



RBC AUTODEPOSIT AND REQUEST MONEY



AUTODEPOSIT AND REQUEST MONEY SOME DESIGN CHALLENGES

- Little competitive analysis was available – rushing to be first to market and *Interac* as a 3rd-party intermediary is unique to Canada – but podmates were experienced with payments design and *Interac*
- Tricky error handling because of 3-way UI-back *end-Interac* interactions
- Many cooks in/eyes on the kitchen – business and personal banking product and business owners, RBC higher ups, the usual suspects (dev, QA, legal, etc.) – all stakeholders to manage
- Different requirements for business and personal customers
- Limited capacity to do research – but the research we did manage to do found confusion and apprehension about service
- A lot of information to communicate for a new, complex feature in limited space

Register for *Interac* e-Transfer Autodeposit[‡]

Add up to 5 of your own email addresses or Canadian mobile numbers, one at a time, which senders can use to deposit funds directly into your Royal Bank account without the need to log in to Online Banking and answer a security question.

It's a fast, convenient and secure way to receive money. And it's free for personal banking customers.

+ Service Details

Choose your contact method

Email address Mobile number

Enter your email address

Email address

Email addresses entered here won't change the information in your Online Banking profile.

Select your Autodeposit account:

Chequing 06622-5056551 = \$10.00

Continue

[Go to Accounts Summary](#)



AUTODEPOSIT DESIGN SOLUTIONS

Challenge:
Which name
to display and
how

Solution:
Work with
business
analyst &
legal, tech,
and business
stakeholders

Confirm Your Autodeposit Registration

Please review the information here to make sure your mobile number is correct and linked to the right account. Once you have submitted your mobile number, you will receive a text message from *Interac* telling you how to activate your registration.

Before we continue

Please note that the name on your Royal Bank account

DANIEL WOLGELERENTER

will be shown to the person or organization sending you money. This will assure them they're sending it to the right account.

Your mobile number: 416-804-4759

Autodeposit account: Chequing 06622-5056551

Service fee: Free

Back

Confirm




AUTODEPOSIT DESIGN SOLUTIONS

Challenge:

Keep a busy page as clean as possible

Solution:

Succinct copy, “Service Details” envelope, tooltips

 We have received your Autodeposit Registration request

Please activate this registration:


Interac will send you a text message shortly. Follow its instructions to activate your registration. Until then, the mobile number won't be available for Autodeposit.

If you don't get the text message promptly, check that you registered the correct mobile number.



Register for *Interac* e-Transfer Autodeposit[‡]

Add up to 5 of your own email addresses or Canadian mobile numbers, one at a time, which senders can use to deposit funds directly into your Royal Bank account without the need to log in to Online Banking and answer a security question.

It's a fast, convenient and secure way to receive money. And it's free for personal banking customers.

 **Service Details**

Autodeposit Registrations as of October 05, 2019

EMAIL/MOBILE NUMBER	ACCOUNT	STATUS 	ACTIONS
416-804-4759	Chequing 06622-5056551	Pending 	Edit Delete

‡ registered or pending / 5 total

Register Another Email Address or Mobile Number

Choose your contact method

Email address Mobile number

Enter your email address

Email address

Email addresses entered here won't change the information in your Online Banking profile.

Select your Autodeposit account:

Chequing 06622-5056551 = \$10.00

[Go to Accounts Summary](#)




AUTODEPOSIT DESIGN SOLUTIONS

Challenge: So much info, so little space

Solution:

Use a “Service Details” envelope to accommodate legal and business requirements

 We have received your Autodeposit Registration request

Please activate this registration:
Interac will send you a text message shortly. Follow its instructions to activate your registration. Until then, the mobile number won't be available for Autodeposit.
If you don't get the text message promptly, check that you registered the correct mobile number.

Register for *Interac e-Transfer Autodeposit*¹

Add up to 5 of your own email addresses or Canadian mobile numbers, one at a time, which senders can use to deposit funds directly into your Royal Bank account without the need to log in to Online Banking and answer a security question.
It's a fast, convenient and secure way to receive money. And it's free for personal banking customers.

Service Details

You can set up a single Royal Bank account to receive Interac e-Transfer Autodeposits using up to 5 separate email addresses or Canadian mobile numbers.

An email address or mobile number can only be registered to one account, either at Royal Bank or at another financial institution. If you try to register an email address or mobile number that's already been registered to another account, Interac will send you an email or text message asking if you'd like to replace the original registration with a new one at Royal Bank.


To change an email address or mobile number that's been linked to a Royal Bank account, delete its registration and start a new one with a different address or number.

You'll get an email or text message notifying you each time a registered email address or mobile number is used to send you money via Autodeposit.

If they're not used, Autodeposit registrations for email addresses will expire after 12 months and mobile number registrations will expire after 3 months.

Sometimes a sender's financial institution doesn't support the Autodeposit feature. In that case, you'll still need to answer a security question, even though you've registered for Autodeposit with RBC.

Autodeposit Registrations as of October 05, 2019

EMAIL/MOBILE NUMBER	ACCOUNT	STATUS	ACTIONS
416-804-4759	Chequing 06422-9056551	Pending 	Edit Delete

¹ registered or pending: 0/ total

Register Another Email Address or Mobile Number

Choose your contact method

Email address Mobile number

Enter your email address

Email address

Email addresses entered here won't change the information in your Online Banking profile.

Select your Autodeposit account:

Chequing 06422-9056551 - \$10.00

[Go to Accounts Summary](#)



AUTODEPOSIT DESIGN SOLUTIONS

Challenge:

Keep a busy page as clean as possible

Solution:

Strategic use of tooltips for ancillary info

✓ We have received your Autodeposit Registration request

Please activate this registration:
Interac will send you a text message shortly. Follow its instructions to activate your registration. Until then, the mobile number won't be available for Autodeposit.
If you don't get the text message promptly, check that you registered the correct mobile number.

Register for *Interac* e-Transfer Autodeposit[†]

Add up to 5 of your own email addresses or Canadian mobile numbers, one at a time, which senders can use to deposit funds directly into your Royal Bank account without the need to log in to Online Banking and answer a security question.
It's a fast, convenient and secure way to receive money. And it's free for personal banking customers.

[+ Service Details](#)

Autodeposit Registrations as of October 05, 2019

EMAIL/MOBILE NUMBER	ACCOUNT	STATUS
416-804-4759	Chequing 06622-5056551	Pending

Register Another Email Address or Mobile Number

Choose your contact method
 Email address Mobile number

Enter your email address
Email address
Email addresses entered here won't change the information in your Online Banking profile.

Select your Autodeposit account:
Chequing 06622-5056551 = \$10.00 [Continue](#)

[Go to Accounts Summary](#)

After you submit an email address or mobile number for Autodeposit, you'll see its registration status here.

Pending: Activate the email address or mobile number using instructions in the email or text from *Interac*.

Registered: The address or number is activated and ready for Autodeposit.

Under review: Your registration is being reviewed. Please check back later.



AUTODEPOSIT DESIGN SOLUTIONS

Challenge:

Keep a busy page clean

Solution:

Strategic use of tooltips for ancillary info

Success Message: We have received your Autodeposit Registration request. Please activate this registration: Interac will send you a text message shortly. Follow its instructions to activate your registration. Until then, the mobile number won't be available for Autodeposit. If you don't get the text message promptly, check that you registered the correct mobile number.

Register for Interac e-Transfer Autodeposit[†]

Add up to 5 of your own email addresses or Canadian mobile numbers, one at a time, which senders can use to deposit funds directly into your Royal Bank account without the need to log in to Online Banking and answer a security question. It's a fast, convenient and secure way to receive money. And it's free for personal banking customers.

Service Details

Autodeposit Registrations as of October 05, 2019

EMAIL/MOBILE NUMBER	ACCOUNT	STATUS	ACTIONS
416-804-4759	Chequing 06622-5056551	Pending	

Register Another Email Address or Mobile Number

Choose your contact method

Email address Mobile number

Enter your email address

Email address

Email addresses entered here won't change the information in your Online Banking profile.

Select your Autodeposit account:

Chequing 06622-5056551 = \$10.00

Tooltip: Please activate this registration: Interac will send you a text message shortly. Follow its instructions to activate your registration. Until then, the mobile number won't be available for Autodeposit. If you don't get the text message promptly, check that you registered the correct mobile number.

[Go to Accounts Summary](#)



REQUEST MONEY DESIGN SOLUTIONS

Feature
landing
page

The screenshot displays the Royal Bank online banking interface. At the top, the Royal Bank logo and name are on the left, and the user's name 'MR DANIEL WOLGELERENTER' with a 'Sign Out' button is on the right. A navigation bar includes 'Products & Services', 'My Accounts' (highlighted), and 'Customer Service', with the date 'October 05, 2019' on the far right. Below this is an 'Accounts Summary' section. The main content area is titled 'Request Money' and includes a breadcrumb trail: 'Personal Accounts > Pay Bills and Transfer Funds > Request Money'. The page is divided into three columns: a left sidebar with a menu of account services, a central main content area with instructions and options, and a right sidebar with 'Related Services'. The 'Request Money' option is selected in the central area, and a 'Continue' button is visible at the bottom right of the main content area.

Royal Bank Site Map

MR DANIEL WOLGELERENTER [Sign Out](#)

Products & Services | **My Accounts** | Customer Service October 05, 2019

Accounts Summary

Personal Accounts > Pay Bills and Transfer Funds > Request Money

Request Money

Send a request for money to a person or organization in your list of *Interac* e-Transfer recipients, or to a new recipient.

What would you like to do?

- Request Money
Start by adding a new *Interac* e-Transfer recipient [Create recipient](#)
- View Your Request Money History

[Continue](#)

Related Services

- [Add *Interac* e-Transfer Recipient](#)
- [Manage Autodeposit Registrations](#)

Personal Accounts

- Account Services ▶
- Pay Bills and Transfer Funds** ▼
- Request Money**
- Pay Multiple Bills
- Set Up Save-Matic
- International Money Transfer
- Payment History
- Manage Postdated Transactions
- Manage Payees
- View eBills
- Credit Card Balance Transfer
- Transfer Funds to RBC US Banking
- Alert Centre ▶



REQUEST MONEY DESIGN SOLUTIONS

Challenge:

Keep a busy page as clean as possible while explaining a new feature

Solution:

Succinct copy, strategic use of tooltips, strategic deployment of *Interac* branding

Royal Bank Customer Service

MR DANIEL WOLGELERENTER October 06, 2019

Request Money via *Interac* e-Transfer

Select the person or organization you want to request money from, the amount, and the account you want the money deposited into.

If the person or organization accepts your request, the money will be automatically deposited into your account without the need for a security question and answer. You'll also receive an email notifying you of the deposit.

You can send requests of up to \$10,000, and you can have up to 25 active requests at a time. Limits for fulfilling Request Money transactions vary by financial institution and recipient. Contact your recipient to ensure your request can be fulfilled.

This is a free service.

All fields are required unless marked as optional.

Request Money From: (optional)

Select...

Deposit Money To:

Chequing 06622-5056551 = \$10.00

Amount:

Enter Amount

Request Payment Date: (optional)

Month Day Year

Invoice Number: (optional)

Message: (optional)

Number of characters remaining (400 maximum) 400

Your email address

This email address will be shown to your request recipient in an email notification from *Interac*.

dwoelge@gmail.com (optional) [Edit/Add](#)

Cancel Continue

Royal Bank of Canada Website. © 1995-2019 [Privacy & Security](#) [Legal](#) [Accessibility](#)



REQUEST MONEY DESIGN SOLUTIONS

Challenge:
Which name
to display and
how

Solution:
Work with
business
analyst &
legal, tech,
and business
stakeholders

Confirm Request Money via *Interac* e-Transfer

Please review the information below to make sure it is correct

i Before we continue

Please note that the name on your Royal Bank account,

MR DANIEL WOLGELEENTER

will be shown to the person or organization sending you money. This will assure them they're sending it to the right account.

To: Daniel Wolgeleenter
Email Address: dwolgel@gmail.com
Mobile Number: 416-804-4759
Notify By: Text Message
Deposit Money To: Chequing 06622-5056551
Amount: \$10.00

Service Fee: Free

Your email address: dwolgel@gmail.com

Back

Confirm



REQUEST MONEY DESIGN SOLUTIONS

Challenge:

Feature name

Solution:

Strategic
deployment of
Interac
branding

The screenshot displays the Royal Bank online banking portal. At the top, the Royal Bank logo and the user's name, MR DANIEL WOLGELERENTER, are visible. The navigation bar includes 'Products & Services', 'My Accounts', and 'Customer Service'. The main content area shows the 'Request Money' feature under 'Pay Bills and Transfer Funds'. A confirmation message states: 'Your Request Money via Interac e-Transfer has been sent.' Below this, a table provides details of the request:

Date and Time:	October 05, 2019 at 1:31 p.m. ET
Expires:	November 04, 2019 at 12:31 p.m. ET
Request Sent To:	Daniel Wolgelerenter
Email:	dwolgel@gmail.com
Mobile Number:	416-804-4759
Notify By:	Text Message
Deposit Money To:	Chequing 06622-5056551
Amount Requested:	\$10.00
Your email address:	dwolgel@gmail.com

Additional options include 'Make Another Request' and 'View Your Money Transfer Requests'. A 'Related Services' sidebar on the right offers 'Add Interac e-Transfer Recipient' and 'Manage Autodeposit Registrations'.



REQUEST MONEY DESIGN SOLUTIONS

Challenge:

Keep a busy page as clean as possible

Solution:

Strategic use of tooltips for ancillary info

All fields are required unless marked as optional.

Request Money From: ⓘ

Select...

Deposit Money To:

Chequing 06622-5056551

Amount:

To edit or add the details for this recipient, including contact information, click [Edit recipient](#).

To add a recipient, click **Cancel** below, and on the Request Money home page, select [Create recipient](#).

Request Payment Date: (optional) ⓘ

Month Day Year

Invoice Number: (optional) ⓘ

You can set a payment due date of up to 30 days from today. After 30 days, your request will expire, and you'll need to send a new request.

Invoice Number: (optional) ⓘ

Message: (optional)

If your request for money is for a business transaction, you can include the invoice number here. It can contain up to 120 characters.

Your email address

This email address will be shown to your request recipient in an email notification from *Interac*.

dwojgel@gmail.com ⓘ

Updates you make here won't affect email addresses you've registered for Autodeposit.

Cancel Continue



REQUEST MONEY DESIGN SOLUTIONS

Challenge:

Keep table clean while describing page functionality

Solution:

Strategic use of tooltips for ancillary info

Royal Bank

MR DANIEL WOLGELERENTER Sign Out

October 05, 2019

Products & Services My Accounts Customer Service

Accounts Summary

Personal Accounts

Account Services

Pay Bills and Transfer Funds

Request Money

Pay Multiple Bills

Set Up Save-Matic

International Money Transfer

Payment History

Manage Postdated Transactions

Manage Payees

View eBills

Credit Card Balance Transfer

Transfer Funds to RBC US Banking

Alert Centre

Personal Accounts > Pay Bills and Transfer Funds > Request Money > View Your Money Transfer Requests

Your Request Money History

You'll see your requests from the past 6 months here.

Requests as of October 05, 2019

DATE	TO	AMOUNT	STATUS ⓘ	ACTIONS ⓘ
Oct 05, 2019	Daniel Wolgelerenter	\$10.00	Awaiting reply	Actions ▾

Load more requests

[Go to Request Money via Interac e-Transfer](#)



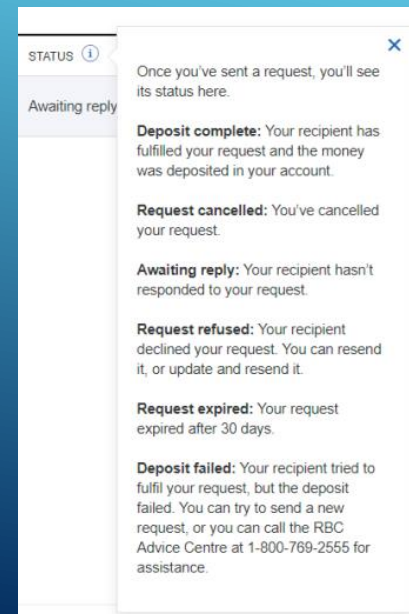
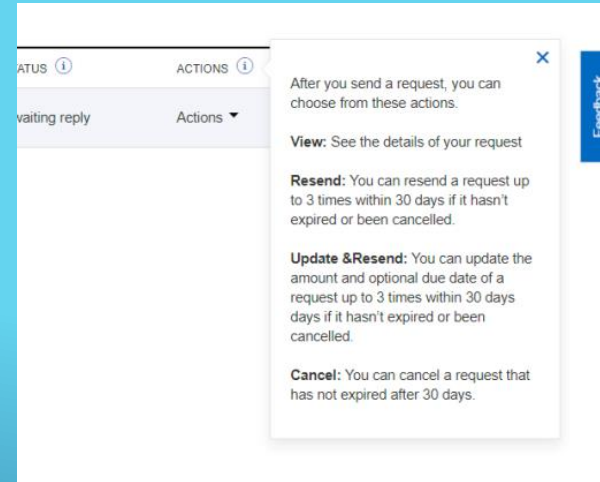
REQUEST MONEY DESIGN SOLUTIONS

Challenge:

Keep a busy
page clean

Solution:

Strategic use of
tooltips





MY WORKING STYLE

Applying Design Thinking to Content Strategy

- **Empathize** – do **discovery work** on user personas, needs, pain points, typical user journey, product and business owner goals, competitor analysis, industry best practices for design, existing consumer mental models, etc.
- **Define** – Get involved in **team brainstorming** from the beginning at the requirements/user story stage to define the problem
- **Ideate** – Work closely with BA and interaction designer – sit with them as much as possible – **collaboration and teamwork is key**
- **Prototype** – **Work quickly and iterate** – Create a first draft prototype ASAP and test/revise/iterate as much as needed
- **Test** usability to see if your solution works for your user
- **Be Inquisitive** – Ask a lot of questions. Don't be afraid not to know something
- **Be Collegial** – Be collaborative but not wishy washy with all stakeholders, such as team members, POs, biz owners, compliance, legal, dev, QA, etc.
- **Don't be precious about copy** – be prepared to respond to feedback and accept good ideas wherever they come from, but defend good copy and strong design-based decisions