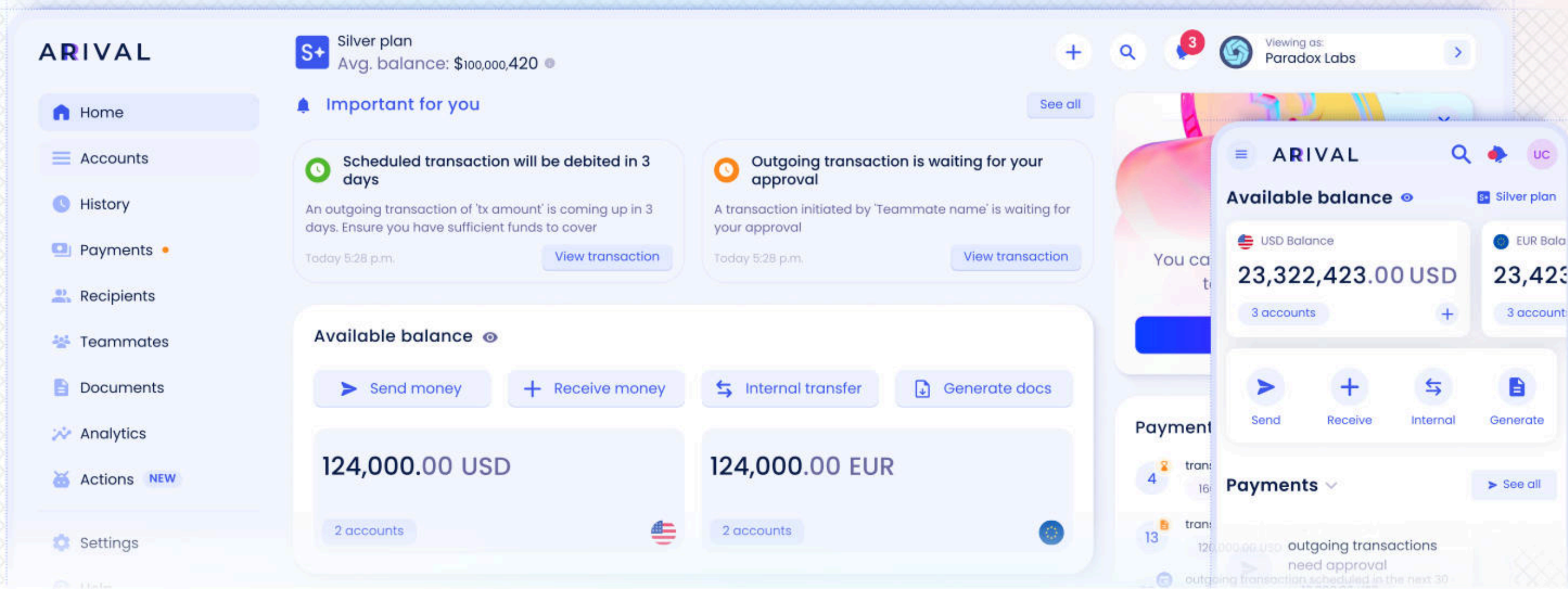


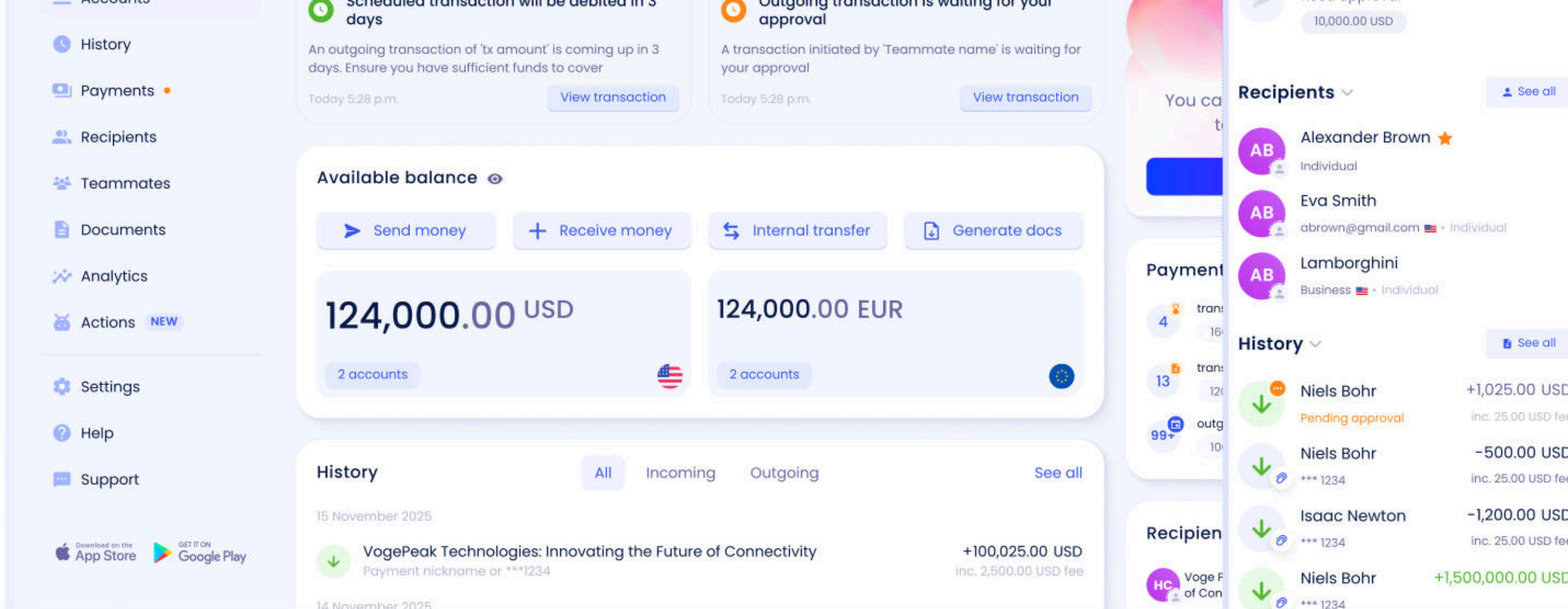
Redesign 2024

By 2024, our interface had accumulated several challenging issues such as limited scalability and cluttered data presentation. These problems proved difficult to resolve within the current framework.

After careful consideration, research and analysis of competition, it was decided that the best way forward is to completely overhaul the design of our application to tailor it to our new realities. In this presentation, we'll explore how we transformed our interface, making it more scalable, competitive and more comprehensive for the users.

Let's examine how we turned these challenges into opportunities, creating the banking experience of the future.





Refined Palette & Typography

We simplified our color and font schemes, making the design lighter and more transparent

Comprehensive UI Kit Overhaul

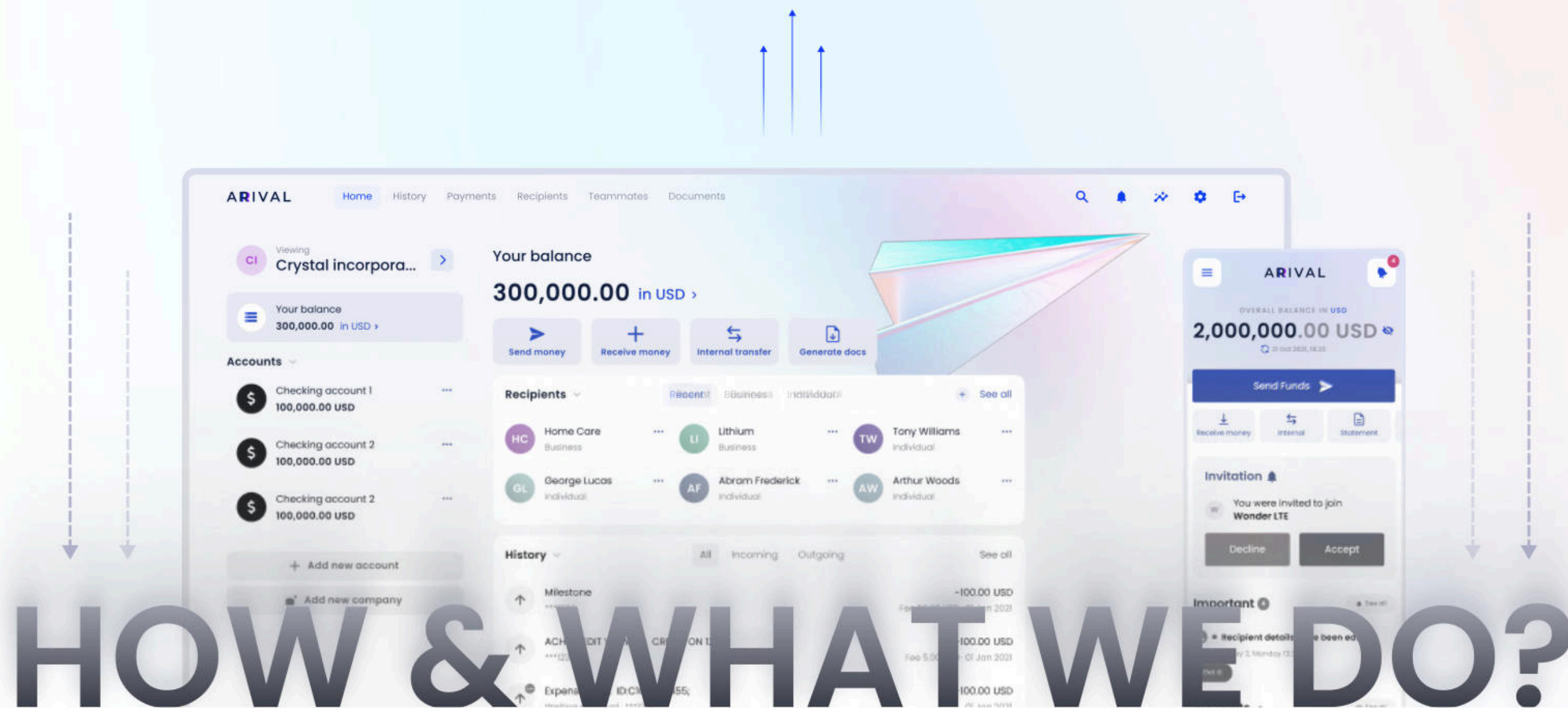
Rebuilt from the ground up for desktop, mobile web, and native apps

Holistic App Transformation

Every banking section redesigned for seamless user experience

Streamlined Journey Orchestration

All user flows reimagined for intuitive banking interactions



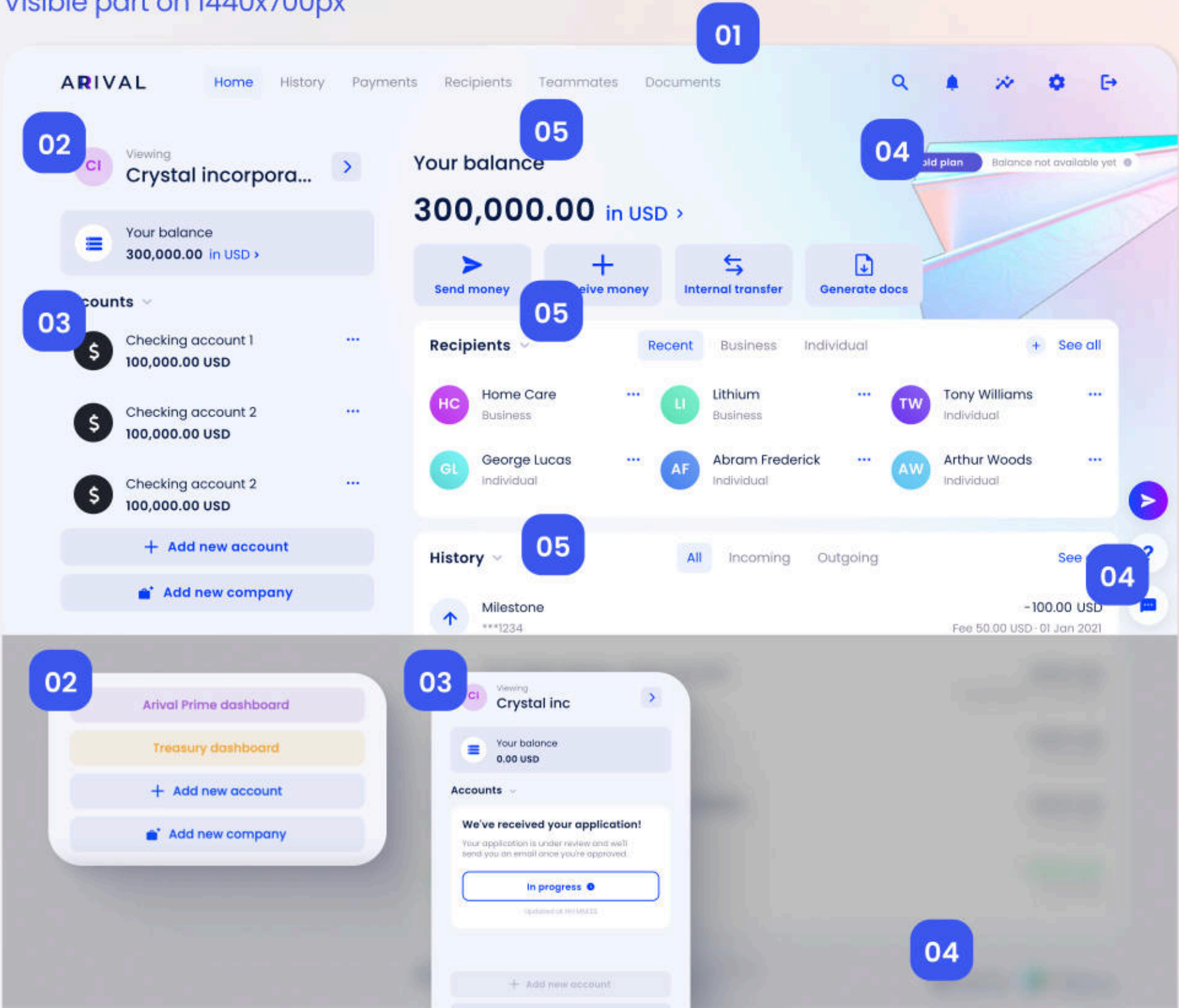
01 Dashboard

The dashboard was one of the primary embodiments of our challenges: navigation issues in multiple areas, widgets that were cumbersome and didn't allow for the addition of new, smaller ones due to the layout structure. The organization of information also raised questions. Let's take a closer look:

existing problems

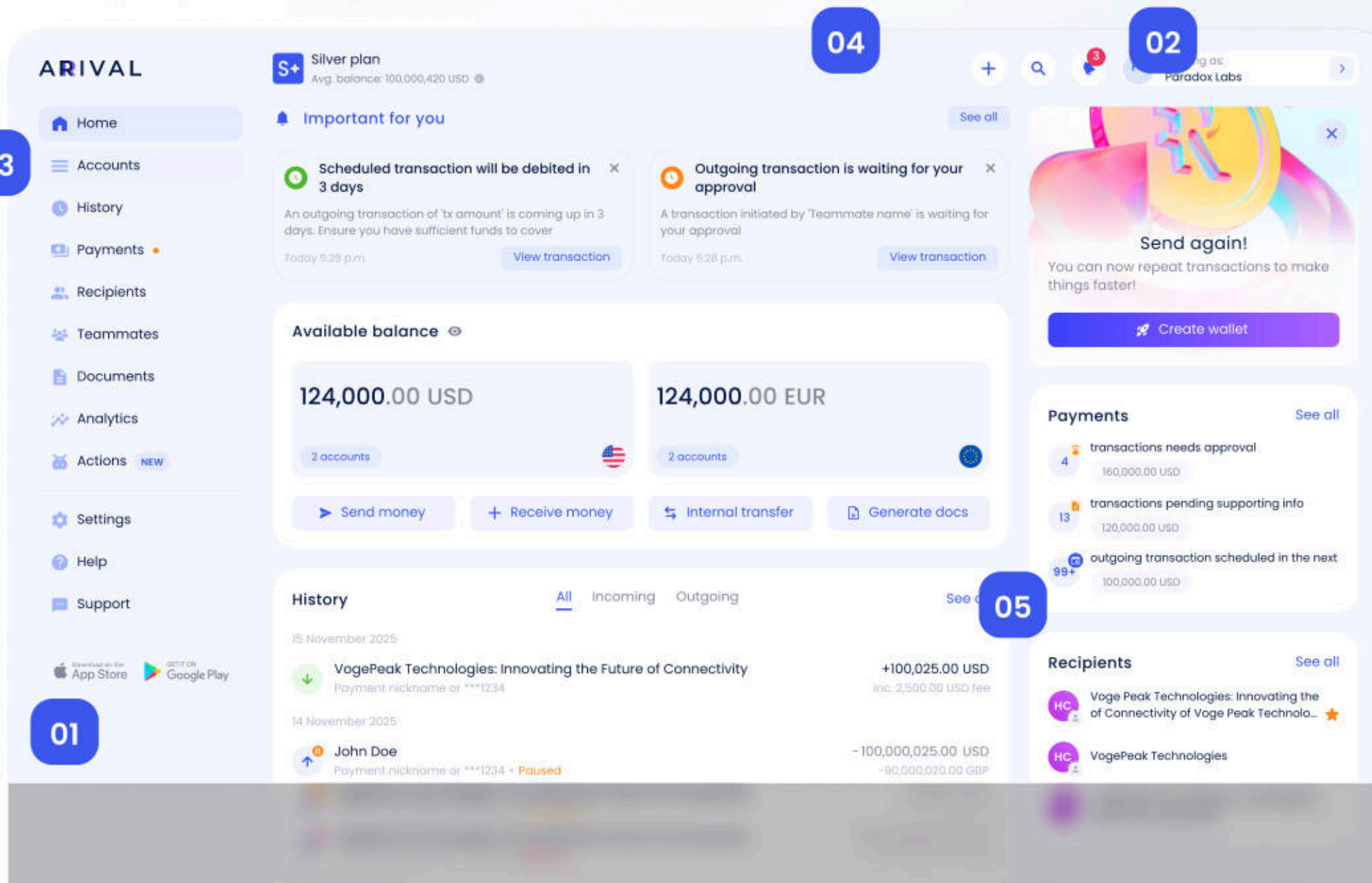
- 01
- Navigation menu issues - the number of visible items is limited by screen width, with the situation worsening on resolutions below 1280px. *This constraint significantly hindered the app's scalability.*
- 02
- Entity navigation issues - users often struggled to understand how to change or create a new one. There was also an issue with navigation between currently non-existent products. *As a result, we overloaded the bottom left corner.*
- 03
- Account list issues:
 - Unclear how to implement effective sorting or further currency filtering in the list;
 - Accounts occupy space that could potentially be used for the main menu;
 - Questionable necessity of having so many accounts on the dashboard, as flows already start with account selection;
 - Possible need to move accounts to a separate section;
 - Inconvenience of displaying blocked accounts, especially when there are many;
 - All special statuses during onboarding or blocking were shown here, which was a compromise solution at the time.
- 04
- Placement issues:
 - CTAs, app links, and average balance didn't receive adequate user attention;
 - These elements were placed as an afterthought, added as quick interface supplements post implementation, when new pricing structure was introduced;
 - Their positioning followed a 'leftover space' principle, compromising their visibility and effectiveness.
- 05
- Widget issues:
 - Impossible to create narrow widgets, inefficient use of space;
 - Low information density despite large size.

Visible part on 1440x700px



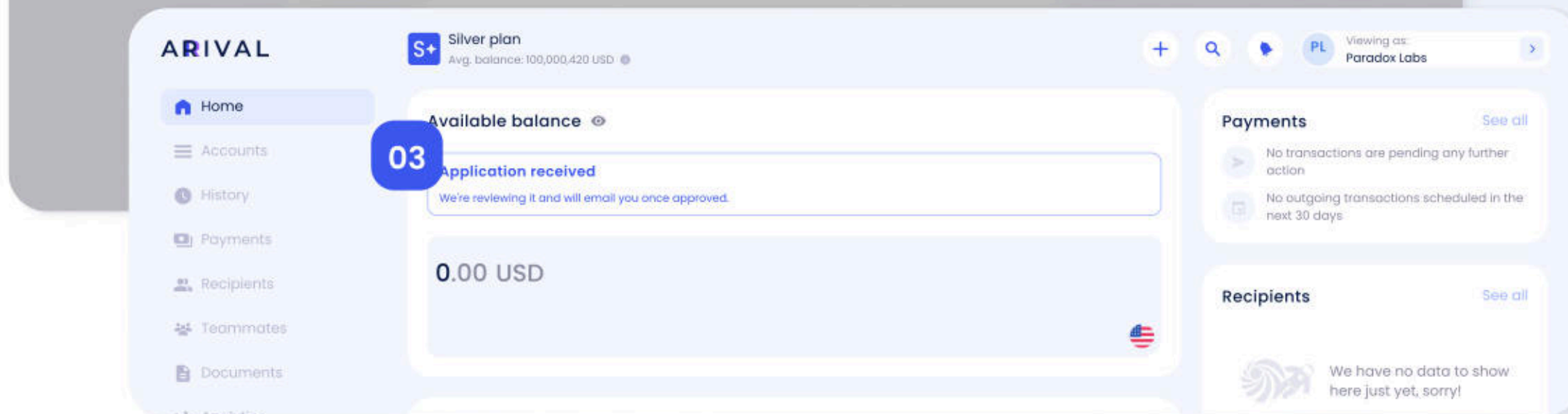
01 Dashboard

Visible part on 1440x700px



new decisions

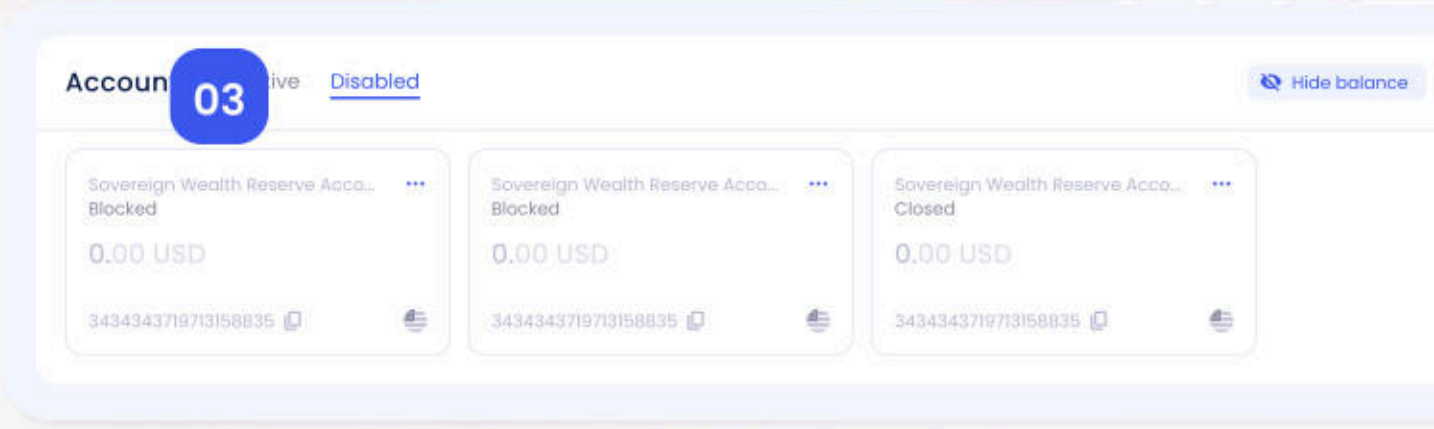
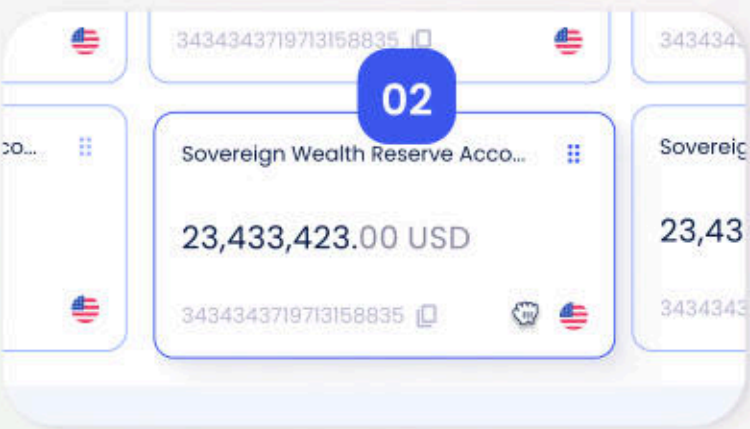
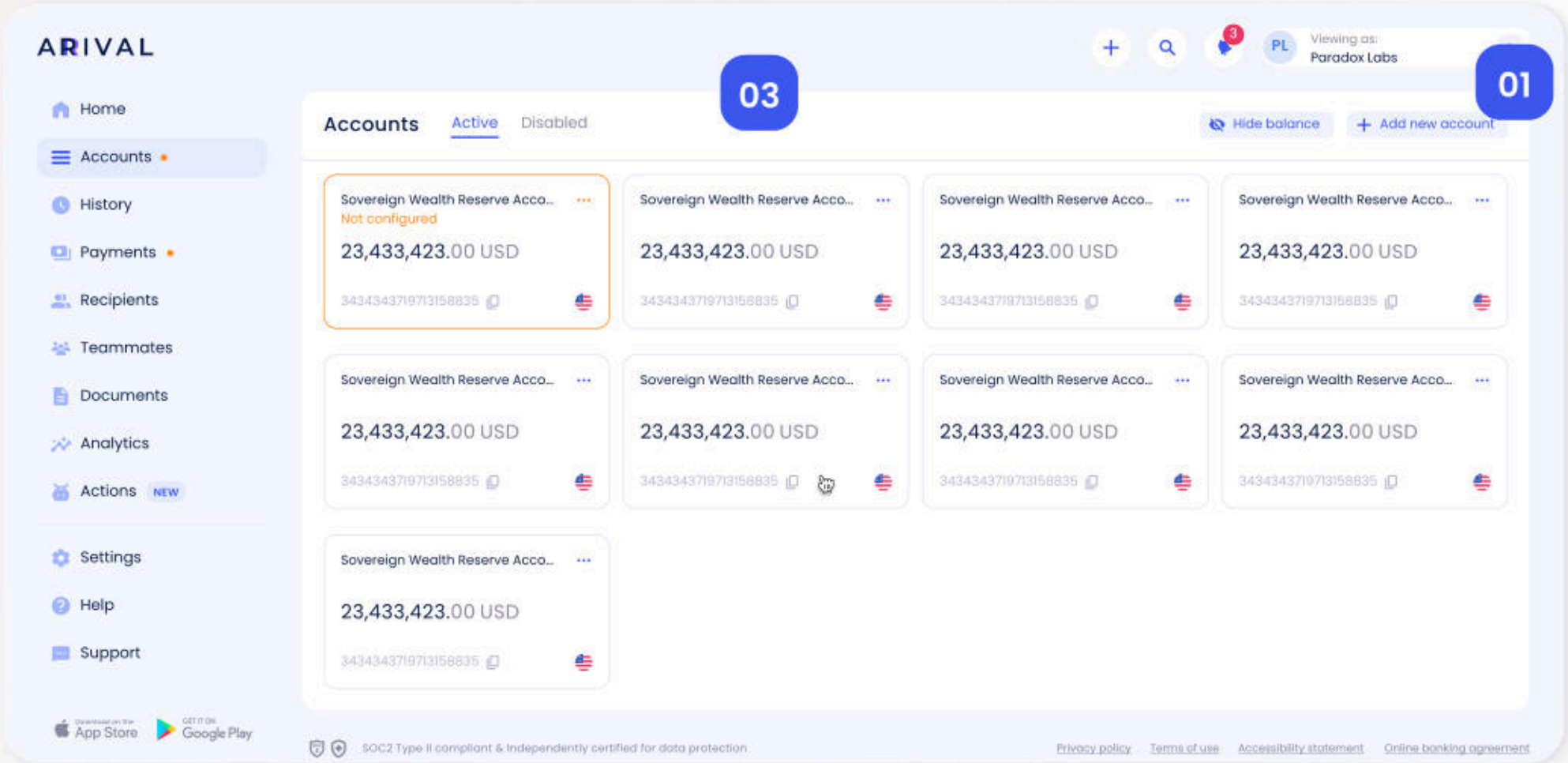
- Navigation menu improvements:**
 - Relocated to the left side, increasing capacity (scroll included). *This was a very common solution among our competitors;*
 - Settings integrated into the menu;
 - Help options and app store links migrated from bottom right corner;
 - New visual indicators for action-required and new menu items.
- Navigation between products and entities** is streamlined by moving entity switching to the header and relocating product opening buttons to a dedicated 'Netflix Page', which now houses all entities and the option to open new ones.
- Account navigation is improved** by moving accounts to a separate menu item (addressing UX issues detailed on the next section), while special onboarding or client statuses are now displayed in the balance block on the dashboard for better visibility and logical placement near core actions they affect.
- Header improvements:**
 - Right corner:**
 - Entity navigation relocated here, aligning with most web applications;
 - Completely revamped CTA, enabling initiation of most main flows from any section, not just money transfers;
 - Left corner:**
 - All important tariff information moved here: average balance & potential unpaid fees.
- The dashboard structure has been redesigned into a two-column layout**, offering greater flexibility and capacity, allowing for medium and small widgets as well as small engagement banners, while **existing widgets were optimized for increased content capacity** and **two new widgets were added** for improved control - an important notifications widget and a payments widget.



02 Accounts

We dedicated a separate menu section to accounts, providing more space to address accumulated UX compromises in this area.

- 01
- More consistent placement of 'Add new account' option
- 02
- Drag-and-drop functionality added for custom account list sorting across all views
- 03
- Designated space for future filtering/sorting/search features
- 04
- Separate tab added for all blocked accounts for better organization
- 05
- Improvements to account details page:
 - Enhanced appearance and navigation:
 - Increased usability;
 - Improved information capacity.
 - Refined payment details:
 - Payment details slightly hidden;
 - 'Receive money' block given more prominence: encourages users to use this feature for their incoming transaction to ensure smoother and faster transaction processing.
 - New tabbar additions:
 - Payments section related to this account with cards section (*more details on the next slide*).



02 Accounts – Details Card View

We dedicated a separate menu section to accounts, providing more space to address accumulated UX compromises in this area.

01 More consistent placement of 'Add new account' option

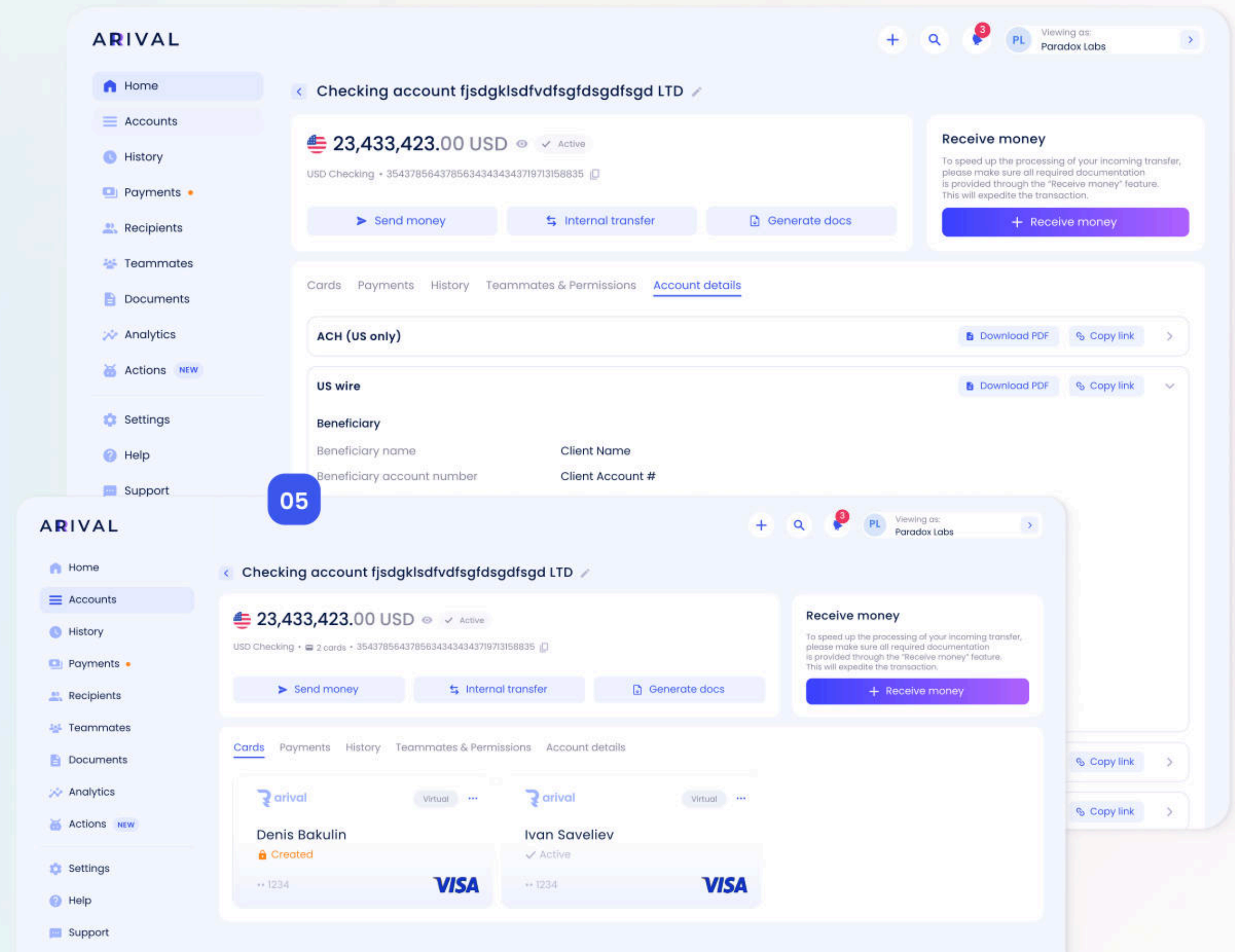
02 Drag-and-drop functionality added for custom account list sorting across all views

03 Designated space for future filtering/sorting/search features

04 Separate tab added for all blocked accounts for better organization

05 **Improvements to account details page:**

- Enhanced appearance and navigation:
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- Refined payment details:
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 - 'Receive money' block given more prominence: encourages users to use this feature for their incoming transaction to ensure smoother and faster transaction processing.-
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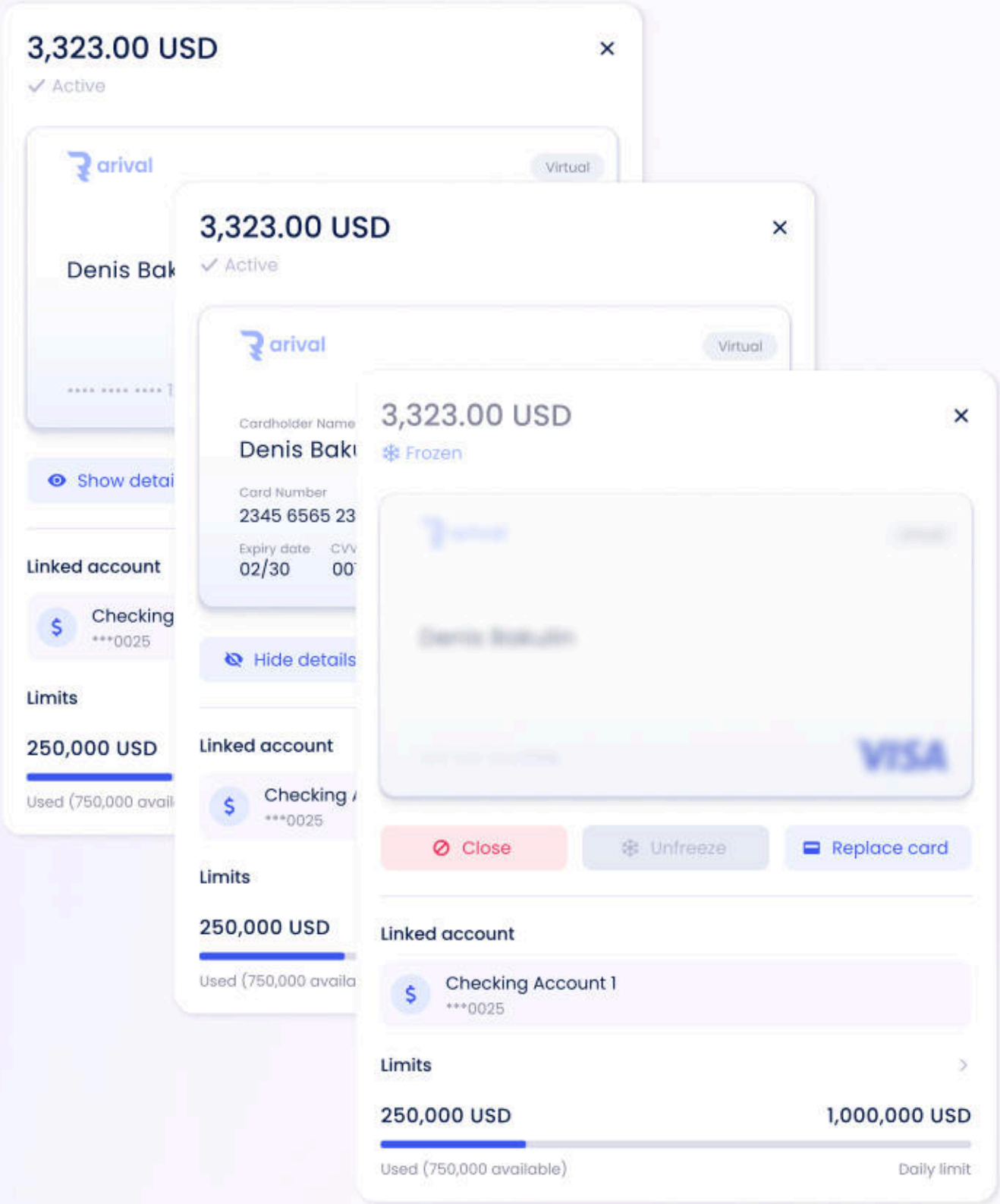
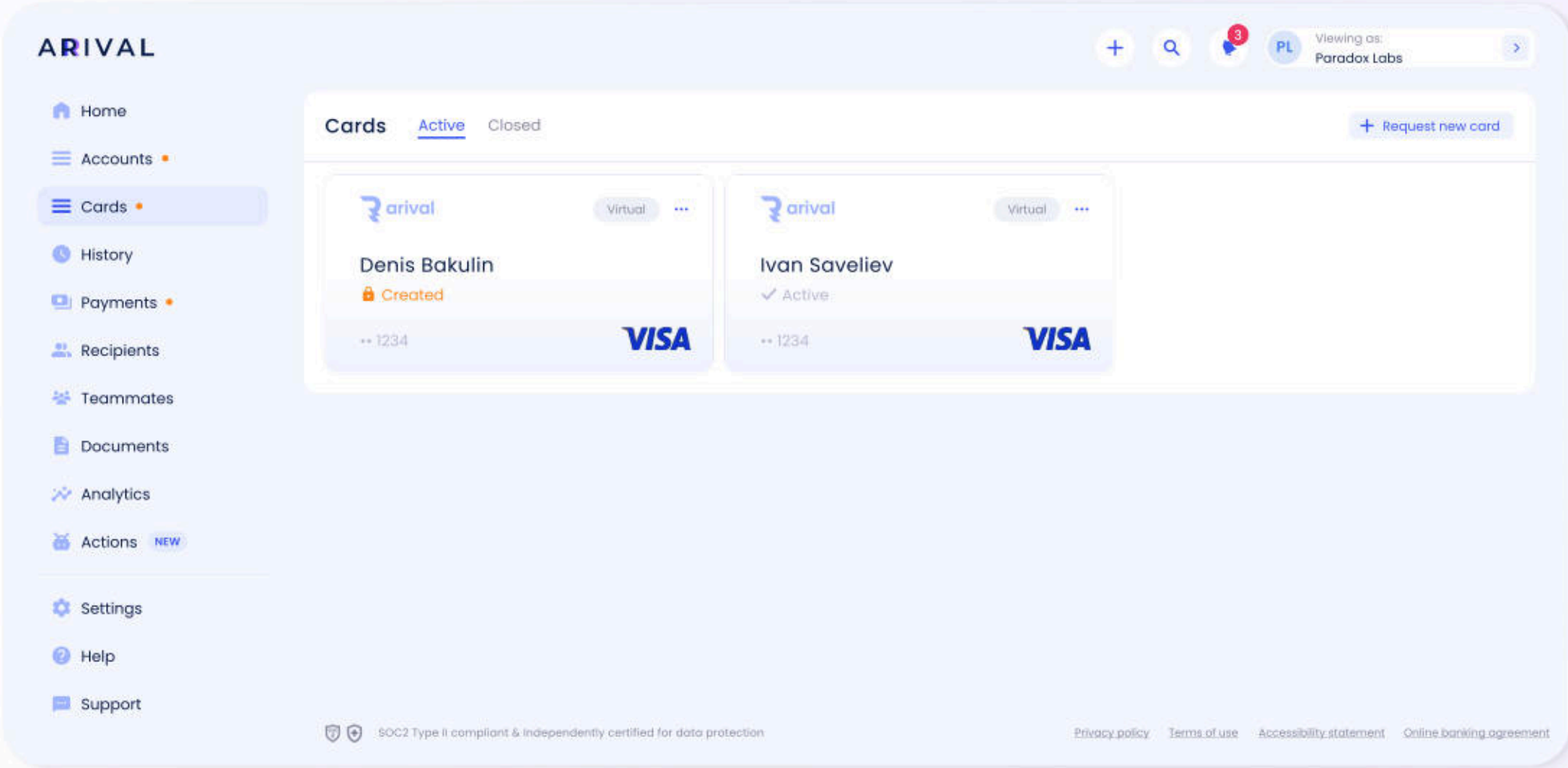


03 Cards

In addition to dedicating a separate section for accounts, we're also introducing a new cards section in response to their addition to our range of services:

- **Card features include:**
 - Adjustable limits for yearly, monthly, and per-transaction spending;
 - Options to reissue, freeze, or block the card;
 - Ability to report fraud directly to the bank;
 - Digital wallet integration;
 - Linking cards to different accounts.

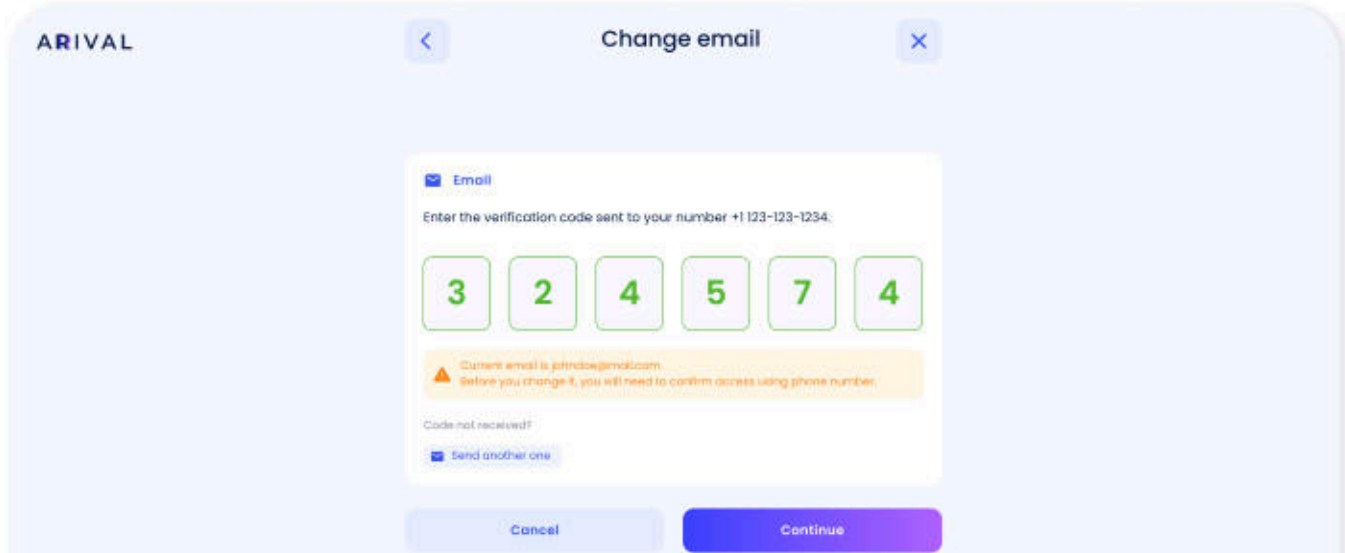
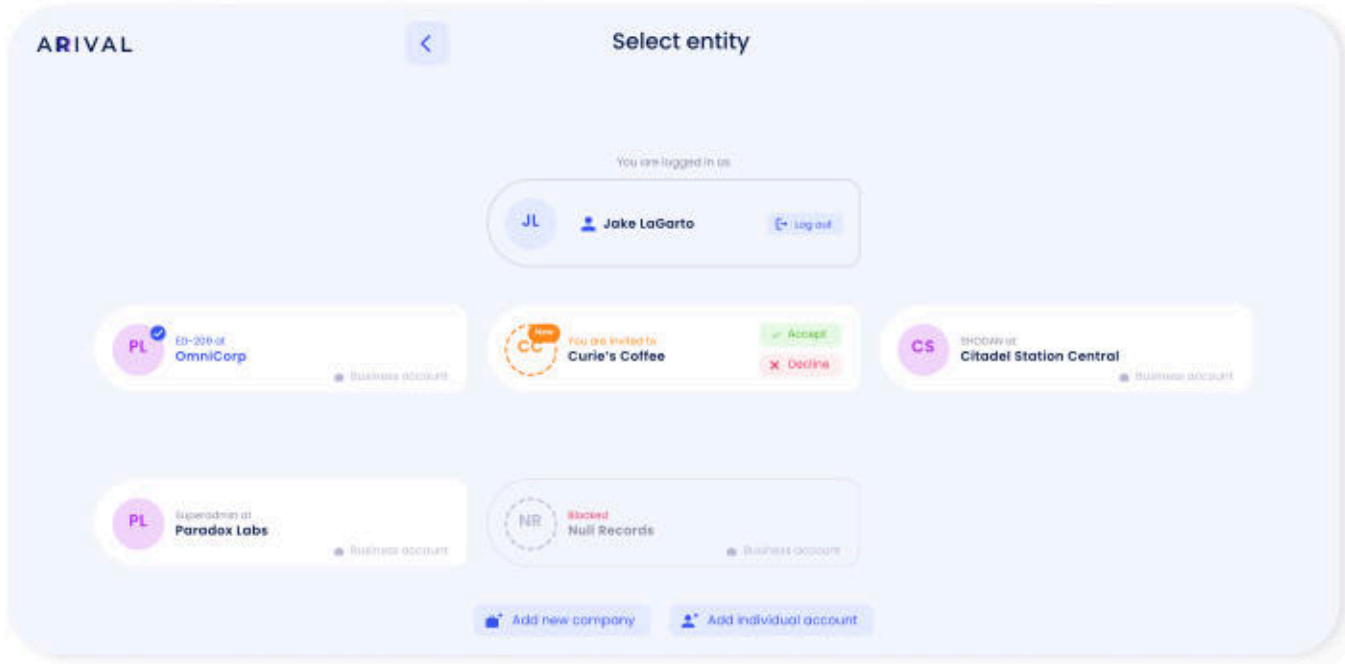
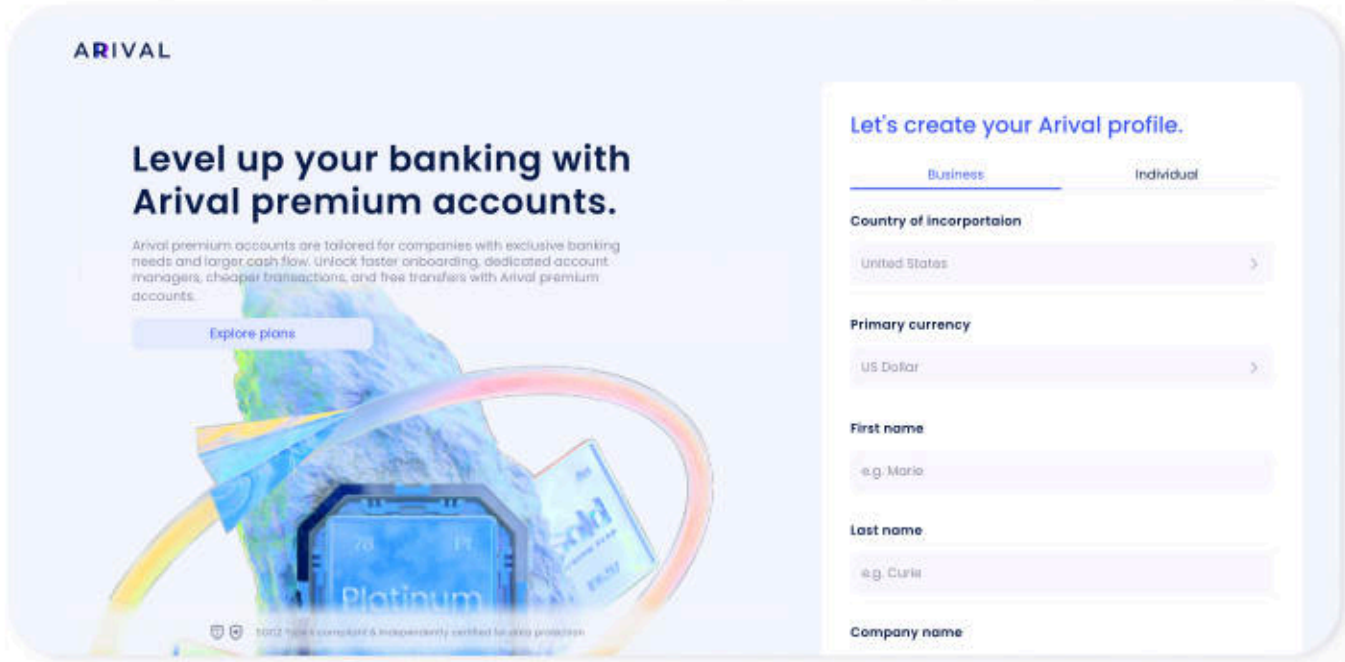
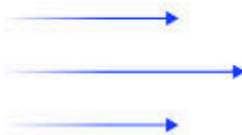
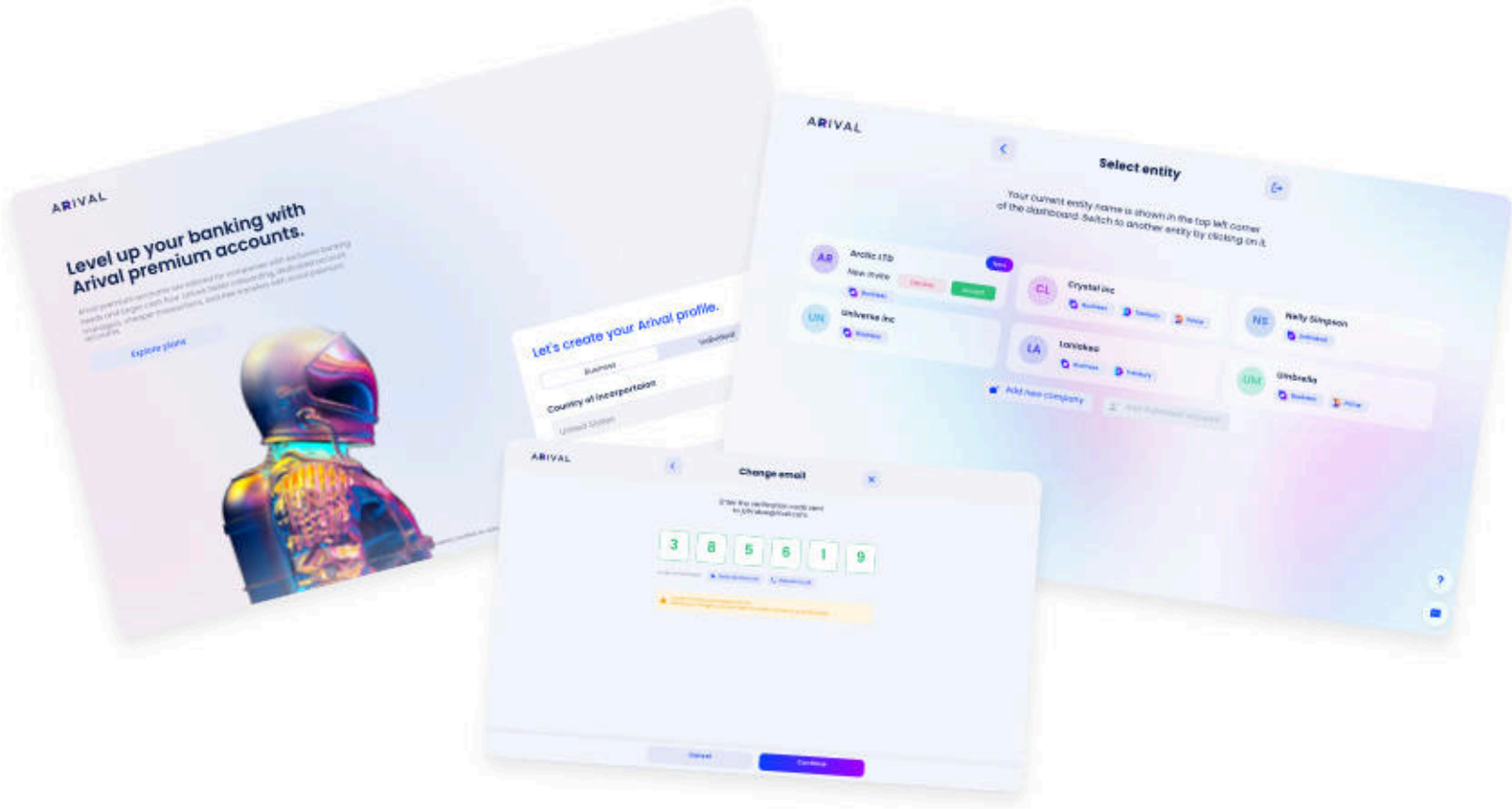
- **A new cards subsection has been added to the account details, displaying all cards linked to that specific account.**



04 Login / Autorisation / Entities switch page

We didn't have any major UX issues with login and authorization, therefore we:

- Updated entity switch page for easier entity switching
- Enhanced screen resizing functionality
- Revised flows to align with the new block-based layout (more on this later in the presentation)
- Redesigned certain inputs and elements on these screens for better aesthetics and increased capacity

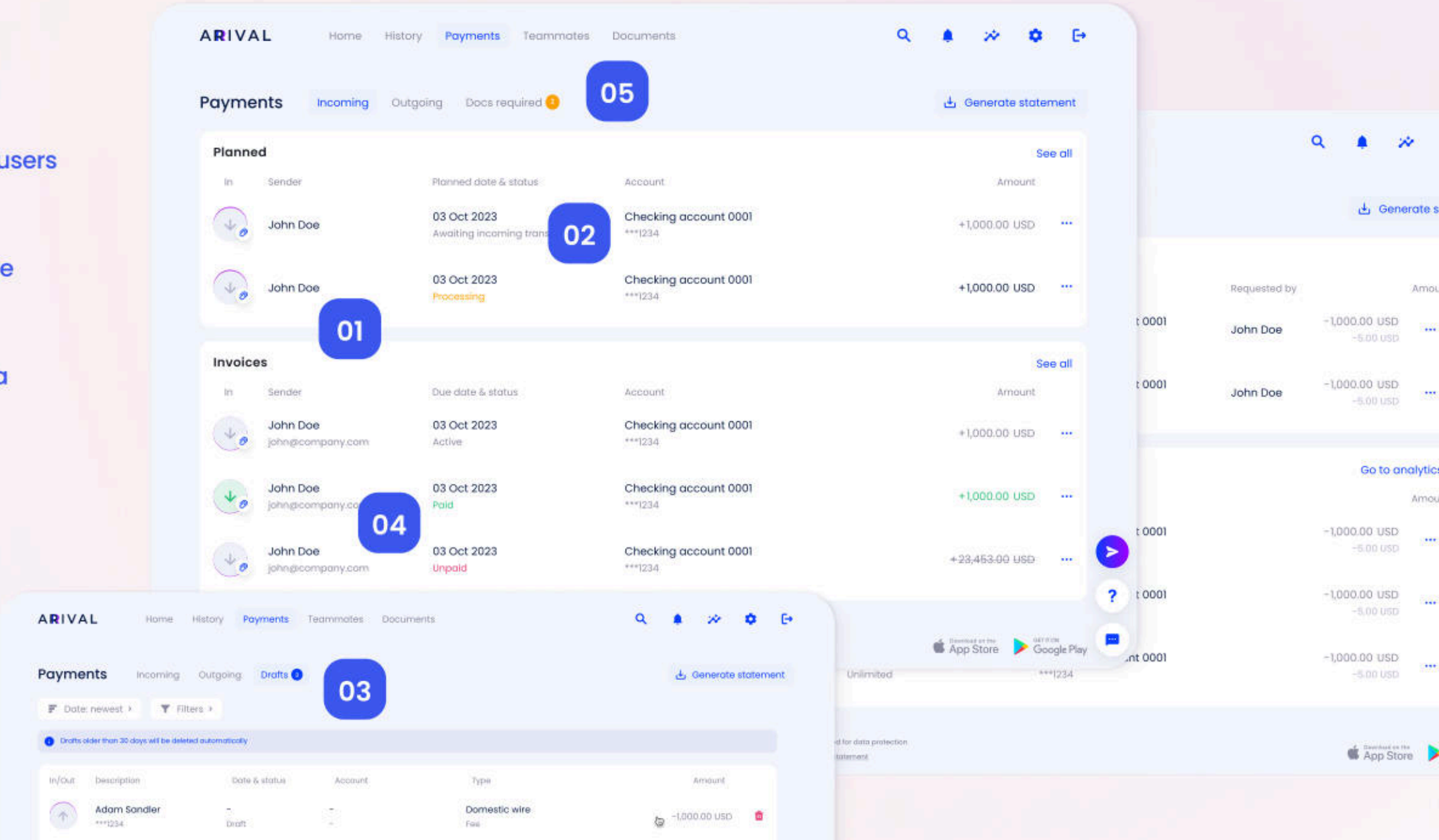


05 Payments

Payments required refinement: the structure was not intuitive, and the double layout was awkward. We felt this section could be more useful and user-friendly. Here are the main issues we aimed to address while working on this section:

existing problems

- 01 Payments page required refinement as the structure did not prove to be intuitive because of the double layout of the blocks.
- 02 Filtering forced into subtabs due to diverse data types, inconvenient for users
- 03 Drafts subsection functioned more as a junk drawer than a useful feature
- 04 Paid invoices cluttered the active invoice section, obscuring current data
- 05 Lack of a centralized view for all payments requiring user action (this functionality also missing from the dashboard)



05 Payments

Payments required refinement: the structure was not intuitive, and the double layout was awkward. We felt this section could be more useful and user-friendly. Here are the main issues we aimed to address while working on this section:

new decisions

- 01
- Navigation completely overhauled, addressing several critical issues:

 - Eliminated confusing subtabs on a single page, easing developers' maintenance burden;
 - Filtering and sorting now readily available where needed;
 - Updated hub of buttons became more functional;
 - Top section more spacious yet reduced in height;
 - Executed invoices now in a separate, on-demand tab.

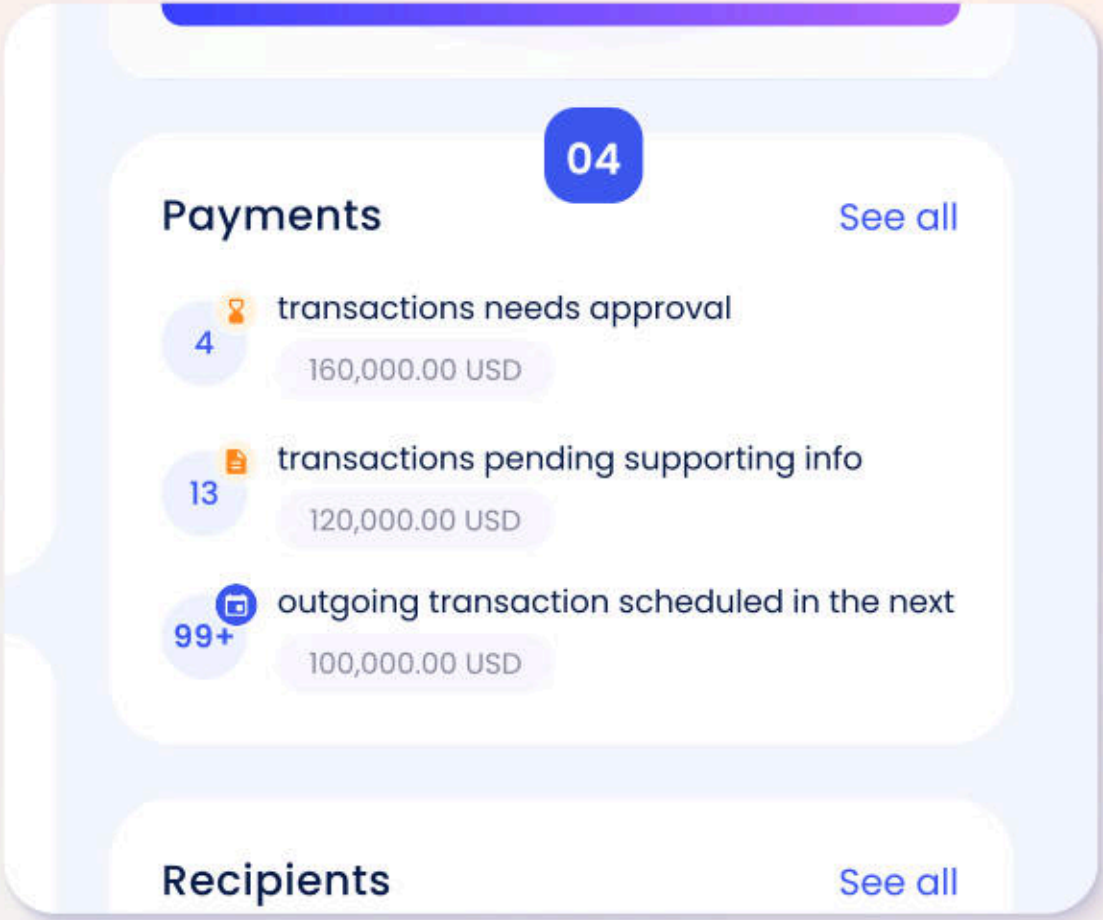
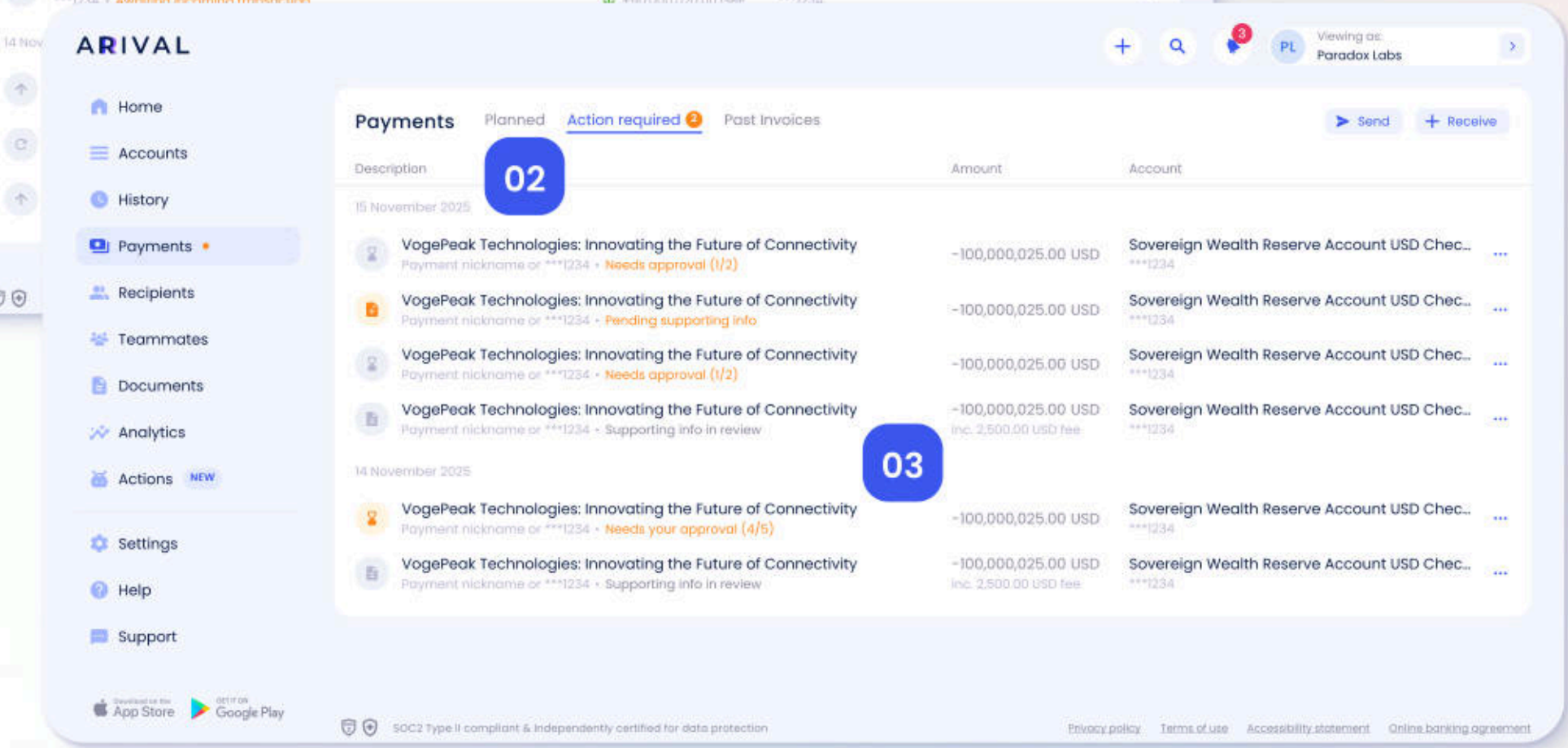
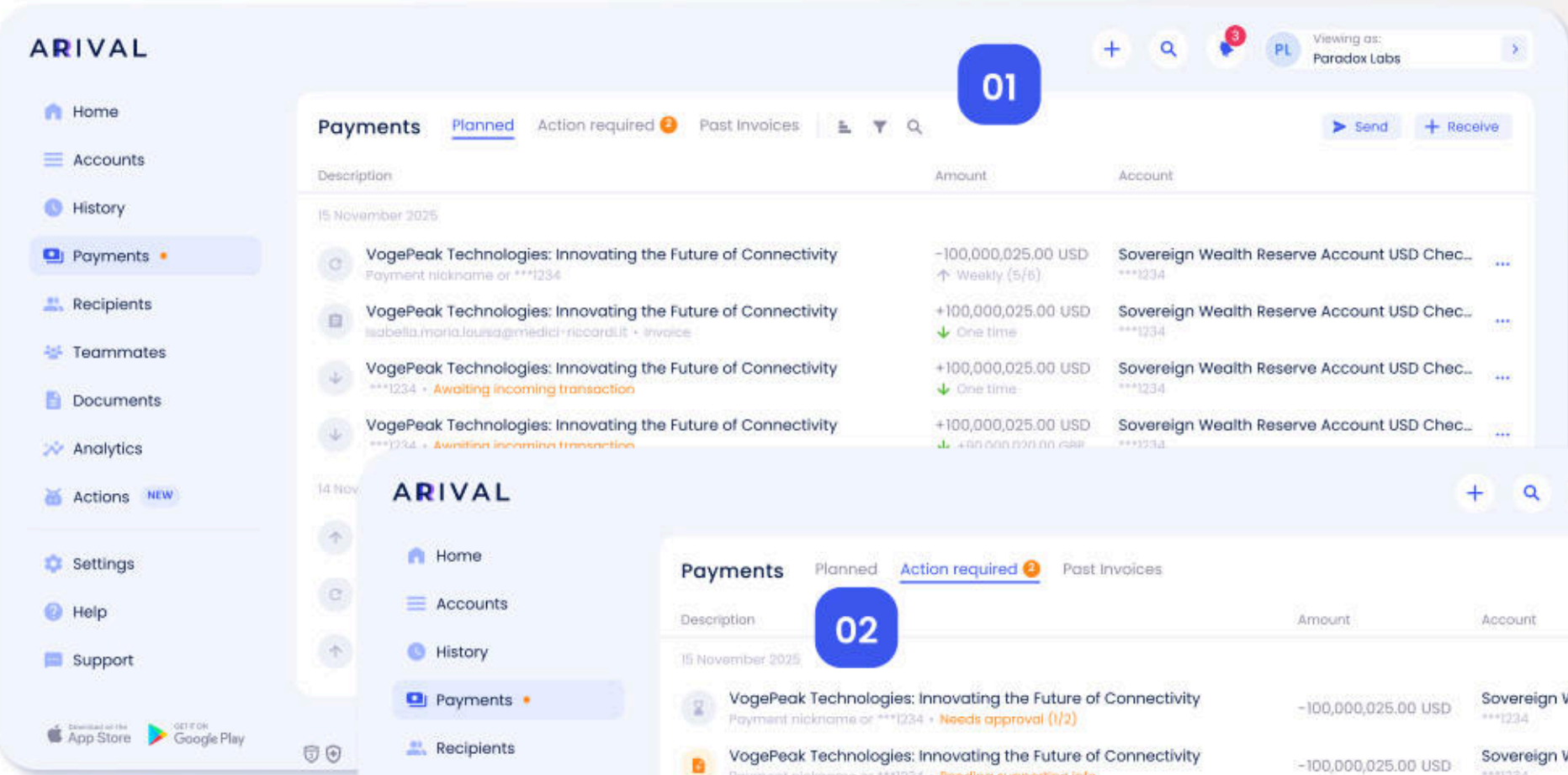
These changes significantly improve user experience and system maintainability.

- 02
- The organization has also been simplified:

 - A dedicated tab for date-scheduled items;
 - A separate tab for all items requiring action from you or your team.

- 03
- The table now displays significantly more payments per screen (with more characters visible within each), thanks to our refined payment design and layout.

- 04
- We've also added a payment widget to the dashboard for improved control and informativeness.



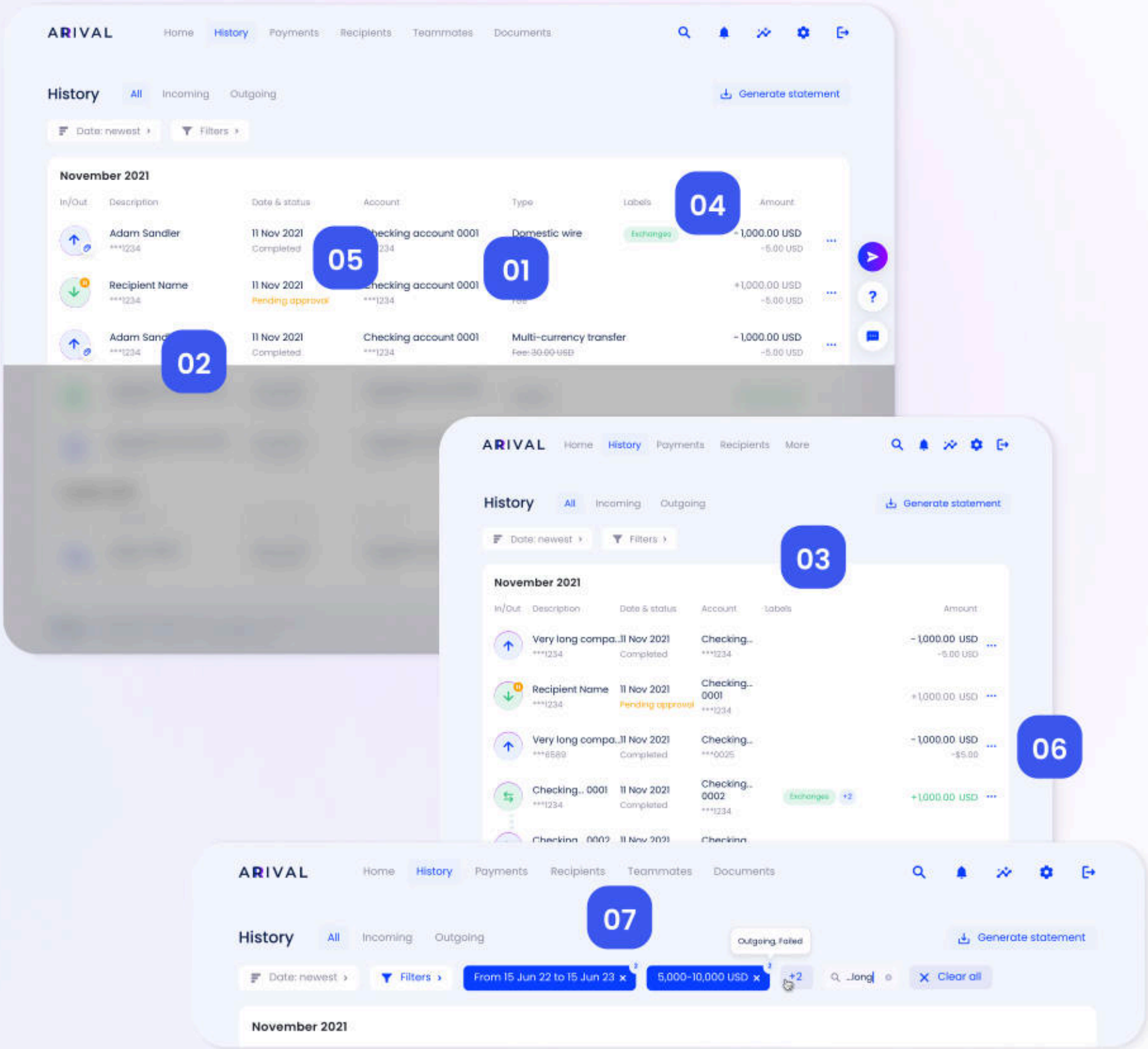
06 History

The completed transactions section harbored many long-standing issues, so significant work was done here as well. The main concerns were about content clarity and its fit within the table, so we focused most of our efforts in these areas. Here's a list of problems we aimed to address:

existing problems

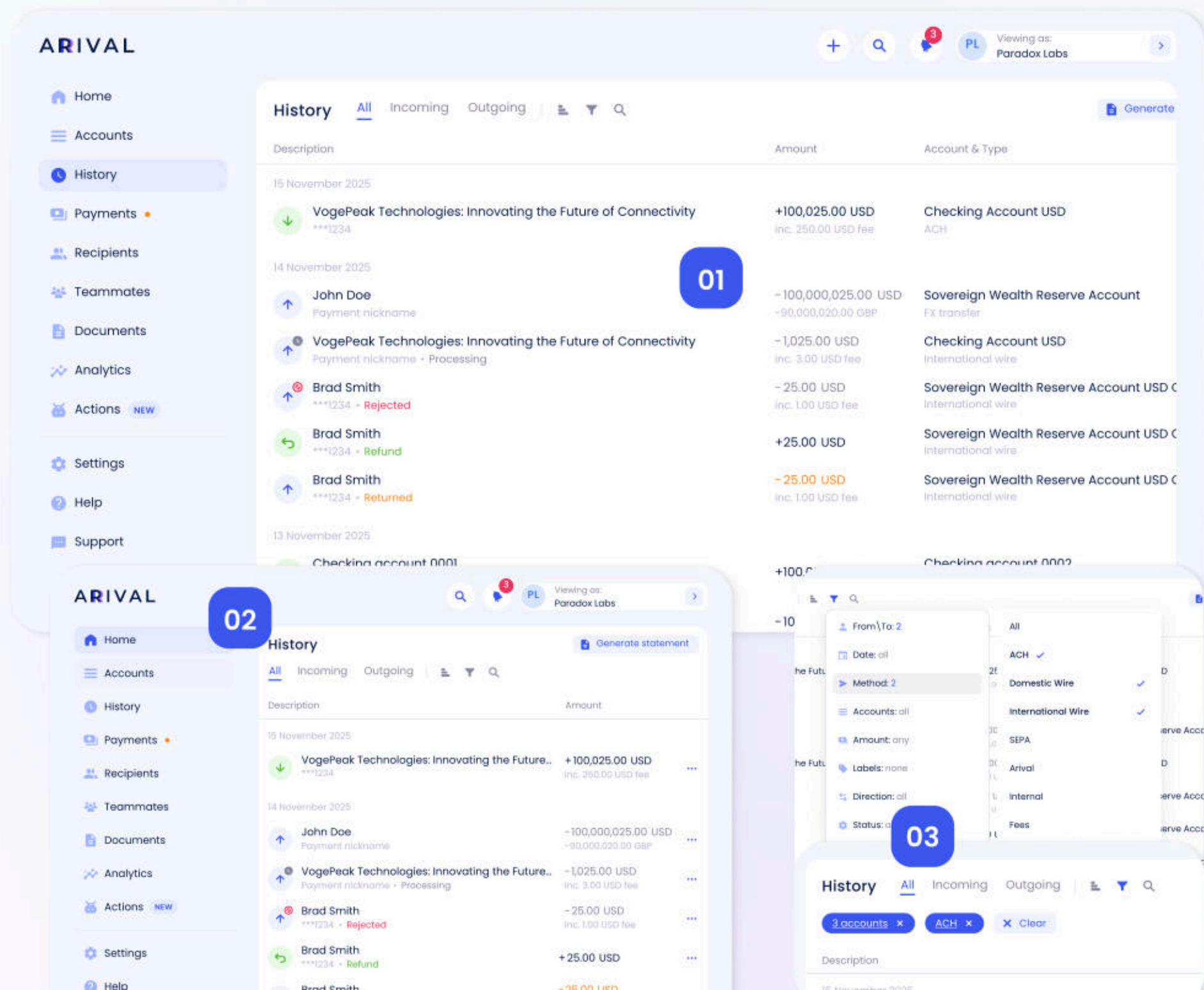
- 01 Capacity issues – a small number of transactions fit on one screen
- 02 Readability issues – the table contained a large amount of information, and it wasn't always clear to users where to look first and where specific information was located
- 03 On smaller screens, tabular data degraded significantly. Content became cluttered and illegible, with text shrinking excessively. We need to rework it.
- 04 The label functionality was underutilized, resulting in the space for labels often being empty in the actual product while other data lacked space
- 05 Special transaction statuses were not always noticeable in the center of the table next to the date, and needed to be reconsidered
- 06 Color differentiation of amounts based on transaction direction didn't always help the user – it was decided to simplify it even further
- 07 With active use of filtering and sorting, the interface quickly became cluttered and looked messy. This also needed improvement, as this section had an advanced filtering system with many parameters inside

Visible part on 1440x700px



06 History

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new decisions

- 01** The fully redesigned table now accommodates more data while being easier to read and understand:
 - Statuses moved to the front;
 - Color differentiation simplified;
 - Labels tucked into details cards.
- 02** The tablet view of the table has also become cleaner, more readable, and significantly more capacious thanks to typography improvements
- 03** We've streamlined the table header, making it more spacious and functional while taking up less space. Issues with filtering and sorting have been fully resolved

07 Documents

The list of accumulated concerns for this section was fairly typical: table capacity. In addition, with the expansion of document generation functionality, it became more challenging to store different types of documents in a single table and manage the growing number of flows.

A more detailed list follows:

existing problems

- 01

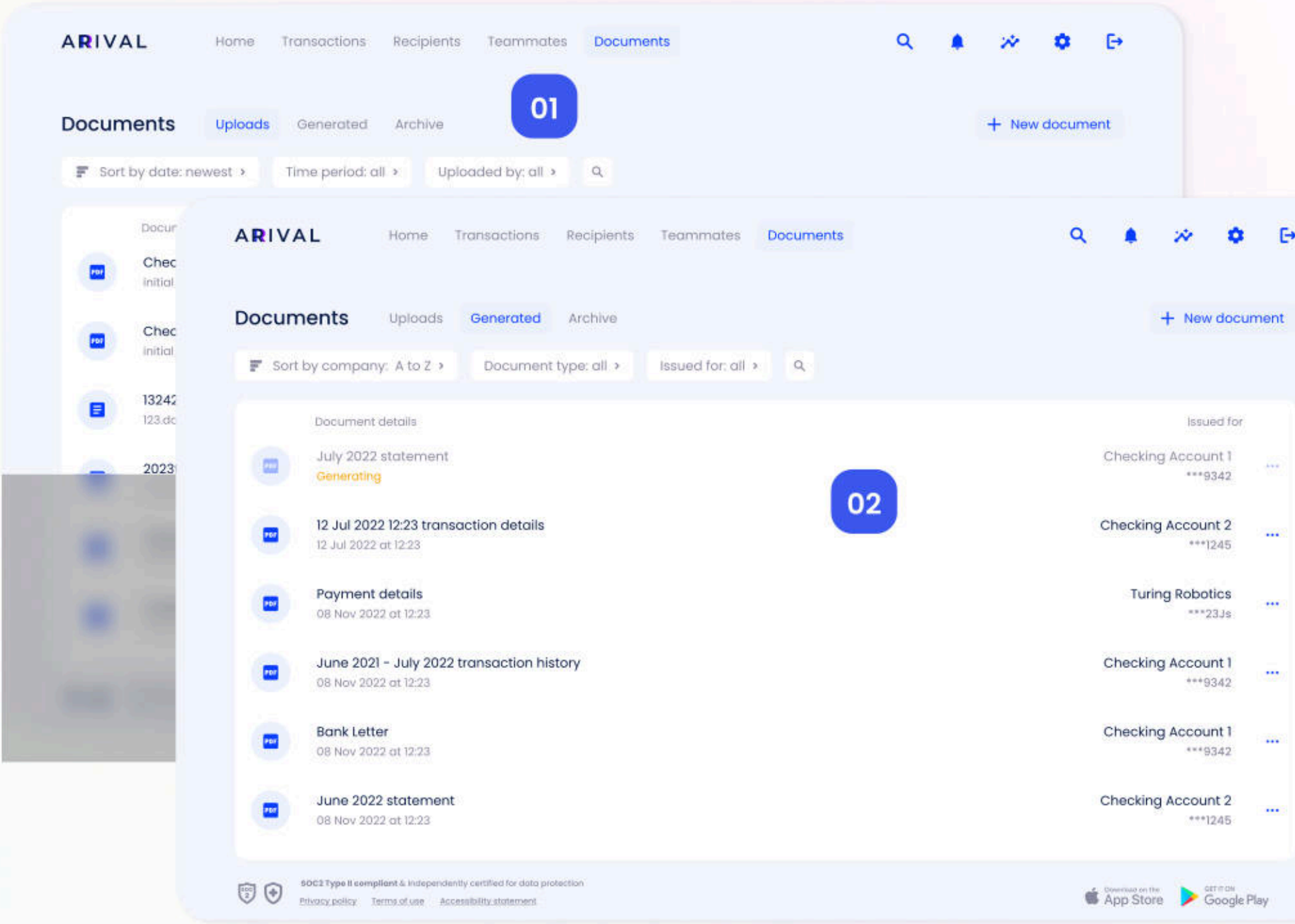
Navigation concerns:

 - The 'generated' tab became inconvenient over time due to too many diverse documents in one place;
 - Users often confused 'uploaded' and 'generated' categories, leading to difficulties in locating recently added files;
 - The necessity of an 'archive' was questionable;
 - Legal documents needed to be moved here from settings, where they were previously located as a compromise solution.
- 02

Capacity issues:

 - Similar to all sections, there were problems with table capacity;
 - The table couldn't be truly informative in all cases due to the need to simplify it for all possible document types within.

Visible part on 1440x700px



07 Documents

The list of accumulated concerns for this section was fairly typical: table capacity. In addition, with the expansion of document generation functionality, it became more challenging to store different types of documents in a single table and manage the growing number of flows.

A more detailed list follows:

new decisions

01

ARIVAL

Documents

Statements

Bank letters

Account details

Uploaded documents

Legal information

Monthly statement

View and generate full month statements for the selected accounts and months of your choice.

Generate monthly statement

Custom statement

Generate a statement with custom dates range or custom formats such as CSV and Quickbooks input.

Generate custom statement

Audit request

Generate a direct email from Arival to your auditors including your transaction statements and account balances.

Generate audit request

Previously generated

Document details

Monthly Statement July 2024

Custom Statement 20 July 2024

Audit Request 21 August 2024

SOC2 Type II compliant & independently certified for data protection

02

ARIVAL

Documents

Statements

Bank letters

Account details

Uploaded documents

Legal information

Bank letter

Bank letter is the official confirmation of your account with Arival. Once bank letter is generated, it will be stored and can be downloaded as many times as needed for free. Generating a new bank letter may be chargeable dependent on your plan.

Generate bank letter

Previously generated

Document details

Bank letter

Bank letter

Bank letter

Sovereign V

Sovereign V

Sovereign V

23 Nov 2024

03 Nov 2024

01 Sep 2024

SOC2 Type II compliant & independently certified for data protection

03

ARIVAL

Documents

Statements

Bank letters

Account details

Uploaded documents

Legal information

Legal information

List of all legal T&Cs and agreements

Document details

Online banking agreement

Pricing terms and conditions

Pricing schedule

Privacy policy

Accessibility statement

Terms of use

Electronic communications and e-signature agreement

Last updated: 11 Jul 2024

Last updated: 11 Jul 2024

Last updated: 10 Jul 2024

Last updated: 16 Sep 2023

Last updated: 16 Sep 2023

Last updated: 20 Jun 2023

Last updated: 22 Mar 2023

SOC2 Type II compliant & independently certified for data protection

ARIVAL

Documents

Statements

Bank letters

Account details

Uploaded documents

Legal information

Uploaded documents

Here you can find all the documents you and your teammates have uploaded or provided as supporting documentation for transactions. All the documents uploaded and stored here can be easily accessed to be used for future transactions.

Upload new

Previously uploaded

Document details

Harmonic Convergence and the Essence of...
Harmonic_Convergence_and_the_Essence_of...pdf

Doc2

Document1

Document2

Document5

Arival ipsum dolor sit amet, consectetur banking elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Octavia Celeste Sterling

John Doe

Octavia Celeste Sterling Junior

Octavia Celeste Sterling Junior

Octavia Celeste Sterling Junior

08 Nov 2024

08 Nov 2024

08 Nov 2024

08 Nov 2024

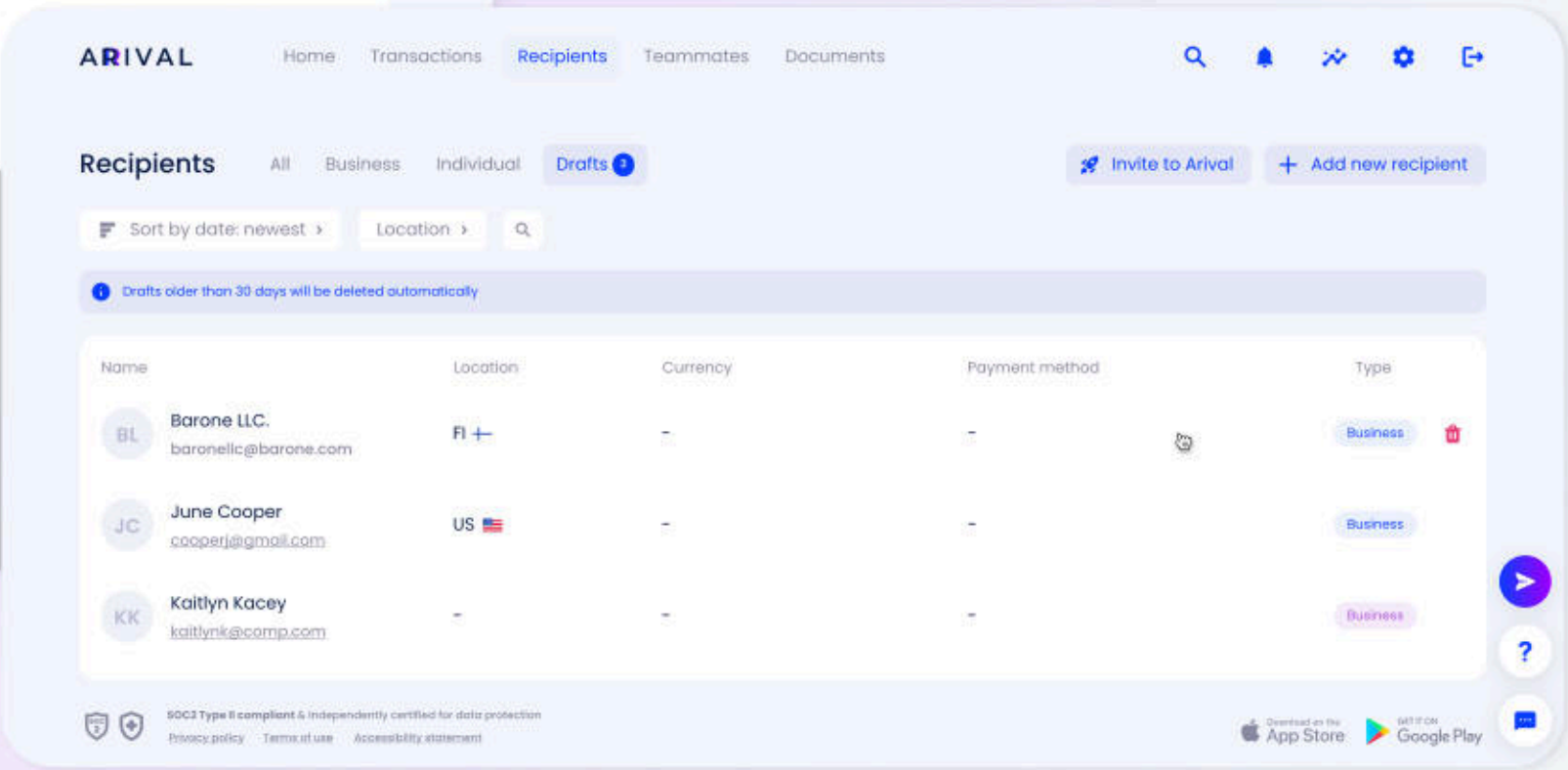
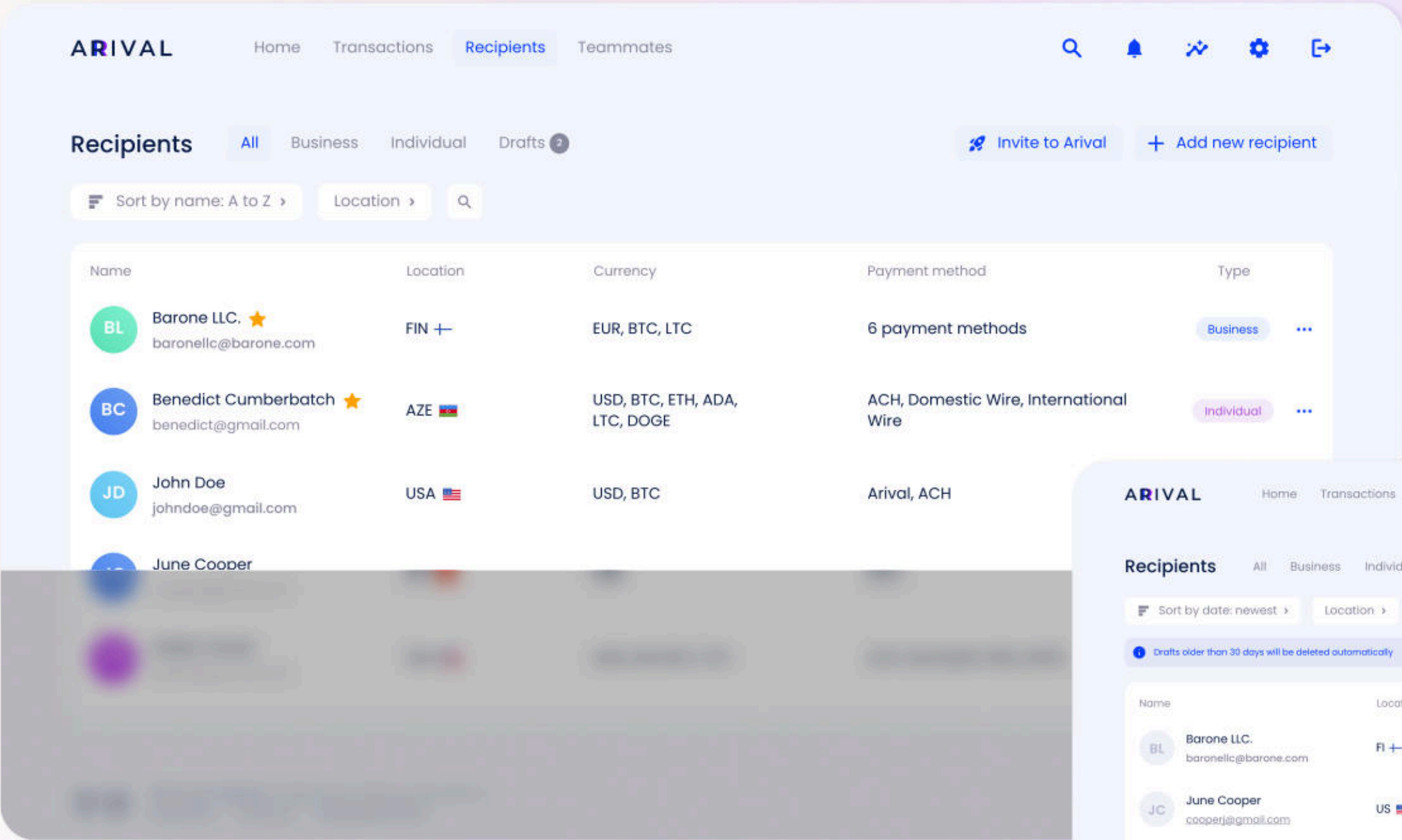
08 Nov 2024

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08 Recipients

Our long-standing recipient management system, with tabs for different recipient types and draft capabilities, proved less effective than anticipated, as users preferred a single, sortable list over forced type-based filtering, rarely used the draft 'junk drawer', and struggled with the complex, data-heavy table that needed simplification.

Visible part on 1440x700px



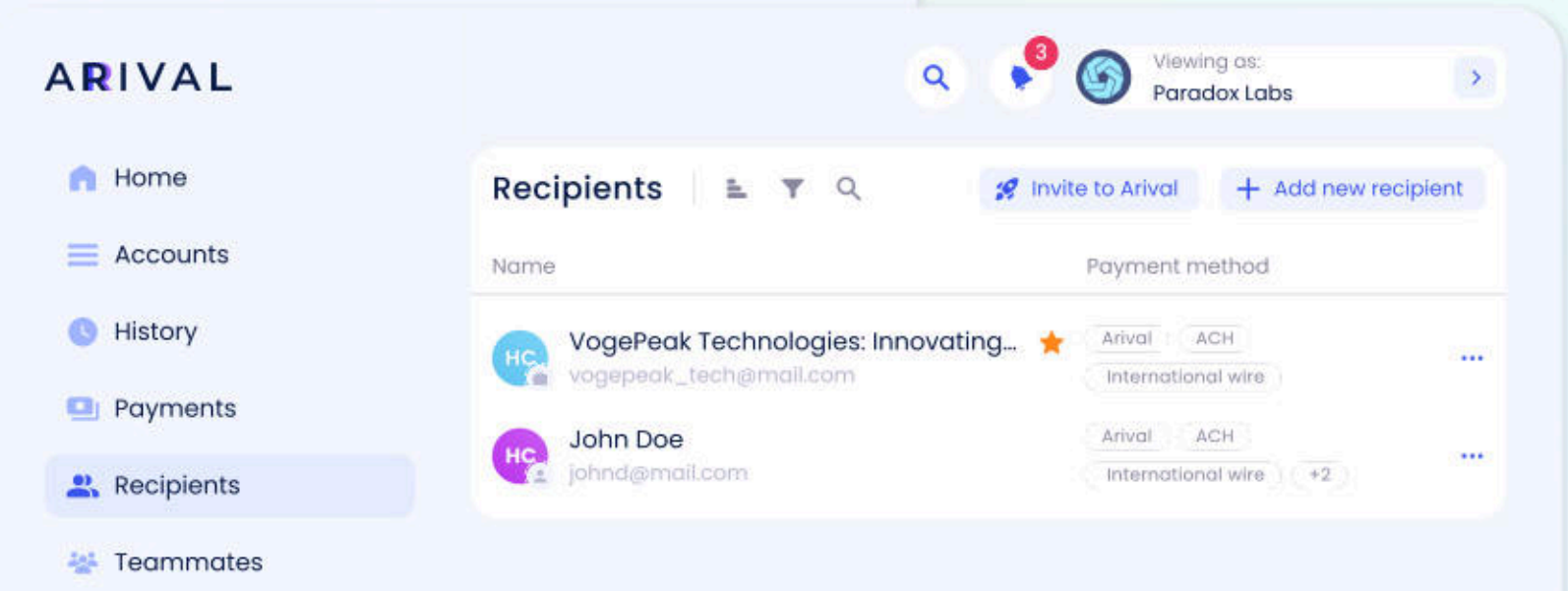
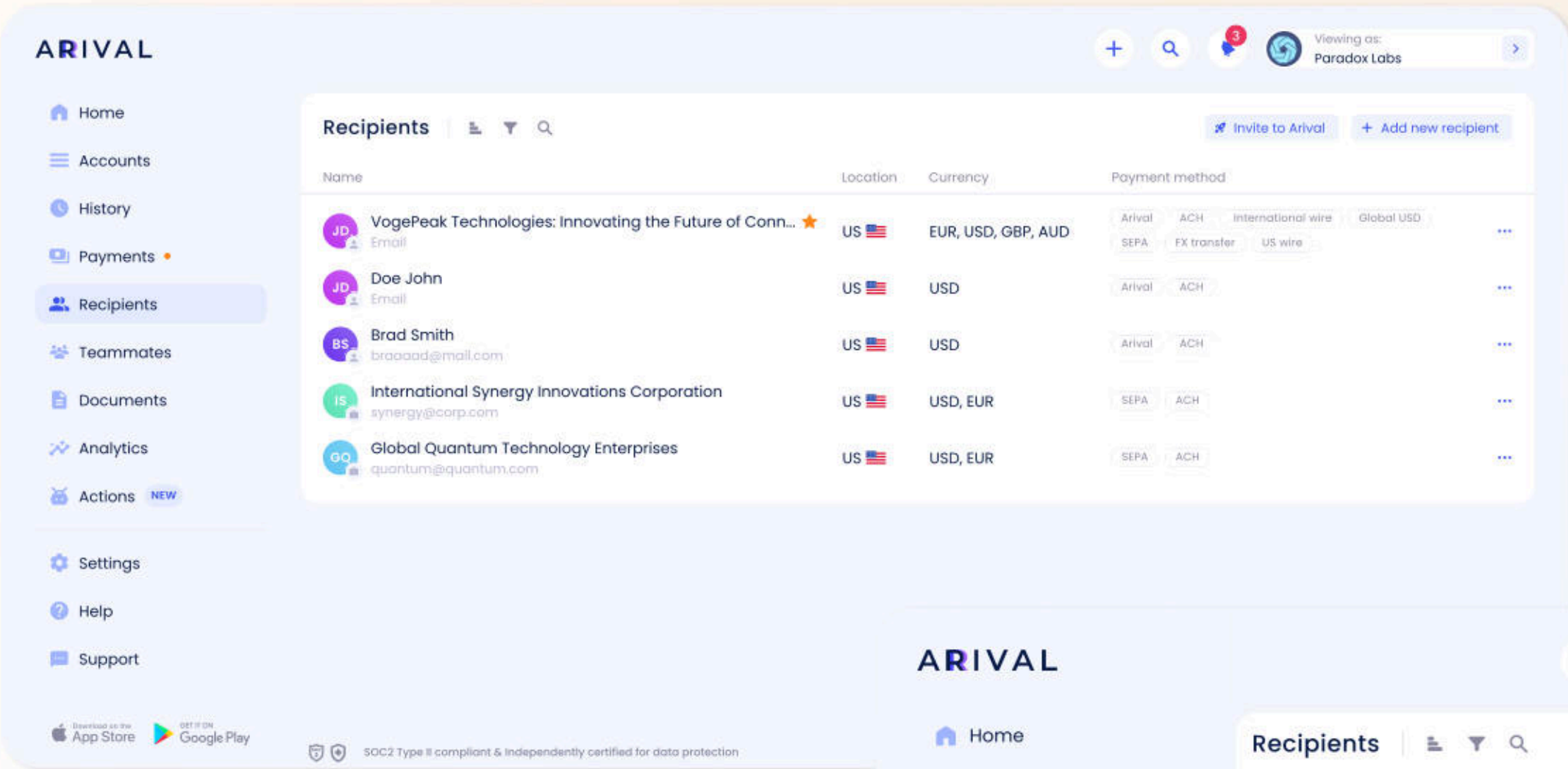
AVERAGE NUMBER OF RECIPIENTS
>10
NO NECESSITY FOR SEPARATE TABS

08 Recipients

Our long-standing recipient management system, with tabs for different recipient types and draft capabilities, proved less effective than anticipated, as users preferred a single, sortable list over forced type-based filtering, rarely used the draft 'junk drawer', and struggled with the complex, data-heavy table that needed simplification.

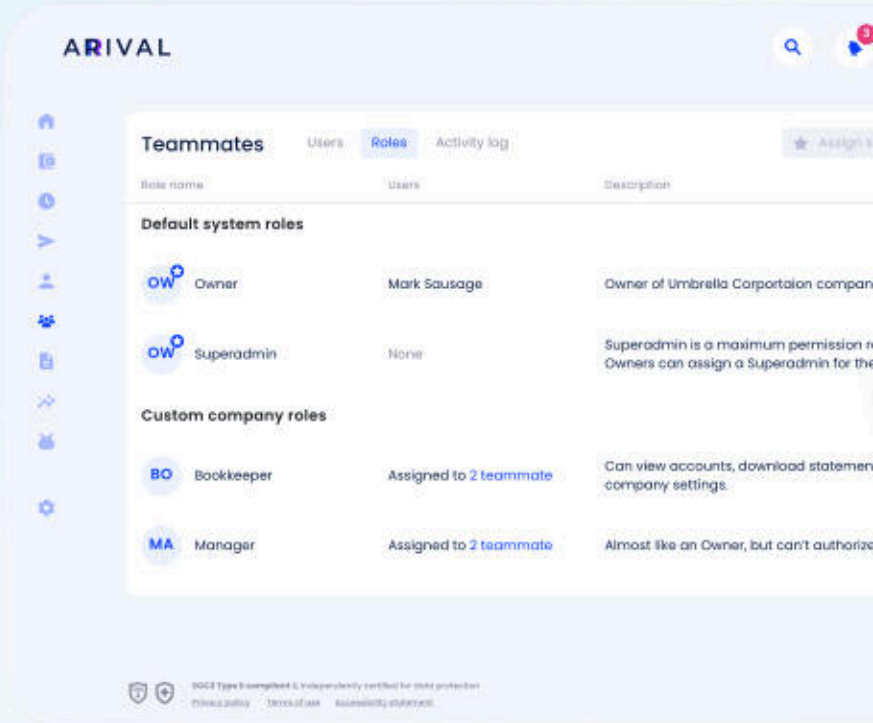
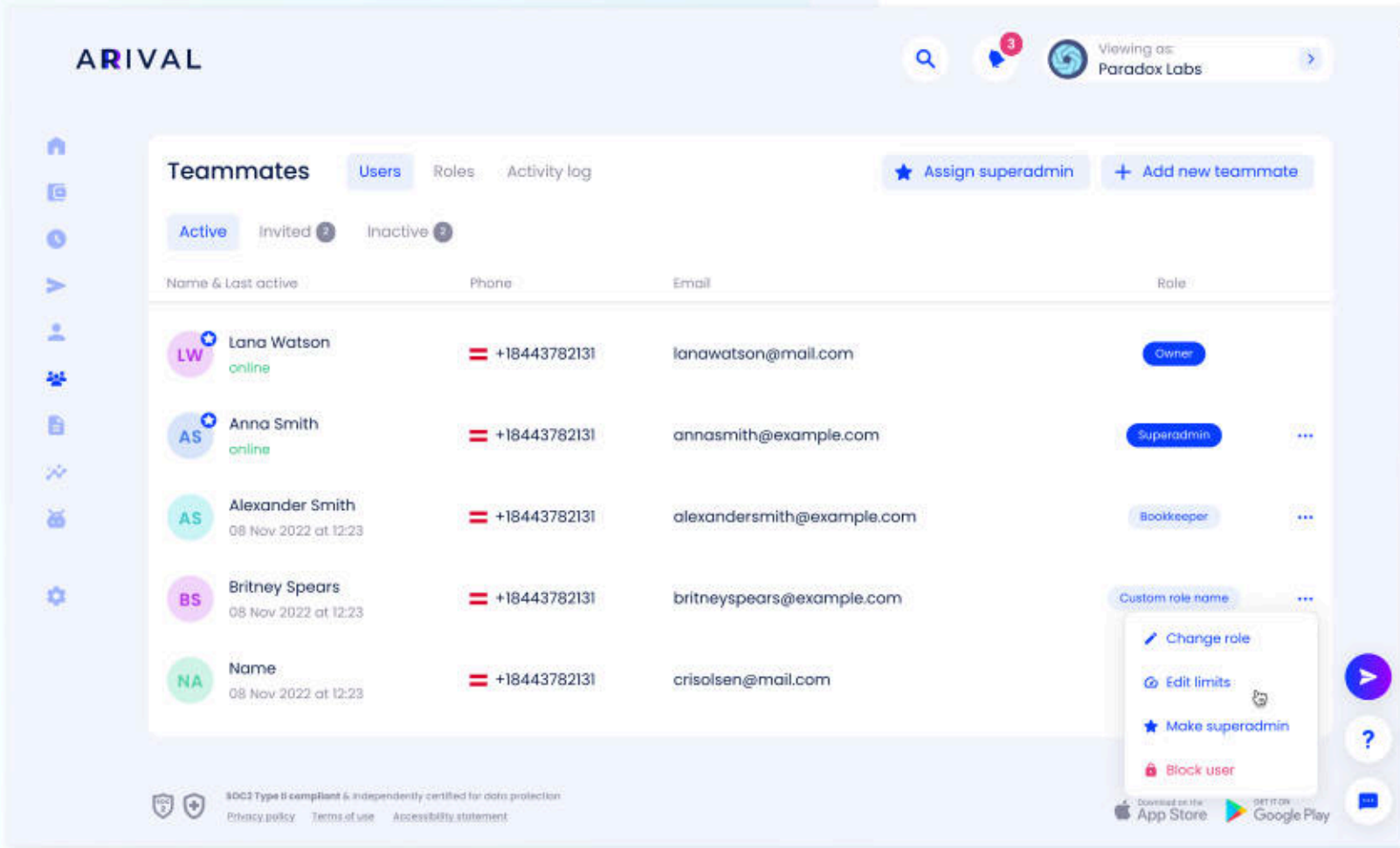
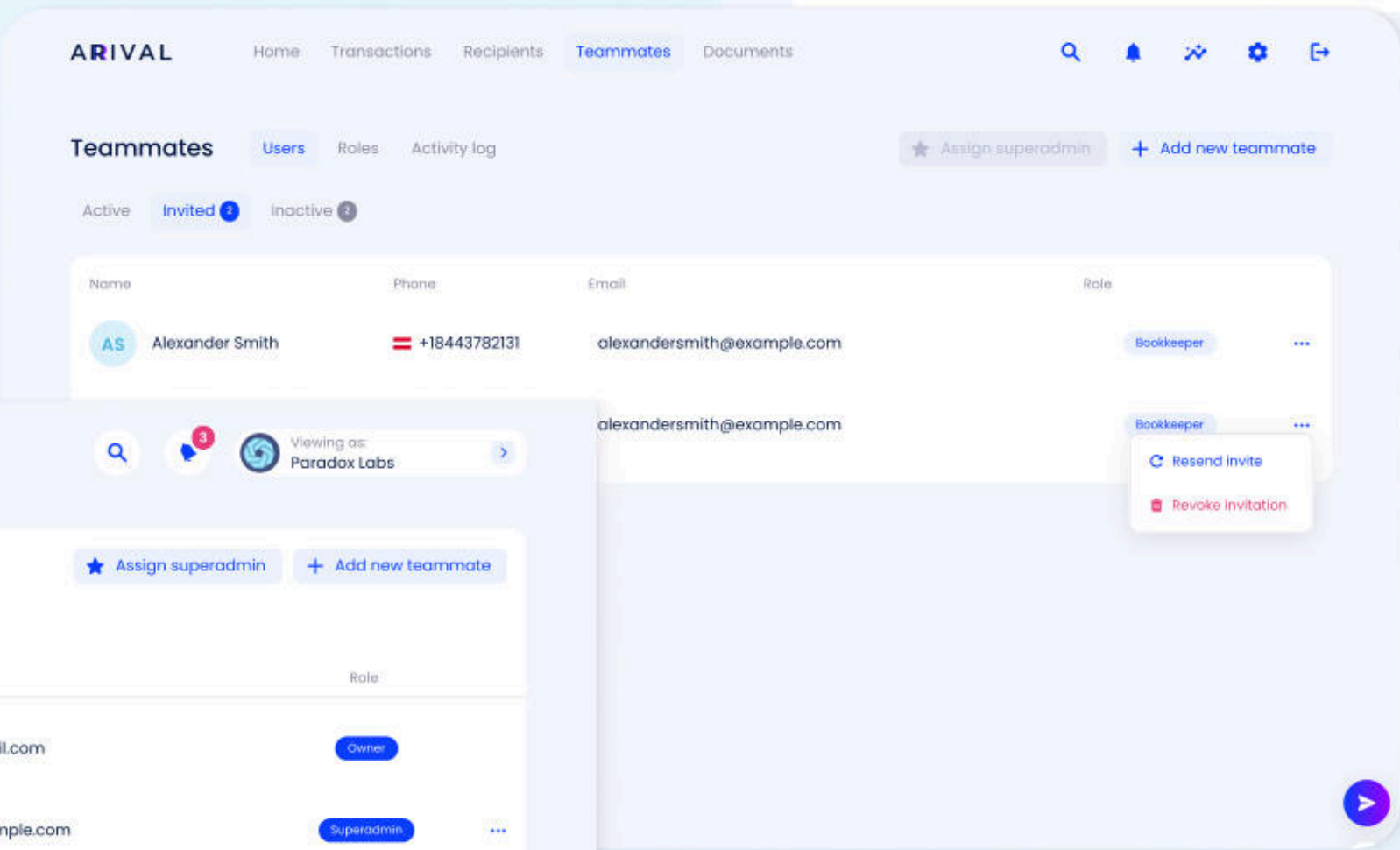
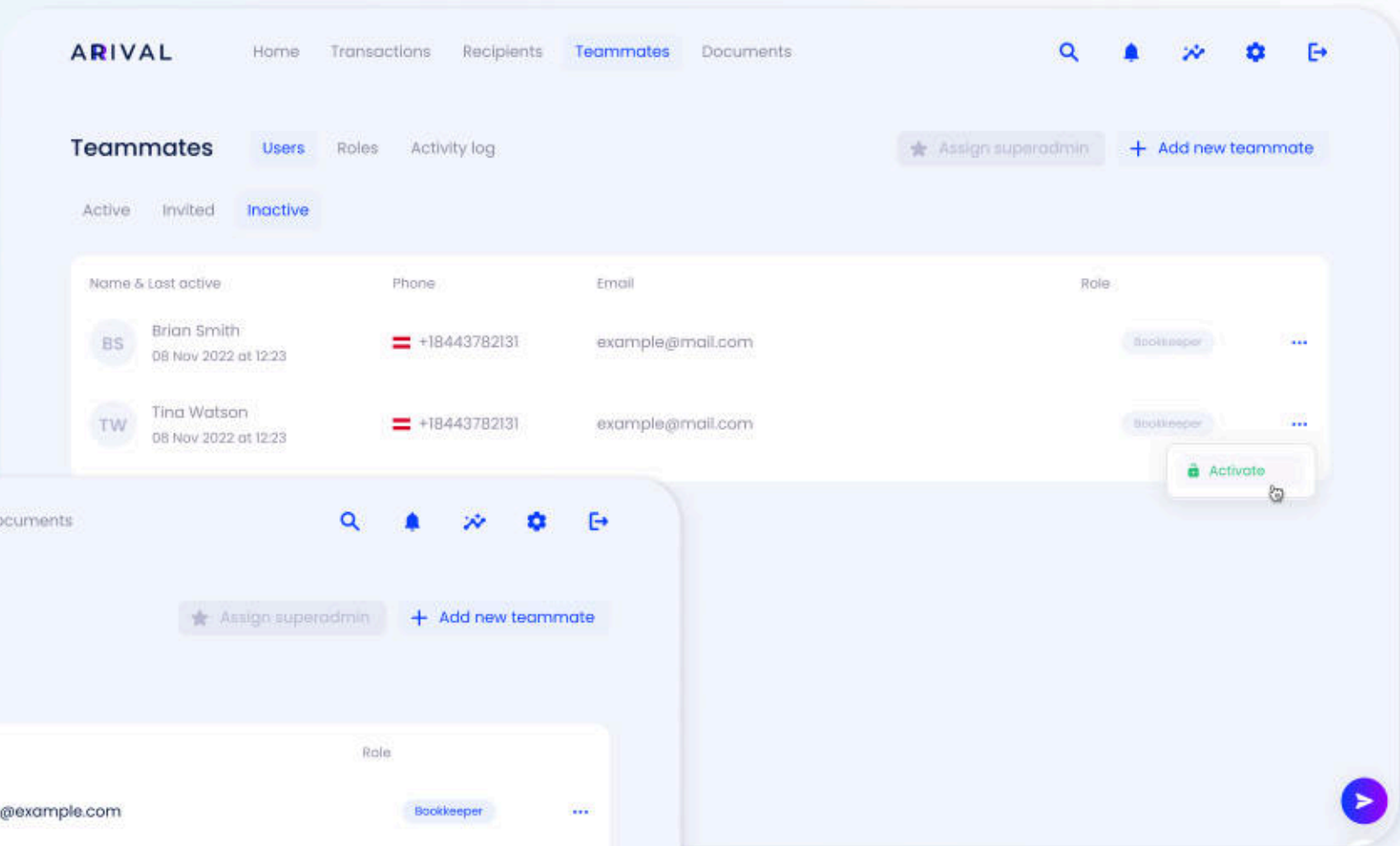
changes

- 01 Streamlined the table header, as in other sections
- 02 Simplified navigation:
 - Converted tabs into additional recipient type filters;
 - Removed unused drafts.
- 03 Redesigned the table:
 - Increased capacity for entities;
 - Improved overall readability and simplicity.

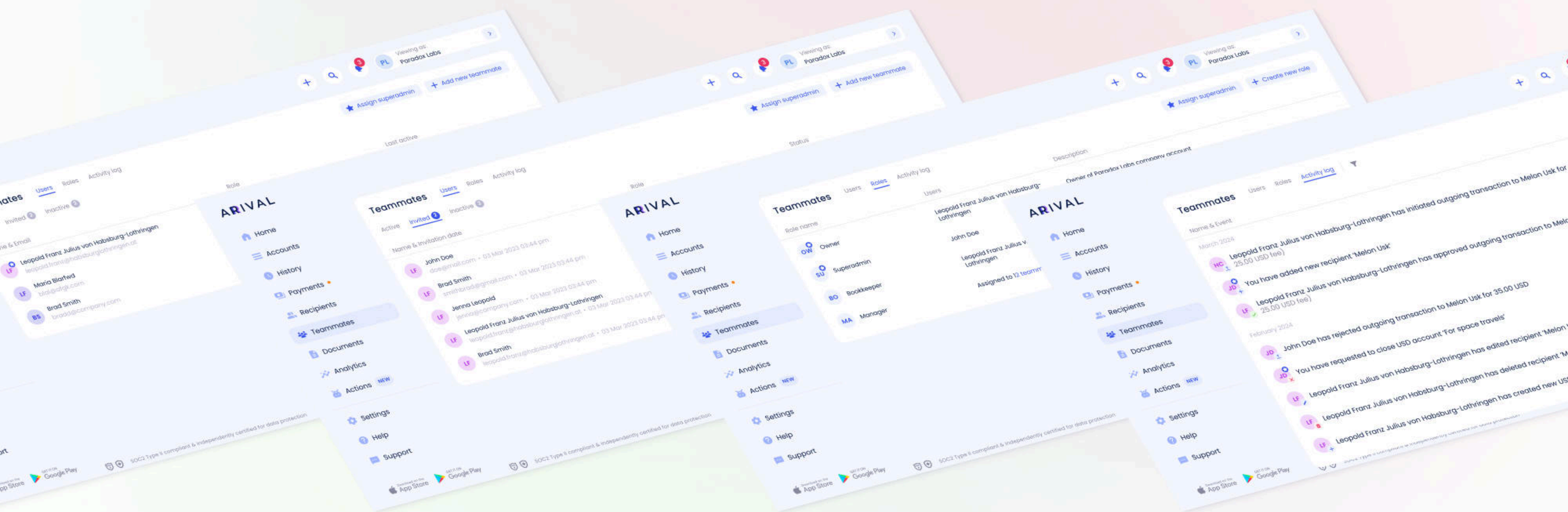


09 Teammates

With no major issues specific to the teammates section, we simply applied the same improvements as elsewhere: streamlining the table header and enhancing table capacity and readability – that's it!



teammates refreshed view

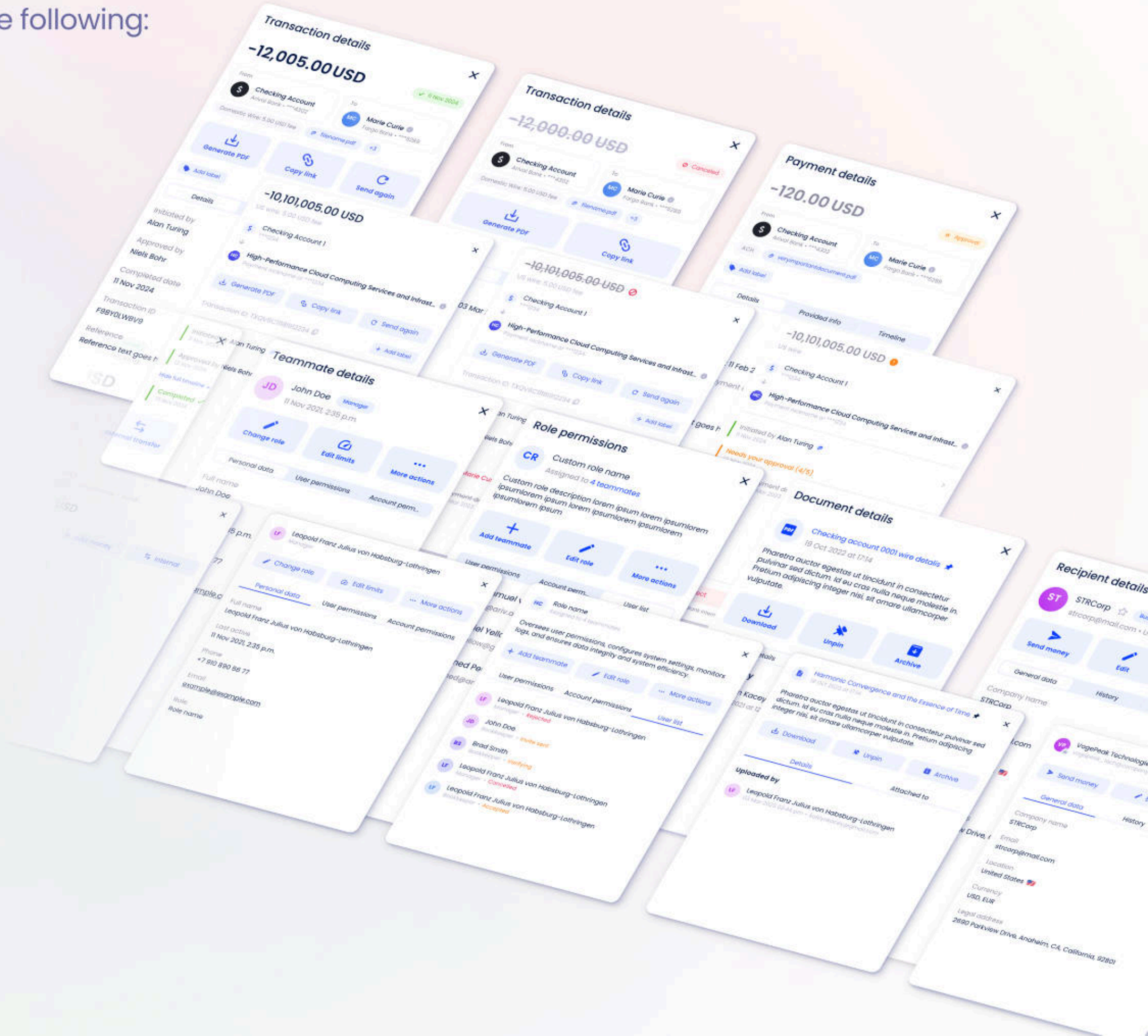


10 Details Cards

Naturally, for the previously described sections, the entity cards were also redesigned. Overall, the changes were aimed at the following:

main changes

- 01 More structured and compact card header:
 - Smaller buttons;
 - All potentially important information immediately visible.
- 02 Added informative timeline for entities where action timing is crucial
- 03 More structured entity information in blocks, increasing card capacity
- 04 Elimination of outdated information and redesign of content presentation
- 04 Requests for Information have been reworked: the chat was rebuilt and these details cards became more consistent with the rest.



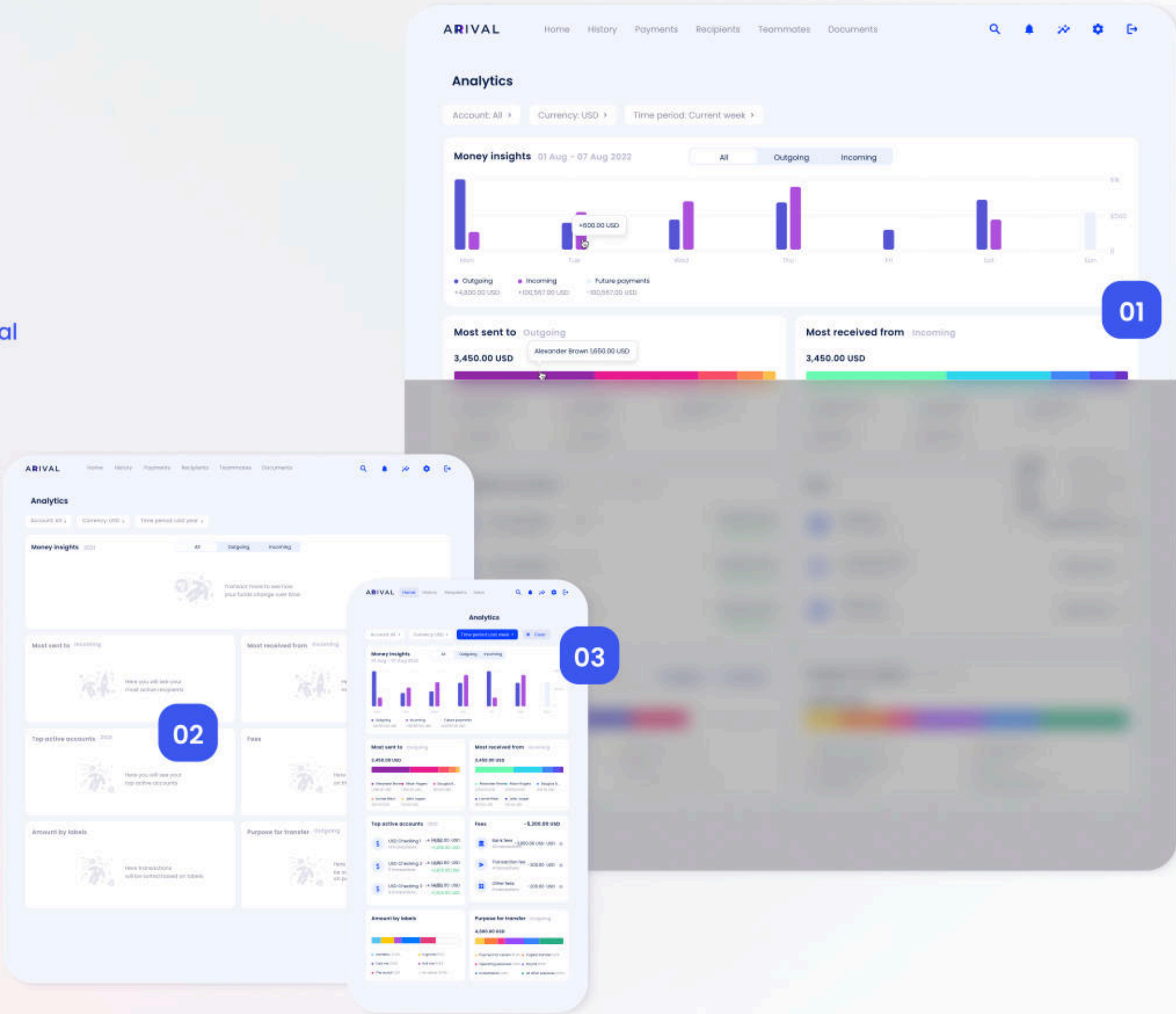
11 Analytics

While there were no critical issues with this section, it still had its shortcomings:

existing problems

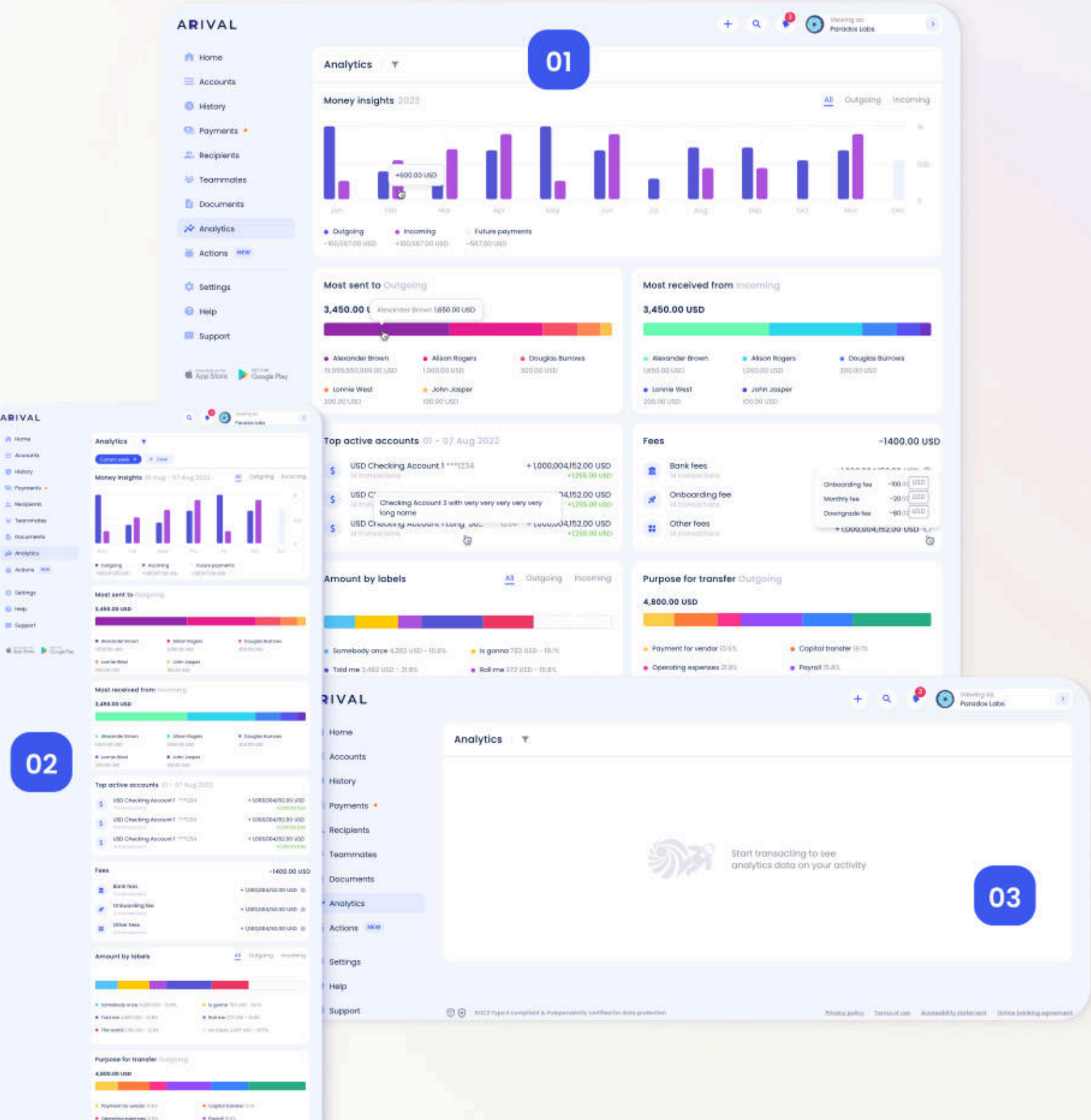
- 01 Excessive scrolling due to large block sizes
- 02 The unusual empty state presented an all-or-nothing scenario based on internal section filtering, with seven empty blocks appearing unappealing when the section was empty.
- 03 Analytics became difficult to read on tablet resolutions, requiring improvement

Visible part on 1440x700px



11 Analytics

While there were no critical issues with this section, it still had its shortcomings:



new decisions

- 01 The section header was improved following the example of other sections, and spacing was updated – gaining some height for data display
- 02 The tablet version was refined, resolving all readability issues
- 03 The empty state was simplified

12 Settings

This section was frequently updated with features on tight deadlines, so it required some refinement from a UX perspective.

existing problems

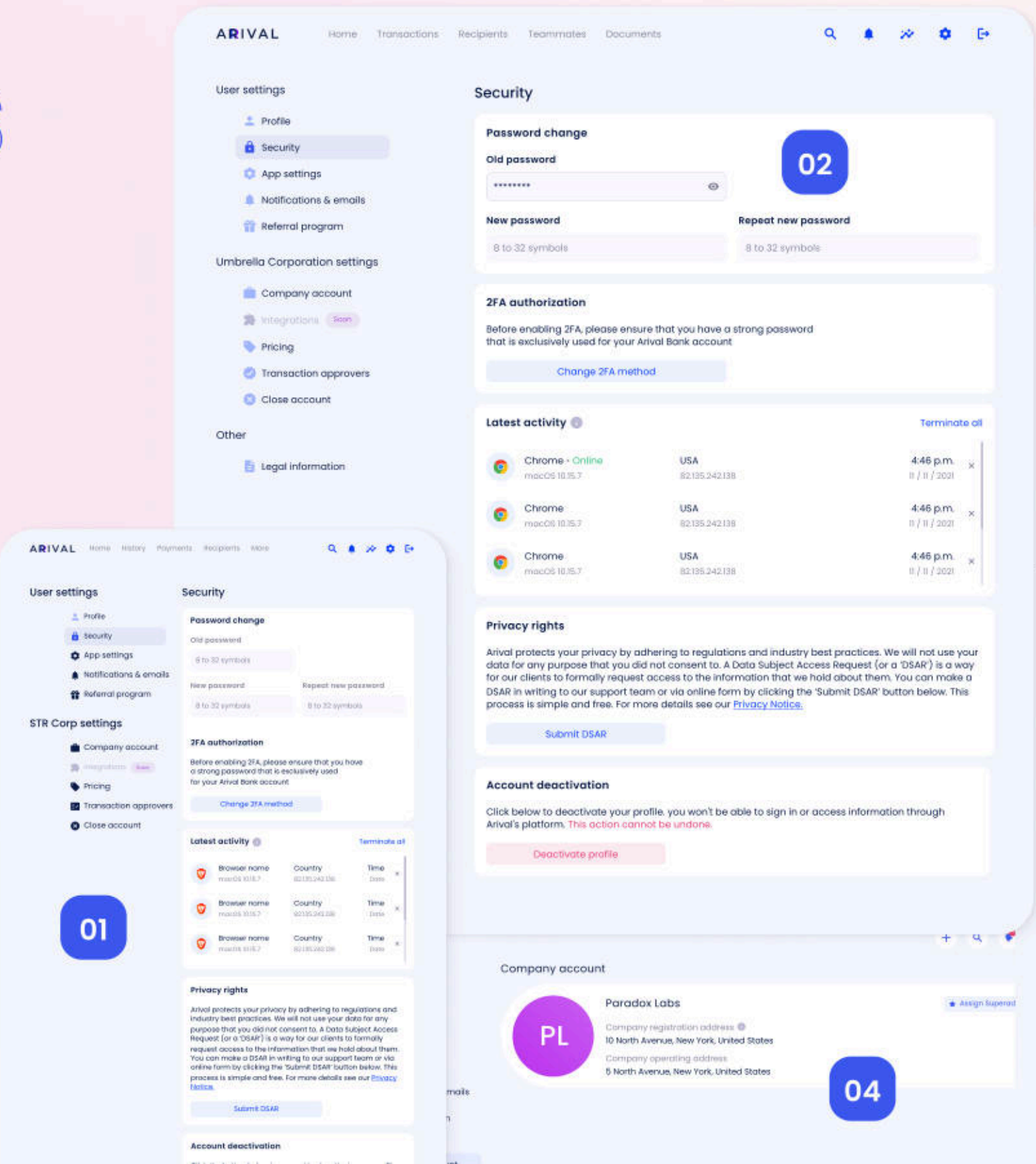
- 01

The settings navigation menu needed improvement as it took up an unreasonably large amount of space on resolutions below 1440
- 02

Some blocks contained functionality for data modification, while others had a button leading to a modification flow. This needed to be made consistent for greater clarity
- 03

The pricing section began to resemble a dumping ground for all data that lacked space - something needed to be done with this information, to organize and rethink it somehow
- 04

The avatar upload flow required a complete overhaul as it was not well-implemented initially

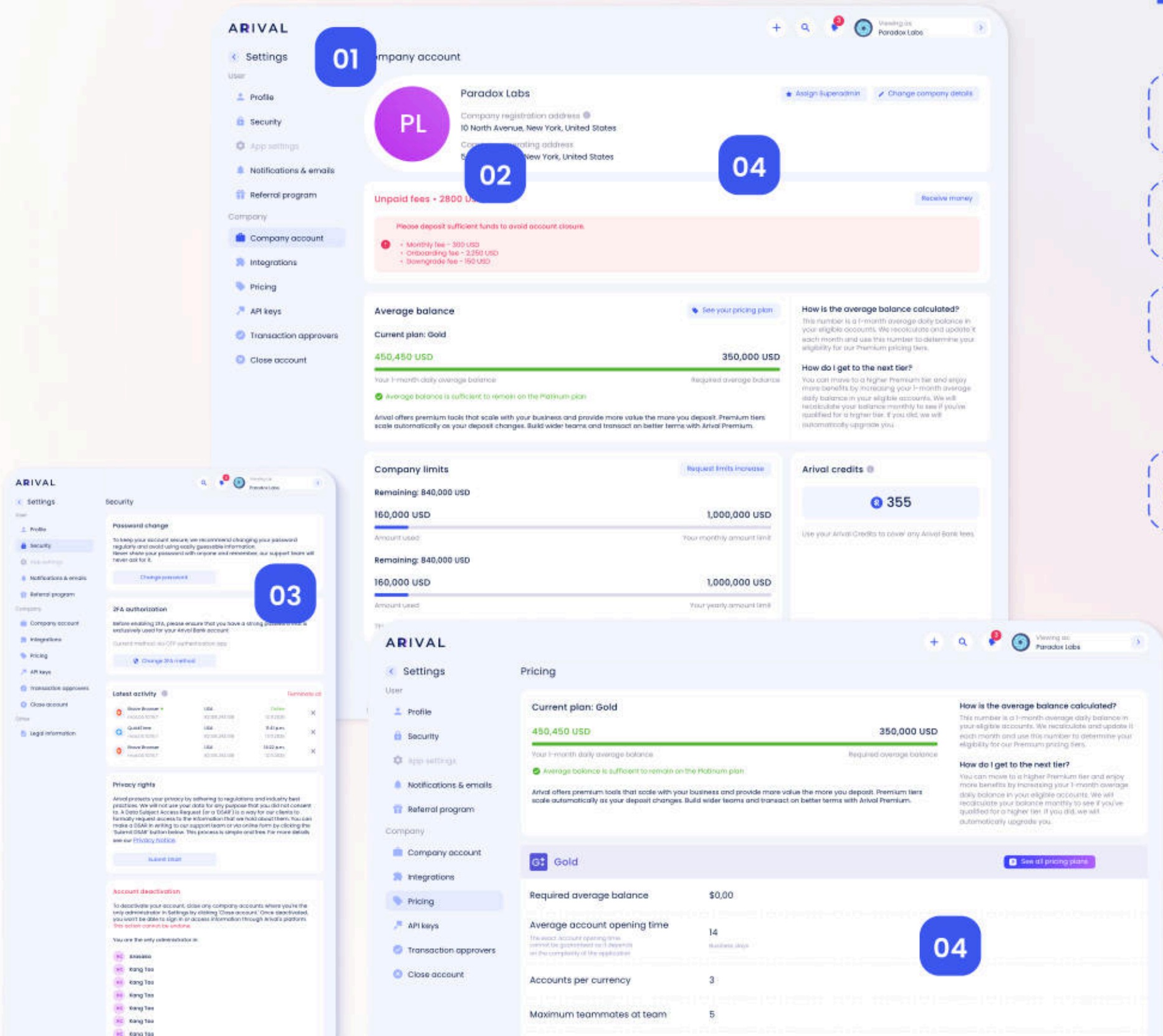


12 Settings

This section was frequently updated with features on tight deadlines, so it required some refinement from a UX perspective.

new decisions

- 01 Redesigned the menu, making it more compact and useful
- 02 Eliminated the avatar flow after learning that a very small percentage of users utilized this functionality
- 03 Refined all blocks with data modification capabilities:
 - Now featuring buttons that perform any such task via a standardized flow;
 - Should be more intuitive;
 - Overall, all settings blocks were made as uniform as possible;
 - Content within was also compressed for greater capacity.
- 04 Improved the company information section:
 - Now stores important company data: potential unpaid fees, average balance, Arival credits, company limits;
 - Resolved the issue with data in pricing;
 - Pricing was also refined for better readability.

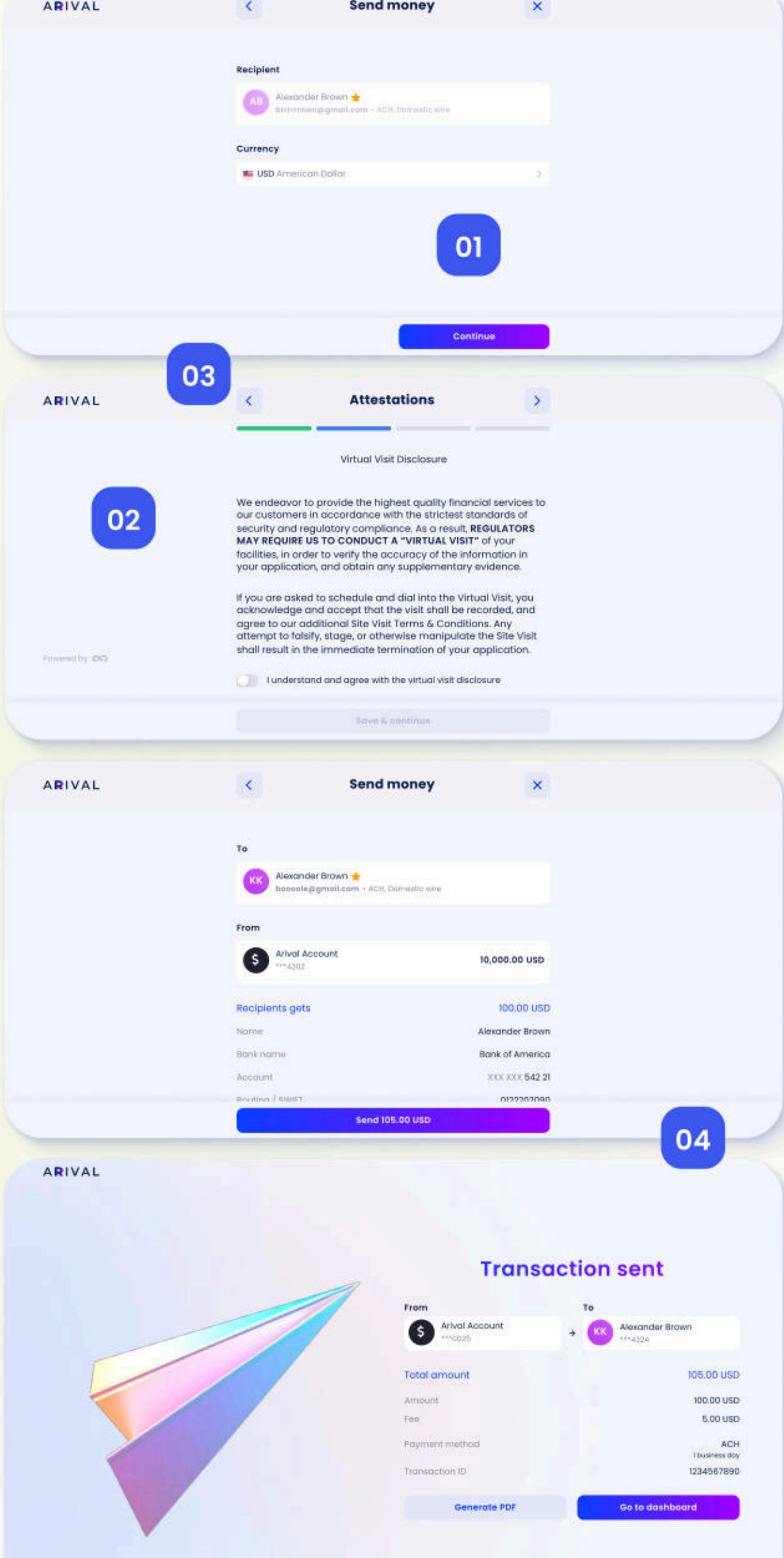


13 All existing flows

We also took the opportunity to refine all our flows, since the possibility arose. Here's a list of the most pressing issues in this area:

existing problems

- 01 Appeared rather disjointed and unattractive due to the layout
- 02 Users couldn't estimate, even roughly, how long it might take to complete a new flow
- 03 If you forgot data entered in a previous step, the only way to recall it was to press the 'back' button, which is always unpleasant to do - what if data gets lost?
- 04 Final flow screens were far from ideal:
 - Required extensive scrolling;
 - Information was presented in a rather chaotic manner;
 - Poorly structured.



13 All existing flows

We also took the opportunity to refine all our flows, since the possibility arose.
Here's a list of the most pressing issues in this area:

ARIVAL

Send money

01

Send to

05

Recipient

Marie Curie
mcurie@redoxactive.pl • ACH, Wire, SEPA

Pay Via Arival account number + Pay someone new

Currency

USD American Dollar

04

Confirm

Payment method

02

Send from

Supporting information

03

Marie Curie • USD

ACH • 3220

Send from

ARIVAL

Review & confirm

06

-11,005.00 USD

Delivery in 1-2 business days

Checking Account 1 ****1234

Jason Bourne limited

Transaction details

You send

11,005.00 USD

Recipient gets

11,000.00 USD

Fee

5.00 USD

new decisions

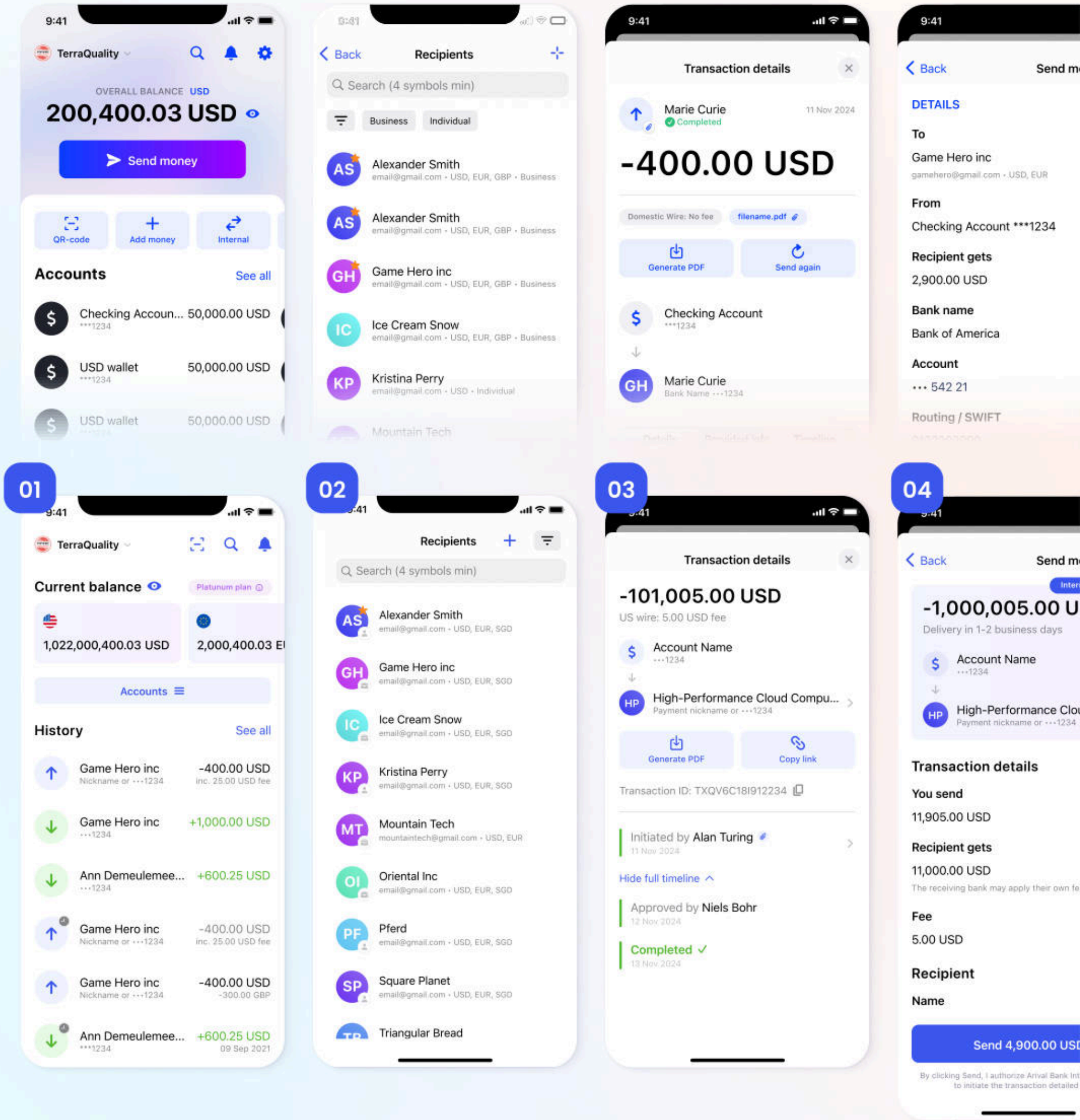
- 01 Flows were redesigned into a block view with a preview of subsequent steps for greater predictability
- 02 Steps were reworked for maximum conciseness and clarity
- 03 We now highlight key data entered in previous steps throughout the entire flow completion process
- 04 Thanks to smooth animations between blocks and automatic field focusing, we always keep you centered on what's happening on the screen
- 05 Steps accommodate more information on a single screen than previous interface versions without the need for scrolling, due to our completely redesigned UI kit
- 06 Final screens were also entirely reworked and now contain more information. Now it is better structured for improved readability.

14 Mobile Application

We've updated our applications in line with the desktop version, streamlining the design and revamping the UI kit. Welcome!

main changes

- 01 The dashboard was updated in line with the redesign, with improved navigation by moving CTAs to a more user-friendly location within thumb reach
- 02 Revamped version of all sections, taking into account structural changes from desktop, more capacious interior view
- 03 Redesigned, streamlined version of all detail pages, incorporating all structural changes from desktop.
- 04 Main information screens were completely reworked for greater data capacity and consistency with the updated web application design

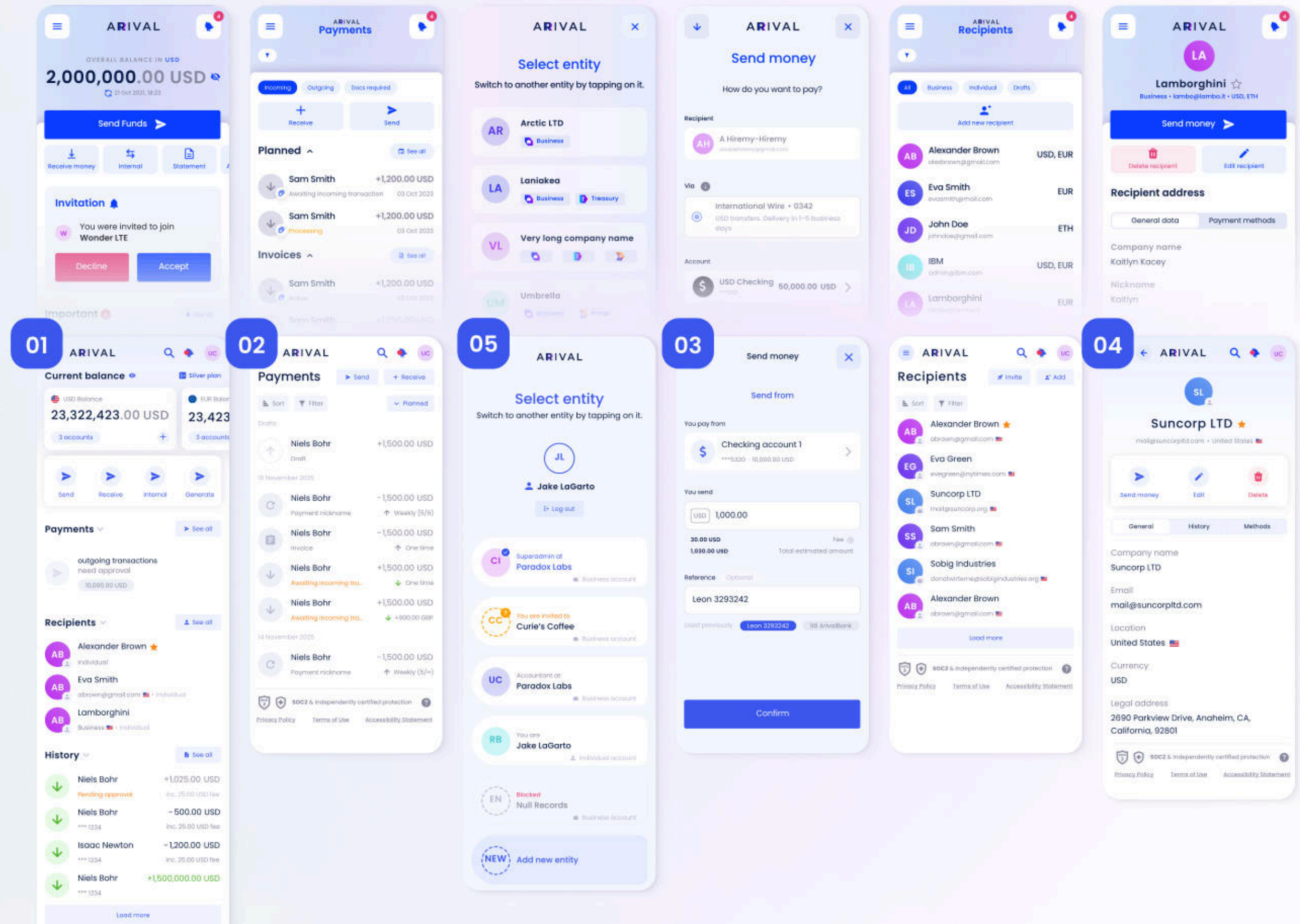


15 Mobile Web Resolution

A functional mobile web version is a nice bonus for our users, as many fintech services only offer desktop versions and apps. However, we've updated this version too. In brief:

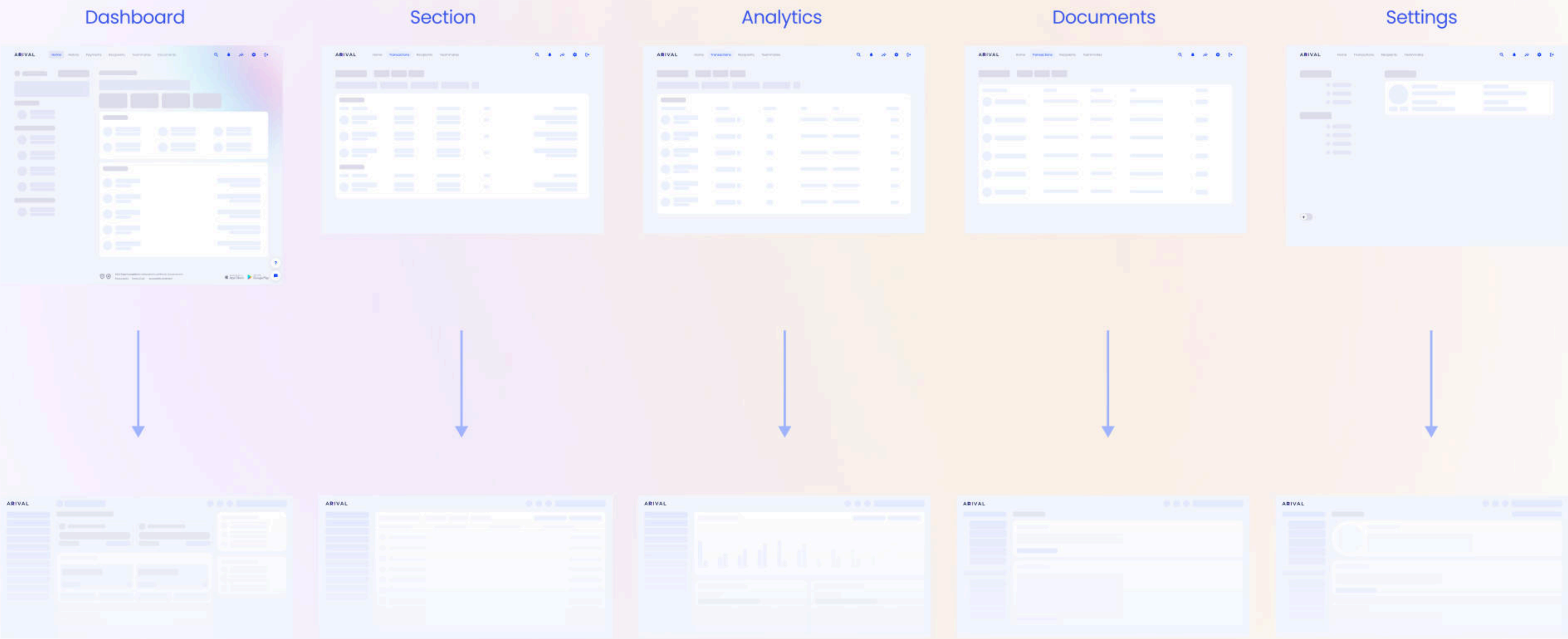
main changes

- 01 Redesigned dashboard version
- 02 Revamped version of all sections, taking into account structural changes from desktop, including improved standard header for all sections and cleaner, more capacious interior view
- 03 Revamp for all flows too, of course.
- 04 Redesigned, streamlined version of all detail pages, incorporating all structural changes from desktop
- 05 Rebuilt and streamlined UI kit



16 Skeleton Screens

All existing skeleton loading screens were redesigned to match the new design – slightly softer colors, smooth animation, pleasing appearance, final touches to a well-thought-out interface.



Thank you for your attention!

Designed by Denis Bakulin & Andrey Schegolev in huge collaboration with POs, FE & DEV departments. September 2024.

