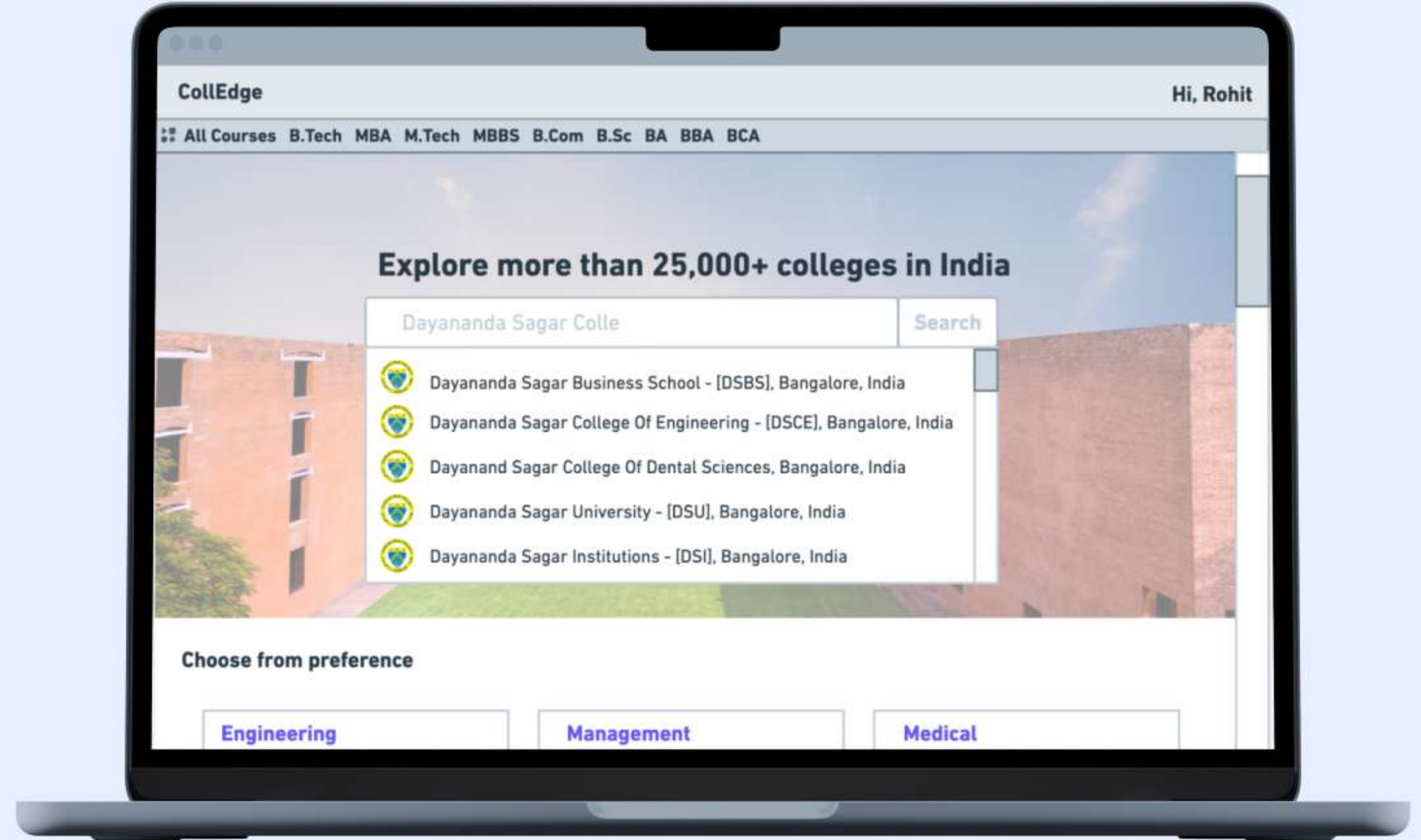


# The Product Onboarding Hackathon

with

desc(🔌)pe



# Introduction

**01** About CollEdge

**02** Team

01



# About CollEdge →

CollEdge is a two-sided discovery platform that connects undergraduate and graduate students searching for the ideal college as well as looking for financial aid. The app's stakeholders are:

- Students (B2C), who can access one of two portals to discover and apply to colleges and student loan offerings respectively.
- College admins (B2B), who can list their schools and process incoming student applications.
- Financial lender organizations (B2B), who can list loan offerings and process incoming student loan applications.



# Team →

Ashish & Anchal are aspiring product managers who took this challenge to create a two-sided platform to connect students, colleges and lenders. Reach out to them at:

 Ashish - <https://www.linkedin.com/in/ashishyaadav>

 Anchal - <https://www.linkedin.com/in/anchal-didwania-506782188/>



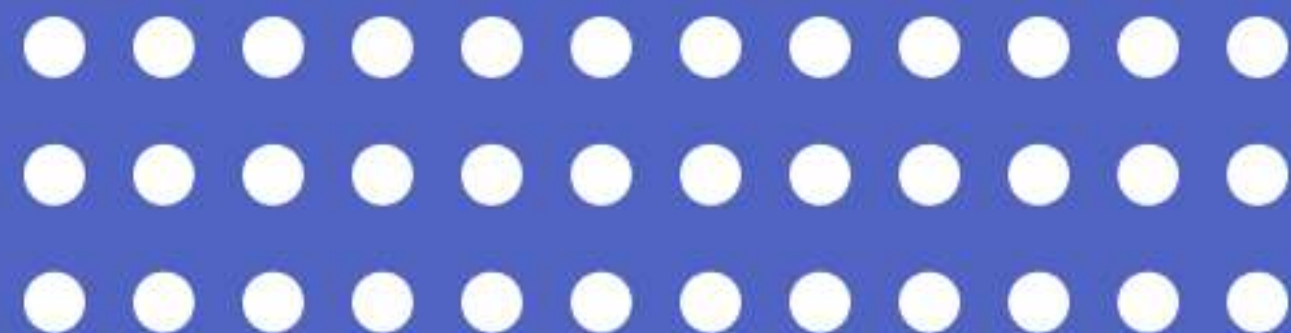
**Ashish Yadav**  
Co-founder, Manbal.ai



**Anchal Didwania**  
Salesforce Developer

# Problem Space

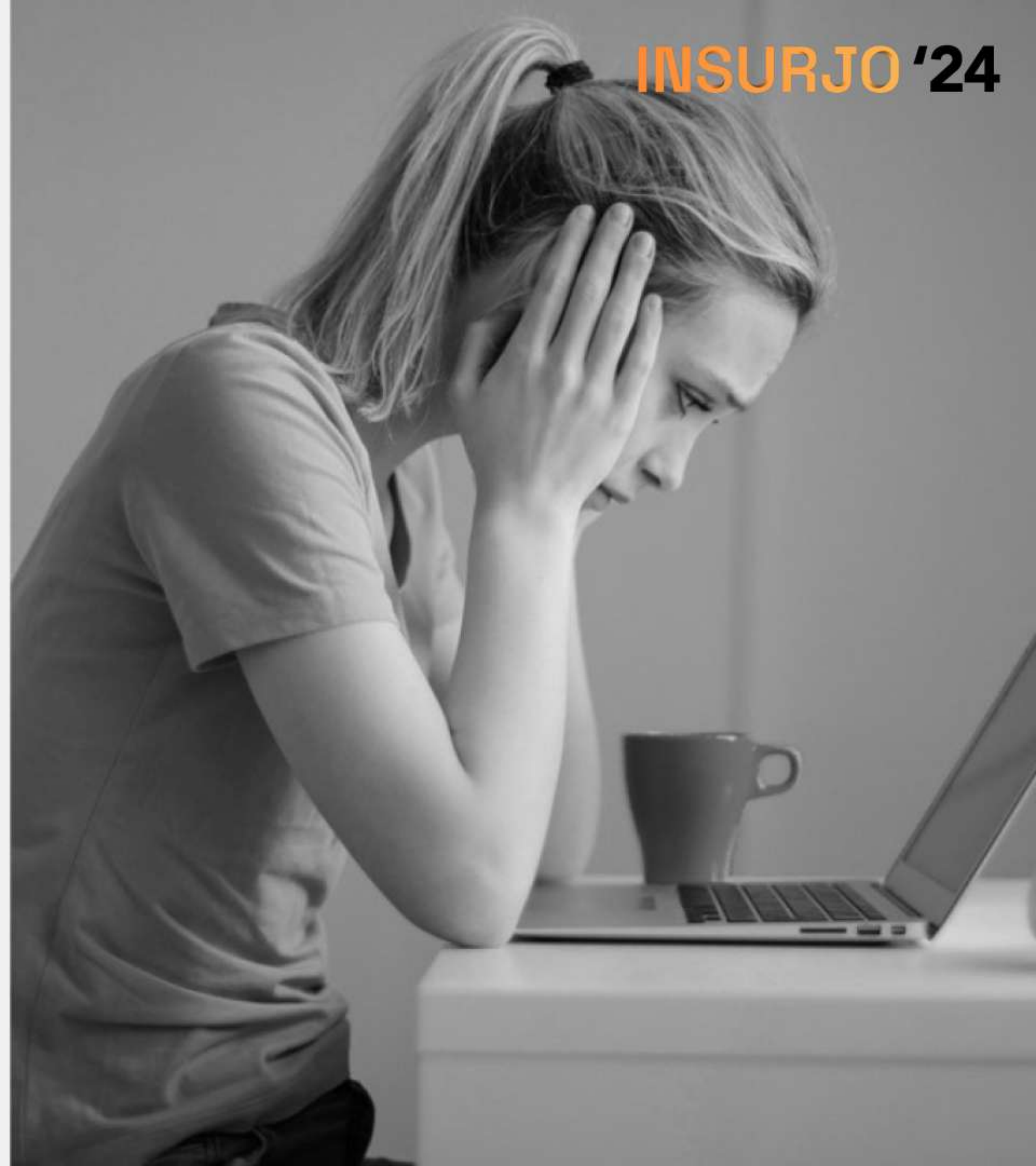
02



- 01** Problem Statement
- 02** Job-To-Be-Done
- 03** User Persona

# Problem Statement

The problem statement in this hackathon is to create a frictionless, secure, and personalised user onboarding experience for a two-sided discovery platform that connects undergraduate and graduate students searching for the ideal college as well as looking for financial aid.



# Job-To-Be-Done →

The problem statement contains 3 stakeholders:

- **Students (B2C)**, who can access one of two portals to discover and apply to colleges and student loan offerings respectively.
- **College admins (B2B)**, who can list their schools and process incoming student applications.
- **Financial lender organisations (B2B)**, who can list loan offerings and process incoming student loan applications.

Create a personalized onboarding experience for each of the three stakeholders with a focus on the signup, login, and registration process.

# User Persona →



## Priya - The Aspiring Undergraduate

Age:19; Bangalore

Priya is an intermediate student with a passion for computer science. She's from a small town and will be the first in her family to attend college. She's determined to find the best-fit college that offers a good computer science program and generous financial aid options.

- Goals**
- Priya needs a user-friendly platform that provides comprehensive information on colleges, including admission requirements, program offerings, and financial aid opportunities that match her interests and academic qualifications.

- Pain Points**
- Priya finds the college application process overwhelming, especially navigating financial aid options.
  - She's concerned about the affordability of higher education and wants clear information on scholarships, grants, and student loans



## Danish - The College Administrator

Age:52, Mumbai

Danish works as an admissions officer at a medium-sized liberal arts college. He's passionate about helping students find the right college fit and ensuring a smooth application process.

- Goals**
- Danish aims to attract a diverse pool of applicants to his college and streamline the admissions process.
  - He wants to efficiently manage incoming applications and communicate effectively with prospective students.

- Pain Points**
- Danish faces challenges in reaching out to potential applicants.
  - Managing and organising incoming applications manually consumes a significant amount of his time and resources.



## Supriya - The Financial Aid Officer

Age:42, Pune

Supriya works for a financial lending organisation specialising in student loans. She's committed to helping students access affordable financing options for their higher education.

- Goals**
- Supriya needs a platform that enables her organisation's reach and to list loan offerings prominently and to reach out to prospective student borrowers.
  - She wants to process incoming loan applications smoothly.

- Pain Points**
- Supriya faces challenges in effectively promoting her organisation's loan offerings to students. Verifying applicants' financial information and assessing their credit risk manually can lead to delays and inefficiencies.



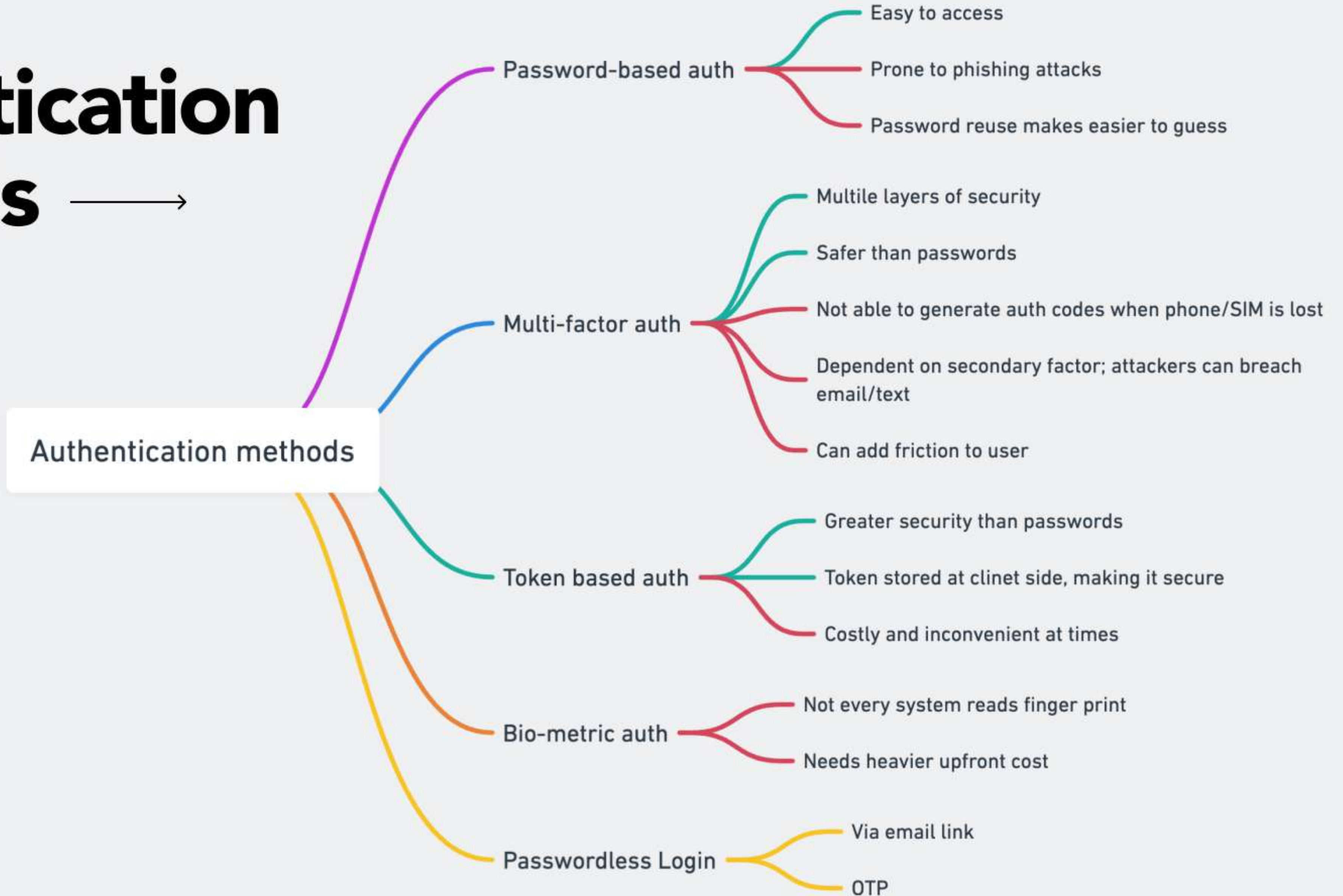
# Solution Space

03



- 01** Authentication methods
- 02** Authentication rationale
- 03** User Flows
- 04** Wireframes

# Authentication methods



# Authentication Rationale - Students

## Password-less Authentication

- **Improved User Experience:** Password-less login systems often provide a smoother and more seamless user experience. This can be particularly beneficial for students who may be accessing educational platforms on different devices.
- **No Need to Remember Passwords:** Students often have multiple accounts across various platforms, and remembering all those passwords can be challenging. With password-less login, they don't need to remember any passwords, making the login process simpler and faster.
- **Reduced Risk of Phishing:** Phishing attacks, where attackers trick users into revealing their passwords, are a significant security concern. Password-less login systems can help mitigate this risk since there are no **passwords to steal**.

# Authentication Rationale - College Admin →

## Multi-factor Authentication

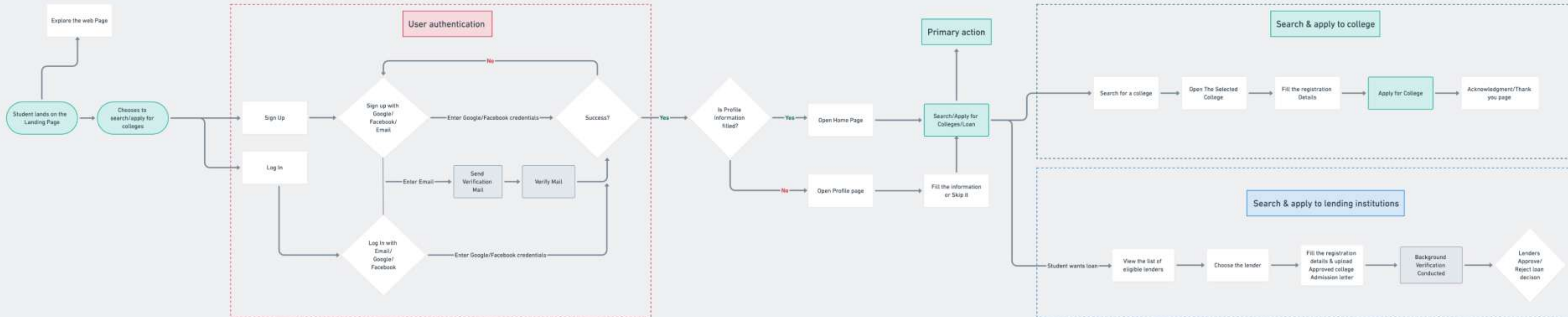
- **Enhanced Security:** MFA adds an extra layer of security beyond just a username and password. This makes it more difficult for unauthorised users to gain access to sensitive college admin data.
- **Protection Against Credential Theft:** Even if an attacker manages to steal a college admin's username and password, they would still need the additional factor of One time code generated on Email to gain access.
- **Reduced Risk of Phishing:** MFA can help mitigate the risk of phishing attacks, where attackers trick users into revealing their credentials. Even if a college admin falls for a phishing scam, the attacker would still need the additional factor to access the account.

# Authentication Rationale - Lenders →

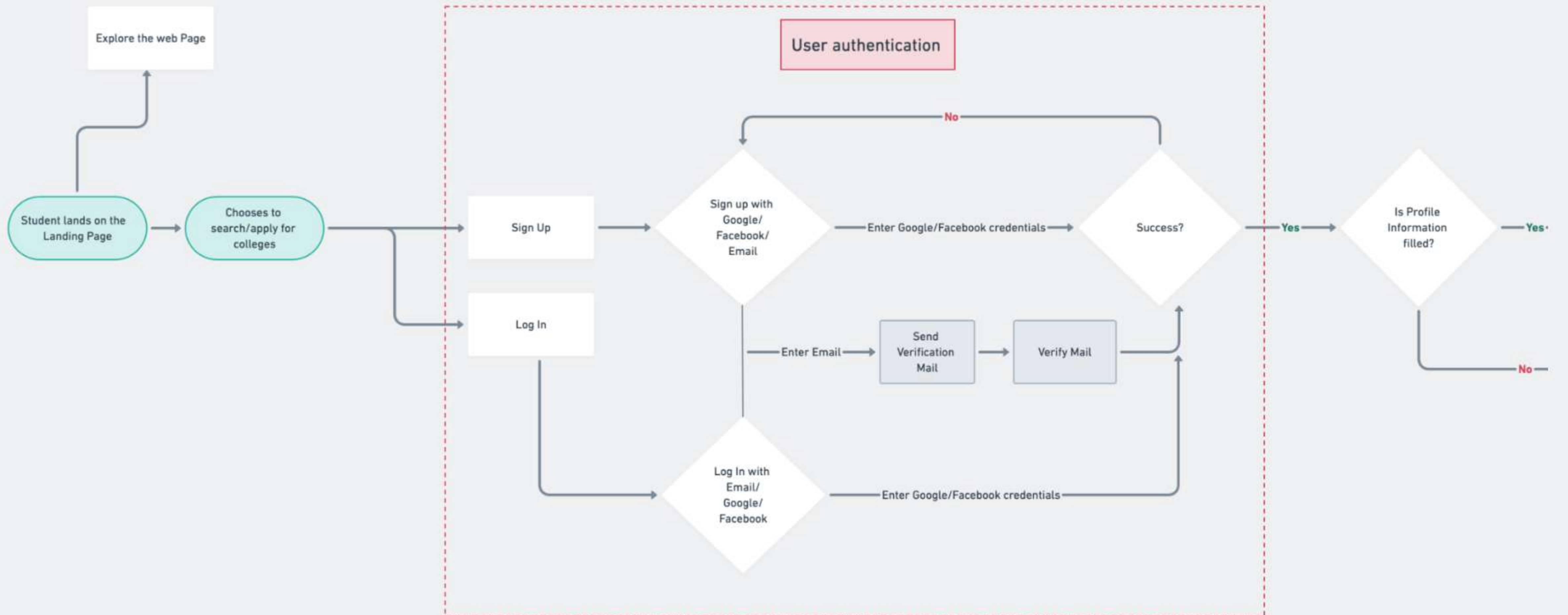
## Multi-factor Authentication

- **Reduced Risk of Phishing:** MFA can help mitigate the risk of phishing attacks, where attackers trick users into revealing their credentials. Even if a financial lender falls for a phishing scam, the attacker would still need the additional factor to access the account.
- **Cost Savings:** While implementing MFA may require an initial investment, it can ultimately save financial lenders money by reducing the risk of data breaches and the associated costs of remediation.
- **Protection Against Insider Threats:** MFA can also protect against insider threats, where a trusted financial lender abuses their access to sensitive data. Even if a financial lender's credentials are compromised, the attacker would still need the additional factor to access the account.

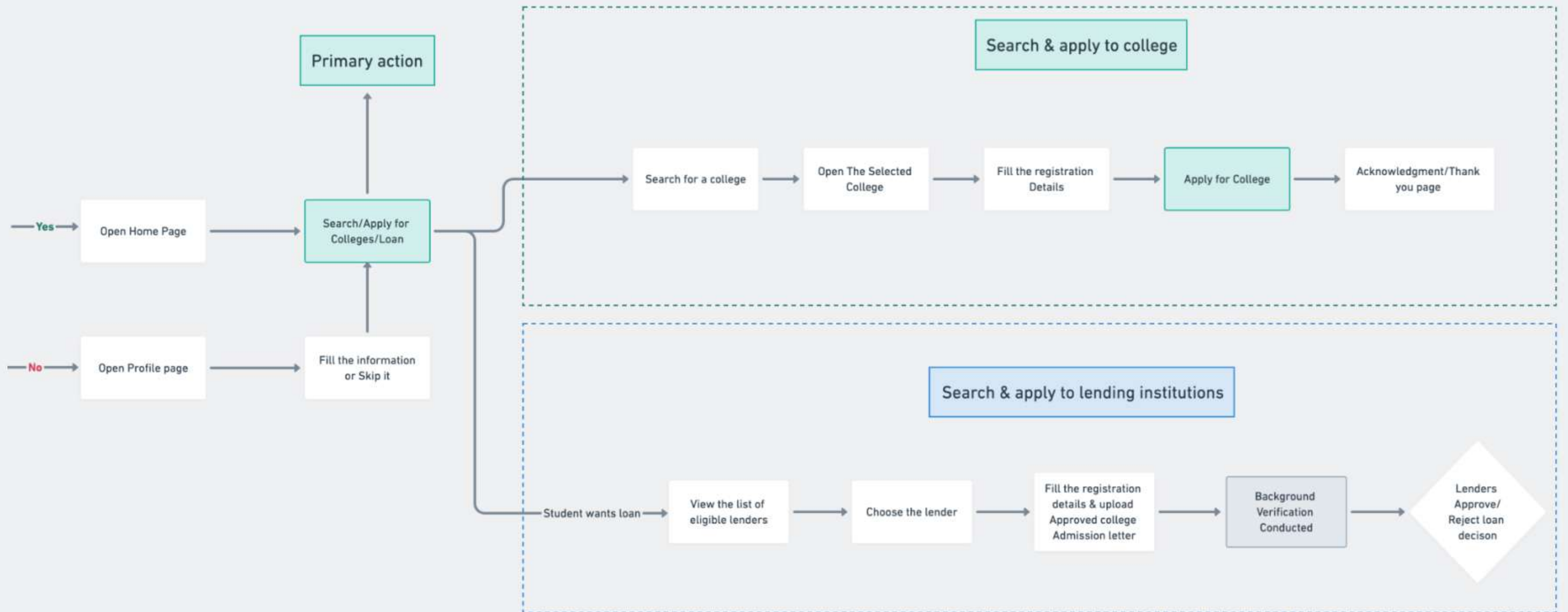
# User Flow - Student (B2C) →



# User Flow - Student (B2C) - I →

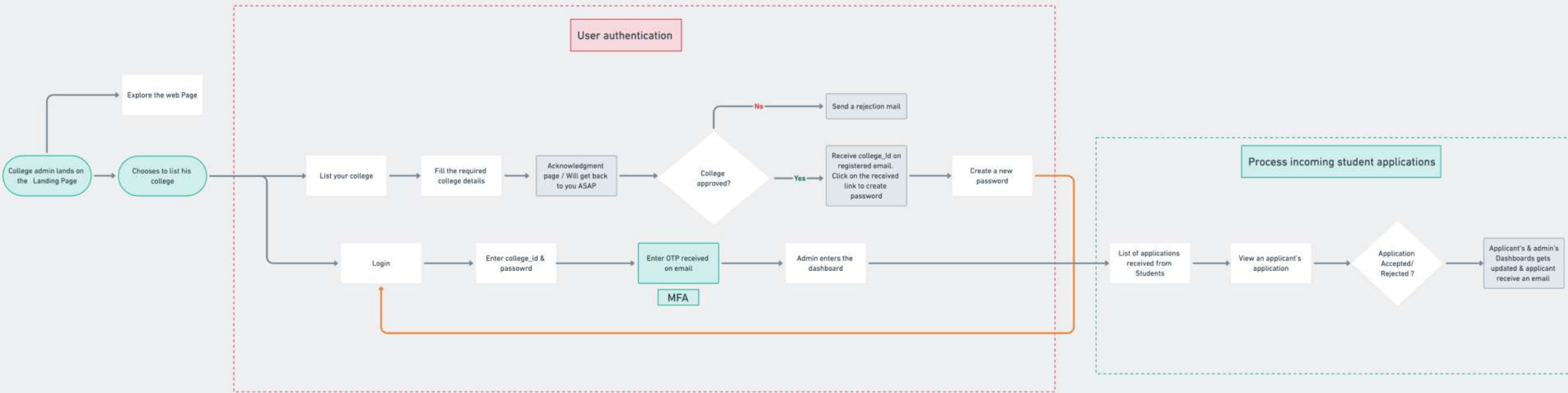


# User Flow - Student (B2C) - II →

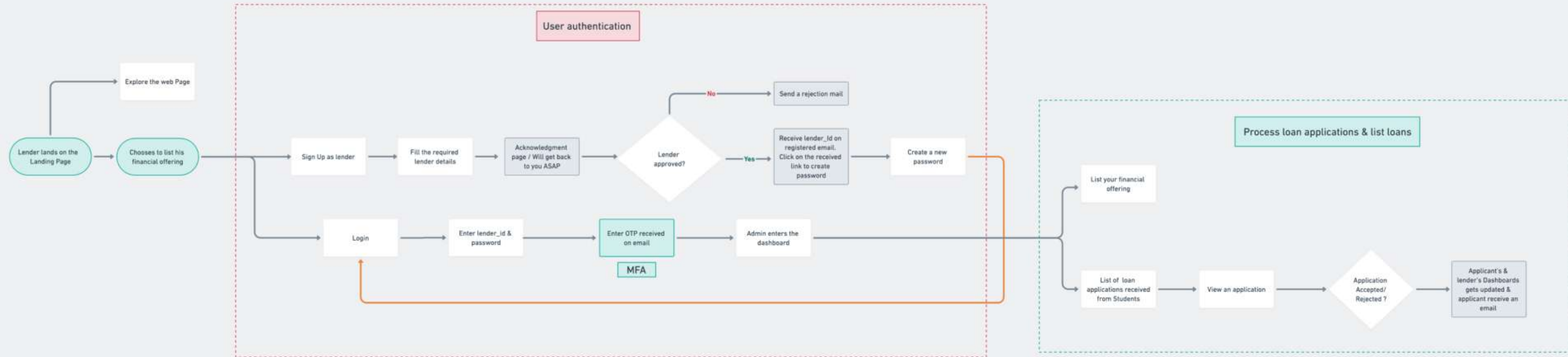




# User Flow - College Admin (B2B) →

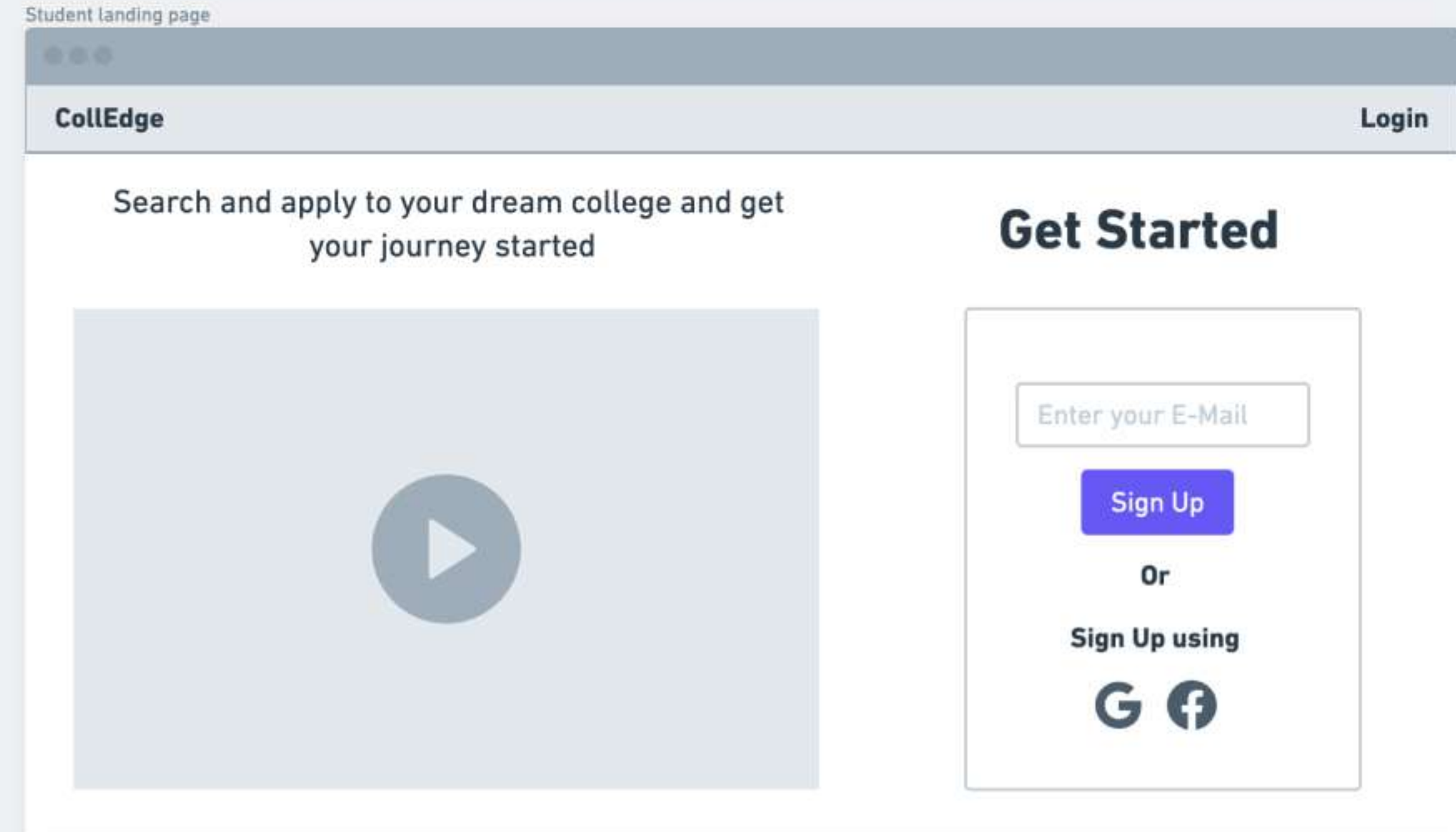
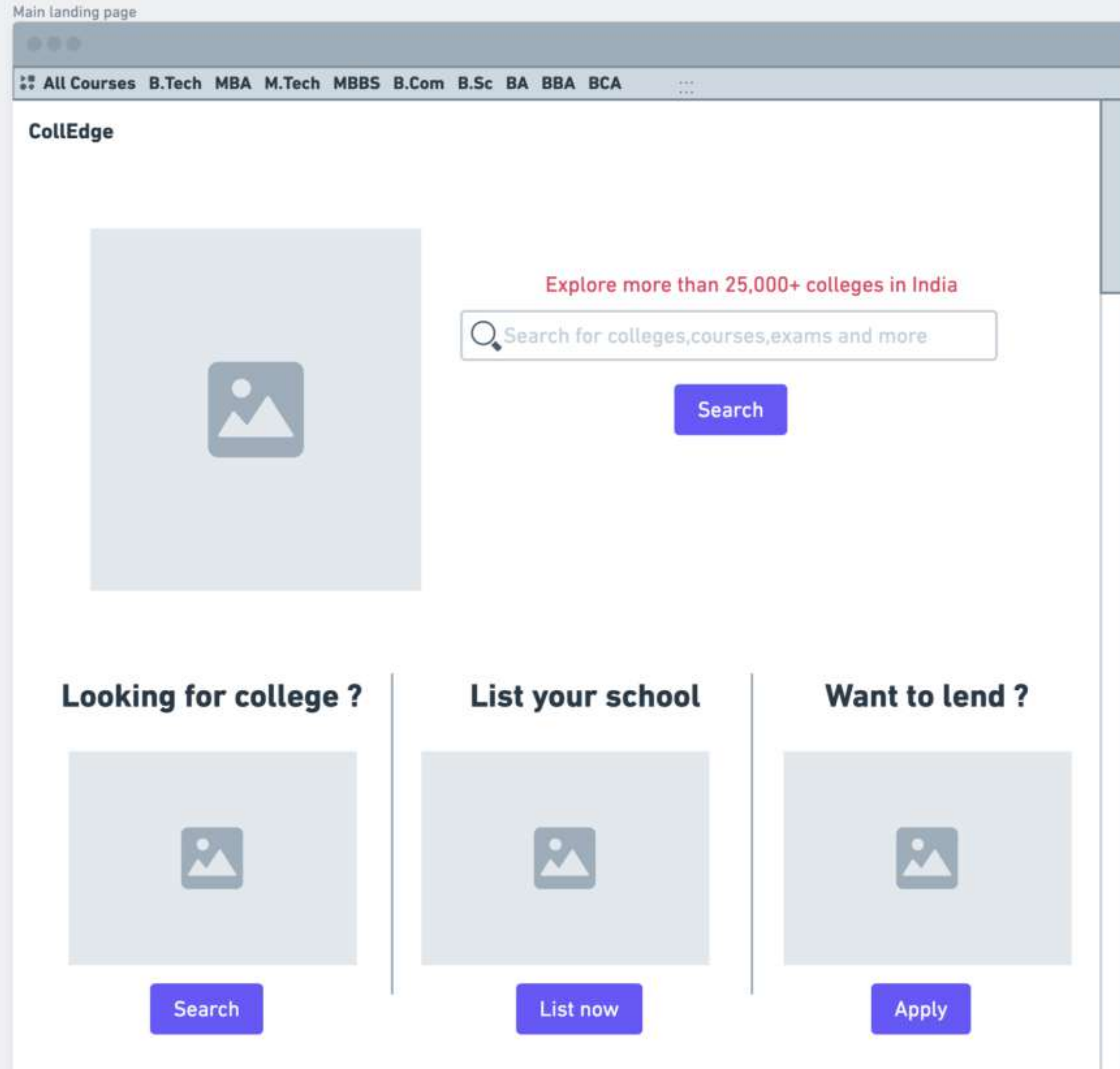


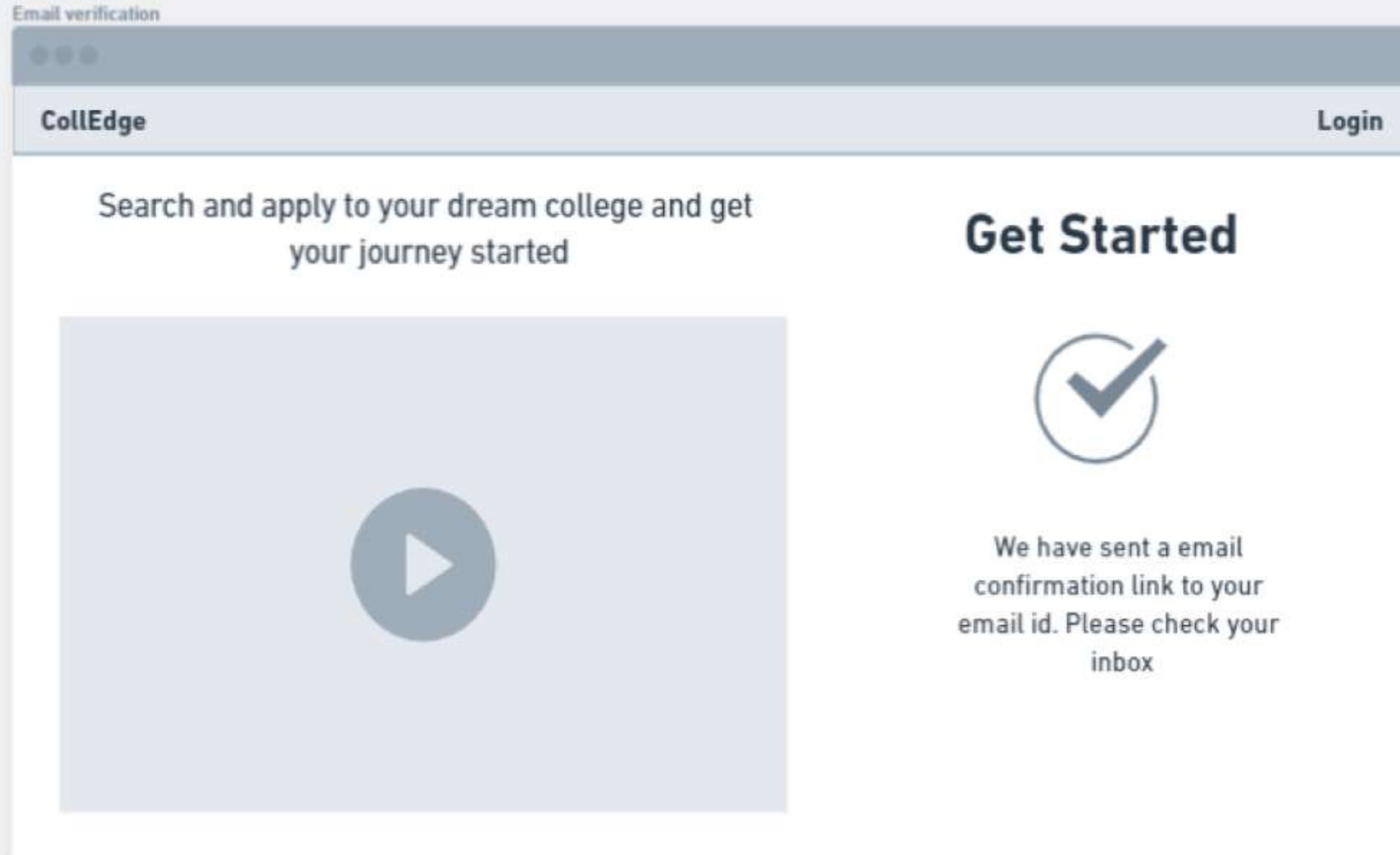
# User Flow - Financial Lender (B2B) →



# Wireframes - Student (B2C)

INSURJO '24





After verifying the email  
and clicking on the link  
sent to the mail

Student's profile - Your details

CollEdge Welcome

## Tell us about yourself

[Your Details](#) [Education Details](#) [Professional Experience](#) [Desired Colleges](#)

<input type="text" value="Full Name*"/>	<input type="text" value="Email*"/>
<input type="text" value="+91"/> <input type="text" value="Phone*"/>	<input type="text" value="DOB"/>
<input type="text" value="Gender*"/>	<input type="text" value="City"/>
<input type="text" value="Course Interested"/>	<input type="text" value="What describes you the best*"/>

[Save & Next](#)

Student's profile - Education details

CollEdge Welcome

## Tell us about yourself

[Your Details](#) [Education Details](#) [Professional Experience](#) [Desired Colleges](#)

### Graduation Details

### 12th Details

### 10th Details

[Previous](#) [Save & Next](#)

Student's profile - Professional Experience

CollEdge Welcome

## Tell us about yourself

[Your Details](#) [Education Details](#) [Professional Experience](#) [Desired Colleges](#)

Organization Name

Role

From  To

[Add more](#)

[Previous](#) [Save & Next](#)

Student's profile - Desired college

CollEdge Welcome

## Tell us about yourself

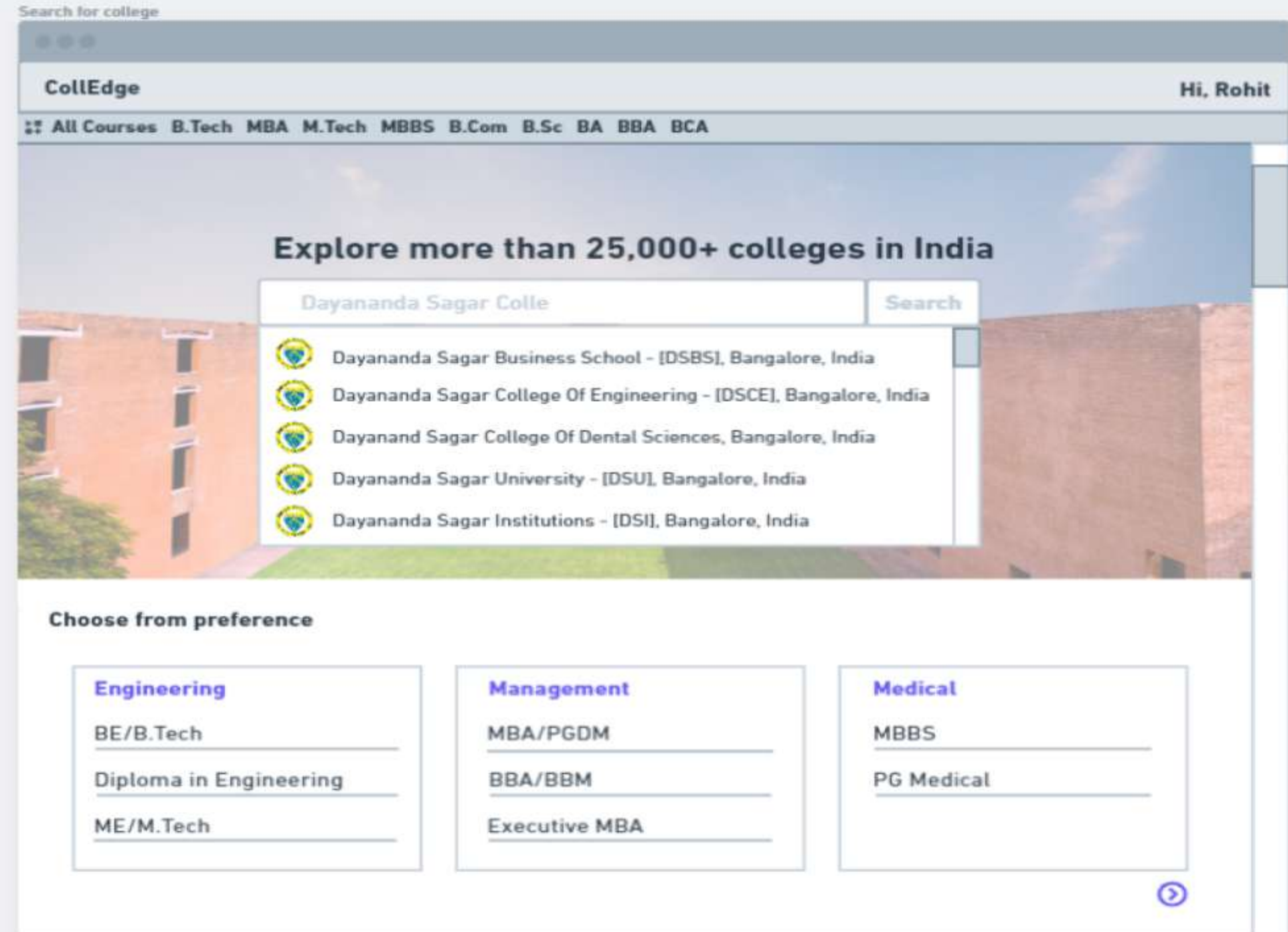
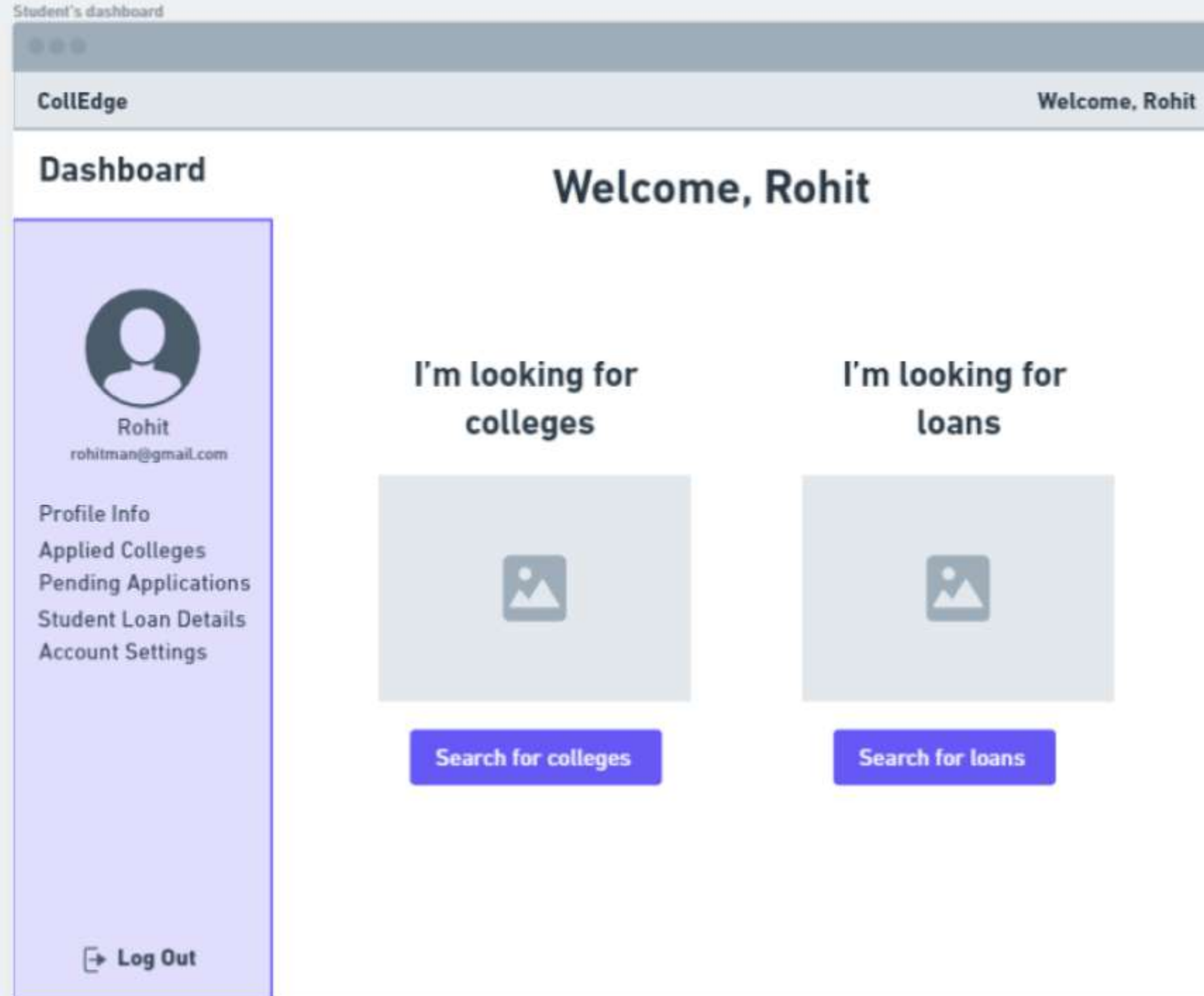
[Your Details](#) [Education Details](#) [Professional Experience](#) [Desired Colleges](#)

Colleges you applied/applying to

College Name	Status
	▼
	▼
	▼

[Add more](#)


[Previous](#) [Save](#)



College page

CollEdge Hi, Rohit

All Courses B.Tech MBA M.Tech MBBS B.Com B.Sc BA BBA BCA



### DSCE, Bangalore: Admission 2024, Course, Fee, Scholarships, Cut off

Bangalore, Karnataka | AICTE, UGC, NBA | Estd 1979 | VTU, Belgaum  
Public (Autonomous) | Ranked 114 For Overall By India today 2023 + 27 More

★★★★☆  
Reviews (1.5k)

Get Contact Details

Info Admission 2024 Course & Fees Cutoff Scholarships Placement News & Articles Hostels +

Filter By

Popular Course Stream Degree

Engineering  Management  BE  MBA  MBBS  BCA  CS

Download Brochure ↓


Apply →

#### DSCE Fees & Eligibility

Course	Fees	Eligibility	Application Date	Action
BE	Rs 91,000(1st year)	10 + 2 with 45%	15thJan - 5thMarch	<a href="#">Apply Now</a>
MBA	Rs 1.22 Lakhs(1st Year)	Graduation with 50% + CAT	25th Jan - 30th March	<a href="#">Apply Now</a>
M.Tech	Rs 1.33 Lakhs(1st Year)	Pass in Graduation + GATE	25th feb - 25th March	<a href="#">Apply Now</a>

College application - personal info

CollEdge Hi, Rohit



## Registration Form

**Personal Information**

Education Details

Test Scores


Essays

Save & Next



College application - education info

CollEdge Hi, Rohit



## Registration Form

Personal Information **Education Details** Test Scores Essays

### 10th Details

School Name

Board

Grade System Grade

Entry Date

Exit Date

### 12th Details

School Name

Board

Grade System Grade

Stream

Entry Date

Exit Date

### Graduation Details

Institute Name

Grad Course

Grade System Grade


Entry Date

Exit Date

Previous Save & Next

Student's profile - Test scores

CollEdge Hi, Rohit



## Registration Form

Personal Information Education Details **Test Scores** Essays

JEE Score

COMED K Score


BITSAT Score

Add more

Previous Save & Next

Student's profile - Essays

CollEdge Hi, Rohit



## Registration Form



[Personal Information](#) [Education Details](#) [Test Scores](#) [Essays](#)

Briefly explain about your interest in the course you are applying?\*

[Previous](#) [Submit](#)

Acknowledgement

CollEdge Hi, Rohit



**Thank you for applying to Dayanand Sagar College. We will get back to you soon with the updates.**

Search for loans

CollEdge Hi Rohit

Bank	Interest rate	Time Period	Downpayment	Max amount	Action
HDFC Bank	8.5%	25 years	20%	50L	Apply Now
ICICI Bank	8.5%	25 years	20%	50L	Apply Now
Shriram Trans	8.5%	25 years	20%	50L	Apply Now
HDFC Credilla	8.5%	25 years	20%	50L	Apply Now

Apply for loan

CollEdge Hi, Rohit

### Apply for HDFC loan

Loan Purpose  Outstanding Fees  Semester Fees  Annual Fees

Loan Application Date:

Total Loan Amount:

First Loan Repayment Date:

Terms:  1 Year  2 Years  3 Years  4 Years

Loan Repayment Frequency:  Monthly  Half Yearly  Yearly  Others

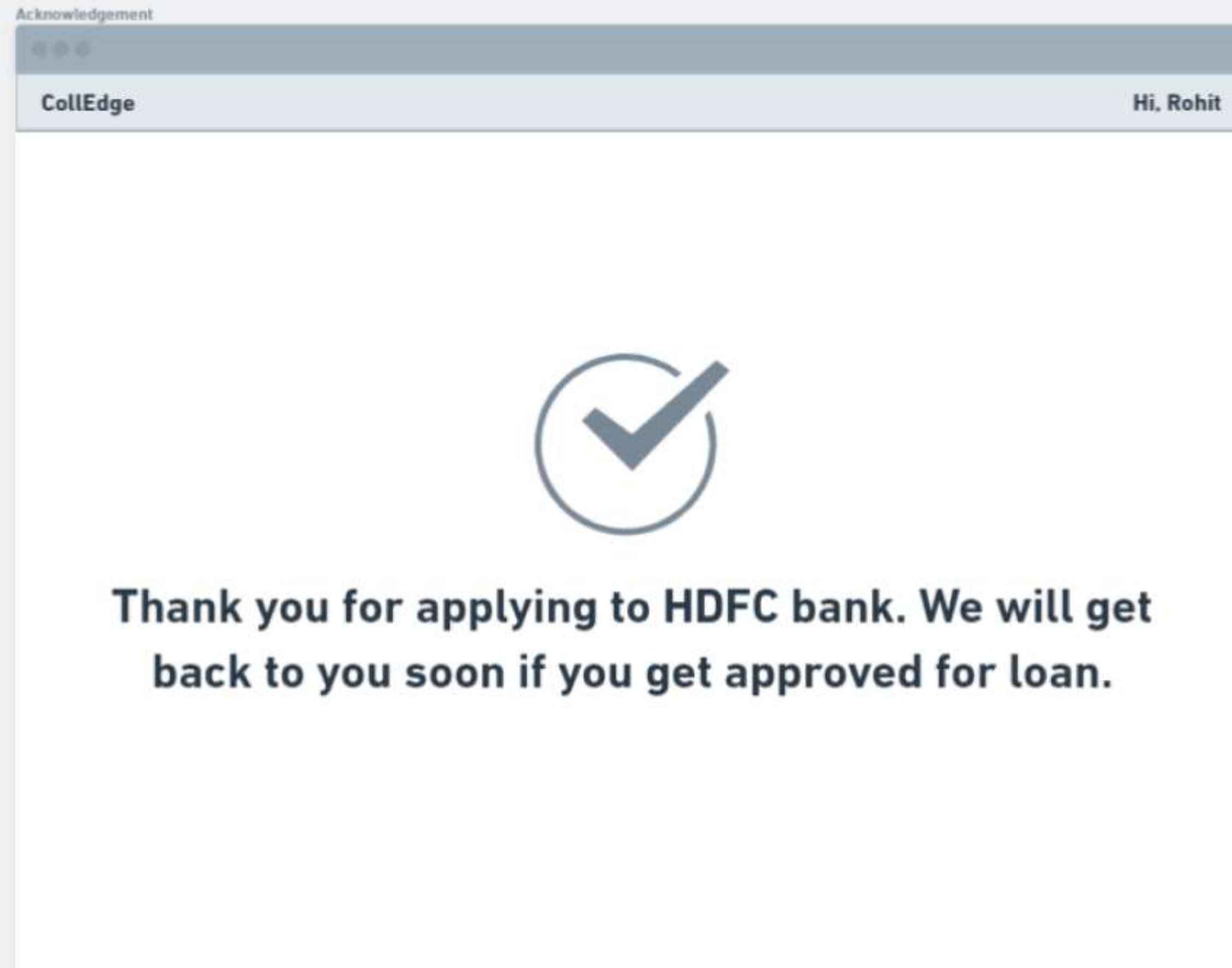
Loan Repayment Amount:

Loan Repayment Method:

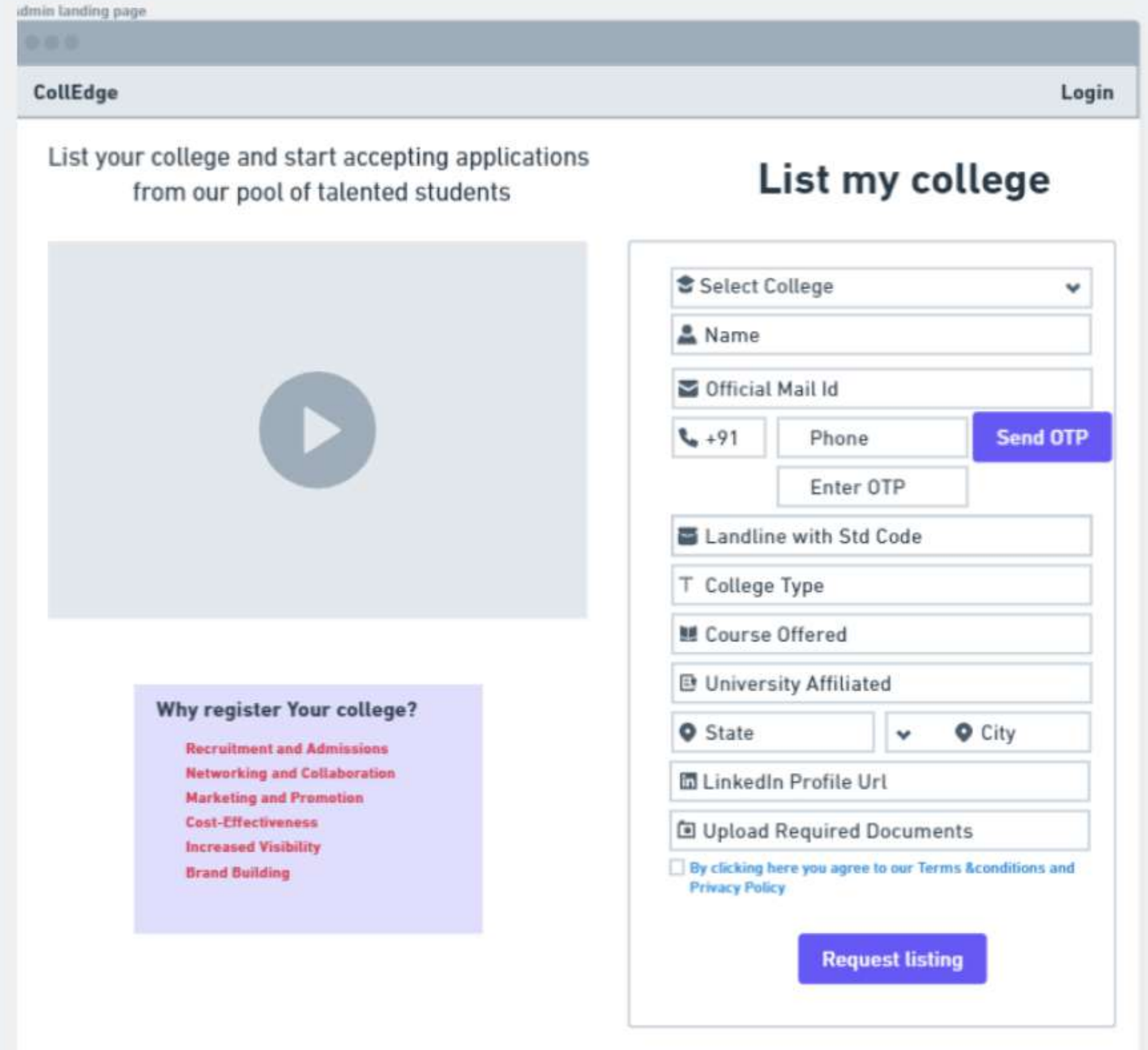
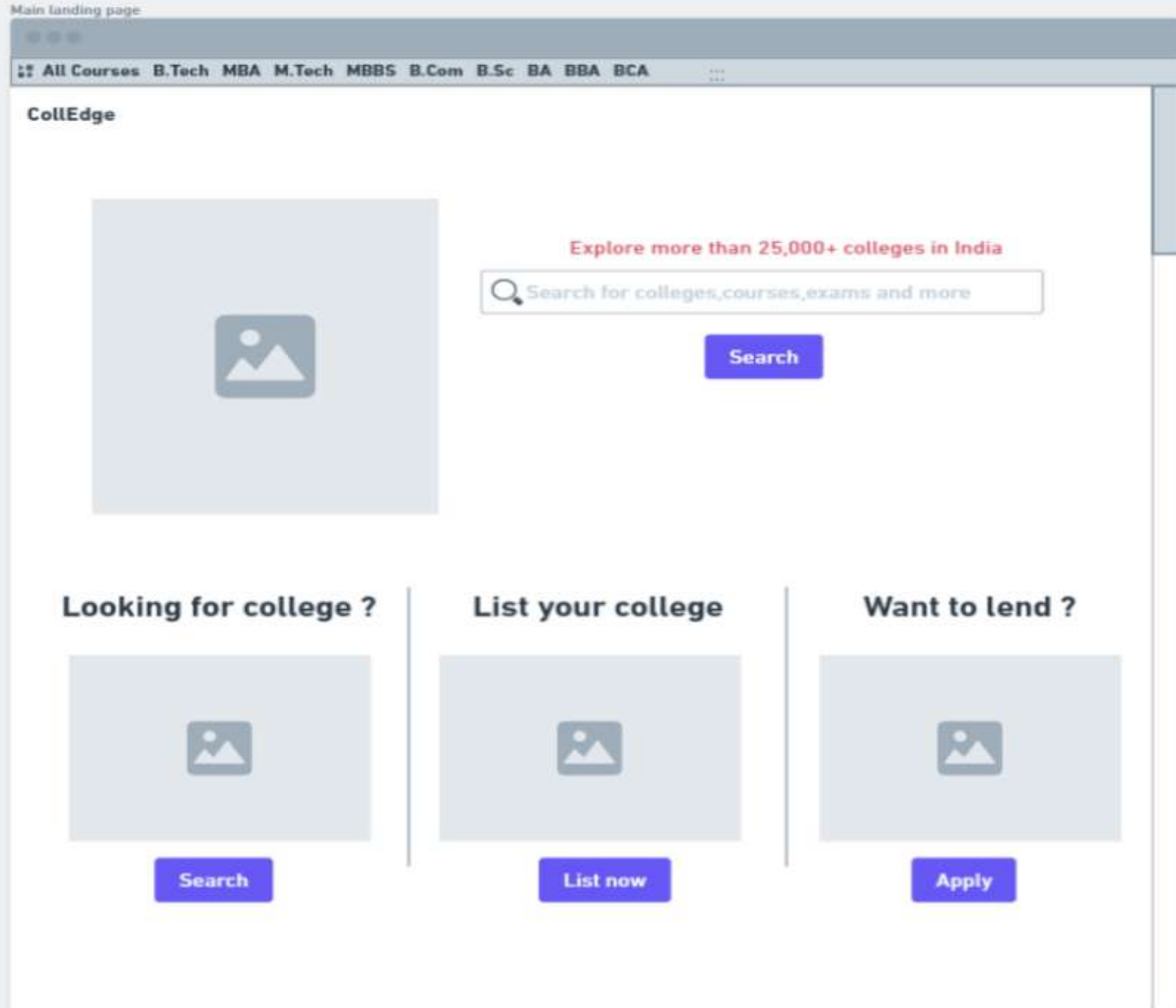
Moratorium period:

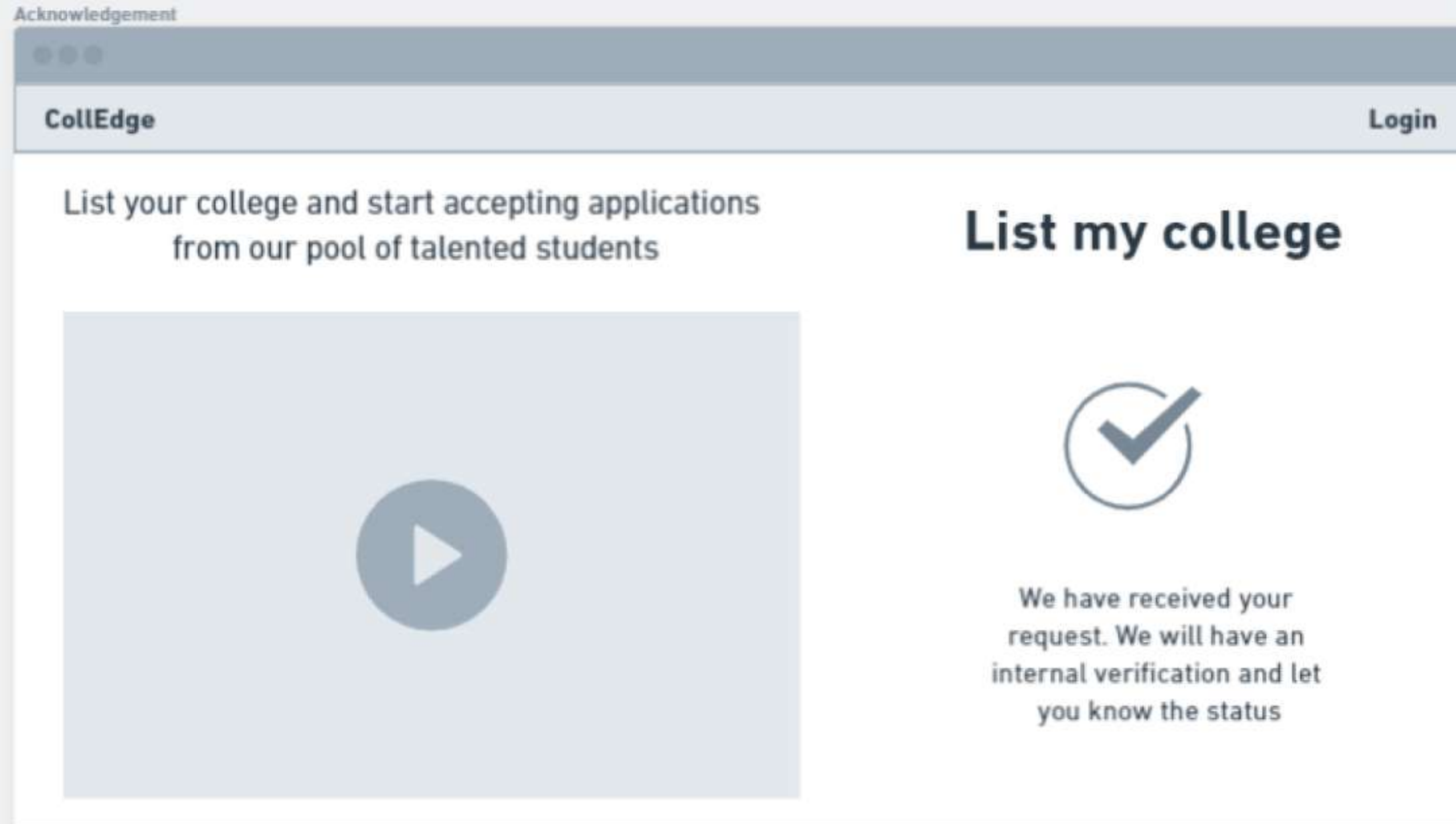
I hereby declare that the above particulars and information availed above are true to the best of my knowledge and the same shall form the basis of any arrangement for a facility (Student's Loan, and any other products the Board might develop from time to time) if any granted to me. I am aware that making false statements on this form is an offense punishable by law. I further declare that I clearly understand that this is a Loan which shall be repaid.

Signature:



# Wireframes - College Admin (B2B) ————>





Admin will receive college\_Id on registered email. Click on the received link to create password

Create admin password

CollEdge

## Create your password

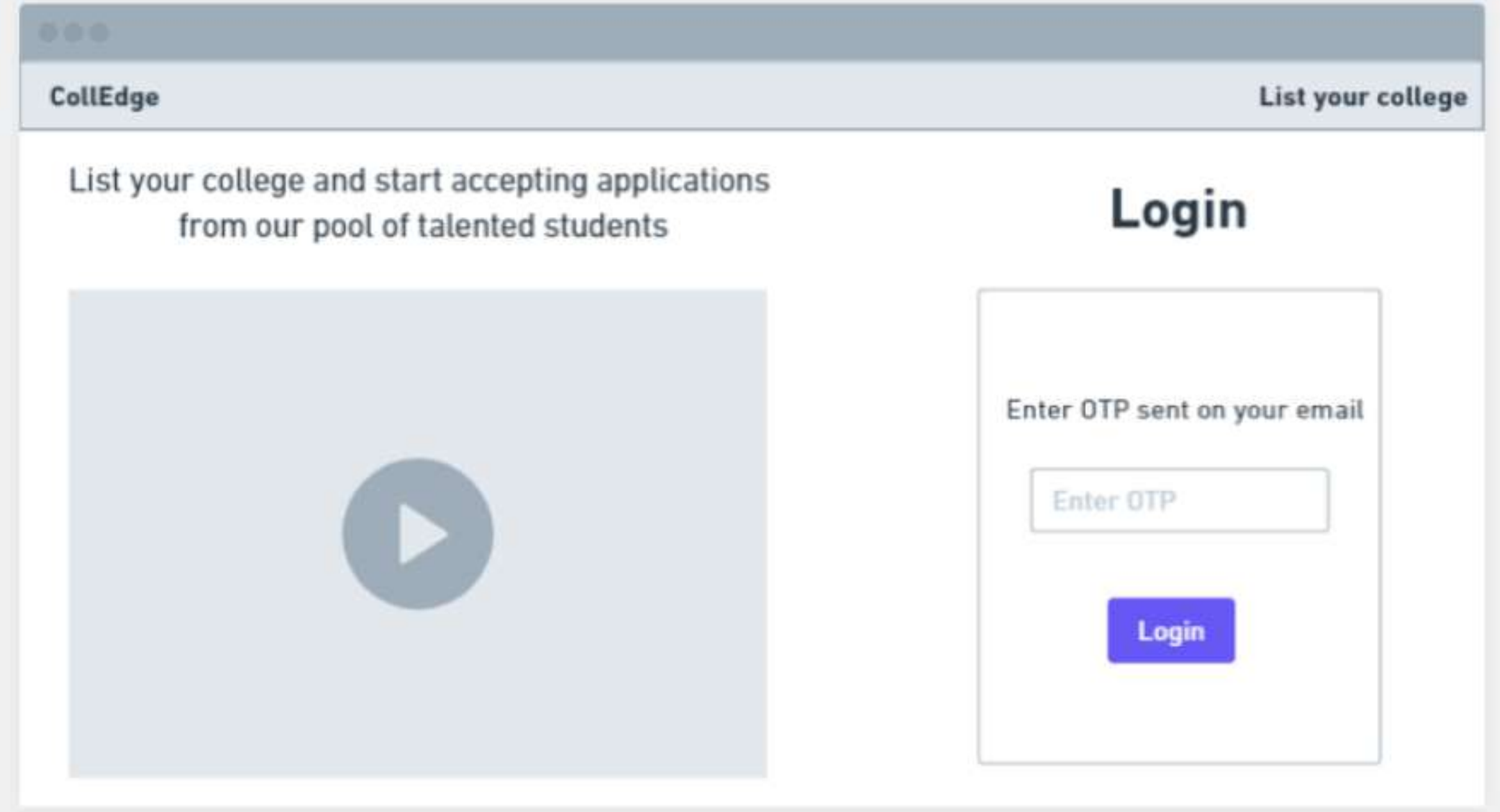
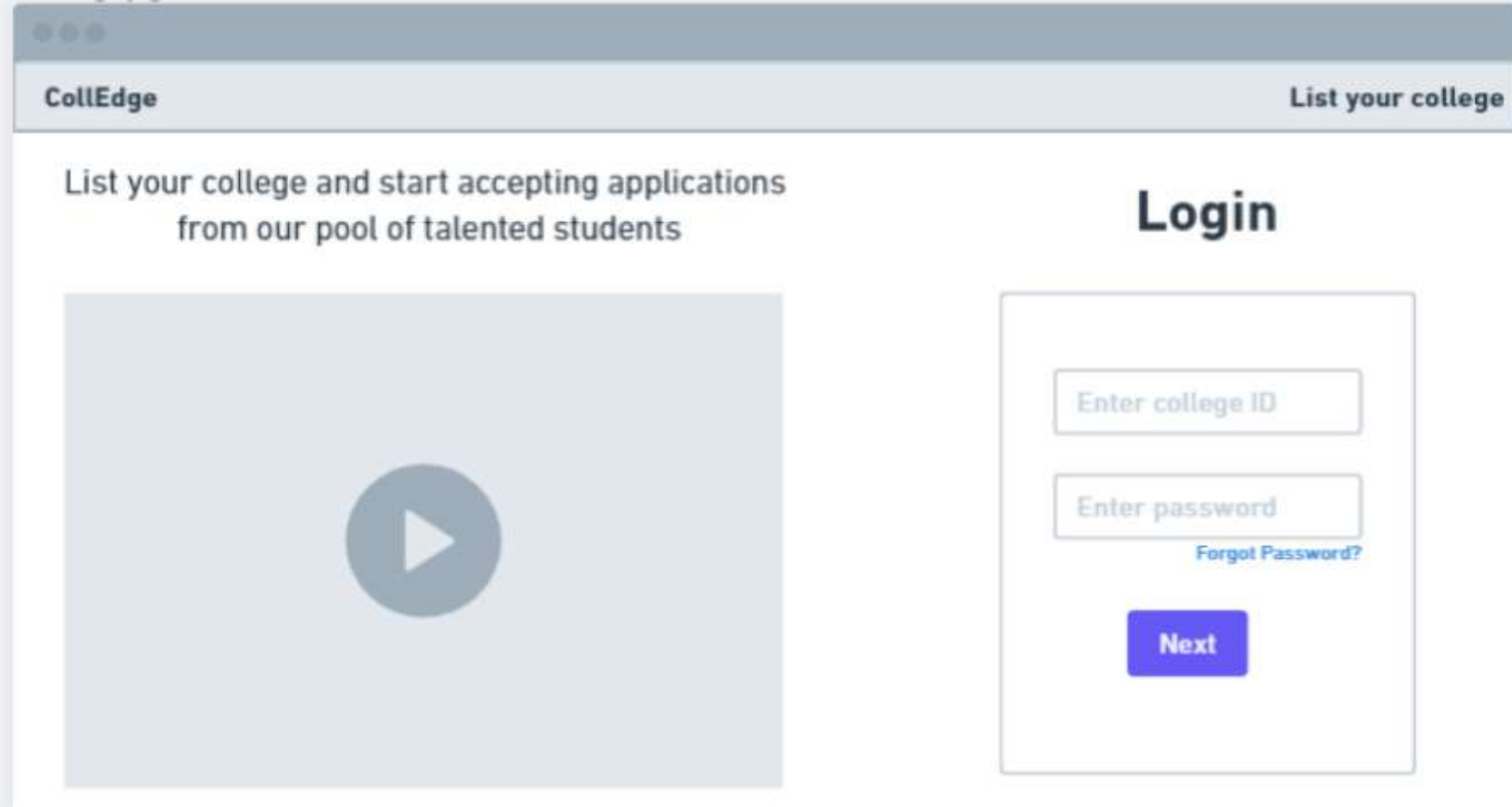
Create password

Confirm password

Submit

User is redirected to  
login page

Admin login page





Admin's dashboard

CollEdge Welcome, Kishan

**Courses**

B.Tech  
M.tech  
MBA  
BBA  
BCA  
Dental

**Programs**

Computer Science  
Information Science  
Electronics  
Tele Communications  
Civil  
Mechanical  
Bio Technology  
Chemical Engineering  
Aeronautical

## Admin Dashboard

Total Applications

120

Applications to review

75

Applications in review

25

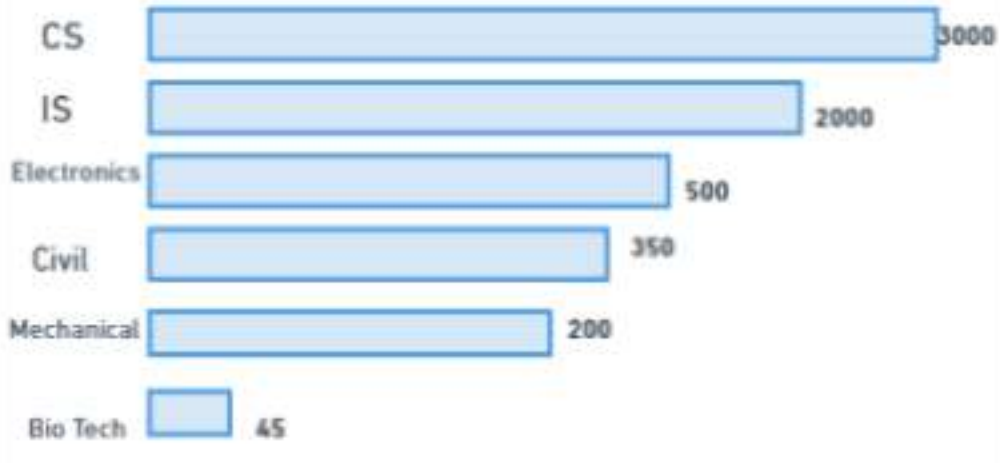
Applications accepted

8

Applications rejected

12

Total Applications by Program Name



Program Name	Total Applications
CS	3000
IS	2000
Electronics	500
Civil	350
Mechanical	200
Bio Tech	45

### List of applicants

Name	Status
Rohit Singh	☑ Accepted
Surbhi Rathore	⊗ Rejected
Rahul	⌘ In Review
Ankit	☑ Accepted
Tina	☑ To Review

Admin's dashboard

CollEdge Welcome, Kishan

**Courses**

B.Tech  
M.tech  
MBA  
BBA  
BCA  
Dental

**Programs**

Computer Science  
Information Science  
Electronics  
Tele Communications  
Civil  
Mechanical  
Bio Technology  
Chemical Engineering  
Aeronautical

## Admin Dashboard

### Rohit Singh

**Personal Information**

First Name	Rohit	Last Name	Singh
Email Id	sr@gmail.com	Phone	9876543211

**Education Details**

10th %	95%	12th %	90%
Course	M.tech	College Name	DSCE
Graduation Grade	9 CGPA	Stream	CS

**Exam Result**

287/400

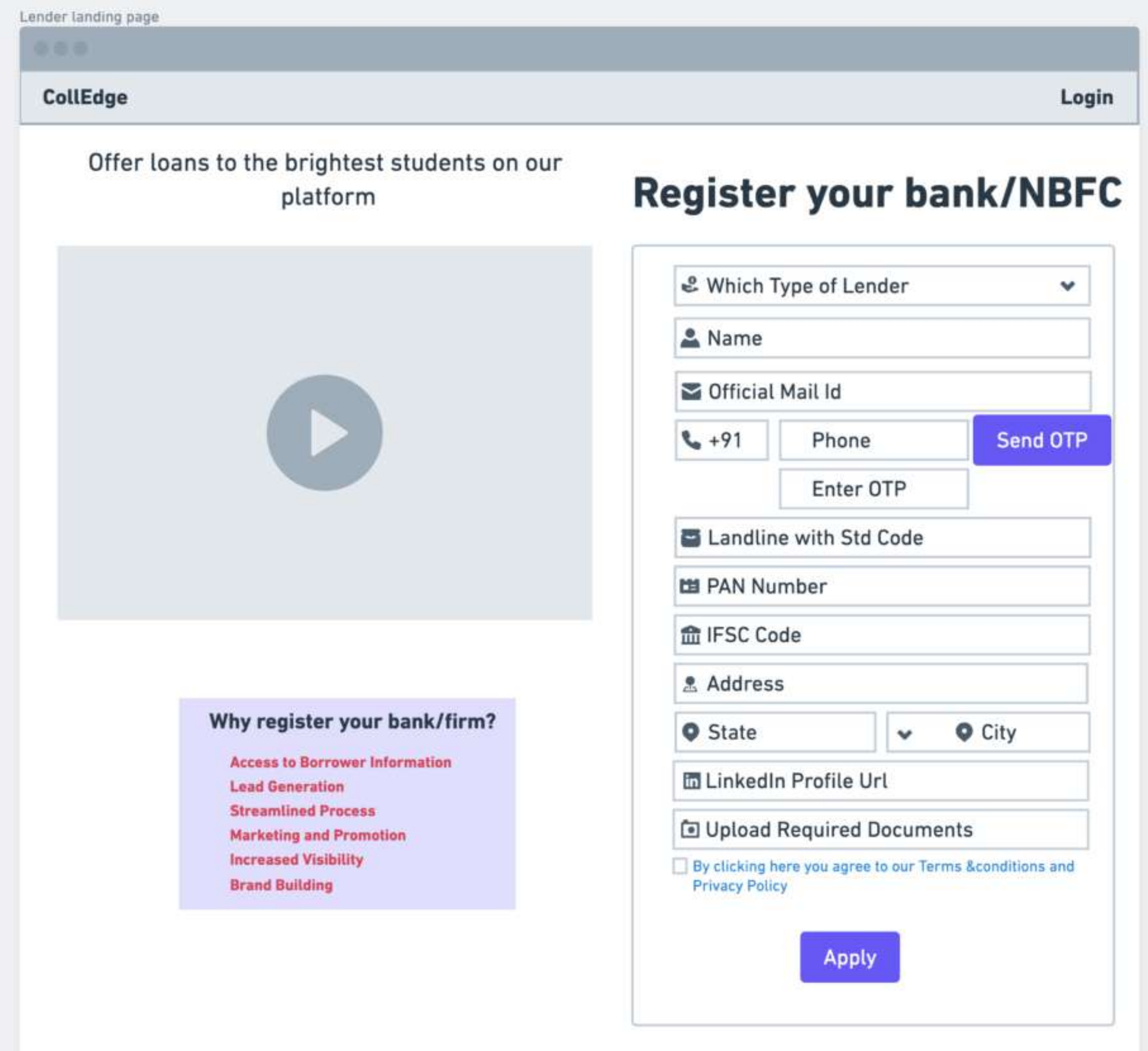
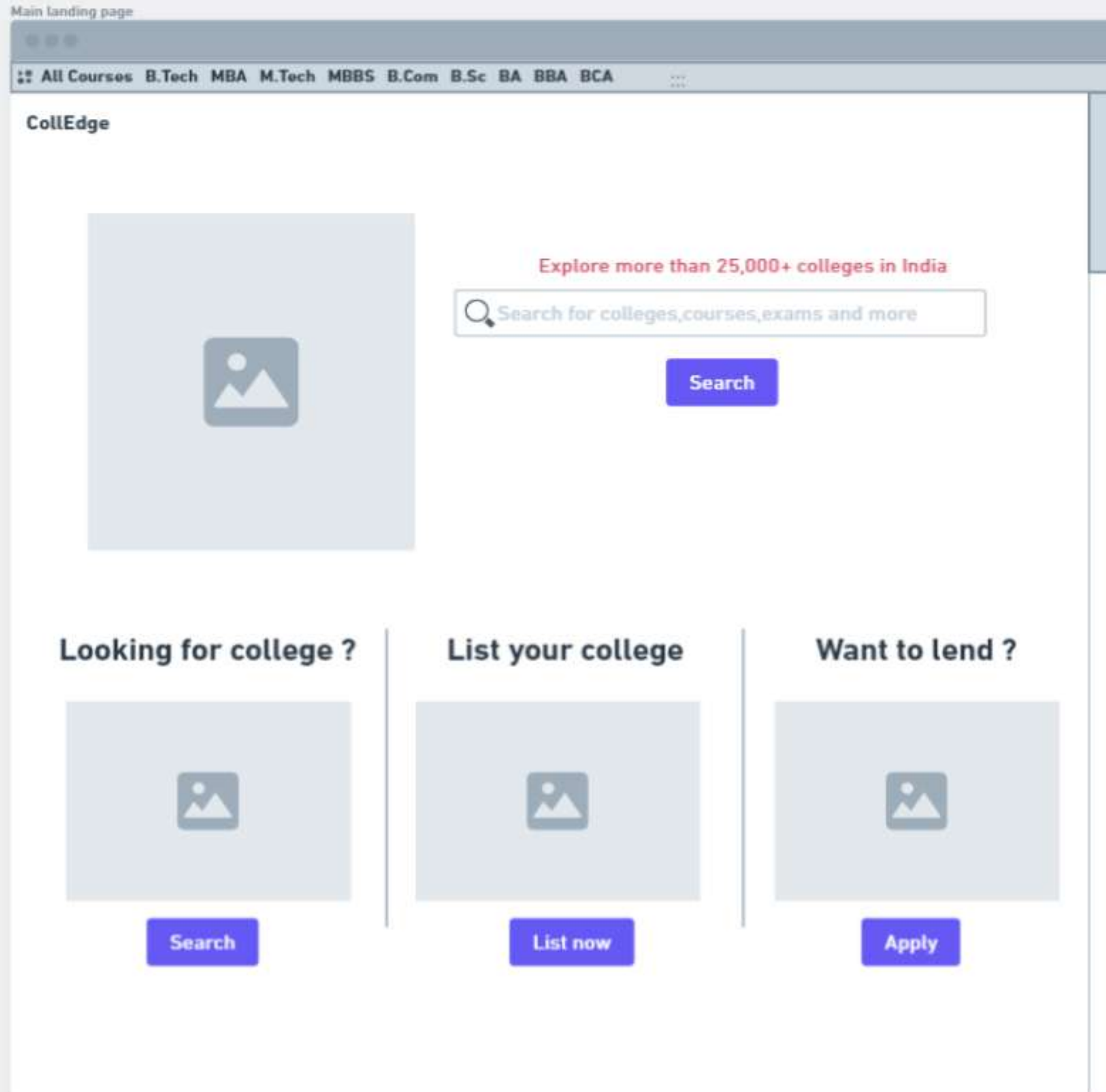
Accept

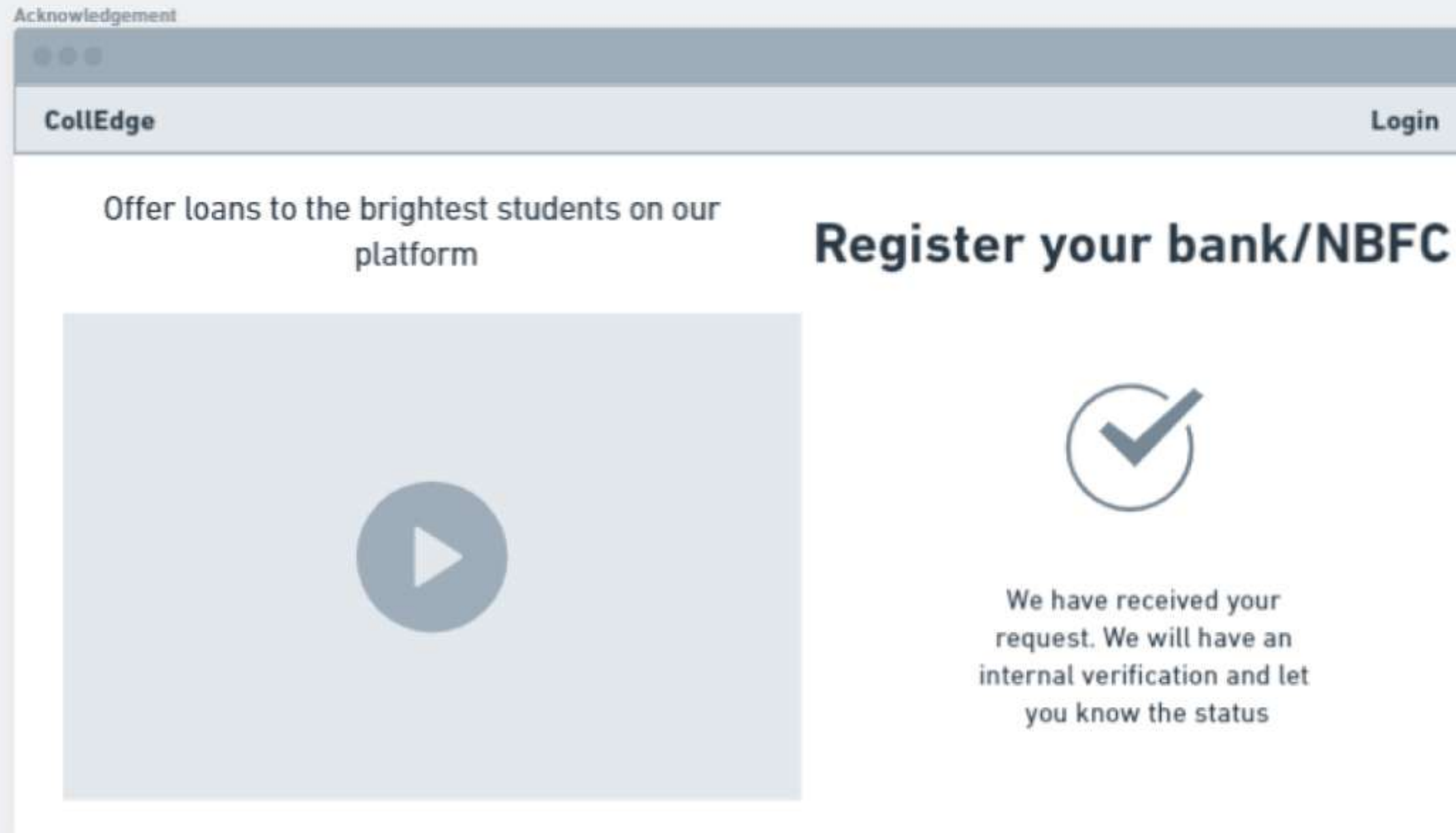
Reject

In Review

Admin can now accept, reject, or retain applications for future consideration. It will send the corresponding email to the applicant and update the admin dashboard.

# Wireframes - Financial Lender (B2B) →






Admin will receive lender\_Id on registered email. Click on the received link to create password

Create lender password

CollEdge

## Create your password

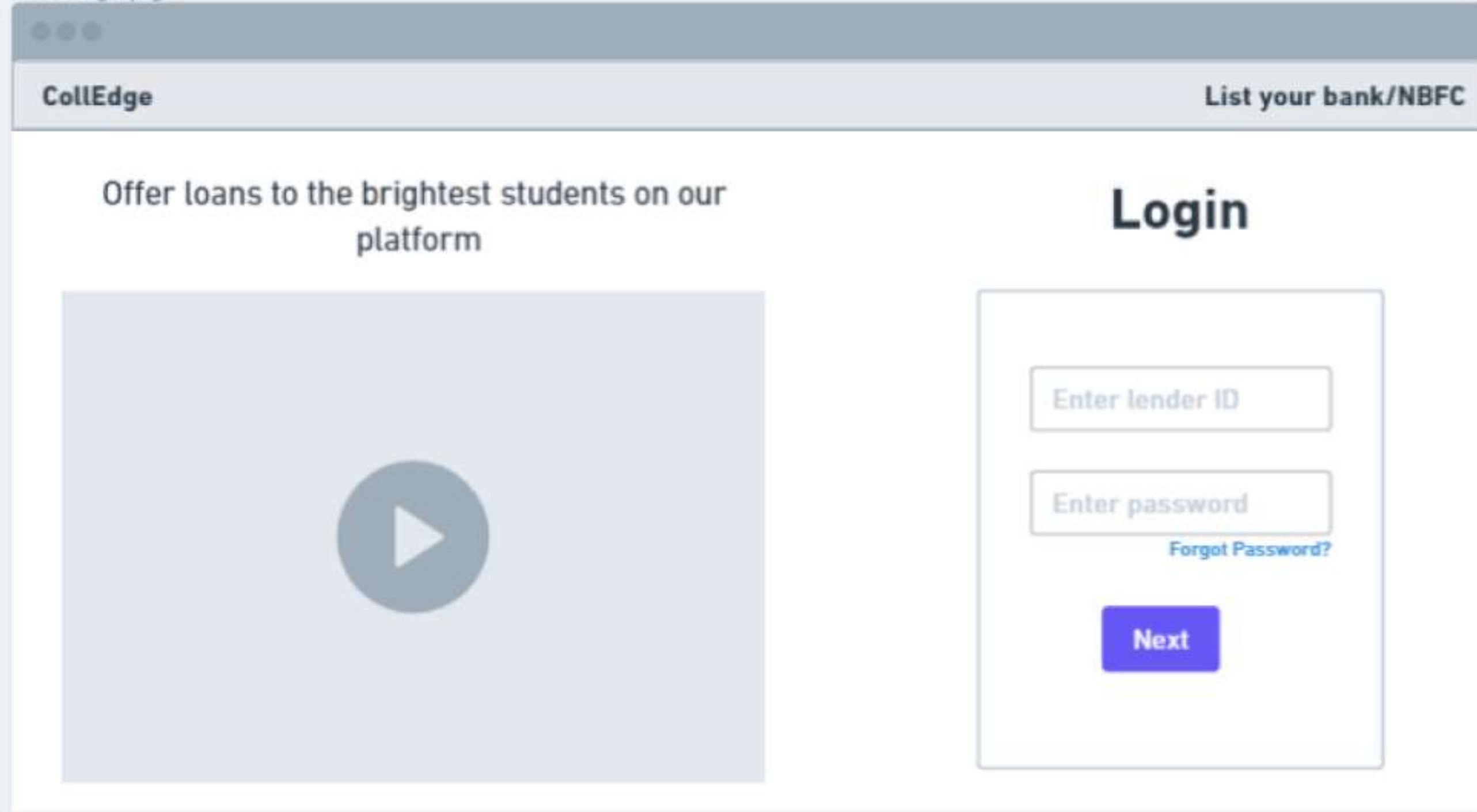
Create password 

Confirm password

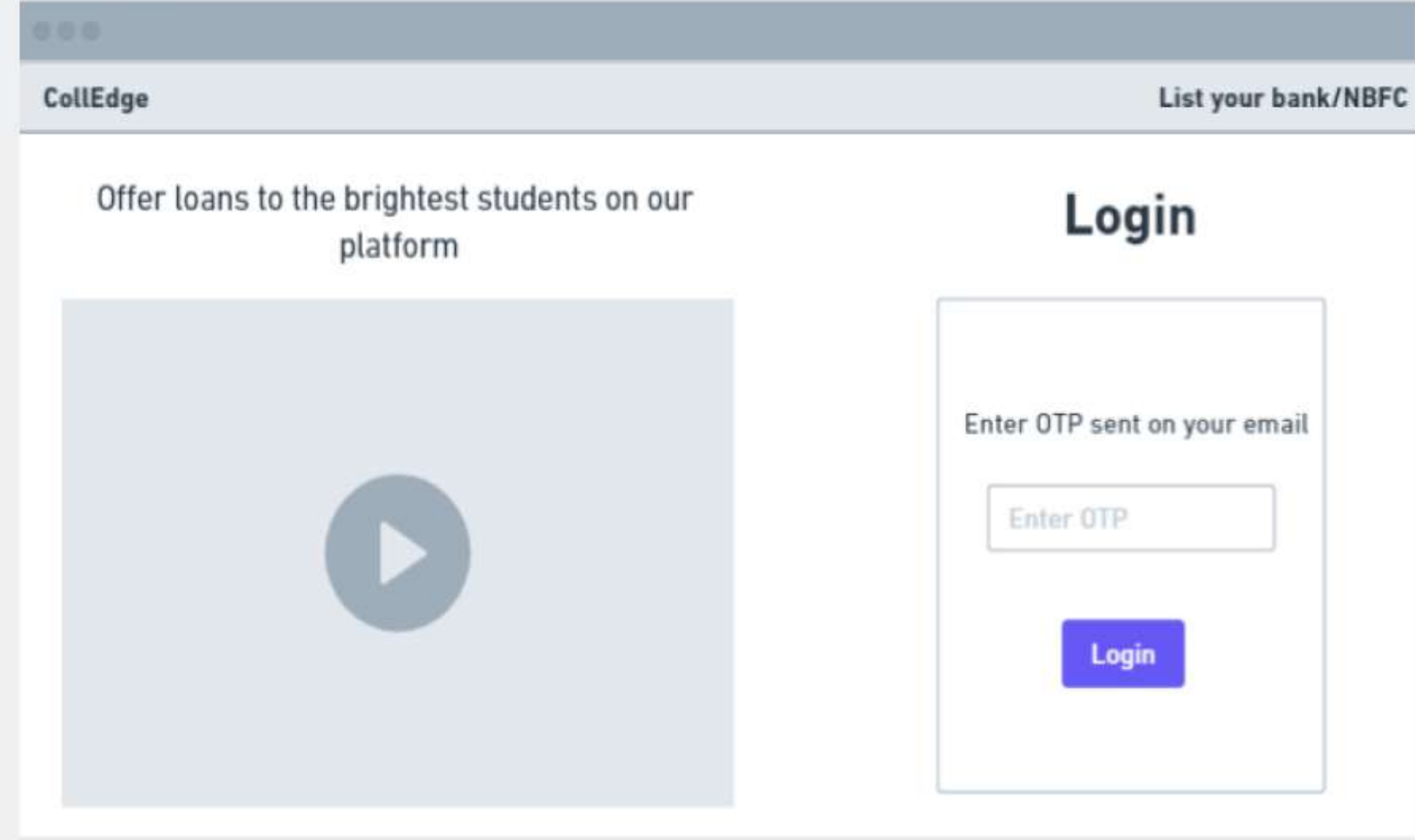
Submit

User is redirected to  
login page

Lender login page



ender MFA screen




Lender's dashboard

CollEdge Welcome, Anurag

### Dashboard

**Welcome, Anurag**

  
Anurag  
anurag@gmail.com

Profile Info  
Pending Applications  
Account Settings


Log Out

Total Applications Received  
**1000**

Total loans disbursed  
**500**


Total loans rejected  
**200**

**List my loan**



List a loan


**Process student's applications**



Process

List loan

CollEdge



### List a loan


**Loan Details**

Max Amount	<input type="range" value="500000"/>	500000
Tenure(Months)	<input type="range" value="48"/>	48
Interest	<input type="range" value="9%"/>	9%
Down payment	<input type="range" value="20%"/>	20%

Submit

Acknowledgement

CollEdge Hi, Anurag




**Thank you for listing your loan. We will verify it and let you know when it goes live.**

Process loan applicants

CollEdge Hi, Anurag

### Dashboard



**Anurag**  
anurag@gmail.com

Profile Info  
Pending Applications  
Account Settings

[Log Out](#)


### List of applicants

Name	Status
Rohit Singh	☑ Accepted
Surbhi Rathore	⊗ Rejected
Rahul	⌘ In Review
Ankit	☑ Accepted
Tina	📄 To Review

Process loan applicants

CollEdge Hi, Anurag

### Dashboard



**Anurag**  
anurag@gmail.com

Profile Info  
Pending Applications  
Account Settings

[Log Out](#)

## Rohit Singh

Loan Purpose	Annual Fees
Loan Application Date	04-01-2024
Total Loan Amount	1200000
First Loan Repayment Date	06-11-2029
Terms	4
Loan Repayment Frequency	Yearly
Loan Repayment Amount	1400000
Loan Repayment Method	Card
Moratorium period	4

AcceptRejectIn Review

Lender can now accept, reject, or retain applications for future consideration. It will send the corresponding email to the applicant and update the Lender's dashboard.



# Metrics

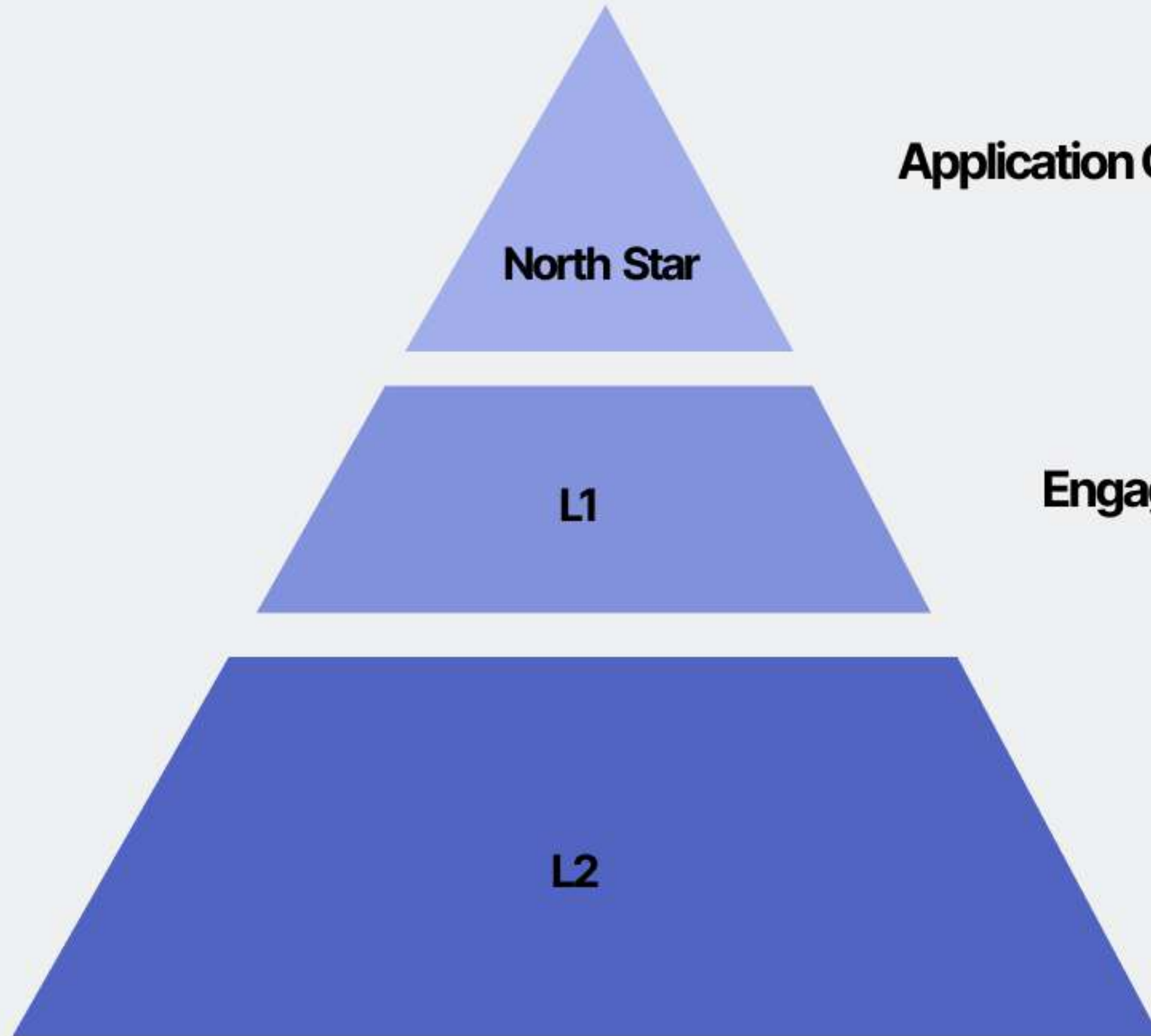
- 01** Key Metrics
- 02** Key Metrics - Students
- 03** Key Metrics - Admin
- 04** Key Metrics - Lenders



# Key Metrics $\longrightarrow$

- **Product Engagement Rate** = Active users over a certain time period / Total users
- **Stickiness** = Daily active users (DAU) / Monthly active users (MAU)
- **Retention Rate** = Active users that continue their subscription / Total number of active users at the start of a time period.
- **Time to value (TTV)** = the time it takes new users to experience value
- **Adoption rate** = number of new active users / total number of users
- **Churn rate** = Number of users churned / total number of users

# Key Metrics - Students →

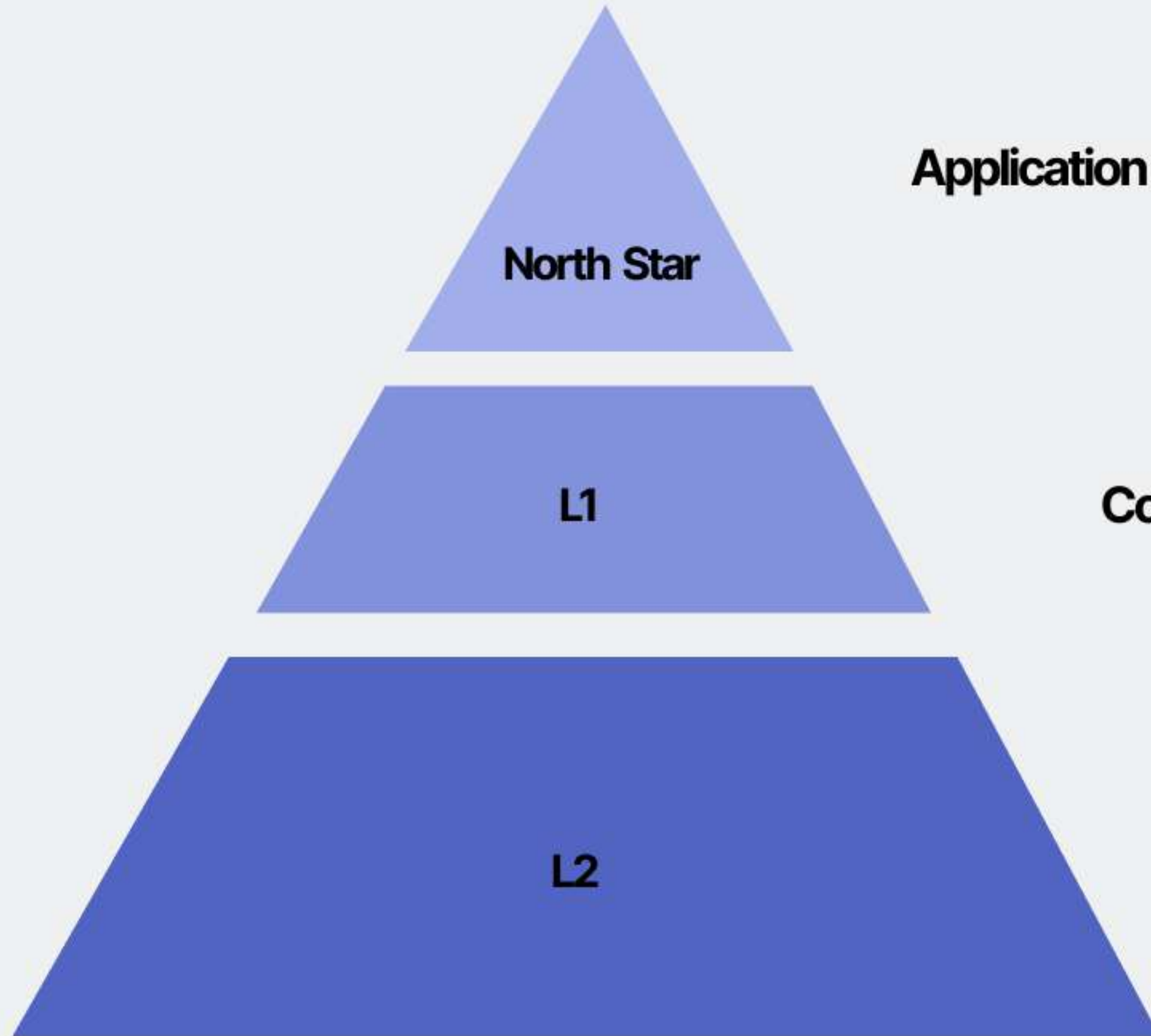


**Application Completion Rate (ACR)** = # of Submitted Applications / # Total Number of Started Applications

**Engagement Rate (ER)** = # of Logins / # Total Number of Students

**Net Promoter Score (NPS)** = Percentage of Promoters - Percentage of Detractors

# Key Metrics - College Admin $\longrightarrow$

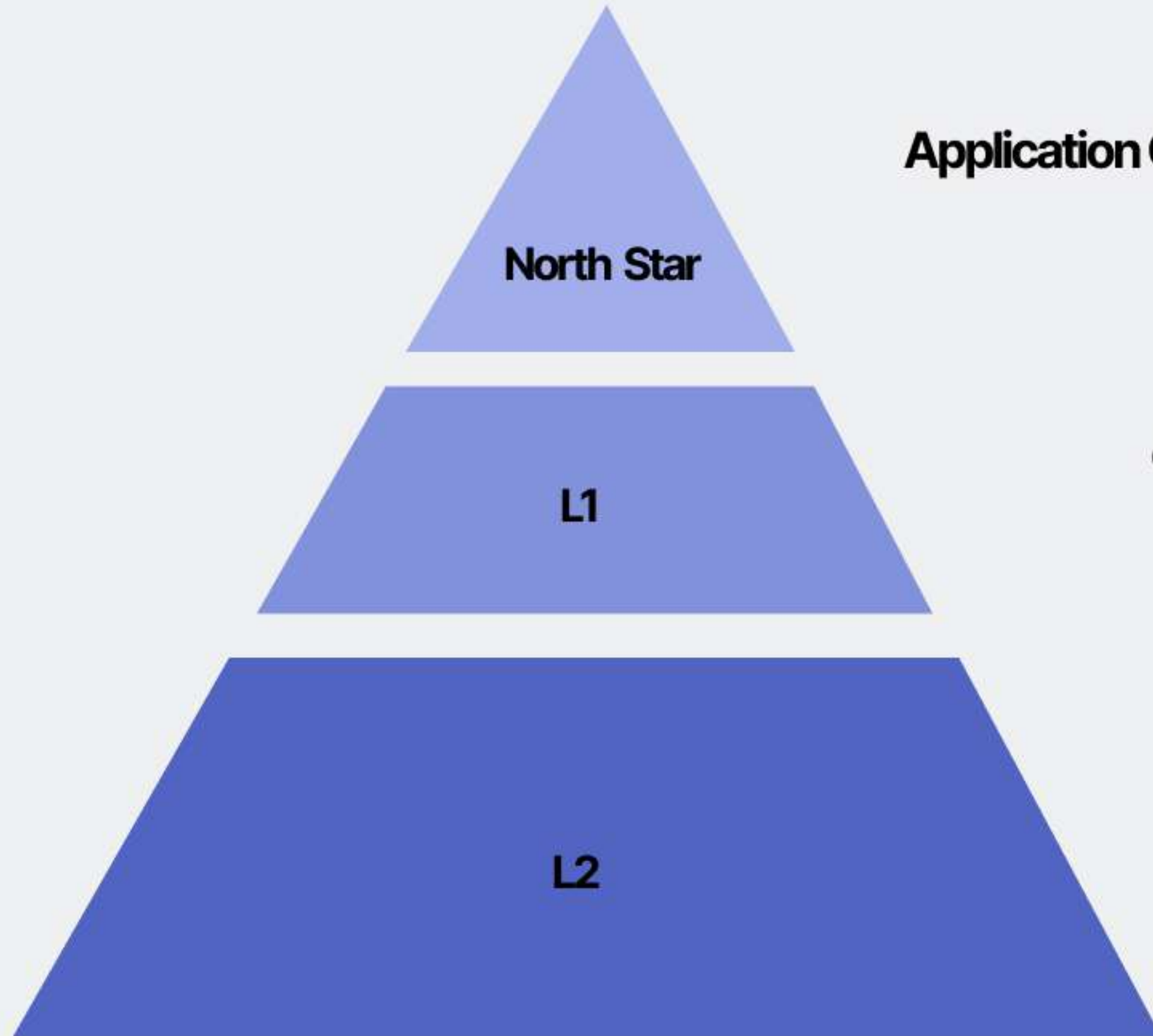


**Application Completion Rate (ACR)** = # of Processed Applications / # Total Number of Received Applications

**Conversion Rate (CR)** = # of College Admins Who Completed Registration / Total Number of College Admins Who Started Registration

**Engagement Rate (ER)** = # of Logins / #Total Number of College Admins

# Key Metrics - Lender →



**Application Completion Rate (ACR)** = # of Processed Applications / # Total Number of Received Applications

**Conversion Rate (CR)** = # of Financial Lenders Who Completed Registration / #Total Number of Financial Lenders Who Started Registration

**Engagement Rate (ER)** = # of Logins / #Total Number of Financial Lenders

# Thank You!

Feedback & suggestions  
are appreciated