

An aerial photograph of a coastal city at sunset. The sky is a mix of blue and orange, with scattered clouds. The city is densely packed with buildings, and a large body of water is visible to the right. In the foreground, there are rocky terrain and some trees. A large blue circle is overlaid in the center of the image.

**migo**

**WEBSITE  
& EMAIL**



PayNearMe

Every payment. Every time.

The modern and reliable payments platform that lets your customers pay how they want.

Request a Demo

Easy

- Simple platform for all channels and easy to deploy
- Intuitive design and modern user experience
- Everything included in one simple pricing structure

More Ways to Get Paid

Accept all ways to pay—cash, ACH, cash and mobile-first payment methods including Google Play and Apple Pay

Everywhere Your Customers Pay

Let your customers choose how, when and where they want to pay... with a consistent, consistent experience across multiple channels:

- Web, Mobile and Desktop
- Text Message
- Email
- IVR
- Call Center
- Mobile Wallets
- Business Mobile App
- Cash-in-person

Desktop

Agent Dashboard

Rethinking Payments

We build innovative technology with an emphasis on user experience, customer satisfaction and creating the PayNearMe difference.

LendUp

The loan you need. Fast.

Easy - Convenient - Trusted

Why LendUp

LendUp offers a quick online application and instant decisions, 24/7. Good credit isn't required. We also offer a series of free online education courses designed to boost your financial savvy fast.

Loan Amount \$255

Repay on: Fri, Feb 21

S	M	T	W	T	F	S
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	01	02	03	04	05	06
07						

Amount \$255

Finance Charge \$44.94 (17.62%)

Payment on 03/03/2023

Apply Now

Responding to a mail offer?

Trustpilot

TrustScore 4.8 | 2,424 reviews

You guys are amazing

You got an amazing Economy highlight! I have been using you guys for months and I have really enjoyed the help my wife & I received. Thanks!!

The LendUp Difference

- Money as soon as next business day**  
Our online application is fast to complete and you can receive a decision instantly. If approved, money could be in your account in as little as one business day.
- Good credit not required**  
We consider all types of credit history. Just because your credit score may be "not-so-great" doesn't mean you can't get approved.
- Mobile 24/7**  
Access customer account information and manage your loan 24/7. All from your smartphone or tablet.
- Safe and secure**  
Apply for and manage your loan on our secure site. We use 128-bit SSL protection and strict, high levels of security & encryption standards to keep your information safe.

"I've worked with LendUp to cover some unexpected car issues and some work issues that popped up. Thank you LendUp for being hands on and supportive when I needed you most."

Phere 2

affirm

How it works Where to shop Help Company For merchants

Say yes to some new kicks

Welcome to a new way to pay over time. Affirm lets you shop stress-free at thousands of stores, with no late fees and no surprises.

See All Stores

How It Works

Just select Affirm at checkout

Featured: Valentine's Day Apparel Home & Furniture Travel & Events Electronics

Walmart.com

Peloton E-commerce

Purple

adidas

Delta Vacations

See All Stores

The PayNearMe Platform

Features you'll love—on a platform you can rely on.

All Payment Types

Accepted Cash, ACH and cash-on-cash mobile to mobile transfers for the end-user and the merchant

Accepted Cash Payments

Accepted across 100,000+ participating merchants (24/7) at over 25,000 participating retail locations

Robust Business Portal

View your dashboard, update your merchant details and help your customers pay easier.

The Industries We Serve

We're tackling the biggest payments challenges across a variety of industries.

Lending

Complete payments platform for auto and personal loans.

Financial Institutions

A modern payments solution for banks and credit unions.

Mortgage

Bring it online: processing platform for mortgage payments.

What Our Clients and Partners Say

See why over 1,000 businesses and government agencies love PayNearMe.

Zinc Auto Finance

Time Finance Company

The LendUp Ladder

Climb to a brighter financial future

Our story is your story

We're dedicated to our customers.

Traditionally, payday lenders treat all their customers the same. Repeat borrowers with perfect repayment records are charged the same interest and fees as unrepaid first-time borrowers.

We think that's wrong

So we built the LendUp Ladder to incentivize responsible actions and enable borrowers to earn access to apply for larger loans at lower interest rates over time. In states where we offer installment loans, borrowers can even earn access to apply for credit-reporting loans.

LendUp Ladder availability varies by state.

Explore the Ladder

What others are saying

"Meaningful data such as on-time rent and bill payments, or even payday loan repayments, do not make it into traditional credit-bureau data files."

New York Times

"This is truly a good honest company that cares about their customers and I could tell that you see us as real people."

Eric B.

"I want to thank LendUp for giving me the opportunity to get some extra money with the security that I was going to a safe lender. It really helped me get out of a jam."

Heather H.

"The best thing about LendUp is that they want to educate you, they want to make sure that you know what you're doing and how you can take steps to better your future."

Anthony M.

Ready To Get Started?

The Loan You Need. Fast.

Apply Now

This loan application will NOT affect your FICO® credit score!

Ready to start shopping?

Shop Affirm

Help Center

Get inspired

Home makeover

Summer getaway

Great outdoors

Fashion & beauty

Popular purchases

Peloton Basics package

Burns chair

Molekule air purifier

Mavic 2 Pro drone

Why we're here

Sometimes it just makes sense to buy now and pay later. But in a world of the best, sweeter, and compounding interest, it can feel like you're stuck between two bad options: saying no to what you want, or giving in to unhealthy debt to get it.

Affirm is here to offer a better way to buy.

Learn More

Explore Careers

The Most Convenient Cash Payment Network

Enable customers to pay with cash 24/7 at 25,000+ participating retail locations.

View All Locations

CVS pharmacy

7-Eleven

FAMILY SOLAR

Request a Demo

Experience the PayNearMe difference with a live demo.

PayNearMe

ABOUT

PLATFORM

GETTING STARTED

Blog Resources Careers Contact FAQs Legal Privacy Site Map

Industry Insights: Payday loans Cash advance Short-term loans No credit check loans Payday advance Online loans Bad credit loans

Follow us

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Terms of Use - Privacy Policy

LendUp

affirm

How it works Where to shop Help Company For merchants

CONSUMERS

How it works Where to shop help

MERCHANTS

Get started Resources

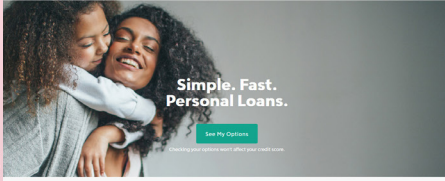
DEVELOPERS

For developers

COMPANY

About us Careers Press

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Simple. Fast. Personal Loans.

See My Options

### Why Rocket Loans?

- Completely Online**  
Simple and secure online process
- Rocket Fast**  
Now offering Same Day Funding!
- Instant Offers**  
Pre-approved offers within seconds
- No Hidden Fees**  
No pre-payment penalties

### How You Can Use Your Loan

- Debt Consolidation**
- Home Improvement**
- Medical Expenses**
- Auto Expenses**
- Small Business**

See My Options

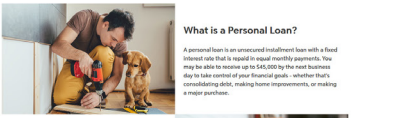
### Our Clients Love Us

Want to see more reviews? Check them out on Trustpilot.

Excellent 4.5/5 (12,345 reviews)

Trustpilot

### About Our Personal Loans



#### What is a Personal Loan?

A personal loan is an unsecured installment loan with a fixed amount that is repaid in equal monthly payments. You may be able to receive up to \$45,000 by the next business day to take care of your financial goals, whether that's consolidating debt, making home improvements, or making a major purchase.

#### Benefits of Rocket Loans

Our Rocket Loans process is simple, convenient, and completely online to get you the money you need as quickly and efficiently as possible. A personal loan allows you to simplify your finances with a single, fixed monthly payment. There are no pre-payment penalties or hidden fees.



#### What Should I Know?

Rocket Loans works by sharing data electronically, so we'll need you to:

- Verify your identity electronically.
- Verify your income electronically.
- Sign and e-validate your bank account electronically.

### If I Get a \$10,000 Loan...

A finance charge is the total cost of the loan, including all interest and fees incurred at the time of origination (i.e. fees that are included). See below for an example:

Rocket Loans Personal Loan	High-Interest Credit Cards
Loan Amount: <b>\$10,000.00</b>	Loan Amount: <b>\$10,000.00</b>
Monthly Payment: <b>217.42</b>	Monthly Payment: <b>217.42</b>
Interest Rate: <b>11.00%</b>	Interest Rate: <b>12.99%</b>
APR: <b>13.26%</b>	APR: <b>16.00%</b>
Time to Pay Off: <b>5 years</b>	Time to Pay Off: <b>6 years</b>
Finance Charge: <b>\$3,545.45</b>	Finance Charge: <b>\$5,594.23</b>
<b>-\$2,048.78</b> Savings in Interest	<b>+\$2,048.78</b> Savings in Interest

Credit card example above assumes a \$10,000 balance making a monthly payment of \$217.42 at 16.00% APR as calculated using the CreditCard.com Minimum Payment Calculator versus a Rocket Loans Personal Loan of \$10,000 including interest and a 5% origination fee and making a monthly payment of \$217.42 based on a 5-year term with an automatic discount. Actual savings may vary based on the actual APR of existing credit cards and the APR of a personal loan you may obtain through Rocket Loans.

### Overview of a \$10,000 Loan

Origination Fee (0.99%)	Net Funds Deposited Into Your Account	Term	Monthly	Annual Percentage Rate (APR)	Interest Rate	Total Interest	Total Finance Charge
\$99	\$9,901	60 Months	\$214.94	11.86%	10.5%	\$3,204.03	\$3,503.03

The interest represented assumes full payments each month for the entire term of the loan using autopay/autopayment. Rocket Loans personal loans never have pre-payment penalties, and the loan can be repaid at any time by making a full payment of the remaining balance and prepayment of interest at the time of origination.

Qualified clients using Rocket Loans will see loan options for 36 or 48 months term, and APR ranges from a minimum of 7.74% (rate with automatic discount) to a maximum of 28.99% (rate without automatic discount).

\*An origination fee of 1% - 6% is charged to each loan. The fee will be deducted from the balance of the loan before the funds are disbursed to the client.

See My Options

Our Sister Companies	Rocket Loans	Personal Loans	Legal
<b>ROCKET Mortgage</b> Help home, refinance or manage your mortgage online with America's largest mortgage lender!	About Us Talk To Us FAQ Rocket Lenders Reviews	Personal Loan Uses How To Get A Personal Loan Loan Calculator Fee Schedule	Terms Of Use Security and Privacy Disclosures and Notices
<b>ROCKET Loans</b> Get a personal loan to consolidate debt, improve your credit and more.	Connect With Us		Do Not Sell My Information
<b>ROCKET Homes</b> Get a real estate agent franchise for you and search for the best franchise listing.			
<b>ROCKET HO</b> Make loans and services that can help you reach your financial goals.			

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Equal Housing Lender

Member FDIC

Member NMLS

Member SBA

Member NCUA

Member FDIC

## Make all the right money moves.

Need expert money advice, helpful tools and tailored insights to answer your money questions? Turn to the Nerds.

Easily compare tons of options to find your best

- CREDIT CARDS
- SAVINGS ACCOUNT
- ONLINE BROKER
- MORTGAGES
- PERSONAL LOAN



### Find your best credit cards

Quickly see which cards offer the lowest rates, most cash back or sweetest perks.

My credit score is  I care most about  **FIND CARDS**

**DRUMROLL, PLEASE**

### The search for the best-of-the-best is over.

Check out this year's best credit cards, banks and more - all backed by countless hours of research.

**SEE THE WINNERS**

### Everything you need — totally free

**Expert info**  
Our objective and award-winning editorial team of 80+ Nerds make even the most complicated money questions and topics simple to understand.

**Helpful tools**  
Side-by-side comparisons, smart calculators and straightforward simulators help you make sense of your options.

**Tailored insights**  
Tell us more about you and we'll recommend things like the best credit card for your spending habits, simple ways to up your credit score and more.



**HOW REWARDING**

### Turn today's winter spending into tomorrow's summer getaway.

**GET THE SCOOP**

**NO QUESTION**

### Wondering "Will another lunch out eat into my budget?"

**SPEND CONFIDENTLY**

**TURN TO THE NERDS**

### An online savings account could snag you up to 15x more interest.

**TELL ME MORE**

**WORTH A LITTLER**

### Have a money question? Turn to our SmartMoney podcast for credit card hacks, investing how-tos and more.

**SEE EPISODES**

**BEST FOR YOUR BUICK**

### Whether you're a novice or a stock-picking veteran, confidently find your best online broker — it's easy.

**LET'S DO IT**

**HOW INTERESTING...**

### These banks pay the highest interest rates on CDs.

**TAKE FREE MONEY**

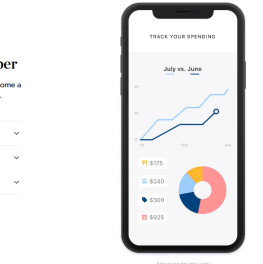
**STILL FREE**

### Get even more as a NerdWallet member

Finding a better credit card or mortgage rate is just the beginning. Become a NerdWallet member and we'll help in even more ways. \*Yes, it's still free.

- Up your credit score
- Track your spending
- Uncover smart ways to save

**GET STARTED**



**WE'VE DONE THE HOMEWORK**

### See our picks for the best credit cards in every category.

- Balance Transfer
- Low Interest
- Towel
- Cash back
- Rewards

**Your security. Our priority.**

We always have your security in mind. Rest easy knowing your data is protected with 128-bit encryption. Learn more.

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Download on the App Store or Get it on Google Play

**Personal loans up to \$40,000**

Personal Loans Small Business Loans Auto Refinancing

Check your rate. It won't impact your credit score.

How much do you need?  What's the money for?

**Check Your Rate**

Respond to a mail offer

**\$50 Billion+** Borrowed **3 Million+** Customers **★★★★★** Average Customer Rating

### How LendingClub works

- 1 Apply in minutes**
- 2 Choose a loan offer**  
Select the rate, term, and payment options you like best.
- 3 Get your money fast**

LendingClub has been recognized by **The Economist**, **The New York Times**, and **Inc.**

**A few easy steps can help you practice Cyber Safety.**

**Learn About Security**

Join the newsletter.  Enter your email

**BORROW**  
Personal Loans  
Debt Relief  
Resource Center  
Rates & Fees  
Reviews  
Debt Consolidation  
Credit Card Payment  
Home Improvement  
Major Expenses  
Apply for a loan

**INVEST**  
Individual Investors  
Bank Partnerships  
Investment Program

**BUSINESS LOANS**

**AUTO REFINANCING**

**PATENT SOLUTIONS**

**ABOUT US**  
Company  
Careers  
Media Center  
Corporate Governance  
Investor Relations

**Check My Rate**

**SEND A MESSAGE**

**TERMS OF USE** **PROSPECTUS** **PRIVACY POLICY** **AGREEMENTS** **LOANORS** **ACCESSIBILITY** **STATISTICS** **SEC FILINGS** **SAFETY & PRIVACY**

**Member Lender** **Verified** **Approved**

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LendingClub Corporation, NMLS ID 167430. All loans made by WebBank, Member FDIC.

Checking your rate generates a soft credit inquiry, which is visible only to you. A hard credit inquiry that may affect your credit score only appears when your loan is issued.

LendingClub Notes are not FDIC insured - not guaranteed - may lose value.

LendingClub Member Payment Dependent Note (Notes) are offered by prospectus. Investors should review the risks and uncertainties described in the prospectus carefully prior to investing. Historical performance is not a guarantee of future results, and investors may lose some or all of the principal invested. LendingClub does not provide investment, tax, or legal advice. You should consult your legal, tax, and/or investment professional prior to making any financial or investment decision. While returns are dependent upon borrower payments of principal and interest, note holders do not have a security interest in the corresponding loans or loan proceeds. Notes are unsecured obligations of LendingClub. Returns may be impacted by among other things, the number and attributes of notes owned, as well as macroeconomic and other conditions.

# Choice paralysis.

...Because designed by non-user designers.

We don't want to be like them. Winning will be easy.

**We don't sugarcoat.  
We get to the point.  
Quickly.**



**Get away from  
*marketing*  
[fluff].**

**Getting a loan  
is an annoying experience.**

**At least make it  
*quick* and *easy*.**



**Design and write  
with experience  
feeling more like a  
mobile app – *useful.***



~~[www.migo.money/about-us](http://www.migo.money/about-us)~~



[www.migo.money/about](http://www.migo.money/about)



[migo.com/about](http://migo.com/about)

We must get [www.migo.com](http://www.migo.com).  
The sooner, the better.

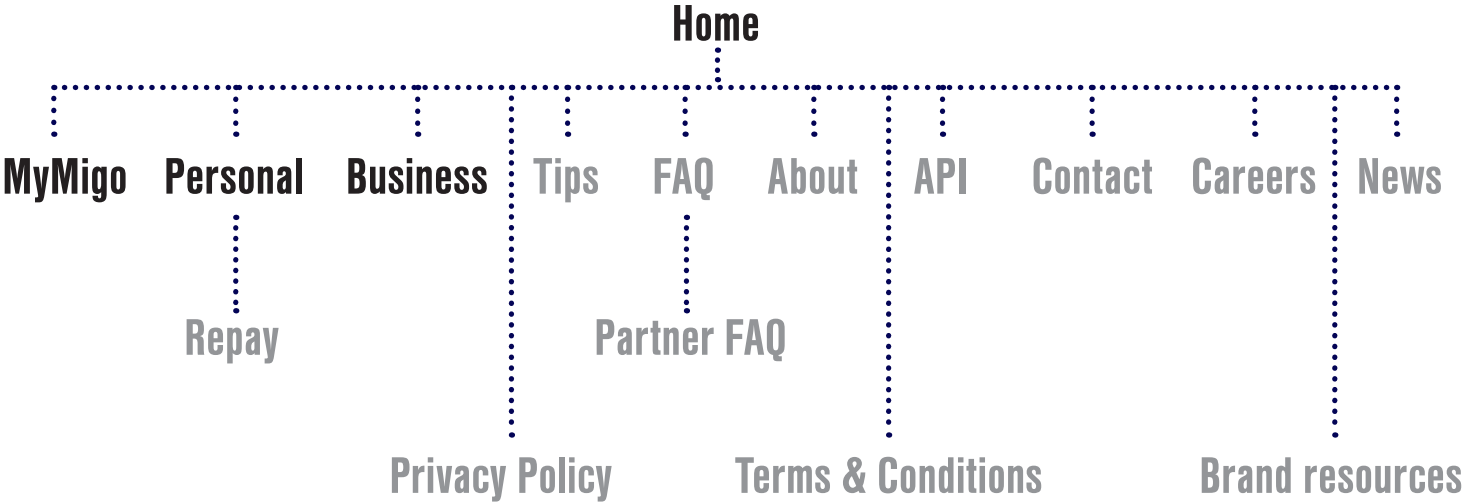


**Goal #1:  
Get a loan.**

**Goal #2:  
Register as a user.**

# Sitemap

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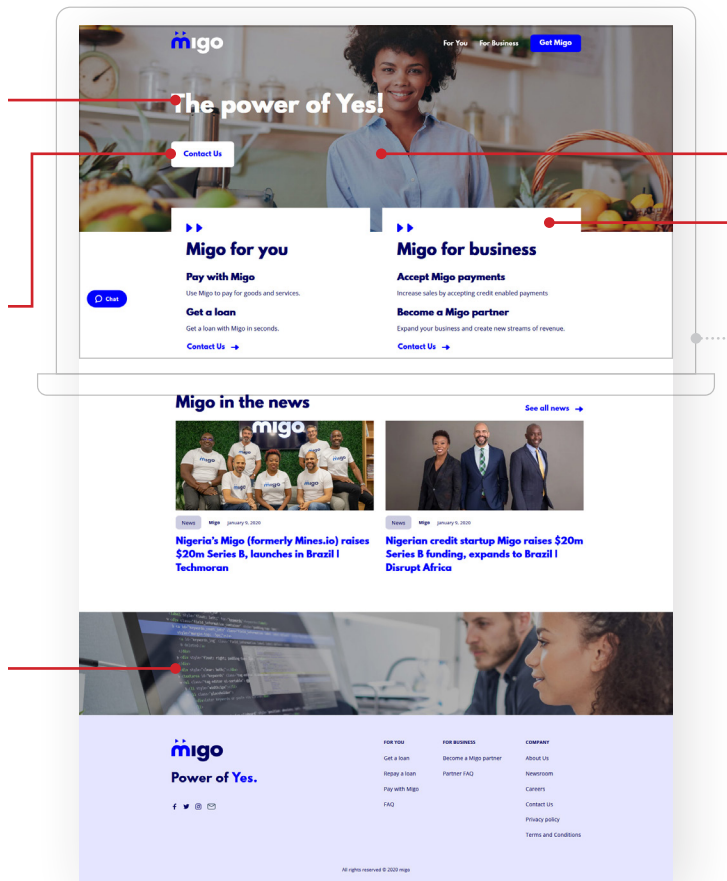
# Home page

Main title is too vague and sparks no immediate action.

“Contact Us” shouldn’t be the primary CTA as you haven’t “sold” the user yet (didn’t give a reason to contact).

Don’t design around hiring, instead double down on externally attracting potential candidates by establishing active presence on Glassdoor, Angel List, etc.

When a user lands on this website, the language must make it immediately apparent what the website is about. By saying “Money on your terms”, we’re not only answering the fist question, but at the same time put the user in charge of their decision making process and their financial life.

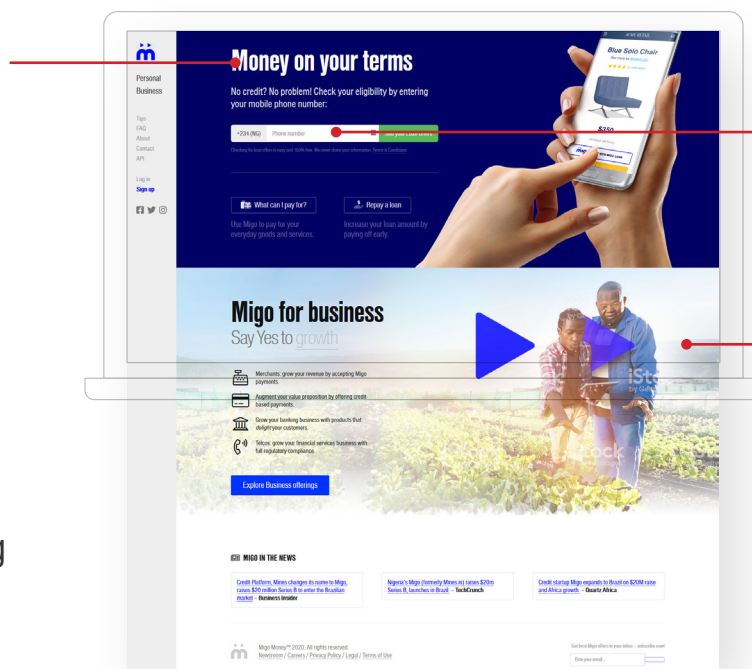


Front-end system shouldn’t tie us to any specific layout.

Above the fold line

Below the fold line

Website’s primary role should be to get new business and make it easy for existing customers to do business with us again.



New design instantly puts the website to use by presenting an immediate action.

Use design to create a drastic visual separation between Personal and Business sections.

This would make for an excellent experiment.





Personal  
Business

Tips  
FAQ  
About  
Contact  
API

Log in  
[Sign up](#)



# Money on your terms

No credit? No problem! Check your eligibility by entering your mobile phone number:

+234 (NG)

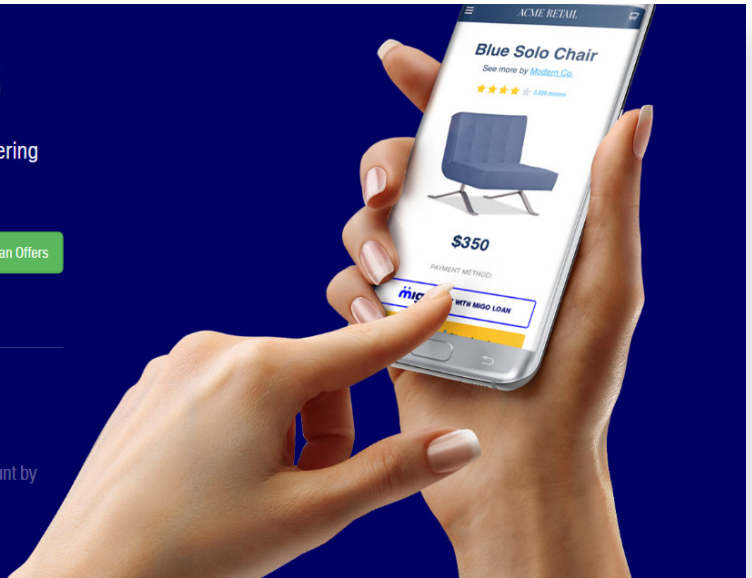
Checking for loan offers is easy and 100% free. We never share your information. [Terms & Conditions](#)

What can I pay for?

Use Migo to pay for your everyday goods and services.

Repay a loan

Increase your loan amount by paying off early.



# Migo for business

Say Yes to growth

- Merchants: grow your revenue by accepting Migo payments.
- Augment your value proposition by offering credit-based payments.
- Grow your banking business with products that *delight* your customers.
- Telcos: grow your financial services business with full regulatory compliance.

[Explore Business offerings](#)



## MIGO IN THE NEWS

[Credit Platform, Mines changes its name to Migo, raises \\$20 million Series B to enter the Brazilian market - \*\*Business Insider\*\*](#)

[Nigeria's Migo \(formerly Mines.io\) raises \\$20m Series B, launches in Brazil. - \*\*TechCrunch\*\*](#)

[Credit startup Migo expands to Brazil on \\$20M raise and Africa growth. - \*\*Quartz Africa\*\*](#)

Enter your email...



# Personal



Main title is too vague and sparks no immediate action.

Marketing with features/how-to's before you sold the user does not work.

Migo's products are meant to be so intuitive, that you shouldn't have to use 5 steps to describe how to use them. This is too much to follow. 3 steps max.

Reasons why someone would go with you specifically, are hidden all the way at the bottom.

Page is so long at this point that you need a secondary "net" to catch whoever scrolled this far...

Carousels don't work.

The less conversion thieves we have on this page, the higher our conversion will be. One main goal per page.

The image shows a vertical scroll of a Migo website page. On the right side, there are several labels in orange text with lines pointing to specific elements on the page:

- Main CTA**: Points to the "Check loan offers" button at the top of the hero section.
- Above the fold line**: Points to the "Get a loan" button and the "Access to credit with ease." text.
- Below the fold line**: Points to the 5-step process flow.
- How-to**: Points to the 5-step process flow.
- Benefits**: Points to the four benefit icons: Documentation (None), Application process (Swift and Easy), Tenure (Flexible), and Interest (From 5%).
- CTA mid-way**: Points to the "Check loan offers" button in a dark blue bar.
- Not sure the meaning. Every element has to supporting conversion.**: Points to the "Power of Yes!" headline.
- Testimonials**: Points to the testimonial video and text.
- Careers?**: Points to the "careers" link in the footer.

The website content includes:

- Hero section: "Yes to an instant loan when you need one" with a "Check loan offers" button.
- Process flow: 5 steps: 1. Complete authentication, 2. View and select loan offers, 3. Add your bank details, 4. Add your payment card details, 5. Hurray! Collect your loan.
- Benefits section: Documentation (None), Application process (Swift and Easy), Tenure (Flexible), Interest (From 5%).
- CTA bar: "Check loan offers" button.
- Section: "Power of Yes!"
- Testimonial: Video of a woman and text: "Migo is that partner friend that helped grow my business." — Fatemeha Usuda, Business Center.
- Footer: "careers" link, Migo logo, "Power of Yes.", and navigation links for "FOR YOU", "FOR BUSINESS", and "COMPANY".

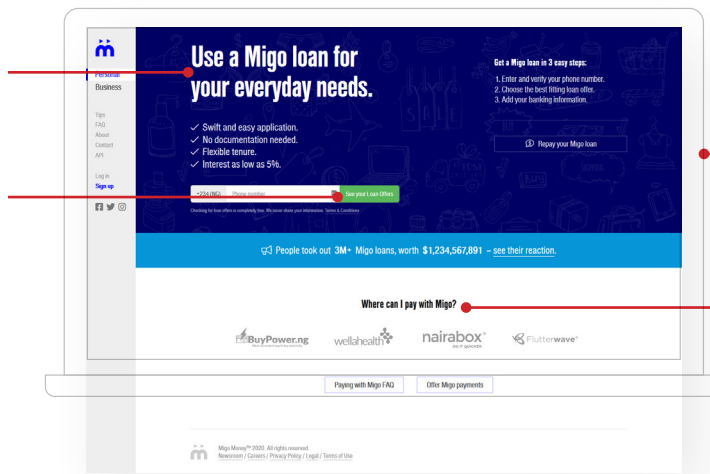
Paint a [useful] picture with your words.

Main CTA shouldn't be gray. Experiment with color and text.

Consider testing collapsible Testimonials, and show more than one at a time (current is one at a time).

This text should be the deciding factor of whether or not user will convert. Make it 'count'.

Try keeping users on-page by including quick FAQs at the bottom instead of sending them to a dedicated FAQ section.

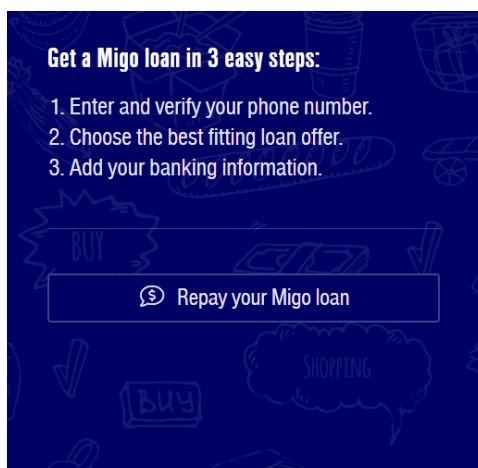
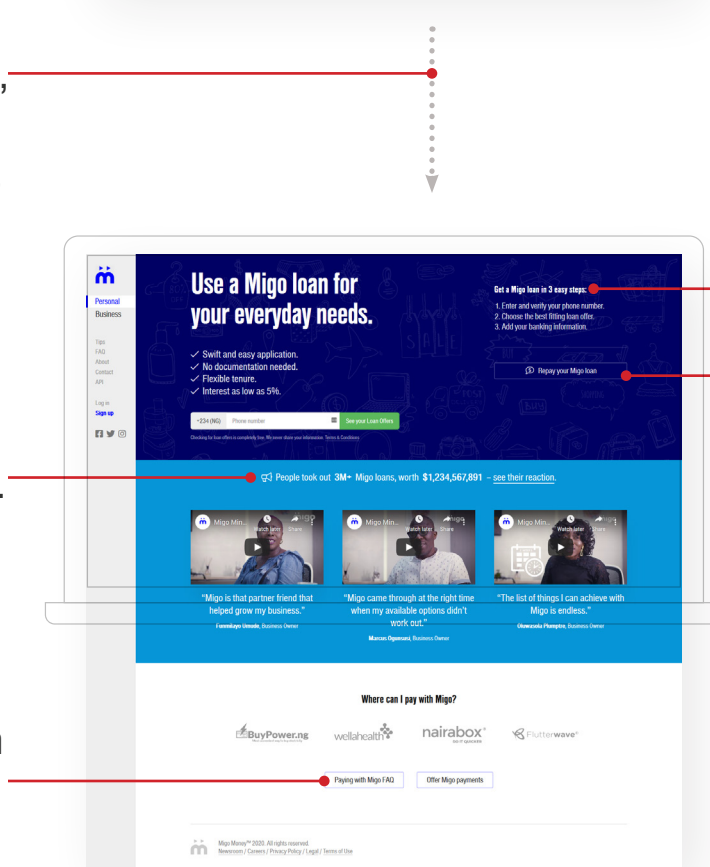


This is *service*, not *marketing*. Design with 'above the fold' in mind.

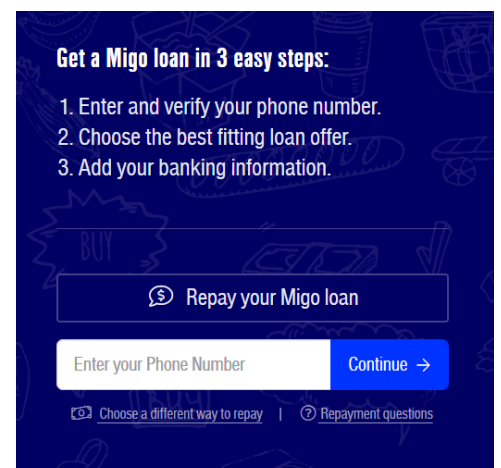
Featured Personal page redesign is a combination of 'Pay with Migo' and 'Personal' landing pages. It answers majority of questions 'above the fold' on a single page.

How-to get a loan in 3 easy, concise steps.

Ability to Re-pay a loan, freely available on-page with extra functionality – if needed (see below).



Keep experience as useful as possible. Do not unnecessarily [re] load pages. Make sure there are no dead-ends and user is able to help themselves at any time.





# Writing [process]

---

## Borrow better with Migo

Gaining access to funds does not have to be so difficult. Here's why;

Documentation **None**

Application process **Swift and Easy**

Tenure **Flexible**

Interest **From 5%**

↓  
SIMPLIFY

- No documentation needed.
- Swift and easy application process.
- Flexible tenure.
- Interest as low as 5%.

↓  
REFINE

- Swift and easy application.
- No documentation needed.
- Flexible tenure.
- Interest as low as 5%.

## Borrow better with Migo

Gaining access to funds does not have to be so difficult. Here's why;



Documentation

**None**



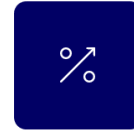
Application process

**Swift and Easy**



Tenure

**Flexible**



Interest

**From 5%**



- ✓ Swift and easy application.
- ✓ No documentation needed.
- ✓ Flexible tenure.
- ✓ Interest as low as 5%.

Before we introduce visual complexity, we should have a benchmark for simplicity.

## Get a loan

Access to credit with ease.



### Get a Migo loan in 3 easy steps:

1. Enter and verify your phone number.
2. Choose the best fitting loan offer.
3. Add your banking information.

Never a 5-step process;  
3 max – if you must use steps.



Personal

Business

Tips  
FAQ  
About  
Contact  
API

Log in  
[Sign up](#)



# Use a Migo loan for your everyday needs.

- ✓ Swift and easy application.
- ✓ No documentation needed.
- ✓ Flexible tenure.
- ✓ Interest as low as 5%.

+234 (NG)  [See your Loan Offers](#)

Checking for loan offers is completely free. We never share your information. [Terms & Conditions](#)

## Get a Migo loan in 3 easy steps:

1. Enter and verify your phone number.
2. Choose the best fitting loan offer.
3. Add your banking information.

[Repay your Migo loan](#)

People took out **3M+** Migo loans, worth **\$1,234,567,891** – [see their reaction.](#)

## Where can I pay with Migo?



[Paying with Migo FAQ](#)

[Offer Migo payments](#)



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Personal  
Business

Tips  
FAQ  
About  
Contact  
API

Log in  
[Sign up](#)



# Use a Migo loan for your everyday needs.

- ✓ Swift and easy application.
- ✓ No documentation needed.
- ✓ Flexible tenure.
- ✓ Interest as low as 5%.

+234 (NG) Phone number  [See your Loan Offers](#)

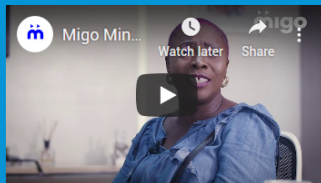
Checking for loan offers is completely free. We never share your information. [Terms & Conditions](#)

## Get a Migo loan in 3 easy steps:

1. Enter and verify your phone number.
2. Choose the best fitting loan offer.
3. Add your banking information.

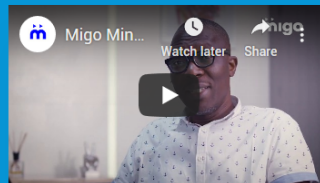
[Repay your Migo loan](#)

People took out **3M+** Migo loans, worth **\$1,234,567,891** – [see their reaction.](#)



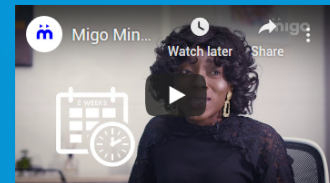
“Migo is that partner friend that helped grow my business.”

Funmilayo Umude, Business Owner



“Migo came through at the right time when my available options didn't work out.”

Marcus Ogunsusi, Business Owner



“The list of things I can achieve with Migo is endless.”

Oluwasola Plumptre, Business Owner

## Where can I pay with Migo?

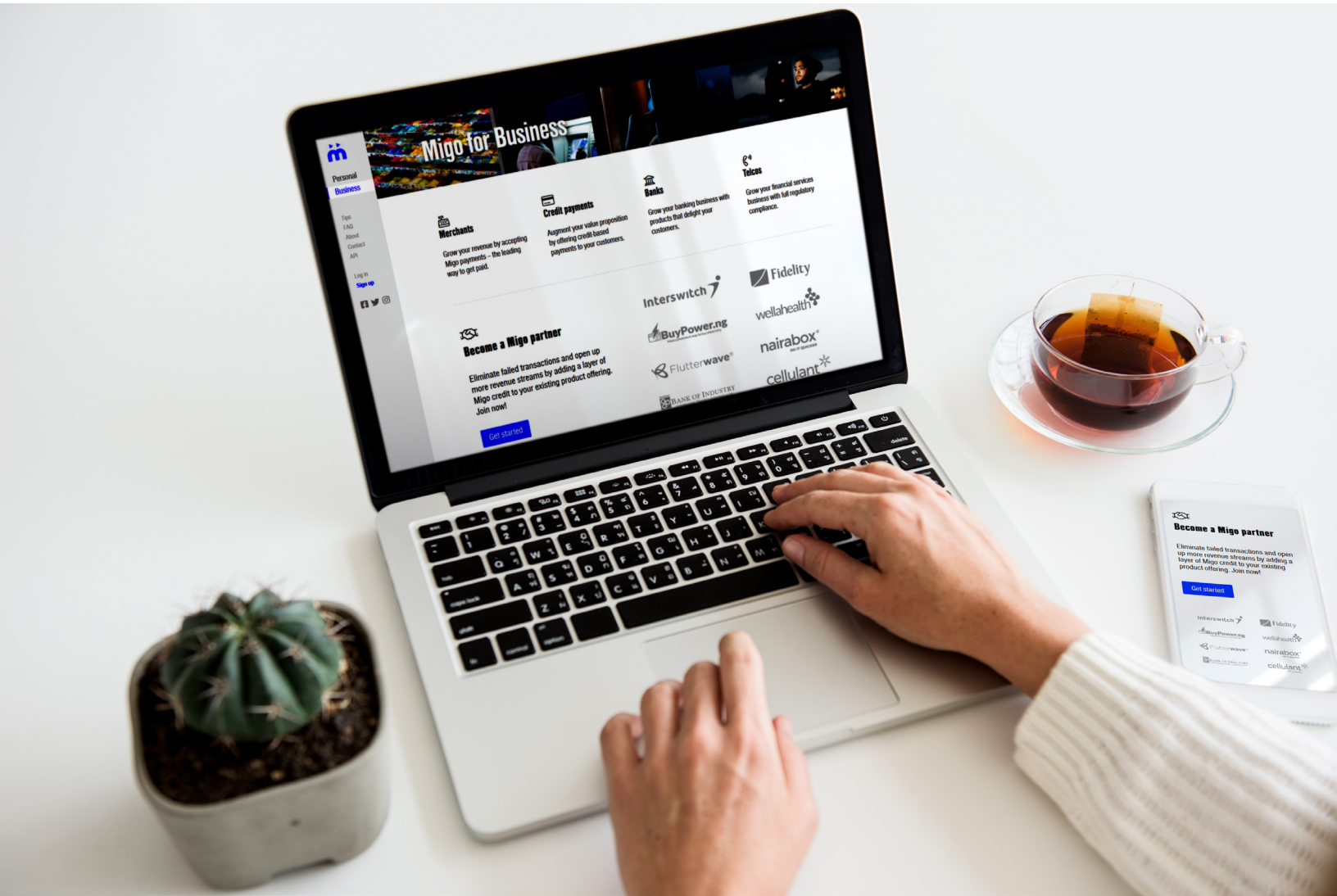


[Paying with Migo FAQ](#)

[Offer Migo payments](#)



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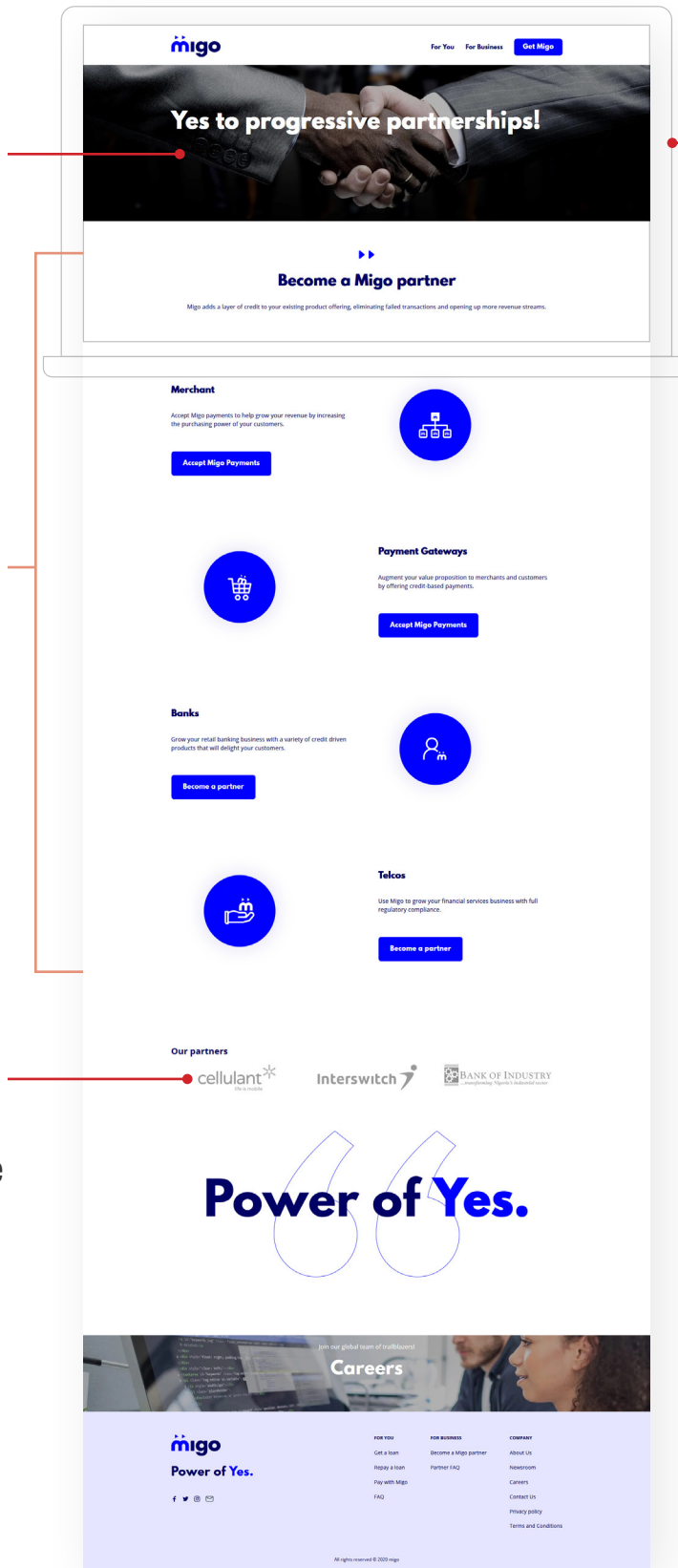
# Business



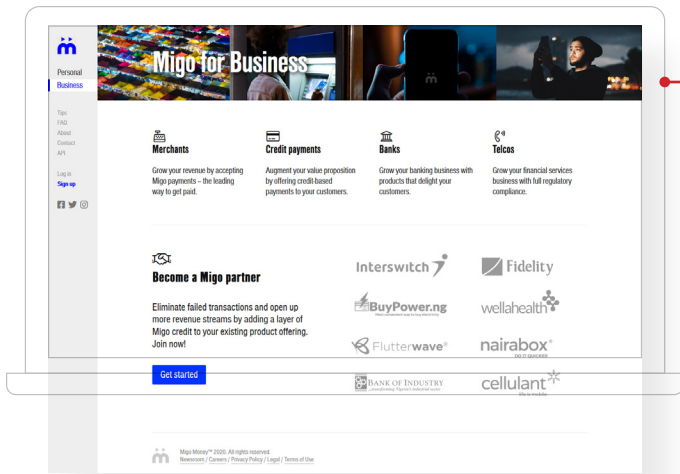
Do not use obvious/staged stock photography (see Photography page at the end of this document).

DO NOT make user "explore". They don't have time to explore a financial website. Instead, give them all the answers they are looking for up-front.

Chance of someone getting this far is quite small. Important reinforces/incentives such as these should be brought up-top.



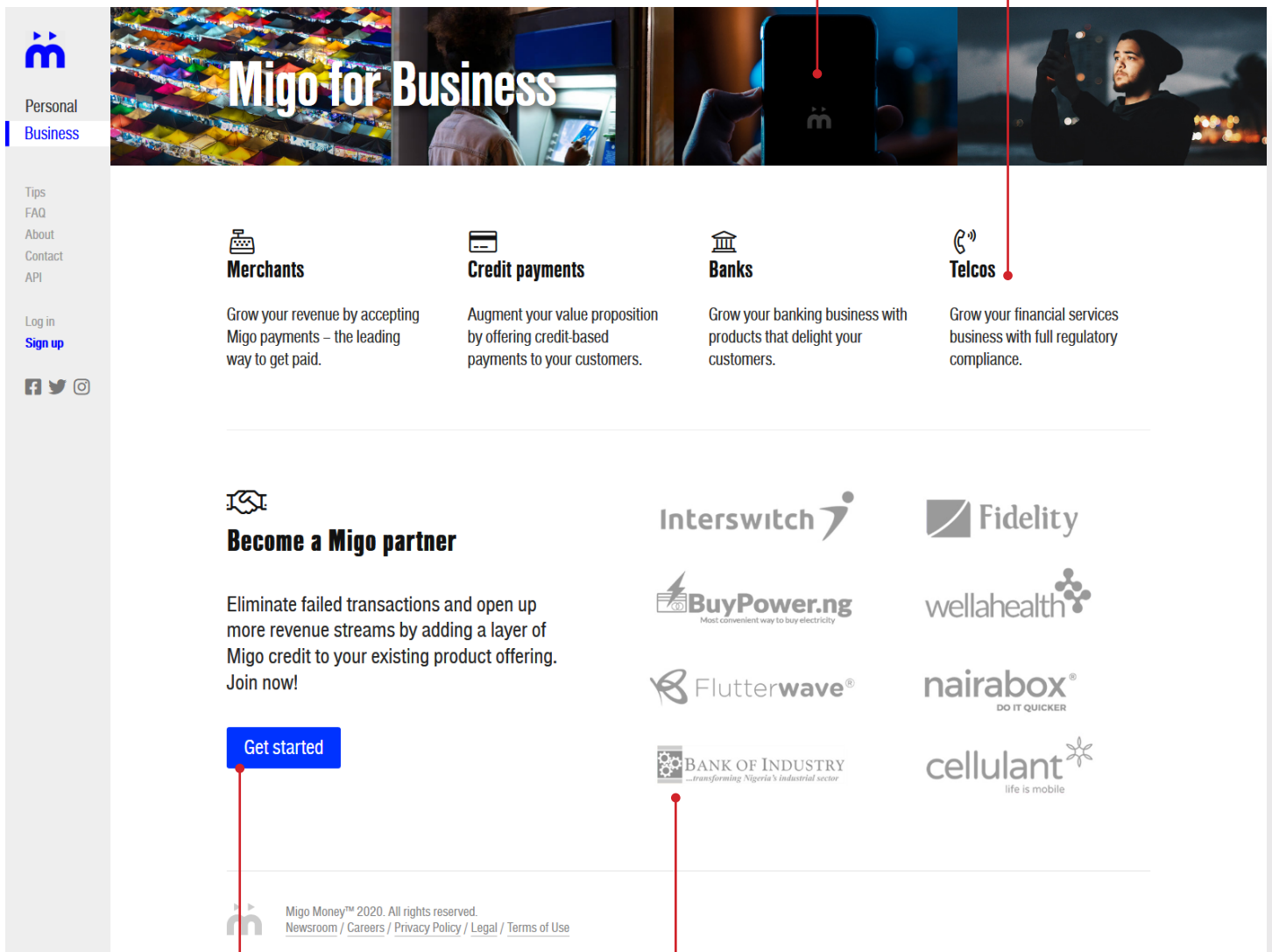
Current 'above the fold' view provides no answers.



Keep as much above the fold as possible to reduce unnecessary scrolling.

Don't waste valuable screen real estate on big headers unless absolutely necessary.

Give an 'above-the-fold' overview of what page is about (incentives).



Single, visible call-to-action, reinforced by concise copy.

Create reassurance via popular partners.

## **“Become a Migo partner**



Migo adds a layer of credit to your existing product offering, eliminating failed transactions and opening up more revenue streams.”



“Eliminate failed transactions and open up more revenue streams by adding a layer of Migo credit to your existing product offering.”

Benefits before features/how. Marketing 101. Use a more direct approach in writing that dictates/instructs what to do, rather than talks about a benefit hypothetically.

## “Merchants



Accept Migo payments to help grow your revenue by increasing the purchasing power of your customers.”



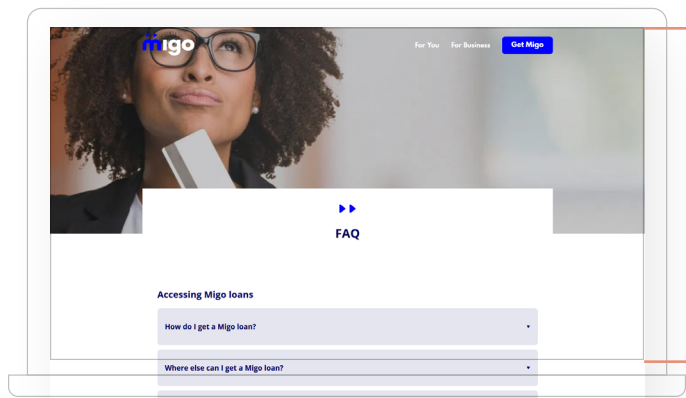
“Increase the purchasing power of your customers and grow your revenue by accepting Migo payments.”

- 3 ideas per sentence is too much (accepting, growing, and increasing).
- Should be in order of a ‘final result’ followed by a ‘simple action’.
- As a user, I’m not as interested in accepting Migo payments, as I am in growing my revenue, therefore this should be the main selling point.
- If the user is interested, offer a way to find out more where you can explain just how it will be done.



# FAQ





Current 'above the fold' view provides no answers in a Frequently Asked Questions section.

User can only expand each answer by pressing the tiny dropdown arrow, not the entire container.

Design unnecessarily makes user scroll too much.

Everything looks the same as there is no visual separation or anchors, besides some white space and a small category title.



#### Loan Offers

- How much money can I borrow with Migo?
- How do you determine my loan offers?
- Can I request specific amounts?
- Does Migo offer business loans?
- How do I increase my loan offers?
- Why don't I have any loan offers?
- If I provide a guarantor, can I get a higher offer?
- How come my offers dropped or have not increased since my last loan?
- How do I recommend a friend?
- I cannot pay but do not want my offers affected, what do I do?

#### Loan Repayment

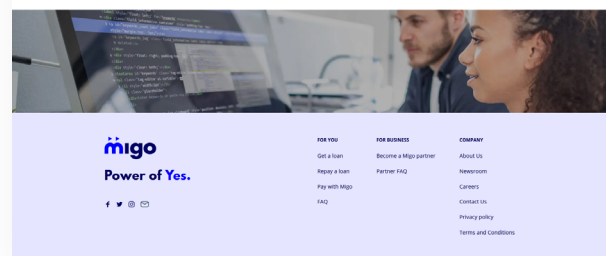
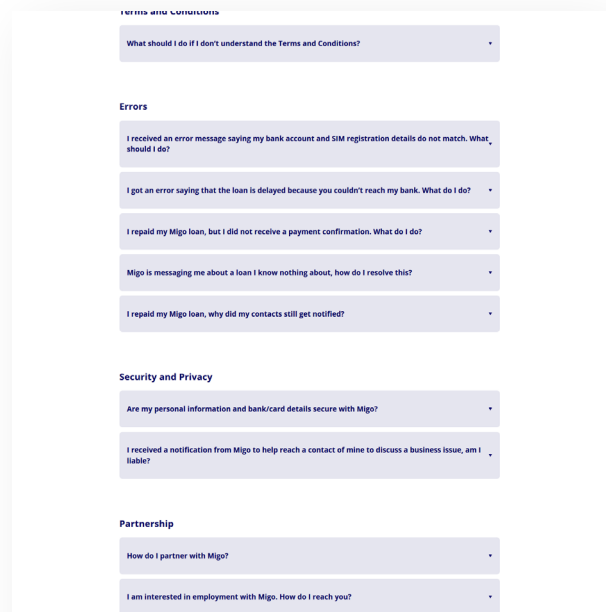
- How do I pay back my Migo loan?
- How do I make a partial repayment?
- Can I make a transfer from my account to pay my loan?
- How do I extend my loan?
- Can Migo debit my account directly?
- Can I repay my Migo loan on any other platform?
- Do I have to pay my Migo loan with the same card I registered when I applied for the loan?
- I lost the line I used to get a loan. How can I make a repayment?

#### Interest & Tenure

- Why are there different interest rates?
- How much does it cost to take a Migo loan?
- How do I get a 30-day loan?
- How is my Migo loan balance calculated?

#### Late Repayment

- What happens if I do not pay back my Migo loan?

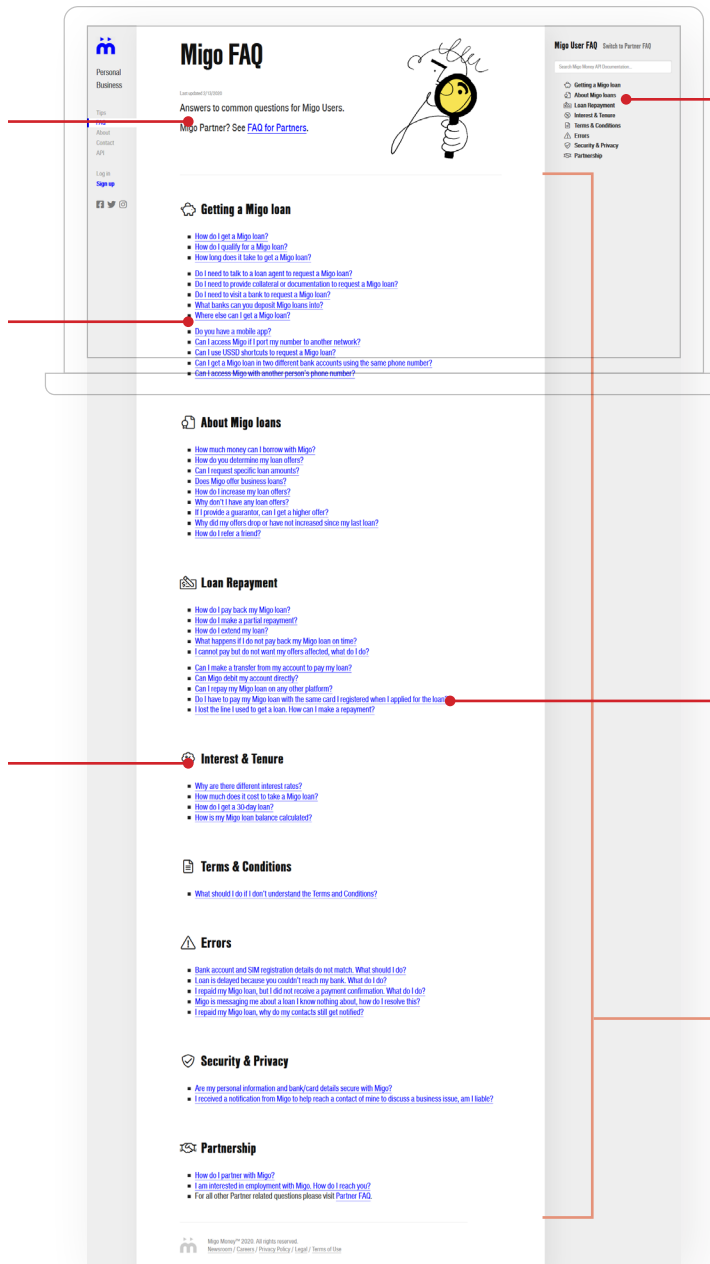




Provide a concise overview; let the user know about Partner FAQ up-front.

Consider creating distinct [logical] groups with visual separation if a section contains a lot of questions.

Clear section splits, accompanied by large [and related] iconography to create visual anchors on a long, content-heavy page.



Current 'above the fold' view is more helpful since it provides answers to most common questions without the need to scroll, and gives an overview of entire FAQ section backed up by carefully selected icons that further simplify the discovery process.

To expand an answer, simply click the question...

After the re-write and re-design, the FAQ page shrunk by 50%.

## How do I get a Migo loan?

BEFORE

“To get a loan, all you have to do is enter your phone number here <https://www.migo.money/get-a-loan/>;

Once you select the loan amount you want, you’ll be asked to give us the details of your bank account for the loan to be deposited. Finally, we will register your debit card information to make repayment easier for you.”

AFTER

“1. Enter and verify your phone number here: [www.migo.money/get-a-loan](http://www.migo.money/get-a-loan).  
2. Choose the best fitting loan offer.  
3. Add your banking information so Migo can deposit your loan.

Questions? [Contact us.](#)”

## How do I get a Migo loan? ▲

To get a loan, all you have to do is enter your phone number here <https://www.migo.money/get-a-loan/>;

Once you select the loan amount you want, you'll be asked to give us the details of your bank account for the loan to be deposited. Finally, we will register your debit card information to make repayment easier for you.



### [How do I get a Migo loan?](#)

1. Enter and verify your phone number here: [www.migo.money/get-a-loan](http://www.migo.money/get-a-loan).
2. Choose the best fitting loan offer.
3. Add your banking information so Migo can pay you.

🔗 Questions? [Contact us](#).

## Do I need to talk to a loan agent to request a Migo loan? ▲

No, you can apply for your Migo loan directly from your phone.,. However, we are happy to assist you if you have any questions, call us on +234 (0) 1 700 2274 or send us an email at [support@migo.money](mailto:support@migo.money).



### [Do I need to talk to a loan agent to request a Migo loan?](#)

No, you can apply for your Migo loan directly from your phone. Having said that, we're more than happy to assist you, should you have any questions:

- call us +234 (0) 1 700 2274
- email us [support@migo.money](mailto:support@migo.money)

## Do I need to visit a bank to request a Migo loan?



“No, all you need is a bank account linked to a valid BVN and a phone number, and you’re ready to go. You can conveniently apply for the loan from your mobile phone.”



“No – you can conveniently apply for the loan from your mobile phone, all you need is a bank account linked to a valid BVN.”

Benefits before features. Marketing 101.

Reduce word count at every chance.

Simplify. Be direct.

### Why should choose Migo over other potential credit partners? ▲

Migo has a proven platform, having disbursed 3m loans since 2017 and already integrated with multiple telecommunication operators. We have experience navigating both telecommunication and banking regulators. We also know how to handle the mass volume of data coming off your network, know how to score the data, know how to secure the data, can aggregate multiple lenders and multiple banks so you only have to integrate with one partner (Migo) with one integration and one contract. Furthermore, we have proven with our own bank and our own money that our scoring and decisioning works, and we have the resources and the capital to handle your scale.



### [Why should I choose Migo over other potential credit partners?](#)

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- Migo is already integrated with multiple telecommunication operators.
- Migo has experience navigating both telecommunication and banking regulators.
- Migo knows how to handle mass volume of data coming off your network, how to score it, how to secure it, and can aggregate multiple lenders and multiple banks so you only have to integrate with one partner (Migo), with one integration, and one contract.
- Furthermore, we have proven with our own bank and our own money that our scoring and decisioning works, and we have the resources and the capital to handle your scale.

### Can I use USSD shortcuts to request a Migo loan? ▲

Yes, to avoid multiple screen selections, you can use USSD menu shortcuts by placing your menu selections in the code you dial. Here are some examples;

To take a loan, dial \*561\*1\*1\*1#

To repay your loan, dial \*561\*1\*2#

To check your loan balance dial \*561\*1\*3#

To extend your loan, dial \*561\*1\*4#

For terms and conditions, dial \*561\*1\*5#

To recommend a friend, dial \*561\*1\*6#



### [Can I use USSD shortcuts to request a Migo loan?](#)

Yes, to avoid multiple screen selections, you can use USSD menu shortcuts by placing your menu selections in the code you dial. Here are some examples:

*561*1*1*1#	Take out a loan
*561*1*2#	Repay a loan
*561*1*3#	Check loan balance
*561*1*4#	Extend your loan
*561*1*5#	Terms and conditions
*561*1*6#	Recommend a friend

## How do I pay back my Migo loan?

There are several ways to pay back your Migo loan. Visit [www.migo.money/repay](http://www.migo.money/repay) and select the option that works best for you from the list provided.

THE USER ALREADY ARRIVED TO THE "ANSWERS" SECTION. DO NOT MAKE THEM HUNT FOR ANSWERS ELSEWHERE.

There are four ways to pay back your Migo loan:

### Online

1. Visit [migo.money/repay](http://migo.money/repay) to repay a loan.
2. Enter your phone number, and select '**Pay Loan**'.
3. Select the '**Pay with card**' option from the list of payment methods.
4. Select your **saved payment card** or select '**Add card**' and follow the instructions to register a new card
5. **Confirm payment** to receive a confirmation message for your payment.

### USSD

1. Dial **\*561#** from any mobile phone, or **\*554\*561#** for Airtel customers.
2. Select "**Loans**".
3. Navigate to "**Pay Loan**".
4. Select the "**Pay with phone**" option from the list of payment methods.
5. Select "**Add card**" and follow the instructions on how to register a card.
6. "**Confirm payment**" to receive a confirmation message for your payment.

### Cash

Pay in-person by visiting any of the following banks:

- Access Bank
- Fidelity Bank
- GT Bank
- Keystone Bank
- Sterling Bank
- UBA
- Wema Bank

### ATM

Please note: there is a **N100** processing fee.  
Visit ATM at one of the following banks:

- Access Bank
  - Fidelity Bank
  - GT Bank
  - Keystone Bank
  - Sterling Bank
  - UBA
  - Wema Bank
1. Ensure you have the phone that receives bank alerts with you in case you need to receive a token.
  2. Insert your ATM card and select the "**Quickteller**" option.
  3. Select "**Pay Bills**".
  4. Select "**Others**".
  5. Enter "**04354101**" as the **Biller Code**.
  6. Enter the **phone number** being used with Migo for "Customer Reference Number".
  7. **Confirm payment** to get a confirmation message.



### How is my Migo loan balance calculated? ▲

You pay loan interest as specified in the offer, with additional 5% fees + VAT if you pay late or if you default. For example, if you take a N10,000 Migo loan @ 10%, your loan balance is as follows:

If you pay by the due date:

Loan value: N10,000

10% loan interest: N1,000

=====

LOAN BALANCE: N11,000

If you pay after the automatic rollover:

10% rollover interest: N1,000

5% late fee: N500

5% VAT on late fee: N25

=====

LOAN BALANCE: N12,525



### [How is my Migo loan balance calculated?](#)

You pay loan interest as specified in the offer, with additional 5% fees + VAT if you pay late or if you default (miss your payment due date).

For example, if you take out a N10,000 Migo loan at 10% interest, your loan balance will be:

	Pay before due date	Pay after due date
Loan value:	N10,000	
10% loan interest:	N1,000	N1,000
10% rollover loan interest:		N1,000
5% late fee:		N500
5% VAT on late fee:		N25
<b>Loan balance:</b>	<b>N11,000</b>	<b>N12,525</b>

### What should I do if I don't understand the Terms and Conditions? ▲

We developed our T&Cs with your comfort and security in mind, so you must understand what you agree to when you take a Migo loan. Migo highlights four main points you must agree to when you accept a loan offer:

- To pay the loan balance on or before the due date:

This term means you understand that Migo is a loan that must be paid back by the due date to continue enjoying the service.

- To allow the use of your personal data to determine loan offers:

This term means that you have given consent to Migo to consider and analyze your personal information and provide you with the best available loan offers. Your personal information comes from many sources, including your phone, your bank, bill payments, credit bureaus, and other sources.

- To be subject to fees and penalties for late payment:

To enable us to continue lending to more customers while increasing your loan offers, we must recover loans granted. When you do not repay your loan on the due date, we are forced to charge additional fees and interest. This term means you have given your consent to be subject to these charges if your loan repayment is late.

- To allow messages to your contacts if you do not pay:

This term means you consent to Migo sending text messages to anyone you have ever called or sent an SMS if we are unable to reach you. Migo will only send these messages after multiple unsuccessful attempts to contact you after your loan repayment date has passed.

Please visit [www.migo.money/terms-conditions](http://www.migo.money/terms-conditions) to read our full Terms & Conditions. If you need further explanation, we would be happy to help you. Please call us on +234 (0) 1 700 2274.



### [What should I do if I don't understand the Terms and Conditions?](#)

We developed our Terms and Conditions with your comfort and security in mind, so you understand what you agree to when you take out a Migo loan. Migo highlights four main points you must agree to when you accept a loan offer:

#### **Pay loan balance *on or before* the due date**

This term means you understand that Migo is a loan that must be paid back by the due date to continue enjoying the service.

#### **Allow use of your personal data to determine loan offers**

This term means that you have given consent to Migo to consider and analyze your personal information and provide you with the best available loan offers. Your personal information comes from many sources, including your phone, your bank, bill payments, credit bureaus, and other sources.

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To enable us to continue lending to more customers while increasing your loan offers, we must recover loans granted. When you do not repay your loan on the due date, we are forced to charge additional fees and interest. This term means you have given your consent to be subject to these charges if your loan repayment is late.

#### **Allow messages to your contacts if you do not pay**

This term means you consent to Migo sending text messages to anyone you have ever called or sent an SMS to if we are unable to reach you. Migo will only send these messages after multiple unsuccessful attempts to contact you after your loan repayment date has passed.

Please visit [www.migo.money/terms-conditions](http://www.migo.money/terms-conditions) to read our full Terms & Conditions. If you need further explanation, we would be happy to help you. Please call us [+234\(0\)17002274](tel:+234017002274)



Personal  
Business

Tips

**FAQ**

About

Contact

API

Log in

[Sign up](#)



# Migo FAQ

Last updated 2/13/2020

Answers to common questions for Migo Users.

Migo Partner? See [FAQ for Partners](#).



**Migo User FAQ** [Switch to Partner FAQ](#)

Search Migo Money API Documentation...

- [Getting a Migo loan](#)
- [About Migo loans](#)
- [Loan Repayment](#)
- [Interest & Tenure](#)
- [Terms & Conditions](#)
- [Errors](#)
- [Security & Privacy](#)
- [Partnership](#)

## Getting a Migo loan

- [How do I get a Migo loan?](#)
- [How do I qualify for a Migo loan?](#)
- [How long does it take to get a Migo loan?](#)
  
- [Do I need to talk to a loan agent to request a Migo loan?](#)
- [Do I need to provide collateral or documentation to request a Migo loan?](#)
- [Do I need to visit a bank to request a Migo loan?](#)
- [What banks can you deposit Migo loans into?](#)
- [Where else can I get a Migo loan?](#)
  
- [Do you have a mobile app?](#)
- [Can I access Migo if I port my number to another network?](#)
- [Can I use USSD shortcuts to request a Migo loan?](#)
- [Can I get a Migo loan in two different bank accounts using the same phone number?](#)
- [Can I access Migo with another person's phone number?](#)

## About Migo loans

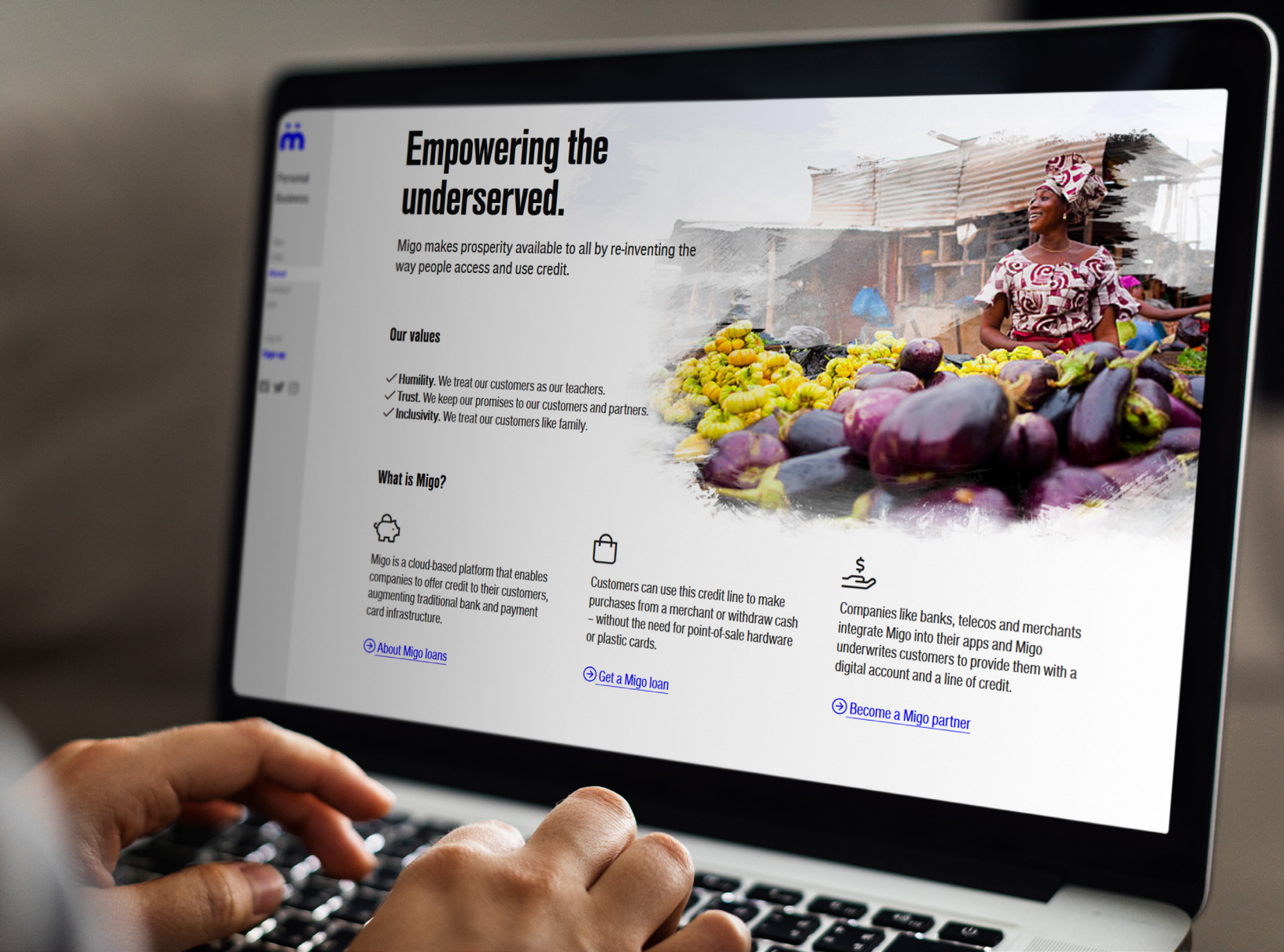
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- [How do I refer a friend?](#)

## Loan Repayment

- [How do I pay back my Migo loan?](#)
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- [Can I make a transfer from my account to pay my loan?](#)
- [Can Migo debit my account directly?](#)
- [Can I repay my Migo loan on any other platform?](#)
- [Do I have to pay my Migo loan with the same card I registered when I applied for the loan?](#)
- [I lost the line I used to get a loan. How can I make a repayment?](#)

## Interest & Tenure

- [Why are there different interest rates?](#)
- [How much does it cost to take a Migo loan?](#)
- [How do I get a 30-day loan?](#)
- [How is my Migo loan balance calculated?](#)



# About

Less obvious stock photography will instill more personality and trust in the Migo brand.

'Who we are' should be a sentence long, not a full paragraph. An elevator pitch length doesn't work in this case as we do not have 30 seconds of an elevator ride. 3 at most.

Consider short bios that further strengthen the Migo brand/image.



All basic company info should be viewable without scrolling.

#### Who we are

Migo is a cloud-based platform that enables companies to offer credit to their customers, augmenting traditional bank and payment card infrastructure. Companies like banks, telecommunications operators and merchants integrate Migo in their apps and Migo underwrites customers to provide them with a digital account and credit line. The customers can use this credit line to make purchases from a merchant or withdraw cash without the need for point-of-sale hardware or plastic cards.



#### Vision

Make prosperity available to all.



#### Mission

To re-invent the way people access and use credit.



#### Values

##### Humility

We treat our customers as our teachers.

##### Trust

We keep our promises to our customers and partners.

##### Inclusivity

We treat our customers like family.



#### Executive team



Elekchi Naachah  
CEO



Kunle Olukotun  
Chief Scientist



Terje Kyroski  
VP Engineering



Adia Sowho  
VP Growth



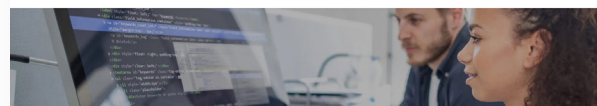
Chris Bergmann  
VP Partnerships



Tom Toldo  
VP Finance



Winston Osuchukwu  
MD Nigeria



You have all the correct ingredients, they simply need to be rearranged.

One of the few places where Careers could gain more visual treatment. Several ideas I'd like to try...



Power of Yes.



#### COMPANY

About Us

Newsroom

Careers

Contact Us

Privacy policy

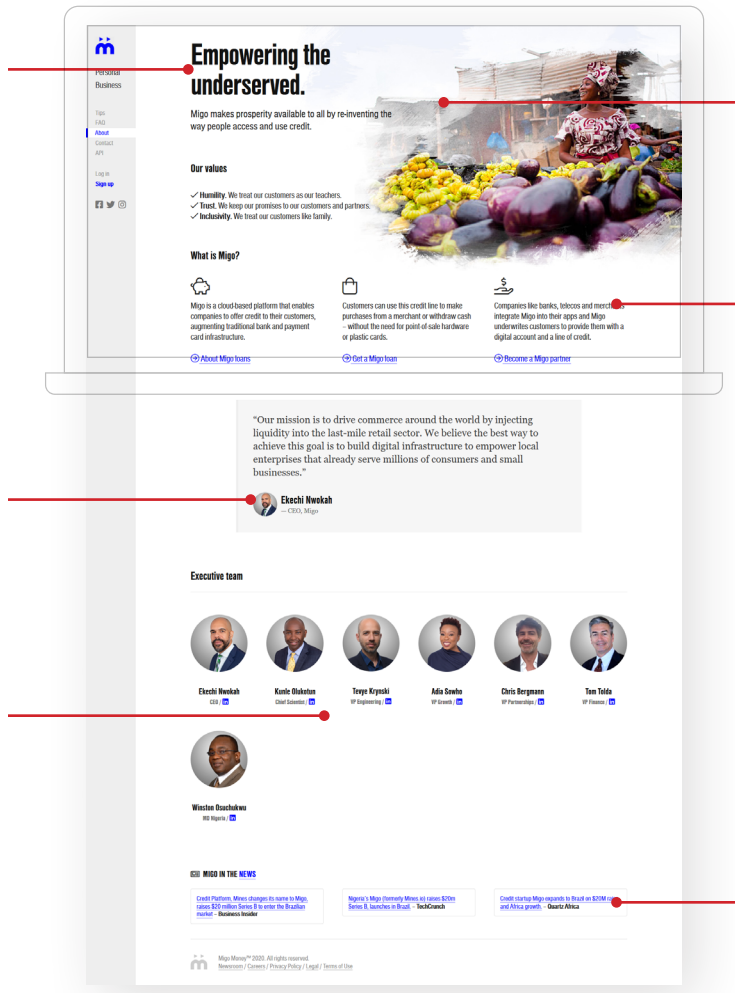
All rights reserved © 2020 migo



We're not in the business of providing loans. We're in the business of providing opportunity. We empower those who need it most. We're the cornerstone of success.

Add more personality by having CEO tell the story of Migo.

Need a solution to the uneven number of people here.



A user should get a good first impression of the company without needing to scroll.

Simplify and break apart the long paragraph from the old website.

Great place to highlight latest News.

▶▶  
**Vision**

**Make prosperity available to all.**

▶▶  
**Mission**

**To re-invent the way people access and use credit.**

▶▶  
**Values**

**Humility**

We treat our customers as our teachers.

**Trust**

We keep our promises to our customers and partners.

**Inclusivity**

We treat our customers like family.

MARKET WITH MISSION AND VISION  
IN MIND, NOT WITH FEATURES.



# Empowering the underserved.

Migo makes prosperity available to all by re-inventing the way people access and use credit.

## Our values

- ✓ **Humility.** We treat our customers as our teachers.
- ✓ **Trust.** We keep our promises to our customers and partners.
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**What is Migo?**



## Who we are

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[About Migo loans](#)



Customers can use this credit line to make purchases from a merchant or withdraw cash – without the need for point-of-sale hardware or plastic cards.

[Get a Migo loan](#)

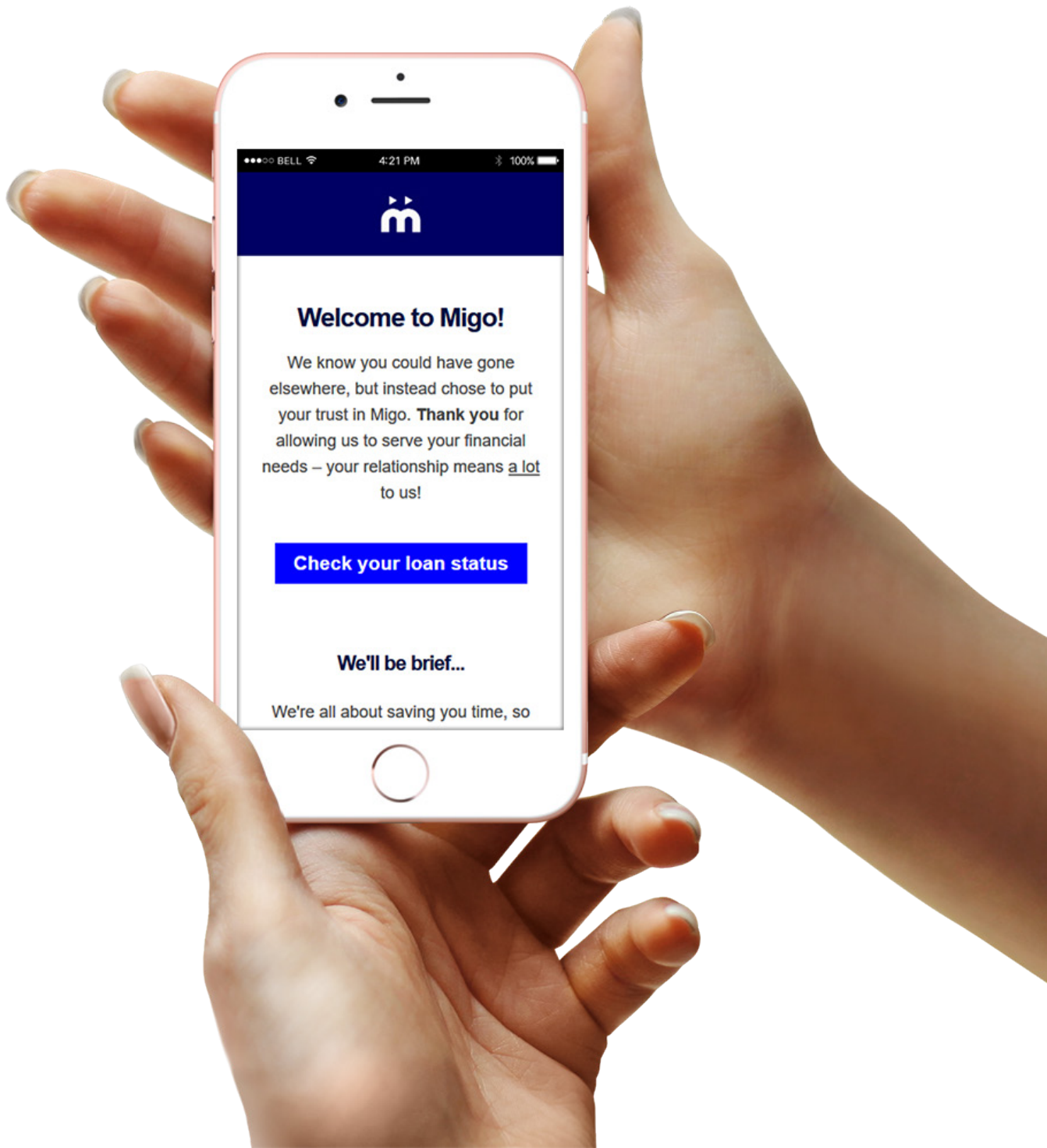


Companies like banks, telecos and merchants integrate Migo into their apps and Migo underwrites customers to provide them with a digital account and a line of credit.

[Become a Migo partner](#)



# Emails





# Email life-cycle

- **Welcome to Migo**  
Upon successful loan approval.
- **Did you know...?**  
Paying off earlier increases your future loan amounts. Beginning of second week.  
  
For 30-day loans consider sending out one or two more emails before sending the first reminder.
- **Friendly reminder**  
Loan is due in one day.
- **Friendly reminder #2**  
Your loan is past due, but the world isn't ending – don't worry. Sent one week after first reminder; we don't want to bombard our users and must approach such situations with great tact and candor.
- **Friendly reminder #3**  
Your loan is past due. Your relationship means a lot to us. As a good friend indeed, we'd like to help. How can we help you pay off? (Give options.)



## Welcome to Migo!

We know you could have gone elsewhere, but instead chose to put your trust in Migo. **Thank you** for allowing us to serve your financial needs – your relationship means a lot to us!

[Check your loan status](#)

## We'll be brief...

We're all about saving you time, so we won't take up much of it. For your convenience, we will send you a reminder before your loan is due. For now, you might find below resources helpful:

[Using a Migo loan](#)

Find out what you can get with your Migo loan.

[Repay your Migo loan](#)

When you're ready to re-pay, simply click above.

Get social:



Questions? [Visit FAQ](#)

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850 Folsom Street, San Francisco, California.  
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Find out what you can get with your Migo loan.

[Repay your Migo loan](#)

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**We're concise**

~~**We're  
concise**~~

Say more with less.

Both fonts are the same size and weight. On content heavy websites such condensed fonts give off illusion of less text which results in higher read-through rates

# Font

---

A B C D E F G H I J K  
L M N O P Q R S T U V  
W X Y Z

a b c d e f g h i j k l m n  
o p q r s t u v w x y z

LIGHT CONDENSED

Migo Documentation

CONDENSED

Migo Documentation

BOLD CONDENSED

Migo Documentation

BLACK CONDENSED

Migo Documentation

FontSite Sans perfects on the common font styles of Helvetica and Arial while adding variation in font weights and density.

Because your website is so content-heavy, it is recommended to use a condensed style of FontSite Sans so that more content could fit on-page to reduce the need for extra scrolling.

# Photography

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## General theme

- We are open.
- We're transparent.
- We're happy to be able to serve our customers.
- We're inclusive.
- We love the color of life.
- We love positive energy.
- We're unassuming.
- We're genuine.
- We never concentrate on the bad; only the good.

## Don't

- Do not use photos that look staged/fake/unnatural.
- Avoid direct eye contact.
- Lifestyle photography vs studio photography.
- Document people's daily lives; create relatable moments.
- No sad faces. We do not guilt anyone into anything.

# A/B Testing

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## **Yes**

- Ability to track conversion from initial contact to when the conversion occurs.
- Simple and intuitive to use.
- Ability to see historical data and experiments.

## **No**

- Complicated to use.
- Drastically degrades page load times.