

Royal Bank of Canada

Mobile Wallet Platform Project

Context of use:

The users of the RBC Life App will be customers of the Royal Bank of Canada who own smart phones. This app will be used on the go, whenever a person needs to make a financial transaction quickly and easily. Along with the basic wallet functions already included, they will use it for online shopping and other similar financial transactions, to check their bank account status wherever they are, and exchange money between different people using phone to phone transactions, instead of having to use cash.

User needs in order of importance:

1. Manage banking finances without making trips to the bank or a computer.
2. Easier way to split restaurant checks and give money to friends.
3. Want to save money.
4. Ease of use and convenience.
5. Clarity of what needs to be done to make a financial transaction.
6. Want to be sure that a transaction worked.
7. Want to feel secure using the app.
8. Easy way to do transactions in daily life.

User Personas

Tyler White

Tyler is a undergraduate student at the University of Florida majoring in Biology.

Wallet app experience: Novice

Motivations:

Tyler does not work but gets money from loans and scholarships, and is interested in managing his finances on the go. He is concerned about security, but wants to be able to do this easily and conveniently.

A Month in the Life of Tyler White:

- Drives to class on weekdays, works on projects at the library.
- Shops for groceries on weekends using his debit card.
- Buys gas twice a month.
- Likes going camping or bowling at least once a month with friends.
- Pays rent using a check at the end of the month, utilities by automatic withdrawal.



Elizabeth Collins

Liz is a graduate student majoring in Computer Science. She is a research assistant to a professor in the Computer Science department.

Wallet app experience: Expert

Motivations:

Liz has a busy life and does not have time to make trips to the bank. She has multiple cards and does not want to worry about how much money is in each one or having to carry them all around. She is very strict with her budgets and stays within the limits.



A Month in the Life of Elizabeth Collins:

- Attends classes on weekdays, works on class projects, and works at a research lab.
- Paid weekly, deposits check and verifies the transaction.
- Shops for groceries at Winn Dixie and pays using her wallet app on the phone.
- Goes to lunch with friends on Sundays, splits the check with them.
- When taking a trip out of town, checks accounts to avoid overspending.

Storyboards and Wireframes

