

TRANSACTION HISTORY



# Background

We knew from the research that 82% of people open their bank apps to view transaction history, so it is the foundation of any fintech product and we were aware will need it at some point anyway.

However, the question was whether should we give priority to it over other features that can generate revenue. What impact will it bring?



# Careem Care

We started from contacting the customer support team and asked them for issues raised by customers related to payments.

Based on the data provided by Care team we realized that we have a serious visibility issue - For all with 372 296 payments related contacts, 85 350 (second most significant reason) were about overcharge and this is something which we need to fix immediately.

## CUSTOMERS ISSUES

How can I pay for a package? I have topped up the account but still, I don't have a package.

Why has payment failed for my trip?

I had AED 20 from loyalty points, but I don't see them anymore in my wallet.

I am overcharged for this trip.

My account is blocked, can you help figure the reason?

Why I have been charged extra?



# User stories

At this point, we knew we need this feature as soon as possible. Based on customer support data, survey and interviews with customers we defined user stories.

## **As a user...**

I want to know to who and how frequent I transfer credit.

I want to know what all purchases have I made in a month

I want to know if I received a refund on my last faulty purchase

I want to know if my loyalty points have been credited into my wallet

I want to know why my payment failed or is pending on the particular card

I want to know if the topup did happen when I overpaid cash to the captain

I want to know if my wallet / card payment has been successfully deducted from my package purchase.



# Problem

How to let people easily track their spendings and transactions.

# Challenge

How to integrate transaction history into Careem PAY and make it accessible easily without giving it too much exposure.

# Audience

Every mobile user who wants to track his / her spendings.

# Use cases

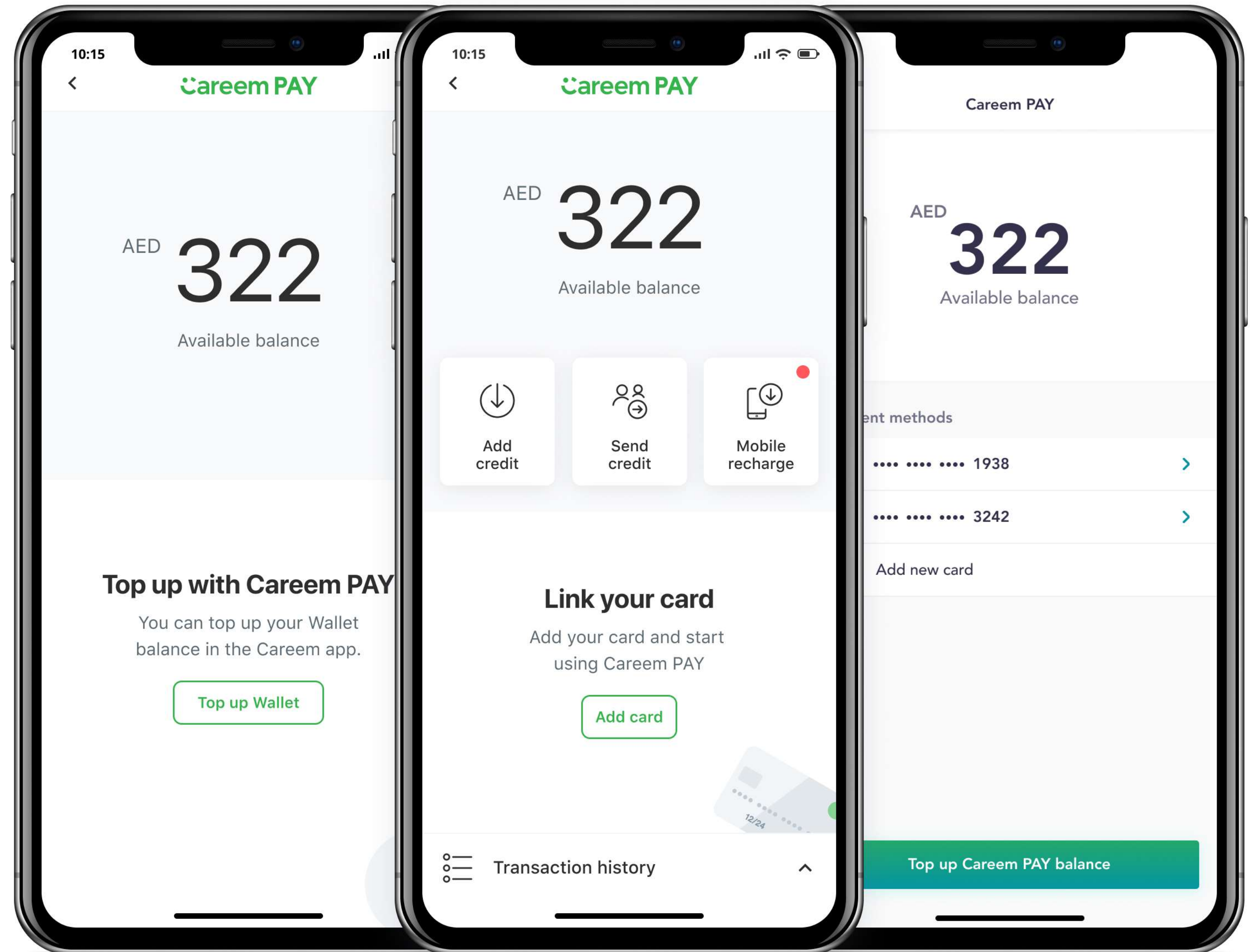
- User is tracking his / her transactions,
- User is looking for details of specific transactions,
- User wants to get a receipt,
- User needs support for certain transaction.



# Solution

Transaction history is part of „Unified wallet”. The goal is to provide the same wallet experience across entire Careem platform.

As an MVP transaction history was only released in Careem main app and it is opened by tapping or swiping bar on the bottom. As its content is currently only limited to transaction inside Careem ecosystem we didn't want to give it too much exposure at this point, however, we wanted to make very easily accessible.



Careem BUS

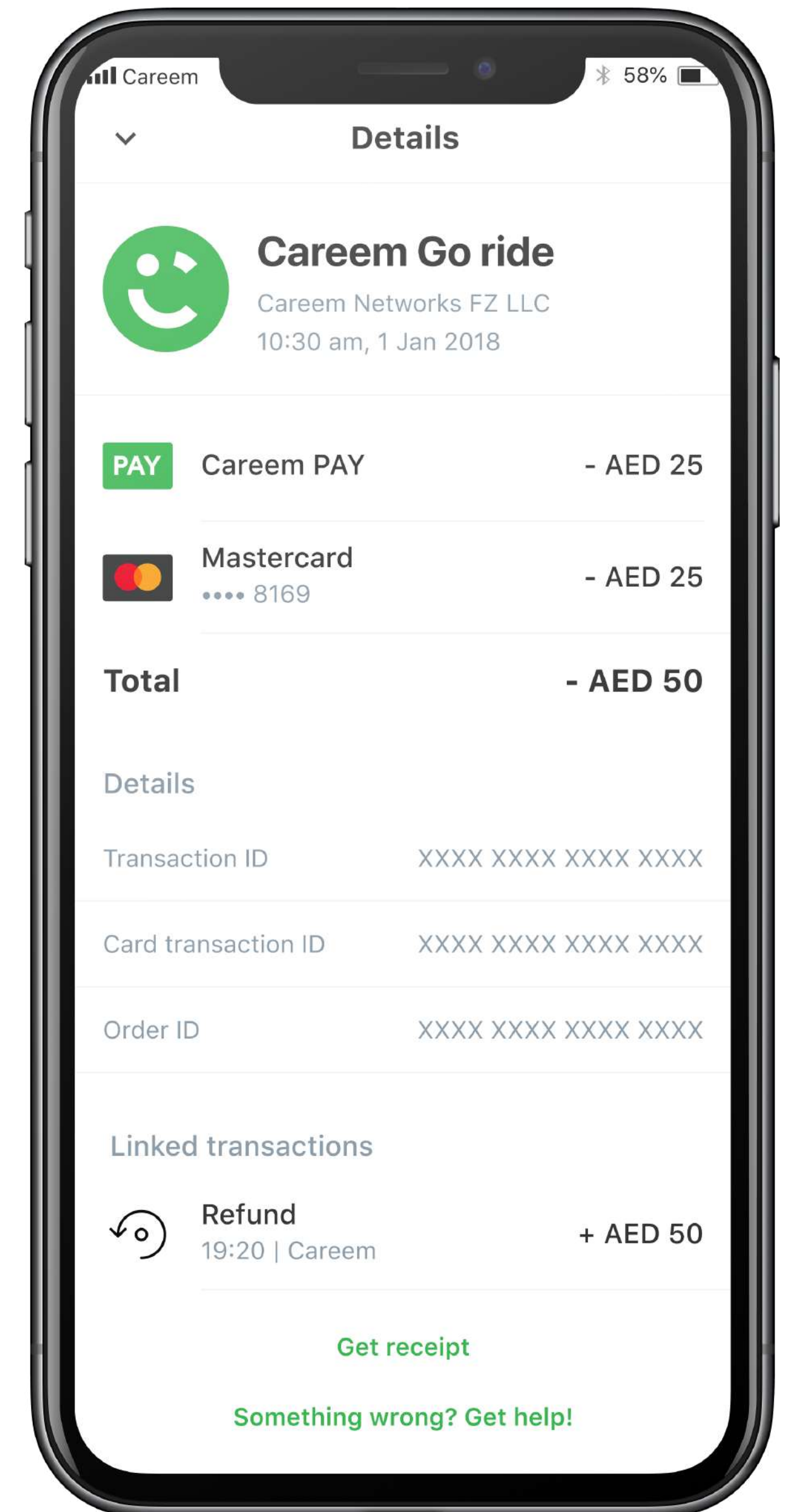
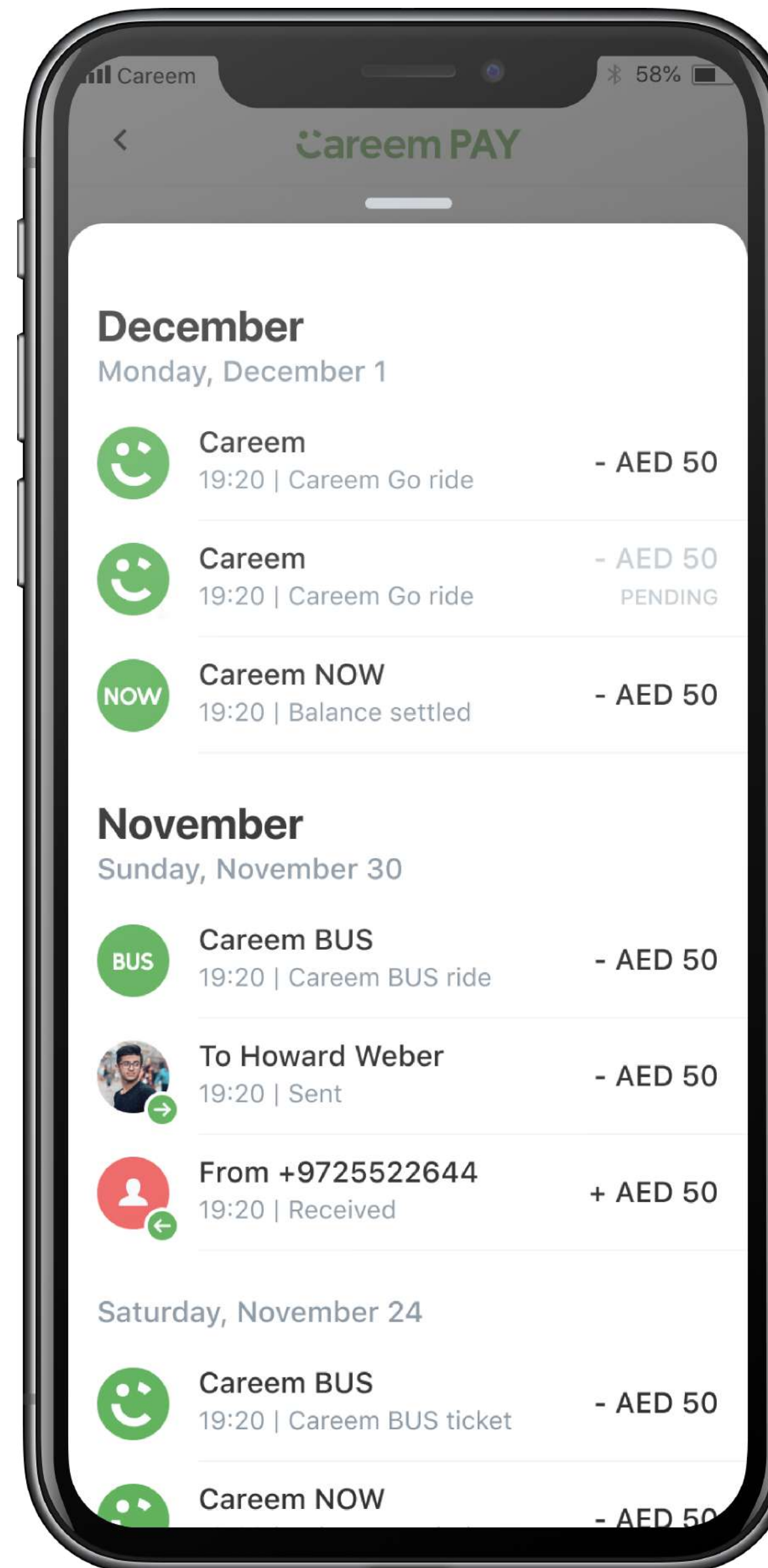
Careem

Careem NOW



Transaction history lists all of the transactions inside Careem ecosystem and is prepared also for third-party transactions.

It is displayed as the bottom sheet which transforms into fullscreen while scrolling. User can also hide transaction history by swiping down. We wanted to provide gesture-driven navigation to have more organic feeling.





# Impact

At the first phase, transaction history exists as an MVP with limited functionality and it was rolled out only to a certain group of users, however almost immediately we collected positive feedback.

## **According to our initial data, the project:**

- Builds stickiness to the application,
- Positions Careem PAY more into fintech direction,
- Decrease contact rate with care in payments related issues.

## **Furthermore:**

- API was designed in cooperation with care team to be consumed by a customer support tool.