

Problem to solve

2023

Merchants and business owners need clear and simple ways to navigate their most important financial tasks, like managing payouts, tracking account balances, and staying updated on invoices. By creating easy-to-access entry points for these key user journeys—such as low balance alerts, pending payouts, and overdue invoices—we can help users take quick, informed actions. The current process, which relies heavily on manual checks, often leads to delays and missed tasks, causing unnecessary disruptions to their operations.

Research insights

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Action Center	Sub-item	# API Users
Vendor Payments	Overdue Invoices	595
	Due Invoices	198
	Scheduled Invoices	296
	Scheduled Next Month	154
	Drafts Today	125
	Drafts in Last 2 Days	74
	Drafts in Last Week	58
	Drafts in Last Month	63
	Drafts in Last 3 Months	33
	Scheduled Today	9
	Scheduled Next 3 Months	5
	Scheduled Next 2 Days	2
	Scheduled Next Week	4

Overdue Invoices (595 API Users): This is the most interacted sub-item in the vendor payments section, indicating a high focus on overdue payments. Businesses often prioritize clearing overdue invoices to maintain smooth operations and avoid penalties.

Due Invoices (198 API Users): Managing due invoices is the second-highest interaction point. This shows that users actively monitor invoices that are approaching their due date to avoid them becoming overdue, highlighting the importance of proactive financial management.

Scheduled Invoices (296 API Users): Users interact frequently with scheduled invoices to stay on top of upcoming payments. This helps businesses plan their cash flow and ensure timely payments.

Scheduled Next Month (154 API Users): Tracking payments scheduled for the following month allows users to forecast their financial obligations and manage funds accordingly, indicating a need for future-focused financial planning.

Drafts Today (125 API Users): Monitoring drafts created on the current day is crucial for staying up-to-date on the most recent payment requests. This suggests that users are actively managing ongoing vendor transactions in real-time.

Drafts in Last 2 Days (74 API Users): Looking back at drafts from the previous two days shows users' need to review recent financial activity, ensuring no important transactions are missed.

Drafts in Last Week (58 API Users): Reviewing drafts over the past week provides users with an overview of their recent financial engagements, aiding in catching up on any pending actions from previous days.

Experience map

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4. Experience Maps

User Journey: Approving Payouts

- Stage 1 - Awareness:**
 - The user receives a notification alert about pending payouts requiring approval. This triggers the user's need to address financial tasks.
 - Stage 2 - Consideration:**
 - The user opens the app and reviews the summary insights on the homepage, where the pending payouts and related details (such as current account balance and previous failed transactions) are highlighted.
 - Stage 3 - Decision:**
 - The user selects the pending payout task and is shown detailed information regarding the payout, including the available balance and any other upcoming transactions.
 - Stage 4 - Action:**
 - The user approves the payout, and the system confirms the action with a success notification, updating the relevant metrics.
 - Stage 5 - Post-Action:**
 - The system removes the payout from the pending tasks list, and the user receives an updated balance and a confirmation notification that the payout was successfully completed.
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5. Key Features and Functionality Breakdown

Feature	Condition/Filter	Trigger	Location	Exit Criteria	Access Restrictions
Credits this Month	Shows inflow to CA accounts for the whole month	Start of the month	Insights	Refreshes on 1st of each month	No restrictions
Debits this Month	Shows outflow from CA accounts	Start of the month	Insights	Refreshes on 1st of each month	No restrictions
Upcoming PG Settlement	PG settlement marked for today	Daily update	Insights	Mark as read when settlement is credited	All users
Weekly Failed Payouts	Shows the number of failed payouts over the past week	Weekly summary	Insights	Mark as read when no failed	All users

				payouts remain	
Scheduled Payouts	Shows upcoming scheduled payouts for the week	Start of each week	Insights	Mark as read when no scheduled payouts remain	Role-based access
Queued Payouts	Alerts when payout is queued due to insufficient balance	When insufficient balance	Notifications & Updates	Cleared when balance is sufficient	Restricted to approvers

Solution

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Insights

The "**Insights**" section was designed to present an overview of critical financial data in a visual, digestible format. Each piece of information is actionable and prioritized based on user importance.

Key Metrics Displayed in Insights:

- **Account Balance (Current A/c):** Displaying the real-time account balance, updated every few minutes.
 - **Rationale:** Business owners often need to quickly check if they have enough funds for upcoming payouts.
- **Low Balance Alerts:** Visual and text notifications when the account balance is too low to cover scheduled transactions.
 - **Rationale:** Preventing transaction failures and queued payouts was a top user concern.
- **Monthly Credits & Debits:** A graph to represent all inflows (credits) and outflows (debits) for the month.
 - **Rationale:** This helps users quickly understand their cash flow and whether they are overspending in relation to their incoming funds.
- **Upcoming PG Settlements:** Displaying payouts or payment gateway settlements expected on the same day.
 - **Rationale:** Ensuring that users are aware of upcoming transactions so that they can manage their accounts effectively.

Notifications

The "**Your Updates**" section focuses on alerting users about pending actions, such as approving payouts, overdue invoices, or failed transactions.

Prioritized Updates in Notifications:

- **Queued Payouts Due to Insufficient Balance:** This notification immediately informs the user that their payout is delayed due to insufficient funds.
 - **Rationale:** This helps users avoid missing critical payouts and provides them with an opportunity to top up their account.
- **Pending Payout Approvals:** A reminder of payouts waiting for user approval.
 - **Rationale:** Many users want to quickly approve transactions without delays or searching for the relevant page.
- **Overdue Invoices:** Lists overdue invoices and their amounts.
 - **Rationale:** Business owners emphasized the importance of clearing overdue invoices to maintain smooth cash flow.
- **Upcoming Due Invoices:** Shows invoices that are coming due within a week.
 - **Rationale:** Users appreciated having foresight into what financial obligations are approaching, giving them time to prepare funds in advance.

3. Color-Coded Alerts

To make the notifications and insights easily scannable, we introduced **color-coded alerts**:

- **Red:** Urgent items such as low balance or failed payouts.
 - **Yellow:** Warnings for upcoming due invoices.
 - **Green:** Positive actions such as successful settlements or credits.
- Rationale:** This visual cue helps users quickly prioritize tasks without having to read through each item.