



AMERICAN EXPRESS PERSONAL SAVINGS

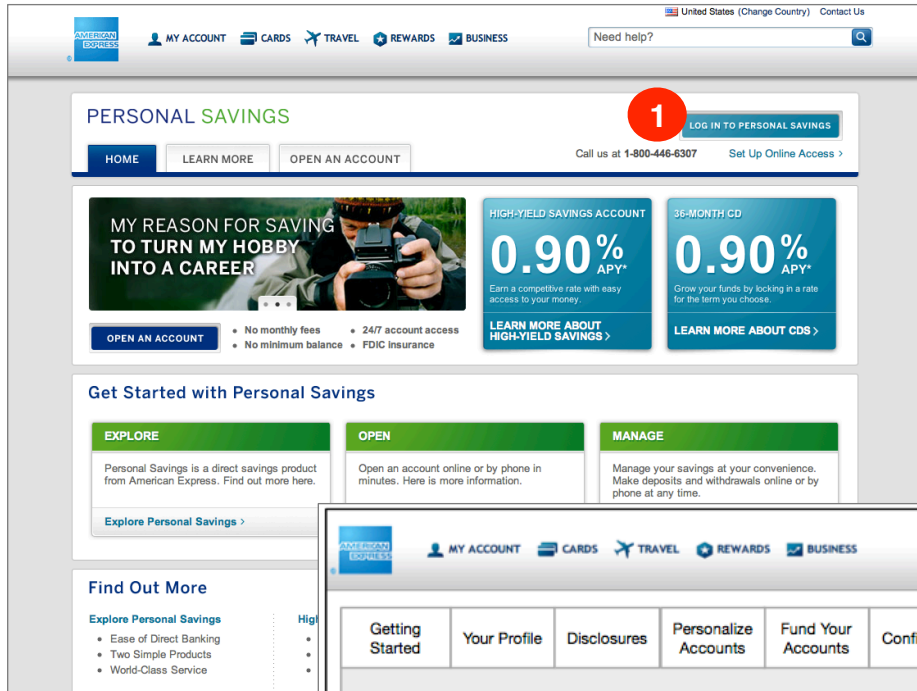
Account Servicing Wireframes

Thu May 31 2012

SPACE150

0.0 Points of Entry

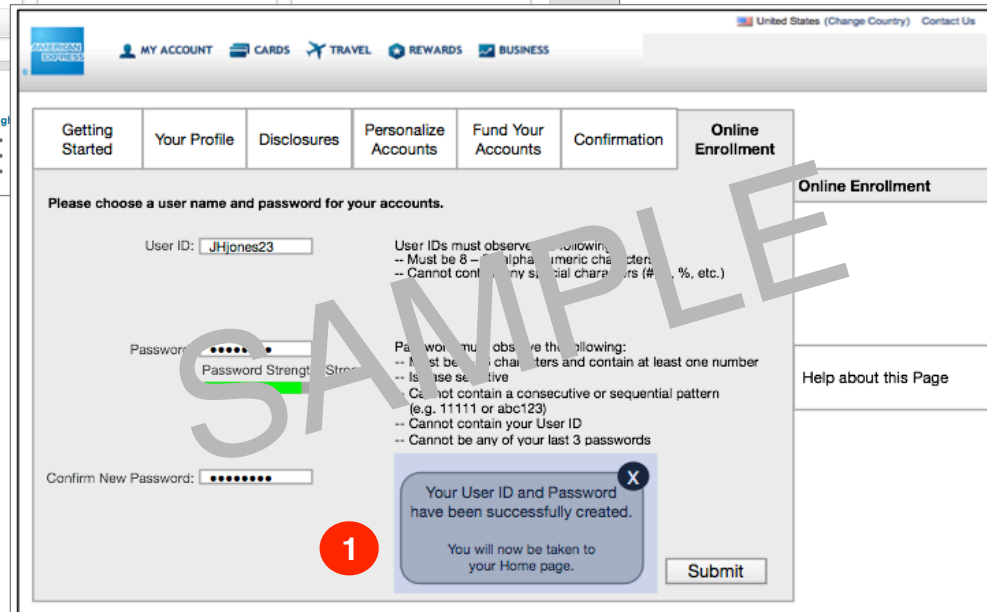
NOTES



1 Main point of entry is "Login" link from Personal Savings marketing pages for existing customers.

Existing customers may also enter the secure Home page via the Forgot Password (0.2) and Joint/Phone Online Enrollment (0.4/0.5) processes.

New customers are also driven directly into the secure Home page by a bridge from the Account Opening process.



0.1 Login

AMERICAN EXPRESS

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

United States (Change Country) Contact Us

PERSONAL SAVINGS

Customer Login

1 **!** Please correct the following error(s):
-- Invalid User ID or Password

User ID: JHarris23 **!**

2 Password: ●●●●●● **!**

[I forgot my User ID or Password](#) [Register for Online Access](#)

3 Remember me **?**

Log In

4 <XX#X>

5 **[+]**
Feedback

(AMERICAN EXPRESS FOOTER)

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NOTES

- 1 If user enters incorrect User ID or Password, the following error message is displayed with appropriate messaging and exclamation marks are shown next to the incorrect entry fields.
- 2 Users may enter their account password or the 6-digit numeric temporary password that was given to them in this field. If user logs in with temporary password, he will be directed to 0.3.1 Reset Password. Text entered into the Password field is masked.
- 3 Checkbox is default unchecked. If user has checked box in a prior session, then User ID field is pre-populated with User ID on file. Clicking question mark launches tool tip pop-up describing what cookies are and how a user is remembered.
- 4 Constant unique page identifier code for customer service representatives. Should be a 3-character combination of numbers and letters. Value should not appear as if it were a page number nor placed as if it were a page number. Should be anchored to bottom left corner of page.
- 5 Constant footer and link to Feedback function.



0.1a Screen Locked

The screenshot shows the American Express Personal Savings Customer Login page. At the top, there is a navigation bar with the American Express logo and links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. The page title is "PERSONAL SAVINGS" and the sub-header is "Customer Login". A grey error message box with a red exclamation mark icon contains the text: "Your account has been locked. Please contact the Call Center at XXX-XXX-XXXX for help to continue." Below the error message, there are input fields for "User ID" (containing "JHarris23") and "Password" (masked with dots). There are also links for "I forgot my User ID or Password" and "Register for Online Access", a "Remember me" checkbox, and a "Log In" button. The footer contains the text "<XX#X>", "(AMERICAN EXPRESS FOOTER)", and "Feedback".

NOTES

- 1 If user logs in incorrectly 3 times, the account is locked and this error message displays with a CTA to call the Call Center to continue.
- 2 Text entered into the Password field is masked.



0.2 Forgot User ID and/or Password

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS United States (Change Country) Contact Us

PERSONAL SAVINGS

Forgot User ID and/or Password

1 Please correct the following error(s):
Social Security Number and ZIP combination is invalid.

1 This screen has been locked.
Please contact the Call Center at XXX-XXX-XXXX for help to continue.

Welcome to American Express Personal Savings. To retrieve your User ID or Password, please identify yourself below. TBD description text re: communication of what will come next and how long the process is Lorem ipsum seqiat dolor erascrribum est nullivat.

2

3 Social Security Number: **!**

ZIP Code: **!**

Retrieve

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)
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NOTES

Forgot User ID and/or Password entry screen arrived at by clicking any 'I forgot my User ID and/or Password' link from Login or marketing pages.

May also be reached by EDAO applicants who forgot their User ID or Password from within an application. For those users, after this process they will not be taken back to their application but rather to 8.1 Home, where they must retrieve their application.

1 If user enters incorrect or unknown Social Security Number or ZIP code, unique error messages display on the first and second incorrect attempts. If data is entered incorrectly on the third attempt, an additional error message is displayed indicating the user is locked out. The user does not have more than 3 attempts.

2 See copy deck regarding language around how to communicate to users what is needed/will come next, as well as how long the process will take. Sets expectations that Forgot User ID is a 1-step process and Forgot Password is a 3-step process.

3 Social Security Number field will accept either SSN or ITIN.

Data entered into fields displays as being typed.



0.3 Reveal User ID

AMERICAN EXPRESS

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

United States (Change Country) Contact Us

PERSONAL SAVINGS

Your User ID

Welcome to American Express Personal Savings. Your User ID is shown below; please enter your Password to log in.

Your User ID is **JHarris23**

Please enter your Password: 1

[I forgot my Password](#) 2

Remember me ?

3

<XX#X> [+] Feedback

(AMERICAN EXPRESS FOOTER)

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NOTES

User reaches this screen by clicking on 'I forgot my User ID or Password' from any point in application and successfully passing through 0.2.

- 1 Text entered into the Password field is masked.
- 2 Clicking on this link takes user through the OOBA process and then, if successful, on to Reset Password.
- 3 If User enters password correctly, clicking 'Log In' takes User to Servicing Home (8.1).



0.3.1 Reset Password

AMERICAN EXPRESS

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

United States (Change Country) Contact Us

PERSONAL SAVINGS

Reset Password

1 Please correct the following error:
-- Password construction is invalid.

Welcome to American Express Personal Savings. To reset your Password, please enter the following information:

Your User ID is **JHarris23**

2 New Password: **1**
Password Strength: Strong

Confirm New Password:

Submit

3 Your password has successfully been changed.
You will now be taken to your Home page

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)
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NOTES

User reaches this screen by clicking on 'I forgot my password' link from the User ID reveal screen (0.3) and having successfully passed OOBA, or by using a temporary password from the Login screen (0.1).

1 If entered password violates construction rules, then error message is displayed.

2 Text entered into the Password fields is masked.

See technical specifications document for algorithm to evaluate Password Strength. See copy deck for exact password construction rules.

3 Upon successful data entry, User is taken to 8.1 Home and an overlay is displayed indicating that User's password has been changed. User must explicitly close overlay in order to interact with the destination page.

For all overlays of this behavior: If a user is dropped to a destination page (i.e., different from the current page post action), the overlay will appear over the destination page and not the source page. This is due to customization of showing an overlay on the source page.



0.4 Online Enrollment

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MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

United States (Change Country) Contact Us

PERSONAL SAVINGS

Setup Online Access

Welcome to American Express Personal Savings. In order to access your account, you will need to first enroll your account online. TBD description text re: communication of what will come next and how long the process is Lorem ipsum seqiat dolor erascribum est nullivat. To start the process, please identify yourself below:

Enrollee's Social Security Number:

ZIP Code:

Begin Enrollment

<XX#X> [Feedback](#)

(AMERICAN EXPRESS FOOTER)

[Legal Information](#) | [Privacy & Security](#) | [Site Index](#)

NOTES

User enters this page either by typing unique URL, being pushed here from e-mail, as a joint holder who needs to register for online access, from the Login page (0.1) or from the marketing splash page (via link).

1 See copy deck regarding language around how to communicate to users what is needed/will come next, as well as how long the process will take. Sets expectations that Online Enrollment is a 3-step process.

2 If user enters incorrect or unknown information, unique error messages display on the first and second incorrect attempts (see 0.4a). If data is entered incorrectly on the third attempt, an additional error message is displayed indicating the user is locked out. The user does not have more than 3 attempts.

Social Security Number field will accept either SSN or ITIN.

Text entered into the Social Security and ZIP fields will display as typed.



0.4a Online Enrollment - Error

NOTES

The wireframe shows the top navigation bar with the American Express logo and links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. The main heading is 'PERSONAL SAVINGS' and the sub-heading is 'Setup Online Access'. Two error messages are displayed in grey boxes with red exclamation mark icons:

- 1** Please correct the following error(s):
Social Security Number and ZIP combination is invalid.
- 2** This screen has been locked.
Please contact the Call Center at XXX-XXX-XXXX for help to continue.

Below the errors is a welcome message: 'Welcome to American Express Personal Savings. In order to set up your account, you will need to first enroll your account online. TBD description text re: communication of what will come next and how long the process is Lorem ipsum seqiat dolor erascribum est nullivat. To start the process, please identify yourself below:'

The form fields are:

- Enrollee's Social Security Number: [] [] [] [!]
- ZIP Code: [] [!]

A 'Begin Enrollment' button is located below the fields. The footer contains '<XX#X>', '(AMERICAN EXPRESS FOOTER)', and a 'Feedback' link with a plus sign icon. Navigation links for 'Legal Information', 'Privacy & Security', and 'Site Index' are also present.

- 1** Error message text for incorrect SSN/ITIN or ZIP Code values.
Text entered into the SSN and ZIP fields will display as typed.
- 2** If user enters information incorrectly 3 times, this error message displays.



0.4b Online Enrollment - Already Enrolled

The wireframe shows the top navigation bar with the American Express logo and links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. The main heading is 'PERSONAL SAVINGS' and the sub-heading is 'Customer Login'. A grey error box contains a red exclamation mark icon and the text: 'Your account is already enrolled. Please log in or retrieve your User ID and Password or please contact the Call Center at XXX-XXX-XXXX for help to continue.' Below the error box are input fields for 'User ID' and 'Password', a link for 'I forgot my User ID or Password', a 'Remember me' checkbox with a help icon, and a 'Log In' button. The footer includes '<XX#X>', '(AMERICAN EXPRESS FOOTER)', and a 'Feedback' link with a plus icon. Red callout circles with numbers 1 and 2 are placed over the error message and the forgot password link, respectively.

NOTES

- 1 If account is already enrolled after User inputs information in screen 0.4, then this error message is displayed and User is taken to a variation of the Log In screen 0.1 to log in.
- 2 The link 'Register for Online Access' is dynamically disabled for this screen.



0.5 Online Enrollment (Joint or Phone Customer)

NOTES

Online enrollment screen for Joint Account Holders or users who created their accounts through the Call Center and successfully passed through 0.4 and OOBA.

May also be reached by EDAO applicants who need to register their account for online access from within an application. For those users, after this process they will not be taken back to their application but rather to 8.1 Home, where they must retrieve their application.

- 1 Text entered into the User ID, E-mail Address and Confirm E-mail Address fields must display as they are entering the information. Text entered into the Password and Confirm New Password fields must be masked. If User ID already used, then error message displays (0.5a)
 - 2 See technical specifications document for algorithm to evaluate Password Strength. See copy deck for exact password construction rules.
 - 3 New password cannot be copied and pasted into the Confirm New Password field; user must explicitly re-type.
 - 4 Tool tip contains language regarding privacy disclosure, and also addresses how e-mail address will be used. See copy deck for exact language.
 - 5 Upon successful creation of User ID and Password, overlay is displayed confirming such to user. User is then taken to 8.1 Home. Overlay appears on top of destination page, not source page. User must explicitly close overlay in order to continue.
- For all overlays of this behavior: If a user is dropped to a destination page (i.e., different from the current page post action), the overlay will appear over the destination page and not the source page. This is due to customization of showing an overlay on the source page.



0.5a Online Enrollment (Joint/Phone Customer) Error

NOTES

- 1 If user enters a User ID that already exists in the system, this error message is displayed.

AMERICAN EXPRESS [MY ACCOUNT](#) [CARDS](#) [TRAVEL](#) [REWARDS](#) [BUSINESS](#) [United States \(Change Country\)](#) [Contact Us](#)

PERSONAL SAVINGS

Setup Online Access

! Please correct the following error:
User ID is already taken. Please choose another User ID. **1**

Please choose a User ID and Password for your accounts.

User ID: **!** User IDs must observe the following:
-- Must be 8 – 32 alpha-numeric characters.
-- Cannot contain any special characters (#, &, %, etc.)

Password: Password must observe the following:
-- Must be 8-16 characters and contain at least one number
-- Is case sensitive
-- Cannot contain a consecutive or sequential pattern (e.g. 11111 or abc123)
-- Cannot contain your User ID
-- Cannot be any of your last 3 passwords

Confirm New Password:

E-mail Address: **?**

Confirm E-mail Address:

<XX#X> [+] Feedback

(AMERICAN EXPRESS FOOTER)

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0.6 Multi-Factor Authentication (OOBA)

AMERICAN EXPRESS United States (Change Country) Contact Us

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS

Get Your Identification Code

For your security, we need to confirm your identify. **1**

Please select one of the options below, to where a temporary Identification Code will be sent. You will then need to enter this code on the next screen.

Send my code to:

My Phone Number

2 xxx-xx4-1234, by Text Message Voice

xxx-xx9-5678, by Text Message Voice

xxx-xx2-3456, by Text Message Voice

3 Disclaimer text TBD message rates apply Lorem isum sequiat dolor miscreatus delenda est.

Or My E-mail Address

rXXXXs@gmail.com **4**

Send My Code

FPO

Copy block reserved for disclosure copy or directions.

Or graphic showing steps of OOBA process

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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NOTES

- 1** If no OOBA delivery channels are available, no channels will display and a message will appear asking the user to contact the customer service center.
- 2** All phone numbers in user's profile are shown, each with first 5 digits masked.

Radio buttons are all default unselected. Only one radio button may be active among all three phone numbers and the e-mail address.
- 3** Checkbox defaults unchecked. See copy deck for disclaimer text re: mobile rates apply. If customer selects a radio button that delivers OOBA identification code via a text message, users must check the checkbox in order to continue past this screen, otherwise an error message displays.
- 4** Masking rules for e-mail addresses: e-mail is masked except for the first and last character before the @ sign, and the carrier and .com (see example).



0.6.1 Multi-Factor Authentication - Enter Code

United States (Change Country) Contact Us

AMERICAN EXPRESS

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS

Enter Your Identification Code

Please enter the identification code which was sent to your <phone number or email address>.

Enter Your Code:

Remember this computer upon future Login. (I am not using a public computer.) ?

FPO

Copy block reserved for disclosure copy or directions.

Or graphic showing steps of OOBA process

<XX#X> [+] Feedback

(AMERICAN EXPRESS FOOTER)

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NOTES

Customer has 3 attempts to successfully enter the OOBA code, after which the code is no longer valid. The customer has the ability to initiate 3 OOBA codes per hour. Sending a new code invalidates all the previous codes.

The code will display as User types. Entering an invalid code displays an error message.



0.6.2 Multi-Factor Authentication - Invalid Code

NOTES

1 The generated Ooba code never expires as long as the current session hasn't expired, or a new Ooba code has not been generated.

If user enters an invalid code into the Enter Code screen (0.6.1), this error message is displayed.

The wireframe shows the top navigation bar with the American Express logo and links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. The main heading is 'PERSONAL SAVINGS'. Below this is the section 'Get Your Identification Code'. A red error message box with a white exclamation mark icon contains the text: 'The code you entered is invalid. Please request another code.' A red circle with the number '1' is placed to the right of this message box. Below the error message, the text reads: 'For your security, we need to confirm your identify. Please select one of the options below, to where a temporary Identification Code will be sent. You will then need to enter this code on the next screen.' Under the heading 'Send My Code to:', there are three radio button options for 'My Phone Number' (xxx-xxx-1234, xxx-xxx-5678, xxx-xxx-3456) and one for 'Or My E-mail Address' (rXXXXs@gmail.com). A 'Send Another Code' button is located below these options. A large grey box on the right side of the screen contains the text 'FPO' and 'Copy block reserved for disclosure copy or directions. Or graphic showing steps of Ooba process'. At the bottom right, there is a '[+] Feedback' link. The footer contains the text '<XX#X>', '(AMERICAN EXPRESS FOOTER)', and links for 'Legal Information', 'Privacy & Security', and 'Site Index'.



0.7 Logout

The wireframe shows the top navigation bar with the American Express logo and links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. The main heading is 'PERSONAL SAVINGS'. A message box states 'You have successfully logged out.' Below this is the 'Customer Login' section, which includes an error message: 'Your account has been logged out due to inactivity. Please log in again to continue.' The login form contains fields for 'User ID:' and 'Password:', a link for 'I forgot my User ID or Password', a 'Remember me' checkbox, and a 'Log In' button. A feedback link is located at the bottom right.

NOTES

- 1 Selecting Logout link within the Servicing application at any time takes user back to Login page with messaging that they have successfully logged out.
- 2 If no activity is detected on a screen within the pre-determined time, the user is logged out of the system and brought here, with an error message displaying. See copy deck for exact language
- 3 The 'Register for Online Access' link is not shown on this modified 0.1 Login page, as the User is coming from behind the login barrier (either through timeout or explicitly logging out), implying they already have online access.



8.1 Home

The wireframe shows the AmEx Personal Savings Home page. At the top, there is a navigation bar with 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'REWARDS', and 'BUSINESS'. Below this is a 'PERSONAL SAVINGS' header with a sub-nav menu: 'Home', 'Accounts', 'Transfers', 'Alerts', and 'My Profile'. A welcome message 'Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET' is displayed. The main content area is divided into 'RECENT ALERTS' and 'PERSONAL SAVINGS ACCOUNTS'. The 'RECENT ALERTS' section shows a table of alerts with a 'Delete All' button. The 'PERSONAL SAVINGS ACCOUNTS' section shows a table of accounts with columns for Account Number, Nickname, Type, Current Balance, and Available Balance. A help window is open over the 'Delete All' button, displaying 'Help text about this page' with placeholder text. A feedback button is located at the bottom right.

NOTES

Upon successful login, User is taken to this screen. All table columns are sortable, both ascending and descending, by clicking on the header row title for each column. Arrow indicates which column table is being sorted by and order direction of sort; sort order dynamically reverses when column header is clicked, if it is currently the active sort.

Sub-Nav elements displayed in dropdown upon clicking of any Main Nav tab. Individual main nav buttons and sub-nav categories have rollover and inactive states. Clicking on a sub-nav category takes user to that respective page. Clicking on the Main Tab label only displays sub-nav dropdown; user must explicitly click on a sub-nav label to be taken to a sub-nav page.

- 1 Clicking on 'Open New Account' launches EDAAO application screen 1.0 Getting Started in a new browser window.
- 2 Dedicated area provided for welcome message and name of customer, as well as time and date of last login.
- 3 Button/Link that allows the showing of protected data (account numbers, etc.) if currently masked ('Show Account Numbers'), or hides protected data if currently unmasked ('Hide Account Numbers'). Label toggle changes states appropriately. Clicking launches pop-up window 8.1.1, constrained with no forward/back buttons or address or menu bars, where User is asked to re-enter password to continue. Data is default set to masked.
- 4 If no alerts exist, then within alerts sub-area is a message: 'You currently have no alerts.' Otherwise, displays list of 5 most recent alerts, default sorted by most recent alert first. Clicking on an individual alert causes pop-up of Alert Detail to launch (8.1.2).
- 5 Design/copy will define the icon leveraged for all alerts. This icon will be different from the exclamation mark used in error messaging.
- 6 To delete all alerts at once, User can select checkbox in first row of column, which makes the 'Delete All' button active, then click on that button. Checkbox defaults empty. Deleting any single alert, or all alerts, will refresh table with any remaining undeleted alerts (but max viewable = 5) until list is exhausted.
- 7 Help functionality: Clicking on the right-hand help button launches a new browser window with page context-sensitive help for the functions of that page. Browser window is constrained with no Address Bar, Back/Forward buttons or Menu bar, only the help text. Help button and window only appear when there is help text for that particular screen.
- 8 Accounts default display in ascending order by Account Number.



8.1.1 Show Account Numbers Pop-Up

NOTES

The screenshot displays the AMEX Personal Savings account servicing interface. A 'Show Account Numbers' dialog box is overlaid on the page, prompting the user to enter a password to display masked data. The dialog box contains the text 'Please enter your Password to display masked data:' followed by a password input field with a red circle and the number '1' next to it. Below the input field are 'Continue' and 'Cancel' buttons. The background interface shows a navigation menu with 'Home', 'Accounts', 'Transfers', 'Alerts', and 'My Profile'. A 'RECENT ALERTS' section shows a security alert for a failed login attempt. A 'PERSONAL SAVINGS' table lists account numbers and balances. The footer includes 'AMERICAN EXPRESS FOOTER' and links for 'Legal Information', 'Privacy & Security', and 'Site Index'.

1 Dialogue box is accessed by clicking 'Show/Hide Account Numbers' link from any screen. Box prompts User to enter password to display masked data. Password is masked.

If user enters incorrect password, error message is displayed within this dialogue box.

Selecting Continue or Cancel dismisses the dialogue box and returns user to underlying screen with appropriate data state shown.

Window is constrained with no forward/back buttons, address bar or menu bar.



8.1.2 Alert Detail

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Show/Hide Account Numbers

RECENT ALERTS

11/27/2010 Security Alert Your login attempt failed. Remove

11/27 AMEX Personal Savings - Alert Detail

11/26 Alert Detail

PERSONAL

Account

*****5862

*****2451

*****3652

Balance

00.00

00.00

00.00

Alert Detail

Date: 11/27/2010

Reference Number: 8

Category: Transaction Alert

Description: Transaction Posted Alert

Alert Message: Transaction Debit 34352 for amount \$3500.00 posted to your account 34587563 - Grandma's Gift.

Close

Submit Cancel

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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1 Alert Detail provides all criteria for why alert was triggered, including Date, Reference Number, Category, Description and Alert Message. If User has selected to Show Account Numbers in the main application, then Account Number is displayed unmasked here as well.

Window is constrained with no forward/back buttons, address bar or menu bar.



9.1 Account List

NOTES

AMERICAN EXPRESS | MY ACCOUNT | CARDS | TRAVEL | REWARDS | BUSINESS | United States (Change Country) | Contact Us

PERSONAL SAVINGS | Open New Account | Contact Personal Savings | Log Out

Home | **Accounts** | Transfers | Alerts | My Profile | Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Account List
 Online Statements
 Download Activity
 Set Nicknames

Show/Hide Account Numbers

Help about this Page

Account List

Total Value of Savings Accounts: \$23,435.56
 Total Value of Certificates of Deposit: \$100,345.56

Click on an individual account number to view that Account's detailed activity.

SAVINGS ACCOUNTS

Account Number ▲	Nickname	Interest YTD ?	Current Balance	Available Balance
*****4936	Rainy Day	\$20.12	\$5,500.12	\$3,500.00
*****7854	Tim's Savings	\$125.50	\$6,000.00	\$6,000.00
*****5862	301 - New Savings Account	\$4,125.23	\$42,124.23	\$35,000.00

CERTIFICATES OF DEPOSIT

Account Number ▲	Nickname	Interest YTD ?	Current Balance	Available Balance
*****4936	Grandma's Gift	\$20.12	\$5,500.12	\$3,500.00
*****7854	Three Year CD	\$125.50	\$6,000.00	\$6,000.00
*****5862	401 - New 2 Year CD	\$4,125.23	\$42,124.23	\$35,000.00

<XX#X> | Feedback

(AMERICAN EXPRESS FOOTER)

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1 Sub-Nav elements displayed in dropdown upon clicking of Main Nav tab. Individual main nav buttons and sub-nav categories have rollover and inactive states. Clicking on a sub-nav category takes user to that respective page. Clicking on the Main Tab label only displays sub-nav dropdown; user must explicitly click on a sub-nav label to be taken to a sub-nav page.

When Online Statements functionality is developed, space150 recommends it be put into this navigation category in designated placement; visual treatment TBD.

2 Accounts default display in ascending order by account number.

All table columns are sortable, both ascending and descending, by clicking on the header row title for each column. Arrow indicates which column table is being sorted by and order direction of sort; order direction dynamically reverses when column header is clicked, if it is currently the active sort.

3 If user clicks on any account number link, user is taken to an Account Detail page (9.1.1) for that account



9.1.1 Account Detail

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Account Detail

View another Account 1

Account Number: XXXX7465 Interest Rate: 3.0000% Interest YTD: \$781.12
 Account Nickname: Rainy Day CD 2 APY: 3.0562% Backup Withholding: \$35.00
 Current Balance: \$56,403.23 Term: 6 Months
 Available Balance: \$56,403.23 Date Opened: January 2, 2012
 Maturity Date: July 2, 2012

Show/Hide Account Numbers
Help about this Page

ACTIVITY

Custom Date Range: From: (mm/dd/yyyy) To: (mm/dd/yyyy) Get Activity 3

Date	Description	Debits	Credits	End of Day Balance
04-18-2012	ACH Electronic Credit April 18 01:57 BANK OF AMERICA		\$ 6,000.00	
04-18-2012	Withdrawal April 18 11:31 Reference# 12658 4	\$ 500.00		
04-18-2012	Check Deposit April 17 22:35 AMEX PERSONAL SAVINGS		\$10,000.00	
04-15-2012	Withdrawal April 15 09:31 Reference# 11589	\$ 100.00		\$40,903.23
03-31-2012	Interest		\$ 3.23	\$41,003.23
03-05-2012	ACH Electronic Credit March 05 01:57 BANK OF AMERICA		\$ 6,000.00	\$41,000.00
03-01-2012	Withdrawal March 01 16:32 Reference# 10697	\$ 4,125.23		\$35,000.00

[Click here](#) to download transactions to your Quicken or Money personal financial package. 5

<XX#X> Feedback

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Example is shown here as if date is April 18, 2012. Therefore, End of Day balance has not been calculated yet.

1 Dropdown allows User to switch to view a different account. Dropdown contains list of all of user's other accounts, sorted ascending by Account Number, and also shows account nickname (if exists) and current balance. Follows show/hide protected data preferences.

2 Value fields for Savings Accounts are: Account Number, Account Nickname, Current Balance, Available Balance, Interest Rate, Interest YTD and Backup Withholding. Backup Withholding is shown only for Primary Holders who indicated in 3.0 Disclosures that they are subject to backup withholding. Fields for CDs are: Account Number, Account Nickname, Current Balance, Available Balance (which is the same as Current Balance), Interest Rate, Interest YTD, Term, APY, Date Opened, Maturity Date and Backup Withholding. Backup Withholding is shown only for Primary Holders who indicated in 3.0 Disclosures that they are subject to backup withholding.

Wireframe is drawn to show example Value fields for a CD account (Savings account will have less fields) and sample activity for a Savings Account.

3 Default amount of activity to be shown is 30 days. Default sorted to show most recent activity first. User can query for a custom date range by entering dates in the entry fields and clicking 'Get Activity'. The screen then refreshes with the requested data. Error message displays if user enters invalid dates or date ranges.

4 See K245 document for specific formats regarding posting descriptions.

5 Clicking this link takes User to Download Account Activity screen (9.2).



9.2 Download Account Activity

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Download Account Activity

In order to download an account's transaction history, select the account, the date range and the file format from the fields below, then select Submit.

Account Number: XXXXXX7428 - Grandma's Gift **1**

Start Date: (mm/dd/yyyy)

End Date: (mm/dd/yyyy)

File Format Type: Quicken **2**

Submit

[+] Feedback

<XX#X>

(AMERICAN EXPRESS FOOTER)

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1 Account dropdown has accounts ordered ascending alpha-numerically by Account Number; shows nickname if available; defaults to first account in list. If coming from 9.1.1 Account Detail screen, dropdown is pre-populated selected with that account.

If User enters incorrect date formats or requests impossible date ranges, error message is displayed.

2 File Format dropdown defaults to Quicken.



9.3 Set Nicknames

NOTES

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PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Set Nicknames Show/Hide Account Numbers

You can create nicknames for your accounts in order to make them easier to identify. If you wish to change the name of an account, enter the new name of the account in the entry field and select Submit.

Help about this Page

SAVINGS ACCOUNTS

Account	Account Name	Current Balance ?
*****4936	<input type="text" value="Rainy Day"/>	\$3,500.00
*****7854	<input type="text" value="Tim's Savings"/>	\$6,000.00
*****5862	<input type="text" value="301 - New Savings Account"/>	\$35,000.00

CERTIFICATES OF DEPOSIT

Account	Account Name	Current Balance ?
*****7582	<input type="text" value="Grandma's Gift"/>	\$3,500.00
*****2684	<input type="text" value="501 - 1 Yr Certificate of Deposit"/>	\$6,000.00
*****5862	<input type="text" value="502 - 3 Yr Certificate of Deposit"/>	\$35,000.00

2 Your account nicknames have been successfully changed. X

Submit Cancel

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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- 1 Accounts are default sorted ascending by Account Number. Information that can be edited by User appears within entry fields. User can click in the field and edit the information in real time.
- 2 Upon clicking 'Submit', information in entry fields is committed to database and an overlay appears confirming that the User's information has been changed. User must explicitly close this overlay and then the User then returns to this screen.

If the user clicks 'Cancel' then the screen refreshes back to the data that was originally saved.



10.1 Transfer Funds - New Transfer

NOTES

- 1 Sub-Nav elements displayed in dropdown upon click of Main Nav tab. Individual sub-nav categories have rollover and inactive states. Clicking on a sub-nav category takes user to that respective page.
- 2 Standardize any value entered by user to be in dollars. Display as \$XX,XXX.XX.
- 3 Available balances are only shown for Personal Savings savings accounts.
- 4 Method defaults to Immediate. If user selects 'Scheduled' then sub-area A appears. Frequency dropdown defaults to 'Once'.



10.1.1 New Transfer - Verification

NOTES

AMERICAN EXPRESS

MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

United States (Change Country) Contact Us

PERSONAL SAVINGS

Open New Account Contact Personal Savings Log Out

Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

New Transfer - Verification

To complete your transfer, please confirm this information then click Submit. To modify, select 'Back'. **This transfer will not be made until you click Submit.**

Transaction Date: 04/12/2012
Amount: \$1,000.00
From Account: XXXXXX7628 - Grandma's Gift
To Account: XXXXXX4534 - Our Savings

A Starting: 05/31/2012
Frequency: Weekly
Ending: 12/31/2012

Legal compliance text Lorem ipsum sequiat dolor consequiat lopus sigma donat erastium significat orderem via.

2 Back Cancel Submit

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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- 1 If user selects 'Immediate' transfer in 10.1 then only the first 4 data lines appear. If user selects 'Scheduled' transfer in 10.1 then additionally sub-area A appears with term information, and the 'Transaction Date' line does not appear.
- 2 'Back' button sends user to 10.1 with data fields pre-filled with amounts/selections from 10.1.1. 'Cancel' button sends user to 10.1 with all fields in their default states.



10.1.2 New Transfer - Confirmation

NOTES

AMERICAN EXPRESS | MY ACCOUNT | CARDS | TRAVEL | REWARDS | BUSINESS | United States (Change Country) | Contact Us

PERSONAL SAVINGS

Open New Account | Contact Personal Savings | Log Out

Home | Accounts | **Transfers** | Alerts | My Profile | Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

New Transfer - Confirmation

Your funds transfer has been successfully submitted. The transaction will process on the date listed below.

Confirmation Number: 02479821586-35586545-328 **1**
Transaction Date: 04/10/2012
Amount: \$1,000.00
From Account: XXXXXX7628 - Grandma's Gift
To Account: XXXXXX4534 - Our Savings

A Starting: 05/31/2012
Frequency: Weekly
Ending: 12/31/2012

2

Show/Hide Account Numbers
Help about this Page

<XX#X>

(AMERICAN EXPRESS FOOTER)
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- 1** Transfer confirmation page. If user selects 'Immediate' transfer in 10.1 then only the first 5 data lines appear. If user selects 'Scheduled' transfer in 10.1 then 'Confirmation Number' and 'Transaction Date' lines do not appear and additionally sub-area A appears with term information.
- 2** 'Make Another Transfer' button sends user to 10.1 with all fields in their default state.



10.2 Pending Transfers

NOTES

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PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Pending Transfers

Below are your pending transfers that have not yet been processed. Same-day transfers are processed immediately and therefore will not appear on this list. Select the transfer to edit or delete.

	Date	Amount	From Account	To Account	Frequency
<input type="radio"/>	05/22/2012	\$1,500.00	XXXXXX7628 - Grandma's Gift	XXXXXX4534 - Our Savings	Monthly
<input type="radio"/>	06/24/2012	\$3,000.00	XXXXXX7628 - Grandma's Gift	XXXXXX2345 - 301 HYSA	Once
<input type="radio"/>	09/01/2012	\$15,000.00	XXXXXX4534 - Kid's College	XXXXXX1542 - Sam	Once

Are you sure you want to delete this transfer?

Your transfer has been successfully deleted.

<XX#X> [+] Feedback

(AMERICAN EXPRESS FOOTER)
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1 Table of Pending Transfers default sorted by soonest occurring date. Radio buttons default to all empty. Selecting Edit or Delete with no radio button selected causes error state to display, which will appear as an error message at the top of the page to mirror the overall error message experience.

If user selects 'Edit' then user is taken to 10.2.1 with fields pre-filled with pending transfer information. User is only allowed to edit the amount of a pending transfer. To change other items, User must delete the transfer and create a new one.

To match Account Opening format, both the From Account and To Account fields will populate with account number first and then the account nickname (if available, otherwise, product name).

2 After User selects a radio button and 'Delete', User is presented with confirmation overlay (sub-area A) asking if User wants to delete the transfer. Selecting 'No' returns to this screen with no change in state. If User chooses 'Yes', data is committed to system, sub-area A disappears and another overlay appears (sub-area B) confirming to User that transfer has been deleted. User must explicitly close this overlay and then User returns to this screen, which is refreshed to show the new transfer setup.



10.2.1 Edit Pending Transfer

NOTES

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PERSONAL SAVINGS

Open New Account Contact Personal Savings Log Out

Home Accounts **Transfers** Alerts My Profile

Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Edit Pending Transfer

You can only edit the amount of your pending transfer. To change other details, you must delete the transfer and create a new one.

Amount: 1

From Account: XXXXXX7628 - Grandma's Gift

To Account: XXXXXX4534 - Our Savings

Method: Immediate Scheduled

Starting:

Frequency:

Ending: (optional)

2

Your transfer has been successfully edited.

Confirm Cancel

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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1 If Users wish to edit a pending transfer they are only allowed to change the amount. If they wish to change any other field they must delete the pending transfer and create a new one.

Fields are pre-filled with data from the currently scheduled transfer.

Standardize any value entered by user to be in dollars. Display as \$XX,XXX.XX.

2 If User selects 'Cancel' he returns to Pending Transfers list (10.2). If the User selects 'Confirm' data is committed to system and overlay appears confirming to User that transfer has been edited. Per FIS the overlay will appear on the destination page (10.2), with the Pending Transfer list refreshed to show the revised setup, which page is not accessible until the customer has explicitly dismissed the overlay.



10.3 Registered External Accounts

NOTES

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Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Registered External Accounts

The following is a list of your registered external accounts. To remove an account from registration, select the account and choose 'Remove'. You may also register a new account.

External Account Name	Routing Number	Account Number	Type
<input type="radio"/> Citibank N.A.	021000089	XXXXX7536	Checking
<input type="radio"/> Grandma's Gift	051000074	XXXXX4309	Checking
<input type="radio"/> Wells Fargo N.A.	052200124	XXXX6255	Savings

1

2

A: Are you sure you want to remove this account? Yes No

B: Your external account has been removed. X

Remove Register New Account

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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1 Table of Registered External Accounts default sorted ascending alphabetically by External Account Name. External Account Name displays Nickname, if exists, otherwise name of Financial Institution. Radio buttons default to all empty. Selecting Remove with no radio button selected causes error state to display. If user selects 'Register New Account' then user is taken to 9.3.1 Add New External Account.

2 If user selects a radio button and chooses 'Remove' then a confirmation overlay appears in sub-area A. Selecting 'No' returns to this screen with no change in state. If User chooses 'Yes', data is committed to system, sub-area A disappears and another overlay appears (sub-area B) confirming to User that external account has been removed. User must explicitly close this overlay and then User returns to this screen, which is refreshed to show the new list of registered external accounts.



10.3.1 Register New External Account

NOTES

United States (Change Country) Contact Us

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PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

New External Account

To register a new external account for funds transfer capabilities, please complete the following fields. Then choose a registration method.

If choosing 'Mail', sign the Authorization Statement for Electronic (ACH) Debit and Credit Form and mail it together with a voided check for that account to the address indicated on the form.

If choosing 'Test Deposits', one or more micropayment amounts (generally less than \$1.00) will be credited to your external account within 5 business days. Then, to complete the registration process, you will need to verify the exact payment amounts by returning to the Pending External Accounts option from the Transfer Funds menu.

Type: 2

3 Owner: Sarah B. Nelson

Bank Routing Number: 4

Account Number:

5 Bank Name:

Create a Nickname: (optional)

6 Registration Method: Test Deposits Mail Authorization Form + Voided Check

Legal Compliance and Instruction Text TBD The Owner associated with this User ID must be the same as the Owner of the External Account. If this a Joint Account and the other Holder wishes to register his/her external account, then that user must be logged in to register that account. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut ex ea commodo consequat.

Submit

Show/Hide Account Numbers

Help about this Page

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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- 1 Instruction text for how user can register a new external account for funds transfer. See copy deck for exact text.
- 2 'Type' dropdown is either checking or savings and defaults to checking.
- 3 Owner field is pre-populated with name associated with currently logged in User ID. Name is greyed out and unmodifiable. Legal compliance text at bottom indicates that user must be the account owner of the external account the user is attempting to link.
- 4 If user clicks on 'Search' icon, pop-up window appears (10.3.1.1) allowing users to search for a particular bank and/or routing number. Result of 10.3.1.1 pre-fills Routing Number field with Institution's Routing Number and Bank Name with Bank name.
- 5 Once user has tabbed out of the Bank Routing Number field which contains a valid routing number, the Bank Name field is populated with the corresponding Bank Name of that routing number. Bank name is not editable.
- 6 Radio buttons for registration method default to Test Deposits.



10.3.1.1 Bank Search Pop-Up

NOTES

Bank Search

You may search for a bank either by routing number or bank name. Lorem ipsum sequiat dolor.

Bank Routing Number:

OR

Bank Name:

Search Results

Click on the bank name to select that external bank.

Bank Name	Address	Routing Number
Cltibank N.A.	Lorem ipsum sequiat dolor	02100089
City National Bank of Ohio	Lorem ipsum sequiat dolor	02120064
First National Bank of Citron Heights	Lorem ipsum sequiat dolor	051400142

- 1 After user clicks 'Search' button, if no error message is to be displayed, then sub-area A appears with Search Results table.
- 2 List of search results default sorted ascending alpha-numerically by Bank Name. Clicking on link of any bank name dismisses this pop-up and fills the Bank Routing Number field on 10.3.1 with the selected Bank Routing Number and Bank Name with Bank name.
- 3 If search results extend past bottom edge of window, or if user minimizes window to vertically shorter than search results table, vertical scroll bar appears. The window should be constrained horizontally so that it cannot be minimized smaller than the width of the results table.



10.3.2 Test Deposit Initiation Confirmation

NOTES

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Test Deposits Initiated - Confirmation

Your request to register an external account via Test Deposits has been initiated. Within 2-3 business days, two microdeposits (generally less than \$1.00 each) will be made to your external account.

To complete the registration, you must verify the amounts of the two test deposits that were deposited into your external account by logging back into your Personal Savings account and going to the 'Pending External Accounts' page under 'Transfer' and selecting 'Verify'. You will then be taken to a screen to enter the amounts of the deposits.

See images for examples of a test deposit entry in your external account and the 'Pending External Accounts' page.

Below is a confirmation of your initiated registration:

Type: Savings

3 Routing Number: 021000089

Account Number: XXXXX7649

External Account Name: Citibank N.A.

03-08-2012	CHECK 1212	VIEW IMAGE	\$ 1,000.00	\$ 2,491.77
03-08-2012	ACH Electronic Credit	American Express Personal Savings	\$ 0.14	\$ 2,491.77

4 Screen shot of fully branded Pending External Accounts screen 10.4

5 Return to Registered External Accounts

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)


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- 1 See copy deck for confirmation text and call to action language.
- 2 Actual screen shot or designed image of a test deposit entry in an external bank account ledger. Should show actual name of AmEx Personal Savings as depositor and an actual amount (<\$1.00). Additional callout could indicate that this amount must be recorded for use later.
- 3 Confirmation fields same as for 10.3.1. Displays Nickname in External Account Name field, if user has created one, otherwise displays Bank Institution Name.
- 4 Actual screen shot of fully designed and branded image for Pending External Accounts page (10.4).
- 5 User has choice of returning to Registered External Accounts list (10.3) or can navigate to other screens with navigation bar.



10.3.3 Mail Check Confirmation

NOTES



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[CARDS](#)
[TRAVEL](#)
[REWARDS](#)
[BUSINESS](#)

[United States \(Change Country\)](#)
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PERSONAL SAVINGS

[Open New Account](#)
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[Accounts](#)
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[My Profile](#)

Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Mail Method - Confirmation

You have chosen to finish your new external account registration request by mail. Please print the Authorization Form below by selecting 'Print.' Then sign and date the form and mail it to the address on the form along with a voided check from the external account.

Upon receipt of the valid, completed materials, we will complete your registration request. You will then receive a confirmation by e-mail [and letter] of the registration and your external account will appear in the Registered External Accounts screen under the 'Transfers' tab.

Materials must be received within XX days or else your request will be cancelled.

ProfileDirect
webclient

AUTHORIZATION AGREEMENT FOR ELECTRONIC (ACH) DEBITS AND CREDITS

To register the account listed below, please:

- Print out this form and sign below.
- Attach one of the following items to verify proof of ownership.
 - A voided check
 - An account statement

You must provide proof of account ownership; otherwise we cannot register your requested account!

- Mail this signed form to:

Demo Bank
 P.O. Box 12345
 New York, NY 10022

AUTHORIZATION AGREEMENT

I authorize Demo Bank to initiate electronic (ACH) debit and credit entries to transfer funds between my accounts at Demo Bank and my account at the financial institution listed below. I certify that I am the lawful owner (or co-owner) of the account at the other financial institution listed below. I acknowledge that (1) the origination of electronic entries between my accounts must comply with the provisions of U.S. law, and (2) this authorization will not be effective until Demo Bank has received this authorization form bearing my signature along with the other required document (from the list below), and has approved it. This authorization will remain in force and effect until Demo Bank has received written notification from me of the termination of this authorization at the address listed on this form and has had a reasonable opportunity to act on it.

External Accounts To Be Added	Routing Number	Bank Name	Account Number	Type	Owner
	211871691	BERKSHIRE BANK	14593279	Checking	Brian Demo

AUTHORIZED BY:

Brian O' Demo	77
Account Owner Name	CIF Number
Account Owner Signature	Date

Show/Hide Account Numbers

Help about this Page

1

2

3

4

Print Form

Continue

<XX#X>

[Feedback](#)

(AMERICAN EXPRESS FOOTER)

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- 1 See copy deck for confirmation text and call to action language.
- 2 Actual Authorization Form, pre-filled with customer information as provided in 10.3.1.
- 3 Selecting 'Print Form', sends a copy of the pre-filled authorization form to user's default printer.
- 4 Selecting 'Continue' takes the User to the Registered External Accounts list (10.3).

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10.4 Pending External Accounts

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Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Pending External Accounts

Below are your pending external accounts awaiting registration. **1**

If registering via the 'Test Deposit' method, you need to know the amounts that were test deposited into you external account. You can then choose the account and then select 'Verify' to complete.

If registering via mail, you may reprint the registration form by selecting 'Reprint Form'. You may also delete the pending registration.

2

External Account Name	Routing Number	Account Number	Type	Method
<input type="radio"/> Citibank N.A.	021000089	XXXXX4936	Savings	Test Deposits
<input type="radio"/> Sam's Account	021200045	XXXXX7854	Savings	Test Deposits
<input type="radio"/> National City Bank	051000125	XXXX5862	Checking	Mail Check

3 **A** Are you sure you want to delete this registration?
Yes No

B Your pending external account has been successfully deleted. **X**

4 **5** Verify Reprint Form Delete

<XX#X> Feedback

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- 1 See copy deck for exact call to action text.
- 2 Table of Pending External Accounts default sorted ascending alpha-numerically by External Account Name. External Account Name displays Nickname, if User has created one, otherwise displays Institution Name. Radio buttons default to all empty.
- 3 If user selects a radio button and chooses 'Delete' then a confirmation overlay appears in sub-area A. Selecting 'No' returns to this screen with no change in state. If User chooses 'Yes', data is committed to system, sub-area A disappears and another overlay appears (sub-area B) confirming to User that pending external account has been removed. User must explicitly close this overlay and then User returns to this screen, which is refreshed to show the new list of registered external accounts.
- 4 Selecting 'Verify' takes User to 10.4.1 to verify selected account. Selecting 'Reprint Form' causes PDF of Authorization Agreement for selected account to launch in separate window.
- 5 Selecting 'Reprint Form', sends a copy of the pre-filled authorization form to user's default printer. The form will be pre-populated with the fields included in 10.3.1



10.4.1 Verify External Account

NOTES

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Home Accounts **Transfers** Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Verify External Account

Show/Hide Account Numbers

Help about this Page

1 This verification has been locked. Please contact the Call Center at XXX-XXX-XXXX for help to continue.

To complete the registration of this account, please verify the amounts of the two test deposits that were deposited into your account. These amounts are randomly generated and are less than \$1.00.

Type: Savings
Routing Number: 021000089
Account Number: XXXXX7649

2 External Account Name: Citibank N.A.

Amount 1: \$0. **3**
Amount 2: \$0.

4 **A** Your external account has been successfully registered. **X**

4 Submit Cancel

<XX#X> Feedback

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- 1** If User tries to submit with incorrect amounts more than 3 times, then this process becomes locked and error message appears.
- 2** External Account Name populates with Nickname, if available, otherwise Bank Institution Name.
- 3** Entry fields for verification deposit amounts. Only accepts numbers 0-9 or else generates error message. User can enter the deposit amounts in any order for successful completion.
- 4** 'Cancel' takes User back to 10.4.

After clicking 'Submit' and upon successful completion, confirmation overlay appears (sub-area A) indicating successful registration will appear on the destination page (10.3, with user's external accounts refreshed), which is not accessible until the user explicitly dismisses the overlay. Per FIS the overlay must appear on the destination page and not the source page when the two differ.



11.1 Alert Activity

NOTES

The screenshot shows the American Express Personal Savings Alerts page. At the top, there is a navigation bar with 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'REWARDS', and 'BUSINESS'. Below this is the 'PERSONAL SAVINGS' header with links for 'Open New Account', 'Contact Personal Savings', and 'Log Out'. The main navigation includes 'Home', 'Accounts', 'Transfers', 'Alerts', and 'My Profile'. The 'Alerts' tab is active, showing a dropdown menu with 'Alert Activity', 'Alert Manager', and 'Delivery Methods'. The 'Alert Activity' section contains a table with columns for 'Date', 'Alert', and 'Category'. A 'Delete All' checkbox is located at the top right of the table. The footer includes '<XX#X>', '(AMERICAN EXPRESS FOOTER)', and 'Feedback'.

Date	Alert	Category	
05/31/2012	Secure Messaging Reply	Event Alert	✕
04/25/2012	Check Cleared Alert	Transaction Alert	✕
04/24/2012	Secure Messaging Reply	Event Alert	✕
03/31/2012	Lorem Ipsum Dolor Sequiat	Event Alert	✕
01/25/2012	Failed Online Login Attempt	Security Alert	✕
12/05/2011	Failed Online Login Attempt	Security Alert	✕
11/25/2011	Password Change	Security Alert	✕
10/12/2011	Lorem Ipsum Dolor Sequiat	Security Alert	✕
07/02/2011	Secure Messaging Reply	Event Alert	✕
02/25/2011	Transaction Posted Alert	Transaction Alert	✕
01/05/2011	Lorem Ipsum Dolor Sequiat	Transaction Alert	✕

Screen shows all alerts in history of account for User.

1 Sub-Nav elements displayed in dropdown upon click of Main Nav tab. Individual sub-nav categories have rollover and inactive states. Clicking on a sub-nav category takes user to that respective page.

2 Alerts are default sorted by date with most recent date first.

All table columns are sortable, both ascending and descending, by clicking on the header row title for each column. Arrow indicates which column table is being sorted by and order direction of sort; sort order dynamically reverses when column header is clicked, if it is currently the active sort.

3 Clicking on any individual alert message launches a pop-up of the Alert Detail for that alert (8.1.2).

4 If User clicks on an individual 'X' icon, that alert is permanently deleted from system.

5 To delete all alerts at once, User can select checkbox in first row of column, which will make the 'Delete All' button active, and then click on that button. Checkbox defaults empty.



11.2 Alert Manager

NOTES

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Home Accounts Transfers **Alerts** My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Alert Manager Show/Hide Account Numbers

You currently have no customized alerts set up. Select Create to create an alert.

You currently have set up the following alerts. You may Edit or Delete existing alerts or create a new alert.

Select	Alert Category	Account
<input type="radio"/>	Account Balance Tolerance	XXXXX4936 -- Grandma's Gift
<input type="radio"/>	Check Cleared Alert	XXXXX7854 -- 401 - Savings Account
<input type="radio"/>	Transaction Posted Alert	XXXXX5862 -- 502 - 3 Year CD

Help about this Page

Are you sure you want to delete this alert?
Yes No

Your alert has been successfully deleted.

Create Edit Delete

<XX#X> Feedback

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- 1 If no alerts are set up, User is presented with messaging that he has no alerts set up. See copy deck for language.
- 2 Existing alerts are default ordered ascending alphabetically by Alert Category. Radio buttons default to all empty. Account names reflect any Nicknames given to account(s) by User.

Account number display follows 'show/hide protected data' rules.
- 3 After User selects a radio button and 'Delete', User is presented with confirmation overlay (sub-area A) asking if User wants to delete the alert. Choosing 'No' returns to this screen with no action. If User chooses 'Yes', data is committed to system, sub-area A disappears and another overlay appears (sub-area B) confirming to User that alert has been deleted. User must explicitly close this overlay and then User is returned to this screen with Alert list refreshed to show the new alert setup.



11.2.1 Create Alert

NOTES

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PERSONAL SAVINGS | Open New Account | Contact Personal Savings | Log Out

Home | Accounts | Transfers | **Alerts** | My Profile | Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Create Alert

Choose the account you wish to monitor and the type of alert. Then enter the minimum and/or maximum amounts that you wish to be alerted on.

Account Name/Number: XXXXXX7428 -- Grandma's Gift **1**

Alert Category: Transaction Posted Alert

Threshold: between

Amount:

Minimum Amount: \$1000.00

Maximum Amount: \$2000.00

Alert me when the specified balance limit(s) are reached: First Day Only **2** Every Day

Delivery Options

3 Deliver Alert to:

E-mail - k****m@gmail.com

Online Message

4 [Edit Delivery Methods](#)

5 Your Alert has been successfully created. **X**

Submit

<XX#X> Feedback

(AMERICAN EXPRESS FOOTER)

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1 Accounts sorted in dropdown ascending alpha-numerically by Account Number.

Based on specific account User chooses, Alert Category dropdown is populated with alerts appropriate to that account type. Alert Category dropdown is sorted ascending alphabetically.

Threshold type categories depend on type of alert selected. Threshold type dropdown is sorted ascending alphabetically. Based on threshold type selected by User, amount fields are active and/or greyed out appropriately. Entry fields default to blank.

Similarly, other field types, such as the balance limit radio buttons, may also appear here depending on alert type selected. See technical specifications for matrix of which fields are displayed.

Standardize any value entered by user to be in dollars. Display as \$XX,XXX.XX.

2 Radio button defaults to First Day Only.

3 Available delivery methods are shown masked, with checkboxes default to all blank, except for online message which is default checked, greyed out and which the User cannot alter.

4 'Edit delivery methods' link takes user to 11.3.2.

5 After User selects 'Submit', data is committed to system and confirmation overlay appears indicating that the Alert has been created which appears on the destination page (11.2, with user's alert list refreshed), which is not accessible until the user explicitly dismisses the overlay. Per FIS the overlay must appear on the destination page and not the source page when the two differ.



11.2.2 Edit Alert

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers **Alerts** My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Edit Alert

You can modify the alert parameters and delivery method for this Alert.

AccountNumber: XXXXXX7428 - Grandma's Gift
 Alert Category: Account Balance Tolerance
 Threshold: **1**
 Amount:
 Minimum Amount:
 Maximum Amount:

Alert me when the specified balance limit(s) are reached: First Day Only **2** Every Day

Delivery Options

Deliver Alert to:
 E-mail - k****m@gmail.com
 Online Message **3**

Your Alert has been successfully edited. **X**

Submit

<XX#X> Feedback

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- 1** All fields and checkboxes are pre-populated with selections from alert to be edited.

Threshold type categories depend on type of alert being edited. Threshold type dropdown is sorted ascending alphabetically. Based on threshold type selected by User, amount fields are active and/or greyed out appropriately.
- Similarly, other field types, such as the balance limit radio buttons, may also appear here depending on alert type being edited.
- Standardize any value entered by user to be in dollars. Display as \$XX,XXX.XX.
- 2** Radio button defaults to First Day Only.
- 3** After User selects 'Submit', data is committed to system and confirmation overlay appears indicating that the Alert has been edited which appears on the destination page (11.2, with user's alert list refreshed), which is not accessible until the user explicitly dismisses the overlay. Per FIS the overlay must appear on the destination page and not the source page when the two differ.



11.3 Alert Delivery Methods

NOTES

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PERSONAL SAVINGS | Open New Account | Contact Personal Savings | Log Out

Home | Accounts | Transfers | **Alerts** | My Profile | Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Delivery Methods

Your alerts will always be sent to you via online message. In addition, you currently have set up the following delivery methods for your alerts. You may Edit or Delete existing delivery methods or create a new delivery method.

Select	Method Address
<input type="radio"/>	K*****m@gmail.com
<input type="radio"/>	R*****s@hotmail.com

Are you sure you want to delete this delivery method?

Your delivery method has been successfully deleted.

<XX#X> | Feedback

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- Existing delivery methods are default ordered ascending alphabetically. Radio buttons default to all empty. Method address follow masking rules.
- After User selects a radio button and 'Delete', User is presented with confirmation overlay (sub-area A) asking if User wants to delete the Delivery Method. Choosing 'No' returns to this screen with no action. If User chooses 'Yes', data is committed to system, sub-area A disappears and another overlay appears (sub-area B) confirming to User that Delivery Method has been deleted. User must explicitly close this overlay and then User is returned to this screen with Delivery Method list refreshed to show the new Delivery Method setup.



11.3.1 Create Delivery Method

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Create Delivery Method

Alerts can be delivered to any e-mail address. Please enter an e-mail address below.

Delivery Method: E-mail

Address: ? 1

2

Your Delivery Method has been successfully created. X

Submit

<XX#X> Feedback

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1

Entry field defaults to blank.

Tool tip contains language regarding privacy disclosure, and also addresses how e-mail addresses will be used. See copy deck for exact language.

2

After User selects 'Submit', data is committed to system and confirmation overlay appears indicating that the delivery method has been created which appears on the destination page (11.3, with user's delivery method list refreshed), which is not accessible until the user explicitly dismisses the overlay. Per FIS the overlay must appear on the destination page and not the source page when the two differ.



11.3.2 Edit Delivery Method

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts My Profile Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Edit Delivery Method

Show/Hide Account Numbers

Help about this Page

Alerts can be delivered to any e-mail address. Please enter an e-mail address below.

Delivery Method: E-mail

Address: ? 1

2 Your Delivery Method has been successfully changed. X

Submit

<XX#X> Feedback

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- 1 Entry field pre-filled with existing delivery method location.

Tool tip contains language regarding privacy disclosure, and also addresses how e-mail addresses will be used. See copy deck for exact language.
- 2 After User selects 'Submit', data is committed to system and confirmation overlay appears indicating that the delivery method has been edited which appears on the destination page (11.3, with user's delivery method list refreshed), which is not accessible until the user explicitly dismisses the overlay. Per FIS the overlay must appear on the destination page and not the source page when the two differ.



12.1 My Profile

NOTES

United States (Change Country) Contact Us

AMERICAN EXPRESS MY ACCOUNT CARDS TRAVEL REWARDS BUSINESS

PERSONAL SAVINGS Open New Account Contact Personal Savings Log Out

Home Accounts Transfers Alerts **My Profile** Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

My Profile My Profile Change Password

Show/Hide Account Numbers

Help about this Page

Personal Information

Title: Mrs.
 First Name: Sarah
 Middle Name or MI: M
 Last Name: Jones
 Suffix:
 Date of Birth: 09/23/1978

E-mail and Phone

E-Mail: Sarah.Jones@hotmail.com

Primary Phone: 123-456-7891 Home

Secondary Phone: 987-654-3210 Mobile (optional)

Other Phone: 223-345-6678 Work (optional)

Home and Mailing Addresses

Home Street Address 1: 12345 Summer St.
 Street Address 2: Apt. 102
 City: Minneapolis
 State: Minnesota
 ZIP Code: 55001

My mailing address is the same as my Home Address.

Mailing Street Address 1: 625 First Avenue
 Street Address 2: Suite 617
 City: Minnetonka
 State: Minnesota
 ZIP Code: 53245

Submit Changes Cancel

[+] Feedback

<XX#X>

(AMERICAN EXPRESS FOOTER)

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- 1 Sub-Nav elements displayed in dropdown upon click of Main Nav tab. Individual sub-nav categories have rollover and inactive states. Clicking on a sub-nav category takes user to that respective page.
- 2 Information that can be edited by User appears within entry fields. User can click in the field and edit the information in real time. Information is always displayed unmasked.
- 3 Upon clicking 'Submit', information in entry fields is committed to database and an overlay appears confirming that the User's information has been changed. This overlay interrupts the process flow and User must explicitly close this box to return to this screen.

If the User clicks 'Cancel' then the screen refreshes back to the data that was originally saved.



12.2 Change Password

NOTES

AMERICAN EXPRESS | MY ACCOUNT | CARDS | TRAVEL | REWARDS | BUSINESS | United States (Change Country) | Contact Us

PERSONAL SAVINGS | Open New Account | Contact Personal Savings | Log Out

Home | Accounts | Transfers | Alerts | My Profile | Welcome, John Harris | Last log in: Apr 18, 2012, 12:44 PM ET

Change Password

Show/Hide Account Numbers

Help about this Page

! Please correct the following error:
-- Confirm New Password must be the same as New Password

To change your password, please enter the following information and select Submit:

Current Password:

New Password: **!** Password Strength: Strong

Confirm New Password: **!**

Password must observe the following:
-- Must be 8-16 characters and contain at least one number
-- Is case sensitive
-- Cannot contain a consecutive or sequential pattern (e.g. 11111 or abc123)
-- Cannot contain your User ID
-- Cannot be any of your last 3 passwords

! Your Password has successfully been changed.

Submit

<XX#X> | Feedback

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- 1** If New Password and Confirm New Password do not match, then error message appears.

If New Password does not meet construction criteria, error message appears.

All data in entry fields is masked. Fields default to blank.
- 2** New password cannot be copied and pasted into the Confirm New Password field; user must explicitly re-type.
- 3** Upon clicking 'Submit', information in entry fields is committed to database and an overlay appears confirming that the User's password has been changed. User must explicitly close this overlay and then User returns to this screen with the entry fields blank.

