

## Design Draft Memo

### Introduction

In response to the design challenges identified in the planning and research phase, I have developed a clickable prototype for the Zelle app using Figma. This prototype addresses key user pain points, such as limited transaction categorization, navigation difficulties, and the absence of QR code functionality. The design aims to improve usability and accessibility for a broad user base, including young adults, professionals, and older adults with visual impairments.

### Design Features and Justifications

#### 1. Enhanced Transaction History with Visual Indicators

- **Feature:** The transaction history now includes color coding and symbols to help users easily distinguish between incoming and outgoing transactions.
- **Justification:** User feedback highlighted the need for clearer transaction categorization. By incorporating color distinctions—such as green for incoming payments and red for outgoing payments—and symbols like “+” and “-”, the design helps users quickly identify transaction types, reducing cognitive load. Additionally, a prefix symbol has been added for each transaction to improve clarity regarding the nature of the transaction.

#### 2. Addition of Transaction Dates

- **Feature:** Each transaction now displays a specific date directly below it for improved clarity.
- **Justification:** Previously, transaction history only showed relative time frames (e.g., “1w ago” or “4w ago”). The new design incorporates precise dates, allowing users a clearer understanding of their transaction history.

#### 3. Streamlined Navigation Layout

- **Feature:** A redesigned bottom navigation bar provides quick access to key sections such as Home, Transaction History, Recipient List, and Account.
- **Justification:** This layout creates a more intuitive structure, making it easier for users to access main features with minimal effort. The simplified navigation is particularly beneficial for older adults who often prefer straightforward, easily accessible options.

#### 4. QR Code Payment Functionality

- **Feature:** A QR code has been added to the receive payment screen for quick access, with a QR scanner added to the send payment screen to reduce entry errors.
- **Justification:** User feedback indicated a strong preference for QR code functionality to simplify transactions. This feature is seamlessly integrated to enhance convenience and safety in transactions.

### Expected Effectiveness of the Design

This redesign is expected to be effective in addressing user needs as identified through surveys and research. The color-coded and symbol-enhanced transaction history, clear transaction dates, streamlined navigation, and QR code functionality tackle core usability challenges, making the app more user-centered and accessible. These improvements also increase visual accessibility for users with Color Vision Deficiency and those who benefit from distinct visual cues.

### Tentative Next Steps



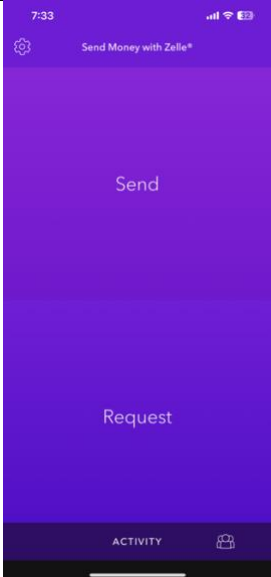
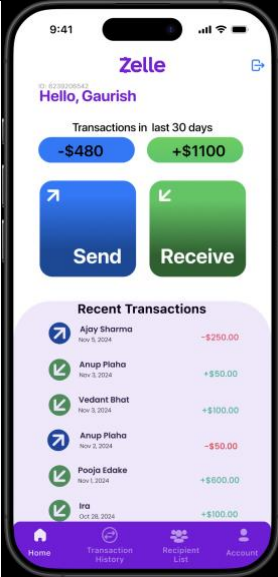

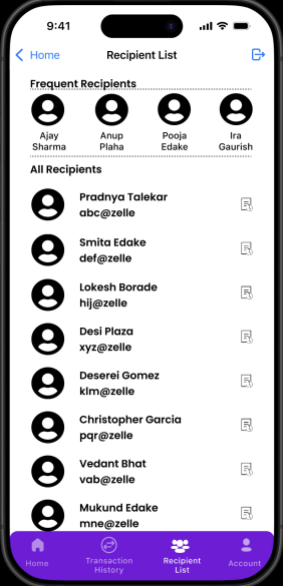
- **Usability Testing:** Conduct usability testing sessions with a diverse group of users to observe their interactions with the redesigned features and gather feedback.
- **Iterative Refinement:** Refine the design based on user feedback from testing to resolve any remaining usability issues.

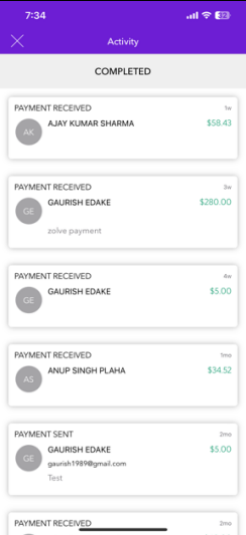
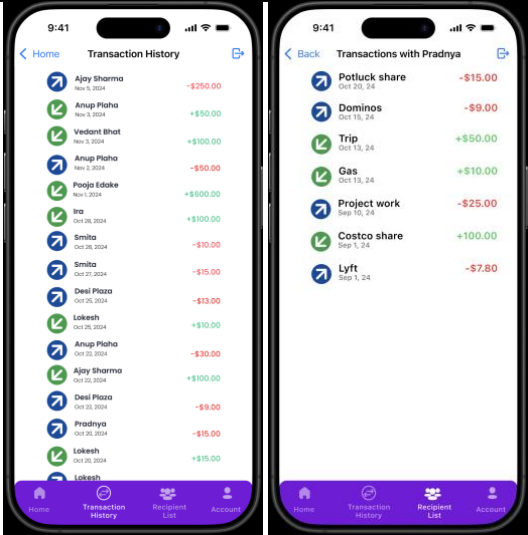
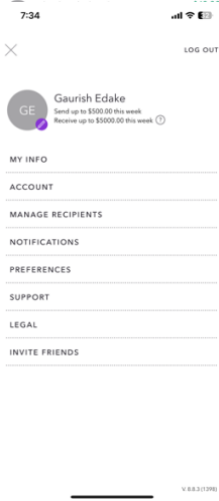
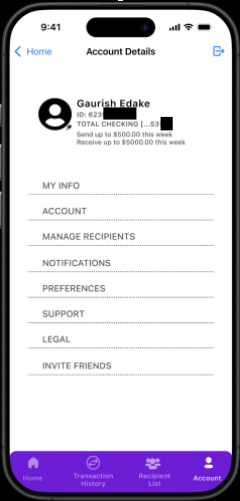

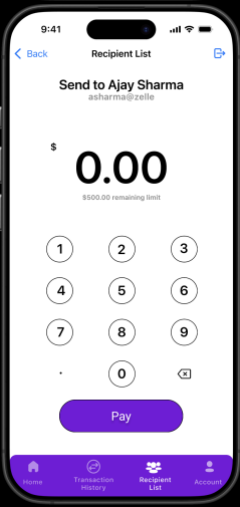
### Questions for Feedback

- **Visual Indicators for Accessibility:** Are the proposed colors and symbols (+/-) effective for users with Color Vision Deficiency, or should alternative indicators be explored?
- **Navigation Layout:** Does the new navigation bar layout sufficiently address usability needs, or would additional adjustments improve accessibility?

Comparative screenshots of redesign of Zelle app are attached in Annexure A  
*Some details are masked for confidentiality*

## Annexure A

Screens	Current Zelle app	Proposed redesign of Zelle app
Login Screen	 <p>The current login screen shows the Zelle logo at the top. Below it is a text input field for the phone number. A small disclaimer states: "You consent to receive automated texts to the mobile number provided for authentication and payment notifications from Zelle. Text STOP to opt out and HELP for help. Message and data rates may apply." Below the input field is a purple "SIGN IN" button. At the bottom, there is a link "Don't have an account? Sign up" and links for "Terms of Use" and "Privacy Policy".</p>	 <p>The proposed redesign login screen features a large Zelle logo at the top with the tagline "THIS IS HOW MONEY MOVES". Below the logo is a text input field containing the phone number "8239206542". A purple "Sign In" button is positioned below the input field. At the bottom, there is a link "Don't have an account? Sign Up" and links for "Terms of Use" and "Privacy Policy".</p>
Home page	 <p>The current home page has a purple background. At the top, it says "Send Money with Zelle®". In the center, there are two large white buttons labeled "Send" and "Request". At the bottom, there is a dark purple bar with the word "ACTIVITY" and a small icon of a person.</p>	 <p>The proposed redesign home page shows a white background with the Zelle logo at the top right. Below the logo, it says "Hello, Gaurish". A summary of transactions for the last 30 days is shown: "-\$480" and "+\$1100". Below this are two large buttons: "Send" (blue) and "Receive" (green). A section titled "Recent Transactions" lists several transactions with dates and amounts. At the bottom is a navigation bar with icons for Home, Transaction History, Recipient List, and Account.</p>
Recipient list	 <p>The current recipient list screen is titled "Manage Recipients". It has a search bar with the placeholder text "Name, phone, email". Below the search bar, there is a section "MY RECIPIENTS" showing two entries: "G gaurish" and "VP wickrant patil", each with a right arrow.</p>	 <p>The proposed redesign recipient list screen is titled "Recipient List". It shows a "Frequent Recipients" section with four circular icons and names: Ajay Sharma, Anup Plaha, Pooja Edake, and Ira Gaurish. Below this is an "All Recipients" section listing various contacts with their names and email addresses, each with a right arrow. At the bottom is a navigation bar with icons for Home, Transaction History, Recipient List, and Account.</p>

<p>Transaction history</p> <p>No personalized history available in current version. I proposed it like 2<sup>nd</sup> screenshot.</p>		
<p>Account details page</p>		
<p>Send money page</p>		

New QR  
functionality

