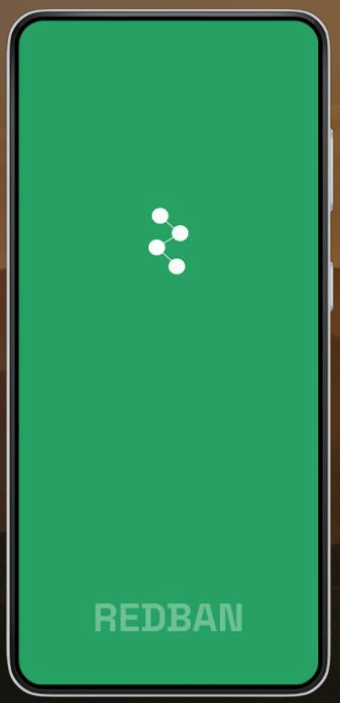
Redban: Definitive money digital conversion

Role: Founder & Product Designer
Platform: Responsive App
Timeline: Oct. 2023 - Present



Summary

This project arises from a need among Uruguayan citizens to streamline their money exchange operations; a society that is gradually becoming familiar with mobile applications, urgently needs to have a product that speeds up transactions and simplifies payments.

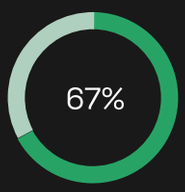
The main goal of this project is to streamline money transfers between users.
In order to develop it, it was approached as part of a research project successfully endorsed by the Lisbon School of Design academy (Lisbon, Portugal).

Problem

The biggest challenge that this team faces, is being able to generate the use of this product in every community sector. We must take into consideration some paradigms generated by people who do not feel safe about using technology applied to money.

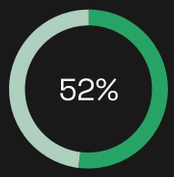
We can not forget, the impossibility of some sectors of the population, to access a mobile device that meets the appropriate conditions for using a mobile app; plus the number of people who are limited by the little internet connectivity available in some areas of the country.

Navigation



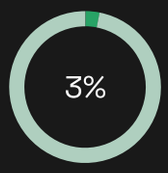
67% of respondents prefer to use the device's web browser over a mobile app.

Payment method



52% still use collection agencies to pay for a service.

Virtual payments



Only 3% of all respondents use their virtual wallet as a payment method.

Goals

To generate a product so usable that could be employ by as many people as possible. The main goal of this mobile app is to streamline money transfers between people.

It also seeks to speed up the users' payment of any type of service, whether physical or virtual, avoiding long hours of waiting at the collection agencies.

Another objective is to finally promote the money digital conversion, which could have a positive impact on people's security.
In the long term, it is expected that using this product, through the creation of virtual cards, will generate a positive impact on the environment, reducing the issuance of plastic cards by the different financial institutions.

We have confidence in a product that benefits the community in all its parts; through convenience, control, agility and security for citizens, companies and banks.

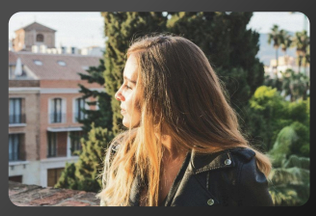
Design Process

Research

To demostrate our product is unique and remains original in its design and, above all, functionalities, different cases with similar functions within the country were studied.

Limited by the need to obtain as much information as possible about the target population and the subsequent persona creation, were conducted surveys on the forms.app platform, collecting data that allowed us to visualize the strengths and needs of the users.

A few more surveys and interviews will be conducted with potential users to address society sectors that were not approached in the first instance.



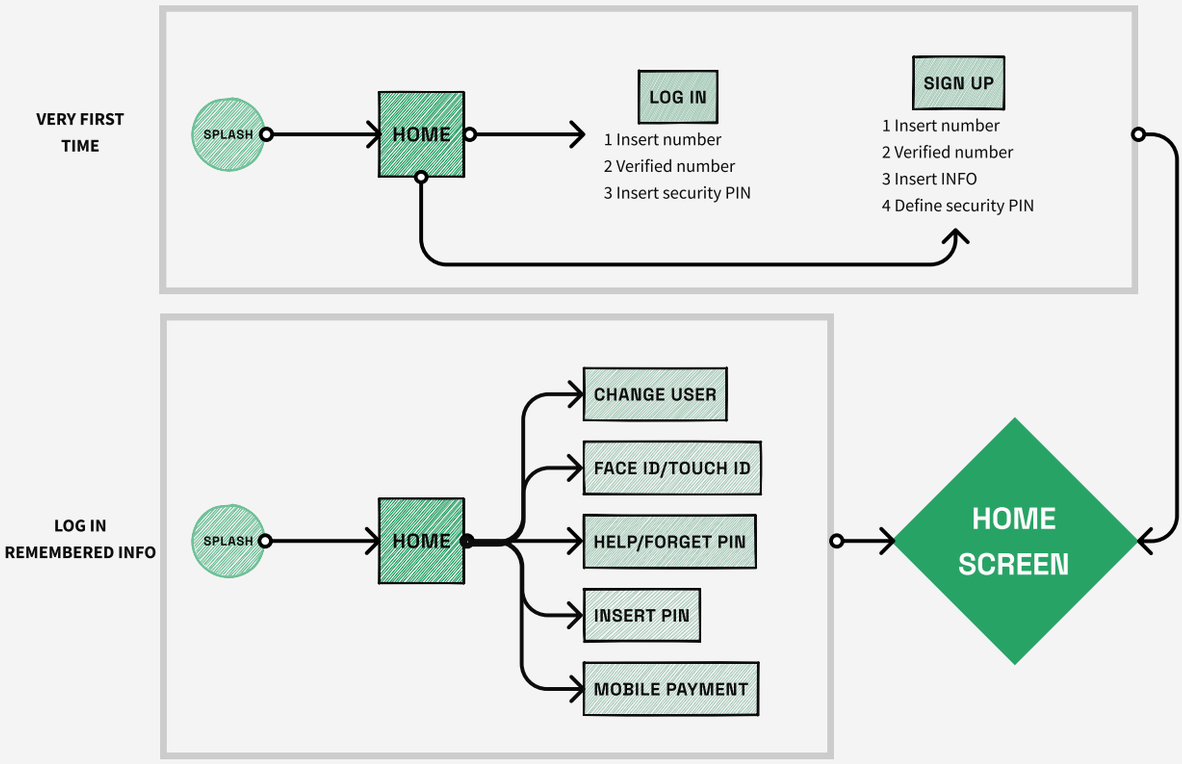
VALENTINA RODRIGUEZ

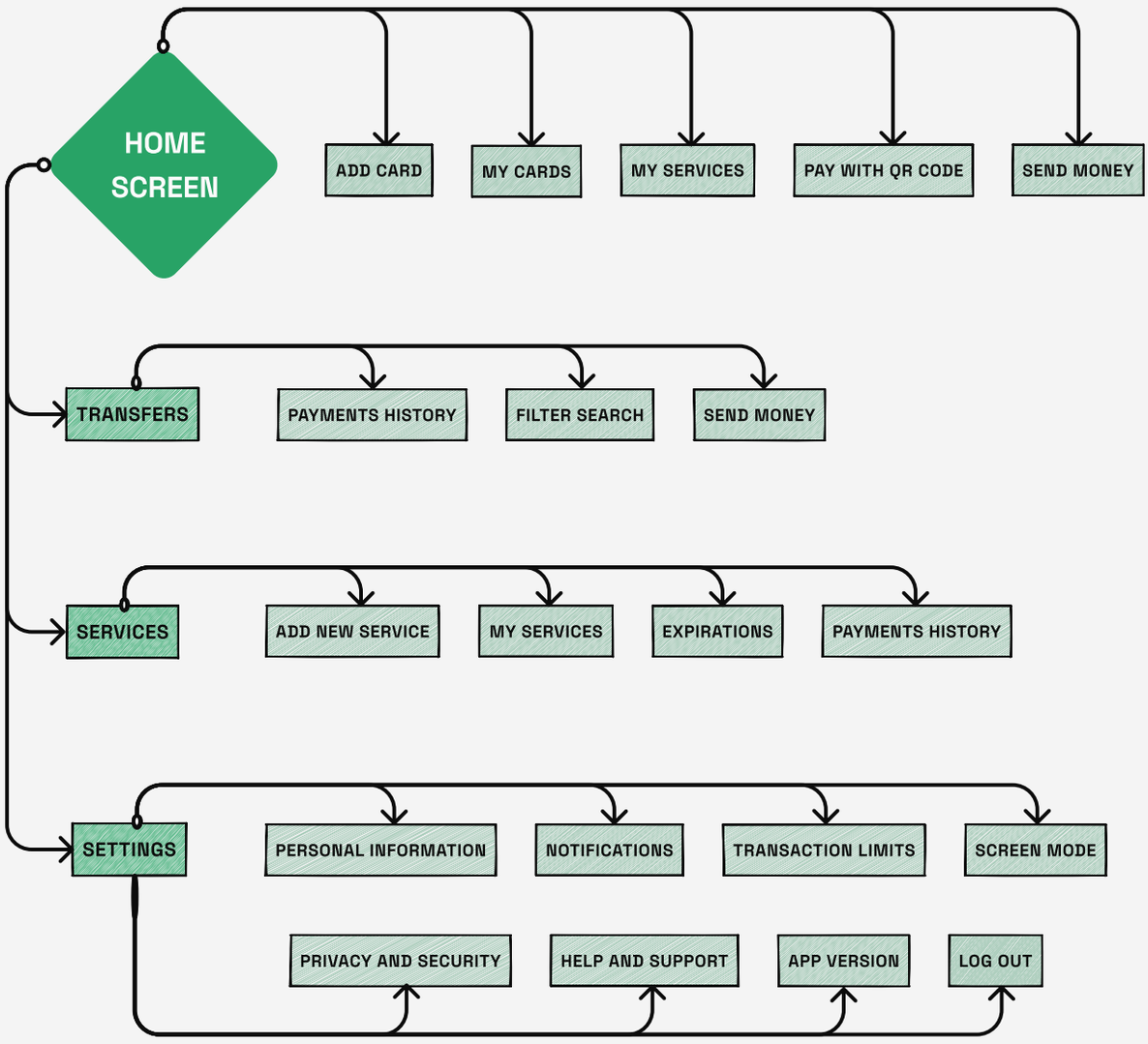
Age	23
City	Ciudad de la Costa
Occupation	Student
Work	Retailer
Salary	UYU 34 000

Sitemaps

Giving a structure to what would be the application, a diagram was designed, which would be the basis for everything generated later.

Starting with the very first step, in which the user must register and/or log in; extending to the rest of the basic functions that compose this app. Some factors such as security reasons have been considered; that's why the user is expected to verify the number as well as enter personal information.

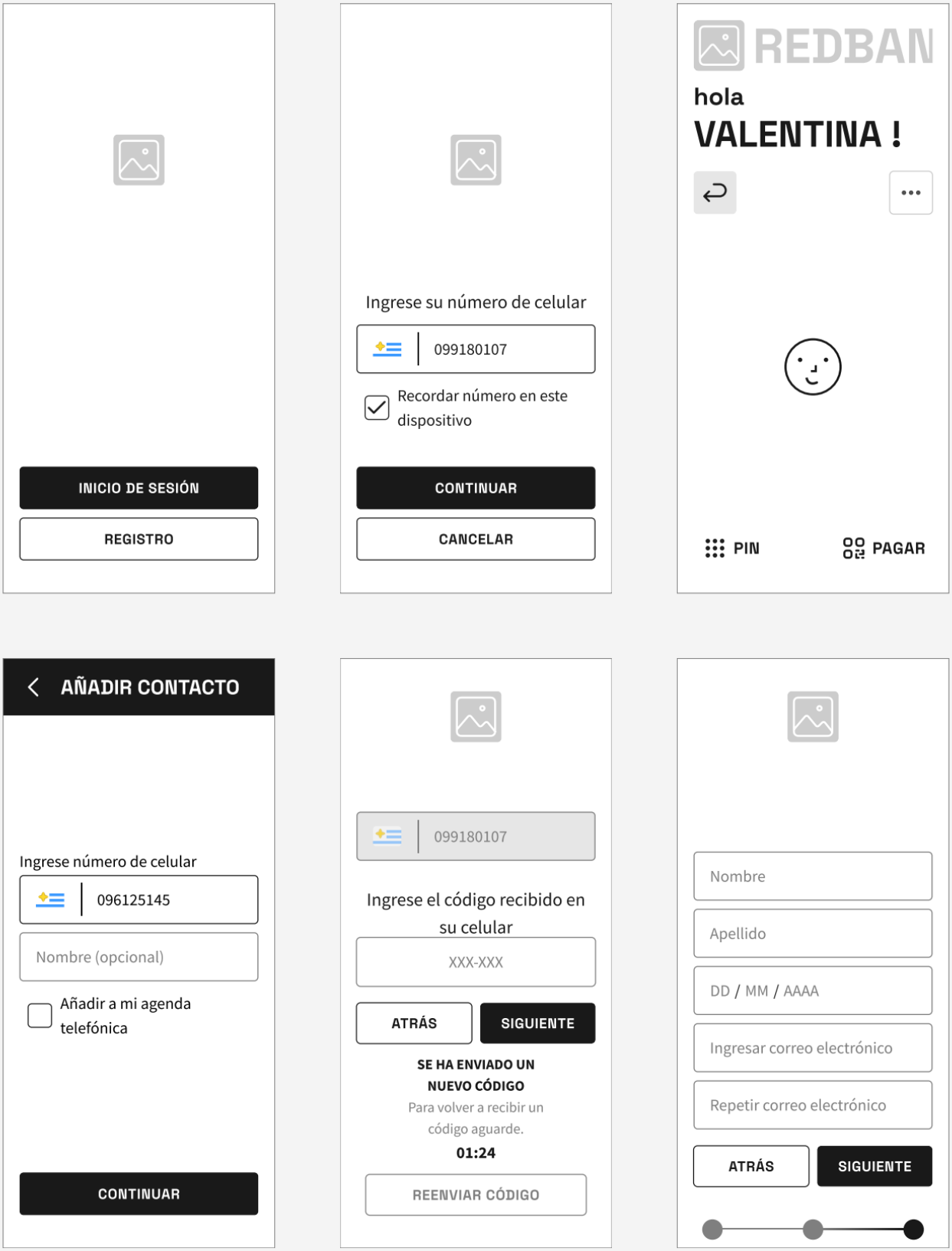




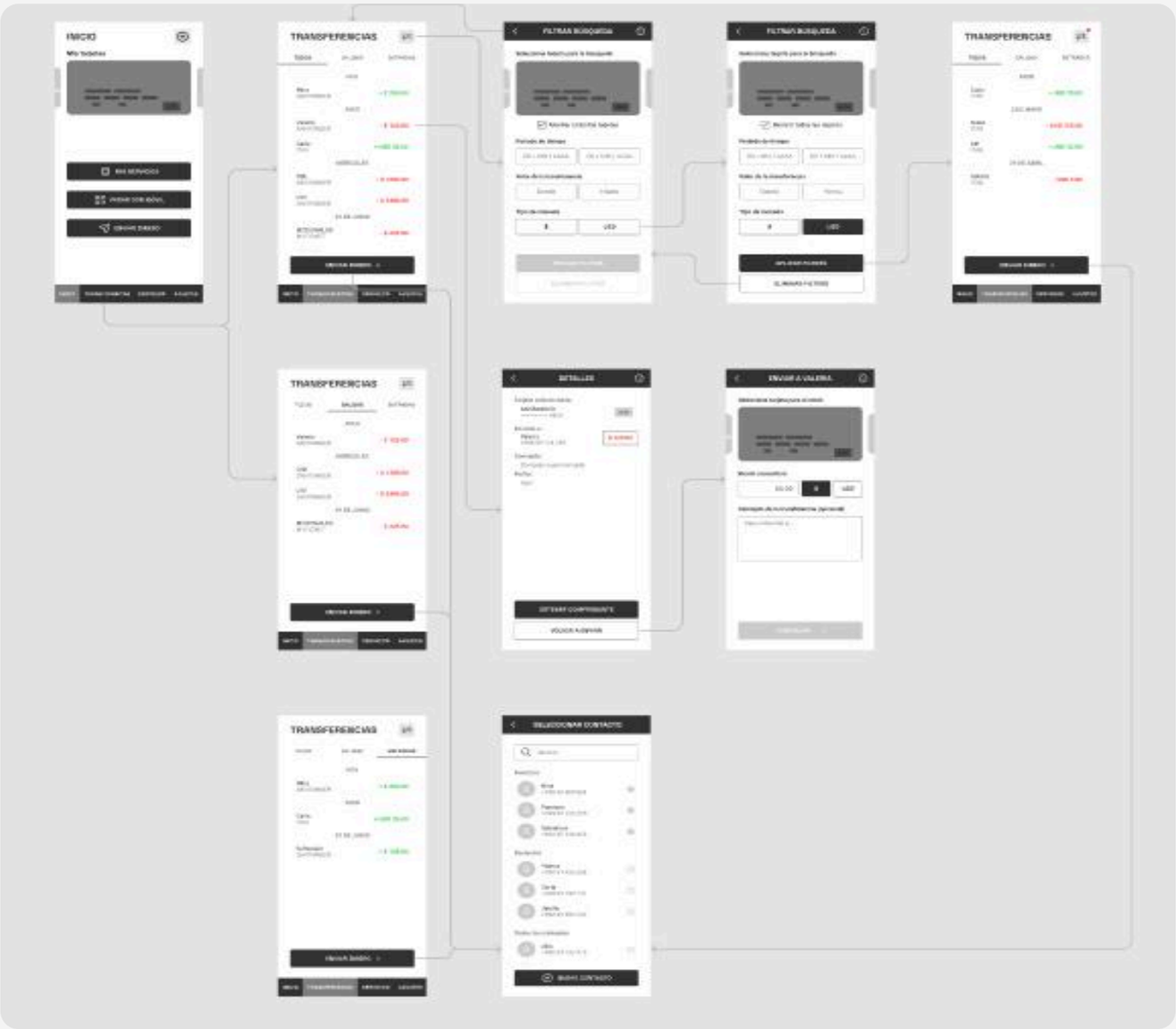
Wireframe

First the design system was created, which would function as a database of those basic components needed with their respective variables, the colors to be used were included, the fonts and their styles were chosen, some of the icons and finally the images.
This section would be updated as the project progressed and would be available to be used in future projects.

Once we had the different components, we proceeded to create low fidelity prototypes.



As we created the low-fidelity prototypes, we would mark the direction of the different flows.



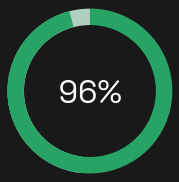
Screenshot from the original file in Figma.
Information has been preserved for copyright.

Prototype

Finally, we proceeded to design a high-fidelity prototype with its respective interactions, which resulted in a minimum viable product ready to be developed.

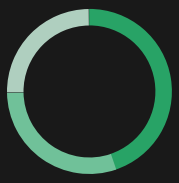
In response to the different demands of the surveys, all parts were combined; from the base structure generated in the diagrama stage, through the low and high fidelity prototypes, to finally include the interactions and their animations.

Device preference



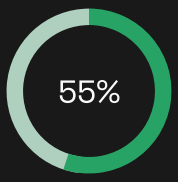
96% chose the mobile phone as their most commonly used device.

Screen mode



45% Dark mode
30% Light mode
25% Depends

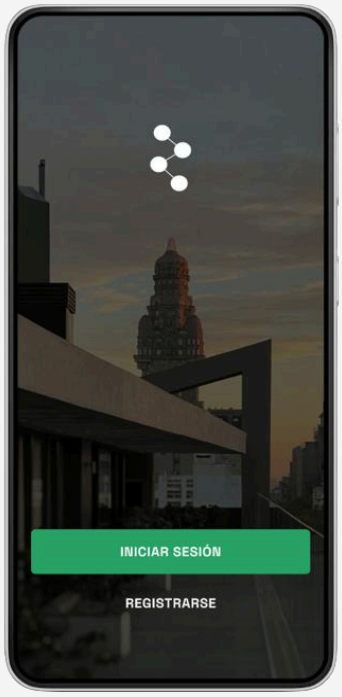
Operative system

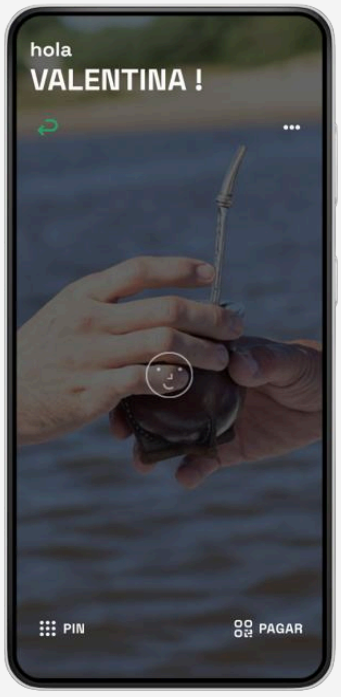


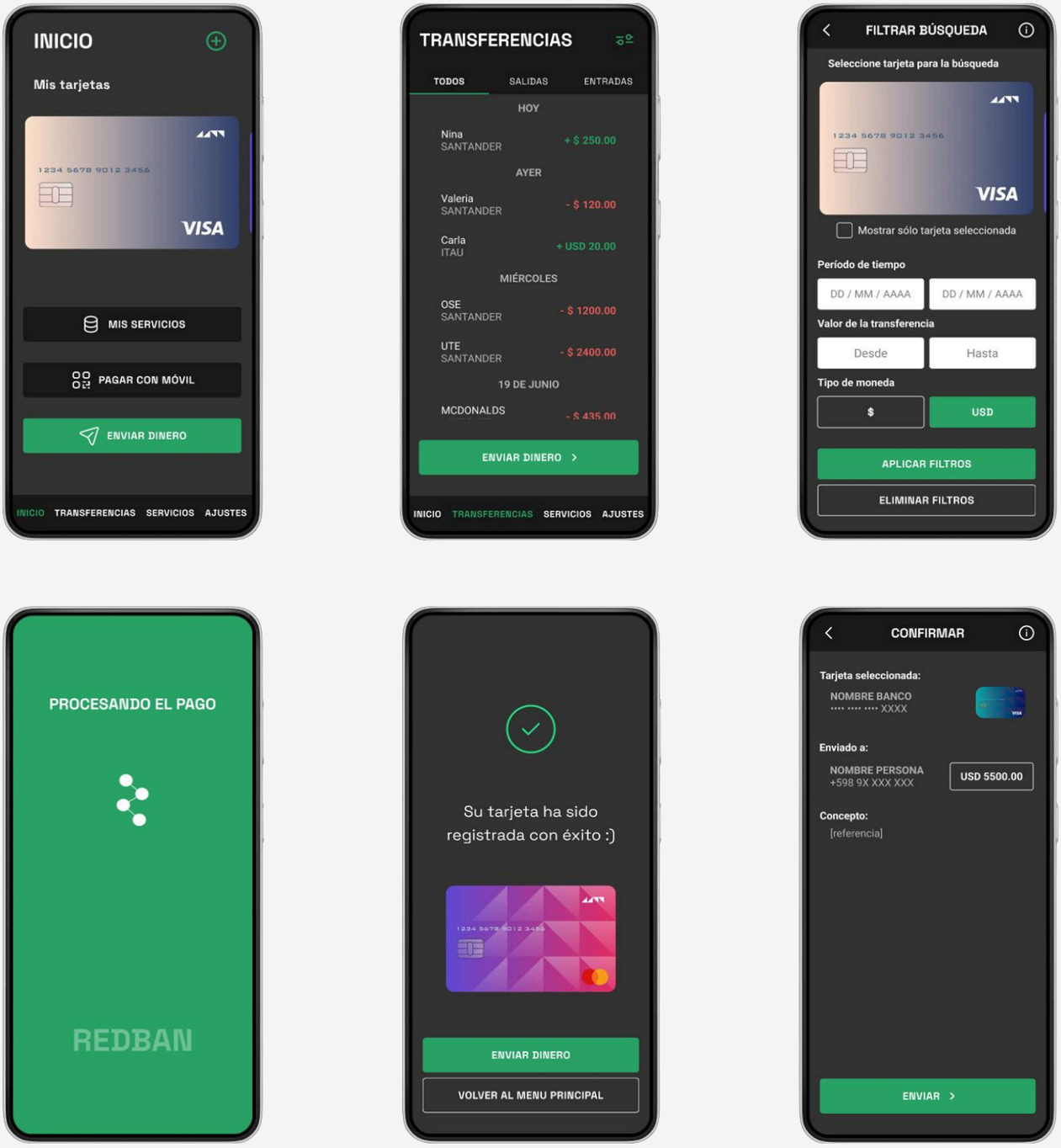
55% of Uruguayan residents surveyed use Android.

We seek to generate a product that is intuitive, that is supposed to be easy to use, that provides credibility and security to users; that is not supposed to be overrun by colors, and we hope that it will stand out for those functions that we consider essential.

Since minimalism means keeping things simple, clean and tidy, while presenting a clear message and offering an intuitive user interface, we have tried to introduce a design that brings together the most fundamental features of this trend.







Results

We are currently in the development stage, and we are looking for stakeholders in order to generate a partnership to finally launch the product to the market and generate the impact we expect.

During the last months we have been working in collaboration with a software developer. Through cooperation and different advice from professionals in other areas, we seek to continue updating and improving the product for its launch.

More surveys and interviews will be conducted with potential users in order to address society sectors that were not approached in the first instance. Usability tests will be conducted too, within the online platforms to check the effectiveness of the different interaction flows.

In the future, we expect to create a multi-platform design, understanding user needs, and design accessibility tools to have the most equitable product as possible.

We hope launching this mobile app will change the way of handling money in our country, leading to its total digital conversion, generating practicality when acquiring products and services.

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