WIMPAY: DESIGNING THE FUTURE OF PAYMENTS IN ALGERIA.

BEFORE WE START

THIS WORK IS UNDER AN NDA, SO I'LL ONLY SHARE APPROVED PARTS. MY OPINIONS ARE MY OWN, NOT BEYN'S. THE DESIGN PRIORITIZED ADAPTABILITY, AS OUR USERS ARE OUR PARTNERS' CUSTOMERS. LEGAL HURDLES AND SHIFTING SCOPE ADDED COMPLEXITY, BUT WE STAYED FOCUSED ON DELIVERING A USER-CENTERED SOLUTION.

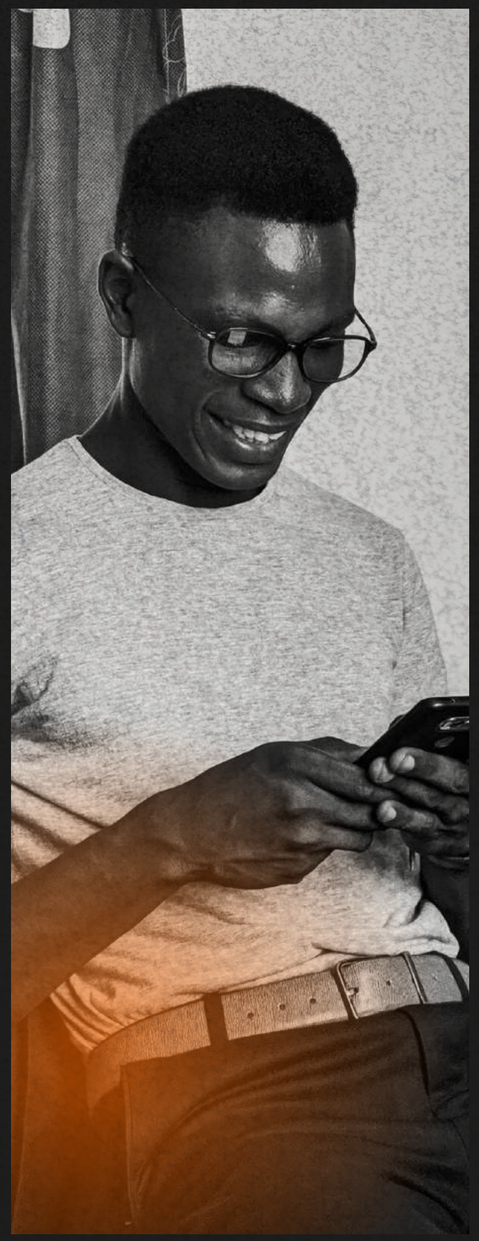
INDEX

01	WHAT IS WIMPAY	01
02	THE STORY BEHIND WIMPAY	02
02	THE PROBLEM	03
03	THE SOLUTION	04
04	BUSINESS CHALLENGES / MY ROLE	06-07
06	QUALITATIVE RESEARCH - CUSTOMER	08-11
07	QUALITATIVE RESEARCH - MERCHANT	12-15
08	SOLUTIONS - BRAND & DESIGN SYSTEM	16-18
09	SOLUTIONS - SOFTWARE DESIGN	19-34
10	LEARNINGS	35

WHAT IS

WIMPAY?

WIMPAY IS A DIGITAL PAYMENT PLATFORM TRANSFORMING HOW ALGERIANS PAY, MAKING TRANSACTIONS FASTER, SAFER, AND EASIER. IT'S DESIGNED TO HELP SHIFT FROM CASH TO DIGITAL PAYMENTS, IMPROVING EVERYDAY HABITS AND PAVING THE WAY FOR A CASHLESS FUTURE.



First Mobile Payment in Algeria

THE STORY

BEHIND WIMPAY

2018

A BOLD VISION FOR MODERN PAYMENTS

BEYN TAKES A BOLD STEP INTO THE PAYMENTS INDUSTRY, AIMING TO CREATE ALGERIA'S FIRST MOBILE PAYMENT SOLUTION. THE GOAL IS TO COMPLEMENT ITS GROWING FINTECH PROJECTS AND OFFER ALGERIANS A MODERN, CONVENIENT ALTERNATIVE TO CASH TRANSACTIONS.

2019

THE INTERBANKING CHALLENGE

DEVELOPMENT BEGINS, BUT A MAJOR CHALLENGE ARISES: ALGERIA LACKS AN INTERBANKING SYSTEM. THIS LIMITATION MEANS THAT CUSTOMERS FROM DIFFERENT BANKS CANNOT INTERACT, REDUCING THE VALUE OF THE MOBILE PAYMENT SERVICE, ESPECIALLY FOR BUSINESSES.

2020

AMBITIOUS SOLUTIONS, UNEXPECTED SETBACKS

BEYN DECIDES TO ADDRESS THIS CHALLENGE BY DEVELOPING ITS OWN INTERBANKING SYSTEM, SWITCH. HOWEVER, THE PROJECT PROVES TOO COMPLEX AND RESOURCE-INTENSIVE, CAUSING SIGNIFICANT SETBACKS.

2021

A PIVOT TO INDIVIDUAL BANK SERVICES

BEYN PIVOTS ITS FOCUS TO OFFERING PAYMENT SERVICES THAT WORK WITH INDIVIDUAL BANKS, SUCH AS BILL PAYMENTS. THIS APPROACH YIELDS MODERATE SUCCESS:

- 50,000 APP DOWNLOADS
- 29,000 ACTIVE USERS

THOUGH NOT THE GAME-CHANGING BREAKTHROUGH BEYN ENVISIONED, IT SUSTAINS THE PROJECT.

2024

A NATIONAL INTERBANKING SOLUTION EMERGES

GIE MONÉTIQUE, SUPPORTED BY THE ALGERIAN GOVERNMENT, ANNOUNCES THE LAUNCH OF THE NATIONAL MOBILE SWITCH (NMS) INITIATIVE. THIS NEW INTERBANKING SOLUTION ALIGNS WITH BEYN'S ORIGINAL GOAL, CREATING FRESH OPPORTUNITIES TO ENHANCE ALGERIA'S PAYMENT ECOSYSTEM.

2025

A NEW VISION REALIZED

VISION REALIZED, PAYMENTS REVOLUTIONIZED, WIMPAY LAUNCH.

THE PROBLEM

RELYING SO HEAVILY ON CASH IN ALGERIA HAS CAUSED BIG ISSUES—IT OPENS THE DOOR TO FRAUD, MAKES IT HARD FOR BUSINESSES TO TRACK FINANCES, AND CREATES A LOT OF INEFFICIENCIES IN HANDLING PAYMENTS. IT ALSO HOLDS BACK TRANSPARENCY AND ACCESS TO MODERN FINANCIAL SERVICES, MAKING IT HARDER FOR BUSINESSES AND CUSTOMERS TO GROW IN TODAY'S ECONOMY.

DIGITAL SKEPTICIMS

A LARGE NUMBER OF ALGERIANS ARE CONSIDERED "CASH-FIRST," CHOOSING TO USE DIGITAL PAYMENTS ONLY WHEN NECESSARY. THIS GROUP, WHICH TENDS TO BE OLDER OR LIVE IN RURAL AREAS, IS ALSO MORE HESITANT TO MAKE ONLINE PURCHASES.

STATISTIC OVERVIEW

OF ALGERIANS SAY THEY STILL RELY ON CASH FOR THEIR TRANSACTIONS, HIGHLIGHTING THE NEED FOR MORE USER-FRIENDLY AND ACCESSIBLE DIGITAL PAYMENT SOLUTIONS

OF MERCHANTS STILL WORRY ABOUT THE SECURITY OF DIGITAL PAYMENTS, INDICATING A NEED FOR BETTER EDUCATION ON PAYMENT SECURITY MEASURES

WHAT IS THE

SOLUTION?

VISION STATEMENT

WE AIM TO MAKE DIGITAL PAYMENTS SIMPLE, SECURE, AND ACCESSIBLE FOR ALL ALGERIANS, HELPING BUSINESSES AND INDIVIDUALS TRANSITION FROM CASH TO A MORE CONNECTED, EFFICIENT ECONOMY.

MISSION STATEMENT

CREATE A DIGITAL MOBILE PAYMENT SOLUTION TO SOLVE ALGERIA'S CASH DEPENDENCY, OFFERING A SECURE, FAST, AND EFFICIENT WAY TO SIMPLIFY TRANSACTIONS AND ENHANCE FINANCIAL TRANSPARENCY.

BUSINESS CHALLENGES

MOBILE PAYMENTS ARE NEW IN ALGERIA, AND WE NEEDED DEEP INSIGHTS INTO LOCAL USER BEHAVIORS TO DESIGN A RELEVANT SOLUTION.

WIMPAY'S OLD BRAND DIDN'T RESONATE WITH THE TARGET AUDIENCE. A FRESH, ENGAGING IDENTITY WAS NEEDED TO BUILD TRUST.

IN A MARKET UNFAMILIAR WITH MOBILE PAYMENTS, WE HAD TO ENSURE THE APP WAS SECURE, EASY TO USE, AND OFFERED REAL VALUE TO USERS.

WITH THE NATIONAL MOBILE SWITCH DEADLINE FAST APPROACHING, WE HAD TO MEET TIGHT DEADLINES WHILE ENSURING QUALITY AND USER-FOCUS.

MY ROLE

I LED USER RESEARCH TO UNCOVER PAYMENT HABITS, ENSURING THE DESIGN WAS INTUITIVE AND RELEVANT TO LOCAL EXPECTATIONS.

I CONSULTED ON THE REBRANDING PROCESS, ALIGNING THE NEW VISUAL IDENTITY AND VALUES WITH THE AUDIENCE'S ASPIRATIONS.

I LED THE DESIGN OF BOTH CONSUMER AND BUSINESS INTERFACES, FOCUSING ON SIMPLICITY, SECURITY, AND TRUST.

AS EXPERIENCE LEAD, I WORKED CLOSELY WITH THE PRODUCT TEAM TO ENSURE WE MET DEADLINES WHILE MAINTAINING A USER-CENTERED FOCUS.

QUANTITATIVE RESEARCH ANALYSIS

EXPLORING OUR

CUSTOMERS

GIE AND ITS PARTNERS CARRIED OUT AN EXTENSIVE STUDY INVOLVING 300,000 ALGERIAN CONSUMERS FROM VARIOUS CITIES NATIONWIDE. BY LEVERAGING SURVEYS, QUESTIONNAIRES, AND ADMINISTRATIVE DATA, THEY GATHERED INVALUABLE INSIGHTS, WHICH THEY GENEROUSLY SHARED WITH US.

60%

OF DIGITAL PAYMENT ADOPTERS ARE AGED 18-32, LEADING THE SHIFT.

48%

DIGITAL PAYMENTS SEE A 28% RISE SINCE 2020.

35%

PARTICIPANTS REFRAIN FROM DIGITAL PAYMENT DUE TO SECURITY ISSUES

QUANTITATIVE RESEARCH ANALYSIS

EXPLORING OUR MERCHANTS

PARTNERS CONDUCTED A QUANTITATIVE STUDY OF 1,251 BUSINESSES, FROM MAJOR CORPORATE RETAILERS TO SMALL ENTERPRISES.

150%

EPT ADOPTION INCREASE IN RETAIL SURGED LAST THREE YEARS

23%

ON AVERAGE OF MERCHANT TRANSACTIONS ARE DIGITAL, SIGNALING GROWTH POTENTIAL.

70%

NEW BUSINESSES HAVE INTEGRATED EPTS INTO THEIR PAYMENT SYSTEMS IN 2023

CUSTOMERS'

QUALITATIVE RESEARCH

HONESTLY, I'VE STARTED USING MY CARD FOR SHOPPING BECAUSE IT'S JUST SO MUCH MORE CONVENIENT AND FEELS SAFER. BUT A LOT OF STORES EITHER DON'T HAVE THEIR CARD MACHINES WORKING OR DON'T ACCEPT CARDS AT ALL, SO I ALWAYS END UP HAVING TO RELY ON CASH ANYWAY

MOBILE PAYMENT? YES, PLEASE! IT'D MAKE ME FEEL SAFER AND HELP ME TRACK MY BUDGET BETTER (FINALLY, HAHA). I'D JUST LOVE TO SEE ALL MY TRANSACTION DETAILS IN ONE PLACE—AND HAVING SUPPORT IN CASE SOMETHING GOES WRONG WOULD BE A LIFESAVER

I'M A GERMAPHOBE. CASH IS MY WORST NIGHTMARE. I JUST WANT A WAY TO PAY WITHOUT TOUCHING ANYTHING—NO CASH, NO BUTTONS, NO EWW MOMENTS!

Designer's comment:
yep, that was real!

GIE CONDUCTED USER INTERVIEWS WITH OVER 512 CUSTOMERS INTERESTED IN *DIGITAL PAYMENT SOLUTIONS*

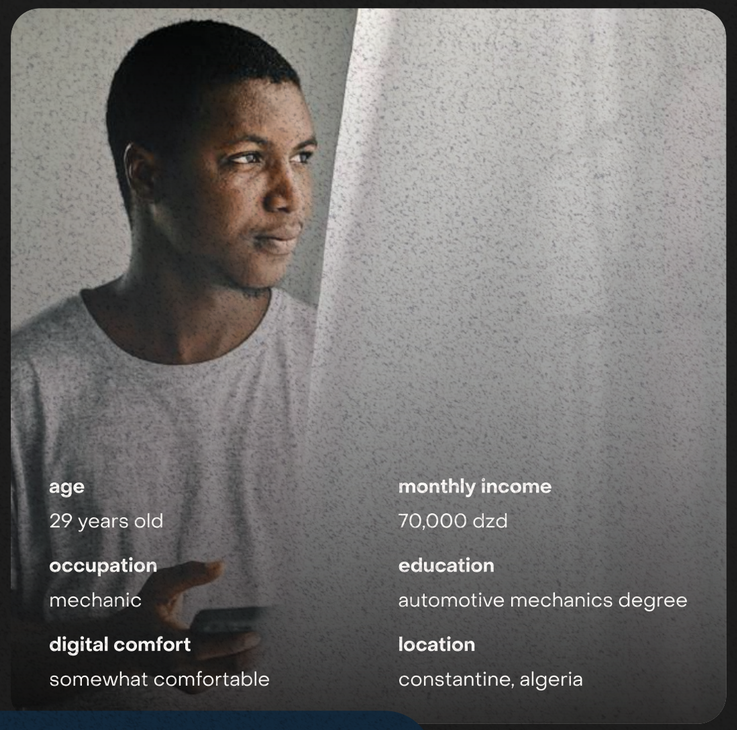
SENDING AND RECEIVING WITH BARIDIMOB IS SUCH A HASSLE—TOO MANY STEPS, AND IT'S NOT ALWAYS RELIABLE. I JUST WISH IT WERE SIMPLER AND WORKED BETTER!

SOMETHING LIKE BARIDIMOB FOR PAYMENTS? THAT'D BE AMAZING! BUT HONESTLY, THE APP FEELS LIKE TOO MUCH FOR REAL-LIFE PAYMENTS—TOO MANY BUTTONS, IT CRASHES, AND SOMETIMES PAYMENTS DON'T EVEN GO THROUGH. IF YOU CAN MAKE IT SIMPLE AND RELIABLE, I'M ALL IN!

CHECKOUT WITH KIDS IN TOW AND A HUGE LINE? IT'S THE WORST! DIGGING FOR CASH WHILE TRYING TO KEEP THEM CALM IS A NIGHTMARE. I JUST NEED A QUICK, HASSLE-FREE WAY TO PAY DIGITALLY—NO INPUT, NO DELAYS, JUST DONE IN SECONDS.

CRAFTING
OUR PERSONAS

BY ANALYZING THE QUANTITATIVE AND QUALITATIVE DATA FROM OUR PARTNERS, WE WERE ABLE TO IDENTIFY OUR CUSTOMERS



age
29 years old

monthly income
70,000 dzd

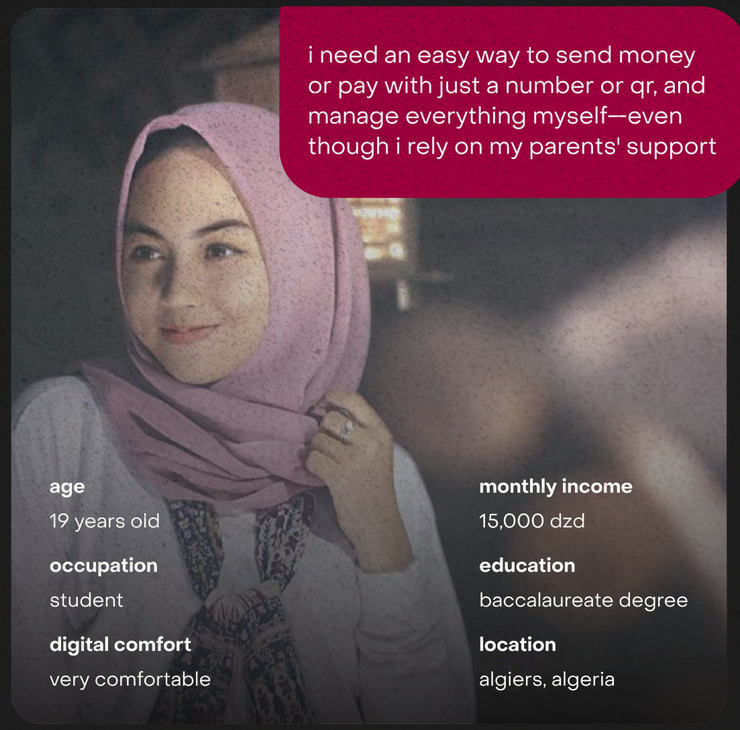
occupation
mechanic

education
automotive mechanics degree

digital comfort
somewhat comfortable

location
constantine, algeria

i want to send money to my friends and family, no matter their bank, quickly and easily—no hassle, just smooth and simple!



i need an easy way to send money or pay with just a number or qr, and manage everything myself—even though i rely on my parents' support

age
19 years old

monthly income
15,000 dzd

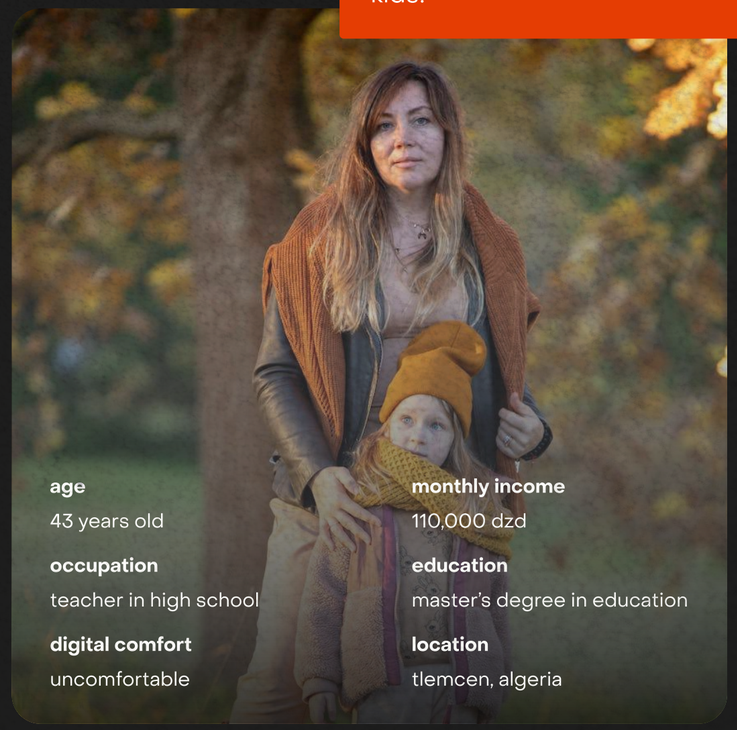
occupation
student

education
baccalaureate degree

digital comfort
very comfortable

location
algiers, algeria

why can’t i pay at the supermarket without dealing with small change? it’s such a headache, especially with the kids!



age
43 years old

monthly income
110,000 dzd

occupation
teacher in high school

education
master’s degree in education

digital comfort
uncomfortable

location
tlemcen, algeria

UNCOVERING

INSIGHTS

ALL-IN-ONE CONVENIENCE

CUSTOMERS WANT AN APP THAT CONSOLIDATES EVERYTHING THEY NEED—SENDING MONEY, REQUESTING PAYMENTS, SCANNING TO PAY, AND TRACKING TRANSACTIONS—ALL IN ONE INTUITIVE PLACE.

EFFORTLESS SENDING & REQUESTING

USERS ARE TIRED OF COMPLICATED PAYMENT SYSTEMS AND ARE LOOKING FOR A SIMPLE, TRANSPARENT WAY TO SEND AND RECEIVE MONEY WITH JUST A FEW TAPS.

FULL TRANSPARENCY, TOTAL CONTROL

CUSTOMERS CRAVE A SECURE APP THAT GIVES THEM CLEAR VISIBILITY INTO THEIR TRANSACTIONS, ENSURING THEY FEEL CONFIDENT AND INFORMED EVERY STEP OF THE WAY.

SMOOTH, FRICTIONLESS PAYMENTS

USERS ARE READY TO DITCH CASH, BUT ONLY IF THEY CAN PAY EASILY IN THEIR FAVORITE STORES WITH MINIMAL EFFORT AND NO UNNECESSARY INPUTS.

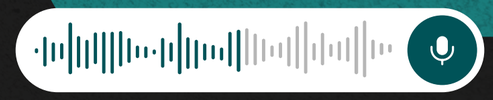
MERCHANT'S

QUALITATIVE RESEARCH

IN MY SUPERMARKET, THE LONG LINES AND HANDLING CASH ARE A REAL HEADACHE, AND SOME OF MY CASHIERS STRUGGLE WITH GIVING THE RIGHT CHANGE. IF YOU CAN COME UP WITH A SOLUTION FOR THIS, I'D BE THE FIRST TO HAVE IT. I NEED A FAST AND SECURE WAY FOR MY CUSTOMERS TO CHECK OUT.

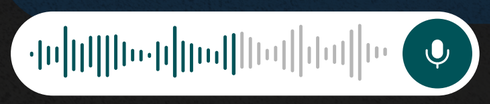
I'VE TRIED USING CARD READERS AT ALL MY STORES, BUT IT'S THE SAME OLD ISSUES—CLIENTS END UP WITH DOUBLE TRANSACTIONS, AND HALF THE TIME, THE CARD READER DOESN'T EVEN WORK. I'VE LOST SO MANY SALES BECAUSE OF IT. HONESTLY, I'M JUST LOOKING FOR SOMETHING BETTER

I'VE ALWAYS BEEN HESITANT TO INTEGRATE PAYMENT SOLUTIONS BECAUSE OF TECHNICAL WORRIES AND HOW POORLY DIGITAL BANKING APPS HANDLE TRANSACTIONS. I CAN TRACK PAYMENTS USING MY CURRENT SOLUTION, BUT HONESTLY, IT'S BECOMING A REAL HASSLE. AND AS YOU CAN IMAGINE, MY ACCOUNTANTS ARE DEALING WITH THE SAME STRUGGLE



PARTNERS CONDUCTED USER INTERVIEWS WITH MORE THAN 224 BUSINESSES EAGER TO **INTEGRATE DIGITAL SOLUTIONS** INTO THEIR OPERATIONS.

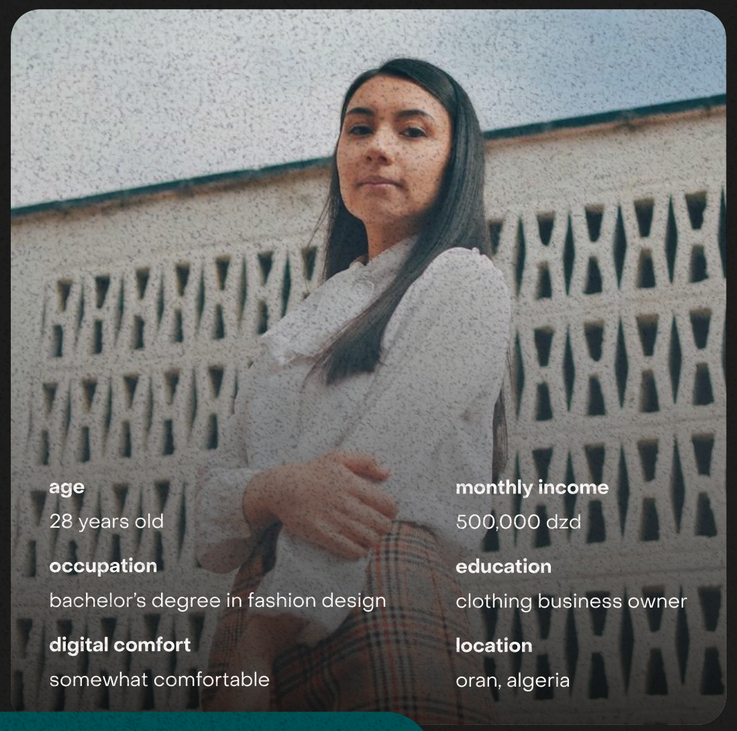
I NEED A SOLUTION THAT LETS ME MANAGE TRANSACTIONS AND GIVES MY CASHIERS THE FREEDOM TO CASH IN ON ANY PLATFORM. I ALSO WANT TO SEE ALL MY NUMBERS IN ONE PLACE. THAT'S WORTH INVESTING IN. THAT'S WHY I REMOVED THE CARD READER—IT JUST WASN'T WORKING FOR ME



BEING AN ACCOUNTANT IN A LARGE RETAIL COMPANY IS A NIGHTMARE. I HAVE TO DO THE ACCOUNTING STORE BY STORE, BRAND BY BRAND, AND USING OLD METHODS LIKE EXCEL IS DRIVING ME CRAZY. I JUST WISH THERE WAS A SOLUTION THAT GIVES ME EVERYTHING IN ONE PLACE

CRAFTING
OUR PERSONAS

BY ANALYZING THE QUANTITATIVE AND QUALITATIVE DATA FROM OUR PARTNERS, WE WERE ABLE TO IDENTIFY OUR MERCHANTS



age
28 years old

monthly income
500,000 dzd

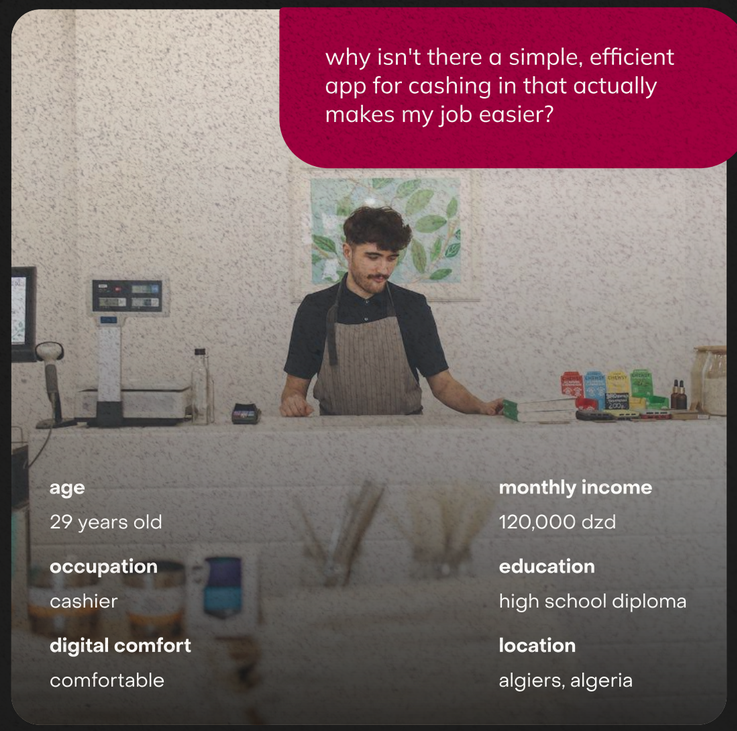
occupation
bachelor's degree in fashion design

education
clothing business owner

digital comfort
somewhat comfortable

location
oran, algeria

i need a payment solution that streamlines my cashflow, and allows me to track my income in the easiest most secure way possible



why isn't there a simple, efficient app for cashing in that actually makes my job easier?

age
29 years old

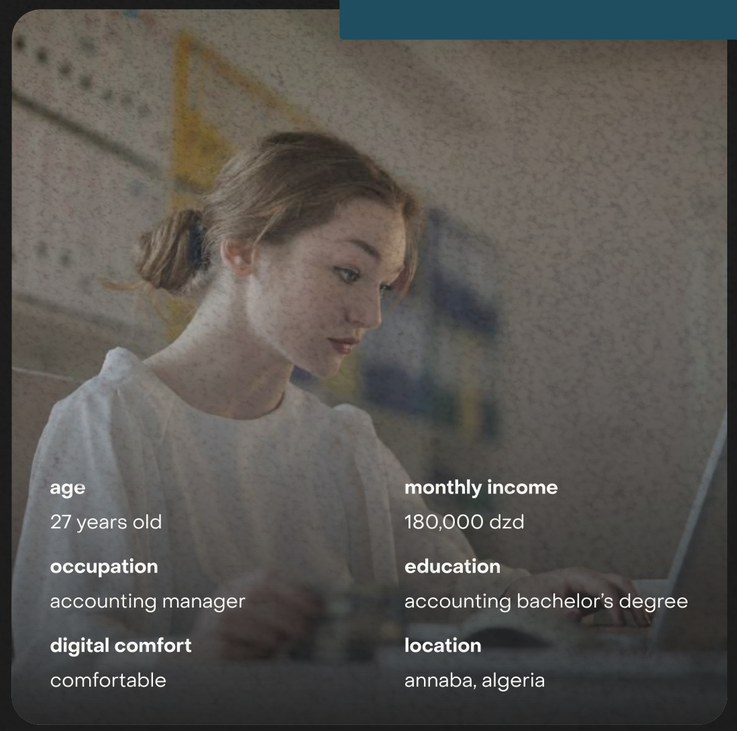
monthly income
120,000 dzd

occupation
cashier

education
high school diploma

digital comfort
comfortable

location
algiers, algeria



Why is tracking finances so complicated? I need better software to help me avoid mistakes and make my job easier!

age
27 years old

monthly income
180,000 dzd

occupation
accounting manager

education
accounting bachelor's degree

digital comfort
comfortable

location
annaba, algeria

QUICK CASHING

BUSINESS OWNERS NEED A FAST, SEAMLESS WAY TO CASH IN, REDUCE QUEUES, AND KEEP THINGS RUNNING SMOOTHLY

EFFORTLESS TRANSACTION TRACKING

OWNERS AND FINANCE TEAMS WANT AN EASY WAY TO TRACK TRANSACTIONS, KEEPING THIS CRITICAL PART OF THE BUSINESS SIMPLE AND STRESS-FREE

MANAGING CASHING STAFF

OWNERS NEED CONTROL OVER THEIR STAFF'S ACCESS AND PERMISSIONS, ENSURING CASHING OPERATIONS RUN SMOOTHLY WITHIN SET BOUNDARIES

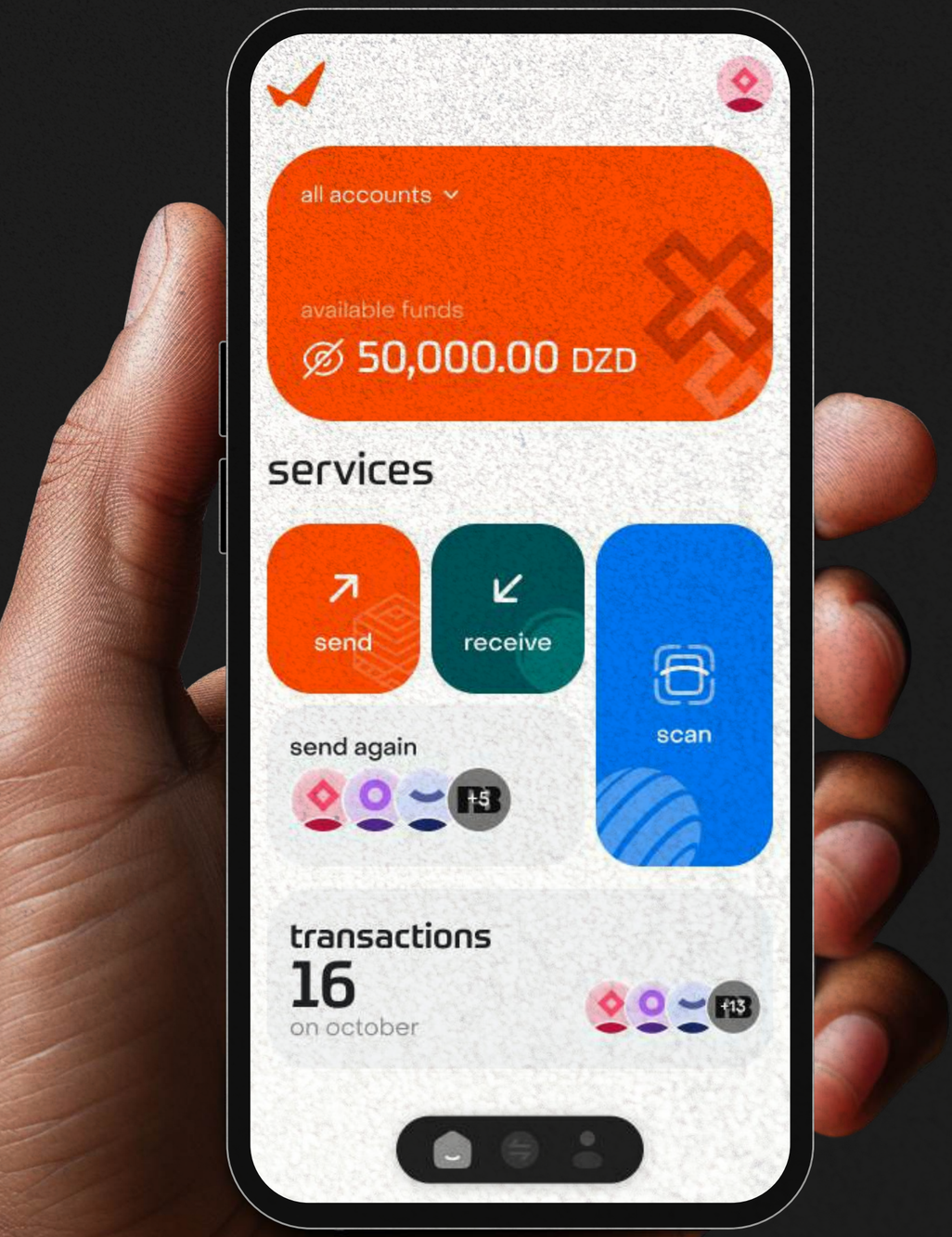
DETAILED REPORTS & INSIGHTS

BUSINESS OWNERS WANT ALL THEIR REPORTS IN ONE PLACE TO MAKE CONFIDENT, DATA-DRIVEN DECISIONS

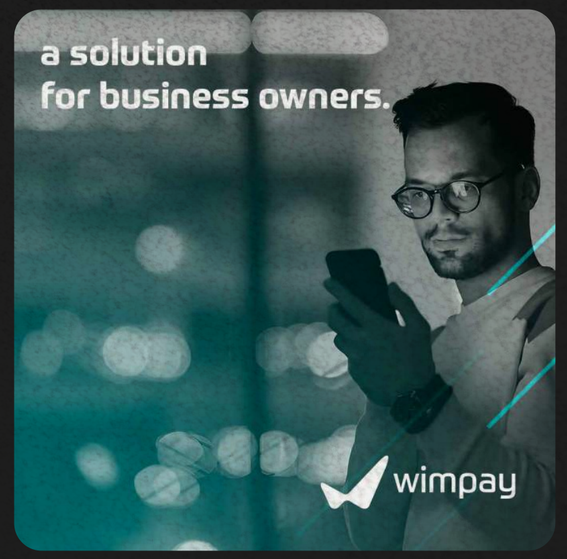
UNCOVERING
INSIGHTS

FROM OUR RESEARCH, IT WAS CLEAR–IT WAS TIME TO...

DEVELOP THOUGHTFUL SOLUTIONS



BEFORE DESIGNING THE PRODUCT, WE REDESIGNED THE BRAND TO *ALIGN* WITH **OUR VISION** AND MEET **USER NEEDS**.



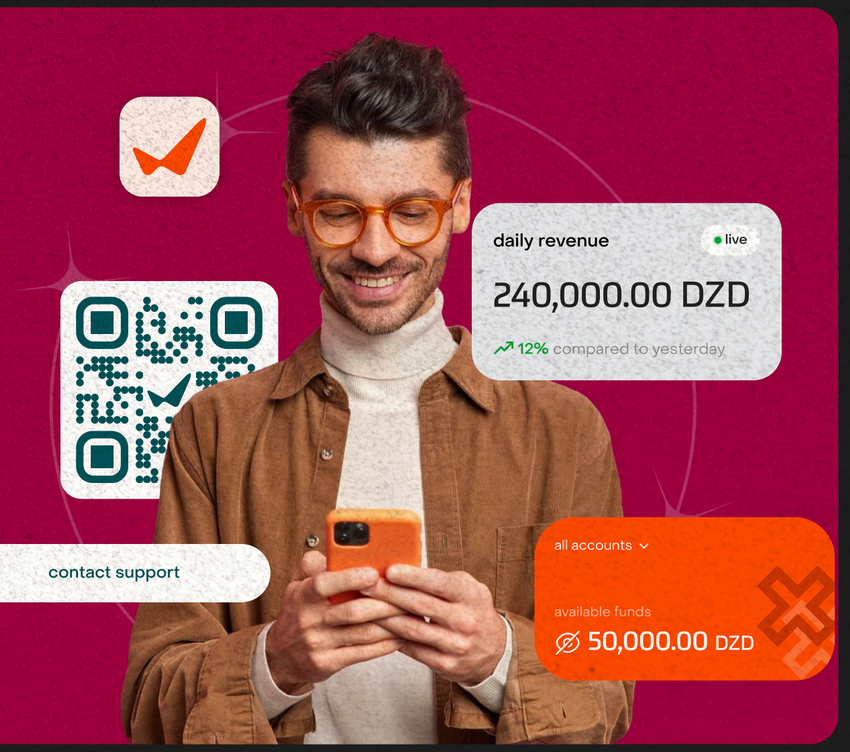
wimKit

8
PX GRID SYSTEM

320
DESIGN TOKENS

11
COLORS (+84 SHADES)

100%
UNIT TESTING COVERAGE



+50
MODULAR COMPONENTS

BUILT UPON
Atomic Design
PRINCIPLES

FULLY ADHERES TO
WCAG 2.1
GUIDELINES

Made in
3 LANGUAGES
ENGLISH, FRENCH AND RTL LANGUAGE SUPPORT FOR ARABIC

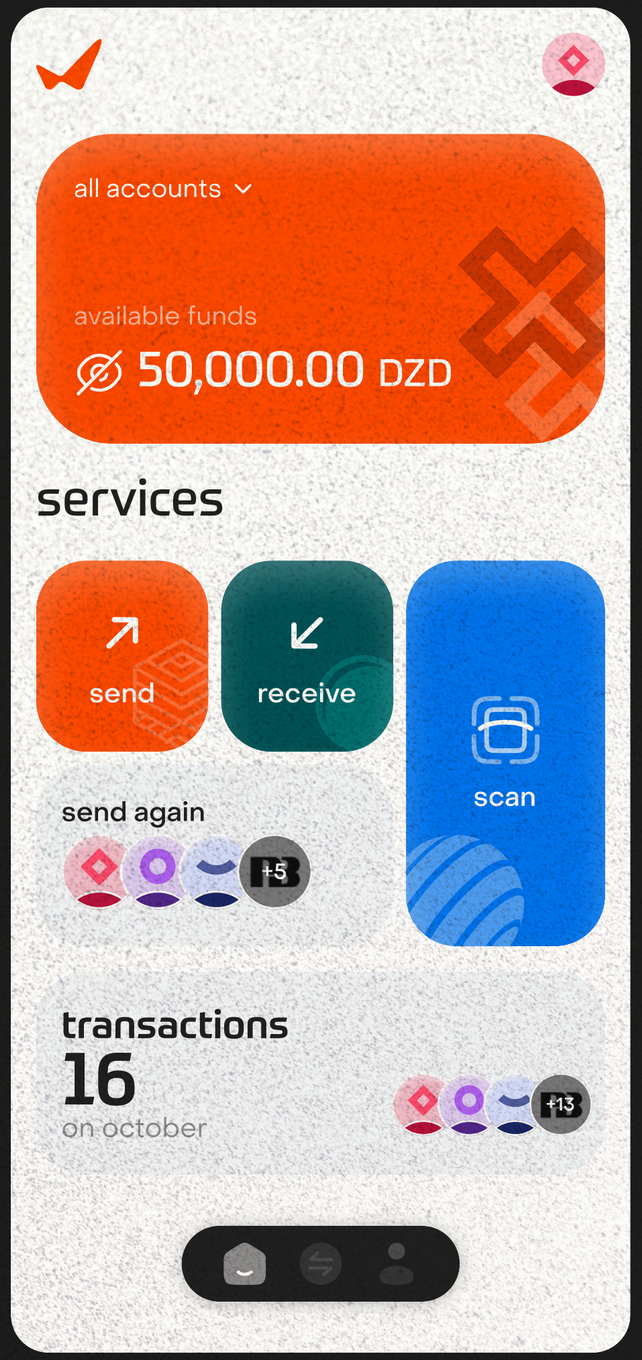
ROBUST DESIGN SYSTEM

SOFTWARE DESIGN

CUSTOMER

SOFTWARE DESIGN

CUSTOMER

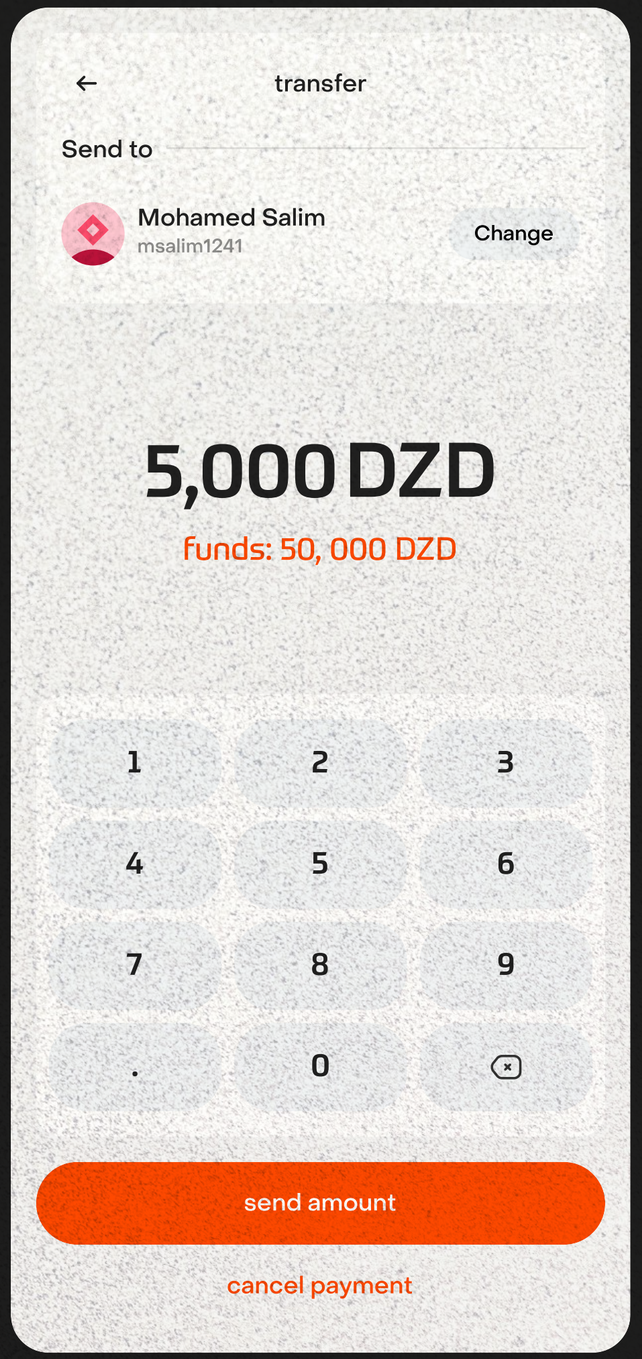


INTUITIVE HOMESCREEN

THE WIMPAY HOME SCREEN PUTS EVERYTHING YOU NEED—SEND MONEY, REQUEST PAYMENTS, SCAN TO PAY, AND TRACK TRANSACTIONS—RIGHT AT YOUR FINGERTIPS. SIMPLE, INTUITIVE, AND EFFORTLESS.

INSIGHTS CONSIDERED

ALL-IN-ONE CONVENIENCE

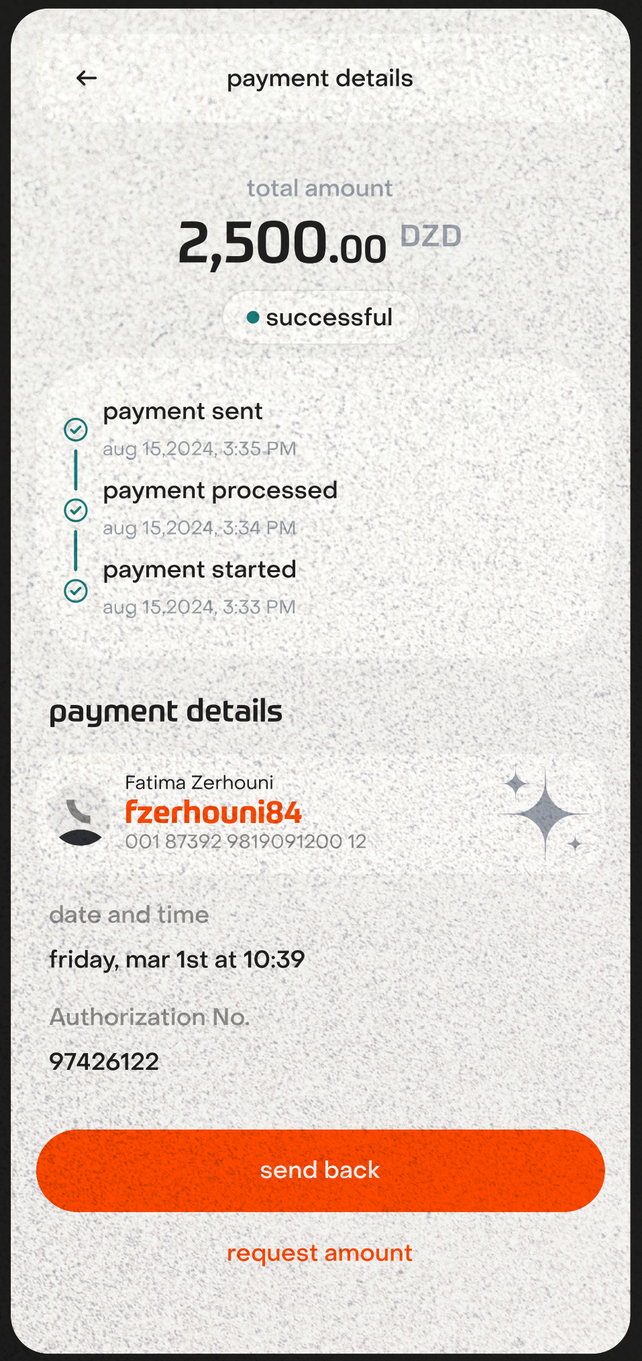


EFFORTLESS TRANSFERS

PEER-TO-PEER TRANSFERS MAKE SENDING AND RECEIVING MONEY SIMPLE, FAST, AND HASSLE-FREE—JUST A FEW TAPS FOR TRANSPARENT, EASY TRANSACTIONS.

INSIGHTS CONSIDERED

EFFORTLESS SENDING & REQUESTING

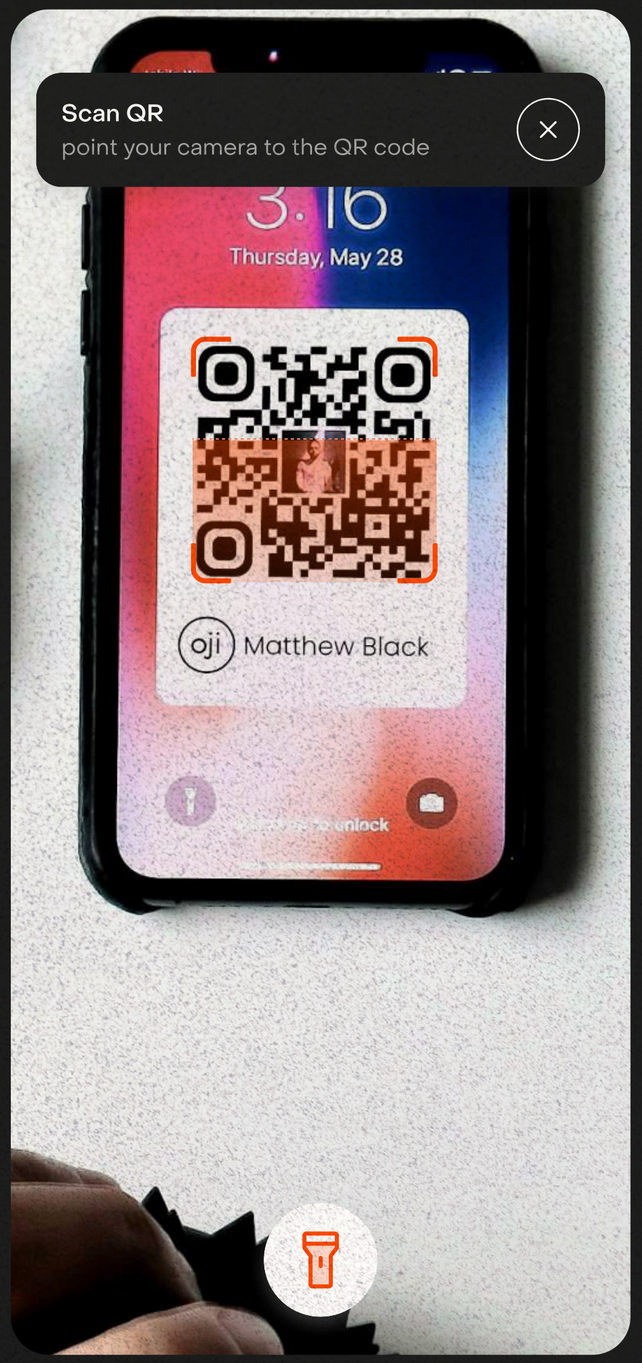


CONFINDENT AND CLEAR TRANSACTIONS

WIMPAY ENSURES USERS FEEL SECURE AND INFORMED WITH CLEAR TRANSACTION DETAILS —DATES, AMOUNTS, AND RECIPIENTS— PRESENTED AT A GLANCE FOR CONFIDENT TRACKING.

INSIGHTS CONSIDERED

FULL TRANSPARENCY, TOTAL CONTROL



SEAMLESS SCAN TO PAY

USERS ARE READY TO DITCH CASH FOR QUICK, EFFORTLESS PAYMENTS. WITH A SIMPLE QR CODE SCAN, PAYING IN STORES IS FAST, CARD-FREE, AND HASSLE-FREE.

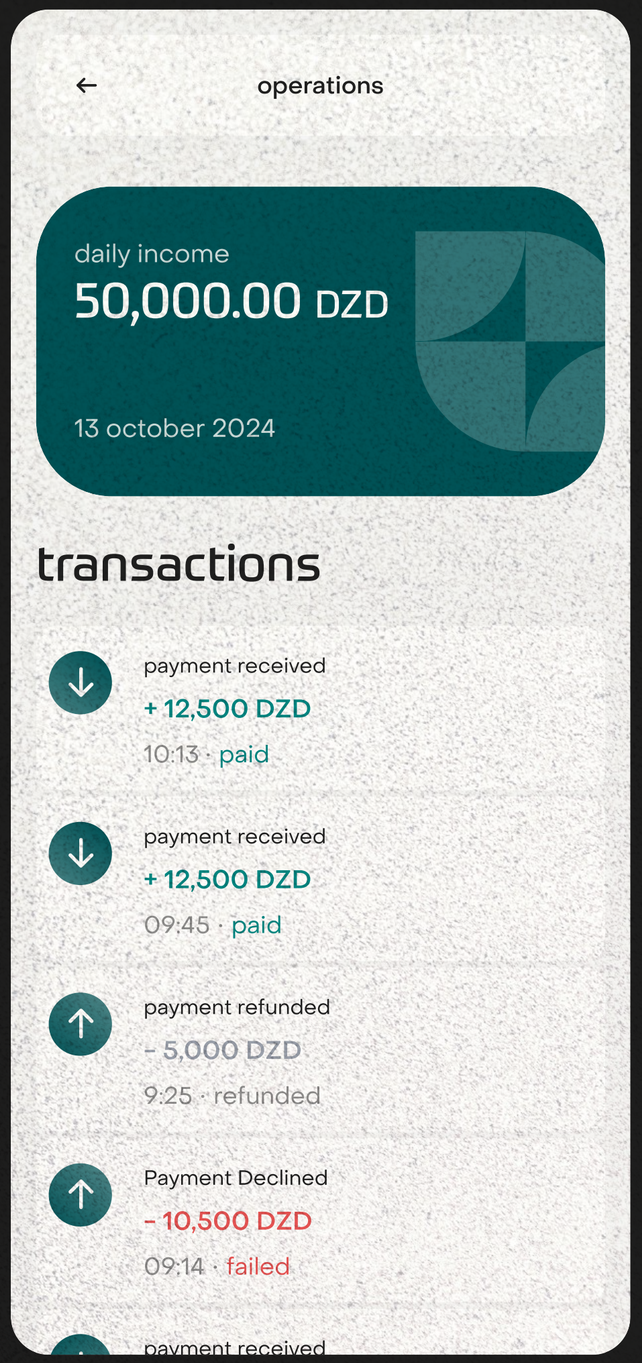
INSIGHTS CONSIDERED

- SMOOTH, FRICTIONLESS PAYMENTS

SOFTWARE DESIGN
CASHIER

SOFTWARE DESIGN

CASHIER



OPERATIONAL EFFICIENCY

A CONCISE OVERVIEW OF DAILY OPERATIONS KEEPS CASHIERS ORGANIZED AND EFFICIENT, WHILE PROVIDING OWNERS AND FINANCE TEAMS A SIMPLE, STRESS-FREE WAY TO TRACK TRANSACTIONS.

INSIGHTS CONSIDERED

EFFORTLESS TRANSACTION TRACKING

EFFORTLESS CASHING

QR CODE PAYMENTS OFFER BUSINESS OWNERS A FAST, SECURE WAY TO REDUCE QUEUES AND STREAMLINE TRANSACTIONS, MAKING PAYMENTS QUICKER AND MORE RELIABLE.

INSIGHTS CONSIDERED

QUICK CASHING

SOFTWARE DESIGN

MERCHANT

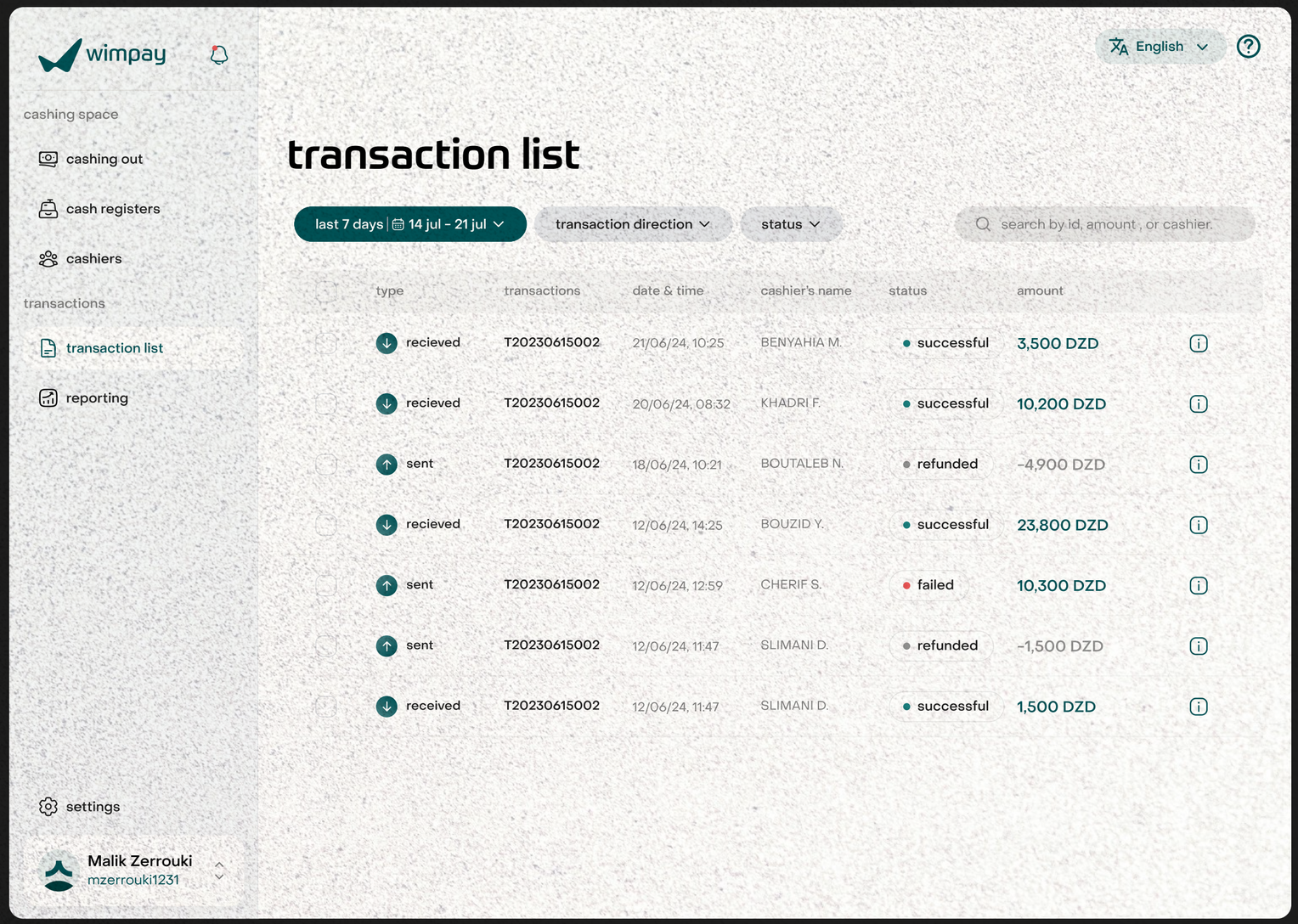
SOFTWARE DESIGN

MERCHANT

TRANSACTIONS
TRANSPARENCY

INSIGHTS CONSIDERED

EFFORTLESS TRANSACTION TRACKING

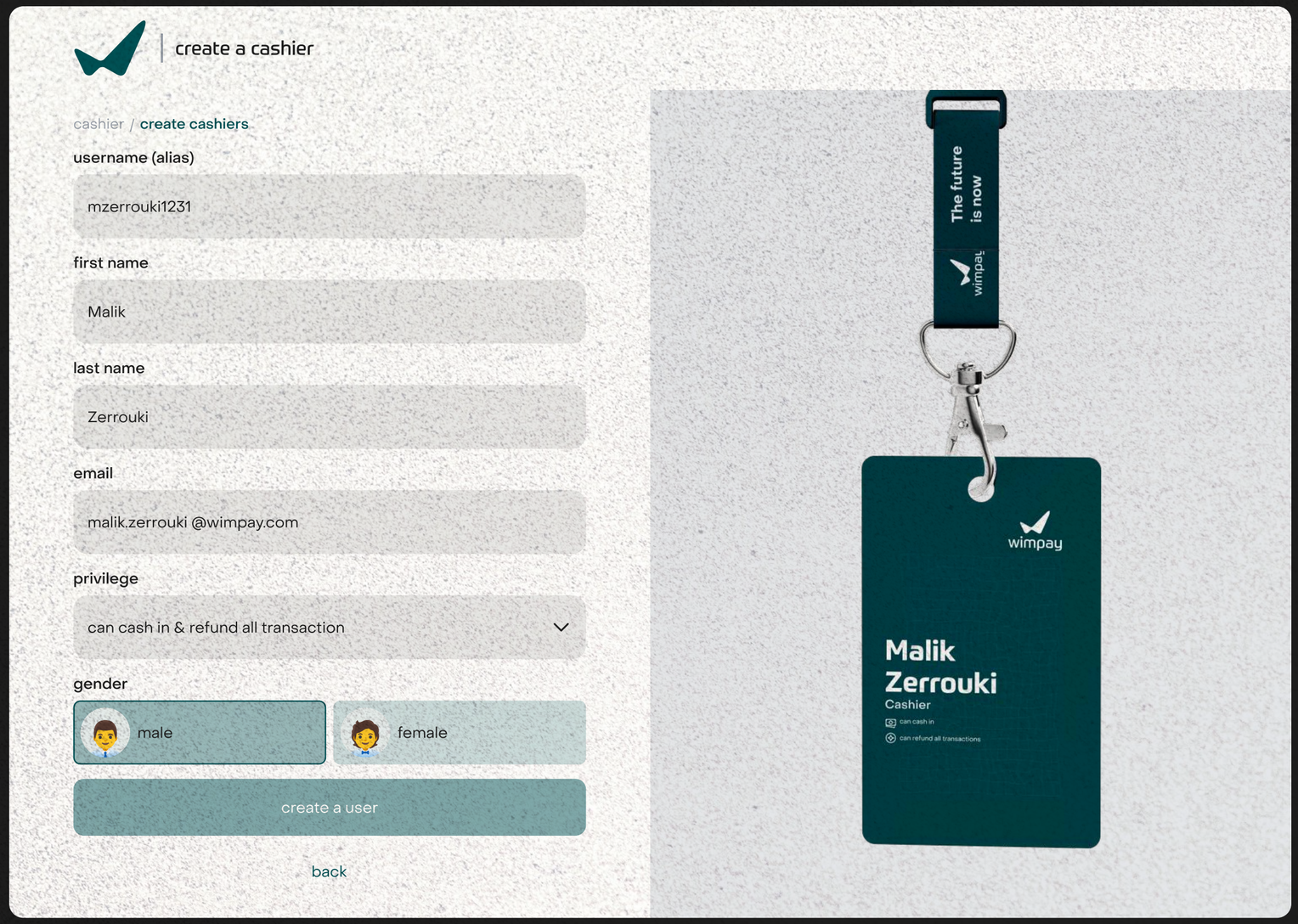


OWNERS AND FINANCE TEAMS NEED A SIMPLE, STRESS-FREE WAY TO TRACK TRANSACTIONS, WHILE MERCHANTS GAIN FULL VISIBILITY AND CONTROL WITH DETAILED TRANSACTION HISTORIES.

CASHIER'S SETUP SIMPLIFIED

INSIGHTS CONSIDERED

MANAGING CASHING STAFF

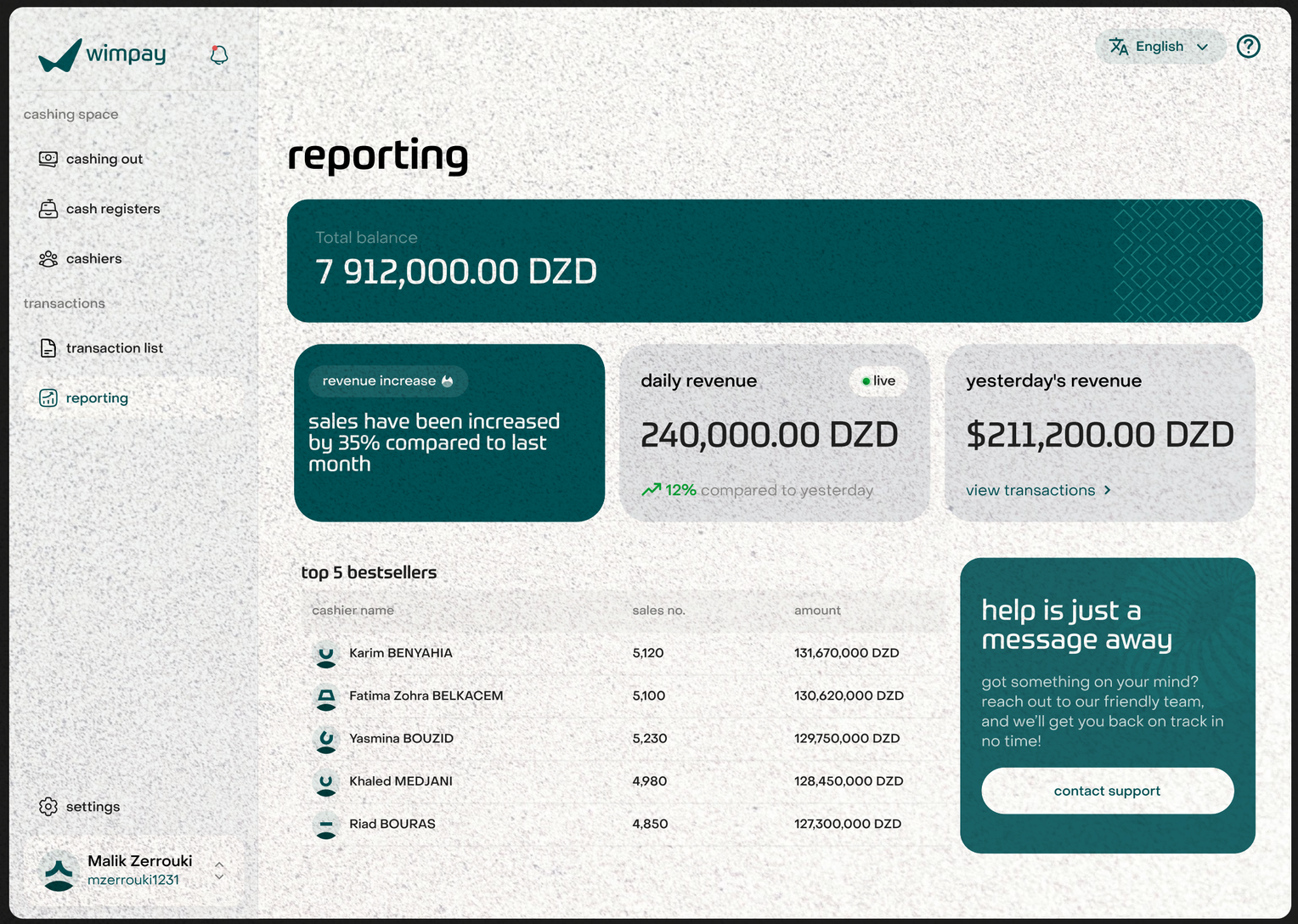


THE ABILITY TO ASSIGN CASHIERS THROUGH THE APP STREAMLINES MANAGEMENT, GIVING OWNERS CONTROL OVER STAFF ACCESS AND PERMISSIONS TO ENSURE SMOOTH AND STRUCTURED CASHING OPERATIONS.

REPORTING
ANALYTICS

INSIGHTS CONSIDERED

DETAILED REPORTS & INSIGHTS



THE MERCHANT REPORTING FEATURE PROVIDES REAL-TIME UPDATES ON BALANCE, DAILY REVENUE, AND TOP SELLERS, GIVING BUSINESS OWNERS ALL THE DATA THEY NEED IN ONE PLACE TO MAKE CONFIDENT, INFORMED DECISIONS.

EXPERIENCES & LESSONS

UX TAKES MANY FORMS

I BELIEVED IN USER INVOLVEMENT, BUT LEGAL CONSTRAINTS IN THE BANKING SECTOR MADE DIRECT INTERACTION IMPOSSIBLE. BY COLLABORATING WITH MY TEAM IN NEW WAYS, WE IMPROVED THE UX, WHICH WAS VALIDATED WHEN GIE'S UAT TESTING RECEIVED POSITIVE FEEDBACK FROM A FRESH TEAM.

SYSTEMATIC RHYTHM OF INTERACTION

WE LEARNED THAT DESIGN SHOULD CONSIDER THE WHOLE ECOSYSTEM, WITH EACH GROUP—CUSTOMERS, MERCHANTS, AND CASHIERS—HAVING UNIQUE NEEDS. THIS EMPHASIZED THE IMPORTANCE OF EMPATHY, ADAPTABILITY, AND INTERCONNECTED SYSTEMS IN BUILDING TRUST IN WIMPAY.

PEOPLE AS A SPECTRUM OF BEHAVIORS

THROUGH RESEARCH WITH WIMPAY, WE FOUND THAT PEOPLE APPROACH TASKS DIFFERENTLY, SHAPED BY CULTURAL, BEHAVIORAL, TECHNICAL, AND PSYCHOLOGICAL FACTORS. THIS DIVERSITY INSPIRED US TO DESIGN A MODULAR, FLEXIBLE SOLUTION THAT ADAPTS TO VARIOUS USERS AND SITUATIONS.

GRATEFUL FOR YOUR ATTENTION—I’M EXCITED
ABOUT THE NEXT STEP.

THANK YOU.