



TravelReady™ Currency Package

Documentation Booklet



The ID Class of 2024, first day of classes

KICKOFF

Let the games begin.

I was assigned to the Huntington group, consisting of myself, Olivia Doland, Danny Kraft, and Easton Nguyen.



THE PROMPT

Since Lorenzo di Medici, banks have been central in framing people's interaction with money-related matters. While the day-to-day realities of today's banking couldn't be more different than Renaissance Florence, some of its principles remain rooted in the models of the 19th and 20th centuries.

This deems the question of what banking and interaction with money could be like to reflect the spirit of the 21st century? What services and realities are overlooked, what technology could be developed, what do a branch, an ATM, cash, or checks mean to people, and are they even necessary? How can we innovate the banking experience to be more fitted to serve the needs of the public? To inspire the next evolution of the banking experience, we want to understand how people want to interact with money and banks in their daily life.

TL;DR: Reimagine modern banking!

RESEARCH PHASE



FORMULATING THE RESEARCH PLAN

I initially found myself a little conflicted on what to research when tackling this prompt. It was rather vague (by design) and therefore I had a lot of different topics I would be able to delve into depending on how I wanted to go about the prompt.

In formulating my research plan, I chose three initial topics to explore: Digital Banking, Kids and Banking, and Travel and Banking. I then established several rounds of potential interviewees that I could use for each category as well as what questions I wanted to ask to start familiarizing myself with each of the topics.

See my research plan here:

https://drive.google.com/file/d/1l3m56G5tSahV_nHZUknt_Vv3SDVAG5P_/view?usp=share_link

CREATING THE SURVEYS

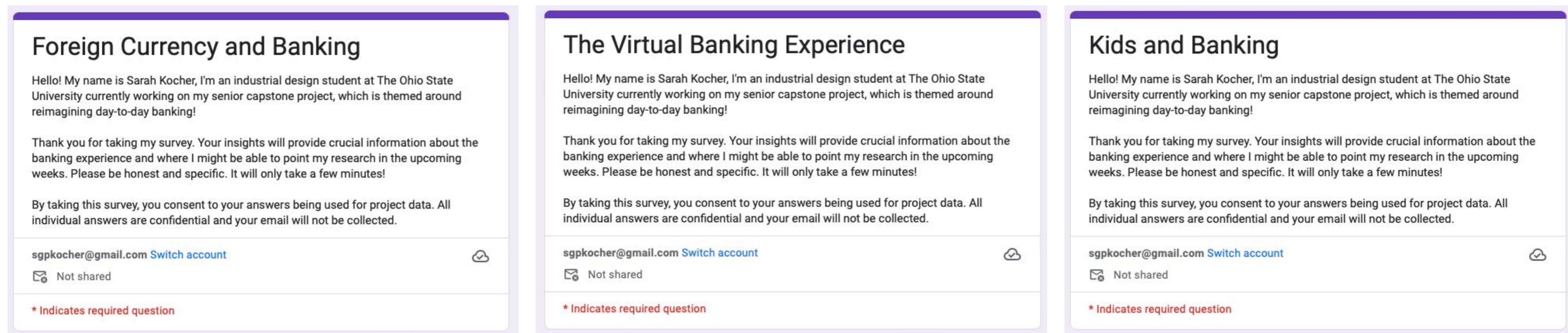
Design 5201 required that we create a 10 question survey and distribute it out to the masses to learn more about our problem space. Because I had three problem spaces, I created 3 surveys.

See each survey here:

The Virtual Banking Experience: <https://forms.gle/iHNXMaP3K7Q61NF68>

Kids and Banking: <https://forms.gle/edttYh9UtSWDGUon8>

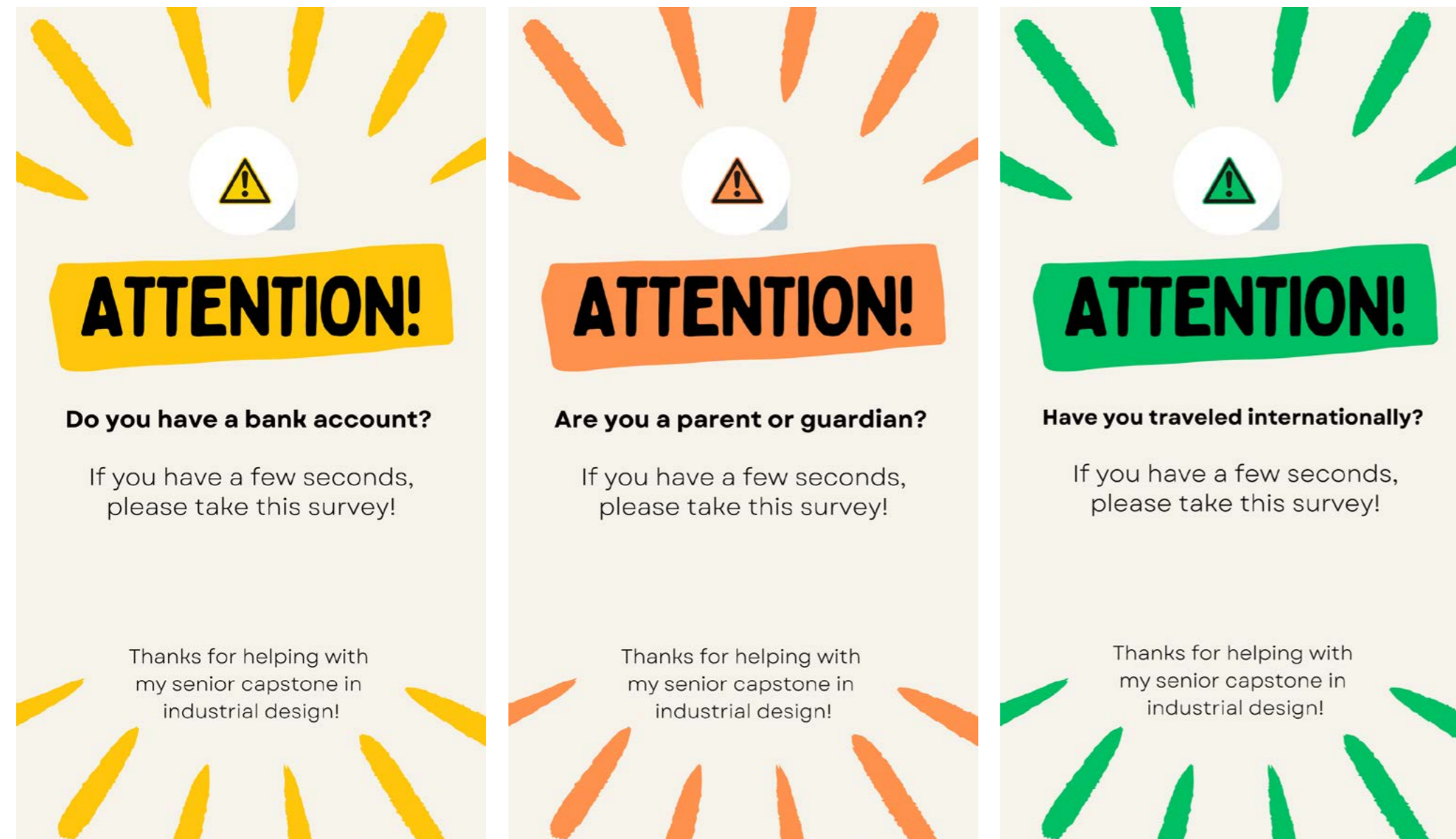
Foreign Currency and Banking: <https://forms.gle/n59DT6PJS9tHtJw8A>



The introductions for each of my three surveys

DISTRIBUTING THE SURVEYS

I sent each of my surveys out via social media to reach as many willing participants as possible. Fortunately, people are excited to help! I got a great response for all three of my surveys from these outlets. I also personally sent them to several people who are not on social media.



Instagram Story posts that went on my personal account



I reached out to a Mom's FB Group to take the surveys, too

SURVEY RESULTS

I had a total of 255 responses to my surveys, which provided great insights and interesting statistics.

38 people took the Virtual Banking Experience survey.

135 people took the Kids and Banking survey.

82 people took the Foreign Currency and Banking survey.

See my highlighted results from the surveys used to build the Numbers graphic below:

https://drive.google.com/file/d/18bc-Ng_r3XQHJUNzc2-uxNcL5E0DT1sK/view?usp=share_link



A few of the survey results in Google Forms

DESIS NEWSPAPER

My secondary research for my three initial topics is all organized in our class newspaper, where helpful articles were posted and analyzed in 4 different sections to help me better understand the problem space. Organizing the secondary research this way allowed for a clearer understanding of how each article was able to potentially apply to my project.

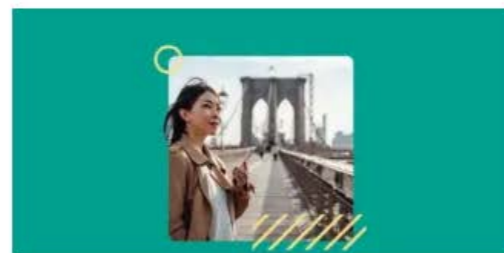
See my newspaper below:

<https://desis.osu.edu/seniorthesis/index.php/sarah-kocher/>



Why (and How) You Should Notify Your Bank Before Traveling

Sarah Kocher - September 7, 2023



Personal banking when you travel abroad

Sarah Kocher - September 5, 2023



Tips for managing money while traveling abroad

Sarah Kocher - September 5, 2023



Places you should avoid using your debit card

Sarah Kocher - September 7, 2023



How Do Fingerprint Scanners Work? Optical vs Capacitive

Sarah Kocher - September 7, 2023



11 Body Parts Researchers Will Use to Track You

Sarah Kocher - September 7, 2023



Where Is the Best Place to Exchange Foreign Currency?

Sarah Kocher - September 5, 2023



Going Paperless With Credit Card Statements: Pros, Cons and Tips

Sarah Kocher - August 25, 2023



Walt Disney's Wisdom: 10 Customer Service Lessons

Sarah Kocher - August 25, 2023



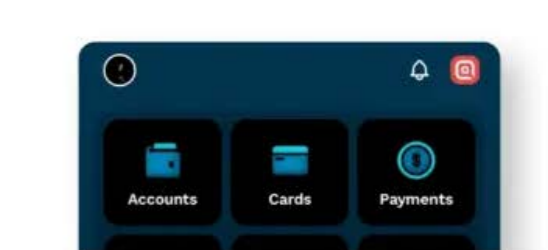
What is a Collect Call?

Sarah Kocher - September 5, 2023



The 4 Best Payment Strategies to use When Traveling Internationally

Sarah Kocher - August 25, 2023



I Can't Believe ABA Has Updated The UI Like This.

Sarah Kocher - August 25, 2023



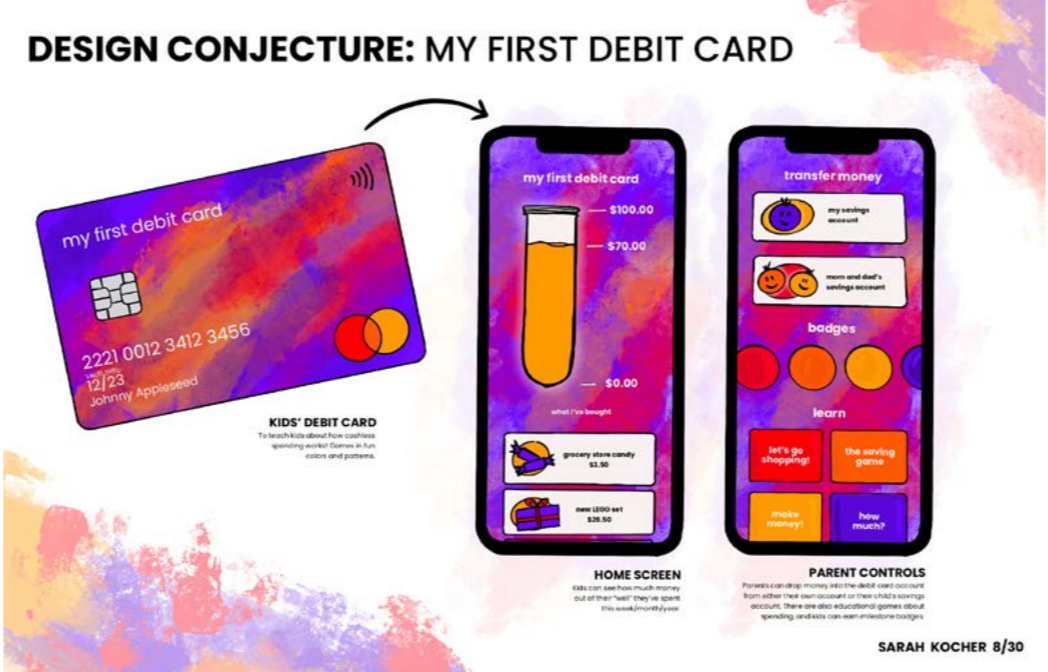
Different Newspaper sections and their included articles

DESIGN CONJECTURE: TRAVELER'S TRADE BOX



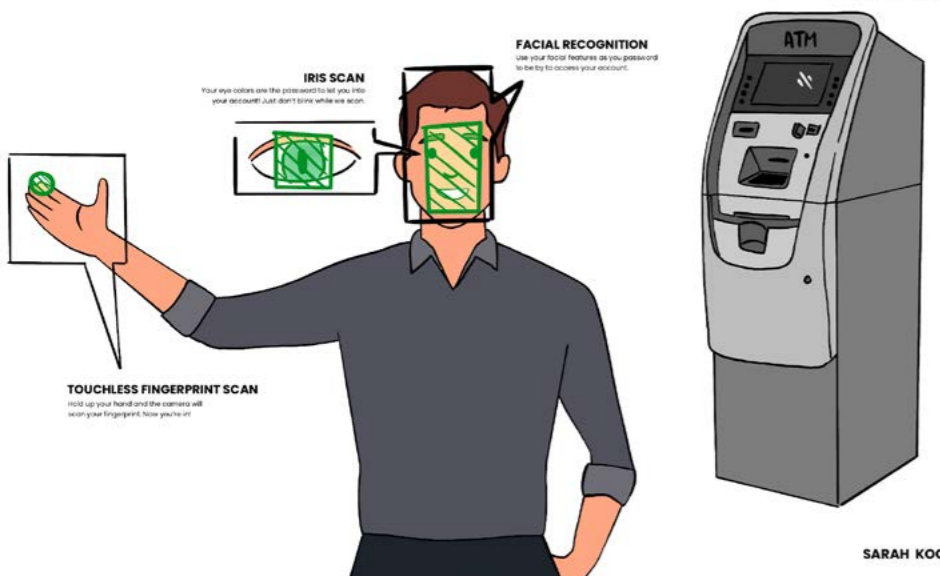
SARAH KOCHER 8/23

DESIGN CONJECTURE: MY FIRST DEBIT CARD



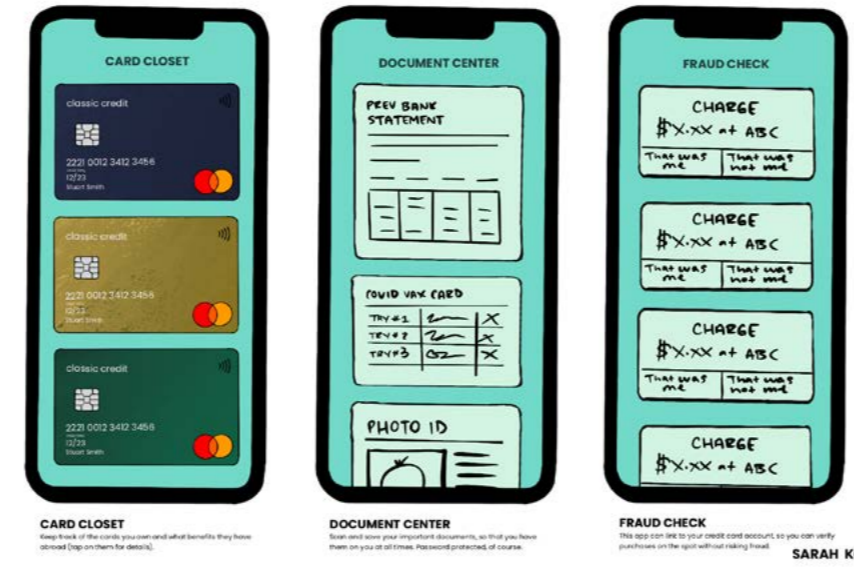
SARAH KOCHER 8/30

DESIGN CONJECTURE: BIOMETRIC ATM



SARAH KOCHER 9/7

DESIGN CONJECTURE: TOURIST TRAP



SARAH KOCHER 9/5

DESIS NEWSPAPER - CONJECTURES

Each section of the newspaper had a design conjecture, an exploratory idea inspired by what I learned from reading the articles in that section.

By this point I had almost completely transitioned all my research over to travel (my ultimate focus), however one conjecture is still aimed at kids and banking.

My design conjectures

INTERVIEW SCHEDULE

I used a Figma board to keep track of all my scheduled interviews. All lasted around an hour.

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
RESEARCH		Complete Surveys Complete Interview Q's	Interview Mr and Mrs Goss 7pm Interview Eden Seccombe 8pm DUE: Survey Design Primary Research Plan	Interview Emily Klink 2pm	Meet w Huntington 2pm Interview Shohan C. 7pm DUE: Reading Quiz #2 RD-Topical Section #1	Interview Maria Necessary 10am Interview Ying and Dan Gilbert 11am Interview Kramer Horning 1pm	LABOR DAY WEEKEND
ANALYSIS	LABOR DAY WEEKEND Interview Abby Altman 9:30 Interview Siena Pilati 11am DisNer 5p Interview Emma Seccombe 8pm Interview Katie Lanning 9:30pm Interview Kylee Withers 11am Interview Andy Mallamao 12pm	LABOR DAY WEEKEND begin prototyping ideas and testing them against interviewers Interview Chloe Kling 5pm Interview Troy Carr 7pm Interview Rebecca Gilbert 8pm	Interview Sofia Protoh 8pm Interview Sarah Clouse 2:30pm Interview Kayla Olson 3:30p Interview Amir 5pm DUE: Interview Cose's Again 7:00	WDI Interview 1:30-2p Interview Emily Loxley 4pm Interview Mallamao's 9pm Interview Senora Johnson 1:00p Interview LaFlames 2pm Interview Payton Sullivan 3:30p DTC MTG 6-8	Meet w Huntington 2pm DCP Zoom 7-8pm Interview Sammy Koohar 7p Interview Koche's 9p Interview Karen Randles 2pm Global Education Expo 4-5	Interview Ito Fernandez 9:30a Coffee with Eddie 11a-12p Interview Abdulwahed's 1pm DTC Star Wars 3:30p Interview Tiffany Walker 1pm Interview Caroline Mosholder 2:30 Interview Falisha Ali 4:30p DTC Powerpoint Night 6p	OSU GAME 12pm Interview April and Mike Ware 8pm OSU GAME 4pm
PRES. PREP		DCP Event 4:30-5:30p	DUE: Reading Quiz #5 Preliminary Project Development Plan		Finalize User Journey DUE: RD Numbers Section		Prototype Ideas
			DUE: Updated Design Conjectures RESEARCH PRESENTATION	Finalize Stakeholder Map Finalize User Personas			

Interview schedule for the research phase mixed with my own calendar to fit everything in

LIST OF INTERVIEWEES

Listed below are the 39 participants who I talked to to better understand all that there is about travel.

Tob and Mary Ann Coss

Eden Seccombe

Emily Klink

Shehan Gunawardena

Maria Necessary

Dan and Ying Gilbert

Kramer Horning

Sefra Protch

Emily Lowley

Sarah and Dave Mallamaci

Anne and Brian Kocher

Isa Fernandez

Karen and Omar Abdelwahed

Sammy Kocher

April and Mike Ware

Abby Altman

Siena Pilati

Emma Seccombe

Katie Lanning

Chloe Kling

Troy Carr

Rebecca Gilbert

Sarah Clouse

Kayla Olsen

Amir Abdelwahed

Lindsay Johnson

Greg LaFlame

Payton Sullivan

Karen Randels

Tiffany Furlong

Caroline Mosholder

Kylee Withers

Andy Mallamaci

IN-PERSON INTERVIEWS

Any participant that I could have a conversation with in-person, I made sure to meet them. Borrowing a lavolier microphone from Maria Palazzi (ACCAD), I also recorded every dicussion.

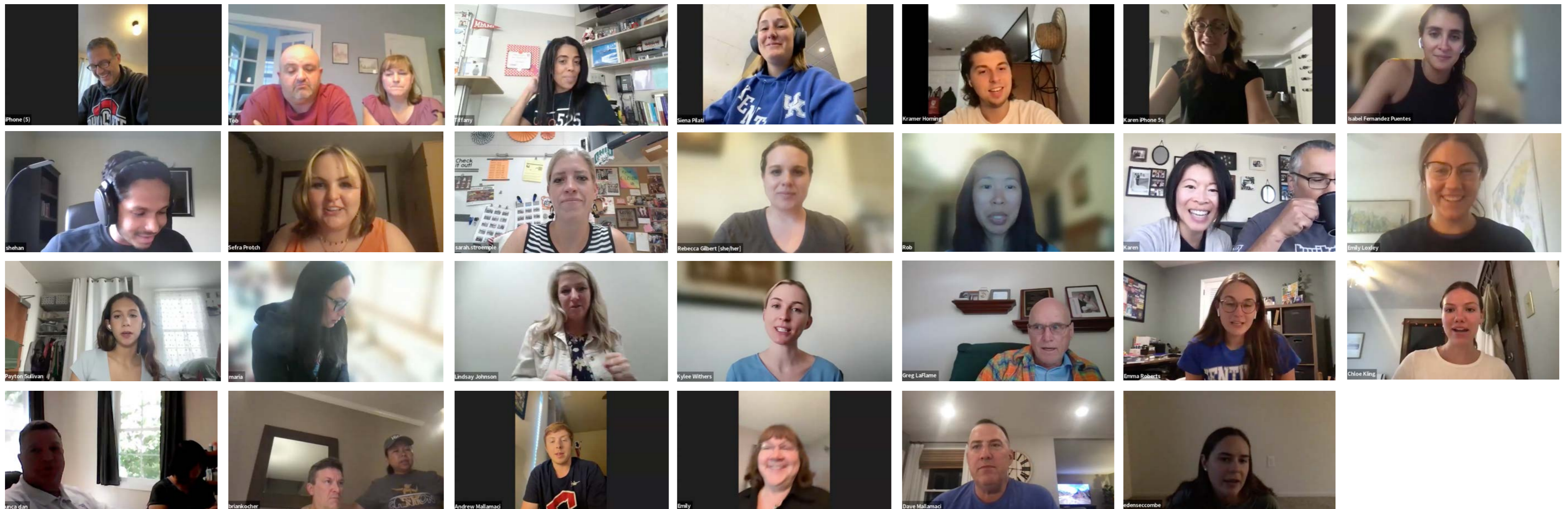


Top Row: April and Mike Ware, Abby Altman, Sammy Kocher

Bottom Row: Kayla Olsen, Caroline Mosholder

ZOOM INTERVIEWS

Many of my participants were not located in Columbus, so a majority of my interviewing was conducted over Zoom. I recorded everything to refer back to during analysis later.



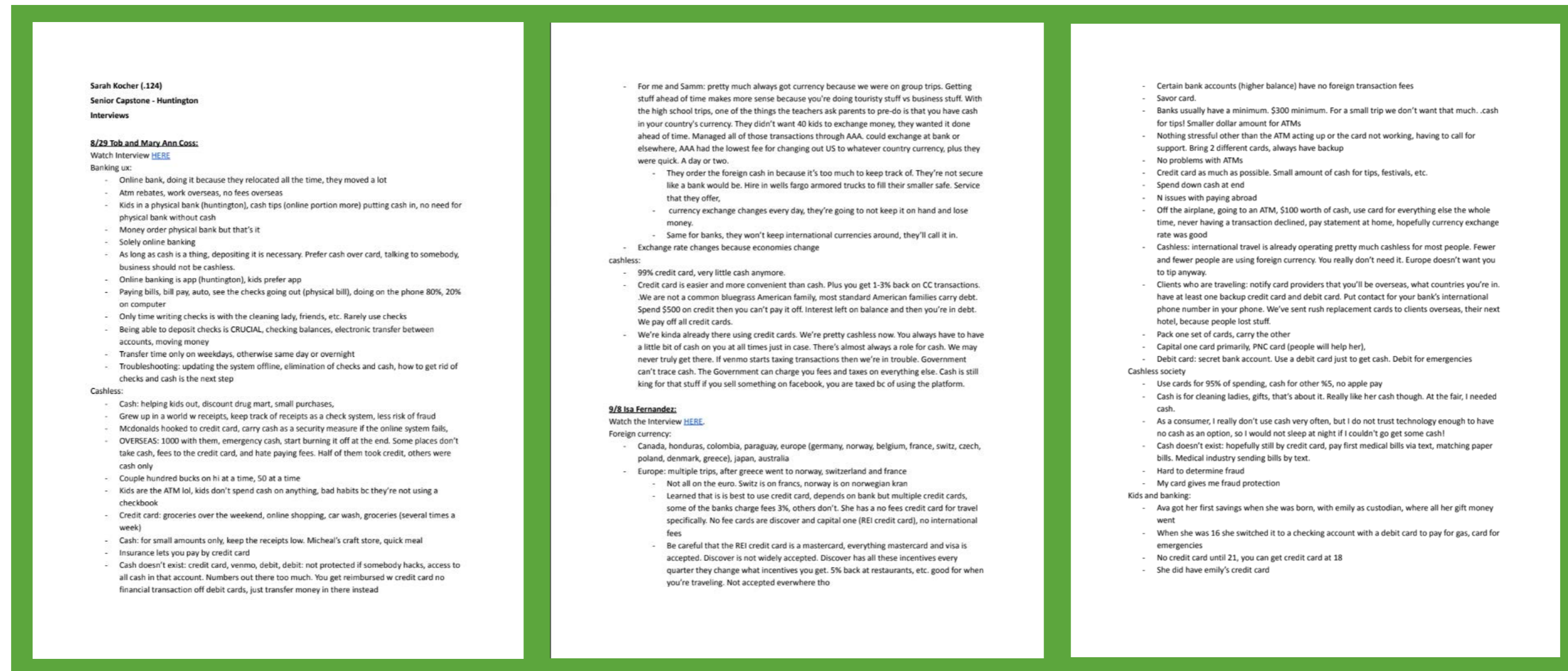
Screenshots of all the Zoom calls with my interviewees

INTERVIEW NOTES

With 39 interviewees, you have to take thorough notes to be able to remember everything.

See my 124-page document below:

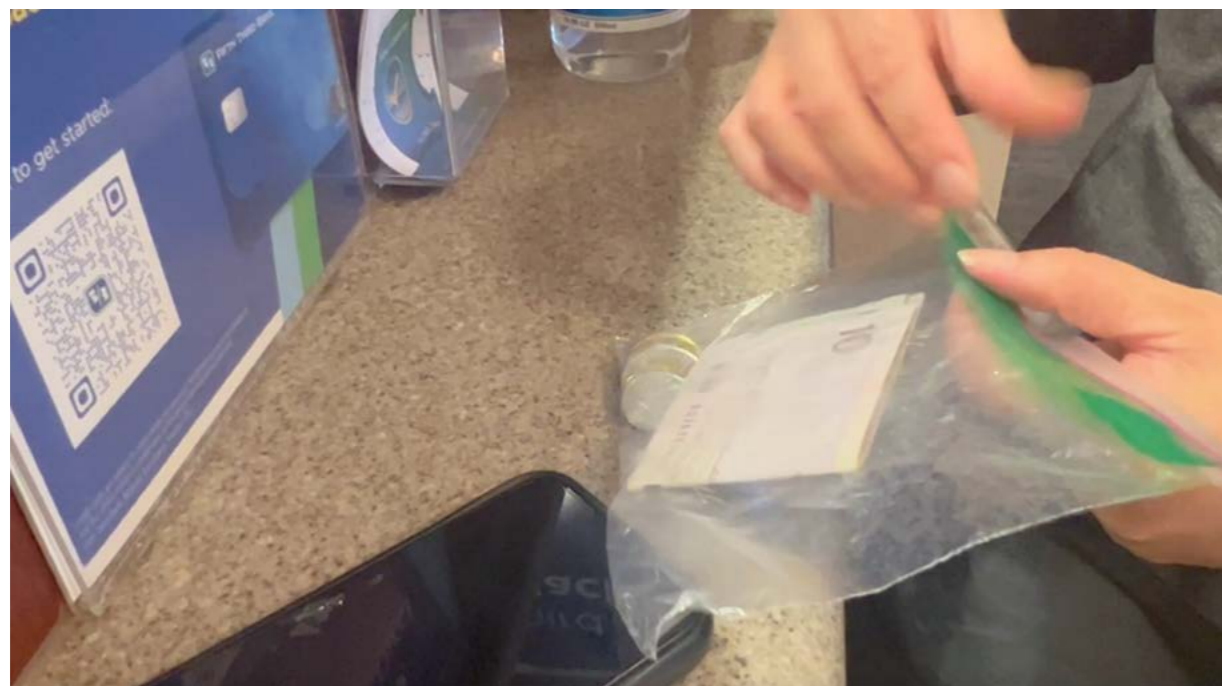
https://drive.google.com/file/d/1TbcbvkuUJgvHDZlqNtnvbwLI3Stk4isi/view?usp=share_link



A few pages from my interview notes document

BANK VISIT

As part of my research I visited a bank with one of my interviewees, who needed to re-exchange currency from a trip to Europe this summer. She banks through Fifth Third, so while this experience wasn't entirely reflective of Huntington itself, I still got a great idea of the flaws with the current system.

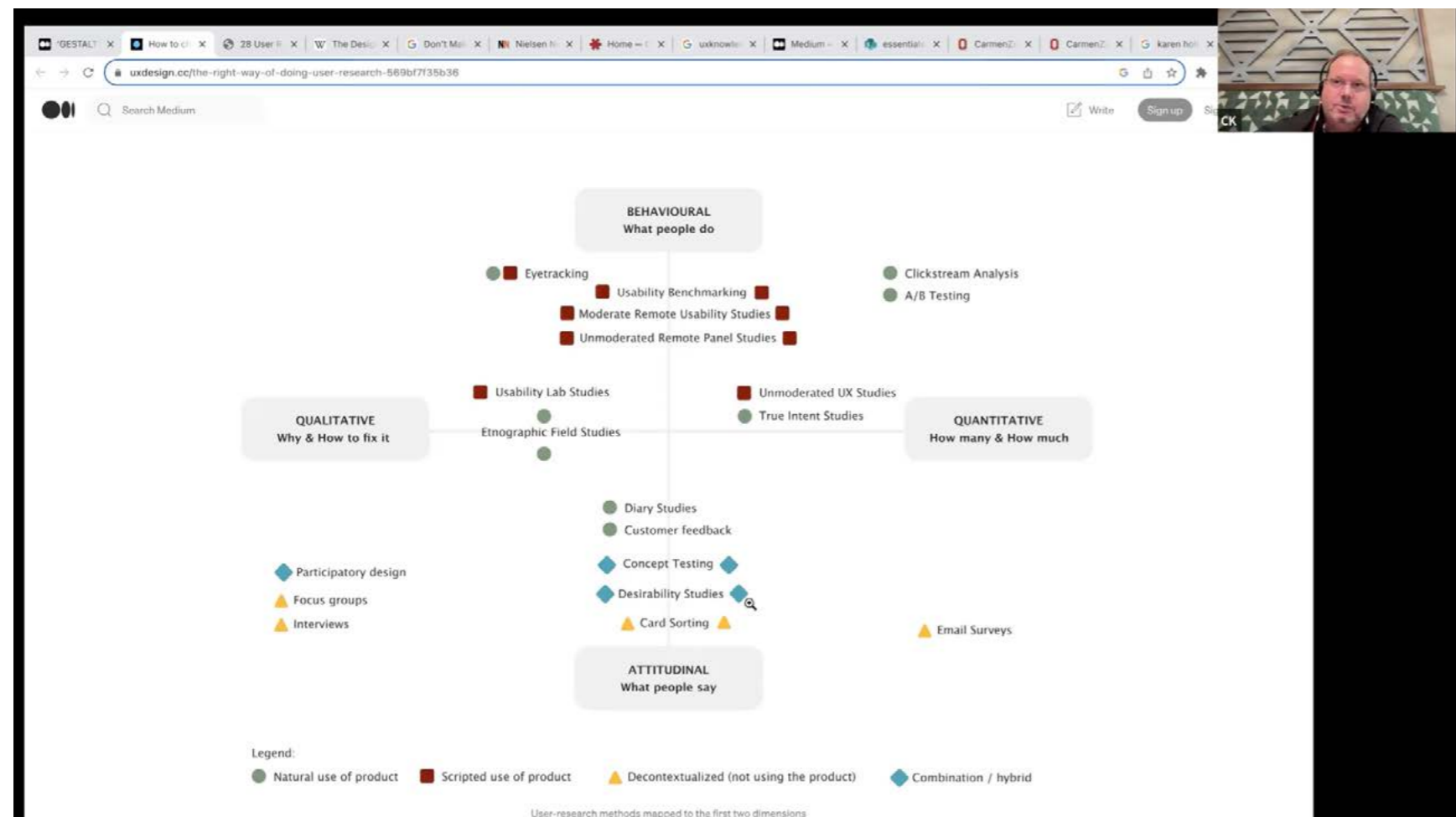


Top Row: Fifth Third Bank Sign, Currency that was not accepted for a re-exchange, Entrance to Fifth Third Bank

Bottom Row: Attempting to re-exchange, Foreign Coins that weren't accepted for re-exchange

HUNTINGTON MEETING #1

During our weekly meetings with our partners from Huntington, we had the opportunity to listen to a presentation from one of their researchers on important methods and strategies.



Tips for research presentation from Huntington



The team on the other side of the Zoom

HOW DO TRAVELERS SPEND MONEY ABROAD?



Investment in travel is an investment in yourself.
Matthew Karsten, Adventure Travel Blogger

18 MILLION Americans traveled overseas in 2021.
(SSW, 2022)

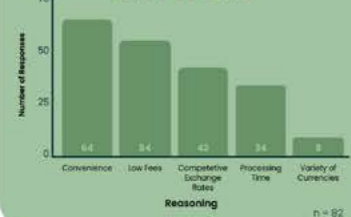
Travel spending increased by **6%** in 2022, compared to pre-pandemic levels in 2019.
(AAA Travel, 2023)

49% of Americans plan to travel more in 2023.
(AAA Travel, 2023)

WHERE DO PEOPLE EXCHANGE CURRENCY?



WHY THERE?



MOST POPULAR PLACES TO VISIT:

- 1 Canada, 73.2%
- 2 Italy, 46.3%
- 3 Mexico, 43.9%
- 4 France, 42.7%
- 5 The Caribbean, 35.4%
- 6 The UK, 32.9%
- 7 Germany, 21.9%
- 8 Greece, 20.7%
- 9 Spain, 19.5%
- 10 China, 7.3%



BARRIERS TO SPENDING:



There are **162** official currencies in the world.
(WorldData.info, 2022)

MOST EXCHANGED CURRENCIES:

- 1 EURO 73%
- 2 CANADIAN DOLLAR 45%
- 3 POUND 20%
- 4 PESO 12%

HOW DO YOU PREFER TO SPEND MONEY ABROAD?



WHAT TYPE OF CARD DO YOU USE TO SPEND ABROAD?

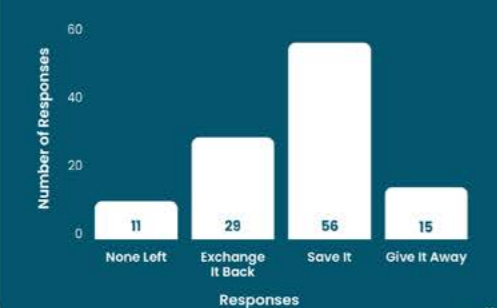
51% CREDIT CARD **41%** DEBIT CARD
(Travel, 2023)

23.2% of travelers have gotten a new card specifically for traveling abroad.
(n = 82)

66% of travelers paying with plastic have a card that offers travel benefits.
(SSW, 2022)

73% of Gen Z and **75%** of Millennials are more likely to have travel credit cards.
(SSW, 2022)

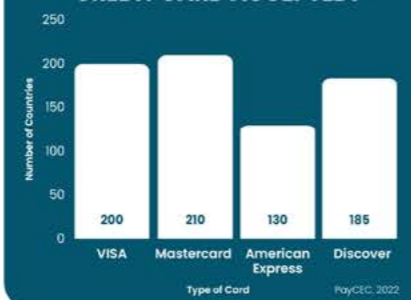
WHAT HAPPENS TO LEFTOVER CURRENCY?



40% of travelers are more willing than ever to splurge on future travel.
(Expedia, 2022)

69% of millennials use technology to help save money when traveling.
(Booking.com, 2023)

WHERE IS EACH MAJOR CREDIT CARD ACCEPTED?



52.3% of travelers carry less than \$100 in cash on them while abroad.
(n = 82)

33% of travelers use cash, either exclusively or in conjunction with other payment methods.
(Travel, 2023)

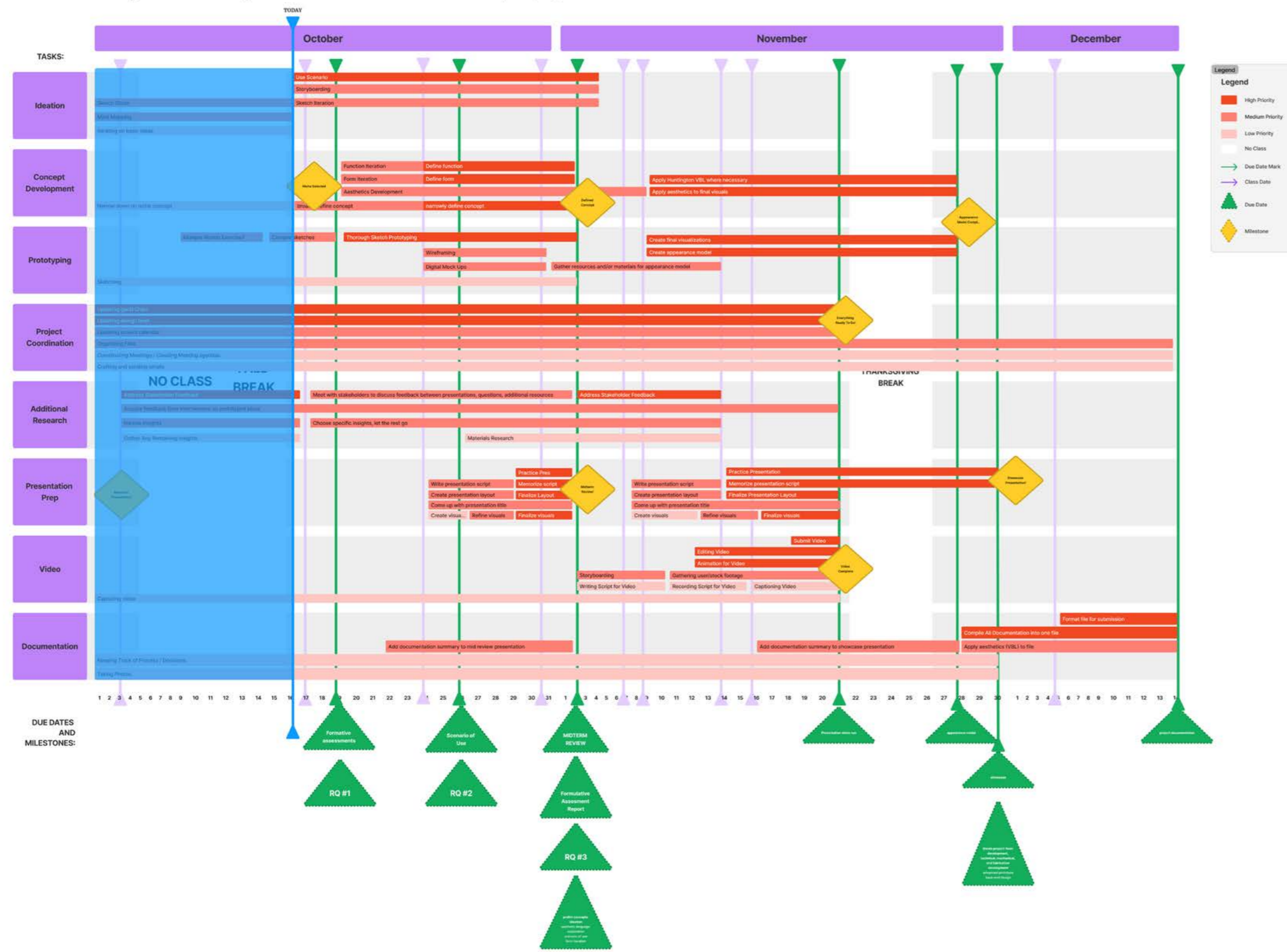
NUMBERS GRAPHIC

As part of the Desis newspaper, each student created an infographic utilizing learned information from their surveys as well as their secondary research. My graphic focused on how travelers spend money abroad. Check it out!

RESEARCH ANALYSIS

Gantt chart

Project Development Plan - UPDATED 10/16/23



GANTT CHART

The Gantt Chart is a way to visualize a project schedule and plan out the entirety of a project timeline.

This is the chart I created following the research presentation to help me stay on track to reach my set goals before the next checkpoint in class.

HUNTINGTON MEETING #2

During our weekly meetings with our partners from Huntington, we touched base on how our research was going and received helpful feedback that allowed us to narrow in on our problem space.



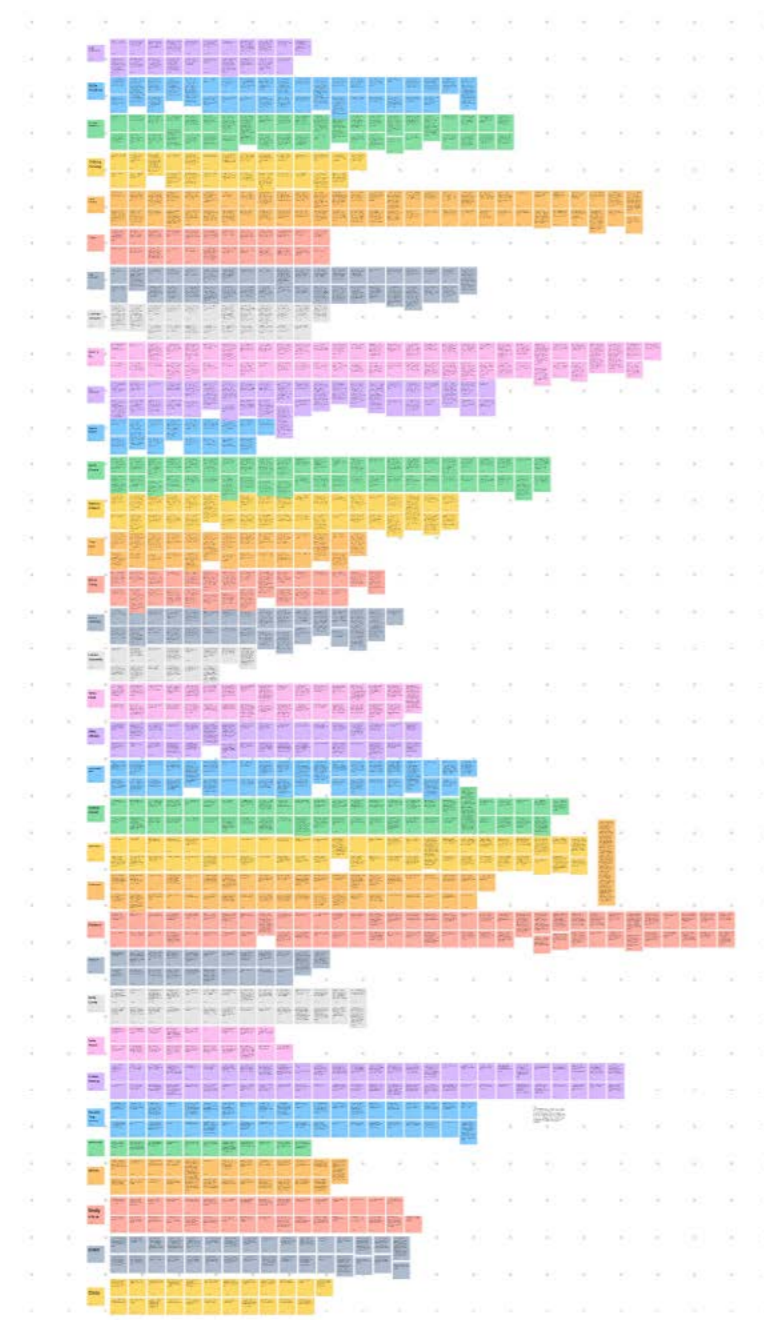
The OSU team listening away



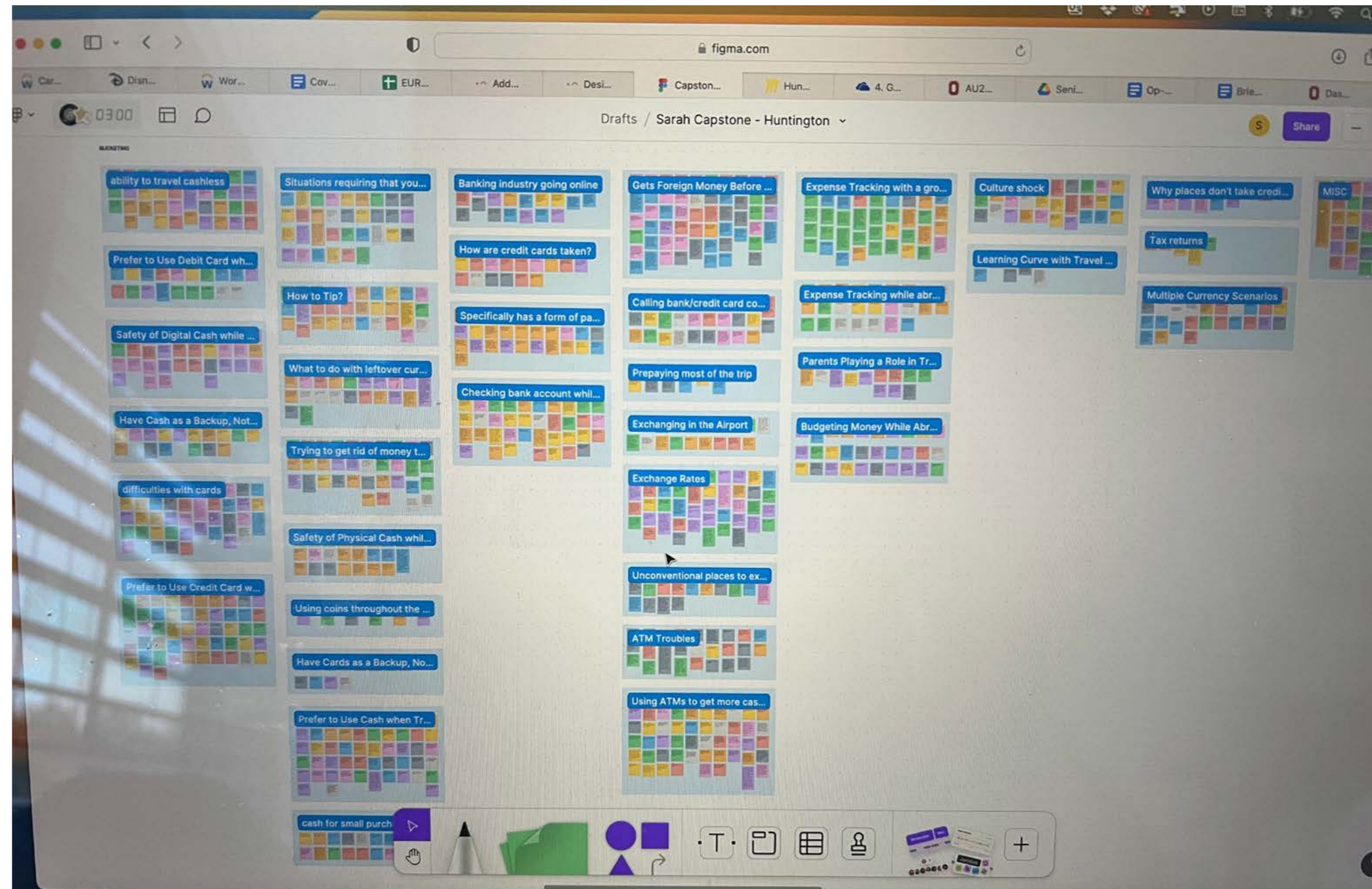
Our Huntington partners giving advice

BUCKETING: STICKY NOTES FOR INTERVIEWS

I took all my notes from my interviews, retyped them onto sticky notes in Figma, and began bucketing them into similar themes. This took a long, long, time, I will not lie. But by the end of it all I had a pretty good understanding of the problem space and where I might be able to make an impact.



So many sticky notes!



My bucketed sticky notes. Lots of hours invested here!

BUCKETING: THEMES

See the several themes that I was able to group together based on the sticky notes I'd gathered:

Ability to Travel Cashless

Use Debit Card when Traveling

Safety of Digital Cash While Abroad

Cash as a Backup

Difficulties with Cards

Use Credit Card when Traveling

Situations that Require Cash

How to Tip?

What to do with Leftover Currency

Get Rid of Money Throughout Trip

Safety of Physical Cash Abroad

Using Coins Throughout Trip

Cards as a Backup

Use Cash While Traveling

Cash for Small Buys, Card for Big

Banking Industry Going Online

How are Credit Cards Taken?

Form of Payment Specific for Travel

Checking Bank Acc. While Abroad

Gets Foreign Money Before Trip

Calling Bank Before You Go

Prepaying Most of the Trip

Exchanging in the Airport

Exchange Rates

Strange Places to Exchange

ATM Troubles

Using ATMs to Get More Cash

Expense Tracking with a Group

Expense Tracking While Abroad

Parents Playing a Role

Budgeting Money While Abroad

Culture Shock

Learning Curve with Spending

Not Taking a Credit Card

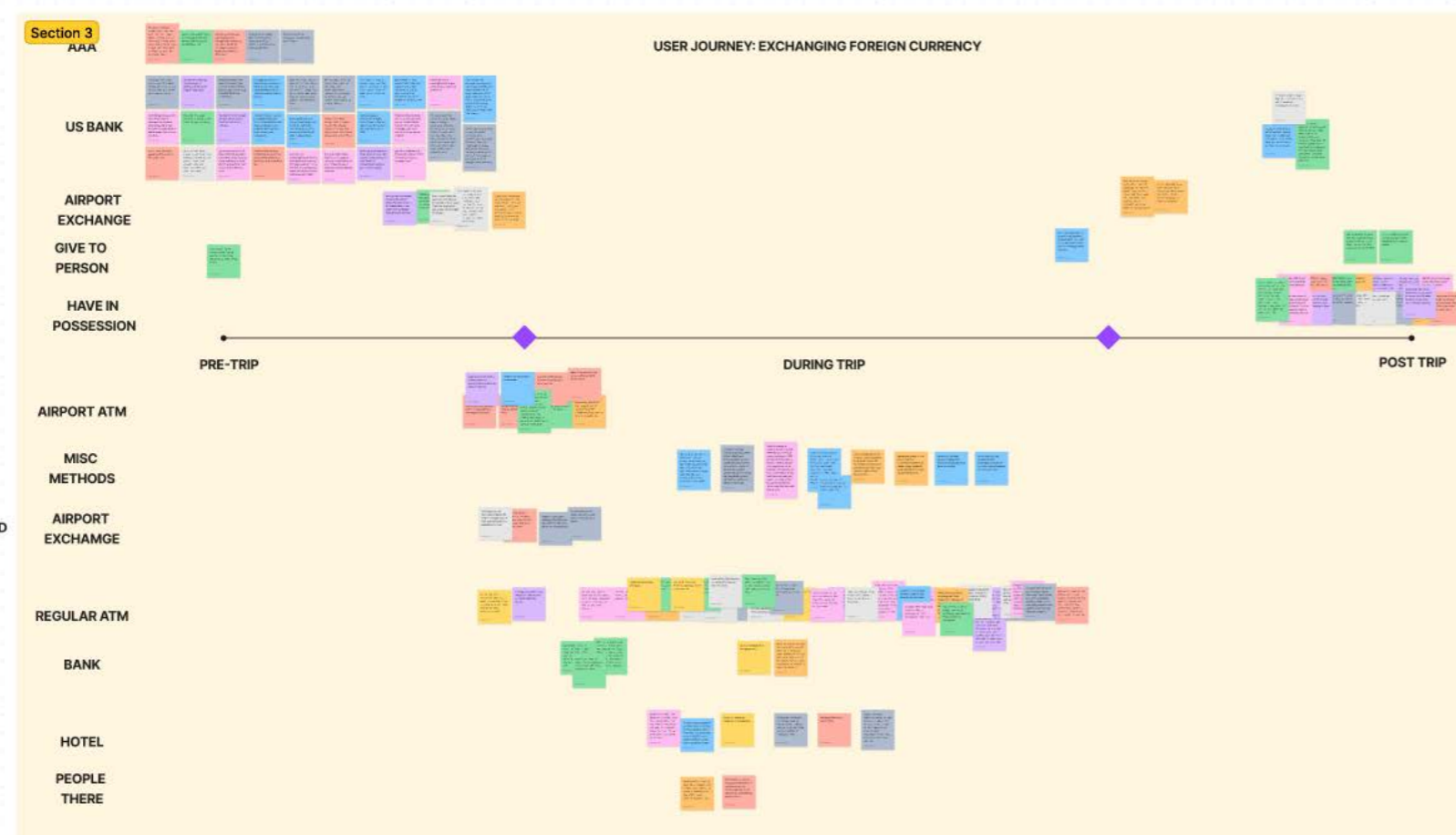
Tax Returns

Multiple Currency Scenarios

BUCKETING: USER JOURNEYS

Using the bucketed sticky notes, I mapped each insight onto a timeline of a journey abroad to see what patterns I could find. The vertical axis usually had something to do with how money was being spent, in relation to the horizontal axis, which ranged from pre-trip to post-trip in terms of timing.

I turned each into a more simplified vector graphic to use for my research presentation.



Basic user journeys built from sticky note charts

NEWSPAPER: OP-ED

As part of the Desis Newspaper, I summarized all my research findings from my primary and secondary sources in an Op-Ed article explaining my problem space.

Check it out here:

<https://desis.osu.edu/seniorthesis/index.php/2023/09/25/op-ed-the-inconveniences-of-leftover-currency-after-going-abroad/>

Op-Ed: The Inconveniences of Leftover Currency After Going Abroad

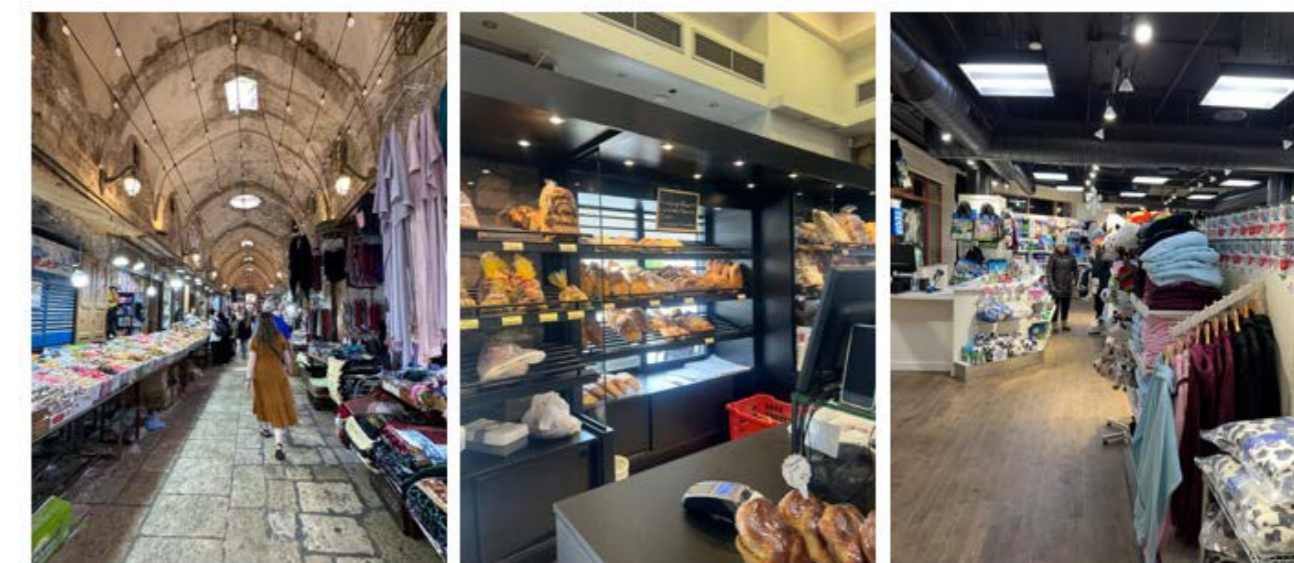
By Sarah Kocher · September 25, 2023

87 0



Photos courtesy of Sarah Kocher and Kramer Horning

Because of this barrier to returning foreign currency after a trip is completed, travelers often find themselves overspending with their cash at the end of their trips, simply because they want to get rid of it before heading back to the States. In interviews, travelers have confessed to buying random snacks and souvenirs at the airport with their remaining cash, as well as using their cash on purchases that would have been perfectly fine with a credit card, from meals to souvenirs. Some have increased their tip amounts closer to the end of their trips, giving tour guides and drivers whatever cash they had left. Tob Coss and family, who toured multiple European countries this summer, would give whatever cash they had left away as tips just to not have it on them anymore: "When we left Greece it was the same thing. We gave our tip to the driver and that was the last of our money." Their goal was to get rid of it entirely.



Photos courtesy of Mary Ann Coss and Sarah Kocher

What comes out of this cash versus card debate is a balance. Many travelers travel with a card and a little bit of foreign cash on them. Cash is used for smaller purchases that don't need to be tracked as much, while cards are directed to larger purchases. Tourists use the card at the beginning of their trip, avoiding using up their cash in the event of an emergency, and then in the last few days of the trip start spending it down in an effort to rid themselves of it. Whatever doesn't get spent becomes a burden in the States.

Screenshots from my Op-Ed

HUNTINGTON MEETING #3

During our weekly meetings with our partners from Huntington, we had the wonderful opportunity to listen to a presentation from their strategists on Huntington's goals with how they plan to grow in the future.



Strategists from Huntington presented to us, slides not shown for legal reasons



The OSU team listening intently


RESEARCH PRESENTATION

PRESENTATION ASSETS

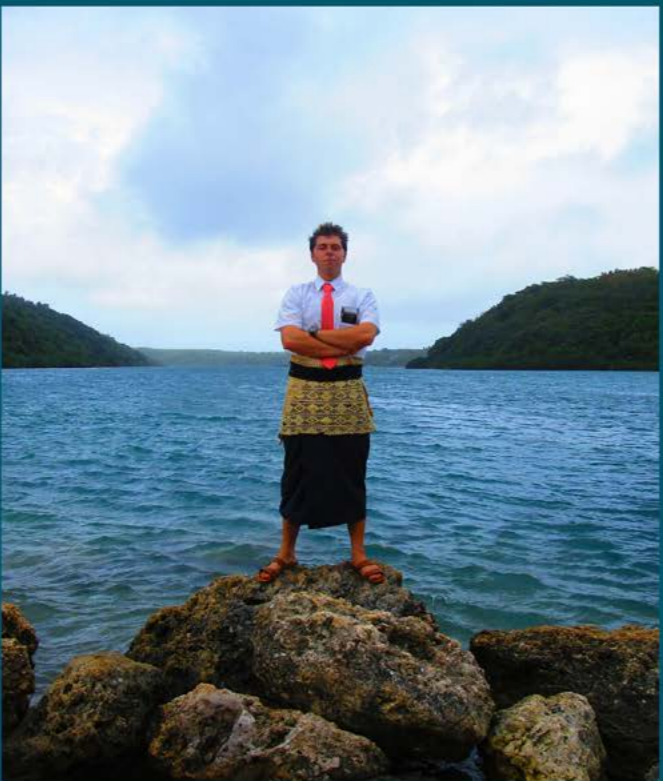
I created every presentation asset on my own, however several supplementary photos came from my wonderful interviewees, who were kind enough to send several my way of their favorite travel moments.



Several travel photos provided by my interviewees



PROBLEMATIC:
The foreign currency exchange process is cumbersome and inconvenient, especially once travelers have returned from a trip abroad.



“
I had T\$125 in Tongan Pa’anga that was still good to use, that could still be exchanged, and I could get \$50-60 bucks for it, but there was nowhere to exchange it. Who’s gonna take Tongan Pa’anga?
(Source: Kramer Horning)

A few slides from my research presentation

PRESENTATION SLIDES

See my entire research presentation here:

https://drive.google.com/file/d/1QmWsUhFqBHTA3rTaQvNZsSI419dyPwnf/view?usp=share_link

Note the updated design brief on the next slide.

DESIGN BRIEF

OBJECTIVE:

Develop a new service or product that will allow travelers to conveniently reexchange their foreign currency and avoid excessive overspending so they may save money and begin to embark on their next journey abroad.

SPECIFIC OBJECTIVES:

1. Develop a service model that allows for easier access to reexchanging currency at the end of a trip, with both currency type and overall convenience taken into consideration.
2. Create a system where travelers can reexchange their leftover currency at the end or well after the end of their trip in an efficient and economic manner.
3. Create convincing branding for an exchange service that promotes a convenient opportunity to save money.

FEATURES:

1. Live exchange rate calculator
2. Credit/Debit card integration
3. ATM navigation guide
4. Exchanges foreign money
5. Diverse access
6. Informs bank you're traveling

ATTRIBUTES:

1. Exciting (gets user ready for trip abroad, takes stress away)
2. Informative (educates without being overwhelming)
3. Functional (completes each task simply)
4. Easy and Comfortable Use (not clunky or hard to operate)
5. Aesthetic (following bank branding guidelines)
6. Proactive (makes suggestions based on previous use)

This will be achieved through various design strategies, from form iteration and speculation to receiving consistent feedback and continuous insights.

PRESENTATION DAY

I presented my research to my peers, professors, and partners at Huntington, who had several great insights to offer about what my next steps might be in reimagining the currency exchange system.



The OSU ID team and the Huntington partners



Me giving the presentation to my peers and partners

Notes for Sarah

- interesting topic
- "Spending money to spend money"
 - what are they paying for?
 - covering cost of bringing money in + service fee
 - minimize fees or eliminate?
 - minimize
- Good speaking + visual language
 - Starbucks example was good
 - has to be fee but good problem to solve

Clear pain point

- good to illustrate w/ interview story

Travelers Trade box

- good narrowing down
- niche but good for customer of a specific bank

JURY SUMMARY AND NOTES

I was fortunate to have a friend take notes for me on Huntington's comments on my presentation, in addition to those of my professors. I summarized these notes, my overall thoughts, and my next steps in the document below.

See here:

https://drive.google.com/file/d/1HVx8b1lq5WSv52ITw0VxHQr7m2PtFQXI/view?usp=share_link

DIVERGE AND CONVERGE

INDIVIDUAL BRAINSTORM

Before going to my peers, I first started the diverge process with my own brainstorm. I utilized ideating tools that I'd learned in previous years in the ID program, such as Perspective Shift and Divergent Scenario, to use frameworks to guide how I went about ideating. I got lots of good ideas from this activity.

RESEARCH THEMES

PROBLEMS:

- HIGH FEES
- WON'T ACCEPT COINS
- WON'T ACCEPT ALL CURRENCIES
- HAVE TO PHYSICALLY GO IN

AREAS TO ADDRESS:

- BANKS
- AIRPORTS
- ATMs
- HOTELS

GOALS:

- EASIER CUSTOMER ACCESS
- BANK STILL PROFITS
- EASY INTEGRATION INTO PRE-TRIP PLANNING AND POST-TRIP CHAOS

HOW TO GUIDE A SKETCHSTORM

	FEES	COINS	CURRENCY	PHYSICALLY
BEFORE				
DURING				
AFTER				

DO THIS FOR EACH PLACE. CAN SPAN MULTIPLE CATEGORIES. Just generate a LOT of ideas this way!

WHAT ARE BANKS DOING RIGHT NOW?

HUNTINGTON: \$5 flat fee. No Chbs. No minimum.
 BANK OF AMERICA: \$7.50 fee, only if you ship home. Otherwise no fee.
 CITI BANK: No fee for priority users. Otherwise \$5 fee. Can ship it home for \$10-\$20 fee.
 PNC BANK: All first to get money delivered. Then no fees.
 TD BANK: Online orders have a \$7.50 fee.
 US BANK: \$10 fee for less than \$250, if over no fee.

ACCESS TO EVERY CURRENCY

ACCESS W/O FEES OR WITH LESS FEES

ACCESS TO BOTH CASH AND COIN

WAYS FOR BANK TO PROFIT:

- SERVICE FEES
- INCREASE IN CUSTOMER USE
- SOME SORT OF POINTS/REWARDS SYSTEM THAT MIGHT WORK?
- FEES END UP IN SOME SORT OF LOAN / INTEREST PROGRAM?

Huntington said that "there will always be a fee" but this is not true case for every bank!

Summary of themes from my research

BRAINSTORMING

PERSPECTIVE SHIFT:

- INSPIRED WORLD** (world of the artist): Leader in what inspired by bank. Fun and feels like a bank manual. Can collecter bank using for foreign (could you have exchanged it all over to coins?).
- CIVIC WORLD** (world of community): Built for exchange among people. Position of service fee goes to interest charges? (fee increase not get common). "Take out a certain currency loan, make service cost interest, amount of your exchange as well and have it - that's what's changing."
- MARKET WORLD** (world of money): Backward ATMs bank. Foreign currency delivery service. "This service could come to your home (but is a really weird)."
- DOMESTIC WORLD** (world of tradition): Expense tracker. ATM Guide - show you where all the ATMs are. Exchange program at bank. Last currency, you get your cash back to go.
- INDUSTRIAL WORLD** (world of efficiency): Mail only exchange service. Buy a gift card @ bank in that currency as use at ATM's worldwide. Exchange only kiosks in hotels and airports, for ex.
- WORLD OF FAME** (celebrities, renown): Build exchange program into a Dice Game's victory game. Partner with renown companies like QP. "There are potential kiosks at every bank, but you buy up - include in trip fee. Travel guide can include Q and that's how you can use it and you don't use it in the bank, which only is fine one for making the service, and the trip."

DIVERGENT SCENARIO:

low fees | high fees | low currency acceptance | high currency acceptance | in US | in Europe

low currency acceptance: IB Group to trade currencies. low fees. facilitated by bank? | high currency acceptance: QP to hotel for trip order. for currency travel. need the currency exchange. | in US: international ATM. many currencies. the bank is making the possibility case in time. | in Europe: currency exchange. | in Europe: currency exchange. | in Europe: currency exchange.

low fees: ATM use concepts. currency exchange. | high fees: ATM use concepts. currency exchange. | low currency acceptance: ATM use concepts. currency exchange. | high currency acceptance: ATM use concepts. currency exchange. | in US: ATM use concepts. currency exchange. | in Europe: ATM use concepts. currency exchange.

Perspective Shift/Divergent Scenario activities

DIVERGENT SCENARIO

structured brainstorming method to design criteria making the most out of designers' creativity brainstorming w/o losing your mind

Strategic design thinking: what is the design process? visualize its phases: divergent / converge; divergence / convergence

Find the problem | Find the solution

DISCOVER | DEFINE | DEVELOP | DELIVER

analyze info, make something, identify problem | explore ideas, best route for solution

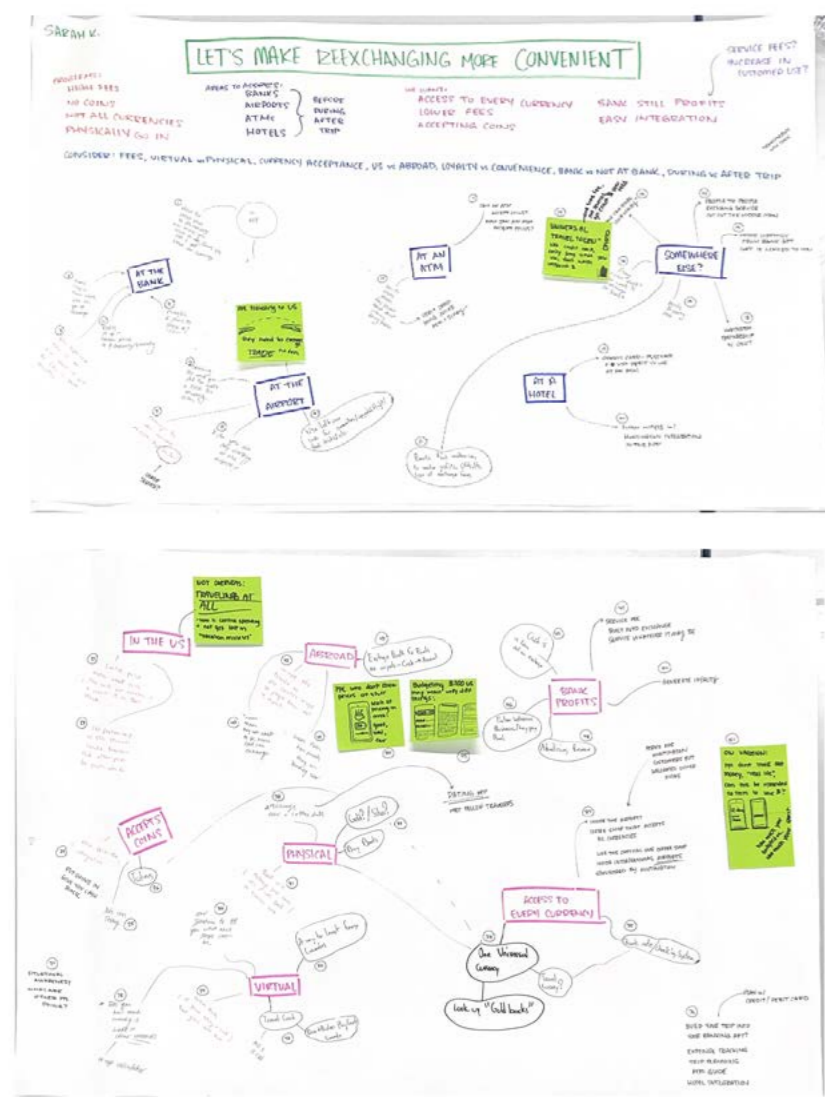
Divergent Scenarios: starting a project

Problematic Space

Diverge/Converge Diamond Diagram

CLASS BRAINSTORM

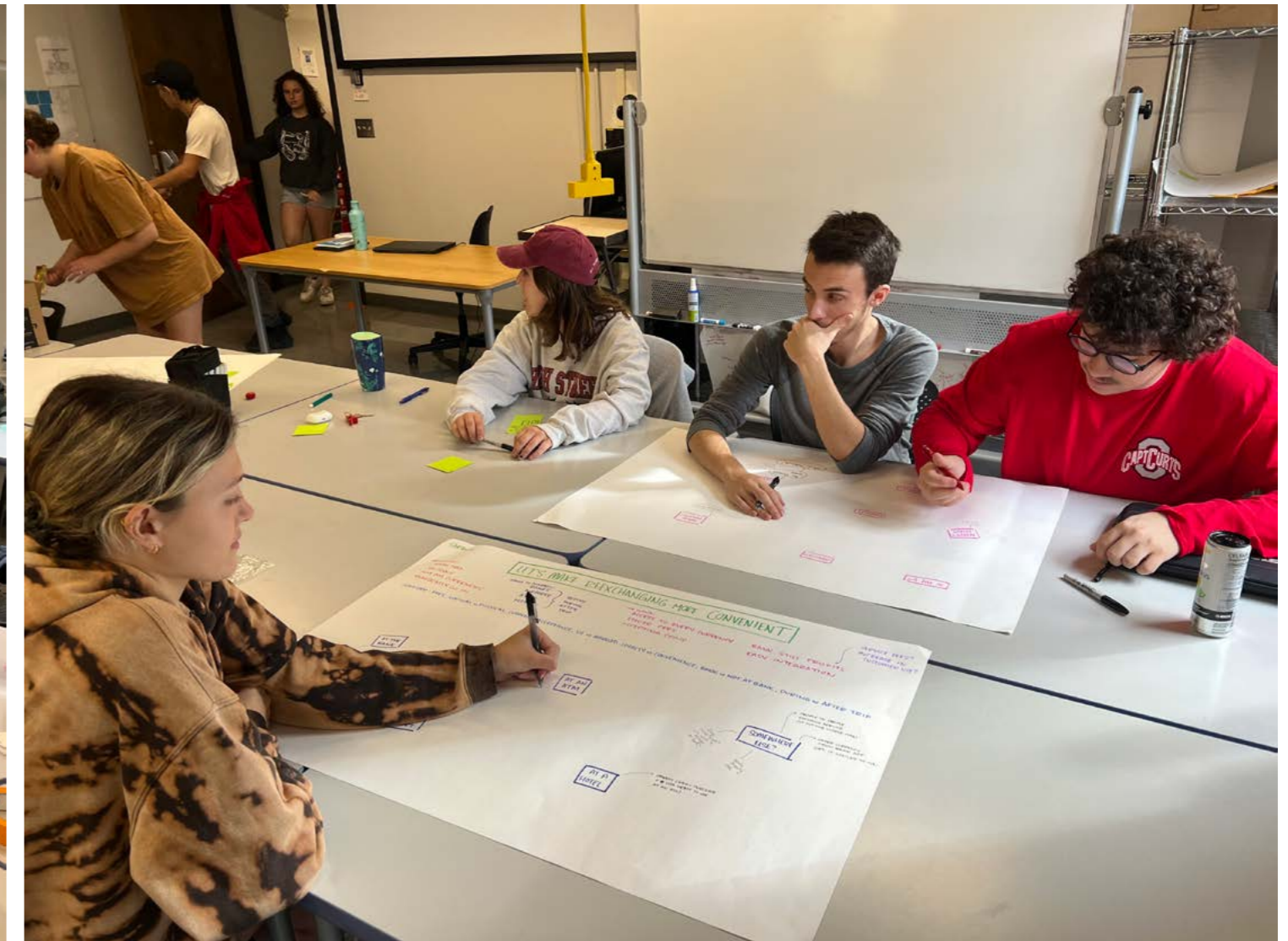
In a group of several of my peers and myself, we brainstormed and ideated on several possible answers to the brief that I'd laid out for myself in my research presentation. We did this physically on 2 posters.



Posters from the brainstorm



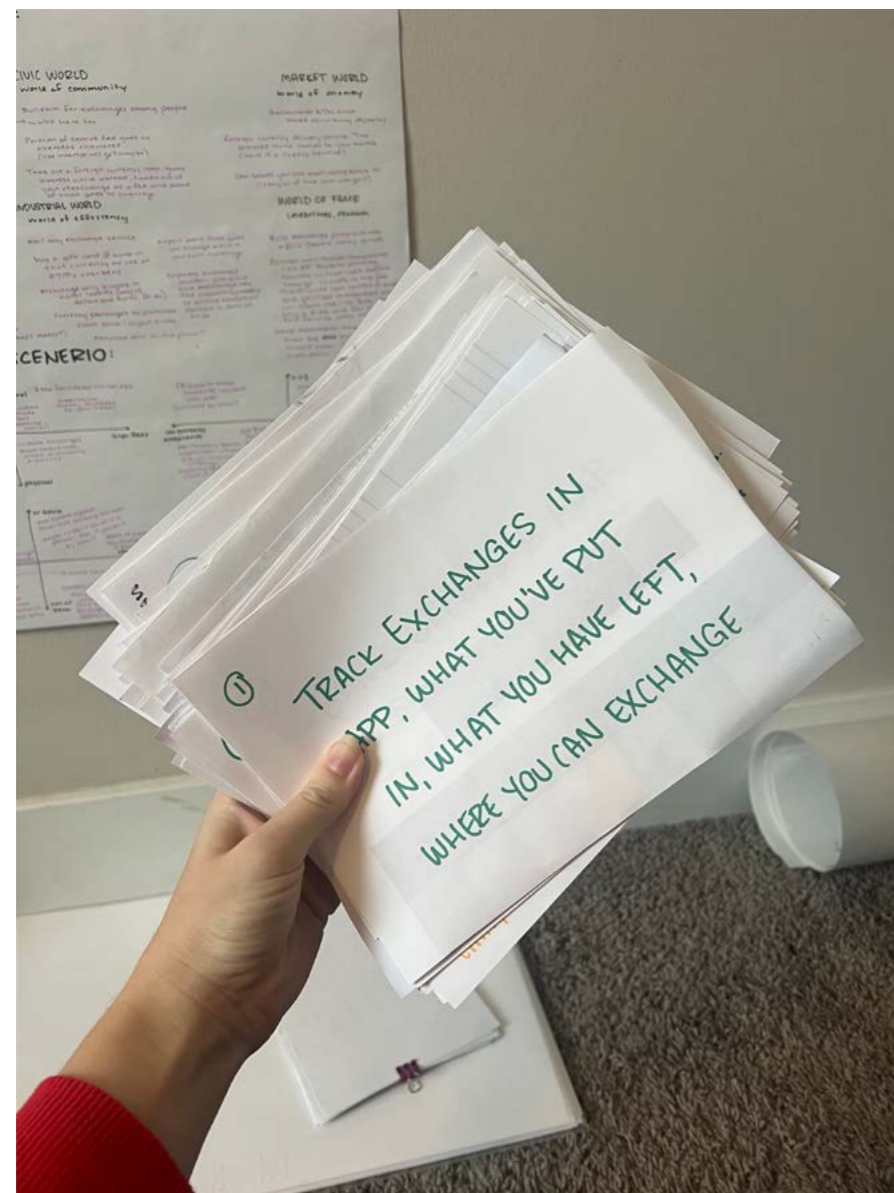
Class brainstorm, with myself facilitating



We traded between two posters that posed different thinking frameworks

CONVERGING ON IDEAS

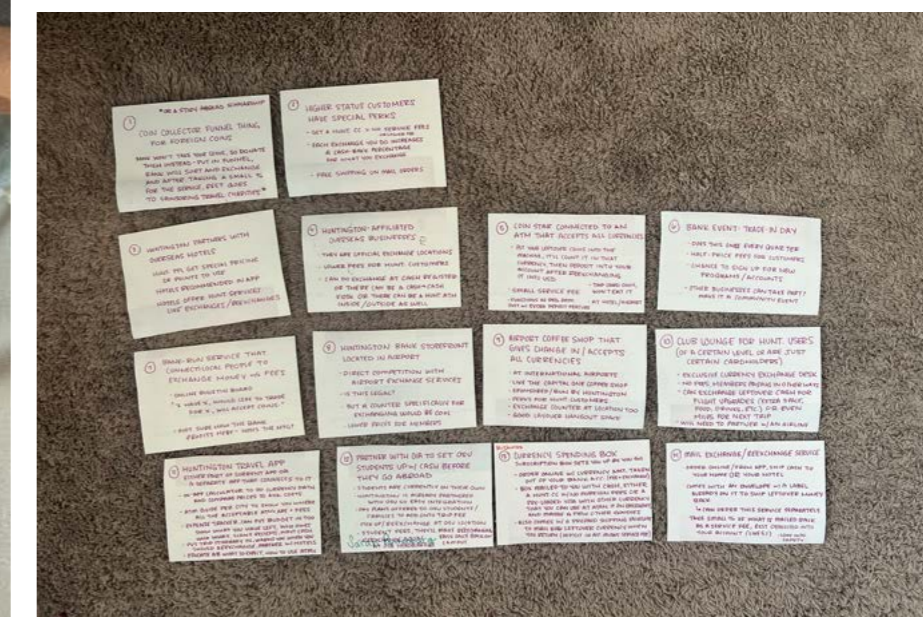
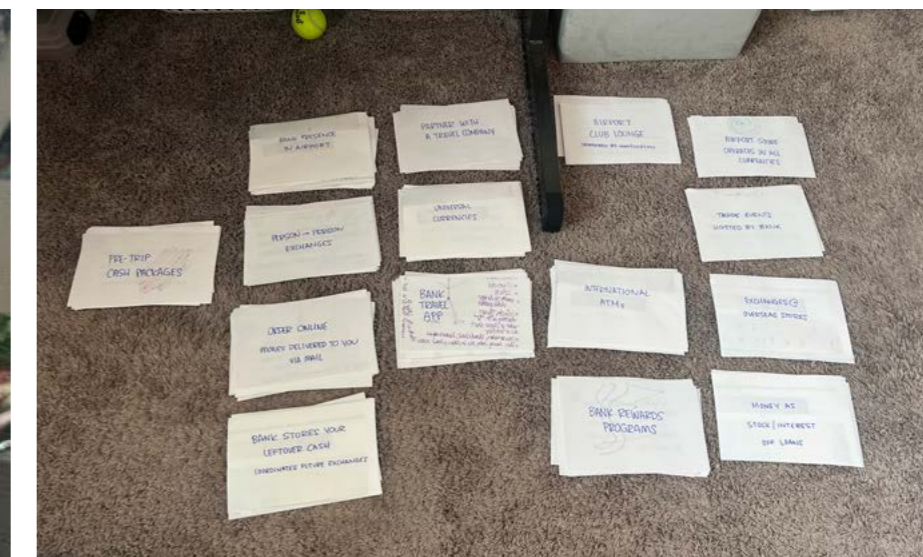
In total I ended up with 98 different ideas. I grouped these ideas into 14 different themes, and narrowed and refined from there to continue developing my favorite concepts.



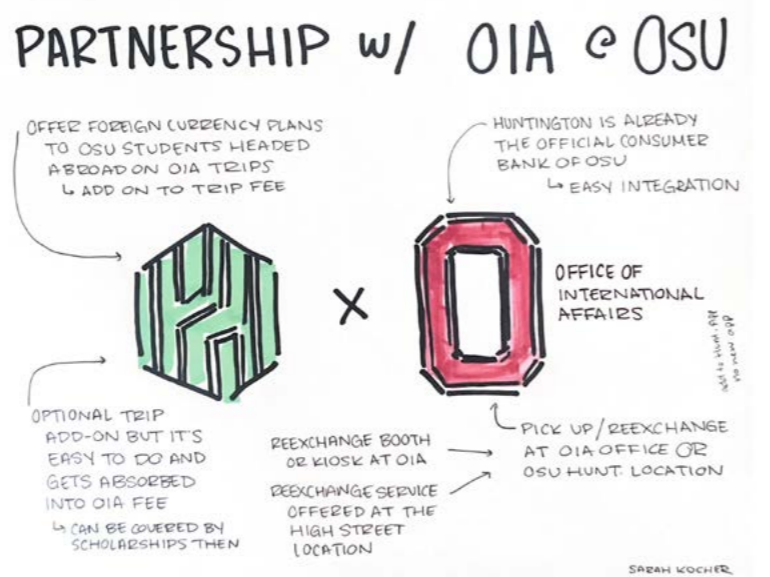
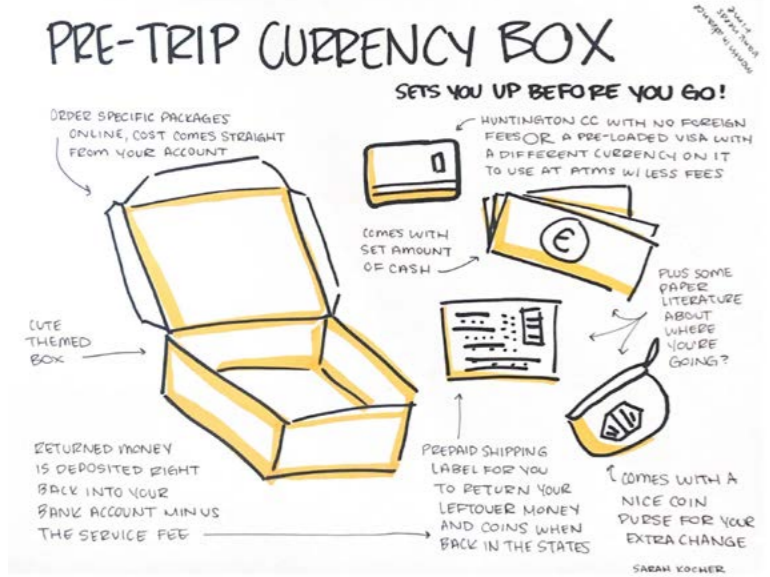
The initial 98 ideas



Me and the 98 ideas, pre-grouping



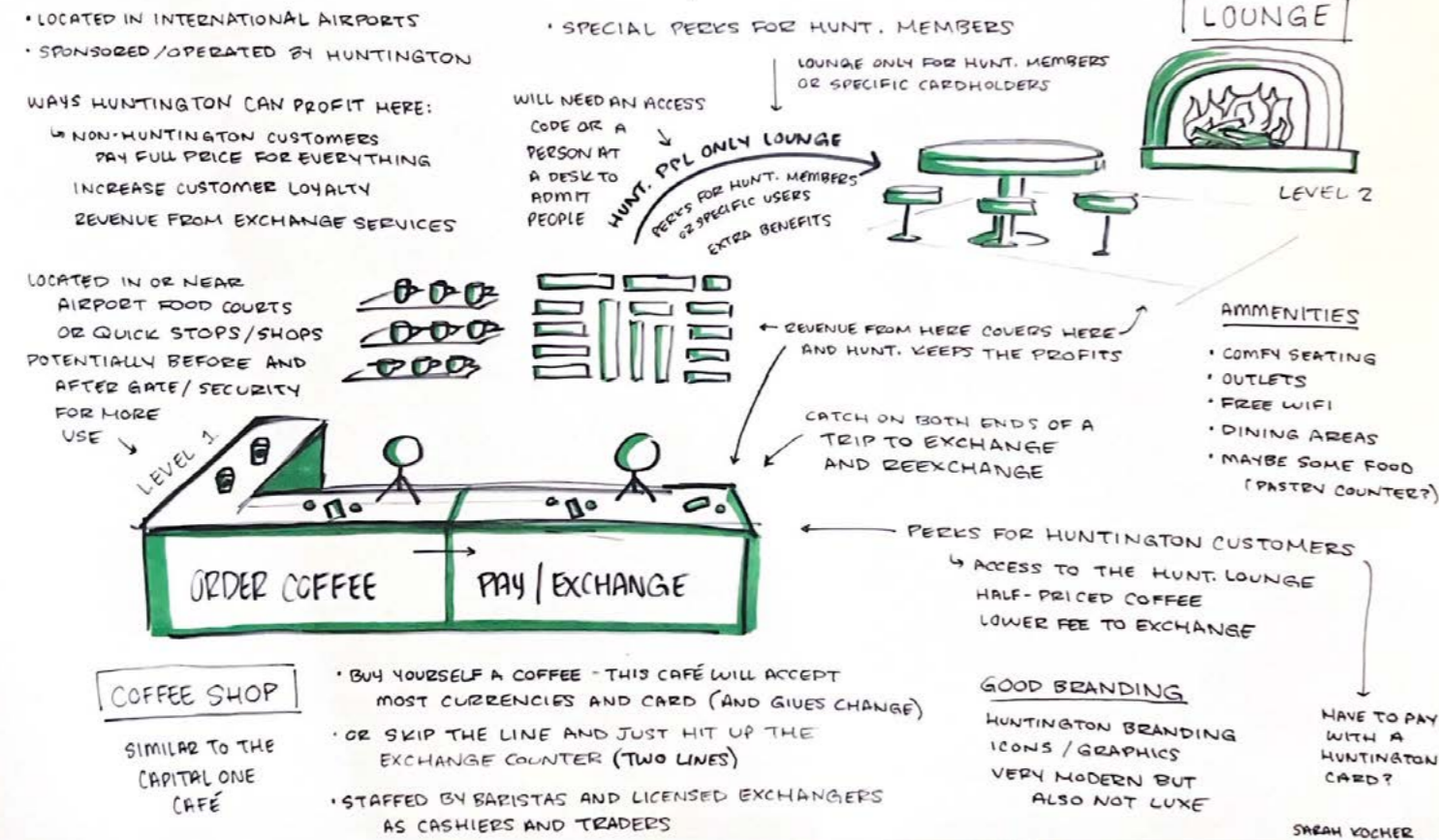
Grouping into themes and developing further



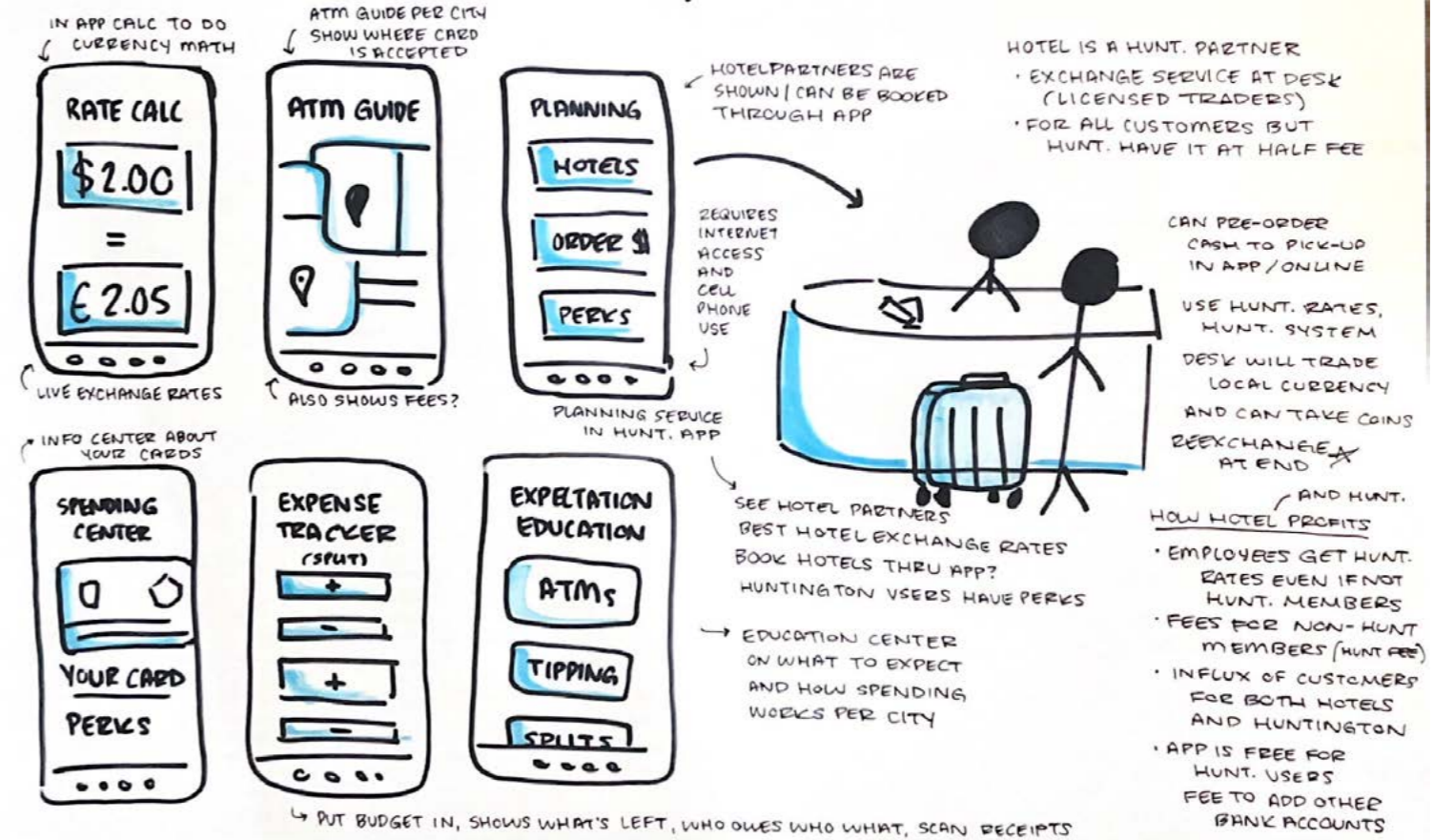
CONVERGED SKETCHES

I ended up sketching out the top nine ideas developed from this entire process to flesh them out a bit further.

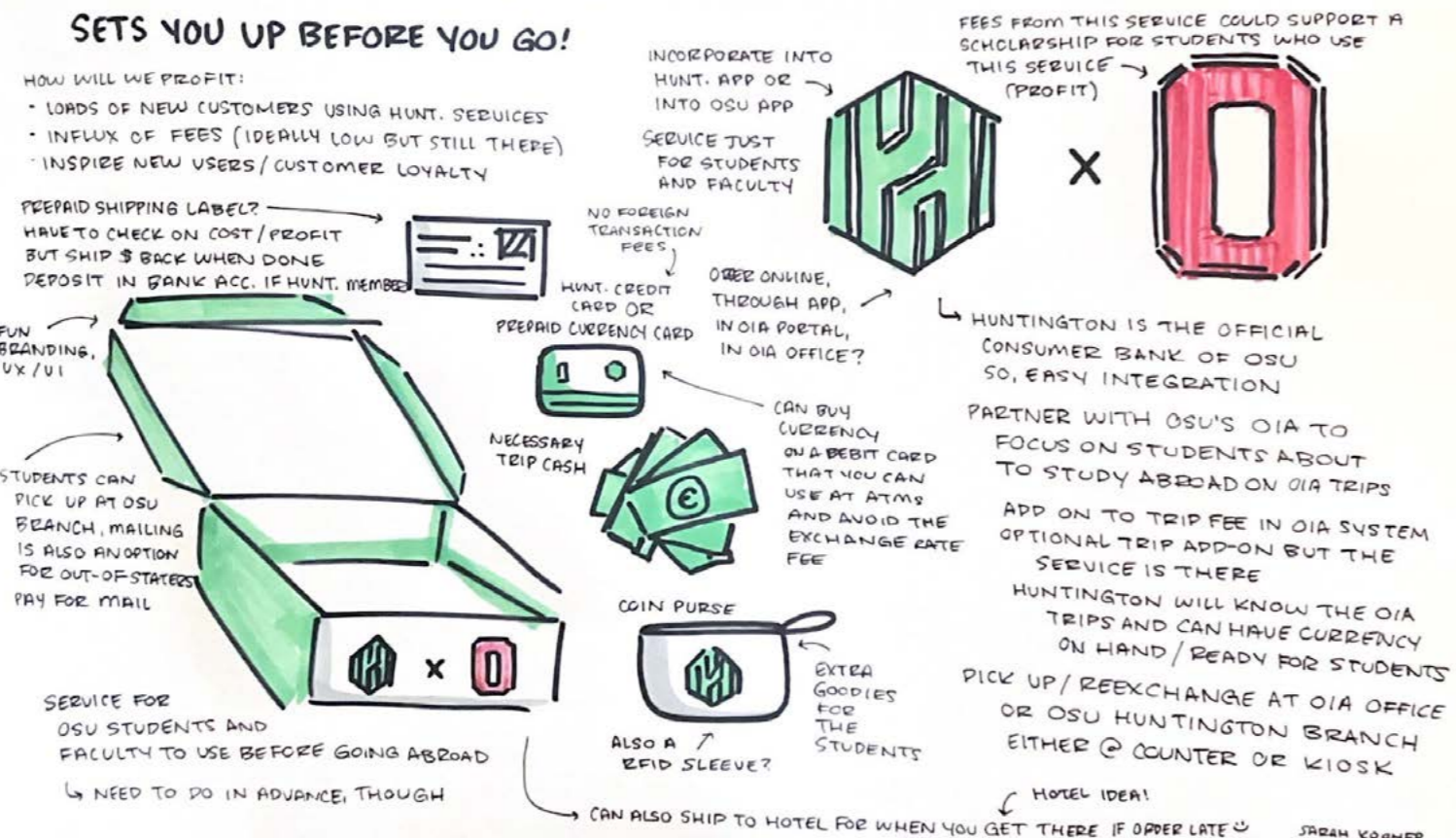
AIRPORT COFFEE SHOP/LOUNGE EXCHANGE



HUNTINGTON TRAVEL APP/HOTEL PARTNERSHIP



HUNTINGTON x OIA PRE-TRIP CURRENCY BOX



TOP 3 CONCEPT SKETCHES

I ended up combining several of my converged sketches into 3 final, fleshed out ideas that I presented to Huntington for feedback.

HUNTINGTON MEETING #4

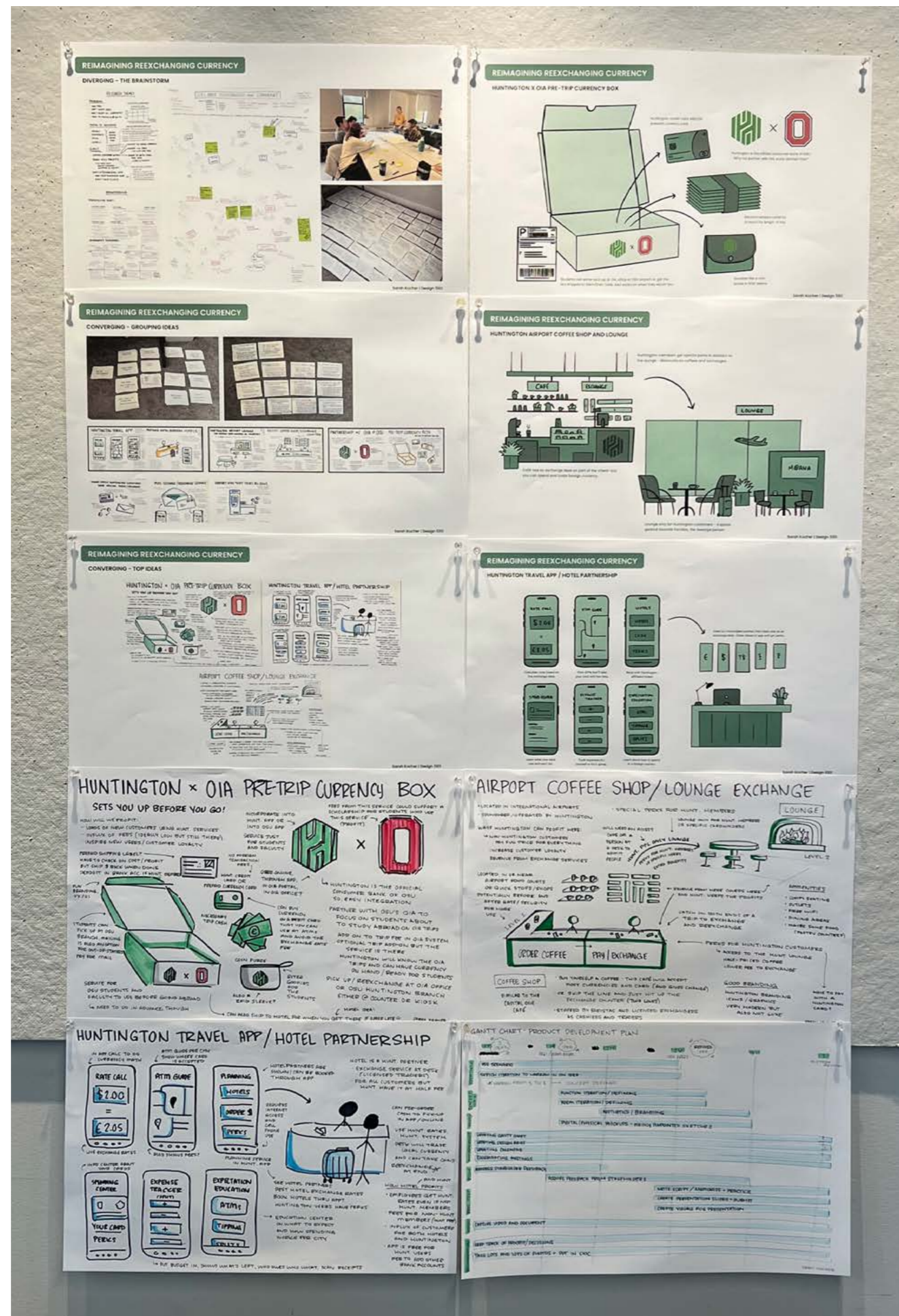
During our weekly meetings with our partners from Huntington, we were able to share our developing concept ideas and receive feedback on which direction might be beneficial to pursue.



Our Huntington partners giving great advice



Danny and myself listening away



TUESDAY PIN-UP

After two weeks of diverging and converging, I presented my top three ideas to my class and professor. From here I received enough feedback to decide to pursue the Pre-Trip Currency Box idea.

Pin-Up in Hayes 224

FORMATIVE ASSESSMENTS

HUNTINGTON MEETING #5

During our weekly meetings with our partners from Huntington, we shared what we were learning as we developed our concepts and accepted any and all feedback and/or critique from the team.



The OSU team listening in from the Desis Lab



Huntington providing great insights

FORMATIVE ASSESSMENT PLAN

With a direction selected, it was time to take my idea into formative assessments. I created my plan and set out to find several people who would be able to help me test different aspects of my idea, both in packaging development as well as system logistics. This process required several documents where I fleshed out the tests themselves and created ways for me to measure what I needed to learn.

Outlining the Idea (to figure out what to test):

https://drive.google.com/file/d/1SLGVc7ebTteSO2f_cl0elhWLCHNmxpto/view?usp=sharing

Tentative Evaluative Plan:

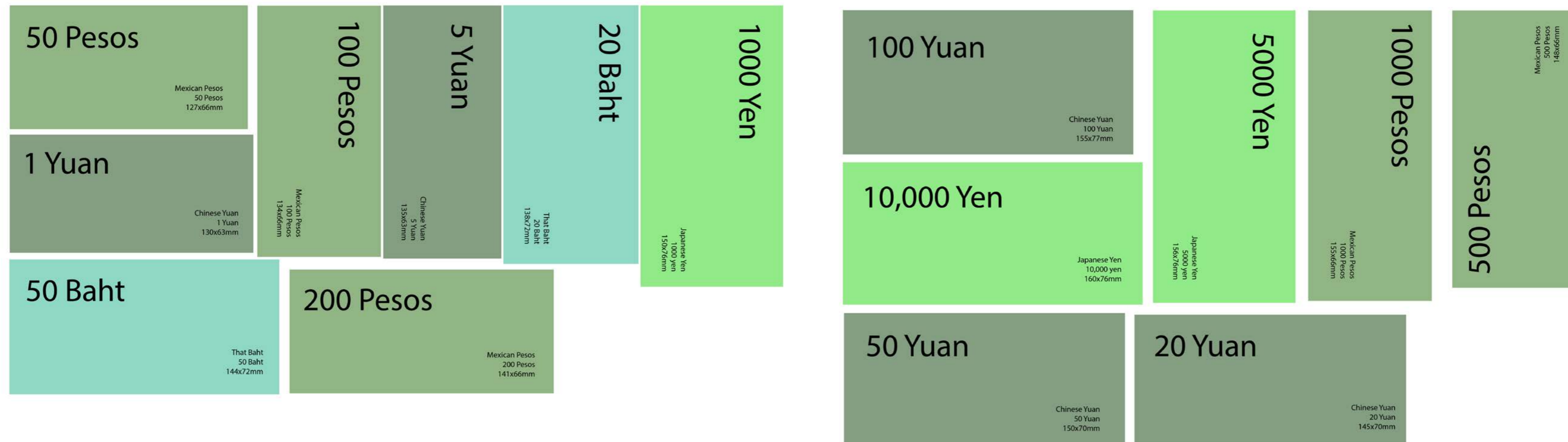
https://drive.google.com/file/d/1DCe79HnzsYV5NAtgQuVWqkF1_Jhp34En/view?usp=sharing

Assessment Plan:

https://drive.google.com/file/d/1o0O10xCJRoiRZ5iLTg7qjU_3T8T1Qci6/view?usp=sharing

ASSESSMENT: CURRENCY SIZES

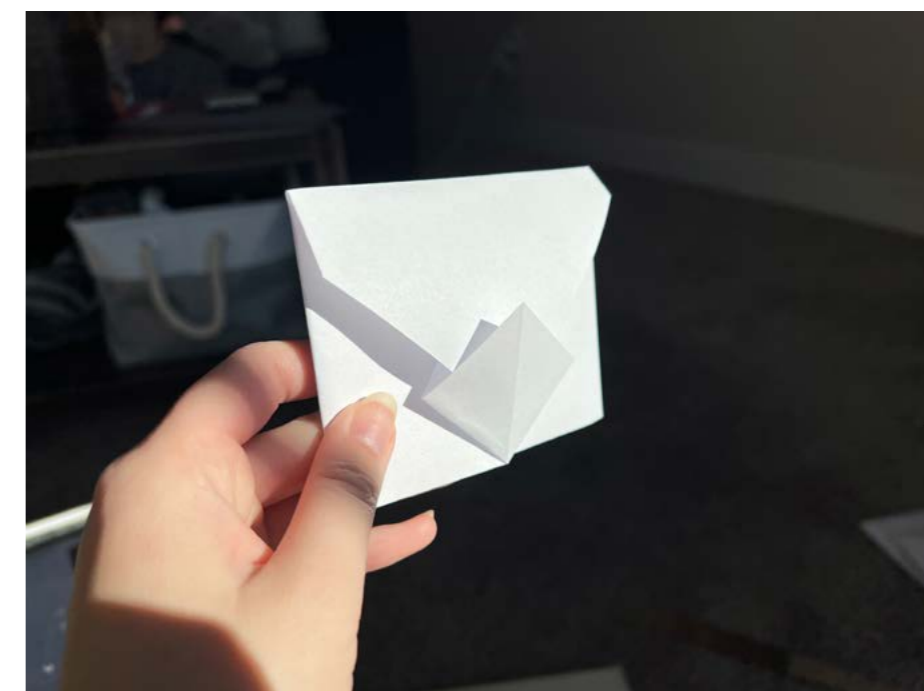
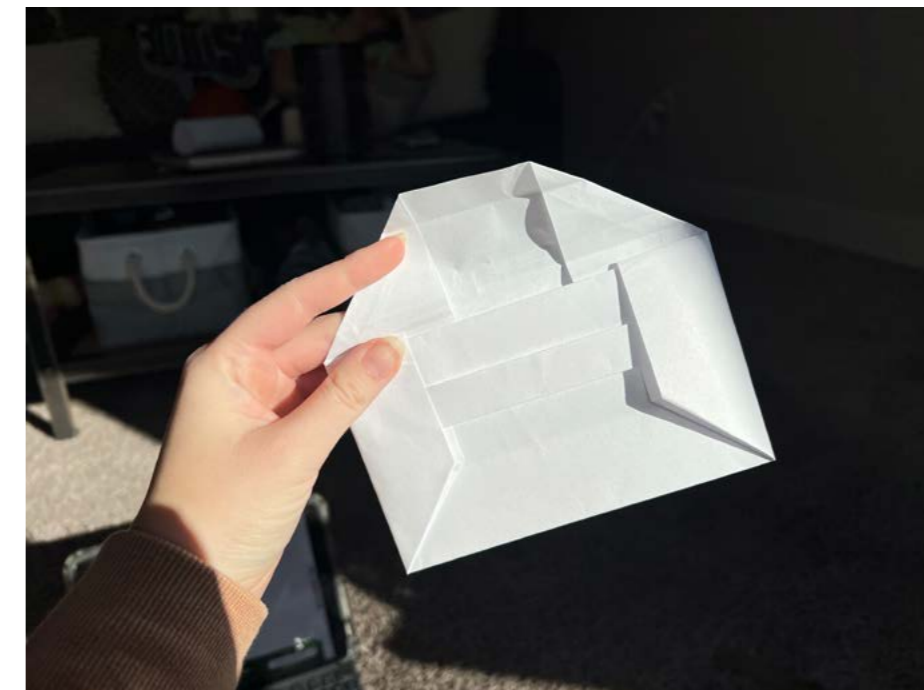
One test I made was to research all the different sized currencies that exist around the world to determine how big (or small) of an envelope would be required for the packaging. I printed all sorts of fake currencies out and used them in all my prototyping to make sure sizes would work.



Various sizes of currency

PROTOTYPING: MONEY ENVELOPE

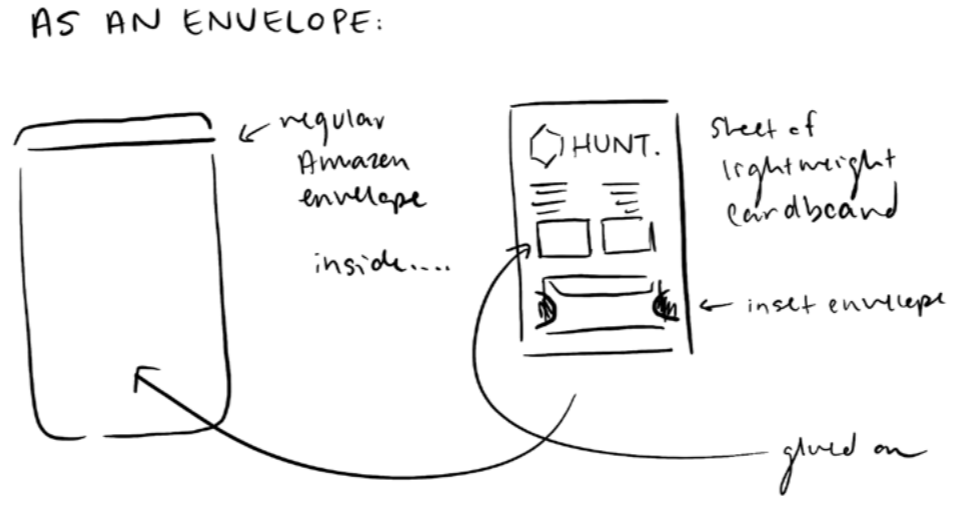
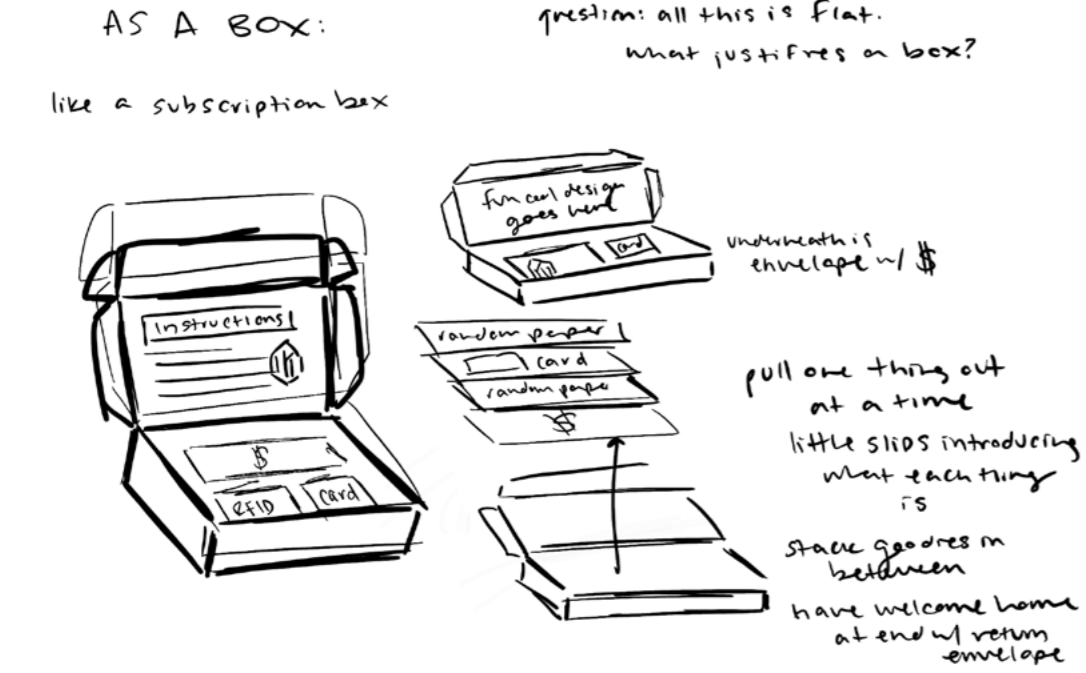
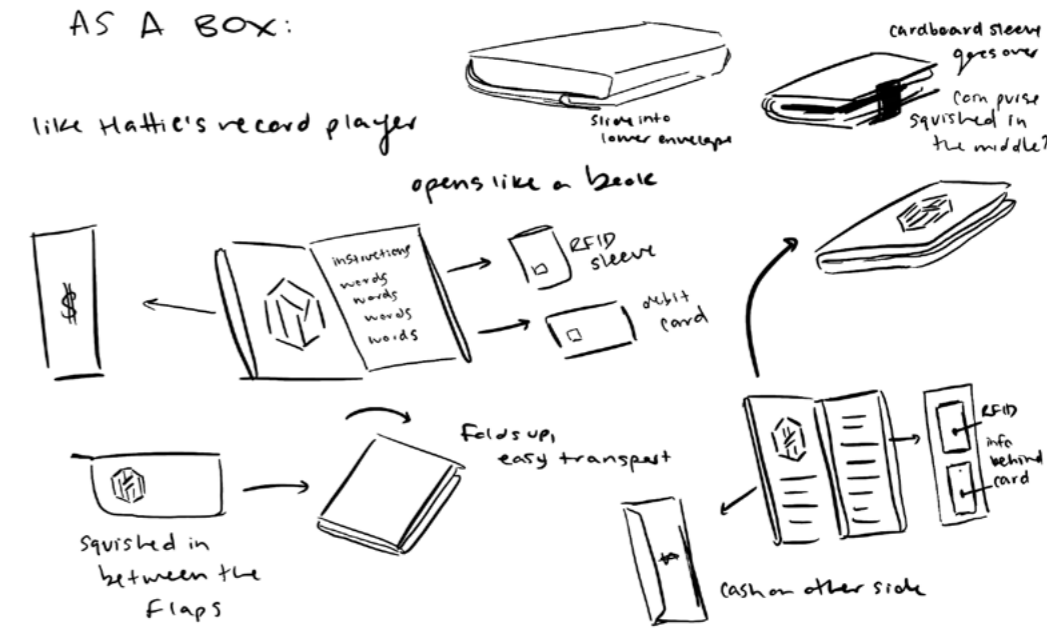
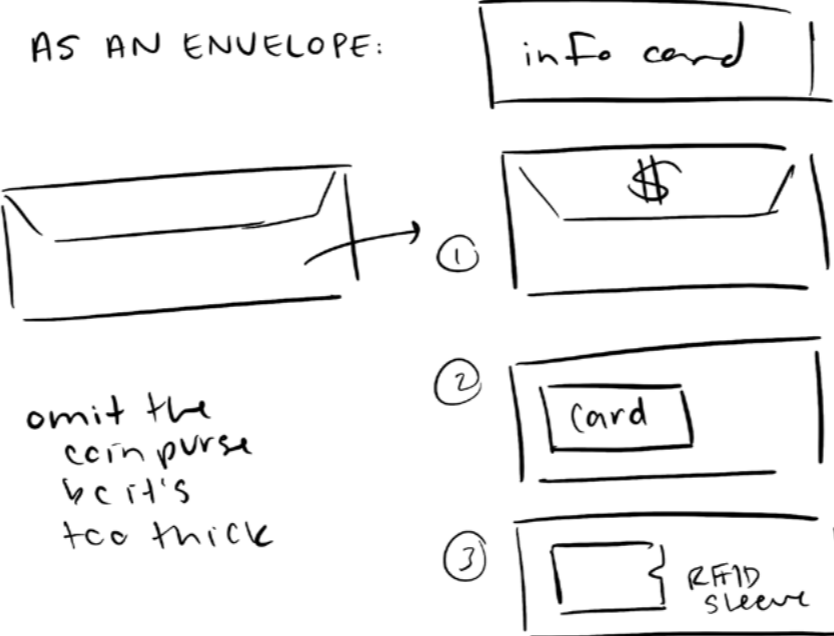
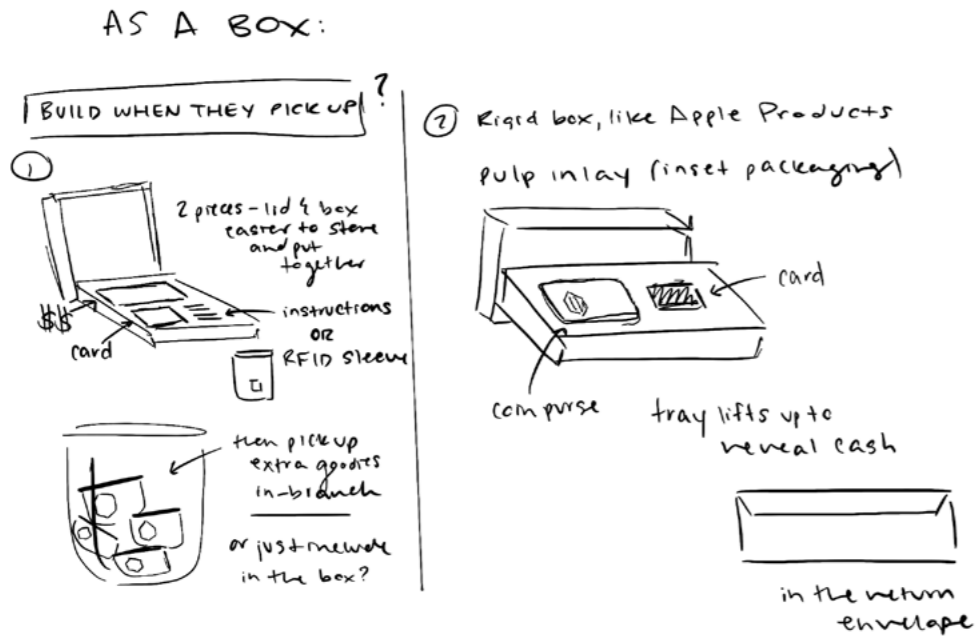
I used the fake currency to create templates for several different types of envelopes that could potentially hold money inside the Pre-Trip Currency Package. Lots of origami tutorials!



Various envelope prototypes with fake currency inside

PACKAGING ITERATION

To develop the look for the product packaging, I took to the sketchbook to test out different ideas.

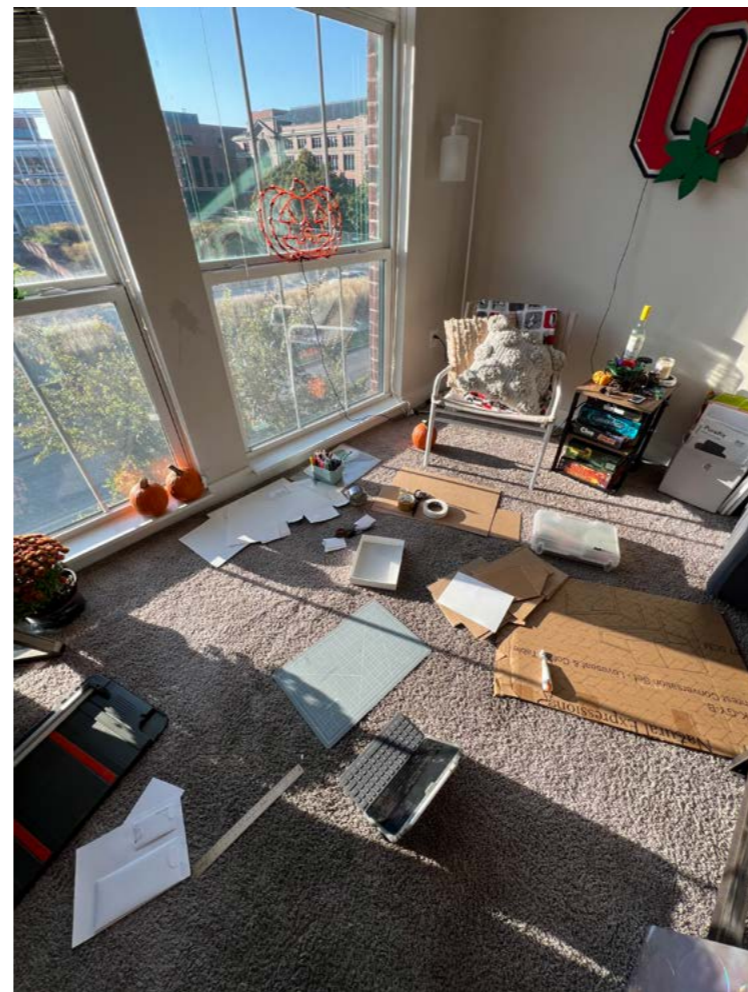


Various packaging ideas in Procreate



PACKAGING PROTOTYPING

I brought several of my sketches to life using paper, duck tape, and cardboard.




FORMATIVE ASSESSMENT MATERIALS

In gearing up for the formative assessments, I created all the required materials, assets included.

Money

Access to money overseas is a topic of great concern for every education abroad participant. Your education abroad specialist will discuss country-specific considerations in regards to money at your pre-departure orientation. Follow these guidelines when dealing with money overseas:

- Be aware of the potential for pickpockets
- Wear a moneybelt to secure cash, passport, credit cards, health information and insurance and emergency cards
- Carry only small amounts of cash
- Check with local banks to see if you can obtain foreign currency before your departure
- Foreign currency is also available at the Port Columbus Airport Business Center, which can be reached at 614-237-9224 during limited hours, and at most international airports
- Call your bank prior to departing to get all credit and debit cards flagged for travel location(s) and dates so accounts are not frozen
- Research any fees that may be charged by their bank or foreign banks for using your card abroad or withdrawing money abroad



Are you preparing to spend money during your trip abroad? Opt-In to the Huntington Currency Kit and obtain foreign currency for your upcoming trip right here on campus:

[Let's Trade Currency!](#)

Debit Cards and ATMs

Debit cards with a Cirrus or Plus designation can often be used to obtain foreign currency from an ATM overseas. Debit cards are a popular option as ATMs abroad are typically available 24 hours a day and you can often get a low exchange rate when the card withdraws money directly from your checking account at home.

Check with your bank or credit card companies to see if they charge an extra fee for international transactions. Most ATMs accept only a four-digit numerical PIN. Inform your bank that you will be traveling abroad and using your card so the bank does not "freeze" it, thinking the card has been stolen. If you are planning to take a debit card overseas, leave a bank account deposit slip at home with a family member who can deposit money into your account in case of an emergency.

Sometimes debit cards do not work overseas or are "eaten" by an ATM, so make sure you have other ways of obtaining money. Debit cards can also be difficult to replace if lost or stolen.

Global Education Page Link

Huntington Pre-Trip Currency Kit Sign-Up Form

Thank you for opting in to Huntington's Student Currency Exchange Program! We are excited to assist you as you travel abroad.

bookwormsgk@gmail.com [Switch account](#)

Not shared

Let's Get The Ball Rolling

You need:

- To be 18 or older
- To be a Huntington Customer (have a Huntington checking account)
- To have access to the OSU Huntington Branch on 1928 North High Street

Do you have a Huntington account?

Yes

No, let's get signed up!

Account Information

Let us know who you are.

Username:

Your answer _____

Test Order Form

**Italy trip* is for *14 days*. *Italy* uses *Euros*. Please choose how much you would like to load onto your currency card.*

\$50 *Recommended for 0-6 day trips

\$100 *Recommended for 7-13 day trips

\$200 *recommended for 14-20 day trips

\$300 *recommended for 21-27 day trips

\$400 *recommended for 28-33 day trips

\$500 *recommended for 34+ day trips

Thank you for exchanging currency with us!

Here is your order summary:

- \$200, which will exchange to *170 euros*
- One prepaid currency card loaded with *100 euros*
- One-time \$8 service fee

Total: \$308.00

*This will be taken directly from your Huntington Checking Account.

- Health and Safety Module 2
- Health and Safety Module 1 Video
- Health and Safety Module 1
- Huntington Currency Exchange Opt-In
- Passport Information and Scan Upload *

Test Order Form and Global Education Portal Link

CONDUCTING THE FORMATIVE ASSESSMENTS

For my formative assessments I worked with students who have studied abroad or plan to study abroad, ranging in ages from sophomore year to senior year. I learned a lot from these! And it was fun to conduct them, too, and get great feedback from students like me.

The official tests I ran:

https://drive.google.com/file/d/1-R_nnMLgZTKfTGNAMzn4w5hAyb8kkxQy/view?usp=share_link

My Assessment Form:

<https://drive.google.com/file/d/1azzL5aq3SMabcOYqoGjKz1SKueD8RDE9/view?usp=sharing>



Several of my participants for the formative assessments

FORMATIVE ASSESSMENTS RESULTS

The formative assessments were a success! I gained several insights in what I should try and do with the packaging design, and I was able to see where my own bias had started playing a role. I squashed that before it could go any further, of course.

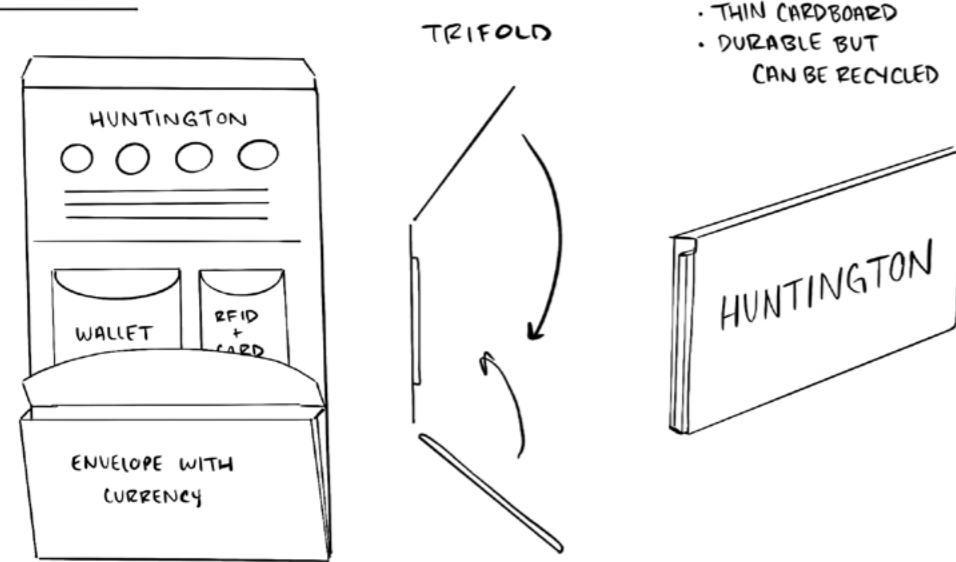
Results sheet:

https://drive.google.com/file/d/1keeLfo6lPm8nnJq5OqE7rp13c7mjHU-q/view?usp=share_link

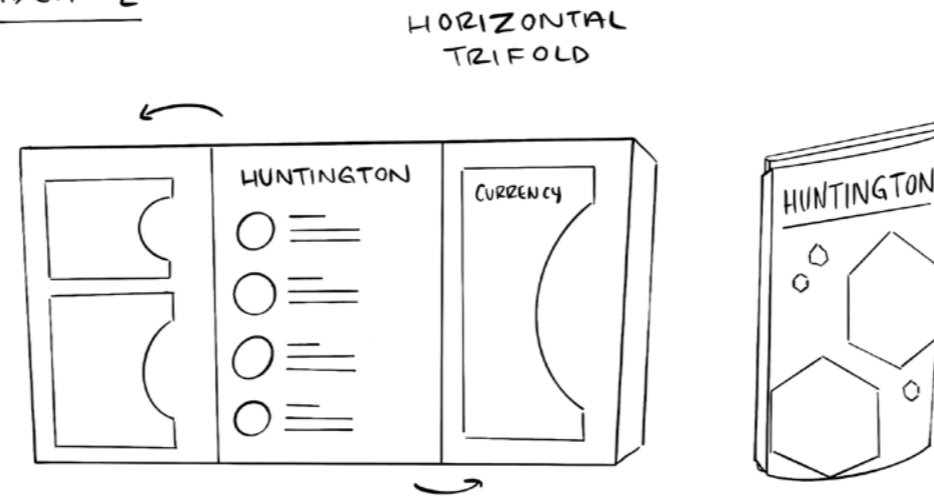


Several of my participants for the formative assessments

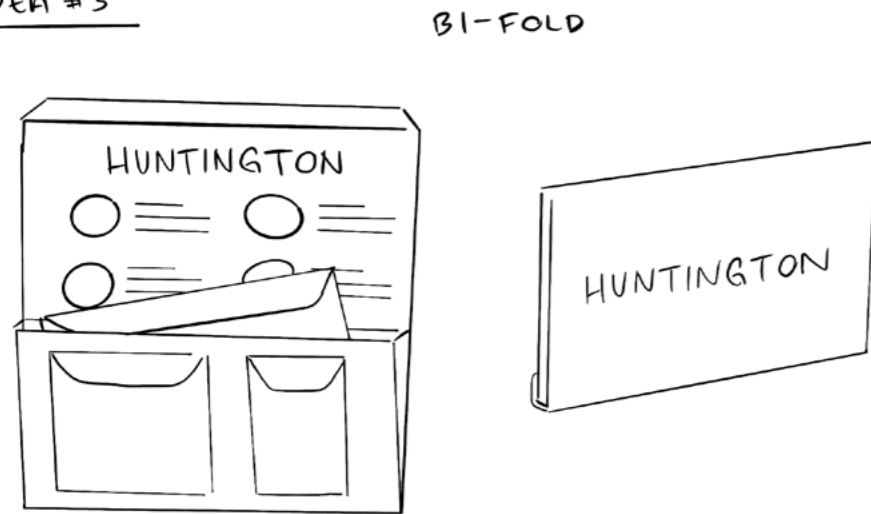
IDEA #1



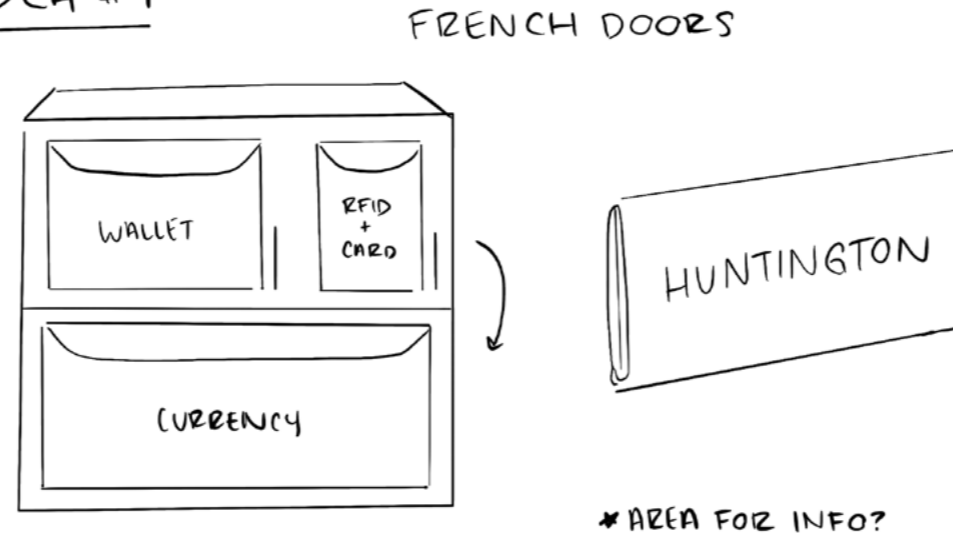
IDEA #2



IDEA #3



IDEA #4

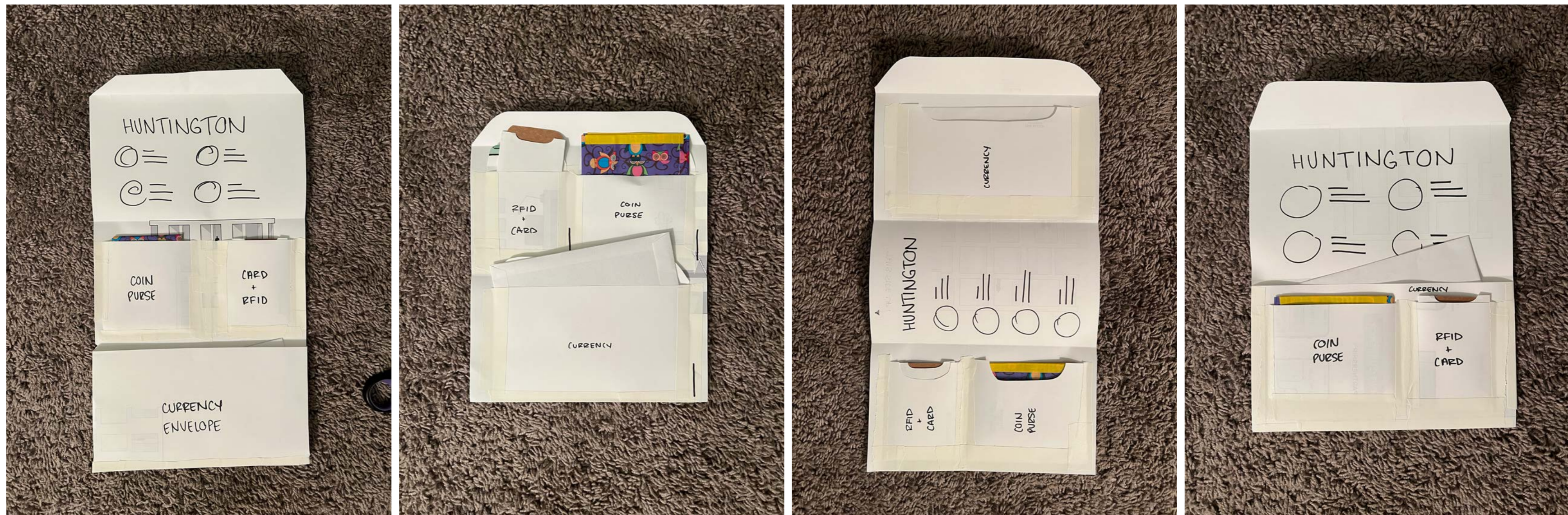


REFINED PACKAGING CONCEPTS

One of the most important takeaways from the formative assessments was that I needed to be using an envelope rather than a box for the currency package. I went back to the drawing board and came out with a few more sketches to address this finding.

REFINED PACKAGING PROTOTYPING

I created physical versions of the refined packaging designs to see what else I might be able to improve. The biggest hiccup I ran into with these prototypes is that I needed to tape sheets of paper together for the template to work, because it was such an abnormal size.




Refined packaging prototypes

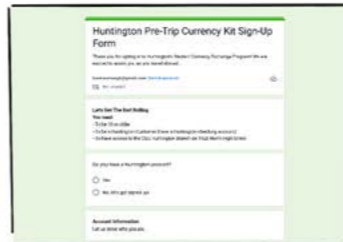
MIDPOINT REVIEW




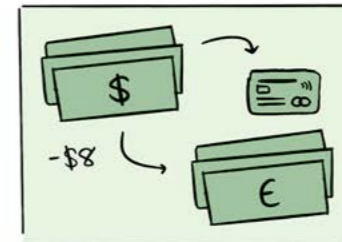
Midpoint Pin-Up


USER SCENARIO / STORYBOARD

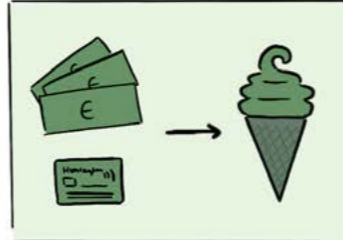
- 


Students and faculty studying abroad can opt-in to this currency exchange service.
- 


On Huntington's website, you will be directed to an order form to make your requests.
- 

Choose how much currency you need and if you would like a prepaid gift card or not.
- 

Once ordered, money will come out of your Huntington account, along with the one time fee.
- 

Students will pick up their package is ready for pickup at the OSU branch.
- 

Students will use their new currency, cards, and other goodies while abroad with no stress or extra fees.
- 

Upon their return, students can use the return envelope to exchange their leftover currency for no additional fee. Coins TBD.
- 

Huntington has new and happy customers, and travelers are saving money.

Sarah Kocher | Design 5101

Scenario of Use

MIDPOINT PIN-UP

In addition to my presentation, I also brought in several assets for review as part of a pin-up.

MIDPOINT PRESENTATION

I presented my findings from my formative assessments to my peers and professors during my midpoint presentation, to generally positive feedback with my next steps!

See my presentation:

https://drive.google.com/file/d/19nsPZulo49GlutQGIAaZkGhwp0dtOujS/view?usp=share_link

FORMATIVE ASSESSMENT: ACCESSIBILITY



- TASKS:**
1. Find the Money Page
 2. Next Steps from the Money Page
 3. Global Education Portal Item Importance
 4. Complete the Currency Order Form

APPLYING WHAT I LEARNED:

IDEA #1 TOP FOLD
 - TAN APPOINTEMENT - DURABLE BUT CAN BE RECYCLED
 HUNTINGTON
 WALLET
 CURRENCY
 ENVELOPE WITH CURRENCIES

IDEA #2 HORIZONTAL TOP FOLD
 HUNTINGTON
 WALLET
 CURRENCY
 ENVELOPE WITH CURRENCIES

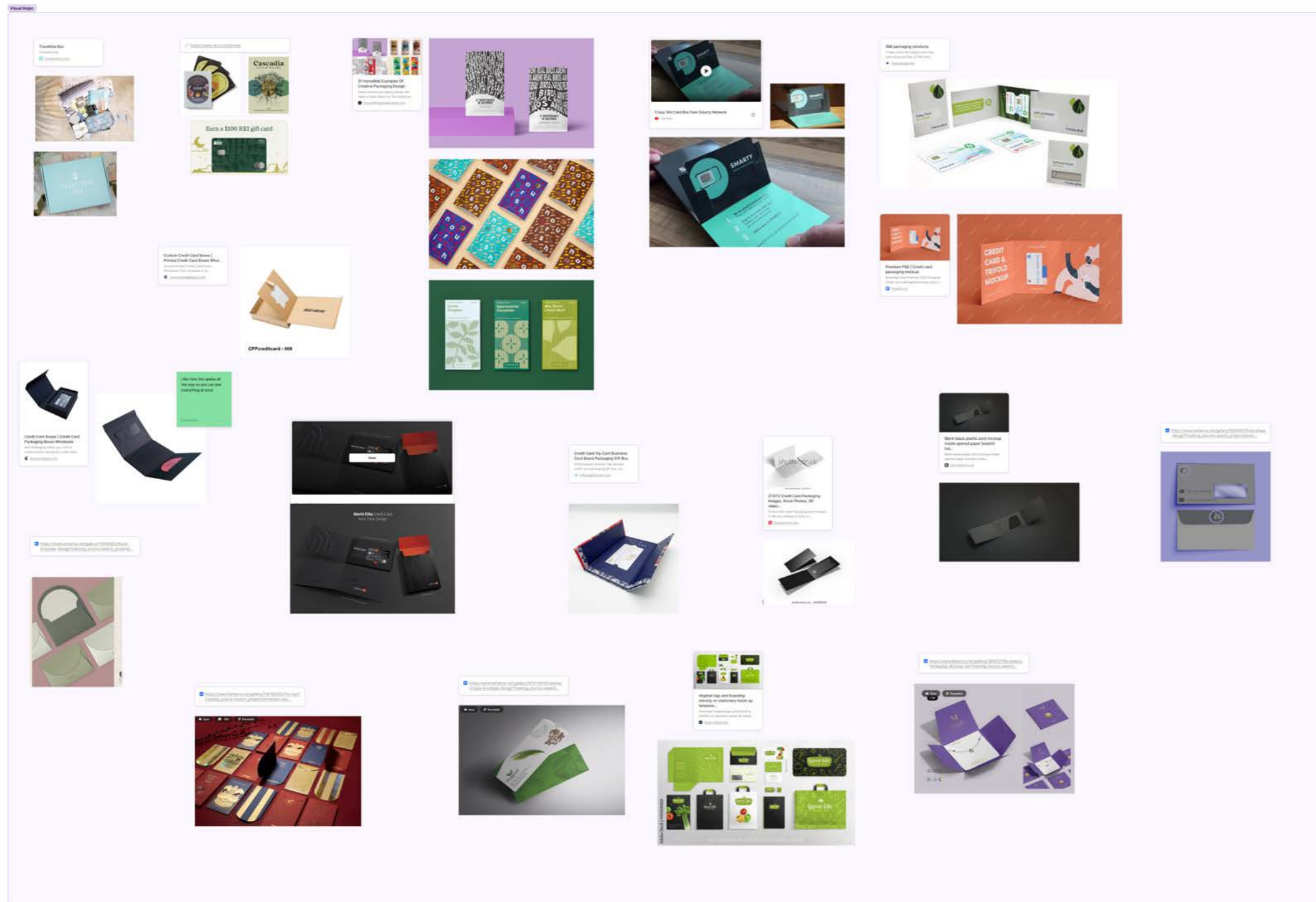
IDEA #3 61-FOLD
 HUNTINGTON
 WALLET
 CURRENCY
 ENVELOPE WITH CURRENCIES

IDEA #4 FRENCH DOORS
 HUNTINGTON
 WALLET
 CURRENCY
 ENVELOPE WITH CURRENCIES
 # IDEA FOR INFO?

BRANDING / INFORMATION LAYOUT:
 Currency first, Huntington second
 Explaining entire system upfront
 Short and concise text with icons

PACKAGING DESIGN:
 Moving to flatter packaging
 Everything will be visible
 Can be repurposed if needed

FURTHER DEVELOPMENT



PACKAGING INSPIRATION

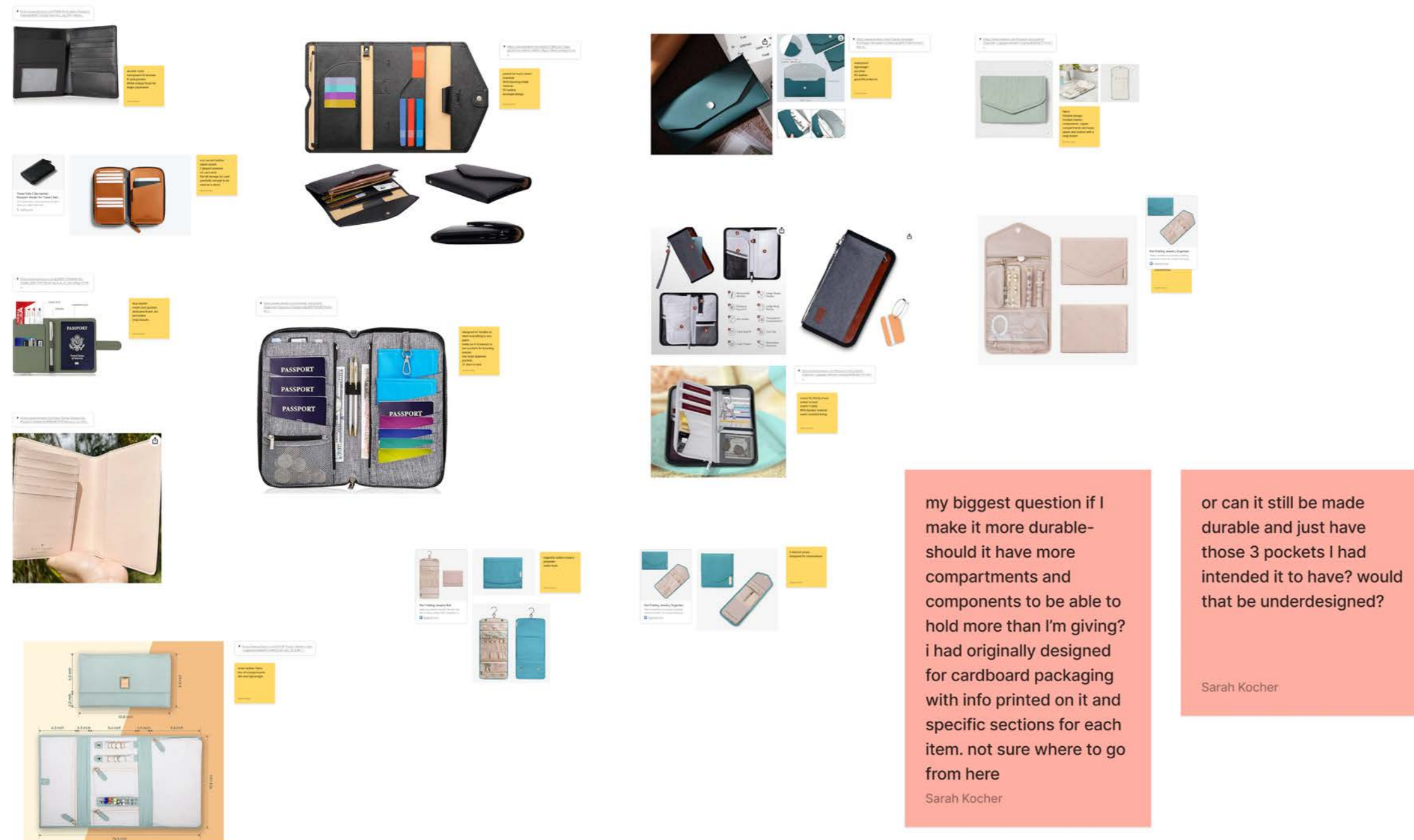
In looking to redesign my packaging after the midpoint presentation, I turned to see what the internet could offer, and collected my favorites on a Figma board.

Figma board filled with packaging exploration

SOFT GOODS INSPIRATION

One big note from my midpoint presentation is that I should consider making the package more durable, perhaps even a soft good.

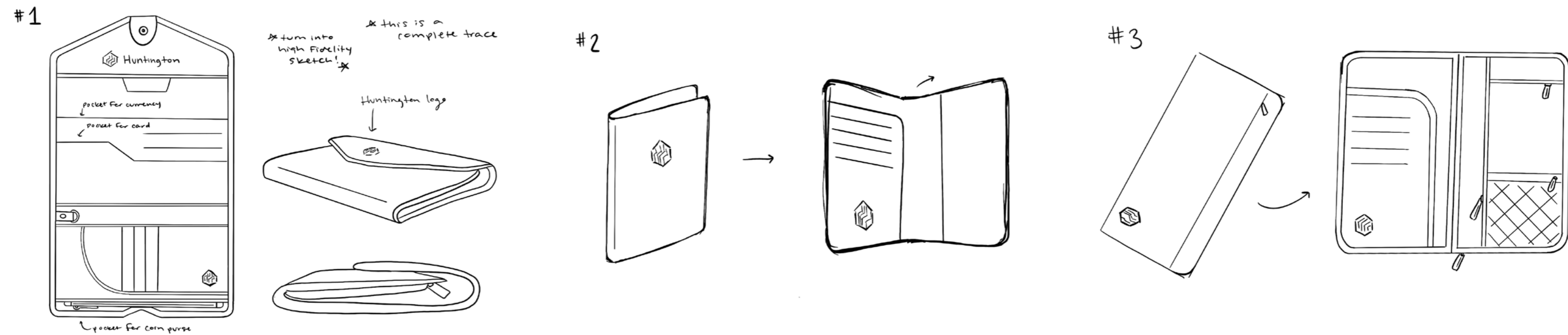
I explored this avenue as well with some extra research and a closer look at the internet had to offer.



Figma board filled with soft goods exploration

SOFT GOOD EXPLORATION SKETCHES

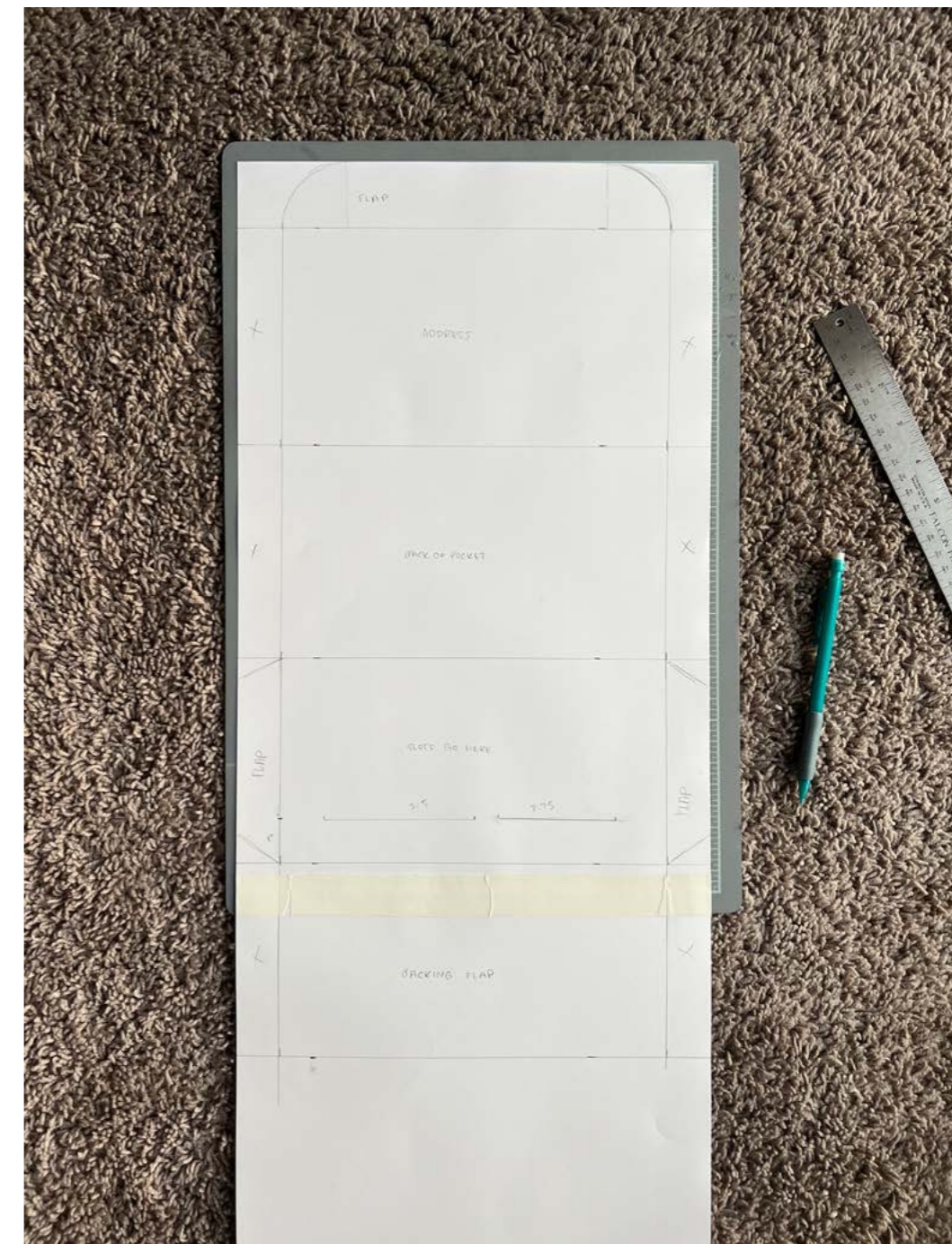
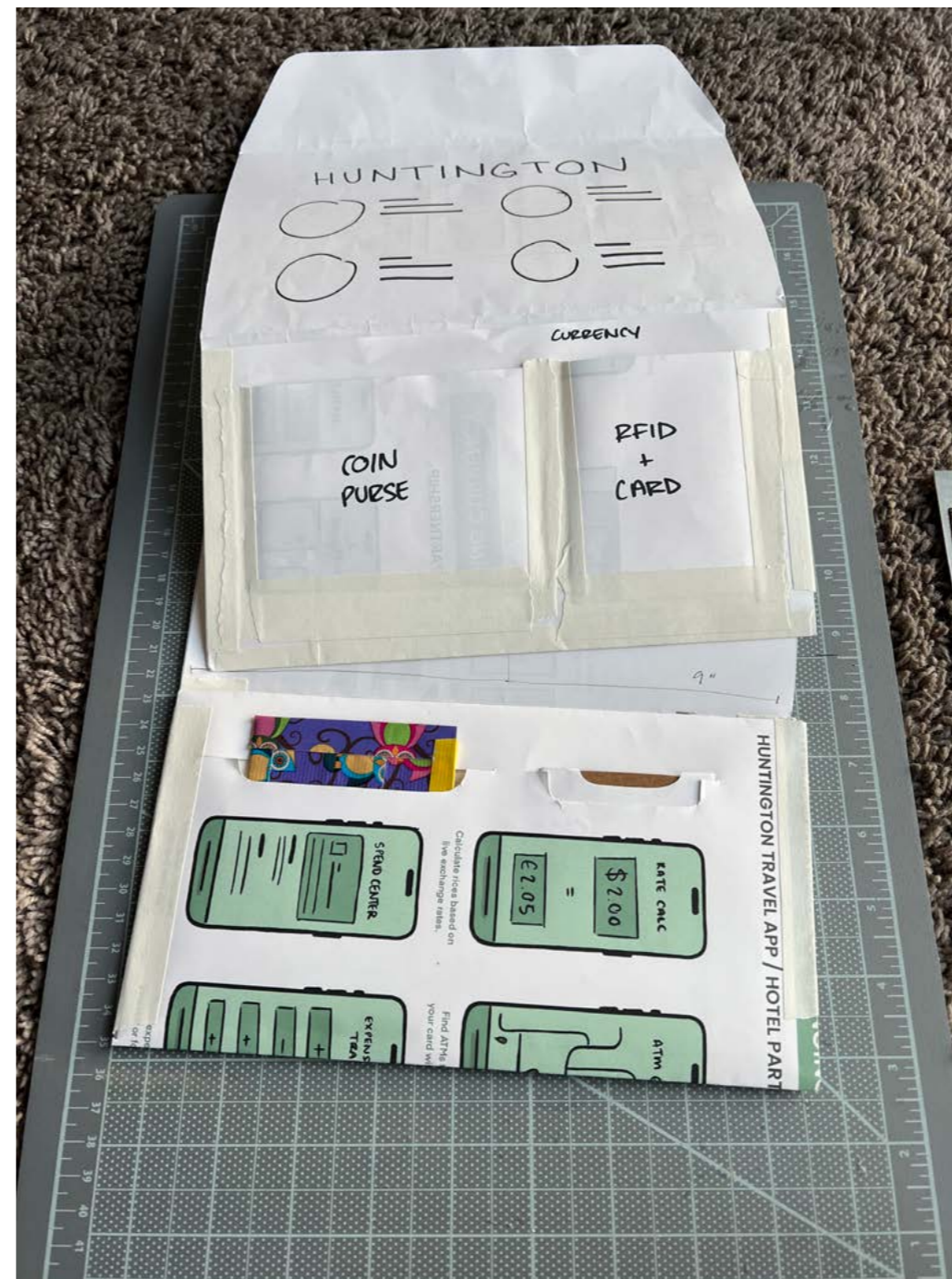
To further explore the soft good avenue, I used what I learned from my internet research to create a few options that might be worth pursuing should the project turn into a soft good.



Soft goods exploration in Procreate

PACKAGING ITERATION

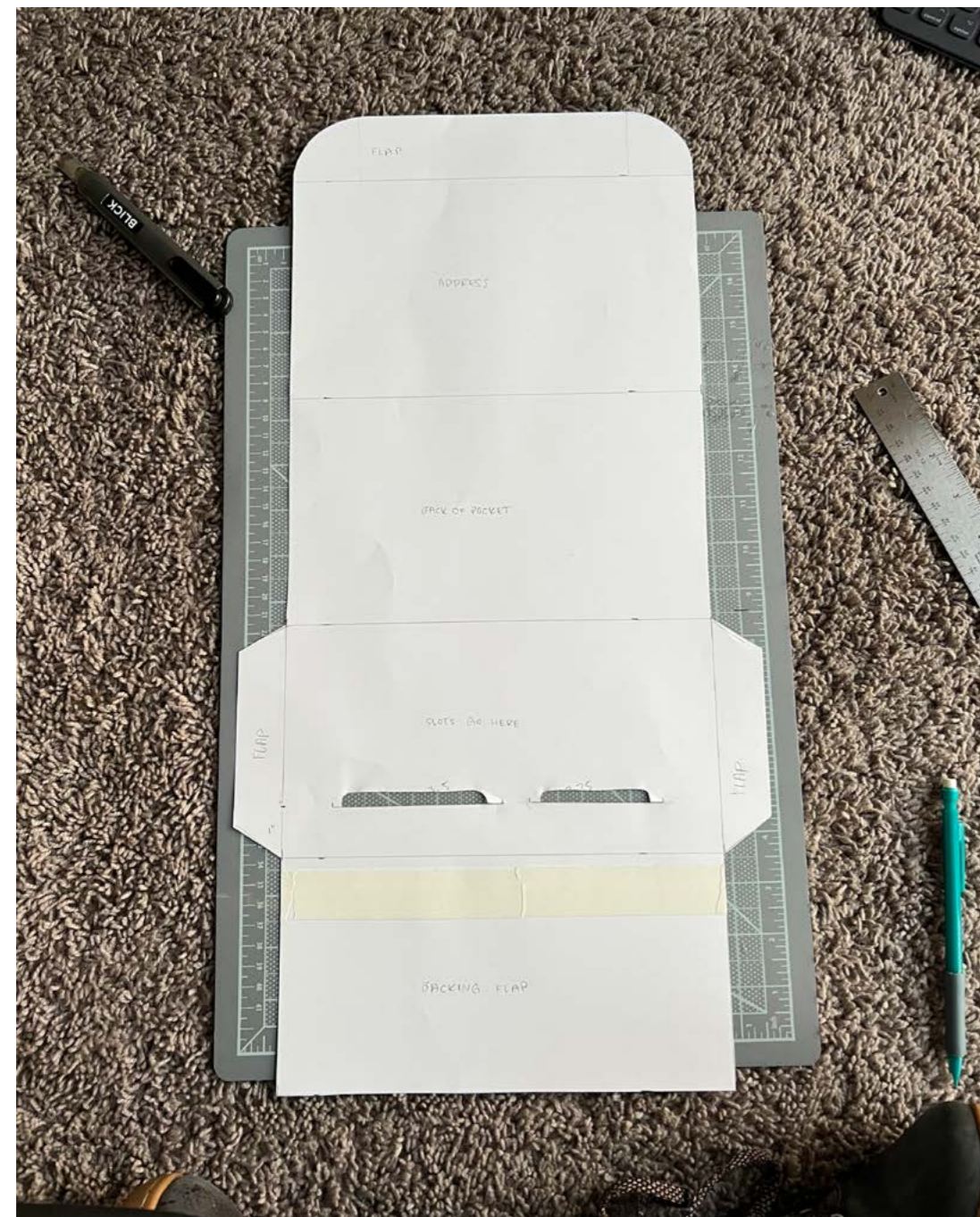
In refining my packaging design, I eventually settled on a bi-fold with a few pockets to display everything.



Bi-fold template design, taped together

PACKAGING EUREKA MOMENT

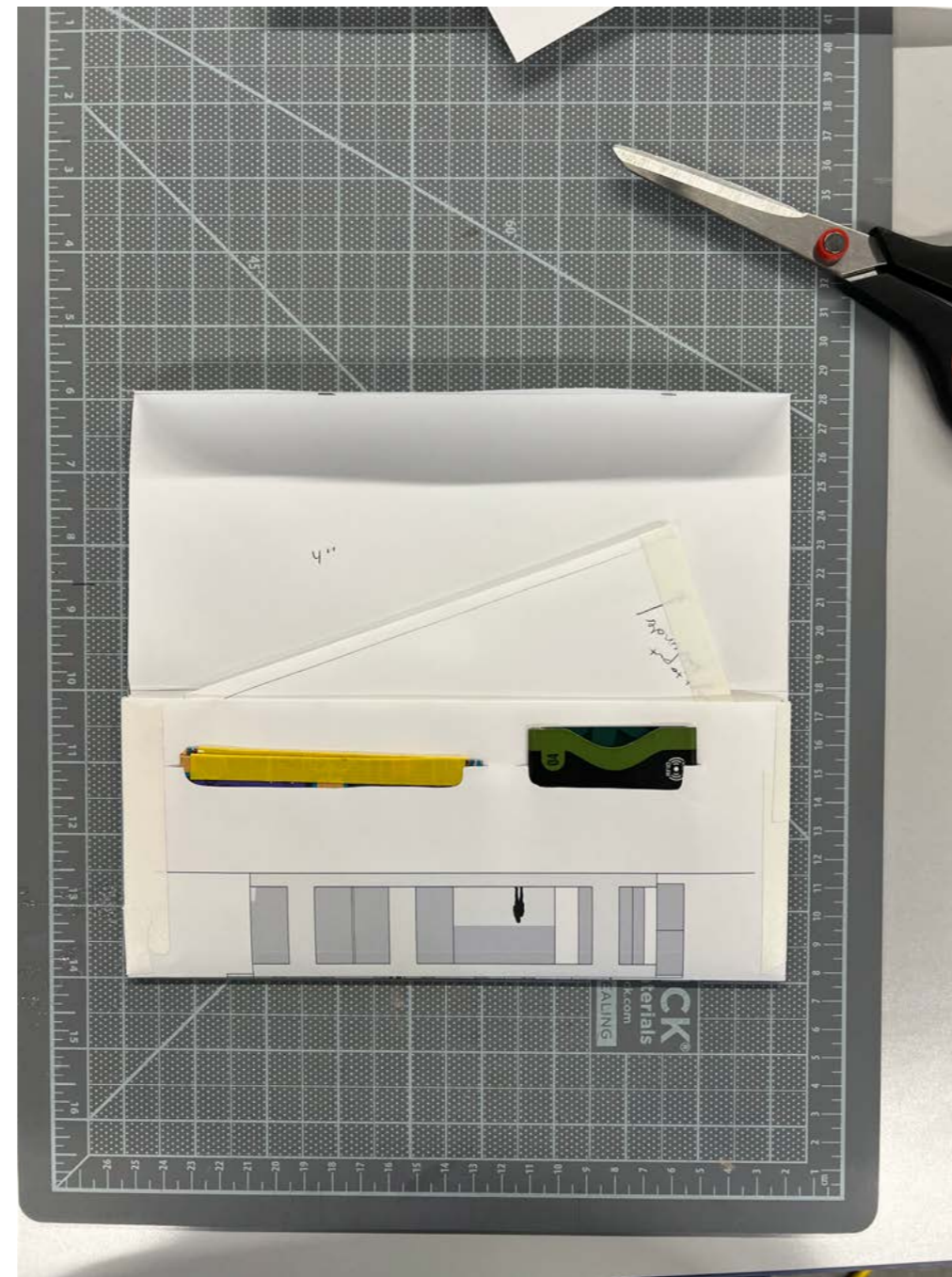
I consulted Maria Necessary of Necessary Design, LLC (packaging designer) to see if there was any way I could further refine my template. Maria was kind enough to show me how to fit it all one one page.



Everything comes from one template with extra folds, not multiple pieces

PACKAGING SIZING

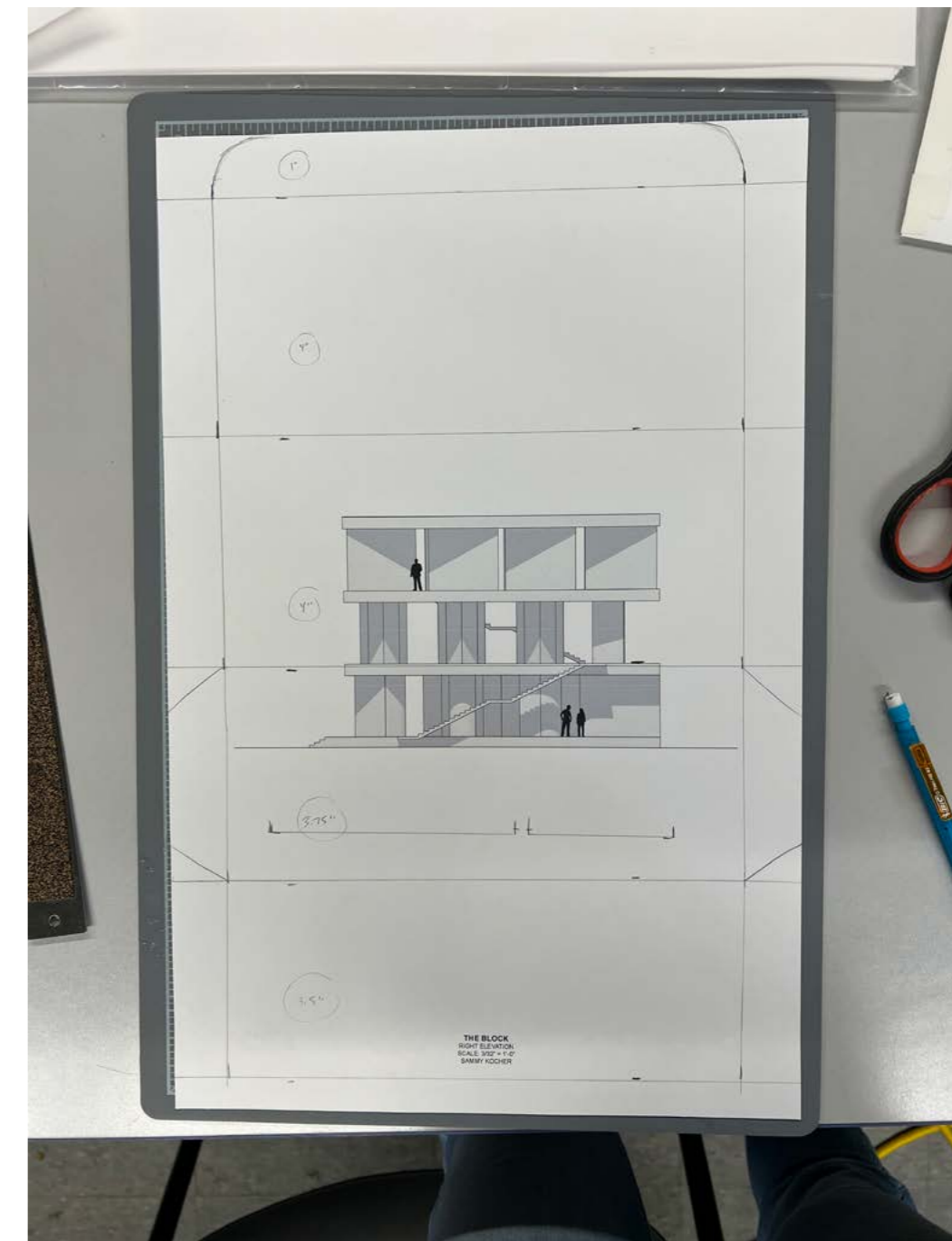
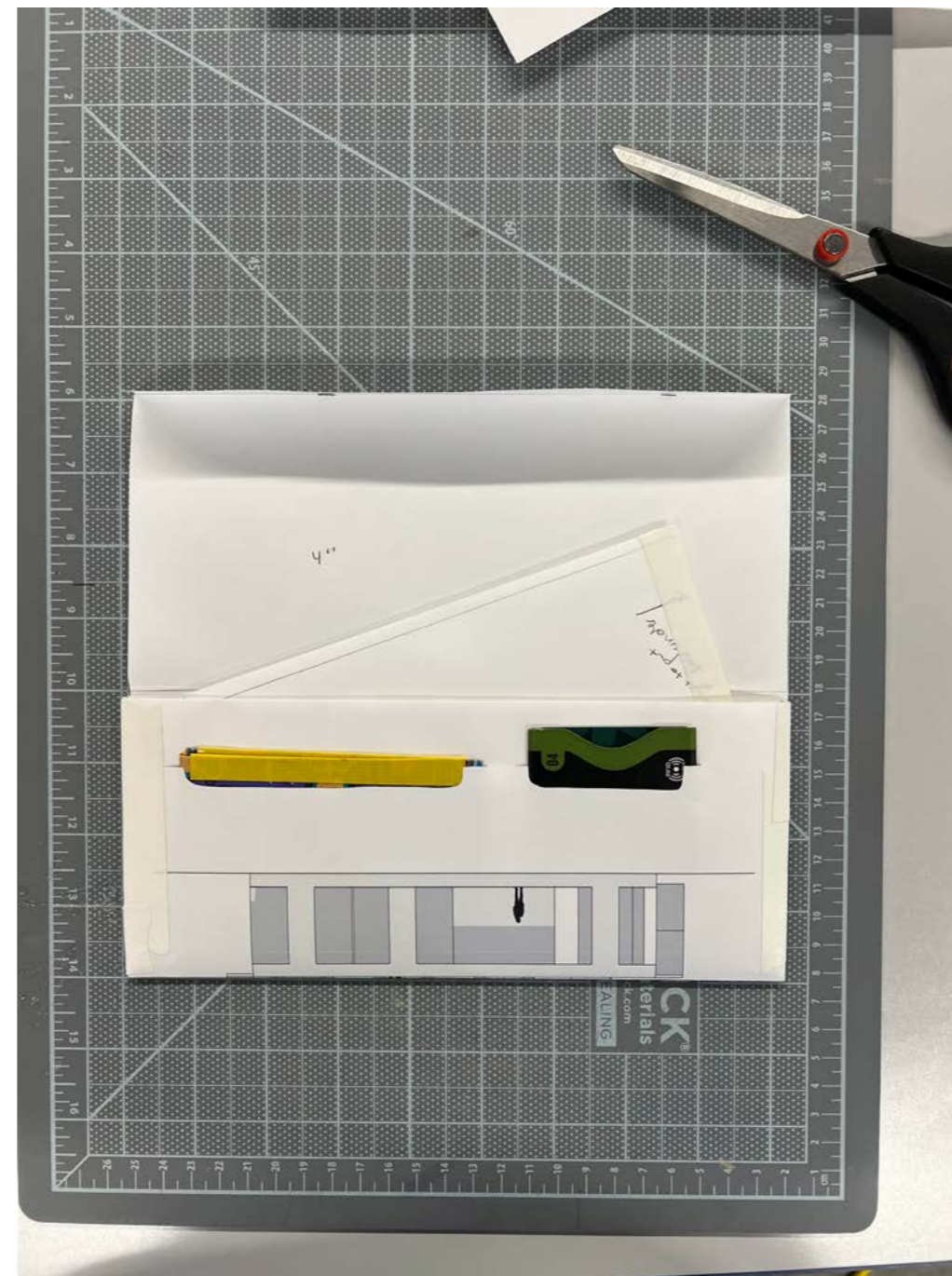
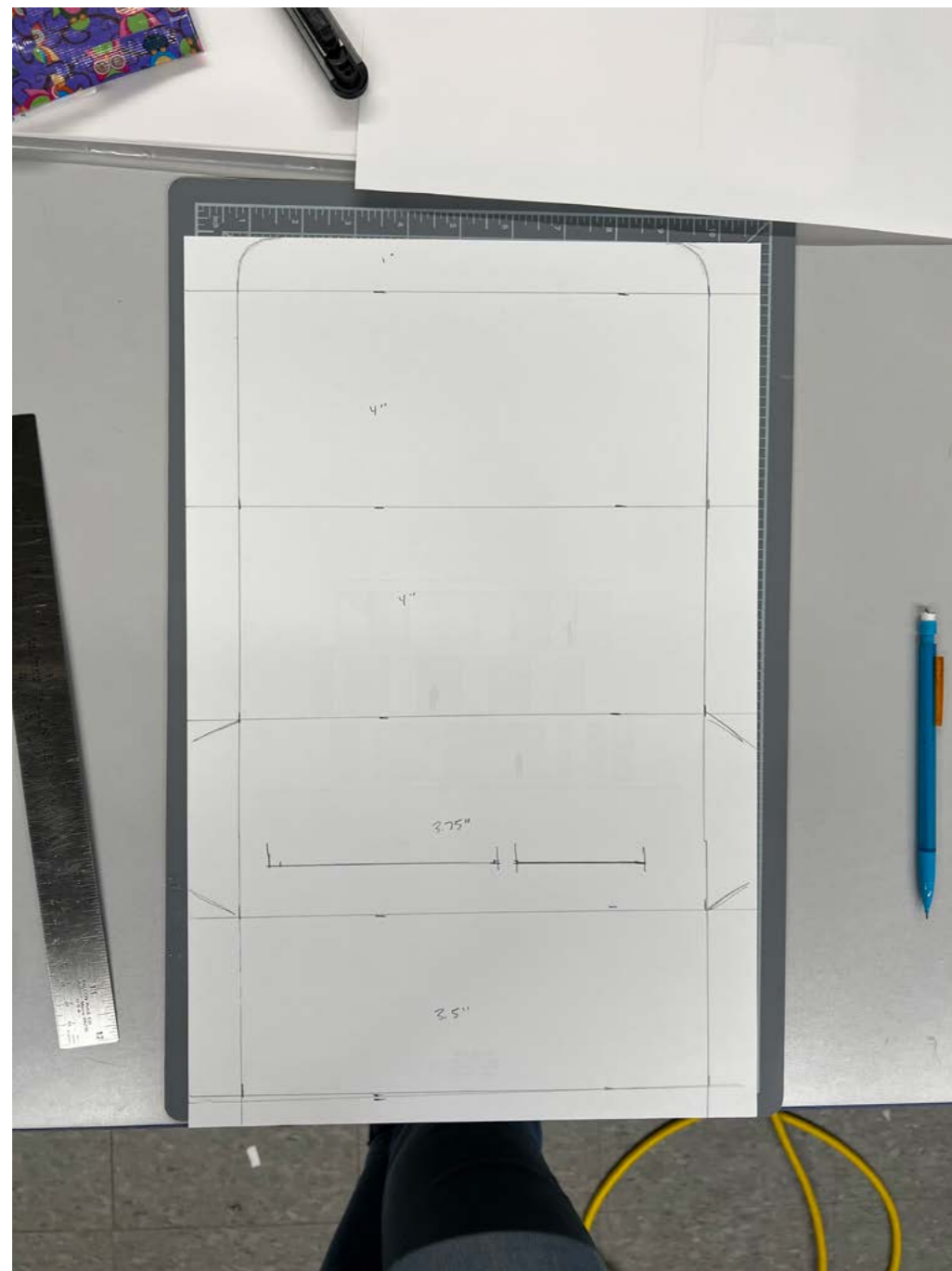
Now that I had a template, I needed to resize it to be able to fit on an 11x17 paper for easy prototyping.



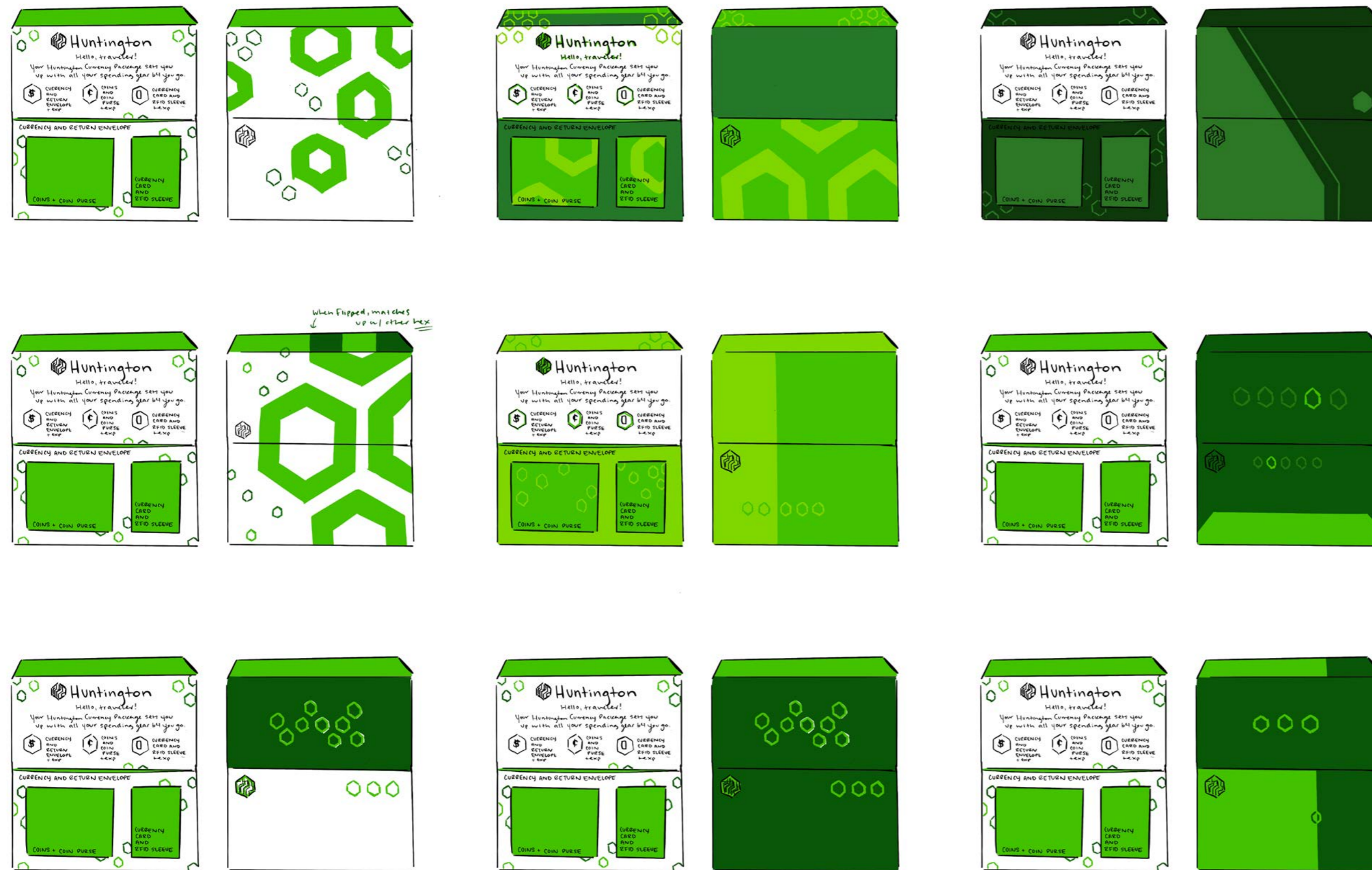
Now i could easily print at home to make the envelope!

PACKAGING SIZING – TEMPLATE

I took the new sizing and created a cleaner version to check that the dimensions completely made sense.



New sizing for the packaging, cleaned up!



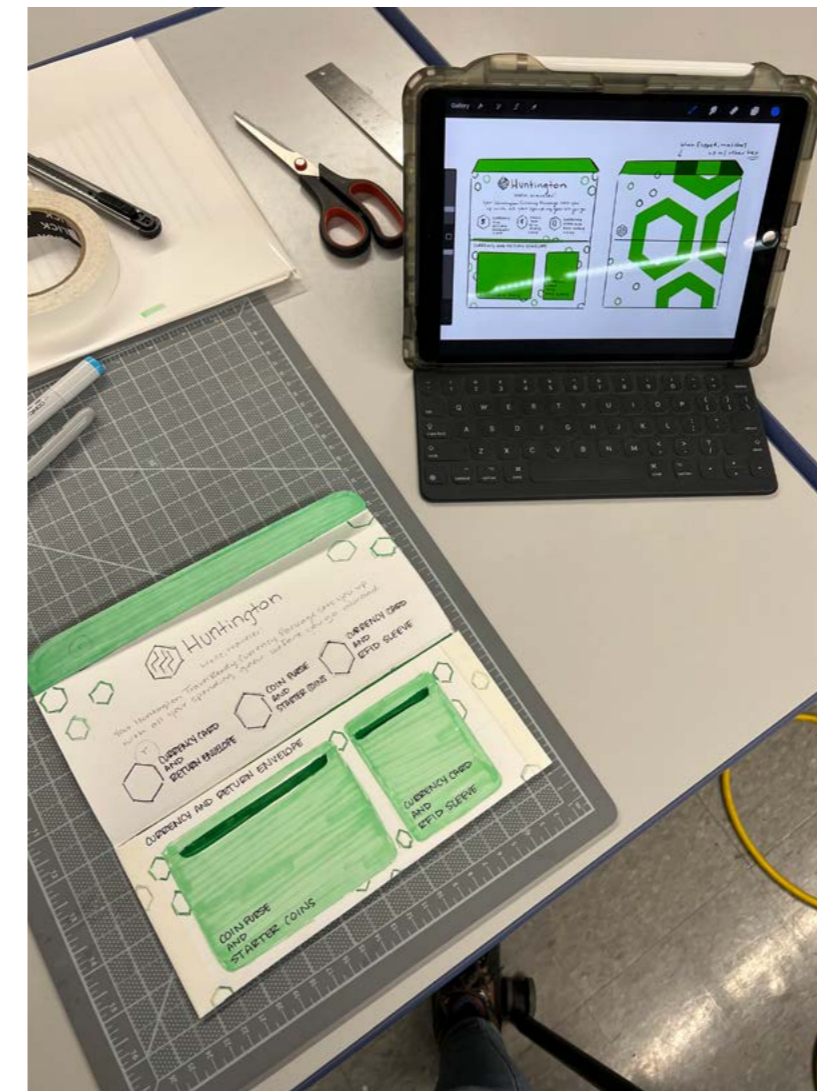
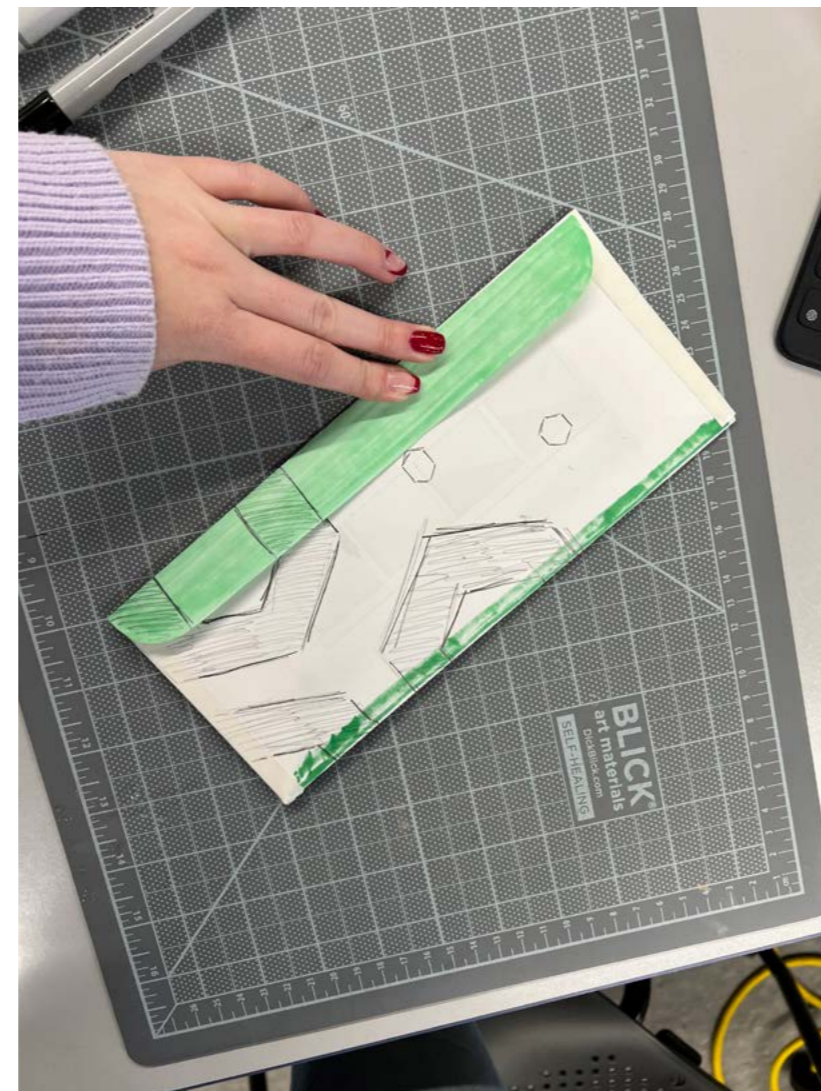
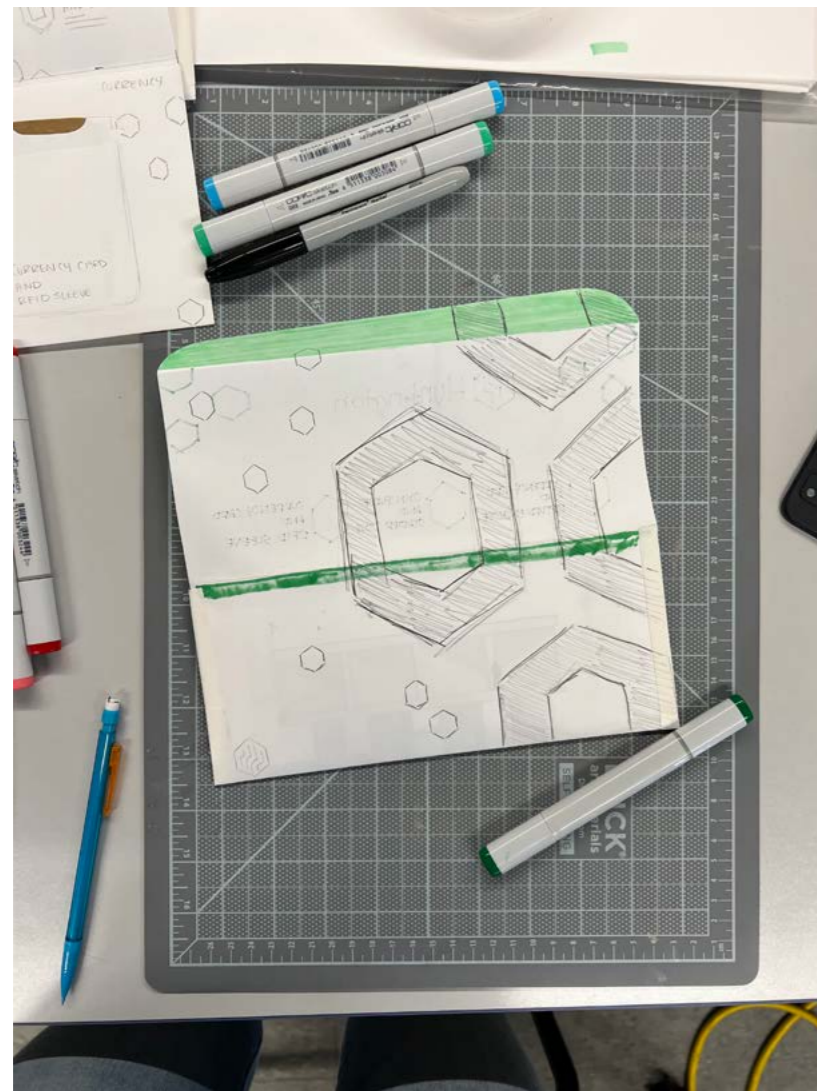
PACKAGING GRAPHICS

With the physical package designed, it was time to figure out what it was going to look like graphic-design wise. I drew up several versions in Procreate to see what I did and didn't like.

Iterations of the packaging design

THE CHOSEN GRAPHIC DESIGN

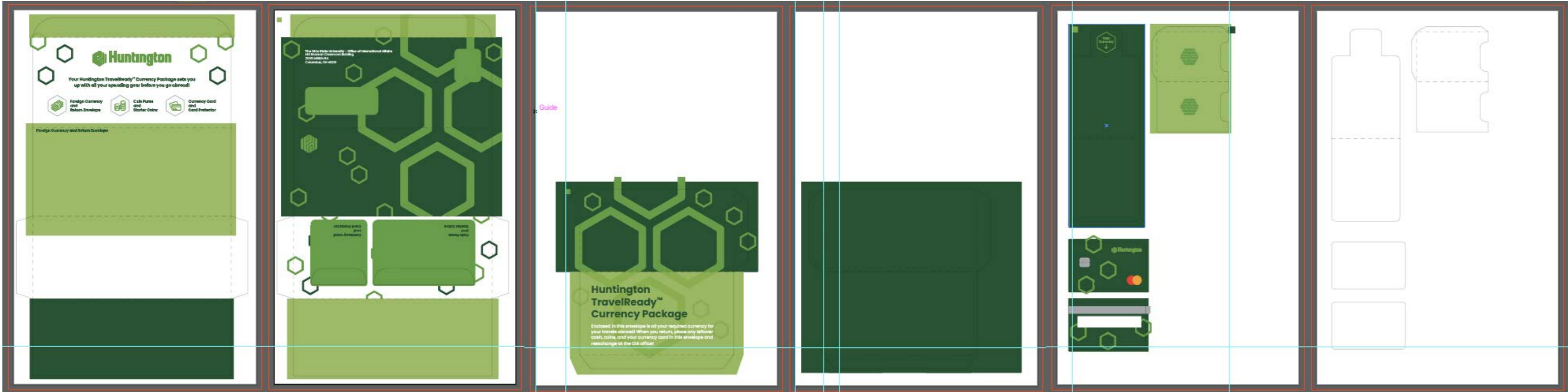
I ended up combining a couple designs to reach the final design for the packaging graphics, which I then drew onto my prototype to see if everything looked all right. I made sure that the hexagons matched up on the front and back of the envelope, even with the folds!



Graphic design applied to envelope prototype

ILLUSTRATOR TEMPLATE

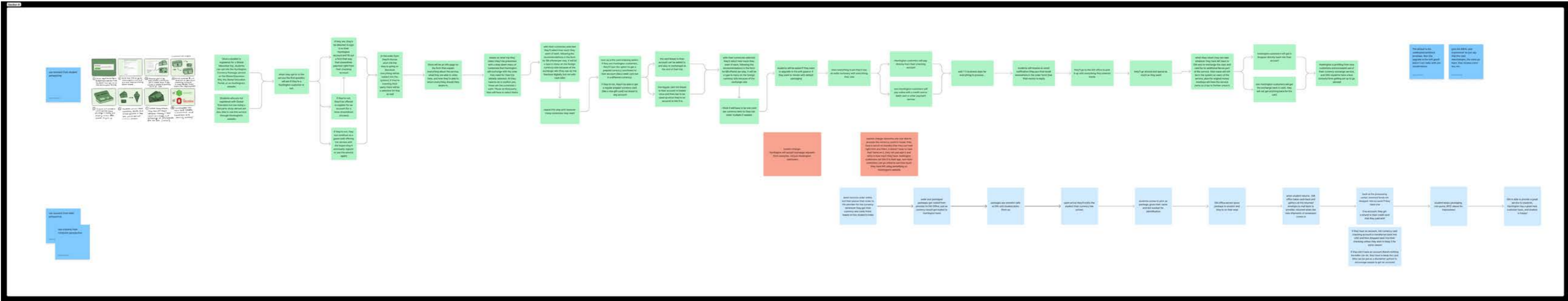
With everything decided it was time to throw everything in Illustrator and bring it to life! I created a template for every piece of the package, die cuts and all.



Packaging layout in Adobe Illustrator

USE SCENARIOS

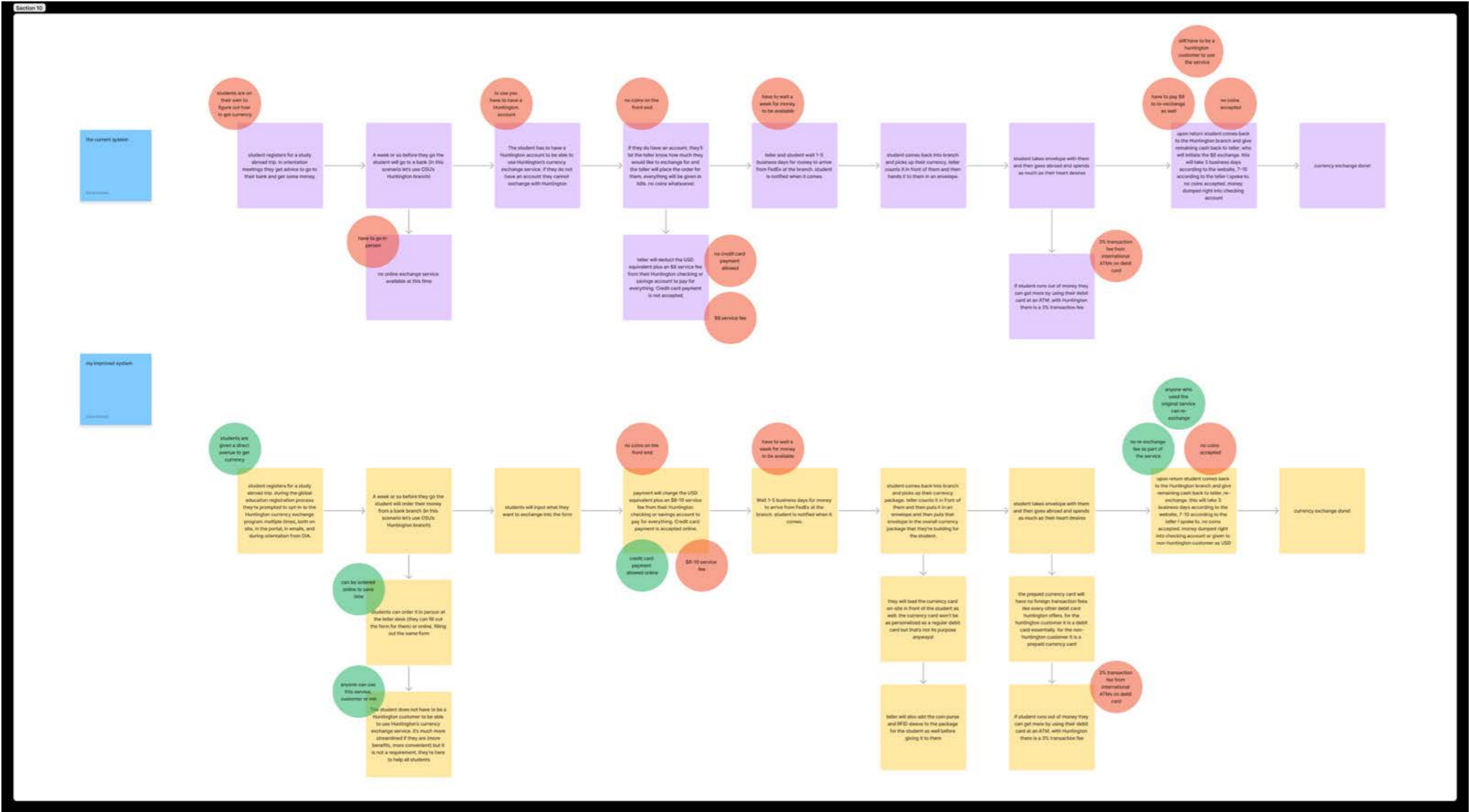
I took this time to sort of nail down all the system logistics regarding the currency package- pickup, dropoff, mailing, coins, etc. among other things. I laid them out in Figma to sort of visualize everything.



Scenarios of use laid out in Figma

SYSTEM DIAGRAMS

I also took this time to lay out the differences between the current currency exchange system and my proposed one. I introduce several more streamlined improvements, marked in green.



Comparison between current and proposed systems in Figma

THE APPEARANCE MODEL

THE ORDER FORM

I created a mock-up of the order form in Illustrator with several different paths through the form mapped out, depending on whether the student is a Huntington customer or not. It is modeled after the order forms on Huntington's website.

See the full order form here:

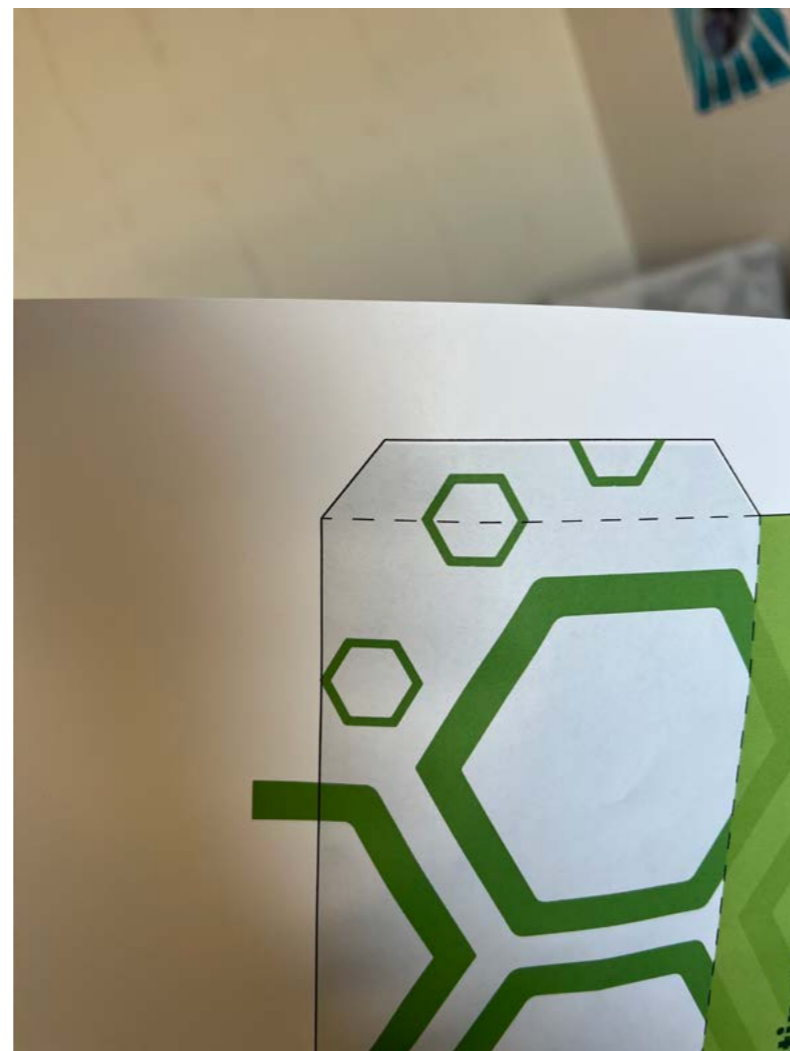
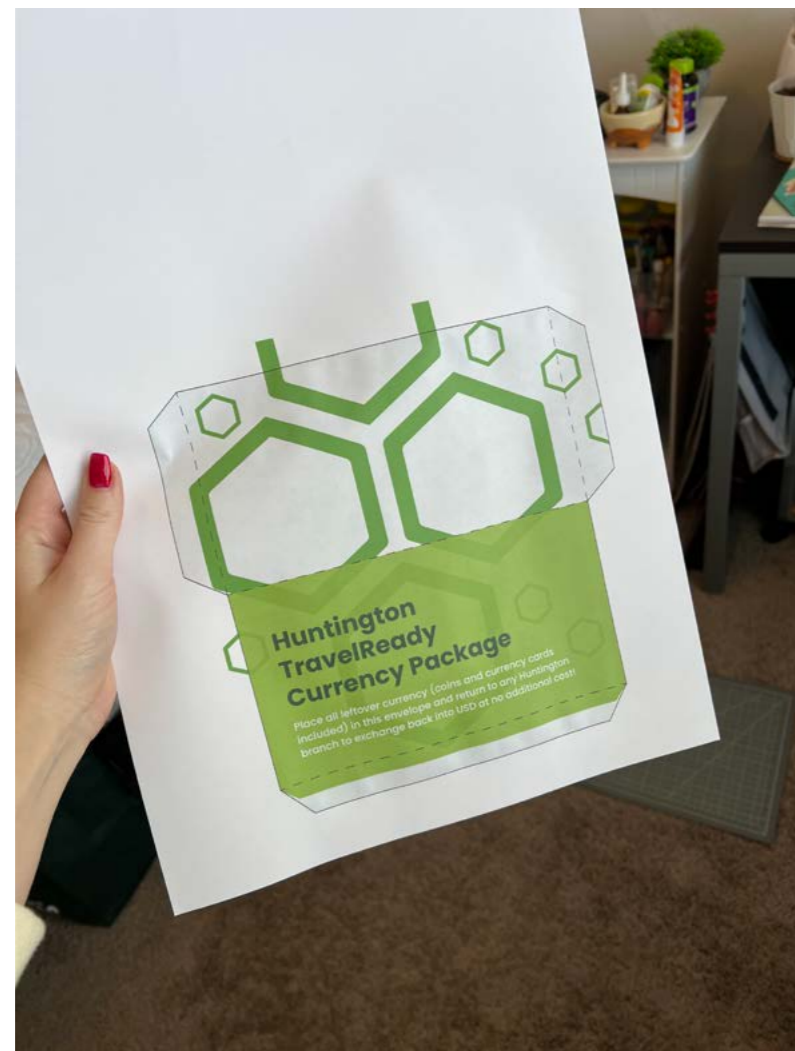
<https://drive.google.com/file/d/1gwe-d-2NZ6eOKrRq4rGhNWXMuQHjQSmD/view?usp=sharing>

The image displays three sequential screenshots of a Huntington currency order form mockup. The first screenshot shows the initial form with fields for 'Do I Need to be a Huntington customer to use this service?', 'What is included in my currency package?', 'Where do I pick up my package?', and 'Can I return unused currency from my package?'. It also includes a 'Hello, Traveler!' message and a 'Continue' button. The second screenshot shows a question: 'Are you participating in a study abroad program through OSU Global Education and the Office of International Affairs?' with two options: 'Yes, my program is via OSU Global Education.' and 'No, I'm traveling through a third party.'. Below this is a list of currencies: 'Euros (EUR)', 'Japanese Yen (JPY)', 'Pound Sterling (GBP)', 'Australian Dollar (AUD)', 'Swiss Franc (CHF)', and 'Chinese Yuan (CNY)'. There is a '+ Add Another Currency' button and a 'Continue' button. The third screenshot shows a summary section with a note: 'Within your package you will receive physical currency and a prepaid currency card. Please distribute funds between the two as you wish.' It also includes a recommendation: 'It is recommended to exchange 100 units of currency per week of trip length. For example, a 1 week trip equates to exchanging 100 units, a 2 week trip equates to 200 units, etc.' Below this are two sections for choosing physical and digital currency amounts, each with a '€ 100.00 EUR' input field and a '\$ 115.48 USD' output field. An 'Order Summary' box shows: 'You will receive: € 100 in cash, € 100 on a prepaid card. Subtotal: \$230.96, Service Fee: \$10.00, Total: \$240.96'. A 'Continue' button is at the bottom.

Screenshots from the order form I created

PRINTING TESTS

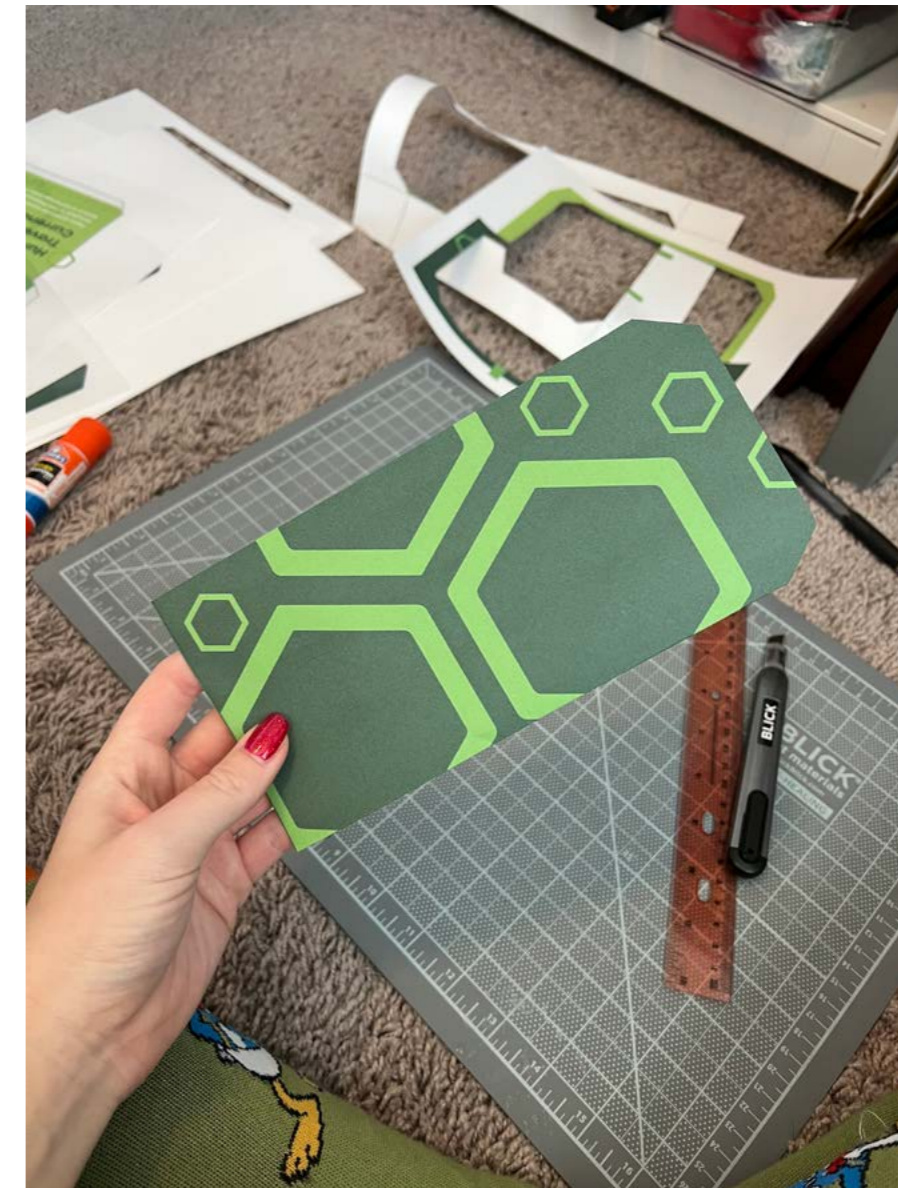
Back to the packaging model, I spent a day battling with my printer to figure out how to do a double-sided print on an 11x17 piece of paper, which it's not capable of on its own. I had to learn how to fanangle the system to be able to physically print the page and then flip for everything to work. This took many hours and lots of ink to get everything to work.



Figuring out how to get my printer to work best for this print and cut

CRICUT TESTS

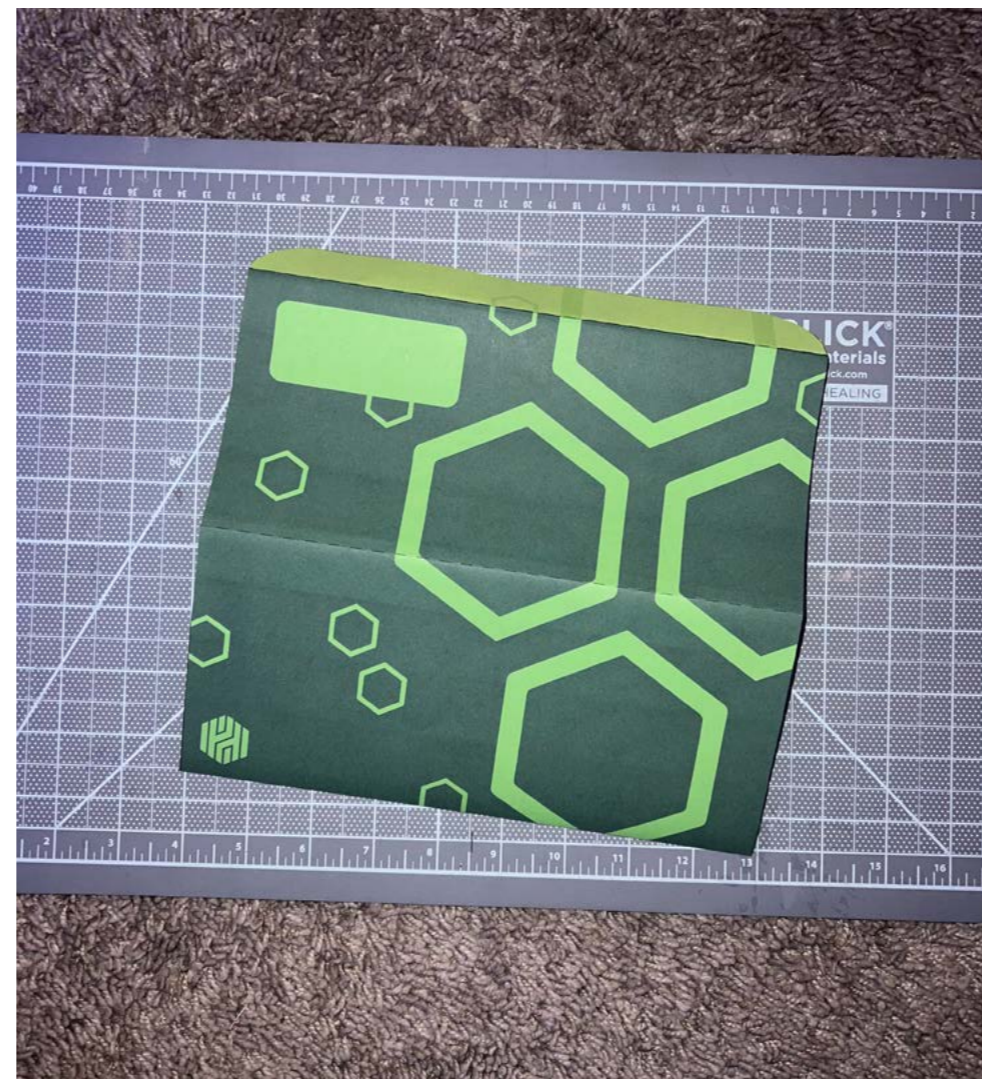
With printing figured out, I turned to my Cricut Maker to start cutting everything. I found I had to be super ultra-precise with everything because placement matters and one wrong move could lead to the entire package being messed up with an offset cut. I tried using a scoring blade, but it didn't quite work with the weight of cardstock I'd selected, so I instead turned to a perforation blade to make the folds.



Envelope cut tests on the Cricut Maker

FIRST CUT

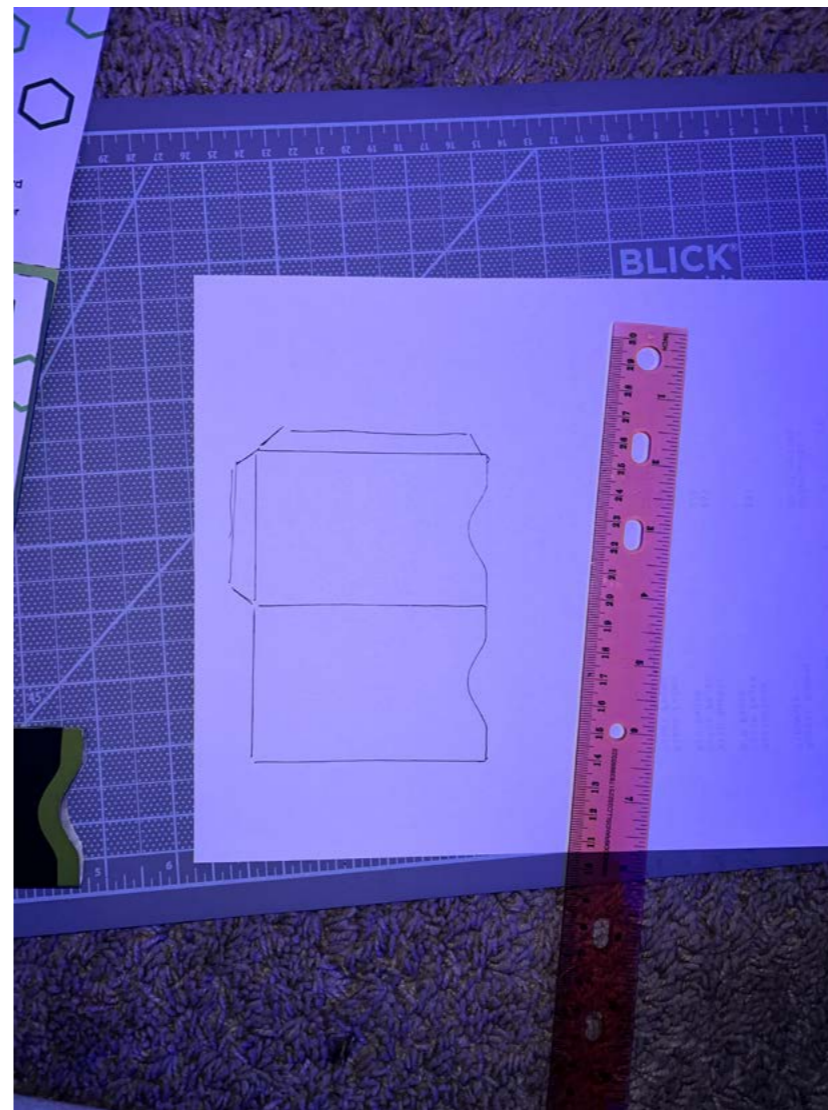
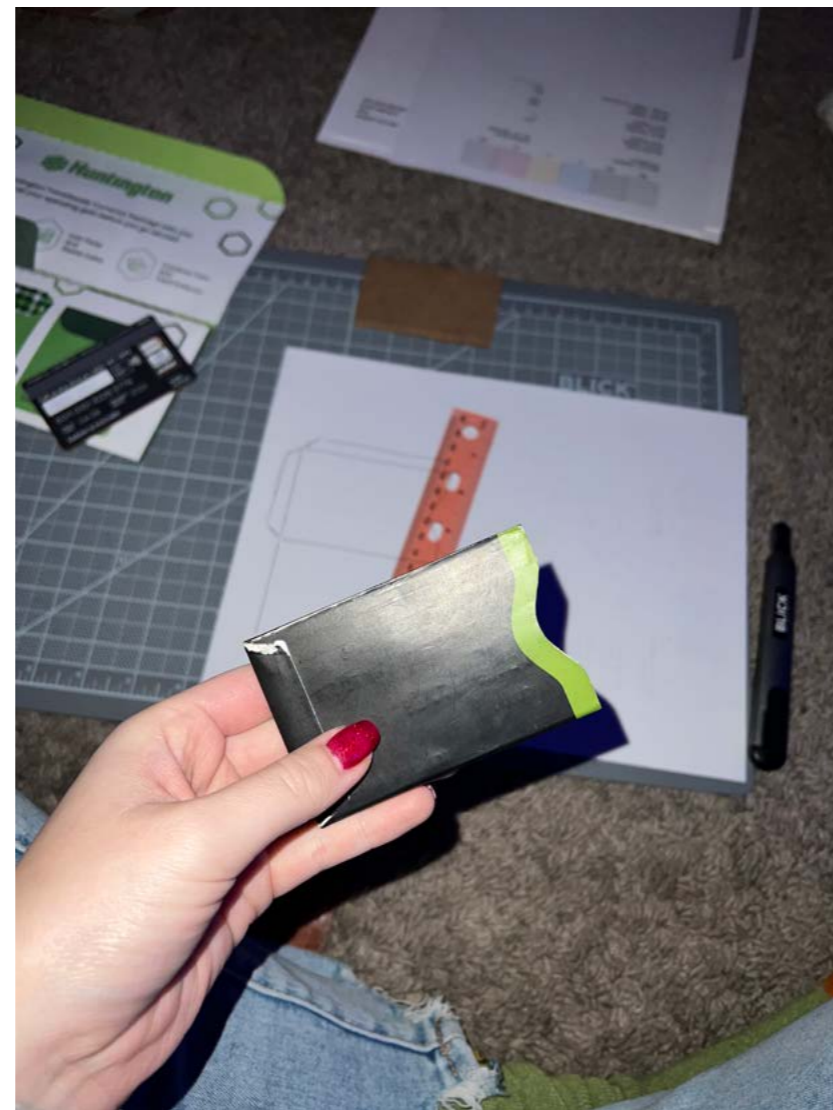
My first completed cut folded wonderfully! Everything worked, I just needed to make a couple bleed adjustments so that I had a little bit more liberty with the folding.



The first successful cut from the Cricut for the packaging

THE CURRENCY CARD SLEEVE

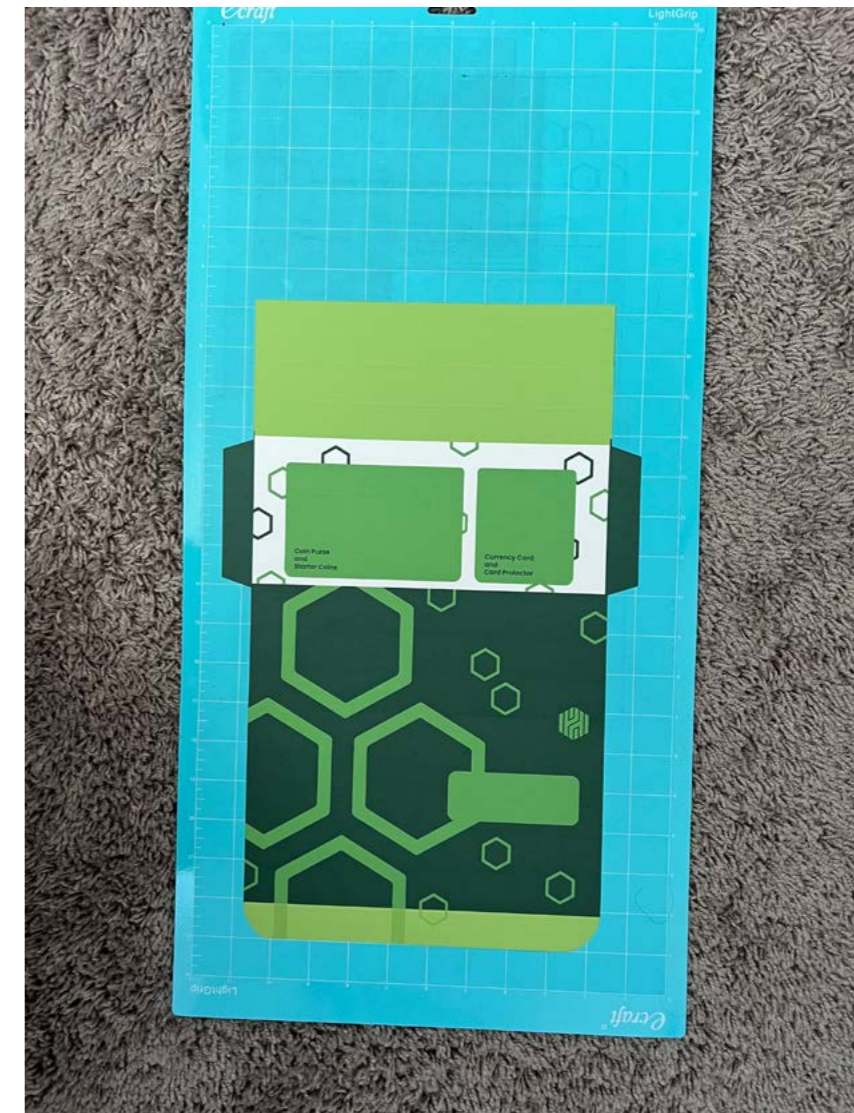
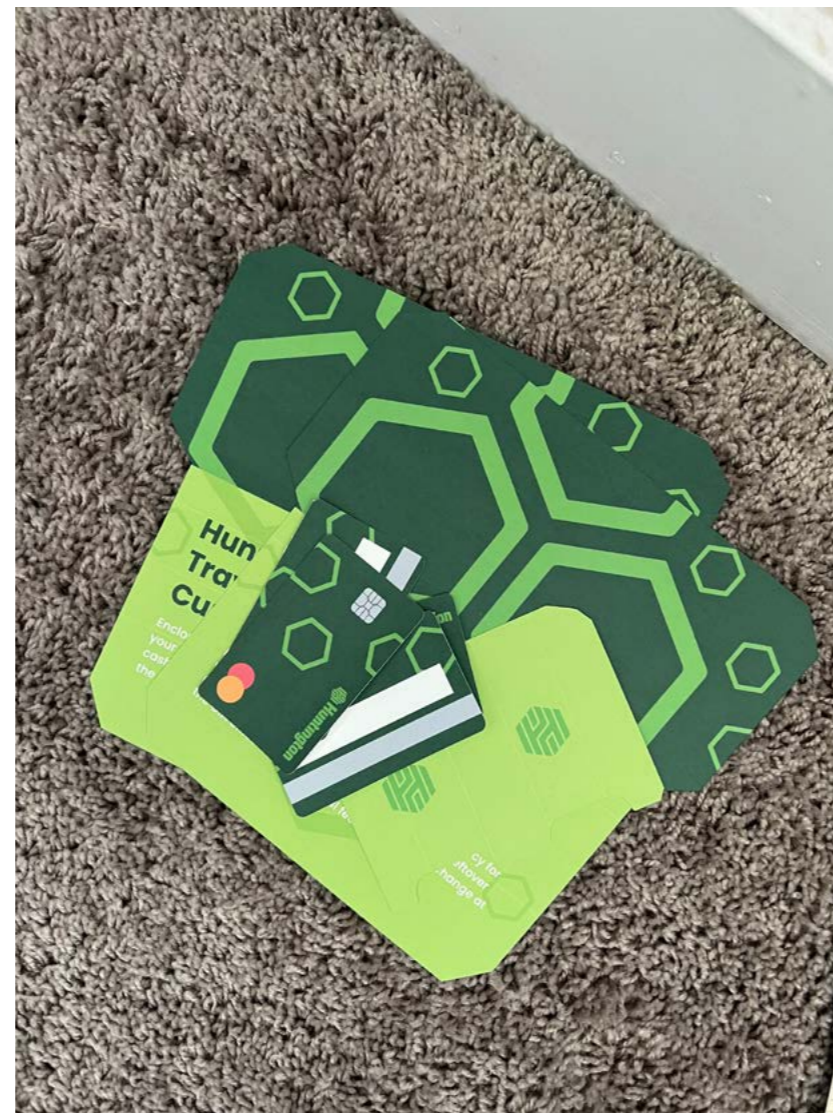
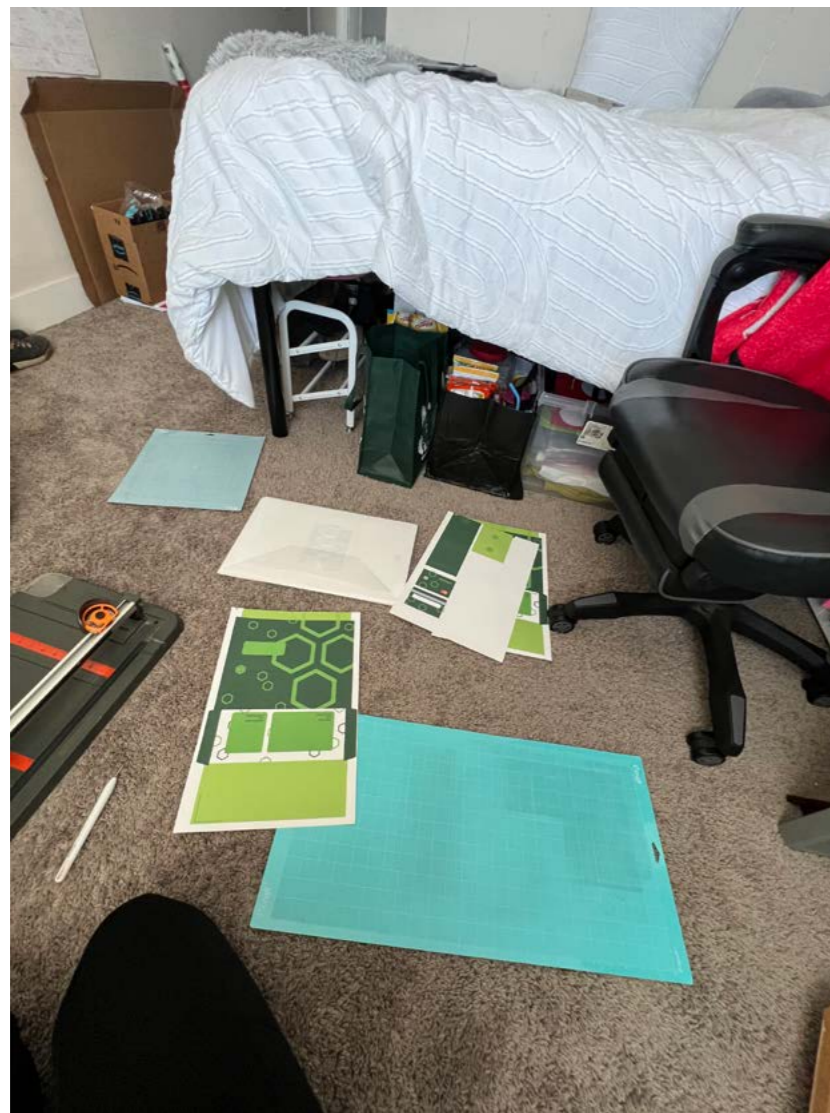
To create the card and RFID blocking sleeve, I used the ones I had in my own wallet as templates when it came to sizing, then printed and cut my own out using my various machines.



Creating the RFID blocking sleeve

SECOND DRAFT OF PACKAGING

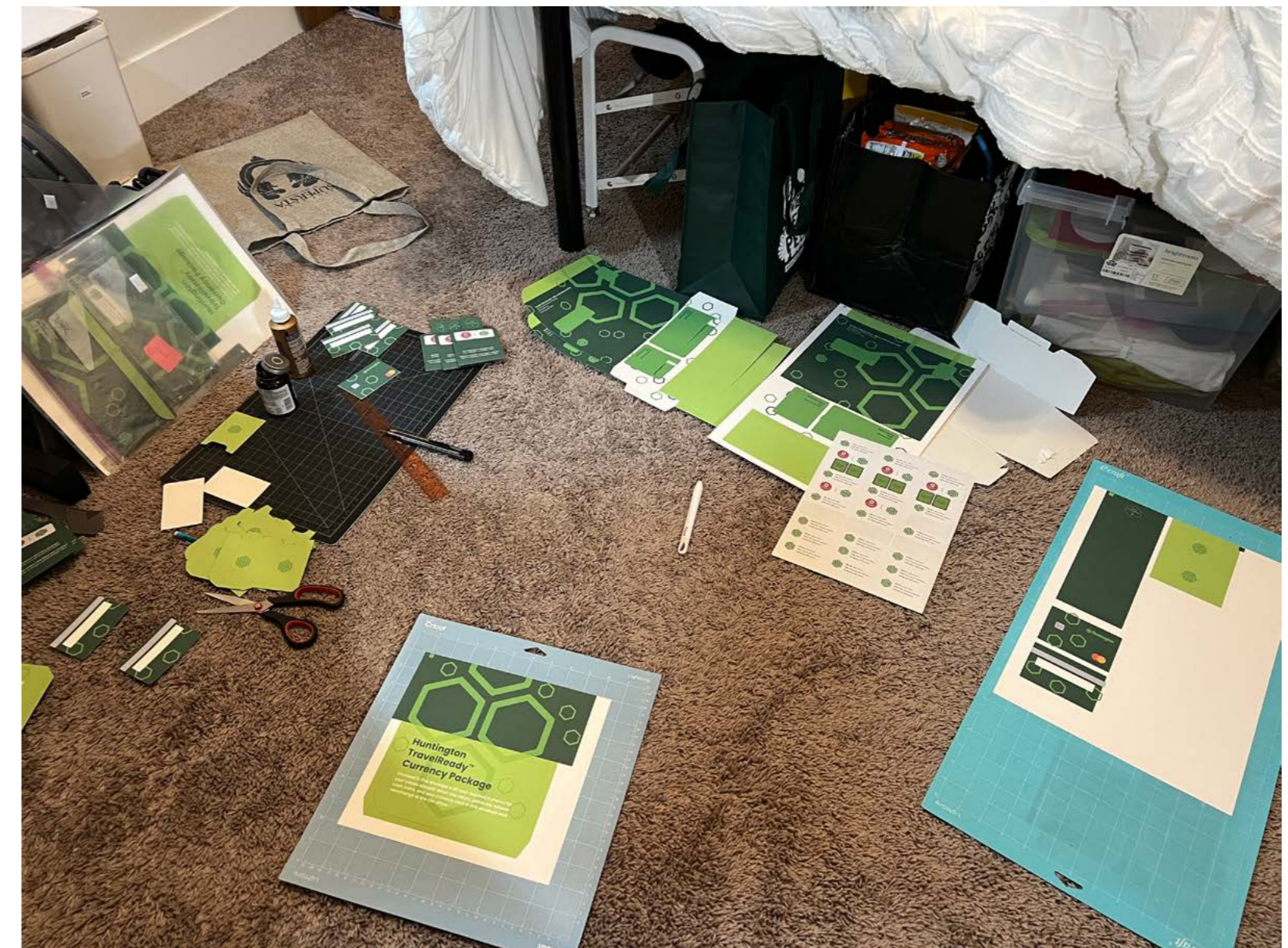
In talking with my peers and professors, I revised the packaging design so that spots for the student to be identified were added to the overall design, and adjusted some text on the inside. I also added a better bleed for easier cutting and cleaned a few other aspects up.



Second draft of packaging in production

THIRD DRAFT OF PACKAGING

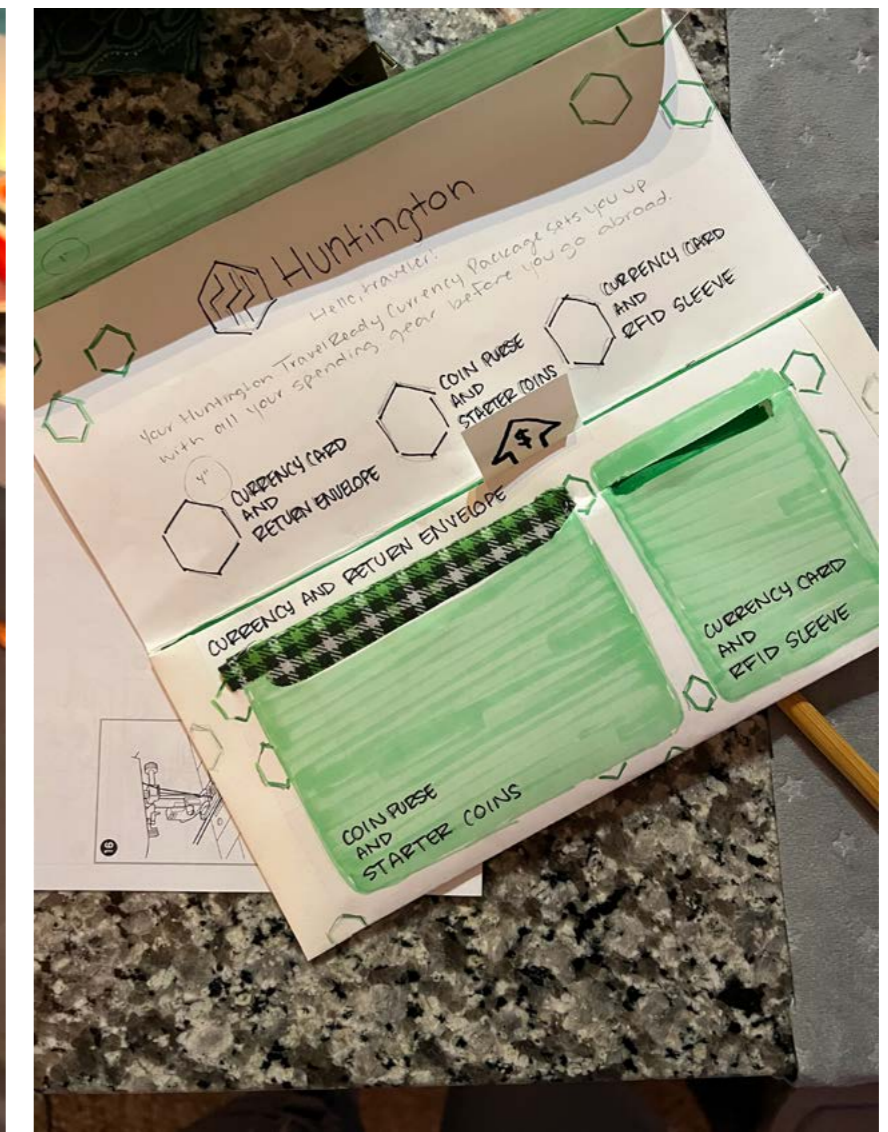
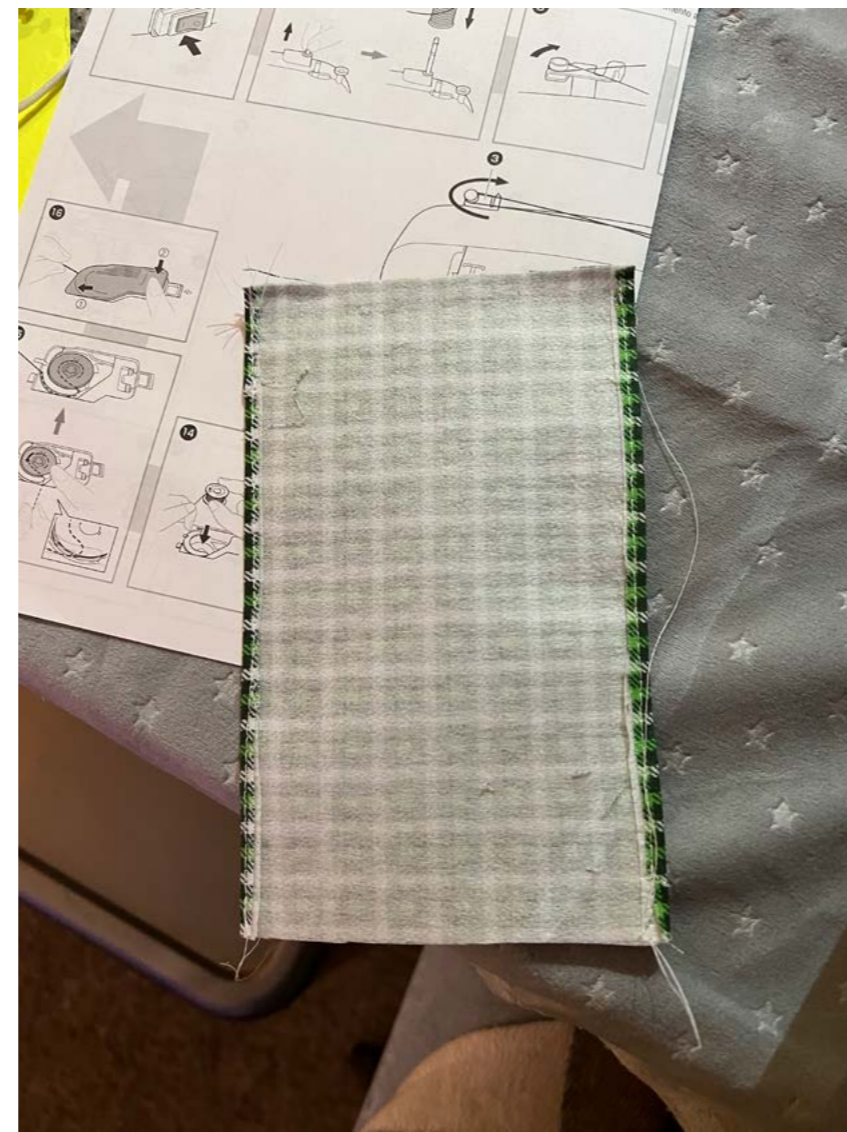
One final round of recisions led to me adding a few details on the packaging that allowed for it to be mailed as a regular envelope would, plus a few last spacing refinements on the inside with the bleed.



Final draft of the appearance model

THE COIN PURSE – FIGURING IT OUT

To make the coin purse, I decided that sewing would be the most straightforward way of making an appearance model, except I didn't know how to sew. Well, now I do! I learned the basics of sewing via a friend named Rachel Carr, who provided me with some extra tools as well as the fabric that I made each coin purse with. She was crucial in helping me figure this part of the project out.



Sewing the initial coin purse, just the basics

THE COIN PURSE – ITERATION AND REFINEMENT

I went through several rounds of coin purse patterns of my and Rachel's design before landing on one that I was happy with– it conserved fabric and was straightforward enough for me to understand easily.



Iterating the design of the coin purse

THE COIN PURSE - THE KISS CLAMP

I really wanted the coin purse to be one of those pouches where you could pinch the top for it to open, which was achieved via a kiss clamp that I somewhat successfully sewed into the top! The backup plan was magnets, but fortunately I didn't need them, because they were pretty bulky.



Success with figuring out the kiss clamp

THE COIN PURSE – REFINEMENTS AND DETAILS

Once the official coin purse was successfully made, it was time to refine. I added a liner and a small Huntington tag to really tie in all the extra details. It was fun!



Adding details to the coin purse

PHOTOGRAPHY DAY!

Everything was made for the appearance model! Which means it was time to photograph it all. I used my apartment's coffee table as a backdrop, and had modeling help via my roommates, my sister, and myself.



Capturing everything about my appearance model

FINAL DELIVERABLES

FINAL PRESENTATION

We did it! We made everything! Check out my final presentation at the link below. It contains all my project assets, photography, and a little bit of all this process detailing how the system works.

Final Presentation:

https://drive.google.com/file/d/17ZRDHG-haKsl3j7GAVnDLds_ZlxzqmUz/view?usp=sharing

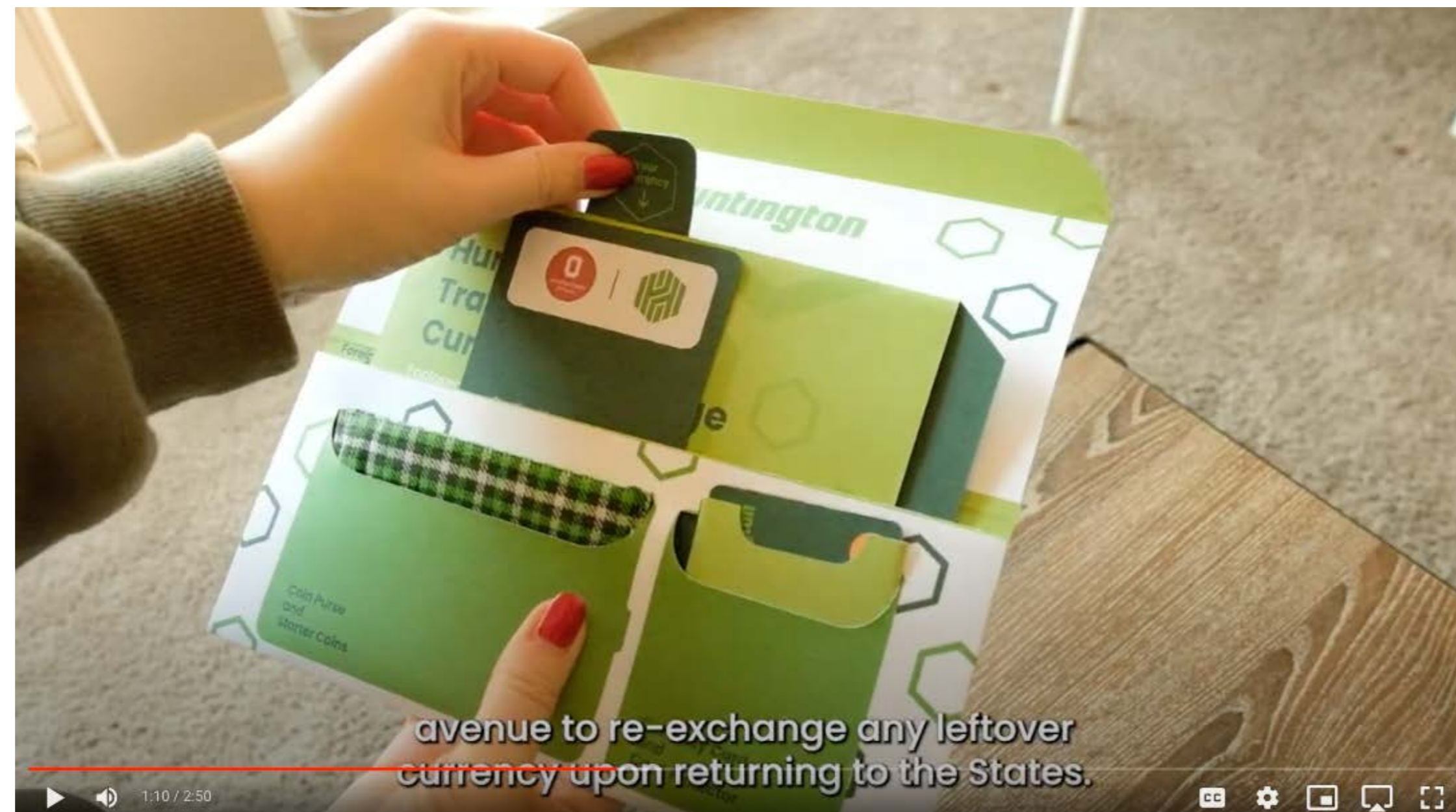


Slides from my final presentation

PROJECT VIDEO

See my project video here:

https://drive.google.com/file/d/1zNqgTN2Ny3gXq1IF8PX0IJQ7o1r391bn/view?usp=share_link

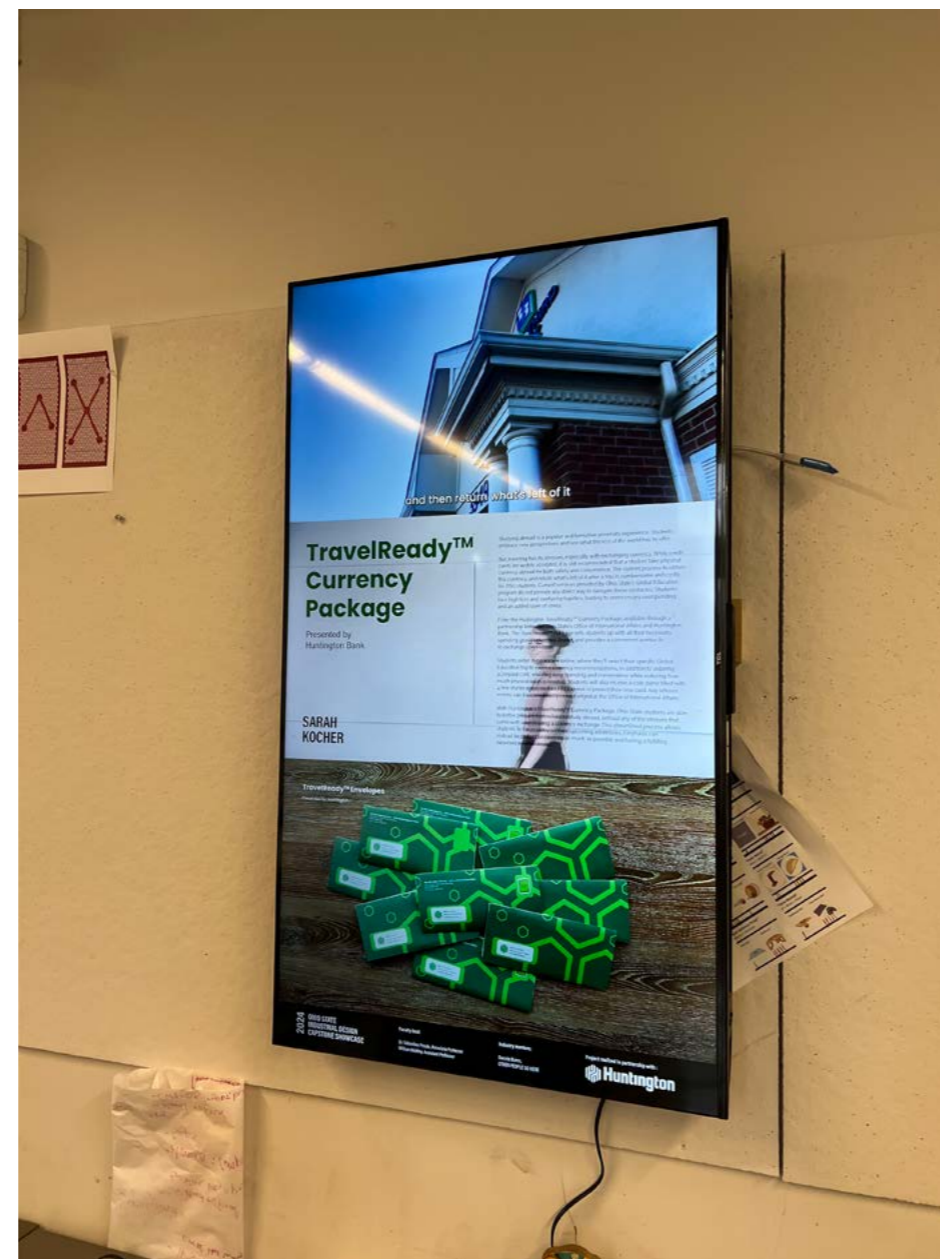


Screenshot from my project video

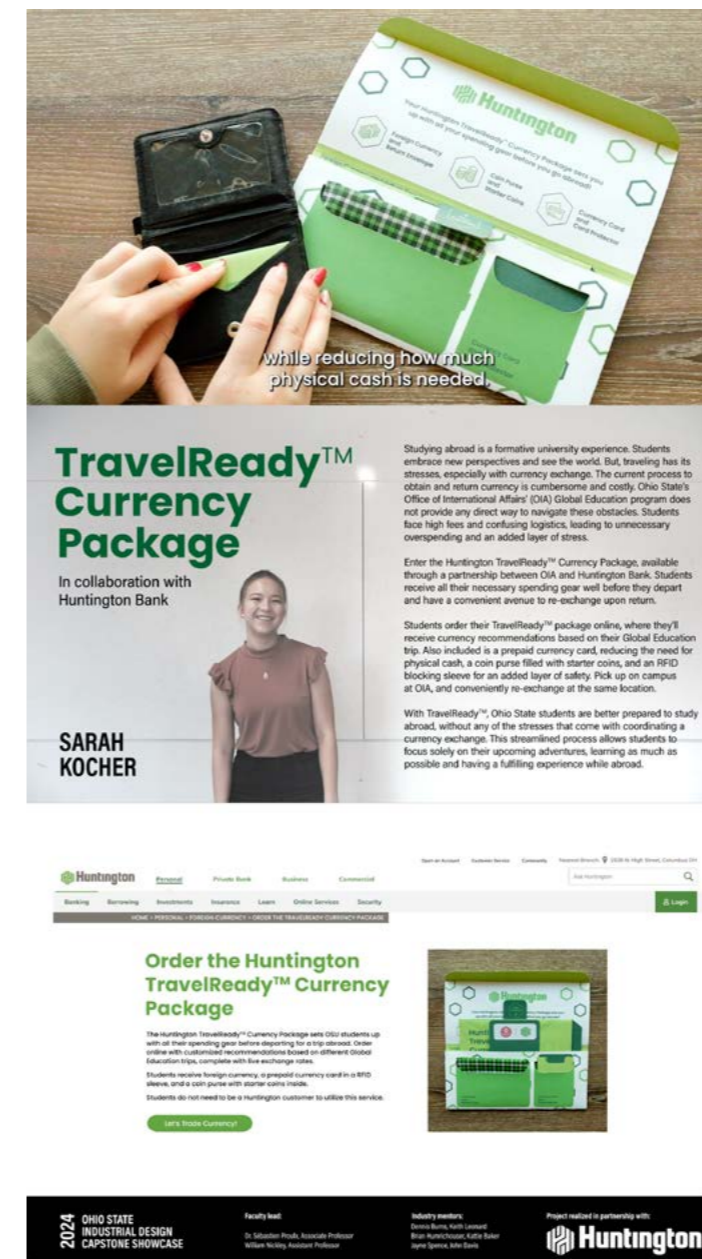
PROJECT POSTER

See my project poster here:

<https://drive.google.com/file/d/1e9093pHrXD3gQajDaoiLR4FJeCPT1pS5/view?usp=sharing>



My poster in action

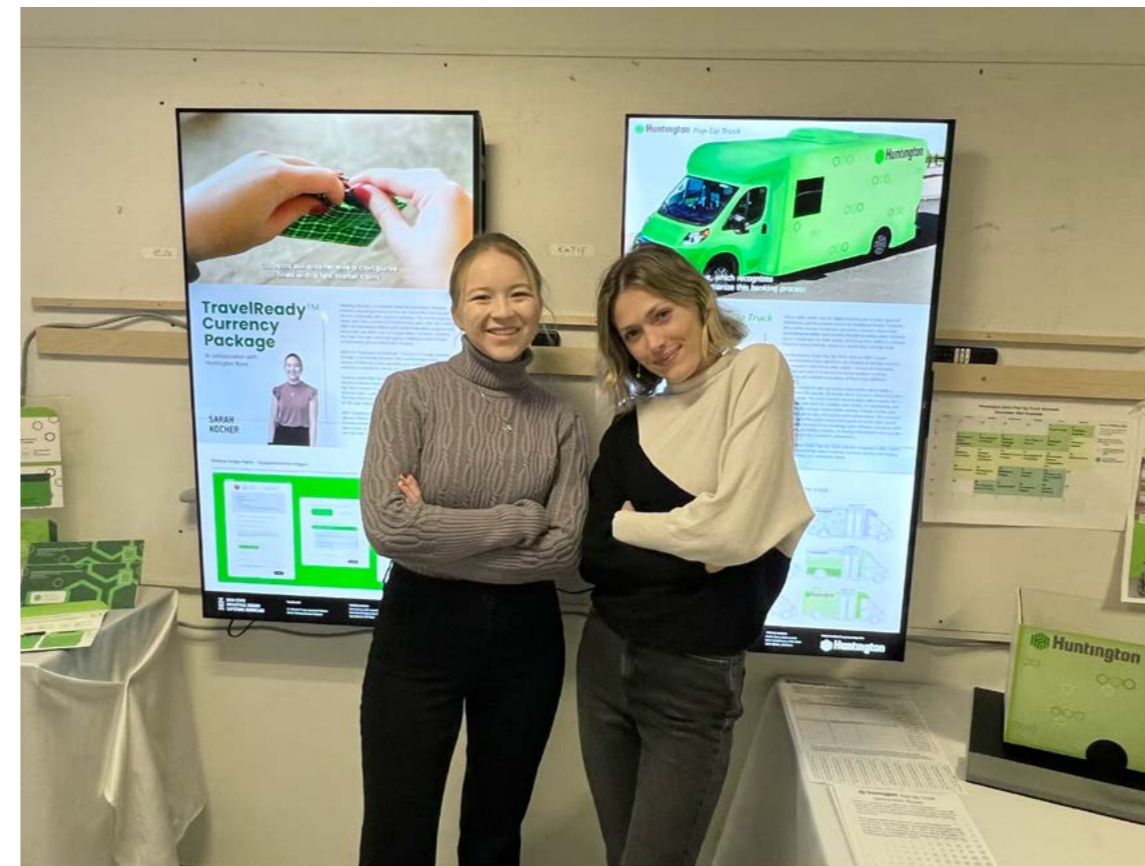


Screenshot of my poster

CAPSTONE SHOWCASE

CAPSTONE SHOWCASE

Each of us showcased our work in Hayes Hall via a table with appearance models as well as a digital poster to show everything we've put together all semester. Feedback was positive!



Images from the capstone showcase

PARTNER PRESENTATIONS

ON-SITE AT HUNTINGTON – LOBBY

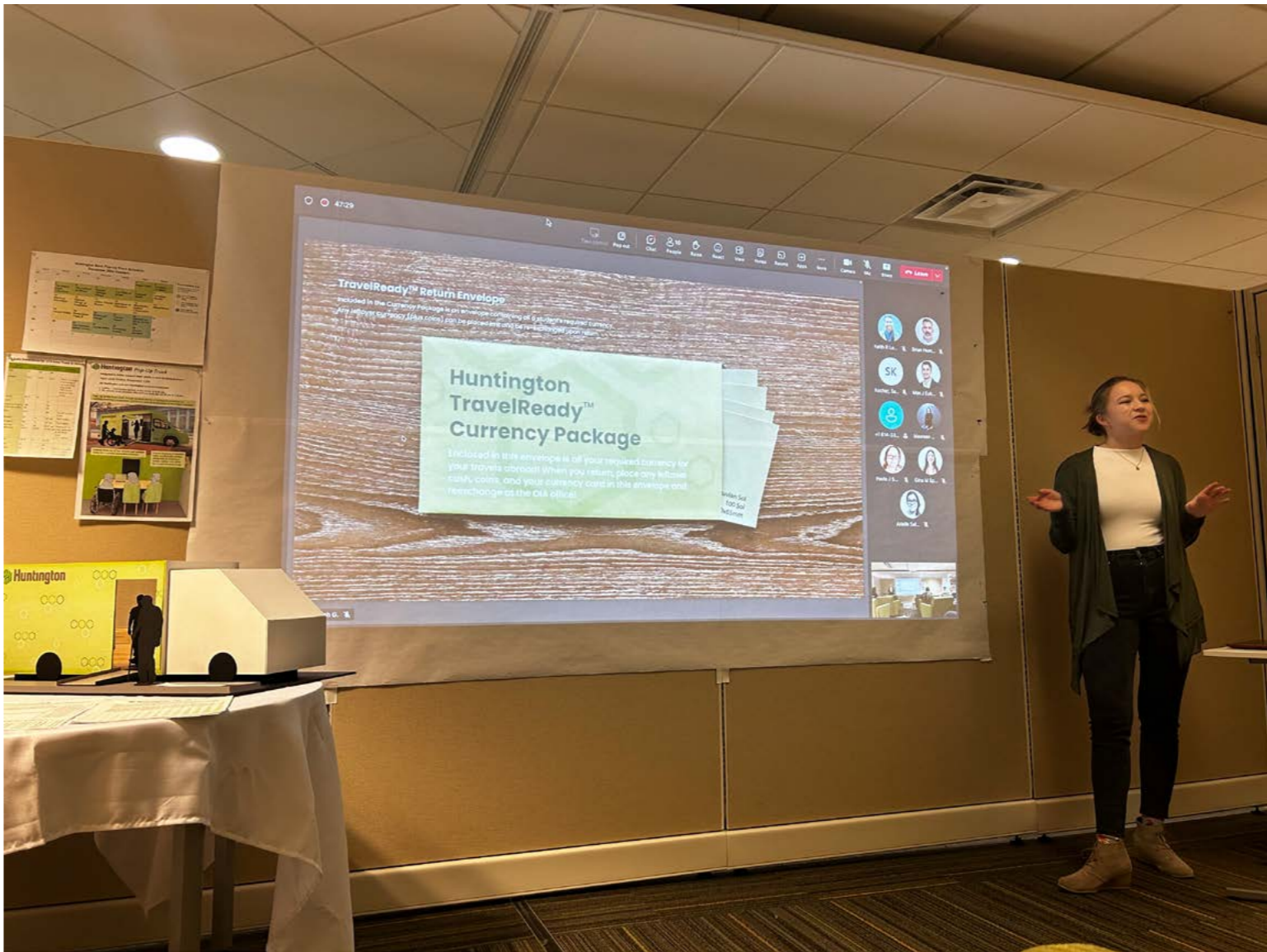
We gave our final presentations on-site at Huntington National Bank headquarters in Easton Town Center. We took full advantage of taking pictures in the lobby.



Images from the Huntington lobby

ON-SITE AT HUNTINGTON – PRESENTATIONS

Huntington hosted in a room where Huntington employees were able to pop in and out of our presentations. I gave my presentation to about 10 people.



Images from the Huntington presentation

ON-SITE AT HUNTINGTON - WRAP-UP

Overall, Huntington was really happy with all our presentations! We all received great feedback and several pointers on what next steps might look like.



The group at Huntington

WRAPPING UP

FINAL THOUGHTS

What an insane 15 weeks! We started with a prompt, then discovered a problem, developed a brief, crafted a concept, and brought it to life! Much easier said than done, but it's been such an enjoyable process and I've learned loads about all that comes with spearheading a project such as this.

I've grown as a designer in so many ways this semester, and as a soon-to-be graduate, too. Being in control of my own project gave me loads of experience that I'm ready to take into industry.

To my partners at Huntington, thank you for your wonderful mentorship all semester.

To my professors Will and Seb, thank you for your constant guidance.

To Danny, Liv, and Easton on the Huntington team with me, thanks for being such awesome people to work with for an entire 15 weeks.

And so my senior capstone comes to a close.

Onto the next!

Signing off,

Sarah Kocher

THE END