THE FUTURE OF JOURNEYS: INTERACTIVE PRESENTATIONS

1/10/2018

UNDERSTAND MY SPEND

For Final Approval

THE FUTURE OF
THE UNDERSTAND
MY SPEND JOURNEY

Jen receives an email from Citi with her Weekly Summary where she can take a look at her weekly spend categories and spend insights. She notices her son, Peter, had an exceptionally high charge and needs to see what the charge was for

From: Citi ›
To: Jen Walker › Hide

Your weekly summary
Today at 12:00 AM

Hi Jen!
We'd just like to keep you up-to-date with your Citi account. Here is your weekly summary:

Spend categories:

Spend insights:

- Travel
- Merchandise
- Home Improvement
- Restaurants
- Business

· Your total spending for this week was **$1,435.24.**
· **$731.49** was spent on **home improvement.**
· 20% of your spending this week was on **Restaurants**, a 15% raise since last week.
· Peter's total transactions equaled **$415.26**, with the biggest purchase being for $205.99.
· You earned **1,127 points.**
· You **saved $36.18** with Citi Price Rewind.

For any questions about your weekly summary, reply to this e-mail or give us a call at 917-321-4455. Additional details about your spending and transactions are available on the Citi App.

She signs in to her account to review Peter's transactions, as well as her other weekly transactions.

Jen can take a look at all of her transactions, just her transactions, or the transactions of her authorized users -- her son Peter, and her nanny Stephanie

●●●○○ AT&T 🔋 10:45 AM 🔋 42% 🔋

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| Transactions | Spend Summary |

All Transactions   >

My Transactions

Authorized Users' Transact

Peter's Transactions

Stephanie's Transactions

In her son's transactions, she identifies the high charge...

Transactions   Spend Summary

Weekly Summary | Peter's transactions   Filter | Sort by ⌄

Paragon Sports ($205.99)
Feb 12, 2018 - Pending

Spotify ($9.99)
Feb 12, 2018 - Pending

Joe's Pizza ($10.50)
Feb 12, 2018 - Pending

Dos Toros Taqueria ($11.90)
Feb 11, 2018 - Pending

VIA ($5.99)
Feb 10, 2018 - Pending

Crunch Fitness ($50.00)
Feb 10, 2018 - Pending

CVS ($37.40)
Feb 9, 2018 - Pending

She is able to check the details of the transaction to see where it was made, and can tag her son in a note asking him for more specific details.

Peter receives a notification from Citi letting him know that Jen left him a note on one of his transactions...

Peter opens the Citi app and reviews the transaction...

TRANSACTION DETAILS

Paragon Sports ($205.99)
Feb 12, 2018 - Pending

Charge: $205.99
Made 2/12/2018 at 2:15 PM
CATEGORIZE TRANSACTION

110 points earned

867 Broadway,
New York, NY
10003

BLOCK MERCHANT
TAG MERCHANT
ADD NOTE

"@Peter: Peter, did you make this purchase? What is it?"

REPLY

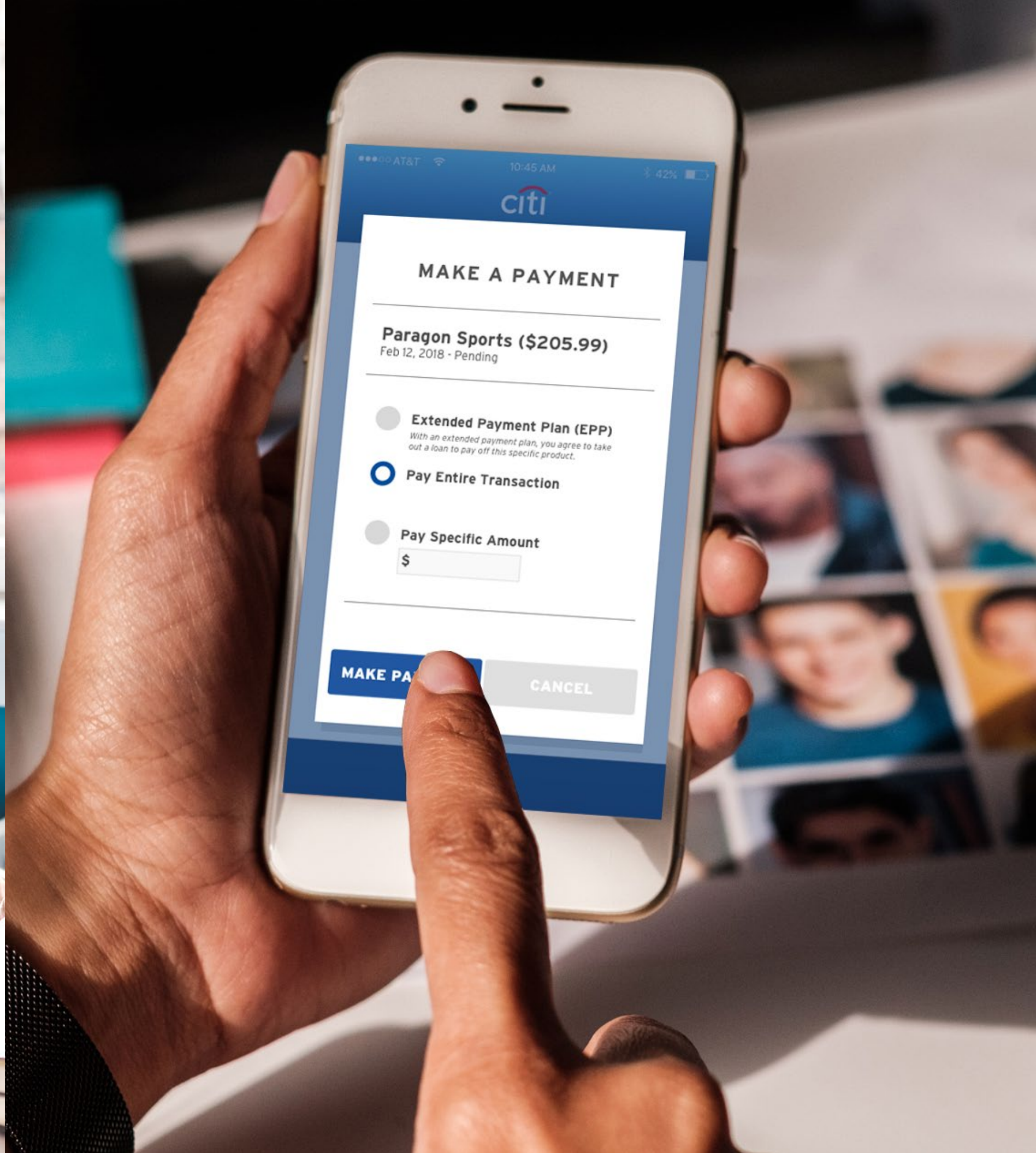"@Jen: Hi mom. I did make this purchase. These are my new soccer cleats.

DISPUTE

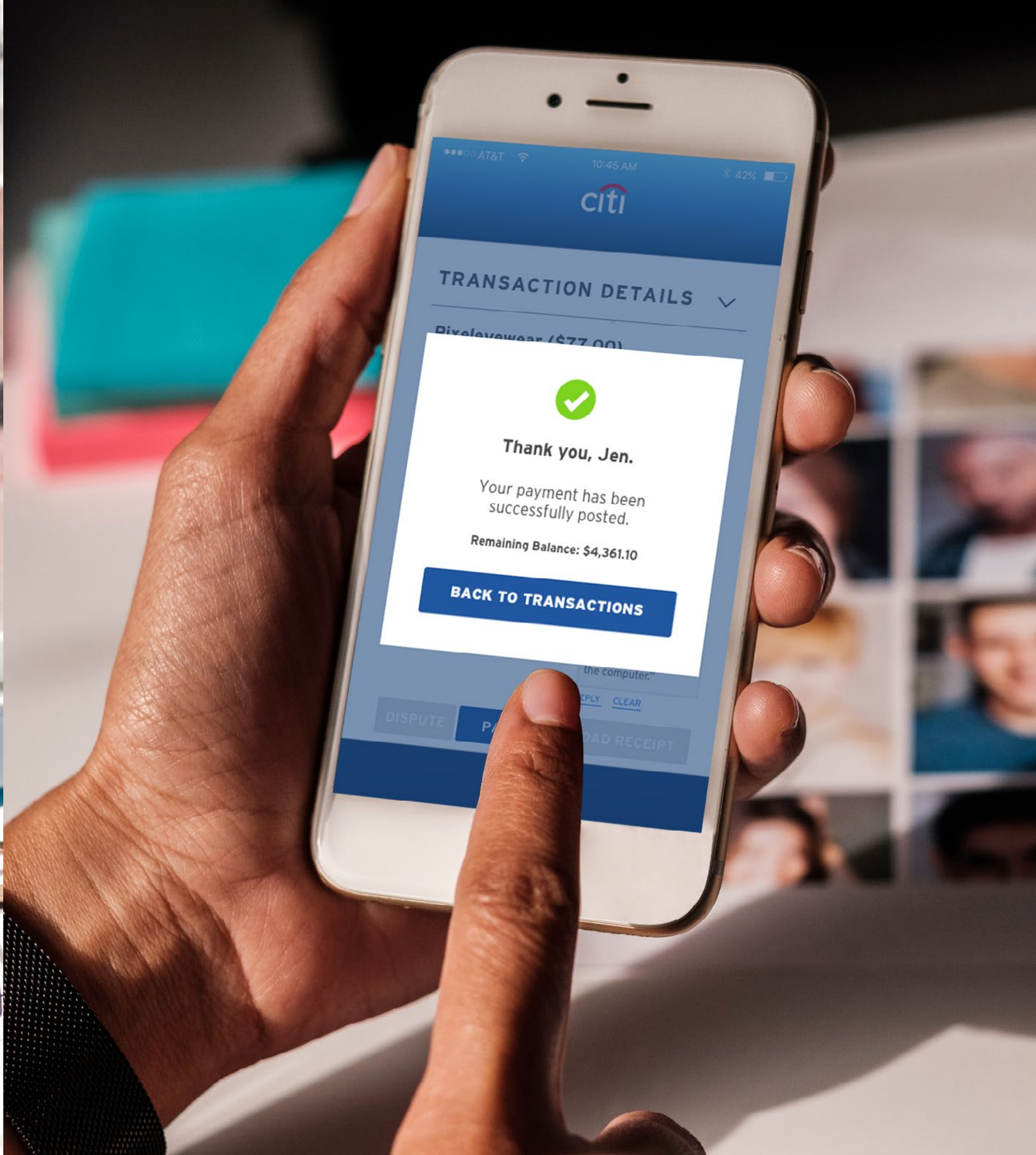Jen receives a notification from Citi alerting her of Peter's response...

...and since the purchase has been confirmed by Peter, she decides to pay off the transaction.

Citi allows her to pay the transaction one of three separate ways, but she decides to pay off the entire transaction right now...

MAKE A PAYMENT

Paragon Sports ($205.99)
Feb 12, 2018 - Pending

○ **Extended Payment Plan (EPP)**
With an extended payment plan, you agree to take out a loan to pay off this specific product.

● Pay Entire Transaction

○ **Pay Specific Amount**
$

MAKE PA   CANCEL

...and receives a confirmation that the payment has been posted and she can see what her remaining balance is.

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TRANSACTION DETAILS

Pixeleyewear ($77.00)

Thank you, Jen.

Your payment has been successfully posted.

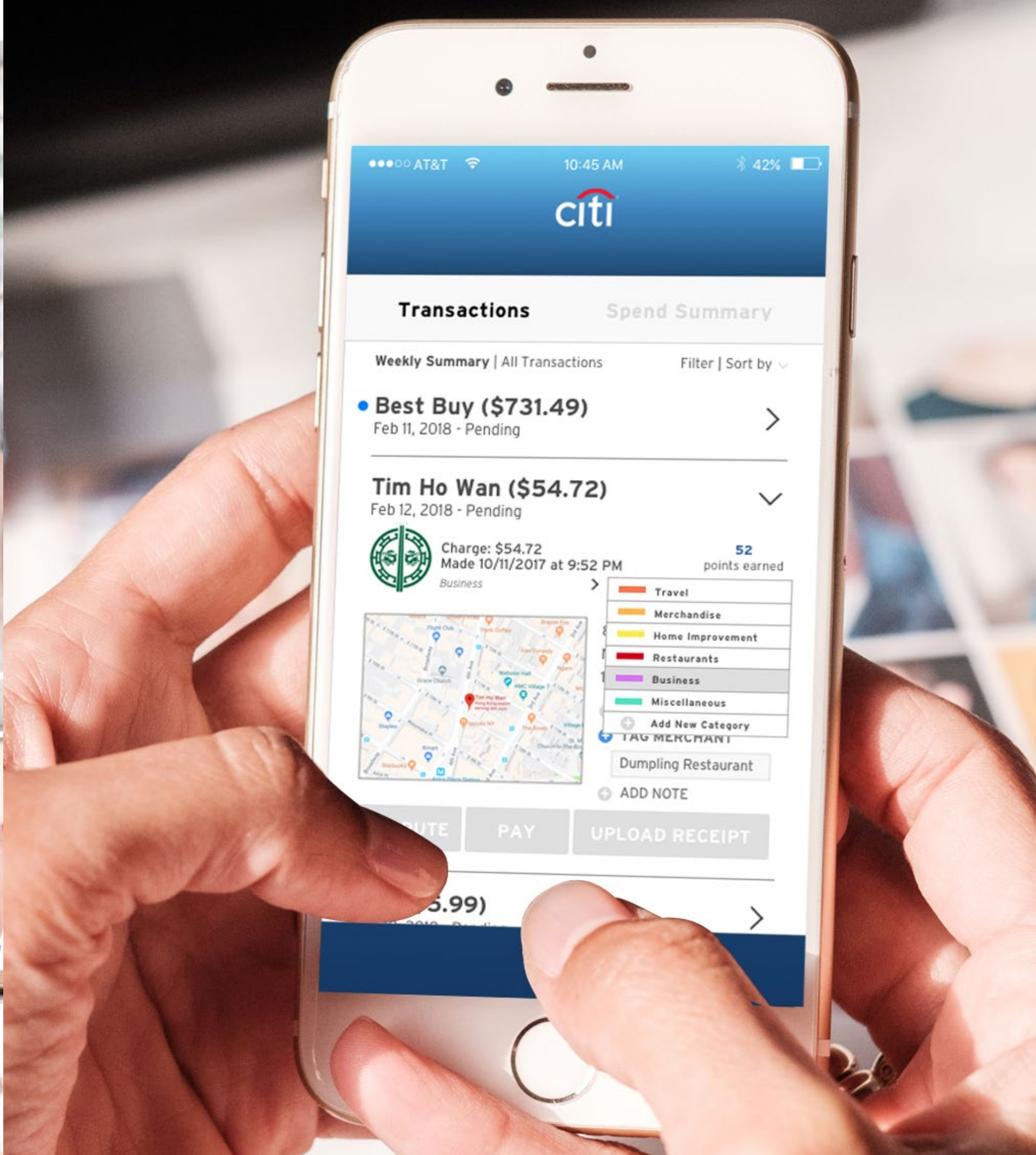Remaining Balance: $4,361.10

BACK TO TRANSACTIONS

Jen goes back into her transactions to review more of the transactions she has questions about...

She sees another transaction she doesn't recognize so she takes a look at the details...

...and recognizes it as a restaurant where she had lunch with a client. She categorizes the transaction as a business expense.

●●●○○ AT&T 📶   10:45 AM   ✻ 42% 🔋

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Transactions   Spend Summary

Weekly Summary | All Transactions   Filter | Sort by ⌄

● **Best Buy ($731.49)**   ›
Feb 11, 2018 - Pending

Tim Ho Wan ($54.72)   ⌄
Feb 12, 2018 - Pending

Charge: $54.72   **52**
Made 10/11/2017 at 9:52 PM   points earned
Business   ›

■ Travel
■ Merchandise
■ Home Improvement
■ Restaurants
■ Business
■ Miscellaneous
⊕ Add New Category

⊕ TAG MERCHANT

Dumpling Restaurant

⊕ ADD NOTE

PUTE   PAY   UPLOAD RECEIPT

(5.99)   ›

Back in her transactions, she wants to get a closer look at the highest transaction on her list, which is her new refrigerator she purchased at Best Buy!

●●●○○ AT&T 🌐   10:45 AM   🔵 42% 🔋

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Transactions   Spend Summary

Weekly Summary | All Transactions   Filter | Sort by ⌄
                                            PRICE: HIGH TO LOW

● **Best Buy ($731.49)**   ❯
Feb 11, 2018 - Pending

Paragon Sports ($205.99)   ❯
Feb 9, 2018 - Pending

● **Amazon.com ($82.90)**   ❯
Feb 11, 2018 - Pending

● **Paper Source ($54.72)**   ❯
Feb 10 , 2018 - Pending

Tim Ho Wan ($48.98)   ❯
Feb 11, 2018 - Pending

● **Panera Bread ($34.92)**   ❯
Feb 9, 2018 - Pending

● **VIA ($5.99)**   ❯
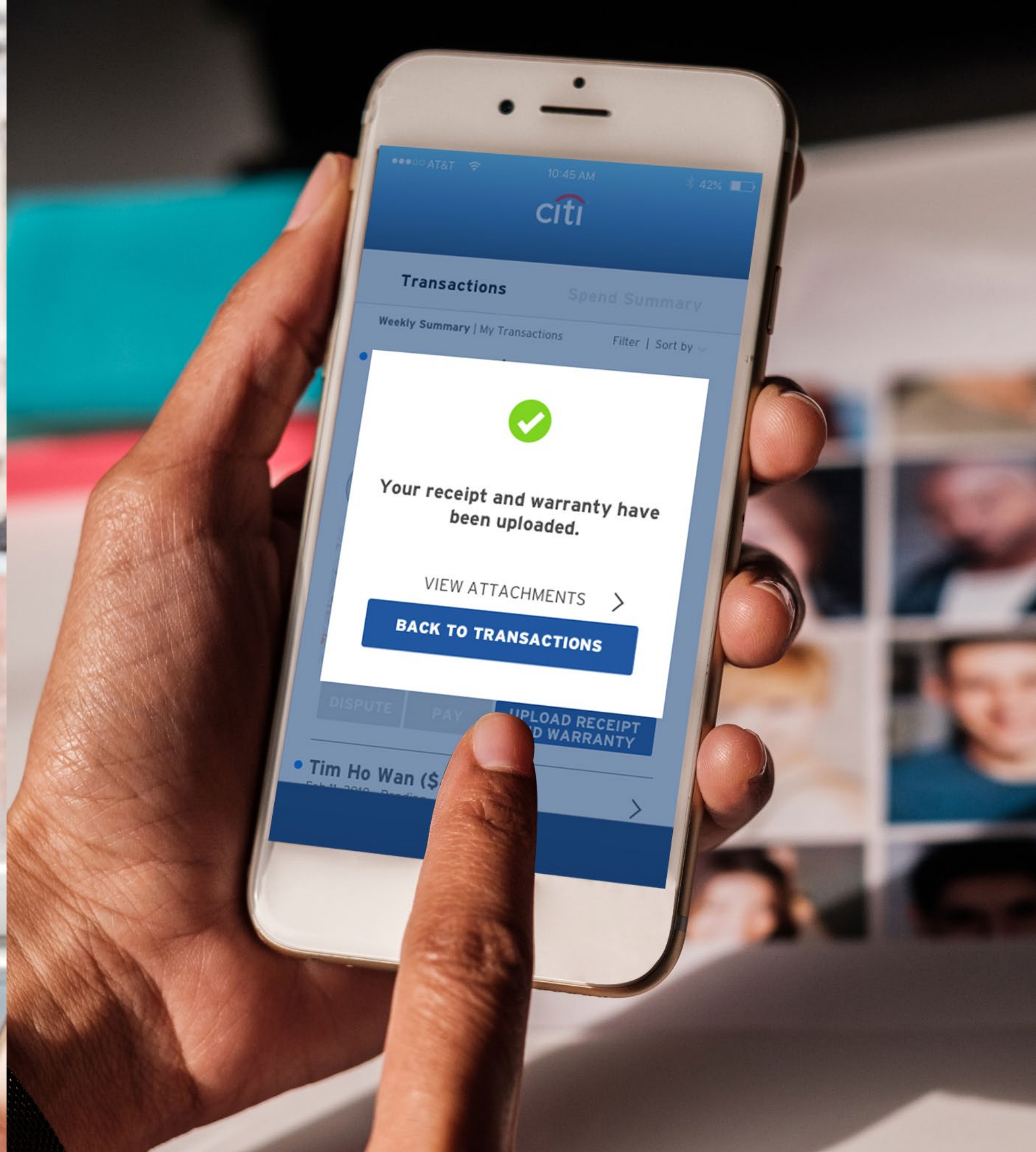Feb 10 , 2018 - Pending

▬ ▭ ▭

She tags the purchase as Home Improvement, a category she is budgeting for, and decides to upload the receipt and warranty so she never will have to worry about mislocating the important documents...

She adds the documents...

...and receives confirmation they have been uploaded.

She knows she wants to set up a payment plan for the high expense, but she first goes back to her transactions and spend summary to check out her other home improvement transactions from the past 6 months...
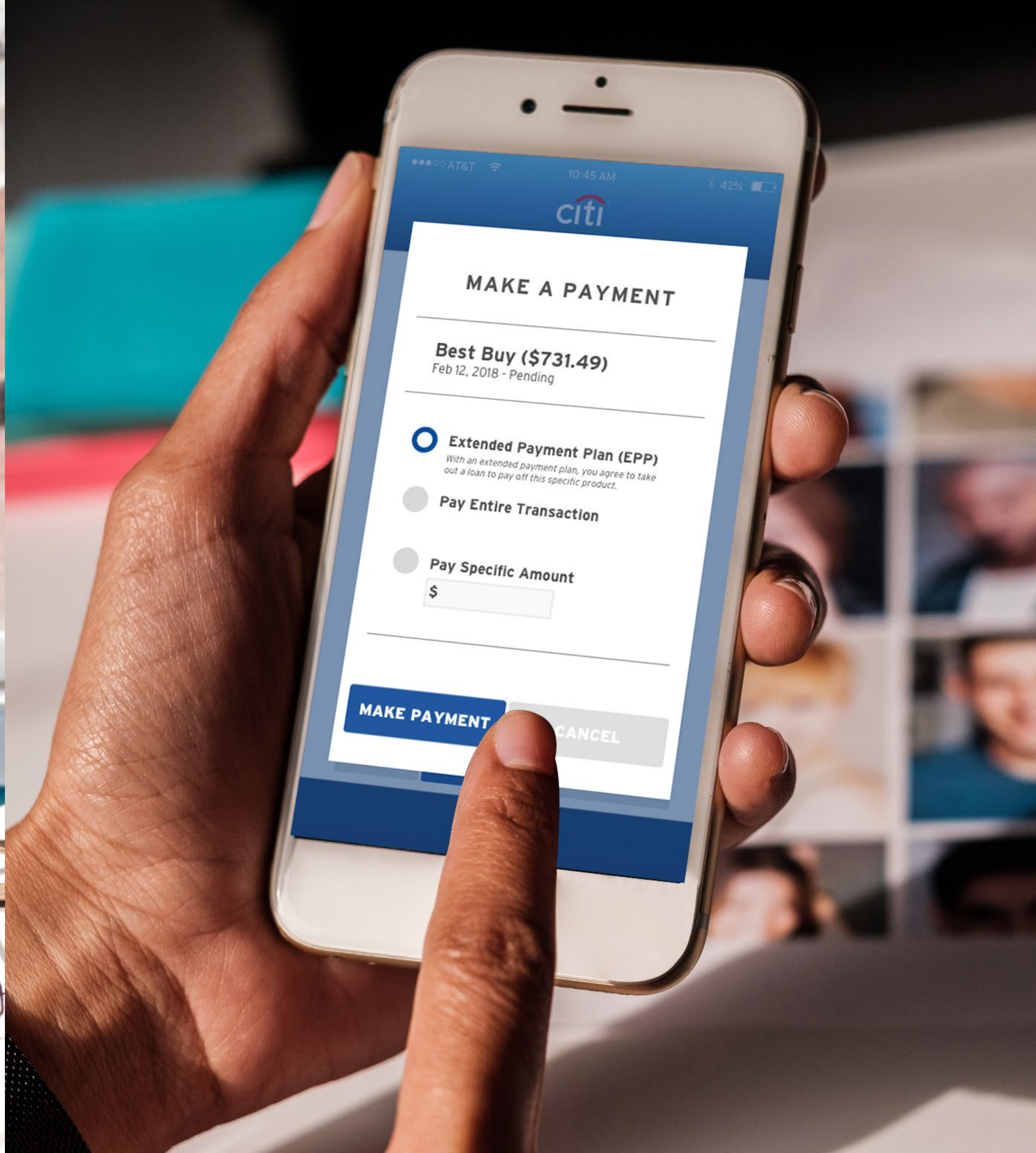
She can see how much she has spent in relation to the budget she set for herself, and can make a more educated decision on how to pay off the transaction...
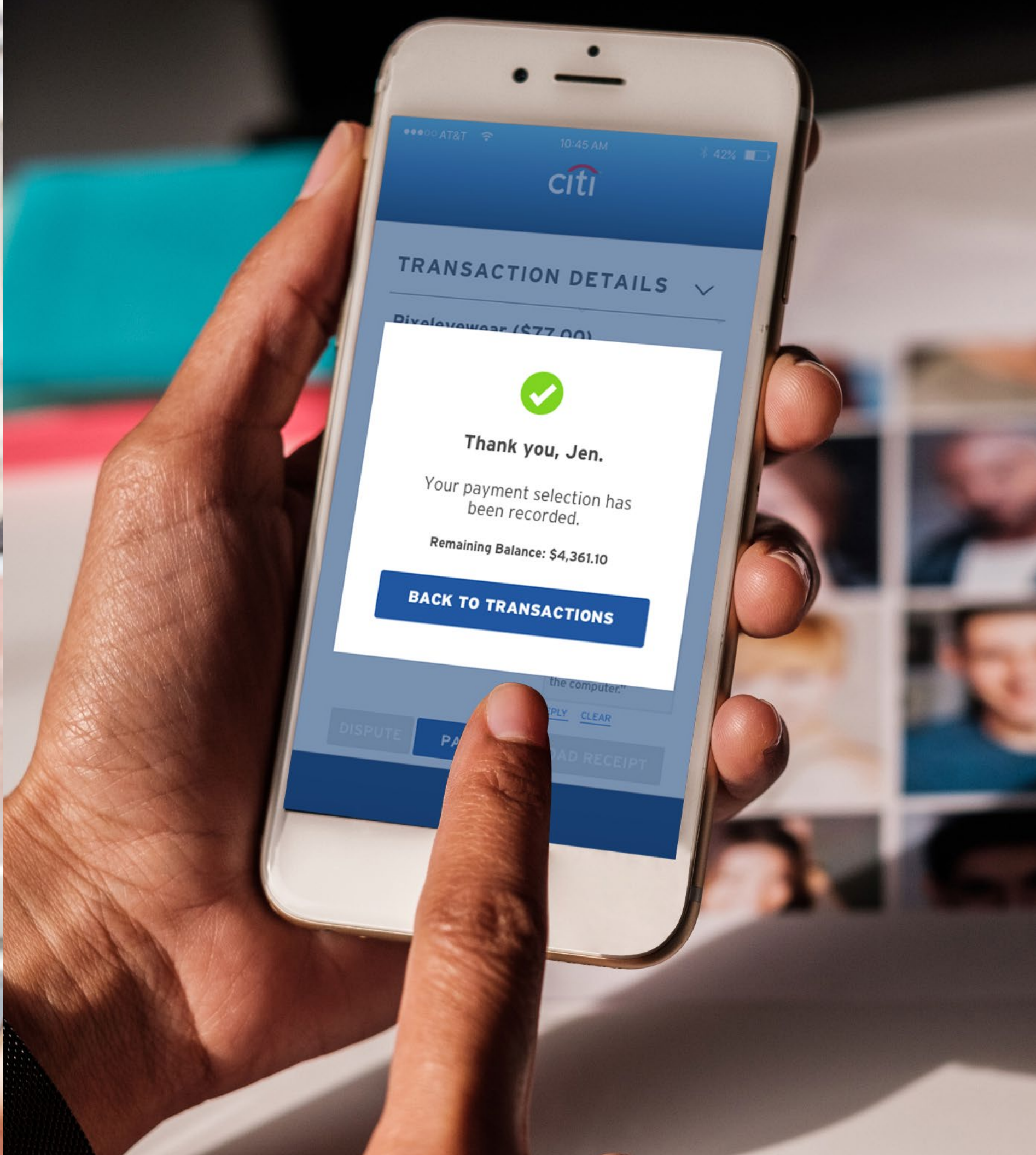
She goes back into the details of
the expense and decides to set up a
payment plan...

which she does by choosing
Extended Payment Plan which
will allow her to set up a payment
plan over time based on a loan
she receives from Citi.

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MAKE A PAYMENT

Best Buy ($731.49)
Feb 12, 2018 - Pending

○ Extended Payment Plan (EPP)
With an extended payment plan, you agree to take
out a loan to pay off this specific product.

○ Pay Entire Transaction

○ Pay Specific Amount
$

MAKE PAYMENT   CANCEL

She is excited to have made this payment choice, and decides to take one last look at her transactions.

TRANSACTION DETAILS ⌄

Pixeleyewear ($77.00)

✅

Thank you, Jen.

Your payment selection has been recorded.

Remaining Balance: $4,361.10

BACK TO TRANSACTIONS

She can tell which transactions she has checked and confirmed, and feels satisfied with the status of her transactions for the time being.

...Jen receives an email from Citi with her Smart Statement. She is able to download the statement as a PDF or go into the Citi app to further review and organize her transactions.
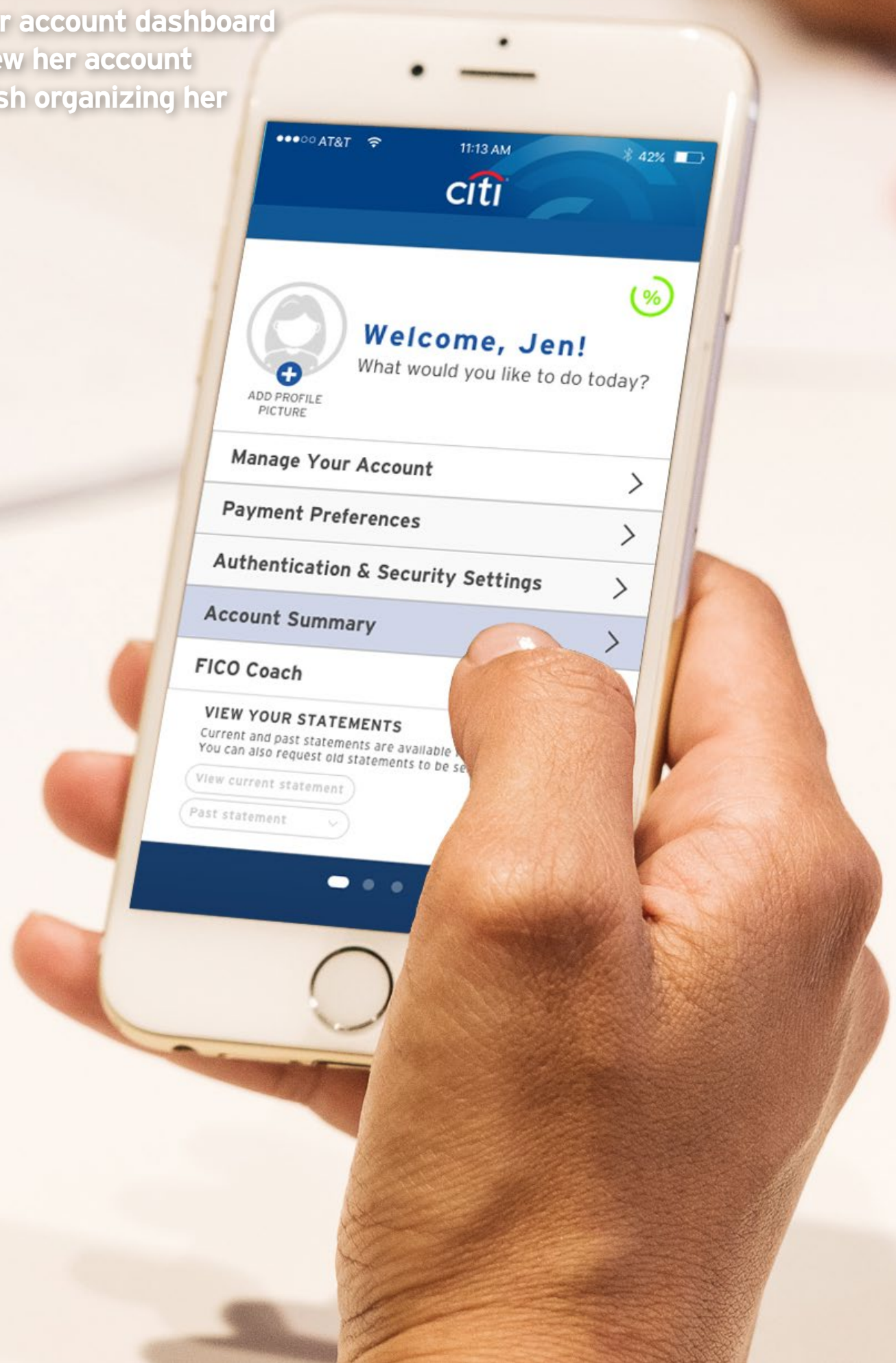
She can also clearly see her statement balance, and her balance due on her account.

On the phone screen:

●●●○○ AT&T 📶   10:45 AM   🔋 42% 🔋

From: Citi ›

To: Jen Walker ›   Hide

Your statement is ready
Today at 10:00 AM

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Hi Jen,

We're writing to let you know your statement is now available. To view or download your PDF statement, simply click on the icons below. You can also see your statement and organize your transactions within the Citi app.

Statement Balance: $4,567.09
Balance Due: Last Friday of the m

View PDF   Download   Citi app

This month, you saved $106.92 us

If you have any questions, please rep
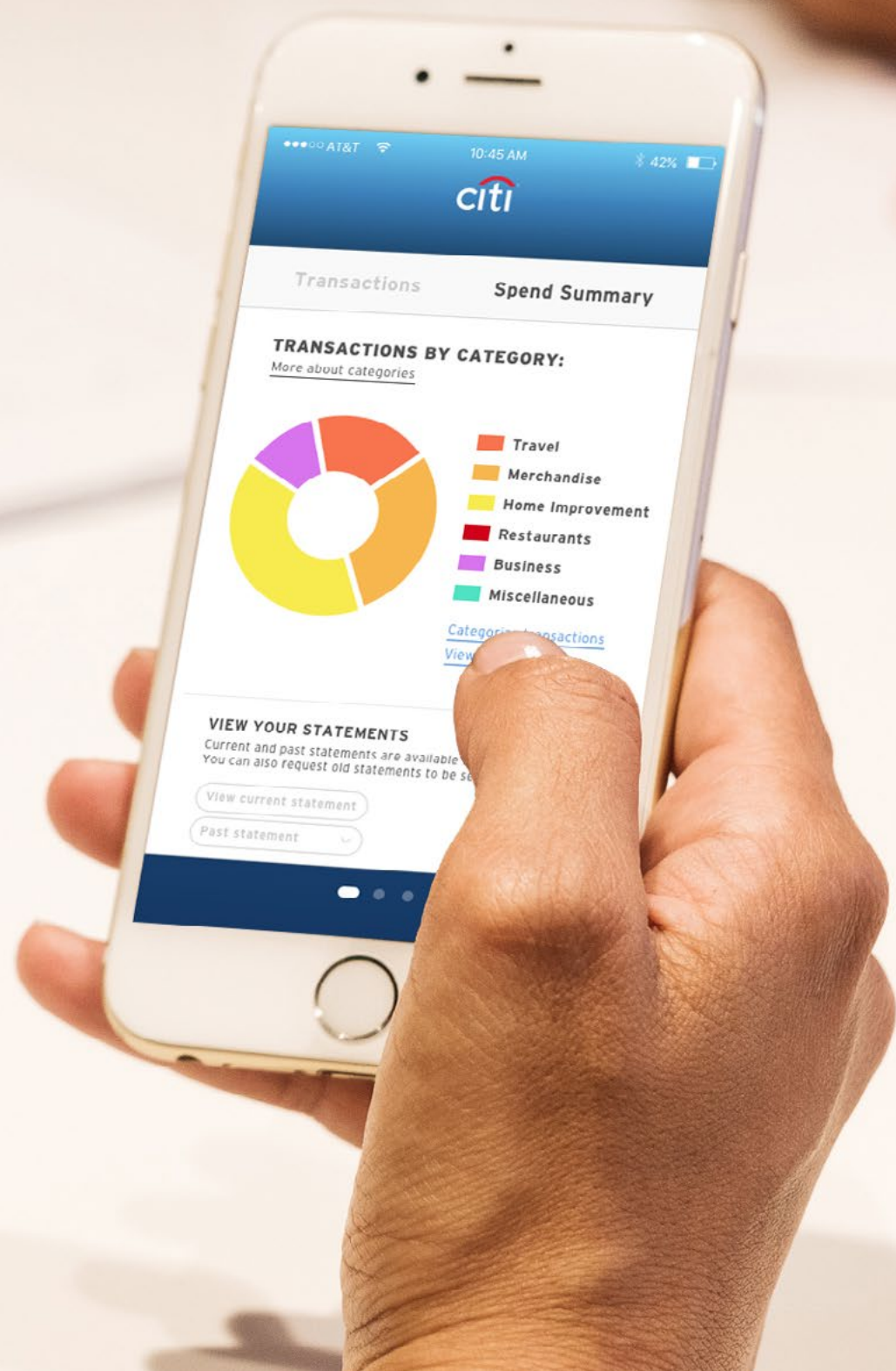or contact us at 917-321-4455.

She signs into the Citi app to further organize her transactions, and take one last look at her account summary.

She accesses her account dashboard and is able to view her account summary to finish organizing her transactions...
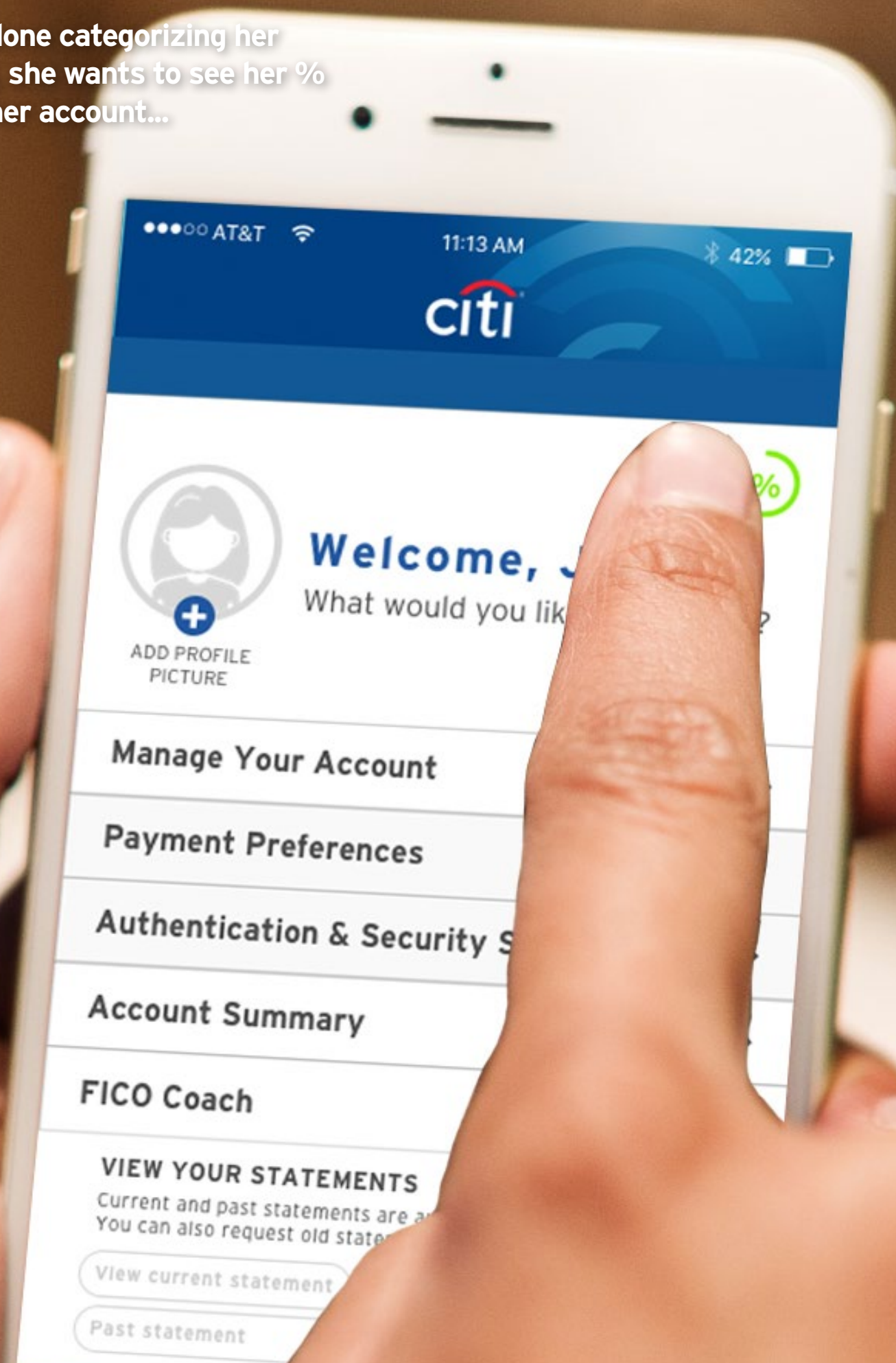
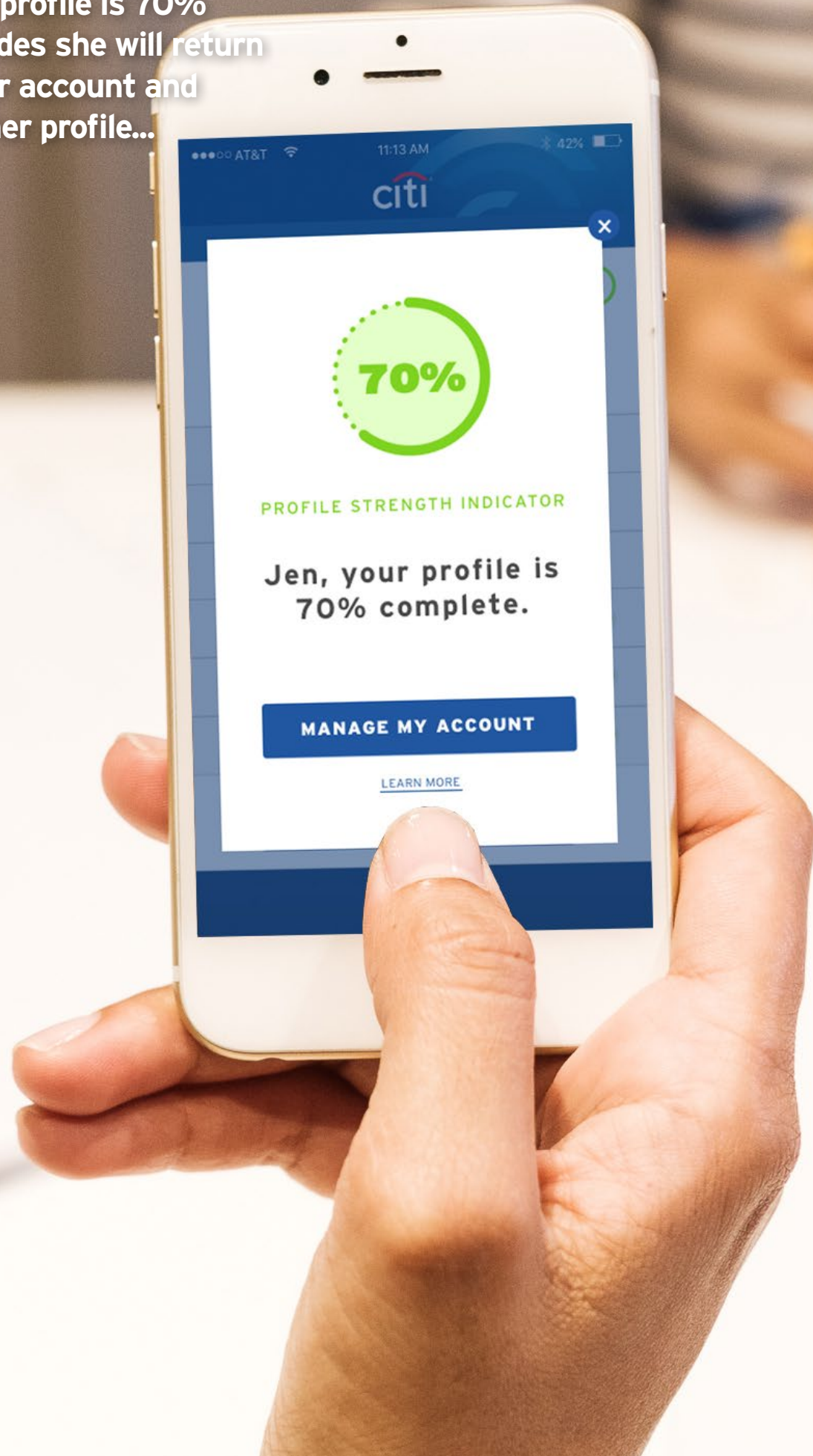She views her Spend Summary and goes on to categorize her remaining transactions...

She can place them into categories
she has defined.

After she is done categorizing her transactions, she wants to see her % complete of her account...

...and she sees her profile is 70% complete. She decides she will return later to manage her account and finish completing her profile...

Jen feels confident about her Spend Summary and her Smart Statement and is happy with how she has categorized all of her transactions!

CUSTOMER LIFECYCLE

MAIN PHASES OF CUSTOMER LIFECYCLE

MOMENTS OF TRUTH (ONE OF MOMENTS)

SEAMLESS ONBOARDING

- Interactive presentation completed

AUTHENTICATION AND SECURITY

- First round: 11/27/2017
- Second round: 12/13/2017

✓ Final Text

✓ Animations

UNDERSTAND MY SPEND

- First round: 12/21/2017
- Second round: 01/09/2018

Final Text

Animations

PAYMENTS

- First round: 12/19/2017
- Second round: 01/04/2018

Final Text

✓ Animations

MANAGE MY ACCOUNT

- First round: 12/06/2017
- Second round: 12/22/2017

Final Text

Animations

REWARDS

- First round: 01/10/2018
- Second round: 01/24/2018

REPLACEMENT CARD

- First round: 01/17/2018
- Second round: 01/31/2018

DISPUTES

- First round: Done
- Second round: 01/24/2018

FRAUD

- First round: 01/24/2018
- Second round: 02/07/2018