



Billing Screens Mockup Design Critique Summary

Client: Student Financials and Decision Support Services
IU Bloomington Office of the Bursar
IUPUI Office of the Bursar

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Executive Summary

Indiana University students view and pay their bursar bills online via QuikPAY®, an electronic billing and payment system managed by the Offices of the Bursar at IU-Bloomington and IUPUI and maintained by Student Financials and Decision Support Services (SFDSS), a team within UITS. All three groups have become aware that many users claim that QuikPAY® is difficult to use.

In an effort to address this issue, the Offices of the Bursar at IU-Bloomington and IUPUI and SFDSS began working with another UITS team, Process eXperience Architecture Group (PXA), to design billing screens that will replace QuikPAY® in order to address the users' concerns.

PXA's manager and a rapid prototyper first worked with SFDSS and the Offices of the Bursar to create design mockups for the billing screens. Those mocks can be seen at <http://www.indiana.edu/~usable/billing-04/>. Then, in March and April 2013, two PXA user experience (UX) analysts conducted design critiques with 19 students who have experience viewing and paying bursar bills with QuikPAY®. Participants were volunteers from both IU-Bloomington and IUPUI who responded to PXA's calls for participation requesting design critique attendees.

Overall, the design critique participants said they trust that the information they see in QuikPAY® is correct and complete. However, many stated that finding that information and doing other tasks are unnecessarily complicated. Many participants noted that they found themselves having to make "too many clicks" just to find what they need. Additionally, many expressed displeasure with the communications they receive from QuikPAY®.

When shown the new design mocks, the majority stated that they thought they would be easier to use than the existing system. However, many noted they found the layout of the 'Summary' screen and the information contained in the 'Pay deferment amount' section of the 'More payment options' screen particularly confusing. There were multiple reasons for this confusion, which are described in detail below.

The remainder of this report describes the purpose, methods, and participants of the design critiques, as well as provides a detailed summary and interpretation of the participants' comments, and explains observations and recommendations made by the PXA consultants.

Please Note:

Throughout the report, single quotes (' ') are used to indicate items that are currently found in the system. Double quotes (" ") are used in conventional manner, and often when new terms or labels are suggested (Example: We suggest using "Home" instead of 'Click here to go back HOME').

Focus Groups Details

Purpose

SFDSS and the Offices of the Bursar recognize the importance of understanding the needs students and others who pay Bursar bills online. Therefore, SFDSS and the Offices of the Bursar are working with UITS's PXA team to design mockups and obtain user feedback before any coding begins.

To collect the user feedback, PXA, SFDSS and the Offices of the Bursar decided to conduct design critiques with individuals who have experience viewing and paying bursar bills online. The sessions were conducted in order to assess the participants' opinions of and experience with the existing QuikPAY® system, as well as to identify what this population would need in a redesigned system.

Method

To recruit participants, PXA's UX analysts emailed requests for participation to individuals in its volunteer list. Additionally, the analysts posted ads in the Onestart student classifieds, submitted a notice to IUPUI's electronic newsletter JagNews, and emailed administrative staff at all IU-affiliated schools at IUPUI asking that the call for participation be sent to their listservs.

The UX analysts managed the communication with and kept a list of volunteers. PXA also reserved conference rooms at the Indiana Memorial Union in Bloomington and University Library at IUPUI for the sessions. The focus groups took place March 28, 2013 in Bloomington and April 1, 2013 at IUPUI.

Each focus group session ran for approximately 90 minutes. One UX analyst facilitated each session, welcoming the participants and asking questions (**See Appendices A & B**). At least one member from the SFDSS and the Offices of the Bursar was also present to observe and answer any questions pertaining to the QuikPAY® system or billing process that were beyond the knowledge of the UX analysts. One UX analyst took notes during each session.

Participants

PXA recruited 24 volunteers who self-identified as current users of the QuikPAY® system. However, five either cancelled or did not show. So, 19 students participated in both sessions: 11 were at the Bloomington session, and 8 attended the IUPUI session.

The students identified their years as follows: 2 freshmen, 3 sophomores, 3 juniors, 4 seniors, 4 Masters' students, and 3 PhD candidates.

Their self-reported areas of study were as follows: accounting; apparel merchandising and design; art; biology; business; computer science; English interpreting; exploratory; health informatics; information technology; linguistics; neuroscience; outdoor recreation; physician assistant; psychology; recreational therapy; and second language studies.

The design critique participants' comments and the UX analysts' observations and recommendations are summarized on the following pages and are organized in the manner described below.

Participants' Comments

The first section of the participants' comments, *General*, consists of the participants' input that is not specific to the design of the billing screen mockups. The next section, *Other*, lists participants' comments that the UX analysts believe are irrelevant, misinformed, or not applicable to the billing screen mockups.

Recommendations

This section contains the participants' comments and the UX analysts' observations and recommendations that are specific to the design of the billing screen mockups. Please note that most comments are paraphrased, but direct quotations are indicated with quotation marks.

The recommendations are presented in a table format. The table includes three columns of information: *Severity Code*, *Observations*, and *Recommendations*. Each column is described in more detail below:

- *Severity Code (S)* – Classification scheme for indicating the extent the issue could affect the system. Recommendations are marked as follows:
 - *High* (denoted as “H”): The issue has the potential to be frequent, persistent, and affect many users or could be a serious violation of standards. Included in this classification are major bugs. We highly recommended that these items be addressed.
 - *Medium* (denoted as “M”): Problem that could be infrequent or limited in scope, would not hinder core functions, or cause users moderate confusion or irritation. Included in this classification are inconsistencies of screen elements, such as alignment or color and minor bugs and easy fixes.
 - *Discretionary* (denoted as “D”): Minor issues that might hinder user experience. Included in this classification are user-desired features that are recommended as future enhancement.
 - Positive findings and items requiring no change are denoted with an asterisk (“*”).
- *Observations* – an objective description of participants' comments during a session. This column also includes UX analysts' observations.
- *Recommendations* – suggestions for maintaining aspects of the current design that work, changing aspects that are problematic, and considering alternative possibilities for presenting information to the user. Rationales for the recommendations are also provided here.

The data within the table are split into two sections: The focus group discussion where the process of using the current system was examined, and the design critique, where the new design mocks were reviewed.

Participants' Comments

General

- The emails generated by the current system are very generic and impersonal.
- Most participants pay the lump sum on their amount due, but a few do pay in multiple payments, as well as have others pay a portion of their bills.
- Viewing the bill is the most popular activity when the users log in. Many stated that they usually access QuikPAY® to verify that they have no unexpected charges.
- Many are triggered to access their bill when they receive an email notice from the Bursar's Office.
- Participants felt that there are too many links in the current billing system and stated that they would like to see them "streamlined".
- The QuikPAY® link labels are not always clear.
- A drop-down sometimes appears in QuikPAY® in the top right corner that replicates some of the left-hand options, which can be confusing.
- Participants commented that the lack of a "back button" makes it inconvenient to navigate the system.
- Virtually all participants were in agreement that they trusted that the information on the system was accurate, and that "everything is there."
- Participants generally agreed that the current system is not user-friendly.
- The ability to save payment accounts makes it convenient to make payments.
- QuikPAY® does not display well on mobile devices.
- Most participants agreed that they would prefer to see the bill inside OneStart rather than have it open in a new window with a different "look and feel".
- Once participants got used to QuikPAY®, they said it was easy to use to pay their bill. However, they still found locating other information difficult.
- Most people don't know what "the billing process" is, e.g. schedule of when statements are generated, when payment is due, etc.
- Most participants had a good understanding of the concept of "anticipated aid".
- Many participants said they use mobile devices to access their bills.
- No participant had mailed in a payment, although a few have paid in person.
- When asked what they expected to see after clicking one of the pay buttons, participants said they expect to see their payment account information.

Other

- Finding the bill is sometimes a challenge (in OneStart). The excessive number of sections in OneStart sometimes hinders them in finding the bill. *Note: some participants did not seem to have a clear understanding of the distinction between Student Center, OneStart, and QuikPAY®, so it was not always possible to determine to which system the participants were referring.*
- One participant said that sometime “No Info” is displayed on some screens, but could not provide more details about when and where this occurred.
- One participant suggested a printer-friendly option (not just PDF for the statements, but the ability to print what is seen on the screen). The participant said she’d like to have that so she could print the screen to take with her if she needed to talk to the Bursar about an issue.
- One participant would like a monthly statement, even when there is zero balance – most others disagreed or were neutral.
- A participant was concerned with the fact that with just routing and account information, one can make payments from a bank account. He stated that information could have been obtained fraudulently, and it didn’t appear QuikPAY® verified to whom the account belonged.
- When asked if any participants had experienced any problems with QuikPAY®, one said she was not able to set up her electronic account to pay, so she goes to the Office of the Bursar to pay in person. Another said he lost connection in the middle of payment, and he went to the office to pay in person when the payment did not show up in his account status. Another noted that he found a charge he didn’t understand and called the Bursar’s Office.
- One participant commented that he would like to see the screen fully expand to the size of the browser window. He also mentioned that he wanted the text size to increase when he expands the browser.
- A minority of participants said they would prefer to click on a payment button first, and then be able to pick their payment option. The majority of participants, however, disagreed, stating that would be too similar to how they pay now and they preferred the process in the new designs.
- A couple of participants preferred to see (CR) for “credit” next to a positive adjustment.
- One participant suggested adding wording such as, “If you want to keep your account in good standing, you should pay this amount” on the summary page.
- One participant would like the ability to customize things like how credits are displayed and whether to have the numbers in color or use parentheses or minus signs.
- One participant would like to see ‘History’ under ‘Statement’, thereby removing the need for the top-level navigational buttons.
- One participant suggested using columns so that payments and credits are in one and charges are in another.

Recommendations

Focus Group Discussion		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
*	Participants said they sometimes print their statements and liked the easy access to the PDF version of the statements in QuikPAY®.	1. No change necessary. Access to PDF version of the bills is a prominent feature of the prototype.
*	Participants would like to see the previous and new charges on a single screen, without having to click to different areas of the system.	2. No change necessary. The 'Date' feature on the 'History' tab satisfies this need.
*	Participants would like a way to view their billing details by semesters.	3. No change necessary. This feature is supported by the prototype on the 'Terms' page on the 'History' tab.
*	The "Pay" option should be displayed more prominently.	4. No change necessary. The 'Summary' page clearly highlights the pay feature.
H	Participants considered the amount due and date due the most important information they should see on their bills. Secondly, the itemized charges are important to the users, and they want it to be easy to find.	5. The current mock meets this demand since the initial view prominently displays the amount due and date due. Furthermore, details of the transactions are easily accessed through the top navigation. Implementing Recommendation 8 will further enhance the interface to meet these needs.
H	Participants would like to see more details in their current notification email, particularly the amount due and the due date, as well as an explanation of what triggered the notification. Additionally, some participants complained they would receive a notification regarding their bill even when there is no balance due, causing them to log in to the system when it was unnecessary.	6. Include the amount due and the due date in the bill notification email generated by the billing system. If there is no amount due, indicate that, as well as what specific change caused the notification to be sent.
M	Currently, the link provided in email notifications opens to the homepage of QuikPAY®. A direct link to the bill or explanation of charges would be more helpful.	7. If possible, provide a direct link to the bill on the email notification.
M	Some participants would like a breakdown of their tuition, such as the number of credits, the charge per credit, and names of courses for which they are being charged.	8. If possible, provide a breakdown of the tuition charges. Listing individual courses is excessive, but many users may find number of credit hours (or flat rate if that is the case) helpful. Alternatively, provide a link to the campus's web page that lists tuition costs.
D	Participants would like an opt-in option to receive a reminder, either by email or SMS, one week before a payment is due.	9. Consider implementing an opt-in email or SMS reminder feature for payment due.
D	Participants would like more details on where the payment came from.	10. Consider providing more details on the source of the payment, such as account number, method of payment, etc.

Design Critique		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
*	Virtually all participants agreed that any recent payments should be reflected in the amount due.	11. No change necessary. The balance due on the 'Summary' page reflects recent payments.
*	The majority of the participants felt the level of detail on the summary page was appropriate.	12. No change necessary.
*	Participants liked the ability to hover over the 'Anticipated Aid' for more information.	13. Keep the tooltip feature for 'Anticipated Aid.' However we recommend changing the design of the tooltip. See Recommendation 41.
*	Participants liked the ability to view and pay the bill on the same page.	14. No change necessary.
*	Participants thought the 'Pay other amount' section on the 'More Payment Options' page was easy to understand and would be easy to use.	15. No change necessary.
*	The majority of the participants agreed that it made sense to highlight the 'Balance due' and 'Real-time balance' payment options on the 'Summary' page and list the other options on a separate page.	16. No change necessary.
*	The red/green color indicators were generally well understood by most, although a few felt it was counter-intuitive. During the IUB session, in particular, participants recommended using the color scheme before they saw it on the screen.	17. No change necessary.
*	Participants liked the detailed view on the statement, as well as the 'Charges'/'Payments' breakdown.	18. No change necessary.
*	In general, participants felt the look-and-feel of the interface was a significant improvement over the current billing screens.	19. No change necessary.
*	There were conflicting but no strong opinions on whether items should be expanded or collapsed on the 'Terms' and 'Statement' screens. The participants on the Bloomington campus expressed that the mockup version made sense.	20. No change necessary.
*	It was clear to the participants that they needed to go to 'History' to find items from the past.	21. No change necessary.

Design Critique (continued)		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
*	A participant would like to see the statements divided out by term.	22. No change necessary. Adding additional headers will clutter up the page and likely negate any benefits from breaking down the statements by terms. Furthermore, the dates for the statements are clearly indicated on the expand/collapse box, which most users should find sufficient.
H	The concept of ‘Real-Time Balance’ was not immediately clear to the participants. However, in both groups, the participants were able to achieve a better understanding of the concept over the course of the session. “Future balance” and “current balance” were suggested as alternatives.	23. This difficulty is somewhat expected, as there are some inherent complexities associated with differentiating “real-time” and “due” balance. Implement a tooltip feature similar to ‘Anticipated Aid’ to provide more information on ‘Real-Time Balance.’ See Appendix C. Also, consider gathering further feedback from the prospective users on whether changing the label to “future balance” or “current balance” will make this easier to understand.
H	The ability to specify an amount when paying was a decidedly more popular payment option than personal deferment.	24. On the ‘Payment Options’ screen, ‘Pay other amount’ should be the first option presented, followed by ‘Pay deferment amount’ and then ‘Pay by mail.’ If other payment options are to be added, they too should be presented in the order of popularity.
H	Most participants had difficulty understanding the deferment interface due to a number of reasons: <ul style="list-style-type: none"> • Participants had little familiarity with the deferment option. • Participants had difficulty understanding how the \$50 total was derived, as some did not see the \$200 payment listed in the shaded box. • Participants did not understand why there were two deferment amounts. • Generally, participants seemed overwhelmed by the amount of information. • IUPUI uses a different term for deferment. 	25. The issues with the ‘Pay deferment amount’ feature were too complex to be fully explored in the sessions. We also understand that information shown in the mocks may not have correctly reflected the business rules associated with the feature. We recommend that more user feedback be gathered in a future study with the updated deferment interface.
H	Several participants were concerned that a bill paid online on the due date is not processed on the same day and incurs late charges – however, there are no warnings for this in the current system.	26. Many, but not all users will anticipate that there will be a pending delay after an electronic payment submission. Display an appropriate warning message on the ‘Summary’ page so users can plan ahead for the payment. See Appendix C.

Design Critique (continued)		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
H	In both the IUB and IUPUI sessions, international students noted that information on a wire transfer payment option was missing.	27. List <i>all</i> valid payment options, including bank-to-bank wire transfers, on the 'More Payment Options' page.
H	Participants would like to see contact information, including phone number, email, office address for physical payment, and hours of operation, somewhere within the screens.	28. Provide a link to the contact information. 29. Include "Pay in person" as a payment option on the 'More Payment Options' page.
H	Most participants were in agreement that unsecured anticipated aid should be displayed on the statement. Participants suggested it should be visible as a new activity, and moved over to the statement after it becomes available. "Unfulfilled anticipated aid" or "Cancelled anticipated aid" were suggested labels.	30. If anticipated aid is unsecured, record and display as an activity so that the users will be able to clearly understand the cause of the change in the balance due. This should be displayed as a new activity, until the next statement is made available. Consider participants' suggestions of "Unfulfilled" and "Cancelled" as keywords to include in the labels to describe the activity.
M	On the summary page, the difference between 'New Payments' and 'New Activity' is not clear to some participants. Participants would like to see 'New Payments' and 'New Activity' hyperlinked to their respective details pages.	31. Hyperlink the 'New Activity' label to the 'New Activity' page. However, do not hyperlink 'New Payments' label, as it does not correspond to a dedicated page.
M	On the summary page, some participants would like to see 'New Activity' broken down into "New Charges" and "New Payments."	32. We believe implementing this change would be helpful to the users, but it is our understanding that it is not feasible to implement due to business rules. It should be noted that Recommendation 31 should help alleviate the issue.
M	Participants noted that the consequences of not being in good standing are not explained.	33. Provide this information (e.g. you cannot register for classes) in the 'What if my payment is late?' information box.
M	On the 'Payment Options' page, participants would prefer "Back" as opposed to 'Cancel.'	34. Change the 'Cancel' link label on the 'Payment Options' page to "Back".
M	Some participants were concerned that 'More Payment Options' was below the fold of the page, and that users would miss the option.	35. While putting information below the fold is not as problematic as it was in the past, as users have become accustomed to scrolling on webpages, information above the fold nonetheless get the most attention from the users. Additionally, so little information appears "below the fold" on this page, that we believe all information on the 'Summary' page could be viewable with some minor tweaks to the spacing. We recommend that 'More Payment Options' be visible at a browser window height of 768 pixels.

Design Critique (continued)		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
M	The gray font used on the 'More Payment Options' button makes it look inactive.	36. Change the button image to reflect the blue/white button look-and-feel that is used throughout the site.
M	On the 'Summary' page, some participants seemed to have trouble recognizing that the number in the label for the 'Pay' buttons are the sum total of the values above them.	37. Show a separate "Total" line to make it clear to the users how the amount was calculated. See Appendix C.
M	Some participants, including an international student, had difficulty understanding 'New Payments' on the 'Summary' page. One commented that terminology suggests just the most recent and not a sum of all new payments.	38. Replace the label text with "Payments since last statement."
M	One participant believed that he would be charged a late fee if anticipated aid is not secured.	39. Include an explanation of how late fees are applied in the case of anticipated aid being cancelled in the 'Anticipated Aid' tooltip.
M	When asked what they expected to see if they clicked on 'current statement' link in the 'Pay by mail' section of the 'More Payment Options' page, most said they would like instructions on how to send in the payment and how long it might take for the Bursar to process it.	40. Include the mailing address and late payment warning (as appropriate) to help the users make a successful mail-in payment.
M	On the 'Summary' page, 'Anticipated Aid' follows the visual convention of a hyperlink.	41. Retain the hotspot for the 'Anticipated Aid' label, but remove the color and underline. In addition, provide a tooltip icon to cue the user of the feature. See Appendix C.
D	One participant would like to see the start and end dates for each statement.	42. Consider displaying this information in the heading for each statement.
D	Participants liked the statements divided out by terms, but some thought the word 'Terms' would be confusing, as it could be mistaken for "terms of use."	43. No change necessary. A majority of the users would correctly understand what is implied by 'Terms,' considering the context. However, if space allows for it, using "Academic Terms" would make this even clearer.
D	On the 'Date' page under 'History,' "Specify by date range" was suggested as a replacement for 'Activity by date.'	44. Consider changing the 'Activity by date' heading to "Specify by date range" or "Activity by date range."
D	A few participants requested the billing schedule to be explained in the system, as they did not know when the bills are generated.	45. On the 'Summary' page, consider linking to the billing calendar in the 'What if my payment is late?' information box.
D	One participant would like the ability to download all available statements at once, rather than having to download them one at a time.	46. Consider providing this feature.

Design Critique (continued)		
<i>S</i>	<i>Observations</i>	<i>Recommendations</i>
D	Participants were divided on whether a minus '-' or parentheses '(' made more sense to represent the credits to their account. However, participants in the IUB session had stronger preference for using the minus symbol.	47. Despite being favored by some users, we are concerned that using a minus symbol to represent a positive credit activity will seem counter-intuitive to many users. Because different users will have different way of interpreting these symbols we do not feel any one solution will feel intuitive to everyone. Considering the mixed response, more user feedback on the issue is recommended.
D	Some participants felt that anticipated aid cancellation was a significant-enough event to warrant email or SMS notification.	48. Consider automatically notifying users in the event that their anticipated aid is unfilled.
D	On the 'Summary' page, the 'Balance due by April 10' label is displayed in two lines.	49. Display this information in a single line to enhance readability. See Appendix C.

Appendices

Appendix A – Welcome Script

Hello everyone,

Welcome and thank you very much for participating in this focus group discussion. My name is [facilitator]. I am a consultant with the Process eXperience Architecture Group, or PXA, which is a team within UITS. We are located at the Bloomington campus, and we are working with the Bursar's office to evaluate and improve some of the systems they maintain.

Today, we are going to discuss the screens you see when you view and pay your Bursar bill. We are trying to improve your experience with this process, and as part of this effort, we are conducting design critiques in order to understand what people think about the existing process and to look for any opportunities for improvement. We also want to obtain feedback about some newly designed screens, which is why we call this a design critique rather than just a focus group.

We'll start off by asking you some general questions about your experience paying your Bursar bills online. Next, we'll give you a brief demo of the new screens. We ask that you do not ask questions or make comments during this demo. We've provided you with pens and paper, so if you think of something you want to ask or say, please write it down, and then bring it up when we begin our discussion of the screens. Lastly, after the demo, I'll be asking you some specific questions, and you'll have an opportunity to add any additional comments or ask any questions you have.

Now, let's go over the ground rules for today's discussion.

- First, there are no right or wrong answers to the questions I will be asking during the session.
- Also, you won't be hurting anyone's feelings if you have something particularly negative to say about the systems, so please try to be honest with your comments.
- Also, please feel free to share your point of view even if it differs from what others have said. If you want to follow up on something that someone has said, if you want to agree, disagree, or give an example, please feel free to do that.
- Lastly, we're interested in hearing from each of you. So I may interrupt and give others a chance to speak if you are taking an unfair amount of time. On the other hand, if you are too quiet, I may call on you. We just want to make sure we hear from all of you.

Before we proceed, do you have any questions about anything I have said so far?

As you should already be aware, the session will take no longer than 90 minutes – so we should be done by [time].

Now I'd like all of us to introduce ourselves. Just tell us your first name, what year you are, and what you're studying. Since I've already introduced myself, let's start with [person to facilitator's right].

Appendix B – Questions Asked of Participants

General billing process:

- What is the most important information you want to see when you go to your bill?
- Do you ever make multiple payments towards the amount due by the due date or do multiple people make payments toward the total due?
- When you access account information, what are you usually looking for?
- When you access the site, what is your most common task?
- Do you understand the current bill/statement/online system that exists today?
 - What could make it better?
 - What would make it easier to understand?
 - What do you like about the current system?
- Have you had any problems viewing or paying your bill?
 - How did you resolve the issue?

Design Critique:

Summary Screen:

- If you or someone else made a partial payment towards the balance due, would you expect those payments to be reflected the ‘Amount due’ shown here?
- If you wanted to make a payment right now to put your account in good standing, can you tell how much you need to pay by looking at this screen?) [show payment options screen after answer]
- Is it clear what the ‘real-time balance’ represents?
- What do you think ‘Anticipated Aid’ means?
- [Hover over Anticipated Aid, read the tool tip aloud] Does this make sense?

Payment Options:

- In the Defer payment (check ‘lock in’ box), is it clear what the text in the shaded box is describing?
- [Explain that the #s listed for the deferment amount is not related to the rest of the statement, just examples]

Statement:

- Do you understand what ‘adjustments’ are?
- [Show the parenthesis for payments, then toggle to ‘-’ and ask] What is your preference for showing payments?
- Do you have any opinions about the use of the red and green colors for the numbers? Is it clear to you what the difference is between those colors?

New Activity:

- Is it clear what the difference between real-time balance and adjusted balance is? Are those balances helpful to you on this screen?

General Questions:

- How would you go about locating a charge or payment from the past? [do not use 'statement', 'term', or 'date' in this question.]
- If some of your anticipated aid doesn't come through, would you expect to see information about that on your bill? If so, what would you want to see?
- What, if anything, do you think is missing from these screens?
- What, if anything, do you think is not necessary and can be removed from these screens?
- Who here pays their bill by mailing it in? [If there is anyone, ask to describe his or her process of doing so.]
- If you prefer to send a check through the mail, where would you expect to find the information about how to send in your payment? What information would you need?
- (If anyone asks about "manage authorized payers", explain that has not been developed yet, but ask what they would expect to happen when they click on that link.)

Appendix C – Design Mock

Please note that this is a high-level mock that was created to illustrate some key recommendations in this report; it is to be used as a reference, not necessarily as a template.

The image shows a redesigned 'Summary' page for a billing system. At the top, the word 'Billing' is displayed in a large, bold font. To its right, there is a 'Campus Account:' label followed by a dropdown menu currently set to 'Bloomington'. Below this, there are two rows of buttons. The first row contains 'Current Status' (highlighted in a light orange color) and 'History'. The second row contains 'Summary' (highlighted in a light orange color), 'Statement', and 'New Activity'. The main content area is titled 'Amount due' with a blue information icon. Below the title is a table with the following items: a red '\$1,070.09' for 'Statement Balance', a green '(\$375.00)' for 'Anticipated Aid' (with a blue information icon), and a green '(\$200.00)' for 'New Payments'. A horizontal line separates these from a bolded 'Total' of '\$495.09'. Below the total is a dark blue button labeled 'Pay \$495.09' and the text 'Due April 10*'. A small asterisked note below the button reads: '* It may take up to 3 business days for electronic payments to post to your account'. At the bottom, there is a section titled 'Account status' with a blue information icon, followed by a table showing a red '\$1,070.09' for 'Statement Balance'.

\$1,070.09	Statement Balance
(\$375.00)	Anticipated Aid ⓘ
(\$200.00)	New Payments
<hr/>	
\$495.09	Total
Pay \$495.09	Due April 10*

* It may take up to 3 business days for electronic payments to post to your account

\$1,070.09	Statement Balance
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Figure 1 – Redesigned ‘Summary’ Page

Figure 1 above illustrates a number of recommendations made on the report as listed below:

- Hover-over feature provided for ‘Amount Due’ and ‘Account Status’ (**Recommendation #23**)
- Electronic payment delay warning (**Recommendation #26**)
- Separate “Total” line (**Recommendation #37**)
- Removed hyperlink styling and added tooltip hotspot for ‘Anticipated Aid’ (**Recommendation #41**)
- Single-line to display the “due by” text (**Recommendation #49**)