Competitor Research.

Subject: Onboarding journey research
Date: 31/01/19
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Apps Researched.

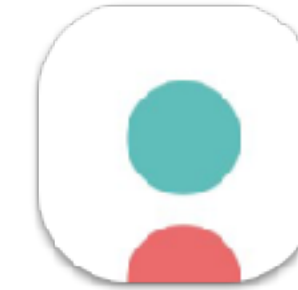Starbucks Costa Circle Square McDonalds Deliveroo Starling Moneybox

Just eat Natwest N26 Tide PingIt Revolut Viola black Coinbase

Curve Monzo Binance Bitpay Transferwise Azimo Sainsburys SmartShop O2 Priority

Monese Paypal blockchain wallet Bread wallet Uber eats Uber
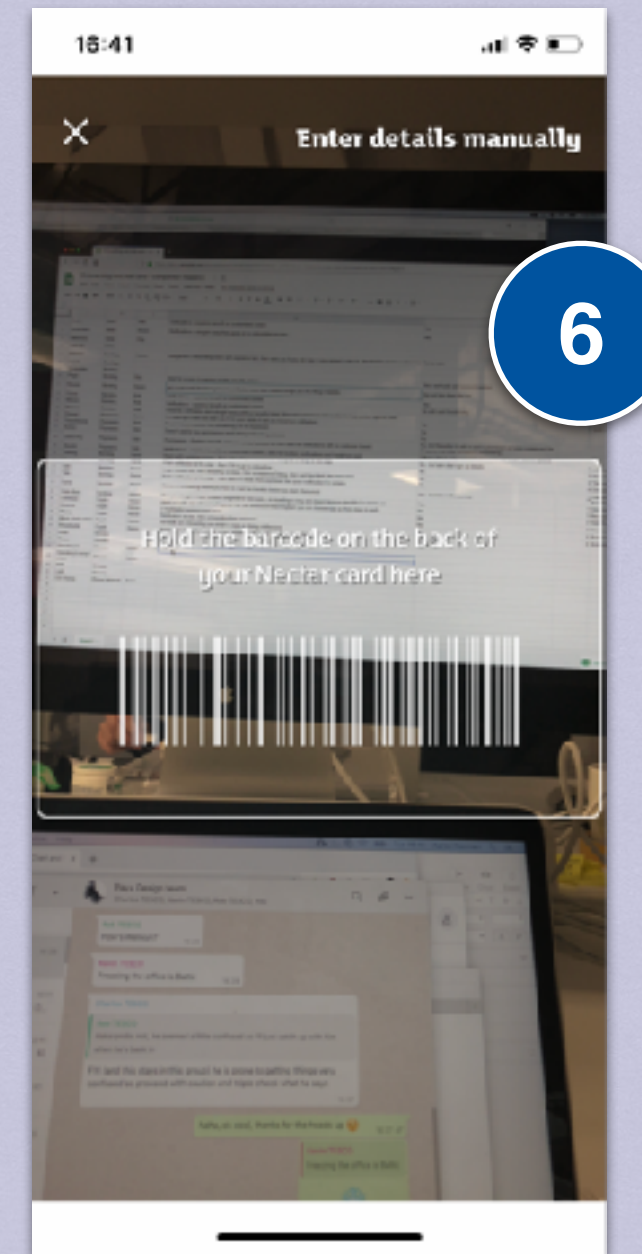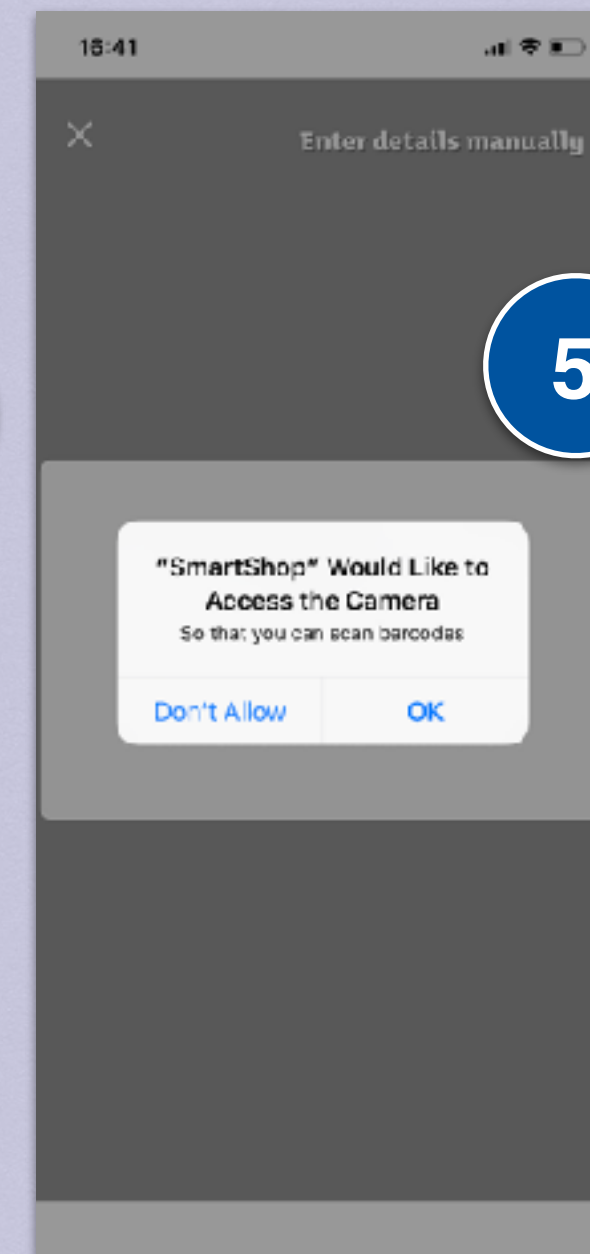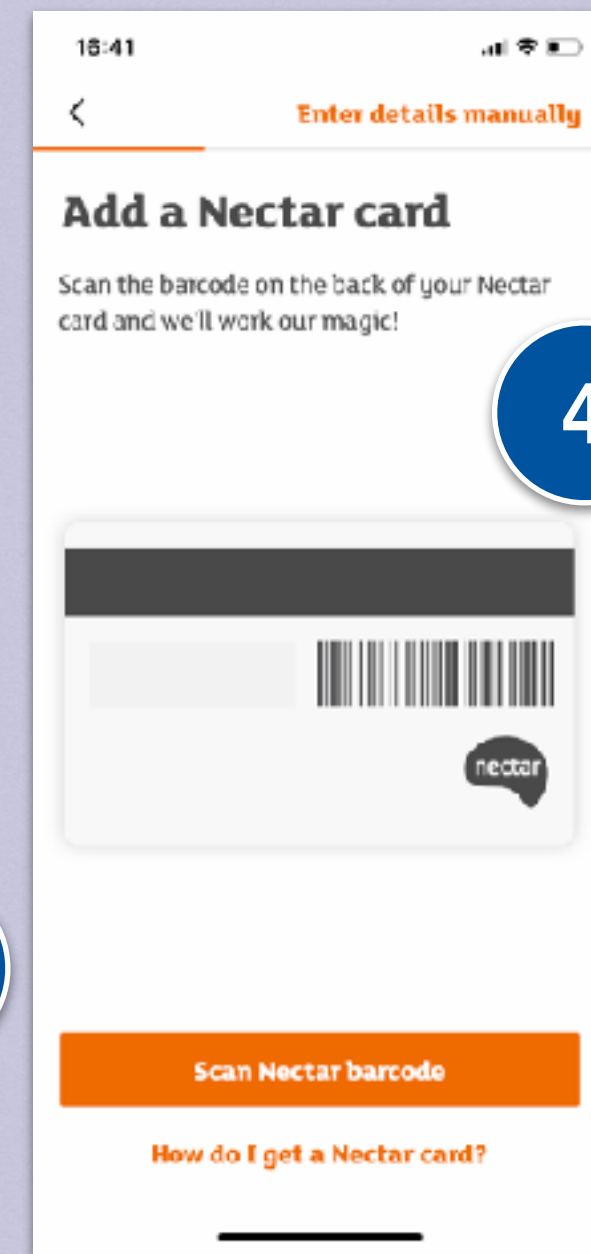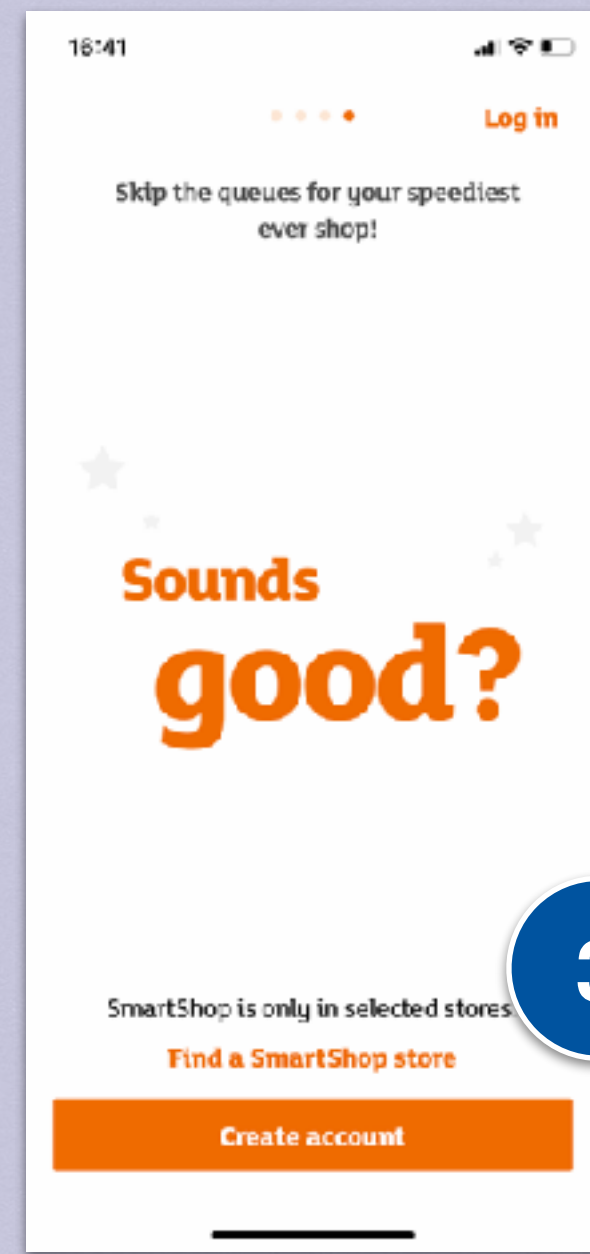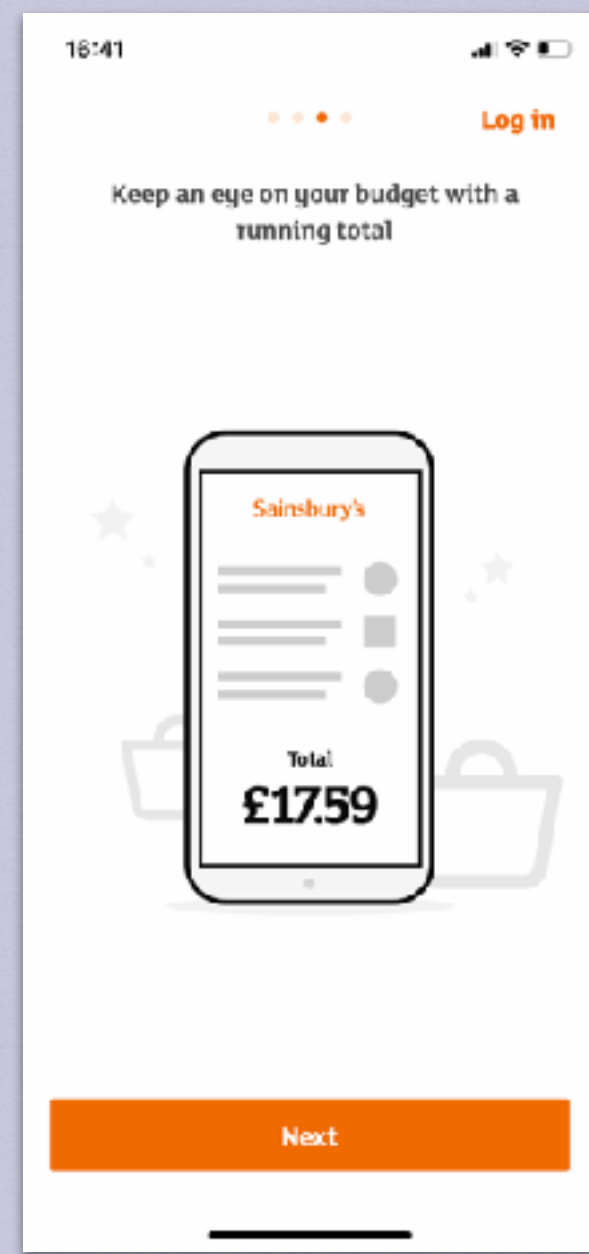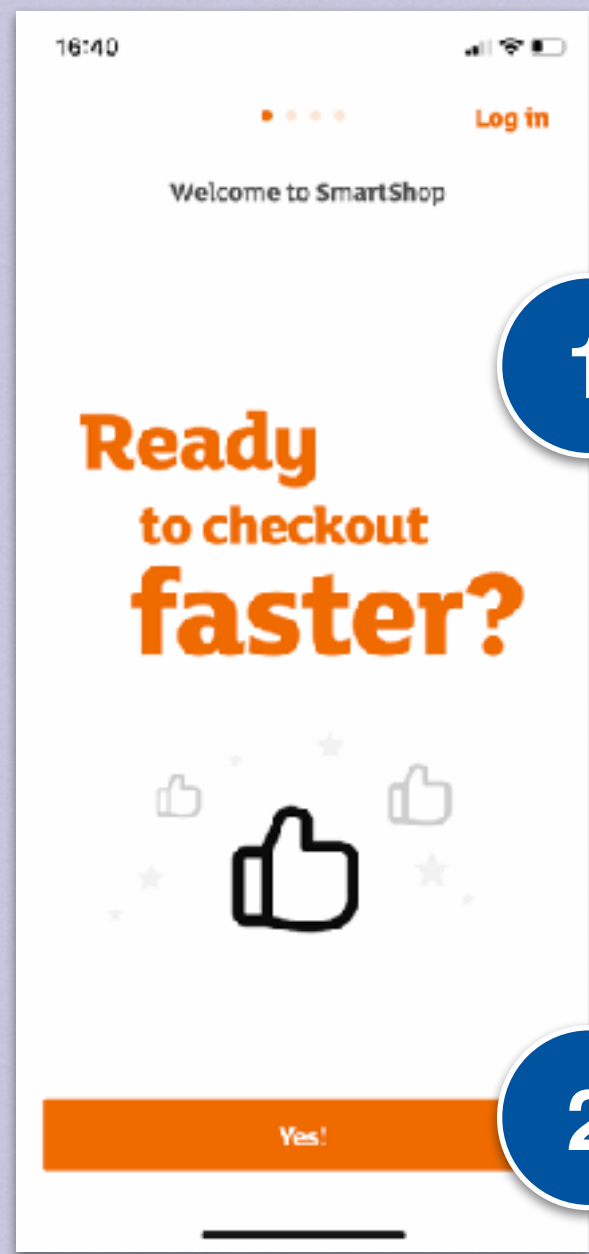
TESCO Pay+

Sainsbury's SmartShop

OVERVIEW

Sainsbury's payment app which competes with Tesco Pay+, Has great introduction to app, jumps straight to adding a card and use the camera straight away, Should we use the camera straight away?

1 Great, tag line

2 Good use of CTA

3 CTA Prominent to create account

4 First step is adding a card

5 Notification open in the flow

6 Camera is the main way to add a card

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1 Welcome to SmartShop
Ready to checkout faster?

2 Yes!

Create a shopping list, then just scan and bag as you go
Next

Keep an eye on your budget with a running total
Total £17.59
Next

Skip the queues for your speediest ever shop!
Sounds good?
SmartShop is only in selected stores
Find a SmartShop store
3 Create account

Add a Nectar card
Scan the barcode on the back of your Nectar card and we'll work our magic!
nectar
4 Scan Nectar barcode
How do I get a Nectar card?

5 Enter details manually
"SmartShop" Would Like to Access the Camera
So that you can scan barcodes
Don't Allow   OK

6 Enter details manually
Hold the barcode on the back of your Nectar card here

Tide

OVERVIEW

Tide app is a banking app, It ask for notifications from the start and has a great use of call to actions, it lets you choose a method of on boarding and incorporates dialogs in the journey.

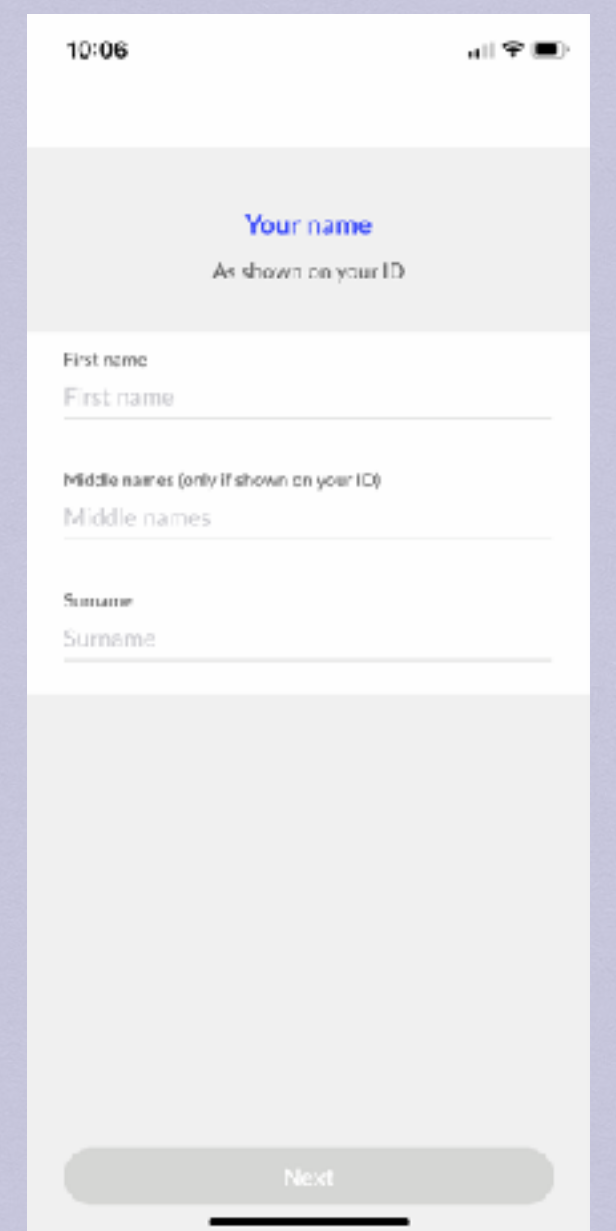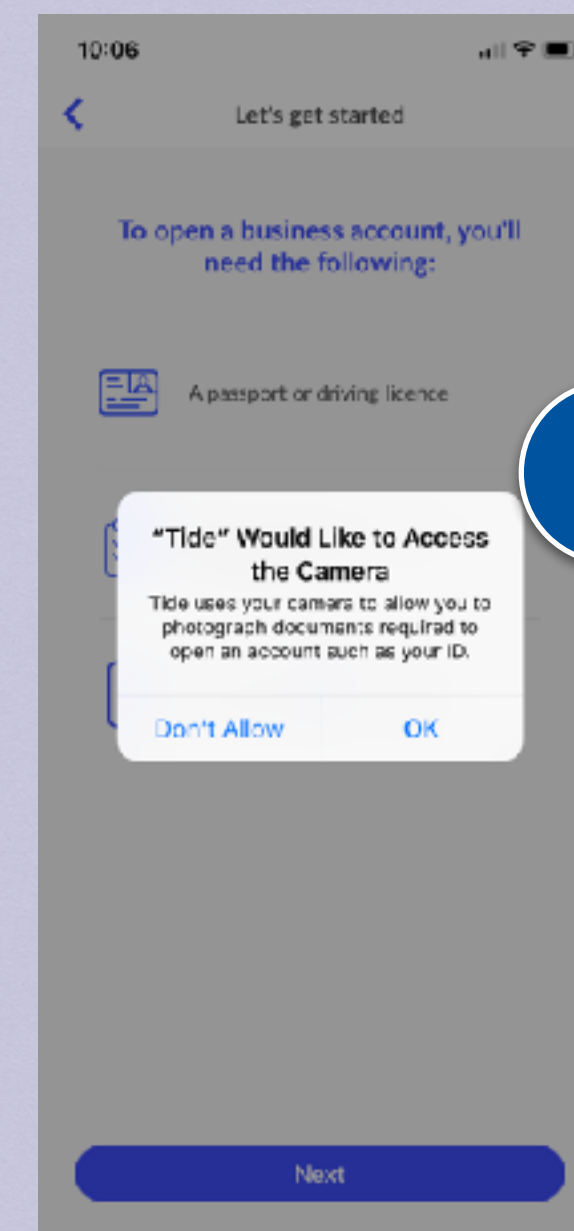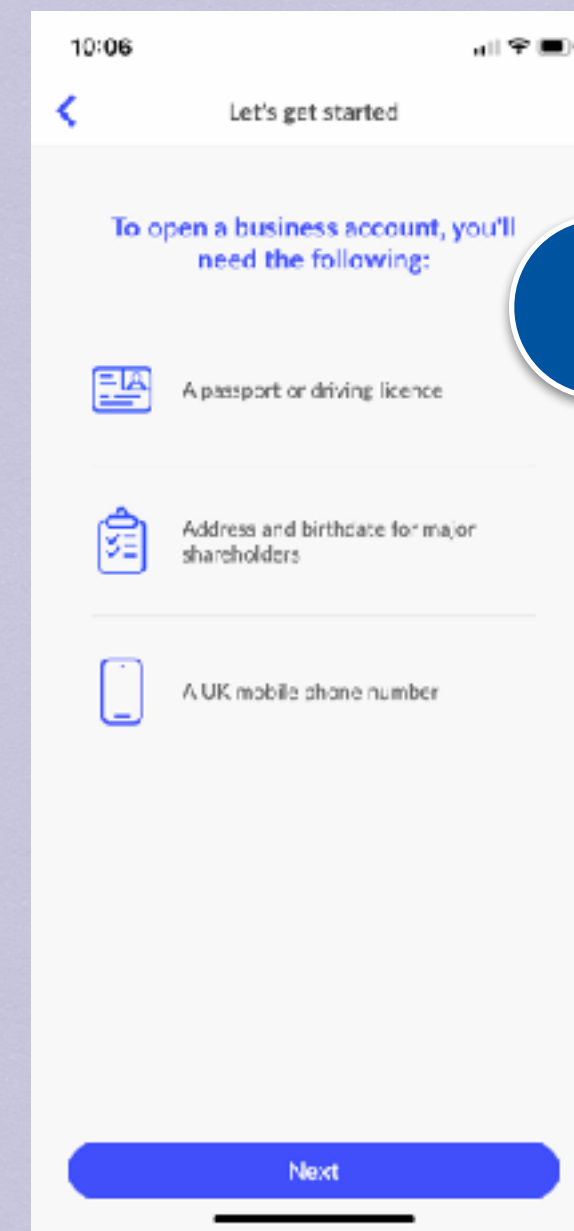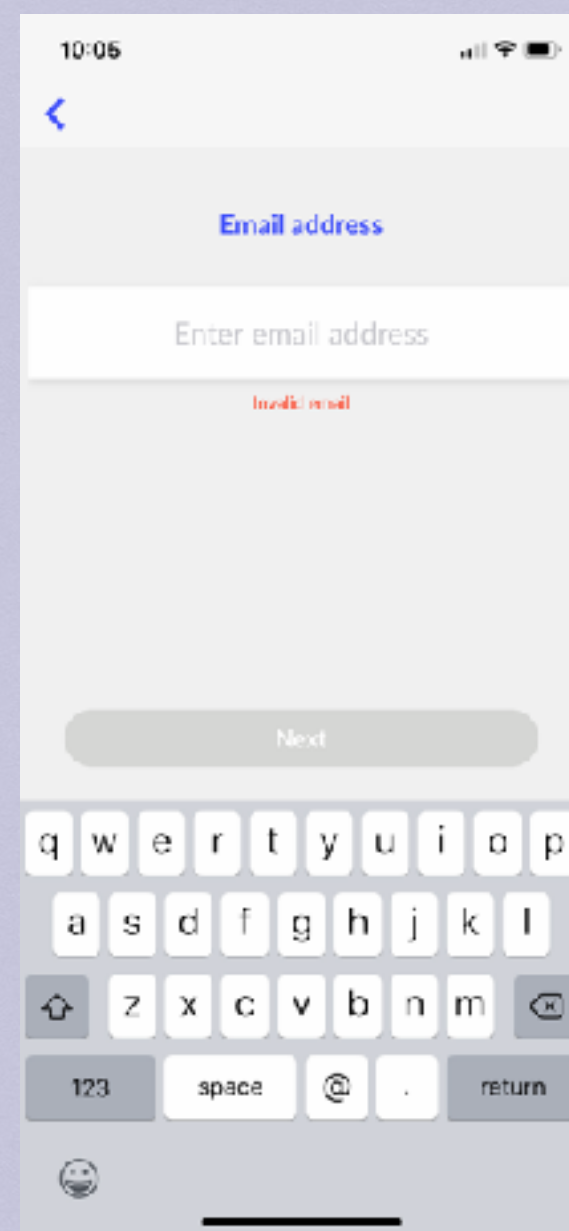**1** Push notification is the first thing you see

2 CTA is prominent on the page

3 Choice of setup

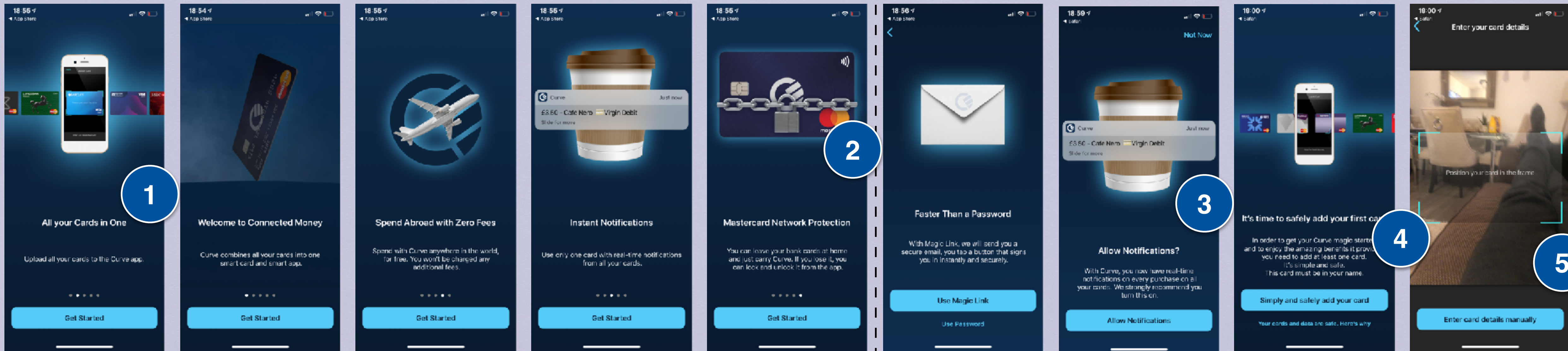**4** Incorporates Dialogs into flow

TESCO Pay+
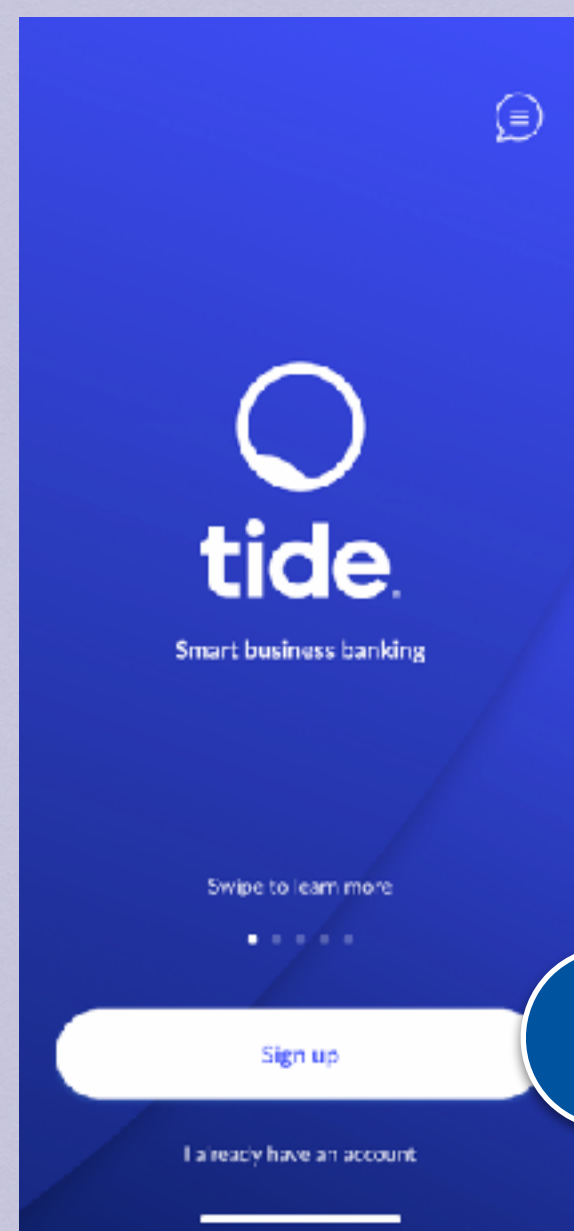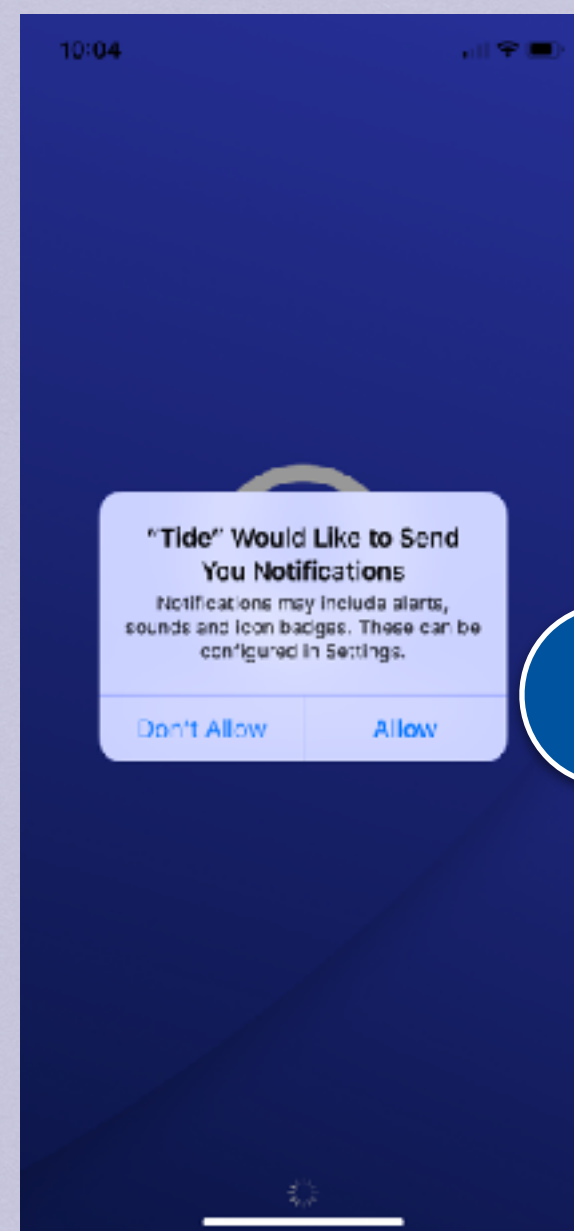
Curve

OVERVIEW

Curve is a payment app that allows to store all your cards in one place. It mentions security on various occasions which is good to make users feel secure. They use the camera to scan your card. The words "Safely" stand out

1 Good use of Tag line, explains the benefits

2 Imagery and copy express security well

3 Tells you why you are allowing notifications

4 CTA emphasises on security.

5 Uses camera to authorise.

All your Cards in One
Upload all your cards to the Curve app.
Get Started

Welcome to Connected Money
Curve combines all your cards into one smart card and smart app.
Get Started

Spend Abroad with Zero Fees
Spend with Curve anywhere in the world, for free. You won't be charged any additional fees.
Get Started

Instant Notifications
Use only one card with real-time notifications from all your cards.
Get Started

Mastercard Network Protection
You can leave your bank cards at home and just carry Curve. If you lose it, you can lock and unlock it from the app.
Get Started

Faster Than a Password
With Magic Link, we will send you a secure email, you tap a button that signs you in instantly and securely.
Use Magic Link
Use Password

Allow Notifications?
With Curve, you now have real-time notifications on every purchase on all your cards. We strongly recommend you turn this on.
Allow Notifications

It's time to safely add your first card
In order to get your Curve magic started and to enjoy the amazing benefits it provides, you need to add at least one card. It's simple and safe. This card must be in your name.
Simply and safely add your card
Your cards and data are safe. Here's why

Enter your card details
Position your card in the frame.
Enter card details manually

Removed steps

TESCO Pay+

Bread

B

OVERVIEW

A cryptocurrency wallet storage app. It guides you though on boarding with seamless animations and stops on each step to let you take in the information, its almost like you are controlling the animation. Should we use animation on a step by step basis?

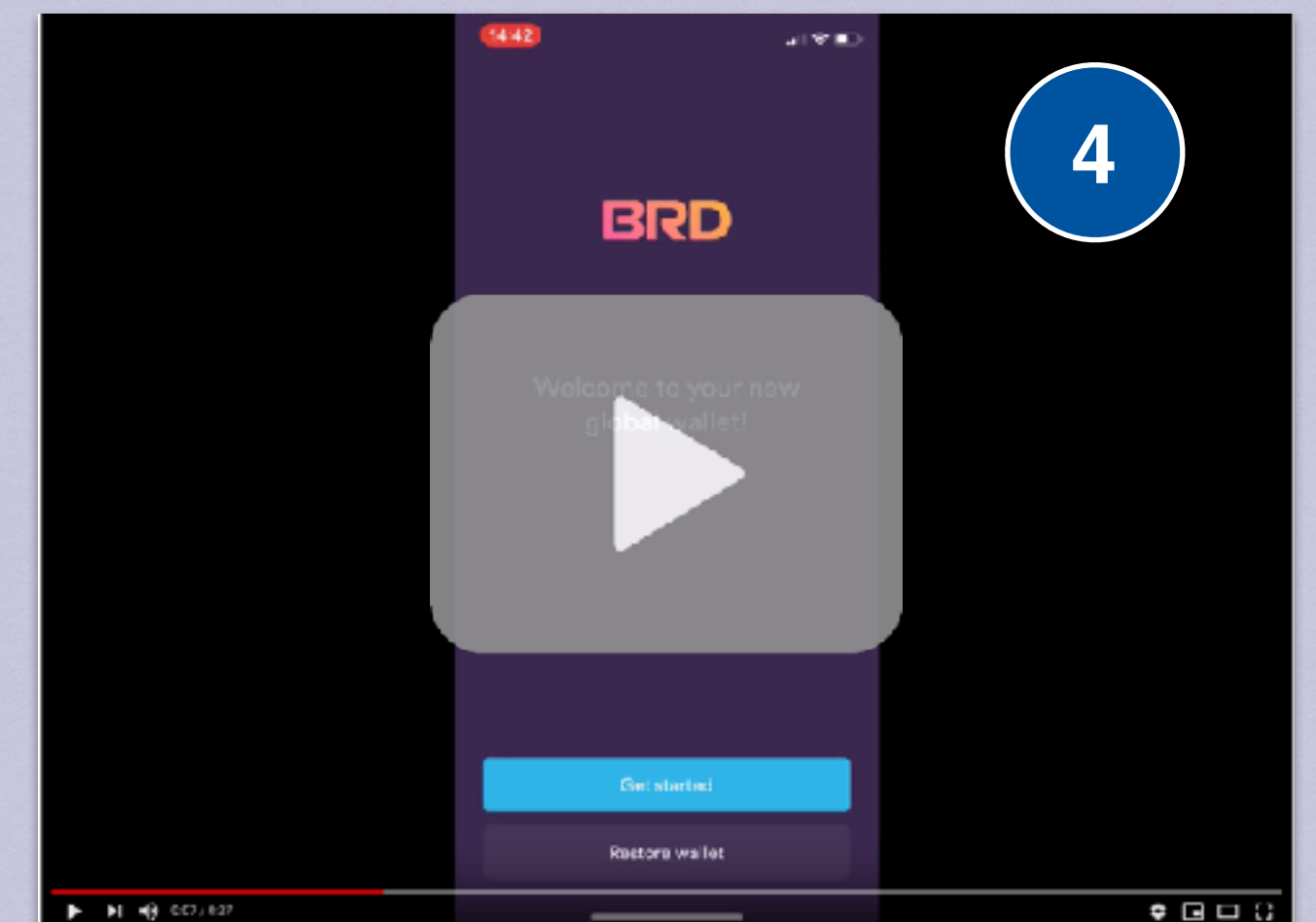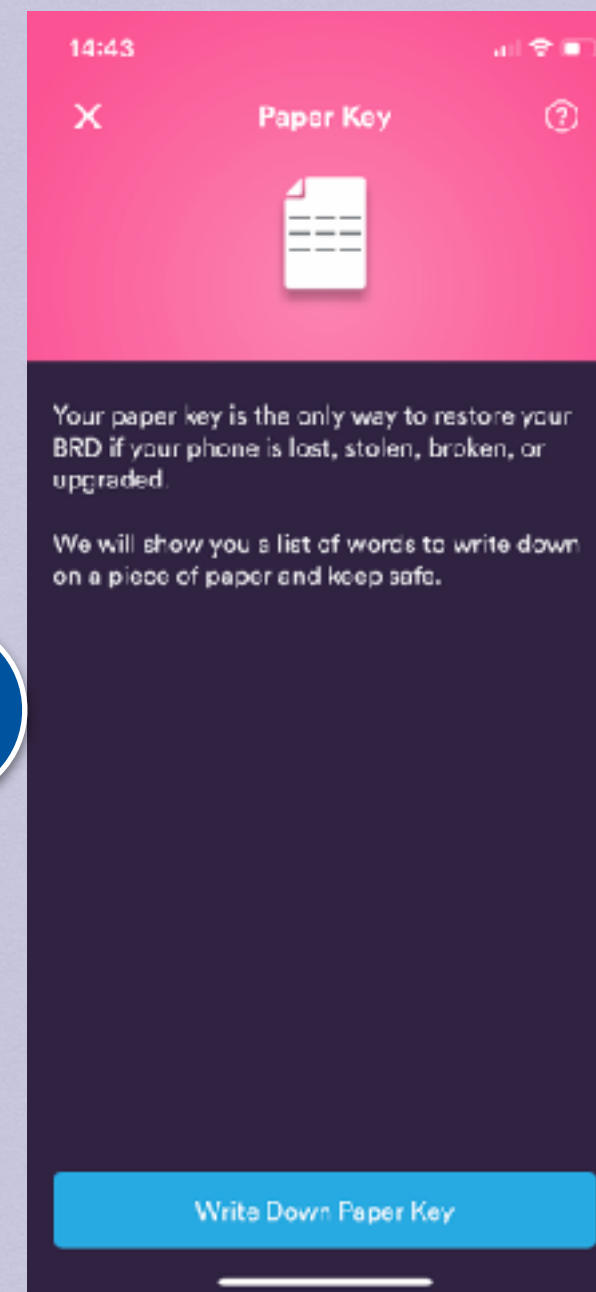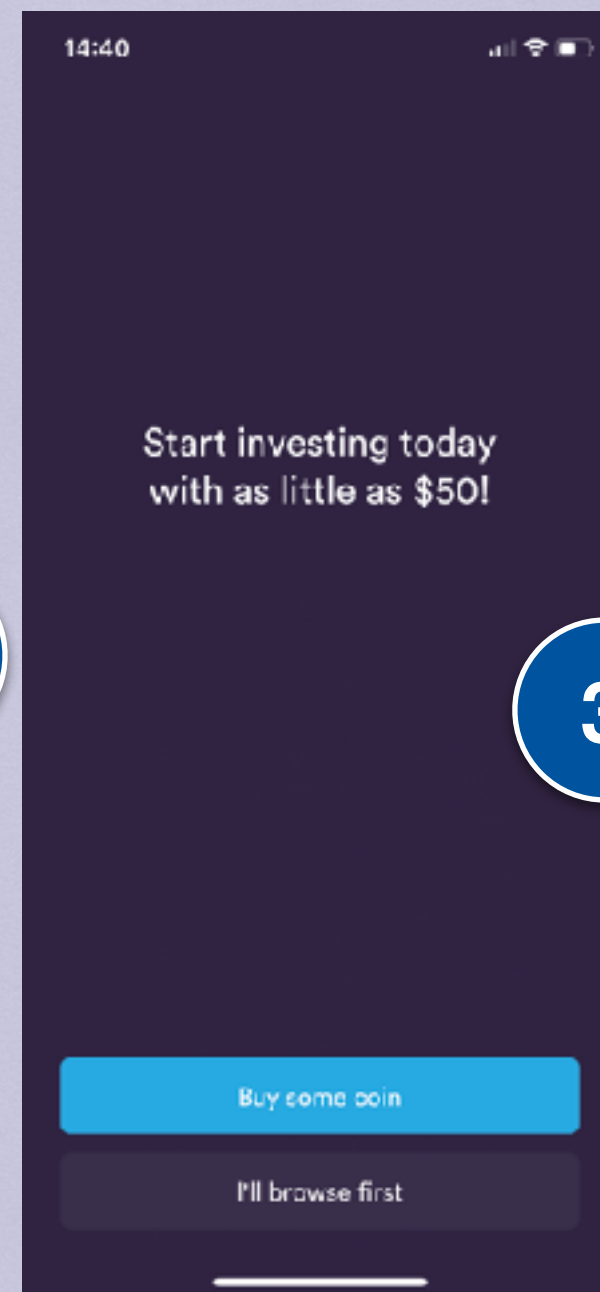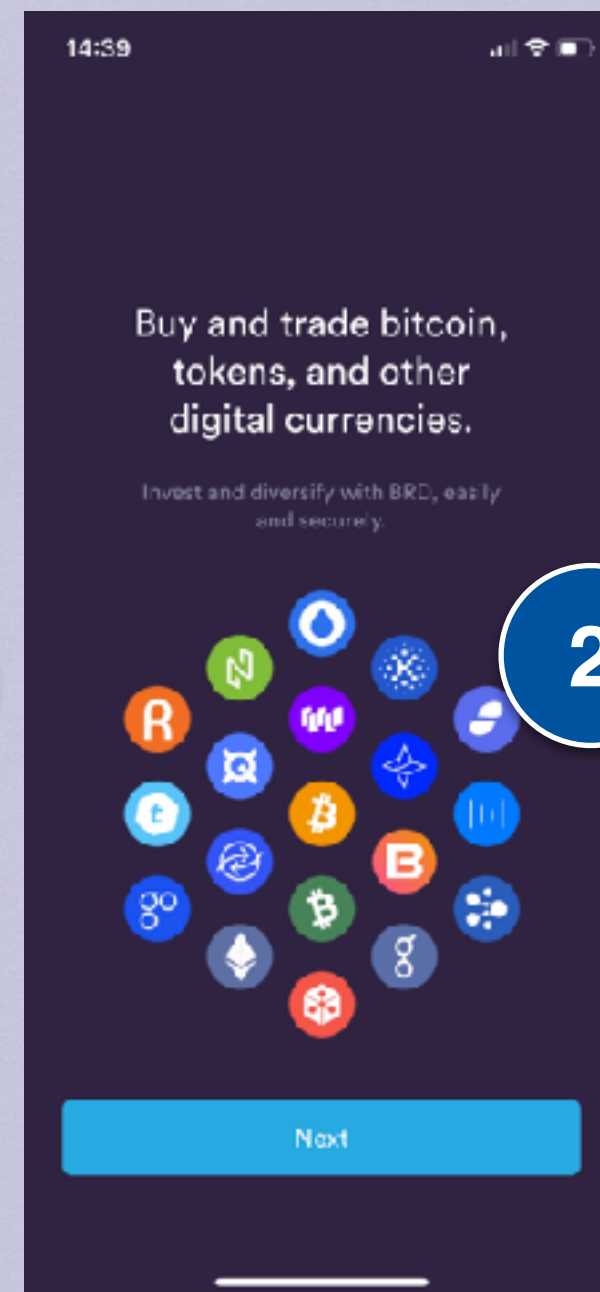**1** A step by step solution works well with animation

2 Good use of illustrations and space

3 Great emphasis on wording and simple

4 Animations are done really well. VIEW VIDEO

TESCO Pay+
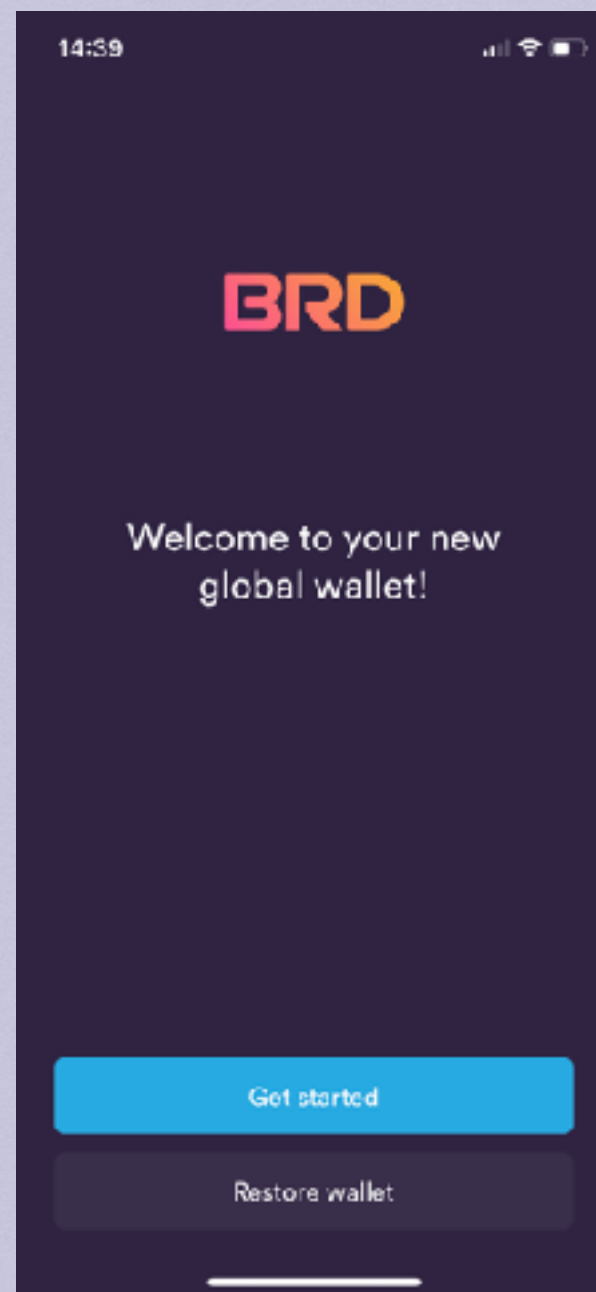
Deliveroo

OVERVIEW

A delivery app for food and drink services. Gets to the point on one screen, use of own branding imagery is done well, tells you why to allow notifications, simple and easy to understand

1 One image says it all

2 Good use of CTA copy, simple but effective

3 Good use of own branding

4 Dialog was explained in previous screen

5 Access to app and payment is dealt with later

Your favourite restaurants, delivered fast to your door.

1

Get Started!

2

16:34

Location Permission

For the best possible experience, please grant us permission to use your location.

We'll only use your location to show you restaurants near you. You can change this preference in Settings at any time.

3

Continue

16:35

Location Permission

Allow "Deliveroo" to access your location while you are using the app?

Your current location will be used to show you nearby restaurants.

Don't Allow   Allow

4

Continue

15:35

Deliver now
Current Location

Restaurants or cuisines

601 restaurants

5

Nando's - Islington
4.4 Very good (50+) · £ · Wings · Chicken
10-20 min

Five Guys
10-20 min

Restaurants   Offers   Account

TESCO Pay+

PingIt

OVERVIEW

Barclays Banks payment app, Mentions security in the journey, uses the camera well and integrates in journey, the step by step basis works well.

1 Use of Logo is good

2 Mention of security and locks are good

3 Showing progress bar is informative

4 Asks for banking information upfront

Removed steps

TESCO Pay+
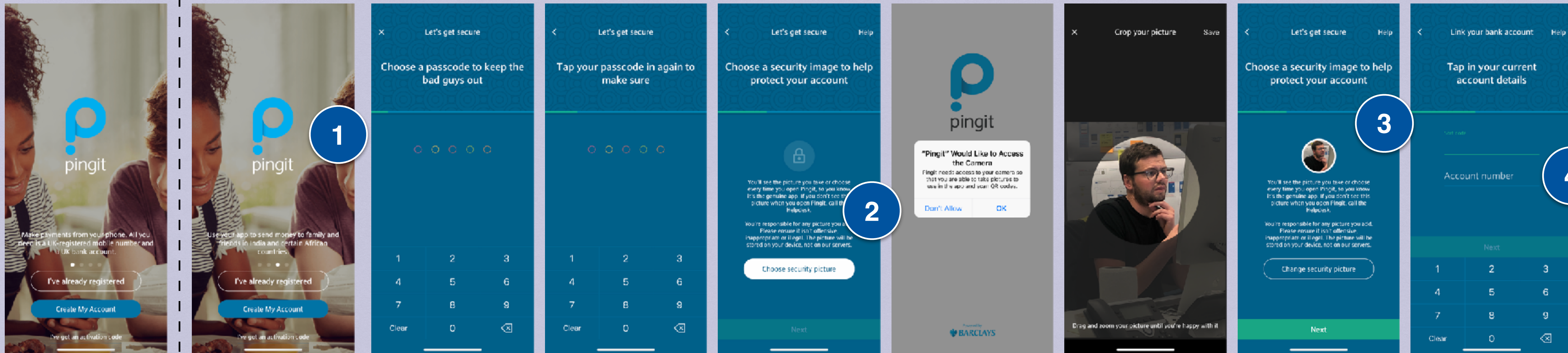
O2 Priority

OVERVIEW

This is 02s benefit app for there customers, it tells the users why they are allowing permissions and incorporates in the journey, good use of illustrations, good use of CTA.

1 Illustrations portray the CTA

2 Good use of CTA incorporating dialogs

3 Again Illustrations portray the CTA

4 Does a good job of incorporating dialogs in journey

5 The pages explain why the dialogs have come up
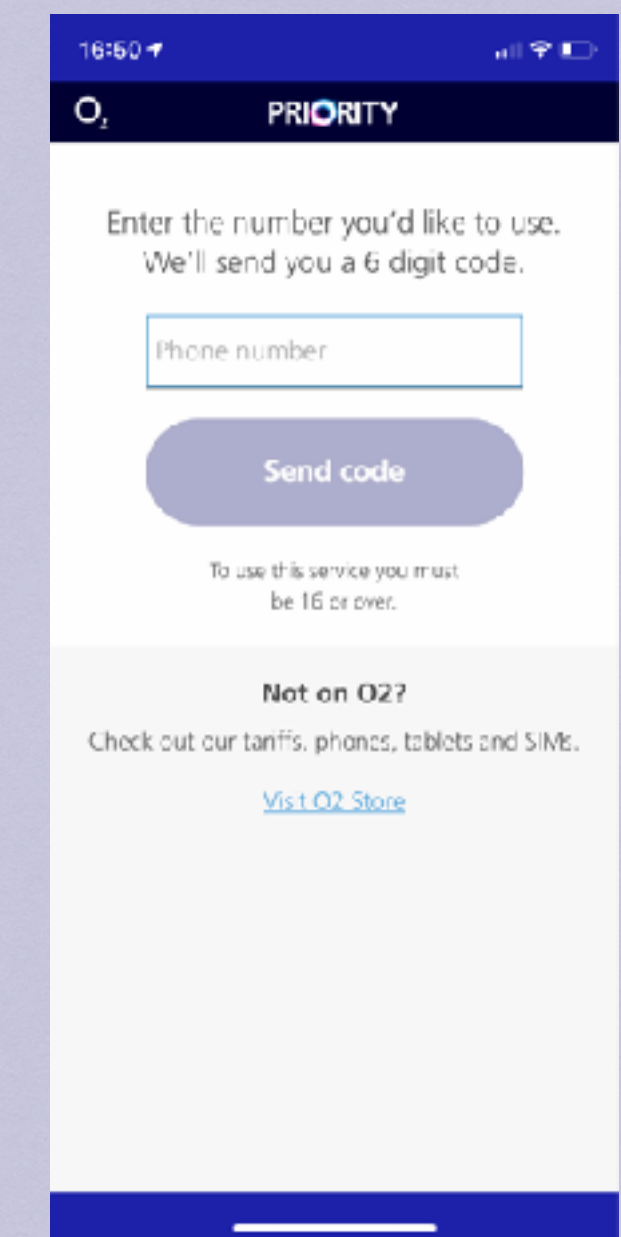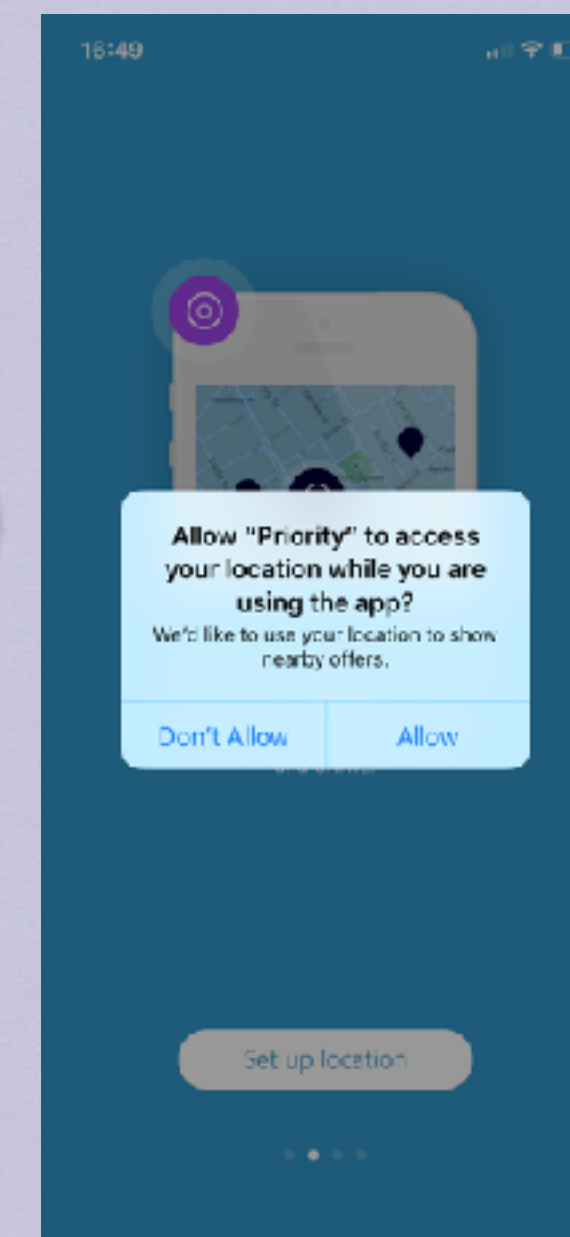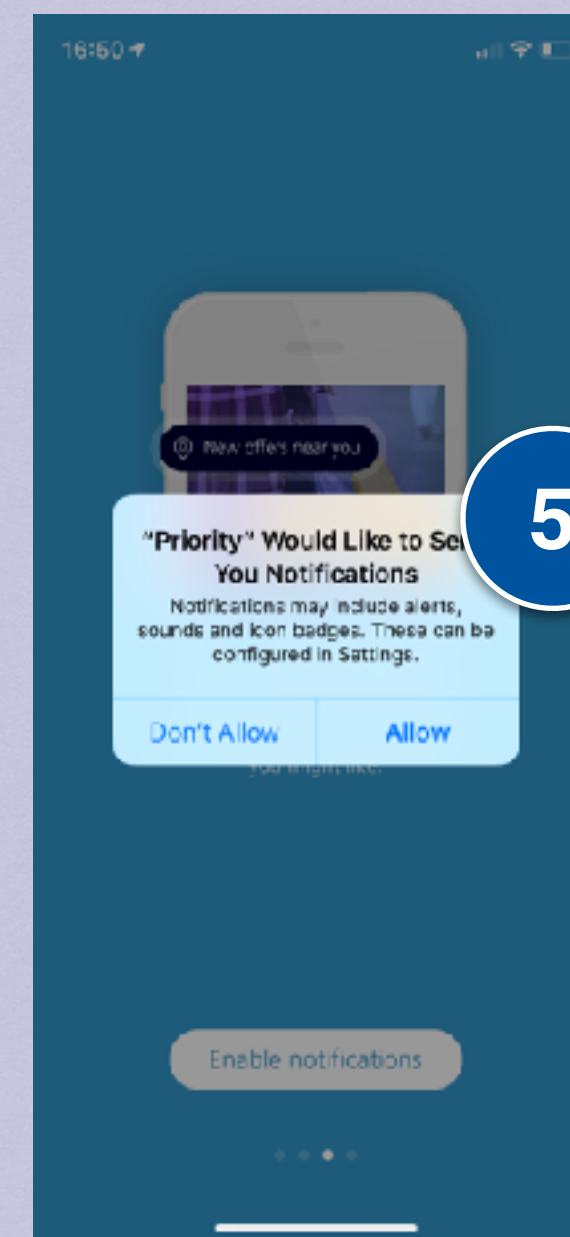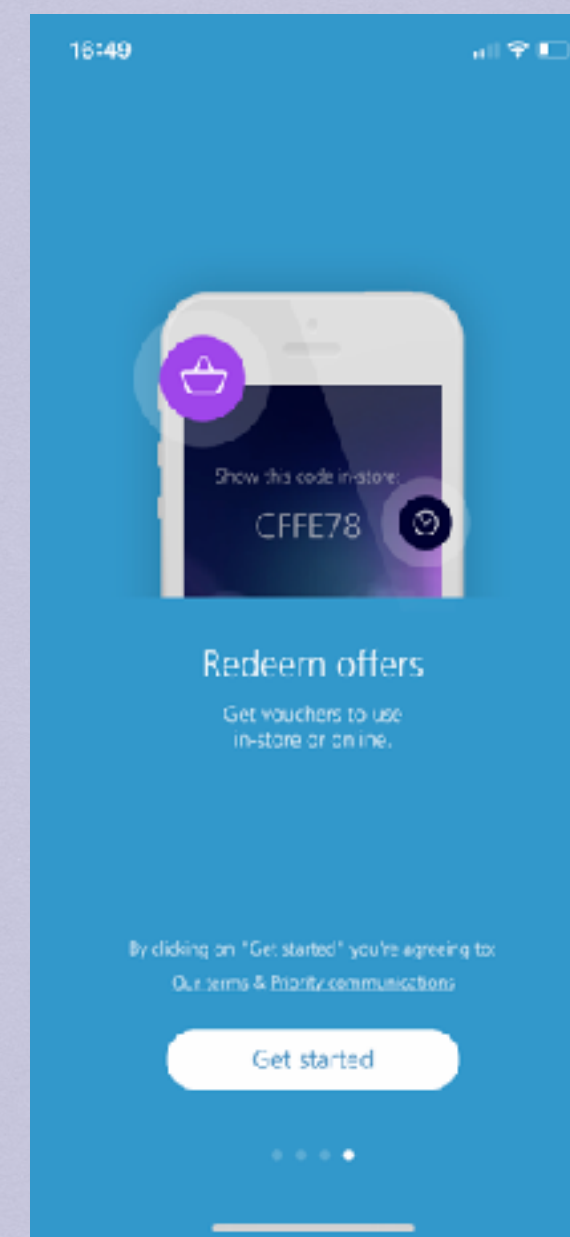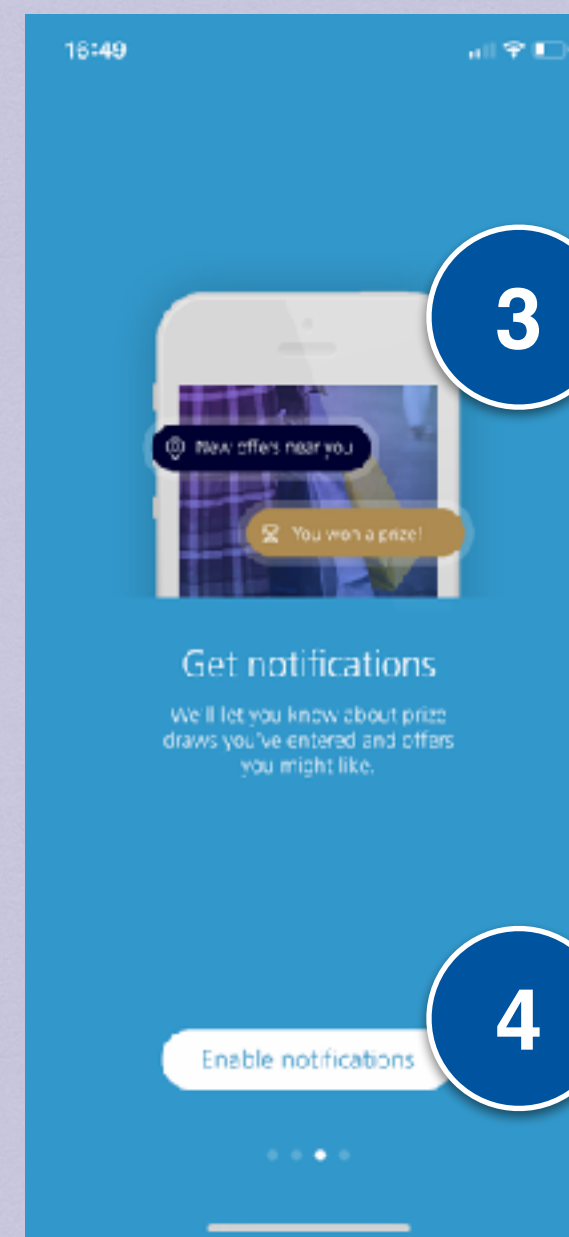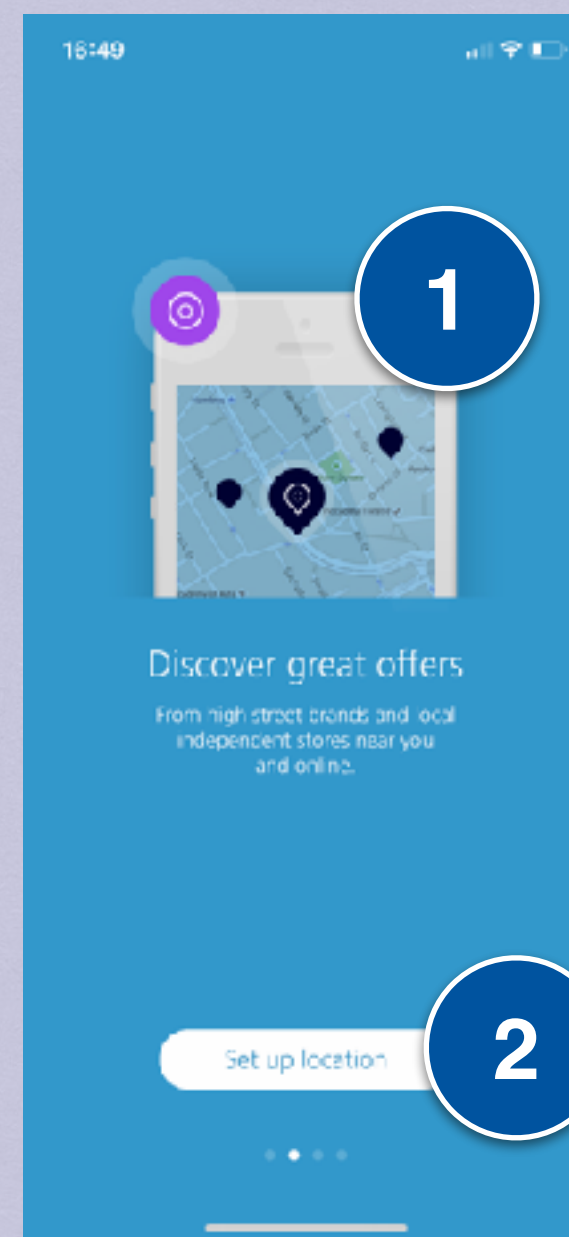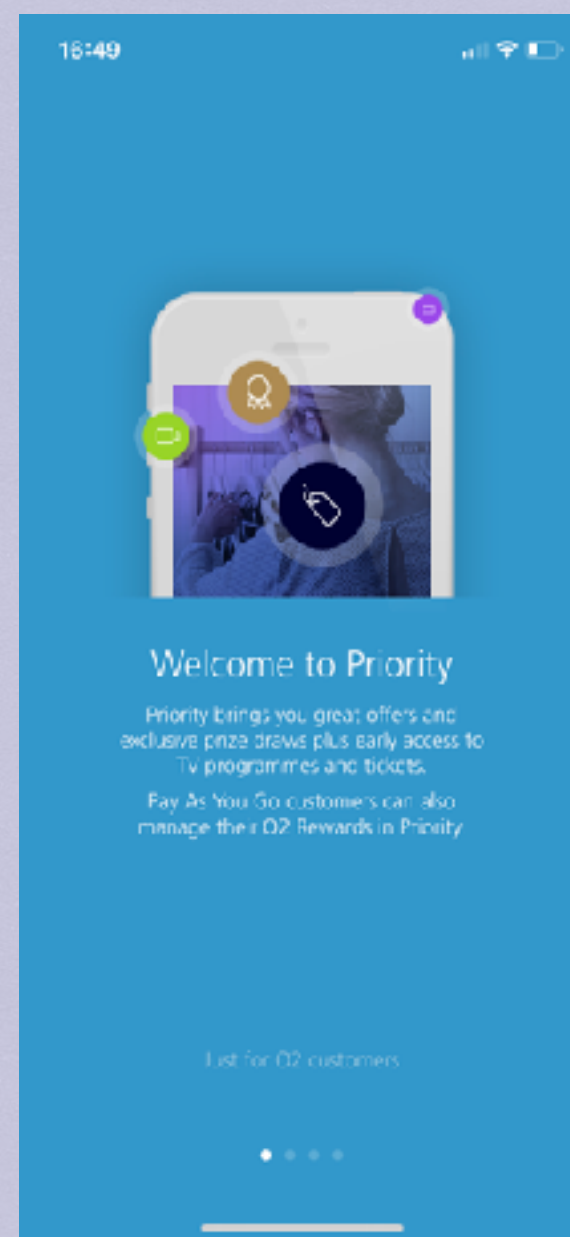
Square POS

OVERVIEW

Square Point of Sale helps you take payments and run your business. It has a simple starting screen, tells you what you need to enable and why you are doing this, then after you select this all 3 dialogs come art once.
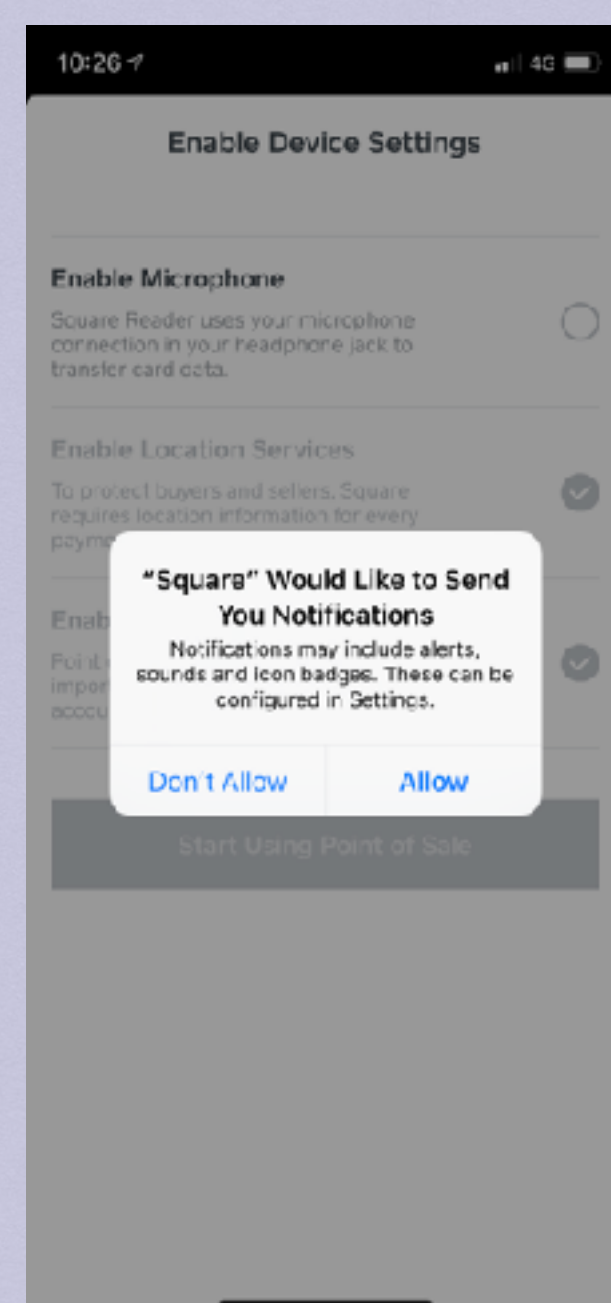

TESCO Pay+
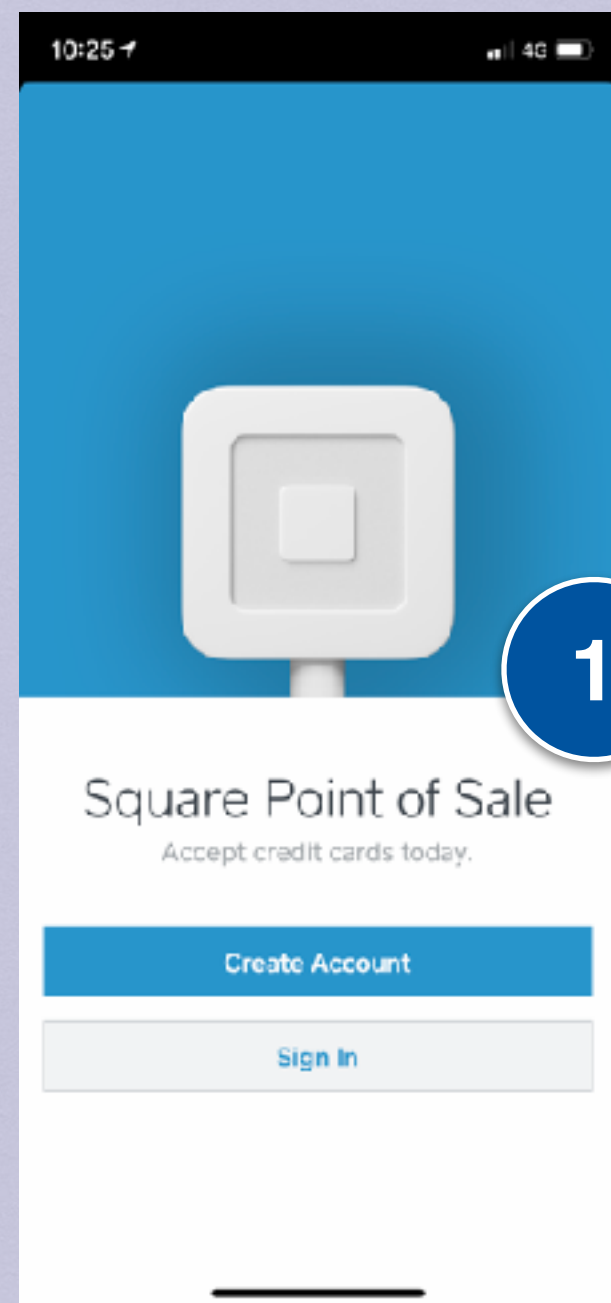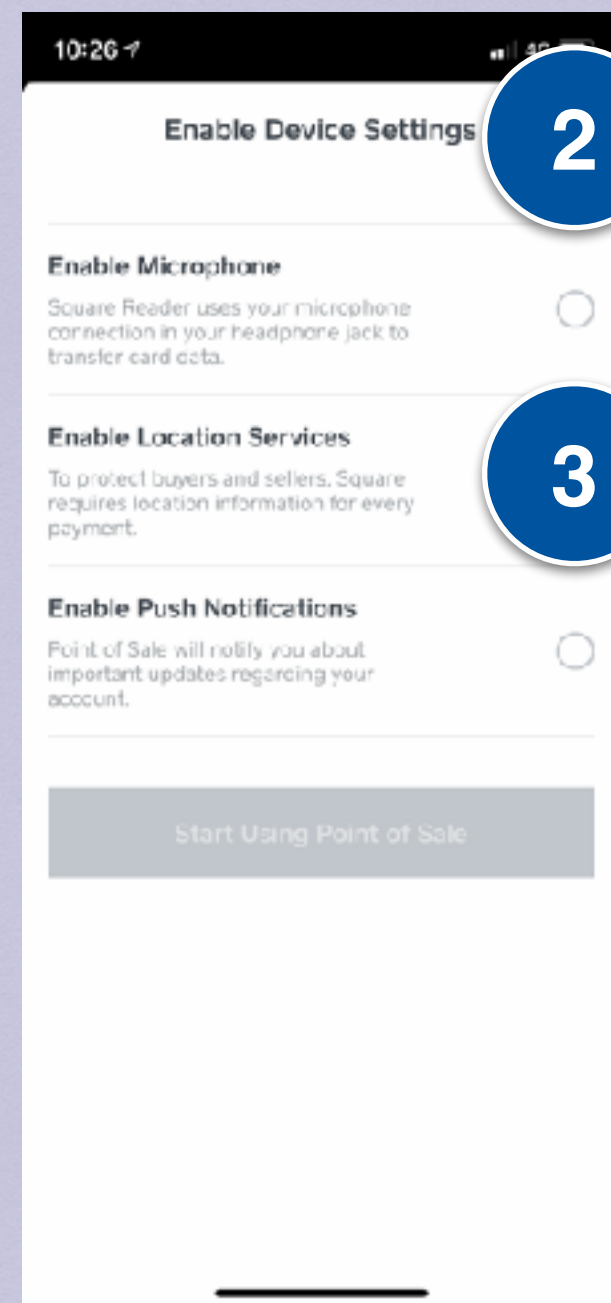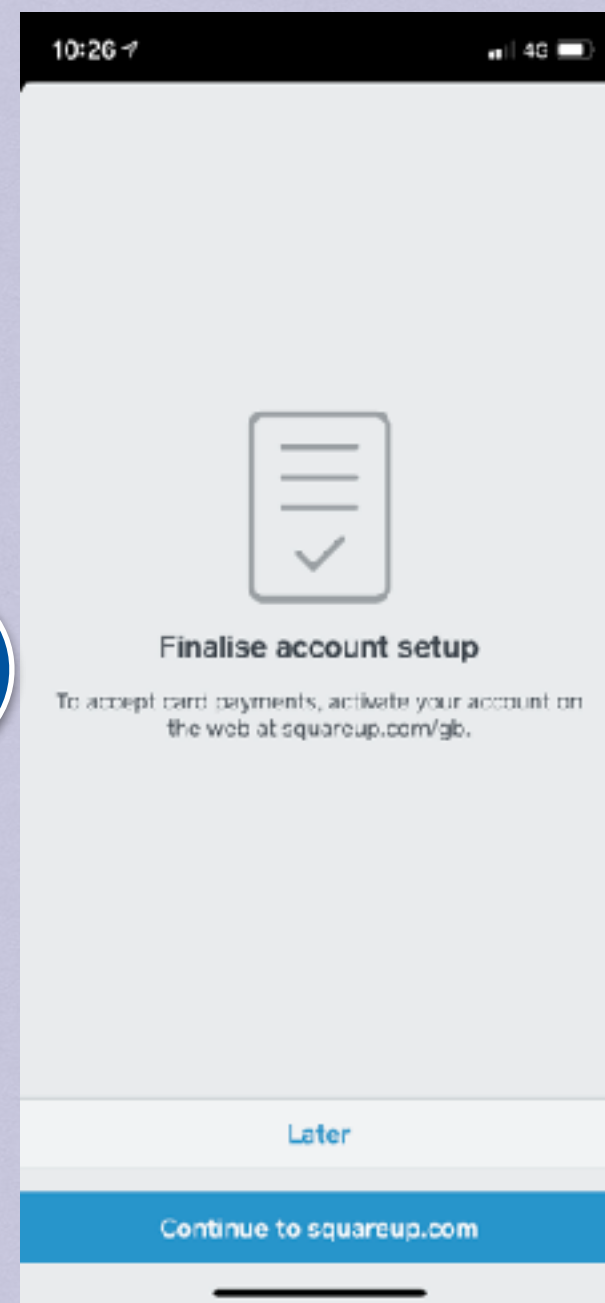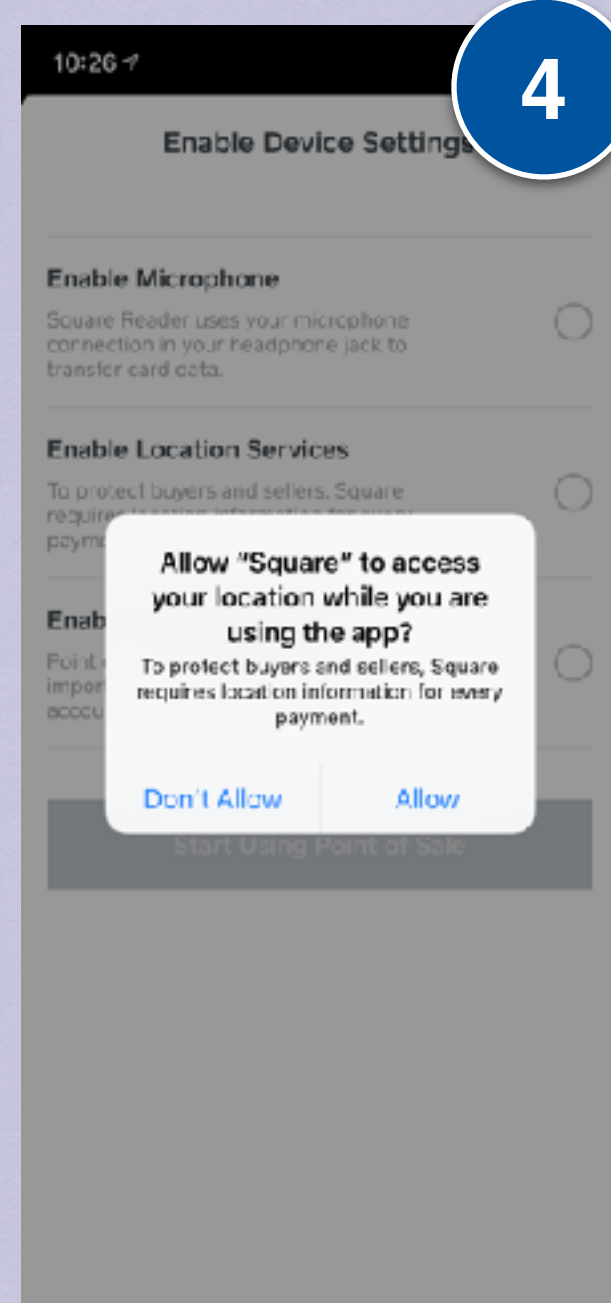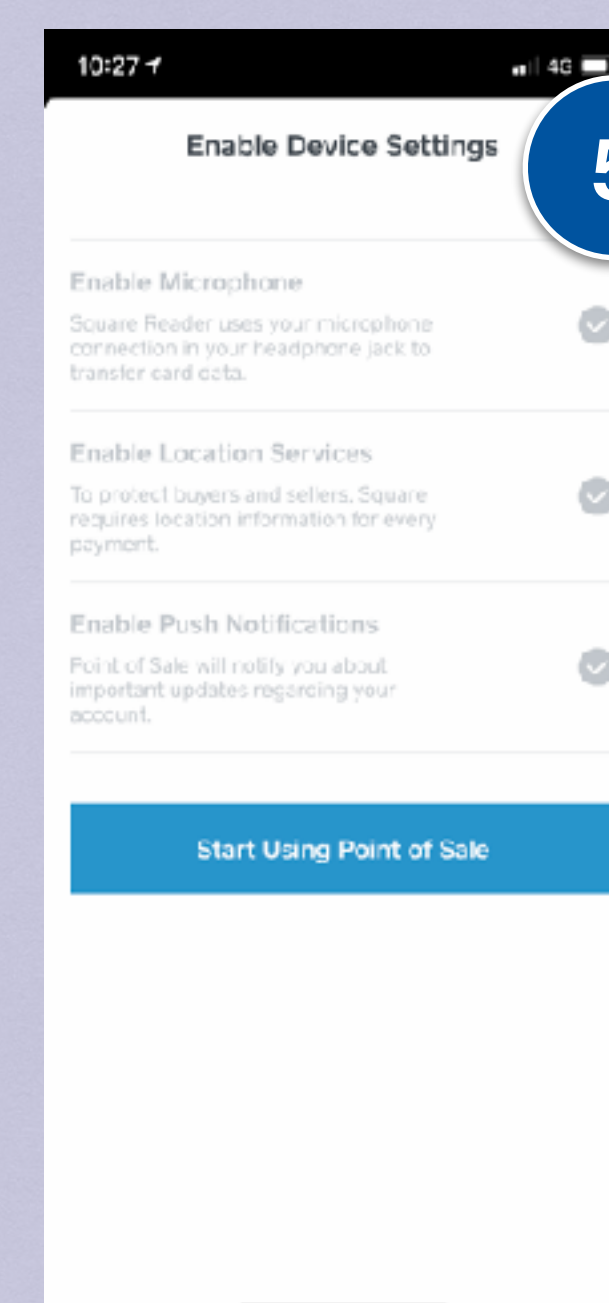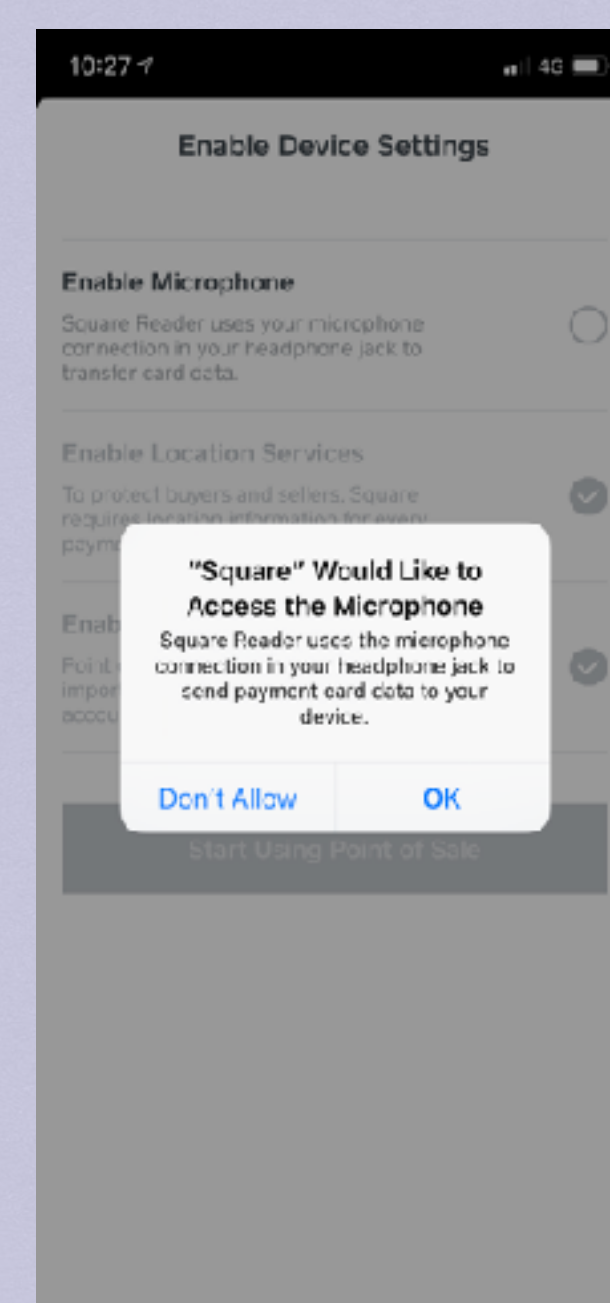
Circle

Helps you save Money transfer between currencies and friends. Great use of illustrations, Making good use of the dialogs appearing the journey so you get used to this happening, lets you access the app but prompt you to add your card. Great UI on adding card number.

1 Good use of Illustrations
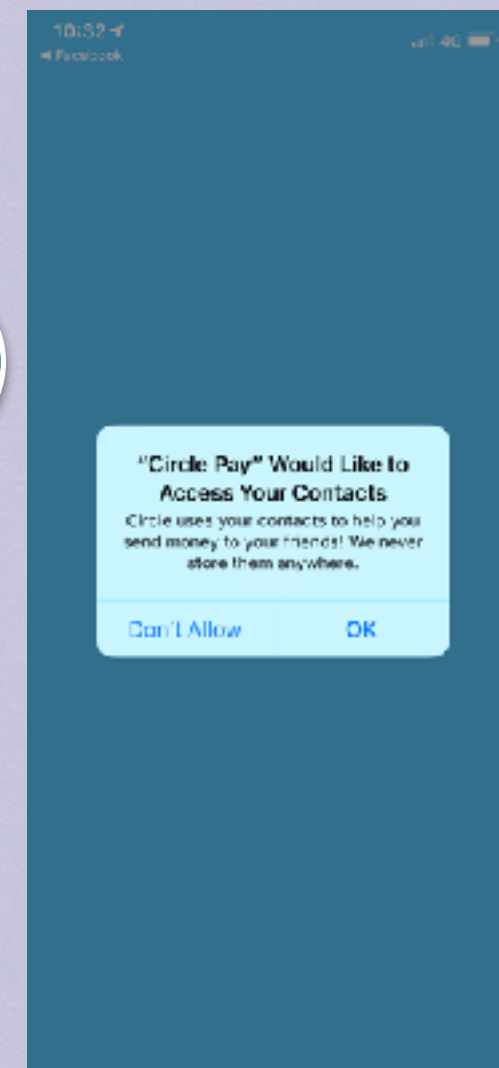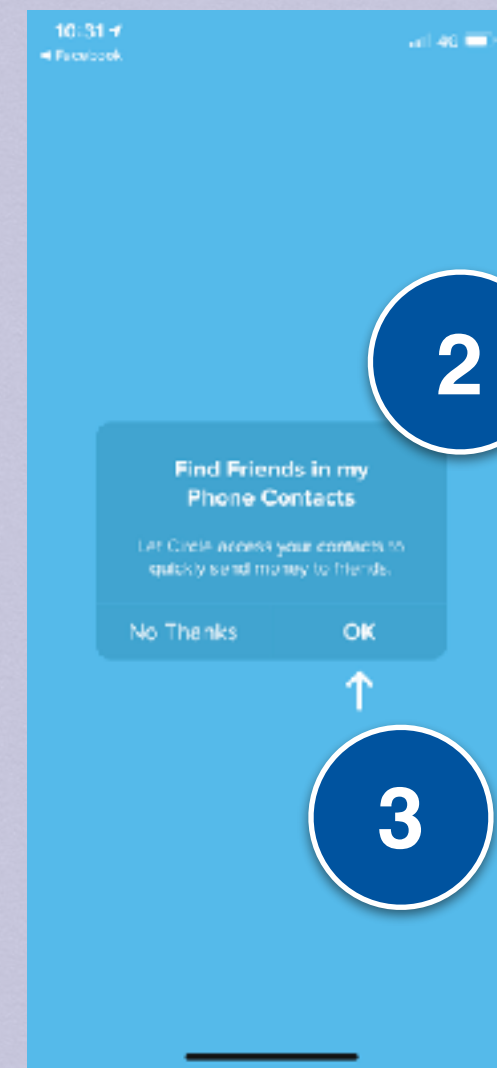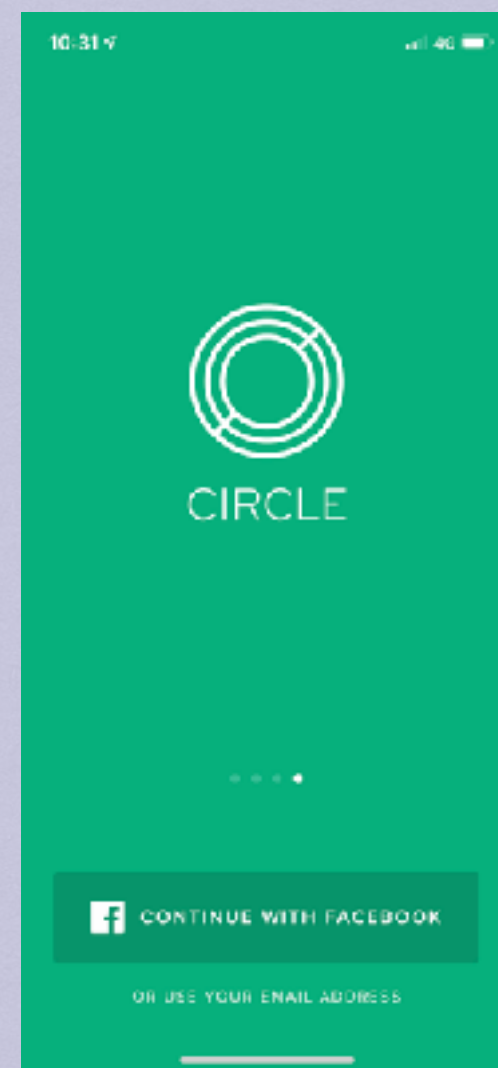
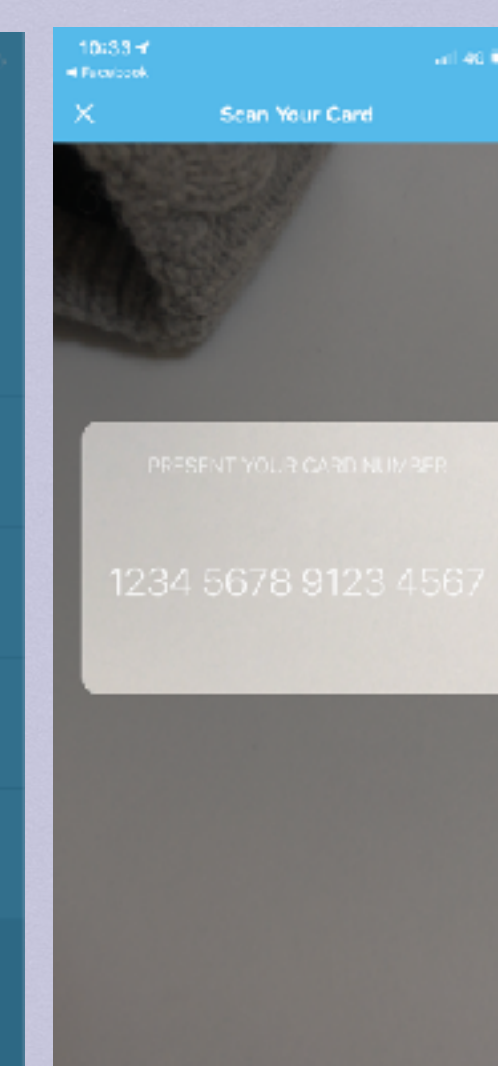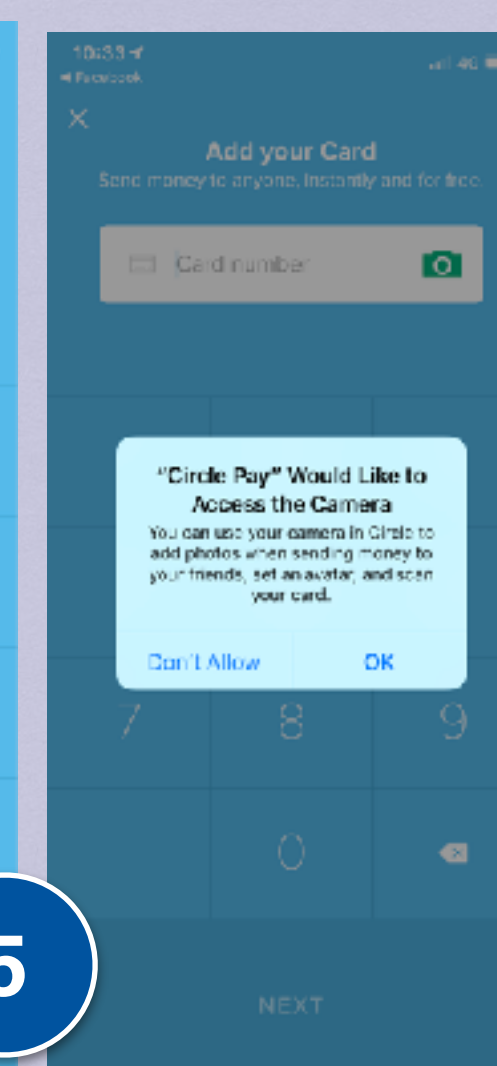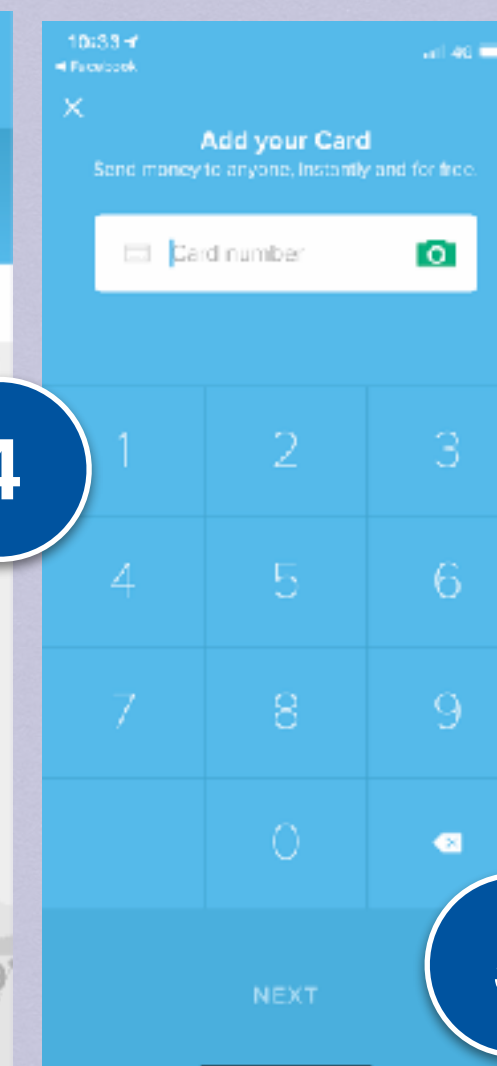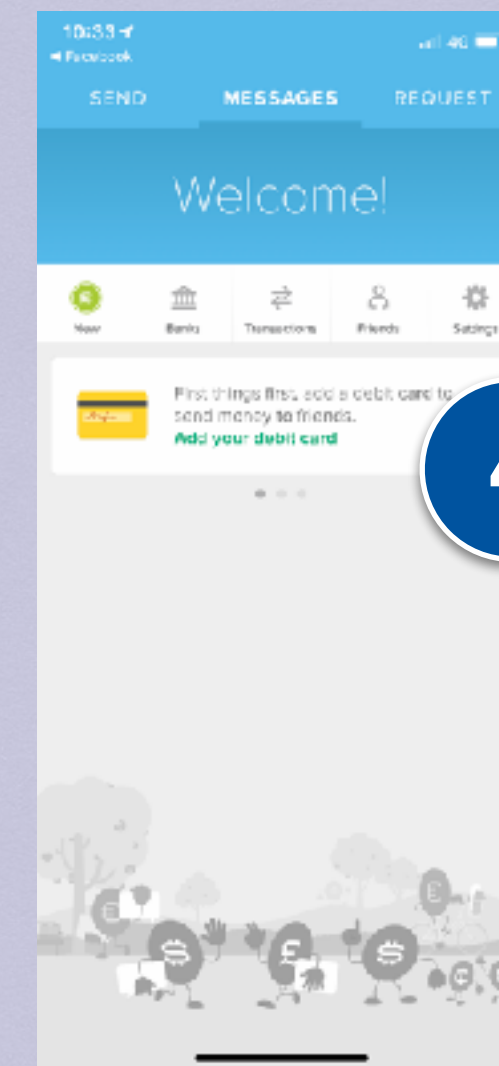**2** Great use of custom dialog

3 Use of arrows

4 Adding a card is prominent to use the app

5 Good use of keyboard to enter card number easier
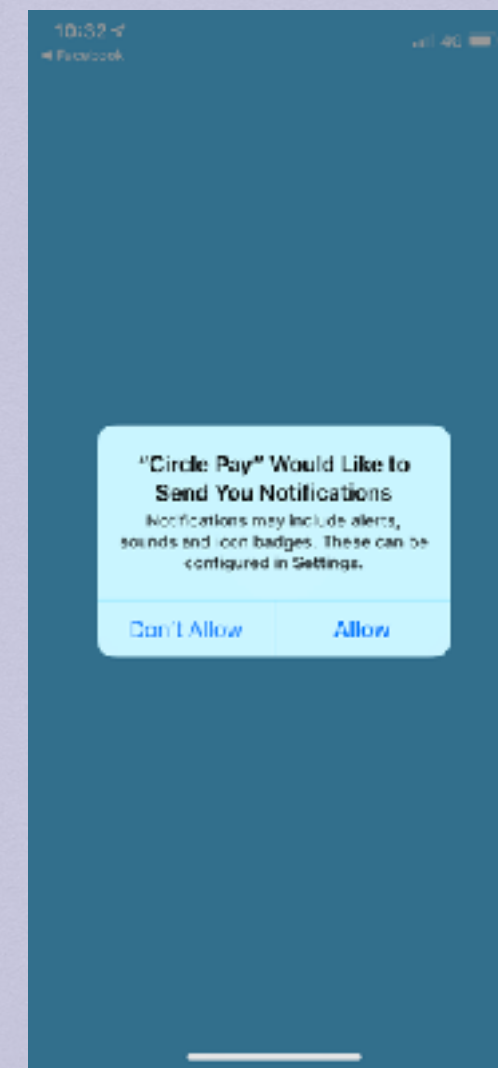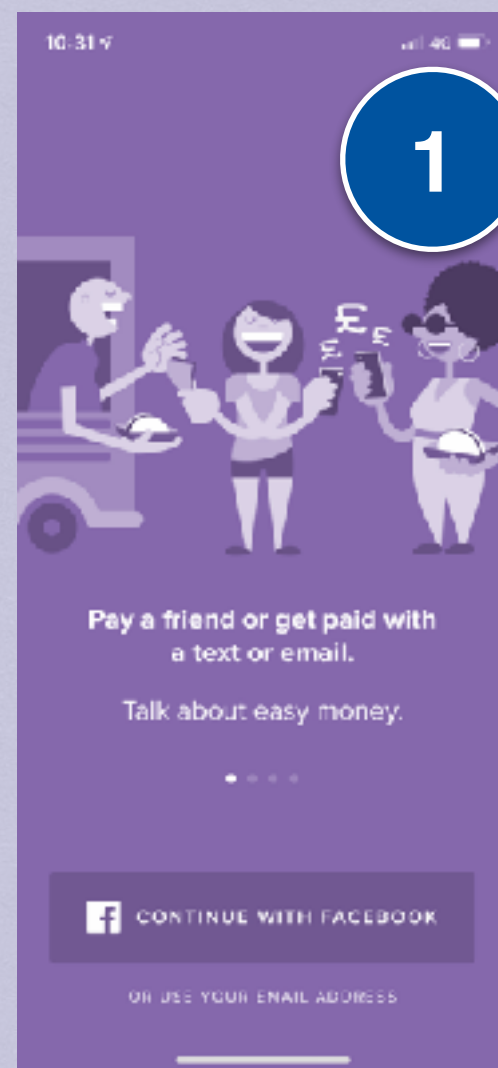
Removed steps

Coinbase

OVERVIEW

A cryptocurrency wallet storage and exchange app. Lets you have access to the app straight way with limited features. Then upscales you to register. Allows you to chose your method of authorising, and uses the camera to authorise.
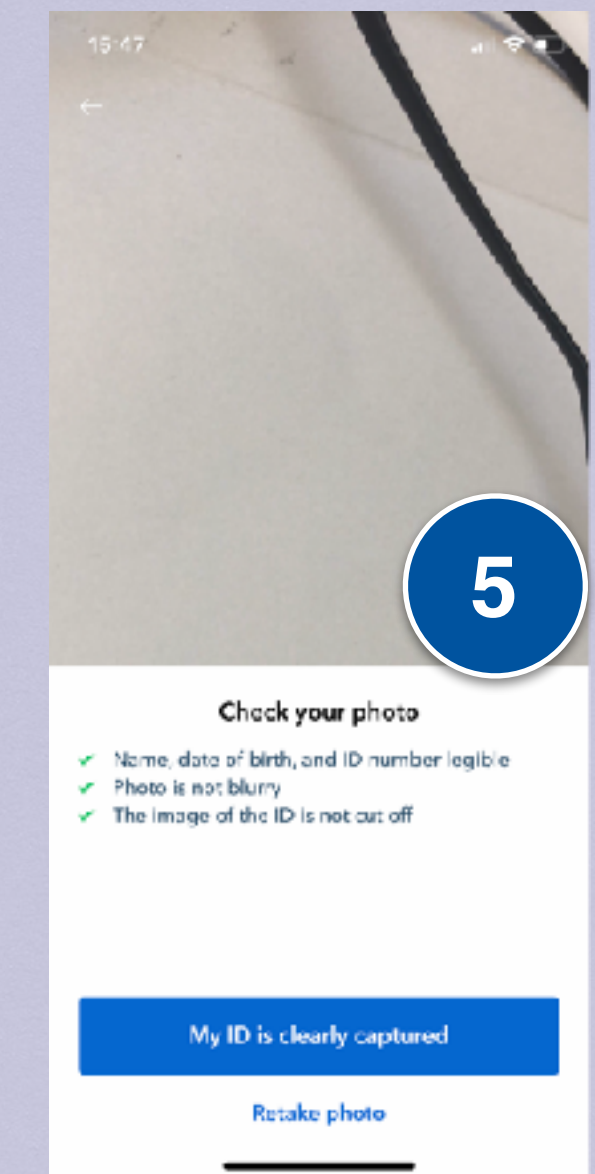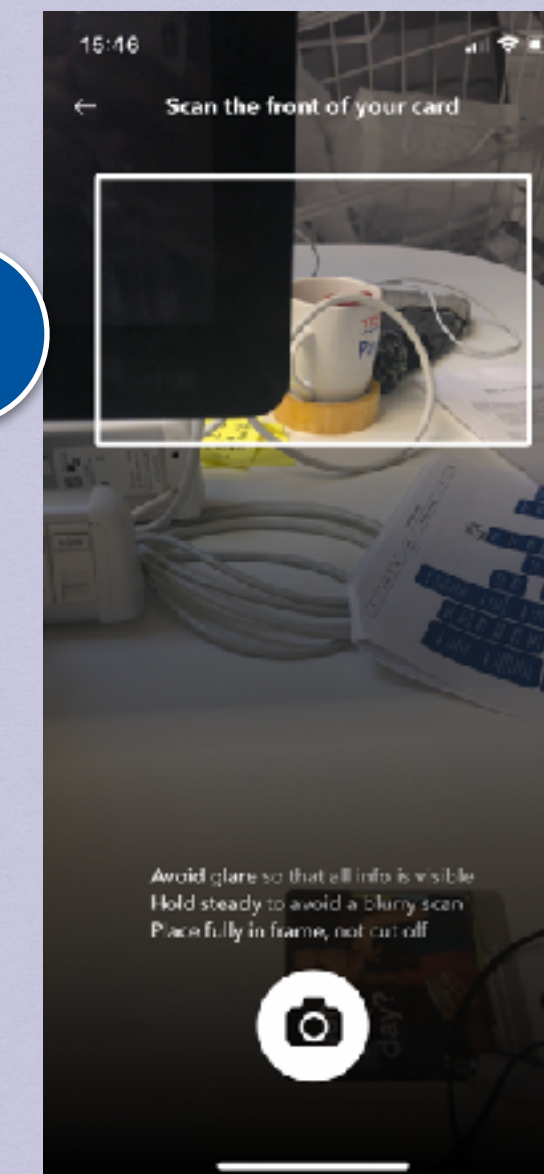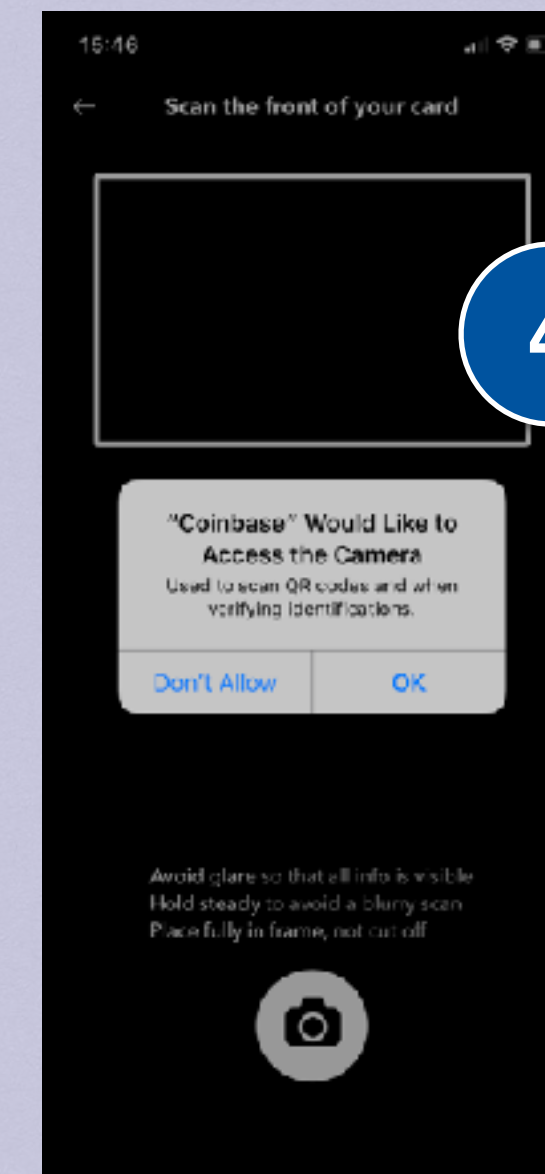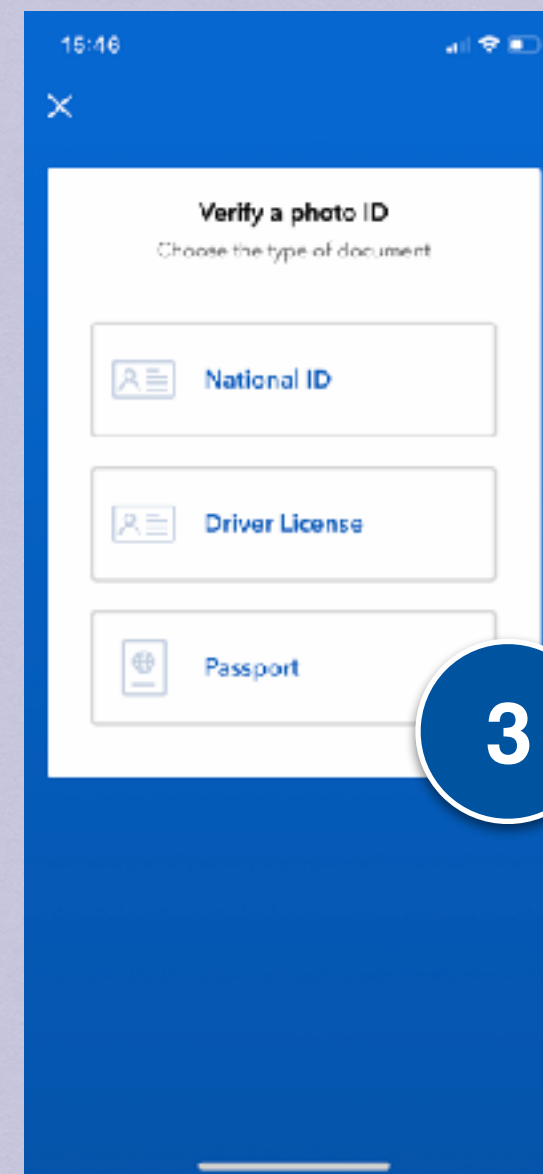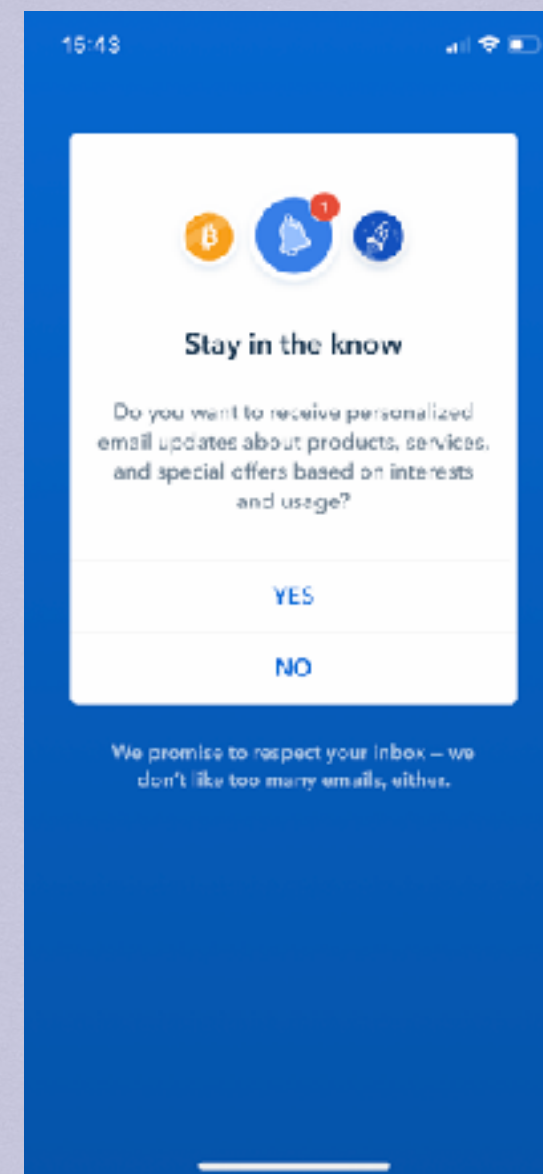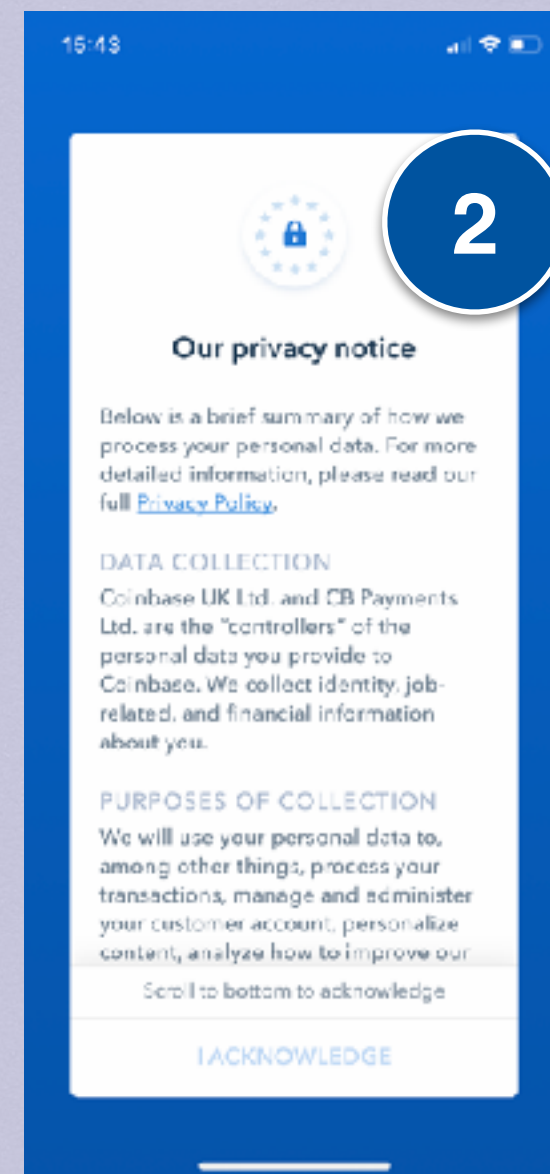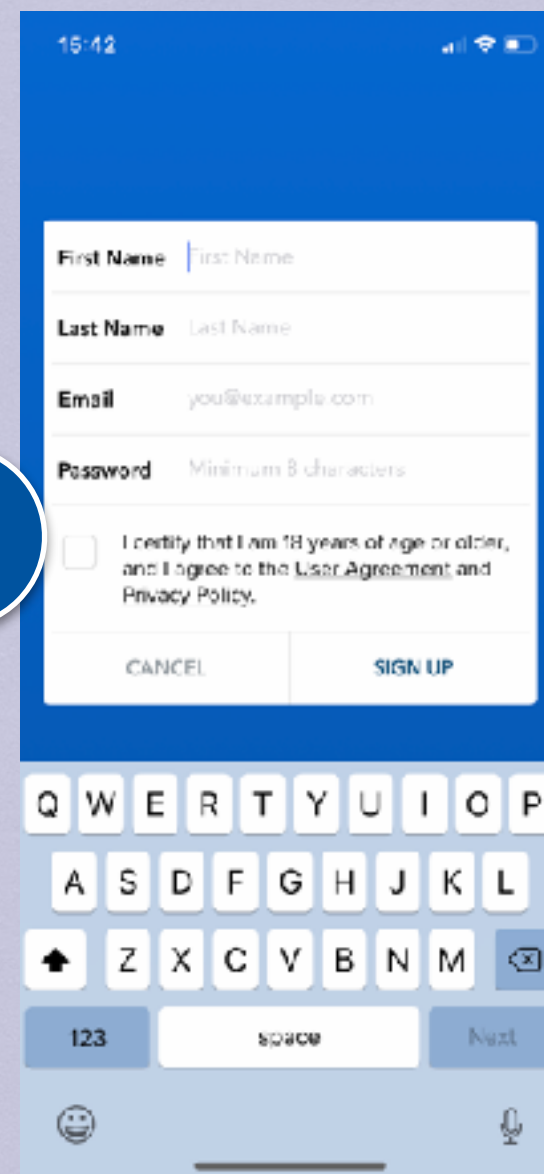
1 Gives use before on boarding

2 Shows T&C and a lock to show security

3 Lets you choose your method of verification

4 uses the camera to authorise

5 Good use of ticks, and explainer screen

Removed steps

Removed steps

TESCO Pay+

Key Points to take forward.

- **Use of Tag lines** - "Ready to check out faster"

- **Good Use of Carousels**

- **Adding a card straight away**

- **Use the camera to add a card**

- **Explainer screen for dialogs / permissions**

- **Call to actions are clear**

- **Remove Carousels**

- **Choice of verification**

- **Progress bar / Steps**

- **Use of Arrows**

- **Custom dialog box**

- **Adding a prompt to setup card after you get in the app**

- **Have a feature you can use before on-boarding**

- **Great use of animation**

- **Have less steps for on-boarding**

- **Good use of illustrations**

- **Enthuses of security** - Use of locks

After conducting the research we would recommend the use of good Tag line in the start of the flow to draw the user in. Don't have too many steps in the on-boarding explainer screens. As this can frustrate the user and make them give up on signing up. Incorporate dialogs in the on-boarding journey so they know why you are allowing permissions. Using the camera to add a card makes the process of adding a card much easier. Carousels can distract the user from proceeding, if used then it has to be for a good reason. Animation can be used in a way to help the user take in the information. Illustrations should explain information, The enthuses on security portrays the point that it is a service that is safe to use.

TESCO Pay+

Thank you.

TESCO Pay+