

# Move Money Refresh

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Goals

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Sketches & Wireframes

Hi-Fidelity mockups

Testing Round 1

Testing Round 2

Outcome

Summary

Feedback

# Goals

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- Design an intuitive layout solving for many features (internal transfer, external transfer, P2P, M2M, A2A, C2C) | [CUSTOMER REQUEST](#)
- Performance gains | [CUSTOMER REQUEST](#)
- Minimize implementation time | [CUSTOMER REQUEST](#)
- Add ability for Quick Transfers | [CUSTOMER REQUEST](#)
- Differentiate ourselves from existing move money apps
- Utilize existing UI elements (faster development and consistent UI)

# Research

Researched the following applications



Two rounds of testing on usertesting.com





# Sketches & Wireframes

- send money
  - request money
  - transfer money
  - manage payees
  - payment received / payment sent
- keep send & transfer separate? (option)
- think through activity tab
- look at A&E reports for more money usage
- ask service and a pom to learn about the coins not external transfer, pg. etc.
- ping corey to see who to talk to
- IDEAS
- most recent payees widget
  - research other apps that use the shortcuts side. maybe the use is not limited. piers
  - quick actions widget

The sketches show various screens for the 'Move Money' app:

- Home Screen:** Features 'Quick Actions' (Send, Request, Manage Payees), 'Activity | Payees', and a 'Payment Received' card.
- Activity Screen:** Shows a list of transactions with details like 'Alex G \$15' and 'Payment Received 2d'.
- Payees Screen:** Lists payees such as 'Alexandra Glom', 'Amie Yang', 'Chris T', and 'Chris A' with an 'add new payee' button.
- Transfer Activity Screen:** Displays a 'TRANSFER ACTIVITY' section with a '\$100.00' amount and a 'What would you like to do?' prompt with 'send' and 'request' options.
- Accounts & Payees Screen:** Shows 'ACCOUNTS' and 'PAYEES' sections with a '\$1' amount.
- Transfer Activity (Detailed):** Shows a 'TRANSFER ACTIVITY' section with a '\$100.00' amount and a 'What would you like to do?' prompt with 'send/transfer' and 'transfer' options.

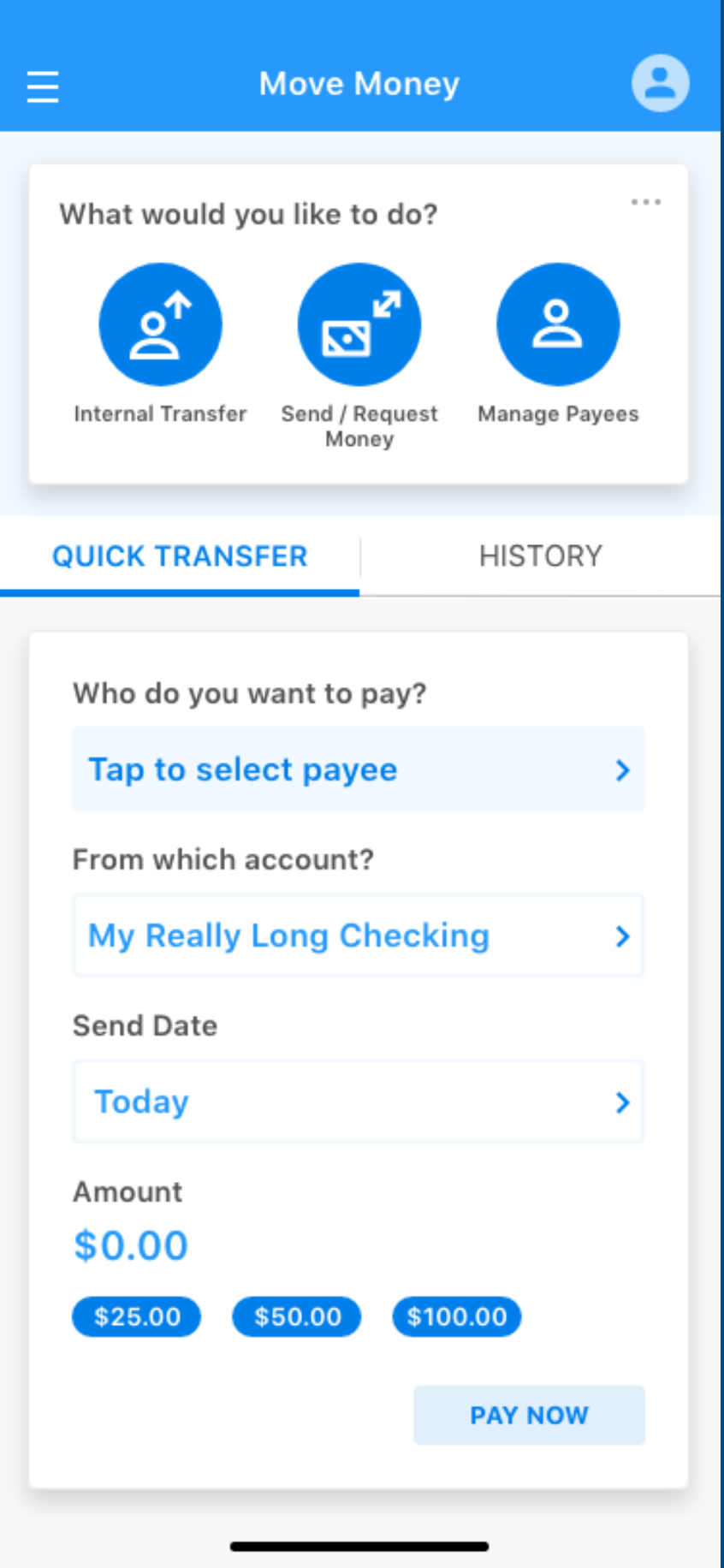
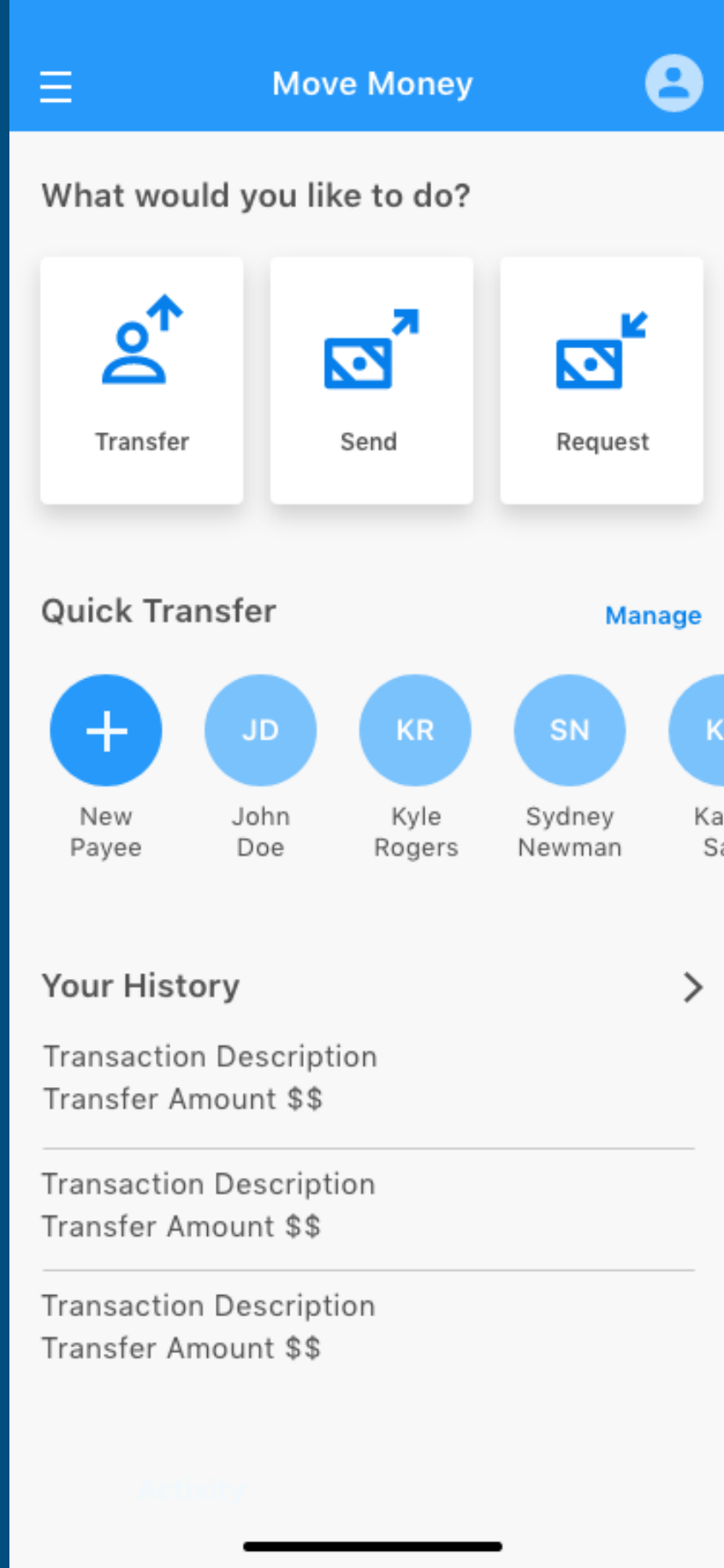
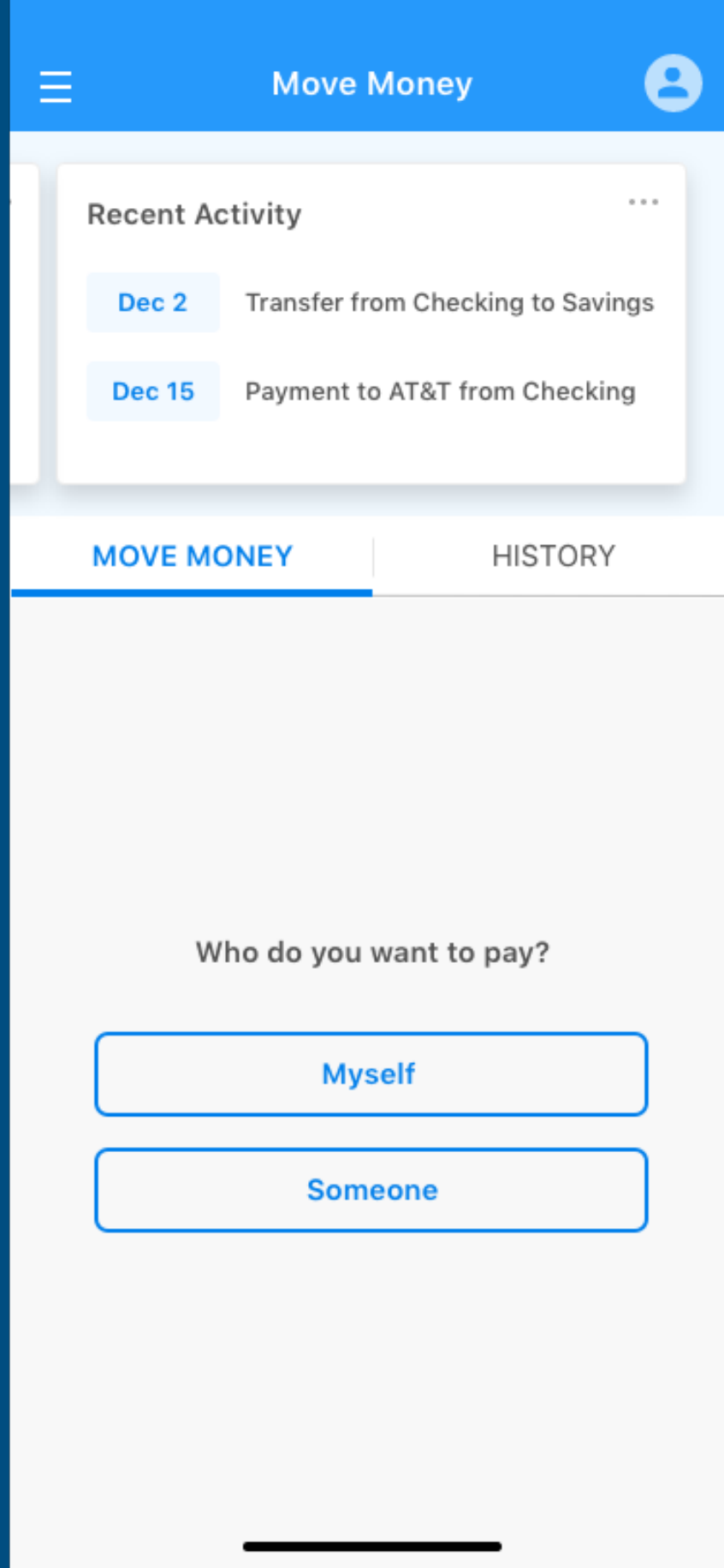
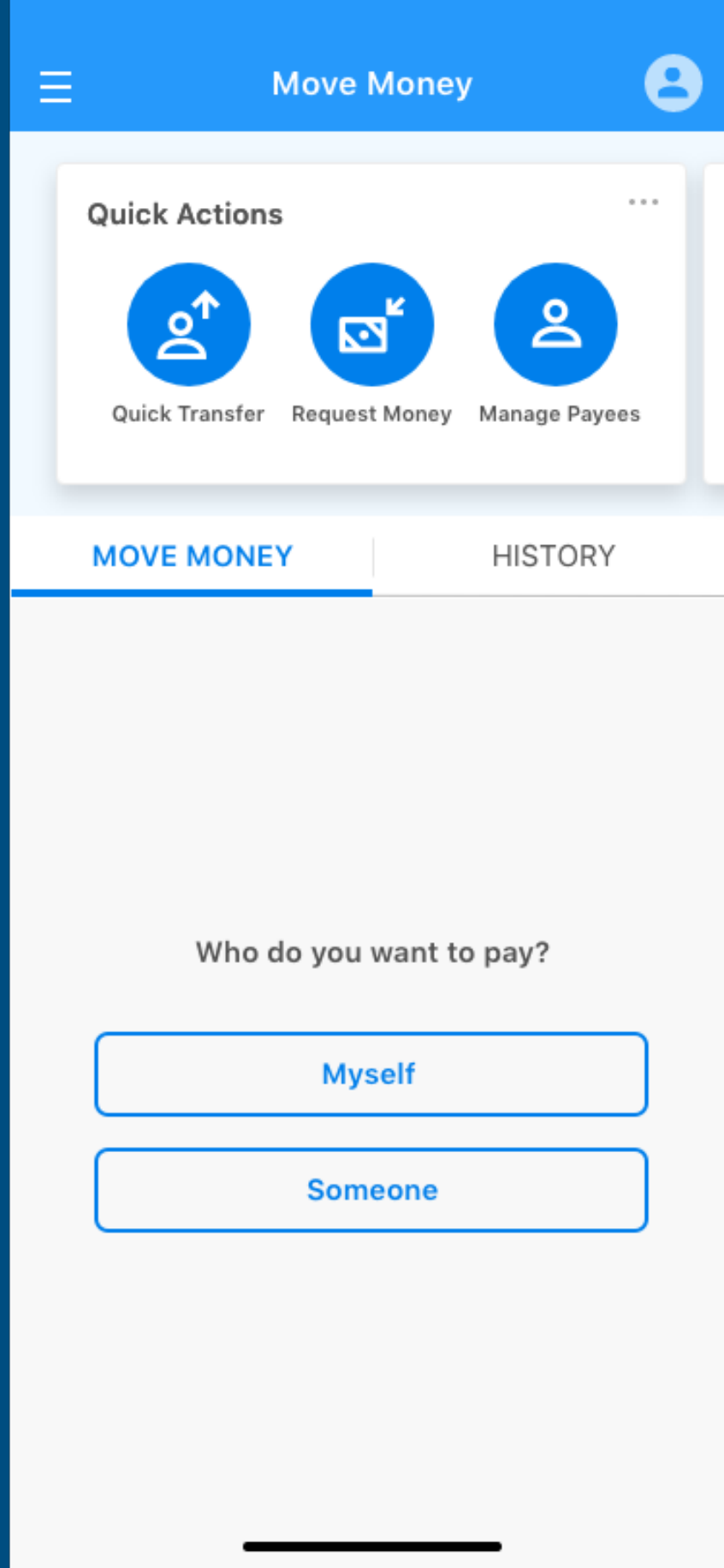
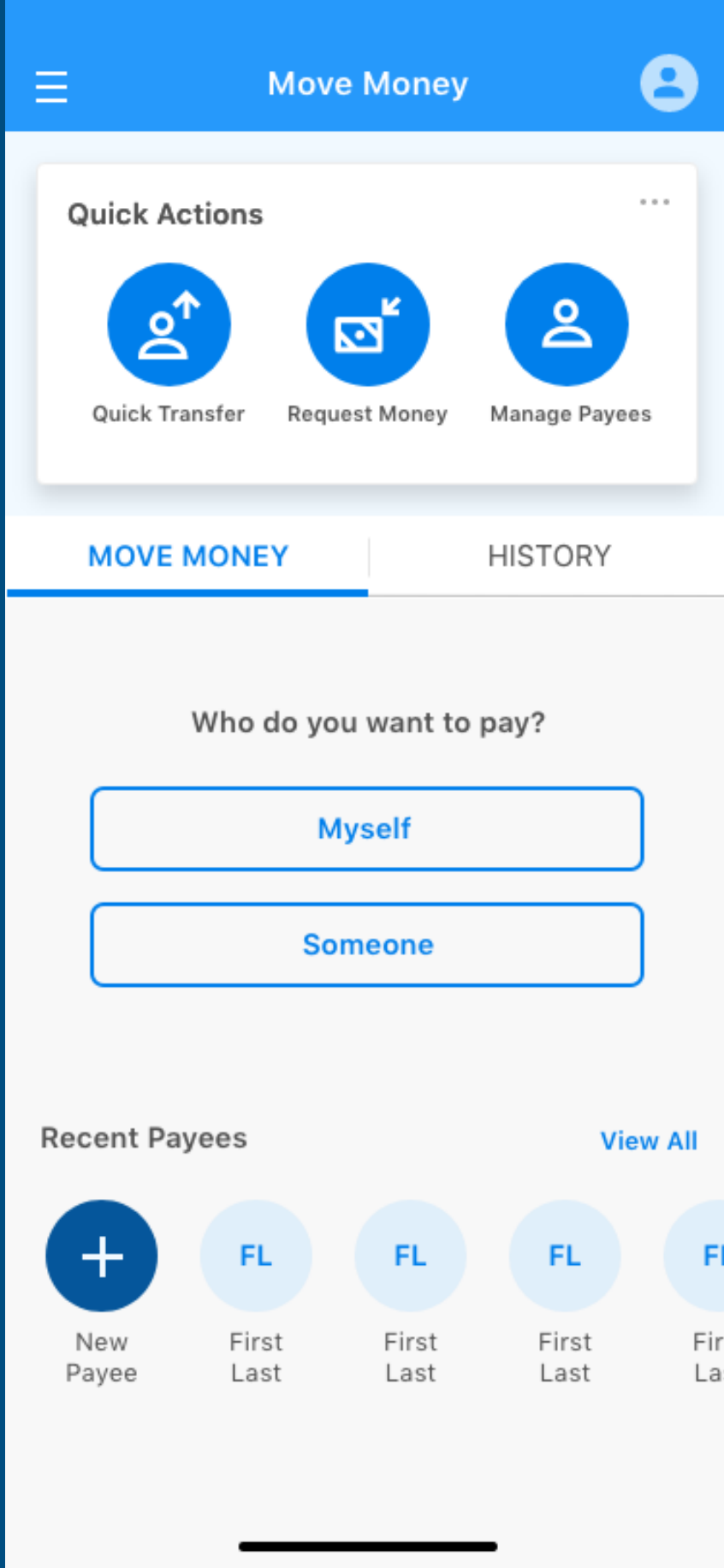
Handwritten notes include: 'this can be the home screen', 'what quick actions widget', 'activity', 'accounts payees', and 'accounts payees'.

The wireframes show a consistent design for the 'Move Money' app across multiple screens:

- Home Screen:** Features a grid of 'Quick Transfer', 'Request Money', 'Send Money', and 'Manage Payees' buttons. Below are 'FAVORITES' and 'YOUR ACTIVITY' sections.
- Send/Request Screen:** Shows a 'Send' or 'Request' screen with a 'Send Again' section and 'YOUR ACTIVITY' list.
- Transfer Screen:** Displays a 'Transfer' screen with a 'Scheduled Transfers' section and a 'VIEW ALL' button.
- Activity Screen:** Shows a 'Send/Request/History' screen with a 'How much?' input field and a 'Today' date.
- Payees Screen:** Shows a 'Quick Actions' screen with 'Send' and 'Request' buttons and a 'Who do you want to pay?' prompt.
- Transfer Activity Screen:** Shows a 'What would you like to do?' screen with 'Send' and 'Request' buttons and a 'Recent Payees' section.
- Accounts & Payees Screen:** Shows a 'Quick Actions' screen with 'Send' and 'Request' buttons and a 'Who do you want to pay?' prompt.



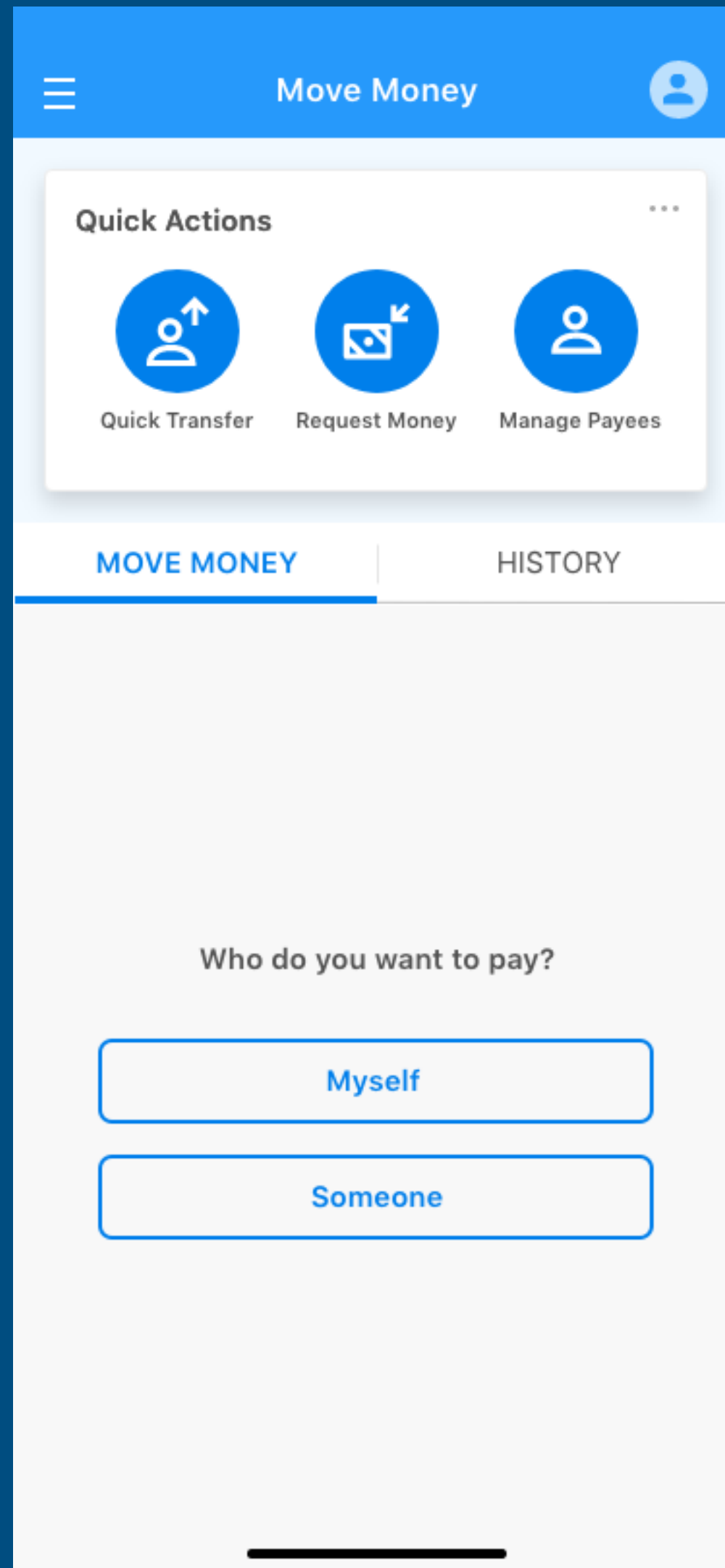
# Hi-Fidelity Mockups



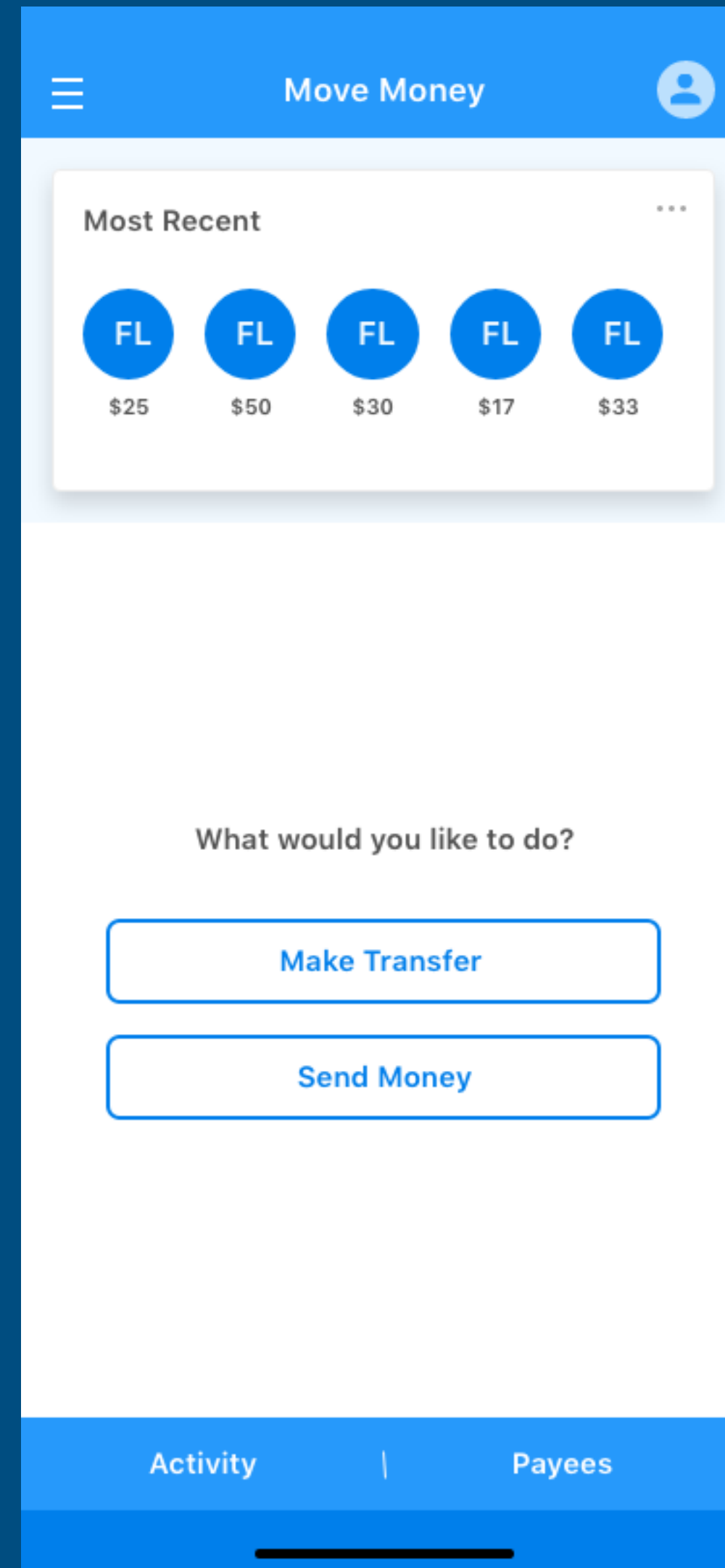
# Testing Round 1

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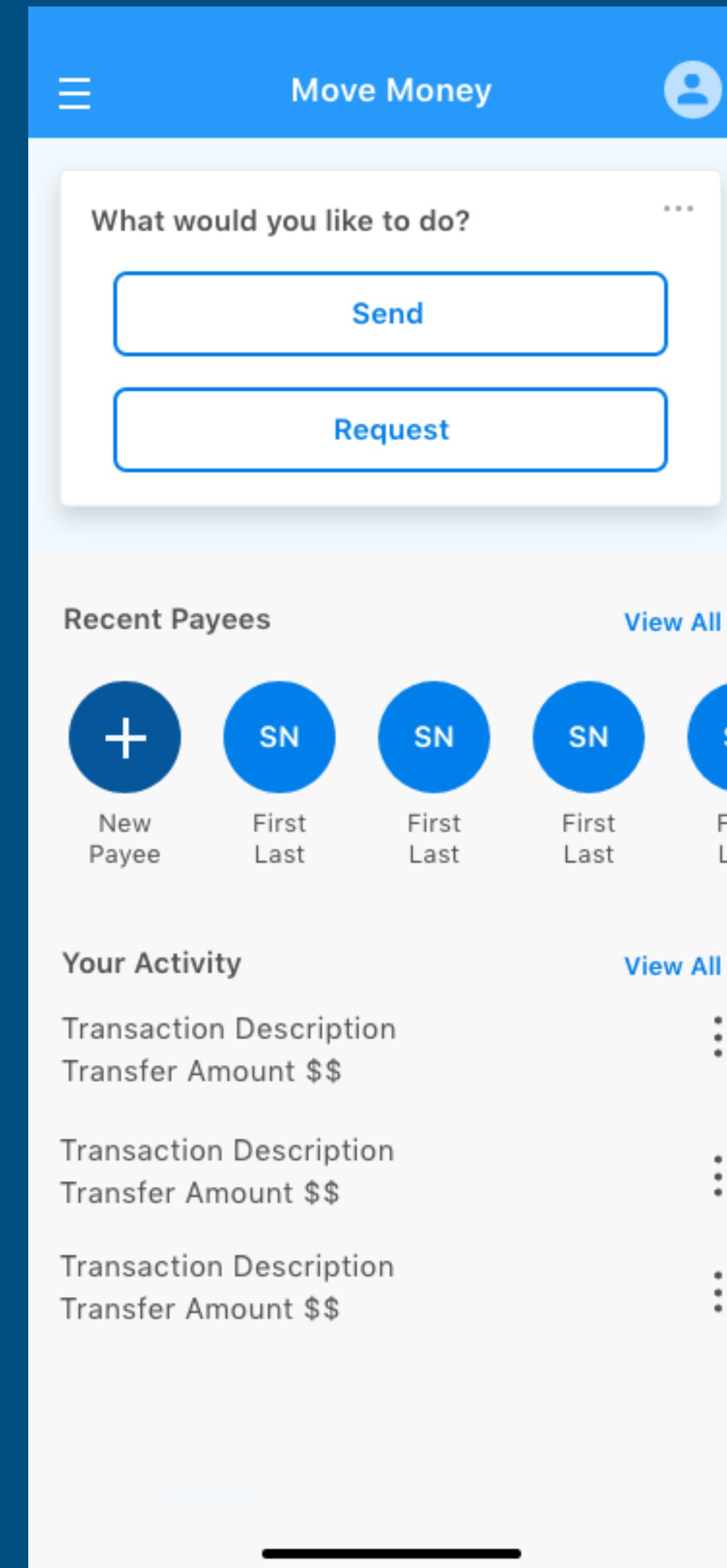
## Option A



## Option B



## Option C



# Options A, B & C

## UserTesting Questions

What on this screen draws your attention the most? Why? (ALL)

On this screen, how would you initiate a transfer between your accounts? (ALL)

Do you see a way to initiate a transfer to someone else? (ALL)

What options would you want to see when tapping on the three dots in the top right corner of the "Quick Actions" card? (A)

How would you go about adding a new person to pay? (ALL)

How would you expect to delete a previously entered person you wanted to pay? (ALL)

Do you see a way to view historical transactions? (ALL)

Is there anything on the screen that you are confused by? (ALL)

What options would you want to see when tapping on the three dots in the top right corner of the "Most Recent" card? (B)

What would you expect to happen when tapping on the "Send" button? (C)

What would you expect to happen when tapping on the "Request" button? (C)

Which screen layout do you prefer and why? (between options A,B,C)

Is there anything on these screens that you would like to see that wasn't included?

Is there anything on these screens that you would like to see removed?

Is there any feedback you'd like to provide about this survey?



# Option A

## Main Feedback

- Quick actions drew their attention first on screen - users liked icons
- Weren't clear on what the three dots were (more Quick Actions, hiding the widget)
- Liked the Quick Transfer option
- Easily found how to start an internal and external transfer
- Easily found how to add or edit Payees
- History was also clear for viewing historical transfers
- Users liked the question format for "Who do you want to pay?"
- Verbiage for Myself and Someone seemed to make sense to users

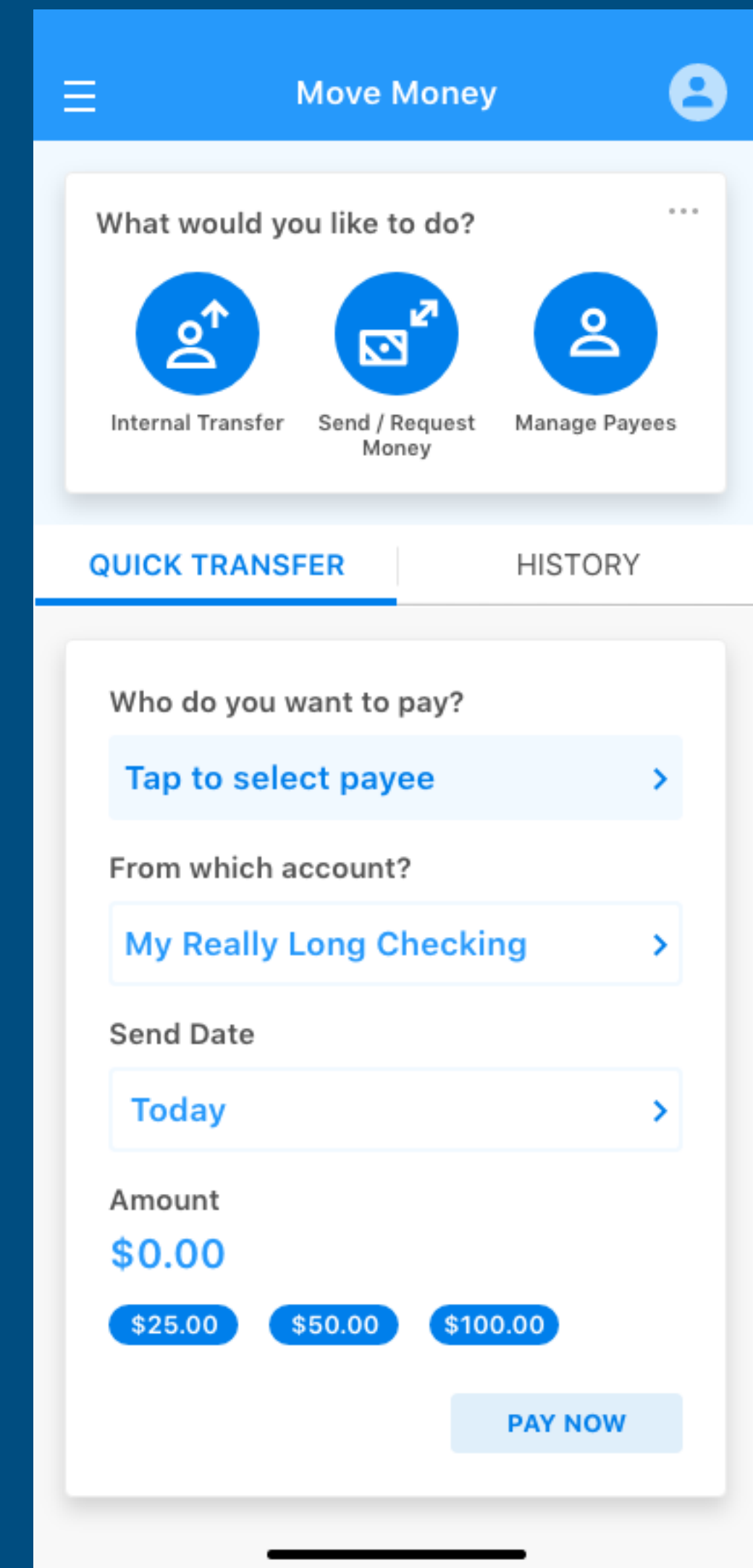
"I preferred "A" - seemed easier, logical. I felt more secure and confident through the process"

"I feel like I like C's layout more but A was the easiest to follow by far. Easy buttons, I like the quick access section, and the history tab was easy to get to"

"A, because it seemed to be the move intuitive and simple"

"I would prefer screen A because it was the easiest to understand"

## Option A



# Option B

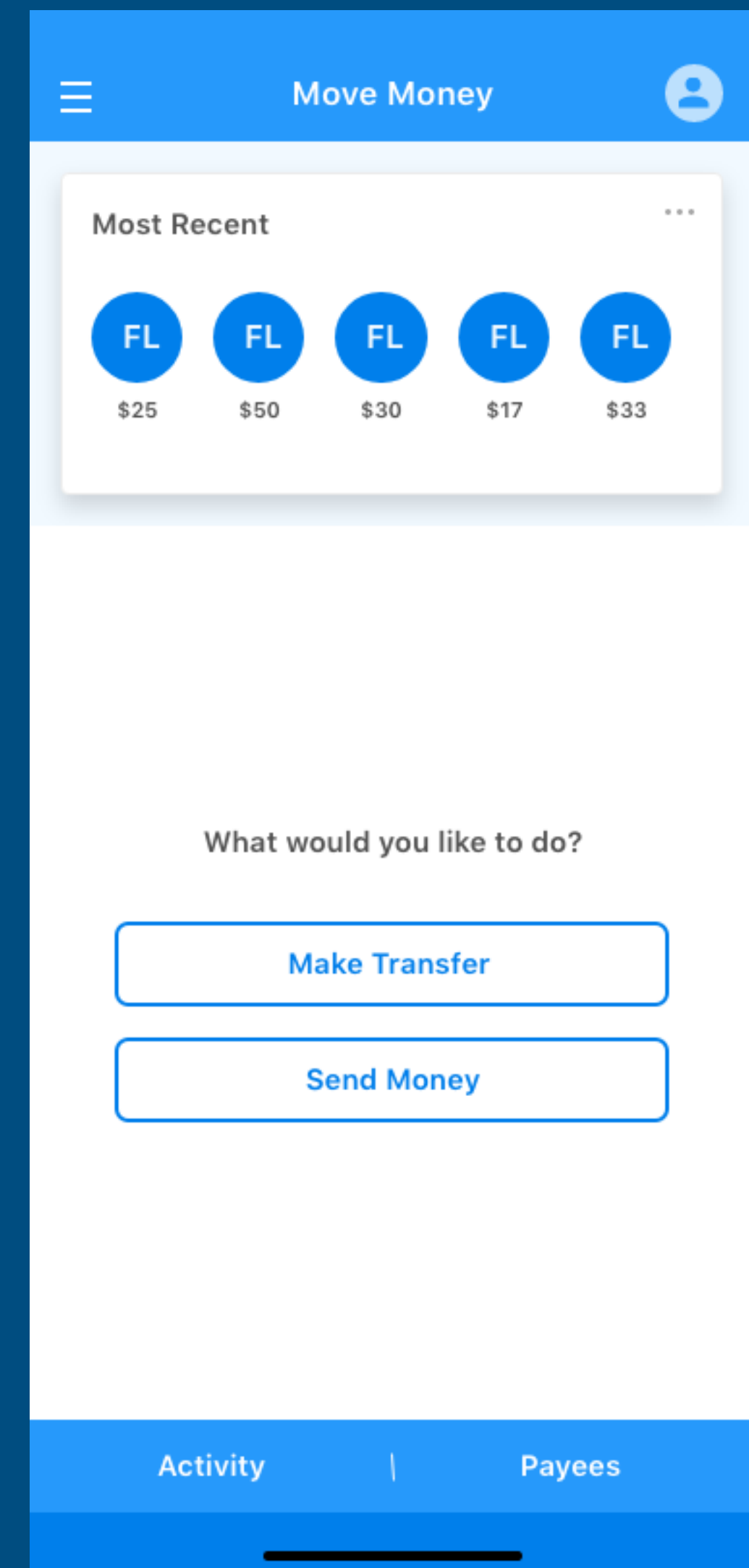
## Main Feedback

- Users were wanting the Quick Transfer option here
- Confusion around "Most Recent"
- Confused by initials in Most Recent card
- Some users missed the "Activity" button at the bottom
- Felt like it was lacking in usability
- No one picked Option B as a favorite
- Make Transfer vs Send Money wasn't overall clear to users

“I didn’t know what FL meant and I found it super confusing”

“Activity and payees get lost at the bottom of the screen”

## Option B



# Option C

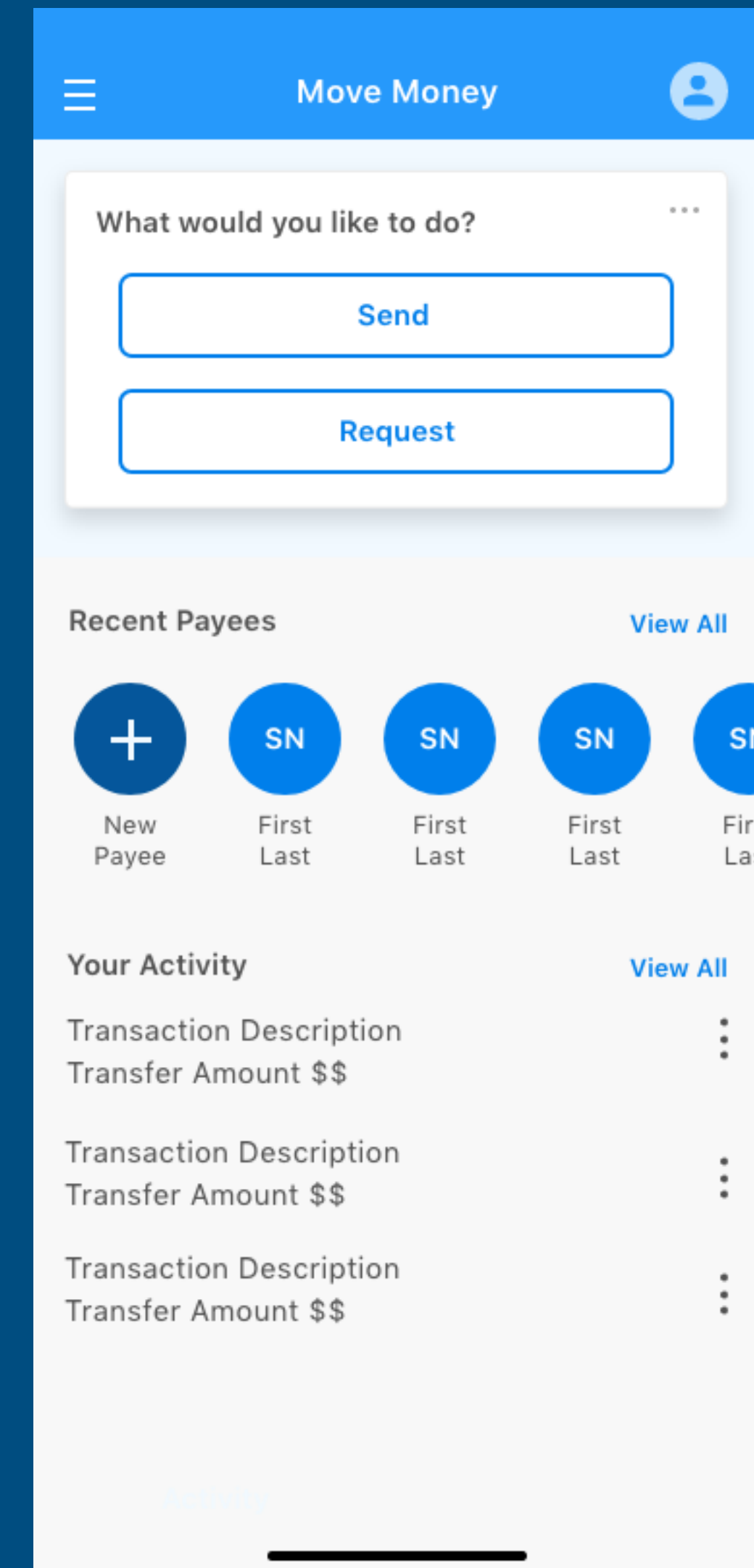
## Main Feedback

- Recent Payees drew attention
- Users were not confident in how to complete an internal transfer
- A lot of information on the screen
- Layout reminded a user of their current banking app
- One user did not like "Payee" term used

“I prefer screen layout C. I like it because the options are much more clearly presented. The only suggestion of improvement would be to highlight the what would you like to do box with a blue header or something to make it stand out more”

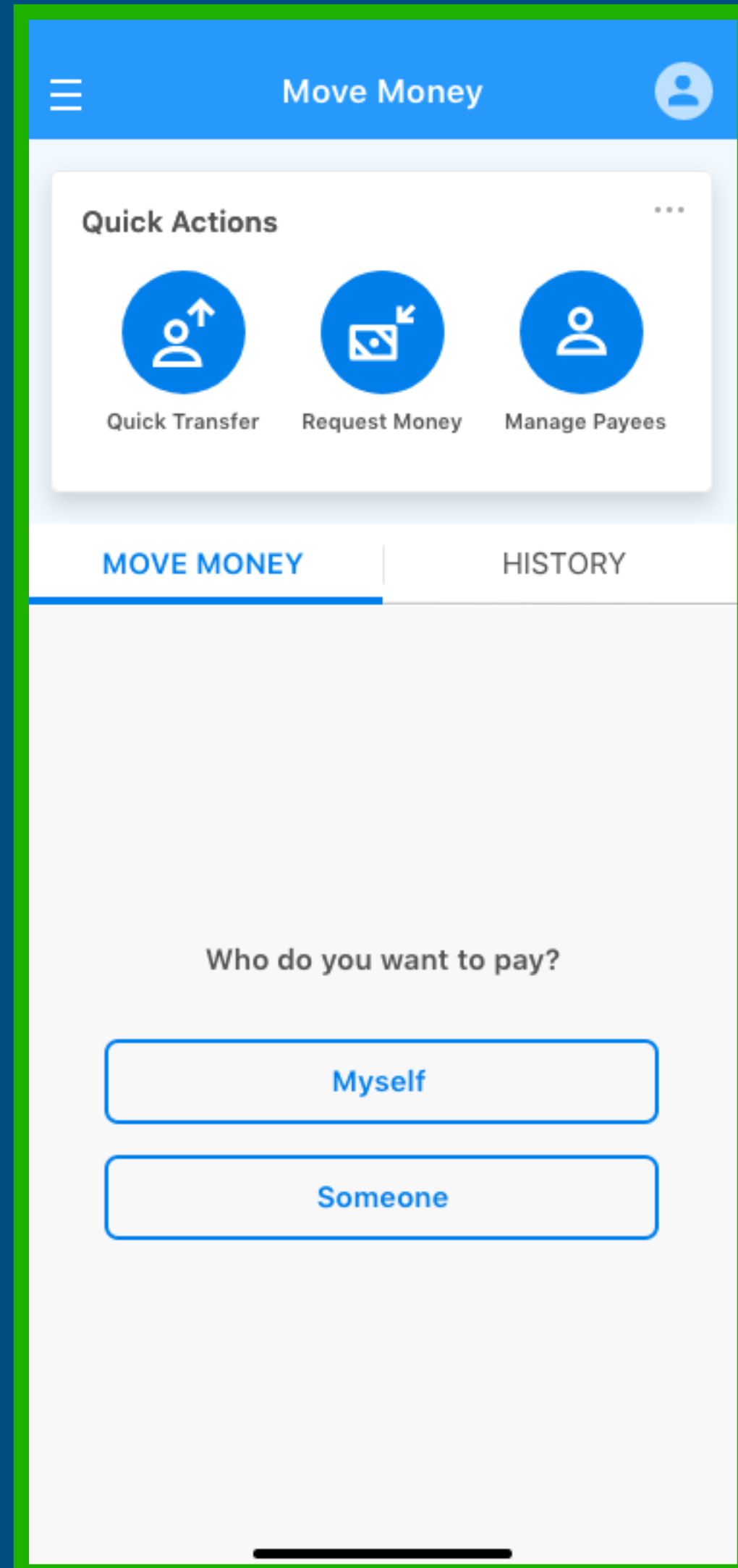
“I would choose option C because the layout slightly reminds me of an app I already use”

## Option C

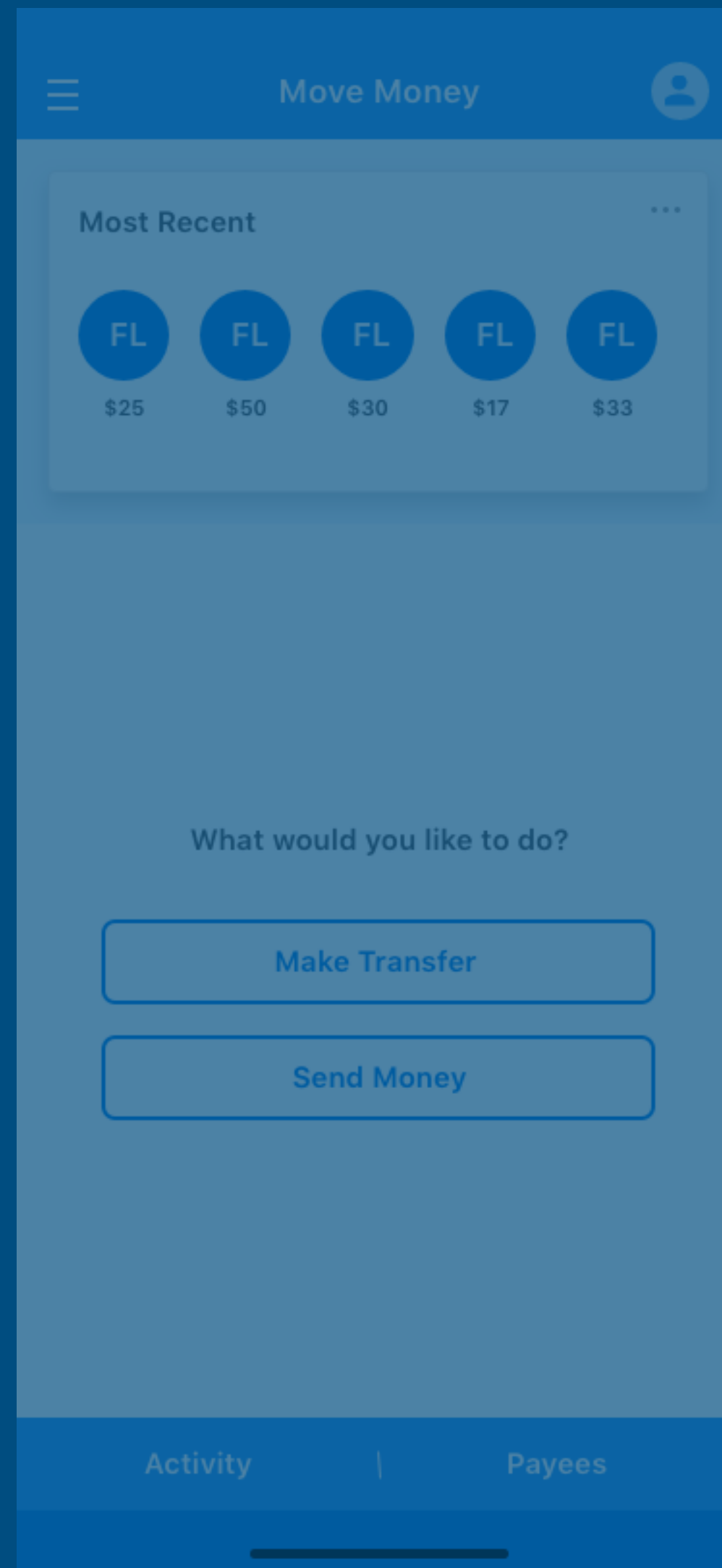




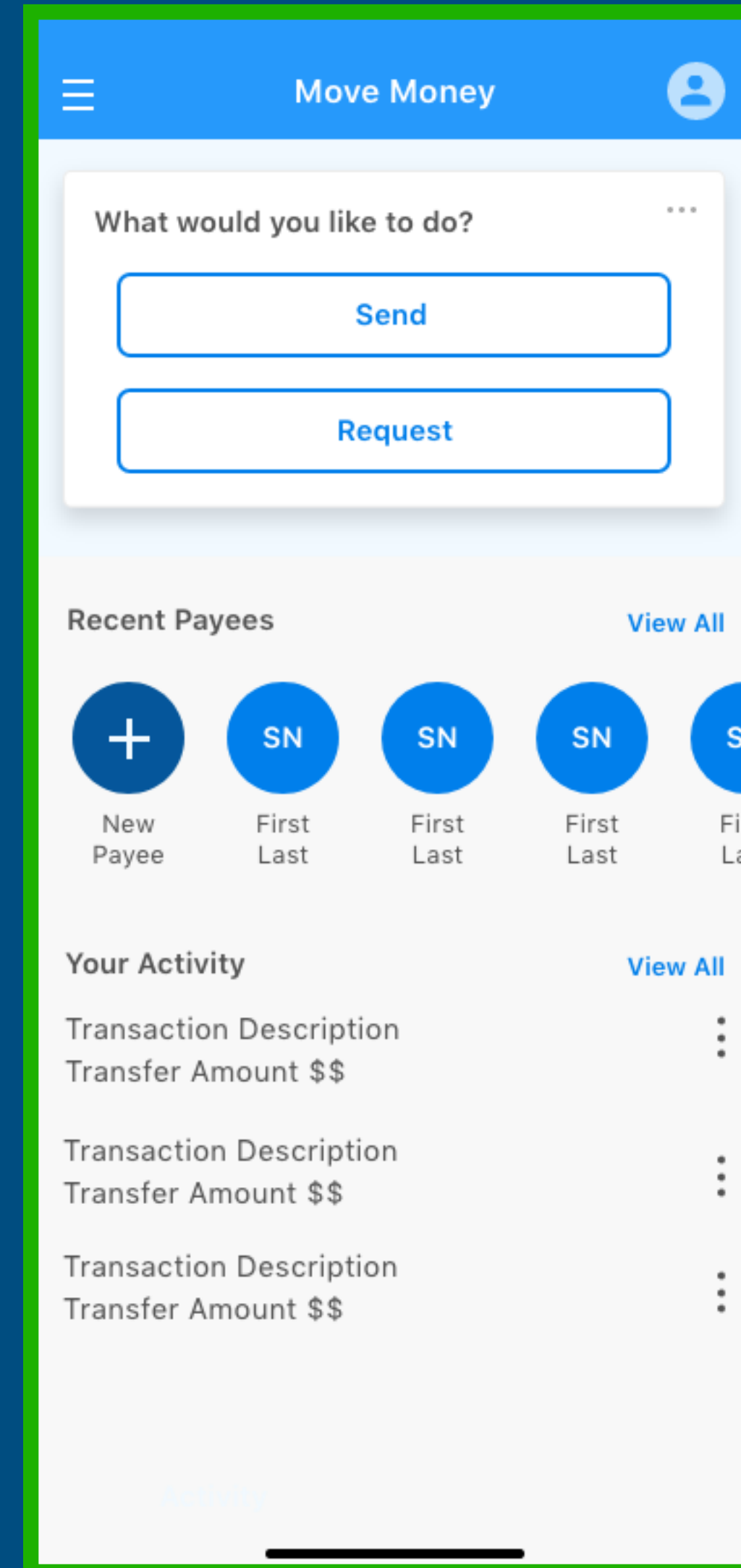
## Option A



## Option B



## Option C

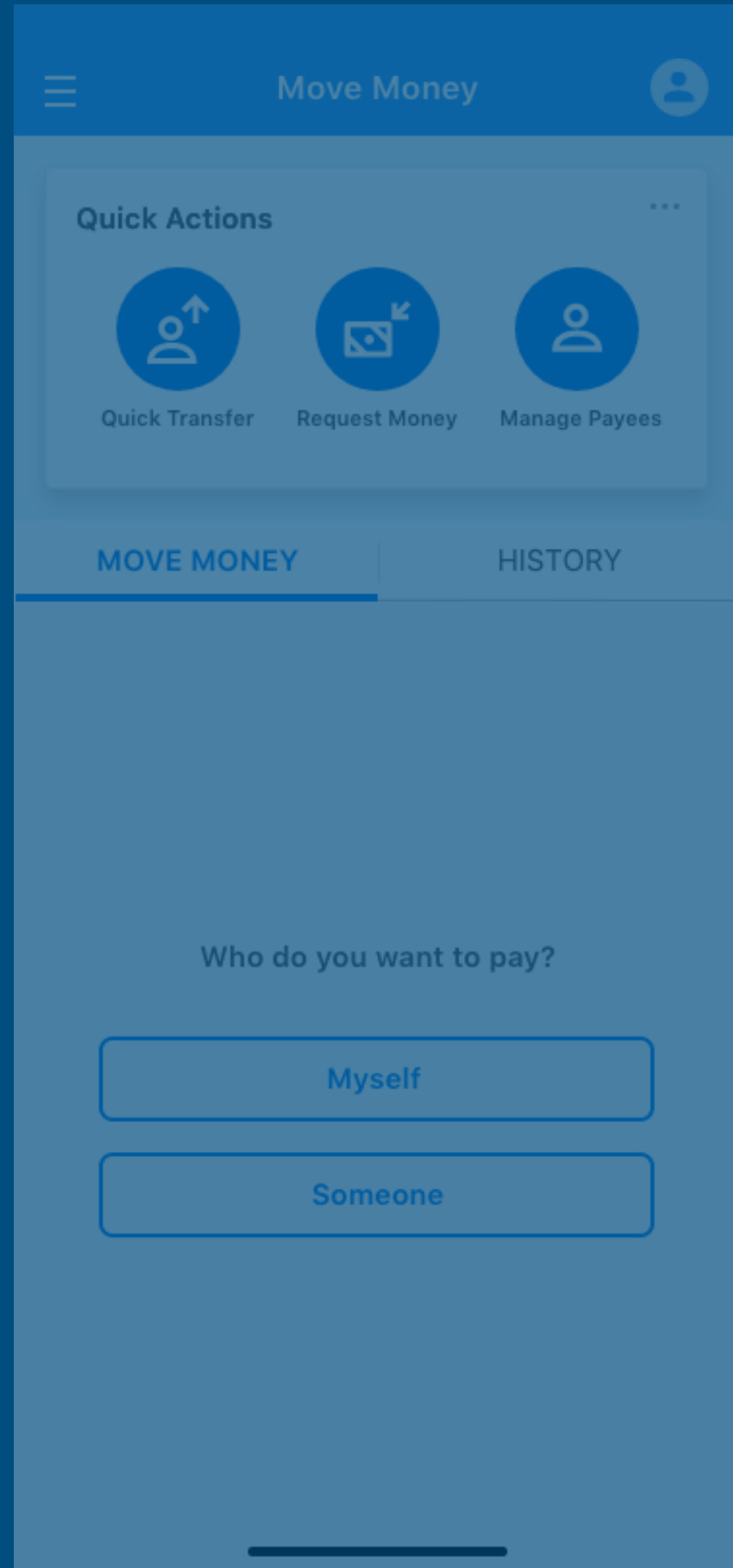


# Testing Round 2

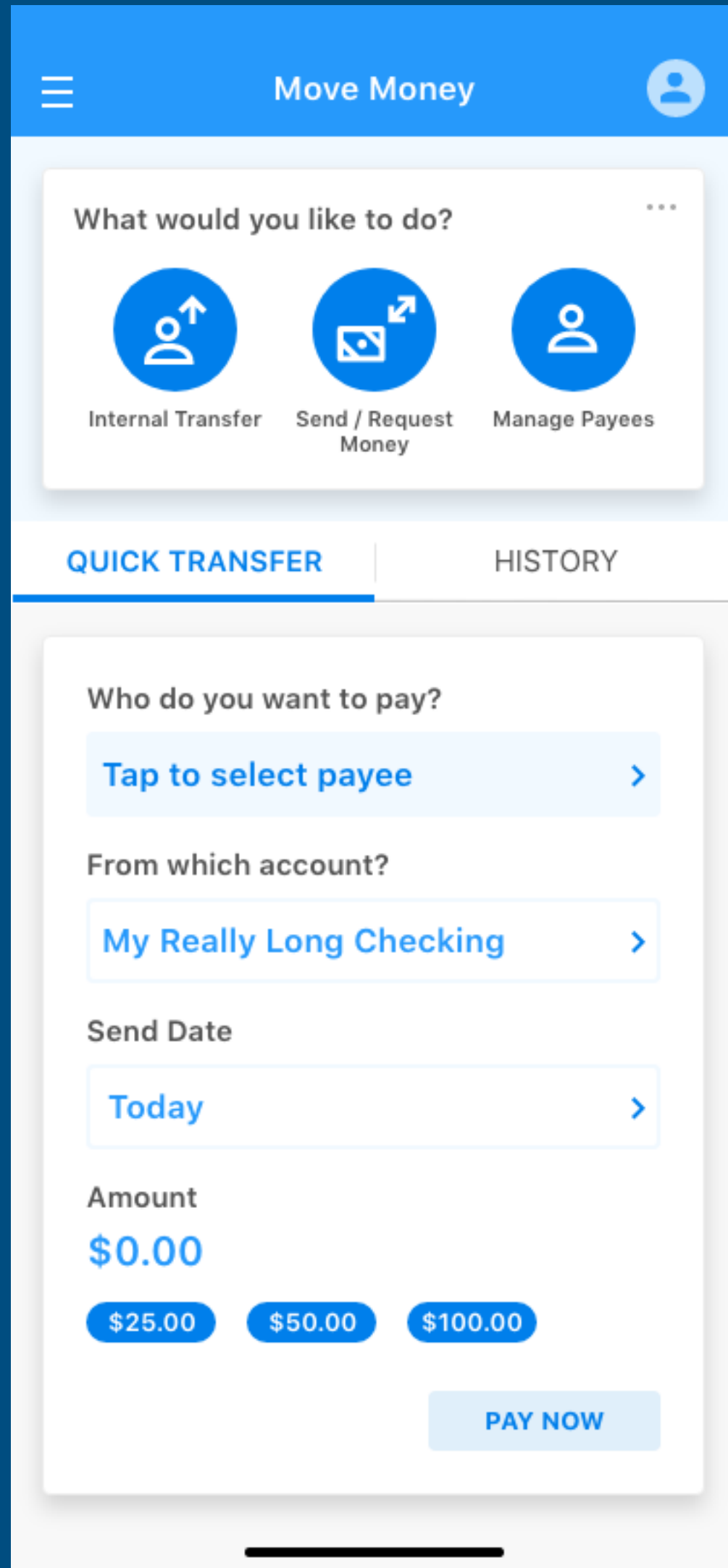
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Using feedback from Round 1, we created two more “hybrid” layouts to test

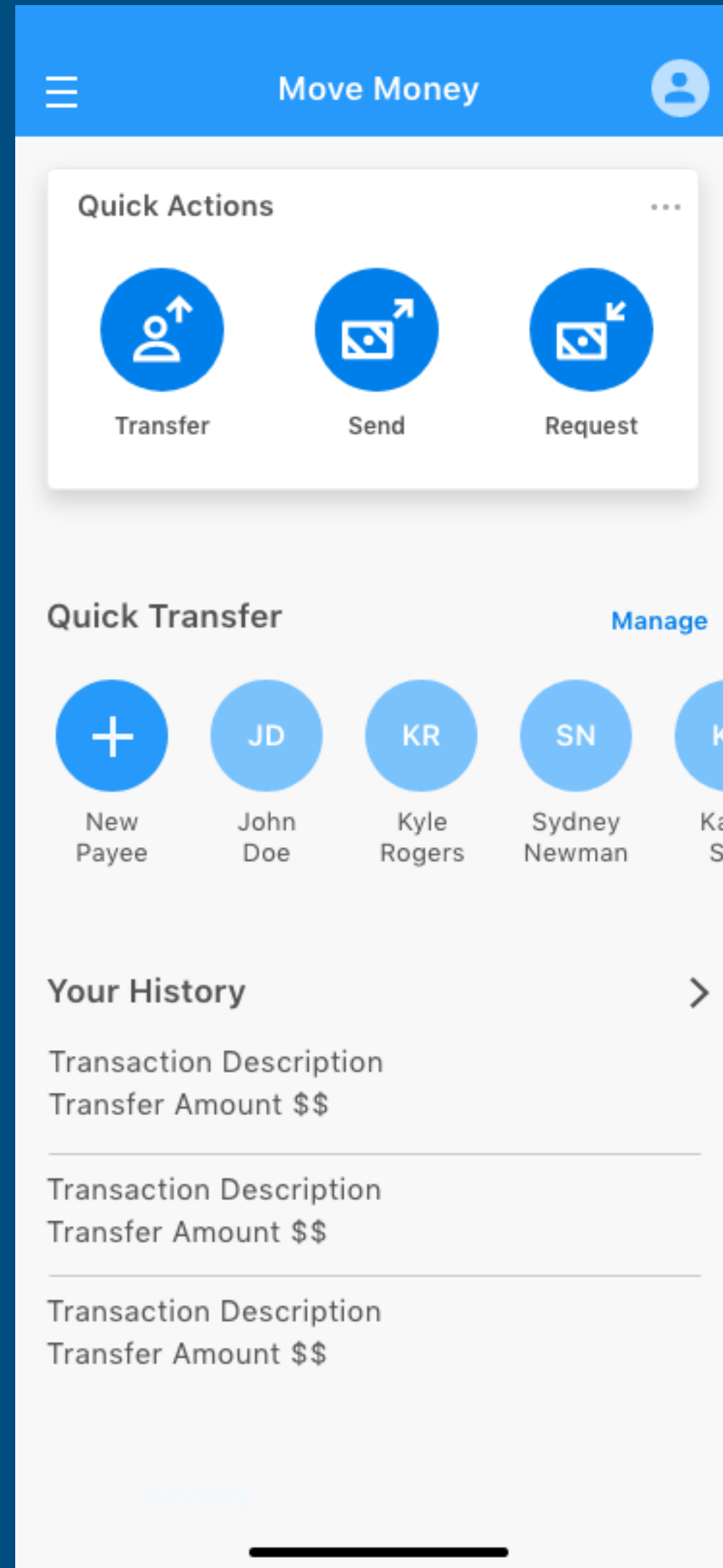
Original



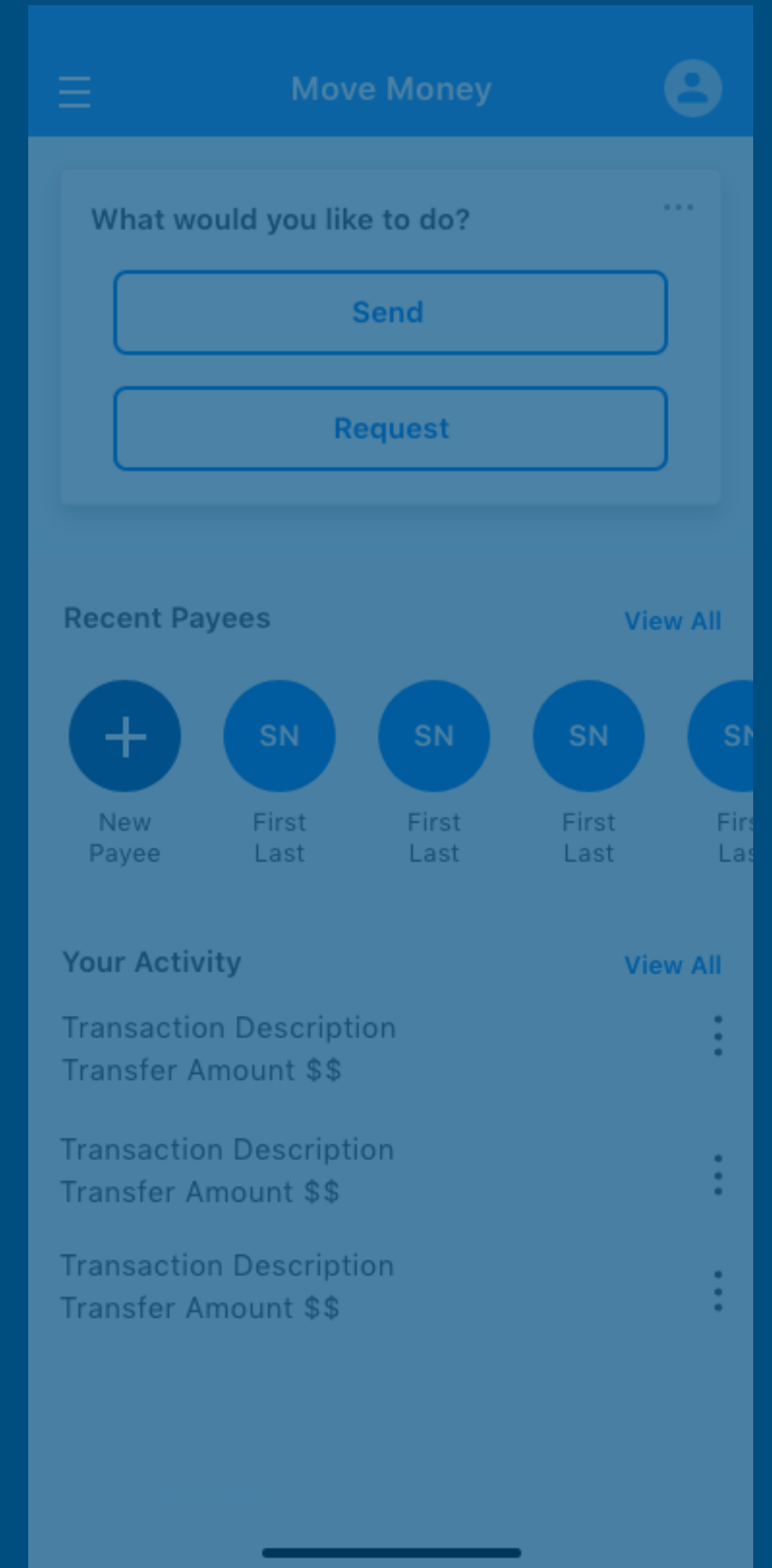
Option A



Option B



Original





# Option A

## UserTesting Questions

What on this screen draws your attention the most? Why? Be specific.

On this screen, how would you initiate a transfer between your accounts?

What functionality would you expect when tapping on the Manage Payees button?

Do you see a way to initiate a transfer to an individual?

How would you ask for money from another individual?

Do you see a way to view past transactions?

What do you think the difference is between Internal Transfer and Quick Transfer?

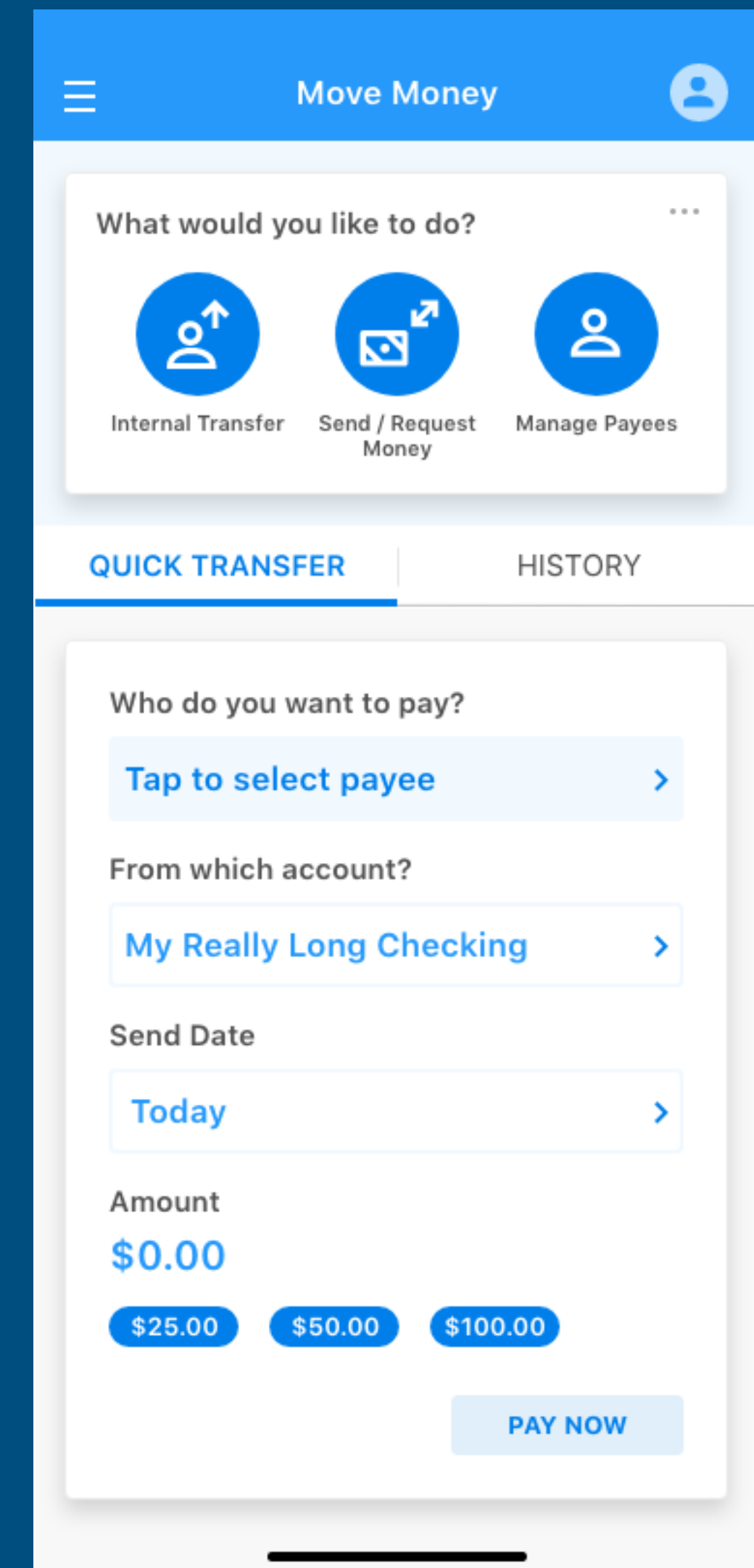
Talk through your thought process and the functionality you would expect when sending a Quick Transfer?

How would you set a Quick Transfer for a date other than today?

What functionality would you expect when tapping on the \$25.00, \$50.00 or \$100.00 buttons?

How would you go about adding a person to pay?

## Option A



# Option A

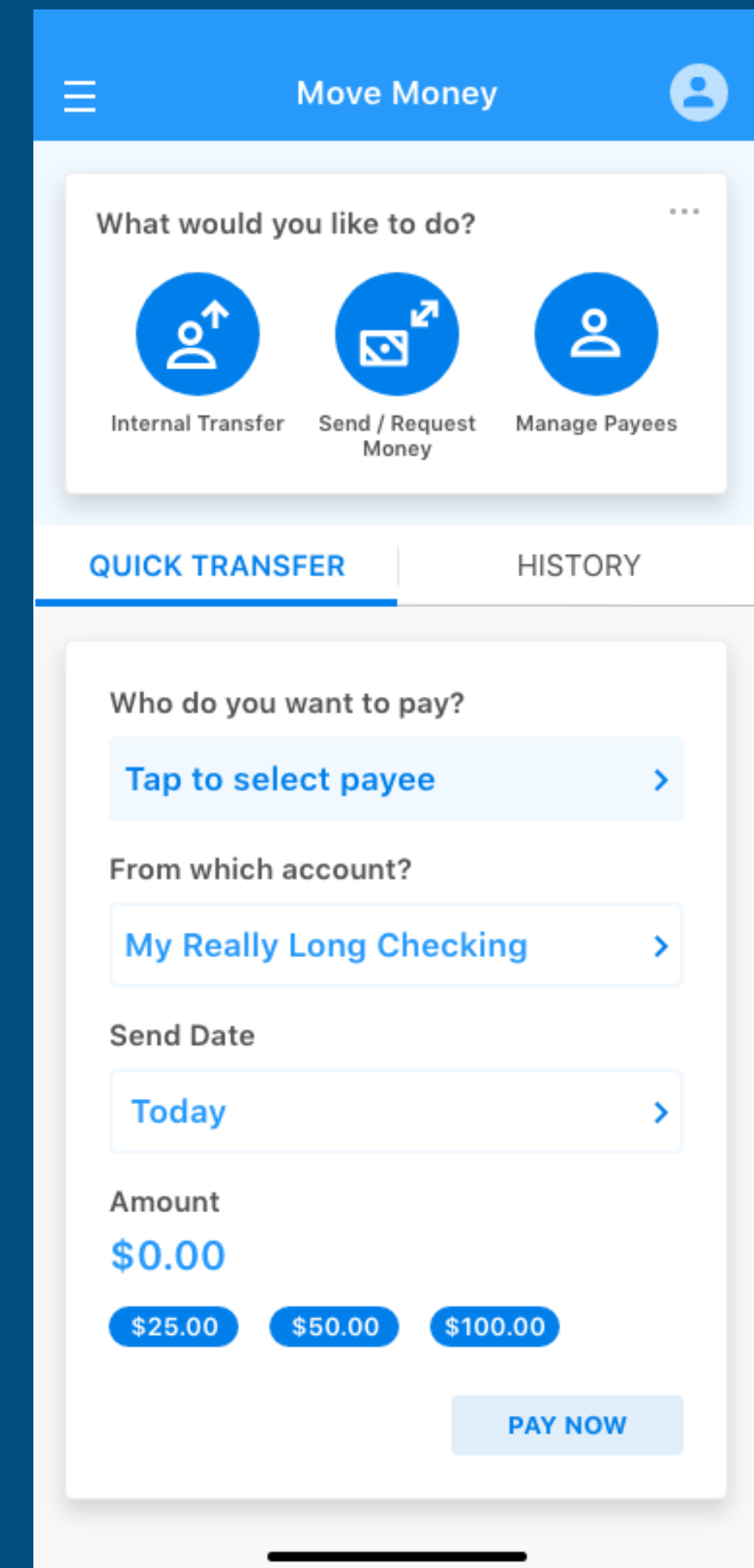
## Main feedback

- Users thought the top button titles were too long and requested simple titles instead
- Users enjoyed having a way to view history that wasn't in the way of other important information
- Three users said they would not utilize quick fill amounts
- Users enjoyed having a flow on the main screen to save time
- Every user was able to make a Quick Transfer

Option A is more intuitive and I find it easier to follow.

Usually you have transfer and internal transfer on one page on other banking apps... I like how this app has it all in one place in "Move Money"

## Option A



# Option B

## UserTesting Questions

What on this screen draws your attention the most? Why? Be specific.

On this screen, how would you initiate a transfer between your accounts?

Do you see a way to initiate a transfer to an individual?

What do you think the difference is between Transfer and Quick Transfer?

What functionality would you expect when tapping on the name of a Payee?

Do you find it useful to see your recent transaction history on your Move Money dashboard?

Do you see a way to view additional past transactions?

How would you ask for money from another individual?

How would you go about adding a new person to pay?

What functionality would you expect when tapping on the Manage label?

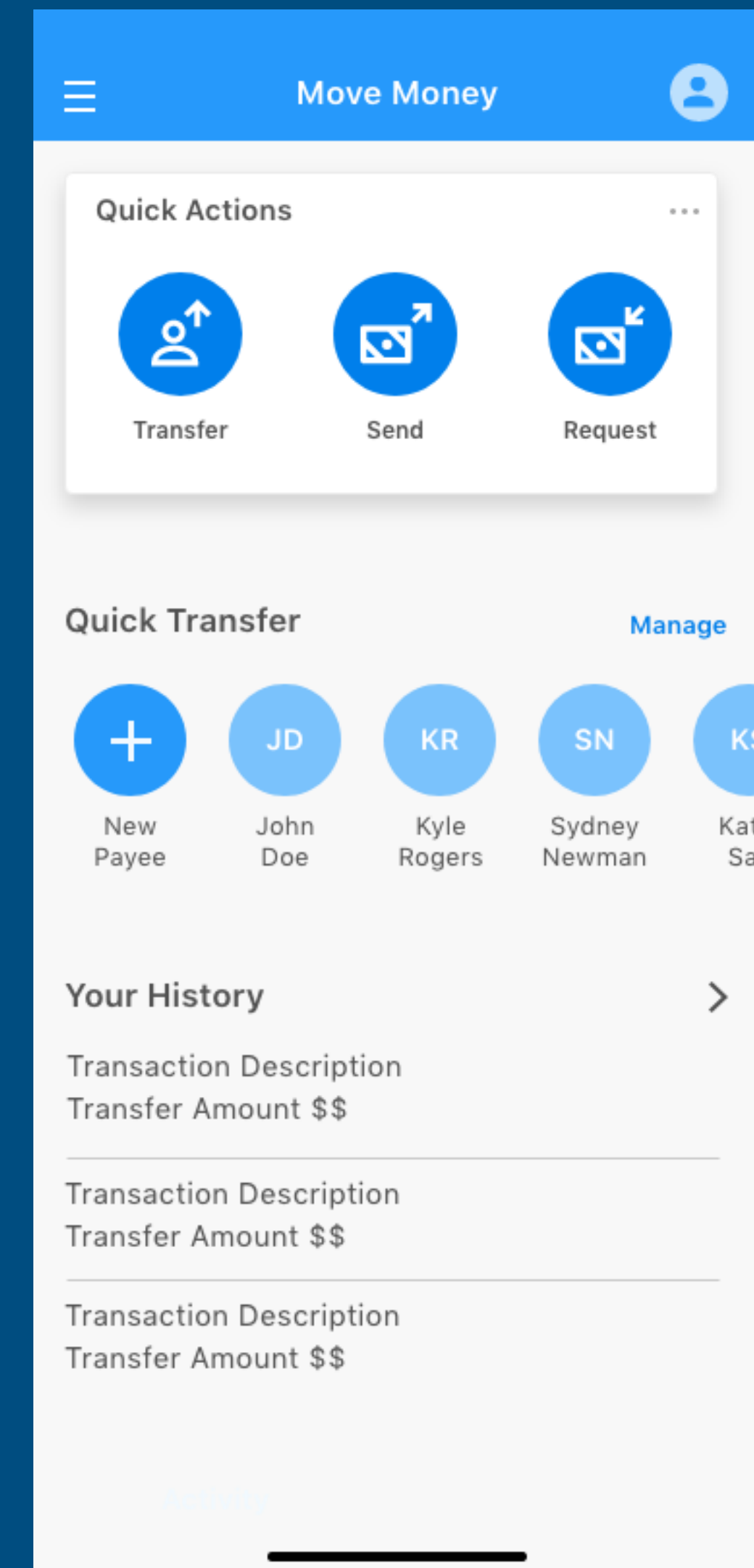
How likely are you to add Quick Transfer payees to your banking application?

If so, how many Quick Payees would you see yourself adding?

What functionality would you expect when tapping on the arrow to the right of Your History?

What is the purpose of the two capital letters inside the Quick Transfer circles?

## Option B





# Option B

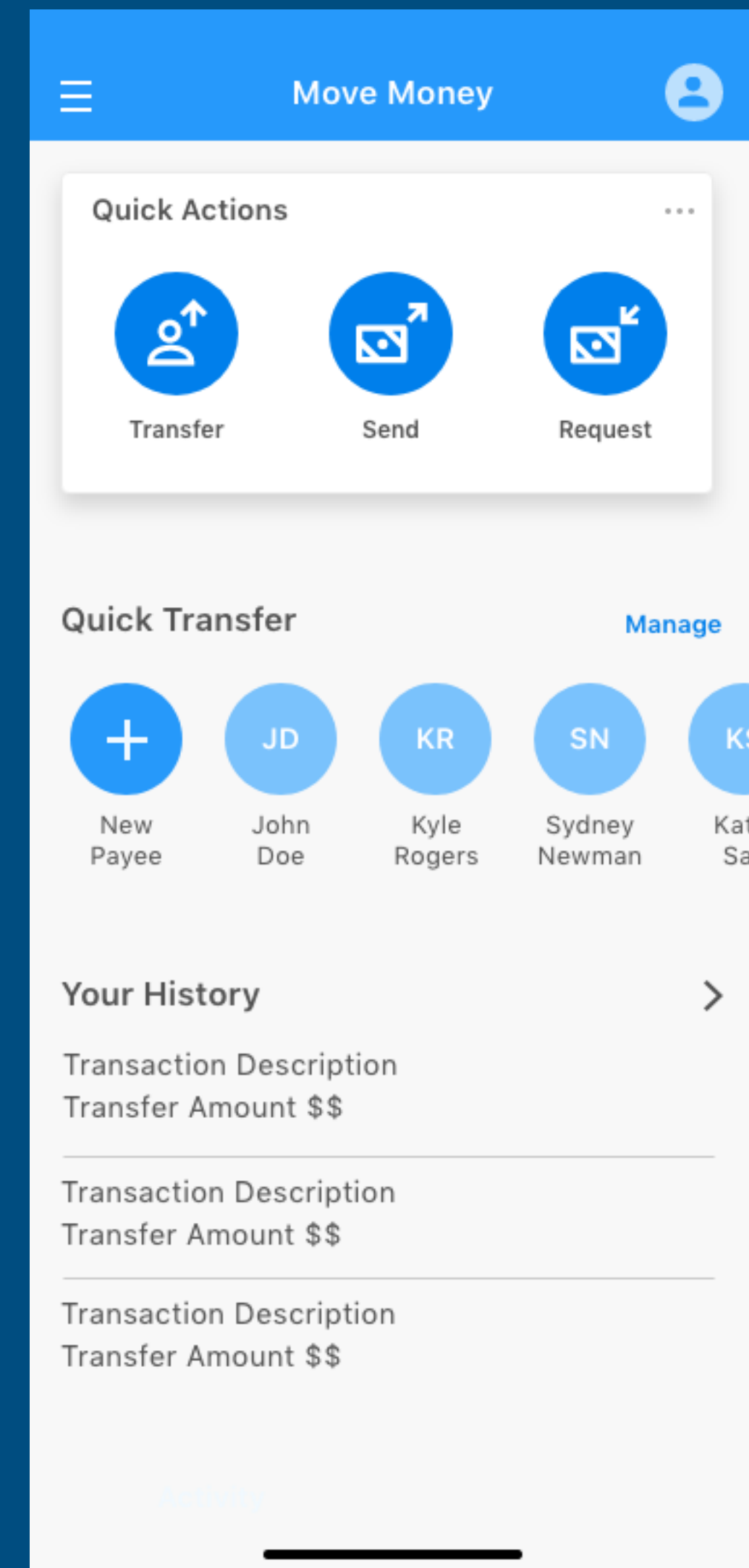
## Main feedback

- Users thought the top buttons were easier to understand and simple
- Users predicted they would only add 4-8 people in Quick Transfer (mostly family members)
- Four Users said they had no need to see History on main screen but wanted the option to view it elsewhere
- Two did not see a need or want for the Manage button

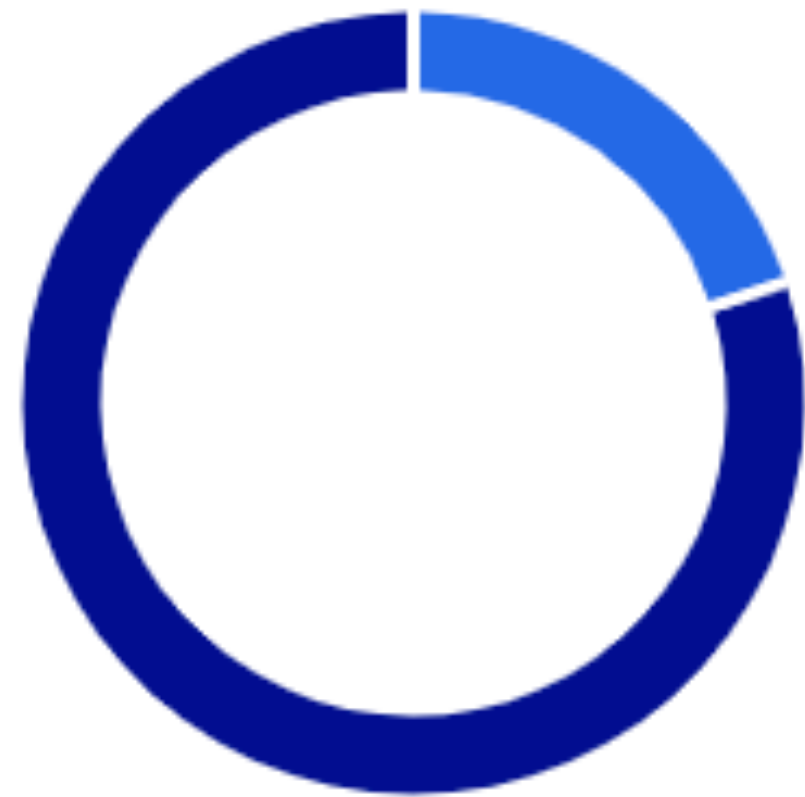
Both designs are simple and I feel like I would use Option A more because I don't have a need to view my History in Option B

Things are visually grouped together really well.. it has clear sections that are defined and have a clear purpose.

## Option B



# Metrics



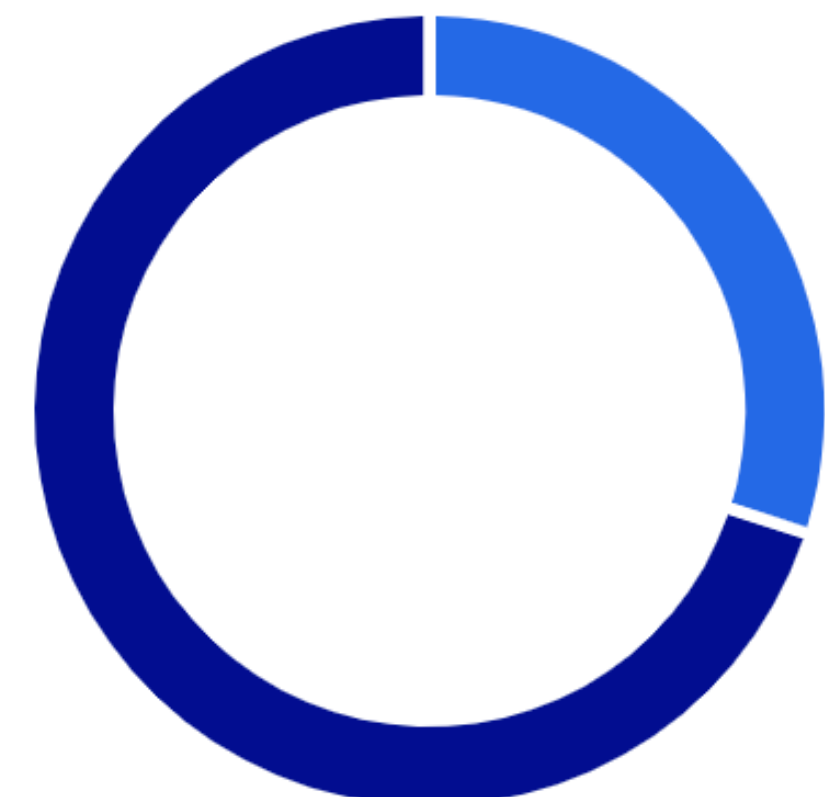
Between option A and B, which layout do you prefer?

- Option A - 8
- Option B - 2



Which option is most intuitive?

- Option A - 6
- Option B - 4

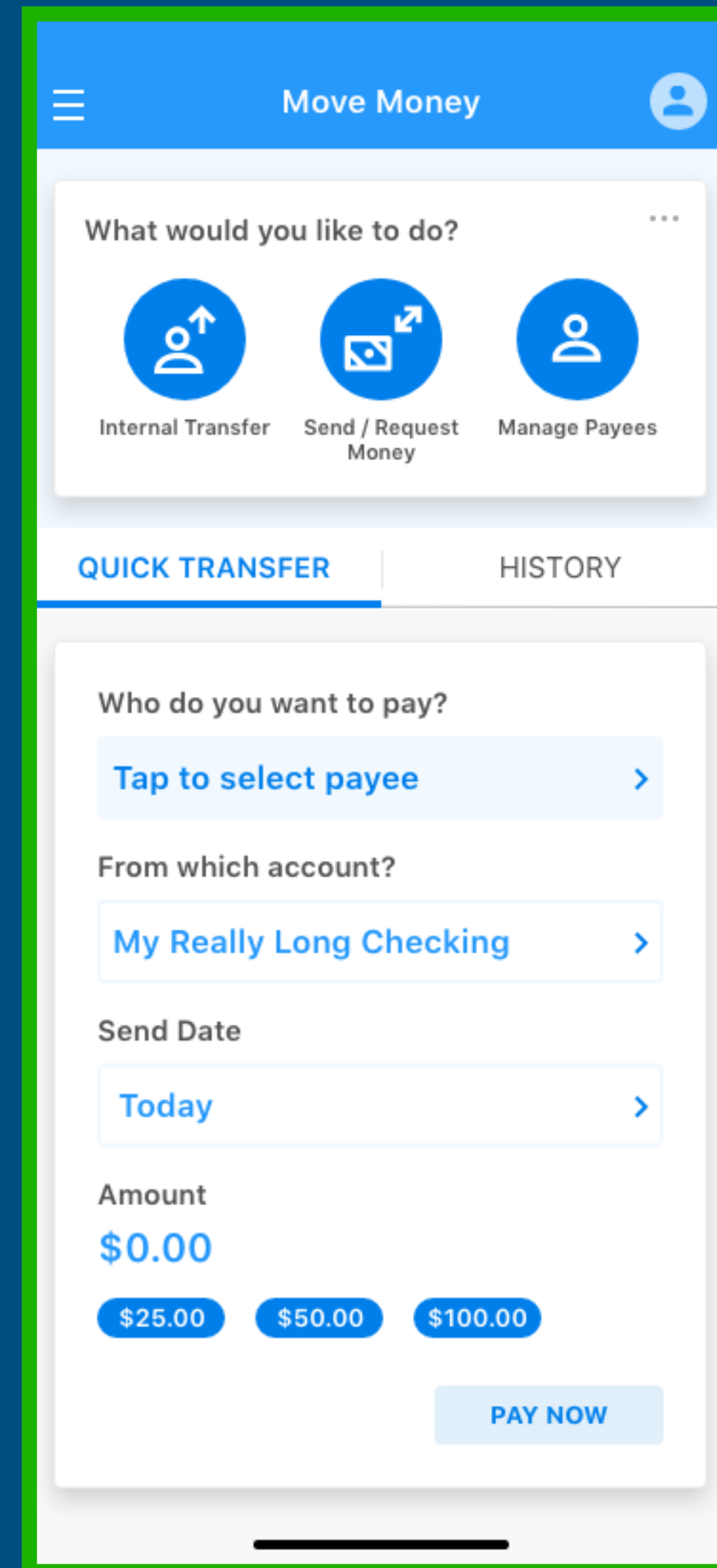


Which option seems that it would allow you to move money the fastest?

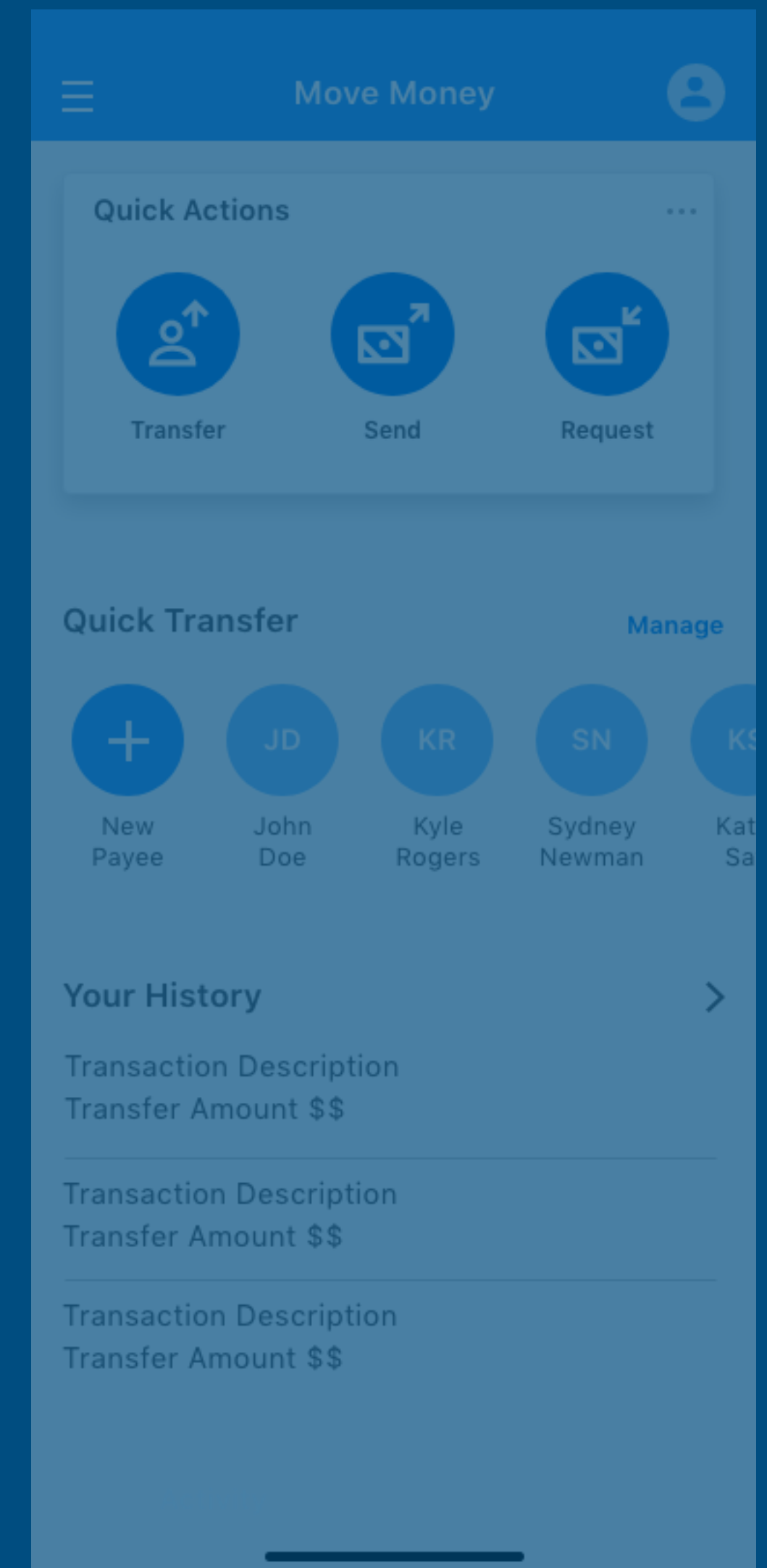
- Option A - 7
- Option B - 3

# Outcome

### Option A



### Option B



# Summary

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Combined Money Movement providing simplicity to both internal and external users



# Any Feedback?

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