

## SUMMARY MEETING NOTES: OVERALL TO-DOs

- Users associate “click here” with spam mail
- **CyberAgent:**
  - We may need to rethink the dashboard widget
  - User will know what is being monitored from the enrollment Internet Monitoring step
  - Might change the level of information
  - “**Items we can monitor**”
  - Use button and “Add/Edit Monitored Information”
  - Monitored Information is different from Account Information
    - Monitored Monitoring Information info is confusing
    - Should be “**Add/Edit Monitored Information**”
- The **save icon** (floppy disc) – something more modern. Restyle floppy disc. **Pencil** was clear
- Users like **Lost Wallet**
  - Phone number
  - Lost Wallet = intuitive name
  - MC has two levels of enrollment, and one will allow you to get a limited power of attorney to get yourself the
- Naming convention for **Self-service restoration** is confusing
  - Currently Identity Restoration Guide. Suggestions:
  - Fraud self-assessment
  - When the user says Medicare wasn’t compromised they are told they don’t have fraud
    - “That’s dismissive”
- Change **Generation** to **Suffix**
- **Enrollment**
  - Combine Account setup combine with Personal info on one page
    - Cyber on a separate page
    - Users would like the two-page setup
    - **Create prototype for this**
  - Don’t like the white space on left side with the column on the right
  - Variety on enrollment page
- Can user add a spouse?
- **SMS** is later down the line
- **Alert** emails
  - “Has the card been put on hold?” – clarify in email that no action has been taken on the card but they need to login to get more details
  - Clarify when alerts are sent – Immediately after something is found?
  - Marketing related materials in emails make them seem like spam
    - Remove marketing and stick to the issue: this is an alert email
    - Make the subject and appearance of the email more urgent.
- What is a **Report**? How often is it sent?
  - If emailed, give a summary

- Include if they got X number of alerts
  - **Orange color** at the top of the report makes them concerned
- In the **Welcome Email**, “this is what you can expect”
  - You will get a Monthly Report with a summary
  - If there is an alert, it will immediately be emailed with a prompt to login

## RAW STUDY DATA

### USER 1

#### Introduction

- Had debit card in purse when it was cloned.
- Educates self on when it's needed to share SSN – "I educate my kids on when you should share this"
- Terry/54/F – married, college grad, homemaker, \$76-150K

#### Email and Marketing page

- "I would not throw it in there... I'm not comfortable with my knowledge of the product to do this at this point." - regarding entering the first 6 digits of credit card on the pre-registration page
- "Who CSID is first" – what she would be looking for to learn more information about the product.
- Cyber – "that's impressive" (the service capabilities)
- "After reading this page completely... I might go through with it. But if I didn't get more information.... I would probably back out."

#### Enrollment Page

- User thoroughly examined right-side information about security.
- "I would seriously think about completing this with my social security number" – "I try to avoid putting it online at all" – "That really, really bothers me"
- "I don't see anything where it says if and when it can be canceled" – "I'm interested enough to see what the alerts would be"
- Would normally use email as the user ID
- User clicked on T&Cs for more information (didn't work though)
- "Information they ask for is not unexpected"

#### Dashboard

- Dev: Nav broken

#### Cyber – Change email

- Looks in dashboard
- Goes to Cyber page
- Returns to dashboard
- Cyber again: Expands email addresses – "I see the plus but there's no hand. Unless I see the hand I don't think it's going to open"

- To make it more clear, user suspects it's learned behavior.
- Dev: error message remains until user tabs out of textfield (if there was a mismatch)
- Rates task: 4/5, 5 being easiest
- Dev: email confirmation is in red like an alert. Need to style differently
- Confused by jump to My Account – “edit monitored information should be different than editing account information”
- I would expect there would be a second page when I enroll to add Cyber monitored information. “Editing means after I had information, not where I go to add a new one”
- Report: “Why does it say compromised?”
  - Should be clearer that a SSN was found in conjunction with a ton of data that may or may not be hers, so she should investigate
  - User would probably first go to Report when first logging into the product
  - How often do the reports come – “Can I say run report today? Can I ask for a scan?”
  - Would like to be able to run report whenever she wants – guesses they run monthly

### **Self-restoration tool**

- “So basically the service tells me when I have a problem and tells me how I would resolve it.”
- “It's free so I would expect to do some of my own legwork.”
- “I don't think I'd call unless I felt like this didn't address my problem”

### **Lost wallet**

- I would call them if I lost my wallet – “It would help me more quickly. Flag my accounts so that there would be less trouble.”

### **Stepped enrollment**

- Prefers this method – “Now I feel like I set up my account”
- “The last one asked me for my SSN, account, just to register – this one tells me that this is what the service is going to monitor for you”
- Why monitor this – likes. More information is helpful

### **Survey wrap up**

- Rated 7/7 – “I like it”
- “One place to go and see... Free is always good... It is nice to have one solution for keeping on top of internet credit information... Information on how to protect yourself.”
- It does positively impact impression of Mastercard, would probably use MC card more.

## USER 2

### Introduction

- Cathy – had DSW breach via a check that was compromised
  - Nothing was stolen, but she changed checking information as a safeguard
- Checks for identity fraud information on FB
- Has evolved to receive information electronically and gets most info online
- 54/F/teacher, married, \$76-150K

### Email and Marketing page

- “I’d delete it” – if user was home and saw this. User doesn’t accept that the email is from the company because “I’ve heard stories”
- Didn’t like the “its already yours” in the email because she has not yet enrolled into product
- “I’m a go-out-and-purchase person” – wouldn’t be drawn to an email about product
- Starting page: “I think that what they’re giving us access to is good... I guess already they’re wanting my credit card number... Again, I give you that, and then what?”
- Still does not want service at this point
  - “I’m really hesitant about doing that too much too soon... maybe if I got something in the mail describing what it was... I might be more likely to look into it.”
  - Needs more information before wanting to enter credit card digits “Makes me wonder what the first 6 digits are.” – leaving off last numbers might make user more comfortable

### Enrollment page

- User hovered over i - “It’s an internet monitoring service” – so she has to enter information
- User inclined to complete information after seeing hover over information
- Clicked on T&C – “I guess I would want to know what they’re going to do with the information, and what kind of information they have access to... I would probably maybe browse it real quick.”
- A summary of all the security would be great “I love bullet points” – with a link to read more
- Rating enrollment task: 7/7 in ease

### Dashboard

- I don’t see a lock with HTTPS
- “I guess it says it does bank account stuff...I don’t see where I’m supposed to do that.” – upfront enrollment on this would be helpful
- Note: A promo calling out that the user should add credit information might be helpful

### Cyber – change email

- Clicks on dashboard – edit monitored info
- Clicks on email address – this should get a hand over it so users know it's clickable
- “Only reason I know about the pencil is because of a program at work”
- Rating it 6/7 – The email was kind of loaded in that whole list of stuff – when I glanced at it quick I thought I had to go to My Account”
- Confusion around where to go to edit – My Account? Edit in Cyber? It forwarded her to My Account and there was confusion

### Self-restoration tool

- “If it was confusing to me I would go back to that page and go back to Assistance and try to find somebody. I could call them.”
- User would start with the site first and would call if confused or feeling like she's not getting anywhere.

### Lost wallet

- “It's good that they have that phone number big right there.”
- Assumes specialist would stop all cards and stuff
- Specialist for ID restoration – “I would expect her to ask me questions to guide me through the process”
- They do not call to cancel your cards – “That's a bummer.”

### Stepped enrollment

- Does not like white space on the left parallel to long right side info
- Generation – what is that? Would prefer suffix because generation means nothing
- User would fill out information on Cyber
- Why keep Internet Monitoring and Cyber information on the right the whole time? It's the same thing

### Email Review

- \*\*\*Assumes they **pull reports periodically once a month but would prefer it be twice a month**
- If there was a problem would be fine with urgent mail, but not if it's just asking her to check her account

### Survey wrap up

- In terms of value: Did it offer a credit report? 5/7 rating
- Finds lost wallet and personal assistance most valuable, and that personal assistant can help with ID restoration
- User would like credit score

- Would not recommend service because she doesn't use it. 5/7 in terms of her use of the product today
- What if I had 7 credit cards? It only accommodates 5. **"I would be willing to pay a small fee to have the identity theft... to check your credit scores... Then I would have that at my fingertips as well"**

## **USER 3**

### **Introduction**

- Electrician – 3 breaches that drained checking account
- Recently started online/paperless billing
- Greg – 31 – electrician, some college, married, \$26-75K, Mastercard not paid off, seemed paranoid initially about that

### **Email/Mailed promo item**

- He would be drawn to an email that is indicating information could be stolen from him
- He does like the free
- Would keep going unless he sees that there's a catch

### **Marketing page**

- Would sign up for service

### **Enrollment page**

- User trusts this website to enter in data because "Mastercard's a big name"
- Password requirements so confusing
- Ease of enrollment: 5/7

### **Dashboard**

- "If something's over 5 minutes long I tend not to watch it" – regarding video

### **Cyber – change email**

- Easy task to complete

### **Self-restoration tool**

- Would call the number and while he's on hold would examine the tool
- Expect it would help with the identity theft

## Lost Wallet

- Straight to the point
- Would expect for them to have everything canceled
- FAQs not inspected

## Stepped Enrollment

- It's like my mortgage website, that's what I like about it – 1,2,3
- Where would you put a pre-paid card? Would expect it would be with credit/debit
- Cyber: likes this flow better

## Email Review

- "If this was an alert to tell me my identity was being stolen – I have to know exactly what was going on... I'd still probably phone"
- If it's an alert and my information's with MasterCard and if I were to login and access my account
- **Alert is a simple email.** Is there a hold on the account? Can I no longer use it? Has it been taken care of? "You know the Amber Alert on your phone. Scares the hell out of me. That's what I would want from this alert."
- **Why would I need a report? Report doesn't tell me anything's wrong. Tell me if something's changed – that's the only reason to see the report.**
- Frequency of Report: if it's combined with my identity theft and account information, once a month pull

## Survey wrap up

- Rating of current world: 5/7
- Most value: Alert and flagging
- **Ideal design:** If guarding user account, it would be good to see the user's activity with that
  - Gives alerts if something is going wrong
  - Shows reports with card usage with any alerts or flags
  - Make color more vibrant
- Recommend to others: 5/7
- Change perception for the better on MC
- **Need to include literature that says the user's current account standing does not impact the service monitoring, and that it's not just focused on the MC monitoring**



## USER 4

### Introduction

- Johnathan – 42 – environmental specialists, 2yr college, \$76-150K, married
- Sees stuff on the news about identity theft. Protects himself if he has an issue. One sister: purse stolen (frantic). Another sister: Target breach (just inconvenient)

### Email/Mailed promo item

- Usually receives paperless and mailed messages
- Would definitely look into something mailed
- Grabbed his attention that he could actually talk to somebody for assistance and it wouldn't be automated
- He would call and see what he had to do – “How does it benefit me?”
- He would call first before going to the site. Want to know “who you're dealing with”
- “If you say free, you grab my attention”

### Marketing page

- **Information about what is being monitored should be above the fold.** Right now you have to scroll
- Would not submit first 6 digits of card. Would prefer to submit something only Mastercard knows, like 4 digits of SSN or birthday. Enter last 4 digits – feels it's more secure
- **Users think this enrollment is tied in with the information their banks have about them**
- Maybe enter the first number – dash – last 4 digits. Or security code on the back of the card

### Enrollment page

- Believes the page contains “some of the information you should have” – name, address, bank.
- **“You're the one who sent this to me in the mail, you should have this.”**
- Expectations of service: detection of identity theft
  - “If the card is stolen that person wouldn't be able to use it.”
- Rate: 6/7

### Dashboard

- “For what I'm doing... they're using all the right keywords.”
- Asked if they are monitoring any of the bank accounts, user said he would call his bank to ask if they're being monitored (**User clicked on Items We Monitor on Bank Account list**)
- Did not see “Edit monitored info” on the dashboard

### Cyber – change email

- Initially thought changing email address would be under the Education Center – page sparsely populated and doesn't contain this information
  - Thought there would be an FAQ on changing passwords, email, etc
- Had a hard time finding where to change email
- Editing your information should be up on the top – there should be a drop-down on Internet Monitoring
- Difficulty: 5/7

### **Self-restoration tool**

- “Most folks want to talk to somebody first... this is an emergency.”
- “Personal one-on-one is more important than me reading this”

### **Lost Wallet**

- “I’m gonna call that number”
- “You gotta be very conscious of people who are just not computer savvy.”

### **Stepped Enrollment**

- **Info rollovers** – “that’s a good thing”
- “I just don’t like the blue” – for rollover links
- About the same on both enrollment formats “you’re still getting the same outcome”

### **Email Review**

- Nothing missing from welcome
- Alert: Alerts should be bigger – “should be something that catches my attention more”
  - “Should be as big as the 219 million message” in the marketing section on right
- Report – frequency (“I want to see how many times my credit card/checking account was accessed” – “was it viewed from mobile”)
- “If they give me a monthly statement I want to know how many times did I use it that month”

### **Survey wrap up**

- Recommends service because everyone should have id protection
- Doesn’t have a mastercard but would now be encouraged to get one

## **USER 5**

### **Introduction**

- Has ID protection through bank without knowledge of specifics
- Had theft: charges in other states

- 33/M teacher, post-grad

### Email/Mailed promo item

- Prefer paper statements
- In emails, dislikes buttons that say Click here because that's what all spam says
- Graphic doesn't do a whole lot – would keep scrolling to read the text.
- Cost-free should be sooner, above the fold – more relevant than large image

### Marketing page

- Dislikes the large menu hover – prefer a delay before they show up as they are disruptive
- “Is this for real monitoring all of my credit and not just the ones issued by (my bank)”
- **“I never like to see Submit and then more text below it”**
- All of the 4 elements being monitored should be on a left or right bar not under the submit button
- Would be more comfortable to do this over the phone, even if user was informed the first 6 MC card digits were to confirm that the user has a mastercard.

### Enrollment page

- Not totally comfortable with this being a third party service. It's not a mastercard website.
- **“It would need to be a site on mastercard.” – “It's not mastercard it's somebody providing this for mastercard”**
- If phone number isn't required, wouldn't input it
- “Tell me what my next step would be if this doesn't work
- **“I would have an access code sent to the customer that doesn't require personal information”**
- Credit cards sent an activation all the time to customers – something similar
- Still very unlikely to do this online – doesn't like sharing SSN
- Fact that it has an information bar on right is good
- 5/7 ease

### Dashboard

- Goes to ID assistance and would call to get the phone number
- **“Would not want to sit through the guide and read it”**

### Cyber – change email

- Went to My Account

### Self-restoration tool

- “After I called and it got resolved I would look through the guide and see what it had to say”

- DEV: When user chooses medical fraud, and says it wasn't Medicare, the user is told he's not a victim of fraud
  - "That seems pretty weak" – user not getting much help from this guide on what to do
- "That's a lot of words - are you being as succinct as possible?"
- "I would be reticent to start doing this on my own"
- "I would rather print everything than read it on the screen"

### **Lost Wallet**

- Would call and read text after the phone number while the phone's ringing
- Specialist "would probably have some protocol for the process of canceling credit cards, debit cards..."

### **Stepped Enrollment**

- "I like this account setup much better" – probably wouldn't read the stuff below
- "I like that there's very little information necessary to begin"
- Info icon and Why Monitor makes him feel more comfortable
- Not comfortable with adding bank account – "It's just one step away from somebody taking the cash out of your hand"
- Credit card has a buffer between you and ID theft so he would enter that over a debit card
- "I like the 3 step process much better" – gives better sense of protection because it's not a "wide-cast net" like the 1-page enrollment

### **Email Review**

- Alert: not quite sure what's going on with the right-side – it's so much bigger than the other stuff

### **Survey wrap up**

- Value: 5/7 – "I wouldn't be super duper excited about it"
- Most value: "ability to access a lot of important information in one place"
- Mobile access
- Can you look at your credit scores? – "It makes this whole process – everything on here – more valuable"

## USER 6

### Introduction

- Paul, 45, 2yr degree, \$76-150K, software developer
- No monitoring currently, doesn't actively seek ID monitoring

### Email/Mailed promo item

- Paperless communication preference
- Usually would right-click on the "click here" link and see where the URL directs to, to see if it's spam
- Would just delete email because he hasn't been victim of ID theft. **Literature should change to imply service is useful for everyone**
- "Resolution" doesn't work if the user doesn't have a problem. Wont want to enroll, would throw email away

### Marketing page

- "I don't like submitting anything"
- Would log in through the actual bank issuer – if there's a link from the bank then he would fill it in but hesitant to do it from email
  - "I'll never use the email to get to it"
  - Feels bank would be liable if something goes wrong from user following a link on their website
- User still isn't sure if this costs money

### Enrollment page

- **Never heard of CSID – even though it says for Mastercard holders**
- If the site is secure, user doesn't mind entering email
- User picked up on the SSN being used for monitoring purposes at this point
- "If I'm not worrying about my password then they shouldn't be"

### Dashboard

- Tried clicking on Email address under Internet Monitoring

### Cyber – change email

- My Account - changed email address here, didn't go to Cyber
- Rate: 7/7

### Self-restoration tool

- Looking for something that says "Report issue"

- Looking for an alert or something regarding fraud on the page
- “Identity Restoration – I’m not looking there” – consider renaming to something like Fraud Services, or guide – something that isn’t just related to restoration. **It doesn’t fully communicate that something here can help identify fraud**
- Would expect them to get in touch with bank to resolve this
- “Just going on the page wasn’t very intuitive”
- “I could search the internet to find this stuff out” expecting service to do more preparation
- **“I want more of a wizard – this is a pain in the ass”** (want something more like TurboTax)

#### **Lost Wallet**

- “I hate doing stuff over the phone” – prefers doing stuff via email

#### **Stepped Enrollment**

- After first step would expect to see that he is logged into the website

#### **Email Review**

- Just want to see alert information. Stuff on the right is large and nothing to do with alert.

#### **Survey wrap up**

- Credit Report services
- Would not recommend service to others – 3/7
- Tap into the free credit reports people are eligible for every so often
- Emails with tips on protection would be spam

## USER 7

### Introduction

- Ginger, 40, married, \$26-75K, sales, college grad, had purse stolen, credit card fraud. Aware of Identity Guard, AARP

### Email/Mailed promo item

- User would trust the marketing email if she could see that it had bankofamerica.com as part of the link (it's not – currently it's mastercard.com)
- She would delete a message like this if it was one of too many, but would read if the emails were less frequent
- Would throw away a flyer if it came in with her bank statement in the mail

### Marketing page

- Would sign up for it especially if it's free
- "Are they going to be on my computer?"
  - Concern if they are watching what she's doing. The
  - "I don't want them on my machine"
- Would be nice to click on the 4 different monitoring elements at the bottom to learn more

### Enrollment page

- Seemed to have no issue entering SSN (although it's test user data so less compelling)
- Used her own first and last name for login and User ID
- Doesn't usually read T&Cs and Privacy Policy
- Rate: 7/7 ease

### Dashboard

- Went to Internet Monitoring to add a credit card
- Successfully went to monitored information, expanded credit.debit card, added a card just fine
- Rate: 6/7 ease: "I was kind of guessing, it wasn't out there 'this is what you do'"
  - Icons: thought credit card icon was a keyboard
  - Old floppy disc
  - Pencil: is to edit it (after clicking she figured that out)

### Cyber – add credit card

- Successfully went to monitored information, expanded credit.debit card, added a card just fine
- Rate: 6/7 ease: "I was kind of guessing, it wasn't out there 'this is what you do'"
  - Icons: thought credit card icon was a keyboard
  - Old floppy disc

- Pencil: is to edit it (after clicking she figured that out)
- Recent Activity: “I would expect that would show something had just happened”
  - Got it right regarding anything new coming up between report periods: it would go into Recent Activity

### Self-restoration tool

- User confused about where to go if she thinks she MIGHT be victim of ID theft
- Checked with Internet Monitoring first
- Went to ID restoration assistance and saw big phone number
  - “I don’t know if I would call somebody yet”
  - After more investigating she would call ID restoration number
- Directed to go to ID Restoration Guide to start questionnaire
  - Just thinks it would be a long boring list of information
  - Should call it something with “questionnaire” – name makes it unclear
- Is the end list of the questionnaire useful?
  - “I would probably call that number”
  - Would expect a computer to answer but would want a person
  - Person would tell the user 3 things she should do to resolve issue

### Stepped Enrollment

- Likes the first enrollment better
- “I like this system better as far as adding credit cards – the other one I like all the information they want up front”
- This where you add it better than with the little icons (in Cyber agent monitored information)
- All account information on one page, all monitoring on another – 2 steps rather than 3

### Email Review

- Intro email: it’s fine
- Alert: “I literally get hundreds of emails everyday – it might get lost”
  - This email did not seem urgent enough
- Reports: expected monthly
  - Would like it to jump out more
  - Say if this is a monthly report and appear more urgent
- **“If the title draws me in then I’ll click on it – as long as they don’t send me a ton of emails then I’ll click on it”**
- “I don’t want to be bombarded with a ton of other advertisements”

### Survey wrap up

- User most likes “The fact that they’ll send you alerts if something happens”
- 7/7 recommend to others



## USER 8

### Introduction

- Jennifer, 29, married, bookkeeper, \$26-75K, 2yr education – just paid for Lifelock
- Checks credit annually
- Looked on internet for tips to keep her credit safe
- Uses freeannualreport.com or something similar
- Shnucks and Target breaches – cards replaced

### Email/Mailed promo item

- “Always wary of unsolicited emails” – if you hover over the “click here” link you can see if it’s actually from Mastercard. Still wouldn’t click on the link, going to read first
- Worked at a credit union and they had something similar
- Lifelock is a “one-stop shop – will notify the credit bureau for you and get all your cards replaced” – **misunderstanding about what Lifelock provides**

### Marketing page

- “Pretty straightforward” regarding what the service is
- “It’s a little smaller so it kind of gets lost” – “I find myself skimming over it”
- Bullet points would help to make it clearer what service is being providing
- Misconception that this service will help you replace your cards if they’re lost

### Enrollment page

- “This is kind of what I was thinking – over on the right how they have out in sections... I think that’s helpful when you’re first being introduced to this”
- Ease 7/7 enrollment

### Dashboard

- “I like that the individual features are split up... all the important stuff is right up front”
- Goes to Cyber edit monitored information
- Would expect the Alert Summary to flag anything new that comes up on ID fraud

### Cyber – add credit card

- Super fast at adding the credit card via the Cyber module on the desktop
- Expanded with ease
- Rated 7/7 – “that was really easy”

### Self-restoration tool

- Went for assistance rather than ID self-restoration tool

- Would probably call bank if her card was breached but if it were her SSN card lost she would call Identity restoration service
- User directed to Self-restoration questionnaire
  - User said she would avoid talking on the phone so she would take the questionnaire
  - Uses live chat on websites to get help
  - **Name of self-restoration guide doesn't imply the user can take survey to resolve issue before calling**
  - Found list of steps helpful – “this looks like it would be enough”
  - If user hit a snag she would call service
- Likes FAQ at bottom – “One more think I can go through first before I call”
  - Doesn't want to be on hold trying to call somebody for help if she can complete this in 30 seconds

### Stepped Enrollment

- “They ask for less information up front”
- “Very user friendly to click and type it in and save and then it's done”
- User preference is for this version of the enrollment

### Email Review

- Welcome email: Likes that an email will only be sent if there is an alert.
  - User would be able to detect that emails coming in would be spam because they do not keep with the level of important indicated in this email
  - Would appreciate education emails if they didn't have links in them to learn more
- Alert email: user probably would not click on login button if she got an alert
  - Would just go to the website manually and login
  - Level of information is enough.
  - It's okay to not see the details about the alert – better to keep it on her account in case someone breaches email as well
- Report email: frequency expected is monthly to quarterly.
  - “If everything is good then quarterly would be sufficient”
  - Level of information is good, user would go check out her account
  - So leery of emails, does spam filtering at work so she is more careful

### Survey wrap up

- Service value: 7/7
- Most value: covers so many things: DL, SSN, email
- Perk she would like is to stop paper offers from coming in mail
- Would recommend service to others: 6/7
- “Lots of ways to figure out information on my own on the website”
- “CSID is the other company that works for you”

- Knows there are companies that do this kind of service. **“If Mastercard and my bank are willing to put their name and logo on it then I’m okay with it”**
- Would stop paying for Lifelock and keep this service
  - “I like the set up of this one, it’s much cleaner”
  - Lifelock’s not free

## USER 9

### Introduction

- Keisha, 36, social worker, \$76-150K
- Pays extra few dollars via credit card for some identity monitoring service
- Gets emails from Credit Karma is something’s coming in through credit report
- Does read information with her credit card statement but is not researching for best ID theft services
- Switched over to all electronic

### Email/Mailed promo item

- “I don’t think the picture would really catch me as far as identity theft” – picture looks like telemarketer, like sales related
- She would look into this service based on the email due to prevalence of ID theft
- Would go to the website and then call the number on the page

### Marketing page

- Based on page, would be interested in the service

### Enrollment page

- Normally would read T&Cs, would want to see if this is free and check for how long it’s free
- Dev: if user does not click to accept T&Cs and clicks to Create Account, nothing happens on the page, no error is received. User has to refresh page which clears fields in order to attempt to enroll again

### Dashboard

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### Cyber – add credit card

- User clicked off Cyber to edit monitored info
- User doesn’t like the process of adding monitored info buried on Cyber page
  - Found it easily though

- Would prefer to do it up front, maybe from the dashboard
- If she was familiar with the service it would be okay but “just joining the service and trying to add all your information into it – I don’t think this is really user friendly for someone that is new”
- Report: telling her information on where her data was compromised
  - “I like I have all the information”
- Rate: adding it was easy 7/7
- Recent Activity: If card was compromised, would expect alert to go here

### Self-restoration tool

- Would go to Lost Wallet if her ID was compromised
  - She would also go to Restoration Services
  - Led to self-restoration tool to take questionnaire
- “I like the outline from it”
- Before she would call if there was a problem, but after seeing this service she would come here to do the questionnaire
  - “I would probably call because I would want something done immediately”
  - “Someone to give me some type of comfort, that it would be resolved...”

### Stepped Enrollment

- I like the first one better. The first one asks to put your account number in (this was clarified)
- “I like this one better” – there’s a box for each thing

### Email Review

- Welcome email: “I like the reminder that it’s not going to email me any of my personal information... it just gives me that security saying that if I left my email up I don’t have to worry about my personal information being in an email”
- Alert email: “what is this 219 million – looks like junk mail”
  - **“If I had an alert on my account I need to be strictly about my alert”**
- Report: “this is fine”
  - Marketing on right isn’t as bothersome on a report. Alert merits more attention and seriousness so shouldn’t have marketing
  - Expected monthly, around statement time

### Survey wrap up

- Most value on lost wallet
- 7/7 on liking product
- Liked Cyber – specific information
  - Ability to add multiple cards and add information at a click
- 7/7 in terms of value

- Would tell friends
- “Doesn’t say anything here about can you pull your credit report”
  - “That’s another way to find out if someone has opened a credit account that you didn’t open”
  - Would want credit report – more information on that
- Would be nice if you’re married to have a joint account and monitors spouse info as well
- “I like how Mastercard stays on all the screens so it assures me”

## USER 10

### Introduction

- Monia – 52/F, married, some college, \$76-150K, Pharmaceutical distribution
- Doesn’t subscribe to any services
- Goes through programs credit unions offer regarding identity theft
- Has done some 3-month free trials to sign up for some service
- Reads booklets and pamphlets sent to her, doesn’t go out of her way to find information
- She and her son were hit by ID theft (Target)

### Email/Mailed promo item

- “I’m skeptical if it’s not something coming directly through bank or credit card”
- Would read through it if it’s something coming from her bank (ISSUER)

### Marketing page

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### Enrollment page

- Because it’s MasterCard, it seems like a secure site
- Saw CSID but is okay with it based on MC

### Dashboard

- “Relatively simple”
- “Guessing that if there are any alerts it would be in that alerts summary”
- **Consider making it so that there’s a Notifications module on the dashboard and it contains anything new that has been run for the user, including a Cyber report**

### Cyber – add credit card

- Goes here from nav bar to Cyber, doesn’t see it above the fold
- Returns to dashboard

- Went to Learn More on ID Theft Resolution
- Returned to Internet Monitoring
  - User doesn't know to click to expand the row for adding Credit/Debit Card
  - No Hover help on the icons makes it hard for user to tell which is the Save icon
  - "It looks like a disc" – "I just knew my process of elimination"
- Difference between Recent Activity and Report
  - "How has this activity gotten on to my account?"
- If credit card was compromised: user checked under the Cyber Report to find it

### **Self-restoration tool**

- User went to Identity Restoration Assistance and said she would call if she had been compromised
- Directed to self-restoration
  - Thinks guide has given her enough information
  - If she did call, expects same information she would get online

### **Stepped Enrollment**

- On Personal information, declares either enrollment is fine
- Does like this setup better – "before it was hidden"

### **Email Review**

- Welcome: likes that any time anything has been done they'll automatically send you an email, and personal information will not be emailed
- Alert: this is fine
- Report: user would log on at this point

### **Survey wrap up**

- User uncertain if this is going to show her all of her transactions, or just something that is being flagged?
  - "Will this just be for an alert on anything you do online or... how does this work?"
- Would recommend to friends and family

## **USER 11**

### **Introduction**

- Michael, ministry pastor, 31, married, \$26-75K, college grad, aware of ID theft software
- Doesn't look for ways to protect his information, but does read stuff that comes in from bank
- Has heard of LifeLock

### **Email/Mailed promo item**

- Prefers emailed messages
- Probably wouldn't continue reading it after opening
  - Unless something were to come up doesn't feel it's a service you have to have
  - "Screams promotional piece"
  - A simple bullet point explaining what identity theft protection is would be more helpful
  - "Not really telling me what it is"
  - "I'm ignorant to what it means"
- Doesn't like mailer insert either – "It's the same language – pretty generic"

### **Marketing page**

- "Helpful to know earlier because I didn't see it was free" – the email was unclear to him
  - User wouldn't have clicked to get to this point to find it was free
- "Bottom section I would read because it's summarizing what it would do for me"
- "If this was the first piece this would have captured my attention"
- Would enter 6 digits of card
  - Sees no reasons why not to do so
- Suggestion: add a disclaimer that personal information is protected and won't be sold

### **Enrollment page**

- Probably wouldn't read gray box on right because it was already provided on the page prior
- "If I'm already in my banking site, would be nice to not create a new user ID"
- Expects information and data to already be plugged in for the user
- Would maybe continue with service – this is the 3<sup>rd</sup> screen. Might have 2 more steps – would want something that says how long this will last
  - If the user only has a short span of time, would close out of this if he feels this might go longer

### **Dashboard**

- "Seems like I'm part of the service"
- "I'm not sure at this point how it tracks my bank account..." other personal elements

### **Cyber – add credit card**

- “My mom just got into online banking four years ago. This box might open up and she might put her name in”
- “Some people don’t know what these (icons) mean”
- Ease of adding: 5 or 6/7
- Would expect a new alert to be emailed to him, with a hyperlink right to the front page
  - Would want to see alert immediately on front page
  - Something asking to confirm if this is accurate

### **Self-restoration tool**

- If information was compromised would go to Lost Wallet and call specialist number
  - Specialist would put card on hold and stop activity on it
  - Issue new card
- No idea what anything under the Identity Restoration Services would do
  - Sit through reading a guide you have to hope you interpret it correctly
- “I wouldn’t want to read all this”

### **Stepped Enrollment**

- “This is like what I was saying earlier – step-by-step”
- “I would prefer this – not sure I’m going to read all this stuff on the right hand side”
- Didn’t click to save for monitoring

### **Email Review**

- Welcome: from marketing standpoint, message should be consistent. Why it’s unlike any other service, etc
  - Help **build awareness and excitement over the product**
- Alert: unsure what all that marketing material is
- Report: “probably wouldn’t open it because I know they’re going to alert me if something’s at risk”

### **Survey wrap up**

- People are filing other people’s taxes – would be good to know if that happened
- Doesn’t say https but is supported by MasterCard so CSID isn’t worrisome



## USER 12

### Introduction

- Bradley, 28, married, college, \$26-75K, case manager, pays for Legal Shield
- Father's wallet twice stolen
- He had CC open in his name with charges – took long time to dispute it
- Also victims of Target breach
- Annual free credit report
- Checks for charges on card

### Email/Mailed promo item

- Would delete or ignore the email
- Sees nowhere to click to find out more
- Have something up at the top I have to click on. Words like “you could never have too much”
  - Something implying here's something else the product offers beyond Legal Shield

### Marketing page

- Very busy site
  - Tabs about products, services, ads, etc
  - “I'm on a big site – I thought I was just clicking to get more information”
- “Answers a lot more questions I had from the email”
- Reinforcing the free; added on to existing card
- Acronym – CSID?
  - “I'm leery. It's a 3<sup>rd</sup> party that's handling it?”
- Unsure why we need 6 digits of card number
  - Might even try and call to talk to someone live before going any further
- Looked at footer for information to see if it's legitimate
- Would want to see those 4 items at the bottom more up front – “that's more of a hook”

### Enrollment page

- Some questions from previous page are answered here
- “At this point I'd kind of be ok with filling in my stuff”
  - Condense what's on this page and what's on the previous page and **put it in the email**
- Clicked on T&Cs
- Ease of enrollment – 6 or 7

### Dashboard

- “Little confused mainly because at what point do I need to tell them what to monitor?”
  - At this point “I'll have to start exploring the website”

- From home page “the next thing they should ask me to do is please enter account information”
- Mentioned adding his wife’s SSN for monitoring

### **Cyber – add credit card**

- Successfully got to Cyber, expanded and added credit card
- Mentioned icon to add is “very elementary”
- Ease of adding 2 or 3 out of 7
  - Very hard to find
  - No sort of blurb or explanation “please enter your card number here”
  - “I feel like there should be more”
- If something was breached he would expect an email alert and then would call to find out about it
  - Would expect alert on the dashboard under Alert Summary
  - First user to mention alert severity levels
  - Would want alert to remain on screen until it’s been resolved

### **Self-restoration tool**

- He’d definitely go for the phone number
- Never had liked idea of Identity Restoration
  - “I wonder if there’s a better way – a catchier way to say that”
  - Has to overthink to figure out if this is what he needs
  - “It’s not pleasant to read”
- Completes questionnaire
- (\*\*Likes FAQs on page)
- “Holy geez. That’s a lot” – on expanding step 1 of the restoration guide list
- “I’m still gonna want to talk to somebody – which is probably going to tell me the same thing. But to ease my frustration”
- “A Google search could’ve probably told me that”

### **Stepped Enrollment**

- “It’s a little nicer”
- “Three easy steps – 1-2-3”
- Likes Internet Monitoring page
  - It’s bold, “not just another box I need to fill in generically”
- Likes that it adds a new row to click to add another credit card
- Prefers over current enrollment

### **Email Review**

- Welcome: likes having email tell him what his ID number and password is
  - Says he has a binder full of passwords printed at home

- Is this CSID or Mastercard? 3<sup>rd</sup> party? Subsidiary?
- “Looks like I’m doing business with CSID”
- Alert: “I want it to be more than this. Something that’s more attention-grabbing”
  - “To weed out if it’s an advertisement, I want to see subject line: you’re identity’s been compromised”
  - “Hook me into clicking on it”
  - “I want to know right away what this is”
  - “Is this 219 million plus found on ME?”
  - I could care less – send it to me later. This is about my alert”
- Report: I want to know what the new Report is. Is it a fraud alert?
  - “If everything’s all good, don’t get me freaked out”
  - “A report to them could be ‘we did a monthly scan, everything’s all good, here’s your report””
  - Suggesting “monthly summary of accounts”

### Survey wrap up

- Value of service
  - In current state not really helpful 1 or 2/7
  - With suggested enhancements 6 or 7/7
- Would be encouraged to use service more
- Compared to Legal Shield, feels like he should’ve known more about his service
  - Hasn’t explored it much
  - This service beats out Legal Shield
  - **“I wanted to know if this covers any of my cards” – this wasn’t clear**
- He would opt in for limited power of attorney if MC would resolve credit card fraud issues on his behalf
  - If it was explained the laundry list of what he would need to do up front, then he would say yes – “It would make my life easier”

Email/Mailed promo item

Marketing page

Enrollment page

Dashboard

Cyber – add credit card

**Self-restoration tool**

**Stepped Enrollment**

**Email Review**