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Prepaid Visa®
RUSHCARD

RushCard Prototype Usability Test Findings
12/20/2013

OUTLINE

- ✓ Study Background
- ✓ Executive Summary
- ✓ Interview Questions
- ✓ Insights by Task
- ✓ Closing Questions
- ✓ Considerations
Appendix





STUDY BACKGROUND

GOALS & OBJECTIVES

- Understand user's **familiarity with pre-paid debit cards** and how this type of card might differ from other banking options.
- Evaluate the **effectiveness** of the redesigned RushCard website, specifically the “one page” design approach
 - Evaluate the RushCard signup process
 - Evaluate the Information Center content and design
- Provide **recommendations for improvements** of the redesigned RushCard site based on usability findings

METHODOLOGY

The research conducted was a **qualitative user study**. The study utilized an **eye-tracking** device along with a **think-aloud** protocol. Representative users were observed individually as they interacted with the redesigned RushCard site.

13 sessions with representative users were completed. Each session was conducted onsite at Archer's testing facility in Wilmington, DE.

Session Overview:

1. **Interview Questions** – Understand technology use and prepaid debit card knowledge
2. **5 Second Test**– Gauge initial reaction to the site, eye-tracking of first impressions
3. **Free Exploration** – Observation of participant driven product evaluation using the site
4. **Key Tasks** – Observation of participants completing a set of specific tasks using the site

Full session **audio and video** were recorded



ADDITIONAL CONSIDERATIONS

- **Disqualification** – One participant was disqualified for not meeting the sample criteria. The participant did not desire to use a computer, and did not consume online content. He did not represent a user who might reasonably be expected to visit a website for product information. Another participant was scheduled to replace him.
- **Prototype** – Some functionality was not enabled for the test prototype. This was explained to participants, and in most cases if they clicked an area not enabled they were asked what they expected to see.
 - There were some minor prototype display issues. Reactions to an issue with the prototype that was unintended (i.e. missing text) was disregarded in the analysis.
- **Leading** – Any instances where the moderator had to guide or prompt a participant was noted so that it would be appropriately accounted for in the analysis.
- **Recordings** – One session recording was corrupted, copious notes had been taken
- **Eye-Tracking** – Poor vision, glasses, or posture occasionally produced a tracking lapse

EXECUTIVE SUMMARY

EVALUTATION CRITERIA

Usability Evaluation Criteria

- **Navigation & Way-finding** – How well users can find information.
 - Is information in the system structured with a clear understanding of user goals?
 - Does everything have a logical place within the information architecture?
- **Labels & Terminology** – Clarity of language and terms.
 - Is terminology and naming intuitive and consistent? Is content written in plain language?
 - Are only the most necessary industry specific terms used, in context, with references?
- **Information Layouts** – Ease with which content can be found on a specific screen.
 - Does the application show continuity in screen to screen transitions and in task groupings?
 - Are information heavy screens and complex user tasks well thought out and intuitive relative to the system's established layout paradigms?
- **Design Interactions** – How the design responds to user's actions, and how well those responses support the user's goals.

EVALUTATION SUMMARY

Usability Evaluation Summary

- **Navigation & Way-finding**— Participants were able to effectively move from one content topic to another within the home page. They were also able to navigate within the Information Center and easily moved through the “Get a RushCard” process. However, participants consistently wanted more detail about topics on the home page and were unable to click through. In addition, participants became stuck when trying to get back to where they came from once moving away from the home page.
 - Macro-navigation issues and lack of cross linking should be addressed
- **Labels & Terminology** Most of the site’s labels and terms were clear to participants. Things like “pre-paid debit card,” “direct deposit,” and the primary value statements resonated well. There were, however, a number of important areas where the language used was misleading (i.e. “More Card Choices”), too general (i.e. “PIN transactions”), or inconsistently applied (i.e. “Monthly fee” vs. “Maintenance fee”). The largest confusion area was the “Collections” labeling.

EVALUTATION SUMMARY

Usability Evaluation Summary

- **Information Layouts** – Information layout and content groupings were, for the most part, successful. Once reading a given topic area, participants were able to scan down and consume content. This includes the Home, Information Center and Sign up areas.
 - However, Collections and Plan groupings were the source of confusion for most participants, requiring time and careful reading to make sense of what was going on. On many occasions, participants were left with an incomplete understanding of the options, or actual misinformation.
 - In some cases the smaller print font made participants’ “lean in” or re-read.
- **Design Interactions**— Most of the design interactions on the site were very successful and in some cases enjoyable for participants. The two most notable exceptions to this were in the “Collections” carousel interaction (most participants did not know to interact with it or that doing so selected a card design) and in the “sticky” navigation bar’s “More Card Choices” option not responding as anticipated.

One Page Design

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**“Everything is laid out nice
and easy.”**

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“Oh, wow, that was nice. I thought it was going to load up another page.”

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**“Oh. I didn’t want to go there, how
do I get back?”**

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**“You really need time to sit there
and really go through the site.”**

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ONE PAGE DESIGN

Overview

Generally the “one page” site design was a **mixed bag**...

- **Supports Scanning** –In many cases, it helped with broad content scanning and allowed for serendipitous discovery of useful content (e.g. one participant noticed text alerts this way) In addition, participants who readily understood the interaction seemed to like it, with a few even commenting positively. “I like how it’s all right there.”
- **Hinders Deeper Exploration** – On the other hand, there was observed difficulty with deeper content exploration which was disjointed and carried a high cognitive load as participants attempted to piece together an information puzzle. Even those who “got it” had some difficulty going back and forth between Information Center and Home.
 - For most, Information Center content was necessary to answer key questions
 - A number of participants had trouble re-finding a button or piece of information
 - As seen in most user testing, participants heavily relied on their browsers ‘back’ button (or mobile ‘home’) which was not supported with the one page design
 - Once “sticky” nav was clicked there was no “Home”, further promoting back button use

ONE PAGE DESIGN

Recommendations

- **Smart Redesign Needed to Keep “One Page”** – Retain the value and benefit of the “one page design” by utilizing the main design interaction (i.e. content transition effects) but reevaluate the overall navigation scheme to holistically account for all the content on the site (i.e. no orphan pages or “disappearing” navigational elements)
 - As a general guide, multi-stepped transactions and content rich sites are not usually good candidates for “one page” sites. However, a clear navigational model with **specialized design interactions** could bring the RushCard site into an acceptable threshold for “one page”.
 - **Support at Least 2nd Level Navigation** – Consider using a revised “sticky” bar as a more inclusive top level navigation with creative design interactions to reveal 2nd level navigation to supports the user when diving deeper. Eliminate “Information Center” and orphan pages
 - In some areas Green dot attempts to resolve this problem with breadcrumbs, however, it is still a disjointed process
- **Create Contextual Links** – Users rely on both navigation and in-content links. Add appropriate in-line contextual links that provide more detail about the selected topic
- **Support Back Button** – User’s use of back button needs to be better supported

NAVIGATION EXAMPLES

Walk-Through: Supporting Content Exploration

- A. **Current Locator** – Where am I?
- B. **Clear Navigation Method** – Where can I go?
- C. **Trace Route** – How do I get back?



NAVIGATION EXAMPLES

Navigation & Way-finding – Clear Navigation

✓ Primary Navigation

✓ 2nd Level Navigation

B. Clear Method

✓ 3rd Level Navigation

A. Current Locator

The screenshot shows the Wharton MBA Program website. At the top, there is a primary navigation bar with links: Home, The Wharton Difference, Academics, Student Experience, Your Career, Admissions, Financing Your MBA, and myWharton MBA. Below this is a secondary navigation bar with the breadcrumb trail: ACADEMICS > Interdisciplinary Programs > MBA/JD Program. A left sidebar menu lists various program options, with 'MBA/JD Program' highlighted in red. The main content area features the title 'MBA/JD Program' and a sub-header 'Penn's elite law and business schools — Penn Law and Wharton — offer the country's first fully integrated three-year MBA/JD.' Below this is a photo of a classroom and a list of bullet points describing the program structure. On the right, there is an 'Engage with Us' section with links for 'Attend an Event', 'Read Admissions Blog', 'Visit Campus', 'Chat Online', and 'Join a Discussion'. At the bottom right, there is an 'APPLY TO WHARTON' button and a 'Meet Our Students' section with an 'AREA OF INTEREST' dropdown menu.

✓ Confirming Breadcrumbs

C. Trace Route

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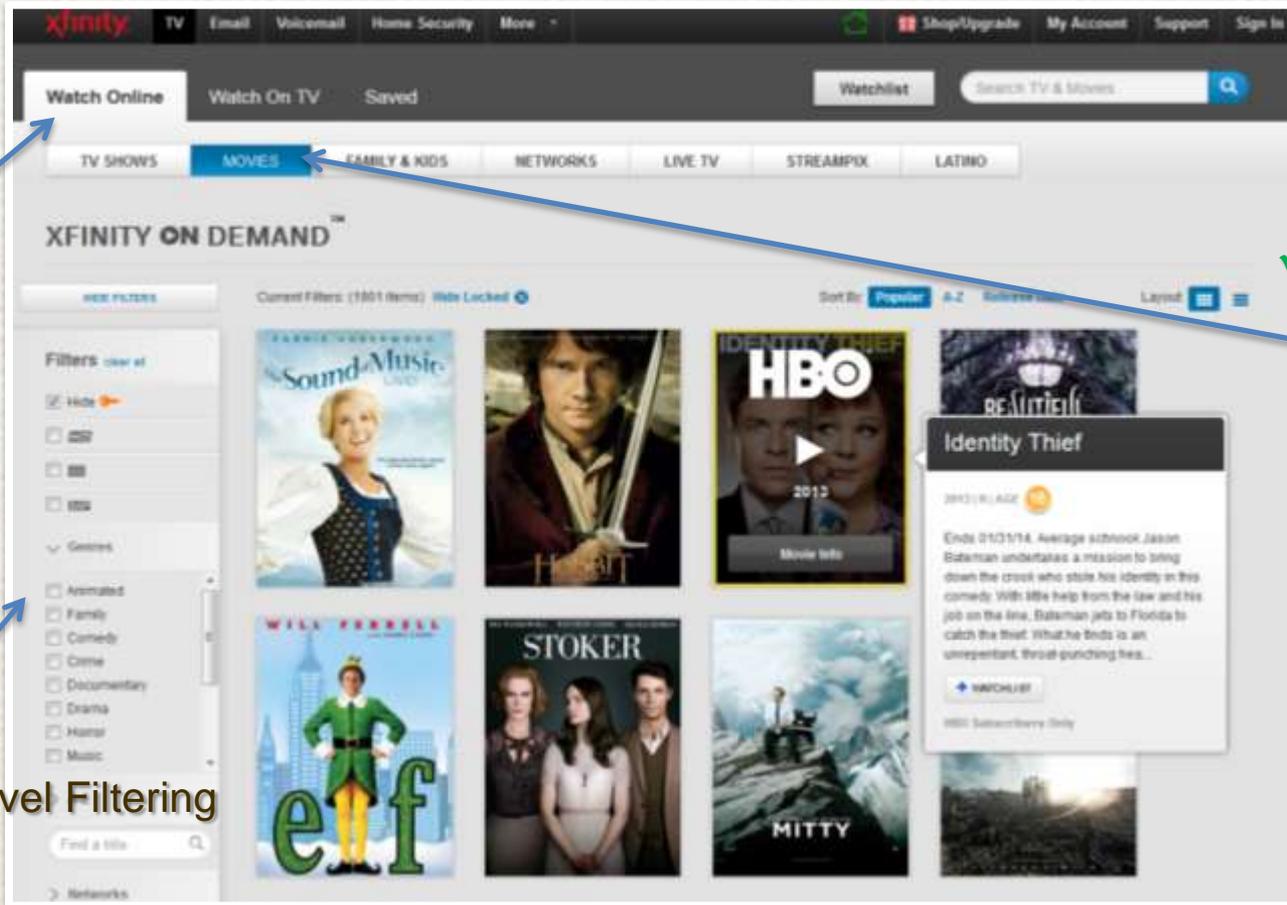
NAVIGATION EXAMPLES

Navigation & Way-finding – Clear Navigation, Advanced Interaction

✓ Primary Navigation

✓ 2nd Level Navigation

✓ 3rd Level Filtering



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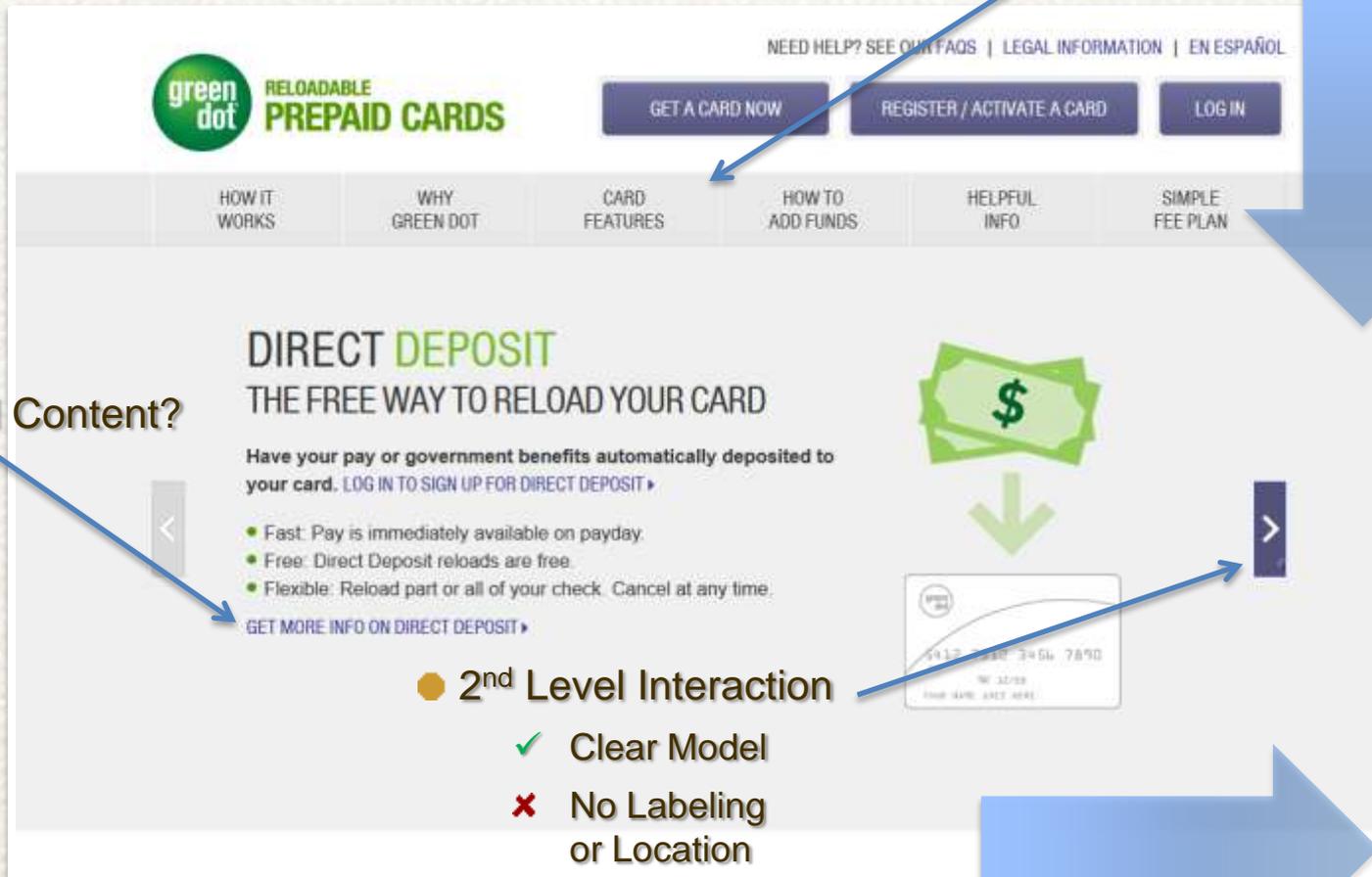
<http://ticariarac.vw.com.tr/mikrosite/Caravelle/>

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NAVIGATION EXAMPLES

Navigation & Way-finding – Green Dot

✓ Primary Navigation



✗ 3rd Level Content?

● 2nd Level Interaction

- ✓ Clear Model
- ✗ No Labeling or Location

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NAVIGATION EXAMPLES

Navigation & Way-finding – Green Dot

The screenshot shows the Green Dot website's navigation and content. At the top left is the Green Dot logo and the text "RELOADABLE PREPAID CARDS". To the right are login fields for "User ID" and "Password", a "Remember User ID" checkbox, a "Forgot?" dropdown, and "LOGIN" and "Create User ID" buttons. Below this is a horizontal navigation menu with links: Home, Get a Card, Register/Activate a Card, About Our Products, Add Funds, Mobile, and Help. A blue arrow points from the "About Our Products" link in the menu to the breadcrumb "Home / About Our Products" and the page title "about our products". Another blue arrow points from the "About Our Products" link in the menu to the "You Can Count on Green Dot" section. The "You Can Count on Green Dot" section contains a paragraph of text and a link to "www.greendotcorp.com". Below this is a section titled "With Green Dot, You Pay As You Go!" with a sub-heading "No credit check. No bank account required." and a list of bullet points. To the right of this section are two images of Green Dot prepaid cards, one MasterCard and one Visa. Red 'X' marks are placed over the text "3rd level content dumps the user into a different navigational model with no clear path of how they got there or how they can return." and "No selection indication".

Home / About Our Products
about our products

You Can Count on Green Dot

Green Dot is a leading provider of prepaid debit cards. With millions of customers and growing, you can [get a card online](#) or find our products in the prepaid section at tens of thousands of major retail locations in the U.S. For more information about Green Dot Corporation, visit www.greendotcorp.com.

With Green Dot, You Pay As You Go!

No credit check. No bank account required.

- It's a Debit MasterCard[®] or Visa[®] debit card personalized with your name.
- Use it Everywhere MasterCard or Visa debit cards are accepted. Shop online, pay bills and get cash at ATMs.¹
- No Overdraft Fees. No penalty charges and no minimum balance.
- Pay as You Go! You load it, you control it.
- Safer Than Cash. Your money is protected if your Personalized Card is lost or stolen.²
- It's Reloadable. Add money to your Card at any participating retailer or direct deposit your payroll or government benefits.³

¹ To find participating MoneyPass[®] ATMs [click here](#).

✗ 3rd level content dumps the user into a different navigational model with no clear path of how they got there or how they can return.

✗ No selection indication

● Confirming Breadcrumbs

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NAVIGATION EXAMPLES

Navigation & Way-finding – RushCard

✓ Primary Navigation

■ Second Level Content

- ✓ Useful content within
- ✗ Not associated with primary navigation or related summary topics
- ✗ Buried under generic labeling

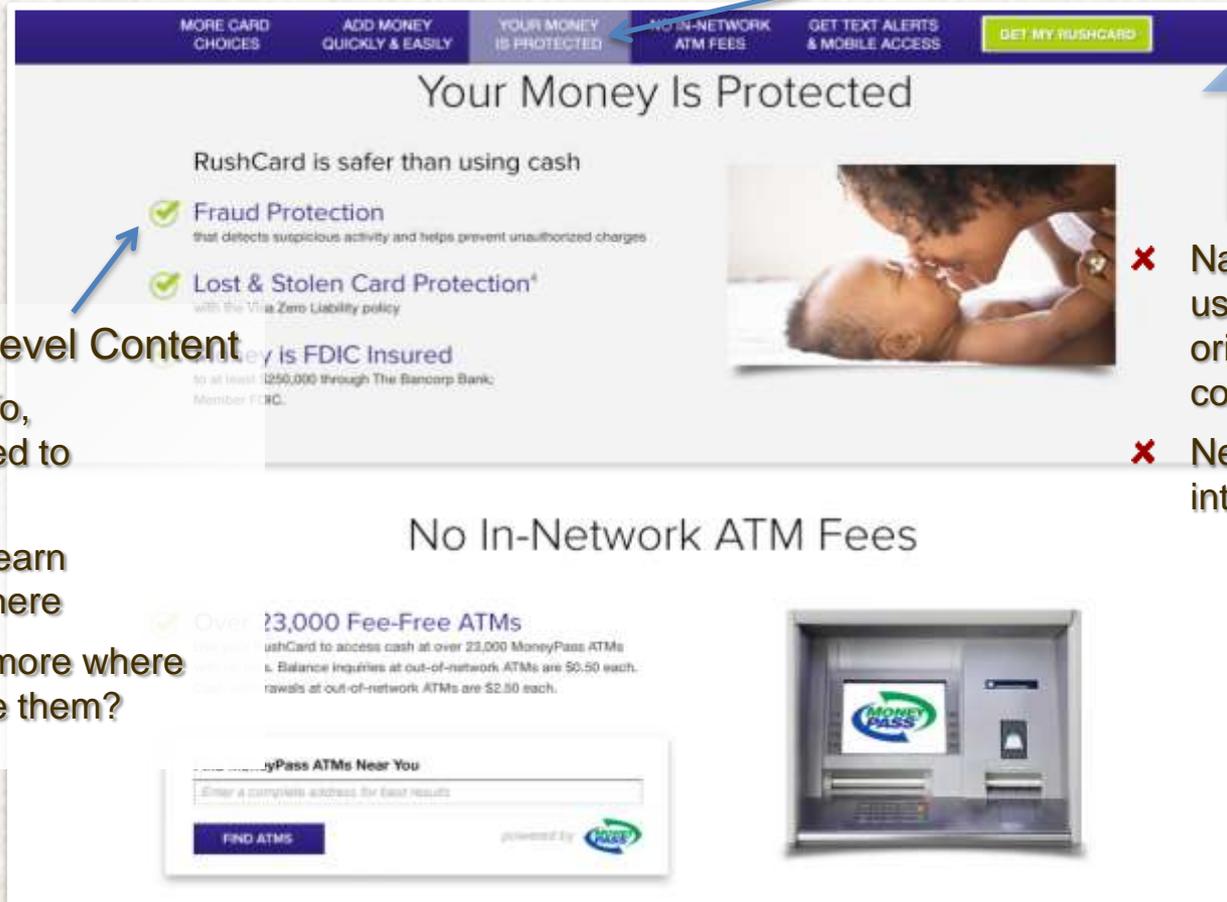
The screenshot displays the RushCard website interface. At the top, there is a navigation bar with links for Home, Information Center, Check Application Status, Credit Order Account, Schedule of Fees, and Log In. Below this is the RushCard logo and a search bar. The main content area features a large banner with the text 'RushCard is a Prepaid Visa Card' and 'It's not a credit card' and 'It's not a traditional bank account'. A prominent blue button labeled 'GET MY RUSHCARD' is visible. Below the banner is a dark blue navigation bar with five menu items: 'MORE CARD CHOICES', 'ADD MONEY QUICKLY & EASILY', 'YOUR MONEY IS PROTECTED', 'NO IN-NETWORK ATM FEES', and 'GET TEXT ALERTS & MOBILE ACCESS'. The 'MORE CARD CHOICES' item is highlighted, leading to a section titled 'More Card Choices' which displays two card options: 'Midnight RushCard' and 'Sequin KL5 RushCard'. A large blue arrow points from the 'GET MY RUSHCARD' button down to the 'More Card Choices' section.

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NAVIGATION EXAMPLES

Navigation & Way-finding – RushCard

✓ Primary Navigation



✗ No Second Level Content

✓ Valuable info, users wanted to learn more

✗ No way to learn more from here

■ If linked to more where might it take them?

✗ Navigation moved up, users have to re-orient, increasing cognitive load

✗ New element introduced

NAVIGATION EXAMPLES

Navigation & Way-finding – One Page Examples

■ Primary Navigation

- ✓ Clear Method
- ✓ Current Locator
- ✗ No Labeling!

An email app that doesn't pretend to be something else.

myMail does exactly what it's meant to do – help you manage your emails – and it does this incredibly well.



Flat design for a sleek and usable interface

■ 2nd Level Interaction

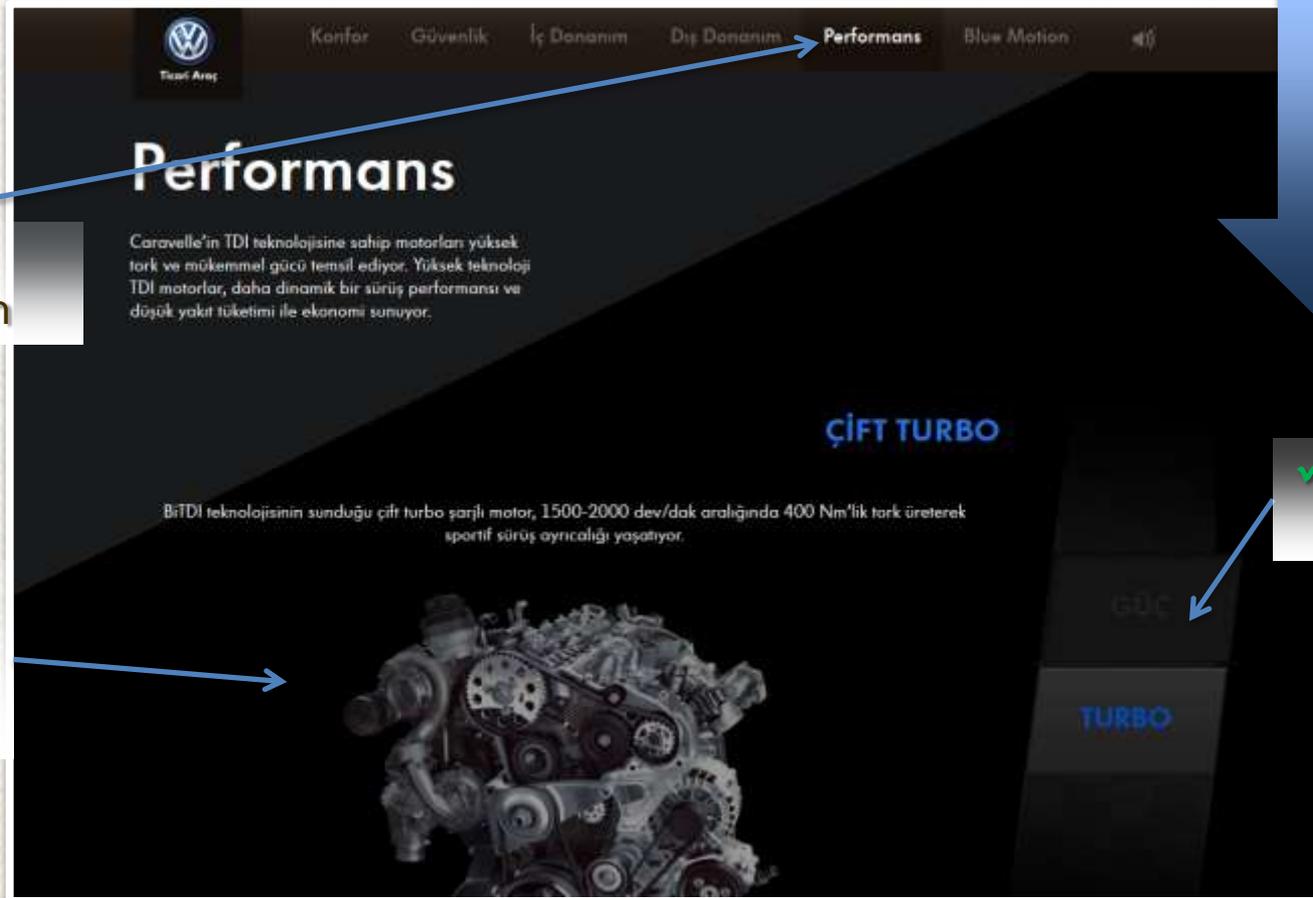
- ✓ Clear Method
- ✗ No Labeling or Location

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mymail.my.com

NAVIGATION EXAMPLES

Navigation & Way-finding – One Page Examples



✓ Primary Navigation

Fade transition reveals 2nd level content

✓ 2nd Level Navigation

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<http://ticariarac.vw.com.tr/mikrosite/Caravelle/>

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NAVIGATION EXAMPLES

One Page Doesn't Necessarily = Simple

Users usually get lost due to **bad information architecture**, not an inability to navigate!



One Page

Eight Pages

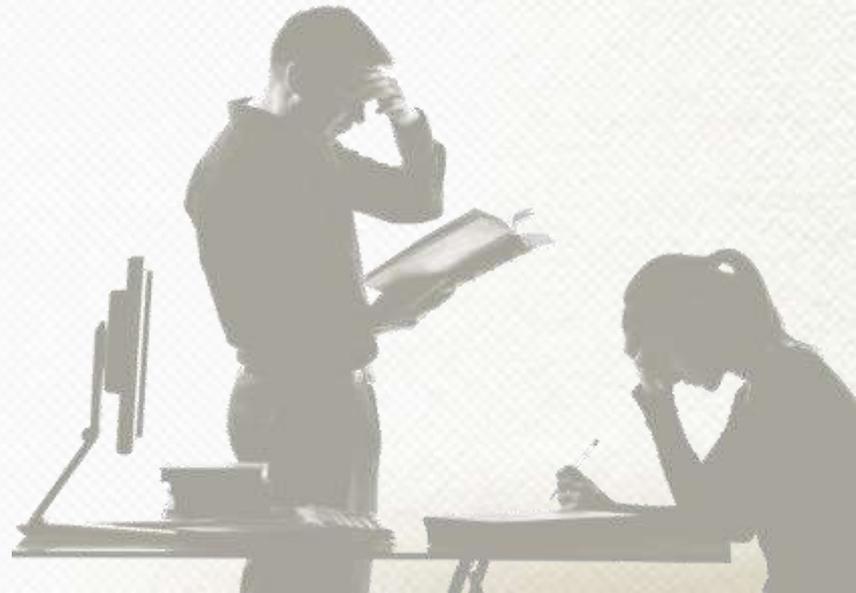


Collections & Plans

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“What's that mean: free online tools?”

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What's the difference between Classic and Diamond?"

**“This one you can add direct deposit,
the other you can't.”**

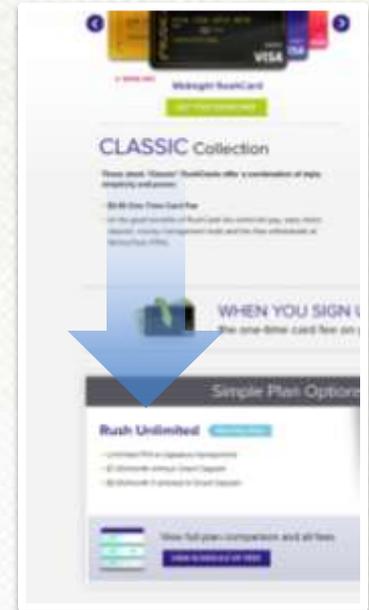
Archer



COLLECTIONS & PLANS

Collections and Plans

- **What's the Difference?** – A few participants had difficulty distinguishing between a collection and a plan. This was exacerbated by how these content elements were visually grouped on the home page (i.e. the columns lined up) →
- **Collections** – The concept of a collection was not clear—in part due to the lack of specificity in the terminology (i.e. a “collection” could be anything). Only a few participants readily had a clear picture that a collection was *primarily* about card art, some did not see pricing at first and were later confused about different pricing.
- **Plans** – Most participants had some trouble in evaluating the different plans. They understood the “plan” concept, but had difficulty assessing the features and fees. Many initially stated they wanted the “Pay as You Go” to avoid a monthly fee, but changed this view on further inspection. However, a few still wanted “Pay as You Go” despite having indicated that they would use the card multiple times per day. This lack of clarity caused hesitation, and therefore was a hindrance to conversion.



COLLECTIONS & PLANS

Collections and Plans – Recommendations

- **Be Explicit** – Change labeling and descriptions to be more explicit than implicit. In light of generally low reading comprehension in the US, and the average site visitor’s low investment level in exploring, labeling should be direct and in plain language.
 - **Example:** “\$3.95 Card Designs” & “\$9.95 Card Designs”
 - **Confusion is a bigger barrier to conversion than cost.** A percentage of users will select the higher value card art design if it is clear what they’re paying for and they desire the design.
- **Compare Apples to Apples** – When distinguishing between collection or plan features, list options in a way that allows users to make a direct comparison.
 - **Example,** a plan comparison grid (specifically mentioned by a participant)
- **Lead with Context of Use** – As expected, participants were consistently interested in paying the lowest perceived cost even if it would be more expensive for them. Assist the user with clear examples of how the plans might be used.
 - **Example:** “Great for people who only need to use the card a few times a month.”



The screenshot shows a comparison table with two columns: 'FREE' and '\$39.95/Month'. The rows list various features and their availability for each plan. A blue arrow points from the text 'a plan comparison grid' to the table.

	FREE	\$39.95/Month
Description	✓	✓
Max Requests per Email	25 Accounts	25 Accounts
Max Client's Max Upload	2GB	2GB
Browser's Max Upload	2GB	2GB
Maximum Time	Download	Download (2h/No)
Temporary File Storage	2GB	1TB (*)
Download Link Expiry Date	1 Week	1 Month
Download/Upload Mirroring	...	Storage Capacity/Term (selected) (*)
GDPR Settings	...	✓
Contact Email	...	✓

Buttons at the bottom: 'Register for free' (with a star icon) and 'Purchase'.

Content Comprehension

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“At one point it gives you two different pay options *a month* but it doesn't tell you why or what for...Why would I pay **\$7.95** when I can pay \$3.95?”

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In the US **44%** of adults
have **low literacy** skills.

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CONTENT COMPREHENSION

Content Comprehension

- In some ways, the RushCard site was very **successful** in adopting **plain language**; short sentences, active voice for headers and labels, personal pronouns, etc.
- However, on a number of occasions, participants believed they had found an answer when in reality they did not, or **misinterpreted content** on the site leaving them with incorrect information. The biggest example of this was in **evaluating and comparing RushCard fees**. This caused confusion and as one participant put it; *some things bring me in, but then I read other things that push me away.*
 - In some cases, the misinformation was later corrected via further site exploration, in other cases it was never corrected. Some participants viewed contradictions as “hidden fees”
 - \$10 fee waived if over 10 transactions – never resolved
 - No fees for any ATM— later resolved, but with some confusion
 - Term “Pay-Pal” meant “Pals” as in participating payers – never resolved
 - In addition to general misinterpretation, some participants had difficulty with certain terms and phrases. For example, one participant thought that “in-network” meant “online” and therefore assumed that only online purchases were free.

CONTENT COMPREHENSION

Content Comprehension – Recommendations

- **Known Issue Areas** -- Focus on the most problematic terms and address each by either contextually clarifying or relabeling the term or phrase.
- **Ambiguous Terms** – Reevaluate the entire site for label and terms that could be considered ambiguous such as “collections,” “saving capabilities,” “signature transaction” and rewrite for clarity and specificity.
- **Glossary Definitions** – Consider unobtrusive tool-tips or some other progressive disclosure of glossary definitions for banking or other specialize terms that cannot be altered such as “Schedule of Fees” and “FDIC”
- **Information Layouts** – Improved information layout for card and plan fees will help with the comprehension of the associated costs

Cloze Example

Short-term memory works a LOT like the bucket you USE to catch water dripping FROM a leak in the CEILING. When the bucket is FULL —but you can see THAT more water is coming— WHAT do you do? You THROW it all out and PUT the empty bucket back UNDER the leak. If short-term MEMORY has been filled to CAPACITY but more is coming, WE don't selectively discard what's CURRENTLY there. We dump everything OUT so we can catch THE rest. That means it's NOT a good idea to LIST lots of information hoping YOUR readers will remember some OF it. It's likely they WON'T remember any of it. THIS characteristic of short-term memory APPLIES to everyone, but there ARE differences in the size OF the bucket. Adults with ADEQUATE literacy skills can store AROUND seven chunks of information AT a time in short-term MEMORY. The number for poor READERS may be closer to FIVE or fewer.

Cloze method of evaluating comprehension



INTERVIEW QUESTIONS

INTERVIEW QUESTIONS

Technology Use

- Overall, the participant's technology use was in line with what would be expected in an average sampling of the population. None of the participants would be considered a technologist (creating or configuring technology) but all were consumers of content via computing devices. Participants were observed to have a range of comfort and skill level with online transactions and information seeking. I.e. some were familiar with newer interaction trends, while others were not as clear about common paradigms.
- For 4 participants, mobile was the primary way they accessed online content. All 12 participants had a mobile device they regularly used to lookup online content.
 - In at least one case, the participant's primary reliance on her mobile device led her to have some difficulty adapting to the desktop setup (i.e. non-touch screen).
 - While not definitive, some participants higher level of familiarity with mobile website paradigms (vs. desktop) might be a contributing factor in some observed areas of confusion.

INTERVIEW QUESTIONS

Prepaid Debit Card Knowledge

- Almost all participants showed a good understand of how pre-paid debit cards worked. Specifically, most mentioned (or indicated) that pre-paid debit cards used *their* money.
 - At least 2 participant indicated that using a prepaid debit card kept them “out of trouble” since they only had access to money they had put into the card.
 - One participant, the youngest at 22, had a general understanding of prepaid cards but did not articulate the differences between the credit and debit cards as well as the other participants.
- Most participants clearly understood the different between a debit card and a credit card (i.e. line of credit).
- Participants saw little difference between a bank debit card and a prepaid debit card, indicating they could be used (functionally) the same way.
 - At least one participant indicated that a bank card has different/lower fees than a prepaid card
 - Another participant mentioned that, unlike a prepaid card, you could overdraft a bank card

“You can do more damage with a credit card.”



INSIGHTS BY AREA

The 5 Second Test

Participants were shown the homepage for 5 seconds, then asked what they remembered...

FIVE SECOND TEST

5 Second Test

“Colors is the first thing that pops.”

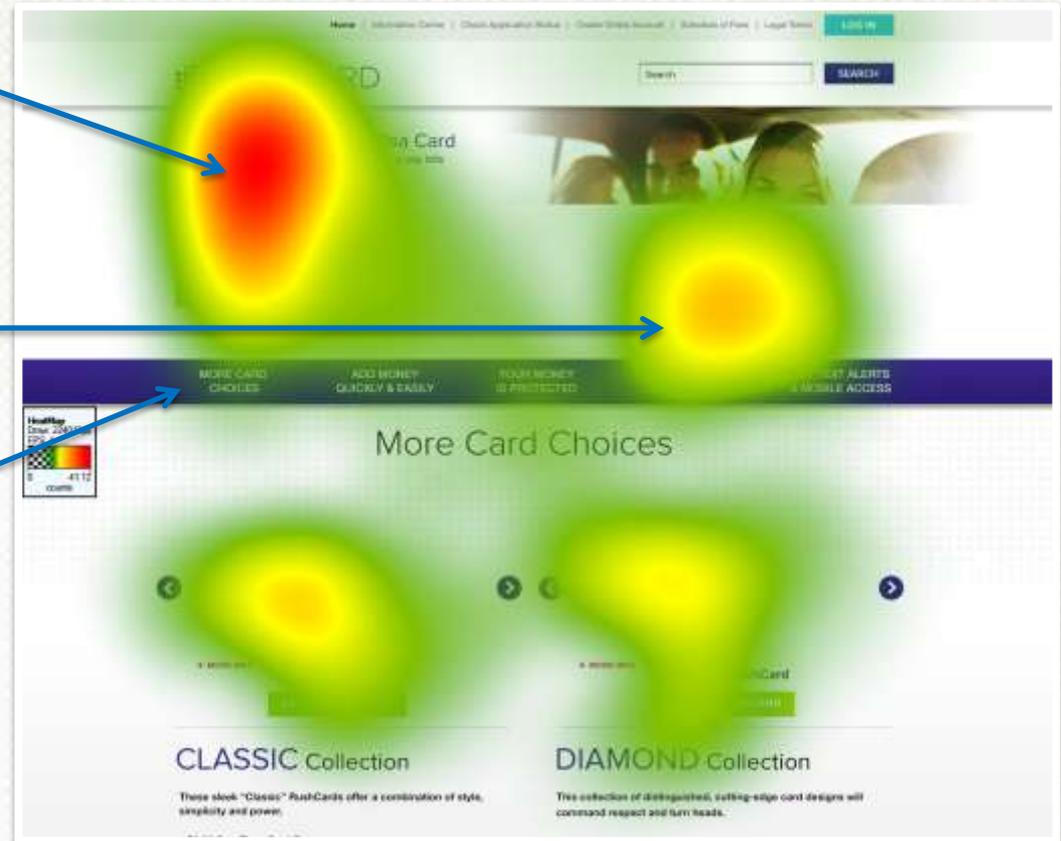
- Most users described focusing on the “eye-catching” colorful card designs
- At least 6 participants said the site was colorful or bright and that this was a positive
 - Both men and woman liked the colors
- Card designs were a standout: The black card and “disco” card were mentioned favorably
 - The disco card art was particularly compelling for woman, black the men



FIVE SECOND TEST

5 Second Test

- A number of participants mentioned specific message points in the upper left-hand
- At least one mentioned the "Pay YOUR OWN way" message
- At least one user mentioned the navigation bar, though did not have time to read it
- When asked about the relative amount of information on the screen, participants mentioned that the site looked, "easy to use" "informative", and that there was medium, a lot, or "too much" information



Eye-tracking heat map of "5 Second Test" segment

Free Exploration

Participants were asked to use the site as they might when evaluating the RushCard...

FREE EXPLORATION

Range of Tasks

- Tasks in the “Free Exploration” portion of the test were mostly participant driven. I.e. Participants were told to seek out whatever information they needed to decide whether they wanted to get a RushCard or not. Many participants had an immediate topic (either a question or something to confirm) and set out finding the information. Others visually scanned the site, discussing what they liked or were unsure about.
- Some observed participant driven tasks included:
 - What are the ATM locations?
 - Find cash loading locations
 - Is there a limit to the amount of money I can add?
 - What are the fees?
 - Comparing RushCard plans
 - Will it work with my company’s direct deposit?

FREE EXPLORATION

Exploration Behaviors

Participants displayed a range of navigation preferences...

- **Sticky Navigation** – At least 5 of the participants appeared to be confident in using the purple “one page” sticky navigation. At least 3 noted that they liked that the content was “all on one page.” For those that “got it”, the interaction design of the navigation worked very well.
 - Roughly 4 of the participants appeared to be hesitant about the “sticky navigation” possibly because they did not use the navigation, scrolling instead.
- **Get My RushCard** – 2 participants clicked the “Get My RushCard” button almost right away. A third, clicked the button looking for fees, thinking the signup process itself would answer his questions.
- **Contextual Links** – Many participants (even those conformable with the one page layout) clicked on various in-line text and images expecting that these would take them to more information about the topic of interest.
- **Information Center** – At least 4 participants found Information Center content on their own either via the top link or the footer menu. However, for most it took time to find.

What Drove Participant's Purchase Decisions?

- **Plan Fees and Other Costs** – As expected, the most important consideration was fees. While some users were able to quickly find and comprehend the fees, most had some level of difficulty putting the pieces together as to what they would pay to get, and use a RushCard.
- Beyond fees, the value messages in the sticky navigation were well received and successful with participants...
 - **No ATM Fees** – At least 7 participants positively commented about “No In-Networks ATM Fees.” One participant commented that she was charged every time she used the ATM regardless of where.
 - **Your Money is Protected** – At least 3 participants commented that this feature was important. A number of others reviewed the content. The fraud and lost card protection was of particular interest, 2 noted the FDIC insurance
 - **Add Money Quickly** – At least 3 called attention to this as important
 - **Text Alerts** – At least 2 participants commented positively about text alerts

FREE EXPLORATION

Participant Impressions

- **Amount of Information** – Participants had a range of response to the amount of information. Most generally considered the amount of content appropriate and useful. Both on the home page and Information Center.
 - Most participants (but not all) were able to clearly articulate that the content on the Home page was summary information while the Information Center went into more detail. Generally, the Information Center content was not viewed as redundant with the possible exception of the Benefits section (Other than Rush Goals, the benefits listed were noted as having been on the home page)
- **RushCard Differentiation**—Most did not indicate a clear differentiation other than style of card. All things being equal it came down the fees. Some participants were unfamiliar with general prepaid card options (such as direct deposit) and so cited these as unique. No In-Network ATM Fees was considered unique by some (and positive)
- **Appealing** – Card design options were the most referenced as appealing.
- **Unappealing**—The fees were by far the most cited unappealing aspect of the card.

FREE EXPLORATION

Brand Association

After interacting with the site for some time, participants were asked what few words they would use to describe the site...

Colorful

“Easy to use”

“Lots of information”

“Catchy”

“Common for a website”

“Easy on the eyes”

“Confident”
(legitimate)

“Informative”

“Boring, no movement”

RushCard Home Page

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Default Viewable Section

- One user went straight to **Information Center**, two more mentioned the top navigation. One expected a **Contact** link in this menu
- At least one participant wanted to click hero headers, a few mentioned the content
- 2 or 3 clicked **More Card Choices**, but it did not respond as expected. They thought it would be more card designs or more information about card choices. Also, some were confused a new page didn't load—waited for something to happen.
- Participants responded well to the *benefits* stated in the navigation



Default Viewable Section

- One user went straight to **Information Center**, two more mentioned the top navigation. One expected a **Contact** link in this menu
- At least one participant wanted to
- 2
- 2
- Participants responded well to the *benefits* stated in the navigation

Eye Tracking



Eye-tracking heat map of default home exploration

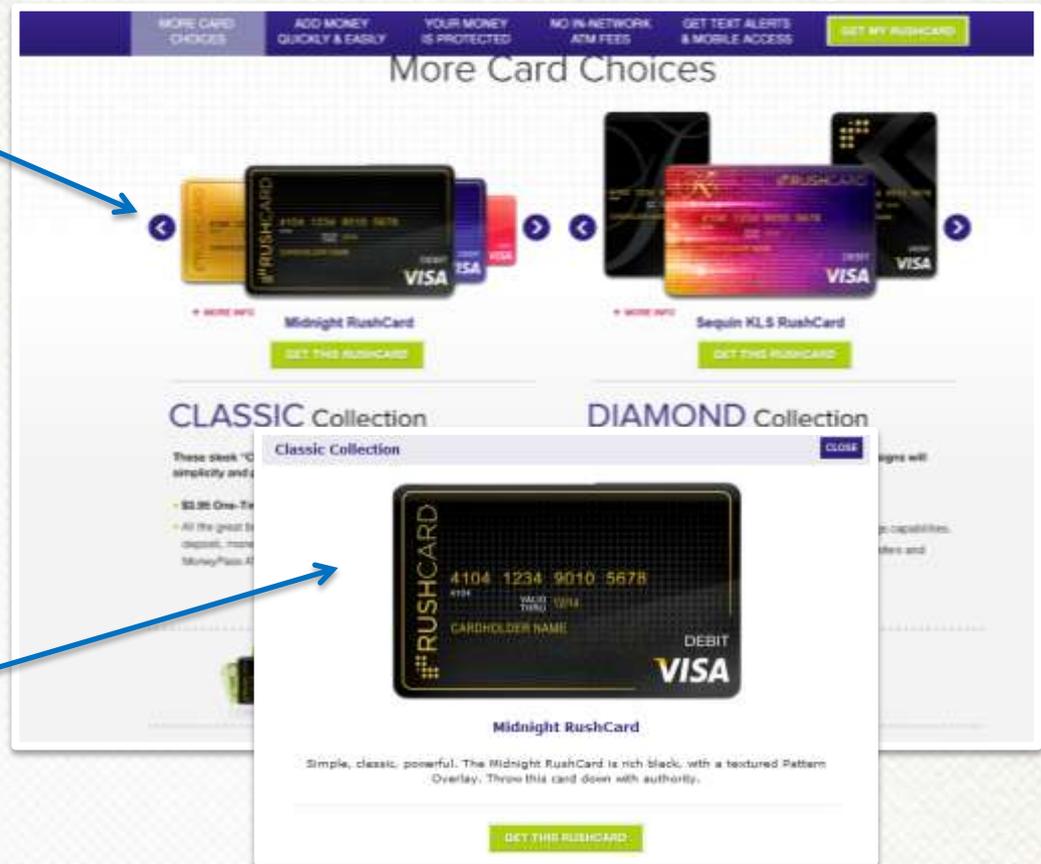
Consider...

- **Add** “Contact Us” in top menu
- **Clickable** hero headers that lead to more related content either on the homepage or elsewhere on the site
- **Reevaluate** the “More Card Choices” label (e.g. “Card Designs”,) and its design interaction (i.e. clear response to a user’s mouse click)
- **Keep** the bright coloring, and immediately visible card art, these were viewed favorably when first accessing the site



More Card Choices: Usability*

- While participants liked the card art, few intuited the carousel interaction.
- Participants did not realize that selecting “Get This RushCard” meant choosing the specific card art shown in front.
 - They thought they would be able to select art later
 - A few clicked the card art
- At least 3 participants clicked “More Info” at some point and while the design interaction was expected, the content was not (i.e. expected more info about collections)



* Collections and Plan concepts discussed under “Collections & Fee Plans

More Card Choices: Usability (cont.)

- When evaluating the “Classic” vs. “Diamond” collections many participants were confused:
- Fees were not always readily apparent, nor was it clear why there was a price difference
- One participant was confused by the “enhanced savings capabilities” language
- Waived fee on second card caused confusion for 2 participants

More Card Choices

MORE CARD CHOICES | ADD MONEY QUICKLY & EASILY | YOUR MONEY IS PROTECTED | NO IN-NETWORK ATM FEES | GET TEXT ALERTS & MOBILE ACCESS | GET MY RUSHCARD

Midnight RushCard

Sequin KLS RushCard

CLASSIC Collection

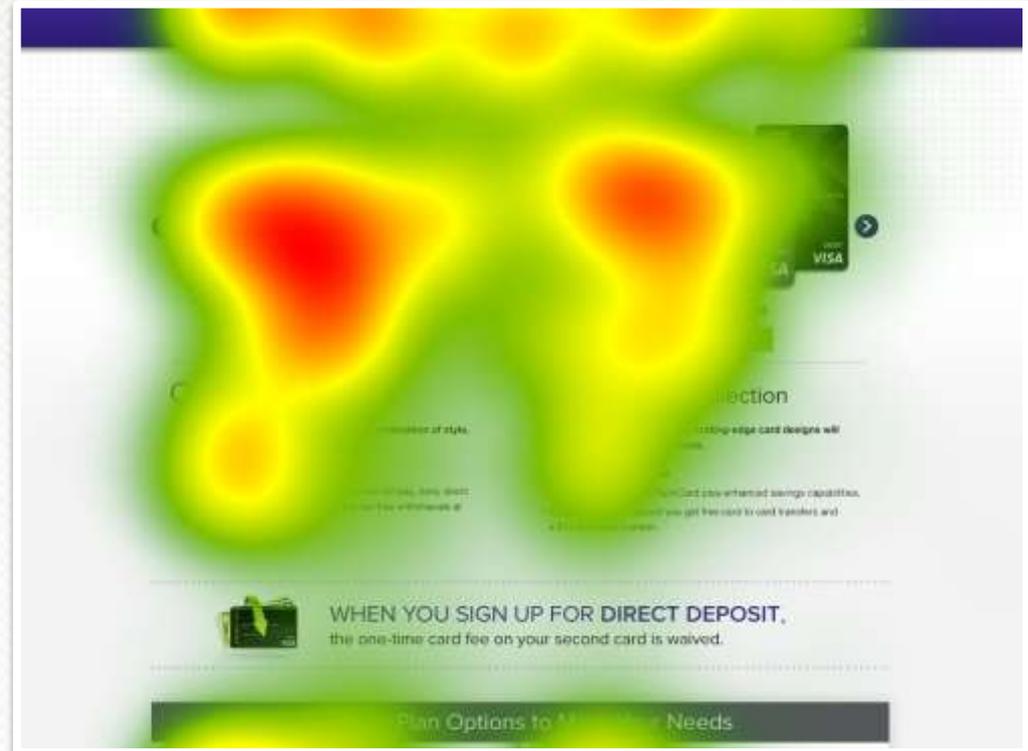
DIAMOND Collection

WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.

More Card Choices: Usability (cont.)

- When evaluating the “Classic” vs. “Diamond” collections many participants were confused:
- Fees were not always readily
- One participant was confused by the “enhanced savings capabilities” language
- Waived fee on second card caused confusion for 2 participants

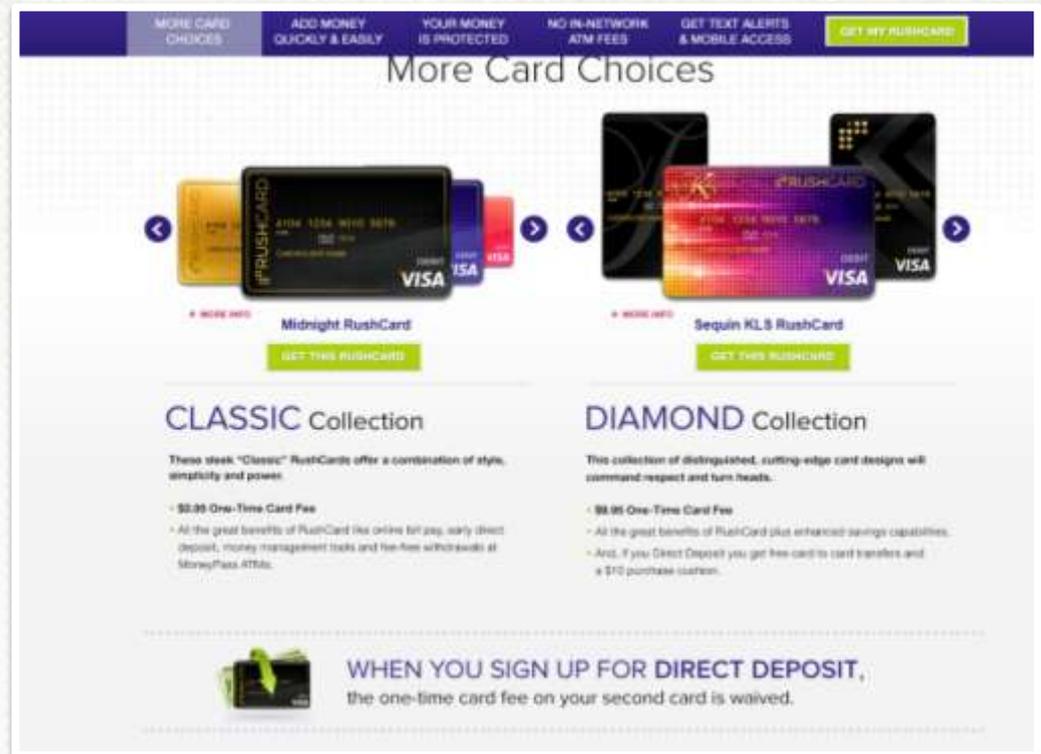
Eye Tracking



Eye-tracking heat map of “More Card Choices”

Consider...

- **Redesign** the card collections interaction to be more intuitive
 - **Example**, a visual high-light effect when the user's mouse hovers over the carousel to indicate that it is interactive
 - Clarify groupings and label, **Example** specify "Midnight" as the button label
- **Allow** users to click card art to get more information about the collections
- **Change** "more info" content to collections details
- **Change** content or reduce prominence of D.D. banner



Add Money Quickly & Easily

- No major issues. Liked options, 2 days earlier was important
- At least one participant wanted to client 1-2-3 step images
- Participants wanted to click purple headers to get more detailed information about topic
- One participant wasn't sure why check marks were being used

Consider...

- **Allow** users to click 1-2-3 step images for more information
- **Allow** users to click headers for more detailed information

More Card Choices | Add Money Quickly & Easily | Your Money Is Protected | No In-Network ATM Fees | Get Text Alerts & Mobile Access | **Get My RushCard**

Add Money Quickly & Easily

✓ Get **YOUR MONEY UP TO 2 DAYS EARLIER** with **Direct Deposit**¹
Subject to your payers' payment process and timing.

- Your money is automatically deposited at no extra charge
- No check-cashing fees
- No routing amount to cash your check
- Deposit all or some of your check

1 GET YOUR RUSHCARD | **2 SIGN UP FOR DIRECT DEPOSIT** | **3 LET YOUR PAYER KNOW**

✓ **Load Cash**
Up to \$1,000 per 24-hour period at tens of thousands of locations.
Click on a logo to find a cash load location near you.

Walmart | MoneyGreen | Payoff

✓ **Load Checks**
Up to \$1,000 at Walmart for a \$2.74 fee.
Not available in IL, MI, NY, VT, WI

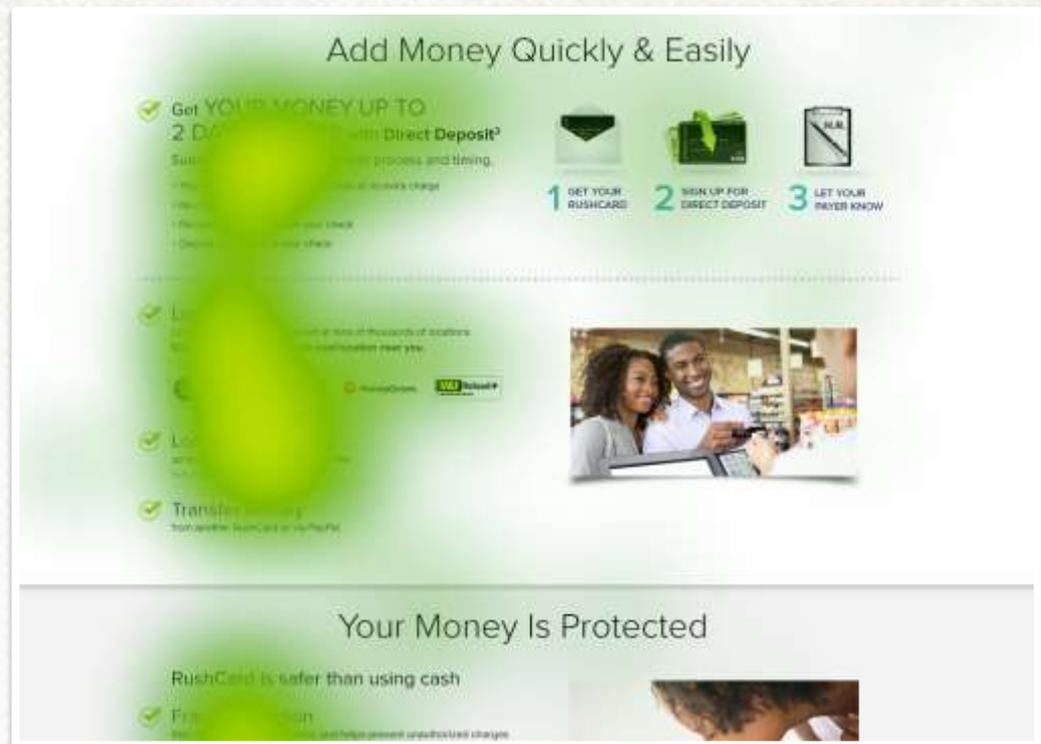
✓ **Transfer Money**
from another RushCard or via PayPal

Your Money Is Protected

Add Money Quickly & Easily

- No major issues. Liked options, 2 days earlier was important
- At least one participant wanted to click 1-2-3 step images
- Participant wanted to click on "Add Money" header
- Participant wanted to click on "Add Money" header
- One participant wasn't sure why check marks were being used
- **Consider...**
- **Allow** users to click 1-2-3 step images for more information
- **Allow** users to click headers for more detailed information

Eye Tracking



Eye-tracking heat map of "Add Money"

Your Money is Protected

- No major issues, most liked content and considered it important
 - One participant disagreed RushCard was safer
- As with other areas, participants wanted to click headers
- One participant mentioned that he liked the associate image (i.e. mother protecting infant)
- One had a question about the “zero liability policy”, scrolled to # 4 reference in footer but did not find an answer to her question

Consider...

- **Allow** users to click headers for more detailed information

The screenshot shows the top navigation bar with links: MORE CARD CHOICES, ADD MONEY QUICKLY & EASILY, YOUR MONEY IS PROTECTED, NO IN-NETWORK ATM FEES, GET TEXT ALERTS & MOBILE ACCESS, and a green button GET MY RUSHCARD. Below the navigation is a main banner titled "Your Money Is Protected" with three bullet points: "RushCard is safer than using cash", "Fraud Protection" (that detects suspicious activity and helps prevent unauthorized charges), "Lost & Stolen Card Protection*" (with the Visa Zero Liability policy), and "Money is FDIC Insured" (to at least \$250,000 through The Bancorp Bank, Member FDIC). To the right of the text is an image of a woman kissing a baby. Below this is another banner titled "No In-Network ATM Fees" with a bullet point: "Over 23,000 Fee-Free ATMs" (Use your RushCard to access cash at over 23,000 MoneyPass ATMs with no fees. Balance inquiries at out-of-network ATMs are \$0.50 each. Cash withdrawals at out-of-network ATMs are \$2.50 each). To the right is an image of a MoneyPass ATM. Below the text is a search box titled "Find MoneyPass ATMs Near You" with a text input field and a "FIND ATMS" button. The bottom right of the search box says "powered by" with the Visa logo.

Your Money is Protected

- No major issues, most liked content and considered it important
- One participant disagreed RushCard was safer
- As with other areas, participants wanted to click headers
- One had a question about the “zero liability policy”, scrolled to # 4 reference in footer but did not find an answer to her question
- **Consider...**
- **Allow** users to click headers for more detailed information

Eye Tracking

The screenshot displays the RushCard website's home page with the following content:

- Section 1: Your Money is Protected**
 - Headline: "Your Money is Protected"
 - Sub-headline: "RushCard is safer than using cash"
 - Checkmarks:
 - ✓ **Free Fraud Protection:** RushCard helps prevent unauthorized charges
 - ✓ **Loss and Theft Protection***
 - ✓ **Money is FDIC Insured:** Up to \$250,000 through The Bancorp Bank, Member FDIC
 - Image: A woman kissing a baby on the forehead.
- Section 2: No In-Network ATM Fees**
 - Headline: "No In-Network ATM Fees"
 - Checkmark: ✓ **Over 23,000 Fee-Free ATMs**
Use your RushCard at over 23,000 MoneyPass ATMs with no fees. Withdrawals up to \$200 each. Cash withdrawals at out-of-network ATMs are \$2.50 each.
 - Image: A MoneyPass ATM machine.
 - Form: "Find MoneyPass ATMs Near You" with a "FIND ATMs" button and a "powered by" logo.
- Section 3: Get Text Alerts & Mobile Access**

No Network ATM Fees

- Great feature, differentiator. Some confusion around the term “in network” vs. “out-of-network”
 - One participant thought this meant online vs. in person
 - One felt a “MoneyPass” ATM was not in her area since she never saw one
- While many did understand the terminology, they were not necessarily clear about the fees

Consider...

- **Change** fee-free ATM language, e.g. “Participating ATMs”
- **Clarify** the presentation of fees

The screenshot shows a bank website with a dark blue navigation bar containing the following links: MORE CARD CHOICES, ADD MONEY QUICKLY & EASILY, YOUR MONEY IS PROTECTED, NO IN-NETWORK ATM FEES, GET TEXT ALERTS & MOBILE ACCESS, and a green button labeled GET MY ACCOUNT. Below the navigation bar, the main heading is 'No In-Network ATM Fees'. The first section, 'Over 23,000 Fee-Free ATMs', includes a green checkmark icon, a sub-heading, and a paragraph: 'Use your RushCard to access cash at over 23,000 MoneyPass ATMs with no fees. Balance inquiries at out-of-network ATMs are \$0.50 each. Cash withdrawals at out-of-network ATMs are \$2.50 each.' To the right is an image of a MoneyPass ATM. Below this is a search box titled 'Find MoneyPass ATMs Near You' with a 'FIND ATMS' button and a 'powered by' logo. The second section, 'Get Text Alerts & Mobile Access', features a green checkmark icon, a sub-heading 'Text & Email Alerts', and a paragraph: 'Get text and email alerts that let you know when your available balance is getting low and if you're about to go over your set budget.' Below this is another green checkmark icon, a sub-heading 'Free Mobile App to Manage Your Account', and a paragraph: 'Use our iPhone or Android app to check your balance, recent transactions and test deposits or cash loads.' To the right is an image of a woman looking at her smartphone. At the bottom of this section are icons for the Google Play Store and the Apple App Store.

Get Text Alerts

- Viewed favorably by those who viewed. Liked getting text if about to go over budget
- No issues of significance

Need More Information

- Used, no major issues
- One participants didn't see after repeated scrolling and had to be guided by moderator

Consider...

- Possibly increasing contrast of footer menu for more visibility

The screenshot shows the Archer Prepaid Visa RushCard home page. At the top, there is a dark blue navigation bar with white text for menu items: "MORE CARD CHOICES", "ADD MONEY QUICKLY & EASILY", "YOUR MONEY IS PROTECTED", "NO IN-NETWORK ATM FEES", "GET TEXT ALERTS & MOBILE ACCESS", and a prominent yellow "GET MY RUSHCARD" button. Below the navigation bar, the main content area features two green checkmark icons. The first is for "Text & Email Alerts" with the subtext "Get text and email alerts that let you know when your available balance is getting low and if you're about to go over your set budget." The second is for "Free Mobile App to Manage Your Account" with the subtext "Use our iPhone or Android app to check your balance, recent transactions and last deposits or cash loads." Below these are icons for the Google Play and App Store. To the right of the text is a photograph of a woman with curly hair looking at her phone. Below this section is a light blue area with the heading "Need More Information?". Underneath are five columns of links: "How It Works" (Learn more about how to use a RushCard), "FAQs" (Find answers to common questions about RushCard), "Schedule of Fees" (Compare fees between our Rush Unlimited and Pay As You Go plans), "Benefits" (Quickly review all of our great member benefits), and "Contact Us" (Contact our Member Services Representatives by email, phone, or mail anytime, 24 hours a day, 7 days a week). At the bottom is a dark blue footer with white text: "Get your Prepaid Visa RushCard today and gain control of your finances."

Get Text Alerts

- Viewed favorably by those who viewed. Liked getting text if about to go over budget
- No issues of significance
-
-
-
- One participants didn't see after repeated scrolling and had to be guided by moderator
- **Consider...**
- Possibly increasing contrast of footer menu for more visibility

Eye Tracking

The screenshot shows the Archer Prepaid Visa RushCard website. The main heading is "Get Text Alerts & Mobile Access". Below this, there are two sections: "Text & Email Alerts" and "Free Mobile App to Manage Your Account". The "Text & Email Alerts" section includes a checkmark icon and the text: "Get text and email alerts that let you know when your available balance is getting low and if you're about to go over your set budget!". The "Free Mobile App to Manage Your Account" section includes a checkmark icon and the text: "Use the Archer Prepaid Visa RushCard app to check your balance, report transactions and use accounts on your terms." Below these sections are icons for the Google Play and App Store. To the right of the text sections is a photograph of a woman with curly hair looking at her phone. Below the main heading is a section titled "Need More Information?" with five columns: "How It Works", "FAQs", "Schedule of Fees", "Benefits", and "Contact Us". At the bottom of the page is a dark blue banner with the text "Get your Prepaid Visa RushCard today and gain control of your finances." and a green button labeled "GET MY RUSHCARD".

Home Page Footer

- One participant mentioned she was looking for company information in the header.
- At least one participant read the “fine print” at the bottom
- No clear way to get back to top “Home” from here, participants clicked back button
- About RushCard most participants expected it to contain “how it works” content

Consider...

- **Renaming** “About RushCard” to just “About Us”
- **Add** a “Home” option in navigation



Home Page Footer

- One participant mentioned she was looking for company information in the header.
- At least one participant read the “fine print” at the bottom
- M...op
- “
- C
- About RushCard most participants expected it to contain “how it works” content
- **Consider...**
 - **Renaming** “About RushCard” to just “About Us”
 - **Add** a “Home” option in navigation

Eye Tracking



Collections & Plans

Archer

What's the difference between Classic and Diamond?"

“ I want to say low grade like a lesser card. Diamond is a higher grade. Probably you could put more money on this one than a Classic card.”

Archer



COLLECTIONS & PLANS

Card Collections

- Participants were confused about the difference between “Classic” and “Diamond” collections. Many simply assumed different features were associated (i.e. one was a credit card, or one had direct deposit, etc)

Consider...

- Reevaluate** the concept of collections, or, possibly use plain language to describe each (E.g. “\$3.95 Card Designs” vs. “\$9.95 Card Designs”)
- Directly correlate** collection benefits (E.g. like a plan comparison chart)

The screenshot displays a website interface for credit cards. At the top, a navigation bar includes links: MORE CARD CHOICES, ADD MONEY QUICKLY & EASILY, YOUR MONEY IS PROTECTED, NO IN-NETWORK ATM FEES, and GET TEXT ALERTS & MOBILE ACCESS. Below this is a section titled 'More Card Choices' featuring two card collections. The 'CLASSIC Collection' is described as offering a combination of style, simplicity, and power, with a \$3.95 one-time card fee and benefits of RushCard like online bill pay, early direct deposit, money management tools, and low-fee withdrawals at MoneyPass ATMs. The 'DIAMOND Collection' is described as offering distinguished, cutting-edge card designs that command respect and turn heads, with a \$9.95 one-time card fee, the same benefits as the Classic collection, and an added benefit of free card-to-card transfers and a \$10 purchase option. A promotional banner states: 'WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.' Below this is a section titled 'Simple Plan Options to Meet Your Needs' with two plans: 'Rush Unlimited' (Monthly Fee) and 'Pay as You Go' (No Monthly Fee). The 'Rush Unlimited' plan includes unlimited PIN or signature transactions, \$100/month without Direct Deposit, and \$100/month if enrolled in Direct Deposit. The 'Pay as You Go' plan includes \$100/month transaction up to 100 months, no monthly fee, and a \$100 maintenance fee. At the bottom, there are links to 'View full plan comparison and all fees' and 'Find the plan that's right for you', with buttons for 'VIEW SCHEDULE OF FEES' and 'VIEW PLAN CALCULATOR'.

COLLECTIONS & PLANS

Plan Options

- At least 2 participants were unsure what PIN and signature transaction meant exactly
- Participants had difficulty processing monthly fee vs. maintenance fee as they are both monthly fees
- One participant thought he would get \$10 back if he used the card more than 10 times
- Almost all wanted more info, and “schedule of fees” was not always readily seen
- Only one participant mentioned the plan calculator, thinking it was a calculator to add costs

The screenshot displays a website interface for card options. At the top, a navigation bar includes links for 'MORE CARD CHOICES', 'ADD MONEY QUICKLY & EASILY', 'YOUR MONEY IS PROTECTED', 'NO IN-NETWORK ATM FEES', and 'GET TEXT ALERTS & MOBILE ACCESS'. Below this, the 'More Card Choices' section features two main card collections: 'CLASSIC Collection' and 'DIAMOND Collection'. The 'CLASSIC Collection' is described as offering a combination of style, simplicity, and power, with a \$20 one-time card fee and benefits like early direct deposit and money management tools. The 'DIAMOND Collection' is described as a collection of distinguished, cutting-edge card designs with a \$20 one-time card fee and enhanced savings capabilities. Below these, a promotional banner states: 'WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.' The bottom section, 'Simple Plan Options to Meet Your Needs', compares two plans: 'Rush Unlimited' (Monthly Fee) and 'Pay as You Go' (Flat Fee Plan). The 'Rush Unlimited' plan includes unlimited PIN or signature transactions, \$100/month without Direct Deposit, and \$20/month if enrolled in Direct Deposit. The 'Pay as You Go' plan includes a \$100/week transaction up to \$10/month, no monthly fee, and a \$10/month maintenance fee. At the bottom, there are two buttons: 'View full plan comparison and all fees' and 'Find the plan that's right for you', with a 'VIEW PLAN CALCULATOR' button below the second one. Two blue arrows point from the text in the 'Plan Options' list to these buttons.

COLLECTIONS & PLANS

Plan Options

- Participants who used the stick navigation (vs scrolling) did not see this section since it is “below the fold” and does not have an anchor
- The information in the home page plans is not displayed consistently with plan information in sign up
- A few participants clicked the light blue chevron tags

The screenshot displays a website interface for financial products. At the top, a navigation bar contains five items: 'MORE CARD CHOICES', 'ADD MONEY QUICKLY & EASILY', 'YOUR MONEY IS PROTECTED', 'NO IN-NETWORK ATM FEES', and 'GET TEXT ALERTS & MOBILE ACCESS'. Below this, the 'More Card Choices' section features two card collections: 'Midnight RushCard' and 'Sequin ELS RushCard'. Each collection includes a 'GET THIS RUSHCARD' button. The 'CLASSIC Collection' is described as offering a combination of style, simplicity, and power, with a \$2.00 One-Time Card Fee. The 'DIAMOND Collection' is described as featuring distinguished, cutting-edge card designs with command respect and turn heads, also with a \$2.00 One-Time Card Fee. A promotional banner states: 'WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.' Below this, the 'Simple Plan Options to Meet Your Needs' section presents two options: 'Rush Unlimited' (Monthly Fee) and 'Pay as You Go' (Flat Fee Plan). The 'Rush Unlimited' plan includes unlimited PIN or signature transactions, \$100/month without Direct Deposit, and \$25/month if enrolled in Direct Deposit. The 'Pay as You Go' plan includes a \$100/week transaction up to \$100/week, no monthly fee, and a \$1.25 maintenance fee. At the bottom, there are two buttons: 'VIEW SCHEDULE OF FEES' and 'FIND THE PLAN THAT'S RIGHT FOR YOU' with a 'VIEW PLAN CALCULATOR' button.

COLLECTIONS & PLANS

Plan Options

Consider...

- **Including** a “hint” of plan content in the current anchor view or adding an anchor to it
- **Standardize** how plan information is shown on all sections of the site
- **Re-state** “up to \$10” as “never pay more than \$10 for transactions
- **Create** a direct comparison chart for plan features and fees
- **Add** a tool tip or other progressive disclosure of transaction definitions.

The screenshot displays a website interface for credit cards. At the top, a navigation bar includes links for 'MORE CARD CHOICES', 'ADD MONEY QUICKLY & EASILY', 'YOUR MONEY IS PROTECTED', 'NO IN-NETWORK ATM FEES', and 'GET TEXT ALERTS & MOBILE ACCESS'. The main heading is 'More Card Choices'. Below this, two card collections are featured: 'CLASSIC Collection' and 'DIAMOND Collection'. Each collection shows a stack of cards and a 'GET THIS RUSHCARD' button. The CLASSIC Collection description states: 'These sleek "Classic" RushCards offer a combination of style, simplicity and power.' and lists a '\$8.95 One-Time Card Fee' and 'All the great benefits of RushCard like online bill pay, early direct deposit, money management tools and fee-free withdrawals at MoneyPass ATMs.' The DIAMOND Collection description states: 'This collection of distinguished, cutting-edge card designs all command respect and turn heads.' and lists a '\$8.95 One-Time Card Fee', 'All the great benefits of RushCard plus enhanced savings capabilities.', and 'And, if you Direct Deposit you get fee-free card transfers and a \$10 purchase bonus.' Below the collections, a promotional banner reads: 'WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.' The bottom section, 'Simple Plan Options to Meet Your Needs', features two options: 'Rush Unlimited' (Monthly Fee) with benefits like 'Unlimited PIN or signature transactions', '\$10/month without Direct Deposit', and '\$8.95/month if enrolled in Direct Deposit'; and 'Pay as You Go' (Flat Fee Plan) with benefits like '\$1.00/week transaction up to \$10/week', 'No monthly fee', and '\$1.25 maintenance fee'. At the bottom, there are two buttons: 'VIEW SCHEDULE OF FEES' and 'FIND THE PLAN THAT'S RIGHT FOR YOU' with a 'VIEW PLAN CALCULATOR' button.

COLLECTIONS & PLANS

Plan Options

Consider...

- **Reevaluate** ‘pay as you go labeling (this is possibly too close to cell phone plan) or separate our “your monthly costs” vs. the specific fee label as in the sign up process
- Optionally, if fee is only after 90 day inactivity, specify this fact
- **Re-state** “up to \$10” as “never pay more than \$10 a month for transactions”
- Possibly tweak visual priority of purple buttons (low)

More Card Choices

CLASSIC Collection

DIAMOND Collection

WHEN YOU SIGN UP FOR DIRECT DEPOSIT, the one-time card fee on your second card is waived.

Simple Plan Options to Meet Your Needs

Rush Unlimited

Pay as You Go

View full plan comparison and all fees

Find the plan that's right for you

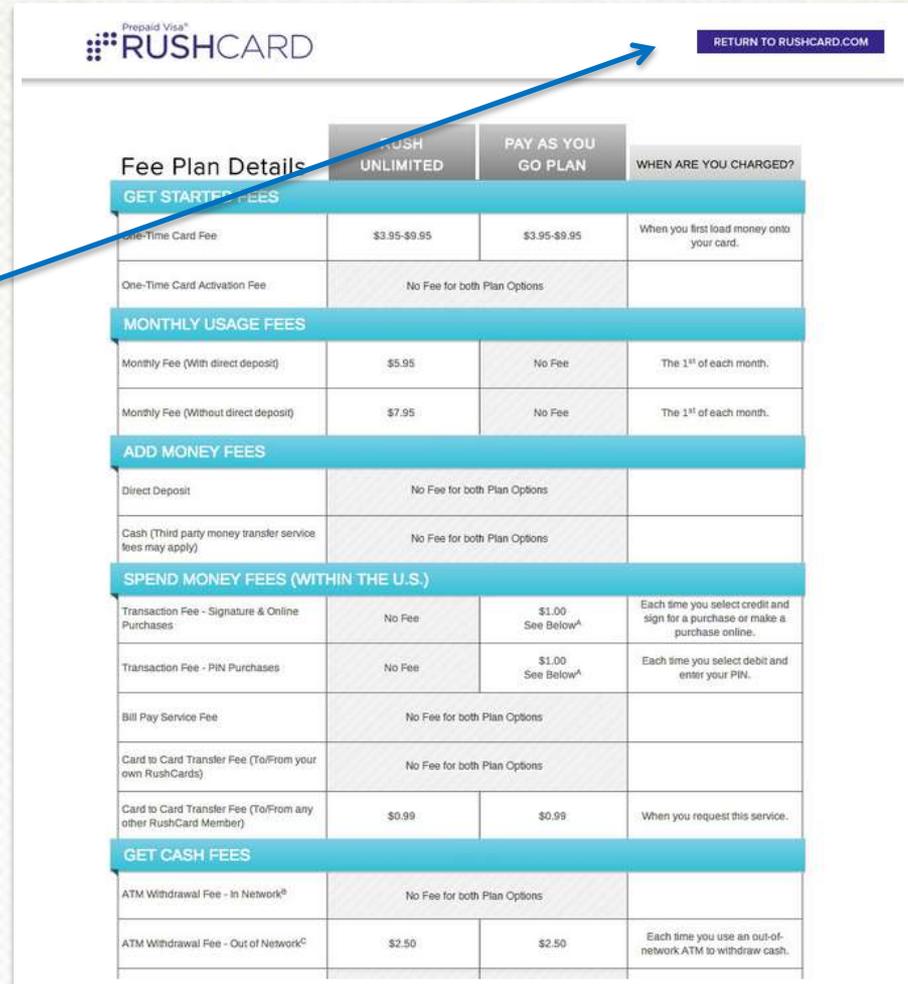
COLLECTIONS & PLANS

Schedule of Fees

- Very useful, this is where many users made sense of plans
- Language caused hesitation. Not clear it was same “home” page they had previously explored
- Navigational “orphan” not linked to any other content, can only go back to home, despite being mid-process in evaluation process

Consider...

- **Integrating** into the sites navigation possibly as a 2nd level item
- **Relabeling** “Return to rushcar.com” to “Home”



Prepaid Visa®
RUSHCARD

[RETURN TO RUSHCARD.COM](#)

Fee Plan Details	RUSH UNLIMITED	PAY AS YOU GO PLAN	WHEN ARE YOU CHARGED?
GET STARTED FEES			
One-Time Card Fee	\$3.95-\$9.95	\$3.95-\$9.95	When you first load money onto your card.
One-Time Card Activation Fee	No Fee for both Plan Options		
MONTHLY USAGE FEES			
Monthly Fee (With direct deposit)	\$5.95	No Fee	The 1 st of each month.
Monthly Fee (Without direct deposit)	\$7.95	No Fee	The 1 st of each month.
ADD MONEY FEES			
Direct Deposit	No Fee for both Plan Options		
Cash (Third party money transfer service fees may apply)	No Fee for both Plan Options		
SPEND MONEY FEES (WITHIN THE U.S.)			
Transaction Fee - Signature & Online Purchases	No Fee	\$1.00 See Below ^A	Each time you select credit and sign for a purchase or make a purchase online.
Transaction Fee - PIN Purchases	No Fee	\$1.00 See Below ^A	Each time you select debit and enter your PIN.
Bill Pay Service Fee	No Fee for both Plan Options		
Card to Card Transfer Fee (To/From your own RushCards)	No Fee for both Plan Options		
Card to Card Transfer Fee (To/From any other RushCard Member)	\$0.99	\$0.99	When you request this service.
GET CASH FEES			
ATM Withdrawal Fee - In Network ^B	No Fee for both Plan Options		
ATM Withdrawal Fee - Out of Network ^C	\$2.50	\$2.50	Each time you use an out-of-network ATM to withdraw cash.

Archer

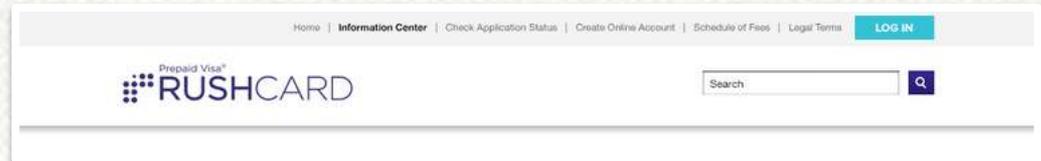
Information Center

Archer

INFORMATION CENTER

Information Center Overview

- **Getting to the IC** – For many users, finding the IC was difficult. While one participant found it immediately, most took time to find or needed to be prompted
- **Valuable Content** – The frequency of clicking on home page topics to learn more indicates that most participants were interested in content available in the IC
- **Perception ‘Too Much’**– Some felt the content was too much (i.e. overlapped) This could be due, in part, to the fact the content wasn’t integrated i.e. not accessible at the time they were looking at that topic.



(content truncated for visual display)



Archer

INFORMATION CENTER

How It Works

- **Navigation** – IC's navigation was successful, participants were able to easily go back and forth to areas of interest
- Some participants were more focused on the in-line graphics which worked well for them
- **Content** – While the content was useful, and participants understood it was related to home page content, some had difficulty quickly drilling down to answer a specific question. This is likely due to the transition from the home page to the new navigational paradigm of the IC.

The screenshot shows the RushCard Information Center website. At the top, there is a navigation bar with links for Home, Information Center, Check Application Status, Create Online Account, Schedule of Fees, Legal Terms, and Log Out. Below this is the RushCard logo and a search bar. The main heading is "INFORMATION CENTER". A horizontal menu contains buttons for "HOW IT WORKS", "FREQUENTLY ASKED QUESTIONS", "BENEFITS", "CONTACT US", and "GET MY RUSHCARD". The "How It Works" section is active, displaying a sidebar with links for Overview, Get a Card & Set It Up, Load Money, Use your RushCard, and Manage Your Money. The main content area features a "Easy To Get. Easy To Get Going." section with a four-step process: 1. GET A CARD & SET IT UP, 2. LOAD MONEY, 3. USE YOUR RUSHCARD, and 4. MANAGE YOUR MONEY. Below this is a "Money Saving Tips" section with four tips: Choose the card plan that works best with your lifestyle, Enroll in direct deposit to lower your monthly card fee, Use our free mobile app to check your balance, view transactions, and even transfer money, Use RushText to receive balance updates on your mobile phone, and Use our MoneyPass ATM locator to find a convenient fee-free ATM. Blue arrows from the text on the left point to the "HOW IT WORKS" button, the "Load Money" link in the sidebar, and the "LOAD MONEY" step in the process flow.

INFORMATION CENTER

Frequently Asked Questions

- Useful, but somewhat less so than “How it Works”
- Once in the IC, participants did not show any significant challenges accessing or consuming FAQs.
- One participant did not seem to understand she was only seeing the “Top FAQs”
- One participant thought she had answered her question about “Pay Pal” but in reality misunderstood
- At least two participants said they would take time to read through the FAQs. Might not be truth, but speaks to desire for thoughtful evaluation

Home | Information Center | Check Application Status | Open Online Account | Schedule of Fees | Legal Terms | LOGIN

Prepaid Visa[®] RUSHCARD

Search

INFORMATION CENTER

HOW IT WORKS | FREQUENTLY ASKED QUESTIONS | BENEFITS | CONTACT US | GET MY RUSHCARD

Frequently Asked Questions

Search FAQs

Search

FAQs Topics

- Top FAQs
- Direct Deposit
- Fees & Activation
- Lost/Stolen RushCards
- Managing Your RushCard
- Using ATMs
- Using Your RushCard
- View All FAQs

Top FAQs

- + Where can I find a surcharge-free ATM?
- + How do I set up Direct Deposit?
- + How do I check my Prepaid Visa RushCard available balance?
- + How do I load money using a FormFree® location, such as CVS/pharmacy?
- + How do I activate my RushCard?
- + How do I link my Rushcard to my PayPal Account?
- + How do I use RushText?
- + When will my Direct Deposit be available?

INFORMATION CENTER

Benefits

- Participants seemed indifferent to the content under benefits (i.e. neither good nor bad)
- One participant noted that it was pretty much the same information as the home page
- At least 2 participants viewed with interest “Rush Goals”
 - One thought it was a rewards program and liked that it gave back \$2, another liked that it might help her save

Consider...

- **Removing** this content, incorporate “Rush Goals” elsewhere

Home | Information Center | Check Application Status | Create Online Account | Schedule of Fees | Log Out

LOG IN

Prepaid Visa®
RUSHCARD

Search

INFORMATION CENTER

HOW IT WORKS | FREQUENTLY ASKED QUESTIONS | BENEFITS | CONTACT US | GET MY RUSHCARD

Benefits

Timely Access to Your Funds	Money Where and When You Need It
<p>Early Direct Deposit</p> <p>Imagine starting your weekend with early access to your payroll (up to 2 days sooner) or government benefits (up to 3 days sooner). RushCard automatically deposits your money—free of charge.</p>	<p>Rush Bill Pay</p> <p>Rush Bill Pay is a smart and secure way to save time and money. Pay your bills online with your RushCard and avoid tedious and costly visits to the post office.</p>
<p>Mobile Apps & Alerts</p> <p>Use the iPhone or Android apps for up-to-the-minute info on balances, latest deposits, and recent transactions. That could be a lifesaver when you're commuting about splurge shopping or a night out on the town. And our secure text and email alerts provide convenient access to your accounts.</p>	<p>Card to Card Transfers</p> <p>If you have more than one RushCard, you can easily transfer money between them, free of charge. And for just 99 cents, friends or family members with a RushCard can transfer money to your card.</p>
<p>Purchase Cushion</p> <p>RushCard has your back! Choose a card from our Diamond collection and we'll provide a \$10 purchase cushion for extra shopping flexibility.</p>	<p>Rush Goals</p> <p>Let RushCard help you set and meet goals, like saving for vacations, a new computer, or that special anniversary gift. We'll even refund up to \$2.00 in fees for each month your RushGoals accounts have \$500 or more.</p>

INFORMATION CENTER

Contact Us

- This section was useful, however one participant mentioned that she thought it should be in the header on the home page
- A few participants mentioned that they would call. One specifically stated should not use the web form, particularly since she would want an answer right away.
- **Consider...**
 - **Adding** to home page toolbar
 - **Increasing** the prominence of the phone number

The screenshot shows the 'INFORMATION CENTER' page for RUSHCARD. At the top, there is a navigation bar with links for 'Home', 'Information Center', 'Check Application Status', 'Create Online Account', 'Schedule of Fees', 'Legal Terms', and a 'LOG IN' button. Below the navigation bar is the RUSHCARD logo and a search bar. The main heading is 'INFORMATION CENTER'. Below this are five navigation buttons: 'HOW IT WORKS', 'FREQUENTLY ASKED QUESTIONS', 'BENEFITS', 'CONTACT US', and 'GET MY RUSHCARD'. A paragraph of text states: 'Our Member Services Representatives are available to help you with any questions you may have about the Prepaid Visa RushCard - 24 hours a day, 7 days a week. You can reach us by email, phone, or snail mail. For questions concerning RushCard LIVE, please visit rushcardlive.com.' Below this is the 'Email Us' section, which includes a form with fields for 'Your Name', 'Your Email Address', 'Subject', and 'Message', and a 'Submit Query' button. To the right of the form is a 'Friendly Reminder' box with the text: 'For your security, please do not send us personal information including: + Your 16 digit Account number, + Your Social Security Number, + Your Date of Birth, + Your RushCard online account login info (Username or Password), + Your State issued ID'. Below the 'Email Us' section are 'Call Us' and 'Mail Us' sections. The 'Call Us' section lists '888-RUSHCARD (888-787-4227)'. The 'Mail Us' section lists 'UniRush Financial Services, PO Box 42482, Cincinnati, OH 45242'. A blue arrow points from the text 'she would want an answer right away' to the 'Submit Query' button.

Get a RushCard

Archer

GET A RUSHCARD

Overview

- Participants were easily able to get to signup from multiple sources. No participant had trouble finding the signup process
- “Get My RushCard” was not distinguished from “Get *This* RushCard”

Consider...

- **Standardizing** to the “Get My RushCard” label, clicking the button always produces the same result

The screenshot displays the RushCard website interface. At the top, there is a navigation bar with links for Home, Information Center, Check Application Status, Check My Account, My Account Page, and Log In. Below this is the RushCard logo and a search bar. The main content area features a promotional banner with the text: "RushCard is a Prepaid Visa Card. Use it at thousands of locations, shop online, and pay bills. It's not a credit card. Spend what you load on the card. It's not a traditional bank account. No minimum balances, no credit checks." A prominent green button labeled "GET MY RUSHCARD" is visible. Below the banner, a dark blue bar lists key features: MORE CARD CHOICES, ADD MONEY QUICKLY & EASILY, YOUR MONEY IS PROTECTED, NO IN-NETWORK ATM FEES, and GET TEXT ALERTS & MOBILE ACCESS. The "More Card Choices" section shows two collections: "CLASSIC Collection" featuring the "Midnight RushCard" and "DIAMOND Collection" featuring the "Sequin KLS RushCard". Each card has a "GET THIS RUSHCARD" button.

GET A RUSHCARD

Choose a Plan

- The “Choose a Plan” layout was more successful clarifying plans for participants than the home page version layout
- Participants did not have any problems using the interface to pick the plan
- Participants still had difficulty deciding. One participant thought plan content should be a direct comparison chart like the thumbnail

Consider...

- **Standardize** how plan information is shown on all sections of the site
- **Create** a direct comparison chart for plan features and fees
- **Spell out** “month”

Prepaid Visa®
RUSHCARD RETURN TO RUSHCARD.COM

GET A PREPAID VISA RUSHCARD Sign up and get approval upon successful ID verification.
[View All Card & Plan Fees](#)

1 SELECT A CARD DESIGN 2 CHOOSE A PLAN 3 ENTER YOUR INFORMATION 4 REVIEW AND SUBMIT
BEGIN KL'S RUSHCARD

Choose a Plan That Fits Your Financial Needs

Rush Unlimited Plan <small>Monthly Plan</small>	Pay as You Go Plan <small>Per-Use Plan</small>
CHOOSE THIS PLAN	CHOOSE THIS PLAN
PIN & SIGNATURE TRANSACTIONS	PIN & SIGNATURE TRANSACTIONS
✓ Free PIN and Signature transactions	✓ \$1.00/each transaction up to \$10/mo
MONTHLY FEE	MONTHLY FEE
✓ \$7.95/mo without Direct Deposit	✓ Maintenance Fee of \$1.95*
✓ \$5.95/mo if enrolled in Direct Deposit	
ATM WITHDRAWAL & BALANCE INQUIRY FEES	ATM WITHDRAWAL & BALANCE INQUIRY FEES
✓ Free In-Network	✓ Free In-Network
✓ \$2.50/each out-of-network withdrawal	✓ \$2.50/each out-of-network withdrawal
✓ \$0.50/each out-of-network balance inquiry	✓ \$0.50/each out-of-network balance inquiry

View full plan comparison and all fees
[VIEW SCHEDULE OF FEES](#)

Find the plan that's right for you
[VIEW PLAN CALCULATOR](#)

Archer

GET A RUSHCARD

Enter Your Information

- Successful, expected, only minor issues.
- Participants had a range of rationales for why their SSN was being asked for, non matched the content in the tool tip
 - At least one participant would try to submit the form without a SSN#
- “How will you load” money caused hesitation. Users not sure it would limit future options
- No agreements or policies links as one participant mentioned

Consider...

- **Rewriting** the SSN tool tip if allowed
- **Clarify** how “How will you load” works or remove as a content driver
- **Add** agreement links, in new window or overlay

GET A PREPAID VISA RUSHCARD

Enter Your Personal Information

First Name
Last Name
Address
City
State
Zip Code
Home Phone
Cell Phone (optional)
Email Address
Confirm Email Address
Social Security Number
Date of Birth
Gender (optional)
Language Preference
Home Code (optional)
Office Code (optional)
How do you plan to load money into your RushCARD?
Direct Deposit from my employer
Direct Deposit from my government/benefits provider
Cash into at a local bank
Yes, I have read and agree to the User/Privacy Agreement, Consent for the Electronic Disclosure of Information, and the Privacy Policies
CONTINUE TO VERIFY YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents.

GET A RUSHCARD

Review and Submit

- Successful overall layout, participants showed a clear understanding of the content on this screen
- It was at this point where participants who selected the wrong card design realized it
- Participants did not have any issue with submitting the application

Prepaid Visa®
RUSHCARD

[RETURN TO RUSHCARD.COM](#)

GET A PREPAID VISA RUSHCARD

Sign up and get approval upon successful ID verification.
[View All Card & Plan Fees](#)

- 1 SELECT A CARD DESIGN
SEQUIN KLS RUSHCARD
- 2 CHOOSE A PLAN
PAY AS YOU GO
- 3 ENTER YOUR INFORMATION
JANE DOE
- 4 REVIEW AND SUBMIT

Review and Submit Your Information

CARD DESIGN	PLAN	PERSONAL INFORMATION
Sequin KLS RushCard Diamond Collection Card \$9.95 One-Time Fee	Pay-As-You-Go Plan <ul style="list-style-type: none">• \$1.00 each transaction up to \$10/month• \$1.95 maintenance fee• \$2.50/each withdrawal out-of-network	Jane Doe Address: 123 Any Street Wilmington, DE 19801 Phone: 302-555-1212 Email: test@email.com SSN: xxx-xx-6789 Date of Birth: xx/xx/1900 Gender: Male Language: English

[SUBMIT APPLICATION](#)

GET A RUSHCARD

Application Edit Process

- Edit process workflow was problematic. Once clicked, participants felt as if they had been taken back to the beginning of the process and would have to start over again.
- While redelivered to realize their form field content was saved for them, this hesitancy could be a barrier to conversion
- At least two participants selected the wrong plan after attempting to choose a new card design
- Some participants attempted to click the chevron headers to navigate

Prepaid Visa[®]
RUSHCARD

RETURN TO RUSHCARD.COM

GET A PREPAID VISA RUSHCARD

Sign up and get approval upon successful ID verification.
[View All Card & Plan Fees](#)

- 1 SELECT A CARD DESIGN
SEQUIN KLS RUSHCARD
- 2 CHOOSE A PLAN
PAY AS YOU GO
- 3 ENTER YOUR INFORMATION
JANE DOE
- 4 REVIEW AND SUBMIT

Review and Submit Your Information

CARD DESIGN	PLAN	PERSONAL INFORMATION
<p>Sequin KLS RushCard</p>  <p>Diamond Collection Card \$9.95 One-Time Fee</p>	<p>Pay-As-You-Go Plan</p> <ul style="list-style-type: none">• \$1.00 each transaction up to \$10/month• \$1.95 maintenance fee• \$2.50/each withdrawal out-of-network	<p>Jane Doe</p> <p>Address 123 Any Street Wilmington, DE 19801</p> <p>Phone 302-555-1212</p> <p>Email test@email.com</p> <p>SSN xxx-xx-6789</p> <p>Date of Birth xx/xx/1900</p> <p>Gender Male</p> <p>Language English</p>

SUBMIT APPLICATION

GET A RUSHCARD

Application Edit Process

Consider...

- **Allow** users to move back and forth in the application via the chevron headers before submitting
- Possibly allowing users to choose either a plan or card design first depending on what they happen to pick first
- **Indicate** visually that the user's entered information was not lost

The screenshot shows the 'Prepaid Visa RUSHCARD' application interface. At the top, there's a 'RETURN TO RUSHCARD.COM' button. The main heading is 'GET A PREPAID VISA RUSHCARD' with a sub-note: 'Sign up and get approval upon successful ID verification.' and a link 'View All Card & Plan Fees'. Below this is a progress bar with four steps: 1. SELECT A CARD DESIGN (SEQUIN KLS RUSHCARD), 2. CHOOSE A PLAN (PAY AS YOU GO), 3. ENTER YOUR INFORMATION (JANE DOE), and 4. REVIEW AND SUBMIT. The current screen is 'Review and Submit Your Information'. It features three columns: 'CARD DESIGN' with 'Sequin KLS RushCard' and 'Diamond Collection Card \$9.95 One-Time Fee', 'PLAN' with 'Pay-As-You-Go Plan' (listing fees: \$1.00 per transaction up to \$10/month, \$1.95 maintenance fee, \$2.50 out-of-network withdrawal), and 'PERSONAL INFORMATION' for 'Jane Doe' (Address: 123 Any Street, Wilmington, DE 19801; Phone: 302-555-1212; Email: test@email.com; SSN: xxx-xx-6789; Date of Birth: xx/xx/1900; Gender: Male; Language: English). Each column has an 'EDIT' button. A blue arrow points from the 'Indicate' bullet point to the progress bar, highlighting step 3.



GET A RUSHCARD

Survey Questions

- No issues of significance with the survey questions
- Most participants answered the questions without hesitation, some even indicated that they would answer even once they found out it was optional
- At least two participants mentioned they'd probably skip
- One participant was hesitant at the first "banking" question
- A number of participants wanted the last question to be multiple choice

Archer

Record Your
RUSHCARD

[RETURN TO RUSHCARD.COM](#)

PROCESSING YOUR APPLICATION

While we process your application, please answer the following optional questions about yourself.

Do you currently have a checking or savings account with a bank or credit union?

- Yes, checking only
- Yes, savings only
- Yes, both checking and savings
- No, I don't have a bank account

How did you first learn about the RushCard?

- From a television commercial
- From a banner or ad I saw online
- From a relative, co-worker, or friend
- From social media (i.e. Facebook, MySpace, Twitter, etc.)
- Other

What is the main reason you are applying for a RushCard?

- I want to make purchases with a prepaid card
- I want to receive my pay or benefits up to 2 days early with direct deposit
- I want to be able to pay my monthly bills online or over the phone
- I want to manage my money better
- It's safer than carrying cash
- Other

[CONTINUE](#)

[or Skip](#)

GET A RUSHCARD

Congratulations

- No issues of significance
- A number of participants said they would call if a question
- A number of participants said they would setup an online account and seemed to have a clear idea of what might be available in an account management tool
- Participants showed a clear understanding of what would happen next
- One participant was uneasy about social media buttons and banking information
- One participant noted that it wasn't an "approval"

Archer

Prepaid Visa[®]
RUSHCARD

[RETURN TO RUSHCARD.COM](#)

YOUR APPLICATION IS APPROVED!

Congratulations, Jane!

Your RushCard has been issued and should arrive within 7 to 10 business days at the address you specified in your application.

If you have any questions, please contact member services at agents@rushcard.com or 1-866-RUSHCARD (866-787-4227).

Please reference your application number (7473163) when you email or call.



Tell your friends! [Twitter](#) [Facebook](#)

What's Next?

Sign Up for Direct Deposit

Get access to your money up to 2 days sooner.*

[GET DIRECT DEPOSIT FORM](#)

[Learn More](#)

Create an Online Account

Stay in control of your money with free online tools.

Username

Password

[CONTINUE](#)

[Learn More](#)

Card Activation



When you receive your card in the mail, you need to do two things before you can use your card.

First, you must call 1-866-RUSHCARD (1-866-787-4227) to set up a secure PIN which will activate your card.

Then, simply load funds onto your card using one of the many convenient ways to add money. If you load your funds first without setting your PIN, you will not have access to your money until you set your PIN. At the time of your initial deposit, you will be charged a One-Time Card Fee (based on your selected card design).

Private and Confidential. All Rights Reserved.

GET A RUSHCARD

Check Application Status

- Participants did not expect to be able to check application status online.
- Two participants stated they would expect to call to get this information
- Two found the link easily without any issue
- One went to the FAQ section

Consider...

- **Informing** users they can check their status when they are on the “application pending” page

The screenshot shows the RushCard website interface. At the top, there is a navigation bar with links for Home, Information Center, Check Application Status, Create Online Account, Schedule of Fees, and Legal Terms. A blue arrow points to the 'Check Application Status' link. Below the navigation bar is the RushCard logo and a search bar. The main content area features a promotional banner for RushCard as a Prepaid Visa Card, highlighting that it is not a credit card or a traditional bank account. A green 'GET MY RUSHCARD' button is prominently displayed. Below the banner is a dark blue navigation bar with five categories: MORE CARD CHOICES, ADD MONEY QUICKLY & EASILY, YOUR MONEY IS PROTECTED, NO IN-NETWORK ATM FEES, and GET TEXT ALERTS & MOBILE ACCESS. The 'More Card Choices' section displays two card options: the Midnight RushCard and the Sequin KL5 RushCard, each with a '+ MORE INFO' link.

Closing Questions

Archer

CLOSING QUESTIONS

General Impressions & Final Feedback

- After completion of the final tasks on the site, participants were asked about their overall impressions. The responses were mostly positive—two said it was easy to use. One participant mentioned there were some confusing areas and redundant content. Another said it had a lot of information.
- A couple said they would not get the card (had a bank account, too high fees) Some walked away interested in a RushCard

Russell Simmons

- Almost all of the participants mentioned or recognized Russell Simmons' involvement—many had seen the commercials
- Participants either thought he owned/led the company (i.e. “it’s his”), or that he was simply a paid celebrity
- Generally, participant’s had a positive reaction to Russell’s involvement, with the most negative reaction being one of indifference

Considerations Appendix

CONSIDERATIONS

Default Home

- **Add** “Contact Us” in top menu
- **Clickable** hero headers that lead to more related content either on the homepage or elsewhere on the site
- **Reevaluate** the “More Card Choices” label (e.g. “Card Designs”,) and its design interaction (i.e. clear response to a user’s mouse click)
- **Keep** the bright coloring, and immediately visible card art, these were viewed favorably when first accessing the site

More Card Choices

- **Redesign** the card collections interaction to be more intuitive
- **Allow** users to click card art to get more information about the collections
- **Change** “more info” content to collections details
- **Change** content or reduce prominence of D.D. banner

Add Money Quickly

- **Allow** users to click 1-2-3 step images for more information
- **Allow** users to click headers for more detailed information

Your Money is Protected

- **Allow** users to click headers for more detailed information

No In-Network Fees

- **Change** fee-free ATM language, e.g. “Participating ATMs”
- **Clarify** the presentation of fees

Footer

- Possibly increasing contrast of footer menu for more visibility
- **Renaming** “About RushCard” to just “About Us”
- **Add** a “Home” option in navigation

Card Collections

- **Reevaluate** the concept of collections, or, possibly use plain language to describe each (E.g. “\$3.95 Card Designs” vs. “\$9.95 Card Designs”)
- **Directly correlate** collection benefits (E.g. like a plan comparison chart)

Plan Options

- **Including** a “hint” of plan content in the current anchor view or adding an anchor to it
- **Standardize** how plan information is shown on all sections of the site

- **Re-state** “up to \$10” as “never pay more than \$10 for transactions
- **Create** a direct comparison chart for plan features and fees
- **Add** a tool tip or other progressive disclosure of transaction definitions.
- **Reevaluate** ‘pay as you go labeling (this is possibly too close to cell phone plan) or separate our “your monthly costs” vs. the specific fee label as in the sign up process
- Optionally, if fee is only after 90 day inactivity, specify this fact
- **Re-state** “up to \$10” as “never pay more than \$10 a month for transactions”
- Possibly tweak visual priority of purple buttons (low)

Schedule of Fees

- **Relabeling** “Return to rushcar.com” to “Home”
- **Integrating** into the sites navigation possibly as a 2nd level item

Benefits

- **Removing** this content, incorporate “Rush Goals” elsewhere

CONSIDERATIONS

Contact Us

- **Adding** to home page toolbar
- **Increasing** the prominence of the phone number

Get a RushCard

- **Standardizing** to the “Get My RushCard” label, clicking the button always produces the same result

Select a Card Design

- **Showing** a visual of the user’s card selection

Choose a Plan

- **Standardize** how plan information is shown on all sections of the site
- **Create** a direct comparison chart for plan features and fees
- **Spell out** “month”

Enter Your Information

- **Rewriting** the SSN tool tip if allowed
- **Clarify** how “How will you load” works or remove as a content driver
- **Add** agreement links, in new window or overlay

Review and Submit

- **Allow** users to move back and forth in the application via the chevron headers before submitting
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Check Application Status

- **Informing** users they can check their status when they are on the “application pending” page

