

George Tsolpakis

Lead Product Designer

Strategy, UX, UI, Typography, Systems

Zenius eBanking

White label mobile & web apps

Used by

35 banks | 4m+ users

Licensed in

**Greece, Romania, Cyprus, Egypt, Australia, Philippines,
Sri Lanka, Maldives, Mexico, Bahamas, Dominican
Republic, Haiti, Jamaica, Bermuda, Cayman Islands,
Anguilla, Curaçao, Suriname**

Zenius eBanking

Web app

#1

Mobile app

#2

Design system

#3

Payment flow redesign

#4

Work under NDA, please do not share nor make public

Web App

Log in

#1.1

Dashboard

#1.2

Account details

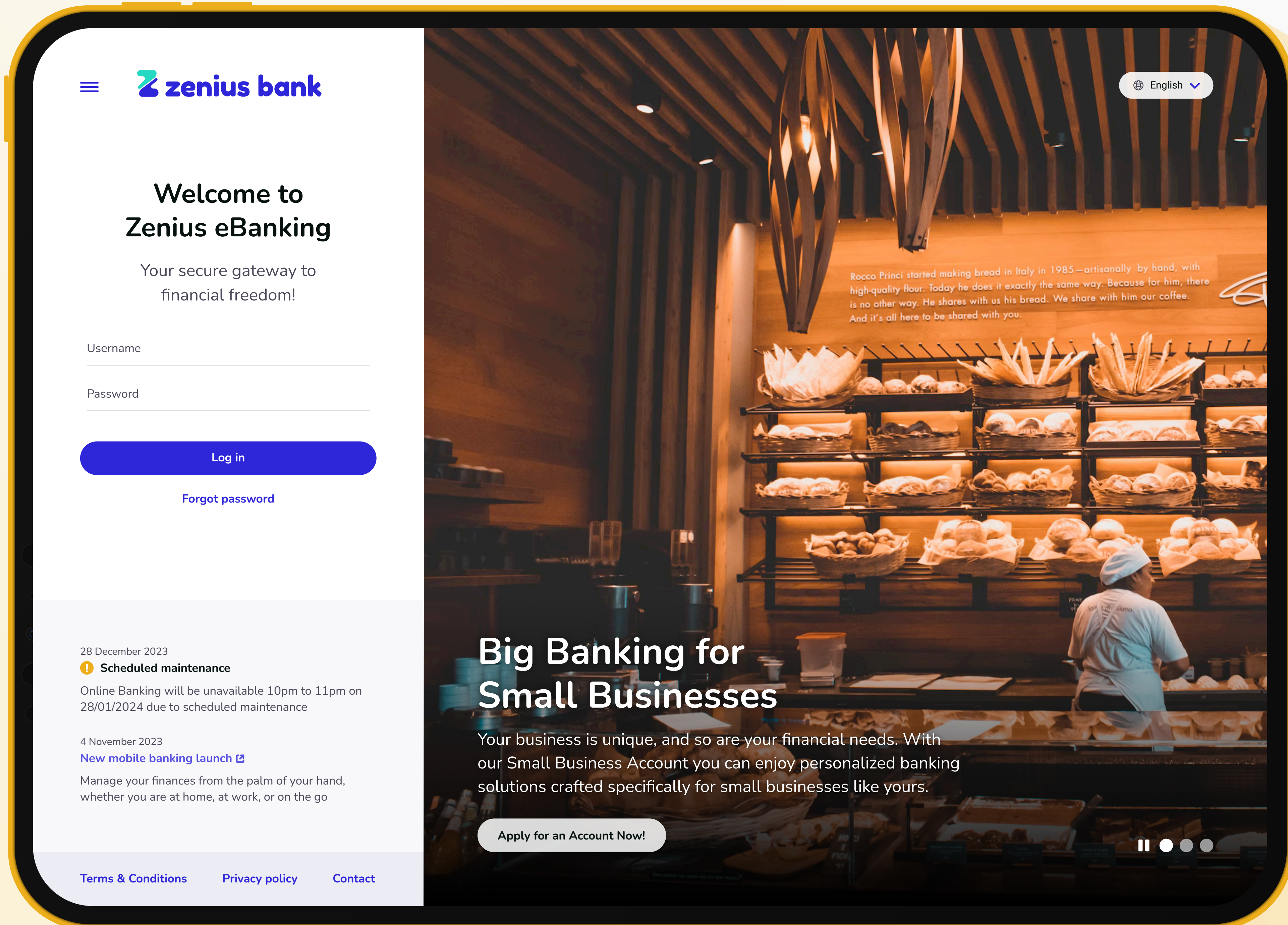
#1.3

Pay & transfer & Quick payments

#1.4

Expenses & Category

#1.5



☰ **zenius bank**

English ▾

Welcome to Zenius eBanking

Your secure gateway to
financial freedom!

Username

Password

Log in

[Forgot password](#)

28 December 2023

Scheduled maintenance

Online Banking will be unavailable 10pm to 11pm on 28/01/2024 due to scheduled maintenance

4 November 2023

[New mobile banking launch](#)

Manage your finances from the palm of your hand, whether you are at home, at work, or on the go

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Big Banking for Small Businesses

Your business is unique, and so are your financial needs. With our Small Business Account you can enjoy personalized banking solutions crafted specifically for small businesses like yours.

Apply for an Account Now!



Dashboard

Portfolio

Beneficiaries

Pay & Transfer

Expenses

Saving Goals

Store

Hi Dave

All account funds
€28,089.00



My main account

Available Balance

€1,089.00

IBAN GR38 3749 4850 1278 4850 1278

Send money

Pay a bill

RECENT TRANSACTIONS [View more](#)

31 DECEMBER 2023

Annie -€500.00
National transfer
GR46 9799 355P U2OR 1808 2QBB 0SR

Suzy Adams -€10.20
International transfer
DE13 0634 8437 5878 2252 07

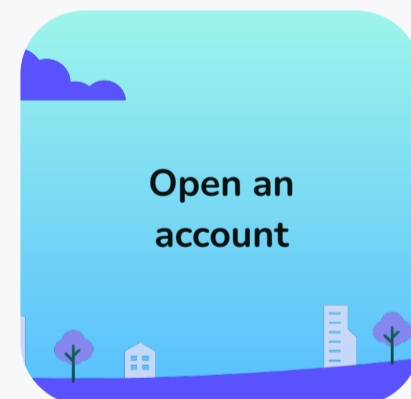
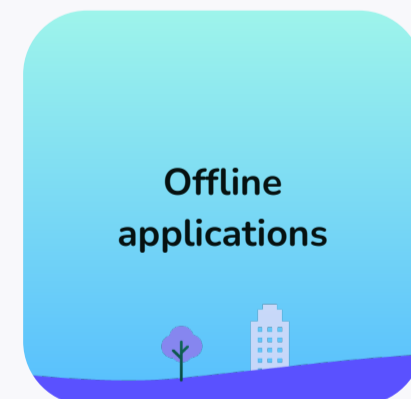
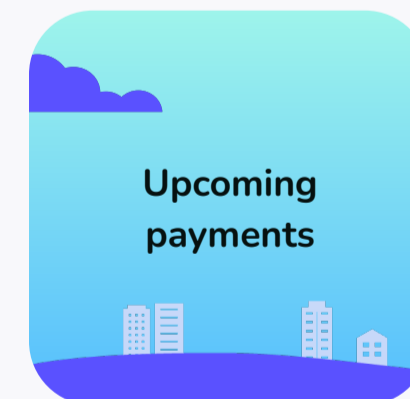
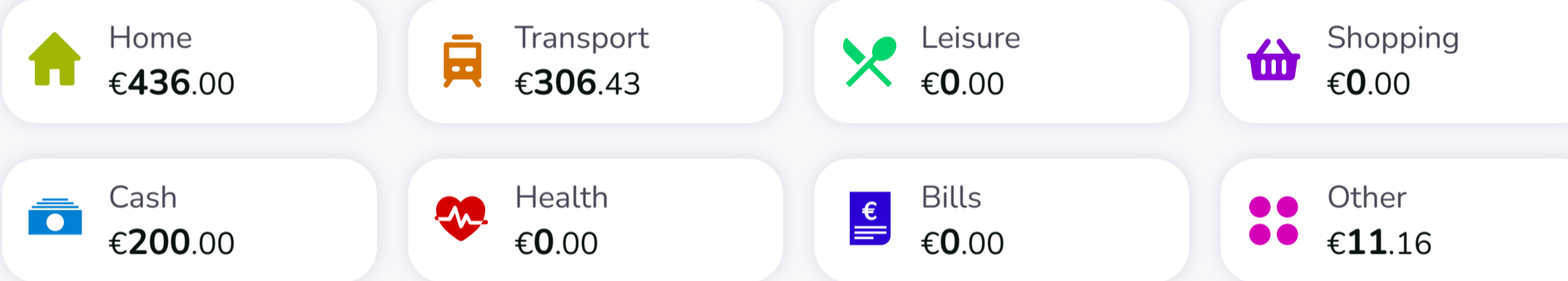
28 DECEMBER 2023

Yeray -€32.60
International transfer
FR13 1222 7055 2450 9L1Y 6P38 380



Expenses

December 2023



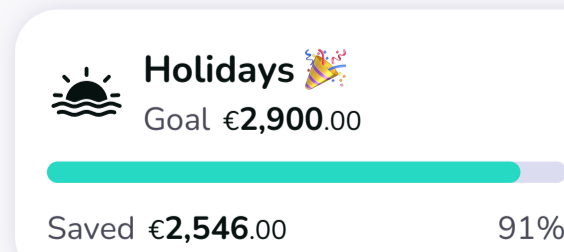
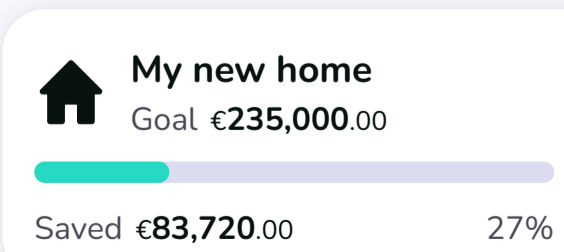
PAY A BENEFICIARY [View all](#)

Maria Liadi AR Alex Rachts
 Diego Sha... Pepita Sau...

PAY A BILL [View all](#)

Cosmote Vodafone
 DEH Annual tax

SAVING GOALS



Set up a new goal

Announcements

28 December 2023

Scheduled maintenance

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4 November 2023

New mobile banking launch

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Super Saver Account

Watch your money flourish with our competitive interest rates. Your savings won't just sit there; they'll thrive and grow over time.

Apply now

Contact us

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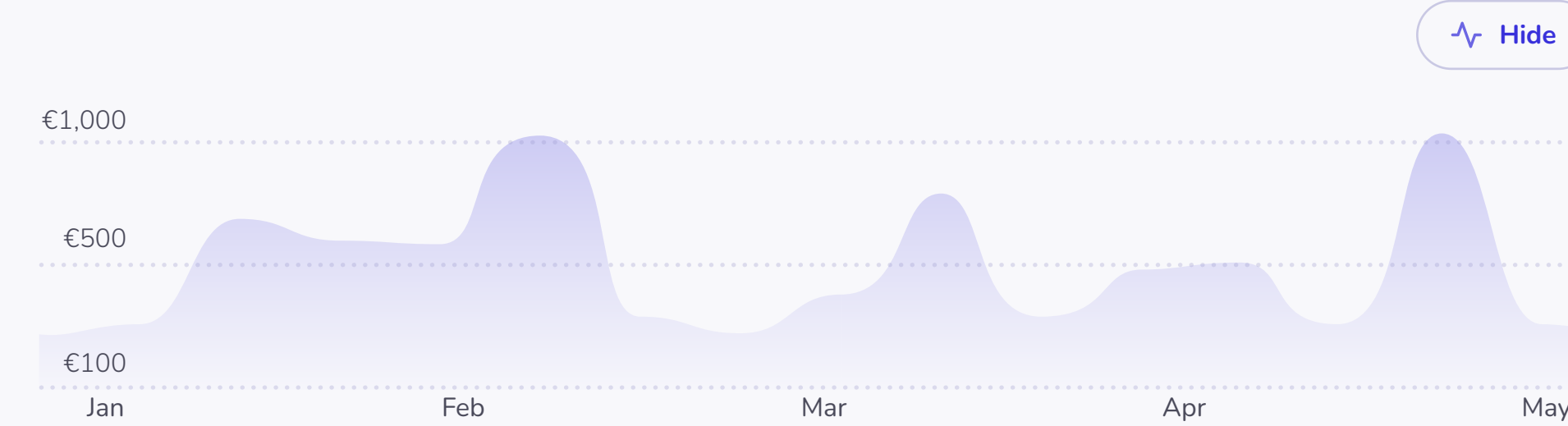
-  Dashboard
-  Portfolio
-  Beneficiaries
-  Pay or Transfer
-  Expenses
-  Saving Goals
-  Store

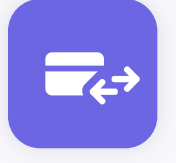
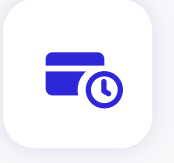
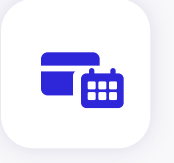
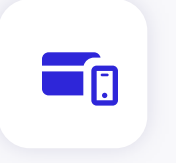
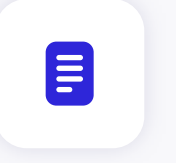
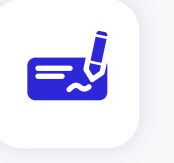
← **My main account** ⋮

Available Balance
€1,089.00


Current balance
€900.00

Total holds
€111.67





-  Transactions
-  Holds
-  Active transfers
-  Direct debits
-  Statements
-  Cheques




31 DECEMBER 2023 Filter

 Annie National transfer GR46 9799 355P U2OR 1808 2QBB 0SR	-€500.00
SA Suzy Adams International transfer DE13 0634 8437 5878 2252 07	-€10.20

28 DECEMBER 2023

YR Yeray International transfer FR13 1222 7055 2450 9L1Y 6P38 380	-€32.60
 Chineze Afamenufa National transfer GR46 X398 8212 9330 WJ0P 1J7N F6W	-€45.99
 ATM / Athens Central Cash withdrawal	-€60.00

27 DECEMBER 2023

 Advantage FSE Payroll	€2,640.00
 Apple Card purchase	-€13.03
 Amazon.de Card purchase	-€33.90


Announcements

28 December 2023
Scheduled maintenance

Mobile Banking will be unavailable between 10pm and 11pm on Sunday 28/01/2024 due to scheduled maintenance

4 November 2023
New mobile banking launch

Manage your finances from the palm of your hand, whether you are at home, at work, or on the go



Super Saver Account

Watch your money flourish with our competitive interest rates. Your savings won't just sit there; they'll thrive and grow over time.

[Apply now](#)

The screenshot shows the 'Pay & Transfer' section of the Zenius Bank web app. The top left features the Zenius Bank logo and a navigation menu with items: Dashboard, Portfolio, Beneficiaries, Pay & Transfer (highlighted), Expenses, Saving Goals, and Store. The main content area has a search bar for beneficiaries, billers, or past payments. Below this are two sections: 'PAY' with options for 'Bill' and 'Credit card', and 'SEND MONEY' with options for 'To your accounts' and 'To someone's account'. A 'REPEAT A PAYMENT' section lists three transactions: Annie (€500.00), Suzy Adams (€10.20), and Yeray (€32.60).

This screenshot shows the 'Announcements' section. It features a user profile for Dave Strongarm and a search bar. The announcements include a 'Scheduled maintenance' notice for 28 December 2023 regarding online banking availability, and a 'New mobile banking launch' notice from 4 November 2023.

Quick payments
When a user focusses on the search bar, the page turns into a 'Quick payments' portal. The user can now search for specific beneficiaries, billers, or past payments, and initiate money transfers with a single click.

This screenshot shows the 'Quick payments' portal. The search bar is active, and the page is divided into three sections: 'SUGGESTED BENEFICIARIES' (listing Maria Liadi, Diego, and Alex), 'SUGGESTED BILLERS' (listing Cosmote, DEH, and Vodafone), and 'SUGGESTED PAST PAYMENTS' (listing Annie, Suzy Adams, and Yeray). The right sidebar contains an 'Announcements' section and a 'Super Saver Account' promotion with an 'Apply now' button.

zenius bank

Last log in
Tuesday 01 January

Expenses

Total expenses
All accounts €953.59

Week Month Year Custom dates

List Groups

December 2023

CATEGORIES	EXPENSES
Home	€436.00
Transport	€306.43
Leisure	€0.00
Shopping	€0.00
Cash	€200.00
Health	€0.00
Bills	€0.00
Other	€11.16

Dashboard
Portfolio
Beneficiaries
Pay & Transfer
Expenses
Saving Goals
Store

Contact us
Terms & Conditions

zenius bank

Last log in
Tuesday 01 January

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Dashboard
Portfolio
Beneficiaries
Pay & Transfer
Expenses
Saving Goals
Store

Contact us
Terms & Conditions

Expense category

When in 'Group view', the user can click on any of the categories to view all the transactions relating to it for the specified period.

zenius bank

Last log in
Tuesday 01 January

Expenses

Total expenses
All accounts €953.59

Week Month Year Custom dates

List Groups

December 2023

Transport

OASA e-tickets PoS Athens 1068 My main account	€160.00 22/12/2023
Hellenic Trains 35314369001 My main account	€114.00 18/12/2023
Hellenic Trains SA Stathmos Larisis My savings account	€32.43 02/12/2023

Announcements

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4 November 2023
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Manage your finances from the palm of your hand, whether you are at home, at work, or on the go

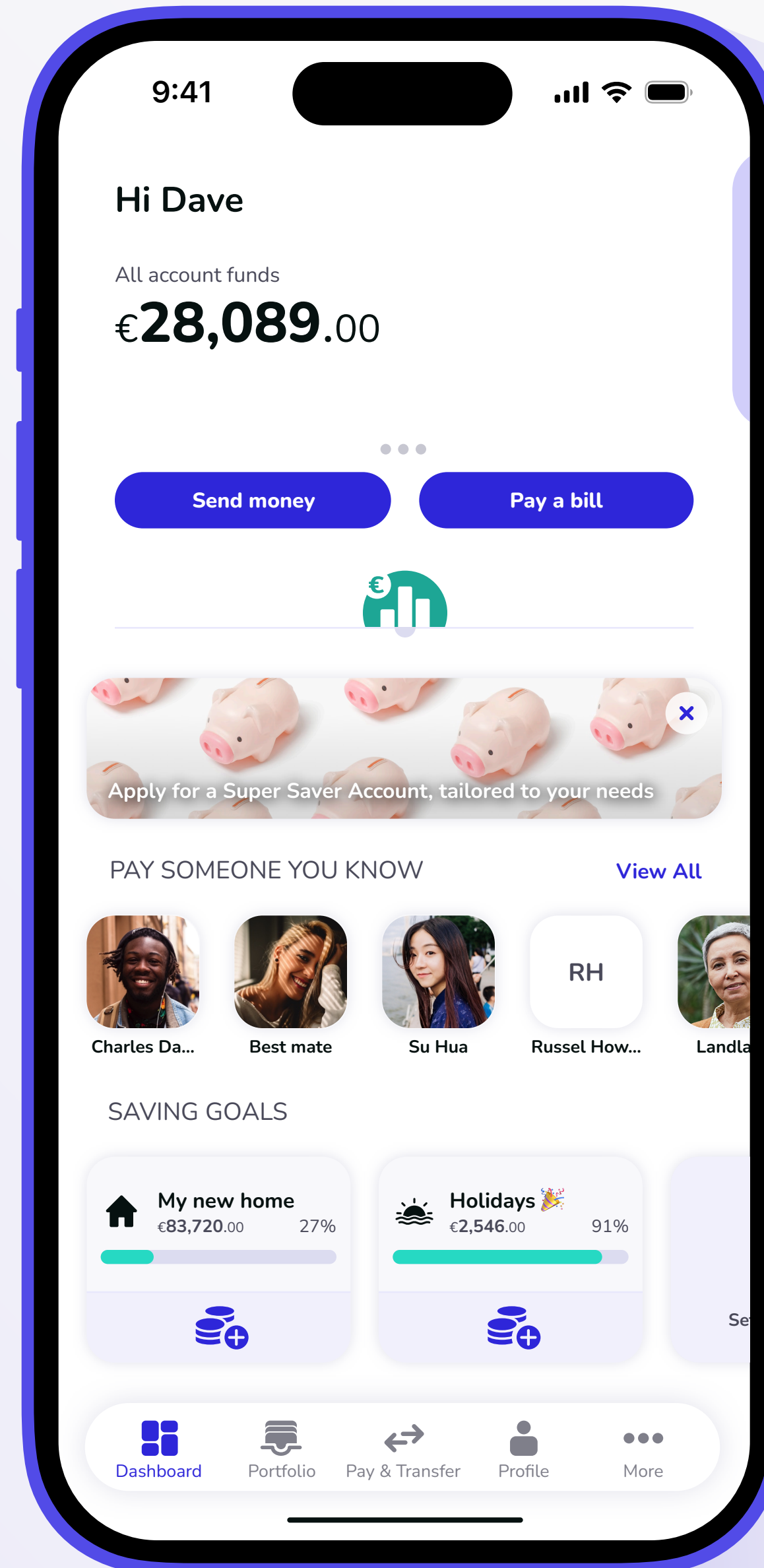
Super Saver Account
Watch your money flourish with our competitive interest rates. Your savings won't just sit there; they'll thrive and grow over time.
[Apply now](#)

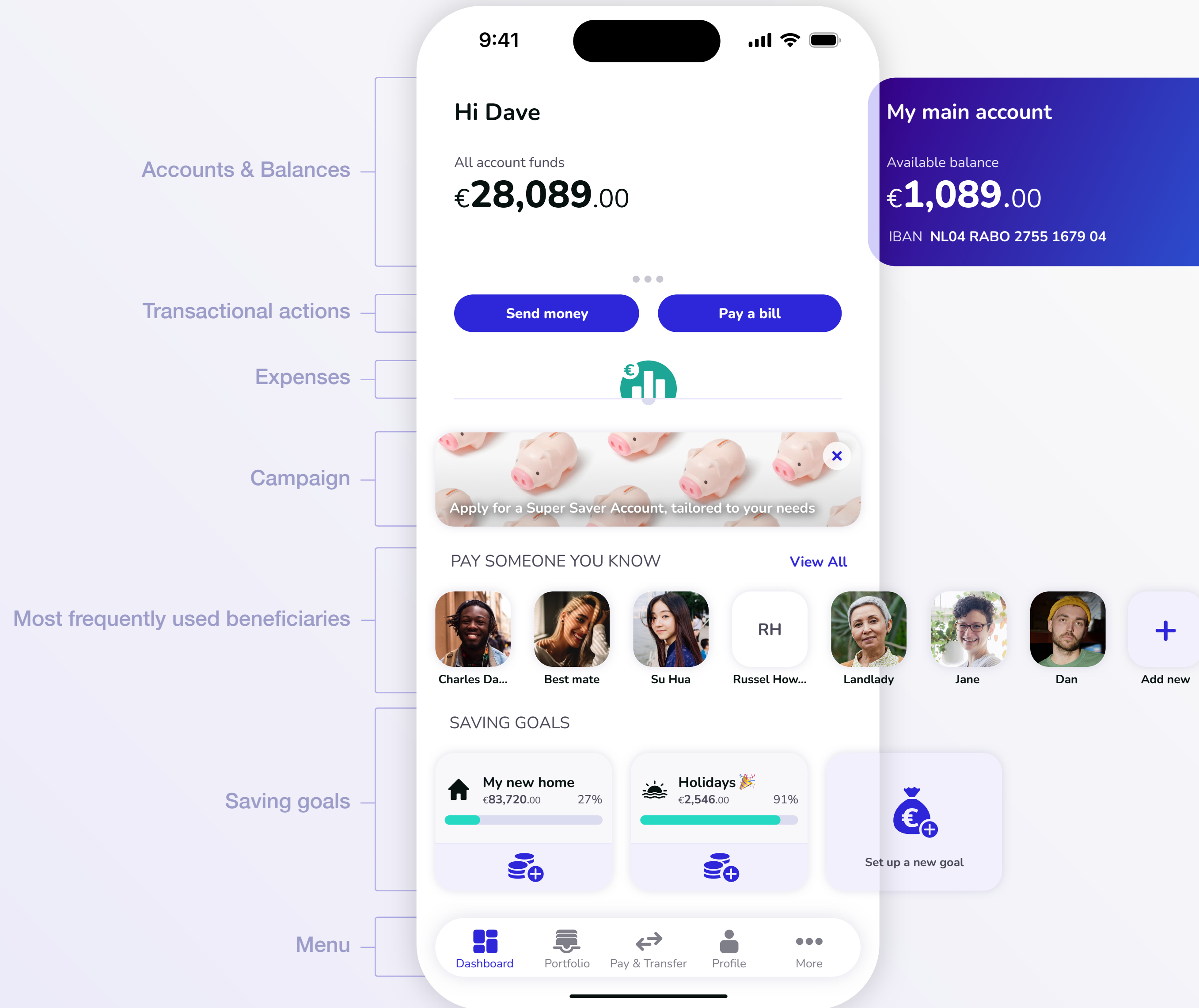
Dashboard
Portfolio
Beneficiaries
Pay & Transfer
Expenses
Saving Goals
Store

Contact us
Terms & Conditions

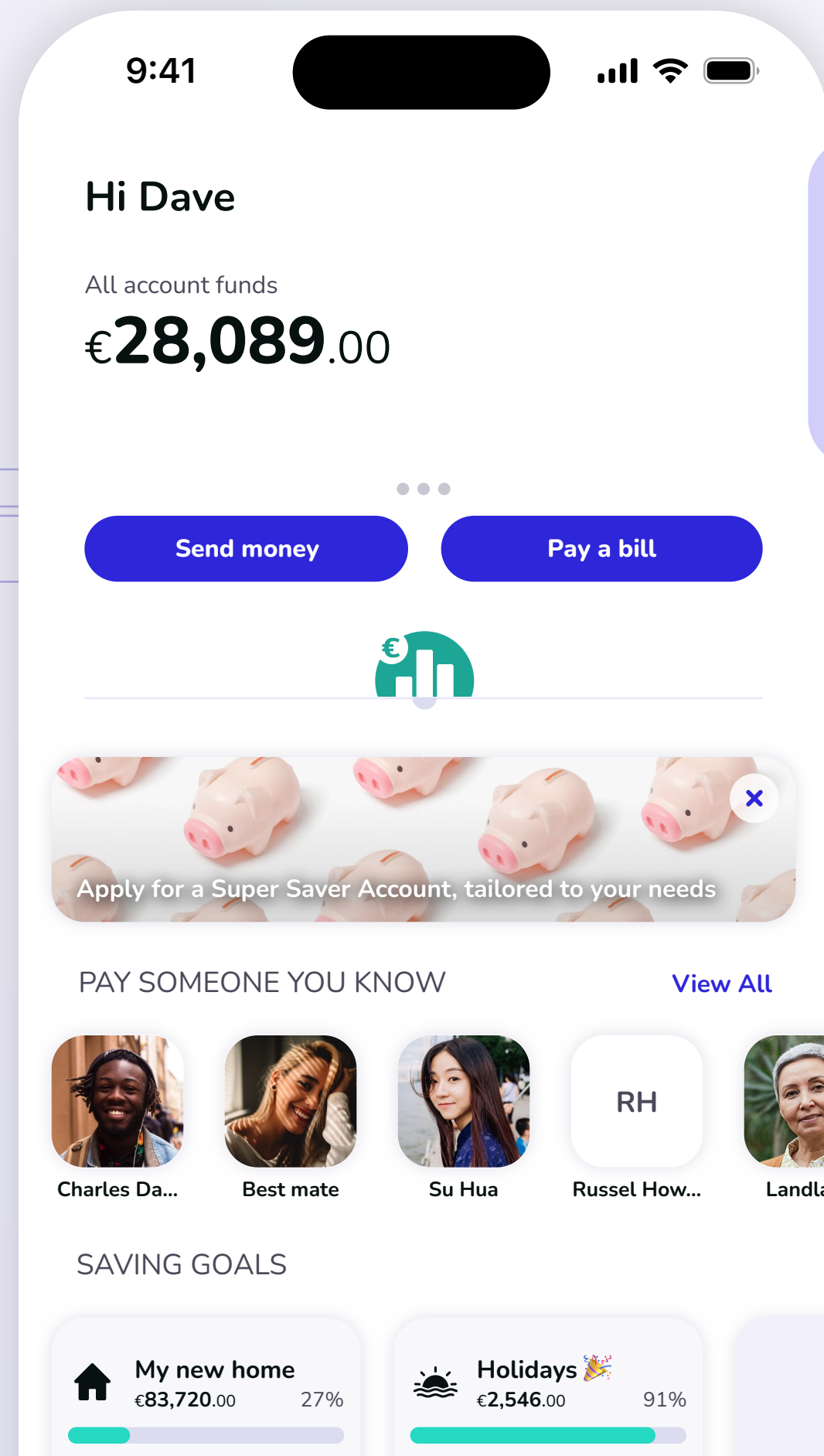
Mobile App

Dashboard	#2.1
Dashboard anatomy	#2.2
Dashboard anatomy / Accounts and balances	#2.3
Dashboard anatomy / Expenses	#2.4
Account details, Pay & transfer, Beneficiary, Pay form	#2.5





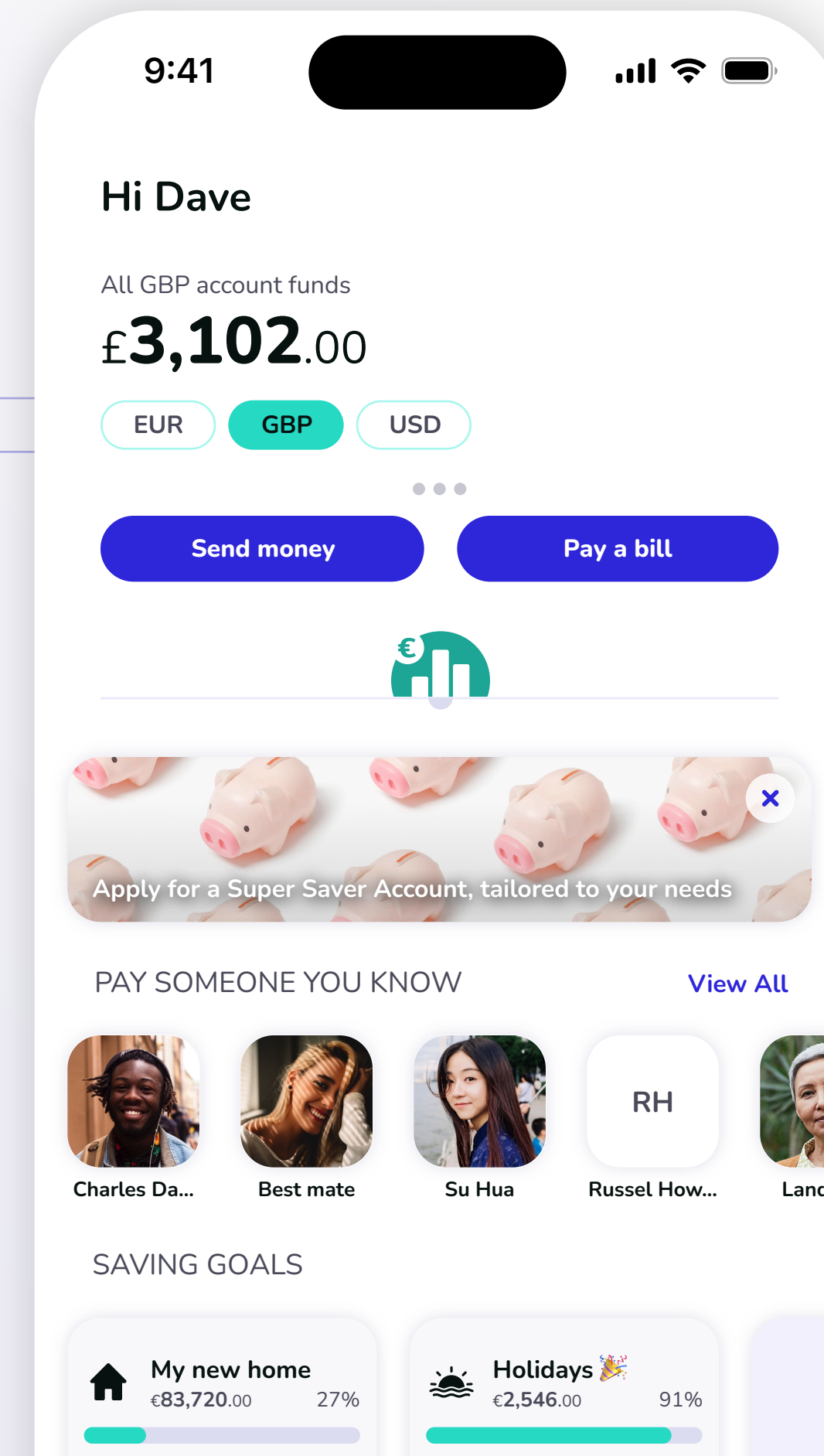
Account indicators

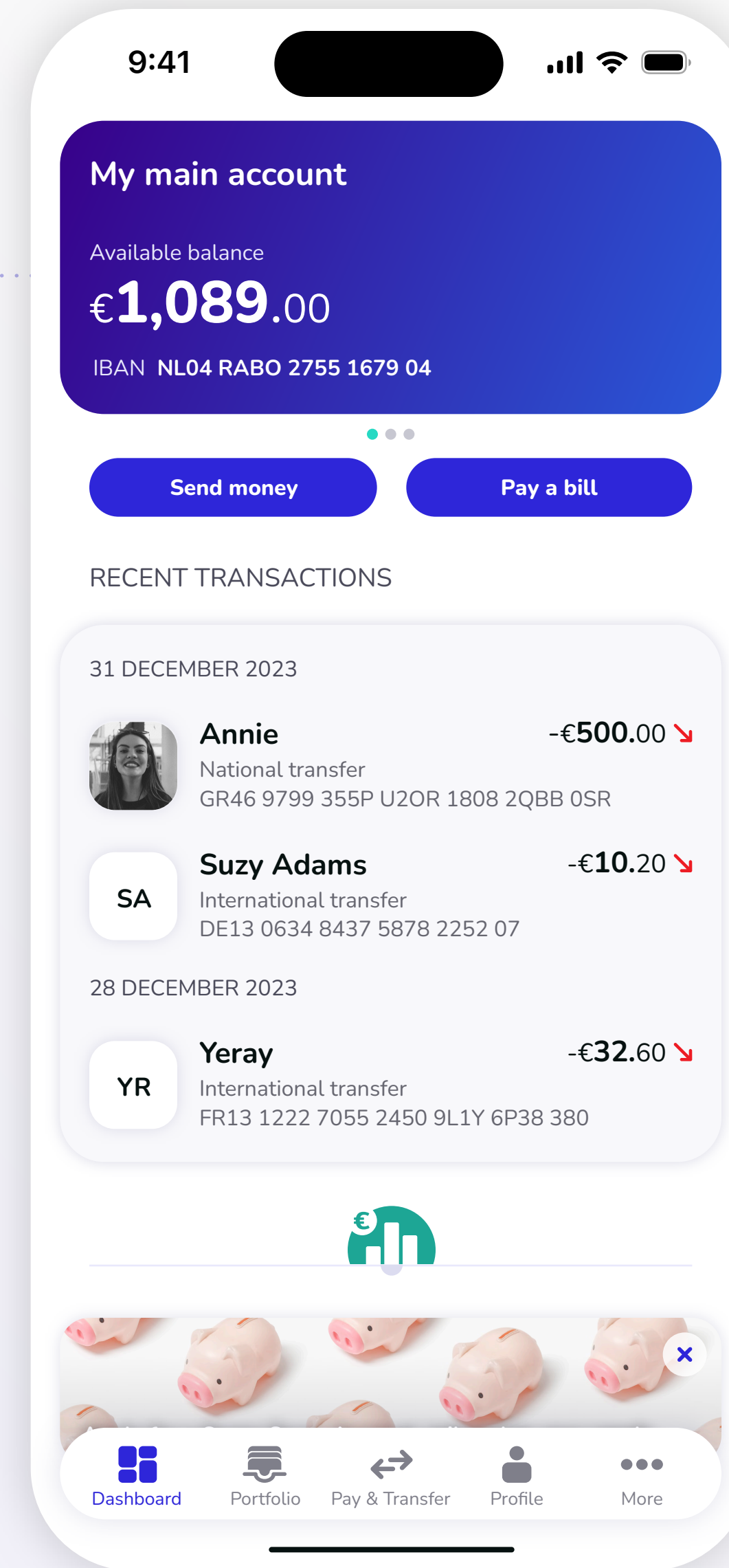
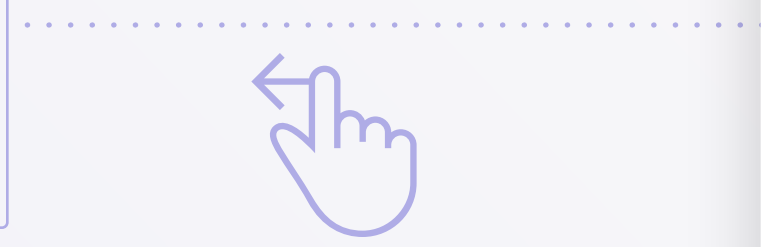
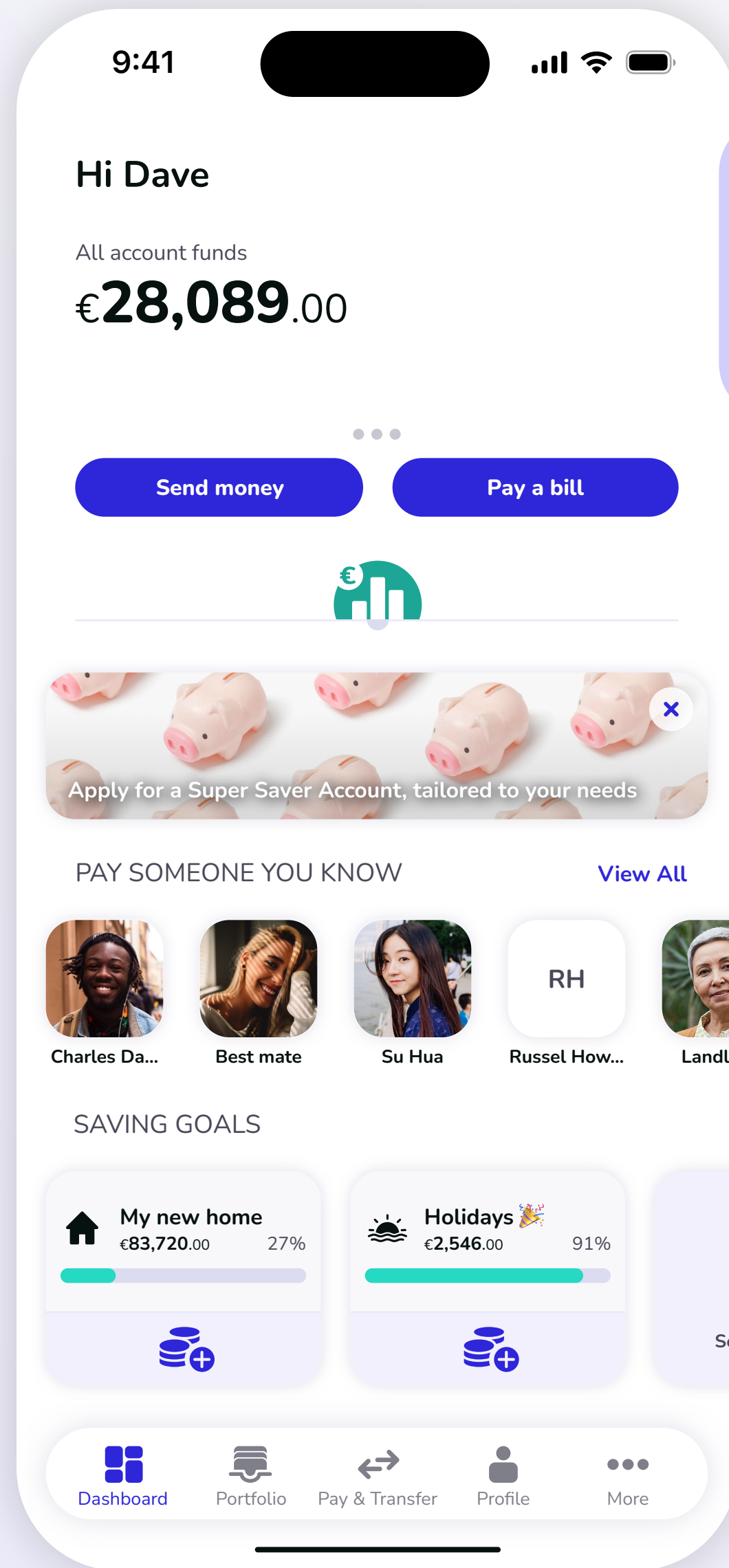


Transactional actions

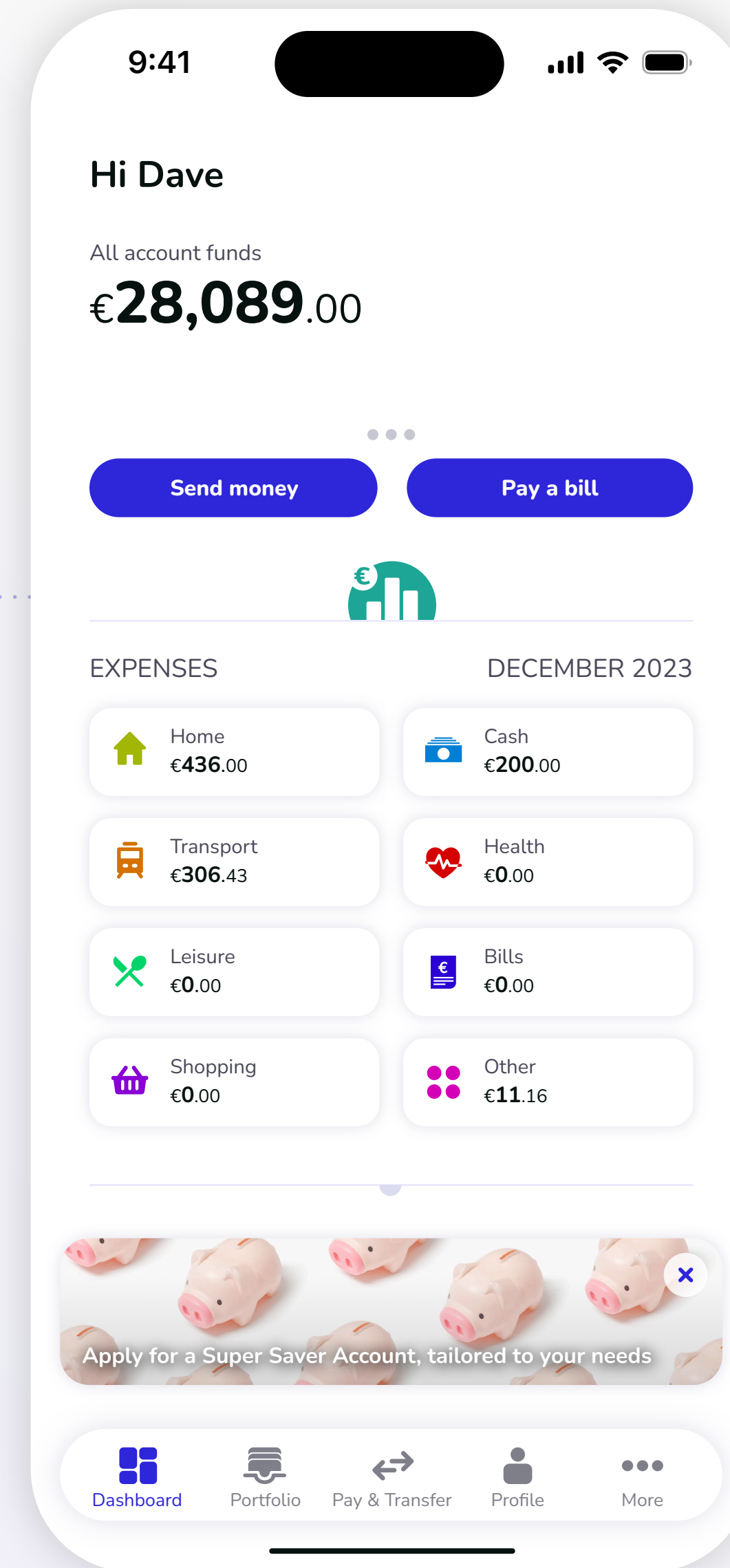
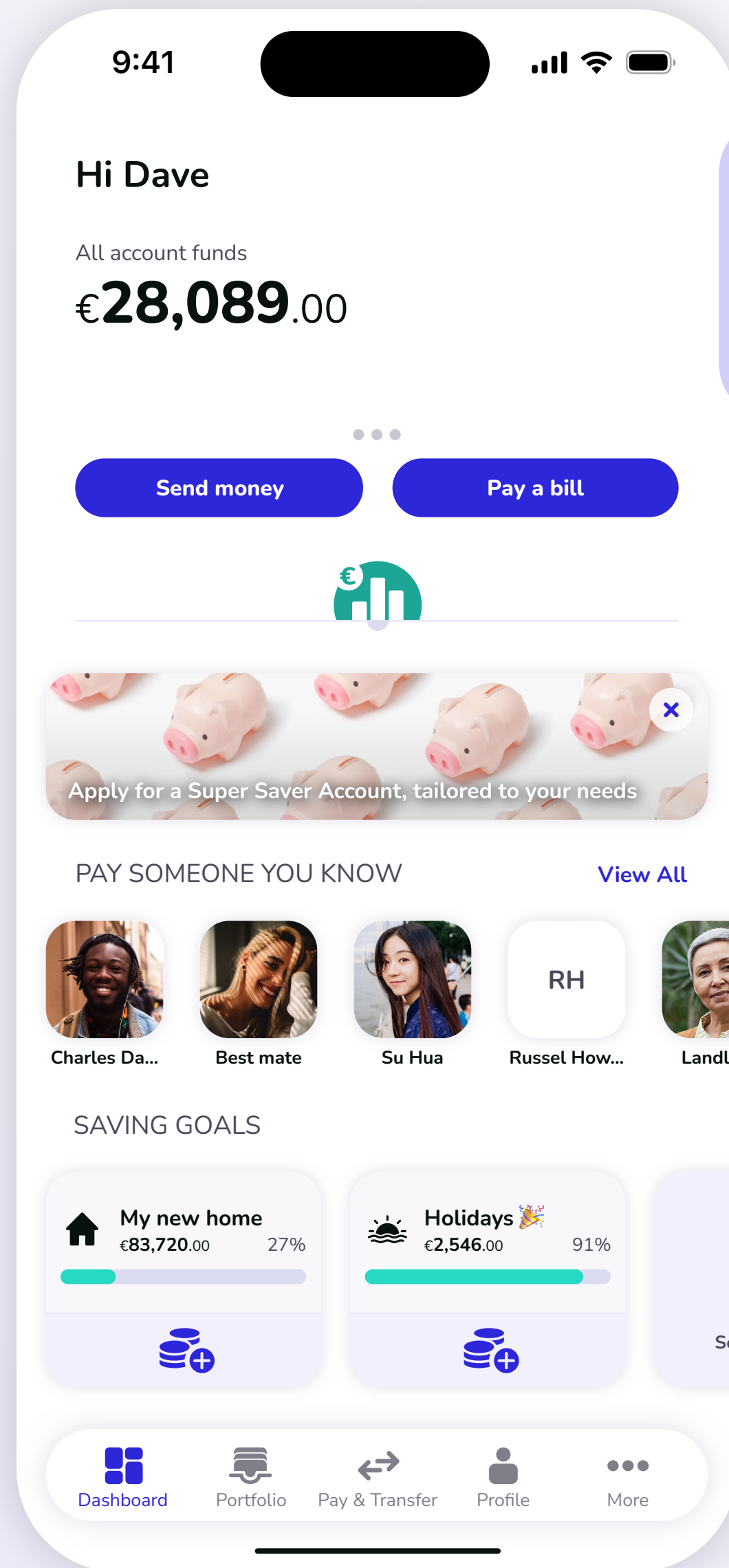
Multicurrency accounts

When a user has bank accounts in more than one currency, the 'All account funds' section is broken down by currency

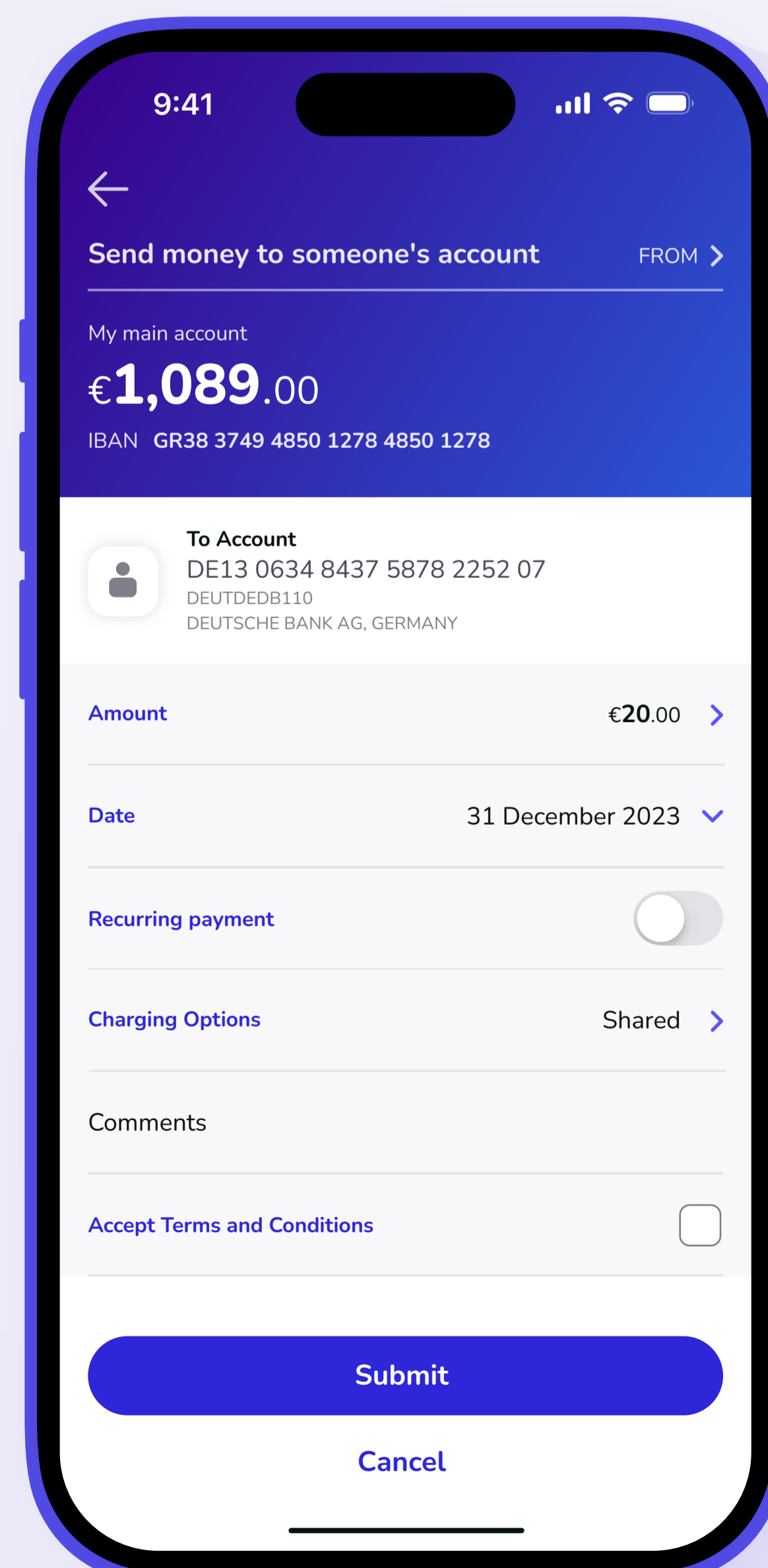
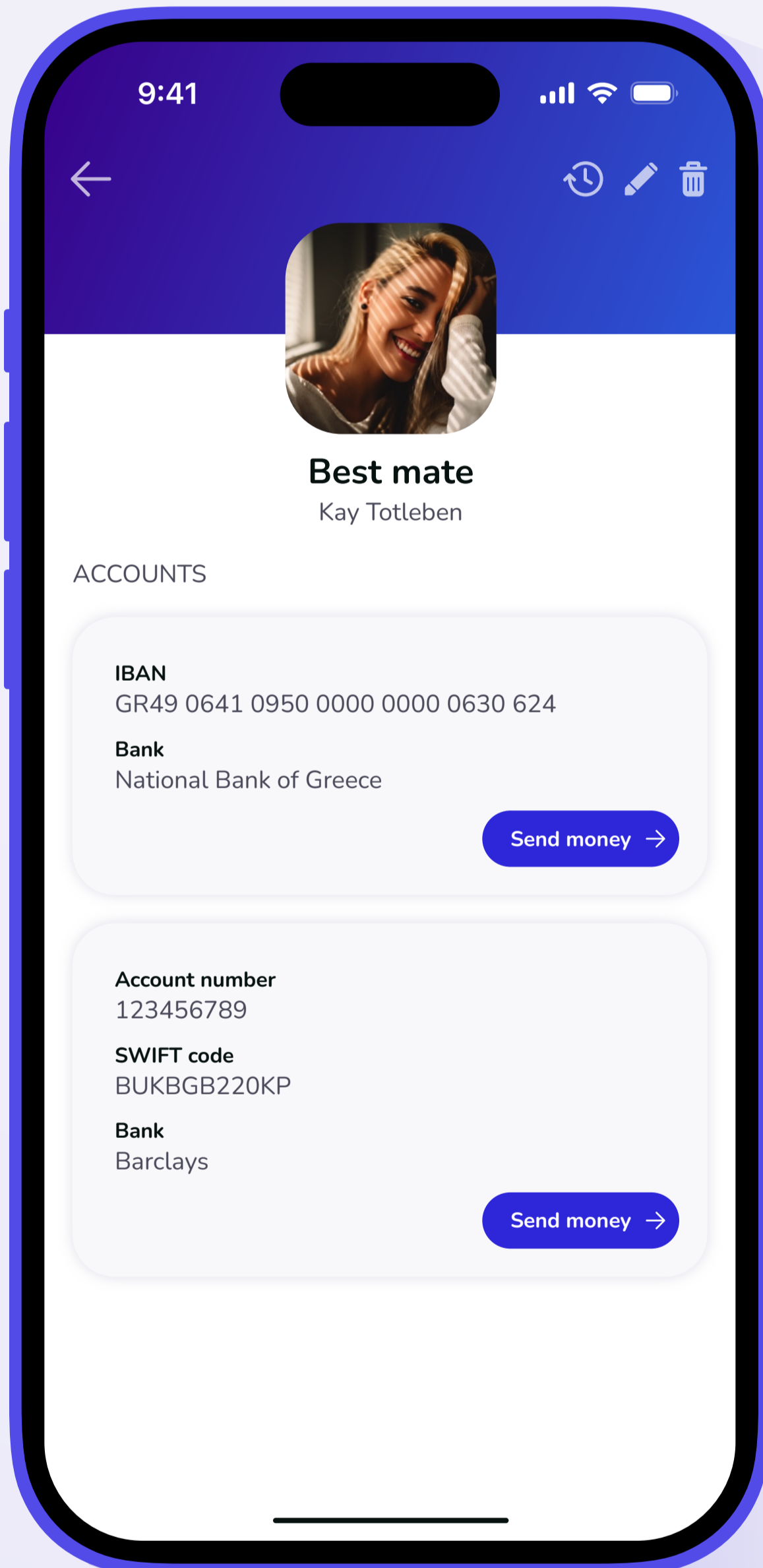
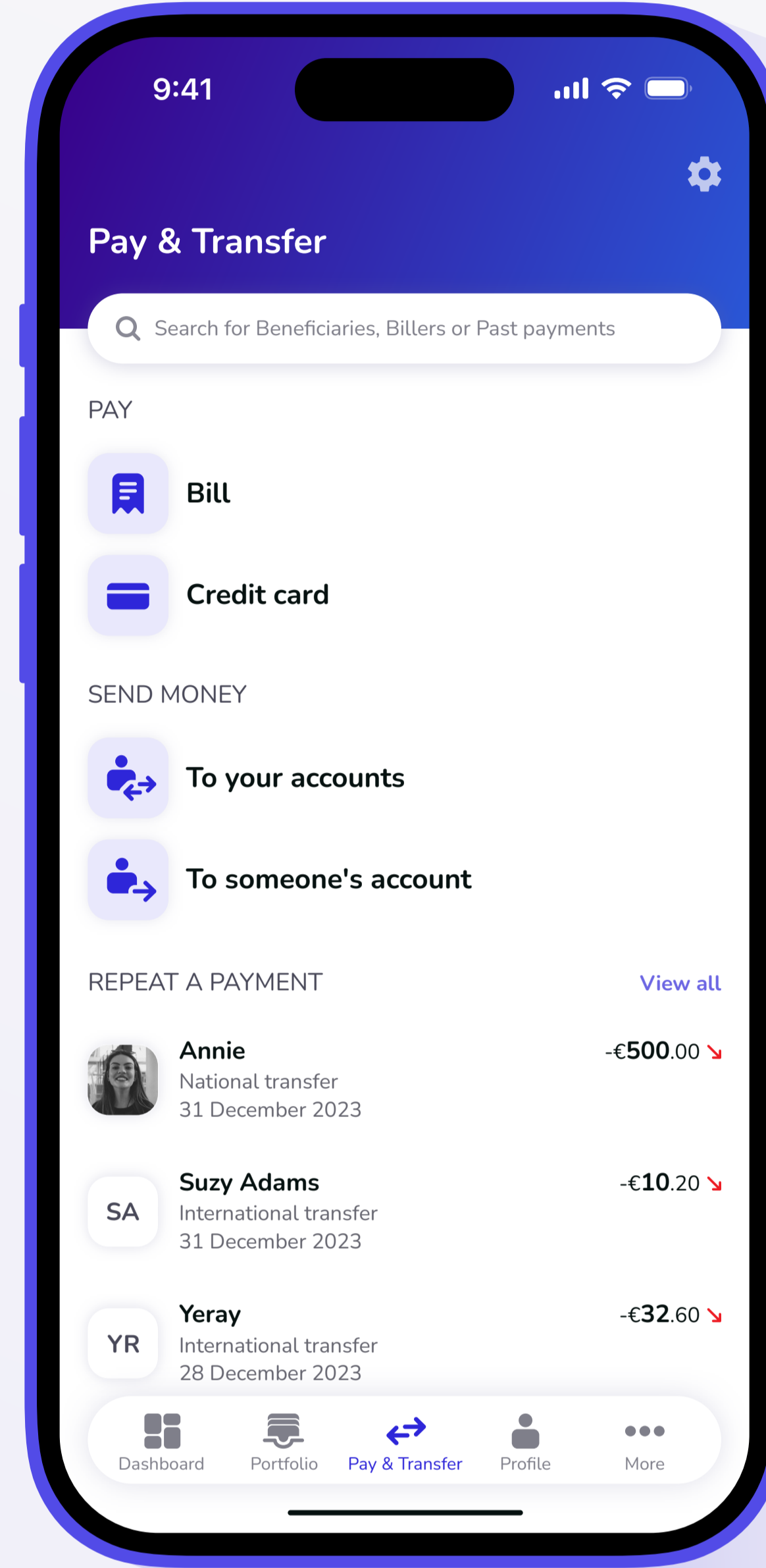
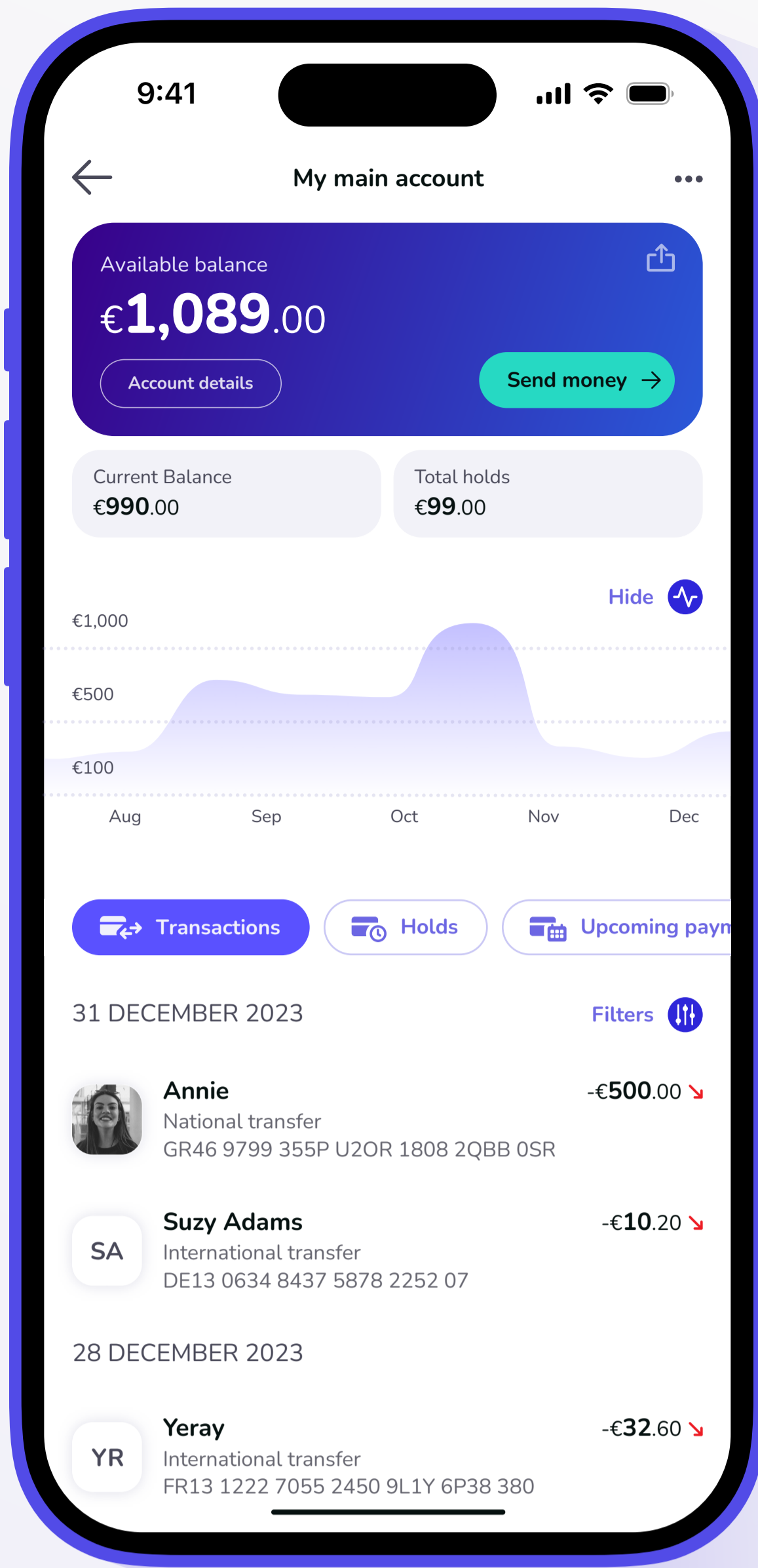




Recent transactions
Slides downwards once the
account card is swiped in place



Expenses



Design system

Mobile & web apps / Log in pages

#3.1

Typographic scales

#3.2

Colour scales & Visual accessibility

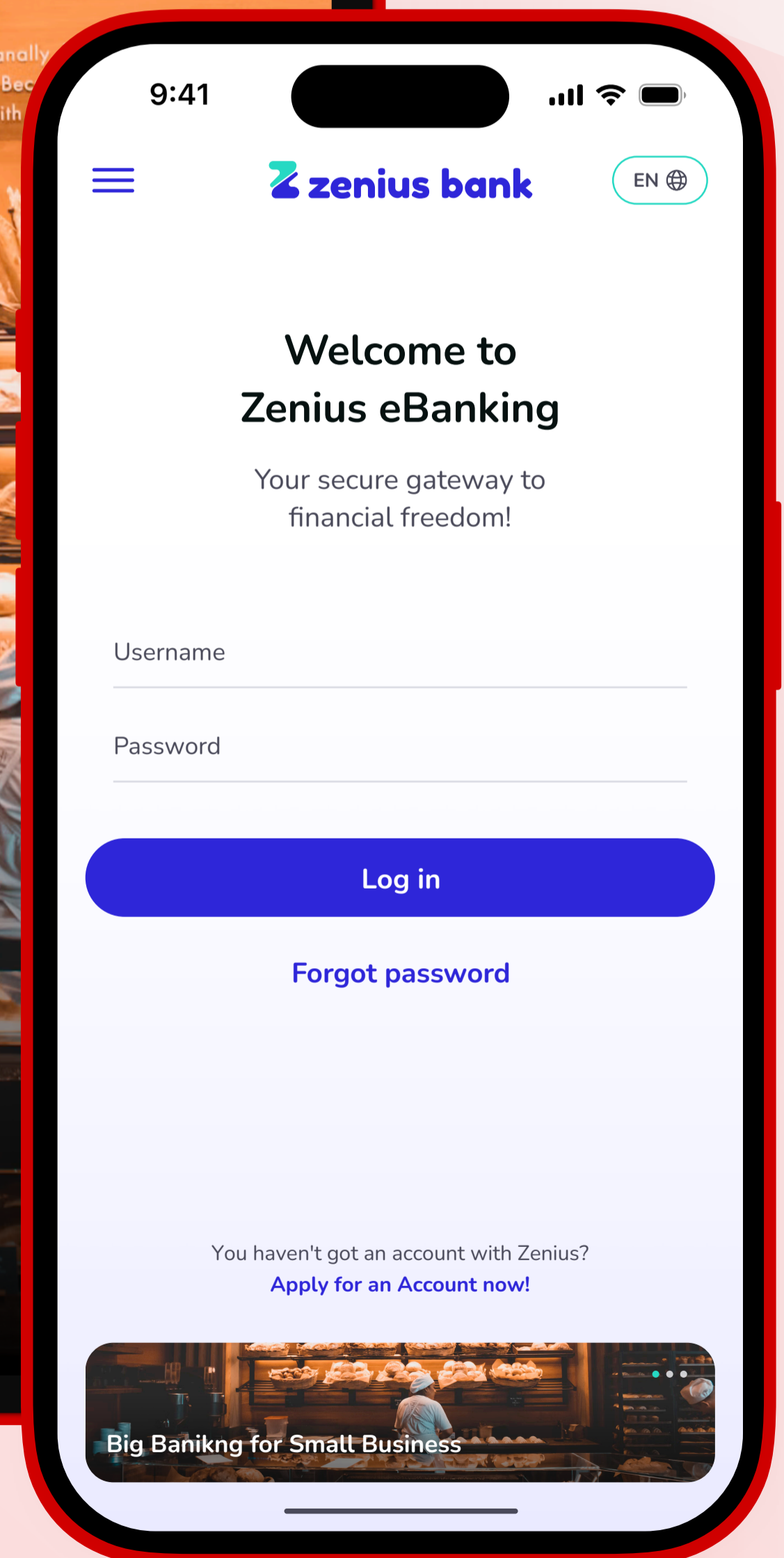
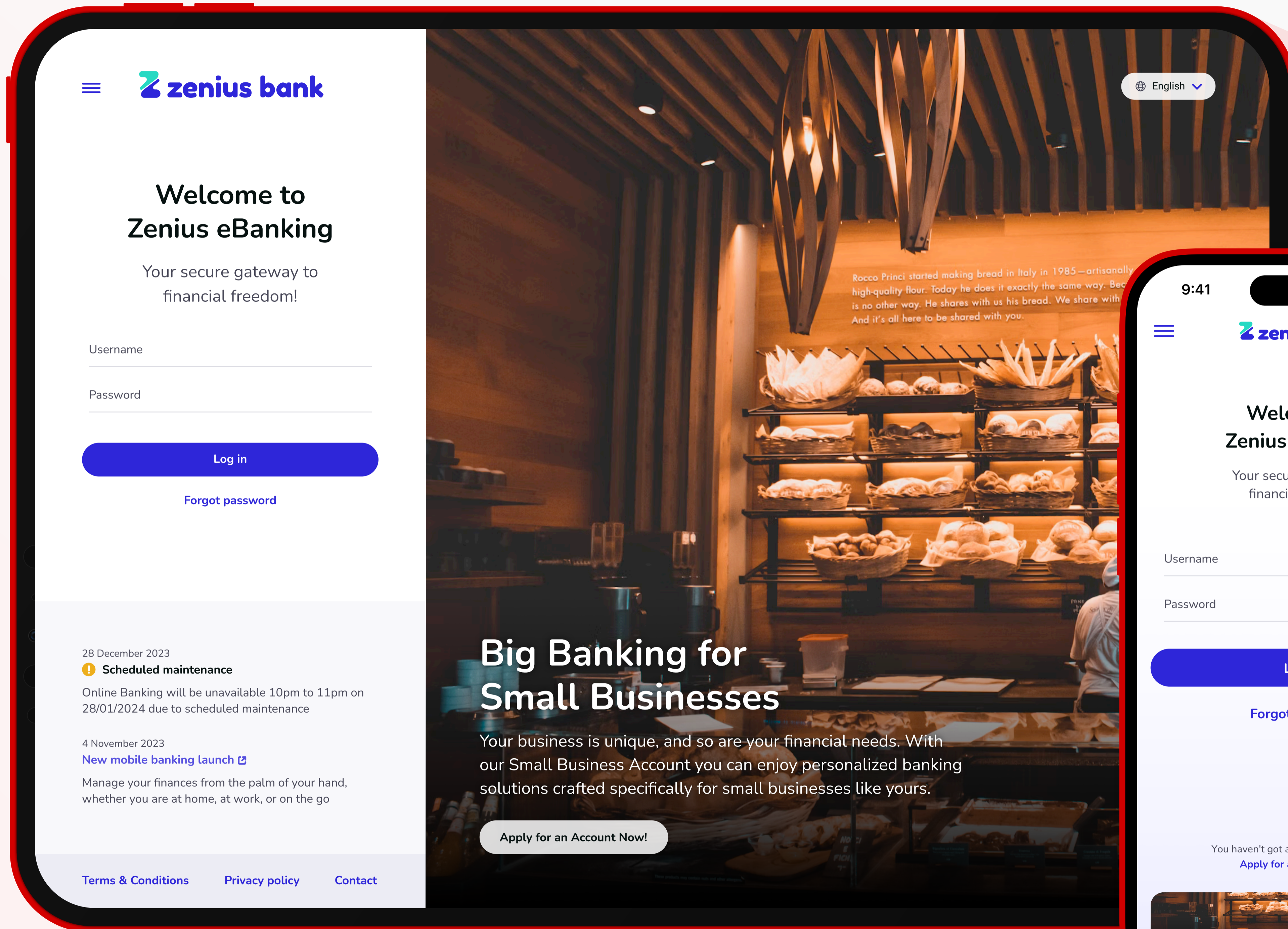
#3.3

Spacing scale

#3.4

Design tokens / Primary & secondary buttons

#3.5



Nunito Regular Nunito Bold





Baseline 8

72 pt / sp / px

56 pt / sp / px

40 pt / sp / px

32 pt / sp / px

24 pt / sp / px

16 pt / sp / px

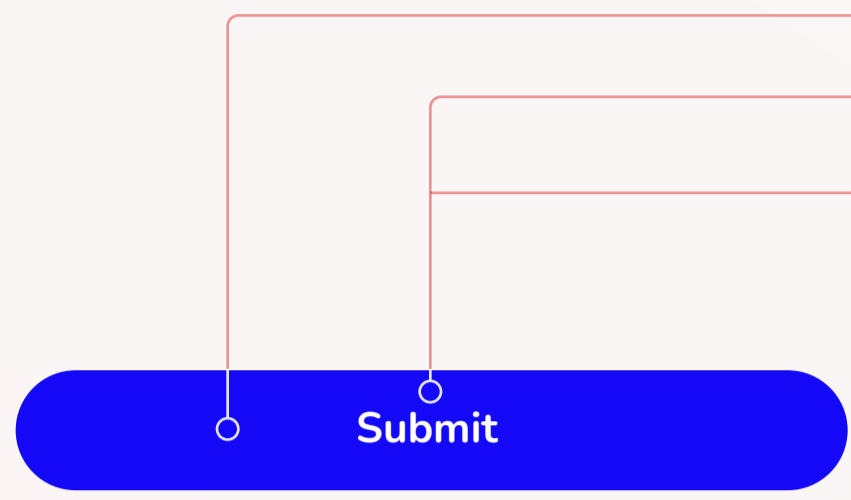
12 pt / sp / px

8 pt / sp / px

4 pt / sp / px

Pattern

Large primary button

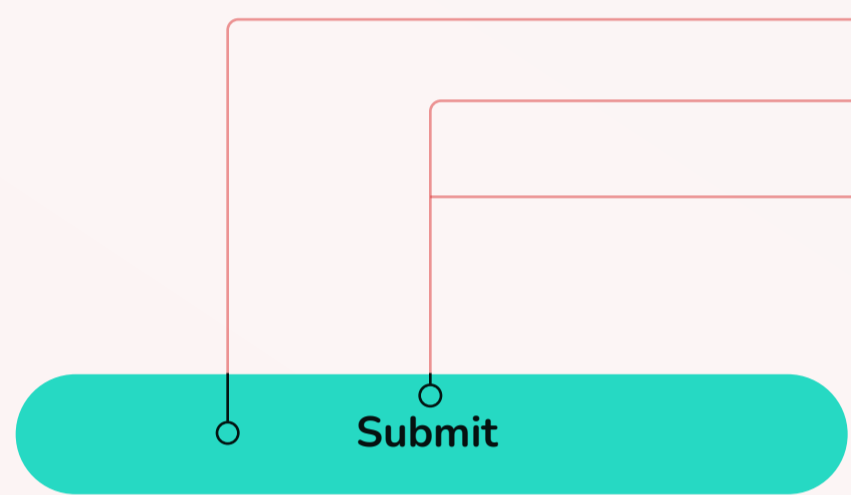


Pattern tokens

Primary button tokens

- #button.primary.large.bg_color
- #button.primary.large.font_color
- #button.primary.large.font_size

Large secondary button



Secondary button tokens

- ##button.secondary.large.bg_color
- ##button.secondary.large.font_color
- ##button.secondary.large.font_size

Base tokens

Primary colour scale

- #color.primary-100
- #color.primary-200
- #color.primary-300
- #color.primary-400
- #color.primary-500
- #color.primary-600
- #color.primary-700
- #color.primary-800
- #color.primary-900

Secondary colour scale

- #color.secondary-100
- #color.secondary-200
- #color.secondary-300
- #color.secondary-400
- #color.secondary-500
- #color.secondary-600
- #color.secondary-700
- #color.secondary-800

Neutral colour scale

- #color.neutral-000
- #color.neutral-100
- #color.neutral-200
- #color.neutral-300
- #color.neutral-400
- #color.neutral-500
- #color.neutral-600
- #color.neutral-700
- #color.neutral-800
- #color.neutral-900

Bold font scale

- #font.bold-050
- #font.bold-100
- #font.bold-200
- #font.bold-300
- #font.bold-400
- #font.bold-500
- #font.bold-600
- #font.bold-700
- #font.bold-800
- #font.bold-900

Values

Primary colours

- #F3F2FD
- #EAE9FB
- #D6D4F8
- #C0BEF4
- #9793EC
- #827DE8
- #5850F9
- #1409F6
- #0C0693

Secondary colours

- #E9FBF9
- #D4F7F3
- #BEF4ED
- #93ECE1
- #63E3D4
- #26D9C3
- #1DA695
- #198C7E

Neutral colours

- FFFFFF
- #F9F9FA
- #F1F1F4
- #E2E2E9
- #D4D4DD
- #C6C6D2
- #777788
- #474752
- #0B0B0C
- #000000

Font sizes

- 10 pt/sp Nunito Bold
- 11 pt/sp Nunito Bold
- 12 pt/sp Nunito Bold
- 14 pt/sp Nunito Bold
- 16 pt/sp Nunito Bold
- 18 pt/sp Nunito Bold
- 20 pt/sp Nunito Bold
- 24 pt/sp Nunito Bold
- 28 pt/sp Nunito Bold
- 32 pt/sp Nunito Bold

Payment flow redesign UX case study

Send money to someone's account	#4.1
Why, what, how and who	#4.2
User feedback and pain points	#4.3
Payment flow logic	#4.4
Wireframes	#4.5
User test scripts	#4.6
Usability testing	#4.7
Success metrics and insights	#4.8
Send money to someone's account	#4.9

Payment flow redesign

Send money to someone's account

#4.1

Step #01

Enter **Account number** or **IBAN**

IBAN Resolution

IBAN unknown

IBAN known

Step #02

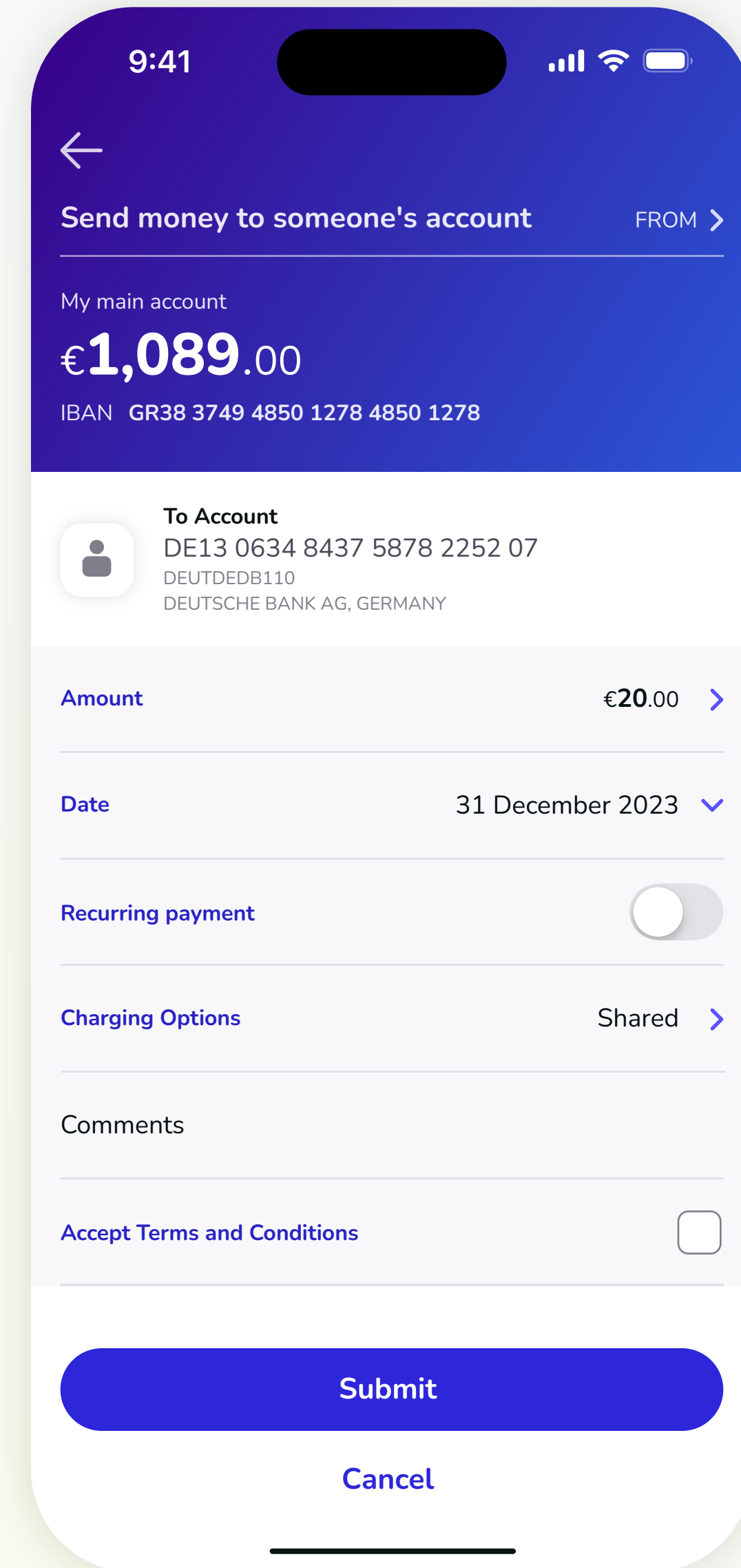
Search for **Bank** or go to **International**

Step #03

Enter **SWIFT code** or select **Country**

Step #04

Enter **Clearing code** or enter **Bank address**



Why Case

User research and Client feedback indicated usability issues with the product payments and transfers experience.

What Task

Simplify the payment and fund transfer processes on all channels (iOS, Android, web), resolve usability issues, and address identified end-user pain points.

Challenges and restrictions

Solutions involving server-side product changes need to be examined individually to assess resource requirements and cost.

Solutions cannot be location specific, need to be configurable, and accommodate different kinds of national financial regulations.

How Methodology

Lean UX

Who Team

Product owner, Business analyst, Lead designer, Midweight designer

Role

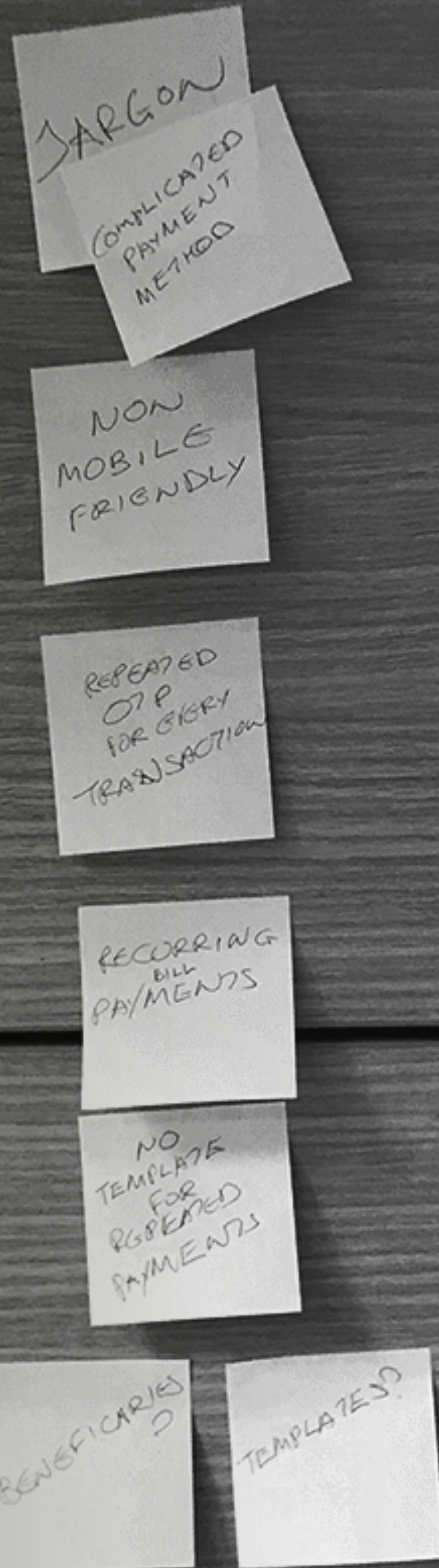
Lead designer

Payment flow redesign User feedback and pain points

We collected, assessed, grouped and prioritised all feedback and new feature requests based on severity, usability impact, and cost.

Some of it, such as 'repeated OTP (One Time Password) requests' could not be effectively addressed. In order to be compliant with local financial regulations, we must offer a 'password request' feature for most actions in the product, make it configurable and let the client banks decide when to enable/disable it.

Other feedback, such as 'Can't locate a saved beneficiary easily', was assessed as a 'small impact' issue and was deprioritised to be resolved in the future.



#01 Complicated payment flows

#02 Use of industry jargon

#03 No easy way to repeat transactions

#04 Repeated OTP requests

#05 Cannot add multiple accounts to a saved beneficiary

#06 Some web app actions are not mobile friendly

Payment flow redesign

Payment flow logic

Problem

The biggest problem identified during the pain point mapping was the user's difficulty to select the appropriate path when trying to execute different types of transactions.

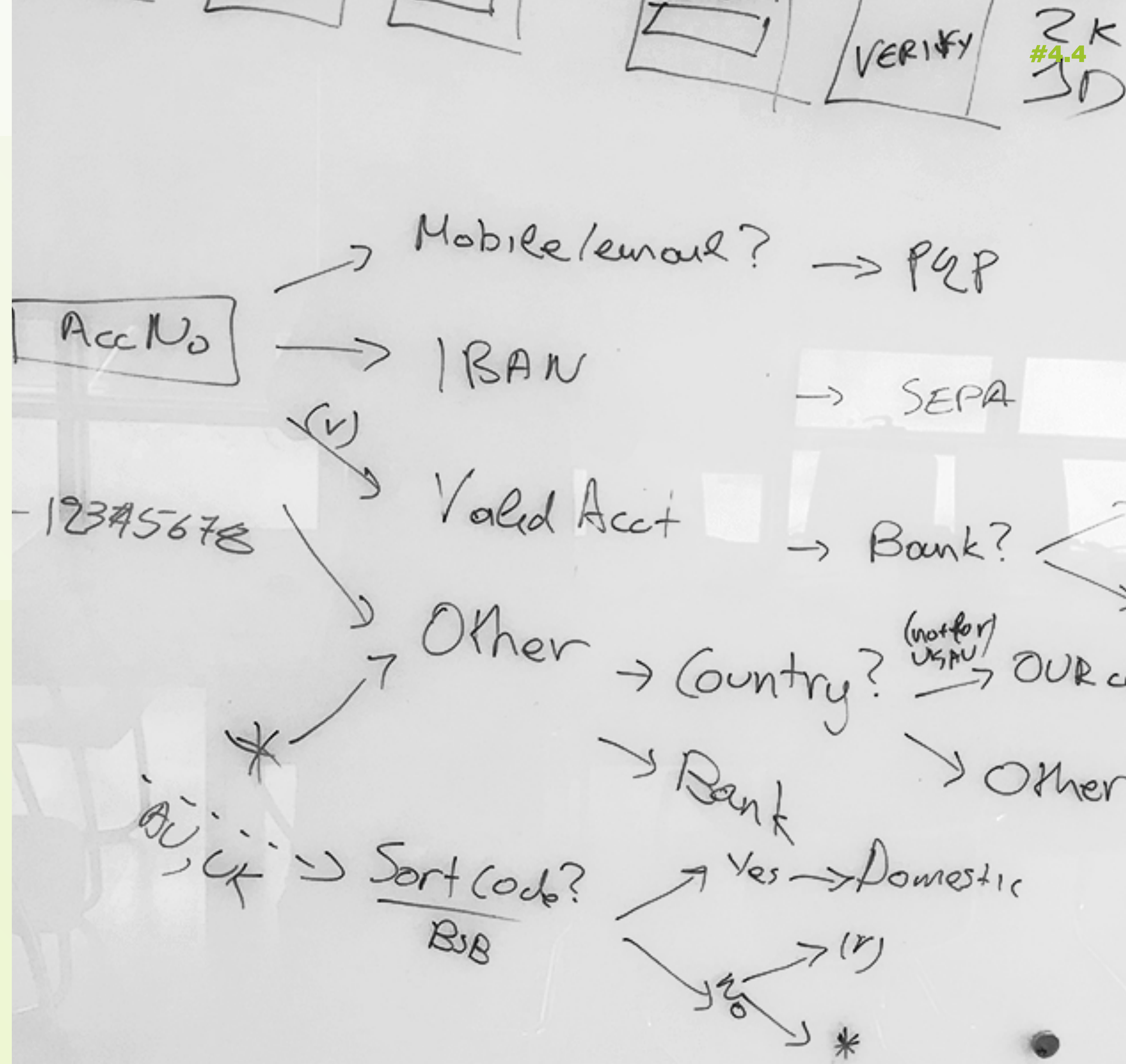
The system was configured to offer all available transaction options in the UI - interbank, intrabank, domestic, Peer to Peer, SEPA, international, SWIFT, etc - and rely on the user to select the appropriate one.

This was a major problem for the average user due to the unfamiliarity with banking jargon.

Solution

As part of the solution we created an 'under-the-hood' logic to automatically resolve the type of transactions. In a step-by-step wizard, users had to just enter an Account number or IBAN in the first step and the system was able to identify the type of transaction and direct them to the appropriate flow.

Even-though the proposed solution involved considerable changes to the server-side logic and how the system handled information and data, it was deemed high impact and therefore was decided to proceed with the change.

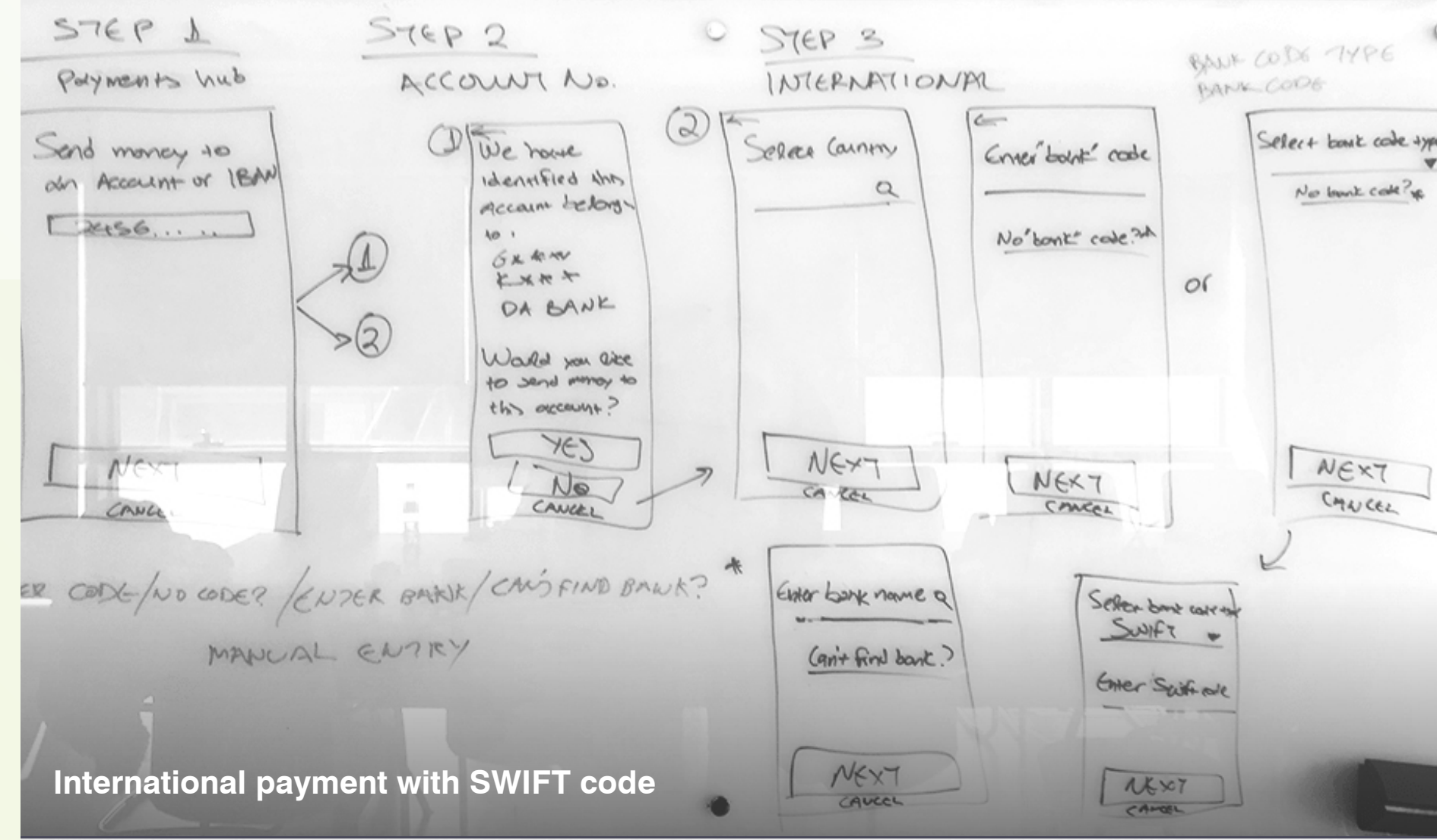


Payment flow redesign Wireframes

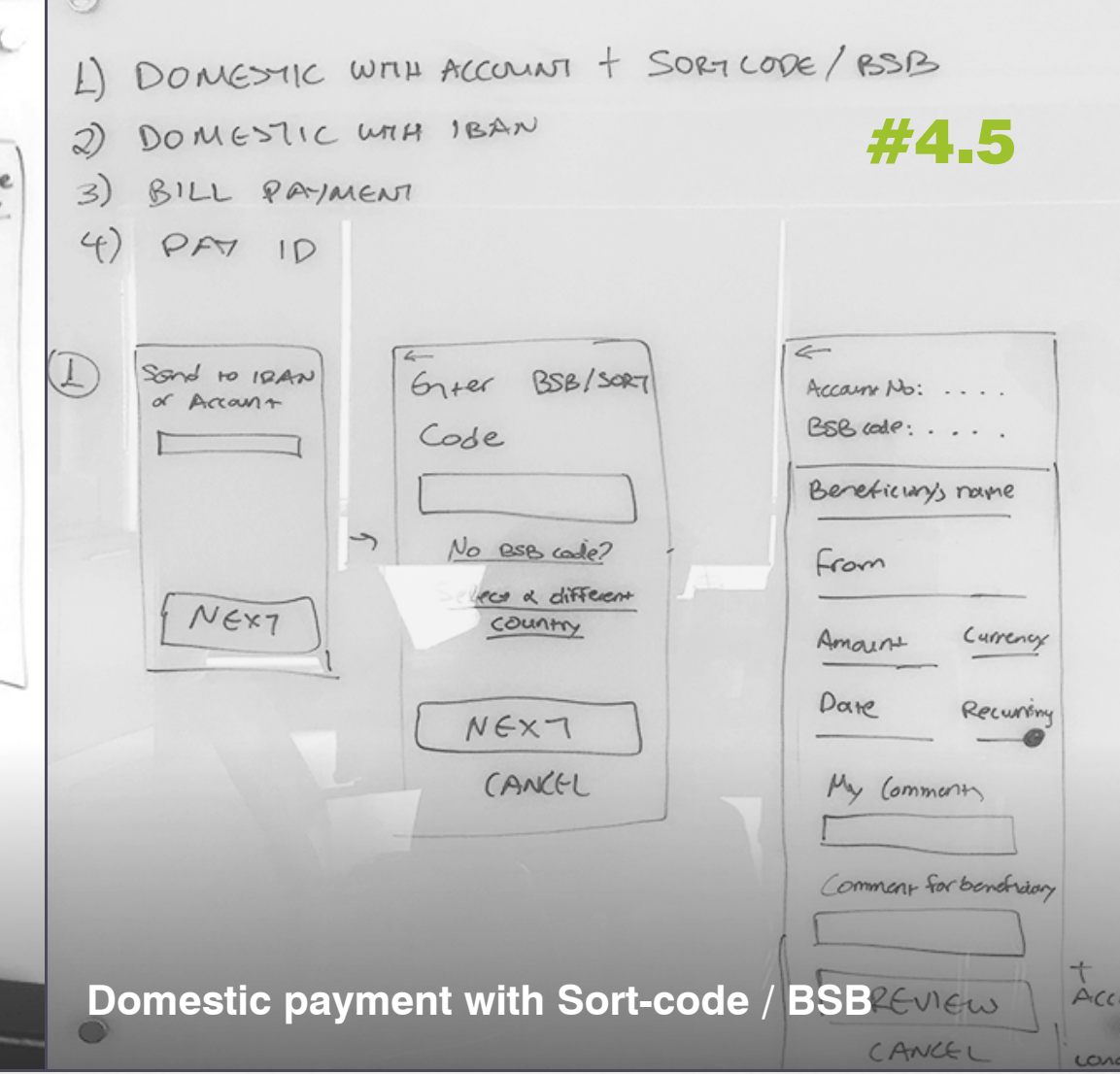
The complexity of all the possible flows and their dependency on the entered data meant we had to approach initial wireframing as a group, with the involvement of a business analyst and the product owner, to make sure we capture all possible use cases.

Once we mapped all flows we proceeded with the low fidelity wireframes to be used for user testing and assumption validation.

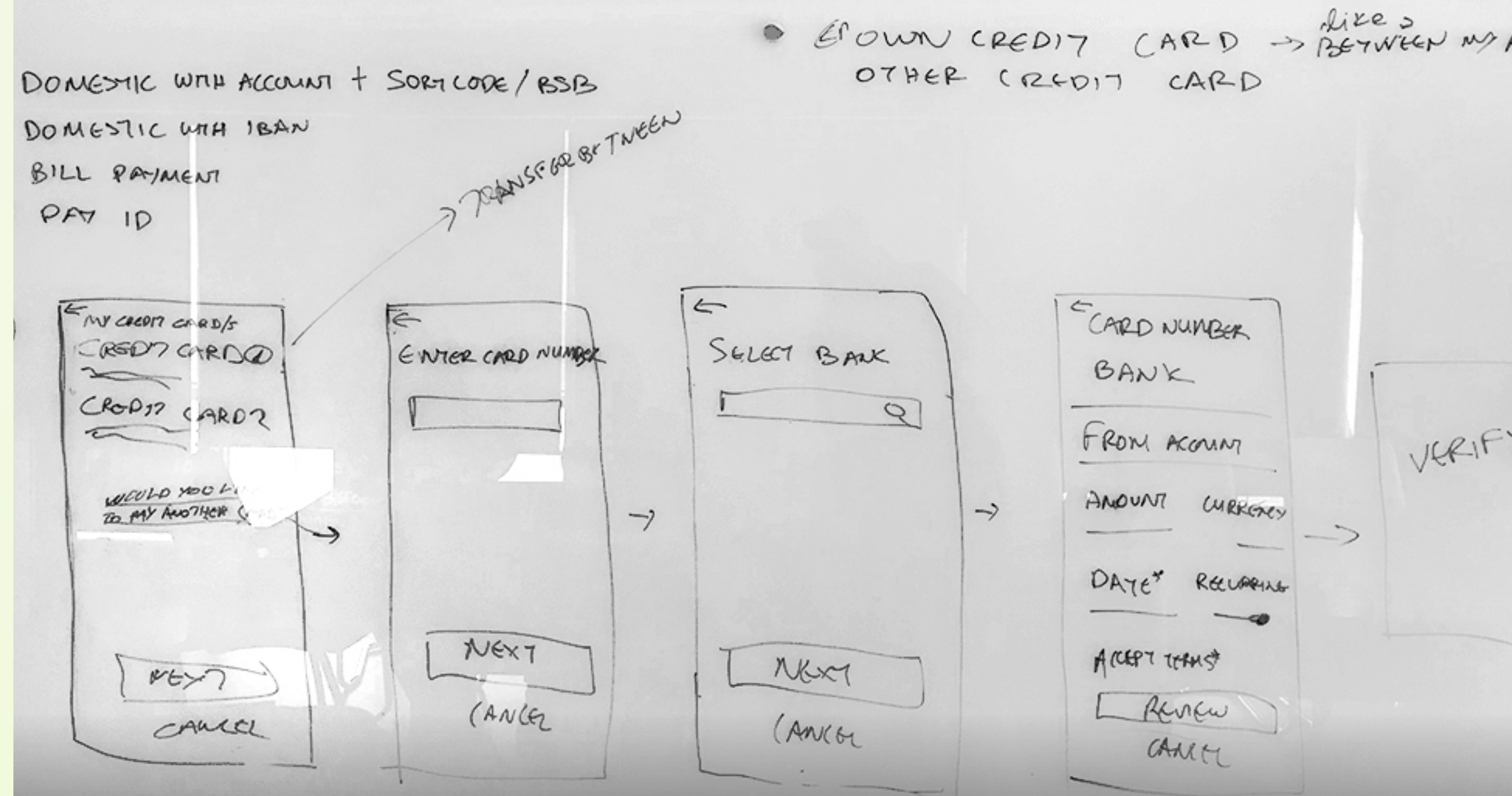
#4.5



International payment with SWIFT code



Domestic payment with Sort-code / BSB



Credit card payment

Payment flow redesign

User test scripts

#4.6

The user test tasks and testing scripts were written with core user flows and success metrics in mind.

Imagine you are in the process of moving house after your landlady sold the flat you currently live in.

Please perform the following task:

#01

Pay someone

You found a new flat through McGrath Real Estates and to secure the property, the letting agent asked you to transfer a holding deposit of \$3,000.00 to the following account:

McGrath Real Estates Ltd,
CommBank,
BSB: 062 004,
Account: 6584 3269,
Amount: \$3,000.00

#02

Pay a bill

As part of finalising your obligations before the move, you need to pay your last energy bill of \$607.00 to Origin Energy Ltd.

#03

Repeat a payment

Before moving out of your current flat, you also need to pay your last, outstanding rent of \$2,300.00 to your landlady, Jane Whittington.

#04

Pay a saved payee

You have asked your regular house cleaner, Agatha Tellon, to clean the new property before you move in, and now you need to transfer to her account \$450.00 for her fee and cleaning supplies.

Payment flow redesign Usability testing

The project was run using a 'Lean UX' approach so it was very important to test our design decisions with respective audiences to validate our assumptions.

#01

Guerrilla testing

Initial testing was run in a guerrilla fashion to quickly identify potential general usability issues.

#02

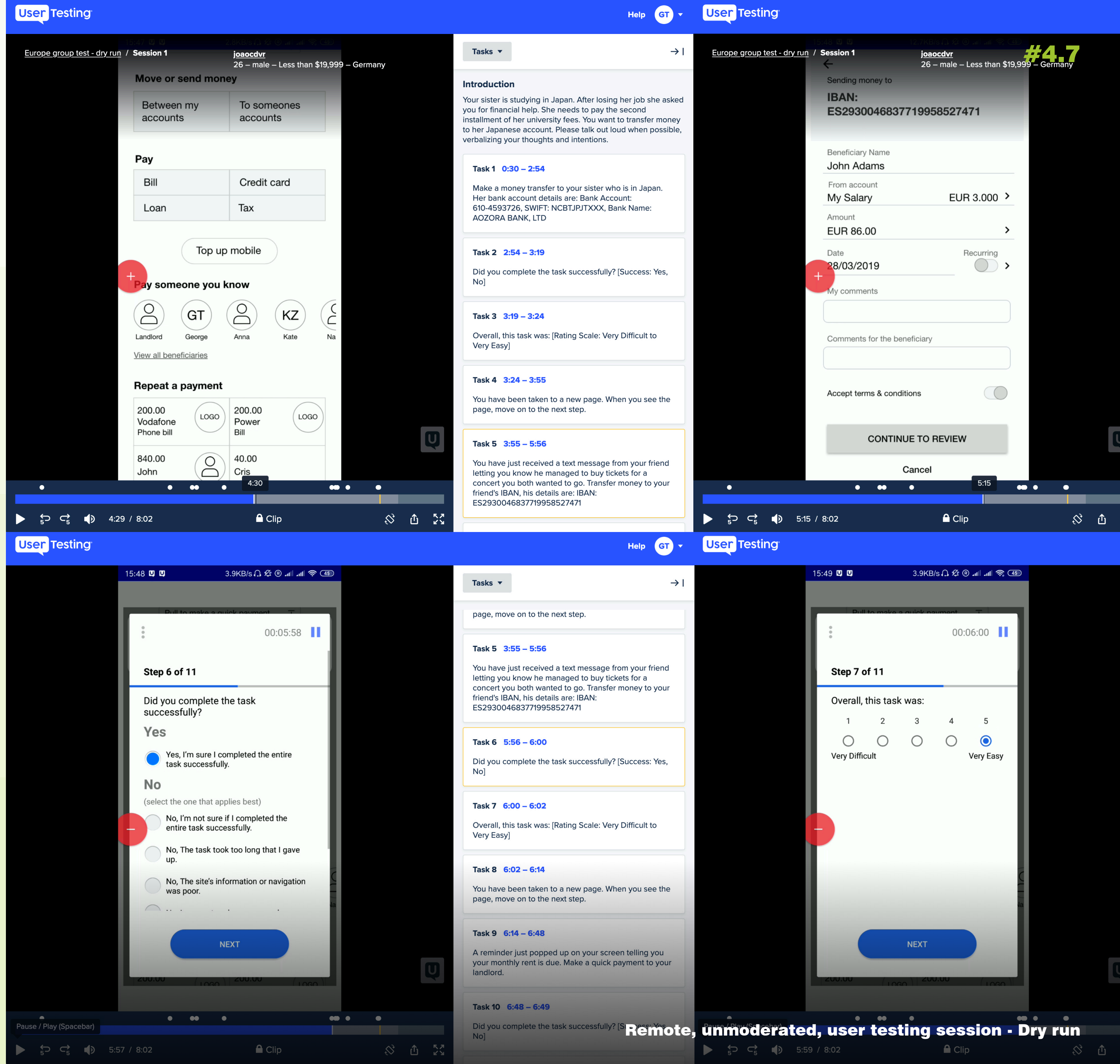
Remote, unmoderated testing

For the second and core testing we leaned on an unmoderated and remote approach to reach local populations - our client banks are located across the globe and we had to take into account the cultural variation factor in our design decisions.

#03

In person, moderated testing

The final round of testing was moderated and performed on site by the banks, with their existing customers. For this round of testing we provided support and guidance on best practices and general 'Dos and Don'ts'.



Remote, unmoderated, user testing session - Dry run

By and large, the tests did not produce any unexpected outcomes. Other than our predefined success metrics, we used the test results to gain insights and make UI changes to elements that did not have the desired impact.

Metrics **Task completion**

All users performed all tasks successfully within the accepted time threshold

Ease of use

All users found the app very easy to use for the given journeys and tasks

Confidence

All users indicated they were confident in using the app for the given journeys and tasks

Insights **Quick payments**

Users did not discover the 'quick payments' search functionality, accessed by a 'swipe down' gesture at the top of the screen, and did not comment on it

Shortcut paths

60% of users performed certain tasks through the 'shortcut', alternative paths instead of the designated 'main' paths

Form hierarchy

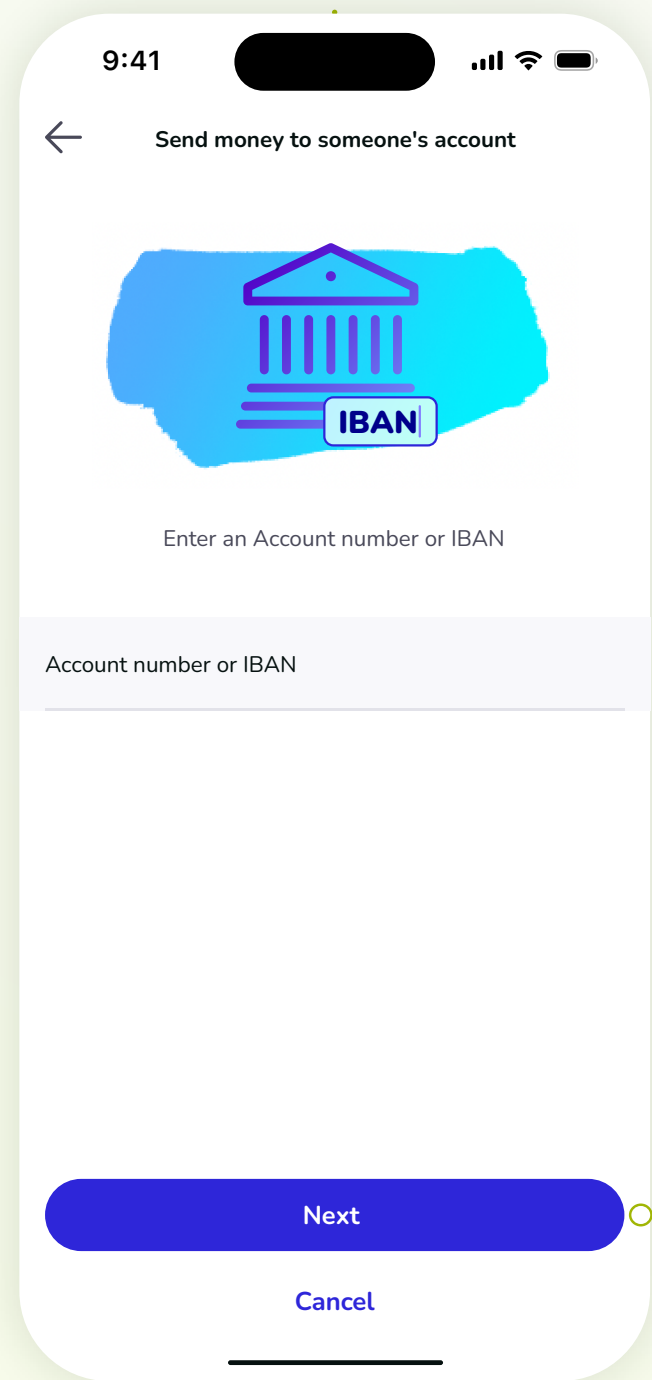
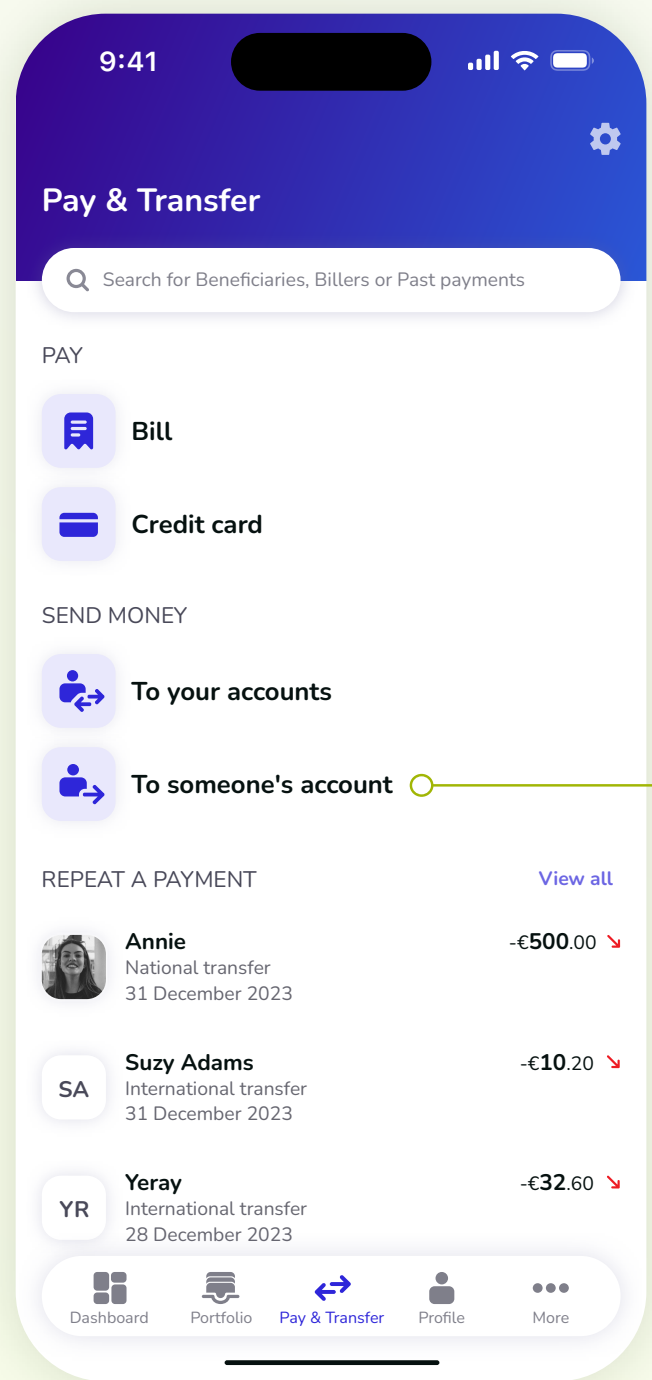
All users performed the tasks successfully and did not get confused by, nor comment on the slightly unorthodox form structure

Saved beneficiaries

All users located the 'saved beneficiaries' on the 'payment hub' screen required to complete a specific journey immediately

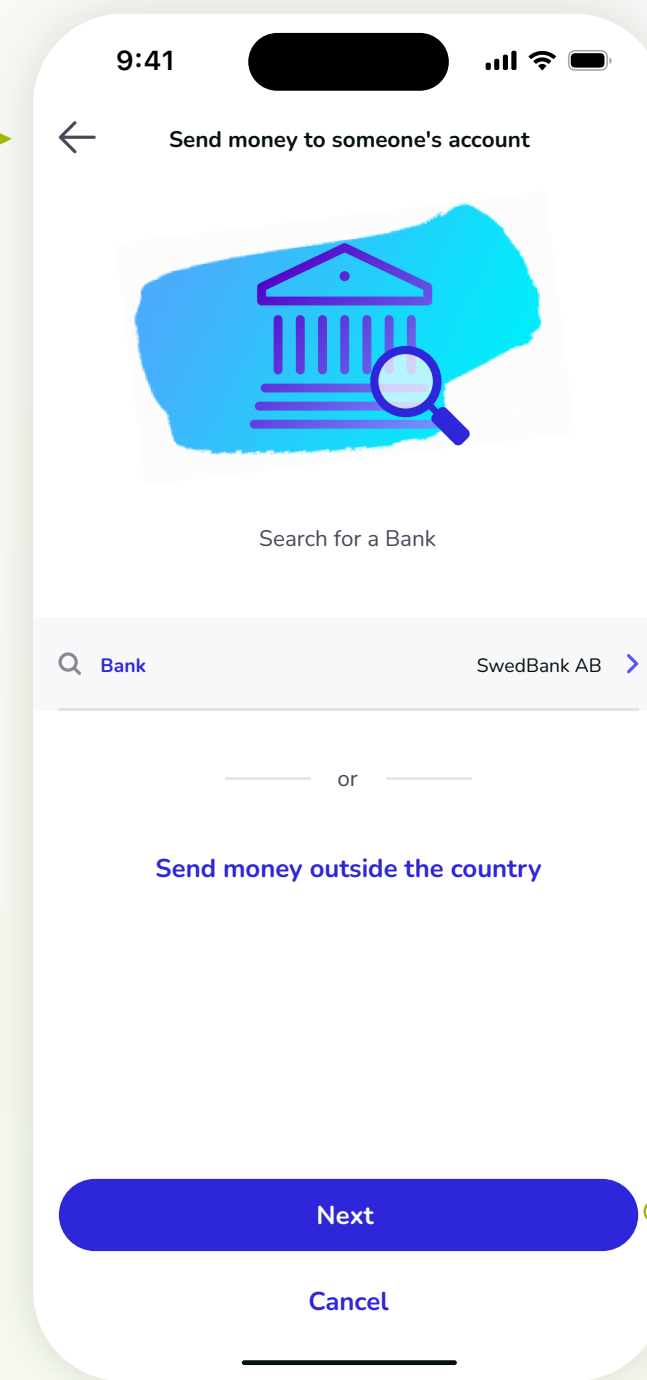
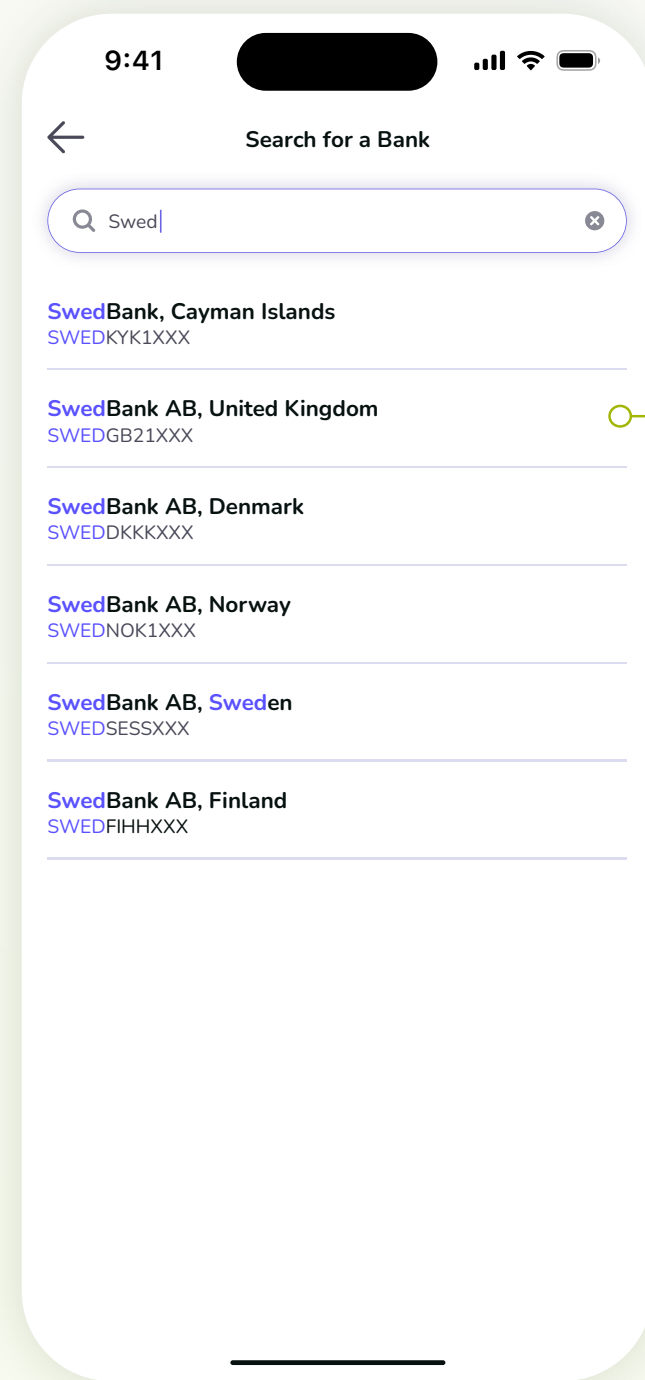
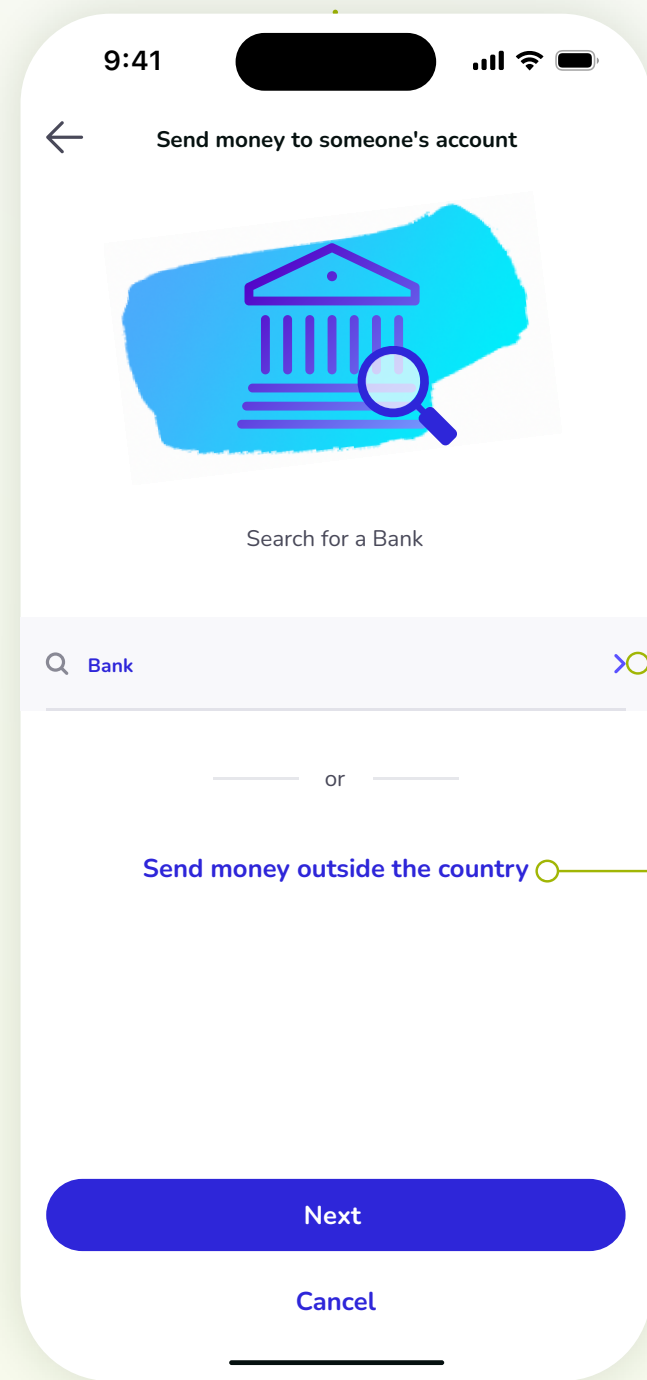
Step #01

Enter **Account number**
or enter **IBAN**



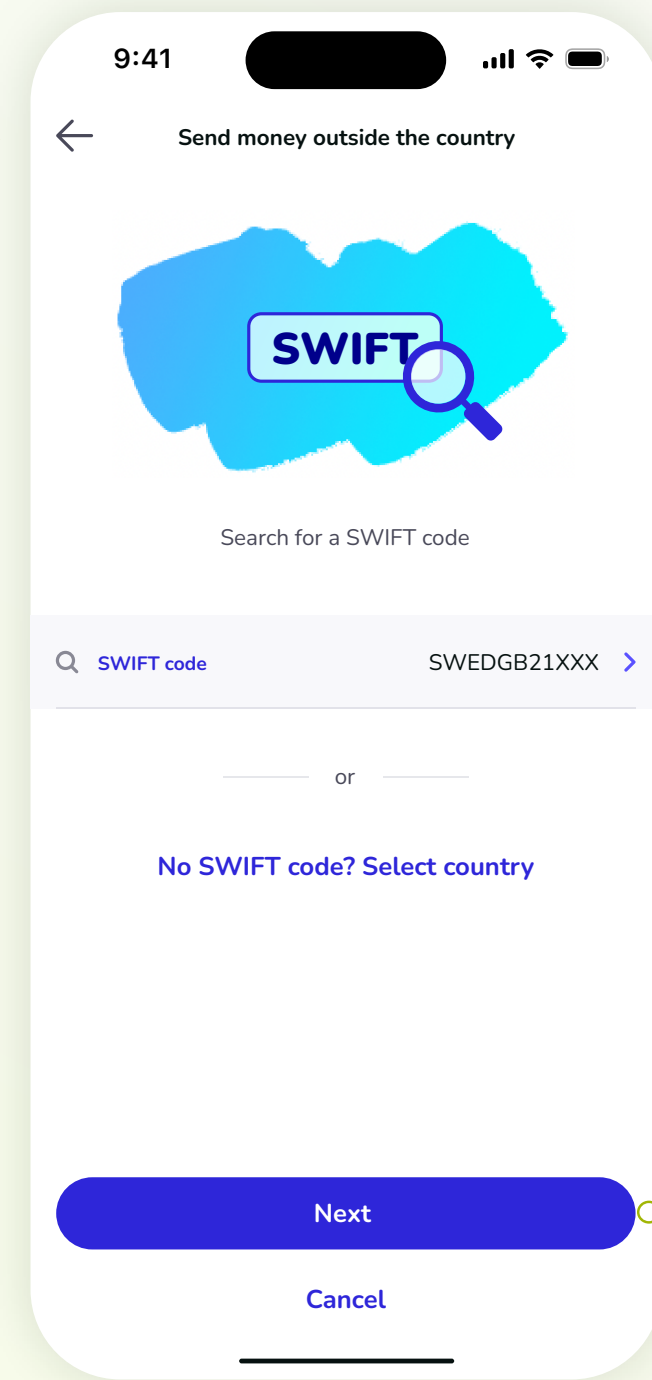
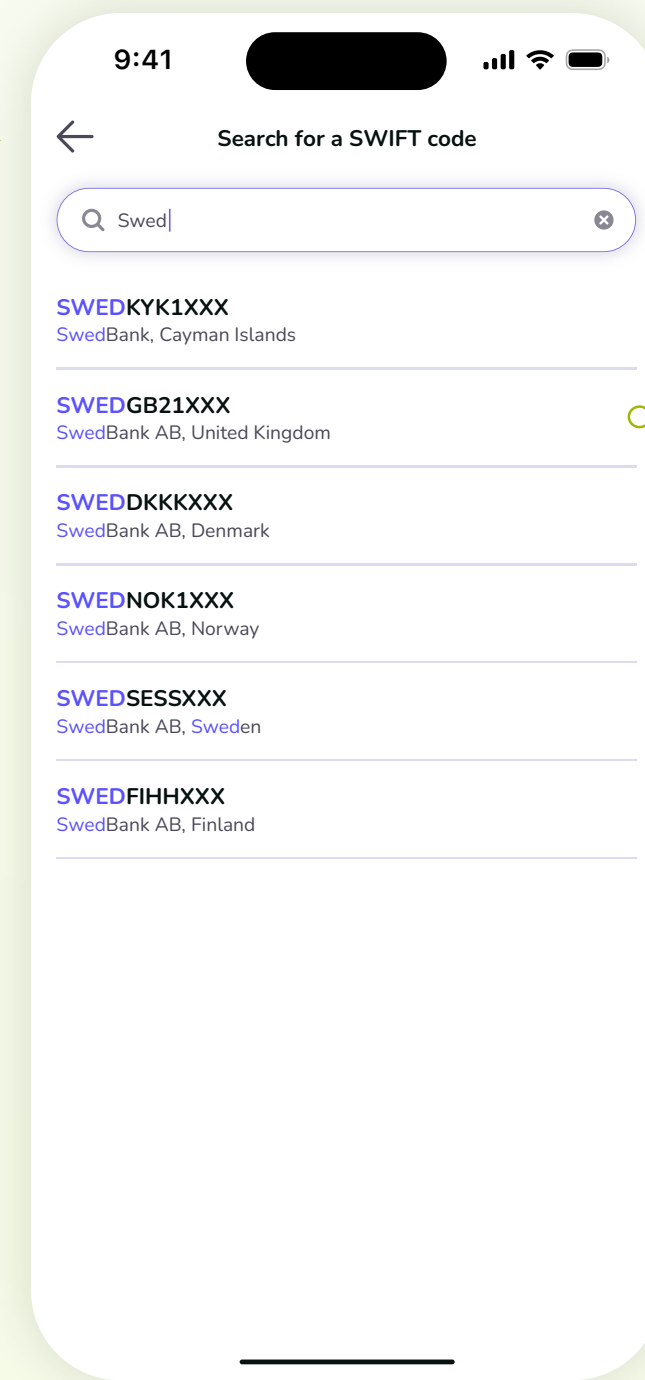
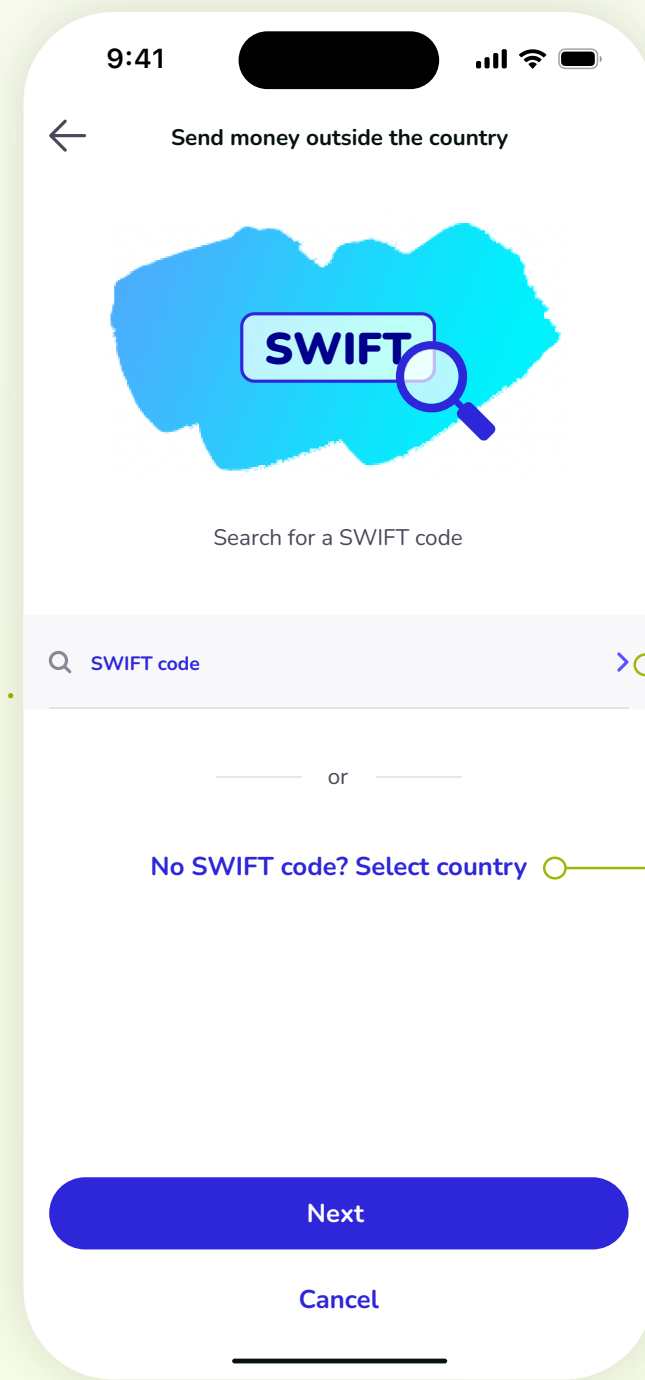
Step #02

Search for **Bank**
or go to **International**



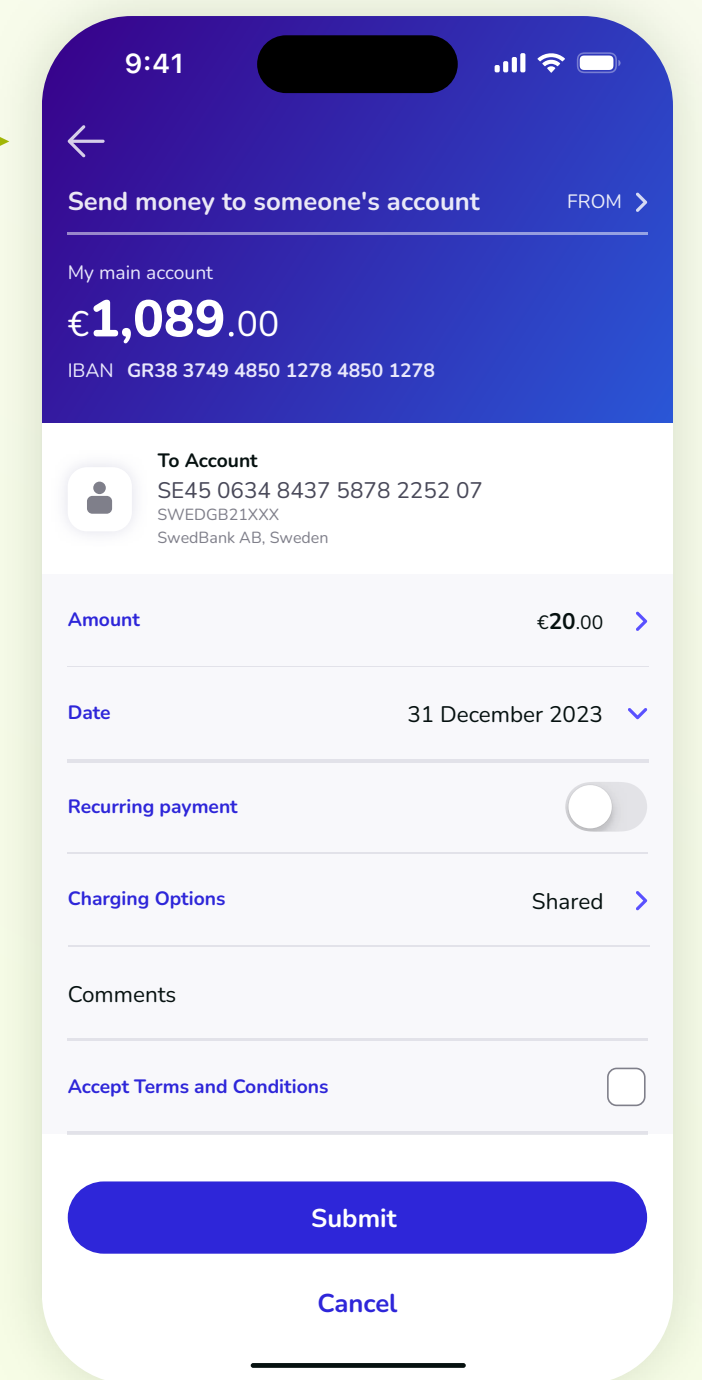
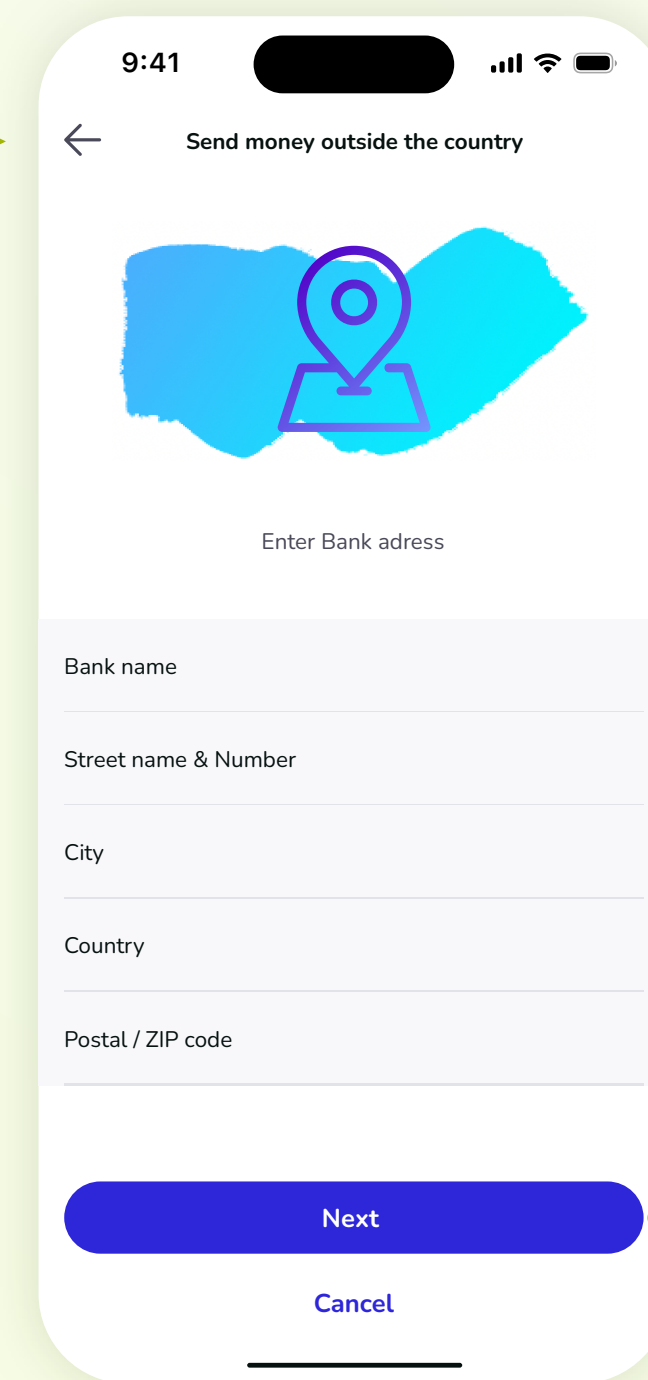
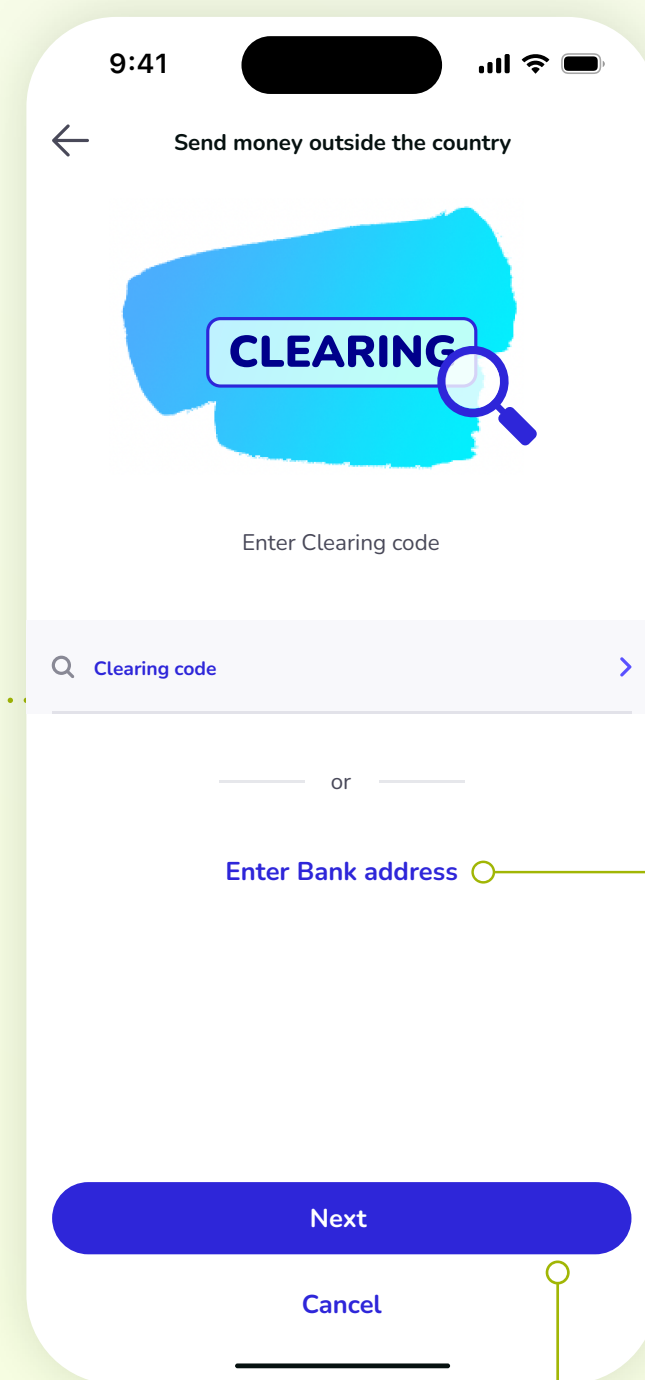
Step #03

Enter **SWIFT code** or select **Country**



Step #04

Enter **Clearing code** or enter **Bank address**



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