



OneBank

Team MakeltRain

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The background is a dark navy blue. It is decorated with several overlapping, semi-transparent geometric shapes, primarily hexagons and parallelograms, in a variety of colors including bright green, cyan, magenta, orange, and red. These shapes are arranged in a way that creates a sense of depth and movement, with some appearing to float or overlap others.

Problem

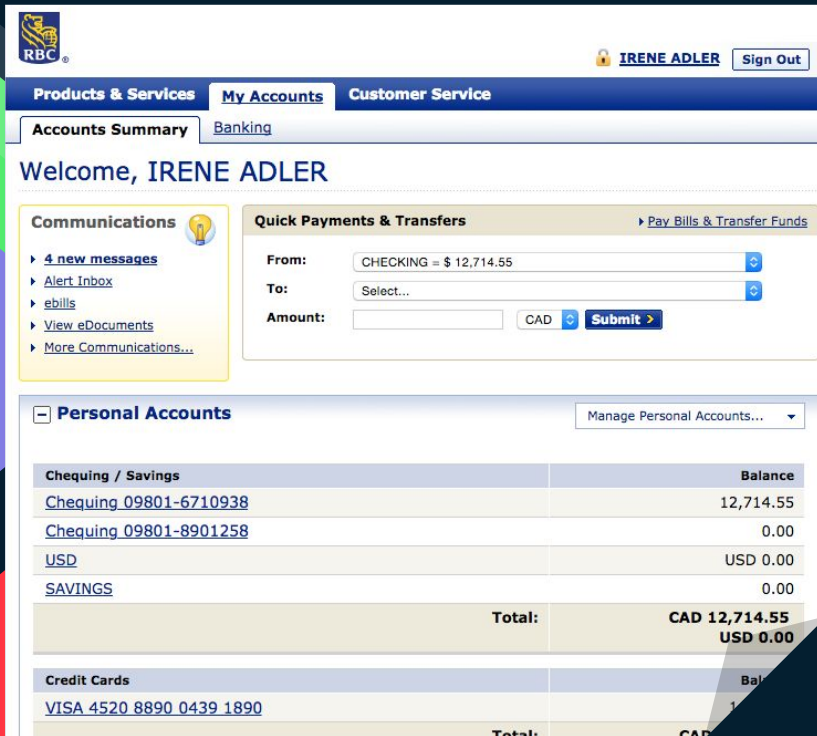
Problem

- › People have multiple bank accounts



Problem

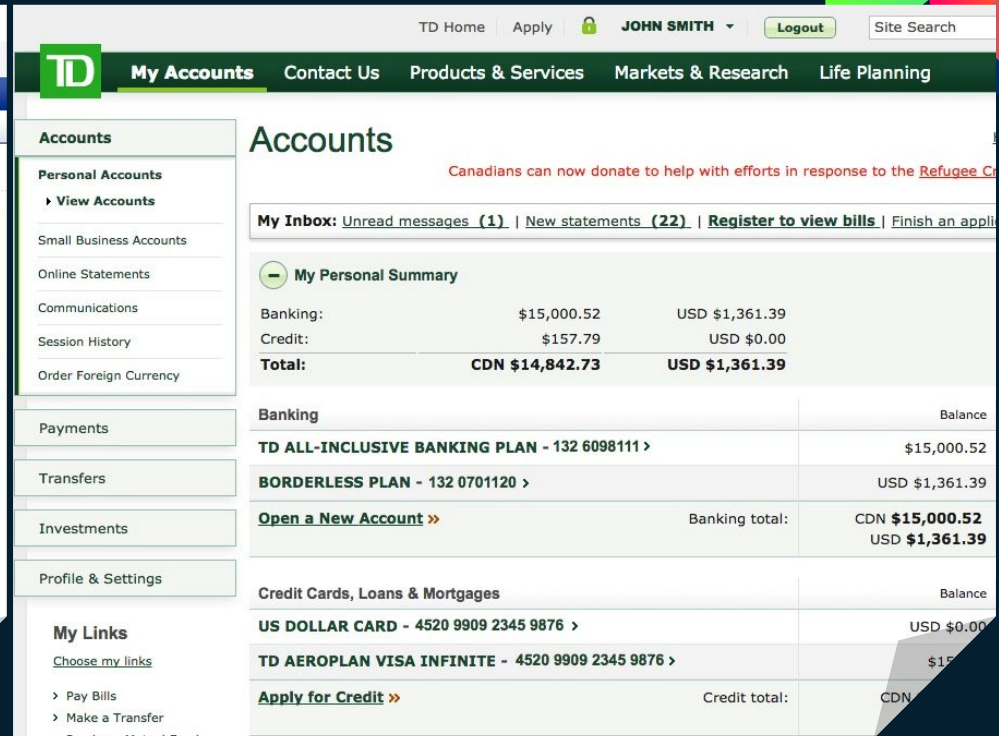
- › Need to learn how to use online banking for each institutions



The RBC online banking interface for user IRENE ADLER. The top navigation bar includes 'Products & Services', 'My Accounts', and 'Customer Service'. The 'My Accounts' tab is active, showing a 'Welcome, IRENE ADLER' message. On the left, there's a 'Communications' section with links to '4 new messages', 'Alert Inbox', 'ebills', 'View eDocuments', and 'More Communications...'. The main area features a 'Quick Payments & Transfers' form with fields for 'From' (CHECKING = \$ 12,714.55), 'To' (Select...), and 'Amount' (CAD). Below this is a 'Personal Accounts' section with a table listing various accounts and their balances.

Chequing / Savings	Balance
Chequing 09801-6710938	12,714.55
Chequing 09801-8901258	0.00
USD	USD 0.00
SAVINGS	0.00
Total:	CAD 12,714.55 USD 0.00

Credit Cards	Balance
VISA 4520 8890 0439 1890	1
Total:	CAD



The TD online banking interface for user JOHN SMITH. The top navigation bar includes 'My Accounts', 'Contact Us', 'Products & Services', 'Markets & Research', and 'Life Planning'. The 'My Accounts' tab is active, showing a 'Accounts' section with a link to 'View Accounts'. On the left, there's a 'My Links' section with links to 'Pay Bills', 'Make a Transfer', and 'Purchase Mutual Funds'. The main area features a 'My Personal Summary' section with a table showing banking and credit card balances. Below this is a 'Credit Cards, Loans & Mortgages' section with a table listing various cards and their balances.

Banking	Balance
TD ALL-INCLUSIVE BANKING PLAN - 132 6098111 >	\$15,000.52
BORDERLESS PLAN - 132 0701120 >	USD \$1,361.39
Open a New Account >>	
Banking total:	CDN \$15,000.52 USD \$1,361.39

Credit Cards, Loans & Mortgages	Balance
US DOLLAR CARD - 4520 9909 2345 9876 >	USD \$0.00
TD AEROPLAN VISA INFINITE - 4520 9909 2345 9876 >	\$15
Apply for Credit >>	
Credit total:	CDN

Problem

- › Features are limited in current solutions

Chequing Account Details [Print](#)

View Transactions for CAD RBC Signature No Limit Banking™ 00000-0000000

Type: All Transactions

Date: Month Year
Select... / Select... [View](#) [Display last 2 weeks](#)

Date	Description	Withdrawals	Deposits	Balance
Jul 15, 2010	WWW TRANSFER-3100	125.27		143.63
Jul 15, 2010	PAYMENT-#648	82.76		
Jul 12, 2010	PTB WD --- 9788	103.52		
Jul 12, 2010	CHEQUE-#502	27.65		
Jul 12, 2010	CHEQUE-#503	202.13		684.96

[View/Redeem My RBC Rewards Points](#)



OneBank
Banking **Simplified.**



OneBank

- › Cumulated Balances/History
- › Dashboard & Visualizations
- › Categorized Transactions
- › Customized Payments
- › ... And More!

Gathering User Requirements

Gathering User Requirements

- › Techniques Used
Survey & Interview
- › Users Selected
Canadian bank account holders



65%

track their spendings on monthly basis

The top corners of the slide feature decorative geometric shapes. On the left, there are overlapping triangles in shades of green, blue, and orange. On the right, there are overlapping triangles in shades of purple, blue, and orange. The background is a solid dark blue.

42 minutes

spent on online banking every month



83%

pays bills through online banking



The image features a dark blue background with abstract, colorful geometric shapes in the corners. These shapes are composed of overlapping triangles and polygons in shades of green, yellow, orange, red, and blue, creating a modern, dynamic feel.

50%

have 3 or more banking accounts



The top corners of the slide feature decorative geometric shapes. On the left, there are overlapping triangles in shades of green, blue, and orange. On the right, there are overlapping triangles in shades of purple, blue, and orange.

9 out of 10

think visualizations can help analyze
spendings and balances

Interview

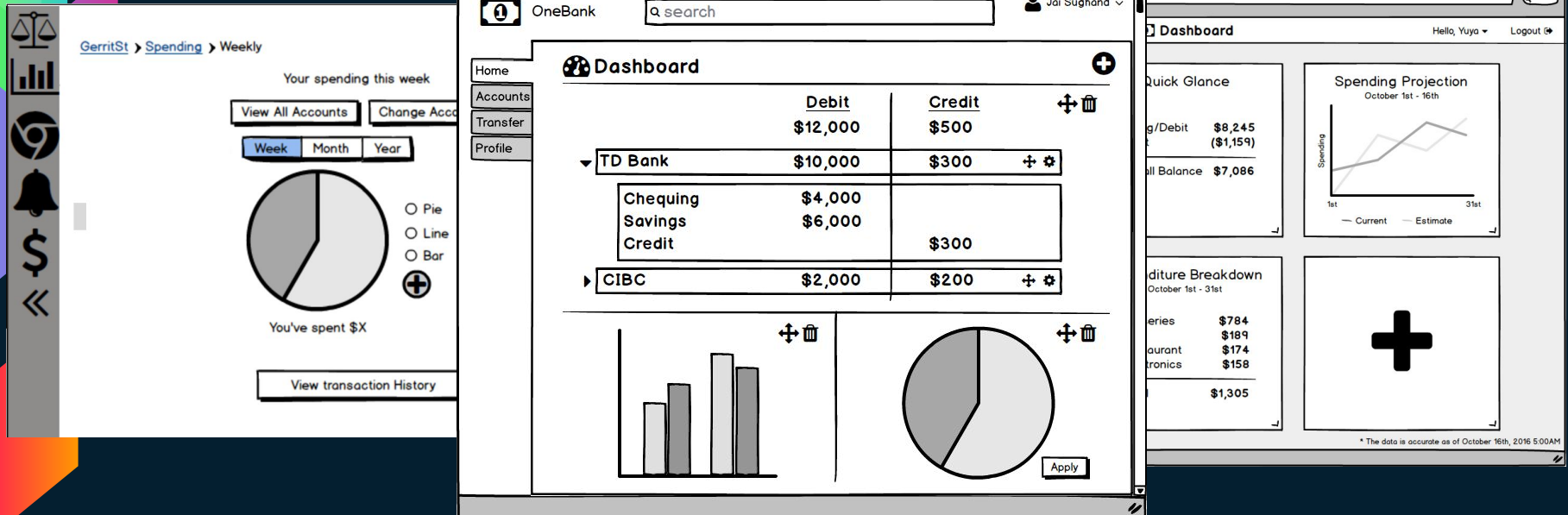
› Questions

- Opinions towards online banking
- Compare common tasks with existing solutions

Interview

› Questions

- Opinion and feedback towards our low-fidelity prototypes



Interactive Prototype

Interactive Prototype

- › Technology Used
 - HTML Bootstrap 3
 - Balsamiq Mockups



Interactive Prototype

› Tasks Selected

1. Create account and link banks
2. Pay tuition with different bank accounts
3. Finding the most expensive meal spent on

Create account and link banks

Create your OneBank account

Your Information

Name*

Phone*

Date of Birth* 

Login Credentials

Email*

Password*

(minimum 8 characters, must include at least 1 digit and 1 upper case letter)

Re-type password*

Link Banking Institutions




Submit

Create account and link banks

✕

Link TD Bank

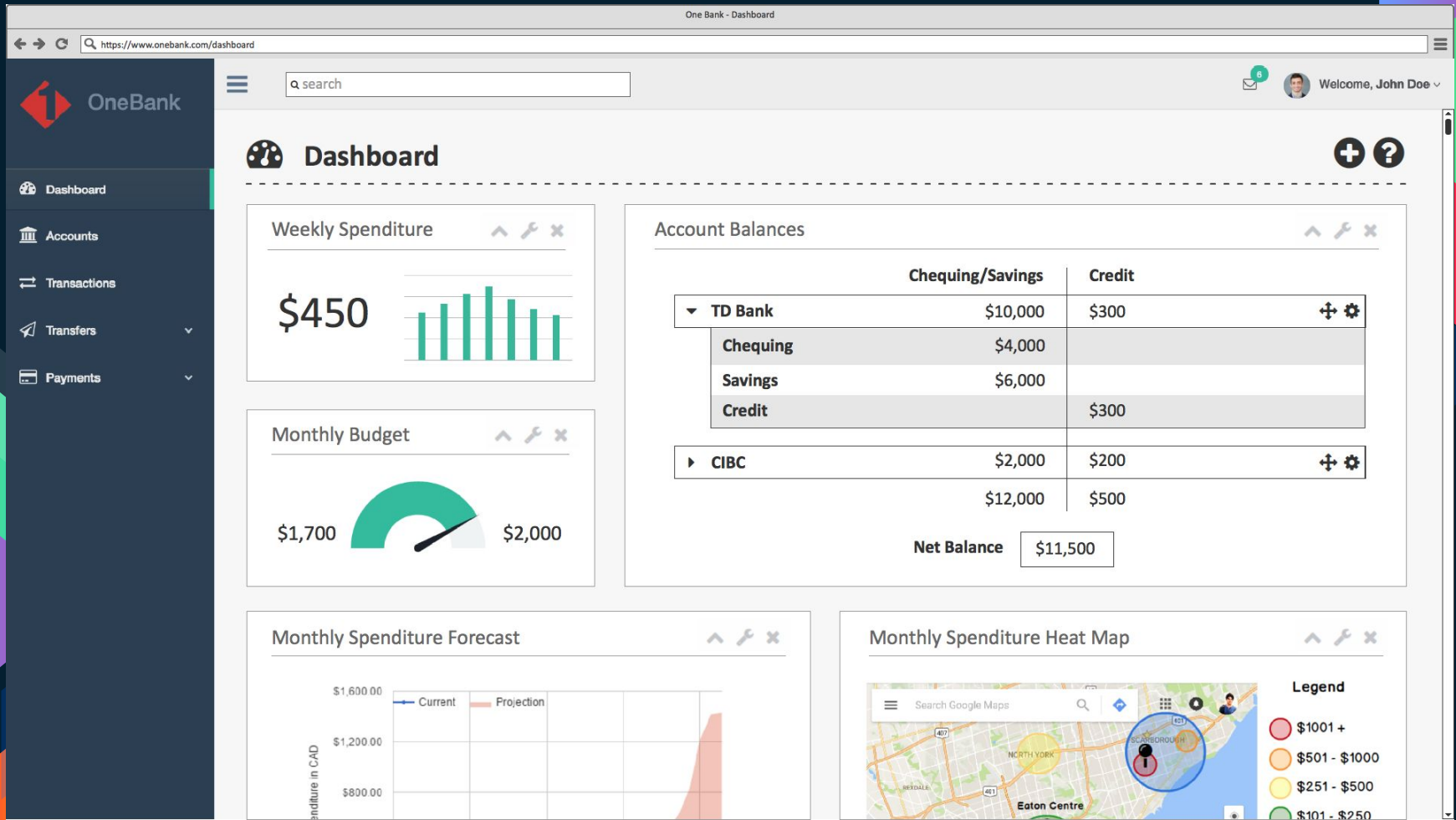


Card Number or Username

Password

Link

Create account and link banks



Pay tuition with different bank accounts



Payments > Make Payment



Select Payee

Select Accounts

Confirm

1

2

3

Step 1 - Select Payee

Select Amount: \$

Select	Payee	Last Payment Date	Last Payment Amount
<input type="radio"/>	Enercare	Oct 15, 2016	\$150
<input type="radio"/>	Rogers	Oct 1, 2016	\$70
<input type="radio"/>	Toronto Hydro	Sep 3, 2016	\$100
<input checked="" type="radio"/>	University of Toronto - Tuition	April 21, 2016	\$9,000

Add Payee

Next

Pay tuition with different bank accounts

Select Payee

Select Accounts

Confirm

1

2

3

Step 2 - Select Accounts

	Balance	Amount	New Balance
▼ TD Bank			
Chequing	\$4,000	\$ 3,500	\$500
Savings	\$6,000	\$ 6,000	\$0
▼ CIBC			
Chequing	\$2,000	\$ 1,500	\$500

Total: \$ 11,000

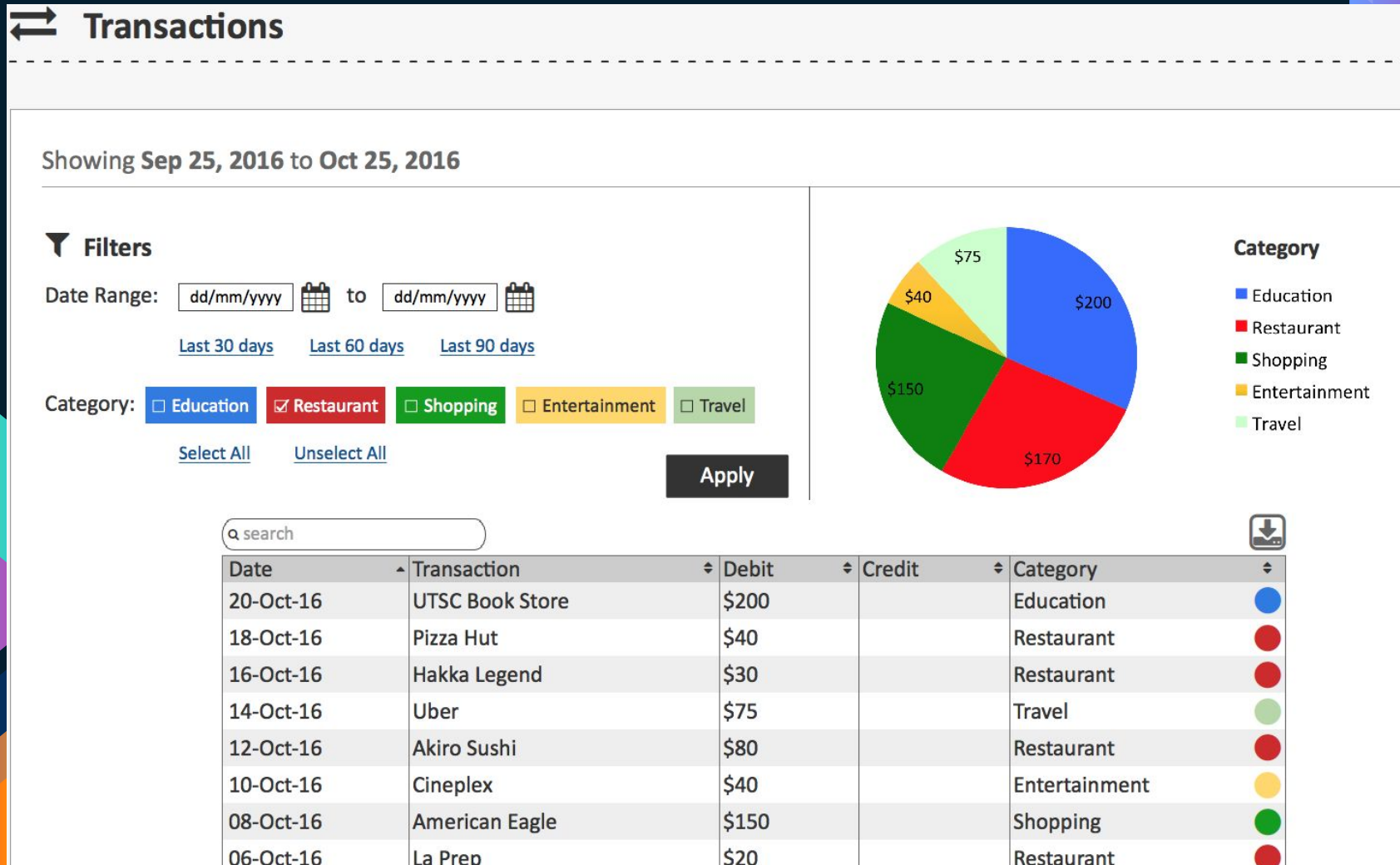
Amount: \$ 11,000

Remaining: \$ 0

Back

Next

Finding the most expensive meal spent on



Usability Evaluation

Usability Evaluation

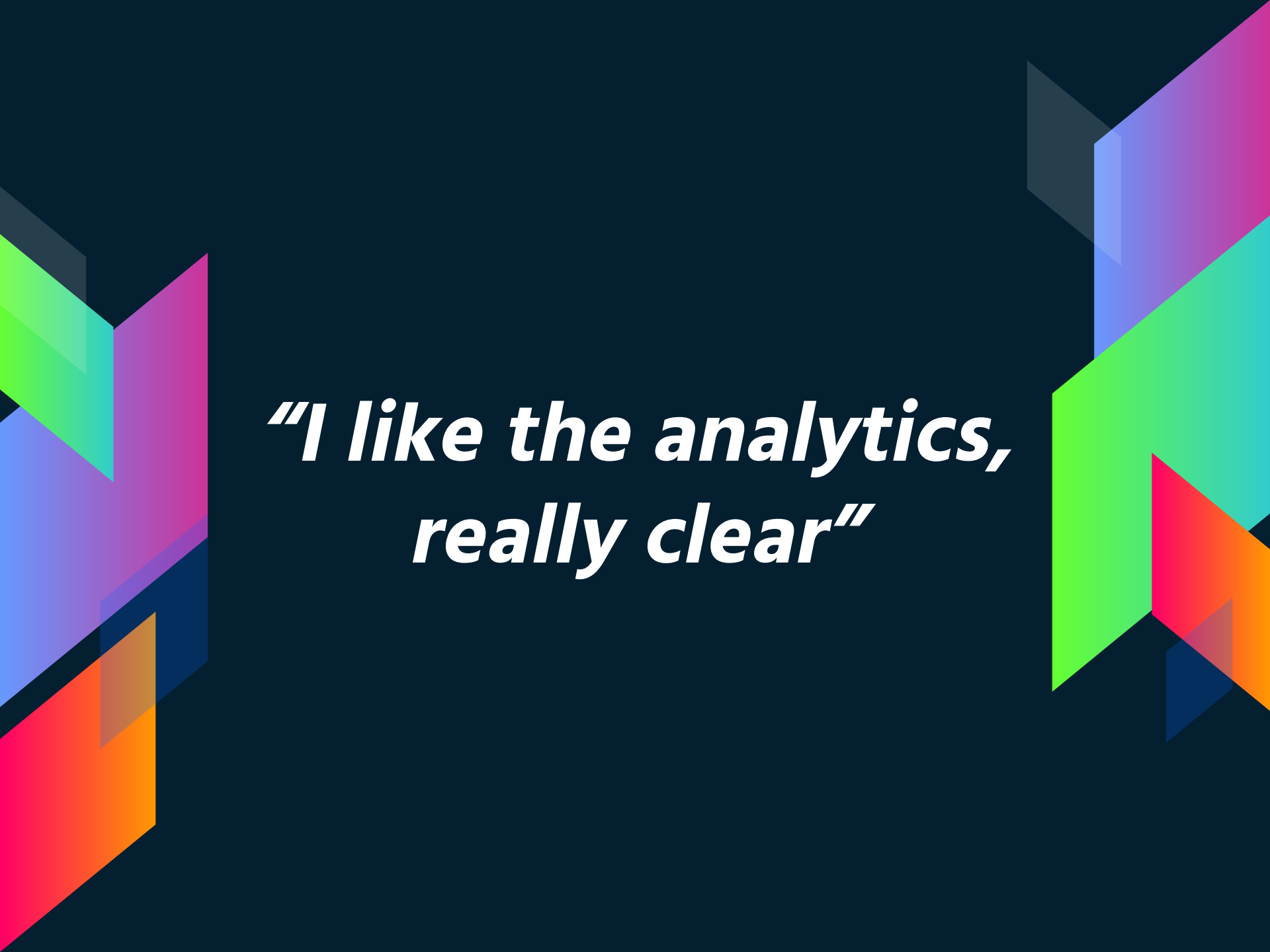
- › Techniques Used

Focus Group (5 people)

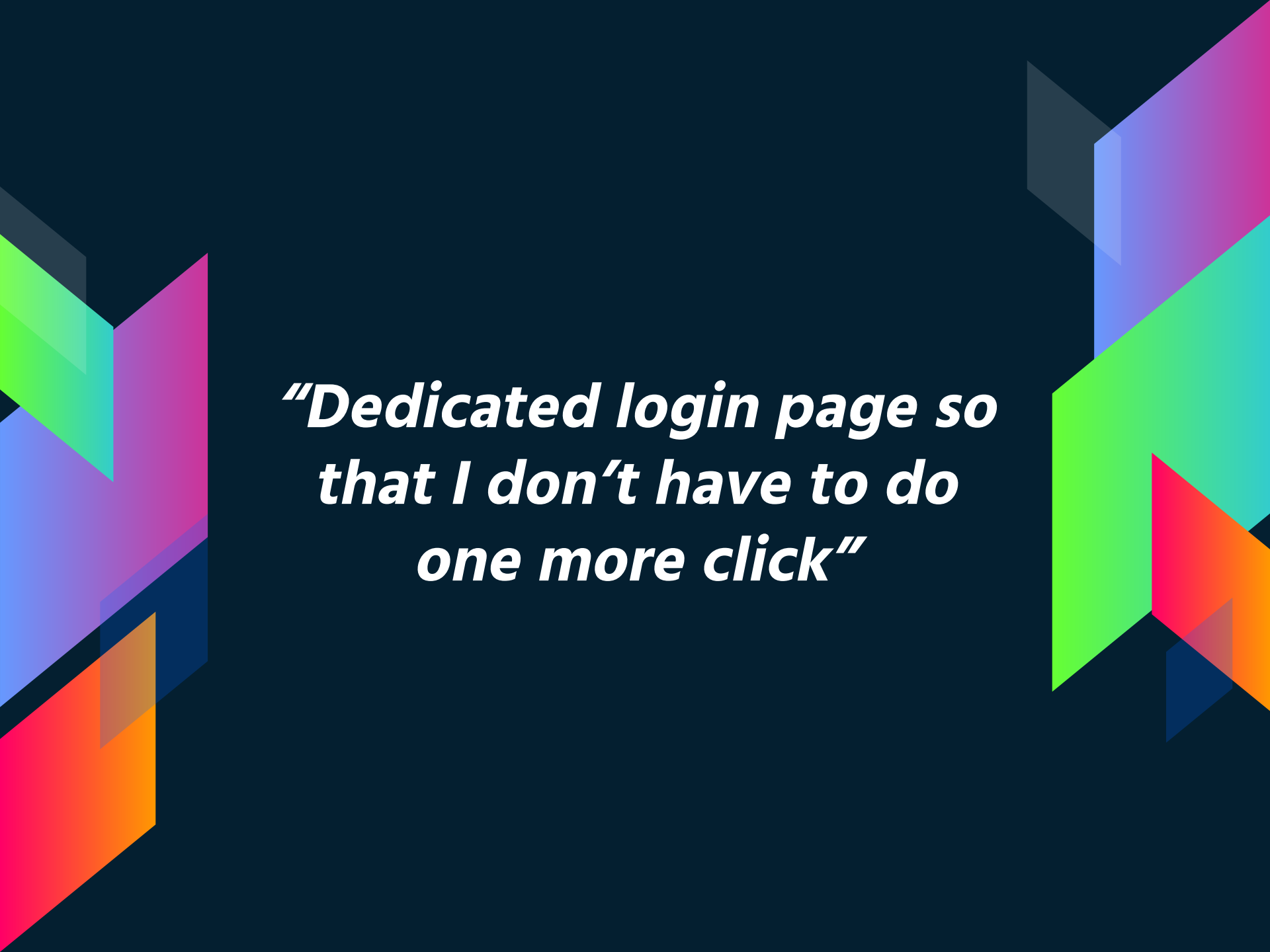
Controlled Setting



***“Color scheme
is nice!”***



***“I like the analytics,
really clear”***



***“Dedicated login page so
that I don’t have to do
one more click”***



OneBank
Banking *Simplified.*

Thank you for your time