

Redesigning a wallet for 43 million users at JazzCash

A staged redesign of Pakistan's largest digital wallet. Every screen touched millions of people the same day it shipped, so the work was equal parts research, restraint, and rigorous system thinking.

Client JazzCash · Systems Limited · **Role** User Experience Designer · **Year** 2019 — 2021 · **Tools** Figma · Sketch · Adobe CC · Design System

43M+ monthly active users

/ HOW I WORKED

Method

Live-funnel audit across the wallet and field notes from users on low-end Android with intermittent connectivity — instead of a lab study on premium devices.

Insight

Send Money's real cost wasn't the number of screens; it was legacy confirmations no one had ever pruned. Regulated confirmations were load-bearing. The rest were scar tissue.

Decision

Collapse input+confirm pairs onto single screens, keep every regulated confirmation, remove every legacy one — with compliance sign-off before design started.

Tradeoff

A regionally phased rollout instead of a big-bang release. Slower to publicise, but no cash-out incident on a wallet serving 43M users.

/ HOW I SHIP · PHASES

Discover · 4 weeks

Decisions. Audit every step in production. Prioritise users on low-end Android with intermittent connectivity.

Outcome. Isolated the load-bearing steps in Send Money; deprecated the rest.

Define · 2 weeks

Decisions. Collapse input+confirm pairs onto single screens. Keep every regulated confirmation; remove every legacy one.

Outcome. 5-step Send Money → 3, with regulatory guarantees intact.

Design · 10 weeks

Decisions. Share the design system with the sister CRM team. Two-thumb ergonomics for the primary flow.

Outcome. One system carrying parallel feature work without visual drift.

Ship & Measure · rolling

Decisions. Phased rollout by region. 30- and 90-day post-launch reviews with product + growth.

Outcome. Send Money success +15% · Bulk Payments adoption +20% in three months.

/ CASE

Scale as a constraint

When a wallet serves 43 million monthly active users, every interaction pattern is a decision made 43 million times a day. Small mistakes compound into support queues, cash-out anxiety, and — for users on low-end Android with intermittent connectivity — real financial harm.

Send Money

The most-used flow in the app went from five steps to three, without removing any of the confirmations that regulated remittances actually require. Post-launch, the transaction success rate rose by 15%.

Bulk Payments

Small merchants had been running spreadsheets and payment lists on the side. Bulk payments let them import lists directly, review payees in a grid, and confirm with a single authenticated action. Adoption climbed 20% in the first three months.

/ OUTCOMES

5 → 3 steps send-money flow

+15% transaction success rate

+20% bulk-payment adoption in 3 months
