

Persona: Evan the Head of Payments for XYZ Trading App

Hi, I'm Evan. I believe payments can be better: simple, transparent, easy to manage and serve ALL our global clients and customers too.



Key Attributes

Super smart, driven, thrives in complex situations

Manages a team, but needs buy-in from exec team for any major initiatives

Short Description

Knows there has to be a better, easier way to offer global payment/payouts

Needs

Never has enough time to handle all the different payment providers, countries and global compliance

Finding **routes to growth** in today's market.
Considering ways to save money OR expand reach

To **convince other team members** that payments don't have to be a complex nightmare and cost center – but can be a global growth driver

Challenges

Providing truly competitive FX rates

Getting users their money ASAP

Accepting hundreds of local payment methods from users

Transparency into global payments with so many payment providers

Opportunities

Faster fund access than with current providers

Let investors trade in their currency (greater trade volume, save in FX)

Let investors pay with their preferred method (greater trade volume, save in FX)

Near immediate access to trading profits

Improved cash liquidity and operational speed

More ways for users to pay in – including unbanked. This would reach more customers.

Potential Competitive Advantage

Customer Journey Map

Evan the Head of Payments



	Awareness	Consideration	Decision/Purchase	Retention
Goal	Find a payments solutions that simple and can help them save time and \$\$\$	Find and compare payment providers	I know my options and am ready to decide.	This is working! What more can we do together?
Actions/Feelings	<p>There has to be a simpler, payments and treasury solution for trading</p> <p>Talks to industry friends → Searches online → Finds Rapyd website</p>	<p>Huh, interesting! These folks know their stuff. Wonder if they could help?</p> <p>Reads trading Infographic → Visits Trading LP → Contacts sales</p>	<p>Drip emails → Downloads eBook → Signs up for trial → Sets up integration</p>	<p>Onboarding Emails → Starts actively transacting</p>
Touchpoints	Friends SERPs Company site	Info graphic Trading LP Follow on social Sales	Emails Ebook Free trial	Customer Emails Customer Portal
Sentiments	Not enough time! Unsure of next steps	Can I trust them? Can I justify the cost to boss? Team can't agree on what's needed	Need to pick best option Can this work with existing tools? Integration isn't easy	Wow! We're saving big. More customers are signing up!