Let’s make some

BANQ

MICHAEL MONIZ

March/April 2021

michael@hellomichael.ca
Michael Moniz

What is BANQ?

BANQ is a mobile app that helps entrepreneurs run their businesses remotely.

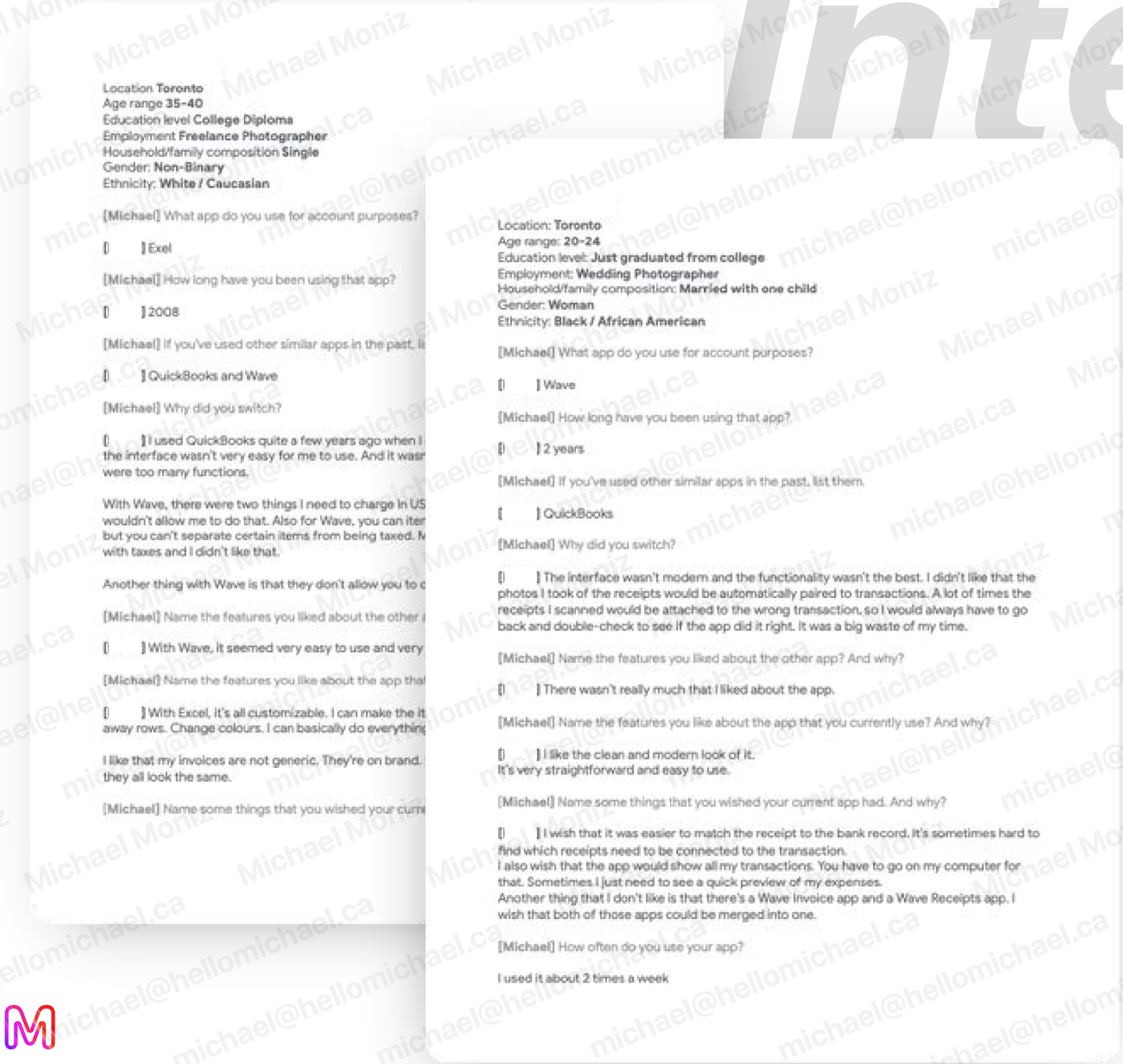
It can send customized estimates and invoices; capture receipts and help file them; log time worked; and record mileage.

Empathize

MICHAEL MONIZ

michael@hellomichael.ca Michael Moniz

Interviews.



Location **Toronto**
Age range **35-40**
Education level **College Diploma**
Employment **Freelance Photographer**
Household/family composition **Single**
Gender: **Non-Binary**
Ethnicity: **White / Caucasian**

[Michael] What app do you use for account purposes?

[ ] Excel

[Michael] How long have you been using that app?

[ ] 2008

[Michael] If you've used other similar apps in the past, li

[ ] QuickBooks and Wave

[Michael] Why did you switch?

[ ] I used QuickBooks quite a few years ago when I
the interface wasn't very easy for me to use. And it wasn
were too many functions.

With Wave, there were two things I need to charge In US
wouldn't allow me to do that. Also for Wave, you can iter
but you can't separate certain items from being taxed. M
with taxes and I didn't like that.

Another thing with Wave is that they don't allow you to c

[Michael] Name the features you liked about the other

[ ] With Wave, it seemed very easy to use and very

[Michael] Name the features you like about the app that

[ ] With Excel, it's all customizable. I can make the it
away rows. Change colours. I can basically do everything

I like that my invoices are not generic. They're on brand.
they all look the same.

[Michael] Name some things that you wished your curr

Location: **Toronto**
Age range: **20-24**
Education level: **Just graduated from college**
Employment: **Wedding Photographer**
Household/family composition: **Married with one child**
Gender: **Woman**
Ethnicity: **Black / African American**

[Michael] What app do you use for account purposes?

[ ] Wave

[Michael] How long have you been using that app?

[ ] 2 years

[Michael] If you've used other similar apps in the past, list them.

[ ] QuickBooks

[Michael] Why did you switch?

[ ] The interface wasn't modern and the functionality wasn't the best. I didn't like that the photos I took of the receipts would be automatically paired to transactions. A lot of times the receipts I scanned would be attached to the wrong transaction, so I would always have to go back and double-check to see if the app did it right. It was a big waste of my time.

[Michael] Name the features you liked about the other app? And why?

[ ] There wasn't really much that I liked about the app.

[Michael] Name the features you like about the app that you currently use? And why?

[ ] I like the clean and modern look of it.
It's very straightforward and easy to use.

[Michael] Name some things that you wished your current app had. And why?

[ ] I wish that it was easier to match the receipt to the bank record. It's sometimes hard to find which receipts need to be connected to the transaction.
I also wish that the app would show all my transactions. You have to go on my computer for that. Sometimes I just need to see a quick preview of my expenses.
Another thing that I don't like is that there's a Wave Invoice app and a Wave Receipts app. I wish that both of those apps could be merged into one.

[Michael] How often do you use your app?

I used it about 2 times a week

I first needed to know what accounting apps these entrepreneurs were currently using and if they were experiencing pain points with them.

I also wanted to know what other apps they used in the past and what about those apps made them switch to their current app.

Lastly, I needed to know what features I had to focus on so as to get them to switch over to my app.

Empathy Maps.

What they say...

> "I used QuickBooks...and the interface wasn't very easy for me to use. It wasn't intuitive enough and I guess there were too many functions."

> "Wave didn't allow me to easily change between currencies and it didn't allow me to separate receipts when I billed my clients, they get charge tax twice."

What they think...

> Wants a simple-to-use app.
> It has to be intuitive because he's not technically inclined.
> He wants to change currencies easily.
> Wants to separate receipts for each client.
> Wants things automated.

What they do...

> He a photographer
> He uses excel instead of an app.
> He uses it to charge for photoshop touch ups.
> He uses it to send out invoices
> He uses it to send out estimates

What they feel...

> Frustrated the cells in Excel aren't more customizable.
> Feels lost when there's too many options.
> Feels that the invoices of the other apps are too generic.
> Feels that things should be more automatic.

I started to understand my user's thoughts and feelings towards their current accounting situation.

Empathy maps gave me the initial insights needed to begin pinpointing the user's pain points.

Personas.

This was the perfect opportunity to look at the goals, characteristics and needs of the larger user groups.

I needed to identify patterns in their behaviour that might further point to common pain points that my interviewees experienced.

I'm a very successful fashion photographer. I spend most of my days shooting and touching up my work. I like to personally send out my client invoices, but I don't like to spend too much time doing it. I live with my cat, Tiggs, in a penthouse condo overlooking the beautiful city skyline.

About

- 39
- Toronto, Canada
- Fashion Photographer
- Recently Separated
- Graduate of a photography school — 2002

Tech

Internet	●●●●○
Social Media	●●○○○
Online Shopping	●●●●○
Gadgets	●●●○○
Early adopter	●●○○○

Wants & Needs

> I want to be able to separate receipts and apply them directly to the invoices.

> I want to be able to send estimates fast via email.

> I want my estimates and invoices to be customized so that they're on brand.

> I want a way to bill my clients for the time I spend on touching up the photos.

> I want to easily change between currencies.

Frustrations

> I get frustrated when things are too complicated and there's too much of a learning curve.

> I feel lost when there's too many options.

> I get frustrated when clients don't pay me on time.

> Doing my bookkeeping on my phone frustrates me because things don't flow as well as my computer.

"I prefer doing my accounting on the computer. All the apps I've tried were never very easy to use. The interfaces just weren't intuitive enough."

User Story

Benjamin

As a well established and busy photographer

I want to easily send my clients fully customized estimates and invoices

so that I can quickly get back to my creative work.

MICHAEL MONIZ

I just recently graduated from college. Up until now I was limited to how much time I could spend on my business because of school. Now that I'm all done I'm eager to expand my wedding photography business. I live with my partner of 5 years, and they're pregnant with our first child.

About

- 23
- Toronto, Canada
- Wedding Photographer
- Lives with their partner and child
- Just graduated from college this year

Tech

Internet	●●●●●
Social Media	●●●●●
Online Shopping	●●●○○
Gadgets	●●○○○
Early adopter	●●●●○

Wants & Needs

> I want a modern interface that's intuitive.

> I want the app to be able to read the photos of the receipts so that I don't have to manually input it.

> I want to have access to my business transactions while on the go.

> I want to be able to customized my invoices.

> I want to be able to take payments from my clients directly from the emails and have reminders sent out for late payments.

Frustrations

> I get frustrated when things aren't where they're logically supposed to be.

> I get frustrated when I have to match my photo receipt with my bank transaction.

> I just want to use one app. I have to used two apps right now, one for invoicing and another for receipts.

> I don't want to have to go onto my computer to do all my bookkeeping and accounting.

"With my business scaling up, I need to be able to do my accounting on the go. I need an app that can do everything that my computer does."

User Story

Fiona

As a new business owner and photographer

I want to have all the functionality of my computer app on my phone

so that I can grow my business on the go.

UserJourney.

This exercise helped me Identify improvement opportunities & reduced the impact of designer bias.

Benjamin	To quickly and easily send out customized estimates and invoices to his clients.						
Actions	**Download the app**	**Sign up for an account**	**Onboarding & banking info**	**Customize Templates for client estimates and invoices**	**Setup client payment options**	**Send first estimate/invoice**	**Snap first receipt**
Task List	> Go to the apps store and find the app to download. > Click Download. > Open app.	> Enters name, address, country, email, password. > Goes to email account to verify that the email is theirs. >Two-step verification required.	> Goes through several cards with instructions on how to use the features of the app. > Enters his banking signin information into the app. > Adds generic billable items and prices.	> Upload logo. > Change colour scheme. > Enter their usual terms and conditions that can be found in the client estimates. > Enter the "deposit" amount that is required	> Sign up to receive payments from clients directly from the email estimates. >Setup the client profile.	> Enter the billable fields for the estimate. > Confirm the required "deposit" amount. > Select/add the client account this estimate/invoices is for. > Final invoice. Option to add additional services or credits for the work done.	> Click camera icon to take picture. Point and shoot. > AI fills in the receipt info and notifies when complete. > User confirms that the info is correct. >Connect the receipt pic to the bank transaction.
Feeling Objectives	> Normal. Business as usual.	> Frustrated that the verification email took too long.	> Annoyed that there's no way to skip the cards & come back to it. >Annoyed that the currency entered is not allowed to change.	> Unsure how the client will digitally sign the document. > Annoyed that there's not way to add a margin to help cover the cost of the processing fees.	> Frustrated that he only has the option to add one business bank account to this profile.	> Annoyed that there's no way to edit the terms on the estimate. >Annoyed that there's no quick option to select from the billable items that were added at onboarding.	> Annoyed that he has to wait for the AI to fill in the receipt blanks. > Annoyed that pairing the receipt to the bank transaction is hard to do.
Improvement Opportunities	> Business as usual.	> Uses a better system to send out the verification emails faster.	> Allow the user to set the default currency each billable item.	> Before sending, user will be shown a preview of the document — where he will see that there's a place for the client to sign. >Add margin.	> Allow the user to register up to 6 business bank accounts so that they can select which account the money will be deposited into - via email is sent.	> Ability to add extra terms or edit generic terms from onboarding. > Allow the client to select the preloaded billable items + filters.	> Give the user the ability to choose between manual input and AI input. > Create a "pending" receipts area when the user can add the receipt to transactions later.

Define

If/Then Statement

Benjamin

IF he has an intuative accounting app that saves him time

THEN he can get back to the things about his business that he loves to do - create!

Problem Statement

Benjamin

... is a fashion photographer

who needs an accounting app that very easy to use, straight forward, and intuative

because he's so busy that he doesn't have time to waste on account and billing.

Hypothesis Statement

Benjamin

I believe that an intuative and easy to use accounting app will reduce the amount of time Benjamin wastes when sending out estimates and invoices. This will allow him to get back to thing he loves most - creating!

If/Then Statement

Fiona

IF they can do all of their accounting and billing on an app

THEN they'll have more time to grow their business and provide for their family.

Problem Statement

Fiona

... is a wedding photographer

who needs an app that allows them to do all their day-to-day accounting and billing

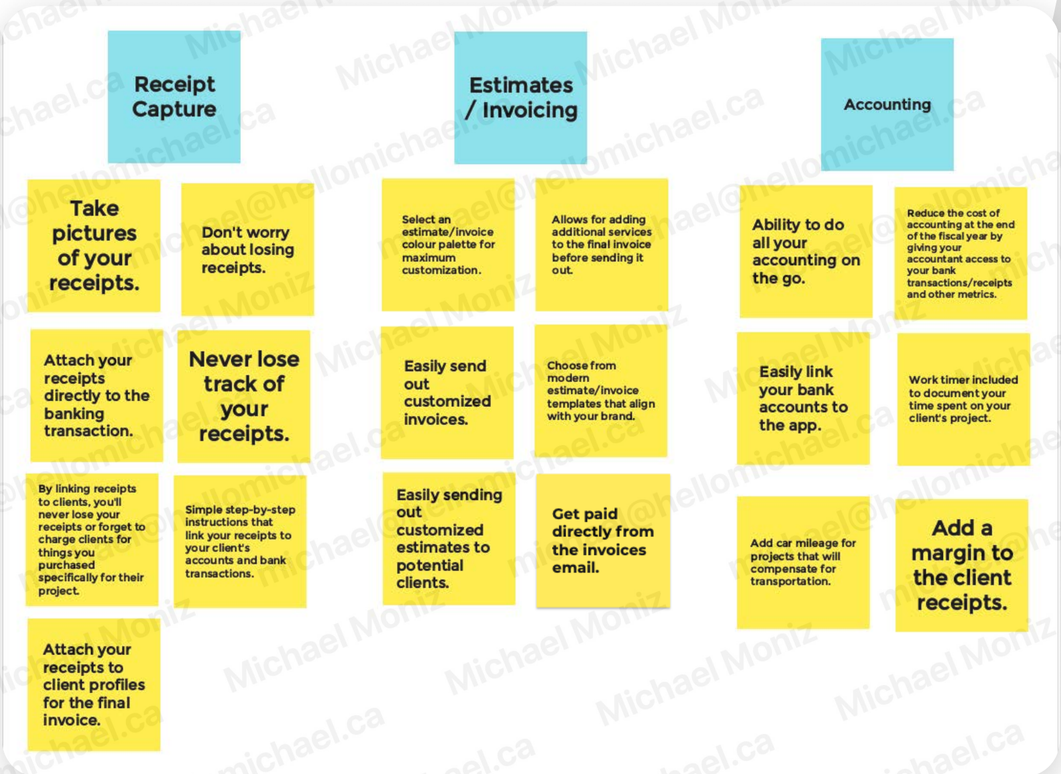
because they're always on the go and they don't have time to sit in front of the computer.

Hypothesis Statement

Fiona

I believe that an all-inclusive accounting app will increase Fiona's productivity which will then allow them to grow their business quicker and provide for their family.

Value Propositions



- ✔ Modern customizable estimate/invoice templates that reflects your brand.
- ✔ Quickly snap photos of your receipts and get back to them later.
- ✔ Easily invoice clients with receipt renderings attached.
- ✔ Save money in accounting fees with our receipt filing system.
- ✔ Stress-free time tracker to validate the energy you put into your projects.
- ✔ Get paid fast! Clients can pay directly from your emailed invoice.

Ideate

Competitive Audit

Analyzing competitors gave me a well-rounded foundation of knowledge about the accounting app market. It helped me create a product that was helpful and unique which added value for users.

The insights gathered here carried over to my designs.

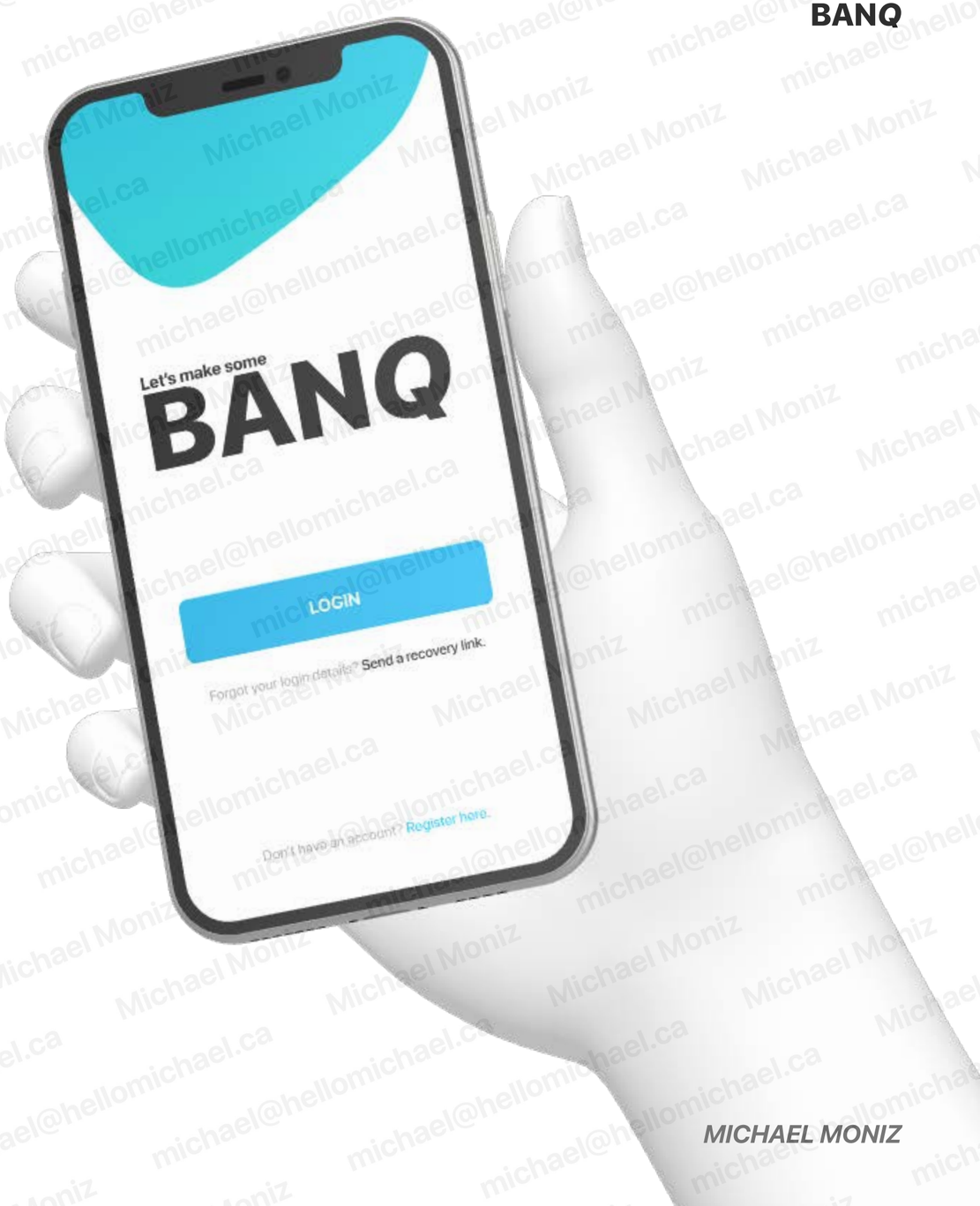
Competative Audit

Competitor	Competitor Type	Cost to Use (Per Month)	Multi-Currency	Manage Receipts (AI)	Send Estimates + Terms	Amend Invoices +/- Items	Customize Estimates/Invoices	Posted Transaction Lookup	Get Paid via Invoice	Modern Interface	Easy to Use (Intuative)	Notes
Wave Accounting	Indirect	Free	Yes. You can charge the customer in any currency and you can change it later too.	Yes/No. You can take pictures of the receipts with their app and have the AI fill in the blanks, but the you have to go to your computer to link them to the transaction. It doesn't allow to bill directly to specific client.	No. You can only send estimates and terms through the computer version of the platform.	You have the ability to convert your estimates into invoices and add items, add taxes to some items and not others, and change the currency.	You choose from 3 templates and you can change your colour scheme, add your logo, change the headers of each section, and add your business info.	No. I could add my bank account, but there's no list of transactions on the mobile apps. Only on computer.	Yes. And you can choose which payment methods you want to choose from Visa/MasterCard, Amex, Bank Trasfer.	Yes.	Very intuative interface.	They have one app for invoices and another app for receipts. It's not just one complete app
Free Agent	Direct	US$20	Yes. When adding a receipt, creating a project, estimates, invoices.	I tried to take a picture of a receipt and it didn't work. If it did, there's no AI. Manual input only. It allows you to bill to a specific client.	Yes. I was able to add the terms in the "additional text."	The invoices are final. There's no way to edit them after you've completed them.	I was able to send out an estimate, but I couldn't brand it. There was not customization available. Choosing a tempalate or creating an original invoice is only available through the computer.	I tried to add my Canadian bank account, but it only had UK banks to choose from. When I went to the desktop verson I got an error message.	There's on way to take a deposit when sending an estimate. There's no way of taking a down payment or even the full payment for invoice email.	No.	Somewhat. Starting any kind of function is easy enough, but once you're in the input area the fields are label in a way that's hard to understand (they have text to explain, but it should easy to understand from the start).	I couldn't signup directly from the app. I had to go to the computer version.
Zoho	Direct	CA$12 Basic CA$24 Standard CA$36 Professional	You can set a currency for each client, but then can't change the currency for individual items.	There's no AI. Receipts need to be added manually. They can be added directly to the client profile.	Yes. And they can be converted into an invoice.	You have the ability to convert your estimates into invoices and add items. Taxes are billed according to the client profile.	You have the choice from 13 templates. Once added you can't further edit them.	No. The app doesn't display banking transactions.	No. During the onboarding process it asked if I wanted to take deposit payments, but one the app I couldn't find that option.	No.	There's a lot of options, but I think there's a better way of organizing the info to make it easier to use.	Most of the navigation is at the top of the phone; outside of the thumb radius "sweet spot."
FreshBooks	Direct	US$4.50 Lite US$7.50 Plus US$15 Premium	Yes. But, the currency that you charge your client is based on the client's selected currency and it can't be changed to something else.	No. You can bill the receipt directly to the client account, but you have to add the information manually.	Yes. And they can be converted into an invoice. Also, the client can accept the estimate directly from the email and sender gets notified.	Yes. You can add items.	No. There's not way to customize either.	There's no way to connect your bank account using the app.	Yes. But, it looks like you can only get paid in CAD and no other currency.	Kinda. It's almost time for them to start thinking about updating their look.	Yes.	None.
AND.CO	Direct	Free US$18 Pro	Yes. You can charge the customer in any currency and you can change it later too.	There's no AI. Receipts need to be added manually. They can be added directly to the client profile.	No.	Yes. You can add items.	No. There's not way to customize either.	There's no way to connect your bank account using the app.	Yes. You can connect Stripe or PayPal to accept payment.	Kinda.	Very intuative interface.	None.

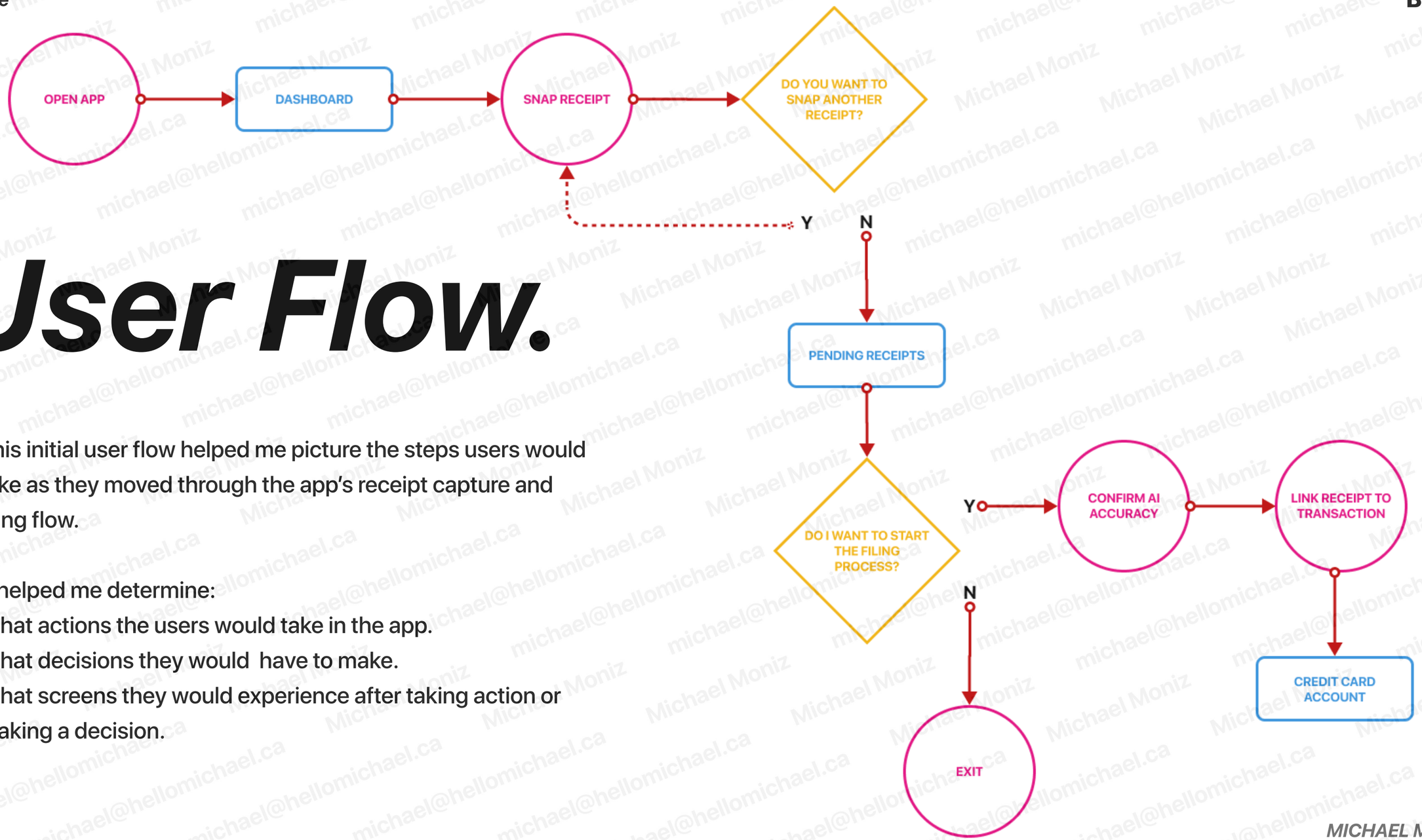
Goal Statement.

My BANQ app will let users conduct their day-to-day accounting which will affect on-the-go entrepreneurs like photographers by allowing them to register receipts, log worked hours, and send out customized estimates and invoices right from their phone.

I will measure the effectiveness by the number of users signed up for the app.



User Flow.

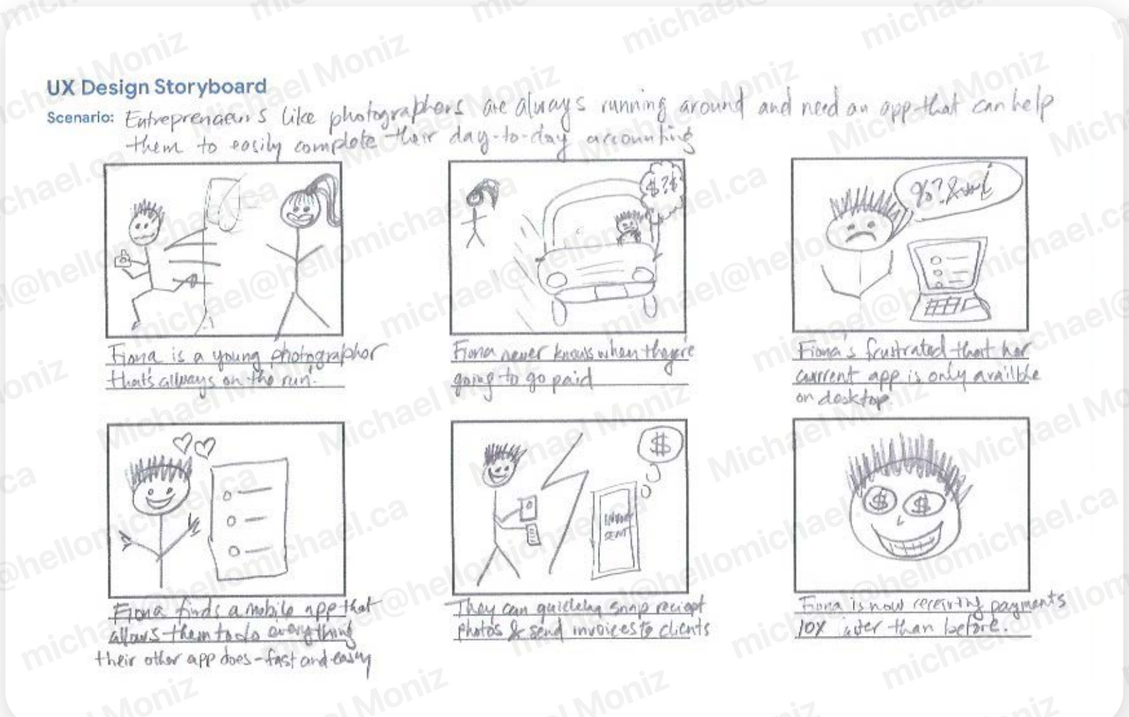


This initial user flow helped me picture the steps users would take as they moved through the app's receipt capture and filing flow.

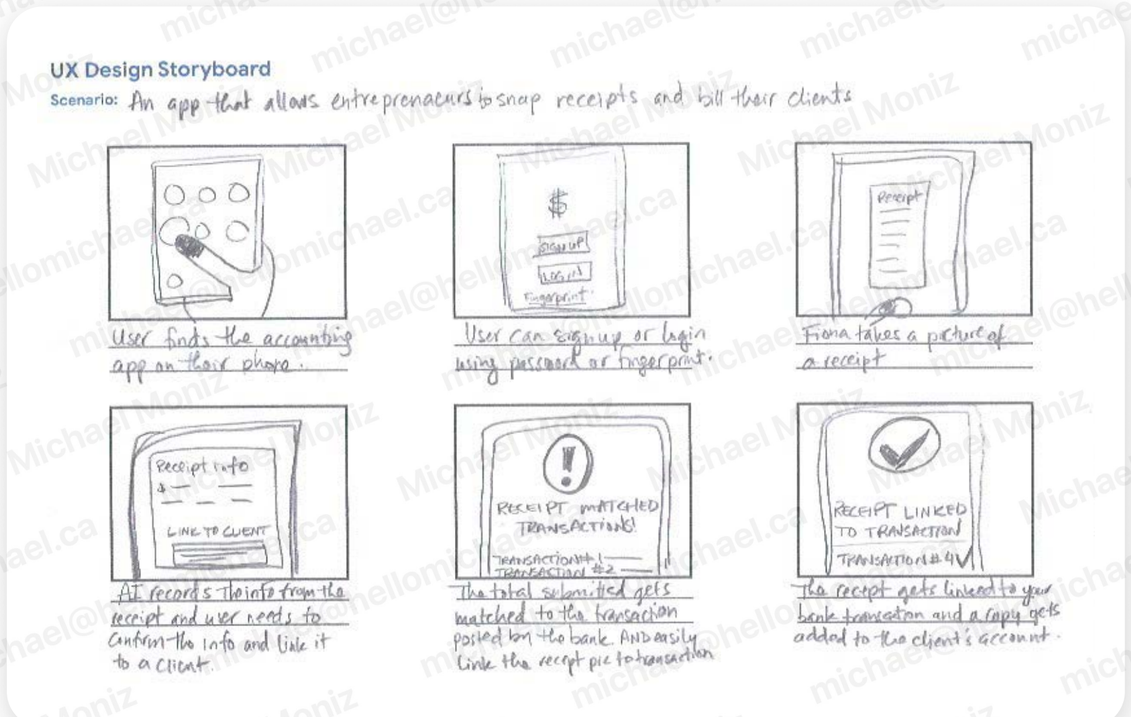
It helped me determine:
What actions the users would take in the app.
What decisions they would have to make.
What screens they would experience after taking action or making a decision.

Storyboards

Using storyboards to sketch an idea helps me work through the flow of the user experience.

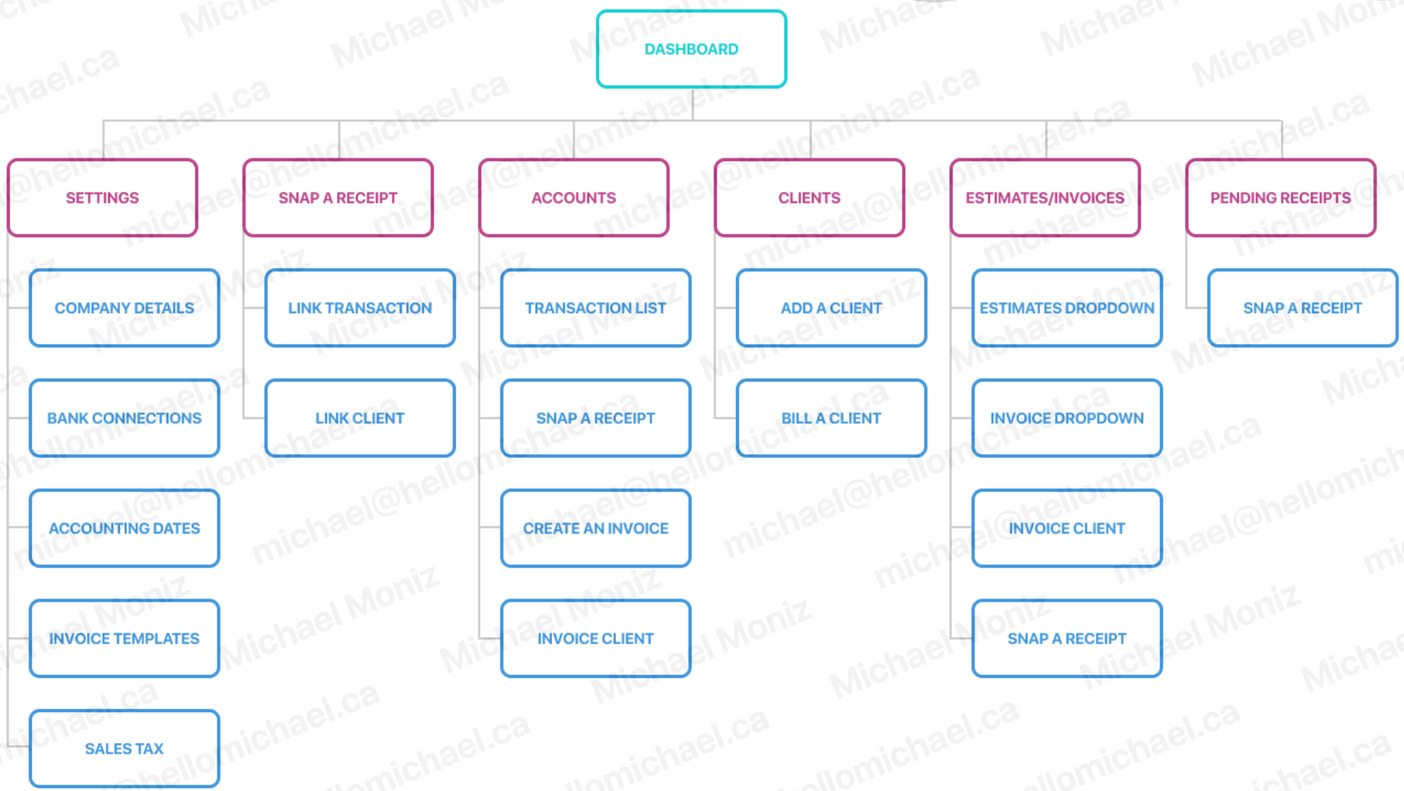


Big-Picture Storyboard



Closeup Storyboard

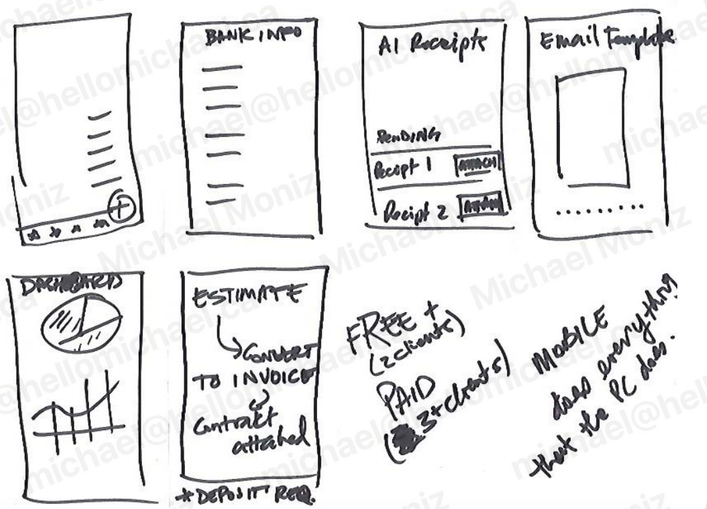
Information Architecture

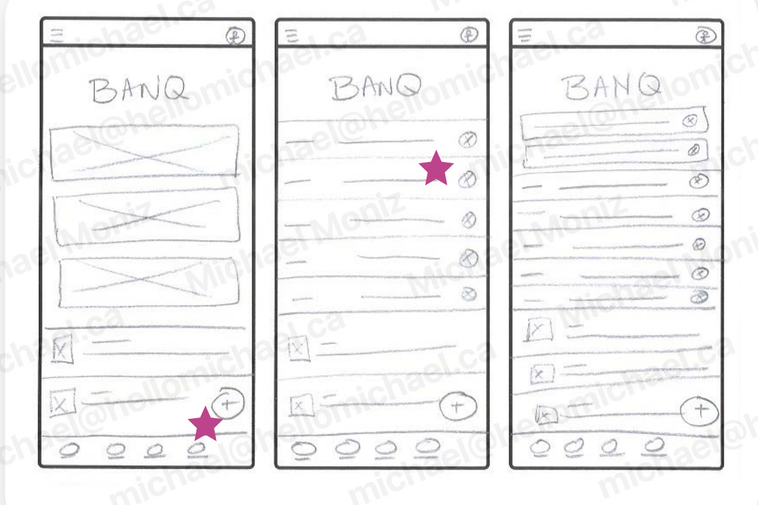


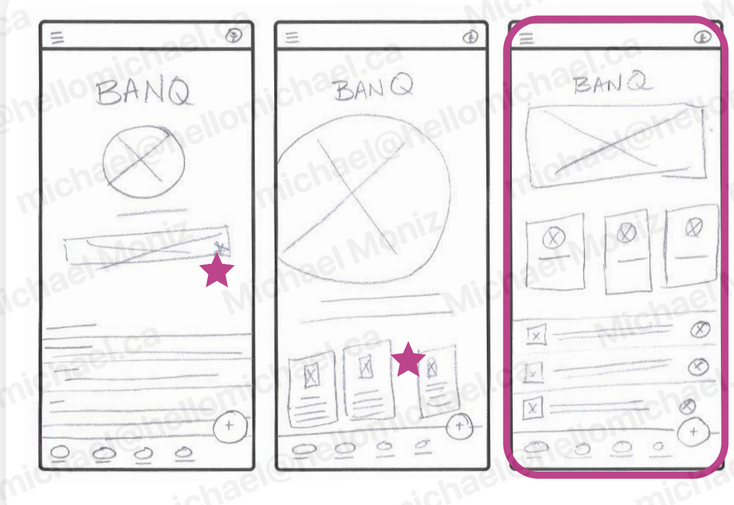
Knowing the users, their goals, and their behaviours are key to effective IA.

Crazy Eights

& Wireframe Brainstorming

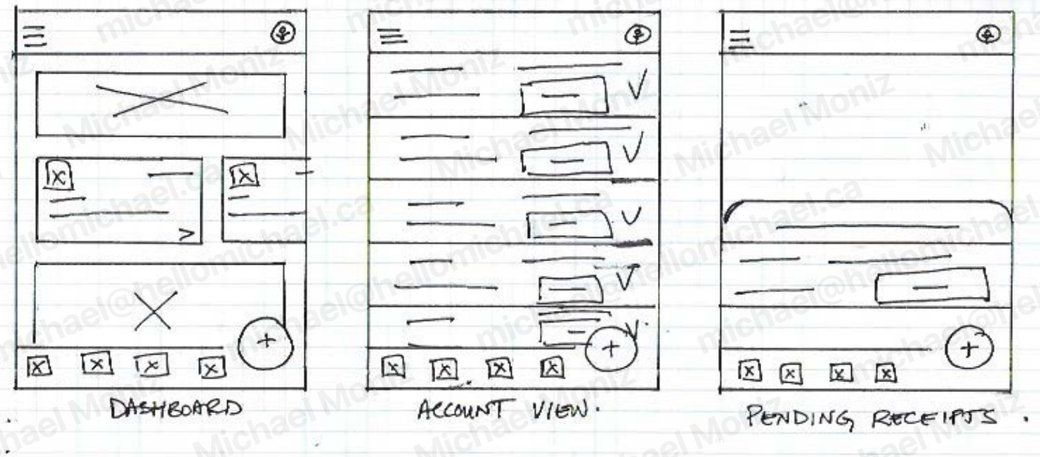






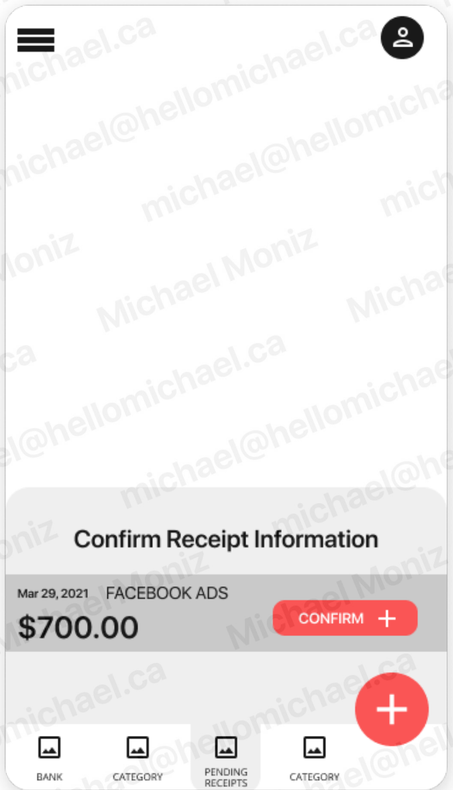
Prototype
First Iteration

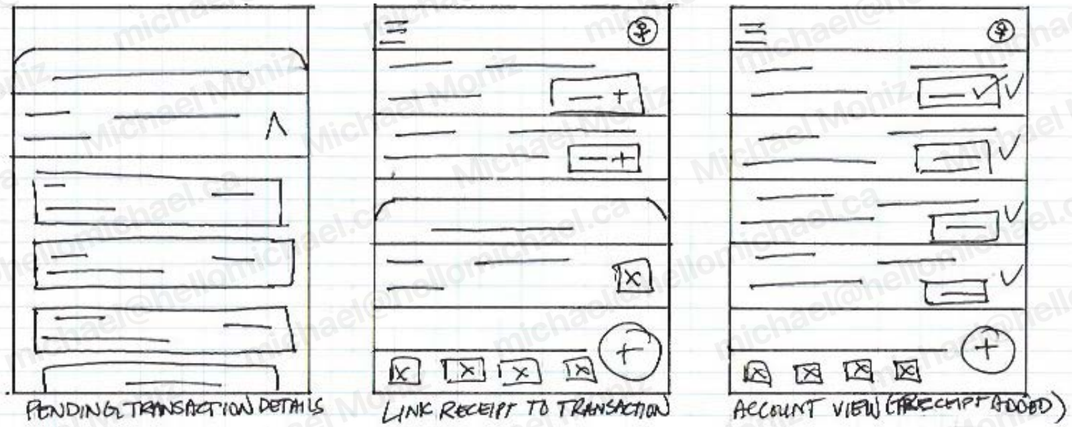
MICHAEL MONIZ


DASHBOARD
ACCOUNT VIEW
PENDING RECEIPTS

BANK
CATEGORY
PENDING RECEIPTS
CATEGORY

BANK TRANSACTIONS
BANK
CATEGORY
PENDING RECEIPTS
CATEGORY


Confirm Receipt Information
Mar 29, 2021
FACEBOOK ADS
$700.00
CONFIRM
BANK
CATEGORY
PENDING RECEIPTS
CATEGORY


PENDING TRANSACTION DETAILS
LINK RECEIPT TO TRANSACTION
ACCOUNT VIEW (RECEIPT ADDED)

Did we get it right?
Mar 29, 2021 FACEBOOK ADS
$700.00
Amount
CAD
Date
Description
Account
Transaction Type
Category
Expence Client Account
YES, THE INFO IS CORRECT

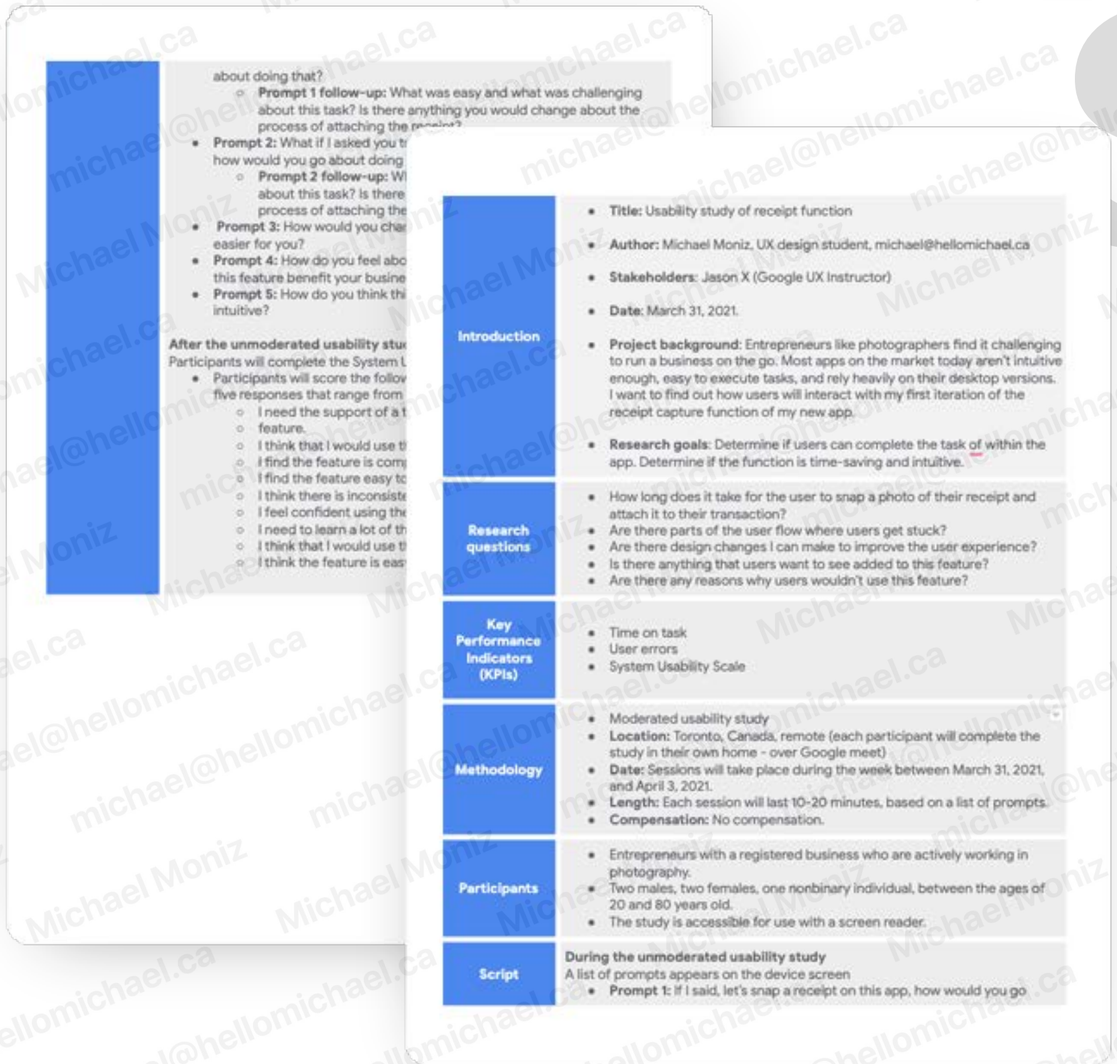
BANK TRANSACTIONS
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00
ATTACH
Mar 29, 2021 FACEBOOK ADS
$700.00
ATTACH
ATTACH
ATTACH
Attach Receipt
Mar 29, 2021 FACEBOOK ADS
$700.00
Mar 29, 2021 COURSERA (GOOGLE UX)
$50.00
BANK
CATEGORY
PENDING RECEIPTS
CATEGORY

Mar 29, 2021 FACEBOOK ADS
$700.00
Receipt Added
CATEGORY
CATEGORY
CATEGORY
CATEGORY

Testing
First Iteration

MICHAEL MONIZ

Research Study



about doing that?
- **Prompt 1 follow-up:** What was easy and what was challenging about this task? Is there anything you would change about the process of attaching the
- **Prompt 2:** What if I asked you t how would you go about doing
- **Prompt 2 follow-up:** W about this task? Is there process of attaching the
- **Prompt 3:** How would you cha easier for you?
- **Prompt 4:** How do you feel abo this feature benefit your busine
- **Prompt 5:** How do you think thi intuitive?

After the unmoderated usability stu
Participants will complete the System U
- Participants will score the follow five responses that range from
  - I need the support of a t
  - feature.
  - I think that I would use t
  - I find the feature is com
  - I find the feature easy to
  - I think there is inconsiste
  - I feel confident using the
  - I need to learn a lot of th
  - I think that I would use t
  - I think the feature is eas

Introduction	• **Title:** Usability study of receipt function • **Author:** Michael Moniz, UX design student, michael@hellomichael.ca • **Stakeholders:** Jason X (Google UX Instructor) • **Date:** March 31, 2021. • **Project background:** Entrepreneurs like photographers find it challenging to run a business on the go. Most apps on the market today aren't intuitive enough, easy to execute tasks, and rely heavily on their desktop versions. I want to find out how users will interact with my first iteration of the receipt capture function of my new app. • **Research goals:** Determine if users can complete the task of within the app. Determine if the function is time-saving and intuitive.
Research questions	• How long does it take for the user to snap a photo of their receipt and attach it to their transaction? • Are there parts of the user flow where users get stuck? • Are there design changes I can make to improve the user experience? • Is there anything that users want to see added to this feature? • Are there any reasons why users wouldn't use this feature?
Key Performance Indicators (KPIs)	• Time on task • User errors • System Usability Scale
Methodology	• Moderated usability study • **Location:** Toronto, Canada, remote (each participant will complete the study in their own home - over Google meet) • **Date:** Sessions will take place during the week between March 31, 2021, and April 3, 2021. • **Length:** Each session will last 10-20 minutes, based on a list of prompts. • **Compensation:** No compensation.
Participants	• Entrepreneurs with a registered business who are actively working in photography. • Two males, two females, one nonbinary individual, between the ages of 20 and 80 years old. • The study is accessible for use with a screen reader.
Script	**During the unmoderated usability study** A list of prompts appears on the device screen • **Prompt 1:** If I said, let's snap a receipt on this app, how would you go

I asked myself these key questions and set out to find the answers:

How long does it take for the user to snap a photo of their receipt and attach it to their transaction?

Are there parts of the user flow where users get stuck?

Are there design changes I can make to improve the user experience?

Is there anything that users want to see added to this feature?

Are there any reasons why users wouldn't use this feature?

Usability Tests

After running my usability test I realized that IF the user didn't give up that it would take them, on average, 3m5s to complete the test of snapping a receipt and linking it to their transaction.

Usability Study

	USER 1	USER 2	USER 3	USER 4	USER 5
Sees and uses the Snap a receipt function		⊙	⊙		
Doesn't see and uses the Snap a receipt function	⊙			⊙	⊙
Knows how to get started		⊙	⊙		
Confused how to get started	⊙			⊙	⊙
Feels frustrated getting started				⊙	
Found taking a picture of the receipt difficult	⊙				
Had difficulty with the pending receipt area		⊙	⊙		⊙
Wasn't sure how to proceed after taking a pic	⊙	⊙	⊙	⊙	⊙
Has trouble connecting the receipt to the transaction		⊙			⊙
Unsure if the transaction was attached	⊙		⊙	⊙	⊙
Speaks in a positive tone	⊙				
Speaks in an indifferent tone	⊙	⊙			
Speaks in a frustrated tone				⊙	
Speaks in an annoyed or impatient tone					⊙
Speaks in a confident tone			⊙		
Wants the app a set to attach receipt to client	⊙		⊙	⊙	⊙
Wants to have functionality to select the transaction	⊙	⊙	⊙		⊙

Themes

Unable to confirm: Is the receipt was attached?

Supporting evidence from the usability study.

- 4 of 5 participants questioned how the receipt was attached to the transaction.
- All of the participants were surprised that the app took them back to the transaction page without first confirming their action.
- 3 of 5 identified that there was a step missing.

"It hasn't asked me which transaction it's supposed to attach to." (P0)

Themes

Roadblock: Not sure how to proceed

Supporting evidence from the usability study.

- After taking a picture of the receipt all 5 participants didn't know where they were in the app and weren't sure how to proceed.
- 4 of 5 participants wanted the name of the section to be renamed.
- 3 of 5 participants suggested having a separate section or floating area with the unattached receipts.

"This 'pending transactions' should be called something like 'confirm receipt.' (P0)

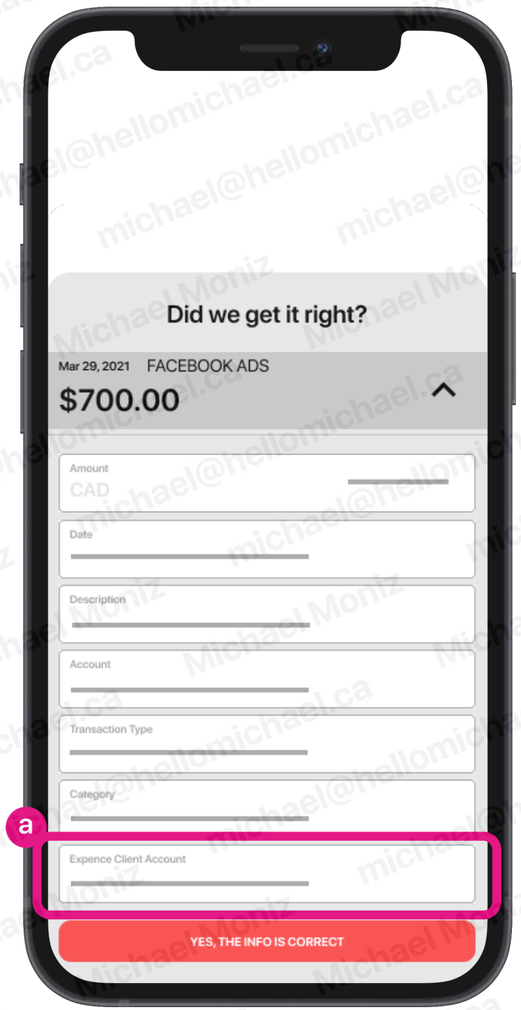
Themes

Flow Needed: Receipts to Client Account

Supporting evidence from the usability study.

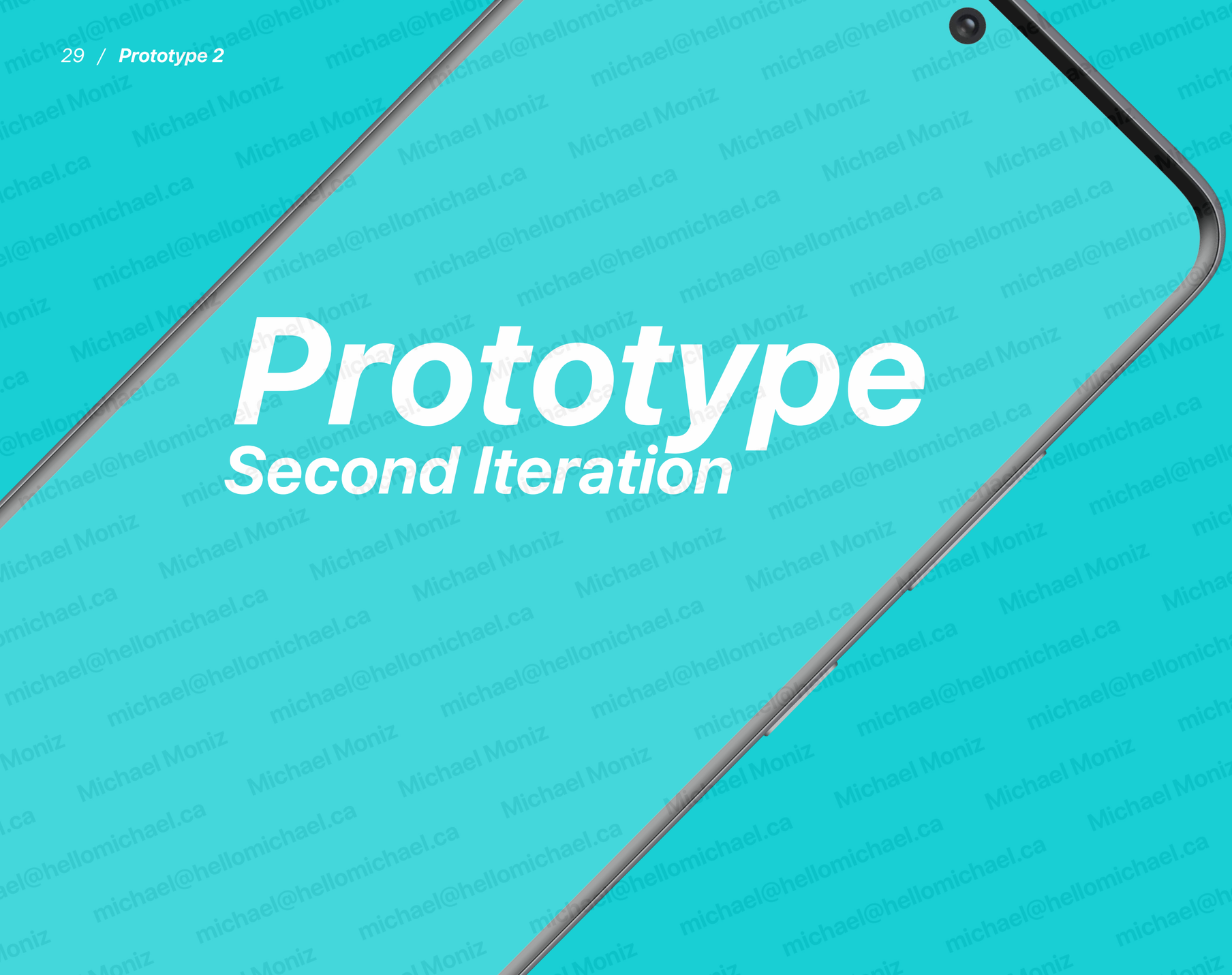
- 4 of 5 participants wanted to be able to "expense" the receipt to their clients when they processed their receipts.
- Previously, the user could only link their clients when they clicked the transaction in the accounts area of the app.
- These participants explained how important it was to have their clients pay for the receipt directly from the final invoice.
- 2 of the 5 expressed frustration.

"I want the app to let me attach the receipt to a client account." (P0)

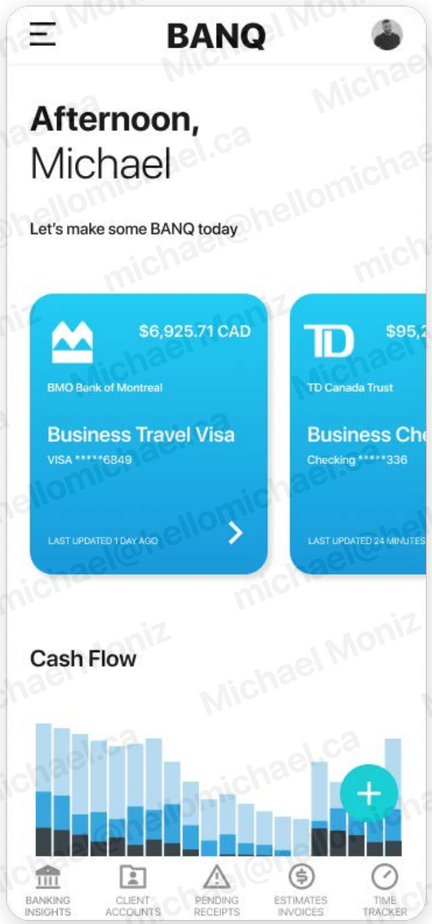


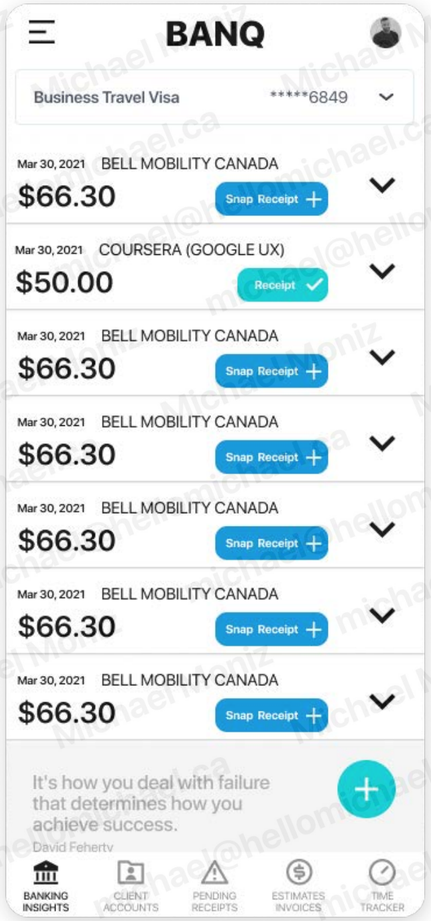
Insights & Recommendations

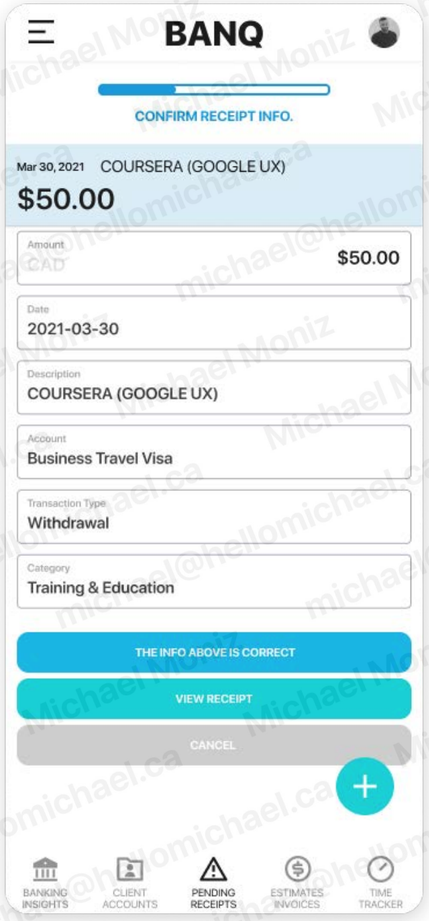
- ☑ I need to change “pending transactions” heading to something else.
- ☑ I need to add a button to the transaction instead of a chevron.
- ☑ I need to add an input to attach the receipt to a client account.
- ☑ I need to make it more obvious that the receipt attachment was a success.
- ☑ I need to create one more screen that allows users to link receipts to their client’s account for future invoice.

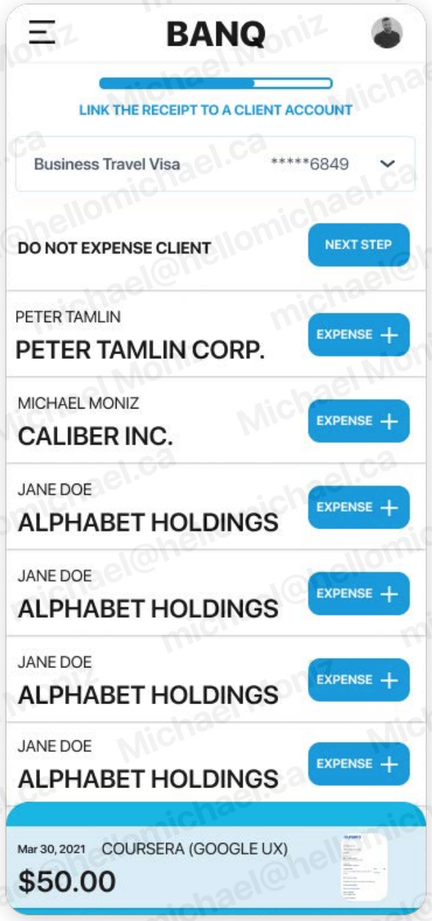


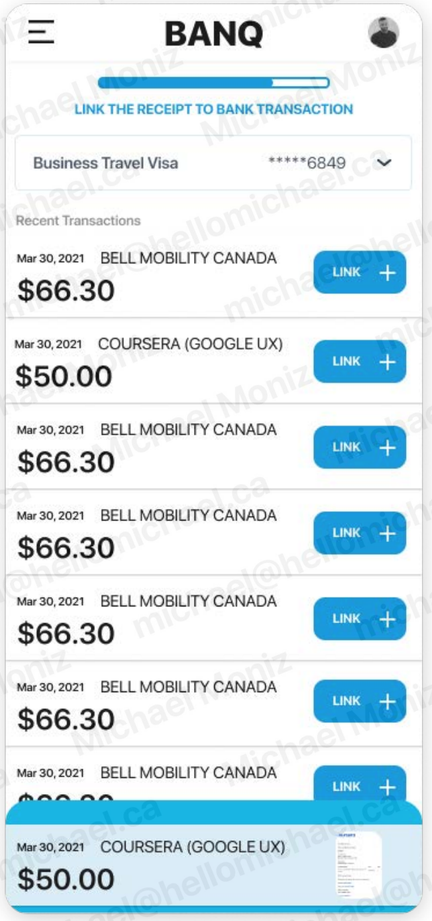
Prototype
Second Iteration


BANQ
Afternoon,
Michael
Let's make some BANQ today
$6,925.71 CAD
BMO Bank of Montreal
Business Travel Visa
VISA *****6849
LAST UPDATED 1 DAY AGO
TD
TD Canada Trust
Checking *****336
LAST UPDATED 24 MINUTES
Cash Flow
BANKING INSIGHTS
CLIENT ACCOUNTS
PENDING RECEIPTS
ESTIMATES INVOICES
TIME TRACKER


BANQ
Business Travel Visa *****6849
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00
Receipt
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
Snap Receipt
It's how you deal with failure that determines how you achieve success.
David Fehertv
BANKING INSIGHTS
CLIENT ACCOUNTS
PENDING RECEIPTS
ESTIMATES INVOICES
TIME TRACKER


BANQ
CONFIRM RECEIPT INFO.
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00
Amount
CAD
$50.00
Date
2021-03-30
Description
COURSERA (GOOGLE UX)
Account
Business Travel Visa
Transaction Type
Withdrawal
Category
Training & Education
THE INFO ABOVE IS CORRECT
VIEW RECEIPT
CANCEL
BANKING INSIGHTS
CLIENT ACCOUNTS
PENDING RECEIPTS
ESTIMATES INVOICES
TIME TRACKER

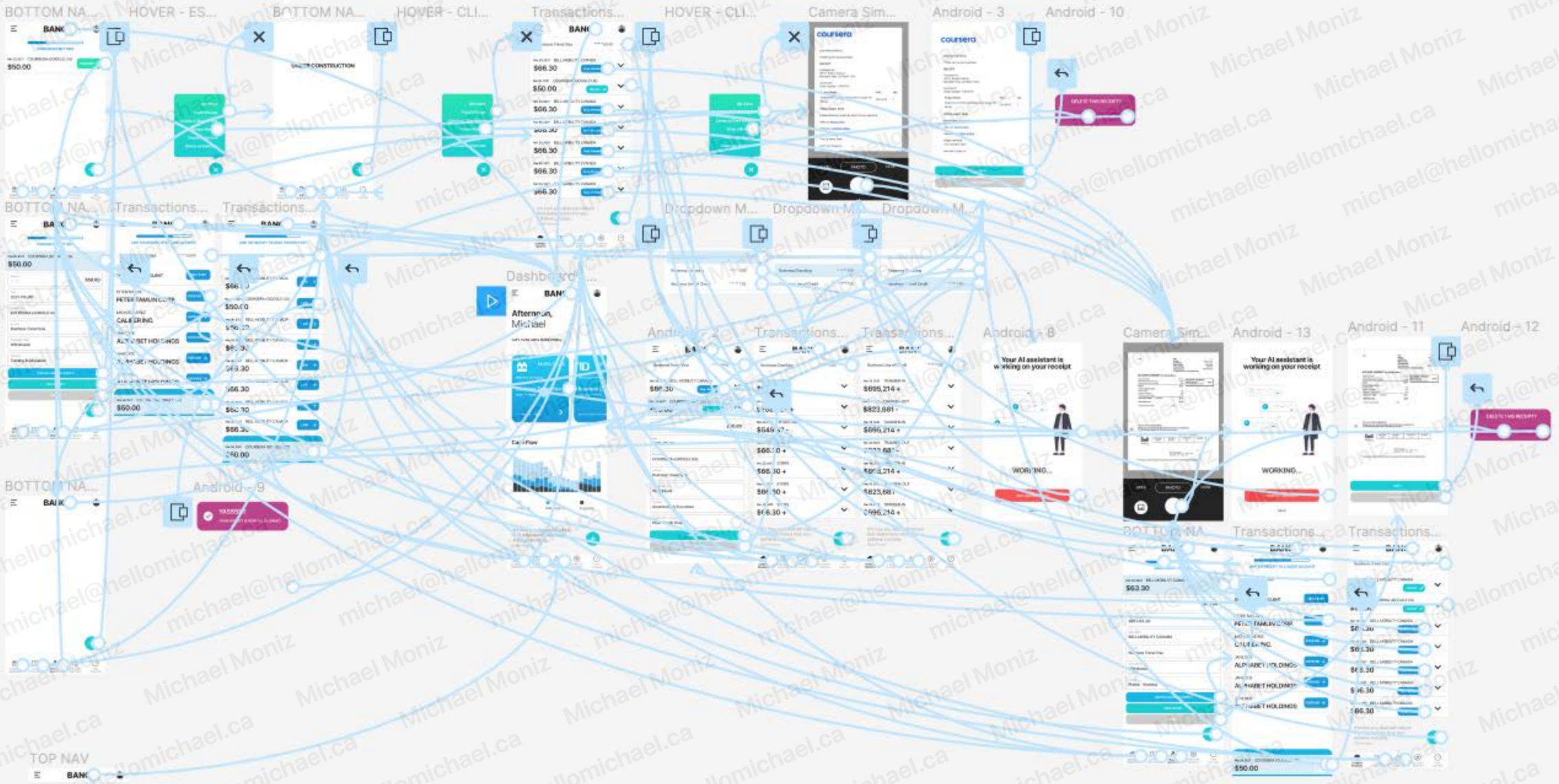

BANQ
LINK THE RECEIPT TO A CLIENT ACCOUNT
Business Travel Visa *****6849
DO NOT EXPENSE CLIENT
NEXT STEP
PETER TAMLIN
PETER TAMLIN CORP.
EXPENSE
MICHAEL MONIZ
CALIBER INC.
EXPENSE
JANE DOE
ALPHABET HOLDINGS
EXPENSE
JANE DOE
ALPHABET HOLDINGS
EXPENSE
JANE DOE
ALPHABET HOLDINGS
EXPENSE
JANE DOE
ALPHABET HOLDINGS
EXPENSE
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00

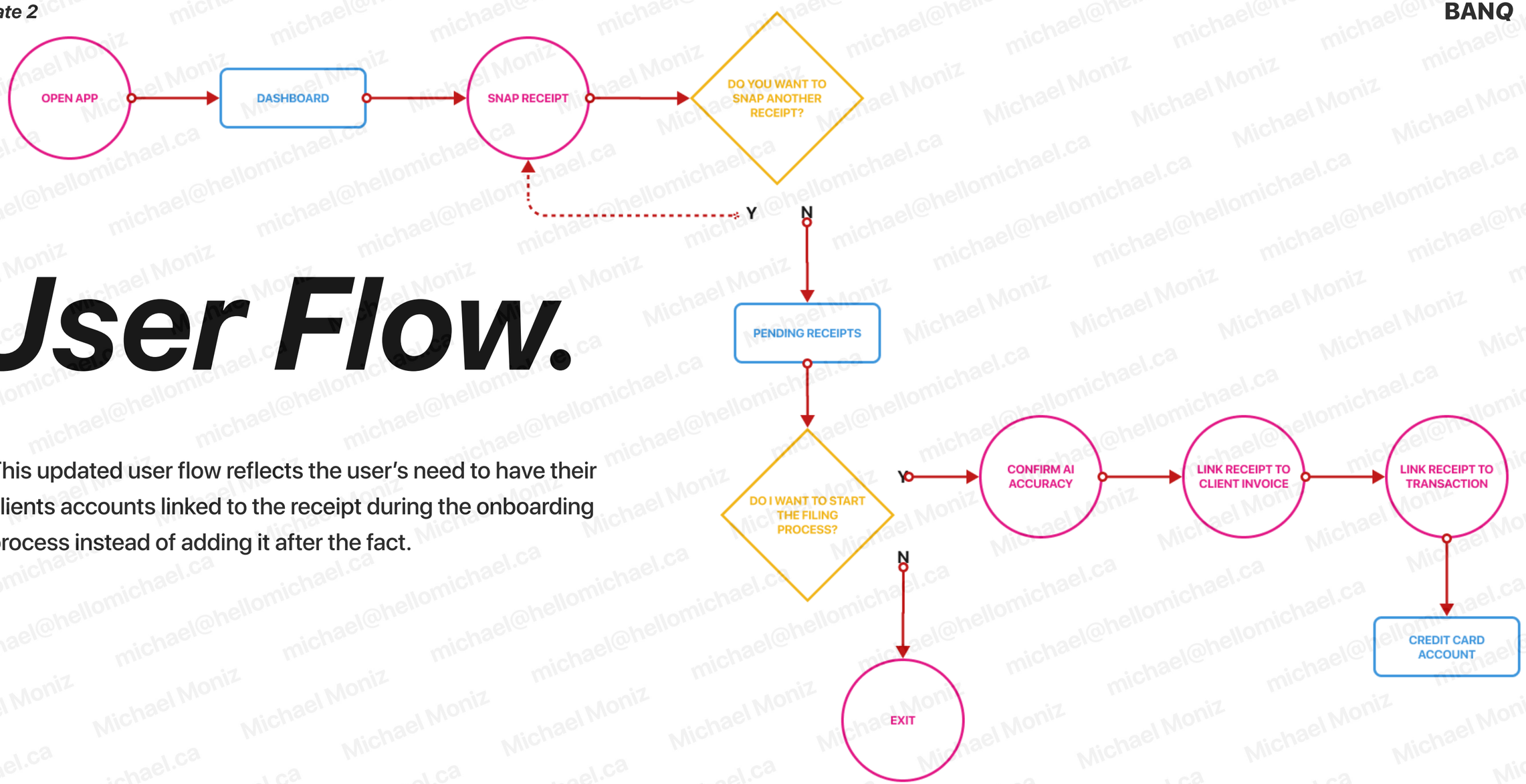

BANQ
LINK THE RECEIPT TO BANK TRANSACTION
Business Travel Visa *****6849
Recent Transactions
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
LINK
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00
LINK
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
LINK
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
LINK
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
LINK
Mar 30, 2021 BELL MOBILITY CANADA
$66.30
LINK
Mar 30, 2021 COURSERA (GOOGLE UX)
$50.00

BANK TRANSACTIONS

Did we get it right?
$700.00

BANK TRANSACTIONS
$50.00
$700.00
Attach Receipt
$700.00
$50.00


BOTTOM NA...
HOVER - ES...
BOTTOM NA...
HOVER - CLI...
Transactions...
HOVER - CLI...
Camera Sim...
Android - 3
Android - 10
Transactions...
Transactions...
Dropdown M...
Dropdown M...
Dropdown M...
Dashboard ...
Android - 2
Transactions...
Transactions...
Android - 8
Camera Sim...
Android - 13
Android - 11
Android - 12
BOTTOM NA...
Android - 9
BOTTOM NA...
Transactions...
Transactions...
TOP NAV
Your AI assistant is working on your receipt
WORKING...
Your AI assistant is working on your receipt
WORKING...



User Flow.

This updated user flow reflects the user's need to have their clients accounts linked to the receipt during the onboarding process instead of adding it after the fact.

Testing
Second Iteration

michael@hellomichael.ca Michael Moniz

Usability Tests

After running my second usability test, all users were able to complete the test of snapping and receipt and linking it to their transaction. Users could do this in 1m55s, on average. That was an average decrease of 1m10s

Usability Study

	USER 1	USER 2	USER 3	USER 4	USER 5
Sees and uses the Snap a receipt function		⊙			
Doesn't see and uses the Snap a receipt function	⊙		⊙	⊙	⊙
Knows how to get started		⊙			
Confused how to get started	⊙		⊙	⊙	⊙
Feels frustrated getting started				⊙	
Found taking a picture of the receipt difficult					⊙
Had difficulty with the pending receipt area	⊙	⊙			⊙
Wasn't sure how to proceed after taking a pic	⊙	⊙			
Has trouble connecting the receipt to the transaction		⊙	⊙		⊙
Unsure if the transaction was attached	⊙			⊙	⊙
Speaks in a positive tone	⊙		⊙	⊙	
Speaks in an indifferent tone	⊙				⊙
Speaks in a frustrated tone					
Speaks in an annoyed or impatient tone					
Speaks in a confident tone		⊙			
Is confused at bank linking. “I already linked the receipt.”	⊙		⊙	⊙	⊙
Didn’t read the instructions.	⊙	⊙	⊙	⊙	⊙

Themes

Unable to confirm: Is the receipt was attached?

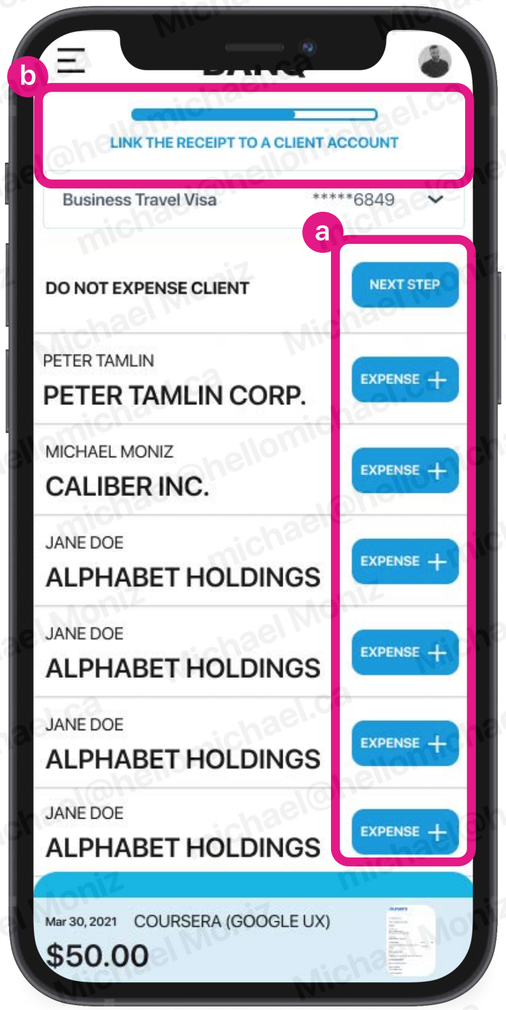
Supporting evidence from the usability study.

All participants, even when stuck, didn't read the instructions under the status bar (b) and clicked everywhere before they got a response.

All participants were confused about why they had to link a second time. They thought they had already linked it to their transaction and that was all they needed to do.

The users couldn't initially tell the difference between the transaction screen and this client linking screen.

"It already asked me which transaction it's supposed to attach to." (P0)

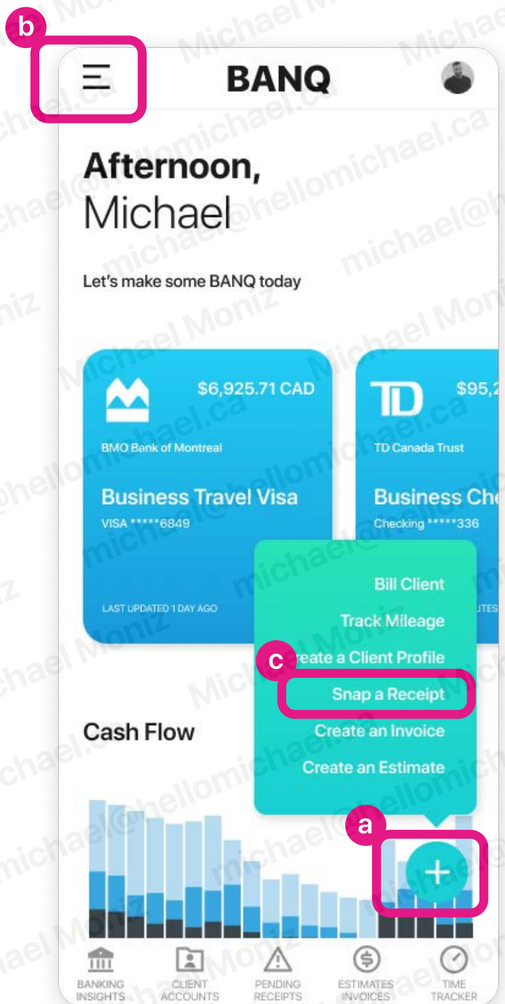


Themes

Starting at the menu instead of + button

Supporting evidence from the usability study.
4 of 5 participants scrolled and clicked everywhere else at least 2x before clicking the plus button (a) to get started with the receipt task.
4 of 5 participants thought that the top left menu button (b) was the starting point of this exercise. When asked they said it looked obvious. I think that has to with the fact that the test was administered over the computer and it's natural to click the icon at the top left to execute an action.
All participants were confused at the beginning.

"It's just logical to start the task at the menu" (P0)



Themes

Starting at the menu instead of + button

Supporting evidence from the usability study.

- 3 of 5 participants found the "confirm" button wasn't a clear enough call to action.
- 2 of 3 of those participants listed above navigated away from this pending page all together.

"Add a receipt? What the hell! Maybe, I should go to client accounts to do that." (P0)

Insights & Recommendations

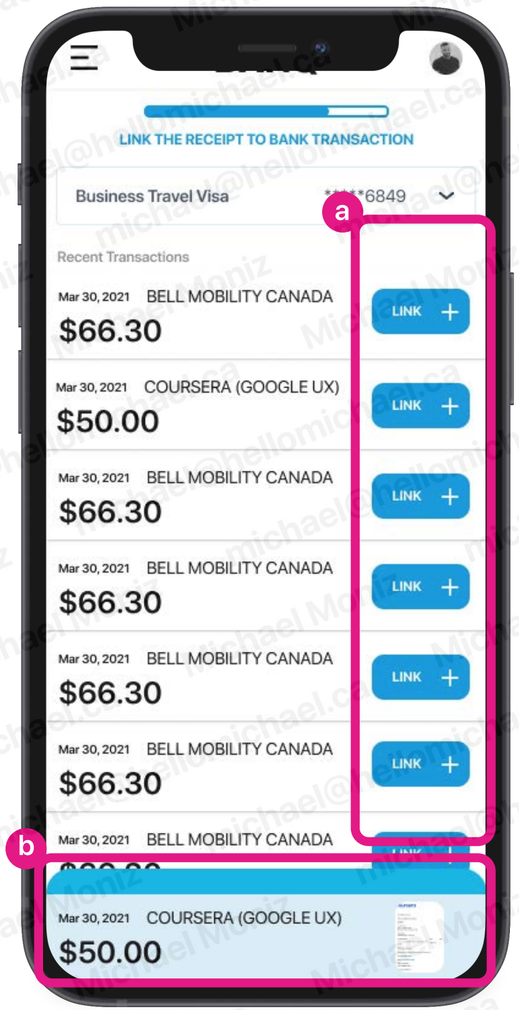
- ✔ I need to change the status bar. I recommend icons and a different colour.
- ✔ I need to change the button colour to something that pops.
- ✔ I need to add a button to dashboard that gives users quick access to important actions.
- ✔ I need to give users an indication with a popup that they completed a task successfully before going to the next step of the receipt onboarding.

Themes

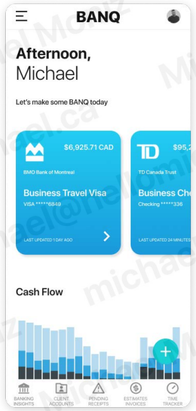
Unclear what to do

Supporting evidence from the usability study.
The colours of the buttons (a) were too similar to the buttons in the account transactions pages, so users couldn't differentiate between the two.
Users would repeatedly click the button slider (b) which would take them to a different page with the receipt picture.
They didn't read the top navigation bar instructions.

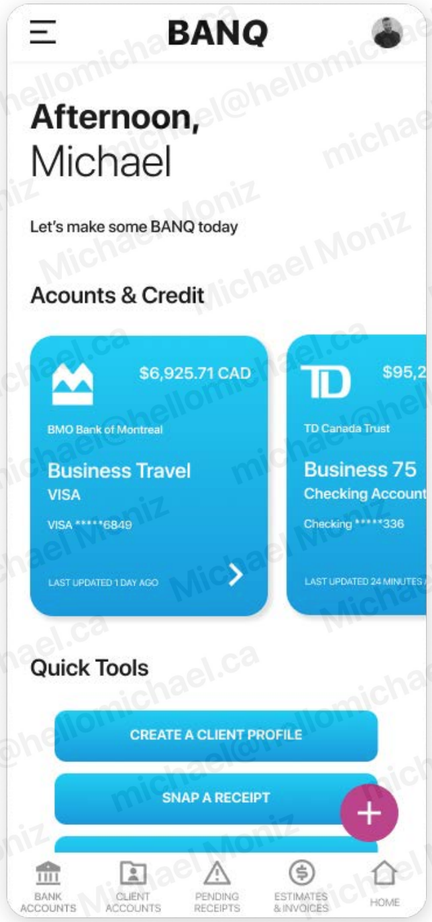
"What am I supposed to do here?" (P0)



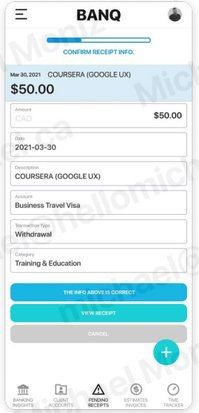
Prototype
Third Iteration



BEFORE

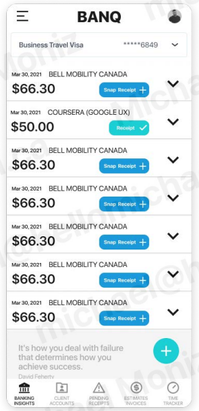


AFTER

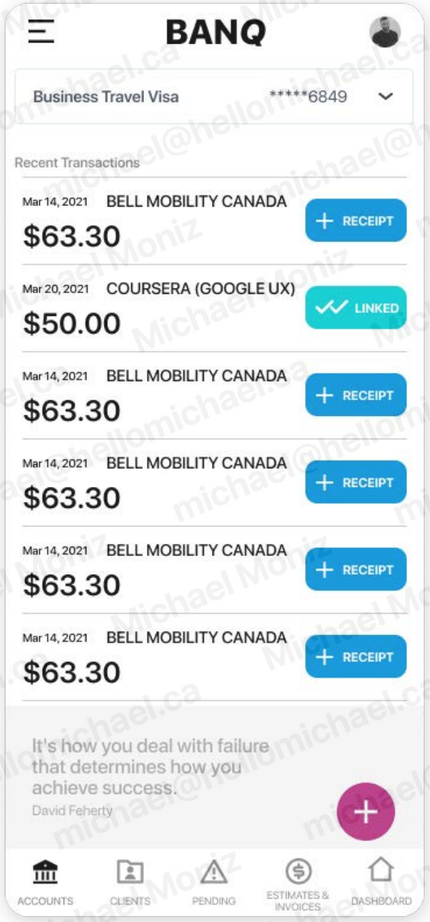


BEFORE

AFTER



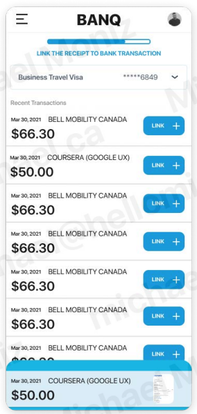
BEFORE



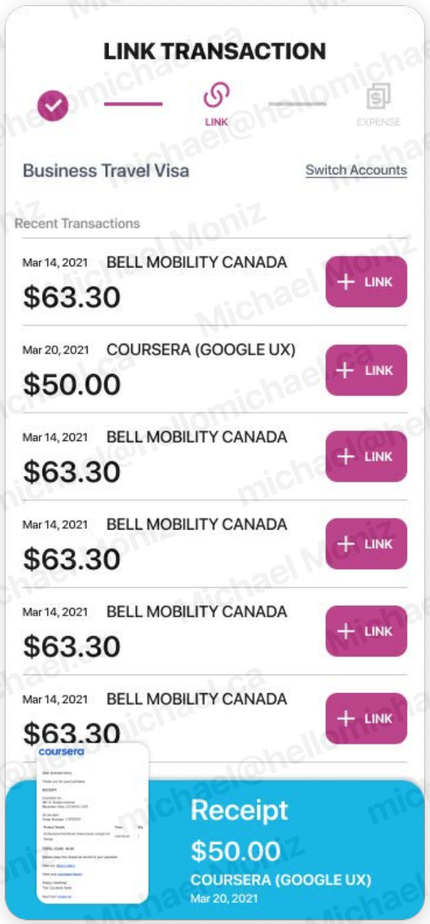
AFTER

BEFORE

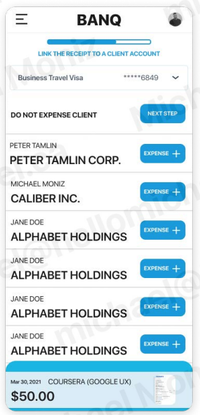
AFTER



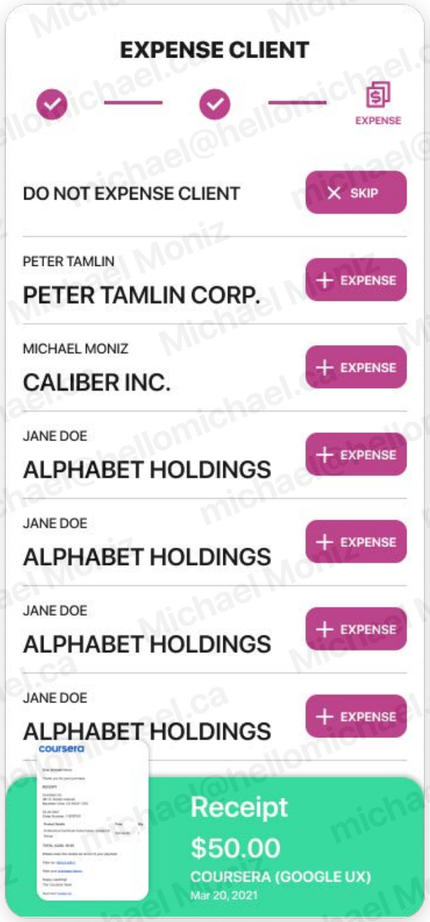
BEFORE



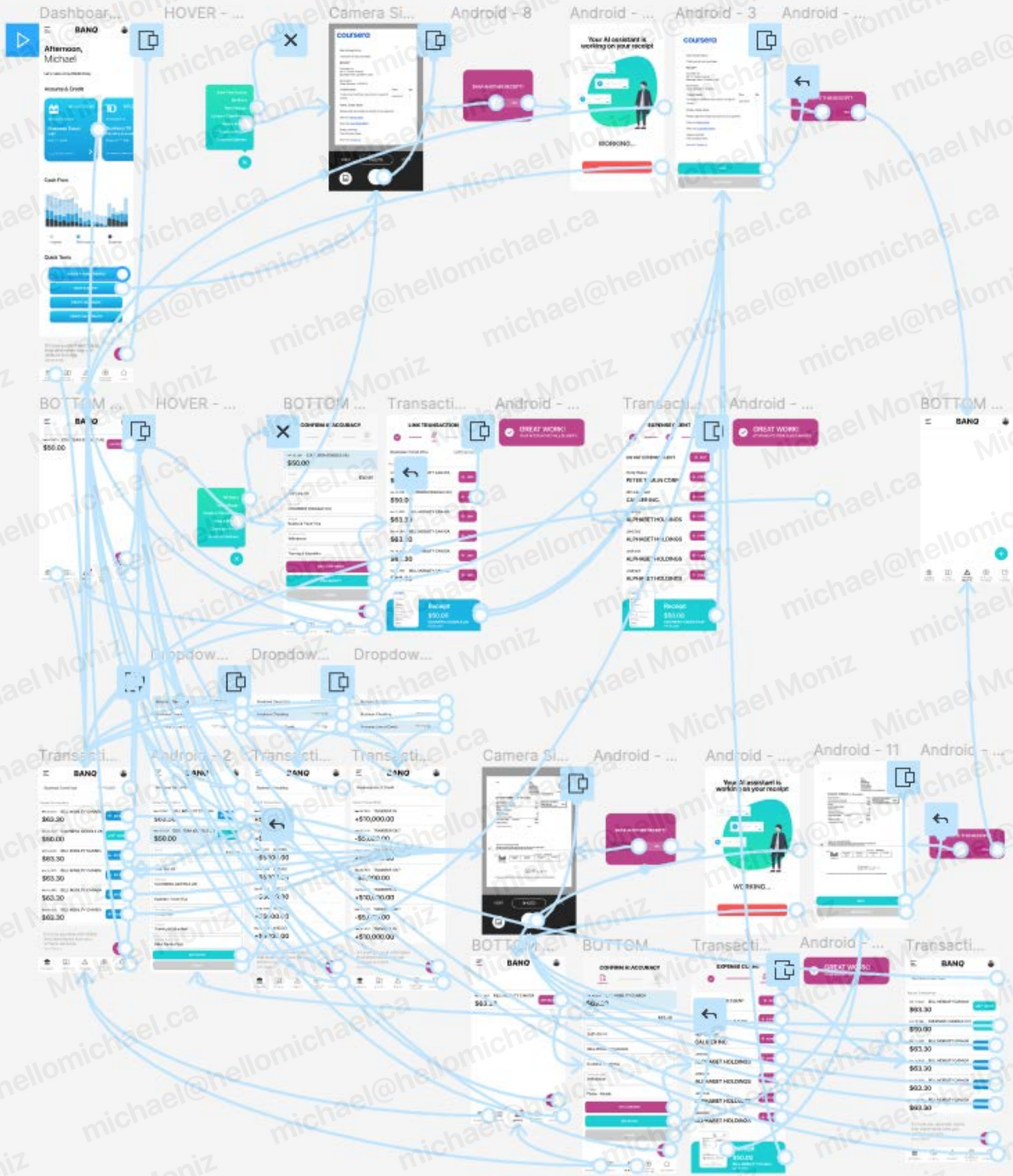
AFTER



BEFORE

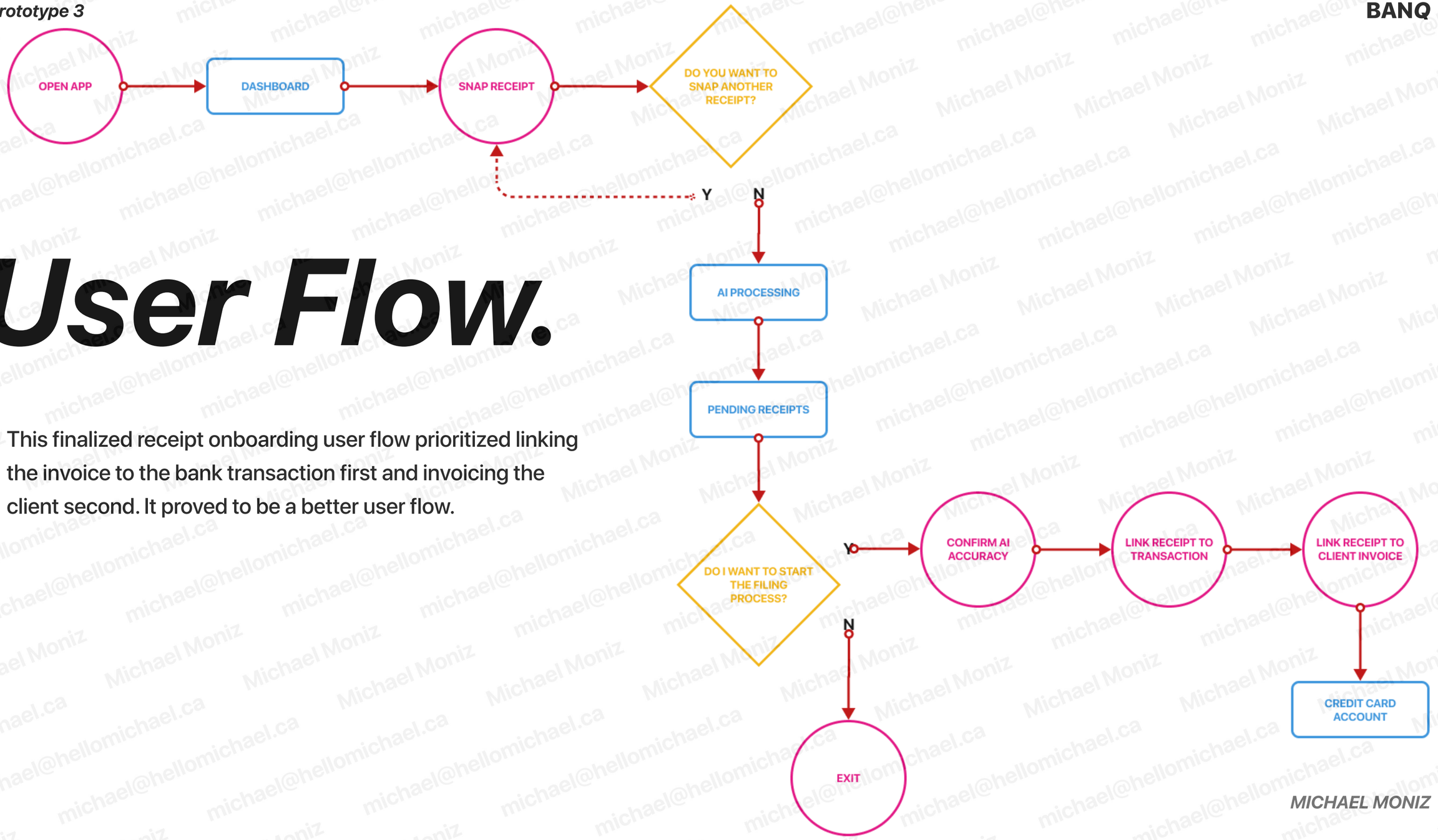


AFTER


Dashboar...
HOVER - ...
Camera Si...
Android - 8
Android - ...
Android - 3
Android - ...
BOTTOM ...
HOVER - ...
BOTTOM ...
Transacti...
Android - ...
Transacti...
Android - ...
BOTTOM ...
Dropdow...
Dropdow...
Dropdow...
Transacti...
Android - 2
Transacti...
Transacti...
Camera Si...
Android - ...
Android - ...
Android - 11
Androic - ...
BOTTOM ...
BOTTOM
Transacti...
Android - ...
Transacti...

User Flow.

This finalized receipt onboarding user flow prioritized linking the invoice to the bank transaction first and invoicing the client second. It proved to be a better user flow.



Testing
Third Iteration

MICHAEL MONIZ

Usability Tests

After running my third usability test, all users were able to complete the test of snapping a receipt and linking it to their transaction in record time! Users could do this in 19s, on average.

That was an average decrease of 1m36s since the last iteration and 3m46 since the first iteration.

Usability Study

	USER 1	USER 2	USER 3	USER 4	USER 5
Sees and uses the Snap a receipt function	⊙	⊙	⊙	⊙	⊙
Doesn't see and uses the Snap a receipt function					
Knows how to get started	⊙	⊙	⊙	⊙	⊙
Confused how to get started					
Feels frustrated getting started					
Found taking a picture of the receipt difficult					
Had difficulty with the pending receipt area					
Wasn't sure how to proceed after taking a pic	⊙				
Has trouble connecting the receipt to the transaction					
Unsure if the transaction was attached					
Speaks in a positive tone	⊙		⊙	⊙	
Speaks in an indifferent tone	⊙				
Speaks in a frustrated tone					
Speaks in an annoyed or impatient tone					
Speaks in a confident tone		⊙			⊙
Hesitated at each step, but quickly recovered.	⊙	⊙	⊙	⊙	⊙
Read the top nav instructions.		⊙	⊙	⊙	⊙

Themes

Clear Direction

Supporting evidence from the usability study.

- By changing the button copy to “Link Receipt,” all participants were clear about the intention of the button. The “Confirm +” button in the past iterations wasn’t enough to clearly direct users to the next step of the receipt onboarding process.
- A notification bubble above the pending icon identified where they were in the app and that action needed to be taken.

AFTER

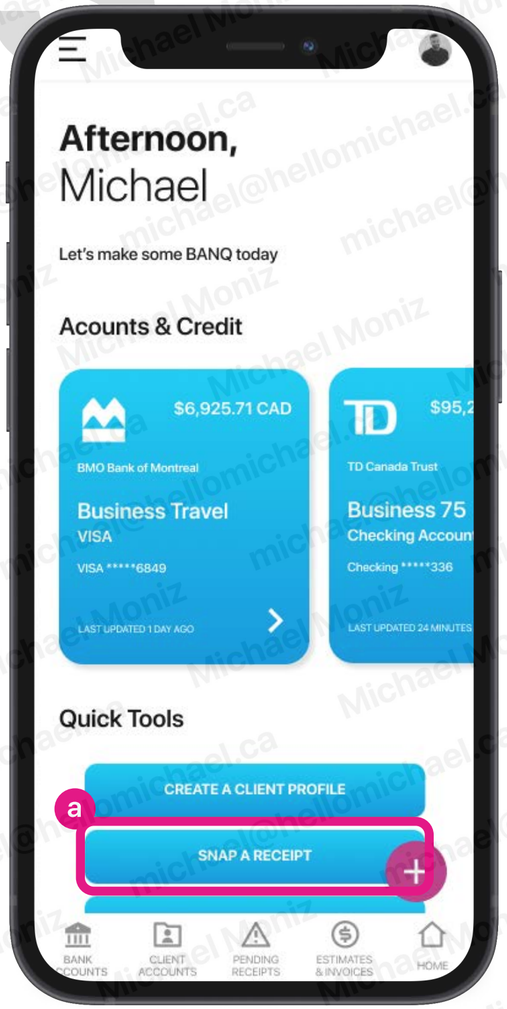
BEFORE

Themes

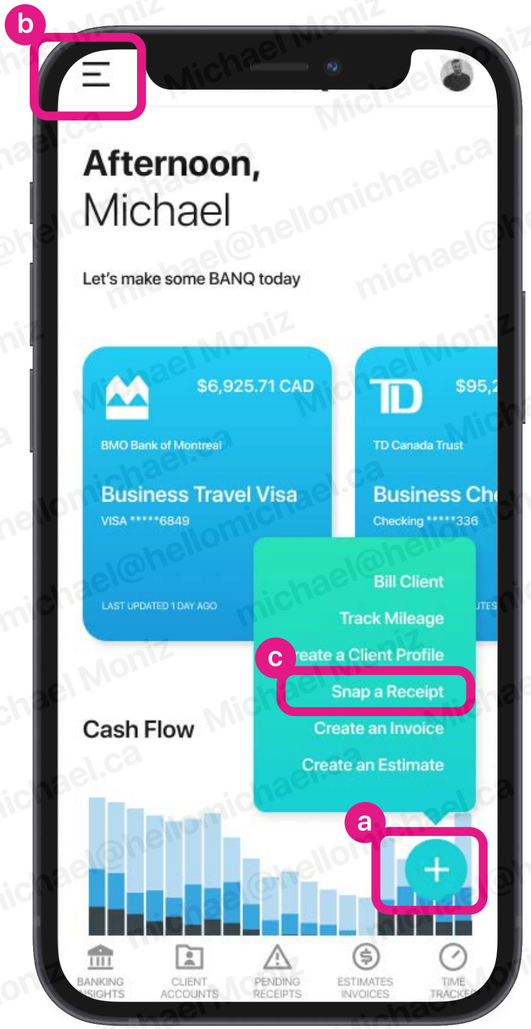
No Issues Starting

Supporting evidence from the usability study.

- All participants were able to find and initiate the receipt capture process in the Quick Tools section.
- I left the functionality in the footer floating plus button, because it's accessible to all pages on the app and after some time users will see the benefit of having it there.



AFTER



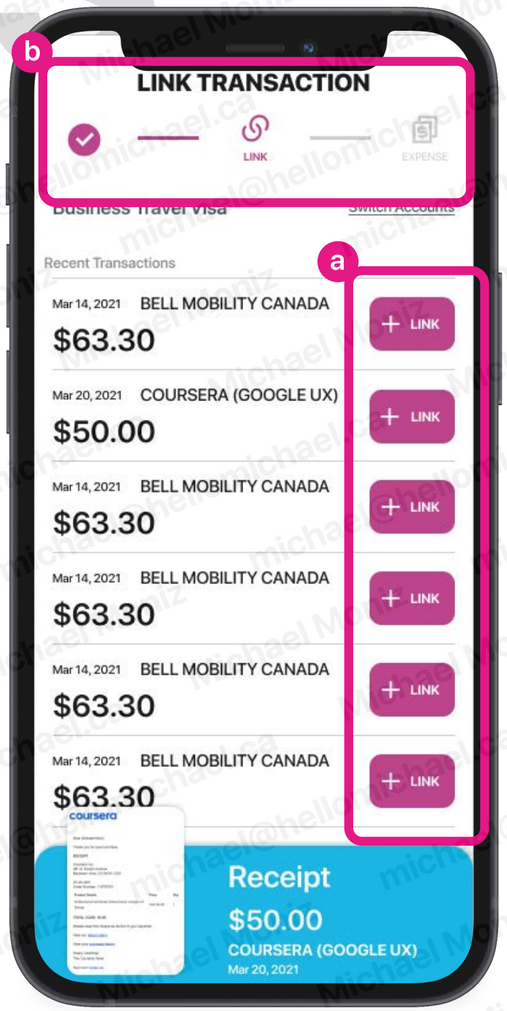
BEFORE

Themes

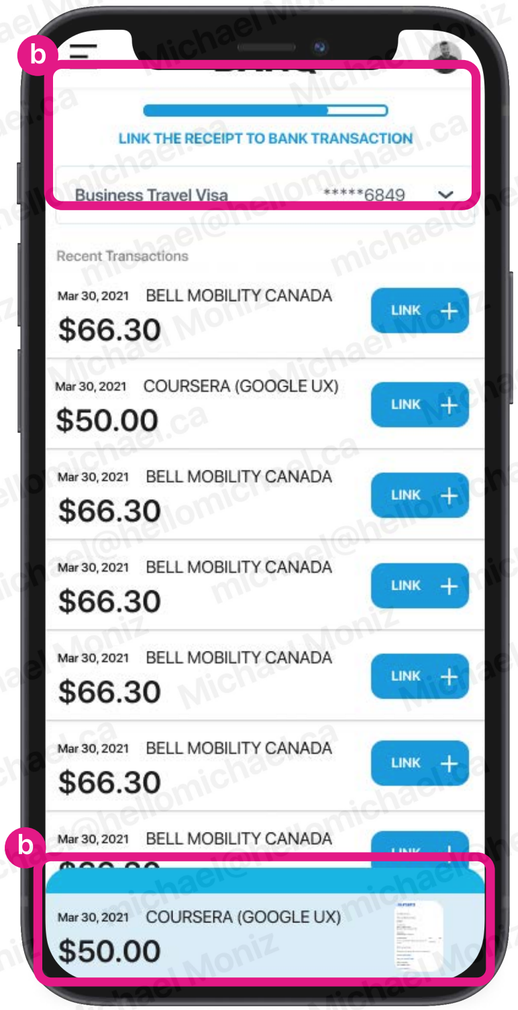
Unclear what to do

Supporting evidence from the usability study.

- Reduced confusion was recorded by changing the sequence of expensing the client first to linking the transaction. None of the participants asked why they had to link the receipt a second time.
- By changing the copy of the top navigation to something more direct and by showing the user's progress with icons/text users were able to execute the tasks accurately.



AFTER



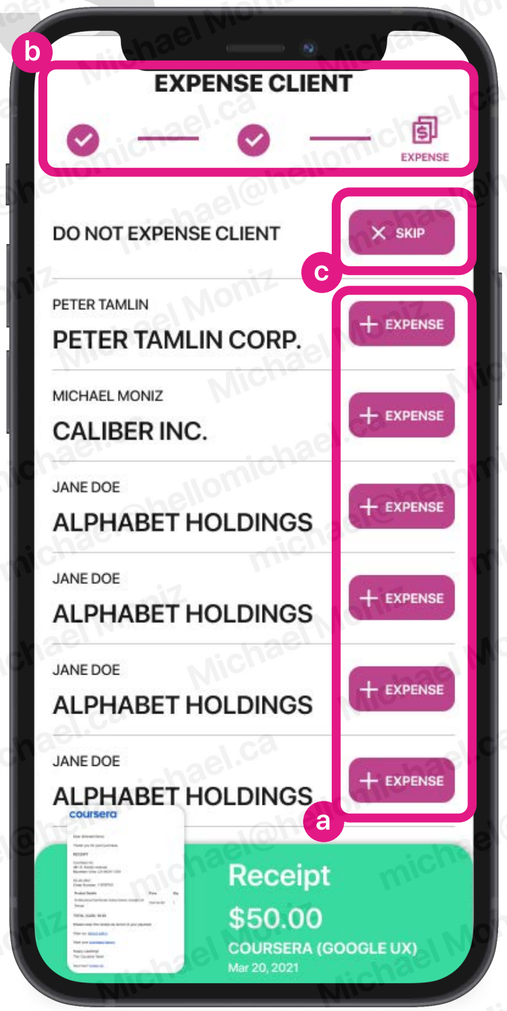
BEFORE

Themes

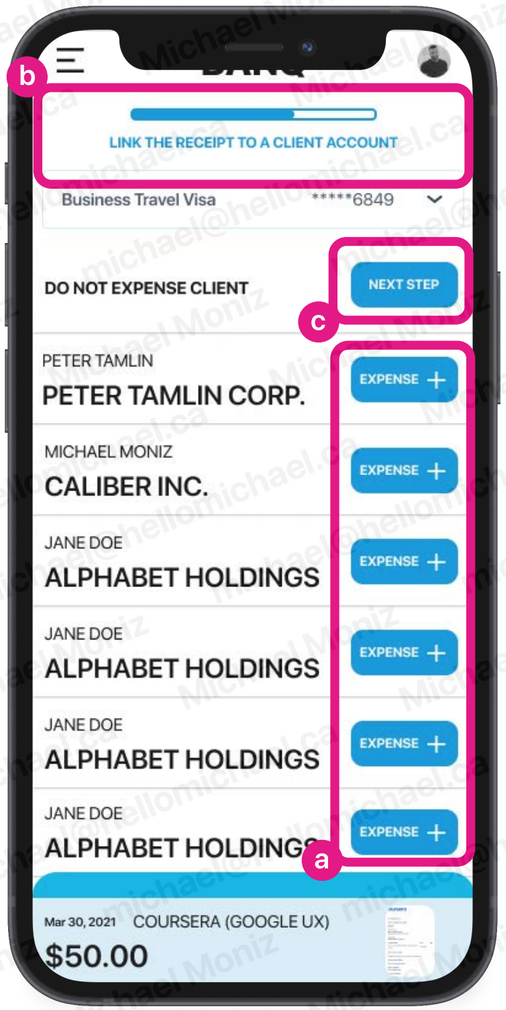
Clear Direction

Supporting evidence from the usability study.

- By changing the colour of the expense button to something that stood out, all participants were clear that they needed to click the button as the next step.
- By changing the copy of the top navigation to something more direct and by adding icons with text that matched the button, users got an additional cue to click the required button.
- I reduced the errors by changing the copy of the "Do not expense client" field from "Next step" to "SKIP." Users would click "Next Step" instead of expensing the client in past testing.



AFTER

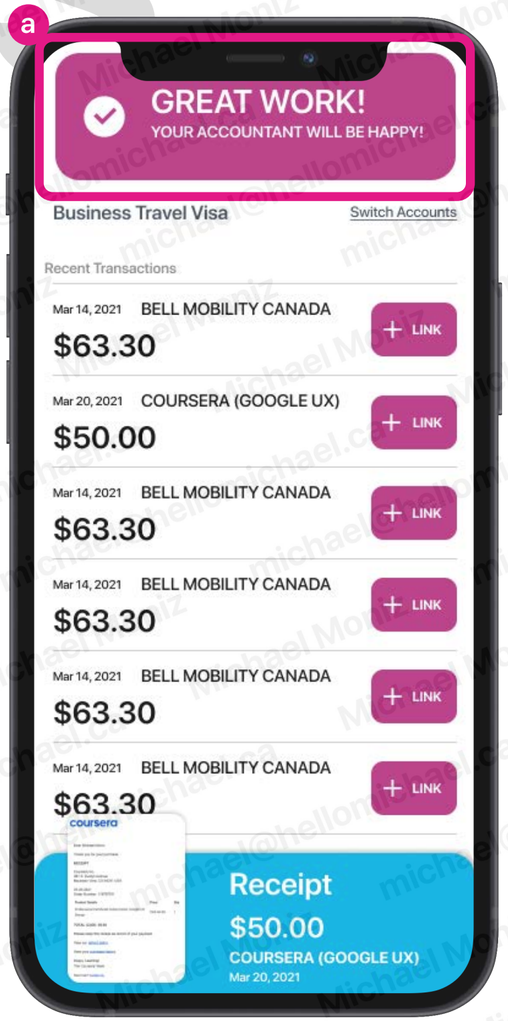


BEFORE

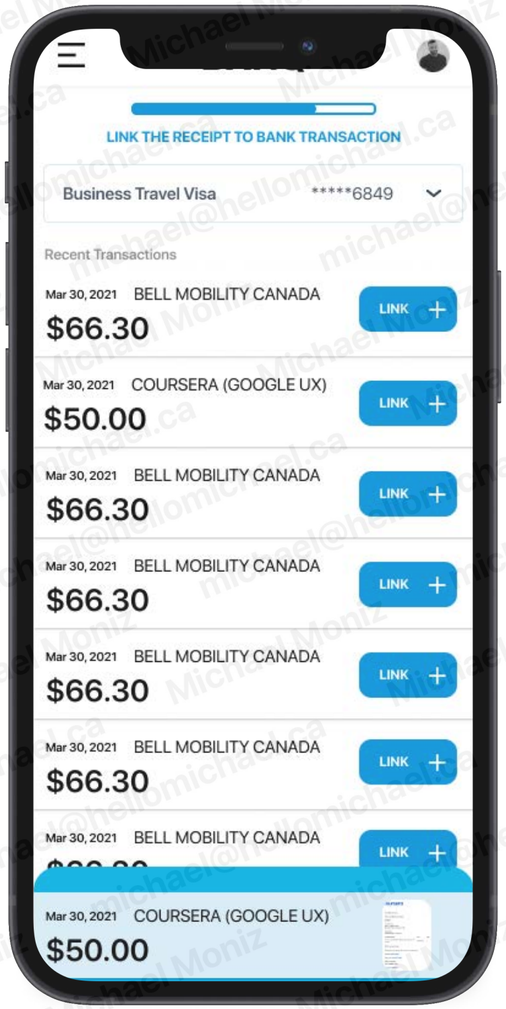
Themes

Notifications

Supporting evidence from the usability study.
By introducing confirmation bubbles at every step of the receipt onboarding process, participants were confident that each action they took was executed, and they were ready for the next task.



AFTER



BEFORE

Style Guide

MICHAEL MONIZ

michael@hellomichael.ca Michael Moniz

CONFIRM — LINK — EXPENSE

LINK — EXPENSE

EXPENSE

CONFIRM — EXPENSE

EXPENSE

BUTTON

BUTTON

BUTTON

PRIMARY

#00AEE1 #00CAD0 #B5307F

SECONDARY

#D6EBF6 #24D695 #C8C8C8

HEADING FONT

SF Pro Display

FONT WEIGHTS

Bold Regular

BODY FONT

SF Pro Display

FONT WEIGHTS

Medium Regular Light

Final Thoughts

As a small business owner myself, this project resonated with me. Finding an app that allows you to easily send out estimates/invoices and processing receipts in a way that allows you to i. Chargeback clients for the items needed for their project, ii. Seamless file them in the cloud for your business' accountant at the end of the fiscal year.

The business owners that I interviewed told me that thousands of their hard-earned dollars were lost because of misplaced receipts or completely forgetting to charge their clients for everything that was used during projects. Also, the price of processing business taxes is absurd. By having all the receipts and business statistics populated in one place, accountants will spend less time processing the information and therefore drastically reducing the costs to these young entrepreneurs.

Although it took several iterations to this case study, I'm confident that small business owners can navigate this app; allowing them to rest assured that their hard work is actually paying off.