



**Brief set by**  
Barclays

**In collaboration with**  
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# How can Barclays help vulnerable customers with mental health issues manage their money better?

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## Related Disciplines

UX/UI/Interaction Design  
Digital Service Design

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## Deadline

24 March 2020, 5pm GMT

## The back story

[Mental health issues affect 1 in 4 people](#). And money and mental health are often intricately linked. One problem can feed off the other, creating a vicious cycle of growing financial problems and worsening mental health that is hard to escape. Across England more than 1.5 million people are experiencing both debt and mental health problems.

Barclays recognises the relationship between mental wellbeing and managing your money. They are not there to give medical advice, but want to make banking a little bit easier by providing tools and support to help people manage their money better and, as a result, improve their mental wellbeing.

## What's the challenge?

Use technology and innovation to develop a new digital experience, service or tool that bridges the gap between money and mental health, and provides support to those in a vulnerable situation.

Your idea should be a compelling, human-centric concept that helps those in need. But you should also consider how it can benefit the wider Barclays 25 million customer base.

## Who are we talking to?

Your idea should focus on people for whom money may be an additional trigger for mental health issues. There are a wide variety of mental health issues, from anxiety to stress to addiction. Use your research to understand the issues mental health sufferers face on a daily basis.

You could also think about times when all customers could encounter similar issues with money that affects their mental health, for example grief or losing a job.

## Things to think about

### How to make money simple

How can you ensure your idea keeps money simple at a time when other things in a person's life may be much more complex?

### How to keep people money aware

When going through difficult periods people often prefer to avoid monetary problems. How can you prompt people to manage their money effectively without further inducing money anxiety or other triggers?

### How to be relevant

There's already lots of tools available on the market that help people manage their money. You should research the ones that currently exist and discover the ones that don't. Barclays have released a number of features to help people stay in control (read

more in *Further Information*). Research your audiences and the real-life situations they go through.

## How to make it an all-round experience

There are a number of different channels that banks use to communicate with their customers, so while your idea should be digital first you should consider how it could roll out across all the other touchpoints from in-branch to over the phone to online to marketing campaigns.

## How to keep it Barclays

Barclays have always been at the forefront of banking innovations, from releasing the UK's first debit card back in 1987 to the first cheque imaging solution to help people pay in cheques with their app. Your idea should represent this desire to be at the forefront.

And remember, Barclays are a banking service. They are not there to give medical advice and will not try to do so. Your idea should focus solely on helping people with their finances not medical services.

If it feels right to your idea you could consider a white label product or a new sub-brand.

## The important stuff

Present:

- Your solution. Clearly explain your idea, how it would work and how it meets the brief and users' needs.
- Your creative process. How you arrived at your solution; key insights from your research; a convincing rationale for your focus and design decisions.
- Your idea in action. High fidelity prototypes (you can code this yourself, or use a free service or app to help you), animatics, videos or any other method that you feel best showcases your project.

**What and How to Submit:** Read *Preparing Your Entries* before you get started for full format guidelines.

## Main (essential):

Present your solution and process using either a presentation **video** (max. 2 min) OR **JPEG** slides (max. 8), plus an **interactive** prototype (websites, apps, etc) or a concept walkthrough **video** (max. 1 min) (see *Further Information*).

## Optional (judges may view this if they wish):

If your presentation is **JPEGs**, you can also submit **video** (max. 1 min total); if your main piece is **video**, you can also submit **JPEGs** (max. 4).



### **Barclays money management features**

Spend categorisation - Helps you to understand where you are spending your money.

Location maps for transactions - Helps people identify where they made a transaction.

Freeze my card - Blocks a card if you have temporarily lost it.

Merchant controls - The ability to block payments to certain vendors such as gambling sites etc.

### **Helpful links**

[barclays.co.uk/money-management/](https://barclays.co.uk/money-management/)

[barclays.co.uk/digital-confidence/eagles/](https://barclays.co.uk/digital-confidence/eagles/)

[barclays.co.uk/mental-health/](https://barclays.co.uk/mental-health/)

[barclays.co.uk/ways-to-bank/mobile-banking-app/](https://barclays.co.uk/ways-to-bank/mobile-banking-app/)

### **How to make a prototype**

It's up to you what kind of prototype you'd like to make. You can either present your idea's functionality through a video walkthrough (this can be as simple as outlining your idea on keynote and screen recording the slides) all the way through to coding a prototype yourself, or using prototyping software tools such as [proto.io](https://proto.io/) or [Marvel](https://marvel.com/).

### **Further Information**

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