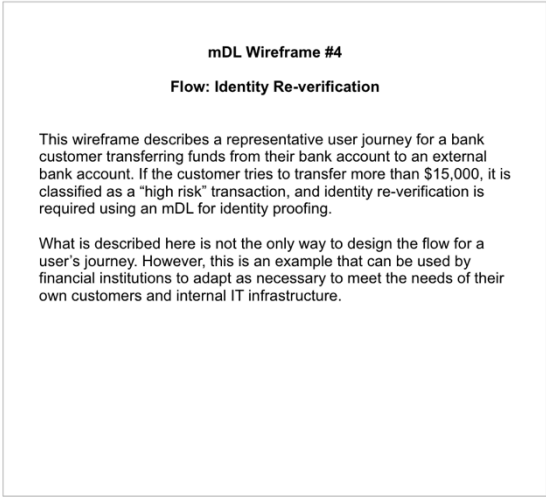
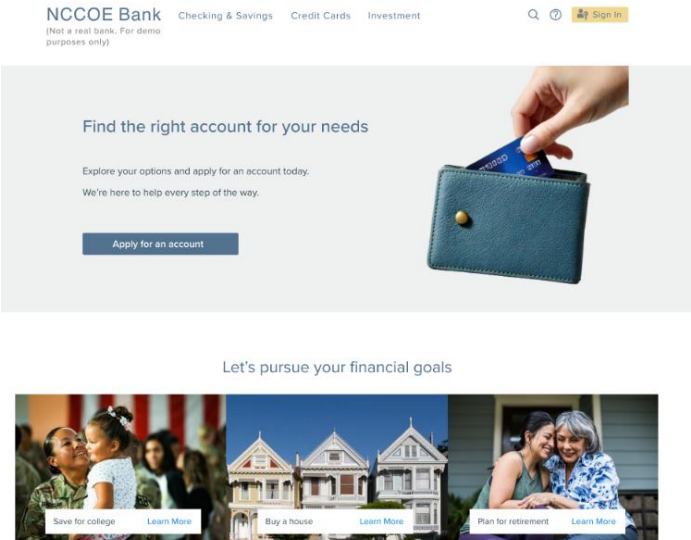
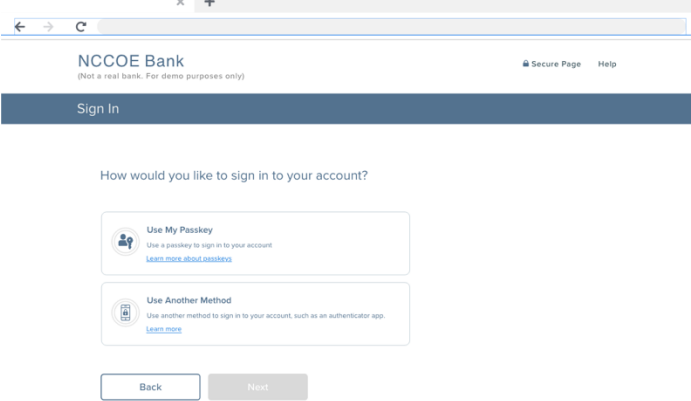
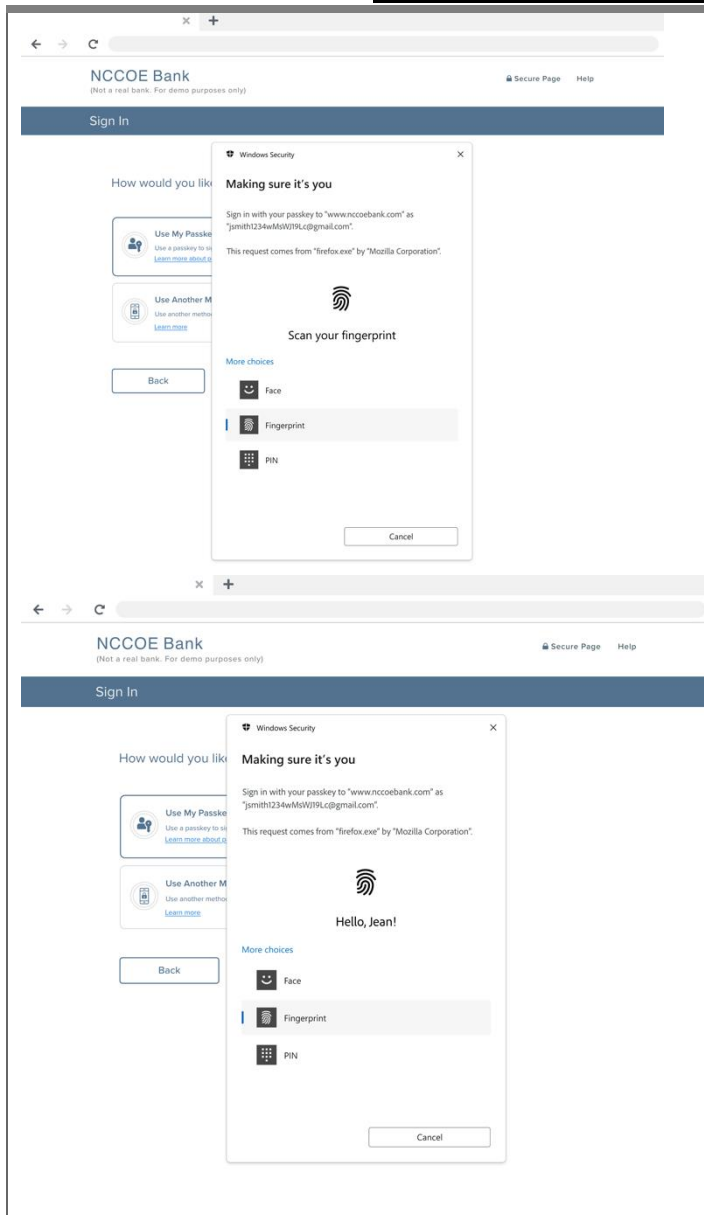
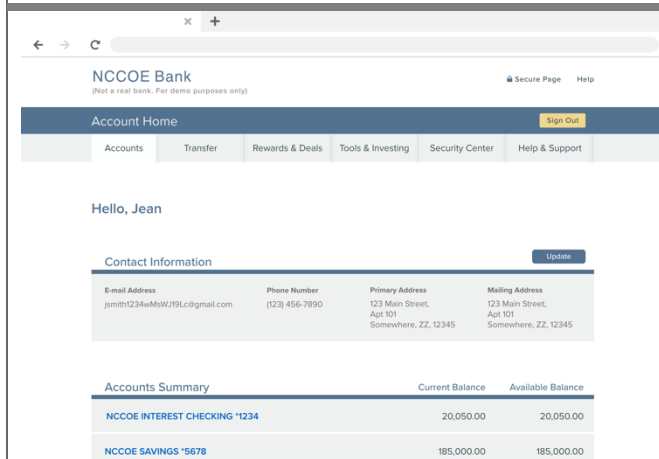


Screenshots of Wireframe	Description
	<p><u>Intro page</u></p> <ul style="list-style-type: none"> <li>This wireframe will demonstrate a current customer transferring funds from their checking account to an external bank account, using a mobile driver's license to reverify their identity to authorize a high-value transaction that the bank considers unusual based on the customer's history.</li> <li>Note that this is an example of a possible flow for the user journey and not the <i>only</i> way to design the user flow.</li> <li><a href="#">Click here</a> to view other wireframes for this project</li> <li><a href="#">Click here</a> to leave comments on the user journey</li> <li>We're going to click to "start wireframe"</li> </ul>
	<p><u>Home page</u></p> <ul style="list-style-type: none"> <li>This is the home page for the NCCOE Bank, which is not a real bank, this is just for demonstration purposes.</li> <li>The customer clicks "Sign in"</li> </ul>
	<p><u>Sign In Options</u></p> <ul style="list-style-type: none"> <li>The customer can choose to sign in to their account using a passkey or using another method such as an authenticator app</li> <li>The customer has set up their online account using a passkey, so they choose to sign in using a passkey and click next.</li> </ul>



### Windows Passkey

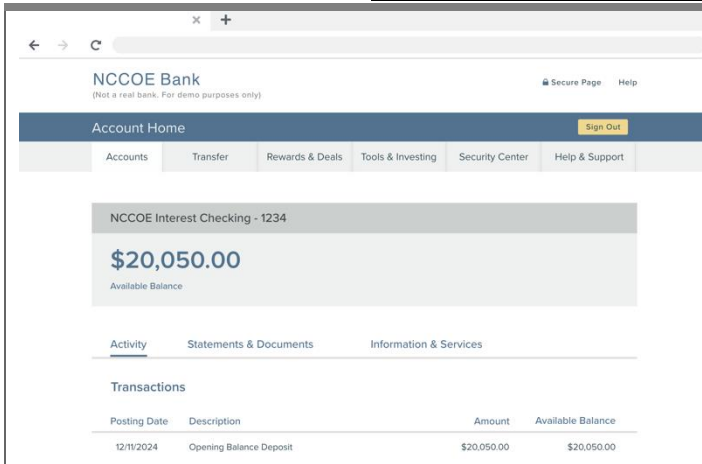
- Windows security prompts the customer to log in to their windows device so they can sign in using the passkey for NCCOE bank that they previously saved on their device.
- The customer chooses to scan their fingerprint to access the passkey saved on their device and sign in to NCCOE bank.



### Account Summary

- The customer is brought to their account overview where they can see a summary of their accounts.
- They have a checking account and a savings account. They can click on each to see more details about each account, such as any transactions that have occurred on the account.

The customer clicks on their checking account and can see their transaction history.



NCCOE Bank  
(Not a real bank. For demo purposes only)

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Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

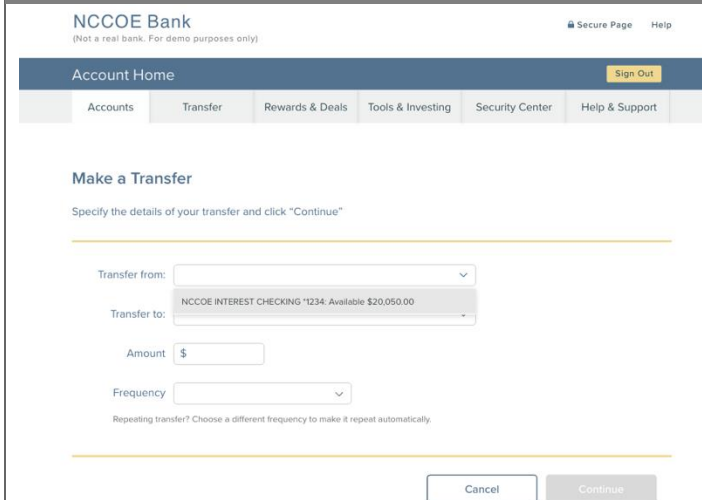
NCCOE Interest Checking - 1234

**\$20,050.00**  
Available Balance

Activity Statements & Documents Information & Services

Transactions

Posting Date	Description	Amount	Available Balance
12/19/2024	Opening Balance Deposit	\$20,050.00	\$20,050.00



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**Make a Transfer**

Specify the details of your transfer and click "Continue"

Transfer from:

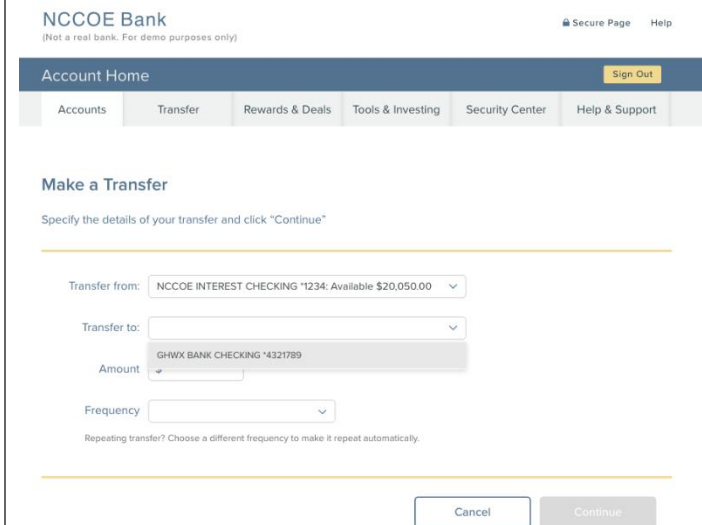
Transfer to:

Amount:

Frequency:

Repeating transfer? Choose a different frequency to make it repeat automatically.

[Cancel](#) [Continue](#)



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**Make a Transfer**

Specify the details of your transfer and click "Continue"

Transfer from:

Transfer to:

Amount:

Frequency:

Repeating transfer? Choose a different frequency to make it repeat automatically.

[Cancel](#) [Continue](#)

### Transfer 1 - Setup

- The customer wants to make a transfer from their checking account to an external account, so they click "transfer"
- First, they must select which account they want to transfer from. They click the dropdown menu and select their checking account.
- Then the customer selects the account they want to transfer to. They select a previously linked account as the destination for their transfer.
- The customer then enters the amount they want to transfer
- And finally, they select the frequency:
  - They can choose to do a one-time immediate transfer
  - They can schedule a one-time transfer on a specific date
  - Or they can set up repeated transfers on a set schedule.

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### Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,050.00

Transfer to: GHWX BANK CHECKING \*4321789

Amount: \$ 50.00

Frequency: One Time - Immediately

Repeating transfer? Choose a different frequency to make it repeat automatically.

[Cancel](#) [Continue](#)

- The customer chooses to do a one-time immediate transfer
- They click "continue"

NCCOE Bank  
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### Make a Transfer

Your new transfer has not yet been submitted. Please verify your transfer information and click "Submit transfer". If you want to make a change before submitting your new transfer, click "Edit."

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,050.00

Transfer to: GHWX BANK CHECKING \*4321789

Transfer on: 1/3/2025

Amount: \$ 50.00

Frequency: One Time - Immediately

[Submit Transfer](#) [Edit](#) [Cancel](#)

### Transfer 1 - Review

- They are brought to a screen where they can confirm the details of their transfer.
- If they need to edit the transfer details, they can click "edit."
- The customer reviewed the transfer details and clicks "submit transfer"

NCCOE Bank  
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### Transfer Confirmation

The following transfer was successfully completed.

Confirmation: 745533902

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,050.00

Transfer to: GHWX BANK CHECKING \*4321789

Transfer on: 1/3/2025

Amount: \$ 50.00

Frequency: One Time - Immediately

What would you like to do?

[Make another transfer](#) ▶

[View scheduled transfers](#) ▶

### Transfer 1 - Confirmation

- The transfer request is accepted by the bank.

NCCOE Bank  
(Not a real bank. For demo purposes only)

Secure Page Help

Account Home

Sign Out

Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from:

NCCOE INTEREST CHECKING \*1234: Available \$20,000.00

Transfer to:

Amount \$

Frequency

Repeating transfer? Choose a different frequency to make it repeat automatically.

Cancel

Continue

NCCOE Bank

(Not a real bank. For demo purposes only)

Secure Page Help

Account Home

Sign Out

Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from:

NCCOE INTEREST CHECKING \*1234: Available \$20,000.00

Transfer to:

GHWX BANK CHECKING \*4321789

Amount

Frequency

Repeating transfer? Choose a different frequency to make it repeat automatically.

Cancel

Continue

NCCOE Bank

(Not a real bank. For demo purposes only)

Secure Page Help

Account Home

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Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from:

NCCOE INTEREST CHECKING \*1234: Available \$20,000.00

Transfer to:

GHWX BANK CHECKING \*4321789

Amount \$ 16,000.00

Frequency

Repeating transfer? Choose a different frequency to make it repeat automatically.

Cancel

Continue

## Transfer 2 – Setup

- The customer chooses to make another transfer
- Again, they select their checking account to transfer from

- They again select the previously linked account to transfer to.

- This time, the customer wants to transfer 16,000

NCCOE Bank  
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Secure Page Help

Account Home [Sign Out](#)

Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,000.00

Transfer to: GHWX BANK CHECKING \*4321789

Amount: \$ 16,000.00

Frequency:

Repeating trans: One Time - Immediately repeat automatically.

One Time - Choose Later Date

Repeating - Set Transfer Schedule

[Cancel](#) [Continue](#)

- Again, they want to do a one-time, immediate transfer

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Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Your new transfer has not yet been submitted. Please verify your transfer information and click "Submit transfer." If you want to make a change before submitting your new transfer, click "Edit."

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,050.00

Transfer to: GHWX BANK CHECKING \*4321789

Transfer on: 1/3/2025

Amount: \$ 16,000.00

Frequency: One Time - Immediately

[Submit Transfer](#) [Edit](#) [Cancel](#)

### Transfer 2 – Review

- The customer reviews the details of their transfer and clicks "submit transfer"

NCCOE Bank  
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Secure Page Help

Account Home [Sign Out](#)

Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

### Make a Transfer

Your new transfer has not yet been submitted. Please verify your transfer information and click "Submit transfer." If you want to make a change before submitting your new transfer, click "Edit."

Transfer from: NCCOE INTEREST CHECKING \*1234: Available \$20,050.00

Transfer to: GHWX BANK CHECKING \*4321789

Transfer on: 1/3/2025

Amount: \$ 16,000.00

Frequency: One Time - Immediately

[Submit Transfer](#) [Edit](#) [Cancel](#)

**Identity Re-verification Required**

The amount you requested exceeds our \$15,000 threshold for online transfers and for your protection you will be required to re-verify your identity.

You must present your mobile Driver License (mDL) that is on file with NCCOE Bank.

We will use the information you present to verify that you are the same person who enrolled in this account. Your state DMV will not receive, nor will they have visibility on this transaction. We will only contact the DMV in the case of suspected fraud. For more information on mDLs and how they support your privacy please see [Sample Bank mDL Information Page – NCCOE Mobile Driver's License Project](#).

If you do not have the device with the mobile Driver's License with you or do not wish to proceed, you can [Go Back](#) to cancel the transfer or edit the transfer amount.

You can also complete the transfer in person at an [NCCOE Bank Location](#).

If you wish to proceed, please click on the **Re-verify** button.

[Re-verify](#) [Go Back](#)

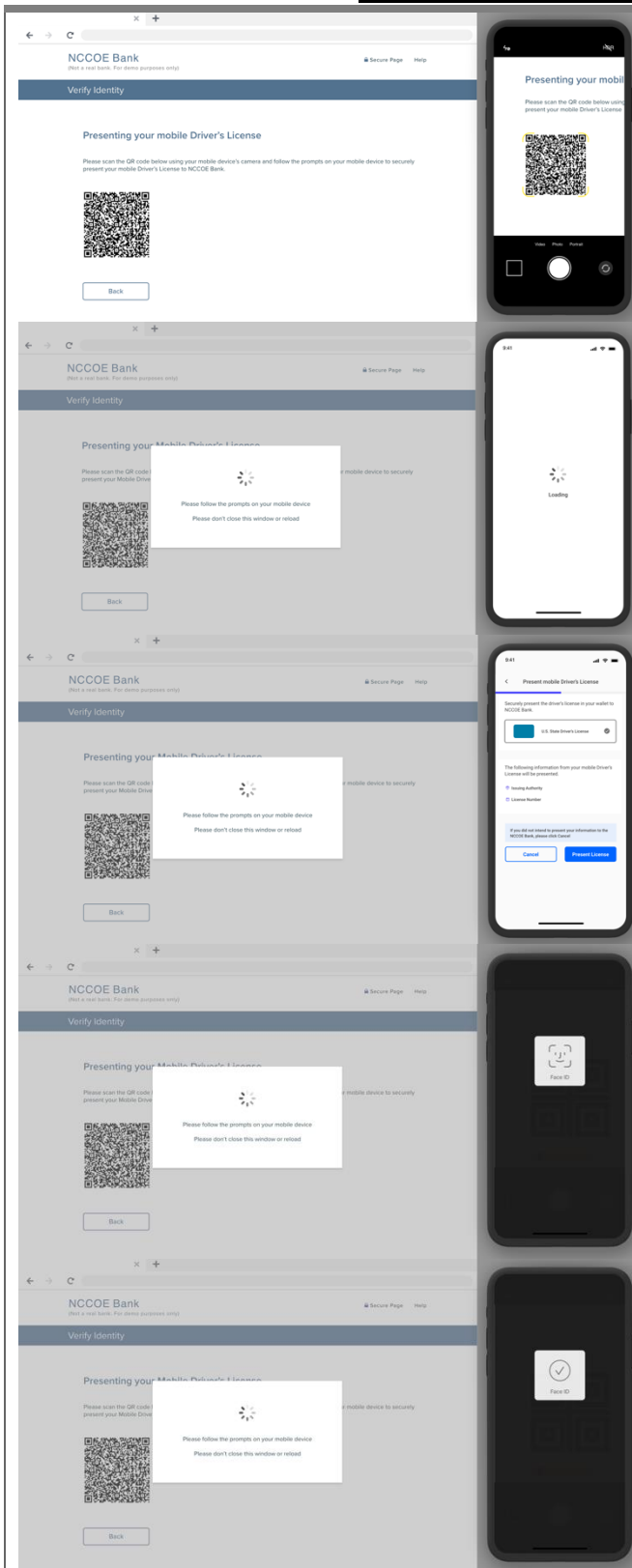
[Submit Transfer](#) [Edit](#) [Cancel](#)

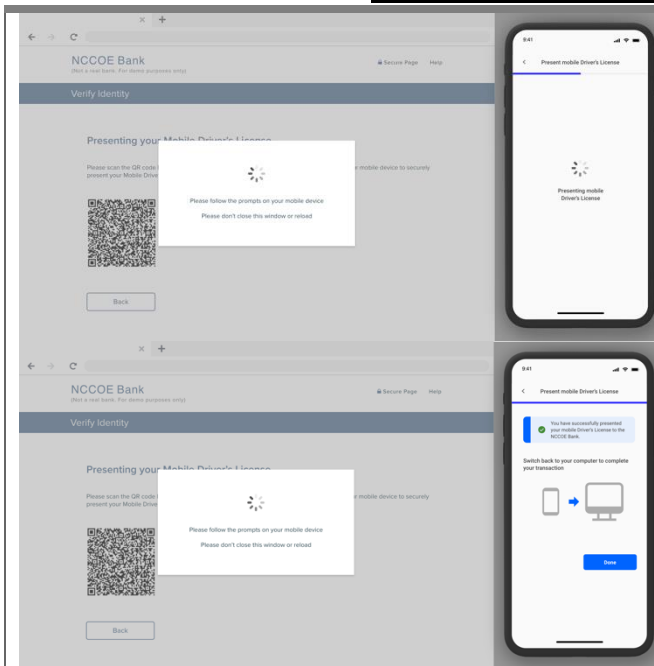
### Step-Up Verification

- Since the transfer amount is over \$15,000 and is flagged as an unusual activity for this customer the customer is told that they need to re-verify their identity using the same mobile driver's license that is already on file at the bank.
- The customer can go back and change the details of their transfer if they want, they can visit a branch in person to complete the transfer if they cannot access their mobile driver's license, or they can proceed to re-verify their identity
- The customer clicks "re-verify"

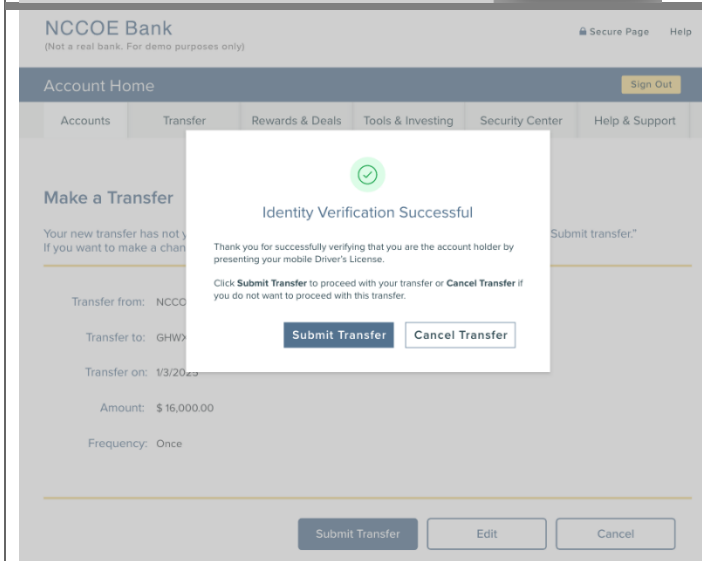
QR Code

- To verify their identity, the customer will present their mobile driver's license to the NCCOE Bank.
- Here we demonstrate a cross-device flow where the user is presenting a mobile driver's license on their mobile device to the NCCOE bank website on their laptop.
- To present the mobile driver's license from their mobile device, the customer is asked to scan a QR code displayed on the webpage using their mobile device and follow the prompts on their device
- They scan the QR code
- The banking page tells the customer to not close the browser window while the requested information is being obtained from the mDL.
- On their mobile device they are shown that their license will be presented, and they are shown what information will be presented.
- There is a note here instructing the customer to click cancel if they did not initiate these steps and do not intend to present their information to the NCCOE bank.
- The customer clicks "present license".
- The customer is prompted to authenticate biometrically (with Face ID) before the mobile driver's license is presented to the NCCOE Bank.



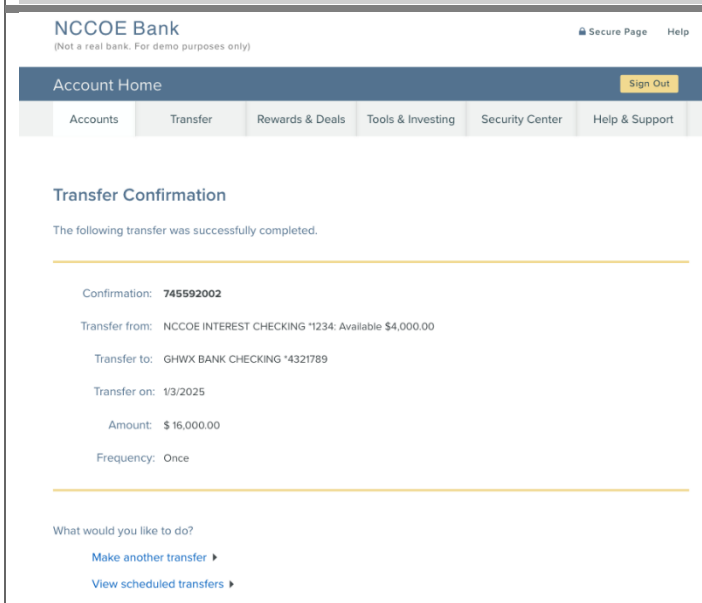


- Once the customer has successfully authenticated, the mobile driver's license is unlocked and is presented to the NCCOE Bank.
- When the bank has accepted the information presented the customer is told that they have successfully presented their mobile driver's license to NCCOE bank and to switch back to the banking page to complete their transaction.
- The customer clicks "done"



### Identity Verification Successful

- The customer is shown a message confirming that their identity verification was successful and they can continue to submit their transfer or they can cancel this transfer.
- The customer clicks "submit transfer"



### Transfer 1 - Confirmation

- The customer is shown a screen confirming that their transfer went through.
- The customer wants to view the status of the transfers so they click "view scheduled transfers"



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Accounts Transfer Rewards & Deals Tools & Investing Security Center Help & Support

NCCOE Interest Checking - 1234

**\$4,000.00**  
Available Balance

Activity Statements & Documents Information & Services

Transactions

Posting Date	Description	Amount	Available Balance
1/3/2025	ONLINE TRANSFER Pending HWGXW BANK CHECKING *2945	-\$16,000.00	\$4,000.00
1/3/2025	ONLINE TRANSFER Pending GHWXB CHECKING *4321789	-\$50.00	\$20,000.00
12/11/2024	Opening Balance Deposit	\$20,050.00	\$20,050.00

### Scheduled Transfers

- They are taken to the details of their checking account where they can see that two new transactions have been added – one for each transfer that the customer submitted.

← → C

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Secure Page Help

[Sign In](#)

You are now logged out.

Thank you for choosing NCCOE Bank. We look forward to serving you again soon.

### Sign out

- The customer clicks sign out and are shown a message confirming that they have logged out
- We can click the bank logo to go back to the start of their wireframe