

Copper

Design exercise and proposal

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Experience and Product Design
3/20/20

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Pass: pike

Brief:

As part of the Copper banking app, we are planning to support P2P payments between Copper users. Venmo, Cash, and Zelle are the 3 most popular P2P payment apps in the US, and all work similarly. A user can initiate a transaction by specifying (not necessarily in this order):

1. The identity of the other party in the transaction
2. An amount. Let's assume dollars for this exercise.
3. The type of transaction - sending a payment or requesting a payment.

In talking to teens, we have found that they often will loan or borrow money amongst their friends.

How might the basic Venmo/Cash/Zelle functionality described above be extended to facilitate lending and borrowing money?

Deliverables:

1. A wireflow of the proposed solution
2. 1 visually styled screen that generally reflects the guidelines in the attached brand guide. You can choose any screen from the flow to style and you don't need to follow the style guide exactly - feel free to bring some creativity to it. It doesn't need to be pixel perfect. We're trying to get a quick idea of what you think our primary audience (teens) might find intuitive and visually appealing.
3. Prepare to discuss the design. For example:
 - a) What are your overall thoughts? Is it a good idea? **YES!**
Why or why not? **Let's chat!**
 - b) What questions might you want to answer in user research?
 - c) How did you arrive at the proposed design?

To extend the basic functionality of current, major P2P money transition apps, specifically for Copper's core business and teen demographic, we should:

Infuse and bolster human relationships and transactions in and around using Copper.

Core values:

Play

Creativity

Emotional bonds

Relational upkeep

A sense of control and choice

- All of which should mirror the lives, values, and interactions of the people using the app (teens) to get done what they need to get done.

Features in this deck:

Add and extend messaging to include not only text messages to the recipient, but features like video recording, audio, stickers, gifs, other media, and emphasis expressions (boom!, party, apologies, gratitude, hustle, etc)

Explore sticker pack 'marketplace' and partnerships and promotions

Explore custom and/or themed Copper avatars to look like users (bling, Wall Street, Netflix shows, movies western (?))

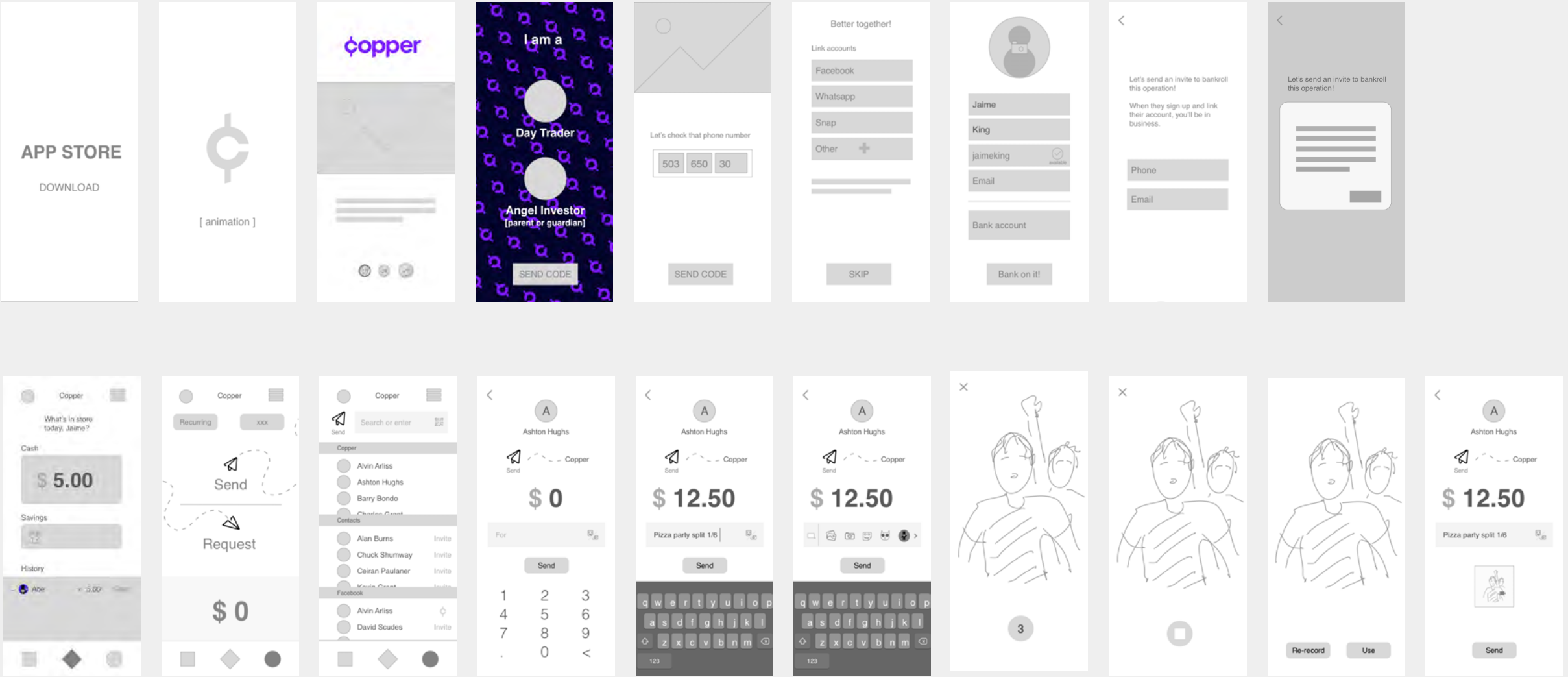
Allow users to choose what channel and contact method they are inviting friends to Copper, and what method they are sending and requesting money for their contacts

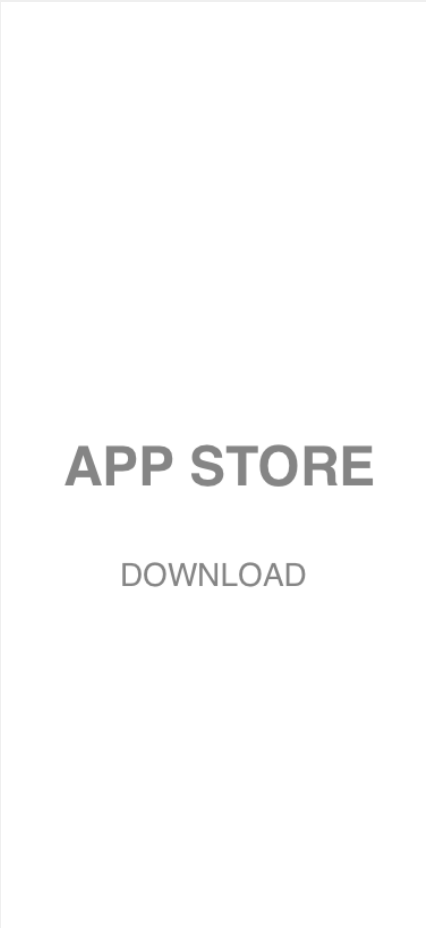
Not in this deck:

Allow users to generate a 'send' or 'request' link that keeps their identity and contact info private, and send it by using the recipient's info, or offering a barcode

Wireframes

Wireframes: User flow overview





App store



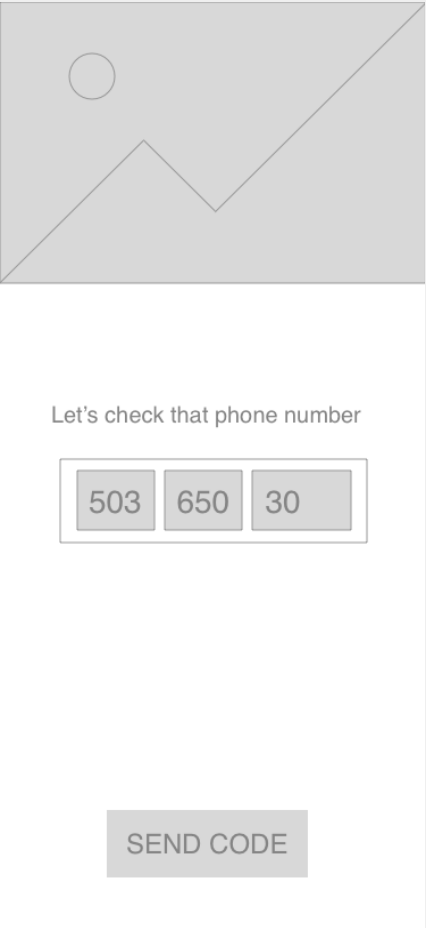
Splash, loading



Edu / OOB
-Opt to skip
-Personality

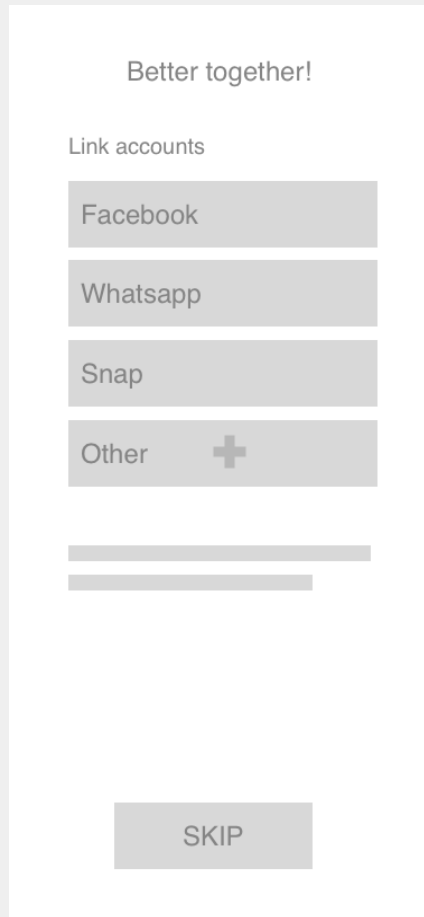


ID 1
-User split
-All UX after
tailored/different
-Brand voice



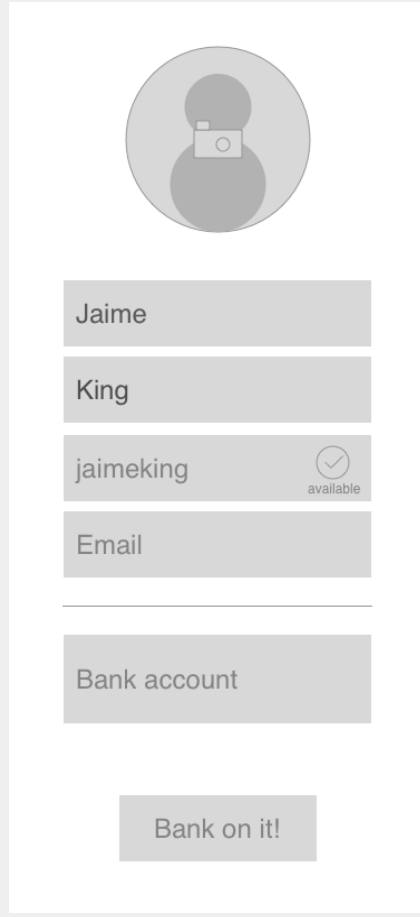
ID 2
-Device verify, cell link
-Brand voice
-[?] Can we auto load?

Wireframes 6-10: User flow detail, from download to money send



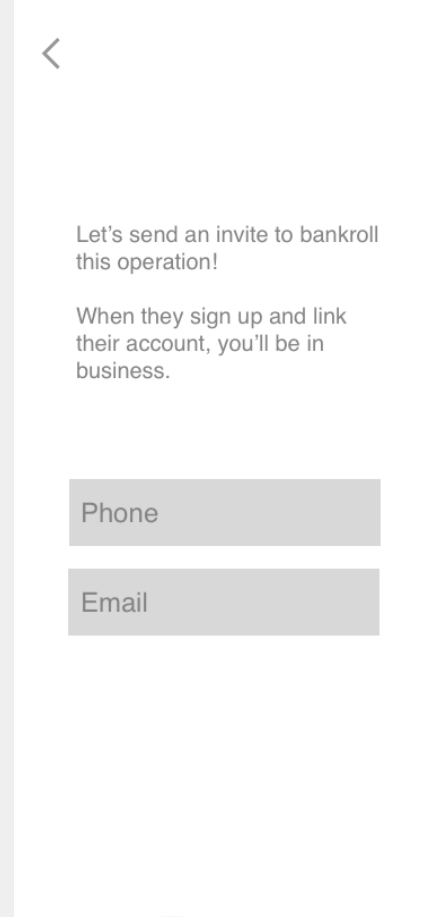
ID 3 + comms

-Link access to social accounts for 1-send channels, 2-contacts



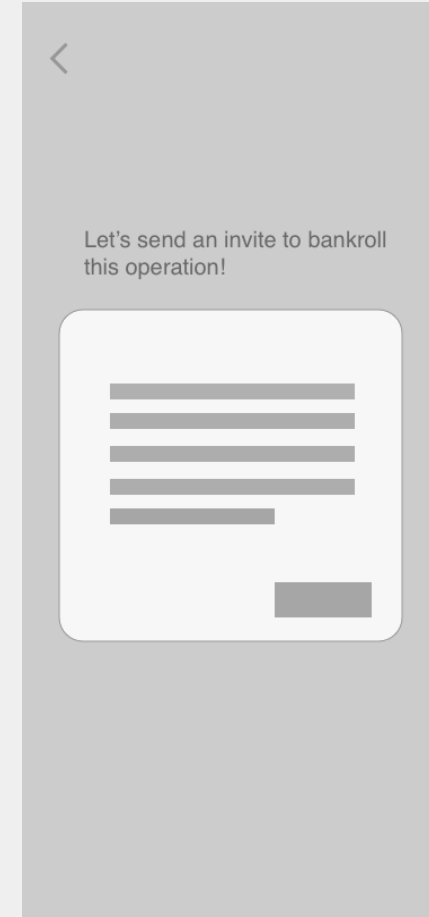
ID 4

-Extras, additional notify channel (email), link source bank here (can do later)



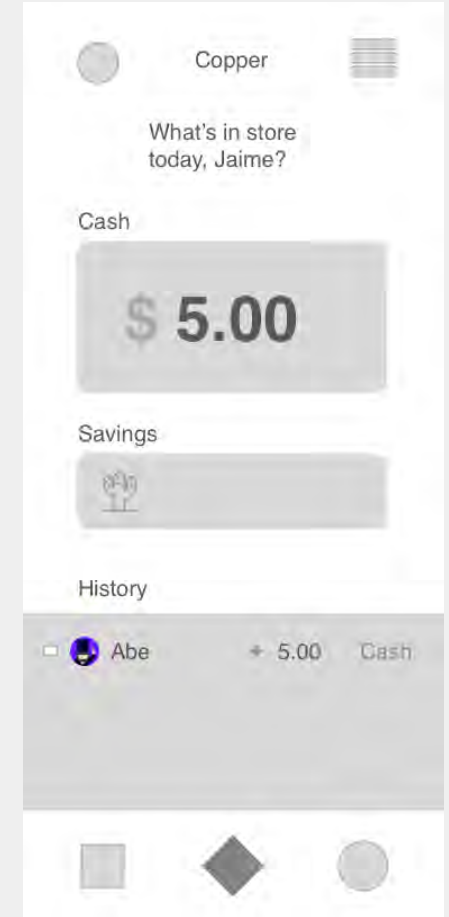
Link parent bank

-Brand voice
-Can link additional banks later



Link pre-send

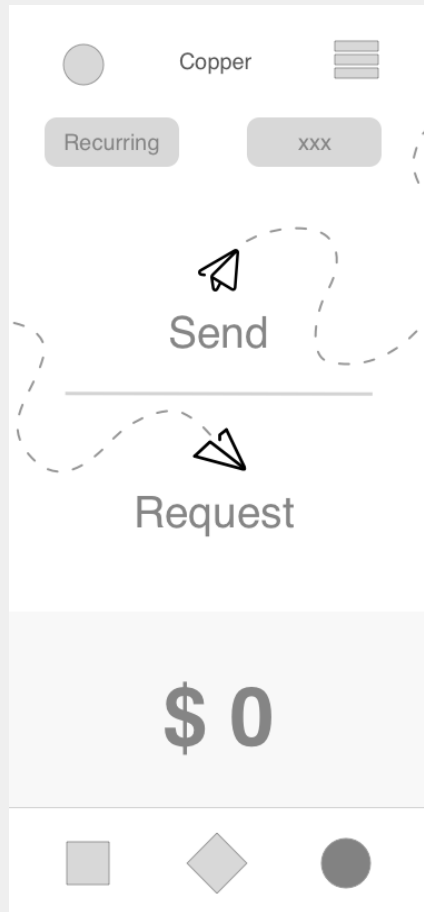
-Preview how message will be received by parent
Send confirm



Home tab

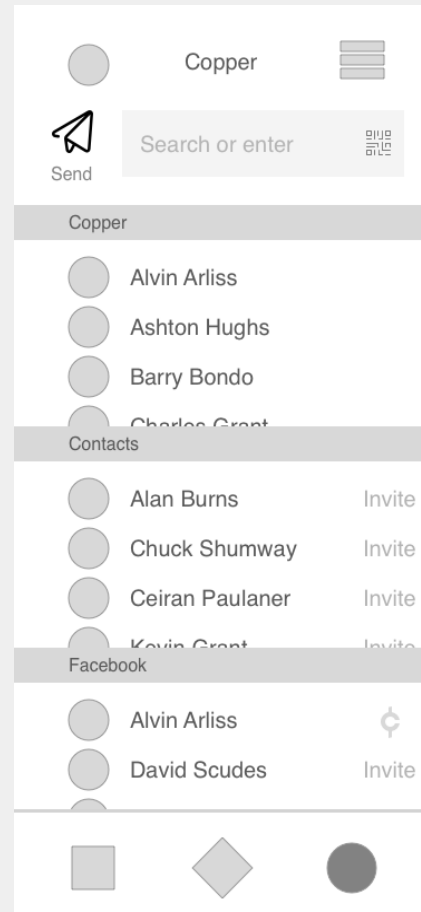
-Main page, first land
-Balances (check/save), transactions
-All sections, tap is drill/edit

Wireframes 11-13: User flow detail, from download to money send



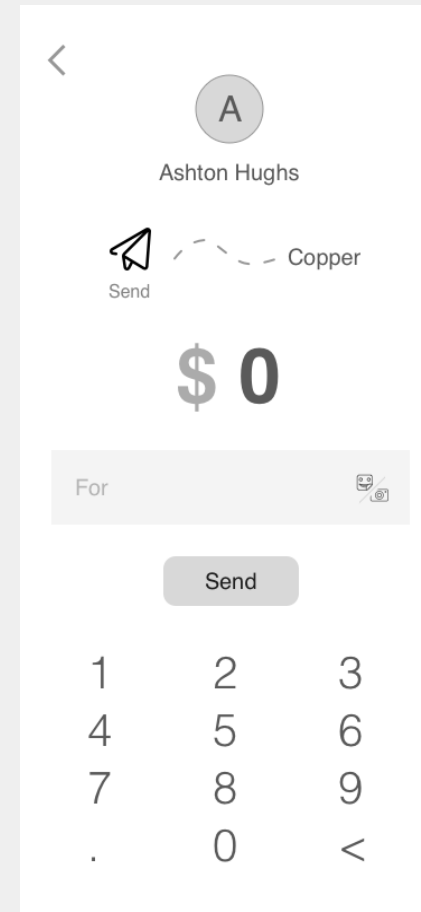
Xfer tab – landing

- Send, request, amount
- *** User can start with either mental model – amount first or person first
- Options drill, ie. Set up regular pay, intervals



Person & channel

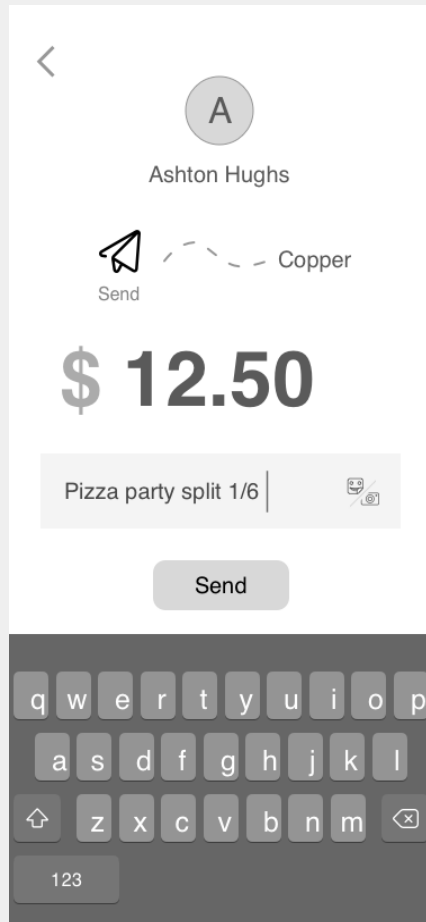
- Search, enter #/email, barcode gen [for in person], generate link, or browse
- *** Contacts are redundant, separated by social channels; msgs are tailored to their relationship channels
- Can change send to request here
- Shows contacts to an invite/sign up VS on Copper



Xfer - amount

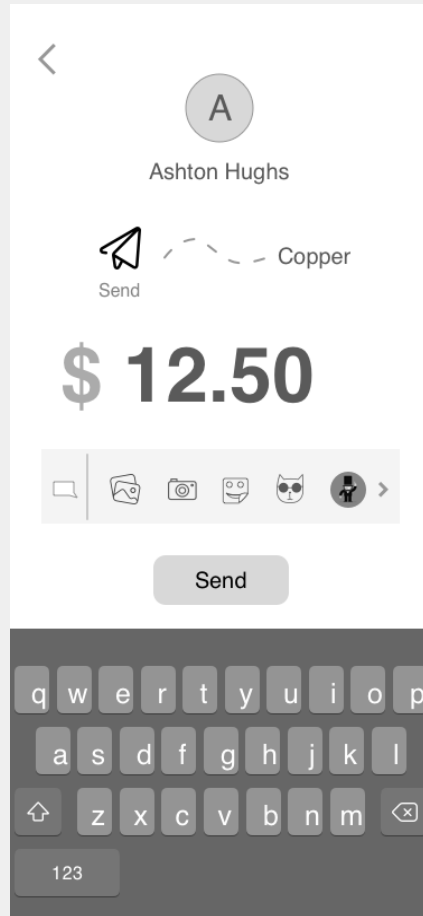
- Large number readout
- Tap to edit: send/request, person, channel, amount, 'for' note, and media add
- Temp whole screen state; cancel is back button
- Note ghosted 'for' suggestion

Wireframes 14-18: User flow detail, from download to money send



Xfer - note

- Types note
- [?] Possible note field expansion vs one line thread
- Can send at this point



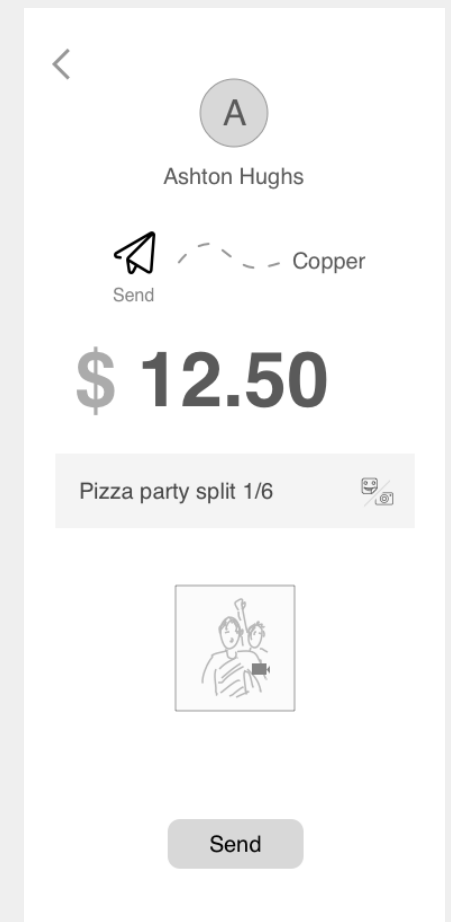
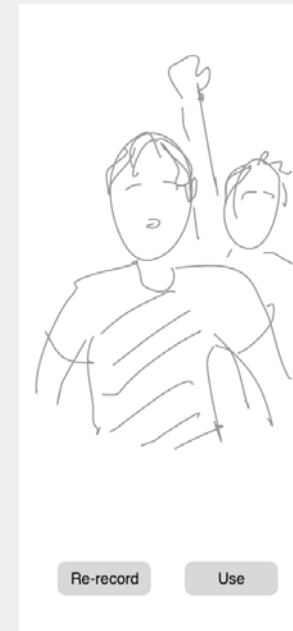
Xfer – fun media

- Tapped media button in note field, slides options to left
- Record pic/vid, browse pics/vids, get more, etc.
- *** Super cool scalable options and partnerships; also based on current pop characters/gifs/shows; Giphy, etc



Record video

- Countdown starts automatically
- Limit time to 5-10 seconds, with visual timer
- Use or re-record, confirms or redoes
- X cancels out of record, no save



Xfer – pre-send

- Final presend, all details filled
- Previewing additions (video)
- Tapping video [any media] plays, w/ options to redo/delete
- [?] Can still add stickers?
- All other details still editable with tap

High fidelity screens

Jamie & her mom,
Rebecca





copper

**How your
money talks**



Playful but not over the top

Utility in the forms

On brand but not glaring in color and style



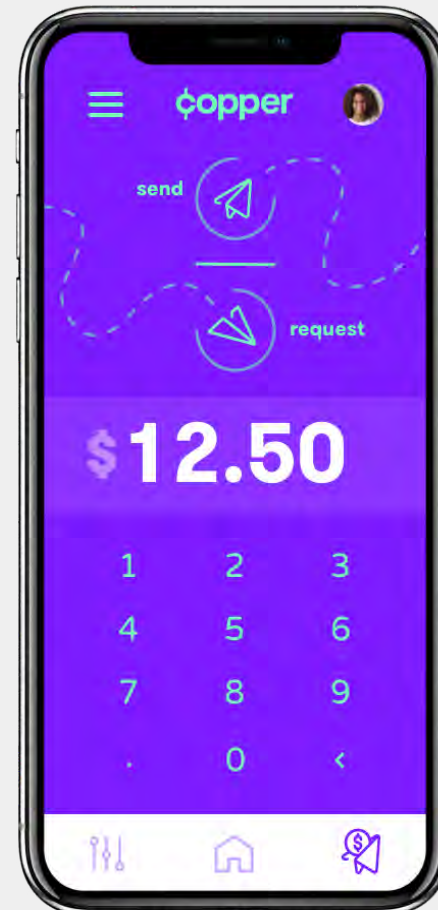
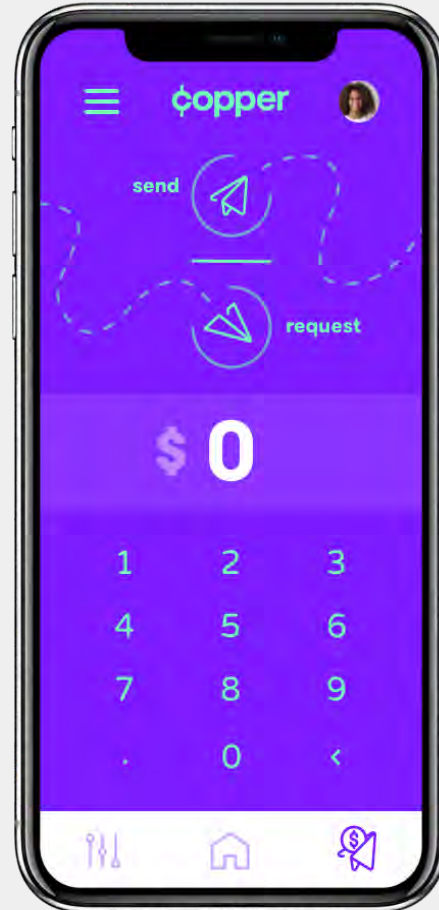


Up to you!

Give Ashton money
or
Give money to Ashton?

Jaime has a seamless option to start where it makes sense for her - an amount for a person, or a person with an amount

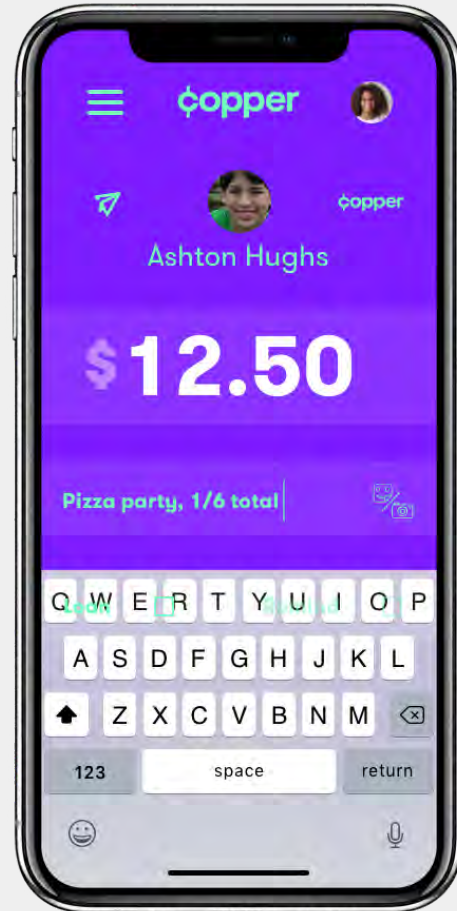
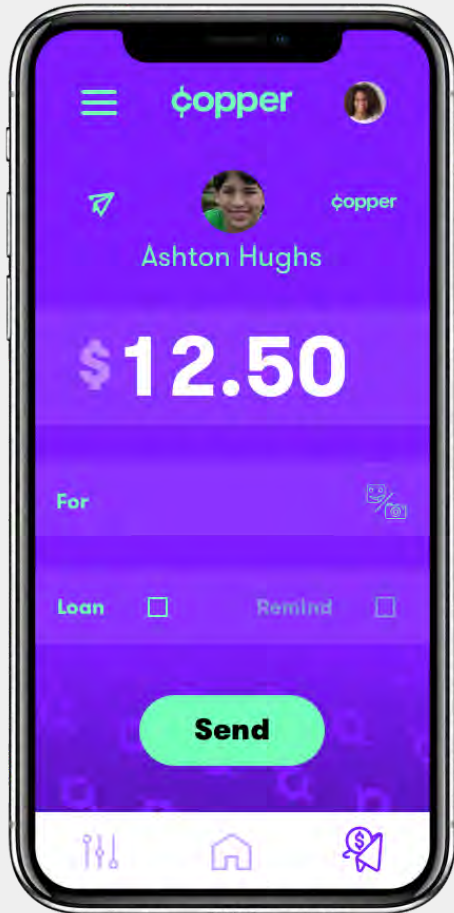
This small but potentially effective model reduces friction, respectful of what order the user's job-to-be-done is in



Paper planes, trajectories incoming/outgoing - emphasize playfulness (teens)

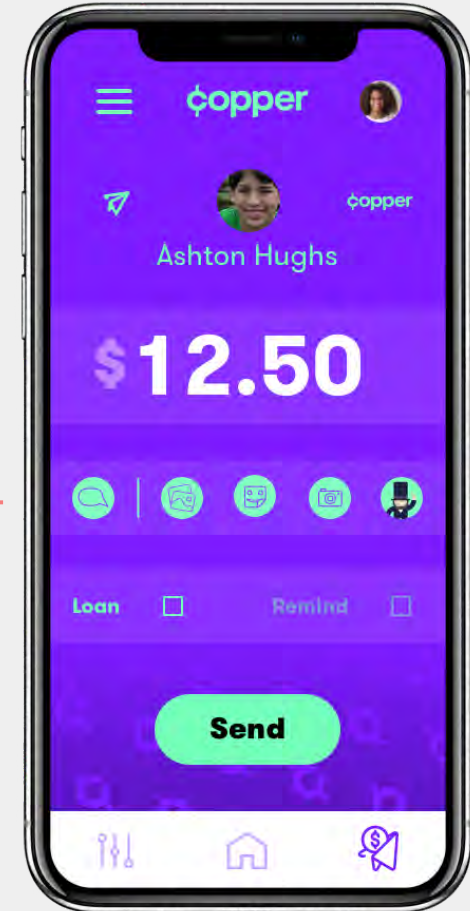
Number pad type – different from main readout to remain a 2nd read/focus operation

Type is Varela Round, a playful san serif good for numbers



P2P transactions are still human interactions

- Tapped media button in note field, slides options to left
- Record pic/vid, browse pics/vids, get more, etc.
- Super cool scalable options and partnerships; also based on current pop characters/ gifs/ shows; Giphy, etc





Allowing the rich messaging teens use everywhere else

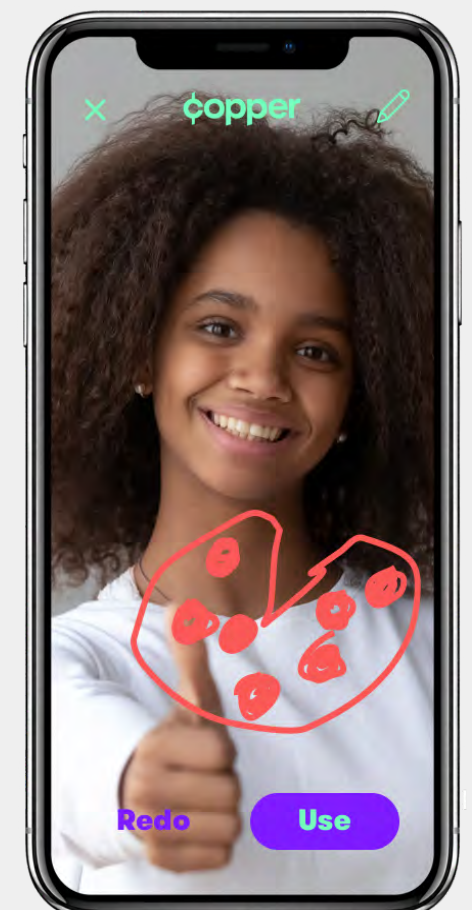
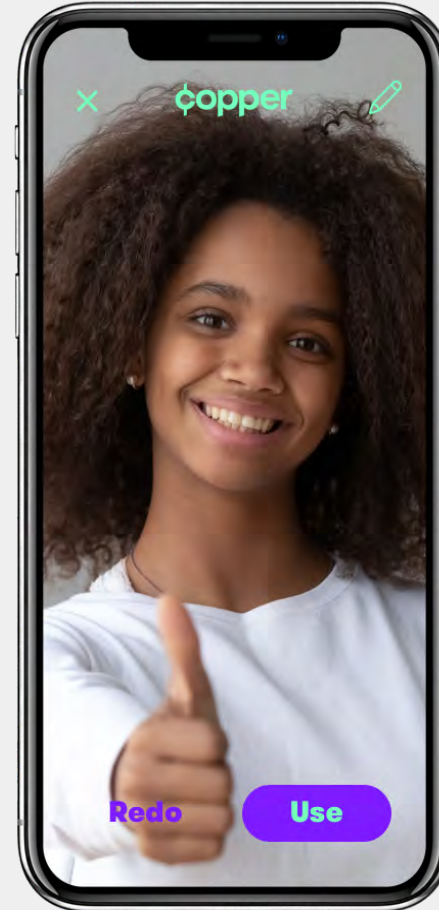
- Countdown starts automatically
- Limit time to 5-10 seconds, with visual timer
- Use or re-record, confirms or redoes
 - X cancels out of record, no save

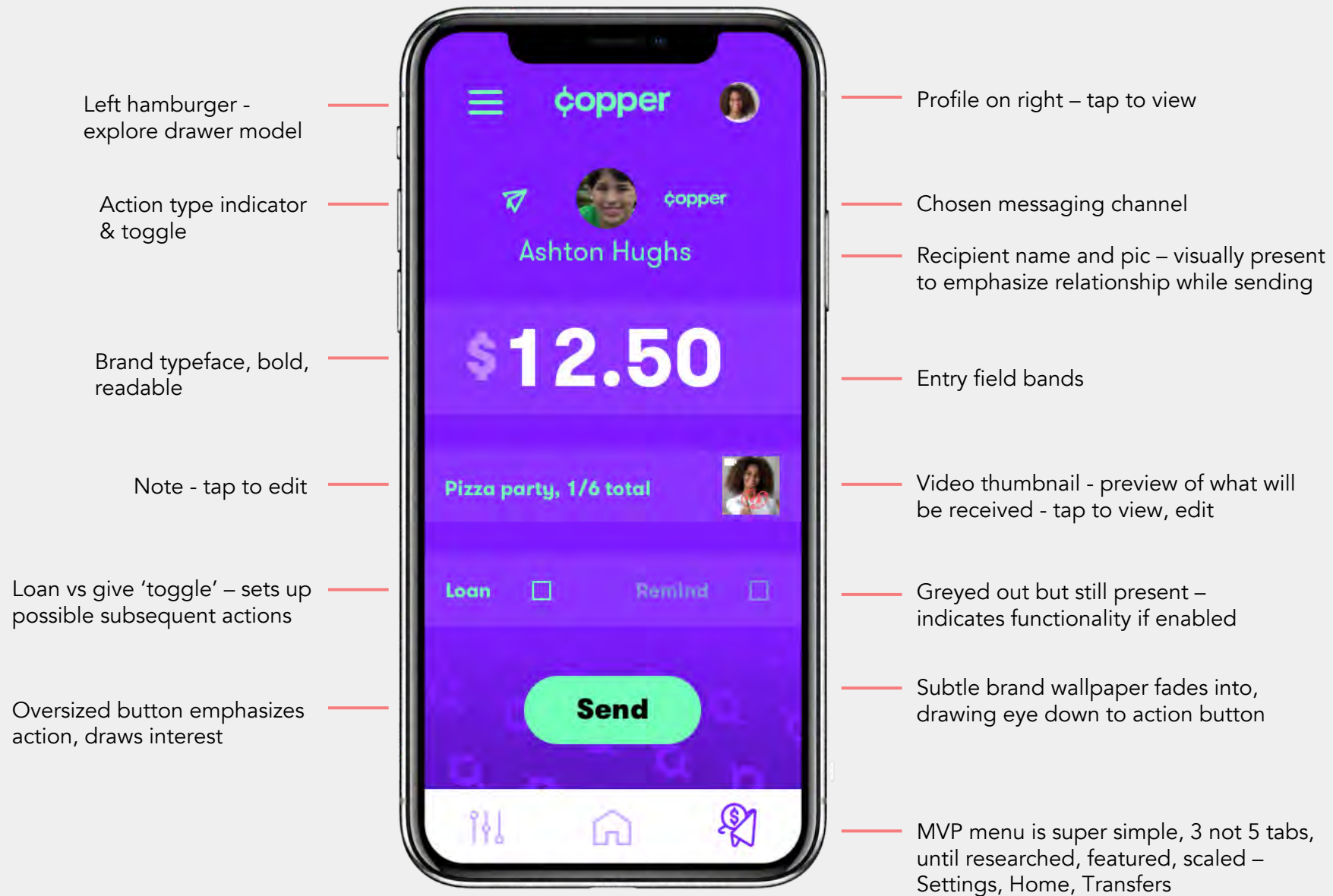
Videos, photos, sticker packs, gifs... all these enrich and grab attention and entice interaction both in the app and out of the app with invites to join

They also can serve to provide validation or information about a transaction, useful for parents and friends, to see the real world affect of lending/borrowing

Money is dry, cold - but there is an emotional component to the way we share it and utilize it

With good intention, we can capitalize (no pun intended:) on this to give Copper a sense of community and joy





3 tabs: Less is more (?) ...

... if proven with proper research and assurance of scalability with added features

Many apps have five menu tabs, to accommodate specific categories, such as one just for vendor deals with local businesses

An argument to be made for simplicity for the MVP: If we would carefully design the menu for 3 tabs without losing the space and simplicity of good design, we could get more screen time and eyes, and offer the functionality therein, in the screens users spend most time in anyway

So, for example, the home screen would house deals and alerts on deals, with an entry point here, possibly avoiding the 'skip over' that users might do when only focused on two tabs most of the time.

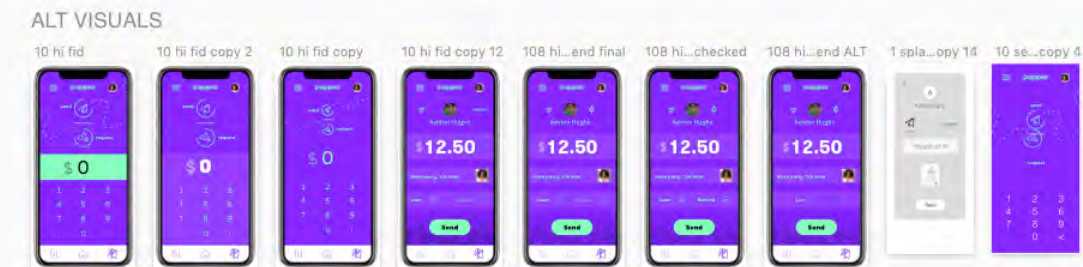
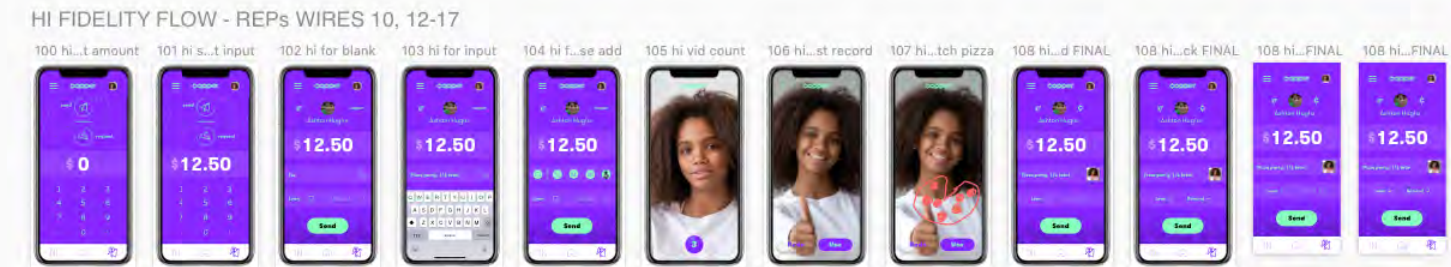
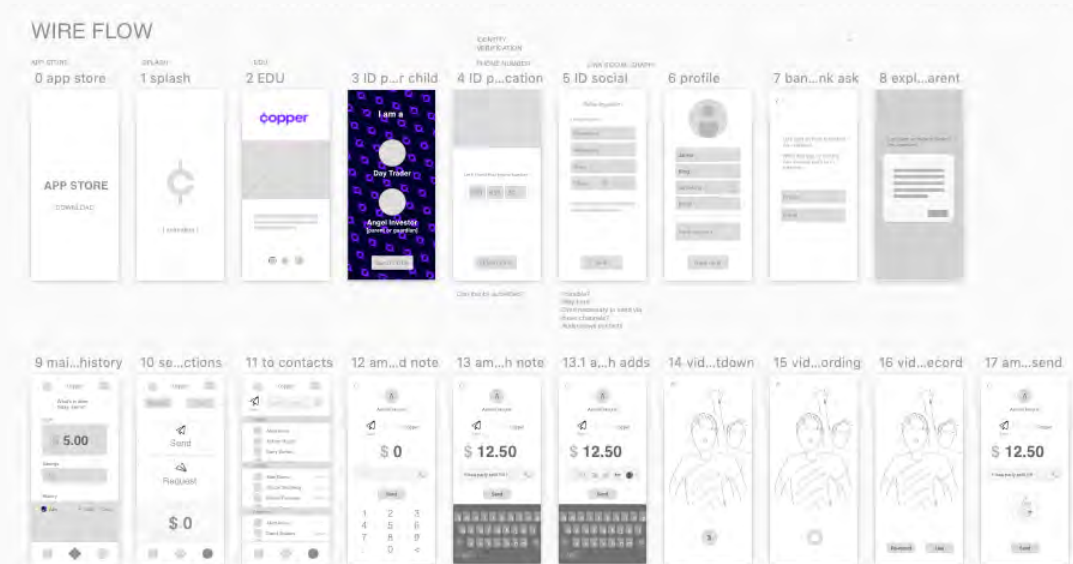


- Profile
- My accounts
- Manage card
- Manage banks
- Triggers and automation (IFTTT functionality)
- Reminder settings
- Contacts and connections

- Account balances
- Alerts (messages, notifications, offerings, news)
- Transactions w/ sort and search
- Partnerships and deals
- Goals set, and met
- Predictive modeling
- Data visualizations, history, trends
- Tips n tricks, and link to learn more

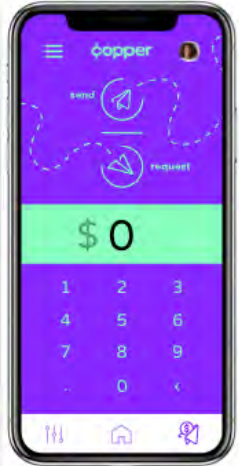
Send and request money
Contacts
Conditional send/request
Transfer 'type' (give, loan, payback)
Notes
Media attachments as fun and as verification

Overview of all screens

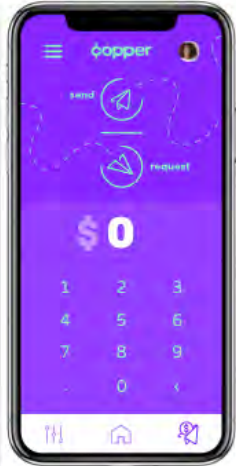


ALT VISUALS

10 hi fid



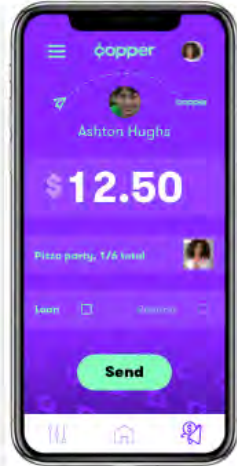
10 hi fid copy 2



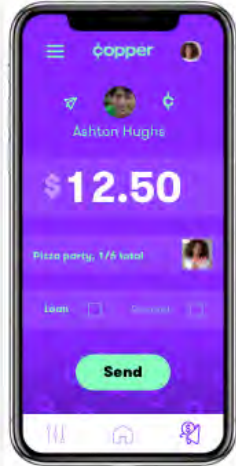
10 hi fid copy



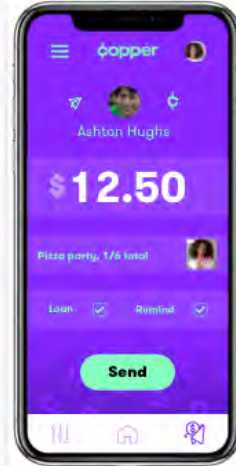
10 hi fid copy 12



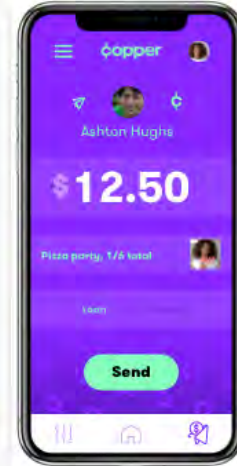
108 hi pre send final



108 hi pre send loan checked



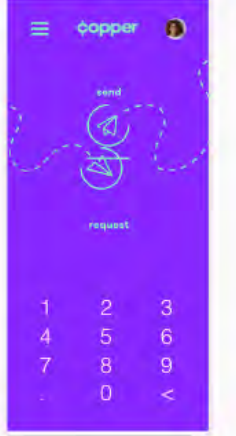
108 hi pre send ALT



1 splash copy 14



10 send requ...tions copy 4



Additional messaging



copper

**The buck
starts here**



copper

**Get to know
your Benjamins**



copper

Put a bling on it



copper

**A superb
conductor of
electricity**

Just like you



copper

Set goals

Stay focused

Make money

Get ice cream



copper

Plan your life

Live your plan

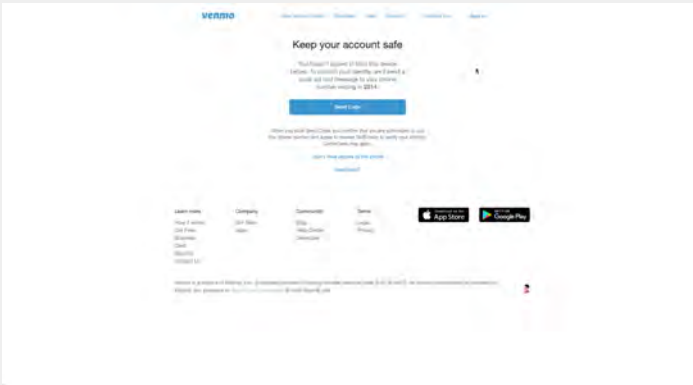
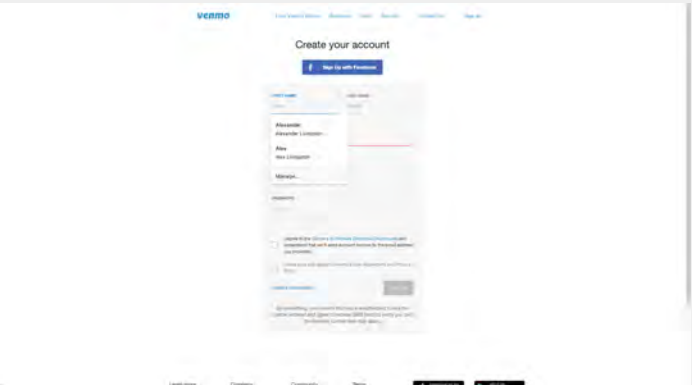
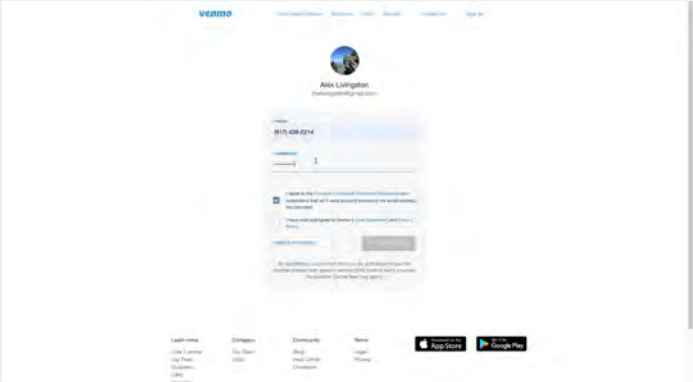


copper

Plan it...

Then live it

Cursory research, investigations, and audits



A woman with dark curly hair, wearing a purple top, is smiling and looking down at her smartphone. The phone screen shows the Zelle app interface with colorful icons representing different categories like friends, family, and others. The background is a solid light blue.

How to send money with Zelle®

- 1**
ACCESS ZELLE®
Get started by entering your email or U.S. mobile number through your online banking app or with the Zelle app.
- 2**
PICK A PERSON TO PAY
Enter the preferred email address or U.S. mobile number at the recipient. You can send money to instant sign-up, previously known and trust with a bank account or the U.S.
- 3**
CHOOSE THE AMOUNT
Enter the amount to send. Your recipient gets a notification explaining how to complete the payment, simply and quickly.

[GET STARTED](#)

What does a chocolate allergy, a majestic steed, and a box full of deodorant (complete with dad joke) have to do with sending money? Watch to find out, and learn how you can gift better with Zelle.

Why Use Zelle®




Move money in minutes. It's a breeze.

With Zelle, you can move money from your account to someone else's within minutes*, so it's important you know and trust the person you're sending it to. Whether you're settling up IOUs before returning from the beach or paying the babysitter, your money is where you need it to be, when you need it.



Send money as easy as pie.

Zelle lets you send money with just a few taps on your mobile phone. Even better, you probably already have it in your mobile banking app—no additional download necessary. Which means you can split the rent, pay your pool cleaner, and reimburse your road trip partner all in one convenient place.



Settle up safely with your bestie.

Your money travels safely from the minute you hit send to the minute it hits their account. Straight from you to them. So you get peace of mind and so does your bestie.

LEARN MORE

Get started with your bank or credit union.

Frequently Asked Questions

How can I use Zelle?

You can send, request or receive money with Zelle. After you've enrolled, simply add your recipient's email address or U.S. mobile number; the amount you'd like to send or request; review and add a memo, and hit "confirm."

[Read More](#)

Someone sent me money with Zelle®, how do I receive it?

If you have already enrolled with Zelle, you do not need to take any further action. This money will move directly into your bank account associated with your profile, typically within minutes.

[Read More](#)

I'm unsure about using Zelle® to pay someone I don't know. What should I do?


If you don't know the person, or aren't sure you will get what you paid for (for example, items bought from an on-line bidding or sales site), we recommend you do not use Zelle for these types of transactions.

[Read More](#)

view more questions

[Contact Us](#) [Privacy](#) [Policies](#) [Legal](#) [Do Not Sell My Info](#) [Your Privacy Rights](#) [Security](#) [Blog](#)



[Twitter](#) [Facebook](#) [Instagram](#) [YouTube](#)













THIS IS HOW MONEY MOVES







HOW IT WORKS
GET STARTED
FAQ
FAQ: SEND



GET STARTED WITH ZELLE®


Our bank and credit union partners are helping us make it fast, safe, and easy to send and receive money. Zelle is a quick way to pay people you know and trust in minutes. It's just around the corner for the bank or credit union where you already have a bank account. If you already have Zelle through your bank or credit union, follow the steps to send and start sending and receiving money. You are ready to safely send money. (And don't worry. You can still use Zelle if your bank or credit union isn't listed below.)







Ally Bank




Ally Bank




Ally Bank



Ally Bank



Ally Bank



Ally Bank

Get started with Bank of America.

GET THE APP
 Move your money like never before. The Bank of America app downloaded on your phone.

ENROLL
 Enroll your mobile number (or email address) with your Bank of America account so you can check balances and receiving money.

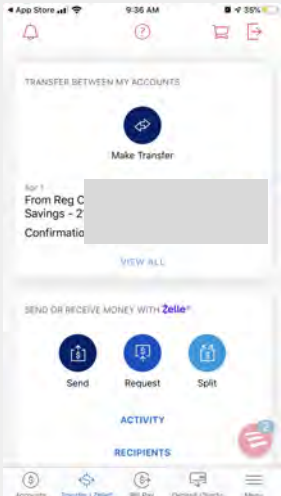
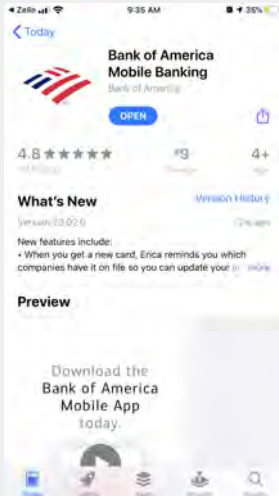
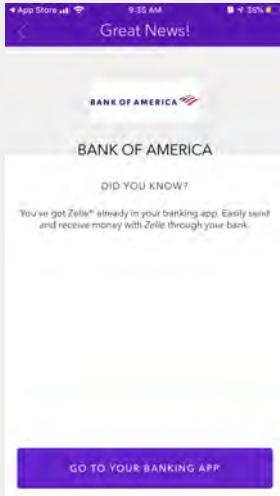
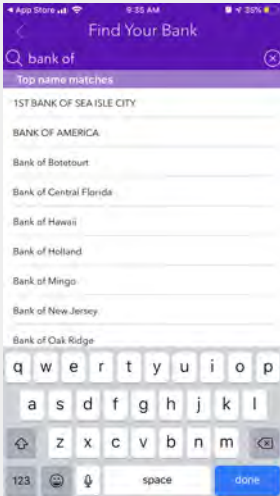
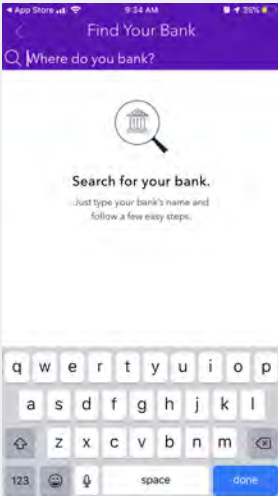
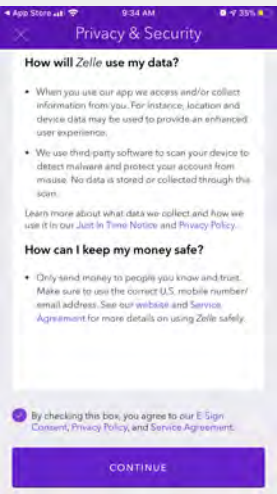
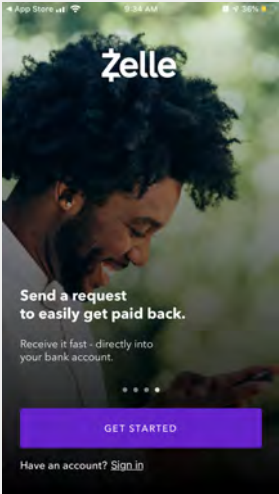
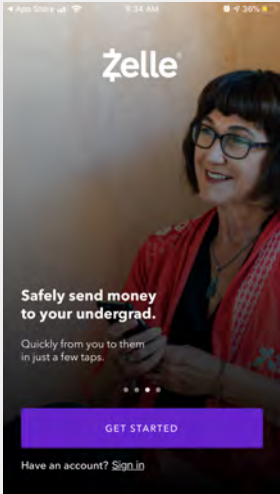
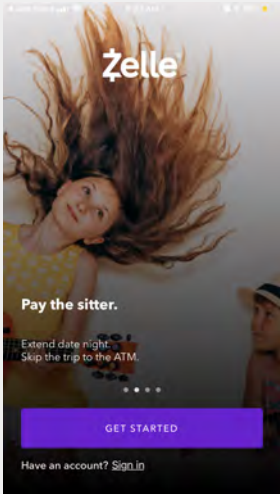
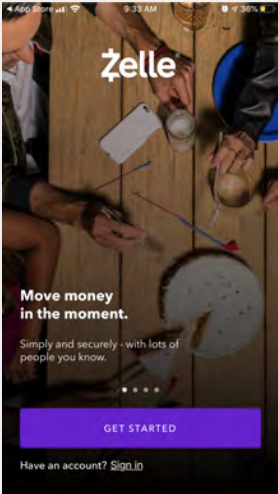
SEND & RECEIVE MONEY
 Send a contact and receive an automatic deposit. It's a winning transaction for your transactions. It may take a few days for your payment to reach your recipient if they ask not to be notified.

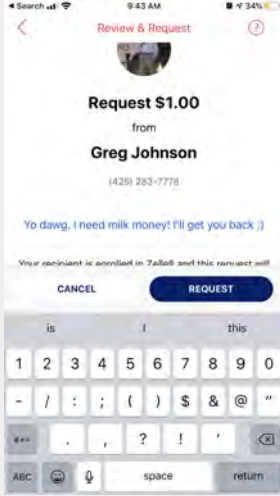
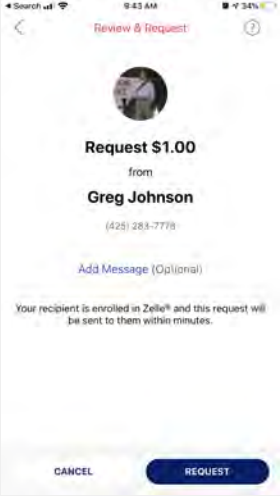
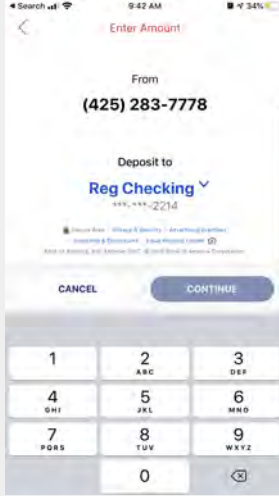
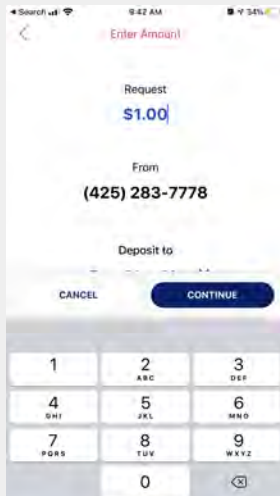
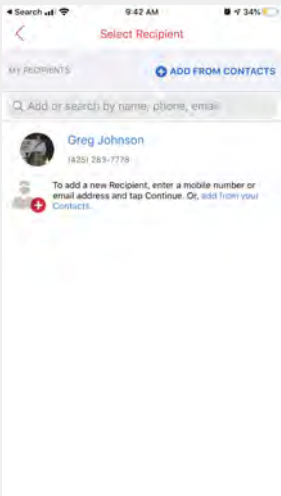
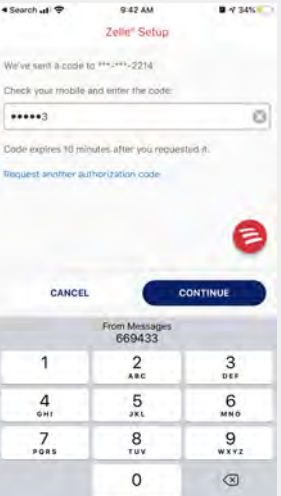
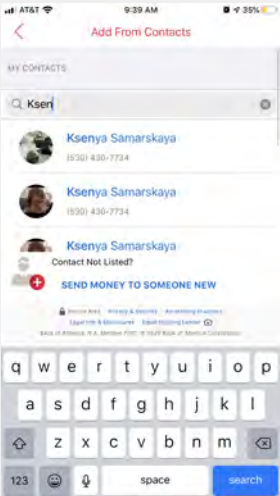
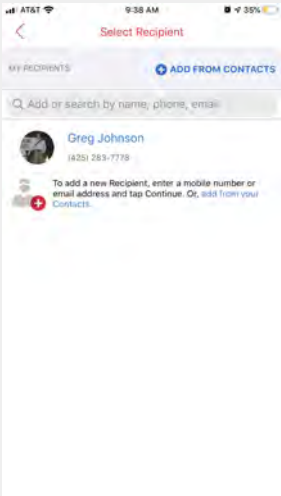
BANK OF AMERICA

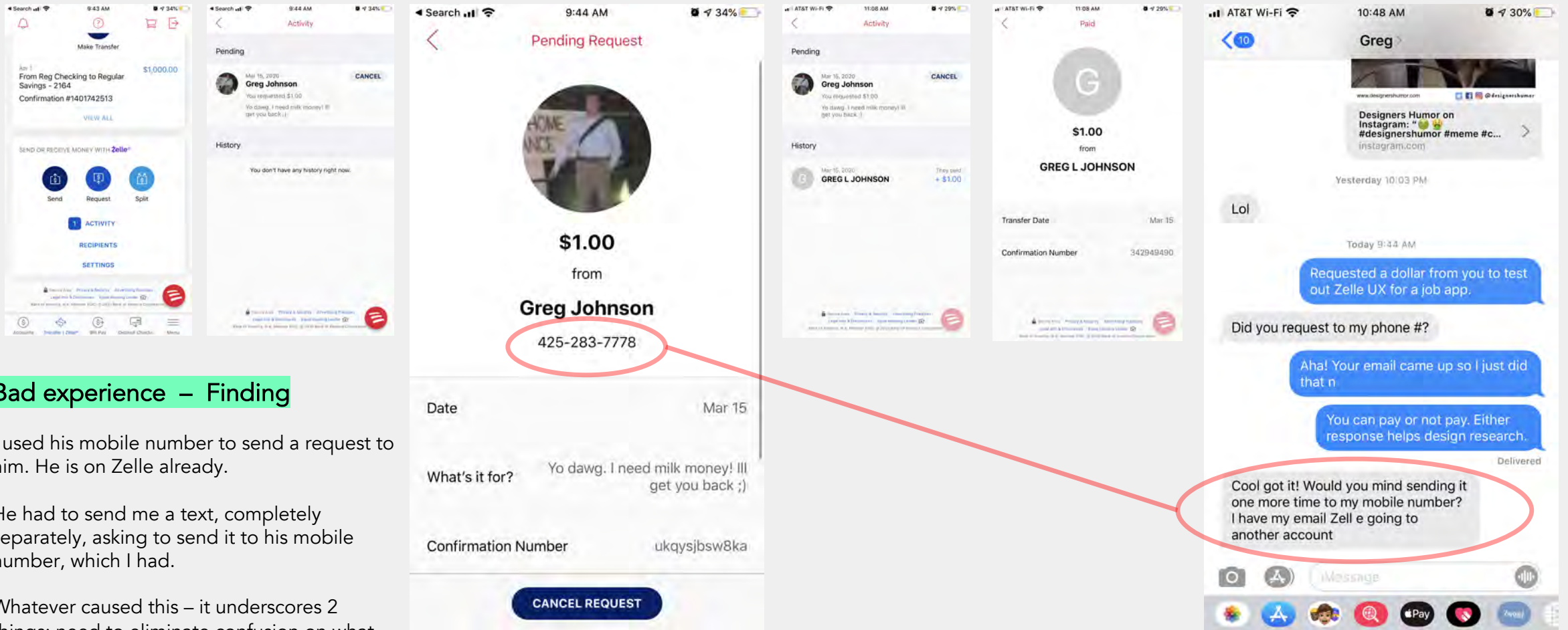
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GET IT ON Google Play

Account Bank	American Investors Bank and Mortgage	
B.O.N.O. Community Federal Credit Union	Bank of Treasury Rest	Bankmark Community Bank
BAC Community Bank	Bank of York	Bankfirst Bank
BankingSouth Bank	Bank GEX	Beverly Bank
Bank of America	Bank Rhode Island	Blue Bank's Bank
Bank of Pennsylvania	Bank Fund Staff FCU	BMO Harris Bank
Bank of Central Florida	Bank?	BNC Bank
Bank of Commerce	Bankers Trust Company	BNY Mellon
Bank of Elmira	BankUSA	BONN Community FCU
Bank of Hawaii	BankAmerica	Boston First State Credit Union
Bank of Illinois	BankBoston	Bradford National Bank of Greenwich
Bank of Mexico	BankBoston Bank	Bremen Bank
Bank of New Jersey		





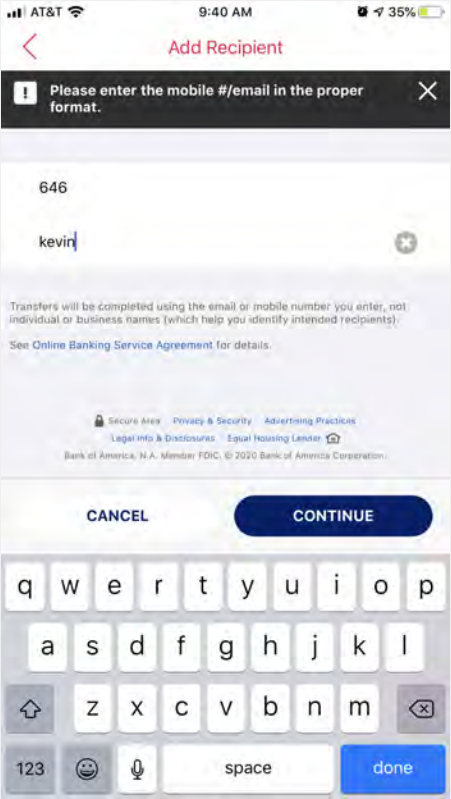
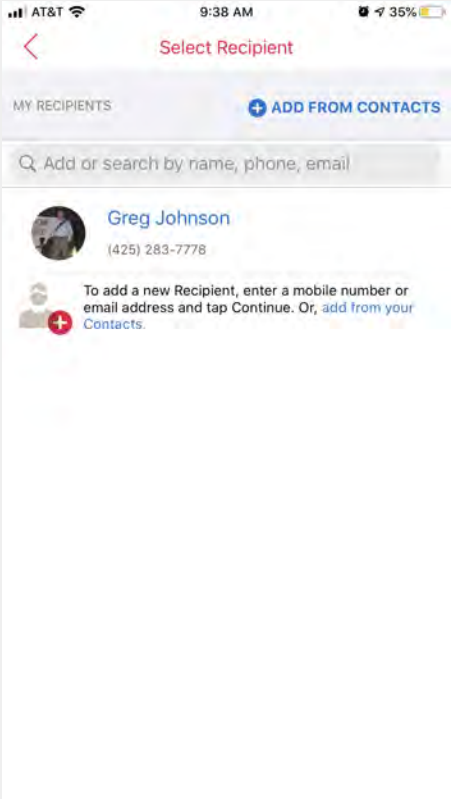


Bad experience – Finding

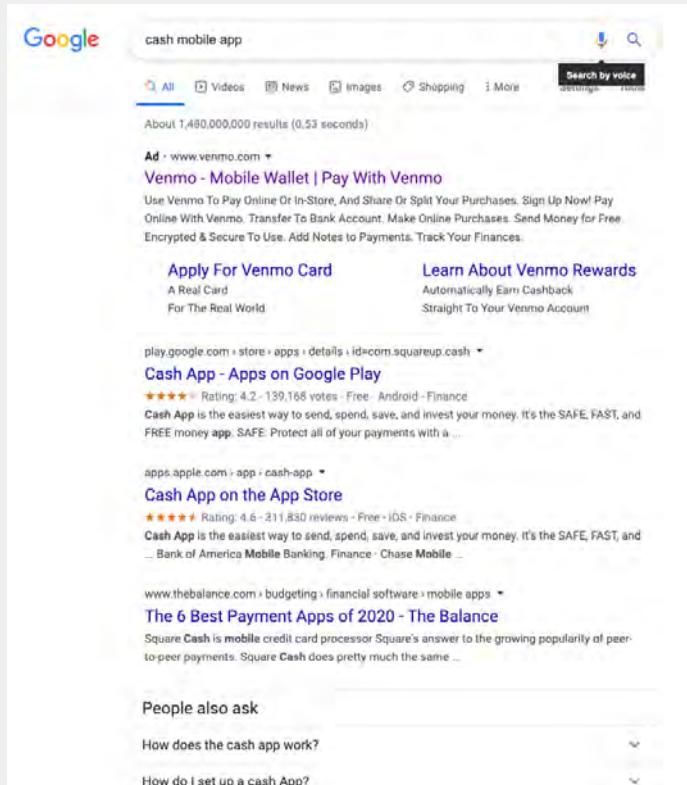
I used his mobile number to send a request to him. He is on Zelle already.

He had to send me a text, completely separately, asking to send it to his mobile number, which I had.

Whatever caused this – it underscores 2 things: need to eliminate confusion on what will happen with the request msg, and need for users to control how to send requests.



Cash App



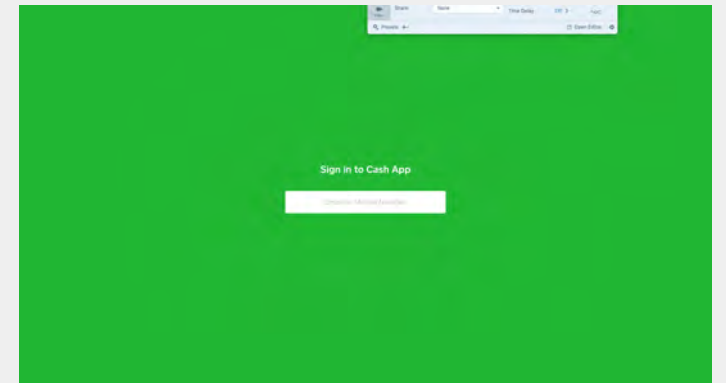
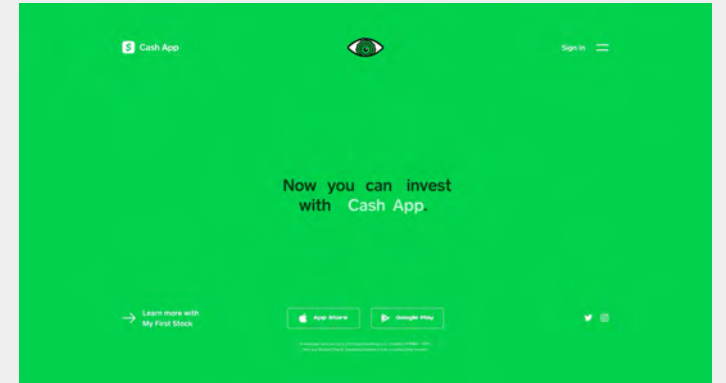
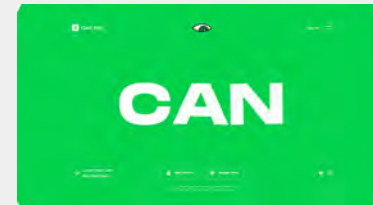
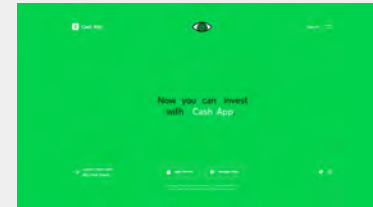
Searching “cash mobile app”

Venmo for the win placing its ad first before the results !

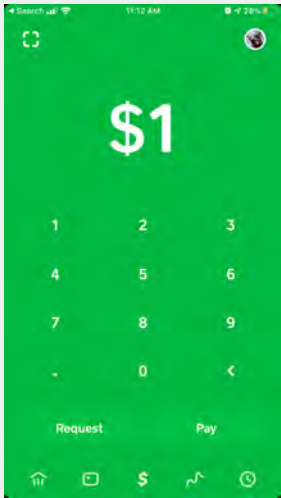
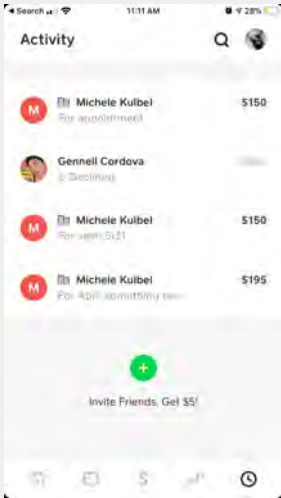
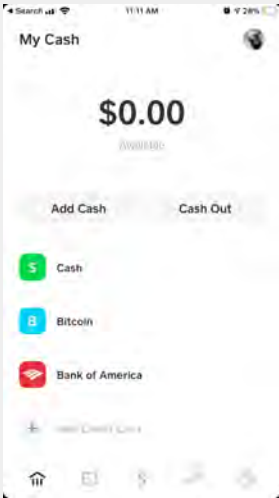
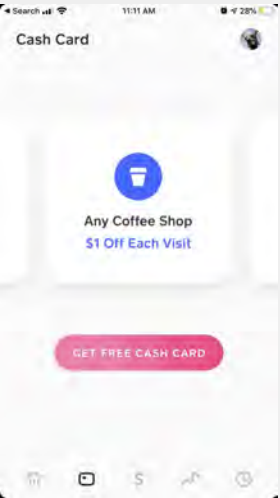
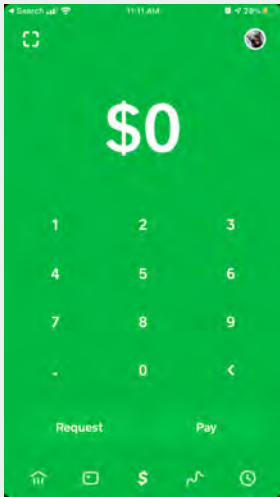
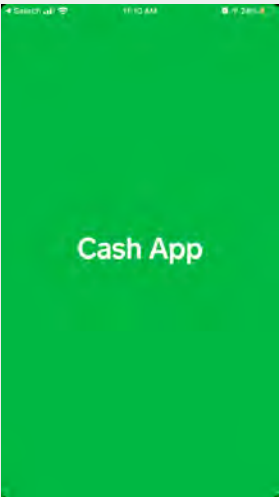
Note – Cash App website does NOT show up – SEO is all about the app store download, even though I’m on desktop – TBD whether that’s good or bad

Brand is wild, bold, modern functionality, gifs n video

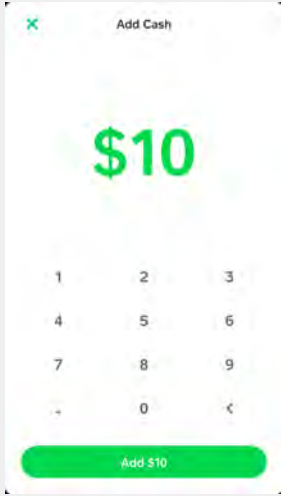
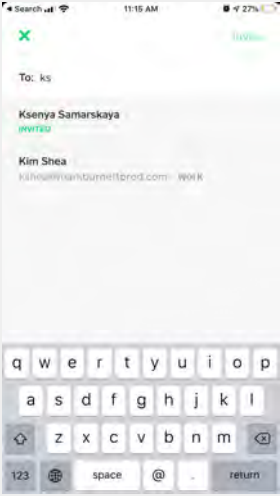
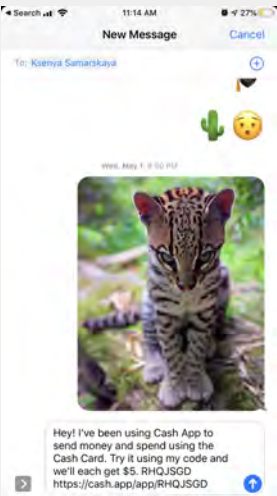
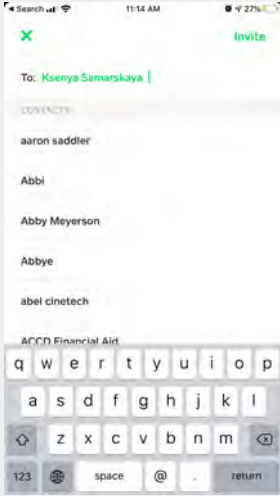
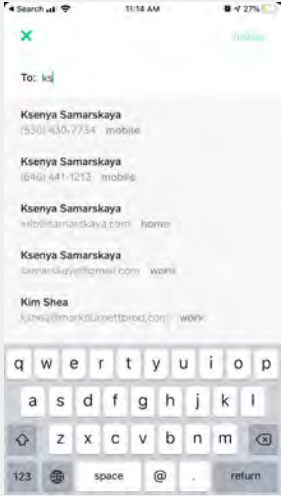
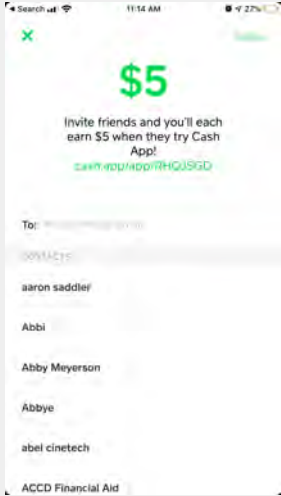
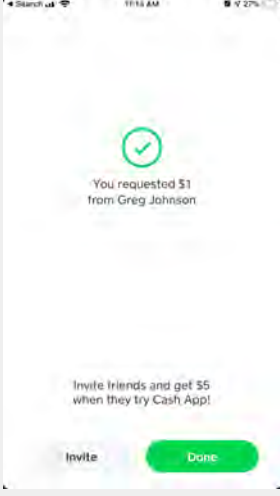
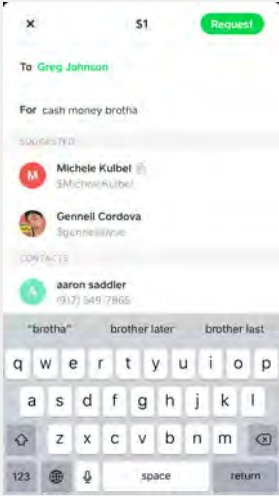
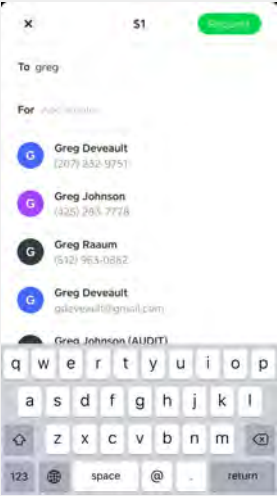
They use front page to showcase new feature, not just company and brand



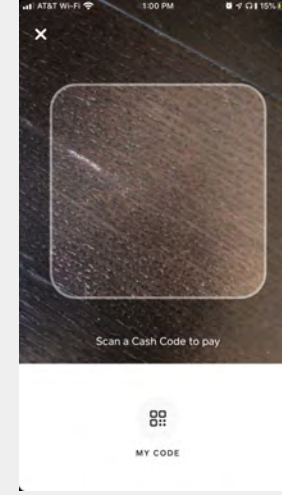
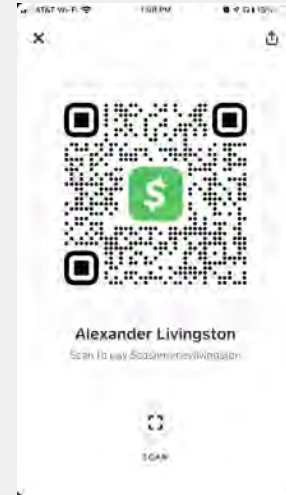
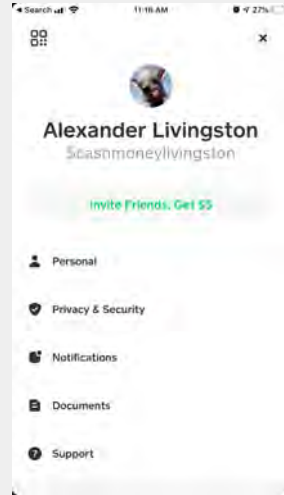
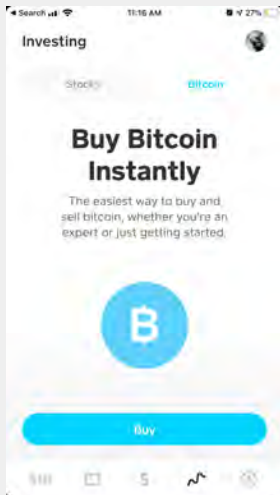
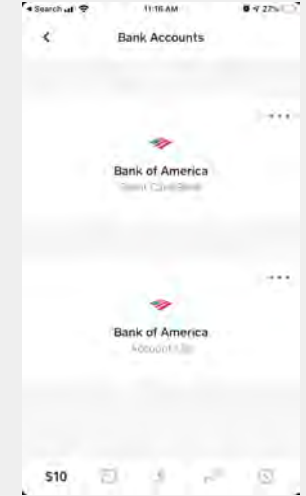
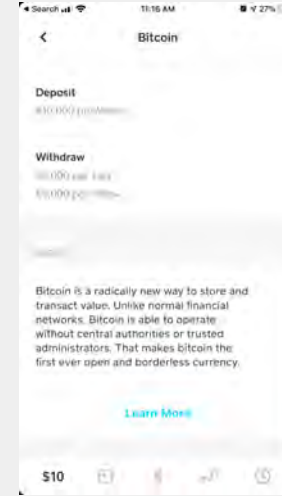
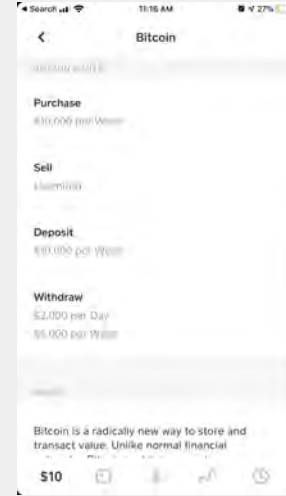
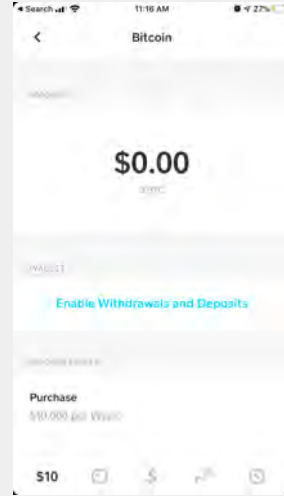
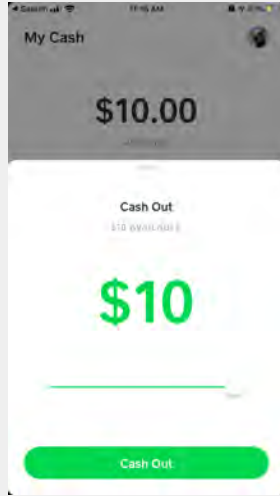
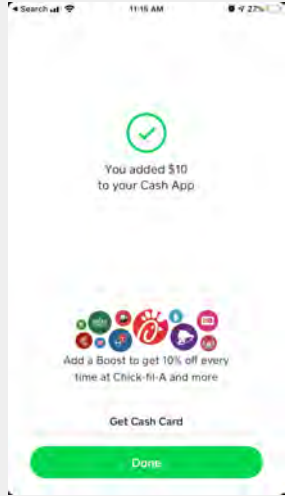
Cash App



Cash App



Cash App



Google Pay

ActivitySend or request moneyPayment methodsSubscriptions & servicesAddressesSettings

Google Pay never charges fees for sending or receiving money

Easily send or receive money using a bank account or debit card.

Send money

Request money

\$0

Visa **** 7703

Enter name, email, or phone #

greg

Greg Johnson

gregoryusa@live.com

Greg Deveau

gdeveau@gmail.com

Greg Johnson (AUDIT)

gjohnson@microsoft.com

Greg O'Toole

greg@gregotoole.com

No reminders set

Quick survey of the landscape

Google

best apps to send and request money

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According to thesimplifieddollar.com

Venmo PayPal Dwolla Cash App Google Pay Send Facebook Messenger

The Best Apps to Send Money

- Venmo.
- PayPal.
- Dwolla.
- Square Cash.
- Google Wallet.
- Facebook Messenger.

Feb 17, 2020

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The 6 Best Money Transfer Apps | Send Money Easily & Quickly

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Quick surveys of the landscape

Venmo

[Venmo](#) is one of the best apps to send money to other users. The app integrates with Facebook and your phone contacts so you can see who else is using Venmo. You can also see what your friends are paying for with Venmo in a news feed when you open the app. Similar to Facebook, you can “like” or comment on their transactions. If you aren’t feeling so social, don’t worry, the amount spent isn’t public, and you can also turn off the feature entirely.

Receiving mobile payments is always free. Sending money is also free if you’re using your Venmo balance, a linked bank account, or a debit card from one of about 30 major banks. Otherwise, there’s a 3% fee if you use a credit card or other debit card.

Bottom line: Venmo is as much a social app as it is a financial one. You may find this aspect fun or completely unnecessary. Default settings are public, so if you’d rather not broadcast your transactions to friends, you’ll need to change them, or choose another app.

PayPal

[PayPal](#) is perhaps the most entrenched player in the market. You can send a substantial amount of cash via the service: up to \$10,000. You can also send money abroad to anyone with an email address or mobile phone number in more than 190 countries. PayPal even supports more than 20 currencies.

PayPal is free, but only if you’re using your PayPal balance or a linked bank account for transfers. Otherwise, it’s not the cheapest way to send money: You’ll pay 2.9% per transaction plus a flat 30-cent fee when you use a debit or credit card. Outside the U.S., there is a fee ranging from 0.5% to 2% for PayPal- and bank-funded transfers, or 3.4% to 3.9% for debit and credit card transfers.

Bottom line: There is a certain comfort in going with a known entity such as PayPal for your mobile payment. If you need to send some serious cash (up to \$10,000 per transaction, with no cap on total transactions) or send it abroad, you can do that here. However, the fees are high for card-funded transactions. Also, if you need to send money to someone without a PayPal account, they’ll have to sign up for one to receive your payment.

Square Cash

If you can send an email, you can send money via [Square Cash](#). All you need is your recipient’s email address and your own debit card number. The recipient doesn’t need a Square Cash account, and there are no middlemen to slow down the transaction, which is immediate.

You can even set up a “\$Cashtag” that is essentially your own URL for accepting payments. Share it on social media or in the real world, and payees can quickly enter their debit card number and the amount they’re paying. Square Cash has also recently partnered with Snapchat, allowing you to send mobile payments through the popular chat service, too.

Square Cash doesn’t charge a dime unless you use the business version of the service to request payment. Then you’ll pay 3% per transaction.

Bottom line: Square Cash is free — hard to beat that — and it’s the easiest-to-use service on our list. Since there’s no Square Cash account, you don’t have the extra step of withdrawing money from that account. However, if you don’t want to send or receive cash via debit card, you’re out of luck.

Also, you’ll want to make sure you have as much security as possible to protect your email account, since anyone who has access to your email will be able to access your debit card without knowing the number.

Dwolla

With [Dwolla](#), you can send money to anyone with an email address, phone number, or Dwolla ID. You’ll need to link your bank account to Dwolla, and you can keep a balance using the service for future payments. Its features include MassPay, which allows you send thousands of payments at once, and recurring payments.

Dwolla also offers a range of services for businesses and nonprofits; paying \$250 a month, for instance, can get a business next-day transfers, higher transaction limits, and priority customer support.

For personal use, it’s now free to send money to someone with Dwolla. The company has dropped a 25-cent fee that it used to charge for transactions over \$10.

Bottom line: Dwolla seems a bit more geared toward businesses than individuals, but it’s still a strong offering. It’s hard to beat free, especially if you’re sending a significant amount of money — but consider that bank transfers are also free with Venmo, PayPal, and Google Wallet. Your recipient will need to sign up with Dwolla, too.

Google Wallet

You can send and receive money via [Google Wallet](#) if you have an existing Google account. If not, you’ll need to sign up, and then you can link your bank account or debit card to your account and use them to send money to any email address. Gmail users can even send money in email messages.

You can also keep a balance in Google Wallet and link that to a Google Wallet card, which you can use to make purchases and ATM withdrawals. Some merchants and phones also support a Tap and Pay function that lets you keep your real wallet in your pocket.

It’s free to send money through Google Wallet if you’re using your Google Wallet balance or a linked bank account. Otherwise, the fee is 2.9% per transaction if you’re using your debit card.

Bottom line: Google Wallet has a lot of nice extras that make it far more useful than just a way to send mobile payments. However, you won’t be able to send money using a credit card, and the debit-card payment fee is fairly high. Google’s allowance of up to 10 days for a bank transfer is also disconcerting.

Facebook Messenger

[Facebook](#) introduced a free, simple mobile payment feature to Facebook Messenger. Once you add enter your debit card information (from a U.S. bank), sending money is easy as clicking a small dollar-sign icon in Messenger, entering an amount, and [tapping pay](#). The recipient simply has to add his or her own debit card information to receive the payment. The service is free, though it can take up to three days for banks to process.

Bottom line: Given Facebook’s expansive reach — with 1.7 billion daily active users as of 2017— its online money service could rival or eclipse Square Cash for ease of use. The fact that it’s completely free doesn’t hurt, either. Of course, you’ll have to be comfortable forking over your debit card number (the service doesn’t allow any other payment type) and both you and the recipient need a Facebook account.

Facebook does allow users to add a PIN number to ease security concerns, and all Facebook users can take advantage of login approvals that require extra verification if you’re on a different computer or mobile device.

Quick survey of the landscape

	Platforms	Fees	Speed	Limits	Keep balance in app?	Other notes
Venmo	iOS, Android	Free for major debit cards and bank transfers or if using Venmo balance; 3% for credit cards and non-major debit cards	1-2 days	\$299.99 weekly for unverified accounts; \$2,999.99 weekly for verified accounts	Yes	Facebook-like news feed shows friends' transactions
Square Cash	iOS, Android	Free for personal use; 2.75% for businesses	1-2 days after first linking card; after that, usually instant	\$250 weekly for unverified accounts; \$2,500 weekly for verified accounts	No	Does not support ATM, PayPal, or prepaid bank cards
Dwolla	iOS, Android	Free for personal use; rates up to \$1,500 a month for very large businesses	3-4 days	\$5,000 per transaction; no cap on total sent	Yes	Supports bank transfers only
PayPal	iOS, Android, Windows Phone	Free bank and balance transfers for personal use; 2.9% plus 30 cents for debit and credit cards or businesses	3-4 days	\$10,000 per transaction; no cap on total sent per verified account	Yes	Allows international transactions
Google Wallet	iOS, Android	Free bank and balance transfers; 2.9% for debit cards.	Up to 3 days for balance and debit cards; 3-10 days for bank transfers	\$10,000 per transaction; \$50,000 per 5-day period	Yes	Integrates with Gmail; can get Google Wallet card to pay with balance; no credit cards
Facebook Messenger	iOS, Android, Windows Phone, Blackberry	Free	1-3 days	Unknown	No	Supports debit cards only

Apps to Send Money Through Your Bank

Most banks are also streamlining the process of sending money to others regardless of where they bank, though. Here's a rundown of your peer-to-peer payment options at some of the nation's major retail and online banks. Most of these services are free for customers and available via each bank's mobile banking app.

- Ally:** If you bank with Ally, you have free access to Zelle, which allows you to send simple mobile payments to anyone as long as you have their phone number, email address. It's free and links to your Ally accounts.

- Bank of America:** Bank of America uses clearXchange for peer-to-peer payments via its online banking portal. Under the transfers tab, customers can select a "send money" option and enter the recipient's email address or phone number. If the recipient isn't receiving money through a participating bank, they will have to register with clearXchange.

- Capital One 360:** The Person2Person service lets [Capital One 360 checking](#) customers send money to anyone with an email address. The money is available almost immediately if you send it to another Capital 360 customer; otherwise, it takes up to two business days.

- Chase:** Chase QuickPay allows [Chase](#) customers to send and receive money for free. (Non-Chase customers can also use the service to send money if the recipient has a Chase checking account.) All you'll need is a valid email address and the email address of the other party.

- U.S. Bank:** U.S. Bank is also partnered with Zelle and allows customers to send money to anyone with an email address, phone number, or valid bank account.


- Wells Fargo:** Wells Fargo customers can access Wells Fargo SurePay under the transfers tab of their online banking portal. They can send mobile payments to anyone with an email address or phone number in one to two business days. Recipients will be required to register with the service to receive the payment.

“Whether you need to send your friend \$25 for a concert ticket or your contractor \$5,000 for a hefty home repair, there’s an app that’s up to the task. In fact, the most difficult part of sending money these days may be convincing the recipient that the service is legit — PayPal, Google, and Facebook may be the only companies on this list with widespread name recognition. Assuming you can get friends and family on board, any of the apps I profiled above are great choices for a simple mobile payment.”

App	US Transaction Fee
Venmo	0-3%
Square Cash	0%
Dwolla	0%
PayPal	2.9%
Google Wallet	2.9%
Facebook Messenger	0%

The tools you need to raise financially-smart kids


[Get started](#)




Peace of mind for parents

Flexible parental controls that are right for each child and real-time notifications of each transaction. Greenlight is the only debit card that lets you choose the exact stores where kids can spend.

[Learn more](#)





Financially-smart kids

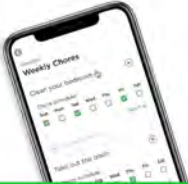
Greenlight® empowers parents to teach trade-off decisions, money management and the power of saving with a special Greenlight app experience just for kids.


Chores made easy

With Greenlight Chores, parents manage weekly or one-time chores and motivate kids to get them done.

"My kids volunteer to do more chores without asking since I have signed them up."

Monica A.
Greenlight mom







What parents are saying

"I love Greenlight. It eased my mind to know that wherever they are or whoever they are with, I can make sure they have the money they need for whatever might come up."

Susanette W.
Greenlight mom


One app. Two experiences.

Kids and parents login to the same Greenlight app, but have two different experiences. Parents set flexible controls and receive real-time alerts while kids monitor balances, set goals and learn how to manage money.




The tools you need. When you need them.

[Learn more](#)




Automated allowance

Set Greenlight to pay allowances automatically weekly or monthly.




Real-time notifications

Know where, when and how much is spent anytime the card is used.



Instant transfers

Send instant funds to your child, from wherever you are.




Give a gift with Greenlight

Whether it's birthdays, holidays, or graduations, Greenlight Gift allows friends and family members to send custom gifts to your kids directly through Greenlight.

[Give a gift today](#)

Let your kids' personalities shine through

Add the perfect picture to your child's Greenlight card. Selfies, sketches, the family pet? Sky's the limit.

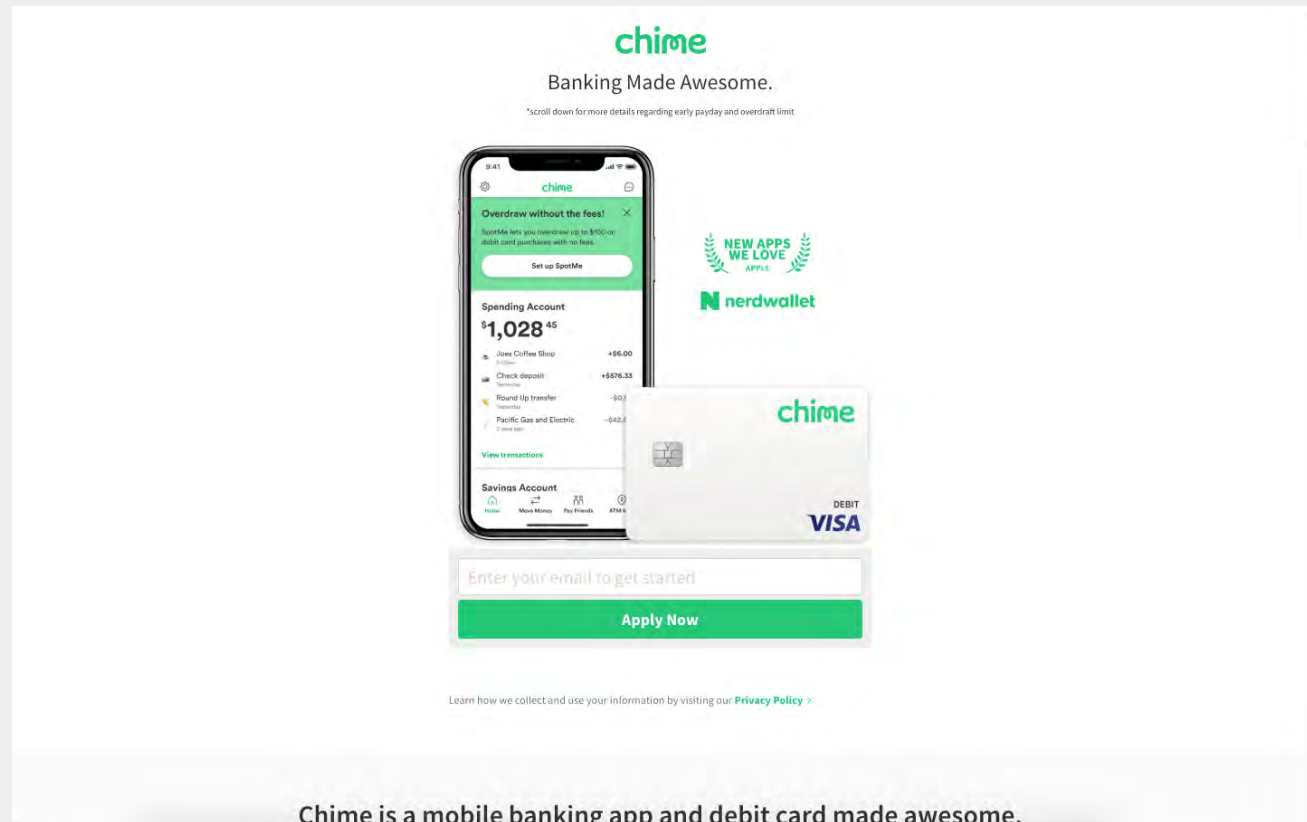


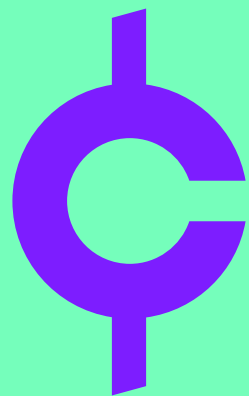
Sign up now, get 1 month free.

Offer good on new sign-ups. Limit 1 month free. See restrictions on restrictions.

[Get started](#)

Quick survey of the landscape: New digital banking





Copper

Design exercise and proposal

Alex Livingston

Experience and Product Design
3/20/20

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