

Assignment 1 - Phase 3 - Uday Dave C49 - Document 1

Document covering Steps 1–5 (brainstorm → prioritize → wireframes → metrics → pitfalls).

Title: Assignment 1 – Phase 3 – Uday C49

Product: Google Pay (India)

P0 Problem: Trust anxiety during UPI bank linking due to unclear consent/explanation.

Goal: Improve UPI setup completion rate by **15% in 4 weeks** for first-time GPay users starting UPI onboarding.

Step 0: P0 recap (anchor)

Problem statement (validated)

Users are struggling with completing GPay UPI bank linking because the flow shows bank/account details and proceeds in a way that feels automatic and unexplained → privacy anxiety, loss of trust, and onboarding drop-offs.

Evidence

- “It already knows my bank without me saying yes. That scared me.”
- “I did it, but I was not fully confident.”
- 58% (7/12) felt unclear/unsafe during bank linking.

Personas (from Phase 2)

- **Cautious First-Timer:** “If it explains clearly, I will do it. Otherwise I stop.”
- **Busy Do-It-Fast User:** “Just tell me what to do when it fails.”

Step 1: Brainstorm Solutions (Diverge)

(Generate 10 -15 ideas, stay focus to root cause, don't jump to UI direct. “How might we...?”).

HMW Statement

How might we make first-time UPI bank linking feel safe, consent-driven & fully explained without making setup slower?

Solution longlist (15 ideas) + key assumption each

1. **Trust Gate (consent screen) before fetching accounts**
Assumption: Explicit consent reduces “surprise” anxiety.
2. **“Why this step?” micro-explainers on SIM verify, bank fetch, OTP**
Assumption: Users will read 1–2 lines when confused.
3. **Progress indicator (1/4 → 4/4)**
Assumption: Users feel safer when they see a predictable path.

4. **Reassurance banner: "Payments need your UPI PIN"**
Assumption: Fear is about money moving automatically.
5. **"What data is accessed" mini-sheet (simple + Hinglish option)**
Assumption: Transparency increases trust more than it increases fear.
6. **Account cards show "Found via your mobile number" + "You choose the account"**
Assumption: Users misinterpret detection as "auto-link."
7. **"Not your bank/account?" quick fix path** (SIM selection, retry, different bank)
Assumption: Confusion + no escape hatch causes quitting.
8. **Dual-SIM selector with guidance ("Pick number linked to your bank")**
Assumption: SIM mismatch is a hidden failure driver.
9. **Inline "security checklist" (3 ticks) during setup**
Assumption: People trust small official-looking confirmations.
10. **Short 10-sec "What will happen next" preview carousel**
Assumption: Users trust flows that feel predictable.
11. **Soft "Trust score" language (e.g., "Secure setup")**
Assumption: Users respond to security framing.
12. **Add "Learn more" FAQ bottom sheet at the trust gate**
Assumption: Some users need deeper reassurance; most won't open it.
13. **Default to minimal bank list + search** (reduce choice overload)
Assumption: Too many options increases anxiety + errors.
14. **Failure states with clear next action** (OTP delay, bank down, SIM mismatch)
Assumption: Busy users abandon on first failure without guidance.
15. **"Finish later" reminder** (if user exits mid-flow)
Assumption: Reminders recover drop-offs without harming trust.

Step 2: Prioritize Smartly (Converge)

We'll use RICE with the scale.

RICE formula: $(\text{Reach} \times \text{Impact} \times \text{Confidence}) \div \text{Effort}$

Scale: $\text{Reach/Impact/Confidence/Effort} = 1-3$

Shortlist scoring (Top 6)

Idea	Reach	Impact	Confidence	Effort	RICE	Why
1) Trust Gate (Consent)	3	3	3	2	13.5	Direct hit on "no consent/explanation" PO.
2) "Why this step?" explainers	3	2	3	1	18.0	Mirrors user request: explain why it's showing bank.

Idea	Reach	Impact	Confidence	Effort	RICE	Why
3) Progress indicator	3	2	2	1	12.0	"Controlled setup" reduces anxiety.
7) "Not my bank/account?" fix path	2	2	2	2	4.0	Helps confusion; slightly heavier.
14) Better failure states	2	2	2	2	4.0	Addresses busy persona + OTP issues.
4) Reassurance banner (UPI PIN)	3	2	2	1	12.0	Cheap and calming.

Top 3 to take forward (for wireframes)

1. **Trust Gate (Consent + reassurance)**
2. **"Why this step?" explainers + progress indicator (controlled flow)**
3. **"Not my bank?" recovery path (escape hatch)**

Step 3: Wireframe Your Top 2–3 Ideas (User Flows)

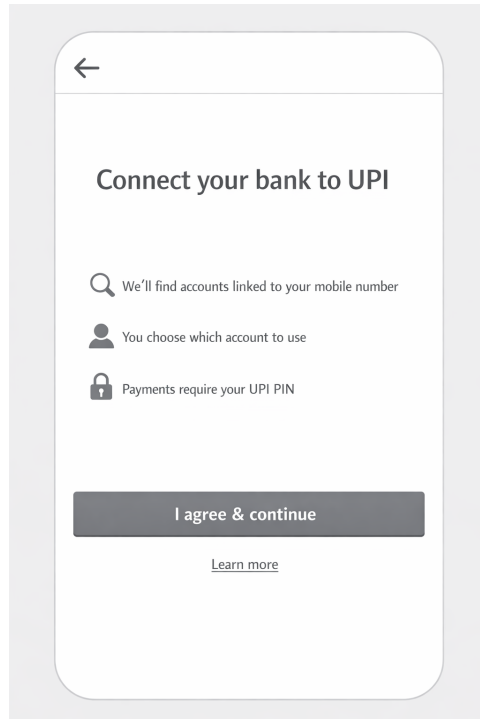
☐ wireframes should show **user context**, **multi-screen flow**, and include **annotations** explaining why it solves the P0 problem.

Wireframe #1 — Trust Gate (Consent before bank discovery)

User context: User taps "Set up UPI" for the first time.

Flow sequence

1. **Screen A: Trust Gate (NEW)**
 - Title: "Connect your bank to UPI"
 - 3 bullets:
 - "We'll find accounts linked to your mobile number."
 - "You choose which account to use."
 - "Payments require your UPI PIN."
 - CTA: **"I agree & continue"**
 - Secondary: "Learn more" (bottom sheet: 3 Q&As)



Bottom Sheet — Learn More (3 Q&As)

Title: "How this works"

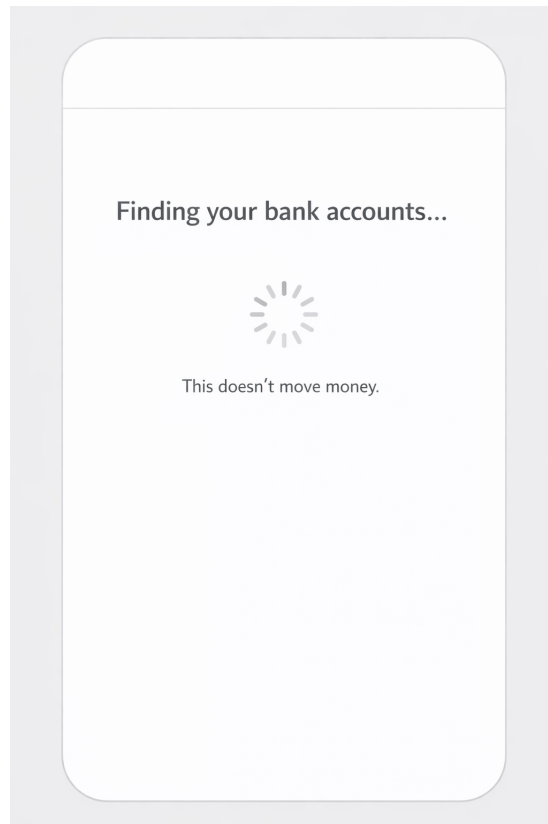
Accordion-style Q&A:

1. How do you find my account?
2. Can money move automatically?
3. What if I don't recognize an account?

Tone: calm, reassuring, not technical.

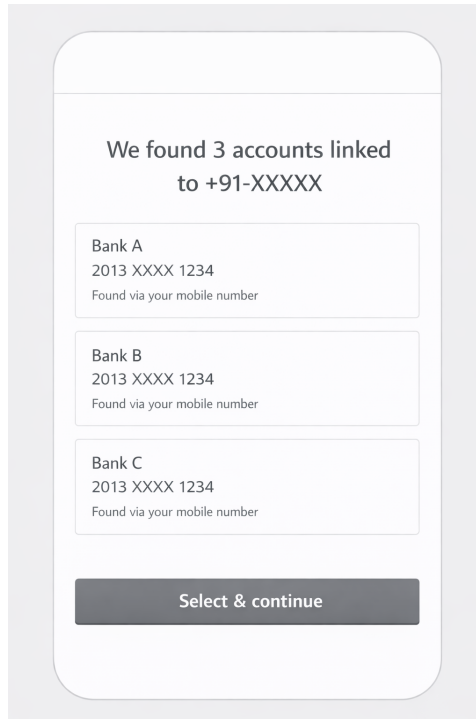
Screen B — Fetching State

- "Finding your bank accounts..."
- Micro reassurance line: "This doesn't move money."



Screen C: Found Accounts

- "We found X accounts linked to +91-XXXXX"
- Each account card: Bank name + masked account + label "Found via your mobile number"
- Action: "Select & continue"



Annotation (Place on right side in Figma)

- ┆ This design explicitly introduces consent before showing bank data.
- ┆ Removes "surprise auto-discovery" and reframes it as user-approved action.

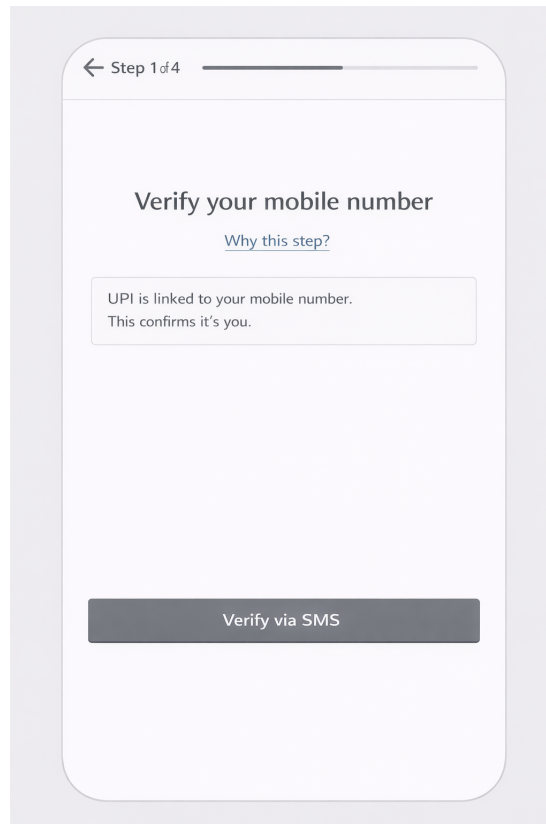
Wireframe #2 — Controlled Step-by-Step Setup

P0 Being Solved:

Users don't understand why steps are happening → trust anxiety.

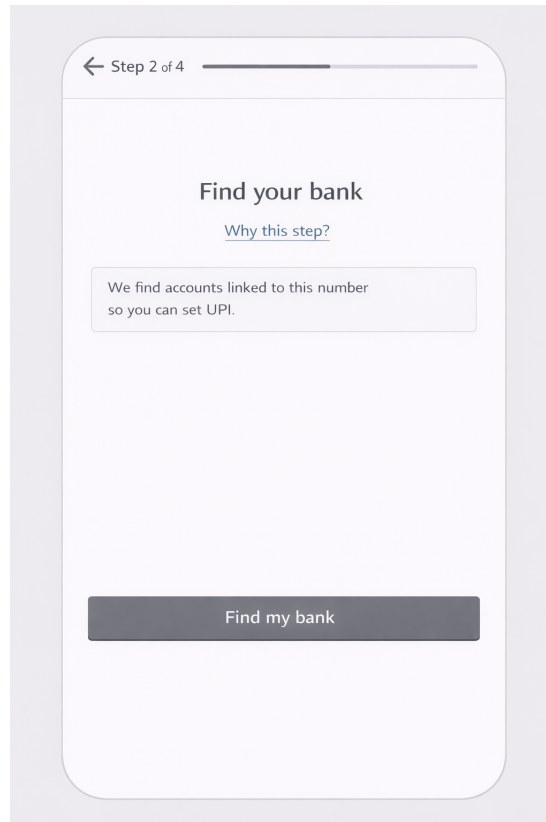
Step 1/4: Verify SIM

- "Why this step?" link → "UPI is linked to your mobile number. This confirms it's you."



Step 2/4: Find your bank

- "Why this step?" link → "We find accounts linked to this number so you can set UPI."



Step 3/4: Choose account

- "Why this step?" link → "You pick the account you'll use for UPI payments."

A mobile app interface for selecting a bank account. At the top, a navigation bar shows a back arrow and 'Step 3 of 4' with a progress indicator. The main heading is 'Choose an account', followed by a link 'Why this step?'. A text box explains: 'You pick the account you'll use for UPI payments.' Below this are three account options, each in a rounded rectangle: 'Bank A', 'Bank B', and 'Bank C'. Each option displays the account number '2013 XXXX 1234' and the source 'Found via your mobile number'. At the bottom is a large grey 'Continue' button.

← Step 3 of 4

Choose an account

[Why this step?](#)

You pick the account you'll use for UPI payments.

Bank A
2013 XXXX 1234
Found via your mobile number

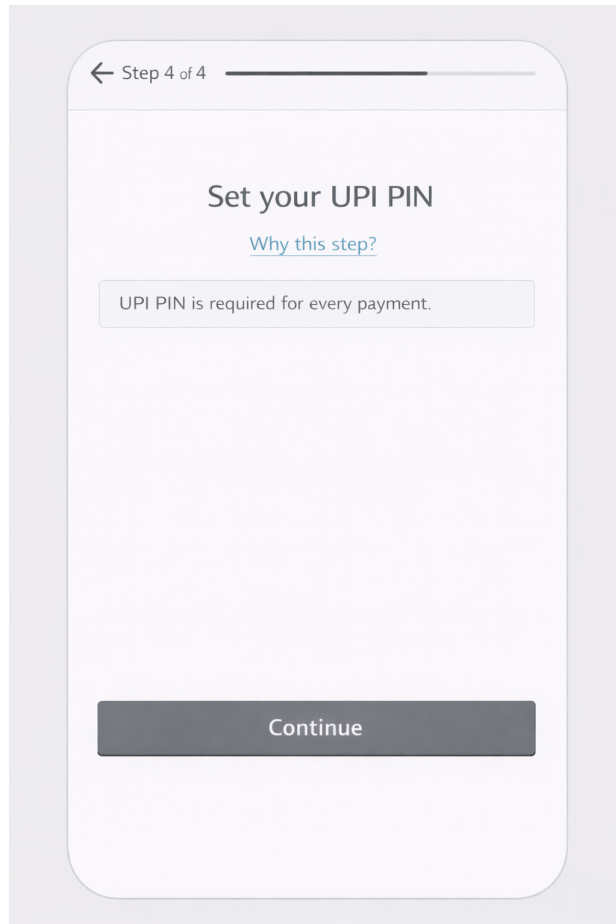
Bank B
2013 XXXX 1234
Found via your mobile number

Bank C
2013 XXXX 1234
Found via your mobile number

Continue

Step 4/4: Set/Enter UPI PIN

- "Why this step?" link → "UPI PIN is required for every payment."



Annotation

Progress indicator reduces ambiguity.

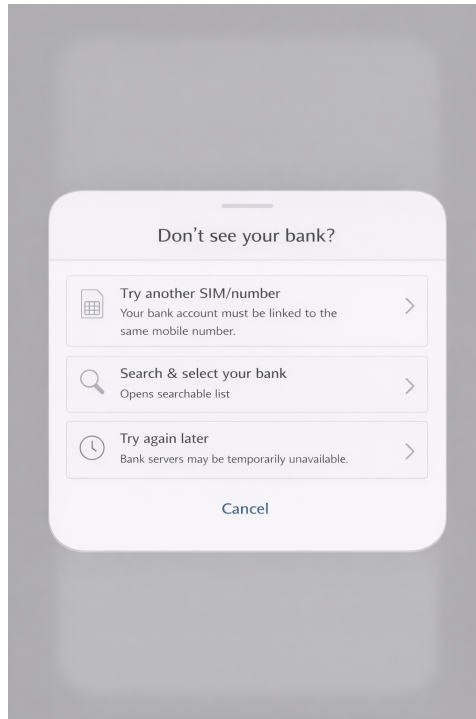
Inline "Why" links convert confusion into explanation without cluttering UI.

This design reduces cognitive load and builds step-by-step trust.

Wireframe #3 — "Not My Bank" Recovery Path

P0 Being Solved:

Users get stuck or rage-quit when they don't see their bank.



Annotation

- Converts a dead-end into a recovery path.
- Gives user control instead of forcing exit.

Why These 3 Work Together

Flow	Reduces	Adds
Trust Gate	Surprise	Explicit consent
Step-by-Step	Confusion	Transparency
Recovery Path	Frustration	Control

Together, they:

- Remove mystery
- Increase perceived safety
- Reduce abandonment at setup

Step 4: Define Success Metrics

Metric Type	Metric Name	Definition	Why it matters
Key	UPI Setup Completion Rate	% of first-time users who start UPI onboarding and finish setup	Directly tied to Phase 2 goal (+15% in 4 weeks).

Metric Type	Metric Name	Definition	Why it matters
Secondary	Trust Gate Continue Rate	% users who tap "I agree & continue"	Measures if trust messaging works
Secondary	Drop-off at bank/account screen	% users exiting on bank discovery or account selection	Measures if "surprise bank" issue reduces
Secondary	Time to complete setup	Median time from start → success	Ensures we didn't slow too much
Guardrail	"Not my bank" rate	% who report mismatch / open recovery	Detects wrong perceptions or data issues
Guardrail	Support/help opens during setup	Help sheet opens / tickets	Ensures clarity improved

Step 5: Pitfalls & Mitigations (Risk Register)

(" pic 2–4 **core assumptions**, and for each include **mitigation (at least one low-engineering action + single detection signal)** to monitor in pilot.

Also: don't leave mitigation vague; don't omit detection signals. ")

Core assumption	How it can fail	Severity	Likelihood	Mitigation (concrete)	Detection signal (pilot)	Containment
Users will read & trust the Trust Gate	Users think it's still shady; abandon earlier	High	Med	A/B test 2–3 microcopy versions; keep to 3 bullets; add "You choose the account" line above CTA	Trust Gate abandon rate	Roll back to shortest copy + add stronger reassurance
Extra step won't hurt conversion	Busy users see friction and quit	Med	Med	Show Trust Gate only for first-time setup; returning users see 1-line banner instead	Time-to-setup ↑ or completion ↓ vs control	Gate rollout by % + keep fallback variant ready
"Not my bank" flow resolves confusion	Recovery options overwhelm; still quit	High	Med	Limit to 3 options only; default recommended action based on device (dual SIM?)	Drop-off after recovery sheet	Simplify: "Try different SIM" + "Try again later" only
"Why this step?" reduces anxiety	Users ignore it; confusion persists	Med	Med	Place "Why?" next to scary moments (bank discovery) + auto-show 1-time tooltip	Drop-off at bank discovery step	Promote tooltip to inline explanation for high-risk users

TBD - Document 2 for "Trust-First UPI Bank Linking"