

Themes solves two key customer needs related to communication, by offering better tools for people to express themselves

Communication around P2P transactions (P2P « Stories ») is used to fulfil two main customer needs

Richer content enables more efficient, impactful communication of complex concepts « A picture tells a thousand words »



Purpose

To identify the reason for the transaction for reconciliation

« For last night's beer »
« Loan instalment #3, still owe you \$350 »



Emotion

To build upon, protect or repair an existing relationship with the recipient

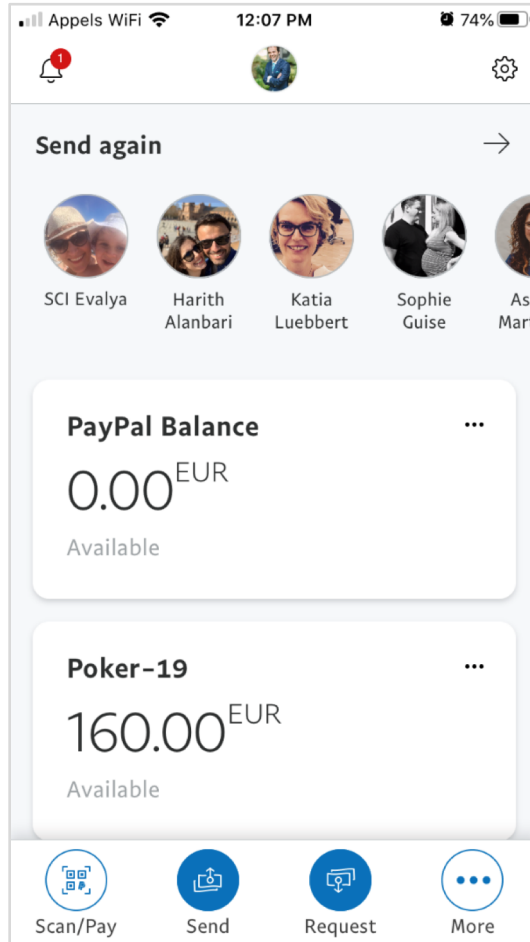
« Here's the damn money I owe you 😊 »
« Gas money, love from mom xo »



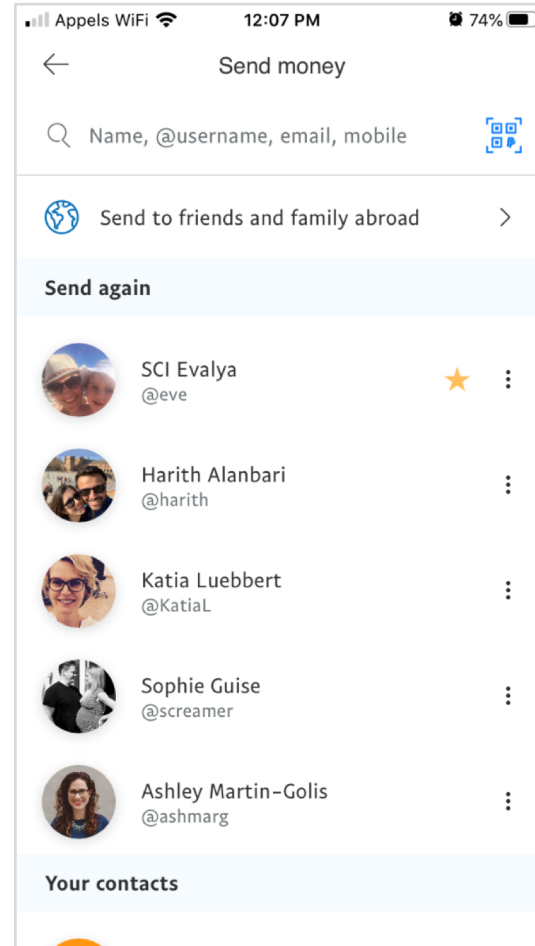
USER EXPERIENCE

App Send Experience 1/2

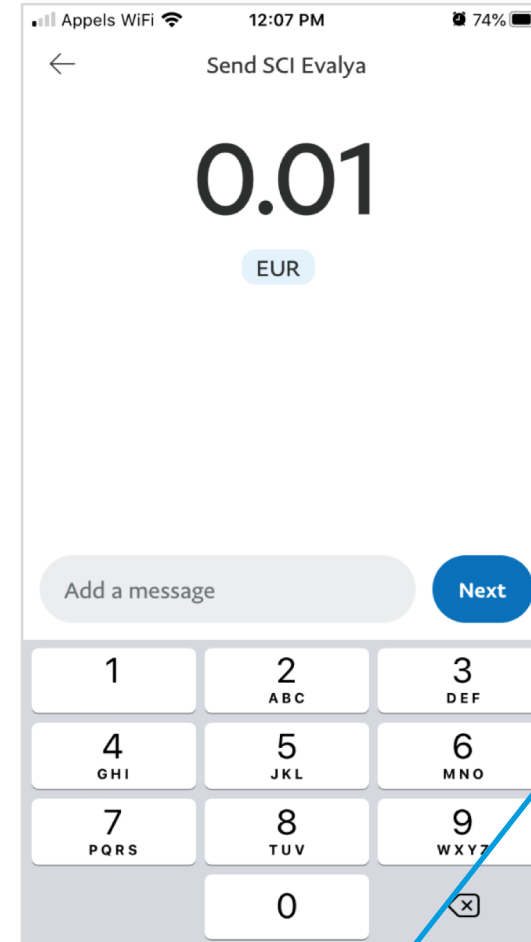
Home Page



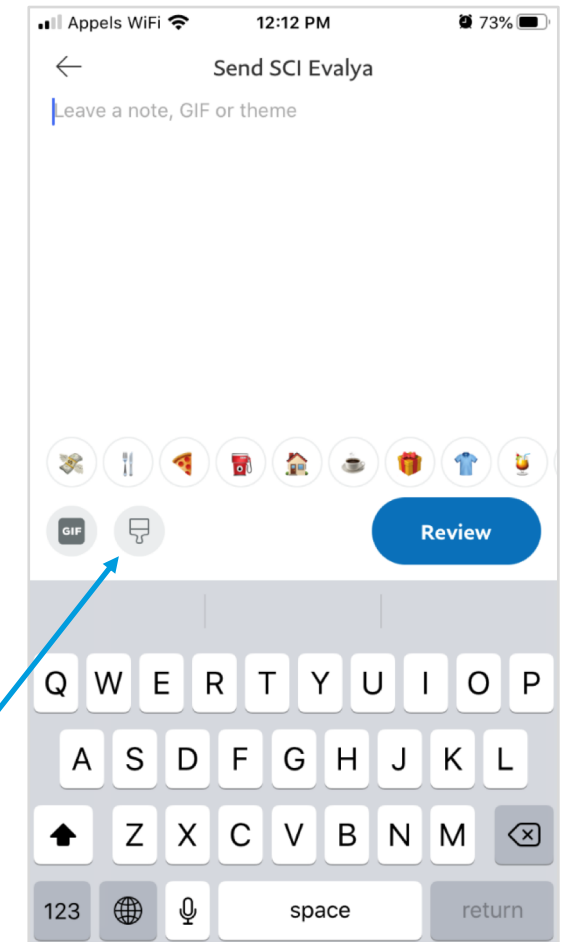
Select Recipient



Enter Amount



Enter Message

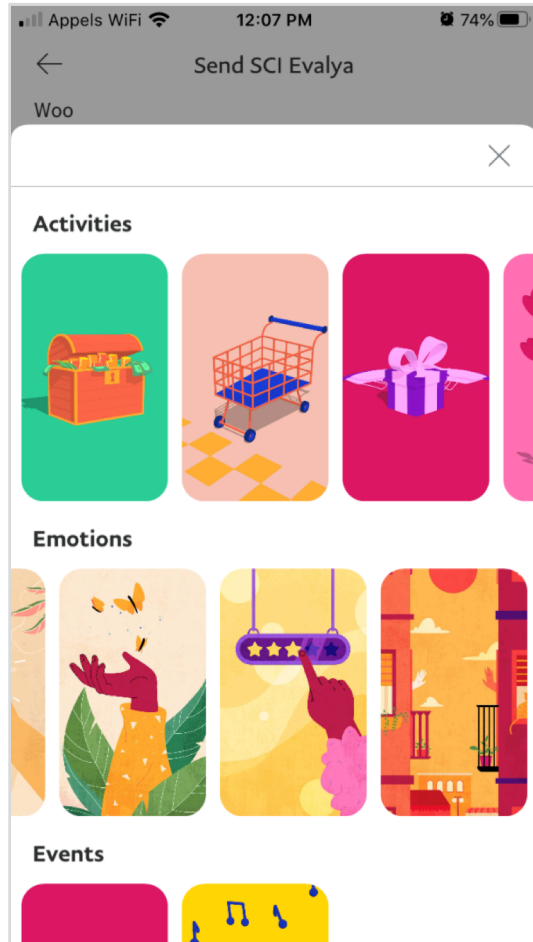


Themes Entry Point

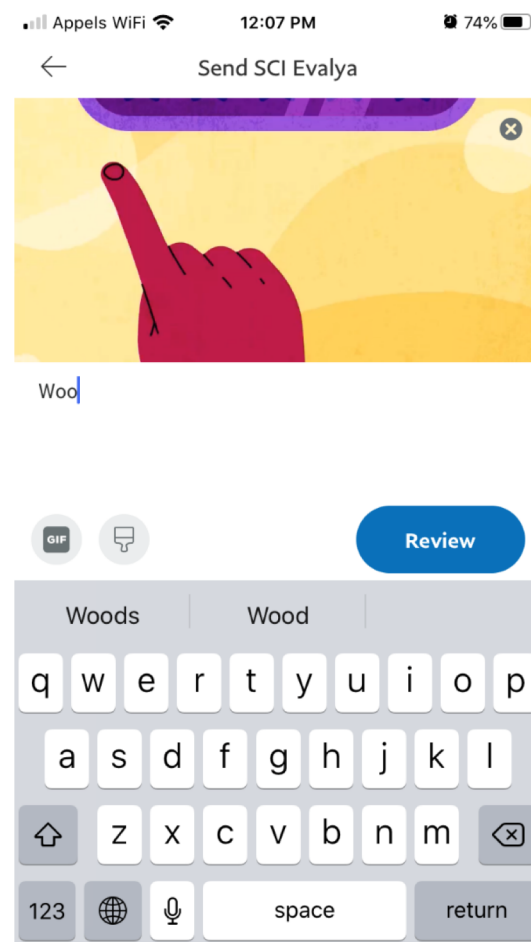
Note: Experiments are live in 7.32 to optimize this element (see Appendix). Automatic theme suggestions is targeting a launch in late-october.

App Send Experience 2/2

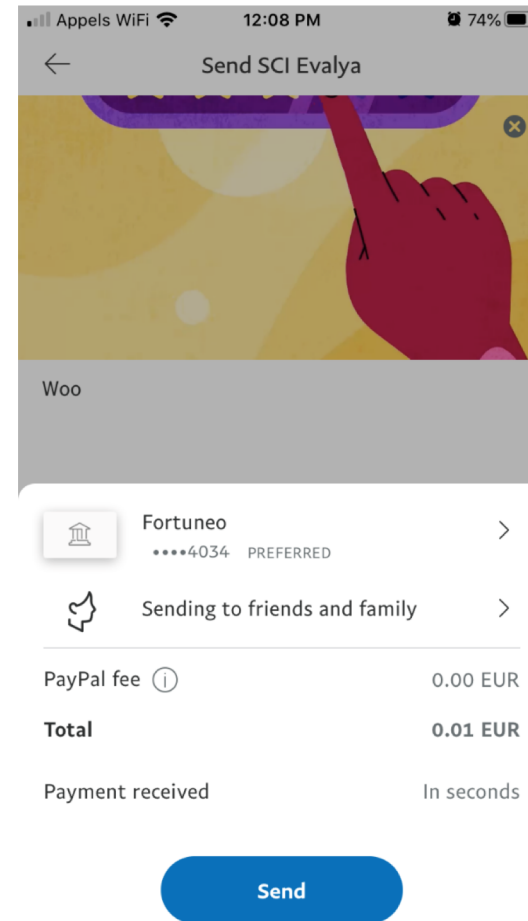
Select Theme



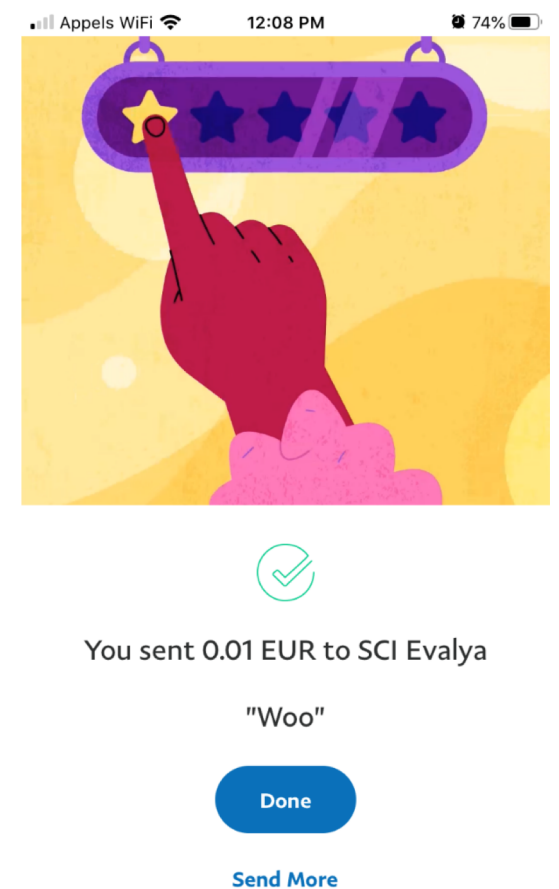
Preview Story



Confirm Payment



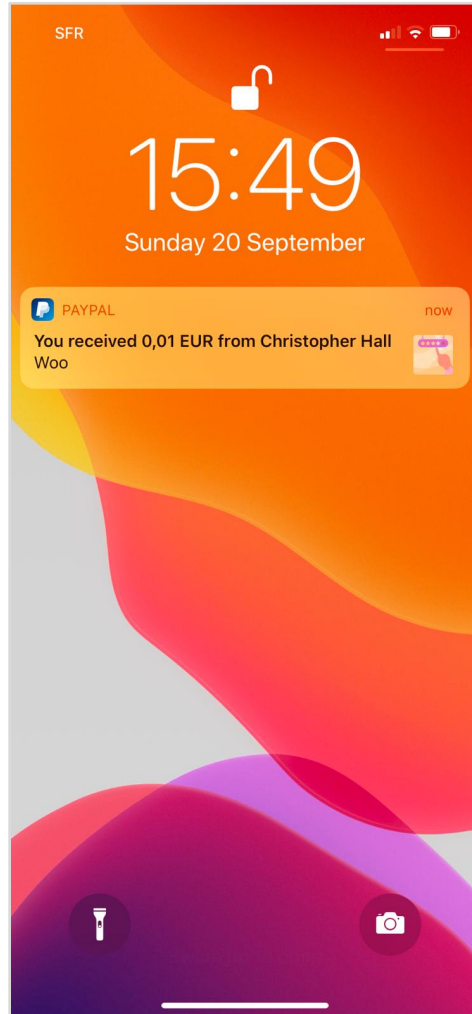
Done



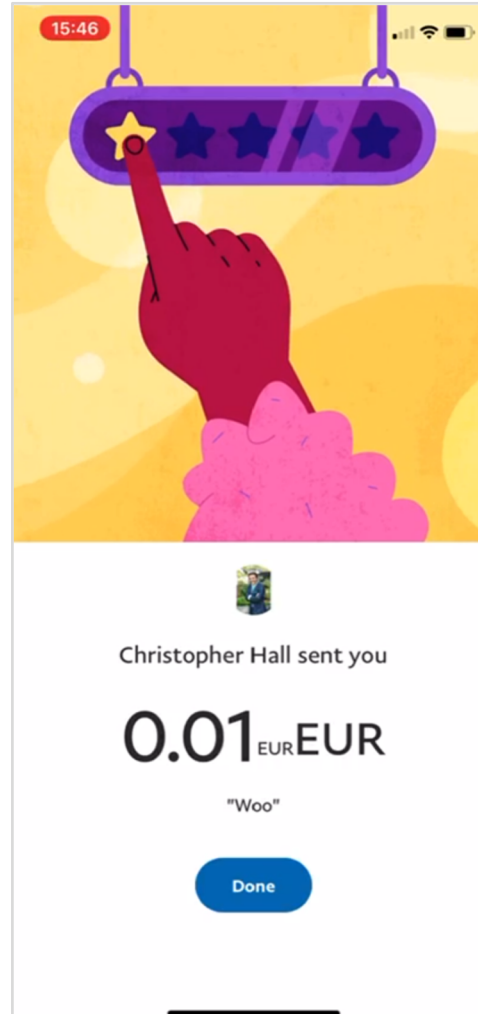
Note: 13 Themes Currently Live – expanding to 30 by mid-October, to 48 before Christmas

App Receive Experience

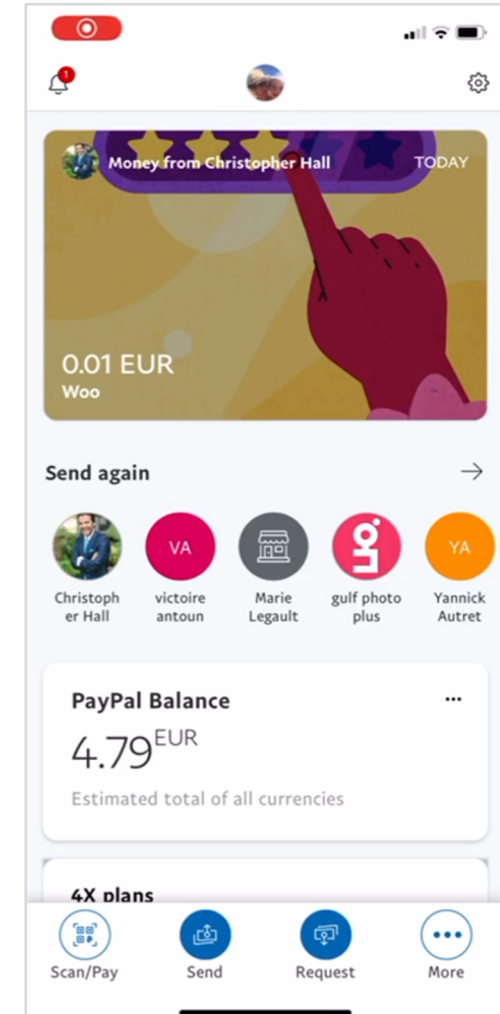
App Notification (with preview)



Theme Reveal (with animation & sound)



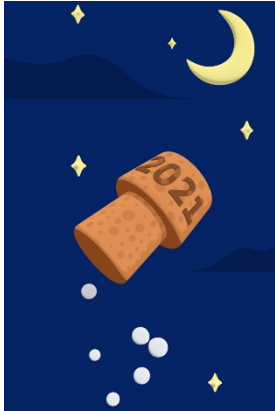
Activity Card



THEMES (STILL EXAMPLES)

2D Flat 1/2

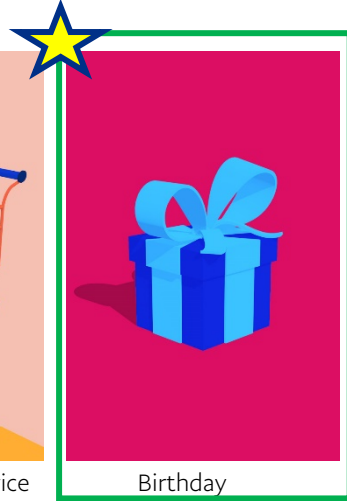
★ Animation choice for global owned channel awareness efforts



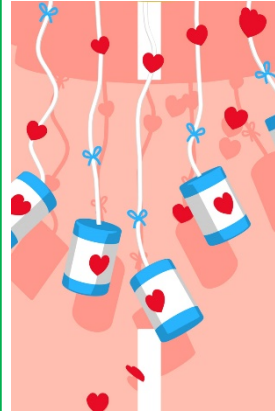
New Years Eve



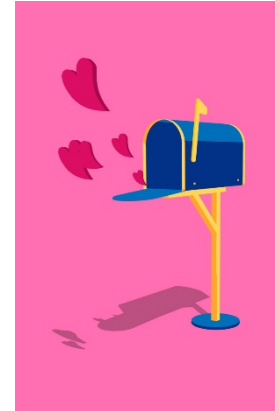
Buying Good or Service



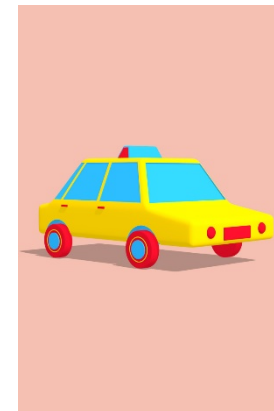
Birthday



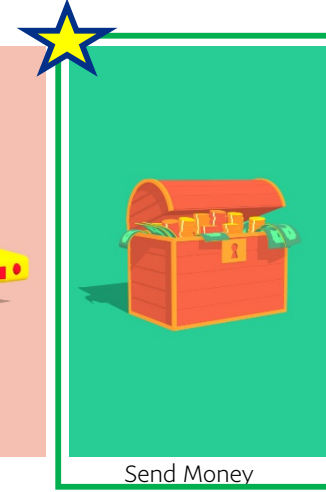
Wedding



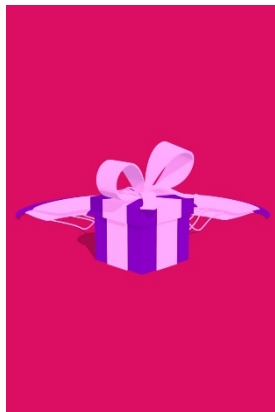
Support Gift



Split Transport



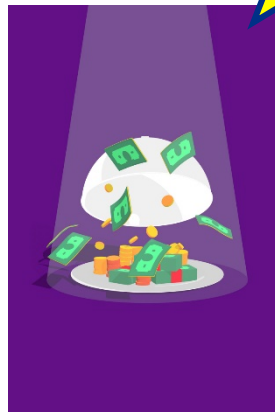
Send Money



Send Gift



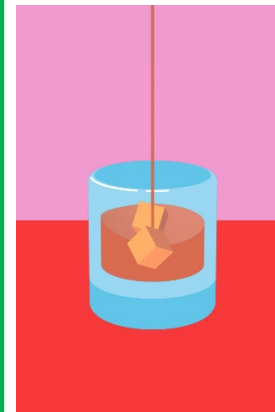
Excitement



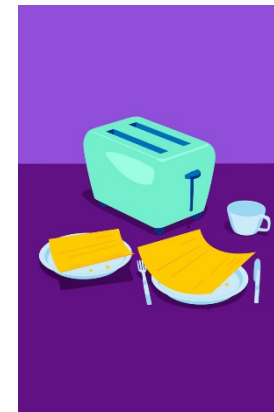
Split Restaurant



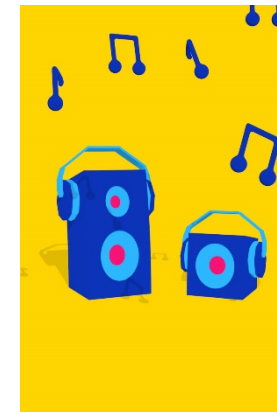
Split Takeaway



Split Drinks



Split Household Bill

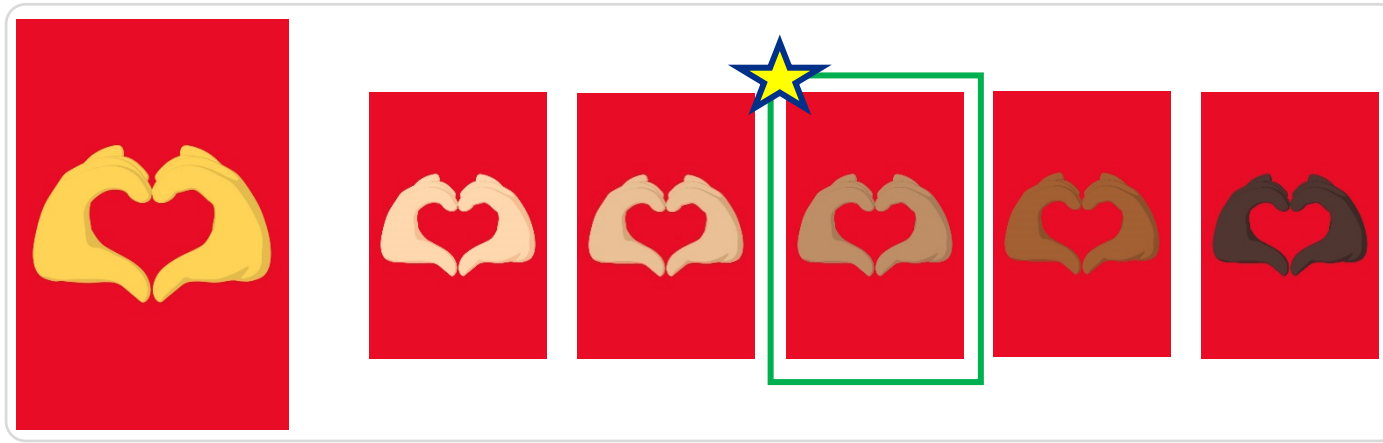


Party

2D Flat 2/2

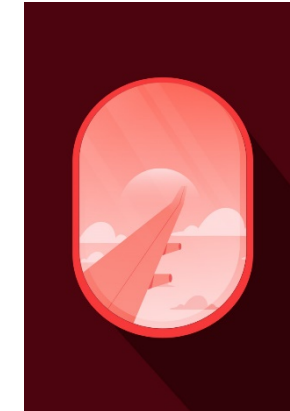


Animation choice for global
owned channel awareness efforts



Love

(5 Skin Tones options for all 2D hands)



Farewell



Triumph



Satisfaction

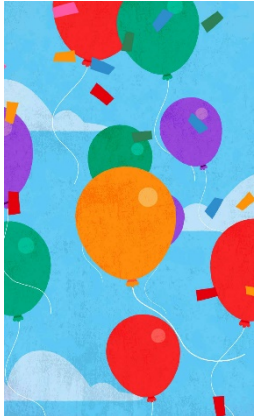


Happiness



Empathy

Detailed



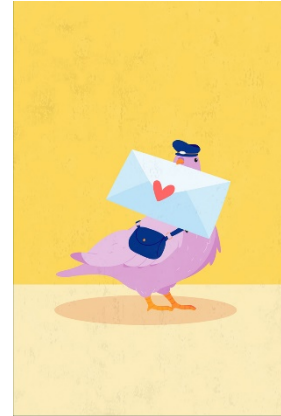
Birthday



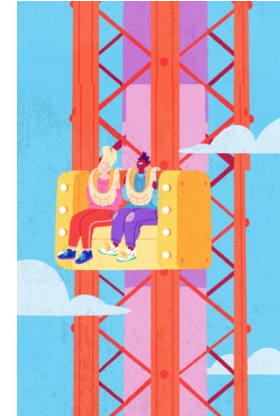
Apology



Adoration



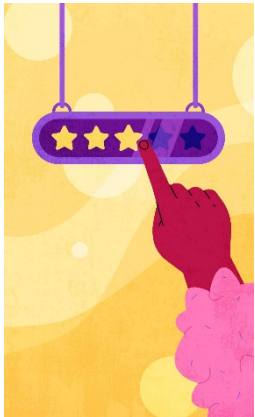
Support Gift



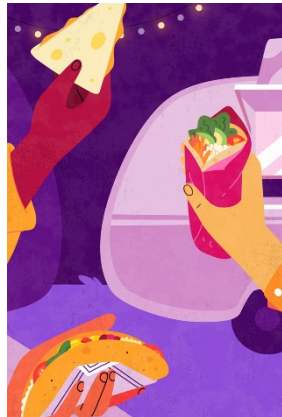
Excitement



Send Money



Satisfaction



Split Takeaway

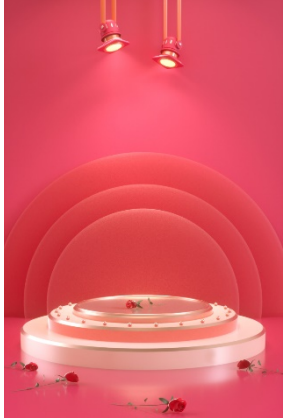


Love



Happiness

3D



Adoration



Happiness