CHETH

**PIN**

- CHETH forgets PIN
- CHETH gets Agent to help reset PIN

**AMK Card**

- CHETH loses AMK card ($2 penalty)
- CHETH goes to AMK branch with documents to replace card

**Agent Performance Headaches**

- Faster than bank for transfers
- Agent is friendly / convincing
- Trust AMK

**Near home / work**

- Sees banner / lightbox
- Facebook

**Receiver asks to use AMK**

- Does not seem as professional
- Messaging not clear
- Competition is closer
- Competition is cheaper (e.g. True Money)

**AMK Customer Journey**

- Cheth enters PIN in app
- CHETH forgets PIN
- CHETH gets Agent to help reset PIN
- CHETH loses AMK card ($2 penalty)

**How CHETH First Hears About AMK**

- Courting as competition
- Does not seem as professional
- Messaging not clear
- Competition is closer
- Competition is cheaper (e.g. True Money)

**Why No?**

- Lower service fee (than Wing)
- Promotion is appealing
- No Wing in area

**How CHETH Decides Whether to Use AMK**

- Cheth goes to AMK branch to ask staff about fees, benefits, process
- Cheth goes to AMK branch to open account
- Cheth asks family / friends about fees, benefits, process
- Cheth gets request from Receiver

**Marriage**

- Agent too busy,
- Cheth goes to AMK branch to withdraw
- Cheth enters PIN in app
- CAN'T FIND AMK EASILY

**Money Transfer**

- CHETH gets receipt, yellow copy of form,
- CHETH gets receipt with transaction code
- CHETH gives ID card and phone number
- CHETH gets receipt, yellow copy of form,

**Account**

- Agent does not advise how
- Agent does not tell Cheth about

**Withdraw**

- Takes time, slow
- To input PIN
- CHETH gets receipt with transaction code
- CHETH gets SMS confirmation (if over $5)
- CHETH gets receipt, yellow copy of form,

**Deposit**

- CHETH gets receipt, yellow copy of form,
- CHETH gets receipt with transaction code
- CHETH gives ID card and phone number
- CHETH gets receipt, yellow copy of form,

**Enquiry**

- Cheth asks family / friends about fees, benefits, process
- Cheth goes to AMK branch to withdraw
- Cheth enters PIN in app
- CHETH gets receipt, yellow copy of form,