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PayPerks is an education program that gives you chances to win cash for learning about your card!

Sign Up, it's free!

First Name*

Email Address*

Password*

Confirm Password*

By signing up for PayPerks, you agree to our [Terms of Service](#) and [Privacy Policy](#).

Create My Free Account >

Ask Us



- Avoid fees
- Save time
- Keep your info safe & secure
- 100% Free

Your Prepaid Card Here



“ This was the best thing I could have done to educate myself. ”

— Joan R



“ Your service is superb and I like the way you go all out on making things explained in detail but yet ”



“ I'm 59 years old and just now trying to learn to use a computer, so this PayPerks Team is really ”

How It Works:

**Banks and
Card Providers**



Scratchers!



**Signup and
link card**



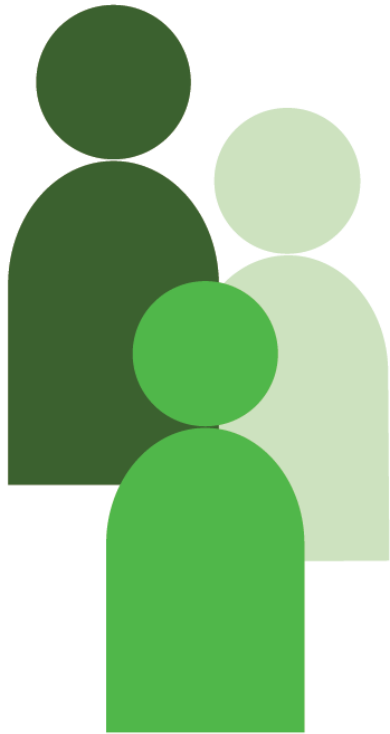
**Earn
points**



**Monthly
Sweepstakes**

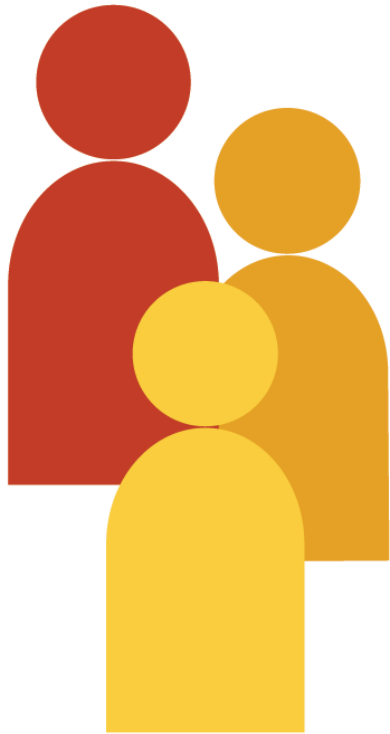


Our Users:



- **Low-Middle Income Consumers**
- **Previously known as the "un/underbanked"**
- **Many get paid from gov't benefits**
- **Use check cashers and prepaid debit cards**
- **All ages, including older demographics**
- **Most use their smartphone as their main source of internet access**

Designing For Our Users:



- **Cautious about security**
- **Fearful of people taking advantage of them**
- **Limited experience w/ internet**
- **Lack of financial capability**

Design Challenges:



- **Guiding users through a complicated idea**
- **Communicating the sweeps aspect of the site without sounding like a scam**
- **Creating trust**
- **Accessibility concerns for the elderly and disabled**
- **Mobile and Desktop responsive design**

The Takeaway And The Real Challenge:

We are not our target audience!



Earn cash. Collect pins. Climb the leaderboard!

[open](#)

Thank You! The \$5.00 Signup Bonus is Yours!
Earn more by completing the [To-Do List!](#)

My Deals

My List

QUICK & EASY
3 minute survey to Complete

InboxDollars General Profile **SURVEY**

< PREV NEXT >

General Profile Survey

Complete this quick and easy General Profile Survey.

earn \$0.50

Members Also Like

Discover it Card



earn \$20.00

National Credit Report



earn \$7.00

QuiBids



earn \$15.00

GameFly



earn \$10.00

My List

close

Complete this list and get a
\$0.50 bonus

Activate Your Account	✓
Take General Profile Survey	do
Learn How to Earn Pins	do
Make a Web Search	do
Watch How-To Video	do
Like Us on Facebook	do
Confirm Your First PaidEmail®	do

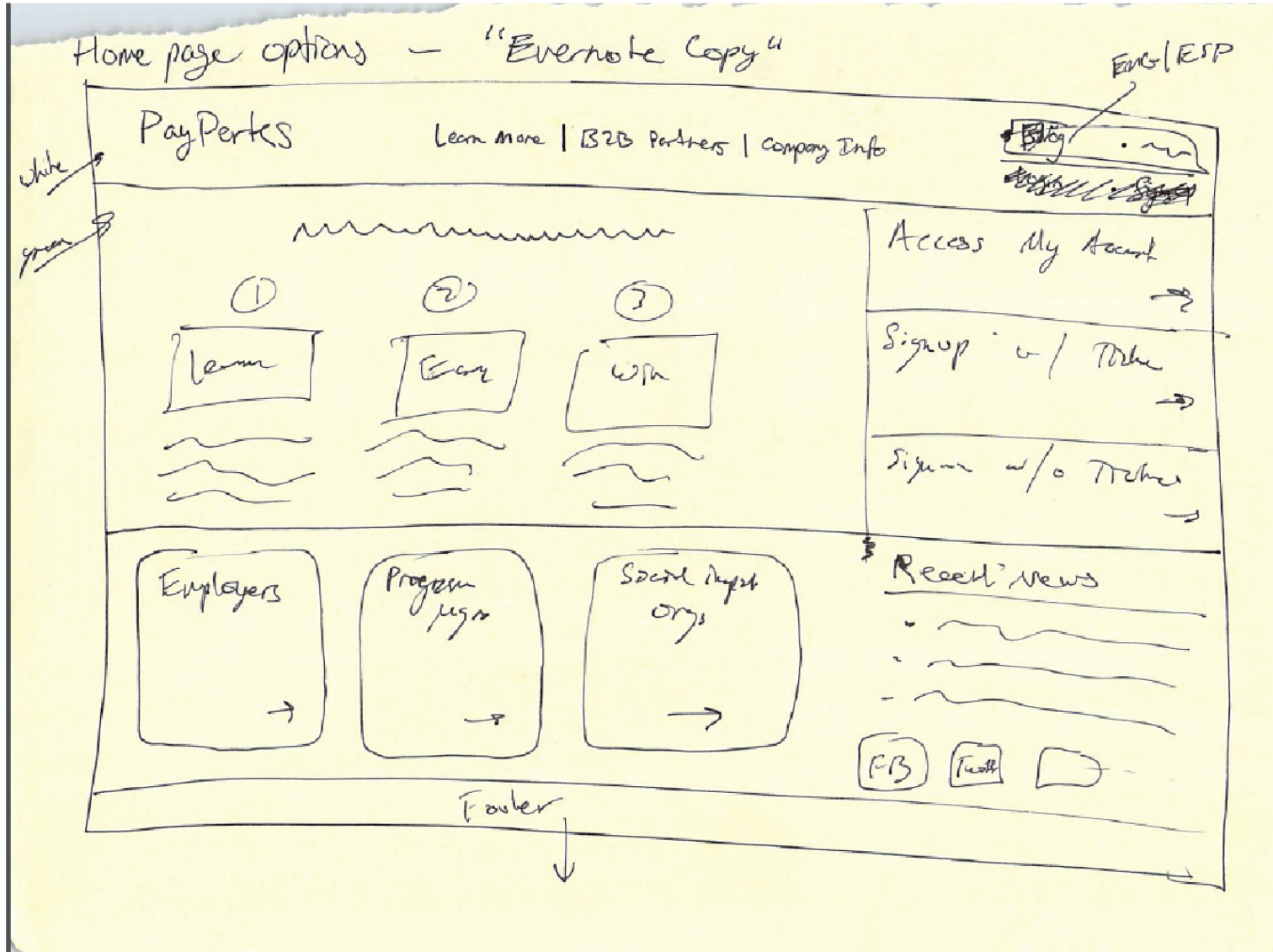
Special Club Offer

Publishers Clearing House


WIN OVER
\$2,000,000

Enter Now!

How Does PayPerks Design For These Users?

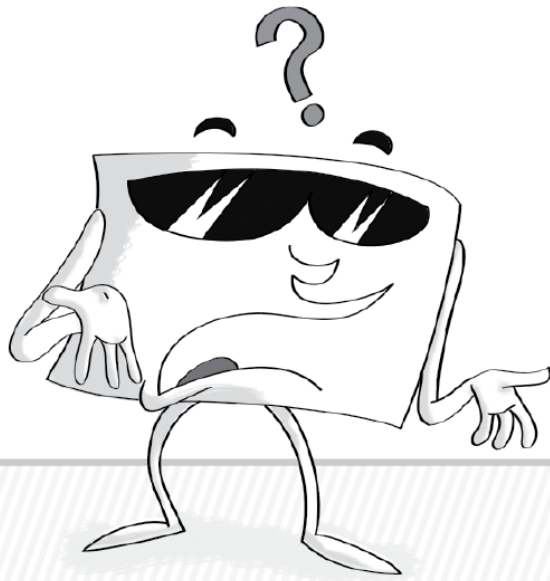


Our Process:

- 
- **Idea Pitching**
 - **Gauge Importance**
 - **Identify Requirements**
 - **Visual Design**
 - **Collaborative Feedback**
 - **User Testing**
 - **Build & Test**
 - **Launch**
 - **Track, monitor, and evaluate**
 - A&B testing
 - Iterate or scrap what isn't working

The Problem:

Get users to understand the product and engage with the educational content



We Tried:

- Bootstrap Tour
- A 1.5 minute intro video during sign up
- Pop-ups and greetings on login





U.S. Bank Focus Card

2,325 Points Earned

1 Point = 1 Chance to Win

\$500 Grand Prize

[See All Prizes >](#)

Your Progress by Topic

Privacy & Security	33%
My Card: Using It	0%
Budgeting & Saving	0%
PayPerks	0%
My Card: What is it?	0%
My Card: Where's my info?	0%
Credit & Debt	0%
About Me	0%

20

Privacy & Security

What is a PIN?

[Earn 20 Points >](#)

20

Privacy & Security

Your Financial Bodyguard

[Earn 20 Points >](#)

20

Privacy & Security

Disputing Transactions

[Earn 20 Points >](#)



####

You linked your card on January 15, 2015

225 Usage Points

[Usage Rewards Details >](#)

NO PURCHASE OR CARD LINKING NECESSARY. FOR MORE DETAIL, SEE OUR [SWEEPSTAKES RULES](#).



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Credit & Debt	0%
About Me	0%

Start Here



20

Privacy & Security

Your Financial Bodyguard

[Earn 20 Points >](#)

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Privacy & Security

Disputing Transactions

[Earn 20 Points >](#)



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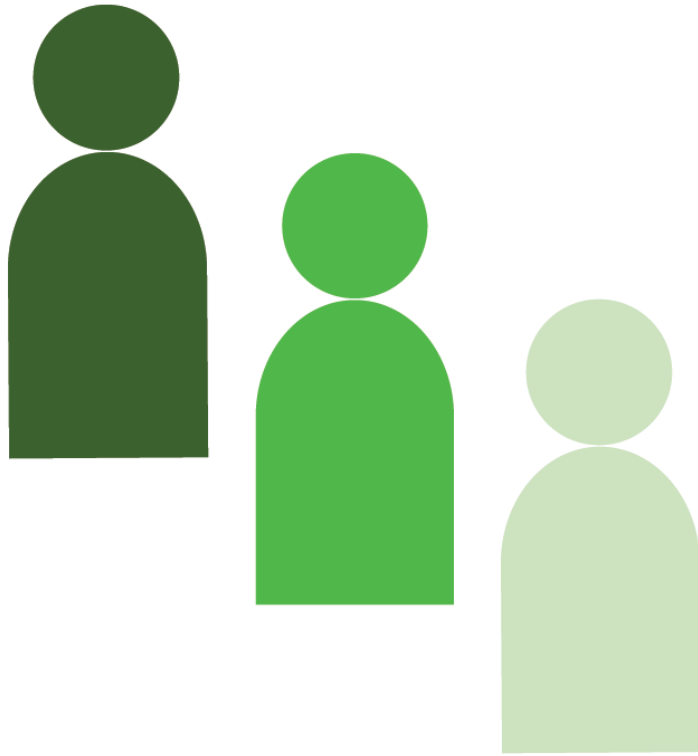
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User Testing:



- **Online testing**
- **Invite our target users into our office**
- **On the street testing**



Ask Us

Your Safety

- ✓ Our top-level security standards make sure your data is safe 24/7
- ✓ We will not be able to make transactions on your card or see your account balance
- ✓ Linking your card enters you into our monthly sweepstakes



Link your card here



Name on card



PayPerks Activation ID



[Where can I get my PayPerks Activation ID?](#)

[Link This Card And Earn 100 Points >](#)

[Do this later >](#)

FREE! PayPerks is free!  PayPerks is safe!

By linking your card, you will be entered into Payperks' free monthly sweepstakes for this card and will have a chance to win a cash prize. For more info, see our [Sweepstakes Rules](#).

1
Ask Us

Your Safety 3

- ✓ Our top-level security standards make sure your data is safe 24/7
- ✓ We will not be able to make transactions on your card or see your account balance
- ✓ Linking your card enters you into our monthly sweepstakes



Link your card here

4

Name on card

PayPerks Activation ID

[Where can I get my PayPerks Activation ID?](#)

Link This Card And Earn 100 Points >

[Do this later >](#)

FREE! PayPerks is free! PayPerks is safe! 5

By linking your card, you will be entered into Payperks' 6 monthly sweepstakes for this card and will have a chance to win a cash prize. For more info, see our [Sweepstakes Rules](#).

What Is Accessibility?

Making our site usable for all audiences, including people who need screen readers or other assistance technology to access the web.

Why?

- **PayPerks partners with governments that require this.**
- **There is a huge audience out there that isn't considered in a lot of design.**

Government standards:

- **Section 508 of the Rehabilitation Act of 1973 as amended 29 U.S.C. § 794 (d)**
- **Americans with Disabilities Act of 1990**
- **WCAG 2.0 AA/AAA standards**

Accessibility:

- **Organized content**
- **Adjusted color**
- **Larger fonts**



-
- **Focus states**
 - **Keyboard Shortcuts**
 - **“Skip to” shortcuts**

Accessibility:

Color & Contrast

FAIL

PASS



Colorable.com

As We Move Forward:

- **Optimizing Design vs getting new partners live**
- **Making new features intuitive**
- **Keeping complicated ideas simple**
- **User testing, user testing, user testing**



THANK YOU!

Phil Schadt
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