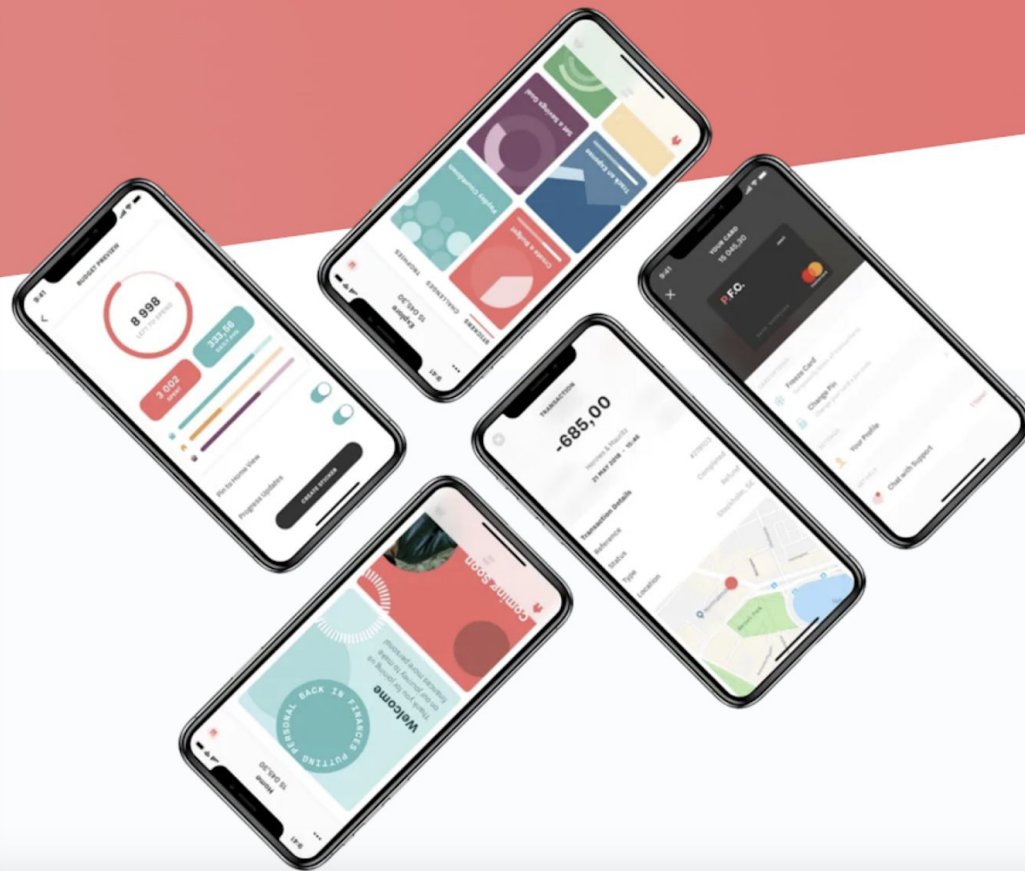


From NetBanking to NeoBanking

Omnichannel Customer Journey Map & UI Design | Noorul Ameen

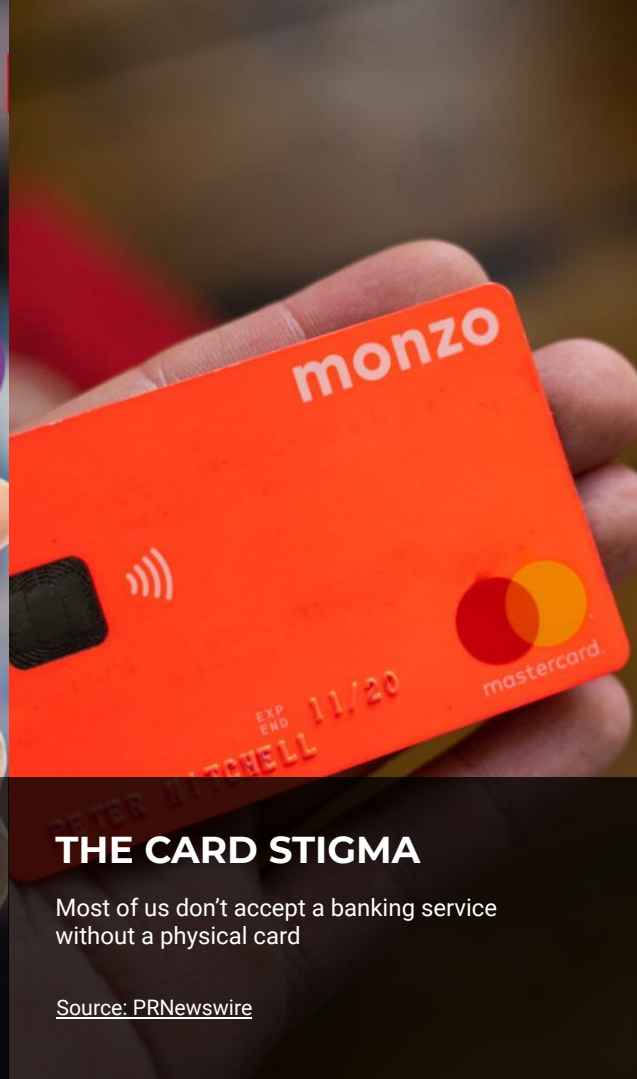




PRODUCT IS THE KEY

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

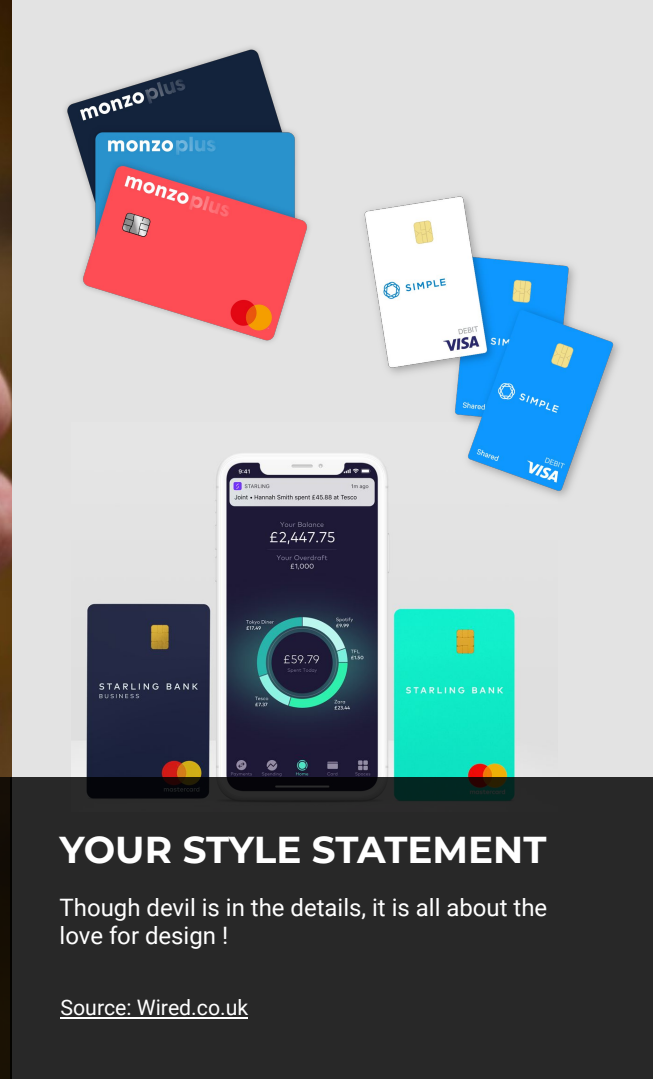
Source: American Banker Journal



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 !

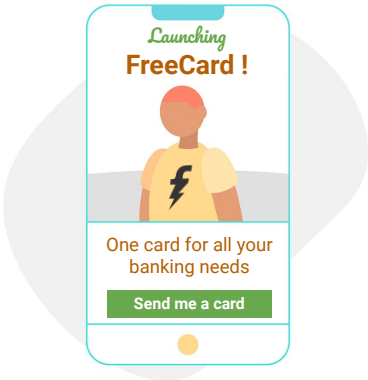
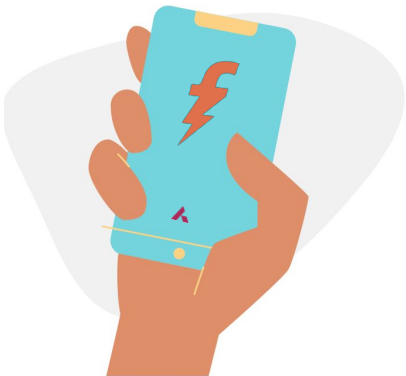
Source: Wired.co.uk


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

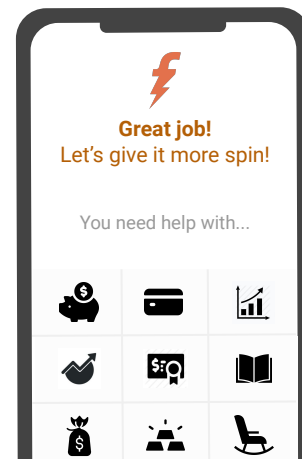
The “Aha” Unboxing Moment



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!


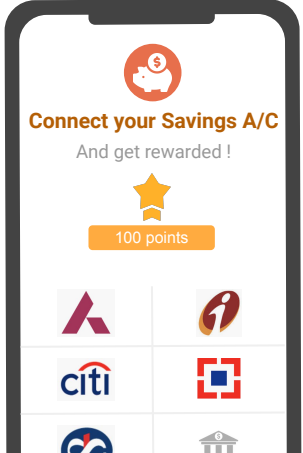
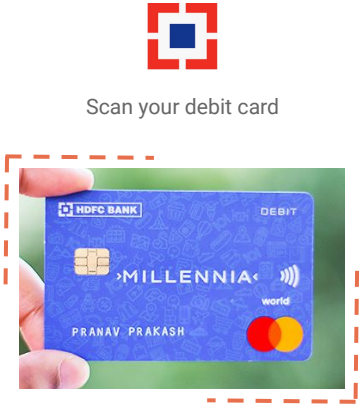
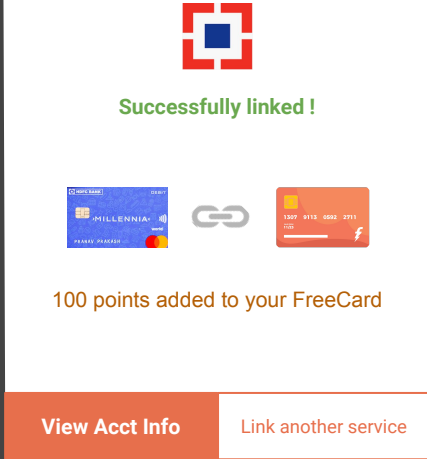





The card looks just great. This should be the only one sneaking out of my wallet everytime.

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

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

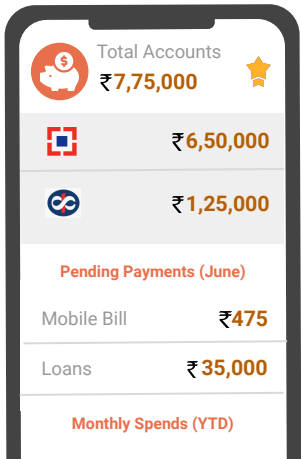
Linking existing products to FreeCard

	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.

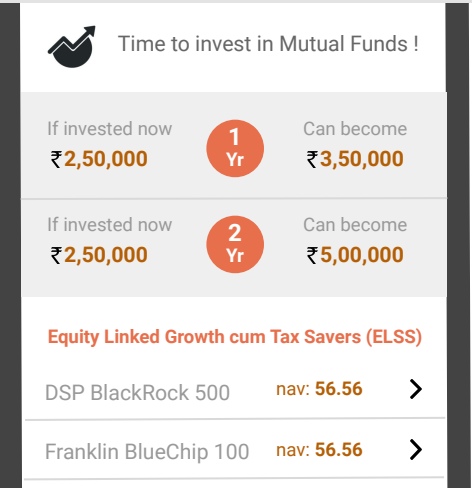
Using, Consuming & Staying



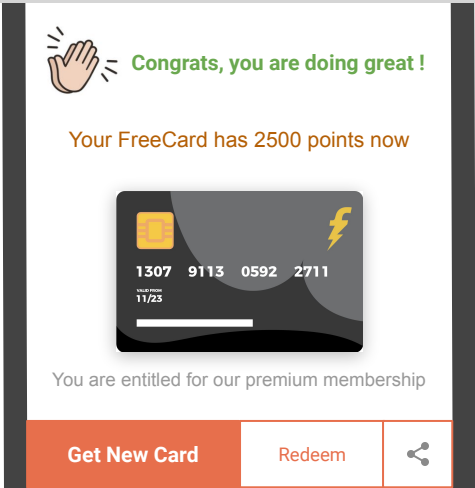
Managing daily balance and payments



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 !

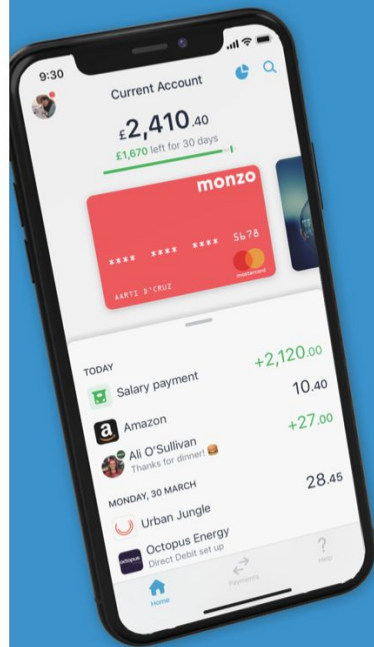
I am going to share this with my friends. I am sure they will like this as much as I do !

INSPIRATIONS

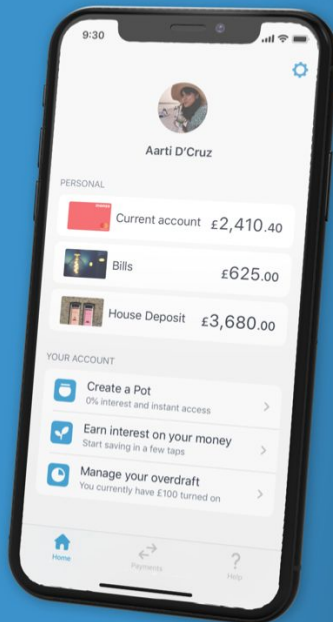
VISUAL DESIGN



Over 4,000,000 people
bank with Monzo



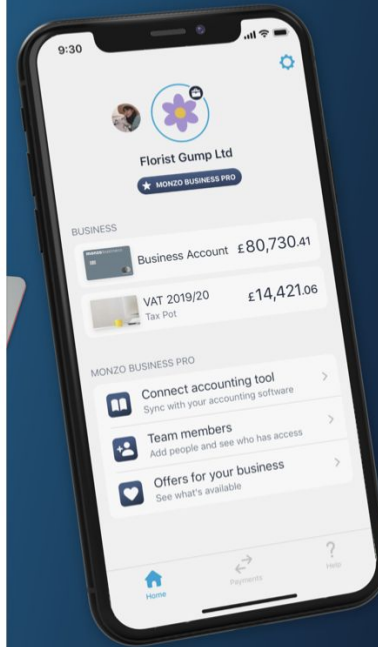
Spend, sort and save
money all in one place

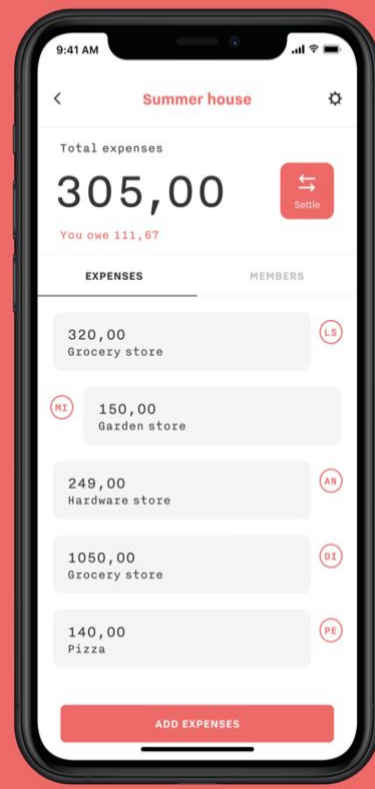
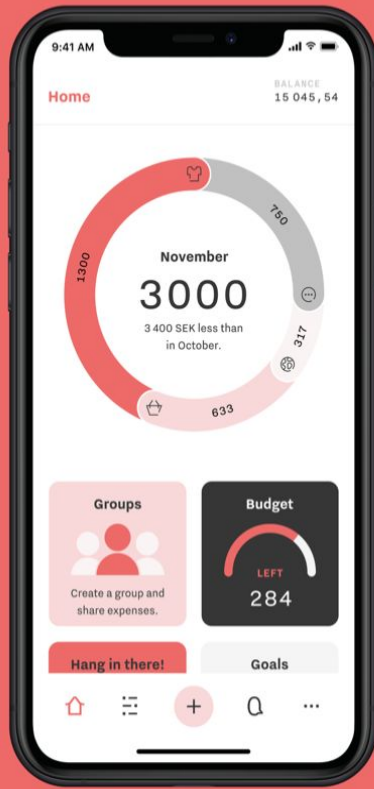
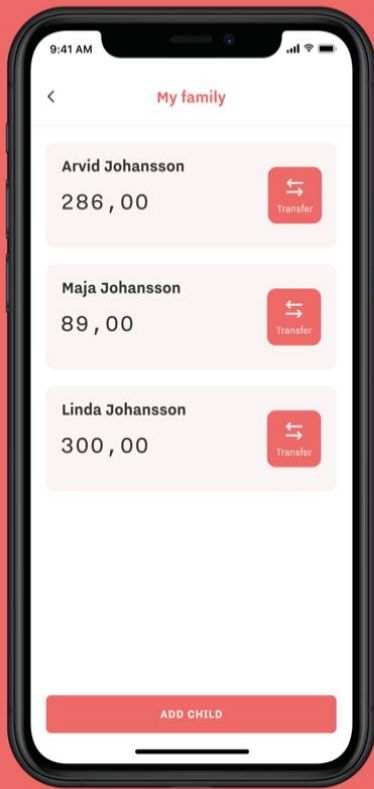


Personal, joint and
business banking



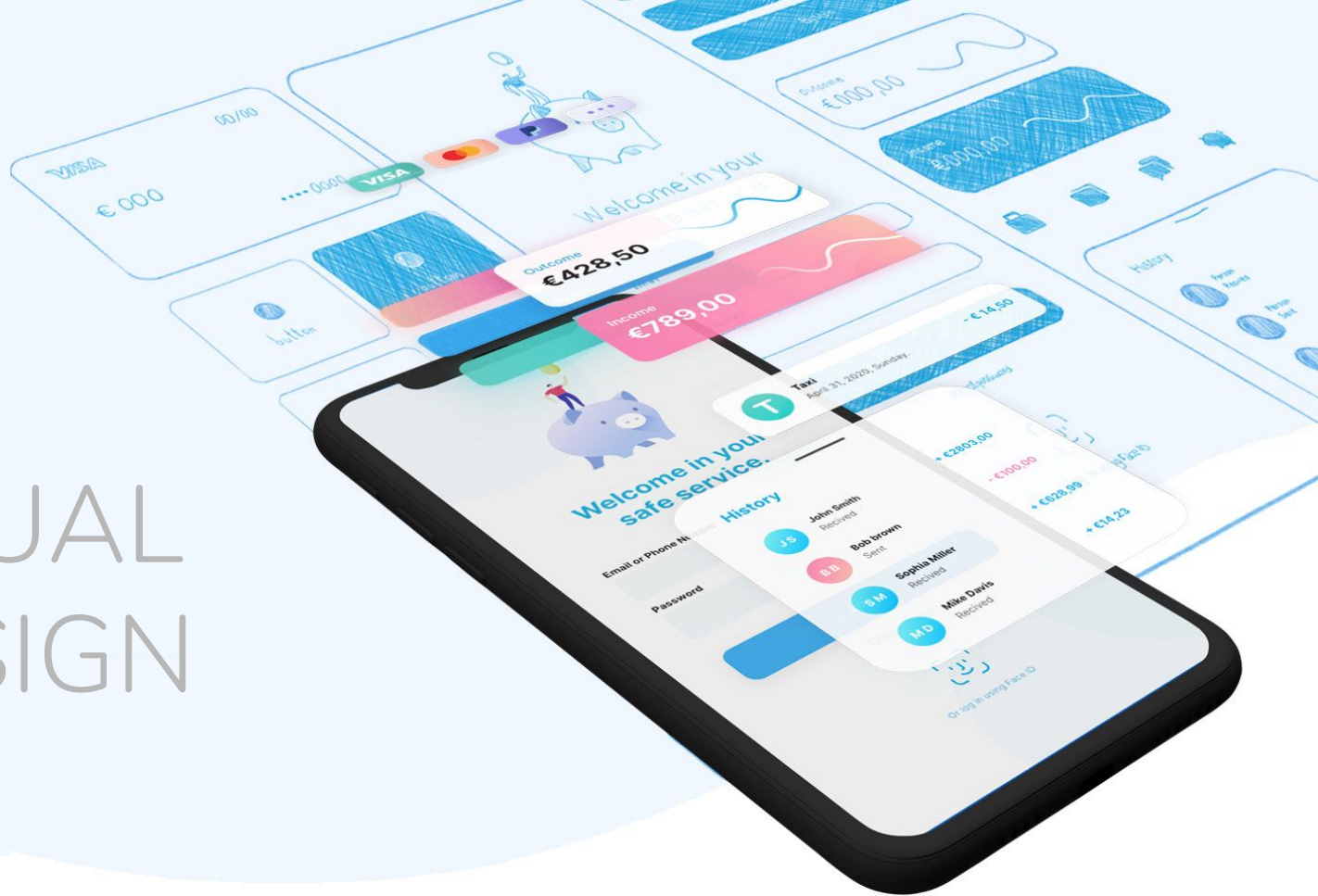
monzobusiness

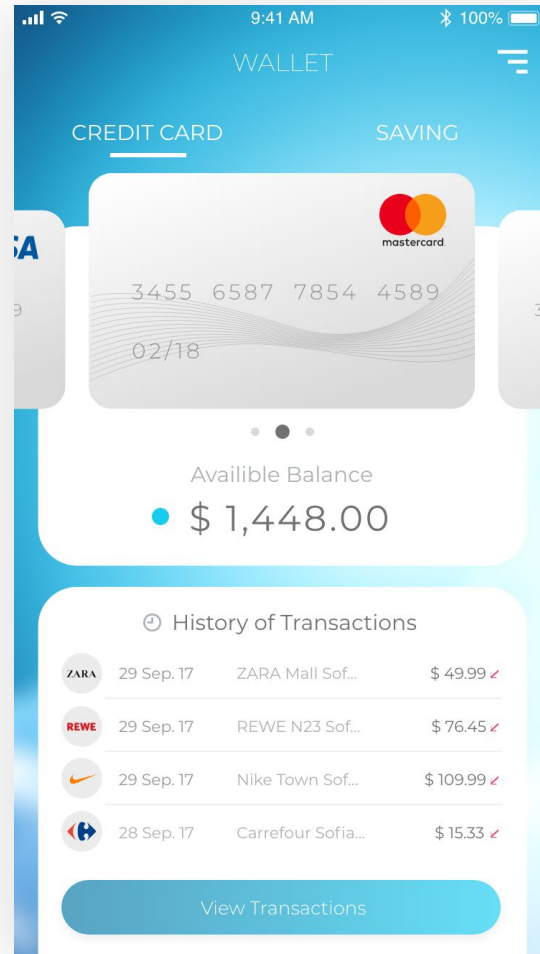
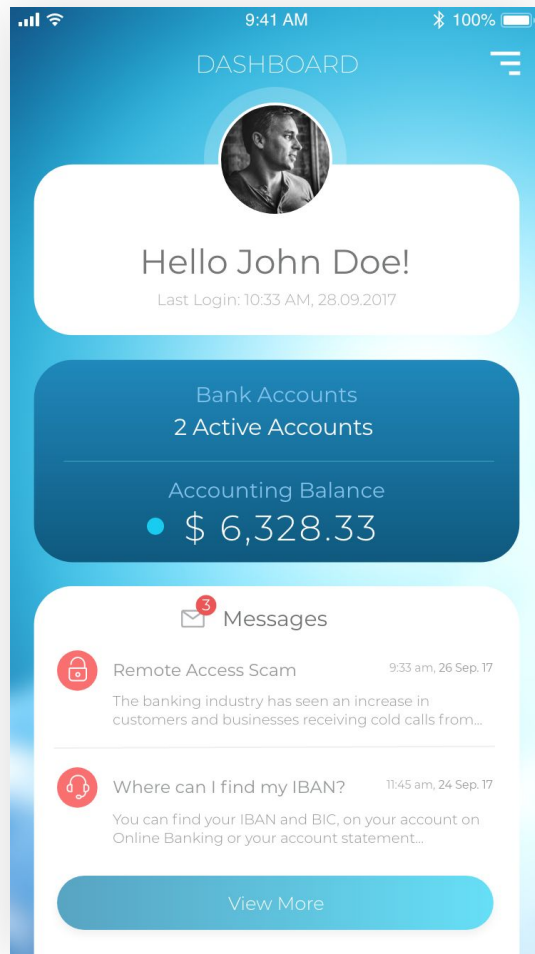
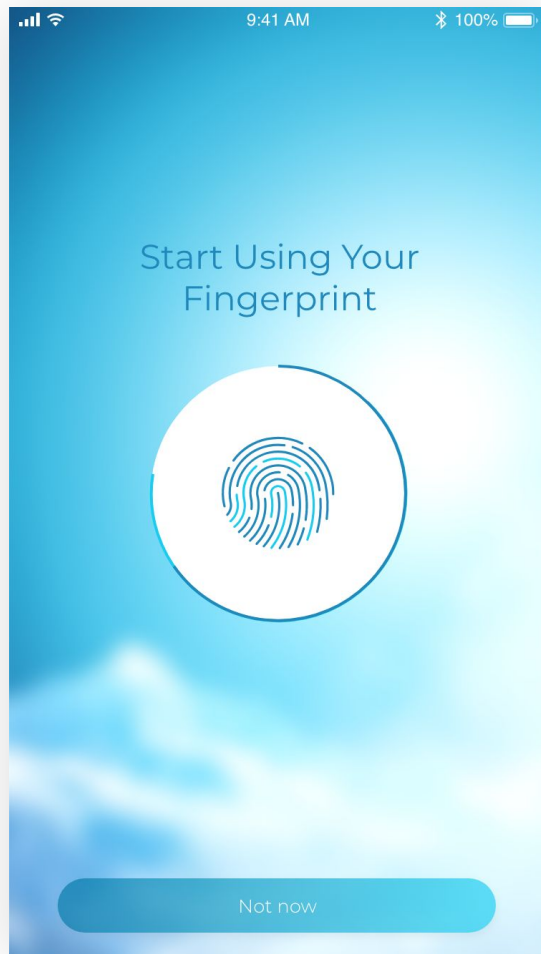


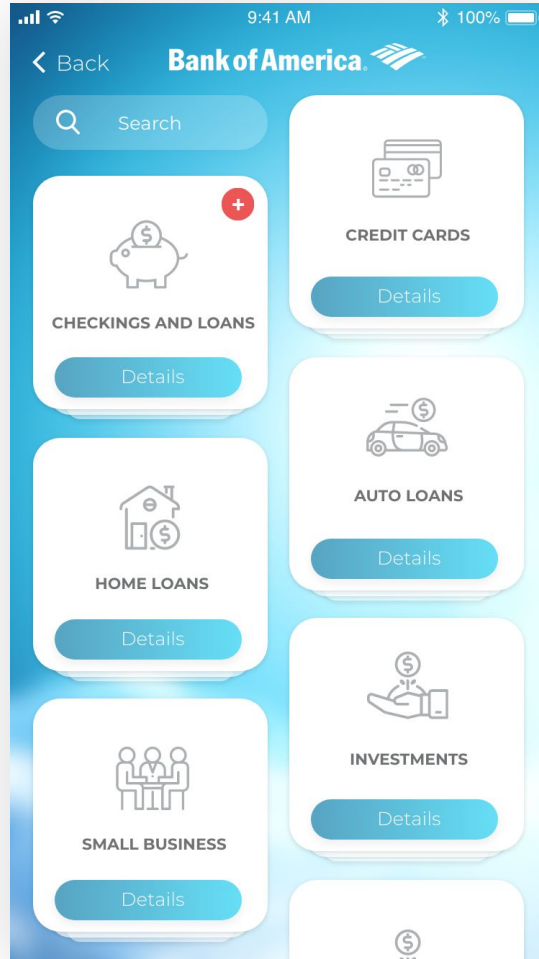
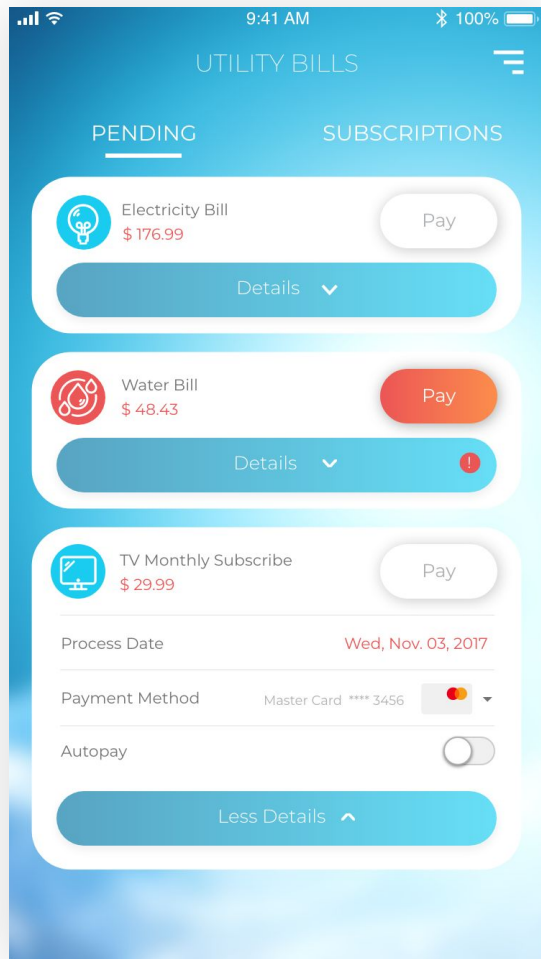
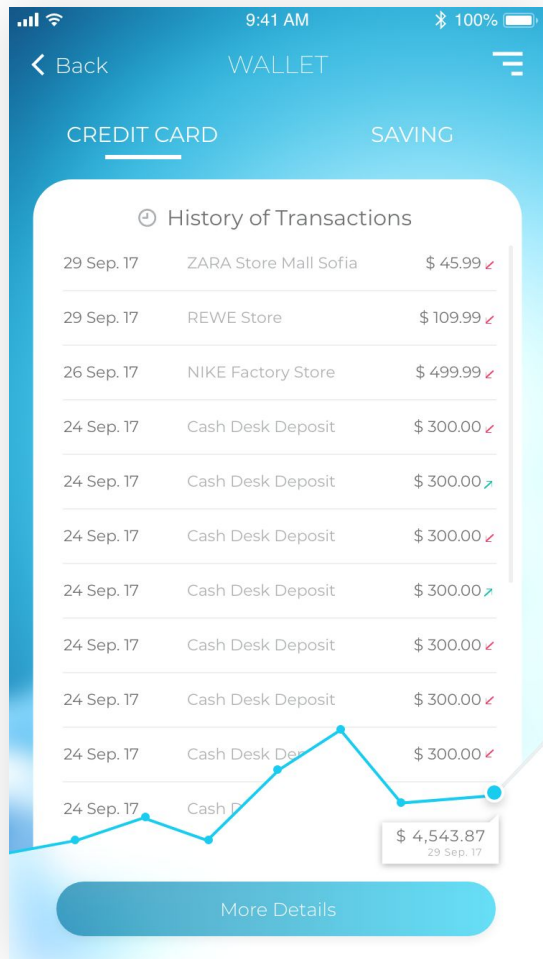


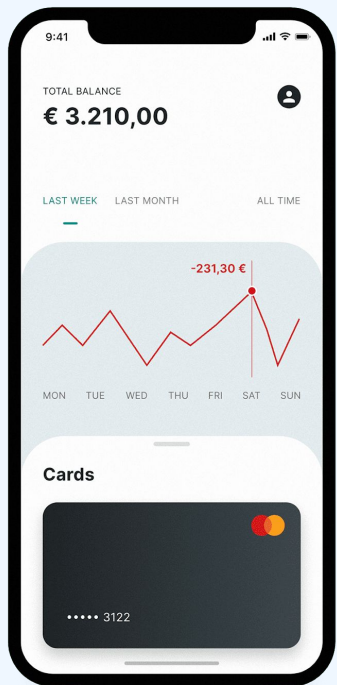
EXPLORATIONS

VISUAL DESIGN









9:41

Cards

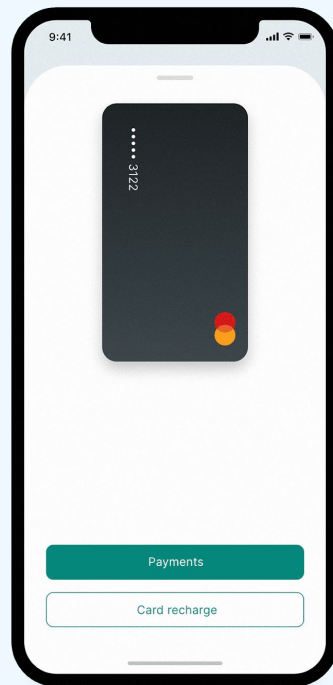
.... 3122

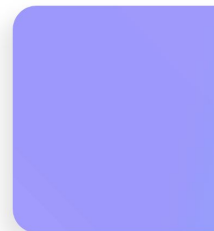
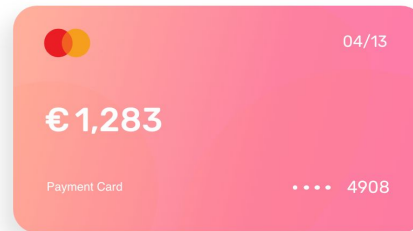
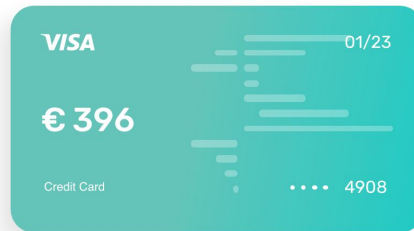
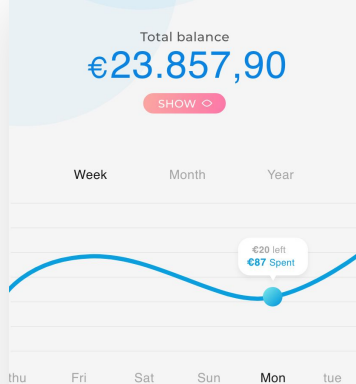
€ 3.210,00

Transactions

	Subway Today - 18:21	-2,00 €
	Restaurant Today - 13:40	-34,00 €
	Coffee Today - 07:20	-5,00 €
	Shopping Yesterday - 18:40	-231,30 €
	Food Yesterday - 12:40	-20,00 €

The transaction list shows five recent transactions: Subway (-2,00 €), Restaurant (-34,00 €), Coffee (-5,00 €), Shopping (-231,30 €), and Food (-20,00 €). Each transaction is preceded by a small icon representing the category.





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 Montalc

Second Address (optional)

Es: Via Montalc

City

Naples

CAP

80046

Add Card

History

- John Smith** + €2803,00
Received
- Bob brown** - €100,00
Sent
- Sophia Miller** + €628,99
-



Week Month Year

€2000 left
€837 Spent

thu Fri Sat Sun Mon tue

Scan your face
to log in.



Try to log in by other options



Taxi

April 31, 2020, Sunday.

- € 14,50



App Store

April 31, 2020, Sunday.

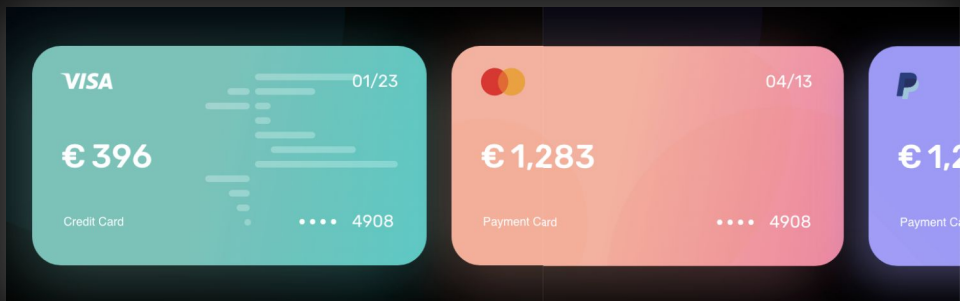
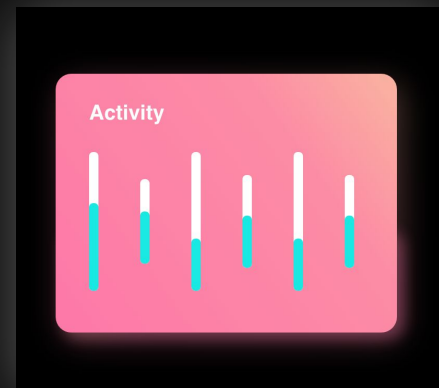
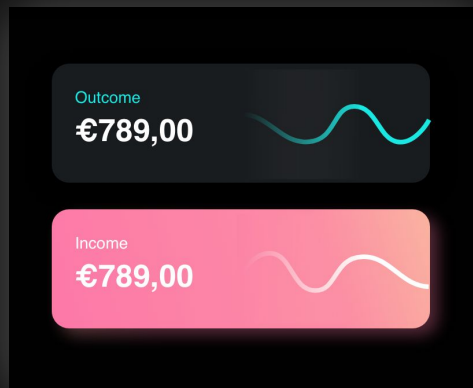
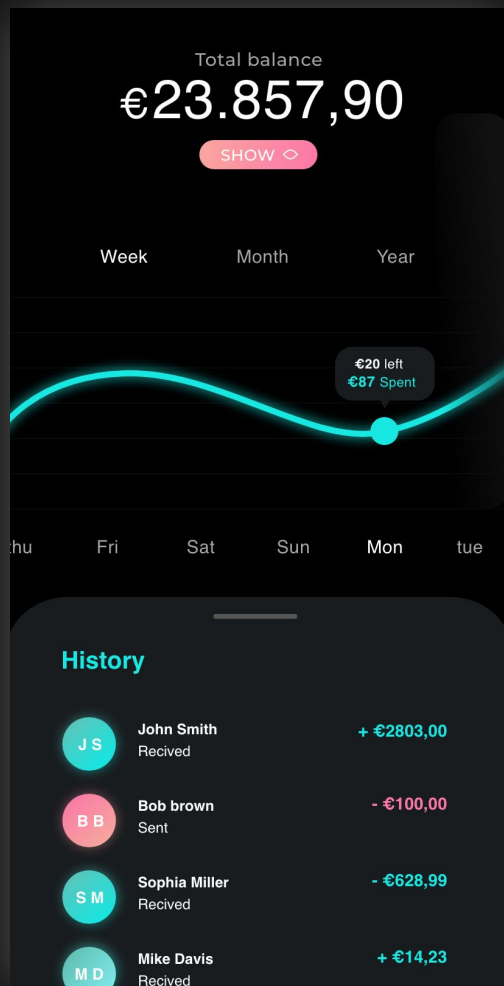
- € 27,50

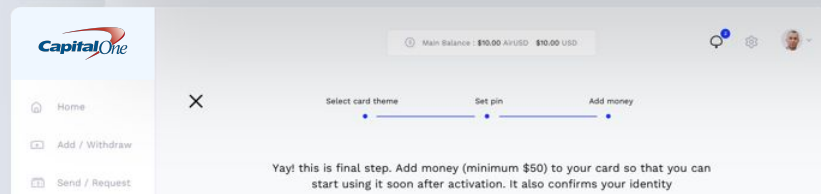
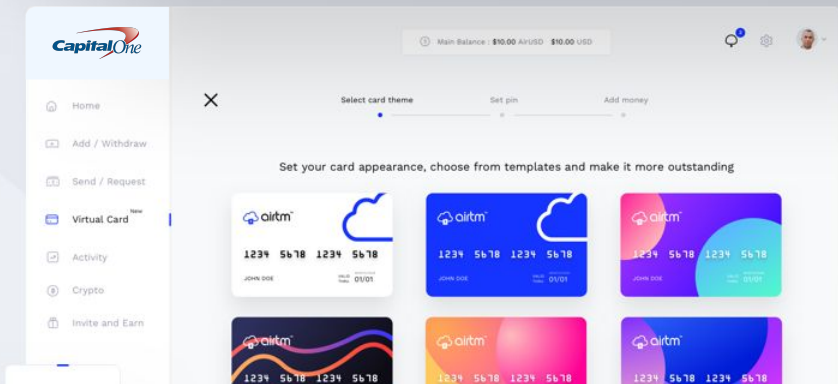
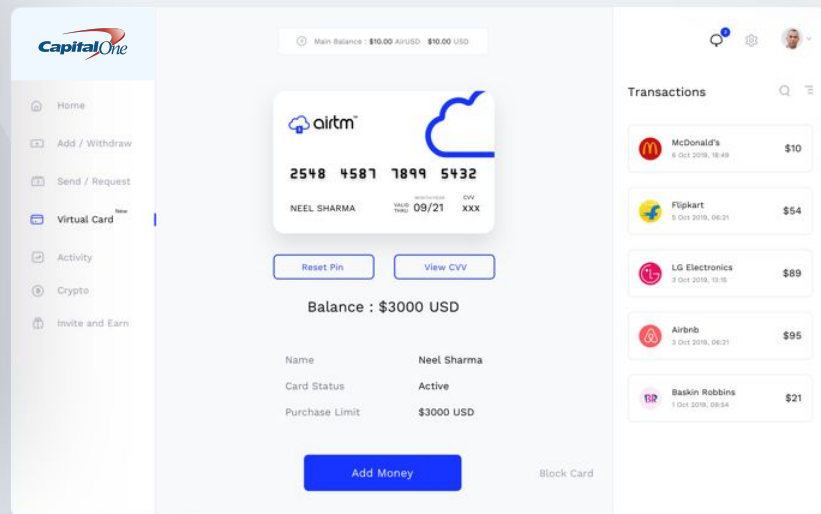
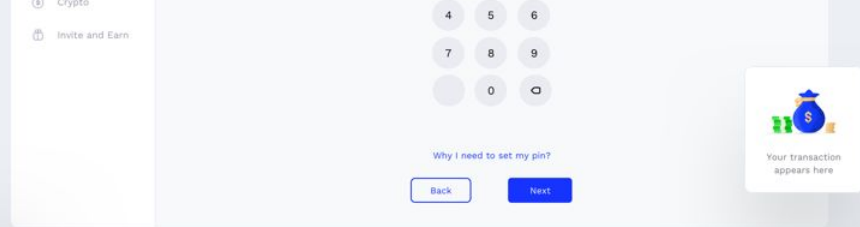
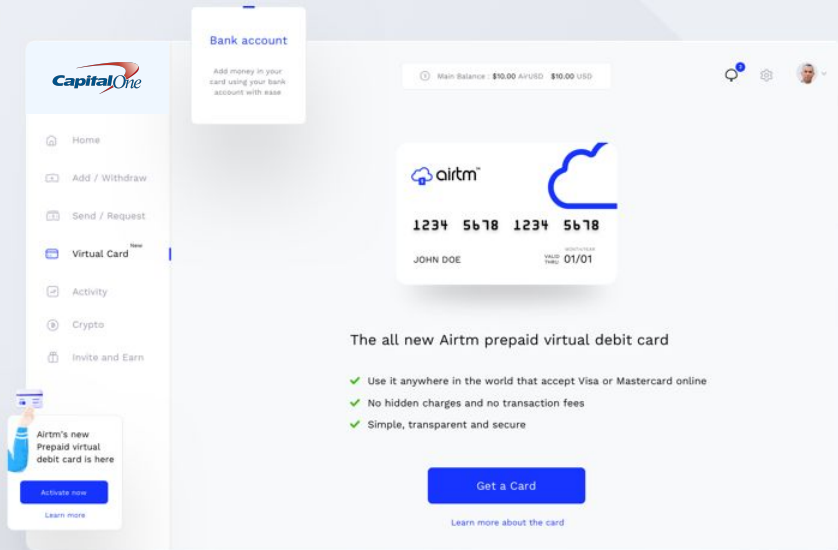


Spotify

April 31, 2020, Sunday.

- € 9,90





Capital One

Home

Add / Withdraw

Send / Request

Virtual Card

Activity

Crypto

Invite and Earn

1

Main Balance : \$10.00 AirUSD \$10.00 USD

?

⚙

×

Select card theme

Set pin

Add money

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

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

1234 5678 1234 5678

JOHN DOE

VALID THRU 01/01

Back

Next

1

Crypto

Invite and Earn

1

Main Balance : \$10.00 AirUSD \$10.00 USD

?

⚙

×

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 you card using airtm wallet instantly and easily

Bank account

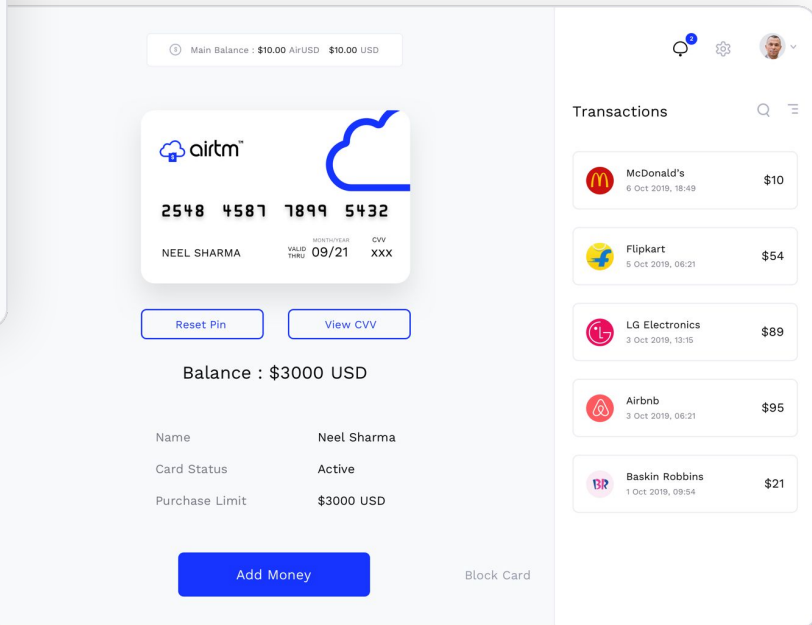
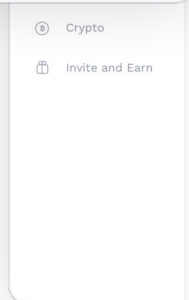
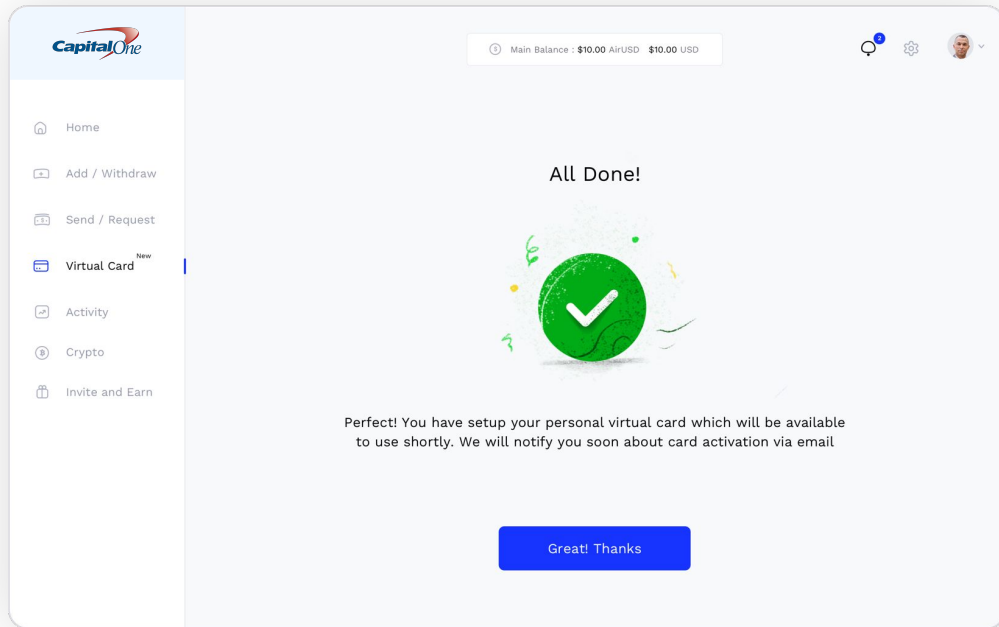
Add money in your card using your bank account with ease

Other method

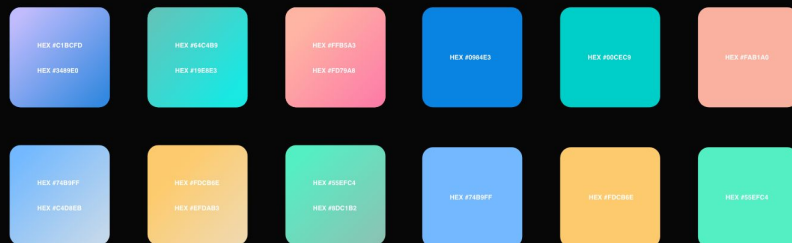
Load your card from more than 20 types of payment methods

Back

Finish



Colour palette



Typography

Inter Ui font Bold

AaBbCcDdEeFfGgHhIiJjKkLlMm
NnOoPpQqRrSsTtUuVvWwXxYyZz

Inter Ui font Medium

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz

Icon



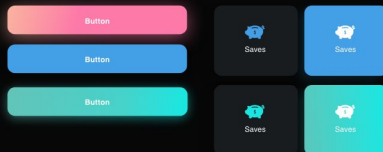
Form

Text label
Example label

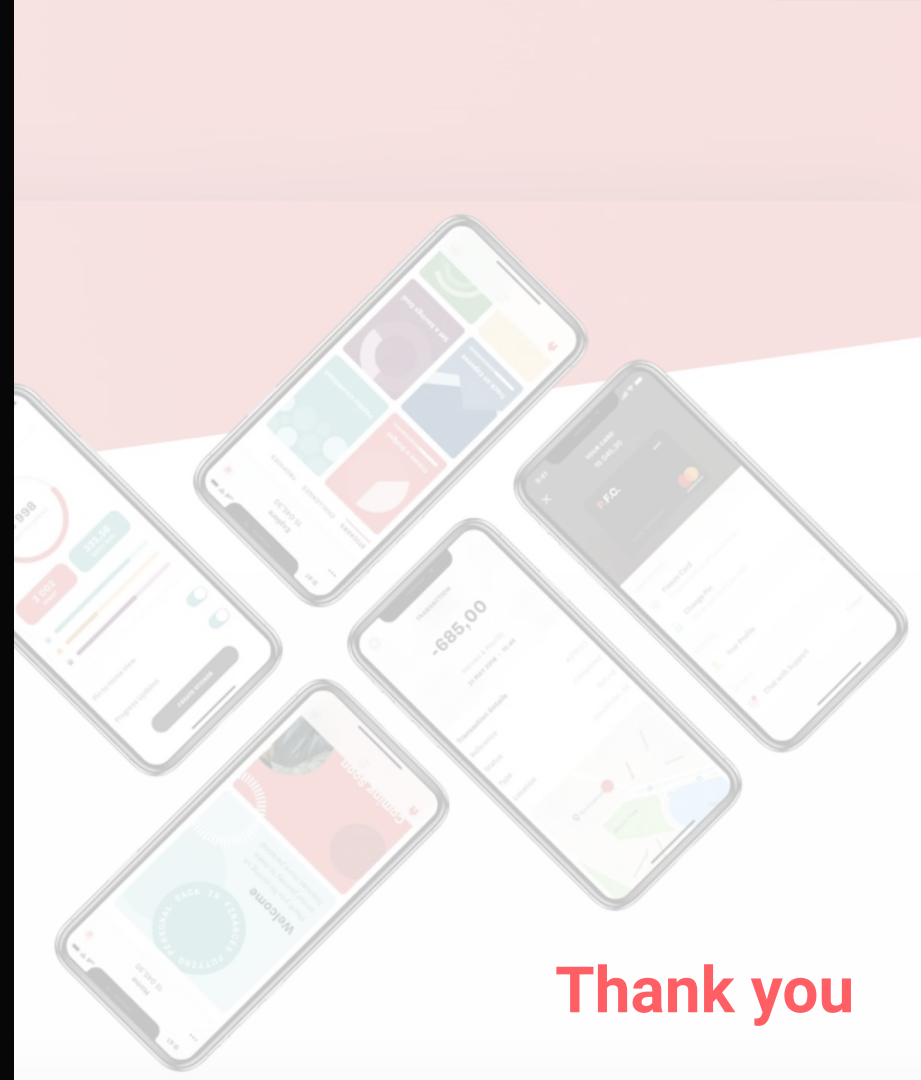
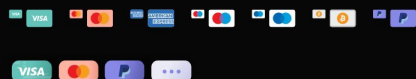
Text label
Write label

Text label
Example@email.com

Buttons



Cards logo



Thank you