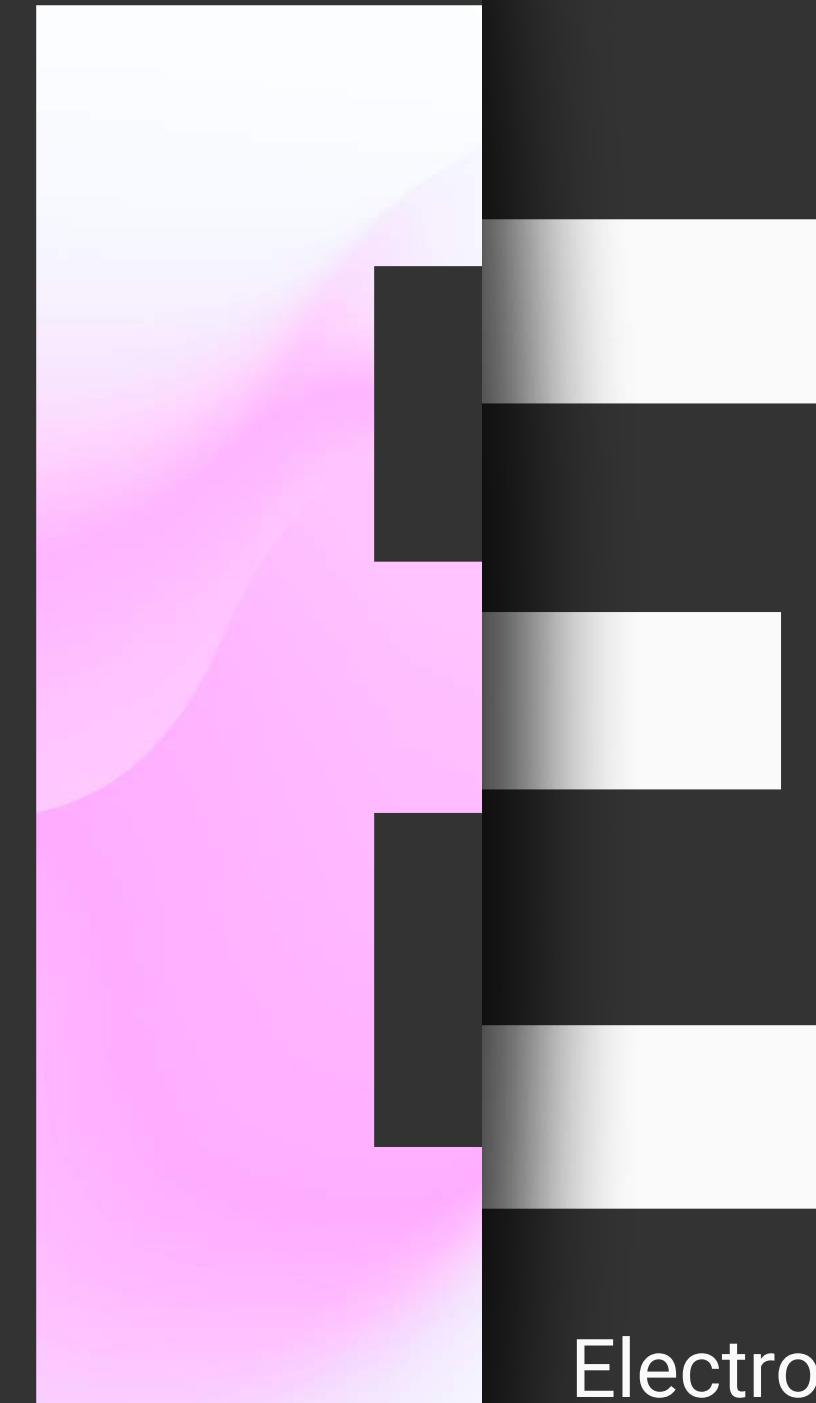


BMO



DISCOVERY & RESEARCH



Electronic Document Alert Enrollment

Identify trends and practices adopted by banks and institutions to address the Gateway Modernization initiative.

IN PROGRESS

START DATE

May 2021

DESIGNER

Deven Sharma

PRODUCT BRIEF

[Confluence](#)

Electronic Document Alert Enrollment

The business has identified a cost savings opportunity:
convert current user base from paper to eStatements.

The goal of this initiative is to address the approach for interrupting the Gateway user base to enroll into electronic statements.

- PHASES
- NOT STARTED
- BLOCKED
- IN PROGRESS
- COMPLETED



PHASES

1. Kick off

- Review product brief

2. Current State

- Review current flow / experience
- Examine list of all existing and future data points we can surface to users

3. User Research

- Review initial findings with team (DM and Production support)
- Document benefits and painpoints
- Document common use cases

4. Identify problems & opportunities

- Identify key insights
- Review problems and opportunities with team

5. Design

- Ideation and exploration
- Create low-fi designs
- Review with team
- Revise Designs based on feedback
- Review with Users
- Finalize Designs & Documentation

MAY

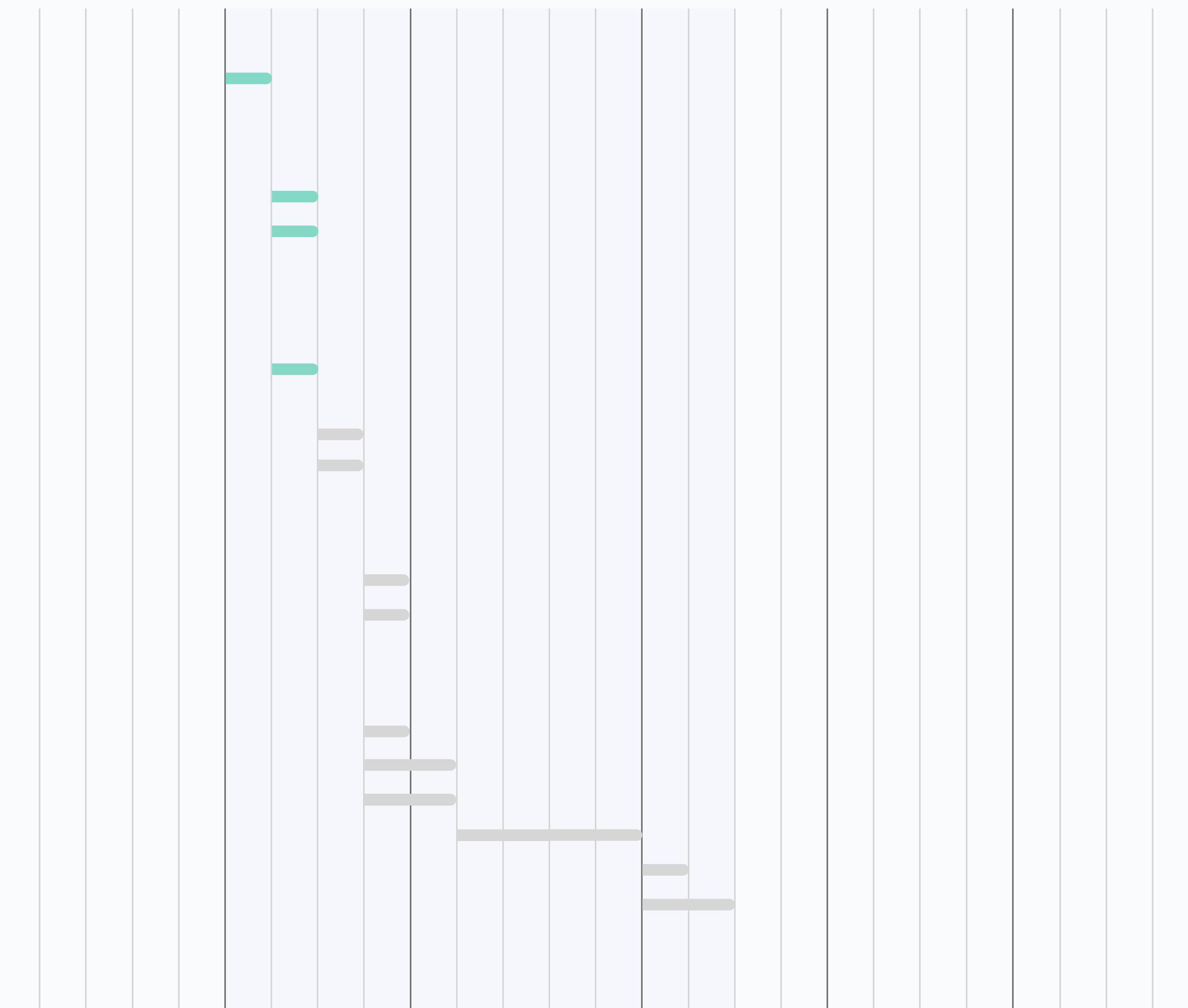
JUN

JUL

AUG

SEP

OCT



ELECTRONIC ALERT ENROLLMENT

the goal:

Create compelling eStatement enrollment opportunities for users.

How might we

Address wealth personas with the right approach.

How might we

Simplify the enrollment process for enrollment into alerts for e-statements.

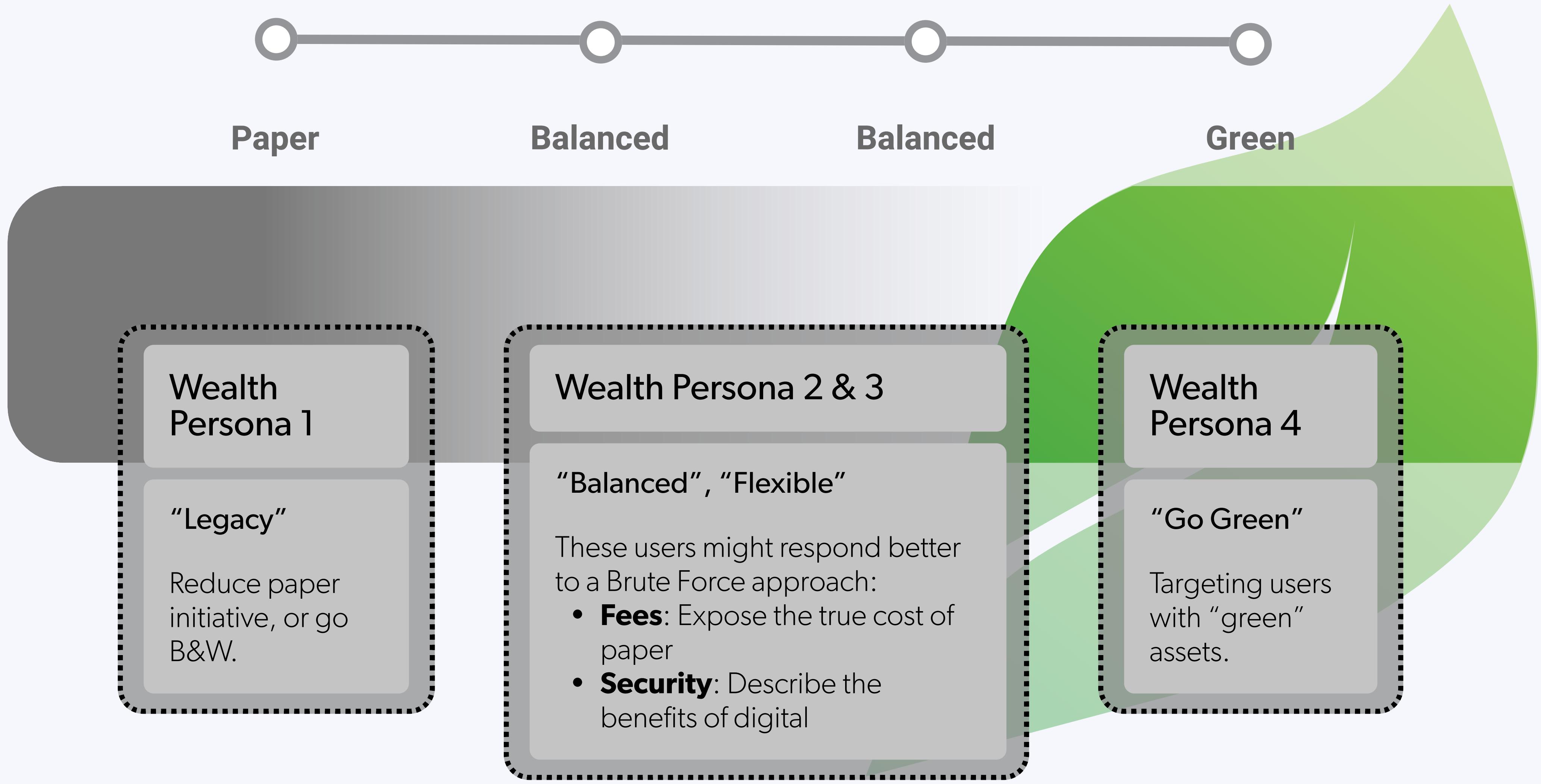
How might we

Generate components that are easily consumed by Journeys.

Hypothesis & Solutions

s1

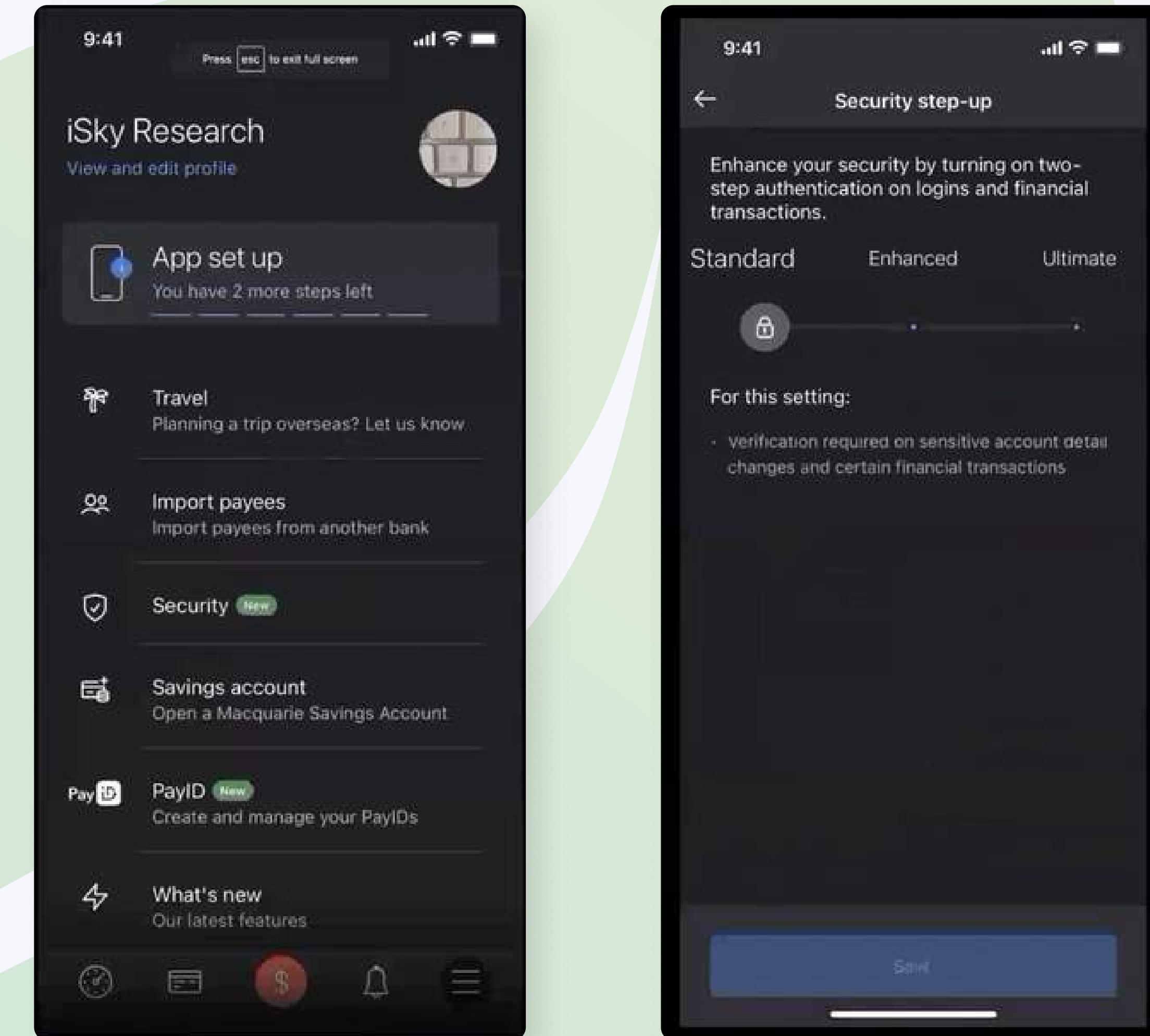
We can potentially use a gradient approach as opposed to a binary.



ELECTRONIC ALERT ENROLLMENT

isky mobile app

Security set-up for 2FA
demonstrates a granular selection.
This can be applied to our approach
to enrollment.



ELECTRONIC ALERT ENROLLMENT

bank of america

Call to action in the menus are driven by good use of color and emphasis on security.

Wealth Persona 2 & 3

“Balanced”, “Flexible”

These users might respond better to a Brute Force approach:

- **Fees:** Expose the true cost of paper
- **Security:** Describe the benefits of digital

09:41



Security wellbeing check [Close](#)

eStatements: 3 eligible account(s) [>](#)

Reduce your risk of identity theft by activating eStatements.

Mobile banking protection

App version: Up to date

Keeping your app up to date ensures you have the latest in security and features

Location: On

Allowing access to your location protects you from fraudulent transactions

More tips and information

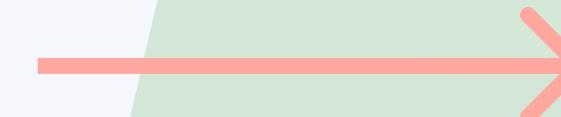
Change your password regularly to keep your online banking secure [>](#)

Be aware of the latest scams that fraudsters are using [>](#)

Find out about Westpac Protect™ card fraud and online banking guarantees [>](#)

barclays

Barclays has a non intrusive UI element to create an “interstitial” experience.



ELECTRONIC ALERT ENROLLMENT

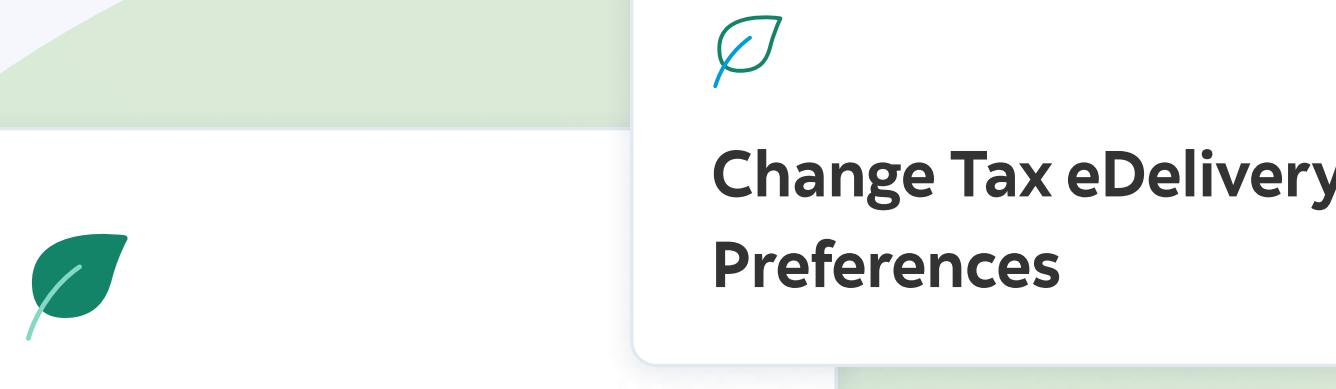
The collage includes the following screens:

- A main screen showing a balance of £5.00 and a message about linking accounts.
- An interstitial screen titled "An invite to Tech Pack" with a message about offers for gadgets.
- A screen with a "Quick links" section featuring icons for Cards, Home, Spending, and More.
- A screen with a banner at the top: "Discover more" and "What's new? Have you tried?" followed by a message: "Check out what's new in your app".
- A screen with a banner: "Discover more" and "What's new? Have you tried?" followed by a message: "Check out what else you can do".
- A screen with a banner: "Discover more" and "What's new? Have you tried?" followed by a message: "Replace Damaged Card".
- A screen with a green callout box labeled "Wealth Persona 1" and "Legacy" with the subtext: "Reduce paper initiative, or go B&W."
- A screen with a green callout box labeled "Go to Cards" and a video thumbnail.

ELECTRONIC ALERT ENROLLMENT

scotiabank

Enrollment into electronic documents are separated by lines of business.



Go green. Go paperless.

Switch your account preferences to paperless today.

It's an easy and convenient way to keep all your important financial information organized and stored in one place.

New eDocuments

Login to Scotia OnLine to sign up for Scotia eDocuments. Documents will only be sent by email if you have set your Document Preferences to paperless.

Document delivery

Manage your wealth and trading delivery preferences. Electronic documents are convenient, safe, and secure.

Switch all accounts to electronic statements

You'll also automatically get online statements for future wealth and trading accounts.

Private Investment Counsel ▾

Scotia iTRADE ^

Aubrey's RRSP - Cash (4321) >
Receiving documents electronically
Last modified 12 Jan 2021

Scotia iTRADE RRSP - Margin (5432) >
Receiving documents electronically and by mail
Last modified 12 Jan 2021

ELECTRONIC ALERT ENROLLMENT

scotiabank

Enrollment into electronic documents are separated by lines of business.

← Document delivery



Manage your wealth and trading delivery preferences. Electronic documents are convenient, safe, and secure.

[Switch all accounts to electronic statements \(Paperless\)](#)

You'll also automatically get online statements for future wealth and trading accounts.

Private Investment Counsel

[Go paperless for all Private Investment Counsel accounts](#)

Lou Demers - RRSP (9832)

Last modified 12 Jan 2021

Receiving documents by mail



Scotia iTRADE

[Go paperless for all Scotia iTRADE accounts](#)

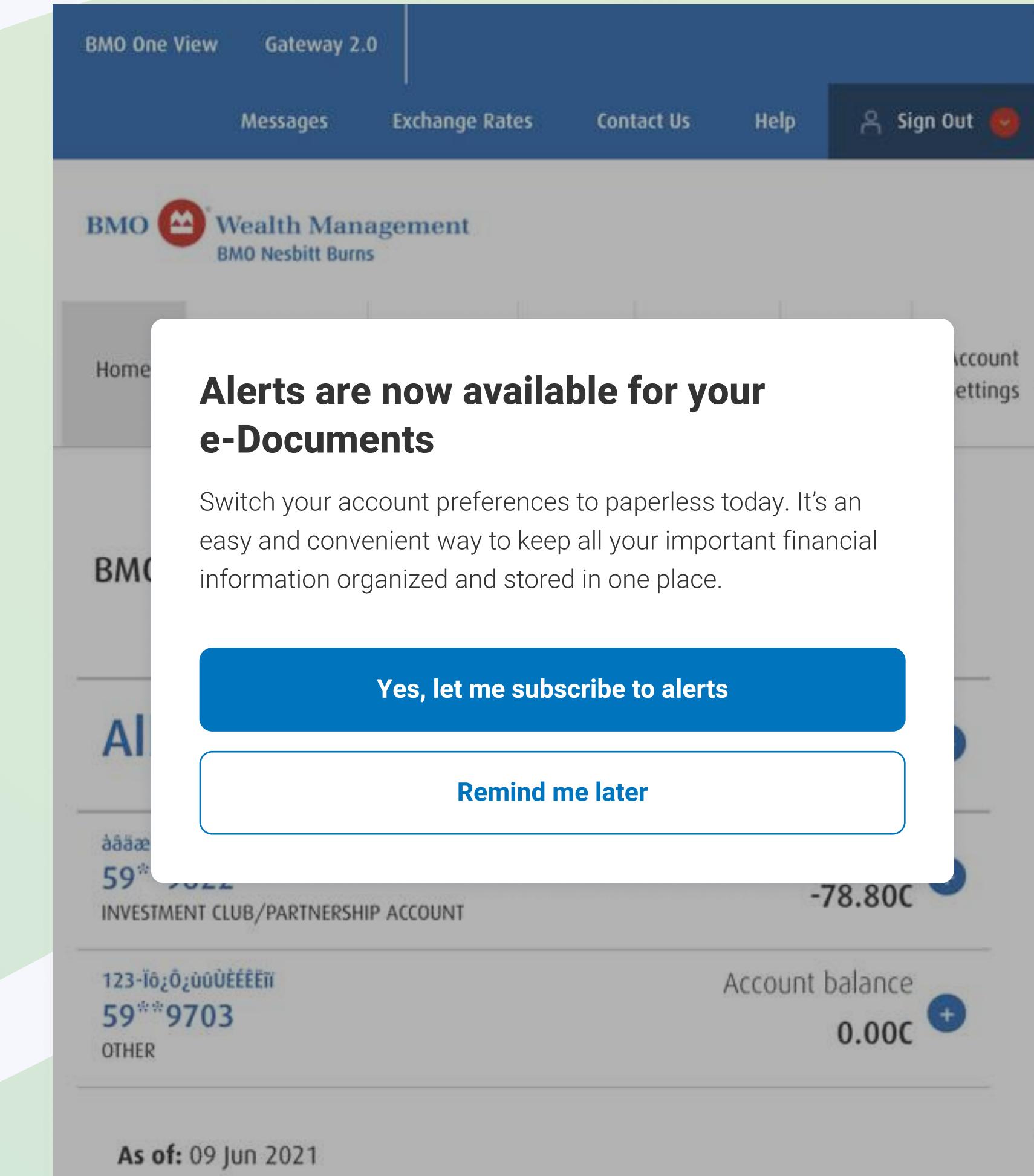
Aubrey's RRSP - Cash (4321)



ELECTRONIC ALERT ENROLLMENT

bmo concept

Enrollment into electronic document alerts.



ELECTRONIC ALERT ENROLLMENT

bmo concept

Enrollment into electronic document alerts.

BMO One View Gateway 2.0 Messages Exchange Rates Contact Us Help Sign Out

BMO Wealth Management
BMO Nesbitt Burns

Alert Home My Accounts Research Trade Virtual Portfolio Market Data Account Settings

BMO Nesbitt Burns Gateway

All Accounts

59**9622
INVESTMENT CLUB/PARTNERSHIP ACCOUNT

123-00000000
59**9703
OTHER

As of: 09 Jun 2021

Please note: Intraday account balances reported above only include equity trades completed as of the date indicated using today's foreign exchange rate(s). Equity trades executed in Managed Portfolio Account Program accounts are not reflected in the above intraday account balances.

Alerts are now available for your e-Documents

Switch your account preferences to paperless today. It's an easy and convenient way to keep all your important financial information organized and stored in one place.

Remind me later Yes, let me subscribe to alerts

BMO

Charitable Giving Program

Create a lasting legacy through BMO's customized philanthropic solution.

MarketWatch Latest News

Index Last Change

TSX Comp 20,011.17 -54.75(-0.27)

Click here to learn more

ELECTRONIC ALERT ENROLLMENT bmo concept

Enrollment into electronic document alerts.

BMO One View Gateway 2.0 Messages Exchange Rates Contact Us Help [Sign Out](#)

BMO Wealth Management
BMO Nesbitt Burns

Alert Home My Accounts Research Trade Virtual Portfolio Market Data Account Settings

Alerts are now available for your e-Documents
Switch your account preferences to paperless today.
[Link to preferences](#) X

BMO Nesbitt Burns Gateway

All Accounts Consolidated account balance **-78.80C**

59**9622 INVESTMENT CLUB/PARTNERSHIP ACCOUNT	Account balance -78.80C
59**9703 OTHER	Account balance 0.00C

As of: 09 Jun 2021

Please note: Intraday account balances reported above only include equity trades completed as of the date indicated using today's foreign exchange rate(s). Equity trades executed in Managed Portfolio Account Program accounts are not reflected in the above intraday account balances.

MarketWatch Latest News


BMO Charitable Giving Program
Create a lasting legacy through BMO's customized philanthropic solution.
[Click here to learn more](#)

ELECTRONIC ALERT ENROLLMENT

bmo concept

Enrollment into electronic document alerts.

BMO One View Gateway 2.0 Messages Exchange Rates Contact Us Help [Sign Out](#)

BMO Wealth Management Home My Accounts Research Trade Virtual Portfolio Market Data Account Settings

BMO Nesbitt Burns Gateway

All Accounts Consolidated account balance **-78.80C** [+](#)

59**9622 INVESTMENT CLUB/PARTNERSHIP ACCOUNT	Account balance -78.80C +
59**9703 OTHER	Account balance 0.00C +

As of: 09 Jun 2021

Please note: Intraday account balances reported above only include equity trades completed as of the date indicated using today's foreign exchange rate(s). Equity trades executed in Managed Portfolio Account Program accounts are not reflected in the above intraday account balances.

MarketWatch Latest News

Index	Last	Change
TSX Comp	20,011.17	-54.75(-0.27) +

Alert

Alerts are now available for your e-Documents
Switch your account preferences to paperless today.
[Link to preferences](#)



BMO Charitable Giving Program

Create a lasting legacy through BMO's customized philanthropic solution.

[Click here to learn more](#)

ELECTRONIC ALERT ENROLLMENT

bmo concept

Enrollment into electronic document alerts.

BMO One View Gateway 2.0 Messages Exchange Rates Contact Us Help [Sign Out](#)

BMO Wealth Management Home My Accounts Research Trade Virtual Portfolio Market Data Account Settings

BMO Nesbitt Burns Gateway

All Accounts Consolidated account balance **-78.80C** [+](#)

59**9622 INVESTMENT CLUB/PARTNERSHIP ACCOUNT	Account balance -78.80C +
59**9703 OTHER	Account balance 0.00C +

As of: 09 Jun 2021 **i** Alerts are now available for your e-Documents [Link to preferences](#)

Please note: Intraday account balances reported above only include equity trades completed as of the date indicated using today's foreign exchange rate(s). Equity trades executed in Managed Portfolio Account Program accounts are not reflected in the above intraday account balances.

MarketWatch Latest News

Index	Last	Change
TSX Comp	20,011.17	-54.75(-0.27) +

Charitable Giving [Program](#)

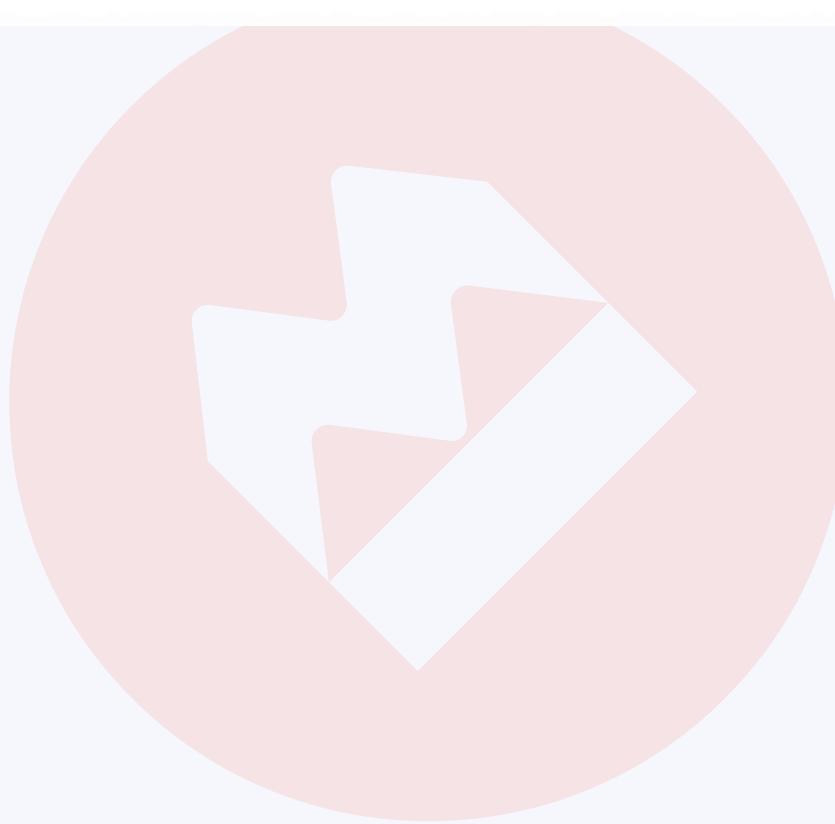
Create a lasting legacy through BMO's customized philanthropic solution.

[Click here to learn more](#)

ALERTS

scotiabank

Wealth notifications are separated by lines of business.



Stock alerts

If you have set up Stock Alerts, an email will automatically be sent to you. [You can manage your Stock Alerts here.](#)



Where would you like to receive notifications?

By checking an email or telephone number, you agree to receive text notifications from Scotiabank.

[Update banking personal information.](#)



Wealth notifications

Manage your wealth and trading notifications

Your wealth and trading notifications are sent to

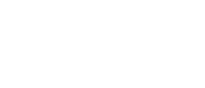
aubrey.graham@example.com

[Edit](#)



SecureShare

New documents from your wealth team.



Trade status changes (i)

As a security precaution, we highly recommend that this option remains selected.



ALERTS

scotiabank

Wealth notifications are separated
by lines of business.

← Wealth notifications

Manage your wealth and trading notifications

Changing your wealth and trading email address

Your wealth and trading notifications are currently sent to **aubrey.graham@example.com**

New email address

aubreyG@example.com

Cancel

Save email

SecureShare

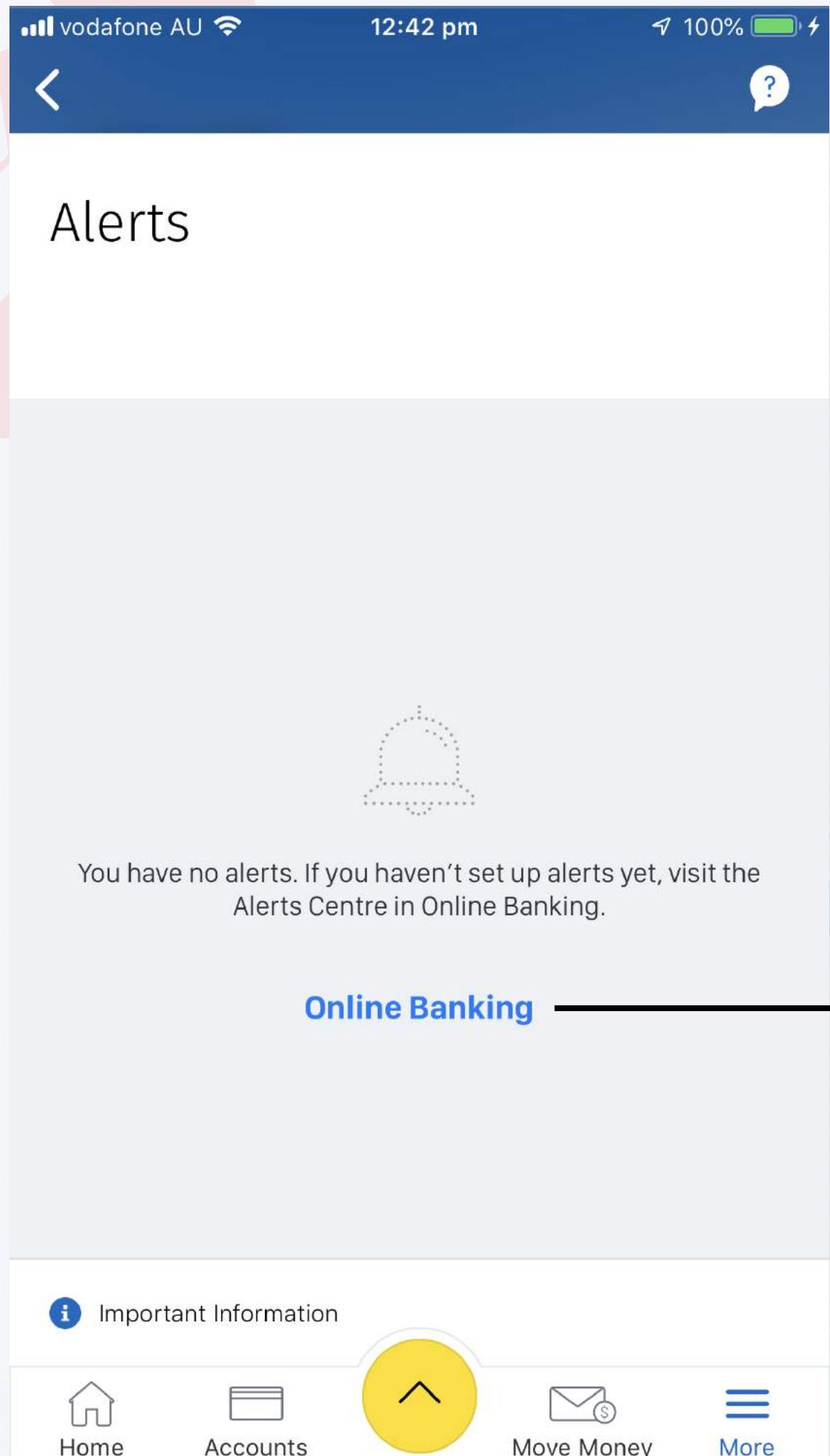
New documents from your wealth team.



ALERTS

rbc

Alert center
for RBC can
only be
configured
on desktop.



The screenshot shows the RBC online banking "Alert Settings - Edit Alerts" page. At the top, the RBC logo and "RBC Royal Bank®" are visible, along with a "Site Map" link and a "Sign Out" button. The date "December 11, 2020" is also shown. The top navigation bar includes "Products & Services", "My Accounts" (which is selected), and "Customer Service". Below the navigation, a sub-menu for "Banking" is open, showing options like "Business Accounts", "Account Services", "Pay Bills and Transfer Funds", "Alert Centre", "Alert Settings" (which is selected and highlighted in blue), "Profile and Preferences", and "Apply for Products and Services".

The main content area is titled "Alert Settings - Edit Alerts" and includes a "Getting Started" section with a link to "FAQs". The "Alert Preferences" section states: "You have not set up any preferences. If you want to receive Email, Text Message or Push Notification Alerts, you will need to set up preferences. [Set Up Preferences](#)". It explains that alerts will be sent to mobile devices if the RBC Mobile app supports push notifications and push notifications are enabled in device settings.

The "Alert Details" section shows alert settings for a "Chequing - ****" account. It lists four alert types:

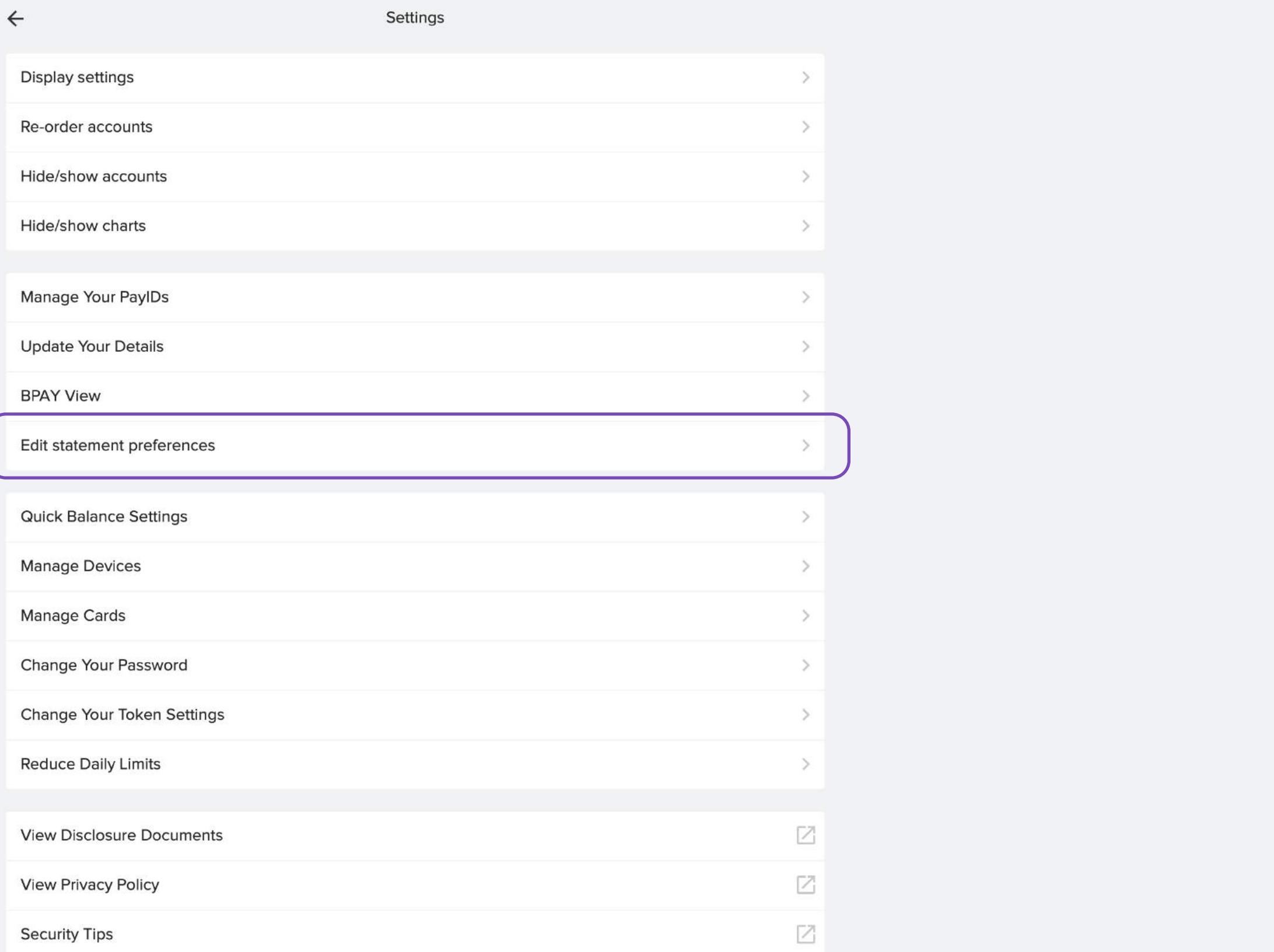
Alert Type	Email	Text Message	Alert Inbox
Low balance under \$ 250	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Withdrawal over \$ 500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit over \$ 500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

At the bottom of the "Alert Details" section are "Cancel", "Clear All", and "Save Changes" buttons. There is also a "Delete All Alerts" link at the very bottom right.

ALERTS

bendigo bank

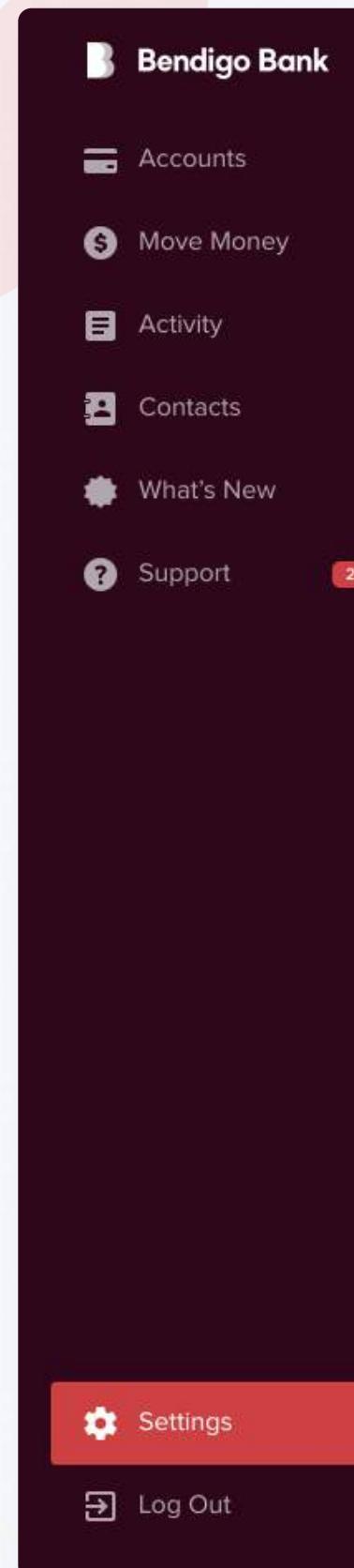
Alerts
preferences
are buried in
Settings.



ALERTS

bendigo bank

Alerts
preferences
are buried in
Settings.



← Edit Statement Preferences Save

✓ You're Paperless

Paperless statements are enabled for all available accounts!

New statement notifications will be sent to the following email address:

Email Address

@ [REDACTED]

Add an email address

Save

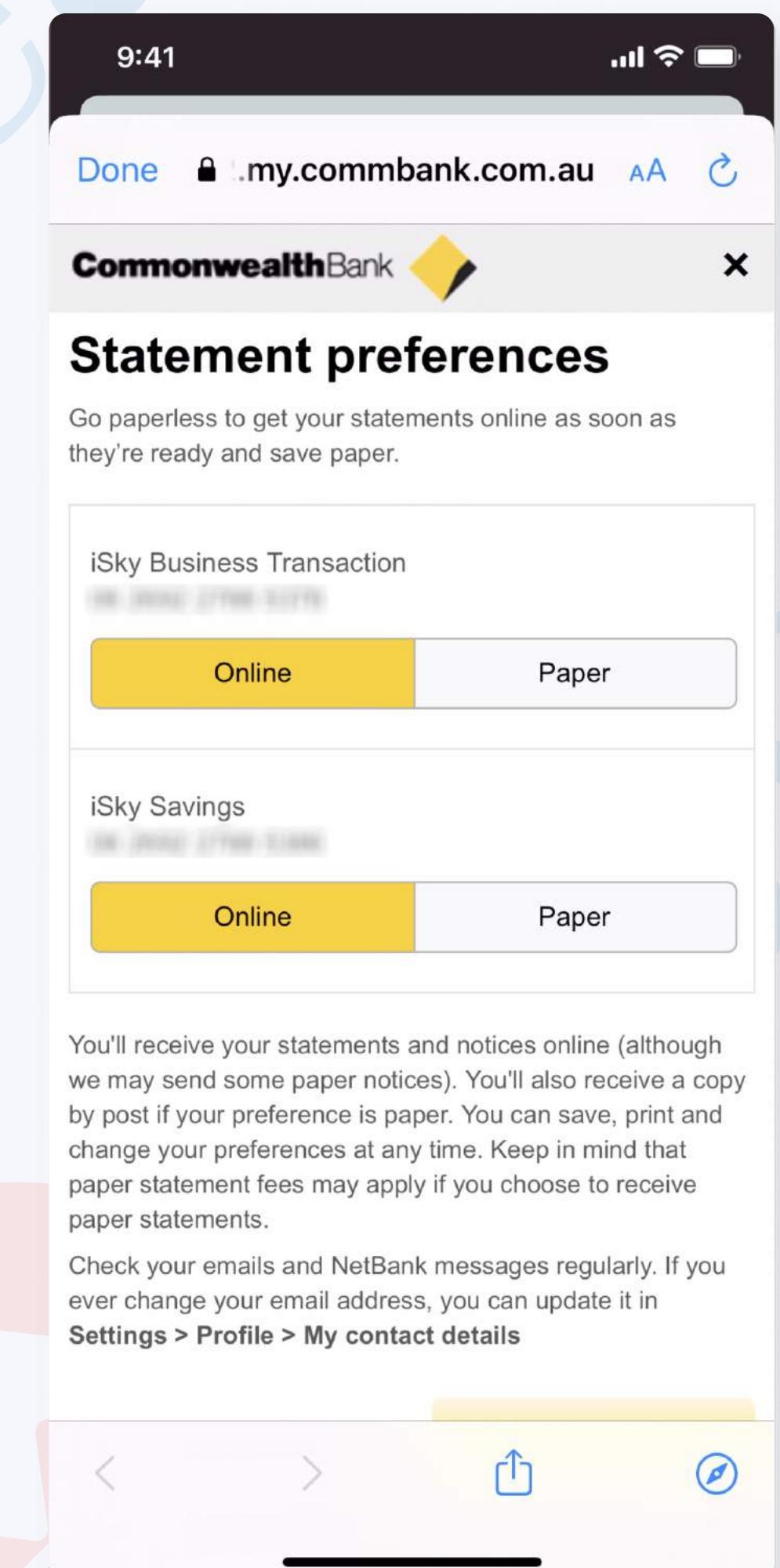
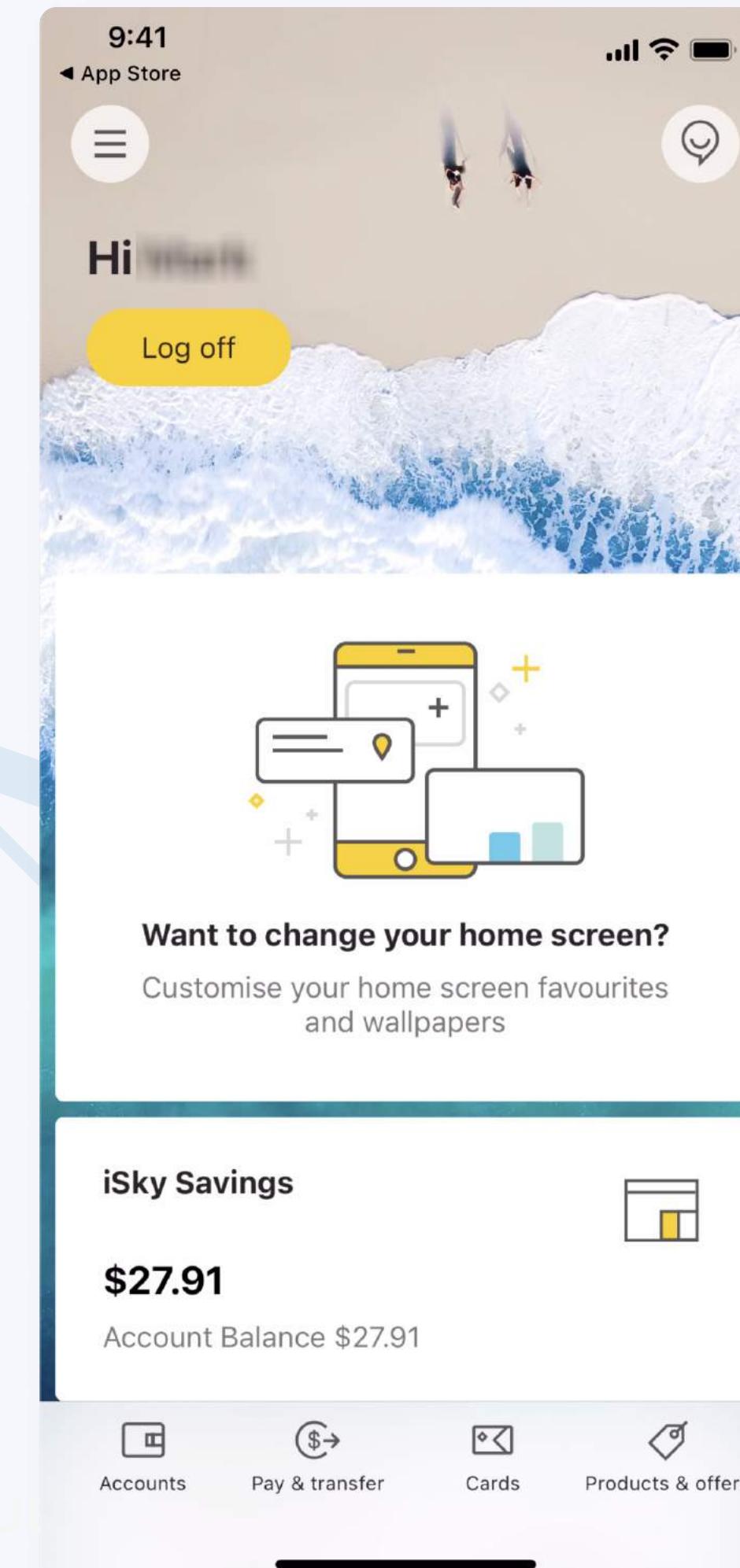
This screenshot shows the 'Edit Statement Preferences' screen. At the top right is a 'Save' button. The main area displays a message: '✓ You're Paperless' and 'Paperless statements are enabled for all available accounts!'. Below this, there is a field labeled 'Email Address' with a placeholder '@ [REDACTED]'. Underneath the field is a dark blue button labeled 'Add an email address'. At the bottom is a large green 'Save' button.

ALERTS

commonwealth bank

Preferences are separated by account, but no ability to select between SMS and Email here.

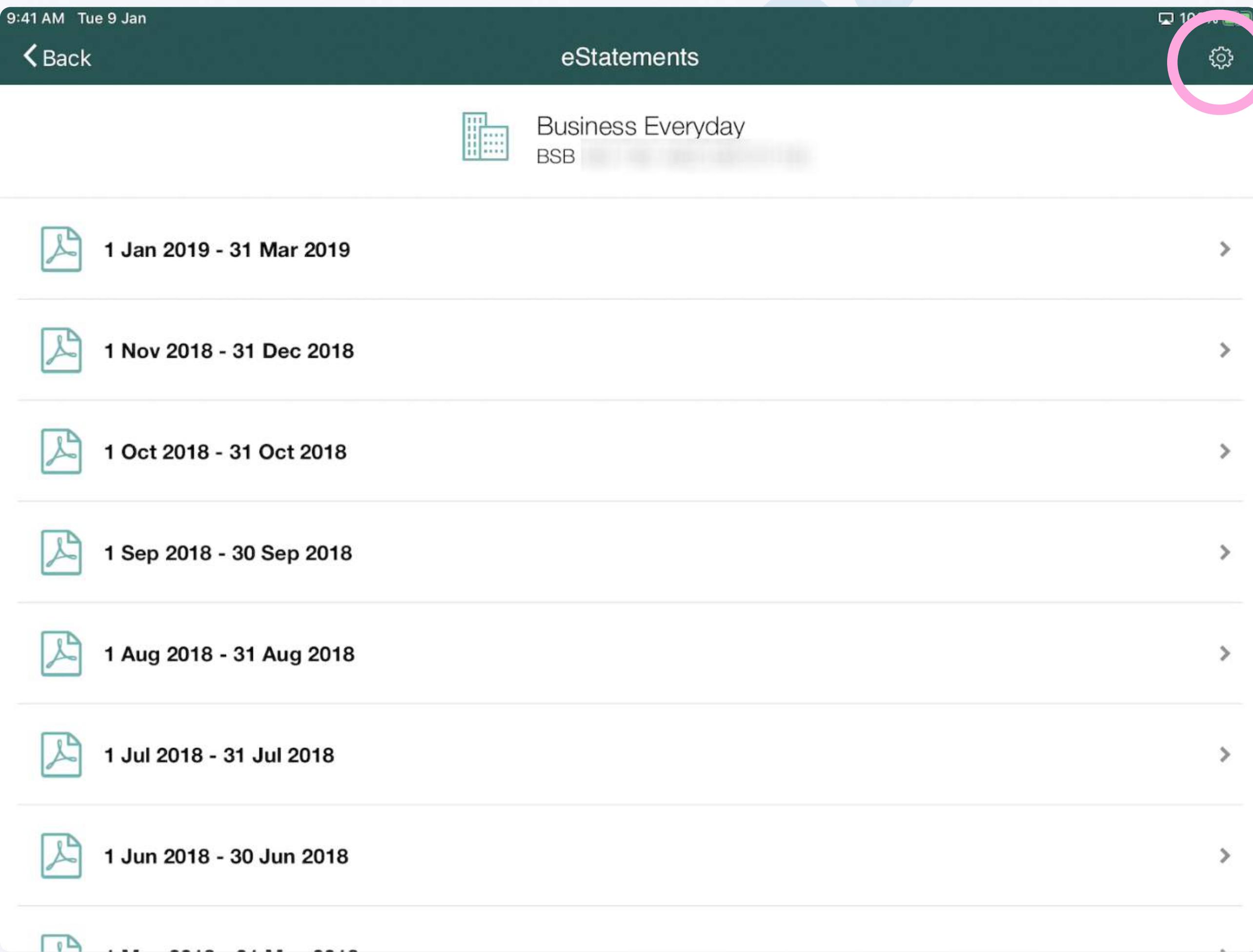
"We may send some paper notices"?



ALERTS

suncorp

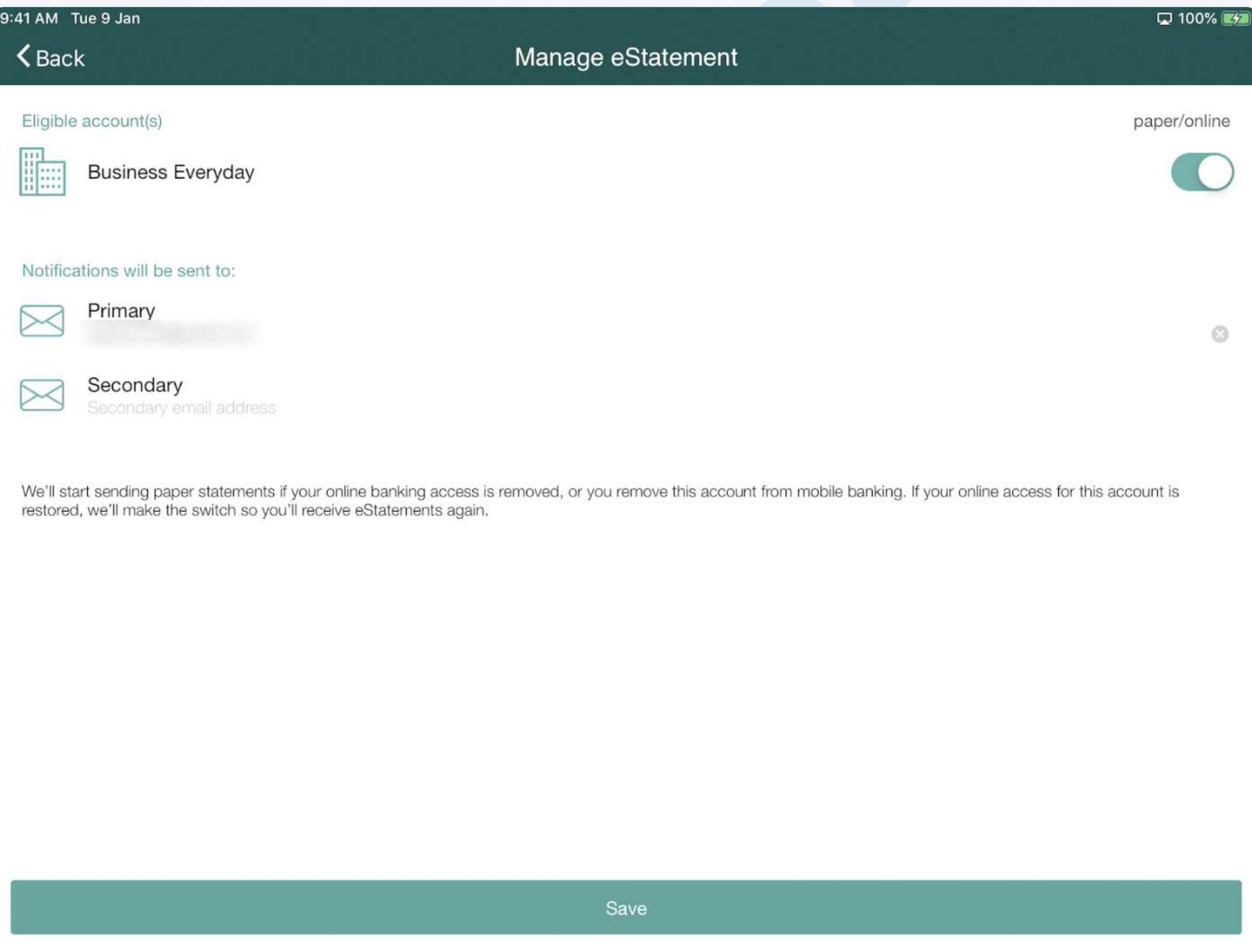
Alerts preferences are buried in Settings.



ALERTS

suncorp

Alerts preferences are
burried in Settings.

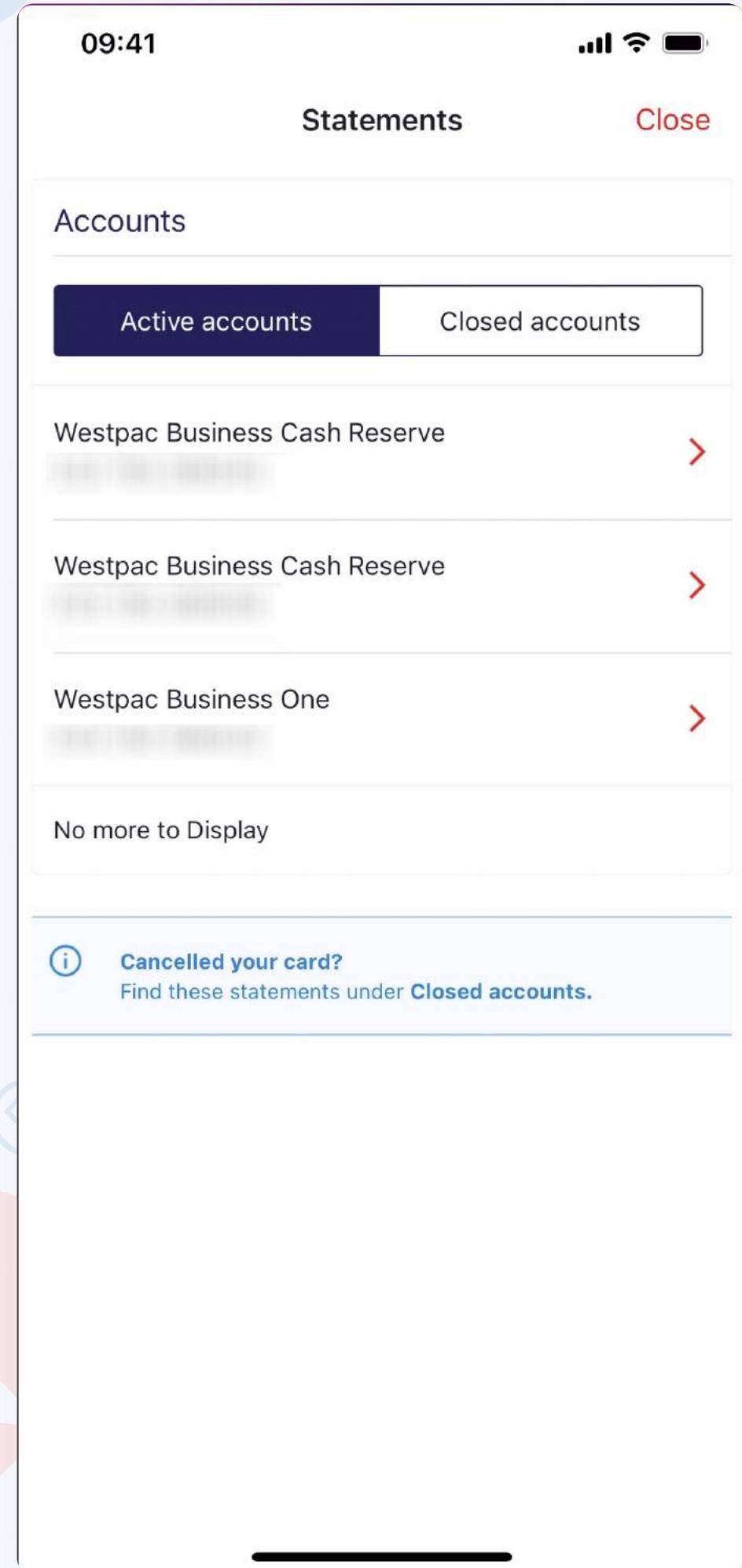
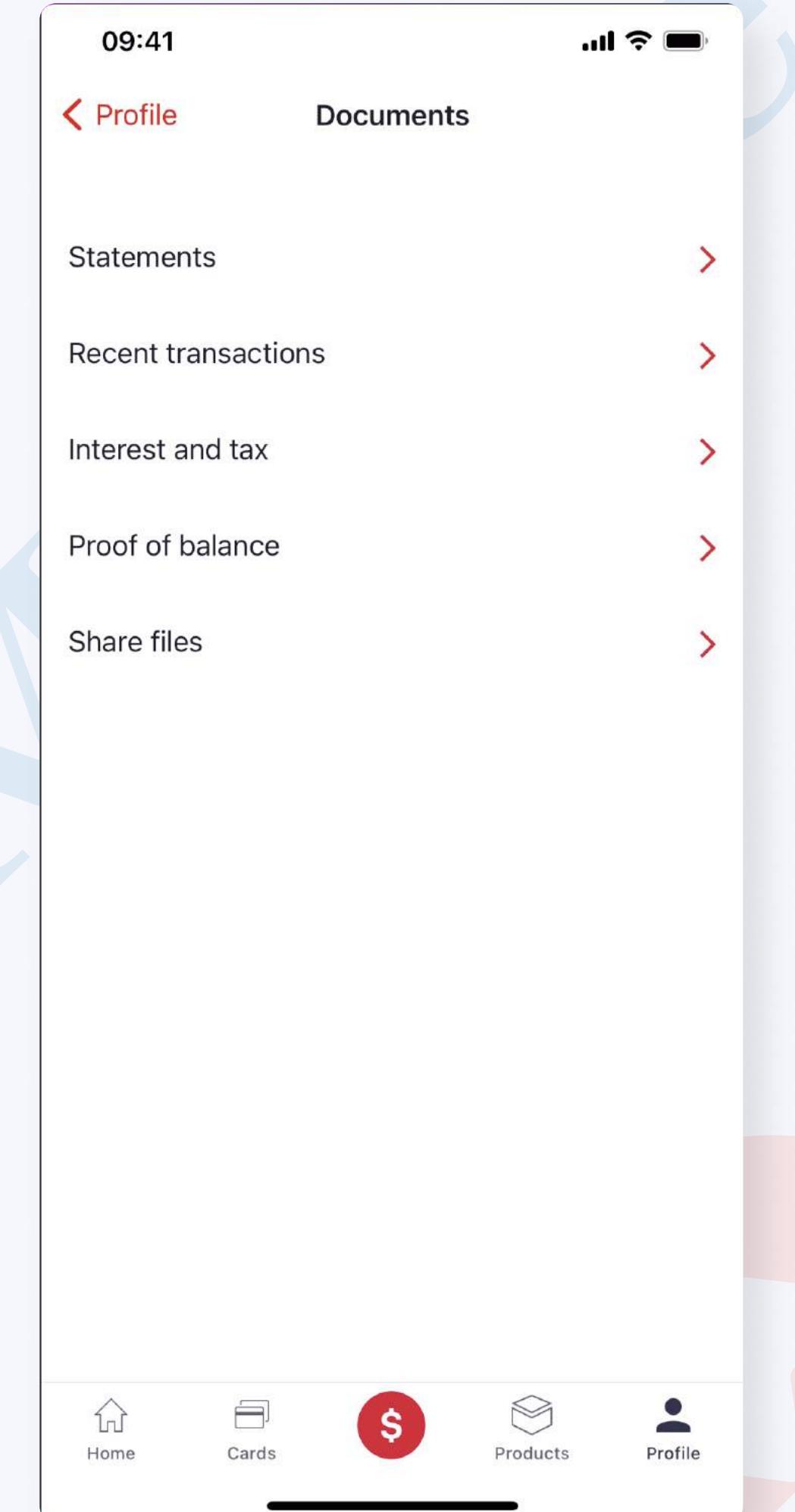
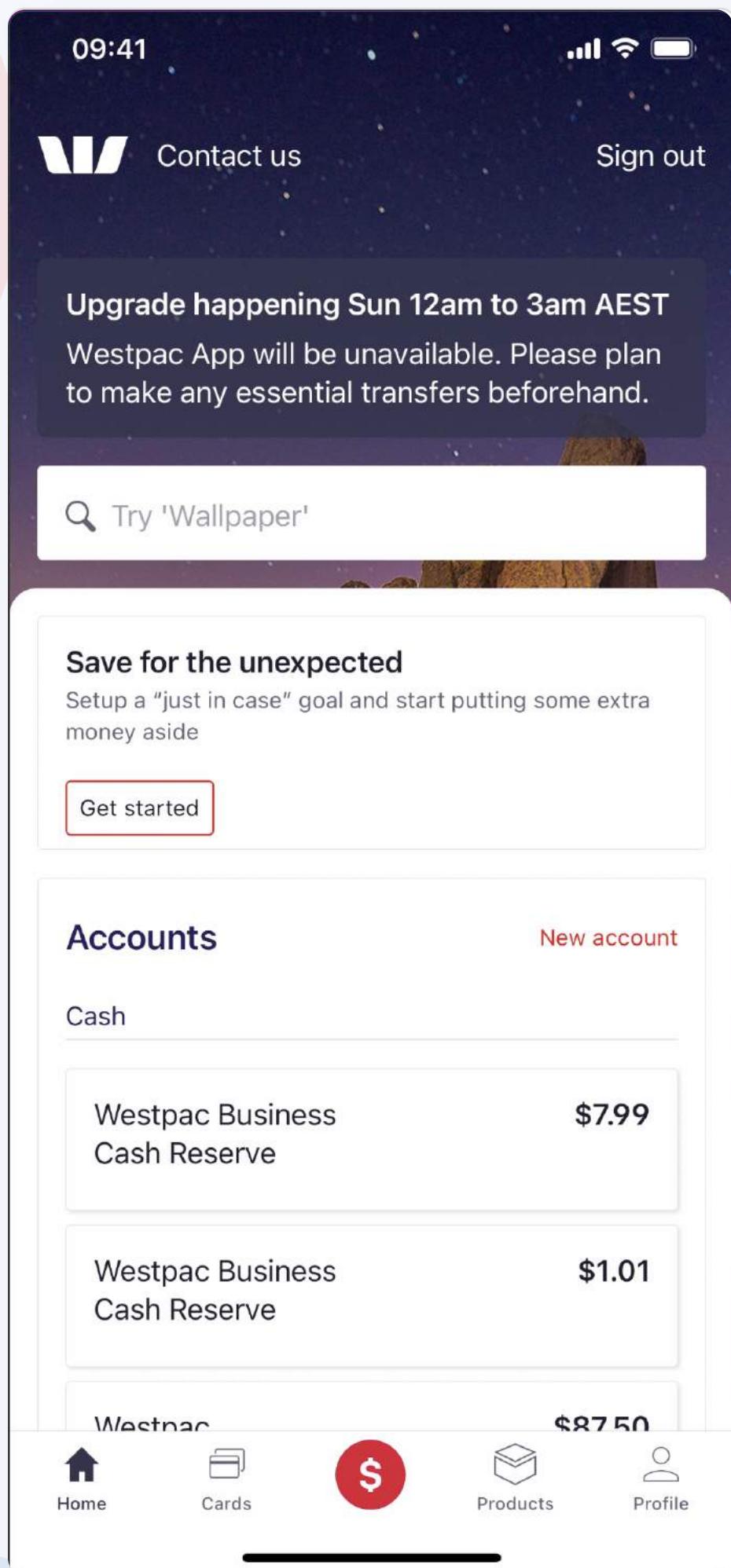


ALERTS

westpac

Granular configuration of the accounts is possible on mobile. Doesn't allow you to select SMS here.

"Proof of balance"?

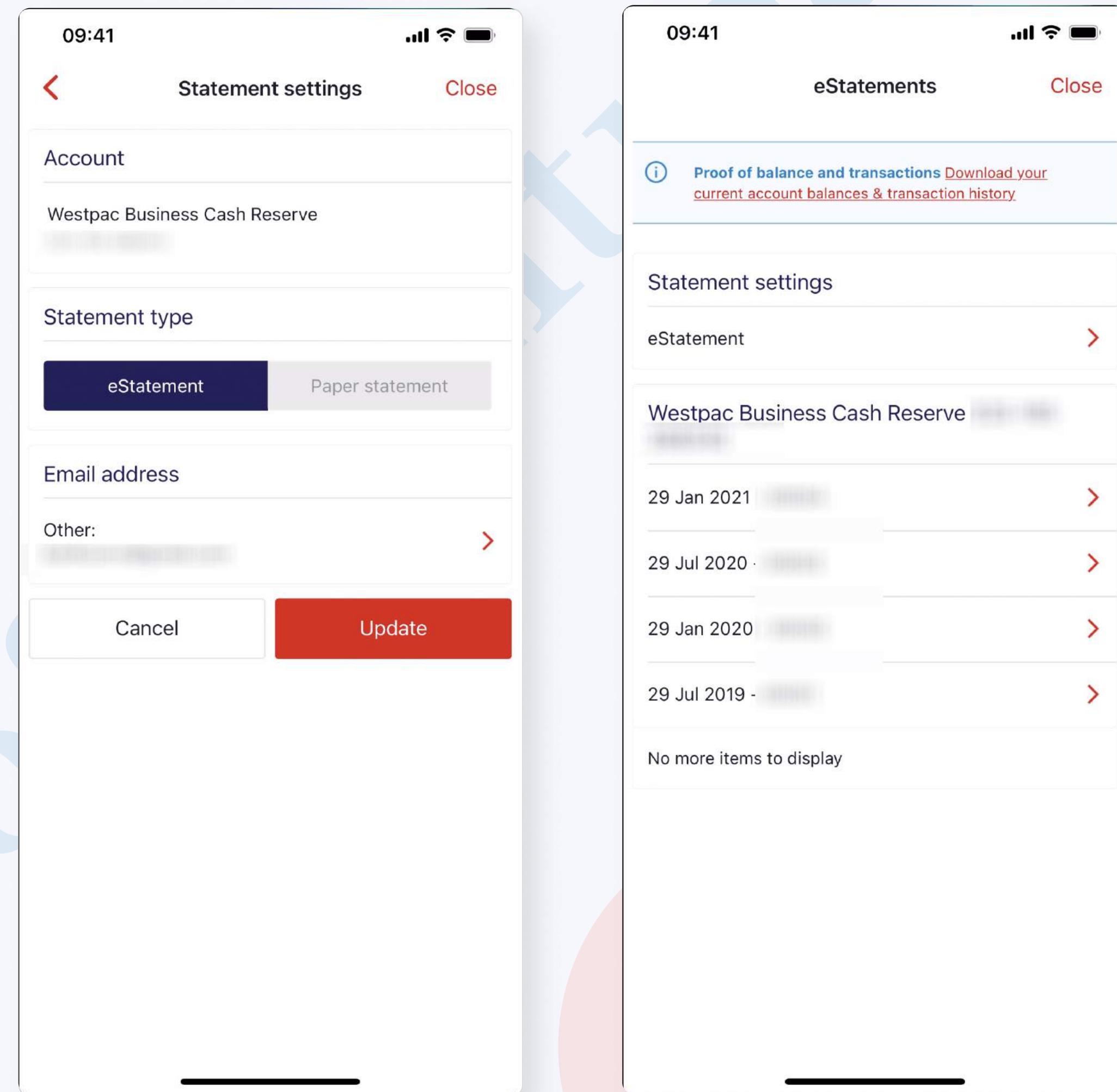


ALERTS

westpac

Granular configuration of the accounts is possible on mobile. Doesn't allow you to select SMS here.

"Proof of balance"?



ALERTS

westpac

Granular configuration of the accounts is possible on mobile. Doesn't allow you to select SMS here.

"Proof of balance"?

The image displays two screenshots of the Westpac mobile banking application. Both screenshots are timestamped at 09:41 and show a list of accounts.

Screenshot 1: Statements

This screen shows the "Statements" section. At the top, it says "Account" followed by "Westpac Business One". Below that is a list of statements with dates: 29 Apr 2021, 29 Jan 2021, 29 Oct 2020, 29 Jul 2020, 29 Apr 2020, 29 Jan 2020, 29 Oct 2019, 29 Jul 2019, and 29 Apr 2019. Each statement entry has a red arrow pointing to its right. At the bottom, it says "No more items to display".

Screenshot 2: Proof of balance

This screen shows the "Proof of balance" section. It lists several accounts with checkboxes next to them: "Account 1", "Account 2", "Account 3", "Westpac Business Cash Reserve", "Westpac Business Cash Reserve", "Westpac Business One", and "United States Dollars Currency Account".

