



Clara Bunker

UX Designer

Hi, I'm Clara!

I work at American Express as a UX Designer on prepaid and alternative payments.

I'm a designer with a diverse background. At the Savannah College of Art and Design I studied Industrial Design, Interaction Design, and Design for Sustainability. After graduation I worked for the International Rescue Committee helping them build the New Roots in New York program. I applied design thinking and service design techniques to the program and designed a community run farm and community integration program. I also taught design to elementary and middle school children in the South Bronx. (Ask me about this, I love to talk about it!)

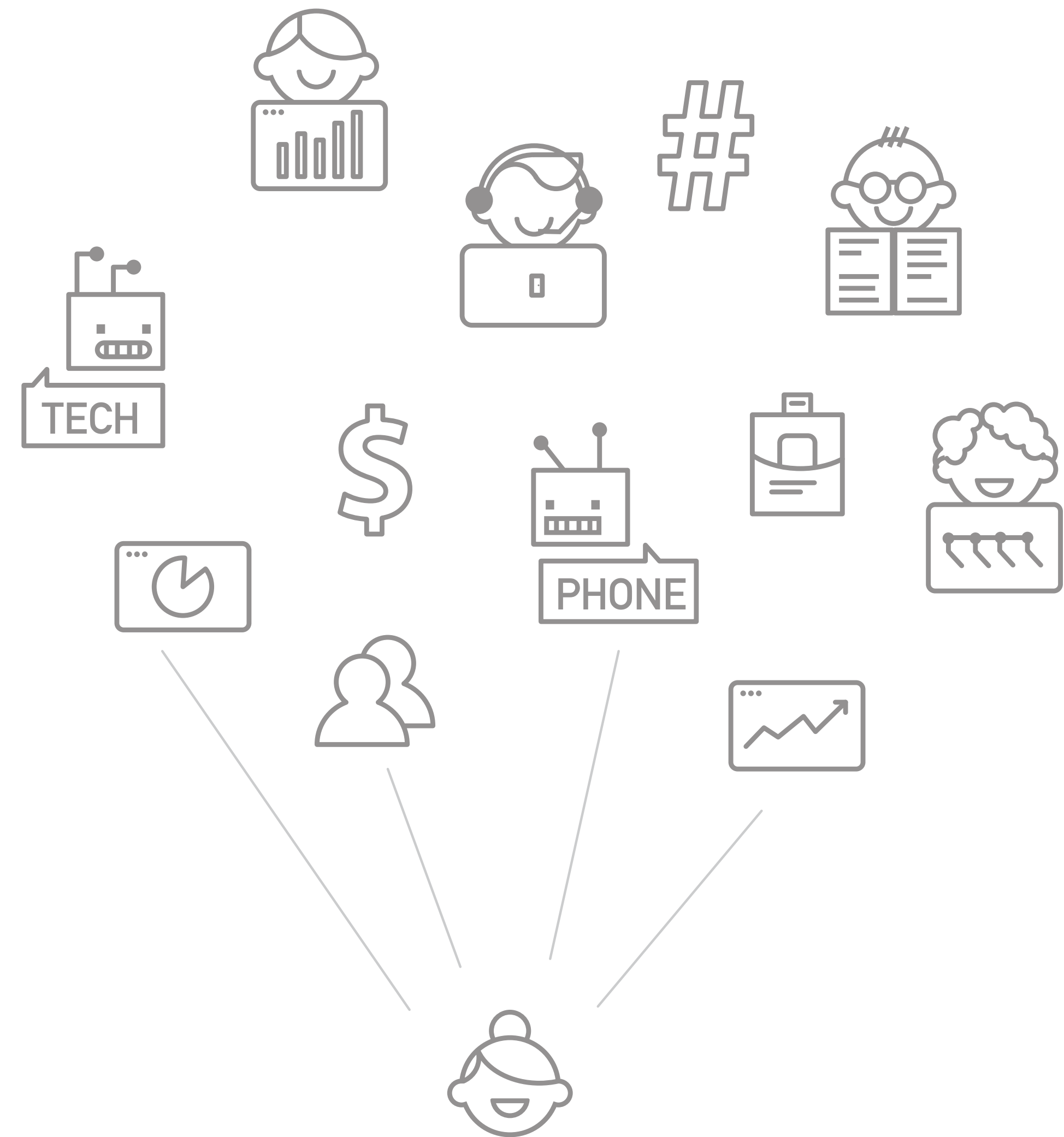
Now I'm applying the same empathy and techniques in the digital space to create better banking products for under banked people. I'm passionate about creating equality through design.

I believe that by following a process and through team collaboration, challenges can be solved so we can consistently and repeatedly drive positive results!

Get in touch!

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My Approach

Planning

The goal is to Kick off the project and align with partners, define an approach, and timeline.

This is how we get an initial understanding of the ask and set a direction for the team to deliver.

Discovery

The goal its get a clear understanding of the problem. The discovery phase allows us to dive into how our competitors, and other industries handle similar challenges.

This is how we know what we're building is the right thing.

Design

The goal is to define the functional and visual aspects of our solution. This is where the project starts to get visual. We sketch and start exploring ways to solve the challenge visually.

This is how we make sure we're building something that works and is intuitive for users to interact with.

Delivery

The goal of Delivery is to communicate design intent with our technical and production partners. Most projects have different delivery needs. We often create usable code, specks, and other artifacts for the build.

This is how we make sure we're building what we designed.

Support

The goal of Support is to ensure continued iteration and maintenance for the design with our project partners. After handoff there are always questions or new challenges that arise. Sometimes we don't hit the metrics, so we iterate and improve the design.

This is how we make sure the work is great.

I believe in following a consistent but scalable and flexible process for every project.

My Tools

Planning

Design Brief
Define Scope
Define project approach
Define meeting cadence
Project kickoff
Tasking
Timeline
Stakeholder workshop
Feature Set Workshop
Delivery Planning

Discovery

Competitive analysis
Adjacent industry analysis
Affinity Mapping
Behavior Mapping
Card Sorting
Channel Mapping
Co-creation Sessions
Content Types Audit
Data Audit
Field Work
Heuristic Analysis
Journey Map
Logic Map
Personas
Stakeholder Interviews
Taxonomy
Technical Investigation
Ontology
Site or App Map

Design

Sketching
Sketch Workshop
Code Sketch
Design Review
Device Validation
Interaction Flows
Messaging
Content Strategy
Legal Approval
Scenario Definition
Service Blueprint
User Validation
Visual Design Compositions
Wireframing
Look and Feel Exploration

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Content Guidelines
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Design Specs
Functional Specs
Project Documentation
Copy Deck Writing
Data Planning

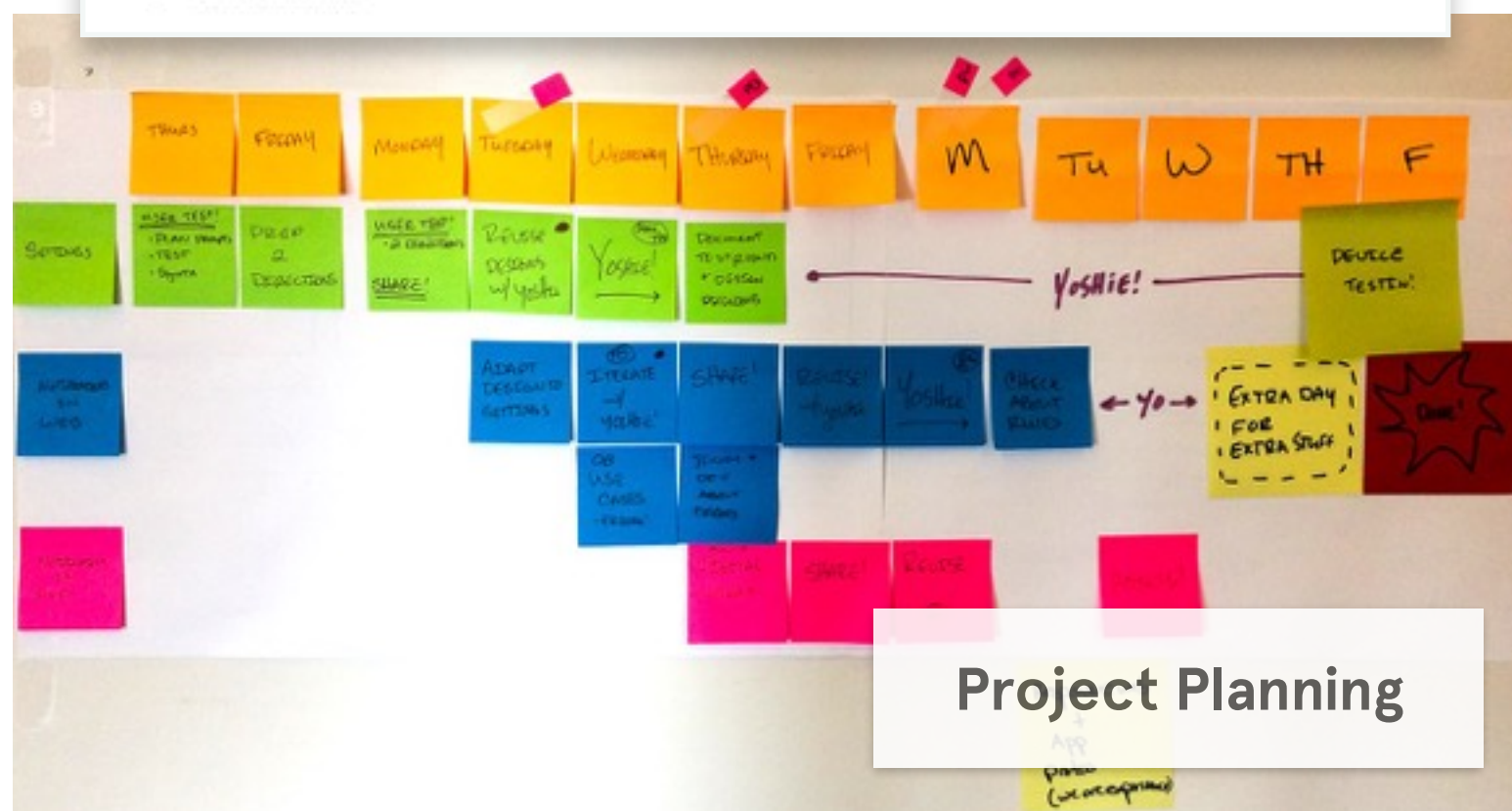
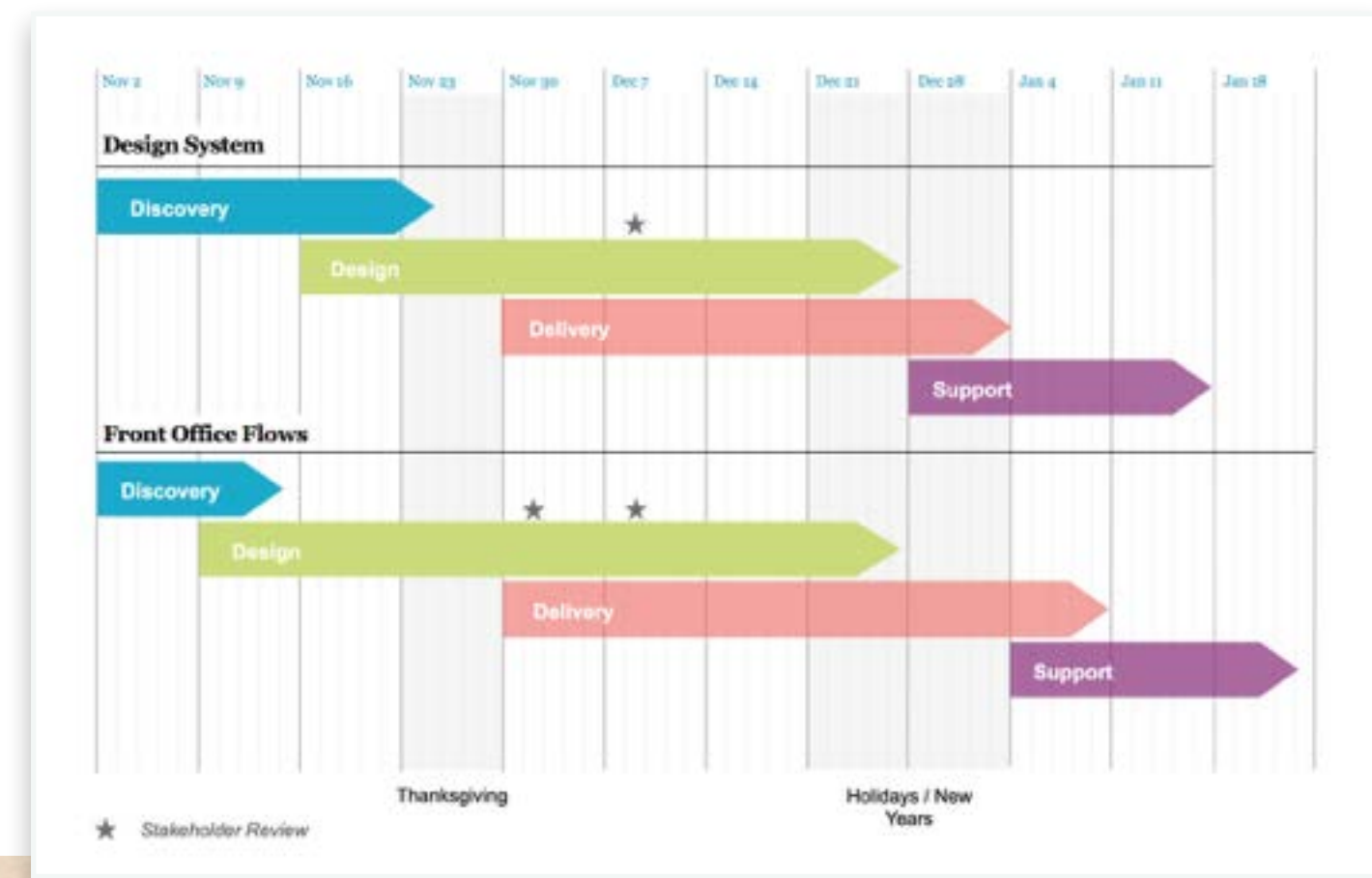
Support

Problem Solving Workshop
Design Q.A.
Iteration
Put out the fires!

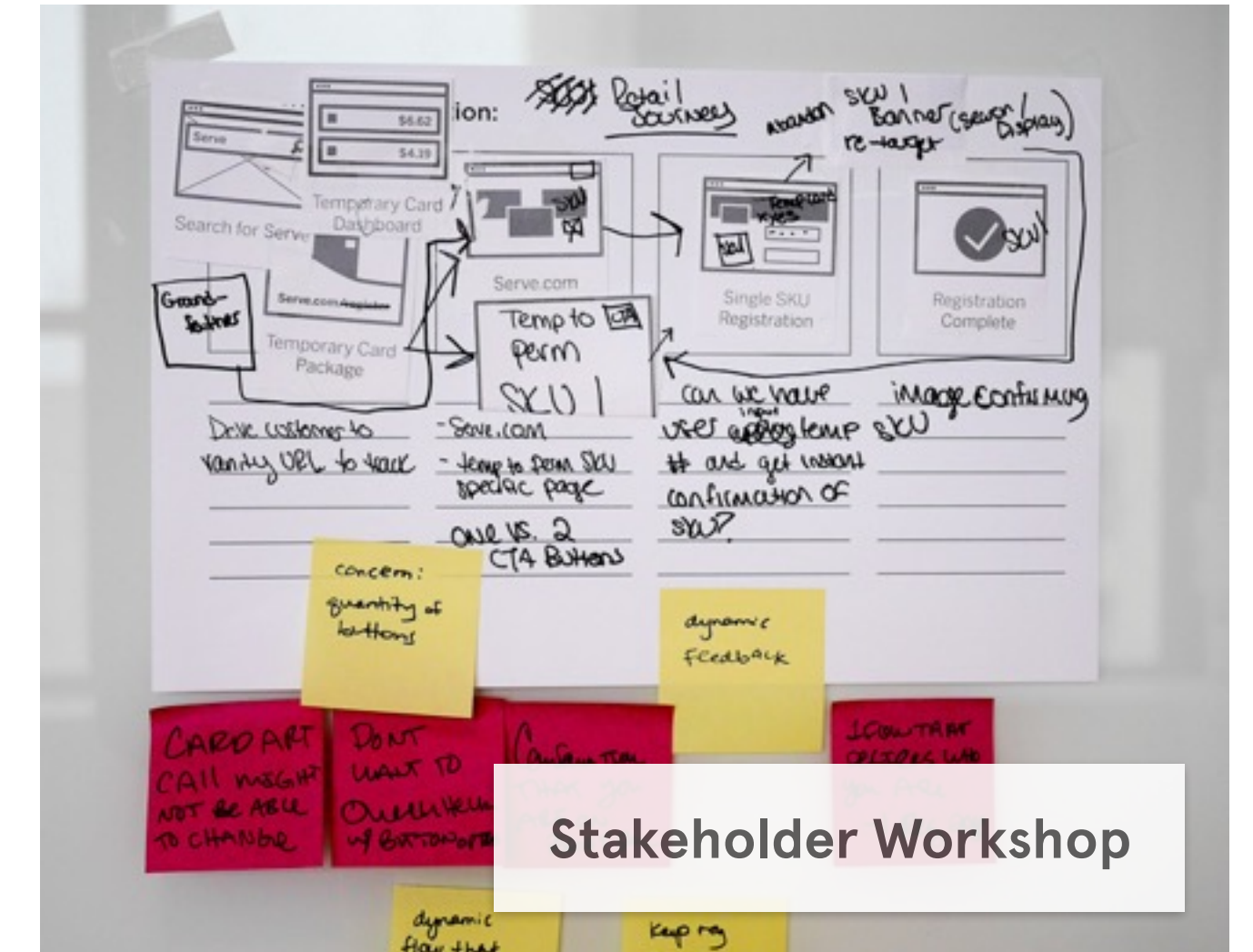
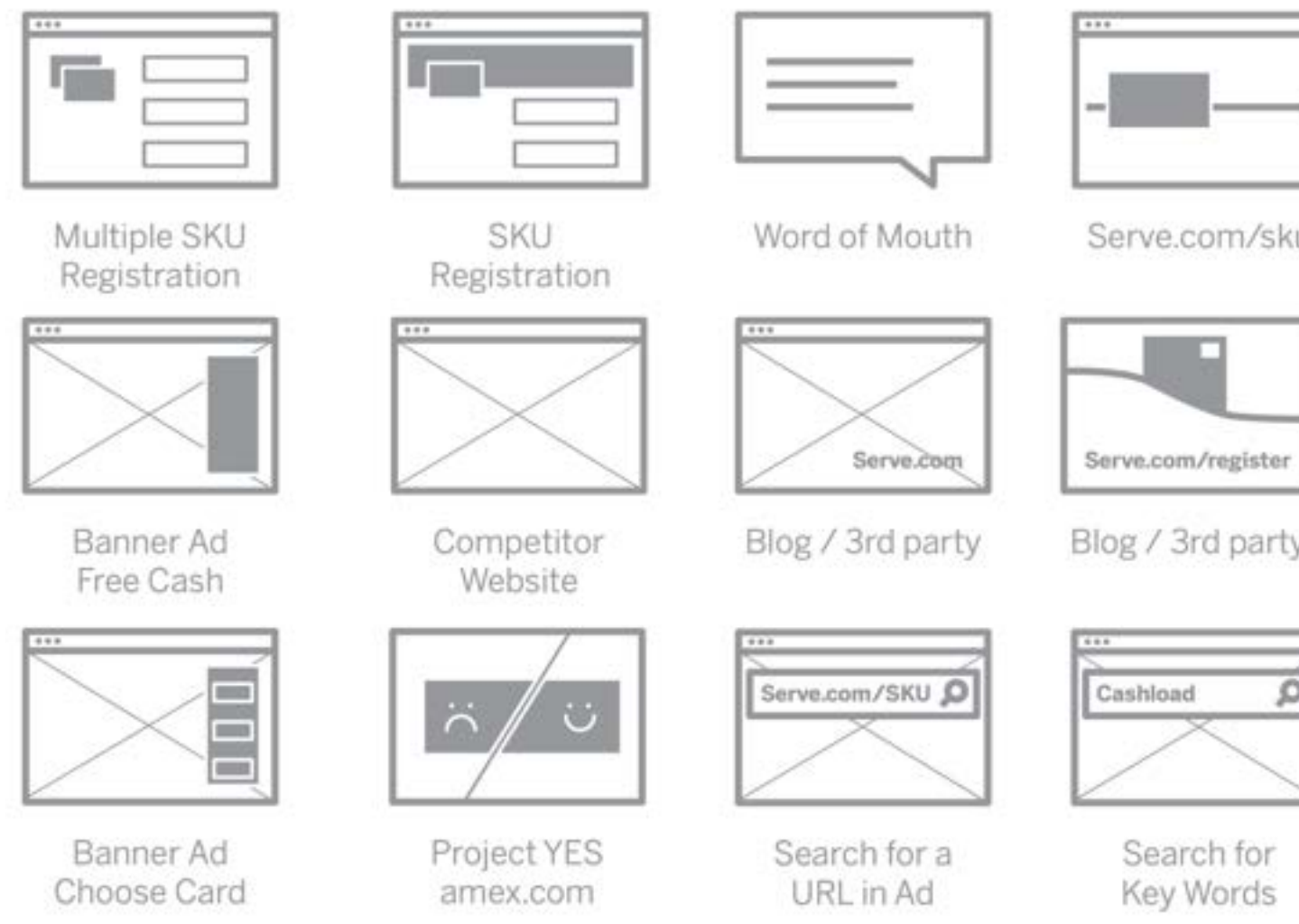
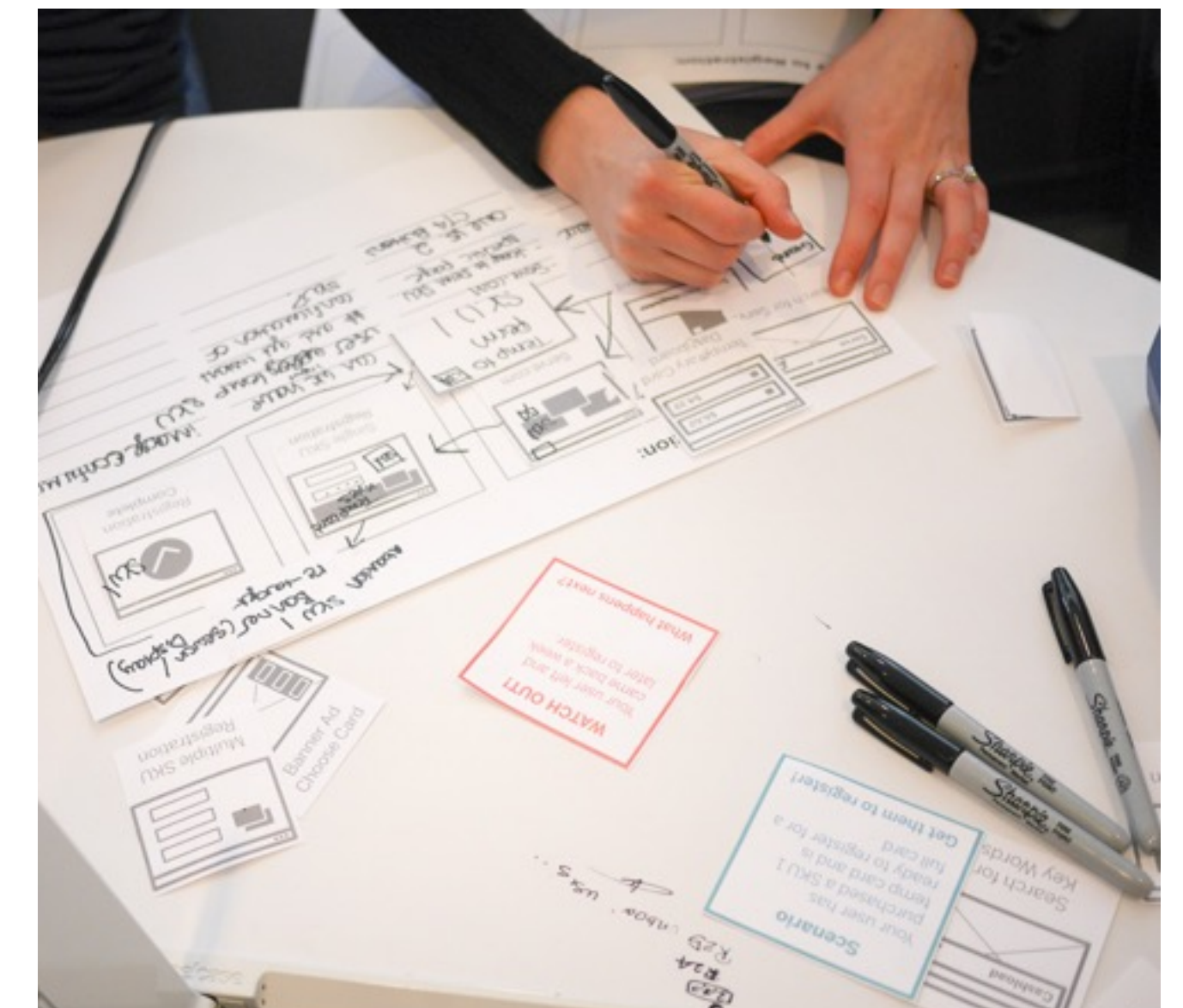
PLANNING

Plan & Scope

Getting everyone aligned and knowing what to do next is sometimes the hardest part of a project! I use stakeholder workshops to gather requirements and align the team. Planning boards help me track projects and assign tasks, so everyone knows whats next.



Project Planning



Stakeholder Workshop

DESIGN

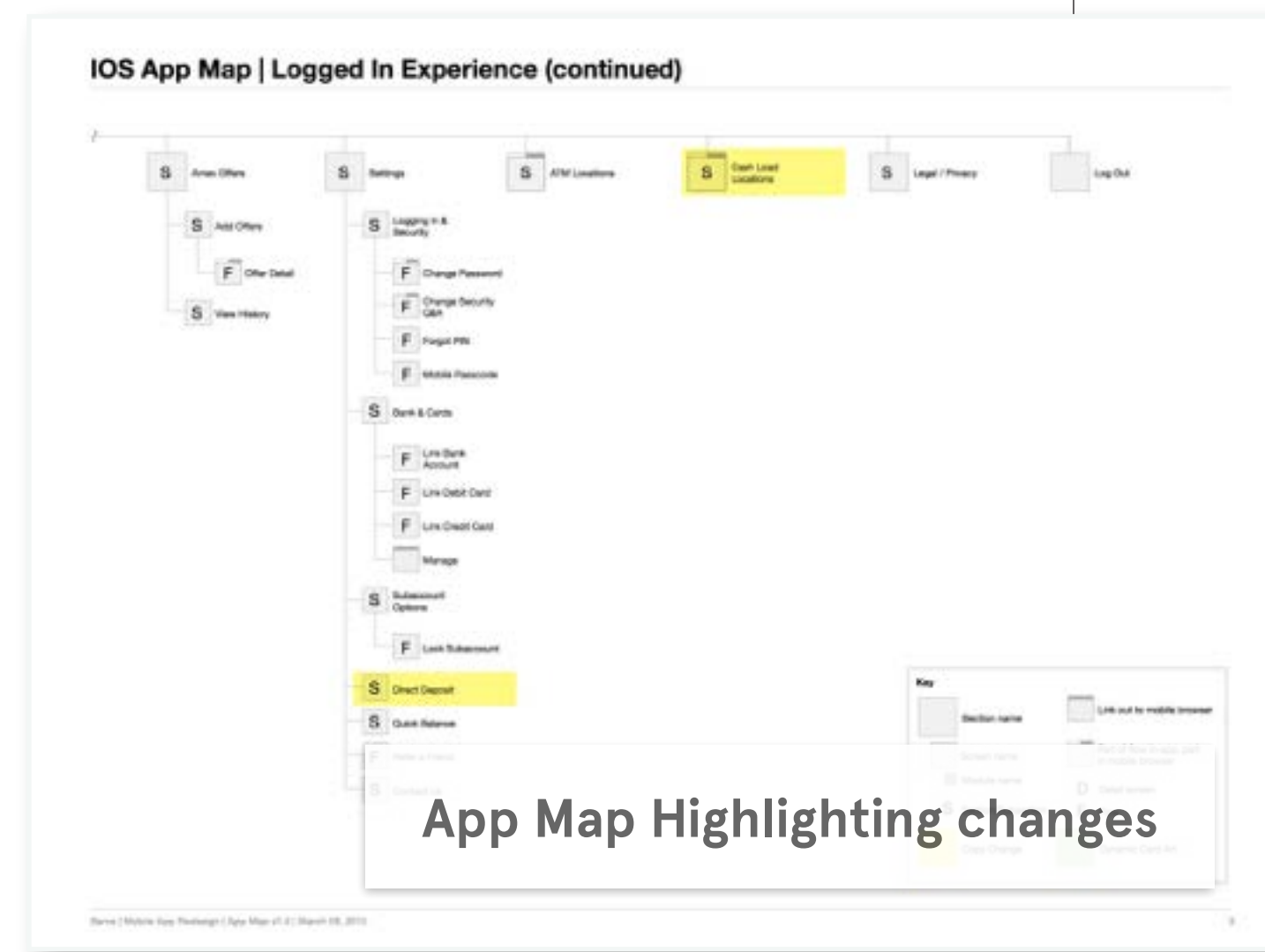
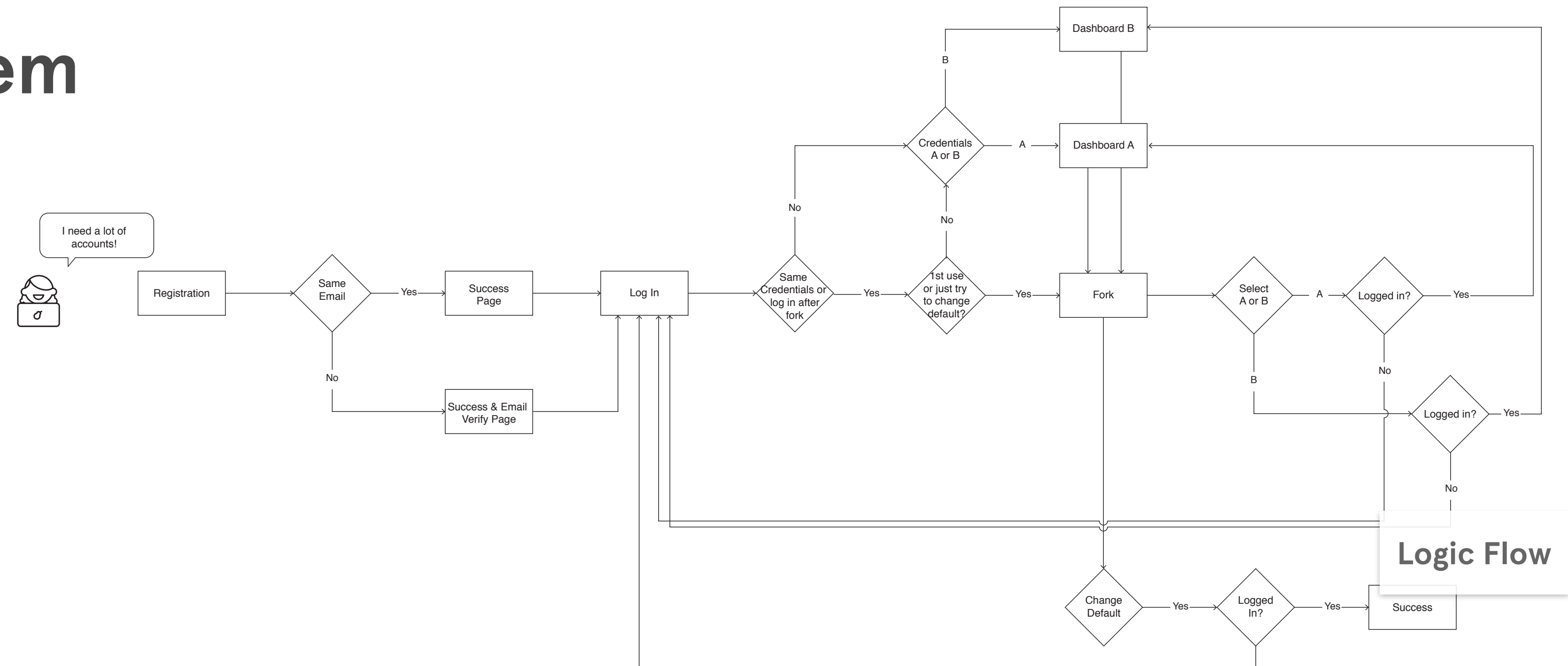
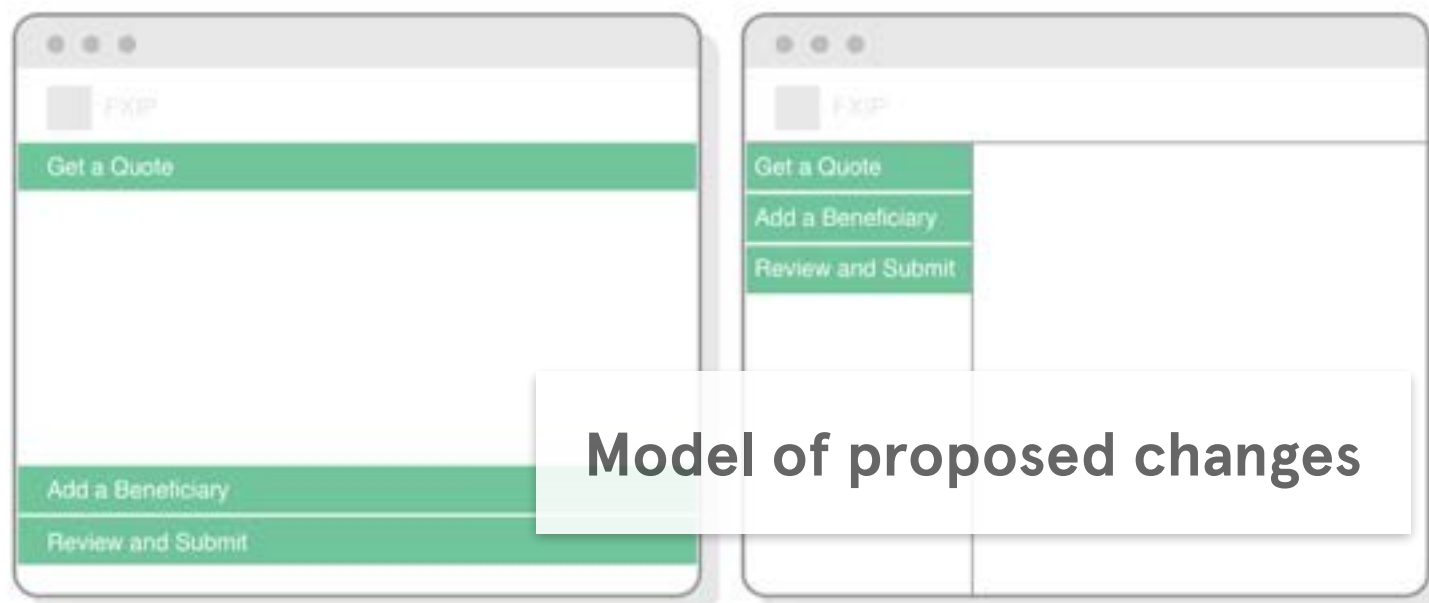
Understanding the System

Some projects can have really big impacts on the system. I map these impacts out visually with my team so we can be on the same page. These visualizations also help communicate the design's intent to a larger audience.

Progressive Summary



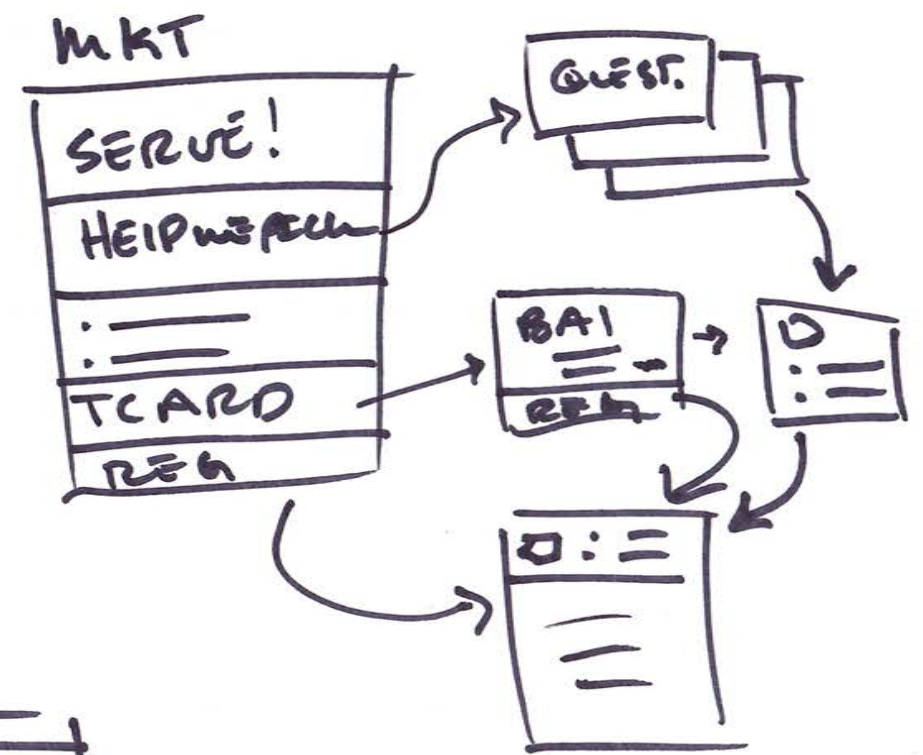
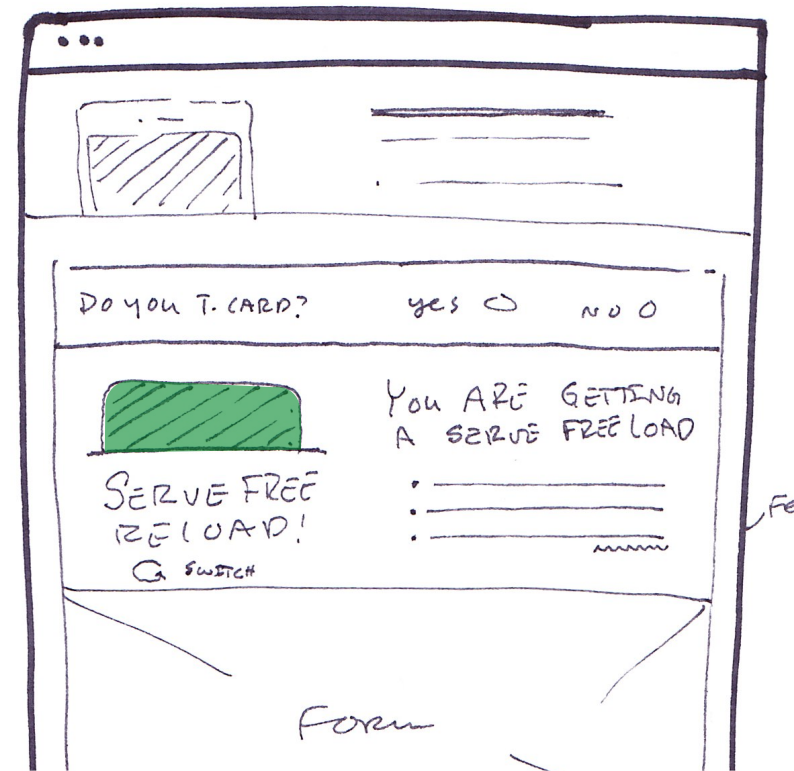
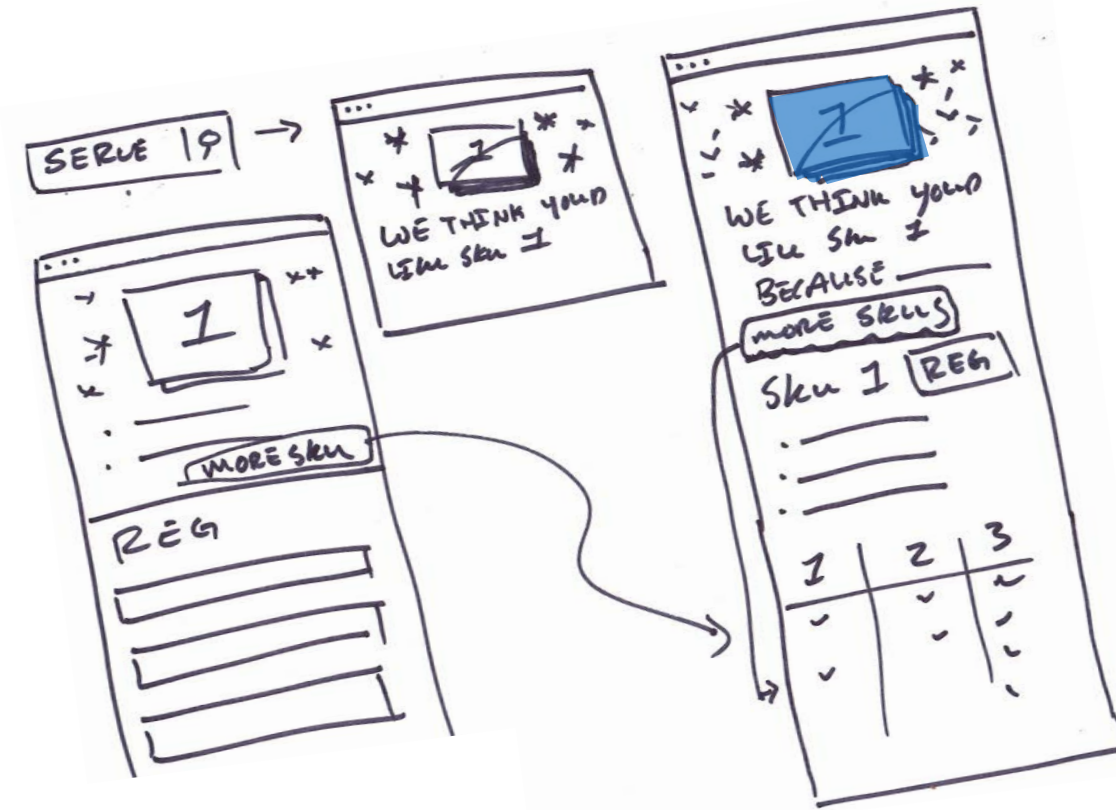
Navigation



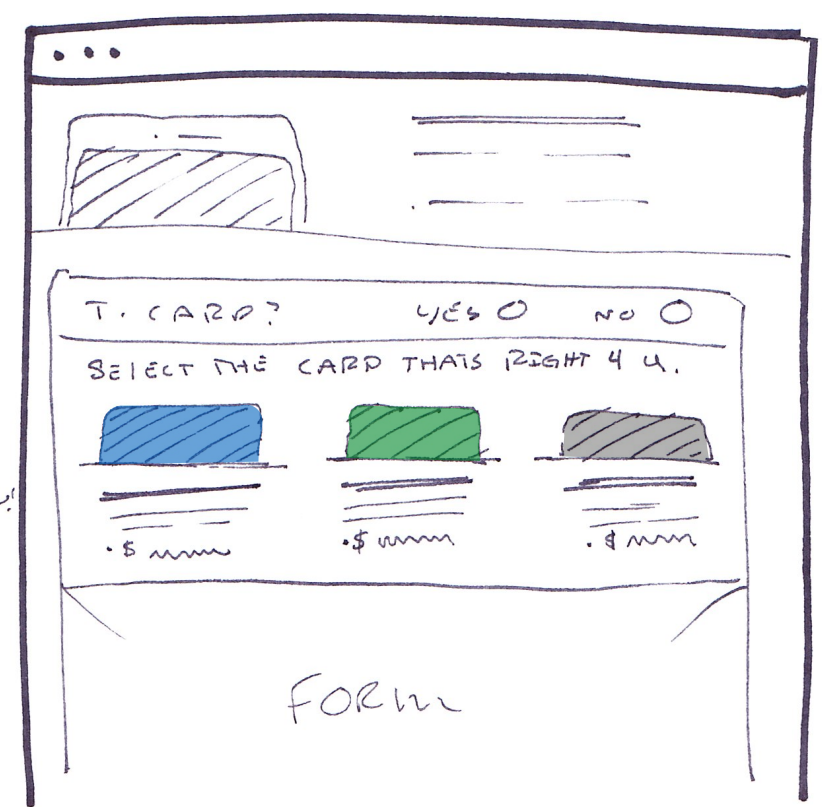
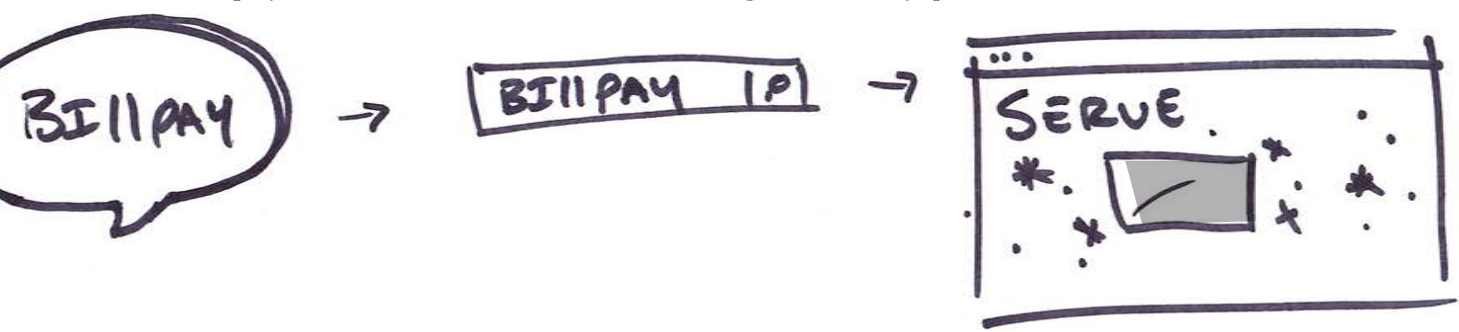
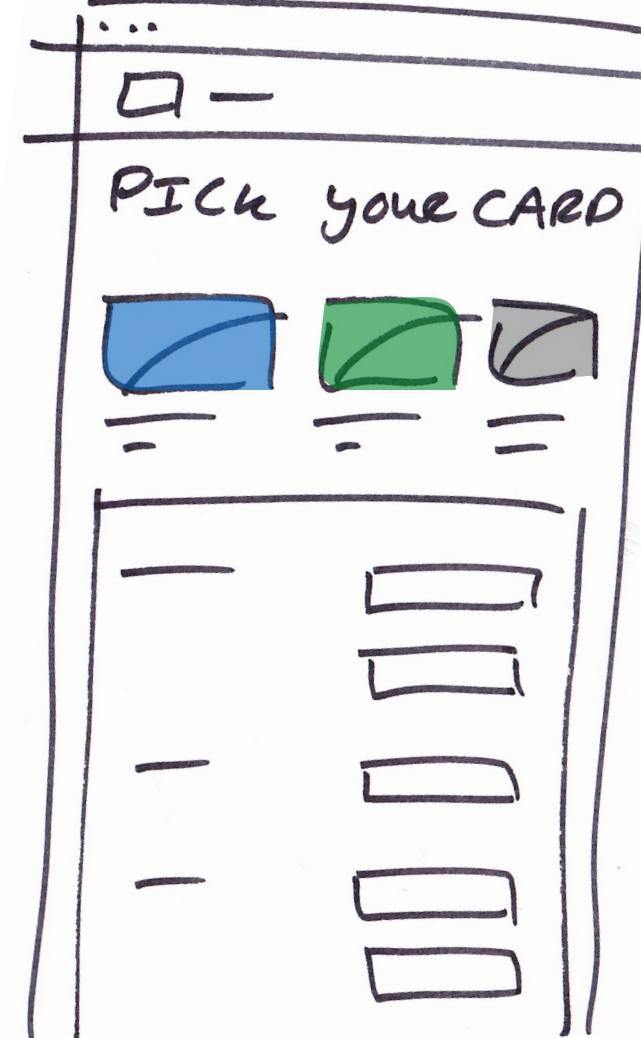
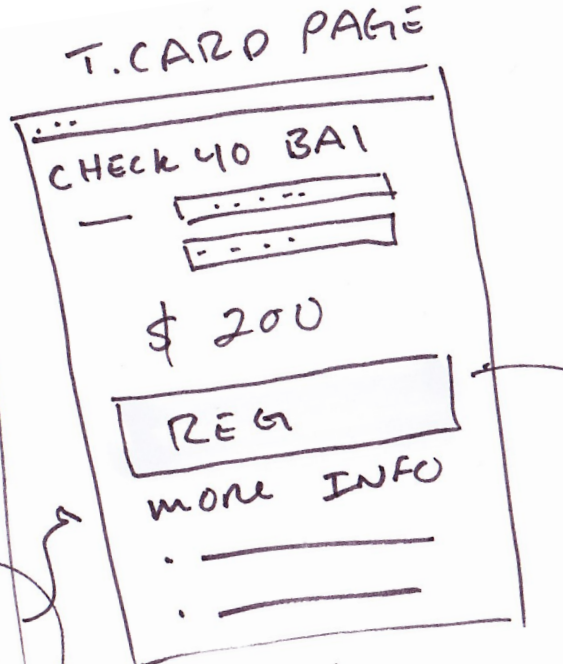
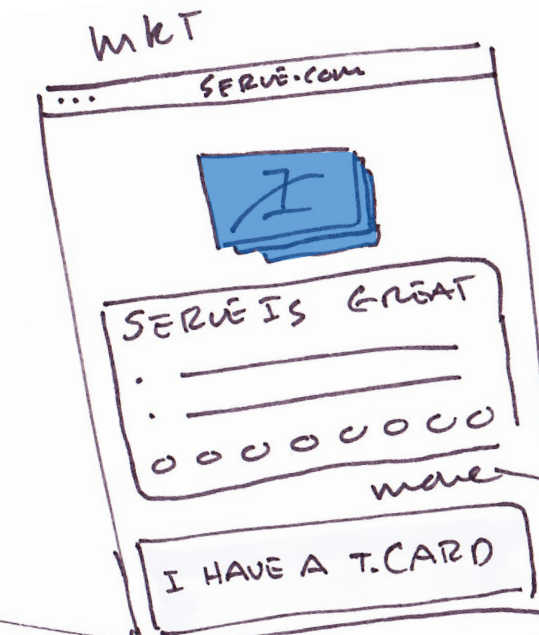
DESIGN

Sketching & Ideation

I love to sketch in a group! We sketch for a bit, share out, and repeat. We try to look into the future to see where we can go, then solidify our ideas into an actionable next step. I sketch on my own when I'm stuck figuring out a tricky problem.



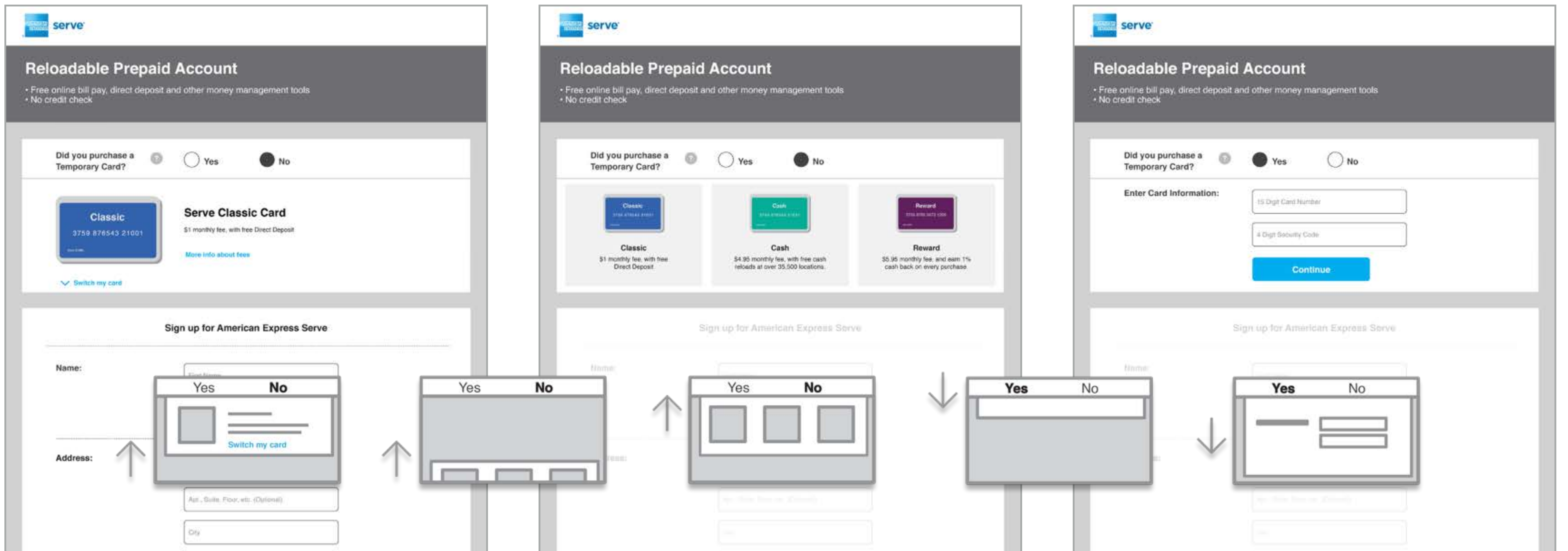
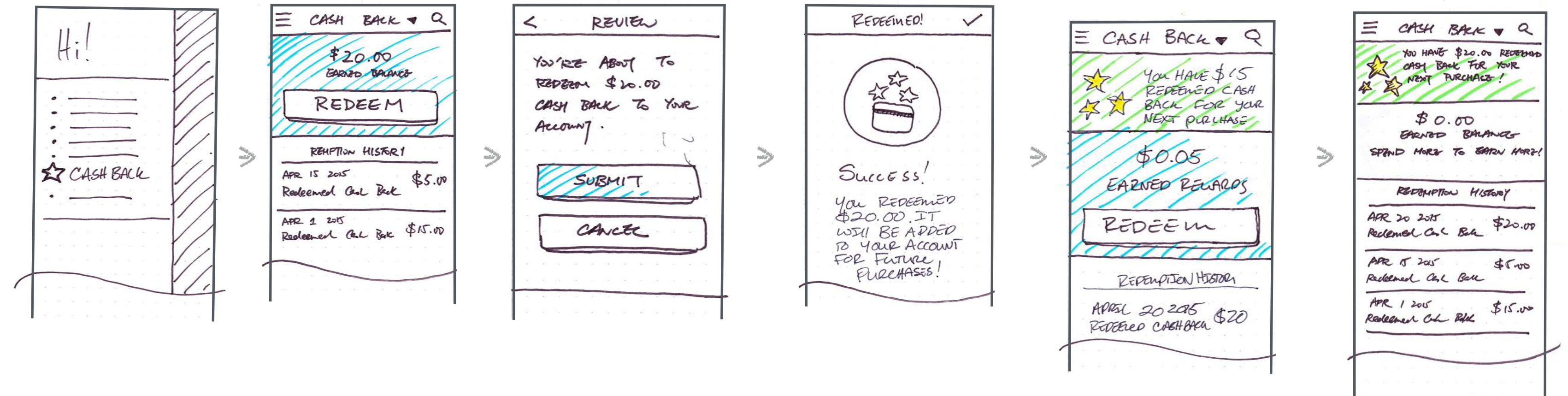
SERVE 1?



DESIGN

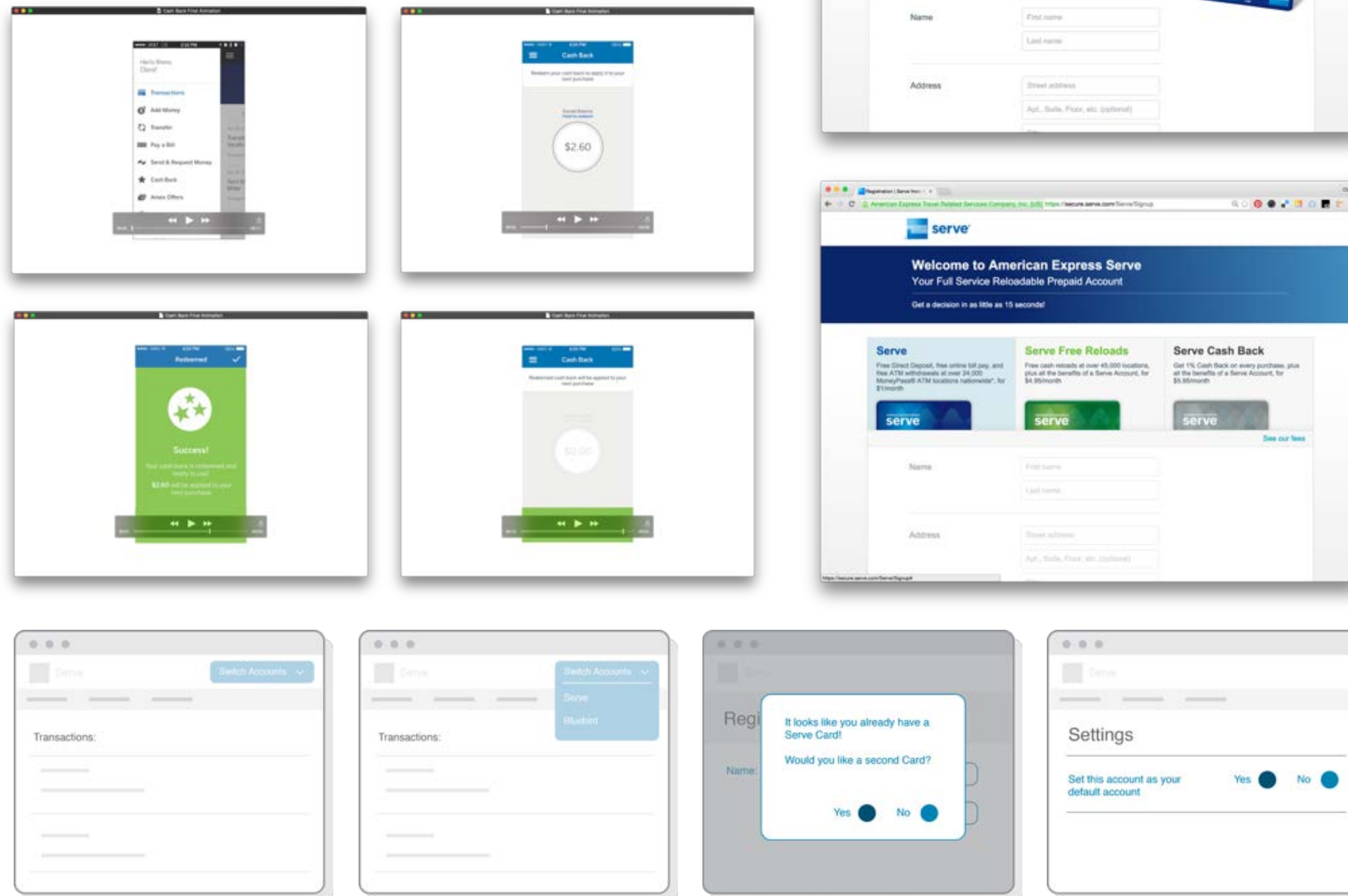
User flows

To better understand the team's design solution I will quickly create high level user flows. This helps document decisions and see if a solution makes sense. When ideas become crisper I keep working in flows but step up fidelity levels.



Prototyping & Testing

Prototyping is an integral part of my problem solving process, often my go to method when working out a difficult and complex problem. The end result is helpful not only for myself but becomes something my team to rally around.

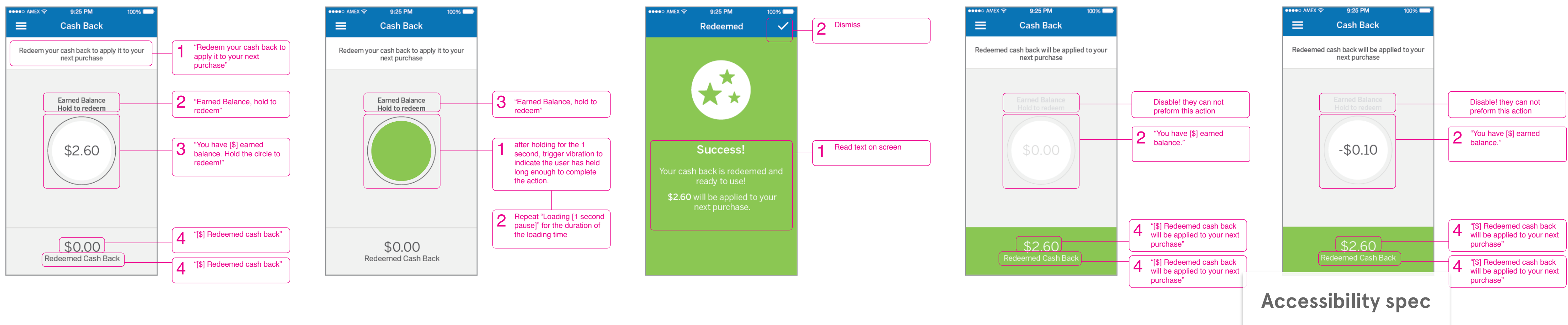
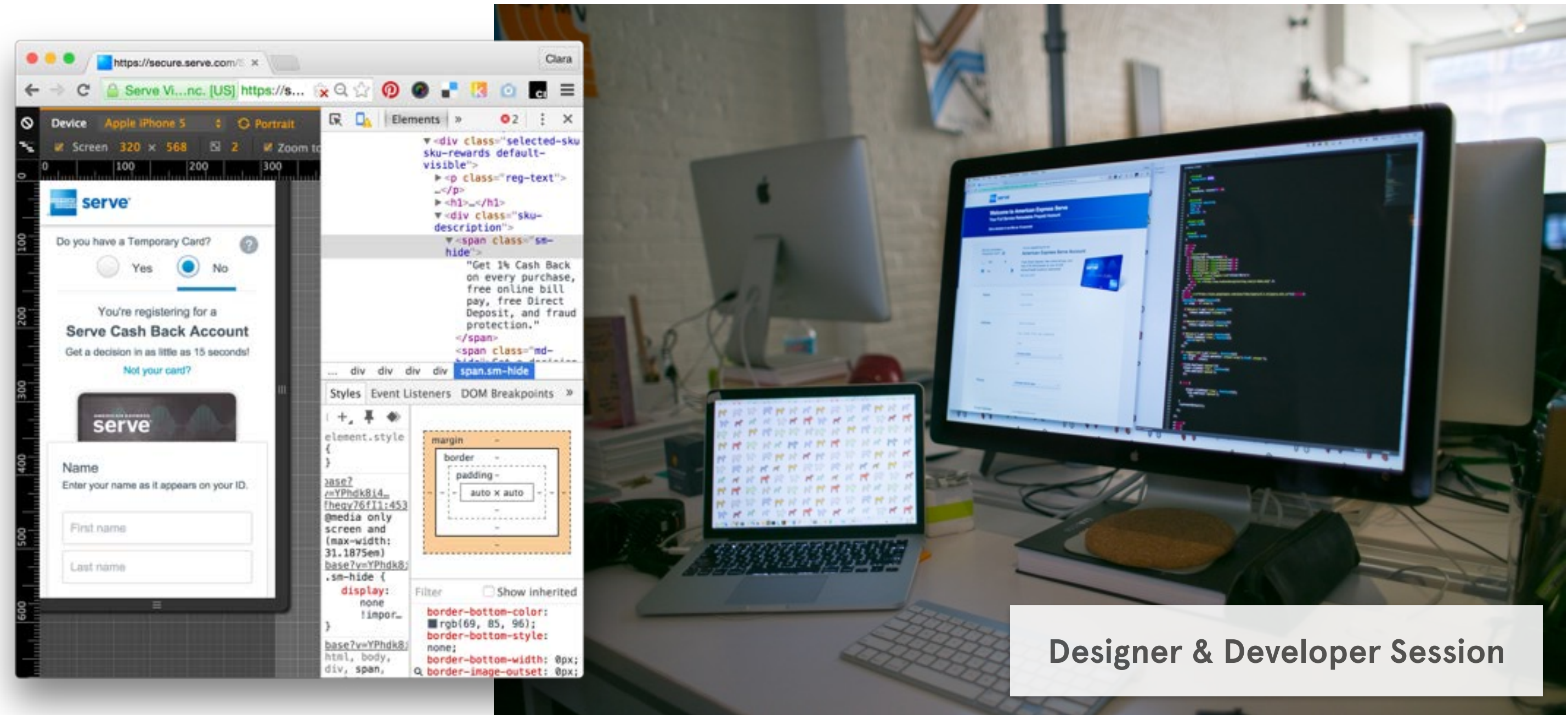
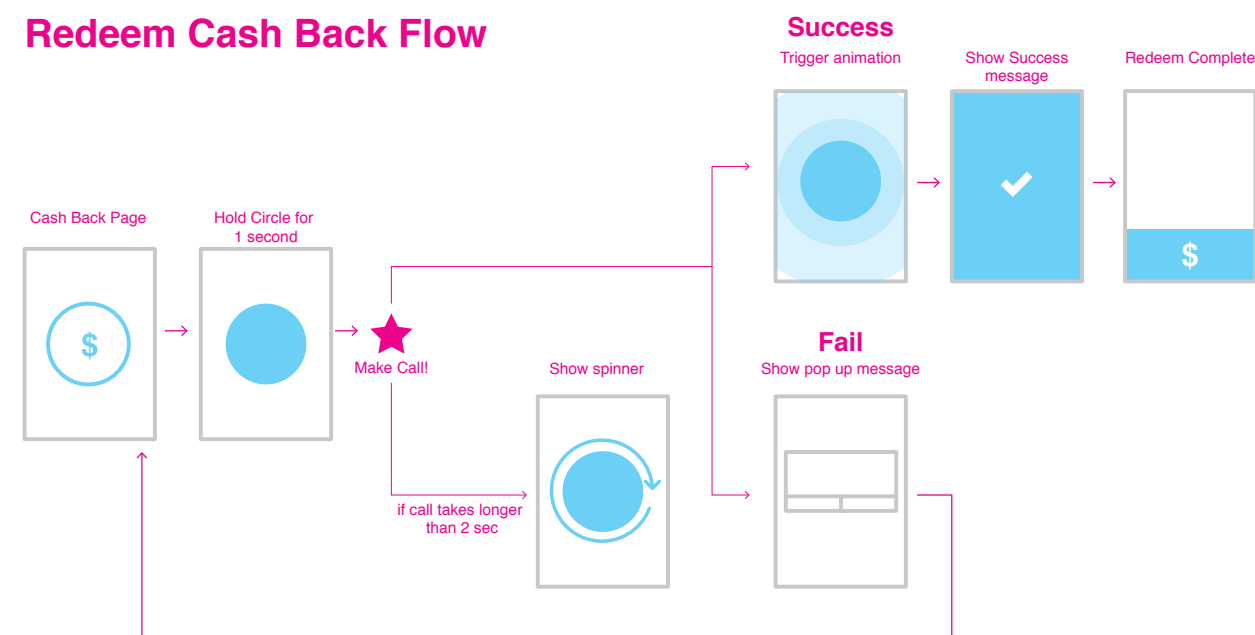


DELIVER

Production

I work closely with the development team to hand off working code. I'll make specs and other diagrams to help document the vision and tweak code in browser to quickly tell teammates what to change. After launch, I follow up to see how things are working, and if needed we iterate new solutions on the spot.

Redeem Cash Back Flow

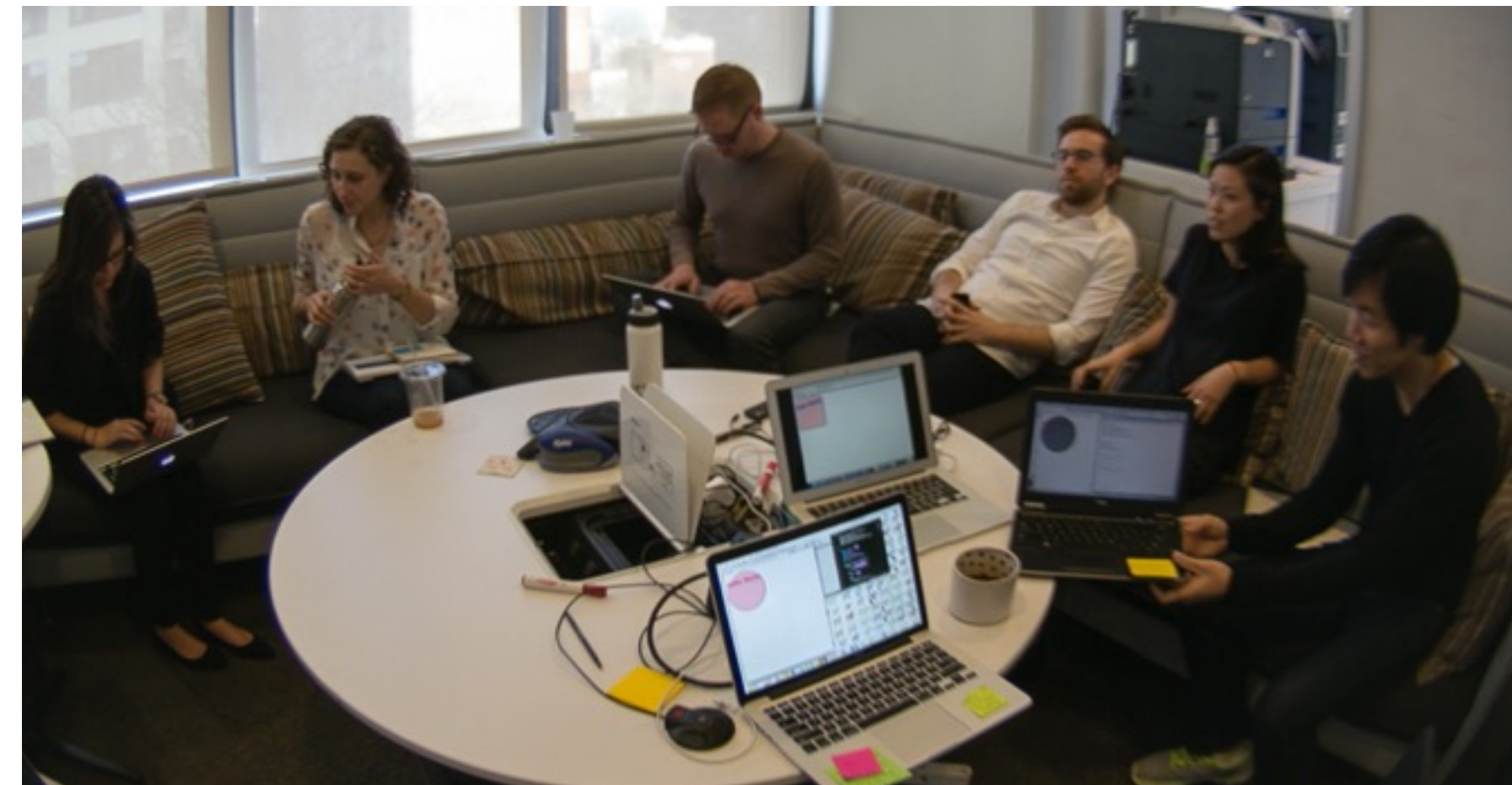
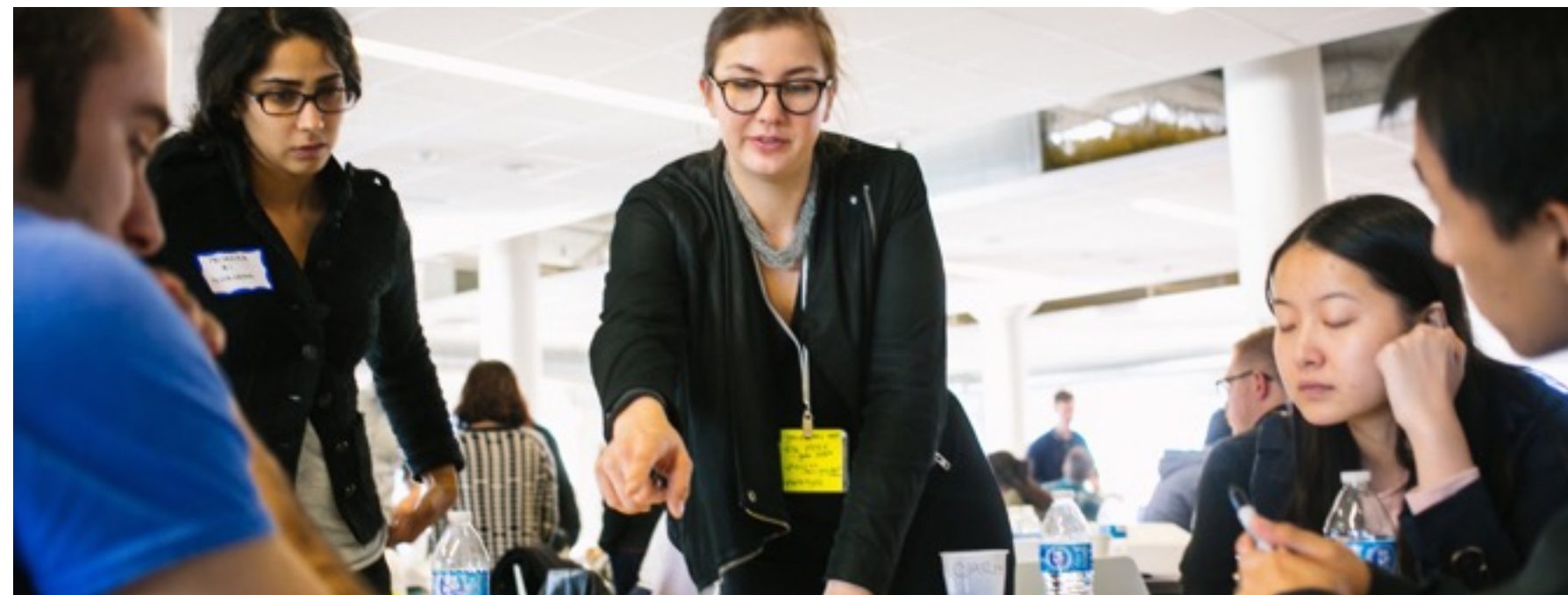


EXTRACURRICULAR

Share

I love to create communities, connect people, and have fun. My coworker and I organize a bi-weekly internal workshop series called Humans Learn to Code. This gives the design team a chance to learn more about technology. We invite guest speakers, organize panels, and sometimes teach during these sessions.

Recently I had the opportunity to lead my team to coach and run several workshops for the annual Wharton School Innovation Challenge!



Multiple Cards



Clara Bunker

UX Designer

Multiple Cards

We moved from having one Serve Card into three, which had a huge impact on the app, web, language, and logistics.

My Role:

- Part of a larger team that worked on the UX strategy, research, wireframes, and testing.

4 months

My Approach

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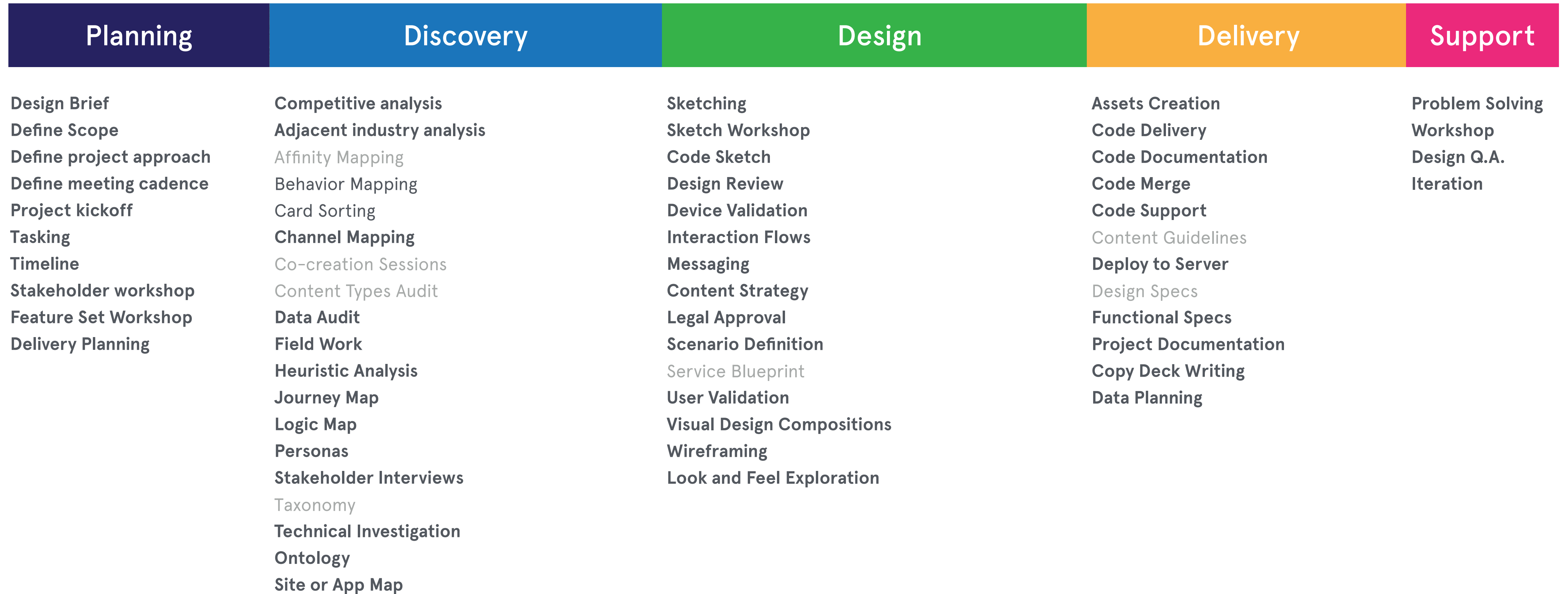
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Support

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- Design Q.A.
- Iteration
- Put out the fires!

My Approach

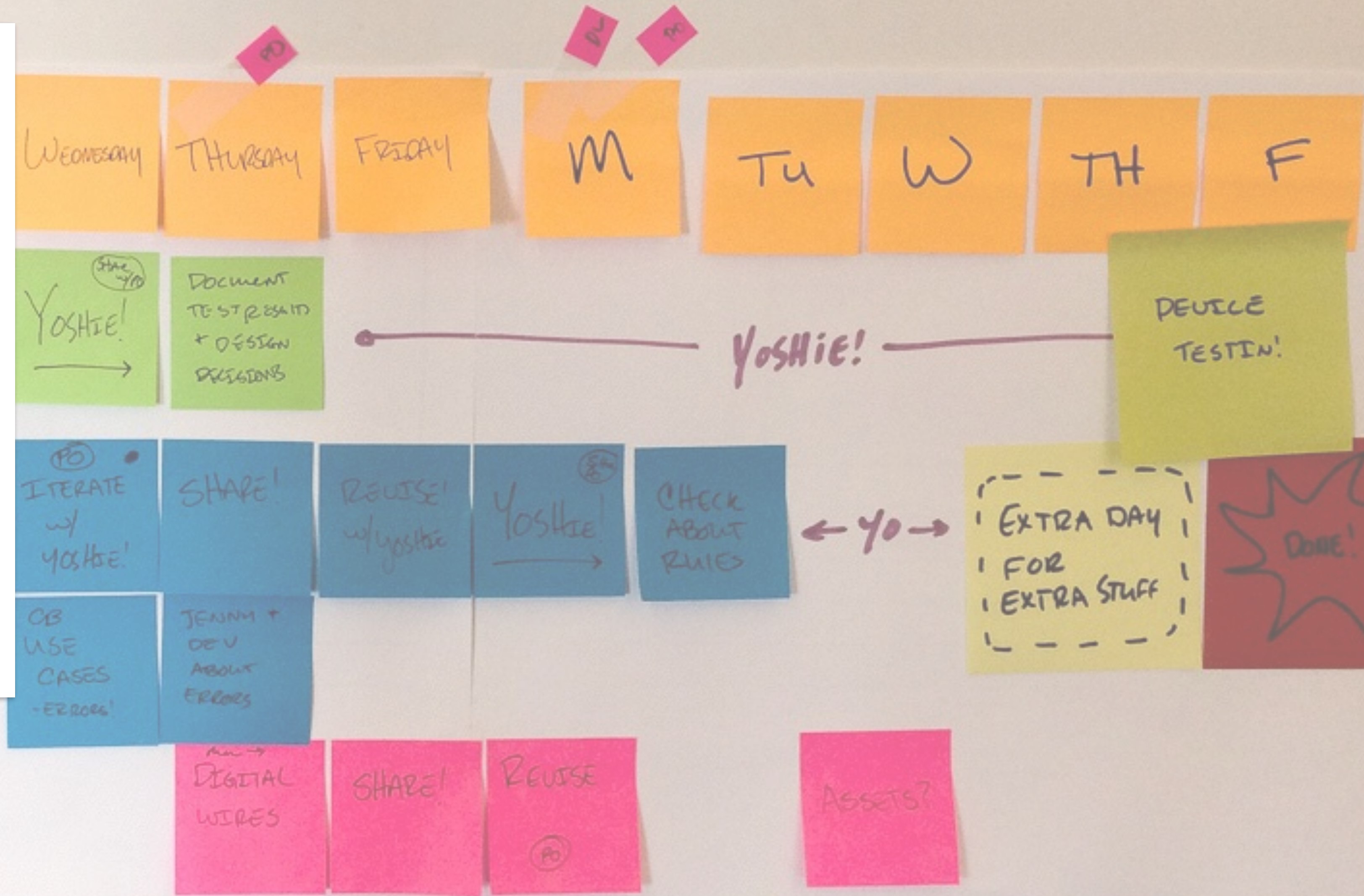


Planning

The goal of the planning phase was to onboard, align the team, develop a project approach, and develop a high-level timeline.

Activities:

- Design Brief
- Develop Approach
- Plan and task
- Stakeholder interviews & workshop



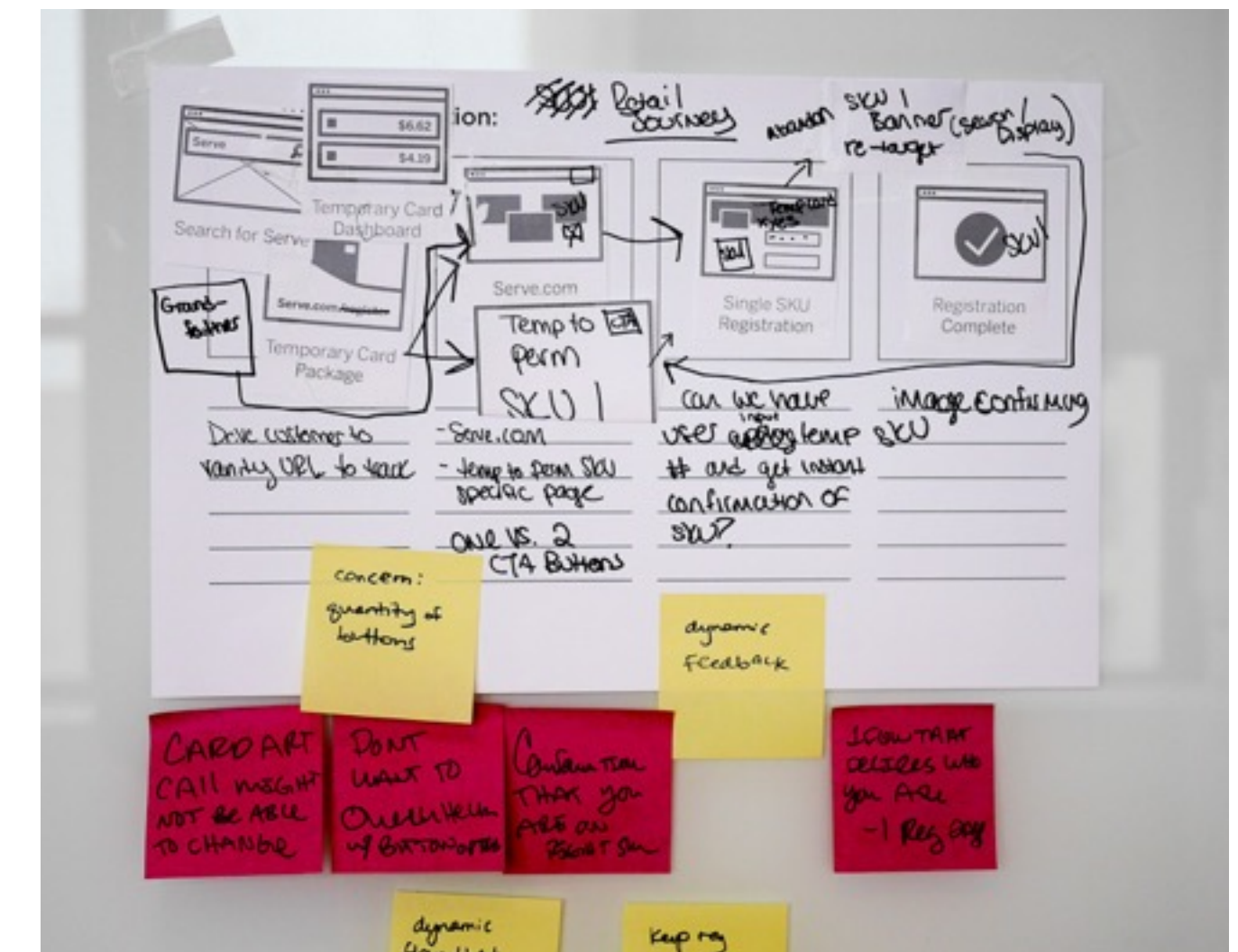
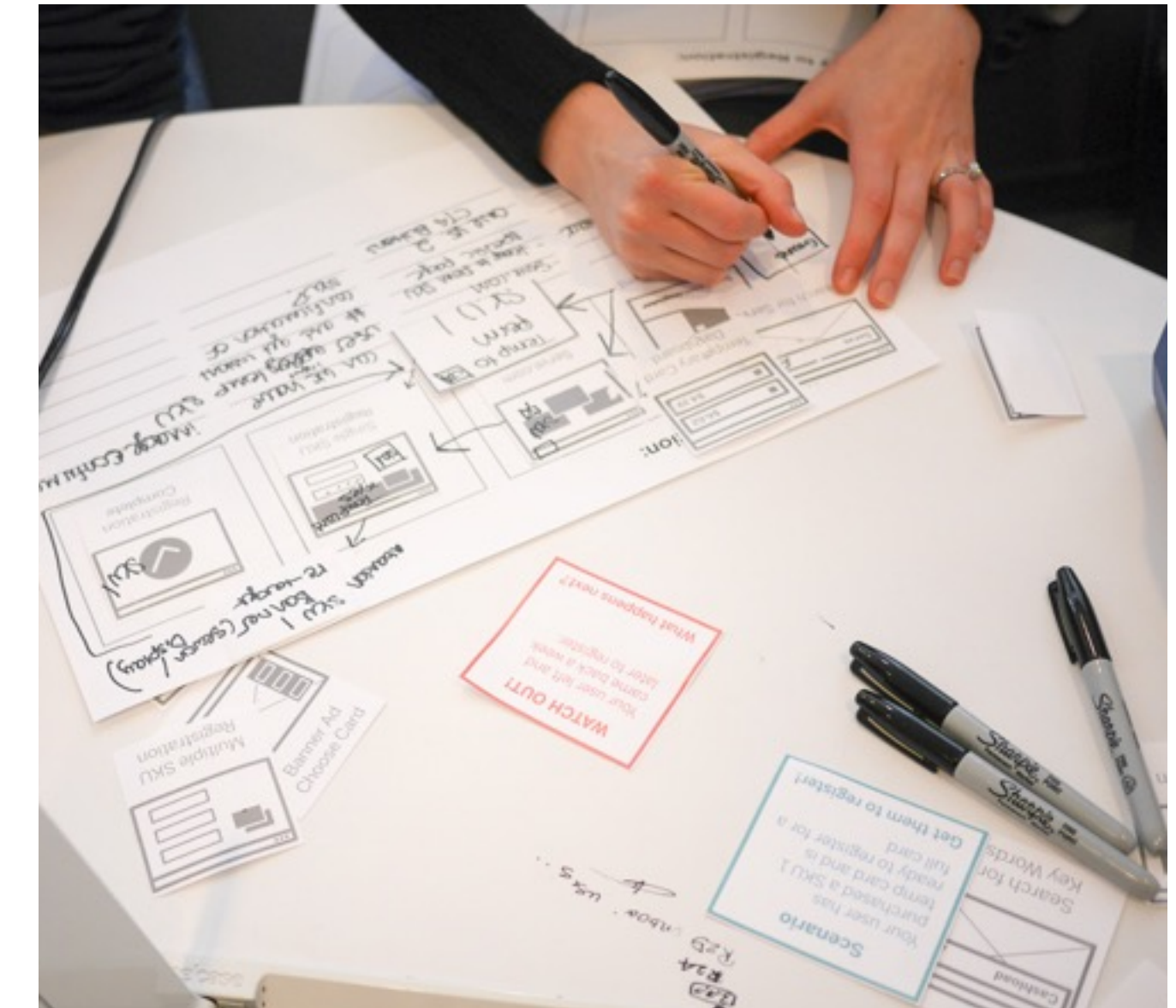
Stakeholder Workshop

During stakeholder interviews we heard a variety different of implementation plans. We wanted to get people on the same page.

We planned a stakeholder workshop, I created assets that represented all of Serve's touchpoints and worksheets. The participants arranged the assets to represent the way they were thinking a user would arrive at the registration page for the correct card.

We learned a lot about the business case for building out the Serve card portfolio. We also learned about the thinking behind the various card constructs. We got a good understanding of the nuances at play in this growingly more complex system.

We found out what various stakeholder's priorities were, as well as some technical limitations, which mainly had to do with cookies.



Research

Next we moved into the research phase to better understand the problem space.

Activities:

- Competitive Audit
- In-store interview & observation
- Internal Audit
- Usability Testing



Synthesis

Based off our research we developed a series of guiding principles to carry through the project. A key principle was to be consistent across all channels. This was especially vital because several teams were working independently on various parts of the experience but they needed to stay in sync.

To encapsulate our research into an easily shareable form I created a presentation and series of personas for our stakeholders to better align our teams goals.

Guiding Principles

- Be consistent across all channels
- Create recommendations based on user input
- Use clear visuals to guide the user
- Give them a chance to change their selection
- Give them a clear indication of whats going & the option to learn more

Online | Direct Deposit



Maggie

Age: 40

Location: Georgia

Job: Verizon CCP

Technology: laptop and smart phone

About Maggie:

Maggie is a tech savvy single mom. She uses computers on the job and loves her smart phone at home to stay connected to her family.

Maggie has a teenage daughter who is her best friend. They spend a lot of time together, and Maggie tries to teach her daughter basic financial responsibility. She set up a regular allowance to help with this.

Maggie is currently unbanked due to financial problems she faced as a young person. She is eager to find a banking solution she can trust.

Maggie is a hard working lady who keeps a close eye on her money.

Motivators

Family - Maggie wants financial security to keep her family protected for whatever comes down the road.

Adventure & Fun - She wants to save enough money to go on an annual trip with her daughter.

Inclusion - Maggie wants to find a banking solution that feels like its made for her. Traditional banks alienate her because of her credit problems and high fees.

Familiarity - She feel comfortable going to the check cashing place because she is used to it. She would like to find a faster and more affordable option but has a hard time latching on to a particular solution.

"I want my kid to be happy."

Behaviors

Research - She is always running errands and trying to find the best deals. She has seen prepaid cards in store, but wanted to go home and research the options first.

Careful - Maggie has learned to buy

Works a lot - Ma does not take wo

Needs

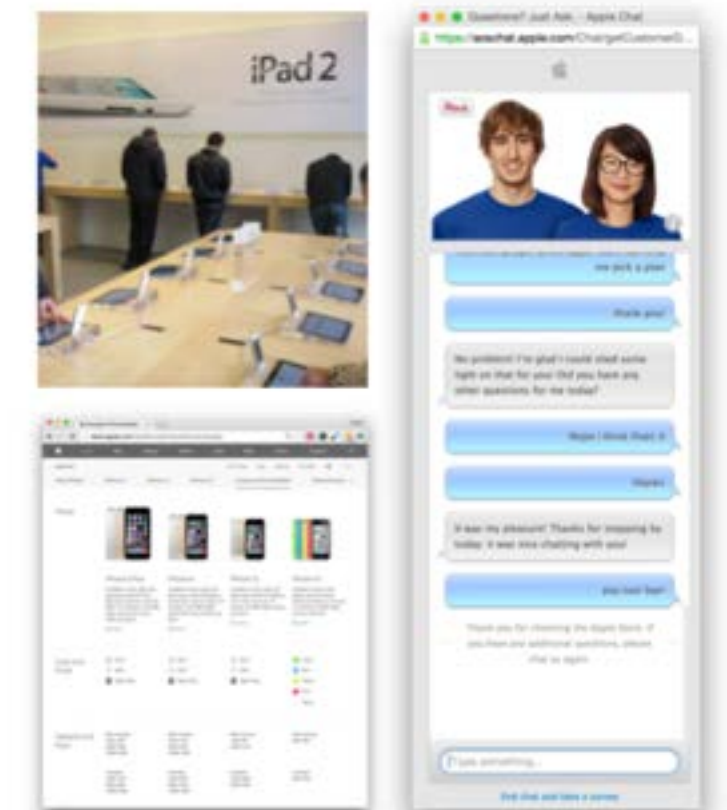
Save money - Fo

Teach her daught

Make her money always on the loo

Apple | Be consistent across all channels

- Apple has a cohesive presentation of their product ecosystem across all channels.
- In store, they displaying all of the products on tables where user can experience and compare.
- In their customer service channel, representative would suggest careful review of current behavior and data use to inform user to make a decision.
- In the online experience, Apple displays all product models in a grid with detailed descriptions and functional specs.

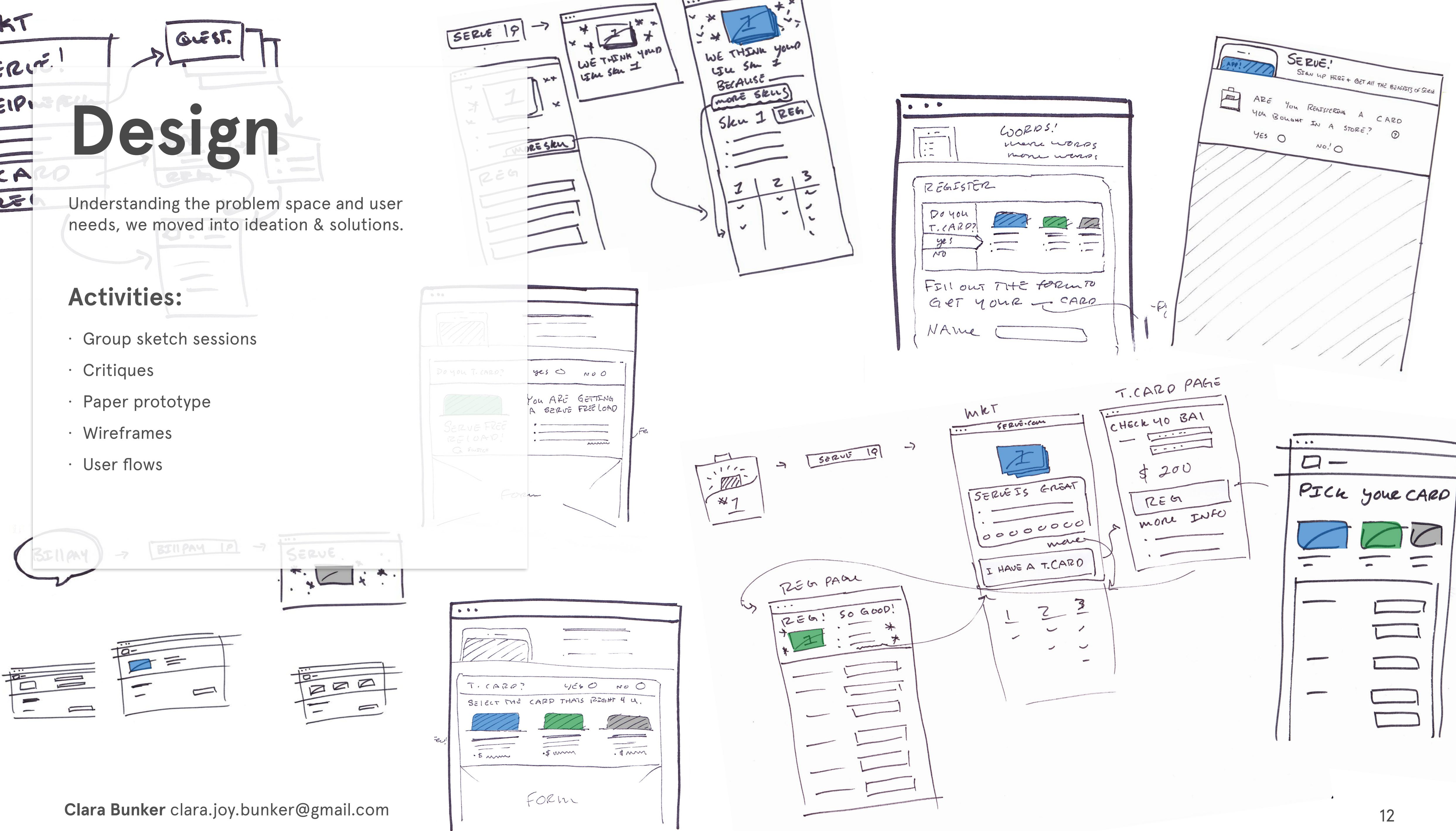


Design

Understanding the problem space and user needs, we moved into ideation & solutions.

Activities:

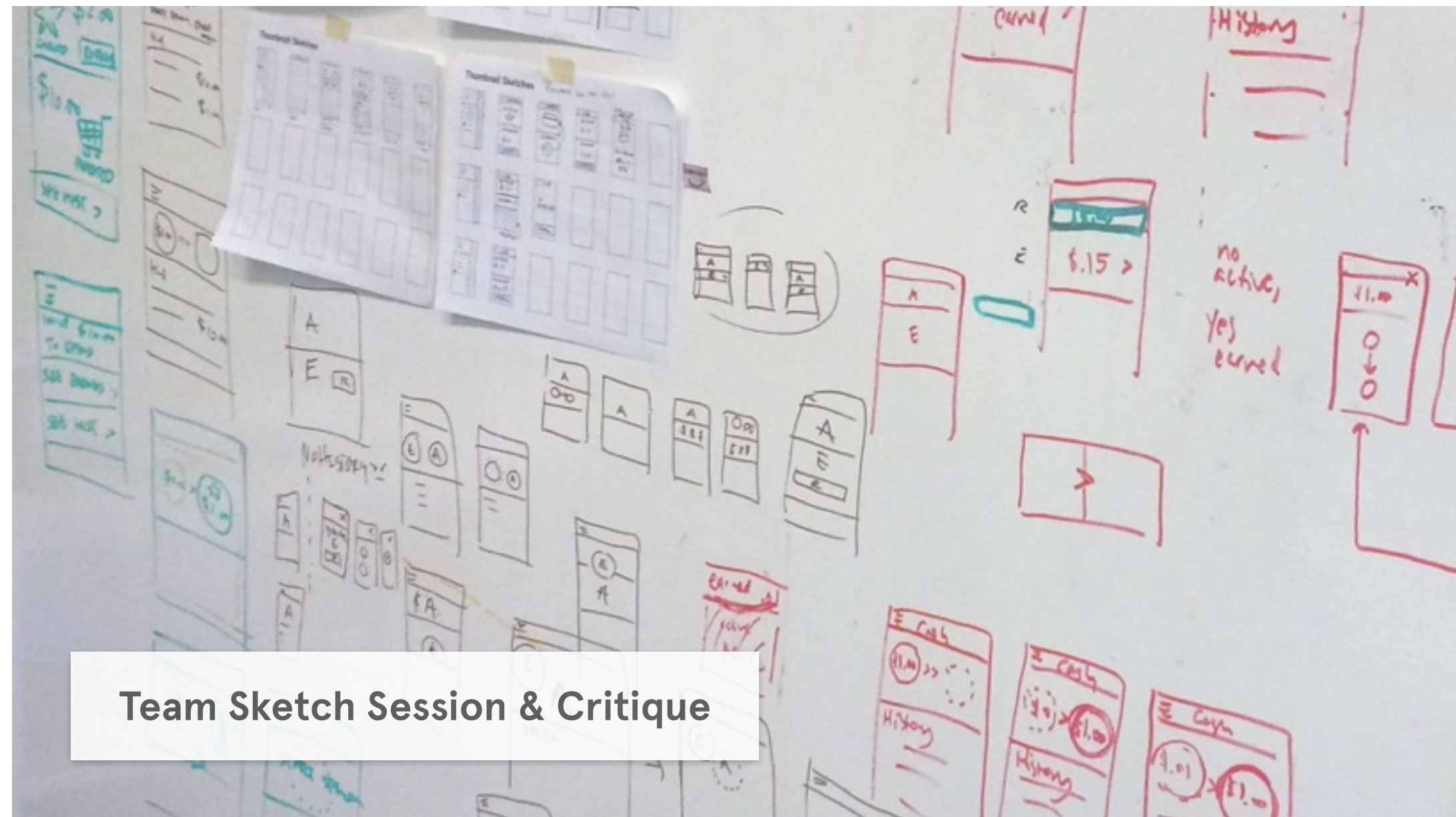
- Group sketch sessions
- Critiques
- Paper prototype
- Wireframes
- User flows



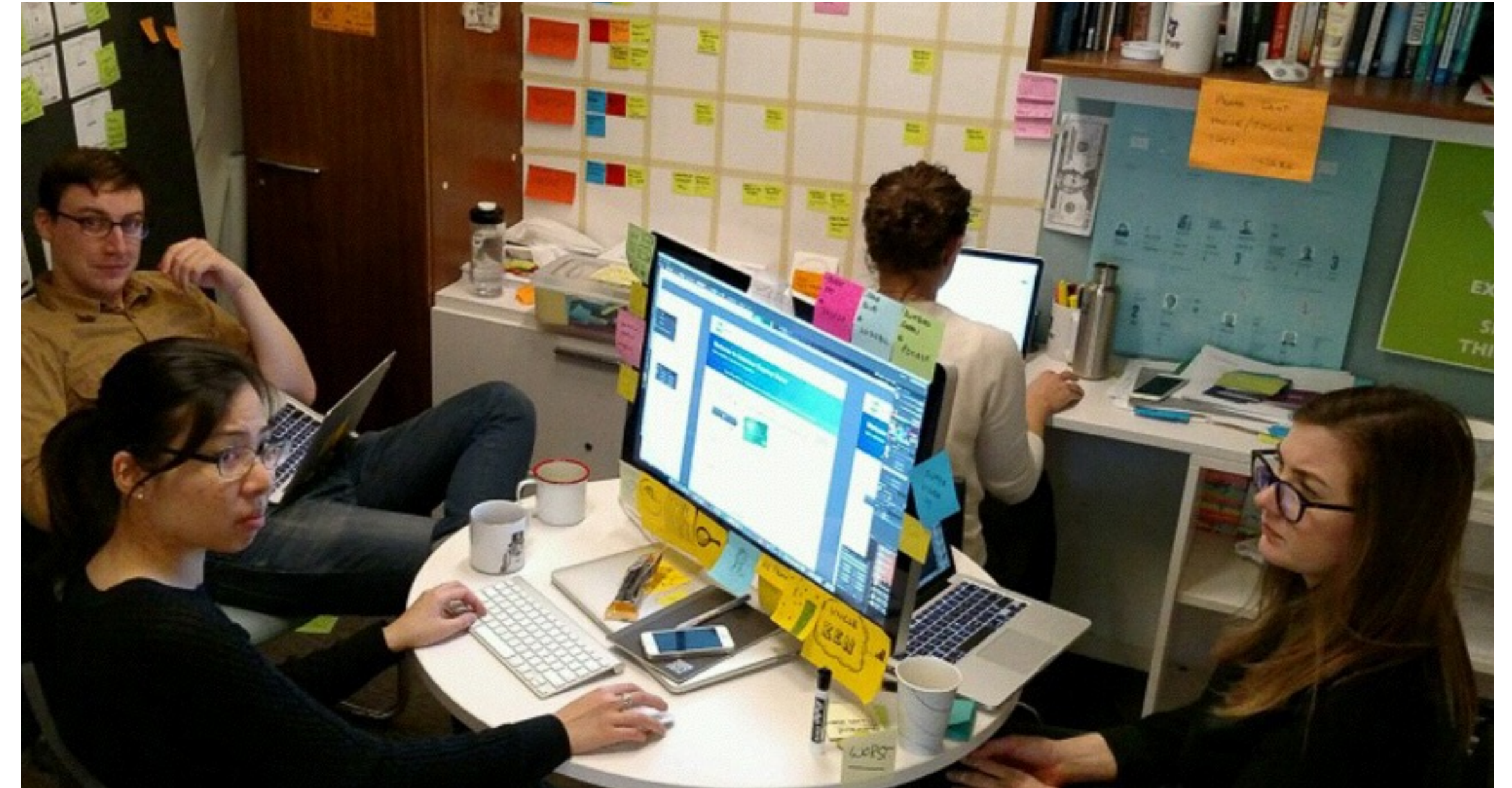
Sketching

We kicked off the design phase with a group sketch session to share all of our ideas. We selected a few concepts to push forward.

We refined the top concepts from our sketch session on paper before digital wireframing.



Team Sketch Session & Critique



Testing

We tested prototypes with users in a remote testing venue.

Activities:

- Create prototype
- Create test protocol & screener
- Work with user testing agency
- Test prototypes with users
- Update designs



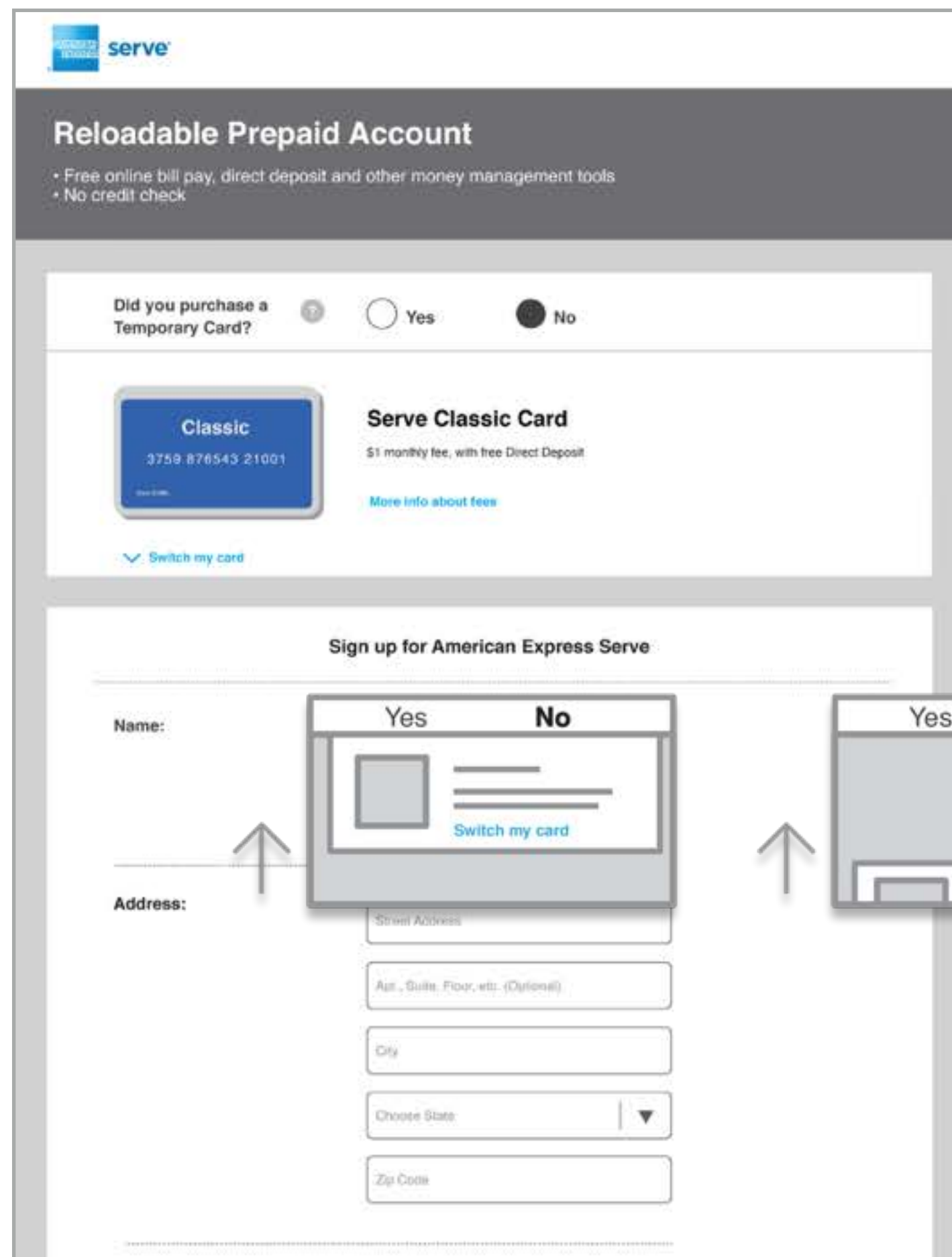
Prototyping

We created and tested a clickable prototype with remote users. Between rounds of testing we updated and tweaked our prototypes. In the end we tested four different variations.

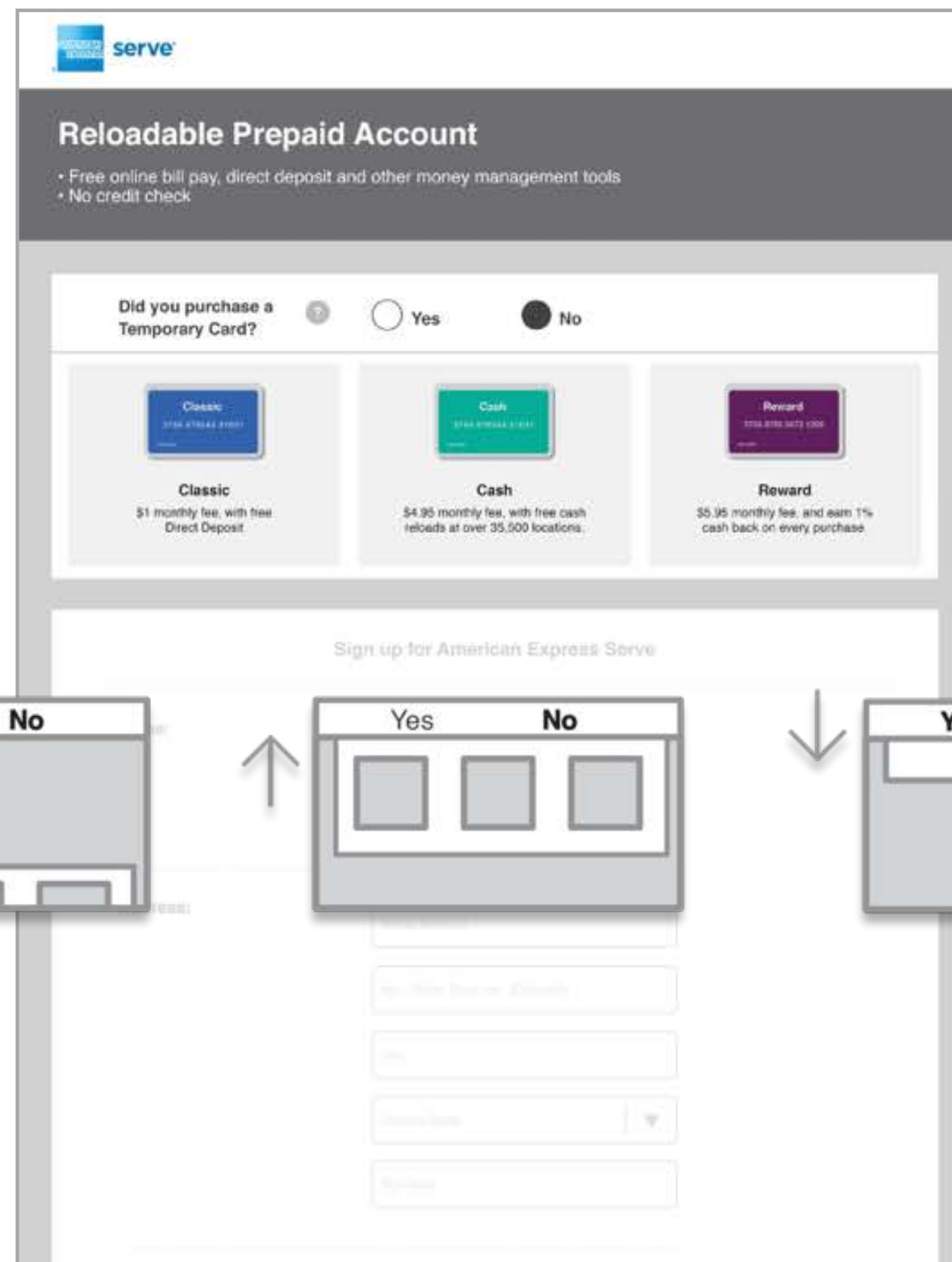
Findings

We learned the language we originally chose was not successful because it read a marketing copy, not helpful information. As a result we changed that language and reformatted the top section to align with user feedback.

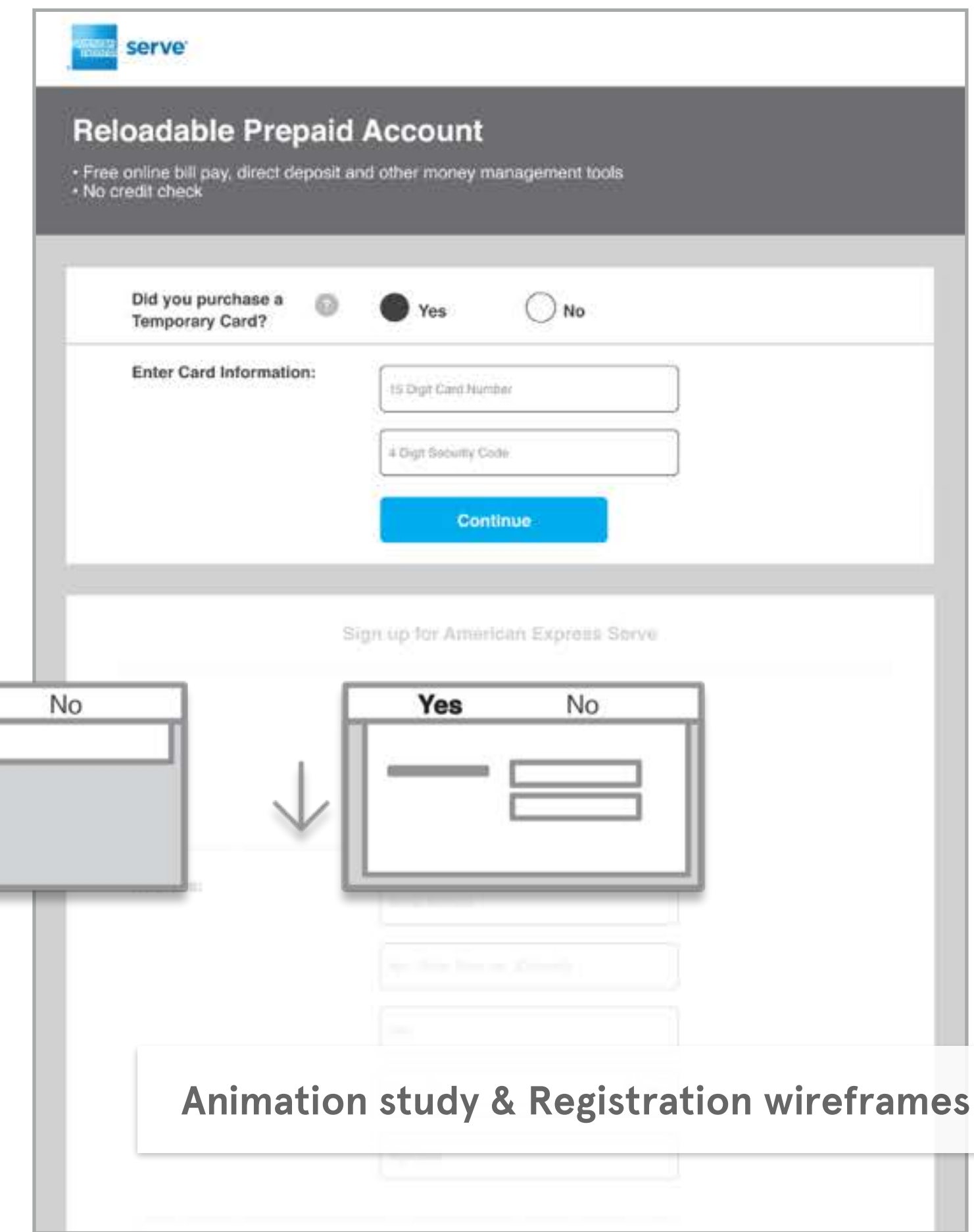
Registration - Classic Card



Registration - Card Selector



Registration - Temporary Card



Animation study & Registration wireframes

Delivery

In this phase I rolled off onto our Cash Back project, also in this portfolio, and returned after launch.

Activities:

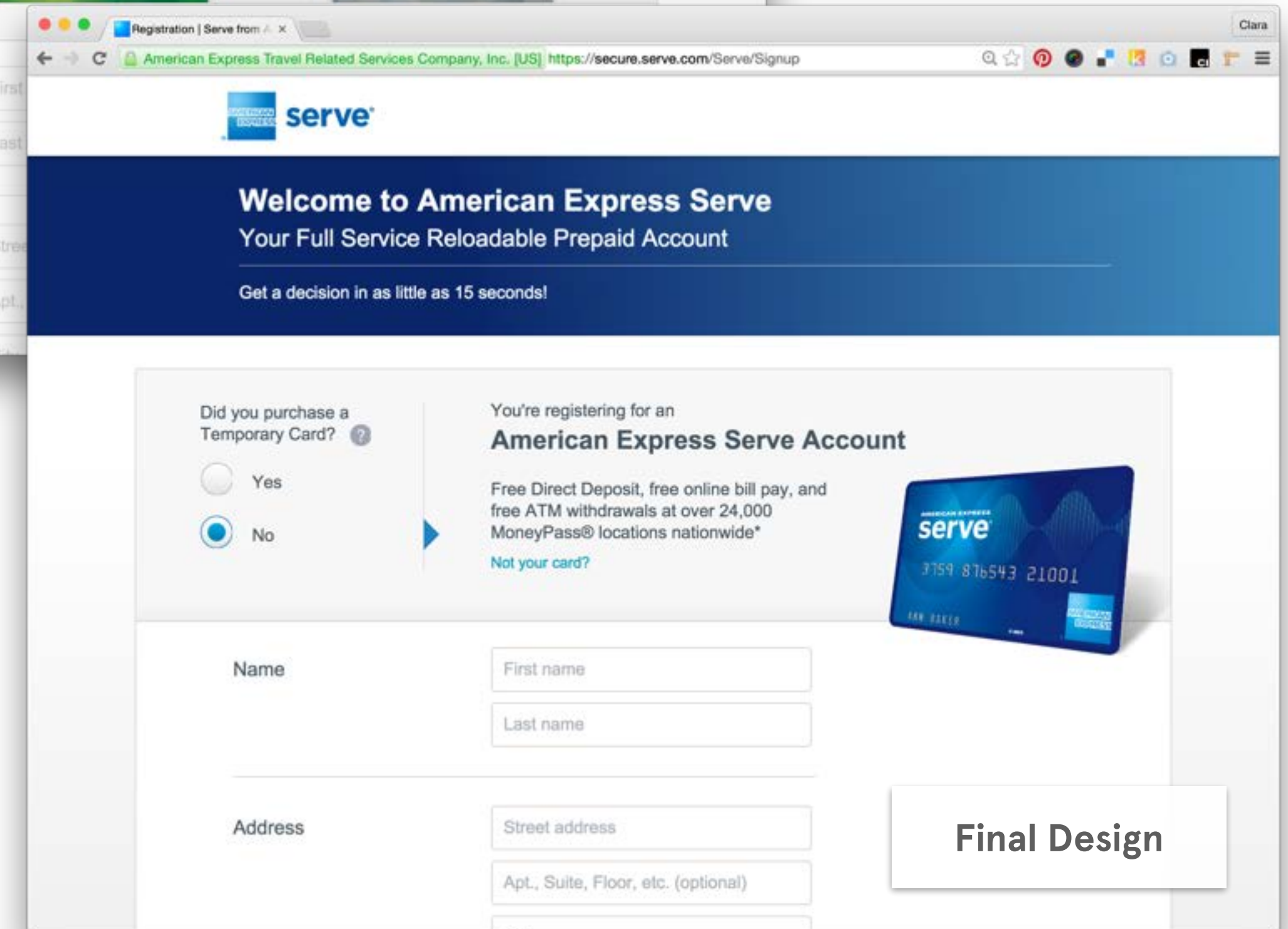
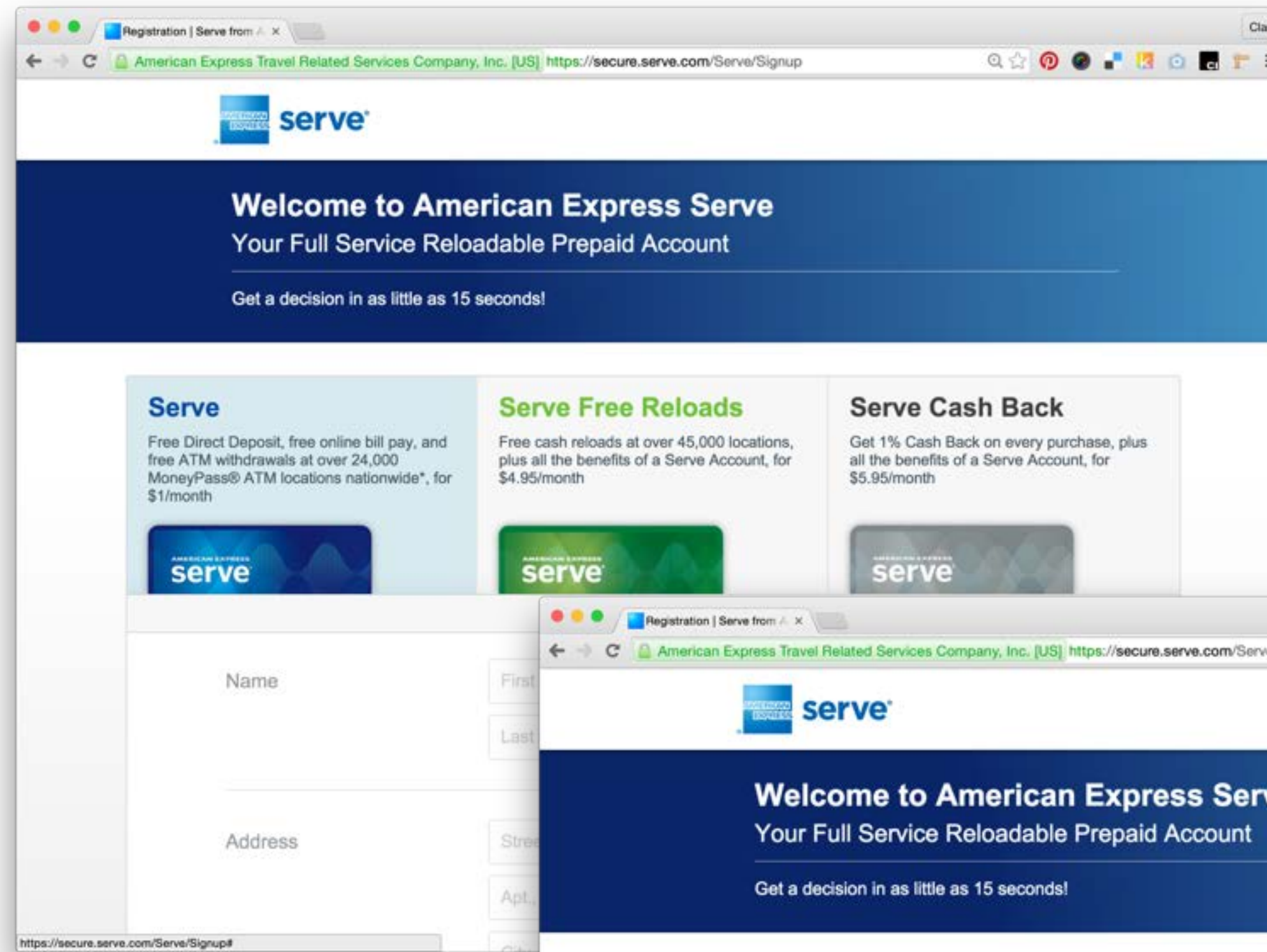
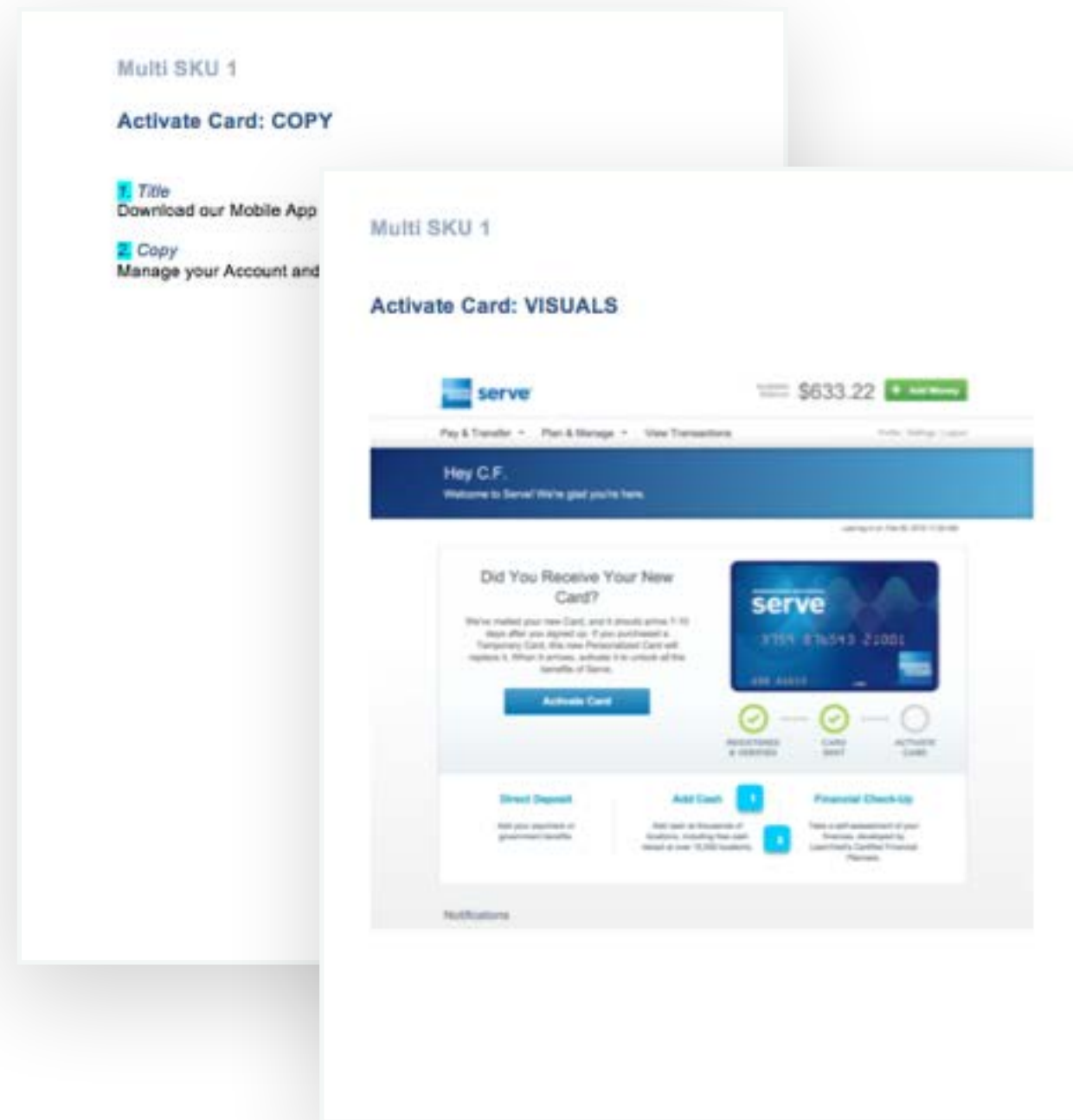
- Deliver Code
- QA visuals
- Deliver Assets
- A/B test strategy and implementation



Final design, working code & copy updates

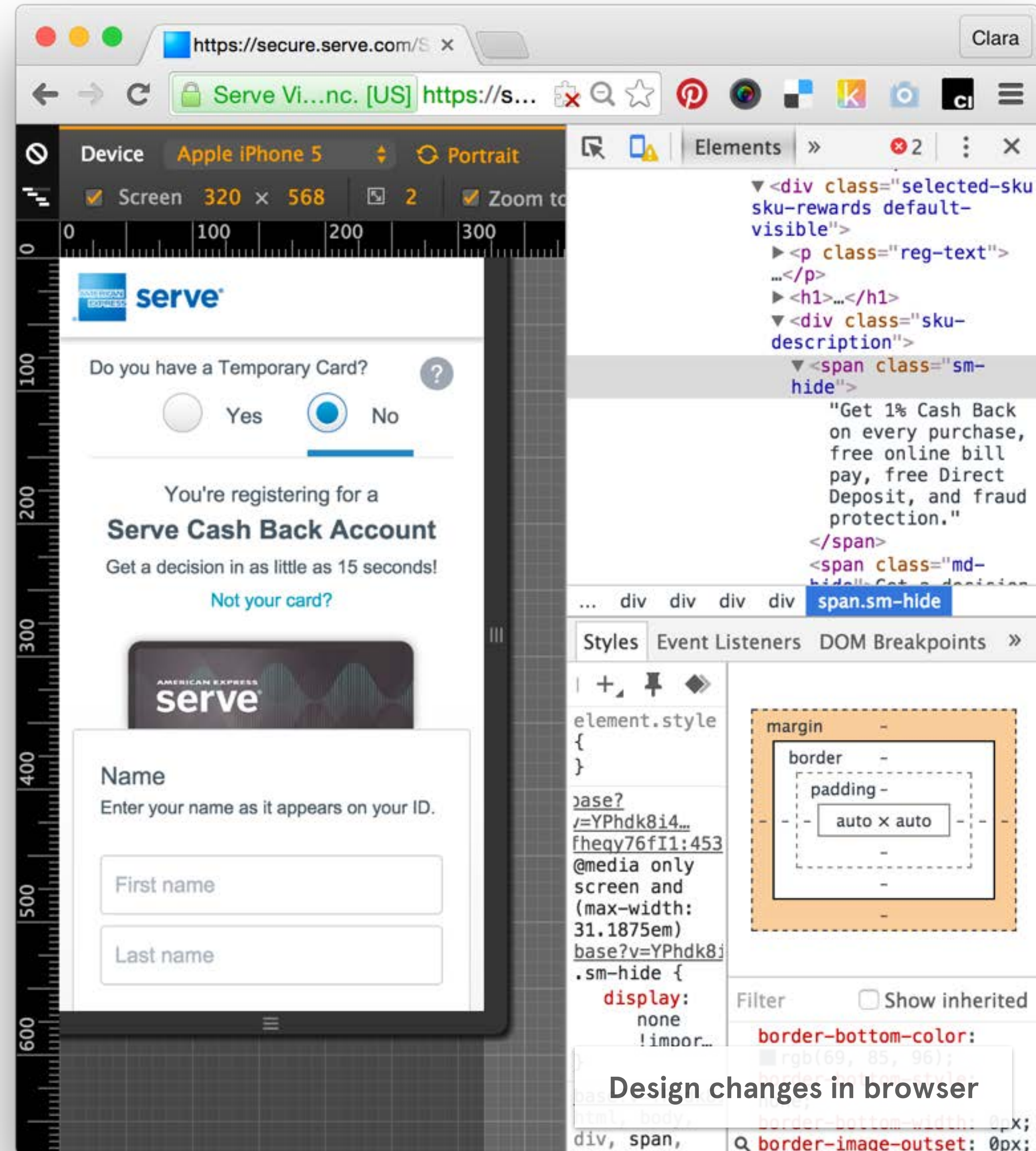
Our team handed off working code to be implemented by the front end development team.

Along with our code hand off I created a detailed copy deck for the legal team to review for launch.



Follow Up

After launch, we did not see the results we were expecting. The numbers were low on mobile, but great on desktop. We looked at the data and the new design and developed a hypothesis that there is too much white space near the top of the form. iPhone 5 users did not see any form fields above the fold, which is what we think is leading to drop off. We quickly made some alterations, and launched an A/B test. The new design with less white space was successful!



Cash Back App



Clara Bunker

UX Designer

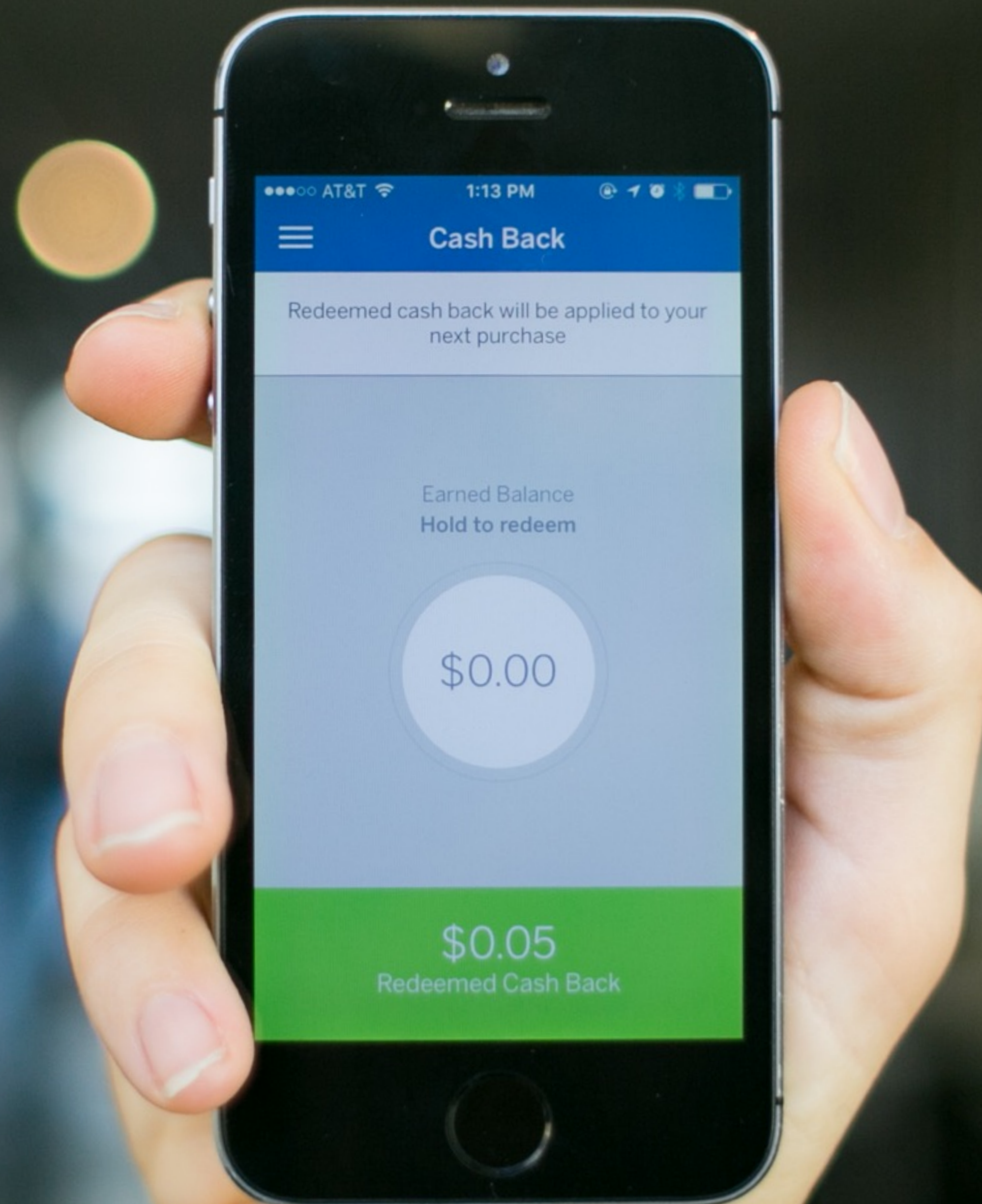
Cash Rewards

When we introduced the Cash Back Card we needed to create a fun way for users to view and redeem their rewards.

My Role:

- Lead designer
- Developed the UX strategy
- Created wireframes and prototypes
- Create and prepared assets
- Delivered function and design specs
- Worked closely with the development team during build

2 weeks



My Approach

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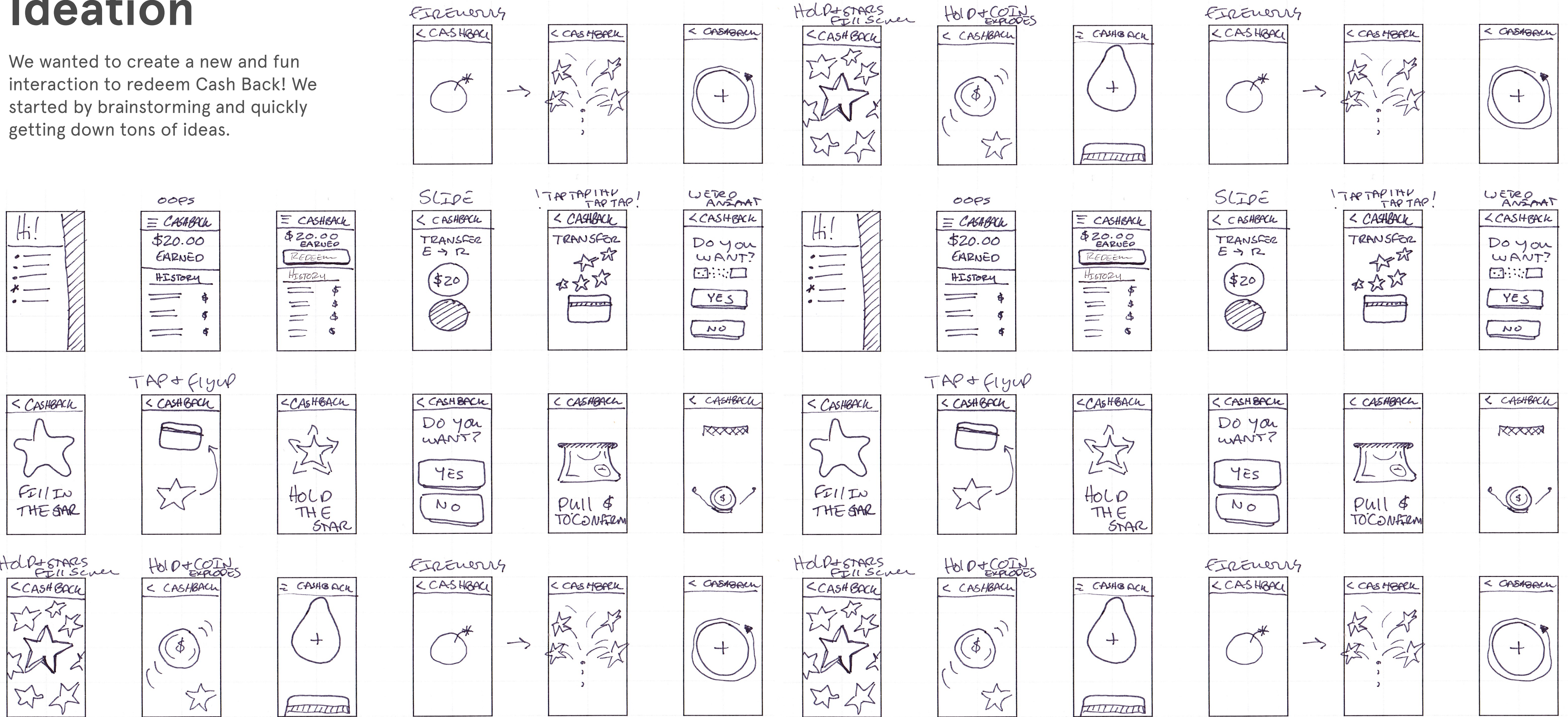
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Problem Solving
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Iteration

Ideation

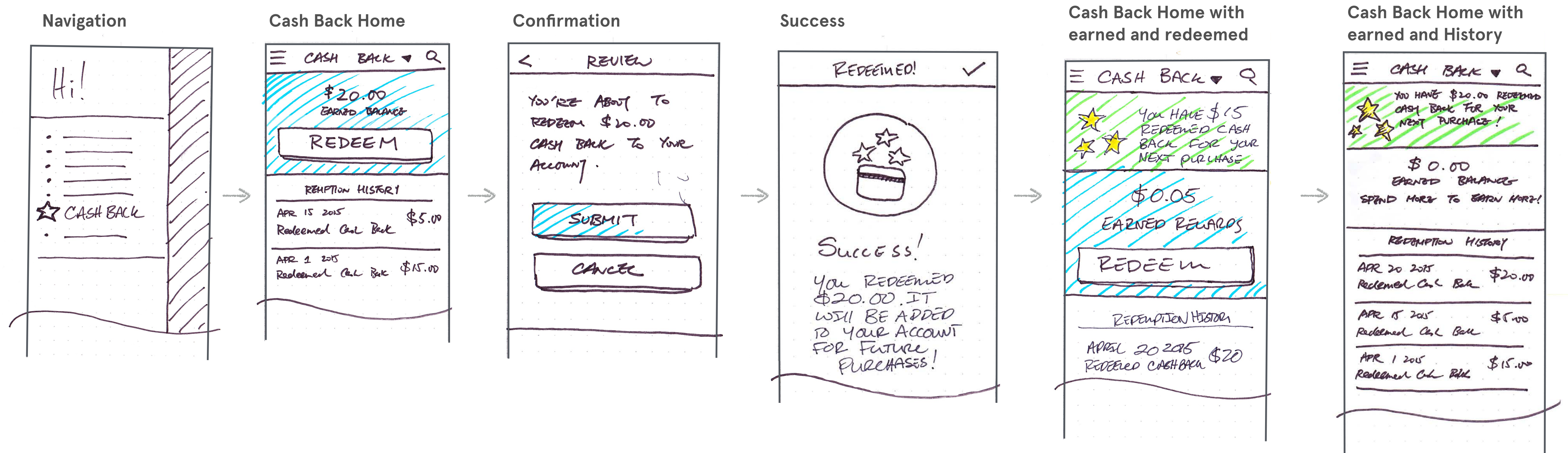
We wanted to create a new and fun interaction to redeem Cash Back! We started by brainstorming and quickly getting down tons of ideas.



Flows

While exploring a new UI interactions, I started sketching out the entire system flow to share with the group.

We needed to align on the content at each step: should we display history, and do we need a disclaimer or T&Cs?

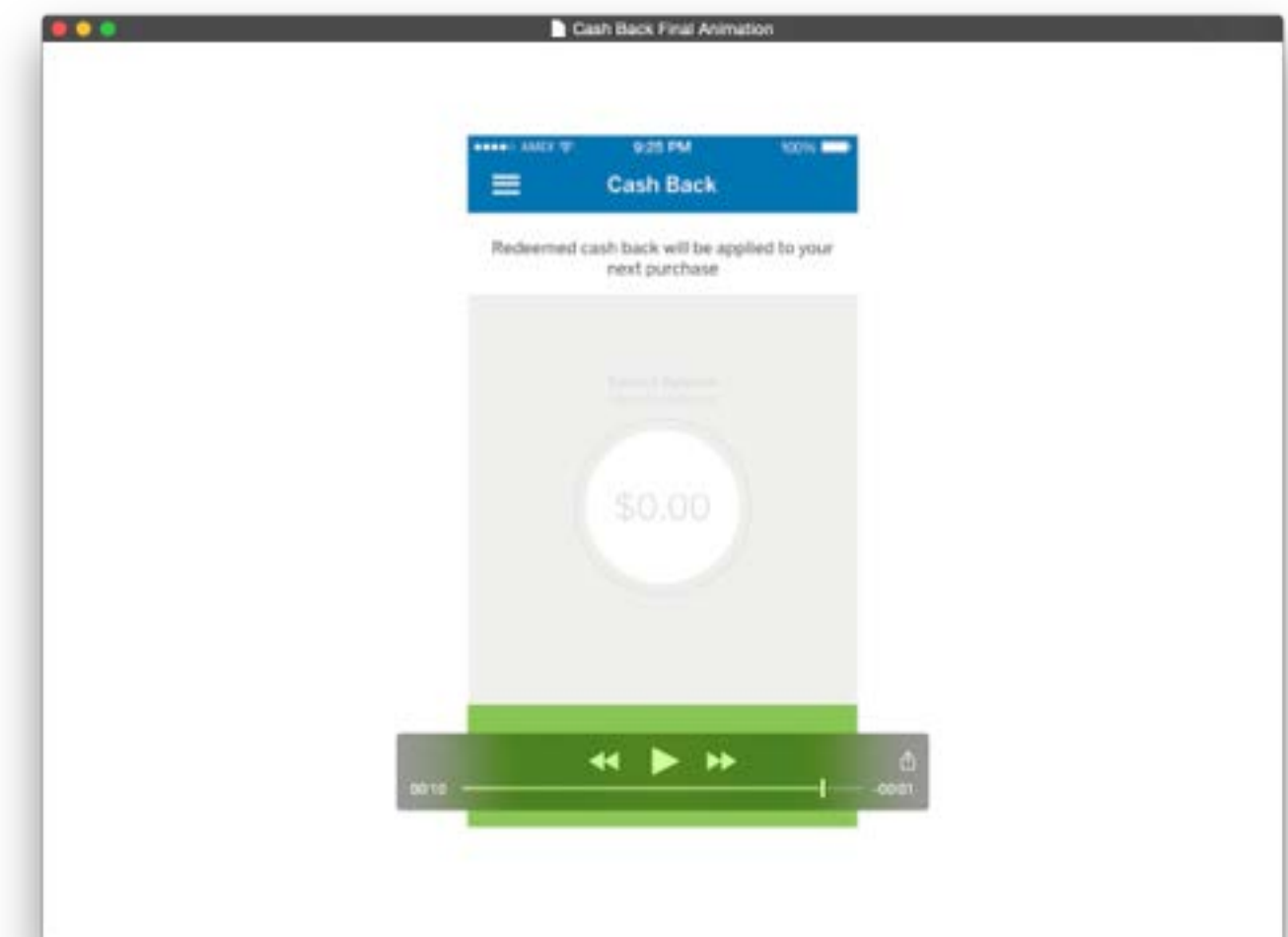
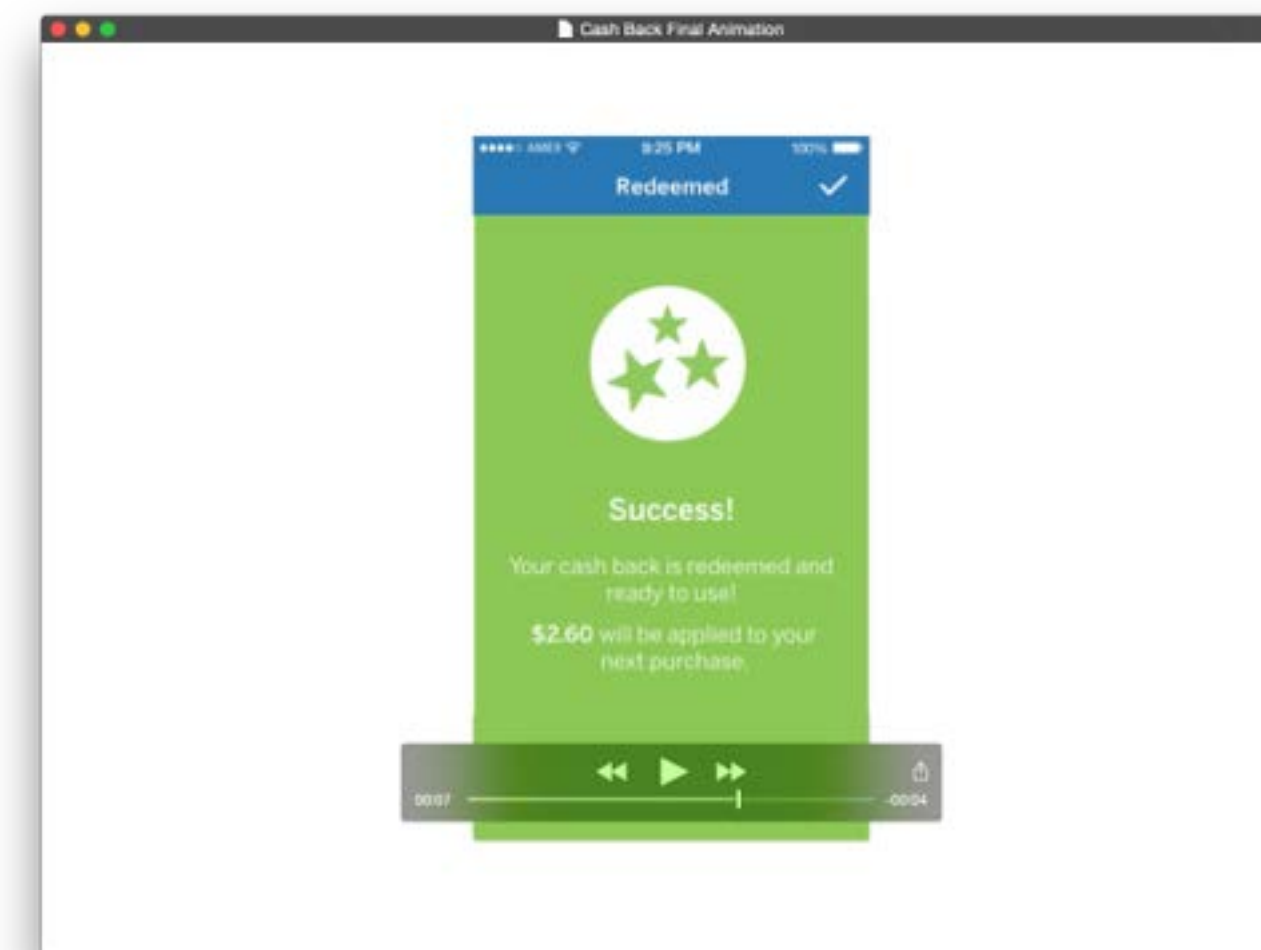
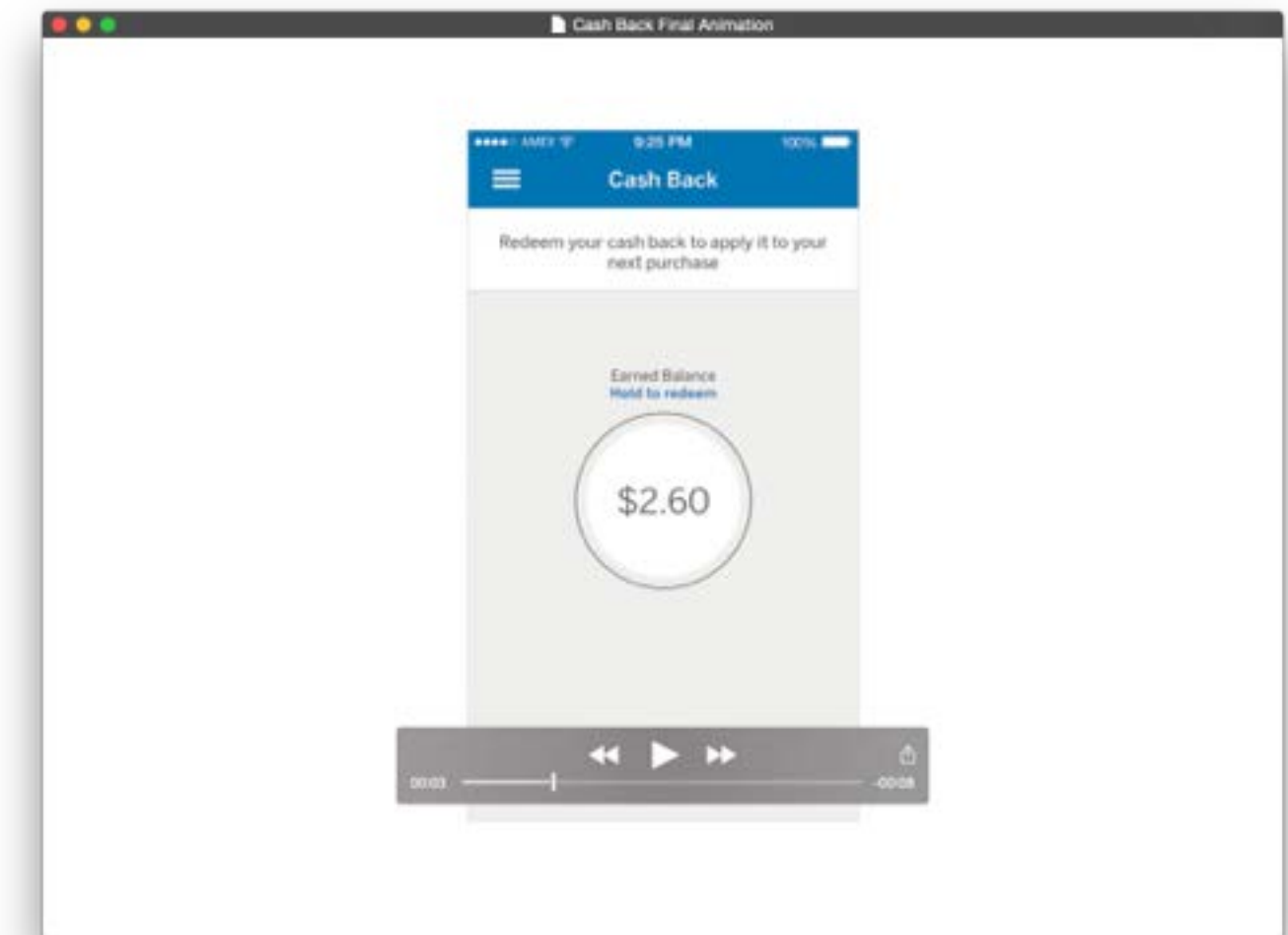
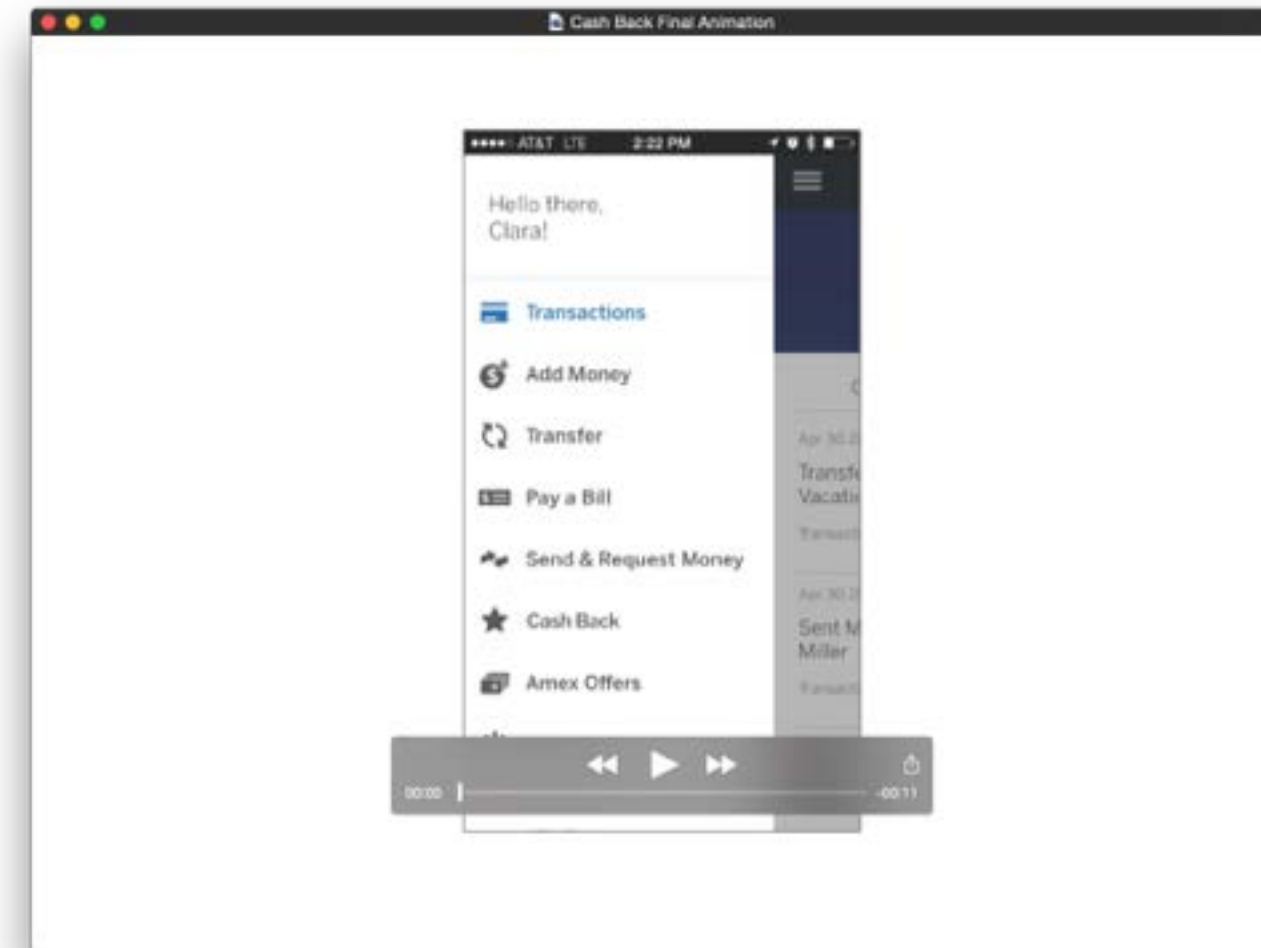


Animation & Prototype

After the team aligned on a flow, I started stepping up the fidelity levels. Exploring new interactions and animations to redeem Cash Back.

We landed on “press and hold” interaction followed by an animation to show the successful transfer.

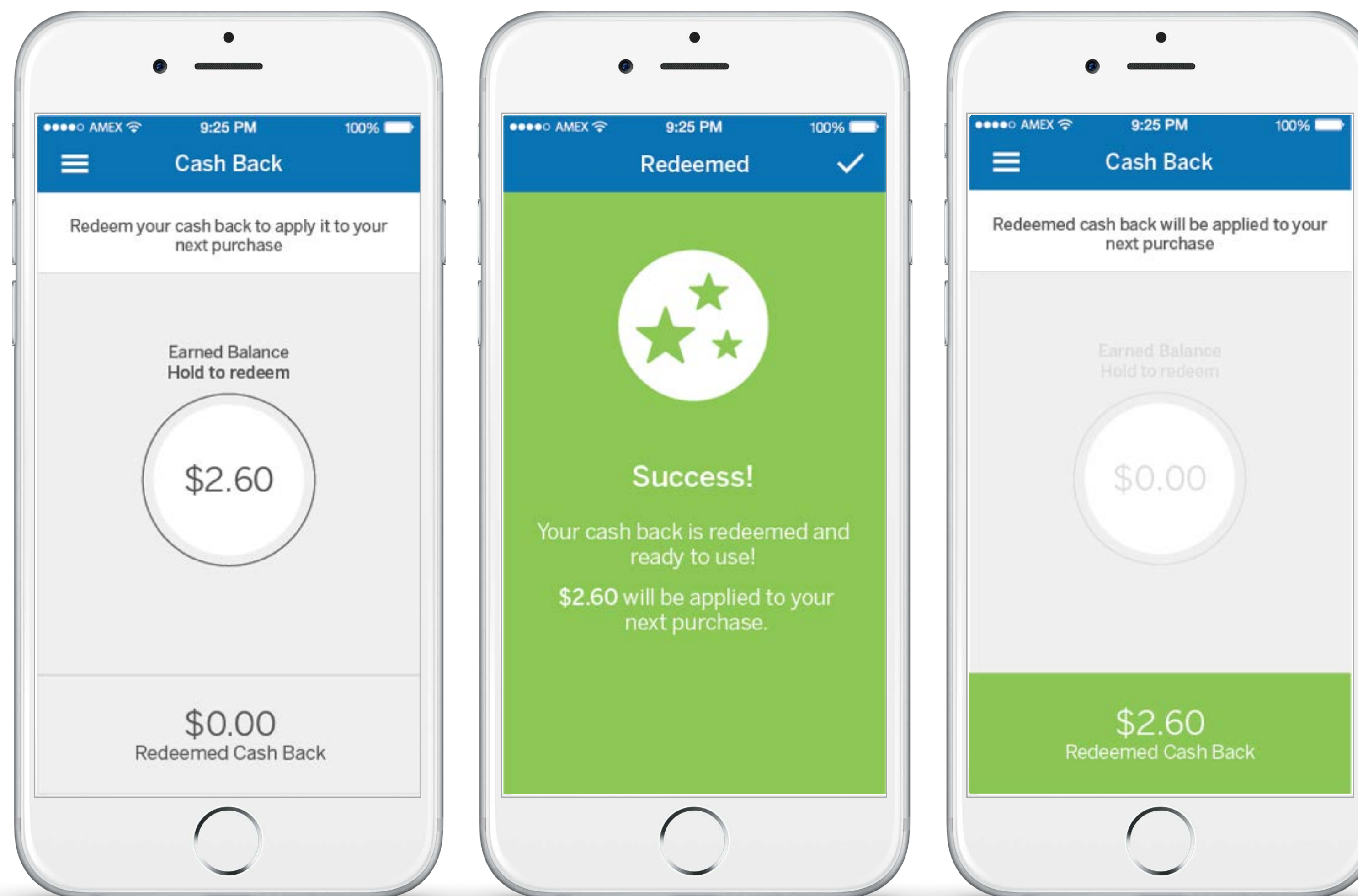
I was surprised to see how much of an impact my animation would have. The movie file was easy to share and made its way all around our department, getting everyone excited about the project. After this project, creating animation prototypes became a common tool in the design team.



Visual Design & Copywriting

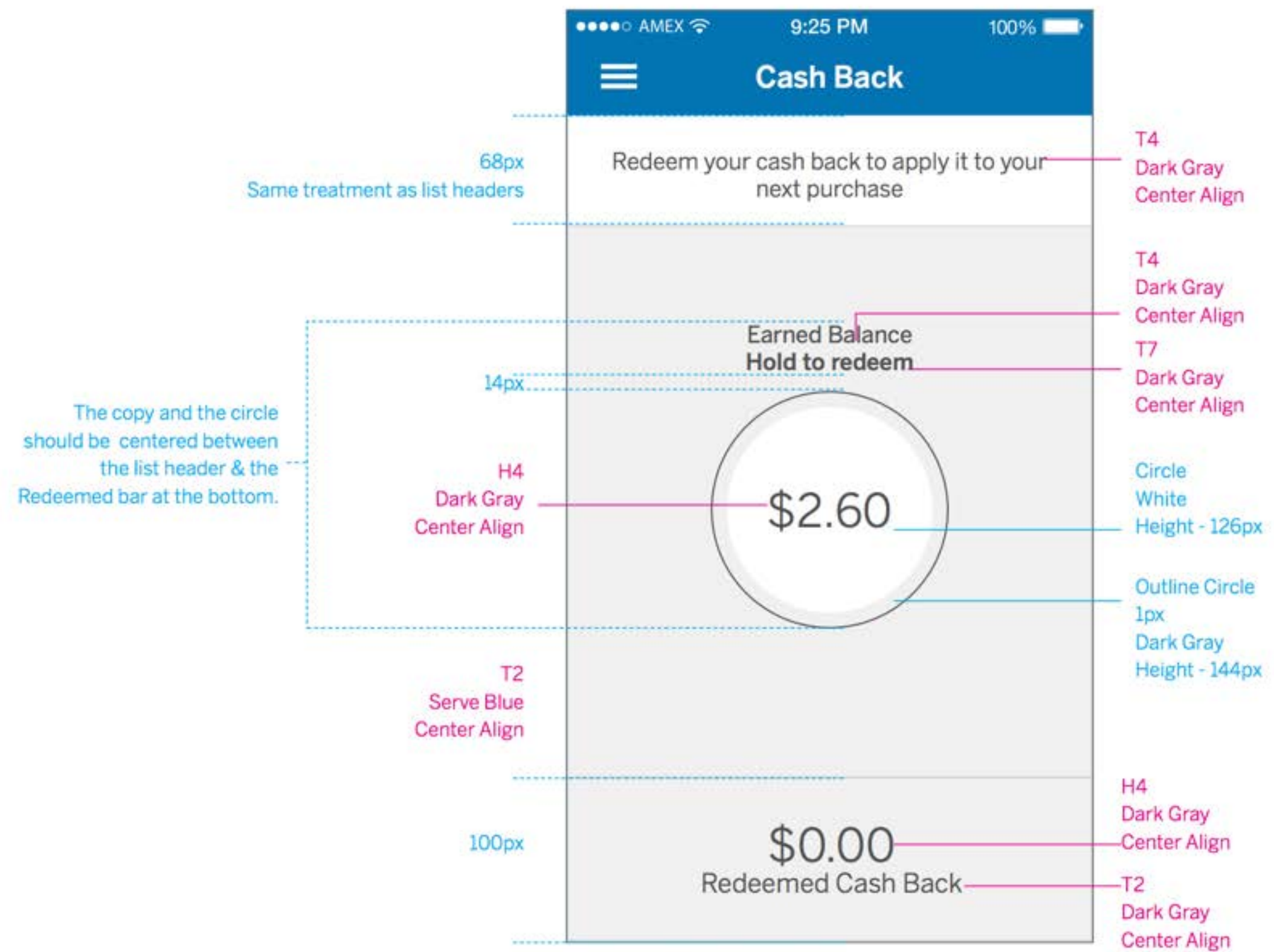
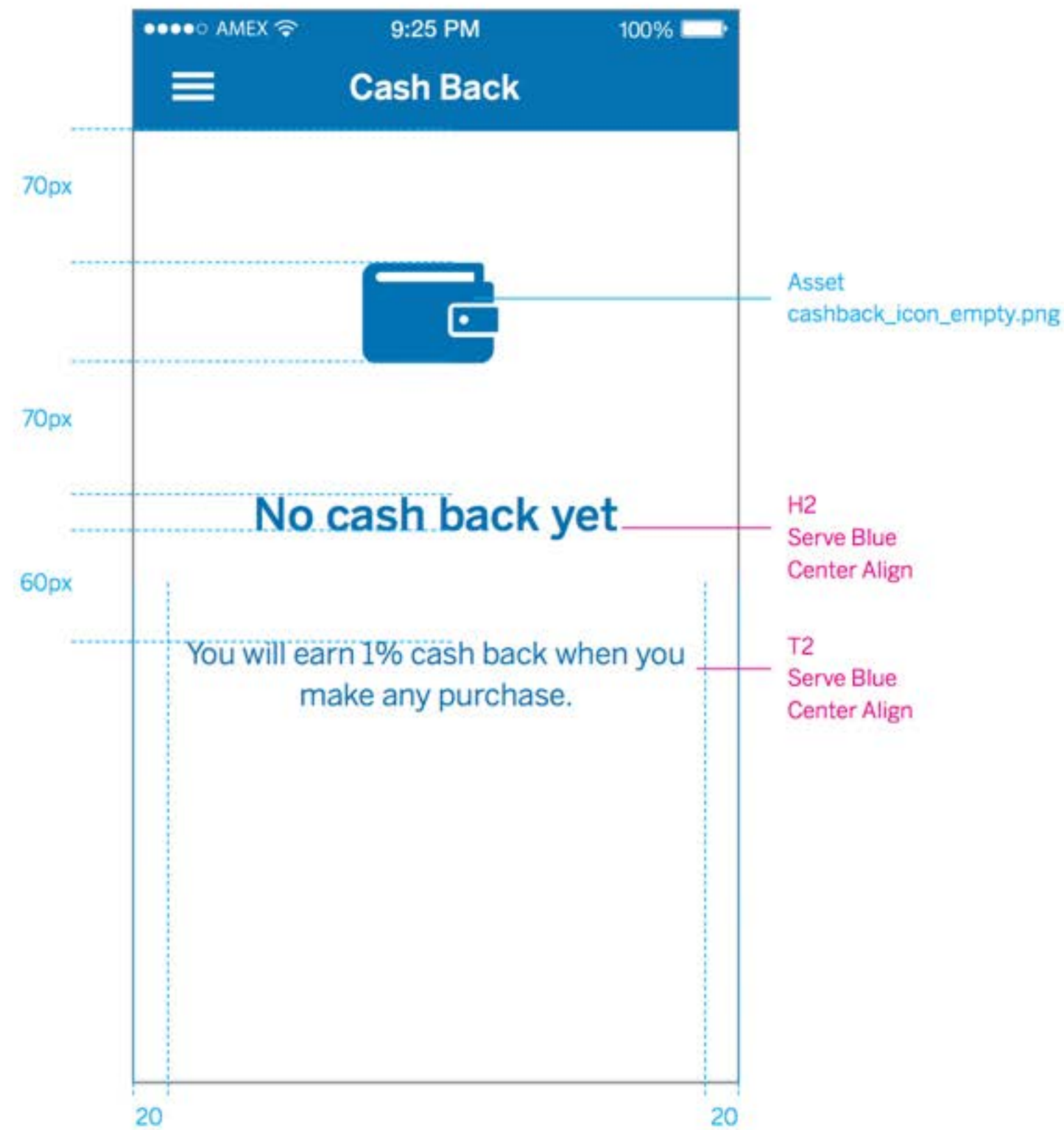
After a lot of excitement about the animation I created final visuals. Being an addition to our live app I used established visual patterns and created a new interaction for the key moment.

Because this was a new feature we had to align copy across the app, the website, marketing, customer care, and emails. Due to our tight timeline I worked closely with marketing and legal to shape the copy before launch.



Delivery

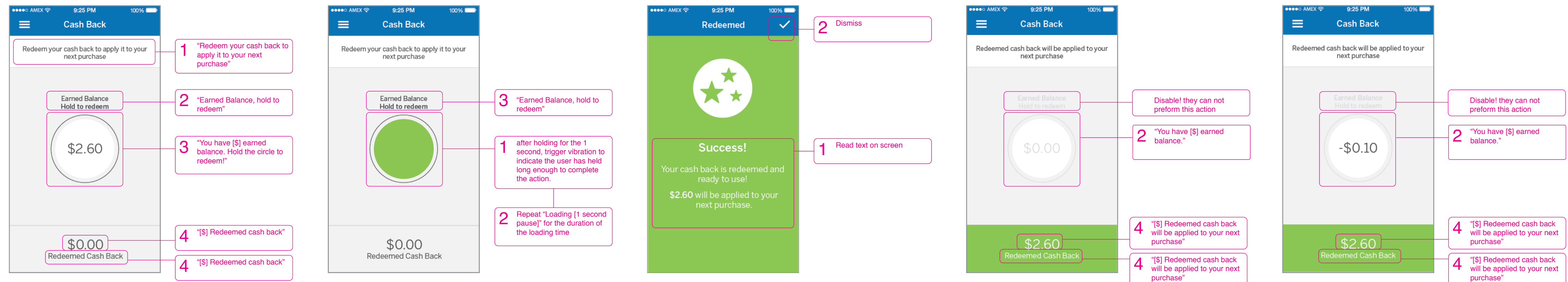
With new visuals finished I created a design and functional spec plus a detailed copy deck to hand off to development to begin build.



Accessibility

At the last minute there was a concern about accessibility, specifically how our new gesture interaction could work. To find the answer I switched my phone to accessibility mode and scoured the internet for resource. I found out our pattern works, so I made a detailed diagram of the tab order and the voice over script.

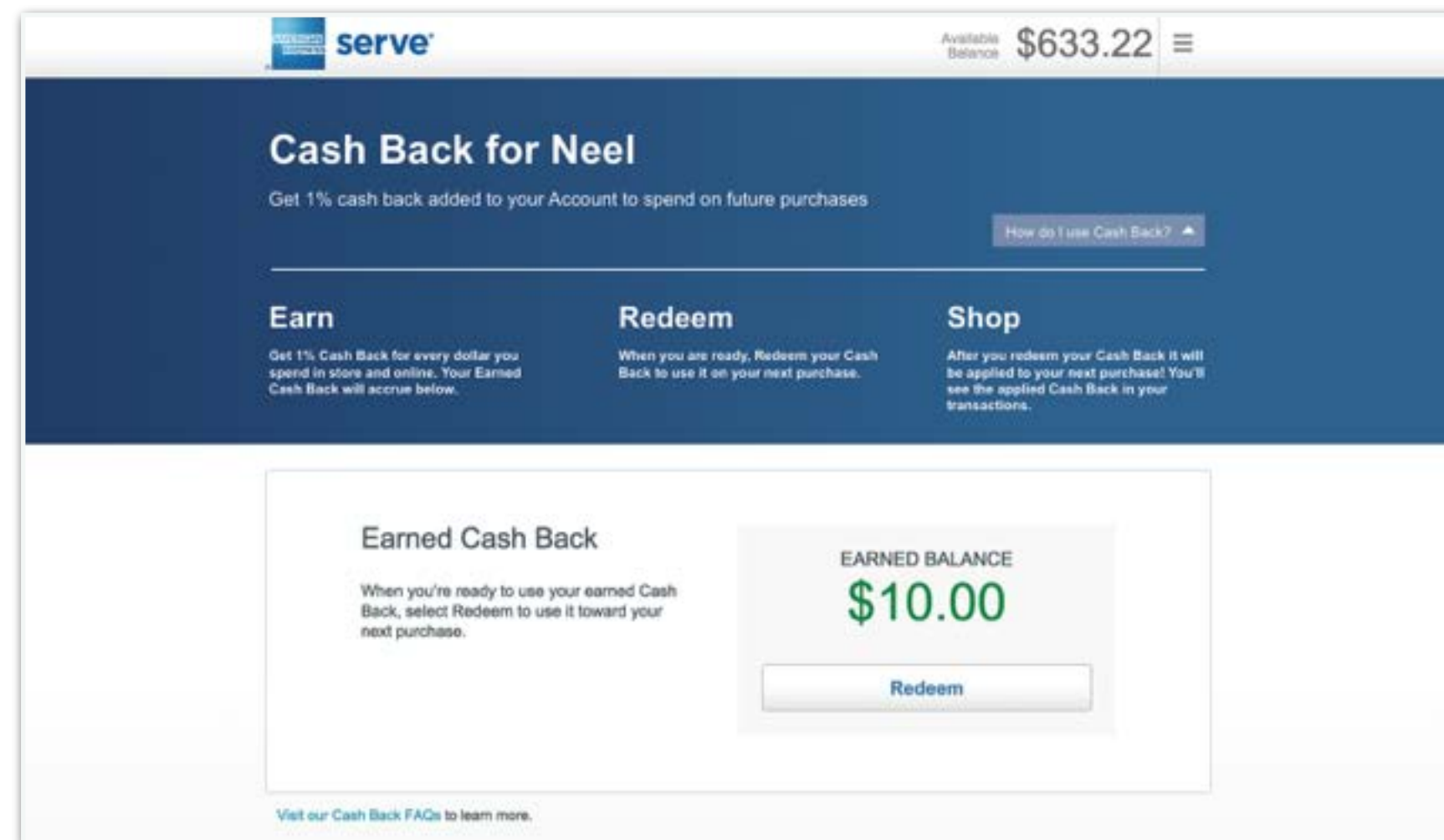
Accessibility Voice Over



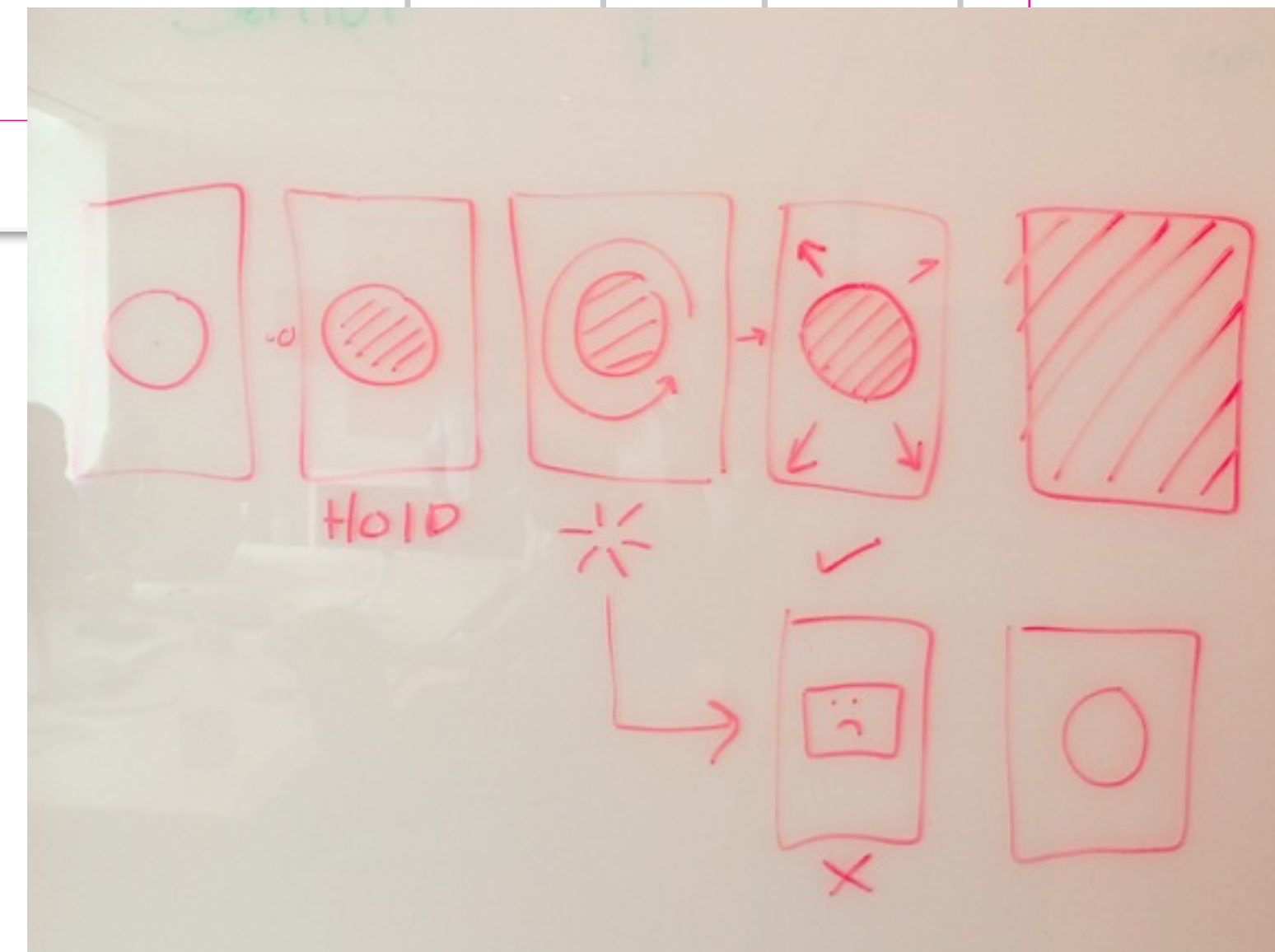
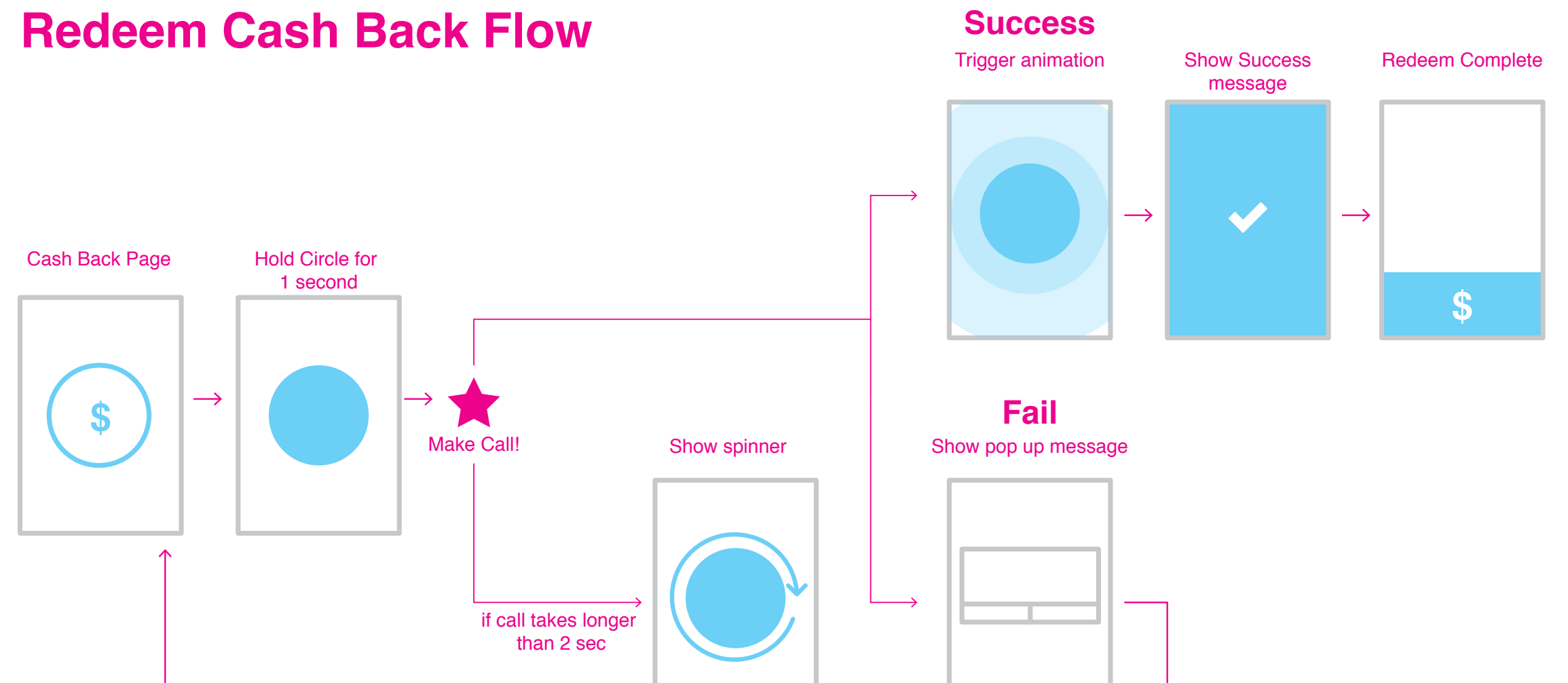
Support & Iteration

During the build, the tech team realized that server calls would not work like they had originally intended, meaning we have to quickly adjust the design to meet our user and tech needs. I sat with the development team and sketched out the new sequence, then sent them a digital version.

After user testing the web component we realized the Cash Back page on was a little unclear. We added some educational copy to the header through scrum design.



Redeem Cash Back Flow



Multiple Accounts



Clara Bunker

UX Designer

Multiple Accounts

What would it be like if we allowed users to have multiple accounts?

My Role:

- Lead designer for the Cash Back Card
- Developed the UX strategy
- Created wireframes and prototypes

3 months

Clara Bunker clara@mail.com

My Approach

Planning

- Design Brief
- Define Scope
- Define project approach
- Define meeting cadence
- Project kickoff
- Tasking
- Timeline
- Stakeholder workshop
- Feature Set Workshop
- Delivery Planning

Discovery

- Competitive analysis
- Adjacent industry analysis
- Affinity Mapping
- Behavior Mapping
- Card Sorting
- Channel Mapping
- Co-creation Sessions
- Content Types Audit
- Data Audit
- Field Work
- Heuristic Analysis
- Journey Map
- Logic Map
- Personas
- Stakeholder Interviews
- Taxonomy
- Technical Investigation
- Ontology
- Site or App Map
- User Research

Design

- Sketching
- Sketch Workshop
- Code Sketch
- Design Review
- Device Validation
- Interaction Flows
- Messaging
- Content Strategy
- Legal Approval
- Scenario Definition
- Service Blueprint
- User Validation
- Visual Design Compositions
- Wireframing
- Look and Feel Exploration

Delivery

- Assets Creation
- Code Delivery
- Code Documentation
- Code Merge
- Code Support
- Content Guidelines
- Deploy to Server
- Design Specs
- Functional Specs
- Project Documentation
- Copy Deck Writing
- Data Planning

Support

- Problem Solving Workshop
- Design Q.A.
- Iteration
- Put out the fires!

My Approach

Planning

Design Brief

Define Scope

Define project approach

Define meeting cadence

Project kickoff

Tasking

Timeline

Stakeholder workshop

Feature Set Workshop

Delivery Planning

Discovery

Competitive analysis

Adjacent industry analysis

Affinity Mapping

Behavior Mapping

Card Sorting

Channel Mapping

Co-creation Sessions

Content Types Audit

Data Audit

Field Work

Heuristic Analysis

Journey Map

Logic Map

Personas

Stakeholder Interviews

Taxonomy

Technical Investigation

Ontology

Site or App Map

User Research

Design

Sketching

Sketch Workshop

Code Sketch

Design Review

Device Validation

Interaction Flows

Messaging

Content Strategy

Legal Approval

Scenario Definition

Service Blueprint

User Validation

Visual Design Compositions

Wireframing

Look and Feel Exploration

Delivery

Assets Creation

Code Delivery

Code Documentation

Code Merge

Code Support

Content Guidelines

Deploy to Server

Design Specs

Functional Specs

Project Documentation

Copy Deck Writing

Data Planning

Support

Problem Solving

Workshop

Design Q.A.

Iteration

The goal of allowing multiple accounts is to match user behavior.

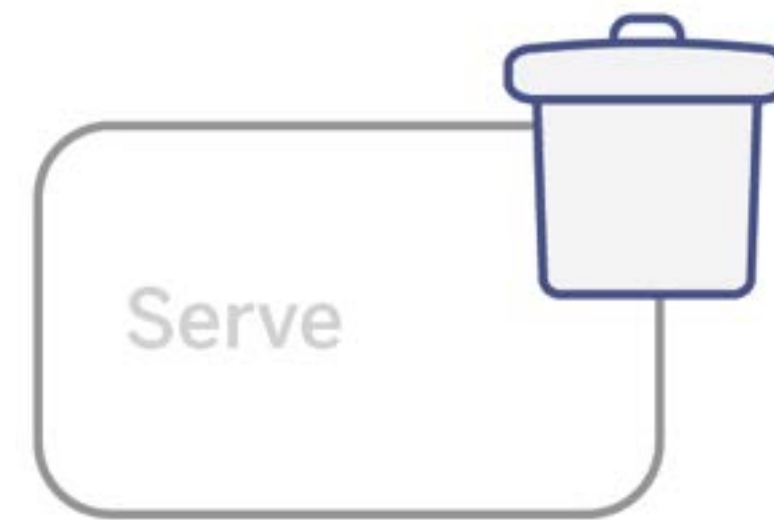
In the prepaid space we see:



Applying for a new card with a duplicate SSN



Users thinking of prepaid cards as gift cards



Users churn through cards, getting a lot of temporary cards.

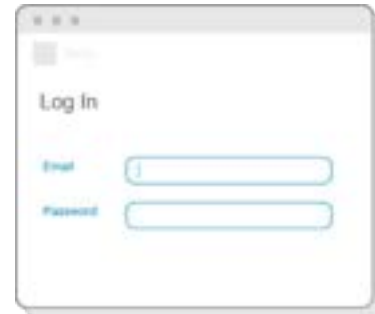


Users managing actively money on multiple accounts

Enabling multiple accounts will more closely match our users behavior, reduce decline rate due to duplicate SSN, and increase customer satisfaction.

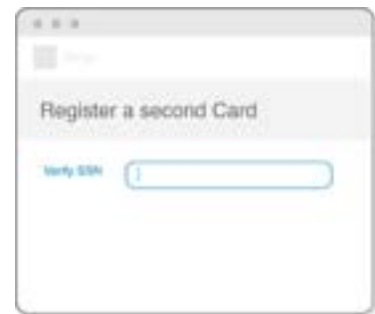


Key Impact Points



Log in

How will users log in to the account they want to?



Sign up

Will users use the same password and email?



P2P

How will transfers be handled if both accounts have the same email?



Settings & Profile

Will the accounts have a shared settings and profile or their own?



Text Banking

How will the user and the system distinguish between accounts?



Marketing Emails

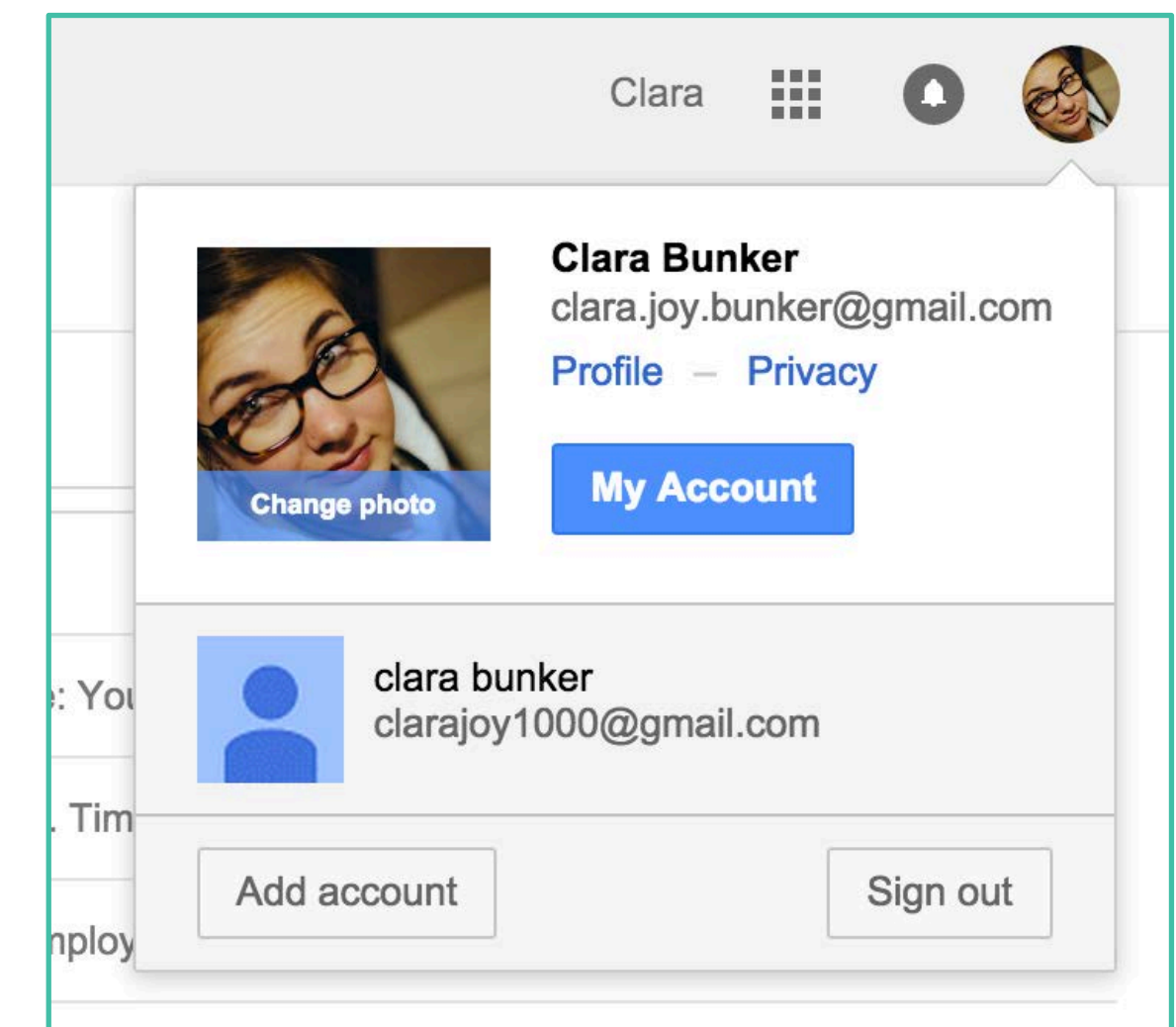
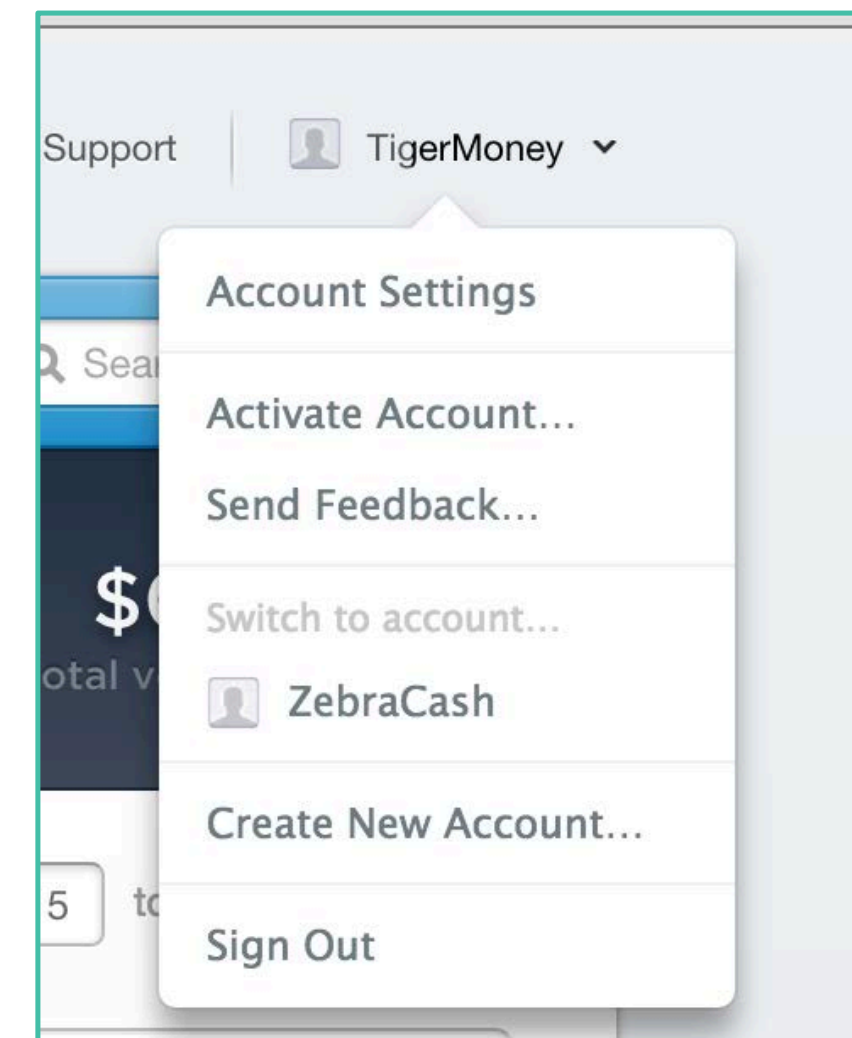
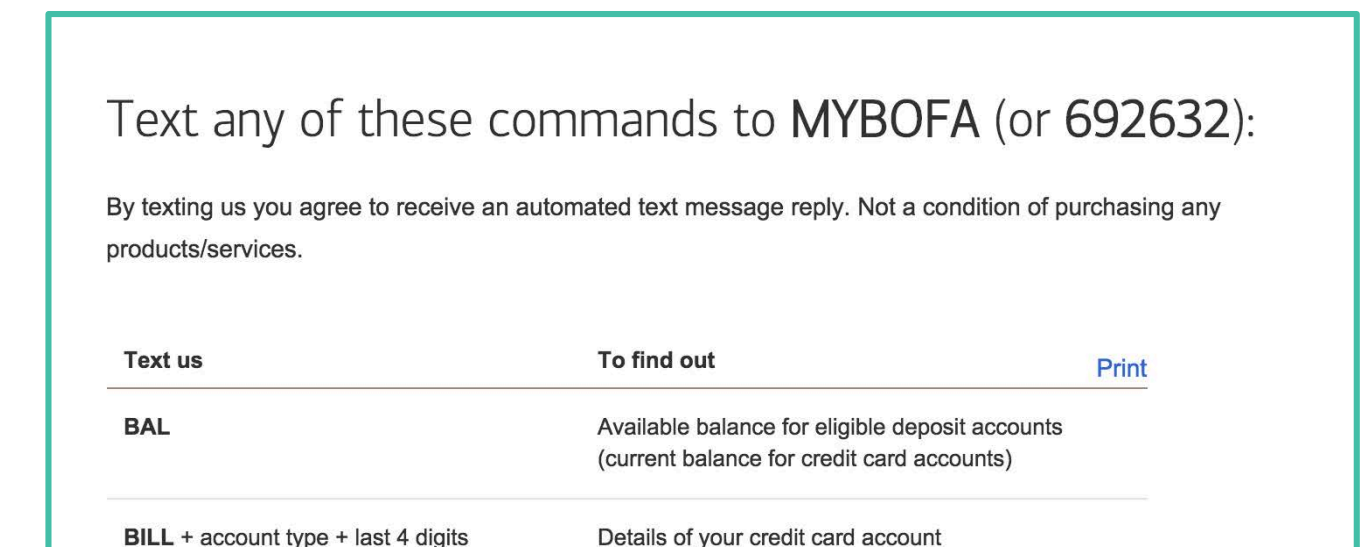
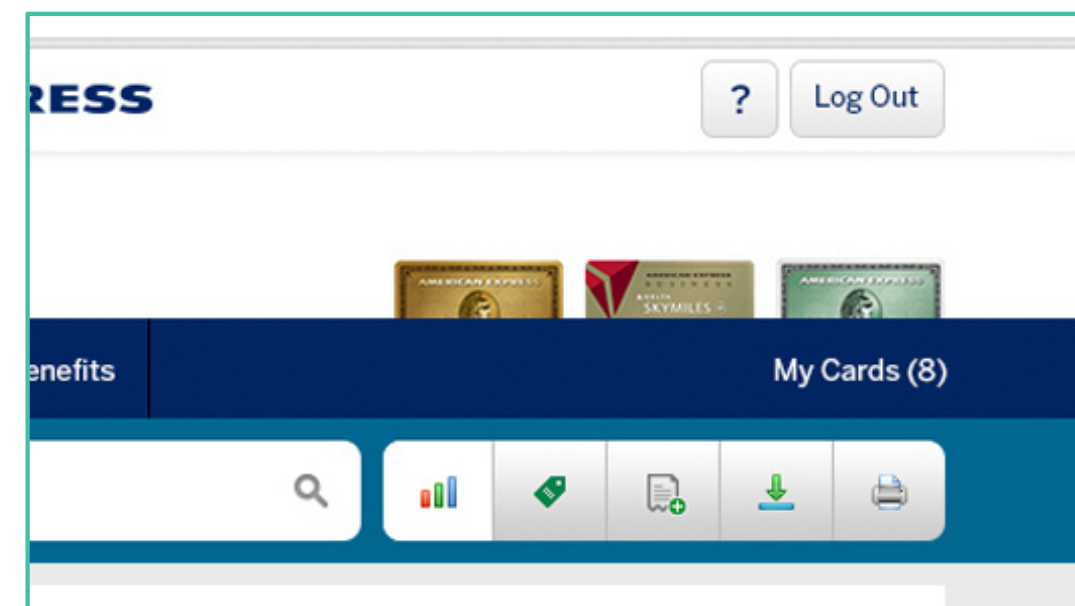
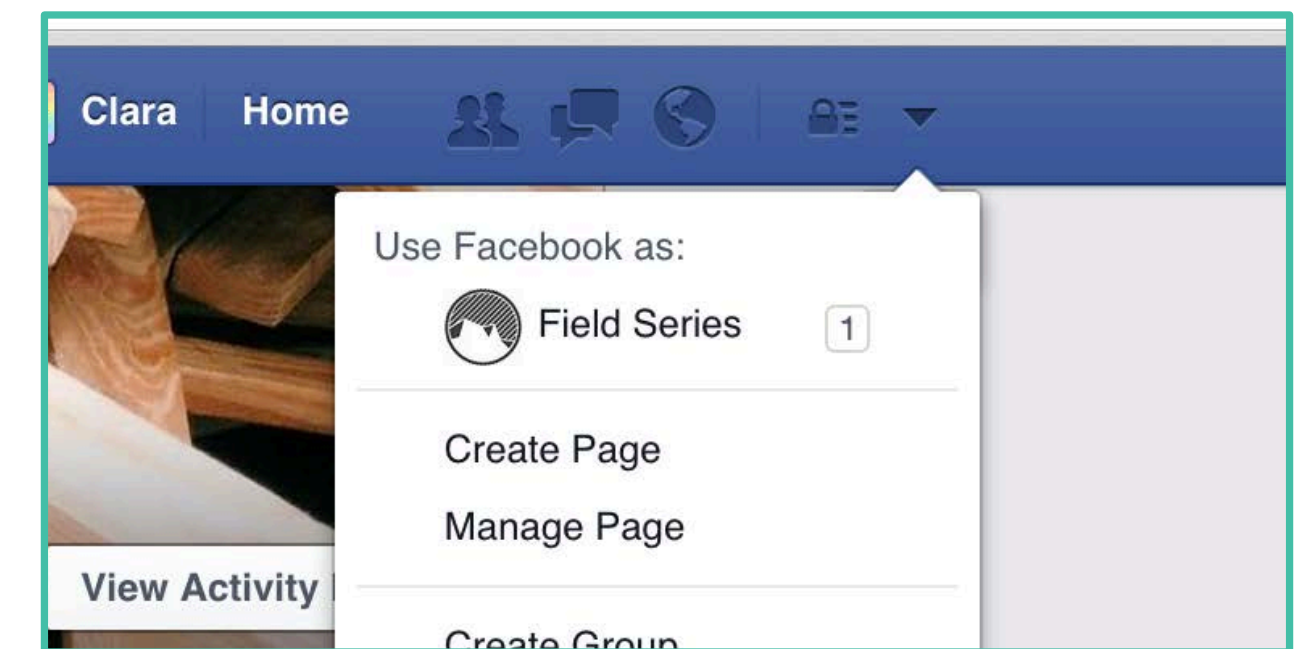
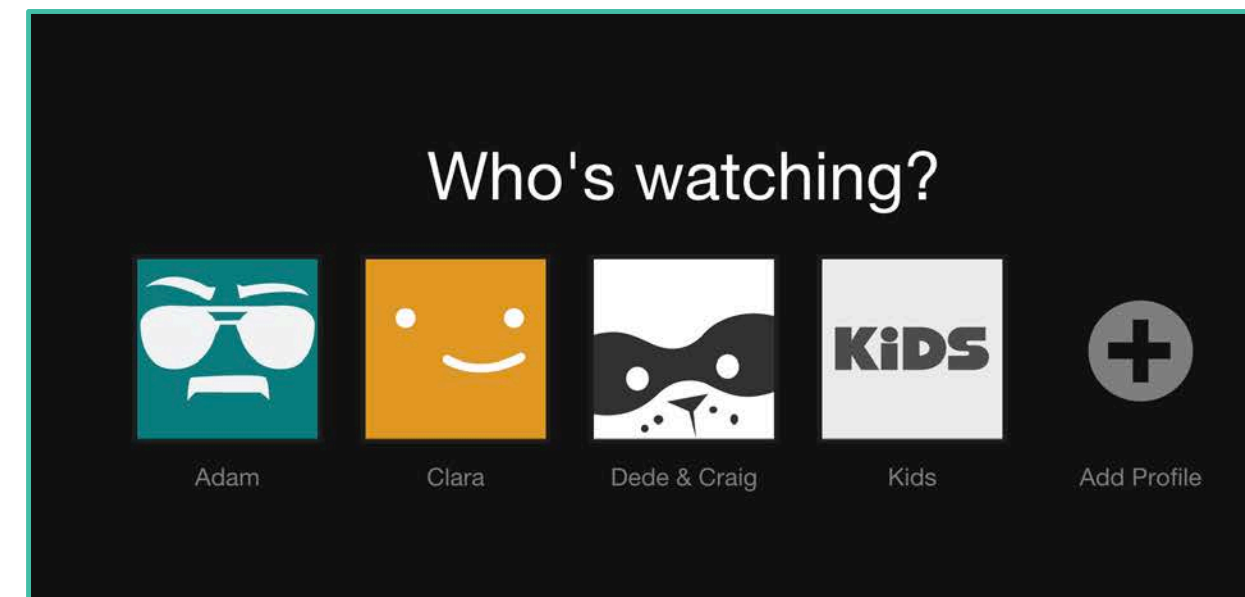
Will users get multiple of the same emails to the same address?

Adjacent Industry Audit

Knowing users interact with the concept of multiple accounts frequently we sought out examples from around the internet. We wanted to ensure that our multiple accounts experience fit within a user prior experience. Meaning we could leverage learned patterns to make our final design better and easier to understand.

Findings:

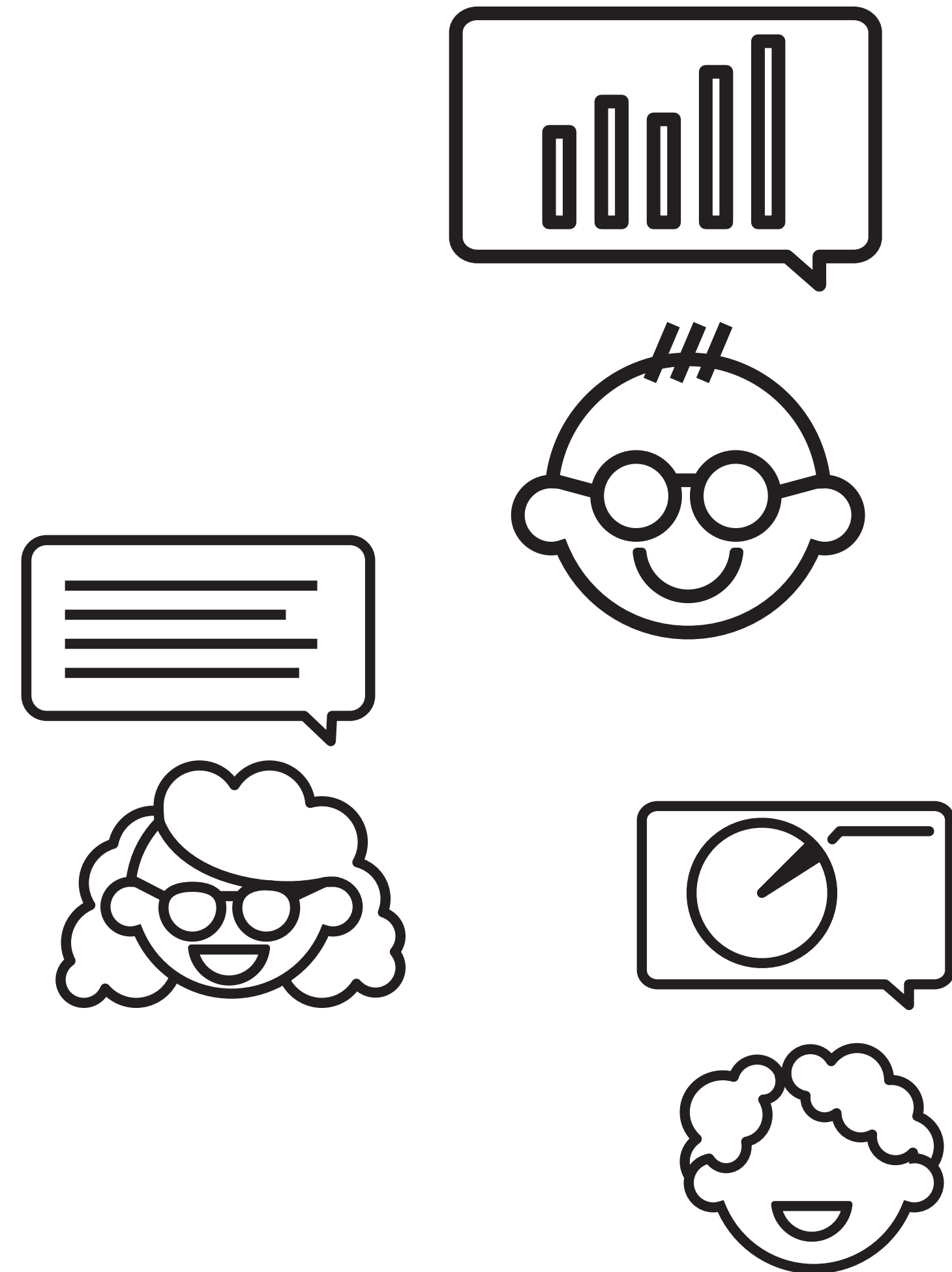
- Many products have separate settings / profile for each account.
- Many products have separate phone numbers for various accounts.
- Many products with P2P use user names
- Many products offer an account Switcher
- Many products offer a fork to get directly into their account
- Many products offer nicknames for accounts



Stakeholder Interviews

There is an short term need to provide a user friendly experience for new Tax customers who will be allowed to have multiple accounts.

There is a long term need to match our users behavior and to provide a user friendly experience for customers who wish to have multiple accounts. And to reduce decline rates for users who did not realize they already had an account.



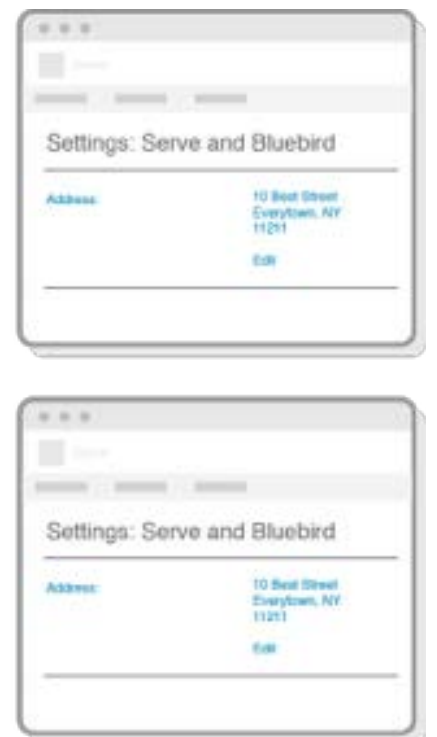
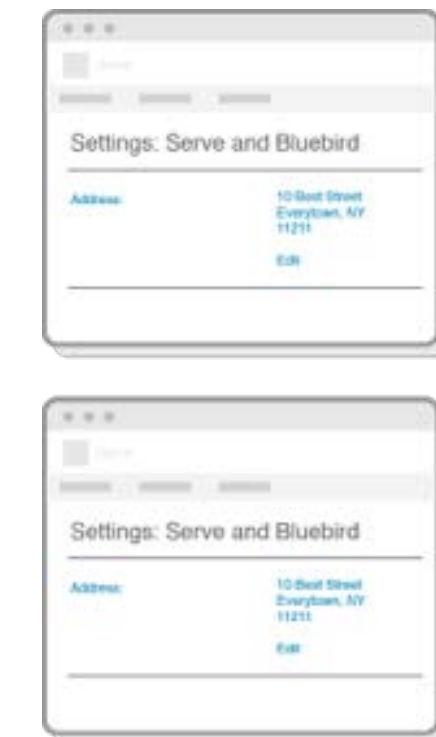
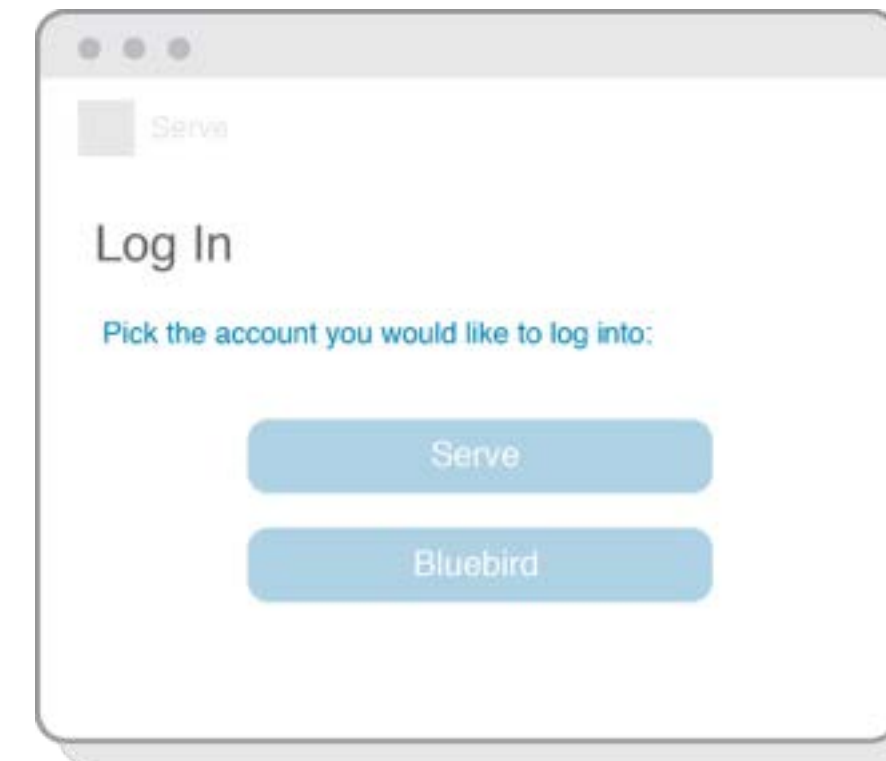
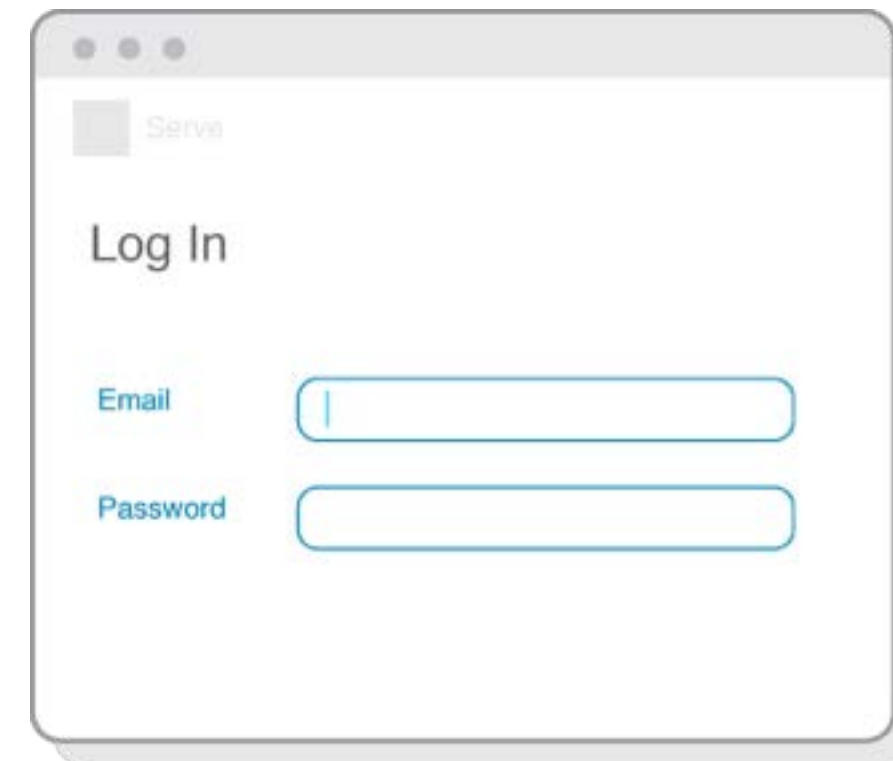
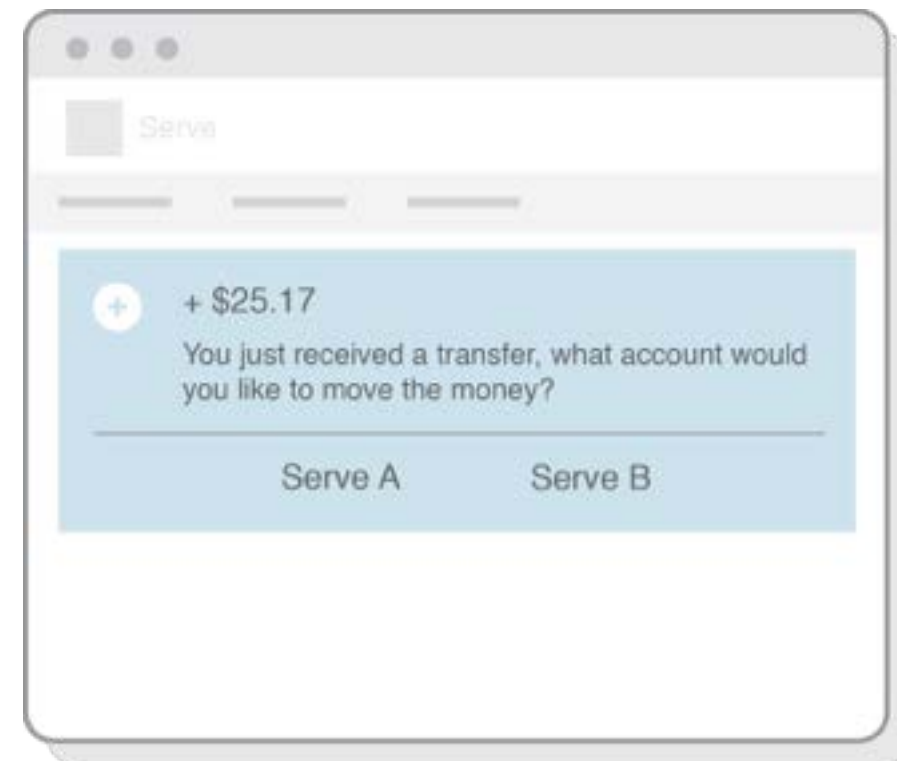
User Testing Methodology

6 participants, from across the country, were interviewed remotely. Our goal was to better understand the users mental model of these key concepts. Findings from early testing was synthesized and brought into our workflow to narrow in on a final design

1 - 1 - 1



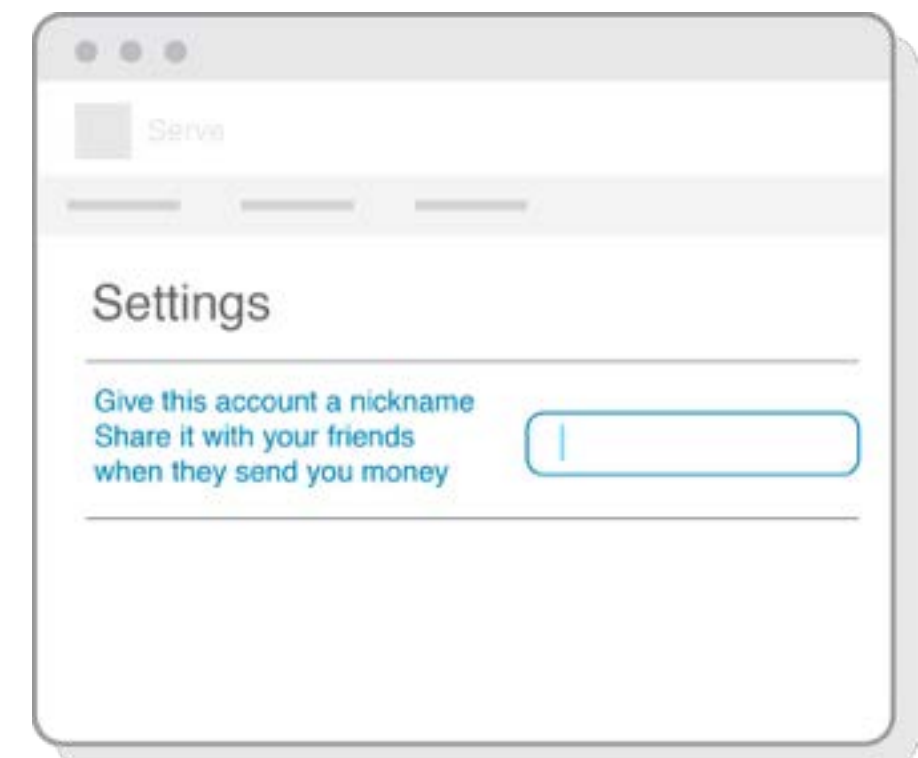
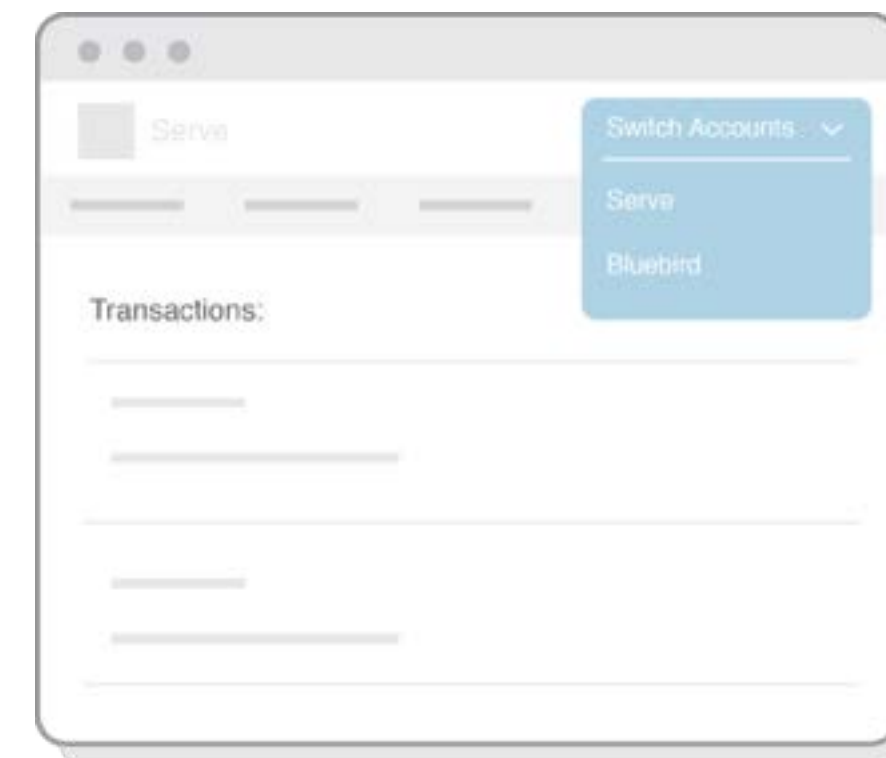
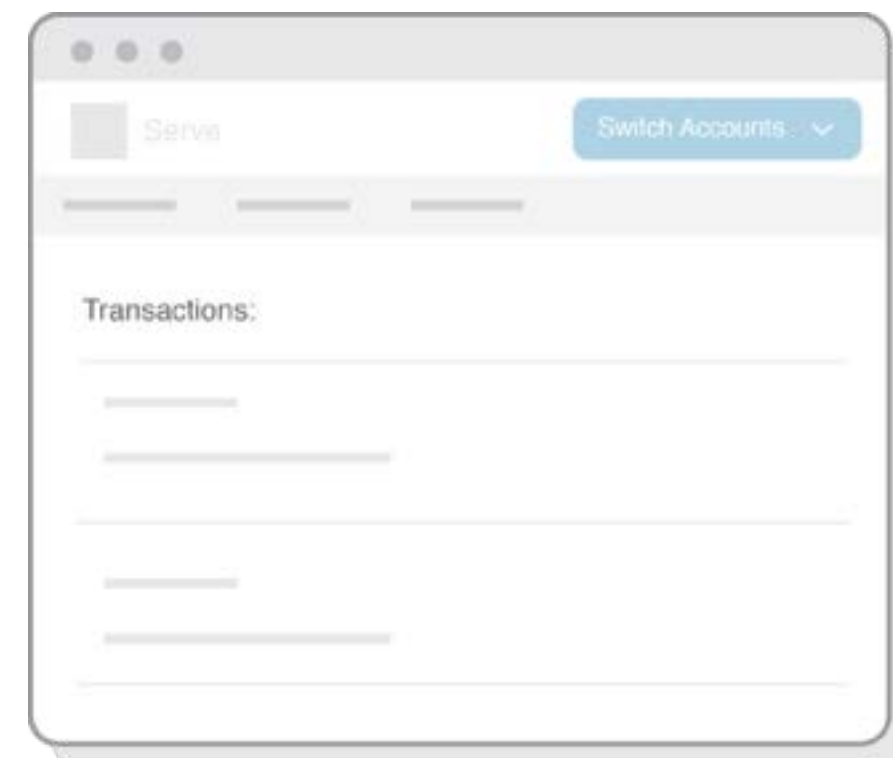
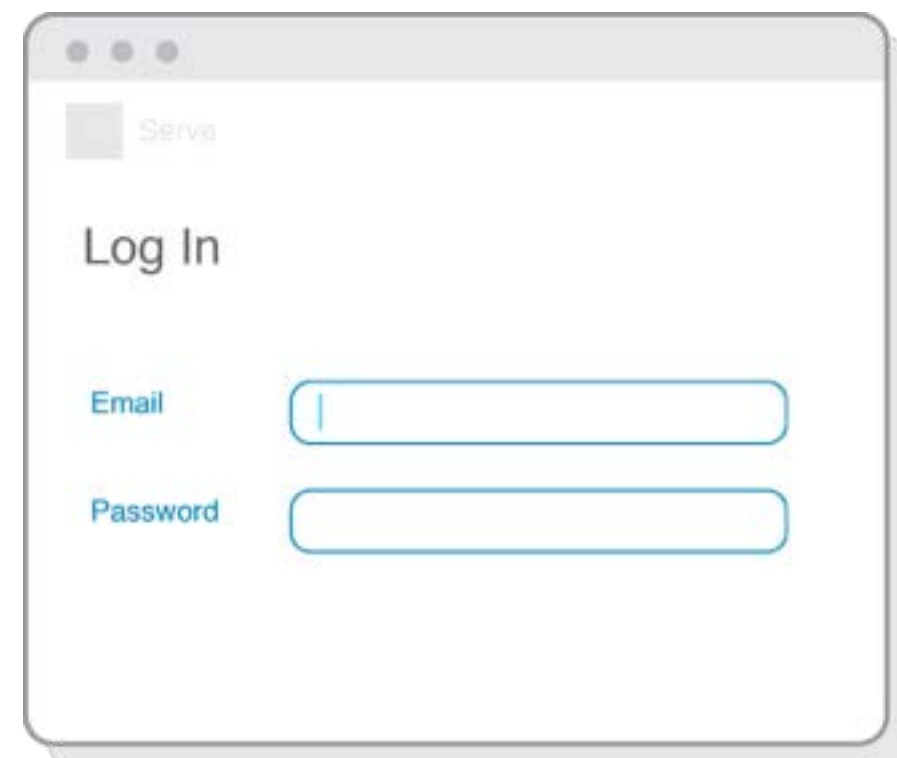
Users first reactions
P2P
Picking Accounts
Settings Management



1 - 1 - 2



First reactions
Log In
Switching Accounts
Nicknames
Text Balances Verification



Testing Scenario

You have a Serve and a Target account your friend, who has a Bluebird card, sent you some money.

Teach me what you know about this page.

How do you pick the account to send this money?

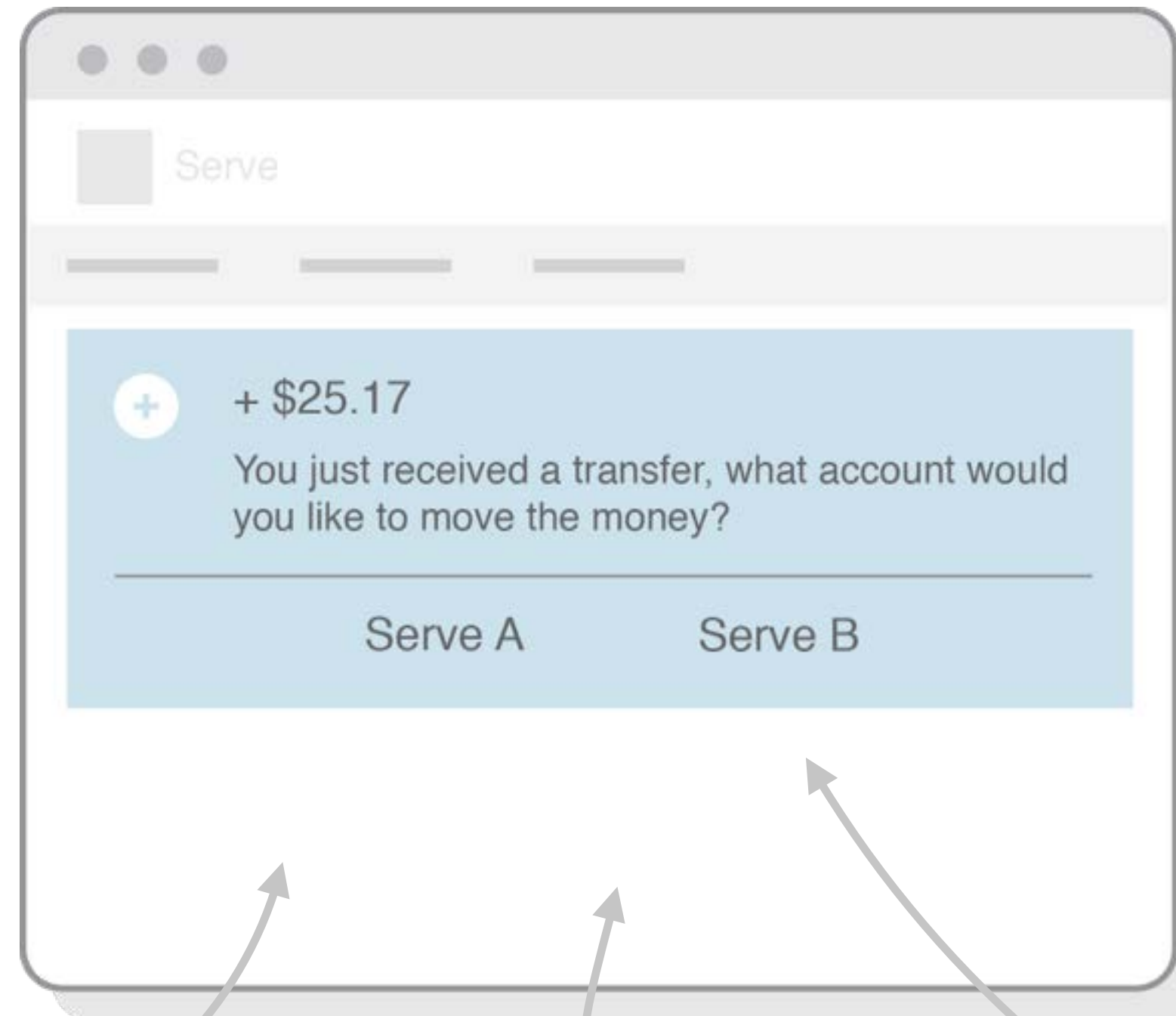
Would you want this transfer to occur automatically?

What are you seeing here?

Would you expect to direct every transfer?

Why?

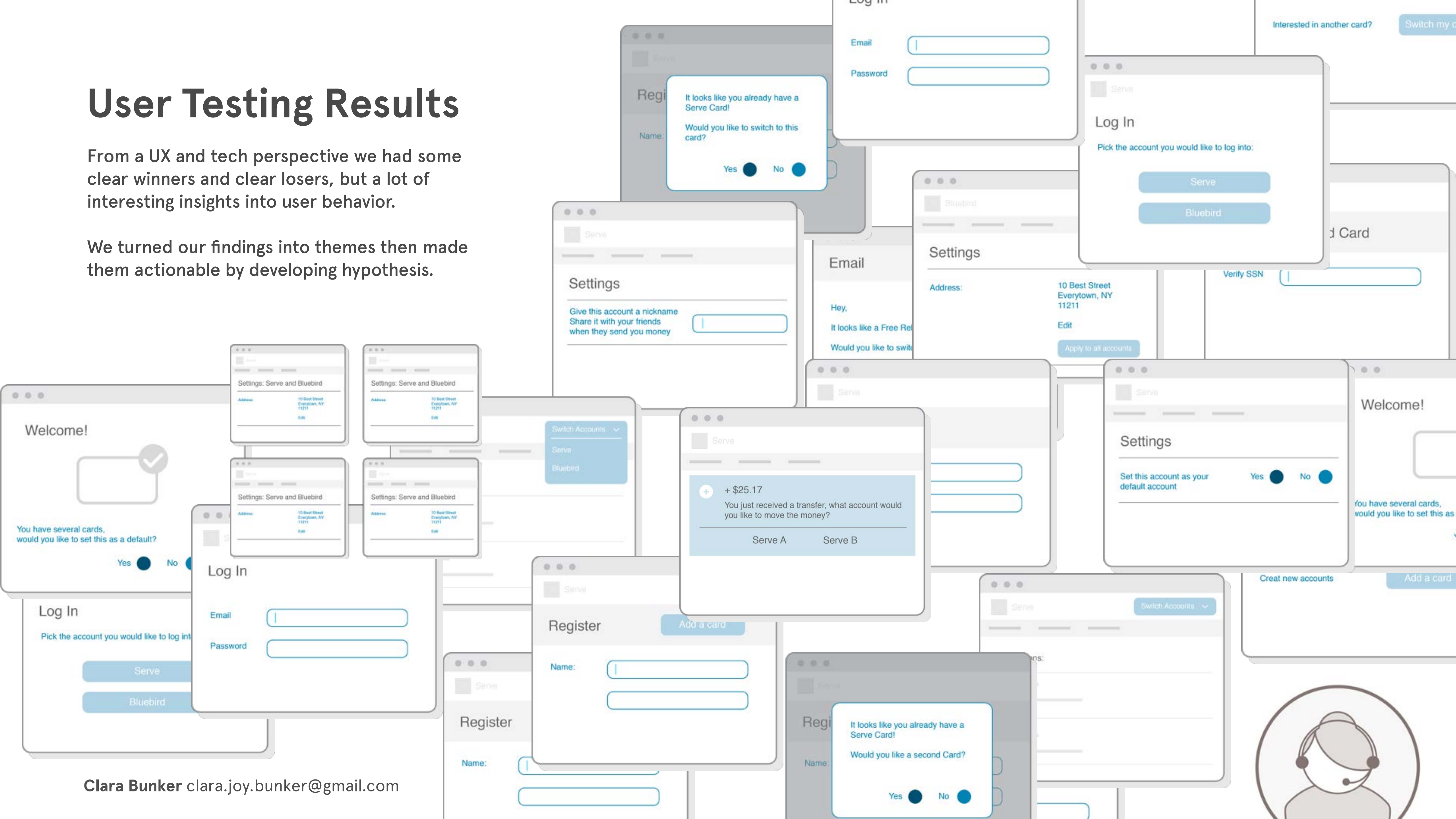
What account would you send this money to?



User Testing Results

From a UX and tech perspective we had some clear winners and clear losers, but a lot of interesting insights into user behavior.

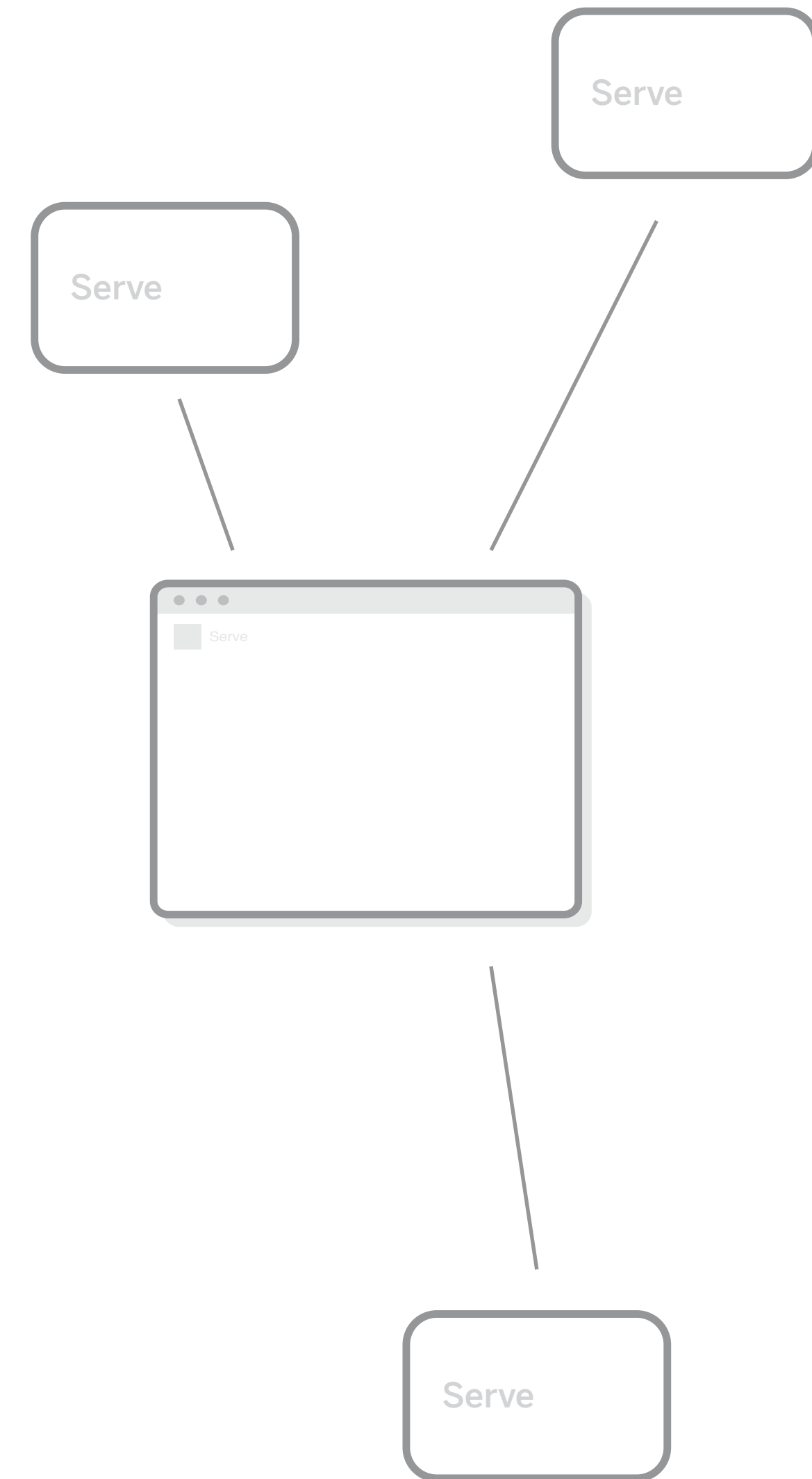
We turned our findings into themes then made them actionable by developing hypothesis.



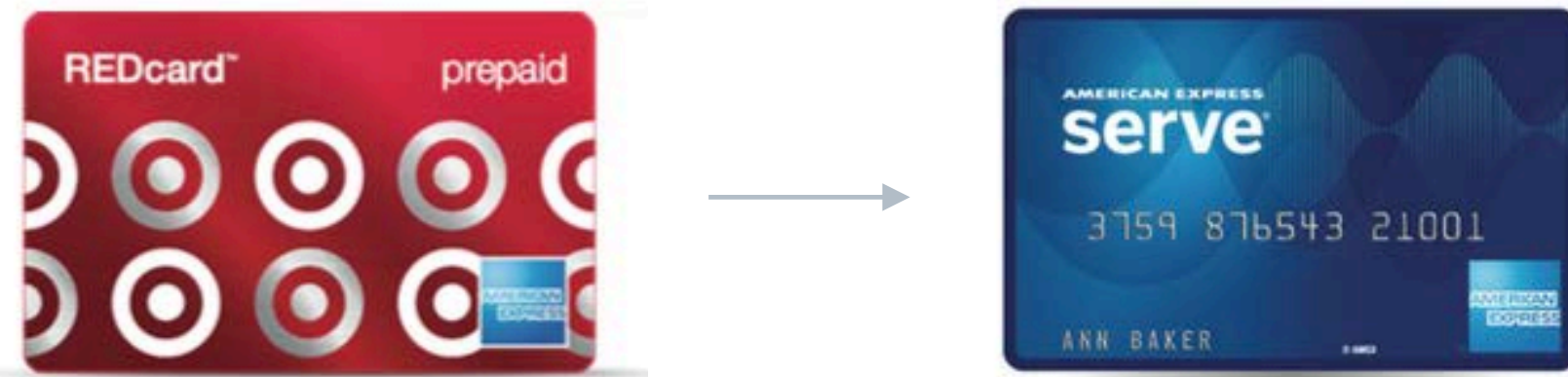
Hypothesis:

We believe by establishing linkages between accounts, we can change how a user views the product.

We can suggest that these cards are not disposable.



Recommendation for 1-1-1



Users will think of these cards as separate products.

They will use the different cards for different purposes.

1 - 1 - 1: Solutions

Log in

Users can log in through their corresponding marketing pages

Sign up

Users can sign up with any email / password combination they choose

P2P

Transfers will only happen within brands.

Settings & Profile

Each account has its own settings and profile

Text Banking















Phone numbers are different for different products

Marketing Emails

Will users get the corresponding marketing emails

1-1-1 P2P scenarios

Since there was no design impact for this solution, the main deliverable was a diagram that illustrated the various sender and receiver scenarios. This diagram was used to align the team on the P2P behavior.

Scenario #	Sender	Receiver	Status
1	 Send to B@email.com	 B@email.com  C@email.com	Success, Money has been sent to Target account
2	 Send to B@email.com	 B@email.com  B@email.com	Success, Money has been sent to Target account
3	 Send to B@email.com	 C@email.com  B@email.com  Get an email prompting new account w/ disclaimer about Multiple Accounts	Fail, receiver must provide an email associated with Target account. We see they are in our system, but they are in the wrong brand.
4	 Send to F@email.com	 B@email.com  A@email.com  Get an email prompting new account w/ disclaimer about Multiple Accounts	New Account Needed, receiver must sign up for a new account. This is BAU

Recommendation for 1-1-2

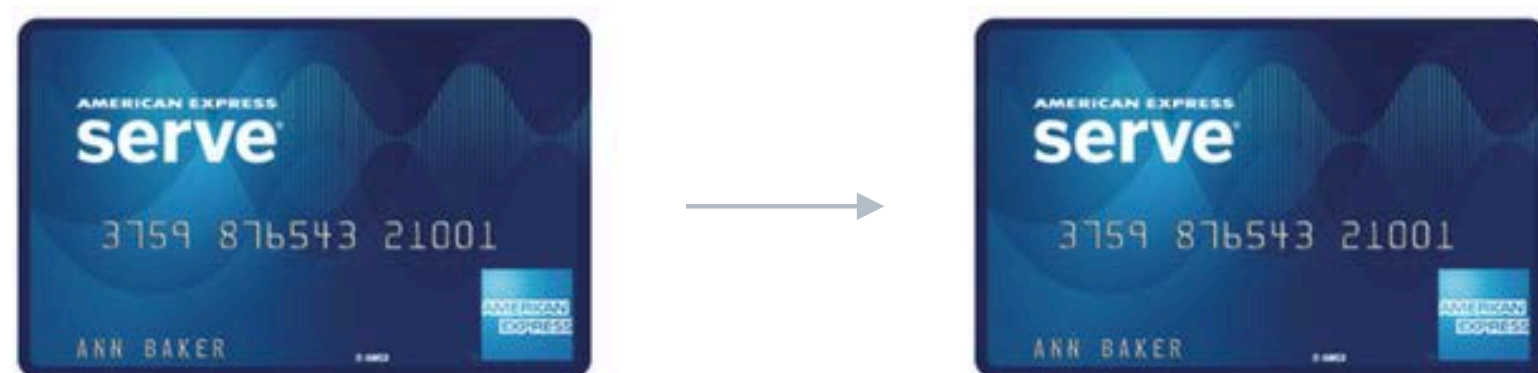
We took the concepts we tested with users and created 3 approaches and compared them to the business goals. We decided that approach 1 most closely aligns with both the business and user goals.

There are several models for 1-1-2 multiple accounts, but we're going to focus on #1.

- 1. Allow users to actively manage money on multiple accounts**
2. Enable users to switch to a card that is better for them
3. Allow users to churn through cards

We selected the direction that satisfied business and user needs the best.

1 - 1 - 2: Manage Multiple Accounts



In user testing, we often see users who manage money on several cards. Their techniques varies, but they tend to have a separate card for a specific purposes.

Pro: We match user behavior & allow users to get perks of several cards

Con: Users will get fees for each card, can sub accounts accommodate this need without the extra fee?

Opportunity: Capture these customers and allow them to manage their money how they please.

1 - 1 - 2: Solutions

Log in

After log User sees their primary account dashboard with the option to switch accounts

Sign up

Users sign up with and credential combo they choose

P2P

Transfers go to primary account account or unique phone number / email

Settings & Profile

Each account has it's own settings and profile

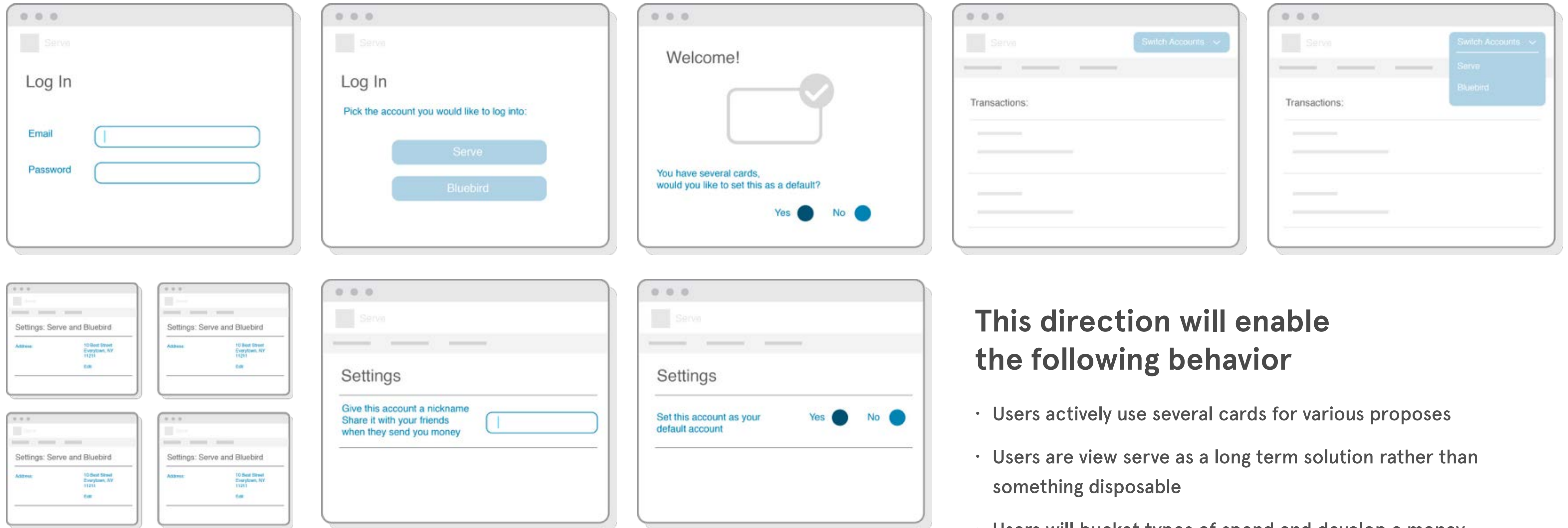
Text Banking

User gets the information for all accounts that relate to that phone number or to a default

Marketing Emails

Users should not get duplicate marketing emails.

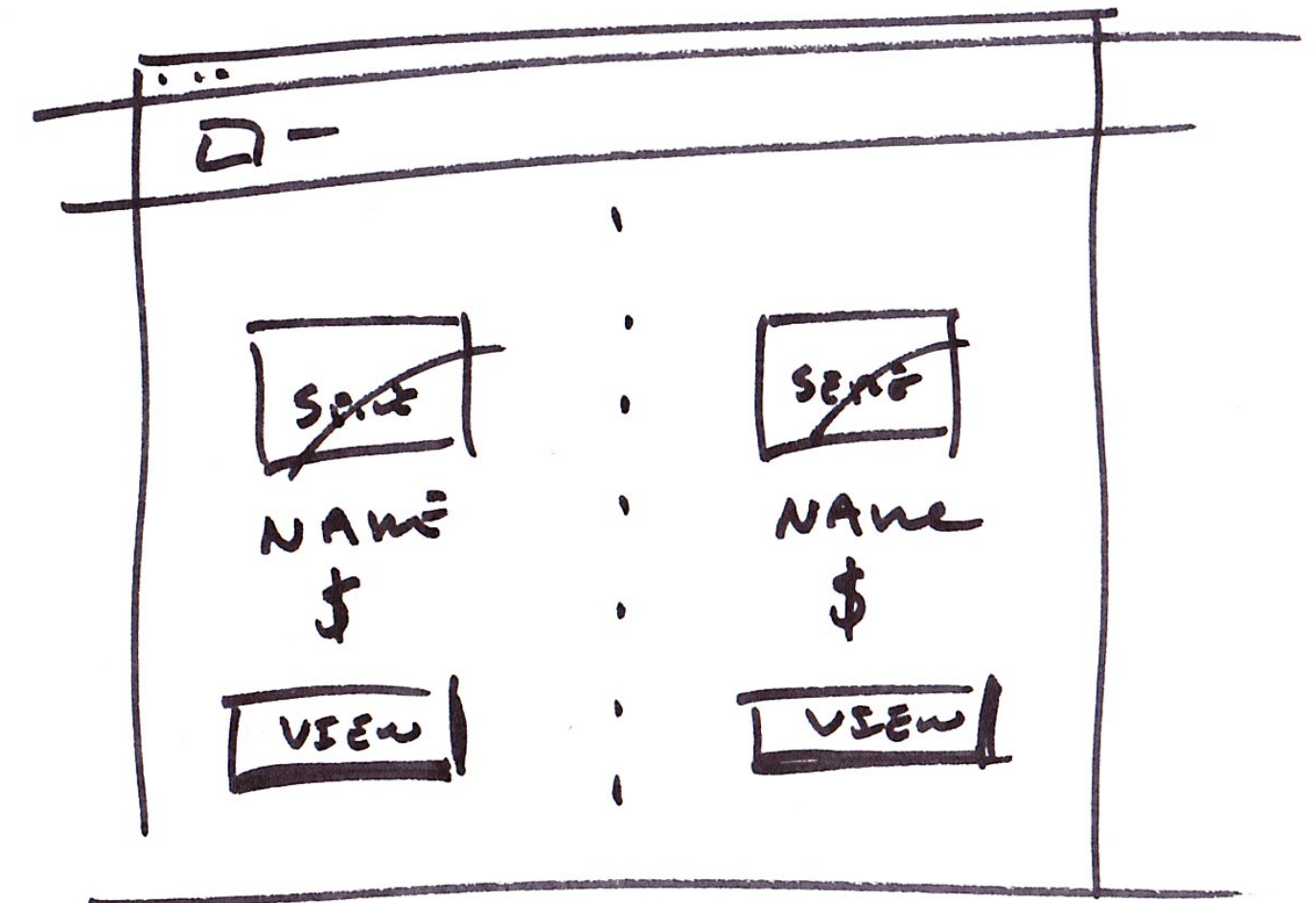
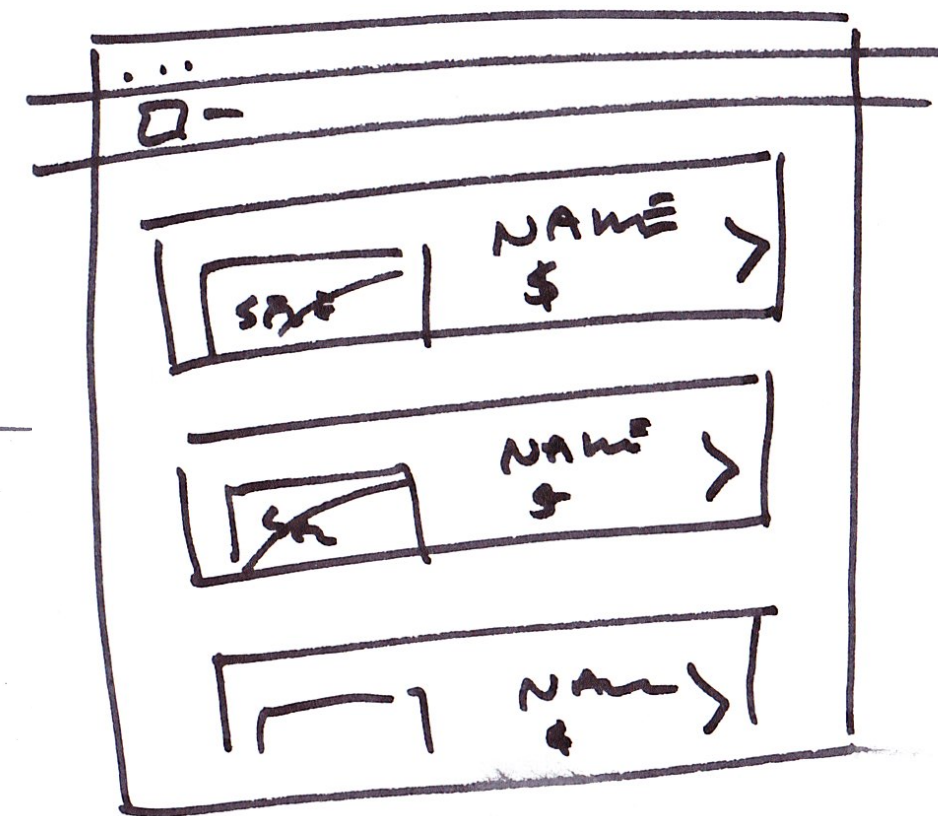
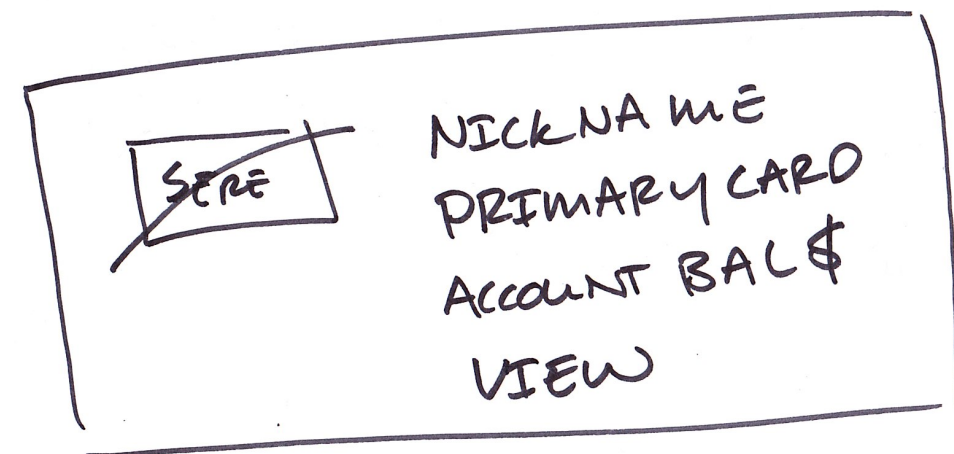
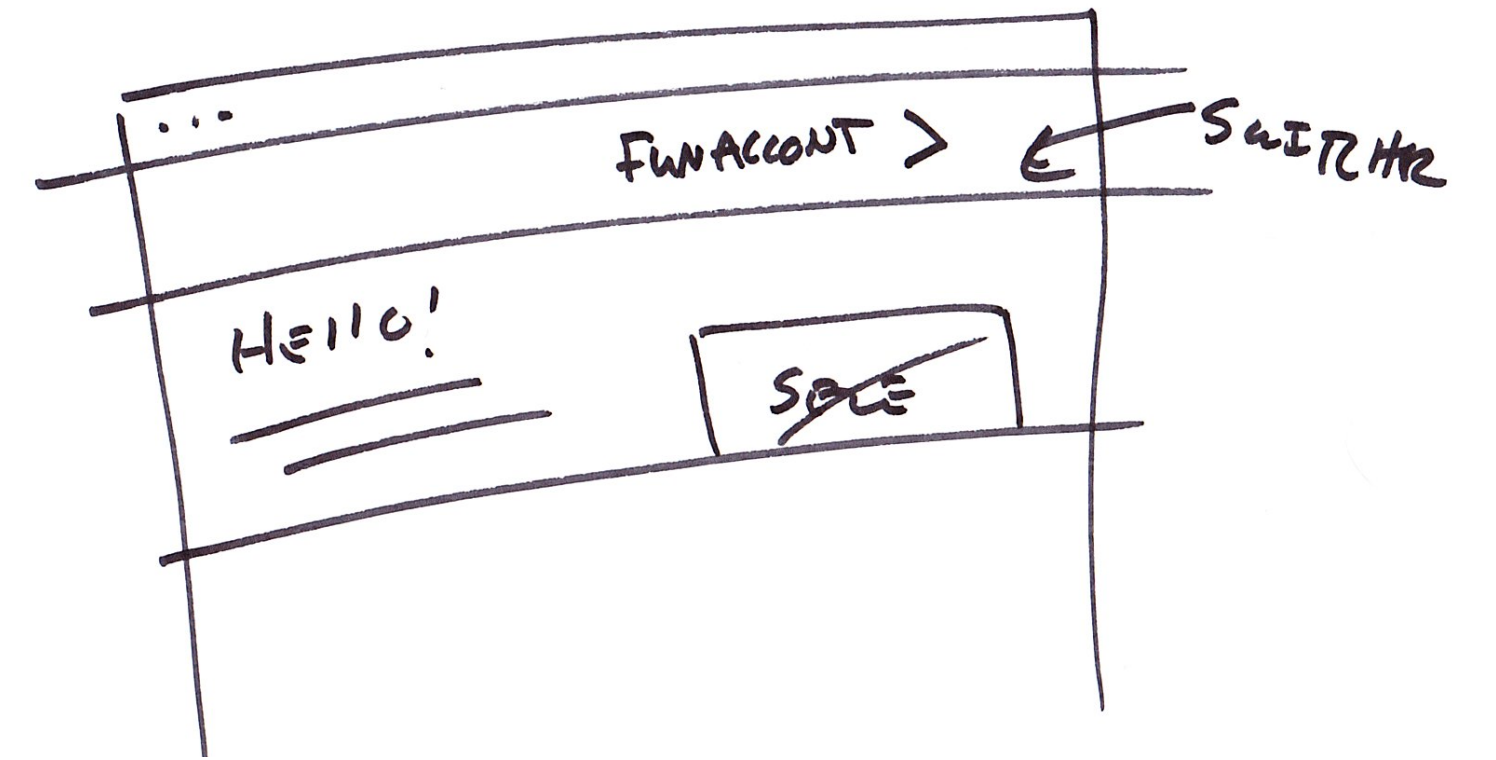
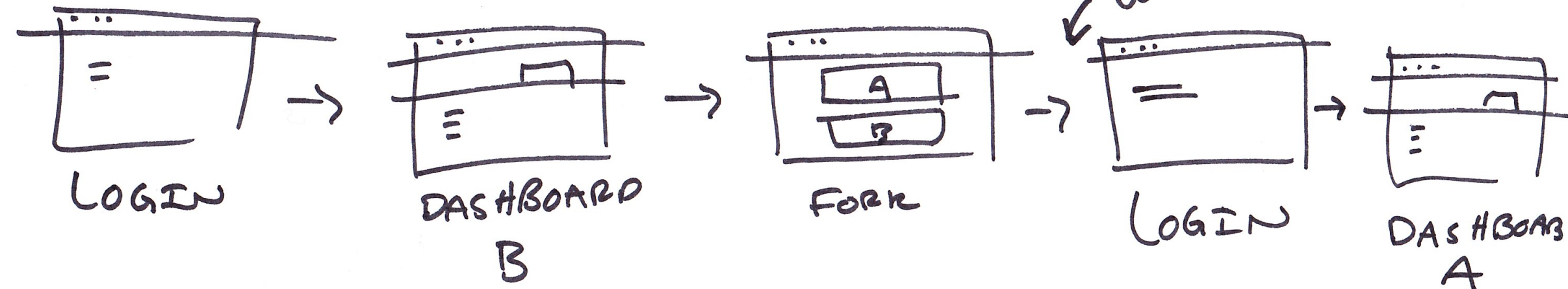
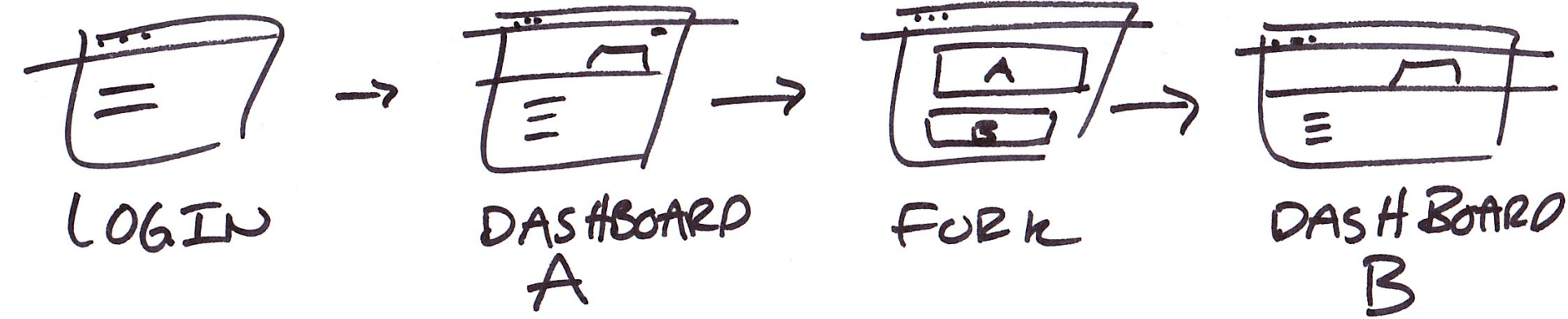
Multiple Account flows



This direction will enable the following behavior

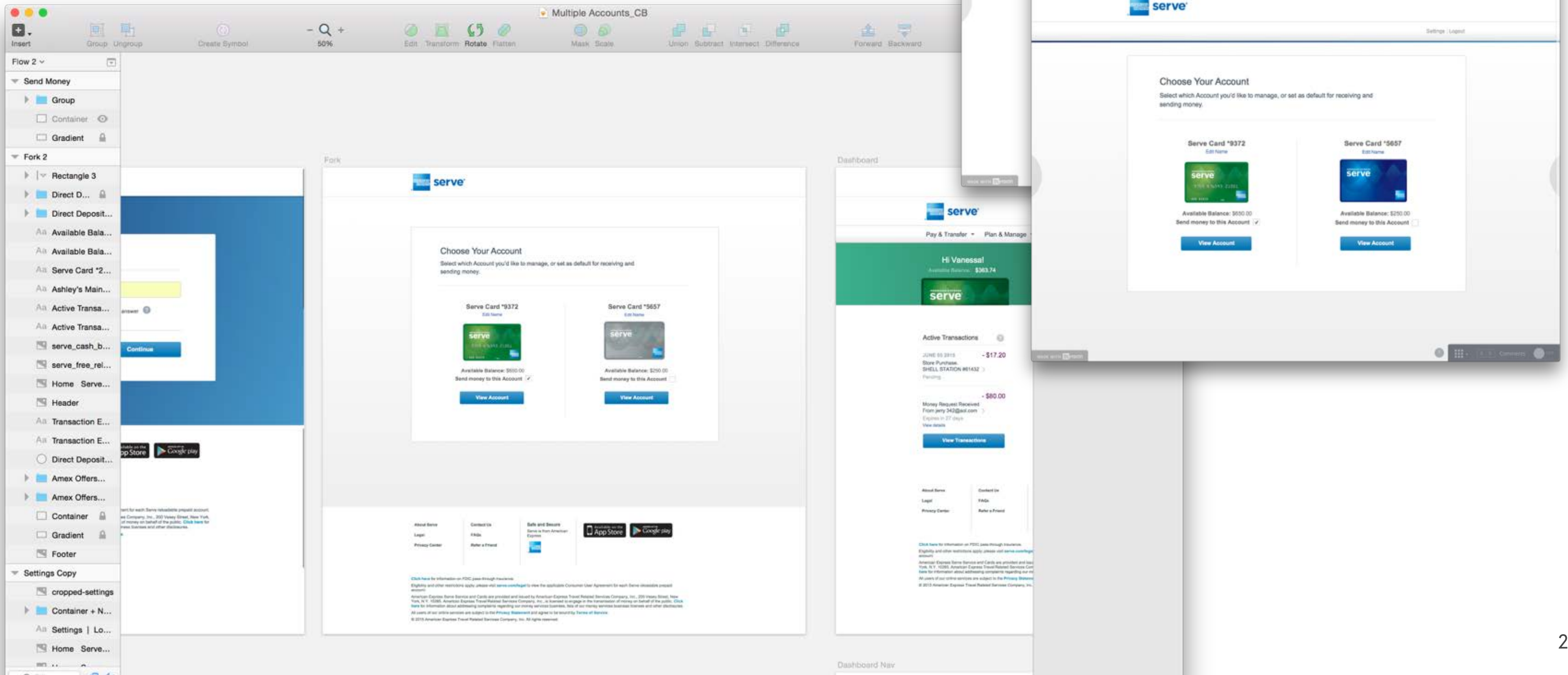
- Users actively use several cards for various purposes
- Users view serve as a long term solution rather than something disposable
- Users will bucket types of spend and develop a money management system.
- Users will pay fees to use specific cards. Fee not problematic for them since they purposely got multiple cards.

Sketches - working on the details



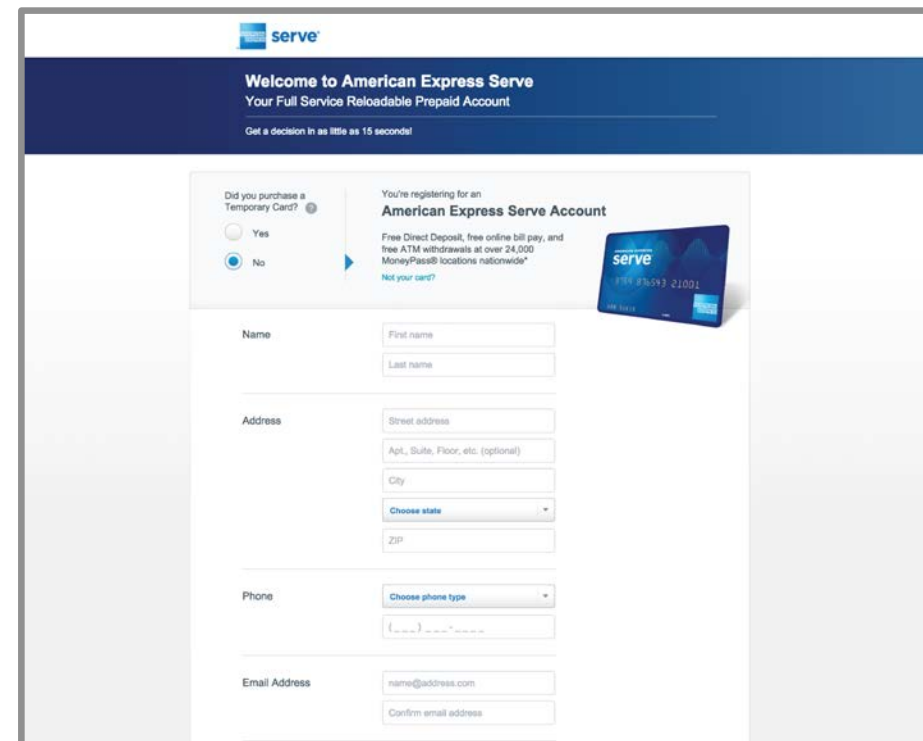
We selected a direction

After a design direction was picked we needed to iron out the details. To do this we stepped up fidelity and created two clickable prototypes.



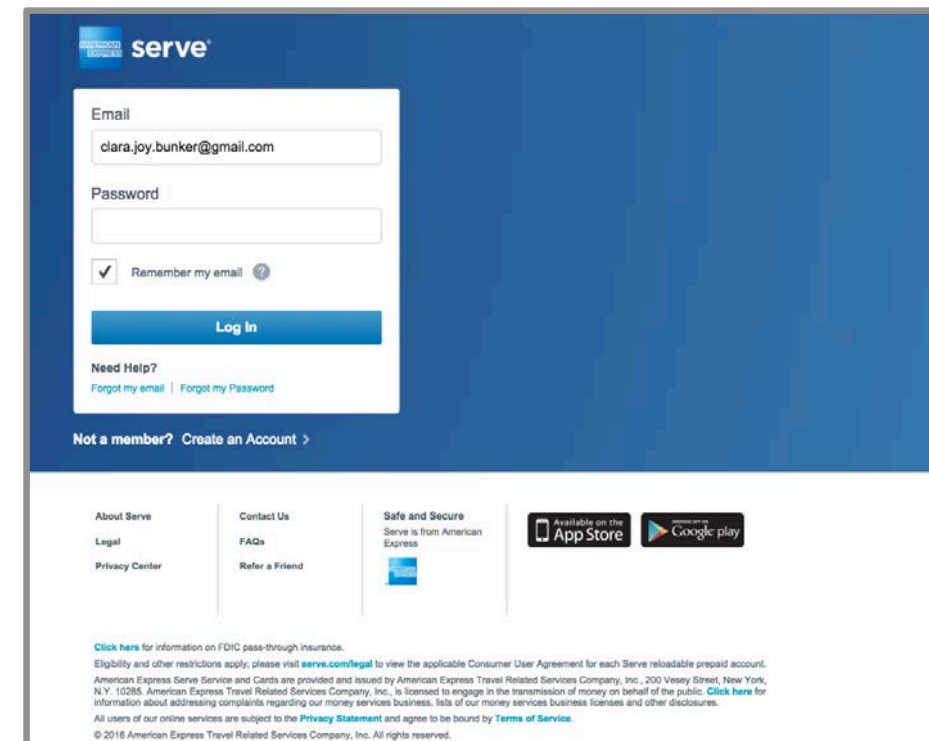
Flows

Register for a second card with the same account details.



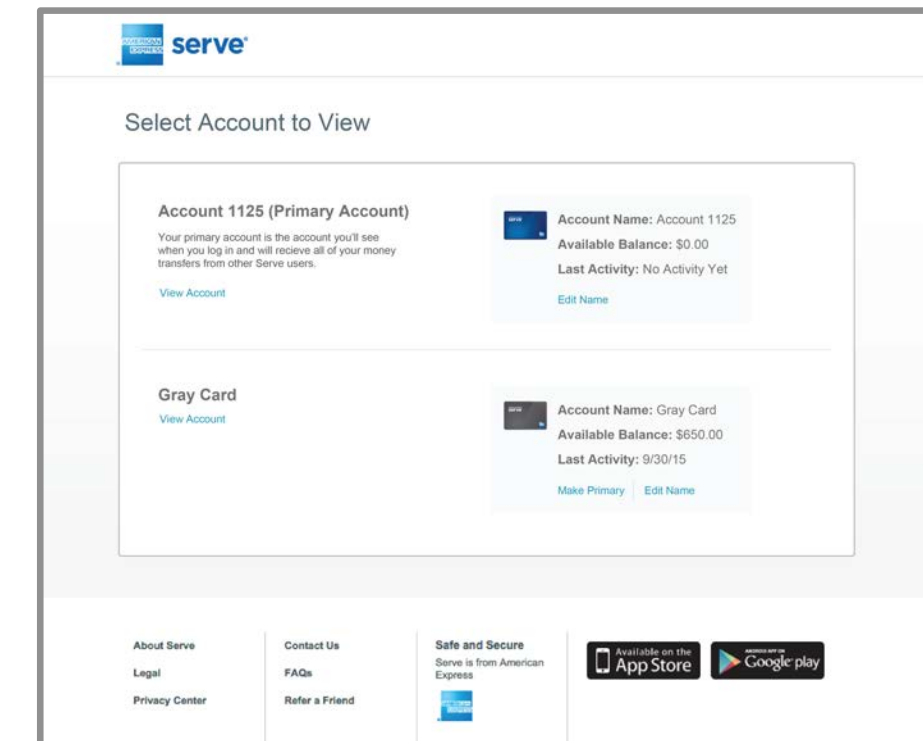
Registration

user registers for a second card with the same credentials as their existing card.



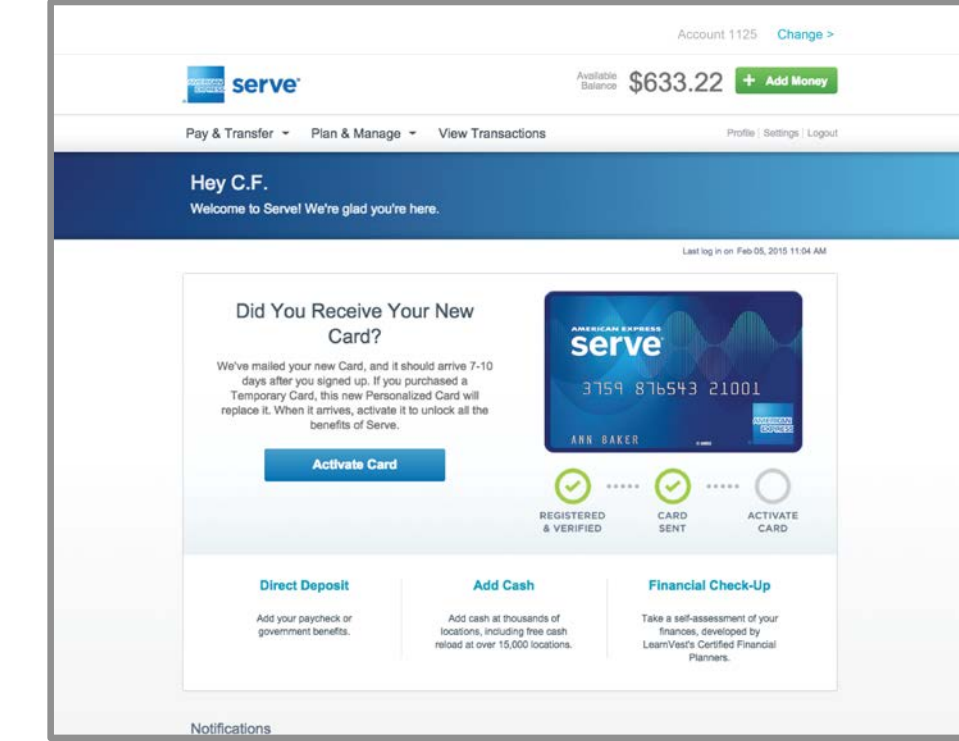
Log in

The user is prompted to log in.



Fork

The user sees a fork that allows them to select the account they want to view. The new card is the default card, but they have the option to assign the other card as the default.

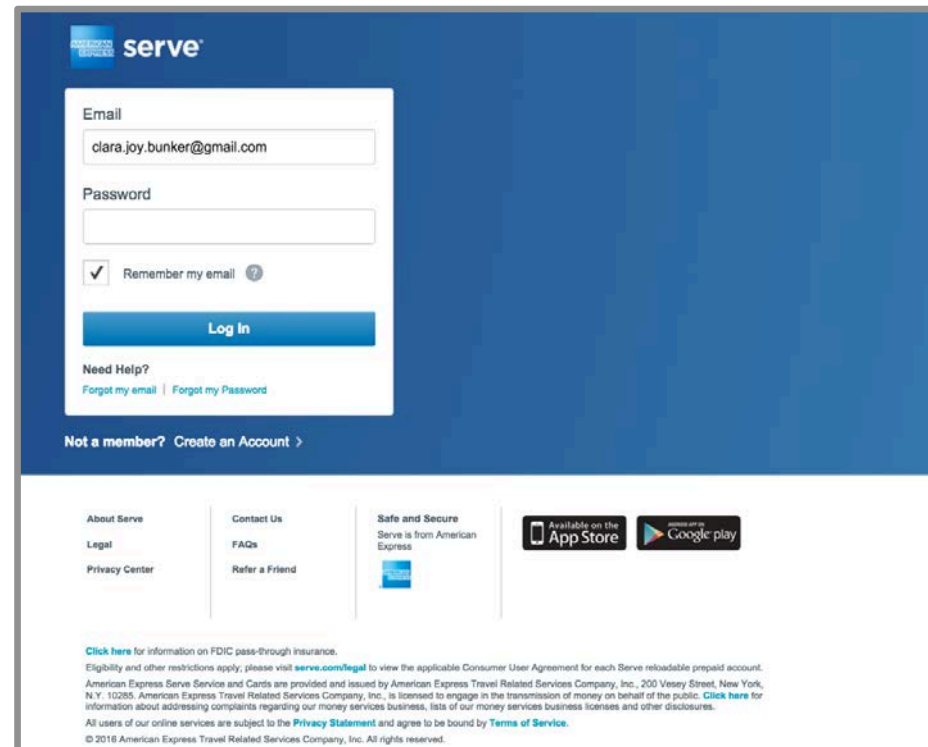


Dashboard A

The user has already verified this email address with the previous card, so there is no need to verify this email address again, they see the L2 Dashboard. They have the option to switch accounts without logging in again.

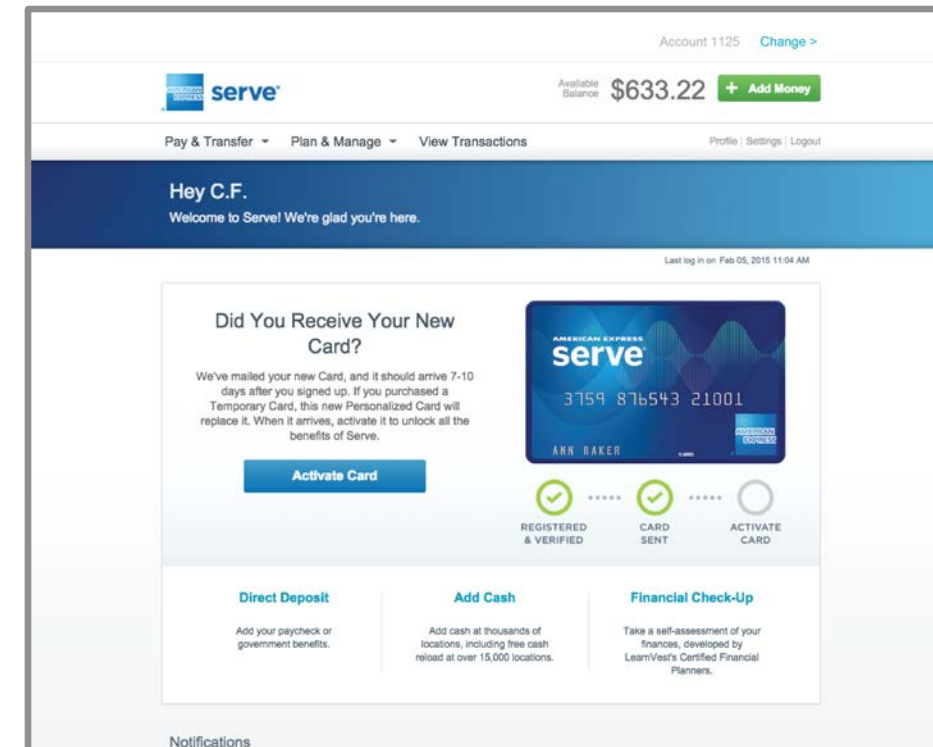
Flows

Log in with one set of credentials and easily switch between accounts.



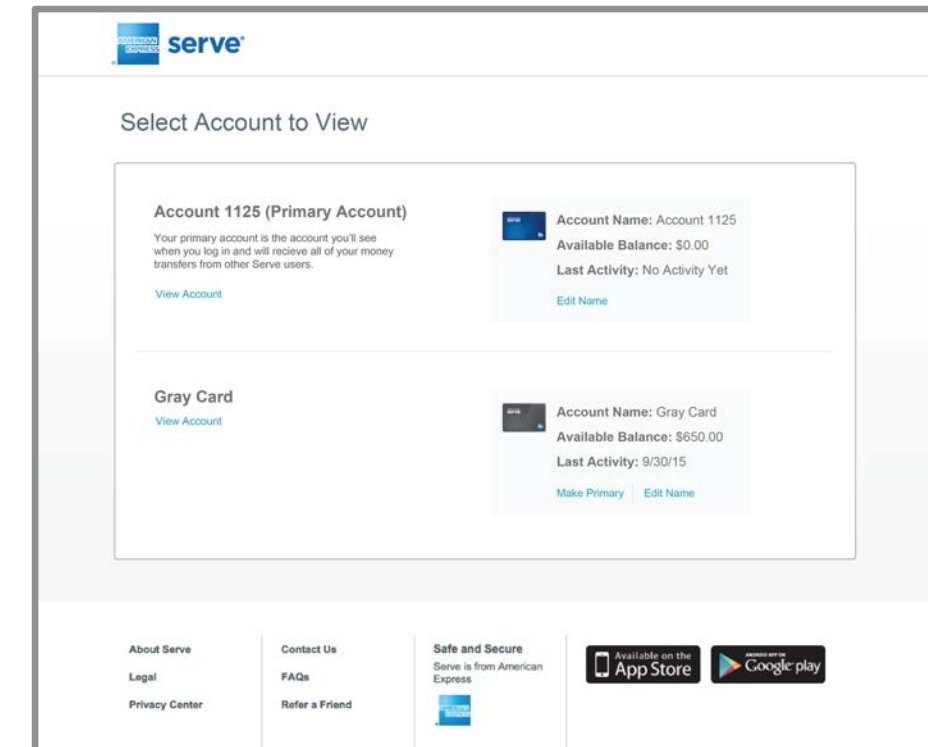
Log in

The user logs into their account



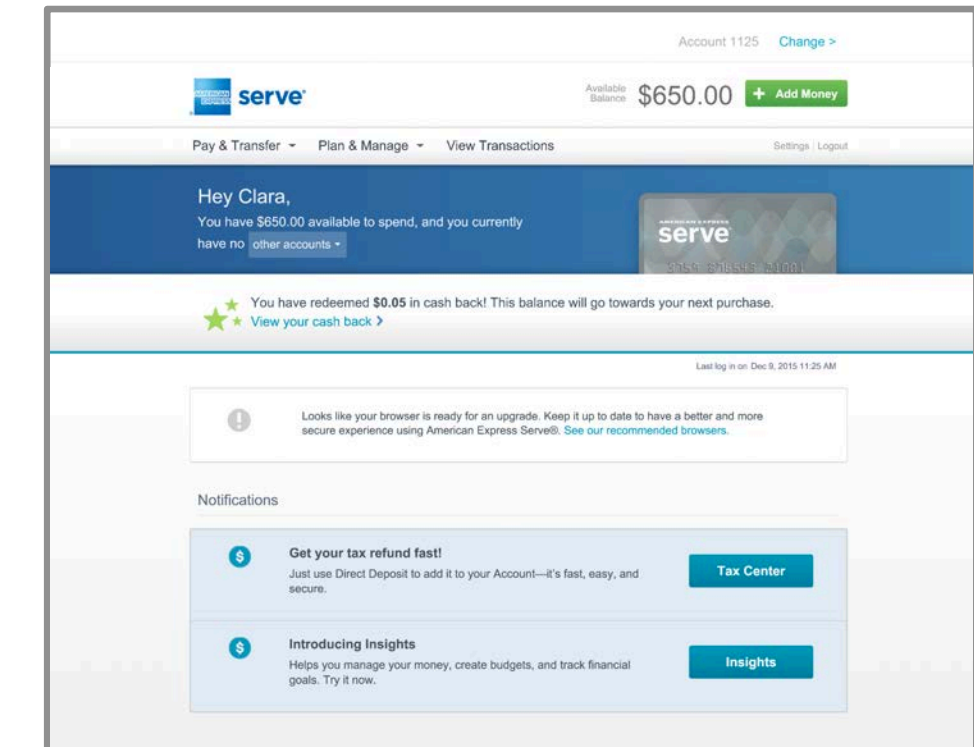
Dashboard A

The user is taken to the default account dashboard with the option to switch accounts.



Fork

if the user opts to switch accounts, they can do it without logging in to the other account.

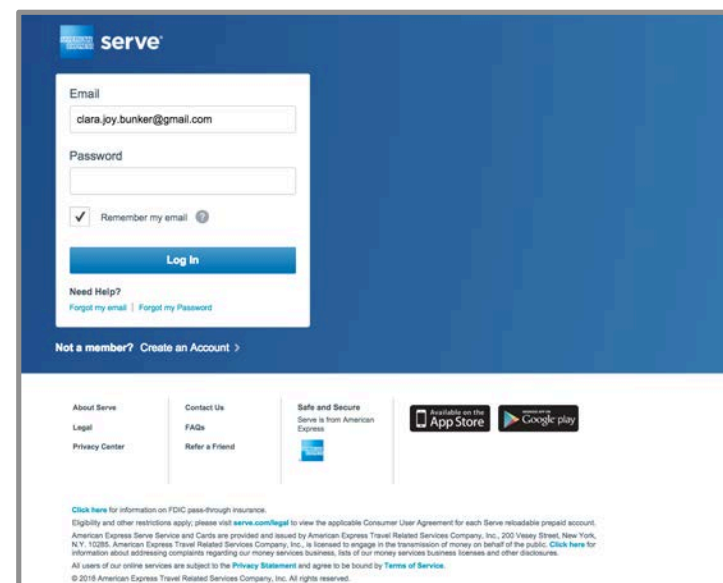


Dashboard B

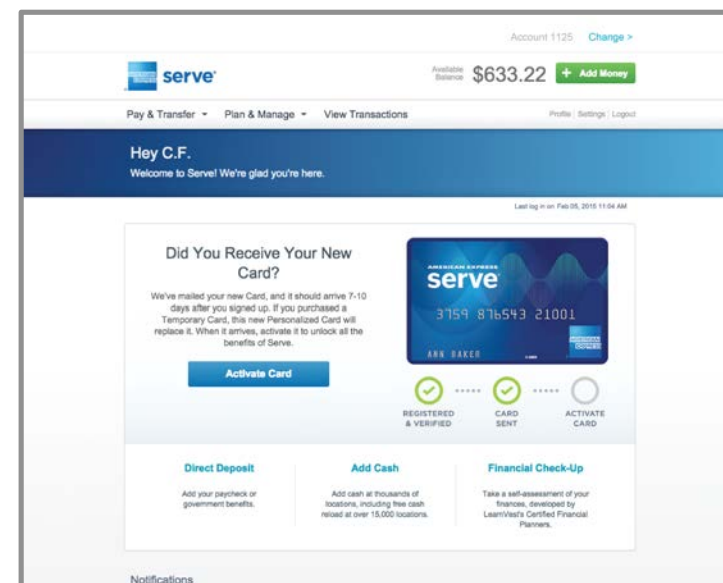
The user sees the dashboard they selected.

Flows

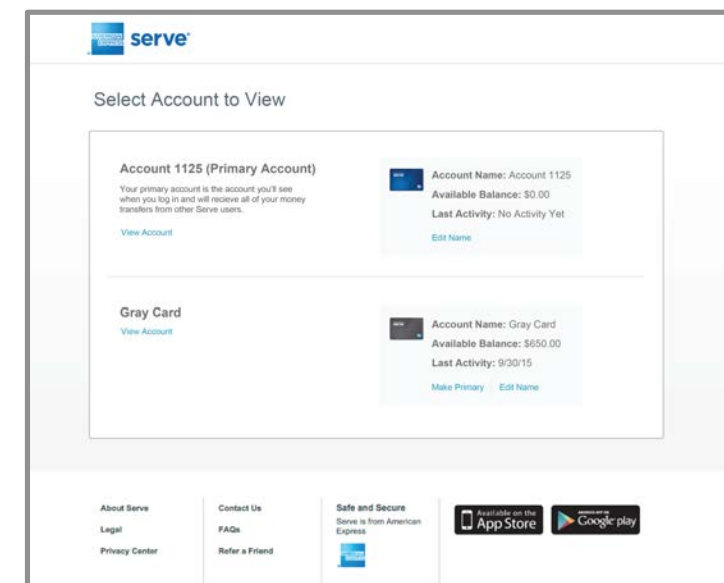
Log in with different credentials and easily switch between accounts.



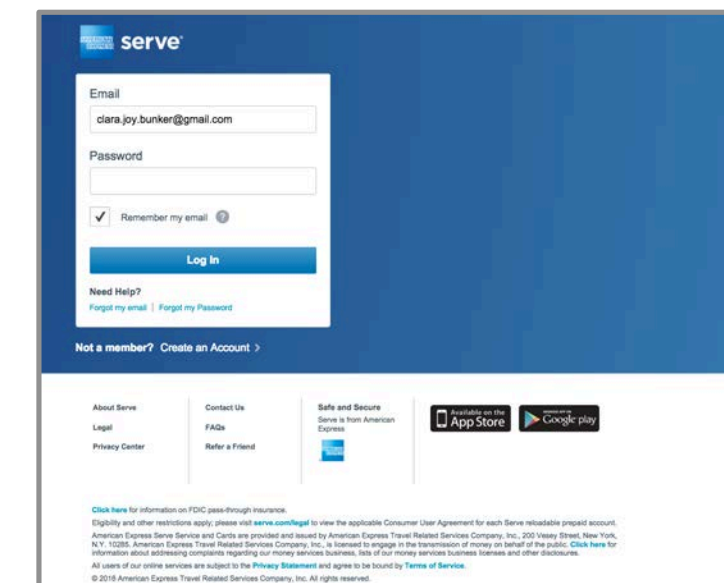
Log in
The user logs into their account with Credentials A



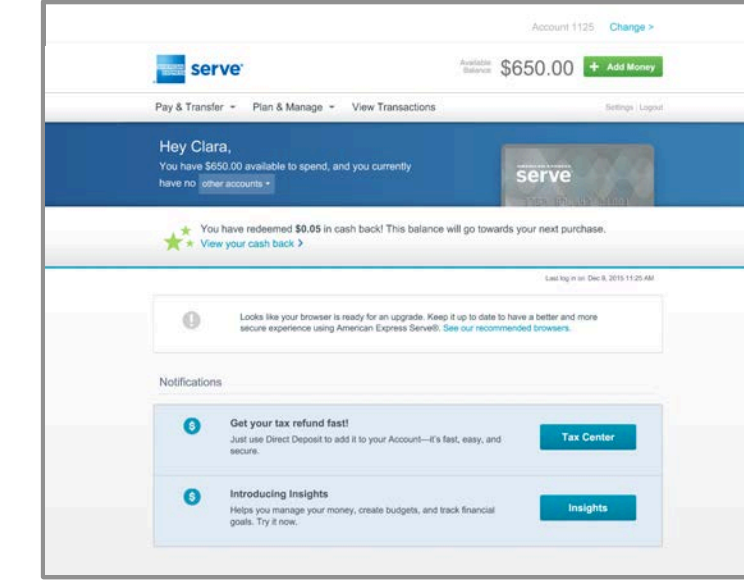
Dashboard A
The user is taken to dashboard A with the option to switch accounts.



Fork
if the user opts to switch accounts, they see the fork. If they select the account they have not logged into they are prompted to log into that account.



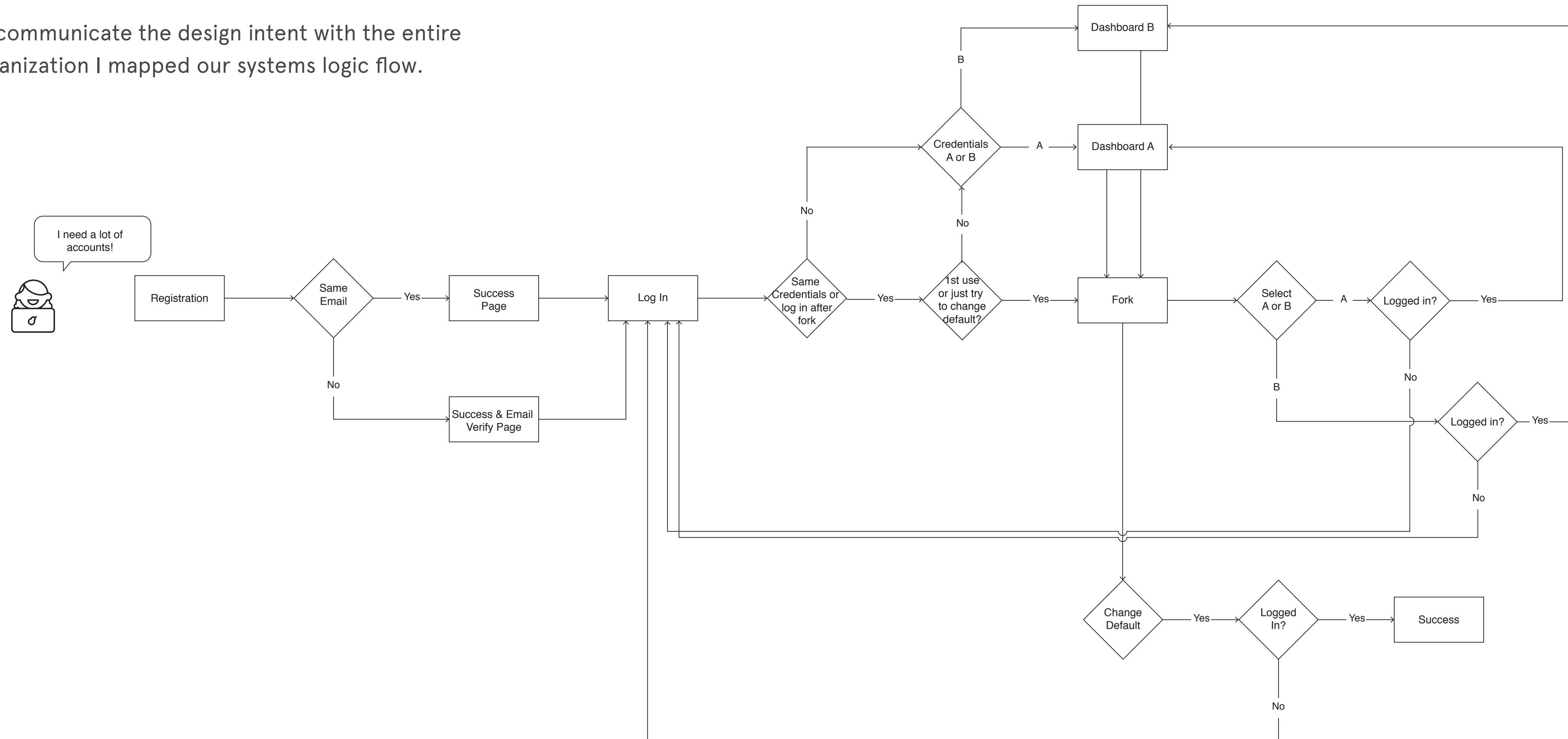
Log in
The user logs into their account with Credentials B



Dashboard B
The user is taken to dashboard B with the option to switch accounts again without logging in again.

The system

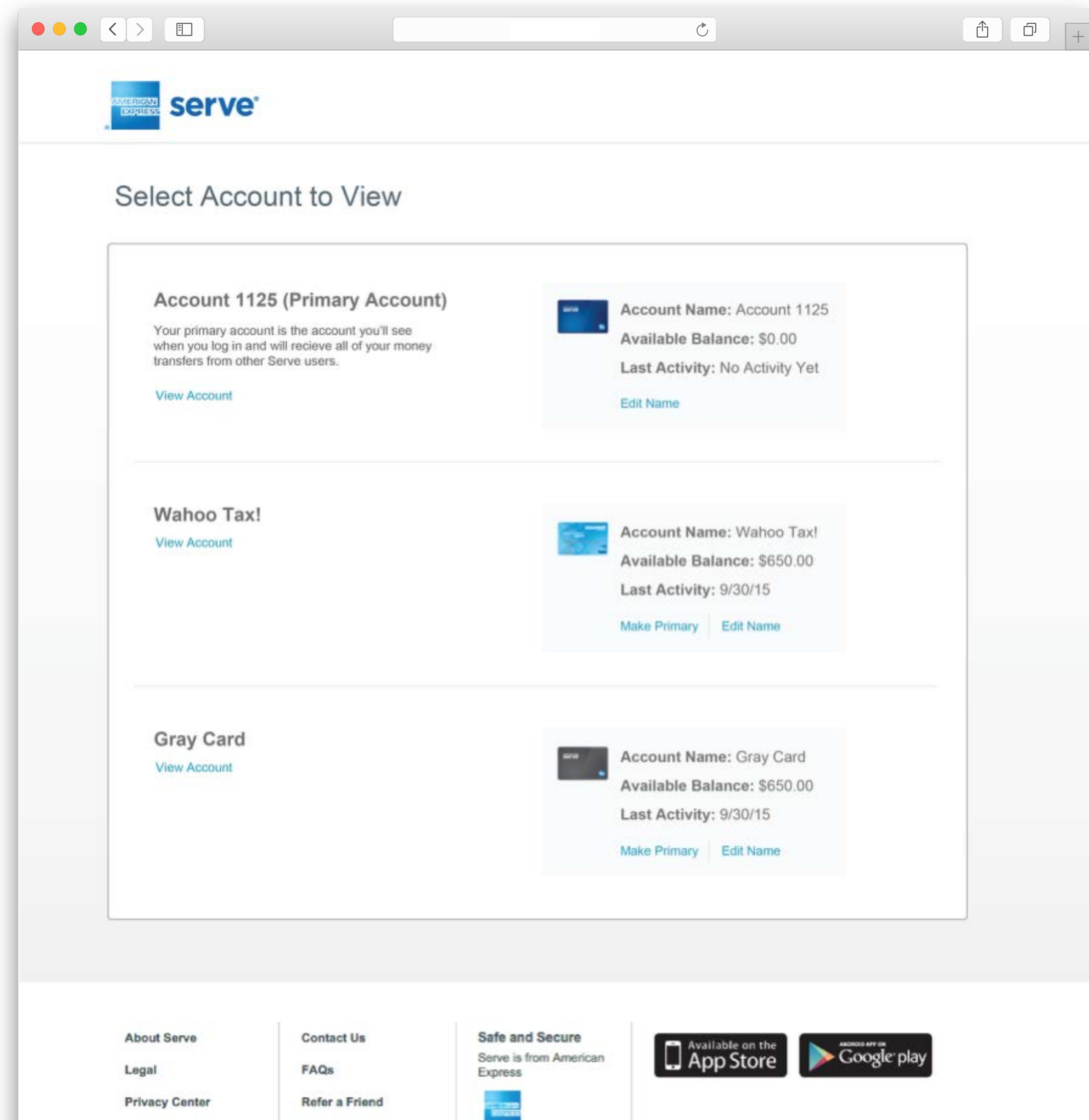
To communicate the design intent with the entire organization I mapped our systems logic flow.



The final direction

In the end we landed on an extremely simple and elegant solution. This design allows a user with multiple cards to easily switch between their different dashboards. We achieved our business goal of establishing connects between accounts that will help influence the behavior we want to see. Additionally since this design utilizes existing patterns the development team will be able to finish build within one sprint.

What's really exciting about this approach is how it can be leveraged in the future as a consistent UX element for other platforms.





Thanks!