You're ready!
Welcome

PERFECTING THE ONBOARDING EXPERIENCE

CLIENT	INDUSTRY	YEAR
Vesta	Fintech	2020

TOTAL FRAUD PROTECTION BY VESTA

Vesta is a leading FinTech company and the forerunner in guaranteed e-commerce payment solutions. Vesta pioneered the process of fully guaranteed card-not-present (CNP) payment transactions for the telecommunications industry.

Quite simply, Vesta's scalable solutions enable merchants to eliminate fraud and substantially grow revenue by delivering secure, frictionless transactions that maximize acceptance and improve the customer experience, all backed by a zero-fraud-liability guarantee.

THE DESIGN CHALLENGE

Our client approached us with two primary objectives:

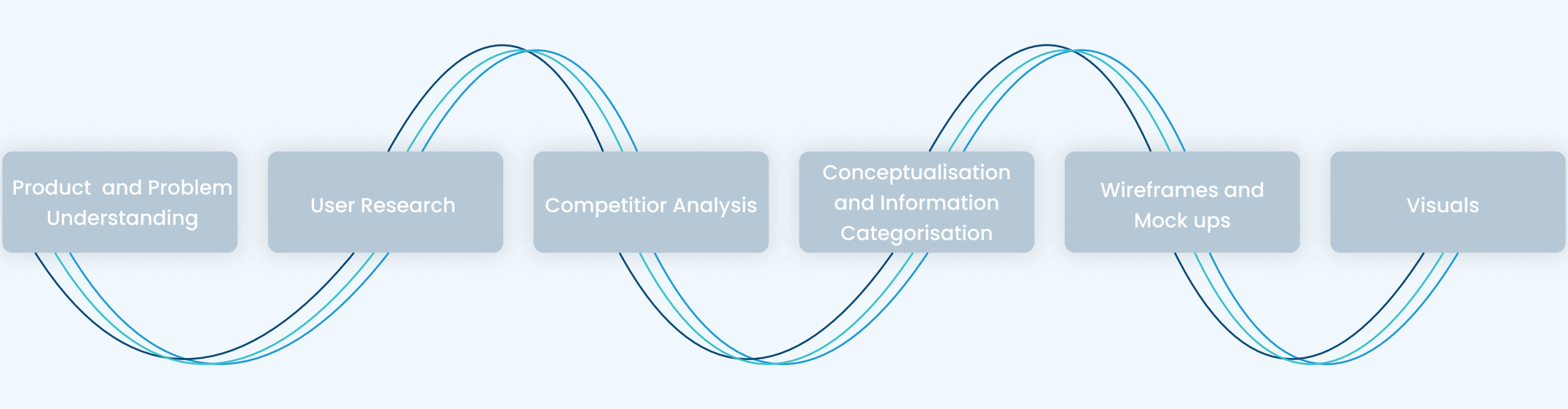
- To enhance the onboarding experience for their new users
- To reduce the intervention of an onboarding specialist from their side

Our high level goals are

1. Give users more control over their time.
2. Minimise the intervention of the onboarding specialist.
3. Make it simpler for the user to self-onboard onto the platform.
4. Guiding the user throughout his onboarding journey.
5. Make the user to experience his best 'AHA MOMENT!'

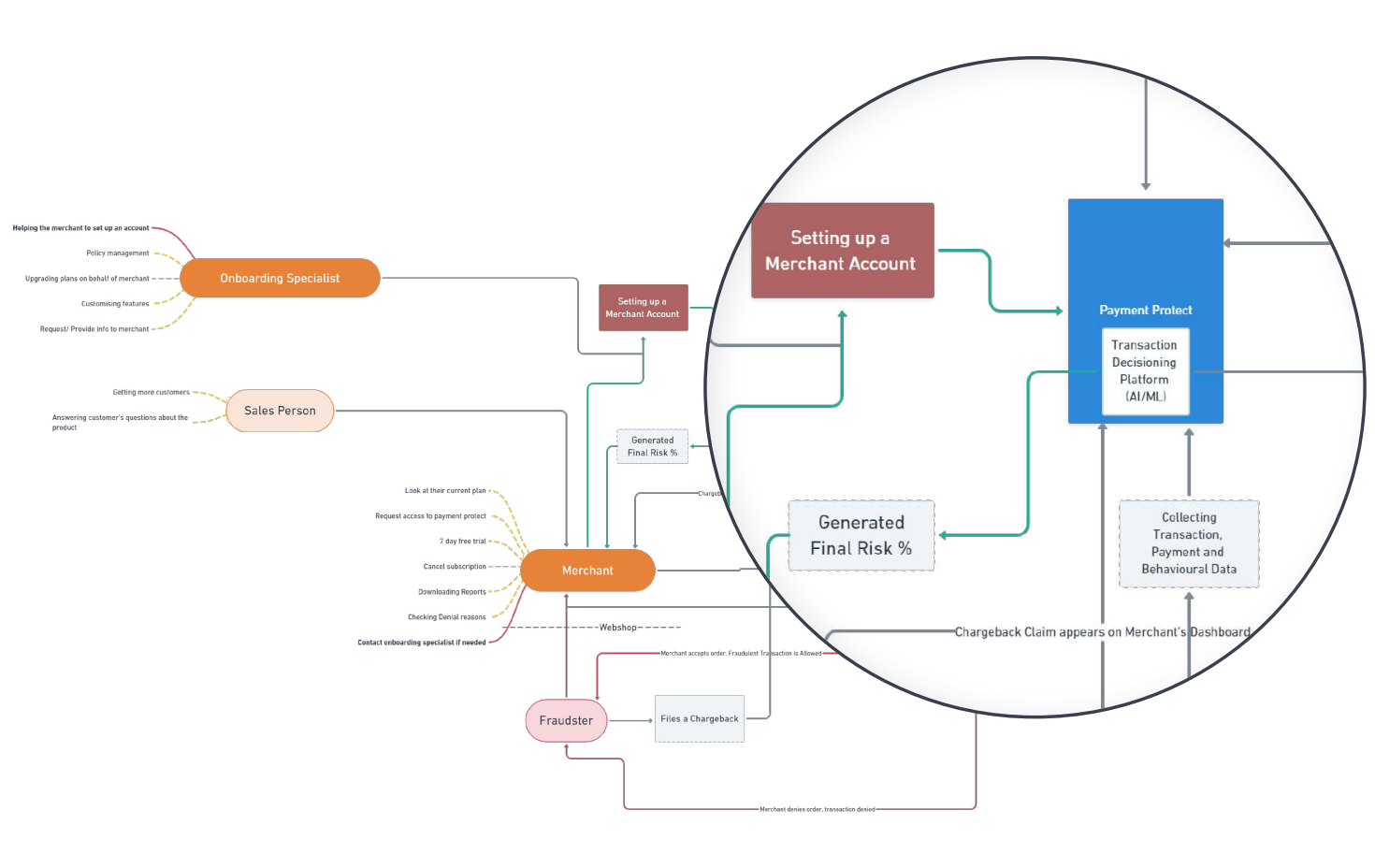
DESIGN PROCESS

Every project is unique and hence requires a unique approach.
For this project, we had enough scope to dive deep not just into the problem but the entire system which helped us to get the perfect outcome at the end.


Product and Problem Understanding
User Research
Competitor Analysis
Conceptualisation and Information Categorisation
Wireframes and Mock ups
Visuals

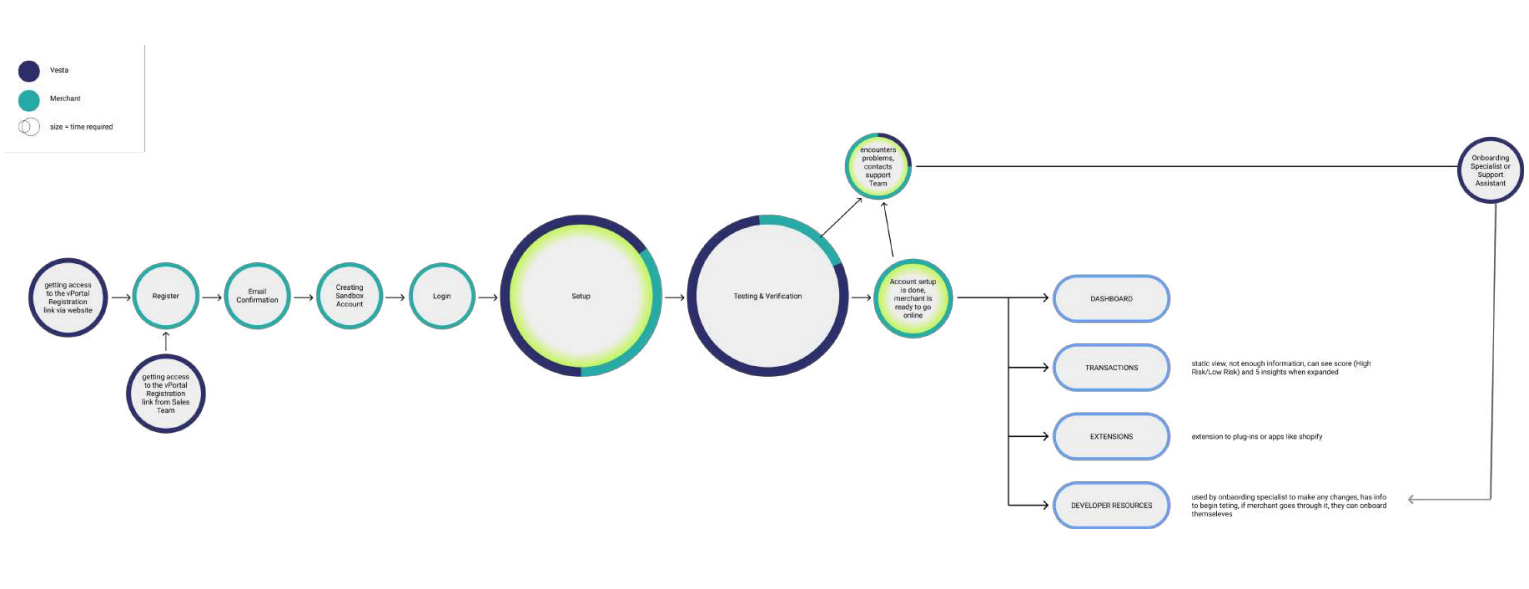
STARTING FROM WHOLE TO BITS

Though the current project deals only with the onboarding experience, we started from the understanding of the whole system in which there are multiple user roles are involved, their activities and how one part of the system is interconnected to other. This gave us an idea to actually understand the gaps within the system and what impact an onboarding experience have on the entire system.


Onboarding Specialist
Sales Person
Merchant
Fraudster
Setting up a Merchant Account
Payment Protect
Transaction Decisioning Platform (AI/ML)
Generated Final Risk %
Collecting Transaction, Payment and Behavioural Data
Chargeback Claim appears on Merchant's Dashboard

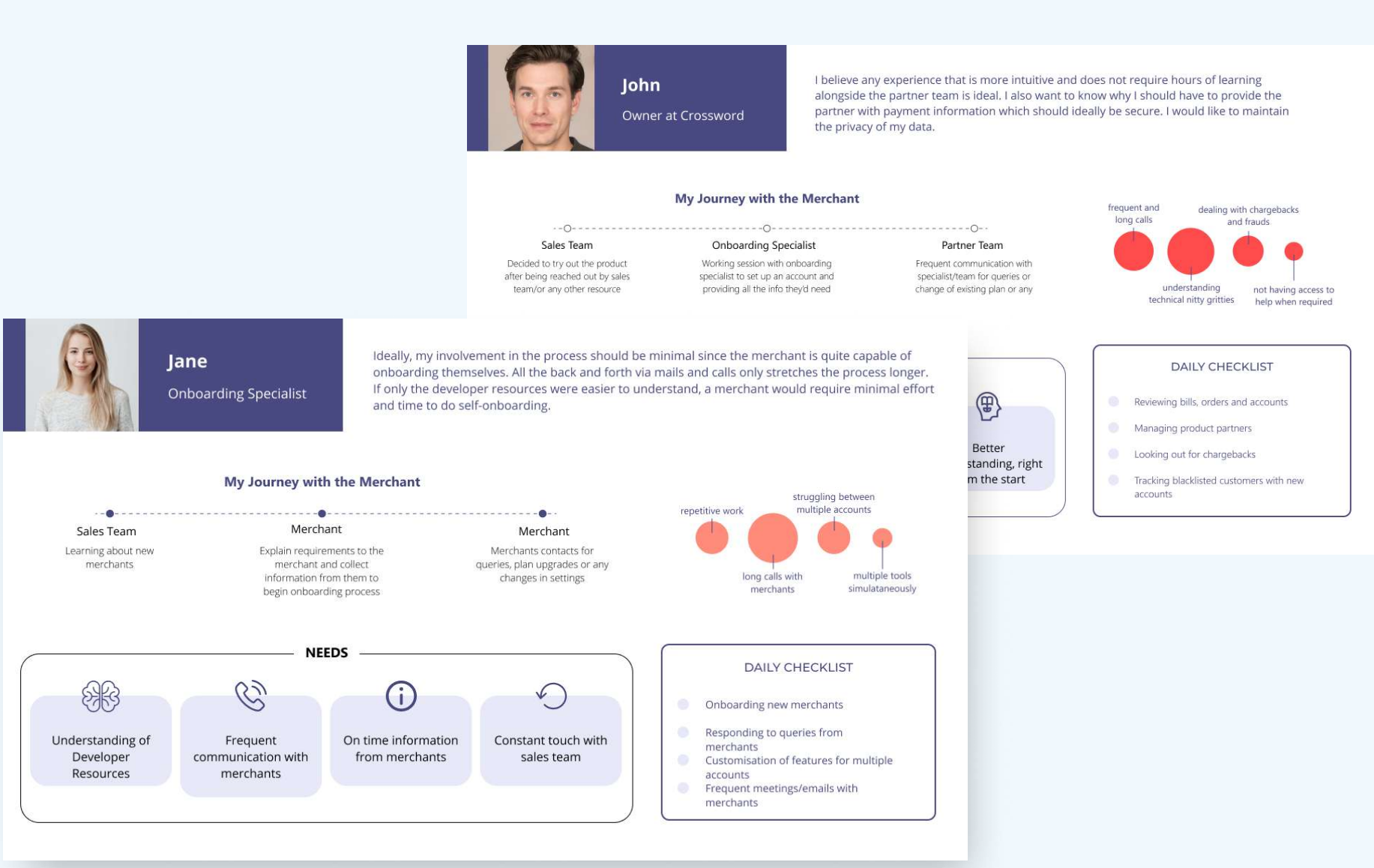
** current system map*

After a better understanding of how the entire system works, we dove deep into the current onboarding flow, looking at several aspects (user roles, time taken, multiple tasks to be done, etc.) to analyse the whole process.



EVERY USER HAS A DIFFERENT STORY

We talked to couple of users and tried to understand their different perspectives on existing experience. That lead us to understand their day to day life , their needs, their wants and also the change they would want to see to make whole experience, the most ideal one.



John
Owner at Crossword

I believe any experience that is more intuitive and does not require hours of learning alongside the partner team is ideal. I also want to know why I should have to provide the partner with payment information which should ideally be secure. I would like to maintain the privacy of my data.

Jane
Onboarding Specialist

Ideally, my involvement in the process should be minimal since the merchant is quite capable of onboarding themselves. All the back and forth via mails and calls only stretches the process longer. If only the developer resources were easier to understand, a merchant would require minimal effort and time to do self-onboarding.

My Journey with the Merchant

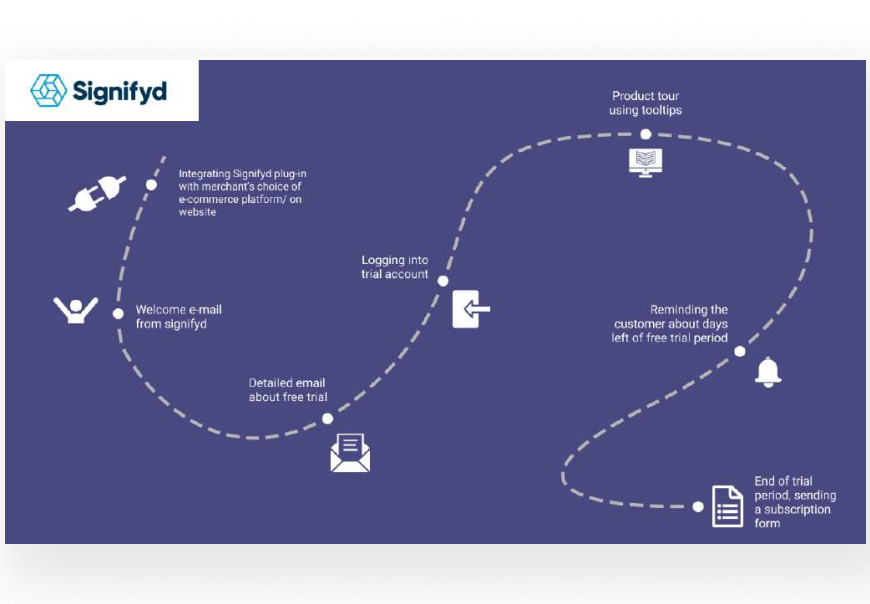
NEEDS
- Understanding of Developer Resources
- Frequent communication with merchants
- On time information from merchants
- Constant touch with sales team

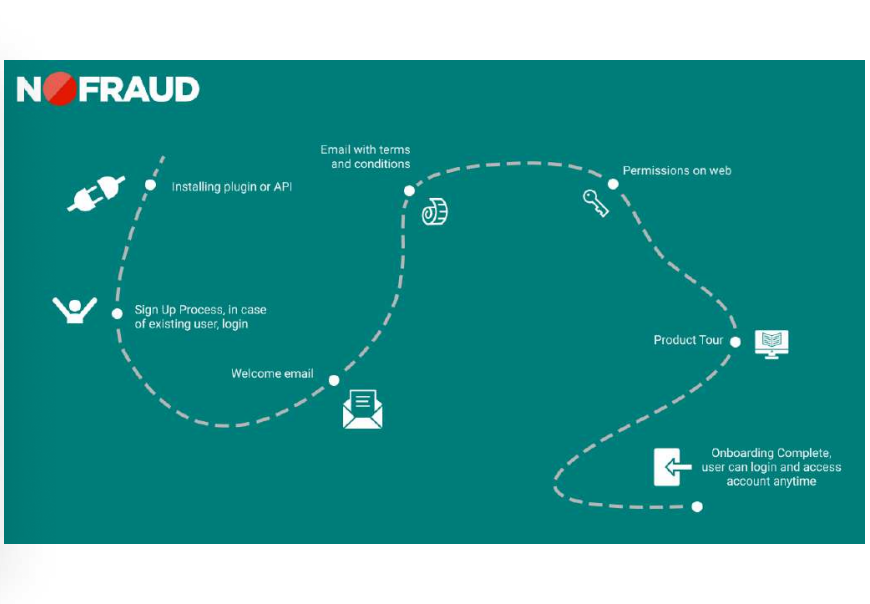
DAILY CHECKLIST
- Onboarding new merchants
- Responding to queries from merchants
- Customisation of features for multiple accounts
- Frequent meetings/emails with merchants

> We used personas constantly throughout the project to guide design decisions, priorities, and create empathy amongst the client and our team.

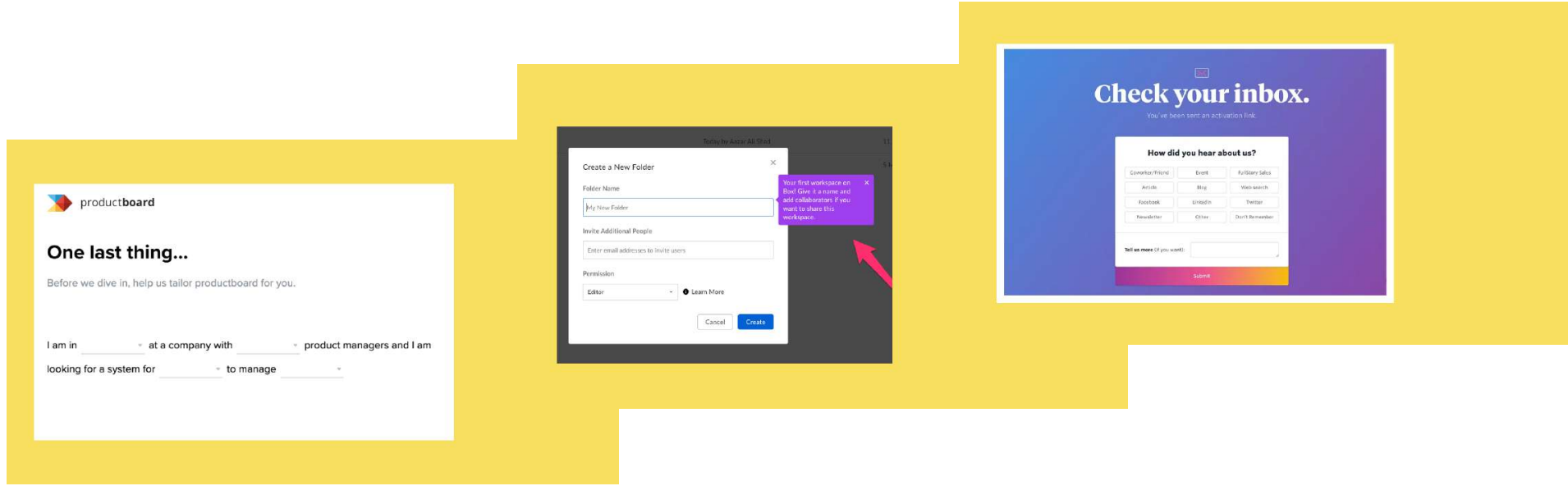
WHEN EVERYBODY ZIGS, ZAG!

We initially started with direct competitors of the product by analyzing their way of doing it and understanding the design thinking behind their approach





Irrespective of what kind of product we are trying to sell, the things that make an onboarding experience great, remain the same. That's why we decided to look at examples of great onboarding experiences outside of the fintech field.



> We believe, to rise above the competition, brands need to play the game of **differentiation.**

OUR APPROACH - HERO'S JOURNEY

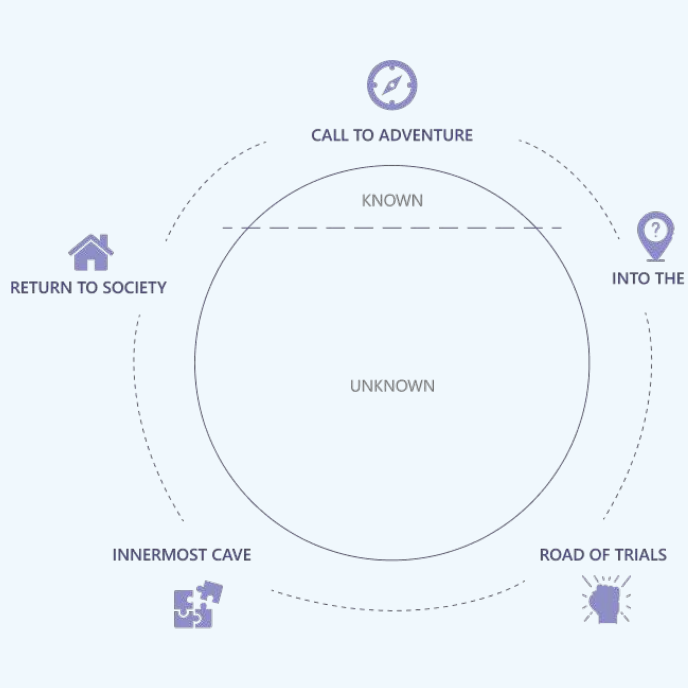
Wondering what is Hero's journey here? As we know it is one of the most recognised story structures but also Hero's Journey makes for an excellent design tool that can help us better understand how to address the wants and needs of a user.

User

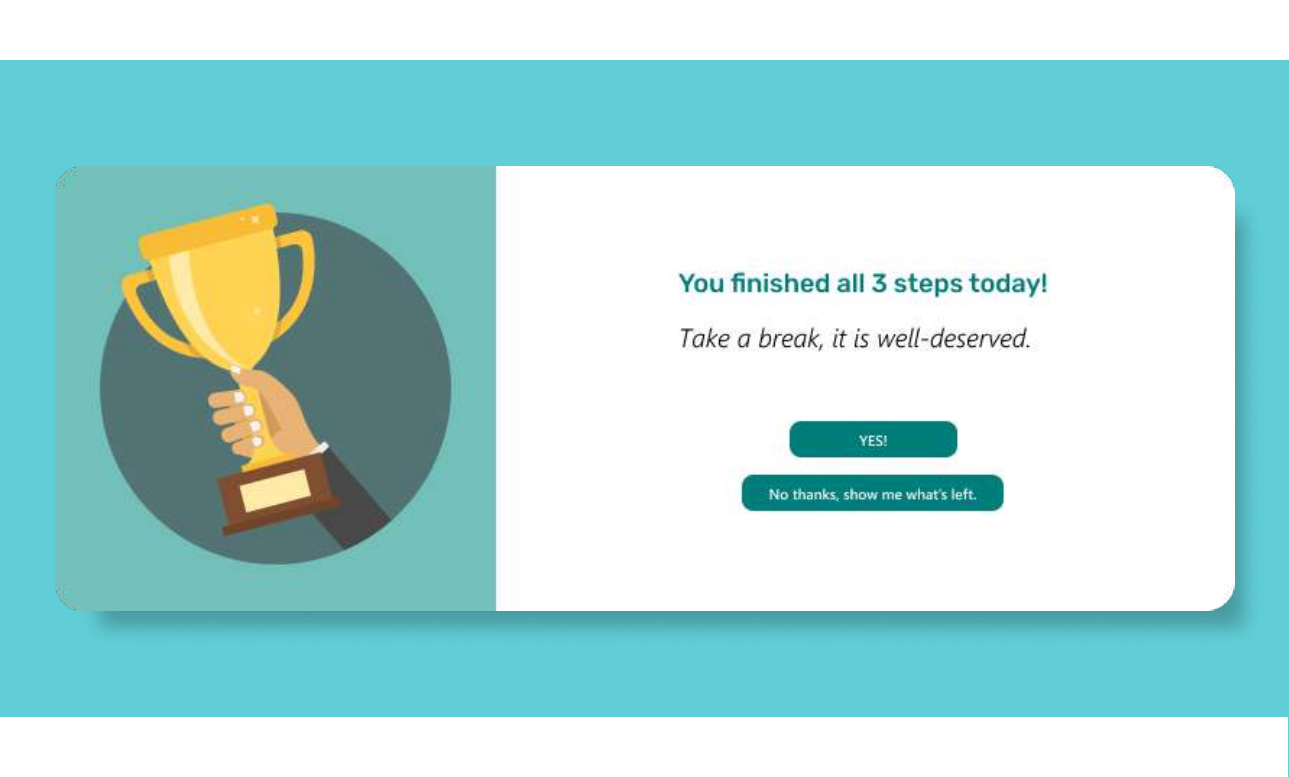
=

Hero

We related each phase of the hero's journey to our user onboarding journey which paved the way for us to strengthen the foundation for our design approach.



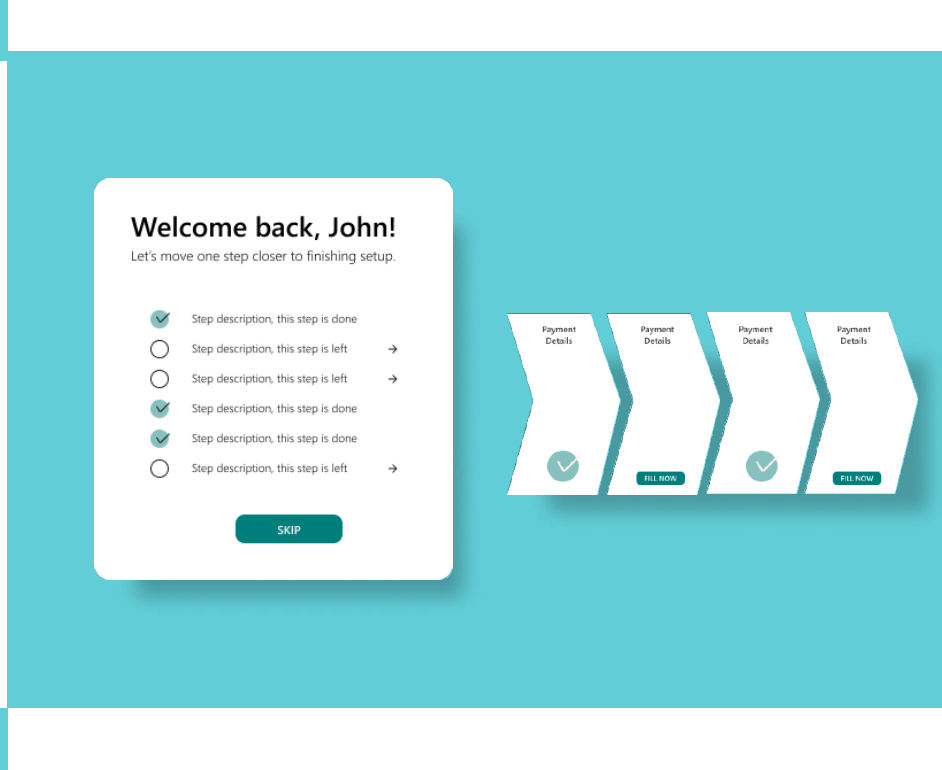
CONCEPTS FOR WHAT USERS WANT TO KNOW, DO & FEEL



You finished all 3 steps today!
Take a break, it is well-deserved.

Pat on the back

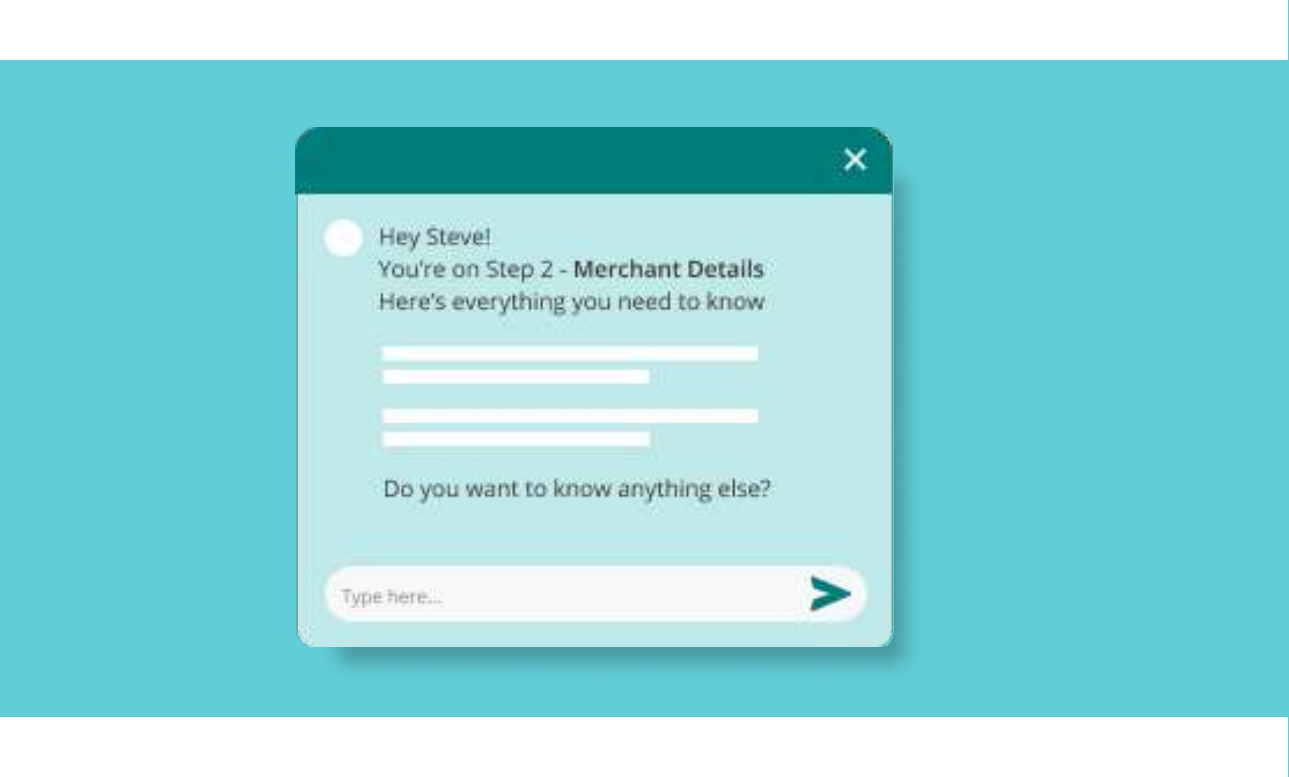
Appreciating the user after certain amount of effort would leave an impression of encouragement to move further.



Welcome back, John!
Let's move one step closer to finishing setup.

Cutting the meat into portions

This example provides a checklist of onboarding tasks. It's a great way of rewarding positive interactions with the product. It also shows a progress line, so users can see how close they are to completion.

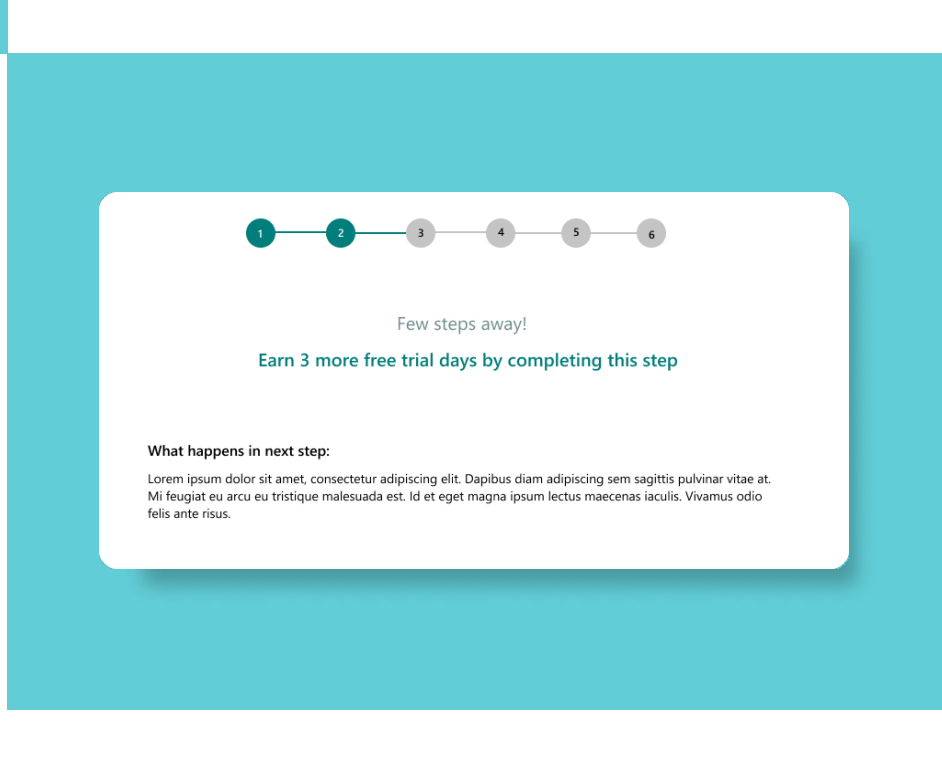


Hey Steve!
You're on Step 2 - **Merchant Details**
Here's everything you need to know

Do you want to know anything else?

Help Right Away

With a detailed checklist of tasks to be done, there's help available right next to the task just in case the user needs reference.



Few steps away!
Earn 3 more free trial days by completing this step

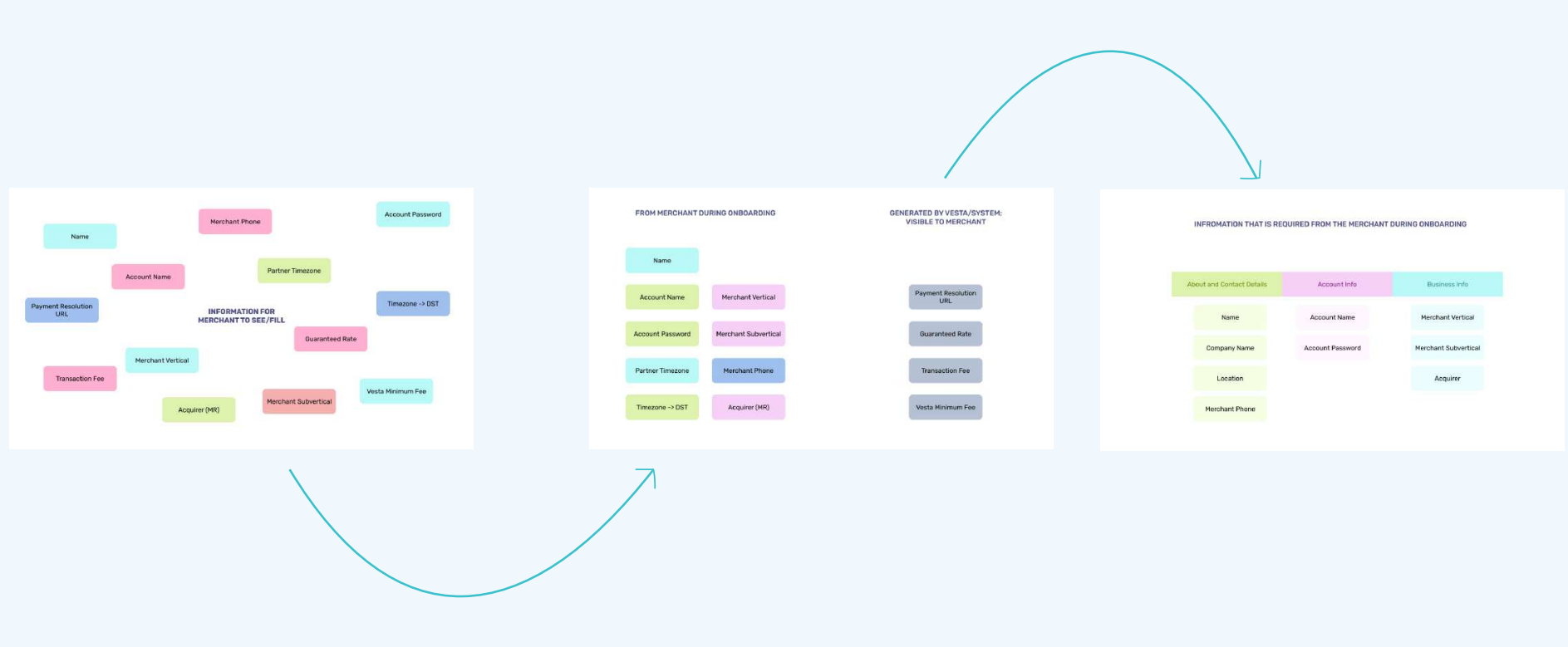
What happens in next step:
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Dapibus diam adipiscing sem sagittis pulvinar vitae at. Mi feugiat eu arcu eu tristique malesuada est. Id et eget magna ipsum lectus maecenas iaculis. Vivamus odio felis ante risus.

Native Checklist

A native checklist approach with specific details about steps involved and also showing their current status throughout the journey.

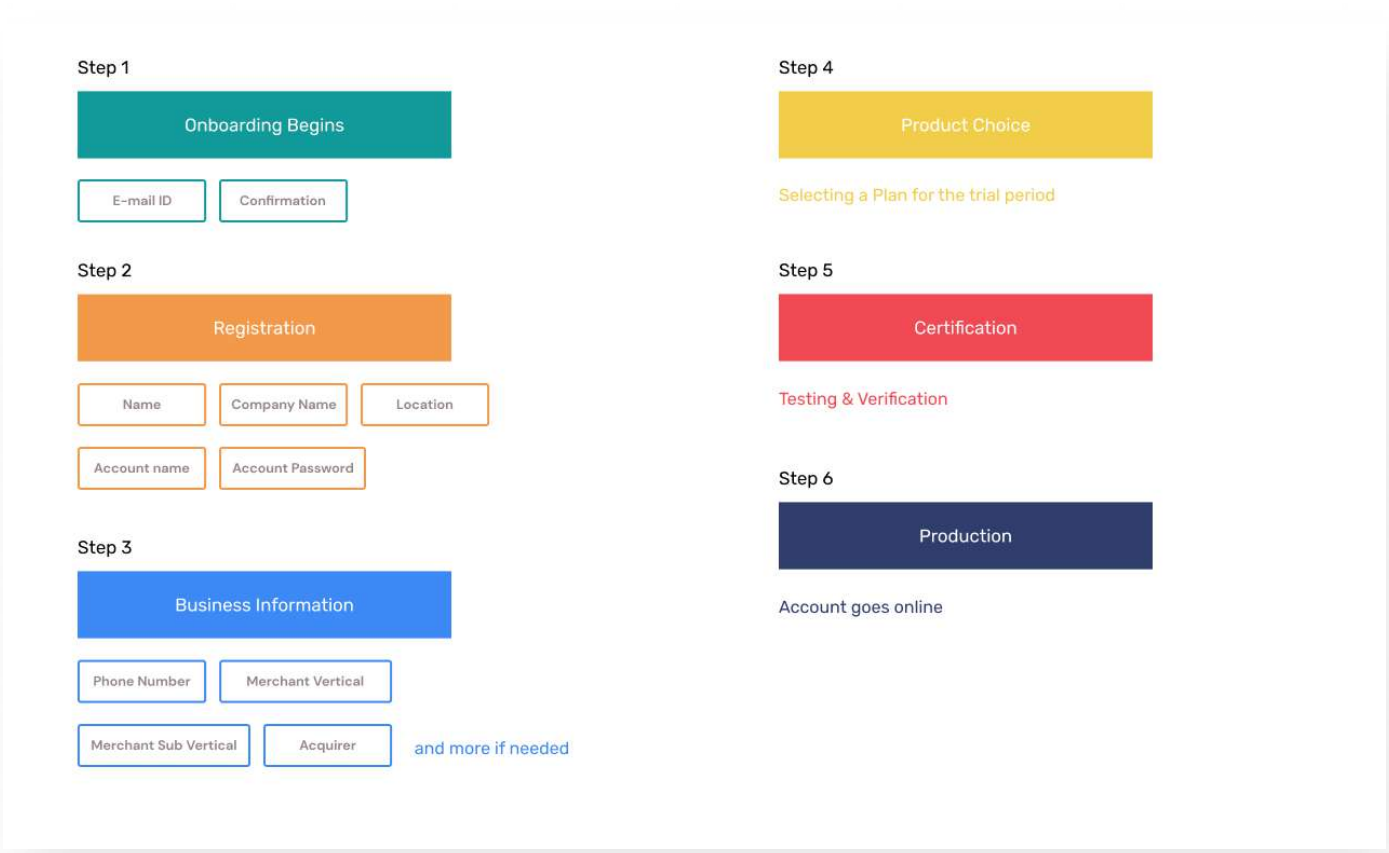
PICKING UP THE PIECES

A better understanding of about the users and their needs and wants, helped us understand their biggest fear - the amount of information they're dealing with. So we started with categorising the different kinds of information that the user needs to deal with.



RESTRUCTURING THE EXPERIENCE

We arranged the information into the flow that it was to be dealt with. This helped us understand the little things and identify the missing element that would kickstart this journey for the user.



Step 1
Onboarding Begins
E-mail ID · Confirmation

Step 2
Registration
Name · Company Name · Location · Account name · Account Password

Step 3
Business Information
Phone Number · Merchant Vertical · Merchant Sub Vertical · Acquirer · and more if needed

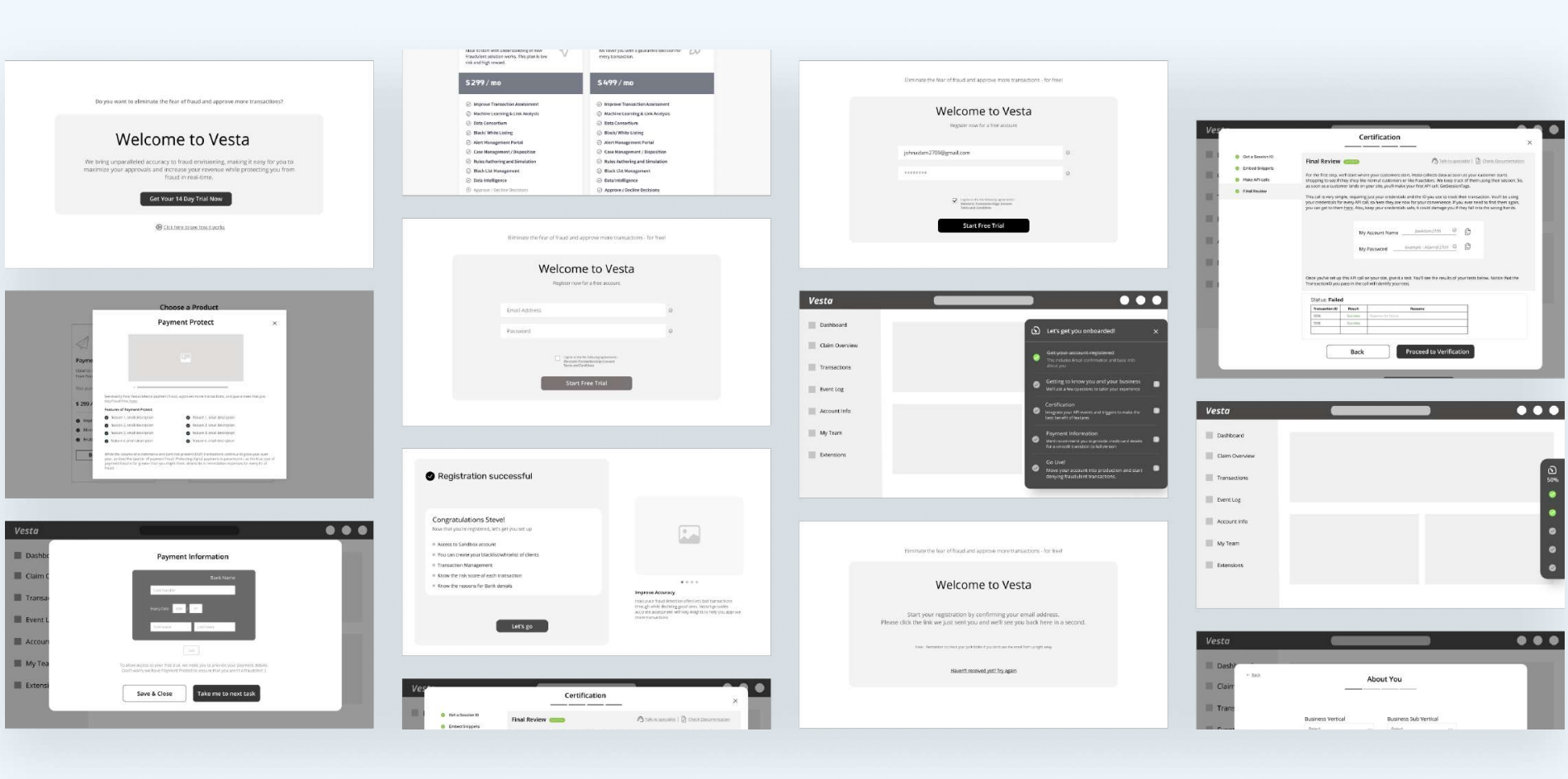
Step 4
Product Choice
Selecting a Plan for the trial period

Step 5
Certification
Testing & Verification

Step 6
Production
Account goes online

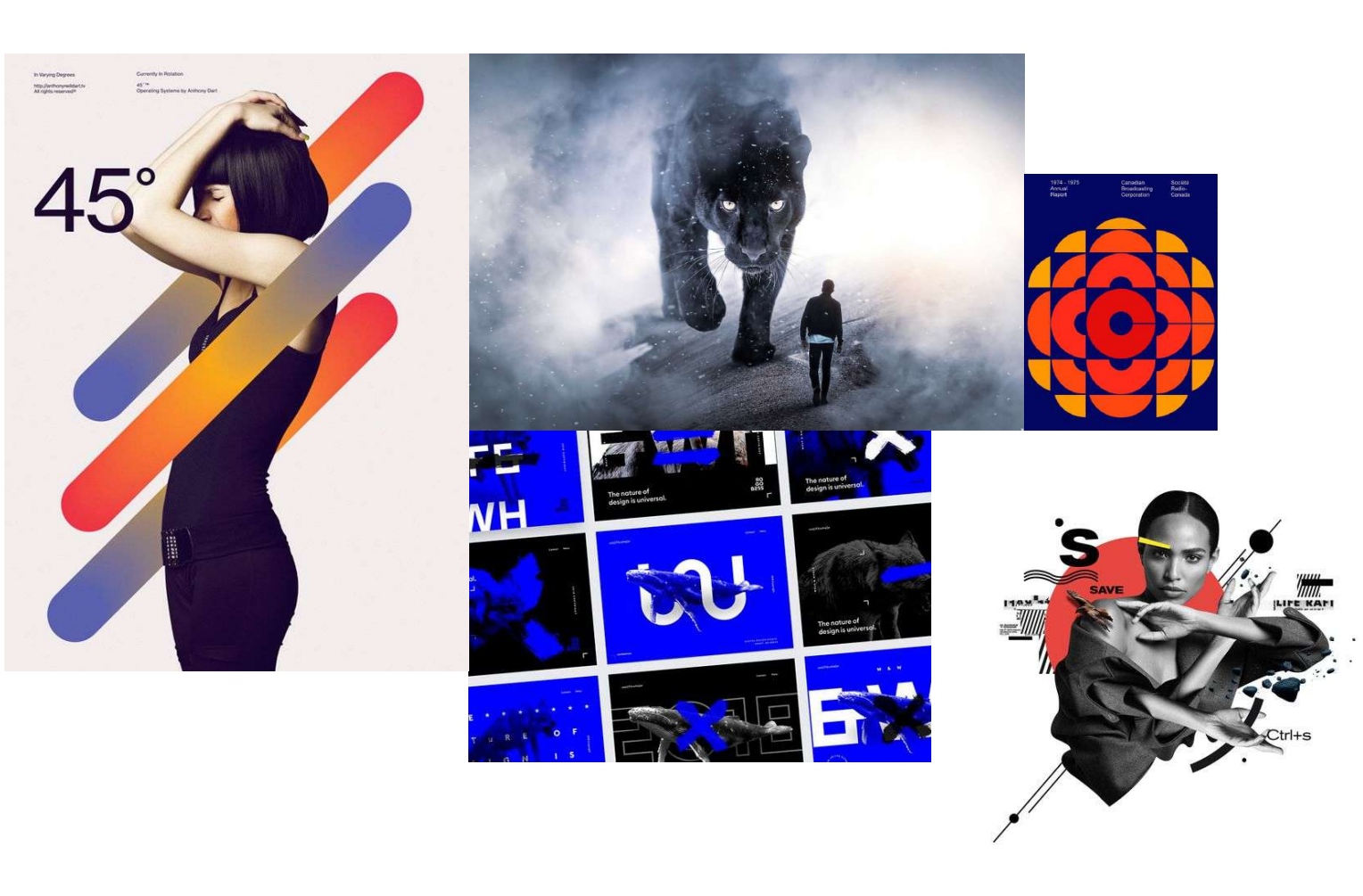
SETTING THE DESIGN DIRECTION

At this point we decided to take a top-down approach to define the overall experience to make sure we had everything on our plate.



DESIGNED FOR TRANSAPRENCY & FEARLESSNESS

As Vesta is one clear leader among the industry and believes in eliminating the digital frauds and is trusted by it's users, we took '**fearless**' as one strong foundation for our visual design approach.



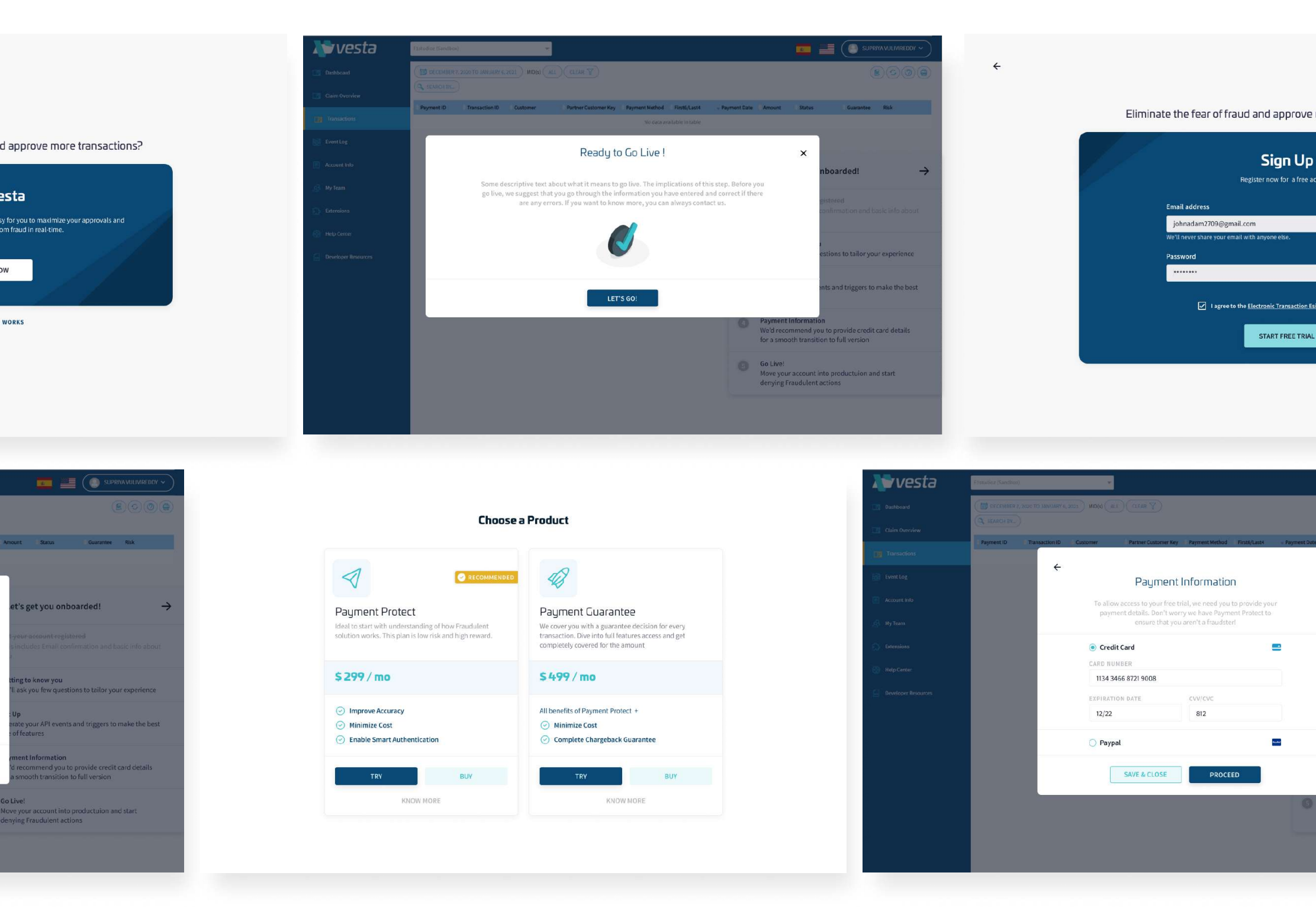
We kept the colors and fonts consistent with their current brand identity.

#0A4875 #3AC1CC #FFFFFF #2C2C4B

Univia Pro
ABCDEFGHIJKLMNOPQRSTU
VWXYZ

Source Sans Pro
ABCDEFGHIJKLMNOPQRSTUVW
XYZ

As the approach is 'Fearless', the visual screens are also designed to make a statement of their own from every small detailing to all graphic elements. The clever usage of colors and brilliant typography ensure that our visual design leaves a strong impact on our users from the start.



Ready to Go Live !
Some descriptive text about what it means to go live. The implications of this step. Before you go live, we suggest that you go through the information you have entered and correct if there are any errors. If you want to know more, you can always contact us.

Eliminate the fear of fraud and approve

Sign Up
Email address: johnadam2709@gmail.com
We'll never share your email with anyone else.
Password: ••••••••
☑ I agree to the Electronic Transaction

Choose a Product

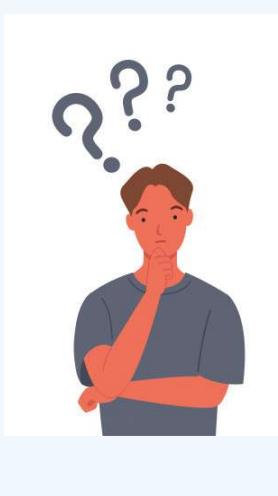
Payment Protect
Ideal to start with understanding of how Fraudulent solution works. This plan is low risk and high reward.
$ 299 / mo
- Improve Accuracy
- Minimize Cost
- Enable Smart Authentication

Payment Guarantee
We cover you with a guarantee decision for every transaction. Dive into full features access and get completely covered for the amount
$ 499 / mo
- All benefits of Payment Protect +
- Minimize Cost
- Complete Chargeback Guarantee

Payment Information
To allow access to your free trial, we need you to provide your payment details. Don't worry we have Payment Protect to ensure that you aren't a fraudster!
● Credit Card
CARD NUMBER: 1134 3466 8721 9008
EXPIRATION DATE: 12/22
CVV/CVC: 812
○ Paypal

HOW IT ALL PLAYED OUT

Recalling our design approach 'The Hero's Journey' - by positioning our users as 'heroes', we champion them and empathize with their perspective through an archetypal story. In the end the user gets a 'happily ever after' with a clear outlook of the product and not just one Aha! moment but many throughout their journey.



I'm listening

Aha! I get it