

CAL POLY SAN LUIS OBISPO
XPLOR 2024



User-Centered Bank Statement

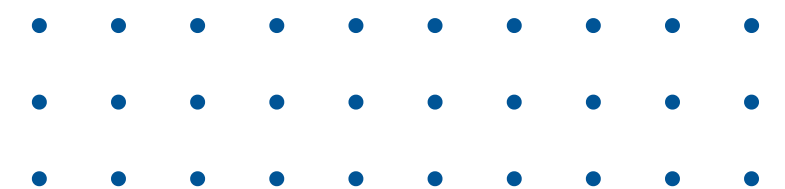


Alex, Caitlyn, Nate, Fionn, and Yesenia

Who Are We?

- A financial establishment located in Michigan, focused on providing financial services that meet the needs of our customers.
- YesBank aims to transform peoples' spendings into opportunities accessible to everyone.

**“Say Yes to Success
with YesBank!”**



What's Our Objective?

Redesigning a billing statement with the intent of:

1. Visually **functional**
2. More **secure**
3. **Accessible** payment methods

YES BANK

Account Number7459-9467-3645-890

Statement Closing Date2/1/2024

Credit Line\$85,000.00

Available Credit\$82,508.50

Caroline McCarthy

24156 Sheridan Ave

Spokane, WA 99201

Account Summary

Previous Balance\$6514.47

Credits\$0.00

Payments\$6514.47

Purchases & Other Charges\$2491.50

Cash Advances\$0.00

FINANCE CHARGE\$0.00

New Balance\$2491.50

Payment Information

New Balance\$2491.50

Scheduled Minimum Payment\$35.00

Scheduled Payment Due Date2/23/2024

Late Payment Warning: If we do not receive your minimum payment by the date list above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month pay

You will payoff the balance shown on this statement in about

And you will end up paying an estimated total of

Only the minimum payment

6.3 years

\$5,147.30

If you would like information about credit counseling services call 1-800-555-5555

Rate Information: You may pay your balance in full at any time. Your rate may vary according to the terms of your agreement.

Type of Balance

Corresponding ANNUAL PERCENTAGE RATE

Daily FINANCE CHARGE RATE

Average Daily Balance

Purchase(s)19.80%0.05424%\$0.00

Cash Advance(s)21.80%0.05972%\$0.00

Composite Annual Percentage Rate 21.80% - Days in billing cycle 25

Transactions

TransPostReference NumberDescriptionCreditsCharges

00101/1876908473124Lord & Taylor\$1688.14

00201/2049433612587Washington Electric\$ 803.36

00301/2211458976588Payment\$2491.50

Detach and mail with check so that your payment is received not later than the "Payment Due" date. You can also pay online at www.yesbank.com See reverse side for more details.

Account Number7459-9467-3645-890

New Balance\$2491.50

Schedule Minimum Payment\$35.00

Scheduled Payment Due Date02/23/2024

AMOUNT ENCLOSED\$

YES Bank

20557 Jane Street

Detroit, Michigan 48205

Caroline McCarthy

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Why YesBank? Let's Meet...



Caroline McCarthy

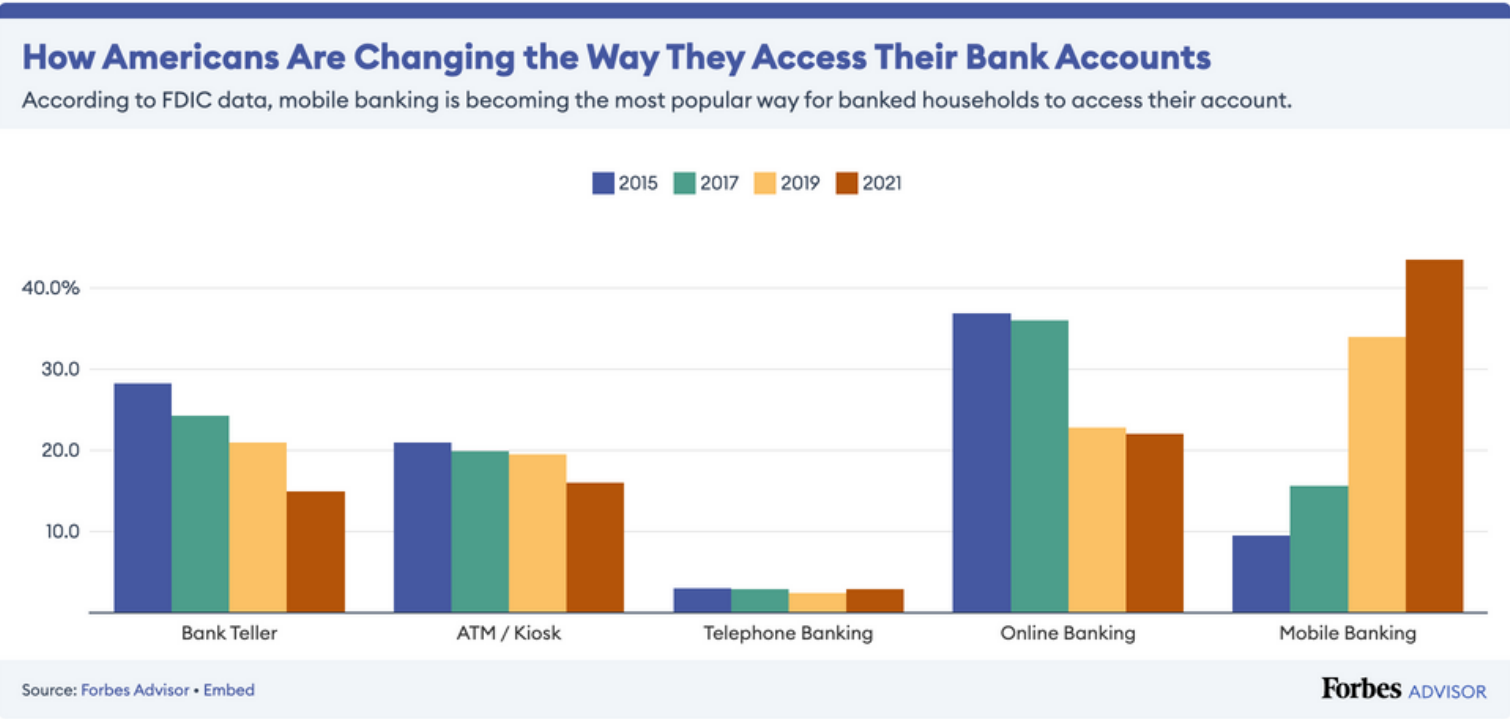
- Single mother
- Age: 34 years old
- Two children: ages 7 (girl) and 9 (boy)
- Occupation: Corporate Attorney
- Visual Impairment: Incomplete Achromatopsia

Target Demographics: Consumer Banking

94% of households nationwide have **at least** one bank account.
“In 2019, the median bank account balance was \$5,300.” - Forbes

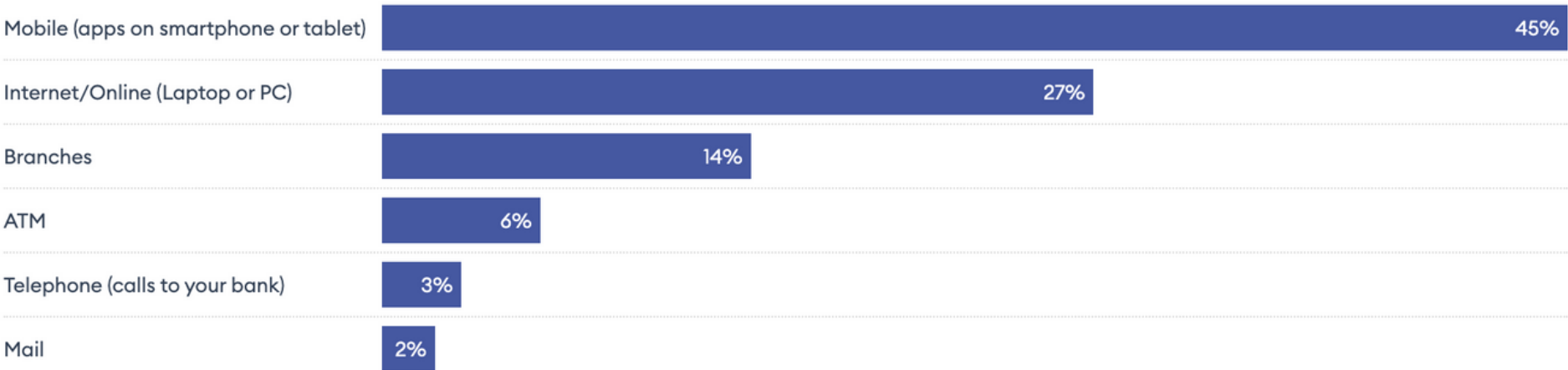
Financial services should prioritize in delivering comprehensive and accessible options for a broad demographic of bank consumers.

Primary Method Used To Access Bank Account



Which Methods Do Consumers Use to Access Their Bank Accounts?

Data source: American Bankers Association



Source: Forbes Advisor • Embed

Style Guide

Headlines

HEADING 1

Bold, 12 px

HEADING 2

SemiBold, 12 px

Paragraphs

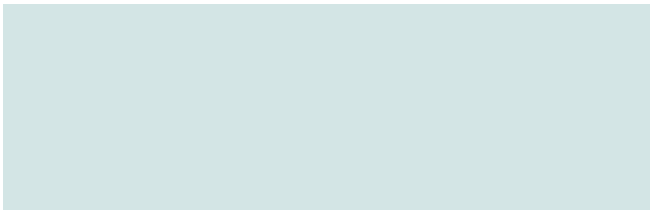
Body

Regular, 12 px

colors



#005496



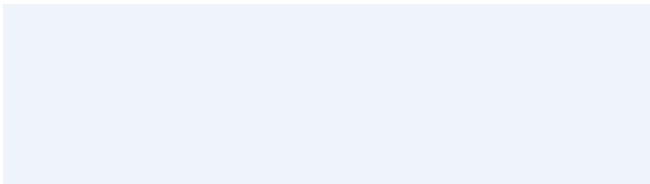
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#D52227



#FFFFFF



#EEF4F9



#050533

typography

Inter

Thin

Light

Medium

Bold

ExtraLight

Regular

SemiBold

ExtraBold

In the eyes of Caroline

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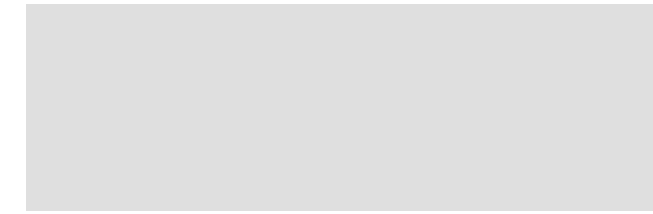
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#424242



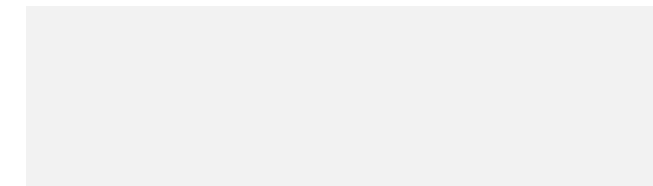
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#585858



#FFFFFF



#F2F2F2



#0A0A0A

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YES BANK

20557 Jane Street Detroit, Michigan 48205
555-376-1295

ACCOUNT NUMBER: 7459 - 9467 - 3645 - 890

STATEMENT CLOSING DATE: 02 / 01 / 2024
CREDIT LINE: \$85,000.00
AVAILABLE CREDIT: \$82,508.50

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24156 Sheridan Ave
Spokane, WA 99201



Hello Caroline,

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NEW BALANCE\$2491.50

Please detach along perforated line and return this portion with your payment

YES BANK


☐ Check box for change in address and/or contact info


YES Bank
20557 Jane Street
Detroit, Michigan 48205

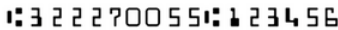
Account Number: 7459-9467-3645-890
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Scheduled Payment Due Date: 02/23/2024
Amount enclosed: \$

Caroline McCarthy
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YES Bank
20557 Jane Street
Detroit, Michigan 48205







Bill Statement


YES BANK

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555-376-1295

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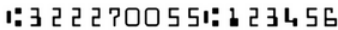
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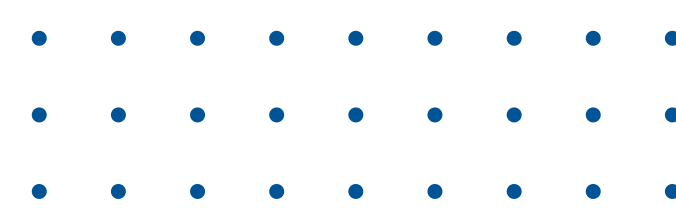






In the eyes of Caroline

Accessibility



Concern: Incomplete achromatopsia visual impairment

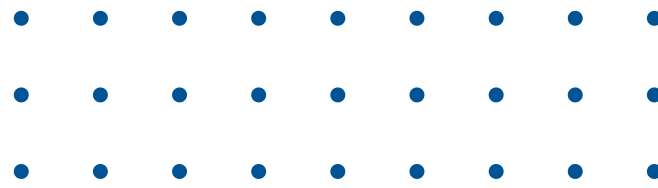
Goal: Provide clear and quick comprehensibility for all demographics



How did we approach this?

- Implementing **colored backgrounds** to comprehensively section information, following WCAG Color Contrast Checker of having **contrast ratio of 4.5:1** (AccessibleWeb)
 - Print, web, and mobile prototypes have all been tested and meet the minimum threshold color contrast ratio of 4.5:1.
- Strategically choose a color scheme that are **visually appealing** and aligned with the **ADA's standards** for achromatopsia vision (ADA Site Compliance)
- Used **one typeface family** to reduce cognitive confusion (WebAim)

Accessibility



Original	005496	D3E5E5	EEF4F9
Protanopia	242586	DADAE5	F0F0F7
Protanomaly	0F388D	D6DFE5	EFF2F8
Deuteranopia	1F1982	D9D8E5	F0EFF7
Deuteranomaly	103E8C	D6E0E5	EFF2F8
Tritanopia	047976	D3E5E5	EEF6F6
Tritanomaly	026589	D3E5E5	EEF5F8
Achromatopsia	424242	DFDFDF	F2F2F2
Achromatomaly	244A68	D9E2E1	F0F3F5

FFFFFF	050533	D52227
FEFFFF	050527	878525
FEFFFF	05052D	B45D26
FFFFFF	050525	919F25
FFFFFF	05052C	B15026
FFFEFF	051F1D	CC2424
FEFFFE	05112A	CF2326
FFFFFF	0A0A0A	585858
FFFFFE	07071C	903F41

	Aa	Aa	Aa			Aa	
Aa				Aa			Aa
Aa				Aa	Aa		Aa
Aa				Aa	Aa		Aa
	Aa	Aa	Aa			Aa	
		Aa	Aa			Aa	
Aa				Aa	Aa		Aa
	Aa	Aa	Aa			Aa	

Accessible color pairs that meet a contrast ratio of 4.5:1. [Learn more](#)

Valid ☒ All

Accessibility

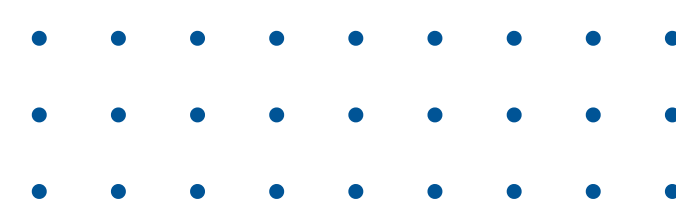
Concern: Blind spots and blurry vision
(Cleveland Clinic)

Goal: To provide assist in readability.

How did we approach this?

- Font size with a **minimum of 12 point** adequately addresses the needs of visually impaired people (Norwegian University of Science and Technology)
- Partnering with third-party companies to provide **braille bill statements**, free of charge (WellsFargo)
- Including “Auxiliary Aids and Services”: **voice over** function and **AI assistance** on digital platforms (ADA.gov)

Accessibility



Concern: Lack of different modes of payment.

Goal: To provide ease of payment methods

How did we approach this?

Wide range of payment options

(pay.com) to maximize **convenience** for customers to pay.

1. Credit/Debit Card
2. ACH
3. Mobile App
4. Website
5. Check
6. Mail

Compliance/Legal Consideration

Late Payments

- By the due date, a penalty of 5%
- 30 days after the due date, a penalty of 10%
- 60 days after the due date, a penalty of 20%
- No penalty added may be less than ten dollars

Washington State Legislature

Interest Charges

- **Usury Law:** “The unlawful act of charging interest on a debt/fee at a rate greater than what is permitted under any applicable law or exemption from a law” (dfi.wa.gov).
- “A national bank located in a state may charge interest at the **maximum rate permitted** to **any** state-chartered or licensed lending institution by the law of that state” (Anand Law).
 - Washington: maximum rate is **12% per year**

Transpromotional Marketing

Important mail like bank statements are prime locations for advertisements because it's more likely the recipient will be paying closer attention to its contents.

We kept our ads relevant to Caroline through targeted ads based on the data available from her profile. Other users of YesBank would get different ads more targeted towards them.

Invest in a 529 Plan



For anyone looking to invest
in future education needs.



IRA

Plan for your future when you open an IRA.

Open A Roth IRA with \$250K in new money on
YesBank.com or the YesBank Moblie app to qualify.

Transpromotional Marketing

529 Plan: tax-advantaged investment accounts designed for education savings.

- It invests in your after-tax contributions in mutual funds or similar investments.

Invest in a 529 Plan

For anyone looking to invest in future education needs.



Roth IRA Plan: a retirement plan

- You invest your after-tax contributions in mutual funds or similar investments. It will then grow, and when you come to withdraw once you retire, you won't have to pay any further taxes.

IRA

Plan for your future when you open an IRA.

Open A Roth IRA with \$250K in new money on YesBank.com or the YesBank Moblie app to qualify.



Personalization - VDP

VDP (Variable Data Printing) is a digital printing method of making customized pieces of direct mail for consumers based on data like their name, transaction history, and other account information. (mailing.com)

**The VDP market
was valued at
\$11.8 Billion in
2022 (FMI).**



Personalization - VDP

How we used it

In the billing statement: to direct the ads to certain clients

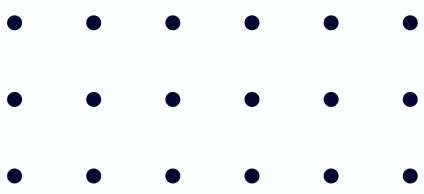
In the web and mobile design: customized greetings



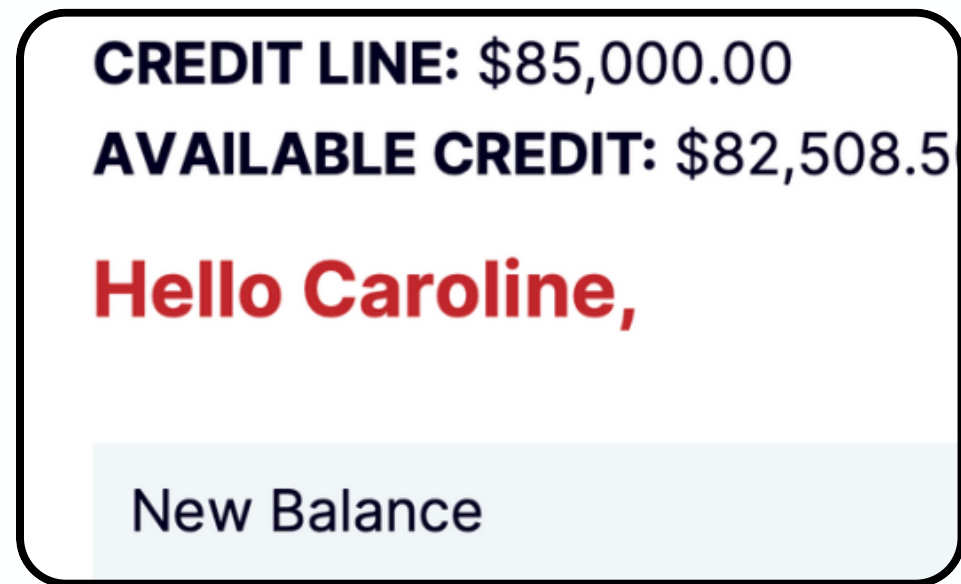
Retirement plan advertisement targeted to Caroline



Education plan advertisement targeted to Caroline for her children



Additional Personalization



Customized greeting to each customer at the start of their statement



“Thank you” banner to increase a sense of emotional connection with our customers

Design Consideration – Mailing Requirements

- #9 and #10 envelopes
 - #9 envelope is 3 7/8 in by 8 7/8 in
 - #10 envelope is 4 1/8 in by 9 1/2 in

- Bill statement paper size: letter, 8.5x11 in
- Main Envelope size: #10 window envelope, 4-1/8" by 9-1/2"
- Return envelope size: #9 envelope is 3- 7/8" by 8-7/8"
- Address (in window): Ensure 1/8" minimum clear space around the complete address

TAP TEST

- Follows the **Domestic Mail Manual regulation** for window envelopes
- **DMM 601.6.3**: must show 1/8" clearance at all times
- **Tap Test**: method to check if mail postage meets DMM regulation
- Mail is **tapped** on top, bottom, right, and left sides

Production Consideration – Mailing Requirements

Intelligent Mail Barcode (IMB)



- Sorts and track letters and flats for mail services
- Offers flexibility through embedding routing information in one barcode

OCR Scan Line



- Optical Character Recognition
- A series of sequence number within the OCR can help navigate which mail goes to whom

National Change of Address

- NCOA Link system is secured data base that contains all of COA requests from recipients
- Reduces undelivered mail
- Saves thousands of dollars from spending on wasted mail production

First-Class Mail

- Most recommended mailing service
- Fast, low cost, and includes forwarding and return services

Postage Discount

- IMB offers the largest postage discount
- Automation discount for presorting, 500 minimum
- “Rates based on sort levels, delivery zone density, and where mail enters postal operations” (USPS)
- Discount ranges from \$0.35 - \$1.39

OMR

- Optical scanner on an inserter reads OMR
- Ensures documents are separated and fed into the envelopes correctly through a Folding and Inserting System (Stethos)

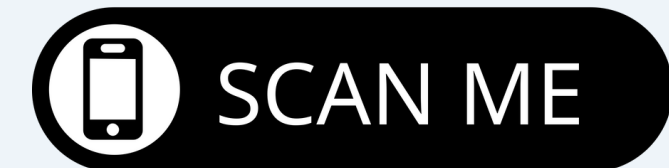
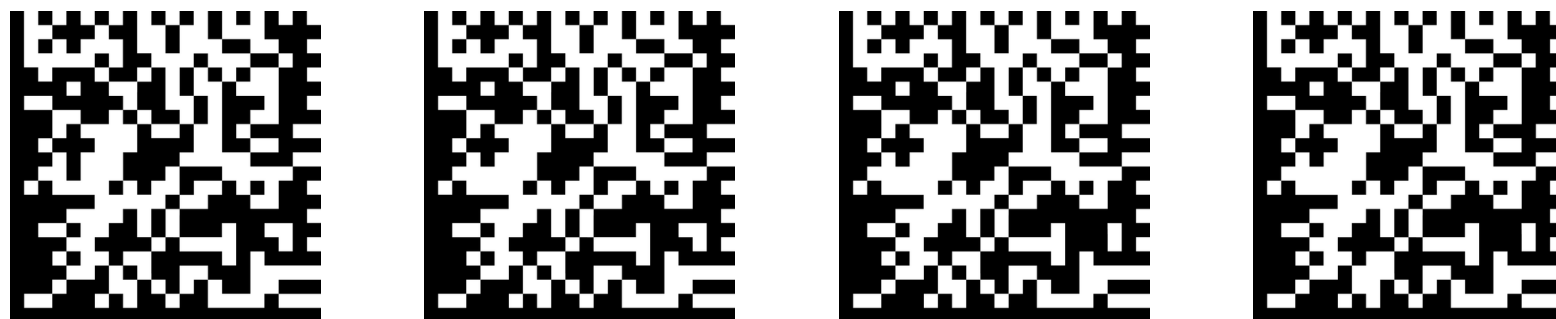
Production Consideration – Print

Dot matrix codes, or data matrix codes, are used internally to ensure the contents of an envelope are those that are intended for the recipient. It securely protects from mailing personal information to the incorrect recipient.

These codes also help ensure:

- Correct page alignment
- Correct addressing
- Printed quantity

Internal Codes

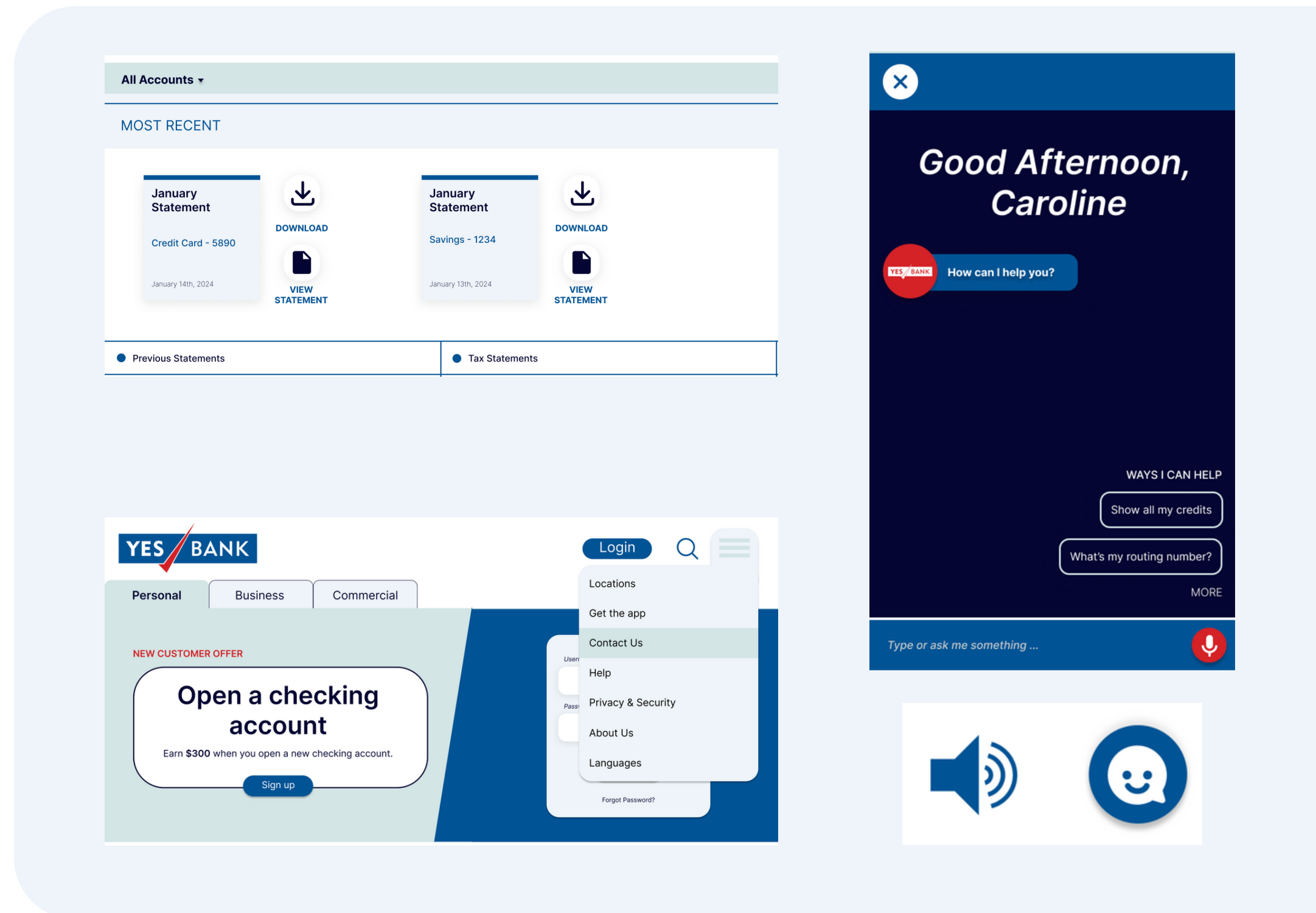


In order to make it universally accessible on print, we included a QR code, which would lead to the mobile app for a downloadable pdf.

Design Consideration – Digital

- **AI** and **voice over** functions available
- Easy **download** and **view buttons** to access the bill statements on mobile and web channels; universal accessibility
- **3 click rule** to quickly access contact page (Tillerdigital)

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Security Features



We considered:

- **Password authentication**
- **Two-Factor authentication**
 - Ex: Code sent to phone number and email
- ACH payment can use a third-party service for **encrypting personal data**
 - Plaid: “encryption protocols like the Advanced Encryption Standard and Transport Layer Security when transmitting financial datas.”
- Mentioning only the **last four digits** of customer’s bank accounts information (digital platforms)
- **Selectively implemented personal information** on print documents for security purposes



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Mobile & Website

