

# User Experience Storyboard

## Sign-In:

Username:

Password:

Sign-Up with Facebook:

## Questions:

"Is this you?" yes/no

## On-Boarding:

1. Hello! Here at TransUnion, our goal is to help you navigate the world of online finance management and tracking. / We are here to assist you in your quest to take control of your future.
2. Welcome aboard! Here, you'll be able to view your current credit score, your next online payment due date, and much much more!
3. Your mission: Learn how you can improve and maintain your own credit score. Are you ready to embark on your journey?

**Customization:** "We already know a little bit about you, but we would love to know more!"

Preferred Color Scheme: Option 1, Option 2, Option 3

Avatar Creation: Astronaut 1, Astronaut 2, Astronaut 3, Astronaut 4, Astronaut 5

## Example Push Notifications

"Your spaceship has malfunctioned! Help repair it to get it back on track!"

"Commander, your crew are waiting patiently for their next adventure. Are you ready to embark on your next mission?"

## Trivia

### TransMission 1 | Credit Scores

*[Setting: on the ground | End: through the clouds]*

Mission Background: *Sooooo, you've decided to embark on a mission to gain some knowledge about credit. Space is fraught with danger, so before you leave the stratosphere, I've got some preliminary training for you to complete.*

1. "What is a credit score?"
  - a. The number of credit cards you have.
  - b. A score based on your credit report.**
  - c. Your credit card number.

**Correct Answer Response:** "You got it! If you have any credit accounts, such as credit cards or loans, you have a credit report. Your credit report is a record of how you

manage your money. This data is then distilled and calculated to create your credit score. Great job! Here's 500 gallons of rocket fuel!"

**Incorrect answer Response:** "Actually, If you have any credit accounts, such as credit cards or loans, you have a credit report. Your credit report is a record of how you manage your money. This data is then distilled and calculated to create your credit score."

**2. "What is a credit mix?"**

- a. A recipe for good credit.
- b. It's when you put all of your credit cards in a blender.
- c. **The various types of credit you have.**

**Correct Answer Response:** "You got it! Your credit mix refers to the different types of credit you have, such as credit cards and mortgages. In addition to your credit mix, the number of accounts you have will also influence your score.

Great job! Here's 500 gallons of rocket fuel!"

**Incorrect answer Response:** Your credit mix refers to the different types of credit you have, such as credit cards and mortgages. In addition to your credit mix, the number of accounts you have will also influence your score.

**3. "What affects a credit score?"**

- a. **Payment history**
- b. Marital status
- c. Age

**Correct Answer Response:** "You got it! Neither marital status and age affect credit score. Your payment history does. Great job! Here's 500 gallons of rocket fuel!"

**Incorrect answer Response:** "Actually, only Payment History affects your credit score."

**4. "How many major Credit Unions are there?"**

- a. **3**
- b. 4
- c. 6

**Correct Answer Response:** "You got it! The three major credit bureaus—TransUnion®, Experian and Equifax are responsible for collecting and maintaining consumer credit reports in the U.S. Great job! Here's 500 gallons of rocket fuel!"

**Incorrect answer Response:** "Actually, there are three major credit bureaus—TransUnion®, Experian and Equifax. They are responsible for collecting and maintaining consumer credit reports in the U.S.

**TransMission 2: Identity Theft**

*[Setting: hyper speed streaks/stars, red flashing dangers | End: moon]*

Mission Background: *Identity theft is a serious crime where your personal information has been hijacked by an imposter who intends to commit fraud in your name. Identity fraud is a major problem, and can create serious personal and financial risk for consumers and business.*

**1. A Data Breach has occurred! Which of the following is NOT a likely cause?**

- a. *Criminal activity*
  - b. *Accident*
  - c. *Computer Failure*
  - d. ***Late Payment***
- a. **Correct Answer Response:** “Good job! You won an additional 500 gallons of rocket fuel.”
- b. **Incorrect answer Response:** “Not quite. Data breach occurs when personal information has been used or viewed by a person without appropriate authorization. Breaches can create serious personal and financial risk for consumers and business, and therefore it’s important to understand how to protect yourself. Data breaches can occur for a number of reasons, including criminal activity, accidents and computer failures.”

**2. A Data Breach is a looming threat! What should be your first step to protect your identity?**

- a. ***Change your passwords on a regular basis***
  - b. *Stay hidden in your basement*
  - c. *Pay your credit bills on time*
- c. **Correct Answer Response:** “You are correct! When it comes to major data breaches, one of the best identity protection habits you can have is to change your passwords on a regular basis. Make this a part of your monthly routine. Credit card information is seldom exposed in a data breach, but the same cannot be said for email addresses and passwords. Another simple step toward protection is to avoid using similar passwords, like password1 and password2. Mix it up. You won an additional 500 gallons of rocket fuel.”
- d. **Incorrect answer Response:** “Nice try. While you should get in the habit of paying your bills on time, it does not help protect you from a data breach. When it comes to major data breaches, one of the best identity protection habits you can have is to change your passwords on a regular basis. Make this a part of your monthly routine. Credit card information is seldom exposed in a data breach, but the same cannot be said for email addresses and passwords. Another simple step toward protection is to avoid using similar passwords, like password1 and password2. Mix it up.”

**3. Your identity has been stolen!! You need to act quick! What are you going to do?**

- a. *Report the theft*
  - b. *Freeze your accounts*
  - c. *Call your bank*
  - d. ***All of the above***
- a. **Correct Answer Response:** “Correct! By performing all the above actions, you can take the necessary steps to ensure you are protected from further criminal activity.”
- b. **Incorrect Response:** “Almost! You in fact should make sure you do all the above to fully protect yourself the best you can from further criminal activity.”

**TransMission 3: Debt and Money Management**

**TransMission 4: Annual Credit Report**

**TransMission 5: Credit Cards**

**TransMission 6: Credit Score**

**TransMission 7: Credit Monitoring**

**TransMission 8: Credit Bureaus**

**TransMission 9: Mortgage**