

# GOALS / OBJECTIVES

- Incentivize Direct Deposit
- Increase card spend/funding volume (\$250 → \$520/mo)
- Increase 1-year retention (25% → 44%) for 18+ users

# WHO?

- 16–24 year olds.
- They have a job or steady income.
- Wants to grow their money
- They're starting to compare products online and with friends.
- Status with their friends and family is important.



**Maximizers**



**Expressionists**

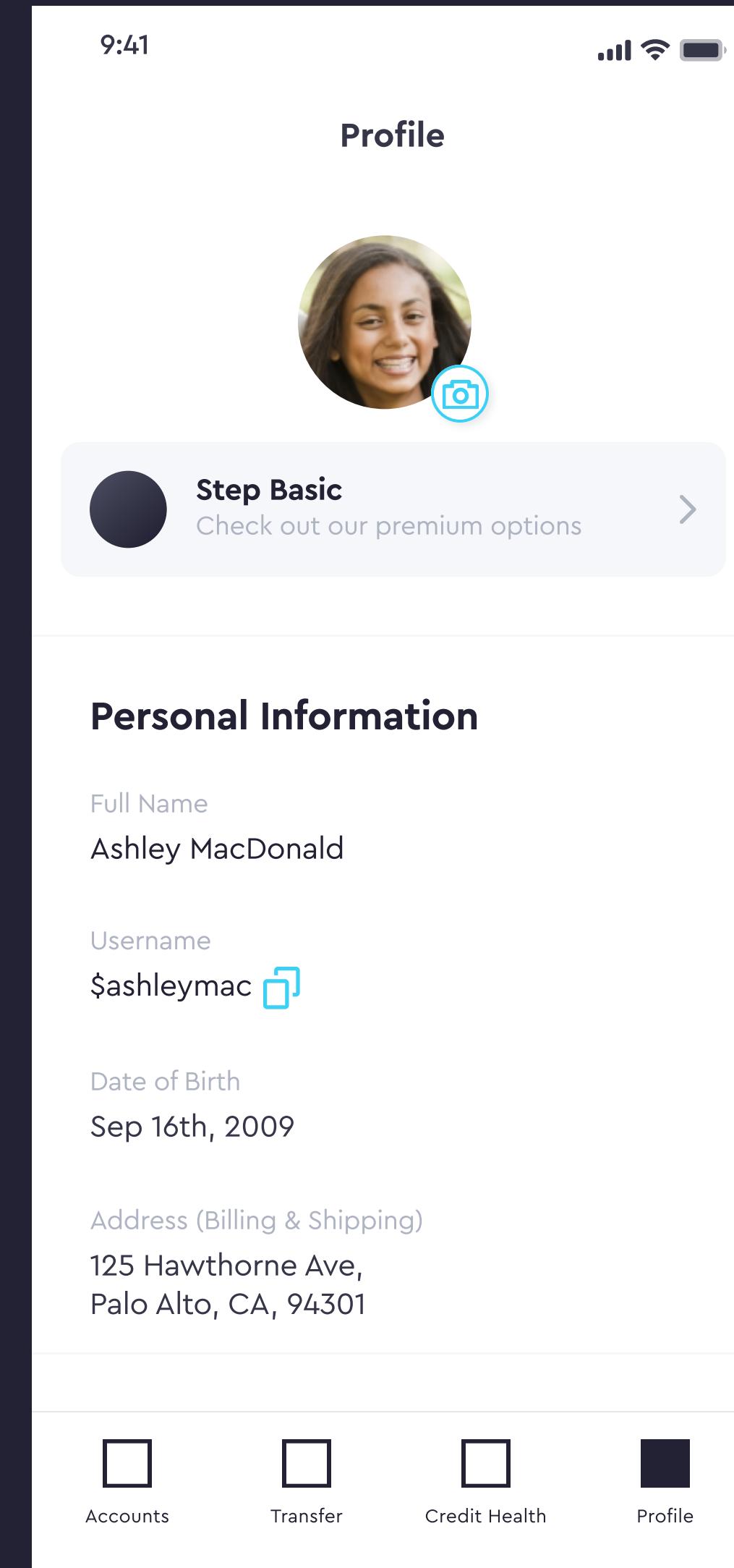
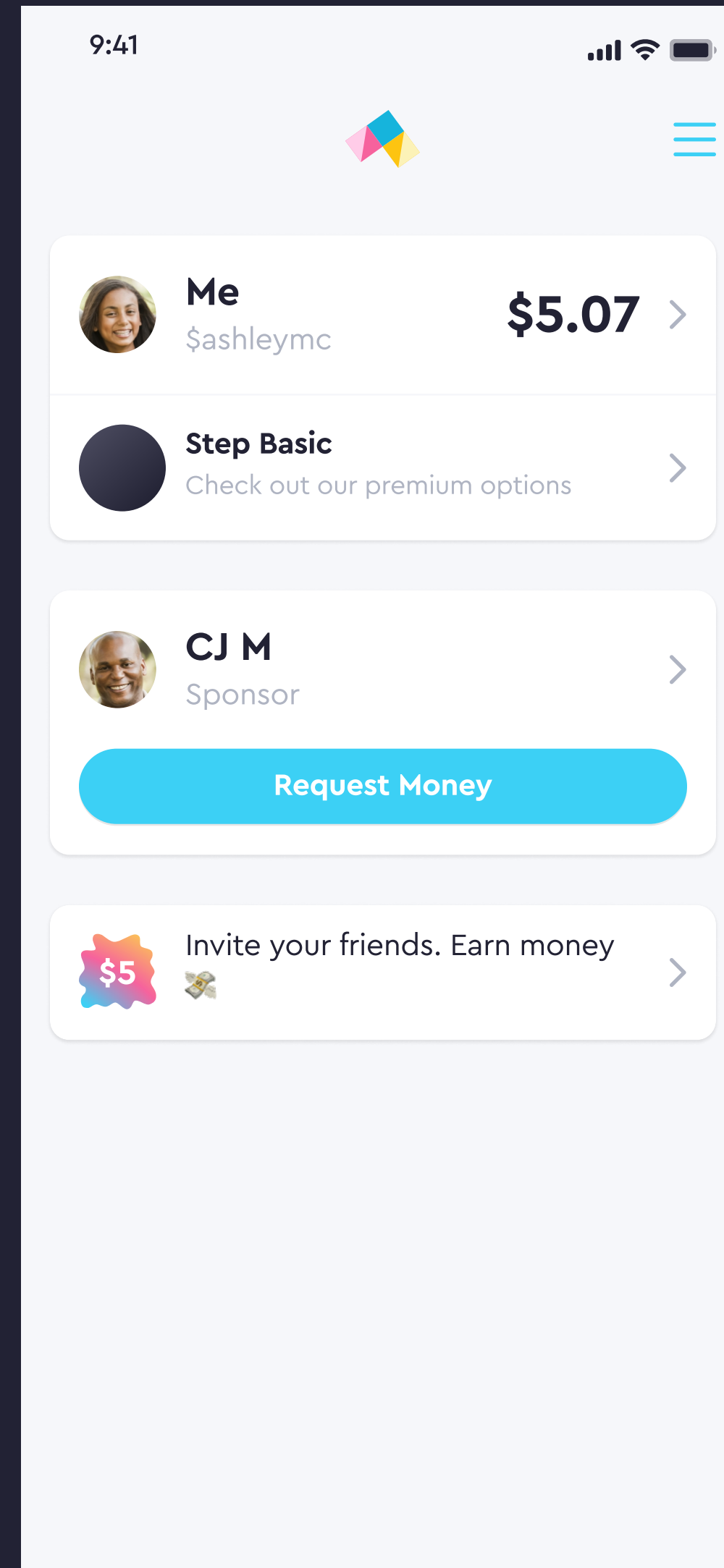
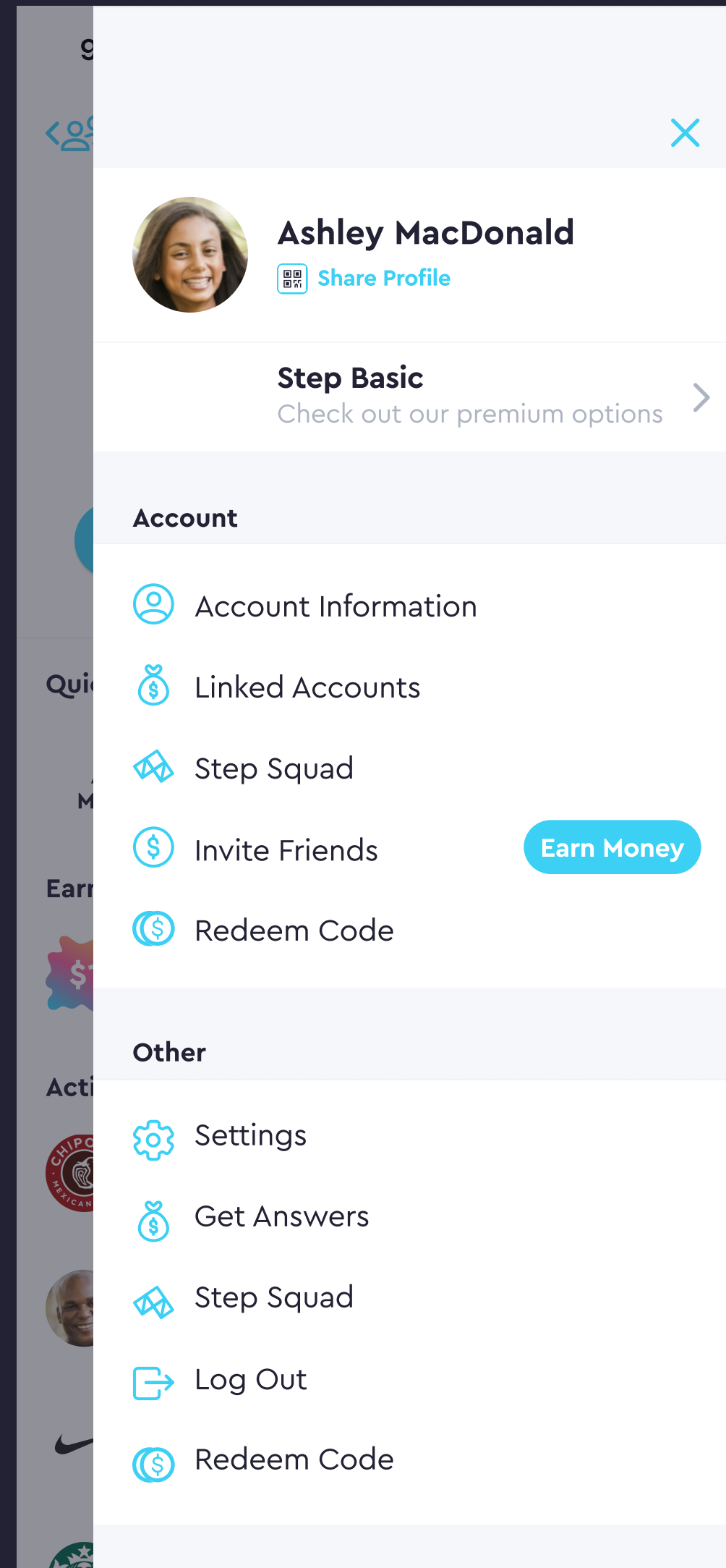
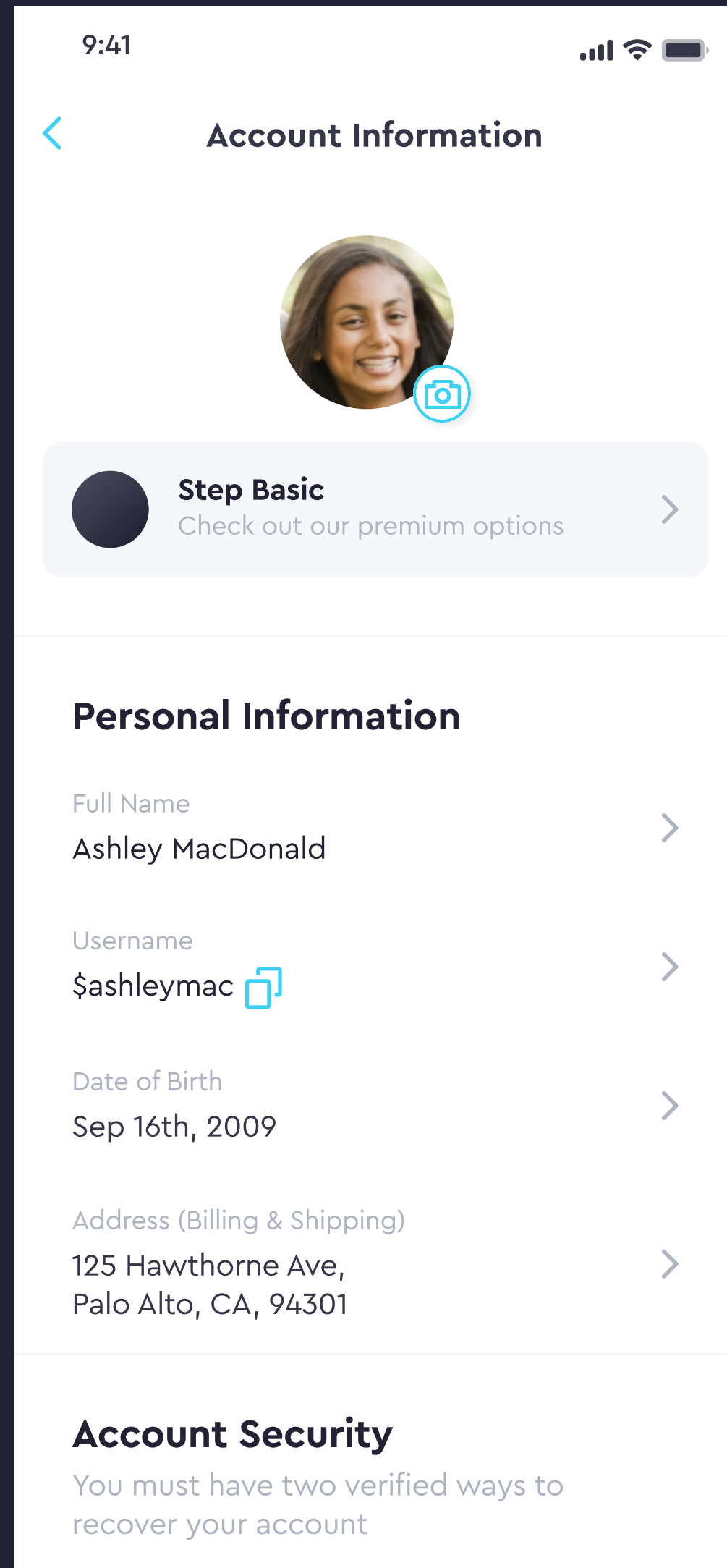
# PRODUCT REQUIREMENTS

1. View Tier details
  - a. Purchase a tier
  - b. View your tier
    - i. App changes
  - c. View your tier/plan payment date
  - d. Direct deposit status
  - e. View tier/plan payment transaction cell and details
2. Premium Card
  - a. View Premium
  - b. Upsell Premium Cards
  - c. Manage Premium Card details
  - d. Activate premium card
3. Rewards
  - a. Upsell premium rewards
  - b. View premium rewards.
  - c. Select premium rewards.
  - d. View "Perks"
4. Savings
  - a. Upsell Premium (Savings APY)
  - b. View your APY on savings goals
  - c. Transaction cell and details for interest paid.
5. Points?
  - a. Display how many points you get per offer
  - b. A place to view how many points you have
  - c. A place to exchange your points for cash
  - d. Flow for redeeming points
  - e. Transaction details for cashing out points
6. Onboarding changes?
7. Website changes

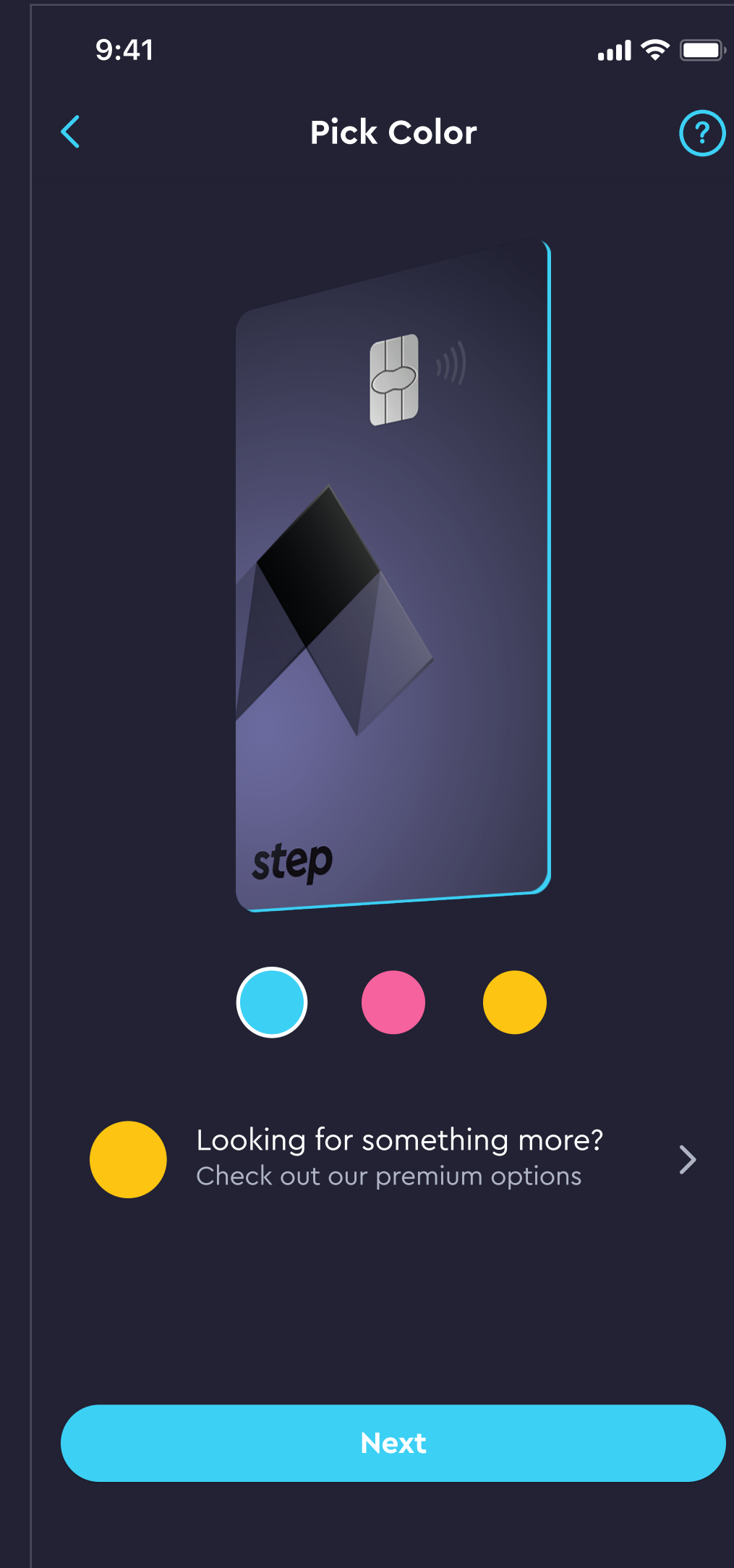
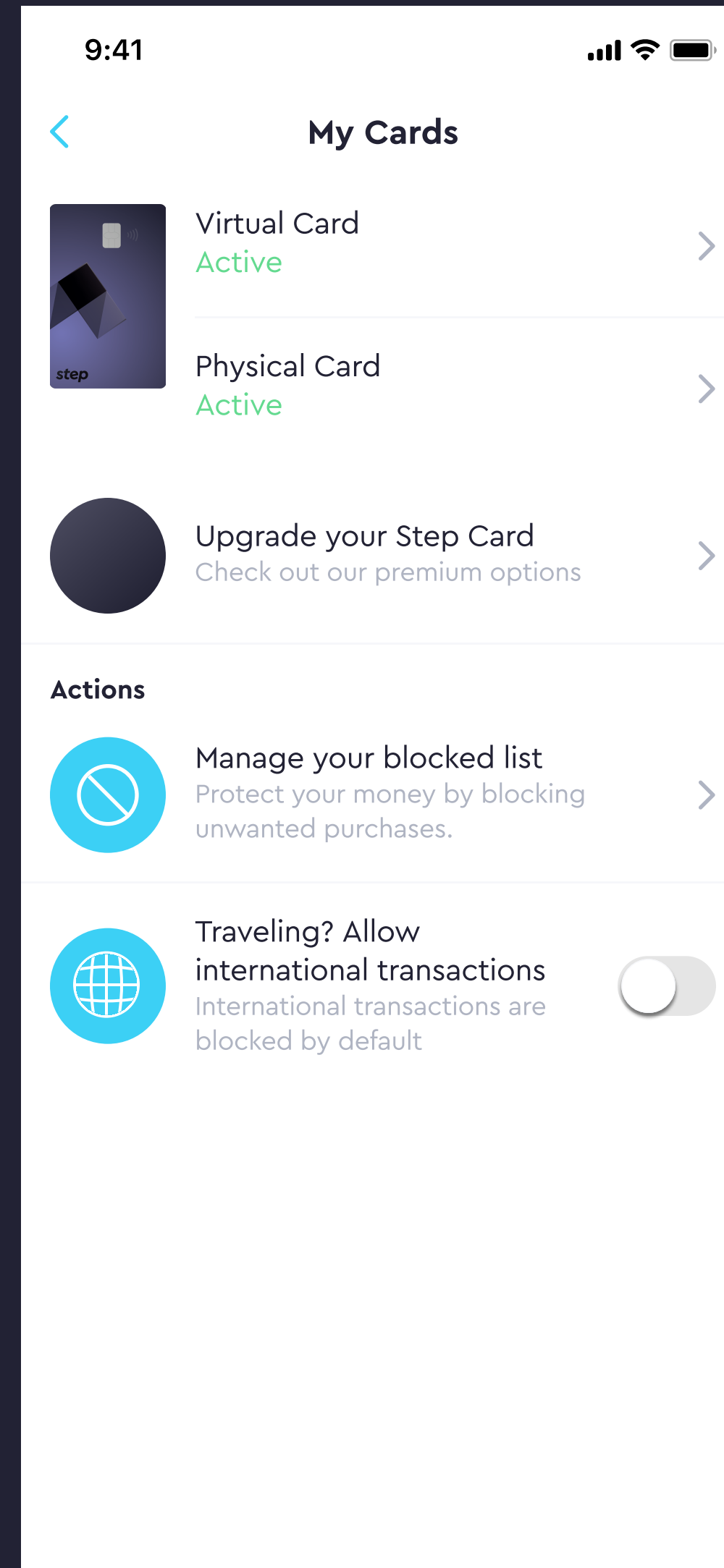
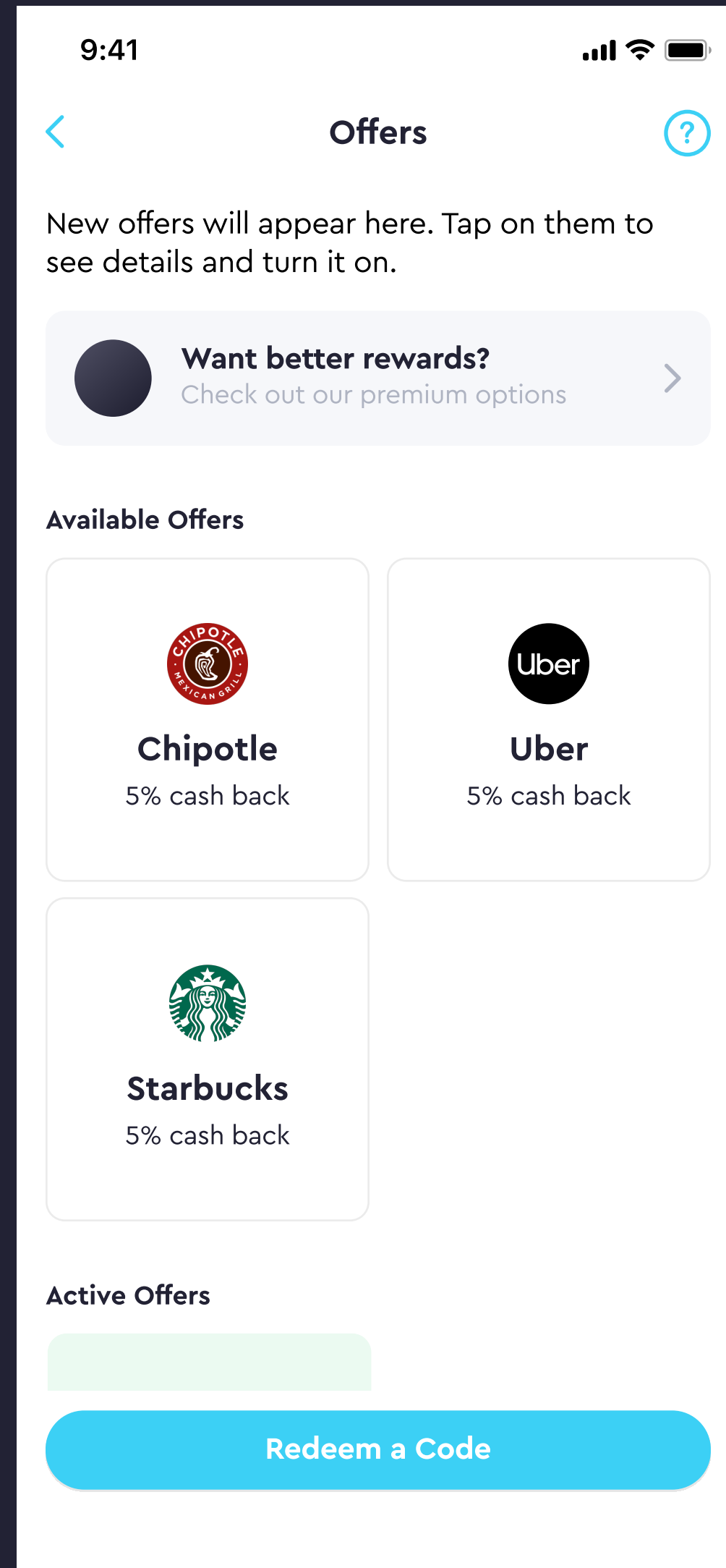
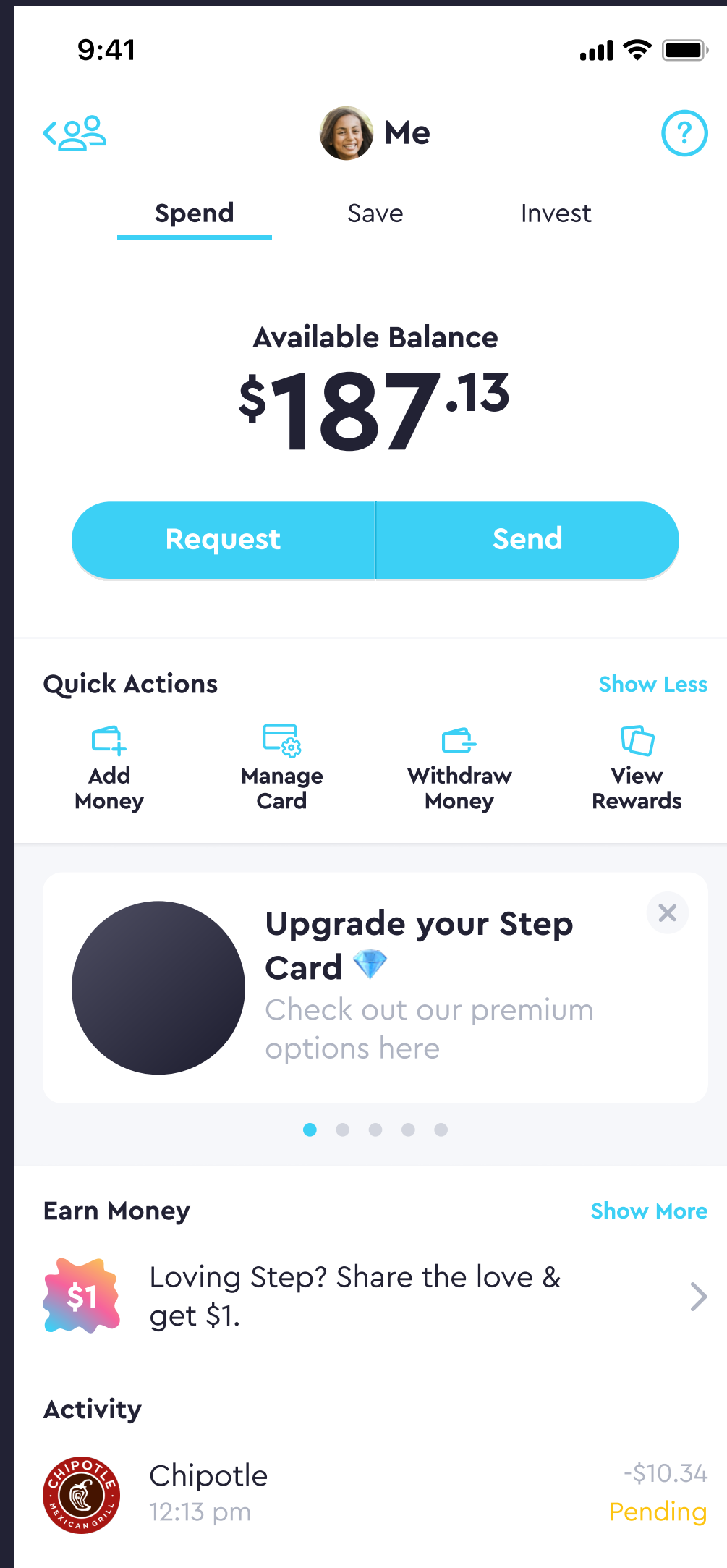
# KEY DECISIONS

1. Where can a user see which tier they are on?
2. Where do we upsell tiers to existing users?
3. How does the app change to reflect your premium tier?
4. Do we surface the tiers in the onboarding flow?
  - a. where?
  - b. what about at the card screen?
5. How does the manage card UX change once we have premium?
  - a. How do we activate premium cards?
  - b. Do we merge the virtual and physical cards for the basic Step Card as well?
6. Do we surface the tiers to other people?
  - a. how?
  - b. to who?

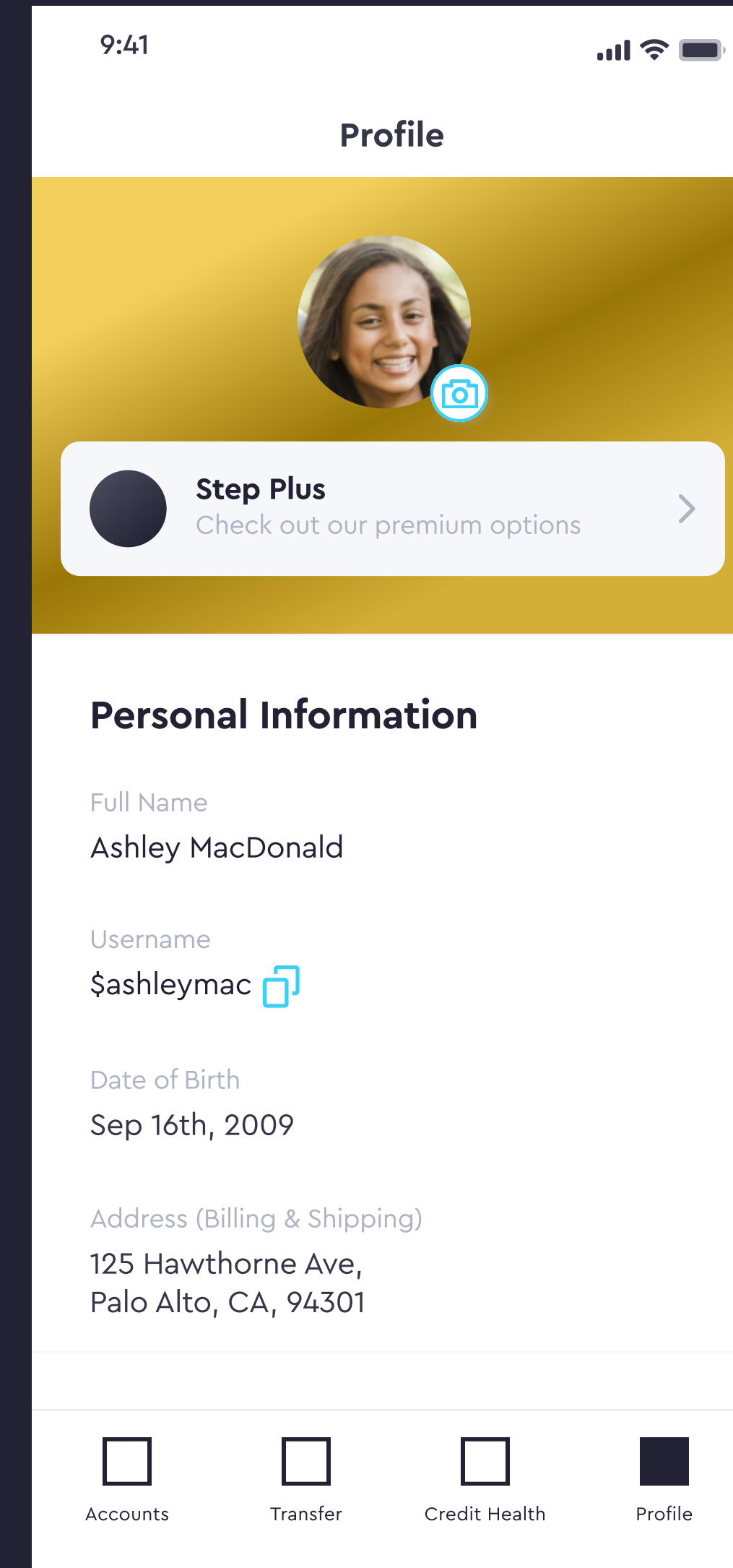
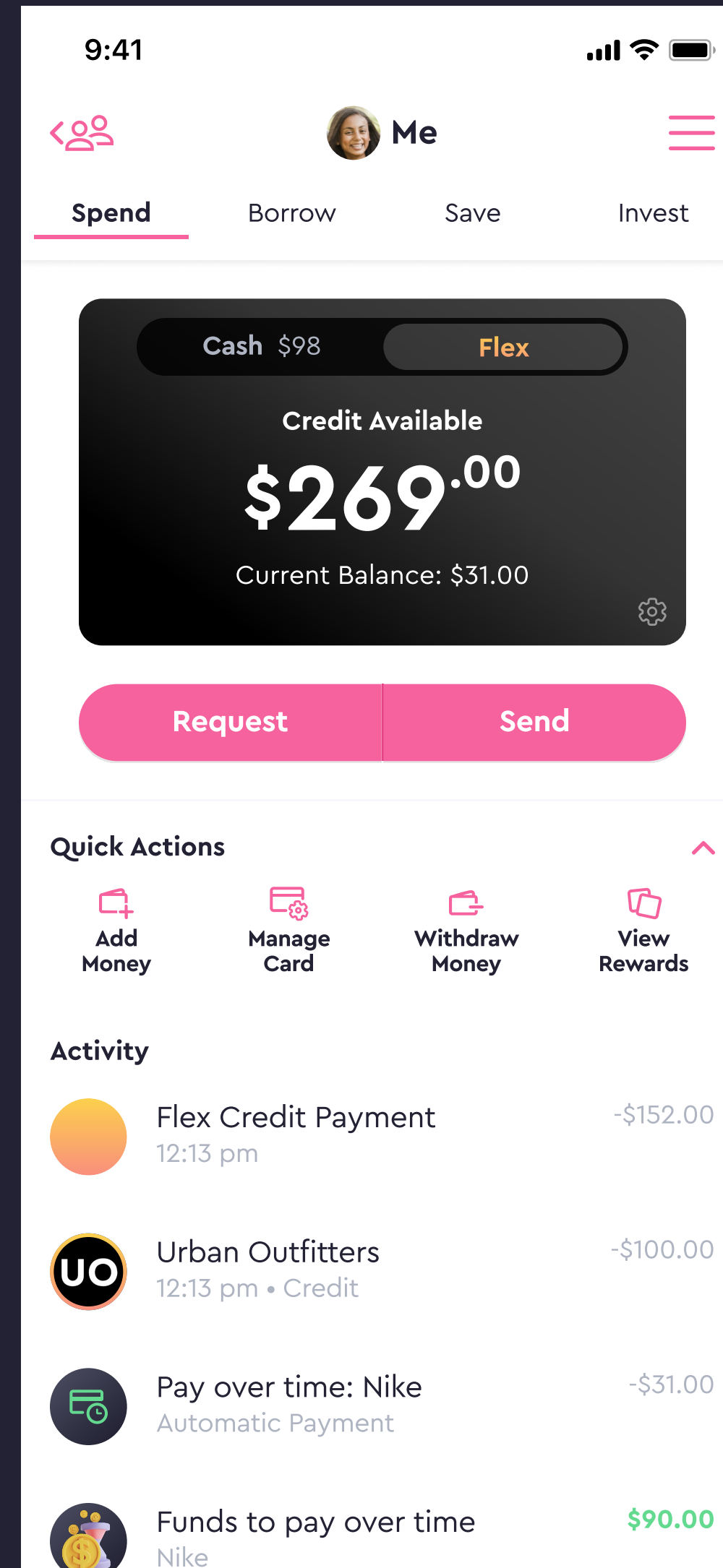
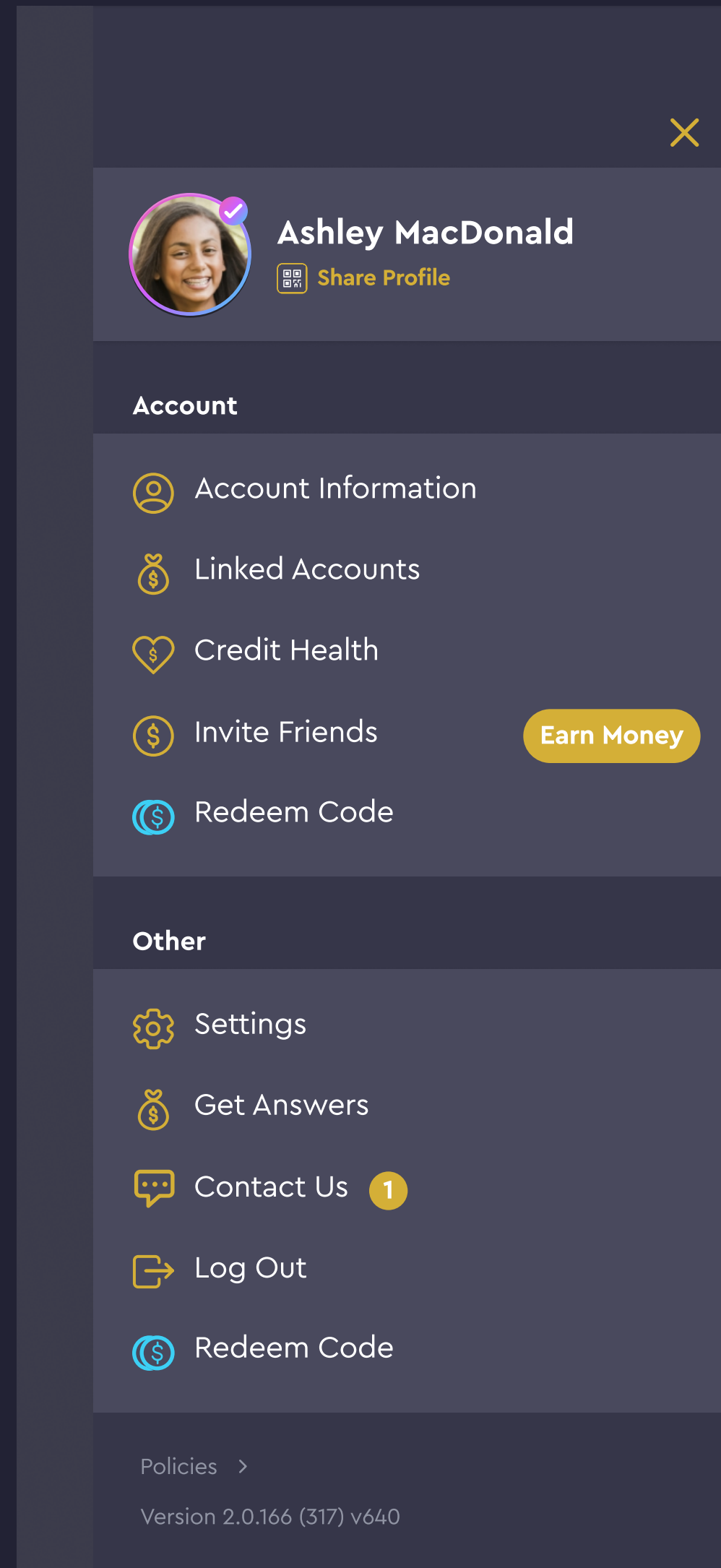
# VIEW YOUR TIER



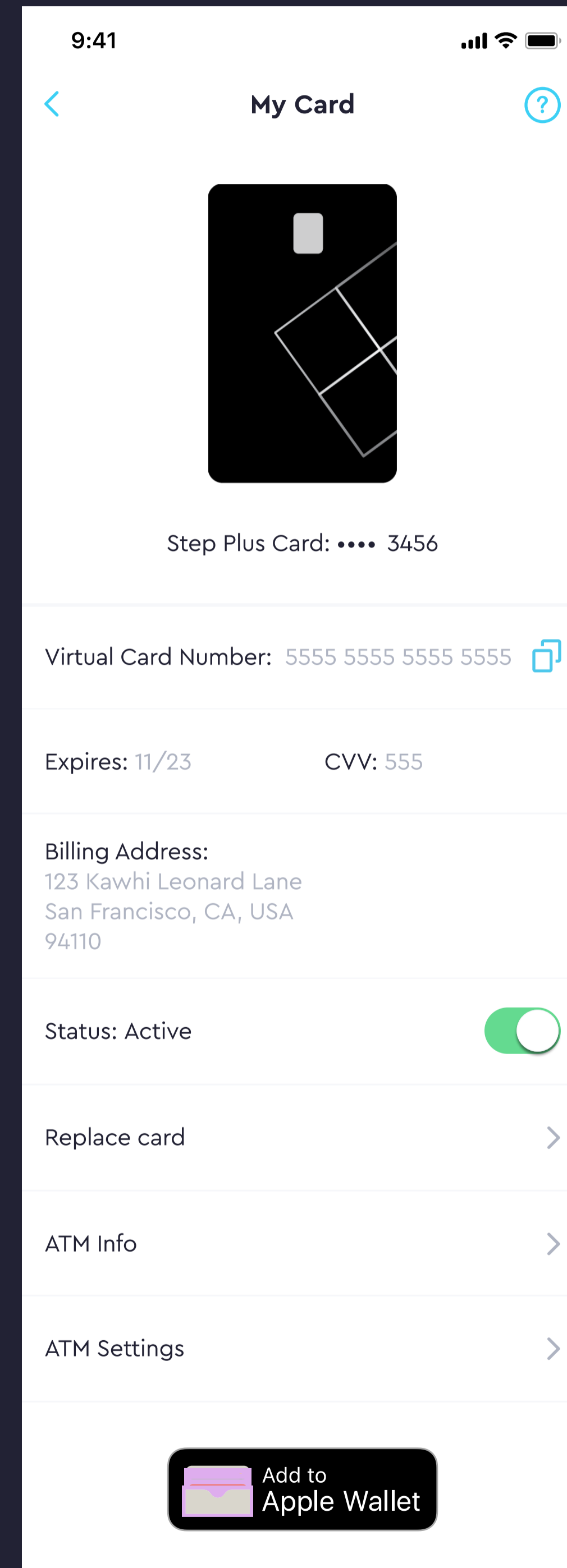
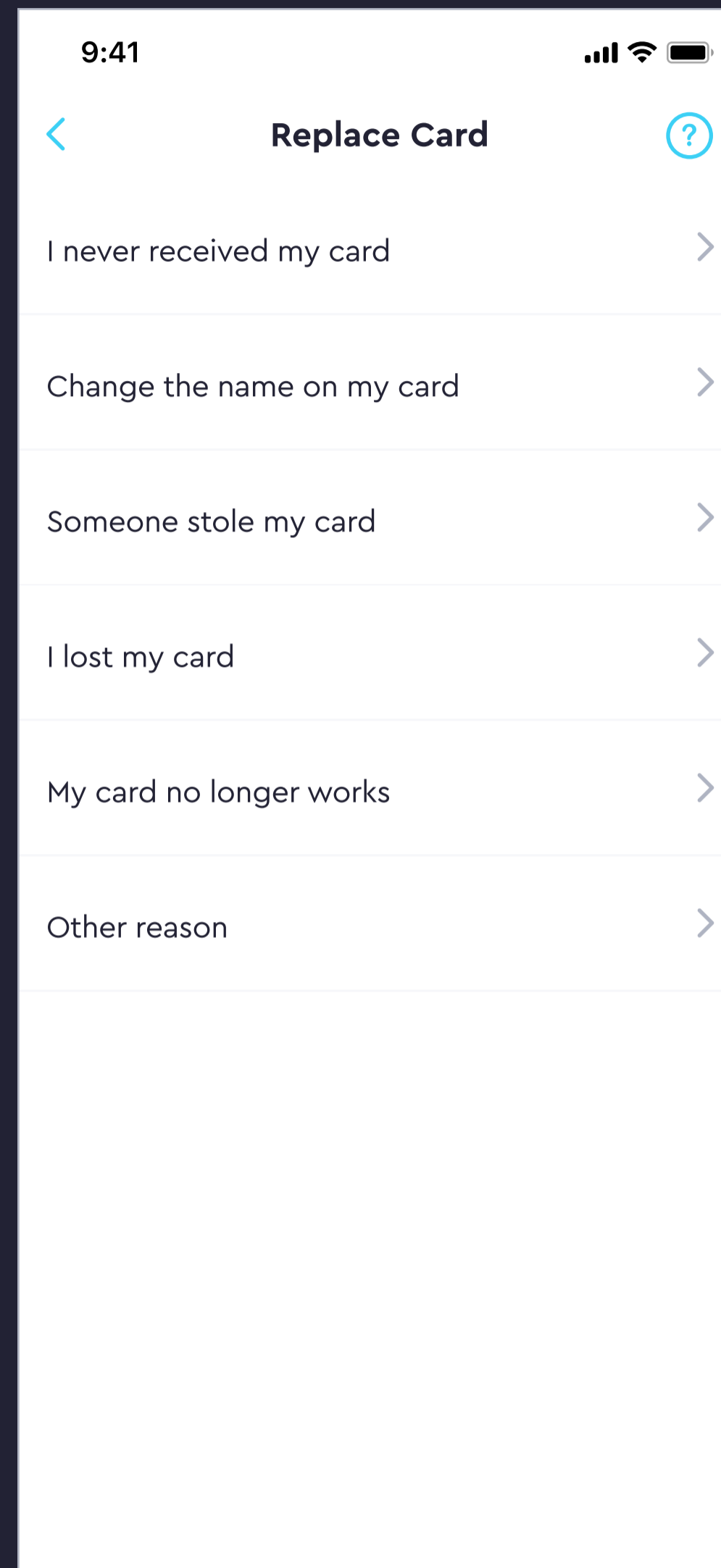
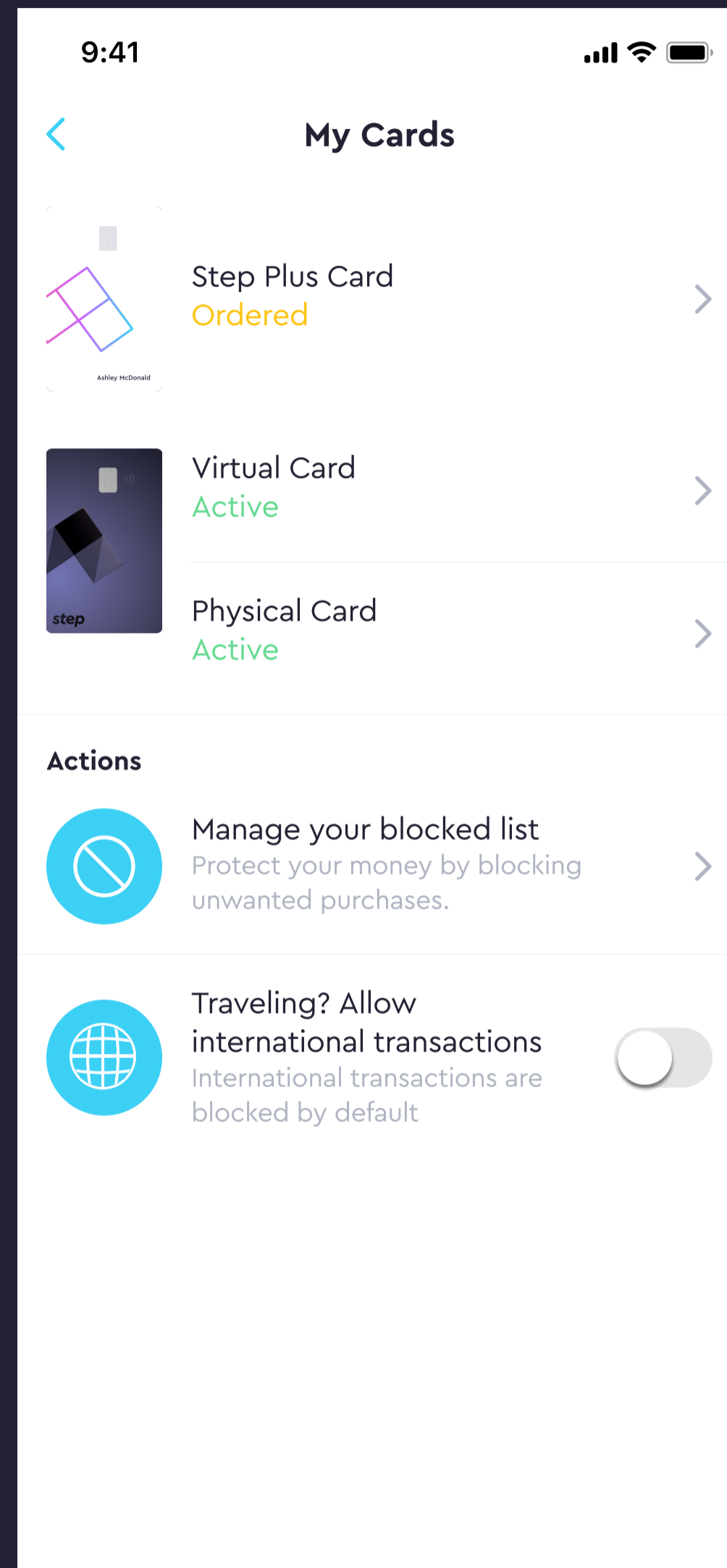
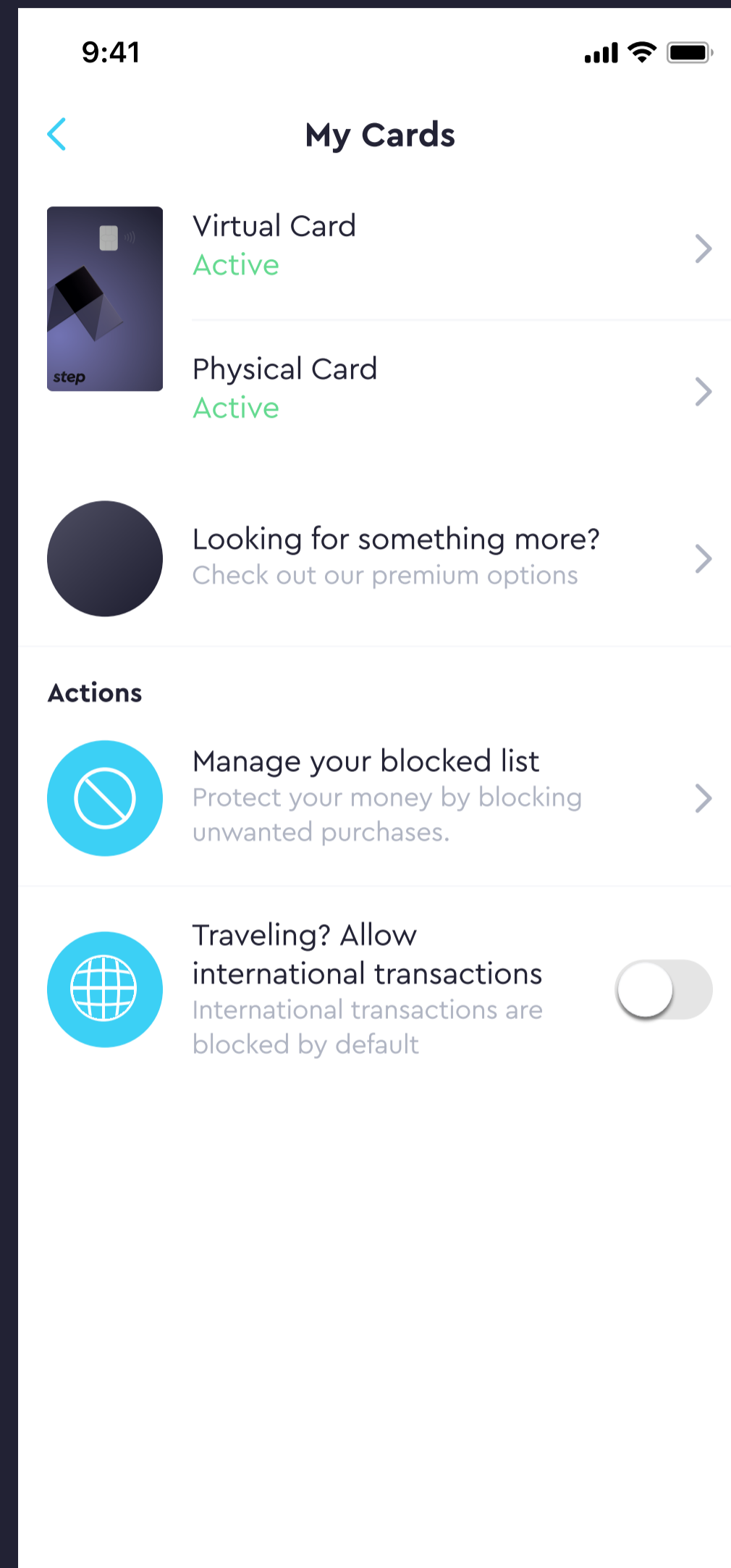
# UPSELL THE FEATURE



# IN-APP CHANGES



# MANAGE CARDS





# MEETING AGENDA

- Overview
- Requirements
- Key decisions
- Other UX

# ONBOARDING

