

PROG8150-23W-Sec1

UI DESIGN

Group No: 01 (**We Happy Few**)

Assignment: 03

Prepared By

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Application Description

KW Development Bank is a financial service application that has been developed to cater to the financial needs of the users of Waterloo and Kitchener regions of Ontario, Canada. This application provides a range of financial services such as card management, money transfer, financial investment, and many more.

The primary aim of KW Development Bank is to provide a user-friendly and secure platform for its customers to manage their finances. The application has been designed keeping in mind the convenience and ease of use of its customers.

In summary, the application is designed to provide a seamless banking experience to its customers and is committed to providing the highest level of security to ensure the safety of its customers' financial information.

Tool Used

Adobe XD: Wireframe and High-Fidelity Prototype

Adobe Illustrator: Logo and icon vectors design

Adobe Photoshop: Images resources processing

Microsoft Office: Word Documentation and Power Point

UX Strategy

App Value

KW development bank app is designed to provide a seamless banking experience to the residence and small and medium-sized enterprises, including the ability to manage their transfers, and investments.

The app is committed to providing the highest level of security to ensure the safety of its customers' financial information. Additionally, the app's user interface is also friendly and easy to understand.

Convenience

With the development of the Internet and e-business, people are heavily relying on bank apps. However, many populations are getting stuck in the complicated operations and unfriendly user interface of this kind of app day by day. We aim to provide a concise and convenient app to interact with our users.

On the other hand, forgetting password is not uncommon for bank app users, but people usually need to transfer money immediately, while non-unique and easy remembered password may lead to safety risk. Thus, we also plan to design multiple methods to login the app, including password login, face id login and fingerprint login to increase reliability of the app.

Reliability and Safety

Banks should be the safest place to manage people's fortune, this is common sense in all walks of life. The top target of developing a financial application is its reliability and safety, while the UX preparing stage should think over the features about security.

For this teamwork, we are going to add a series of measurements to enhance the reliability of KW development bank app, such as two steps validation when triggering risky manipulations, necessary confirmation modals and more.

Base Color Meaning

Traditionally, the most important features of banks are responsibility, honesty, and safety. How to convey these features via user interface is what we are concerned about.

We believe using green is a good choice for our bank app, as it gives user a sense of trust, reliability, and security, we also get some idea from color matching websites.

1. Pick a color

#638849

2. Choose a color combination

Monochromatic

#638849 #7BA85C

3. Use this color combination

Create a graphic Export palette

Logo Design

When designing the logo for our app, we wanted it to both convey that it is a brand serving the KW region and to give it a modern look.

We used Adobe Illustrator to design the two ordinary letters "K & W" in a unique way, completing the logo design that belongs to this app.



Other Principles for Design

- Use consistent colors throughout the app for a cohesive look and feel.
- Simple and intuitive layout with clear navigation to improve usability.
- Use of white space and appropriate typography to enhance readability.
- Use of clear and concise language for all text and labeling.
- Consistent use of visual design elements, such as icons and buttons, to aid in user understanding and recognition.

Competitive Example One: Scotia Bank App

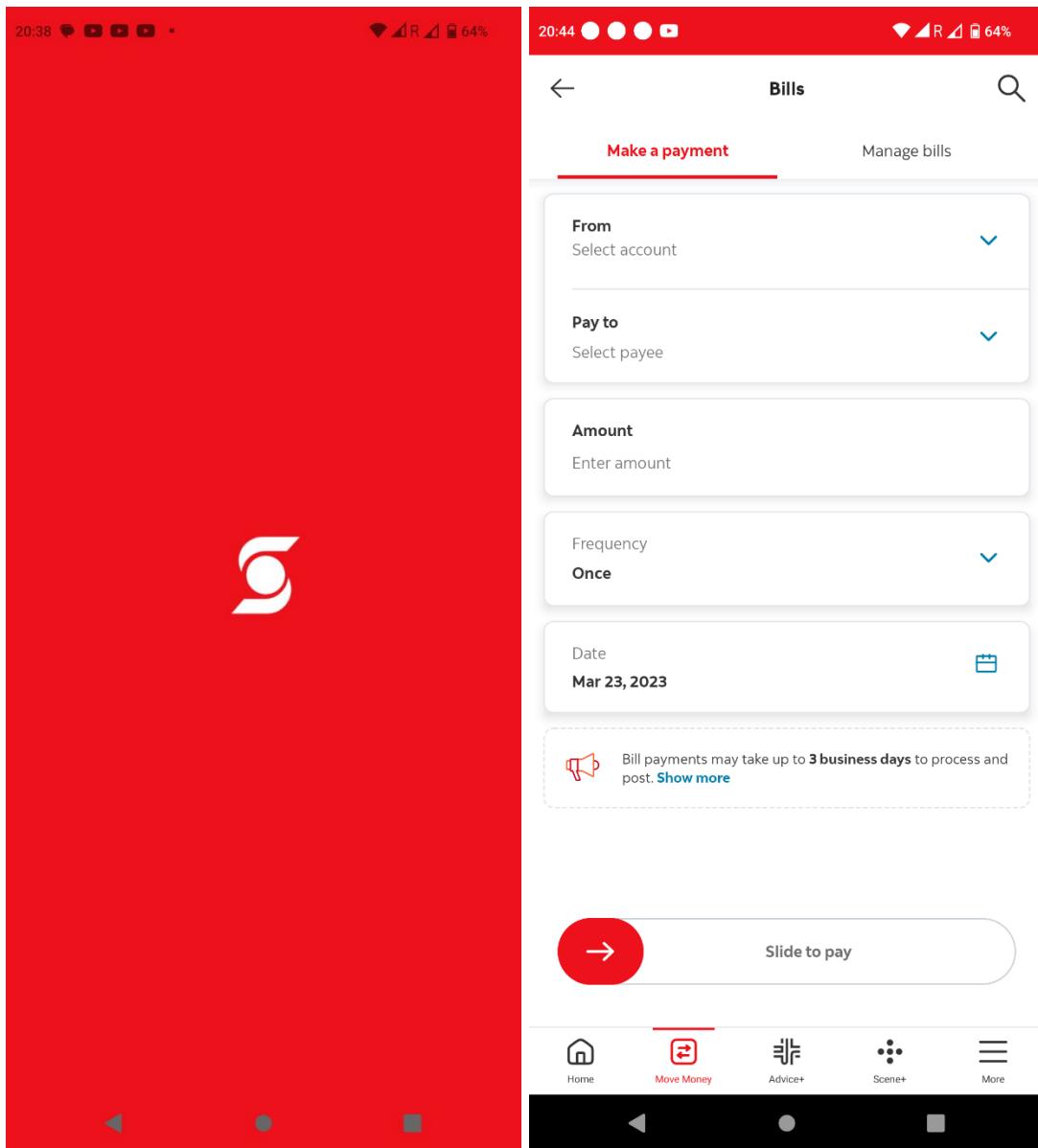
Introduction

Scotiabank is a Canadian multi-national bank that provides a range of financial services to its customers, including personal and commercial banking, wealth management, and investment banking. The bank has a global presence and operates in over 50 countries. It is one of the largest banks in Canada in terms of assets and market capitalization.

Design Features

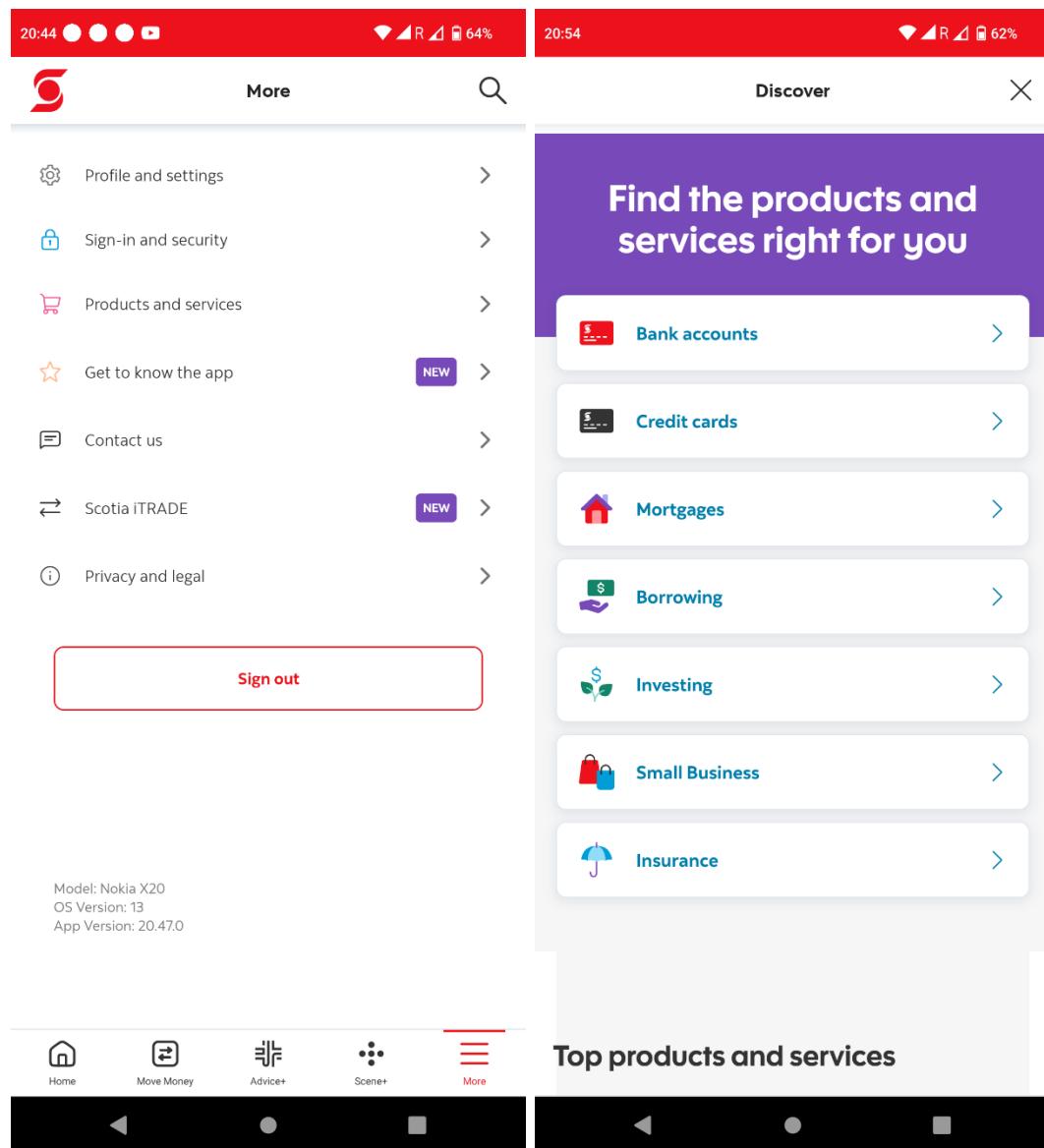
Color Matching

The main color scheme of the scotia bank is red and white, and white consists of the majority space, following the logo and brand culture of scotia bank. Scotia bank app's design conveys the usability of minimalist.



Various Signifiers

The layout of Scotia bank's design is concise, but it also provides various signifiers throughout the app. The design pattern can help users understand different modules of the online bank and avoid the pages looking tedious.



Detailed Help Center

The help center of Scotia Bank App lists the most representative questions for users and categorizes them into different parts. It's a good usage of "Help and Documentation".

However, this page does not include manual service entry, and its entry is not visible on the layout.

The image shows two side-by-side screenshots of mobile interfaces for the Scotia Bank app and its help center.

Left Side (Scotiabank App):

- Top status bar: 20:40, signal, battery 64%.
- Scotiabank logo.
- Welcome message: "Good evening, [redacted]".
- Navigation buttons: "My accounts" and "My updates (1)".
- Section: "Banking (2)" with a red badge. Sub-options are partially visible.
- Section: "Credit cards (1)" with a red badge. Sub-option: "Scene+ Visa card (0014)".
- Section: "Investments (1)" with a red badge. Sub-option: "Non-Reg Savings - BNS (6656)".
- Section: "Scotiabank Smart Money". Description: "Stay on top of your finance with personalized insights, budget tracking and more." Includes an owl icon.
- Bottom navigation bar: Home, Move Money, Advice+, Scene+, More.

Right Side (Help Centre):

- Top status bar: 20:39, signal, battery 64%.
- Address bar: "help.scotiabank.com".
- Header: "Help Centre".
- Search bar: "Search".
- Section: "Popular questions" with a lightbulb icon.

 - "How do I activate my credit card?"
 - "How do I get notifications about my account(s)?"
 - "What do I do if I forgot my password?"
 - "What are your foreign exchange rates?"
 - "How do I set up Autodeposit?"

- Section: "Digital banking" with a smartphone icon.

 - "Does the Scotiabank mobile banking app work with assistive technologies?"
 - "How do I check my TransUnion Credit Score?"
 - "What is a Scotia International Money Transfer?"
 - "How do I pay a bill?"
 - "What's my Interac e-Transfer limit?"

Disabled Buttons

Scotia Bank app has plenty of forms to interact with the users, it provides with two-status buttons on many situations to constrain users' post activities to prevent errors.

The image consists of two screenshots of the Scotia Bank mobile application. Both screenshots show a red header bar at the top with the time and battery level. The left screenshot shows a 'Set up Autodeposit' screen with a large 'Manage Autodeposit' button highlighted in yellow. The right screenshot shows a 'Cash pickup' screen with a 'Send' button highlighted in red. Both screens have a 'Cancel' button at the bottom.

Set up Autodeposit

Cash pickup

Manage Autodeposit

Automatically deposit any *Interac* e-Transfer you receive into your account.

Email
Enter email

Deposit money to
Select account

I understand that *Interac* e-Transfer transactions sent to the email address I entered will be deposited to the account I selected.

Register email

Cancel

Cash pickup

Send

Manage

- For an emergency situation you haven't confirmed.
- For an online purchase.
- For anti-virus protection.
- For a deposit or payment on a rental property.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call. Telemarketers cannot sell you anything and take payment by money transfer from anyone in the U.S. It's illegal.

If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances.

If you believe you are the victim of fraud:

- Call the Western Union Fraud Hotline at **1 - 800 - 448 - 1492**.
- Or **Report Fraud** for more information.

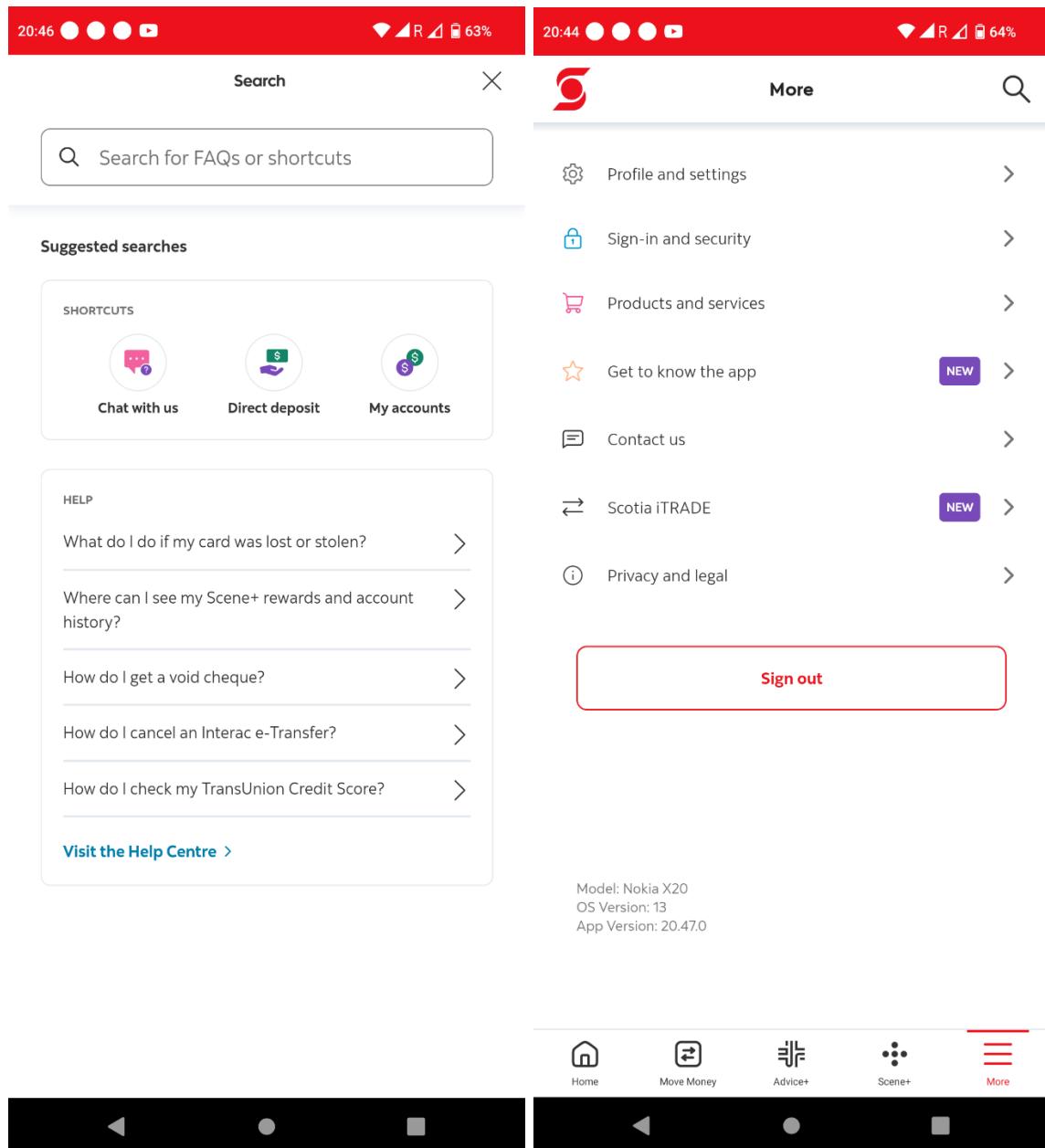
Western Union Money Transfer Service Terms and Conditions.

I agree to the Fraud Warning and Terms and Conditions. I authorize Scotiabank and Western Union to complete this transfer.

Continue →

Reused, Unified Components

Scotia online bank consists of a lot of pages with different kinds of controllers, these controllers are in different layers, but they are all designed to have similar appearance, to meet the demand of “consistency”.



Competitive Example Two: RBC Mobile

Introduction

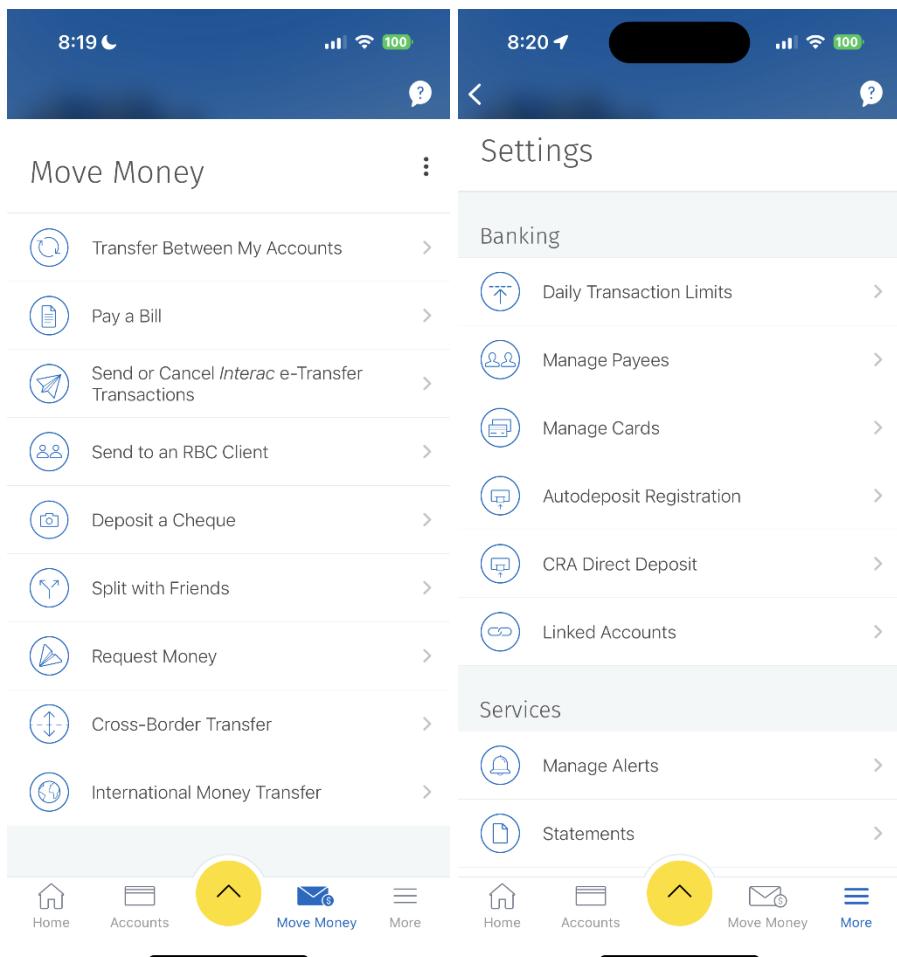
RBC Mobile is a service provided and operated by the Royal Bank of Canada, along with its affiliated companies BC Direct Investing Inc. and RBC Dominion Securities Inc.

RBC Direct Investing Inc. does not offer investment advice or recommendations. Investors are solely responsible for making their own investment decisions. It is important to note that RBC Direct Investing Inc. is a member of the Canadian Investor Protection Fund.

Design Features

Icons

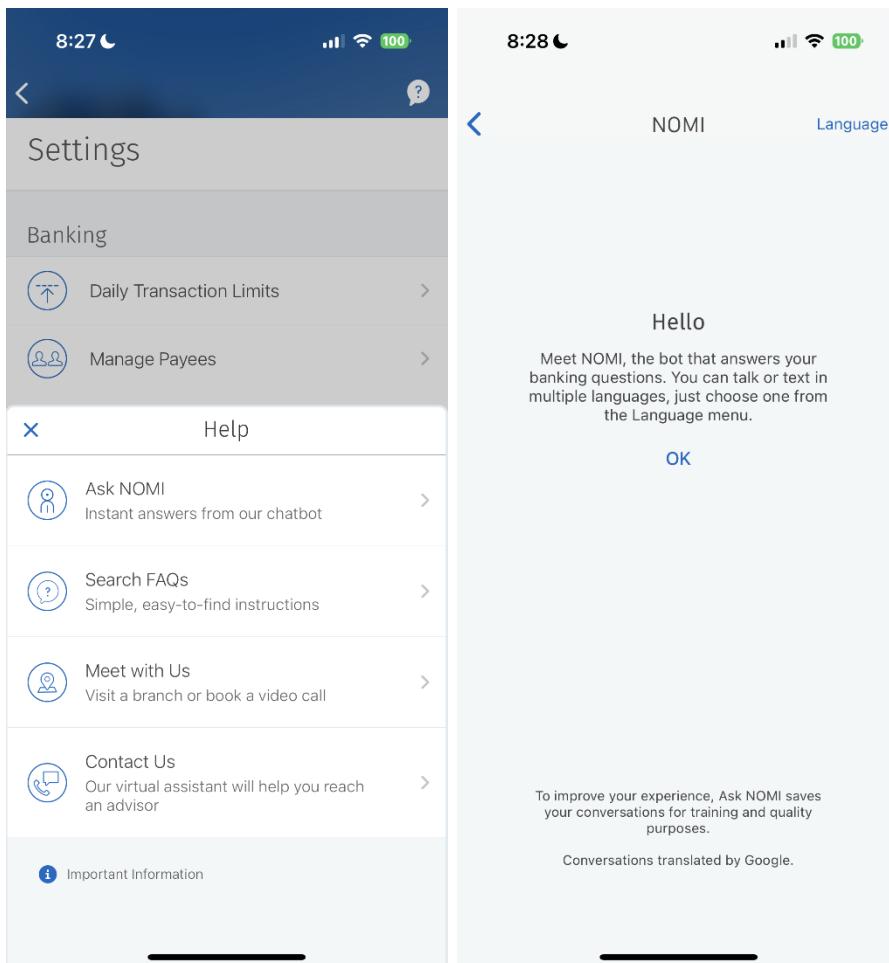
RBC Mobile app uses concise and fresh ICON to identify various functions as a supplement to the textual description, making it easier for people to find the required functions. It's a good application of signifiers.



Require Help Everywhere

In any functional page within RBC Bank, users can click on the question mark in the upper right corner to enter the help page. This design increases visibility when users need access to help.

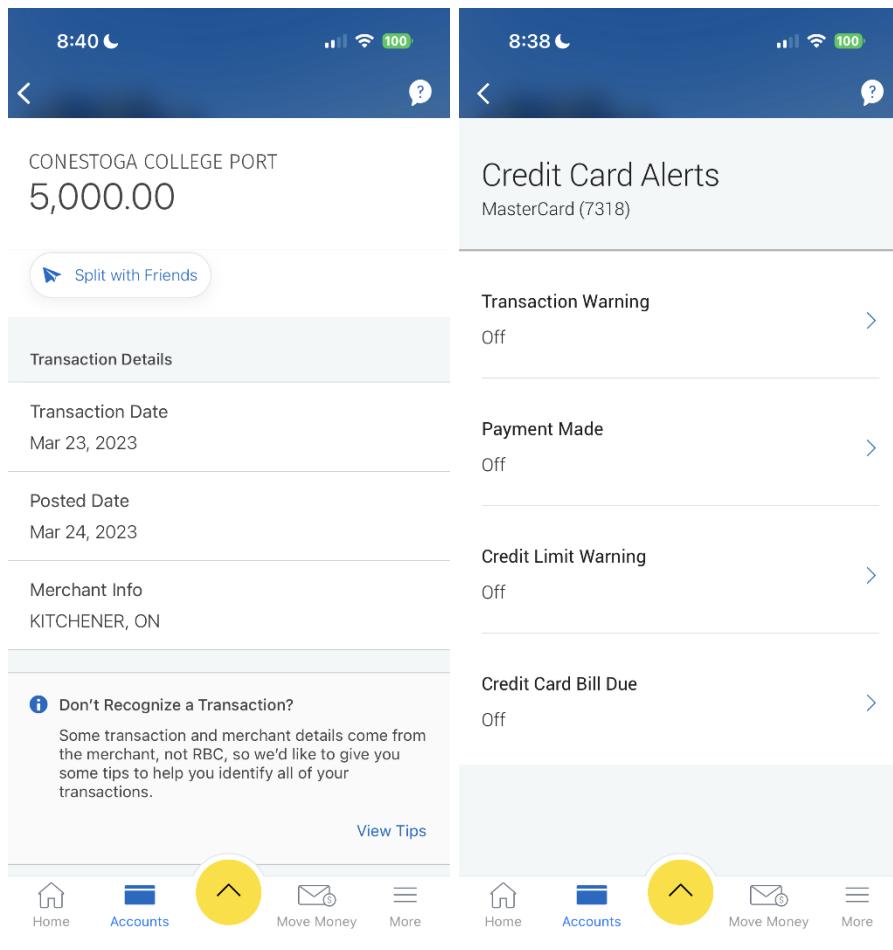
On the help page, users can choose Nomi robots to answer questions, access FAQs, call customer service representatives, and even make appointments for live service.



Security - Transaction Notification

RBC Mobile does not have transaction notifications, at least it does not default to opening transaction notifications.

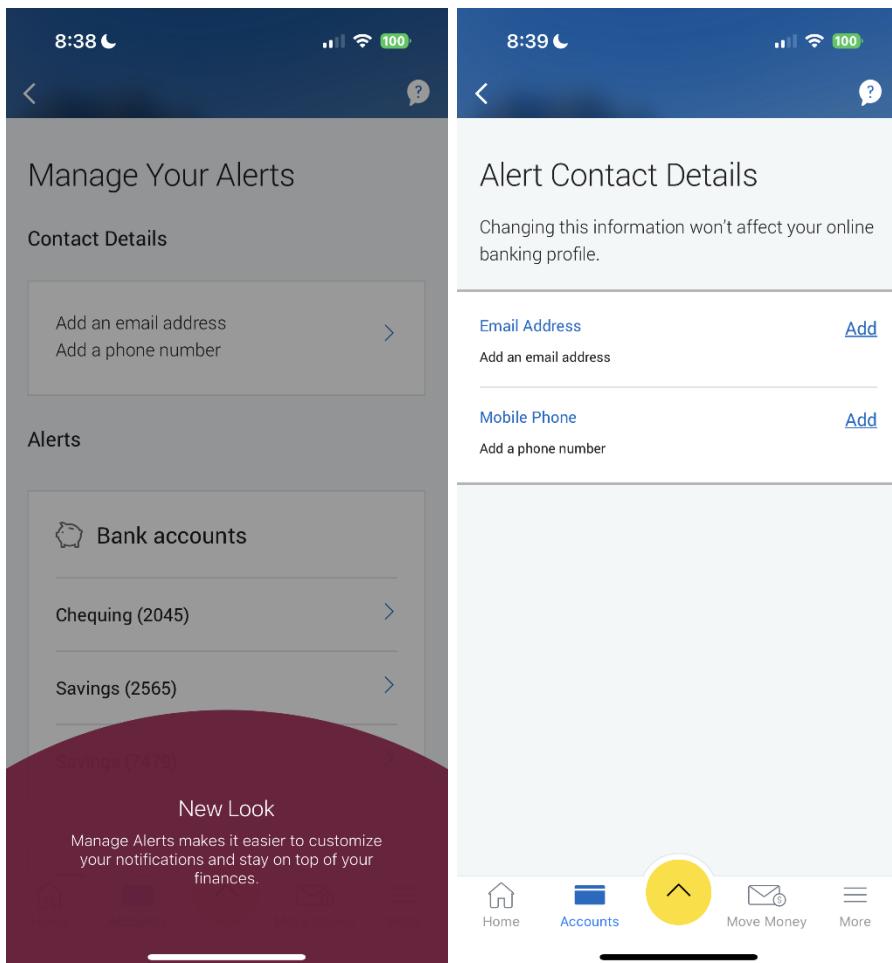
For instance, when users paid 5000 dollars from RBC Bank's credit card, they may not receive any notifications, which is not a security guarantee for payments exceeding a certain limit.



Security - Independent Notification Email and Phone Number

It is not a clever idea for RBC Mobile to use notification email and phone number that are different from profiles.

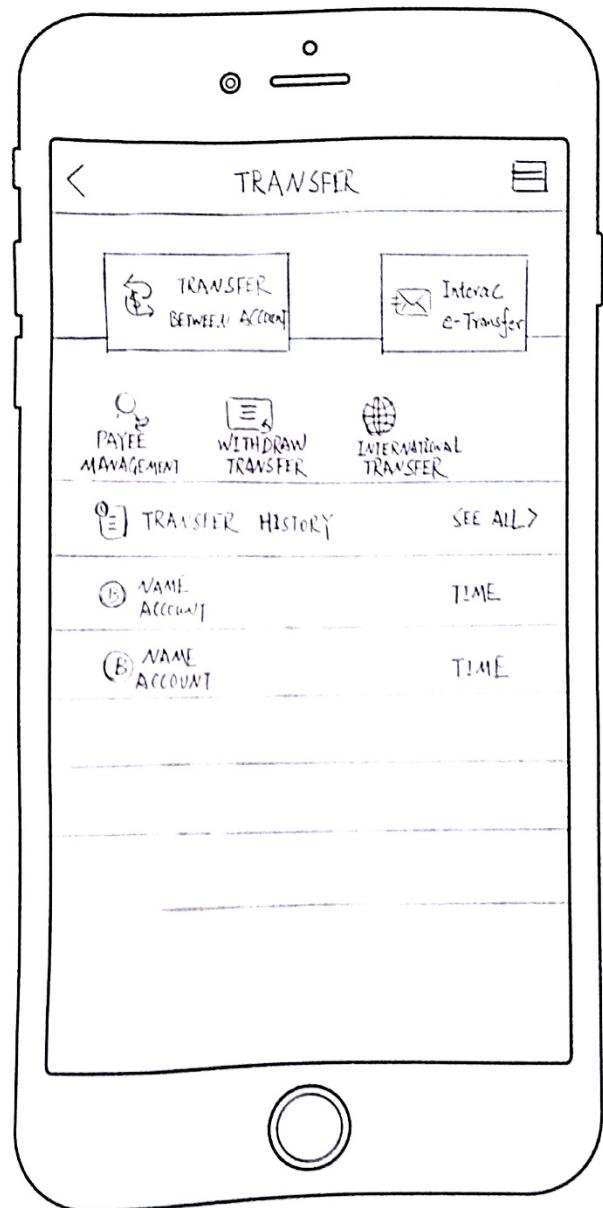
The phone number and email were already reserved for the bank when users create a new account, and for security reasons, the bank should default to using this information for transaction notifications above a certain amount, this pattern doesn't follow the consistency.



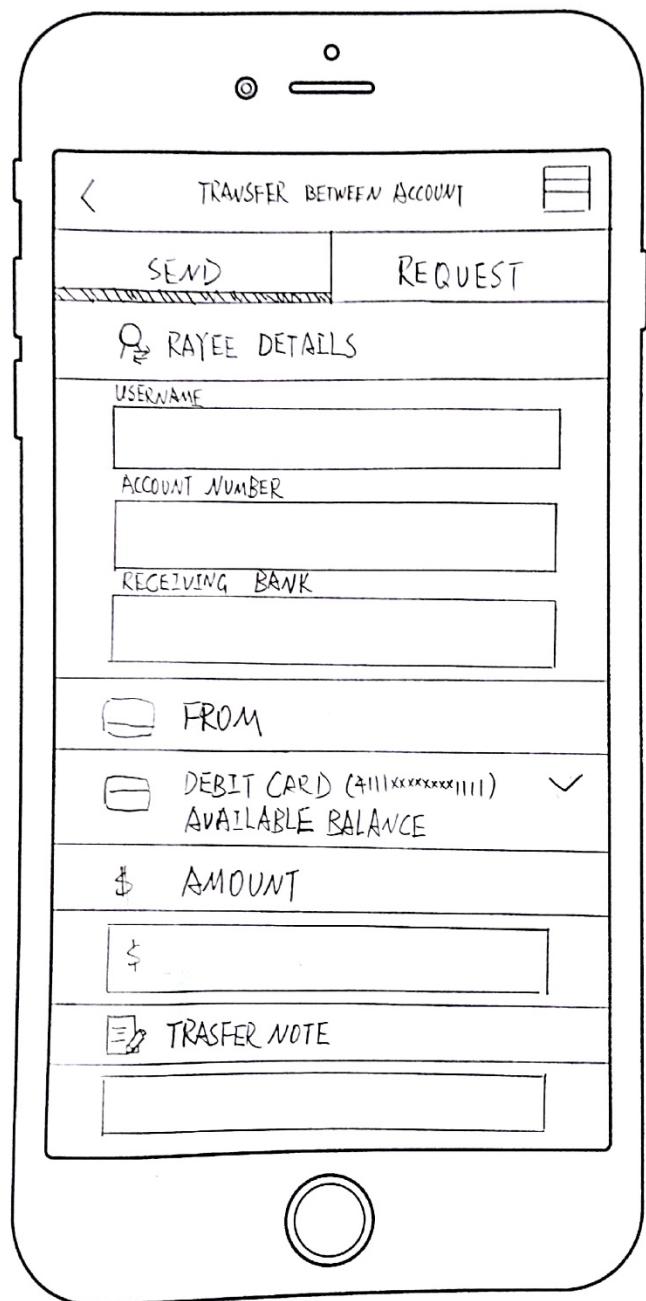
KW Development Bank - Sketches

Siyu Liu's Sketches

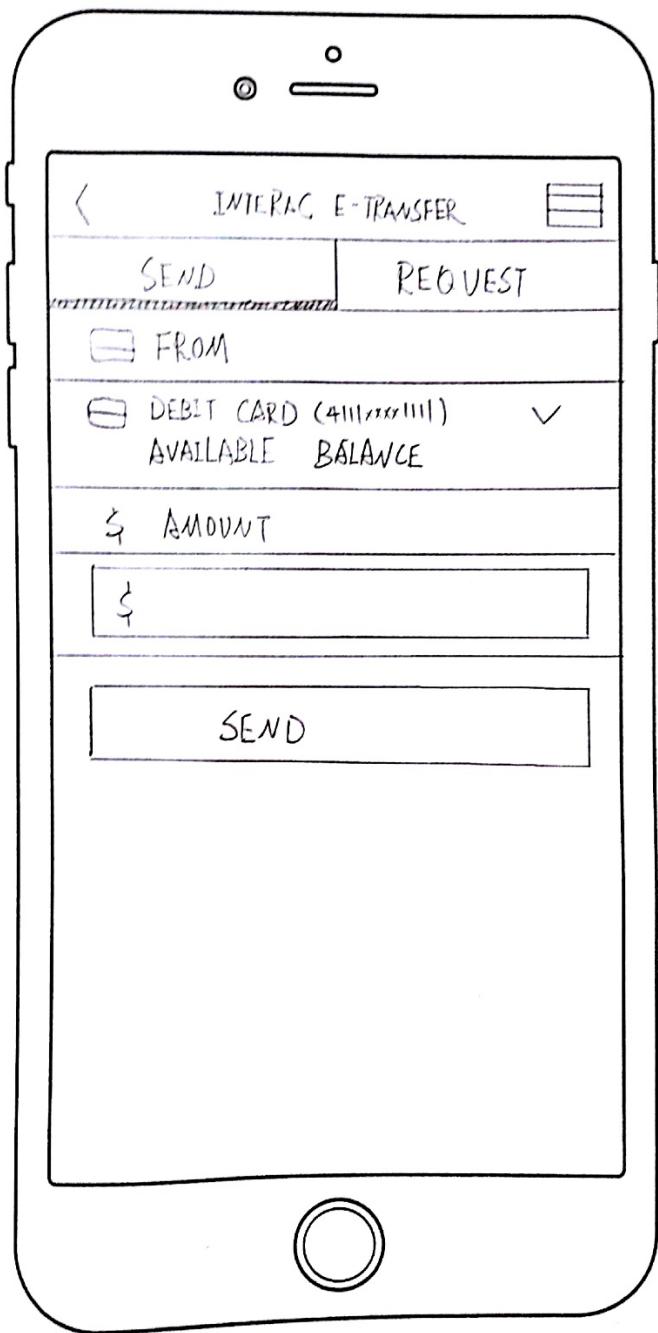
Transfer Page



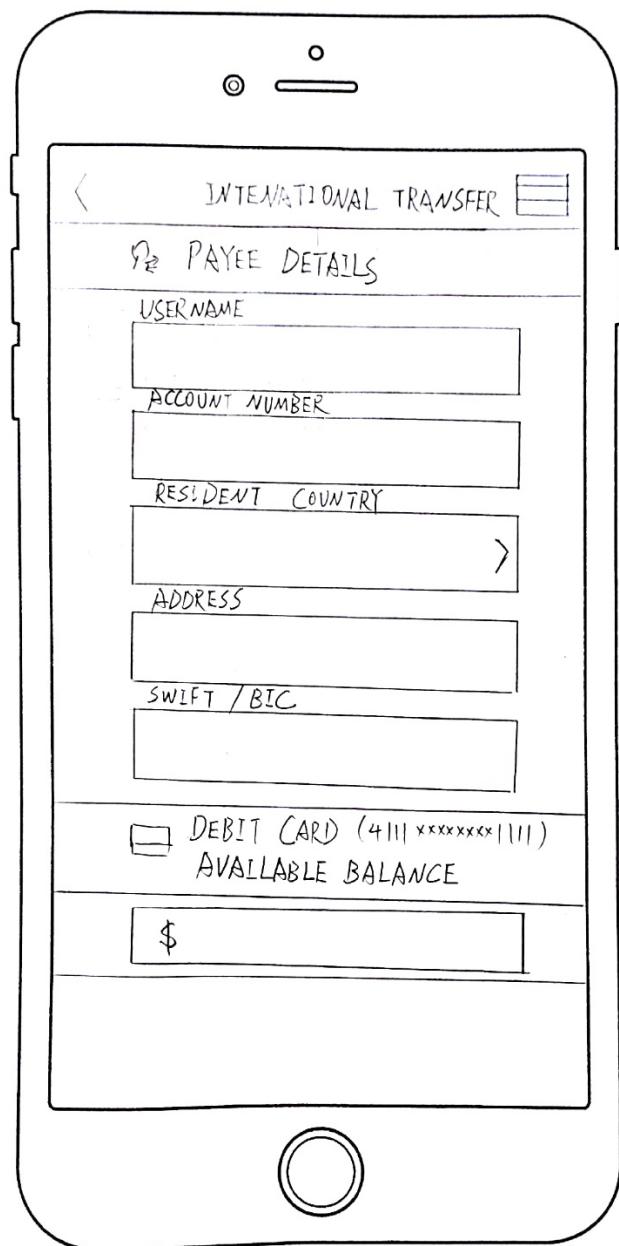
Transfer Between Account



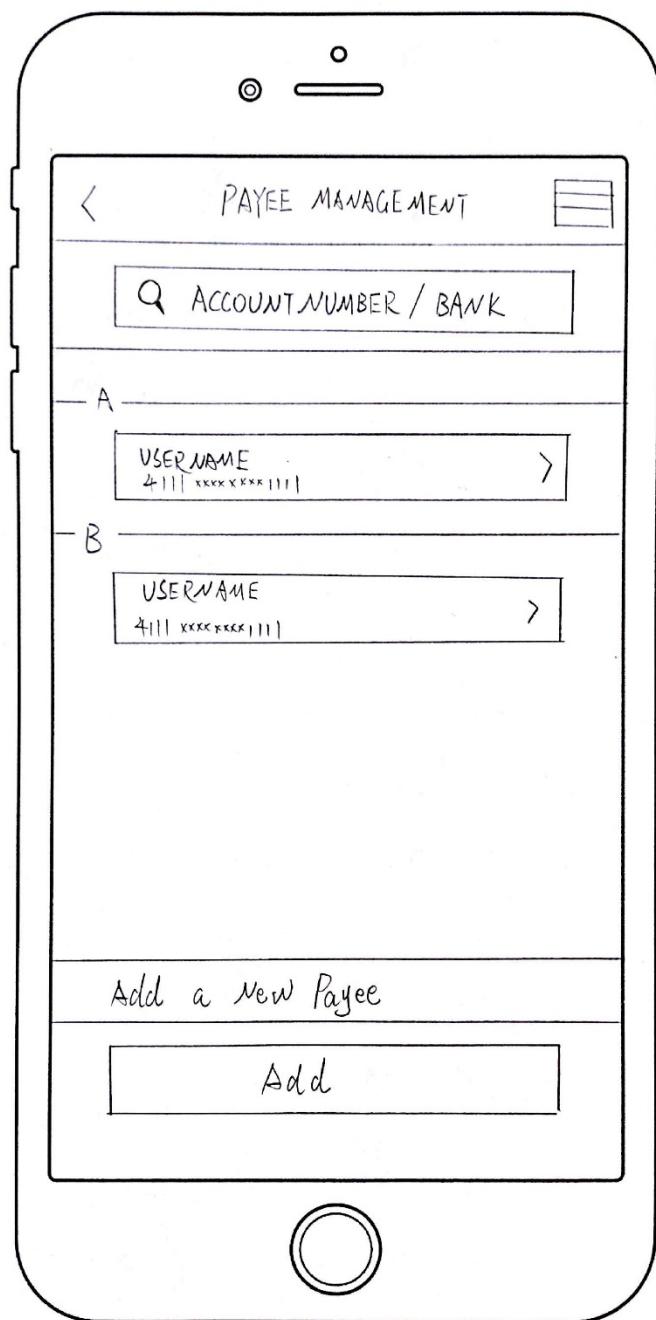
E-Transfer



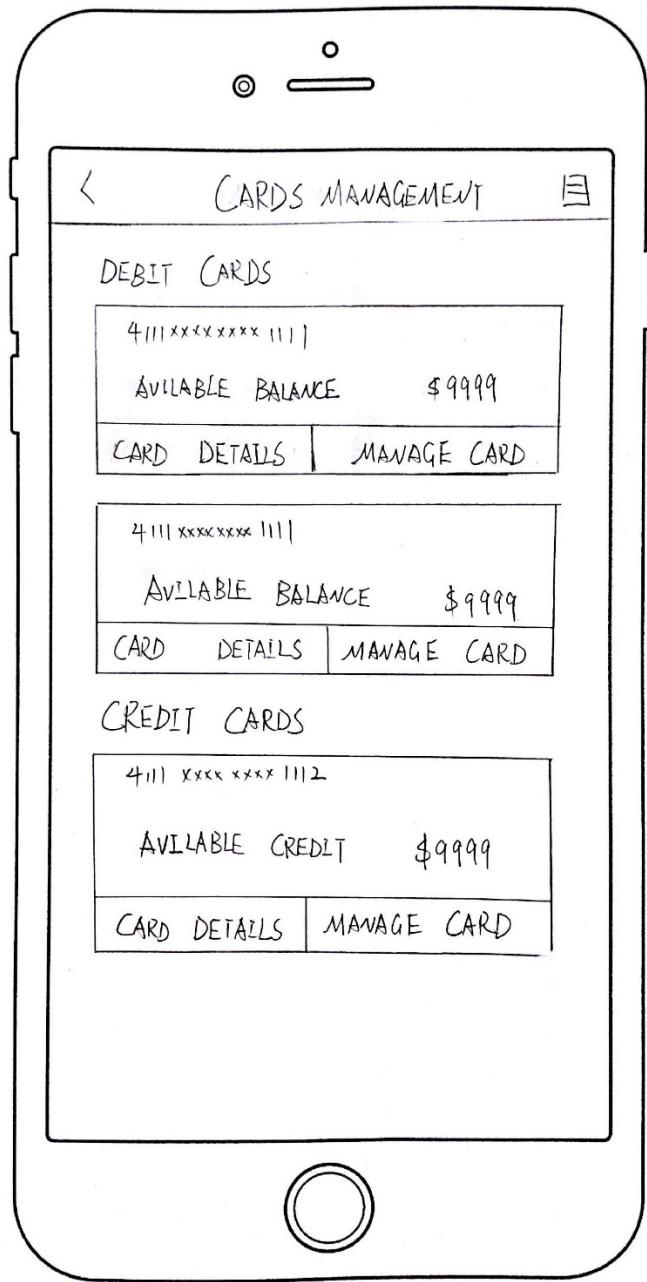
International Transfer



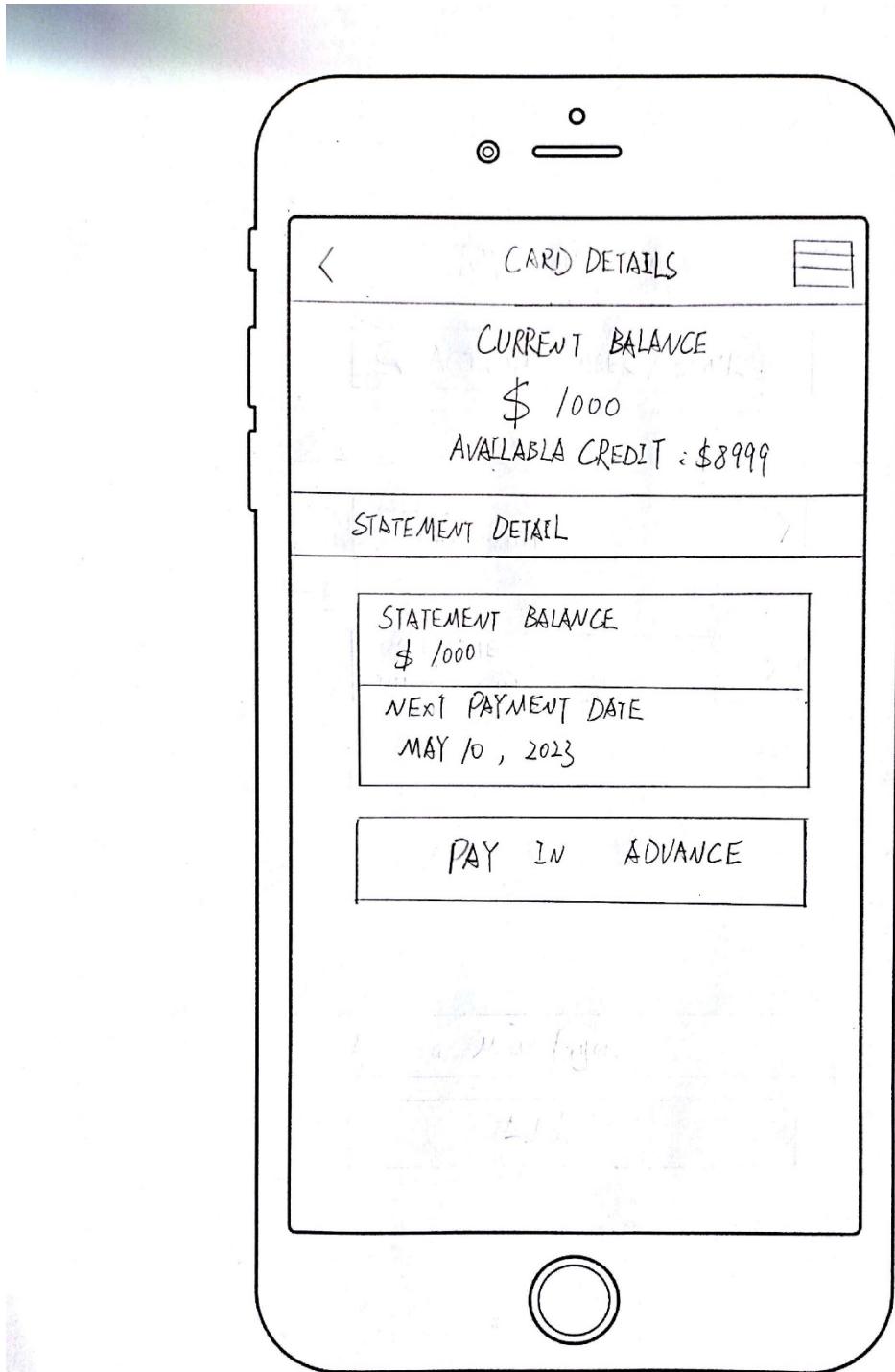
Payee Management List



Card Management List Page



Card Detail

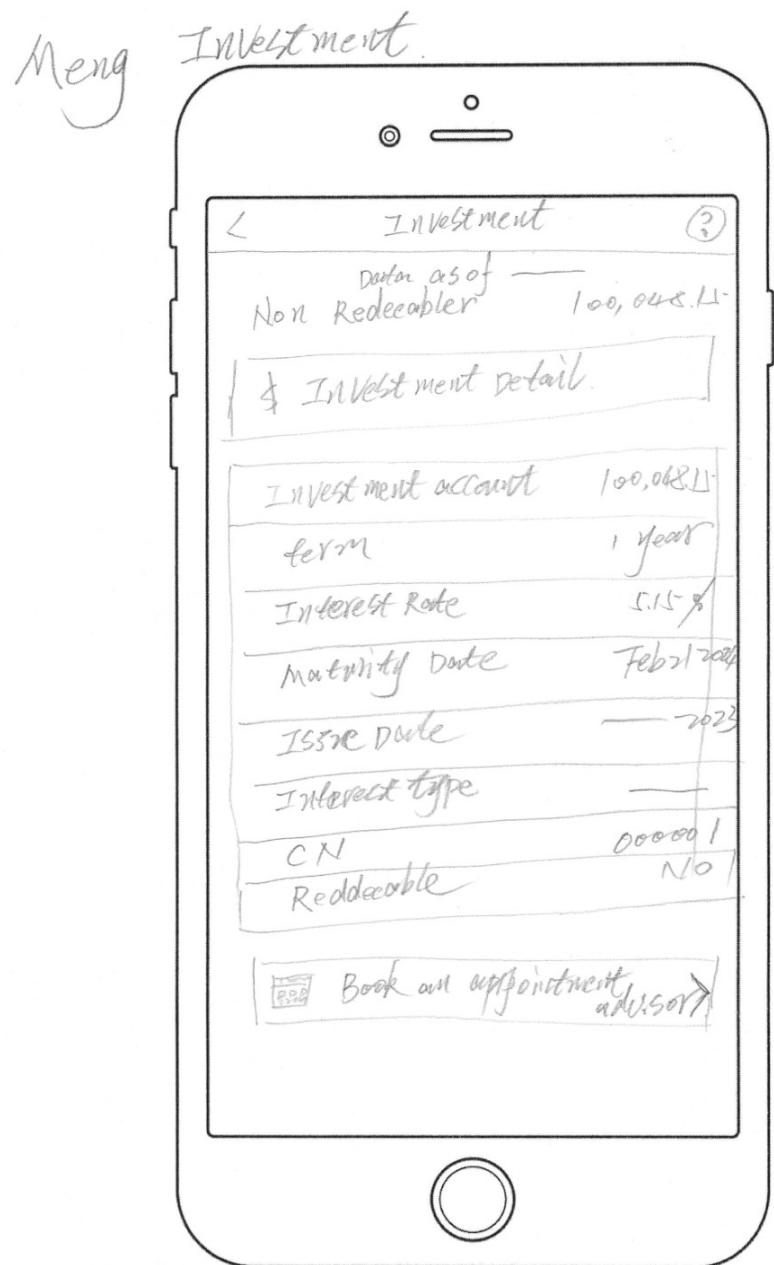


Meng Wang's Sketches

Financial Page

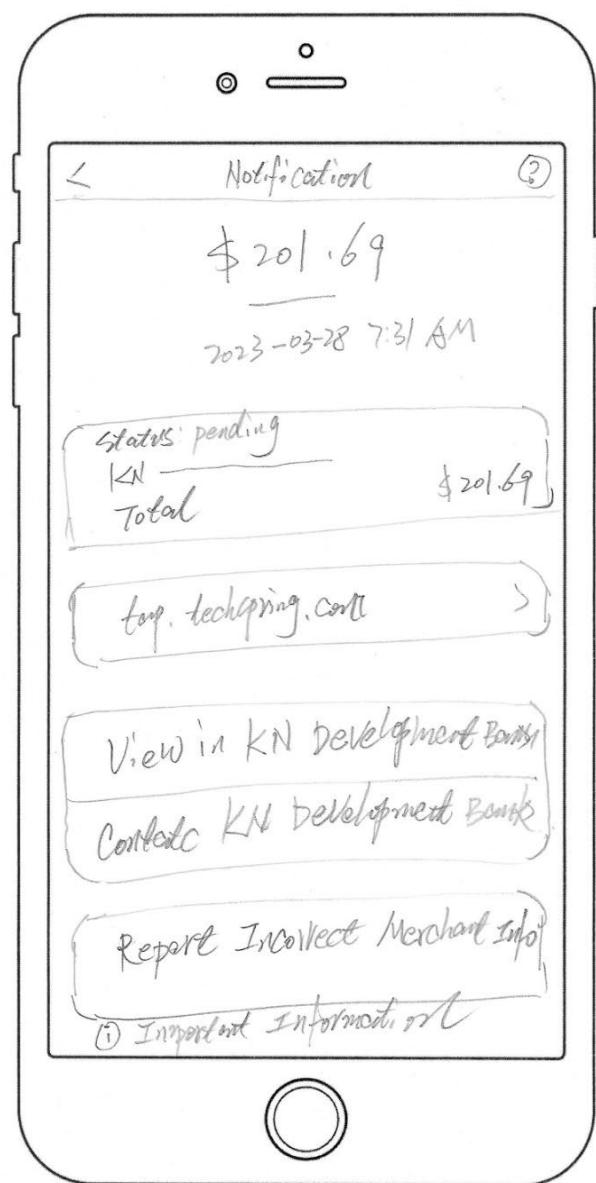


Investment Page



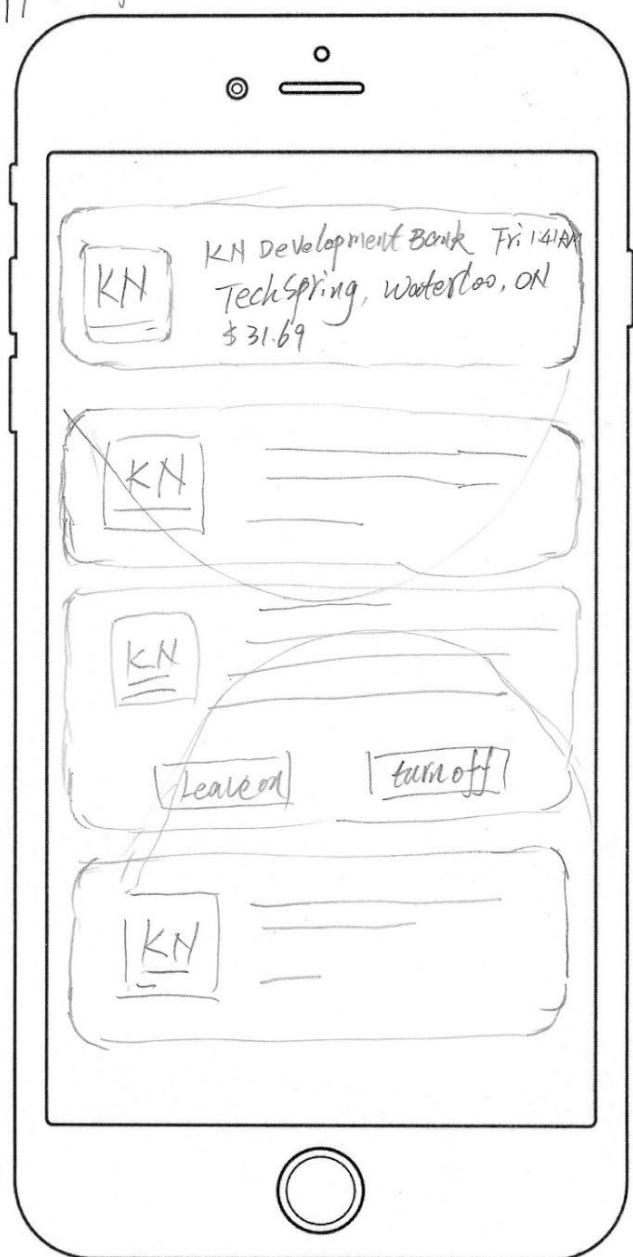
Notification Page

Meng



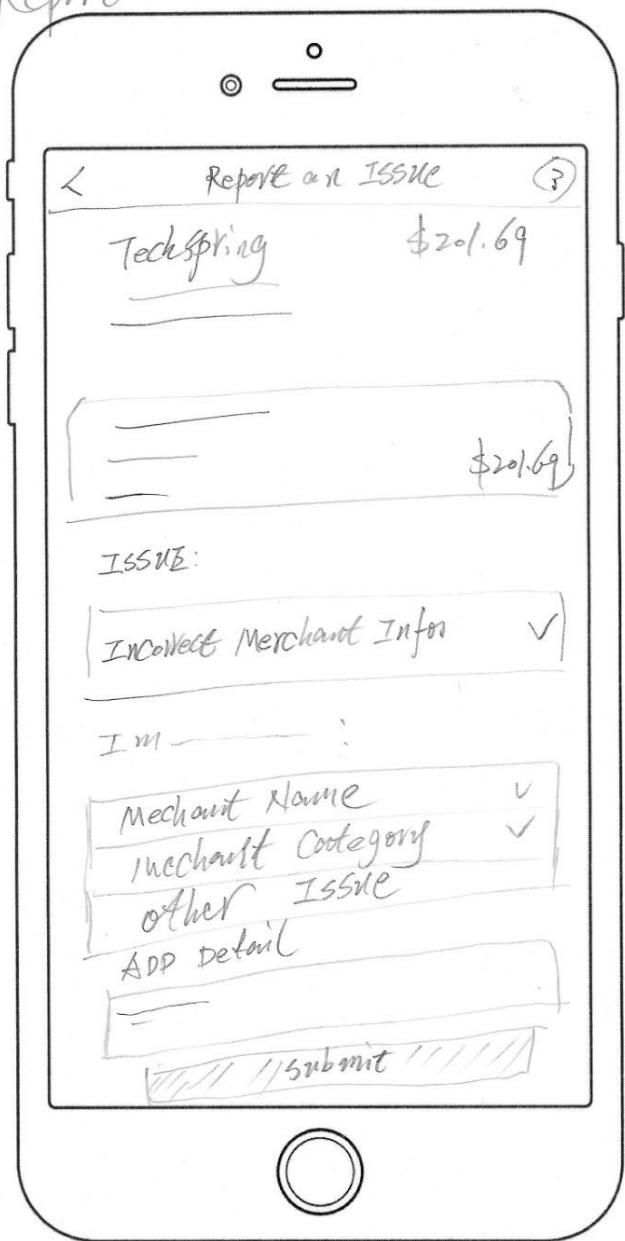
Push Notification

Meng App Notification



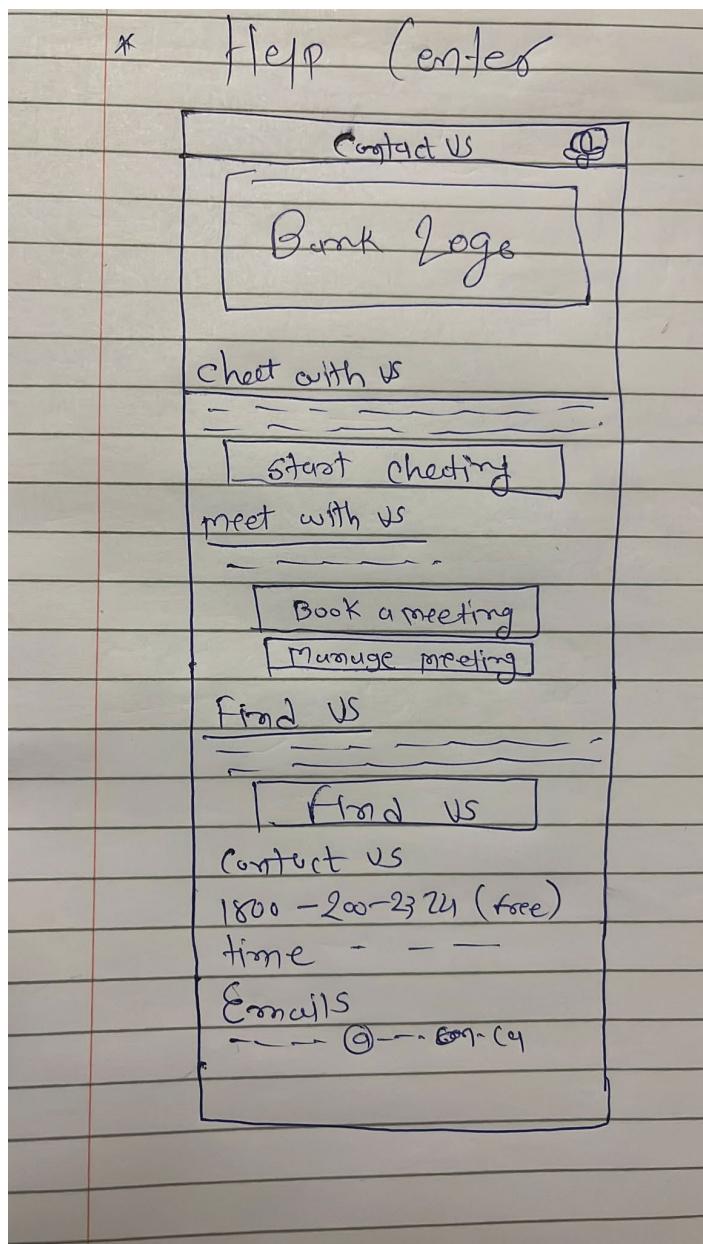
Issue Report Page

Menu Report

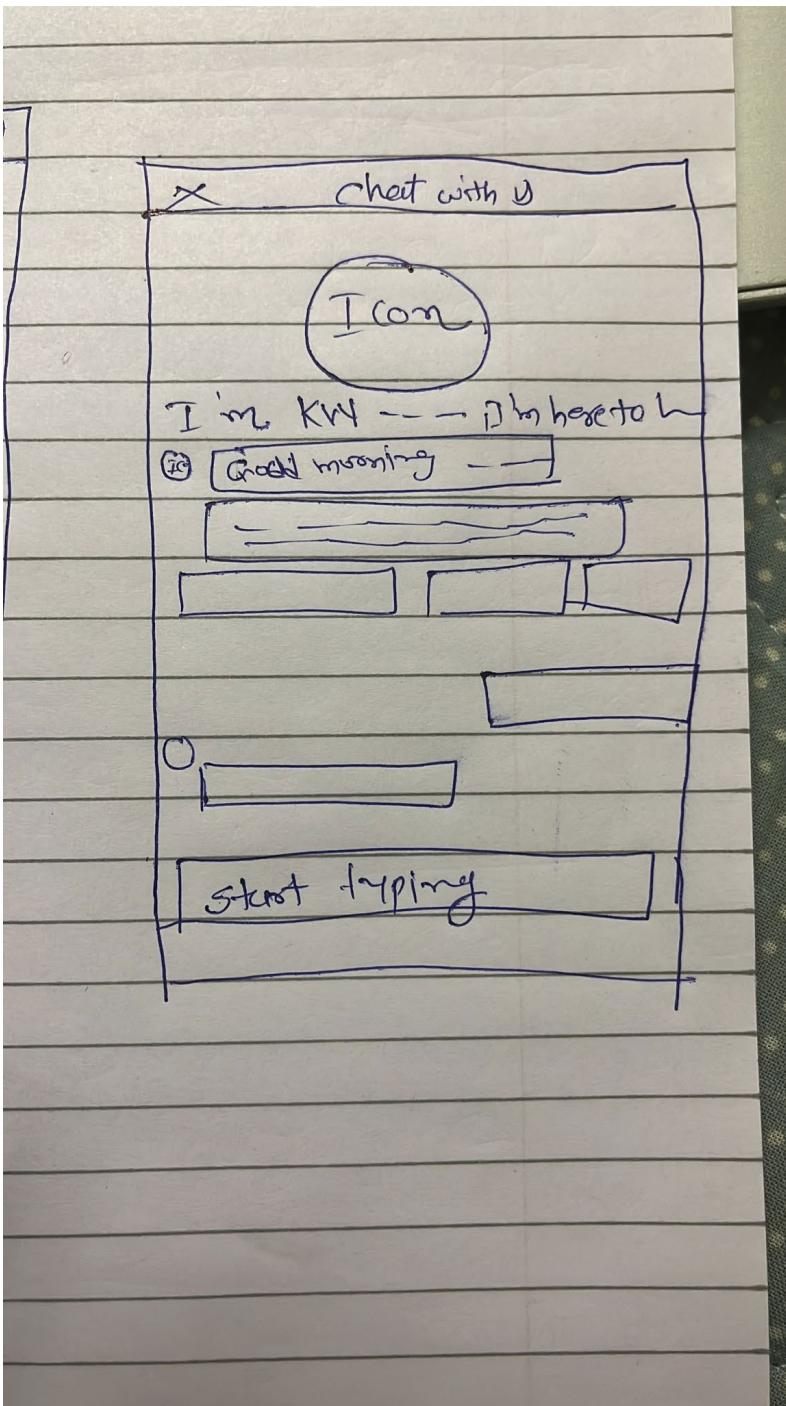


Jaydeep Nadoda's Sketches

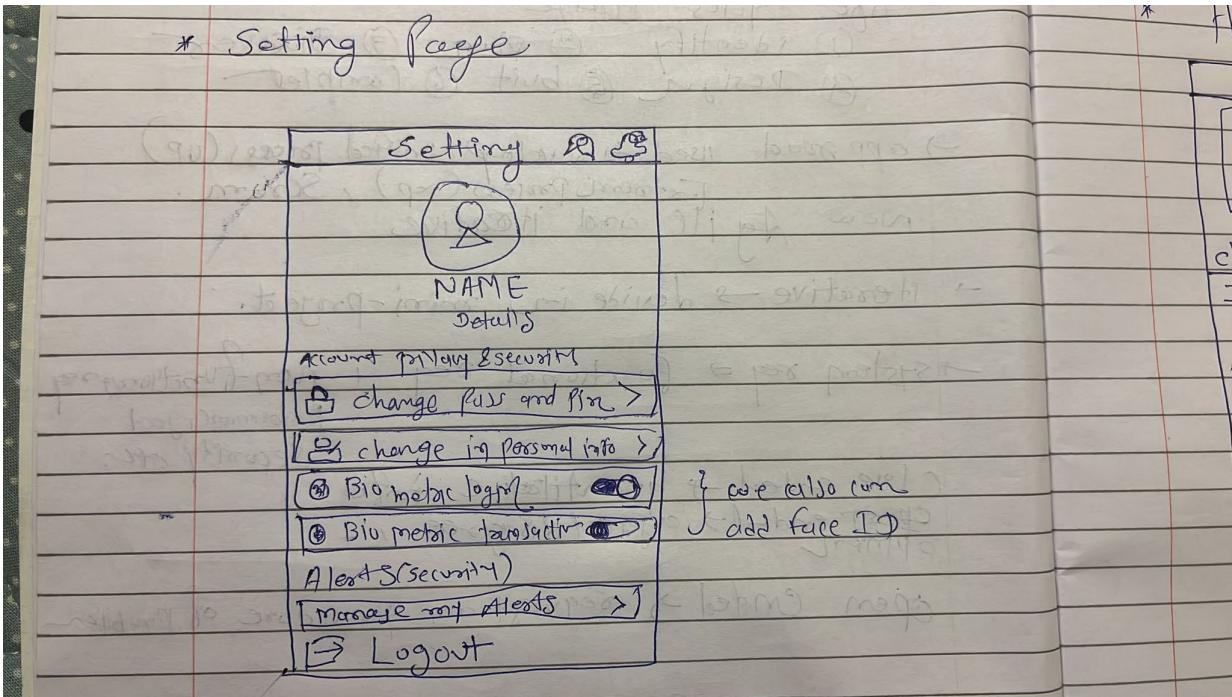
Help Center



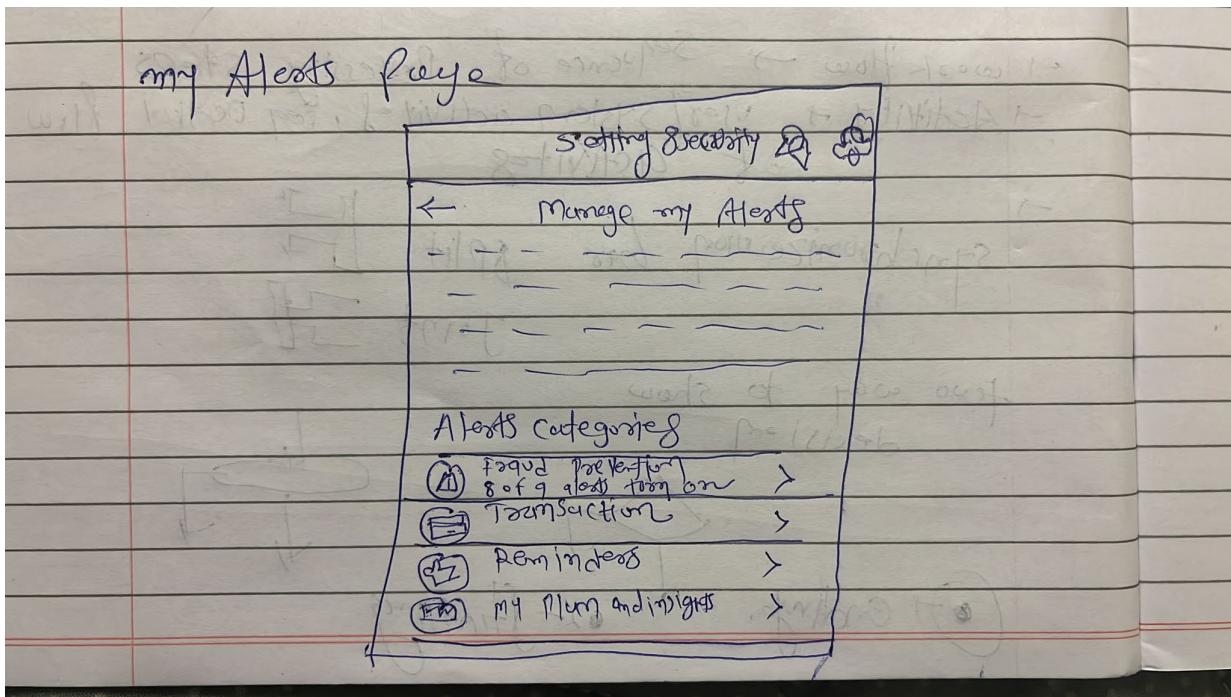
Chatting page



Setting Page

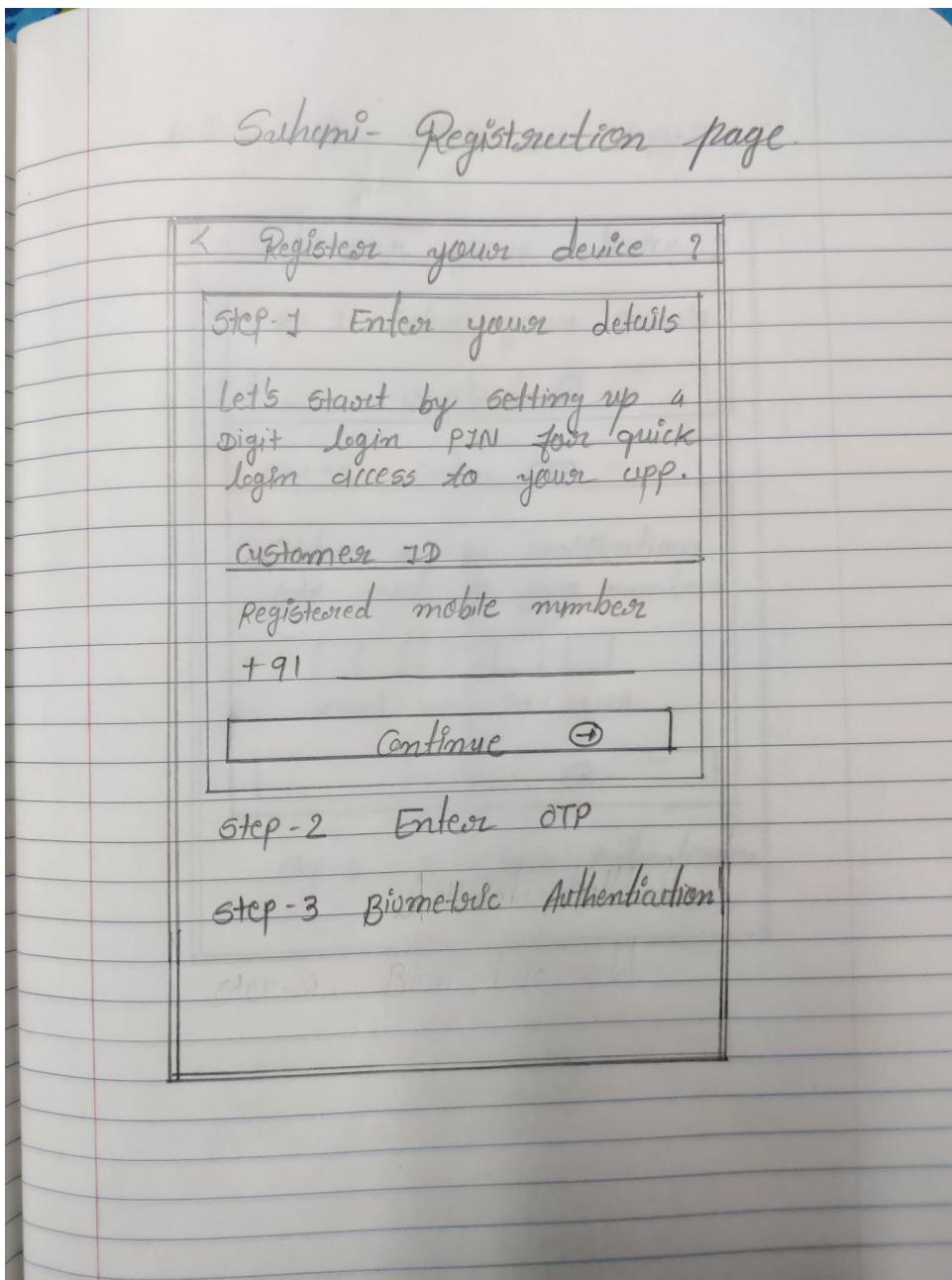


Notification Management Page

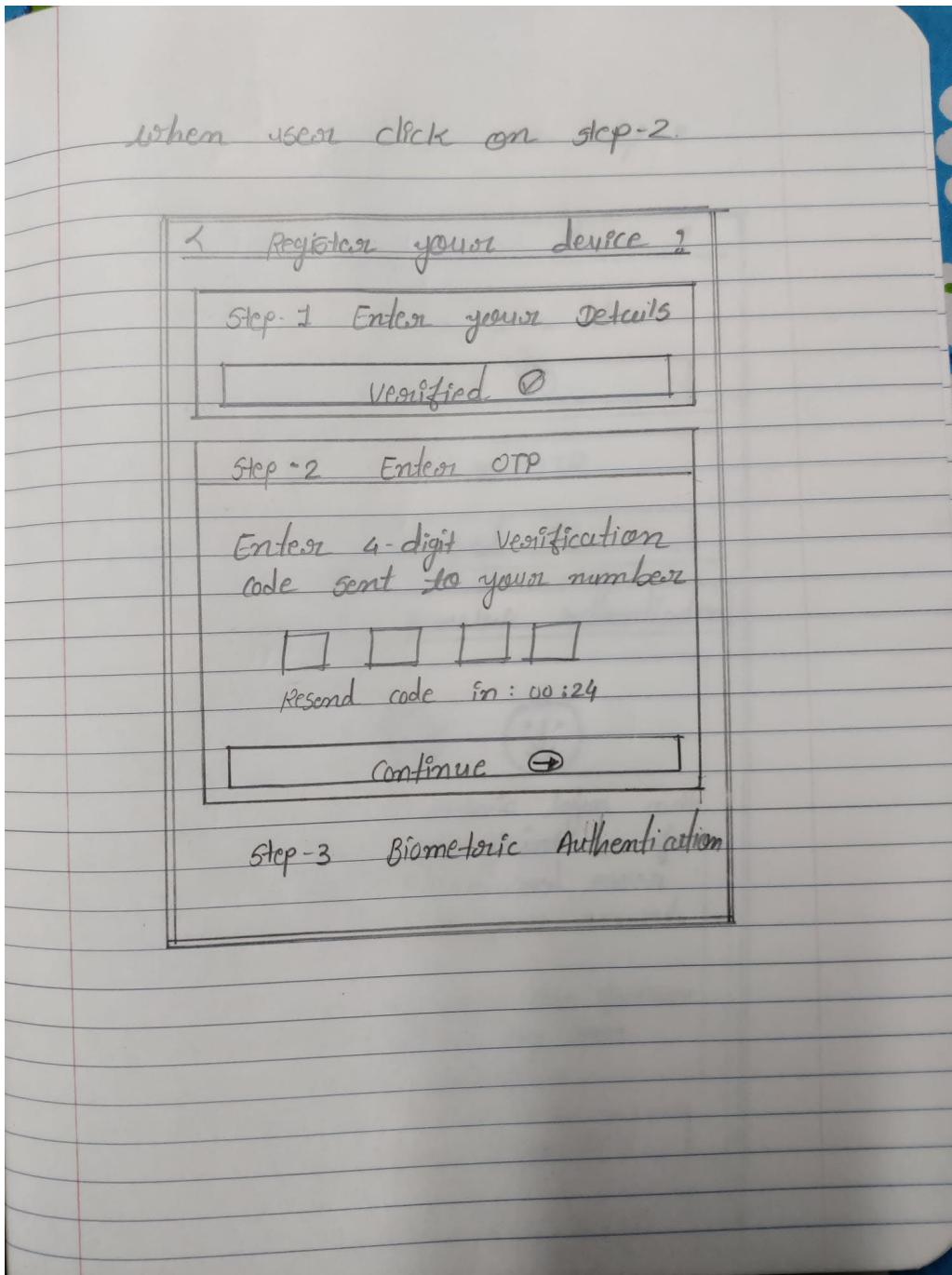


Suhani Thummars Sketches

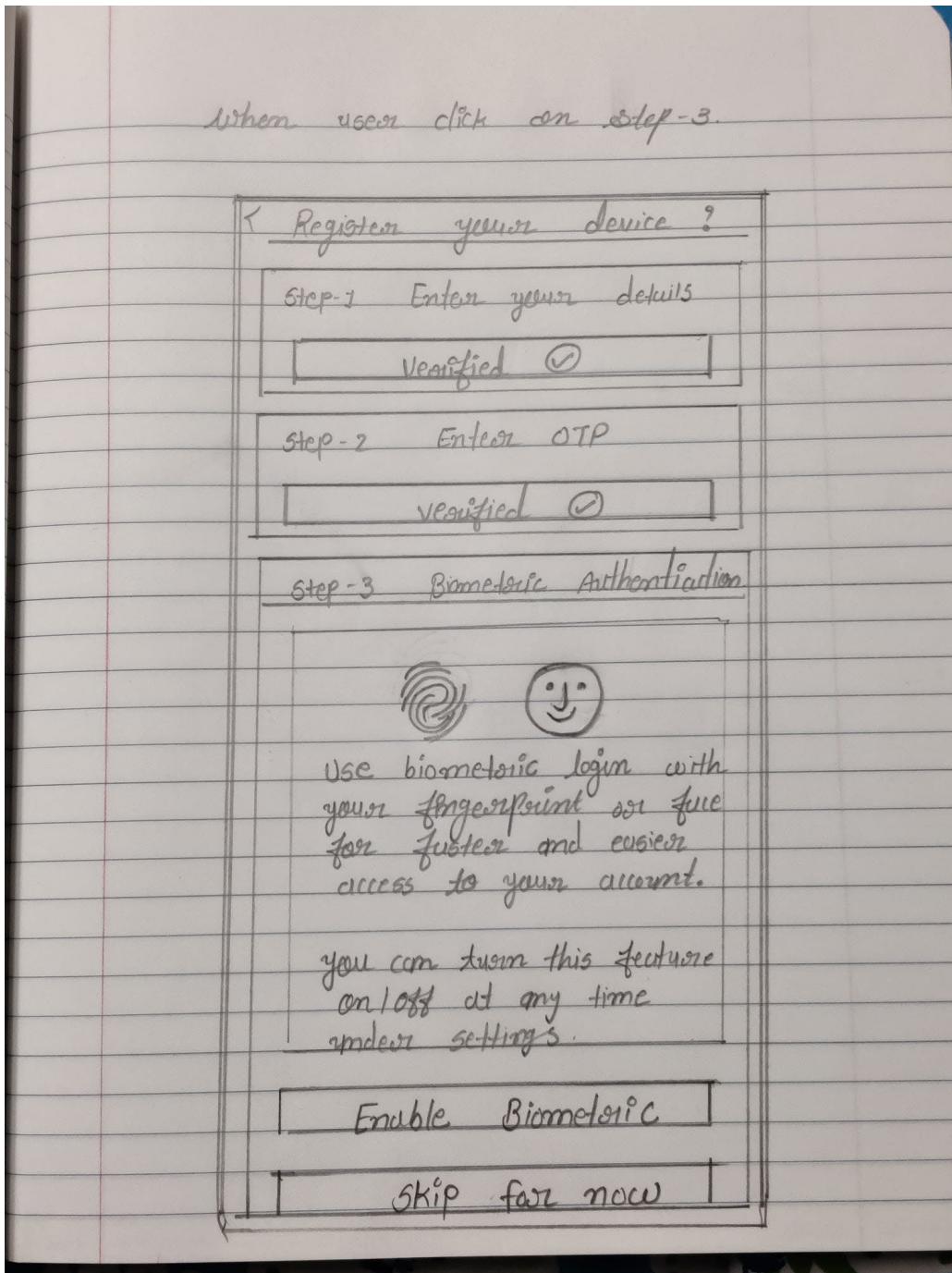
Register Step1



Register Step2

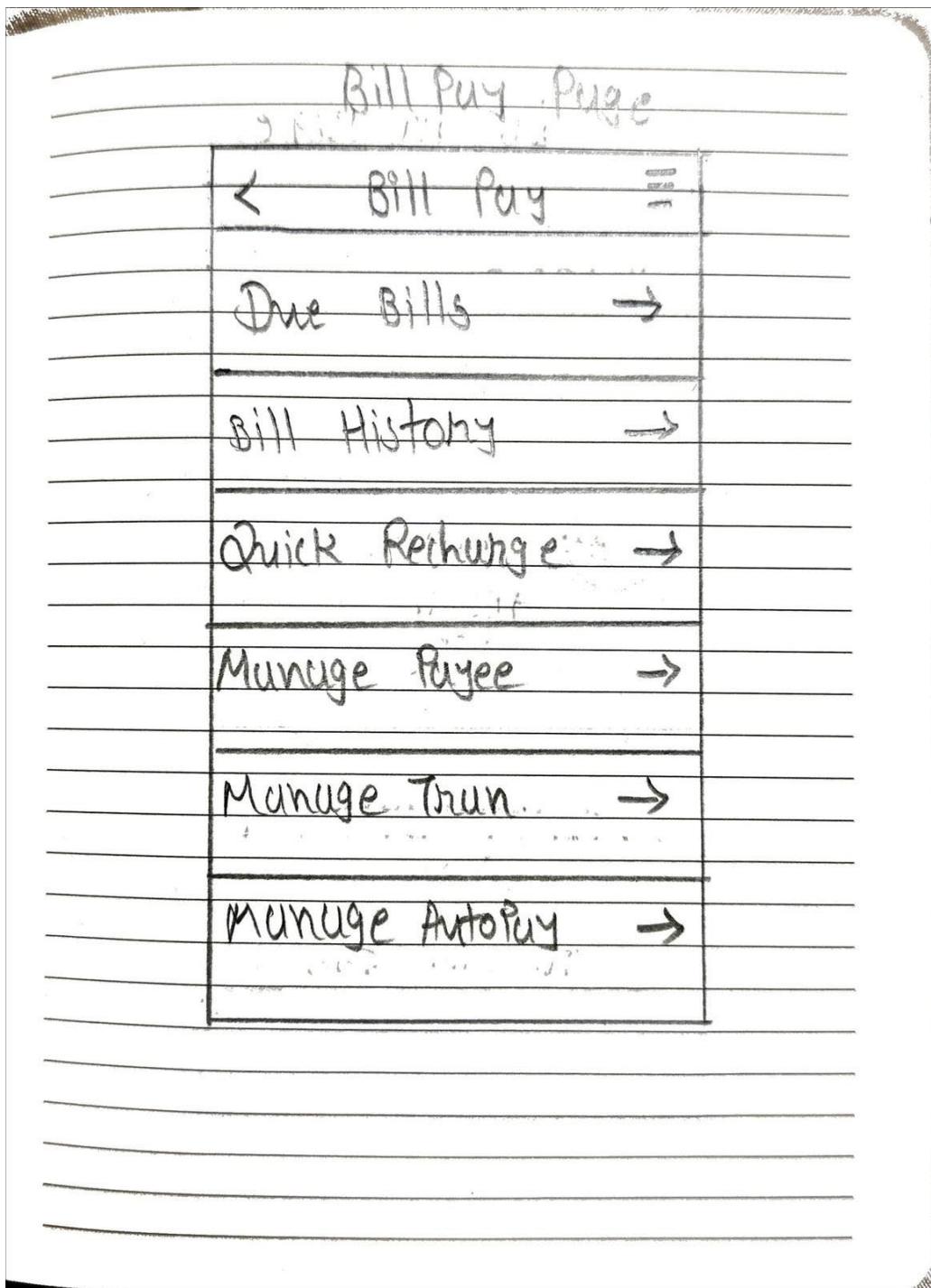


Register Step3



Jenishkumar Dipakbhai, Suhagiya's Sketches

Pay Bill Page



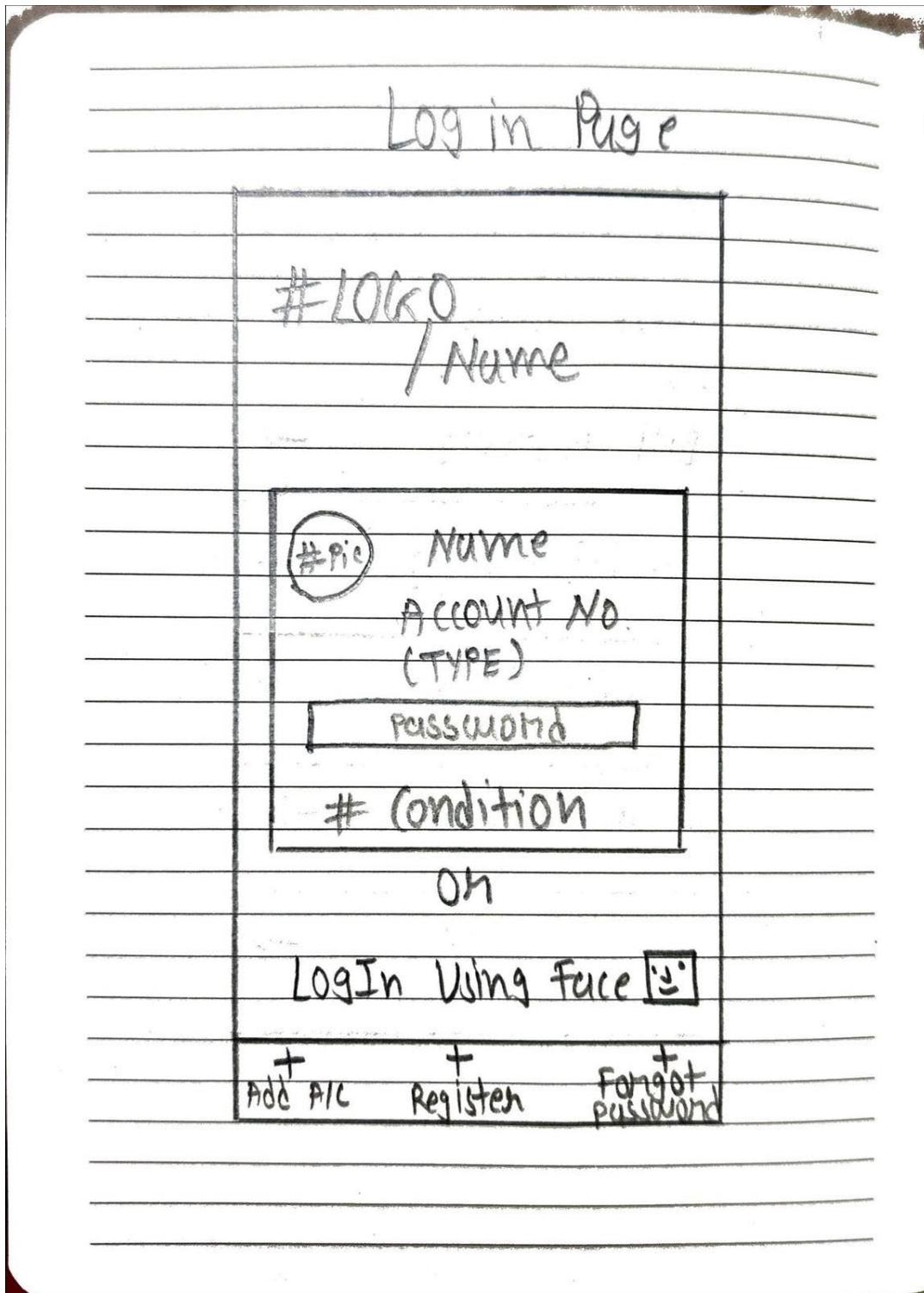
Send Money Page

Send Money Page	
< Send Money >	
<input type="text"/> initial from A/c type/number	
Full Name	
Balance :- \$	
Bank Details	
Select A/c Type	✓
Account Details	
enter acc.. number	
Reenter acc.. number.	
Transfer Details	
amount	
phone number	
email	
Remark	
<input type="button" value="Continue"/>	

Receive Money Page

Receive Money Page	
< Receive Money	=
New Pending Requests	
Sender	Amount \$
<input type="button" value="Accept"/>	<input type="button" value="Decline"/>
Sender	Amount \$
<input type="button" value="Accept"/>	<input type="button" value="Decline"/>
Past Transactions	
Date \$	ID
Date \$	ID

Login Page



Register Page

Register Page	
# Logo	Name
Card Number	
11111111	
Card Expiry Date	
11111111	
Phone number	
11111111	
<input type="button" value="Next"/>	
<input type="button" value="cancel"/>	

Reward Page

Reward Page

	Rewards	
YOUR BALANCE — Points		
<u>Reward Wallet</u>	Redeem	
# offer		
# offer		
# offer		

KW Development Bank – Usability Testing

Part One: Register Page

Suhani's Solution

Suhani's Registration page

The sketch illustrates a three-step registration process:

- Step-1 Enter your details:** A note says "Let's start by setting up a digit login PIN for quick login access to your app". It shows a mobile number input field with "+91" and a "Continue" button.
- Step-2 Enter OTP:** A note says "Enter a 4 digit verification code sent to your number". It shows a 4-digit input field with "1234" and a "Continue" button.
- Step-3 Biometric Authentication:** A note says "Use biometric login with your fingerprint or face for faster and easier access to your account". It shows a "Enable Biometric" button and a "Skip for now" button.

when user click on step-2

This sketch shows the second step of the registration process:

Step-2 Enter OTP
Enter a 4 digit verification code sent to your number
Resend code in: 00:24
Continue

when user click on step-3

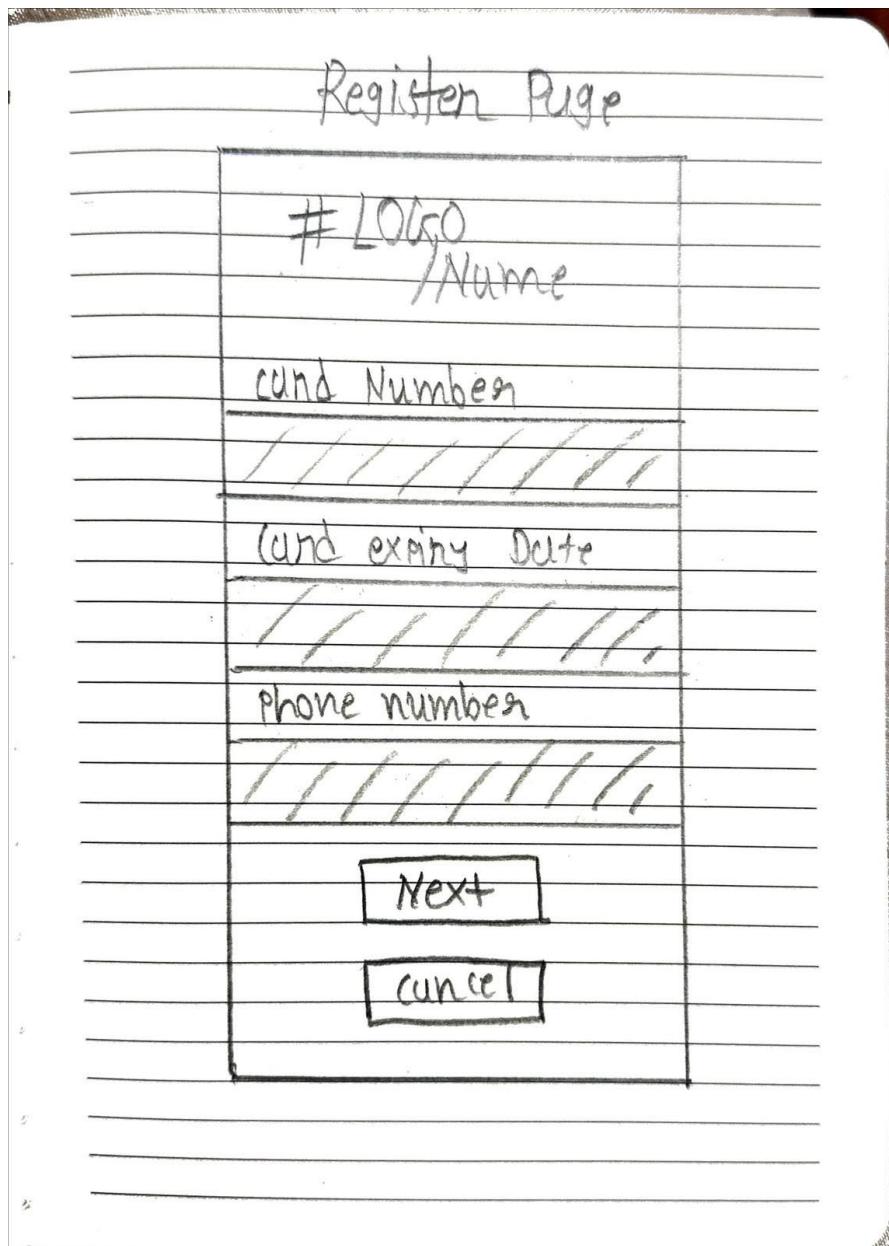
This sketch shows the third step of the registration process:

Step-3 Biometric Authentication

Use biometric login with your fingerprint or face for faster and easier access to your account.
you can turn this feature on/off at any time under settings.

Enable Biometric
Skip for now

Jenish's Solution



Testing Result

We showed these two sketches to other classmates and roommates to vote. The result was that the First three Sketch ones got 80% of votes because of the excellent use in the process of visibility in registering a user's account in the mobile banking app.

The most important feedback from users points out the security feature of OTP verification and enable bio-matric option during user registration.

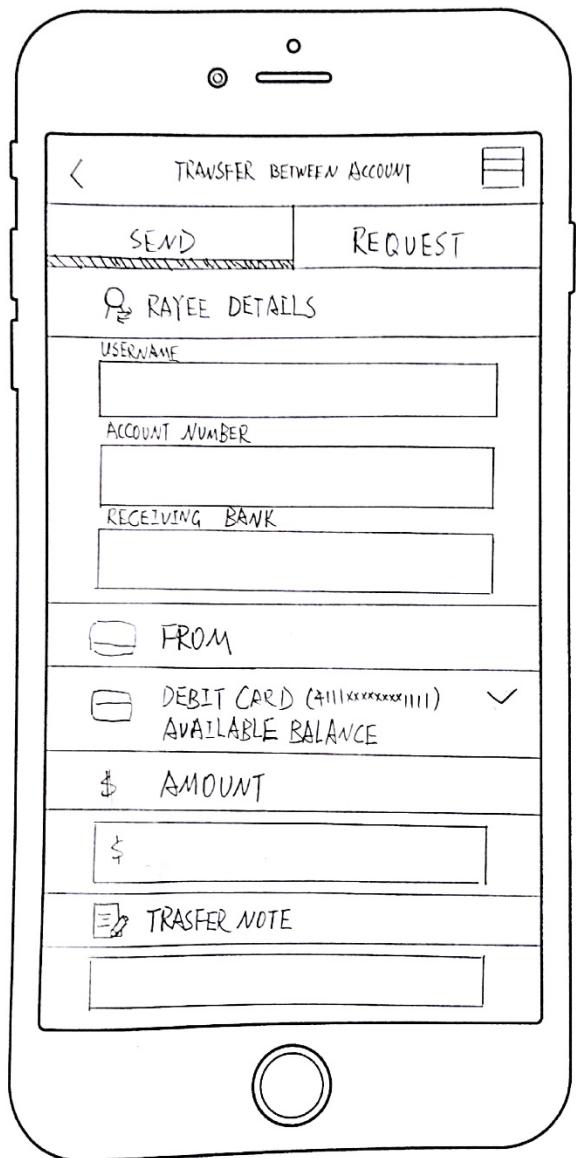
Part Two: Transfer Money Page

Jenish's Solution

Send Money Page

Send Money	
Initial From A/c type/Number	
Full Name	
Balance :- \$	
Bank Details	
Select A/c Type	✓
Account Details	
Enter acc.. number	
Reenter acc.. number.	
Transfer Details	
amount	
phone number	
email	
Remark	
Continue	

Siyu Liu's Solution



Testing Result

We showed these two sketches to other classmates and roommates to vote. The result was that the second Sketch got 85% of votes because of good use of visual hierarchy in terms of collecting user's information.

Another feedback of choosing this sketch was provide the option of Send and Request money option to user.

KW Development Bank – Wireframes

Login Page

The image displays two wireframe prototypes of a mobile login screen, showing different design approaches for user authentication.

Left Prototype:

- Header:** Shows the time as 10:00 and battery level at 76%.
- Top Bar:** Contains a back arrow, the word "Login", and a menu icon.
- Logo:** A circular placeholder labeled "Logo".
- Welcome Message:** "Welcome User1" followed by "Tap to login with FaceID".
- Facial Recognition Placeholder:** A circular placeholder with a portrait icon and radiating green lines.
- Text:** "Or, Enter 4 digit login PIN".
- Input:** Four empty square input fields.
- Forgot PIN:** "Forgot login PIN?" with a link below.
- Buttons:** "Login using password" (button), "Not User1? Add another user" (text), and "Secure banking | Privacy Policy" (text).
- Bottom Tab Bar:** Shows five tab items and one message icon with a red notification badge.

Right Prototype:

- Header:** Shows the time as 10:00 and battery level at 76%.
- Top Bar:** Contains a back arrow, the word "Login", and a menu icon.
- Logo:** A circular placeholder labeled "Logo".
- User Information:** "User 1" followed by a masked phone number "4111*****1111".
- Text:** "Enter Your Password" with a text input field.
- Buttons:** "Sign On" (button) and "Sign On with Biometrics" (button).
- Links:** "Reset Password" and "Register".
- Bottom Tab Bar:** Shows five tab items and one message icon with a red notification badge.

Register Page

10:00 Register Your Device ? 76%

Step - 1 Enter Your Details

Let's start by setting up 4 digit login PIN for quick login access to your app.

Customer ID

Registered mobile number
(+1) 604 - 690 - ****

Continue →

Step - 2 Enter OTP

Enter 4 - digit verification code sent to your number

Resend code in : 00 : 24

Continue →

Step - 3 Biometric Authentication

Enable Biometric

Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message

10:00 Register Your Device ? 76%

Step - 1 Enter Your Details

Verified ✓

Step - 2 Enter OTP

Verified ✓

Step - 3 Biometric Authentication

Use Biometric login with your finger-print or face for faster and easier access to your account.

You can turn this feature ON/OFF at anytime under settings.

Enable Biometric

Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message

10:00 Register Your Device ? 76%

Step - 1 Enter Your Details

Verified ✓

Step - 2 Enter OTP

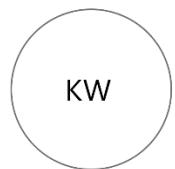
Verified ✓

Step - 3 Biometric Authentication

Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message Tab Item Tab Item Tab Item Tab Item Message

Help Center

Contact Us



Chat with Us

Start Chatting

Meet with Us

Book a Meeting

Manage Meeting

Find Us

Find US

For Immediate Assistance

Call us on :- [8080-808-8080\(Toll Free\)](tel:8080-808-8080)

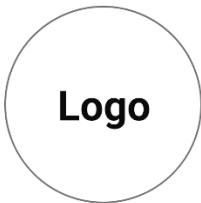
Time :- 24 Hours

Email us :- bank@kw.on.ca

Chatting Page



Chat With Us



I'm KW's Virtual Assistant.I'm here to help!



Good Afternoon User Name!

You can ask me anything you want to know about everyday banking.

Quick Tip : Type "restart" at anytime to begin a new conversion.

What can I help you with today?

What can you do?

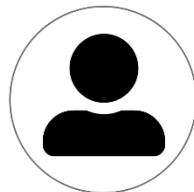
Find BIC Codes

Add a payee or recipient

Start typing.....

Account Setting Page

Settings



Name

Details

Account Privacy and Security



Change Password and PIN



Change Person Information



Bio-Matric/Face Login



Bio-Matric/Face Transaction



Alerts(Security)



Manage my Alerts



LogOut

Notification Management

Security Settings



Manage my Alerts

Lore ipsum dolor sit amet, consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem.

Alerts Categories



Fraud Prevention



8 of 9 Alerts Turn on



Transaction



5 of 10 Alerts Turn on



Reminders



2 of 8 Alerts Turn on

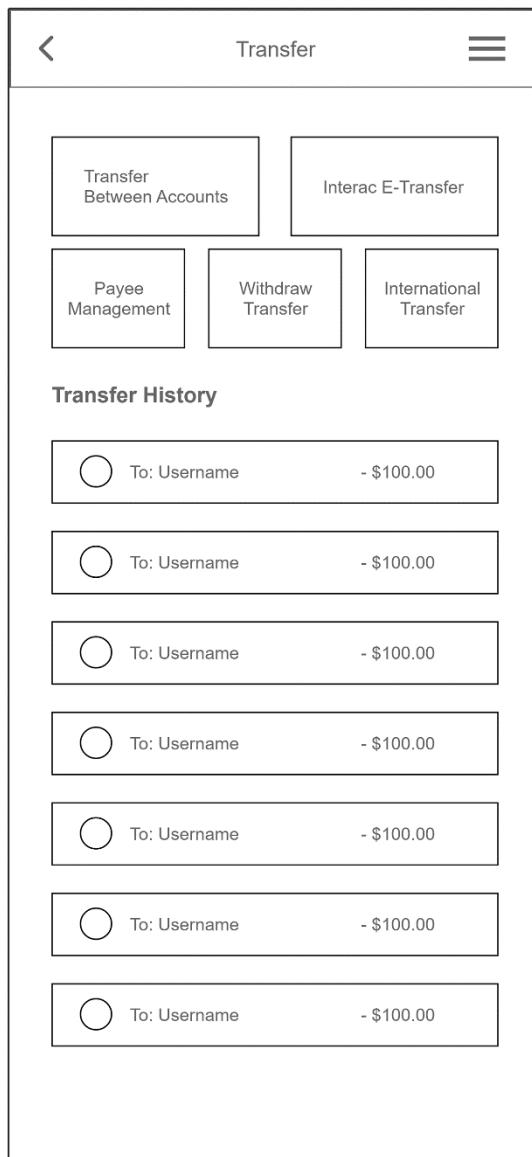


My Plan and Insights



All Alerts Turn off

Transfer Page



Account Transfer

< Transfer Between Account ⌂

Send Request

Payee Details

Payee's Name
Placeholder

Account Number
Placeholder

Receiving Bank
Placeholder

Select a Card

Debit Card (4111*****1111) >

Amount

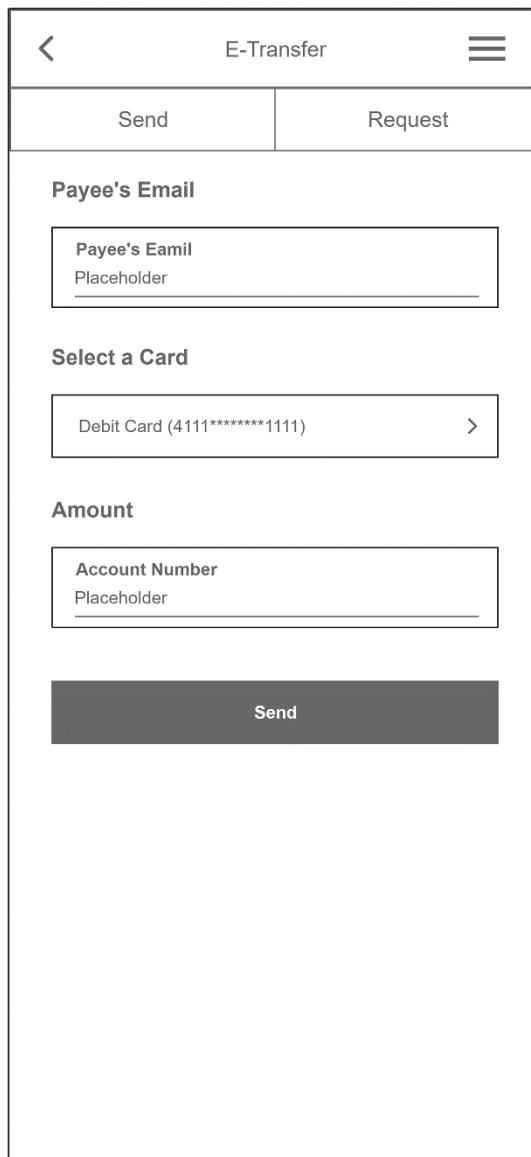
Account Number
Placeholder

Note

Transfer Note
Placeholder

Send

E-Transfer Page



The image shows a wireframe of a mobile application interface for E-Transfer. At the top, there is a header bar with a back arrow on the left, the text "E-Transfer" in the center, and a menu icon (three horizontal lines) on the right. Below the header, there are two large buttons: "Send" on the left and "Request" on the right. The main content area begins with a section labeled "Payee's Email" containing a placeholder input field with the text "Payee's Email Placeholder". Next is a section labeled "Select a Card" containing a placeholder input field with the text "Debit Card (4111*****1111)" followed by a right-pointing arrow. Below these is a section labeled "Amount" containing a placeholder input field with the text "Account Number Placeholder". At the bottom of the screen is a large, dark grey rectangular button with the word "Send" centered in white text.

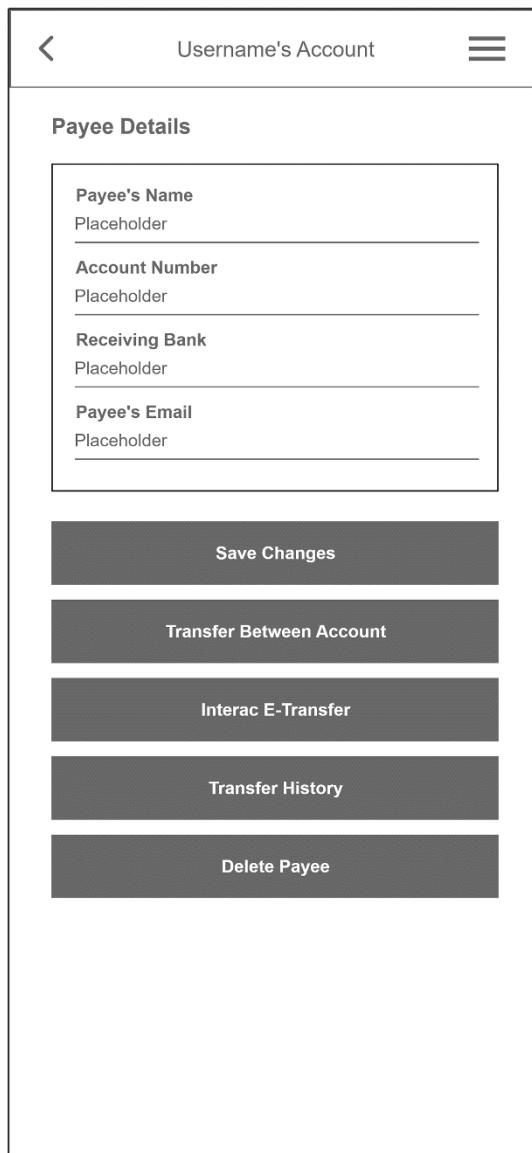
Send	Request
Payee's Email	
Payee's Email Placeholder	
Select a Card	
Debit Card (4111*****1111) >	
Amount	
Account Number Placeholder	
Send	

International Transfer

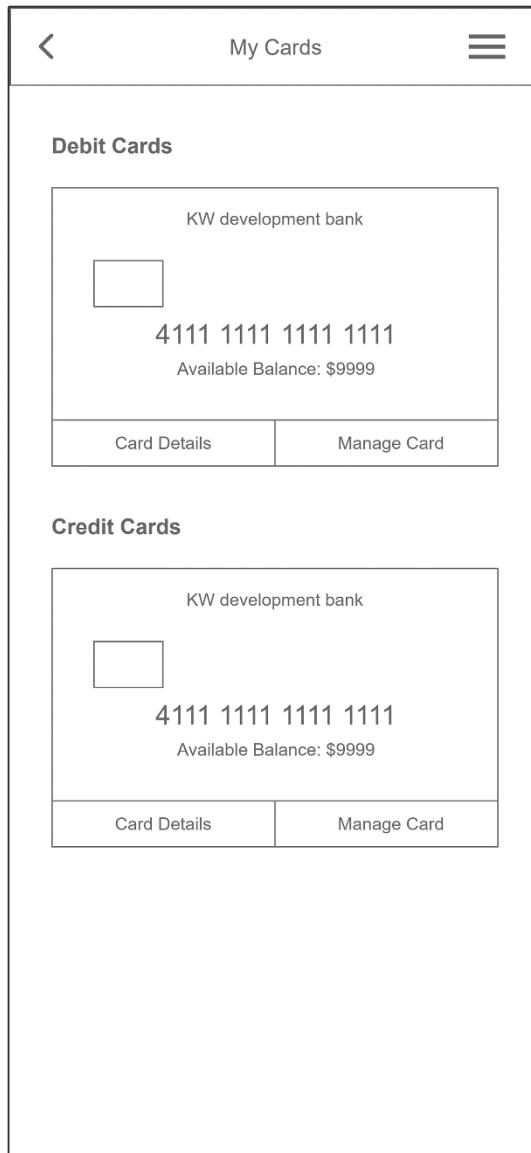
The image shows a mobile application interface for an 'International Tranfer'. The top navigation bar includes a back arrow, the title 'International Tranfer', and a menu icon. The main content area is divided into several sections:

- Payee Details**: Contains fields for Payee's Name (Placeholder), Account Number (Placeholder), Receiving Bank (Placeholder), and Payee's Address (Placeholder).
- Swift / Bic Code**: Contains a field for Swift / Bic Code (Placeholder).
- Select a Card**: Shows a card selection box with 'Debit Card (4111*****1111)' and a right-pointing arrow.
- Amount**: Contains a field for Account Number (Placeholder).
- Send**: A large, dark grey button at the bottom.

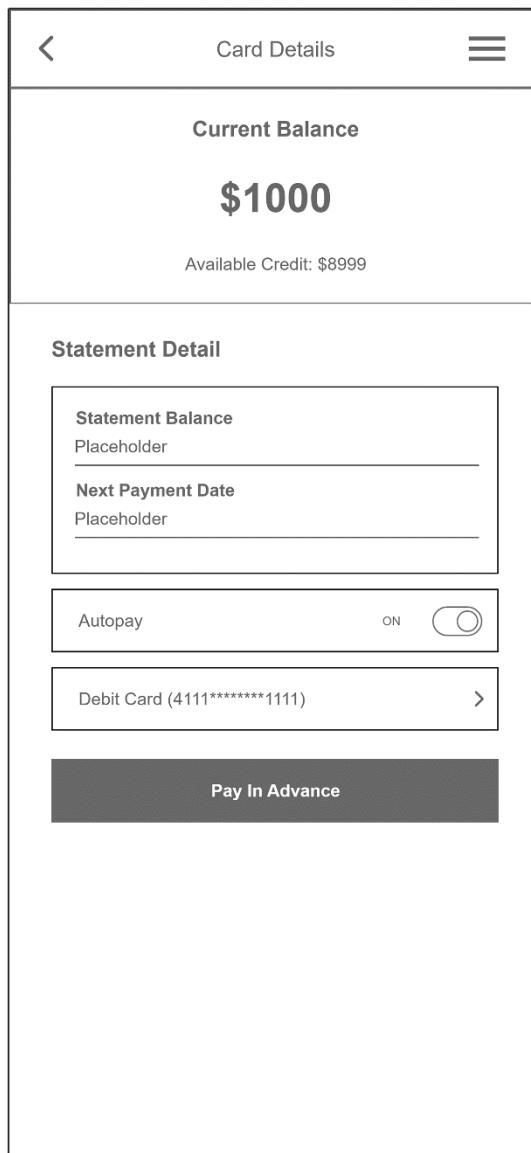
Payee Management



Card Management Page



Card Detail



Financial Page

10:00

76%

< Financial

฿ Financial

\$ Investment

Fund

Insurance

Noble Metal

Exchange

Bond

Futures

฿ Private Bank

Piggy Bank

Bitcoin

฿ USDT

Viacoin

10:00

76%

< Financial

☰

฿ Investments

Investment Account
00023-00004674932 5,048.15 >

Investment Account
00023-00007890135 100,048.15 >

Investment Account
00023-00004674233 25,048.15 >

Total: 130,144.45

฿ Insurance

Account Number
0858-00001577917 1,000,000.00 >

Account Number
0858-00007890235 200,000.00 >

Total: 1,200,000.00

฿ Loan

Account Number
loan-00001577917 600,000.00 >

Account Number
loan-00007890235 30,000.00 >

Total: 630,000.00

More

Tab Item Tab Item Tab Item Tab Item Message

Tab Item Tab Item Tab Item Tab Item Message

Investment Detail Page

10:00 76%

< Investment ?

Data as of Mar 15, 2023

Non Redeemable 100,048.15

\$	Investment Details
Investment Amount	100,048.15
Term	1 year
Interest Rate	5.15%
Maturity Date	Feb 21, 2024
Issue Date	Feb 21, 2023
Interest Type	Simple
Certificate Number	000000001
Redeemable	No

\$ Account Services

Book an Appointment >
Speak with an advisor

Push Notification



KN Development Bank Fri 1:41 PM
TechSpring, Waterloo, ON
\$31.69



KN Development Bank Fri 1:41 PM
TechSpring, Waterloo, ON
\$201.69



TIME SENSITIVE
KN Development Bank Fri 1:41 PM
TechSpring, Waterloo, ON
Declined - \$201.69

Leave On

Turn Off



KN Development Bank Fri 1:41 PM
TechSpring, Waterloo, ON
\$41.89



KN Development Bank Fri 1:41 PM
TechSpring, Waterloo, ON
\$12.69

Issue Report Page

10:00



76%



Report an Issue



TechSpring

\$201.69

Pending - tap.techspring.com

2023-03-28, 7:31 AM

SHOWN ON STATEMENT AS:

SHOPPING

Total

\$201.69

ISSUE:

Incorrect Merchant Info



INCORRECT MERCHANT INFO:

Merchant Name

Merchant Category

Other Issue

ADD MORE DETAILS:

Required

Submit



Tab Item



Tab Item



Tab Item



Tab Item



Message

Reward Page

The image displays two side-by-side screenshots of a mobile application's reward page. Both screenshots show a top navigation bar with the time (10:00), signal strength, battery level (76%), and a back arrow icon. Below the navigation bar, there are two tabs: "Rewards" and a menu icon (three horizontal lines). The left screenshot has the "Rewards" tab selected, while the right one has the menu icon selected.

Left Screenshot (Rewards Tab Selected):

- Your Balance:** 1500 Points
- Reward Wallet:** #Icon, 15% cashback on next transfer, #***** Expiry Date
- Redeem:** #Icon, Gift Voucher for Amazon worth \$50.00, #***** Expiry Date, Coupen Unlocked
- Redeem:** #Icon, Gift Voucher for Amazon worth \$50.00, #***** Expiry Date
- Redeem:** #Icon, Gift Voucher for Walmart worth \$20.00, #***** Expiry Date, Coupen Unlocked

Right Screenshot (Menu Icon Selected):

- Your Balance:** 1500 Points
- Reward Wallet:** #Icon, 15% cashback on next transfer, #***** Expiry Date
- Redeem:** #Icon, Gift Voucher for Amazon worth \$50.00, #***** Expiry Date, Coupen Unlocked
- Redeem:** #Icon, Gift Voucher for Amazon worth \$50.00, #***** Expiry Date
- Redeem:** #Icon, Gift Voucher for Walmart worth \$20.00, #***** Expiry Date, Coupen Unlocked

Bottom Navigation Bar:

- Tab Item (green house icon)
- Tab Item
- Tab Item
- Tab Item
- Message (red notification icon)
- Tab Item
- Tab Item
- Tab Item
- Tab Item
- Message (red notification icon)

KW Development Bank – High Fidelity Prototype

Login Page



Account Login

[Forgot Password or Pin?](#)

Email Address / Phone Number

Login Pin

Password

SMS Login

[Didn't Receive the Code?](#)

Phone Number

Send Code

Biometric Login

New User Register

Register

Login difficulty

Help Center

Register Page

10:00

Register Account

Step1 - Basic Information

Login Pin
Let's start by setting up 4 digit login PIN for quick login access to your app.

4 Digit Login Pin

Phone Number
We need your mobile phone number to verify your identity. Please do not send the received verification code to anyone else.

Phone Number

Email
We need your email address to send you the latest updates about your account. Please note that each email address can only be linked to a unique KW Development Bank account.

Email Address

Step2 - OTP Validate

Step1 - Basic Information

An One-Time Password has been sent to your phone number, please fill the six-digit code below

(+1) 604 - 690 - ****

[Didn't Receive the OTP?](#)

Step3 - Biometric Authentication

Step1 - Basic Information

Step2 - OTP Validate

Use Biometric login with your Fingerprint or Face for faster and easier access to your account. If you don't want to provide you biometric information to KW development bank, you can skip this step. You can turn this feature On/Off at anytime under the settings.

Fingerprint

FaceID

I refuse to provide my biometric features

Finish registration

Next Step >

Previous Step <

Help Center



Help Center

Chat Online

KW development bank's Virtual Assistant is available 24/7 to answer your questions about everyday banking and is able to perform banking transaction on your behalf.

[Start Chatting](#)

7x24 Hours Manual Service

Welcome to call our hotline or send us an email anytime.

[Free Hotline \(8080-808-8080\)](#)

[Email \(kwdbank@kwdb.on.ca\)](#)

Find Branches

More than 100 KW development bank branches and over 1000 ATM across Canada offer the banking service you need.

[Search Branches on Google Map](#)

Make an Appointment

You can book services on the app, and our staff will contact you at the time you have scheduled.

[Book an Appointment](#)

Chatting Page



Online Chatting



Sunday Apr 4, 10:50 AM

I'm KW develop bank's Virtual Assistant. Feel free to ask me any questions.



Sunday Apr 4, 10:50 AM

What can I help you with today?

Where I can find BIC code?

How to add a new payee?

Why my transfer is still pending?



Sunday Apr 4, 10:51 AM

Great, very helpful.

Write Something You Want to Know

Account Setting Page

10:00 76%

< Account Settings ≡



Kun

! Account Privacy and Security

- Change Password and PIN >
- Change Personal Information >
- Bio-Metric / Face Login >
- Bio-Metric/Face Transaction ON

! Alert and Notification

- Manage My Notification >

Logout

Home Transfer Finance Rewards Message

Notification Management

10:00 ◀ R 76%

< Manage My Notification ⌂

Before Managing My Notification

By default, KW development bank sends notifications to your app, the email address associated with your account, and your mobile phone number.

You may disable notifications through the following settings, but for sensitive operations such as changing passwords, you cannot turn off notifications sent to your mobile phone number for two-factor authentication.

Notification Categories

- Fraud Prevention
8 of 11 alerts turn on >
- Transaction
5 of 10 alerts turn on >
- Reminders
2 of 8 alerts turn on >
- My Plan and Insights
All alerts turn off >

Home Transfer Finance Rewards Message

Transfer Page

The screenshot shows a mobile application interface for managing transfers. At the top, there's a green header bar with the time "10:00" and battery level "76%". Below the header is a navigation bar with a back arrow, the word "Transfer", and a menu icon.

The main content area features a grid of transfer options:

- Transfer Between Accounts (with a dollar sign icon)
- Interac E-Transfer (with a hand icon)
- Payee Management (with a person icon)
- Withdraw Transfer (with a document icon)
- International Transfer (with a globe icon)

Below these options is a section titled "Transfer History" with a yellow icon. It lists recent transactions:

- To: Meng Wang** - \$700.00 (Pending) - Friday, Mar 24, 2023. Shows a profile picture of Meng Wang.
- To: Amazon** amazon.com, Inc. -\$700.00 (Sent) - Friday, Mar 24, 2023. Shows a profile picture of Amazon.
- From: IKun** I'm your big fan + \$200.00 (Pending) - Friday, Mar 24, 2023. Shows a profile picture of IKun.
- To: Walmart** Walmart.ca, Inc. -\$700.00 (Sent) - Friday, Mar 24, 2023. Shows a profile picture of Walmart.
- From: IKun002** + \$200.00 (Received) - Friday, Mar 24, 2023. Shows a profile picture of IKun002.

At the bottom of the screen is a navigation bar with five icons: Home (house), Transfer (dollar sign), Finance (coin), Rewards (star), and Message (speech bubble with a red dot).

Account Transfer

The screenshot shows a mobile application interface for account transfer. At the top, there is a green header bar with the time '10:00' on the left and signal strength, battery level (76%), and other icons on the right. Below the header, the title 'Transfer Between Account' is centered above two tabs: 'Send' (highlighted in green) and 'Request'.

The main form area is titled 'Payee Details' and contains three input fields:

- Payee's Name:** A placeholder text field with the instruction 'Please Enter Payee's Name'.
- Account Number:** A placeholder text field with the instruction 'e.g., 4111*****1111'.
- Receiving Bank:** A placeholder text field with the instruction 'Please select a Bank' followed by a right-pointing arrow.

Below this is a section titled 'Select a Card' with a card selection interface:

- A card icon labeled 'Debit Card (4111*****1111)'.
- An available balance indicator: 'Available Balance: \$9999'.
- A right-pointing arrow to view more cards.

The next section is titled 'Amount' and features a text input field with a dollar sign icon and the placeholder 'Enter Amount Here'.

A 'Transfer Note' section follows, containing a text input field with the placeholder 'Enter Note Here'.

At the bottom, a green 'Send' button is positioned above a navigation bar with five icons: Home, Transfer, Finance, Rewards, and Message (with a red notification badge showing '2').

E-Transfer Page

The screenshot shows a mobile application interface for sending an e-transfer. At the top, there is a green header bar with the time '10:00' and battery level '76%'. Below the header, the title 'E-Transfer' is centered above two tabs: 'Send' (underlined) and 'Request'.

The 'Send' tab section contains a label 'Payee's Email' with a person icon, followed by a text input field placeholder 'Enter Email Here'.

The 'Select a Card' section shows a card icon and the text 'Debit Card (4111*****1111)' followed by 'Available Balance: \$9999'. There are navigation arrows on either side of the card details.

The 'Amount' section features a dollar sign icon and a text input field placeholder 'Enter Amount Here'.

A large green 'Send' button is positioned at the bottom of this section.

At the very bottom of the screen, there is a navigation bar with five icons: Home (house), Transfer (arrow), Finance (dollar sign), Rewards (star), and Message (speech bubble with a red notification dot). The 'Transfer' icon is currently selected.

International Transfer



International Tranfer



Payee Details

Payee's Name

Please Enter Payee's Name

Account Number

e.g., 4111*****1111

Resident Country

Please Select an Country/Region >

Payee's Address

Enter the Address

Swift / Bic Code

Enter Bank's Swift or Bic Code

Select a Card



Debit Card (4111*****1111)



Available Balance: \$9999

Amount



Enter Amount Here



Enter Note Here

Send

Payee Management

A screenshot of a smartphone displaying the "Payee Management" screen. The top status bar shows the time as 10:00 and battery level at 76%. Below the status bar, the title "Kun's Account" is centered above a navigation bar with a back arrow and a menu icon.

The main content area is titled "Payee Details". It contains the following fields:

- *Payee's Name: Kun
- *Account Number: 4111*****1113
- Receiving Bank: Bank of Nova Scotia (Scotia Bank) >
- Email: example@kwdbank.com

Below these fields is a "Save Changes" button. Underneath the payee details are five horizontal buttons:

- Transfer Between Accounts
- Interac E-Transfer
- Transfer History
- Delete Payee

At the bottom of the screen is a navigation bar with icons for Home, Transfer, Finance, Rewards, and Message, with the Transfer icon currently selected.

Card Management Page



My Cards



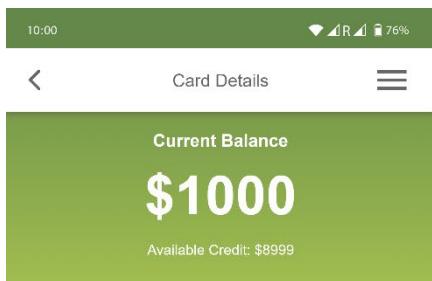
Debit Cards



Credit Cards



Card Detail



Statement Detail

Statement Balance
\$1000.00

Next Payment Date
May 10, 2023

Autopay

ON

Debit Card (4111*****1111)
Available Balance: \$9999

Pay In Advance

Card Information

Card Number
4111*****11111112

Card Type



Home



Transfer



Finance



Rewards



Message

Active Date
2022/12/12

Card Status

Current Status
Active

Financial Page

The screenshot displays a mobile application interface for financial management. At the top, there is a green header bar with the time "10:00" and battery level "76%". Below the header is a navigation bar with a back arrow, the text "My Finance", and a menu icon.

The main content area features a grid of nine icons representing different financial categories:

- Investments
- My Cards
- Insurance
- Noble Metal
- Foreign Exchange
- Bond
- Private Bank
- Bitcoin
- USDT

Below the grid, there are three sections:

- Investments**: Shows three investment entries with amounts and IDs:
 - Bitcoin Investment: \$10000.00 (ID: 00023-00004674233) + \$700
 - KW Gov Development Project: \$10000.00 (ID: 00023-00004674234) + \$900
 - DSDT Investment: \$10000.00 (ID: 00023-00004674235) + \$900

Total Investment: \$32500.00
- Insurance**: Shows a personal accident insurance policy from KW Bank with an expiry date of 2023-10-10.

KW Bank Personal Accident Insurance
Expiry Date: 2023-10-10

Home Transfer Finance Rewards Message
- Loan**: Shows two loan entries with amounts and IDs:
 - 00023-00004674236: Next Payment Date: May 10, 2023, \$1000
 - 00023-00004674237: Next Payment Date: May 10, 2023, \$1000

Total Loan: \$2000.00

Investment Detail Page



\$ Investment Details

Investment Amount

\$10000

Investment Term

1 year

Rate on Return

7%

Issue Date

Feb 21, 2023

Maturity Date

Dec 12, 2024

Reference Number

00023-00004674233

Account Service**Book an Appointment**

Home



Transfer



Finance

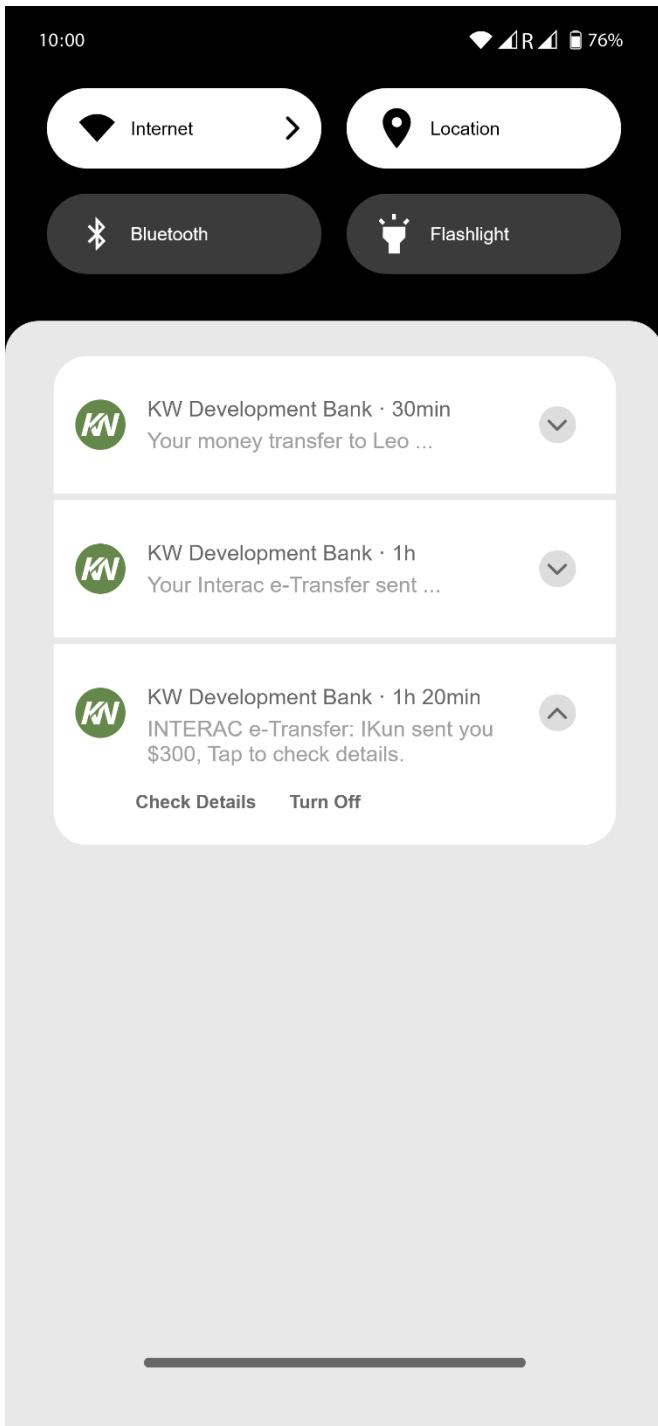


Rewards



Message

Push Notification



Issue Report Page

10:00



Issue Report



ⓘ Issue Report

Reference Number

ABCD321

Issue Category

What kind of issue you met?



ⓘ More Details

The more details you provide, the more likely we are to speed up the processing of your problem.

Report Issue



Home



Transfer



Finance



Rewards



Messages

Reward Page

10:00 ▼ R 76%

Rewards

Point Balance
12500

Reward Wallet Redeem

15% cashback on next transfer
2000 Points

Gift voucher for Amazon worth \$50.00
2000 Points

Cineplex movie ticket worth \$50.00
2000 Points

Steam game platform gift card worth \$100

 Home  Transfer  Finance  Rewards  Message

10:00 ▼ R 76%

Rewards

Reward Wallet **Redeem**

\$30 coupon for Adidas sport
1000 Points
1st May 2023

\$10 coupon for Tim Hortons
500 Points
1st May 2023

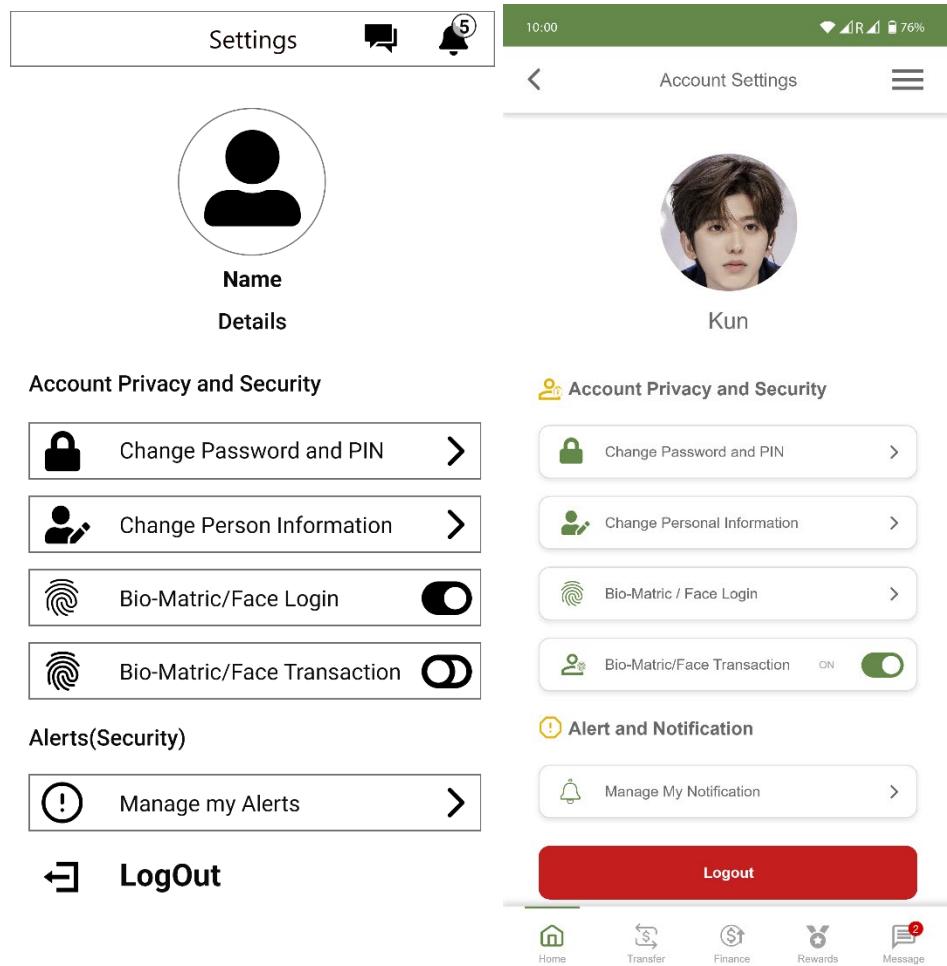
Philips Sonicare electric toothbrush
3000 Points
1st May 2023

 Home  Transfer  Finance  Rewards  Message

KW Development Bank - Mapping Wireframe to Design

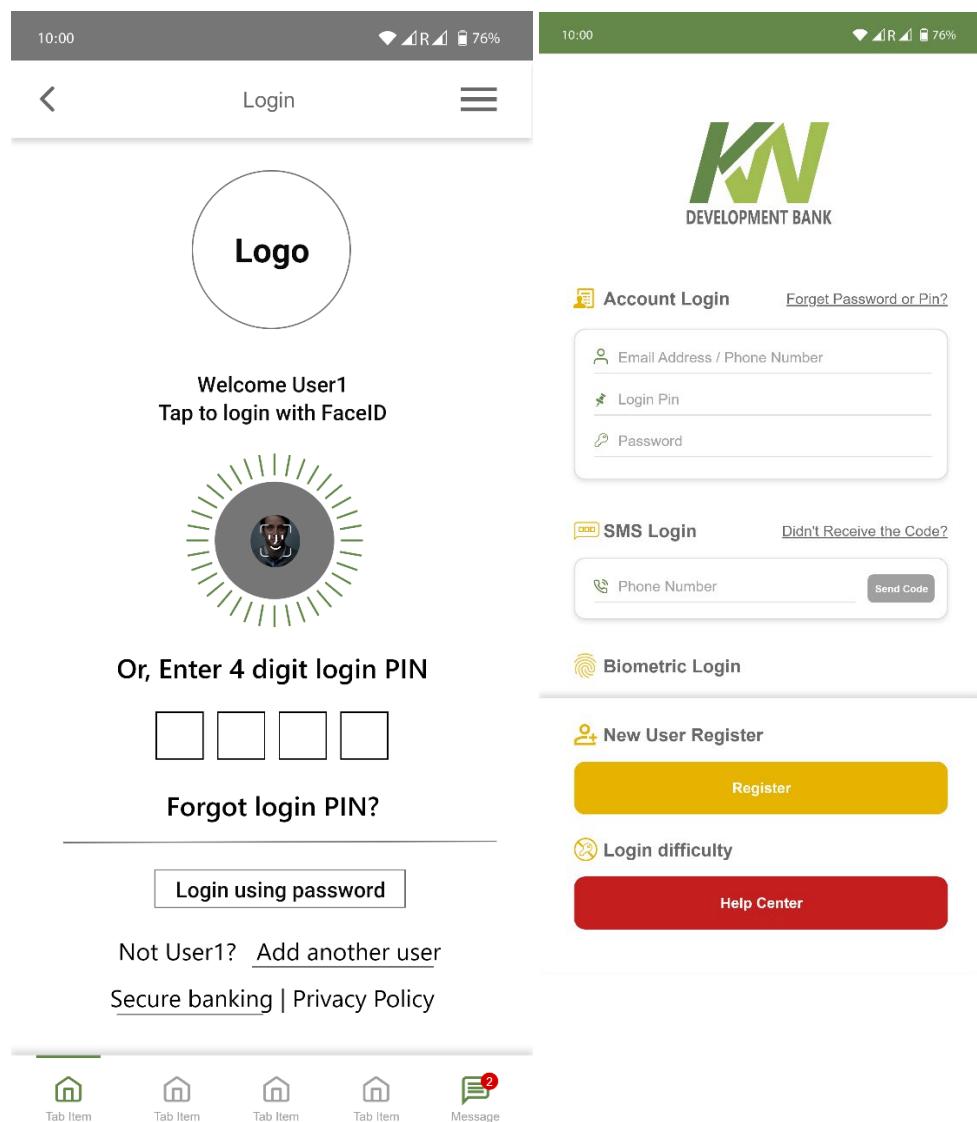
Navigation Bar and Tab Bar

In order to make it easier to switch between different pages of the app, we added a fixed position navigation bar and tab bar to each page of the prototype based on the original wireframe.



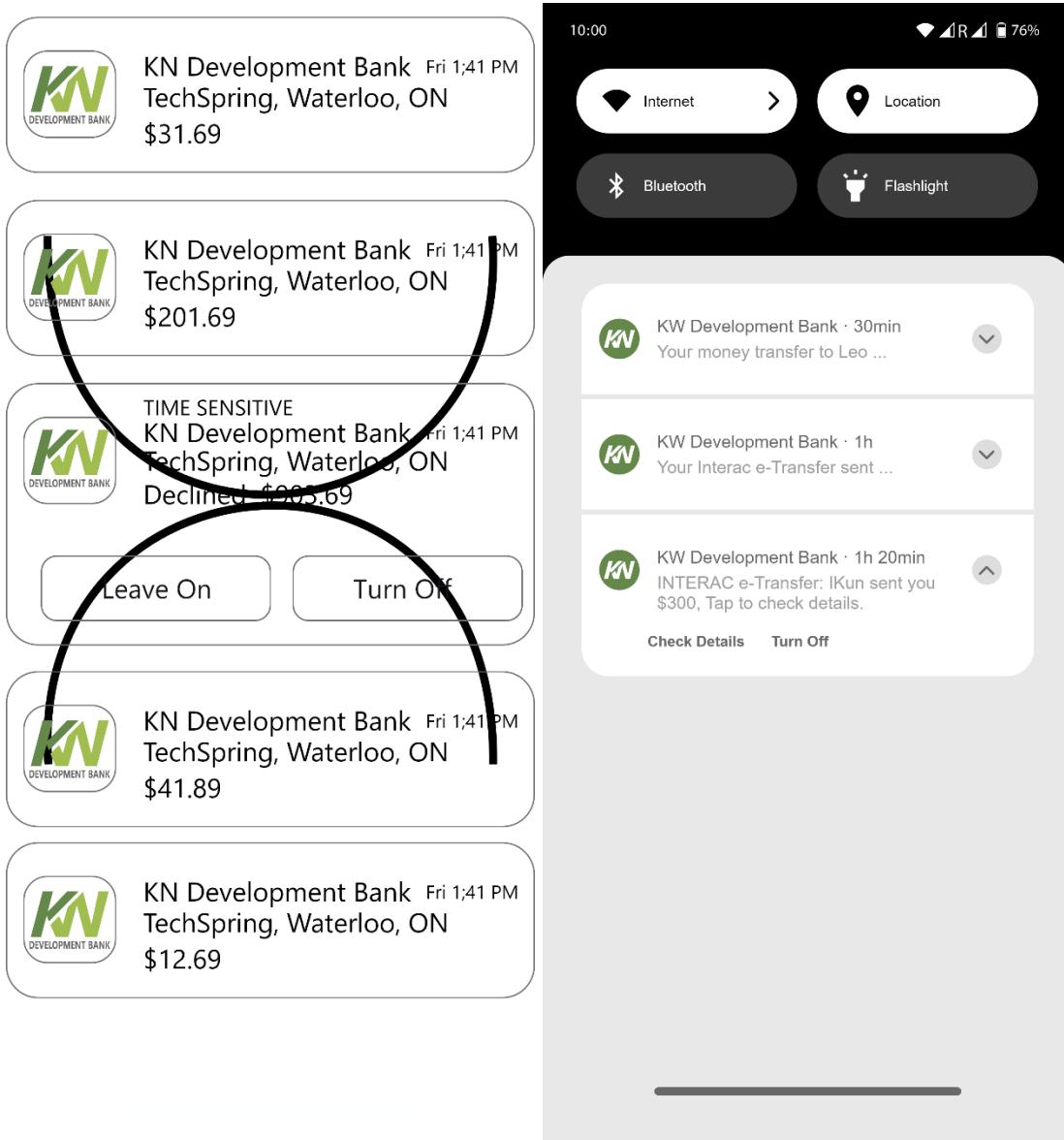
Relationship Between Login and Register Page

When designing the high-fidelity prototype, we made some adjustments to the wireframe, such as merging the separate password login and biometrics login pages into a single page in the prototype and making the association between this page and the registration function more obvious.



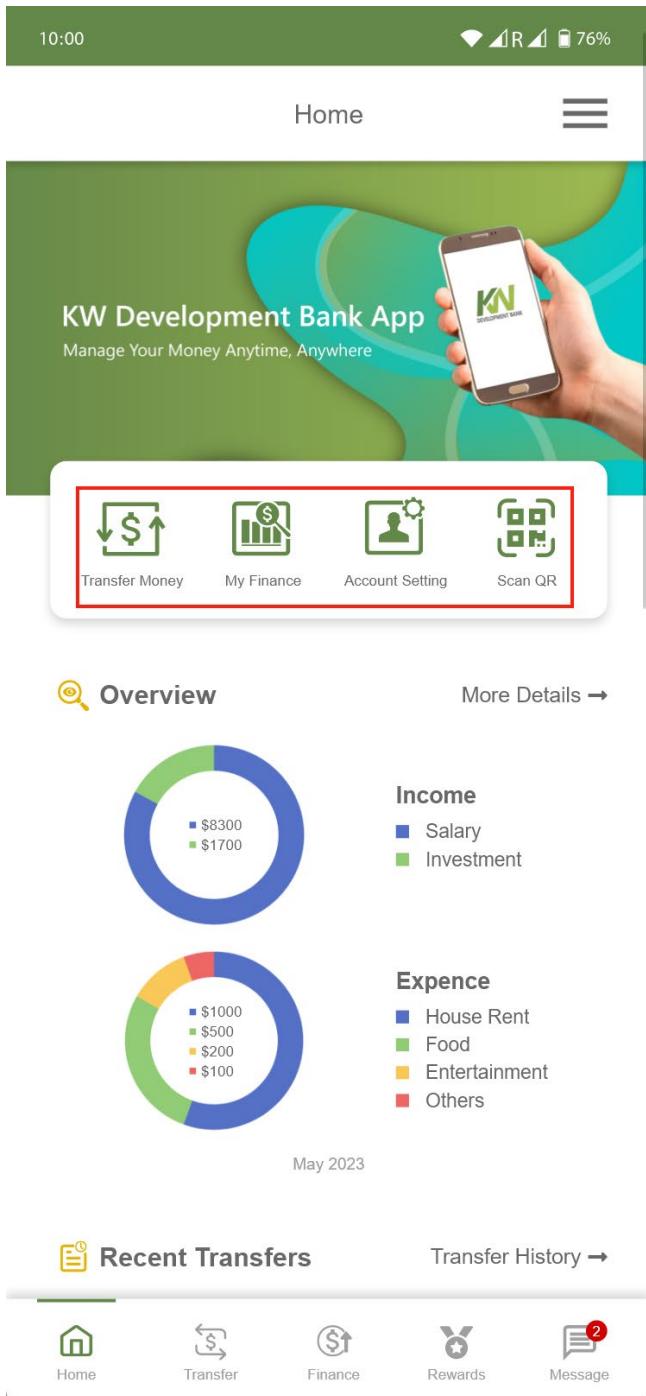
More Like the Systems' Style

For example, taking the navigation bar of a push message, when converting the wireframe into a prototype, we adjusted the UI style to be more like the Android/iOS system style, which is more in line with the design standards of the app.

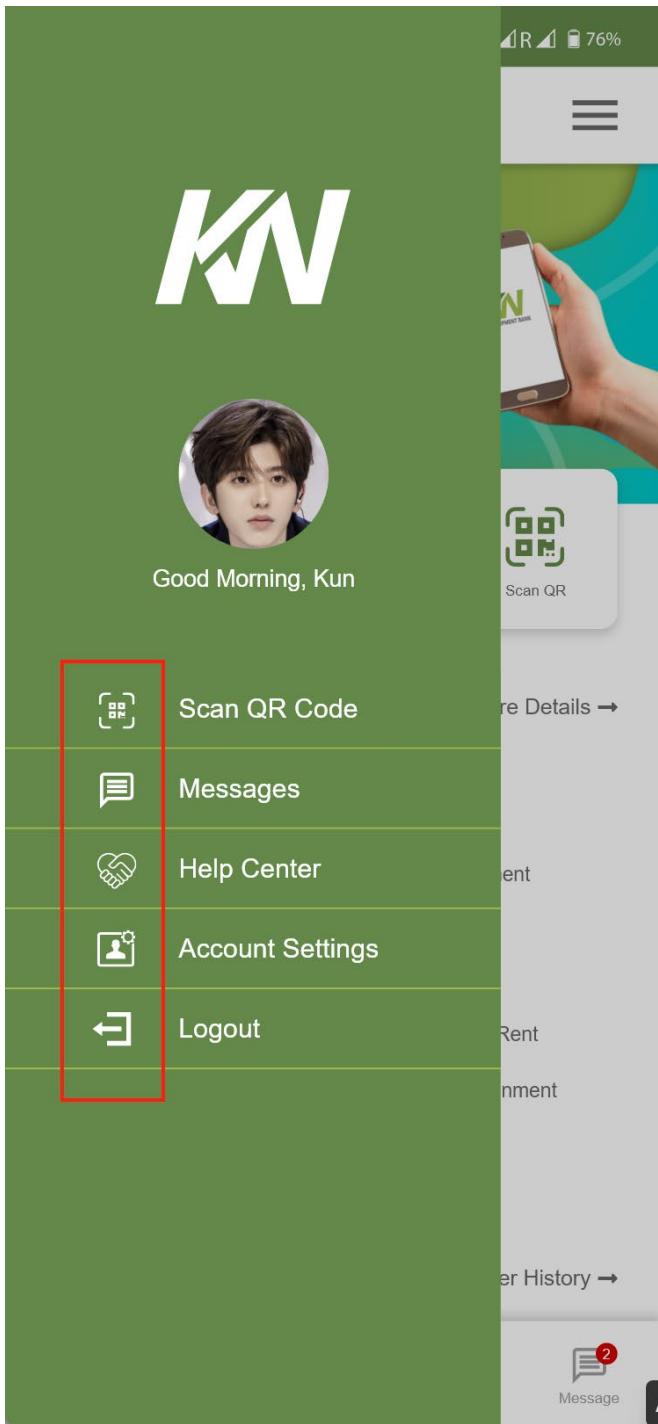


Analyze – Metaphors

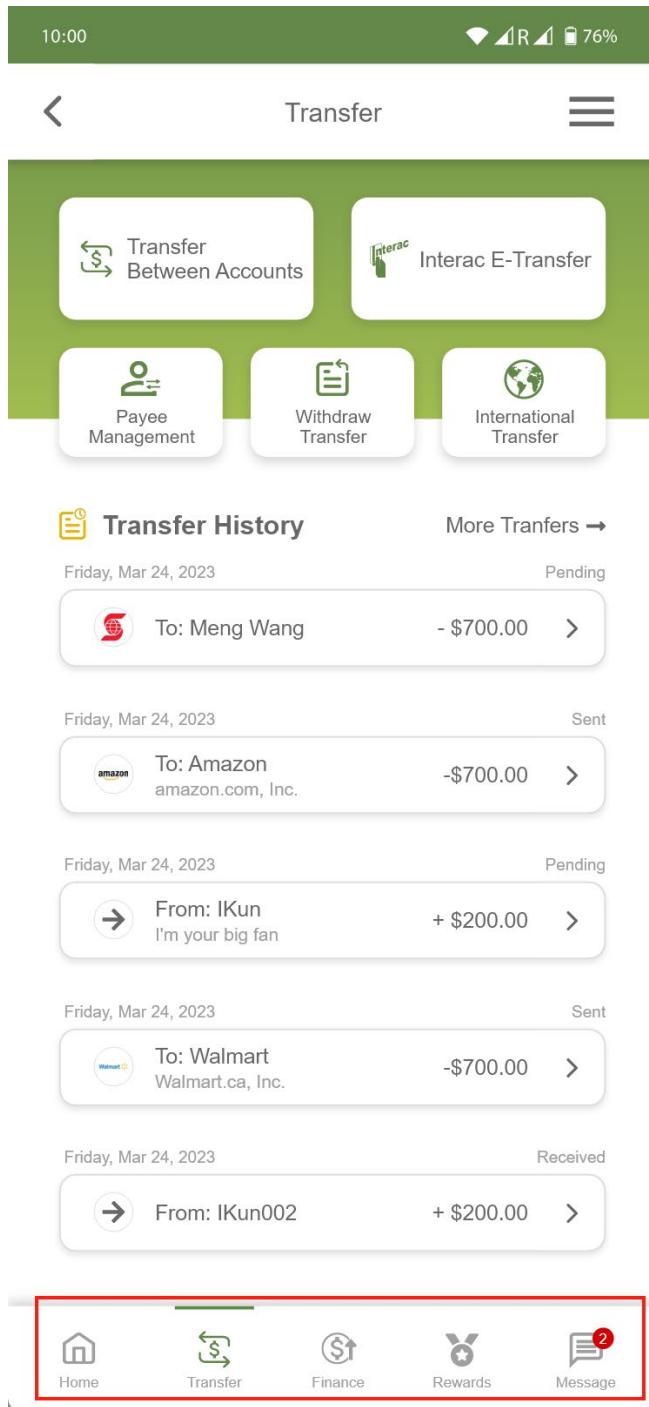
Home Page



Side Menu



Tab Bar



Transfer Page Entries

The screenshot shows the Transfer page of a mobile banking application. At the top, there is a green header bar with the time "10:00" and battery level "76%". Below the header, the word "Transfer" is centered above a row of six buttons:

- Transfer Between Accounts (highlighted with a red box)
- Interac E-Transfer
- Payee Management
- Withdraw Transfer
- International Transfer

Below these buttons is a section titled "Transfer History" with a yellow icon. It displays five recent transactions:

- Friday, Mar 24, 2023: Pending transfer to Meng Wang for -\$700.00.
- Friday, Mar 24, 2023: Sent transfer to Amazon amazon.com, Inc. for -\$700.00.
- Friday, Mar 24, 2023: Pending transfer from IKun (l'm your big fan) for +\$200.00.
- Friday, Mar 24, 2023: Sent transfer to Walmart Walmart.ca, Inc. for -\$700.00.
- Friday, Mar 24, 2023: Received transfer from IKun002 for +\$200.00.

At the bottom of the screen is a navigation bar with five icons: Home, Transfer (highlighted with a green bar), Finance, Rewards, and Message (with a red notification badge).

My Finance Page

The screenshot shows a mobile application interface for financial management. At the top, there is a green header bar with the time '10:00' and battery level '76%'. Below the header is a navigation bar with a back arrow, the title 'My Finance', and a menu icon.

The main content area features a grid of nine buttons, each representing a different financial category. A red box highlights the first three buttons in the top row:

- Investments**: Represented by a dollar sign with an upward arrow icon.
- My Cards**: Represented by a credit card icon.
- Insurance**: Represented by a house with a dollar sign inside icon.

The other six buttons are:

- Noble Metal**: Represented by a bar of gold or silver icon.
- Foreign Exchange**: Represented by two arrows pointing in opposite directions icon.
- Bond**: Represented by a document with a dollar sign icon.
- Private Bank**: Represented by a person icon with a dollar sign inside a circle.
- Bitcoin**: Represented by a Bitcoin symbol icon.
- USDT**: Represented by three circular coins icon.

Below the grid, the 'Investments' section is expanded, showing three investment details:

Investment Type	Amount	Change
Bitcoin Investment	\$10000.00	+ \$700 >
KW Gov Development Project	\$10000.00	+ \$900 >
DSDT Investment	\$10000.00	+ \$900 >

Total Investment: \$32500.00

Below the investments, the 'Insurance' section is shown:

Insurance Type	Expiry Date
KW Bank Personal Accident Insurance	Expiry Date: 2023-10-10

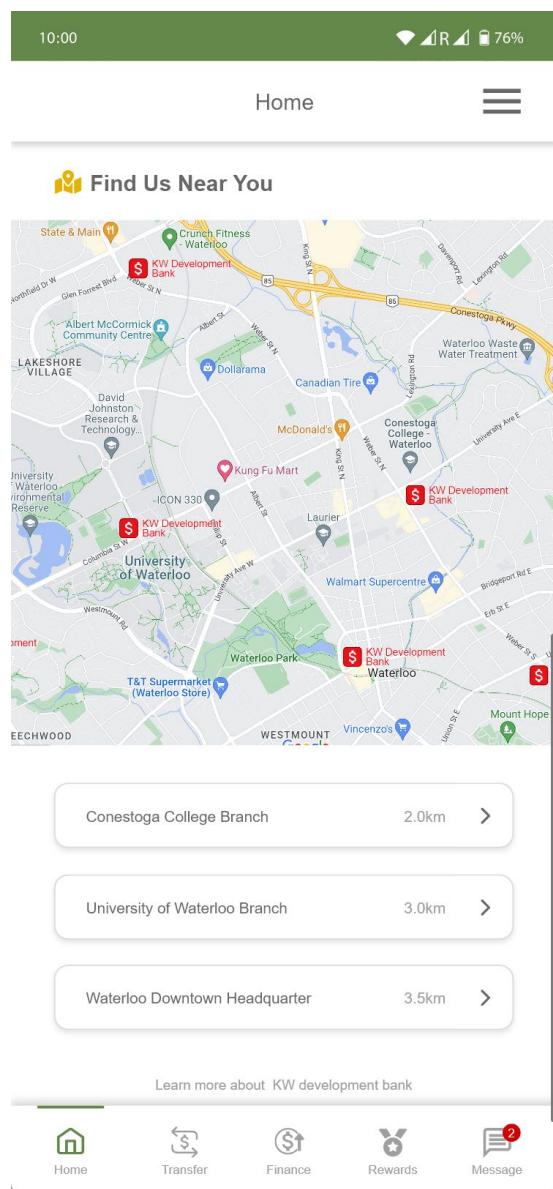
At the bottom of the screen, there is a navigation bar with five icons:

- Home**: Home icon
- Transfer**: Transfer icon
- Finance**: Finance icon
- Rewards**: Rewards icon
- Message**: Message icon with a red notification badge showing '2'

Analyze – Design Patterns

Visibility

When users search for branches of KW Development Bank, the location of the branches in the current area will be displayed on Google Maps, as well as the distance from the user's location to the nearest branch, will be clearly displayed on the screen.



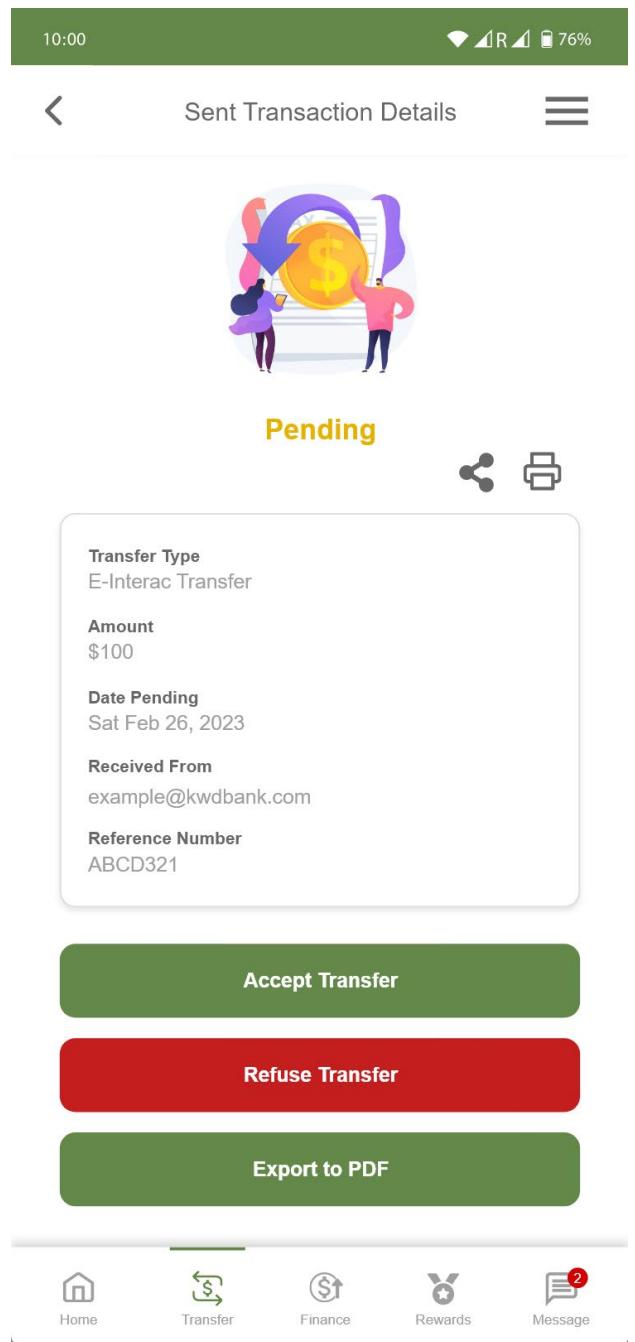
Mapping

In the bank card management interface, the appearance of the bank cards held by the user, including the color, logo, card number, expiration date, and sensor chip, will be presented to the user in the form of imitating a physical bank card.



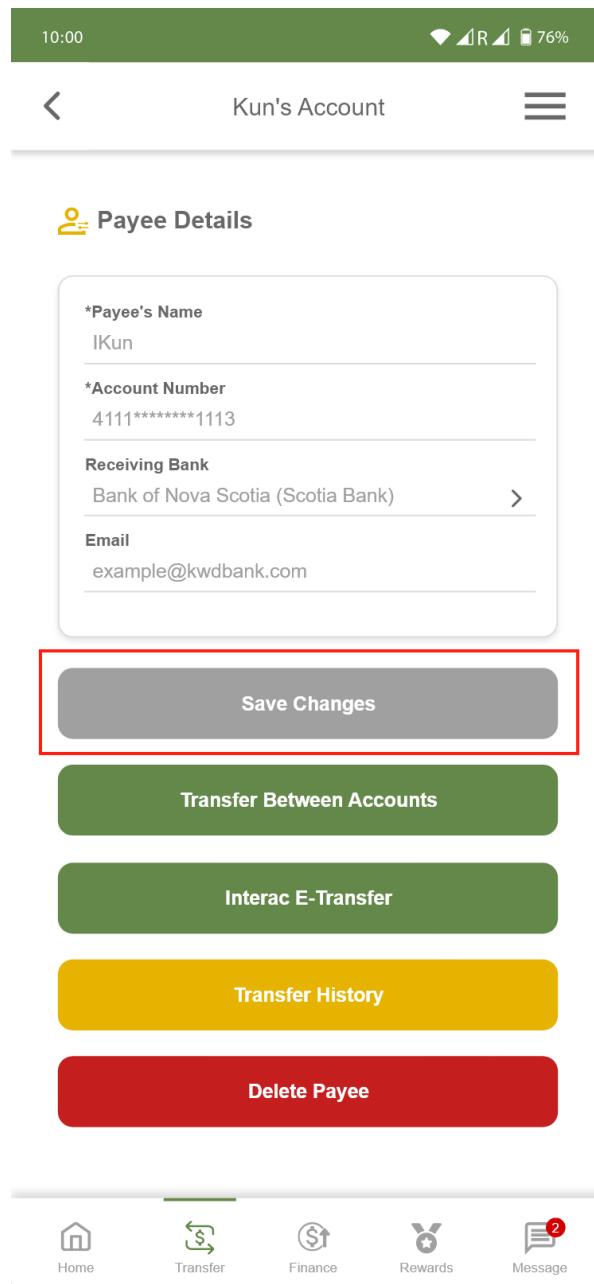
Consistency

In the KW Development Bank app, forms, buttons, lists, and other controls located on different pages all use the same set of styles, following a consistent design.



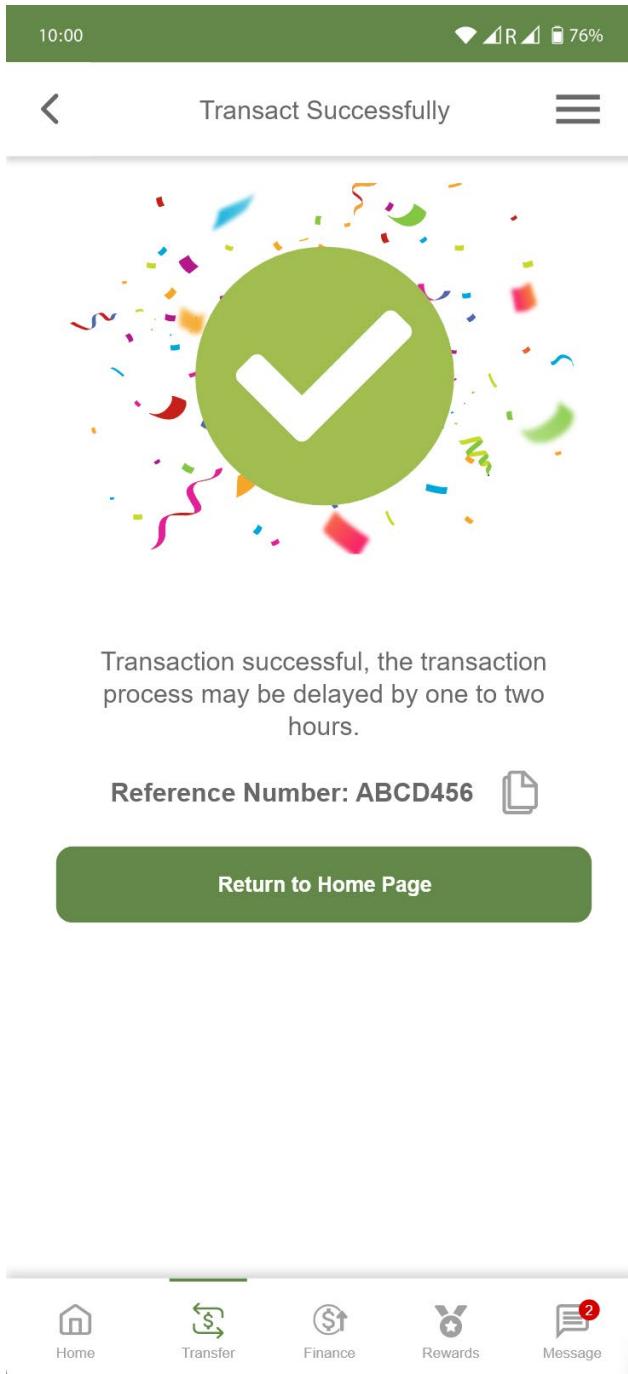
Constraint

For example, when a user clicks to enter the payee information management page, if there is no modification of the relevant information, the modification button will be restricted from being clicked to prevent accidental operation.



Feedback

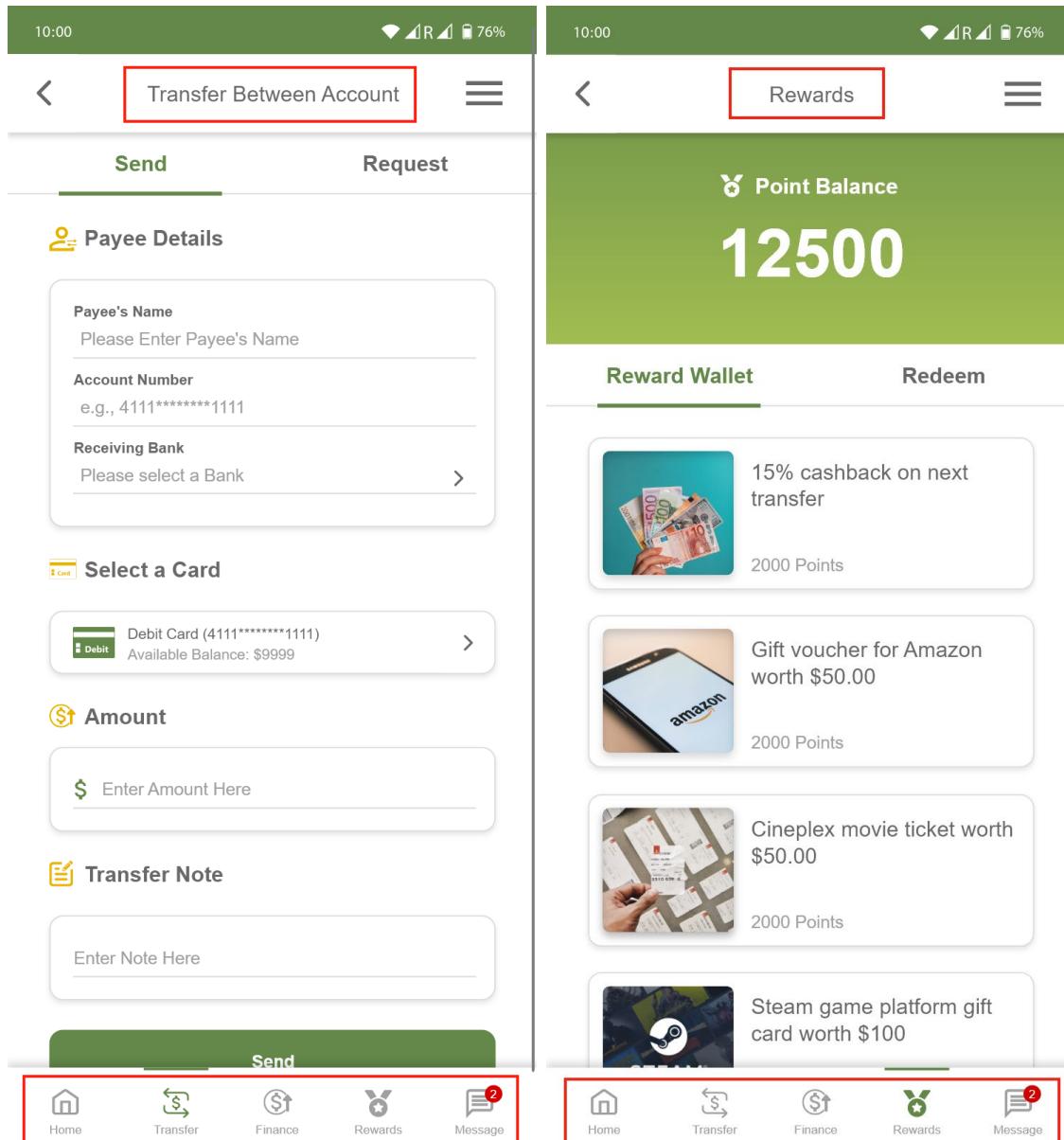
When users finish a transaction, they will come to the transaction result page, which is used to provide feedback on the transaction results for users.



Analyze – Usability Principles

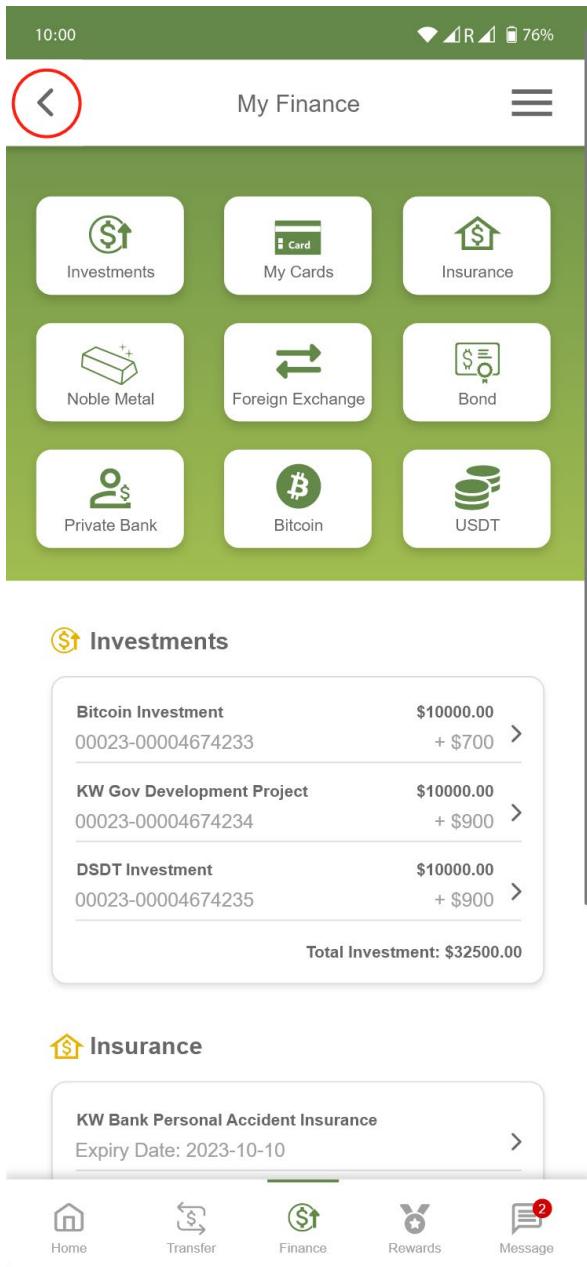
Visibility of System Status

The system should always keep users informed about what is going on through appropriate feedback within a reasonable time.



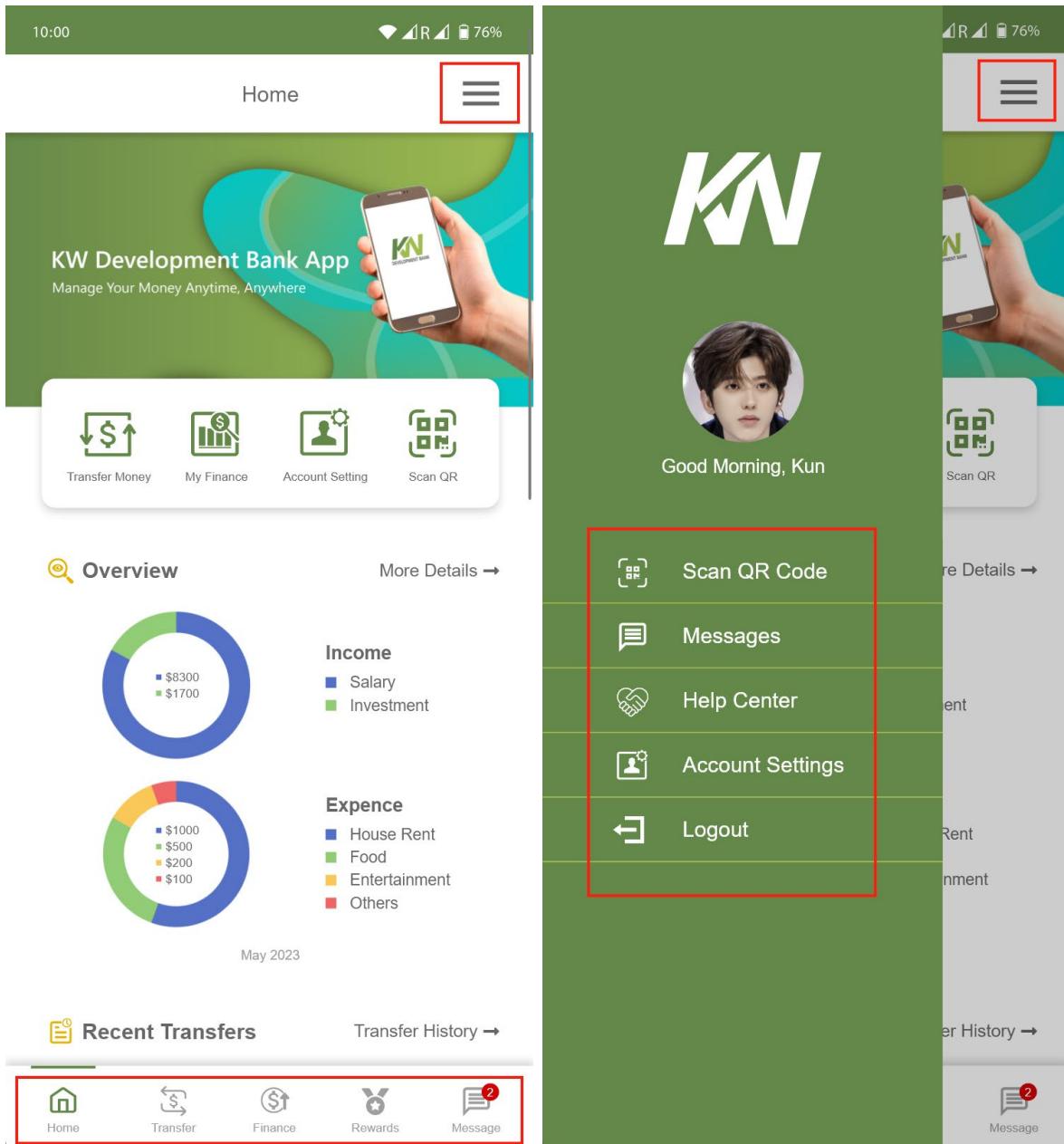
User Control and Freedom

Users often choose system function by mistake and will need a clearly marked “want to go back” or leave the unwanted state without having to go through an extended dialogue.



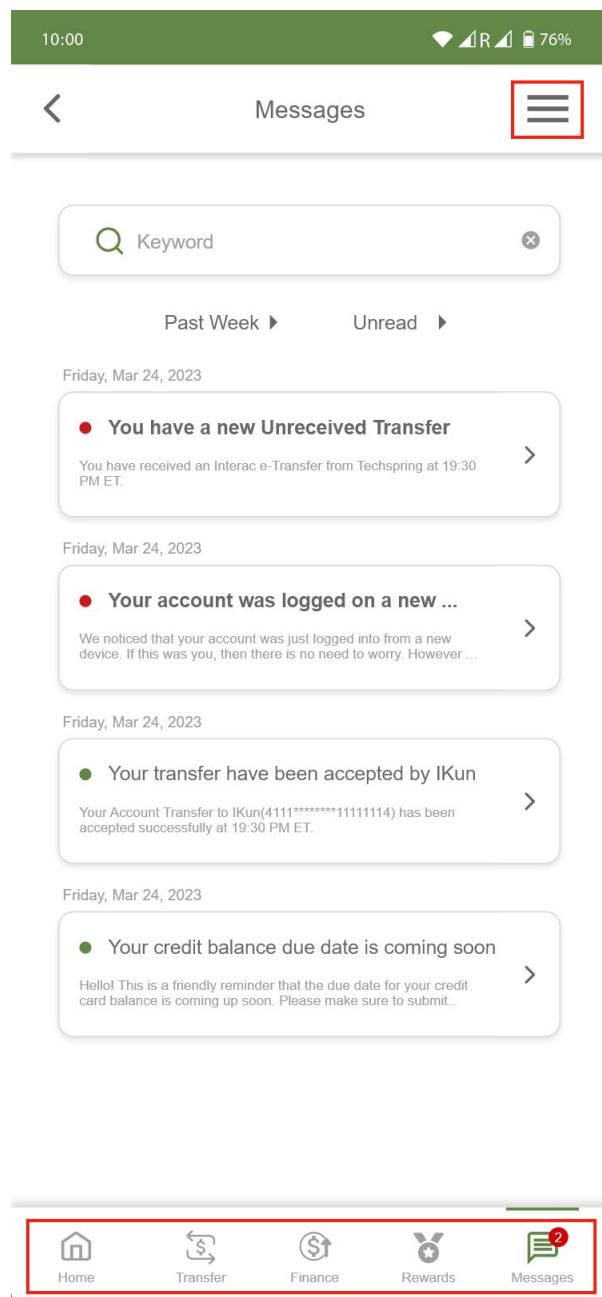
Consistency and Standards

To minimize the learning requirements for users, The app use common interface elements such as icons those have already been widely used by many apps, and this pattern has been industry standards.



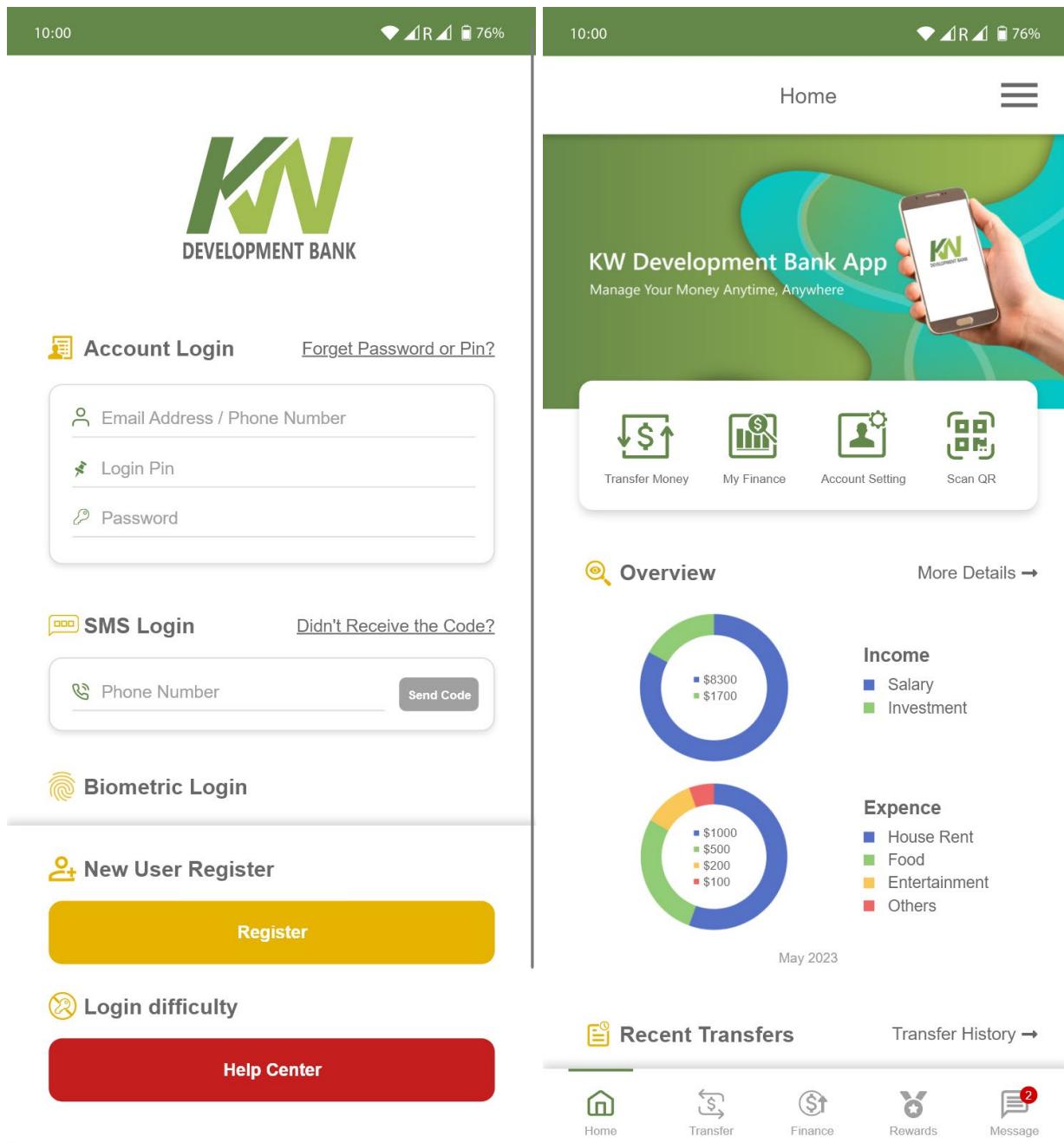
Flexibility and Efficiency of Use

System should incorporate accelerators, which are unseen to the new user, but that allow the expert user to navigate faster with frequent actions.



Aesthetic and Minimalist Design

The app avoids distracting elements that are not needed. There are necessary things or options added in the app.



Help and Documentation

In the app, error messages are expressed in plain language (no codes), precisely indicate the problem, and constructively suggest a solution.



Help Center

Chat Online

KW development bank's Virtual Assistant is available 24/7 to answer your questions about everyday banking and is able to perform banking transaction on your behalf.

[Start Chatting](#)

7x24 Hours Manual Service

Welcome to call our hotline or send us an email anytime.

[Free Hotline \(8080-808-8080\)](#)

[Email \(kwdbank@kwdb.on.ca\)](#)

Find Branches

More than 100 KW development bank branches and over 1000 ATM across Canada offer the banking service you need.

[Search Branches on Google Map](#)

Make an Appointment

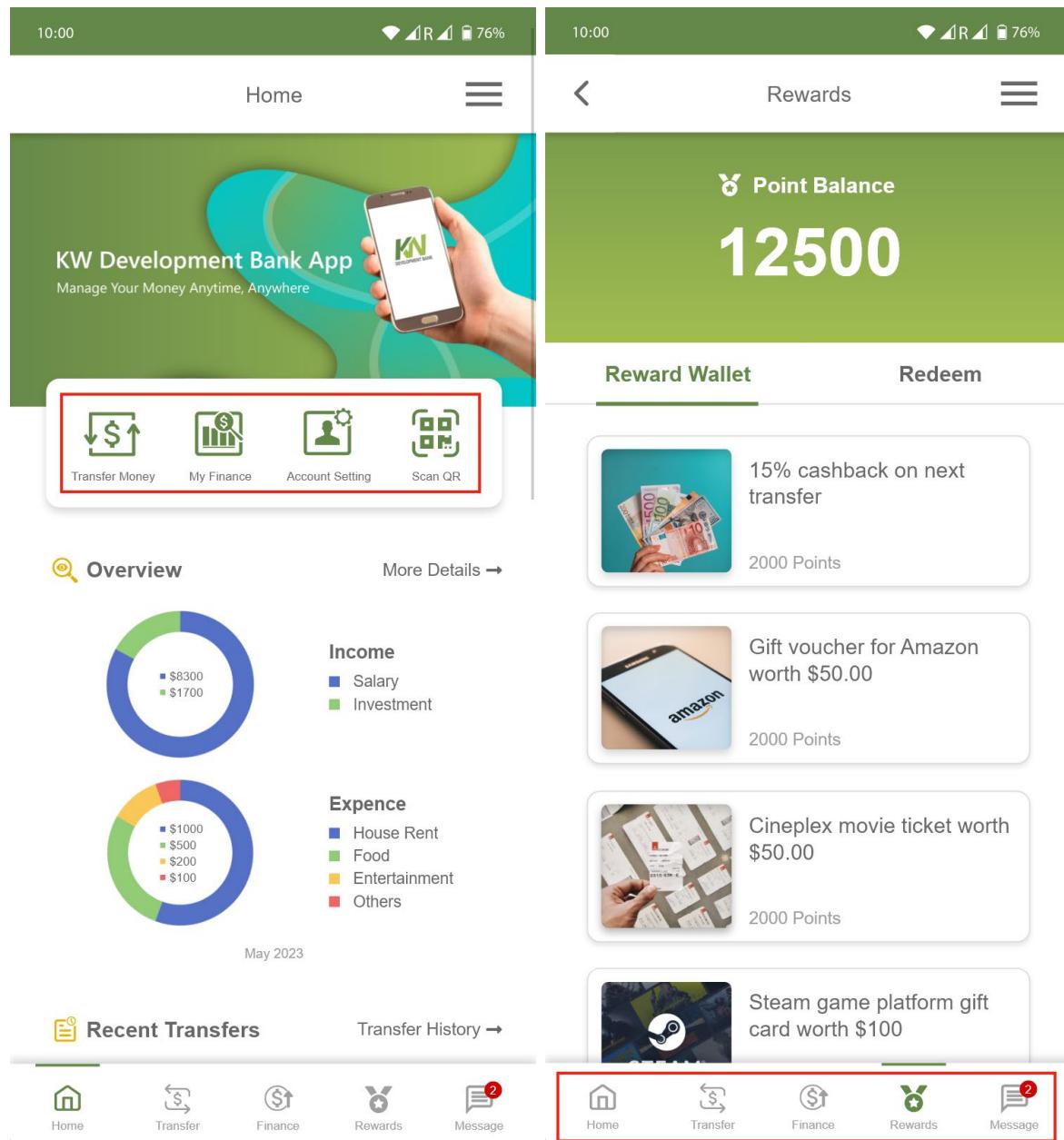
You can book services on the app, and our staff will contact you at the time you have scheduled.

[Book an Appointment](#)

Assignment

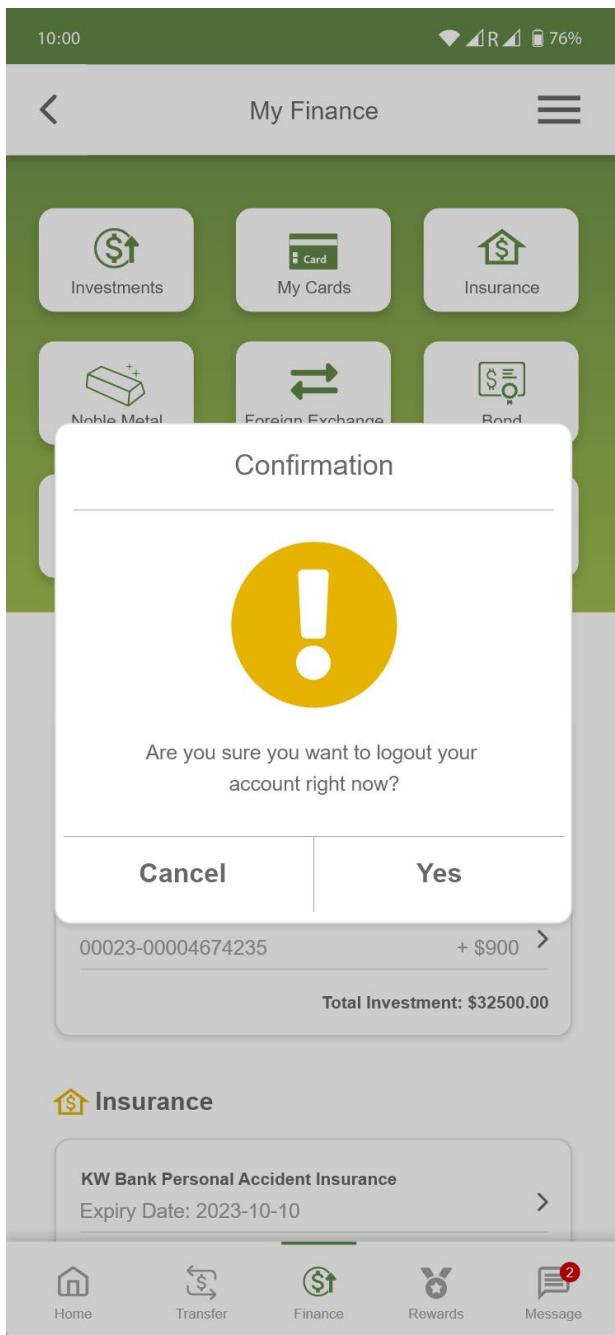
Match Between System and The Real World

These principles claim that a system should always speak the user's language and follow real-world conventions. Also, to establish a connection with the real world, components should appear in a logical order that will make sense to the users according to their life experiences.



Error prevention

Our app always prevents the errors. For example, when a user click on the log out button system always ask user about log out.



Summary – Tasks Arrangements

Suhani Thummar

- Login pages
- Register pages

Jaydeep Nadoda

- Account setting pages
- Help center pages
- Usability testing

Jenish Suhagiya

- Login pages
- Registers pages
- Transfer pages
- Reward pages
- Usability principles

Siyu Liu

- Transfer pages
- Card management pages
- Competitive research
- Metaphors
- Design pattern

Wang Meng

- Finance pages
- Notification pages
- Competitive research