

The background is a dark, moody illustration. It features a large, dark tree with light-colored blossoms in the upper center. Below the tree, there is a brown leather armchair. To the left of the chair, a clownfish is visible. The floor is dark and reflective, showing the silhouettes of the tree and chair. The entire scene is overlaid with a semi-transparent dark purple rectangle that contains the text.

Doris Sou

UI/UX/AI Designer



PNC Bank - online banking

BACK TO SECTION MENU

Account Home - VW tier accounts **APPROVED**

PNC

ACCOUNTS

PAY AND TRANSFER

CARDS

REWARDS

HELP

Monday, September 1, 2020

Welcome Back Alice

Your Accounts

You're Pre-Approved!

Borrow up to \$25,000 in as little as one business day after reviewing and agreeing to the personal unsecured loan documents.

[Learn More](#)

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8488. See the **PRESCREEN & OPT-OUT NOTICE** for more information about prescreened offers.

Setup Task List

Set Up Preferences (1 task remaining)

Set Up Payment Tools (3 tasks remaining)

Enroll in Bill Pay (1 task remaining)

Review Balance Transfer Offers (1 task remaining)

Schedule Recurring Payments for Your PNC Cash Rewards Visa (1 task remaining)

Completed (3 tasks completed)

Set Your Paperless Settings (1 task completed)

Schedule Recurring Payments for Your Home Equity Loan (1 task completed)

Remove Task List

Virtual Wallet Accounts (10 Accounts)

Virtual Wallet Checking Pro

Spend x1234

Free Balance

\$1,000.00

Available Balance

\$1,000.00

Ledger Balance

\$1,000.00

Reserve x1235

Available Balance

\$1,000.00

Ledger Balance

\$1,000.00

Growth x1236

Available Balance

\$1,000.00

Ledger Balance

\$98.50

Virtual Wallet with Performance Select

Spend x2234

Free Balance

\$2,000.00

Available Balance

\$2,000.00

Ledger Balance

\$1,999.50

Reserve x2235

Available Balance

\$2,000.00

Ledger Balance

\$1,999.50

Growth x2236

Available Balance

\$2,000.00

Ledger Balance

\$198.50

Virtual Wallet with Performance Spend

Spend x3234

Free Balance

\$3,000.00

Available Balance

\$3,000.00

Ledger Balance

\$2,999.50

Reserve x3235

Available Balance

\$3,000.00

Ledger Balance

\$2,999.50

Growth x3236

Available Balance

\$3,000.00

Ledger Balance

\$298.50

Virtual Wallet

Spend x4234

Free Balance

\$4,000.00

Available Balance

\$4,000.00

Ledger Balance

\$3,999.50

Reserve x4235

Available Balance

\$4,000.00

Ledger Balance

\$3,999.50

Growth x4236

Available Balance

\$4,000.00

Ledger Balance

\$398.50

Virtual Wallet Student

Spend x5234

Free Balance

\$5,000.00

Available Balance

\$5,000.00

Ledger Balance

\$4,999.50

Reserve x5235

Available Balance

\$5,000.00

Ledger Balance

\$4,999.50

Growth x5236

Available Balance

\$5,000.00

Ledger Balance

\$498.50

PNC Purchase Payback® Offers

Offers For: PNC Visa Debit Card x1111

Offers Available: 76 642 Need

Starbucks

5% cash back

Expires 9/30/2022

Activate

BIG LOTS

5% cash back

Expires 9/30/2022

Activate

Long John Silver's

5% cash back

Expires 9/30/2022

Activate

Shaw's Williams

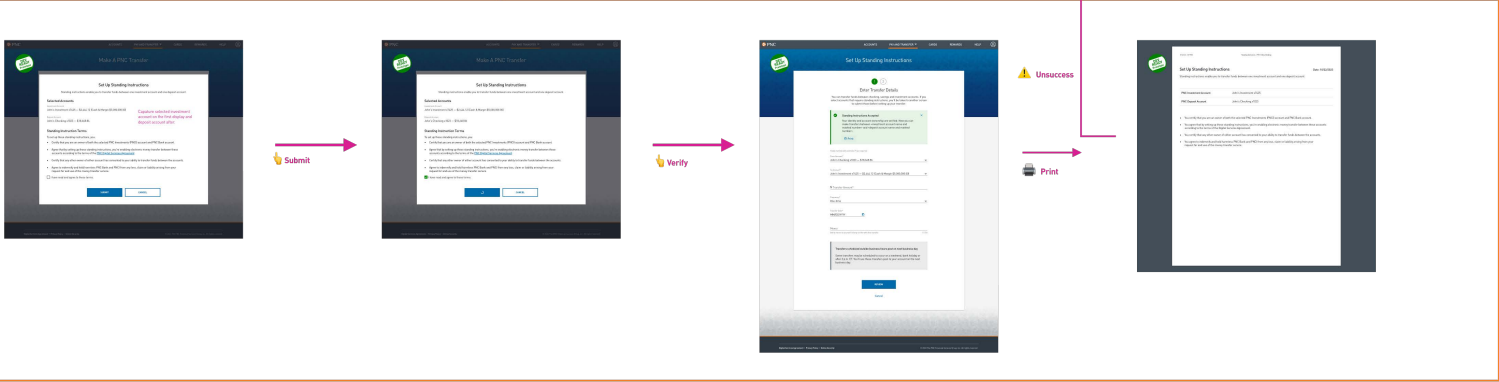
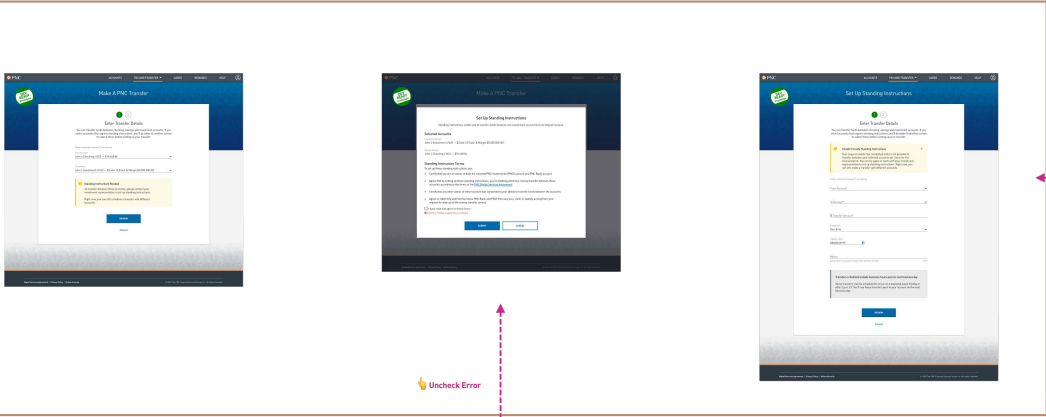
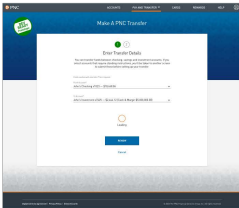
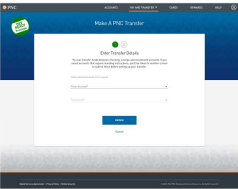
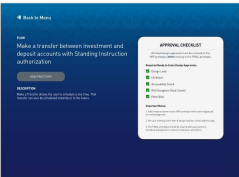
5% cash back

Expires 9/30/2022

Activate

[View All Offers](#)

1. PRESCREEN & OPT-OUT NOTICE You received this "prescreened" offer of credit because we used information from your credit report to determine that you satisfied certain pre-qualified criteria. This offer is not guaranteed. If you no longer meet these criteria or if you do not meet other applicable criteria relating to your creditworthiness. Additional credit criteria include, but are not limited to: proof of income, and income and debt ratios. We are allowed by law to pre-qualify you for these offers. However, if you do not want to receive prescreened offers from us or any other company, you may exercise the right to opt-out by contacting a pre-qualified lender by calling the toll-free number below or writing to the following address of the credit reporting agency that provides pre-qualifying lists to us: Experian Opt Out, P.O. Box 770, Allen, TX 75013-0770, 1-888-567-8488 or by visiting the website at [www.optprescreen.com](#)



Non-Qualified A/C

Deposit A/C to Investment A/C

Not Consented - Qualified A/C

Doris Sou Portfolio

USE CASE:

PNC Digital Step to consent Online Accounts Linking

Authored by: Doris Sou

Last updated: 10/2025 - Project still in progress

The screenshot shows the PNC website's 'Make A PNC Transfer' interface. A green 'GET READY Preview' badge is in the top left. The main heading is 'Make A PNC Transfer'. Below it, a white box titled 'Set Up Standing Instructions' contains the following content:

Standing instructions enable you to transfer funds between one investment account and one deposit account.

Selected Accounts

Investment Account:
John's Investment #7425 — \$2,444.12 (Cash & Margin) \$5,866,086.00

Deposit Account:
John's Checking #1023 — \$18,648.88

Standing Instruction Terms

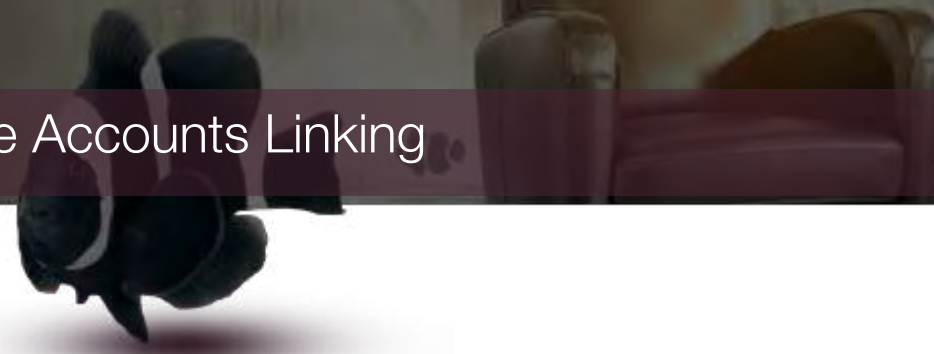
To set up these standing instructions, you:

- Certify that you are an owner of both the selected PNC Investments (PNCI) account and PNC Bank account.
- Agree that by setting up these standing instructions, you're enabling electronic money transfer between these accounts according to the terms of the [PNC Digital Services Agreement](#).
- Certify that any other owner of either account has consented to your ability to transfer funds between the accounts.
- Agree to indemnify and hold harmless PNC Bank and PNCI from any loss, claim or liability arising from your request for and use of the money transfer service.

☒ I have read and agree to these terms.

Buttons: [Next] [CANCEL]

The mobile view screenshot shows the same 'Set Up Standing Instructions' form. The text is condensed for a smaller screen. The 'Selected Accounts' section lists the same investment and deposit accounts. The 'Standing Instruction Terms' section lists the same four certification points. The 'I have read and agree to these terms' checkbox is checked. The bottom of the form has 'SUBMIT' and 'CANCEL' buttons.



The UI/UX case study documents the processes involved in the PNC digital consent step for online banking account linking.

The project is an enhance feature for the new PNC banking design user on both responsive web.

Project focus:

- Creating of the new feature to PNC users
- Simplify and secure complicated paper consent process of bank accounts for the users

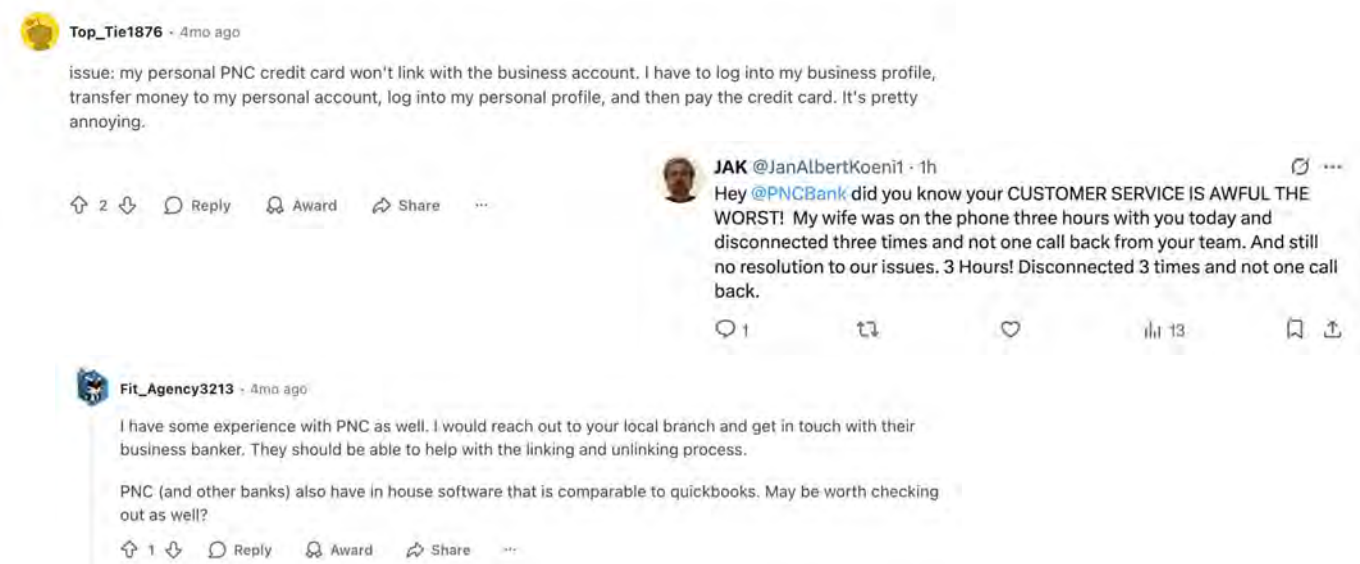
Research of exist **Consent Accounts Linking** paper process vs digital

customers and businesses users

- Simply and Instant of transaction steps
- Reduce labor cost, Error free and secured

PNC clients need to fill out complicated paper form and submit successfully to continue money movement.





"This is so much paper for just one consent form! Doesn't the bank care about the environment? Can't I just e-sign?"

"Why do I have to sign so many consent forms just to open an account or apply for a product? It's all paper — can't this be simpler?"

PNC users complaints.

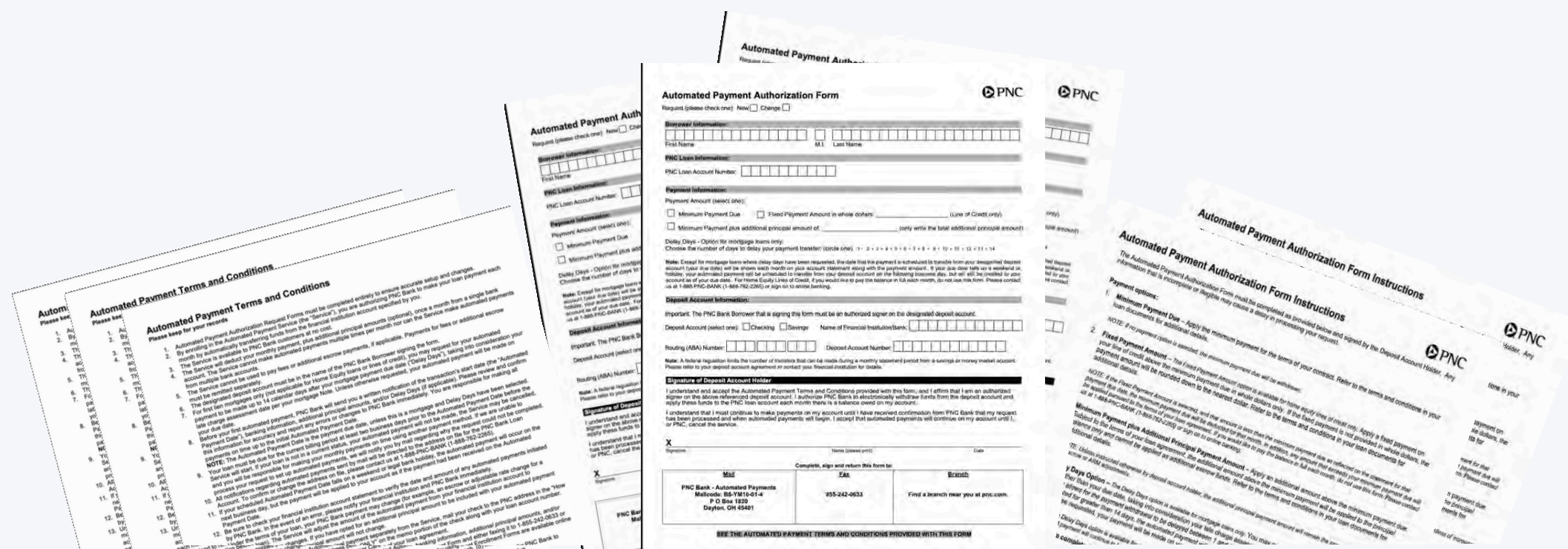
Week 3 - 5

We **involved Legal Advisor Team** in the beginning of the design discussion as we want to know the requirements and regulations with the proposed feature.

This new feature inquire huge development effort on the whole project timeline.

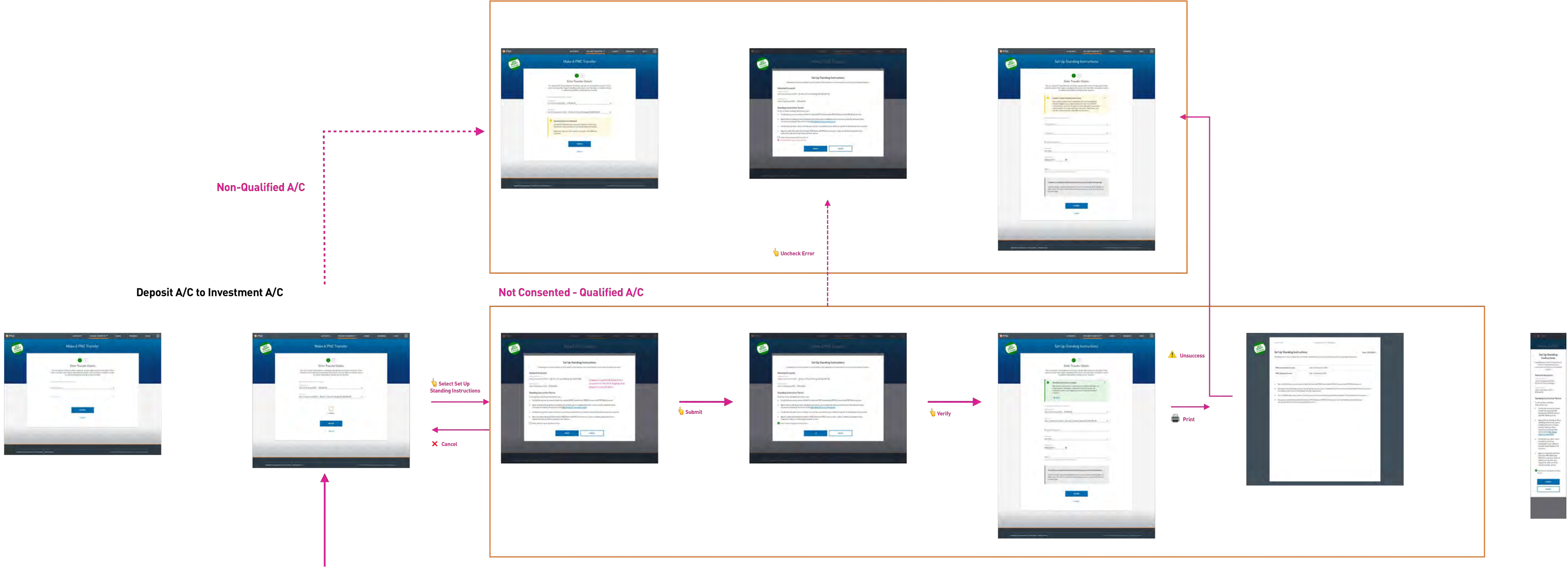
Week 6 - 10

The Project Manager, Legal Advisors, Content Strategist and I have review all 10+ pages text paper instruction form to consolidate **Content** on the new digital feature.



Created **UI/UX flows** for all User's Scenarios of the new consent feature. And producing **adaptive prototypes** to our Research Engineer for **user testings**.

This project is still on developement



Softwares that I have been using for this project:

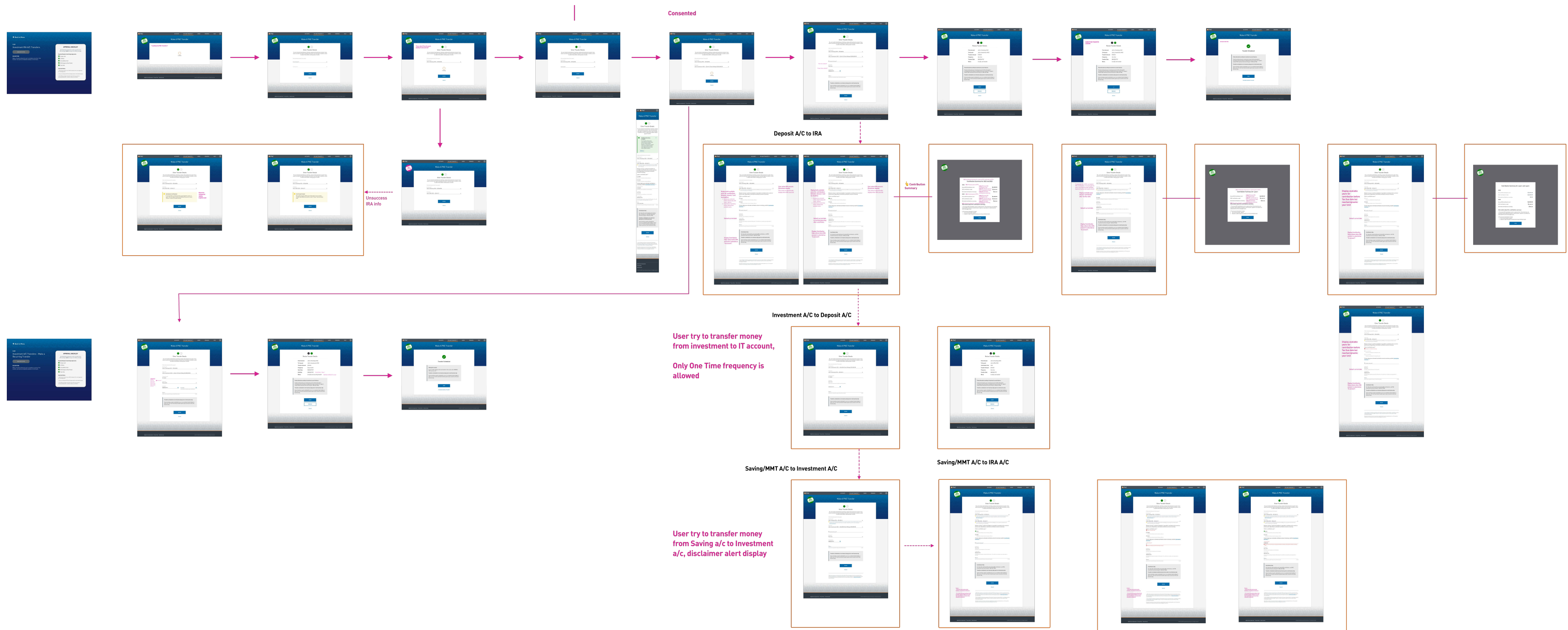


Special Thanks

A shout out to my teammates of PNC Money Moment Team.

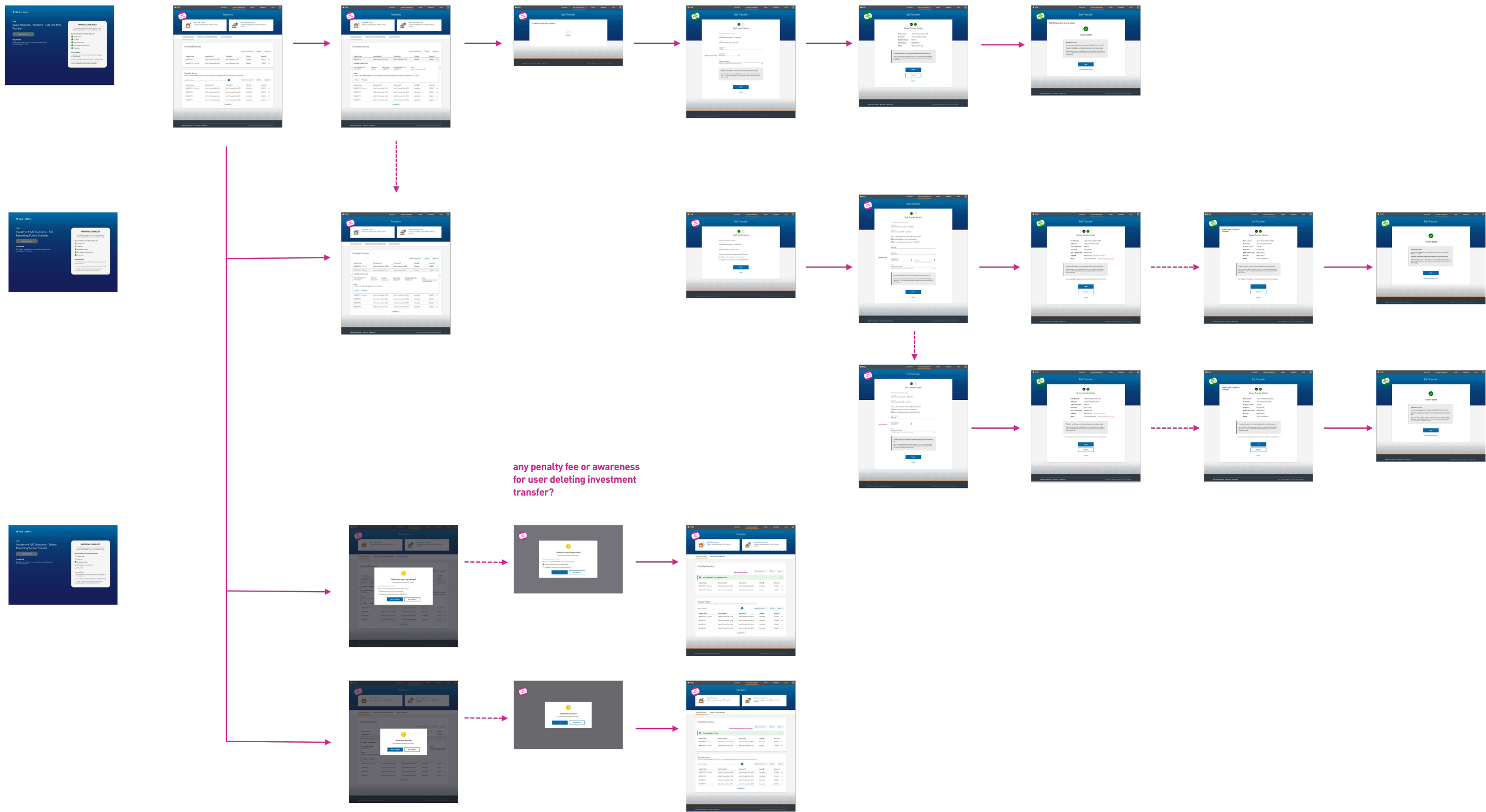


PNC Bank - online banking





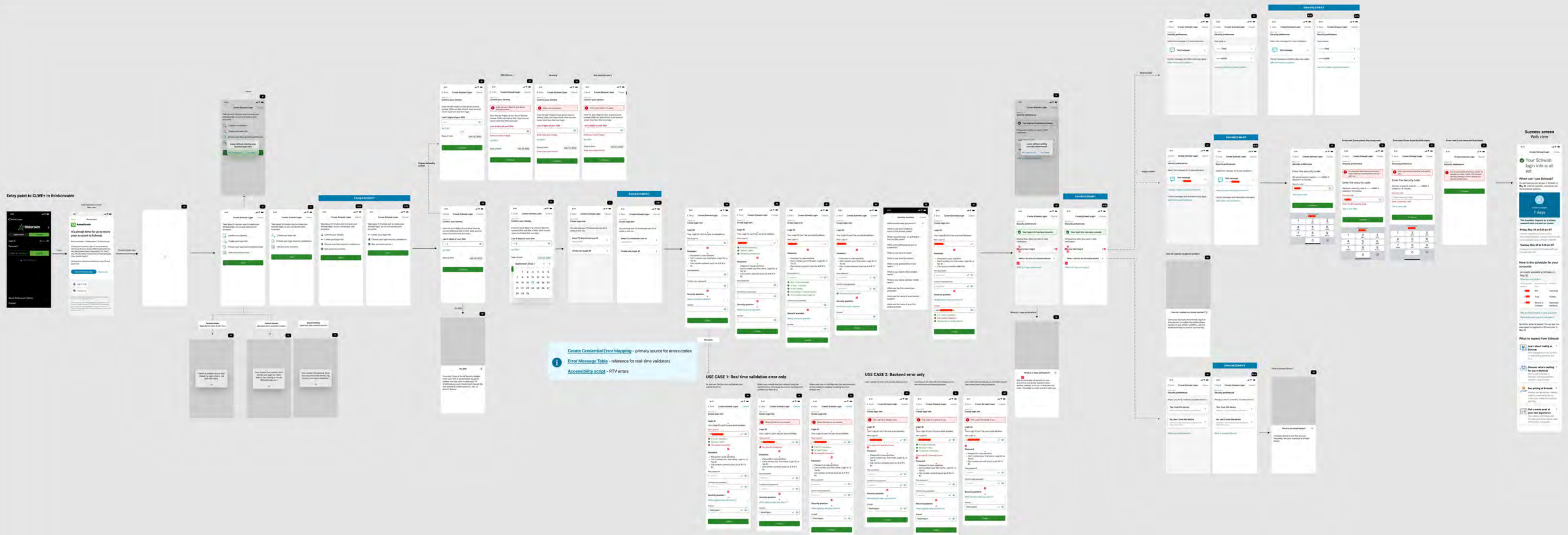
PNC Bank - online banking



A large clownfish is in the foreground, and a smaller one is in the background.

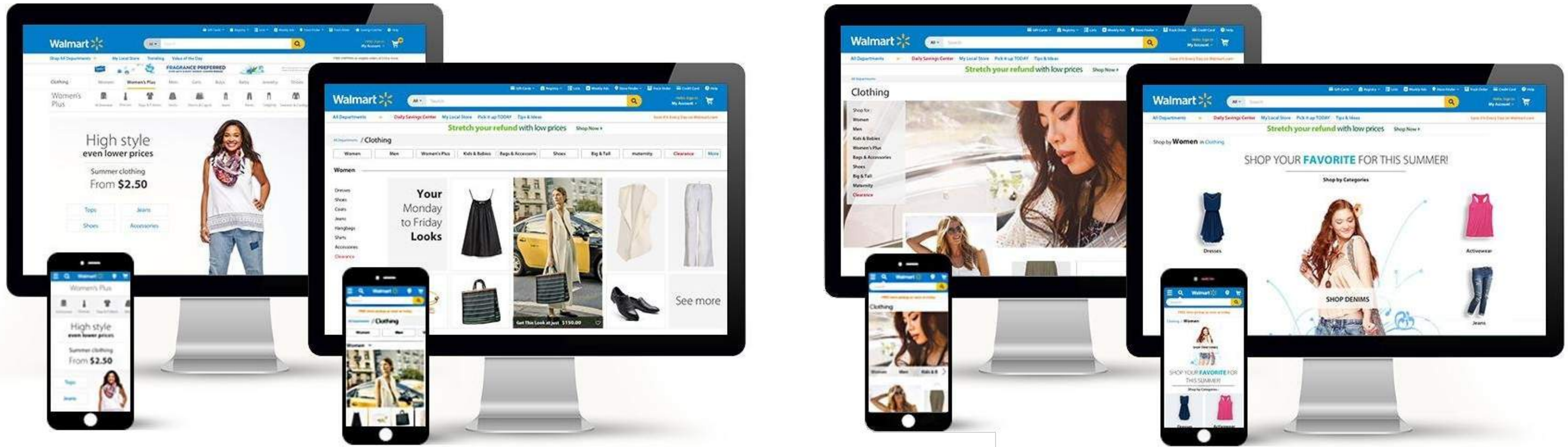


A large black and white striped clownfish is in the foreground, and a smaller one is in the background.

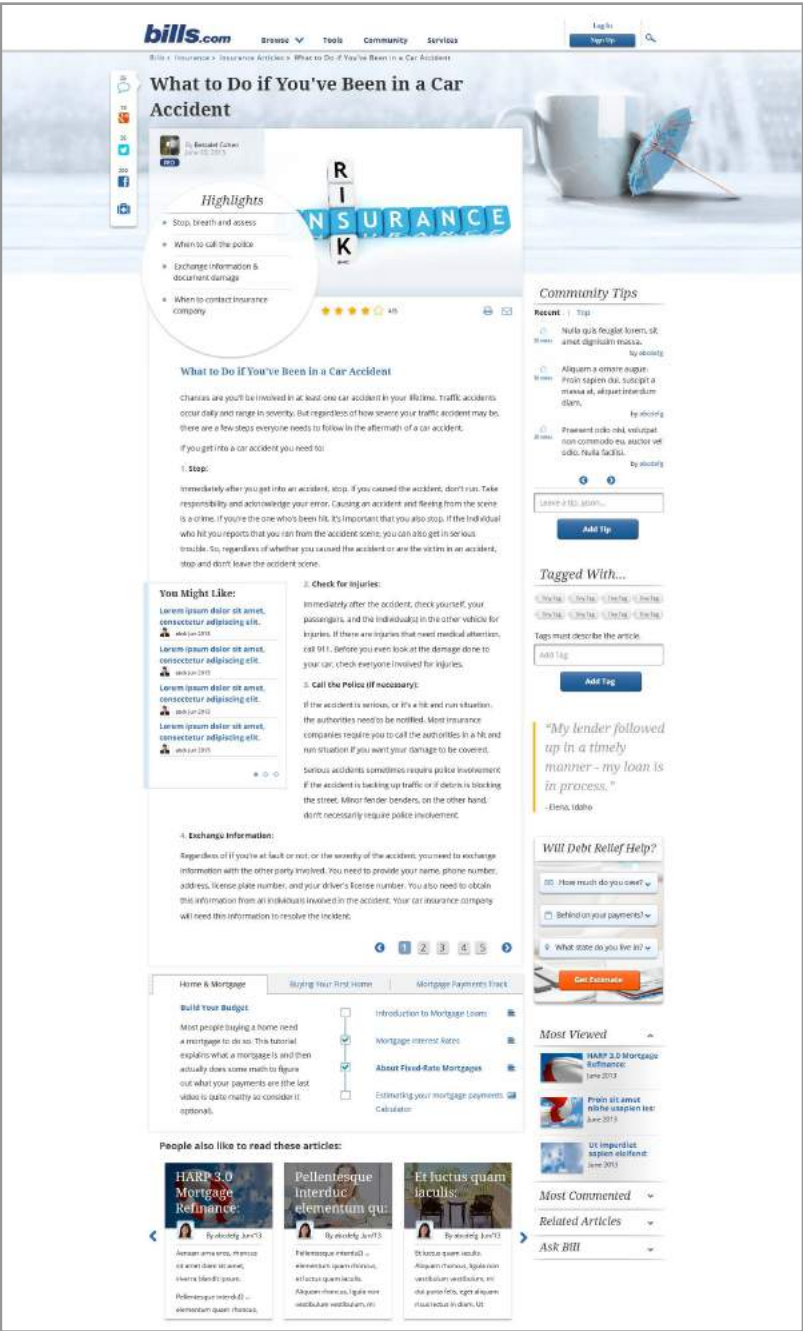




Walmart.com - Categories

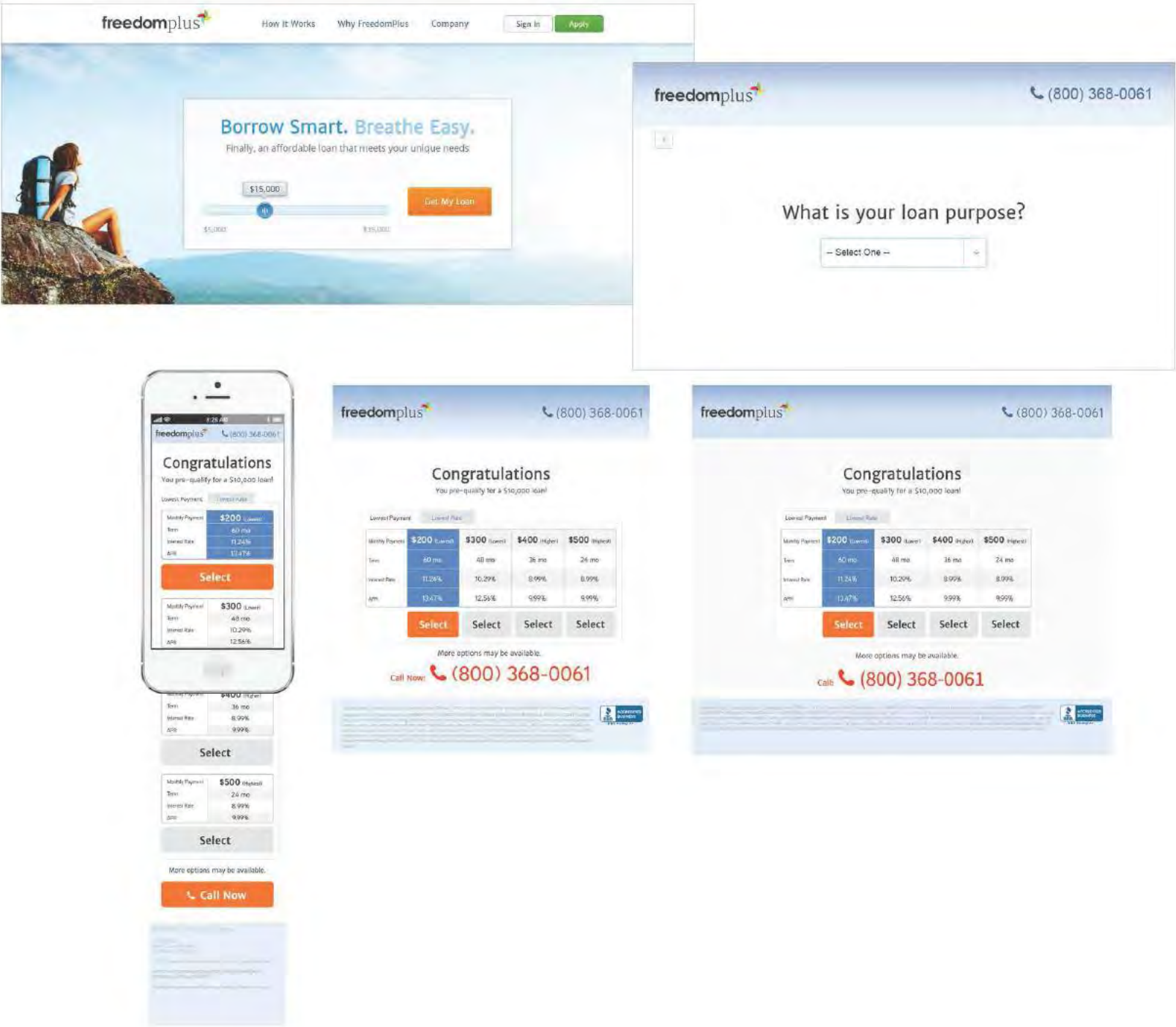
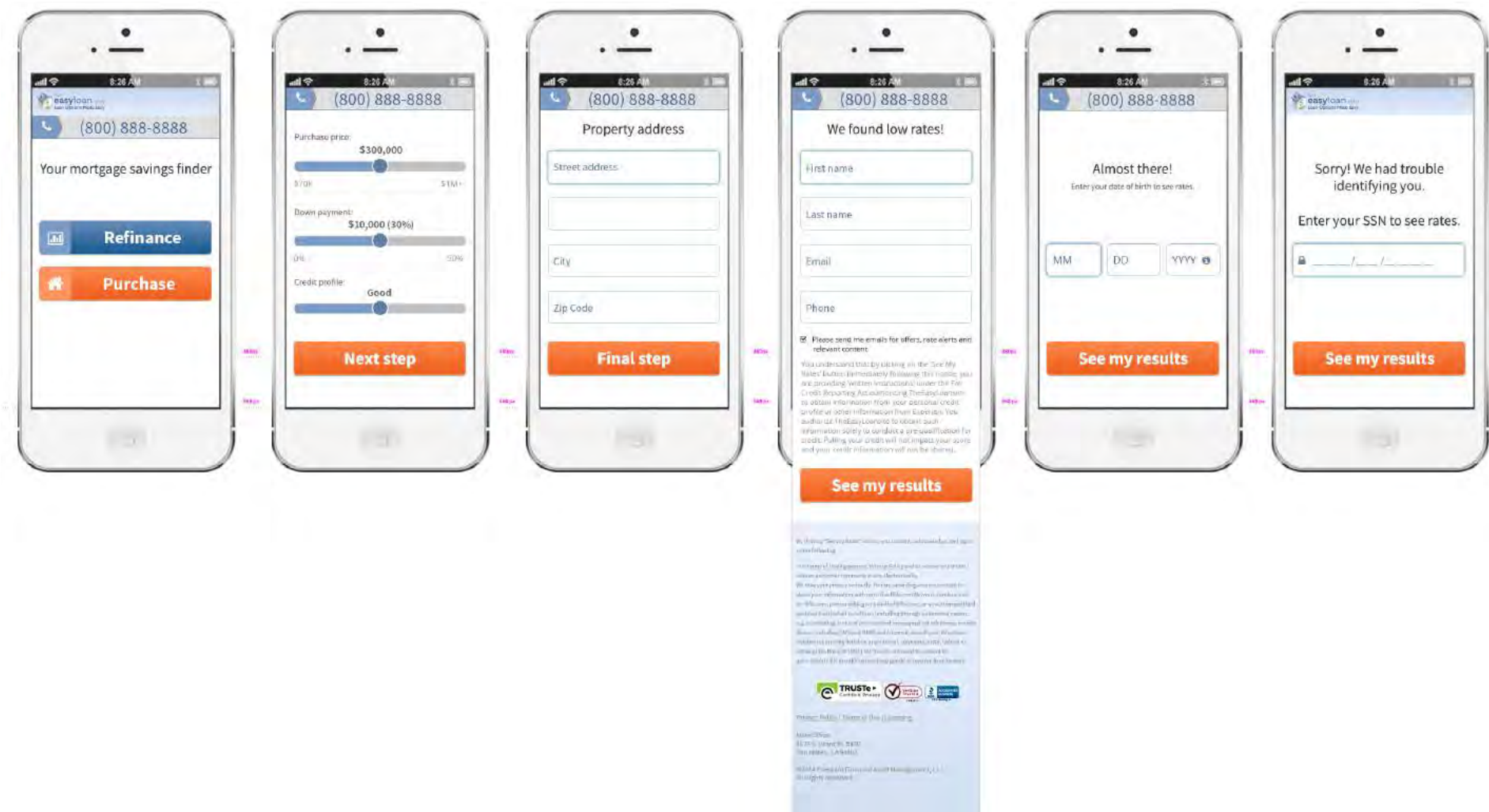


Freedom Financial Network / Bills.com





Theeasyloansite.com / Freedom Plus





Innovation flow

Desktop



Mobile



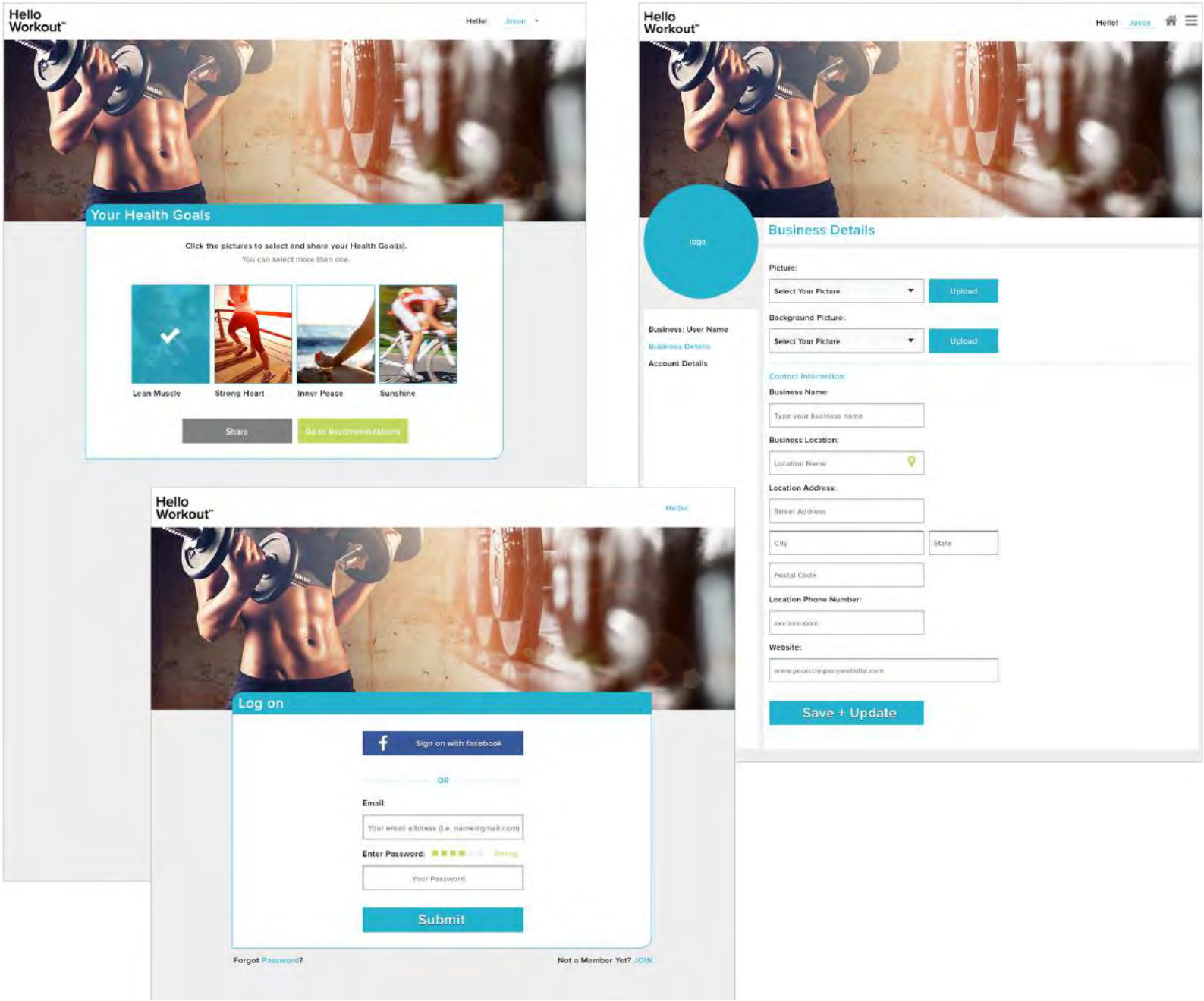
Email

Web Banner



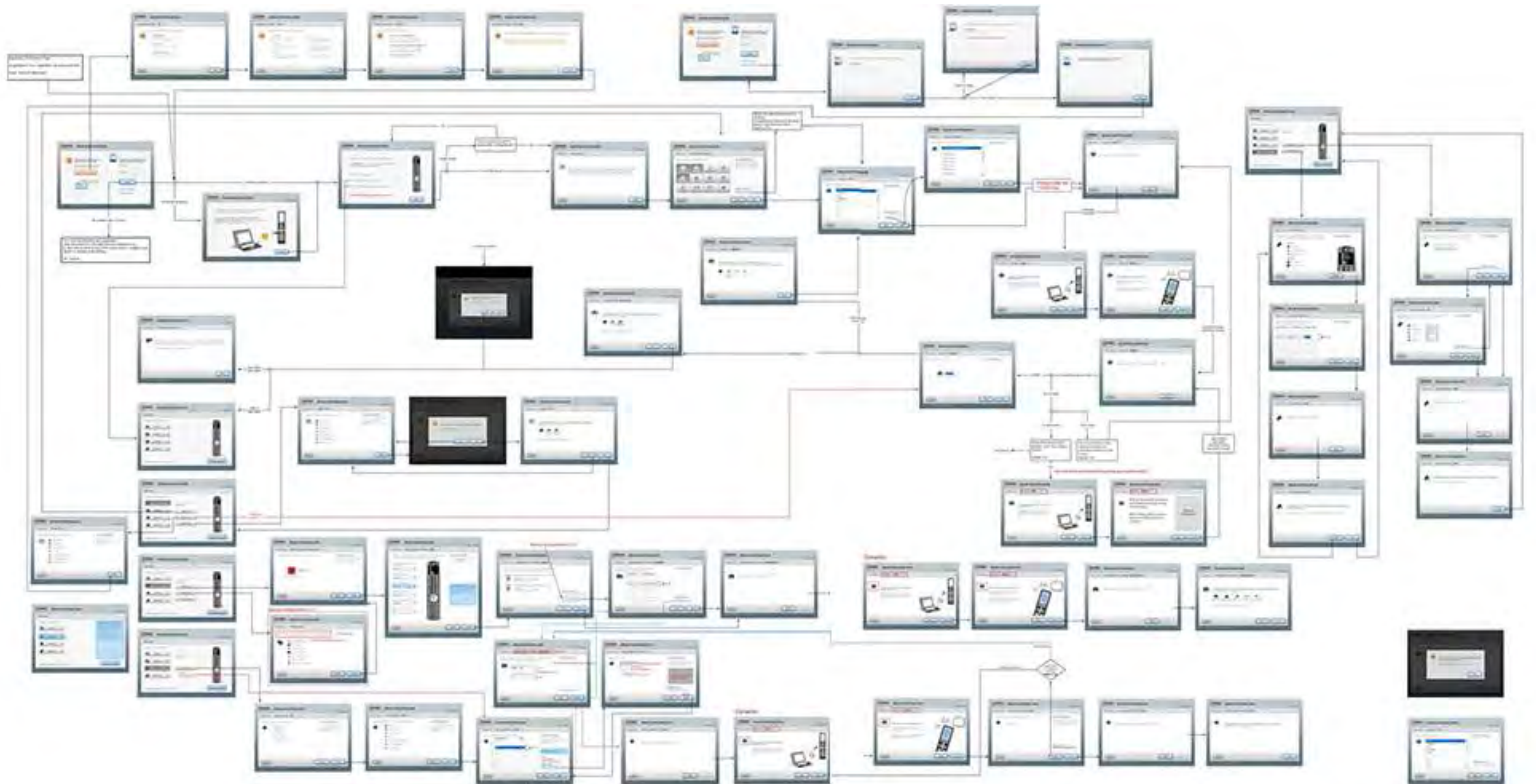


Helloworkout.com





Universal Electronic Inc.



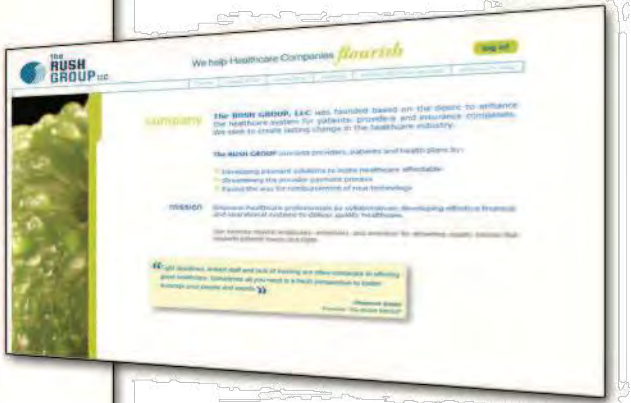
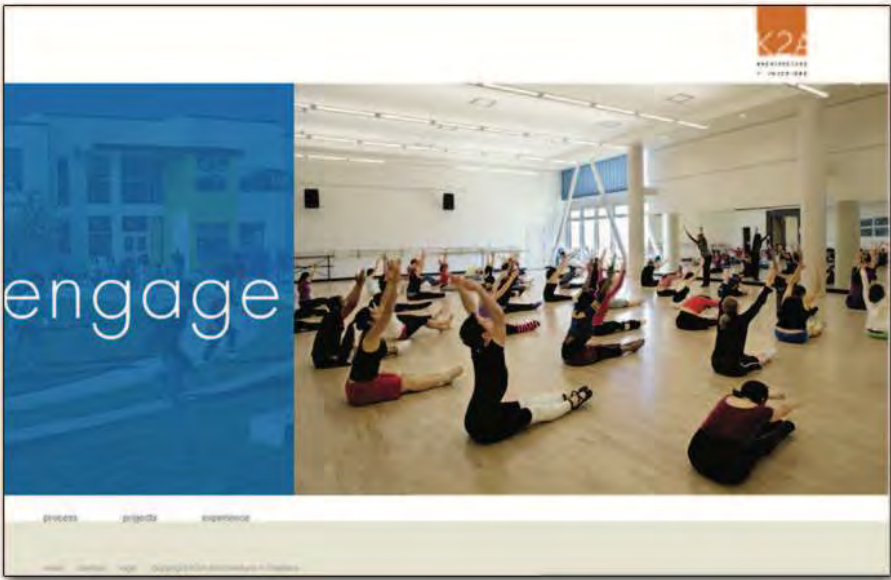


Universal Electronic Inc.





More ...



Doris Sou Portfolio

USE CASE:

Innovate Zelle® App New QR Code Feature

Authored by: Doris Sou

Last updated: 05/2020 - Project still
in progress





The UI/UX case study documents the processes involved in the innovation of new QR Code feature to Zelle® App.

The project is an enhance feature for the existing Zelle App user on both iOS and Android phones.

Project focus:

- Discovery of the new feature to existing App users
- Simplify and secure send/request transactions for the users

Jan 2020
Week 1 - 2

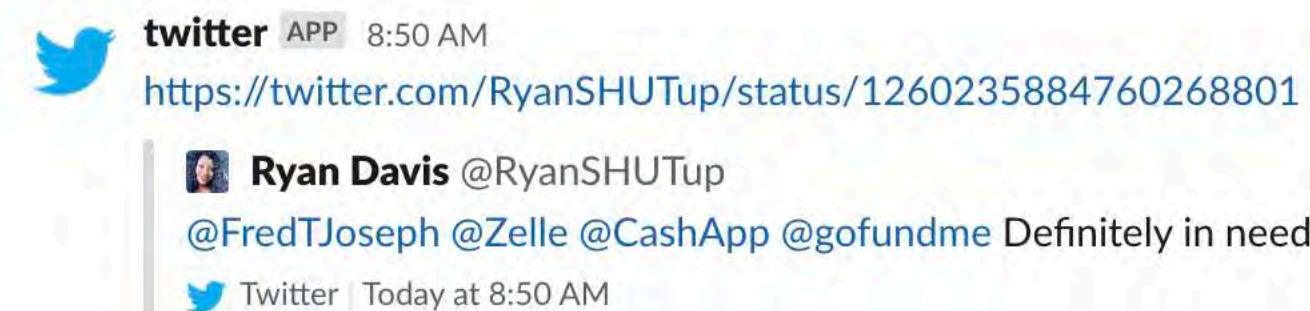
Research of **QR code**
feature on other Apps.

Strengths of QR code:

- beneficial for both customers and businesses users
- Simply and error free of transaction steps

Zelle App doesn't have the QR code feature currently. This is the new innovation feature for the App.





Analyze Zelle App users complaints.

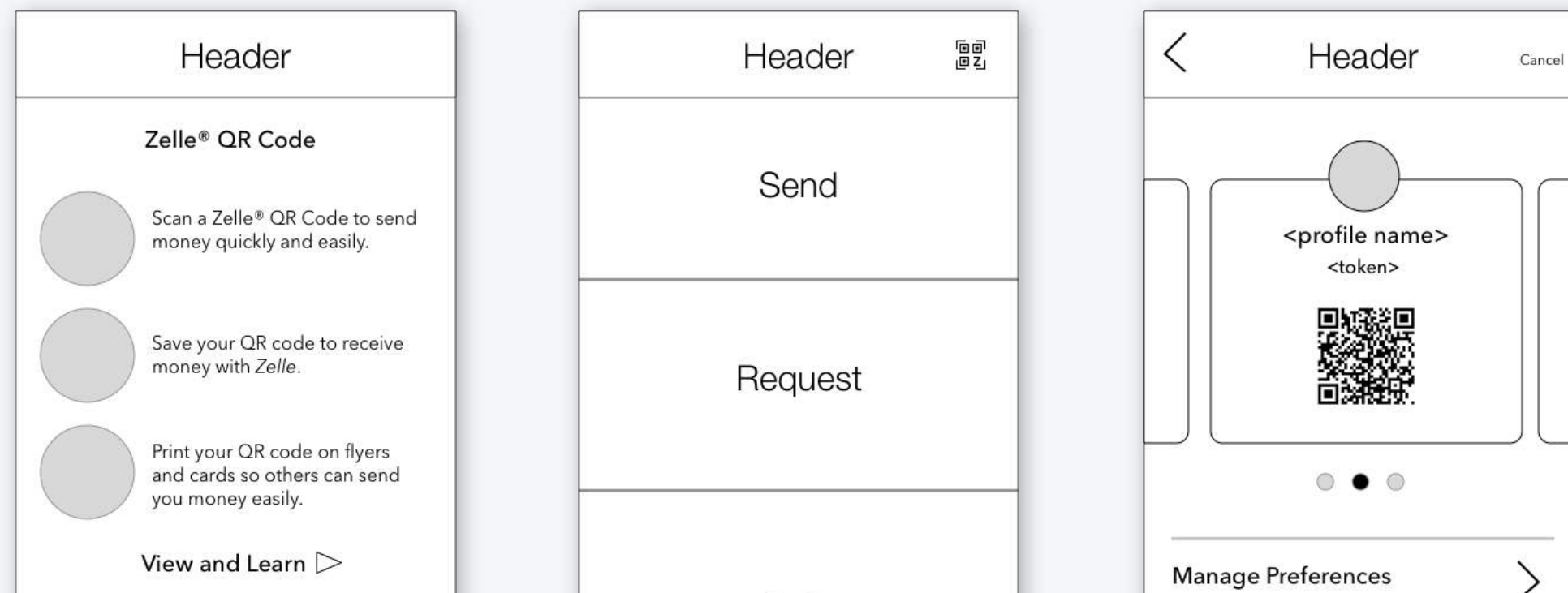
Jan - Feb 2020
Week 3 - 6

We **involved Engineers** in the beginning of the design discussion as we want to know the technical input with the proposed feature.

This new feature inquire huge development effort on the whole project timeline.

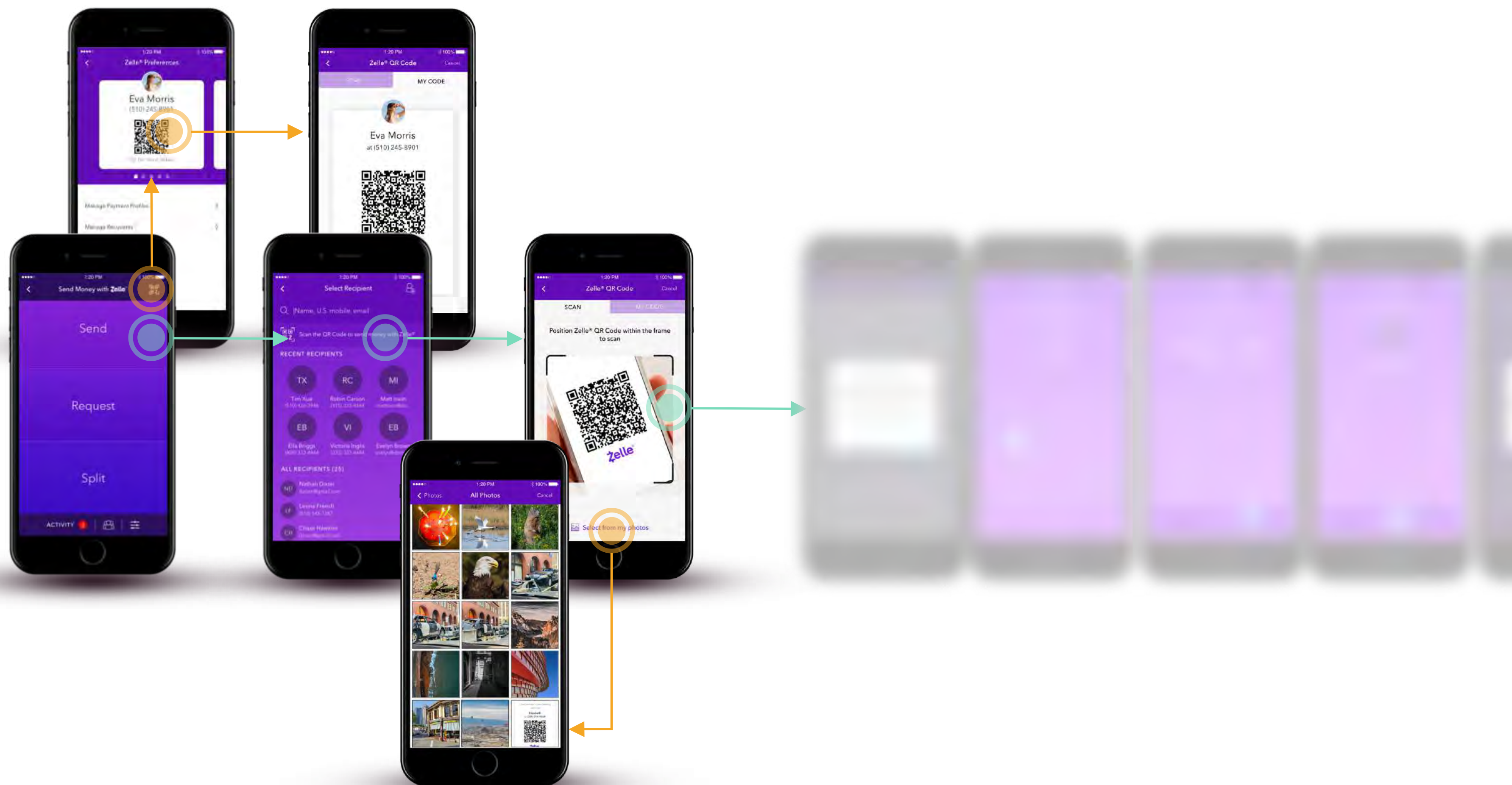
Feb - May 2020
Week 7 - 18

The Project Manager and I have listed down and sketched up **wireframes** of the neccessary **User's Scenarios** (25+) of the new feature.



I have created **UI/UX flows** for all User's Scenarios (25+) of the new feature. And producing **adaptive prototypes** to our Research Engineer for **user testings** tested on UserZoom.

This project is still on progress



Softwares that I have been using for this project:



Special Thanks

A shout out to my teammates from Zelle team.

Thank you, Harmandeep Kaur (Senior Product Manager) for guidance.

Thank you, Andrew Brone for our user research and usability tests.

Hi-Fi Development team and Content Strategist by Anthony Hogan.

Visual Design & UX Design by Me

Doris Sou Portfolio

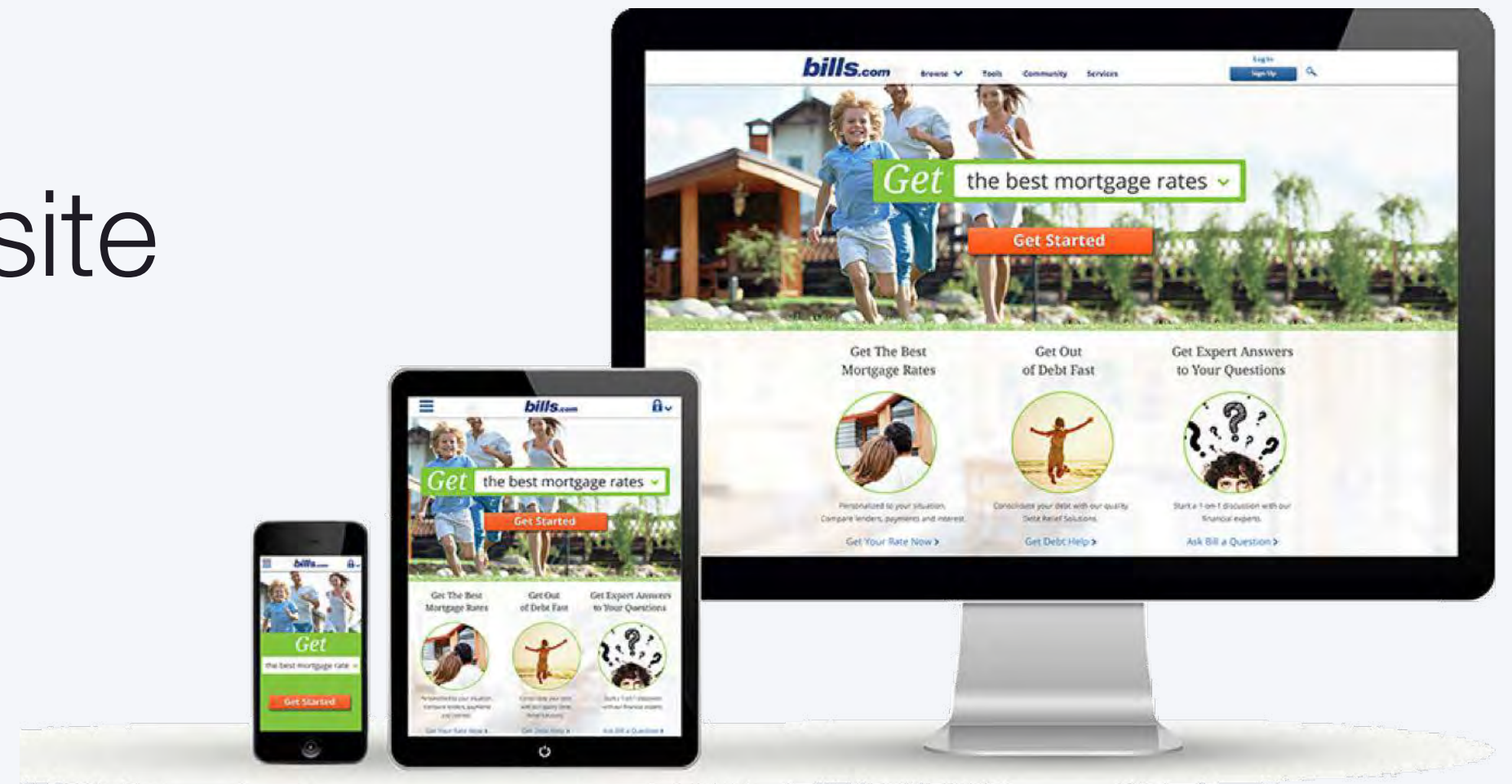


USE CASE:

Bills.com responsive website

Authored by: Doris Sou

Last updated: 12/2012





The UI/UX case study documents the processes involved in the redesign of bills.com responsive website. Through this redesign, we Deliver 30% growth in company benefit as a result of great performance.

The project is a marketing 'pitch' completed as part of the User Experience Design Immersive with the responsive website.

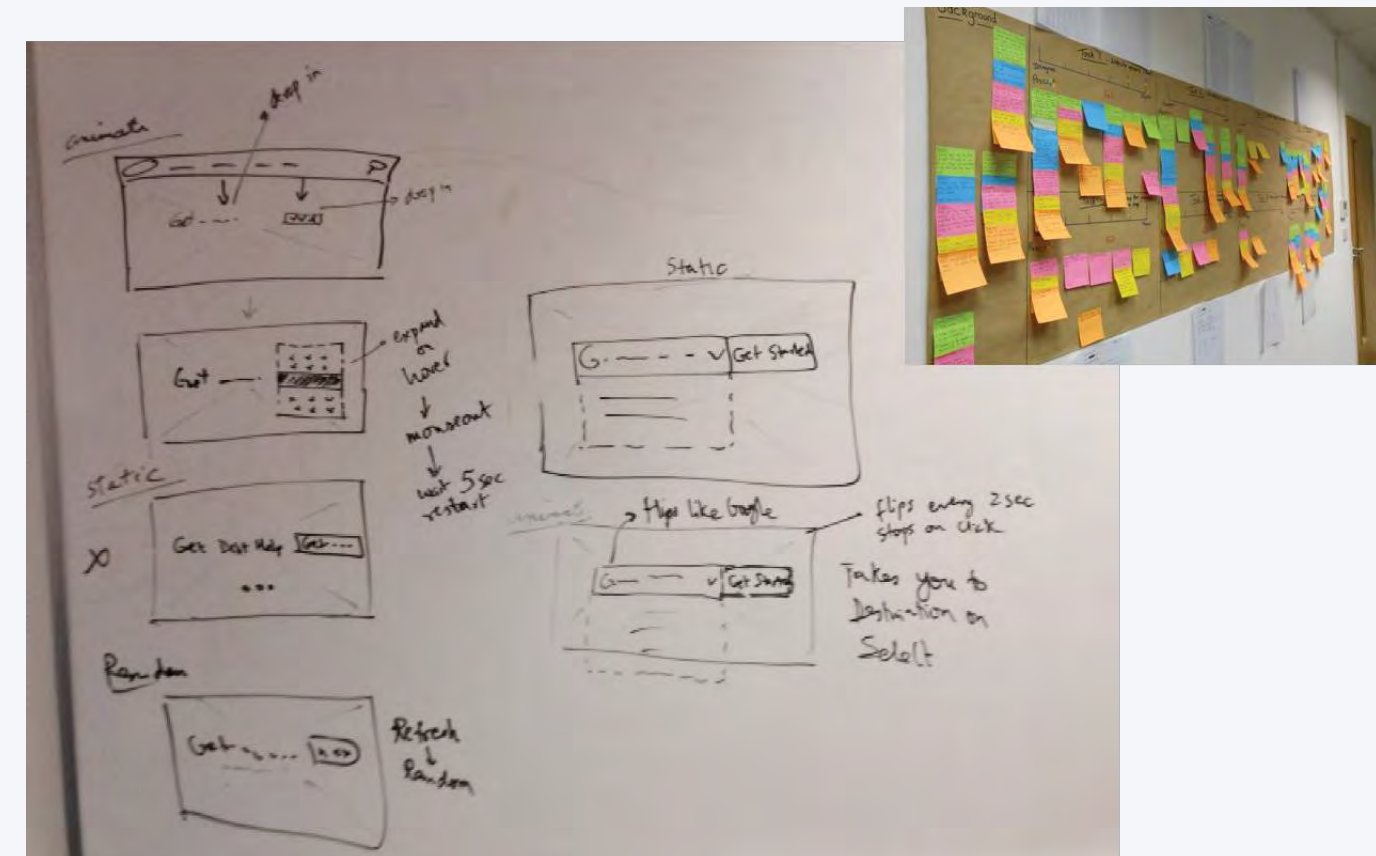
Project focus:

- Redesign the non-responsive website
- Improve converting rate with loan search

Aug 2012
Week 1 - 2

At the start of the project, the project manager and I had listed down **competitive analysis** with our competitors, **brain storm** and **inquire the goal** of the project.

The main problem of the current website was non-responsive. And we found out our users have switch from desktop to mobile devices from 15% to 32%.





We **involved Engineers** in the early stage of the design process and input.

This prevent the resist period at the later stage and also acknowledge engineers to prepare for the technique requirement.





Sept 2012
Week 5 - 8

UI/Visual Design

Visual Theme of the website:

- Visual suggestion on the beginning
- Easy neavigation with mega-menu
- Proposed New Privileges
- Integrated membership sign up process
- Propositive and encouraging visual treatments

Prototype and Usability Test

I created an adaptive web **prototype on Invision** to demonstrate the proposed redesign of the website. The prototype design from the images presented here as I have worked the visuals on my own.

The product manager and I went on to conduct **face-to-face user testing** with 10 participants. They were asked to complete a series of routine tasks on the current and new website.

Participants were timed on how quickly they completed those tasks on both the site. At the end of the tests, participants rated each task on a scale of 1 (very easy)– 5 (very difficult).

The user tests also resolve the disagreement in the team decision, for example: the color theme of the CTA.



Oct - Dec 2012
Week 11 - 20

Development and VQA

I communicated with the development team very closely and doing **VQA** in the development process.

Softwares that I have been using for this project:



Special Thanks

A shout out to my teammates from Bills.com. Without them, this project wouldn't be complete.

Thank you, Kunal Punjabi (Senior Product Manager) for guidance.

Thank you, participants, for taking their time to answer questions for our user research and usability tests.

Hi-Fi Development team: Keith Badinelli, Chris Testroet and Yuko Okuyama, Content Editor by Daniel Cohen and Visual Design & UX Design by Me.



Reviewing App

Hierarchy of the screen

Hero image - Spend almost Half of the screen estate.
Challenge to pick the right image and message for all user.

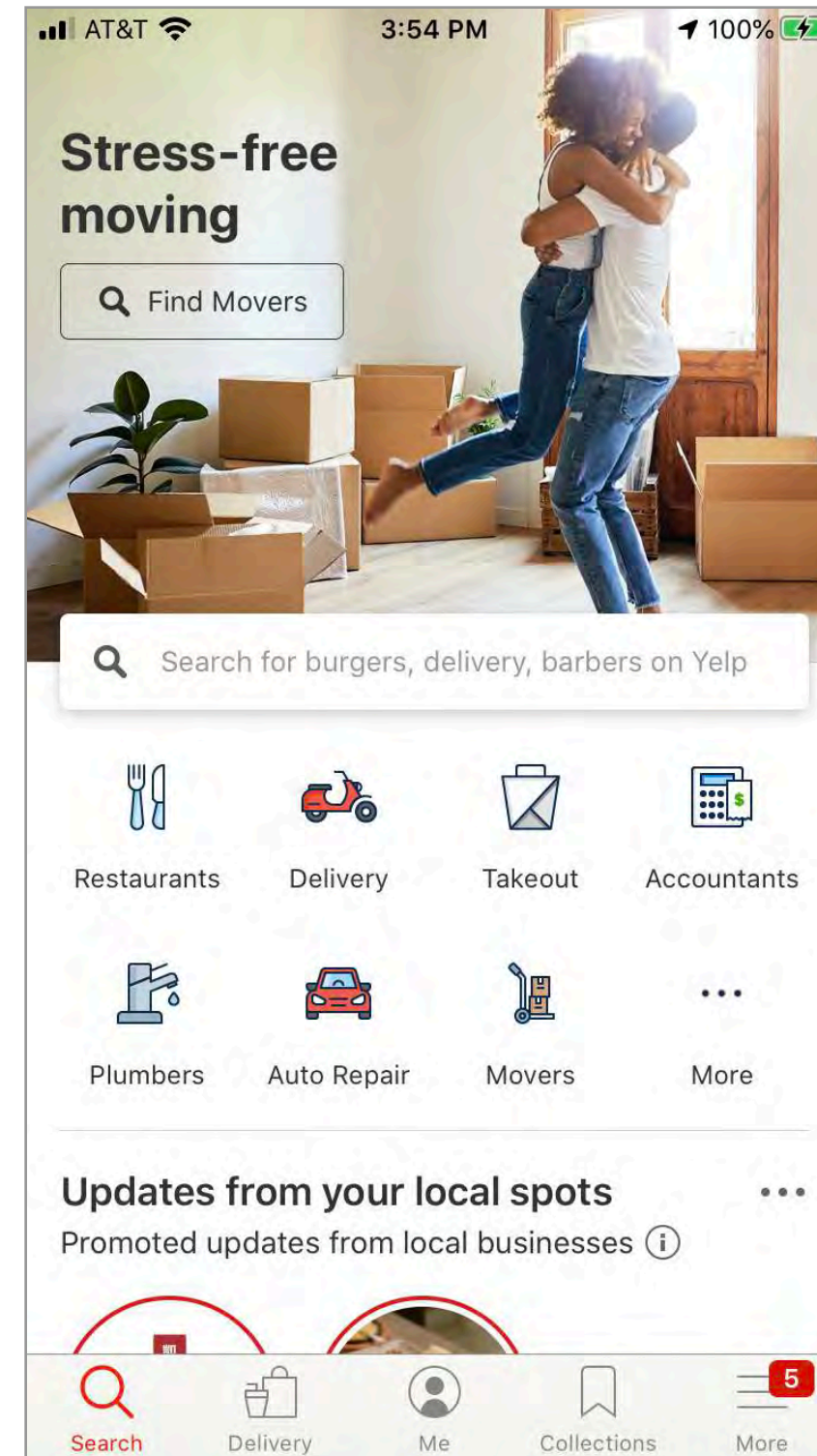
Search bar - Good located closely to the center of the screen. But it is not enough contrast. And there are double search bars on the same screen may confuse the users.

Catagories Navigation - Good use of line icons to add style but the use of icon color for “Delivery and Auto Repair” make too much focus compare with others.

Menu Bar - Nice to use of Red (branded color) highlight of active stage but better to use the solid highlight to be more contrast between Active and Inactive stages.

UI Design - Hirerarchy design of the screen has no focal point because there is not enough of depth layers, it makes the screen feel busy.

Yelp



Open Table

