Homescreen Spec

Problem Statement

As a user I want a convenient, modern, easy to use mobile banking experience that is secure, reliable and helps me reach my financial goals.

Design Pillars

Simple
The experience is clean, intuitive, and modern.

Safe
I feel confident using my account. I know that my funds and data are secure.

Mine
Everything I need from my bank, on my schedule.

Requirements / Dependencies

- **Account Balance**
- **Send money**
- **Request funds**
- **Parent view**
- Transactions
- Transaction details
- Card/Account management
- Linking / funding
- Family management
- Alerts
- Profile

- Message center / Notifications
- Earning (Referrals, etc)
- Spending limit(?)
- Settings
- Contact/Friends/Address Book management
- Help
- FAQs
- Terms and conditions
- Customer Support
- Privacy

Bold indicates mandatory content for the home screen. The rest just need to be accessible in the app

Key hypothesis and goals

The main use cases for using the mobile app are:

1. Checking balance
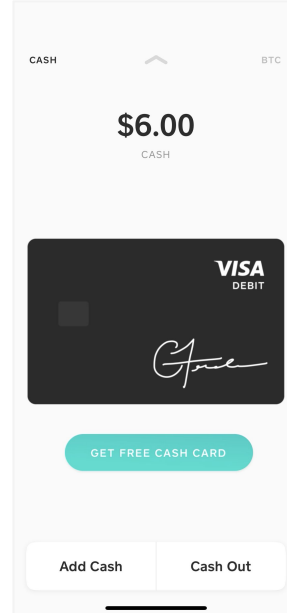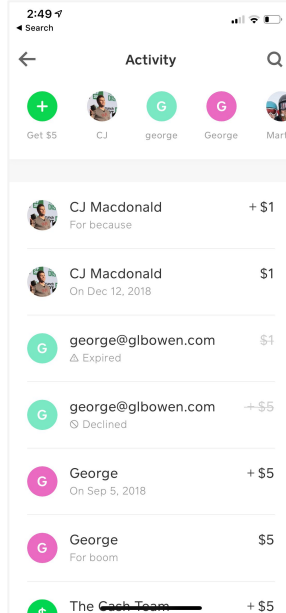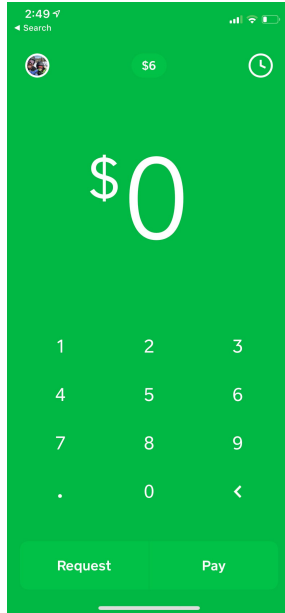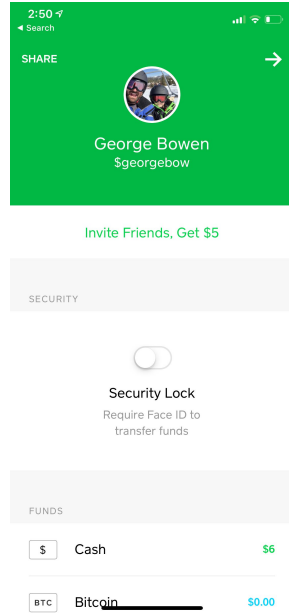2. P2P transfers
3. Viewing transactions

Goals

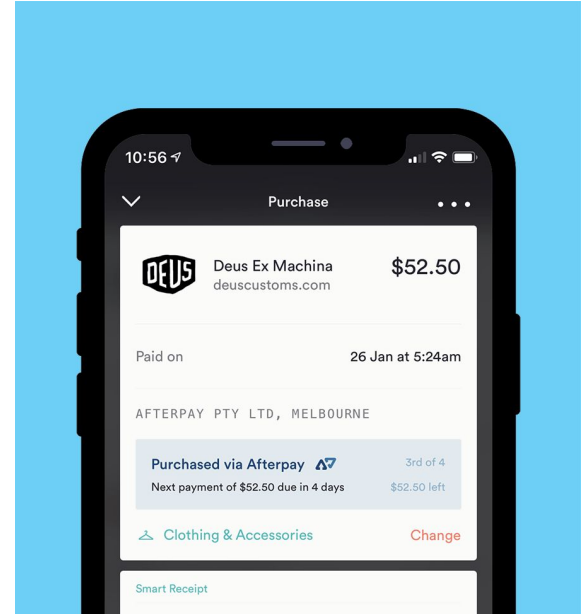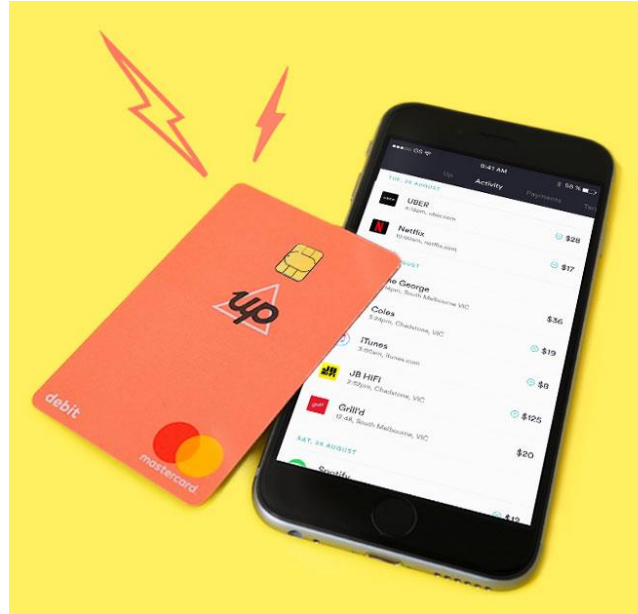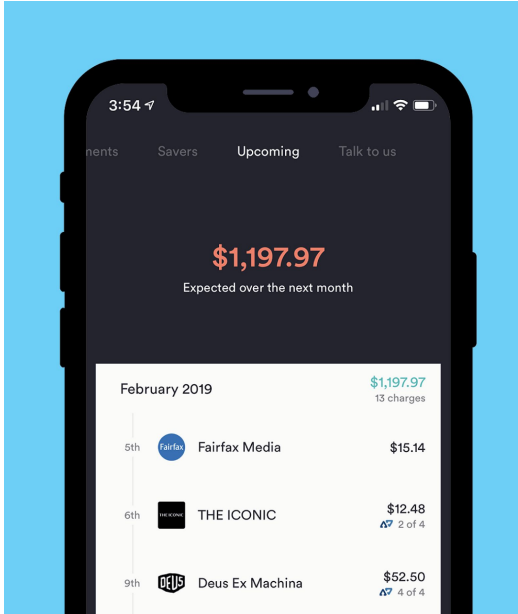- Have most functionality 3 clicks or fewer away from launching the app.

Competitive Analysis

Cash App
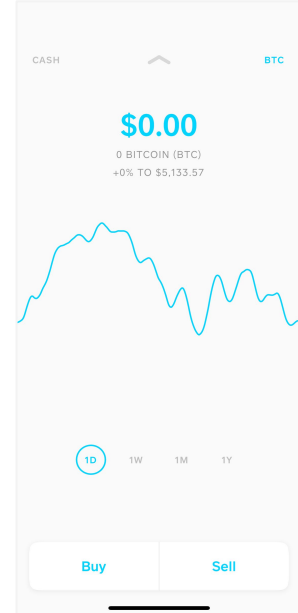
The Cash App's UX is simple and clean. The homescreen's focus is very clear (P2P transactions). Overall navigation is inconsistent and makes it hard to find what you're looking for.
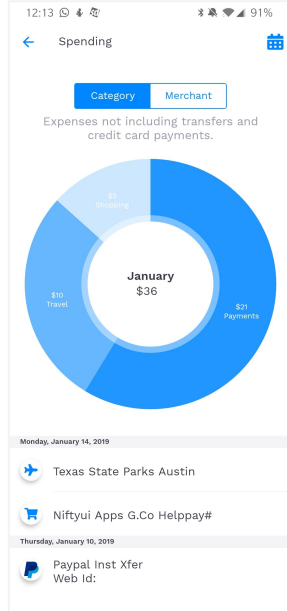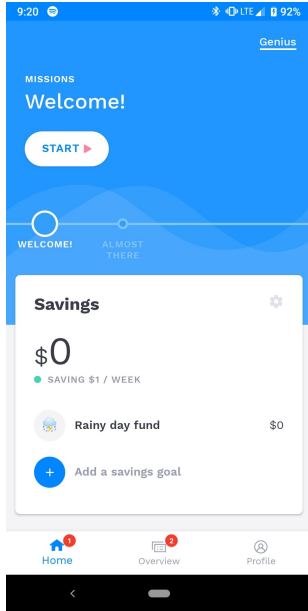
Up

Up's UX is simple, clean and direct. Focus on account balance and transactions. The visual design in the app doesn't relate much to the branding used outside of the product.
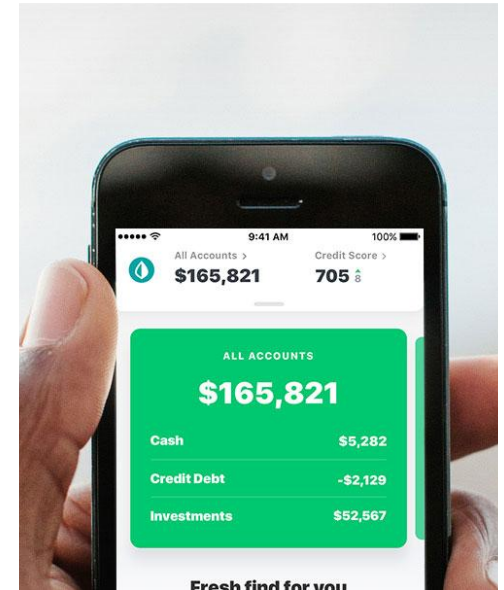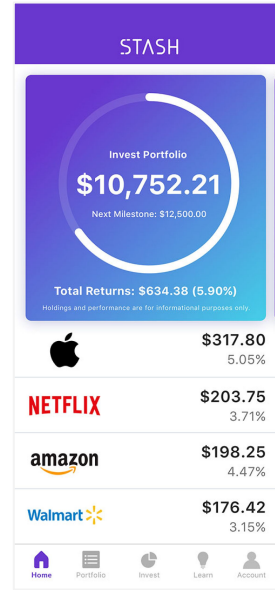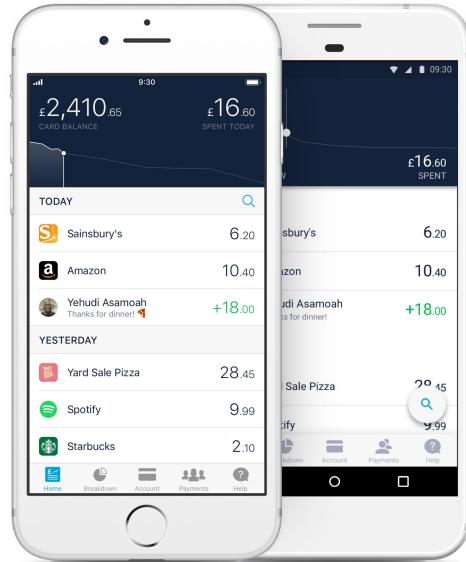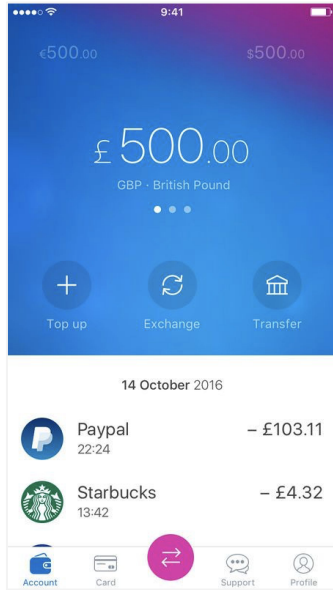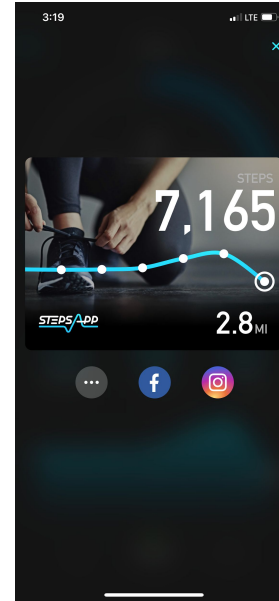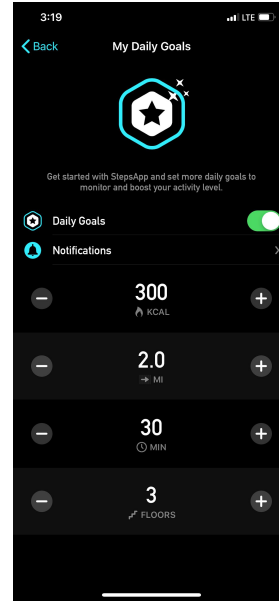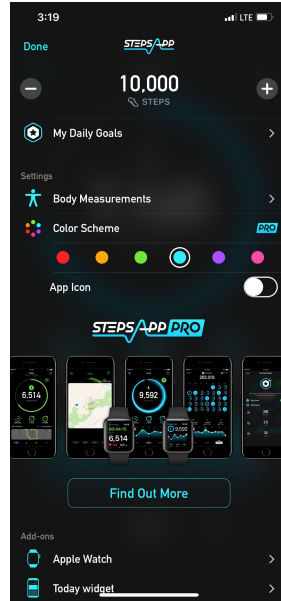
Albert

Nice and simple UX. Focused on helping you reach your financial goals. I really like the onboarding progress indicator in the top section. In general the visual design is a little boring.

Misc. Financial

StepsApp

StepsApp UX is centered around your Step Count which is a clear indication what you should be focusing on as a user. Some of the features / functionality are hidden and may not be easily discovered.

Misc. Fitness

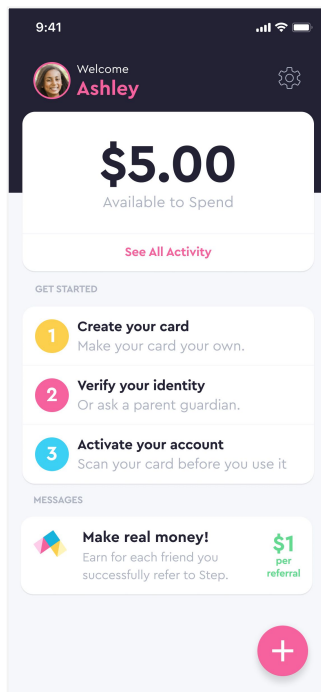# Rough UX

1. Top Card + FAB

Account balance is front and center. This concept features one button entry to the P2P transfer screen and leaves room for a standard bottom navigation later. Important notifications/messages can be front and center on the home screen.
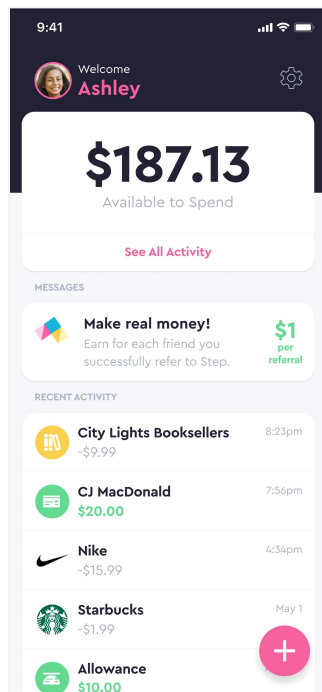
Hierarchy

1. Account Balance
2. FAB holds both P2P transfer options
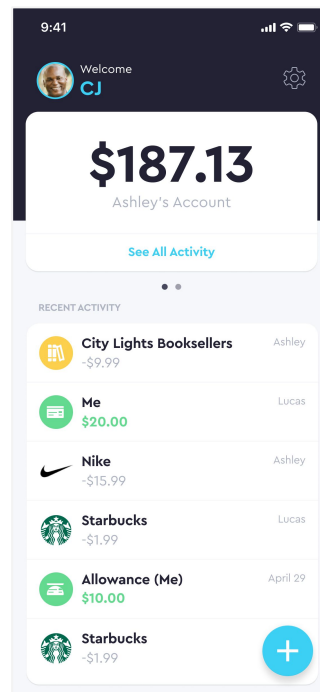3. Notifications.

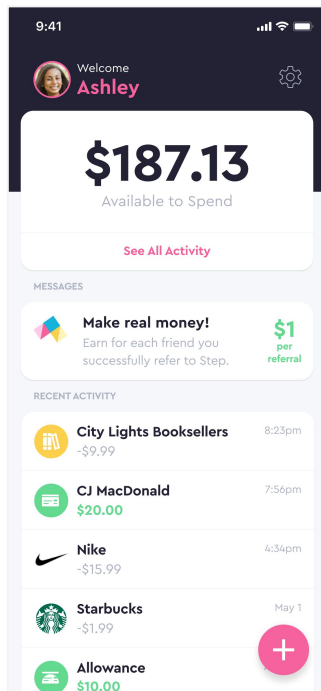# Main screens

New Individual - P2P homescreen

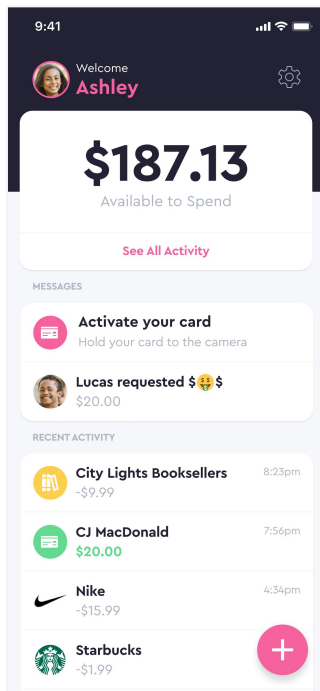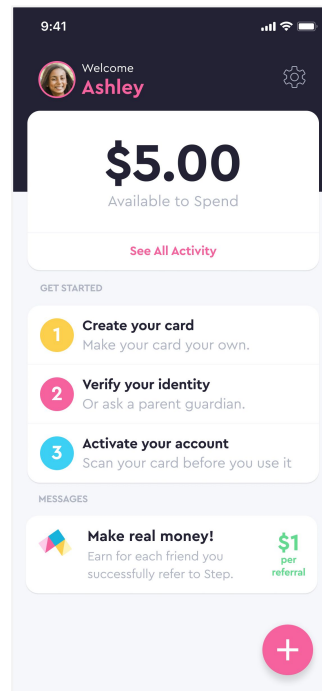Active Individual - KYC'ed account

Parent - homescreen

Alerts on the homescreen

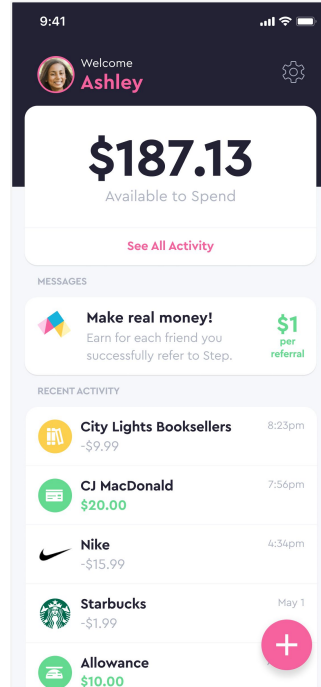
An example with limited messaging on the homescreen
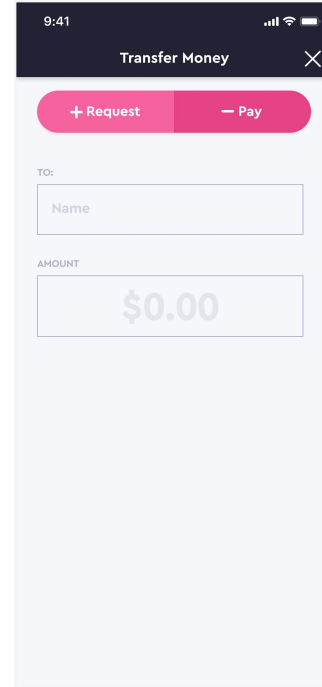
An individual who has more important messages.

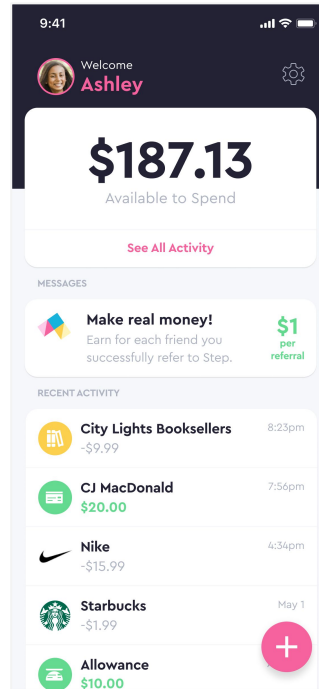Can also be used for onboarding.

Transfer Flow

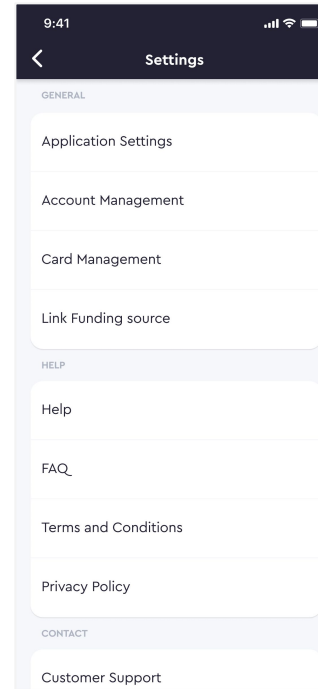Individual with active account taps the FAB

Combined transfer screen
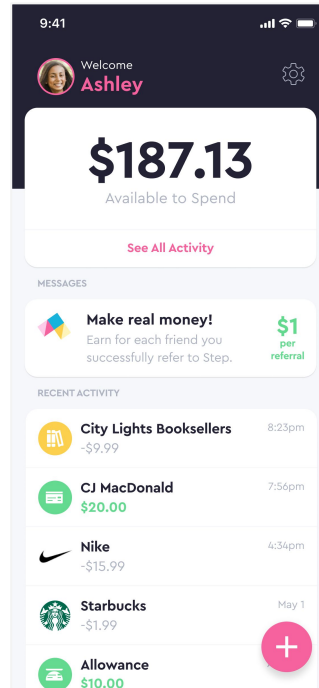
Settings

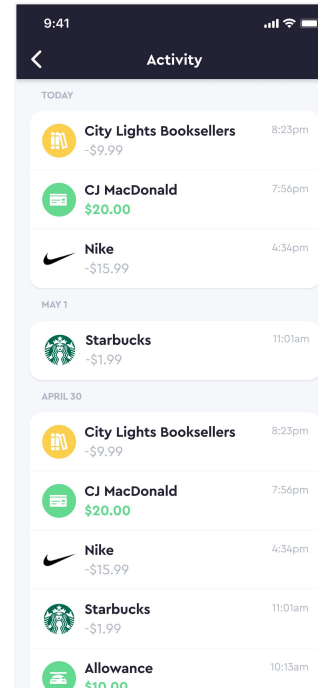Individual with active account taps the gear icon

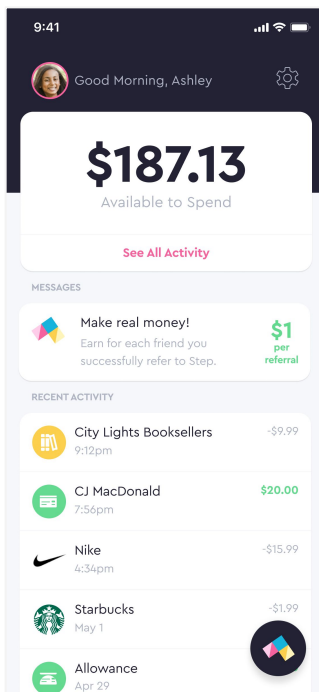Settings screen. Some of the account info could be in the profile as well

Settings

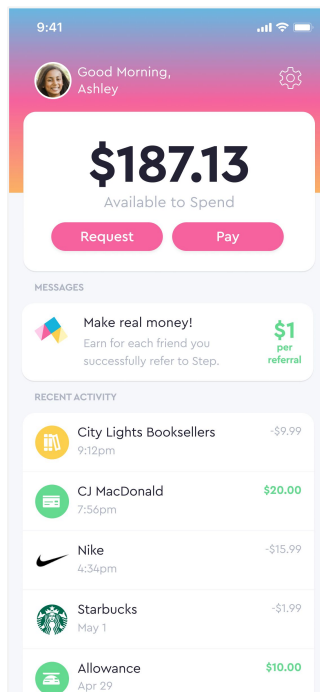Individual with active account taps "See All Activity"

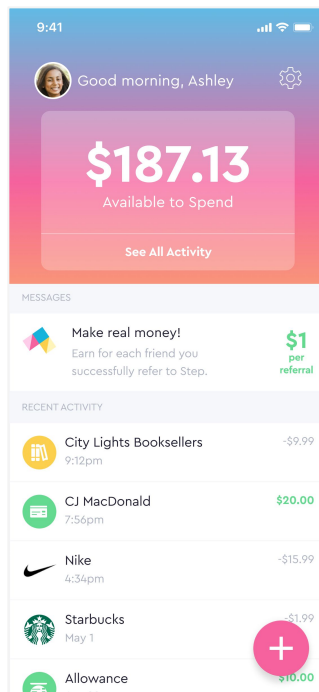Full activity screen. We would probably want search and filtering capabilities.

Additional Visual Design

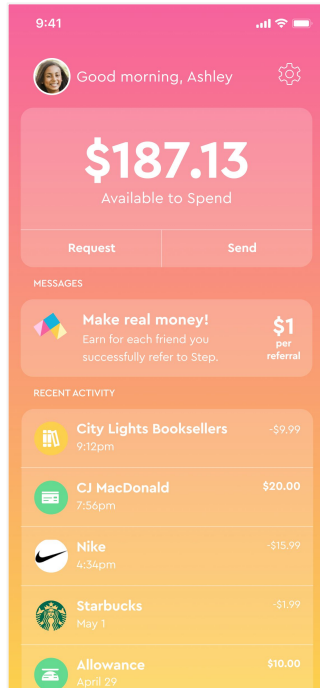This is pretty similar to the original ook but features a Step branded FAB

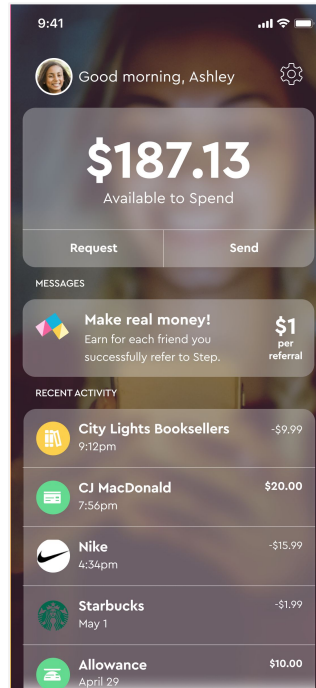Gradient Top with two Top buttons for PAY and REQUEST

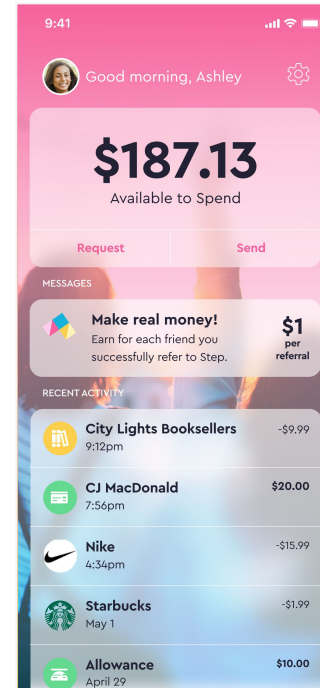This concept uses the actual card shape, full width layouts and a gradient

Additional Visual Design

This concept features a gradient bg and semi transparent containers.

Using a picture for the background.

Combined Bg Picture and gradient. This time with dark text

Full Design Artifacts

- Please look at these on device [here](#)
- Figma link for full UX [here](#)

Open Questions

- What content goes in the messages section?
- What content goes in the profile section?

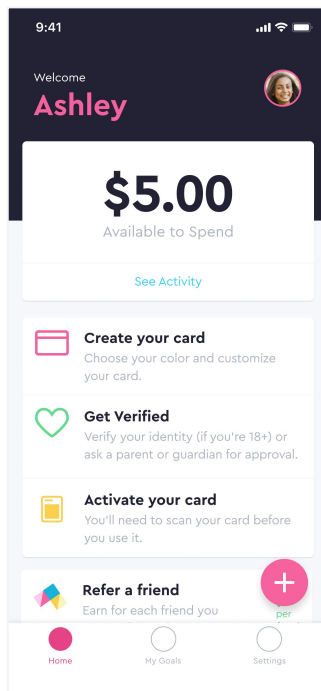# Appendix

1. Simple, focused UX

This concept is highly focused on account balance, notifications and guiding the user on what to do next. The homescreen design is simple and clean so that it's the hierarchy is clear
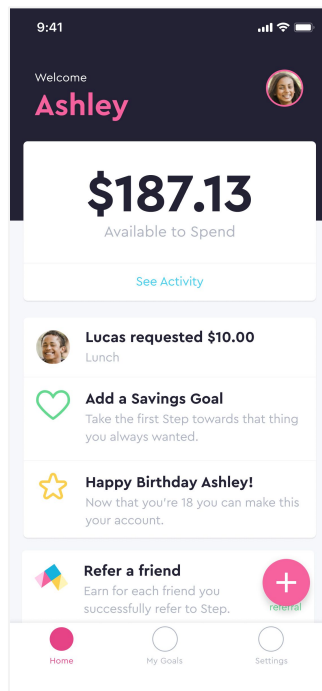
Hierarchy

1. Account Balance
2. FAB holds both P2P transfer options
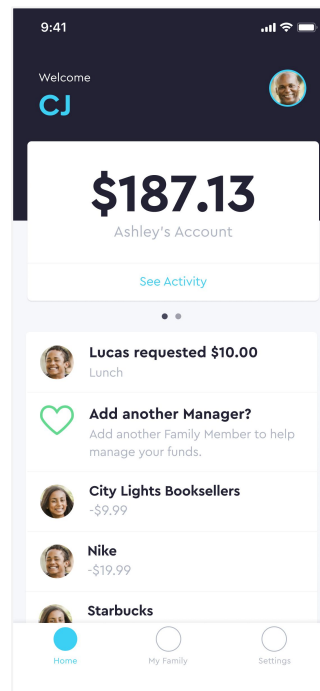3. Notifications
4. Financial Guidance
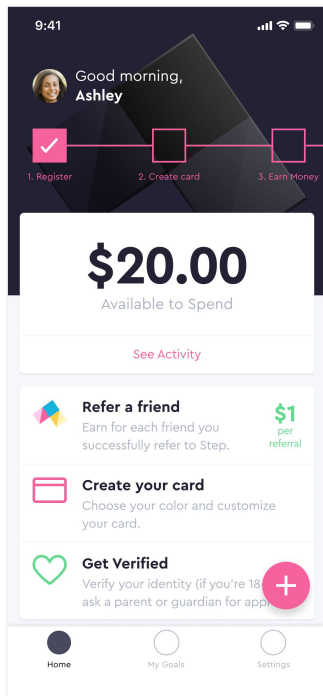
Main Screens

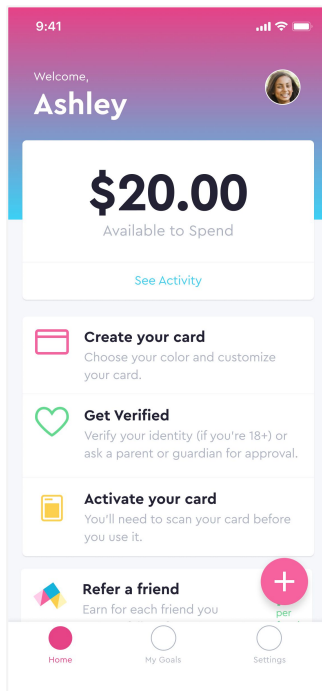Individual - P2P homescreen

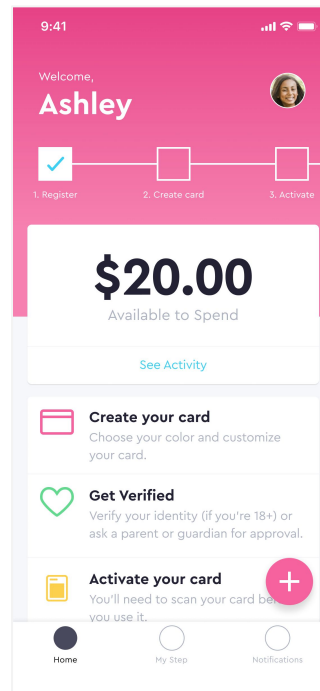Individual - Active account

Parent - homescreen
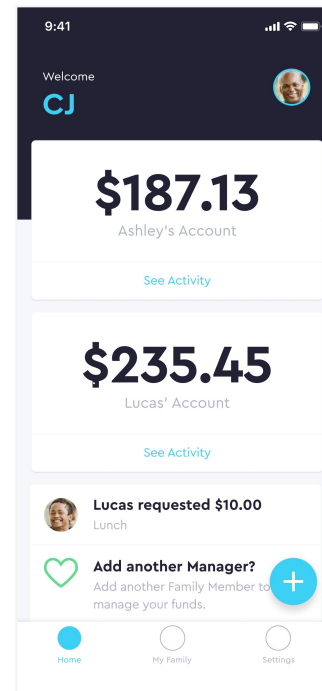
Additional mocks

Top Checklist

Top Gradient

Checklist with personal gradient

Vertical Stacking of Children
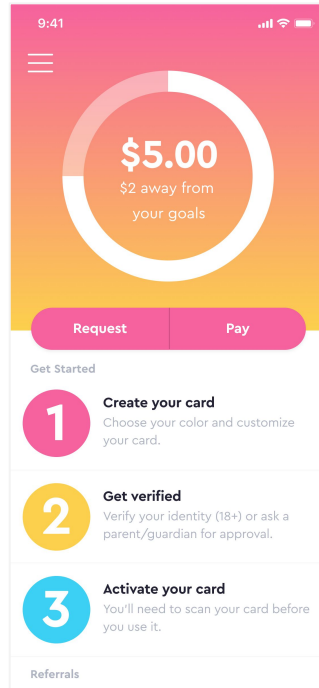
The idea - Savings Goals

In this concept the home screen is centered around Savings Goals. The Account Balance is front and center but track your progress towards you total Savings Goal. All other functionality is under the hamburger menu.
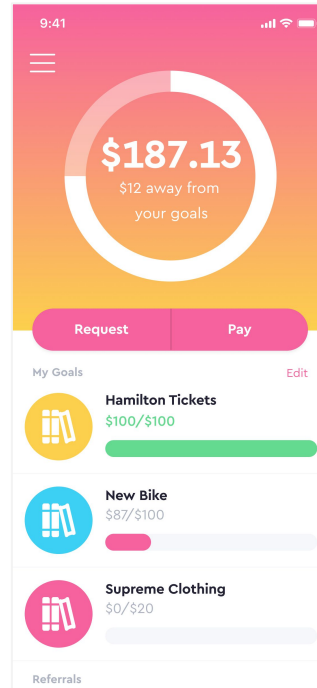
Hierarchy

1. Account Balance / Aggregated Savings Goal
2. P2P transfers
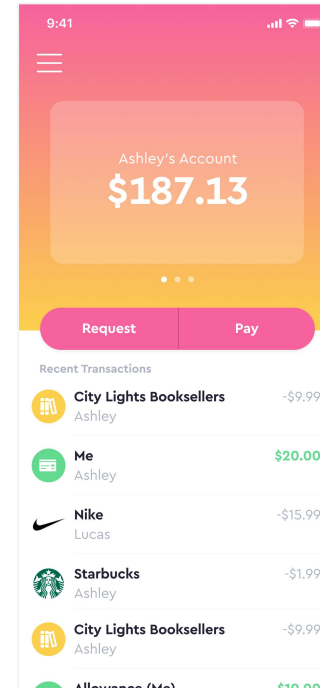3. Individual Savings Goals

Main Screens

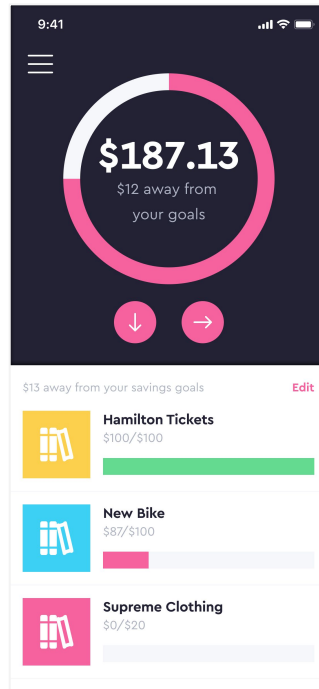Individual - P2P homescreen

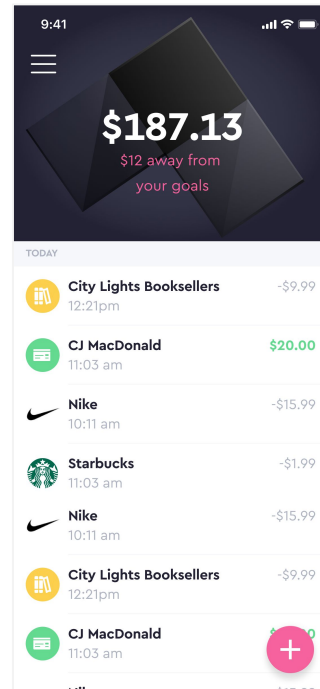Individual - Active account

Parent - homescreen

Additional mocks

Gradient with circular buttons
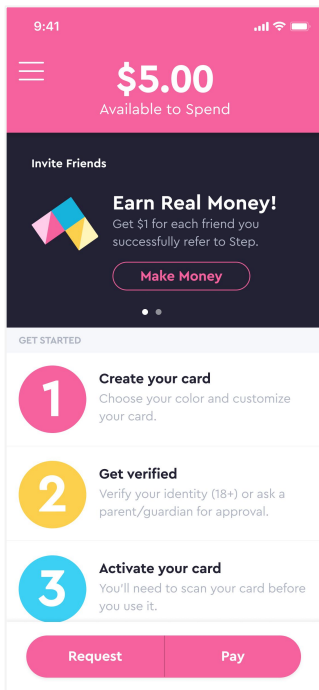

Individual - Active account

Parent - homescreen
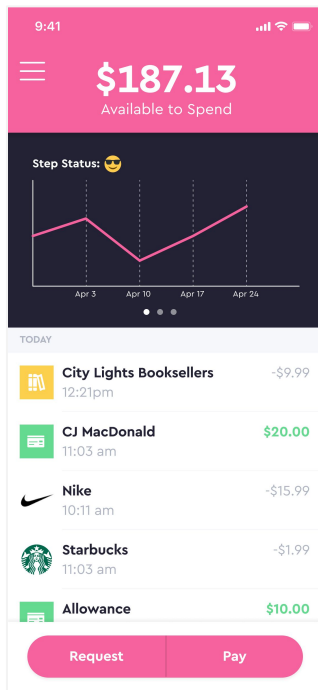
The idea - Spending Status

In this concept we still focus on the account balance but we also provide users with a general rating (bad, ok, and good) based on their past spending habits and how much money they have.

1. Account Balance
2. Spending Status
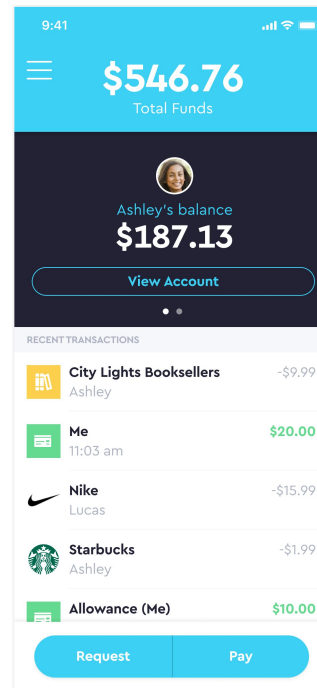3. P2P transfers

Rough Mocks

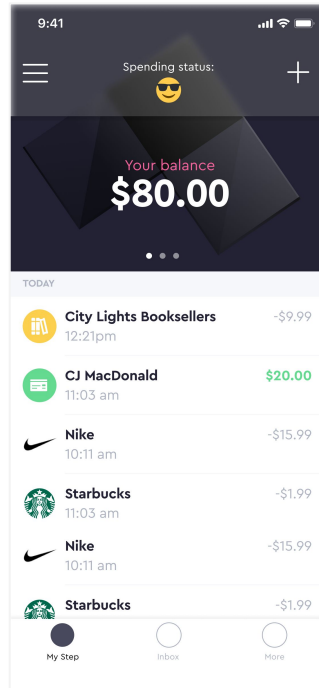Individual - P2P homescreen

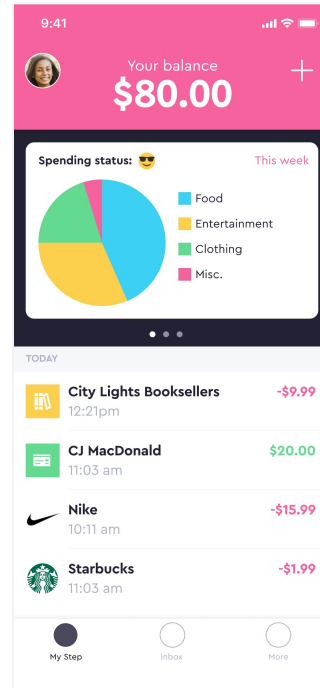Individual - Active account

Parent - homescreen

Additional mocks

Simple spending
Status in the header.

Pie Chart with past
spending

Parent - homescreen