



Bank of America Facebook Application

User Experience | eMarketing

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Project Summary

Project Objectives

Build trust and awareness of the BofA service within social network environments and its users.

Create a bank branded social network application, allowing users to manage money regarding excess items. i.e. gourmet coffee, lunch take-out, etc...

Create an application interface and marketing campaign to accompany launch.

Ability to share application and set/meet savings goals between friends.

Savings incentives?

Constant evolution team?

Goal Statement

Business Case Objectives

BRD

Project Scope

BRD

UX Opportunities & Constraints

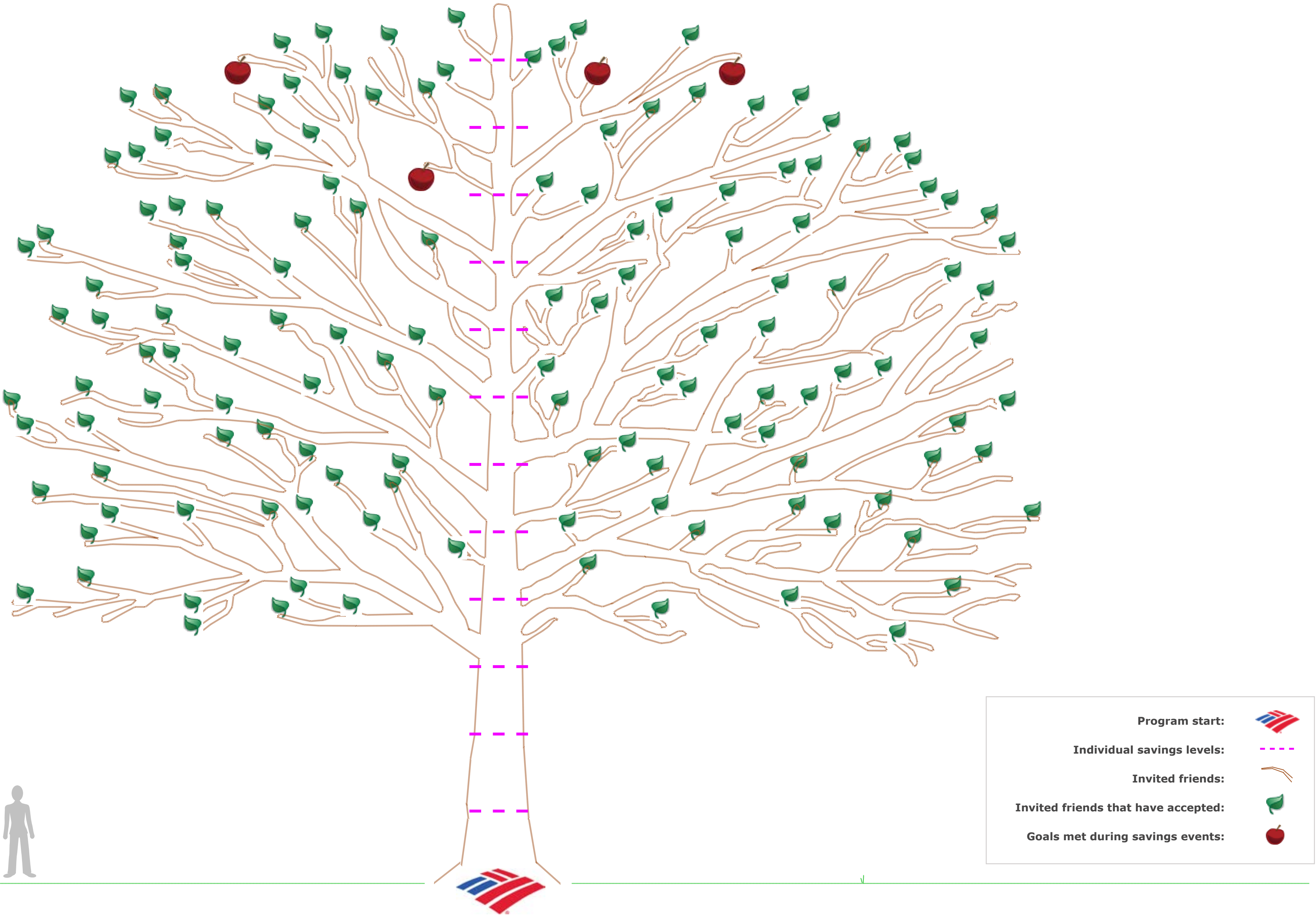
LADDERS:

CHUTES:

Project Team

Name Name - Project Champion
Name Name - Online Channel Mgr (OCM)
Name Name - Technology Design Mgr (TDM)
Name Name - Technology Design Lead (TDL)
Name Name - Change Mgr
Name Name - Legal
Name Name - Risk and Compliance
Name Name - UX Experience Mgr
Christian Grill - UX Project Lead
Christian Grill - Interaction Designer (IxD)
Christian Grill - Visual Designer (VzD)
Name Name - Editorial Designer (ED)
Name Name - Usability Engineer (UE)

Bank of America Money Tree concept

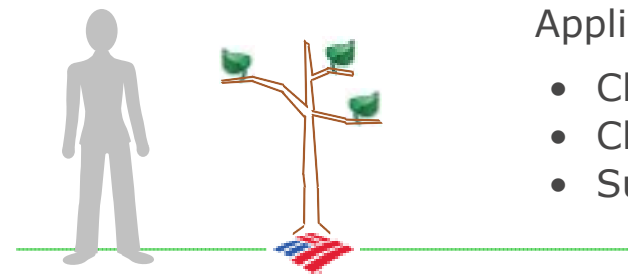


Bank of America Money Tree environment

Application start:

Facebook member loads Money Tree application to profile.

Bank of America incentive to load application: **50 bonus points***



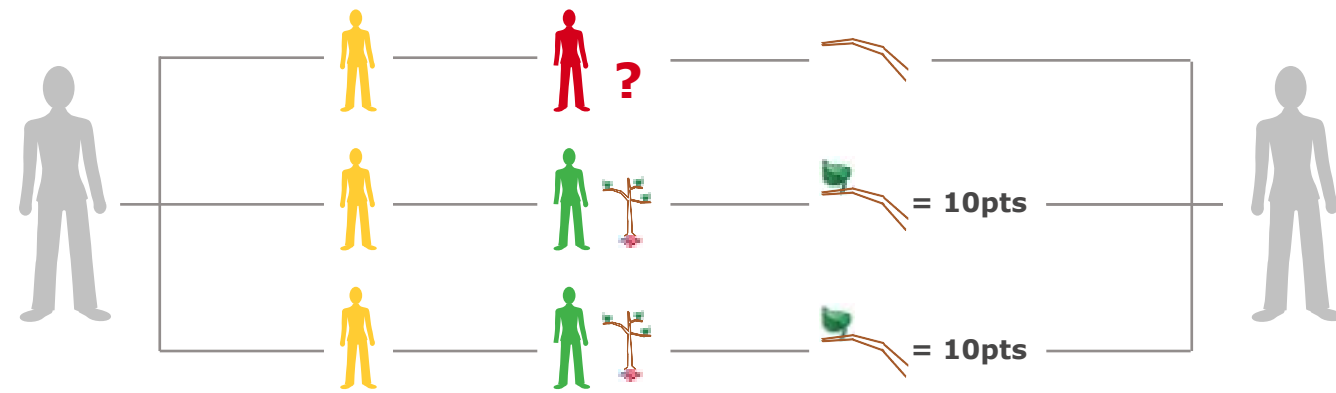
Application load process includes:

- Choosing tree type
- Choosing 3 main savings indulgences.
- Suggesting app to friends/Skip



Basic points ecosystem:

- Every \$10.00 initial user saves earns incremental growth in tree
- Each friend initial user forwards app = earns tree branch for initial user
- Each friend that loads app from initial user's prompt = earns leaf (10pts) for initial user



Possible additions:

- Points earned for creating polls opinion polls regarding retailers
- Points earned for geo-caching/mobile campaign games.
- Link Keep the Change balance?

Incentive savings & rewards:

Time constrained events promoting indulgence savings

- Teams consist of friends using the same tree type.
- Designated weeks and/or indulgence items.
- Teams organize to ensure goals are met or indulgence criteria is updated consistently each day.
- Winning teams earn fruit equivalent to point system.
- Continued success allows fruits to be altered/shared with friends as savings encouragements or accolades.
- Possible point transfer with fruit sharing.

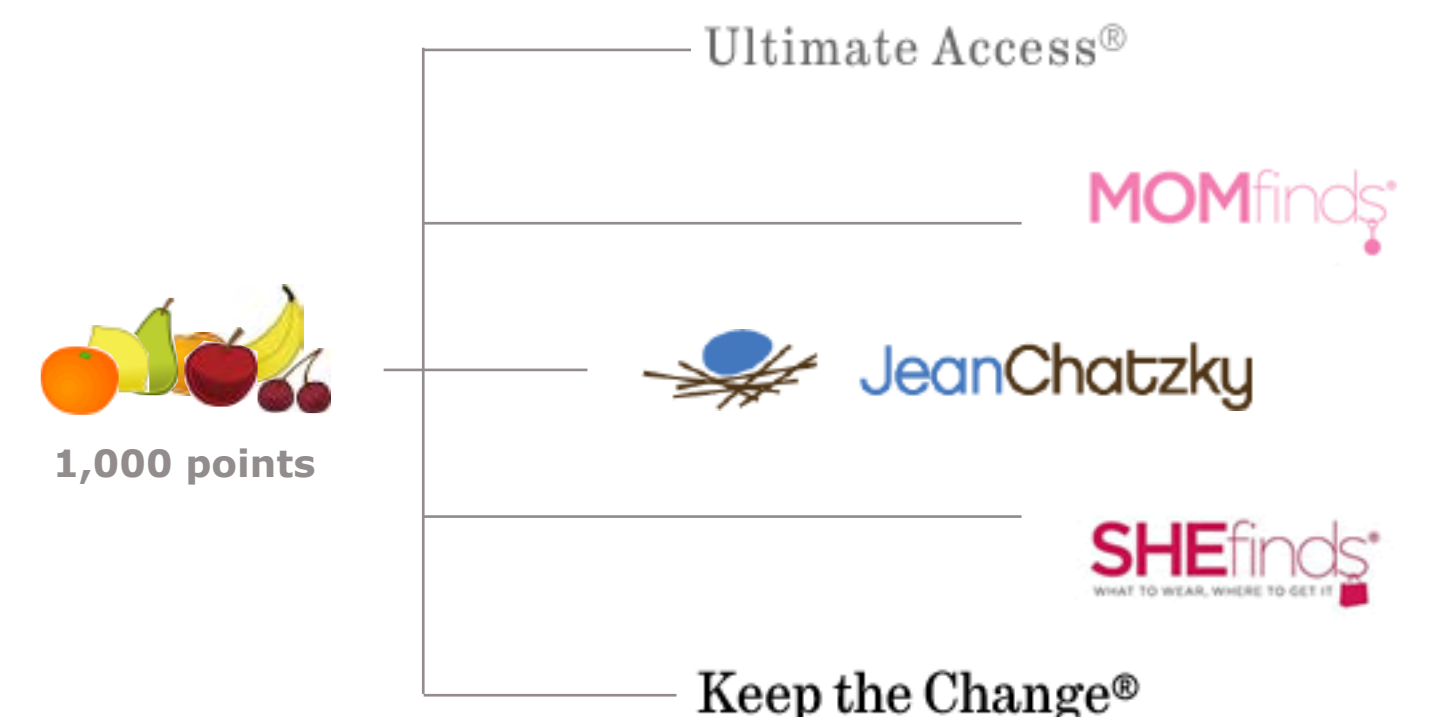
	Apple	Banana	
SUN	3	3	
SAT	3	3	
FRI	3	3	2
THU	3	3	3
WED	3	3	3
TUE	3	3	3
MON	3	3	3

Extended rewards:

Predetermined savings limits

Once savings limits are reached, continued savings is encouraged with physical rewards.

- Direct rewards from indulgence related retailers.
- Campaigns involving Jean Chatzky, Michelle Madhok, Real Simple for personalized savings instructionals.
- Ultimate Access Rewards
- Cash Back
- OLB incentives
- Keep the Change rollover
- Charity donations



Application start:

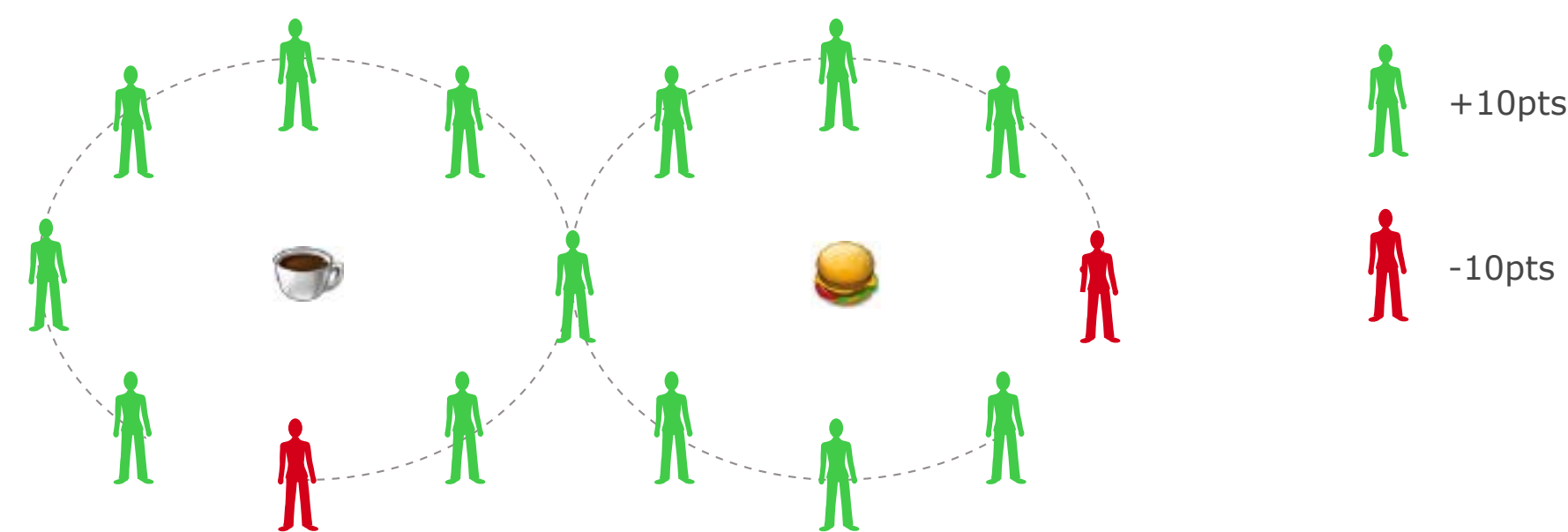
Facebook member loads MyTreat application to profile.
Bank of America incentive to load application: **Redeemable retailer discounts**



- Application load process includes:
- Choosing 3 main savings indulgences.
 - Designate groups for treating (optional)
 - Suggesting app to friends/Skip


Basic points ecosystem:

- Points earned individually for treating others to indulgences
- Points earned individually for redeeming specific incentives
- Points reduced individually for lack of treating, falling below group average.




Program savings & rewards:

- Updated status with treating event details (iconography)
- Treated totals (\$) tracked and displayed within app UI.
- Specific events and product offers recommended as treating opportunities. (e.g. Buy 3 movies tickets, 4th is free)
- Playful reminders and heckles to friends missing treating.
- Top 3 friends treating displayed prominently (weekly rotation)




Dalmara Hall
Dalmara took Jen, Ryan, Dave, Darren, Michael & Christie to see Twilight: New Moon.
Dalmara also took Jen, Ryan, Michael & Christie to dinner at Pan Tai.
Earn discounts for treating your friends and get treated in return! Sound fun? [Join in with Bank of America MyTreat®](#)
🍿 3 hours ago via Bank of America MyTreat® · [Comment](#) · [Like](#) · [Join MyTreat](#)


This week's treating top 3




Dalmara Hall
6 for movies: \$110
4 for dinner: \$85




Christie Gehring
2 for drinks: \$40
2 for dinner: \$75



Darren Bartlett
4 for drinks: \$105

**You have been berated for being a sponge!**



Robin Smith sent you a heckle using **Bank of America MyTreat®**
Wow! This is awkward...You've missed a few turns to treat. People are starting to notice. Ante up ya' bum!

[Accept](#)[Ignore](#)

[Block This Application](#) | [Ignore All Invites From This Friend](#)

Extended rewards:

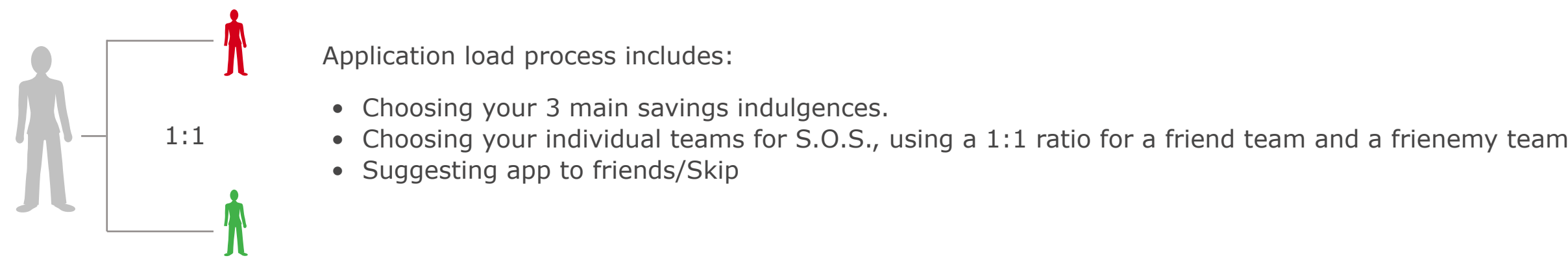
Continued placement on the “Weekly Top Treaters” leaderboard earns extended rewards.

- Direct rewards from indulgence related retailers.
- Campaigns involving Jean Chatzky, Michelle Madhok, Real Simple for personalized savings instructionals.
- Ultimate Access Rewards
- Cash Back
- OLB incentives
- Keep the Change rollover
- Charity donations

S.O.S. (Save or Sabotage)

Application start:

Facebook member loads S.O.S. application to profile.
Bank of America incentive to load application: **50 bonus points***



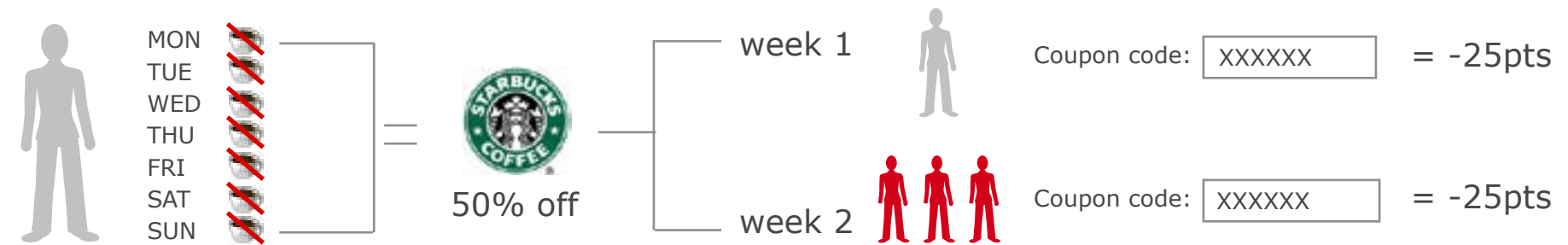
Basic points ecosystem:

- Earn points with basic indulgence savings system.
- Point increments earn users game currency.
- Game currency can be used to purchase promotional offers for sabotage or life preservers for saving.
- Items can be traded for use by others.
- Redeemed promotional offers reduce team point accumulation.



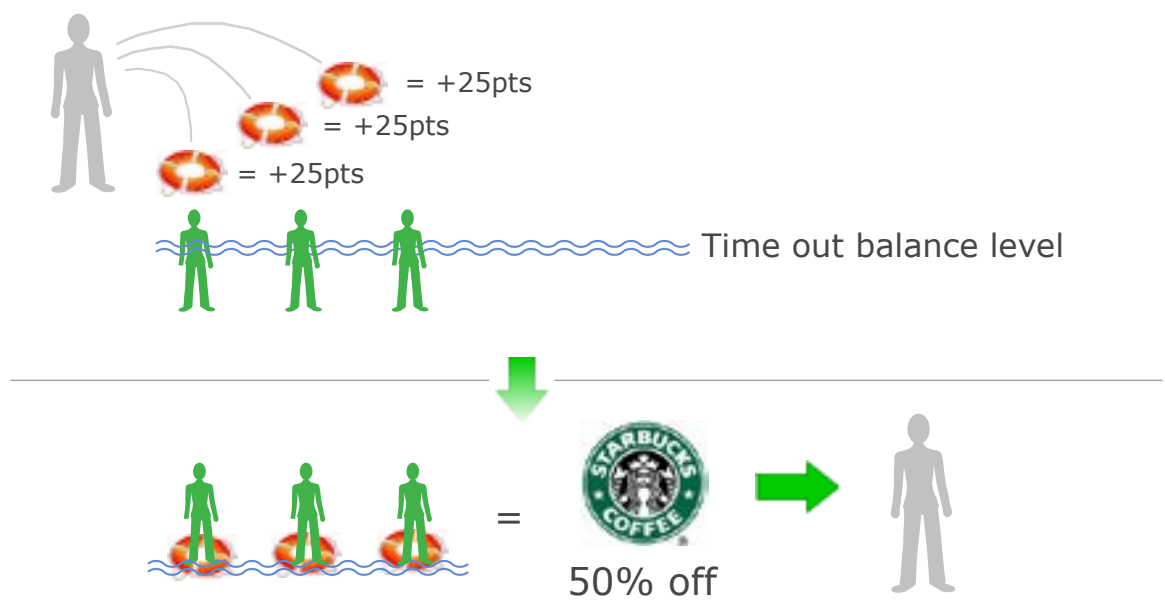
Detailed example:

Tom shows positive status updates for all 3 of his main savings indulgences for an entire week. This action earns Tom enough game currency to purchase 50% Starbucks purchase coupon code. Tom enjoys Starbucks and has a significant point lead on his frienemies, he decides to use the coupon code and take the point reduction himself. Two weeks later, Tom has again purchased another 50% Starbucks purchase coupon code. This week he's behind in points and decides to sabotage the other team by sending them the coupon. If the coupon code is activated by the other team, the point reduction is received on their side.



Incentive savings & rewards:

- Promotional offers specific to indulgence items initially selected.
- Some incentives offered to all do not negate point balance.
- Point balances falling below a predetermined, restrict teams (time out) from competing for allotted time.
- Teams returning from "time out" receive promotional offers of indulgence items from team responsible for time out.
- "Lifesaving", or adding significant points to a teams balance close to the "time out" limit, earns non-negating promotional offers.



Extended rewards:

Teams meeting long term savings goal levels can redeem game currency for non-negating physical rewards.

- Direct rewards from indulgence related retailers.
- Campaigns involving Jean Chatzky, Michelle Madhok, Real Simple for personalized savings instructionals.
- Ultimate Access Rewards
- Cash Back
- OLB incentives
- Keep the Change rollover
- Charity donations

Application start:

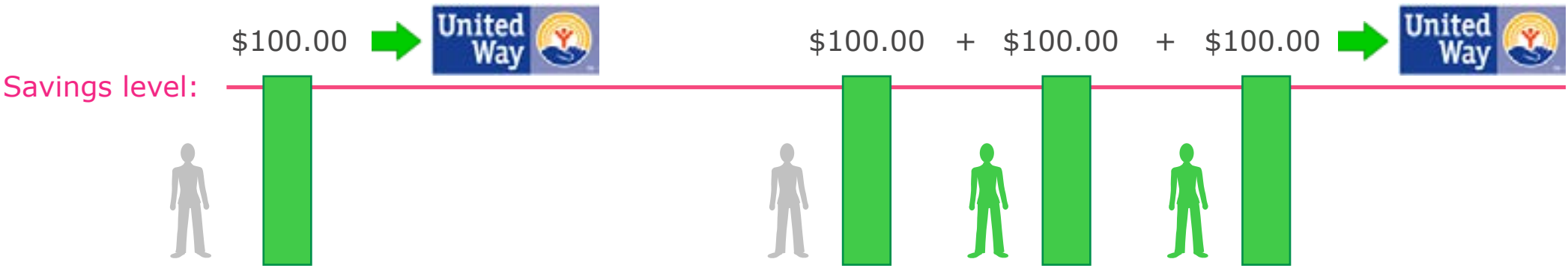
Facebook member loads FundRacer application to profile.
Bank of America incentive to load application: **Bank of America \$50 donation to a charity of their choice.**



- Application load process includes:
- Choose 3 main savings indulgences.
 - Designate charity foundations of interest (optional at this time)
 - Opt in for secondary savings accounts such as Keep the Change and Add It Up
 - Suggesting app to friends/Skip

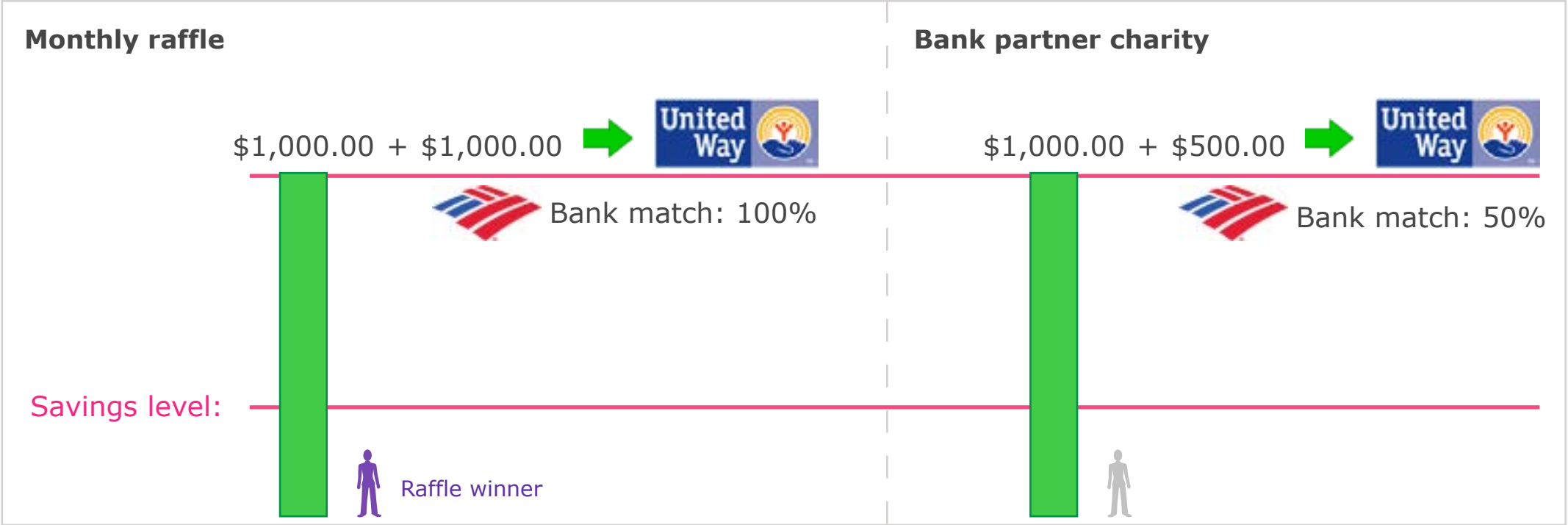
Basic purpose:

- Indulgence savings are accumulated to a predetermined level.
- Balances meeting required level are donated to charity of choice.
- Balances can be “stacked” for a larger donation at a later date.
- Balances can be combined with others to make a larger group donation.



Incentive savings & rewards:

- Savings leaders are placed in a monthly raffle for bank 100% match to their donations.
- Donations to bank partner charities meeting a required level are matched 50% by bank.
- Promotional offers from retailers involved with bank charities.



Extended rewards:

- Quarterly acknowledgements of top donations/charities.
- Campaigns involving Jean Chatzky, Michelle Madhok, Real Simple for personalized savings instructionals.

Top Winter Donations		
		\$7,500
Dalmara Hall		\$2,500
Darren Bartlett		\$1,250
		\$5,200
Keiran Dumphey		\$1,300
Rob McIntosh		\$1,300
		\$4,800
Henry Wagner		\$2,400

Application start:

Facebook member loads Lifeline application to profile.
Bank of America incentive to load application: **Retailer promotional offers.**



- Application load process includes:
- Choose 3 main savings indulgences.
 - Attach OLB account information.
 - Enter retail preferences, interests and shopping radius.
 - Set up calendar alerts.
 - Check friends to attach to your alerts. (e.g. birthday gift recommender)
 - Set up notification options (e.g. mobile number)
 - Suggest app to friends/Skip

Basic purpose:

- Budget management and assistance.
- Act as a daily planner within social network space.
- Build trust within social network space as a bank that can manage both your funds and your life.

Incentives & motivation:

- Retail promotional offers.
- Detailed reminders and recommendations to assist with everyday life.
- Possible direct relation to OLB account.

Lifeline has a suggestion for your schedule this weekend

Ben and Sarah's soccer game is this Saturday, and your nephew Connor's birthday is next Tuesday.

ChuckeCheese is 4 miles away from the soccer fields, why not have a birthday party there afterwards? Here's a 15% off your total bill coupon to sweeten the deal! [Need directions to Chuckecheese?](#)

Accept

Ignore

[Block This Application](#) | [Ignore All Suggestions From Lifeline](#)

Extended rewards:

- Repeated use builds elaborate history profiles to further benefit user.
- Direct rewards from indulgence related retailers.
- Campaigns involving Jean Chatzky, Michelle Madhok, Real Simple for personalized savings instructionals.
- Ultimate Access Rewards
- Cash Back
- OLB incentives
- Keep the Change rollover
- Charity donations

Application start:

Facebook member loads CreditManager application to profile
Bank of America incentive to load application: promotional rate or money savings offers



Application load process includes:

- Choose 3 main preferences: spending habits, payment habits and special interests
- Set up calendar alerts for credit management-related tools, articles, deals, etc.
- Set up notification options (e.g. email address or mobile number)
- Suggest app to friends/Skip

Basic purpose:

- Credit education
- Effective money saving/debt management tips that can be put to immediate use
- Build trust within social network space as a bank that can help you manage and maintain healthy credit

Incentives & motivation:

- Interest rate/balance transfer promotional offers
- High-volume rewards for sharing alerts with friends and their sharing alerts (network marketing)
- Detailed reminders and recommendations to assist with credit management
- Possible direct relation to OLB account(s)

Extended rewards:

- Repeated use builds stronger credit history profiles to further benefit user
- Direct rewards from Bank of America (cash back, Ultimate Access, etc.)
- Ultimate Access Rewards
- OLB incentives