

CYBERAGENT IDENTITY MONITORING

You are concerned about the safety of your personal data. After doing some research, you decide that a service that monitors your online identity could help you detect potential illicit activity before you incur significant damage to your accounts. Direct Protect offers you the opportunity to upgrade to a plan that includes this service, called CyberAgent. You upgrade your credit product to include this service. Your identity monitoring plan now contains the following services:

1. **CyberAgent:** Get peace of mind knowing that our exclusive technology scours websites, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information online.
2. **Credit Monitoring:** keep tabs on your credit scores for three bureaus, credit reports, and updates on new information associated with your credit.
3. **Lost Wallet:** In the event that you lose your wallet, just call us and we'll reference our expansive database of information and make all the calls necessary to replace missing cards and IDs.
4. **Identity Insurance:** You are insured against expenses in the event that your identity is compromised with a \$1 million insurance policy.

PRE-STUDY QUESTIONS

1. Do you have any questions about the services included in your plan?
2. Can you tell me in your own words what you expect will be monitored for you?
3. Do you expect to get alerts? If so, what kind of alerts do you expect to receive?
4. If there are no further questions, we can begin the study. Don't worry about making mistakes; your actions will help improve the designs.

BEGIN STUDY

Screen 1: DASHBOARD

1. You have just completed your upgrade, and are now logged into the product. Can you find what specific information about you that is being monitored by CyberAgent, if any?
2. How easy was this to find?

Very Easy	Easy	Neutral	Hard	Very Hard
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3. From this page, how would you go about editing and adding information to be monitored? (Paths: My Account > Cyber or Cyber dashboard container button).

Screen 2: MY ACCOUNT > CYBER AGENT

4. What do you think about the information on this page? Would you be comfortable adding more information to be monitored at this point? (User can hover on “Why monitor this” and info icons for additional information)
5. TASK: Add a new credit card for monitoring.

Screen 3: CYBERAGENT – CREDIT CARD CLICK

Screen 4: CYBERAGENT – CLICK TO SAVE

Screen 5: CYBERAGENT – SAVED FOR MONITORING

6. How difficult was it to add a credit card for monitoring?

Very Easy	Easy	Neutral	Hard	Very Hard
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7. Do you know if this credit card you just added can be deleted?
8. Can you delete the first credit card that was already being monitored? (This is marked as being Imported from Primary Information).
9. Do you understand the link between this first credit card and your Primary Information?

10. TASK: Edit the first credit card that was in place imported from your Primary Information.

Screen 6: PRIMARY INFORMATION

11. Do you understand why you were taken to Primary Information?

12. What would you expect to be included under your Primary Information? Is this what you expected?

13. Continue task to edit Primary Information credit card.

Screen 7: PRIMARY INFORMATION – CREDIT CARD EXPANDED

Screen 8: PRIMARY INFORMATION – USER CLICKS CC FIELD, UPDATE SHOWN

Screen 9: PRIMARY INFORMATION – USER HAS CLICKED TO SAVE CC CHANGE

14. How difficult was it to edit your primary credit card?

Very Easy	Easy	Neutral	Hard	Very Hard
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15. Was the editing process confusing?

16. Is there a reason you wouldn't want to monitor the credit card you're using here for billing?

17. Following this credit card update, what would you expect to see regarding the credit cards being monitored by CyberAgent?

18. Go to the CyberAgent section of your My Account

Screen 10: CYBERAGENT SCREEN WITH UPDATED CREDIT CARD

19. Do you understand why your first credit card was updated?

20. Does it matter that this first credit card slot is tied to your Primary/Billing Information?

Screen 11: CYBERAGENT SERVICE PAGE (get to this via the Dashboard or nav)

21. This is the CyberAgent page. Your Alerts and Report are shown here. What do you think about the method for expanding and collapsing the Alerts (versus twisties)?
22. What do you think about the method for taking action (Archive and Delete) being shown at the upper level, before you expand the alert? (Show the other expand/collapse method from credit.)
23. Your Recent Activity Alerts for Cyber are shown separately from your Reports. Do you prefer this over having both in one section of the page?

Yes	No
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24. Would you want to delete or archive an Alert before expanding it?
25. Would you want to take a bulk action on Alerts?
26. What do you think the difference is between your CyberAgent Alert and a CyberAgent Report?

END STUDY

WRAP UP

1. What are some things you like about the product?
2. What did you not like about the product?
3. Do you have a different understanding about your credit data from this product?
4. Would you want to participate in future studies?