

Case Study

The image displays two screens of the FINASTRA Digital Branch mobile application. The top screen shows a customer profile for John A. Smith, including contact information, address, and account summary. The bottom screen shows a detailed view of his account, including a circular chart of his total asset value and a list of his banking products.

Customer Profile (Top Screen):

- John A. Smith**
- Contact:** +1 (626) 123-6677, Johna.smith@yahoo.com
- Address:** 1234 Bristol Drive, City of Industry, CA 91230
- Value Spread:** My Value Spread: Cultivate
- Net Worth:** \$26,500

Account Summary (Bottom Screen):

- Total Asset Value:** \$26,500.00
- VIP CHECKING - JohnSmith VC**
13415A134153
Curr. Bal: \$26,000.00 Avail. Bal: \$26,000.00
- VIP SAVINGS - JohnSmith VS**
7563829
Curr. Bal: \$500.00 Avail. Bal: \$500.00

DigitalBranch

Digital Branch

*is the new
Retail Banking Branch*



DigitalBranch

01

Future of Retail Banking

Top Challenges for Retail Banks



Retail banks have actually been using an early prototype of an IoT device for decades: the automated teller machine (ATM). Since their widespread adoption, ATMs have been one of the top IoT devices that make banks far more efficient by removing the need for long wait times to see a teller at a bank branch.

There were 2.7 million ATMs installed around the world in 2015, up from 2 million in 2010, according to estimates from BI Intelligence, Business Insider's premium research service, based on World Bank Data.

Six Priorities for 2020

Through PwC's proprietary research and insights from client worldwide, they were able to identify six critical priorities for success in 2020:

- ① Developing a customer-centric business model
- ② Optimizing retail delivery
- ③ Simplifying business and operating models
- ④ Obtaining an information advantage
- ⑤ Enabling innovation, and the capabilities required to foster it
- ⑥ Proactively managing regulations, risk and capital

61% of bankers consider a customer-centric business model to be very important
but < 20% are very prepared for it



02

Transforming
Manual Branch to
DigitalBranch

Painpoints in the Manual Branch

- ★ Need to wait in Long Queues
- ★ Killing valuable Time
- ★ Need lot of paper work(documentation)
- ★ Customers struggle with self-service help options
- ★ Onboarding banking personnel is a big problem for banks
- ★ Lack of transparency in payment transactions.
- ★ The manual method for payment processing is prone to human errors and delays.



Advantages of Digital Branch

- Become more Customer centric
- Make Flexibility Part of Your DNA
- Personalize Customer Care
- Prioritize Segmented Mobile
- Promote Open Innovation & Experimentation
- Integrate different sources of data
- Improve customer service without violating privacy concerns
- Invest in the capability to use the data effectively
- Embrace The Cultural Shift



03

Our Approach

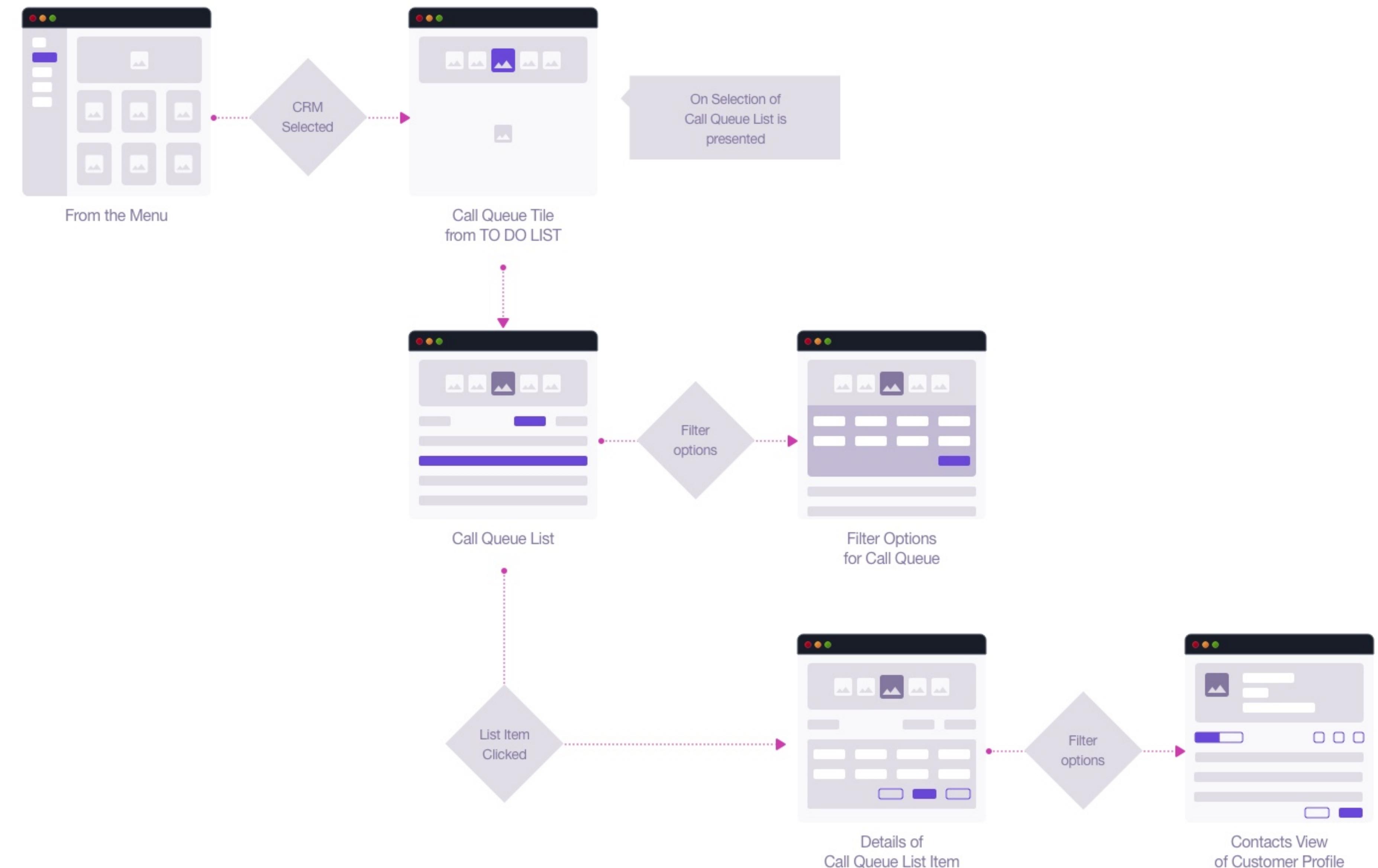
Design Thinking



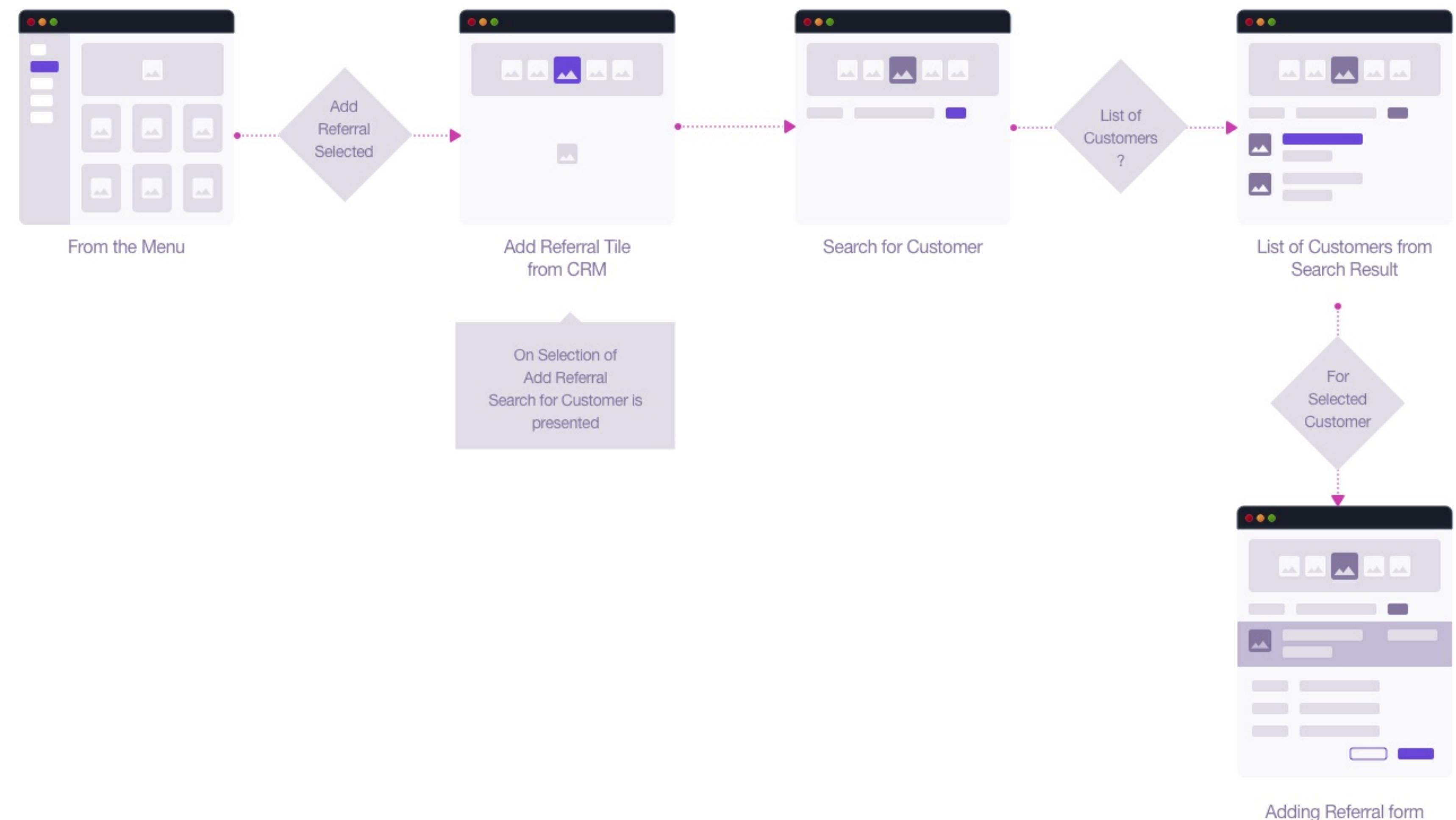
04

Usability Findings

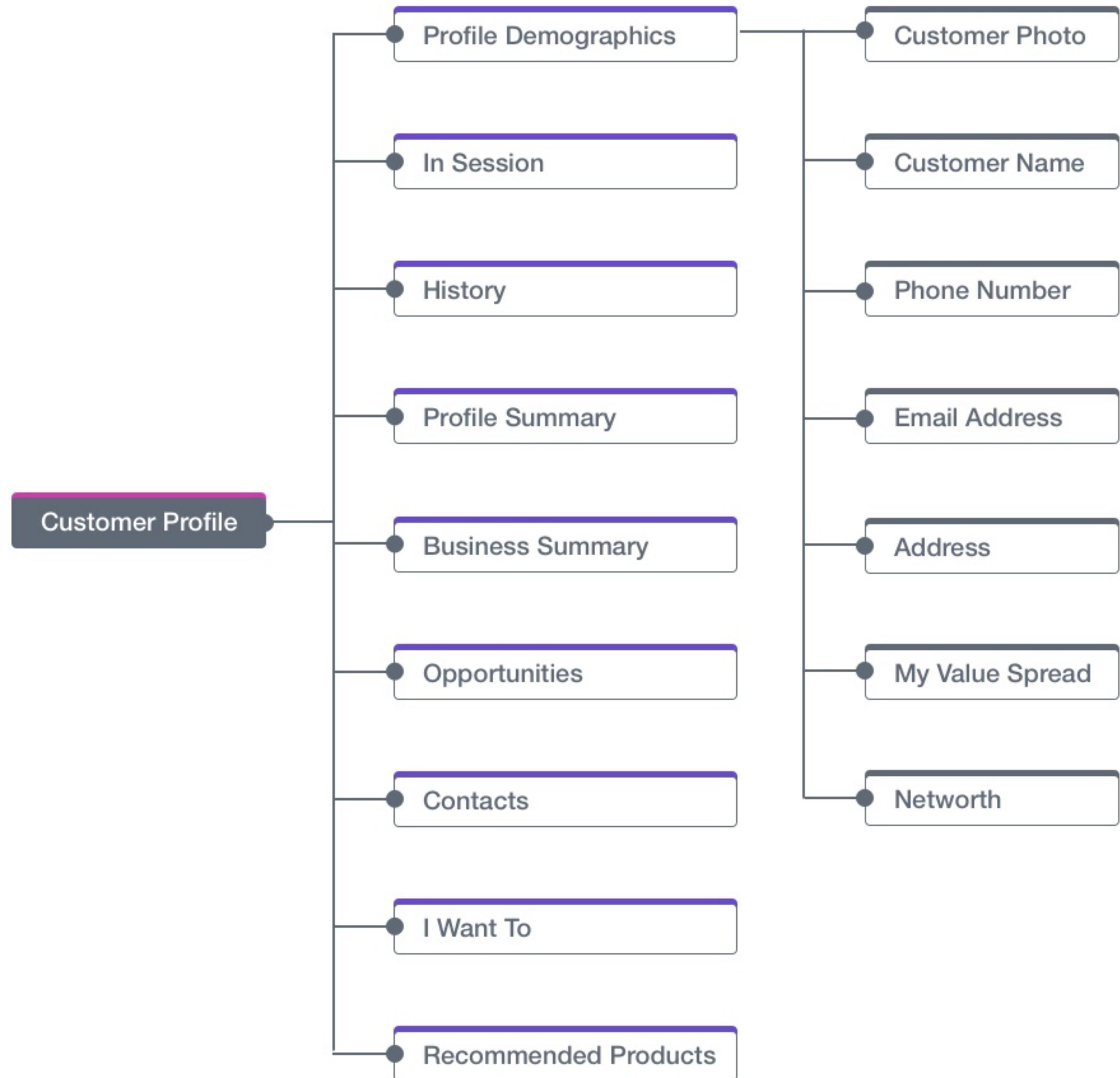
Call Queue Work Flow



Add Referral Work Flow



Information Architecture for Customer Profile



Personas



Jacob Williams

Age
26 yrs

Occupation
Marketing Consultant

Status
Married

Location
New York

Tier
Pro

Archetype
The Maestro

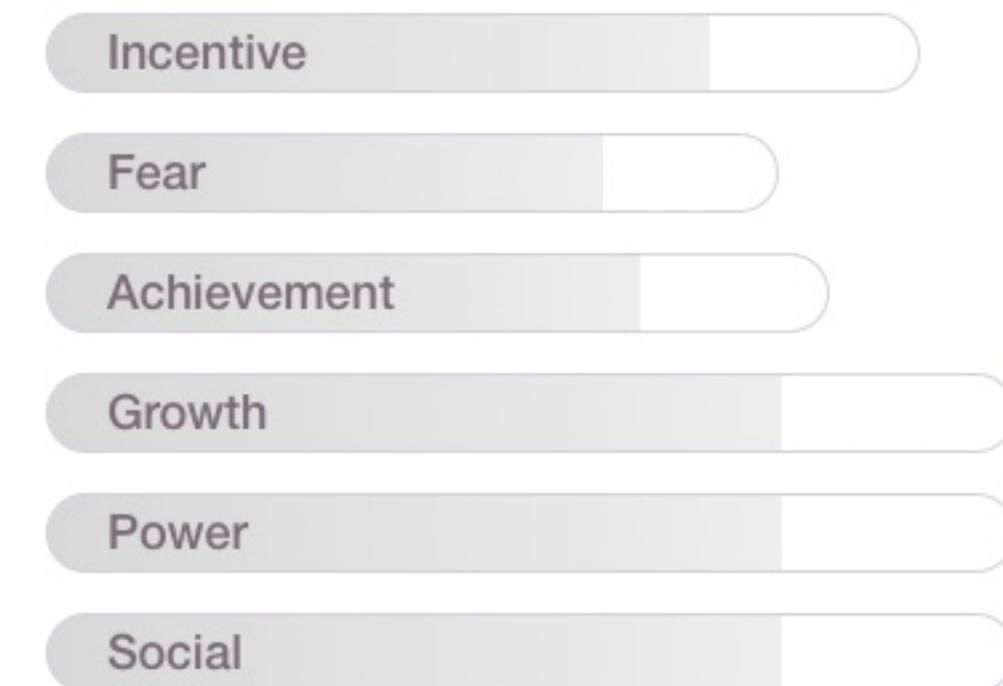
BIO

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s,

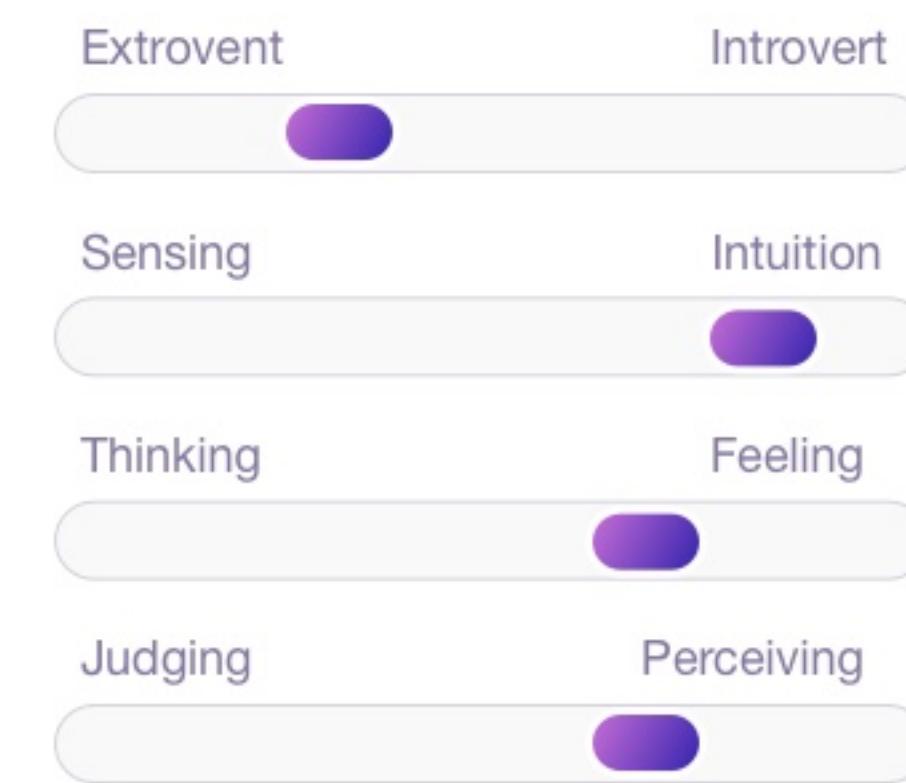
Comments

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MOTIVATIONS



PERSONALITY



GOALS

- To Grow a strong Insudustry reputation
- To Build an audio-pro portfolio
- To keep track of everything

FRUSTRATIONS

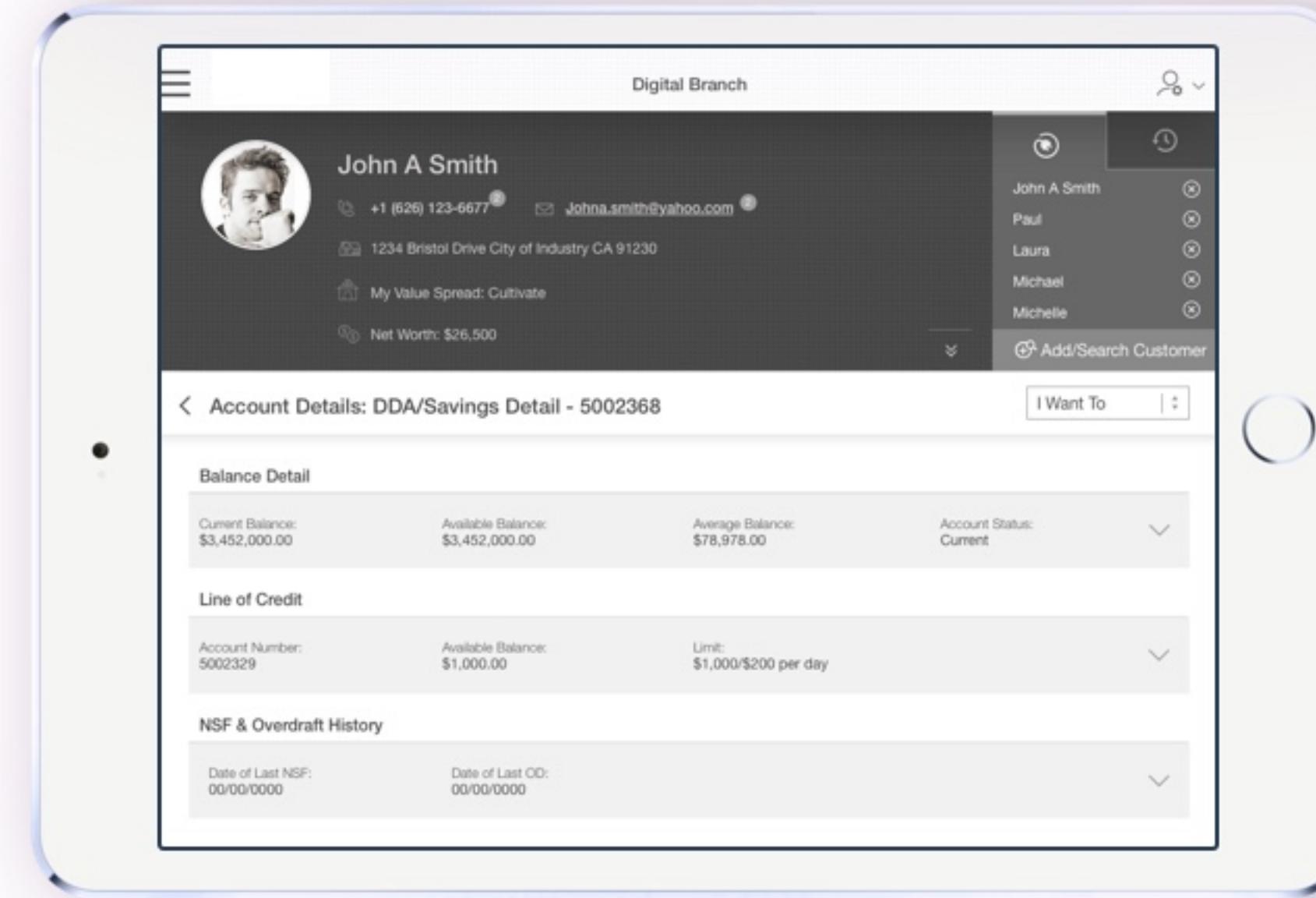
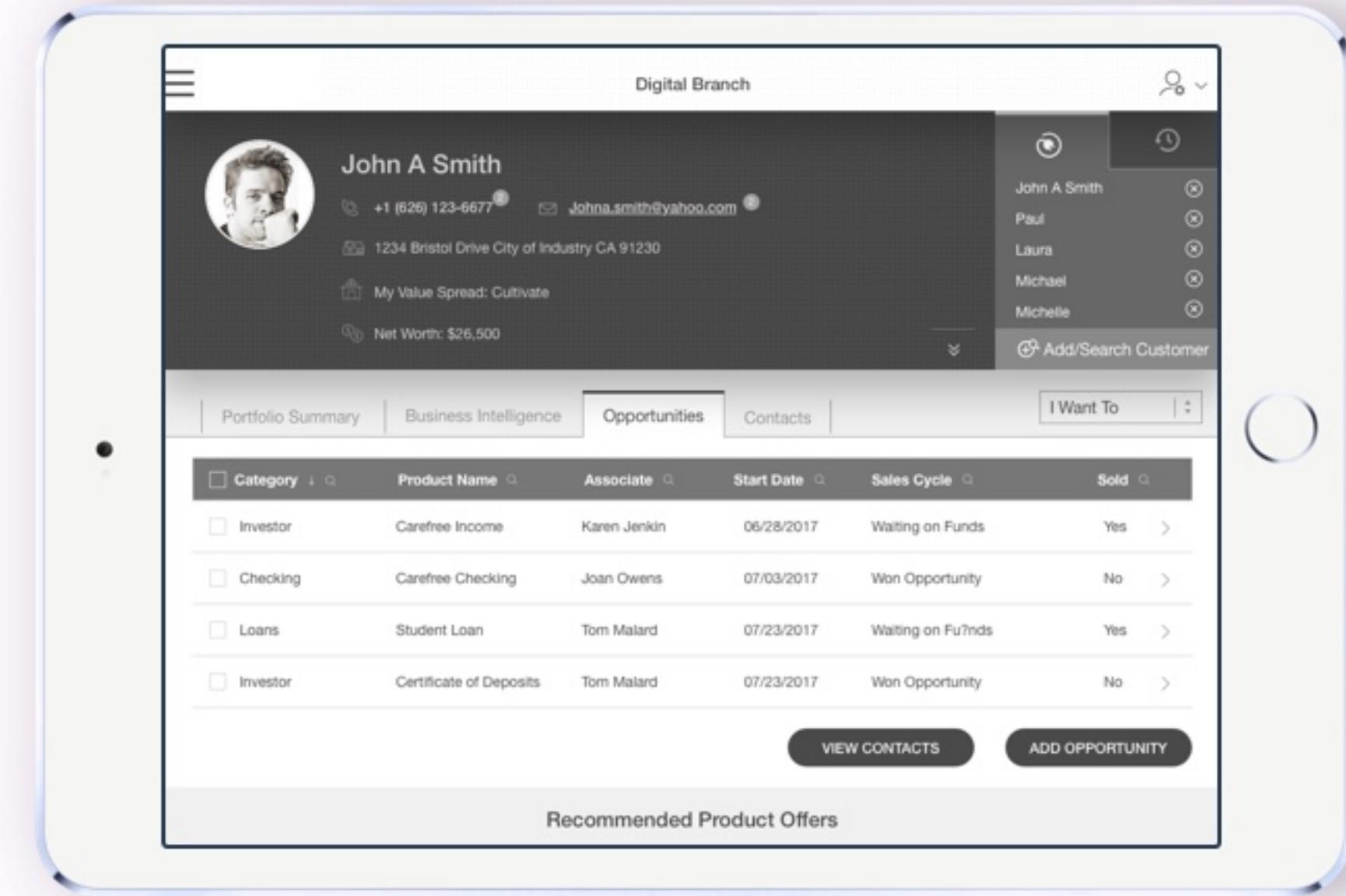
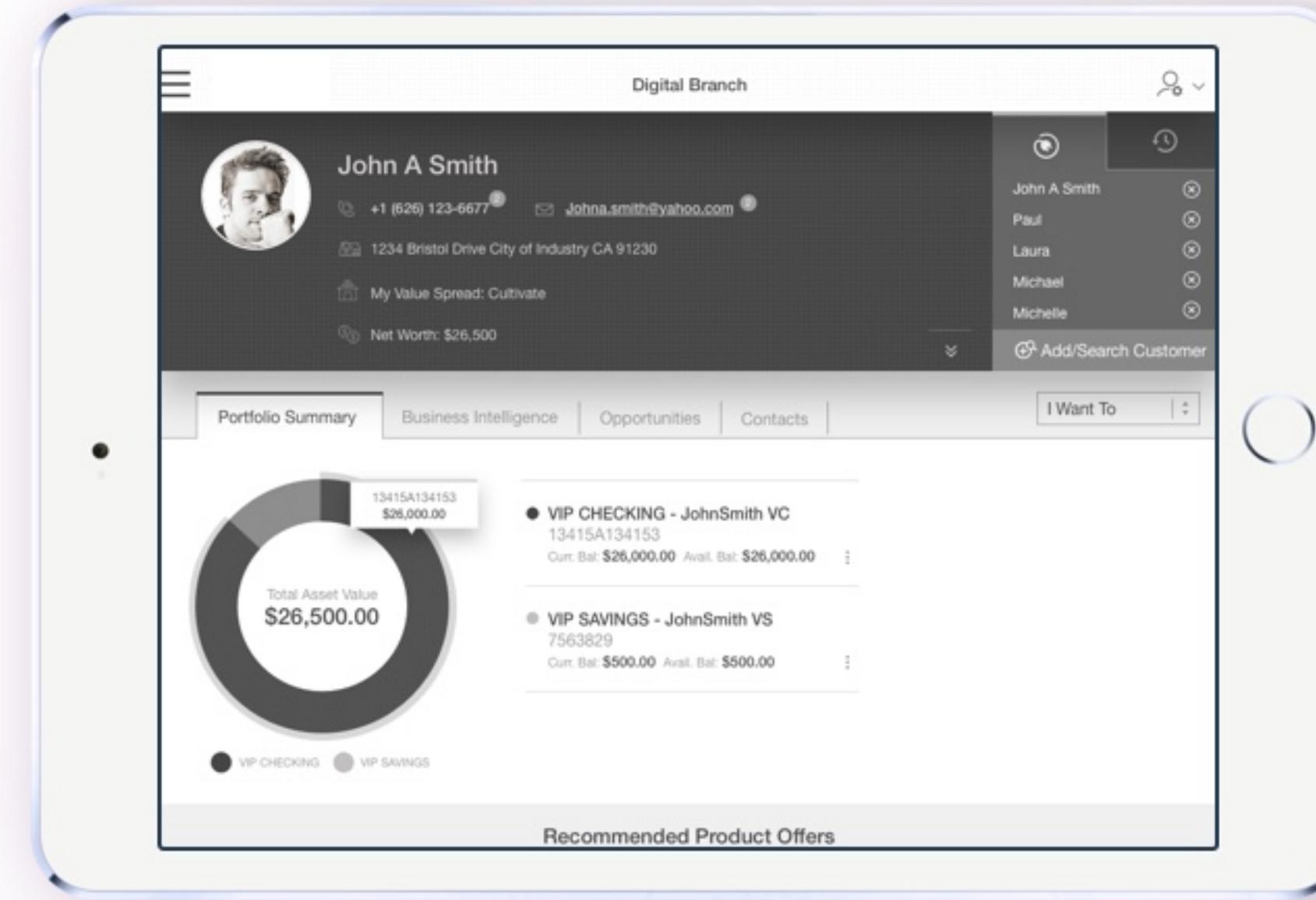
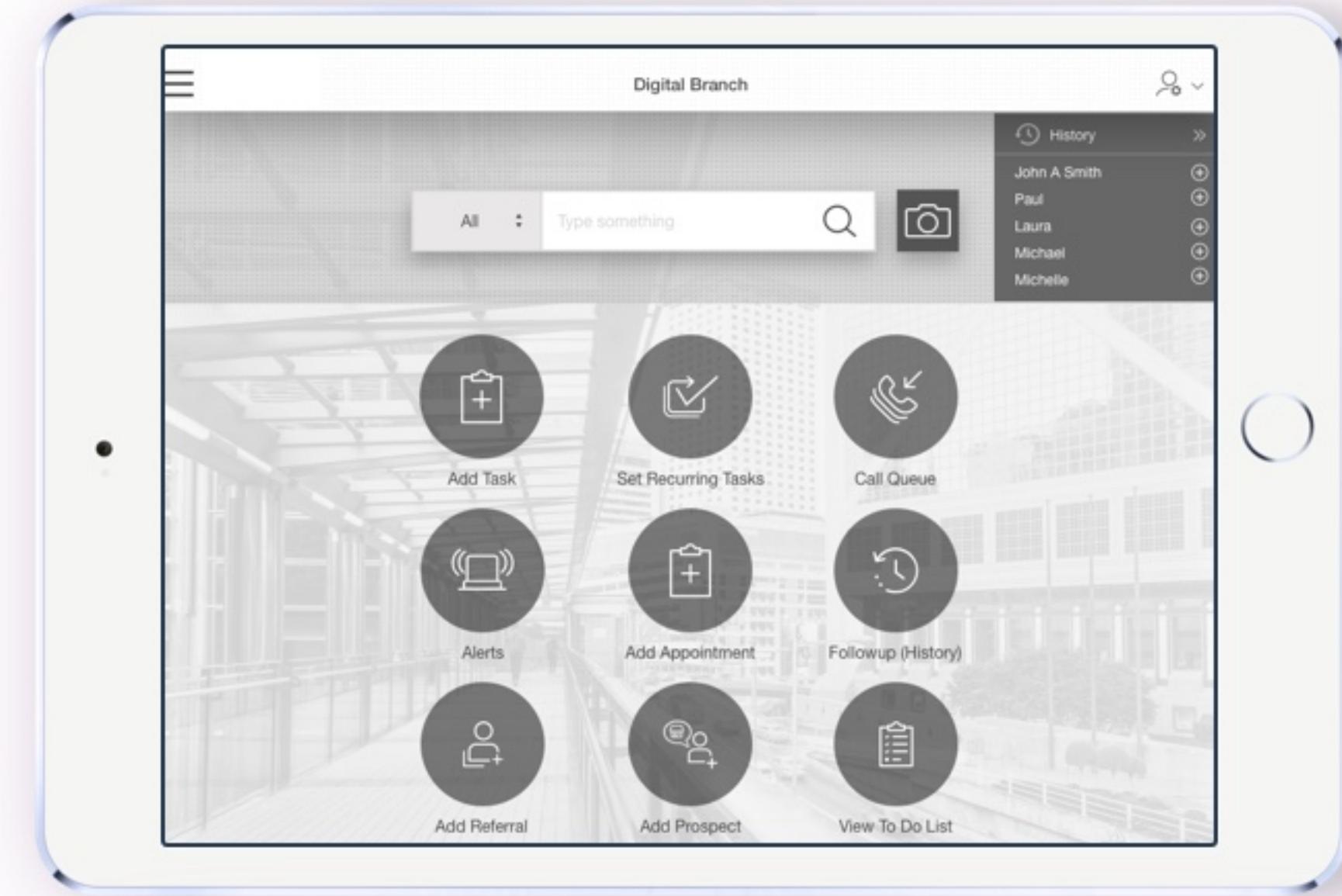
- Slow download times
- Data Crashes
- Poor communication

TECHNOLOGY



05

Wireframes



Digital Branch

To Do List

- Ack Ref
- Add Prospect
- Call Queue
- Follow-Up
- View List

View Prospect List

Prospect List

Name	Phone	Product	Last Contact	Last Contact By	Follow-Up
Danny Lewis	+1 (626) 123-6677	Carefree Income	12/20/1966	John A Smith	12/20/1966
Andy Lane	+1 (755) 945-4545	Carefree Checking	12/20/1966	John A Smith	12/20/1966
Mike Dubey	+1 (755) 945-4545	Carefree CD	12/20/1966	John A Smith	12/20/1966
Sarah Thames	+1 (244) 785-7897	Safety Deposit Box	12/20/1966	John A Smith	12/20/1966
Cathy Teller	+1 (852) 789-4745	Carefree Checking	12/20/1966	John A Smith	12/20/1966
Noah Arke	+1 (321) 741-7553	Carefree CD	12/20/1966	John A Smith	12/20/1966

Load more...

Digital Branch

To Do List

- Ack Ref
- Add Prospect
- Call Queue
- Follow-Up
- View List

View Contact List

Contact List

View Contact History **View Contacts**

Associate **Last Contact** **Description** **Status** **Contact Reason** **Opportunity/Service Detail**

Anna Mathew	08/09/2017	Follow up call based on interest expressed	Follow-Up	Opportunity	CD 360 promo
Anna Mathew	08/02/2017	Follow up call based on interest expressed	Follow-Up	Opportunity	CD 360 promo
Zeb Black	07/24/2017	Customer interested. Please follow up	Follow-Up	Opportunity	CD 360 promo
Zeb Black	07/18/2017	Follow up call based on time given	Follow-Up	Opportunity	CD 360 promo
Zeb Black	07/16/2017	Initial contact based on data	Initial	Opportunity	CD 360 promo

Digital Branch

To Do List

- Ack Ref
- Add Prospect
- Call Queue
- Follow-Up
- View List

Call Queue

Filters **I Want To**

Name	Home Phone	Status	Last Contact	Follow-Up
John Smith	123-529-111	Follow-Up	08/02/2017	Follow-up scheduled
Andy Lane	123-529-996	Pending	08/02/2017	Customer is waiting for n ...
Mike Dubey	123-645-534	Follow-Up	08/01/2017	Follow-up scheduled
Sarah Thames	123-529-996	Follow-Up	08/01/2017	Follow-up scheduled
Jane Austen	654-234-423	Pending	08/01/2017	Customer is waiting for n ...
Cathy Teller	456-234-235	Follow-Up	07/30/2017	Follow-up scheduled
Arnold Strong	655-423-654	Follow-Up	07/30/2017	Follow-up scheduled

Digital Branch

Teller

- BSA Function
- Tools
- Options
- Training
- Financial Transactions

Financial Transactions

Select Transaction Type: Checking Menu | Select Request: Fund Transfer | Search: Type something

Money Order

Serial Number	Amount
	\$ 0.00
Fee	Cash In
\$ 0.00	\$ 0.00
Check Amount(s)	Cash Out
\$ 0.00	\$ 0.00
Remitter	Payee

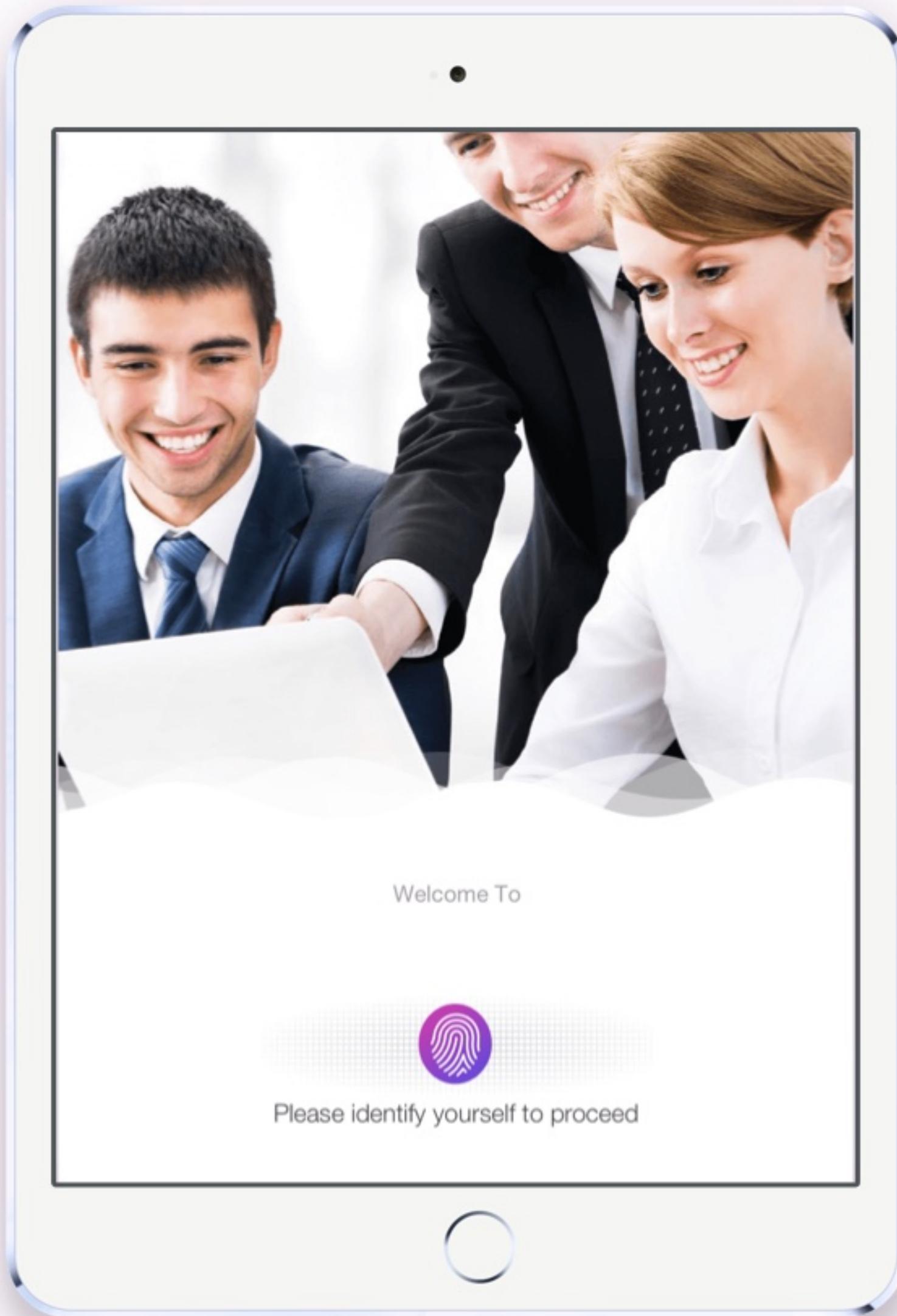
Posting Date: 08/10/2017
Ending Cash: \$1,144.00

Profile Snapshot

John A Smith
Signature
1234, Bristol Drive City of Industry, CA 91230

07

Visual Designs



A screenshot of a mobile application titled "Digital Branch". The top navigation bar shows "9:41 AM", "Sketch", and "100%". The header includes "In Session", "History", and a user profile icon. The main screen features a search bar with "All" and "Type something" options, and a camera icon. Below the search bar are several circular icons with purple outlines and text labels: "Add Appointment" (calendar), "Add Task" (checklist), "Set Recurring Tasks" (checkmark), "Alerts" (bell), "Call Queue" (phone), "Follow Up (History)" (clock), "Add Referral" (person), "Add Prospect" (person with plus), and "View To Do List" (list). On the right side of the header, there is a list of names: Mike Coffin, Jay Smith, Nielson Roberts, Michel Thomas, and Jacob Niel, each with a plus sign next to it. A "Add/Search Customer" button is also present.

