Topics

Research Goals

Test Methodology

Participants Profile

Research Schedule

Scenarios and High Level Tasks

citi

Business Objectives

- Increase automation of the process by which a customer deals with potential fraud alerts in order to drive the user to the web thus decreasing call center costs and interactions

- Provide a usable, pleasant and efficient experience

User Testing Objectives

Does the experience lend itself to positive experiences for Fraud Verification Use Cases:

- Easily determine non fraudulent items and proceed to clear the account block?
- Easily determine fraudulent items and proceed to the security close process?

Does content of the potential fraud notification interstitial page assist customers with understanding what is taking place and how to proceed through the process:

- Understanding the interstitial wording/intent
- Understanding the process requested of the customer

Examine the user experience of the following

- Understanding user interaction through the potential fraud transaction page
- Understanding user interaction through the fraud bypass process
- Understanding user interaction through the fraud validation process
- Understanding the user interaction through the process to the beginning of the dispute flow
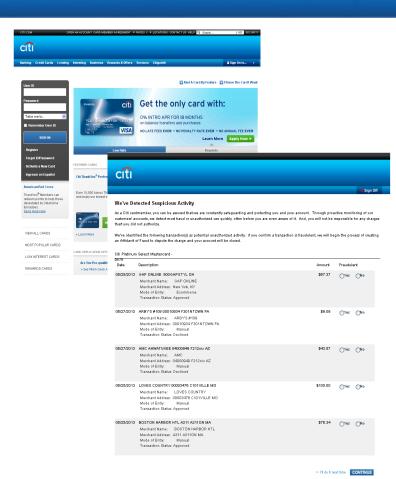
RAN – Remote Moderated Test

- Moderated user testing (remote) – 4 Participants
  - Assign each participant to a PC and series of tasks and survey questions
  - Gather user click streams, time on task, satisfaction metirics and user feedback
  - All participants will be encouraged to provide ongoing verbal feedback during the testing session. Sessions will be focusing on Navigation and Comprehension of the Fraud process.
  - 1 day remote moderated

RAN - In-Lab Hybrid Test

- Moderated user testing in a facility – 24 Participants
  - Assign each participant to a PC and series of tasks and survey questions
  - Gather user click streams, time on task, satisfaction metrics and user feedback
  - **4 participants will be participate on separate computers at one time (5 groups)**
  - **5 participants (1 from each group of 4)** will be invited to 1:1 short indepth interviews. Sessions will be focusing on Navigation and Comprehension of the Fraud process.
  - 1 day in a NYC Facility

Prototype is branded as Citi

Scenario Example

You have been notified that there is a potentially fraudulent transaction (s)on your credit card.

- Task: Use the interface to verify your charges and identify those which are fraudulent.

Participants Profile

- N=24
- 50% Citi / 50% Non-Citi
- Citi Credit Card TY Customers
- Non-Citi Customers
    - Existing redemption (points) users w/ other banks

Journey

- **All Citi & Non-Citi Credit Card Holders (N=24)**
    - ✓ *Customer receives fraud notification*
    - ✓ *Customer logs in*
    - ✓ *Customer interacts w/fraud transactions page*
        - ✓ *Interact w/information on page*
        - ✓ *Interact w/# of transactions on page*
    - ✓ *Customer determines transaction(s) are valid*
        - ✓ *Remove fraud block for that transaction(s)*
    - ✓ *Customer determines transaction(s) are not valid*
        - ✓ *Begin dispute process*
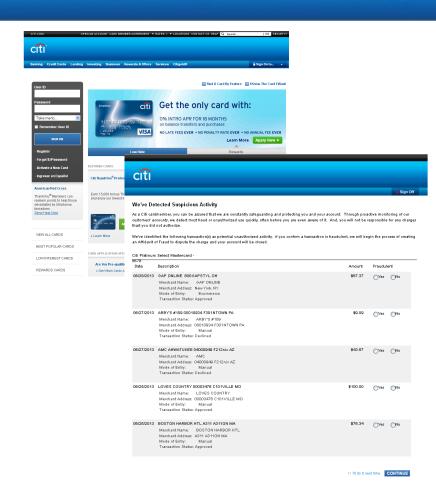   - ✓ *Customer resumes non-fraud related activities*

Top Features and flows to include in the user test

- **Interacting w/ Interstitial Page**- Comprehension and usefulness of Interstitial page
- **Process Flow**- Navigating through the flow to clear fraud blocks and to start the security close process
- **Number of Fraudulent transactions**- Determine optimal number of fraud transactions to present to user when entering process

User intro point to AO Fraud

- **All Customers**
  Sign-on to AO>> Explore/Comprehend Fraud Interstitial>> Clear fraud blocks on non-fraud transactions>> Confirm fraudulent transactions >> Start beginning of security close process

Digital User Testing Project Timeline

Key Steps

- **Pre-Work**
  - Research Plan / Evaluation & Cost Estimate

- **Funding approval**
  - Funding CFO approval
  - WO Approval (Procurement)

- **Recruiting – screener questions**
  - Screener creation, reviews / Compliance, Legal approval

- **Test script**
  - Detailed user scenarios / tasks
  - Script creation, reviews / Compliance, Legal approval

- **Research Execution**
  - Daily update
  - Top Line Report
  - Final Detailed Report + Recommendations

Task	Start Date	End Date	Delivery Date	Responsible	Main Contact
Pre-Work Research Plan	06/25/13		07/10/13	UR	DB
Funding Approval	07/08/13	-			
Prototype Development		-		Internal	DB.
Screener questions Dev.	07/02/13	-	07/15/13	RAN	DB
Screener questions Review	07/02/13	-	07/09/13	RAN	DB
Discussion Guide Dev.	07/09/13		07/15/13	KLI	DB.
Discussion Guide Review	07/11/13		07/12/13	REL	Sagar D.
Pilot Test	07/16/13		07/16/13	KLI	DB
Prototype Edits (if needed)	07/16/13		07/16/13	Internal	DB
Script Edits (if needed)	07/16/13		07/16/13	KLI	DB
Test Execution	Remote Moderated 07/19/13	In-Lab Moderated 07/23/13		KLI	DB.
Top Line Report	Via emal 07/19/13		07/24/13	KLI	DB
Results Analysis & Recommendations	07/29/13	07/31/13	08/02/13	KLI	DB

Note: Dates & Main Contacts are in DRAFT format

Timing is pending prototype completion, funding approval, vendor availabilities

Link to the User Research Process