



JUST MONEY
USER ACTIVATION & TESTING

CORE UX REPORT DEMO

Real-User Card Activation & Transaction Friction Audit

Anonymized sample based on a
live Web3 card onboarding flow.

Traditional research tells you what users say.
JustMoney shows what real users actually do.

Prepared by JustMoney — User Activation & Testing

Confidential Sample Report · 2026



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REPORT SCOPE

This demo report shows how JustMoney maps onboarding friction, activation blockers and first-transaction barriers across a live fintech / Web3 user flow.



SCOPE SUMMARY

Anonymized operational sample based on a real Web3 card onboarding and activation flow. Designed to show how JustMoney documents friction across registration, KYC, card order and first-payment completion.



PRODUCT TYPE

Web3 exchange card ecosystem



SAMPLE SIZE

150 real European users



PRIMARY GEO

Poland / CEE-focused sample



METHOD

Messenger-guided real-user activation flow

Post-task feedback, qualitative friction capture and operational support observations.



DEMO NOTE

This document is an anonymized sample report based on real operational friction patterns observed across fintech and Web3 activation flows.

To ensure institutional privacy and protect partner infrastructure metrics, all quantitative cohort values and specific brand identifiers have been adjusted for confidentiality.



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EXECUTIVE SUMMARY

This demo summarizes the main onboarding, activation and first-transaction frictions observed across a live Web3 card flow tested with real European users.



REAL USER SAMPLE

150 users

Poland / CEE-focused



SUPPORT NEEDED

61%

needed at least one support interaction



TOP PAYMENT FRICTION

44%

reported local-currency payment issues



CORE FINDING

Users were willing to register and complete KYC, but post-verification activation clarity was too weak. The biggest drop-offs appeared between KYC, card order and first successful payment.



PRIMARY BARRIERS

- Card discovery after KYC
- Voucher logic confusion
- Referral attribution leakage
- Transaction failure messaging



STRATEGIC TAKEAWAY

The product did not have a demand problem. It had an activation clarity problem. JustMoney identifies real-user friction and pressure-tests whether the flow can scale under live CPA conditions.



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WHY THIS IS NOT TRADITIONAL RESEARCH

Traditional studies tell you what users say.
This report shows what real users actually do inside a live activation flow.



TRADITIONAL RESEARCH

- survey-heavy feedback
- simulated user journeys
- limited operational pressure
- weak insight into real activation friction



JUSTMONEY MODEL

- real users from live communities
- physical devices and real environments
- real onboarding, KYC and activation behavior
- direct observation of drop-offs, confusion and support dependency



KEY DIFFERENCE

We do not only capture opinions.
We capture real user behavior under live activation conditions.



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DATA SOURCES & METHODOLOGY

Anonymized demo grounded in real operational observations.
Quantitative values are adjusted for confidentiality while preserving realistic activation patterns.



SAMPLE SIZE
150 real
European users



PRIMARY GEO
Poland /
CEE-focused sample

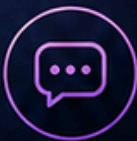


DEVICE MIX
Android 71%
iPhone 29%



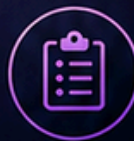
TOP DEVICE GROUPS

Samsung 23% • Xiaomi 21% • iPhone 29% •
Motorola 9% • Other 18%



TRAFFIC SOURCE

Messenger-guided community traffic
High-intent fintech / Web3 audience



SAMPLE NOTES

- Retail-oriented users
- Real mobile devices
- Localized support where needed
- Observed through registration, KYC, card order and first-payment steps

DATA CAPTURE INFRASTRUCTURE

01



Direct automated activation and KYC completion timestamps.

02



User-submitted interface error screenshots and device-context signals.

03



Unfiltered conversational support logs captured via Messenger / Telegram helper loops.

04



Post-task friction surveys focused on verification and first-payment triggers.

05



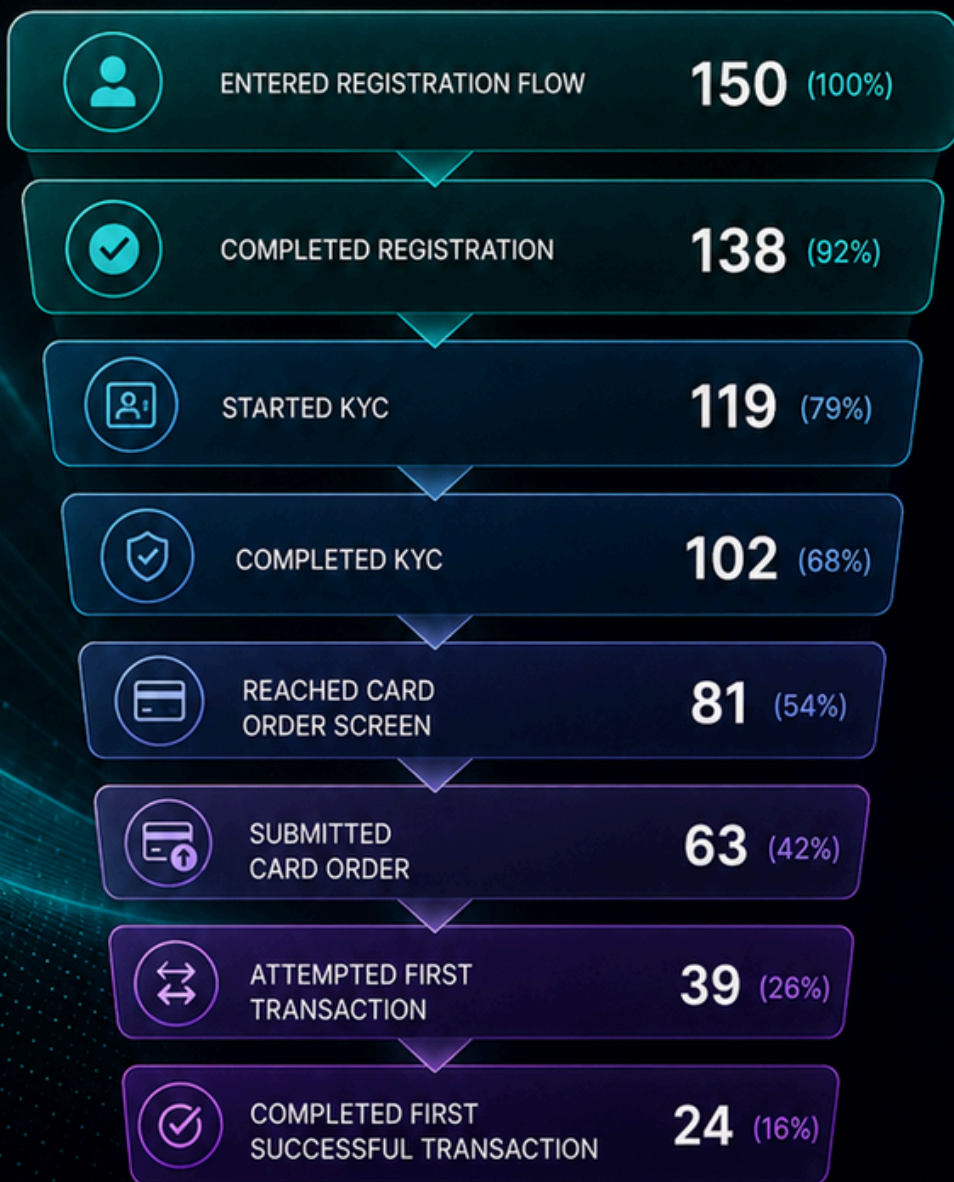
Validated physical card transaction success / failure confirmation snapshots.



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FUNNEL SNAPSHOT

The main drop-offs appeared after registration, around KYC navigation, card discovery and first successful transaction.



KEY INSIGHT

The product attracted users into the flow, but activation clarity weakened sharply after registration and before the first successful payment.



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TIMING BENCHMARKS

Illustrative benchmark times based on realistic operational observations from a live Web3 card onboarding and activation flow.

	P50	P90	P95
 Registration completion	4m 20s	8m 10s	9m 25s
 Registration to KYC start	2m 15s	7m 40s	10m 30s
 KYC completion duration	10m 40s	17m 30s	21m 10s
 Registration to card order access	18m 50s	31m 20s	39m 10s
 First successful transaction	29m 40s	51m 30s	67m 20s



HOW TO READ THIS

P50 represents the typical user. P90 and P95 reflect the slower, friction-heavy tail.



KEY INSIGHT

Time inflation became most visible after verification, confirming that post-KYC activation was the main friction zone.



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PROBLEM FREQUENCY OVERVIEW

The ranked issues below reflect the most visible friction points observed across the sample. Values are illustrative demo figures, but grounded in real operational patterns.



INTERPRETATION

The highest-friction cluster appeared after KYC, around card activation, voucher usage and first-payment completion.



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FINDING 01

POST-REGISTRATION KYC CONFUSION

A major friction point appeared immediately after registration, when users were not clearly guided into verification.



AFFECTED USERS

33%



SEVERITY

HIGH



PRIORITY

0-14 DAYS



ISSUE

After registration and email confirmation, users often saw a deposit-first prompt instead of a clear next-step path into KYC.



OBSERVED BEHAVIOR

Many users assumed a deposit was required for verification and did not know they had to manually navigate to the main menu to start KYC.



BUSINESS IMPACT

Higher early confusion, more support dependency, weaker KYC initiation rate and avoidable abandonment.



RECOMMENDATION

Redirect users directly into KYC after registration or display a strong verify-account CTA as the default next step.



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CRITICAL FINDINGS

VERIFICATION & ATTRIBUTION

Two major issues weakened early conversion quality: document upload friction during KYC and referral attribution leakage during card order.



PDF LIMITATION

18%



ATTRIBUTION LOSS

41%



COMBINED RISK

HIGH



**PROOF-OF-ADDRESS
PDF LIMITATION**

Users often had address documents in PDF format, but the upload flow accepted image files only.

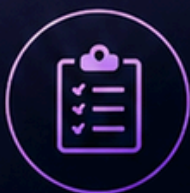
Result: more manual effort and higher KYC drop-off risk.



**REFERRAL ATTRIBUTION
LEAKAGE**

Referral data did not clearly persist from registration to card order.

Result: lost attribution, rejected CPA events and weaker measurement.



RECOMMENDED FIXES

- Enable PDF uploads or explain accepted formats before upload begins.
- Persist referral attribution automatically from registration to card order.
- If confirmation is required, show visible referral status before final submission.



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FINDING 02

CARD DISCOVERY & ORDER FRICTION

Many verified users reached the post-KYC stage, but the card order path was not clearly visible or intuitively placed.



AFFECTED USERS

36%



SEVERITY

HIGH



PRIORITY

0-21 DAYS



ISSUE

The card product was buried under secondary navigation ("More") and did not appear as a clear post-KYC next step.



OBSERVED BEHAVIOR

Users often finished verification but did not know where to order the card. A large share required manual guidance to reach the card-order screen.



BUSINESS IMPACT

Lower conversion from verified users to card orders, longer activation time, more support dependency, and weaker CPA monetization.



RECOMMENDATION

Expose a prominent "Order Card" CTA immediately after KYC, surface the card on the main dashboard, and add a guided progress step.



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FINDING 03

VOUCHER & PAYMENT MECHANICS CONFUSION

Voucher usage was one of the most misunderstood parts of the flow and generated the highest support demand.



AFFECTED USERS

52%



SEVERITY

HIGH



PRIORITY

0-14 DAYS



ISSUE

Users were not clearly told that the voucher applies automatically only when the transaction exceeds voucher value and enough balance exists for fees.



OBSERVED BEHAVIOR

Many users expected manual activation, did not know the minimum spend logic, and failed to understand why the voucher did not trigger.



BUSINESS IMPACT

Delayed first-card usage, weak first-payment completion, repeated support questions, and lower confidence in the card product.



RECOMMENDATION

Show in-app voucher instructions, payment threshold examples, real-time voucher status, and a pre-payment balance and fee check.



FINDING 04

LOCAL PAYMENT FAILURES & TRANSACTION RELIABILITY

Real-world transaction success weakened sharply when users tried to pay outside USD or used unsupported balance configurations.



AFFECTED USERS

44%



SEVERITY

CRITICAL



PRIORITY

IMMEDIATE



ISSUE

Card payments in local currencies, especially PLN, showed unstable performance. Asset support messaging was also unclear, while USDT behaved more reliably than other listed assets.



OBSERVED BEHAVIOR

Users saw rejected payments with generic 'insufficient balance' messaging, manually converted balances to USDT, and faced repeated SMS or app authentication even after wallet setup.



BUSINESS IMPACT

Low first-transaction success, reduced trust, weaker retention, and fewer validated active CPA users.



RECOMMENDATION

Improve local currency acceptance messaging, show exact decline reasons, clarify supported assets, enable smarter balance routing, and reduce redundant wallet authentication.



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SUPPORT DEPENDENCY ANALYSIS

The flow was operable, but not self-explanatory. Manual guidance was required across multiple stages.



USERS NEEDING MANUAL HELP

61%



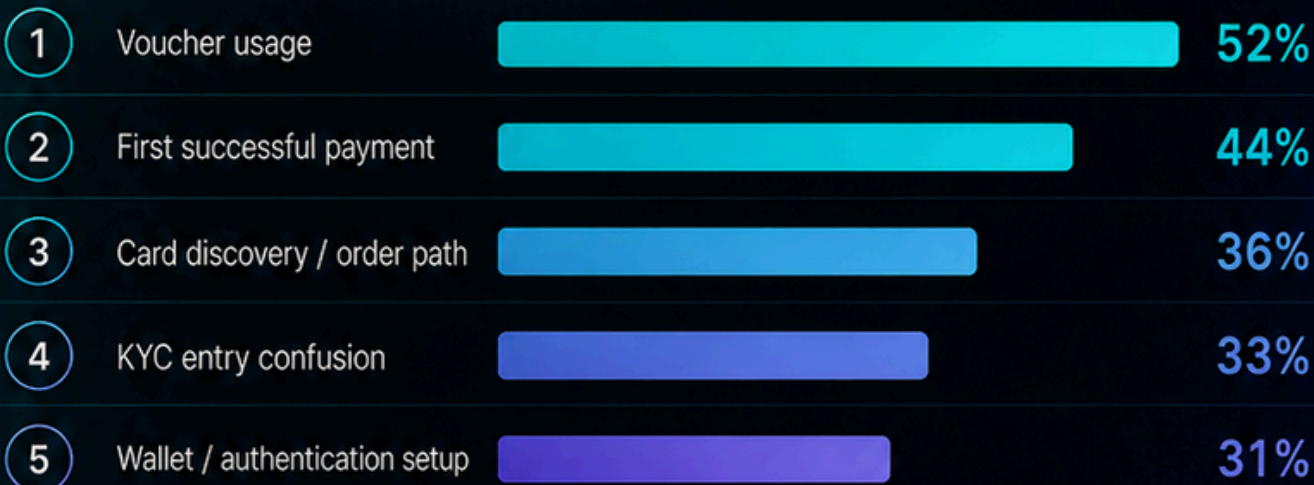
SUPPORT REQUESTS / 100 USERS

84



MOST HELP-INTENSIVE STEP

VOUCHER USAGE



KEY INSIGHT

The product could be activated, but scale depended too heavily on live support instead of product clarity, which limits efficient CPA growth.



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CUSTOMER EFFORT & TRUST SENTIMENT

Perceived effort and trust shifted sharply at the points where the product was unclear, especially around deposit-first messaging and failed payments.



AVG CES

4.3 / 5

Average Customer Effort Score

HIGH EFFORT JOURNEY



LOW-TRUST OR UNCERTAIN USERS

34%

Showed low confidence or uncertainty signals



HIGH-EFFORT JOURNEYS

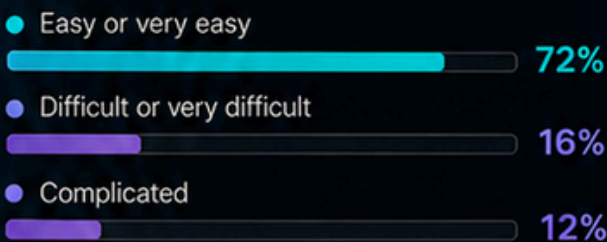
28%

Experienced high effort across key steps



EASE PULSE

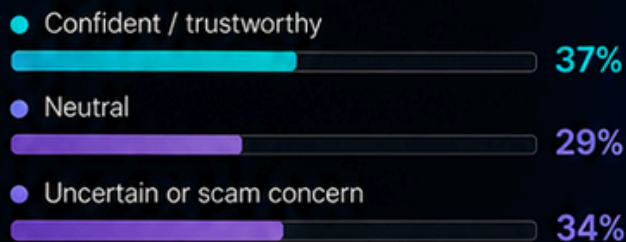
Based on a 42-response community pulse.



Ease perception stayed positive among successful users, but friction concentrated in a smaller high-effort group.



TRUST SIGNALS



Trust weakened most when users saw deposit-first prompts or vague rejection messages.



INTERPRETATION

The activation flow can feel efficient once understood, but unclear messaging creates unnecessary cognitive effort and trust erosion among less experienced retail users.



DEVICE MIX

Android 71%
iPhone 29%



PRIMARY GEO

Poland /
CEE-focused sample



TRAFFIC SOURCE



Messenger-guided community traffic
High-intent fintech / Web3 audience




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PRIORITY MATRIX & ACTION ROADMAP


The most valuable improvements sit in the activation layer directly between KYC and first successful payment.

 <p>PHASE 1 0-14 DAYS</p>	 <p>PHASE 2 15-30 DAYS</p>	 <p>PHASE 3 31-60 DAYS</p>
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IMMEDIATE CONVERSION FIXES

- Direct users into KYC after registration
- Expose Order Card CTA after KYC
- Explain voucher logic before first payment
- Show clearer decline reasons



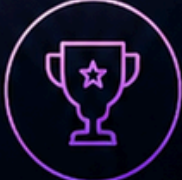
MEASUREMENT & CLARITY

- Support PDF proof-of-address uploads
- Persist referral attribution into card order
- Clarify fees, minimum balance and supported assets



ACTIVATION OPTIMIZATION

- Improve local currency payment clarity
- Simplify wallet authentication flow
- Enable smarter balance routing for card payments



EXPECTED OUTCOME

Lower support load, stronger KYC-to-card conversion, cleaner attribution, and improved CPA scaling readiness.



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CPA SCALING READINESS & COMMERCIAL IMPACT

Fixing the activation layer does not only improve UX — it directly improves validated CPA outcomes.



**CURRENT
FIRST-SUCCESS RATE**

16%



**DEMO OPTIMIZED
TARGET**





28%



**INCREMENTAL
VALIDATED USERS / 150**

+18

CURRENT vs IMPROVED DEMO SCENARIO

	CURRENT (DEMO)		IMPROVED (DEMO OPTIMIZED)
 COMPLETED KYC	102	→	114
 SUBMITTED CARD ORDER	63	→	79
 FIRST SUCCESSFUL TRANSACTION	24	→	42
 CPA-READY ACTIVATED USERS	24	→	42



COMMERCIAL NOTE

At a premium transactional CPA range of \$45–\$65 per validated user, an uplift of +18 users per 150-user cohort implies roughly **\$810–\$1,170** more value before downstream retention upside.



FINAL INSIGHT

The strategic advantage is not only the report itself. The advantage is the ability to diagnose friction with real users and translate those findings into cleaner CPA scale, stronger activation quality, and more reliable commercial performance.

