Benchmarks for RuPay Standard Onboarding Journey

New to Bank Customers

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1 Overview

The project aims to design a user-centric onboarding journey for RuPay credit card applications on digital platforms. It focuses on creating a seamless, intuitive, and efficient process that accommodates diverse user needs. By identifying pain points in the current journey and implementing thoughtful optimizations, the project seeks to enhance the overall user experience while ensuring security and accessibility.

1.1 Key UX Objectives

- Simplifying the process by reducing complexity and guiding users through an easy-to-follow process.

- Improve user engagement by providing information and engaging visuals to keep users motivated and informed.

- Ensure transparency in data use and provide clear instructions to build and retain trust of the user at every step.

- Offer tailored card suggestions and comparison tools to help users make informed choices.

- Enhance the application-to-issuance ratio by optimizing the user journey to encourage more users to complete the process successfully. This can be measured by tracking the percentage of users who finish the entire journey from application to issuance.

1.2 Terminology

- **"Shall" or "Must":** Indicates a mandatory requirement that must be implemented to meet the specified standards or functionality.

- **"Should":** Indicates a strong recommendation; while not mandatory, it is highly advised to enhance usability, performance, or compliance.

- **"May":** Indicates an optional feature or implementation that can be included at the discretion of the entity, typically to provide additional value or flexibility.

1.3 Classification

- **"Mandatory"** are the **essential** features or elements that are **critical for the product's basic functionality** and overall success. These features are **non-negotiable**, meaning they must be included and work as intended in the final product. These are features that users expect to be present and functioning, as they are integral to meeting their needs

- **"Good to Have"** are features are **nice to have** but are **not critical** for the core functionality or the basic user experience. While they enhance the experience or offer additional value, their absence does not fundamentally hinder the product's main objectives.

*In **UX testing**, it's essential to prioritize **mandatory features** during the evaluation phase to ensure the product meets the essential requirements. **Good to have features**, while valuable, can be tested later or treated as a secondary focus, especially when time or resources are limited.*

2 Understanding the Rating Mechanism

This rating mechanism evaluates the implementation of UX requirements across different steps and features in the user journey, focusing on identifying strengths and opportunities for improvement. Each requirement is rated based on its presence and quality of execution.

2.1 Scoring System

0 points: Feature is absent.
1 point: Feature is present and meets the basic requirements.
2 points: Feature exceeds expectations, showcasing exceptional design, usability, or added functionality.

2.2 Score Interpretations

The total maximum possible score for the evaluation is 54. This is calculated based on the inclusion of 27 features in the assessment, with each feature having the potential to earn a maximum of 2 points.

● **Mandatory Features:** There are **14 mandatory features**, each with a maximum score of 2 points, contributing **28 points** to the total score. They account for 70% of the total score, emphasizing their critical importance.

● **Good to Have Features:** There are **13 good-to-have features**, each with a maximum score of 2 points, contributing **26 points** to the total score. They account for 30% of the total score, recognizing their value in enhancing the user experience.

● Maximum possible weighted scores for mandatory features is 19.6, while the maximum possible weighted score for good to have features is 7.8. Hence, **the maximum possible total weighted score will be 27.4**.

The scoring system ensures that every feature is evaluated fairly, with higher points reflecting exceptional implementation and user experience.

2.3 Compliance Benchmark

Compliance results are divided into five stages, focusing on strengths and opportunities for improvement.

Compliance points	Stage	Result	Example
[0 to 5.48 points]	Foundational	Basic needs are met	User is able to navigate the main elements of an app but struggling with advanced interactions or understanding the full features
[5.49 to 10.96 points]	Progressing	Demonstrates improvement from a foundational level	User might be able to use advanced features but may still occasionally overlook certain

			interactions or have trouble identifying subtle usability issues
[10.97 to 16.44 points]	Satisfactory	There is consistent performance but little to no extra value or standout qualities	UX design might have clear navigation and basic functionality, but the design is unremarkable and lacks innovation or features that delight the user
[16.45 to 21.92 points]	Proficient	Product performs efficiently and effectively	UX design would be intuitive, with smooth interactions and efficient features, offering a solid user experience that could be refined further to stand out more
[21.93 to 27.40 points]	Outstanding	Performance is exceptional and goes beyond expectations	UX design is not only highly functional and easy to use but also delightful, offering a unique, enjoyable experience that stands out from competitors

3 UX Ratings

3.1 Landing Page

3.1.1 UX-LP-001

UX-LP-001	
Feature Name	Web Application Accessibility
Success Criteria	Users should be able to locate and begin the credit card application process within 10 seconds of arriving on the landing page, without requiring additional guidance.
Test Objective	To ensure that the credit card application process is prominently displayed and easily accessible, enabling users to begin their journey as quickly as possible.
Rating	**0:** Takes more than 20 seconds to locate. **1:** Takes 10-20 seconds to locate. **2:** Takes less than 10 seconds to locate and is intuitive (e.g., standout CTAs).
Classification	**Mandatory**

3.1.2 UX-LP-002

UX-LP-002	
Feature Name	Progress Bar in Application Form
Success Criteria	The progress bar displays completed and remaining steps clearly, with identifiable milestones like "Basic Information," "Eligibility," and "Application Confirmation."
Test Objective	To ensure the progress bar provides a clear and accurate overview of the application process, reducing user confusion and mental effort.
Rating	**0:** Progress bar is absent or non-functional. **1:** Progress bar is present but lacks clarity or milestones. **2:** Progress bar is present, intuitive, and includes clear milestones.
Classification	**Mandatory**

3.1.3 UX-LP-003

UX-LP-003	
Feature Name	Regional Language Support
Success Criteria	Users can switch to regional languages to view the application form and instructions seamlessly, with well-translated, user-friendly text.

Test Objective	Verify that users can access the application form and instructions in regional languages without difficulty, improving inclusivity and accessibility.
Rating	**0:** Regional language support is absent. **1:** Regional language support is present but with limited or inconsistent translations. **2:** Regional language support is present and provides accurate translations.
Classification	Good to Have

3.1.4 UX-LP-004

UX-LP-004	
Feature Name	Document Preparation
Success Criteria	Users are informed in advance about required documents, such as their PAN card, to ensure a smoother and more efficient application process.
Test Objective	Verify that users are notified about document requirements before starting the application, minimizing delays and errors during form filling.
Rating	**0:** No prior notification about required documents. **1:** Basic notification is present but lacks clarity or prominence. **2:** Clear, prominent notification is provided with actionable guidance.
Classification	Good to Have

3.2 User Location

3.2.1 UX-LOC-001

UX-LOC-001	
Feature Name	Auto-fetch PIN Code
Success Criteria	Users can allow the system to automatically fetch their PIN code based on their location with minimal manual input.
Test Objective	Verify that the system can accurately fetch and display the user's PIN code upon granting location access, reducing manual effort.
Rating	**0:** Auto-fetch PIN code feature is absent. **1:** Auto-fetch is present but is not fully accurate or performs slow. **2:** Auto-fetch is accurate, seamless, and fast.
Classification	Good to Have

3.2.2 UX-LOC-002

UX-LOC-002

Feature Name	PIN Code Verification
Success Criteria	The system verifies the user's residential PIN code to determine serviceability and provides immediate feedback on eligibility.
Test Objective	Ensure the PIN code is validated accurately and serviceability is determined promptly to streamline the application process for eligible users.
Rating	**0:** PIN code verification is absent or non-functional. **1:** PIN code verification is present but lacks clear feedback or has delays. **2:** PIN code verification is accurate, fast, and provides clear serviceability feedback.
Classification	**Mandatory**

3.2.3 UX-LOC-003

UX-LOC-003	
Feature Name	Handling Non-serviceable Areas
Success Criteria	Users in non-serviceable areas receive a polite message with the option to enter a different PIN code to check eligibility again.
Test Objective	Ensure the system provides clear communication for non-serviceable areas and allows users to re-enter a new PIN code seamlessly.
Rating	**0:** No message or option provided for non-serviceable areas. **1:** Message is given, but no ability to edit or re-enter PIN code. **2:** Polite message is given and ability to edit or re-enter PIN code is present.
Classification	Good to Have

3.2.4 UX-LOC-004

UX-LOC-004	
Feature Name	User Location Permission
Success Criteria	The system requests and obtains explicit user consent before accessing their location for PIN code auto-fetch.
Test Objective	Verify that the system displays a clear and concise permission prompt explaining why location access is required, ensuring compliance with privacy standards.
Rating	**0:** No permission prompt is displayed before accessing the location. **1:** Permission prompt is displayed but lacks clarity or is placed in an order. **2:** Permission prompt is clear and reassures users about privacy and security.
Classification	**Mandatory**

3.3 PAN Card Verification

3.3.1 UX-PAN-001

UX-PAN-001	
Feature Name	PAN and Mobile Number Entry
Success Criteria	Users can easily enter their PAN number, full name as per the PAN card, and mobile number with clear guidance to ensure seamless verification during the KYC process.
Test Objective	Verify that the OTP is delivered quickly, entered correctly, and validated effectively to maintain user engagement and security.
Rating	**0:** Fields for PAN, name, or mobile number fail to validate inputs. **1:** Fields accept inputs with basic validation, but don't have clear instructions. **2:** Fields are present with clear validation, clear instructions, and error-handling for incorrect entries.
Classification	**Mandatory**

3.3.2 UX-PAN-002

UX-PAN-002	
Feature Name	OTP Verification
Success Criteria	The system sends an OTP to the user's mobile number promptly and verifies it accurately, ensuring secure and seamless progression in the process.
Test Objective	Verify that the OTP is delivered quickly, entered correctly, and validated effectively to maintain user engagement and security.
Rating	**0:** OTP is not sent or fails to verify correctly. **1:** OTP is received within 30 secs, and verified with no issues. **2:** OTP is received instantly, verified seamlessly, with clear instructions and retry options for errors.
Classification	**Mandatory**

3.4 Credit Cards

3.4.1 UX-CC-001

UX-CC-001	
Feature Name	Credit Bureau Soft Pull
Success Criteria	The system performs a soft pull from the credit bureau to retrieve the user's credit score and displays credit card options they are eligible for.
Test Objective	Verify that the soft pull retrieves accurate credit scores and displays relevant credit card options tailored to the user's financial profile.

Rating	0: Soft pull is absent or fails to retrieve credit scores. 1: Soft pull retrieves credit scores and displays eligible card options. 2: Soft pull retrieves scores promptly, displays personalized card options, and provides a polite, user-friendly message if no cards are eligible.
Classification	Mandatory

3.4.2 UX-CC-002

UX-CC-002	
Feature Name	Credit Card Comparison Tool
Success Criteria	The system provides a tool for side-by-side comparison of credit card features and benefits, enabling users to make informed choices.
Test Objective	To ensure that the comparison tool accurately displays multiple credit card options with clear and user-friendly details for comparison.
Rating	0: Comparison tool is absent or non-functional. 1: Tool is present and with basic tabular text comparisons. 2: Tool is well-designed, with images, highlights, filter intuitive, and includes filters or sorting for personalized comparisons.
Classification	Good to Have

3.4.3 UX-CC-003

UX-CC-003	
Feature Name	Selected Credit Card Display
Success Criteria	The system may visually represent the selected credit card with key features and ensures the "Know More" CTA remains accessible throughout the user journey.
Test Objective	Ensure that the selected credit card is consistently displayed throughout the application process.
Rating	0: Persistent display of the selected credit card is absent. 1: Selected credit card is displayed but does not persist throughout the journey. 2: Selected credit card is displayed persistently, with well-highlighted features and an always-visible, intuitive "Know More" CTA.
Classification	Good to Have

3.5 Personal Information

3.5.1 UX-INFO-001

UX-INFO-001

Feature Name	Permission Pop-up for Data Auto-fill
Success Criteria	A permission prompt is displayed before pulling data, clearly explaining the benefits of auto-filling and reassuring users about data security.
Test Objective	Verify that the permission prompt appears before data retrieval, is informative, and ensures explicit user consent.
Rating	**0:** Permission pop-up is absent. **1:** Permission pop-up is present but is not prompt. **2:** Permission pop-up is prompt and builds trust by effectively communicating benefits and security measures.
Classification	**Mandatory**

3.5.2 UX-INFO-002

UX-INFO-002	
Feature Name	Automatic Data Fetch
Success Criteria	User's date of birth is automatically fetched and remains non-editable to ensure consistency with PAN details, while the address is editable to accommodate changes or discrepancies.
Test Objective	Verify that the system fetches address and date of birth accurately and prevents users from editing this information.
Rating	**0:** Auto-fetch for address and date of birth is absent. **1:** Auto-fetch is present but may allow editing or lacks accuracy. **2:** Auto-fetch is accurate, seamless, and ensures non-editability.
Classification	**Mandatory**

3.5.3 UX-INFO-003

UX-INFO-003	
Feature Name	Editable Pre-filled Data
Success Criteria	Users can edit the pre-filled data (e.g., address) to ensure accuracy and maintain control over their information.
Test Objective	Verify that users can seamlessly edit pre-filled data and that changes are saved and reflected accurately.
Rating	**0:** Pre-filled data is not editable. **1:** Pre-filled data is editable but lacks validation for changes. **2:** Pre-filled data is editable with real-time validation and confirmation of changes.
Classification	**Mandatory**

3.6 Employment & Additional Details

3.6.1 UX-EMP-001

UX-EMP-001	
Feature Name	Employment Type Selection
Success Criteria	Users can easily select their employment type (salaried, self-employed, or business entity) with clarity and relevance to their profile.
Test Objective	Verify that the system allows users to accurately indicate their employment type with intuitive selection options.
Rating	**0:** Employment type selection is absent. **1:** Employment type selection is present but lacks user-friendly design (e.g. dropdown). **2:** Employment type selection is intuitive, well-labelled, and user-friendly.
Classification	**Mandatory**

3.6.2 UX-EMP-002

UX-EMP-002	
Feature Name	Employment Details Input
Success Criteria	Users can provide employment details tailored to their employment type, with mandatory fields for salaried users and optional fields for self-employed and business entities.
Test Objective	Verify that mandatory fields (e.g., company information for salaried users) and optional fields (e.g., designation, work email) are adjusted based on employment type.
Rating	**0:** Employment details asked are generic for all users. **1:** Employment details asked are generic but have all fields as optional. **2:** Employment details asked get dynamically adapted to employment type with indicators for mandatory and optional fields.
Classification	Good to Have

3.6.3 UX-EMP-003

UX-EMP-003	
Feature Name	Concise Data Collection
Success Criteria	Non-critical fields like personal references, higher education, or family details are excluded to simplify the form and reduce user friction. If they are included, then they should be mentioned with a valid reason to ensure that the user is aware of why this data is being asked.
Test Objective	Verify that only relevant and necessary information is collected, ensuring the form is concise and user-friendly.

Rating	0: Non-critical fields are included and mandatory. 1: Non-critical fields are included, with some optional and some mandatory fields. 2: Non-critical fields are included but are not mandatory to fill out. The mandatory fields are explained with reason.
Classification	Good to Have

3.6.4 UX-EMP-004

UX-EMP-004	
Feature Name	Informational Panels for Additional Details
Success Criteria	Clear informational panels explain why additional details are required and how providing them benefits the user.
Test Objective	Verify that informational panels are present, well-written, and help users understand the relevance of additional data requests.
Rating	0: Information is absent. 1: Information is present but is unclear or lacks relevance. 2: Information is concise and effectively motivates users to complete the form.
Classification	Good to Have

3.7 Complete KYC

3.7.1 UX-KYC-001

UX-KYC-001	
Feature Name	e-KYC and v-KYC Encouragement
Success Criteria	Users are encouraged to complete e-KYC and v-KYC with clear explanations of its benefits, such as speed, convenience, and enhanced security, while being reassured about legitimacy and privacy protections.
Test Objective	Verify that the system provides clear and engaging messaging about e-KYC and v-KYC benefits, building trust and encouraging completion.
Rating	0: No explanation about the KYCs is provided. 1: Explanation is present but lacks user engagement. 2: Explanation is concise, informative, and reassures users about security and privacy.
Classification	Good to Have

3.7.2 UX-KYC-002

UX-KYC-002	
Feature Name	Document Guidance for e-KYC and v-KYC

Success Criteria	Users are informed about required documents for e-KYC and v-KYC or directed to resources with detailed steps for completion.
Test Objective	Verify that the system provides clear guidance on document requirements and ensures users can access resources to complete their e-KYC and v-KYC easily.
Rating	**0:** Document guidance is absent. **1:** Document guidance is present only in external links. **2:** Document guidance is present on the platform in a clear, accessible, and scenario-specific way, with links to resources.
Classification	Good to Have

3.7.3 UX-KYC-003

UX-KYC-003	
Feature Name	e-KYC via DigiLocker or UIDAI Integration
Success Criteria	e-KYC is conducted exclusively via DigiLocker or UIDAI, ensuring a secure, fraud-proof, and hassle-free process.
Test Objective	Verify that the system integrates with DigiLocker or UIDAI to enable seamless e-KYC processing.
Rating	**0:** DigiLocker or UIDAI integration is absent. **1:** Integration is present but lacks robustness. **2:** Integration is secure, fast, and user-friendly with minimal friction.
Classification	**Mandatory**

3.8 Submit Application

3.8.1 UX-SUB-001

UX-SUB-001	
Feature Name	Submission Confirmation and Processing Time Display
Success Criteria	Users receive a clear confirmation of their application submission along with estimated processing times to set expectations and reduce anxiety.
Test Objective	Verify that the system provides a visible and concise confirmation message with accurate processing time estimates.
Rating	**0:** No confirmation or processing time is displayed. **1:** Only application submission confirmation is displayed. **2:** Confirmation and processing time are clearly displayed with engaging visuals.
Classification	**Mandatory**

3.8.2 UX-SUB-002

UX-SUB-002	
Feature Name	Application Status
Success Criteria	Users can track their application status at the bank's portal, valid for 10-15 days, via OTP verification using the mobile number provided by them initially, or opt to receive SMS updates.
Test Objective	Verify that users can securely access the portal using OTP verification or choose to receive timely updates on their mobile number.
Rating	**0:** Status tracking or update options are absent. **1:** Status tracking is possible but is not regularly updated. **2:** Status tracking is possible, and users get regular updates on both their phone and on the portal.
Classification	Good to Have

3.8.3 UX-SUB-003

UX-SUB-003	
Feature Name	Restart Application with Pre-filled Data
Success Criteria	Users can restart a rejected or failed application with previously entered information pre-filled. Users are informed about the restriction on reapplying to the same bank and the cooling period required before they can reapply.
Test Objective	Verify that the system clearly communicates the cooling period and ensures transparency about reapplication restrictions. System pre-fills previously entered data accurately and allows users to restart seamlessly.
Rating	**0:** Restart is possible but users are not informed about the cooling period. **1:** Users are informed about the cooling period but need to type in all the data again. **2:** Users are informed about the cooling period and have accurate pre-filled data.
Classification	Good to Have

3.8.4 UX-SUB-004

UX-SUB-004	
Feature Name	Benchmarking Total Time for Journey Completion
Success Criteria	Users should be able to complete the journey within the set benchmark time, ensuring a smooth and efficient process.
Test Objective	Verify that users can complete the application journey within the acceptable time benchmark. This does not include the time taken for v-KYC.
Rating	**0:** Journey takes more than 15 minutes to complete. **1:** Journey is completed within 10-15 minutes. **2:** Journey is completed in under 10 minutes.

Classification	Mandatory

Note: Benchmarking of the digital onboarding journey shall be conducted by a third-party agency engaged by NPCI.

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