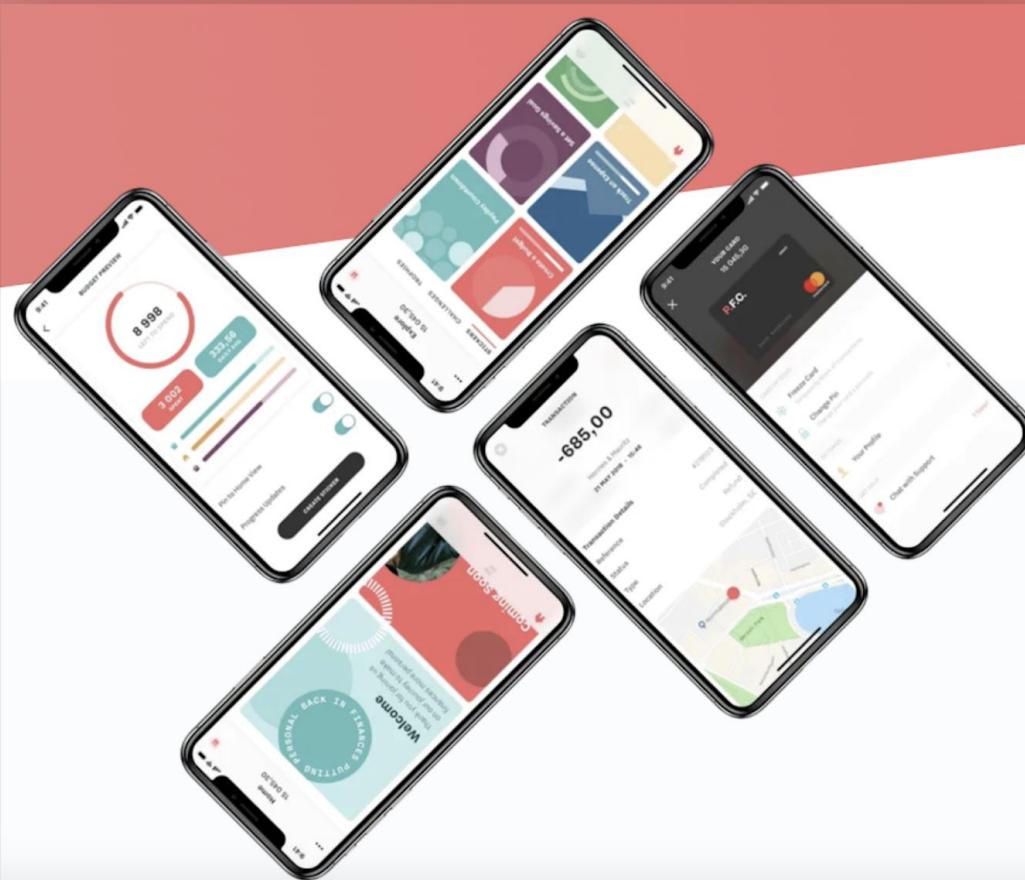


From NetBanking to NeoBanking

Omnichannel Customer Journey Map & UI Design | Noorul Ameen

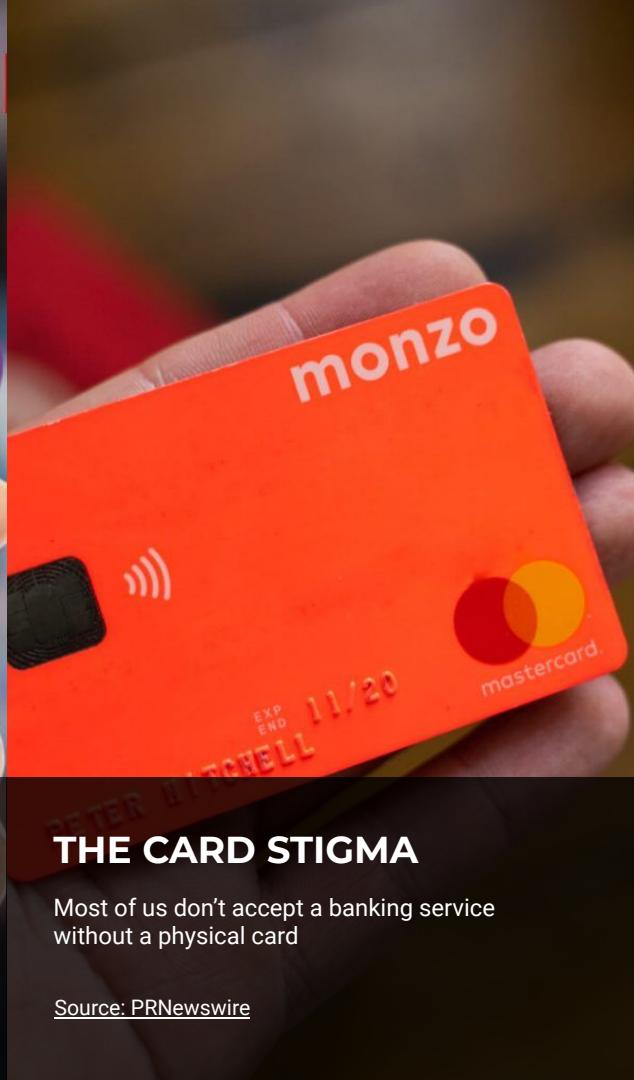




PRODUCT IS THE KEY

Products & Services tops the list when it comes to adoption rate of a banking service

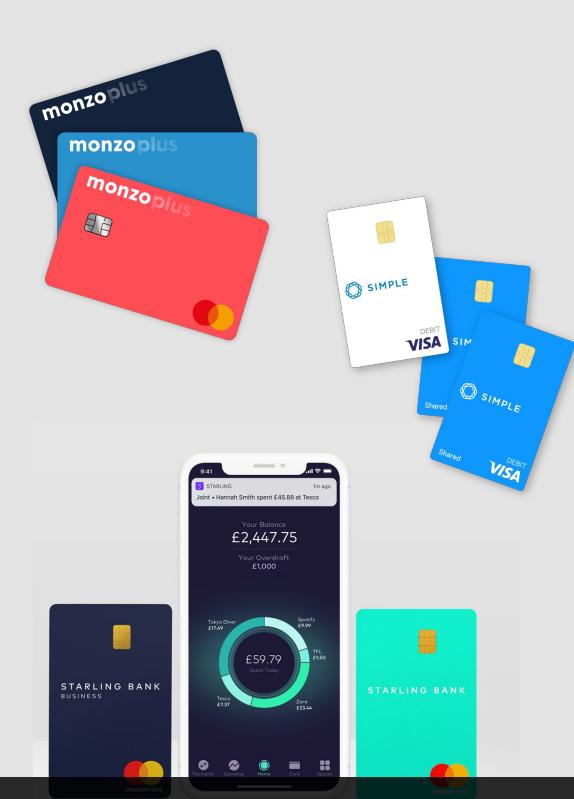
[Source: American Banker Journal](#)



THE CARD STIGMA

Most of us don't accept a banking service without a physical card

[Source: PRNewswire](#)



YOUR STYLE STATEMENT

Though devil is in the details, it is all about the love for design !

[Source: Wired.co.uk](#)

Getting consumers aware of the all-new 'FreeCharge NeoBanking'



User opening FreeCharge Mobile Application for bill payment



App graciously (by micro-animating) displays the "New Launch - FreeCard from FreeCharge"



The basic consumer details are verified and his FreeCard is snail-mailed in less than 2 days



Is FreeCharge expanding its services after its acquaintance with Axis Bank?

What is this new FreeCard? Many banks promise free cards. Is it one of them?

FreeCharge said I will get a card in 2 days. Is it even possible?



Heard some news around this. Lets see how innovative they can get

Don't think so. It says "One Card for all banking need". Does it mean I can have one card on my wallet?

-



-

If that's the case, let me go for it !

Are you kidding me? Others usually take it longer

The “Aha” Unboxing Moment



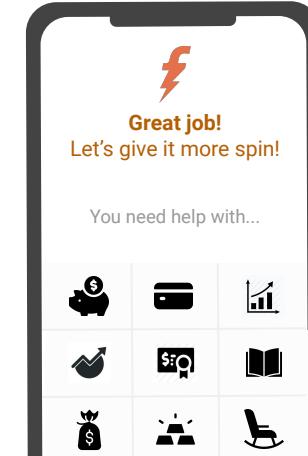
Consumer receives the card, unboxes it and reads through the welcome letter from FreeCharge



Consumer tries to set-up his contactless FreeCard by using FreeCharge mobile app



Customer starts exploring the products and services offered under-the-hood



One card for all financial needs? What would that be?

Should I enter all information again to register/setup?

Should I register all of my previous a/c details once again?



The one page leaflet is so well designed. It gives me all info that I would have spent ages to get from others

Being contactless, I just have to bring the card close to my mobile phone

The list has got everything. Let me give it a try by transferring money to my friend!



The card looks just great. This should be the only one sneaking out of my wallet everytime.

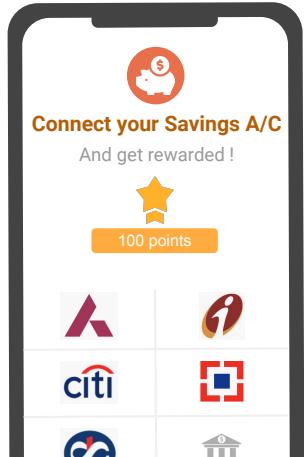
I am done in less than 10 seconds. Cool tech !

Seems to be truly a one stop solution for all my financial needs

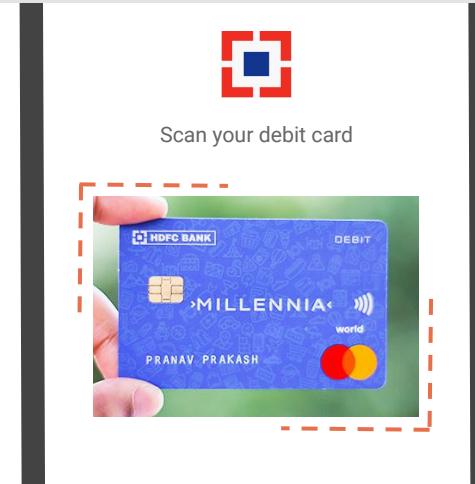
Linking existing products to FreeCard



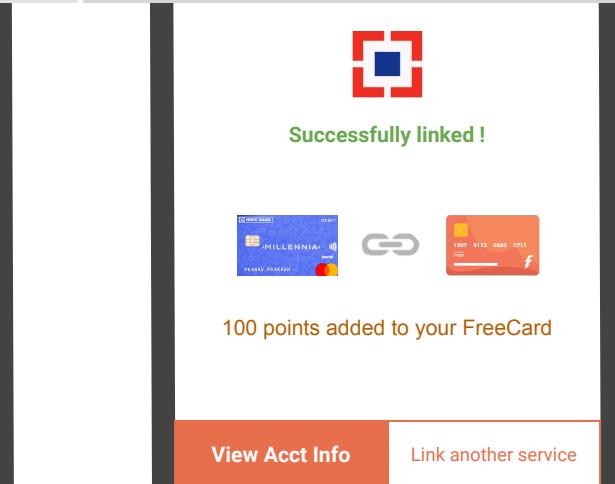
Customer selects product "Savings Bank"



Scans a card to link it with FreeCard



Rewards points loaded instantaneously



Will my privacy be compromised?

Just scanning is enough?

What can I do with these points?



The info leaflet mentioned FreeCard is government authorised. So it should be a safe & secure system

I have cards with different layout. Will it scan everything?

This is a great start.



I collect points just by linking my existing accounts. This is a exactly "rewarding" experience

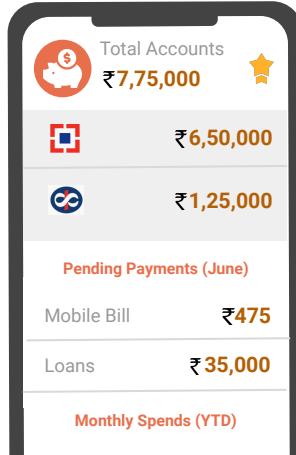
I am sure there is some tech behind all this

I can't wait to link all my accounts now itself.

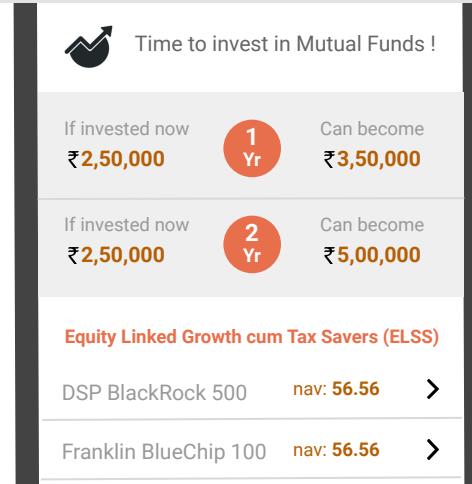
Using, Consuming & Staying



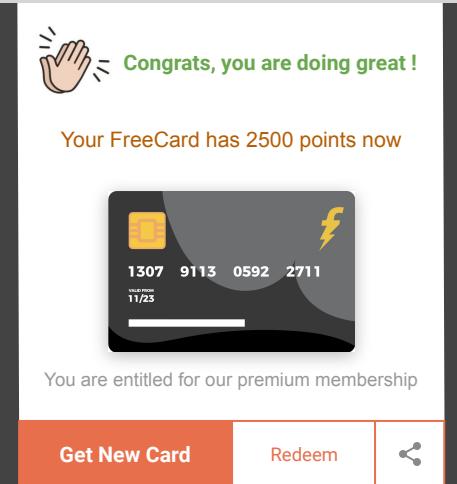
Managing daily balance and payments



Suggestions on how to save / grow / mitigate risk



Extending the value chain and further adoption (NPS)



Are these values real-time?

How does FreeCard understand my needs so well?

Can I take advise on this? Where will I get some help?



All these I used to do in different places

These suggestions are timely

This upgrade has just increased my 'premium' feeling and loyalty towards this system



Now I can do a lot - all in one place (like Budget Planning, Payments, Tracking Spends, Alerts & Reminders, etc)

This is not just a banking app, but my complete financial advisory !

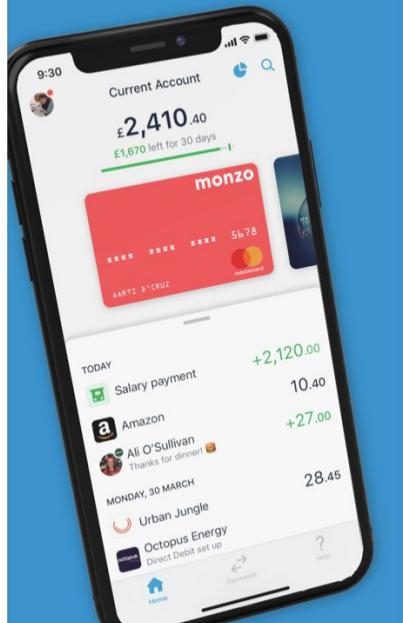
I am going to share this with my friends. I am sure they will like this as much as I do !

INSPIRATIONS

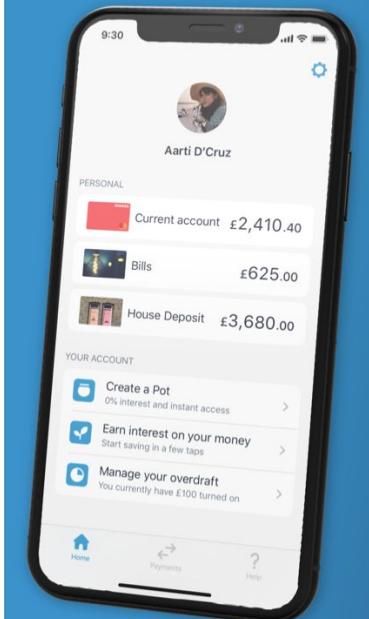
VISUAL DESIGN



Over 4,000,000 people
bank with Monzo



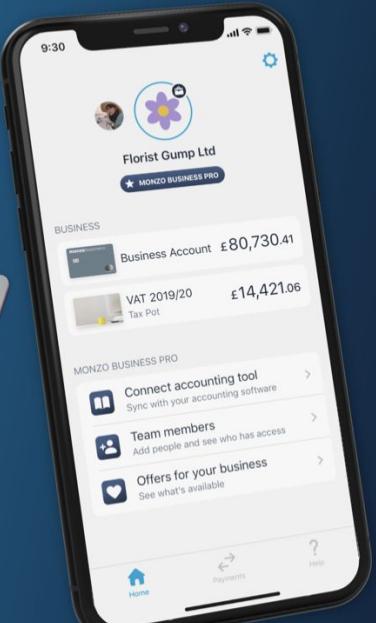
Spend, sort and save
money all in one place

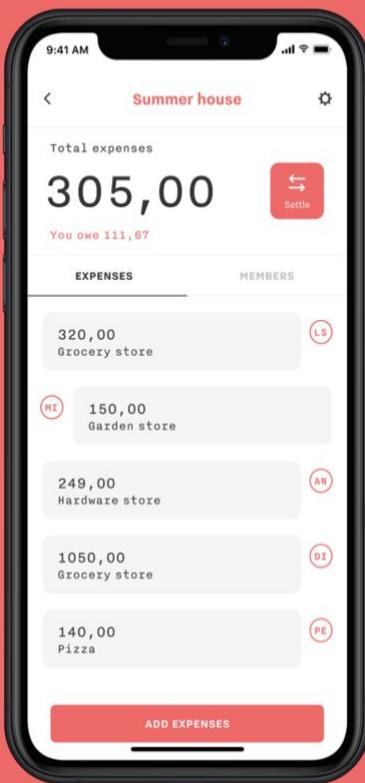
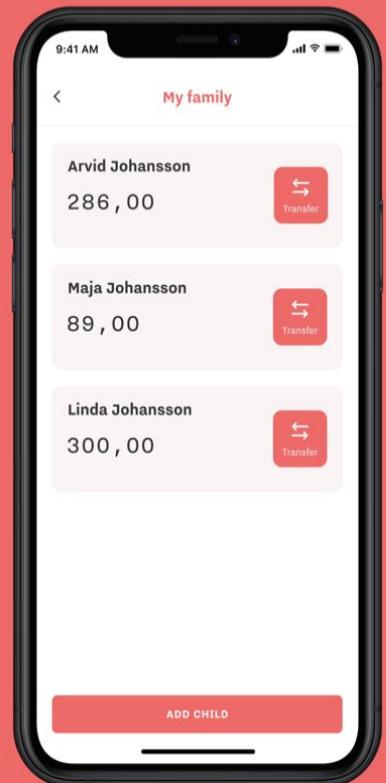


Personal, joint and
business banking



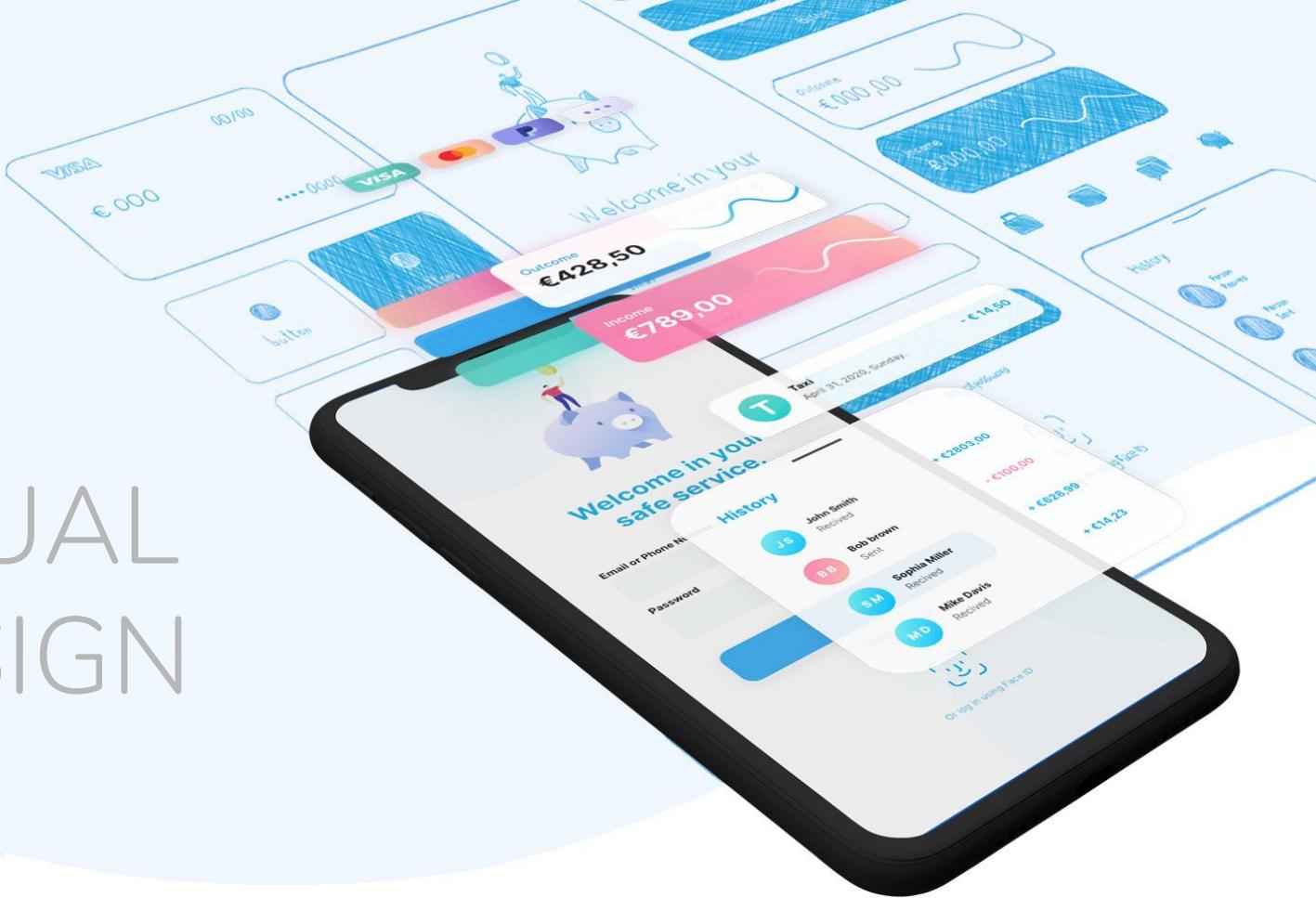
monzobusiness

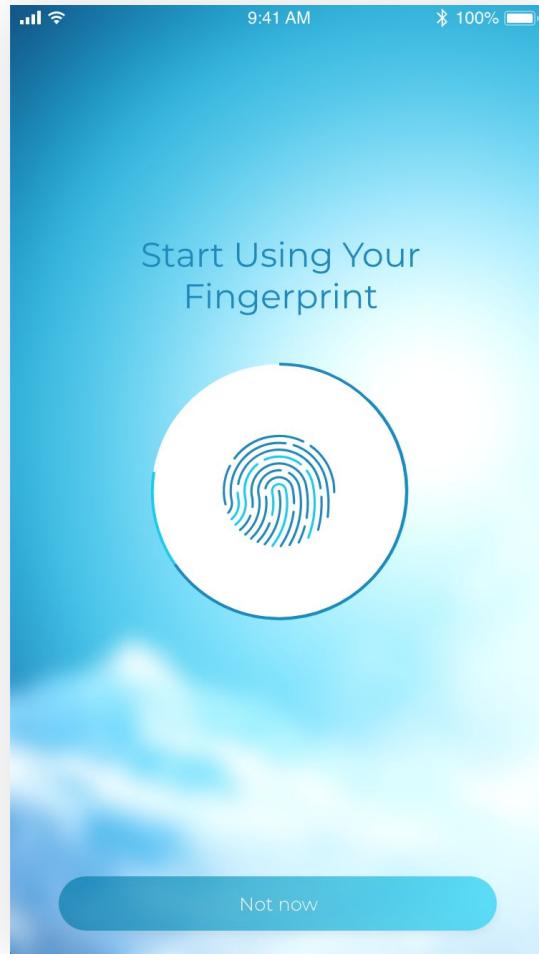




EXPLORATIONS

VISUAL DESIGN





9:41 AM 100%

DASHBOARD

Hello John Doe!

Last Login: 10:33 AM, 28.09.2017

Bank Accounts
2 Active Accounts

Accounting Balance
• \$ 6,328.33

Messages

Remote Access Scam 9:33 am, 26 Sep. 17
The banking industry has seen an increase in customers and businesses receiving cold calls from...

Where can I find my IBAN? 11:45 am, 24 Sep. 17
You can find your IBAN and BIC, on your account on Online Banking or your account statement...

View More

9:41 AM 100%

WALLET

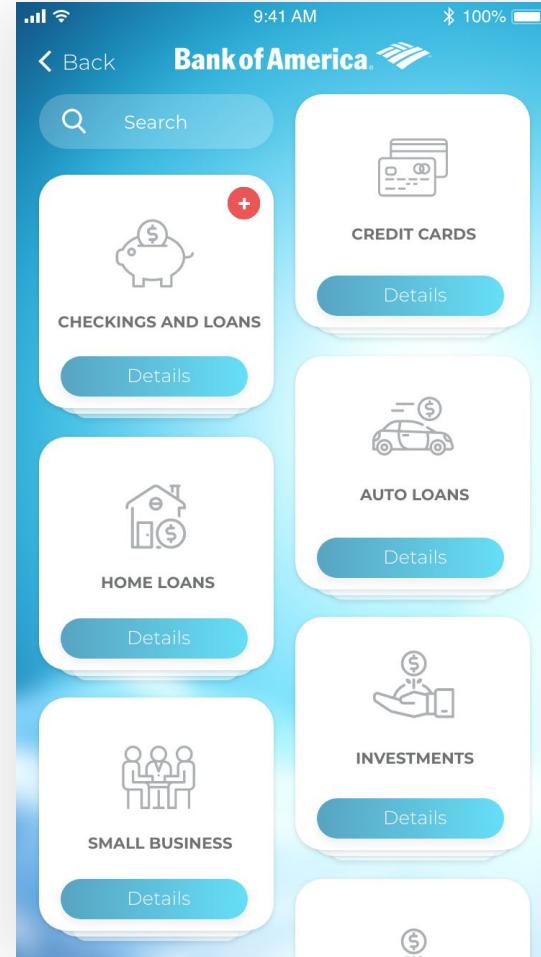
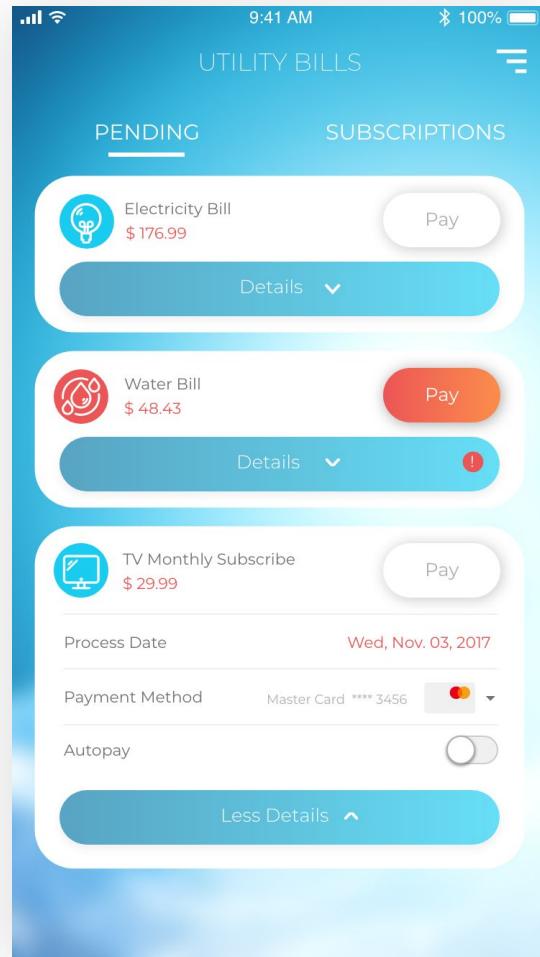
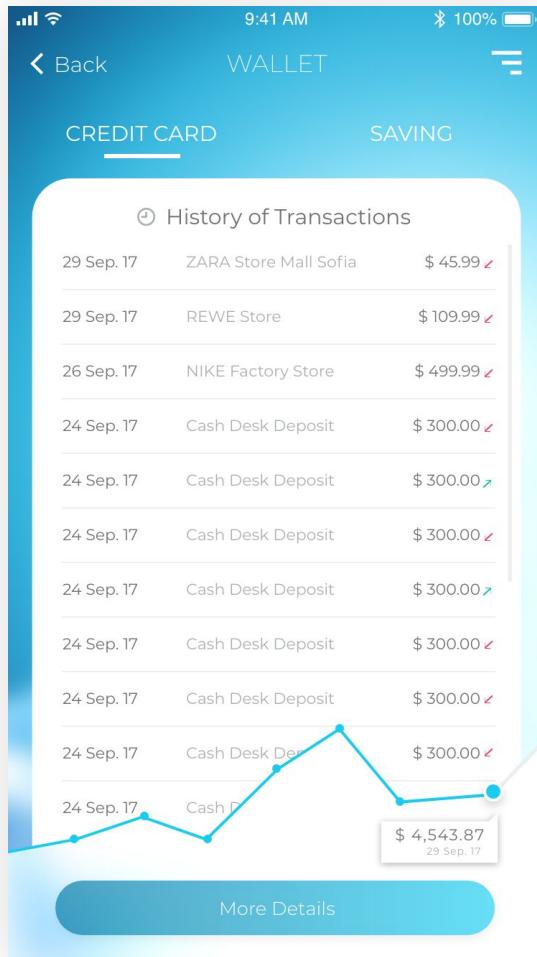
CREDIT CARD SAVING

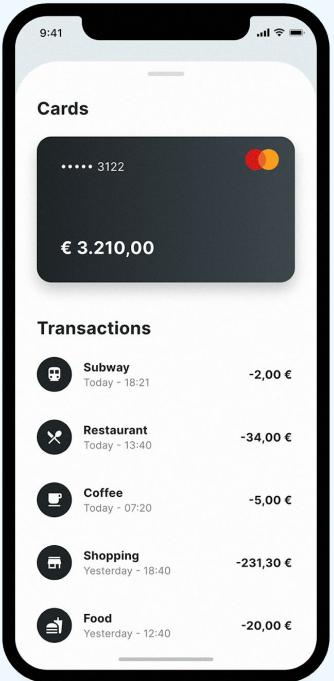
Available Balance
• \$ 1,448.00

History of Transactions

ZARA	29 Sep. 17	ZARA Mall Sof...	\$ 49.99 ↘
REWE	29 Sep. 17	REWE N23 Sof...	\$ 76.45 ↘
Nike	29 Sep. 17	Nike Town Sof...	\$ 109.99 ↘
Carrefour	28 Sep. 17	Carrefour Sofia...	\$ 15.33 ↘

View Transactions





Total balance
€23.857,90

SHOW ▾

Week Month Year



Thu Fri Sat Sun Mon Tue

VISA

01/23

€396

Credit Card

..... 4908

€1,283

Payment Card

04/13

..... 4908

Add your Card



Owner Name

Es: Matteo And

Card Number

++++ +--+ +--+ 4068

Expiration Date

01/2022

Secret Num.

254

IBAN (optional)

IT 35464657UF657695949

Address

Es: Via Monfalc

Second Address (optional)

Es: Via Monfalc

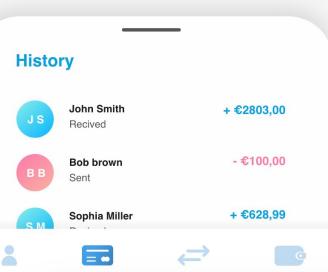
City

Naples

CAP

80046

Add Card



Scan your face
to log in.



Try to log in by [other options](#)



T

Taxi
April 31, 2020, Sunday.

- € 14,50



A

App Store
April 31, 2020, Sunday.

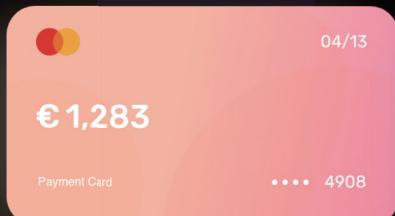
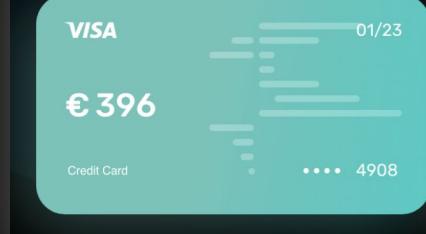
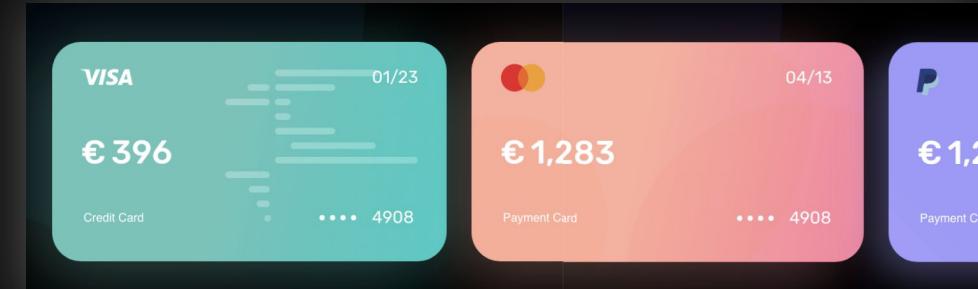
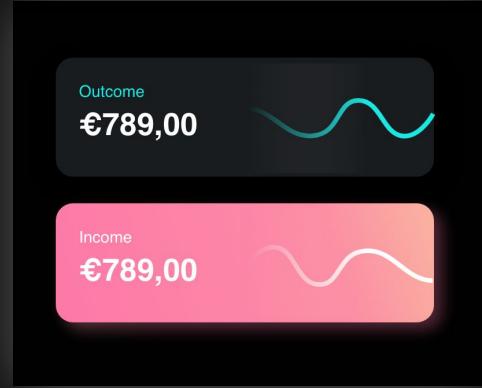
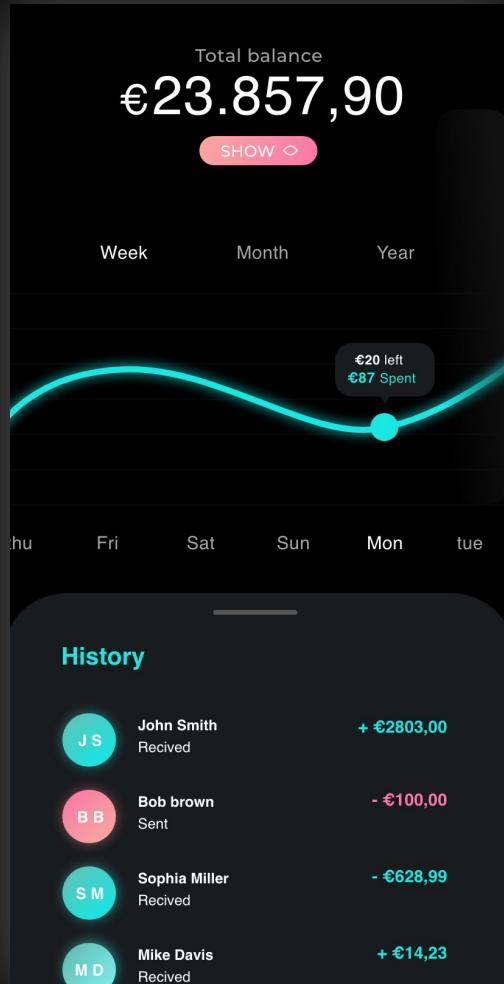
- € 27,50



S

Spotify
April 31, 2020, Sunday.

- € 9,90



Bank account

Add money in your card using your bank account with ease

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

The all new Airtm prepaid virtual debit card

- ✓ Use it anywhere in the world that accept Visa or Mastercard online
- ✓ No hidden charges and no transaction fees
- ✓ Simple, transparent and secure

Get a Card

Learn more about the card

Activate now

Learn more

Virtual Card

Select card theme

Set pin

Add money

Set your card appearance, choose from templates and make it more outstanding

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

Crypto

Invite and Earn

4 5 6

7 8 9

0

Why I need to set my pin?

Back Next

airtm™

1234 5678 1234 5678

JOHN DOE VALID 01/01

Your transaction appears here

Capital One

Home

Add / Withdraw

Send / Request

Virtual Card

Activity

Crypto

Invite and Earn

airtm™

2548 4581 7899 5432

NEEL SHARMA VALID 09/21 OV XXX

Reset Pin

View CVV

Balance : \$3000 USD

Name	Neel Sharma
Card Status	Active
Purchase Limit	\$3000 USD

Add Money

Block Card

Transactions

- McDonald's 6 Oct 2018, 18:49 \$10
- Flipkart 5 Oct 2018, 06:21 \$54
- LG Electronics 3 Oct 2018, 13:18 \$89
- Airbnb 3 Oct 2018, 06:21 \$95
- Baskin Robbins 1 Oct 2018, 09:54 \$21

Capital One

Home

Add / Withdraw

Send / Request

Select card theme

Set pin

Add money

Yay! this is final step. Add money (minimum \$50) to your card so that you can start using it soon after activation. It also confirms your identity



- Home
- Add / Withdraw
- Send / Request
- Virtual Card** New
- Activity
- Crypto
- Invite and Earn



Select card theme

Set pin

Add money

Set your card appearance, choose from templates and make it more outstanding



Back

Next

Crypto

Invite and Earn



Select card theme Set pin Add money

Yay! this is final step. Add money (minimum \$50) to your card so that you can start using it soon after activation. It also confirms your identity

Airtm Wallet

Load your card using
airstm wallet instantly
and easily

Bank account

Add money in your
card using your bank
account with ease

Other method

Load your card from
more than 20 types of
payment methods

Back

Finish



- [Home](#)
- [Add / Withdraw](#)
- [Send / Request](#)
- [Virtual Card New](#)
- [Activity](#)
- [Crypto](#)
- [Invite and Earn](#)

Main Balance : \$10.00 AirUSD \$10.00 USD



All Done!



Perfect! You have setup your personal virtual card which will be available to use shortly. We will notify you soon about card activation via email

Great! Thanks

- [Crypto](#)
- [Invite and Earn](#)

Main Balance : \$10.00 AirUSD \$10.00 USD



[Reset Pin](#) [View CVV](#)

Balance : \$3000 USD

Name	Neel Sharma
Card Status	Active
Purchase Limit	\$3000 USD

[Add Money](#)

[Block Card](#)

Transactions



	McDonald's	6 Oct 2019, 18:49	\$10
	Flipkart	5 Oct 2019, 06:21	\$54
	LG Electronics	3 Oct 2019, 13:15	\$89
	Airbnb	3 Oct 2019, 06:21	\$95
	Baskin Robbins	1 Oct 2019, 09:54	\$21

Colour palette



Typography

Inter UI font Bold

A B C D E F G H I J J K K L I M m
N n O o P p Q q R r S s T T U u V v W w X x Y y Z
z

Inter UI font Medium

A B B C C D D E E F G G H H I I J J K k L I M m
n n O o P p Q q R r S s T T U u V v W w X x Y y Z
z

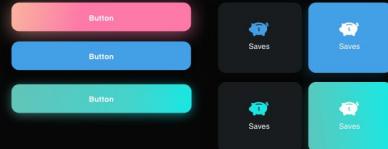
Form



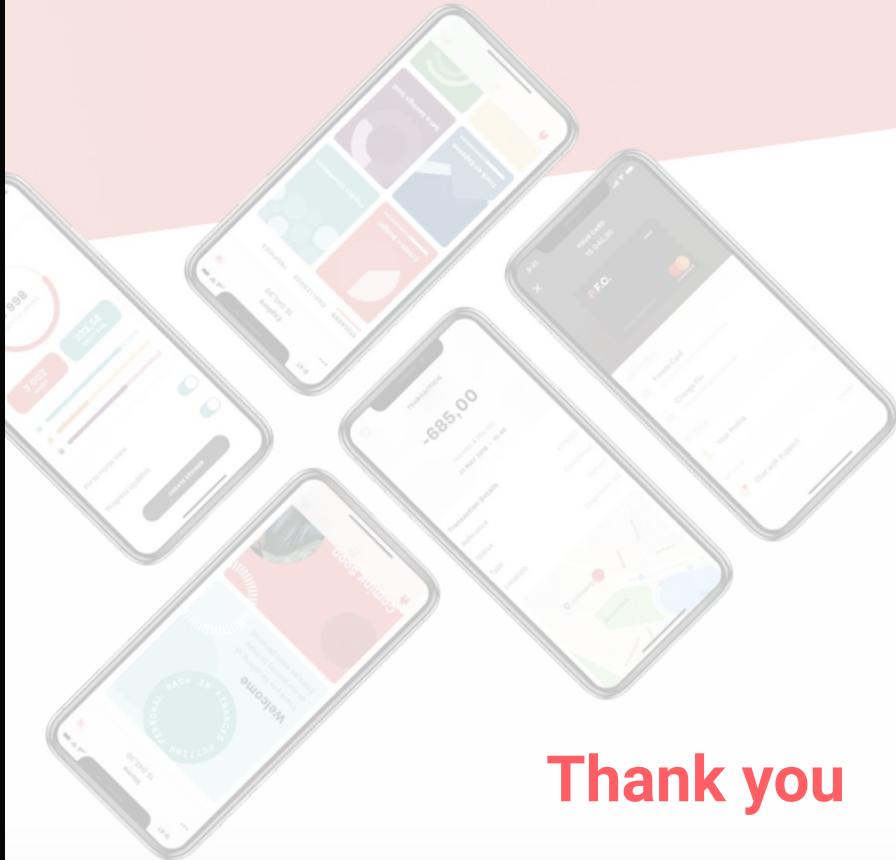
Icon



Buttons



Cards logo



Thank you