



WELLS FARGO App Redesign

SAMPLE CASE STUDY

June 2020

PROBLEM

Battered by a series of scandals, Wells Fargo has attempted to resuscitate its image with a new ad campaign and a slightly revamped visual identity. But the company's rate of growth has yet to be regained, evidence that current efforts don't demonstrate a large enough shift within the organization to earn back trust.

PURPOSE FOR A REDESIGN

A UX/UI redesign of Wells Fargo's app can help re-establish its partnership with its customers by demonstrating an internal commitment to change and consistency with its new messaging. This will help foster a positive emotional connection with current and prospective customers.

USER RESEARCH

KEY FINDINGS

Pulled from product reviews from actual users.

There exists difficulty in discovering offers, features, and commonly used items on app

Inconsistency with naming conventions (i.e. "card lock/unlock" is under "Control Tower")

Not easy to find and copy/paste routing numbers

Customer service insufficient with long waits, and inability to resolve issues and answer questions

History of payee in Zelle not immediately apparent

Touch ID on app has lag issues

Visually appealing with vibrant colors and updated iconic stage coach graphics

App is easy to use

Likes that can use app to deposit checks, send money through Zelle, view all statements or documents, etc

Ease of use and transparency of information are priorities.

SOLUTION

By redesigning Well's Fargo's app, **prioritizing ease of use and transparency of information**, Wells Fargo can begin to **earn back the trust of its customers**. This will be evident by an increase in primary checking accounts.

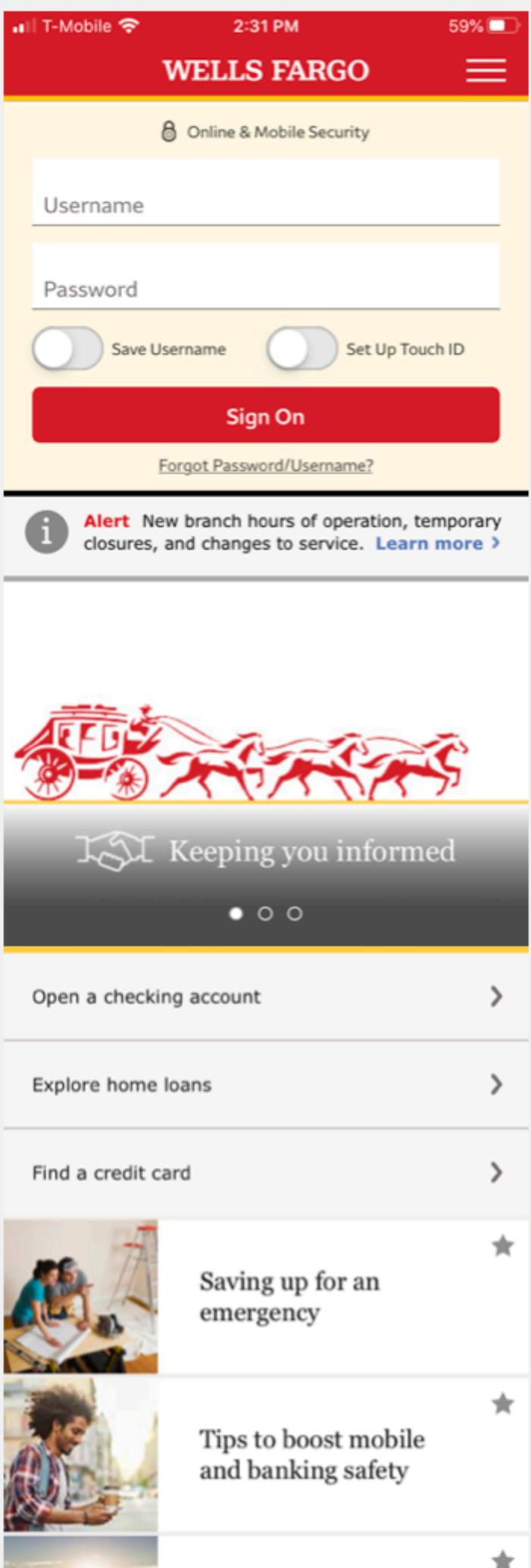
DESIGN INVENTORY

ACROSS ALL DIGITAL ENTITIES

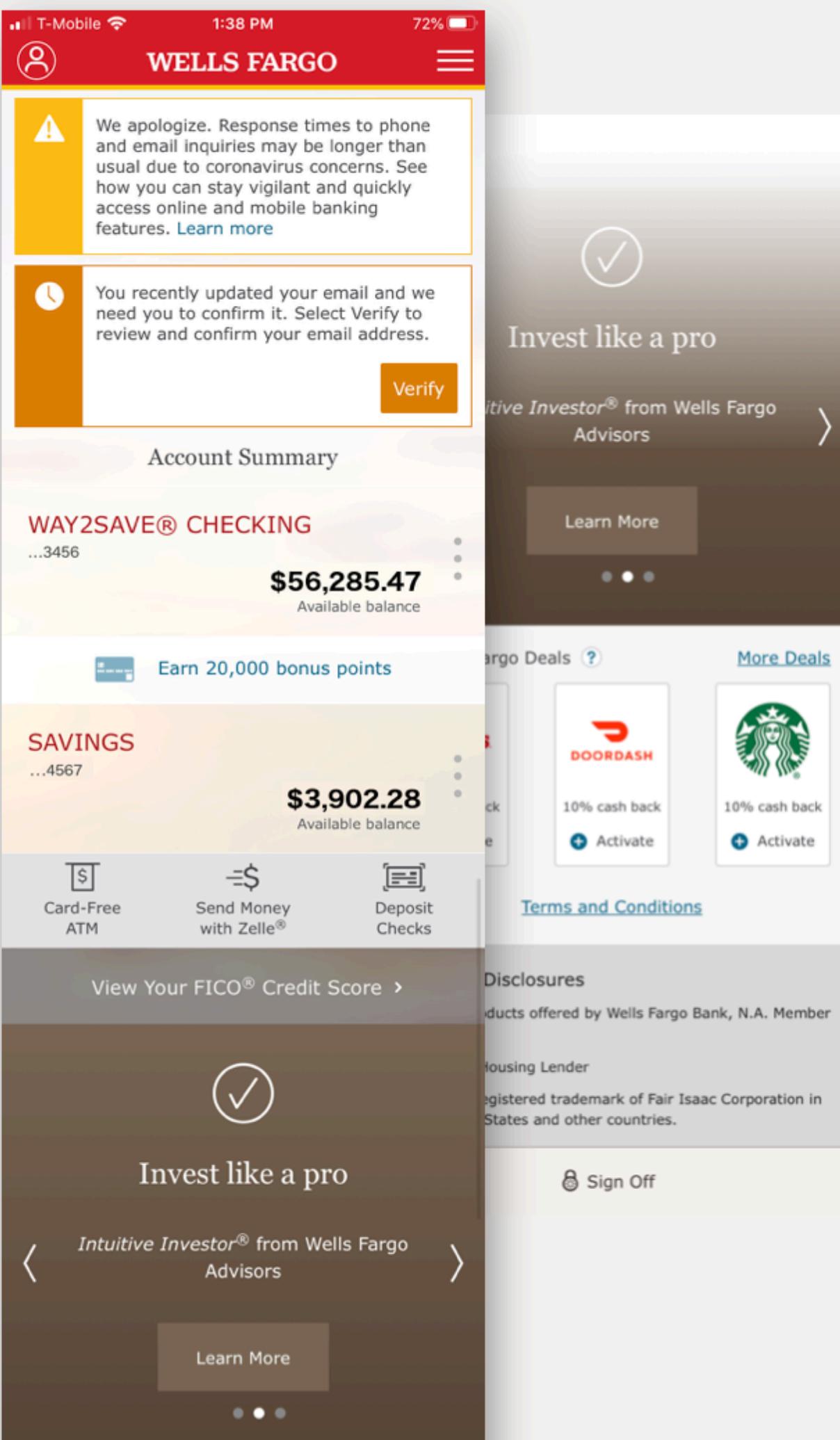
CURRENT APP DESIGN

Current design reveals inconsistent and disjointed design elements, clutter, and outdated look and feel

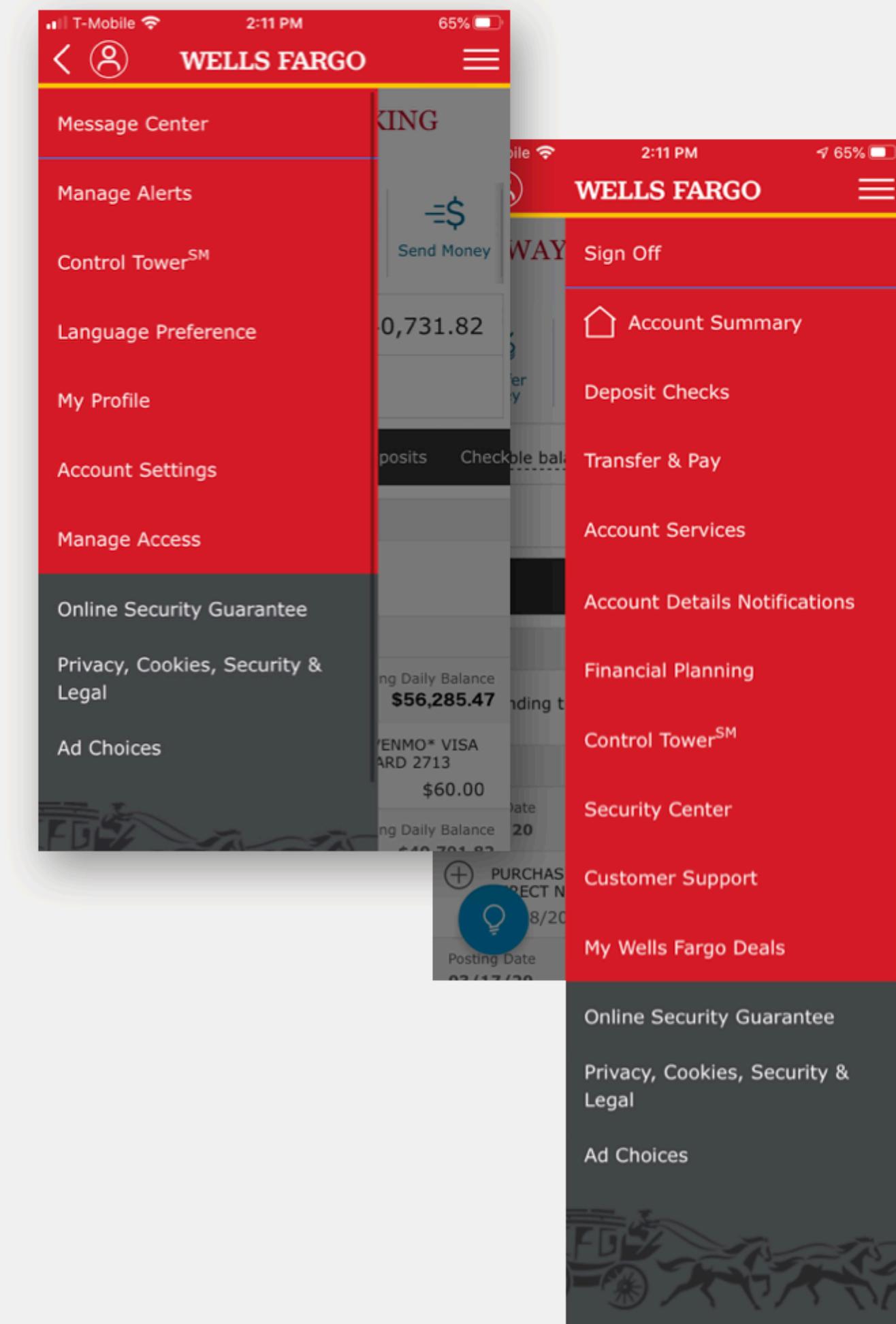
Login



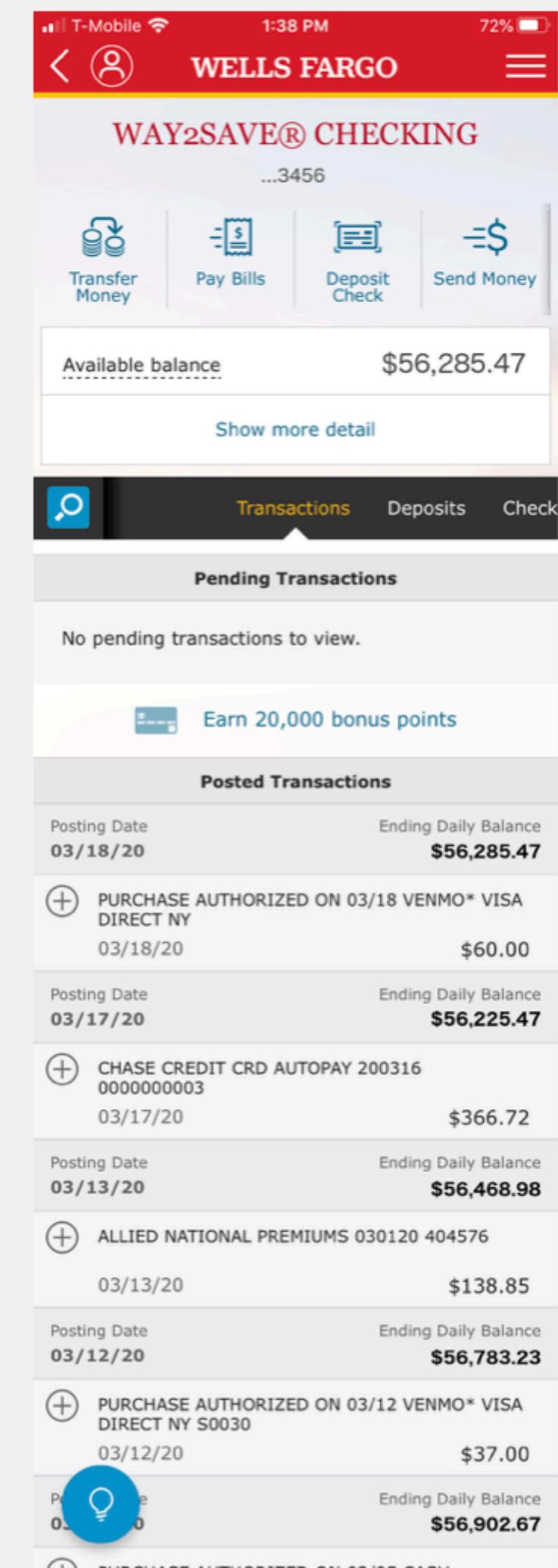
Home



Navs



Account Details



CURRENT APP DESIGN

Current design reveals inconsistent and disjointed design elements, clutter, and outdated look and feel

Content Pages

The image displays five screenshots of the Wells Fargo mobile application interface, illustrating several design issues:

- Turn Card On or Off**: Shows a card with a green "On" toggle and a "Transaction Controls" section with a blue "On" toggle.
- Find ATMs or Locations**: Features a "Use my current location" button and a "Search" button.
- Services by [User]**: A form for adding services via email, mail, or telephone, with a note about individual vs. business use.
- Control Tower**: A dashboard with sections for "Receive money", "Cards", and "Recurring Payments".
- Privacy Preferences**: A page with sections for "Sharing your information among other Wells Fargo companies" and "Information that helps us identify you or is about your transactions and experiences with us may be shared among the Wells Fargo companies (affiliates), as permitted by law."

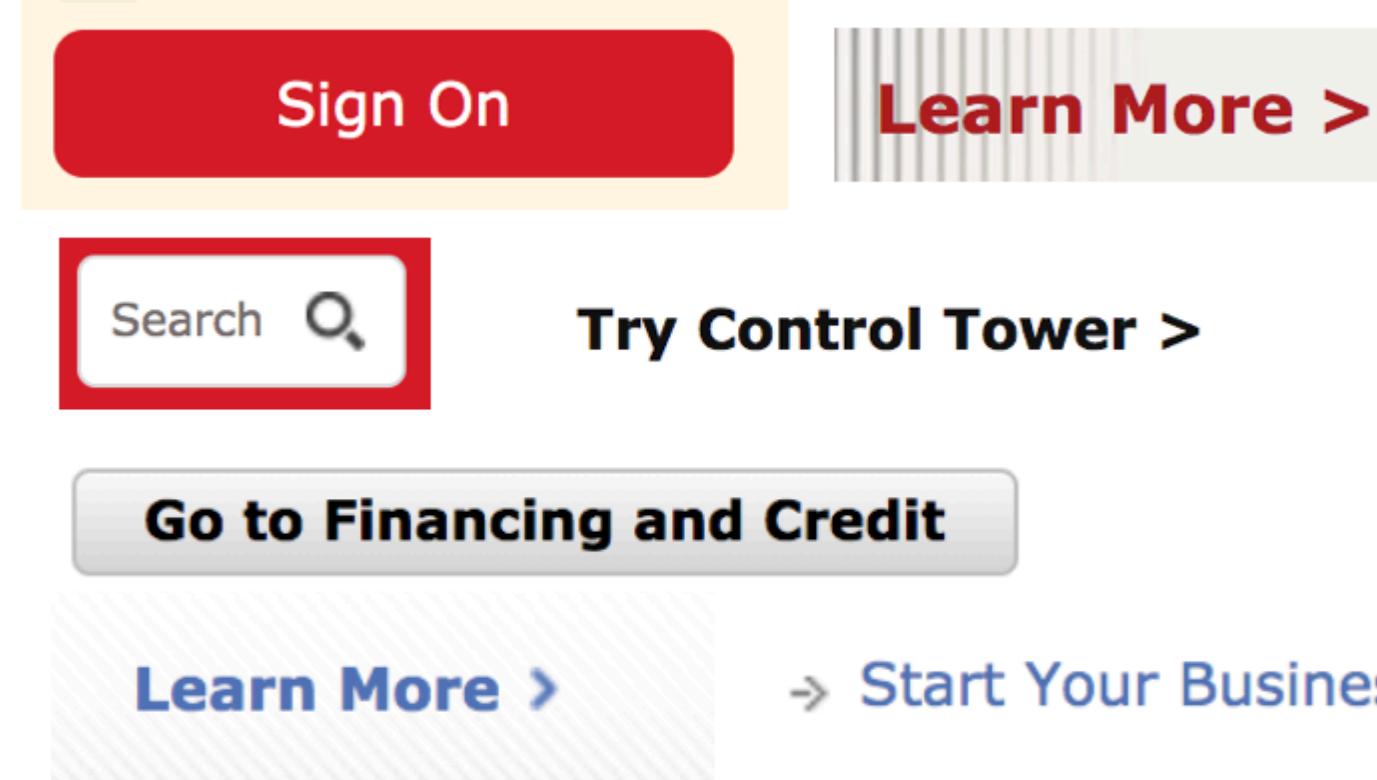
Issues observed across these screens include:

- Inconsistent Toggles**: The "On/Off" controls for cards and transaction controls use different visual styles (green switch vs. blue switch).
- Disjointed Forms**: The "Services by" form is separate from the main account screen, appearing as a modal or separate page.
- Cluttered Dashboards**: The "Control Tower" screen contains multiple unrelated sections like "Receive money" and "Cards" without clear navigation between them.
- Informative Text Overlays**: The "Privacy Preferences" page includes large amounts of explanatory text and legal disclaimers.

BUTTONS, ICONS, LOGOS

Inconsistency across all digital entities in terms of sizing, style of, and color usage of buttons and icons.

BUTTONS



- Learn about the [business credit lifecycle](#)

[Annual Economic Outlook](#)

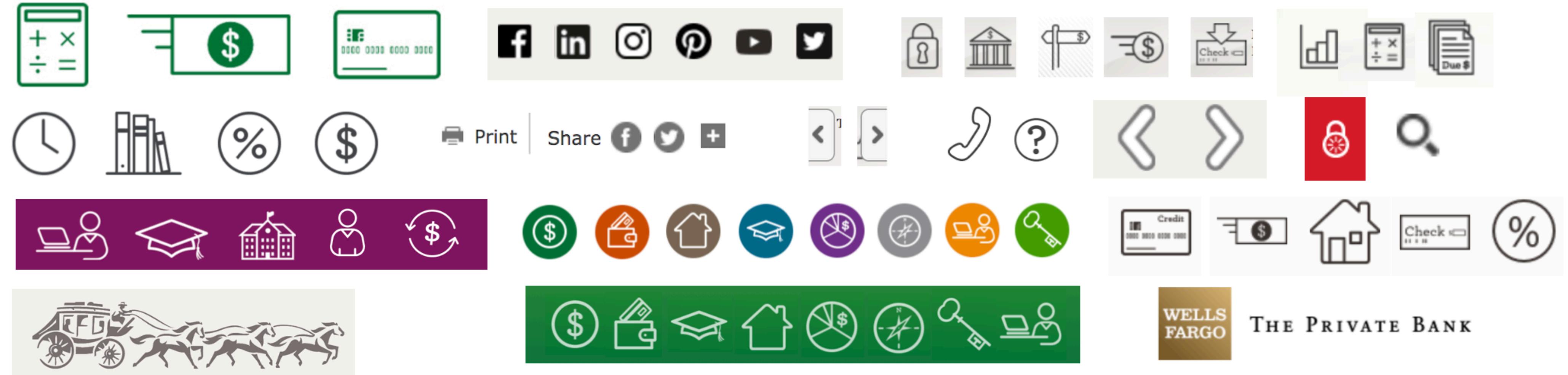
[Read reports](#)

[Check Today's Rates](#)

[Apply Now](#)

[Apply Online](#)

ICONS & LOGOS



FORMS, CAROUSELS, TABS

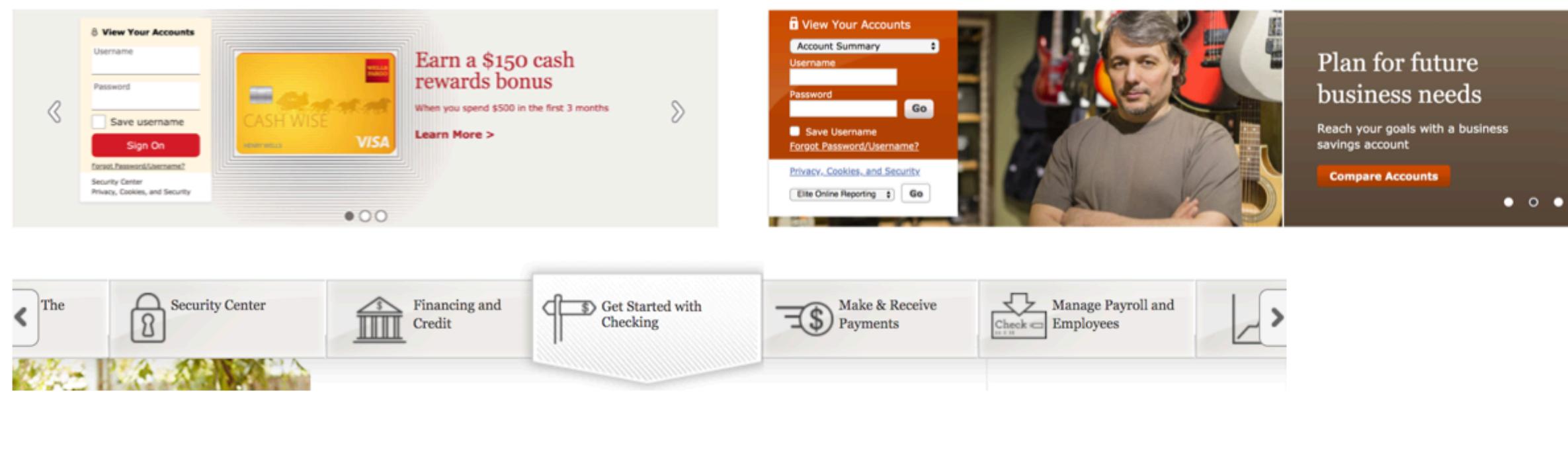
Current design further reveals disjointed UI components and inconsistencies across platforms.

FORMS

The image shows three separate login forms:

- View Your Accounts**: A white form with "View Your Accounts" at the top. It has fields for "Username" and "Password". Below the fields are checkboxes for "Save username" and "Forgot Password/Username?". A red "Sign On" button is at the bottom.
- View Your Accounts**: An orange form with "View Your Accounts" at the top. It has fields for "Account Summary", "Username", and "Password". Below the fields are checkboxes for "Save Username" and "Forgot Password/Username?". A blue "Go" button is next to the password field.
- Commercial Electronic Office® (CEO®)**: A light blue form with "Commercial Electronic Office® (CEO®)" at the top. It has fields for "Username" and "Password". Below the fields are checkboxes for "Save Username" and "Forgot Password/Username?". A blue "Sign On" button is at the bottom, followed by a lock icon.

CAROUSELS



TABS



INFORMATION CARDS

Information cards show inconsistent use of fonts, colors, and treatments.

INFORMATION CARDS



Debt consolidation is easier than you think

Refinance your debt by consolidating high-interest rate credit cards and other debt¹. See how it works in [this debt consolidation video](#). If you are interested in consolidating debt, see [Consider Debt Consolidation](#).

Find your credit card



Learn the basics of personal finances with helpful articles and videos.

[Go to Basic Finances >](#)



The survey results are in

Find out how contractors and distributors are feeling for 2020

[Learn more](#)



Serving our customers and communities

It doesn't happen with one transaction, in one day on the job or in one quarter. It's earned relationship by relationship.

- > Who We Are
- > Making Things Right – Customer Redress
- > Corporate Social Responsibility
- > Wells Fargo Stories



Manage your credit responsibly
Helping you use credit responsibly to achieve your financial goals

Ways to build credit

Building credit and maintaining a good credit history are key steps towards building your financial future. At first, credit may seem frustrating — you can't get credit because you've never had credit.
Wells Fargo, Wells Fargo.com, and Wells Fargo & Co. are trademarks of Wells Fargo & Co. © 2020 Wells Fargo & Co. All rights reserved. Read Full Article >

Related topics: Establish Your Credit

Let's meet
Talk with a banker about what's important to you

How do I...?

- Design my debit card
- Learn more about alerts
- Avoid overdrafts (Video)
- Avoid having my debit card declined (Video)

Still have questions?

Make an Appointment +

Find a Location +

Call Us -

To open an account:
1-866-370-2264

For existing accountholders:
1-800-869-3557

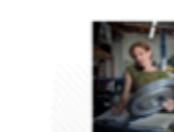
Was this content helpful?

Yes No

Tips

Establish a pattern of regular payments by putting your apartment and utilities in your own name and paying your bills on time.

[Learn More >](#)



Preventative car maintenance: What you need to know

Related topics: [Managing Auto Finances](#)

BRAND ELEMENTS

Current photography is generic and random. Colors and fonts appear outdated and seem to add clutter.

PHOTOGRAPHY



Investor Relations



Leadership and Governance

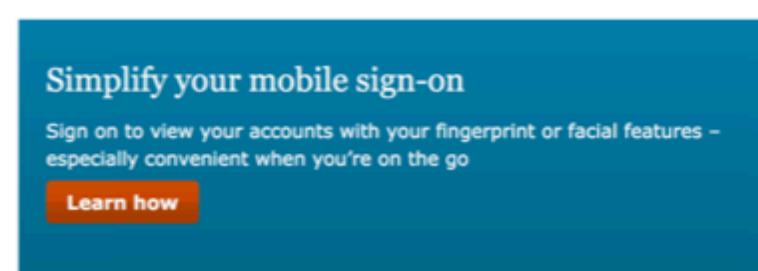
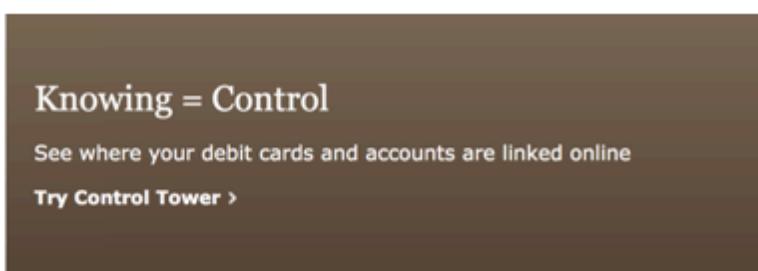
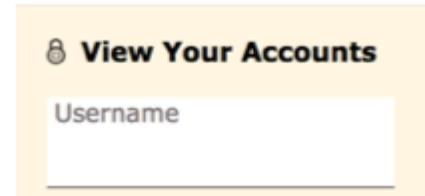
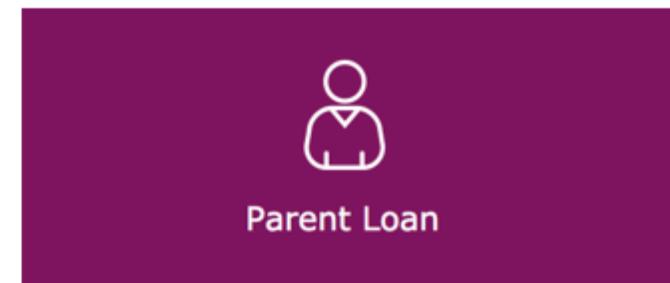
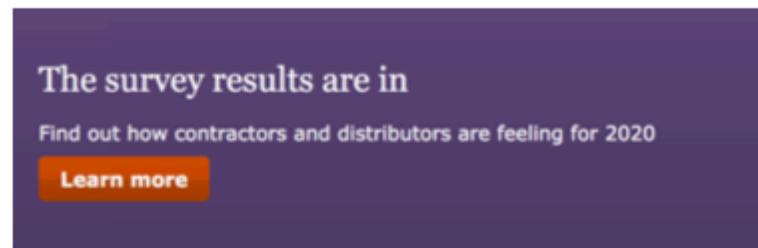


Newsroom



Working at Wells Fargo

COLORS



FONTS

Find a Wells Fargo Location

○ Make an Appointment
to meet with a Banker

Debt consolidation is
easier than you think

Refinance your debt by consolidating
high-interest rate credit cards and
other debt¹. See how it works in [this
debt consolidation video](#). If you are
interested in consolidating debt, see
[Consider Debt Consolidation](#).

IDEAS AND OBSERVATIONS

- **Refresh UX to increase readability and discoverability of features**

- Reorganize navigation and pull more commonly used items out onto home page
- Clean up visual design, removing redundancy or unnecessary elements
- Create more consistency among and modernize UI patterns such as icons (thickness, style, color), buttons, info cards, forms, tabs, carousels, fonts (types, styles, colors, and sizes), as well as naming conventions
- Update page layout and typography for readability and scalability of pages
- Create new content on app to keep external links to a minimum so users are kept within the app experience
- Add “back” and/or “cancel” buttons throughout experience to improve ease of use
- Add features to directly address security concerns and provide more transparency on the bank’s activities, i.e. interactive security center, chat feature, ability to contact bank via the app, invitations for users to offer feedback, informative communication during app disruptions/errors and when tasks are completed.

- **Make the brand more relevant and relatable**

- Update brand look and feel while preserving tradition and legacy of Wells Fargo brand
- Show unique offerings/features upfront on home page
- Update brand voice and language throughout site to humanize and reinforce the rebrand
- Select photography that's intentional and that serves a purpose. Minimize its use to focus on content.
- Include “summary/snapshot” features with budgeting tools to demonstrate a commitment to the financial health of its customers

- **Future-proof the design**

- Create a scalable, ownable and modern design system for use across all Wells Fargo products
- Use minimal animations, fewer fonts, and optimized graphics and images for quick loads

PERSONAS



JONAH EVANS

The Active Techy

Male / Age 33 / Single
Electrical Engineer at IBM

What he'd say

"I love tech that works even better than advertised. Need a computer put together? I'm your guy. When I'm not working on computers, I'm probably gaming or at a bbq with my buddies."

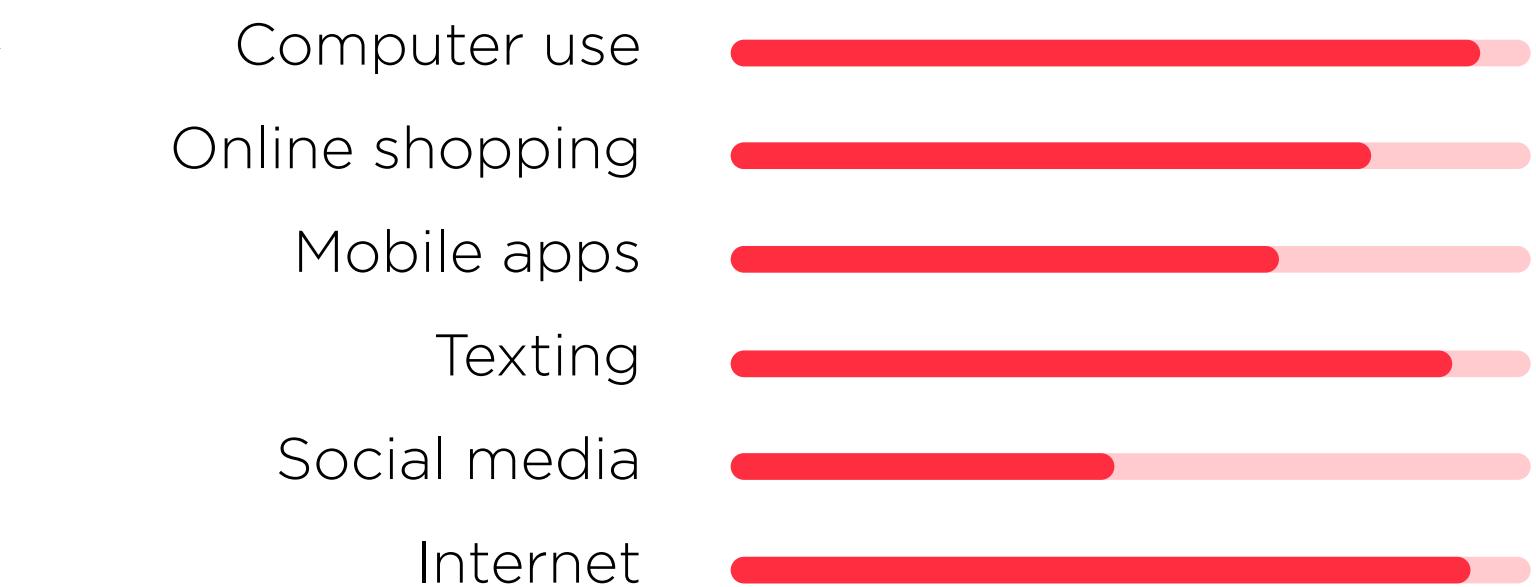
What he's like

Jonah is a busy professional with an **active personal life**. He's **problem-solver at heart** and is always helping out his friends when it comes to anything related to technology, like fixing computers or helping them find the best tech for their needs and even helping them set it up. He's a future-minded individual who's always **in the know about the latest technologies** and how they can make his life easier. He plans on starting a **family in the future** and looks for banking he can trust. **Jonah is uneasy with recent activities at his bank**, Wells Fargo, but if they go above and beyond, he may resist the urge to consider other banks.

Motivations

- Needs more free time for friends and family
- Has high expectations for technology to function properly
- He enjoys technology that surprises him

Technological acuity



Pain points

- Trouble finding information quickly especially since a lot of time passes between visits to the app
- Features like Touch ID doesn't always work
- Can't see past Zelle activity easily



MARY AIMES

The Traveling Biz Owner

Female / Age 58 / Married
Owner of Physical Therapy Practice

What she'd say

"I'm no techy, but I'd love to be able to see my grandkids who live out of state or be able to take an extended vacation with my husband while also being able to run my business with ease."

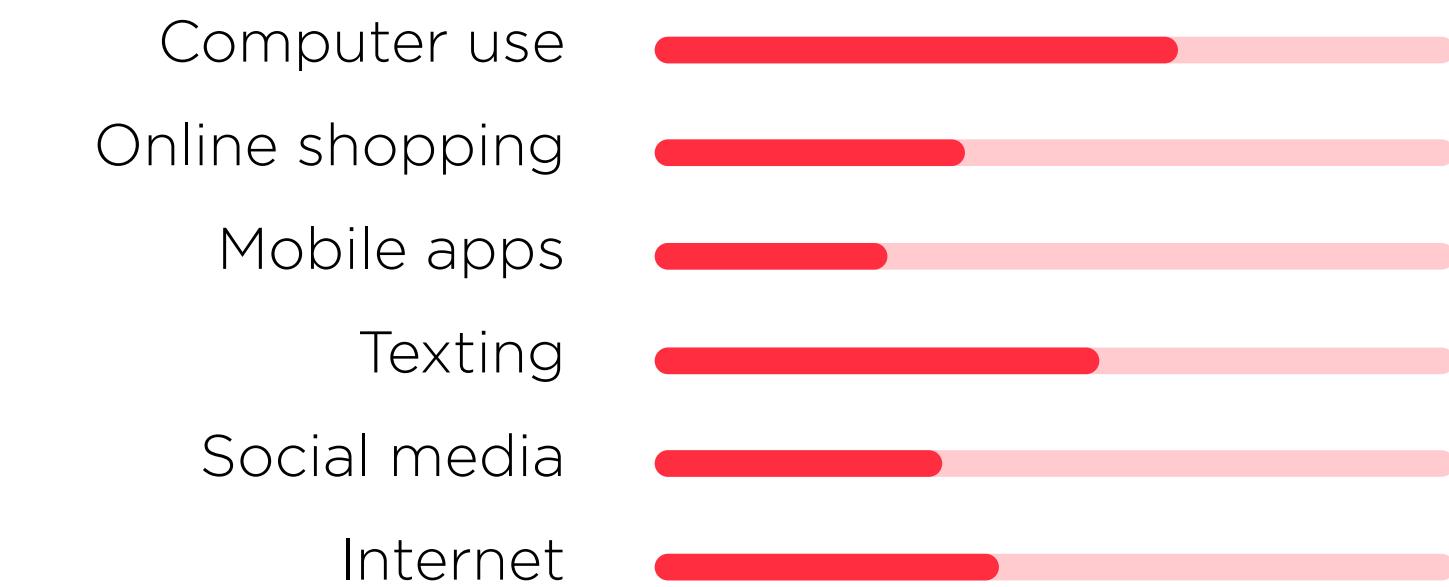
What she's like

Mary has her own physical therapy practice that she's been running for the past 30 years. She leads an **active lifestyle** **doing yoga or jogging** with friends. A grandmother to 5 grandkids who live a few states away, **she loves to travel to see them**. She's able to set her own hours, allowing her to see them frequently. But she has a lot of banking needs for her business, so she currently lugs around her laptop when she travels. **A creature of habit, she tends to stick to what she knows** in terms of banking or even buying shampoo. She often **prefers shopping physically at stores** rather than online. She's **been a loyal customer of Wells Fargo** for the past 20 years, but recent fraudulent activity by the bank has begun to concern her. Her kids think she should change banks, but she remains loyal. But perhaps not for long.

Motivations

- Ease of use is key; otherwise she gives up on it
- Needs one place to handle all her needs
- Security is a priority for her business finances

Technological acuity



Pain points

- She likes the convenience of the app, but she prefers speaking to an actual human
- Frequent travel makes using her laptop inconvenient

COMPETITIVE ANALYSIS

COMPETITIVE ANALYSIS

Information based on customer reviews of banks' primary personal banking app

Competitor	Wells Fargo	Chase Bank	Bank of America	Citibank	Capital One	TD Bank	US Bank
Overall Usability	Generally works well and easy to use. Visually appealing. Can't discover offers/info/routing numbers easily. No Zelle history. No running balance. Inconsistent naming conventions (i.e. "Control Tower" vs "Card lock/unlock"). Crashes/lags with no explanation. Some good accessibility for the blind.	Generally works well. Options and offers easy to find and use., not cluttered. No running balance. Can't view "all accounts" whether it's personal or business. Difficult for older users to read gray text on white especially on iPad. Updates sometimes cause crashes.	Generally works well and overall visually appealing. Can't view all transactions at once (only in chunks).	App improved but more complicated to use, requiring users to relearn basic actions. Updates make app unintuitive, buggy, clogged with many useless features.	Generally works well. Easy to find interest rate on purchase, cash advances, and statements. Transfers don't work well for some. No running balance. All accounts conveniently located together but long waits to perform activities (transfers). Inaccurate display of activities/info. Easy to switch between accounts to manage multiple peoples' finances.	Great when it works. Alerts and alarms are hypersensitive, causing delays in deposits clearing or freezes on Zelle accounts. Accounts aren't all in one place. Won't connect to third party financial apps (i.e. Mint). Inaccurate reflection of transactions. No censoring of private information during multitasking. Can't tell if Zelle limit reached.	Works well overall. Updates force users to relearn basic tasks with new bugs and reduced speed. Painfully basic looking, clunky, buggy, and temperamental buttons and features (Zelle). Ad clutter that doesn't remember that users have already viewed/used it. Inaccurate reflection of transactions. Constantly down for maintenance. Can't copy/paste. Hypersensitive security.
Logging In / Onboarding	Touch ID doesn't always work. Updates causes login to crash for some users.	Touch ID doesn't always work. Some experience issues logging on. Automatically logs out too quickly.	Some users experience username and password issues. Logging out not intuitive.	Several users have issues logging in due to problems with Touch ID, passwords, activating new cards, facial recognition. Even long-standing customers have issues setting up app,	Users frequently experience crashes, password bugs, and confusion on whether updates are actually available. Updates lock some users out of their account.	Frequent crashes on login, password issues. Logs you out only after 5 minutes. "Remember me" button doesn't always work.	
Features	Check deposit camera fails at times. Users generally enjoy features for depositing checks, Zelle, viewing statements, etc.	Check deposit camera fails at times. Users enjoy visual snapshot/graph of finances to maintain budgets. Bill pay and organization of alerts not intuitive.	Check deposit camera fails at times. New bill pay is visually unappealing, clunky, requires too many steps, and is not editable. Erica feature not useful and hard to remove. Editing alerts not intuitive. Bank notifications aren't minute to minute.	Check deposit issues with typed amounts matching picture. Closing account can be lengthy, confusing process. Some experience difficulty activating new cards if already have an account.	Able to track expenses and easily make on-the-spot payments. Great Creditwise feature showing credit scores, full reports, amounts, and tips on how to raise score. Great for travel (easy ATM withdrawals and payments, no foreign transaction fees). Provides products to help people rebuild credit.	Check deposit camera crashes. No Face ID. Can contact bank directly from app. Lots of fees. New bill pay not intuitive and visually confusing. Not accepting update forfeits bill pay. Easier to pay bills on website. Alerts limited to text rather than push notifications.	Check deposit camera prone to failure. New deposit feature takes you to clunky "web" page, deposit history not robust, max amount too limited. Touch ID doesn't always work and locks you out after failed attempts. Clunky facial recognition. Bill pay has too many steps. Clunky pie chart view. No budget tools.
Customer Service	Some experience long waits, inability to resolve issues or answer questions. Others enjoy personal attention, and convenience of 24/7 number. Can't contact bank via app.	Easier to go into a bank. Lower income customers and small business owners experience difficulty in terms of clearing checks, overdraft fees, and clearing payments at actual scheduled times. Not accommodating to older users as they removed drive-throughs and reduced number of tellers resulting in long waits at banks.	Great customer service, friendly, personable, supportive, and answers questions. Proactive in notifying resolving suspicious activity.	TD representatives aren't all aware of the app, making getting help difficult. Some users experience good customer service where questions are answered and missing funds are replaced. Convenient hours.	In-app feedback doesn't work properly. No way to contact developers via the app.		
Main Insight	Generally easy to use but offers and commonly used features and information aren't easy to find.	App tends to be avoided due to Touch ID and password issues. Visually appealing and easy to use but could improve alerts & bill pay.	Recent updates unfavorable. Previous Bill Pay feature gave users a sense of control over their finances. Erica seems more flashy than functional.	Simply logging on is a primary issue for Citibank customers, making customers not even use the app.	Generally perceived as a bank that helps people understand their spending and provides tools for their needs.	The app is far too archaic. It needs to be modernized for today's on-the-go consumer.	Overall, the app is not user friendly, resulting in the perception that the company is outdated.

COMPETITIVE ANALYSIS

Information based on customer reviews of banks' primary personal banking app

Competitor	Wells Fargo	Chase Bank	Bank of America	Citibank	Capital One	TD Bank	US Bank
Overall Usability							
Login In / Onboarding							
Features							
Customer Service							
Main Insight	Generally easy to use but offers and commonly used features and information aren't easy to find.	App tends to be avoided due to Touch ID and password issues. Visually appealing and easy to use but could improve alerts & bill pay.	Recent updates unfavorable. Previous Bill Pay feature gave users a sense of control over their finances. Erica seems more flashy than functional.	Simply logging on is a primary issue for Citibank customers, making customers not even use the app.	Generally perceived as a bank that helps people understand their spending and provides tools for their needs.	The app is far too archaic. It needs to be modernized for today's on-the-go consumer.	Overall, the app is not user friendly, resulting in the perception that the company is outdated.

COMPETITOR INSIGHTS

Users enjoy the convenience of the app but quickly lose patience and confidence in the app when it doesn't work as expected

Banking apps are generally perceived as less trustworthy and less reliable; websites are more trusted

The app is considered useless to users when simple things can't be accomplished, especially logging in, Touch ID, and depositing checks

Most common reason for wanting to switch banks is not being able to deposit checks

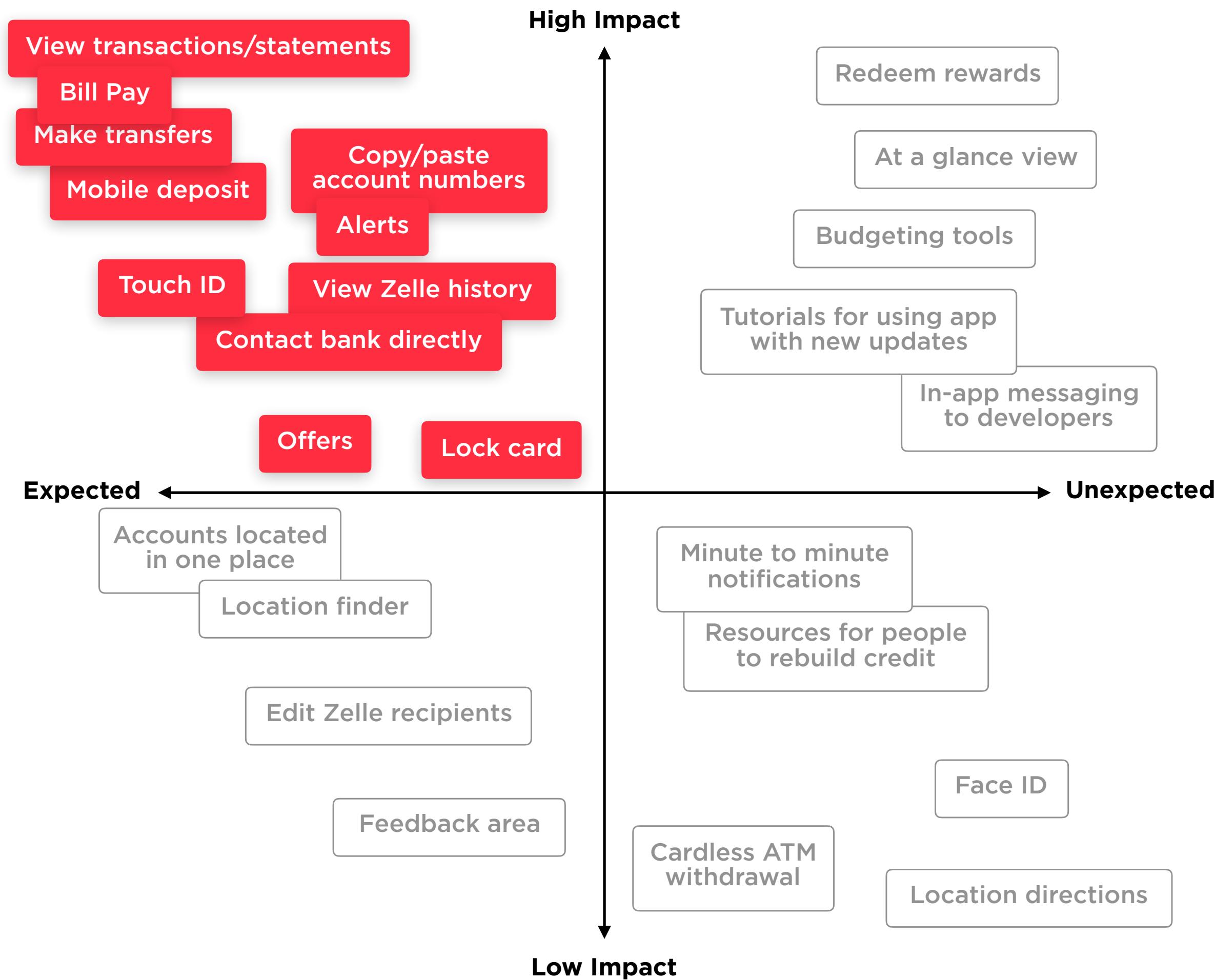
Users prefer transparency of information when crashes or lags occur

Updates tend to break the app, making users uneasy of them

**Overall perceptions of banks and customer loyalty
are greatly affected by usability of the app**

FEATURE PRIORITIZATION

Based on customer reviews, the highlighted features will be prioritized in the UI/UX redesign of the app because they achieve users' primary goals of ease of use and transparency of information.



USER TASKS AND FEATURES

What users need to accomplish

- Find what I'm looking for quickly
- Get quick answers to questions regarding my account
- View past Zelle activity
- Copy/paste bank information easily and securely

See what's generally going on with my account

Features that will support these goals

- Collapsible content that hides details and presents more relevant information upfront
- “Contact bank” features that direct users immediately to the right department and relays to customer service representative information on why user is calling, based on the specific “contact” button pressed
- Features to view recent and past payment Zelle activity on account & Zelle pages
- In-app features to “copy/paste/view bank routing numbers” on home, navigation, and account pages
- Snapshot/summary features that act as a visual guides to users’ income and spending habits

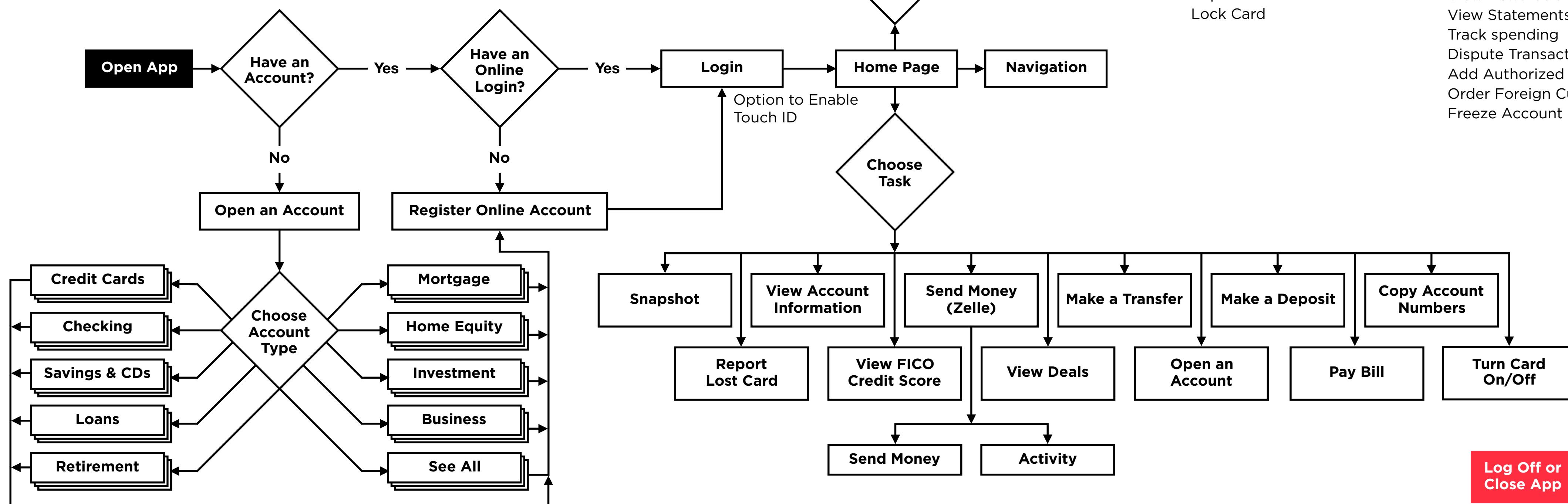
USER FLOWS

USER FLOW

Redesign of General User Flow

- Commonly-used features will be easily accessed on home/account pages
- New content will be created within app to reduce number of external links
- Snapshot feature on home page will help customers monitor their financial health easily

Start **End**

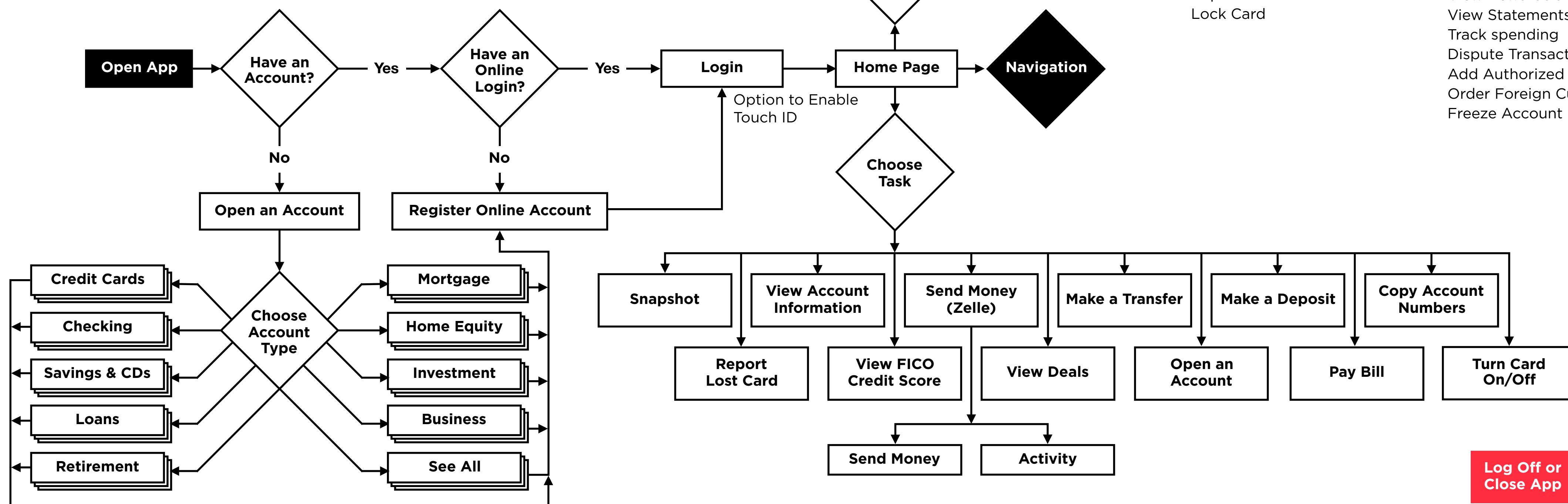


USER FLOW

Redesign of General User Flow

- Commonly-used features will be easily accessed on home/account pages
- New content will be created within app to reduce number of external links
- Snapshot feature on home page will help customers monitor their financial health easily

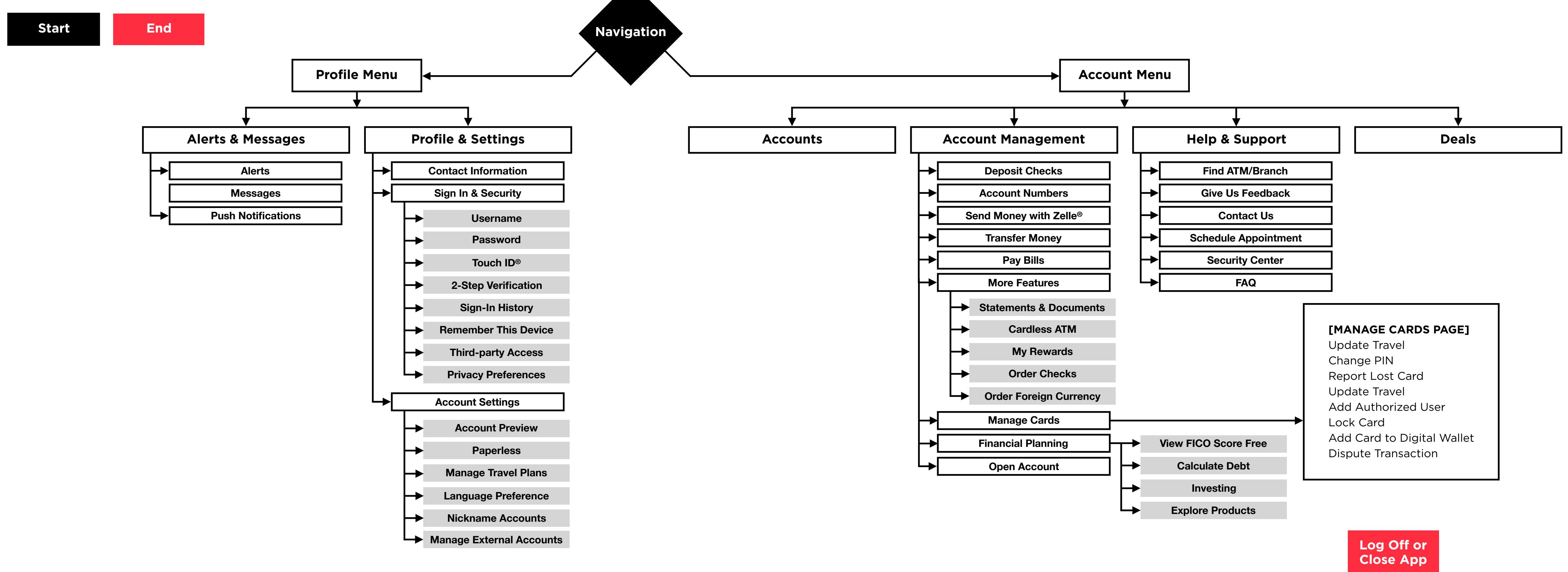
Start **End**



USER FLOW

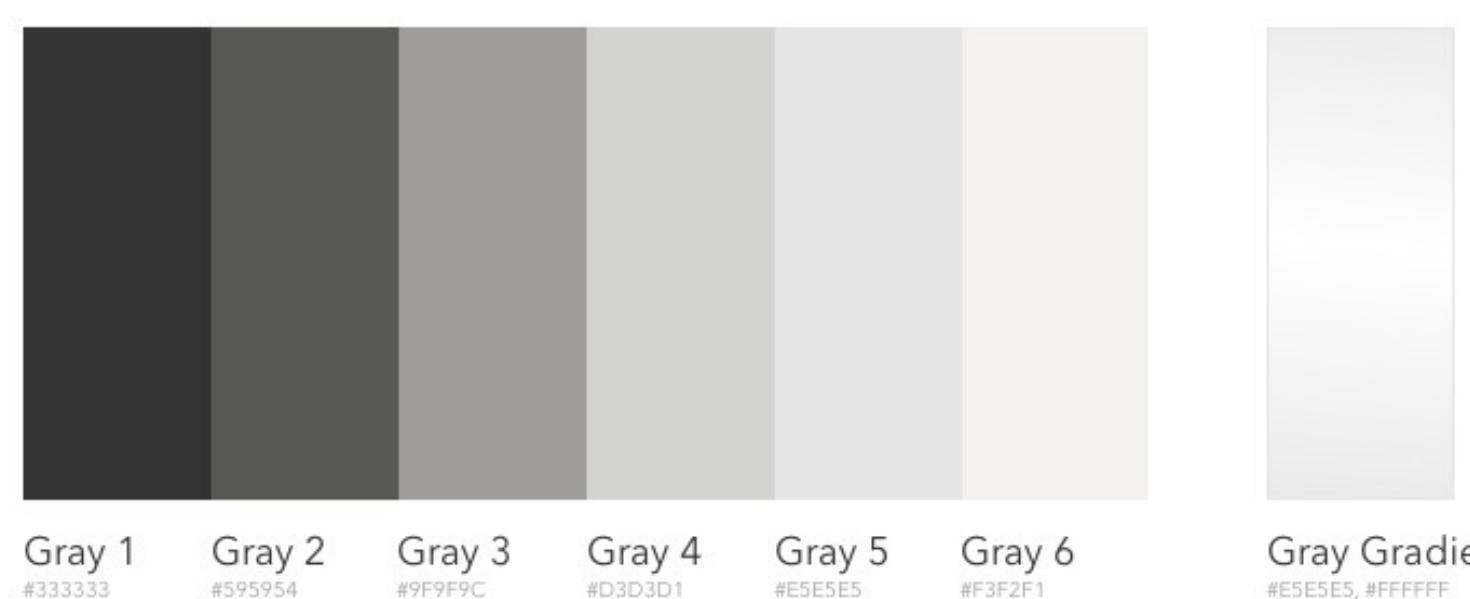
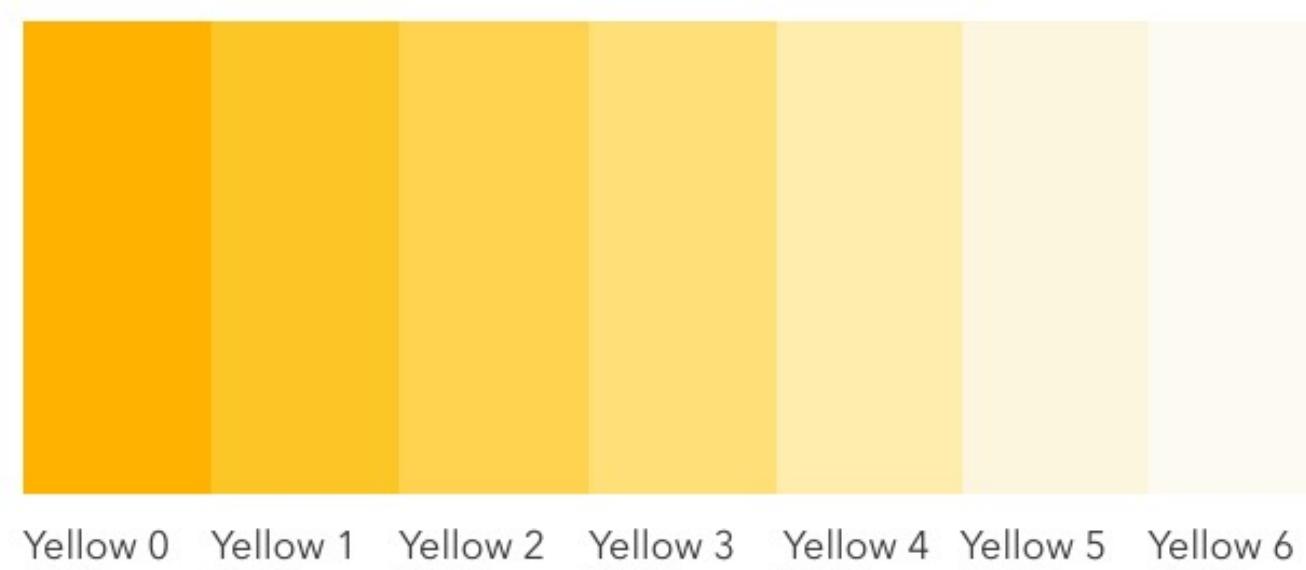
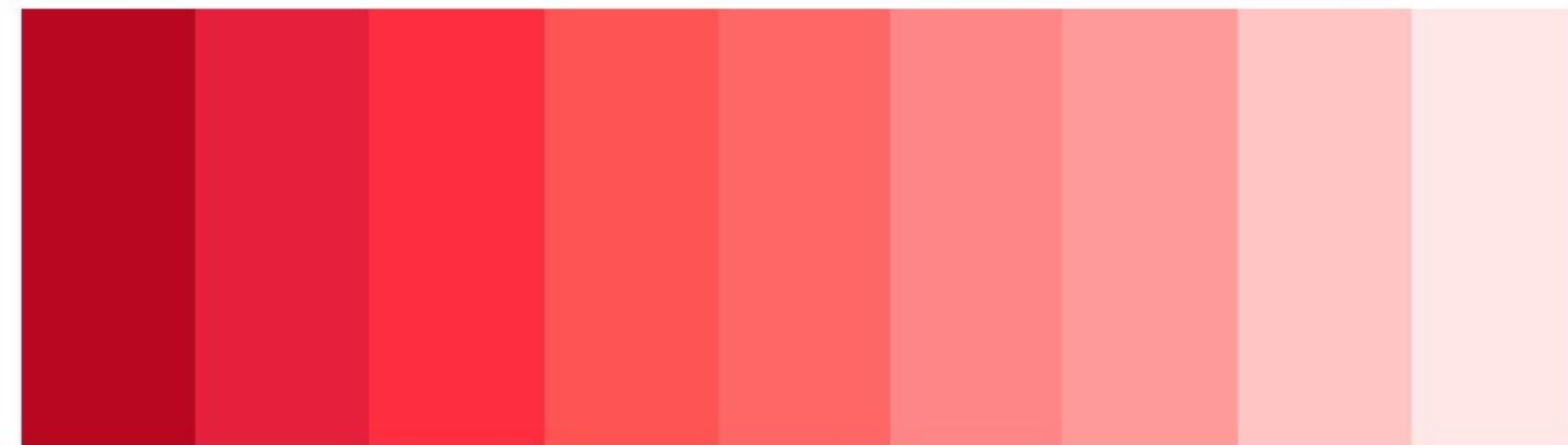
Redesign of Navigation

- Clearer organization and categorization for easier discoverability of features



DESIGN SYSTEM

COLOR



TYPOGRAPHY

FONT FAMILY: AVENIR NEXT

Text Styles

Headline 1

Demibold / 40pt / 44 line height

Headline 2

Regular / 30pt / 34 line height

Headline 3

Regular / 26pt / 30 line height

Subheadline 1

Bold / 22pt / 26 line height

Subheadline 2

Demibold / 22pt / 26 line height

Subheadline 3

Demibold / 18pt / 20 line height

SUBHEADLINE 4

Medium / 13pt / 15 line height / All Caps

Paragraph 1

Regular / 18pt / 20 line height

Paragraph 2

Regular / 15pt / 18 line height

Paragraph 3

Regular / 13pt / 15 line height

Paragraph 4

Regular / 12pt / 14 line height

Paragraph 5

Regular / 10pt / 10 line height

Number 1

Demibold / 60pt / 60 line height

Number Superscript 1

Demibold / 25pt / 25 line height

Number 2

Demibold / 40pt / 40 line height

Number Superscript 2

Demibold / 20pt / 20 line height

Number 3

Regular / 40pt / 40 line height

Number Superscript 3

Medium / 20pt / 20 line height

Number 4

Demibold / 24pt / 24 line height

Number Superscript 4

Demibold / 12pt / 12 line height

Number 5

Demibold / 18pt / 18 line height

Number Superscript 5

Demibold / 10pt / 10 line height

Paragraph Formats

Regular Text

Regular

Bolded Text

Demibold

Hyperlinked Text

Medium / Underlined

Text Colors



Gray 1
#333333

Usage: Headlines, subheadlines, body text



Gray 2
#595954

Usage: Smaller text on light gray backgrounds



Gray 3
#9F9F9C

Usage: Smallest/sub text



Red 1
#FF2D40

Usage: Text indicating an increase in funds

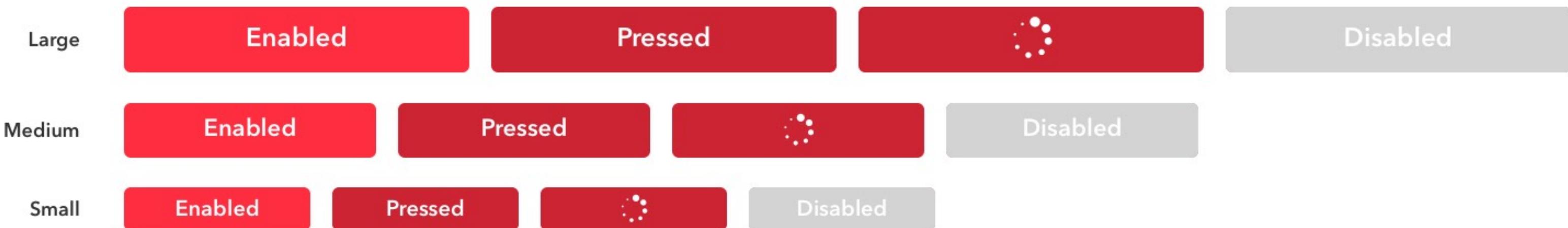


Red 5
#FE9A9A

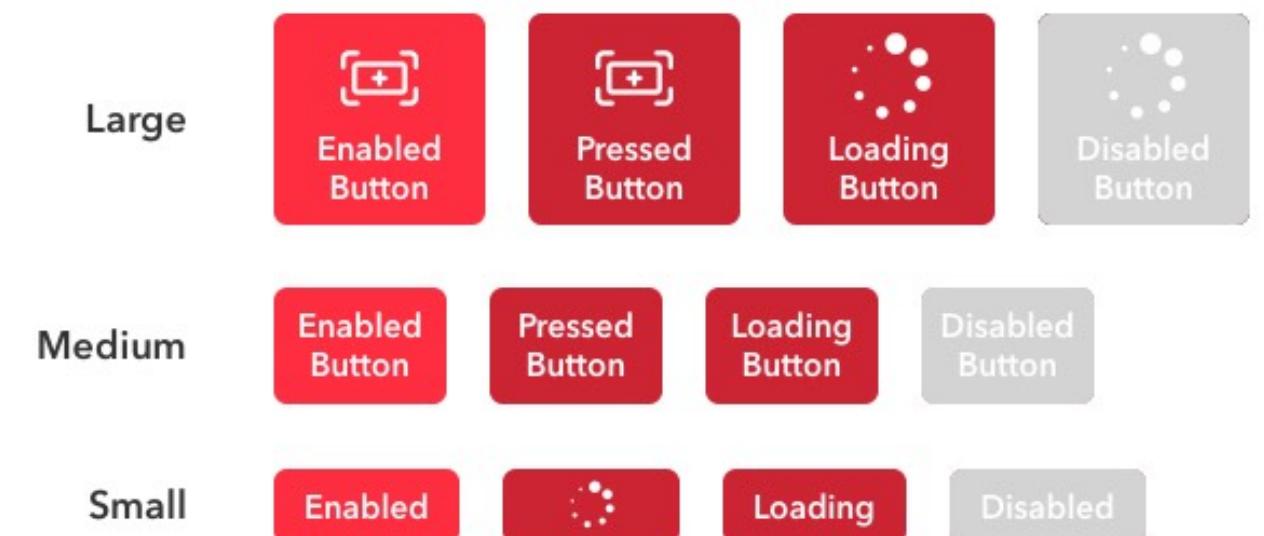
Usage: Sub text overlaying Red1 backgrounds

BUTTONS

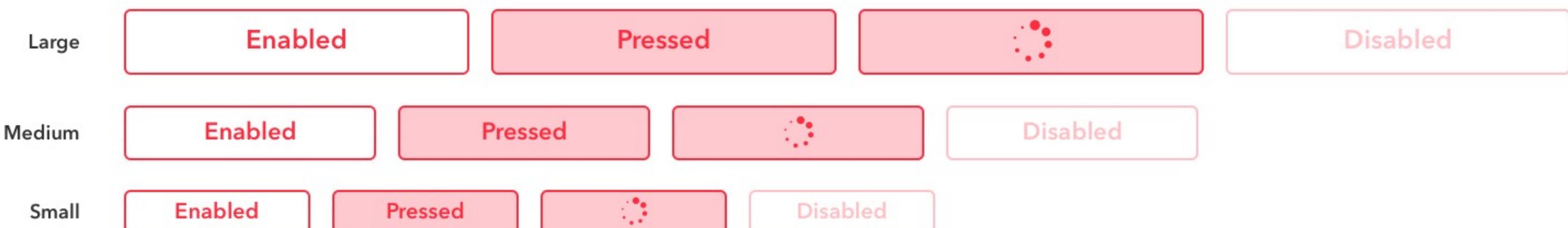
Primary



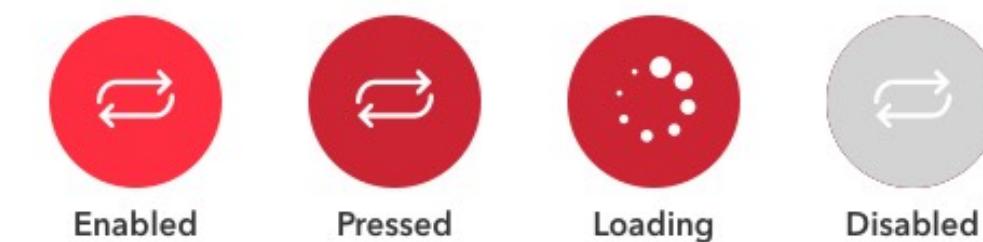
Task Buttons



Secondary



Oval

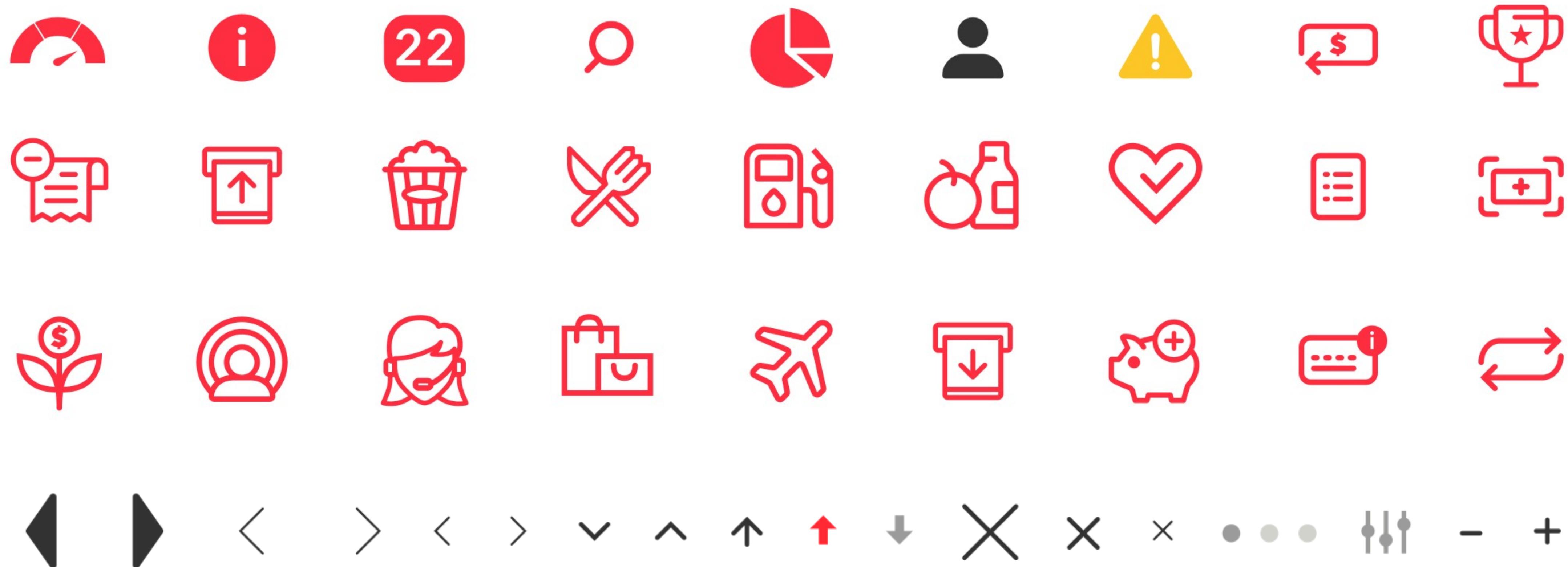


Smallest

PHOTOGRAPHY

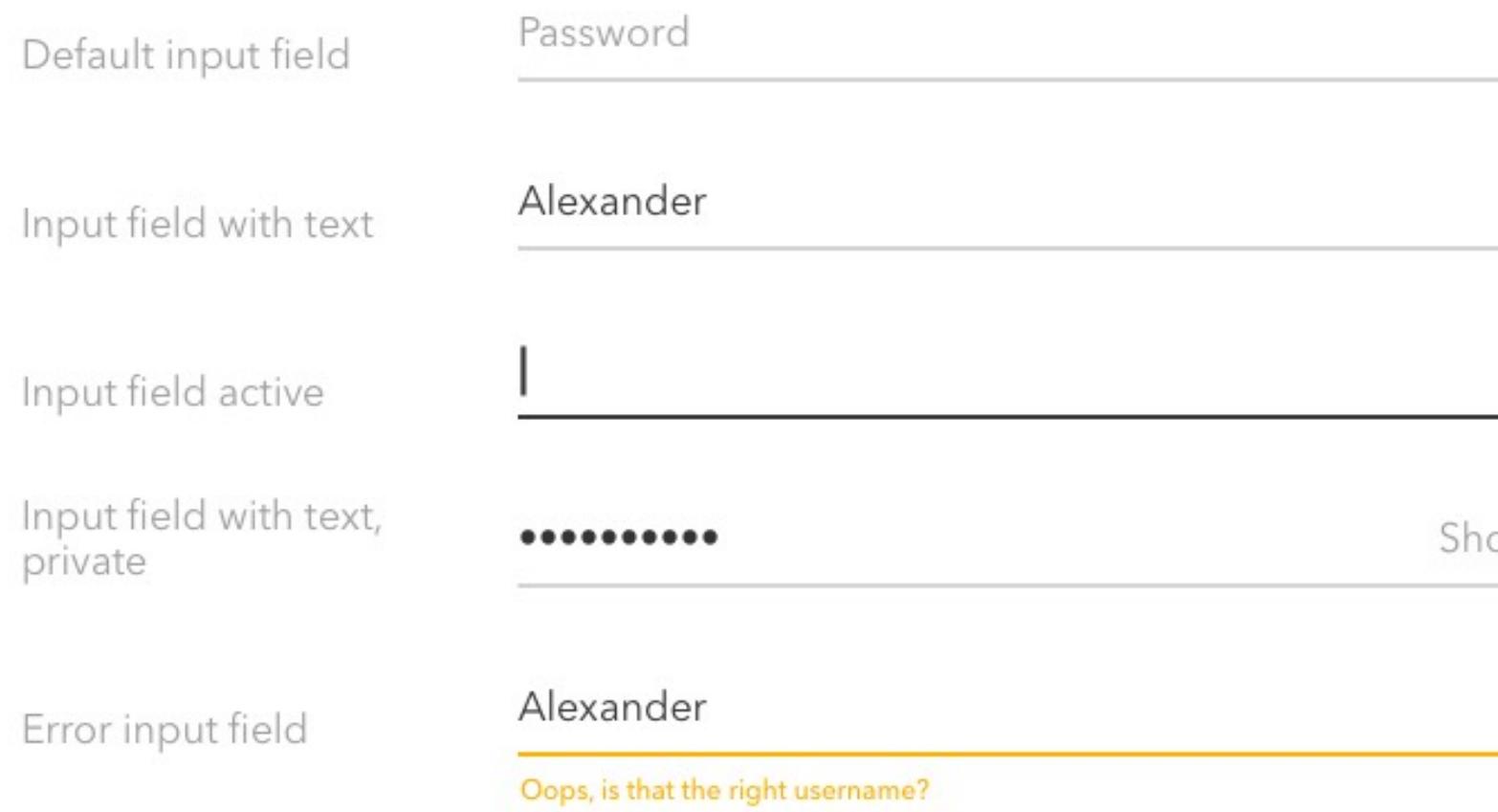


ICONS

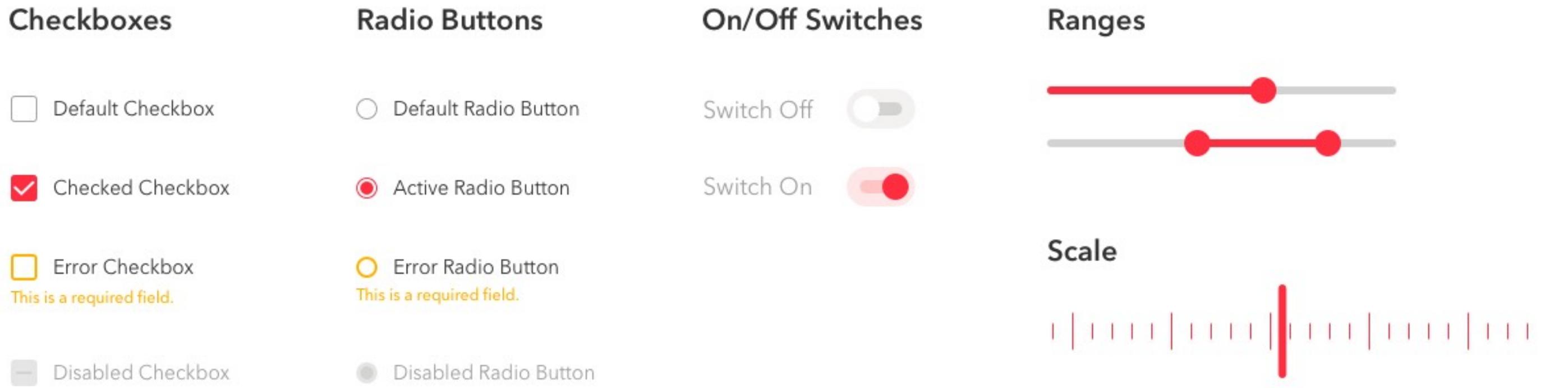


FORM & INPUT FIELDS

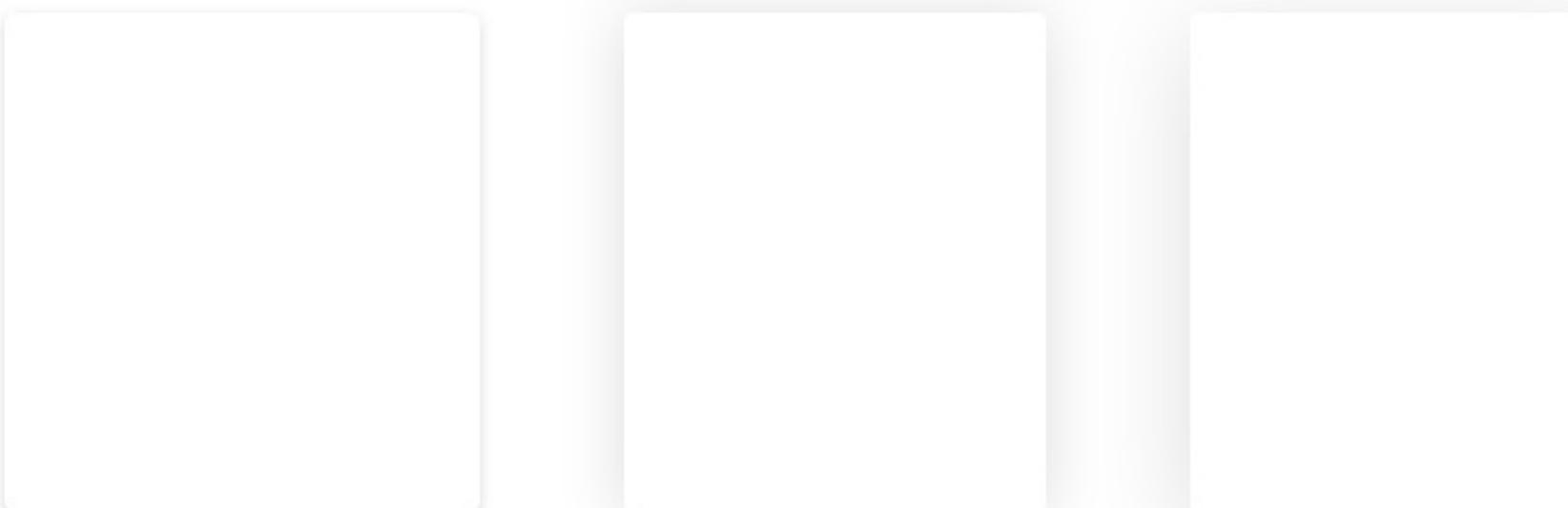
Form Fields



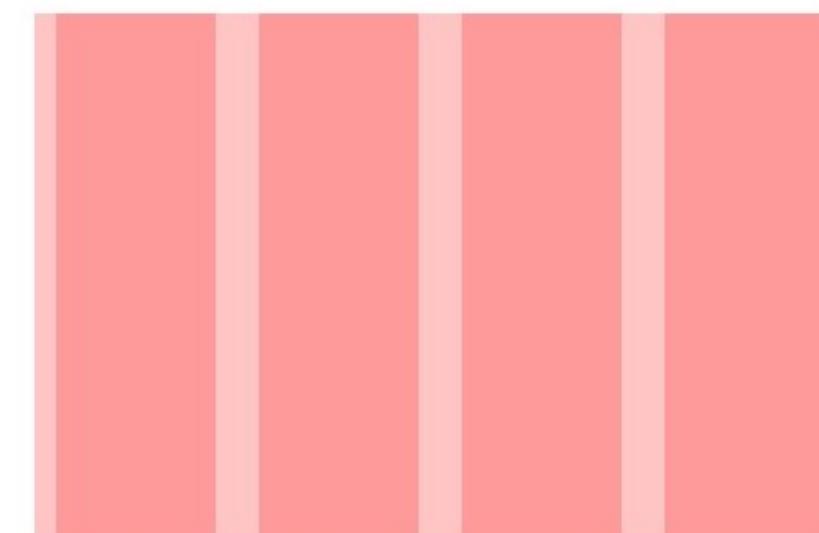
Input



SHADOWS



GRID SYSTEM



4 column

375px width | gutter 20px | column width 74px

CARDS & COMPONENTS

Scheduled Payments

Zelle Payment to Jessica B. Oct 2, 2020	\$550.00
Rent Payment to ABC Apart...	\$1,895.00

[Pay a Bill](#) [See Payment History >](#)

- [View Statements & Documents](#)
- [Copy Account Numbers](#)
- [Freeze Account](#)
- [Cardless ATM Withdrawal](#)

[See More >](#)

[View FICO® Score Free](#)

 [Notices and Warnings >](#)


15% back
2 DAYS LEFT
[Add +](#)


Available for
Food & Drink

ACTIVITY SINCE SEP 4

Capital One Credit Autopay Pending	\$2,349.24	>
ABC Company Income... Sep 18, 2020	+ \$2,109.00	>
Geico® Car Insurance Prem... Sep 12, 2020	\$324.23	>
Square Payment to Graham... Sep 8, 2020	\$54.00	>

PLATINUM (1234)

\$2,328²⁶
Current Balance
\$2,063²¹
Payment Due Mar 2

[card button](#)

Top Spending This Week

Groceries	\$46	>
Food & Drink	\$89	>
Shopping	\$59	>

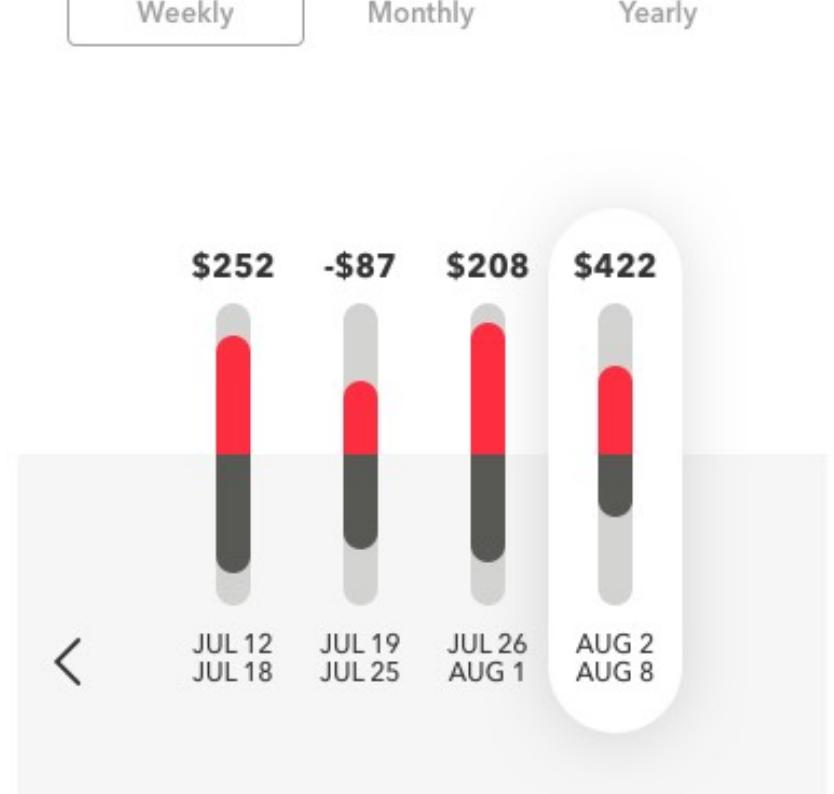
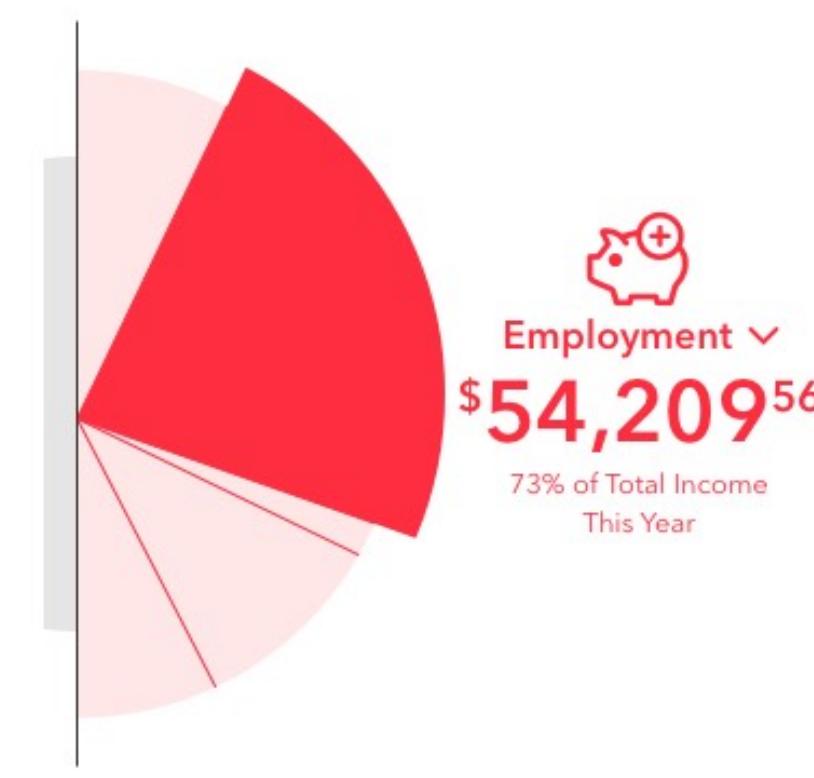
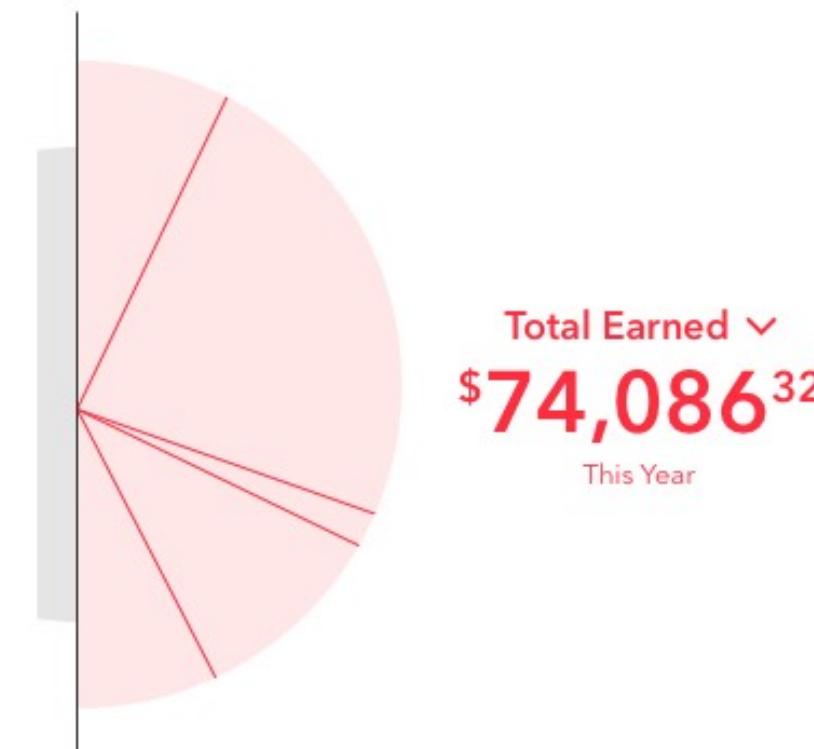
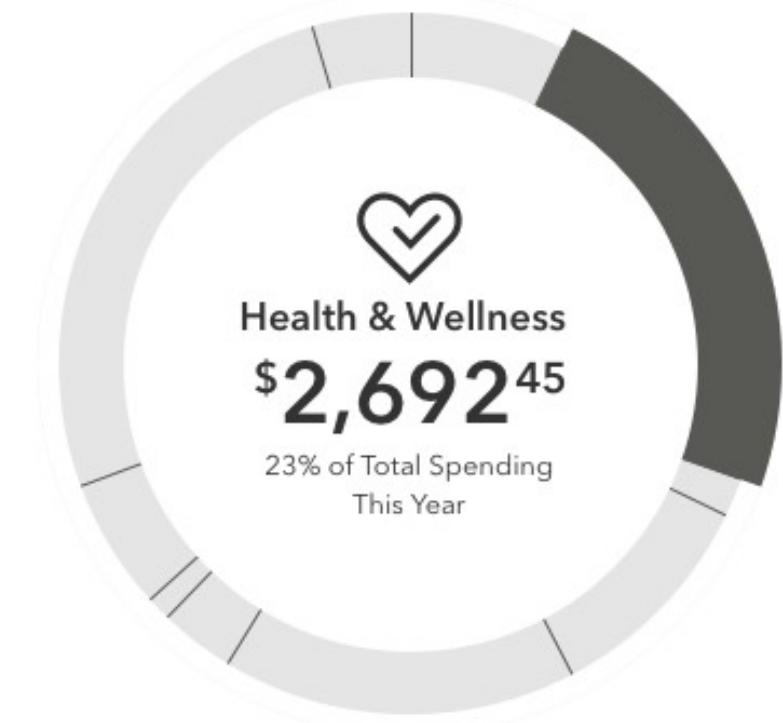
Merchant Contact	(888) 345-6789
Method	Online, email or phone
Category	 Employment >

ACCOUNT MANAGEMENT

- [Deposit Checks](#)
- [Account Numbers](#)
- [More Features](#)
- [Statements & Documents](#)
- [Cardless ATM](#)
- [My Rewards](#)

ALERTS & MESSAGES

- [Alerts](#)
- [Messages](#)
- [Push Notifications](#)



WIREFRAMES

MEDIUM FIDELITY

WIREFRAMES (MEDIUM FIDELITY)

Loading Screen



Login

Welcome back, Jane
Last signed in Jan 23

Enter your username

Enter your password

Remember me

Sign In

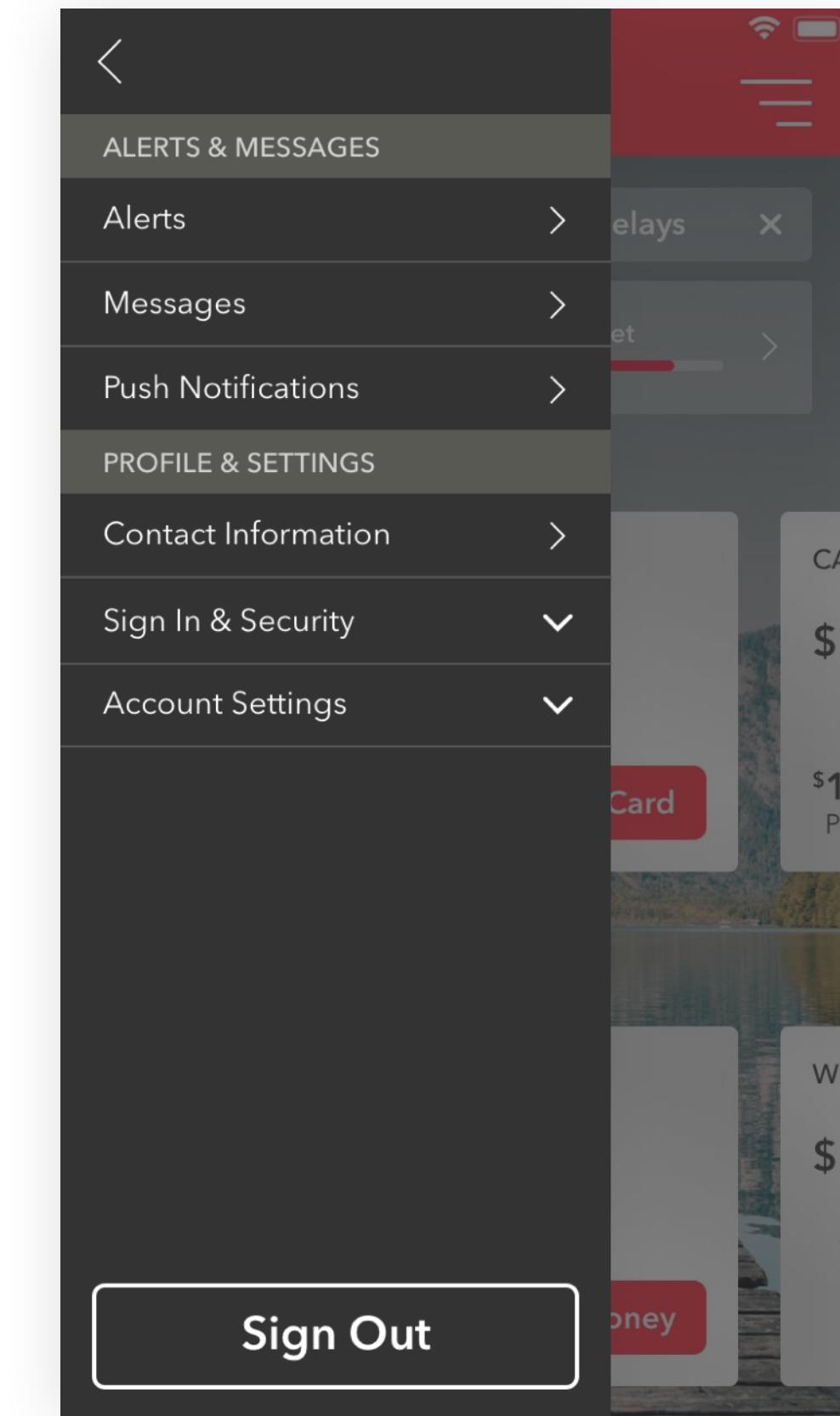
Forgot your name and password?

Sign Up | ATM/Branch | Open Account

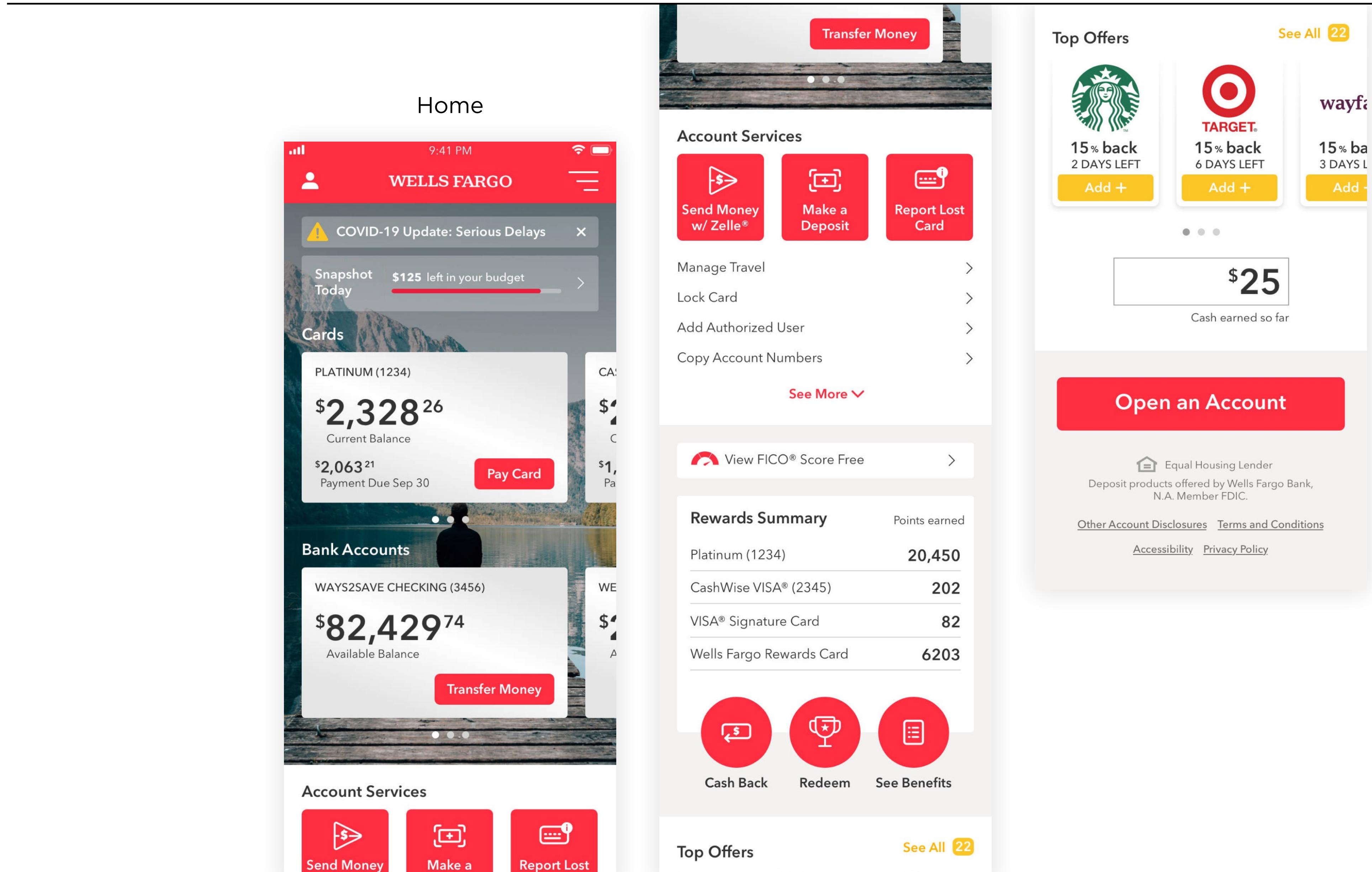
Nav Accounts

- X
- ACCOUNT MANAGEMENT
- Deposit Checks >
 - Account Numbers >
 - Send Money with Zelle® >
 - Transfer Money >
 - Pay Bills >
 - More Features ^
 - Statements & Documents >
 - Cardless ATM >
 - My Rewards >
 - Order Checks >
 - Order Foreign Currency >
 - Manage Cards >
 - Financial Planning ▾
 - Open Account >
- HELP & SUPPORT

Nav Profile



WIREFRAMES (MEDIUM FIDELITY)



WIREFRAMES (MEDIUM FIDELITY)

Credit Card Details

9:41 PM PLATINUM CREDIT CARD (1234)

\$2,328²⁶ Current Balance

\$12,500 Available Credit | **326** Rewards Points

Payment Due Sep 30
Remaining Balance **\$2,024.70**
Minimum Payment Due **\$35**

Pay Card

Recent Transactions

- Amazon.com Order #832... \$128.35 > Pending
- Eversource Utilities \$86.23 > Sep 18, 2020
- Massage Envy Membership \$65.00 > Sep 12, 2020

See All Transactions >

View Statements & Documents >
Transfer Balance >
Copy Credit Card Numbers >
Update Travel >

See More >

See All Transactions >

View Statements & Documents >
Transfer Balance >
Copy Credit Card Numbers >
Update Travel >

See More >

768
Your Credit Score looks great!
Let's work together to keep the ball rollin'.
Learn How >

Points Earned Since Friday
348
Total Points Earned on Card (1234): **20,450**
Use them for travel, shopping, gift cards, cash back and more
Earn More **Redeem**

Track Credit Card Spending >
Legal Information >

Transactions

9:41 PM PLATINUM CREDIT CARD (1234)

All Transactions **Spending Summary**

ACTIVITY SINCE AUG 30

	Description	Amount	Category
Amazon.com Order #832...	\$128.35	>	Pending
Eversource Utilities	\$86.23	>	Sep 18, 2020
Massage Envy Membership	\$65.00	>	Sep 12, 2020
Bleacher Bar	\$23.98	>	Sep 1, 2020

AUG 30 STATEMENT

	Description	Amount	Category
Star Market	\$46.79	>	Aug 28, 2020
Black Swan Salon	\$122.00	>	Aug 22, 2020
Shell Gas	\$37.81	>	Aug 17, 2020
Gold's Gym Membership	\$42.00	>	Aug 12, 2020
Southwest Airlines	\$108.43	>	Aug 8, 2020
Alamo Drafthouse	\$12.55	>	Aug 2, 2020
Shell Gas	\$37.81	>	Aug 17, 2020
Gold's Gym Membership	\$42.00	>	Aug 12, 2020
Southwest Airlines	\$108.43	>	Aug 8, 2020

Spending Summary

9:41 PM PLATINUM CREDIT CARD (1234)

All Transactions **Spending Summary**

Health & Wellness
\$2,692⁴⁵
23% of Total Spending This Year

Current Year > Health & Wellness >

Spending on Health & Wellness

	Description	Amount	Category
Massage Envy Membership	\$65.00	>	Sep 12, 2020
Westlake Dermatology	\$120	>	June 28, 2020
Massage Envy Visit	\$56	>	May 5, 2020
Westlake Dermatology	\$120	>	April 21, 2020
St. David's Hospital	\$45	>	Mar 5, 2020

WIREFRAMES (MEDIUM FIDELITY)

Checking Account Details

9:41 PM WAYSSAVE® CHECKING (3456) \$82,429⁷⁴ Available Balance 5% Current APY \$250 Interest Paid YTD Tax Forms Available Now

Scheduled Payments

- Zelle Payment to Jessica B. Oct 2, 2020 \$550.00
- Rent Payment to ABC Apart... Oct 1, 2020 \$1,895.00

Recent Transactions

- Capital One Credit Autopay Pending \$2,349.24
- ABC Company Income Tr... Sep 18, 2020 + \$2,109.00
- Geico® Car Insurance Prem... Sep 12, 2020 \$324.23

Actions

- Transfer
- Deposit
- Send Zelle®

Pay a Bill See Payment History >

Rent Payment to ABC Apart... \$1,895.00 Oct 1, 2020

Pay a Bill See Payment History >

Actions

- Transfer
- Deposit
- Send Zelle®

Recent Transactions

- Capital One Credit Autopay Pending \$2,349.24
- ABC Company Income Tr... Sep 18, 2020 + \$2,109.00
- Geico® Car Insurance Prem... Sep 12, 2020 \$324.23

View Statements & Documents

Copy Account Numbers

Freeze Account

Cardless ATM Withdrawal

See More ▾

Track Available Funds

Legal Information >

Transactions

9:41 PM WAYS2SAVE® CHECKING (3456) All Transactions Spend vs Income

ACTIVITY SINCE SEP 4

- Capital One Credit Autopay Pending \$2,349.24
- ABC Company Income... Sep 18, 2020 + \$2,109.00
- Geico® Car Insurance Prem... Sep 12, 2020 \$324.23
- Square Payment to Graham... Sep 8, 2020 \$54.00

SEP 4 STATEMENT

- Interest Earned Sep 4, 2020 + \$2.02
- ABC Company Income... Sep 4, 2020 + \$2,109.00
- Deposit Check #12459 Aug 28, 2020 + \$800
- ABC Company Income... Aug 21, 2020 + \$2,109.00
- Capital One Credit Autopay Aug 18, 2020 \$1,857.67
- Venmo Deposit Aug 12, 2020 + \$1,293.00
- ABC Company Income... Aug 21, 2020 + \$2,109.00
- Capital One Credit Autopay Aug 18, 2020 \$1,857.67
- Venmo Deposit Aug 12, 2020 + \$1,293.00

Savings Summary

9:41 PM WAYS2SAVE® CHECKING (3456) All Transactions Savings Summary

Total Spent \$42,734⁰⁶

Total Earned \$74,086³²

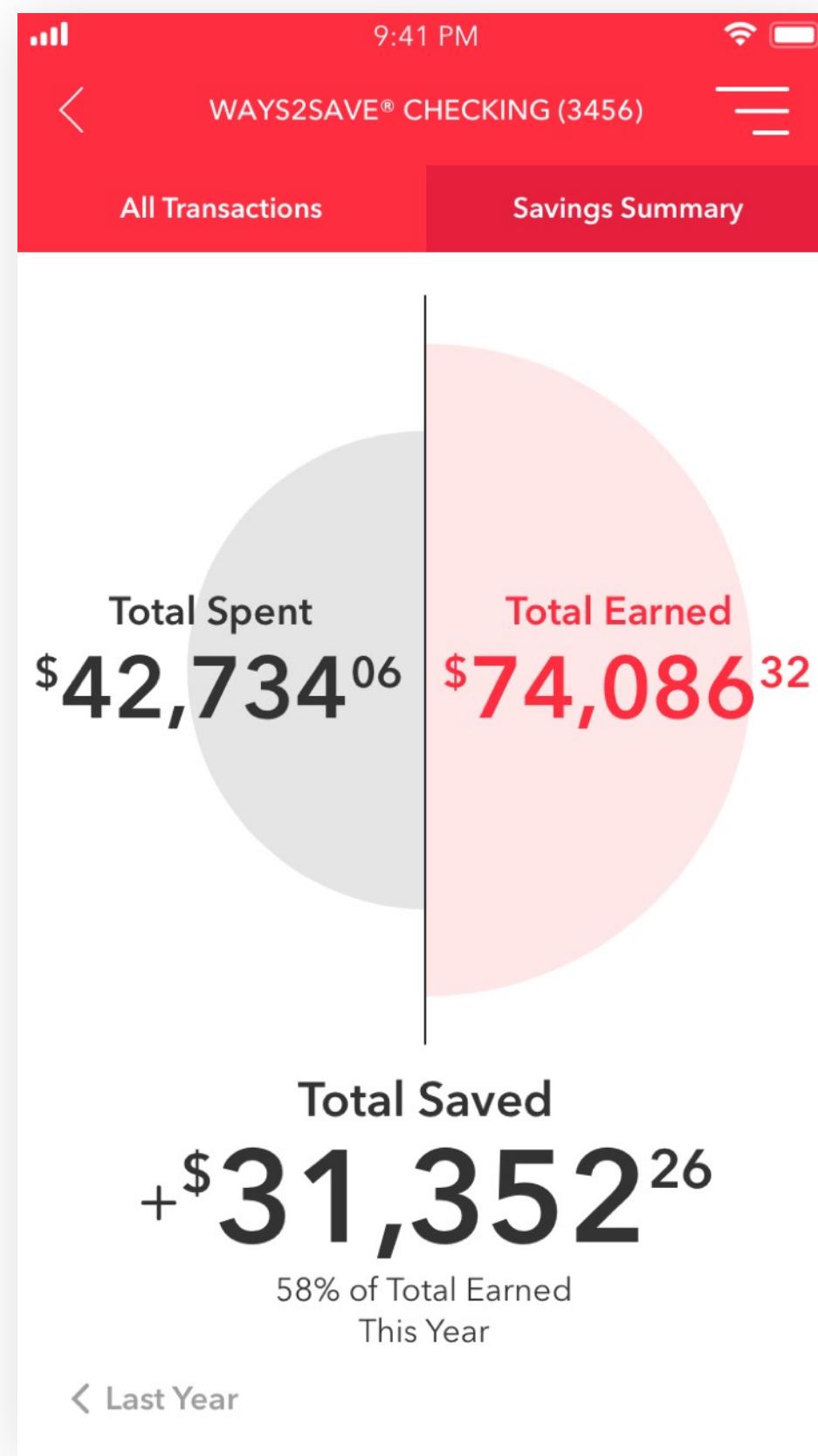
Total Saved +\$31,352²⁶

58% of Total Earned This Year

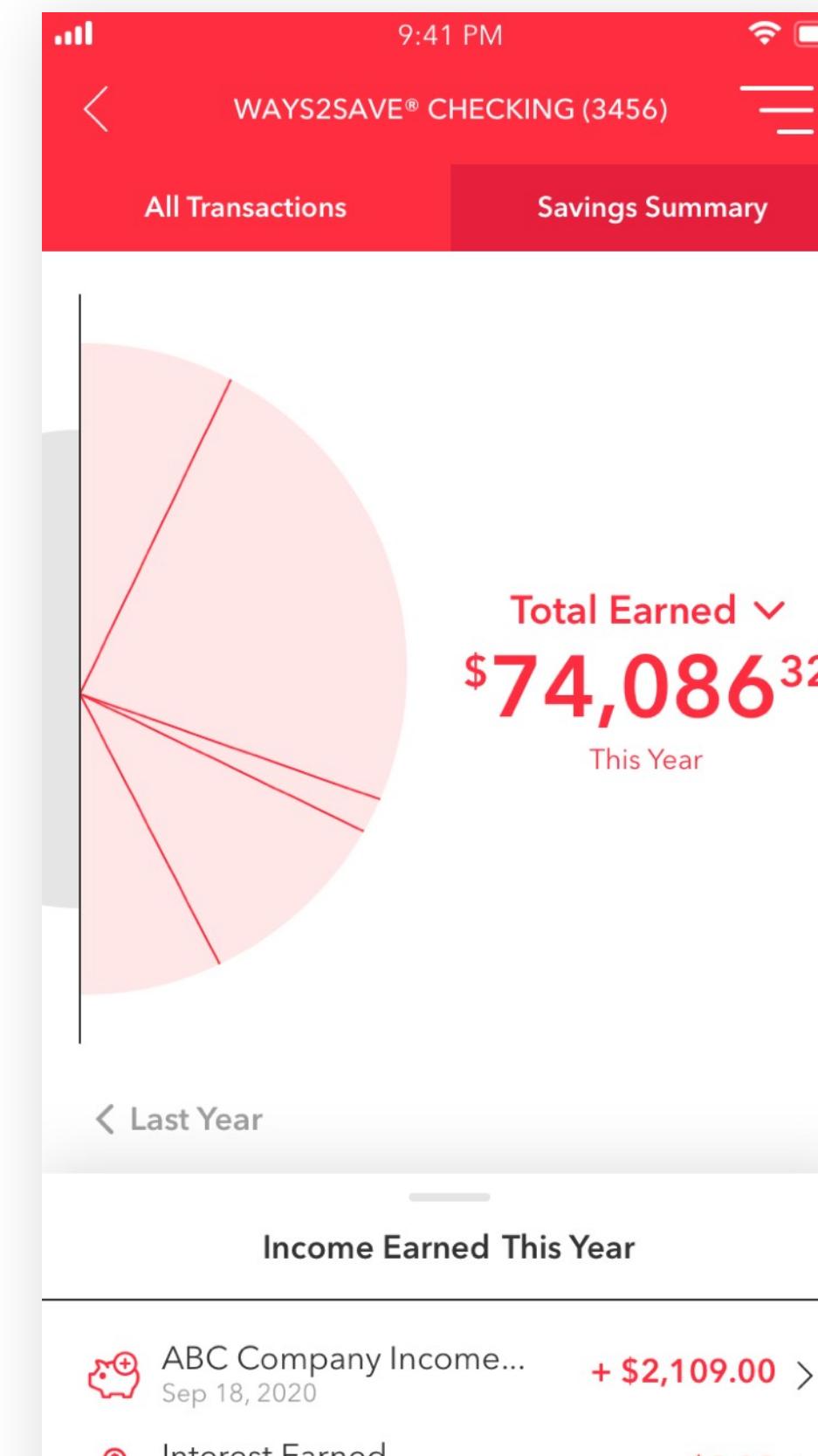
Last Year

WIREFRAMES (MEDIUM FIDELITY)

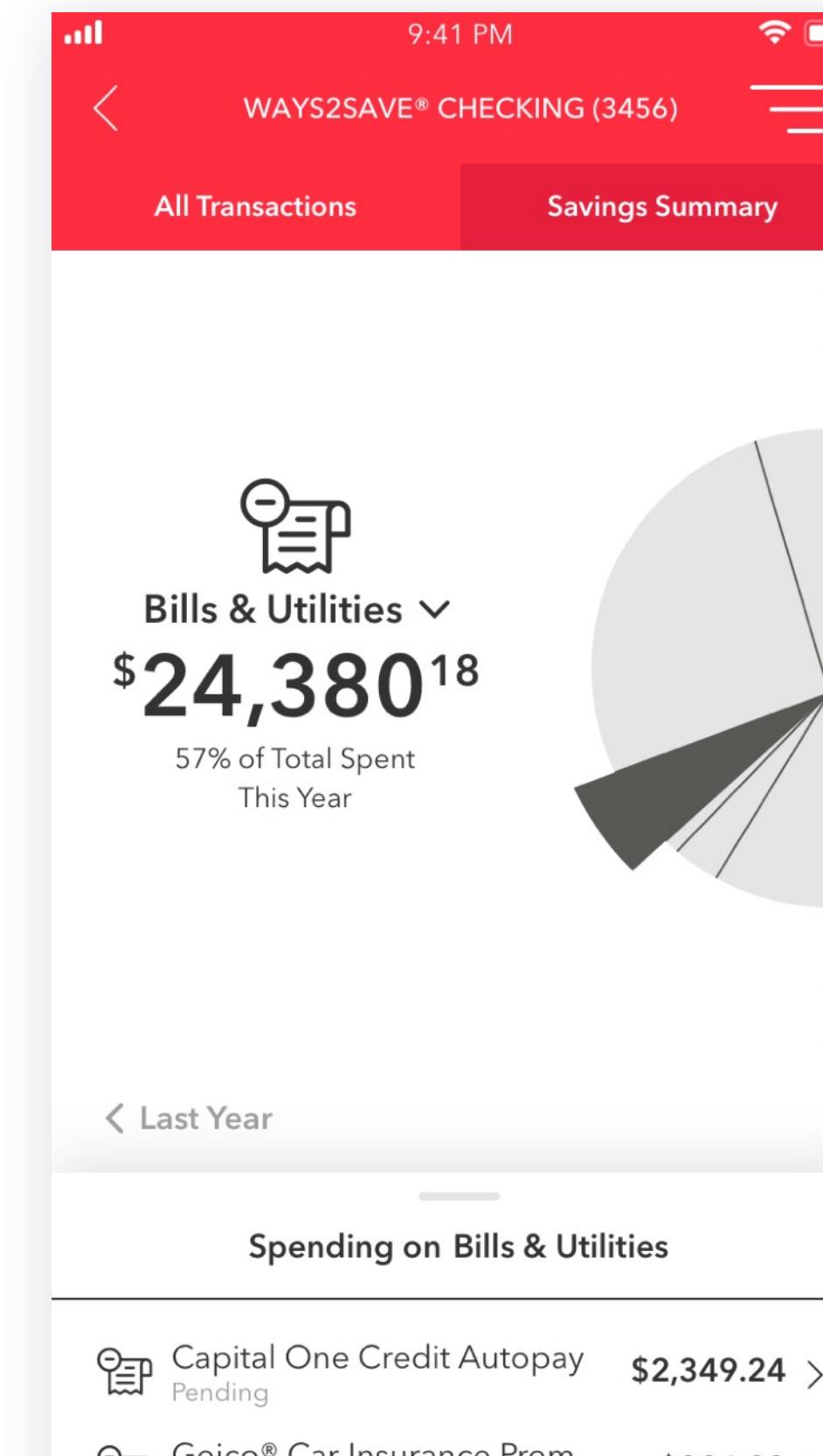
Savings Summary



Total Earned



Amount Spent in Category



Category Transactions

The wireframe shows a list of transactions for bills and utilities. The table has two columns: 'Description' and 'Amount'.

Description	Amount
Capital One Credit Autopay Pending	\$2,349.24 >
Geico® Car Insurance Prem... Sep 12, 2020	\$324.23 >
Capital One Credit Autopay Aug 18, 2020	\$1,857.67 >
Capital One Credit Autopay Jul 16, 2020	\$1,256.18 >
Capital One Credit Autopay June 17, 2020	\$2,140.49 >
Capital One Credit Autopay May 18, 2020	\$2,349.24 >
Capital One Credit Autopay Apr 15, 2020	\$1,609.45 >
Geico® Car Insurance Prem... Mar 11, 2020	\$324.23 >
Capital One Credit Autopay Mar 16, 2020	\$1,556.98 >
Capital One Credit Autopay Feb 17, 2020	\$1,840.49 >
Capital One Credit Autopay Jan 17, 2020	\$2,109.77 >
Capital One Credit Autopay Dec 16, 2020	\$1,902.43 >
Capital One Credit Autopay Nov 18, 2020	\$1,412.67 >

WIREFRAMES (MEDIUM FIDELITY)

Snapshot

9:41 PM TODAY'S SNAPSHOT

Income vs Spending

+ \$422³⁰ ↑24% Above Average Profits After Expenses This Week

Weekly Monthly Yearly

\$252 -\$87 \$208 \$422 \$339 avg profits

JUL 12 JUL 18 JUL 19 JUL 25 JUL 26 AUG 1 AUG 2 AUG 8

Top Spending This Week

Groceries	\$46
Food & Drink	\$89
Shopping	\$59
Travel	\$36

See All Categories >

Your Weekly Budget

\$0 of \$120 \$23 of \$85 \$39 of \$150

Past Budget for Travel Available for Food & Drink Available for Entertainment

Edit Budget Settings >

Top Spending This Week

Groceries	\$46
Food & Drink	\$89
Shopping	\$59
Travel	\$36

See All Categories >

Your Income Streams

Discover Income Opportunities >

Your Income Streams

Discover Income Opportunities >

Past Budget for Travel Available for Food & Drink Available for Entertainment

Edit Budget Settings >

Your Income Streams

Discover Income Opportunities >

Still need help with your budget?
We're here to help.

Schedule a Call

Equal Housing Lender
Deposit products offered by Wells Fargo Bank,
N.A. Member FDIC.

[Other Account Disclosures](#) [Terms and Conditions](#)
[Accessibility](#) [Privacy Policy](#)

Still need help with your budget?
We're here to help.

PROTOTYPES

Coming Soon...

Thank you.