



RRB 2023 . IBM Federal Garage

Form, function, placement

Design — Direct Deposit .



DIRECT DEPOSIT

Profile

A new profile section lets users manage their

1 information and set up / manage direct deposit.
View personal information in one place.

2 Users who are currently receiving benefits by mail

3 or who haven't yet received a benefit from RRB
Users who have already set up direct deposit can
can set up direct deposit.
manage their account being used.

The image displays two screenshots of the U.S. Railroad Retirement Board (RRB) website, illustrating the 'Your Profile' section. Both screenshots show a blue header with the RRB logo and a 'Logged in as TESTUSER' link. The top screenshot shows a 'MANAGE Your Information' button and a 'SET UP Direct Deposit' button, both highlighted with red circles labeled 1 and 2 respectively. Below these buttons are sections for 'Unemployment and Sickness Benefits' and 'Retirement Planning'. The bottom screenshot shows a similar layout but with a different arrangement of icons and labels. It includes a 'MANAGE Direct Deposit' button highlighted with a red circle labeled 3. Other visible icons include 'APPLY FOR Unemployment Benefits', 'CLAIM Sickness Benefits', 'VIEW MY Service & Compensation', 'CLAIM Unemployment Benefits', 'VIEW MY RIUIA Account', and 'ESTIMATE MY Retirement Benefits'.

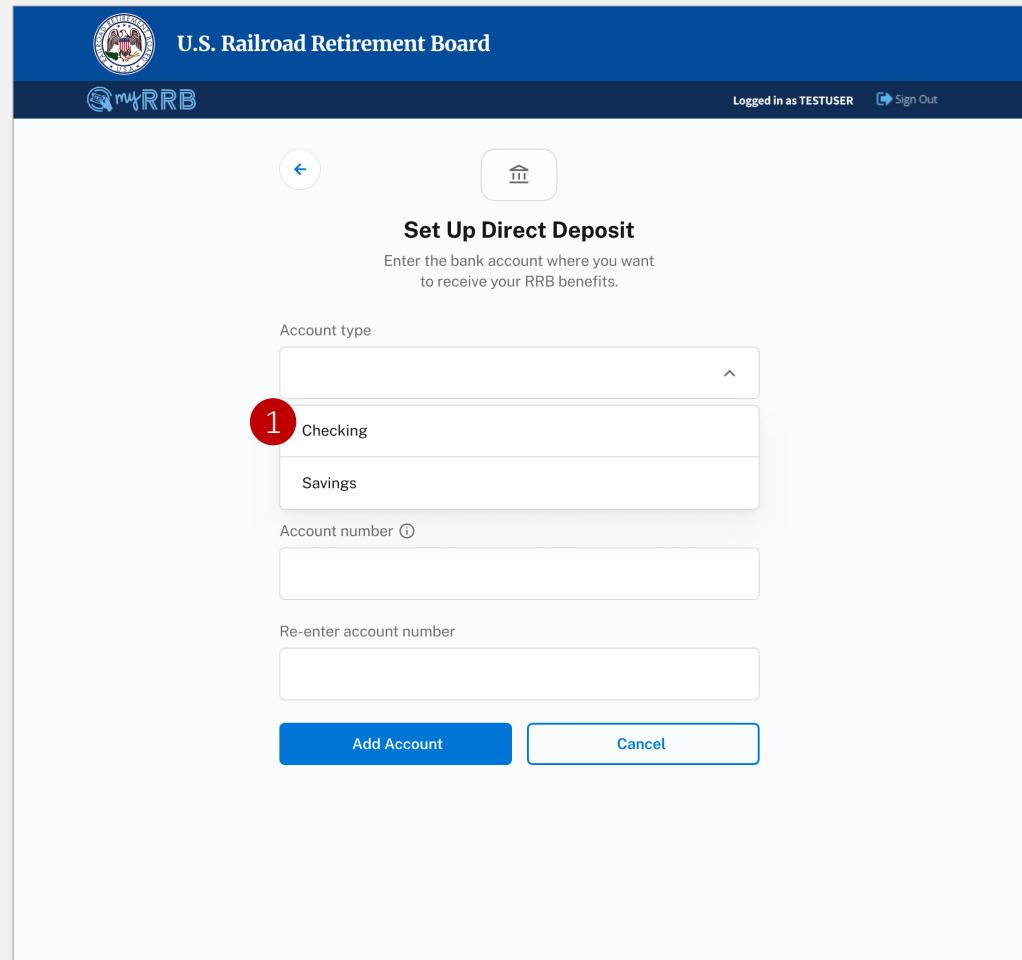
DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

1

Select account type — checking or savings.



The screenshot shows the 'Set Up Direct Deposit' page from the U.S. Railroad Retirement Board website. At the top, there's a blue header bar with the RRB logo and the text 'U.S. Railroad Retirement Board'. Below the header, a sub-header 'myRRB' is visible. On the right side of the header, it says 'Logged in as TESTUSER' and 'Sign Out'. The main content area has a title 'Set Up Direct Deposit' and a subtitle 'Enter the bank account where you want to receive your RRB benefits.' Below this, there's a section titled 'Account type' with two options: 'Checking' (which is highlighted with a red circle containing the number 1) and 'Savings'. There are also fields for 'Account number' and 'Re-enter account number', both of which are currently empty. At the bottom of the form are two buttons: a blue 'Add Account' button and a white 'Cancel' button with a blue border.

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

- 2 Tooltips guide users to find their *Routing Number* and *Account Number*.

The screenshot shows a web application interface for setting up a Direct Deposit account. At the top, there's a blue header bar with the U.S. Railroad Retirement Board logo and the text "myRRB". On the right side of the header, it says "Logged in as TESTUSER" and has a "Sign Out" link. Below the header, there's a navigation bar with back and forward arrows, a search icon, and a menu icon. The main content area contains a form for entering banking information. The form fields include "Your Name", "Your Address", "Pay to the order of", "Date", "Ac", "Your Bank", and a dropdown menu showing "012345678" and "8 0 0 1 2 3 4 5 6 7 1 2 3". A tooltip with the number "2" is overlaid on the "Your Bank" field. Below the dropdown are fields for "Routing number" (with a tooltip icon) and "Account number" (with a tooltip icon). There's also a field for "Re-enter account number". At the bottom of the form are two buttons: "Add Account" (in blue) and "Cancel".

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

- 3 Once a valid routing number is entered, a confirmation visualization appears. See below for design options.

Design Options

A

Checkmark

A green checkmark appears to show that a valid routing number has been entered.

Form A displays a dropdown menu for 'Account type' (set to 'Checking'), a 'Routing number' input field containing '0 1 2 3 4 5 6 7 8' with a green checkmark icon to its right, and an empty 'Account number' input field.

B

Bank Name

The bank name of the validated routing number appears.

Form B displays a dropdown menu for 'Account type' (set to 'Checking'), a 'Routing number' input field containing '0 1 2 3 4 5 6 7 8' with a placeholder 'Regional Bank Name' to its right, and an empty 'Account number' input field.

C

Bank & Logo Name

The bank name of the validated routing number and its logo appears.

Form C displays a dropdown menu for 'Account type' (set to 'Checking'), a 'Routing number' input field containing '0 1 2 3 4 5 6 7 8' with the 'Bank of America' logo and name to its right, and an empty 'Account number' input field.

* Each design option from A-C improves the user experience and potentially increases engineering effort to implement.

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

4

If an invalid routing number is entered, an error message appears.

Account type

Checking

Routing number ⓘ

4 0 1 2 3 4 5 6 7 8

Please enter a valid routing number.

Account number ⓘ

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

- 5 When the “Account number” field has focus, the entire account number is displayed.
- 6 After focus is removed, all but the last four alphanumeric characters are hidden.

U.S. Railroad Retirement Board

myRRB

Logged in as TESTUSER Sign Out

Set Up Direct Deposit

Enter the bank account where you want to receive your RRB benefits.

Account type

Checking

Routing number ⓘ

0 1 2 3 4 5 6 7 8 Bank of America

Account number ⓘ

5555555558273

Re-enter account number

Add Account

Account type

Checking

Routing number ⓘ

0 1 2 3 4 5 6 7 8 Bank of America

Account number ⓘ

.....8273

Re-enter account number

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

7

- If the account numbers don't match, an error appears.

The screenshot shows the 'Set Up Direct Deposit' page of the myRRB website. At the top, there's a blue header bar with the U.S. Railroad Retirement Board logo and the text 'U.S. Railroad Retirement Board'. Below the header, a dark blue navigation bar includes the 'myRRB' logo and links for 'Logged in as TESTUSER' and 'Sign Out'. The main content area has a light gray background. It features a title 'Set Up Direct Deposit' with a subtitle 'Enter the bank account where you want to receive your RRB benefits.' Below this, there are input fields for 'Account type' (set to 'Checking'), 'Routing number' (showing '0 1 2 3 4 5 6 7 8' and a 'Bank of America' logo), and 'Account number' (showing '.....8273'). A red circle with the number '7' highlights the 'Re-enter account number' field, which contains '.....8275'. Below this field, an error message reads 'Your account numbers don't match.' At the bottom, there are two buttons: 'Add Account' (in blue) and 'Cancel' (in white).

DIRECT DEPOSIT

Set Up DD Account

Users can fill out the form to set up a new account.

8

Once all fields have been filled out and all fields
are valid, the account can be added.

* Note: consider sending out email notifications to users when their direct deposit
status is updated.

The screenshot shows a web page titled "Set Up Direct Deposit" from the U.S. Railroad Retirement Board. At the top, there is a logo for "myRRB" and navigation links for "Logged in as TESTUSER" and "Sign Out". Below the title, there is a sub-header "Enter the bank account where you want to receive your RRB benefits." The page contains several input fields:

- "Account type": A dropdown menu currently set to "Checking".
- "Routing number": An input field containing "0 1 2 3 4 5 6 7 8" with a "Bank of America" logo icon next to it.
- "Account number": An input field containing "• • • • • 8 2 7 3".
- "Re-enter account number": An input field containing "• • • • • 8 2 7 3".

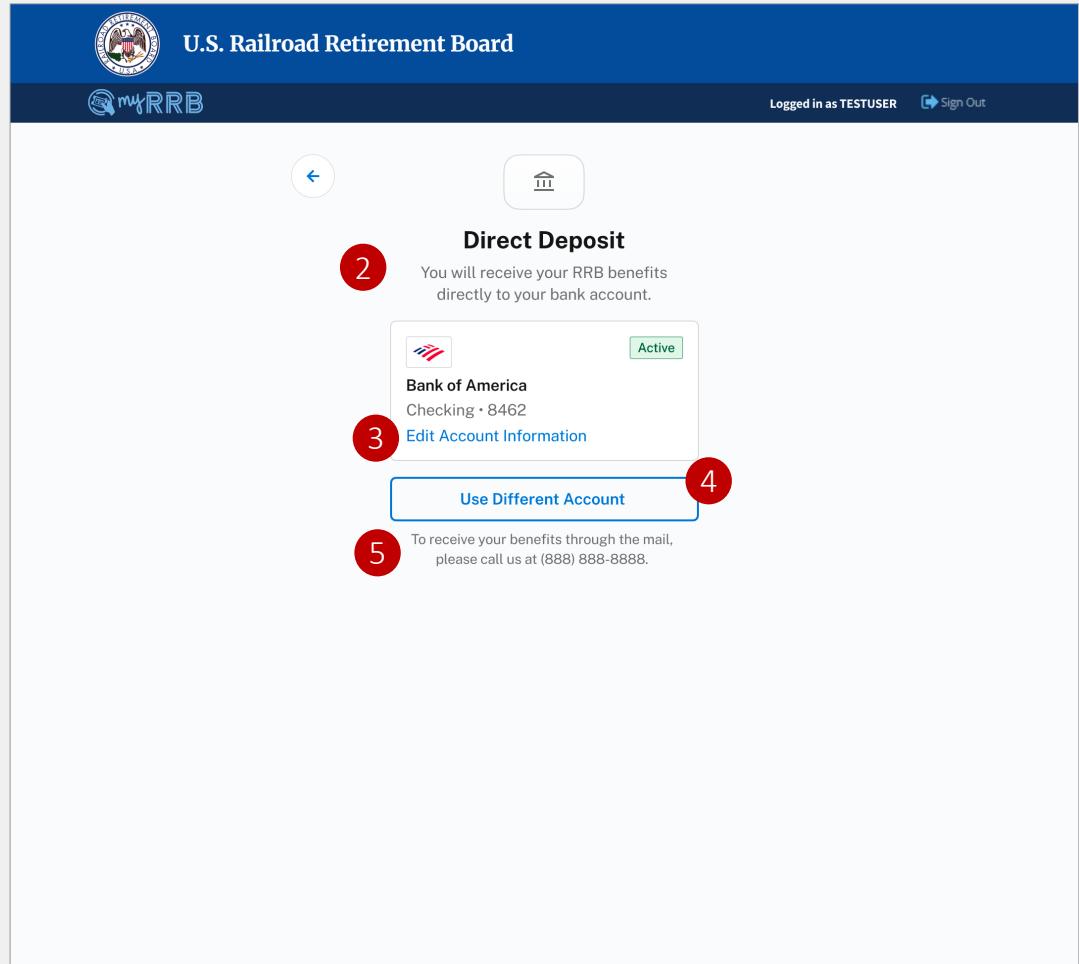
At the bottom right, there are two buttons: a blue "Add Account" button with the number "8" in a red circle above it, and a white "Cancel" button.

DIRECT DEPOSIT

Manage DD

Users can manage their direct deposit account.

- 2 The currently used bank account is displayed.
- 3 Users can edit their current account's information by clicking on the "Edit Information" button.
- 4 Users can choose to use a different account by clicking on the "Use Different Account" button.
- 5 Text informs users to call RRB if they would like to receive their benefits via mail.



DIRECT DEPOSIT

Manage DD

Users can manage their direct deposit account.

- Once a user has set up direct deposit, they can manage their account being used.

The screenshot shows the U.S. Railroad Retirement Board's website interface. At the top, there is a blue header bar with the U.S. Railroad Retirement Board logo, the text "U.S. Railroad Retirement Board", and a "myRRB" icon. On the right side of the header, it says "Logged in as TESTUSER" and "Sign Out". Below the header, there is a "Your Profile" section with two main buttons: "MANAGE Your Information" (with a person icon) and "MANAGE Direct Deposit" (with a money bag icon). A red circle with the number "1" is placed over the "MANAGE Direct Deposit" button. Below this section, there are three rows of icons representing different services: "Unemployment and Sickness Benefits" (with icons for "APPLY FOR Unemployment Benefits" and "CLAIM Sickness Benefits"), "Retirement Planning" (with icons for "VIEW MY Service & Compensation" and "ESTIMATE MY Retirement Benefits"), and "Unemployment Benefits" (with icons for "CLAIM Unemployment Benefits" and "VIEW MY RUIA Account").

DIRECT DEPOSIT

Edit DD Account

Users can edit their current direct deposit account.

- Once changes are made and all fields are valid,
the user can save the changes.

The screenshot shows the 'Edit Account' page of the myRRB website. At the top, there's a blue header bar with the U.S. Railroad Retirement Board logo and the text 'U.S. Railroad Retirement Board'. Below the header, a dark blue navigation bar includes the 'myRRB' logo, a sign-in message 'Logged in as TESTUSER', and a 'Sign Out' button. The main content area has a light gray background. At the top left of this area is a circular back arrow icon, and at the top right is a circular menu icon with three horizontal lines. The central title 'Edit Account' is displayed in bold black font. Below the title is a sub-instruction: 'Enter the bank account where you want to receive your RRB benefits.' There are several input fields: a dropdown menu for 'Account type' set to 'Checking'; a field for 'Routing number' containing '0 1 2 3 4 5 6 7 8' next to a 'Bank of America' logo; an 'Account number' field containing '• • • • • 8 2 7 3'; and a 'Re-enter account number' field containing the same sequence. At the bottom of the form are two buttons: a blue 'Add Account' button with a red circle containing the number '1' to its left, and a white 'Cancel' button with a blue border.

DIRECT DEPOSIT

Use a Different Account

Users can change which bank account they want to use for direct deposit.

Replacing an account follows the same form as setting up an account. Only the button label changes.

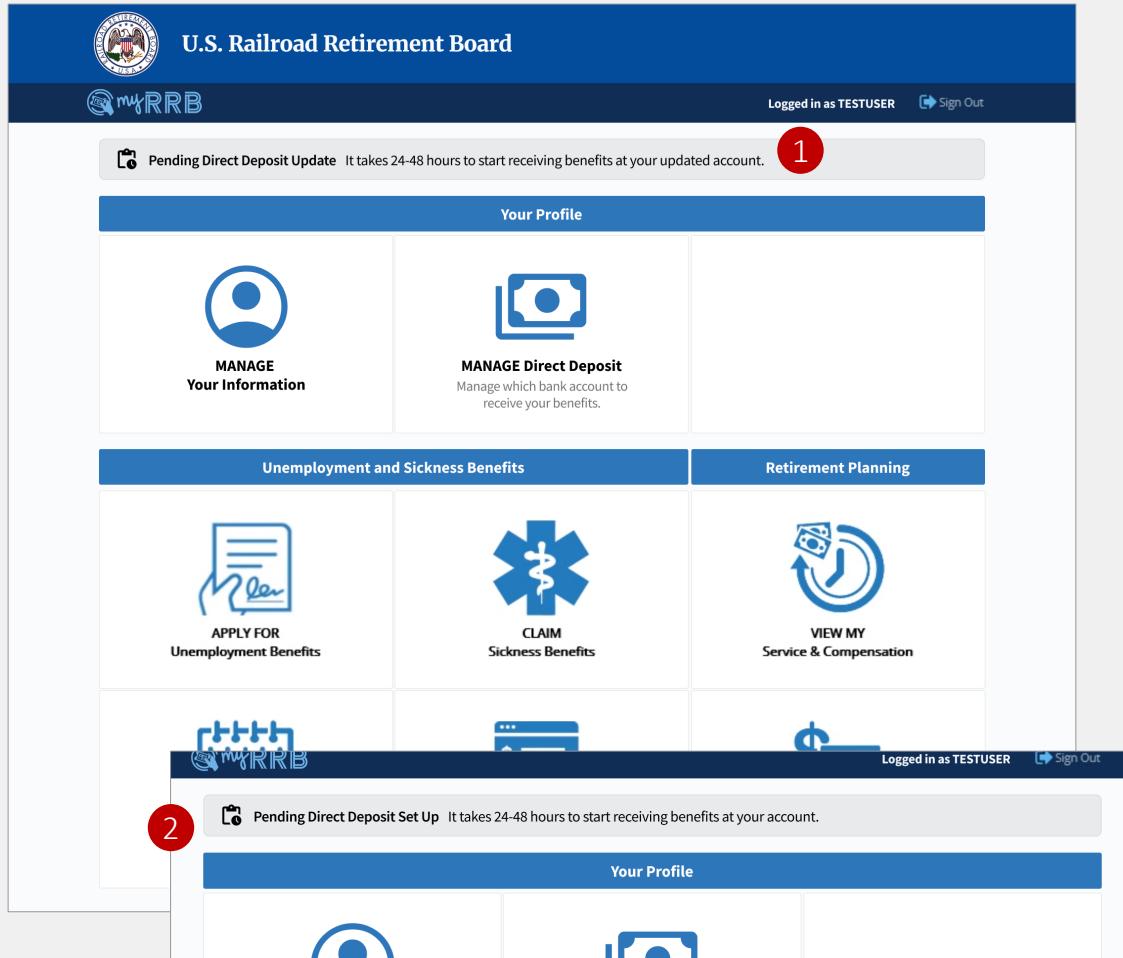
The screenshot shows a web page titled "U.S. Railroad Retirement Board" with the sub-header "myRRB". On the right, there are links for "Logged in as TESTUSER" and "Sign Out". Below the header, there are two circular icons: one with a left arrow and another with a right arrow. The main content area is titled "Use a Different Account" and contains the instruction "Enter the bank account where you want to receive your RRB benefits." A red circle with the number "1" is overlaid on the right side of the page. The form fields include "Account type" (with a dropdown arrow), "Routing number" (with an information icon), "Account number" (with an information icon), and "Re-enter account number". At the bottom are two buttons: "Add Account" (in blue) and "Cancel".

DIRECT DEPOSIT

Banners

Users are notified about the status of their changes.

- 1 If a change is successfully submitted, a banner appears informing the user that the change is pending. This banner remains on the dashboard
- 2 ~~This banner's text is different if the account was set up, versus updated.~~

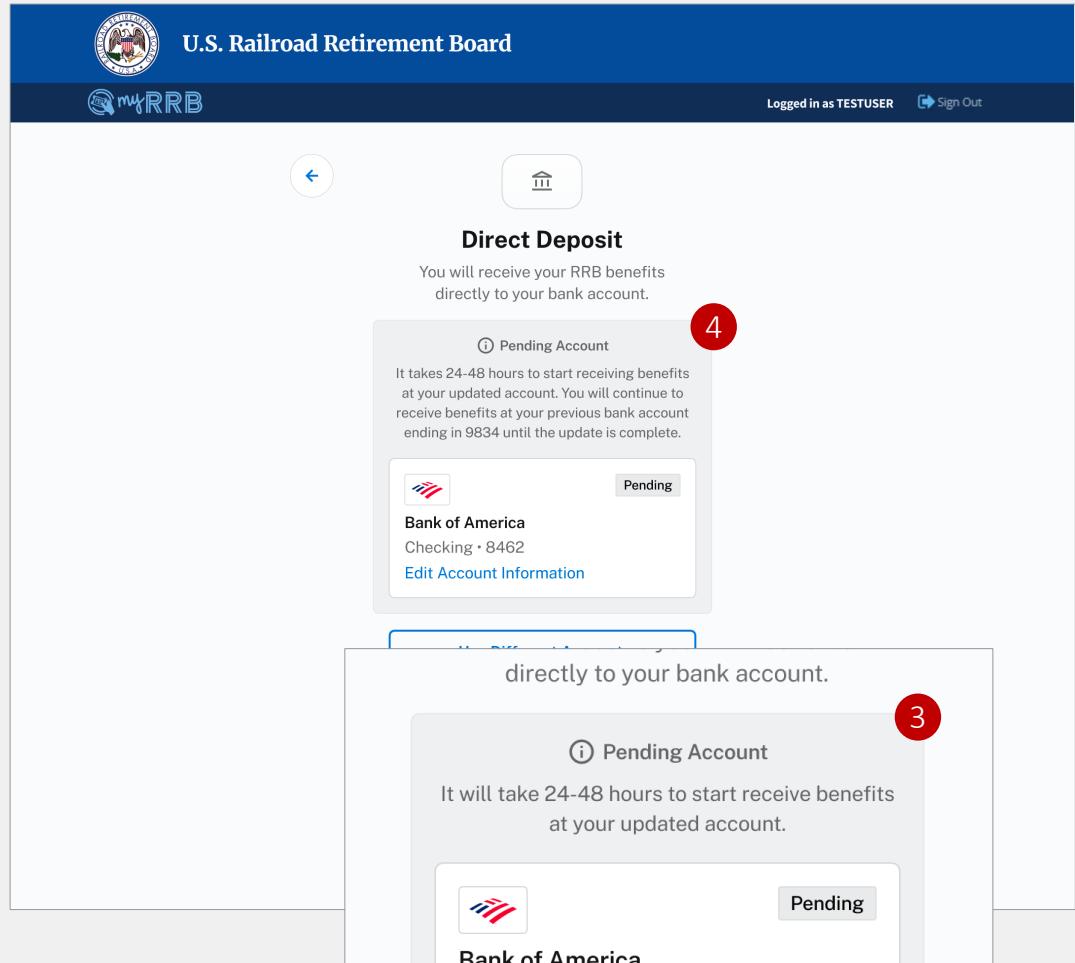


DIRECT DEPOSIT

Banners

Users are notified about the status of their changes.

- 3 If the user has just set up direct deposit or replaced/edited an account that had failed payment, the banner informs users how long to expect before the account is live.
- 4 If the user has replaced/edited an existing account and that account did not fail payment, the banner informs users how long to expect before the account is live as well as what account is still currently active.



DIRECT DEPOSIT

Banners

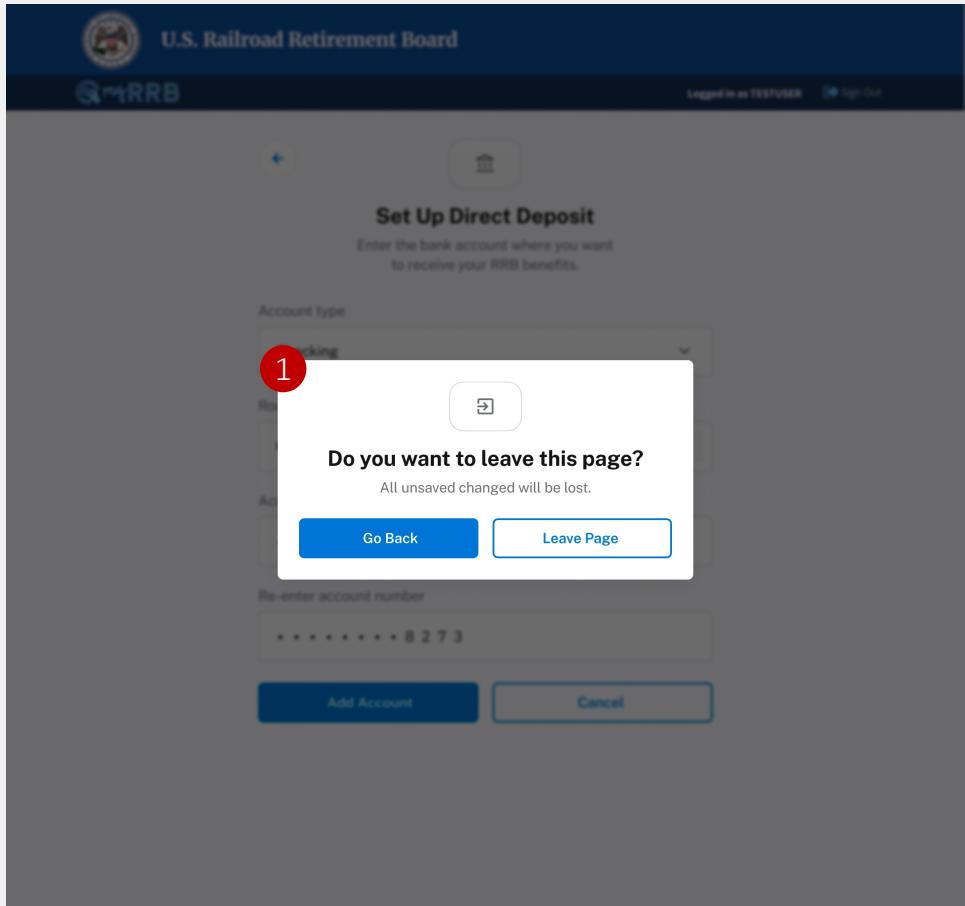
Users are notified about the status of their changes.

- 5 If a payment fails, a banner appears in the dashboard and remains until new direct deposit information is saved. Clicking the “Update Direct Deposit” button brings users to the “Edit Account” page and a “Failed Payment” tag appears on the “Direct Deposit” page until new banking information has been saved.
- 6 ~~An “Unable to Process Payment” banner and a “Failed Payment” tag appear on the “Direct Deposit” page until new banking information has been saved.~~

The image contains two screenshots of the myRRB website. The top screenshot shows the main dashboard with a blue header featuring the U.S. Railroad Retirement Board logo and the text "U.S. Railroad Retirement Board". Below the header is a dark blue navigation bar with the text "Logged in as TESTUSER" and a "Sign Out" link. The main content area has a white background with a large blue button labeled "Edit Account". To the right of this button is a "Direct Deposit" section with the sub-section "Bank of America Checking • 8462 Edit Account Information". A red circle with the number "5" is overlaid on the "Edit Account" button. A red circle with the number "6" is overlaid on the "Failed Payment" banner. The bottom screenshot shows a modal window titled "Edit Account" with fields for "Account type" (set to "Checking"), "Routing number" (0 1 2 3 4 5 6 7 8), and "Account number" (redacted). Below the account number field is a "Re-enter account number" field with the same value. At the bottom of the modal are "Save" and "Cancel" buttons. Overlaid on this modal is a red banner with a white exclamation mark icon and the text "Unable to Process Payment Please update your direct deposit information." To the right of the banner is a "Update Direct Deposit" link. The background of the bottom screenshot shows the "Your Profile" section of the myRRB website, which includes icons for "Edit Profile", "Edit Address", and "Edit Phone". A red circle with the number "6" is overlaid on the "Failed Payment" banner in the modal.

Unsaved Changes

- 1 When a user leaves a screen after inputting data without saving changes, a confirmation modal appears.



DIRECT DEPOSIT

Your Information

Personal information can be viewed in the *Your*

1 *Information* section

Users can view and manage their myRRB account information from their user profile.

The image displays two screenshots of the U.S. Railroad Retirement Board's myRRB website. The top screenshot shows the 'Your Information' page, which is a form for updating personal details. It includes fields for Name (Nick R Martin), Address (51 King Street, Beaverton, OR 97005), Email (Nick.Martin@example.com), and Phone ((555) 444-3333). The bottom screenshot shows the 'Your Profile' dashboard, which provides a summary of account status and links to various benefit management tools. A red circle with the number '1' highlights the 'MANAGE Your Information' link, which likely corresponds to the 'Your Information' section mentioned in the text above.

U.S. Railroad Retirement Board

myRRB

Logged in as TESTUSER Sign Out

← ⌂

Your Information

Review and update your information.

Name	Nick R Martin	
Address	51 King Street Beaverton, OR 97005	Edit
Email	Nick.Martin@example.com	
Phone	(555) 444-3333	

1

U.S. Railroad Retirement Board

myRRB

Logged in as TESTUSER Sign Out

Your Profile

MANAGE Your Information

MANAGE Direct Deposit

Unemployment and Sickness Benefits

Retirement Planning

APPLY FOR Unemployment Benefits

CLAIM Sickness Benefits

VIEW MY Service & Compensation

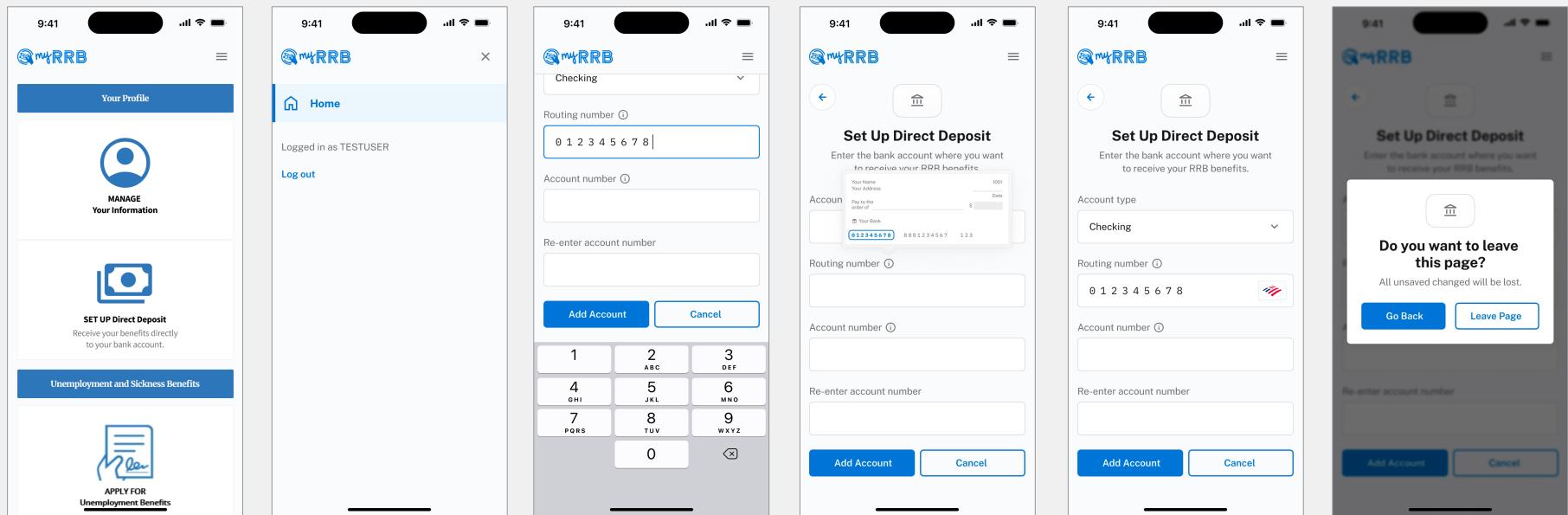
CLAIM Unemployment Benefits

VIEW MY RRAA Account

ESTIMATE MY Retirement Benefits

DIRECT DEPOSIT

Mobile Designs



* Note: consider displaying a numeric keyboard for text fields allowing only numeric values.



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