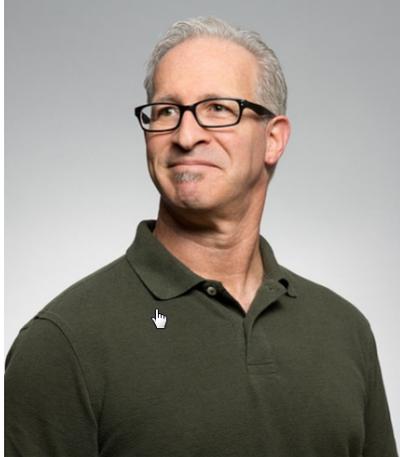


John, the accounting manager

“At my age I value my time so I try to invest it in activities that are worthy”



Bio and Demographics

John is 57 years old and a father of 2. His older son is already working and his younger daughter is at college and working part time as an intern. He works as an Accounting Manager in a small to mid-size company. To manage his personal finances he uses digital worksheets and tools. He has accounts in a few banks and he's also a member of a credit union, he's been a member for about 10 years and he got there by the recommendation of a friend. He considers that security in general is always relative, so he basically assumes some risks and mitigates them by having personal good practices about when or how to share information.

Behaviours and Habits

As an average John uses the ATM an average of 3 times a week and only to withdraw small amounts. He also uses the ATM to pay a loan he got at the bank, but not directly, he makes a deposit into his account in order to be used for the payment. He makes the deposits at the ATM because of his job, he can't leave the office to go to the bank.

Depending on what he's buying he usually uses his credit card or cash, he usually use both of them at supermarkets or restaurants. He tries to use cards with a certain degree of caution since he's aware of identity theft and other fraudulent methods. For this reason he simply does not access to any emails from the bank or the credit union. If the email says he's got a debt or something similar he prefers to ask at the bank.

When it comes to online and mobile apps, for reasons mentioned above he always try to be careful using them, but he prefers the bank's apps, because usually they offer more options. After finishing the operations either web or mobile he makes sure to close the session and clear the history so he feels safer. He feels these apps are not so friendly for people his age, when he feels he's getting familiar with an app sometimes they update it and he has to learn again how to use them.

Goals

- Having cash availability
- Save time as much as possible
- To carry less ID's and cards on his wallet

Needs

- Feeling secure in both physical and virtually (e.g. identity theft, robbery, etc.)
- Pay loans, run errands and pay bills