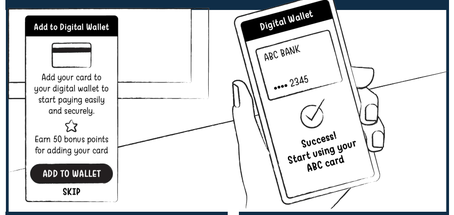
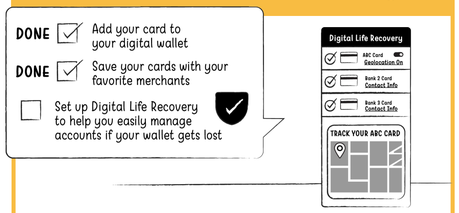
Target personas:  Will  Renee

	SHOP, APPLY, SETUP	TRANSACT	TRACK & MANAGE	TAKE ACTION & RESOLVE	ID CONTROL & VERIFICATION
Concepts					
Moments	**Shop** ☐ Not tested **Get started** ☑ Tested	**Use the card** ☐ Not tested **Change spending priorities** ☑ Tested	**Build credit & knowledge** ☑ Tested **Redeem rewards** ☑ Tested	**Lost or stolen wallet** ☑ Tested	**Add an authorized user** ☐ Not tested
Outcomes	**Deliver a simple, fast, transparent experience that builds trust and engagement from the onset.**	**Enable an experience that provides the desired control, flexible access to funds and personalized, intuitive rewards**	**Increase awareness of spending and strengthen financial acumen focused on achieving goals for today and tomorrow.**	**Deepen loyalty through reassurance at disruptions through supportive, and fast resolutions.**	**Reinforce physical security to cement transactional trust.**
Features	• Transparent terms and conditions provides clarity into implications • Real-time issuance of card for fast access • One-click upload to Digital Wallet to encourage use • Subscription management to track recurring payments • Push Digital card to easily link to merchants • Incentivized check-list to earn rewards to set up their new account	• Enhanced data-visualization of user's spending patterns to build financial awareness • Use of rewards at point of sale • Flexible payment methods, including BNPL, credit limit increases in mobile • Personalized rewards & merchant offers relevant to needs based on behavior	• Real-time, personalized alerts based on behaviors, geo-location • Intelligent reward structure adapts based on behaviors • Connect financial goals to needs to track progress and improve financial health • Proactive insights to grow financial acumen • Earn rewards for non-spending activities, including loyalty • Track reward status for visibility & value • Redeem rewards through mobile for ease of use • Flexible application of rewards	• Automatic subscription transfer to avoid disruption • Digital Life Recovery to easily replace external cards • Dispute through mobile phone for a fast resolution • Option to connect to a human for support	• Mobile change preferences enable seamless cross-channel experience • ID verification using driver's license to streamline process • Automatic fraud detection to enable protection • Set authorized users roles and limits to maintain control
Relationship growth	"I love checklists, so this step by step guide would be very helpful"	"This feels more personalized: you can choose - really choose what you want out of your credit card. Feels more catered as an individual."	"This card would help me reach my financial goals"	"It's not just helping you budget, but helping you enjoy and reap the benefits of that budgeting. Both are good together.	"I'm always for protection, the more you can offer I have no issue with that. I do appreciate when banks offer security and recovery options."