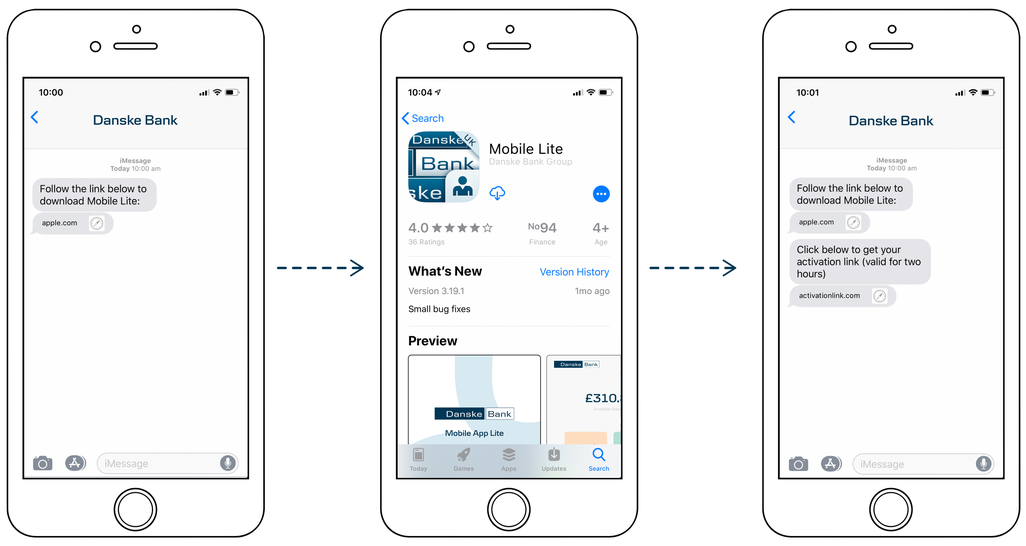
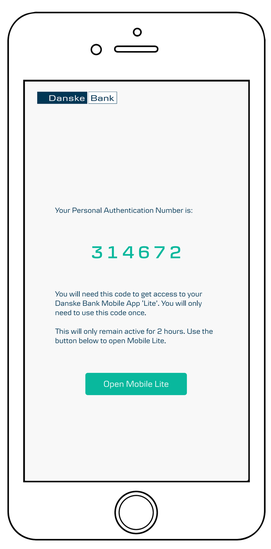
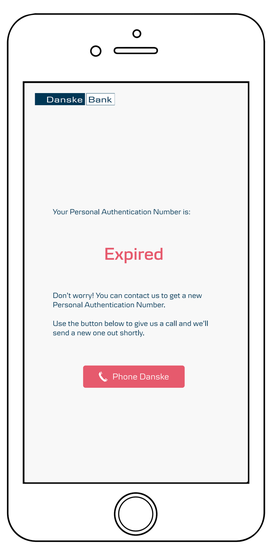
Customer calls CD,
CD triggers text link to
download app

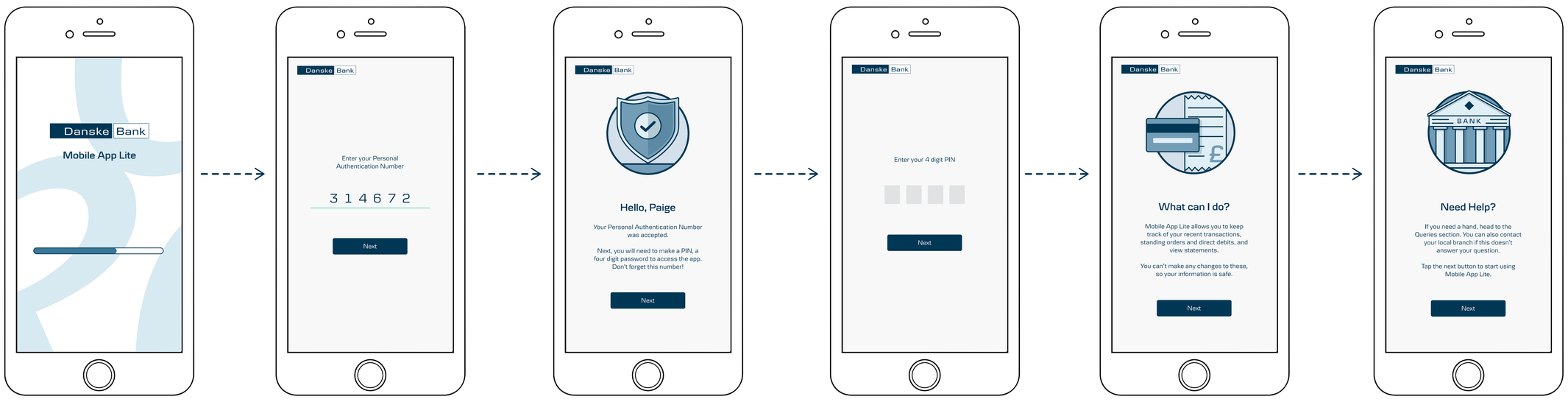


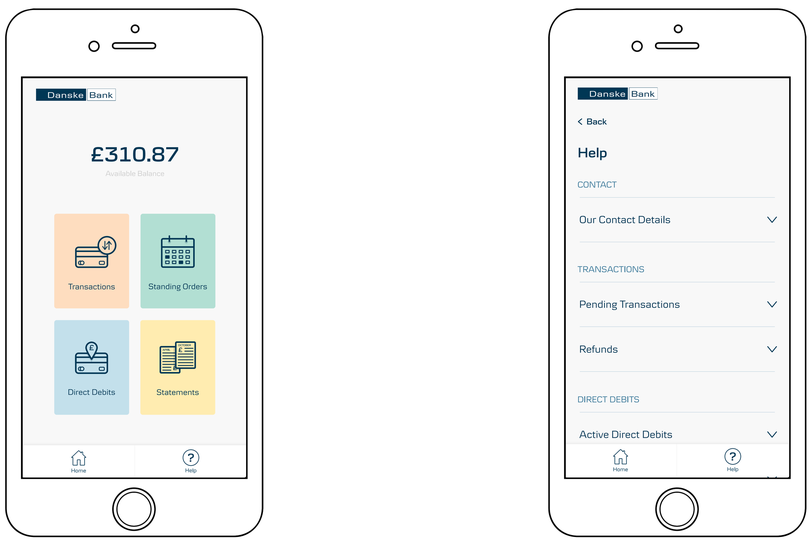




Activation code is
live for 2 hours,
customer will get
an error message
if it has expired and
a prompt to ring
to get a new one.

Onboarding screens only for new users,
returning users won't see these.

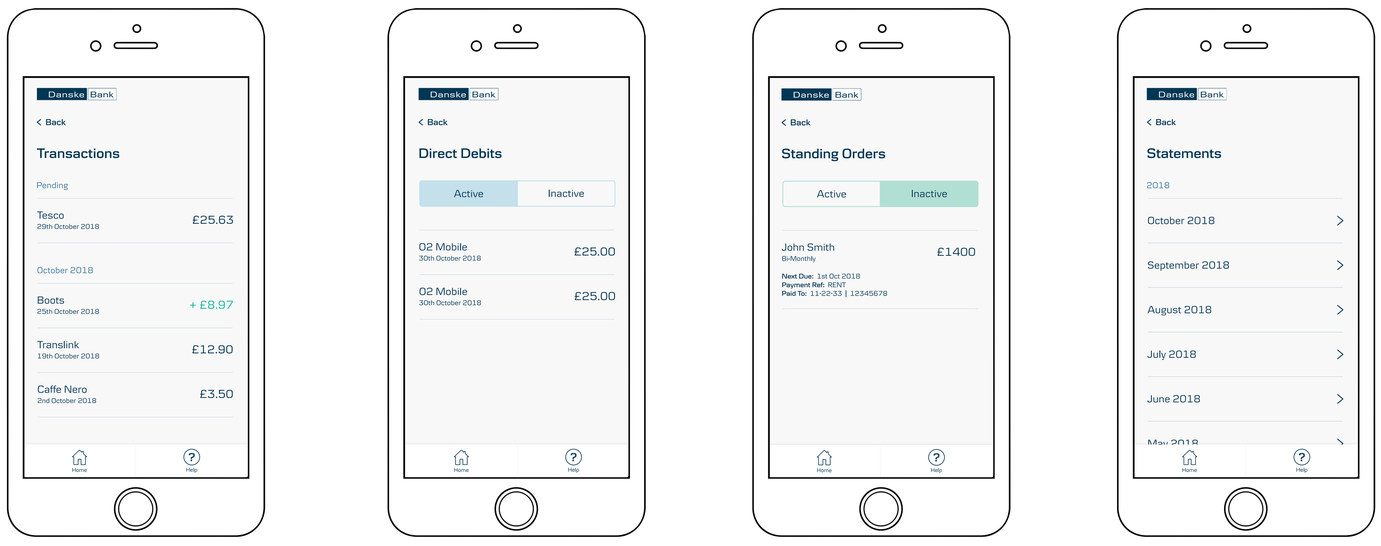




Drop down sections prevents
interface becoming too long.

Only 4/5 most recent
transactions should be
shown on this screen
to avoid user being
overwhelmed.

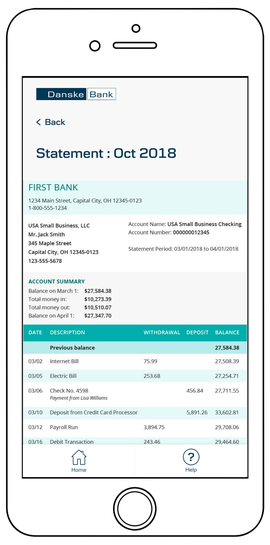
Refunds would be
green and have '+'
in front of them
to show it being added
to account.



Users navigate between inactive and active
direct debit / standing orders using the tabs
at the top of the screen.
Active would be the default for both.

Statements become available
when a paper one would be
issued to avoid confusion

These will show all transactions



Statements to look like
the paper statements to
keep a sense of familiarity
for inexperienced users