

Annabel Crossan - Portfolio

Design Researcher from Aotearoa, New Zealand,
currently in Europe

Previously worked at ANZ Bank, supporting strategic projects, service design, and product delivery.

From the very start of my career I have worked on complex, ambiguous problems to support stakeholders in delivering products and services that make customers feel good.

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About me

Lover of the outdoors, I have been on a career break for the last 6 months, travelling Europe with my partner in a campervan.

I studied psychology and am an advocate for mental health. I champion experiences that work better for everyone, including neurodiverse and customers with disabilities.

Having worked for one of New Zealand's largest employers, I've helped senior business stakeholders introduce creativity into their working process and seen how it can help teams better solve customer problems (and have fun).

I love Aotearoa, and I bring the following Māori values to my work:

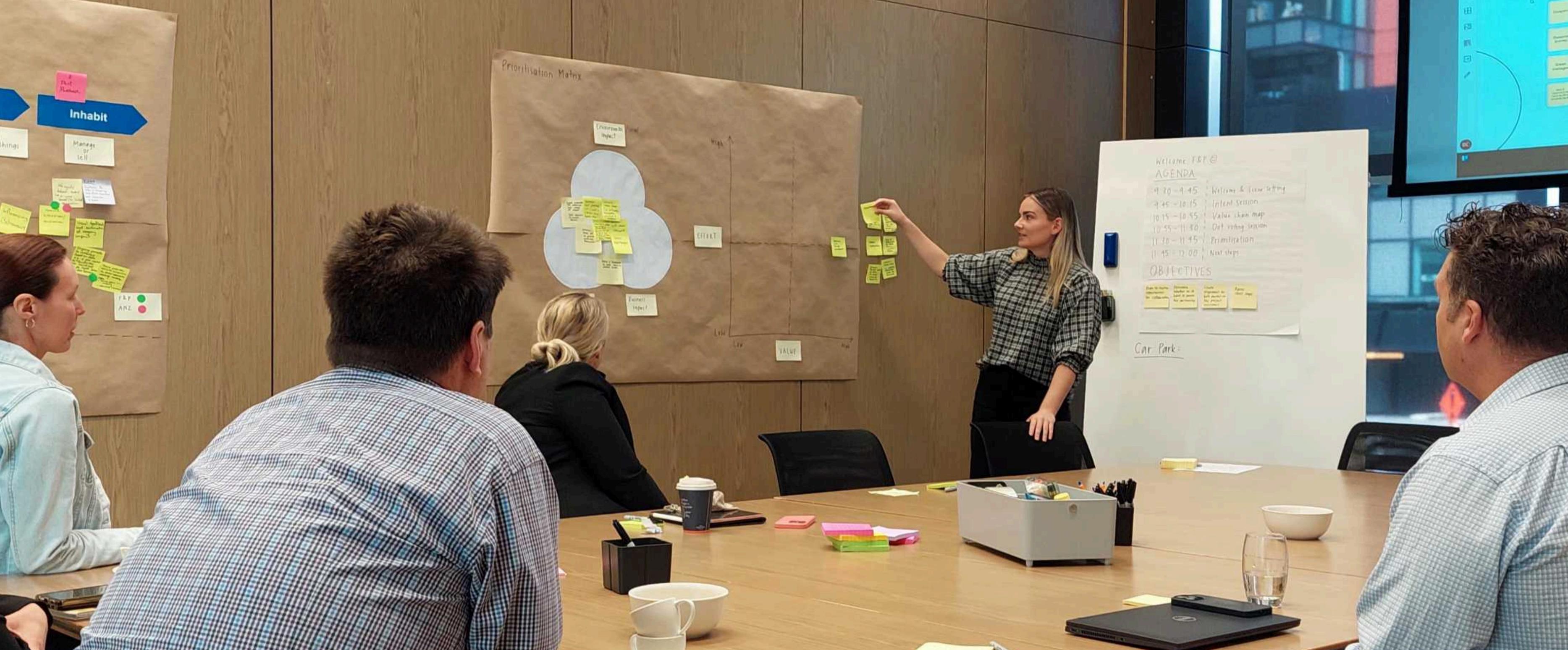
- Manaakitanga = respect, generosity, and care for others
- Whanaungatanga = relationships built on collaboration and shared experiences
- Aroha = love (and much more). Treating others with kindness and empathy

Experience & Skills

At ANZ, I worked across strategic and service design, multiple delivery squads, and with the web team. Most recently I was the lead researcher in the Visa Product Delivery space, responsible for fraud prevention and launching new credit and debit card features. For the past 4 years I have worked on a huge variety of projects with different teammates, which has given me a solid foundation and variety of skills to bring to new challenges.

The following case studies demonstrate my experience and skills in:

- Concept and usability testing
- Qualitative and quantitative surveys
- Other unmoderated testing (tree tests, click tests, card sorts and A/B tests)
- Inclusive design
- Prototyping
- Quick fire research
- Workshop facilitation (inception, ideation, and prioritisation)
- Scoping and planning end-to-end projects
- Stakeholder management
- Storytelling and using customer insights to influence people
- Comprehensive desk research reports and competitor reviews
- Synthesis and analysis of large amounts of complex information
- Content strategy
- Journey mapping and service blueprints
- Personas
- Measurement frameworks
- Systems thinking



Testimonials

"Bella has a knack for listening and understanding the crux of complex issues and playing them back to me in a simplified way. She is super supportive and proactive, making helpful suggestions of what she can do to progress projects. She asks great questions, things others haven't thought about, or for her own clarity and understanding." **Rose Patterson, Senior Service Designer**

"When helping a team who hadn't worked with Design before, Bella's strong stakeholder management turned them into human-centred design converts. They mentioned that while they've collected feedback before, following the design process and asking open and thoughtful questions gave them deeper insights and a really professional lens on the entire proposition development for the bank."

Angeline Pearson, Service and Behavioural Design Lead

"I was lucky enough to see Bella in action and she is masterful. It was amazing to watch her get normal people to explain themselves, their emotions and their ways of thinking out loud, especially around something as personal as their finances. The outcomes will be powerful as a result of the high quality conversations." **David Thorpe, Senior Manager, Open Banking**

"Bella questions not only how we are doing things, but why. This is a real strength for a design researcher. She cares about her work, her colleagues, and our customers and that comes through in everything she does." **Julie Watson, Principal Designer**

"Bella brings a calm but assertive approach to her work and communicates things very clearly. Bella's style and approach to customer testing is something I would expect from someone more senior. She makes customers feel super comfortable, asks great follow up questions, and leaves enough space and silence between questions and thoughts." **Holly Luxton-Russell, Senior Experience Designer**

From Static to Dynamic:

The introduction of dynamic security codes to prevent fraud

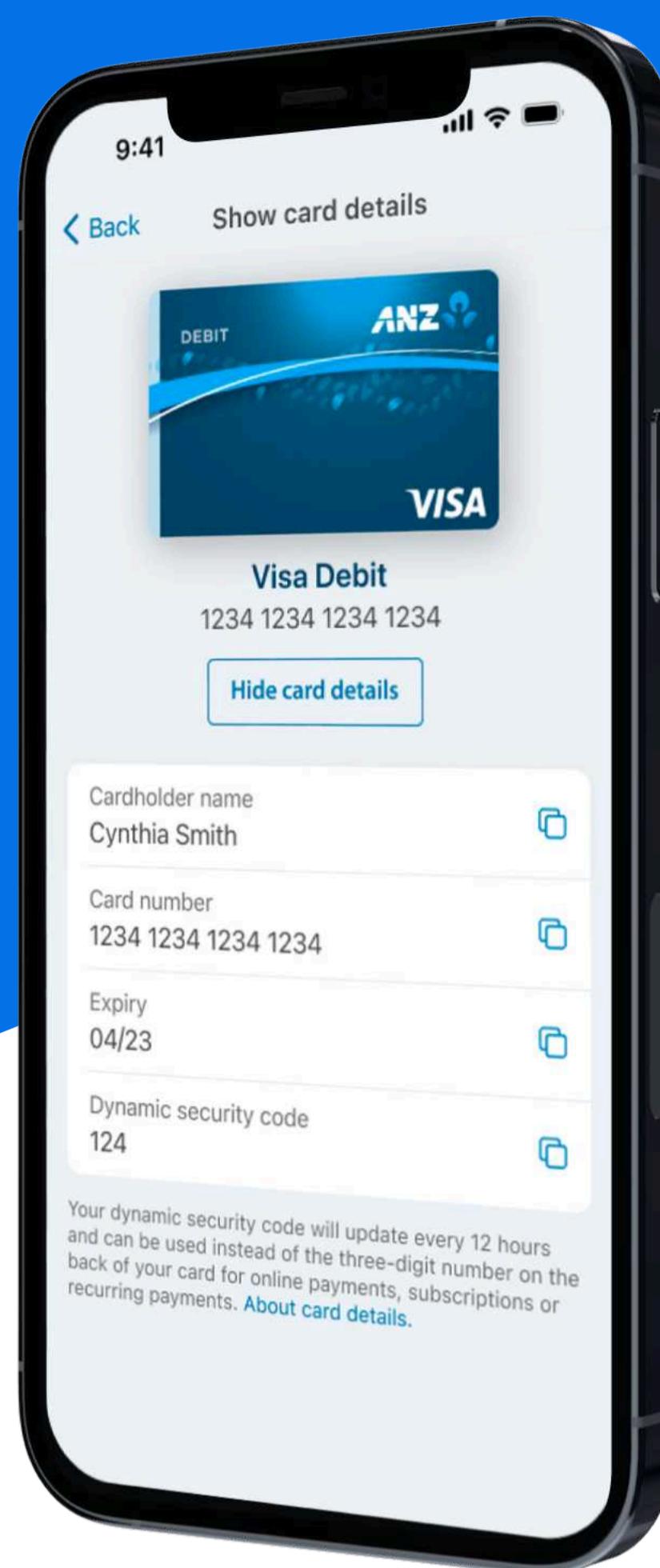
Design Researcher

Bella Crossan

Senior Experience Designer

Holly Luxton-Russell

December 2023



Card fraud is a growing problem

Fraudulent behaviour impacts 50,000 ANZ cards per annum, driving operational costs and fraud losses of \$3m over the last 12 months.

This number is expected to climb 30% year on year.

One way to combat card-not-present (CNP) fraud is a solution called dynamic security codes.

Key details

A CVV is the static, three-digit number found on the back of a physical debit or credit card, valid for 4 years or until the expiry of the card.

A dynamic security code (DSC) is the three-digit number that refreshes in your banking app after a given time period e.g. 12 hours, that you enter when making an online purchase.

Reducing the time period the code is valid means it is extremely unlikely for a fraudster to gain access to a customer's dynamic security code (usually when an online store is breached) within the same 12 hours.

The design challenge

To introduce dynamic security codes to the New Zealand market and encourage our customers to shift ingrained card behaviour patterns.

Why this project was interesting



Making it harder but safer

Dynamic security codes add an extra step compared to when static card details are saved to a device, but also add a layer of security.



Big behavioural change

Customers' first thought isn't to use their banking app to retrieve card details. Engagement with the feature requires breaking habits.



A tricky concept to grasp

Many of our customers are security conscious, but may not understand how vulnerable their card information is online.



Questions are inevitable

Customers will have plenty of questions and some answers will be confusing. Like how do subscriptions still work without entering a new code?



Findability constraints

Customers may use DSC every day, but it won't be easy to find at first. We arranged it alongside existing card features to support findability as best we could.



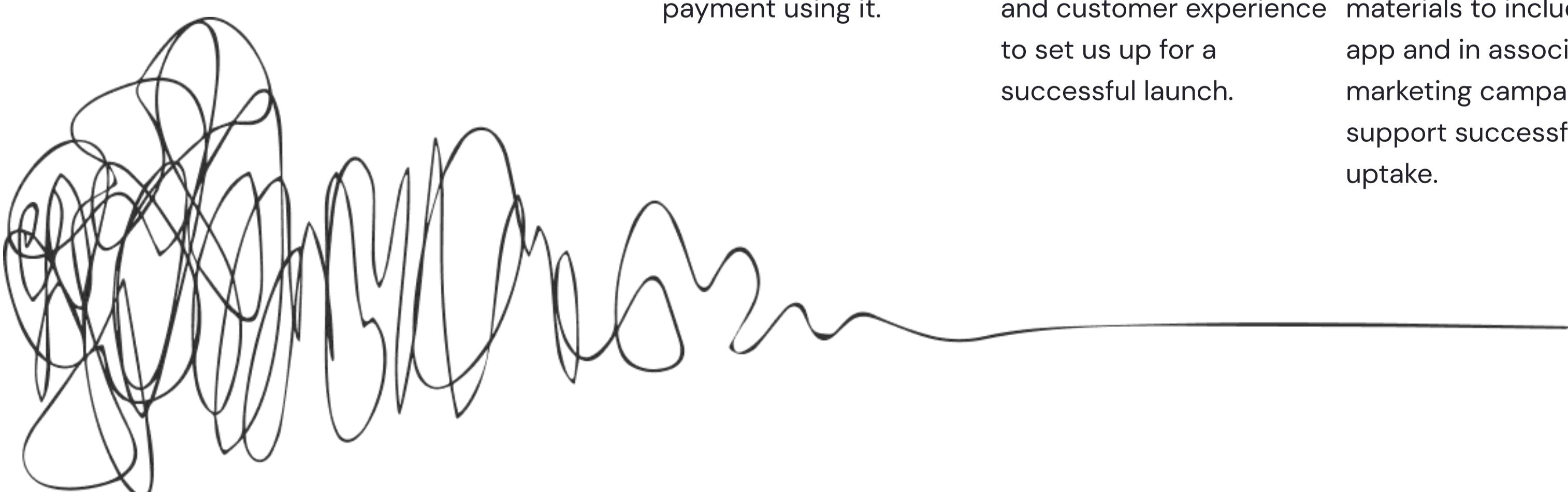
First to market in NZ

It was exciting but challenging to work on a first to market feature. Our research informed the marketing campaign to help customers understand DSC.

Our process

The solution was already well defined – we needed to ensure successful implementation and uptake, completing designs and delivery recommendations in two months.

Lay of the land	Survey	Interviews	Collaboration	Designs & Delivery
We looked overseas at how other banks have implemented dynamic security codes, including what language they use to describe it.	We surveyed 50 customers to learn about how they pay for things online and what measures they take to protect their card information.	We took first cut designs into 9 customer interviews to test how well customers understood the concept and how easily they could navigate an online payment using it.	We continuously shared our findings with the many different teams working on dynamic security codes: marketing, legal, delivery squads, product leads, and customer experience to set us up for a successful launch.	As always, fine-tuned designs were an important deliverable, but just as important was thorough recommendations on customer support materials to include in-app and in associated marketing campaigns, to support successful uptake.



Key findings

Our research helped us with naming the feature, areas customers need clarification, and things we can do to reduce friction and encourage uptake.

Educating customers about the feature is important

Customers need to understand why they should use dynamic security codes despite it requiring a large behavioural change. We saw a notable difference in understanding between survey responses where customers were left to their own devices, and interview feedback where we provided a bit of context.

Three key points:

- No matter how much you protect your card details, there is still a possibility of them being stolen from an online database.
- Reducing the time window of a valid CVV reduces the risk of card fraud.
- They will still be able to use Apple Pay/Google Pay/Shop Pay etc. and subscriptions as normal.

Call the feature dynamic security code

During interviews, all participants thought "Dynamic security code" described the feature accurately, with a few mentioning it must be clear that it's a direct substitute for CVV. "Security code" encompasses the different combinations of (C/S/V/D) that customers referred to in the survey.

Parity between physical and digital

It's important to show the same details on the card and in goMoney to reduce friction, so that customers don't need both their device and card to make payments.

No extra security required – "I'm already in the app"

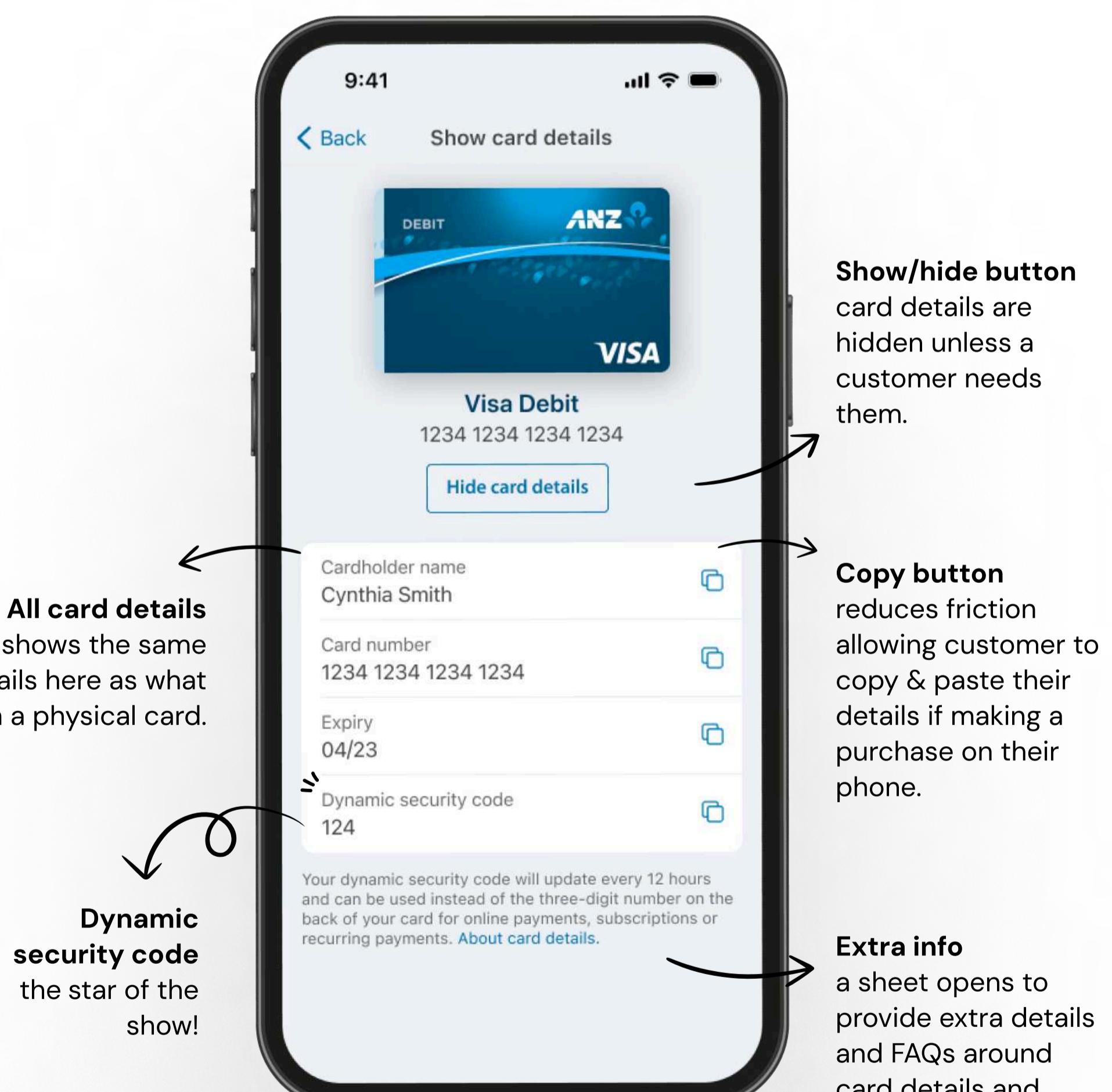
There are security measures to get into the app that help customers feel protected, so they didn't think extra security (e.g. Face ID) was needed before showing their card details or an extra tap for dCVV.

People may not use it if they can't easily find it

At the start of the project we recommended moving Cards to the primary navigation bar, recognising the increasing role that cards play in customers' everyday banking. This was confirmed during a concurrent IA redesign project and is now on the roadmap.

Where we landed

Introducing the dynamic security code



Reflection

There were a few things that helped this project run successfully, as well as some learnings we can improve on next time.

17 Timelines

We were brought into this project nice and early, quarters before the work was due to start in development. Arbitrary deadlines that we set helped us stay well ahead of the squad timelines with enough time to deep dive into the research. We wrapped up this work in 2 months.

Be explicit and back yourself

Some of our insights seemed obvious, but they still need to be spelled out for wider stakeholders. We were conscious of bank jargon being pushed onto customers, especially in the naming of this feature. We needed to use the research to show why language we use internally is not best suited for customers.

Advocating for research in an NZ context

This project also involved helping stakeholders understand that a lift & shift from Australia to NZ isn't always the right way to go. While skipping research has enabled ANZ+ (in Australia) to launch and iterate features quickly, our customer base is unique, much larger, and less exposed to modern digital and neo-banks.

Thanks for reading!

Further information: <https://www.anz.co.nz/personal/credit-cards/manage/dynamic-security-code/>

FORMING THE SUSTAINABILITY STRATEGY FOR ANZ AOTEAROA

November 2021

BACKGROUND

ANZ's longstanding purpose is "Shaping a world where people and communities thrive". While environmental sustainability has always been an important aspect of this strategy, and ANZ has invested a lot of time and money into broad environmental initiatives, there was no formal, bank-wide sustainability strategy or commitment to climate-related goals. The Strategic Design team was brought onboard to create a human-centric view of how ANZ can enable and support our customers and staff in living more sustainably.

DESIGN CHALLENGE

Create a bank-wide environmental sustainability strategy that encapsulates the needs of our customers, resonates with staff, and helps us prioritise sustainability in everyday business decisions.

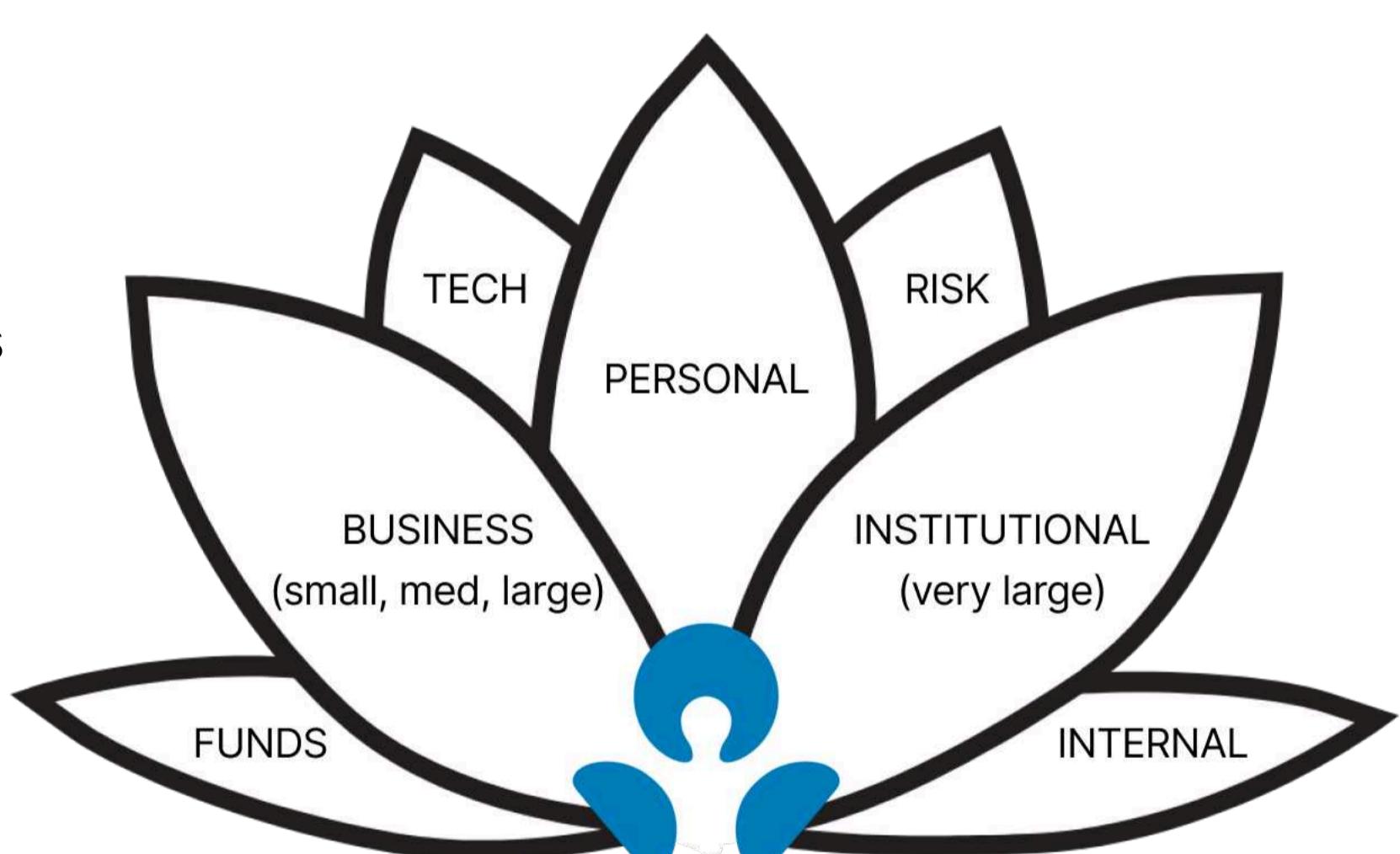


Figure 1. An ANZ lotus illustrating the many business units with a vested interest in the Sustainability Strategy.

KEY TASKS

- **A large research undertaking.** During this 6-month project, we interviewed 45 personal, business, and institutional customers, stakeholders and staff. Our research goals included finding what people find most challenging about sustainability, what customers perceived to be in or outside of ANZ's responsibility, and what opportunities for ANZ to help were most appealing to customers.
- **New Zealand's environment.** Alongside customer research, we compiled a thorough desk research report about NZ's own emissions profile, psychological motivators and de-motivators of climate action, the landscape of climate innovators and FinTechs in NZ that presented opportunities for partnership, and where consumers have the biggest opportunity to shift the dial at an individual level.
- **Bringing stakeholders on the journey.** As outlined in the figure above, we had many staff members interested and brilliant minds to leverage over the course of the project. During a kick-off workshop, we covered the walls in inspiration and ideas we had heard about or thought of. We also held 3 workshops at key decision points to make sure we were both including all relevant business units and representing their customer segments.

KEY TASKS (CONTINUED)

- **Map the current state of play.** Many sustainability initiatives were underway across the bank, but with no central oversight or visibility. From stakeholder and staff interviews, we recorded all of the initiatives we could find and which business units they were happening in. We produced a map that visually showed our good news stories and highlighted some gaps we could fill by engaging with team leaders.
- **Impact & Measurement.** What use are sustainability initiatives if they don't have a tangible impact on reducing emissions? We created an impact assessment framework based on the [Forrester sustainability maturity model](#) to evaluate our current position as well as 11 different potential projects. We introduced the framework to ANZ's climate risk specialists to incorporate sustainability factors into existing, widely-used project risk assessments.

RESEARCH INSIGHTS

Personal Customers

- **Sustainability is often expensive.** Many of our customers want to spend their money in a way that's aligned with their values and choose green alternatives to everyday products, but with the current cost of living they don't feel like they have a choice.
- **ANZ needs to walk the talk.** Without seeing ANZ role model and show evidence of what positive changes they are making, customers won't listen to sustainability-related advice from ANZ. We need to be weary of the line between enabling customers to be sustainable and telling them what to do.
- **Where do I start?** Customers have ideas about what they can do, but have trouble knowing what will actually make a difference. They need help weighing up what is the best use of their time and energy.

Business Customers

- **Rigid lending processes.** Multiple customers mentioned they had ideas to improve the sustainability of their business, but didn't qualify for a sustainability-linked loan. This is typically due to strict debt servicing ratios.
- **Agribusinesses face constant change.** Due to agriculture's contribution to NZ's greenhouse gas emissions, farmers are constantly under the spotlight and managing changing expectations on top of a busy work schedule. They need help understanding and preparing for incoming regulations.
- **Our business network is an opportunity.** Business customers recognise they can learn or take inspiration from other ANZ businesses trying to achieve similar goals. They are interested in hearing about ANZ customer success stories.

Team ANZ

- **Staff need more training to confidently advise.** They don't always feel equipped to answer common customer questions about sustainability, or what to respond when customers ask about ANZ's sustainability journey.
- **Targets & deadlines.** Often projects have tight funding and deadlines, meaning it is difficult to prioritise more sustainable ways of doing things. Sustainability should be embedded into decision-making and prioritisation rather than be an afterthought.
- **8000 people to contribute.** We shouldn't overlook the opportunity that comes with having around 8000 staff we can help to make positive change. Many said they were interested in learning more about their own carbon footprint and how they can reduce it.

OUTCOMES

The ANZ NZ Environmental Sustainability Strategy (below) was released in 2022.

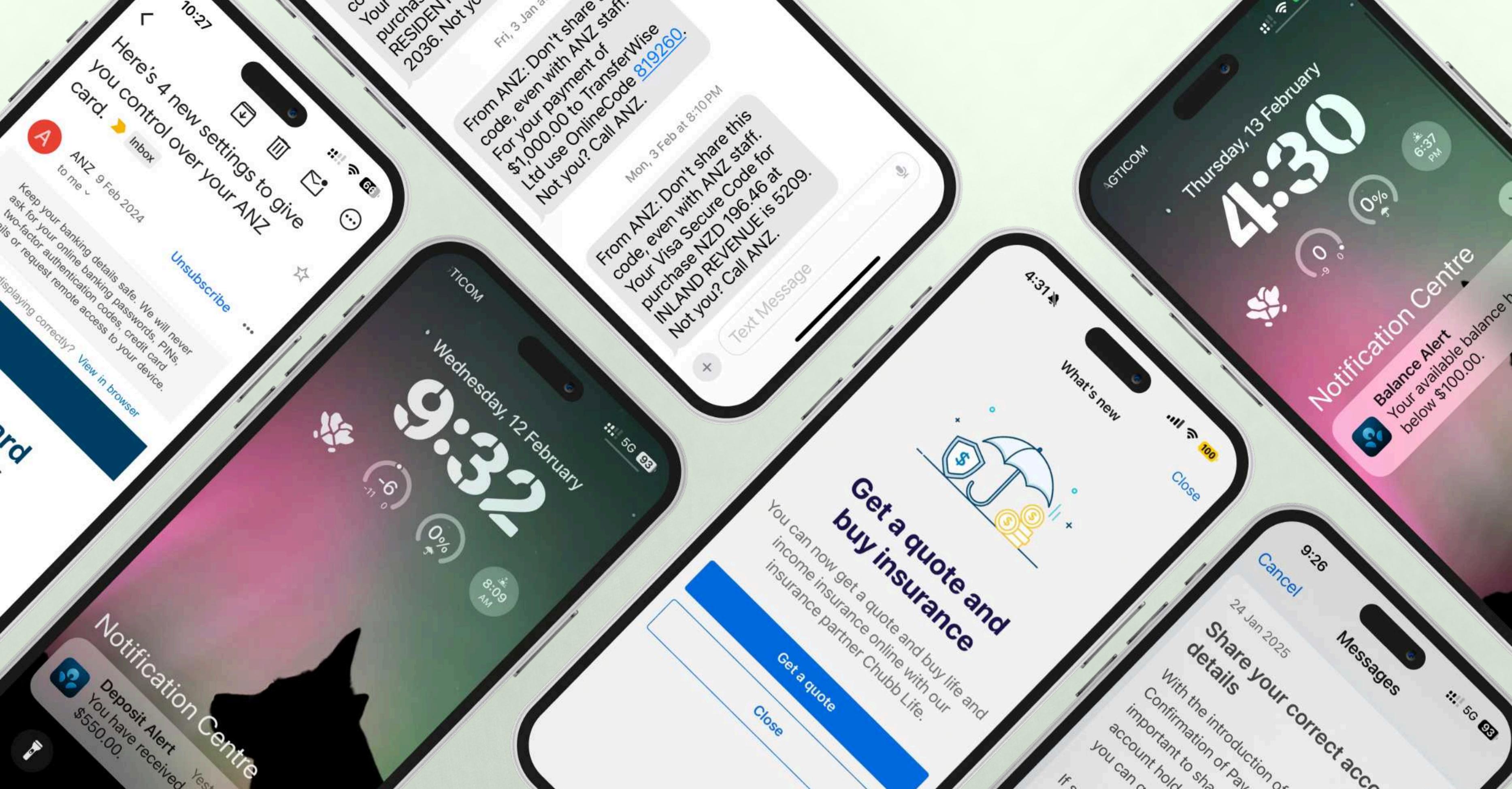
- **Breaking down silos.** We presented an in-depth presentation of our project to 70+ stakeholders across the bank. Sharing our findings and giving oversight of ANZ's sustainability journey connected relevant teams together and fostered collaboration.
- **Climate reporting and commitments.** ANZ NZ released their first Climate Report in 2023, in preparation for mandatory climate-related disclosures from 2024. The report included metrics of both operational and financed emissions, targets and interventions.
- **Expanded sustainability product suite.** Our insights supported the development and launch of the Good Energy Home Loan and Business Green Loan, where sustainable projects are rewarded with discounted lending rates.
- **Ongoing design involvement.** I continued to support bank-wide sustainability initiatives throughout 2022 and 2023. This involved developing the Sustainability Strategy roadmap - using the Impact Assessment Framework to prioritise, scope and size upcoming initiatives, and supporting the Business Insights team in delivering a farming emissions data estimation tool.



TEAM

Strategic Design Lead - Angeline Pearson
Design Performance Lead - Bob Forgan
Design Strategist - Ela Neagu
Design Researcher - Bella Crossan

Further information: <https://www.anz.co.nz/about-us/corporate-responsibility/environment/>



Too Many Messages!

Giving customers control over digital communications they receive from ANZ

July 2024

The Initial Goal

To reduce scams by shifting customer verification messages ANZ sends to customers from SMS to in-app.

- Phishing links (via email, text or website) are the most common incident reported to the National Cyber Security Center in New Zealand ([Source](#)).
- ANZ currently says to our customers, “we will never send you a message and ask you to click on a link”. We would like to say, “we will never send you a text message”.
- Customers tend to trust goMoney (ANZ’s mobile banking app). In-app messaging adds another element of security, as customers don’t need to interpret whether a message from goMoney is legitimate or not, like they do with text.

From ANZ: Your account has been frozen due to suspected fraudulent activity. To complete the verification, follow this link: <https://anzzbank.com/>



Documenting the Requirements

- The messages we need to send to customers vary by importance, delivery speed, whether they should expire, whether they need a fallback method if delivery fails or no reply is received, whether customers should be able to turn them off, among other more technical factors.
- We mapped out the requirements for the different types of messages we send to customers. This helped us decide what delivery method we should use for each, like push notifications, straight to the goMoney messaging centre, email, or another form.
- Customer verification messaging types fit into one of three reusable screen flow patterns. This helped us scope the work required by the delivery teams.
- We conducted a survey of 50 New Zealanders to delve into what information they need and when, during the process of ANZ identifying a potential fraudulent transaction and notifying them via in-app message.

From ANZ: We have noticed an unusual transaction of \$74.50 at ADORE BEAUTY LTD. Was this you? Reply Yes or No



Roadblocks & Risks

The existing messaging platform in goMoney is used to send messages like this one. →

- They are sent in batches to relevant customer segments. We soon discovered the platform is unable to send real-time notifications, which is a dealbreaker for messages concerning fraud.
- When other teams heard that we would soon be sending push notifications from goMoney, they wanted to send push notifications about their products too.
- We had no digital communication guidelines that define when a push notification should be used or when another method would be more appropriate.
- Due to the breadth of digital communication types, teams had no visibility or oversight of the number and frequency of messages going out to customers.
- Depending on what segments customers fit into (e.g. new customers, home loans, investment funds, feedback groups), they could be sent many messages across our channels in a short timeframe.

⚠️ We became wary of a large risk - that customers would receive too many messages and disable notifications from ANZ altogether, in which case, they would be unlikely to ever turn them on again.

8 June 2023

Home Loan Check In

Chat to our team and get \$50 when you complete our new Home Loan Check In. If it's time to re-fix, we can give you the best fixed rate advertised by any major bank.

Call 0800 ANZ HOME to book an appointment

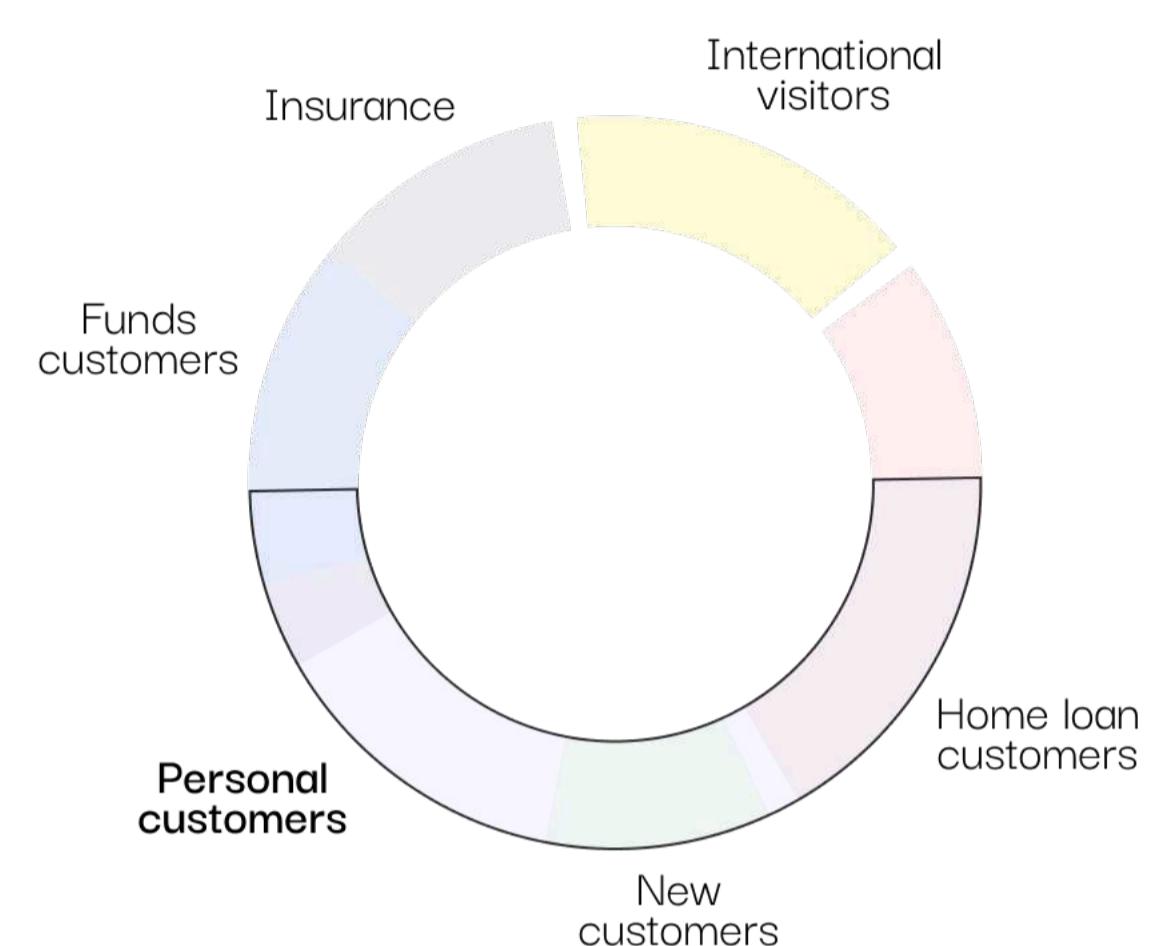


Figure 1. Pie chart showing a simplified view of how customers are segmented. For example, a customer may be in the Personal segment, be a new customer, have a home loan, investment fund and insurance, and receive messages related to all of these topics.

A New Goal

It was clear we would be unable to complete the initial project without a new, more mature messaging platform that meets the requirements of the different types of messaging. However, to help the product squads and digital strategy leaders to choose the right platform, we needed to bring the customer voice to when and how they want to receive messages from the bank.

Create a Digital Communications Strategy that:

- ensures the information, timing, and amount of messages our customers receive from ANZ are just right, and
- help internal teams choose the best delivery method for their messages.

Rewriting Existing Research

There were several relevant existing pieces of customer research in the ANZ Design Research Repository. With limited time and sufficient insights, we opted to repackaged key findings from existing research to communicate back to relevant stakeholders.

Key Findings

Recommendations

- | | |
|---|---|
| <ul style="list-style-type: none">How customers define the importance of messages depends on their personal preference. | <p>→</p> <ul style="list-style-type: none">Provide one place where customers can customise their consents and preferences.We also need to offer alternatives for customers who don't use notifications or don't have regular access to the internet. |
| <ul style="list-style-type: none">Many customers only want to receive communications from us when it's essential, or less than they currently receive. | <p>→</p> <ul style="list-style-type: none">Avoid push notifications for non-essential, non-urgent communication.A cross-channel view of upcoming messages would help teams be mindful of how many messages are going out in a certain timeframe. This should include other channels, not just goMoney. |
| <ul style="list-style-type: none">Customers are most interested in communications relating to security and fraud, or things that will save them money, like ways they could avoid fees or if their money would perform better with a different product. | <p>→</p> <ul style="list-style-type: none">The value in any message must be greater than the interruption. |

Handover

- Next we formed a digital communications working group, with members from across the bank: strategy, design, product, delivery, marketing, internet banking and the web team. We soon found that other teams were facing the same challenges as us - lack of strategic direction and visibility of what communications customers were being sent.
- We held a few workshops to give the group a wider understanding of the different messaging types that are sent from across ANZ, and prioritised these into a matrix based on impact to the customer and impact to the bank. This also identified the sheer number of messages that are mandatory due to compliance.
- These discussions ultimately identified the need for a better look at the future state of messaging and support at ANZ. This work is still in progress.

Next Steps

- The Digital Communications Strategy is being brought to life as a playbook that documents a clear purpose and strategy for each communication type we use at ANZ (e.g. push notification, in-app message, promo, web banner, tooltip, email, etc.).
- We recommended the creation of a flow chart that teams can use to determine what message type to use and where it fits into a prioritised hierarchy in case of multiple messages planned to be sent in a short timeframe.
- We also recommended an online register of upcoming messages to give teams a bank-wide view of the customer experience.
- The working group continues to stay connected for when strategic decisions require input and alignment from everyone responsible for sending communications to customers.

Appendix: In-App Customer Verification Messaging Prototype

