

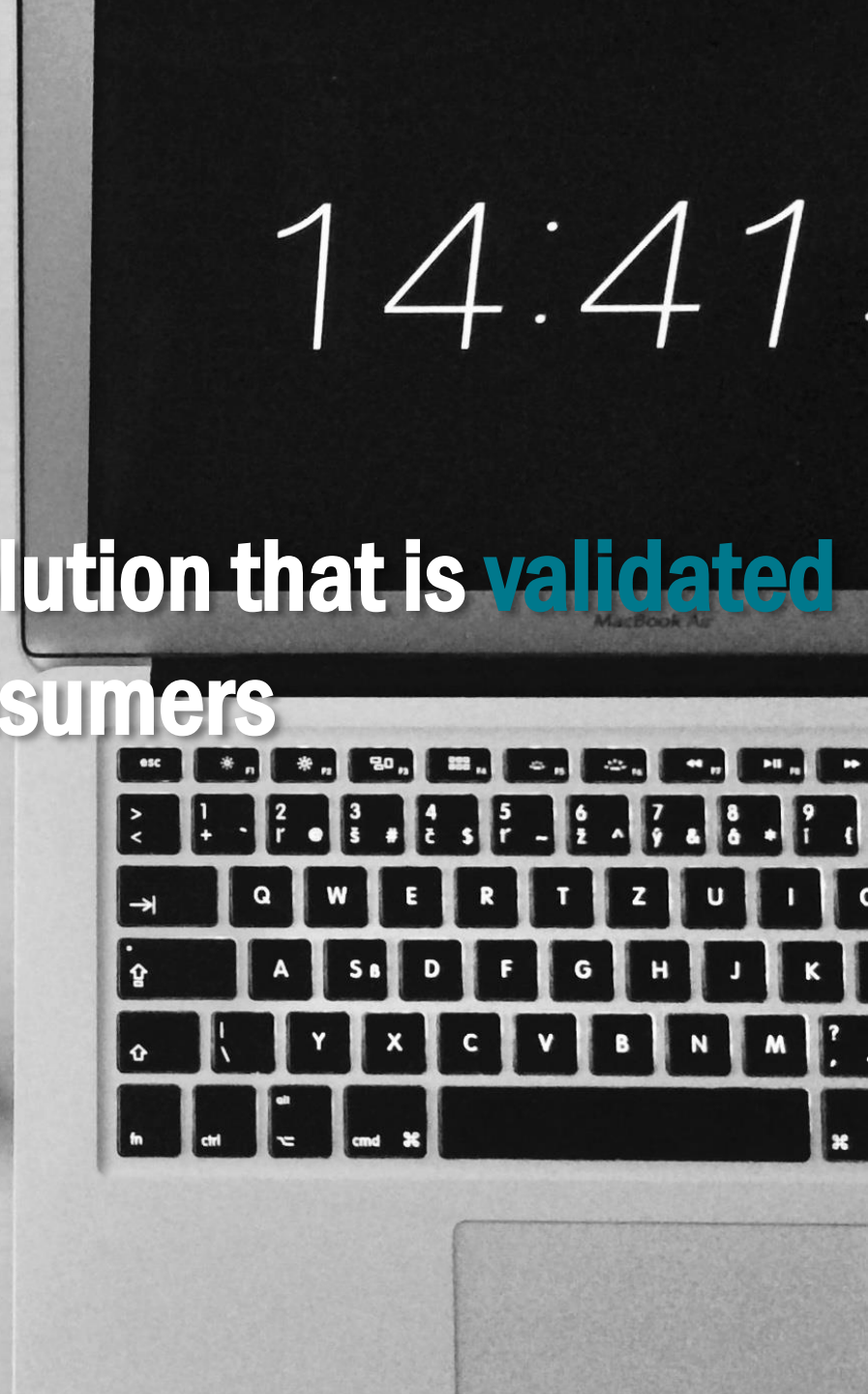
# How we made TIPS work

#TIPS Challenge

 osmosis

14:41

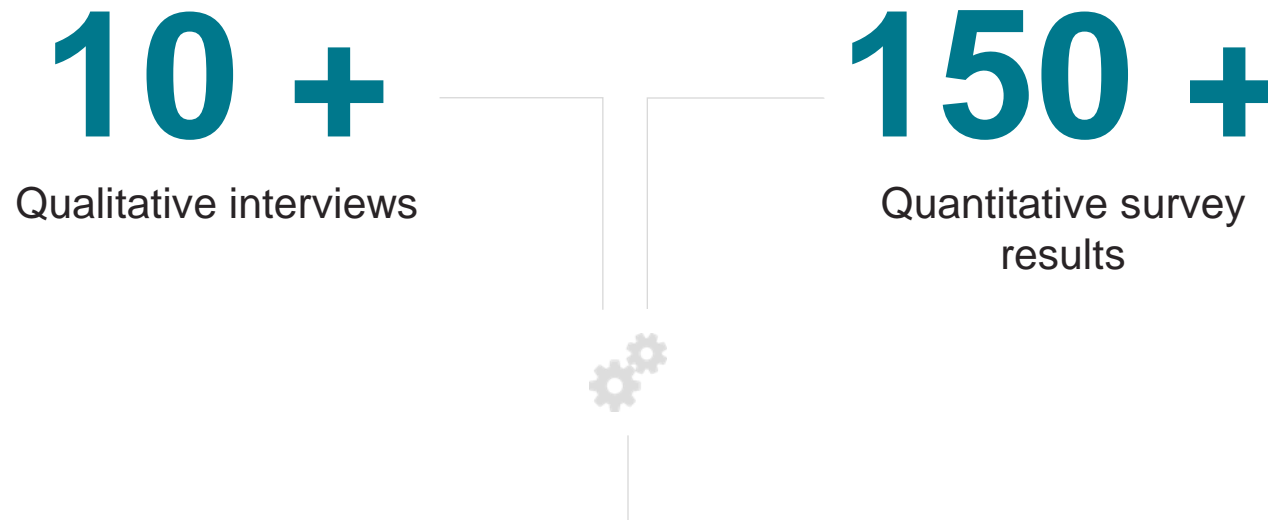
In **two weeks**, we have **built** a payments solution that is **validated** and **desired** by Belgian consumers



## We started by asking the consumers

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“What are you currently struggling with when executing payments?”



*“Provide financial stability with instant payments”*

## We identified two main issues

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Control and speed are two key requirements

**“Current solutions don’t give me sufficient help managing my personal cashflow”**



**“I want to get a better and faster solution for getting my money when advancing group payments”**

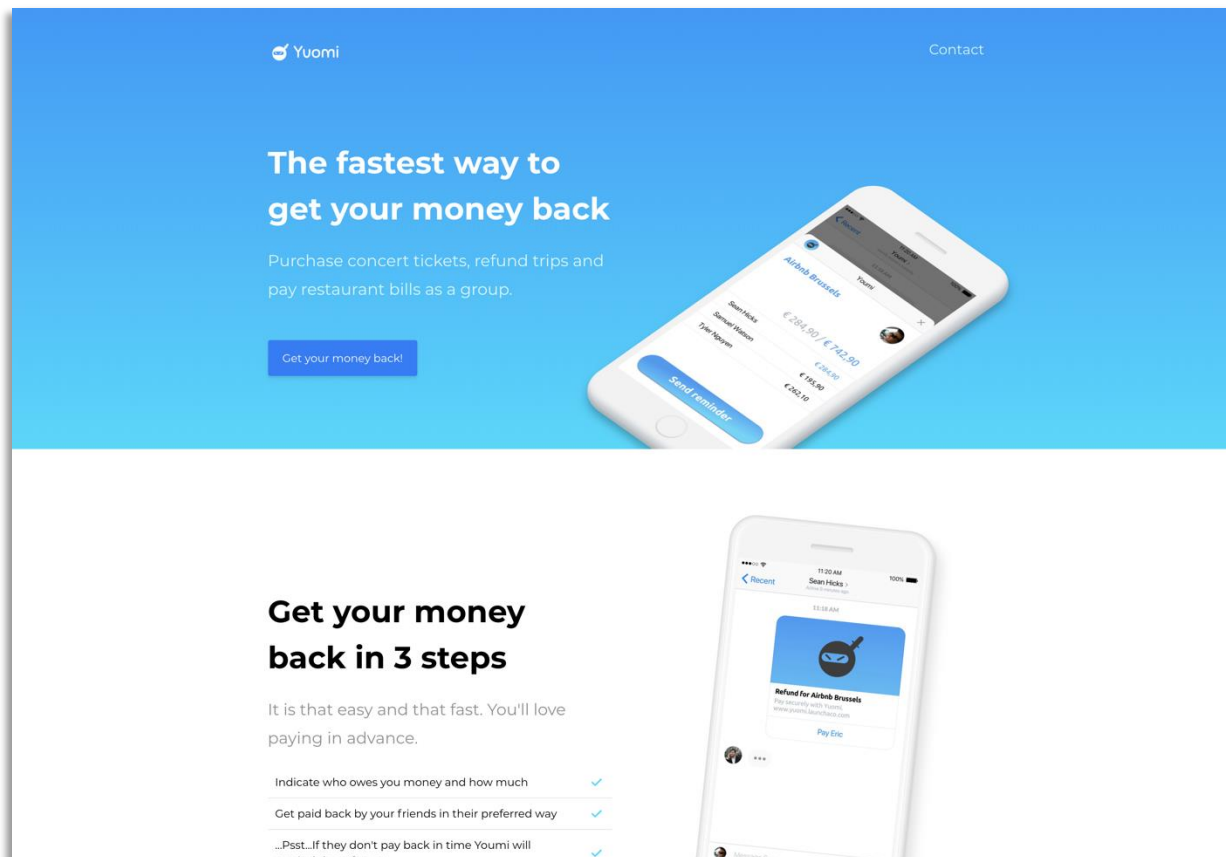


**A large group of friends has to collect the money to pay for their purchase**

# Meet Yuomi

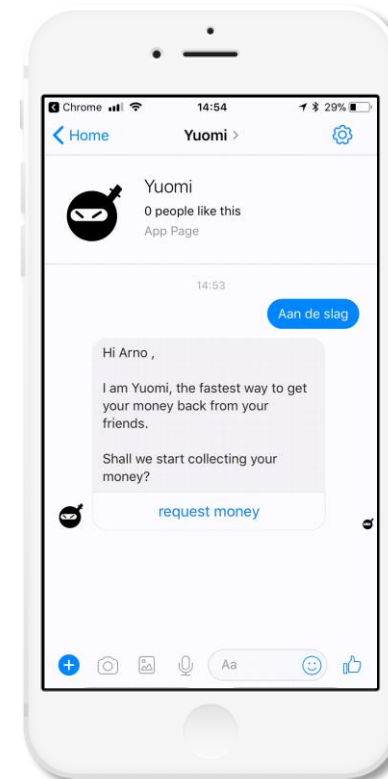
Our solution for the fastest way to getting your money back

[yuomi.launchaco.com](http://yuomi.launchaco.com)



The screenshot shows the Yuomi website landing page. The top navigation bar is blue with the Yuomi logo on the left and a 'Contact' link on the right. The main content area has a blue background with the headline 'The fastest way to get your money back' in white. Below the headline is a sub-headline: 'Purchase concert tickets, refund trips and pay restaurant bills as a group.' A blue button with the text 'Get your money back!' is positioned below the sub-headline. To the right of the text is a white smartphone displaying a screenshot of the app's interface, which shows a list of items with prices and a 'Send reminder' button. Below the main content area, there is a white section with the heading 'Get your money back in 3 steps'. The text below the heading reads: 'It is that easy and that fast. You'll love paying in advance.' Below this text is a list of three steps, each with a checkmark icon: 'Indicate who owes you money and how much', 'Get paid back by your friends in their preferred way', and '...Psst...if they don't pay back in time Youmi will'. To the right of this list is another white smartphone displaying a screenshot of the app's interface, showing a notification for a refund for 'Airbnb Brussels' with a 'Pay Eric' button.

Yuomi bot





**Our end-2-end product was tested by  
10 people during interviews**

A photograph of a rocket launch. The rocket is ascending vertically, leaving a thick, white plume of smoke and fire. To the right, a large, complex metal launch tower structure is visible. The sky is filled with large, billowing clouds of smoke and steam. The overall scene is dramatic and powerful.

The first product was launched **February 2<sup>nd</sup>** with **100 users** after a small viral marketing campaign



# Existing constraints

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Existing intermediary products trying to be instant payments solutions are



Cumbersome in making it lightweight **1**

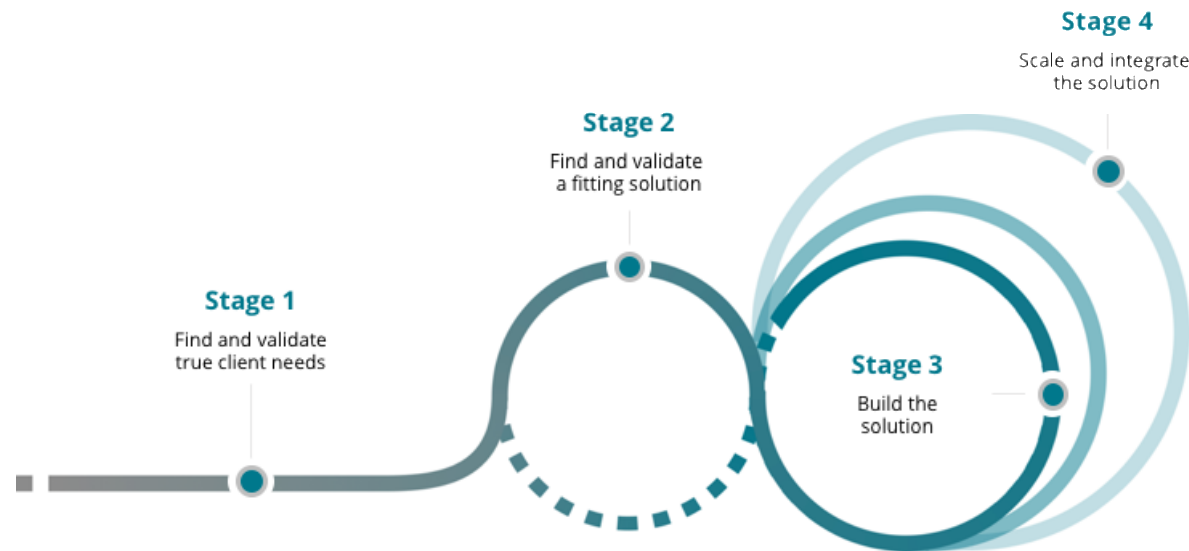
**2** Expensive due to high transaction costs



If we want to make **YUOMI** a success, we need  
**instant payments!**

# Using our method

In two weeks time, we've built a product that Belgians will love to use



## Exploring further options

Connecting TIPS

High value payments

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