

Making Atlus accessible to user's with "Prepaid Cards/Accounts"

Making A with "Pre

ser's
ts"

Note about this presentation!

*This presentation proposes a design to make the
Atlas app better!*

*The problem with the app that the presentation
identifies is one that use to be part of Uber app
design. The solution the presentation proposes is
one that an UX Design student encountered and is
looking to make the design of the app more inclusive
to users of all backgrounds and financial situations.*

Project overview



Prompt:

What is a mobile app you use that you have been frustrated by in a specific way (or wish could be made even better in a specific way)? How much better would your (and possibly, many people's) experience be if the app were improved in a specific way?



Project duration:

This is a quick, 1-week exercise to generate a number of ideas and sketch out one of them.

The app I chose

The app:



Atlas Credit Builder is a mobile app to help users improve their credit scores. It offers tools and features that assist in building or rebuilding credit in a guided manner. The app includes monitoring credit scores, accessing credit reports, and providing recommendations and tips to enhance creditworthiness.



How I use it:

The app aims to provide a user-friendly platform to make credit building more accessible and less intimidating.



Stephon Morris

Account info



Personal information

View & update personal info



Invite friends

Earn \$\$ for every friend

Get \$100



Deposit account

See account and routing number



Linked bank accounts

Add & manage linked accounts



Payment

Manage your payment settings



Statements

View monthly statements

Help & support



Support



Home



Perks



Spend Power



Credit



Menu

Opportunity to be better



The problem / missed opportunity

When I open the app, the central call to action is to set your primary bank account to have funds withdrawn from once a month to fund a credit building account to provide positive payment history to those without, it even provides an option to link a major credit or debit card in the event that the user does not wish to provide banking info at such an early stage. But it does not provide an option to those who use less than traditional banking methods like prepaid cards/accounts



Linked Accounts

Instant Payments

Link a debit card

Allows you to make instant payments. Works with Smart Pay for faster account activation and balance payments.

Link debit card

Primary Bank Account

Primary payment method



Chime

Chime Checking

Bank balance ● \$-136.81

Last balance update ⓘ 1 mins ago

Your Spend Power is based on your primary account balance. Atlas periodically checks the balance of your connected account. The frequency can vary over time.

Pain points and missed opportunities

1

Pain point

I should have been notified early on in the process of setting up an account that my prepaid account would not be a viable funding solution for my credit builder account.

2

Pain point

It is a misleading and deceptive practice to prompt me to enter all of my personal information, and not accept my funding source.

3

Missed opportunity

I think it would feel satisfying to add a one time payment button for users to pay the credit builder fee.

Opportunity to be *impactful*



This could make a difference

A lot of people really need to be able to have options to try to establish good credit and those groups who lack the financial means to meet the terms of the apps sponsors a more equitable solution could benefit users and the credit builder sponsors.

What if?

- What if there was a button in the beginning of the sign up page that asked “What financial institution do you bank with for automatic draft payments?”
- What if there was a button on the first page after downloading the app prior to signup providing a snapshot of what what was needed to be complete enrollment?
- What if I could make a one time manual payment to my credit builder account and still establish the account?

The idea I went with...



What if there was an option to make a one time payment from a funding source of the users choosing prior to the credit builder accounts due date?

Not only does this solution seem intuitively right to me. It is simple, solves the problem I identified, and can be useful for anyone using the app.

The “napkin sketch”

“Would you like to link an account /card for this and future payments to your credit builder account?” Or “Would you like to process a one time card payment?”

1

A hand-drawn sketch on lined paper illustrating a payment flow. At the top, a box labeled 'Linked Accts' contains two options: 'Link a debit Card' and 'Link a Bank Acct'. Below this is a box for 'Process a one time Payment'. A wavy line separates this from a card payment section. This section shows a card number 'XXXX - XXXX - XXXX' and an expiration date 'XX - XX', with 'Link Card' written below. Another wavy line follows. Below that are fields for 'Acct #' and 'Pmt #', with a 'Link Acct' button. A final wavy line leads to a bottom section with 'Card Number' and 'Exp' fields, a 'CV' field, and a 'Process one time pmt' button. Arrows indicate the flow from the top options down to the final payment processing step.

2

Secure account and routing number screen for this and future dated payments and disclosures ...confirmation page or card payment and disclosure screen....confirmation page

Benefits

Inclusive

The app provides different options to enable access for a wider range of users.

Time

The app users save valuable time by being provided different options to use rather than continuing the process and find out that they are ineligible

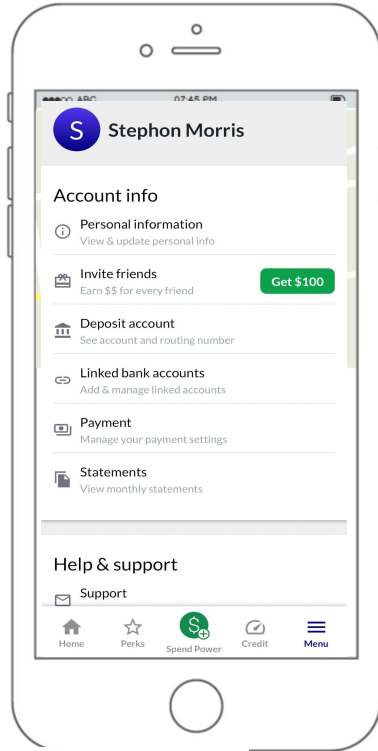
Less Anxiety

The app saves provides some relief by providing an alternative method to the road of achieving a good credit score

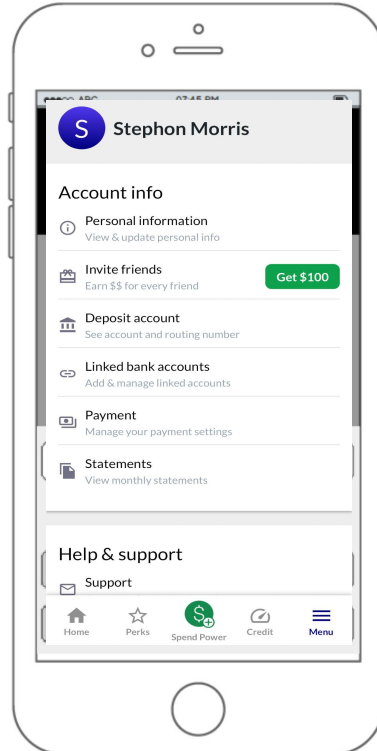
Confidence

BApp users can be confident that no matter their financial situation they have viable options to be successful in improving theyre credit score

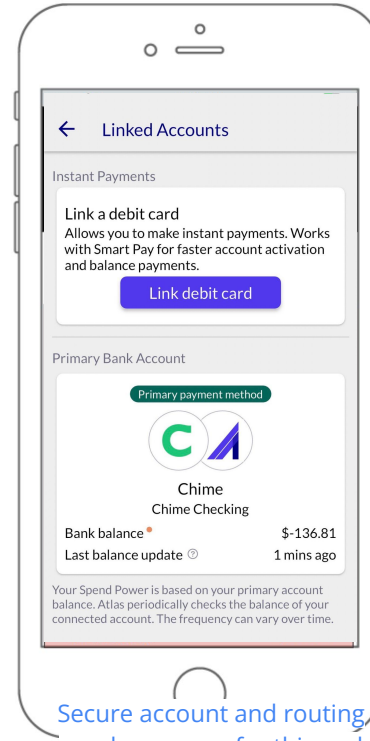
The "first pass"



"Would you like to link an account /card for this and future payments to your



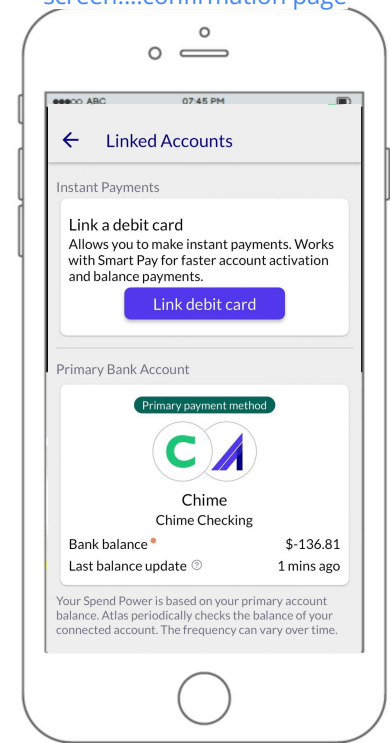
Or " "Would you like to process a one time card payment?"



Secure account and routing number screen for this and future dated payments and disclosures ...confirmation

4

card payment and disclosure screen....confirmation page



Impact



Again, I think this would be an impactful solution. A lot of people really need to use the credit builder app to establish good credit i really think that it is unfair for people to begin this process enter all theyre information start and register for an account and then be denied access to the service because they use less than traditional banking methods

Next steps



Now that I have designed a first pass, my next step would be to “validate” my idea with research. I would show it to peers, other Uber users, and collect feedback and ideas and how to improve it and implement it.