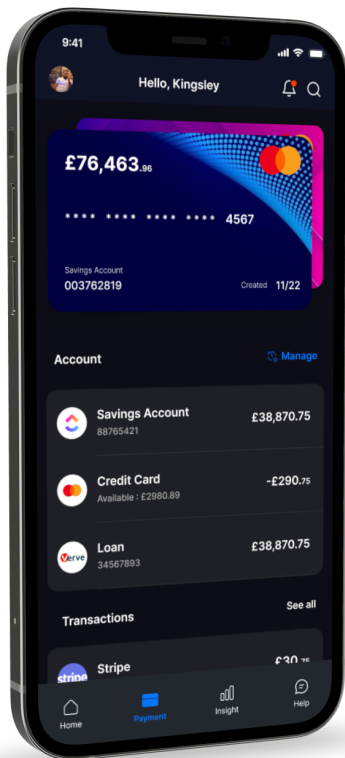
Thanks for making it to this point

SwiftPay Technology has granted permission for this case study to be featured on my Behance account. Once i receive consent from my other projects, i will proceed to create the case study.