



Direct Express® Mobile App Pilot Overview

Objective

Comerica Bank® would like to launch a pilot study for the **Direct Express®** mobile application. Pilot users will be able to download the mobile app on their personal mobile device. They would each register their **Direct Express®** account(s) to the mobile device and use the mobile device to check balances, view transaction and deposit history, locate ATMs, and manage alerts. The target user base for the pilot would be the 12 **Direct Express®** cardholders who participated in the Mobile Usability Study – no additional users will be included. The application would have the full functionality available for cardholder use (locate ATMs, manage alerts, view transaction and deposit history, etc.), however the purpose of the pilot would be to validate the cardholders transaction data during the period of the pilot (purchases, deposits, and other transaction types such as transaction reversals/disputes, etc.) as they apply to the specific user. Other functions of this mobile app include a tutorial and access to a how-to module with best ways to use their cards. Duration for the pilot is not to exceed 4 weeks.

Pilot Details

There are no scripts for these calls and none of these calls will be recorded

1. Preparation/Readiness for pilot: This part consists of a one on one phone call (not to exceed 1 hour) to discuss the pilot and the goals of the pilot with each user. The users individual google play ID or Apple User ID will also be obtained. This allows the users to obtain and download the app in the pilot mode.
2. Usage of the Mobile app: This part consists of the user actually using the app as they deem necessary for how they plan to use the application. The emphasis we'd like them to focus on is the validity of the transaction history and deposit history. Users can also explore other functions on the mobile app also.
3. Weekly Feedback: We plan to check in with each user via a one on one phone call to get weekly feedback. The feedback call will be no more than 30 minutes per user. This part of the pilot would repeat up to 4 times throughout the pilot.
4. Wrap Up: This part consists of a one on one phone call with each user to let them know the pilot has finished. Secondly, more feedback will be sought regarding the pilot and some specific transactions. None of these calls will be recorded. See below for potential questions.



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Potential Questions During Weekly and Wrap up calls:

- a. I noticed a deposit for your account on xx/xx/xx. Did you see that deposit within the mobile app? Was the dollar amount of the deposit correctly displayed within the mobile app?
- b. I noticed a purchase at zzzzz for your account on xx/xx/xx. Did you see that transaction within the mobile app? Did the transaction appear the same day within the mobile app? Was the dollar amount of the transaction correct within the mobile app?
- c. I noticed an ATM withdrawal for your account on xx/xx/xx. Did you see that transaction within the mobile app? Did the withdrawal appear the same day within the mobile app? Was the dollar amount of the withdrawal correct within the mobile app?
- d. We will also ask for any additional thoughts regarding the mobile app.

Functions Validated

- 1) Downloading and Registering the mobile app
- 2) Validate account detail (balance, deposits, and transaction history, ATM withdrawal/s)
- 3) Reverse or dispute transactions (if they occur)
- 4) Any additional general functionality of the mobile app or comments

Burden Hours for 4 week pilot (12 participants)

Preparation Call with Users	1 hour
Weekly Feedback	30 minutes
Wrap Up Call (end of pilot)	1 hour
Total Burden Hours	48 hours