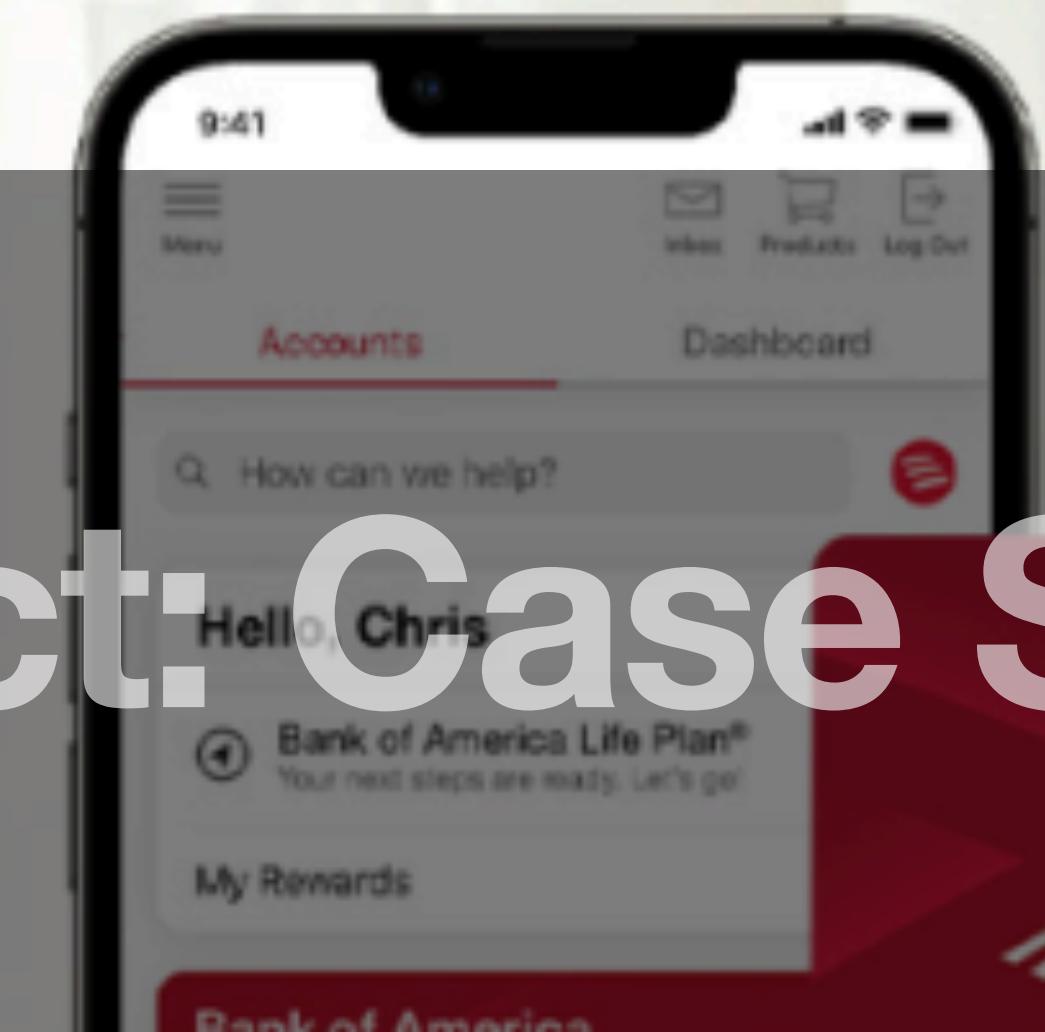


Bank of America Advantage Banking

Welcome to the future of banking

Open a checking account today.

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Advantage Banking Project: Case Study

Overview

The **Advantage Banking Project** at **Bank of America** aimed to **revolutionize digital banking** by introducing a **new consumer checking product**.

This initiative focused on **simplifying client research** and **associate sales processes**, allowing customers to **customize their account features** to suit their **evolving financial needs** while **protecting them from unexpected fees**.

Our Challenge

The project's primary challenge was designing a digital solution within a **\$1.55MM budget** that could **adapt to customer needs over time, ensure a seamless user experience, and integrate with existing banking systems.**

The **absence of an assigned architect** at the project's inception **added complexity**, requiring **innovative management and coordination** across technical and business teams.

Solution

As **Sr Product Designer**, I played a pivotal role in addressing these challenges through **strategic design thinking** and **collaboration**.

My responsibilities included:

Agile Methodology: Flexibility and Adaptability

Utilizing Agile practices, we maintained flexibility and adaptability in our project management approach.

Wireframes served as a crucial system of record. They guide the development team and ensure alignment with project goals throughout its lifecycle.

Collaboration at the Core: Design Meets Strategy

As the central touchpoint, I fused **design** and **strategy** **with the Product Owner** (also **LOB**), **Content Strategist**, and **Tech Lead**—who brought in the **Engineering Team's insights**. This pivotal role sharpened our focus on the **commercial banking audience**, blending **innovative design** with **technical precision** to meet user needs effectively.

Navigating Customer Retention:

The transition to "**Advantage Banking**" posed a challenge. Our focus was on **perfecting the welcome messaging to retain customers**, making it **engaging and clear** to prevent any loss during the shift.

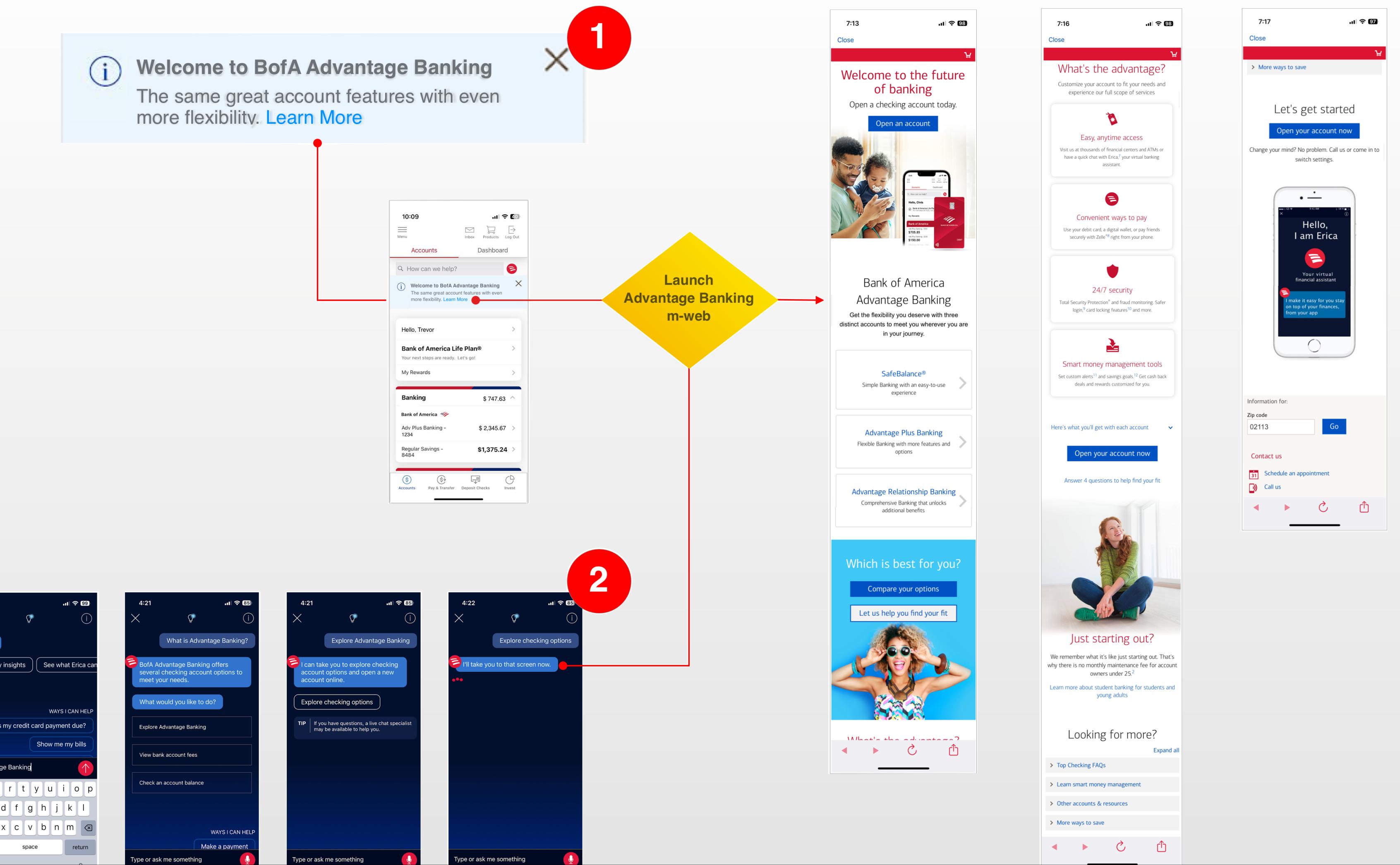
Consistency Across Platforms:

Beyond adhering to compliance standards like WCAG, the real test was in **maintaining message consistency across platforms**. Ensuring **accessibility** and **engagement** across all user touchpoints was key.

Timely Delivery:

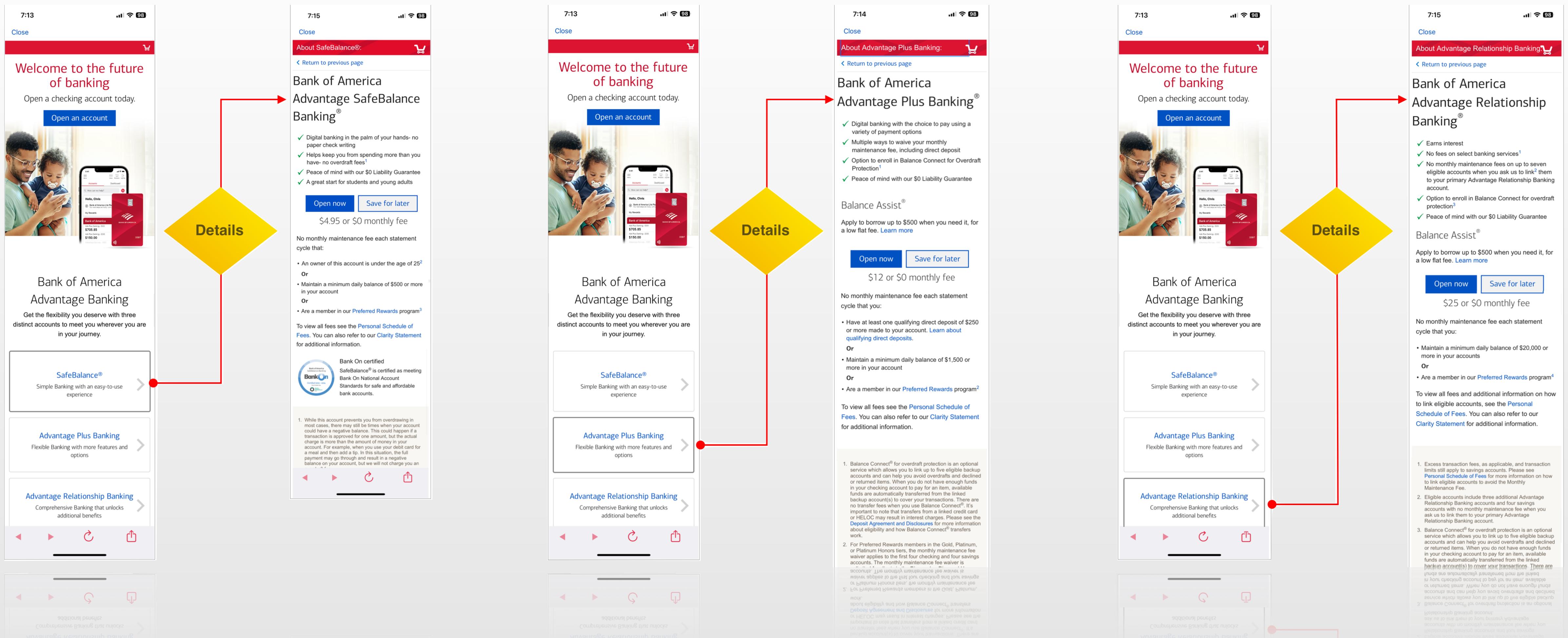
This meticulous, user-centered strategy ensured we met our technical and business objectives on schedule, emphasizing a seamless experience and inclusivity for our commercial banking clients.

Outcomes & Deliverables



Entry points to Advantage Banking landing page (M-Web)

Product detail pages (M-Web)

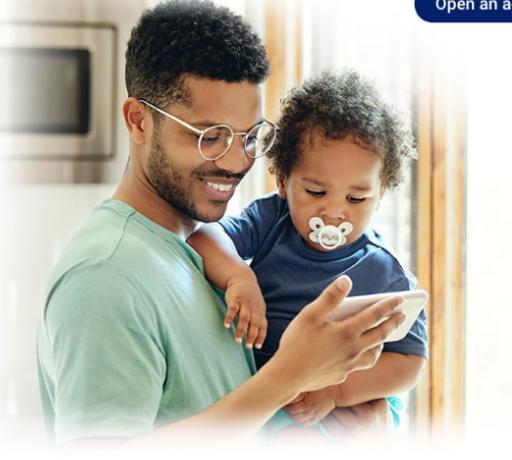


Advantage Banking landing page (Desktop)

Welcome to the future of banking

Open a checking account today.

[Open an account](#)



Bank of America Advantage Banking

Get the flexibility you deserve with three distinct accounts to meet you wherever you are in your journey.

- SafeBalance®** Simple Banking with an easy-to-use experience
- Advantage Plus Banking** Flexible Banking with more features and options
- Advantage Relationship Banking** Comprehensive Banking that unlocks additional benefits

Which is best for you?

[Compare your options](#)

[Let us help you find your fit](#)

What's the advantage?

Customize your account to fit your needs and experience our full scope of services

- Easy, anytime access** Visit us at thousands of financial centers and ATMs or have a quick chat with EricaTM your virtual banking assistant.
- Convenient ways to pay** Use your debit card, a digital wallet, or pay friends securely with ZelleTM right from your phone.
- Smart money management tools** Set custom alertsTM and savings goals.TM Get cash back deals and rewards customized for you.
- 24/7 security** Total Security ProtectionTM and fraud monitoring. Safer loginTM card locking featuresTM and more.

Here's what you'll get with each account

[Chat](#)

Here's what you'll get with each account

Fraud protection Our \$0 Liability GuaranteedTM credits fraudulent transactions made with your debit card back to your account as soon as the next business day if your card is lost or stolen.

Mobile depositsTM Deposit a check into your account using the camera on your smartphone or tablet and the Mobile Banking app. Don't worry. Check images are stored securely at the bank and never on your device.

Debit card controlsTM Lock a missing card quickly and easily to prevent unauthorized use. Need your new card fast? Request a digital card through our mobile app. Cards can be added to a digital wallet for use at stores, cardless ATMs and more.

Custom alerts Know now and react fast to important account changes. You can set custom alertsTM via email or text for things like a low balance, a pending deposit, an upcoming bill and more.

Better budgeting See the big picture with our interactive Spending and Budgeting tool.TM Track your habits and set up budgets to take more control over your money.

Fast, secure sign-in Need to access your account quickly? Log in to the Bank of America Mobile Banking app using the fingerprint feature on your mobile device.TM

[Open your account now](#)

Just starting out?

We remember what it's like just starting out. That's why there is no monthly maintenance fee for account owners under 25.TM

[Learn more about student banking for students and young adults](#)

Looking for more?

[Top Checking FAQs](#)

How can I open a checking account with Bank of America?

How do I enroll in Online Banking?

How do I find my checking account number?

See all checking FAQs

Learn smart money management

Other accounts & resources

More ways to save

Let's get started

[Open your account now](#)

Change your mind? No problem. Call us or come in to switch settings.

ZIP code* Information for: 02113 [Go](#)

Contact us [Schedule an appointment](#) 844.375.7028

Let's get started

[Open your account now](#)

Change your mind? No problem. Call us or come in to switch settings.

ZIP code* Information for: 02113 [Go](#)

Contact us [Schedule an appointment](#) 844.375.7028

1. While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance. This could happen if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. For example, when you use your debit card for a meal and then add a tip. In this situation, the full payment may go through and result in a negative balance on your account, but we will not charge you an overdraft fee.

2. Fiduciary titled accounts, including UTMA / UGMA, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Please refer to the [Personal Schedule of Fees](#) for more information.

3. For Preferred Rewards members in the Gold, Platinum, or Platinum Honors tiers, the monthly maintenance fee waiver applies to the first four checking and four savings accounts. The monthly maintenance fee waiver is unlimited for clients in the Diamond or Diamond Honors tiers. For Preferred Rewards program eligibility requirements, go to [Preferred Rewards](#).

4. Balance ConnectTM is overdraft protection is an optional service which allows you to link up to five eligible banking accounts and can help you avoid overdrafts and declined or returned items. When you do not have enough funds in your checking account to pay for an item, available funds are automatically transferred from the linked backup account(s) to cover your transactions. There are no transfer fees when you use Balance ConnectTM. It's important to note that transfers from a linked credit card or HELOC may result in interest charges. Please see the [Deposit Agreement and Disclosures](#) for more information about eligibility and how Balance ConnectTM transfers work.

5. Excess transaction fees, as applicable, and transaction limits still apply to savings accounts. Please see [Personal Schedule of Fees](#) for more information on how to link eligible accounts to avoid the Monthly Maintenance Fee.

6. Eligible accounts include three additional Advantage Relationship Banking accounts and four savings accounts with no monthly maintenance fee when you ask us to link them to your primary Advantage Relationship Banking account.

7. The mobile feature, Erica, is only available in the English language. This feature requires that you download the latest version of the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

8. Zelle and Zelle-related marks are wholly owned by EWS, LLC and are used herein under license. Transfers require enrollment in the service and must be made from a Bank of America consumer deposit account to a domestic bank account or a debit card. Recipients have 14 days to register to receive money or the transfer will be canceled. Transactions between enrolled Zelle users typically occur in minutes. If your recipient is not yet enrolled with Zelle, it may take between 1 and 3 business days after they enroll. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the [Online Banking Service Agreement](#) for details, including cut-off and delivery times. Data connection required. Wireless carrier charges may apply.

9. Zelle is intended for sending money to family, friends and people whom you are familiar with. We recommend that you do not use Zelle to send money to persons that you do not know.

10. Certain devices are eligible for enrollment in Touch IDTM, Face IDTM or fingerprint login. If eligible, you will have the option to enroll by following the prompts within the Mobile Banking app. If you store multiple fingerprints on your device including those of additional persons, those persons will also be able to access your Bank of America Mobile Banking app via fingerprint, including the ability to access a call center, when Touch ID or fingerprint is enabled. Data connection required. Wireless carrier fees may apply.

11. When you place a lock on your debit or ATM card via Online or Mobile Banking, it will prevent most types of card transactions from being processed until you take action to unlock your card. Any virtual cards linked to the locked card will also be locked. However, the lock will not stop card transactions presented as a new recurring or a previously scheduled recurring transaction by the merchant, transactions using other cards linked to your deposit account, or the posting of refunds or credit adjustments to your account. Additionally, transactions that occurred prior to locking the card will not be affected. Locking your card is not a replacement for reporting your card lost or stolen. This feature is available on the Mobile Banking app for iPad, iPhone and Android devices. Data connection required. Wireless carrier fees may apply.

12. You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

13. The Spending & Budgeting tool is currently available in Online banking and Mobile banking (Android & iPhone only) for customers with checking or savings accounts.

14. Annual Percentage Yield is accurate as of 02/23/2024. Applicable only to Bank of America Relationship BankingTM, which is a variable rate account. Rates may change at any time without prior notice. Fees could reduce earnings on the account. The minimum opening deposit for this account is \$100.

15. The Deposit Agreement and Disclosures provides details about transaction processing and posting. They also explain how and when overdrafts may be paid, and how and when overdraft and returned item fees will be assessed with either overdraft setting.

16. We'll charge this fee for each item over \$1 that we authorize and pay, including recurring debit card payments. However, we won't charge this fee if your account balance is overdrawn by \$1 or less. No more than 2 Overdraft or Returned item fees are charged per day.

17. The \$0 Liability Guarantee covers fraudulent transactions made by others using your Bank of America consumer debit cards. To be covered, report transactions made by others promptly, and don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution of claim. Consult customer and account agreements for full details.

18. Mobile Check Deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select Deposit Checks, then Help for details and other terms and conditions. Message and data rates may apply.

Bank of America > Checking

Checking	Savings	CDS	IRAs	Managing Your Account	Access Accounts
Bank of America Advantage Banking	Bank of America Advantage Savings	CD Home	IRA Home	Budgeting & Saving	Log in to Online Banking
Student Banking		Featured CD	Bank IRAs	Managing Your Bank Accounts	Set up Direct Deposit
Debt Cards		Fixed Term CD	Merrill Edge TM IRAs	Personal Schedule of Fees	
Help for U.S. visa holders		Flexible CD	FAQs	Request a Debit Card	
Advantage Banking Charity Statement			Glossary	Keep the Change TM	
Business Checking			Short Term Savings Tool	Deposit Agreement and Disclosures	

Locations | Contact Us | Help & Support | Browse with Specialist | Accessible Banking | Privacy | Children's Privacy | Security | Online Banking Service Agreement

Advertising Practices | Site Map | Careers | Share Your Feedback | Your Privacy Choices

Connect with us

Bank of America, N.A. Member FDIC. Equal Housing LenderTM
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Bank of America is a registered trademark of Bank of America Corporation.

Product detail pages (Desktop)

The image displays six desktop screenshots of the Bank of America Advantage Banking website, arranged in a 2x3 grid. Each screenshot shows a different banking product page:

- SafeBalance®**: Simple Banking with an easy-to-use experience. It includes a summary table, a 'About SafeBalance®' section with benefits like digital banking and no overdraft fees, and an 'Open now' button.
- Advantage Plus Banking**: Flexible Banking with more features and options. It includes a summary table, a 'About Advantage Plus Banking' section with benefits like multiple ways to waive maintenance fees, and an 'Open now' button.
- Advantage Relationship Banking**: Comprehensive Banking that unlocks additional benefits. It includes a summary table, a 'About Advantage Relationship Banking' section with benefits like earning interest and no fees on select banking services, and an 'Open now' button.

Each product page features a large blue banner at the bottom with the heading 'Which is best for you?' and two buttons: 'Compare your options' and 'Let us help you find your fit'. A 'Chat' icon is also present in the bottom right corner of each banner.

Successful Project Delivery:

Despite the initial lack of architectural guidance and the challenges of pioneering a new digital banking solution, we delivered the Advantage Banking project on budget, without issues, and within the planned enterprise timeline.

Enhanced Digital Banking Experience:

The project **significantly improved the digital banking experience** for Bank of America's customers, offering **customizable account features** and **safeguarding against unwanted fees**, thereby **enhancing customer satisfaction and trust**.

Process Improvements:

My role also involved **suggesting new tools and processes to enhance team collaboration and efficiency**, demonstrating a **commitment to continuous improvement and innovation**.

Personal Contributions and Skills Highlighted

Collaborative Leadership:

My ability to **work closely with both technical and business teams, facilitating effective communication** and ensuring that **all stakeholders were aligned with the project's goals.**

Creative Problem-Solving:

Demonstrating creative thinking in overcoming project challenges and in the design process, ensuring that the final product **met all requirements and exceeded expectations.**

User-Centered Design Focus:

A deep commitment to understanding **our users' needs** and translating them into design solutions that are not only **functional** but also **intuitive** and **engaging**, ensuring that **our users** are placed at the **center** of every decision.

Adaptability and Initiative:

Jumping in feet first into new territory alongside my team and **displaying persistence in pursuing the right paths** to achieve project success.

Conclusion

The **Advantage Banking Project showcases the impact of strategic design thinking, collaboration, and user-centered focus** in delivering innovative digital banking solutions.

My role as a **Sr Product Designer** was instrumental in bridging the gap between technical challenges and business goals, leading to a **successful project outcome** that enhanced the banking experience for customers and set new standards for digital banking products.

Check it out Live

Presented by Julie Westman