



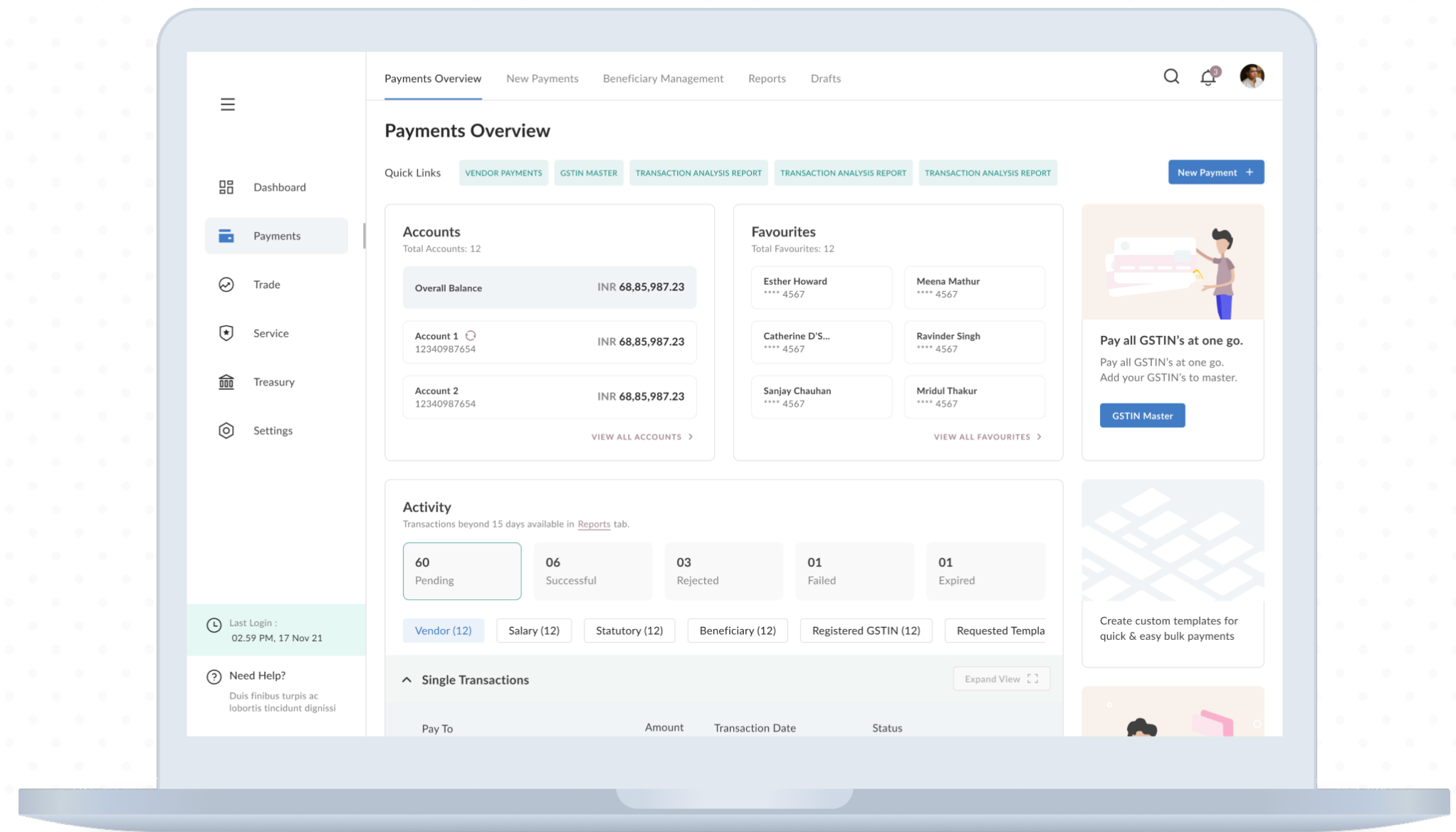
**Hello There!**

# Note!

Some of the information show in the presentation has been masked to retain confidentiality of the client due to NDA's of the project



# Project



Redesigning the corporate banking experience for the 3rd largest private bank in India

# The Setup

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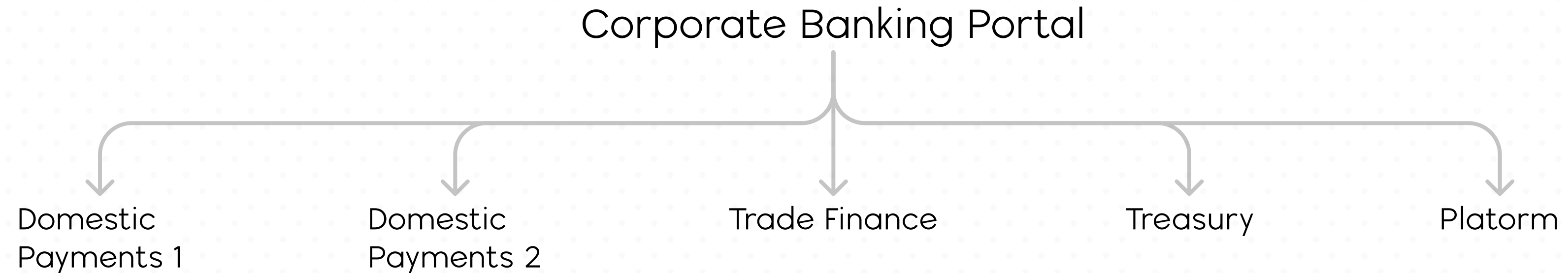
With the new digital banking era, FAB bank decided to embark on a multi year journey at the start of this year to reimagine their corporate banking portal for their customers.

FAB Bank collaborated with Deloitte for help with the design & developement in these journeyes.

Being a “Float” oriented business, it became a top priority for FAB to create & ship a MVP into the market with the older platform coexisiting alongside. Doing this would give them an edge over the competition when new customers look for bank to open an account with while identifying scopes of improvement from the exisiting customers.

In short, more compelling the feautres offered by FAB, higher the chance of more customers being onboarded. In doing so, higher the interest FAB would earn on the parked money.





Since the product has multiple verticals to it, we run the project in a “**pod**” based structure where **each pod owns a part of the product**. Each pod consists of stakeholder from the client and Deloitte side. The PM’s and PO’s from the client end act as our **voice of customers** since we don’t have direct access to clients users due to business reasons.

Most of my **collaboration** would take place with the **BA on my team** who would help me in understanding what functional aspects need to be covered in the journey making sure we don’t miss out on any important requirments

# The Goals

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Some of the key high level goals of the product were:

1. **Make it scalable** for the new features in the future
2. **Unify journeys** to sit in the same ecosystem
3. Make the UI **intuitive & seamless** to use
4. Ensure **full compliance** with guidelines of FAB's Subzero design system
5. Avoid **technical jargons** and use simple & contextual language
6. Reduce the time & clicks taken to complete journeys

# My Role



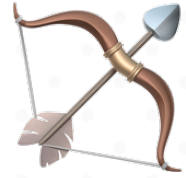
As the UX Designer for my POD, I was responsible for:

1. Understanding the scope & functional requirements of the journeys with the PM's & stakeholders from the client end
2. **Facilitating** daily design discussions with stakeholders, **questioning** the "why" instead of the what to make sure we are addressing relevant problems
3. **Ideating, creating and prototyping** various end to end journeys picked up in the POD
4. Getting the designs reviewed & signed off by internal & external stakeholder
5. Handing off the final designs to the development team in collaboration with the Visual designer

As I was one of the first designers on the project, I also contributed in setting up the **foundational design patterns and IA** for the project on which the new designers incoming to the project build upon.

# Execution

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Being a part of the Domestic Payments team, our focus was on journeys related to making vendor/salary payments, managing beneficiaries and approving them.

Since the focus was **shipping a very early MVP** into the market, we didn't get stakeholder buy-in to do usability testing, competitive analysis & first hand user research. Instead we had got a lot of useful data from the **PM's and PO's** from the **customer feedback** they had received, which we used as a foundation to ideate on our journeys.

# Vendor payments journey

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Vendor payments (also called accounts payable or invoice to pay) is the process of paying vendors the business has ties with, for the goods and/or services they provide to the business. vendor payments usually are executed in either single or bulk workflows.

## User goals of this journey are

1. Make one or more payments to existing vendors

## User behaviour/needs are

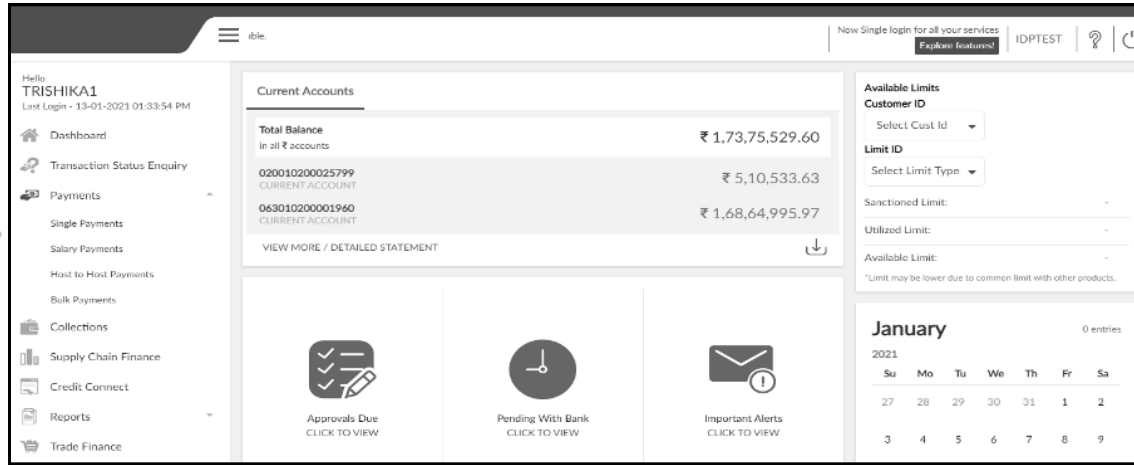
1. Make multiple payments to vendors quickly
2. Schedule upcoming vendor payments in advance
3. Get quick approvals on the created payments

We went ahead and did a **journey mapping** of the **as-is process** to discover possible areas of **intervention**. This exercise did not account for the technical limitation as we didn't want to box ourselves while identifying painpoints.



# The as-is journey

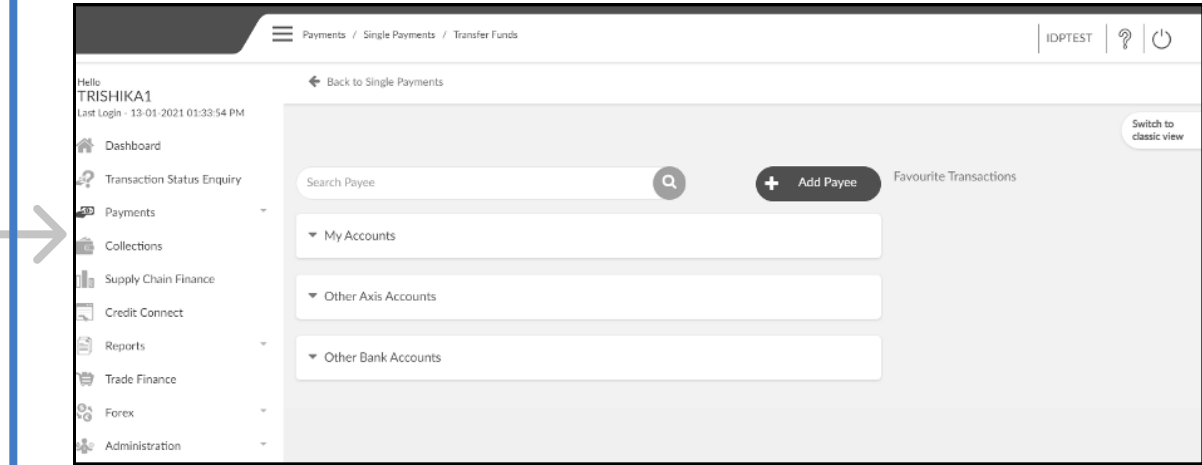
## Scenario: Create multiple vendor payments



**Actions:** Click on Single payments on left hand menu

**Insights:** No clear CTA to create a new payment

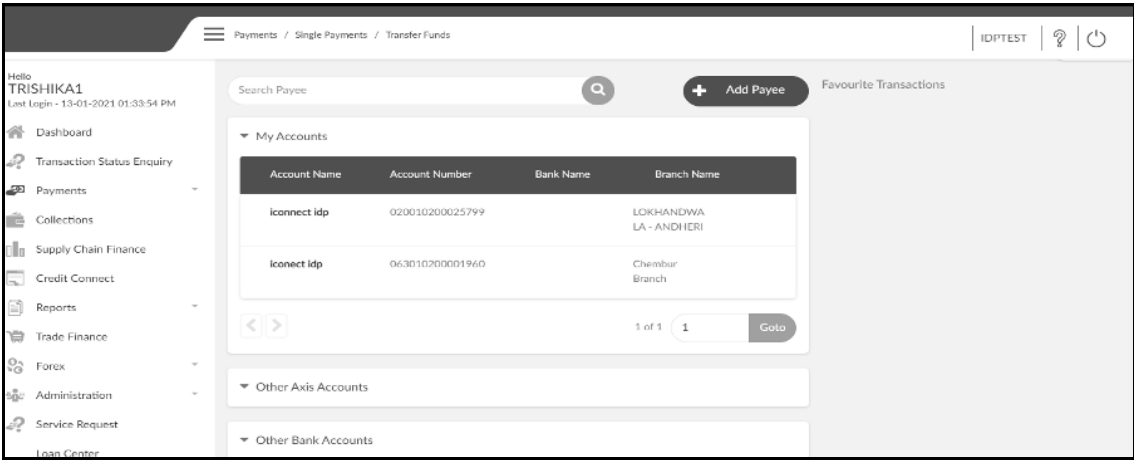
**Oppotunity:** A well defined entry point on the dashboard to create a new payment



**Actions:** Search/select payee for payment

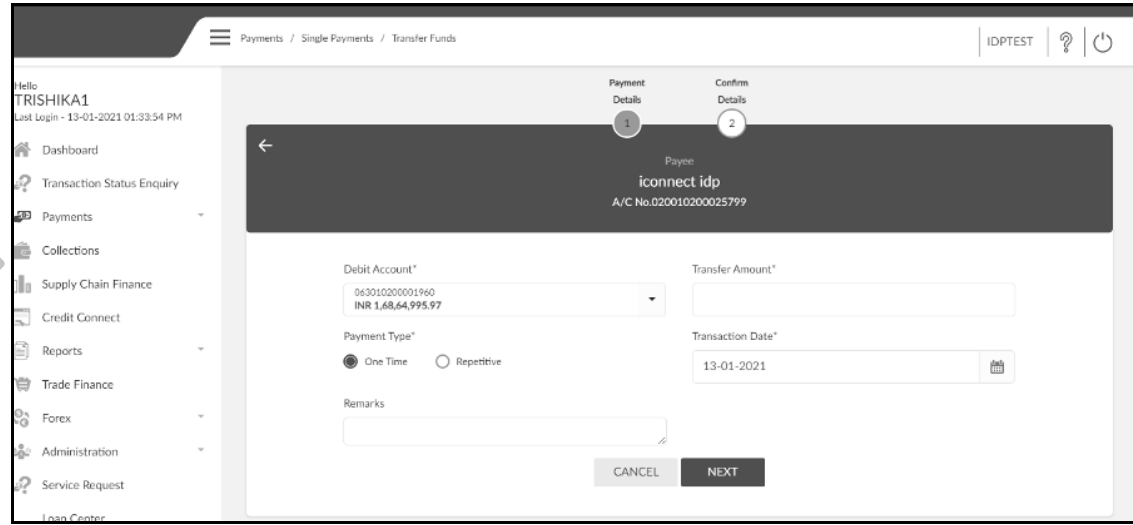
**Insights:** Payees are hidden in accordions with pagination causing unnecassary confusion. Comparing & identifying payees in pagination with similar names is difficult.

**Oppotunity:** Present payee selection in a better format for easier selection & discoverability



**Actions:** Move to next screen after selecting payee

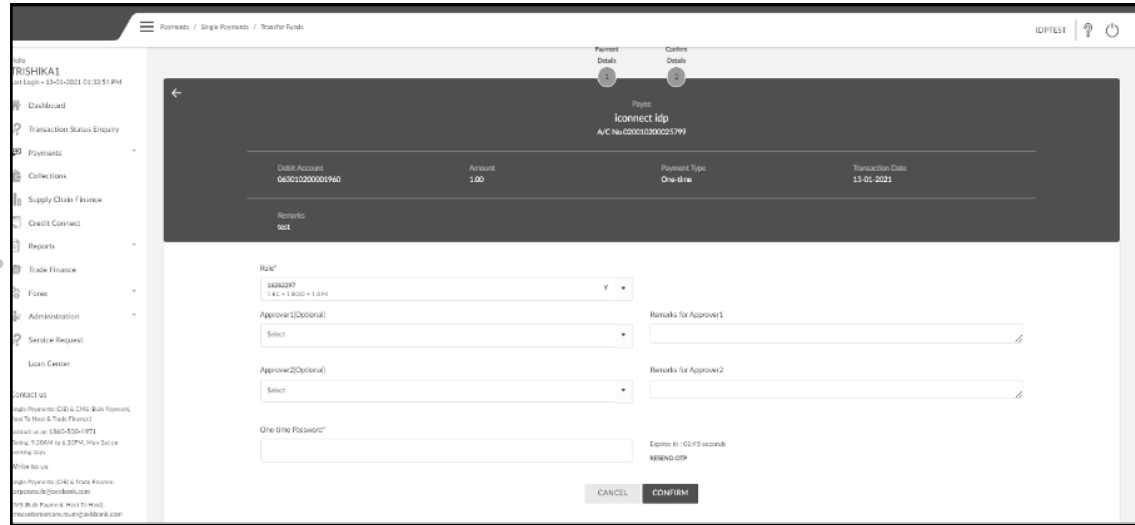
**Insights:** User has to move to a new page everytime after selecting a payee



**Actions:** Select debit account and enter payment details

**Insights:** Lack of being able to search debit accounts in the dropdown

**Oppotunity:** Ability to easily find & select debit accounts



**Actions:** Select applicable rule, approvers & submit

**Insights:** Rule selection is jargon heavy and adds a unnecessary click to the process

**Oppotunity:** Simplify language & unify rule selection options to miniminze page movements and clicks

**Repeat process for creating a new payment**

# Pain points

With the “as-is” journey mapping we identified some key pain points

1. The user has to **restart** the journey from **scratch** to make a new payment.
2. The user has to click on “**Single payments**” in LHS menu to initiate a journey. It poses to be a discoverability issue to such an important workflow for the first time users.
3. Selecting a payee is **complicated** by the use of **paginations and accordions**, leading to multiple clicks and a longer waiting time by the search to display the desired search result.

Some pain points were not directly related to the single payments journey but to the overall vendor payments experience

1. The **single & bulk payment vendor** journeys **exist** on different platforms which lead to a constant back & forth
2. OTP's were constant disruption in the workflow for the users. Their SMS's would get cluttered with OTP's within a matter of some minutes of creating these payments.



# Feature Summary

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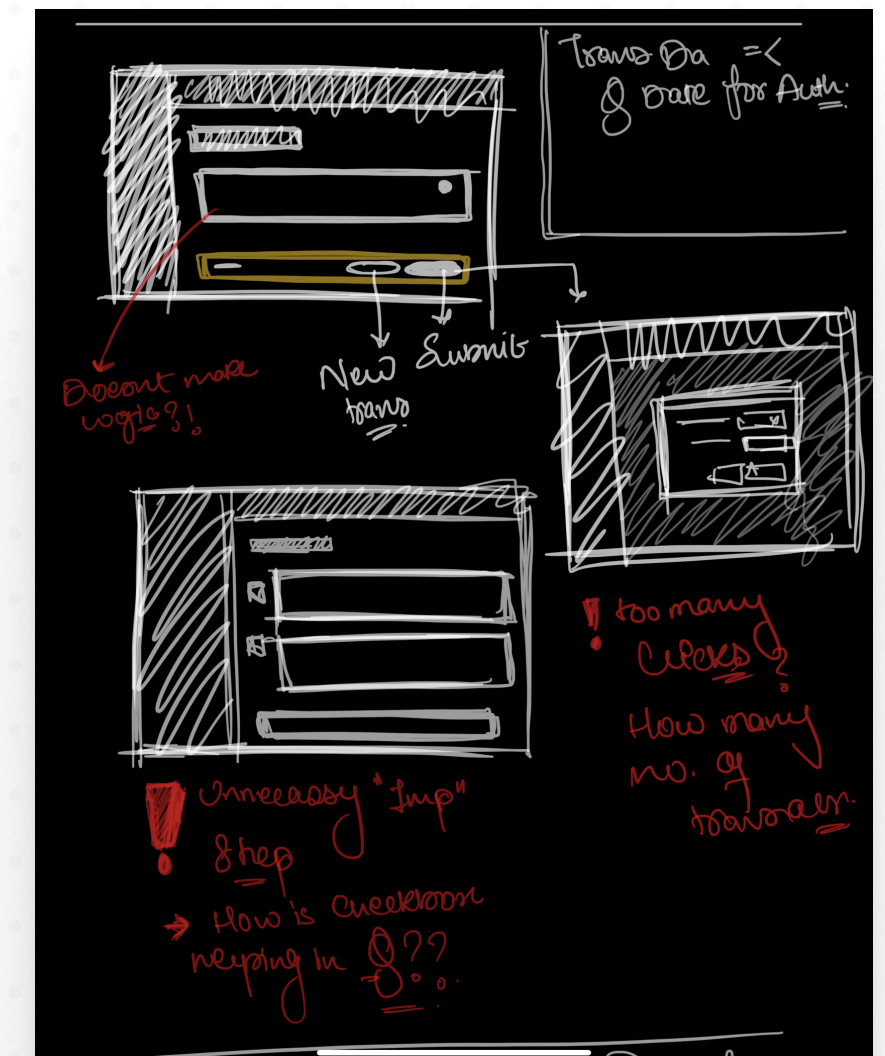
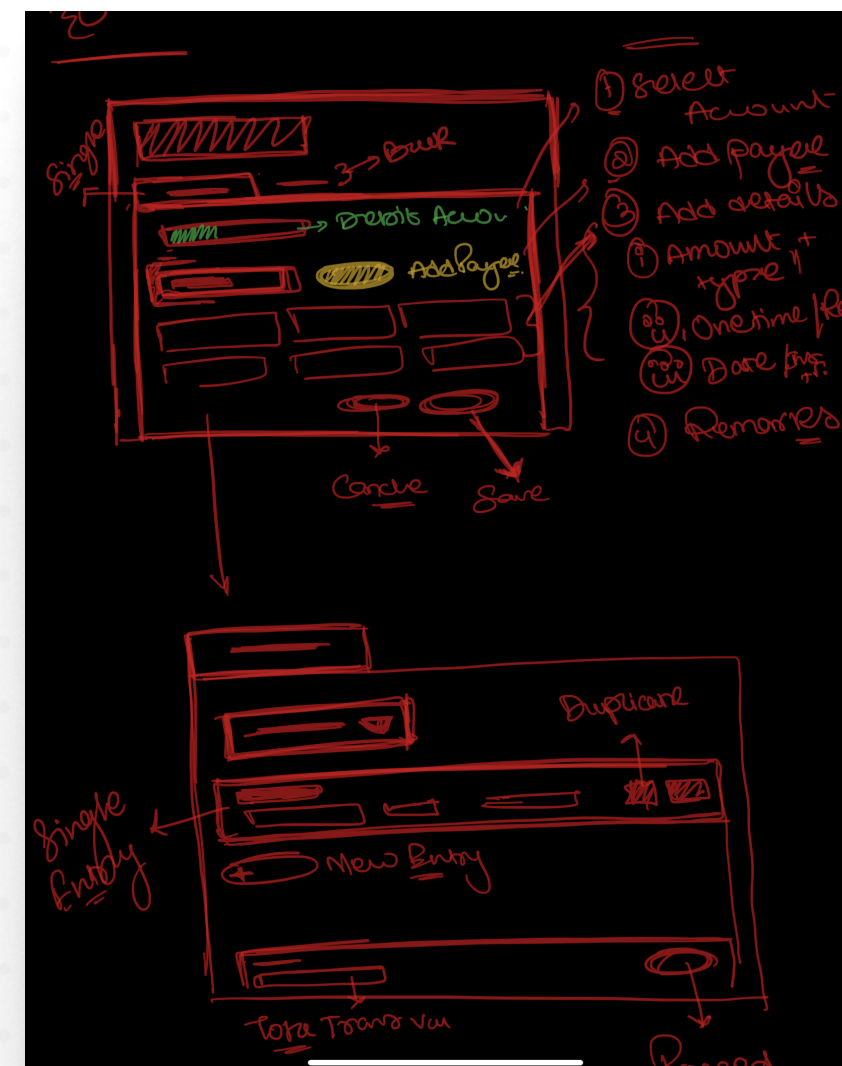
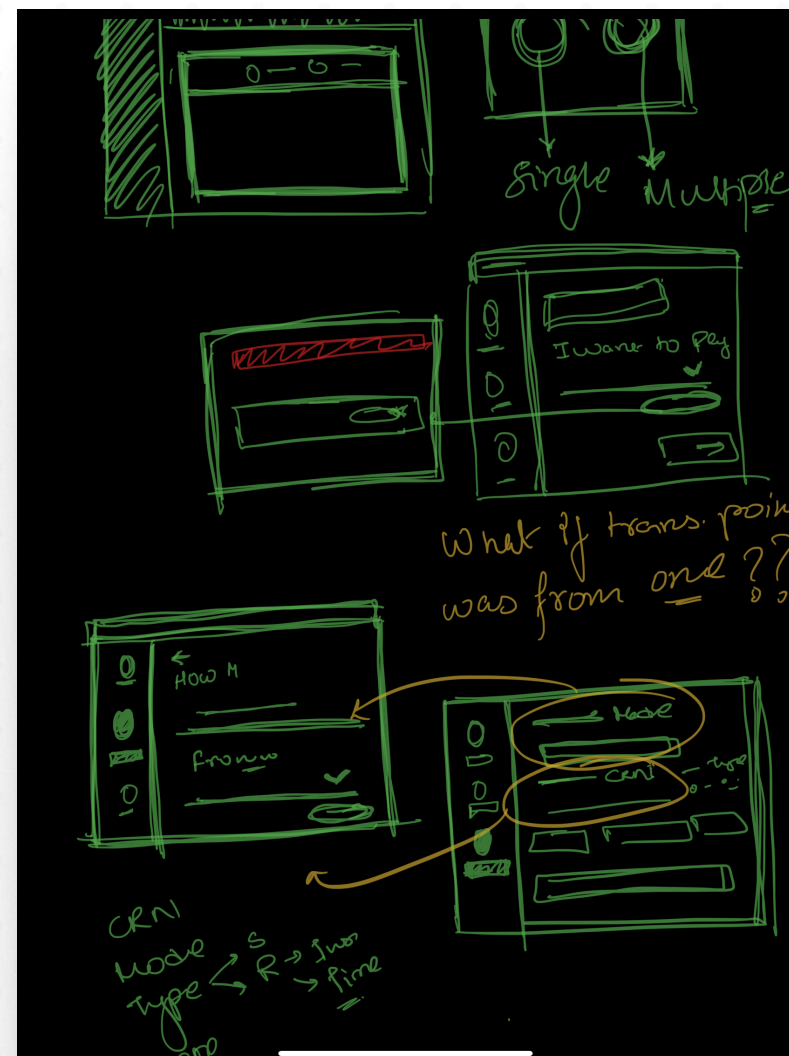
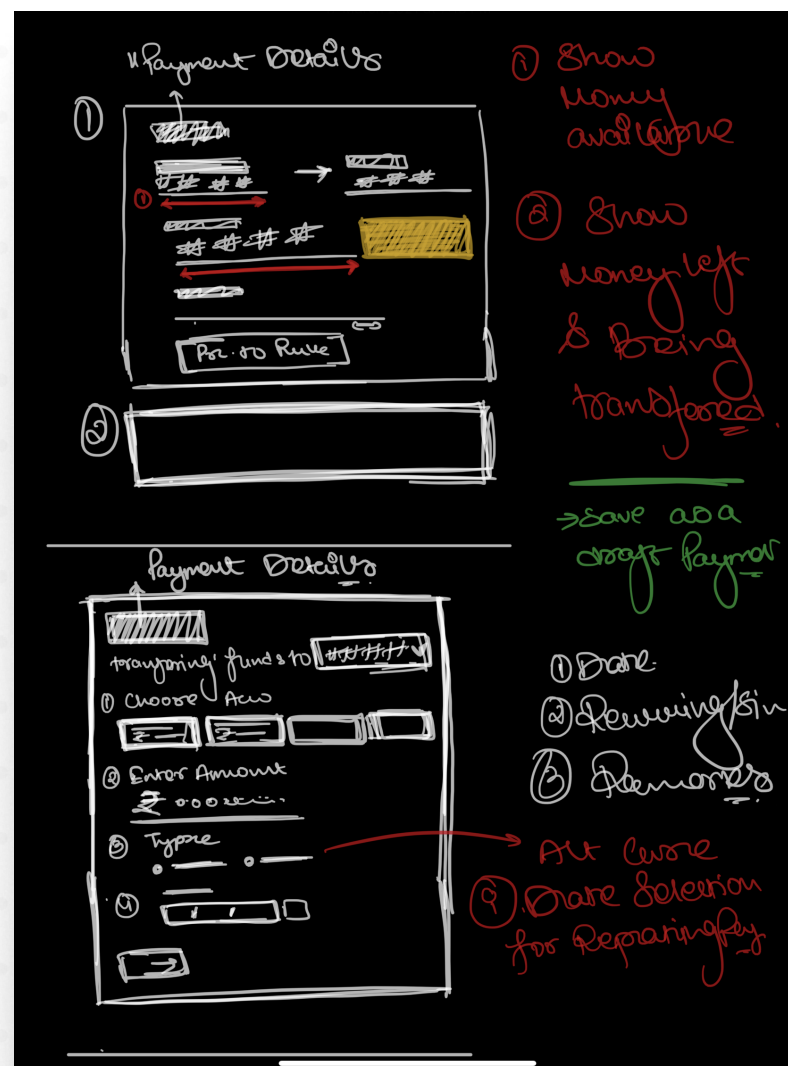
The previously identified pain points gave us a direction to start ideating on new the journey. Some of the **key features** which were taken into consideration were:

1. The new journey will **unify** the **single & bulk journeys** in a single workflow
2. User will be able to **create multiple single** transactions seamlessly and **submit** them in **one go**
3. The system will **auto select** the best payment mode based on the payment amount to **reduce** charges incurred by the user
4. **OTP** for initiating payments will be **eliminated** from the journey (this comes after long discussions with the legal & compliance teams)
5. Saving payments in drafts for later action.

# Explorations



Once the features were identified, it was time to go the drawing board to sketch ideas and explore possible form designs and the end to end flows.



Some of my initial sketches exploring possible form designs and journeys. My explorations ranged from a generic form to conversational forms. By my third attempt I had a direction of a possible journey

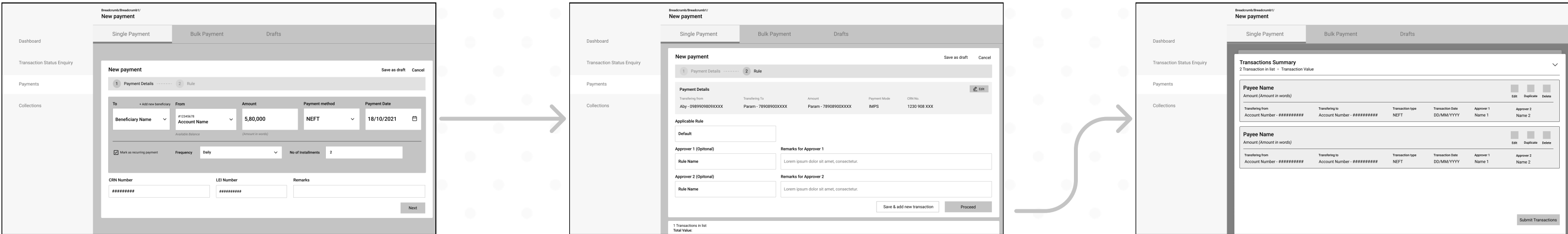


# Explorations

Once we had explored enough on paper, it was time to map out the journey on lofi wireframes to get a sense of how they would look like end to end

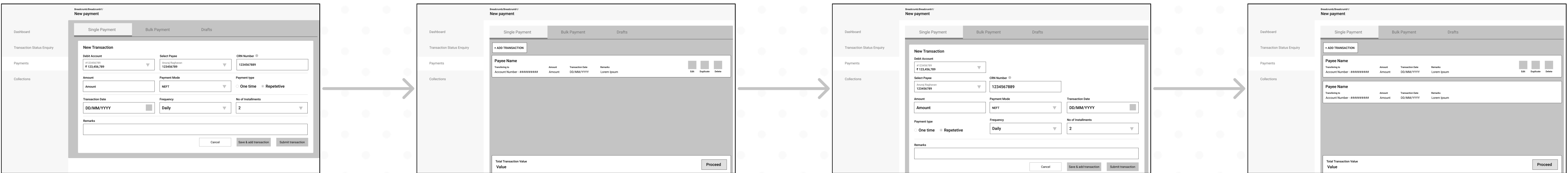
## Exploration 1

This exploration took a dig at making the form more conversational & having a bottom “cart” to store multiple payments. We realised that multiple CTA’s and the bottom drawer could complicate the journey with too many entry & exit points.



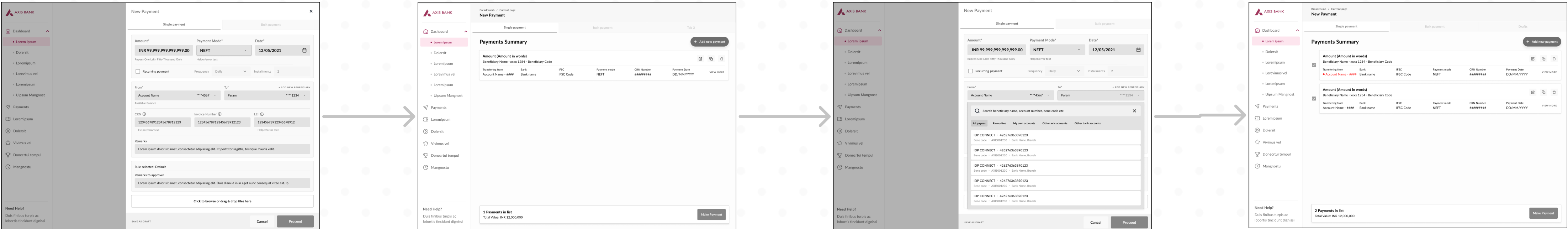
## Exploration 2

This exploration explored how a user coming to only create one payment would experience the journey. The CTA of “Save & add transaction” brought up the question of “where is this transaction being saved” which would not be easy for the user guess.



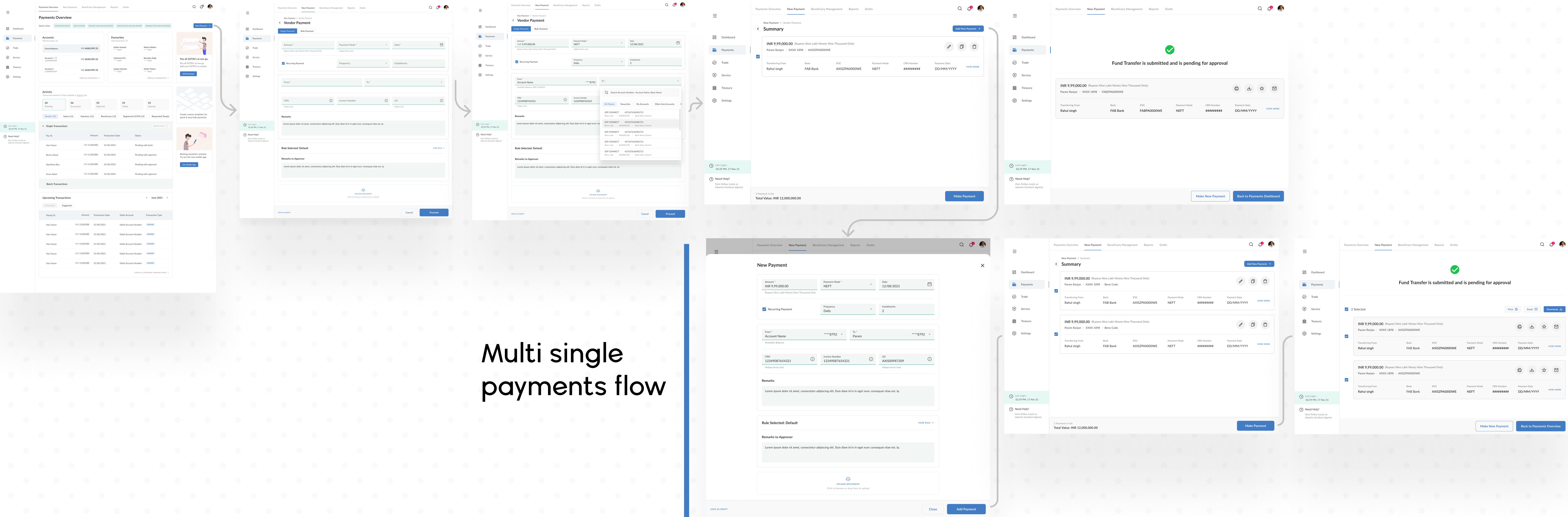
## Exploration 3 (Selected)

This exploration was made keeping in mind that we had to minimise a lot of screen switching & multiple CTA’s to keep it straight forward for the user. We went ahead with a summary page would act as a cart in the journey for the user regardless of the number of transactions added.



# Final Journey

After creating a desired end to end journey, the wireframes were then converted to UI Screens with the Subzero design system guidelines





# UI Highlights



To \*

Q

Search Account Number, Account Name, Bank Name

All Payees

Favourites

My Accounts

Other Axis Accounts

IDP CONNECT • 427637636982721

Bene code • AXIS001230 • Bank Name, Branch

IDP CONNECT • 427637636982721

Bene code • AXIS001230 • Bank Name, Branch

IDP CONNECT • 427637636982721

Bene code • AXIS001230 • Bank Name, Branch

IDP CONNECT • 427637636982721

Bene code • AXIS001230 • Bank Name, Branch

IDP CONNECT • 427637636982721

Bene code • AXIS001230 • Bank Name, Branch

To address the issue of searching and selecting payees, we redesigned the payee selection dropdown, allowing the user to directly search or filter out payees basis of the type of payee they are

☰

Dashboard

Payments

Trade

Service

Treasury

Payments Overview

New Payment

Beneficiary Management

Reports

Drafts

Q

🔔

👤

New Payment / Vendor Payment

<

Vendor Payment

Single Payment

Bulk Payment

Amount \*

Rupees Nine Lakh Ninety Nine Thousand Only

Payment Mode \*

Helper/Error text

Date\*

📅

☒ Recurring Payment

Frequency

Installments

Introducing the tabs of “Single” & “Bulk” payment unifies the journey in a single platform as compared to them sitting on different platforms in the as-is journey

# Limitations & Learnings

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This project has all been about working under limitations. Some of the key limitations faced by me (& all the other designers) have been:

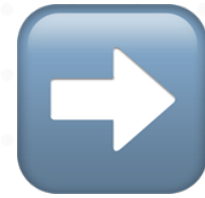
1. **Lack of defined scope.** Given the scale of project and the aim of releasing a MVP as quickly as possible led to not having a fixed problem statement to focus on
2. **Legacy backend systems** held us back when it came to ideation of features as they were not able to power them. This issue is currently being addressed in the project but it's far from over.
3. **Lack of first hand user interaction.** This would've been monumental in testing out the our journeys early on but due to limitations we just couldn't

From a learning POV, this has been one of my favourite projects soo far! Banking is a techincally complex industry and it's filled with behind the scenes learning which you can't find on the internet.

This also being my first go-live project, collaborating with devs was full of identifying edge cases which we hadn't thought of.

# What's Next?

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With the MVP almost on the horizon for launch, we aim to track:

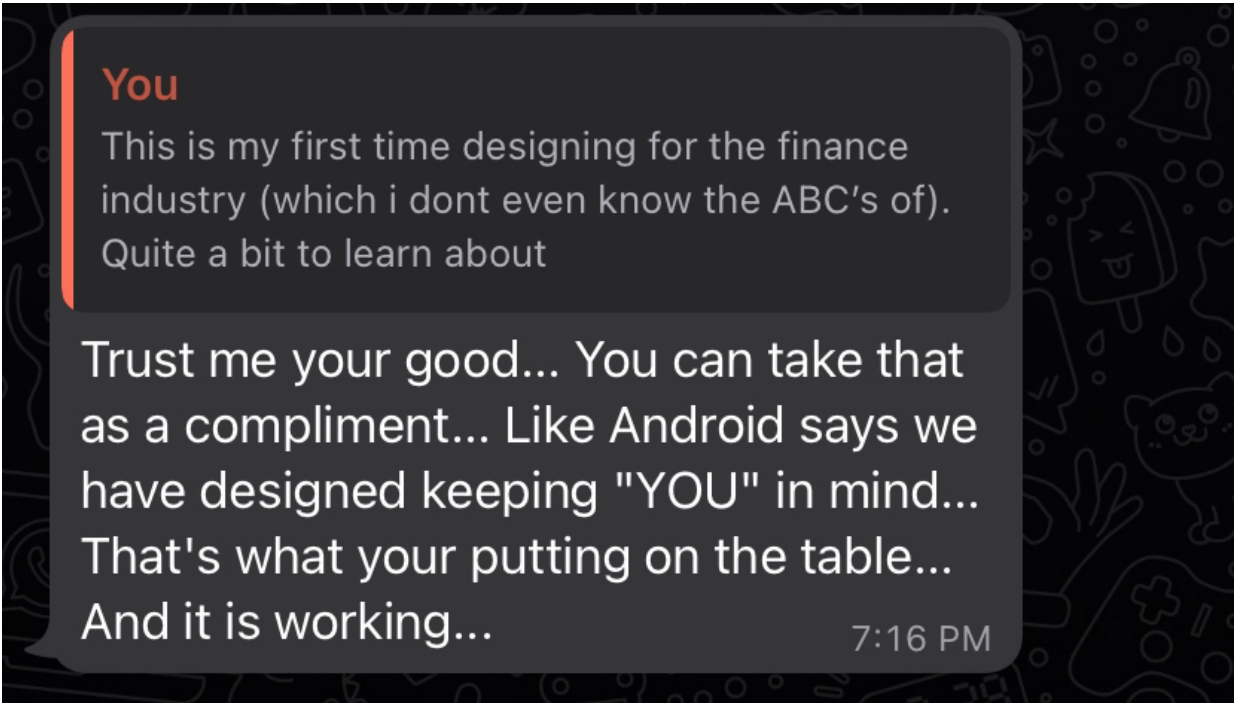
1. The adoption of the newly designed journeys
2. Time taken to create payments
3. Volume of payments being created in a single session

For improvement, we plan to do usability sessions with some of the key customers of FAB to understand the opportunity areas to refine the released journeys. This is being currently planned out in the team across different pods



# Appriciation recieved

I'm proud of what I've achieved with the team under the given circumstances in the project & the feedback from PM's and team leads has been heartwarming.



← By Client PM

By team lead

Performance Snapshot	08/04/21	08/22/21	816		Anuraj KR	Param is one of the superstars in the design team. He proactively identifies the design-related challenges and proposes the right solutions. His ability to quickly prototype the design concepts is prominent and remarkable.
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