

Sample design document · Concept course

How Money Actually Moves

Kislap

kislap

Kislap Frontline Academy

Module 01

Payments basics

⌚ 6 min

How Money Actually Moves

Where a transfer really is when the app says “Sent”, and what to tell the customer who’s waiting for it.



Initiation



Clearing



Settlement

For new frontline support agents · Week 1

Produced by Aurora Design Collective

A 5:34 onboarding module that gives new support agents one model of how a transfer moves, so they read the record and set an honest expectation instead of guessing.

Concept course. Kislap is a fictional brand. ADC designed and produced this module to show its process. Audience details, the source text and the evaluation plan are written by ADC as realistic samples, not client data.

1. Project summary

Business problem	A large share of tickets come from customers whose money says "Sent" but has not arrived; new agents guess at timelines they cannot keep.
Learners	New frontline support agents in their first weeks
Behaviour to change	Locate the transfer stage from the record, then set an expectation from the rail, never from hope
Format	Narrated motion graphics with app and agent-console screens
Runtime	5:34, plus a 4-question quiz
Delivery	SCORM 1.2 package, MP4 master, captions, transcript
Success measure	Pass mark 75%; fewer repeat contacts on stalled transfers

2. Audience analysis

	Assumption	What it means for the design
Roles	Chat and phone support agents	One customer case (Rhea) carries the whole module
Setting	Agent console open, chats queued	Console screens are shown exactly as agents will see them
Prior knowledge	Knows the app, not the rails	Start from the wrong mental picture: "money flies across the city"
What gets in the way	Pressure to reassure an anxious customer	Model the honest reply word for word
Constraints	Rails, limits and cut-offs change	Figures sit in a separate layer, confirmed before each release

These are ADC's assumptions for a concept course. With a client, they come from the discovery call and two or three conversations with the people who will watch it.

3. Performance goal and learning objectives

Performance goal: Every stalled-transfer ticket is answered by locating the stage in the record and giving the timeline the rail allows, with no invented promises.

After the module, learners will be able to:

1. **Sent ≠ received:** Explain why "sent" doesn't mean "received".
2. **Three stages:** Name the three stages and place a transfer in one.
3. **Predict arrival:** Predict arrival from the payment rail and send time.
4. **Fix or explain:** Tell when explaining stops and escalation starts.
5. **Honest expectation:** Set an accurate expectation without inventing a timeline.

4. Content outline and framework

Every transfer moves through three stages: **Initiation** → **Clearing** → **Settlement**. Once agents know the stage, they know whether they can fix it or only explain it.

Time	Scene	Teaches	Key line
0:00–0:25	Rhea's ₱8,000 and a guess	Why it matters	"Here is what most new agents do next: guess."
0:25–1:06	Not a package	Sent ≠ received	"A transfer is a message and a promise. Not a package."
1:06–2:00	Three stages	The framework	"Learn these three words and most of your job gets easier."
2:00–3:00	Two rails, one cut-off	Predict arrival	"A transfer above the ceiling doesn't travel slowly. It doesn't start."
3:00–4:10	Five reasons a transfer stalls	Fix or explain	"That decides whether you can fix it or only explain it."
4:10–4:55	Answering Rhea	Three moves	"Set expectation from the rail, not from hope."
5:05–5:34	Three things to keep	Recap	"Sent means stage one finished, not that it arrived."

Left out on purpose: Interbank settlement mechanics, rail fees and regulator names. Agents do not need them to answer a ticket, and they date quickly.

5. Assessment map

Every objective is taught by a scene and checked by a question; each wrong answer is a mistake a real learner would plausibly make.

Objective	Taught in	Checked by	Distractor logic
1. Sent ≠ received	0:25–1:06	Q3: A transfer is in clearing, and risk and limits have passed. Which reply is safe?	The safe answer describes where the money is; the wrong answers promise, retry or "fix" what nobody at Kislap controls.
2. Three stages	1:06–2:00	Q2: A ₱60,000 InstaPay transfer failed instantly. Why?	"A risk hold in clearing" is the distractor: it names a real stage, but the wrong one.
3. Predict arrival	2:00–3:00	Q1: A PESONet transfer was sent Saturday at 5 PM. When does it arrive?	"Within 24 hours, guaranteed" is the answer agents give under pressure; the question rewards the plain "Monday".
4. Fix or explain	3:00–4:10	Q4: The record shows a risk hold, and the customer hasn't been told anything. What do you do?	"Wait for the bank" is the distractor: it treats a hold on Kislap's side like a queue the agent can only explain.
5. Honest expectation	4:10–4:55	Q1: When will the Saturday PESONet transfer arrive, and what do you say?	The correct answer pairs the date with the reference number: an expectation the customer can check.

6. Design rationale

Four decisions shape the course, each tied to a principle an L&D reviewer will recognise.

Decision	Why	Principle
One customer runs the whole module. (0:00)	Rhea's ₱8,000 is followed from her chat to the console to the answer, so every concept arrives attached to a ticket agents will actually see.	Worked example (the full ticket)
Break the wrong picture first. (0:25)	Agents imagine money flying between banks. The module replaces that image with two records and a message before teaching any stage.	Addressing a misconception before new content

Decision	Why	Principle
Sort causes by whose side they are on. (3:00)	Five stall reasons are split into "Kislap's side, you can fix it" and "rail or bank, explain only"; which is the decision an agent makes on every ticket.	Signalling and categorising (fix vs explain)
Motion only ever points. (1:06)	One thing moves at a time and the screen holds still whenever there is something to read, so the console detail stays legible.	Coherence and segmenting

Process: ADC's Discover → Structure → Visualize → Produce → Review → Deliver flow, mapped to ADDIE, with SAM-style review rounds at script, storyboard and draft cut.

7. Script and storyboard excerpt

A dense source passage became short script lines, one action each.

Source passage (sample written by ADC for this concept course):

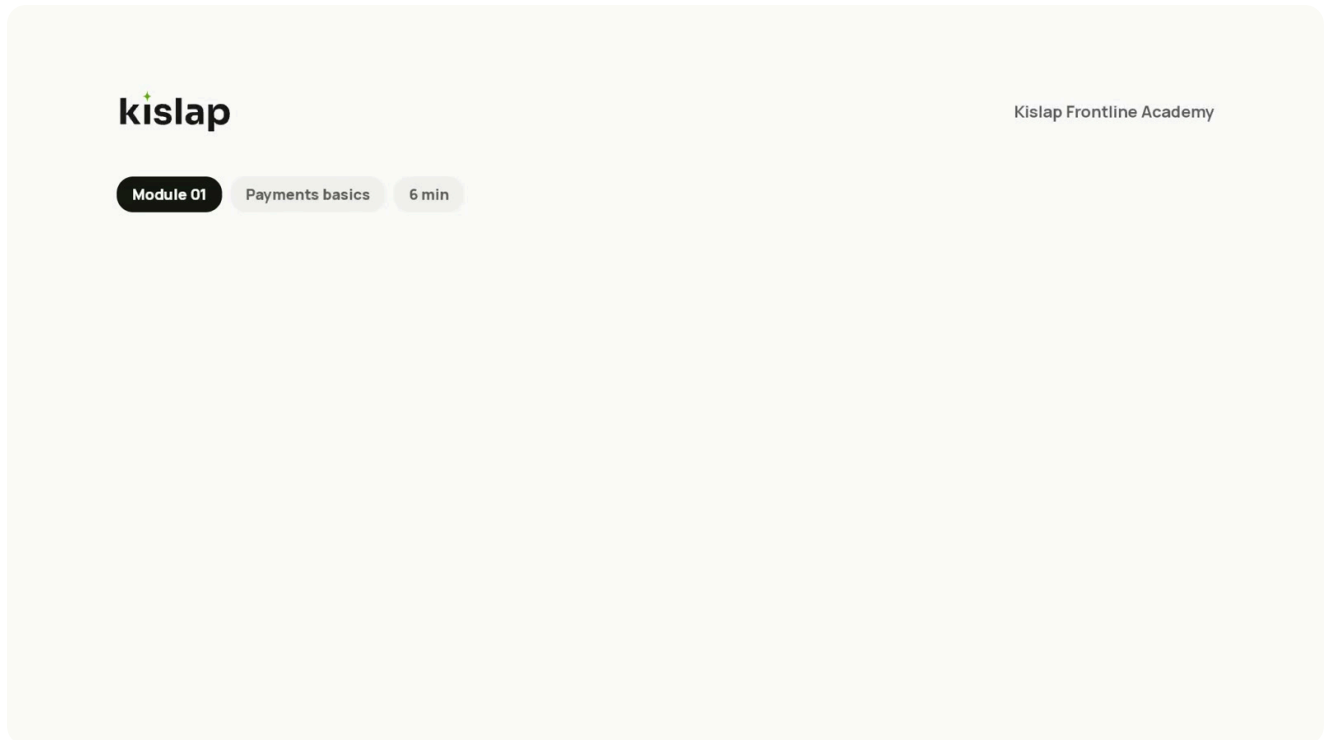
KB-112: Outbound transfer status definitions. A transaction in status SENT indicates the instruction has passed initiation controls (balance verification, limit validation and risk screening) and has been transmitted to the selected settlement rail. Funds availability at the beneficiary institution is contingent on rail processing windows. PESONet instructions received after the final daily cut-off, or on non-banking days, are queued for the next available clearing window. InstaPay instructions exceeding the per-transaction ceiling are rejected at initiation. Agents must not commit to a funds-availability time not supported by rail schedules.

Source says	Script says	Objective
A transaction in status SENT indicates the instruction has passed initiation controls... and has been transmitted to the selected settlement rail.	"Sent" means stage one finished, not that it arrived.	Sent ≠ received
PESONet instructions received after the final daily cut-off, or on non-banking days, are queued for the next available clearing window.	Sent after the final cut-off, or on a weekend or holiday, it waits for the next banking day.	Predict arrival
InstaPay instructions exceeding the per-transaction ceiling are rejected at initiation.	A transfer above the ceiling doesn't travel slowly. It doesn't start.	Three stages
Agents must not commit to a funds-availability time not supported by rail schedules.	Set expectation from the rail, not from hope. Never invent a timeline.	Honest expectation

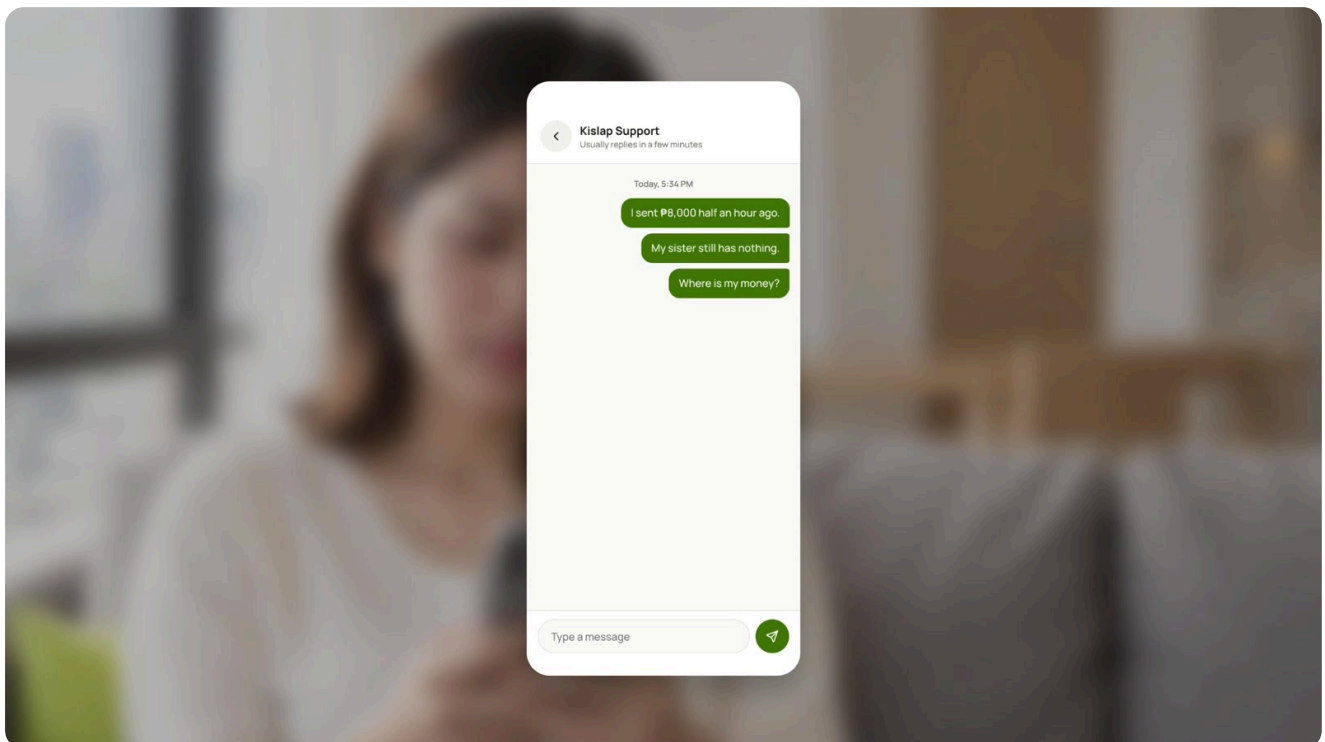
Rewrite rules used: one idea per sentence; status codes become stage names; "funds availability" becomes "arrived"; every rule is written as what the agent says or does.

Storyboard excerpt (stills from the final video)

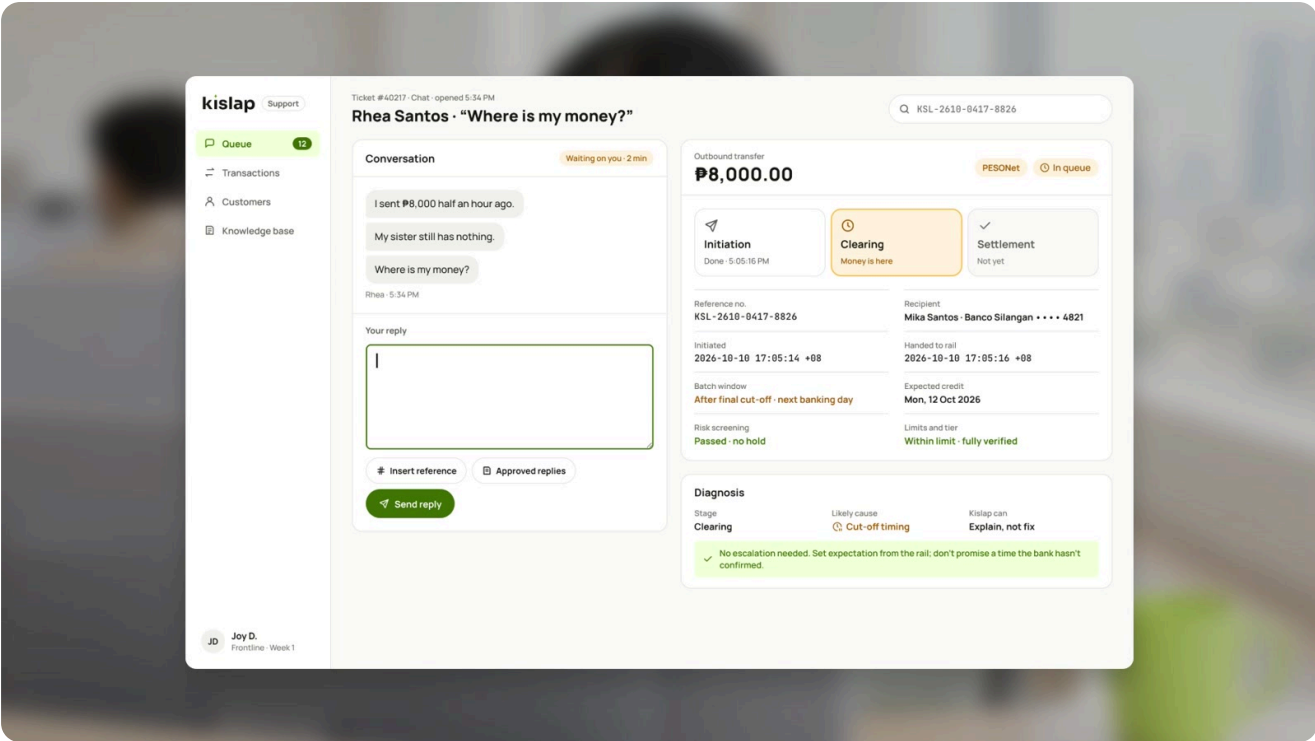
0:00 • Title. Module 01 title card with the three stage chips. *On screen:* How Money Actually Moves.



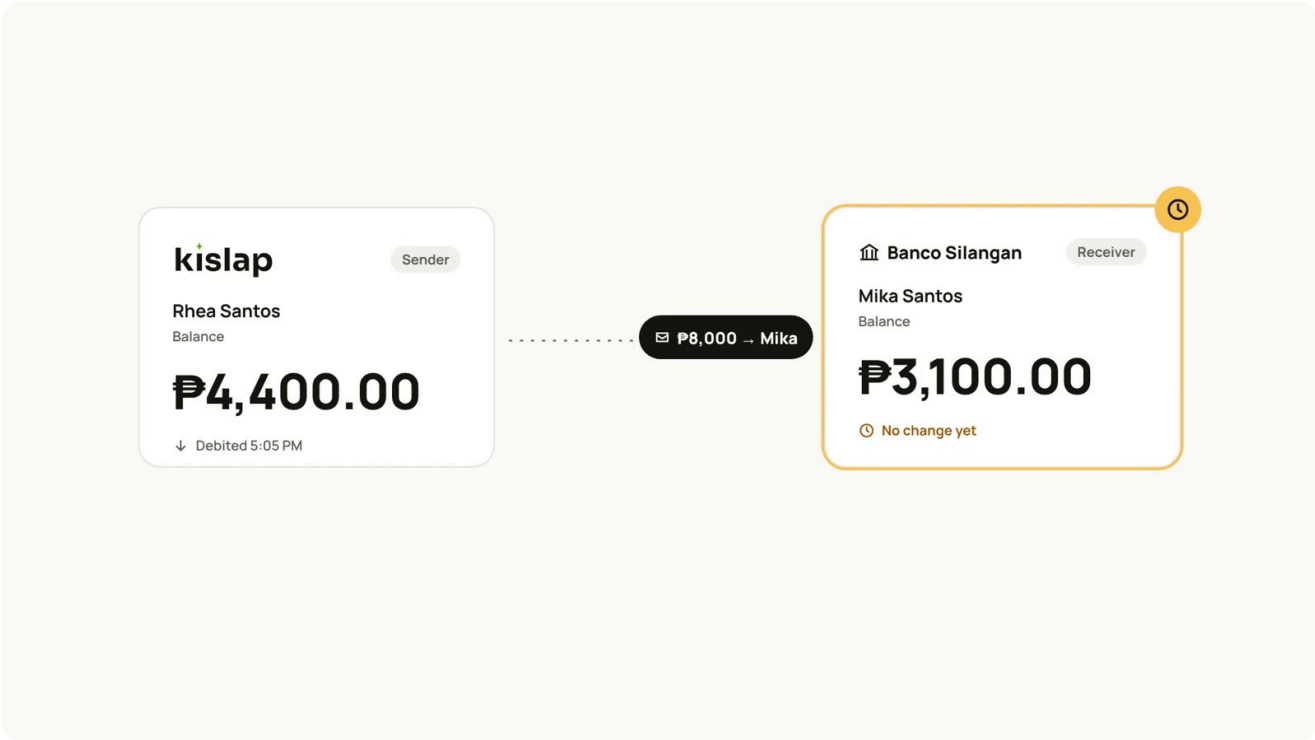
0:12 • The ticket. Rhea on her sofa; her chat with Kislap Support fills the phone. *Narration:* "...and a customer who needs an answer right now." *On screen:* the chat thread.



0:22 · The console. The agent console with Rhea's case open. *Narration:* "Before you answer anyone, you need to know where money actually is." *On screen:* Rhea Santos · ₱8,000 · stage tracker.

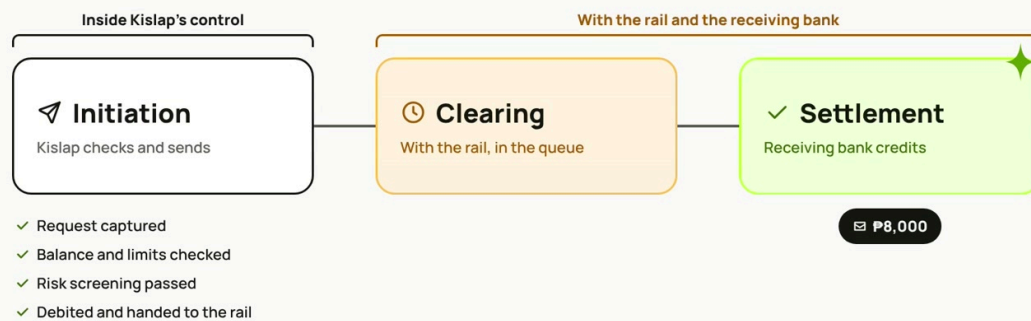


0:57 · Not a package. Two balances: Rhea's goes down, Mika's has not changed yet. *Narration:* "A transfer is a message and a promise. Not a package." *On screen:* ₱4,400.00 · ₱3,100.00 · No change yet.

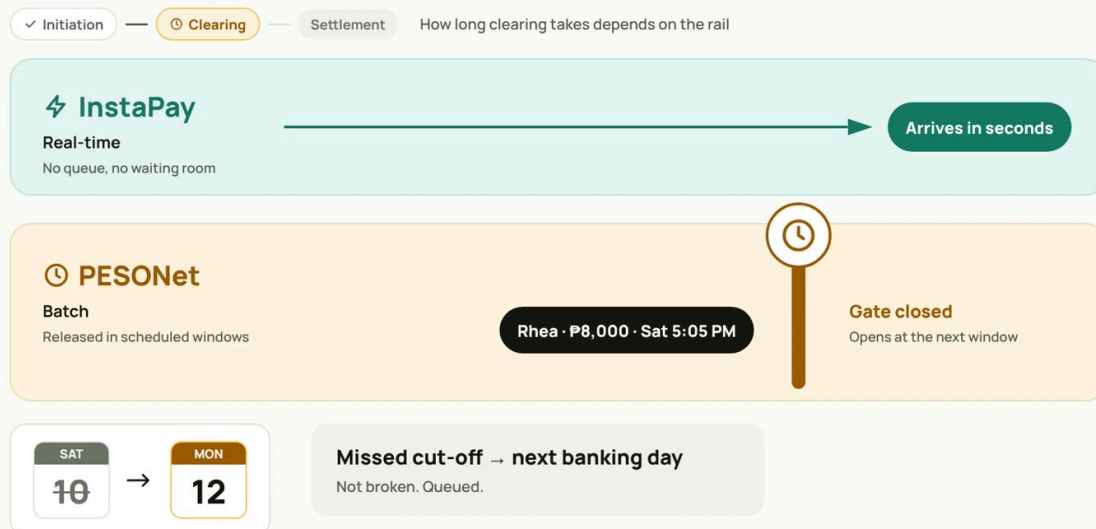


1:40 · Three stages. Initiation, Clearing, Settlement, with the control line between Kislap and the bank.
Narration: "That's the only moment the money has genuinely arrived."
On screen: Inside Kislap's control
· With the rail and the receiving bank.

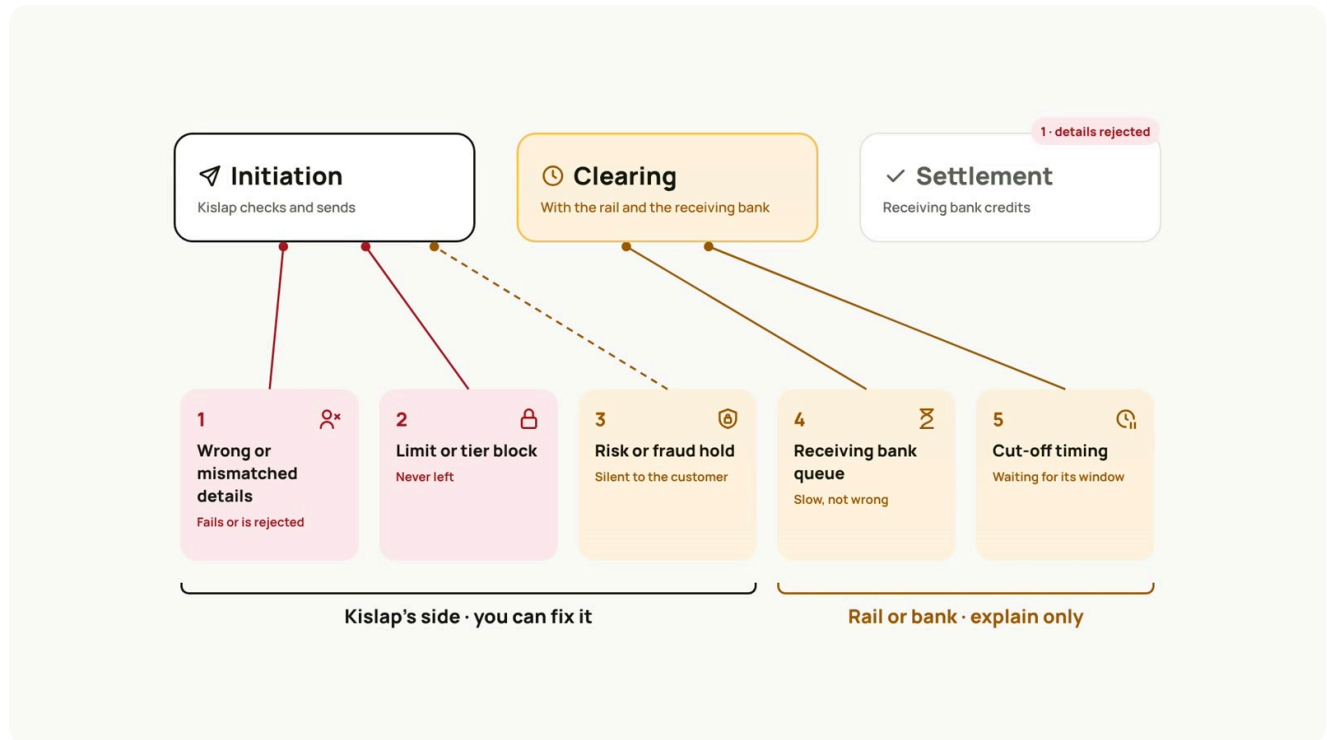
A transfer moves through three stages



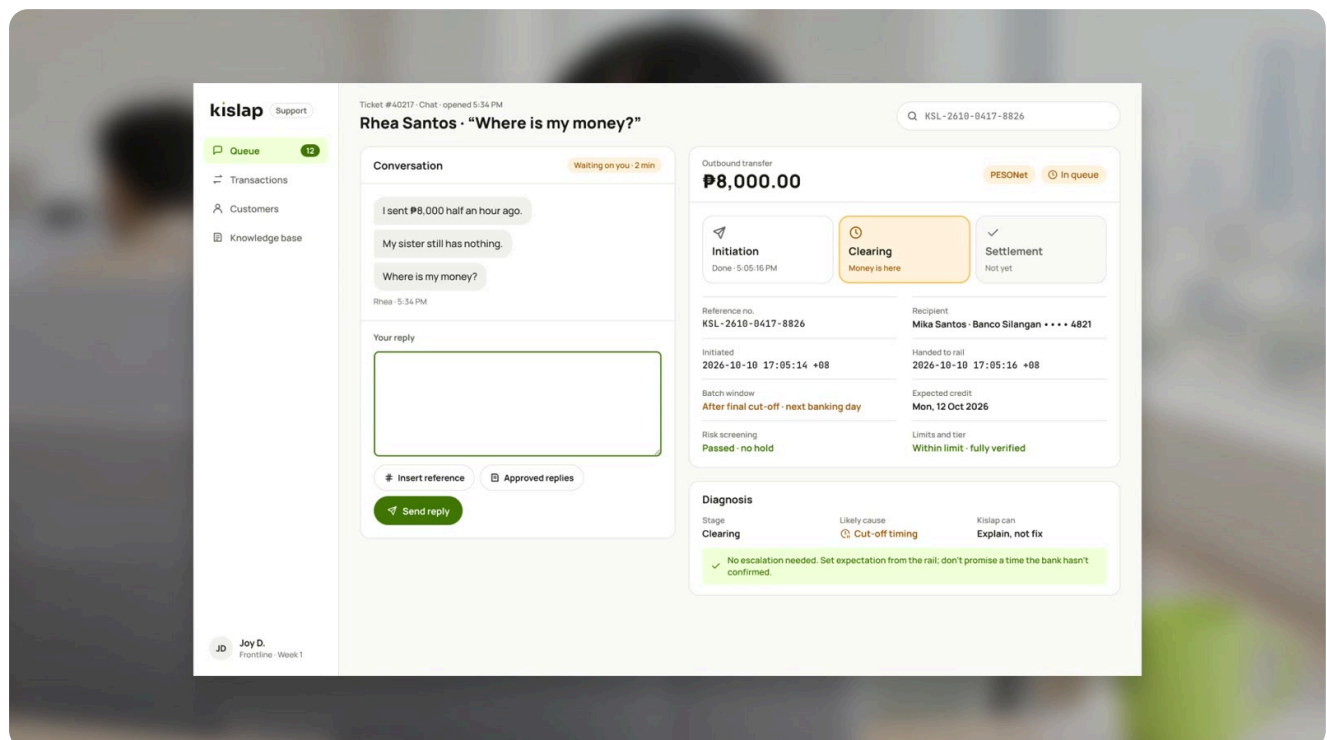
2:46 · Two rails. InstaPay arrives in seconds; PESONet waits at a closed gate. *Narration:* "It waits for the next banking day."
On screen: Missed cut-off → next banking day · Sat 10 → Mon 12.



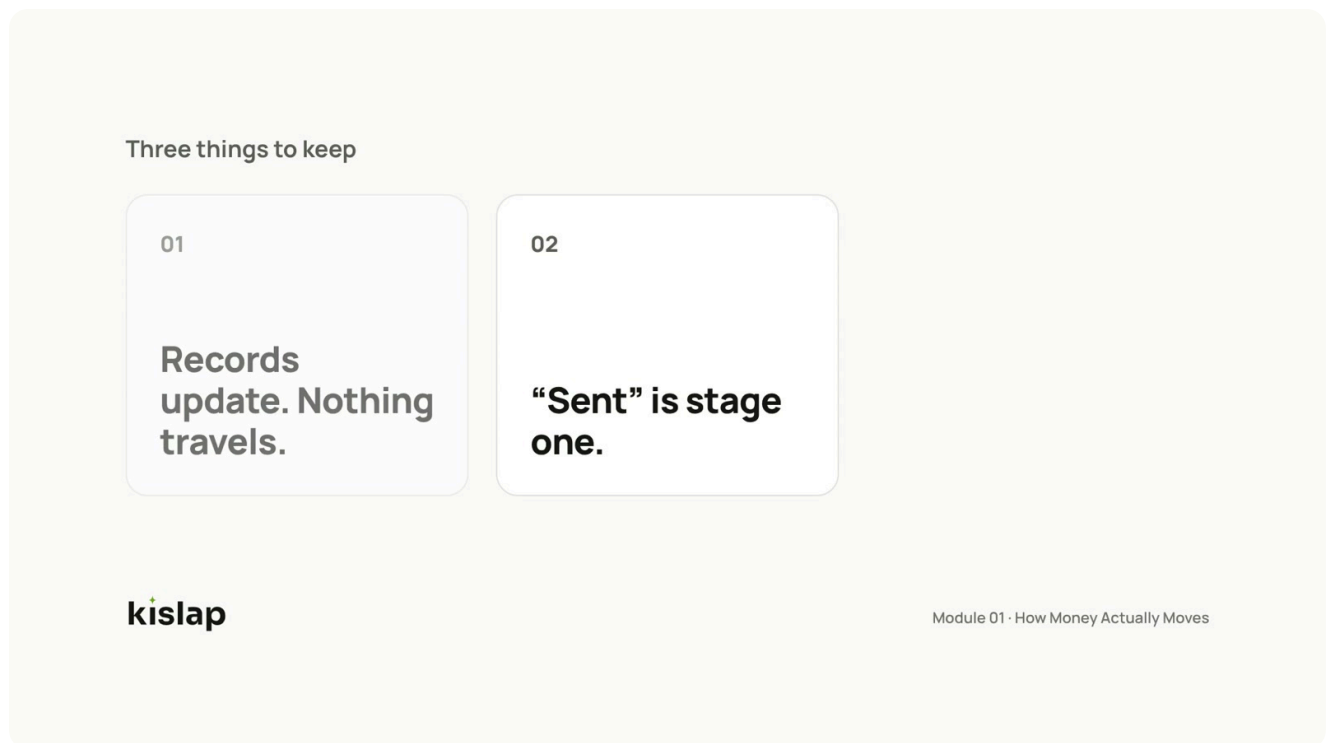
4:02 · Five causes. The five stall reasons hang from the stage they happen in. *Narration:* "That decides whether you can fix it or only explain it." *On screen:* Kislap's side, you can fix it · Rail or bank, explain only.



4:22 · Locate the stage. The console again, Clearing highlighted on Rhea's record. *Narration:* "Check the record before you type." *On screen:* Stage: Clearing.



5:10 · Recap. Three cards, building one at a time. *Narration:* "Records update. Nothing travels." *On screen:* Three things to keep.



8. Delivery and evaluation plan

Delivery setup

Setting	Value
Standard	SCORM 1.2
Completion rule	Video watched to the end and quiz passed
Pass mark	75% (3 of 4), unlimited attempts
Reported fields	Status, score, time in course, resume point
Tested on	Desktop and mobile in a test LMS, before handover

Accessibility: captions on by default (SRT and VTT), full transcript, on-screen text kept to short labels, checks usable by keyboard and touch.

Evaluation plan (recommended measures, not results; concept courses have no learners yet):

Level	What to measure	Source	When
1. Reaction	"Will this change how you answer a stalled-transfer chat?"	LMS survey	At completion

Level	What to measure	Source	When
2. Learning	First-attempt pass rate, per question	LMS quiz report	First 30 days
3. Behaviour	Repeat contacts on the same transfer within 48 hours	Support desk tags	Before and 60 days after
3. Behaviour	QA scores on stalled-transfer replies ("no invented timeline")	QA sample	Monthly

Expect the clearest signal in repeat contacts: a customer told "Monday, here is your reference" rarely writes back on Sunday.

Working with ADC

Every ADC project starts with a document like this one, agreed before production begins. Your experts give a kickoff call, one script review and one review per draft; ADC handles structure, script, visuals, production and delivery, with one point of contact.

Book a 30-minute discovery call at aurora-dc.com to see which of your repeat training topics would gain most from being built once.