

EasyB: Notifications

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v02: January 24, 2020

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Project overview:

EasyB is a growing fintech/neobank app that offers low commissions with a user-friendly interface. Apps with similar features include Monzo, Revolut, and Simple. They need six mobile push notifications that anticipate and match the user's mood when viewed. Push notifications help drive engagement, and each one leads to a certain screen in the app.

- Notifications should have a maximum of 30 characters for the title and 40 characters for the body copy.
- About overdrafts at EasyB: Users can get an approved overdraft protection limit, for example, £100. This means that if their account balance falls below £0, they won't be charged a fee. However, if the account balance falls below the approved overdraft protection limit, the user will be charged a fee.

Style notes:

- The tone for each notification will vary based on the predicted emotional state of the user upon reading the message
- No SEO keyword requirements

Notification scenario	Copy explorations	Final copy
<p>The user crossed their overdraft protection limit -> leads to the overdraft information screen</p> <p>Mood: negative</p>	<p>👉 Overdraft limit exceeded A fee has been added to your account</p> <p>➡ You're in overdraft land! Your limit was exceeded. Tap for more.</p> <p>💥 Overdraft fee charged Unfortunately, – £100 limit was exceeded</p> <p>Overdraft protection limit was exceeded</p>	<p>👉 Overdraft limit exceeded Unfortunately, a £15 fee has been charged</p> <p><i>The user is likely feeling anxious and perhaps confused. Thus, the emoji selected draws attention without being obnoxious. At this point, there is nothing a user can do to prevent the fee and no approval is required. So, the tone should be sympathetic but still matter-of-fact. The choice was made to select a version that mentions the fee in the body copy for the sake of full transparency. However, that wasn't the first thing the notification stated.</i></p>
<p>The user received their monthly salary -> leads to the account overview screen</p> <p>Mood: positive</p>	<p>Best day of the month? Payday. Check your account's updated balance 💰</p> <p>Get that MONEY 🤖 Your paycheck has been deposited</p> <p>Cha-CHING. You just got paid. Tip: confirm that the amount is correct</p> <p>Direct deposit alert 📺 Your balance just increased by £2,345 Your new balance is £5,432 Tap to see your new balance</p>	<p>Cha-CHING. You just got paid. Your new balance is £2,345</p> <p><i>This notification conveys key information in a lighthearted tone since this is a routine, positive alert. The amount of the direct deposit is right in the body copy, which saves users a step and customizes the notification. The notification requires no action from users. Engagement doesn't always mean users need to log into the app; sometimes it can just make users' financial routine easier.</i></p>
<p>The user was approved for a loan -> leads to screen with loan details</p> <p>Mood: positive</p>	<p>Consider yourself... approved ✅ Tap to view the details of your new loan</p> <p>Loan = approved 🦄 You're golden. Tap for next steps.</p> <p>Good news, (null)! The loan you applied for was approved</p>	<p>Loan = approved ✅ Tap for details on your new loan...</p> <p><i>Concise and to the point. The mood is positive but serious, since users may feel cautiously optimistic about approval. Applying for a loan could be a rare and significant event for users. A celebratory tone would be too much for this notification. This alert needs to lead users <u>into</u> the app, thus the instruction to "tap" and the ellipses.</i></p>
<p>End-of-day, total daily spending notification -> leads to screen with a breakdown of the day's transactions.</p> <p>Mood: neutral</p>	<p>View daily spending report 🛒 Today's summary is ready for review</p> <p>Keep tabs on your spending Your daily spending report has arrived</p> <p>Verify today's transactions 📺 Tap to check your daily spending report</p>	<p>Verify today's transactions 🛒 Your spending report is ready for review</p> <p><i>Uses a power keyword, "verify," to build trust. The body copy speaks directly to users. "Verify" tells users <u>what to do</u> with the report, and not just that the report exists. Overall, the tone is neutral and informative.</i></p>
<p>Update to terms of service -> leads to</p>	<p>Wanna read some legalese? It'll be fast + useful. Promise</p>	<p>New year, new terms of service Read paragraph 5 for a trade secret 🤖</p>

<p>the terms of service screen</p> <p>Mood: neutral</p>	<p>New terms of service for 2021 Tap to read about important changes</p> <p>New year, new terms of service No fine print, just clear updates No cover ups, just straightforward terms</p> <ul style="list-style-type: none"> - Revealing new terms of service - Read paragraph 5 for a trade secret 🙄 - Accept the terms before logging in again 	<p><i>This choice is timely (referring to an upcoming holiday) and piques curiosity by referring to a hidden Easter egg in the terms of service. This action is not something users WANT to seek out. Many don't read the terms of service when they're in the onboarding flow, <u>let alone</u> as a separate task. Thus, the body copy gives users an incentive with an instant reward for reading something they would normally ignore.</i></p>
<p>The user's account went below £0 but did not cross their overdraft protection limit -> leads to the overdraft information screen</p> <p>Mood: negative</p>	<p>♦ Careful! Balance is under £0 You're covered by overdraft protection</p> <p>Your balance dipped below £0 Tap for info on overdraft protection</p> <p>Overdraft protection activated To avoid fees, stay below the £100 limit</p> <p>Read about overdraft protection limits Your overdraft protection limit is £100 Tap to read about possible fees Bring account balance back to £0 Bring account balance back to the green</p>	<p>♦ Careful! Overdraft Detected To avoid fees, stay below the £100 limit</p> <p><i>This notification may cause frustration and concern, but it's an important message. The user may already be panicked by the nature of this notification, so using softened but firm language is better than causing further unease. "Careful!" isn't as alarming as "Caution!" Similarly, the orange emoji grabs attention but isn't as jarring as a red octagon. It provides a solution to the overdraft problem: not withdrawing more than the limit. It gives users the basic information they need to proceed with their transaction, but also leads to more information if needed. It could also lead to a screen that allows users to transfer funds between accounts. A good backup would be "Overdraft protection activate," which puts a positive spin on a negative situation.</i></p>
<p>The user crossed their overdraft protection limit -> leads to the overdraft information screen</p> <p>Mood: negative</p>	<p>👉 Overdraft limit exceeded A fee has been added to your account</p> <p>➡ You're in overdraft land! Your limit was exceeded. Tap for more.</p> <p>💣 Overdraft fee charged Unfortunately, – £100 limit was exceeded</p> <p>Overdraft protection limit was exceeded</p>	<p>👉 Overdraft limit exceeded Unfortunately, a £15 fee has been charged</p> <p><i>The user is likely feeling anxious and perhaps confused. Thus, the emoji selected draws attention without being obnoxious. At this point, there is nothing a user can do to prevent the fee and no approval is required. So, the tone should be sympathetic but still matter-of-fact. The choice was made to select a version that mentions the fee in the body copy for the sake of full transparency. However, that wasn't the first thing the notification stated.</i></p>