

• DEMO REPORT · ANONYMIZED

ACTIVATION DIAGNOSTICS REPORT

Real-User Onboarding Friction Audit

Traditional research tells you what users say.

Just Money shows what real users actually do inside a live activation flow — and where they break.

150 Real EU Users

Poland / CEE

KYC + Card Activation

Messenger-Guided

Verbatim User Quotes



REPORT SCOPE

CAMPAIGN SCOPE & METHODOLOGY

Anonymized demo grounded in real operational observations from a live fintech card onboarding and activation flow tested with real European users.

PRODUCT TYPE

Fintech / Web3
Card Ecosystem

ANALYSIS COHORT

150

real European users
Production campaigns: 100–1,500+ KYC users

PRIMARY GEO

Poland / CEE

Android 71% · iPhone 29%

ACTIVATION EVENT COVERAGE

Registration flow

KYC completion

Card discovery & order

First transaction attempt

Voucher mechanics

Support dependency

DATA CAPTURE INFRASTRUCTURE

01

Structured Messenger flow with
47 friction checkpoints per
activation stage

02

User-submitted error
screenshots tagged by device, OS
and step

03

Unfiltered conversational support
logs — raw, unedited,
timestamped

04

Post-task friction pulse per stage:
registration, KYC, card, payment

05

Physical card transaction success
/ failure capture with decline
reason logging

Demo Note: This document is an anonymized sample report based on real operational friction patterns. All quantitative cohort values and specific brand identifiers have been adjusted for confidentiality. The methodology and friction types shown represent standard Just Money campaign output.

SUMMARY

EXECUTIVE SUMMARY

Key onboarding, activation and first-transaction frictions observed across a live Web3 card flow tested with real European users.

REAL USER SAMPLE

150

Poland / CEE-focused

SUPPORT DEPENDENCY

61%

needed at least one support interaction

TOP FRICTION RATE

52%

reported voucher mechanics confusion

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 completion, card order discovery, and first successful payment. The product did not have a demand problem — it had an activation clarity problem.

PRIMARY BARRIERS

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

STRATEGIC TAKEAWAY

The product attracted users into the flow, but activation clarity weakened sharply after registration and before the first successful payment. Just Money identifies real-user friction and pressure-tests whether the flow can scale under live CPA conditions — so your team knows exactly what to fix before scaling spend.



FUNNEL ANALYSIS

FUNNEL SNAPSHOT

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. Strong entry, weak post-KYC path.

TIMING BENCHMARKS

Stage	P50	P90
Registration	4m 20s	8m 10s
Reg → KYC start	2m 15s	7m 40s
KYC completion	10m 40s	17m 30s
Reg → Card order	18m 50s	31m 20s
First transaction	29m 40s	51m 30s

FRICION ANALYSIS

PROBLEM FREQUENCY OVERVIEW

Ranked friction points by % of users affected. Values are illustrative demo figures grounded in real operational patterns.



Interpretation: The highest-friction cluster appeared after KYC completion — around card activation, voucher usage and first-payment completion. These are exactly the stages where CPA validation occurs and where drop-offs most damage campaign economics.

FINDING 01 · CRITICAL

POST-REGISTRATION KYC CONFUSION

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

AFFECTED USERS

33%

SEVERITY

HIGH

FIX 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. The interface did not surface a visible "Verify Account" CTA as the primary next action.

OBSERVED BEHAVIOR

Many users assumed a deposit was required before verification and did not know they had to manually navigate to the main menu to start KYC. This created early confusion and increased support dependency at a stage where users are most likely to abandon.

BUSINESS IMPACT

Higher early confusion, more support dependency at the top of the funnel, weaker KYC initiation rate, and avoidable abandonment before any activation event occurs. Each lost user at this stage is a direct CPA waste.

RECOMMENDATION

Redirect users directly into KYC after email confirmation, or display a strong "Verify Your Account" CTA as the default next step. Remove deposit-first prompts from the post-registration screen. Add a visible progress indicator showing KYC as Step 1.

CRITICAL FINDINGS

CARD DISCOVERY & VOUCHER FRICTION

Two additional high-frequency findings identified after KYC completion — both directly impacting CPA validation and first-payment success.

FINDING 02 · HIGH

Card Discovery & Order Friction

AFFECTED

36%

PRIORITY

0-21d

ISSUE

The card product was buried under secondary navigation and did not appear as a clear post-KYC next step. Users often finished verification but did not know where to order a card.

OBSERVED BEHAVIOR

A large share required manual guidance via support to reach the card-order screen. Average time to card order was 18m 50s (P50) — significantly above expected.

RECOMMENDATION

Expose a prominent "Order Card" CTA immediately after KYC completion. Surface the card on the main dashboard as a post-verification primary action with a guided progress step.

FINDING 03 · HIGH

Voucher & Payment Confusion

AFFECTED

52%

PRIORITY

0-14d

ISSUE

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

OBSERVED BEHAVIOR

Many users expected manual voucher activation, did not understand the minimum spend logic, and failed to understand why the voucher did not trigger. This generated 52% of support requests.

RECOMMENDATION

Show in-app voucher instructions with payment threshold examples. Add real-time voucher status display and a pre-payment balance and fee check to prevent failed trigger scenarios.

VERBATIM FEEDBACK

USER VOICE – VERBATIM COMMENTS

Direct, unfiltered quotes from community users collected via Messenger during live activation. Anonymized and categorized by friction type. **This is the friction your analytics can't surface.**

POST-KYC CONFUSION

"verified but now what? no idea where to go, it just shows me deposit screen "

Android · Samsung · PL · Day 1 · translated from Polish

VOUCHER MECHANICS

"voucher doesnt work tried like 3 times already, balance is there but nothing happens when i pay "

iOS · iPhone · PL · Day 2

LOCAL PAYMENT FAILURE

"payment declined again. says insufficient funds but i have money?? only works when i convert to usdt first which nobody told me "

Android · Xiaomi · PL · Day 3

DEPOSIT-FIRST CONFUSION

"thought i had to deposit first before kyc, spent 20min confused. why does it show deposit before verification? "

Android · Samsung · PL · Day 1 · translated from Polish

REFERRAL ATTRIBUTION

"put in referral code but zero confirmation it saved. did it even go through? nothing shows in my account "

Android · Motorola · CEE · Day 2

CARD DISCOVERY

"where do i actually order the card lol, verified 10 min ago and cant find it anywhere, checked all menus "

iOS · iPhone · PL · Day 2

Methodology note: Quotes collected via 47-checkpoint Messenger conversation flow during live activation. Unfiltered — captured in real time as users encountered friction, not in post-campaign surveys. All personal identifiers removed. Language translated and lightly edited for readability while preserving original meaning and tone. Quotes represent the most common patterns across the cohort, not edge cases.

COMMERCIAL IMPACT

CPA SCALING READINESS & ACTION ROADMAP

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

<p>CURRENT FIRST-SUCCESS RATE</p> <p>16%</p> <p>of 150 users reached first transaction</p>	<p>OPTIMIZED TARGET</p> <p>28%</p> <p>achievable with identified fixes</p>	<p>INCREMENTAL GAIN /150</p> <p>+18</p> <p>additional validated CPA users</p>
--	--	---

ACTIVATION METRIC	CURRENT (DEMO)	OPTIMIZED
Completed KYC	102	114
Submitted Card Order	63	79
First Successful Transaction	24	42
CPA-Ready Activated Users	24	42 ✓

<p>Phase 1 0–14 Days</p> <ul style="list-style-type: none"> → Direct users into KYC after registration → Expose Order Card CTA after KYC → Explain voucher logic before first payment → Show clearer decline reasons 	<p>Phase 2 15–30 Days</p> <ul style="list-style-type: none"> → Support PDF proof-of-address uploads → Persist referral attribution into card order → Clarify fees and minimum balance requirements → Add supported asset clarity messaging 	<p>Phase 3 31–60 Days</p> <ul style="list-style-type: none"> → Improve local currency payment clarity → Simplify wallet authentication flow → Enable smarter balance routing for card payments → Re-test with live CPA campaign cohort
---	---	---

FINAL INSIGHT

The strategic advantage is not only the report itself. The advantage is the ability to diagnose friction with real users before scaling spend — and translate those findings into cleaner CPA performance, stronger activation quality, and more reliable campaign economics. **Just Money delivers both the users and the intelligence.**