



# UX Analysis & Design Study

Financial Institution Sales & Service  
Desktop

# UCD Approach – Manages and Reduces Complexity

Apply a User Centered Design approach and industry experience to:

- Guide and validate usability design with client experience and industry best practice research
- Accelerate stakeholder input to usability designs through integrated requirements gathering and user centered design activities; evolve usability design through iterative usability testing
- Leverage proven UCD methodology in delivering desktop projects ensuring stakeholder alignment and design scalability
- Scale user experience throughout the program life cycle with extensible information architecture

## Know Your Problem Domain

- Industry Experience
- Industry Research
- Value Mapping
- Current State Assessment

## Know Your Users

- Experience/Journey Maps & Use Cases
- Personas

## What Did Your Users say?

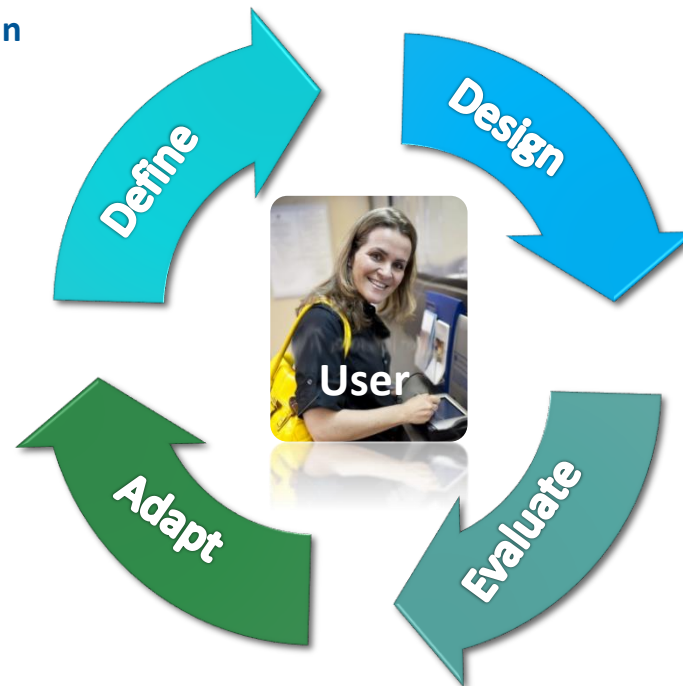
- Validate Assumptions
- Evaluate New Insights
- Iterate the Design

## Design the Experience

- Information Architecture
- Site Structures & Navigation
- Content Organization
- Visual Frameworks

## Involve Your User

- Simulations & Video Demos
- Usability Testing
- Questionnaires
- User Feedback



# Observation of the Current State

Function	Observation
Account Opening & Servicing	<ul style="list-style-type: none"> <li>• Efficiency is lost as associates must launch, log into and search for customers in various applications.</li> <li>• Adding signers to an account requires re-keying all of the party demographic information.</li> </ul>
Product Sales & Account Servicing	Associate does not have a consolidated view of customer's deposit and loan accounts. Associate must access multiple systems to get an inventory of the customer's banking relationships.
Product Sales & Account Opening	<ul style="list-style-type: none"> <li>• Product information and rates sheets are not readily accessible. Associate has to pull them out of the various knowledge management systems.</li> <li>• Associates must navigate across a number of different applications to originate a customer relationship.</li> <li>• Associates must re-key data multiple times as they navigate from application to application step within a value stream.</li> </ul>
Account Servicing	<ul style="list-style-type: none"> <li>• There is no global facility for making changes to street addresses, email addresses and phone numbers. Changes must be made in separate systems.</li> <li>• Frequently used information is not predominantly accessible. Work items (fulfillment), tasks (transactions) and events (history) are in separate tabs.</li> <li>• Associates must launch applications and re-enter customer and transaction data (separately from TouchPoint) to access and view check images or signature cards.</li> <li>• Float Inquiry screen is difficult to interpret for determining details on and expirations of holds. CSRs have to contact the transacting branch for clarification and resolution.</li> <li>• Branch CSR is unable to process loan payment funds transfer transactions for customers and must refer them to the Teller.</li> <li>• Branch CSR needs to sign-on to legacy system to get balance inquiry information for loans. In some cases accessing the loan is very slow and times out. If CSR cannot access the system then they provide the customer with Loan Customer Service phone number which creates a negative customer experience.</li> </ul>

# Future State: Streamline the Sales & Service Desktop Experience

- Enhance customer experience through improved channel integration capabilities and a 360-degree view of the customer.
- Provide a more seamless, unified user experience; simplifying navigation, ensuring more intuitiveness and integrated workflow features.
  - Provide integrated access from customer view and other accounts. Integrate image systems with account servicing function.
- Most frequently requested account details should be predominantly displayed in a prioritized order.
- Provide single sign-on. Launch applications and pre-populate with customer data under workflow.
- Allow CSR to do transfers from service desktop between Loans and DDA accounts for customers in real-time.
- Improve associate productivity and reduce errors by eliminating re-keying of data across applications.
  - Provide an address maintenance application as a single point of action for management of the customer and account related address information.
  - Pre-fill new account opening from existing customer or prospect records. Allow CSR to establish workflow for services enrollment

**CUSTOMER VIEW**  
**John Smith**  
 SSN: XXX-XX-5678 Customer ID: 415278965 Address: 100 Northern Dr, Roseville, VA 22056 Phone #: (804) 555-1223 Mobile: E-Mail: jsmith@gmail.com

**PORTFOLIO SUMMARY**

Account Name	Type	Relationship	Account Number	Balance	Est. As Of	Status
Rewards Checking	DDA	Primary	8532 552145	\$13,820.45	05/13/2011	Active
High Interest Savings	SAV	Primary	0911 213542	\$34,550.09	05/13/2011	Active
Electronic Payment	Card	Primary	4000 1234 5678 9010	\$10,000.00	05/13/2011	Active
Home Equity Loan	Loan	Primary	0652 352151	\$150,078.19	05/13/2011	Active
Small Business Loan	DDA	Auth Sig.	0652 090332	\$44.25	05/13/2011	Active
Auto Loan	Loan	Primary	3321 432254	\$23,014.90	05/13/2011	Active

**ACCOUNT SERVICES & CHANNEL USAGE**

Service	Used	Available
Direct Deposit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mobile Card	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Online Banking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bill Pay	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Transfer Deposit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Branch Business Map	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Market	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**CASES**

Case Number	Case Type	Account #	Case Sub Type	Case Description	Case Status	Case Owner
100027787123	Address Change	8532 552145	Address Change	Address Change	Not Found	Research
100027787123	Card Account Request	8532 552145	Card Account Request	Card Account Request	Not Found	Research

**OFFERS**

Priority	Description	Category	Expiry Date	Offer Status	Expiry Date	Phone Code	URL
1	Get a new credit card	Credit Card	05/13/2011	Not Presented	05/13/2011	12345	Consent
2	Get a new credit card	Credit Card	05/13/2011	Not Presented	05/13/2011	12345	Consent
3	Get a new credit card	Credit Card	05/13/2011	Not Presented	05/13/2011	12345	Consent

**NOTES & EVENTS**

**REWARDS CHECKING**

Holder(s): John S. Smith  
 Address: 100 N. Roseville  
 Phone: (804) 555-1223

**Summary:**  
 Available Balance: \$9,360.20  
 Present Balance: \$13,820.45

**Availability:**  
 Deposit: \$5,010.25 Next Day: \$100.00 Day 2: \$400.00 Day 3: \$5,010.25

**Transaction History:**

Date	Type	Amount	Balance
05/13/2011	ATM	\$10.00	\$9,360.20
05/13/2011	ATM	\$10.00	\$9,360.20
05/13/2011	DEP	\$570.00	\$9,360.20
05/13/2011	5570	\$44.25	\$9,360.20
05/12/2011	5569	\$10.00	\$9,360.20
05/12/2011	ATM	\$10.00	\$9,360.20
05/12/2011	Fee	\$10.00	\$9,360.20
05/11/2011	POS	\$10.00	\$9,360.20
05/11/2011	5567	\$10.00	\$9,360.20
05/11/2011	5560	\$10.00	\$9,360.20
05/09/2011	POS	\$10.00	\$9,360.20
05/09/2011	POS	\$10.00	\$9,360.20
05/09/2011	5556	\$10.00	\$9,360.20

**STATUS: Active**  
 Account Balance: \$13,820.45  
 Available Balance: \$9,360.20  
 Last Deposit: 05/13/2011 \$5,010.25  
 Last Deposit: 05/13/2011 \$5,010.25

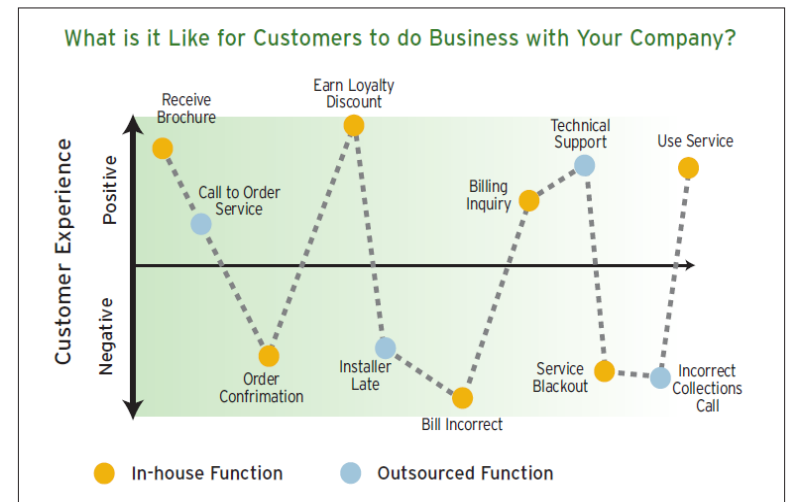
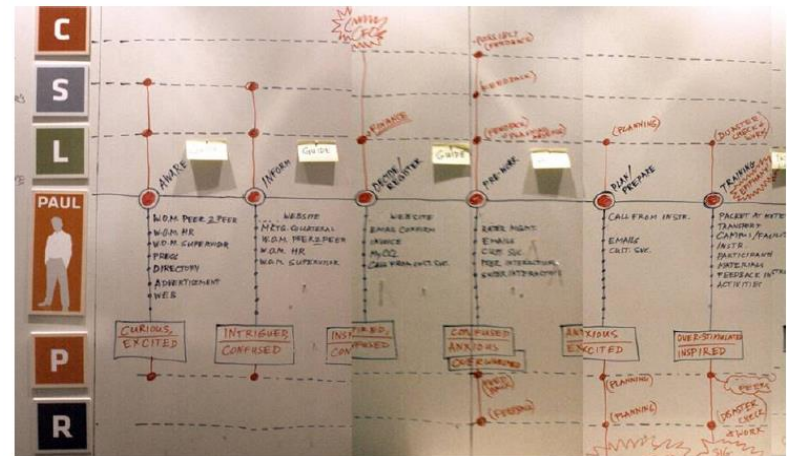
**OFFERS (2)**  
 NOTES & EVENTS (4)

**Transaction Details:**

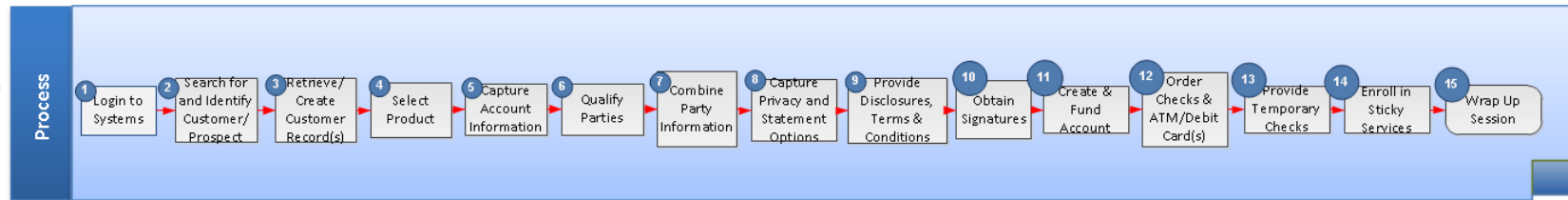
Status	Payment	Amount
Pending	550.00	550.00
Hold	200.00	200.00
Posted	3583.56	3583.56
Posted	25.14	25.14
Posted	85.20	85.20
Posted	60.00	60.00
Posted	2.00	2.00
Posted	4.30	4.30
Posted	50.00	50.00
Posted	63.24	63.24
Posted	29.99	29.99
Posted	18.50	18.50
Posted	4.30	4.30
Posted	45.90	45.90
Posted	501.00	501.00

# Journey Maps: Customer Touch Points

- The Customer Touchpoint Map is significant tool because it provides a real life picture of: **“What It’s Like for Customers to Do Business with Your Company?”**
- Customer Touch Point Maps demonstrate the entire customer experience at each touch point between the customer and their experience with your organization.
- They express good and bad (“pain points”) that will be the focus creating and exceptional customer experience.
- The customer touch points help identify the “pain points” of the customers emotional journey.



# Current State Journey Map: Deposit Account Opening



RB has enough information to identify/verify the customer (SSN, Address etc.)

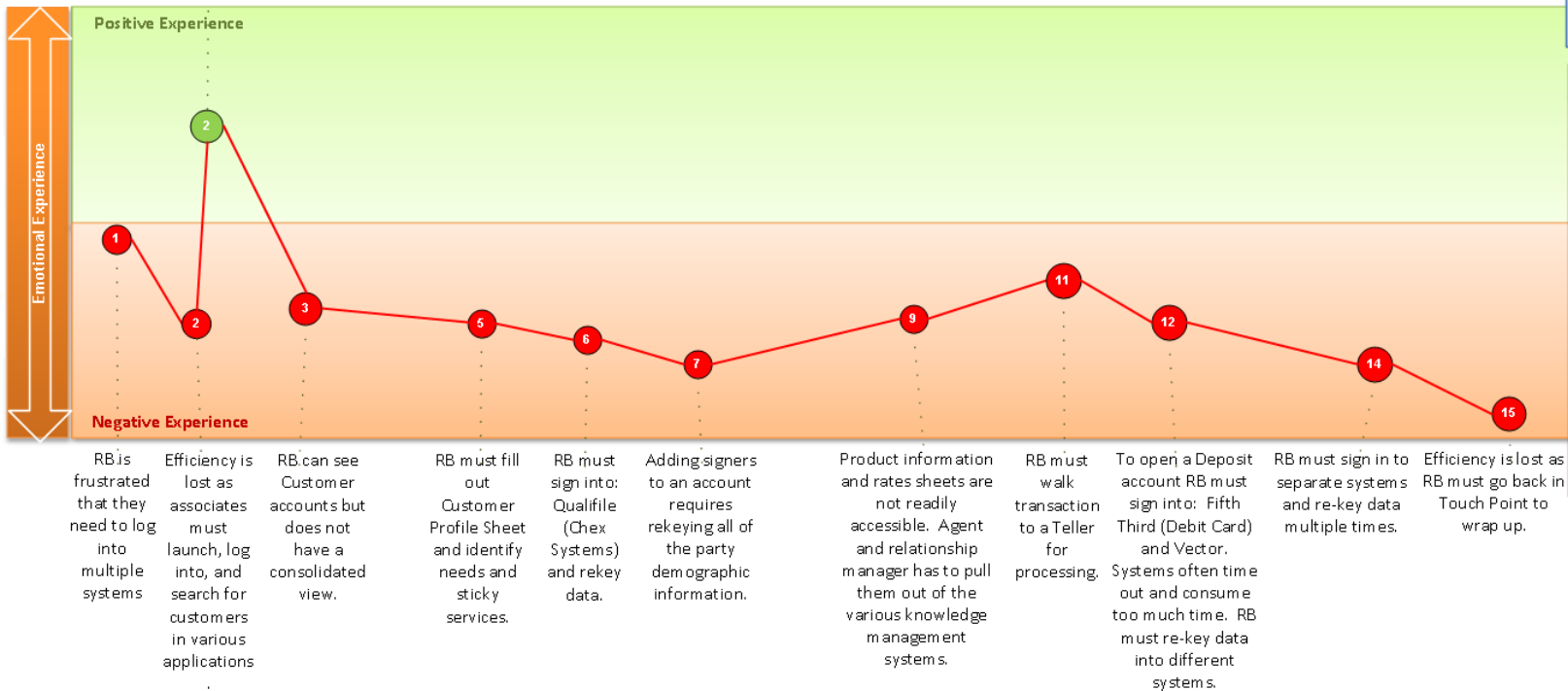
## Notes

Value streams or processes are not system directed. Associates must navigate across a number of different applications to originate a new account.

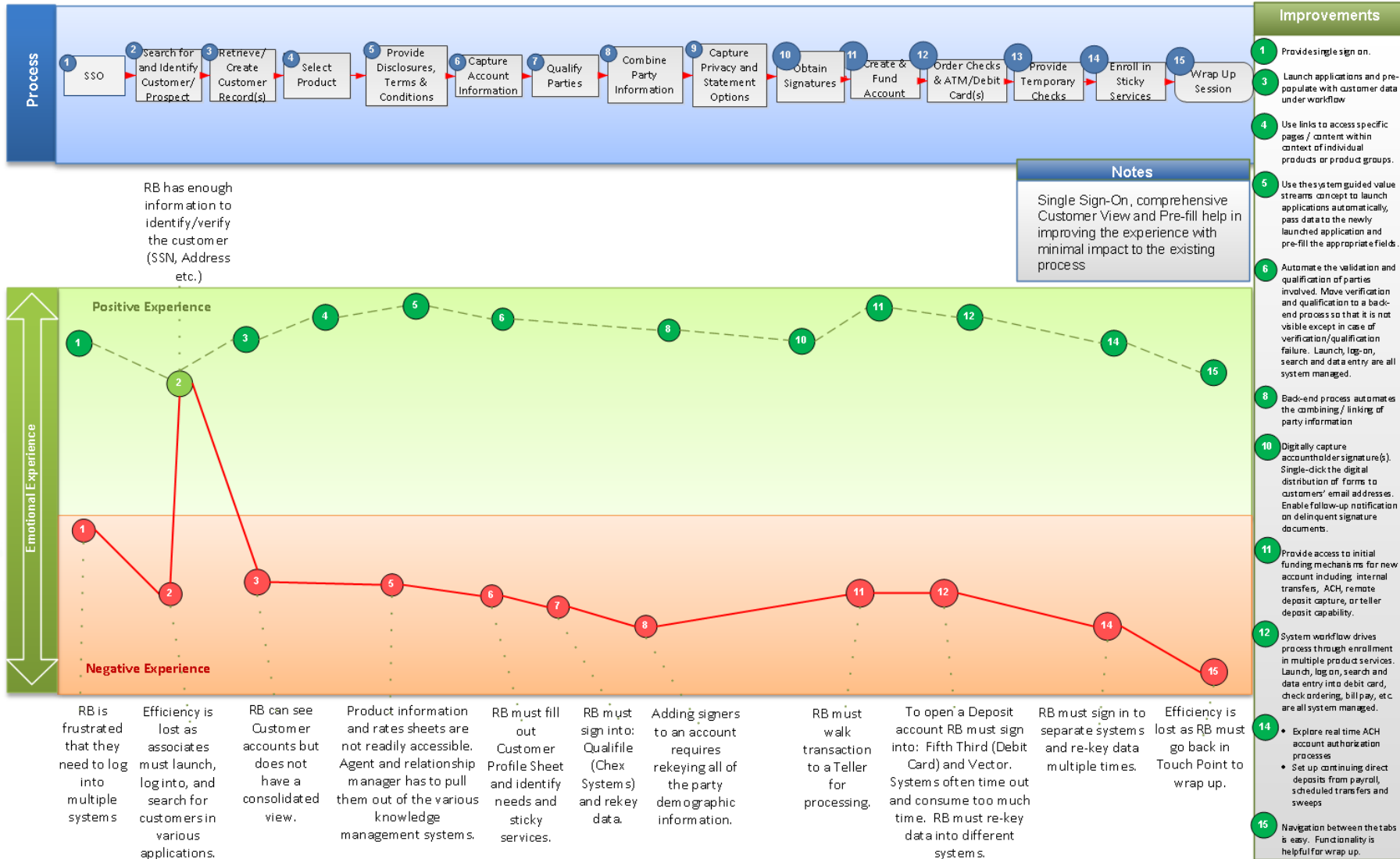
## Summary

Challenging user experience through fragmented platforms, slow system response time and repetitive re-keying.

Frustrating customer experience through lengthy processing time.



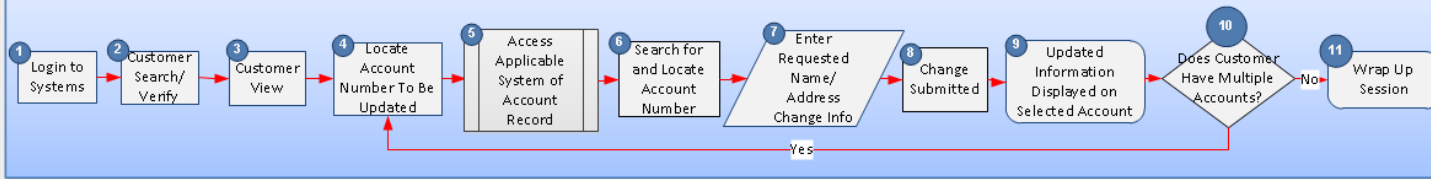
# Future State Journey Map: Deposit Account Opening



# Current State Journey Map: Address and Phone Number Change



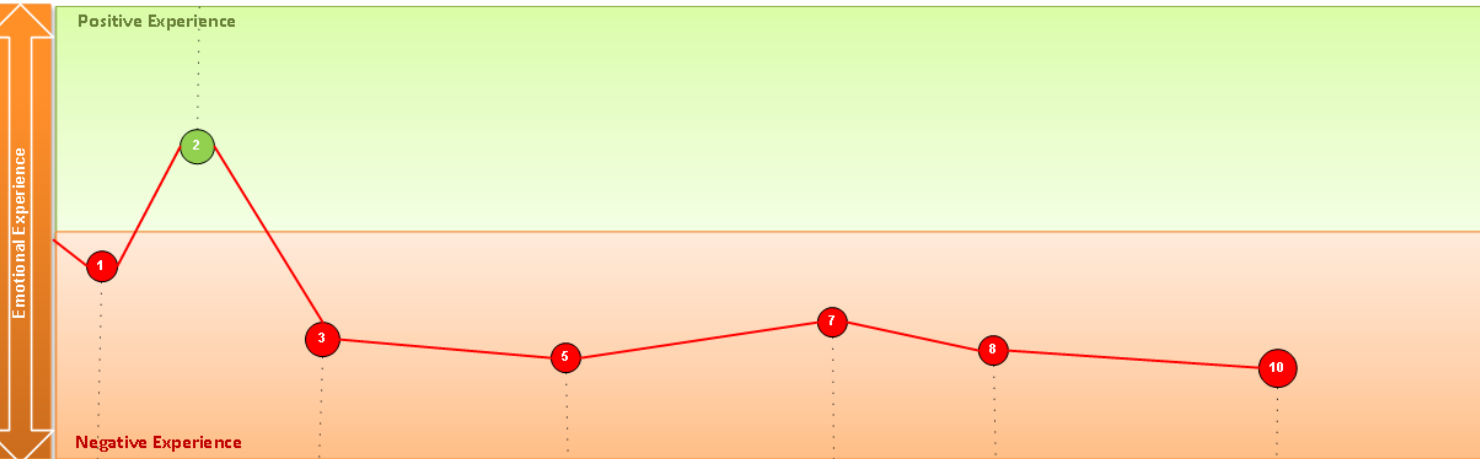
## Process



## Notes

There are repetitive, duplicated process steps for accessing account and keying name and address changes.

CSR has enough information to identify/verify the customer (SSN, Address etc.)



CSR is frustrated that they need to log into multiple systems (TouchPoint, TS2, Shaw, LPS, etc.)

CSR can see Customer accounts but does not have a consolidated view.

There is no global facility for making changes to street addresses, email addresses and phone numbers. Changes must be made in separate systems.

There is a high error rate in street address, email address and phone numbers changes.

Multiple corrections to an account profile (e.g. address change) on the same day of the change do not take.

Efficiency is lost because associates must go back in Touch Point to obtain the next account number to be updated.

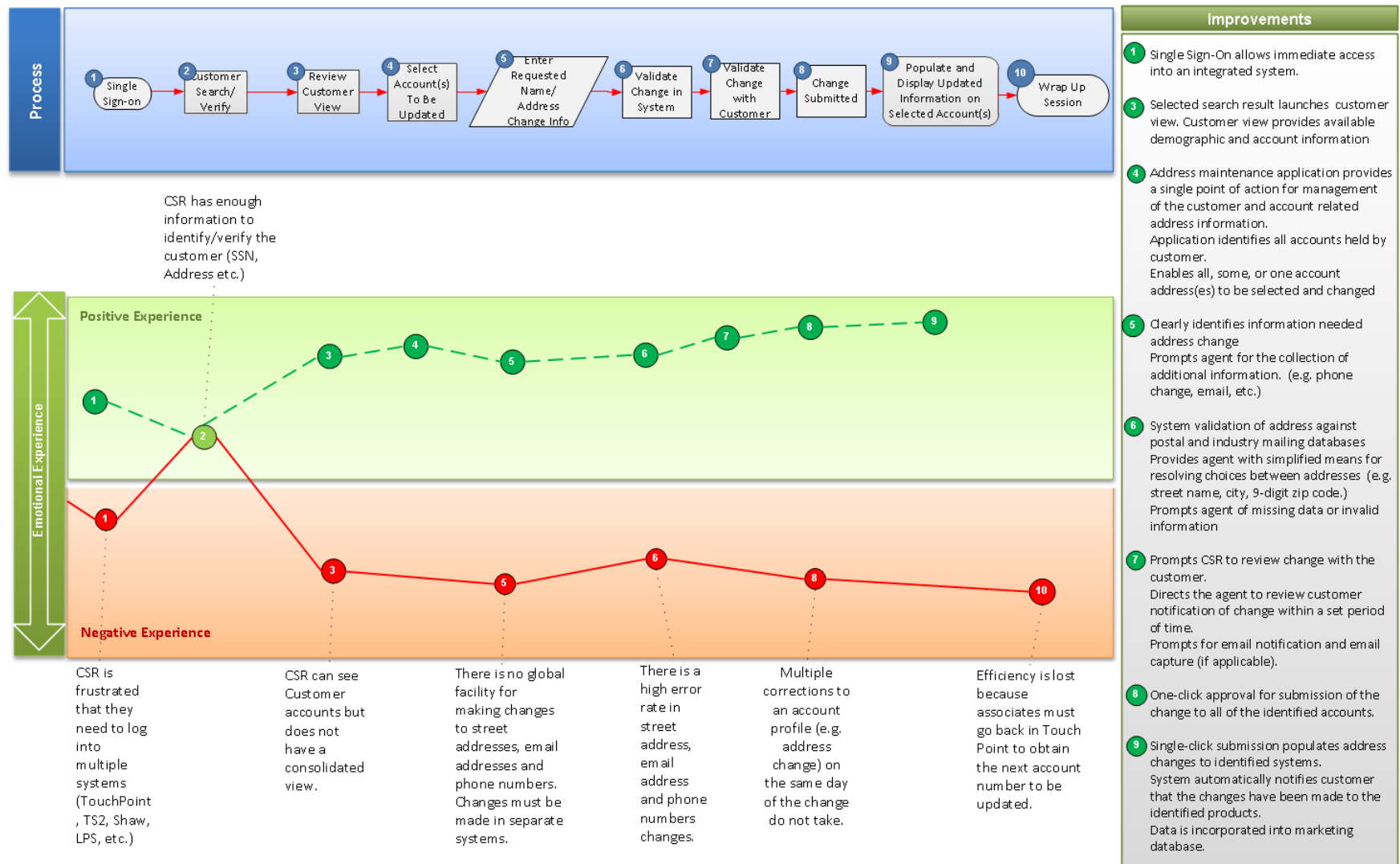
## Summary

CSR must sign in to and access multiple systems to look up account numbers.

Name and address information must be updated separately on each account.

There is an high probability of data entry errors and omissions as a result of having to update each account separately.

# Future State Journey Map: Address and Phone Number Change



# Use and Value of Personas

A persona is a detailed representation of an example user.

Personas, or example users, represent the needs, desires, skills and environment of one or more classes of real users.

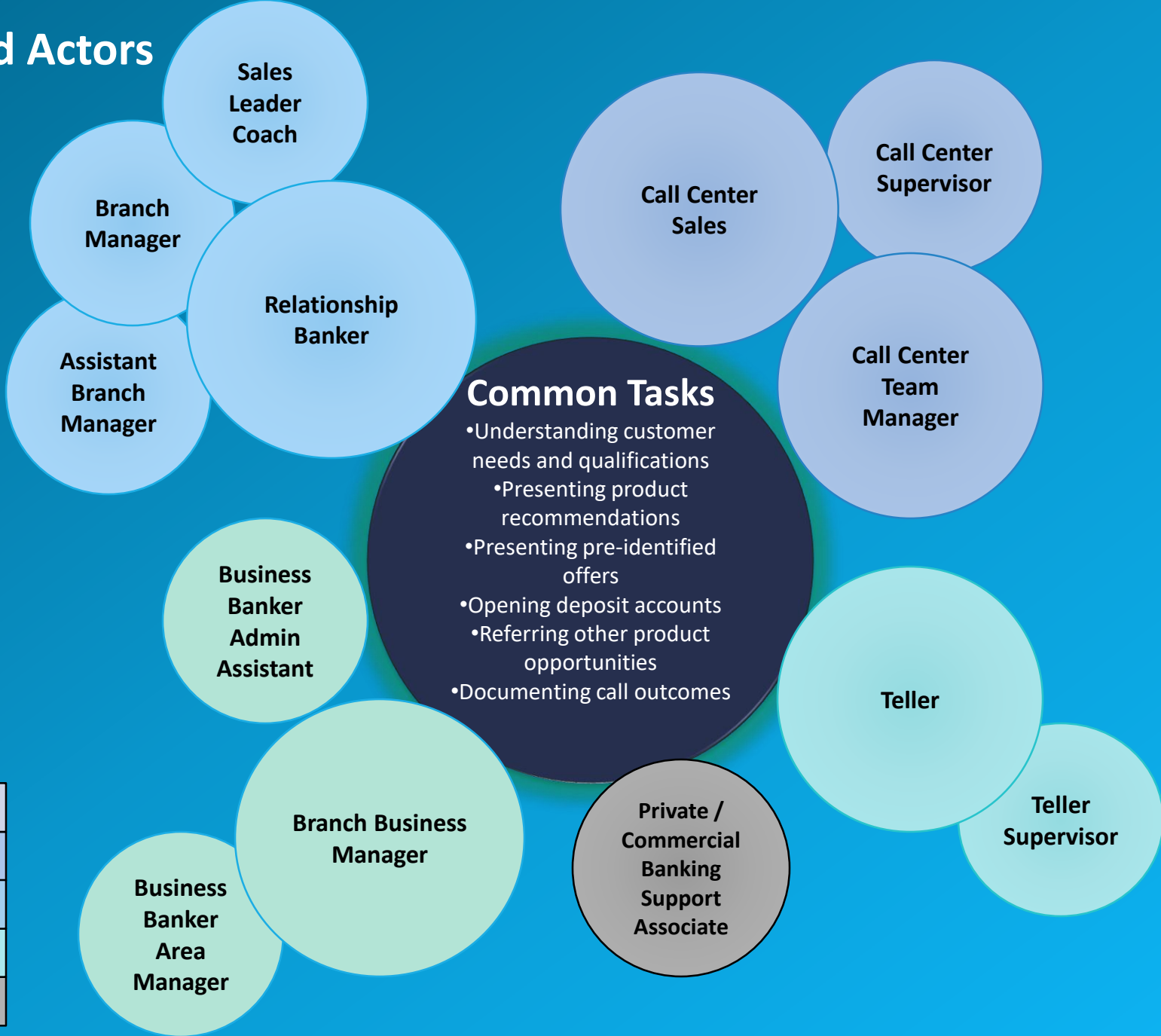
Personas are especially powerful for development teams. Once developers get to know these carefully chosen example users, they gain an ability to put themselves in the persona's shoes. This new empathy empowers them to:

- Understand requirements with less detail and specification
- Make good, reasonable implementation decisions independently
- Raise valid concerns and opportunities
- Stay focused on the real requirements and avoid being sidetracked by edge cases

# Personas and Actors

- 1 Primary users denoted by large circles
- 2. Secondary users denoted by small circles

Branch
Call Center
Business Banking
Teller
Other





# Relationship Banker Persona

Maria enjoys family road trips to NYC and Boston, and she also likes taking care of her townhouse and her one goldfish.

She enjoys helping customers and rolling up her sleeves and fills in for Tellers when required. Maria is on top of her sales and provides personalized customer service seeing that older customers get printed statements and younger customers are directed toward a digital experience.

## Goals

- Increase Sales; open more checking and loan accounts
- Make Monthly 750 bonus point quota
- Build better trust with customers
- Increase efficiency

## Core Tasks

- ✓ Verifying customer identity
- ✓ Understanding customer needs and qualifications
- ✓ Making product recommendations
- ✓ Presenting pre-identified offers
- ✓ Opening deposit accounts
- ✓ Taking loan applications
- ✓ Referring other product opportunities
- ✓ Researching and solving customer problems
- ✓ Documenting customer visits
- ✓ Staying current on products, processes and desktop technology

## Needs

- More selling clues and conversation starters
- Access customer relationship information in one place
- Access to customer offer information in the same place as customer relationship information
- Access to offer fulfillment status
- Better access to product information and rates
- Reduced application toggling, log-ins, and data re-entry during account opening process
- Improved statement printing capability
- Better management of disclosure printing

## Concerns

- Number of systems required to understand customer profile
- Inability to understand customer relationships across LOB's
- Number of referrals and desire for self sufficiency
- Getting credit for referrals
- Being able to concentrate on customer issues and not managing systems
- Time required to solve customer problems and its impact their on the customer experience
- Time spent on customer service detracts from selling

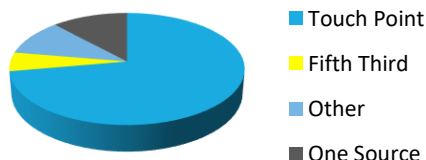
- Age: 36
- Client Facing: 8 hours per day
- Commutes: 60 minutes
- Relationship Banker: 4.5 Years
- Banking Experience: 8.5 Years
- Marital Status: Married, 3 kids
- Prior Job: Student/Mom
- Education: Community College

## Technology

### Technical Affinity



### Application Usage





# Branch Business Manager Persona

Asha came to the United States from India when she was a young woman. She loves the fact that in the United States opportunity is determined by ability and not by birth.

Asha is enthusiastically making the most of her opportunities. She invests her time and effort into her clients and provides a wonderful client experience by helping clients solve problems which is her primary motivation.

Outside of work she prefers being unplugged at home and is dedicated to her husband and her three kids.

## Goals

- Make the most of the opportunities presented by life
- Provide clients with an excellent experience
- Achieve business goals for new account originations
- Continue advancing her career in business banking

## Core Tasks

- ✓ Understanding customer needs
- ✓ Making product recommendations for:
  - Small business deposit and lending products
  - Treasury services and merchant services
- ✓ Presenting pre-identified offers
- ✓ Opening deposit accounts
- ✓ Taking loan applications
- ✓ Referring customers with other product opportunities
- ✓ Solving issues or referring issues to customer service
- ✓ Documenting customer visits and call outcomes
- ✓ Scheduling client meetings and appointments

## Needs

- Access customer relationship information:
  - All customer personal and business relationship
  - All customer to account relationships
  - All treasury management services in use
- Access to contact information for customer solicitation
- Access to more small business offers in ODE
- Access to lending application status
- Better access to product information and rates
- Reduced application toggling, log-ins
- Improved ability to share data across systems, less data re-entry during account opening process
- Improved statement printing capabilities

## Concerns

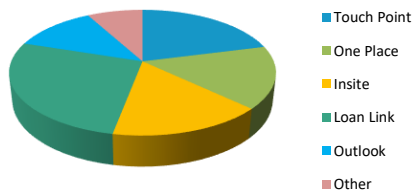
- Improved access to prospect information
- Number of systems required to understand customer profile
- Quality of hand-offs to Treasury Services, Merchant Services, and Lending Operations
- Lack of visibility into loan underwriting and fulfillment process

## Technology

### Technical Affinity



### Application Usage



# Teller Persona



Becky has been recognized as a Top Seller. She has a skill for keeping customers comfortable and engaged while toggling between applications, entering data and making a sale.

Becky is bi-lingual and was raised in a Spanish-speaking household by her parents who emigrated from Mexico. She is the middle child of 6 siblings. Becky was influenced by her parents' philosophy that opportunities are achieved by hard work and applying one's abilities. She has extremely close and loyal family ties.

When not studying and working, Becky loves spending time and vacationing at the beach with her friends and family.

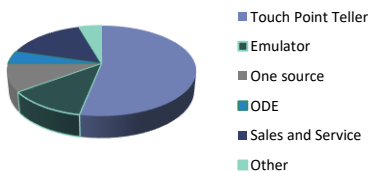
- Age: 25
- Client Facing: 8 hours per day
- Commutes: 30 minutes
- Teller: 2 Years
- Marital Status: Single
- Prior Job: 2 years as a cashier at a consumer electronics store
- Education: Part-time student at a local university majoring in Finance

## Technology

### Technical Affinity



### Application Usage



## Goals

- Attain her Bachelor's Degree in Finance
- Expand her professional network to meet mentors in her desired career path
- Obtain a career in finance where she can apply her knowledge and experience.
- Increase her level of customer intimacy
- Increase the number of referrals

## Needs

- Easy access to consolidated customer profile information
- Easy access to offer information
- Automated referrals and referral tracking

## Core Tasks

- ✓ Processing customer transactions
- ✓ Processing night bags
- ✓ Preventing transaction fraud
- ✓ Handling customer issues
- ✓ Triggering customer interest about products and services
- ✓ Referring customer sales opportunities
- ✓ Managing her cash draw

## Concerns

- Finding conversation starters with customers
- Finding selling clues that might generate referrals
- Being aware of product offerings and opportunities
- Getting credit for referrals



# Branch Manager Persona

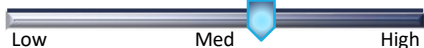
Albert's hobby is watching CNBC and investing. He is a Redskins fan, pitches left handed baseball and is locally involved in the community.

Albert works hard to please customers and mentors and supports the branch staff in the branch clusters in his area. Albert is passionate about growth and building opportunities; he is a solution-driven problem solver.

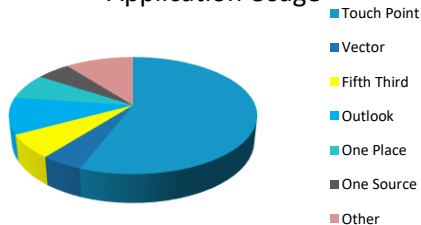
- Age: 52
- Client Facing: 8 hours per day
- Commutes: 20 minutes
- Branch Manager: 4 Years
- Marital Status: Single
- Prior Job: 1 yr Finance, 5yrs customer service national car rental company.
- Education: State University BA Government Policy & Economics

## Technology

### Technical Affinity



### Application Usage



## Goals

- Hiring in anticipation of increased account targets
- Increasing branch ROI and productivity
- Making customers happier and faster by reducing wait times
- Providing the branch staff with more intuitive and more desktop tools
- Reducing research and query time
- Increasing branch morale

## Core Tasks

- ✓ Driving branch sales revenue
- ✓ Meet District and Branch performance goals
- ✓ Meeting specialized needs for High Net Worth Customers
- ✓ Managing customer service performance; solving complex customer service requests
- ✓ Supporting team and individuals achieving targets/goals; coaching and mentoring associates
- ✓ Managing branch staffing to customer demand
- ✓ Representing Bank in the Community

## Needs

- Branch Management Dashboard
- 360 degree view of client
- Increase account history from 30 to 90 days
- More complete view of account activity including all debits/credits, transactions, real time; running balances
- Improved ability to identify and track origination and movement of funds
- Less toggling between screens
- Fewer third party calls to resolve problems

## Concerns

- Faster system performance
- Reduce customer wait time
- Cannot transfer between business and personal accounts
- Would like to see customer's active accounts and balances in one view
- Improved internal support from back office

# Call Center Sales Persona



Allen enjoys outdoor sports and cooking for friends and family. He is very social and personable and genuinely wants to help others.

Allen has a passion for knowledge and has proven to be a fast learner. He aspires to eventually enroll into graduate school and move into an executive role in banking.

Although not a self-proclaimed technology expert, Allen enjoys learning new systems and often volunteers to participate in pilot groups.

## Goals

- Become a Team Lead
- Improve the direct bank digital solution
- Build a better referral program
- Improve sales and service

## Needs

- Access customer relationship information in one system
- Access to customer offer information in the same place as customer relationship information
- Access to lending application status
- Better access to product information and rates
- Reduced application toggling, log-ins, and data re-entry during account opening process

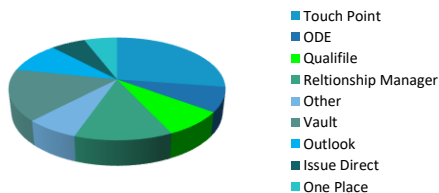
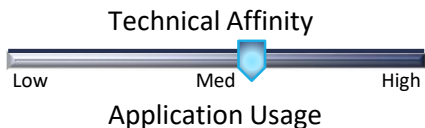
## Core Tasks

- ✓ Taking inbound calls
- ✓ Verifying customer identity
- ✓ Understanding customer needs
- ✓ Making product recommendations
- ✓ Presenting pre-identified offers
- ✓ Opening new deposit accounts
- ✓ Referring customers with other product opportunities
- ✓ Referring issues to customer service
- ✓ Documenting call outcomes
- ✓ Staying current on products, processes and desktop technology

## Concerns

- Number of systems required to understand customer profile
- Number of referrals and impact on customer experience
- Getting credit for referrals
- Ability to concentrate on customer issue instead of managing systems

## Technology



# Call Center Team Manager Persona



Rick is an innovative leader with successful experience in driving operational excellence by identifying and developing talent, enacting cost-effective strategies, and making business-savvy decisions that have yielded consistent goal attainment.

Rick enjoys spending leisure time in the outdoors camping, hunting and kayaking. He also enjoys reading adventure novels and listening to classic rock music.

Rick is adept at dissecting complex information, providing high-level analysis and balancing the management of people, projects and processes. He is passionate about service excellence and customer retention.

## Goals

- Increasing associate productivity, availability and sales
- Making customers happy by reducing call wait times
- Providing team with intuitive and productive desktop tools
- Maintaining team morale

## Needs

- Call center team management dashboard
- 360 view of customer relationships
- More complete view of account activity, including: running balances, real-time transactions, descriptive debit/credit transaction details

## Core Tasks

- ✓ Identifying and developing talent; coaching and mentoring associates
- ✓ Supporting team and individuals' achievement of targeted goals
- ✓ Maintaining service level excellence; managing customer service performance; solving escalated customer service requests
- ✓ Reducing call center non-call work costs

## Concerns

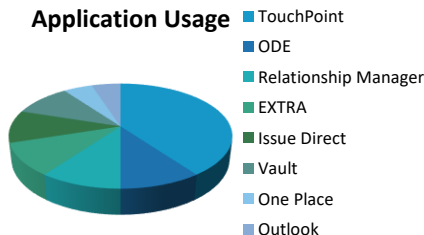
- Faster system performance
- Reduce call wait time and call handle time
- Remove guesswork for associates to lead way to more efficiency and effectiveness (i.e., more quickly recognizing and fulfilling the customer's needs)
- Cannot transfer between business and personal accounts
- Would like to see customers' active accounts, sticky services and balances in one view
- Improved internal support from back office

## Technology

### Technical Affinity



### Application Usage





# Private Banking Persona

Marlene supports non-profit organizations that are private bank customers of Bank. Marlene is a very experience support associate. She knows how to do everything and she is involved in everything.

Marlene likes to get things done. She is impatient with technology and processes that do not work well and interfere with her ability to support her principles and her clients.

Marlene is on a first name basis with many of her customers. She has long term relationships with them and provides them a very personalized level of service. Marlene is married and has 9 grandchildren.

## Goals

- Provide her clients with a high degree of individualized service
- Complete tasks efficiently, accurately and quickly
- Retire in the next few years

## Needs

- Better, more directive user experience with TouchPoint
- Wide view of client accounts
- Less rekeying of client data when navigating between applications including access to treasury management services
- More efficient back office process support
- Business lending products

## Core Tasks

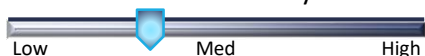
- ✓ Research problems for customers
- ✓ Open new deposit accounts
- ✓ Closing accounts
- ✓ Add signers to accounts
- ✓ Initiate transfer and payment transactions
- ✓ Prepare applications for new lending accounts
- ✓ Prepare cash advance requests against LOC accounts

## Concerns

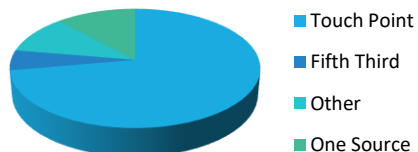
- Changes in systems and processes since being acquired
- System performance
- Clumsiness of application interfaces
- Time to respond to risk exposures and close accounts
- Long cycle time of back office processes
- Number of hand offs in support processes

## Technology

### Technical Affinity



### Application Usage



- Age: 53
- Client Facing: 8 hours per day
- Commutes: 20 minutes
- Private Banker: 8 Years
- Banking Experience: 12 Years
- Marital Status: Married, 4 children, 9 Grandchildren
- Prior Job: Began as a Relationship Banker at Chevy Chase
- Education: State University BA