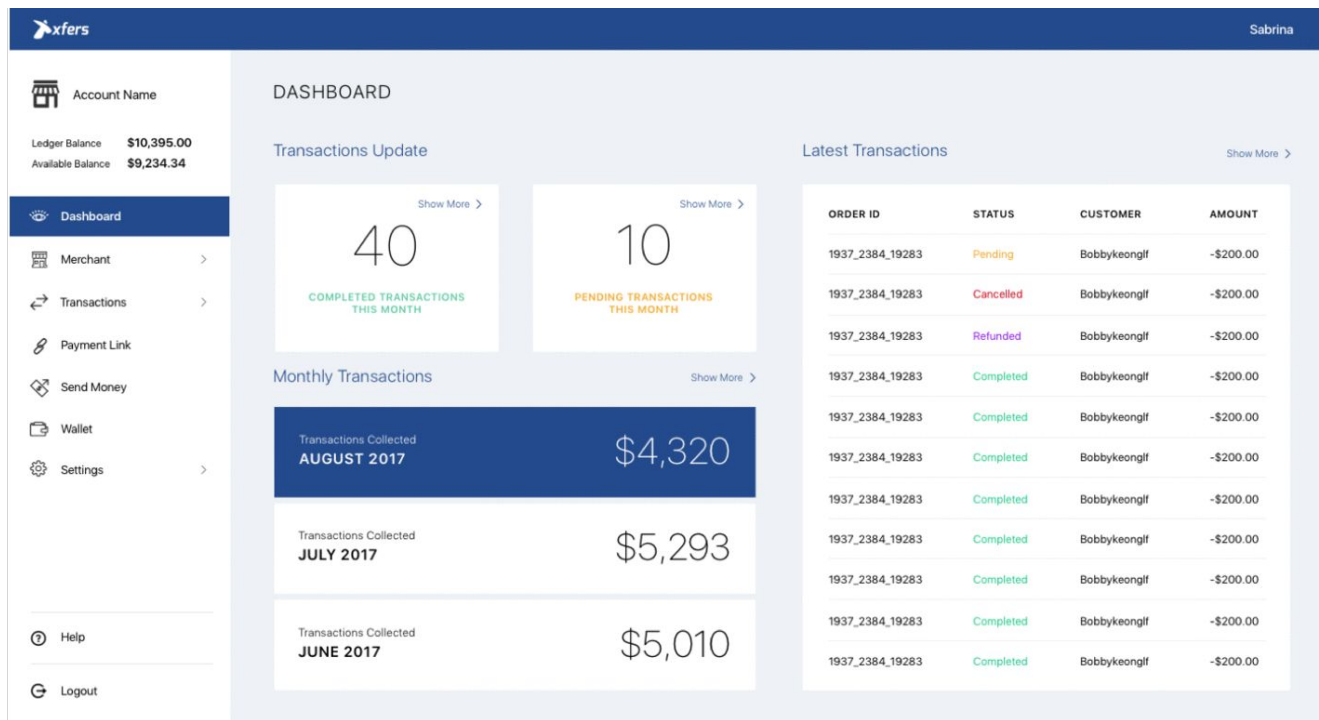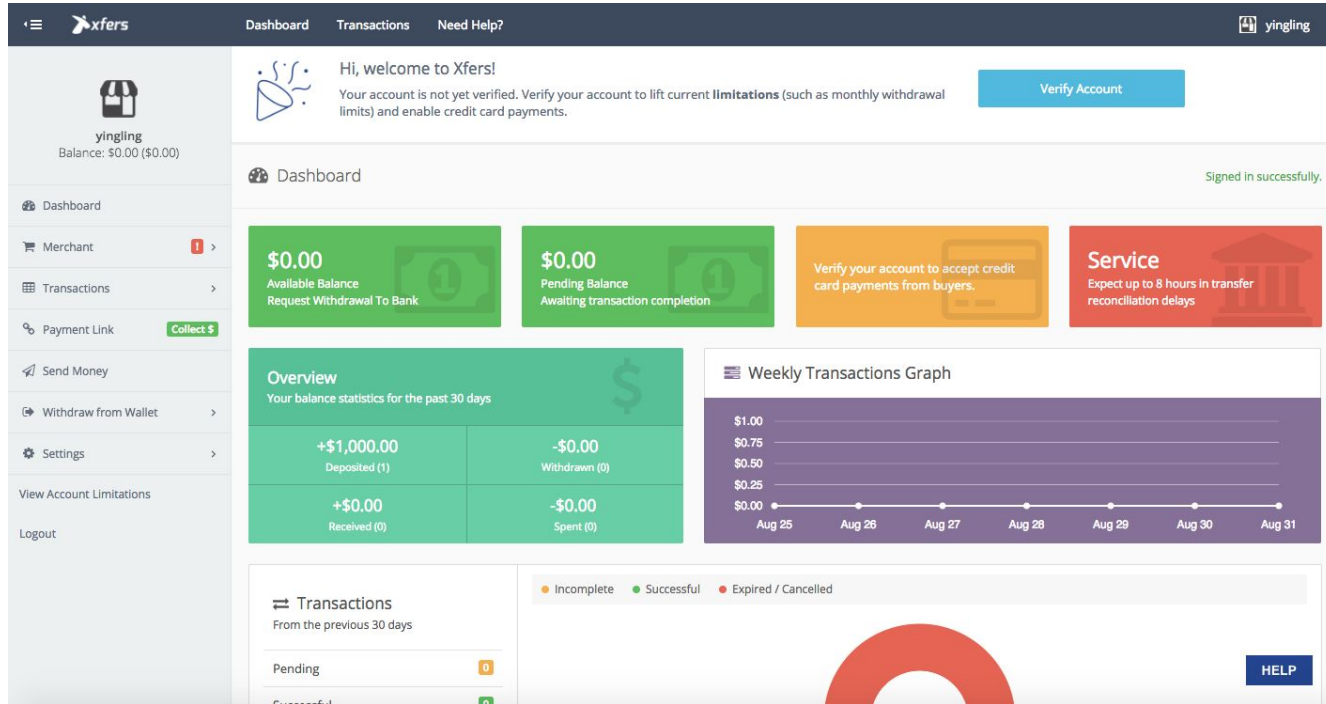xfers

Web Application / UX Redesign

A Singapore based payment processing gateway offering internet banking transfers and credit card processing.

Xfers aims to unify banking networks simplifying and redefining the process of collecting bank transfer and credit card payments in both Singapore and Indonesia.

Xfers dashboard is the place where merchants login and manage their payments. If the original dashboard was a great proof of concept, the new one needs to have improved usability and usefulness. Merchants must have a clarity over what they can do with the dashboard, and how it can make their jobs more effective.

The current dashboard was built in the early days when Xfers needed to launch a minimum viable product. While the design was not ideal, the basic features were enough to satisfy the needs of our merchants. Overtime as we have more merchants onboard, we are receiving feedback and requests from our merchants to improve the dashboard.

Redesign Kickstart

As Xfers is ready to scale the business and expand the number of the merchants we have right now, it is vital for us to invest in improving the UX of the dashboard.

Conducting User Interviews

We met up with our merchants, interviewed them and watched them interact with the current dashboard. This was an interview with Coinhako, one of our early merchants for the past 3 years. We have also interviewed other merchants in Singapore and Indonesia like Grouphunt, Airfrov, Tunai Kita and more...

Affinity Mapping

We consolidated the quotes and feedback from the merchants, and sorted them out into different categories.

3 Key Insights

With a few quotes (not representative of all) that we picked out.

Important Data is Missing

"I need to know which of these transactions are the fees"

"Can I have my customers' contact on the the list?"

Nobody Uses The Main Dashboard

"I go straight to the transaction history, or payment link"

"I only log in when my customers face transaction problems"

Visibility IS important

"I want to know how my sales is doing"

"I want to know if my customers pay with bank transfer, or credit card over a period of time."

My Focus

From the interviews, we discovered that Transaction History is the most used feature yet has the most usability problems. Merchants also perceived the Homepage to contain little usefulness. For the purpose of this case study, I will touch on two design challenges that were defined.

Design Challenge 1

How might we display adequate data of the transaction history, yet do not overload the users in one glance?

Prototype 1

Show only the primary data on the dashboard. If merchants want access to the secondary data, they would have to download the CSV file.

Download CSV file to get the full data

The presentation slide contains a screenshot of a transaction list interface:

Xfers — Sabrina

Account Name

BALANCE
$10,395.00 ($958.56)

- Dashboard
- Merchant
- Transactions
- Payment Link
- Send Money
- Manage Wallet
- Settings

- Logout

TRANSACTION LIST — Download Statements

All Transactions | Search | Actions | Last 30 Days

To search multiple keywords, add space between keywords
Example: **Anderson $300**

SHOW MORE

View 25 — 1-25 of 803

DATE	TRANSACTION ID	STATUS	NAME OF CUSTOMER	TYPE	AMOUNT	FEES
2017-08-15, 17:00	1937_2384_19283	Pending	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Cancelled	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Refunded	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Credit Card	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Credit Card	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
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2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00
2017-08-15, 17:00	1937_2384_19283	Completed	Bobbykeonglf	Bank Transfer	-$200.00	-$1.00

The CSV file table below:

Date	Order ID	Status	Customer Name	Phone	Email	Amount	Fees	Type	Ledger Balance	Net Balance
2017-08-15, 17:00	58363	Pending	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Cancelled	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Refunded	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Awaiting Shipping	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Shipped	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Credit Card	$2000.00	$2000.00
2017-08-15, 17:00	Withdrawal - DBS 1233501234	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Credit Card	$2000.00	$2000.00
2017-08-15, 17:00	58363	Expired	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	Deposit - OCBC 1233501234	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Credit Card	$2000.00	$2000.00
2017-08-15, 17:00	58363	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00
2017-08-15, 17:00	58363	Completed	Bobbykeonglf	98765432	bobby@gmail.com	-$200.00	-$1.00	Bank Transfer	$2000.00	$2000.00

Prototype 2

Show all data on the dashboard and allowing merchants to scroll horizontally to view more.

Design Challenge 2

How might we display useful data on the homepage to support merchants in managing payments?

Through our interviews, we found out that these are the 3 main reasons for merchants to login to the dashboard and these gave us a direction on what would be important to show on the homepage.

1. Check the status of a transaction.
2. Observe the transaction trends from month-to-month.
3. Resolve any issues that their customers have reported to them.
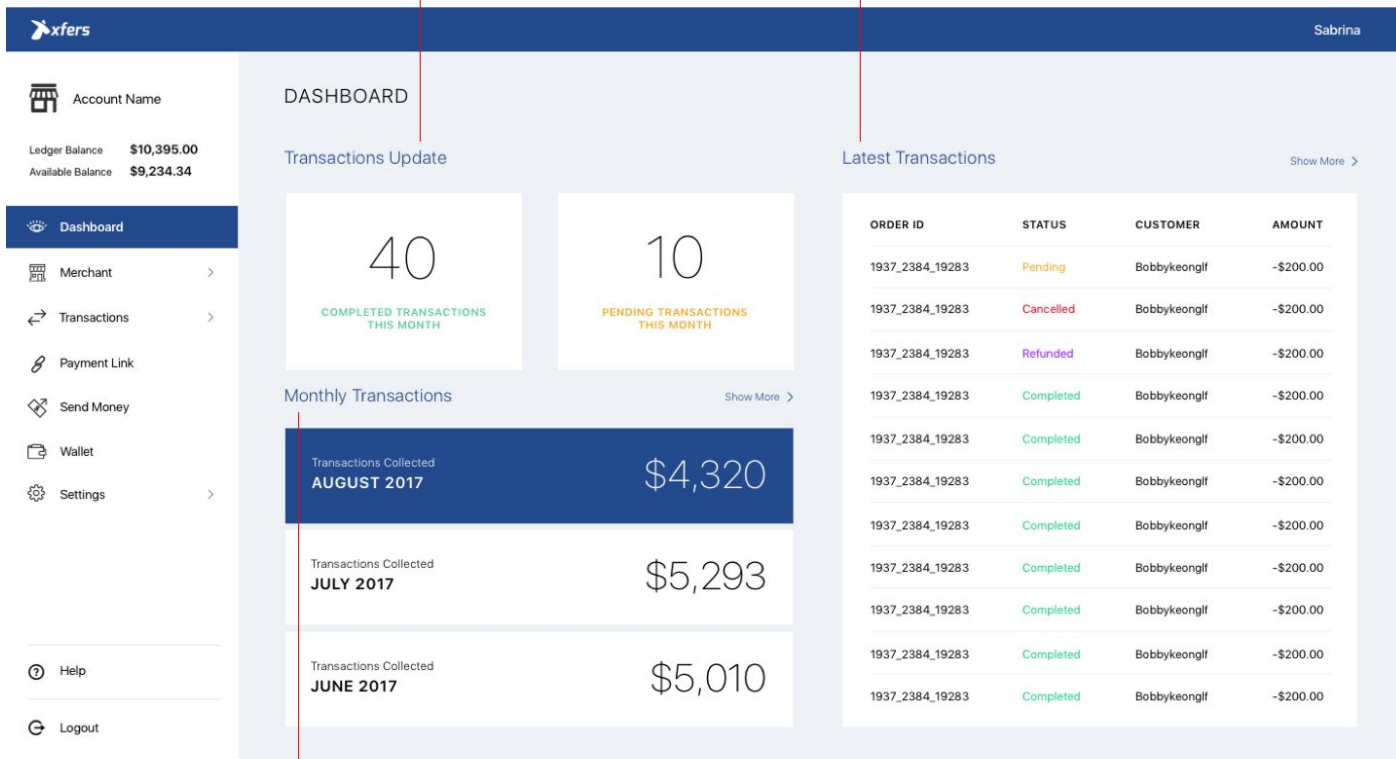
A glance on how many completed and pending transactions

Merchants get to check on the status of the transactions the first thing they login.

xfers

Sabrina

Account Name

Ledger Balance $10,395.00
Available Balance $9,234.34

- Dashboard
- Merchant
- Transactions
- Payment Link
- Send Money
- Wallet
- Settings

Help

Logout

DASHBOARD

Transactions Update

40
COMPLETED TRANSACTIONS
THIS MONTH

10
PENDING TRANSACTIONS
THIS MONTH

Monthly Transactions   Show More >

Transactions Collected
AUGUST 2017 $4,320

Transactions Collected
JULY 2017 $5,293

Transactions Collected
JUNE 2017 $5,010

Latest Transactions   Show More >

ORDER ID	STATUS	CUSTOMER	AMOUNT
1937_2384_19283	Pending	Bobbykeonglf	-$200.00
1937_2384_19283	Cancelled	Bobbykeonglf	-$200.00
1937_2384_19283	Refunded	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00
1937_2384_19283	Completed	Bobbykeonglf	-$200.00

Monthly transactions for merchants to observe business performance over time.

User Testing

Combining other screens that was designed for the new dashboard, we built an interactive prototype and tested the experience with some of our merchants.

This is Chris, an independent seller who organizes and manages Taobao groupbuy Facebook.
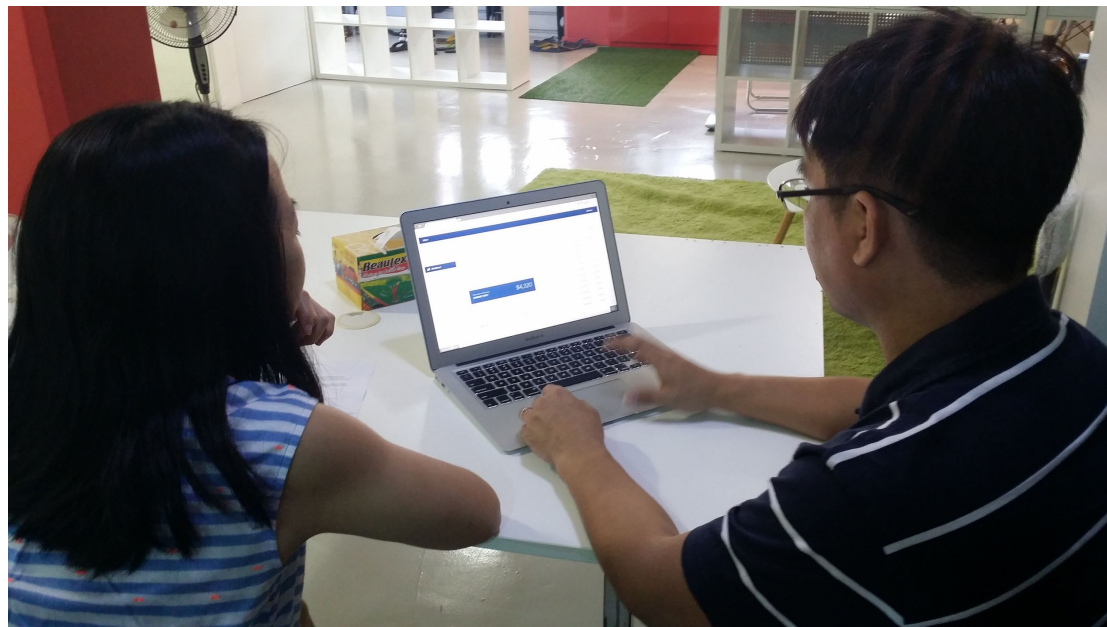
Finding 1

For transaction history, our merchants preferred the option where they can see both primary and secondary data on the dashboard by scrolling horizontally (prototype #2). They also wanted to see the details of the customer without having to be directed to another page.

In this iteration, we added a dropdown modal to show customer info.

Finding 2

Merchants felt that showing the number of pending transactions on the homepage did not add value to them. However, if that data could direct them to a list of transactions that are pending, it will be helpful for them to pay attention to customers who may need help with completing the transactions.

In this iteration, we added "Show More" button for merchants to navigate directly to the page showing all the pending transactions.

When merchants are at this page, they can immediately find out which customers have not completed the payment and contact those customers with the information provided.