



Payments Redesign

Allstate Mobile App

Version 7.0

Updated 4/23/2015

A PROJECT IN PARTNERSHIP WITH **MANIFEST**



Document History

VERSION	DATE	NOTES
7.0	04/23/2015	<p><u>Internal Review Updates</u></p> <p>01.114: Manage Payment Reminders tab was added back in after further exploration — Manage Reminders is a selection set for all bills, not just the one you are on so it should stay visible in this instance</p> <p>02.210: Removed the transparency on the bottom “step bar” since having a transparency is inaccurate (content would scroll and the bottom steps would lock to the bottom of the screen)</p> <p>02.400, 03.100, 03.120, 05.400: On all Review Payment pages EXCEPT FOR EDIT/MODIFY payment, change the main CTA from “Apply” to “Submit Payment”</p> <p>02.410: Upon review of Endorsements build, it was discovered that we can use inline messaging instead of an alert modal for the instance that a user does not agree with T&C before trying to Apply or submit a payment. Wireframe updated to show that instance correctly.</p> <p>03.120: Remove Edit Link from “Payment Method” since the user is not Editing, but instead adding a payment method</p> <p>iOS 02.222.200: Changed expiration date to black instead of red text to match the Endorsements project</p> <p>iOS 02.222.210: Added additional annotations around the functionality of the inline picker (2&3)</p> <p>Android 02.210, 02.211, 03.310, 03.311: Updated tabs to match more closely to Material design guidelines for tab displays</p> <p><u>Q&A Log + Team Call Updates</u></p> <p>02.222.211: Updated annotation #4 to be more specific about what happens when a user decides to remove a payment during a payment flow</p> <p>01.110, 01.111,(01.111.100 removed), 01.112, 01.113 : Updated full-pay discount language and remove the “i” icon</p> <p>02.100, (02.110 removed), 02.111, 03.200, (3.210 removed), 05.100, 06.100 : Installment fee will be listed on-screen at all times and the i icon removed</p> <p>02.200..SHOULD BE 02.112: Update the alert text to be more descriptive of the actions the user can take</p> <p>02.210, 02.211, 02.231: Annotations Updated to match Credit Card instead of Bank.</p> <p>02.211 Annotations (4&6) Updated to match Credit Card instead of Bank.</p> <p>02.231: Footnote title updated - the full annotation was not updated since it is the full page title of the modal referenced</p> <p>06.200, 3.350, 2.223 ADDED: Updated annotations for Payment Method Edit Pages</p> <p><u>Updated Appendix</u></p> <p>Added scenarios for Android swipe actions</p> <p>Added Flows for Edit Payment method pages</p>
6.0	04/16/2015	<p><u>Q&A Log + Team Call Updates</u></p> <p>iOS & Android Updates: 01.113, 02.110, 02.220, 02.221, 02.400, 03.100, 3.200, 03.210, 04.100, 05.100, 06.100, 5.300, 5.310, 05.400 , 07.100</p> <p>iOS Only Updates: 02.300, 03.400</p> <p>Android Only Updates: 02.112, 2.210, 02.211, 2.222.211, 2.231</p> <p>(See Q&A log for detailed page updates)</p> <ul style="list-style-type: none">• Expiry date changed to Exp. date across all pages• Newly added: Appendix - Page slide functionality (iOS only)





5.0	04/10/2015	<p>Restructure of the wireframes into clearer scenarios: Eliminated duplicate pages, reset page numbers, reset annotation numbering</p> <p>New Pages Added (missing scenarios): 03.350, 06.200</p> <p>Default selections annotated on all relevant screens</p> <p>Consolidated pages:</p> <ul style="list-style-type: none">- Billing Overview and Billing Info pages consolidated into the first grouping of wireframes (all scenarios still accounted for)- Confirmation Pages only appear once instead of twice in the document in the appropriate section <p>Added additional details to the Payment Review pages (Specifies which version of the Edit pages and confirmation pages they would link to): 02.400, 03.100, 04.100, 07.100</p> <p>Added annotations on Android pages for the function of the Device's Back Button</p> <p>Added a functionality overview notes page to this PDF</p> <p>Q&A Log Updates</p> <ul style="list-style-type: none">- Changed Edit Credit Card & Bank Account Pages and annotations: 02.221, 02.222.200, 02.222.210, 02.231, 04.100- Updated Android Edit Credit Card Page before and after Exp. Date selection: 02.221, 02.222.200, 02.222.210, 02.231, 04.100
4.0	04/03/2015	<p>Q&A Log Updates</p> <p>iOS & Android:</p> <p>Wireframe messaging updated per review discussion on iOS and Android 01.040.050</p> <p>New functionality has been updated for Expired Credit Card on iOS and Android. See wireframes 02.110.000, 02.110.001, 02.110.002, 02.003</p> <p>Android Only:</p> <p>Wireframe for Android 02.100.001 removed</p> <p>Wireframe annotations for Android Calendar updated per Martin's feedback on 02.140.000, 02.040.000</p> <p>Note: Some changes for consistency and testing feedback can be seen in these wires as those changes directly impacted some of the Q&A updates.</p>
3.2	03/20/2015	<p>Updated wireframes based on Q&A feedback:</p> <p>iOS & Android – 01.040.000, 01.040.020, 01.040.030, 02.090.000, 02.100.000, 02.110.000, 02.110.001, 02.110.002, 03.040.000, 03.080.000</p> <p>Android Only: 02.140.000</p> <p>New wireframes added – 01.040.050</p>
3.1	03/12/2015	<p>Updates from Call on 3/11/15:</p> <p>01.020.030 - added agent name instead of "view my agents"</p> <p>01.020.020 - updated annotation on "edit" button to include instance for non-editable periods</p> <p>01.030.000, 02.030.000, 02.160.000 - removed "minimum payment" text under Payment Amount field</p> <p>01.030.010, 01.030.020, 03.030.000, 03.030.010, 03.030.020, 03.090.000, 03.090.010 - Amount removed under Payment Frequency field</p> <p>02.100.000 - Annotation added to page to list the instance of when the page appears/does not appear</p> <p>02.110.001 - added annotations to button options</p>





Updates from Call on 3/12/15		
iOS Only: 02.050.000, 02.050.020, 02.050.030, 02.050.041, 02.050.050, 02.130.000, 03.050.000 - Updated iOS edit options to button that reads "edit" to include action sheet functionality instead of swipe functionality Android Only: 02.050.000, 02.050.020, 02.050.030, 02.050.041, 02.050.050, 02.130.000, 03.050.000 - Updated Android edit options to overflow menu option (button with 3 vertical dots)		
3.0	03/11/2015	Updated wireframes based on Q&A feedback: iOS & Android – 01.010.000, 01.010.001, 01.020.001, 01.040.000, 01.040.020, 01.040.040, 02.010.000, 02.050.050, 02.090.000, 02.120.000, 02.0130.000, 02.140.000, 02.150.000, 02.150.010, 03.040.000, 03.050.000, 03.060.000, 03.060.010, 03.070.000, 03.070.010, 03.080.000 iOS Only – 01.020.000, 02.050.041, 02.160.010, 03.020.000 Android Only – 01.030.001, 03.040.000, 03.090.010 New wireframes added (both iOS and Android) – 01.020.020, 01.030.001, 02.110.001, 02.110.002, 03.030.020
2.0	03/06/2015	Updated wireframes (both iOS and Android) based on Q&A feedback: 01.010.000, 01.010.001, 01.020.000, 01.020.001, 01.020.010, 02.010.000, 02.020.000, 02.050.041, 02.050.050, 02.060.000, 02.060.010, 02.120.000, 02.160.010 (iOS only), 03.010.000, 03.020.000, 03.030.000, 03.040.000 New wireframes (both iOS and Android) based on Q&A feedback: 01.020.040, 02.060.010
1.3	03/03/2015	Updated Android wireframes (annotations) based on Q&A feedback: 02.120.000, 02.130.000, 02.140.000, 02.150.000, 02.150.010, 03.040.000, 03.050.000, 03.060.000, 03.060.010, 03.070.000 and 03.070.010 (Note: the annotation update was universal, so the same annotations in iOS were updated as well). Stakeholder decision on cancellation page layout and functionality updated on iOS 02.050.041 and Android 02.050.041.
1.2	3/02/2015	Updated iOS wireframes based on Q&A feedback: 01.010.001, 01.020.000, 01.020.001, 01.020.010, 01.030.000, 01.040.030, 01.040.040, 02.070.000 and 03.040.000
1.1	2/25/2014	Initial draft – both iOS and Android platforms
1.0	2/19/2014	Initial draft – iOS only





Payments Project Functionality Notes

- App Header: On all pages, the app header will “stick” to the top of the page on scroll
- App Footer: In all onboarding scenarios when the “Step Bar” is present, it will stick to the bottom of the page on scroll (in some cases it will cover up content)
- Slide-up Pages: See Appendix for sliding guidelines on iOS and Android
- Android Only: Slide out menu will not be accessible on pages without the hamburger menu
- Edit Payment Method pages: Flows included in the appendix outline all instances



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iOS

iOS



Pay My Bill & Billing Info



01.100 Pay My Bill

The screenshot shows a mobile application interface titled "Pay My Bill". At the top, there's a navigation bar with icons for AT&T signal, battery level (100%), and time (9:23 PM). Below the bar, the title "Pay My Bill" is centered. A back arrow is on the left, and a menu icon is on the right.

The main content area is titled "Select a Policy to Pay" and lists several policies:

- Policy #000000011**: 2006 Scion XA, 2004 Dodge Truck DR 1500. Status: Payment Past Due. Please pay now. Balance: \$275.12. Minimum Due: \$25.24. Due Date: 4/10/2014.
- Policy #000000001**: 2006 Scion XA, 2004 Dodge Truck DR 1500. Status: Payment Pending. Balance: \$275.12. Minimum Due: \$25.24. Due Date: 4/17/2014. Auto Pay scheduled for: 4/01/2014.
- Policy #000000002**: 2011 Audi Q5. Status: Your policy is up-to-date. No payment is due at this time. Balance: \$275.12. Minimum Due: \$0.00.
- Policy #000000003**: 2011 Audi Q5. Status: Paid in Full on 01/05/2015. Balance: \$0.00. Minimum Due: \$0.00.
- Policy #000000004**: 2011 Audi Q5. Status: Payment Pending. Balance: \$1234.00. Minimum Due: \$0.00.
- Policy #000000005**: 2011 Audi Q5. Status: Scheduled Payment. \$123.95 submitted on 4/22/2014. Balance: \$567.00. Minimum Due: \$0.00.
- Policy #000000006**: 2011 Audi Q5. Status: Pending Auto-Pay Un-enrollment. Next billing details below. Balance: \$275.12. Minimum Due: \$25.24. Due Date: 4/17/2014.
- Manage Payment Reminders**: An option to manage payment reminders.
- Drivewise**: A section with a note: "Discover how enrolling in Drivewise can earn you rewards as an auto policy holder."

Footnote	Description	Functionality
1	Sticky Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Past Due Payment	Illustrates a policy with payment past its due date
5	Payment With Auto Pay	Illustrates a policy with a payment with scheduled Auto Pay
6	Up-to-date policy	Policy where there is no balance and no minimum payment due.
7	Paid in Full policy	Policy that was paid in full
8	Payment Pending	Payment Pending Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
9	Scheduled Payment	Scheduled Pending Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
10	Pending Auto Pay Cancellation	Pending Auto Pay Cancellation Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
11	Manage Payment Reminders	When tapped on, user will be taken directly to payment center's notifications screen where he or she will be able to edit the notifications settings
12	Drivewise Promotion	Section and navigation will only appear if the user is not currently enrolled in Drivewise
13	Drivewise Content	On tap, will take the user to the Drivewise page of the app





01.110 Billing Info

AT&T 9:23 PM 100% 1
2 Back Billing Info 3
4 Auto 5
Payment Details
You have a automatic payment of \$25.24
Monthly on the 8th.
Balance: \$275.12
\$270.00 with
Full Pay® Discount
To qualify for the FullPay® Discount at
renewal and avoid paying installment fees,
pay your premium in full before a second bill
is processed by Allstate.
Minimum Due: \$25.24
Due Date: 4/17/2014
6 Make a Payment
7 Enroll in/Edit Automatic Payment
8 View Transaction History
9 Manage Payment Reminders

Footnote	Description	Functionality
1	Sticky Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Expandable Section	When tapped on will expand the policy details and agent contact info
5	Automatic Payments Info	If current user is enrolled into automatic payment plan for selected policy, the enrollment details will appear here
6	Make Payment Button	This button will only appear on the page if the user's balance on the policy is greater than 0. Tapping on this button will take the user into the Payment Review screen on Payment Onboarding (first screen in the process) based on the fact if the user had seen the onboarding before or not.
7	Enroll In/Edit Automatic Payment	The title will change depending on status of the enrollment. Tapping on this button will take user either to the first screen of the enrollment process or the edit of the Payment Review - Modify Automatic Payment screen
8	View Transaction History	Takes user to the existing transaction history screen. This option must be hidden for NC Policies.
9	Manage Payment Reminders	When tapped on, user is taken to the Notification Center's Notifications screen where he or she can adjust the notification settings



01.111 Billing Info - Expanded Header

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with icons for signal strength (2), AT&T (2), battery level (100%) (1), a back arrow (2), the title 'Billing Info' (3), and a menu icon (4). Below the navigation bar is a section labeled 'Auto' with a car icon (5). This section contains policy details: 'Policy#:' followed by '000000001' (5), and a list of vehicles under 'Vehicle': '1999 CHEVY TRACKS C3 SERIES', '1999 CHEVY TRACK', and '1999 CHEVY TRACK' (5). A blue button labeled 'My Agent: Sam Smith' (6) is present. The next section is 'Payment Details' (6), which includes 'Balance \$275.12' and '\$270.00 with Full Pay® Discount'. A note explains that to qualify for the discount, premium must be paid in full before a second bill is processed. Below this are 'Minimum Due \$25.24' and 'Due Date 4/17/2014'. A large blue button labeled 'Make a Payment' (6) is at the bottom. At the very bottom of the screen are three links: 'Enroll/Edit in Automatic Payment >', 'View Transaction History >', and 'Manage Payment Reminders >'.

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Expandable Section	When tapped on will collapse the policy details and agent contact info
5	Policy Details Section	Policy Details Section as it exists in the app today
6	View My Agent	When tapped on, will take user to existing "My Agents" screen within the app



01.112 Billing Info - Pending Payment

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with icons for signal strength (2), AT&T (3), battery level (100%), and time (9:23 PM). Below the navigation bar, the title 'Billing Info' is centered. To the left is a back arrow labeled 'Back', and to the right is a menu icon represented by three horizontal lines.

The main content area starts with a car icon and the word 'Auto'. Below this, the section 'Payment Details' is displayed. It shows a balance of '\$275.12' and notes '\$270.00 with Full Pay® Discount'. A note explains that to qualify for the discount, the premium must be paid in full before a second bill is processed. It also lists the 'Minimum Due' as '\$25.24' and the 'Due Date' as '4/17/2014'.

A blue button labeled 'Make a Payment' is prominently displayed. To the right of the payment details, a blue box contains the text 'Pending Payment \$123.95 submitted on 4/22/2014'. A note below states: 'Please Note: Your minimum amount due and total balance may not reflect recent/pending payments or adjustments.'

At the bottom of the screen, there are three links with arrows: 'Enroll/Edit in Automatic Payment', 'View Transaction History', and 'Manage Payment Reminders'.

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Pending Payment	Pending Payment Indicator with details on the actual payment such as amount and the payment date



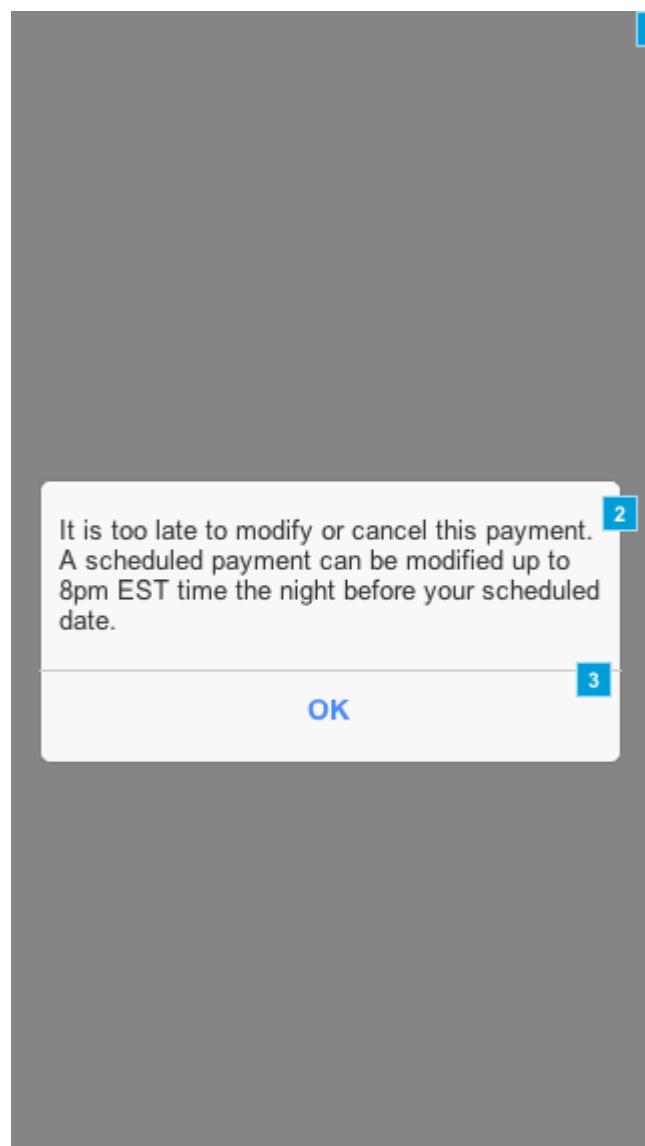
01.113 Billing Info - Scheduled Payment

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there's a navigation bar with icons for signal strength (2), AT&T (3), battery level (100%), and time (9:23 PM). Below the bar, the title 'Billing Info' is centered above a list of payment details. A car icon is on the left, and the word 'Auto' is on the right. The 'Payment Details' section includes:
Balance: \$275.12
\$270.00 with Full Pay® Discount
A note: To qualify for the FullPay® Discount at renewal and avoid paying installment fees, pay your premium in full before a second bill is processed by Allstate.
Minimum Due: \$25.24
Due Date: 4/17/2014
Scheduled Payment: \$123.95 submitted on 4/22/2014 (with an 'Edit' button next to it).
At the bottom of the main screen is a large blue 'Make a Payment' button. Below the main screen, there are three additional options with arrows:
Enroll/Edit in Automatic Payment
View Transaction History
Manage Payment Reminders

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Scheduled Payment	Scheduled Payment Indicator with details on the actual payment such as amount and the payment date
5	Edit Button	If it is still within the time period to edit the payment, the user will be taken to the "Review Payment - Edit" screen where he or she can modify and/or cancel the scheduled payment. If it past the editable period, the Edit Scheduled Payment - Alert Modal will appear



01.113.100 Billing Info - Edit Scheduled Payment - Alert Modal



Footnote	Description	Functionality
1	Modify Payment Alert	If the user taps the "edit" button after the deadline for updates has passed, this alert message will launch on top of page content
2	Warning Message	Message describing why the payment cannot be modified or cancelled
3	OK Button	Dismisses the dialog



01.114 Billing Info - Balance Paid in Full

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with icons for signal strength (2), AT&T (3), time (9:23 PM), battery level (100%), and a menu icon (1). Below the navigation bar, the title 'Billing Info' is centered above a section labeled 'Auto'. To the left of 'Auto' is a car icon. To the right is a downward-pointing arrow icon (4). The main content area is titled 'Payment Details'. Inside this section, a message states: 'Your policy is up-to-date. No payment is due at this time.' (5). Below this message, the 'Balance:' field shows 'Paid in Full' (6). The 'Minimum Due:' field shows '\$0.00'. Below the 'Payment Details' section are two buttons: 'View Transaction History' with a right-pointing arrow and 'Manage Payment Reminders' with a right-pointing arrow.

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Menu Button	Launches the app menu
4	Expandable Section	When tapped on will expand the policy details and agent contact info
5	Payment Details	When a policy is up-to-date, detailed messaging about the current state of payment will appear in this location
6	Balance Paid in Full	When a user's total balance on a policy is \$0.00, the balance will read "Paid in Full". Additionally, the following items will not appear on this page: due date text, make a one-time payment button, Enroll/Edit Auto Payment option and Manage Payment Reminders option.



Make A Payment



First Payment

First Payment



02.100 First Time Payment Step 1 - Payment Amount

AT&T 9:23 PM 100% 1
2

Payment Amount Cancel

Policy #000000001 TRUSTe

Select a Payment Amount

Pay in Full (\$272.12) 3 4 ✓

Pay Minimum Due* (\$25.24)

Pay Other Amount * \$ 5

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

Step 1 6 Next 7 8 >

Footnote	Description	Functionality
1	Page Slide-Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Amount Selection	User will be able to pay in full, pay minimum balance or enter other amount manually using the keyboard
4	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
5	Text Entry Field	On tap of the entry field or anywhere in the "Pay Other Amount" row, the number pad will display in-line
6	Step Control	Clearly indicated the current step as well as where user is in the overall process
7	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps.
8	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.111 First Time Payment Step 1 - Payment Amount: Pay Other Amount Selected

AT&T 9:23 PM 100%

Payment Amount Cancel 1

Policy #000000001 TRUSTe e

Select a Payment Amount

Pay in Full (\$272.12)

Pay Minimum Due* (\$25.24)

Pay Other Amount * \$24.56 2 ✓

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the

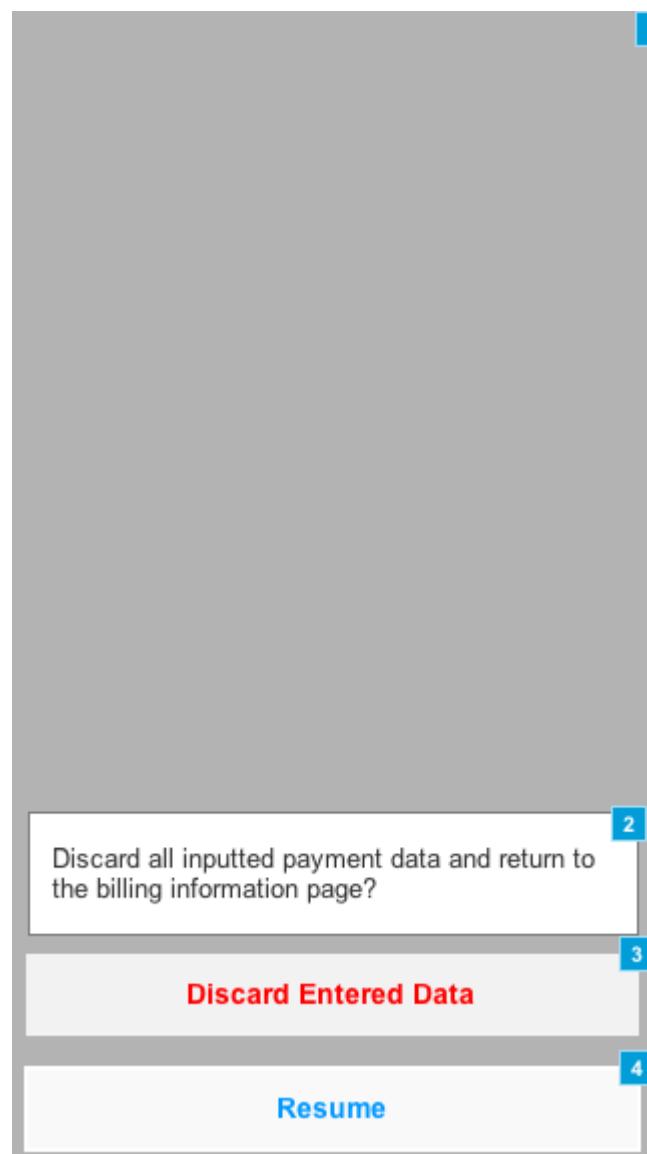
Done 3

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
.	0	✖

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
2	Text Entry Field	On tap of the entry field or anywhere in the "Pay Other Amount" row, the option will be selected and the number pad will display from the bottom of the page
3	Done Button	On tap of the Done Button, the last change made will be entered and the number pad will close



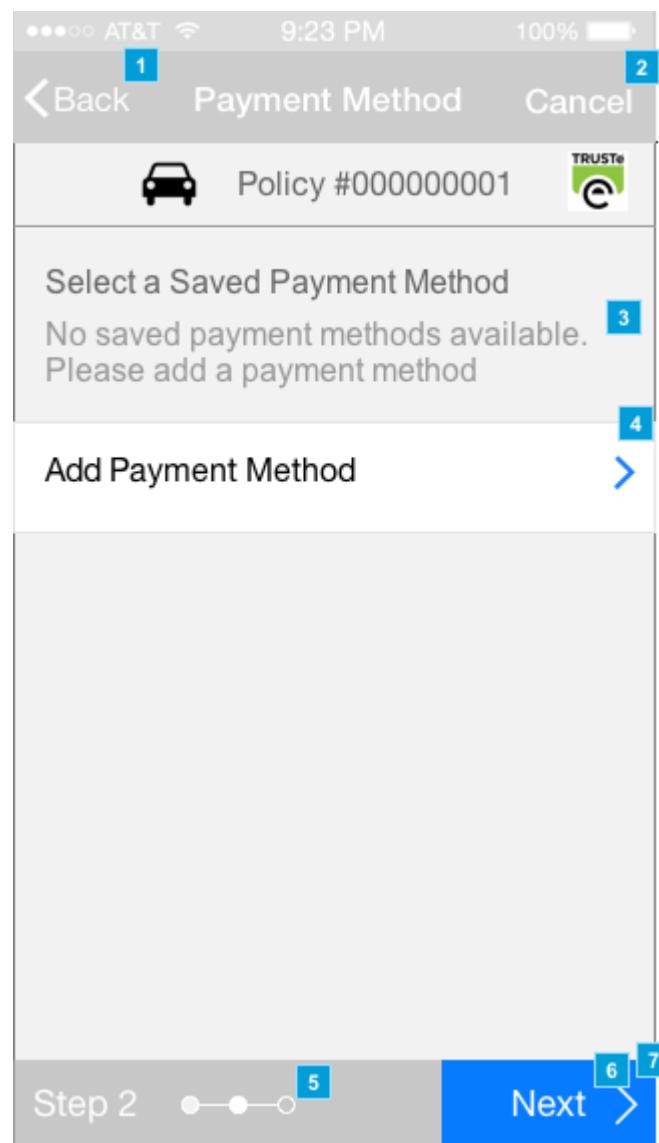
02.112 Cancel Process Action Sheet



Footnote	Description	Functionality
1	Cancel Process Action Sheet	After "Cancel" is tapped from an onboarding payments page or setting up automatic payments, this action sheet will appear from the bottom of the screen
2	Warning Modal	Message asking the user if they want to cancel their current process
3	Discard Entered Data Button	Clears any data entered into the payments process during the session and returns the user to the Billing Info Page
4	Resume Button	Returns the user to the process and clears the action sheet



02.200 First Time Payment Step 2 - Payment Method: None Saved



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
4	Add Payment Method	When tapped on, user will be prompted to use a credit card or a bank account to pay this bill
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process - In this case, would take the user to the "Add a Bank Account/Credit Card" Page. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
7	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.210 First Time Payment Step 2 - Enter New Bank Account

The screenshot shows a mobile application interface for entering a new bank account. At the top, there are navigation buttons: 'Back' (1), 'Payment Method' (2), and 'Cancel'. Below this is a header with a car icon, 'Policy #000000001', and a 'TRUSTe' logo. The main content area is titled 'Enter a New Payment Method'. It features a 'Bank Account' tab (3) selected over a 'Credit/Debit Card' tab. Below the tabs is a placeholder image of a check stub with fields for 'Routing #' and 'Account #'. To the right of the check stub is a camera icon (4). A section for 'Bank Routing Number' (5) follows, with a camera icon next to it. Below this are fields for 'Routing Number' (04302-134) and 'Bank Account Number' (1234-1234-1234-1234). A 'Confirm' field shows the same account number. A 'Save info to use for future payments' toggle switch (6) is present. At the bottom, a progress bar shows 'Step 2' (7) of 10 steps, with a 'Next >' button (8) and a progress bar footer (9, 10).

Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
4	Hint Image	Illustrates where the required info about bank account is located on generic check
5	OCR Button	Initiates OCR account info capture process
6	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Step Control	Clearly indicated the current step as well as where user is in the overall process
8	Disclaimer	Since saving for future payment may replace existing account, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
9	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page
10	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.211 First Time Payment Step 2 - Enter New Credit Card

The screenshot shows a mobile application interface for entering a new payment method. At the top, there are status icons for signal strength, battery level (100%), and time (9:23 PM). Below the header, there are three buttons: 'Back' (labeled 1), 'Payment Method' (labeled 2), and 'Cancel'. The main content area has a title 'Enter a New Payment Method'. It includes two tabs: 'Bank Account' (selected, labeled 3) and 'Credit/Debit Card' (labeled 4). Below the tabs, there's a 'Card Info' section with icons for VISA, MasterCard, American Express, and Discover. To the right of the card info is a camera icon (labeled 5). The next section contains fields for 'Card Number' (1234-5678-8765-4321) and 'Exp. Date' (MM/YYYY). Below these fields is a toggle switch for 'Save info to use for future payments' (labeled 7). A blue dashed box highlights a placeholder text 'Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod' (labeled 8). At the bottom, a progress bar shows 'Step 2' (labeled 9) and 'Next' (labeled 10, with a right-pointing arrow) (labeled 11).

Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
4	OCR Button	Initiates OCR account info capture process
5	Credit Card Number	Formatted input for credit card number
6	Exp. Date	Formatted input for Exp. Date
7	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
8	Disclaimer	Since saving for future payment may replace existing credit card, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
9	Step Control	Clearly indicated the current step as well as where user is in the overall process
10	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
11	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.212 Payment Method - Enter New Bank Account: Bank Authorization

1

Authorization

2

Electronic Payment Authorization

To authorize your account, please enter your My Account user ID below. Once completed, you'll receive an email confirmation of your authorization with a copy of the terms of use.

Enter My Account User ID

I authorize Allstate and its affiliates to initiate a one-time electronic withdrawal ("Electronic Withdrawal") from my bank account in the amount I specify. Also, the authorization I provide for this one-time withdrawal will apply to future withdrawals I initiate for the same policy and bank account. Please note that you will not receive written confirmation for future payments you initiate for this policy unless you use a different bank account. When making a payment using a different bank account, you will be prompted to re-enter your user ID. All payments you initiate can be withdrawn from your account as early as the next business day following your payment date. By entering your user ID you indicate your consent to utilize an electronic signature to accept the terms above. Your electronic signature acts as a traditional handwritten signature and you agree to all the terms of the agreement. Please print this page and retain with your important papers.

3

Save

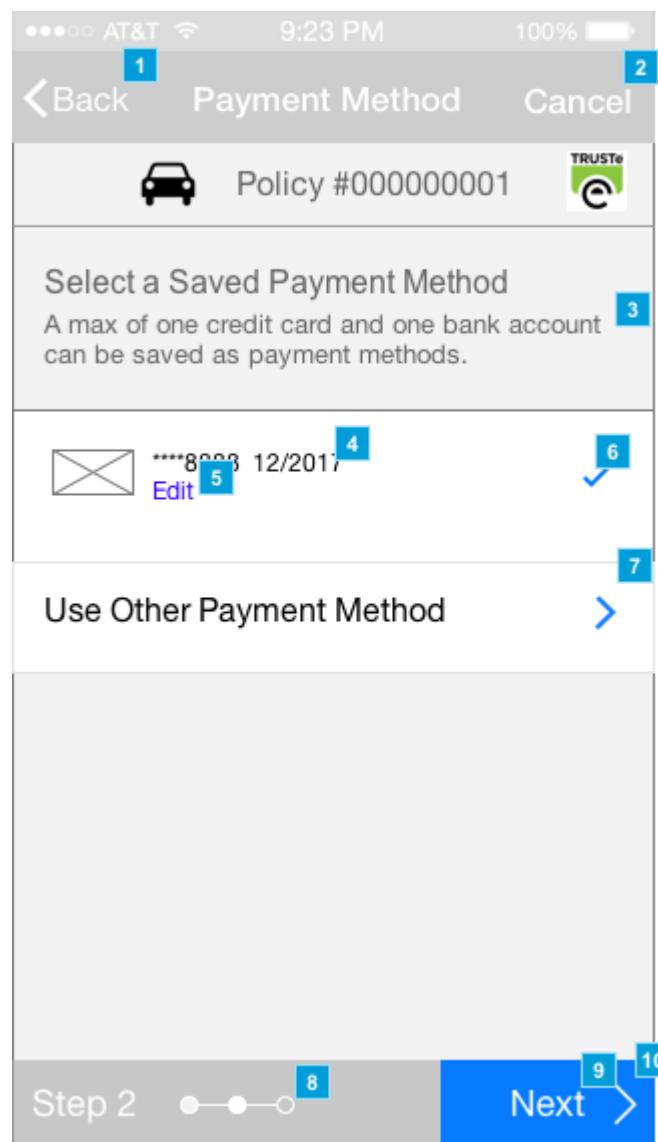
4

Cancel

Footnote	Description	Functionality
1	Bank Authorization Page	This page will only appear to a user on their first time adding a specific bank account in both the onboarding scenario and non-onboarding scenario
2	My Account ID	Allows user to enter My Account ID as a way to confirm the authorization. Tapping anywhere outside of the field or scrolling will dismiss the keyboard if it is open
3	Save Button	Saves the authorization and returns user to previous screen. Will only be enabled when MyAccount User ID is entered.
4	Cancel Button	Returns to previous screen without completing autorization



02.220 First Time Payment Step 2 - Payment Method: Saved Credit Card



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
4	Credit Card	Credit Card info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
7	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
8	Step Control	Clearly indicated the current step as well as where user is in the overall process
9	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
10	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.221 Payment Method: Edit Saved Credit Card

AT&T 9:23 PM 100%

1

Back Edit Credit Card

Card Info VISA MasterCard AMEX DISCOVER

Card Number 1234-5678-8765-8888 ✓

Exp. Date 02/2015 ✓

2

Apply

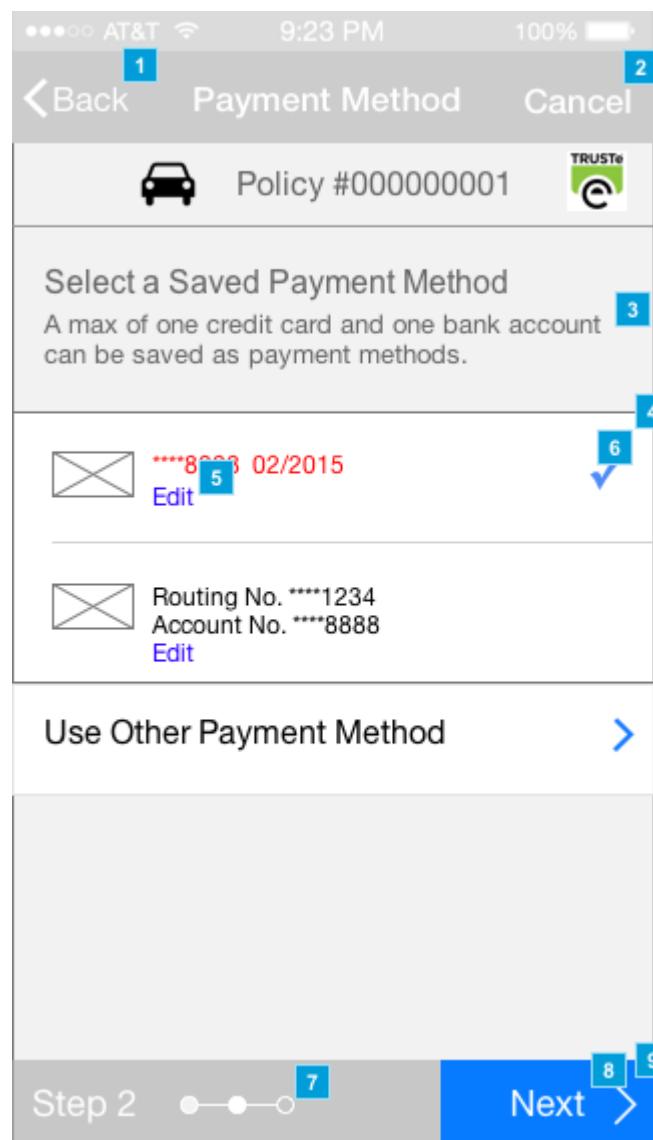
3

Remove From Saved Payments

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Apply Button	Button will be disabled until an edit is made on the page. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
3	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Action Sheet to confirm removal of the credit card from the Saved Payment Method Page



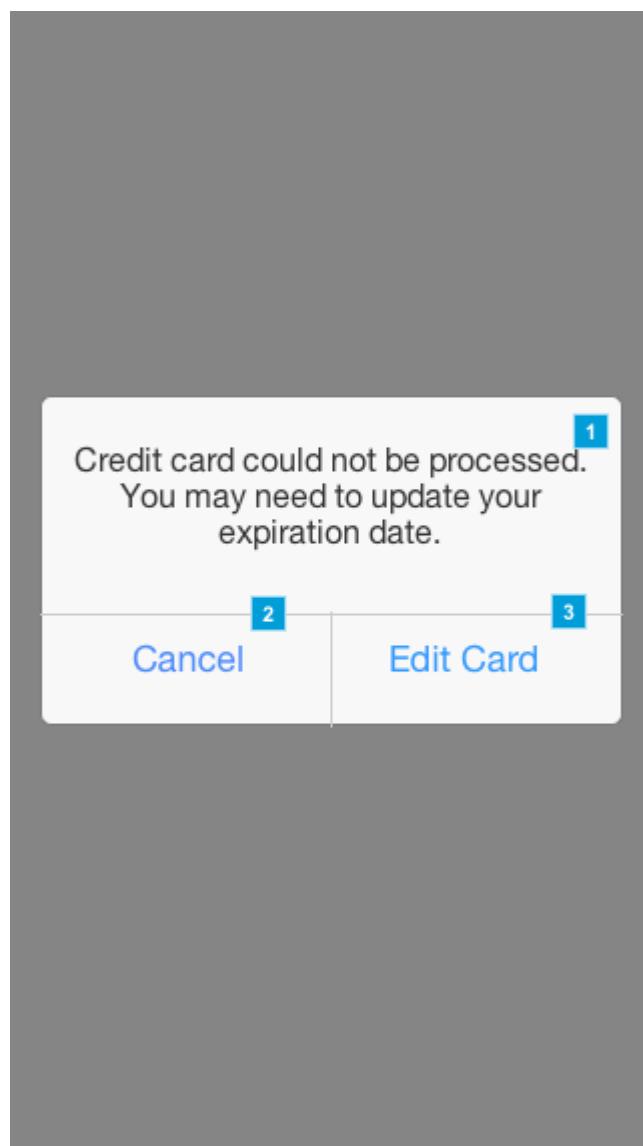
02.222 First Time Payment Step 2 - Payment Method: Saved Expired Credit Card



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
4	Expired Credit Card	On page load, any saved credit cards that are invalid will be denoted with red text
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
7	Step Control	Clearly indicated the current step as well as where user is in the overall process
8	Next Button	If the user tries to proceed with an expired credit card as their selected payment method, the Update Credit Card Expiration Date Alert will appear. When proceeding with an updated card or bank account, tapping will advance the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
9	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.222.100 Payment Method: Update Credit Card Expiration Date Alert



Footnote	Description	Functionality
1	Disclaimer	Disclaimer info about the scheduled payment that user is terminating
2	Cancel Button	Dismisses the dialog returns the user to the Select Payment Method page
3	Edit Credit Card Button	Dismisses the dialog and takes the user to the Edit Credit Card page



02.222.200 Payment Method: Edit Expired Credit Card

The screenshot shows a mobile application interface for editing a credit card. At the top, there's a header with 'AT&T' signal strength, '9:23 PM', and '100% battery'. Below the header, the title 'Edit Credit Card' is displayed with a back arrow. The main section is titled 'Card Info' and includes icons for VISA, MasterCard, American Express, and Discover. There are fields for 'Card Number' (containing '1234-5678-8765-8888') and 'Exp. Date' (containing '02/2015'). A red error message 'Expiration date entered must be in the future.' is shown next to the expiration date field. At the bottom is a large blue 'Apply' button. Four numbered callouts point to specific elements: '1' points to the back arrow, '2' points to the error message, '3' points to the 'Apply' button, and '4' points to the 'Remove From Saved Payments' link.

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Error Messaging	If the expiration date entered by the user is before the current date, an error message will appear and the date will appear in red. Error message and red text will clear upon user tapping back into the exp. date
3	Apply Button	Button will be disabled until an edit is made on the page. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
4	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Action Sheet to confirm removal of the credit card from the Saved Payment Method Page



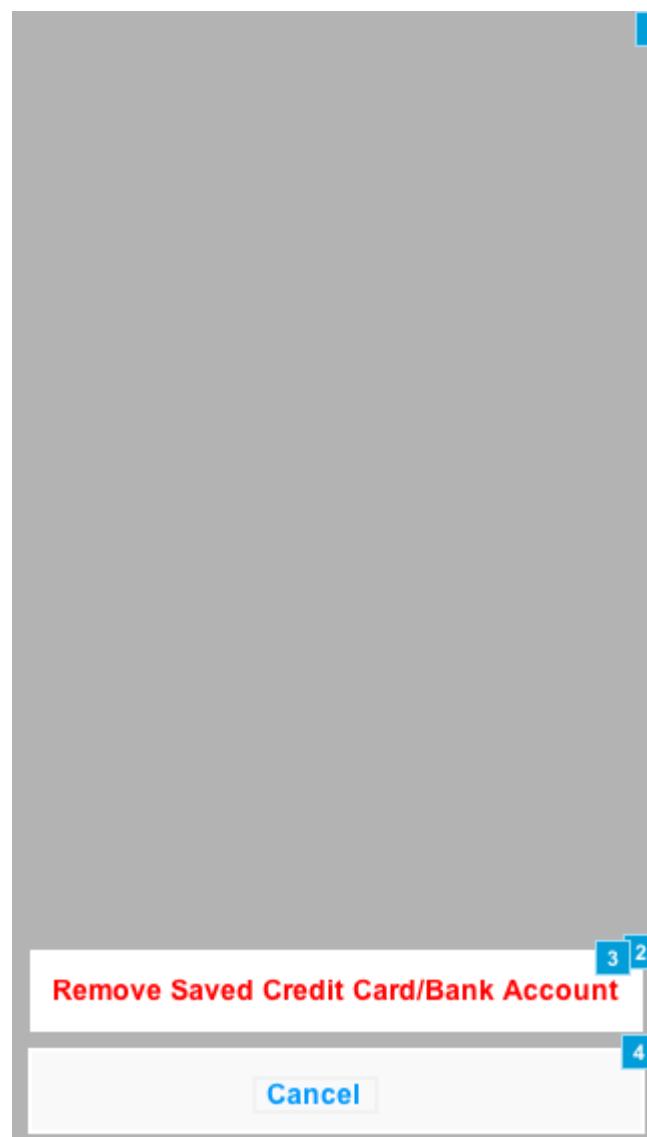
02.222.210 First Time Payment Step 2 - Payment Method: Expired Credit Card Edit Page With Inline Messaging

The screenshot shows a mobile application interface for editing a saved credit card. At the top, there's a header bar with the AT&T signal, the time (9:23 PM), and a battery level (100%). Below the header is a navigation bar with a back arrow and the text "Edit Credit Card". The main content area is titled "Card Info" and features logos for VISA, MasterCard, American Express, and Discover. A camera icon is also present. The card number "1234-5678-8765-8888" is displayed with a checkmark next to it. The expiration date is listed as "02/2015". Below these fields is an inline date picker showing years from 9 to 13, with "2015" highlighted. A blue "Apply" button is positioned below the date picker. At the bottom of the screen, a red link reads "Remove From Saved Payments".

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Inline Picker	Inline picker will close and the field will update on re-tap of the expiration date field or anywhere outside of the picker
3	Expiration Date Picker	When the user taps into the expiration date field, a date picker will launch in line. If the user taps anywhere outside of the picker, it will be closed and the selected option updated. If the user moves to a different page then returns to this one, the picker will be closed until the Exp. Date field is tapped
4	Picker Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
5	Apply Button	Button will be disabled until an edit is made on the page. Items below this button will move up the page when content is not being shown. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
6	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Action Sheet to confirm removal of the credit card from the Saved Payment Method Page



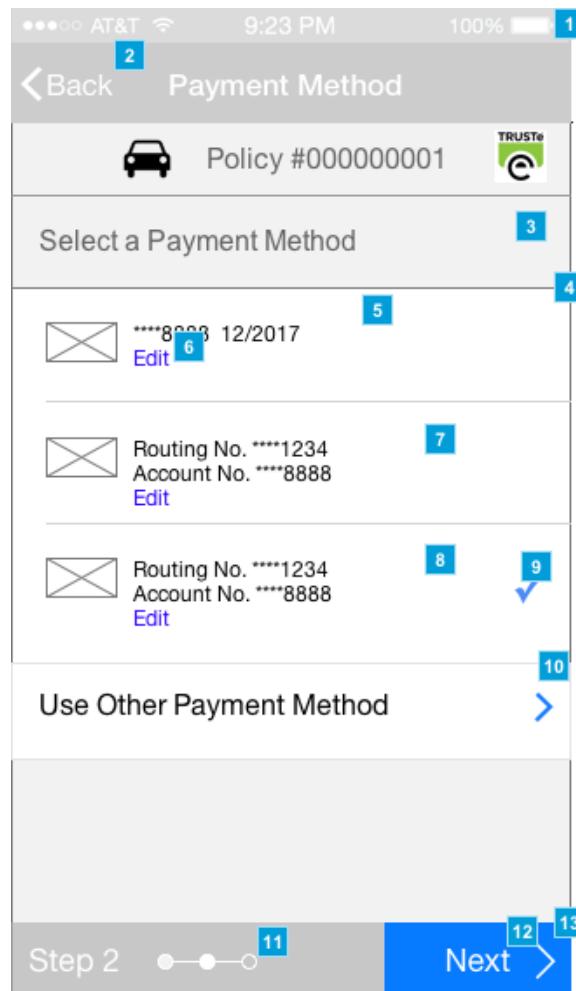
02.222.211 Payment Method - Remove Saved Credit Card/Bank Account Action Sheet



Footnote	Description	Functionality
1	Action Sheet	When triggered, button options will pull up from the bottom of the page and the background will grey
2	Remove Saved Credit Card/Bank Account	On tap, removes the credit card or bank account from the list of Saved Payment Methods in the user's account and returns the user to the Payment Methods page. User does not need to complete the payment flow for a payment method to be removed
3	Variable Text	Text will read either Credit Card or Bank Account based on the page the action was triggered from
4	Cancel Button	Dismisses the action sheet without removing the saved credit card or bank account



02.223 Edit First Time Payment Step 2 - Edit Unsaved + Saved Payments

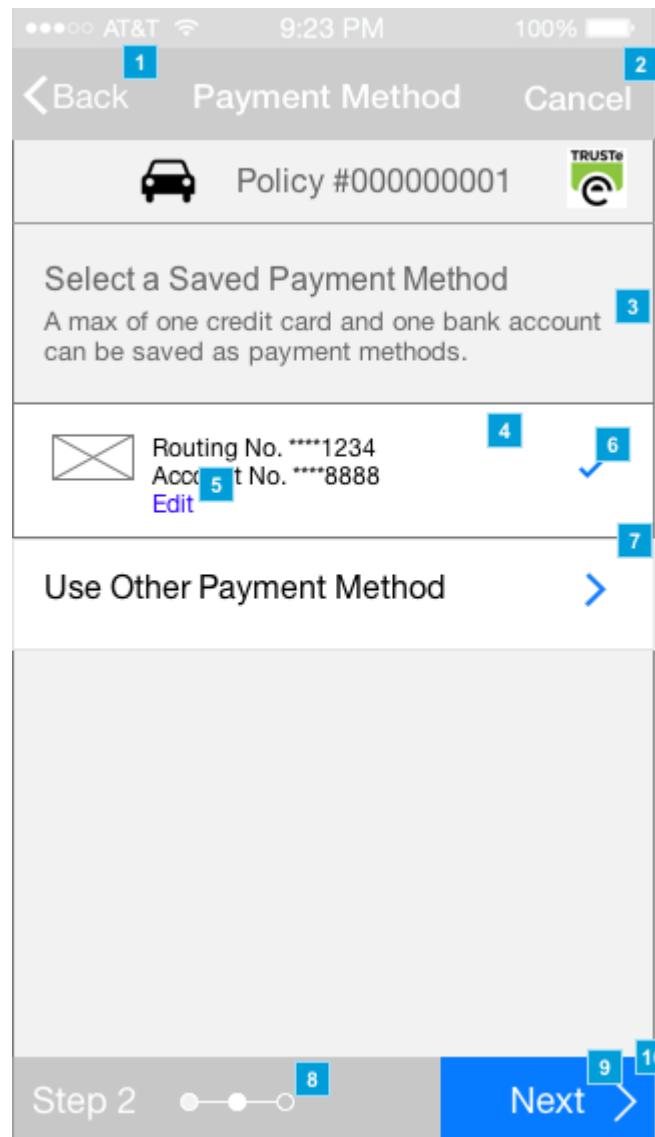


Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page). User would have used the "<back" button from a later step in the process and used a temporary payment method.
2	Back Button	Returns to previous step in the payment process with previously added information remembered.
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Temporary Bank Account	Temporary Bank Account info
9	Selection	On page load, the amount selected by the user in Step 2 will appear
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Step Control	Clearly indicated the current step as well as where user is in the overall process
12	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
13	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated





02.230 First Time Payment Step 2 - Payment Method: Saved Bank Account



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
4	Bank Account	Bank Account info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
7	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
8	Step Control	Clearly indicated the current step as well as where user is in the overall process
9	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
10	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



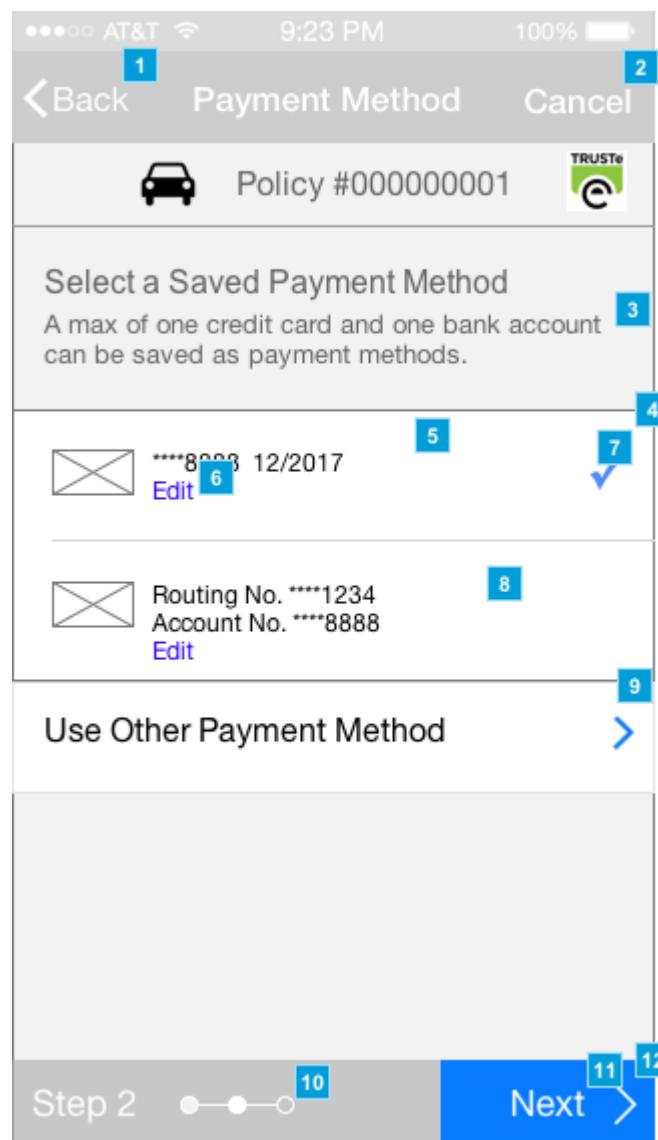
02.231 Payment Method: Edit Saved Bank Account

The screenshot shows a mobile application interface titled "Edit Bank Account". At the top, there is a back button labeled "Back" and the title "Edit Bank Account". Below the title, there is a placeholder image of a check with two input fields labeled "Routing #" and "Account #". A blue callout box labeled "1" points to the back button. A blue callout box labeled "2" points to the placeholder check image. A blue callout box labeled "3" points to a camera icon inside a dashed purple square, indicating where to tap to capture account information. The next section contains a "Bank Routing Number" field with the value "04302-134" and a checked checkbox. The following section contains a "Bank Account Number" field with the value "1234-1234-1234-1234" and a checked checkbox. The next section contains a "Confirm" field with the same value and a checked checkbox. At the bottom, there is a large blue "Apply" button and a red link labeled "Remove From Saved Payments". Blue callout boxes labeled "4" and "5" point to the "Apply" button and the "Remove From Saved Payments" link respectively.

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Hint Image	Illustrates where the required info about bank account is located on generic check
3	OCR Button	Initiates OCR account info capture process
4	Apply Button	Button will be disabled until an edit is made on the page. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
5	Remove Saved Bank Account	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Action Sheet to confirm removal of the credit card from the Saved Payment Method Page



02.240 First Time Payment Step 2 - Payment Method: Saved Credit Card & Bank Account



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
4	Selection Area	Tapping anywhere in the row (except for the edit button and affordance space) will select it
5	Credit Card	Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
8	Bank Account	Bank Account info
9	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
10	Step Control	Clearly indicated the current step as well as where user is in the overall process
11	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
12	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.300 First Time Payment Step 3 - Payment Date

The screenshot shows the 'Payment Date' screen of the Allstate mobile application. At the top, there are icons for signal strength, AT&T, battery level (100%), and time (9:23 PM). Below the header, there are buttons for 'Back' (labeled 1), 'Payment Date' (centered), and 'Cancel' (labeled 2). To the right of the date button is a 'TRUSTe' logo. The main content area displays a car icon and the policy number 'Policy #000000001'. Below this, a section titled 'Select a Payment Date' shows the 'Due Date: 4/08/2014'. A note states: 'Payments scheduled on due date will not incur a late fee.' Navigation arrows labeled 4 are positioned above a calendar grid for April 2014. The calendar grid shows dates from 1 to 30, with the 8th highlighted in red. A small blue square labeled 5 is located to the right of the calendar. At the bottom, a progress bar shows 'Step 3' followed by a series of dots, with a 'Verify' button labeled 7 and 8.

Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Due Date	Show a bill due date
4	Month navigation	Allows user to navigate to correct month by swiping left or right or tapping the arrows (when available). Swipe will also change month on the calendar section of the page. When screen loads, it will be pre-populated to the current month
5	Date Selection	User will be able to tap on a particular date to select it. The control will have today pre-selected when it first appears on the screen.
6	Step Control	Clearly indicated the current step as well as where user is in the overall process
7	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
8	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.400 First Time Payment Step 4 - Payment Review

The screenshot shows a mobile application interface for a payment review. At the top, it displays signal strength, time (9:23 PM), battery level (100%), and connectivity (AT&T). Below this is the header "Review Payment" with "Back" and "Cancel" buttons. The main content area shows a car icon and policy number "Policy #000000001". A TRUSTe logo is present. The screen lists the following information:

- Total Balance: \$272.12 (marked with a blue box)
- Minimum Due: \$25.24
- Payment Amount: \$25.24 (marked with a blue box)
- Payment Method: VISA *1234 (marked with a blue box)
- Payment Date: 4/02/2014 (marked with a blue box)
- A checkbox labeled "I agree to the Terms & Conditions" (marked with a blue box) is followed by a note: "You will receive a withdrawal schedule via email once your enrollment is processed."
- A large blue "Submit Payment" button at the bottom (marked with a blue box).

Footnote	Description	Functionality
1	Back Button	Since this page is accessed via the end of the first time payment flow, a back button would appear that would take the user to the editable Payment Date page
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Bill Details	Shows total balance on the bill as well as the amount due
4	Payment Amount	On tap, will take the user to the Payment Amount edit page (matches the Return Payment layout without the process steps at the bottom of the page)
5	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method edit page (matches the Return Payment layout without the process steps at the bottom of the page)
6	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date edit page (matches the Return Payment layout without the process steps at the bottom of the page)
7		Will only be visible if the payment method is the bank account.
8	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
9	Submit Payment Button	Tapping on the Submit Payment button will submit the payment and, if successful, will take the user to the Payment Confirmation screen. When a user is paying with a bank account, and the terms and conditions are not agreed to, the Submit Payment button will launch the T&C Alert



2.410 Payment Review - T&C Alert

AT&T 9:23 PM 100%

< Back Review Payment Cancel

Policy #000000001 TRUSTe

Total Balance: \$272.12

Minimum Due: \$25.24

Payment Amount >
\$25.24

Payment Method >
Account No. ****8888

Payment Date >
4/02/2014

I agree to the Terms & Conditions ²

You must agree to the Terms & Conditions to proceed. ³

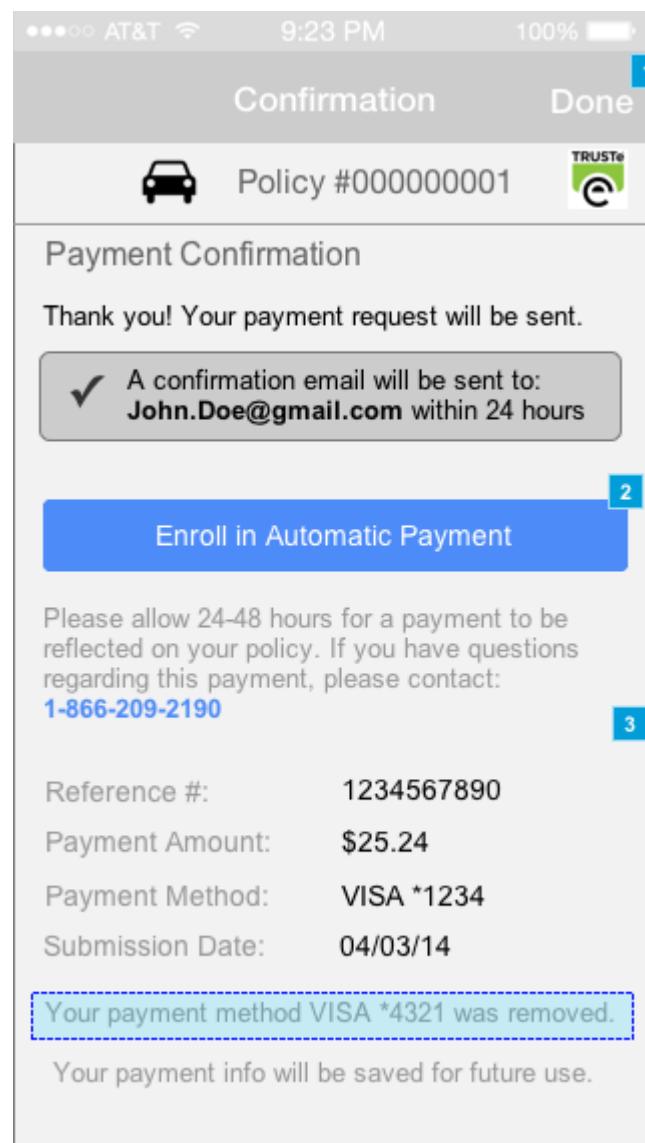
You will receive a withdrawal schedule via email once your enrollment is processed.

Submit Payment

Footnote	Description	Functionality
1	Payment Method - Bank Account	View when the selected Payment Method is Bank Account
2	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
3	T&C Error Message	After an edit is made on a modification page or a return payment (hub and spoke flow) and the Terms and Conditions are not agreed to before attempting to proceed, this inline messaging will appear



02.500 Payment Confirmation



Footnote	Description	Functionality
1	Done Button	Tapping on the Done button will close the confirmation screen (slide down) and will return user to the screen that initiated the payment process.
2	Enroll In Automatic Payment	Tapping on this button will dismiss the current screen (in background) and initiate the automatic payment enrollment process.
3	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



Return Payment

Return Payment



03.100 Return Payment - Payment Review

The screenshot shows the 'Review Payment' screen with the following details:

- Header:** AT&T, 9:23 PM, 100%, 2, Review Payment, Cancel.
- Policy Information:** Policy #000000001, TRUSTe logo.
- Financial Summary:** Total Balance: \$272.12, Minimum Due: \$25.24.
- Variable Messaging Section:** A blue box containing the message "Variable messaging based on policy status will appear in this section." (labeled 6).
- Payment Details:** Payment Amount (\$272.12), Payment Method (VISA *1234), Payment Date (4/02/2014).
- Agreement Section:** A checkbox labeled "I agree to the Terms & Conditions" (labeled 11) is checked.
- Informational Text:** "You will receive a withdrawal schedule via email once your enrollment is processed." (labeled 10).
- Submit Button:** A large blue "Submit Payment" button (labeled 12).

Footnote	Description	Functionality
1	Slide Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Default Selections	In a return payment scenario, all defaults will be selected upon page load: Pay in Full, Credit Card (if a saved one is available) and Today for Payment Date
3	Back Button	Since this page is accessed via a return payment (following the hub and spoke approach) the "<Back" button will not appear on this page
4	Cancel Button	Cancels current payment and returns user to the Billing Info screen
5	Total Balance & Min Due	If total Balance or Min Due have no data, the line will not appear and any items below them will move up on the page
6	Variable Messaging Section	Any variable messaging to the user will be listed here
7	Payment Amount	On tap, will take the user to the Payment Amount page (Return Payment)
8	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method page (Return Payment)
9	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date page (Return Payment)
10	Agree to Terms & Conditions	Will only be visible if the payment method is the bank account.
11	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
12	Submit Payment Button	The Submit Payment button will be disabled until an edit is made on the page. Additionally, when a user is paying with a bank account, the Submit Payment button will be disabled until the Terms and conditions are agreed to. Tapping on the enabled Submit Payment button will submit the payment and, if successful, will take the user to the Payment Confirmation page



03.120 Return Payment - Payment Review: No Saved Credit Card

The screenshot shows the 'Review Payment' screen of the Allstate mobile application. At the top, it displays the carrier (AT&T), time (9:23 PM), battery level (100%), and signal strength. Below this, there are two buttons: 'Review Payment' (labeled 2) and 'Cancel' (labeled 3). The main content area shows a car icon and the policy number 'Policy #000000001'. A 'TRUSTe' logo is visible. The 'Total Balance:' is listed as '\$272.12' (labeled 4) and the 'Minimum Due:' as '\$25.24' (labeled 5). A blue dashed box highlights a message: 'Variable messaging based on policy status will appear in this section.' Below this, there are sections for 'Payment Amount' (\$272.12) and 'Payment Method' (with a placeholder 'Add a Payment Method'). Another section for 'Payment Date' is shown with the date '4/02/2014'. At the bottom, there is a green toggle switch labeled 'I agree to the Terms & Conditions' (labeled 7), a note about receiving a withdrawal schedule via email (labeled 8), and a large blue 'Submit Payment' button (labeled 9).

Footnote	Description	Functionality
1	Default Selections	In a return payment scenario, all defaults will be selected upon page load: Pay in Full, Credit Card (if a saved one is available) and Today for Payment Date
2	Back Button	Since this page is accessed via a return payment (following the hub and spoke approach) the "<Back" button will not appear on this page
3	Cancel Button	Cancels current payment and returns user to the Billing Info screen
4	Bill Details	Shows total balance on the bill as well as the amount due
5	Variable Messaging Section	Any variable messaging to the user will be listed here
6	No Saved Payment Method	Instance occurs when the user does not have any saved Payment Methods. On tap, will take the user to the Payment Method page (Return Payment)
7		Will only be visible if the payment method is the bank account.
8	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
9	Submit Payment Button	In this scenario, the Submit Payment button will be disabled until the user adds a Payment Method. When a user is paying with a bank account, the Submit Payment button will be disabled until the Terms and conditions are agreed to. Once payment is added, tapping on the Submit Payment button will submit the payment and, if successful, will show user the Payment Confirmation screen



03.200 Return Payment - Edit Payment Amount

1 Back 2 Payment Amount

3 Pay in Full (\$272.12)

4 Apply

Select a Payment Amount

Policy #000000001 TRUSTe

Pay Minimum Due* (\$25.24)

Pay Other Amount * \$0.00

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

Footnote	Description	Functionality
1	Back Button	Will return user to previous screen without making any modification to payment amount
2	Amount Selection	User will be able to pay in full, pay minimum balance or enter other amount manually using the keyboard
3	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
4	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



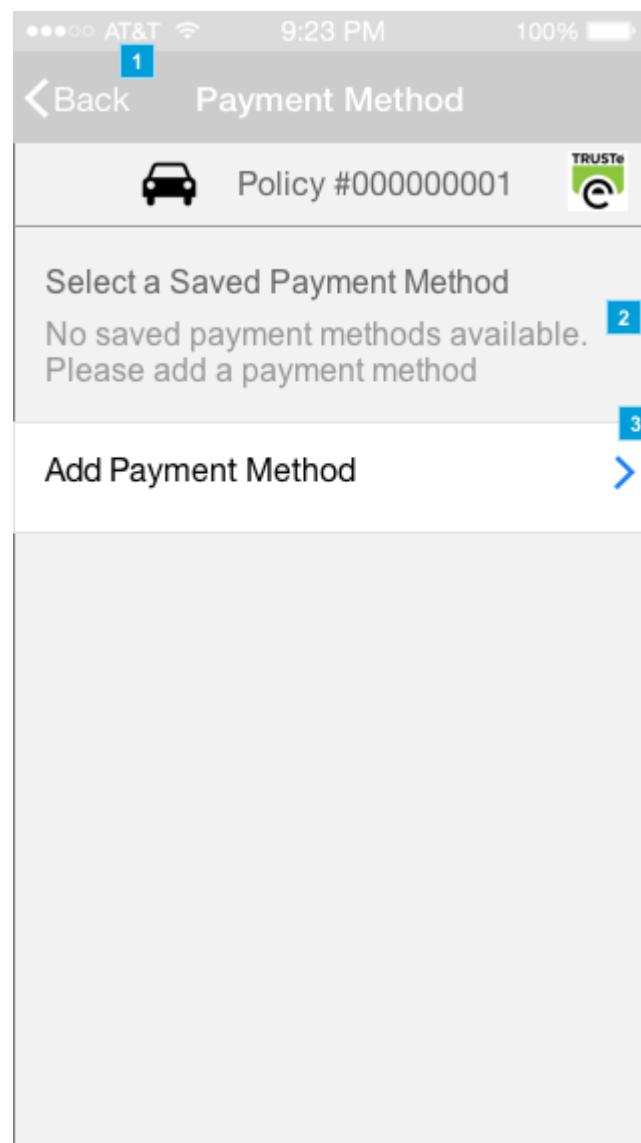
03.220 Return Payment - Edit Payment Amount: Pay Other Amount Selected

The screenshot shows a mobile application interface for managing payment amounts. At the top, there's a header with a back button, the title "Payment Amount", and a "TRUSTe" logo. Below the header, it says "Policy #000000001". The main area has three options: "Pay in Full (\$272.12)", "Pay Minimum Due* (\$25.24)", and "Pay Other Amount * \$24.56" which is selected and highlighted with a blue border and a checkmark. A note below the amount states: "*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the". At the bottom, there's a numeric keypad with digits 1-9, a decimal point, a zero, and a clear/cancel button. Three numbered callouts point to specific elements: 1 points to the back button, 2 points to the "Pay Other Amount" field, and 3 points to the "Done" button.

Footnote	Description	Functionality
1	Back Button	Will return user to previous screen without making any modification to payment amount
2	Text Entry Field	On tap of the entry field or anywhere in the "Pay Other Amount" row, the option will be selected and the number pad will display from the bottom of the page
3	Done Button	On tap of the Done Button, the last change made will be entered and the number pad will close



03.300 Return Payment - Payment Method - None Saved



Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen without making any modifications
2	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Add Payment Method	When tapped on, user will be prompted to use a credit card or a bank account to pay this bill



03.310 Return Payment - Payment Method - Enter New Bank Account

AT&T 9:23 PM 100%

Back Bank Account

Policy #000000001 TRUSTe

Enter a New Payment Method

Bank Account Credit/Debit Card

3

Routing # Account #

4

Bank Routing Number

5

Routing Number 04302-134

6

Bank Account Number

7

Account Number 1234-1234-1234-1234

Confirm 1234-1234-1234-1234

8

Save info to use for future payments

9

>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod

10

Apply

Footnote	Description	Functionality
1	Back Button	Will return user to previous screen without taking any financial data collected on this screen into account
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	Hint Image	Illustrates where the required info about bank account is located on generic check
4	OCR Button	Initiates OCR account info capture process
5	Routing Number	Validates (indicated by checkmark) correct routing number
6	Account Number	Validates (indicated by checkmark) correct account number
7	Account Number Confirmation	Validates (indicated by checkmark) that account number entered in the confirmation section matches the account number entered above
8	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
9	Disclaimer	Since saving for future payment may replace existing account, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
10	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.311 Return Payment - Payment Method - Enter New Credit Card

1 Back 2 Credit Card

Policy #000000001 TRUSTe

Enter a New Payment Method

Bank Account Credit/Debit Card

Card Info

VISA MasterCard American Express Discover

Card Number 1234-5678-8765-4321

Exp. Date MM/YYYY

Save info to use for future payments

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Apply

Footnote	Description	Functionality
1	Back Button	Will return user to previous screen without taking any financial data collected on this screen into account
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	OCR Button	Initiates OCR account info capture process
4	Credit Card Number	Formatted input for credit card number
5	Exp. Date	Formatted input for Exp. Date
6	Save for Future Use	Allows to save the info for future use. In case user already has a credit card on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Disclaimer	Since saving for future payment may replace existing credit card, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
8	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.320 Return Payment - Payment Method - Saved Credit Card

The screenshot shows the 'Payment Method' screen for a policy. At the top, it displays 'AT&T' signal strength, the time '9:23 PM', and a battery level of '100%'. A blue numbered callout '1' points to the 'Back' button. The main title 'Payment Method' is centered above a section titled 'Select a Saved Payment Method'. Below this, a message states 'A max of one credit card and one bank account can be saved as payment methods.' A blue numbered callout '2' points to this message. In the center, there is a list item for a credit card: '****8223 12/2017'. To the left of the card number is a delete icon (blue numbered callout '3'), and to the right is an edit icon (blue numbered callout '4'). A blue checkmark icon (blue numbered callout '5') indicates the card is selected. To the right of the card details is a blue numbered callout '6' pointing to a 'Use Other Payment Method' link with a right-pointing arrow. At the bottom is a large blue 'Apply' button (blue numbered callout '7'). A TRUSTe logo is visible in the top right corner of the screen.

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Credit Card	Credit Card info
4	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
5	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
6	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
7	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.321 Return Payment - Payment Method - Saved Expired Credit Card

The screenshot shows the 'Payment Method' screen of the Allstate mobile application. At the top, it displays the carrier (AT&T), time (9:23 PM), battery level (100%), and a 'Back' button. Below this, the title 'Payment Method' is shown, along with a car icon and 'Policy #000000001'. A 'TRUSTe' logo is also present. The main content area is titled 'Select a Saved Payment Method' with the note: 'A max of one credit card and one bank account can be saved as payment methods.' Two payment methods are listed:

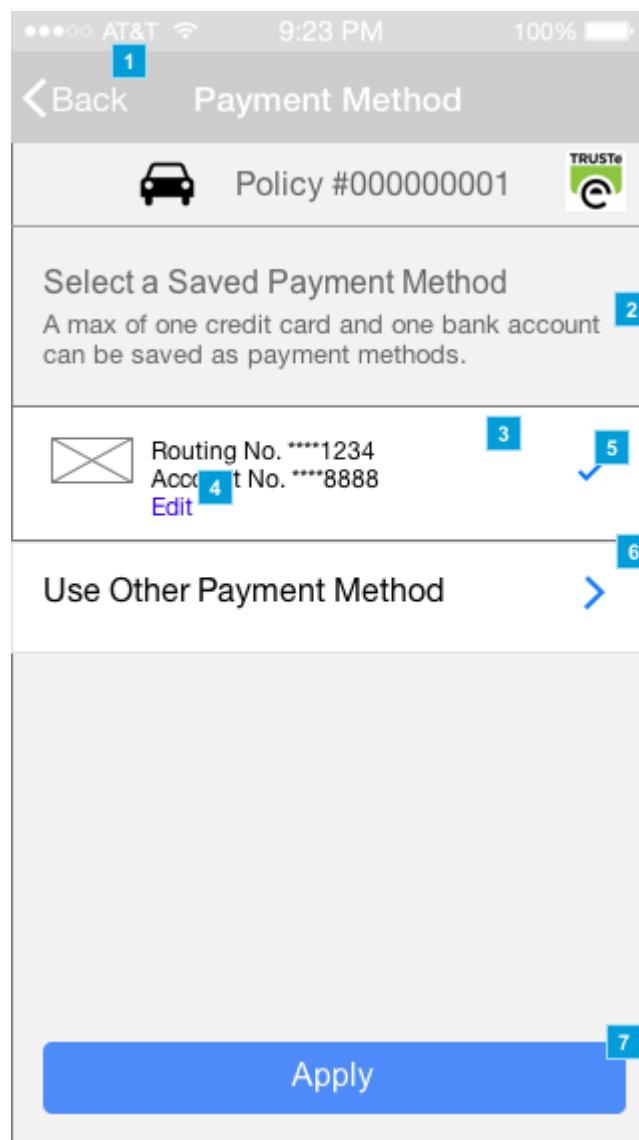
- 1. A credit card entry with a crossed-out icon, red text '****8663 02/2015', and an 'Edit' button. A blue box labeled '3' is positioned above the edit button, and a blue checkmark icon labeled '5' is to the right of the card details.
- 2. A bank account entry with a crossed-out icon, 'Routing No. ****1234', 'Account No. ****8888', and an 'Edit' button. A blue box labeled '3' is positioned above the edit button.

Below the list is a section titled 'Use Other Payment Method' with a right-pointing arrow. At the bottom is a large blue 'Apply' button labeled '6'.

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Expired Credit Card	On page load, any saved credit cards that are invalid will be denoted with red text
4	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
5	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
6	Apply Button	If the user tries to proceed to the next step with an invalid card selected as the payment method, the Credit Card Expiration Date Modal will appear



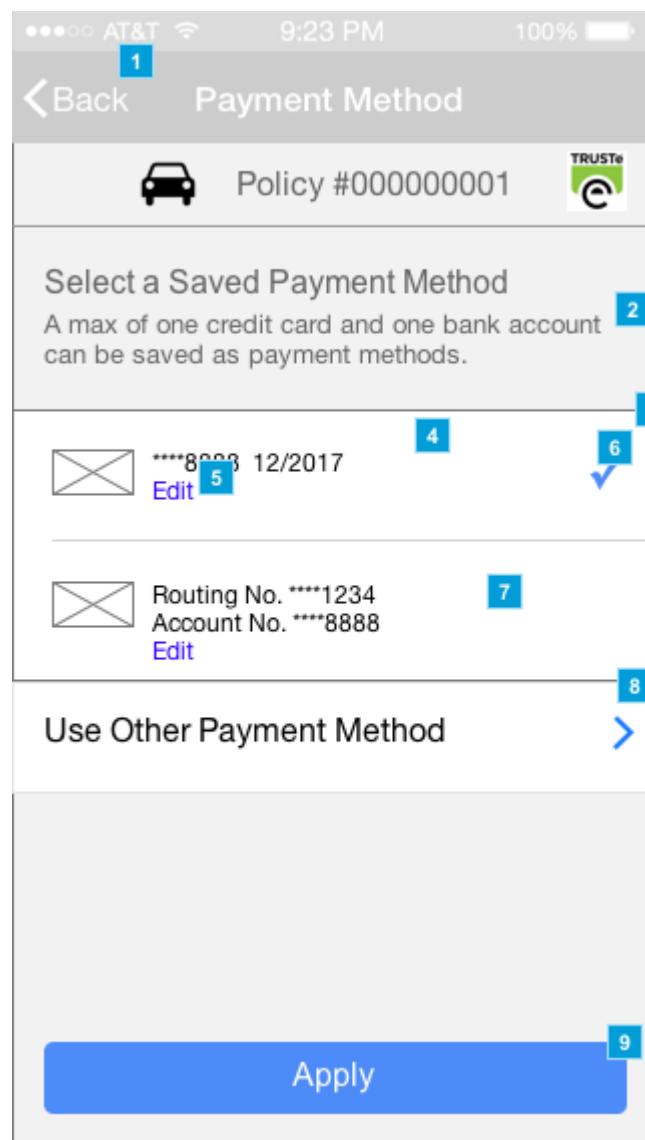
03.330 Return Payment - Payment Method - Saved Bank Account



Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Bank Account	Bank Account info
4	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
5	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
6	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
7	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



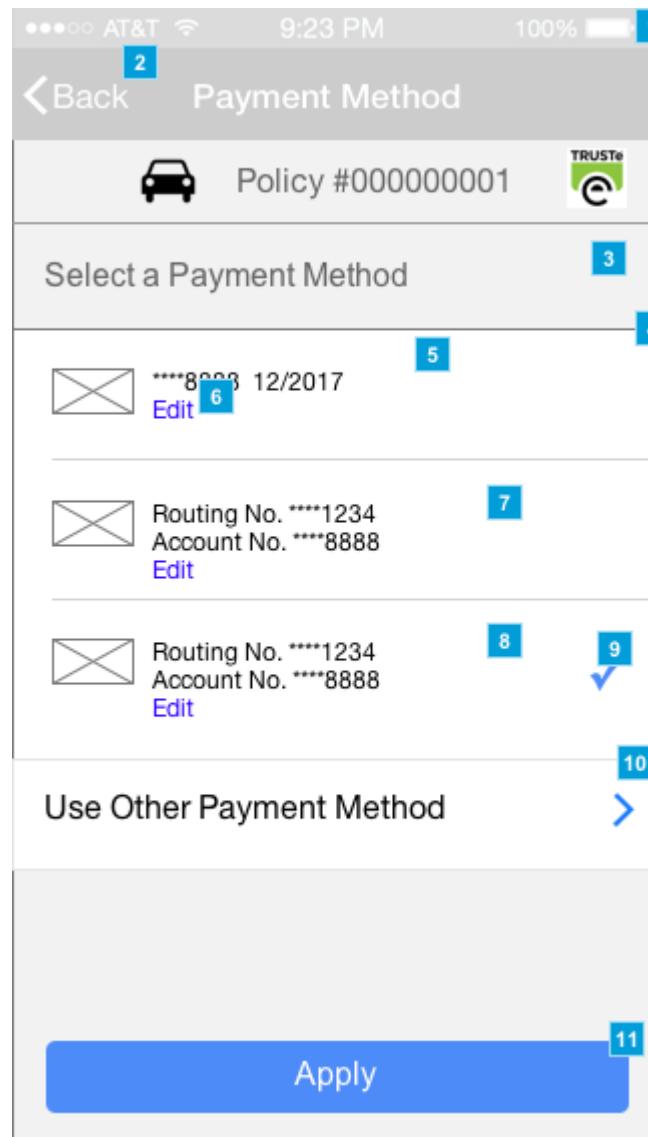
03.340 Return Payment - Payment Method - Saved Credit Card & Bank Account



Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Selection Area	Tapping anywhere in the row (except for the edit button and affordance space) will select it
4	Credit Card	Credit Card info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
7	Bank Account	Bank Account info
8	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
9	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.350 Return Payment - Payment Method - Edit Unsaved + Saved Payments



Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page)
2	Back Button	Will return user to the Payment Review screen without making any modifications
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Temporary Bank Account	Temporary Bank Account info
9	Selection	On page load, the amount selected by the user in Step 2 will appear
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen





03.400 Return Payment - Edit Payment Date

AT&T 9:23 PM 100%

Back Payment Date

Policy #000000001 TRUSTe

Select a Payment Date

Due Date: 4/08/2014

Payments scheduled on due date will not incur a late fee.

Mar 2014 Apr 2014 May 2014

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Apply

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
2	Due Date	Show a bill due date
3	Month navigation	Allows user to navigate to correct month by swiping left or right or tapping the arrows (when available). Swipe will also change month on the calendar section of the page. When screen loads, it will be pre-populated to the current month
4	Date Selection	User will be able to tap on a particular date to select it. The control will have today pre-selected when it first appears on the screen
5	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



Modify / Cancel Payment

Modify/Cancel Payment



04.100 Modify Scheduled Payment

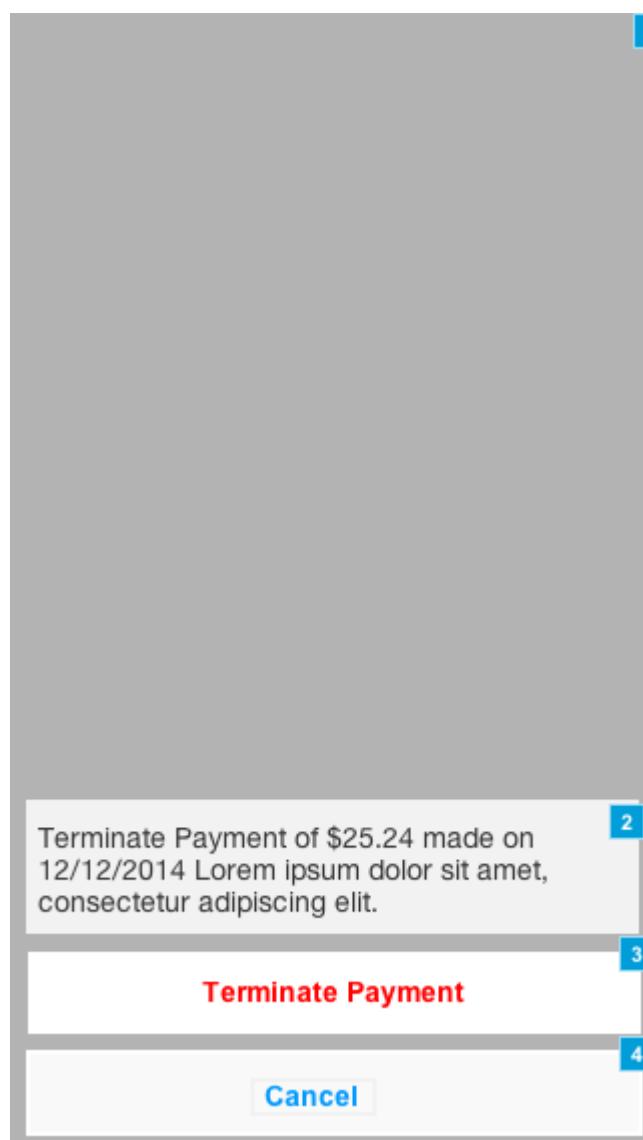
The screenshot shows a mobile application interface for modifying a scheduled payment. At the top, it displays signal strength, time (9:23 PM), battery level (100%), and icons for AT&T and a signal. Below this is a header with a back arrow (2), the title 'Review Payment' (3), and a 'Cancel' button.

The main content area starts with a car icon and the policy number 'Policy #000000001'. A 'TRUSTe' logo is visible in the top right corner. The total balance is listed as '\$272.12' (4). A blue box labeled 'Variable messaging based on policy status will appear in this section.' (5) is present. Below this are sections for 'Payment Amount' (\$25.24) (6), 'Payment Method' (VISA *1234) (7), and 'Payment Date' (12/12/2014) (8). A toggle switch (9) is followed by the text 'I agree to the Terms & Conditions' (10). A note below states: 'You will receive a withdrawal schedule via email once your enrollment is processed.' A large blue 'Apply' button (11) is at the bottom, and a red link 'Terminate Payment' (12) is also present.

Footnote	Description	Functionality
1	Slide Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	No Back Button	Since this scenario is for a customer following the hub and spoke approach to edit a payment, the "<Back" button will not appear on this page.
3	Cancel Button	Dismisses the modification screen with changes made discarded and returns the user to the Billing Info Page
4	Bill Details	Shows total balance on the bill as well as the amount due
5	Variable Messaging Section	Any variable messaging to the user will be listed here
6	Payment Amount	On tap, will take the user to the Payment Amount page (Return Payment)
7	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method page (Return Payment)
8	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date page (Return Payment)
9	Agree to Terms & Conditions	Will only be visible if the payment method is the bank account.
10	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
11	Apply Button	Button will be disabled until an edit is made on the page (amount, method, and/or date). Additionally, when a user is paying with a bank account, the apply button will be disabled until the Terms and conditions are agreed to. Tapping on the apply button will submit the payment and, if successful, will take the user to the Modify Scheduled Payment Confirmation page
12	Terminate Payment Text Link	Launches the Cancel Payment Action Sheet



04.110 Modify Scheduled Payment - Cancel Payment Action Sheet



Footnote	Description	Functionality
1	Action Sheet Terminate Payment	When triggered, button options will pull up from the bottom of the page and the background will grey
2	Disclaimer	Disclaimer info about the scheduled payment that user is terminating
3	Terminate Payment	Confirms payment termination and if successful will take the user to the Payment Cancellation Confirmation page
4	Cancel Button	Dismisses the confirmation action sheet without terminating the scheduled payment



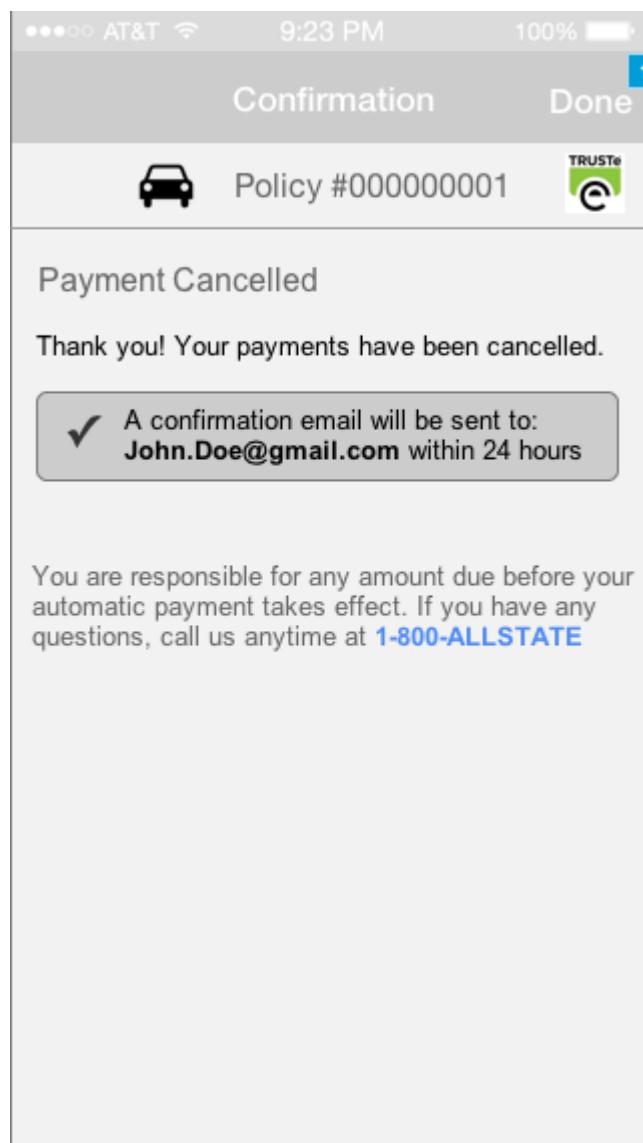
04.200 Modify Scheduled Payment Confirmation

The screenshot shows a mobile application interface for managing scheduled payments. At the top, it displays "AT&T" signal strength, the time "9:23 PM", and a battery level of "100%". Below this, there's a header with "Confirmation" and a "Done" button. A "TRUSTe" logo is visible. The main content area includes a car icon and the policy number "Policy #000000001". It also features a "Scheduled Payment Update Confirmation" message stating "Thank you! Your payment update request will be sent." and "You may edit your payment up till 8pm EST the day before your scheduled payment." A callout box highlights that a confirmation email will be sent to "John.Doe@gmail.com" within 24 hours. A large blue button labeled "Enroll in Automatic Payment" is present. Transaction details are listed below, including a reference number "1234567890", payment amount "\$25.24", payment method "VISA *1234", and submission date "04/03/14". A note indicates that a payment method "VISA *4321 was removed". A footer message says "Your payment info will be saved for future use.".

Footnote	Description	Functionality
1	Done Button	Tapping on the Done button will close the confirmation screen (slide down) and will return the user to the screen that initiated the payment process
2	Enroll In Automatic Payment	Tapping on this button will dismiss the current screen (in background) and initiate the automatic payment enrollment process
3	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



04.300 Payment Cancellation Confirmation



Footnote	Description	Functionality
1	Done Button	Tapping on the Done button will close the confirmation screen (slide down) and will return user to the screen that initiated the payment process



Automatic Payments



First & Return Automatic Payment

First & Return Automatic Payment



05.100 First Time & Return Automatic Payment Step 1 - Payment Frequency

The screenshot shows a mobile application interface for selecting a payment frequency. At the top, there are status icons for signal strength, AT&T network, battery level (100%), and time (9:23 PM). Below this is a header bar with "Payment Frequency" and "Cancel" buttons. A "TRUSTe" logo is visible in the top right corner.

The main content area displays a car icon and the policy number "Policy #000000001". It includes a section titled "Select a Payment Amount" with two options:

- "Pay in Full (\$272.12)" which is selected, indicated by a blue checkmark icon and a blue border.
- "Pay Monthly Min. Due* (\$25.24)"

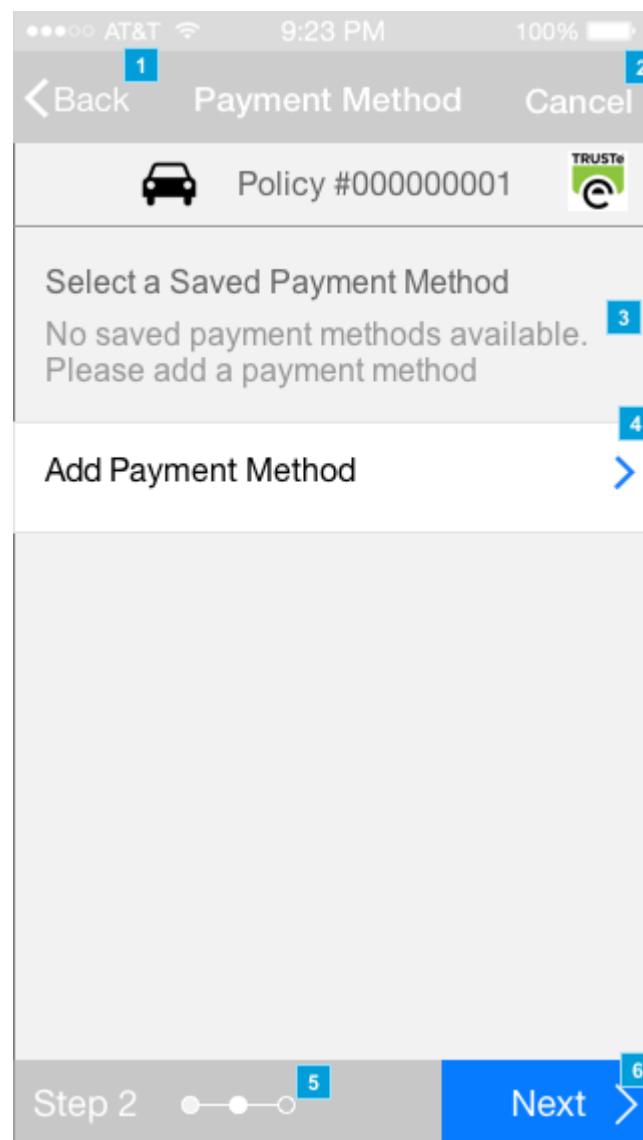
A note below the options states: "This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill."

At the bottom, there is a navigation bar with "Step 1" and "Next" buttons. The "Step 1" button has a blue border and a blue number "5" above it. The "Next" button is blue with a white arrow icon and a blue number "6" above it.

Footnote	Description	Functionality
1	Page Slide-Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Amount Selection	User will be able to pay in full or pay minimum balance
4	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button



05.200 First Time & Return Automatic Payment Step 2 - Payment Method: None Saved



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
4	Add Payment Method	When tapped on, user will be prompted to add a credit card or a bank account to pay this bill
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process - In this case, would take the user to the "Add a Bank Account/Credit Card" Page. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.

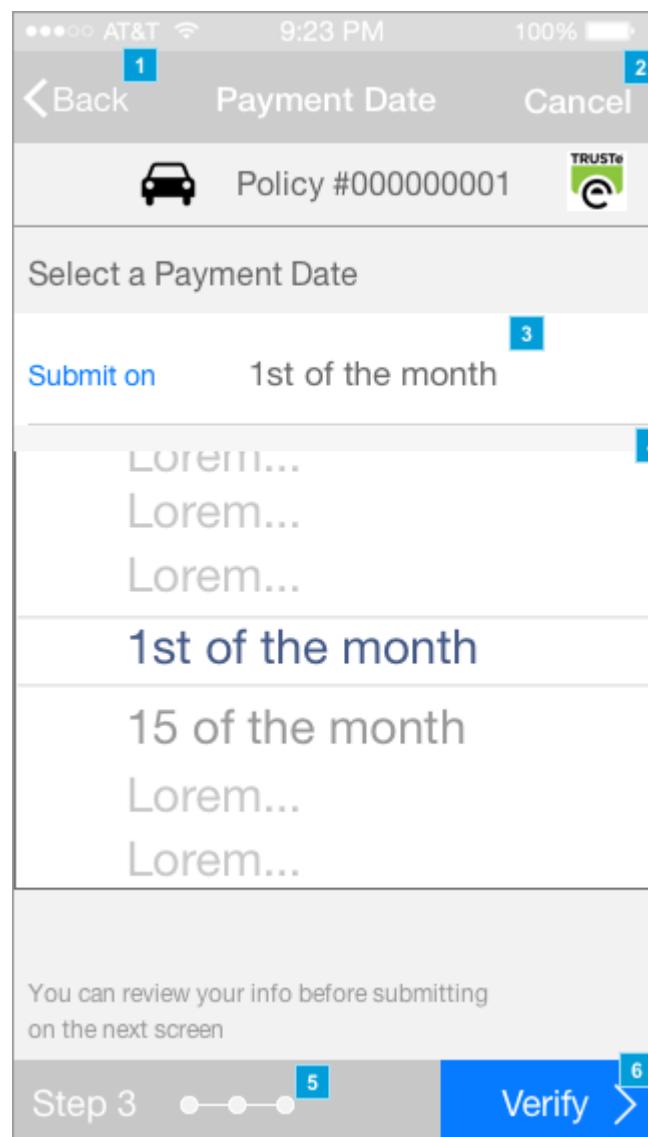


05.300 First Time & Return Automatic Payment Step 3 - Payment Date

Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Payment Submit Date	On page load, 1st of the Month will be selected by default. On tap, will launch an inline picker of submission dates. Dates included in the selection range from the 1st of the Month to the 28th of the Month.
4	Step Control	Clearly indicated the current step as well as where user is in the overall process
5	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.



05.310 First Time & Return Automatic Payment Step 3 - Date: Inline Picker



Footnote	Description	Functionality
1	Back Button	Returns to previous step in the payment process with previously added information remembered.
2	Cancel Button	When tapped, will launch the Cancel Process Action Sheet
3	Payment Submit Date	Tapping here will expand the picker when not visible and collapse the picker when visible. User can proceed with the picker in any state since a default selection will always be selected initially
4	Frequency Picker	Set of values in a picker format that are appropriate for the payment amount chosen on previous step. Dates included in the selection range from the 1st of the Month to the 28th of the Month.
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.



05.400 First Time & Return Automatic Payment Step 4 - Payment Review

The screenshot shows a mobile application interface for reviewing an automatic payment. At the top, it displays the carrier (AT&T), time (9:23 PM), and battery level (100%). Below this is the title 'Review Payment' with a back button (1) and cancel button (2). The policy number 'Policy #000000001' is shown next to a car icon and a TRUSTe logo.

Key information displayed includes:

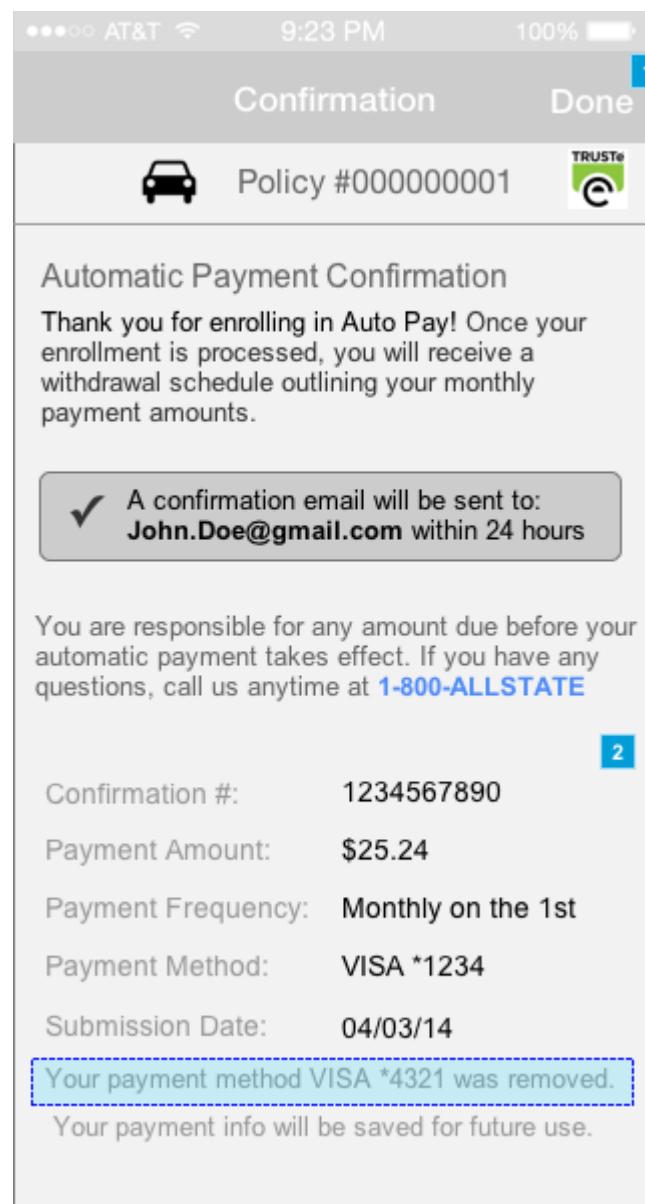
- Total Balance: \$272.12 (3)
- Minimum Due: \$25.24
- Payment Frequency: Monthly (4)
- Payment Method: VISA *1234 (5)
- Payment Date: On the 1st (6)

A checkbox labeled 'I agree to the Terms & Conditions' is present with a green checked state (7). A note below states: 'You will receive a withdrawal schedule via email once your enrollment is processed.' (8). At the bottom is a large blue 'Submit Payment' button (9).

Footnote	Description	Functionality
1	Back Button	Since this page can only be accessed via the end of the automatic payment flow, a back button would appear that would take the user to the editable Payment Date page
2	Cancel Button	When tapped, will launch the Cancel Process Modal. If the process is cancelled, the user will be returned to the screen that initiated the payment process
3	Total Balance & Min Due	If total Balance or Min Due have no data, the line will not appear and any items below them will move up on the page
4	Payment Frequency	On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Frequency page
5	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Method page
6	Payment Date	On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Date page
7	Agree to Terms & Conditions	Will only be visible if the payment method is the bank account.
8	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
9	Submit Payment	When a user is paying with a bank account, and the terms and conditions are not agreed to, the Submit Payment button will launch the T&C Alert. Tapping on the Submit Payment button will submit the payment and, if successful, will take the user to the Automatic Payment Confirmation screen



05.500 Automatic Payment & Modified Automatic Payment Confirmation



Footnote	Description	Functionality
1	Done Button	Tapping on the Done button will close the confirmation screen and will return user to the screen that initiated the payment process
2	Transaction Details	Set of detailed info that summarizes the auto payment processing that occurred as part of current enrollment including any modifications to payment options, saved info, amount processed, etc.



Edit First & Return Automatic Payment

Edit First & Return Automatic Payment



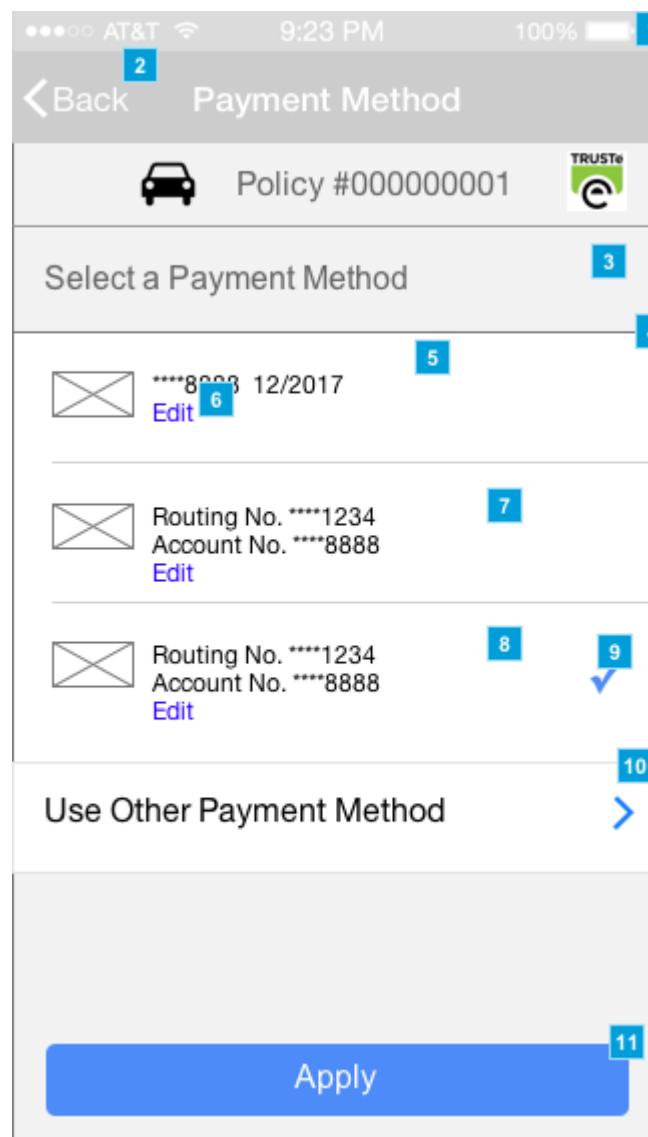
06.100 First Time & Return Automatic Payment - Edit Payment Frequency

The screenshot shows a mobile application interface for managing automatic payments. At the top, it displays 'AT&T' signal strength, '9:23 PM', and '100% battery'. The title 'Payment Frequency' is centered above a back arrow. Below the title, there's a section for 'Policy #000000001' with a car icon and a 'TRUSTe' logo. A note says 'Select a Payment Amount'. Two options are listed: 'Pay in Full (\$272.12)' with a checkmark and 'Pay Monthly Min. Due* (\$25.24)'. A note below explains that the amount includes an installment fee and describes how it works. At the bottom is a large blue 'Apply' button.

Footnote	Description	Functionality
1	Amount Selection	User will be able to pay in full or pay minimum balance
2	Payment Amount Selection	On page load, the amount selected by the user in Step 1 will appear
3	Back Button	Will return user to the Automatic Payment Step 4 - Payment Review page without making any modification to payment amount
4	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Automatic Payment Step 4 - Payment Review screen



06.200 First Time & Return Automatic Payment - Edit Payment Method: Unsaved + Saved Payments



Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page)
2	Back Button	Will return user to the Automatic Payment Step 4 - Payment Review page without making any modification to payment amount
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Temporary Bank Account	Temporary Bank Account info
9	Selection	On page load, the amount selected by the user in Step 2 will appear
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Automatic Payment Step 4 - Payment Review screen





06.300 First Time & Return Automatic Payment - Edit Payment Date

AT&T 9:23 PM 100%

2 Back Payment Date

Policy #000000001 TRUSTe

Select a Payment Date

1 Submit on 1st of the month

You can review your info before submitting on the next screen

3 Apply

Footnote	Description	Functionality
1	Payment Submit Date	On page load, 1st of the Month will be selected by default. Tapping here will show an inline picker that allows the user to select when automatic payments will be made
2	Back Button	Will return user to the Automatic Payment Step 4 - Payment Review page without making any modification to payment amount
3	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Automatic Payment Step 4 - Payment Review screen



Modify / Cancel Automatic Payment

Modify/Cancel Automatic Payment



07.100 Modify Automatic Payment

AT&T 9:23 PM 100%

1 Modify Payment Cancel

Policy #000000001 TRUSTe

Total Balance: \$272.12

Minimum Due: \$25.24

Variable messaging based on policy status will appear in this section.

Payment Frequency >
Monthly

Payment Method >
VISA *1234

Payment Date >
On the 1st

I agree to the [Terms & Conditions](#)

You will receive a withdrawal schedule via email once your enrollment is processed.

Apply

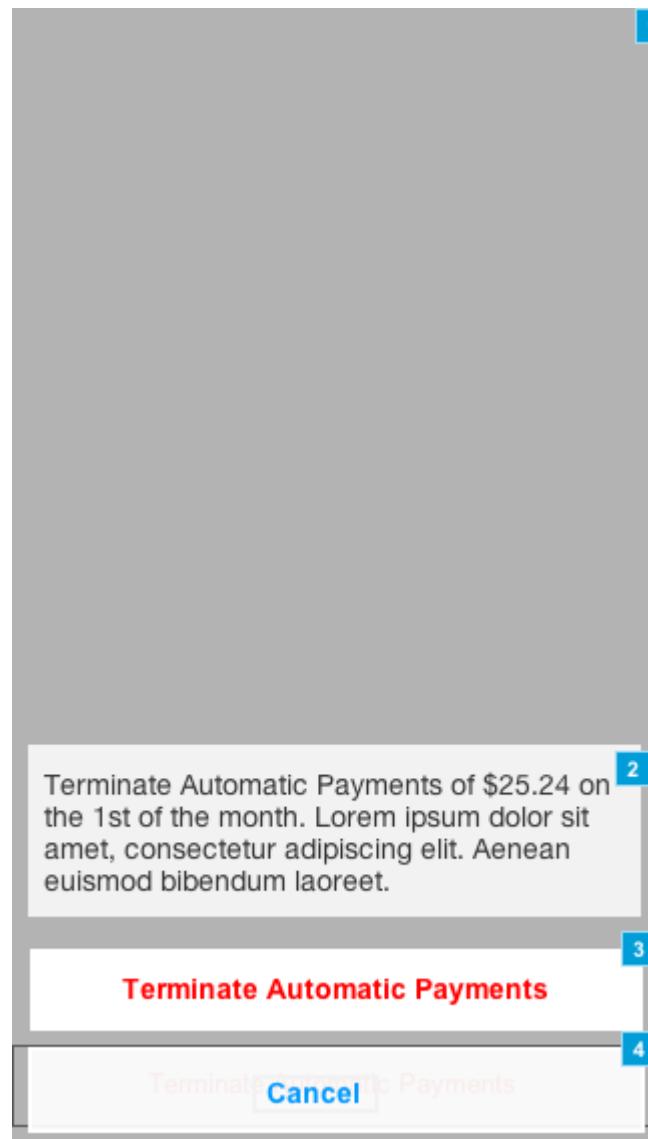
Terminate Automatic Payments

Footnote	Description	Functionality
1	No Back Button	Since this scenario is for a customer following the hub and spoke approach to edit a modified payment, the "<Back" button will not appear on this page.
2	Cancel Button	Closes the modification screen with no changes committed (slide down) and will return user to the Billing Info page
3	Total Balance & Min Due	If total Balance or Min Due have no data, the line will not appear and any items below them will move up on the page
4	Variable Messaging Section	Any variable messaging to the user will be listed here
5	Payment Amount	On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Frequency page
6	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Method page
7	Payment Date	Allows user to specify the payment date. On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Date page
8		Will only be visible if the payment method is the bank account.
9	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
10	Apply Button	The Apply button will be disabled until an edit is made on the page. Additionally, when a user is paying with a bank account, the apply button will be disabled until the Terms and conditions are agreed to. Tapping on the enabled apply button will submit the payment and, if successful, will take the user to the Automatic Payment Confirmation page
11	Terminate Automatic Payment Text Link	Tapping on this link will launch the Cancel Automatic Payments Action Sheet





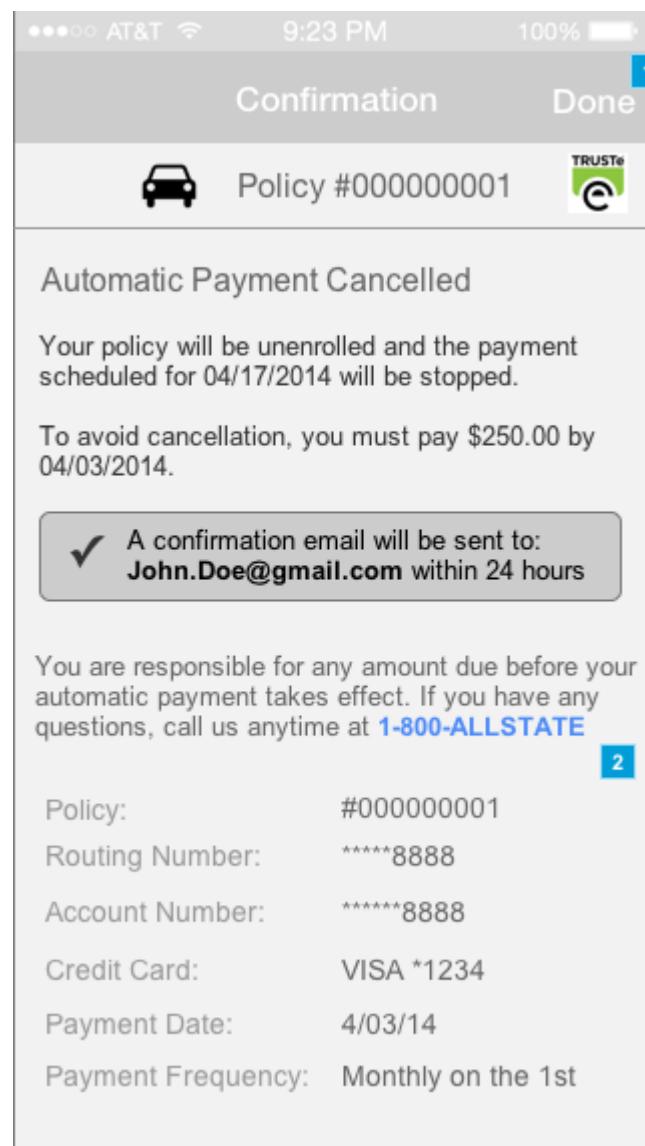
07.110 Modify Automatic Payment - Cancel Automatic Payments Action Sheet



Footnote	Description	Functionality
1	Action Sheet Unenroll from Auto Payments	When triggered, button options will pull up from the bottom of the page and the background will grey
2	Disclaimer	Disclaimer info about the automatic payment that user is terminating
3	Terminate Automatic Payments	Confirms payment un-enrollment and if successful will take the user to the Automatic Payment Cancellation Confirmation page
4	Cancel Button	Dismisses the confirmation action sheet without terminating the scheduled payment



07.200 Automatic Payment Cancellation Confirmation



Footnote	Description	Functionality
1	Done Button	Tapping on the Done button will close the confirmation screen (slide down) and will return user to the screen that initiated the payment process
2	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



Android

Android



Pay My Bill & Billing Info



01.010 Pay My Bill

The screenshot shows a mobile application interface titled "Pay My Bill". At the top, it says "Select a Policy to Pay". Below this, there is a list of policies:

- Policy #000000011**
2006 Scion XA
2004 Dodge Truck DR 1500
Payment Past Due
Please pay now
Balance: \$275.12
Minimum Due: \$25.24
Due Date: 4/10/2014
- Policy #000000001**
2006 Scion XA
2004 Dodge Truck DR 1500
Balance: \$275.12
Minimum Due: \$25.24
Due Date: 4/17/2014
Auto Pay scheduled for: 4/01/2014
- Policy #000000002**
2011 Audi Q5
Your policy is up-to-date.
No payment is due at this time.
Balance: \$275.12
Minimum Due: \$0.00
- Policy #000000003**
2011 Audi Q5
Paid in Full on 01/05/2015
Balance: \$0.00
Minimum Due: \$0.00
- Policy #000000004**
2011 Audi Q5
Payment Pending
Balance: \$567.00
Minimum Due: \$0.00
- Policy #000000005**
2011 Audi Q5
Scheduled Payment
\$123.95 submitted on 4/22/2014
Balance: \$567.00
Minimum Due: \$0.00
- Policy #000000006**
2011 Audi Q5
Pending Auto-Pay Un-enrollment
Next billing details below
Balance: \$275.12
Minimum Due: \$25.24
Due Date: 4/17/2014
- Manage Payment Reminders**
- Drivewise**
Discover how enrolling in Drivewise can earn you rewards as an auto policy holder.

Footnote	Description	Functionality
1	Past Due Payment	Illustrates a policy with payment past its due date
2	Scheduled Payment	Scheduled Pending Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
3	Drivewise Content	On tap, will take the user to the Drivewise page of the app
4	Up-to-date policy	Policy where there is no balance and no minimum payment due.
5	Paid in Full policy	Policy that was paid in full
6	Payment Pending	Payment Pending Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
7	Drivewise Promotion	Section and navigation will only appear if the user is not currently enrolled in Drivewise
8	Manage Payment Reminders	When tapped on, user will be taken directly to payment center's notifications screen where he or she will be able to edit the notifications settings
9	Back Button	Takes the user to the Logged In Homepage
10	Pending Auto Pay Cancellation	Pending Auto Pay Cancellation Indicator that shows the payment status. User can cancel/modify scheduled payments within the acceptable time frame
11	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
12	Payment With Auto Pay	Illustrates a policy with a payment with scheduled Auto Pay





01.110 Billing Info

The screenshot displays the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with a back arrow (labeled 2), the title 'Billing Info' (labeled 1), and a car icon with the word 'Auto' (labeled 3). Below the title, there is a section titled 'Payment Details' (labeled 4) which contains a message: 'You have a automatic payment of \$25.24 Monthly on the 8th.' To the right of this message is a downward-pointing arrow. Below this, there are two lines of text: 'Balance: \$275.12' and '\$270.00 with Full Pay® Discount'. A note below states: 'To qualify for the FullPay® Discount at renewal and avoid paying installment fees, pay your premium in full before a second bill is processed by Allstate.' Further down, there are two more lines: 'Minimum Due: \$25.24' and 'Due Date: 4/17/2014'. At the bottom of the screen is a large blue button labeled 'Make a Payment' (labeled 5). Below this button are three additional options: 'Enroll in/Edit Automatic Payment' (labeled 6), 'View Transaction History' (labeled 7), and 'Manage Payment Reminders' (labeled 8).

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Expandable Section	When tapped on will expand the policy details and agent contact info
4	Automatic Payments Info	If current user is enrolled into automatic payment plan for selected policy, the enrollment details will appear here
5	Make Payment Button	This button will only appear on the page if the user's balance on the policy is greater than 0. Tapping on this button will take the user into the Payment Review screen on Payment Onboarding (first screen in the process) based on the fact if the user had seen the onboarding before or not.
6	Enroll In/Edit Automatic Payment	The title will change depending on status of the enrollment. Tapping on this button will take user either to the first screen of the enrollment process or the edit of the Payment Review - Modify Automatic Payment screen
7	View Transaction History	Takes user to the existing transaction history screen. This option must be hidden for NC Policies.
8	Manage Payment Reminders	When tapped on, user is taken to the Notification Center's Notifications screen where he or she can adjust the notification settings



01.111.100 Billing Info - Expanded Header

The screenshot shows the 'Billing Info' screen from the Allstate mobile application. At the top, there is a navigation bar with a back arrow icon (labeled 2), the title 'Billing Info' (labeled 1), and a signal strength icon. Below the navigation bar is a header section with a car icon and the word 'Auto' (labeled 3). This section is labeled 4. The main content area contains policy details: 'Policy#:' followed by '000000001' (labeled 4), and 'Vehicle:' followed by a list of nine entries: '1999 CHEVY TRACKS C3 SERIES', '1999 CHEVY TRACK', and '1999 CHEVY TRACK'. Below this is a section labeled 'My Agent: Sam Smith' (labeled 5). A 'Payment Details' section follows, containing a message about an automatic payment of \$25.24 monthly on the 8th. It also lists the current balance as \$275.12 and the minimum due as \$25.24. A note encourages users to pay in full before a second bill is processed. The 'Due Date' is listed as 4/17/2014. A large blue button labeled 'Make a Payment' is prominently displayed. Below the main content are three additional options: 'Enroll in/Edit Automatic Payment', 'View Transaction History', and 'Manage Payment Reminders'.

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Expandable Section	When tapped on will collapse the policy details and agent contact info
4	Policy Details Section	Policy Details Section as it exists in the app today
5	View My Agent	When tapped on, will take user to existing "My Agents" screen within the app



01.112 Billing Info - Pending Payment

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with a back arrow, the title 'Billing Info', and a dropdown menu icon. A blue callout bubble labeled '2' is positioned above the back arrow. In the top right corner, there are icons for signal strength, battery level, and the time '12:30'. A blue callout bubble labeled '3' is located in the top right corner of the screen area.

Payment Details

You have a automatic payment of \$25.24 Monthly on the 8th.

Balance: \$275.12
\$270.00 with Full Pay® Discount

To qualify for the FullPay® Discount at renewal and avoid paying installment fees, pay your premium in full before a second bill is processed by Allstate.

Minimum Due: \$25.24
Due Date: 4/17/2014

Pending Payment 1
\$123.95 submitted on 4/22/2014

Please Note: Your minimum amount due and total balance may not reflect recent/pending payments or adjustments.

Make a Payment

Enroll in/Edit Automatic Payment

View Transaction History

Manage Payment Reminders

Footnote	Description	Functionality
1	Pending Payment	Pending Payment Indicator with details on the actual payment such as amount and the payment date
2	Back Button	Takes the user to the Logged In Homepage
3	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll



01.113 Billing Info - Scheduled Payment

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with a back arrow, the title 'Billing Info', and a car icon. A blue box labeled '2' is positioned above the back arrow. In the top right corner, there is a signal strength icon, a battery icon, and the time '12:30'. A blue box labeled '1' is positioned next to the battery icon.

Payment Details:

You have a automatic payment of \$25.24 Monthly on the 8th.

Balance: \$275.12
\$270.00 with Full Pay® Discount

To qualify for the FullPay® Discount at renewal and avoid paying installment fees, pay your premium in full before a second bill is processed by Allstate.

Minimum Due: \$25.24
Due Date: 4/17/2014

Scheduled Payment 3
\$123.95 submitted on 4/22/2014 4

Make a Payment

Enroll in/Edit Automatic Payment

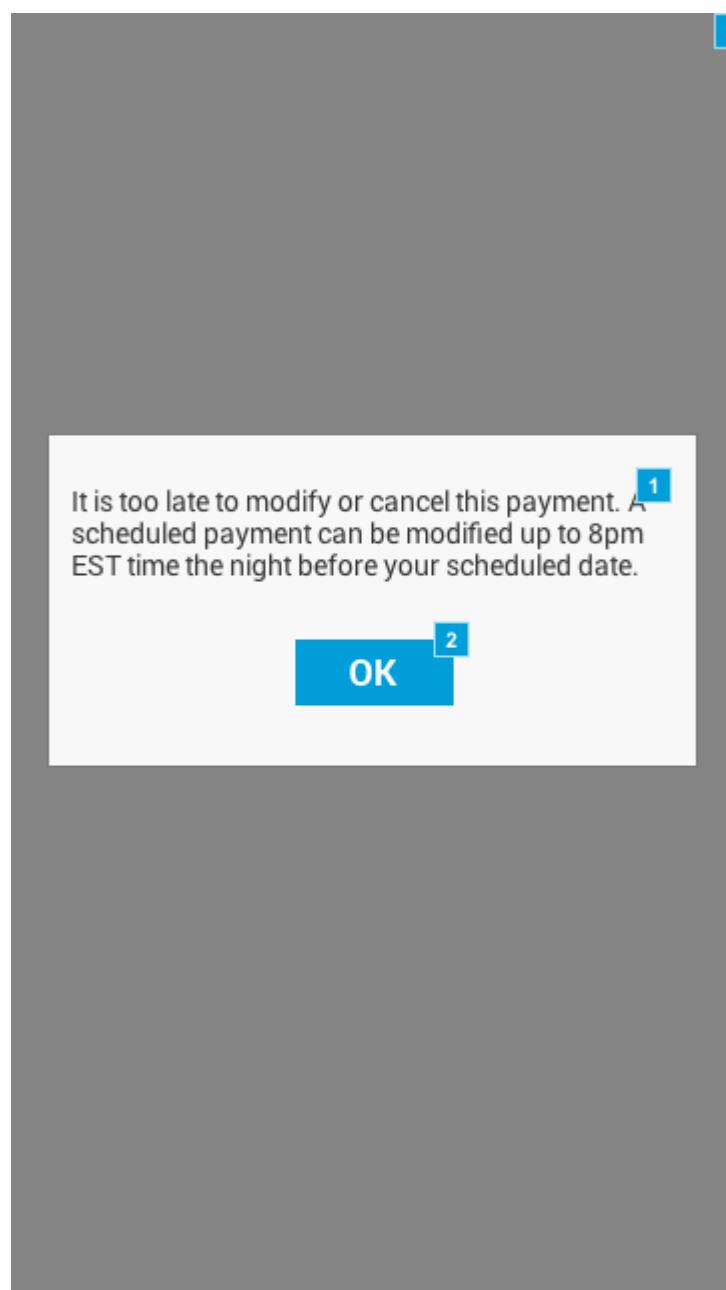
View Transaction History

Manage Payment Reminders

Footnote	Description	Functionality
1	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll
2	Back Button	Takes the user to the Logged In Homepage
3	Scheduled Payment	Scheduled Payment Indicator with details on the actual payment such as amount and the payment date
4	Edit Button	If it is still within the time period to edit the payment, the user will be taken to the "Review Payment - Edit" screen where he or she can modify and/or cancel the scheduled payment. If it past the editable period, the Edit Scheduled Payment - Alert Modal will appear



01.113.100 Billing Info - Edit Scheduled Payment - Alert Modal



Footnote	Description	Functionality
1	Warning Message	Message describing why the payment cannot be modified or cancelled
2	OK Button	Dismisses the dialog
3	Modify Payment Modal	If the user taps the "edit" button after the deadline for updates has passed, this alert message will launch on top of page content



01.114 Billing Info - Balance Paid in Full

The screenshot shows the 'Billing Info' screen of the Allstate mobile application. At the top, there is a navigation bar with a back arrow icon (labeled 4), the title 'Billing Info', signal strength, battery level, and the time '12:30' (labeled 5). Below the title, there is a section for 'Auto' insurance with a car icon (labeled 1). The main content area is titled 'Payment Details'. It contains a message: 'Your policy is up-to-date. No payment is due at this time.' (labeled 2). Below this, it shows 'Balance: Paid in Full' (labeled 3) and 'Minimum Due: \$0.00'. Further down, there are links to 'View Transaction History' and 'Manage Payment Reminders'.

Footnote	Description	Functionality
1	Expandable Section	When tapped on will expand the policy details and agent contact info
2	Payment Details	When a policy is up-to-date, detailed messaging about the current state of payment will appear in this location
3	Balance Paid in Full	When a user's total balance on a policy is \$0.00, the balance will read "Paid in Full". Additionally, the following items will not appear on this page: due date text, make a one-time payment button, Enroll/Edit Auto Payment option and Manage Payment Reminders option.
4	Back Button	Takes the user to the Logged In Homepage
5	Navigation Bar	On all pages, the top navigation bar will "stick" to the top of the page on scroll



Make A Payment



First Payment

First Payment



02.100 First Time Payment Step 1 - Payment Amount

Policy #000000001

TRUSTe

Select a Payment Amount

3 Pay in Full (\$272.12)

4 Pay Minimum Due* (\$25.24)

5 Pay Other Amount* \$0.00

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

5 < Previous Step 1 6 7 Next 8 >

Footnote	Description	Functionality
1	Page Slide-Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Cancel Button & Device Back Button	When tapped, will launch the Cancel Process Modal
3	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
4	Amount Selection	User will be able to pay in full, pay minimum balance or enter other amount manually using the keyboard
5	Back Button	Back button will be enabled only on second or later step in the process and will navigate user one step back in the process.
6	Step Control	Clearly indicated the current step as well as where user is in the overall process
7	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps.
8	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.111 First Time Payment Step 1 - Payment Amount: Pay Other Amount Selected

1

Policy #000000001

TRUSTe

Select a Payment Amount

Pay in Full (\$272.12)

Pay Minimum Due* (\$25.24)

Pay Other Amount* \$50.00

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees.

1 2 3 -

4 5 6 ,

7 8 9

0 .

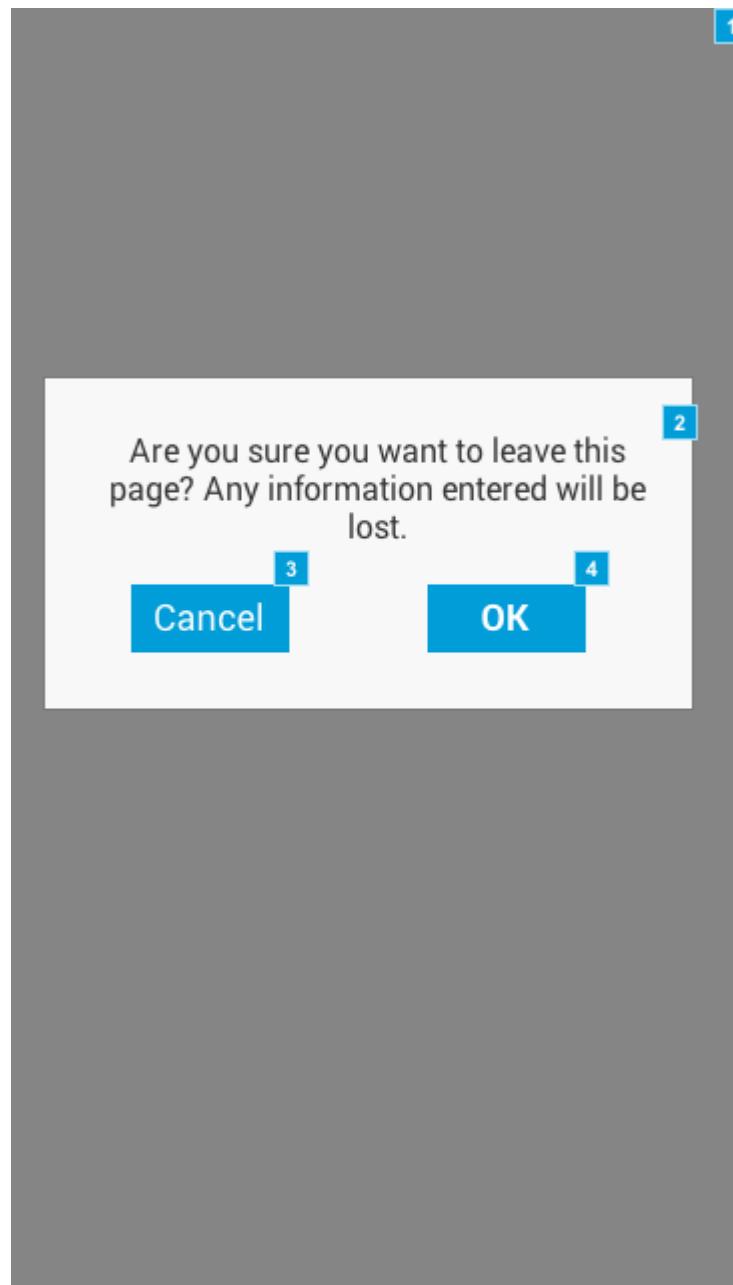
2

3

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Text Entry Field	On tap of any where within the row, Pay Other Amount will be selected, a text entry field will appear and a number pad will appear from the bottom of the page
3	Next Button	On tap of the Next Button, the last change made will be entered and the number pad will close



02.112 Cancel Process Alert



Footnote	Description	Functionality
1	Close Page Modal / Back Button	On tap of the "X" button in the top left corner or the tap of the device's "back" button from an onboarding payments page or setting up automatic payments, this alert will appear
2	Warning Modal	Message asking the user if they want to cancel their current process
3	Cancel Button	Dismisses the dialog without modifying any information entered on the page
4	OK Button	Clears any data entered into the payments process during the session and returns the user to the Billing Info Page



02.200 First Time Payment Step 2 - Payment Method: None Saved

1 Payment Method

Policy #000000001

TRUSTe

Select a Saved Payment Method

No saved payment methods available. [2](#)

Please add a payment method

3 Add Payment Method

4 < Previous

5 Step 2

6 Next >

7

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Add Payment Method	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
4	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process - In this case, would take the user to the "Add a Bank Account/Credit Card" Page. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
7	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.210 First Time Payment Step 2 - Enter New Bank Account

The screenshot shows the 'Payment Method' screen with the 'BANK ACCOUNT' tab selected. At the top, there is a car icon, a policy number 'Policy #0000000001', and a TRUSTe logo. Below the tabs, there is a large input field for bank account information, divided into 'Routing #' and 'Account #'. To the right of this field is a camera icon with a dashed purple border, labeled '5'. Below the input field, there is a text input for 'Bank Routing Number' with a placeholder '4'. Further down, there are fields for 'Bank Account Number' and 'Confirm Bank Account Number'. At the bottom left, there is a 'Save info to use for future payments' section with a 'YES' button (labeled '6') and a disclaimer text area (labeled '7'). Navigation buttons at the bottom include '< Previous' (labeled '8'), 'Step 2' (labeled '9'), and 'Next >' (labeled '10'). A progress bar (labeled '11') is also present.

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	Hint Image	Illustrates where the required info about bank account is located on generic check
4	Routing Number	On tap, the suggestion text will clear from its current location and become a title for the entry field. Entered text will appear in black where the suggestion text was previously
5	OCR Button	Initiates OCR account info capture process
6	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Disclaimer	Since saving for future payment may replace existing account, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
8	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
9	Step Control	Clearly indicated the current step as well as where user is in the overall process
10	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page
11	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated





02.211 First Time Payment Step 2 - Enter New Credit Card

The screenshot shows a mobile application interface for entering a new payment method. At the top, there's a header with a close button (X) and the title "Payment Method". Below the header, a car icon and the text "Policy #000000001" are displayed, along with a TRUSTe logo. A section titled "Enter a New Payment Method" contains two tabs: "BANK ACCOUNT" and "CREDIT/DEBIT CARD", with "CREDIT/DEBIT CARD" being the active tab. Under the card tab, there's a "Card Info" section with logos for VISA, MasterCard, American Express, and Discover. To the right of this is a camera icon with a dashed pink box around it, labeled "3". Below the card info, there's a "Card Number" input field with a placeholder "4" above it. Underneath the input field are "Month" and "Year" pickers, each with up and down arrows, labeled "5". To the right of the year picker is a "YES" button with a "6" above it. Below the month and year pickers is a blue box containing placeholder text: "Save info to use for future payments" and "Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod". To the right of this box is a "7" above a "Next" button. At the bottom, there are navigation buttons: "< Previous" (labeled "8"), "Step 2" (with a progress bar showing three dots, one solid and two hollow), "Next >" (labeled "10"), and a "Progress Bar Footer" (labeled "11").

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	OCR Button	Initiates OCR account info capture process
4	Card Number	On tap, the suggestion text will clear from its current location and become a title for the entry field. Entered text will appear in black where the suggestion text was previously
5	Picker Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
6	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Disclaimer	Since saving for future payment may replace existing credit card, there will be a disclaimer to this fact. It will only be visible if the credit card is already on file and the save info to use for future payments is in "on" state
8	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
9	Step Control	Clearly indicated the current step as well as where user is in the overall process
10	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "previous" option and going to a previous page.
11	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated





02.212 Payment Method - Enter New Bank Account: Bank Authorization

1

Authorization

2

Electronic Payment Authorization

To authorize your account, please enter your My Account user ID below. Once completed, you'll receive an email confirmation of your authorization with a copy of the terms of use.

Enter My Account User ID

I authorize Allstate and its affiliates to initiate a one-time electronic withdrawal ("Electronic Withdrawal") from my bank account in the amount I specify. Also, the authorization I provide for this one-time withdrawal will apply to future withdrawals I initiate for the same policy and bank account. Please note that you will not receive written confirmation for future payments you initiate for this policy unless you use a different bank account. When making a payment using a different bank account, you will be prompted to re-enter your user ID. All payments you initiate can be withdrawn from your account as early as the next business day following your payment date. By entering your user ID you indicate your consent to utilize an electronic signature to accept the terms above. Your electronic signature acts as a traditional handwritten signature and you agree to all the terms of the agreement. Please print this page and retain with your important papers.

3

Cancel

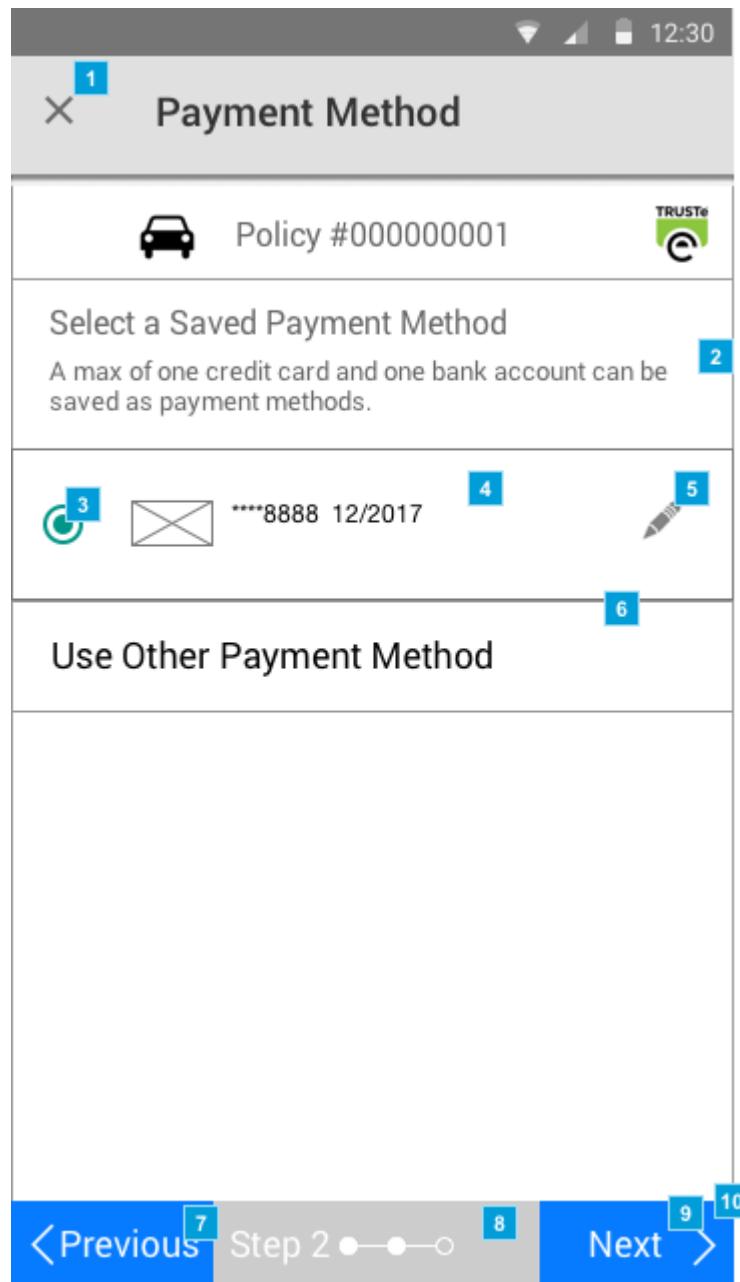
4

Save

Footnote	Description	Functionality
1	Bank Authorization Page	This page will only appear to a user on their first time adding a specific bank account in both the onboarding scenario and non-onboarding scenario
2	My Account ID	Allows user to enter My Account ID as a way to confirm the authorization. Tapping anywhere outside of the field or scrolling will dismiss the keyboard if it is open
3	Cancel Button	Returns to previous screen without completing authorization
4	Save Button	Saves the authorization and returns user to previous screen. Will only be enabled when MyAccount User ID is entered.



02.220 First Time Payment Step 2 - Payment Method: Saved Credit Card



Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
3	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
4	Credit Card	Credit Card info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
7	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
8	Step Control	Clearly indicated the current step as well as where user is in the overall process
9	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
10	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.221 Payment Method: Edit Saved Credit Card

1

2

3

4

5

Footnote	Description	Functionality
1	Device Back Button	On tap of the device's back button, the user will be taken back to the Payment Methods Page without making any modifications
2	Back Button	Will return user to the Payment Methods Page without making any modifications
3	Picker Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
4	Apply Button	Button will be disabled until an edit is made on the page. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
5	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Modal to confirm removal of the credit card from the Saved Payment Method Page



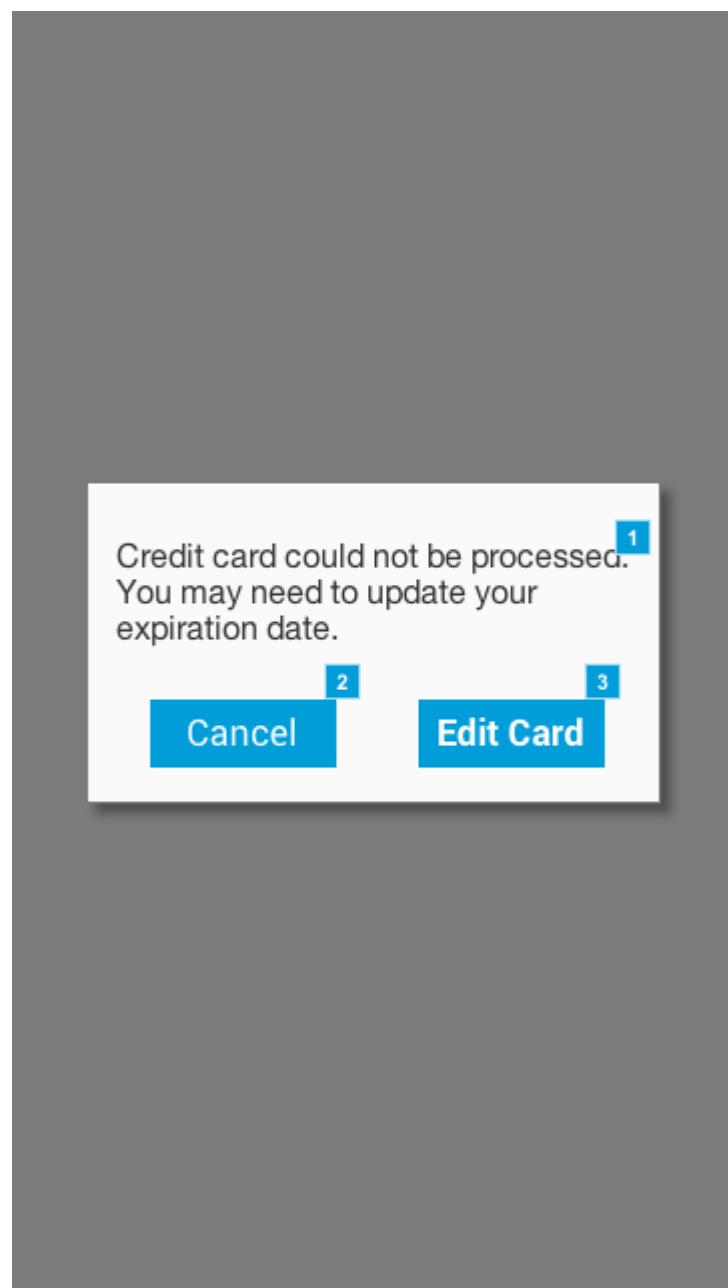
02.222 First Time Payment Step 2 - Payment Method: Saved Expired Credit Card

The screenshot shows a mobile application interface for selecting a payment method. At the top, it displays "Payment Method" with a back button icon (1). Below that, it shows a car icon and "Policy #000000001" (2). A green "TRUSTe" logo is visible. The main section is titled "Select a Saved Payment Method" (3) with a note: "A max of one credit card and one bank account can be saved as payment methods." (4). It lists two options: one selected (5) showing a credit card icon, routing number "*****1234", and account number "*****8888"; another option (6) showing a bank account icon, routing number "*****1234", and account number "*****8888". At the bottom, there's a section titled "Use Other Payment Method" (7). Navigation controls at the very bottom show "Step 2" (8) and "Next" (9) buttons.

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
3	Expired Credit Card	On page load, any saved credit cards that are invalid will be denoted with red text
4	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
7	Step Control	Clearly indicated the current step as well as where user is in the overall process
8	Next Button	If the user tries to proceed with an expired credit card as their selected payment method, the Update Credit Card Expiration Date Alert will appear. When proceeding with an updated card or bank account, tapping will advance the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
9	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.222.100 Payment Method: Update Credit Card Expiration Date Alert



Footnote	Description	Functionality
1	Disclaimer	Disclaimer info about the scheduled payment that user is terminating
2	Cancel Button	Dismisses the dialog returns the user to the Select Payment Method page
3	Edit Credit Card Button	Dismisses the dialog and takes the user to the Edit Credit Card page



02.222.200 Payment Method: Edit Expired Credit Card

The screenshot shows a mobile application interface for editing a credit card. At the top, there is a navigation bar with a back arrow and the text "Edit Credit Card". Below this is a "Card Info" section featuring logos for VISA, MasterCard, American Express, and Discover. To the right of the logos is a camera icon. The next section is labeled "Card Number" with the value "1234-5678-8765-8888". Following this is an "Exp. Date" section where the user has entered "02" for the month and "2015" for the year. A red error message "Expiration date entered must be in the future" is displayed below the date fields. At the bottom of the screen is a large blue "Apply" button, and to its right is a link in red text: "Remove From Saved Payments".

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Picker Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
3	Error Messaging	If the expiration date entered by the user is before the current date, an error message will appear and the line below the date will appear in red. Error message and red text will clear upon user tapping back into the exp. date
4	Apply Button	Button will be disabled until an edit is made on the page. Items below this button will move up the page when content is not being shown. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
5	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Modal to confirm removal of the credit card from the Saved Payment Method Page



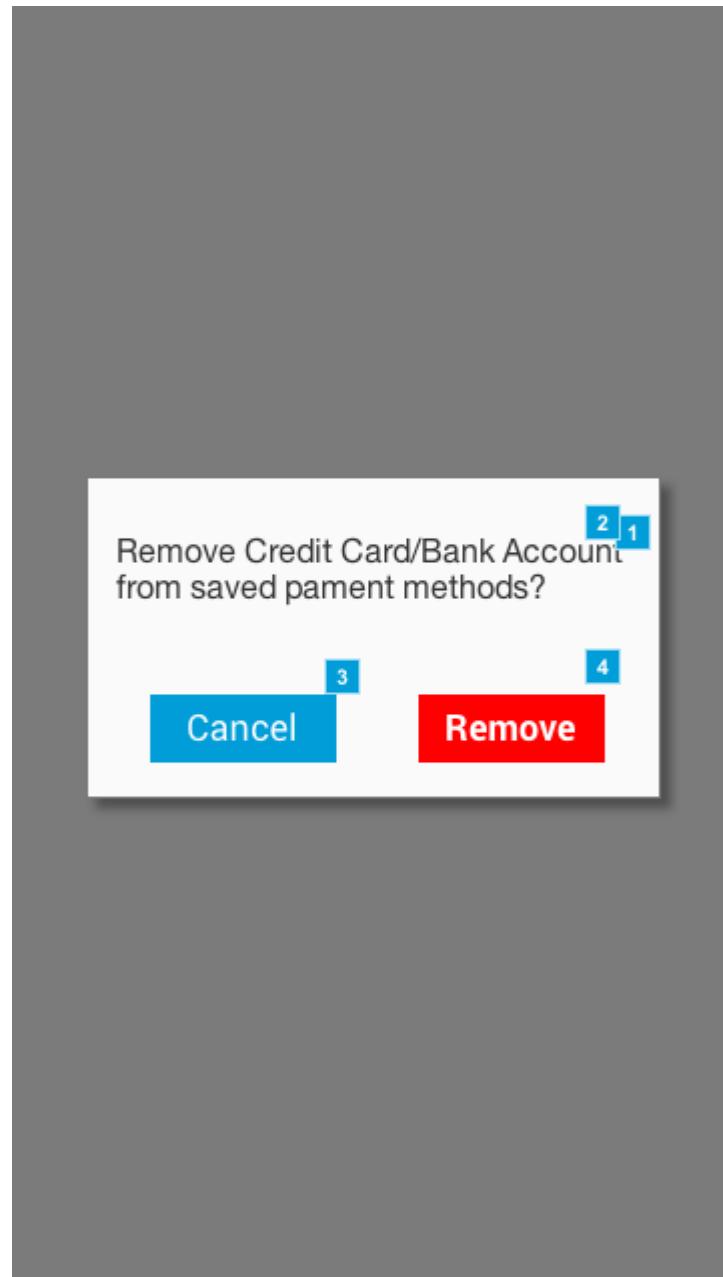
02.222.210 First Time Payment Step 2 - Payment Method: Expired Credit Card Edit Page With Inline Messaging

The screenshot shows a mobile application interface for editing a credit card. At the top, there is a back button (1), the title 'Edit Credit Card', and icons for card info, camera, and payment methods (VISA, MasterCard, American Express, Discover). Below this, the 'Card Number' is listed as 1234-5678-8765-8888. Under 'Exp. Date', the month '02' is selected (2) and the year '2015' is shown (3). A dropdown menu (4) is open, listing months from 01 to 12. An 'Apply' button is visible at the bottom of the dropdown. A red inline message (5) says 'From Saved Payments'.

Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Methods Page without making any modifications
2	Expanded List	Expanded Month List View
3	Selection Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
4	Apply Button	Button will be disabled until an edit is made on the page. Items below this button will move up the page when content is not being shown. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
5	Remove Saved Credit Card	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Modal to confirm removal of the credit card from the Saved Payment Method Page



02.222.211 Payment Method - Remove Saved Credit Card/Bank Account Alert



Footnote	Description	Functionality
1	Alert Messaging	Messaging about the scheduled payment that user is terminating
2	Variable Text	Text will read either Credit Card or Bank Account based on the page the action was triggered from
3	Cancel Button	When tapped, will close the modal window and return the user to the unchanged Payment Edit page
4	Remove Button	On tap, removes the credit card or bank account from the list of Saved Payment Methods in the user's account and returns the user to the Payment Methods page. User does not need to complete the payment flow for a payment method to be removed



02.223 Edit First Time Payment Step 2 - Edit Unsaved + Saved Payments

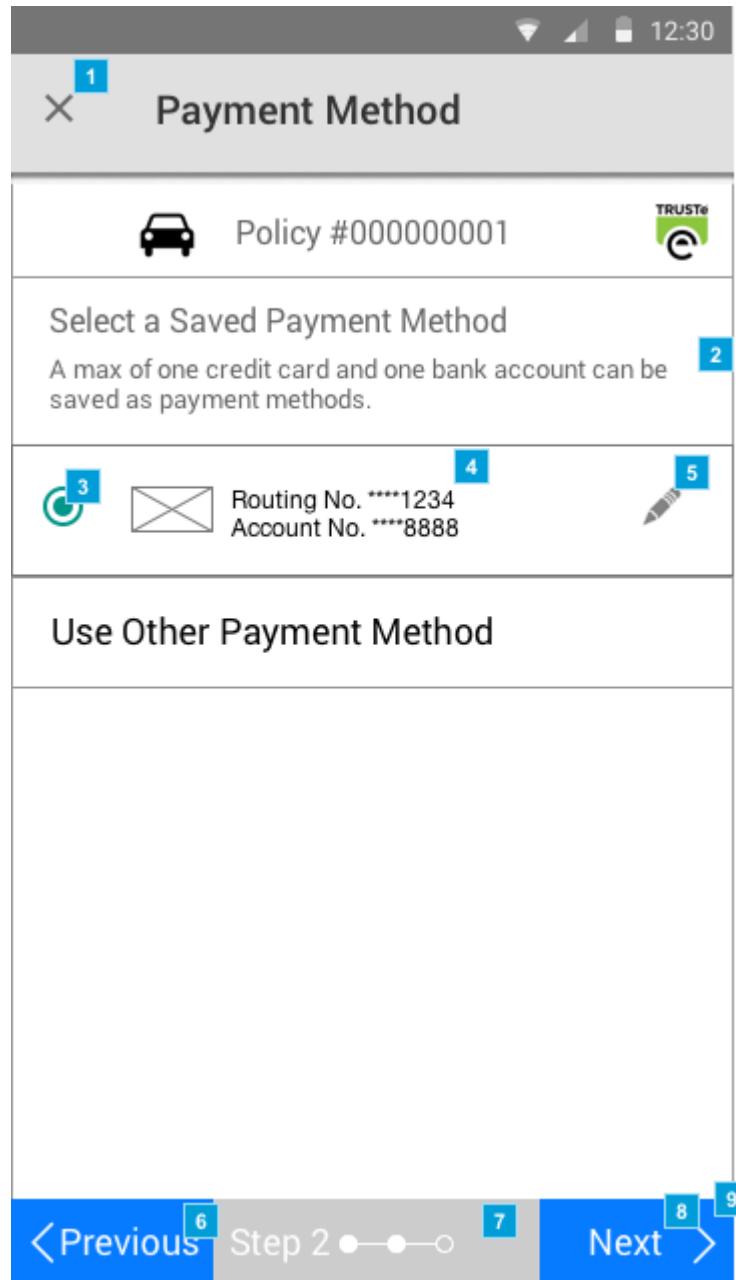
The screenshot shows a mobile application interface titled "Payment Method". At the top, it displays "Policy #000000001" and a TRUSTe logo. Below this, there is a section titled "Select a Payment Method" with three saved payment methods listed. Each method includes a radio button, a credit card icon, and a routing/account number. To the right of each method is an edit icon (pencil). A fourth row, labeled "Use Other Payment Method", is shown below the list. At the bottom, there is a navigation bar with "Previous" and "Next" buttons, and a progress bar indicating "Step 2" of the process.

Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page). User would have used the "<back" button from a later step in the process and used a temporary payment method.
2	Back Button & Device Back Button	Returns to previous step in the payment process with previously added information remembered.
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Selection	On page load, the amount selected by the user in Step 2 will appear
9	Temporary Bank Account	Temporary Bank Account info
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
12	Step Control	Clearly indicated the current step as well as where user is in the overall process
13	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
14	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated





02.230 First Time Payment Step 2 - Payment Method: Saved Bank Account



Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
3	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
4	Bank Account	Bank Account info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
7	Step Control	Clearly indicated the current step as well as where user is in the overall process
8	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
9	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.231 Payment Method: Edit Saved Bank Account

The screenshot shows a mobile application interface for editing a bank account. At the top, there's a navigation bar with a back arrow (labeled 2), the title 'Edit Bank Account' (labeled 1), and signal, battery, and time indicators. Below the title is a blurred placeholder for a card image (labeled 3). Underneath are two input fields: 'Routing #' and 'Account #'. To the right of the 'Bank Routing Number' field (labeled 4) is a camera icon with a dashed purple border (labeled 5). The routing number '04302-134' is entered. Below it is the 'Bank Account Number' field (labeled 6), containing '1234-5678-8765-4321'. Further down is the 'Confirm Bank Account Number' field (labeled 7), also containing '1234-5678-8765-4321'. At the bottom is a large blue 'Apply' button. At the very bottom of the screen, in red text, is the link 'Remove From Saved Payments'.

Footnote	Description	Functionality
1	Device Back Button	On tap of the device's back button, the user will be taken back to the Payment Methods Page without making any modifications
2	Back Button	Will return user to the Payment Methods Page without making any modifications
3	Hint Image	Illustrates where the required info about bank account is located on generic check
4	Routing Number	On tap, the suggestion text will clear from its current location and become a title for the entry field. Entered text will appear in black where the suggestion text was previously
5	OCR Button	Initiates OCR account info capture process
6	Apply Button	Button will be disabled until an edit is made on the page. Once active, tapping on the Apply button will finalize the setting and return the user to the updated Payment Methods screen
7	Remove Saved Bank Account	Tapping on this link will launch the Remove Saved Credit Card/Bank Account Modal to confirm removal of the credit card from the Saved Payment Method Page



02.240 First Time Payment Step 2 - Payment Method: Saved Credit Card & Bank Account

The screenshot shows a mobile application interface for selecting a payment method. At the top, it displays "Payment Method" with a back button icon (1). Below that, it shows a car icon and "Policy #000000001" (2), with a "TRUSTe" logo. A message states: "A max of one credit card and one bank account can be saved as payment methods." The main area lists two saved payment methods:

- Credit Card:** Shows a card icon (3), number "****8888" (4), and expiration date "12/2017" (5).
- Bank Account:** Shows a bank account icon (6), routing number "Routing No. ****1234" (6), account number "Account No. ****8888" (7), and a pencil icon for editing.

At the bottom, there's a section titled "Use Other Payment Method" (8) and navigation controls: "Previous" (9), "Step 2" (9), "Next" (10), and "Next >" (11).

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
4	Credit Card	Credit Card info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Bank Account	Bank Account info
7	Use Other Payment Method	When tapped on, user will be prompted to use a credit card or a bank account as an alternative to what is currently on file
8	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
9	Step Control	Clearly indicated the current step as well as where user is in the overall process
10	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "back" option and going to a previous page.
11	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.300 First Time Payment Step 3 - Payment Date

1 Payment Date

2 Policy #000000001

3 TRUSTe

4 Select a Payment Date

5 Today's Date: 4/01/2014

6 Due Date: 4/08/2014

7 Payments scheduled on due date will not incur a late fee.

8 Apr 2014

9 S M T W T F S
1 2 3 4 5
6 7 8

10 < Previous Step 3 ● ● ● Verify >

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Today's Date	Show today's date
3	Due Date	Show a bill due date
4	Month navigation	When screen loads, it will be pre-populated to the current month. Arrows allows the user to navigate through the months (by tapping the left or right arrows). The presence of the arrows will depend on one of three scenarios : 1) If the 20 days from the current date goes across to the following month then the right hand arrow will be displayed and the left hand arrow will be hidden to allow user to move forward. 2) If the user navigates to the following month to the due date then the right hand arrow will be hidden and the left hand arrow will be displayed to allow user to move back. 3) If the 20 days does not cross into the following month then neither of the arrows will be displayed as navigation is not needed here.
5	Date Selection	The control will have today pre-selected when it first appears on the screen. User will be able to tap on a particular date to select it. Days before the current day or after the due date will not be visible.
6	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered
7	Step Control	Clearly indicated the current step as well as where user is in the overall process
8	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "previous" option and going to a previous page.
9	Progress Bar Footer	During onboarding processes when the progress bar is active, it will "stick" to the bottom of the page on scroll. The only instance in which it will be suppressed is when a keyboard or number pad is activated



02.400 First Time Payment Step 4 - Payment Review

The screenshot shows the 'Payment Review' screen of a mobile application. At the top, there's a navigation bar with icons for signal strength, battery, and time (12:30). Below it is a header with a close button (X) and the title 'Payment Review'. The main content area displays bill details, payment information, and a terms and conditions agreement.

- Policy #000000001** (2)
- Total Balance: \$272.12** (3)
- Minimum Due: \$25.24**
- Payment Amount** (\$25.24) (4)
- Payment Method** (VISA *1234) (5)
- Payment Date** (4/02/2014) (6)
- YES** (8) and **I agree to the Terms & Conditions** (9)
- Submit Payment** (10)

You will receive a withdrawal schedule via email once your enrollment is processed.

Footnote	Description	Functionality
1	Device Back Button	Since this page is accessed via the end of the first time payment flow, tapping the device back button would take the user to the editable Payment Date page
2	Cancel Button	When tapped, will launch the Cancel Process Modal
3	Bill Details	Shows total balance on the bill as well as the amount due
4	Payment Amount	On tap, will take the user to the Payment Amount edit page (matches the Return Payment layout without the process steps at the bottom of the page)
5	Edit Button	On tap, will take the user to the Edit Payment Amount page
6	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method edit page (matches the Return Payment layout without the process steps at the bottom of the page)
7	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date edit page (matches the Return Payment layout without the process steps at the bottom of the page)
8	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
9	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
10	Submit Payment Button	Tapping on the Submit Payment button will submit the payment and, if successful, will take the user to the Payment Confirmation screen. When a user is paying with a bank account, and the terms and conditions are not agreed to, the Submit Payment button will launch the T&C Alert



2.410 Payment Review - T&C Alert

12:30

X Payment Review

Policy #000000001 TRUSTe

Total Balance: \$272.12
Minimum Due: \$25.24

Payment Amount
\$25.24

Payment Method
Routing No. ****1234 Account No. ****8888

Payment Date
4/02/2014

NO I agree to the Terms & Conditions

You must agree to the Terms & Conditions to proceed.

You will receive a withdrawal schedule via email once your enrollment is processed.

Submit Payment

Footnote	Description	Functionality
1	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
2	T&C Error Message	After an edit is made on a modification page or a return payment (hub and spoke flow) and the Terms and Conditions are not agreed to before attempting to proceed, this inline messaging will appear
3	Payment Method - Bank Account	View when the selected Payment Method is Bank Account



02.500 Payment Confirmation

1 Confirmation

Policy #000000001

TRUSTe

Payment Confirmation

Thank you! Your payment request has been sent.

A confirmation email will be sent to:
John.Doe@gmail.com within 24 hours

2 Enroll in Automatic Payment

Please allow 24-48 hours for a payment to be reflected on your policy. If you have questions regarding this payment, please contact:
1-866-209-2190

3

Reference #: 1234567890

Payment Amount: \$25.24

Payment Method: VISA *1234

Submission Date: 04/03/14

Your payment method VISA *4321 was removed.

Your payment info will be saved for future use.

Footnote	Description	Functionality
1	Done & Device Back Button	Tapping on the Done button will close the confirmation screen (slide down) and will return user to the screen that initiated the payment process
2	Enroll In Automatic Payment	Tapping on this button will dismiss the current screen (in background) and initiate the automatic payment enrollment process
3	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



Return Payment

Return Payment



03.100 Return Payment - Payment Review

The screenshot shows the 'Payment Review' screen with the following numbered callouts:

- 1**: Device status bar icons.
- 2**: Device back button.
- 3**: Cancel button.
- 4**: Device battery level.
- 5**: Total Balance: \$272.12.
- 6**: Variable messaging section: "Variable messaging based on policy status will appear in this section."
- 7**: Payment Amount: \$25.24.
- 8**: Edit button for Payment Amount.
- 9**: Payment Method: VISA *1234.
- 10**: Edit button for Payment Method.
- 11**: Payment Date: 4/02/2014.
- 12**: Edit button for Payment Date.
- 13**: Submit Payment button.
- 14**: Policy #000000001 and TRUSTe logo.
- 15**: Agree to terms and conditions checkbox.
- 16**: I agree to the Terms & Conditions link.
- 17**: Message about withdrawal schedule via email.

Footnote	Description	Functionality
1	Slide Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Device Back Button	Tapping the device's back button on this page cancels current payment and returns user to the Billing Info screen
3	Cancel Button	Cancels current payment and returns user to the Billing Info screen
4	Default Selections	In a return payment scenario, all defaults will be selected upon page load: Pay in Full, Credit Card (if a saved one is available) and Today for Payment Date
5	Bill Details	Shows total balance on the bill as well as the amount due
6	Variable Messaging Section	Any variable messaging to the user will be listed here
7	Payment Amount	On tap, will take the user to the Payment Amount page (Return Payment)
8	Edit Button	On tap, will take the user to the Edit Payment Amount page
9	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method page (Return Payment)
10	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date page (Return Payment)
11	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
12	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
13	Submit Payment Button	The Submit Payment button will be disabled until an edit is made on the page. Additionally, when a user is paying with a bank account, the Submit Payment button will be disabled until the Terms and conditions are agreed to. Tapping on the enabled Submit Payment button will submit the payment and, if successful, will take the user to the Payment Confirmation page



03.120 Return Payment - Payment Review: No Saved Credit Card

The screenshot shows the 'Payment Review' screen for a policy with Policy #000000001. The total balance is \$272.12 and the minimum due is \$25.24. A variable messaging section indicates that messaging will appear here. The payment amount is set to \$25.24. There is a placeholder for adding a payment method. The payment date is set to 4/02/2014. At the bottom, there is a 'YES' button for agreeing to terms and conditions, a note about receiving a withdrawal schedule via email, and a large blue 'Submit Payment' button.

2 X Payment Review

3 TRUSTe

4 Policy #000000001

5 Total Balance: \$272.12

6 Minimum Due: \$25.24

7 Variable messaging based on policy status will appear in this section.

8 Payment Amount
\$25.24

9 Payment Method
Add a Payment Method

10 Payment Date
4/02/2014

11 YES I agree to the Terms & Conditions

12 You will receive a withdrawal schedule via email once your enrollment is processed.

13 Submit Payment

Footnote	Description	Functionality
1	Device Back Button	Tapping the device's back button on this page will take the user to the editable Payment Date page
2	Cancel Button	Cancels current payment and returns user to the Billing Info screen
3	Default Selections	In a return payment scenario, all defaults will be selected upon page load: Pay in Full, Credit Card (if a saved one is available) and Today for Payment Date
4	Bill Details	Shows total balance on the bill as well as the amount due
5	Variable Messaging Section	Any variable messaging to the user will be listed here
6	Edit Button	On tap, will take the user to the Edit Payment Amount page
7	No Saved Payment Method	Instance occurs when the user does not have any saved Payment Methods. On tap, will take the user to the Payment Method page (Return Payment)
8	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
9	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
10	Submit Payment Button	In this scenario, the Submit Payment button will be disabled until the user adds a Payment Method. When a user is paying with a bank account, the Submit Payment button will be disabled until the Terms and conditions are agreed to. Once payment is added, tapping on the Submit Payment button will submit the payment and, if successful, will show user the Payment Confirmation screen



03.200 Return Payment - Edit Payment Amount

1 Payment Amount

Policy #000000001 TRUSTe

Select a Payment Amount

2 Pay in Full (\$272.12)

3 Pay Minimum Due* (\$25.24)

4 Pay Other Amount* \$0.00

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

4 Apply

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen with no changes saved
2	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
3	Amount Selection	User will be able to pay in full, pay minimum balance or enter other amount manually using keyboard
4	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.220 Return Payment - Edit Payment Amount: Pay Other Amount Selected

1

Payment Amount

Policy #0000000001

TRUSTe

Select a Payment Amount

Pay in Full (\$272.12)

Pay Minimum Due* (\$25.24)

Pay Other Amount* \$50.00

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees.

1 2 3 -

4 5 6 ,

7 8 9

0 .

2

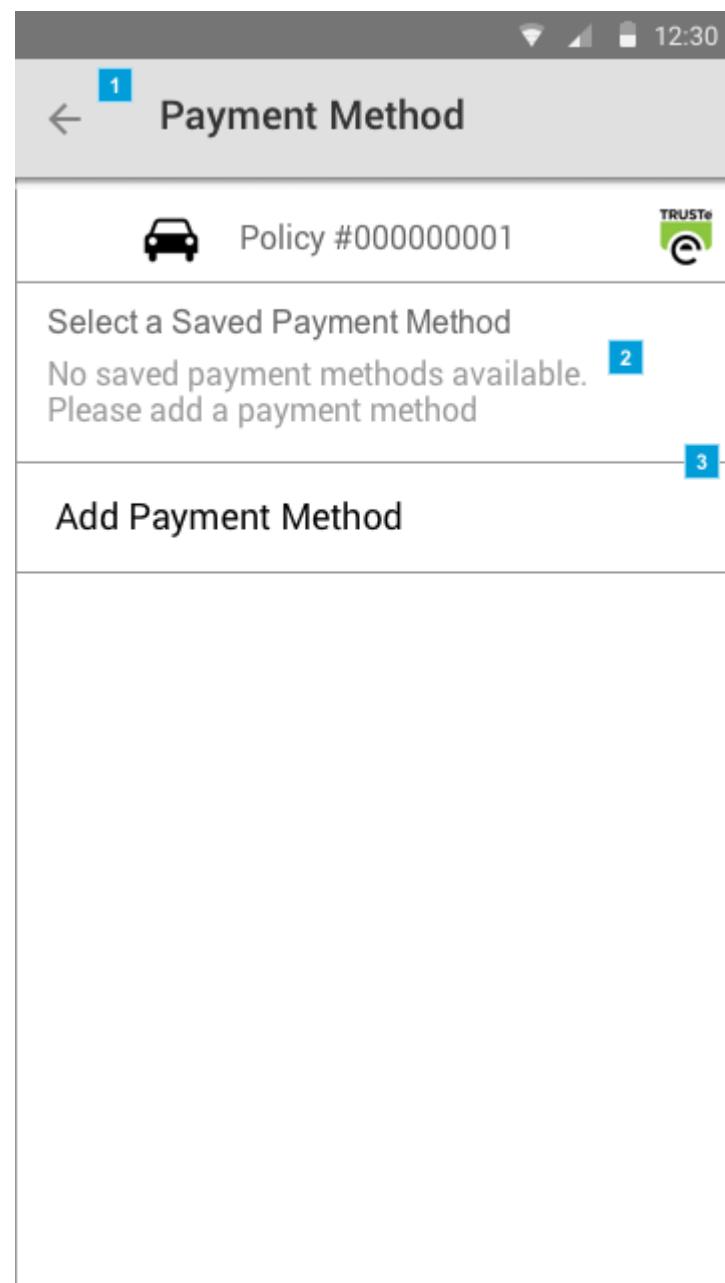
3

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen with no changes saved
2	Text Entry Field	On tap of any where within the row, Pay Other Amount will be selected, a text entry field will appear and a number pad will appear from the bottom of the page
3	Next Button	On tap of the Next Button, the last change made will be entered and the number pad will close





03.300 Return Payment - Payment Method - None Saved



Footnote	Description	Functionality
1	Back Button	Will return user to the Payment Review screen with no changes saved
2	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Add Payment Method	When tapped on, user will be prompted to use a credit card or a bank account to pay this bill



03.310 Return Payment - Payment Method - Enter New Bank Account

The screenshot shows a mobile application interface for entering a new bank account. At the top, there's a header with a back arrow, the title 'Bank Account', and a policy number 'Policy #000000001'. A TRUSTe logo is visible in the top right. Below the header, the text 'Enter a New Payment Method' is displayed. Two tabs are present: 'BANK ACCOUNT' (which is highlighted in blue) and 'CREDIT/DEBIT CARD'. A large input field contains a blurred check image with the numbers '3', '4', and '5' indicating specific points of interest: '3' is on the routing number line, '4' is on the account number line, and '5' is on the line below the account number. To the right of the input field is an 'OCR' button with a camera icon, also marked with '4'. Below the input field, there are three lines for entering the bank account information: 'Bank Routing Number', 'Bank Account Number', and 'Confirm Bank Account Number'. A 'Save info to use for future payments' checkbox is labeled 'YES' (marked with '6'). A disclaimer message 'Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod' is shown in a dashed box (marked with '7'). At the bottom is a large blue 'Apply' button (marked with '8').

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to previous screen without taking any financial data collected on this screen into account
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	Hint Image	Illustrates where the required info about bank account is located on generic check
4	OCR Button	Initiates OCR account info capture process
5	Routing Number & Bank Account Number	On tap, the suggestion text will clear from its current location and become a title for the entry field. Entered text will appear in black where the suggestion text was previously
6	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Disclaimer	Since saving for future payment may replace existing account, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
8	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.311 Return Payment - Payment Method - Enter New Credit Card

1 Credit Card

2 BANK ACCOUNT CREDIT/DEBIT CARD

3 Card Info

4 Card Number

5 Month Year

6 Save info to use for future payments YES

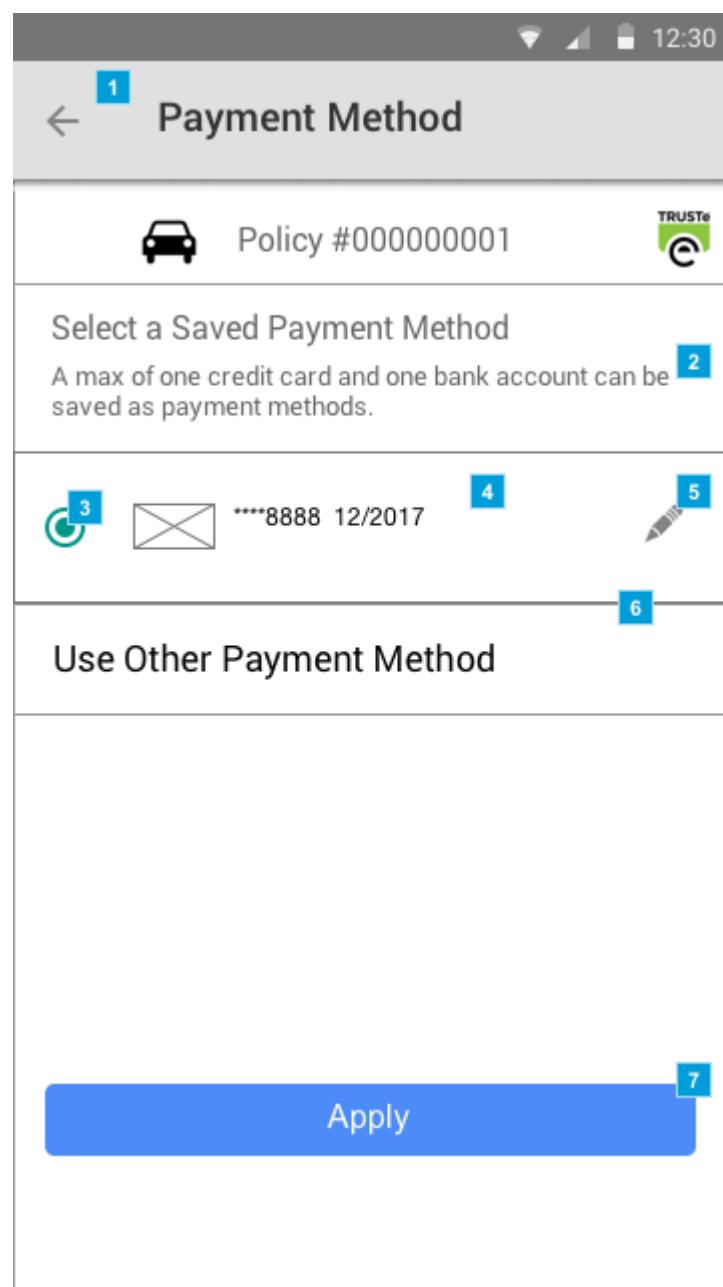
7 Disclaimer text: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod

8 Apply

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen with no changes saved
2	Bank or Credit Segment	Allows user to check between bank account and credit card as a payment method
3	OCR Button	Initiates OCR account info capture process
4	Credit Card Number	On tap, the suggestion text will clear from its current location and become a title for the entry field. Entered text will appear in black where the suggestion text was previously
5	Selection Year	The year listings available in the list will only include the current and upcoming years, not previous years. List length will span ten years
6	Save for Future Use	Allows to save the info for future use. In case user already has a bank account on file, the existing info would be replaced by the new one once the payment process completed (user successfully submits a payment using the new saved info)
7	Disclaimer	Since saving for future payment may replace existing account, there will be a disclaimer to this fact. It will only be visible if account is already on file and the save info to use for future payments is in "on" state
8	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



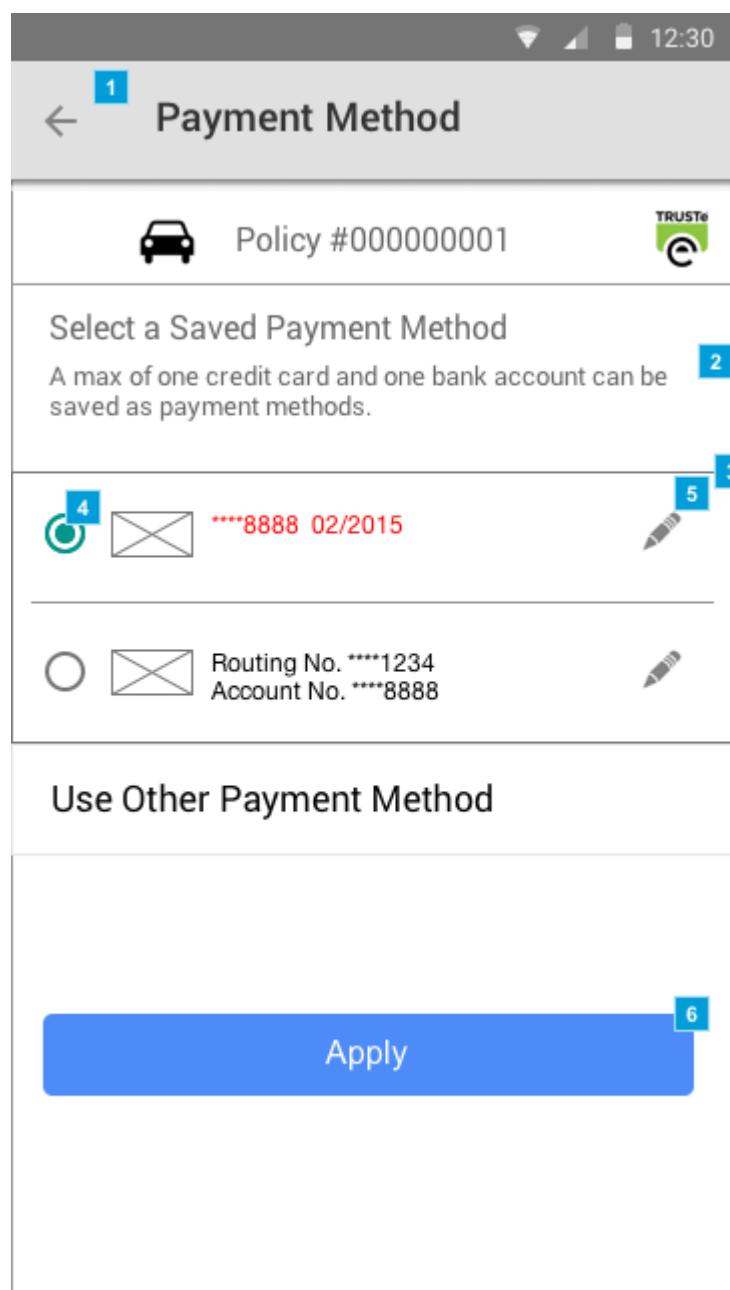
03.320 Return Payment - Payment Method - Saved Credit Card



Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
3	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
4	Credit Card	Credit Card info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
7	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.321 Return Payment - Payment Method - Saved Expired Credit Card



Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen with no changes saved
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Expired Credit Card	On page load, any saved credit cards that are invalid will be denoted with red text
4	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Apply Button	If the user tries to proceed to the next step with an invalid card selected as the payment method, the Credit Card Expiration Date Modal will appear



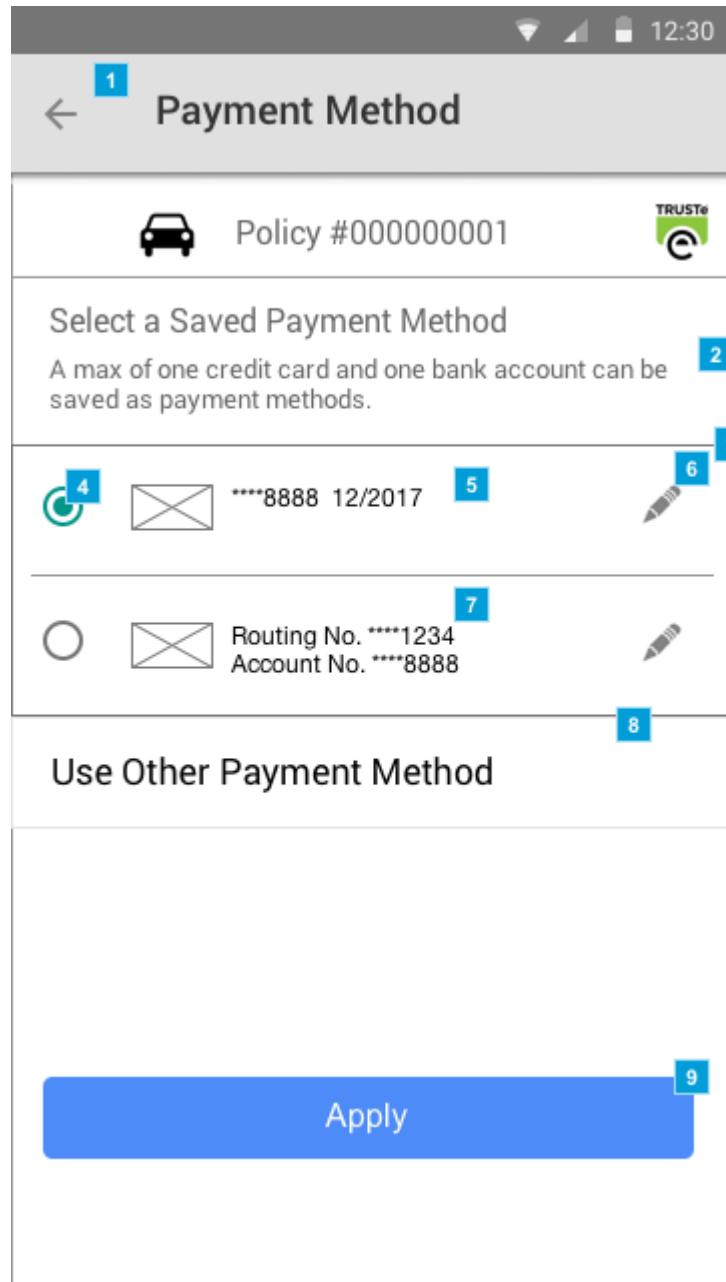
03.330 Return Payment - Payment Method - Saved Bank Account

The screenshot shows a mobile application interface for selecting a payment method. At the top, there's a header with a back arrow and the title "Payment Method". Below the header, it displays "Policy #000000001" and a TRUSTe logo. A message states: "Select a Saved Payment Method. A max of one credit card and one bank account can be saved as payment methods." There's a section for a bank account with fields for "Routing No. ****1234" and "Account No. ****8888", each with an edit icon. Below this is a section titled "Use Other Payment Method". At the bottom is a large blue "Apply" button.

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one back account are allowed to be saved at this time
3	Default Selection	If only one payment method is saved, it will be selected by default when the user arrives at this page
4	Bank Account	Bank Account info
5	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
6	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
7	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.340 Return Payment - Payment Method - Saved Credit Card & Bank Account



Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
2	Limited Saved Payment Methods Messaging	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Selection Area	Tapping anywhere in the row (except for the edit button and affordance space) will select it
4	Default Selection	On page load, saved Credit Card will be selected by default. Tapping on the row of any other option will change the selected item
5	Credit Card	Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Bank Account	Bank Account info
8	Use Other Payment Method	When tapped, user will be taken to the Enter New Bank Account/Credit Card page
9	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.350 Return Payment - Payment Method - Edit Unsaved + Saved Payments

Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page)
2	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Selection	On page load, the amount selected by the user in Step 2 will appear
9	Temporary Bank Account	Temporary Bank Account info
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



03.400 Return Payment - Edit Payment Date

The screenshot shows a mobile application interface for selecting a payment date. At the top, there is a navigation bar with a back arrow, the title "Payment Date" (labeled 1), signal strength, battery level, and the time "12:30". Below the title is a header section with a car icon, the text "Policy #0000000001", and the TRUSTe logo. The main content area is titled "Select a Payment Date". It displays "Today's Date: 4/01/2014" (labeled 2) and "Due Date: 4/08/2014" (labeled 3). A note below states, "Payments scheduled on due date will not incur a late fee." A calendar for April 2014 is shown, with the 1st highlighted (labeled 5). Navigation arrows for the month (labeled 4) are at the top and bottom of the calendar. At the bottom is a large blue "Apply" button (labeled 6).

Footnote	Description	Functionality
1	Back Button & Device Back Button	Will return user to the Payment Review screen without making any modifications
2	Today's Date	Show today's date
3	Due Date	Show a bill due date
4	Month navigation	When screen loads, it will be pre-populated to the current month. Arrows allows the user to navigate through the months (by tapping the left or right arrows). The presence of the arrows will depend on one of three scenarios : 1) If the 20 days from the current date goes across to the following month then the right hand arrow will be displayed and the left hand arrow will be hidden to allow user to move forward. 2) If the user navigates to the following month to the due date then the right hand arrow will be hidden and the left hand arrow will be displayed to allow user to move back. 3) If the 20 days does not cross into the following month then neither of the arrows will be displayed as navigation is not needed here.
5	Date Selection	The control will have today pre-selected when it first appears on the screen. User will be able to tap on a particular date to select it. Days before the current day or after the due date will not be visible.
6	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated Payment Review screen



Modify / Cancel Payment

Modify/Cancel Payment



04.100 Modify Scheduled Payment

The screenshot shows the 'Payment Review' screen of a mobile application. At the top, there's a navigation bar with a back arrow, a '2' icon, and the text '12:30'. Below that is a header with a car icon, 'Policy #000000001', and a TRUSTe logo. The main content area displays the 'Total Balance: \$272.12' (labeled 3). A blue dashed box labeled 12 contains variable messaging: 'Variable messaging based on policy status will appear in this section.' Below this, there are three sections with edit icons (labeled 4, 5, 6, 7): 'Payment Amount (\$25.24)', 'Payment Method (VISA *1234)', and 'Payment Date (4/02/2014)'. At the bottom left is a 'YES' button (labeled 8) next to the text 'I agree to the Terms & Conditions' (labeled 9). To the right of this is a message: 'You will receive a withdrawal schedule via email once your enrollment is processed.' (labeled 10). On the far right is a large blue 'Apply' button (labeled 11). At the very bottom, in red text, is the 'Terminate Payment' button (labeled 11).

Footnote	Description	Functionality
1	Slide Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Cancel Button & Device Back Button	Dismisses the modification screen with changes made discarded and returns the user to the Billing Info Page
3	Bill Details	Shows total balance on the bill as well as the amount due
4	Payment Amount	On tap, will take the user to the Payment Amount page (Return Payment)
5	Edit Button	On tap, will take the user to the Payment Amount edit page
6	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the Payment Method page (Return Payment)
7	Payment Date	Allows user to specify the payment date. On tap, will take the user to the Payment Date page (Return Payment)
8	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
9	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
10	Apply Button	Button will be disabled until an edit is made on the page (amount, method, and/or date). Additionally, when a user is paying with a bank account, the apply button will be disabled until the Terms and conditions are agreed to. Tapping on the apply button will submit the payment and, if successful, will take the user to the Modify Scheduled Payment Confirmation page
11	Terminate Payment Button	Launches the Cancel Payment Modal
12	Variable Messaging Section	Any variable messaging to the user will be listed here



04.110 Modify Scheduled Payment - Cancel Payment Modal

Payment Termination

1
Terminate Payment of \$25.24 made on 12/12/2014 Lorem ipsum dolor sit amet, consectetur adipiscing elit.

Policy	Automotive 000000001
Card Number	**** 1234
Expiration	10/11/2015
Field 4	Loem....
Field 5	Loem....

Are you sure you want to remove this payment?
Lorem ipsum dolor sit amet, consectetur adipiscing elit.

2 3
No Yes

Footnote	Description	Functionality
1	Disclaimer	Disclaimer info about the automatic payment that user is terminating
2	Cancel Button	Dismisses the confirmation action sheet without terminating the scheduled payment
3	Yes	Confirms payment termination and if successful will take the user to the Payment Cancellation Confirmation page



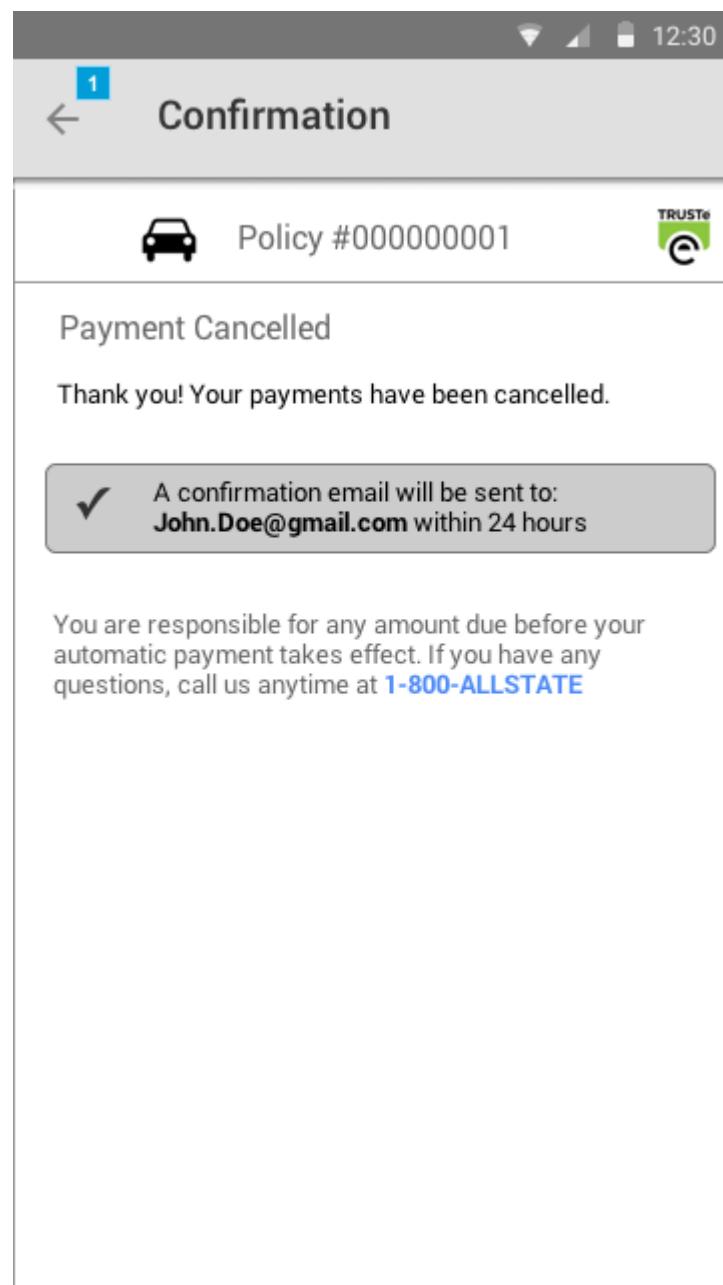
04.200 Modify Scheduled Payment Confirmation

The screenshot shows a mobile application interface for a scheduled payment confirmation. At the top, there is a navigation bar with a back arrow, the word "Confirmation", and a timestamp of 12:30. Below the navigation bar, there is a header section with a car icon, the text "Policy #0000000001", and a TRUSTe logo. The main content area displays a message: "Scheduled Payment Update Confirmation" followed by "Thank you! Your payment request has been sent." It also states that users can edit their payment up till 8pm EST the day before their scheduled payment. A callout box indicates that a confirmation email will be sent to "John.Doe@gmail.com" within 24 hours. A large blue button labeled "Enroll in Automatic Payment" is present. Below this button, a note says to allow 24-48 hours for the payment to be reflected on the policy. It also provides a contact number, 1-866-209-2190. To the right of this note is a small blue numbered callout "3". Further down, transaction details are listed: Reference #: 1234567890, Payment Amount: \$25.24, Payment Method: VISA *1234, and Submission Date: 04/03/14. A message in a blue box states "Your payment method VISA *4321 was removed." Below this message, another note says "Your payment info will be saved for future use." To the right of this note is a small blue numbered callout "2".

Footnote	Description	Functionality
1	Done Button & Device Back Button	Tapping on the Done button will close the confirmation screen (slide down) and will return the user to the screen that initiated the payment process
2	Enroll In Automatic Payment	Tapping on this button will dismiss the current screen (in background) and initiate the automatic payment enrollment process
3	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



04.300 Payment Cancellation Confirmation



Footnote	Description	Functionality
1	Done Button & Device Back Button	Closes the confirmation screen (slide down) and will return user to the screen that initiated the payment process



Automatic Payments



First & Return Automatic Payment

First & Return Automatic Payment



05.100 First Time & Return Automatic Payment Step 1 - Payment Frequency

12:30 1

X 2 Payment Frequency

Policy #000000001 TRUSTe

Select a Payment Amount

4 Pay in Full (\$272.12)

3

5 Pay Monthly Min. Due* (\$25.24)

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

6

7

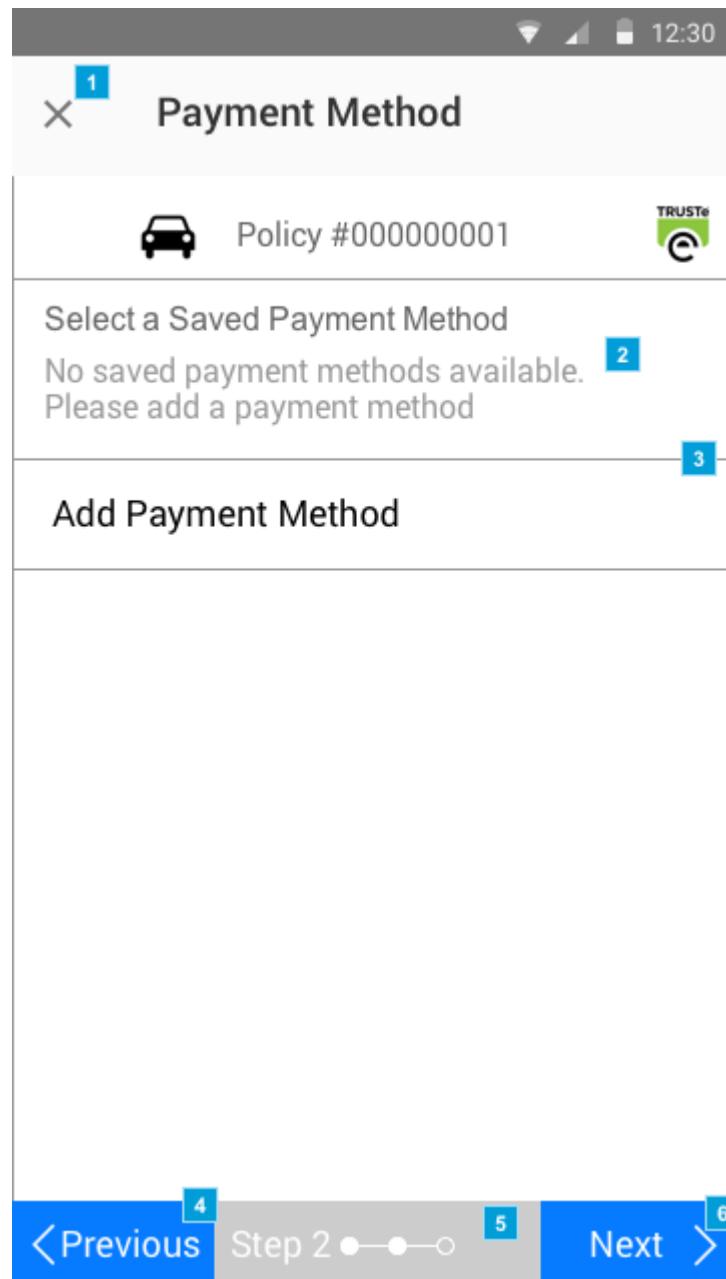
<Previous Step 1 Next >

Footnote	Description	Functionality
1	Page Slide-Up Functionality	This page will slide up from the bottom of the user's screen upon load
2	Cancel Button & Device Back Button	When tapped, will launch the Cancel Process Modal
3	Amount Selection	User will be able to pay in full or pay minimum balance
4	Default Selection	On page load, Pay in Full will be selected by default. Tapping on the row of any other option will change the selected item
5	Back Button	Back button will be enabled only on second or later step in the process and will navigate user one step back in the process.
6	Step Control	Clearly indicated the current step as well as where user is in the overall process
7	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps.





05.200 First Time & Return Automatic Payment Step 2 - Payment Method: None Saved



Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	No saved payment methods	Messaging to inform the customer that only one credit card and one bank account are allowed to be saved at this time
3	Add Payment Method	When tapped on, user will be prompted to use a credit card or a bank account to pay this bill
4	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered.
5	Step Control	Clearly indicated the current step as well as where user is in the overall process
6	Next Button	Advances the user to the next step in the process. Any validation that needs to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "previous" option and going to a previous page.



05.300 First Time & Return Automatic Payment Step 3 - Payment Date

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Payment Submit Date	On page load, 1st of the Month will be selected by default. Tapping here will show a picker in place that allows to select when automatic payments will be made. Dates included in the selection range from the 1st of the Month to the 28th of the Month.
3	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered.
4	Step Control	Clearly indicated the current step as well as where user is in the overall process
5	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "previous" option and going to a previous page.



05.310 First Time & Return Automatic Payment Step 3 - Date: Selection List

12:30

× 1 Payment Date

Policy #000000001

TRUSTe

Select a Payment Date

Submit on

1st of the month 2

15 of the month

Lore...

Lore...

Lore...

< Previous 3 Step 3 4 Verify > 5

Footnote	Description	Functionality
1	Cancel Button	When tapped, will launch the Cancel Process Modal
2	Frequency Picker	On page load, the default selection will be 1st of the Month. On tap, of the "Submit on" field a set of values in a picker format will be displayed. Once a selection is made the values will disappear and the selection will be set. Dates included in the selection range from the 1st of the Month to the 28th of the Month.
3	Previous & Device Back Button	Returns to previous step in the payment process with previously added information remembered.
4	Step Control	Clearly indicated the current step as well as where user is in the overall process
5	Next Button	Advances the user to the next step in the process. Any validation that need to occur on this screen will happen after user presses the "Next" button. Entered content from each step will be remembered throughout all steps including the instance of a user tapping the "previous" option and going to a previous page.



05.400 First Time & Return Automatic Payment Step 4 - Payment Review

Policy #0000000001

Total Balance: \$272.12

Minimum Due: \$25.24

Payment Frequency: Monthly

Payment Method: VISA *1234

Payment Date: 4/02/2014

I agree to the Terms & Conditions

You will receive a withdrawal schedule via email once your enrollment is processed.

Submit Payment

Footnote	Description	Functionality
1	Device Back Button	Tapping the device back button will take the user back to the editable Payment Date page
2	Cancel Button	When tapped, will launch the Cancel Process Modal. If the process is cancelled, the user will be returned to the screen that initiated the payment process
3	Total Balance & Min Due	If total Balance or Min Due have no data, the line will not appear and any items below them will move up on the page
4	Payment Frequency	On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Frequency page
5	Edit Button	On tap, will take the user to the Edit Payment Frequency page
6	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Method page
7	Payment Date	Allows user to specify the payment date. On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Date page
8	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
9	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
10	Submit Payment Button	When a user is paying with a bank account, and the terms and conditions are not agreed to, the Submit Payment button will launch the T&C Alert. Tapping on the Submit Payment button will submit the payment and, if successful, will take the user to the Automatic Payment Confirmation screen



05.500 Automatic Payment & Modified Automatic Payment Confirmation

The screenshot shows a mobile application interface for an automatic payment confirmation. At the top, there is a navigation bar with a back arrow, the word "Confirmation", and a small number "1" in a blue box. Below this is a header section with a car icon, the text "Policy #0000000001", and a TRUSTe logo. The main content area is titled "Automatic Payment Confirmation" and contains a message: "Thank you for enrolling in Auto Pay! Once your enrollment is processed, you will receive a withdrawal schedule outlining your monthly payment amounts." Below this message is a callout box with a checkmark icon and the text: "A confirmation email will be sent to: John.Doe@gmail.com within 24 hours". Further down, there is a note: "You are responsible for any amount due before your automatic payment takes effect. If you have any questions, call us anytime at 1-800-ALLSTATE". On the right side of the screen, there is a small blue number "2". The bottom section displays transaction details: Confirmation #: 1234567890, Payment Amount: \$25.24, Payment Frequency: Monthly on the 1st, Payment Method: VISA *1234, and Submission Date: 04/03/14. A message in a dashed box states: "Your payment method VISA *4321 was removed." Below this, a note says: "Your payment info will be saved for future use."

Footnote	Description	Functionality
1	Done Button & Device Back Button	Tapping on the Done button will close the confirmation screen and will return user to the screen that initiated the payment process
2	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.



Edit First & Return Automatic Payment

Edit First & Return Automatic Payment



06.100 First Time & Return Automatic Payment - Edit Payment Frequency

3 Payment Frequency

Policy #000000001

Select a Payment Amount

2 Pay in Full (\$272.12)

1 Pay Monthly Min. Due* (\$25.24)

*This amount includes an installment fee. You will be charged an installment fee each time you pay the minimum amount due or any amount between the minimum amount due and the pay in full amount. You can avoid paying installment fees if you pay the pay in full amount. In that case, you will not be sent a bill until your policy renewal, unless you make a change in coverage resulting in additional premiums. See the installment schedule on your bill.

4 Apply

Footnote	Description	Functionality
1	Amount Selection	User will be able to pay in full or pay minimum balance
2	Selection	On page load, the amount selected by the user in Step 1 will appear
3	Back Button & Device Back Button	Will return user to the First Time & Return Automatic Payment Step 4 -Payment Review screen without making any modifications
4	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated First Time & Return Automatic Payment Step 4 -Payment Review screen



06.200 First Time & Return Automatic Payment - Edit Payment Method: Unsaved + Saved Payments

The screenshot shows a mobile application interface titled "Payment Method". At the top, it displays "Policy #000000001" and the "TRUSTe" logo. Below this, there is a section titled "Select a Payment Method" with three saved payment methods listed. Each method includes a radio button, a delete icon, and a pencil icon for editing. The first method is a credit card ending in "8888 12/2017". The second method is a bank account with "Routing No. ****1234" and "Account No. ****8888". The third method is another bank account with "Routing No. ****1234" and "Account No. ****8888". Below these is a section titled "Use Other Payment Method" with a blue "Apply" button at the bottom.

Footnote	Description	Functionality
1	Scenario	Instance occurs in a return edit state only (does not occur in the first instance of the Payment Method page)
2	Back Button & Device Back Button	Will return user to the First Time & Return Automatic Payment Step 4 -Payment Review screen without making any modifications
3	Select a Payment Method	In the return edit state only, the Select a Saved Payment Method text will change to Select a Payment Method and include saved Payment Methods and a temporary Payment Method
4	Selection Area	If the user has any saved payment methods, those will be shown first in the list (Credit Card then Bank Account) followed by one temporary payment method. A minimum of one payment method will be shown on this page and a maximum of 3 payment methods (1 Saved Bank Account + 1 Saved Credit Card + 1 Temporary Payment Method)
5	Saved Credit Card	Saved Credit Card info
6	Edit Button	On tap, will launch either the Edit Credit Card Page or the Edit Bank Account page (based on the payment method type the button is associated with)
7	Saved Bank Account	Saved Bank Account info
8	Selection	On page load, the amount selected by the user in Step 2 will appear
9	Temporary Bank Account	Temporary Bank Account info
10	Use Other Payment Method	When tapped, the user will be taken to the Enter New Bank Account/Credit Card page. If the user saves the payment method, it will either be added to the list of Saved Payment Methods (in My Account) for future use or will replace an already saved payment method (Maximum number of saved payment methods = 1 credit card + 1 bank account). If the user does not save the payment method, it will fill in the one available spot for temporary methods on this page. If the user adds another non-saved payment method after one has already been added, it will always replace the existing temporary payment method.
11	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated First Time & Return Automatic Payment Step 4 -Payment Review screen



06.300 First Time & Return Automatic Payment - Edit Payment Date

2

Payment Date

←

Car icon Policy #000000001 TRUSTe

Select a Payment Date

1

Submit on 1st of the month ▾

You can review your info before submitting on the next screen

3

Apply

Footnote	Description	Functionality
1	Payment Submit Date	On page load, 1st of the Month will be selected by default. Tapping here will show a spinner in place that allows the user to select when automatic payments will be made
2	Back Button & Device Back Button	Will return user to the First Time & Return Automatic Payment Step 4 -Payment Review screen without making any modifications
3	Apply Button	Tapping on the Apply button will finalize the setting and return the user to the updated First Time & Return Automatic Payment Step 4 -Payment Review screen



Modify / Cancel Automatic Payment

Modify/Cancel Automatic Payment



07.100 Modify Automatic Payment

12:30

X 1 Payment Review

Policy #0000000001 TRUSTe

Total Balance: \$272.12 2

Minimum Due: \$25.24

3 Variable messaging based on policy status will appear in this section.

4 Payment Frequency
Monthly

5 Payment Method
VISA *1234

6 Payment Date
On the 1st

7 YES I agree to the Terms & Conditions 8

You will receive a withdrawal schedule via email once your enrollment is processed. 9

10 Apply

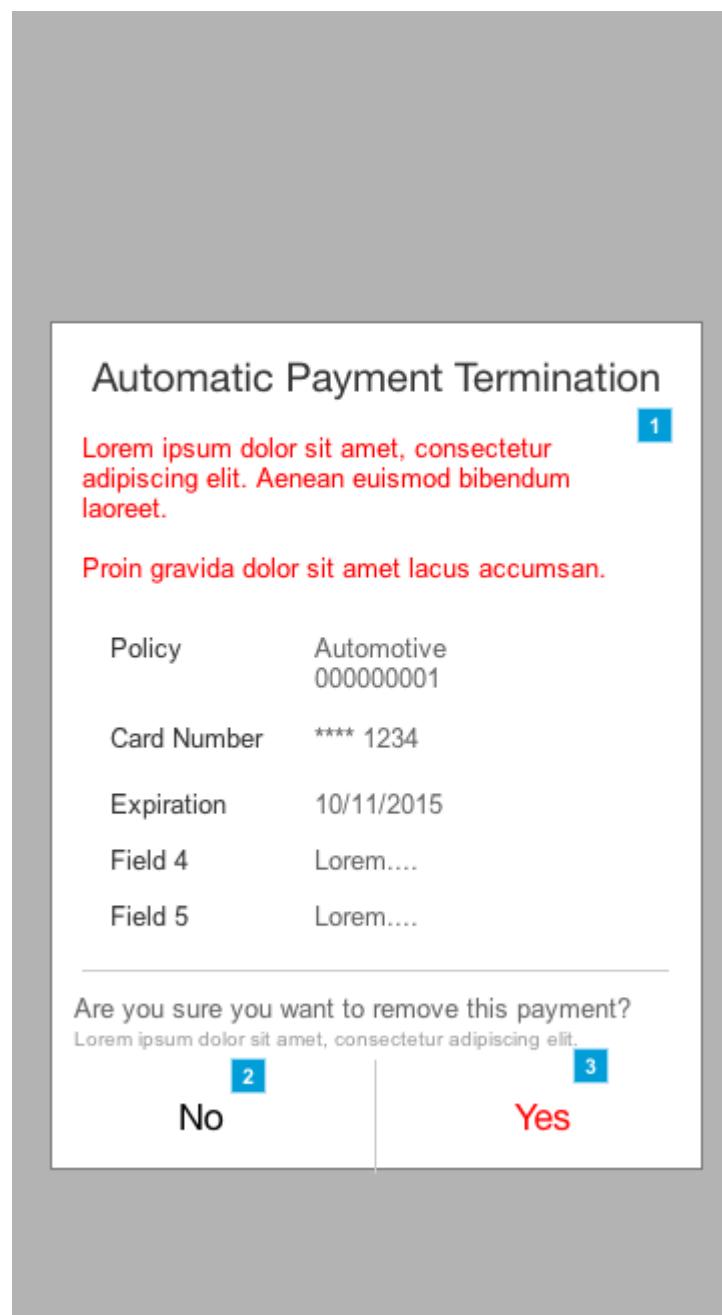
Terminate Automatic Payments

Footnote	Description	Functionality
1	Cancel Button & Device Back Button	Closes the modification screen with no changes committed (slide down) and will return user to the Billing Info page
2	Total Balance & Min Due	If total Balance or Min Due have no data, the line will not appear and any items below them will move up on the page
3	Variable Messaging Section	Any variable messaging to the user will be listed here
4	Payment Amount	On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Frequency page
5	Payment Method	Allows user to specify the payment method (bank account or credit card if there is one on file or use another payment method that is not currently on file). On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Method page
6	Payment Date	Allows user to specify the payment date. On tap, will take the user to the First Time & Return Automatic Payment - Edit Payment Date page
7	Agree to terms and conditions	Will only be visible if the payment method is the bank account.
8	Terms and Conditions	Tapping on this will show a modal screen with terms and conditions similar to other T&C views elsewhere in the app
9	Apply Button	The Apply button will be disabled until an edit is made on the page. Additionally, when a user is paying with a bank account, the apply button will be disabled until the Terms and conditions are agreed to. Tapping on the enabled apply button will submit the payment and, if successful, will take the user to the Automatic Payment Confirmation page
10	Terminate Automatic Payment Text Link	Tapping on this link will launch the Cancel Automatic Payments Alert





07.110 Modify Automatic Payment - Cancel Automatic Payments Alert



Footnote	Description	Functionality
1	Disclaimer	Disclaimer info about the automatic payment that user is terminating
2	Cancel Button	Dismisses the confirmation message without terminating the scheduled payment
3	Yes	Confirms payment un-enrollment and if successful will take the user to the Automatic Payment Cancellation Confirmation page



07.200 Automatic Payment Cancellation Confirmation

The screenshot shows a mobile application interface. At the top, there is a navigation bar with a back arrow icon, the word "Confirmation", and a signal strength icon. The time "12:30" is also displayed. Below the navigation bar, there is a header section with a car icon, the text "Policy #000000001", and a TRUSTe logo. The main content area contains the following text:
Automatic Payment Cancelled
Your policy will be unenrolled and the payment scheduled for 04/17/2014 will be stopped.
To avoid cancellation, you must pay \$250.00 by 04/03/2014.
A confirmation message is displayed in a callout box:
✓ A confirmation email will be sent to:
John.Doe@gmail.com within 24 hours
At the bottom of the screen, there is a summary of payment details:
Policy: #000000001
Routing Number: *****8888
Account Number: *****8888
Credit Card: VISA *1234
Payment Date: 4/03/14
Payment Frequency: Monthly on the 1st

Footnote	Description	Functionality
1	Done Button & Device Back Button	Tapping on the Done button will close the confirmation screen (slide down) and will return user to the screen that initiated the payment process
2	Transaction Details	Set of detailed info that summarizes the payment processing that occurred as part of current payment including any modifications to payment option, saved info, amount processed, etc.





Appendix

Appendix

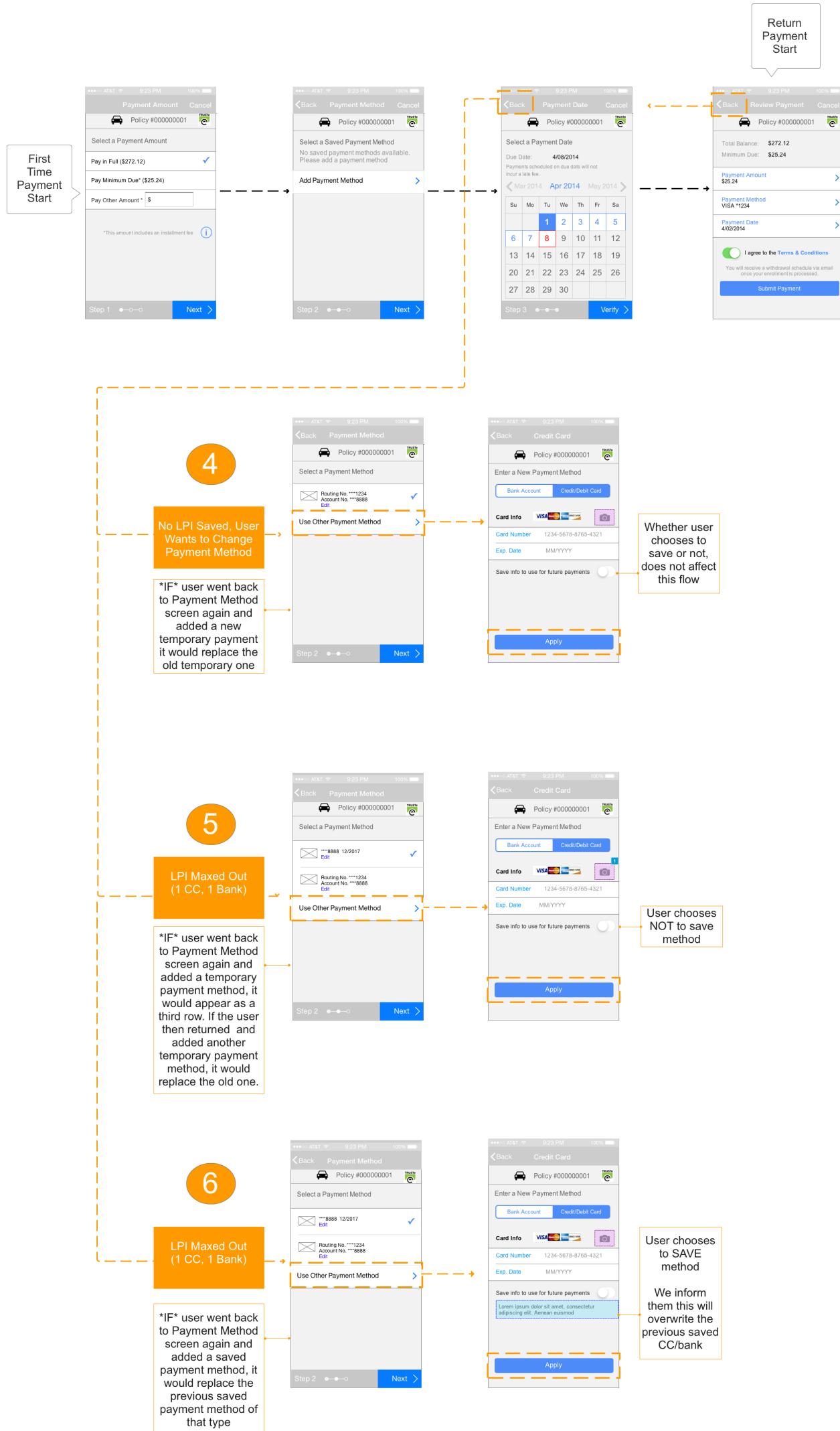


Temporary Versus Saved Payment Method Flows



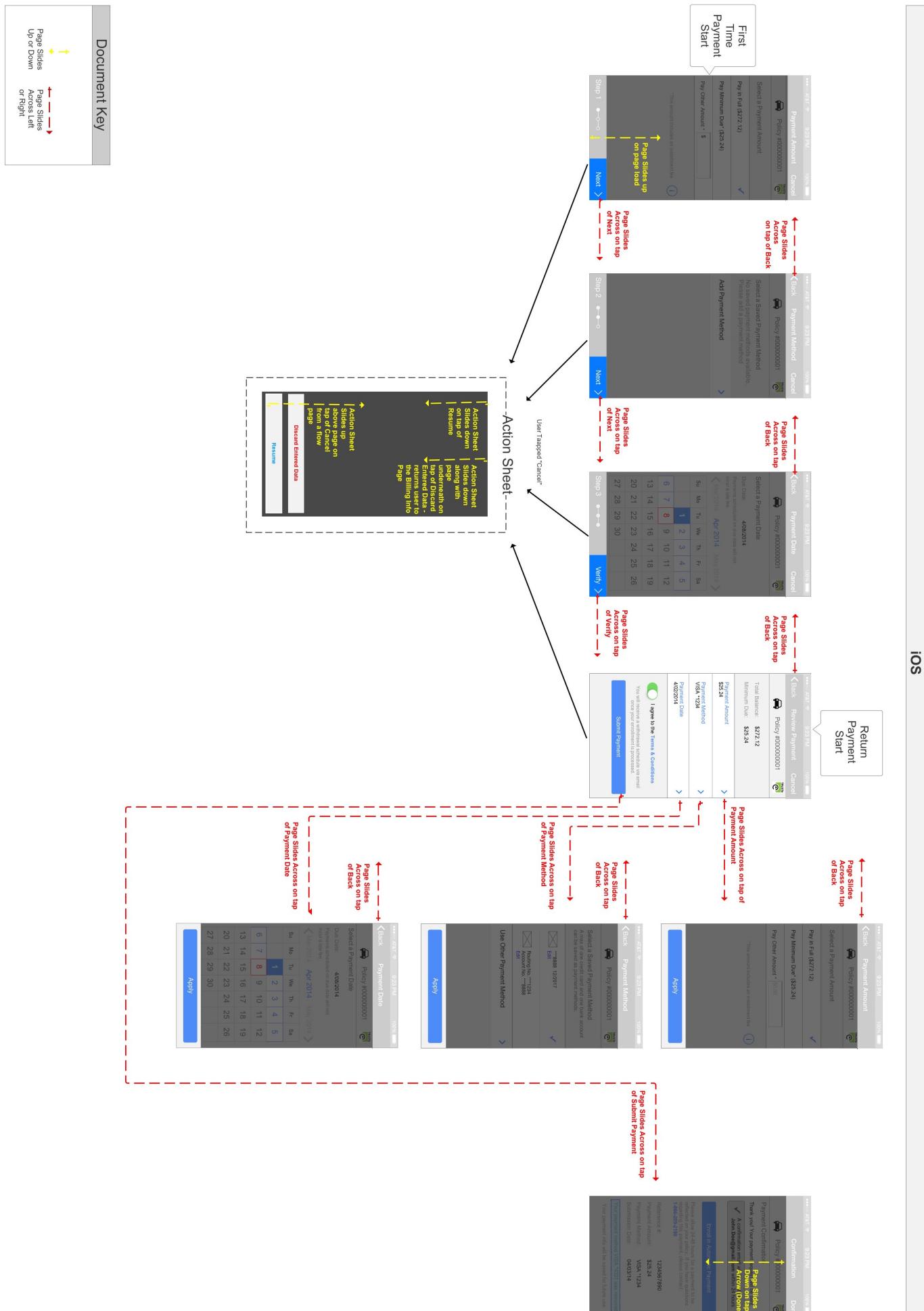


Temporary Versus Saved Payment Method Flows





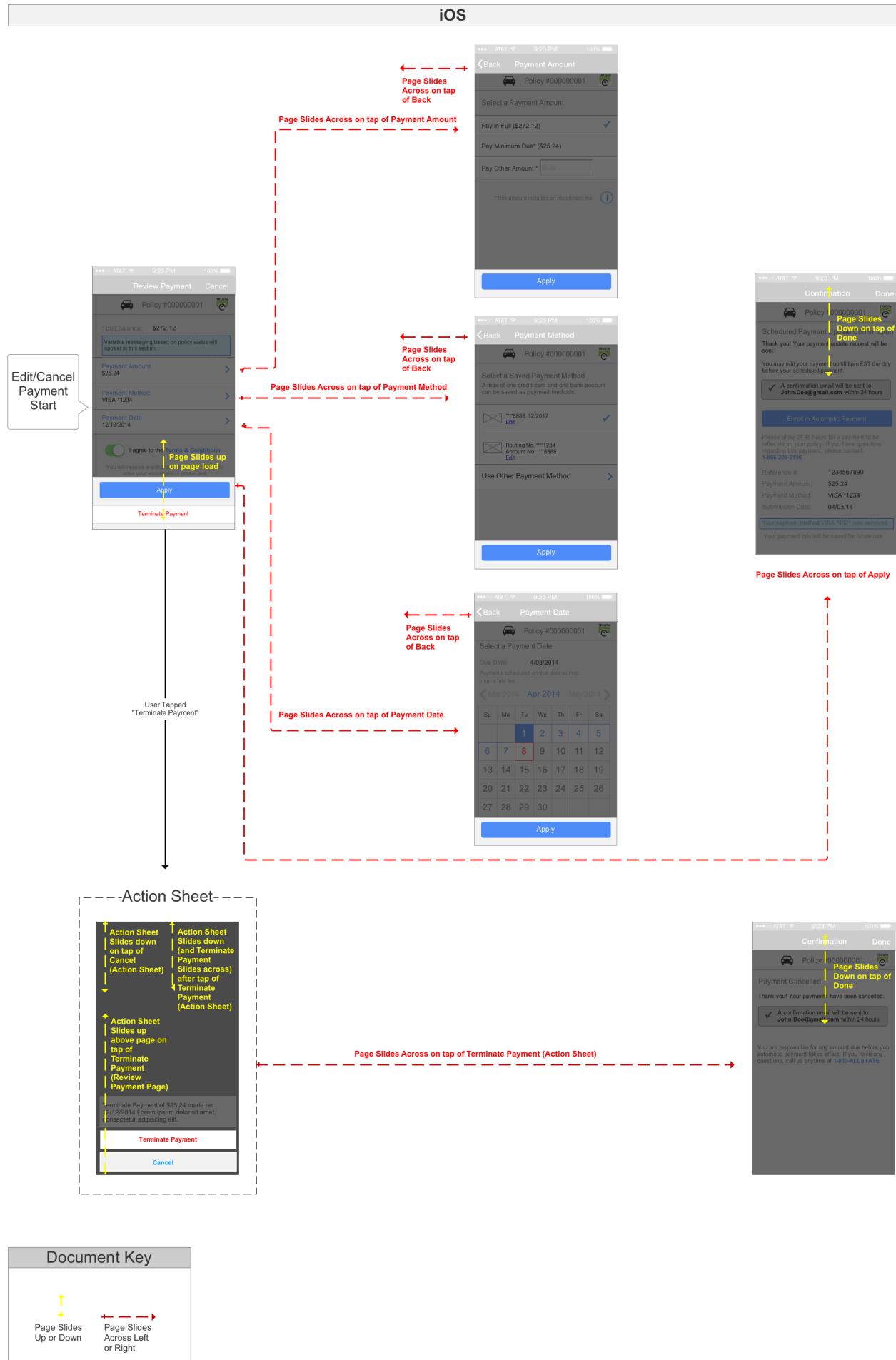
Make A Payment: Page Slide Functionality - iOS





Modify/Cancel A Payment: Page Slide Functionality - iOS

Modify / Cancel a Payment Slide Functionality



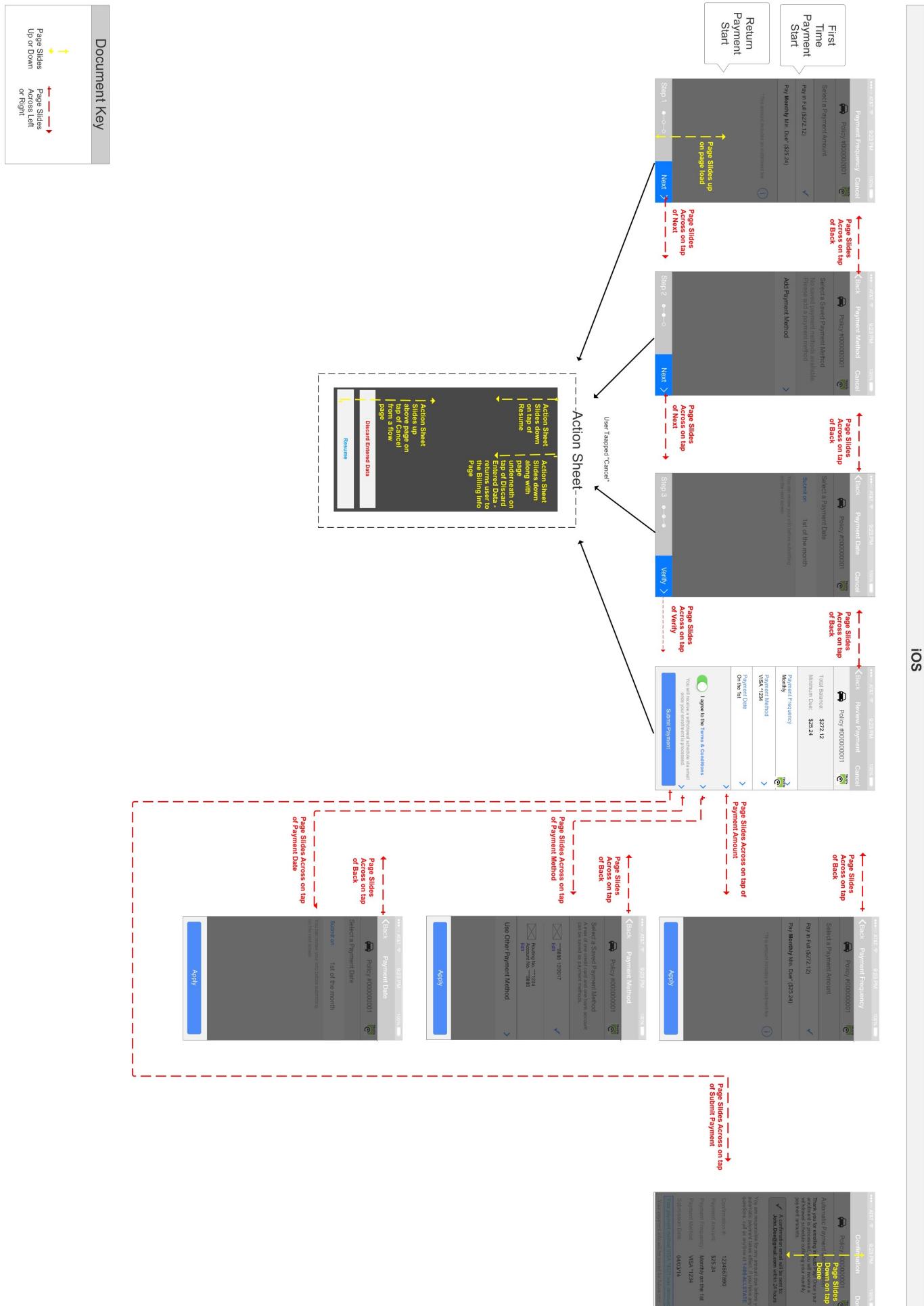
MANIFEST

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Make An Automatic Payment: Page Slide Functionality - iOS



MANIFEST

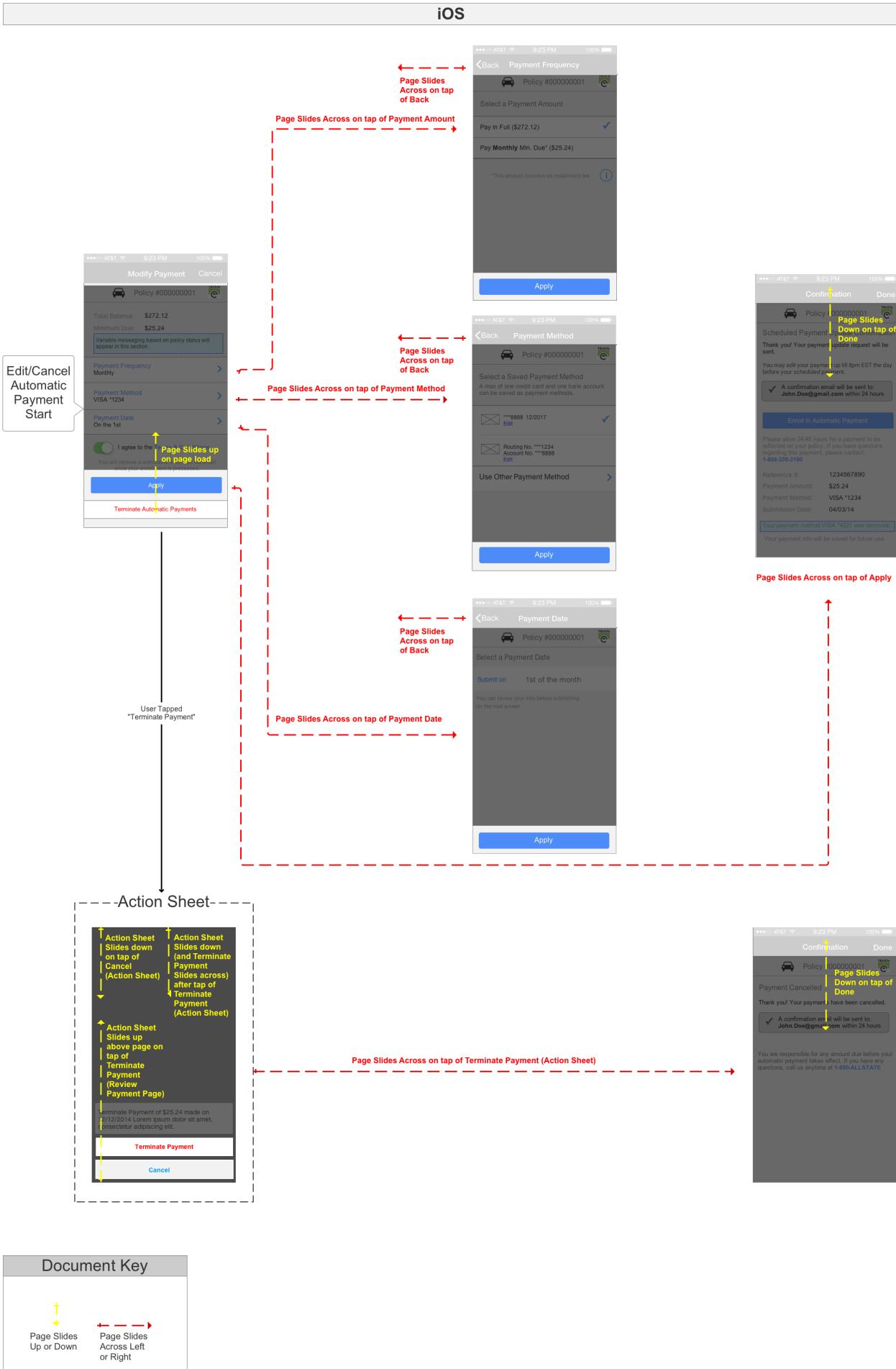
Prepared for Allstate by Manifest. Proprietary and confidential.

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Modify/Cancel An Automatic Payment: Page Slide Functionality - iOS

Modify / Cancel An Automatic Payment Slide Functionality

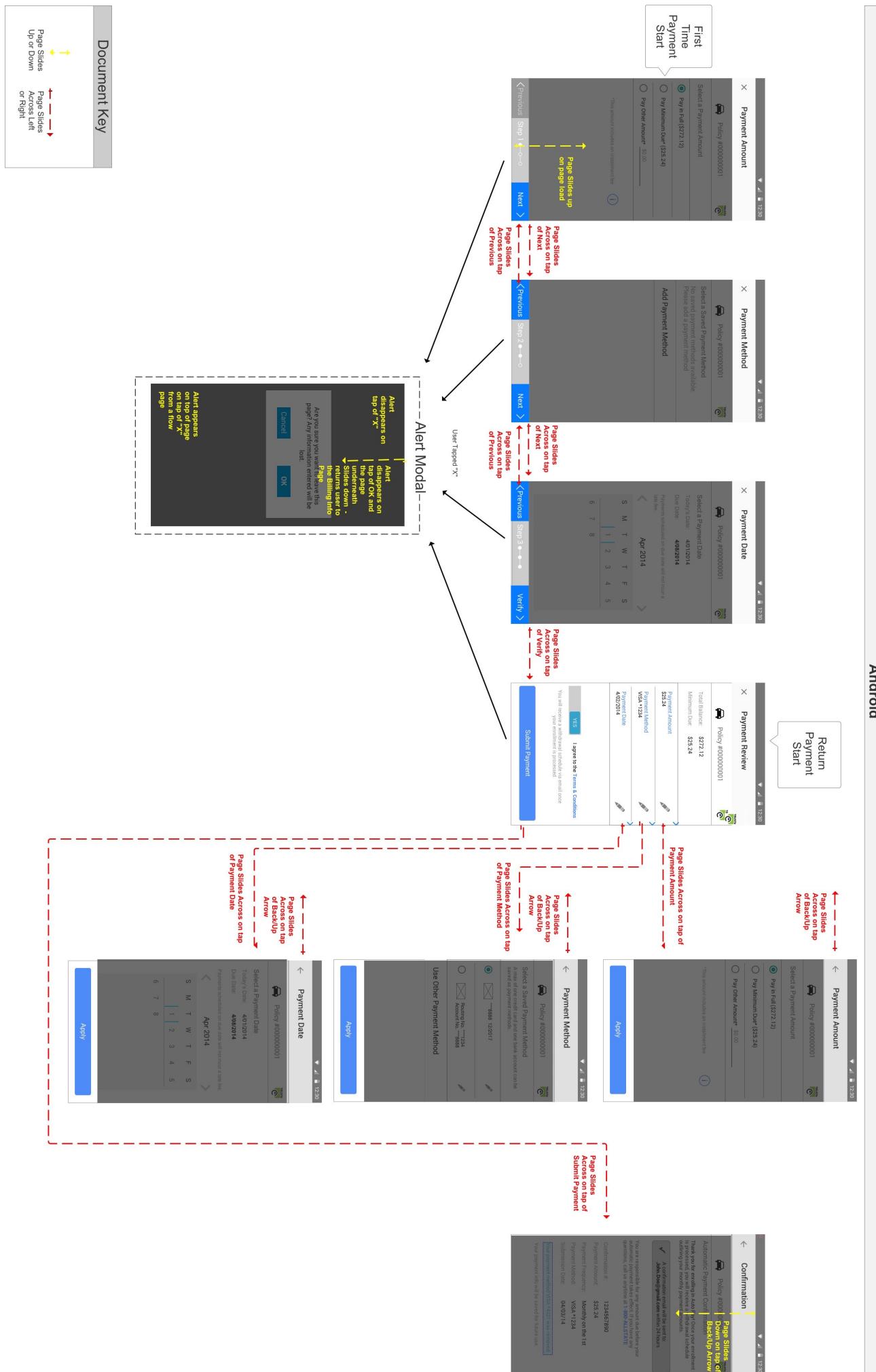




Make A Payment: Page Slide Functionality - Android

Make a Payment - First Time & Return

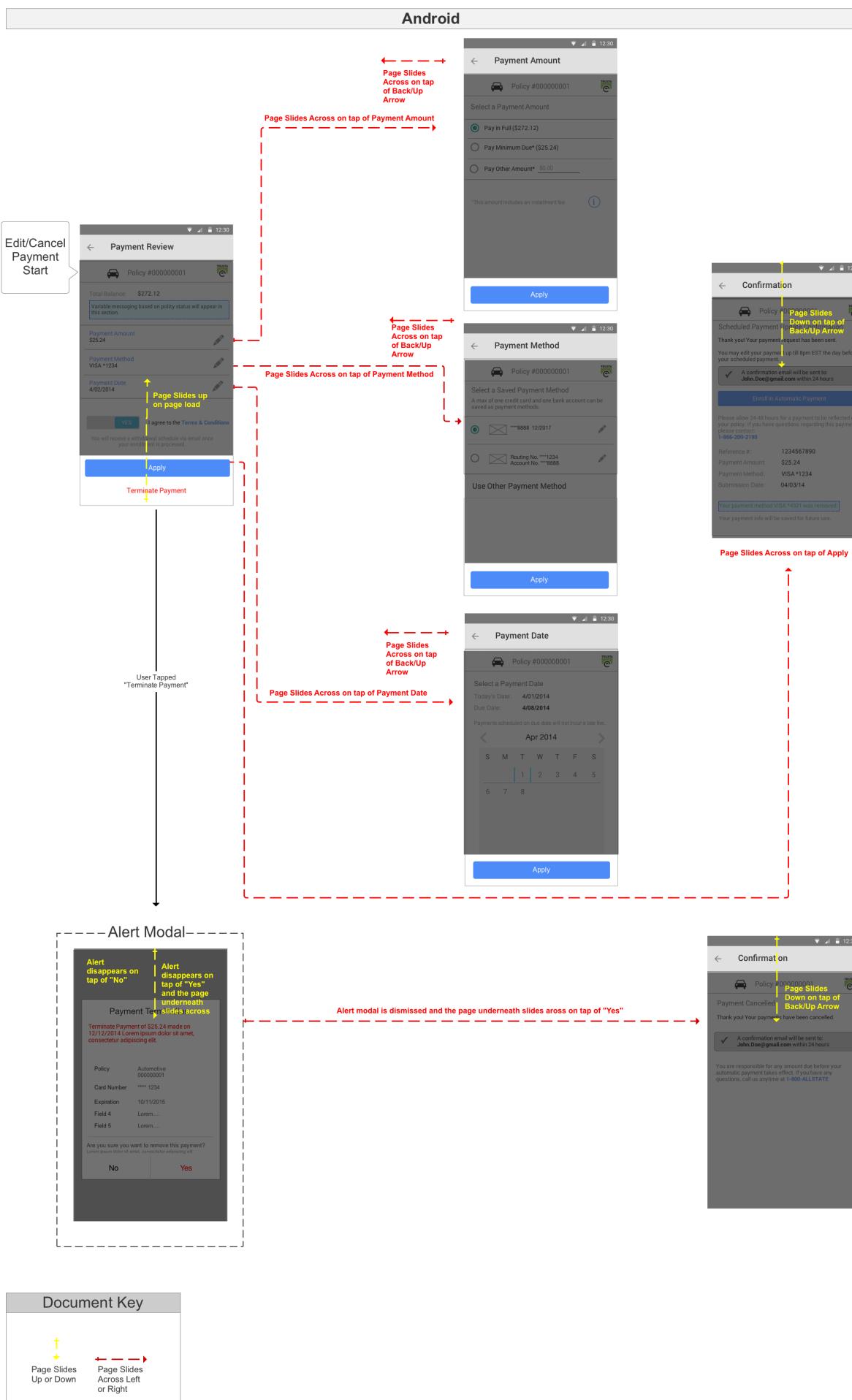
Android





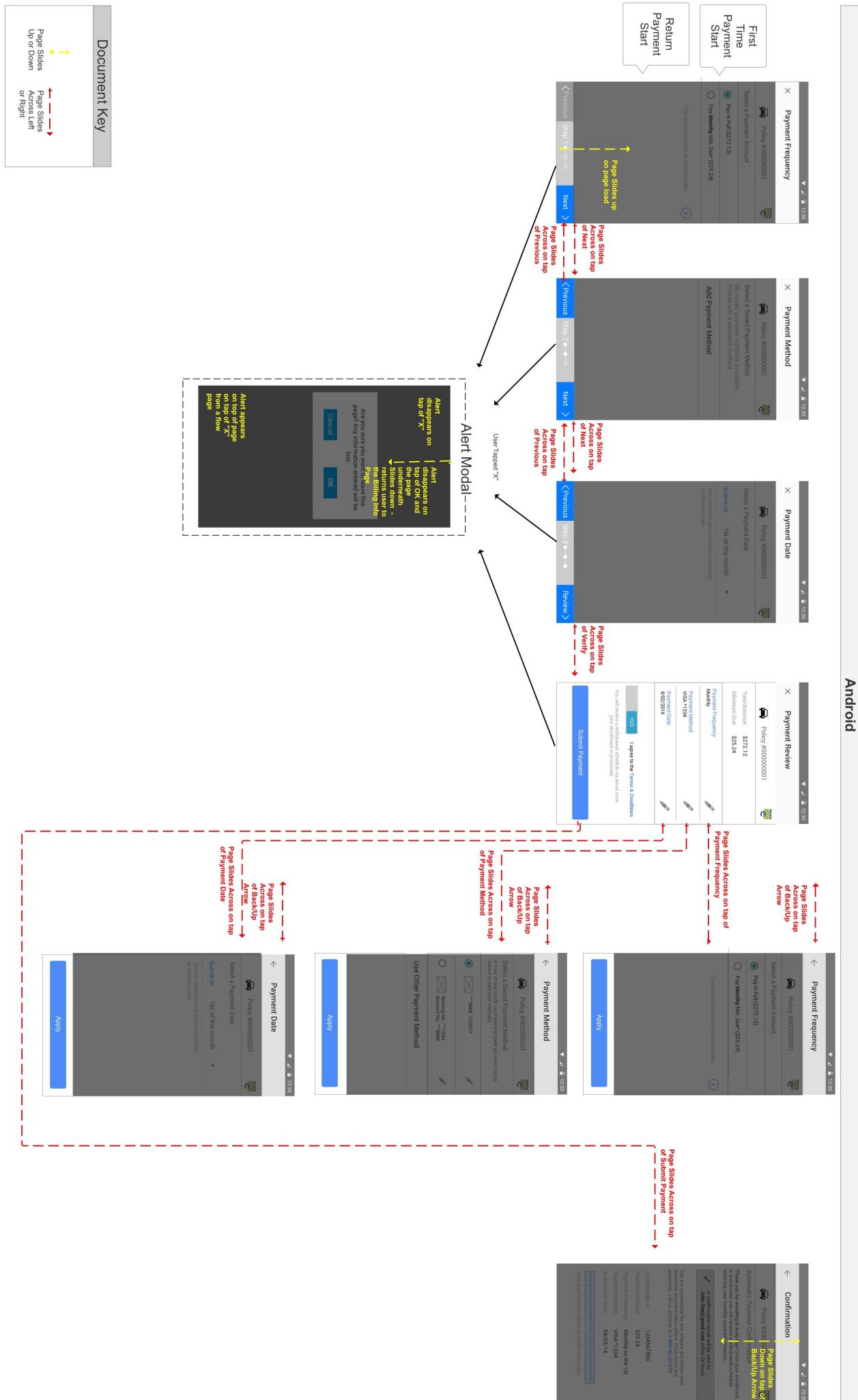
Modify/Cancel A Payment: Page Slide Functionality - Android

Modify / Cancel a Payment Slide Functionality





Make An Automatic Payment: Page Slide Functionality - Android



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Modify/Cancel An Automatic Payment: Page Slide Functionality - Android

Modify / Cancel An Automatic Payment Slide Functionality

