06042015

Application Interface Document :: BigBank ATM

Draft Version 0.1

About this document:

This document serves as a preliminary outline that provides an overview of the information architecture and user experience for BigBank ATM.

The interactions described and the labels used are descriptive of the types of content that will appear.
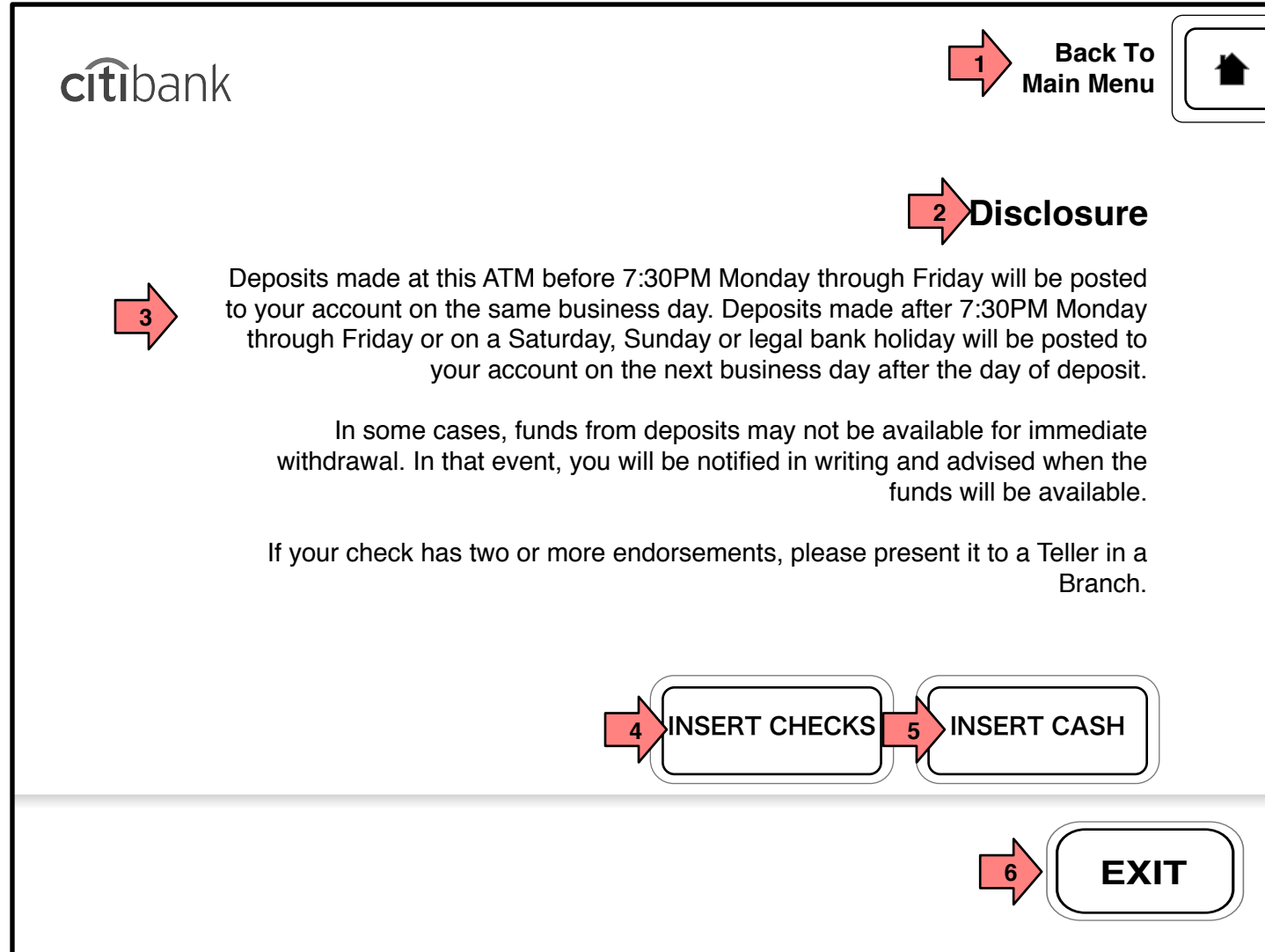
Visual design and final copy are conveyed using design comps and copy deck(s)

Please note that all copy and labels are FPO.

Role	Team Member	Reviewed
IA	Chris Nordling	
Copywriter		
Designer		
QA Specialist		

Table of Contents

Versioning

Version	Notes	Owner
0.1	Initial Wireframes	CN

Owner Legend

Jennifer Shieh	JS
Davendra Boodram	DB
Christopher-Ian Reichel	CI
Kevin Cristella	KC
Chris Nordling	CN

9.0 Deposit Disclosure

Back To Main Menu

Disclosure

Deposits made at this ATM before 7:30PM Monday through Friday will be posted to your account on the same business day. Deposits made after 7:30PM Monday through Friday or on a Saturday, Sunday or legal bank holiday will be posted to your account on the next business day after the day of deposit.

In some cases, funds from deposits may not be available for immediate withdrawal. In that event, you will be notified in writing and advised when the funds will be available.

If your check has two or more endorsements, please present it to a Teller in a Branch.

INSERT CHECKS   **INSERT CASH**

EXIT

Page Title
9.0 Deposit Disclosure

Page Context / How I Got Here / Page Notes
The user has clicked on DEPOSIT in the Main Menu and the system has set a disclosure to start the deposit flow. This disclosure is configurable by the business/region. If the disclosure does not exist, this page would be a submenu with the Checks/Cash choice.

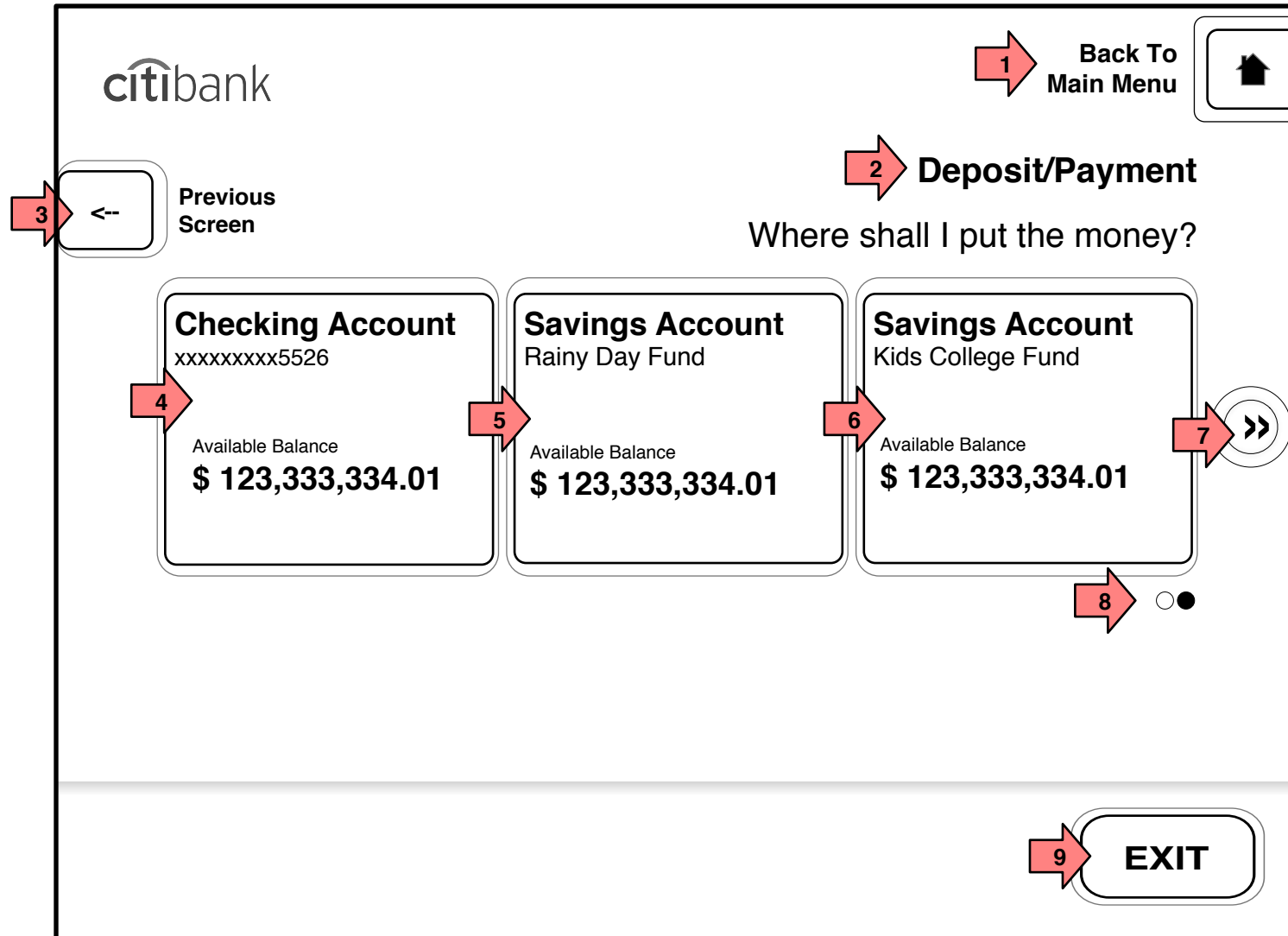|	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title/Instruction	None		
3	Disclosure	None		
4	INSERT CHECKS	On Tap, user begins the Check Deposit flow (9.2 Select Deposit Account) or goes to 9.1 Currency if the ATM handles two or more currencies.		*Check / Cash other options are configurable by business.*
5	INSERT CASH	On Tap, user begins the Check Deposit flow (9.2 Select Deposit Account) or goes to 9.1 Currency if the ATM handles two or more currencies.		
6	EXIT	On Tap the Exit process is initiated.		

9.1 Currency
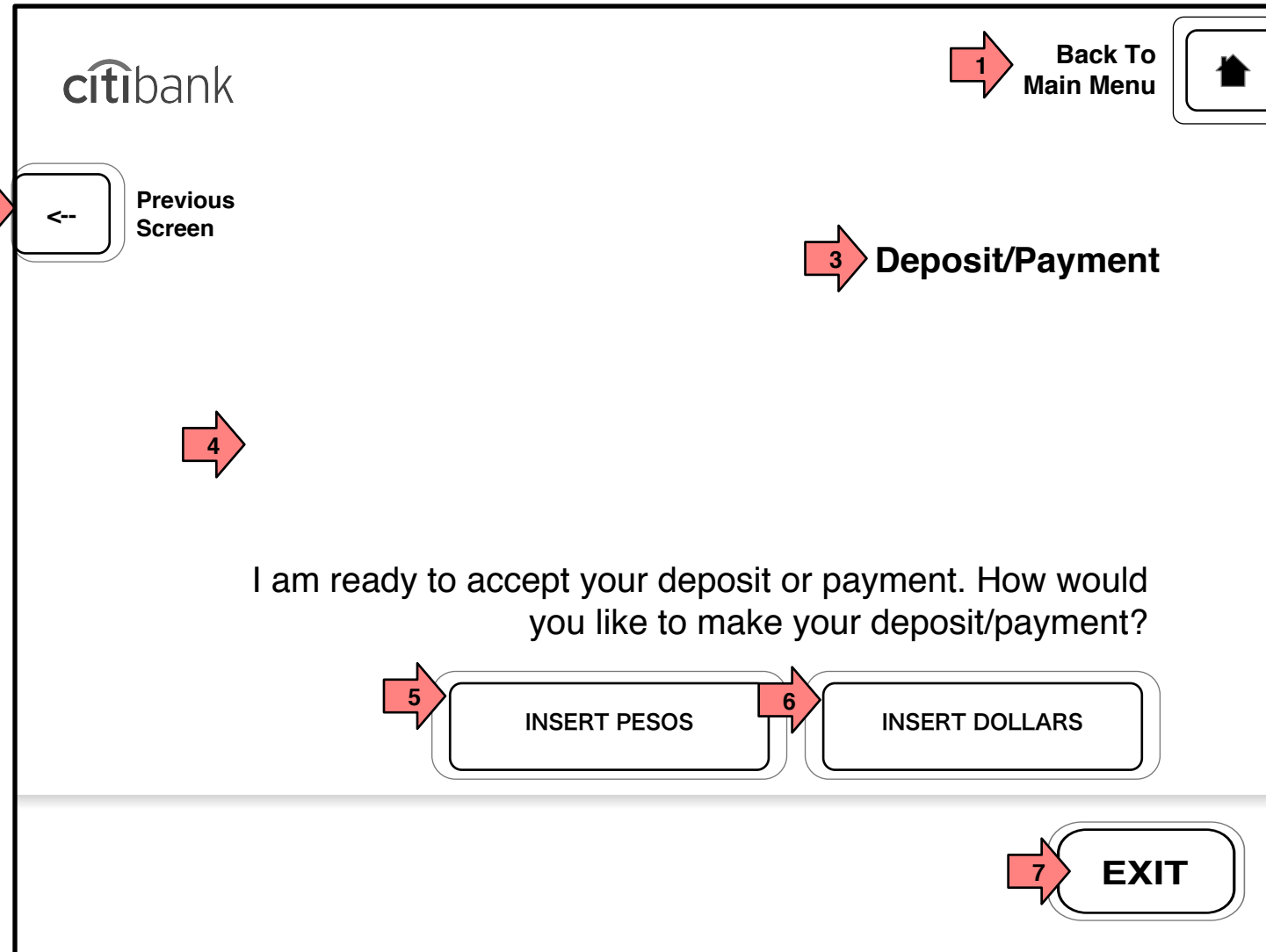
9.1 Currency

Page Context / How I Got Here / Page Notes

If the business desires, a page where the user can select currencies can be inserted into the Deposit Check or Deposit Cash flow. User has chosen check or cash previously and now is asked to choose a currency.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Previous Screen	On Tap the user is taken to the previous screen of their session.	This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.	
3	Page Title/Instruction	None		
4	Question	None		
5	INSERT PESOS	On Tap, currency is changed to pesos and user continues on deposit flow using pesos.		
5	INSERT DOLLARS	On Tap, currency is changed to dollars and user continues on deposit flow using dollars.		
6	EXIT	On Tap the Exit process is initiated.		

9.2 Select Deposit Account

Screen mockup

citibank

Back To Main Menu [1]

[home icon]

[2] **Deposit/Payment**

[3] <-- Previous Screen

Where shall I put the money?

[4] **Checking Account**
xxxxxxxxx5526

Available Balance
$ 123,333,334.01

[5] **Savings Account**
Rainy Day Fund

Available Balance
$ 123,333,334.01

[6] **Savings Account**
Kids College Fund

Available Balance
$ 123,333,334.01

[7] »

[8] ○●

[9] **EXIT**
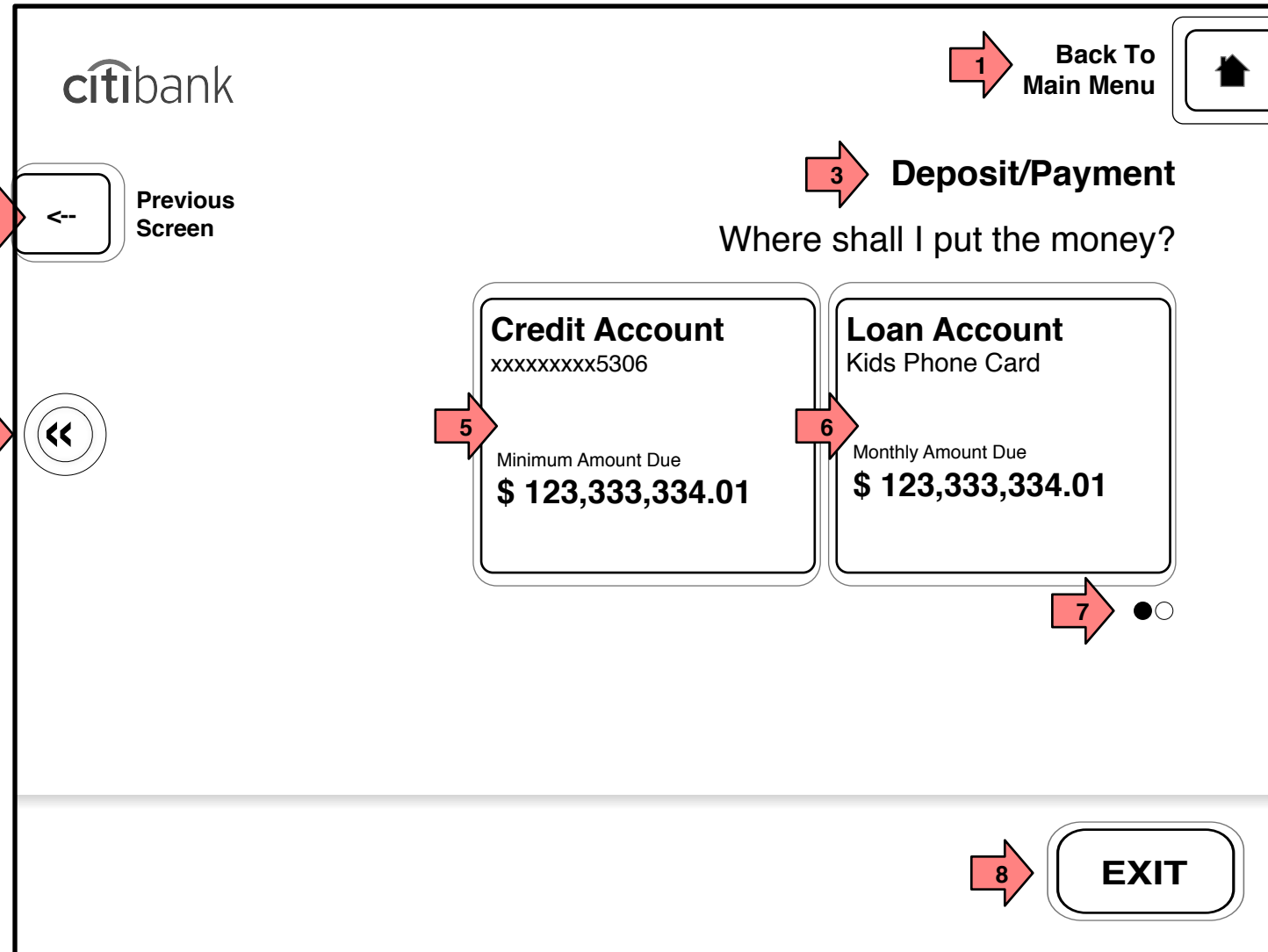
Documentation panel

Page Title
9.2 Select Deposit Account

Page Context / How I Got Here / Page Notes
The user is depositing checks or cash and must choose the account to which the deposit will be posted.

		Description	Interaction	Rules	Notes
1		Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2		Previous Screen	On Tap the user is taken to the previous screen of their session.		This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.
3		Page Title/Instruction	None		
4		Checking Account xxxxxxxxx5526	On Tap, the user continues to the next step in their process. his account is chosen for deposits this.	Each account button will contain the account type, the account number (masked) or the account name (which supersedes the number) and the balance amount available to the user.	
5		Savings Account Rainy Day Fund	On Tap, the user continues to the next step their process. This account is chosen for deposits this session.		
6		Savings Account Kids College Fund	On Tap, the user continues to the next step their process. This account is chosen for deposits this session.		
7		Next >>	On Tap the account buttons slide to the right and are replaced by the next account buttons.		
8		Pagination dots	None	Once the transition is complete, the dots update to show which page of accounts the user is on.	
9		EXIT	On Tap the Exit process is initiated.		

9.2.1 Select Deposit Account (Continued)

cíti bank

Back To Main Menu ①

② **Previous Screen** ←--

③ **Deposit/Payment**

Where shall I put the money?

④ ‹‹

⑤ **Credit Account** xxxxxxxxx5306

Minimum Amount Due
$ 123,333,334.01

⑥ **Loan Account** Kids Phone Card

Monthly Amount Due
$ 123,333,334.01

⑦ ● ○

⑧ **EXIT**

Page Title

9.2.1 Select Deposit Account (Continued)

Page Context / How I Got Here / Page Notes

The user is depositing checks or cash and must choose the account to which the deposit will be posted. This is the second of two pages of accounts.

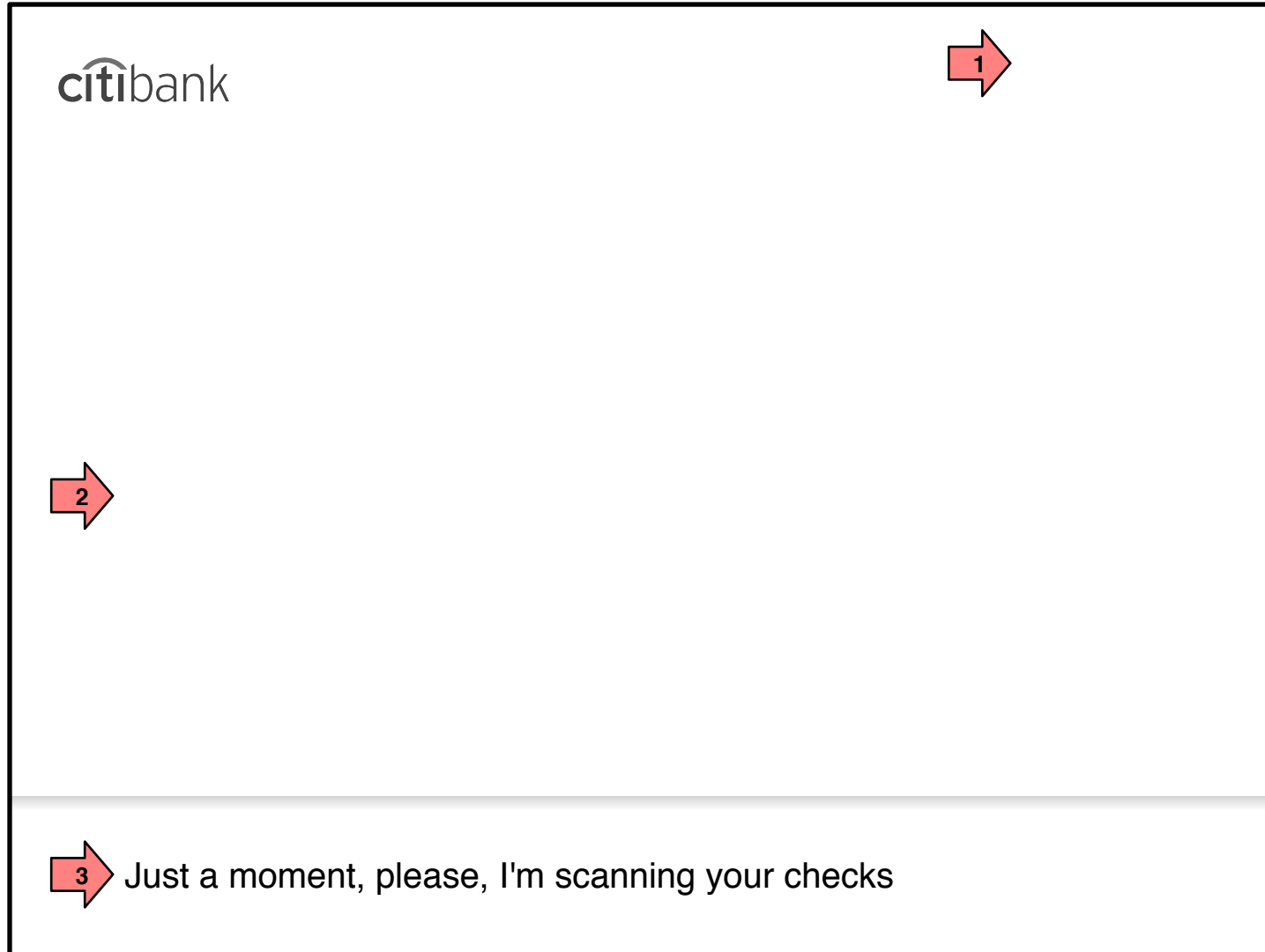|	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Previous Screen	On Tap the user is taken to the previous screen of their session.	~~This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.~~	
3	Page Title/Instruction	None		
4	‹‹ Previous	On Tap the account buttons slide to the left and are replaced by the previous account buttons.		
4	Credit Account xxxxxxxxx5306	On Tap, the user continues to the next step in their process. his account is chosen for deposits this.	Credit account buttons will contain the account type, the account number (masked) or the account name (which supersedes the number) and the minimum amount due.	
5	Loan Account Kids Phone Card	On Tap, the user continues to the next step their process. This account is chosen for deposits this session.	Loan account buttons will contain the account type, the account number (masked) or the account name (which supersedes the number) and the monthly amount due.	
8	Pagination dots	None	Once the transition is complete, the dots update to show which page of accounts the user is on.	
9	EXIT	On Tap the Exit process is initiated.		

9.3 Check Deposit
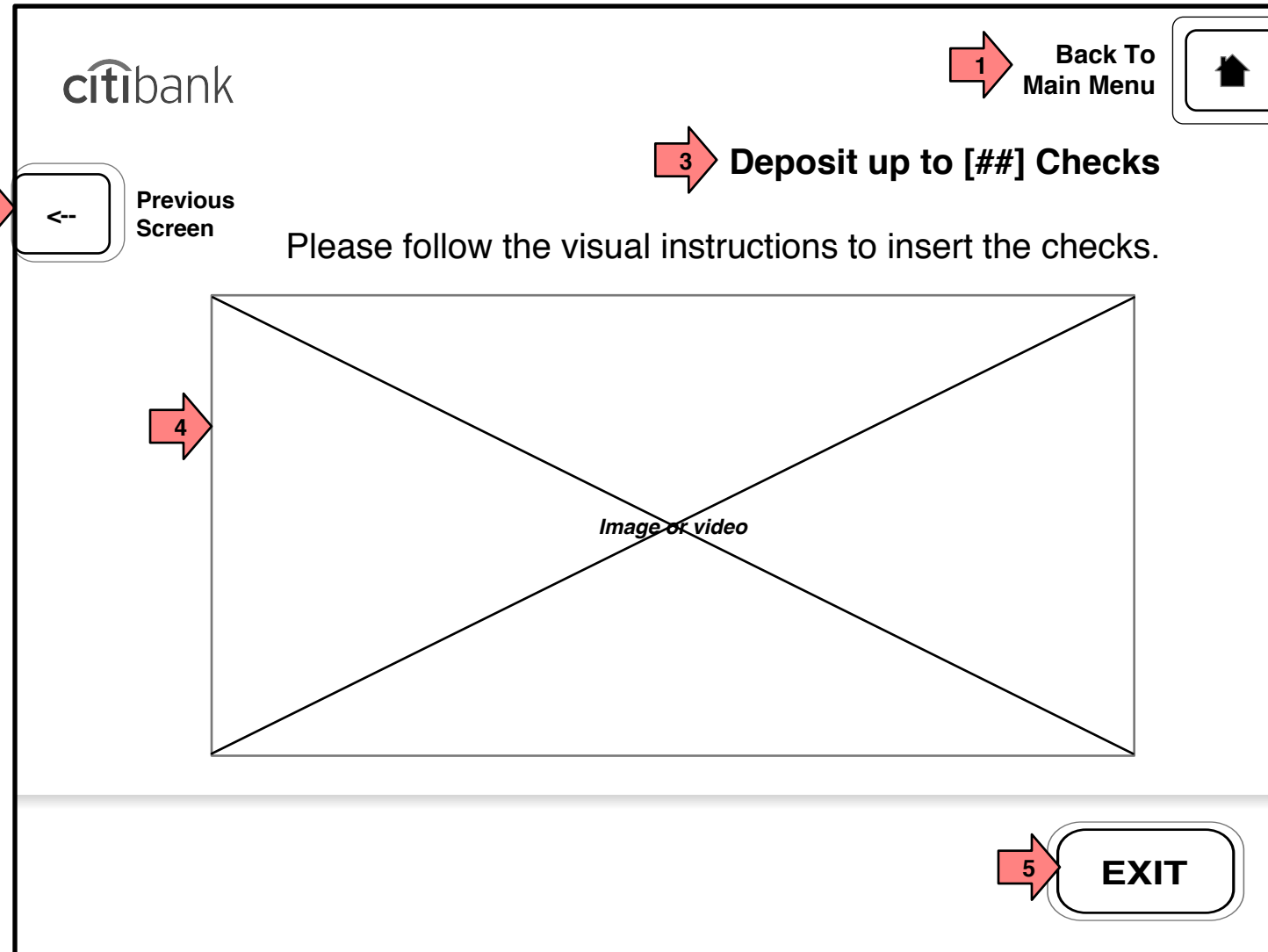
9.3 Check Deposit

Page Context / How I Got Here / Page Notes

User has selected an account in to which he/she will deposit. The ATM opens the deposit door and shows this instructional page.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Previous Screen	On Tap the user is taken to the previous screen of their session.	This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.	
3	Page Title/Instruction	None	Includes a dynamic [##] to instruct user how many checks can be accepted in a deposit.	
4	Visual instructions to insert checks	If the instructions include a video, the video will include options for repeating the video	Content TBD by design. Must include information on how to insert checks as a bunch and how many checks the user can insert at one time.	
5	EXIT	On Tap the Exit process is initiated.		

9.3.2 Processing Check Deposit

citibank

1

2

3 Just a moment, please, I'm scanning your checks
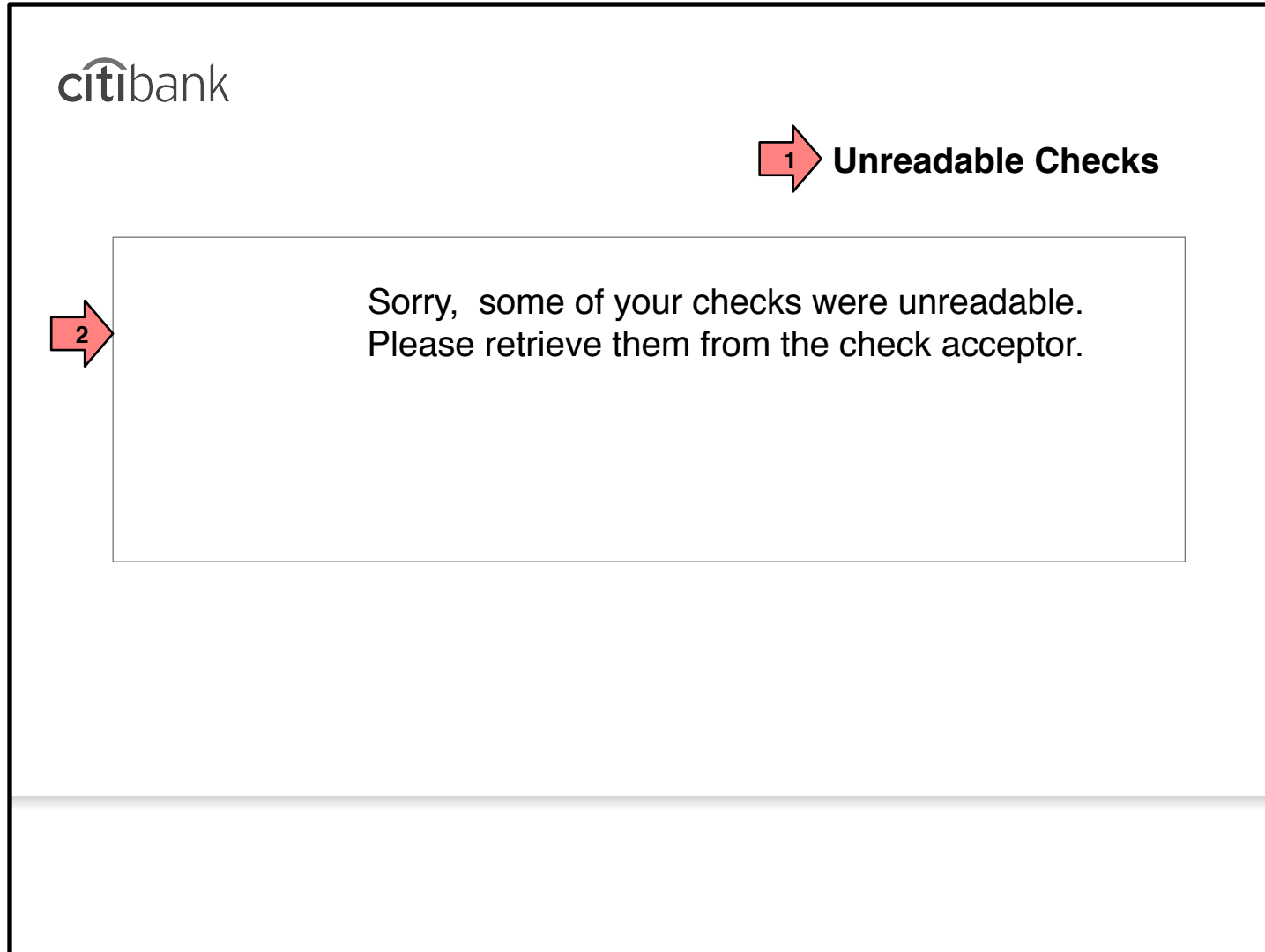
Page Context / How I Got Here / Page Notes

The user has inserted checks and the ATM is now processing them.

	Description	Interaction	Rules	Notes
1	NO Back to Main Menu	None	Since this cannot be stopped by the user, he/she has no options to go to another screen.	
2	Optional marketing space	None	Businesses have the option to insert passive marketing in this space.	
3	Just a moment,...	None	Message is given to user to know the system is working on scanning the deposited checks.	

9.3.3 Return Bad Checks

citibank

 Unreadable Checks

Sorry, some of your checks were unreadable.
Please retrieve them from the check acceptor.

9.3.3 Return Bad Checks

Page Context / How I Got Here / Page Notes

User has inserted one or more checks which have failed the basic tests to determine if it is a check. It is returned to user at this point before the deposit is complete.

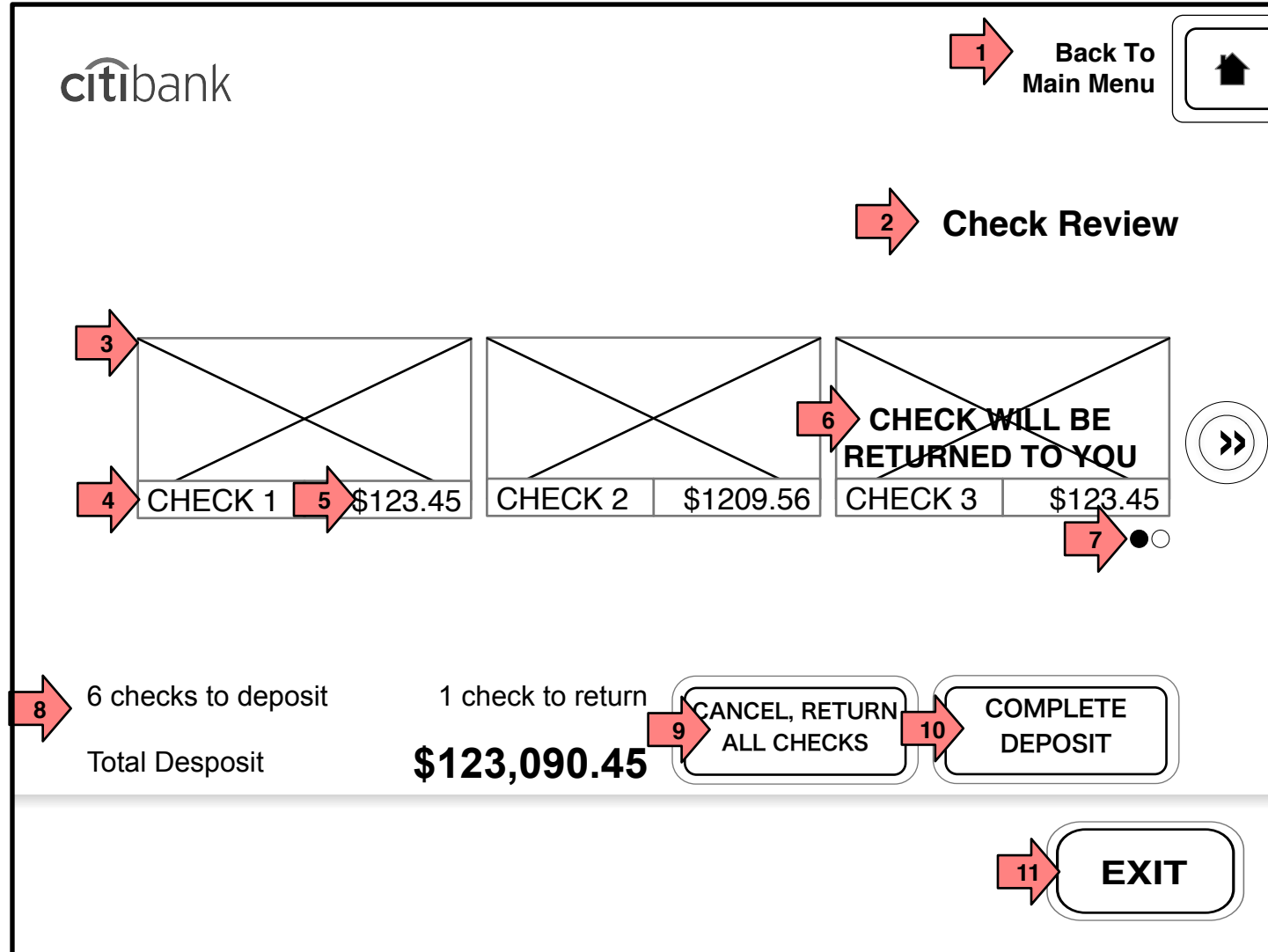|	Description	Interaction	Rules	Notes
1	Page Title	None		
2	Instructions	On user removing the returned checks from the check acceptor, this screen is removed. User continues to 9.6 Complete Deposit.		*If the check depositor does not have a sensor to determine if checks are removed, a timeout will be used instead.*

9.4.1 Bad Check
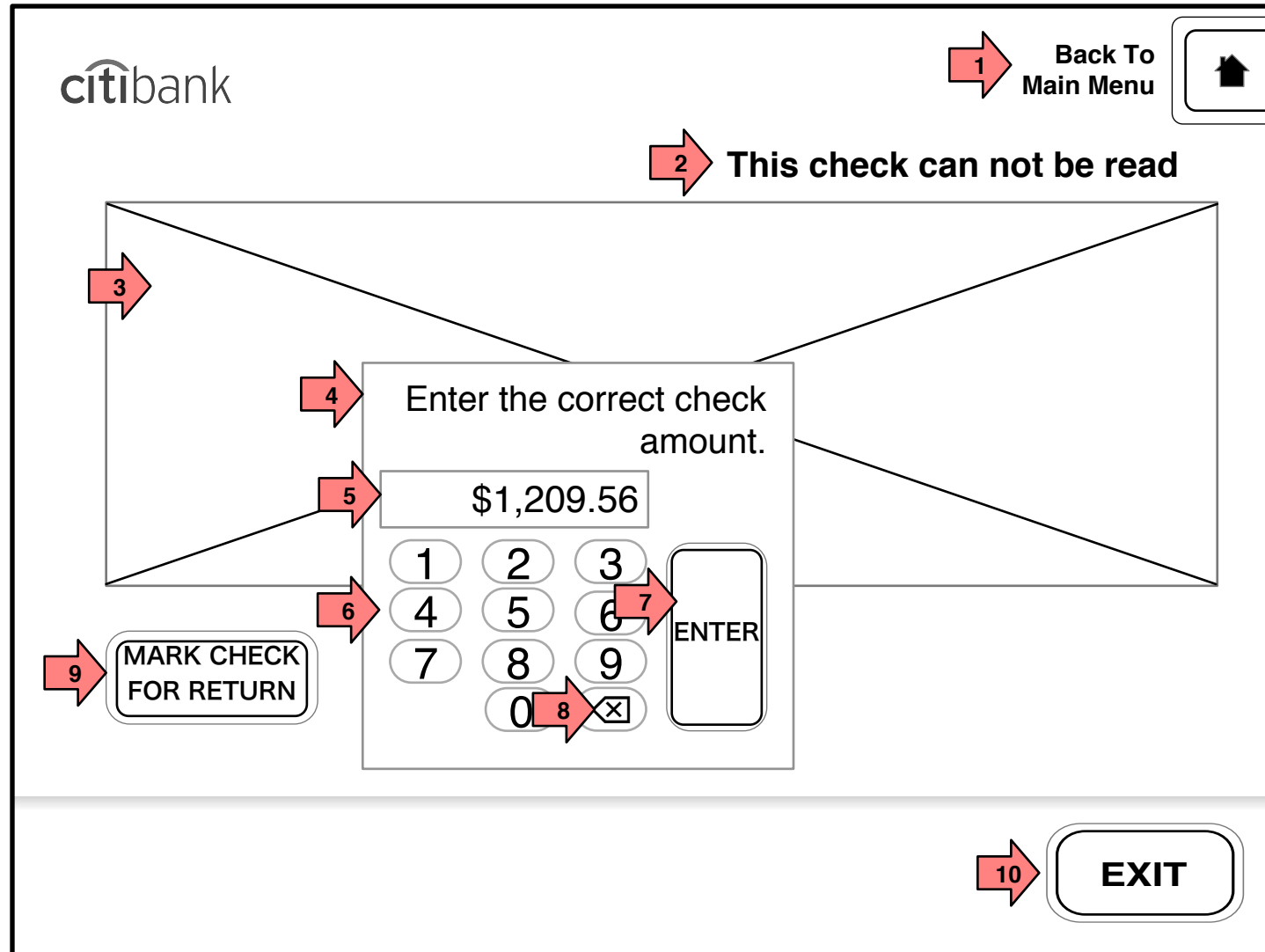
	Page Title
	9.4.1 Bad Check

Page Context / How I Got Here / Page Notes
The user has inserted one or more checks which were readable but the confidence on the scanned amount was below the threshold where user intervention is deemed necessary.

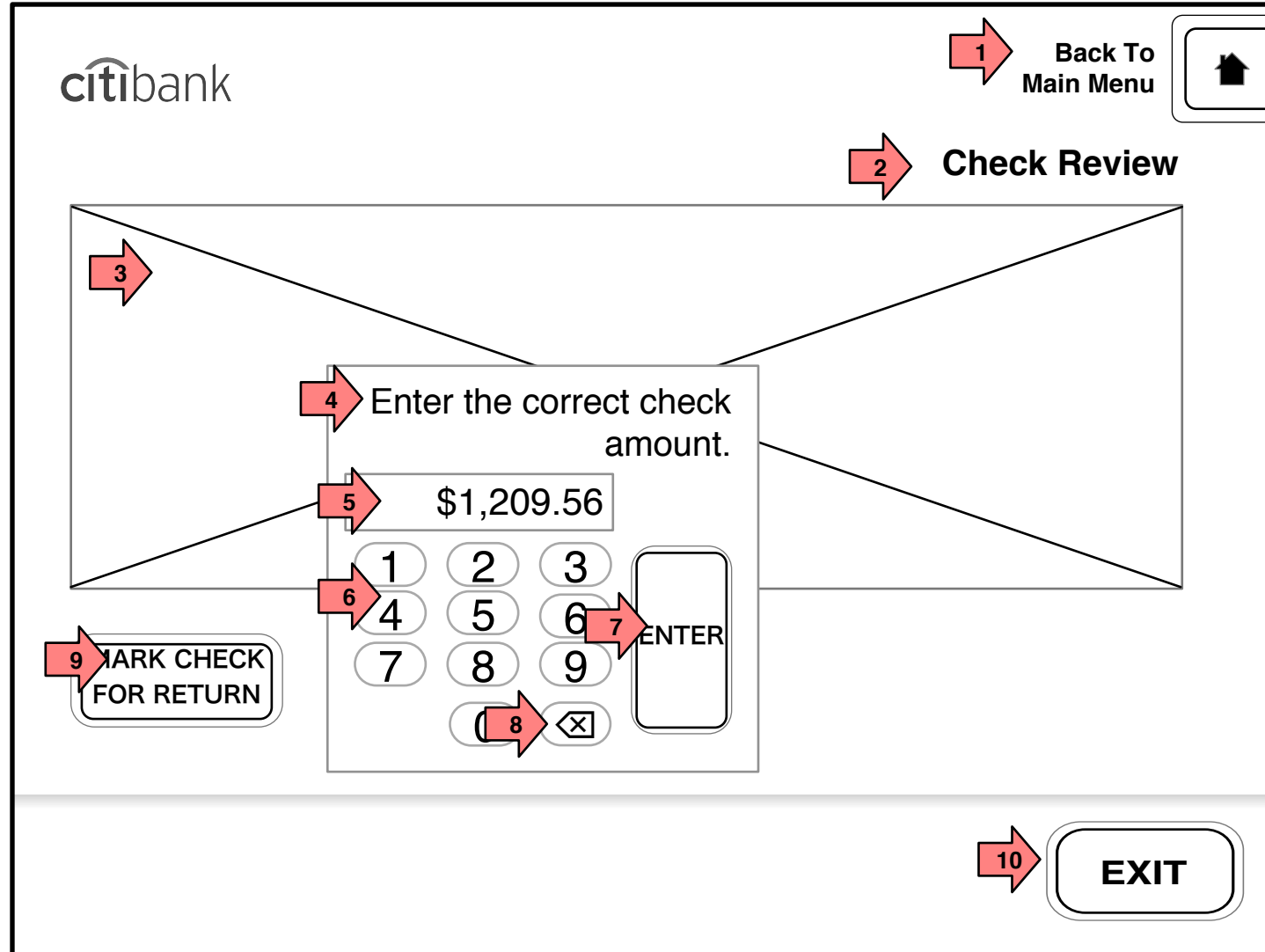|	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title/Instruction	None		
3	Check Image	None		
4	Revision number pad	See below		Number pad must not cover up the amount on the check.
5	Revised Check Amount	On Tap of numbers below, the numbers are displayed here, entering from the right.	This represents the amount of money the check is worth. It should include a cash identifier (dollars, euros, pesos etc.)	This field must be configurable enough to show all currency notations worldwide.
6	Number entry	On Tap the number tapped is entered on the right of the Revised Check Amount field.		
7	Enter	On Tap, the amount in the Revised Check Amount is entered as the check amount and user continues to 9.4 Review Checks.	If more than one check requires user entry, the user will proceed to that check (in this interface) before going to Review Checks.	
8	⌫	On tap, the last number on the right of the Revised Check Amount field is deleted.		
9	MARK CHECK FOR RETURN	On Tap, the check is marked for return and user continues to 9.4 Review Checks		
10	EXIT	On Tap the Exit process is initiated.		

9.4 Review Checks

9.4 Review Checks

Page Context / How I Got Here / Page Notes

User has inserted a number of checks and is now able to review the deposit and correct any bad scans.

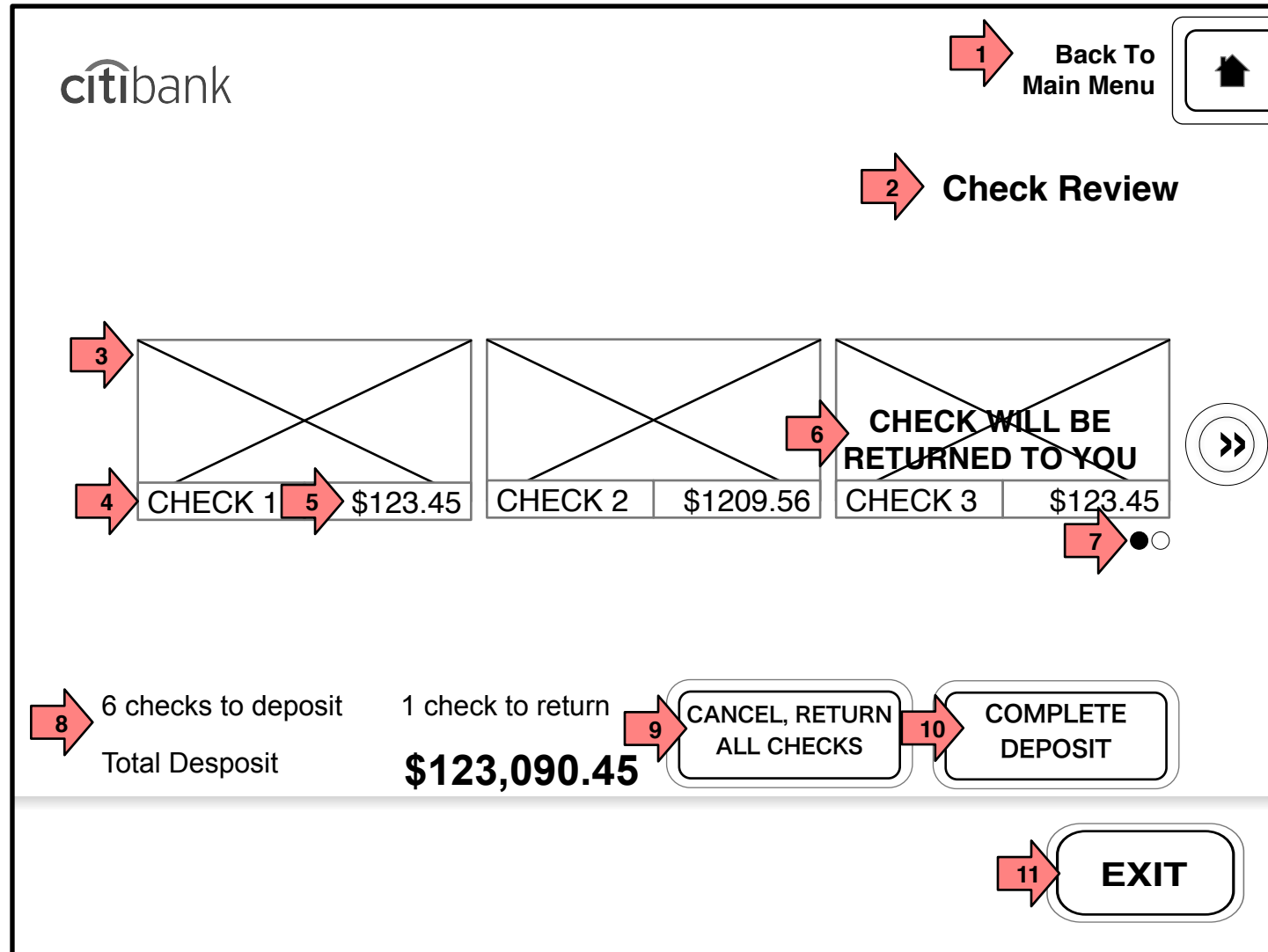|	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title	None		
3	Check Image	On Tap, user goes to 9.5 Adjust Amount for that check.		
4	Check Number	On Tap, user goes to 9.5 Adjust Amount for that check.		*This field must be highly configurable to handle all currency notation styles.*
5	Check Amount	On Tap, user goes to 9.5 Adjust Amount for that check.		
6	CHECK WILL BE RETURNED TO YOU	None	Checks that user designates as 'to be returned' are marked as such.	*The wording here may be configured by business / region to either keep or return suspected forgeries.*
7	Pagination dots	None	Dots show which page of checks the user is on. The dot highlighted represents the current page.	
8	Deposit Recap	None	This recap must include the number of checks accepted, the number that will be returned and the total amount to be deposited.	
9	CANCEL, RETURN ALL CHECKS	On Tap, the deposit is canceled and all checks are returned. User proceeds to Main Menu.		
9	COMPLETE DEPOSIT	On Tap, the user continues to 9.6 Deposit Complete.		
10	EXIT	On Tap the Exit process is initiated.		

9.5 Adjust Amount

Page Context / How I Got Here / Page Notes

This screen functions identically to 9.4.1 Bad Check but is user initiated. User has tapped on a check to review/ adjust the amount.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title/Instruction	None		
3	Check Image	None		
4	Revision number pad	See below		*Number pad must not cover up the amount on the check.*
5	Revised Check Amount	On Tap of numbers below, the numbers are displayed here, entering from the right.	This represents the amount of money the check is worth. It should include a cash identifier (dollars, euros, pesos etc.)	*This field must be configurable enough to show all currency notations worldwide.*
6	Number entry	On Tap the number tapped is entered on the right of the Revised Check Amount field.		
7	Enter	On Tap, the amount in the Revised Check Amount is entered as the check amount and user continues to 9.4 Review Checks.		
8	⌫	On tap, the last number on the right of the Revised Check Amount field is deleted.		
9	MARK CHECK FOR RETURN	On Tap, the check is marked for return and user continues to 9.4 Review Checks		
10	EXIT	On Tap the Exit process is initiated.		

9.4 Review Checks (Repeat)
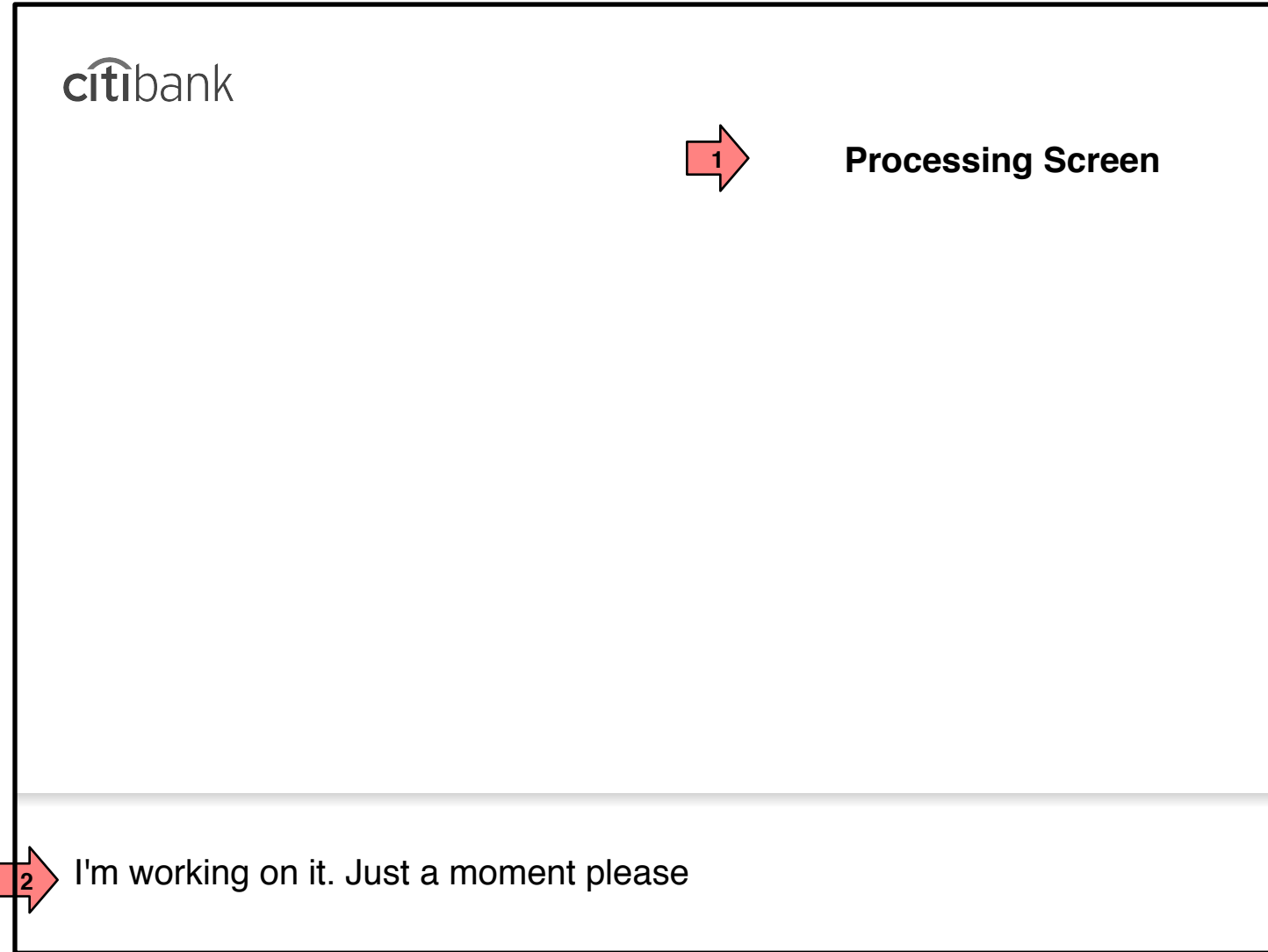
Page Title
9.4 Review Checks (Repeat)

Page Context / How I Got Here / Page Notes

User has inserted a number of checks and is now able to review the deposit and correct any bad scans.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title	None		
3	Check Image	On Tap, user goes to 9.5 Adjust Amount for that check.		
4	Check Number	On Tap, user goes to 9.5 Adjust Amount for that check.		This field must be highly configurable to handle all currency notation styles.
5	Check Amount	On Tap, user goes to 9.5 Adjust Amount for that check.		
6	CHECK WILL BE RETURNED TO YOU	None	Checks that user designates as 'to be returned' are marked as such.	The wording here may be configured by business / region to either keep or return suspected forgeries.
7	Pagination dots	None	Dots show which page of checks the user is on. The dot highlighted represents the current page.	
8	Deposit Recap	None	This recap must include the number of checks accepted, the number that will be returned and the total amount to be deposited.	
9	CANCEL, RETURN ALL CHECKS	On Tap, the deposit is canceled and all checks are returned. User proceeds to Main Menu.		
9	COMPLETE DEPOSIT	On Tap, the user continues to 9.6 Deposit Complete.		
11	EXIT	On Tap the Exit process is initiated.		

Processing Screen

1

I'm working on it. Just a moment please

2

Page Title

9.5.X Processing

Page Context / How I Got Here / Page Notes

Check Deposit is being processed/finalized. If there is any delay, this screen is shown.

	Description	Interaction	Rules	Notes
1	Page Title	None		
2	Status Message	None		

9.6 Deposit Complete (Checks)

citibank

1 Back To Main Menu

2 **Deposit Complete**
I completed this check deposit.

3 Deposit Summary

To Account	Checking xxxxxxxxx5526
Checks Accepted	5
Checks Returned	1
Total [Deposit/Payment]	**$ 999,999,999,999.00**
Balance	**$ 999,999,999,999.00**

4 Would you like to make another deposit/payment?

5 YES, CASH   **6** YES, CHECKS   **7** ANOTHER TRANSACTION

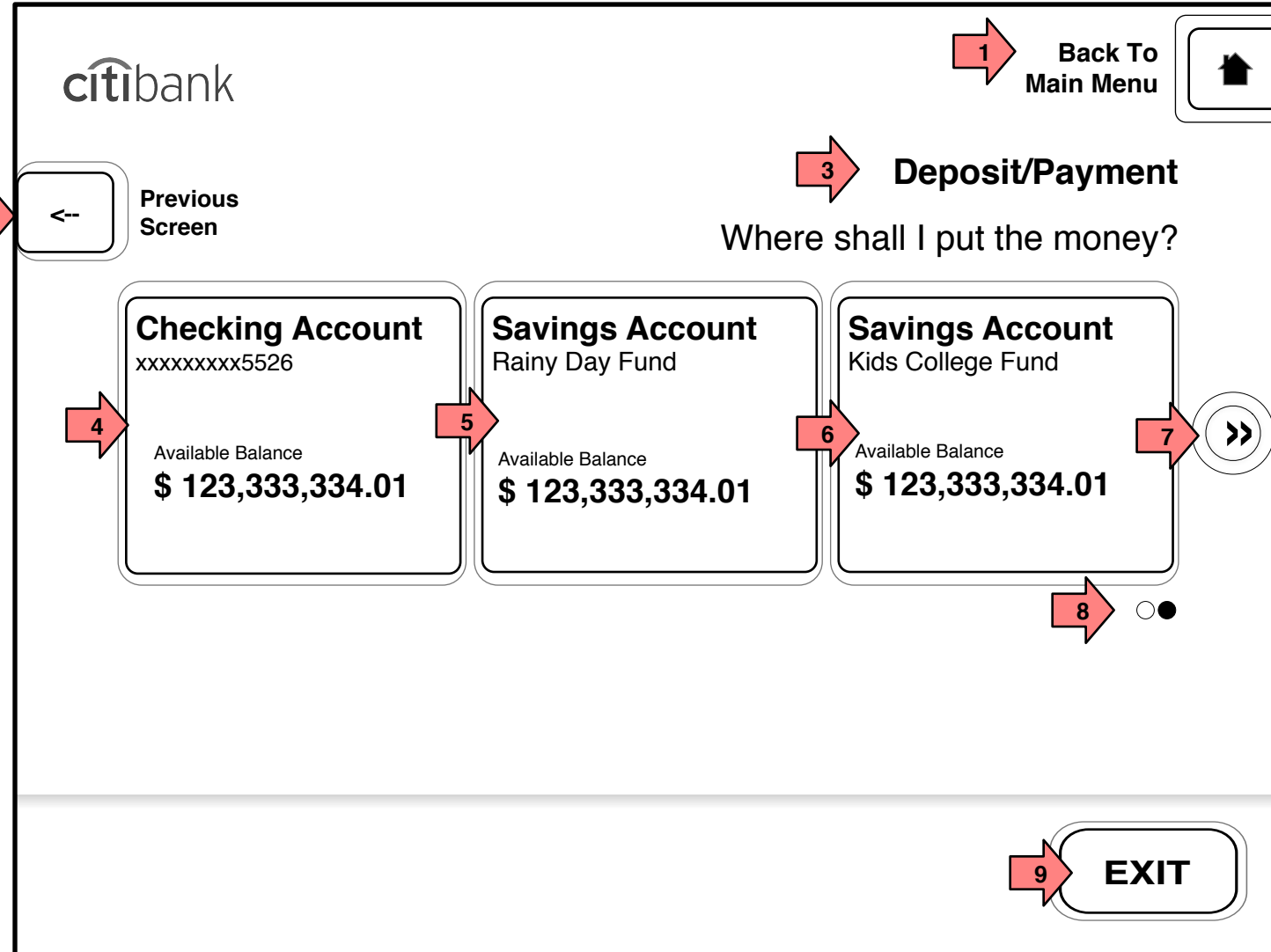**8** No, thanks, I'm done banking.   **9** EXIT

Page Title
9.6 Deposit Complete (Checks)

Page Context / How I Got Here / Page Notes

TBD

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Page Title/Instruction	None		
3	Deposit Summary	None	Deposit summary must include account number/name, the number of checks deposited, the number of checks returned, the total deposit and the new balance of the deposit account.	
4	Would you like to make another deposit/payment?	None		
5	YES, CASH	On Tap the user is taken to the start of the Cash Deposit flow.	For Records, any deposit following this tap is considered a new deposit and will get a distinct record.	
6	YES, CHECKS	On Tap the user is taken to the start of the Check Deposit flow.	For Records, any deposit following this tap is considered a new deposit and will get a distinct record.	
7	ANOTHER TRANSACTION	On Tap the user is taken to the Main Menu.	The user must enter a PIN to start another transaction.	
8	No, thanks, I'm done banking	None		
9	EXIT	On Tap the Exit process is initiated.		

9.2 Select Deposit Account (Cash Deposit Flow)

citibank

Back To Main Menu — 1

Previous Screen — 2

Deposit/Payment — 3

Where shall I put the money?

Checking Account
xxxxxxxxx5526 — 4

Available Balance
$ 123,333,334.01

Savings Account
Rainy Day Fund — 5

Available Balance
$ 123,333,334.01

Savings Account
Kids College Fund — 6

Available Balance
$ 123,333,334.01
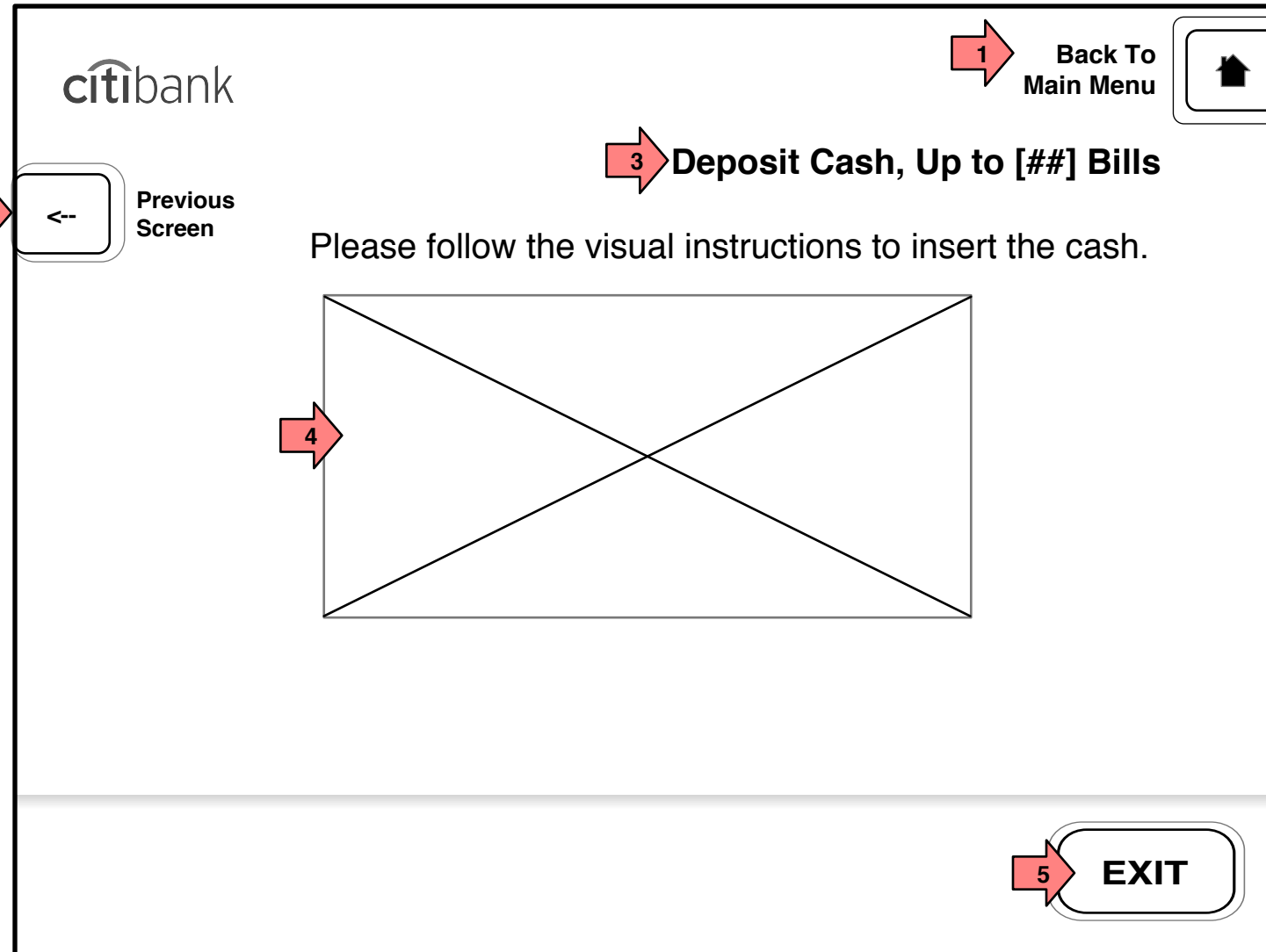
7 — »

8 — ○ ●

9 — **EXIT**

9.2 Select Deposit Account (Cash Deposit Flow)

Page Context / How I Got Here / Page Notes

The user is depositing checks or cash and must choose the account to which the deposit will be posted.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Previous Screen	On Tap the user is taken to the previous screen of their session.		This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.
3	Page Title/Instruction	None		
4	Checking Account xxxxxxxxx5526	On Tap, the user continues to the next step in their process. his account is chosen for deposits this.	Each account button will contain the account type, the account number (masked) or the account name (which supersedes the number) and the balance amount available to the user.	
5	Savings Account Rainy Day Fund	On Tap, the user continues to the next step their process. This account is chosen for deposits this session.		
6	Savings Account Kids College Fund	On Tap, the user continues to the next step their process. This account is chosen for deposits this session.		
7	Next >>	On Tap the account buttons slide to the right and are replaced by the next account buttons.		
8	Pagination dots	None		Once the transition is complete, the dots update to show which page of accounts the user is on.
9	EXIT	On Tap the Exit process is initiated.		

9.10 Cash Deposit

citibank

3 **Deposit Cash, Up to [##] Bills**

2 <-- Previous
Screen

Please follow the visual instructions to insert the cash.

4

5 **EXIT**

Page Title

9.10 Cash Deposit

Page Context / How I Got Here / Page Notes

User has selected a cash deposit and chosen a target account. The cash deposit door is now open and user is shown this page with instructions.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, current process is cancelled and user is returned to 1.0 Main Menu		
2	Previous Screen	On Tap the user is taken to the previous screen of their session.	This button does NOT appear on the first page of a sequence (e.g. 2.0) since that function would duplicate the Main Menu button.	
3	Page Title/Instruction	None	The title must include the [##] number of bills that can be accepted in a deposit.	
4	Instructions	If the instructions include a video, the video will include options for repeating the video	Content TBD by design. Must include information on how to insert checks as a bunch and how many checks the user can insert at one time.	
5	EXIT	On Tap the Exit process is initiated.		

9.10.1 Processing Cash Deposit

		Description	Interaction	Rules	Notes
		Page Title			
		9.10.1 Processing Cash Deposit			
		Page Context / How I Got Here / Page Notes			
		User has inserted a stack of bills as a deposit.			
1		Page Title	None		
2		Marketing Message	Optional passive marketing message.	This marketing message can not include response buttons..	
3		Status Message	None		

9.10.2 Unreadable Bill

citibank

1 ▶ **Unreadable Bills**

2 ▶ One or more bills were not recognizable by this machine and are being returned to you.
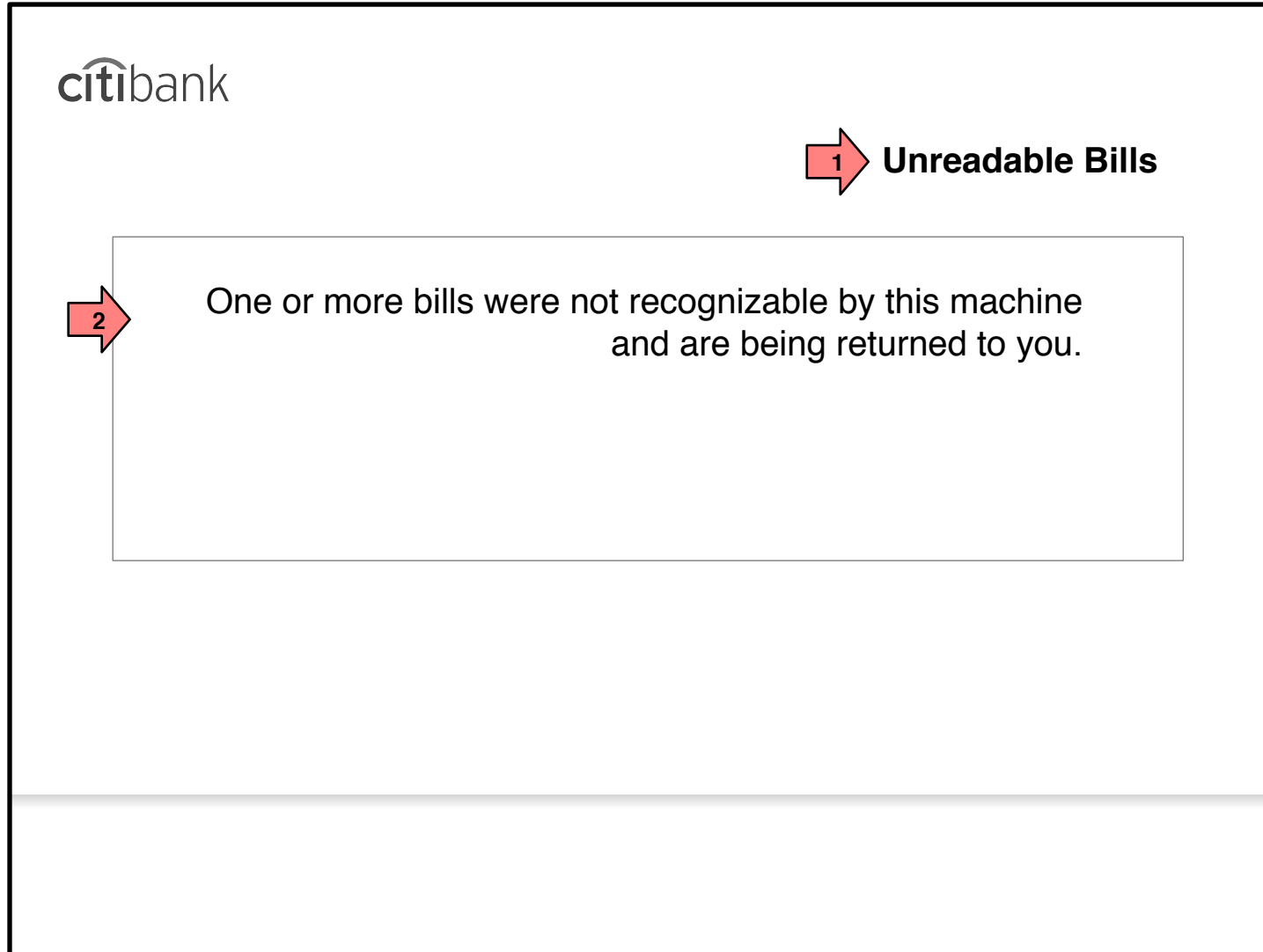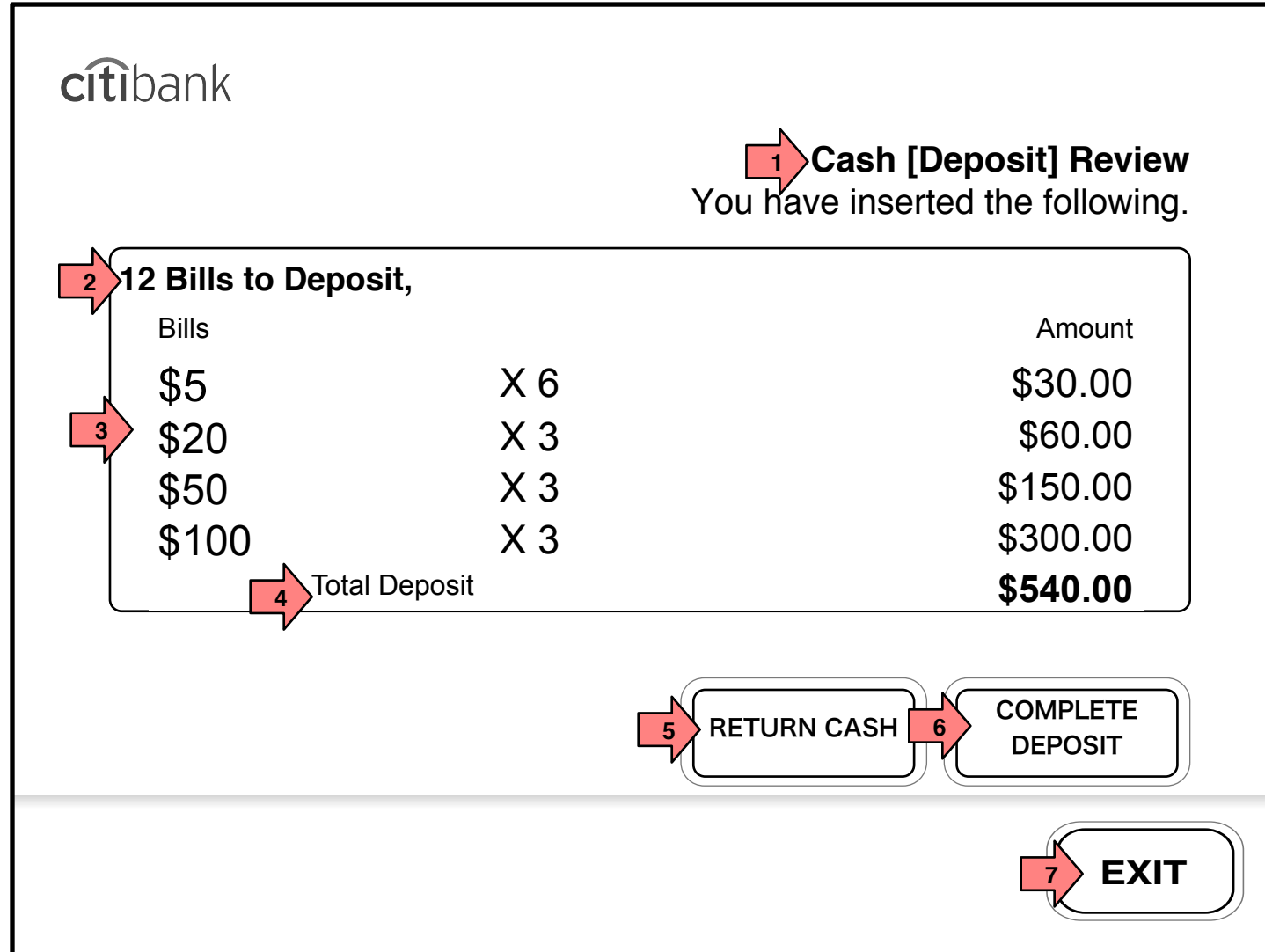
Page Title
9.10.2 Unreadable Bill

Page Context / How I Got Here / Page Notes

User has inserted one or more bills which are unreadable by the scanner.

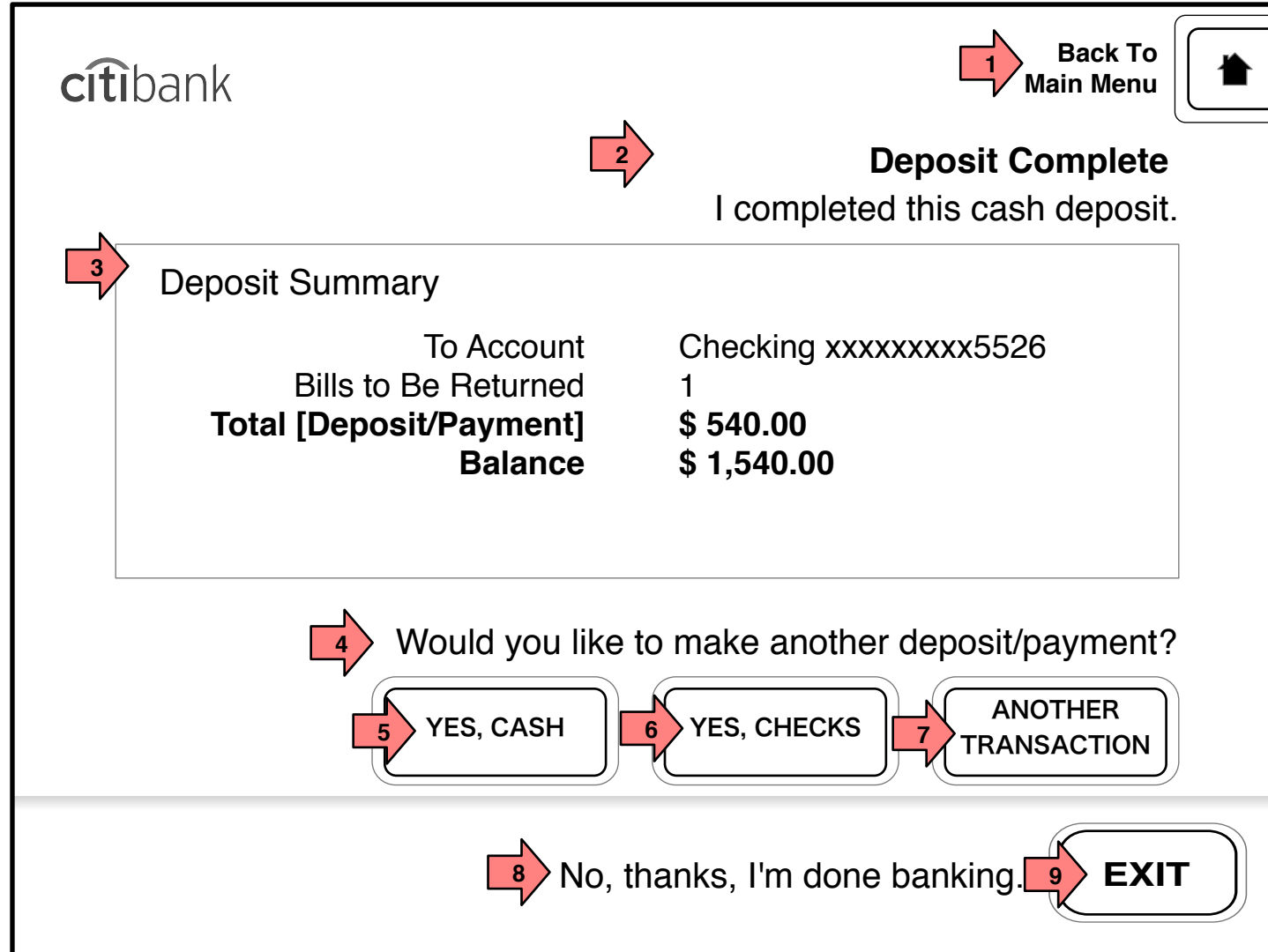|	Description	Interaction	Rules	Notes
1	Page Title	None		
2	Status Message	This message should be shown until the user removes his her unreadable cash.		On machines without sensing capability, this page should have a timeout.

9.11 Cash Recap

Page Title
9.11 Cash Recap

Page Context / How I Got Here / Page Notes

TBD

	Description	Interaction	Rules	Notes
1	Page Title/Instruction	None		
2	Bill Recap	None		The recap should include a total number of bills accepted, the total number of each kind of bills inserted and a total deposit amount.
3	Each bill type	None		Each bill type inserted should be reiterated for the user with a multiplier (x4, x5 etc.) to let the user know how many of that type were found acceptable.
4	Total Deposit	None		Total deposit being made is shown.
5	RETURN CASH	On Tap, the deposit is canceled and the inserted cash is returned. User is returned to the Main Menu.		
6	COMPLETE DEPOSIT	On Tap, the deposit is processed and the user continues to 9.12 Deposit Complete.		
7	EXIT	On Tap, the Exit flow is initiated.		

9.12 Deposit Complete (Cash)

Screen

cítibank

🏠

Deposit Complete

I completed this cash deposit.

Deposit Summary

To Account	Checking xxxxxxxxx5526
Bills to Be Returned	1
Total [Deposit/Payment]	**$ 540.00**
Balance	**$ 1,540.00**

Would you like to make another deposit/payment?

YES, CASH	YES, CHECKS	ANOTHER TRANSACTION

No, thanks, I'm done banking. **EXIT**

Page Title

9.12 Deposit Complete (Cash)

Page Context / How I Got Here / Page Notes

User has completed a cash deposit.

	Description	Interaction	Rules	Notes
1	Back to Main Menu	On Tap, user is taken to 1.0 Main Menu		
2	Page TItle	None		
3	Deposit Summary	None		Deposit Summary must include the target account, the number of bills being returned, the total deposit and the new account balance.
4	User query	None		User is able to perform new deposits or to start another transaction.
5	YES, CASH	On Tap, the user is taken to the start of the Cash Deposit flow.	For Records, any deposit following this tap is considered a new deposit and will get a distinct record.	
6	YES, CHECKS	On Tap, the user is taken to the start of the Check Deposit flow	For Records, any deposit following this tap is considered a new deposit and will get a distinct record.	
7	ANOTHER TRANSACTION	On Tap the user is taken to 1.0 Main Menu	The user must enter a valid PIN to perform another transaction.	
8	No, thanks, I'm done banking	None		
9	EXIT	On Tap the Exit process is initiated.		