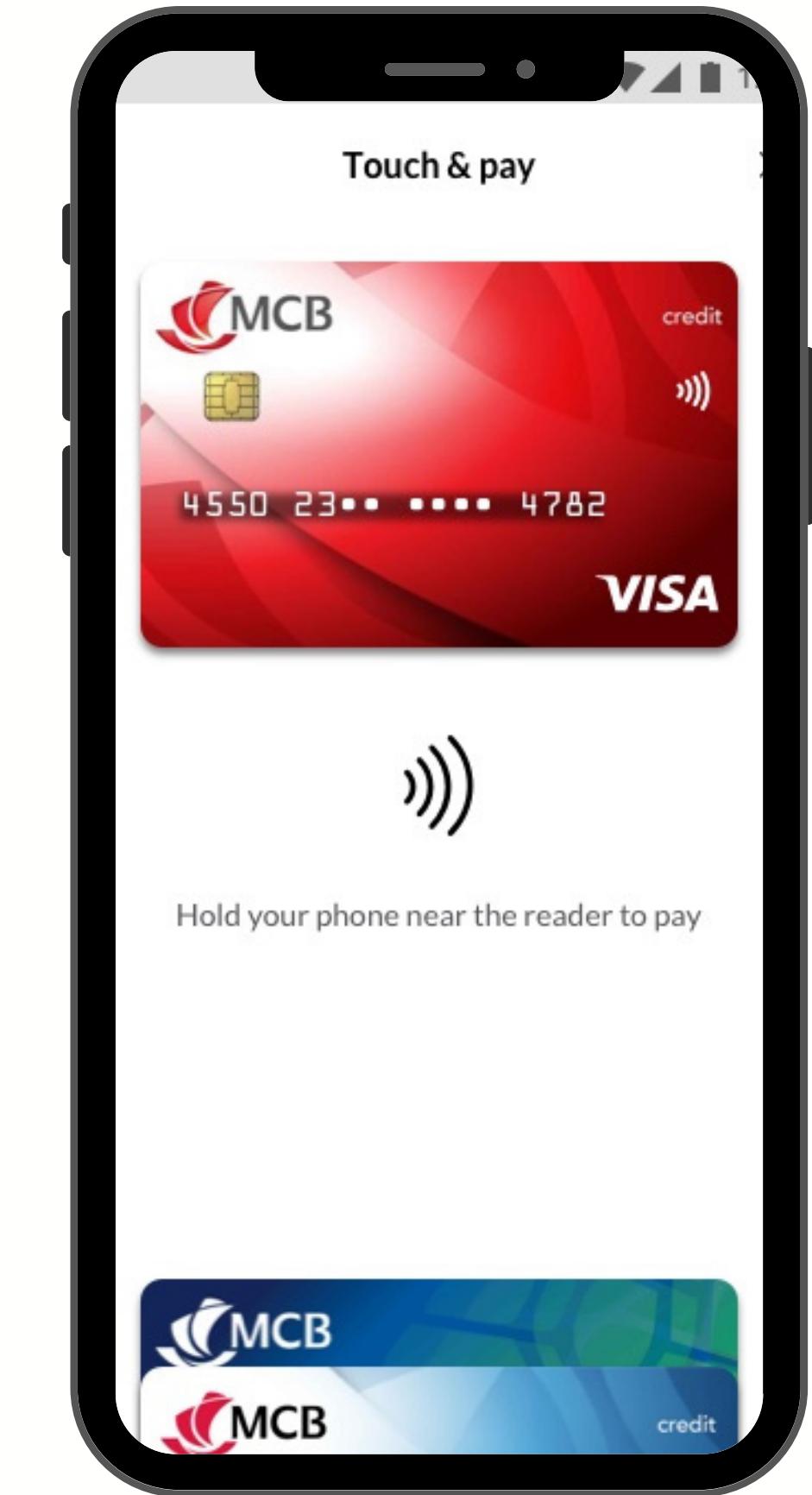


MAURITIOUS COMMERCIAL BANK

# IN-APP CONTACTLESS PAYMENTS

Pioneering Contactless Transactions in Mauritius

NEHEMIAH SIKHOSANA



## EXECUTIVE SUMMARY

In the rapidly evolving digital banking landscape, the introduction of contactless payment functionality within the MCB Juice app represents a significant leap forward for the Mauritian market. As the lead UX designer on this groundbreaking project, I spearheaded the design and implementation of a feature that not only introduced a new level of convenience for MCB customers but also positioned the bank as a pioneer in the region's financial technology space.

This case study delves into the journey of bringing the contactless payment feature to life—from understanding the unique challenges of introducing a novel technology to a largely unfamiliar audience, to collaborating with a diverse team of stakeholders, and navigating the complexities of changing requirements and technological architectures. Through a meticulous design process, informed by user testing and feedback, I crafted an intuitive and seamless payment experience that resonated with users, embodying both innovation and familiarity.

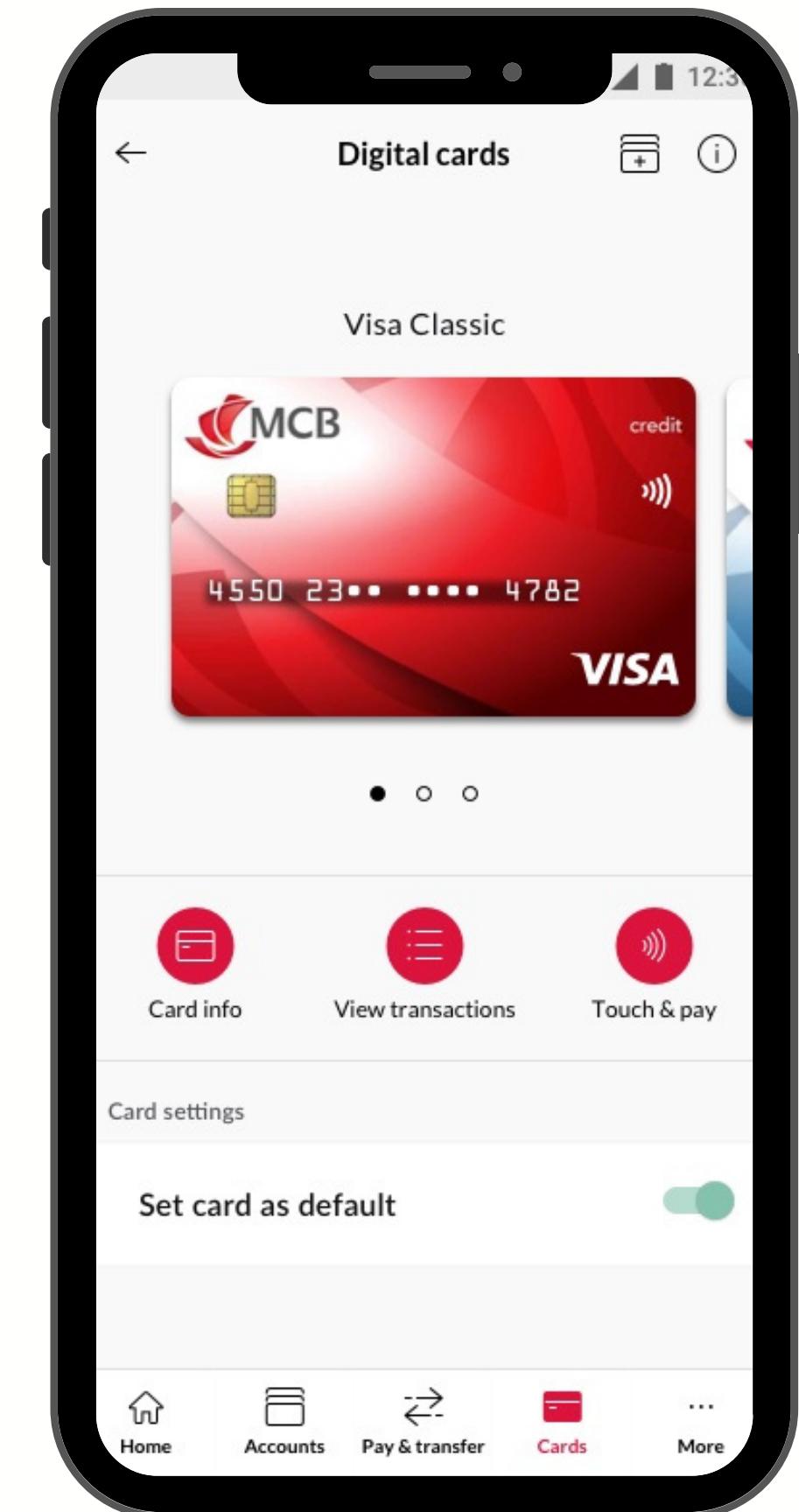
The project's success was underpinned by a relentless focus on user-centric design, strategic stakeholder collaboration, and a flexible, iterative approach to development. This executive overview encapsulates the challenges overcome, insights gained, and the strategic impact of the tokenisation project, showcasing my comprehensive skills as a UX designer and my contribution to redefining digital banking in Mauritius.

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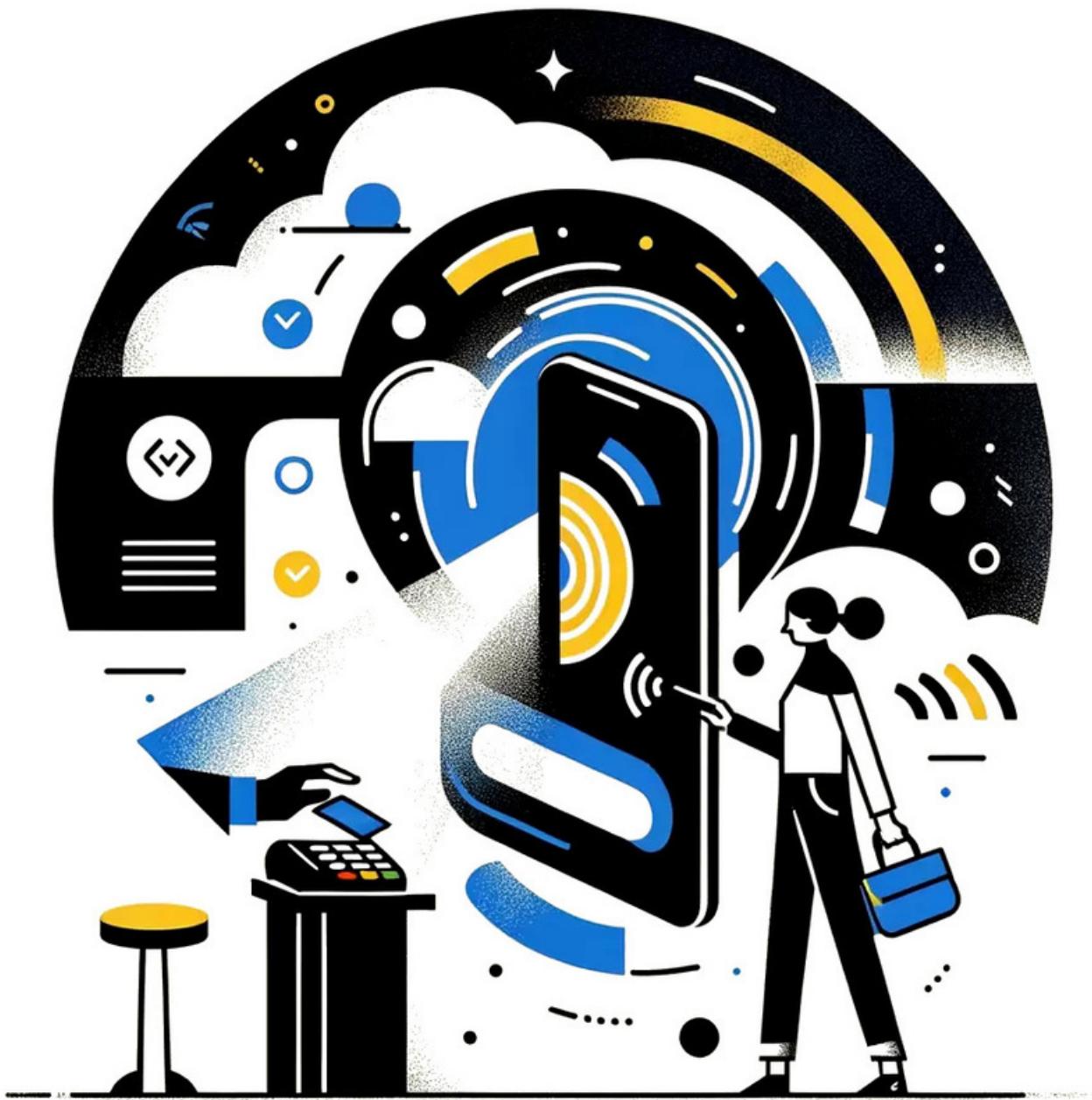
## PROJECT OVERVIEW

The Tokenisation Project within the MCB Juice banking app was a pioneering initiative aimed at introducing contactless payments to the Mauritian market—a first of its kind. As a UX designer, I spearheaded the design of this feature, enabling users, particularly Android users, to make payments directly from their phones. This venture was not just about adding a new feature; it was about leading a market transformation and enhancing customer convenience by eliminating the need for physical wallets and cards for payments. The significance of being first to market with such a revolutionary feature positioned MCB to capture a unique market advantage, setting a new standard in the banking sector in Mauritius.



## UNDERSTANDING THE CHALLENGE

Contactless payment was an alien concept to the majority of the Mauritian market, with only a fraction of the population, who had traveled abroad, having encountered such technology. This unfamiliarity presented both a challenge and an opportunity. It meant that the design had to be intuitive enough for first-time users while also delivering a sense of familiarity and security. The aim was to design a feature that felt as though it had always belonged in the app, offering a seamless and effortless payment experience. This required a deep understanding of the users' needs and the market gap, ensuring that the feature would not just be innovative but also widely accepted and used.



## COLLABORATIVE EFFORTS IN REQUIREMENT GATHERING

The success of this project hinged on effective collaboration with key stakeholders, including project sponsors, Visa, the tech and product teams, and my design team. Regular communication and check-ins with these stakeholders ensured that the project remained aligned with high-level requirements and technological capabilities. By presenting designs early and iterating based on ongoing feedback and discoveries, we maintained a dynamic and responsive development process. This approach allowed for the incorporation of diverse perspectives, ensuring that the final product met both the strategic goals of MCB and the practical needs of its customers.



## DESIGN PROCESS UNFOLDED

# Ideation and Low-Fidelity Wireframes

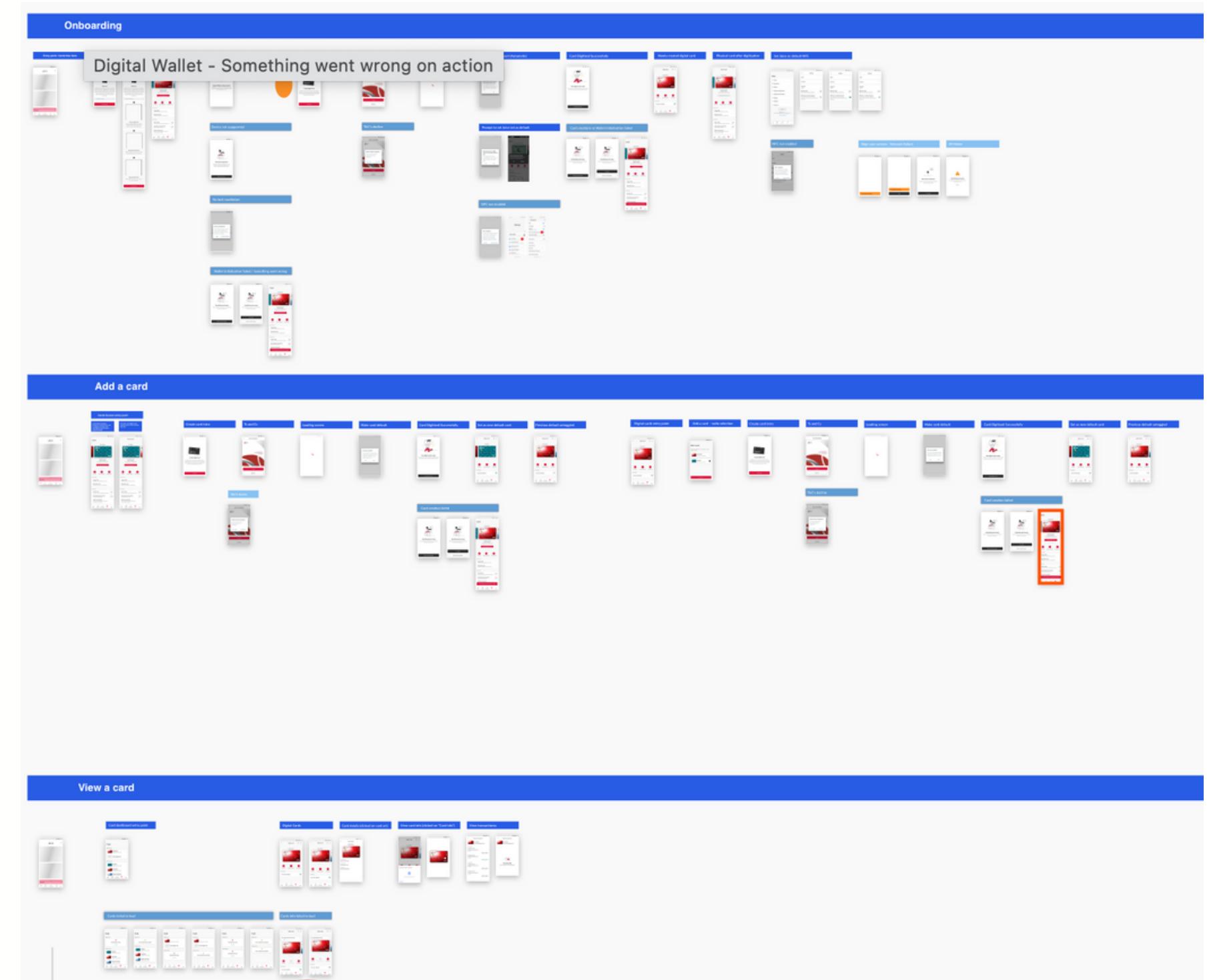
The ideation phase was grounded in an exhaustive understanding of the requirements and the Mauritian market context. Utilizing Miro for low-fidelity wireframing, I translated the complex requirements and market insights into tangible designs. This early visual representation facilitated effective communication with stakeholders, particularly those in Mauritius, ensuring that my designs were informed by local knowledge and expectations.



## DESIGN PROCESS UNFOLDED

# High-Fidelity Prototyping

Transitioning to high-fidelity prototyping, I leveraged MCB's design system to ensure that the new feature would integrate seamlessly with the existing app environment. This phase was crucial for testing the user experience, refining the design based on real user feedback, and ensuring the prototype met the highest standards of usability and aesthetic appeal.



## DESIGN PROCESS UNFOLDED

# User Testing and Insights

User testing revealed a significant insight: users were not just ready for contactless payment; they were excited by its introduction. The intuitive design and seamless integration made users feel as if this feature was a natural extension of the banking app, suggesting we had successfully bridged the familiarity gap for a revolutionary technology.



## OVERCOMING CHALLENGES

Adapting to changing requirements and navigating a shifting technological architecture were substantial challenges. The unpredictable nature of this landscape meant designs had to be validated across multiple technical stakeholders, often under tight timelines. By fostering more frequent communication and sharing designs early, I minimized delays and ensured that the tech team had ample opportunity to assess feasibility, significantly reducing rework.



## THE DESIGN SYSTEM AND CONSISTENCY

Ensuring adherence to MCB's design system was paramount. Through diligent study of the design documentation and ongoing engagement with the design community within MCB, I ensured that every element of the contactless payment feature felt at home within the broader app experience. This consistency was key to maintaining user trust and satisfaction.

## Design systems



MCB Imagery

New DSM



MCB Native

## QUALITY ASSURANCE AND COLLABORATION

Quality assurance was an integral part of my role, involving regular checks on the final developed screens and flows. Utilizing Jira for progress tracking and being actively involved from start to finish allowed me to provide timely support to the development team, resolving queries and ensuring that the final product reflected the high-quality design envisioned.



## CONCLUSION

This case study not only showcases my competencies as a UX designer but also my approach to problem-solving, collaboration, and innovation. The successful development of the contactless payment feature within the MCB Juice banking app underlines my commitment to delivering user-centric solutions that meet the needs of both the business and its customers. My role in this project illustrates my ability to navigate complex challenges, collaborate across teams, and lead a design from concept to completion, ensuring the delivery of a world-class feature that sets new industry standards.

*Thank You*