Boost My Credit – Mobile Onboarding DESIGNER HANDOFF DOCUMENT

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This document is the authoritative design and UX handoff for the Boost My Credit mobile onboarding flow. It reflects finalized copy, layout rules, behavioral decisions, and UX constraints. It is intentionally opinionated to avoid misinterpretation or creative drift.

## 1. OBJECTIVE

Design a mobile-first onboarding experience for users who may initially be seeking cash, but who must be guided—calmly and transparently—toward a credit-improvement product.

The experience must: - Build trust before persuasion - Avoid payday-loan visual cues - Reward patience and clarity - Feel guided, not sold

## 2. TARGET DEVICE & LAYOUT CONSTRAINTS

* Target device width: 390px
* Safe content width: 320–360px
* Vertical scroll experience: 5 screens
* All content scrolls naturally
* Only one persistent element is allowed (see CTA rules)

## 3. SCREEN STRUCTURE (LOCKED)

### SCREEN 1 – POSITIONING

Purpose: - Establish credibility and curiosity - No friction, no incentives, no mascot

Rules: - NO Dr. Boost on this screen - Headline and subheadline only - Calm, neutral visual tone

### SCREEN 2 – STEP 1 (CANONICAL DR. BOOST PLACEMENT)

Purpose: - First friction moment (user realizes this is not a cash loan) - Reassure and stabilize the user

Rules: - Dr. Boost appears ONCE, at the top of this screen - Centered, ~220px width - Transparent background - Dr. Boost does NOT speak - No speech bubbles, captions, or copy attribution - Dr. Boost must not gesture toward buttons or incentives

### SCREEN 3 – STEP 2 (PLATINUM BOOST STATUS)

Purpose: - Introduce tangible value and fairness - Reinforce that effort is rewarded

Rules: - No Dr. Boost - Incentive language must stand alone - Optional small inline icon allowed (secured card), non-animated

### SCREEN 4 – STEP 3 (ELITE STATUS)

Purpose: - Signal payoff and future borrowing flexibility

Rules: - No Dr. Boost - Optional inline icon allowed (larger card), non-animated - Avoid celebratory or hype styling

### SCREEN 5 – CREDIT WELLNESS

Purpose: - Reframe relationship as long-term guidance

Rules: - No Dr. Boost - Calm, reassuring tone - No CTA changes

## 4. ICONOGRAPHY RULES

* Icons are INLINE only (never anchored)
* One icon per screen maximum
* Icons scroll with content
* No progress bars, step trackers, or morphing icons
* No resizing icons based on scroll position

Approved icon concepts: - Screen 2: Loan document (small) - Screen 3: Secured credit card (small) - Screen 4: Larger unsecured credit card

## 5. CALL TO ACTION (CTA) – LOCKED

* Single CTA: “Apply now”
* Persistent, bottom-anchored
* Minimum height: 48px
* No animation, pulsing, or urgency language
* Same copy on all screens
* No secondary CTAs

CTA behavior: - Always available - Never interrupts reading - Feels neutral and optional, not pushy

## 6. TONE & UX GUARDRAILS

DO: - Prioritize readability - Use whitespace generously - Respect user patience - Let copy do the work

DO NOT: - Add marketing animations - Introduce new mascots or characters - Add disclaimers as visual callouts - Create urgency or scarcity - Make it feel like a loan funnel

## 7. FINAL NOTE TO DESIGNER

This product succeeds by restraint.

Anything that feels clever, animated, or persuasive is likely wrong.

If there is ambiguity, default to: - Calm - Static - Clear

This document supersedes verbal guidance and prior mockups.

## 8. FINAL APPROVED MOBILE COPY (LOCKED)

The copy below is FINAL and must be used exactly as written. Line breaks are intentional for mobile readability.

### SCREEN 1 – POSITIONING

**Headline**  
A Better Way to Rebuild Credit — 3 Bold Steps

**Subheadline**  
Rebuilding your credit?

We’ll help you do it effectively—with real tools, real progress, and real incentives.

### SCREEN 2 – STEP 1

**Step Label**  
Step 1

**Title**  
A $2,000 Credit Builder Loan

**Body Copy**  
Make on-time payments on a $2,000 Credit Builder Loan designed to help establish real credit history.

As you progress, you unlock a Mastercard credit card option.

### SCREEN 3 – STEP 2 (PLATINUM BOOST STATUS)

**Step Label**  
Step 2 – Platinum Boost Status

**Title**  
We Put Our Money Where Our Mouth Is

**Body Copy**  
Upon reaching Platinum Boost Status, eligible members may receive a matching contribution of up to $150 toward an approved secured credit card.

A strong on-time payment history with us is required.

Your responsible progress unlocks real value—not gimmicks.

### SCREEN 4 – STEP 3 (ELITE STATUS)

**Step Label**  
Step 3 – Elite Status

**Title**  
Graduate to a larger credit line with an Unsecured Mastercard Creditcard

**Body Copy**  
Continued responsible use may qualify you for a higher‑credit‑limit unsecured credit card.

No security deposit would be required.

### SCREEN 5 – CREDIT WELLNESS

**Title**  
Ongoing Credit Wellness

**Body Copy**  
Track your progress, monitor your credit, and get guidance along the way.

Dr. Boost helps you understand what matters—and provides concrete strategies to improve your credit.

### CTA (ALL SCREENS)

**Button Copy:** Apply now

Persistent, bottom‑anchored. No copy variations allowed.