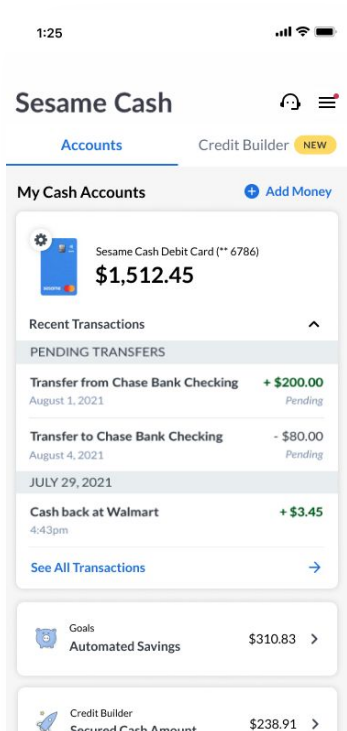# Sesame Cash

Sept. 3, 2021

Testing Objectives

- ❑ **Add money (which option do they select first? Do they consider other locations to find the add money feature?)**
- ❑ **Bill pay?**
- ❑ **Show/hide?**
- ❑ **ATM locations?**
- ❑ **Mobile device protection?**
- ❑ **Price protection?**
- ❑ **Freeze Card?**
- ❑ **Card number?**
- ❑ **Cashback?**

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Testers Overview

User #1 - 40 | $125k - $150k

User #2 - 21 | $125k - $150k

User #3 - 28 | $60k - $80k

User #4 - 68 | < $20k

User #5 - 23 | $100k - $125k

Testers Notes - Account Usage

All the users actively used their credit cards as their primary spending tool. Most said it's because they were getting and using the **points/perks**. One said they didn't keep track of the points, but instead used the credit cards since they provided a **buffer from when something was due** and when they had to pay from their account.

Testers Notes - Account Management

Most users mentioned using a **spreadsheet** to manage their budget and track spending. One noted that while they disliked Mint overall - they do like the **fee notification and bill reminder**.

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Testers Notes - Credit Score

Most users mentioned using **Credit Karma + their personal banking app** to track their credit. In one instance, the user was **concerned about checking their score** since they thought it would impact their credit. The typical response was that the users were looking at their score 1-2 times per week, but passively.

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Testers Notes - Leveraging Credit

One user noted a few things about how they utilize lines of credit.

- They moved <u>unexpected high balance</u> transactions to a newly **opened credit card that provides a 0% interest** timeframe
- They shifted balances around for **<u>flexibility on payment due dates</u>**
- They utilized PayPal almost like a bank account - where they would make certain transactions using PayPal to take advantage of the **<u>6-month repayment period</u>**
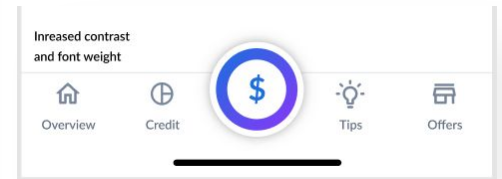
Main Screen - Account Tile

i

ii

iii
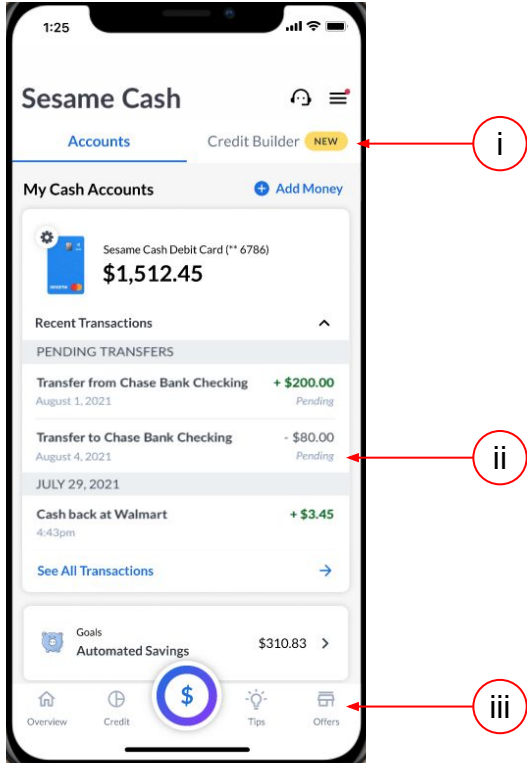
These areas were points of friction for one of the testers. The low contrast between the type/icon and it's background presented **issues with accessibility**. In one instance, the user was unable to accurately read the text for "Tips".

Checking the contrast value, these areas do not pass standard accessibility standards. Consider increasing the contrast enough to pass with a minimal score.
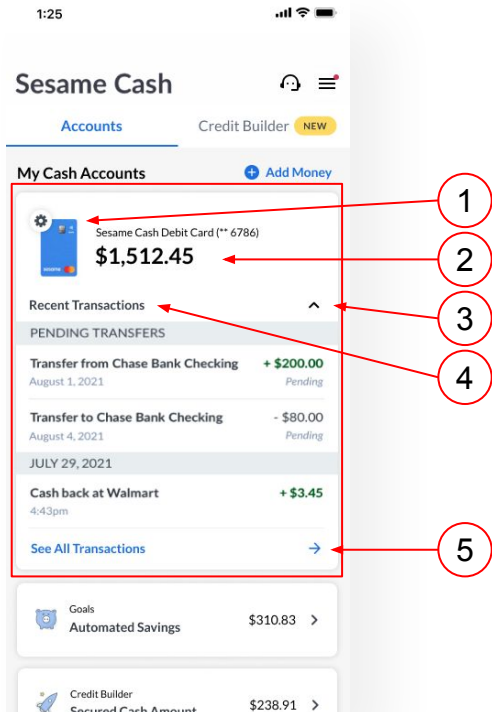
Original / Current

Score: 2.01 (Fail)

Inreased contrast and font weight
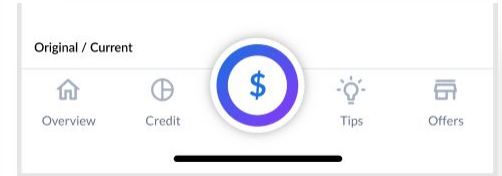
Score: 3.91 (AA+)

- Changed the icon color to Neutral / N200
- Changed font weight to semi-bold

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Main Screen - Account Tile

1. Freeze Card / Card Number

2. Account Balance

3. Show/Hide Transactions

4. Recent Transactions

5. See all Transactions

- All users wanted the balance and recent transactions to be the first thing they see. (Confirmation)
- Most had little reaction or response to the show/hide feature for the transactions. (Since most wanted to see this, they didn't have much interest in hiding it.)
- All users found the See All Transactions.
- Most users didn't initially go to the Card Image for the Freeze/Unfreeze, but once they were aware, they confirmed it made sense. (Onboarding to teach)

Main Screen - Cash Back Tile
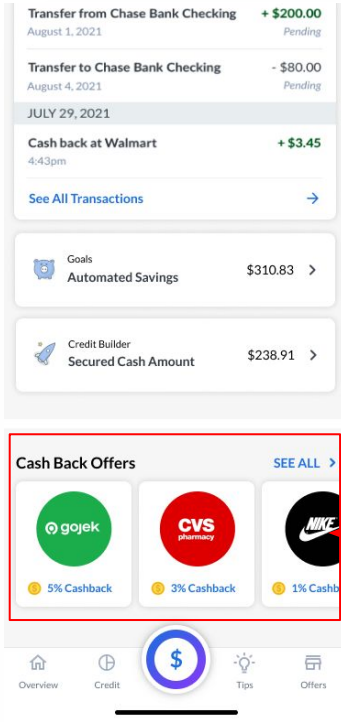
6. Cash back

- All users were able to find cash back and felt that the location made sense
- All users liked the cash back option. (One user said they would never use their debit card, since they don't have incentives. Once they were aware of the cash back, they said they would use this card.)
- One user expected to see the list prioritized based on historical spending

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Main Screen - CTA's
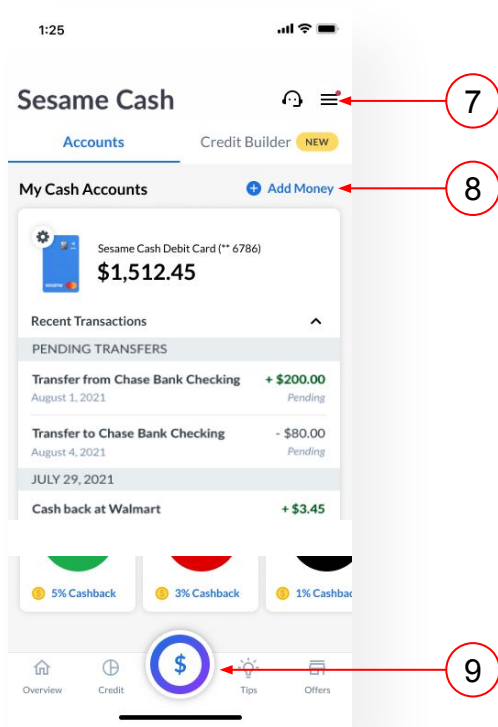
7. Menu

8. + Add Money CTA

9. Cash FAB

- For **adding money**, every user targeted the blue "+ Add Money" CTA first. Most also expected it to see it in the menu as well.
- Most did not mention the "$" FAB button, however, once they were shown the menu for that CTA, they all said they would use it over the other two options.
  - This indicates that adding a simple onboarding overlay to highlight the button and its function would increase learnability and void the need for the "+ Add Money" CTA.

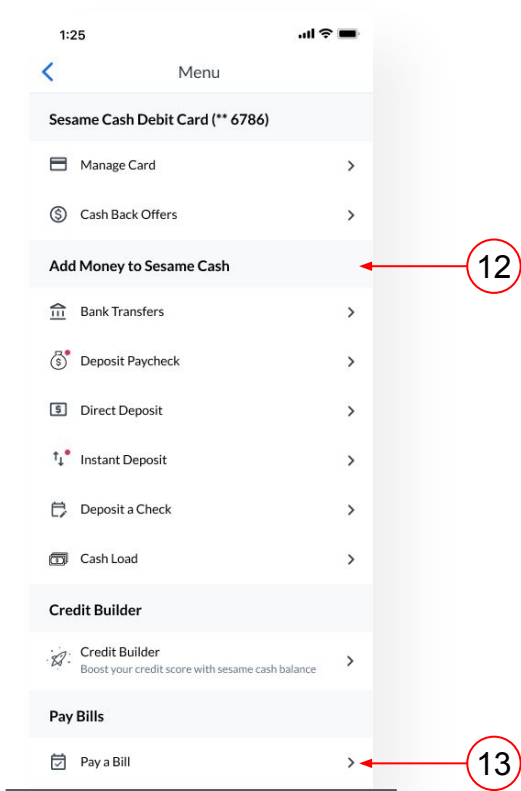credit sesame

Cash FAB Screen
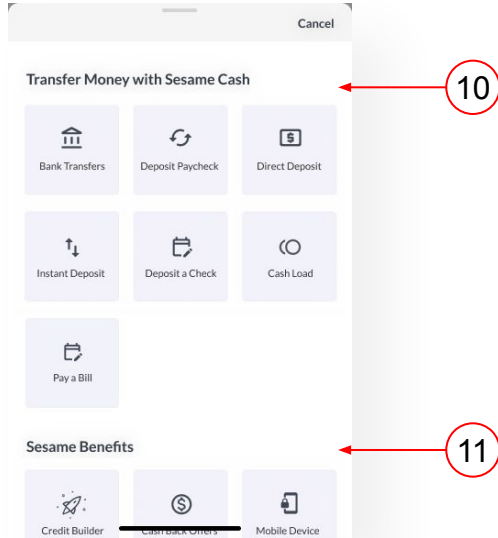
10. Account Funding

11. Sesame Benefits

- All users said they would use it over the other two options to add money.
- Most users said that the Sesame Benefits seemed out of place in relation to their impression of the "$" on the CTA. They felt that there would only be transactional tools (Bank transfer, etc.) in this FAB.
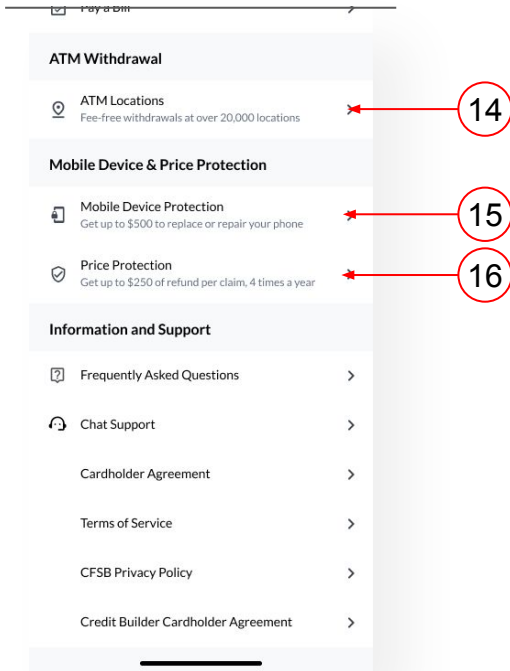
Menu Screen

12. Add Money

13. Pay a Bill

- The Add Money section of the menu had no real feedback other than it was expected.
- The Pay Bills feature was suggested to move up above Credit Builder.
- (See the next slide of additional Menu notes.

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Menu Screen

14. ATM

15. Mobile Device
    Protection

16. Price Protection

- ATM locations, Price Protection, and Mobile Protection was generally presumed to be in the Menu. One user thought maybe it would be in the "Tip" section of the navigation.
- One user noted that ATM Locations should be closer to the top since it will likely be used more often than Bill Pay or Credit Builder.

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Card Settings Screen
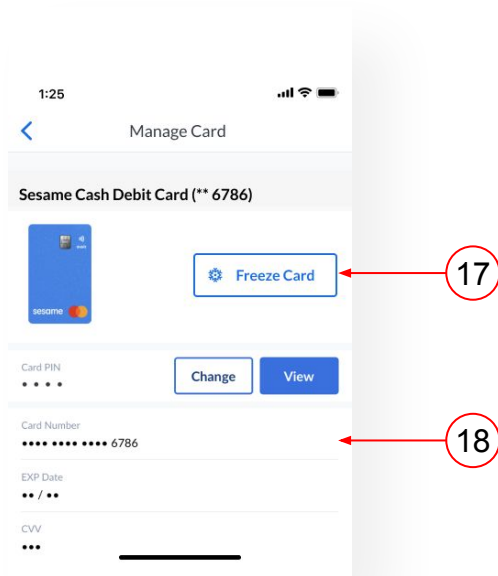
17. Freeze Card

18. Card Number

- Most people thought Freeze Card and Card number were in the settings/card image area. The alternate response was that they would be located in the Menu.
- Regarding functionality: It was pointed out that there should be a modal when you press "Freeze Card" that asks why you want to freeze your card. Providing possible responses like "Lost Card", "Stollen Card".
- Regarding the card number: It was noted that there should be an "eye" icon which, with a password, would display your card number.
- A similar note was made for the PIN Number area.