

Novo Mobile Scope Doc

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Problem

Novo is a simple and personalized banking experience for startups and small businesses. Novo is faced with the difficulty of bridging the gap between the seriousness of a bank while still having an easy to use and accessible interface. This experience must provide customers the ability to complete all normal banking transactions in a simple, secure manner. Design an interface that helps Novo accomplish this task.

User Research

Most of our audience is not accustomed to normal banking terminology and procedures. The navigation on most current banking platforms provide difficult navigation and clutter, leaving the user frustrated. Most startup and small business owners really only look at a small amount of information and complete certain tasks. These data points are the account balance, transaction history, and the ability to transfer. This information must be prominent and easy to access.

Persona's

Ideal Company:

The ideal company is a seed stage or below company with 100k-1M in funding. The company has 1-10 full time employees including owners. This company also may have consultants or contractors working on a part time schedule. The company can be registered as either a C-corp or LLC with no more than 4 equal owners of the business. The ideal age group of owners of the business is between 22 and 35. These partners should have some experience within the company's industry either as an employee of another company or owning a similar company. This company has a product launched that is already generating revenue for the business with a steady growth rate. The product or service can be within any industry that is not illegal in the United States of America. The ideal transaction rate of the customers is 15 debit card swipes and 7 ACH transfers per month. The ideal average checking balance is between \$25,000 and \$50,000.

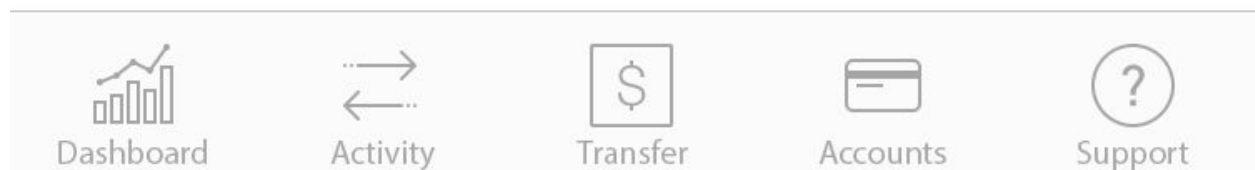
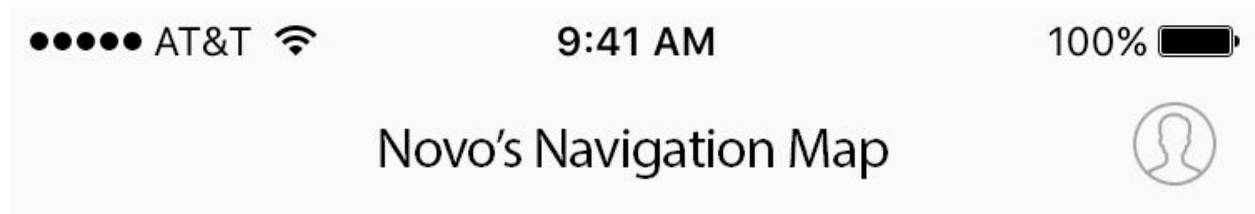
Ideal Customers:

Jake Patel is a 27 year old freelance writer Los Angeles. He spends most of his day working from a hot desk at We Work in Santa Monica. His business expenditures can be broken down into office rent, software, and electronics. He needs to keep track of his income and have the ability to pay his monthly subscriptions with ease.

Sarah Wasserman is a Startup founder working out of her home in Boston. She has 3 paid employees working for her remotely. She needs the ability to ach transfer payroll quickly so she can get back to building her company. As she continues to grow her business, so does her expenses. She constantly needs to make sure she isn't going to run out of money.

Shannon Fox has been bootstrapping her company for the past 6 months and is just scrapping by. She needs to be able to quickly see what her account balance is to make sure she can truly afford her next expense without having to raise money. To grow her business, Shannon starts investing in social display ads. She would like to constantly know her marketing expenditures.

Navigation Map & Pages



- Dashboard
 - Check Balance
 - Visualization
 - Recent Transactions
 - Quick Transfers
- Activity
 - List Transactions
 - Search Transactions
 - See Transaction Details
 - Report Fraud
- Transfer
 - Initiate External Transfer
 - Add Payee
 - Edit/Delete Payee
- Accounts
 - See Account Number
 - See Bank Routing Number
 - Report Lost/Stolen Card

- Activate Debit Card
- Change PIN
- Add Funds
 - Add external account
- See Statements
- See Personal Information
- See Business Information
- Change Password
- See Legal Notices
- Change App Settings (i.e. notifications)
- Sign Out
- Travel Notice
- Support
 - Schedule Support Call
 - Access FAQ
 - Send Message via App

Page Descriptions

- Dashboard
- Activity
- Transfers
- Accounts
- Support

Dashboard

The dashboard is the place the user first comes to to see an overview of his account. This will show a chart charting the last 30 days of balance. The current bank balance (number) will appear on the chart at the top and inflows / outflow numbers on the bottom. This is used so a user can quickly get an understand of how much money they have right now and how they got there in the last 30 days.

Below that the user will see a list of the last 10 transactions in a card. These cards would show basic information such as the dollar amount, merchant name, and date. After the 10 transactions there will be another similar looking card that says “See More” or “See All”. If the user clicks on that card he will be taken to the activity page. If a user clicks on a transaction card it will open up a pop up that resembles a receipt. This will show more information about the

transaction and a place for a user to put a custom text note. The user can swipe between receipts to see other transactions.

At the bottom of the page the user will see a quick transfer widget. This widget will have the names and/or logos of 5 of the user's most frequently transferred payees. If a user clicks on an existing business/person it will open up the transfer page with the payee already inputted.

Overview

- Users can easily see their balance, monthly income, and monthly expenses.
- They can see their 10 most recent transactions
- They can quickly make a transfer to their most popular payees

Activity

The activity page will show a list of all transactions in one place. These transactions will be listed by most recent. Each transaction will show an icon, vendor, amount, and date. Right now the icon will symbolize the type of transactions: check, incoming transfer, outgoing transfer, debit card purchase, or other. In the future these icons maybe a placeholder for logos or category icons. The user can use a search bar at the top of the page to search any transaction by vendor or notes (see dashboard about notes). The user can get a more detailed view of a singular transaction by clicking on a transaction. The transaction will then pop up in receipt like form showing the vendor, amount, date, and notes. The user has the ability to input notes on each transaction.

The user also can click the fraud icon on the bottom right of the receipt like form to report suspicious transaction. The user is then prompted a popup window that asks the user to explain why they think the action is suspicious. Once finished filling out form, the user will hit submit and then be returned to the receipt. To go to different transactions receipts the user can swipe left or right. To go back to the list, the user will tap on the back arrow in the top right of the receipt.

Overview

- Users can look at all transactions in recency order.
- Users can search transactions through a search bar.
- Users can click on an individual receipt to enlarge image.
 - When image is enlarged users can see previous and write new notes about receipt.
- Users can report fraud by clicking on icon in individual receipt.

Transfer

Here the user has the ability to send external transfers and/or checks to selected Payees. The Transfer page has a tile design with a search bar at the top of the page. Each tile is a saved Payee with the first tile being a plus sign where the user can add a new payee. The top of the page has a search bar where the user can search payees by name or notes. The Payees are organized alphabetically like a contact book.

If the user would like to transfer money to a saved payee, they would click on that person's tile to open up the complete transfer page. This page has the Payee's name at the top with an input field for a monetary value. Below the monetary value field there is a confirmation button (keyboard will be digit only). The user will then click the confirmation button to open up an e-signature form. The user will e-sign the field to complete the transfer.

If the user would like to add a new payee they would click on the plus sign tile on the transfer homepage. This would prompt them to a page where the user would input the necessary information then click add at the bottom of the page. Once added, the user is taken back to the transfer homepage where they can search for their recently added payee to complete the transfer.

The user can delete a payee by clicking on the edit tab in the top left corner of the page to place a minus sign on each of the tiles that a user can tap twice to delete a payee.

Overview

- Users can complete an external transfer
- Users can add a payee
- Users can send an ACH transfer to their payees
- Users can send a check to payees
- Users can delete a payee

Accounts

Here the user can see their virtual debit card. This debit card will have all information regarding the account, including account number, routing number and business name. Below the virtual card the user can complete various tasks in the debit card settings page. These include reporting lost or stolen card, changing pin, adding funds, seeing monthly statements, and activating their debit card.

To report lost or stolen card, the user will click on the button to then be directed to call support where they can set up a call appointment.

To change their pin, the user will click on the button on the accounts homepage to be directed to a page with multiple information fields. These fields will be enter old pin, new pin, and confirm new pin. After this the user will have successfully changed their pin.

To add funds, user will select whether they will add funds externally by integrating their account through Plaid software or to remote deposit a check.

The user can click on the “see monthly statements” button. This will prompt the user to a page of pdf documents with months and years attached to the description. The statements will be shown in recency order. Each statement will contain a list of all transactions from that month in PDF format.

The debit card settings page is also where the user will activate debit card button. This is to be used when the user is sent the original or new debit card and they must activate it onto the server.

Also on the page the user can set a travel notice to let the bank know when they are travelling abroad. This will ensure a smooth transition for users travelling abroad.

The profile section where the user can see and edit their information. This information includes personal and business details. The user also has the ability to change their password by clicking on the password icon and inputting old password, new password, and confirming new password. The user also has the ability to see legal documents about Novo and their account. Users can also change their account settings such as notifications by clicking on the account settings icon. The user can also sign out from this page by clicking the button at the bottom of the page.

Overview

- Users can see their account number
- Users can see their routing number
- Users can report Lost/Stolen Card
- Users can change their pin
- Users can add funds through an external integration through Plaid or a Remote Deposit Capture
- Users can see their monthly statements
- Users can activate their debit card
- Users can set a travel notice
- Users can see their Personal Information

- Users can see their Business Information
- Users can change their password
- Users can see Legal Notices
- Users can change App Settings (i.e. notifications)
- Users can Sign Out

Support

On the support page the user has the ability to easily set up a call with customer service at a suitable time. The user will click on the phone icon at the top of the support homepage. Then the user will be prompted a pop up window with date and time fields to specify when the user would like a call from a representative. Once the appointment is made the user will receive a confirmation email. Also on this page the user can message customer service to get more real time answers. This is accomplished by clicking on the messaging icon below the phone icon. Once the icon is clicked a messaging screen and keyboard pops up. Below this icon the user can access the company's informational FAQ page.

Overview

- Users can set up a call with customer service
- They can access the company's FAQ
- Users can send a message to customer service

Overview

- Users can see their Personal Information
- Users can see their Business Information
- Users can change their password
- Users can see Legal Notices
- Users can change App Settings (i.e. notifications)
- Users can Sign Out

User Action Flow

Login

Purpose:

User will securely login to the platform by scanning fingerprint, inputting 4 digit passcode, or typing in password.

Flow:

1. If fingerprint scanner is setup user is prompted fingerprint scanner
 - a. User scans fingerprint
 - b. If fingerprint doesn't scan after 2 tries user is prompted passcode. (see below)
2. If fingerprint scanner is not set up or user doesn't want to use fingerprint, user types in 4 digit passcode
3. If user fails the passcode 3 times, user is prompted a field to type in password.
4. If user doesn't remember password they can select "forgot password" to be sent a temporary password.

Add / Edit Notes to Transaction

Purpose:

This is used when users want to make notes or edit previous notes on an individual transaction.

Goal:

Give users the ability to provide more detail about specific transactions that they can search for later.

Flow:

1. User selects the add/edit notes button on the notes section
2. A keyboard popups on the bottom of the screen for the user to begin typing into notes section.

- a. Limit 250 characters
3. User selects the save note button once user is finished with adding/editing the note
4. User returns to singular transaction page with note added to receipt

Quick Transfer

Purpose:

Transfer funds to most popular payees so people can save time on a quick action

Goal:

To be able to quickly transfer funds to 5 most popular payees

Flow:

1. User selects a popular payee on the dashboard
2. See External Transfer

Add Payee

Purpose:

This is used for when a user wants to add a new person or company they would like to send money to. This could be used for transferring money to pay bills, contractors, or just to another account.

Goal:

Be able to set up and confirm payment information so a user only has to enter it in once.

Flow:

1. "Add New Payee"
2. Add basic information
 - a. Name
 - Required
 - Business or Personal Name

- 2 characters minimum length
 - 255 char max length
 - b. Email
 - Optional
 - Valid email
 - 255 char max length
 - c. Memo
 - Description of what this payee is for.
 - I.e. "Designer"
 -
- 3. Select Transfer Type (select one)
 - a. "Electronic (ACH)"
 - Routing Number
 - Required
 - Numbers Only
 - 9 digits
 - Confirm with API if valid
 - Account Number
 - Required
 - Numbers only
 - 4 - 17 digits
 - Is savings account
 - Boolean
 - Default to No
 - b. "Mailed Check"
 - Address
 - Required
 - Text field
 - Address Line 2
 - Optional
 - Text
 - Used for apartment numbers normally
 - City
 - Text field
 - State
 - Dropdown
 - 2 characters abbreviations (i.e. NY for New York)
 - Zip Code
 - 5 digits min/max for user input
 - Lob may add a 4 extra digits with hyphen
 - a. 10853-2439
 - NOTES
 - US Addresses Only

- Verify and correct mailing address via Lob.com's API
 - a. <https://lob.com/services/verifications>
 - <https://ux.stackexchange.com/questions/34920/how-many-characters-should-typical-address-fields-allow-on-an-international-webs>
4. Save
- a. Return back to previous screen

Edit/Delete Payee

- To be determined based on design

Search Transactions

Purpose:

Be able to search through all transactions for specific vendors or notes

Goal:

Quickly and Easily find transactions from specific vendors or notes attached to transactions.

Flow:

1. Click on search bar
2. Prompted an alpha keyboard
3. Type in specific vendor name or notes
4. All transactions containing the search field appear
5. Select/click specific transaction to pull up detailed transaction in receipt form

See Transaction Details

Purpose:

To give the user a more detailed, enlarged view of a specific transaction.

Goal:

Helping the user understand their transactions better with more detail and access to notes

Flow:

1. Click on singular transaction
2. Popup of receipt like form that has vendor, amount, date and notes about transaction
3. Can swipe to left or right to see more transactions

Report Fraud

Purpose:

Give users ability to report suspicious or fraudulent transactions.

Goal:

To provide users an easy and quick way to report and deal with fraudulent and suspicious activity.

Flow:

1. Click on fraud icon on transaction details page
2. Popup of message field and alpha keyboard
3. User types why they believe this is fraud/suspicious
4. Message is sent to help desk
5. User then can make an appointment get a call from bank
 - a. Input date
 - b. Input time
 - c. Select submit
 - d. Email confirmation
 - e. Sent back to transaction details page

Initiate External Transfer

Purpose:

To transfer money from business account to an outside vendor or person.

Goal:

Easily transfer money to outside people or vendors.

Flow:

1. Select payee tile
2. User is prompted the monetary value input field
 - a. Numeric keyboard
 - b. Min: \$0.01
 - c. Max: \$100,000.00
 - i. If more than \$100k, show pop up saying that it requires them to contact us.
 - d. Make sure balance can cover it from **available** balance
 - i. YES
 1. Show confirmation page
 - ii. NO
 1. Show error
 2. Reset monetary value to null
3. Selects submit
 - a. Confirm the transfer
 - i. Transfer confirmed
4. Transfer Complete

Report Lost/Stolen Card

Purpose:

Give users ability to report lost or stolen card so they can deal with the situation.

Goal:

To quickly and efficiently cancel the current card and issue a new one.

Flow:

1. Clicks "Report Lost/Stolen Card"
2. User is directed to customer support page to set up a call.

- See Schedule Call
3. User confirms appointment

Activate Debit Card

Purpose

A user is able to activate their card via the application instead of calling in to activate it.

Goal

Make it quicker and more convenient to activate a debit card

Flow

1. (if no activate debit card!)
2. A debit card sent to a user
3. User clicks “Activate Debit Card” in profile page
4. User enters in PIN
5. Show confirmation to user that the card is now active and they can start using it.
6. System sends email to confirm new debit card activated

Set Travel Notice

Purpose:

To not mistake foreign use for fraud, resulting in user lockouts of account

Goal:

To ensure users a smooth transition while they are traveling abroad and using their Novo Debit Card.

Flow:

1. User selects “Travel Notice” on debit card settings
2. User selects “Create travel notice”
3. User Selects which country they will be visiting
4. User specifies the dates of their trip
5. User can add another country or select submit travel notice

6. Travel notice is created

Change PIN

Purpose

Users should be able to quickly & easily change their ATM pin via the app. This will help cut down fraud if they believe their ATM pin has been compromised

Goal

Be able to change the pin within 30 seconds on the app.

Flow

1. User selects 'Change PIN'
2. System prompts user for current PIN
 - CORRECT
 - i. Prompts user to enter in a new 4-6 digit PIN code on keypad keyboard
 - ii. Asks user to reconfirm their PIN
 - Back button if they did not enter correct PIN in step (i)
 - INCORRECT
 - i. Asks user to re-enter
 - Return to step 2
 - ii. 5 wrong tries in 12 hours let NOVO know about this attempt
3. Show confirmation page
4. Return user to menu

Add Funds (External Account)

Purpose

Since we do not have any branches or ways to deposit money into an account, we will need to give users the option to pull/fund their account with an external account they already have from their linked external accounts.

Goal

To make it extremely easy to move money into Novo accounts from a users original account

Flow

1. User presses Add Funds
2. User selects "From Linked Account"
3. User selects a linked accounts or adds an account
 - If add: see *Add External Account Action*
4. User select how much to pull from the account
 - System will check with Plaid to see if available funds is greater than requested transfer

5. System will initiate a ACH transfer from the external account to Novo
6. System will send an email to the user confirming this transfer

Add Funds (Mobile Deposit Capture)

Purpose

Sometimes people still use checks, and we have to make it easy to deposit them. Users will be able to take a photo of the front and back of the check to deposit it in their account.

Goal

Be able to deposit a check quickly using the mobile app instead of sending in a check.

Flow

1. User presses Add Funds
2. User select 'Check'
3. Open Wausau's check capture SDK
 - <https://developers.miteksystems.com/>
4. Return to previous screen after confirmation
5. Send email to user confirming that check is processing.

Add external account

Purpose

People have to link their external accounts to fund their account. Say a user has money with Bank of America and would like to move that money into Novo. They would first have to "link" that account. We do this by getting the bank routing number and account number.

Goal

Flow

1. Select "Link Your Accounts"
2. Select a bank to link
 - List accounts via Plaid
 - Have the ability to search
3. Input Bank Information
 - Via Plaid
 - Provide bank login details
 - System will verify and "link account"
 - Show confirmation
 - Return back to linked screen where they can now request a transfer (see *Add Funds (External Account)*)
 - Manual (not supported by Plaid)
 - Collect Information
 - Name as it appears on the account
 - Account number

- Routing Number
- Is Savings?
- User will have to return to confirm 2 small deposits in their accounts after 2-3 days.

See Statements

Purpose:

To give the user the ability to download monthly statements.

Goal:

Searching and downloading statements is accomplished in an easy and timely manner.

Flow:

1. User selects button on support page
2. Taken to a library page with all monthly transactions report in PDF form
 - a. Recency order
3. User can select a specific monthly statement to pull up PDF
 - a. Can share statement to email address
 - b. Exit statement by clicking on X in the top left corner

Schedule Support Call

Purpose

Users should be able to contact customer service regarding all matters associated with their account.

Goal

To give the user an easy way to resolve issues in the most efficient manner possible.

Flow

1. Click on icon
2. Prompted a screen where user can select date and time
3. Submit appointment
4. Confirmation email sent to user

Access FAQ

1. Select FAQ
2. Lists the FAQ from the ZenDesk SDK
 - <https://developer.zendesk.com/embeddables/docs/ios/welcome>

Send Message via App

1. Select Send message icon on support page
2. Prompted an alpha keyboard where user can type a message into a field
3. Opens ZenDesk's SDK
 - <https://developer.zendesk.com/embeddables/docs/ios/welcome>

See Personal/Business Information

1. Click to see profile
2. Sees provided information when account was opened
 - Notice to change details to open a support ticket

Change Password

1. Press change password
2. User enters in
 - a. Old password
 - If wrong 5 times in 12 hours, notify Novo
 - b. New password
 - Must be 8+ characters
 - c. Confirm new password
3. Show confirmation of changed password
4. Return user to previous menu

See Legal Notices

1. Select which legal notice they would like to see
2. Be shown a webview of the legal notice

Change App Settings (i.e. notifications)

1. Open Settings in Profile page
2. Select to turn on/off
 - Biometric authentication

Sign Out

1. User presses signs out
2. Is take to the login screen again

Transactional Email Notifications

Emails will be sent to the user after each of these events

- Quick transfer
- Report Fraud
- External Transfer
- Activate debit card
- Change Pin
- Sent Check
- Remote Deposit Check capture
- Support call appointment
- Change Password
- Reset Password