



ADD CARD



Background

Credit card cover in the region is very low, and most of the markets where Careem operates is heavily cash driven. Cash generates a lot of issues to Careem that's why from a business point of view it is important to encourage users to card payments. However, lots of the people who might even have card don't know how to use it for online payments or it is not convinced about that due to security reasons.

The goal for this project was to find areas of improvements, identify „quick wins” which can be implemented with small engineering effort, and explore options for the future.



Approach

Resources for this project were very limited. So we had to limit our initial research. We had a look at the numbers we have from add card screen and collect some feedback during user testing session.



Problem

How to help people add cards to Careem PAY.

Challenge

How to growth card cover with minimal effort on the engineering site.

Audience

Every Careem user who owns a bank card.

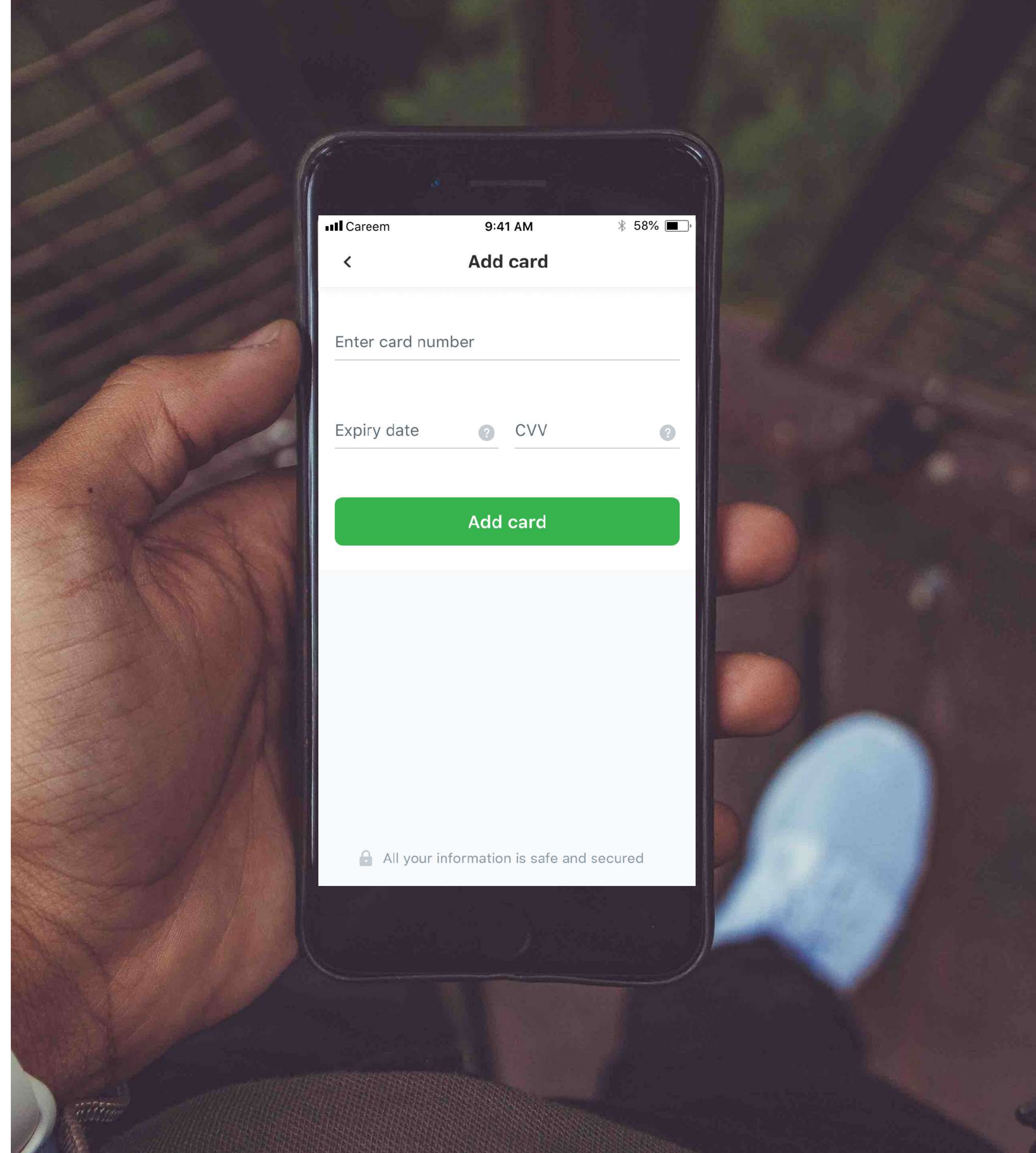
Use cases

- User is adding card to Careem PAY,
- Previously added card is expired



Solution

In the cooperation with payments team, we agreed that we can reduce the number of form fields from 5 to 3 - we found out that we don't need cardholder name and country and they were only visible on the screen because of legacy issue.

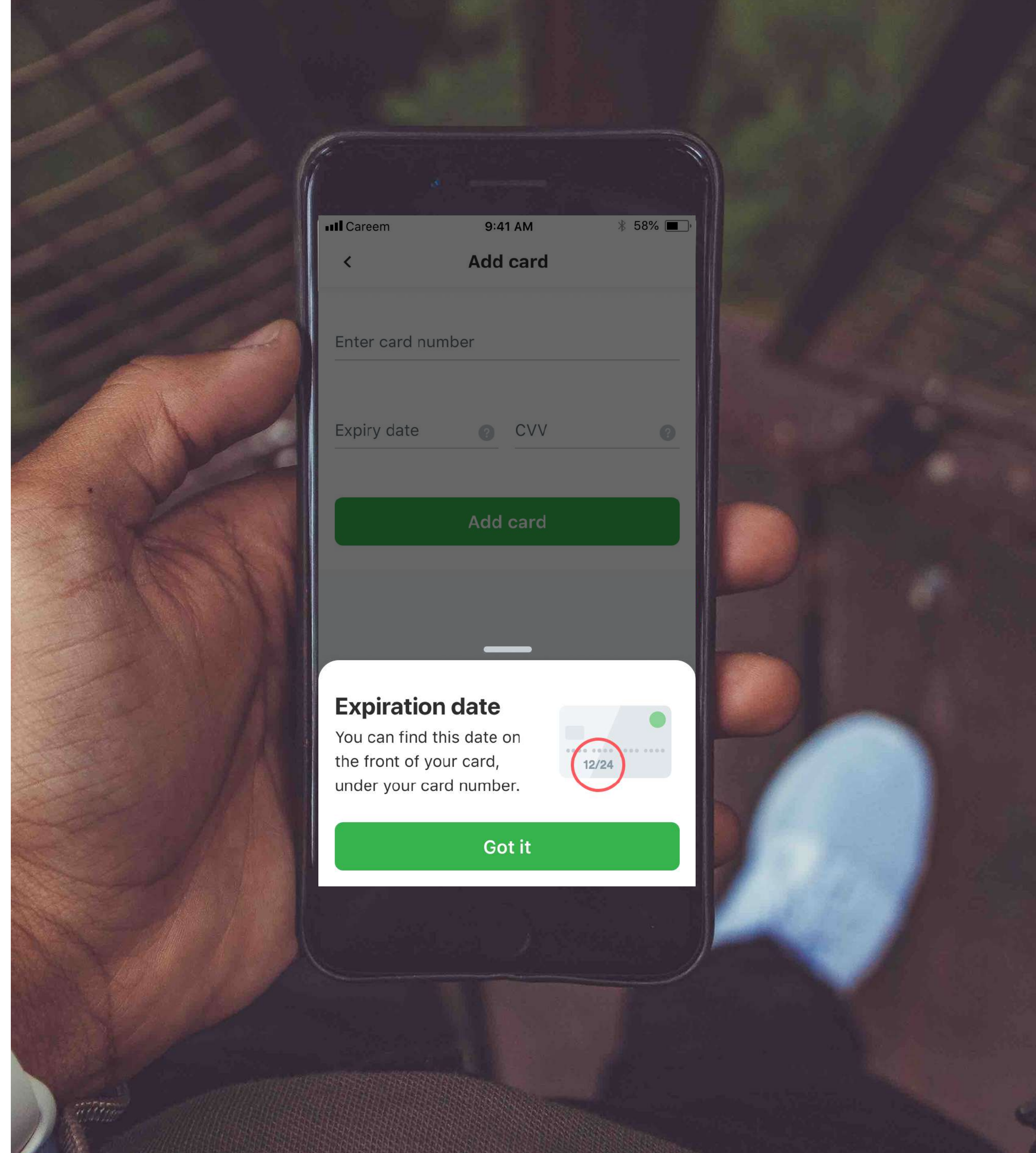




Help

It easy to forget about when you are digital native and you take card payments for granted however the reality is the most of the people in the region never actually made any card payment and for them, expiry date and CVV might be confusing.

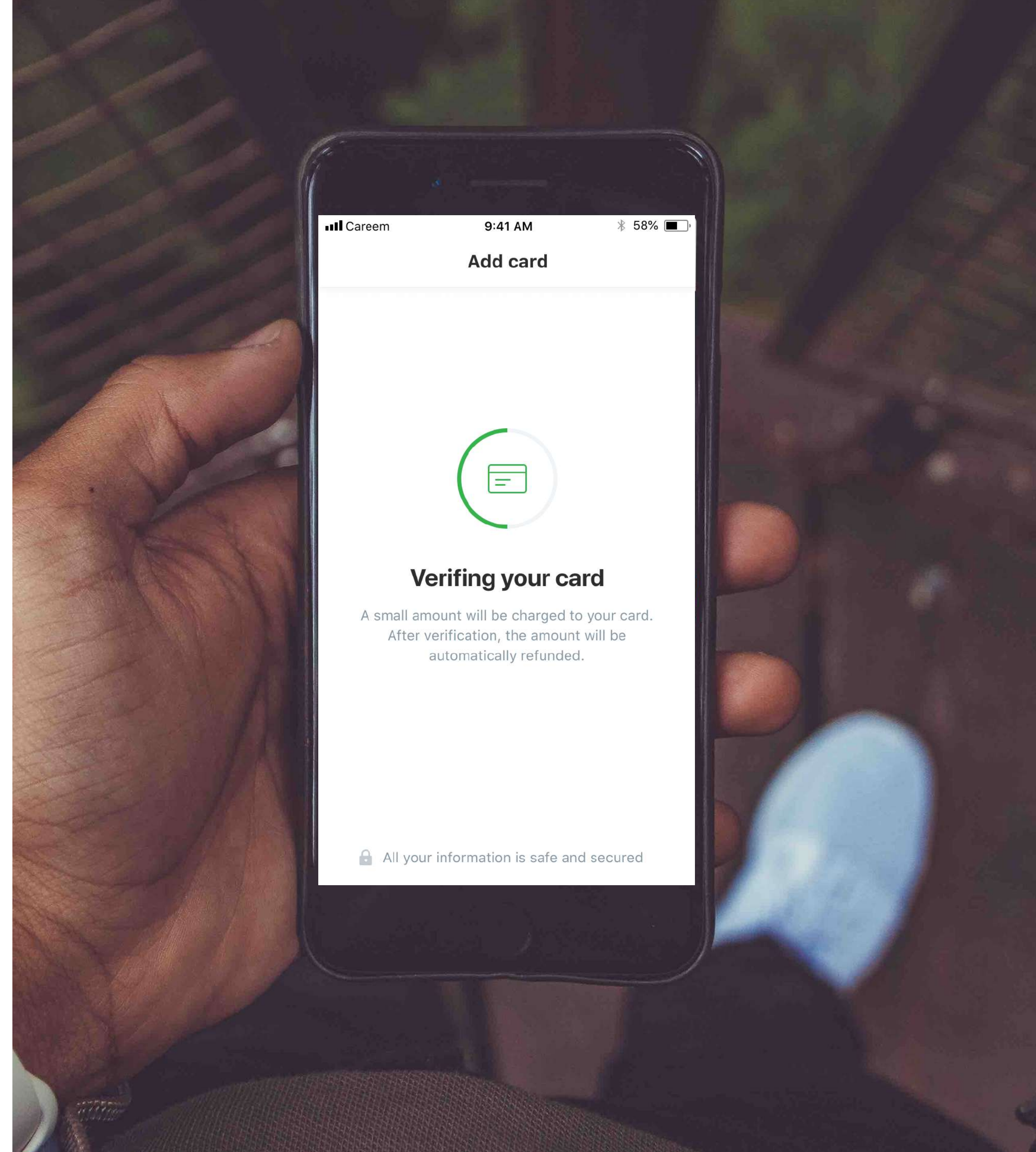
Therefore we decided to add very basic context help with illustration which indicates where that data can be found.



Verification screen

Payment provider charges user card with a small amount when the card is added, after a couple of minutes the money is returned. Previously we informed the user about it directly on „Add card” screen however because of the small font the message had been ignored by users, furthermore, it didn't look trustworthy.

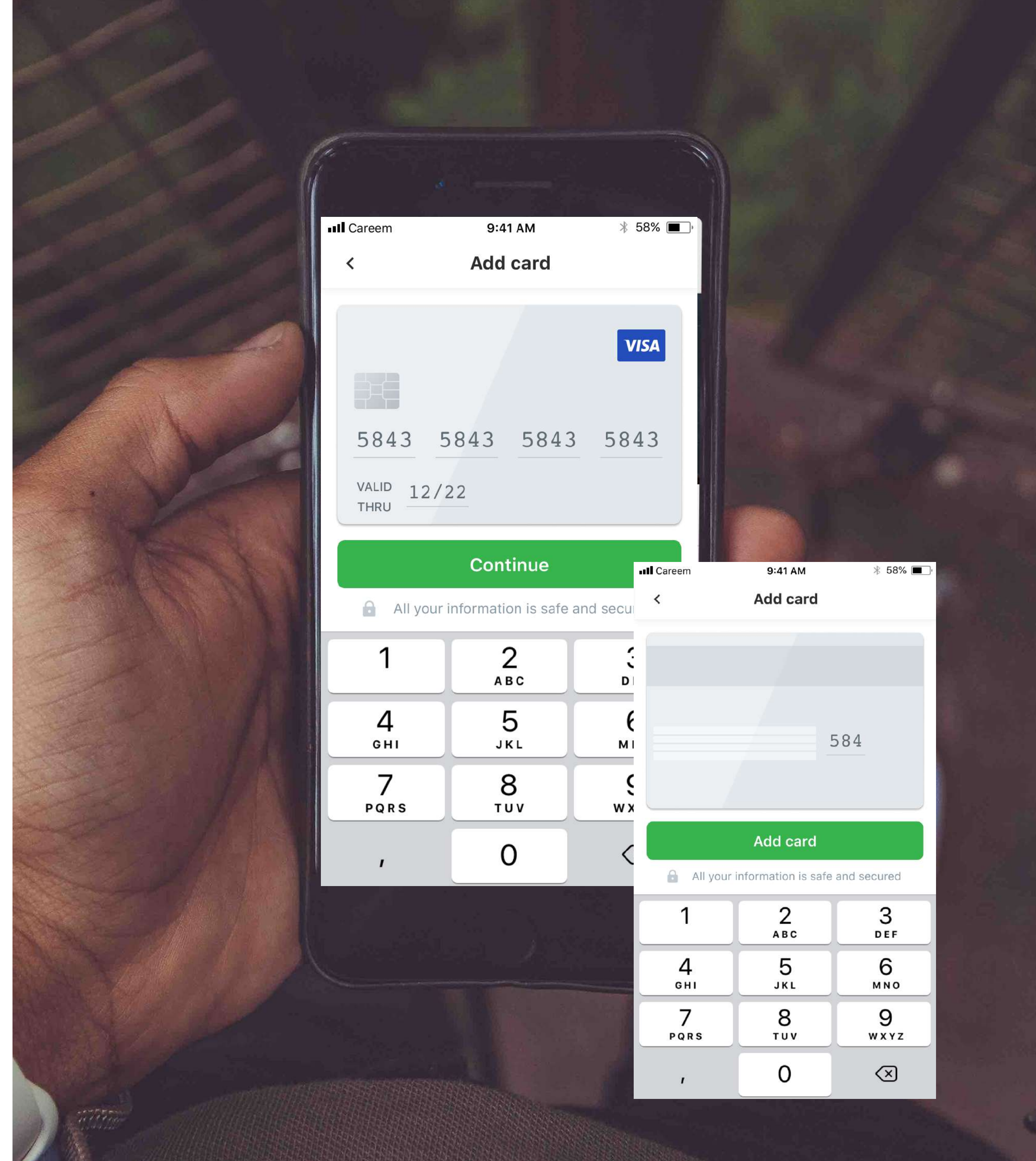
We decided to move this message on the verification screen, where deduction actually happens, so the message is more context based.



Future exploration

We thought about moving one step further and make it even more self-explanatory. That's why we designed a concept where the user enters data directly on the visual representation of the card. After entering the number and expiration date, there is an animation of flipping card and user needs to enter CVC on the other side.

Our biggest concern was how heavy card users will react on that but during the testing session we found out they treat it more as a visual gimmick and see it as a thing which just adds some value, not removing anything.





Impact

Initially, the new flow was introduced at Careem NOW app, as expected this small change didn't have a significant impact on the product, mostly because Careem NOW operates on the markets with high credit card cover but the results are promising. At Careem's scale, even small improvement might have huge impact.