

Team MakeltRain

Phase 3

Interactive Prototype

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Prototype

Our prototype is built using Balsamiq with major elements rendered from an HTML Bootstrap 3 website template. It allowed us to give a realistic webpage feel while being able to use Balsamiq workflow capabilities.

The prototype file can be downloaded through the URL below:

<https://www.dropbox.com/s/x9oufc4wtact4gf/P3.bmpr?dl=0>

Note: The prototype works best on 16:9 ratio screens (ex: 1080p)

Task Descriptions and Analysis

1. Create account and link banks

Description

The user should be able to create an account in order to log into the site. In this task the user will create an account with OneBank, which consists of basic information and linking specific bank accounts to enable the core features of OneBank.

Steps

1. Homepage
 - Start on the homepage and click on the signup button (top-right).
2. Enter basic information
 - Fill out basic information that will be required to sign up.
 - Our prototype will auto-fill these with a single click.
3. Link bank accounts
 - The user will select and click the banks that they want to integrate with. For every banking institution, the user will require to authenticate through institution's site. A green checkmark will provide feedback to the user to say that the bank has been successfully linked.
 - For our prototype, first click on "TD" button to link with TD account, then do the same for "CIBC".
 - Click on "Submit"
4. Dashboard
 - After completing tasks 1 - 3, the user will be taken to OneBank's dashboard which will display aggregated information among all the accounts that got linked during the account creation.

2. Pay tuition with different banking accounts

Description

Many user have assets spread among their accounts, and may not be able to pay a big sum from a single account. Traditionally, users would have to transfer their assets to one account and do the transfer from there. By using OneBank, the user will be able to pay a bill directly using multiple accounts, making it incredibly convenient. In this task the user will attempt to pay tuition to university using multiple accounts.

Steps

1. Home page
 - Start on the homepage and click on the “Login” button to open the login form.
2. Login
 - Fill in the login credentials to the form. If extra security is turned on, such as two factor authentication, it will come into play as well.
 - For this prototype, the login credentials will be auto-filled once clicked. Once filled, click on “Login” to reach the dashboard.
3. Dashboard
 - In the sidebar, click on “Payment” > “Make Payment”.
4. Select amount and payee
 - The user will select an amount and payee.
 - For this prototype, it will auto-fill the amount and auto-select predefined payee, “University of Toronto - Tuition”.
 - Click “Next” to go to distribution.
5. Select accounts and distribution
 - The user will get to select the distribution among their accounts to make this payment.
 - For this prototype, the distribution will be auto-filled among the existing accounts. Click “Next” to reach the confirm page
6. Confirm
 - With this last page, the user will be able to “Confirm” their payment using multiple accounts.
 - Click on “Confirm” to reach the receipt page.

3. Finding the most expensive meal spent on

Description

Users need to know where they are spending their money. Most bank provide a transaction history, but there barely have a sorting and category functionality. OneBank will be able to provide search, filter, and sorting functionalities among all the accounts' transaction history to help user find where they are spending their money. In this task, the user will be finding the most expenditure among the restaurants the user have been in the current month.

Steps

1. Home page
 - Start on the homepage and click on the "Login" button to open the login form.
2. Login
 - Fill in the login credentials to the form. If extra security is turned on, such as two factor authentication, it will come into play as well.
 - For this prototype, the login credentials will be auto-filled once clicked. Once filled, click on "Login" to reach the dashboard.
3. Dashboard
 - In the sidebar, click on "Transactions".
4. Filter Category as "Restaurant"
 - At the transactions page, user will first "Unselect All" the categories, then select "Restaurant".
 - Click "Apply" to view the changes.
5. Sort by column "Debit"
 - The user will now be able to view transaction histories that only categorized as restaurants. To find the highest expenditure among these transactions, click on "Debit" column header to sort.
 - By sorting in descending order, user can easily determine the highest expenditure among restaurants he have spent in this month, which was "Akiro Sushi" in our prototype.

Next Steps

OneBank is a banking system that takes user input seriously. After completing the high fidelity prototype and creating what we think the users will find most useful, it is time to get the users to test the prototype. Now that we have a prototype that is made for 3 specific tasks, we can perform user testing and get feedbacks to improve our features and the prototype.

In order to test the prototype, the most effective way for OneBank would be to create a focus group with 5 users being able to test the prototype in order to provide feedback. On the contrary to an interview or questionnaires, a focus group will provide qualitative feedback in the moment. That feedback will be collected based on the time the user takes with specific tasks, the facial and body expression as seen by the moderator of the focus group, and feedback that the users will provide themselves. A focus group is also a nice medium compared to interview and questionnaire, because users may feel more comfortable answering questions in a group than in a one on one setting. Furthermore, discussion amongst the users could provide more useful and unique feedback that may not have come up otherwise. Interviews sometimes follow a structure, however discussion in a focus group will be more open and the feedback will not be limited by a structure that we will create, and may thereby provide more diverse comments.

The focus group will be held in a empty room, and provide the users with a computer capable of running the prototype (Balsamiq Mockups). We will provide them our prototype and ask them to discuss and elaborate with their feedback. We will observe and not interfere with their discussion as much as possible in order to gain unbiased feedback from the group. The data collected in the process would be mostly qualitative. The moderator will lead the discussion in an unstructured way, however, the topics that will be generally discussed would include (but not limited to) the goal of OneBank, the comments (negative/positive) on the tasks and interface for it, any recommendations that the users come up with. The moderator will ensure that all the users have provided feedback or contributed to the discussion. Notes will be made in the process and if possible, the entire session would be video and audio recorded for further analysis.