

**2015 Unbanked and Underbanked Consumer Focus Groups
Discussion Guide 6/12/2015**

MODERATOR INSTRUCTIONS ARE IN CAPS

I. INTRODUCTION AND WARM-UP

Introduction (5 minutes) (ALL GROUPS)

- Moderator introduction
- The purpose of this study is to understand how consumers use financial services to help create new products and programs that are better suited to consumer needs.
- Please feel free to be honest. I am a researcher with no interest in the outcome of the groups. There are no right or wrong answers and you will not hurt my feelings. I just want to hear your opinions.
- You don't have to be "called on" to speak - we'll have an open and free discussion. Please feel free to respond directly to what other people in the room are saying.
- Everything you say will remain anonymous. However, the session is being recorded to act as my notebook.
- Does anyone have any questions before we begin? [IF ASKED: I can't reveal who is sponsoring the research as I don't want it to influence our discussion.]

Warm-up (5 minutes) (ALL GROUPS)

1. I'd like to start by having everyone take a minute to introduce themselves. Tell me your name and where you are from.

II. CONSUMER NEEDS AND EXPERIENCES

Consumer Needs When Paying Expenses (5 minutes) (BILL PAYMENT GROUPS)

1. What are the most common bills you pay and how do you pay them?
 - a. PROBE IF NEEDED: Rent/mortgage, utilities, cell phone, car loan, etc.
 - b. Cash, check, online payment, mobile payment, money order, prepaid card, credit card
2. Of the methods you are currently using, which do you prefer? What do you like about that method? Is there anything that you don't like about that method?
3. What do you like and not like about other methods that you typically use?

Consumer Needs When Monitoring Finances (5 minutes) (ACCOUNT MONITORING GROUPS)

1. What are the different ways you keep track of your finances? What are the different things you want to keep track of when it comes to your money? How do you keep track of how much money you have or when bills are due?

- a. PROBE IF NEEDED: Do you check your account balance on ATMs, online, phone.
2. Which of the methods that you use do you prefer to keep track of your money? What do you like about that method?
3. What are the challenges of these methods? [FOR BANK OR PREPAID CARD ACCOUNT HOLDERS]Do you have the information you need when you need it? Is the information you need available and updated in real time?)

Experience with MFS (10 minutes) (LA1, LA2, LA3, LA5, LA6, KC1, KC2, and KC3 - User)

1. Mobile Financial Services is a term used to describe financial transactions you can make using your smartphone. You can also get information about your accounts. This is using the browser or apps on your phone – not calling in to an automated system. Thinking about mobile financial services, what types of financial activities are you doing using your smartphone?
CREATE A LIST. PROBE IF NOT MENTIONED: Checking balances, checking transactions, account alerts (low balance, transaction, fraud, check cleared, etc.) , bill pay, transfer, peer-to-peer payments, sending money abroad, etc. DO A HAND COUNT FOR EACH ITEM ON THE LIST, RECORD.
2. What institutions or companies provide these services to you?
3. How frequently are you using mobile financial services?
4. Why do you use your phone for these types of services?

III. MOBILE FINANCIAL SERVICES

MFS Awareness (5 minutes) (LA4 and KC4 - Non-User)

5. What can you tell me about the term Mobile Financial Services? What do you think that is?
6. Mobile Financial Services is a term used to describe financial transactions you can make using your smartphone. You can also get information about your accounts. This is using the browser or apps on your phone – not calling in to an automated system.
 - a. What types of activities have you heard you can do on your smartphone through your browser or an app?
 - b. What do you think the benefits are to mobile financial services?
 - c. What concerns do you have about mobile financial services?

Initial Awareness (5 minutes) (LA1, LA2, LA5, LA6, KC1, KC2, and KC3 - User)

1. How did you first become aware of [account management OR bill pay] services on your mobile phone?

2. When and why did you start using them? Did you start doing some financial activities on your phone first, and then start doing other activities? Which ones did you do first? Which ones did you do later? Why?

Concept Review – Account Management (30-35 minutes) (LA4 and KC2 – Non User)

1. I want to start by reviewing an example of how you can use your phone to manage your financial accounts. We are going to show you some example screens that are based on a bank’s mobile app and they may be slightly different than the services you use but the general concept is the same.
 - a. Here are some example screens that are based on a bank’s mobile website or app and some different tools they have to help you manage your account. (SLIDE 1) From the main menu you can select “View Accounts” and you will be able to see all of your accounts and the current balance.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how this information on your phone might be useful? When do you think you might use this feature (at certain times of the day/week/month, when you are waiting for certain transactions to process, making payment or purchase decisions, etc.)?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. What don’t you like about this feature? PROBE: Would you change anything? What and why?
 - iv. Do you have any concerns with using this feature? What are they?
 - b. (SLIDE 2) If you click on the arrow on one of the accounts, you can see more details including your transaction history.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how this information on your phone might be useful? When do you think you might use this feature (at certain times of the day/week/month, when you are waiting for certain transactions to process, making payment or purchase decisions, etc.)?
 - ii. What do you like about being able to see your account transactions on your phone? Do you think it could help you manage your finances? Why or why not?
 - iii. Do you know how long it takes for transactions to show up in this list? What would the ideal timeframe be?
 1. How does this timing compare to other ways you might check your transaction history?
 - iv. What don’t you like about this feature? PROBE: Would you change anything? What and why?
 - v. Do you have any concerns with using this feature? What are they?

- c. (SLIDE 3-8) Many financial institutions allow you to set up alerts so you are immediately notified when there is certain activity on your account. Here are some examples of setting up alerts on your phone. You can set up alerts for regular balance updates, when you overdraft, when a check clears, when one individual transaction is over a certain amount, where a correction has been made to your account, when your contact information changes and when a payment has failed or when a payment is scheduled. Different providers offer different alerts. You can get many of these types of alerts such text or push notification alerts. (IF NEEDED: A push notification comes through a downloaded app and usually creates an alert specific to that app with a red circle and number in the corner or the app icon.)
- i. NOTE: FOCUS ON TEXT/PUSH ALERTS IN THIS SECTION – NOT EMAIL.
 - ii. Has anyone seen something like this before? What do you think about it? Tell me how this information on your phone might be useful? When do you think you might use this feature (at certain times of the day/week/month, when you are waiting for certain transactions to process, making payment or purchase decisions, etc.)?
 - iii. What do you like this feature? Do you think it could help you manage your finances? Why or why not?
 - iv. Which alerts do you think would be the most helpful? Why?
 - v. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - vi. Are there any other alerts you don't see here that you would be interested in receiving?
 - vii. Do you have any concerns with receiving alerts? What are they?
- d. (Slides 9-11) You can also get many of the alerts we just talked about in emails instead of text messages or push notifications. Here are some examples of what they would look like and the type of information they would contain. Take a few minutes to read through these email alerts.
- i. Has anyone seen something like this before? What do you think about it? Tell me how this information on your phone might be useful? When do you think you might use this feature (at certain times of the day/week/month, when you are waiting for certain transactions to process, making payment or purchase decisions, etc.)?
 - ii. What do you like this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. Which email alerts do you think would be the most helpful? Why?
 - iv. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - v. Are there any other email alerts you don't see here that you would be interested in?
 - vi. Do you have any concerns with receiving email alerts? What are they?

- e. Thinking about all different types of alerts or other ways you can get information about your account, when do you think it would be more helpful to receive email alerts? When would it be more helpful to receive text or push notification alerts?
 - f. How often would you like to receive alerts, daily, or every time a transaction occurs? Does it depend on the type of notification?
2. If you set this up on your phone and had a problem using these services on your phone, what would you do?
 - a. PROBE: Use of online resources, Use of people, such as calling customer service or going to the branch or nonbank provider office.
 3. Which of these features would be the most important to you? Which are the least? Why?
 4. We went through an example of a mobile app/website based on a bank's offerings but some non-bank providers, such as prepaid cards, PayPal, etc., offer similar services on your phone. How do you think these services would differ between a bank and a non-bank? How would they be the same? Do these differences matter to you?
 - a. Do you think bank apps or tools have any advantages over nonbank tools? Any disadvantages?
 - b. Which would you prefer to provide these services to you? Why?
 5. Do you think the account monitoring tools on your phone from a bank would cause you to use a bank account more often (instead of non-bank services) Why or why not?
 6. For those of you who don't currently use this service, how interested are you in using it in the future? Why?

Concept Review – Account Management (30-35 minutes) (LA1, LA2, LA5, and KC1)

1. I want to start by reviewing an example of how you can use your phone to manage your financial accounts. We are going to show you some example screens that are based on a bank's mobile app and they may be slightly different than the services you use but the general concept is the same.
 - a. Here are some example screens that are based on a bank's mobile website or app and some different tools they have to help you manage your account. **(LA5:** Some of the examples will only be in English but I will translate as needed). (SLIDE 1) From the main menu you can select "View Accounts" and you will be able to see all of your accounts and the current balance.
 - i. How many of you have used something like this? Can you explain how you use it? How often do you look at this information, and when do you do that (at certain times of the day/week/month, when you are waiting for certain transactions to process, making payment or purchase decisions, etc.)?

- ii. What do you like about having this information on your phone? Has having this information on your phone helped you manage your finances? In what ways?
 - iii. What don't you like about having this information on your phone?
PROBE: In your experience using this feature, have you found things that could be improved? What are they?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. Has anyone not used this feature? Why not?
 - vi. (For those who have not used this feature) Do you think this could help you manage your finances? Why or why not?
- b. (SLIDE 2) If you click on the arrow on one of the accounts, you can see more details including your transaction history.
- i. How many of you have monitored your account transactions using your mobile phone? Can you explain how you do that, and when? (certain times of day/week/month, when waiting for certain transactions to process, when making payment or purchase decisions, etc.)
 - ii. What do you like about being able to see your account transactions on your phone? (PROBE: Has being able to see this information on your phone been helpful to you in managing your finances? In what ways?)
 - iii. How long does it take for transactions to show up in a list like this on the services you currently use? What would the ideal timeframe be?
 - 1. How does this timing compare to other ways you might check your transaction history?
 - iv. What don't you like about being able to see your account transactions on your phone? In your experience using this feature, have you found things that could be improved? What are they?
 - v. Do you have any concerns with using this feature? What are they?
 - vi. Has anyone not used this feature? Why not?
 - vii. (For those who have not used this feature) Do you think this could help you manage your finances? Why or why not?
- c. (SLIDE 3-8) Many financial institutions allow you to set up alerts so you are immediately notified when there is certain activity on your account. Here are some examples of setting up alerts on your phone. You can set up alerts for regular balance updates, when you overdraft, when a check clears, when one individual transaction is over a certain amount, where a correction has been made to your account, when your contact information changes and when a payment has failed or when a payment is scheduled. Different providers offer different alerts. You can get many of these types of alerts such text or push notification alerts. (IF NEEDED: A push notification comes through a downloaded app and usually creates an alert specific to that app with a red circle and number in the corner or the app icon.)
- i. NOTE: FOCUS ON TEXT/PUSH ALERTS IN THIS SECTION – NOT EMAIL.

- ii. Are you getting any alerts like these? Which ones? How often?
- iii. What do you like about the alerts that you receive? (PROBE: Has getting these alerts been helpful to you in managing your finances? In what ways?)
- iv. Which alerts have you found most helpful? Why?
- v. What don't you like about the alerts that you receive?
 - 1. PROBE: Are there ways that the alerts that you receive could be improved? What are they?
 - 2. PROBE: Are you getting too many alerts? How many alerts is too many?
 - 3. PROBE: What additional information would be helpful to include in these alerts?
- vi. Are there any other text alerts you don't see here that you would be interested in receiving?
- vii. Do you have any concerns with receiving alerts? What are they?
 - i. Does anyone not receive alerts? Why not?
 - ii. (For those who do not receive alerts) Do you think this could help you manage your finances?
 - iii. Are there specific times (of the day/week/month) or specific situations when you most want to receive alerts? Do you want to receive alerts right away, as soon as an activity on your account occurs, or on a regular schedule (i.e., once a day or week)?
- d. (Slides 9-11) You can also get many of the alerts we just talked about in emails instead of text messages. Here are some examples of what they would look like and the type of information they would contain. Take a few minutes to read through these email alerts.
 - i. Are you getting any email alerts like these on your phone? Which ones?
 - ii. What do you like about the email alerts that you receive on your phone? Has getting these email alerts on your phone been helpful to you in managing your finances? In what ways?
 - iii. Which email alerts have you found most helpful? Why?
 - iv. What don't you like about the email alerts that you receive on your phone?
 - 1. PROBE: Are there ways that the email alerts that you receive could be improved? What are they?
 - 2. PROBE: what additional information would be helpful to include in these email alerts?
 - v. Are there any other email alerts you don't see here that you would be interested in?
 - vi. Do you have any concerns with receiving email alerts? What are they?

- vii. What do you think about receiving email versus text alerts? Are there times (of day/week/month) or situations (alerts about specific activities or transactions) where you prefer one type of alert over the other?
 - viii. Thinking about all different types of text and email alerts or other ways you can get information about your account, when is it more helpful for you to received email alerts vs. text alerts?
 - ix. How often do you (or would you) like to receive alerts, daily, or every time a transaction occurs? Does it depend on the type of notification?
2. If you had a problem using these services on your phone, what would you do? Have you had a problem in the past? What did you do?
 - a. PROBE: Use of online resources, Use of people, such as calling customer service or going to the branch or nonbank provider office.
 3. Which of these features would you say is the most important to you? Which are the least? Why?
 4. We went through an example of a mobile app/website based on a bank's offerings but some non-bank providers, such as prepaid cards, PayPal, etc., offer similar services on your phone. For those of you who use mobile services from a non-bank, how does this compare? How are they the same? How are they different? Do these differences matter to you?
 - a. For those of you who had the choice between these types of features from multiple providers, did you compare the services available with each of the mobile apps/websites when you were deciding to start using mobile account monitoring? Why did you choose to use the app/website from this provider?
 - i. PROBE: Are there differences between banks and non-banks? What are they? Which is better? Why?
 - b. For those of you who have used these types of services from banks and non-banks, is there a difference between banks and non-banks on how quickly information is displayed?
 5. Do you think the account monitoring tools provided by your bank could replace the account monitoring services you use from non-banks? Why or why not? Do the bank apps or tools have any advantages over nonbank tools? Any disadvantages?
 6. **(LA5):** Would you prefer these tools to be in English or in Spanish? Would you still use them if they were only available in English?
 - a. What language are the account management tools you are currently using in – English or Spanish?

Concept Review – Bill Pay (30-35 minutes) (LA3 Non-User)

1. I want to start by reviewing an example of how you can use your phone for paying bills and sending other people money. We are going to show you some example screens

that are based on a bank's mobile app and they may be slightly different than the services you use but the general concept is the same.

- a. Here are some screenshots based on a bank's mobile website and their bill pay services. (SLIDE 1) From the main menu you can select "Bill Pay" and then it takes you to a second menu where you can choose to make a payment or set a reminder to make a payment later. It also shows the recent bill pay activity on your account.
- b. (SLIDE 2) If you choose to make a payment, the site will take you to a list of your currently set up payees. Here I have just one, my credit card company. If I click on that payee, I will go to the next screen which shows me the last payment I made to this payee, and give me space to fill in details of the payment I want to make. Then I can continue and finalize the payment.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how having this feature on your phone might be useful?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. PROBE: How many previous payments would you ideally like to see here?
 - vi. How long do you think it takes for payment to reach the company you are trying to pay? Is that too long, or does that work for you? Why or why not?
 - vii. If I told you it takes 3-5 business days, does it change your feelings? What do you think the timeline should be? Why?
 - viii. How does this timeline compare with other ways you use to pay the bills?
 - ix. Would this feature work for all of the types of bill payments you need to make? In which cases would it not work? Why?
 - x. Do you think this could help you pay bills faster? Why or why not?
- c. (SLIDE 3) If I want to add a new payee, I can select that option from the menu. I have the option to enter information or select from a list of local payees that are popular. I'm going to choose to enter the information myself. It will then give you a screen to put in the name, address, phone number and if you need to account number. Then that payee is added to your list and you can make a payment.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how having this feature on your phone might be useful?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?

- iii. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - iv. Do you have any concerns with using this feature? What are they?
 - d. (SLIDE 4) Or another option is making a person-to-person payment which at. I select "Peer-to-Peer" from the menu and it takes me to the next screen. There is a brief explanation about how the process works and telling you it can be used to send or receive money to anyone in the US using an email address or cell phone number. I'm going to select "Send Money" but you can also manage your list of payees or view recent activity.
 - e. (SLIDE 5-7) Once I click on "Send Money" I will get a list of people I've already setup. I just have my mom here. You'll see you have to put in the person's name but you can also put in a nickname. I'll select mom and it takes me to a screen that allows me to pick which account I want the money to come from and how much money I want to send. It will ask you the delivery speed. If you click on that box, you can see your options are Standard or Now. There is also a link that will take you to more information about the speed and any fees that might apply. And like with Bill Pay if you need to add a new person to your list, you can do that but selecting "Add Recipient" and entering in the information including what information you want to use to send the money. To access the money, my mom does not have to have an account at the same bank as me, but will have to enter some of her information.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how having this feature on your phone might be useful?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. Take a look at Page 6 again and the timelines that they mention. What do you think of these? Are they too long or would this work for you? Why or why not? What do you think the timeline should be?
 - vi. How does this timeline compare with other ways you use to pay the bills?
 - f. Back on Page 1 there was an opportunity to view your recent payments.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how having this feature on your phone might be useful?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. What don't you like about this feature? PROBE: Would you change anything? What and why?
 - iv. Do you have any concerns with using this feature? What are they?

- v. Is it important to you to have a record of your payments on your mobile phone? Why or why not? How do you think this could help you better manage your bill payments?
2. If you had a problem using these services on your phone, what would you do?
 - a. PROBE: Use of online resources, Use of people, such as calling customer service or going to the branch or nonbank provider office.
3. Which of these features would you say is the most important to you? Which are the least? Why?
4. We went through an example of a mobile app/website based on a bank's offerings but some non-bank providers, such as prepaid cards, PayPal, etc., offer similar services on your phone. How do you think these services would differ between a bank and a non-bank? How would they be the same? Do these differences matter to you?
 - a. Do you think bank apps or tools have any advantages over nonbank tools? Any disadvantages?
 - b. Which would you prefer to provide these services to you? Why?
5. Do you think the bill pay tools provided by a bank could replace the way you currently pay bills? Why or why not? Do bank apps or tools have any advantages over nonbank tools? Any disadvantages?
6. (IF NOT PREVIOUSLY DISCUSSED AND PEOPLE SEND MONEY OVERSEAS) Some tools, usually offered by non-banks, let you use your phone to send money to someone outside of the US. This works similarly to mobile payments we've been discussing, but allows you to send money to people in other countries.
 - i. Has anyone seen something like this before? What do you think about it? Tell me how having this feature on your phone might be useful?
 - ii. What do you like about this feature? Do you think it could help you manage your finances? Why or why not?
 - iii. What questions do you have about this type of feature? Why are those things important?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. How do you think this feature would compare to other ways of sending money to people outside of the U.S.?

Concept Review – Bill Pay (30-35 minutes) (KC2, KC3, and LA6)

1. I want to start by reviewing an example of how you can use your phone for paying bills and sending other people money. We are going to show you some example screens that are based on a bank's mobile app and they may be slightly different than the services you use but the general concept is the same.

- a. Here are some screenshots based on a bank's mobile website and their bill pay services. (LA6): Some of the examples will only be in English but I will translate as needed). (SLIDE 1) From the main menu you can select "Bill Pay" and then it takes you to a second menu where you can choose to make a payment or set a reminder to make a payment later. It also shows the recent bill pay activity on your account.
- b. (SLIDE 2) If you choose to make a payment, the site will take you to a list of your currently set up payees. Here I have just one, my credit card company. If I click on that payee, I will go to the next screen which shows me the last payment I made to this payee, and give me space to fill in details of the payment I want to make. Then I can continue and finalize the payment.
 - i. Do you pay bills with an app or site like this? Can you explain how you use it? How often are you using this feature?
 - ii. What don't you like about paying bills this way? Is there anything that can be improved?
 - 1. What do you like about the way this works on the phone? PROBE: Does it help you manage your bills better?
 - 2. What don't you like about this bill payment feature?
 - a. PROBE: Are there ways that this feature could be improved? What are they?
 - b. PROBE: What additional information would be helpful to include in this feature?
 - iii. PROBE: How many previous payments would you ideally like to see here?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. Has anyone not used this feature? Why not?
 - vi. When you use bill pay on your phone, how long does it take for payment to reach the company you are trying to pay? Is that too long, or does that work for you? Why or why not?
 - 1. What do you think the timeline should be? Why?
 - 2. How does this timeline compare with other ways you use to pay the bills?
 - vii. Does this feature work for all of the types of bill payments you need to make? In which cases does it not work? Why?
 - viii. Does this help you pay bills faster? Why or why not?
- c. (SLIDE 3) If I want to add a new payee, I can select that option from the menu. I have the option to enter information or select from a list of local payees that are popular. I'm going to choose to enter the information myself. It will then give you a screen to put in the name, address, phone number and if you need to account number. Then that payee is added to your list and you can make a payment.

- i. Do you ever add new payees using your phone? Can you explain how you use it? How often are you using this feature?
 - ii. What do you like about the way this works on the phone? PROBE: Does it help you manage your bills better?
 - iii. What don't you like about this bill payment feature?
 - 1. PROBE: Are there ways that this feature could be improved? What are they?
 - 2. PROBE: What additional information would be helpful to include in this feature?
 - iv. Do you have any concerns with using this feature? What are they?
 - v. Has anyone not used this feature? Why not?
- d. (SLIDE 4) Or another option is making a person-to-person payment which at. I select "Peer-to-Peer" from the menu and it takes me to the next screen. There is a brief explanation about how the process works and telling you it can be used to send or receive money to anyone in the US using an email address or cell phone number. I'm going to select "Send Money" but you can also manage your list of payees or view recent activity.
- e. (SLIDE 5-7) Once I click on "Send Money" I will get a list of people I've already setup. I just have my mom here. You'll see you have to put in the person's name but you can also put in a nickname. I'll select mom and it takes me to a screen that allows me to pick which account I want the money to come from and how much money I want to send. It will ask you the delivery speed. If you click on that box, you can see your options are Standard or Now. There is also a link that will take you to more information about the speed and any fees that might apply. And like with Bill Pay if you need to add a new person to your list, you can do that but selecting "Add Recipient" and entering in the information including what information you want to use to send the money. To access the money, my mom does not have to have an account at the same bank as me, but will have to enter some of her information.
 - i. Is anyone using this type of feature? Can you explain how you use it? How often are you using this feature?
 - ii. For those who don't use this feature, why aren't you using it?
 - iii. What do you like about the way this works on the phone? PROBE: Does it help you manage your bills better?
 - iv. What don't you like about this bill payment feature?
 - 1. PROBE: Are there ways that this feature could be improved? What are they?
 - 2. PROBE: What additional information would be helpful to include in this feature?
 - v. Do you have any concerns about this feature? What are they?

- vi. Take a look at Page 6 again and the timelines that they mention. What do you think of these? Are they similar to the timelines you experience with your current bill pay provider? What do you think the timeline should be?
- vii. How does this timeline compare with other ways you use to pay the bills?
- f. Back on Page 1 there was an opportunity to view your recent payments.
 - i. What do you like about the way this works on the phone? PROBE: Does it help you manage your bills better?
 - ii. What don't you like about this bill payment feature?
 - 1. PROBE: Are there ways that this feature could be improved? What are they?
 - 2. PROBE: What additional information would be helpful to include in this feature?
 - iii. Do you have any concerns about this feature? What are they?
 - iv. Is it important to you to have a record of your payments on your mobile phone? Why or why not? How have you used this type of information in the past?
- 2. If you had a problem using these services on your phone, what would you do? Have you had a problem in the past? What did you do?
 - a. PROBE: Use of online resources, Use of people, such as calling customer service or going to the branch or nonbank provider office.
- 3. Which of these features would you say is the most important to you? Which are the least? Why?
- 4. We went through an example of a mobile website based on a bank's offerings but some non-bank providers offer similar services on your phone. For those of you who use mobile services from a non-bank, how does this compare? How are they the same? How are they different? PROBE IF NEEDED: time lag of transactions, convenience, cost, easy to find help when needed.
 - a. For those of you who had the choice between these types of features from multiple providers, did you compare the services available with each of the mobile apps/websites when you were deciding to start using mobile account monitoring? Why did you choose to use the app/website from this provider?
 - i. PROBE: Are there differences between banks and non-banks? What are they? Which is better? Why?
 - b. For those of you who have used these types of services from banks and non-banks, is there a difference between banks and non-banks on how bill payment works?
- 5. Do you think the bill pay tools provided by your bank could replace the bill pay services you use from non-banks? Why or why not? Do bank apps or tools have any advantages over nonbank tools? Any disadvantages?

6. (IF NOT PREVIOUSLY DISCUSSED AND PEOPLE SEND MONEY OVERSEAS) Some tools, usually offered by non-banks, let you use your phone to send money to someone outside of the US. This works similarly to mobile payments we've been discussing, but allows you to send money to people in other countries.
 - a. Have you made payments to people in other countries?
 - i. If yes, how do you do it? What provider do you use?
 1. Do you do it in person, on the phone, online, etc?
 2. How often do you do this?
 3. Have you ever used your mobile phone to send the payment?
 - ii. For those who have used the phone: What do you like about using your phone to make these payments? Is there anything you would like to change about it? Does the money get there quickly enough? Would you like to use a bank to do this?
 - iii. For those who have made these payments to other countries without using the mobile phone, would you like to do it with your phone? Why? Would you have any concerns about doing that?
7. (LA6): Would you prefer these tools to be in English or in Spanish? Would you still use them if they were only available in English?
 - a. What language are the account management tools you are currently using in – English or Spanish?

IV. IMPACT OF MFS

Setup of Tools (5 minutes) (LA3, LA4 and KC4 – Non-User)

1. What do you think the setup process would be like (LA3: for bill payments)? How would you get started using the features we have talked about on your phone?
2. What would you think if you had to do the initial set up online on a desktop or laptop computer? Would that change your opinion?
 - a. PROBE: Would having to use a computer to set up alerts make it easier or harder to do?
3. If you needed help setting up mobile financial services, who would you ask?
4. (LA3) Have you seen bill pay options and features in the mobile features you currently use to manage your finances? What did you notice about them?

Setup of Tools (5 minutes) (LA1, LA2, LA5, LA6, KC1, KC2, and KC3 – User)

1. Tell me a little bit about the set up process.
 - a. How easy or hard was it?
 - b. Did anyone help you? Who?

- c. What questions did you have during the set up process? How were they answered?
- d. Did anything have to be set up online or could you do all of the setup from your phone? IF ONLINE: Was that difficult or burdensome in any way?

Change in Financial Habits (10 minutes) (LA1, LA2, LA5, and KC1- Account Management User)

1. How did you keep track of your account (check balances, check transaction history, etc.) before you started using mobile financial services?
 - a. Are you using other methods in addition to mobile financial services to manage your finances? Which ones? Why?
2. What impact has the use of these mobile tools had on the way you manage or keep track of your money?
 - a. Is it easier, harder or the same to manage your money using mobile financial services?
 - i. Do you find you are charged more, less or the same fees now that you are managing your money using mobile financial services?
 - ii. What about low balance fees, overdraft, or other similar fees? How so?
 - iii. Have you ever been charged a bank fee that you weren't expecting? Why were you charged? Why was that a surprise? Has mobile financial services made you more aware of when you will be charged a fee (or do you think it could keep you from being surprised by a fee?)

Change in Financial Habits (10 minutes) (KC2, KC3 and LA6- Bill Pay User)

1. How did you pay your bills and send money to other people before you started using mobile financial services?
 - a. Are there still bills you pay other ways? Which ones? Why?
2. What impact has the use of these tools had on the way you pay or keep track of your payments?
 - a. Is it easier, harder or the same to make payments using mobile financial services? How so?
 - b. Do you find you are charged more, less or the same fees now that you use mobile financial services to send and receive money?

Predicted Change in Financial Habits (10 minutes) (LA3, LA4 and KC4 - Non-User)

1. Do you think the (LA3: payments) tools we've discussed are better, worse or about the same as your current methods of financial management (LA3: making payments)? Why?
2. How do you think the mobile financial tools we've talked about today would change the way you manage your finances if you adopted them? Why?

- a. What do you think would be easier? What would be harder?
3. Do you think you will start using mobile financial services (**LA3**: mobile bill pay or payments) in the next 6 months? Why do you say that?
 - a. For those who said yes, are there things you think you would still do another way, not using your phone? Which ones? Why?[PROBE: Visit branches]
 - b. What, if any, concerns do you have?

Change in Appeal of Banks (15 minutes) (ALL GROUPS)

1. Does using these tools change how you feel about the financial institution providing them? For example, if you use mobile financial services from a bank, do you feel differently about your bank because of these tools?
 - a. Do you think these tools would change how likely you are to stay with your current financial service provider? How? Why?
2. Do mobile financial service tools like the ones we have talked about today make you more likely to use a bank?
 - a. Do you feel these tools could help you have a better relationship with a bank? How? Why?
 - b. What would it take for you to take the transactions you are making with non-bank providers and change to using a bank for those? Why is that important?
3. Do these mobile financial tools give you more confidence about [being able to manage your account and avoid bank fees/getting your bills paid on time]?
4. Are there any of your personal financial transactions that you aren't currently using a bank for that you might start using a bank for because of mobile tools we've talked about? Which transactions? Why do you say that?
 - a. IF NOT: What are the barriers? Why wouldn't mobile financial services address that?
5. (**Unbanked only - LA1 & KC2**) Do the tools we have talked about today make you more or less interested in opening a bank account or does it not change your opinion? Why?

V. SECONDARY TOPICS (15 minutes total - vary topics based on group composition and time remaining)

Growth in Banking Relationships (ONLY APPLIES TO LA2, KC1, KC3 LA5 AND LA6)

1. How do you think using mobile financial services could impact the relationship you have with a bank? How has it already changed your relationship?
2. Do you find you go into the branch more, less or about the same as you did before you started using mobile financial services? Why? Is that good or bad?

3. Do you ever receive offers or information about financial products and services on your mobile phone? This wouldn't be an email that you read on your phone but an offer on the mobile website or in the app. How? PROBE: in app, texts, ads on mobile sites, etc.)
What do you think about these offers? What do you do when you see one?
 - a. Is this a good way to learn about new products and services available to you? Why or why not?
 - b. Is there another way you would prefer to learn about new products and services? How? Why?

Account Opening (ALL GROUPS)

1. Has anyone ever opened a bank account on your phone?
 - a. If you haven't, would you? Why or why not?
 - b. IF YES: Was it an additional account where you already have one account or was it an account at a new bank where you had no existing relationship?
 - c. IF YES: Tell me a little bit about the process. What did you think about it?
PROBE: on convenience?
 - d. Did you have any concerns about opening an account online? FOR THOSE WHO SAID NO: What about those who haven't ever done this – would you have any concerns? PROBE: security, information, convenience.
 - e. Did you feel like you needed to talk to a person? FOR THOSE WHO HAVE NOT: Do you think you would want to talk to a person?

Remote Deposit Capture (ALL GROUPS)

1. Many banks offer a service that allows you to deposit a check to your account by taking a picture of it with your phone. Have you ever heard of this? Has anyone ever used it? What did you think about the process?
2. SHOW RDC SCREENSHOTS. Here is an example of how this process would work. Using your mobile phone you would open your banking app and select "Deposit a check." You enter the amount and take a picture of the front and back of the check and then click deposit.
 - a. What do you think of this?
 - b. What concerns or questions, if any, do you have?
 - c. Do you think this service could be useful to you? Why or why not? Do you think it could replace your use of check cashing services? Why or why not?
 - d. When would you expect the funds to be available to you from the check? What would your ideal be? Does that impact how useful this service could be to you?
 - i. What if the bank let you have up to \$200 available the next day with the rest available in 3-5 days? Would that change how useful this service might be to you?

VI. CONCLUSION

Conclusion (2 minutes) (ALL GROUPS)

1. Those are all of the questions I have for you. Thank you so much for participating in this discussion.