

Client
MetroBank, UK

Project
Onboarding

Role
Principal Product Designer

Rahul Hareendran
August 2021



Apply for a Current Account



You'll love our people-people approach to banking. If you're a UK resident, and over the age of 18, apply now.

What you'll need



Email address



UK mobile number



Photo ID



A device with a camera – use this to apply as you'll need to take a selfie later



How long will it take?



Section 2 of 4

Your home address

Where you currently live

If this is shown on your photo ID, please make sure it matches

My home address (UK)

Flat 1 Surprise Tower, 19 Delightful Close,
Metroland, ME3 0TR

[Edit home address](#)

When did you move into this address?

MM/YYYY

12/2018

Residential status

- Please select
- Homeowner with Mortgage
- Homeowner without Mortgage
- Renting
- Living with family and friends

Confirm & continue >

Brand essence

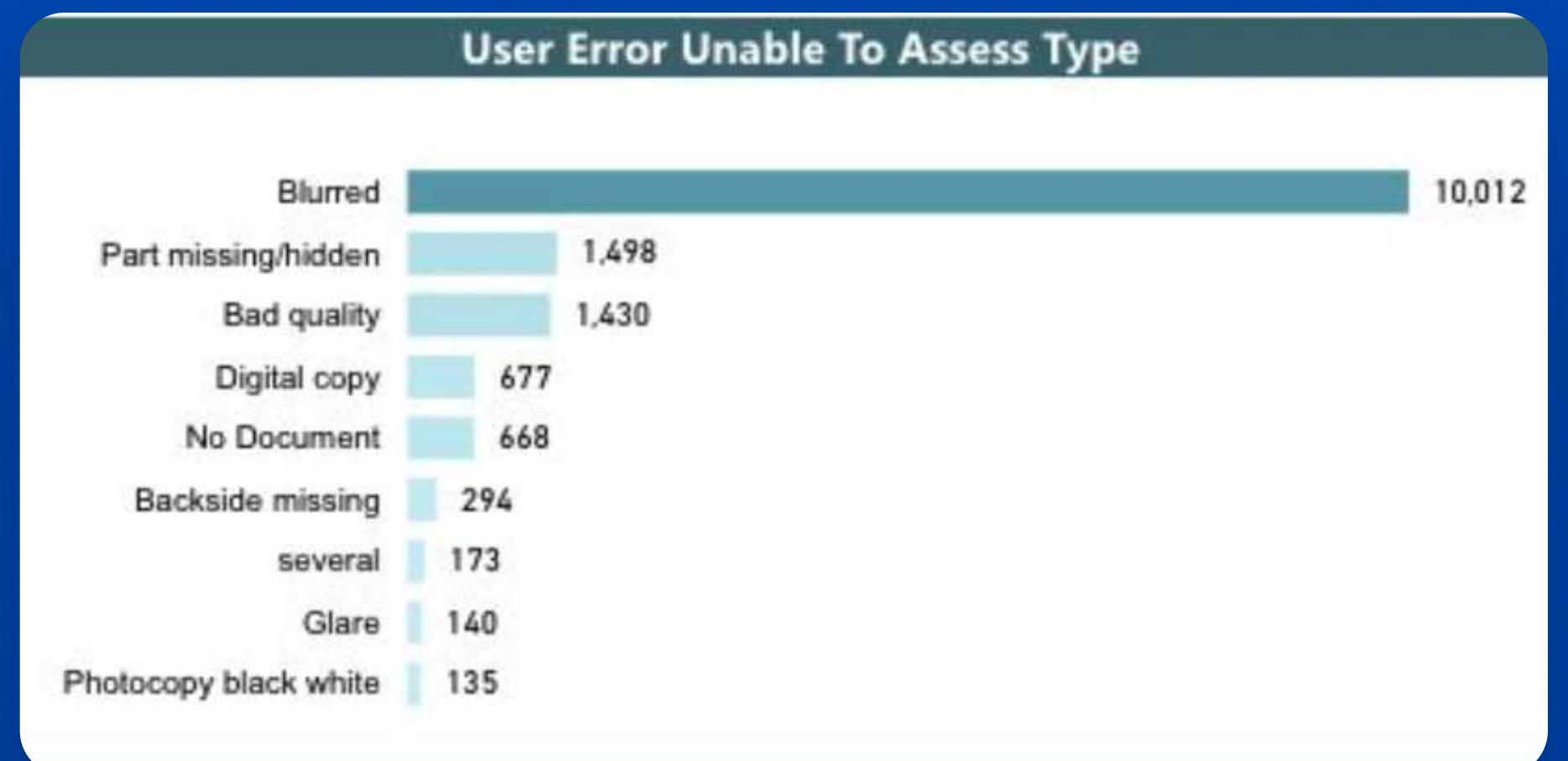
People-
people
banking



Problem Statement

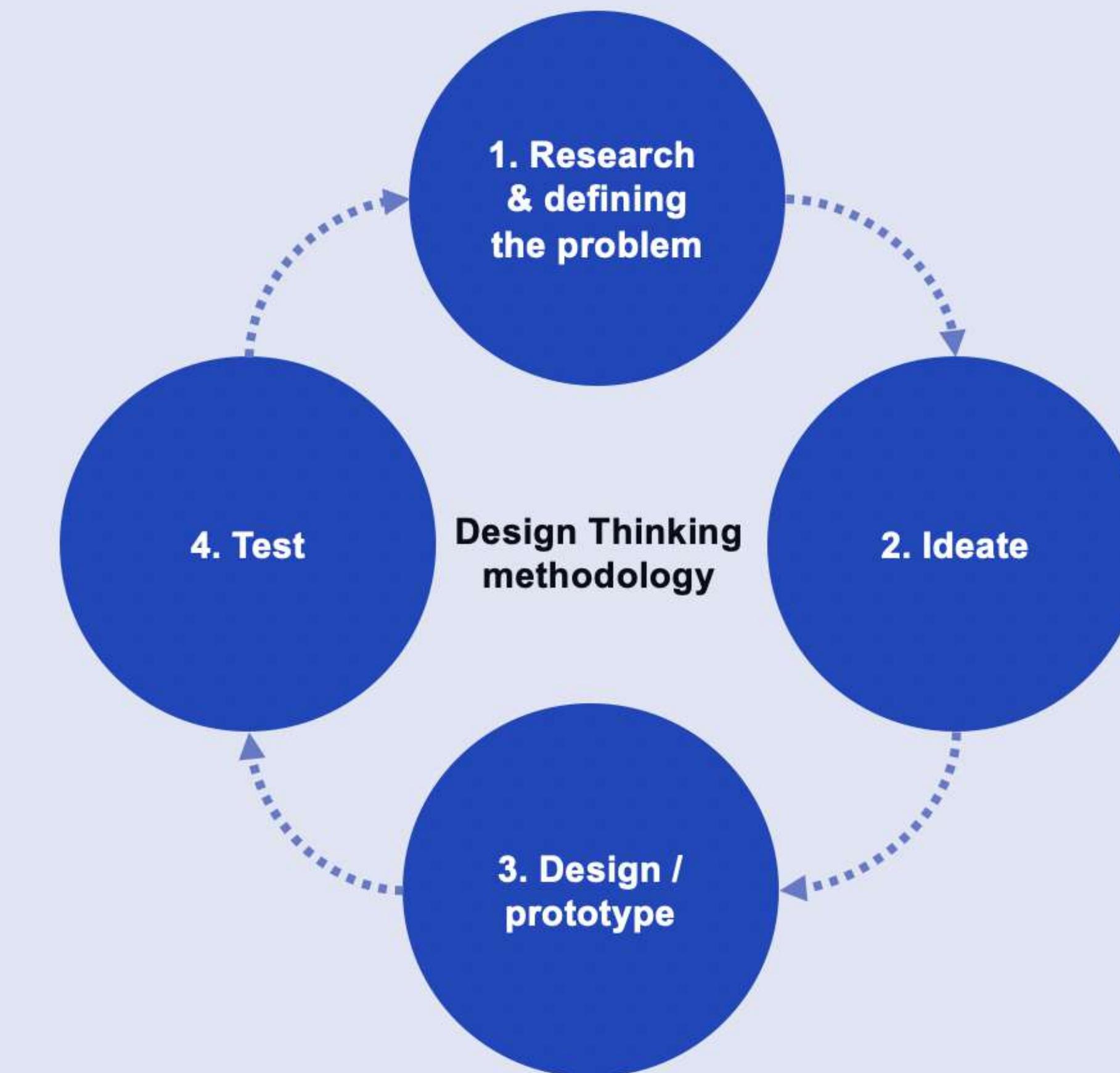
Improve customer onboarding decline rate for personal and business online banking.

- In August 2021, 40% of IDs submitted failed with a status of unable to assess
- 30% of ID submission failed because they're too blurry/bad quality
- 41% of business applications are from desktop
- 7% of applications decline due to customers failing the first name / last name business check



Design

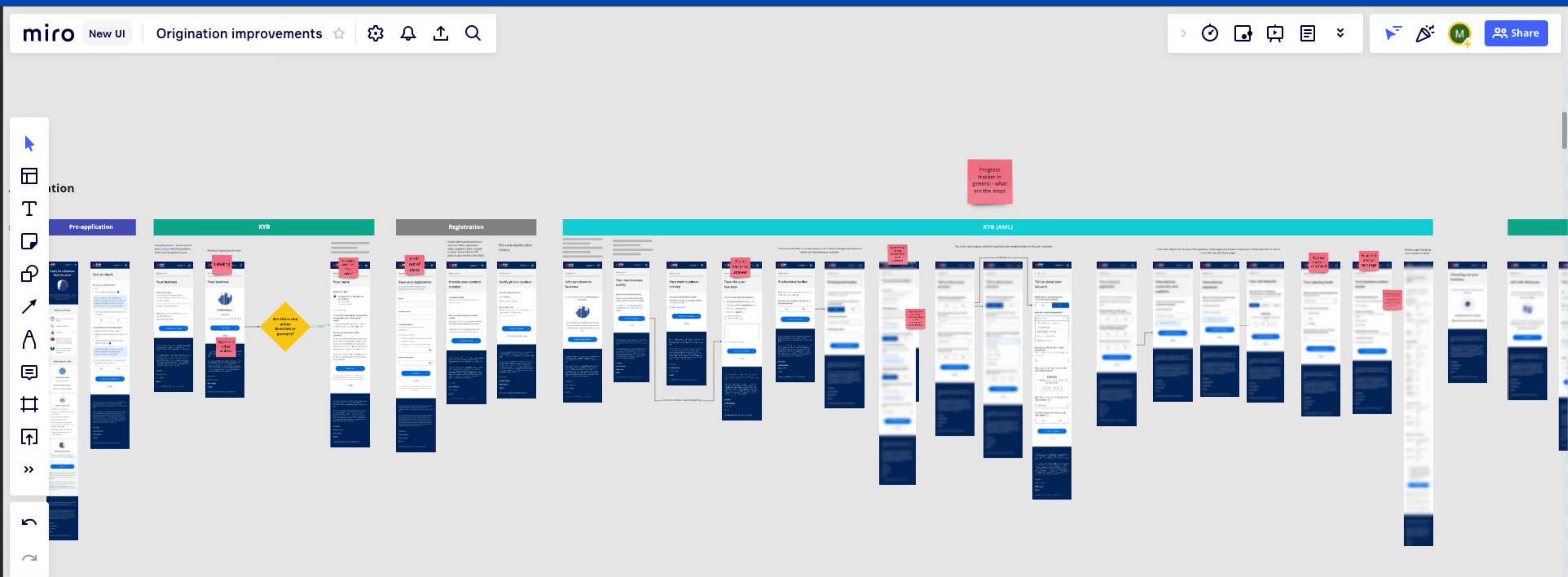
Includes stakeholders and all members of the feature team at various points



Methodology

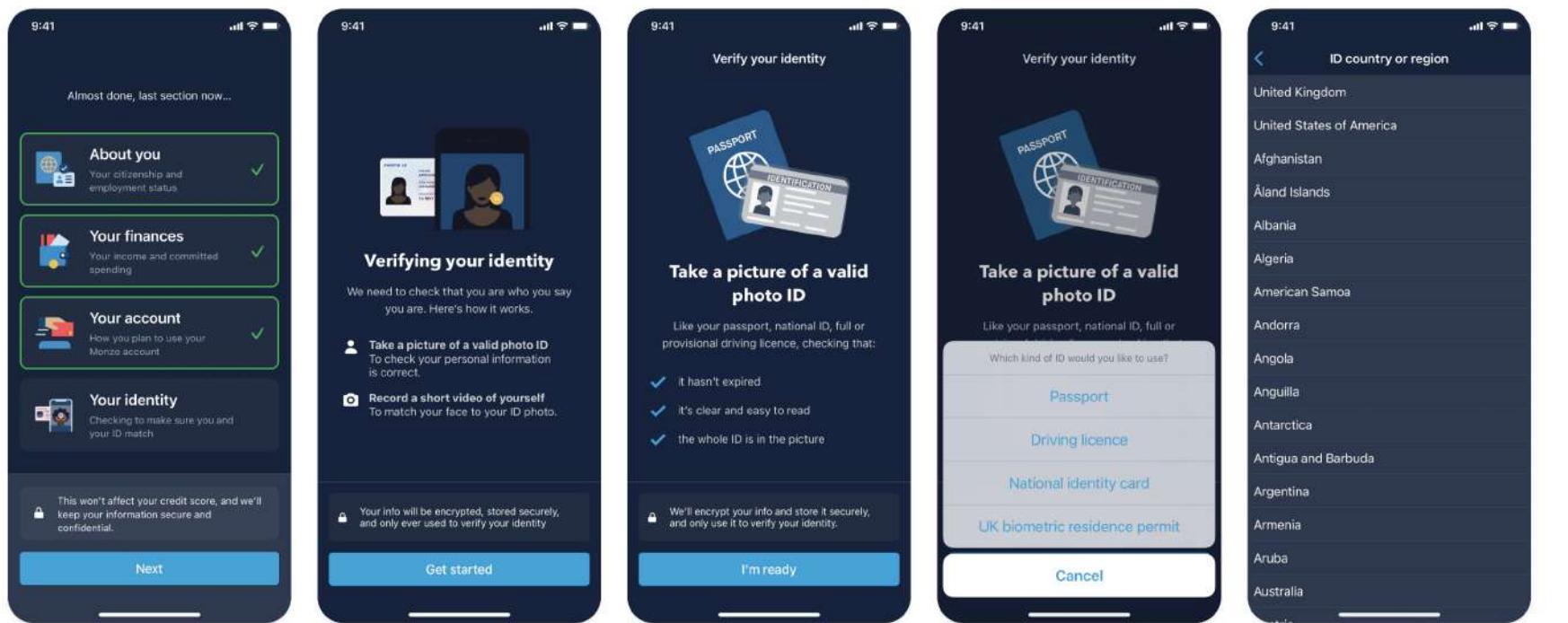
Ideate & Design

Pull apart and analyse our onboarding user journey end-to-end, discover pain points and identify areas we can improve.

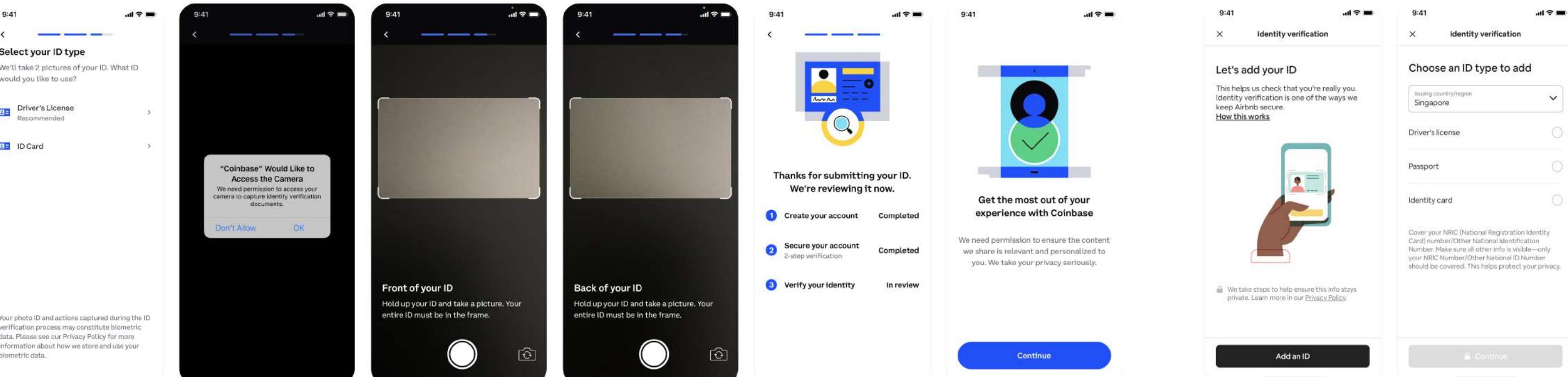


Competitor Analysis

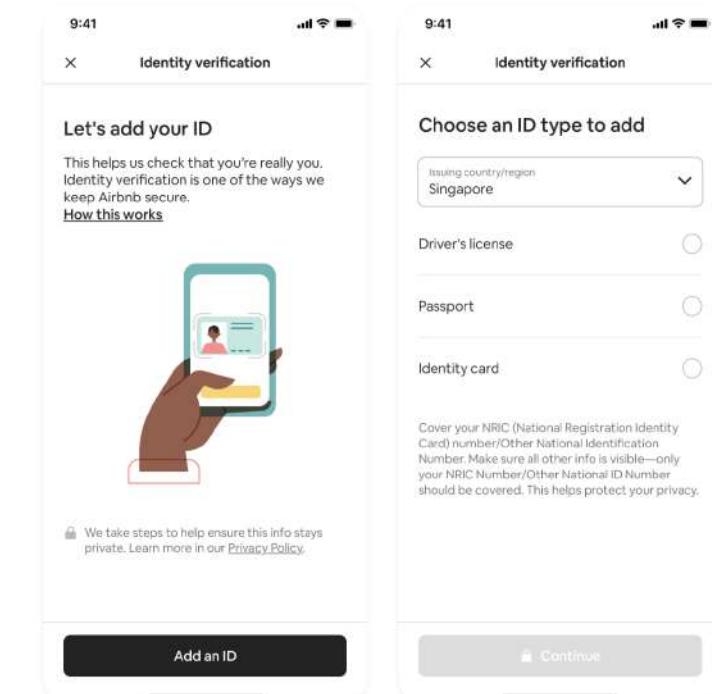
Monzo



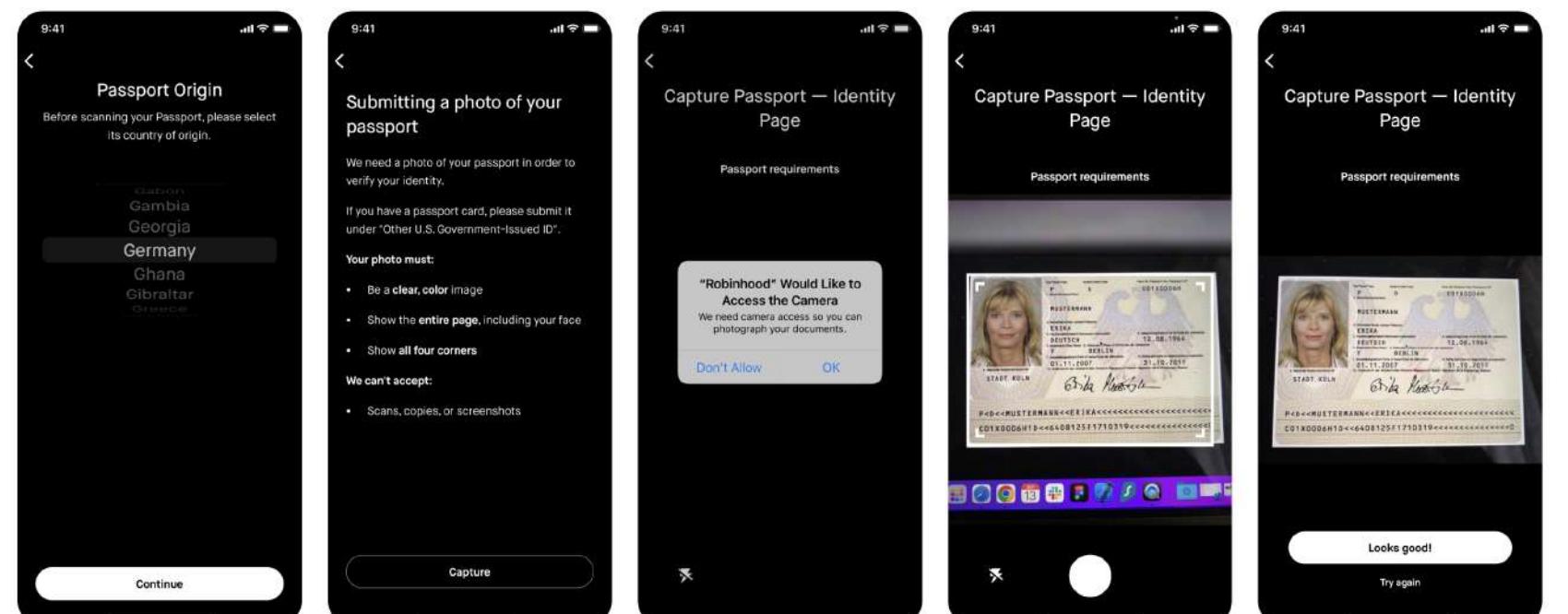
Coinbase



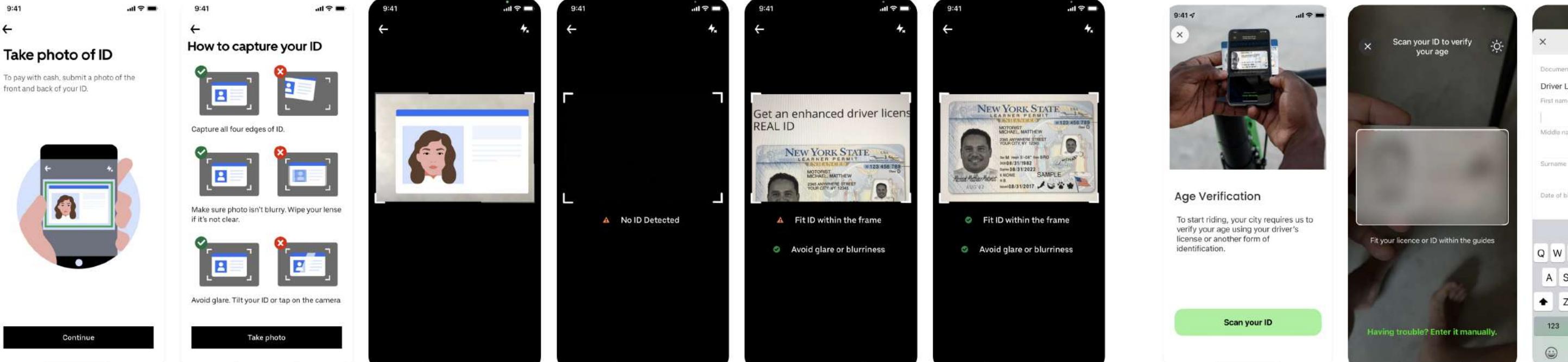
Airbnb



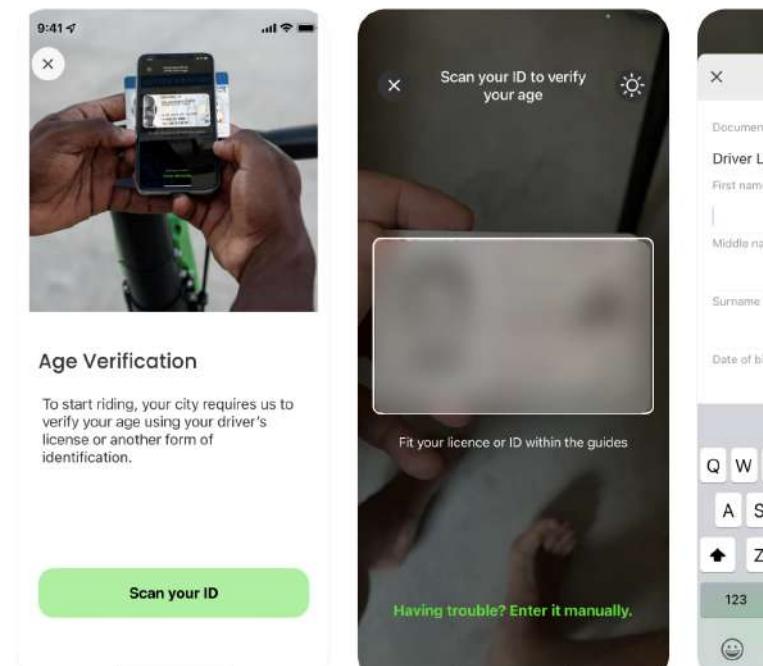
Robinhood



Monese



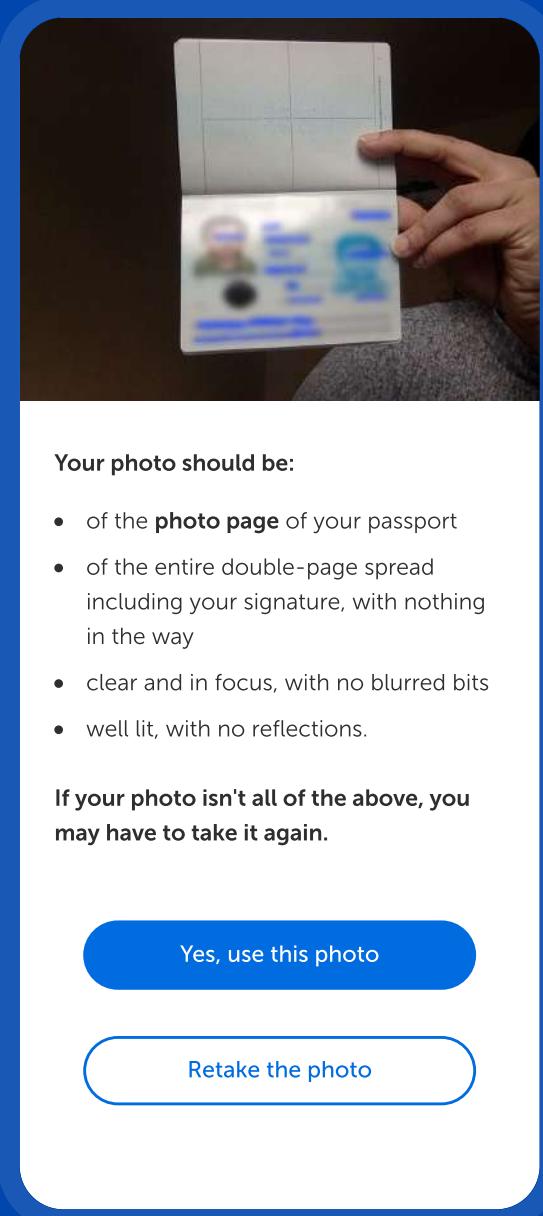
Starling



Ideate & Design

We redesigned the photo upload page:

- Clearly describing what needs to be taken care of while clicking the photo
- Ability to enlarge the photograph



Before

METRO BANK

Support

Section x of x

Review your passport

Your photo should be:

- of the **photo page** of your passport
- of the entire double-page spread including your signature, with nothing in the way
- clear and in focus, with no blurred bits
- well lit, with no reflections.

If your photo isn't all of the above, you may have to take it again.

[Yes, use this photo](#)

[Retake the photo](#)

After

METRO BANK

Support

Section x of x

Review your passport

[Enlarge image](#)

Your photo should be:

- of the **photo page** of your passport
- of the entire double-page spread including your signature, with nothing in the way
- clear and in focus, with no blurred bits
- well lit, with no reflections.

If your photo isn't all of the above, you may have to take it again.

[Yes, use this photo](#)

We were able to improve our unable to assess rate from 40% to 34%

Ideate & Design 2

We introduced QR code scanning to enable taking photos on the mobile

- Phones usually have a much better photo quality and resolution
- It's much easier to focus and click with a mobile phone



We were able to improve our unable to assess rate from 34% to 31%

A screenshot of a web-based identity verification process. The title is "Identity check". It explains that the user needs to verify their identity by uploading a proof of ID and a selfie. It lists acceptable documents: UK, EAA or Swiss passport, UK driving licence, EU or Swiss national ID photocard, and Biometric residence permit (with 6+ months remaining). It also mentions a "Speed up the identity check" feature for capturing both ID and selfie simultaneously. A QR code and login link are provided at the bottom.A screenshot of the next step in the process, titled "Upload your passport". It asks the user to upload a photo of their UK, EAA or Swiss passport. It includes a "See image guidelines" link and a file upload area with a "Drag and drop your file here or browse files" placeholder. A back button is at the bottom.

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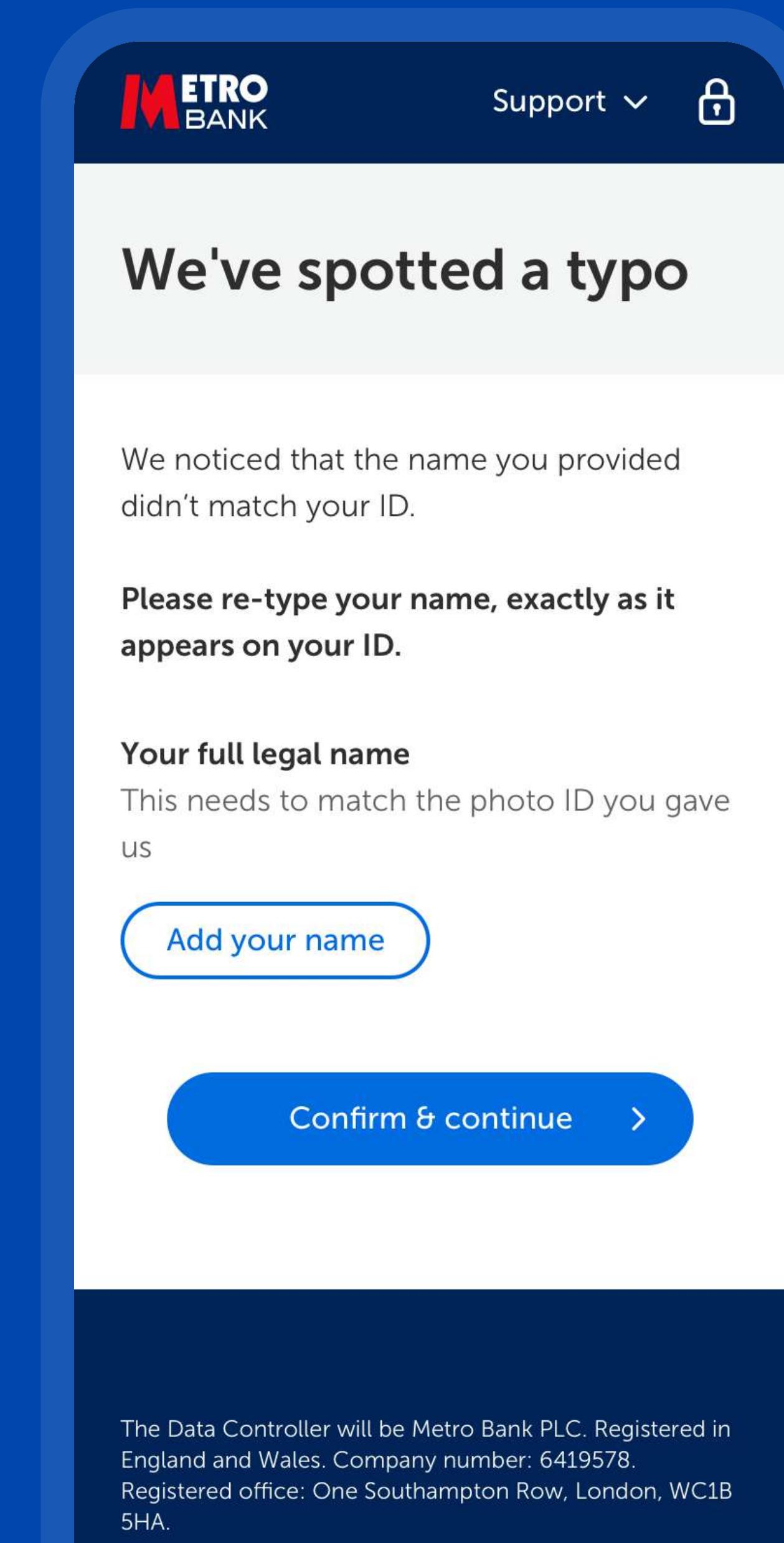
Ideate & Design 3

Name mismatch failure

One of our findings was that 7% of applications decline due to customers failing the first name / last name business check

A sample of 40 applications showed:

- 40% are missing their middle name
- 25% don't have a name in the first name field on their ID (valid scenario, would be accepted in store)
- 17.5% have a typo in their name
- 10% have a symbol which is causing a mismatch
- 7.5% have their first name and last name in the opposite fields



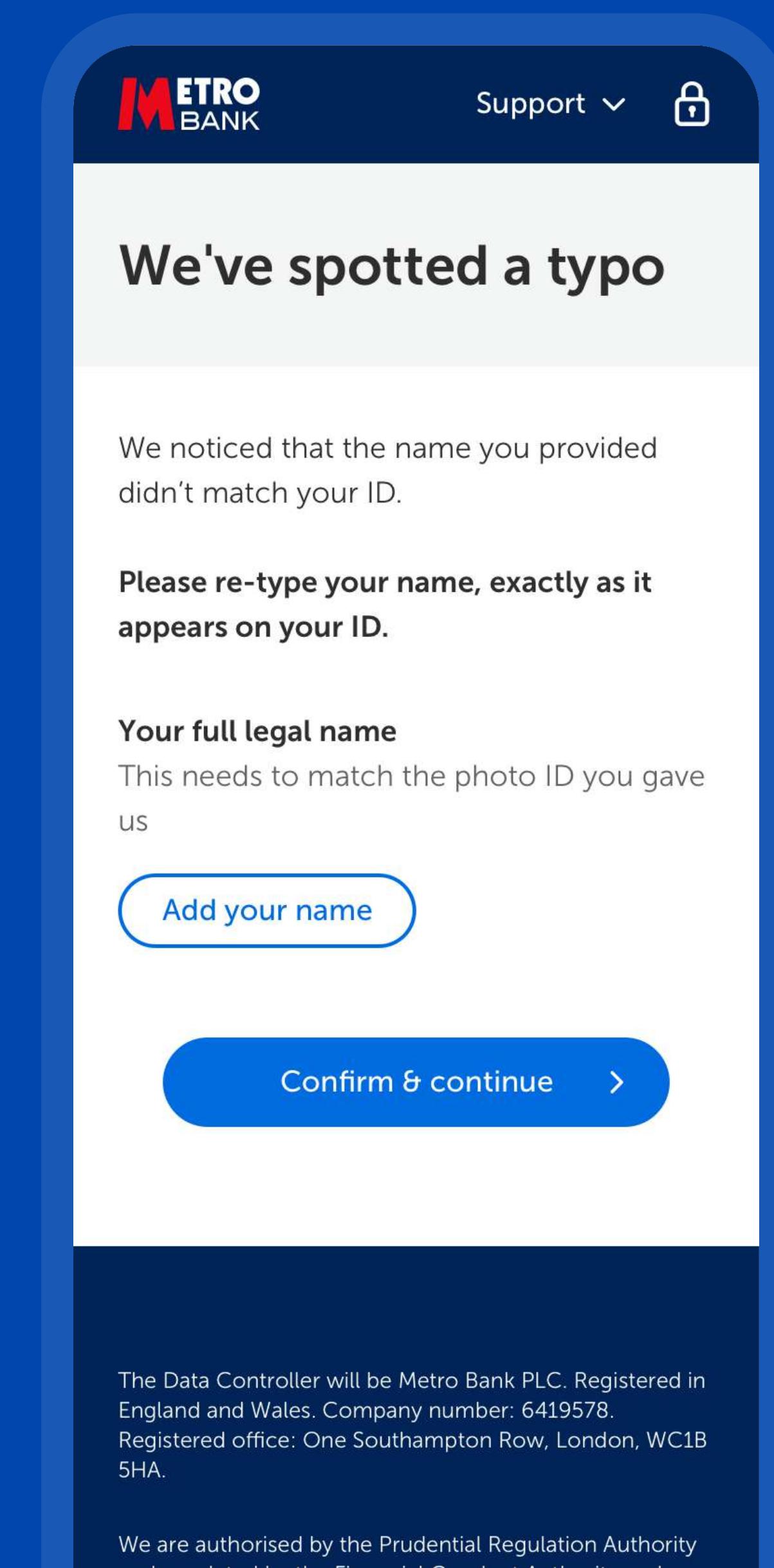
Ideate & Design 3

Name mismatch failure

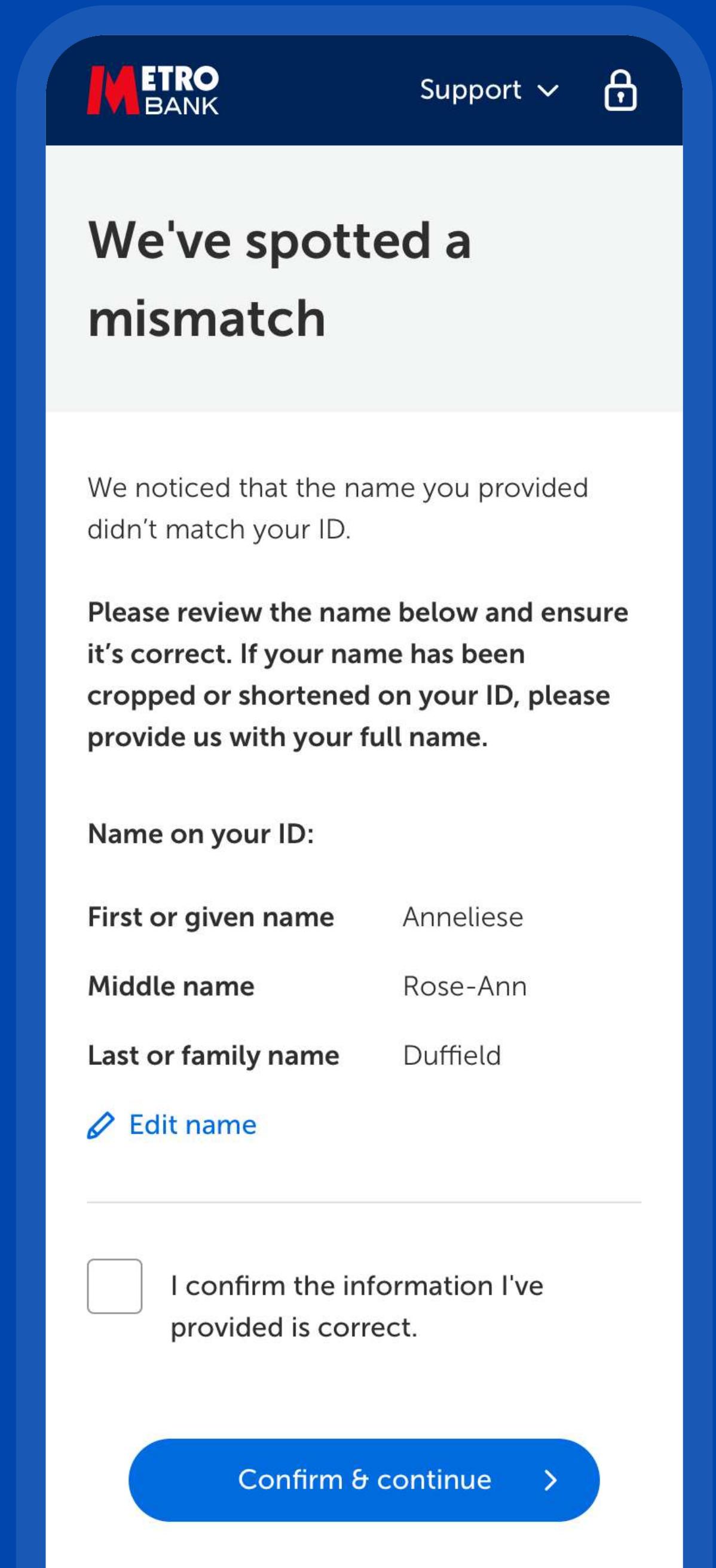
Proposed solution

Instead of making users input their name again, retrieve their name from the ID via Jumio and ask the users to confirm

Before

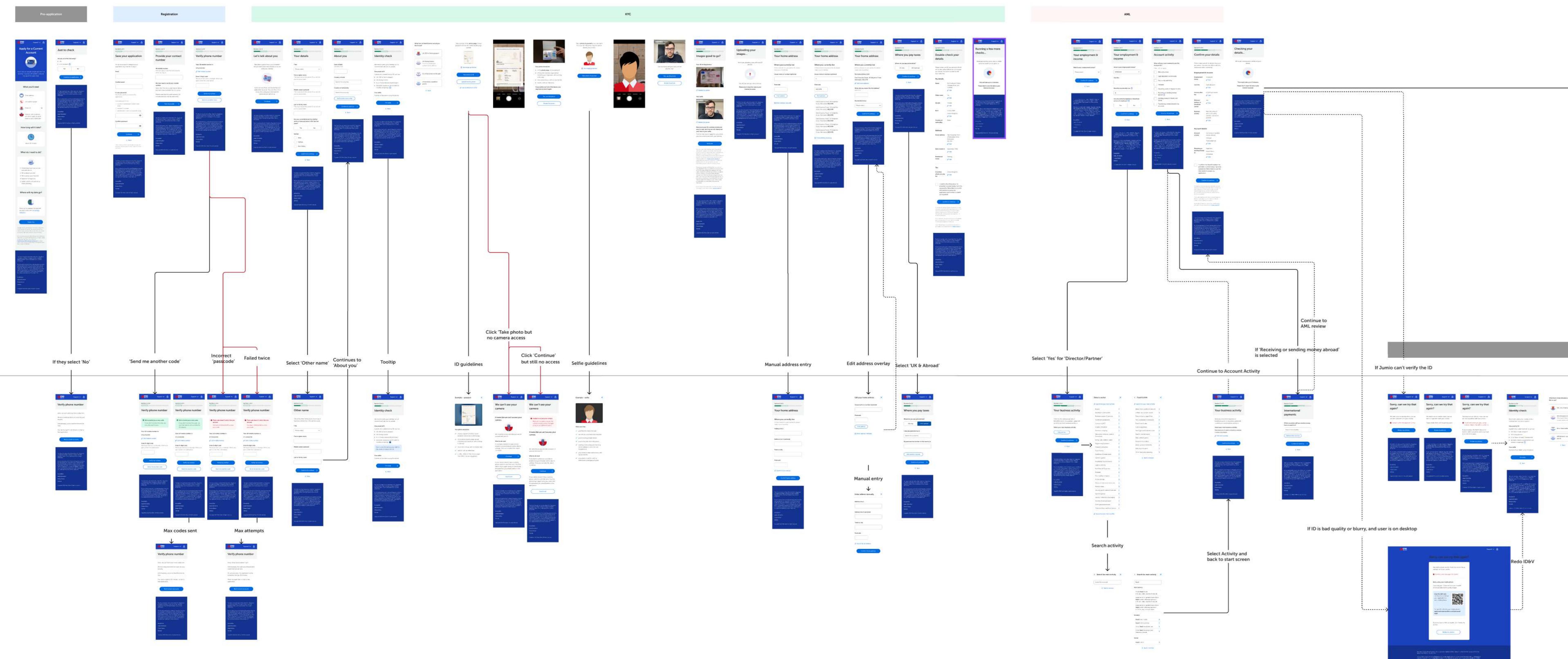


After



Prototyping

End-to-end prototype with the updated flow



User Testing

22 target customers
(1 hour sessions)

- 2x rounds of testing the click through prototype with 16 target customers
- 1x round of user interviews + co-design generative studies with 6 target customers

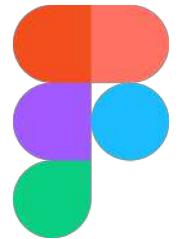
Recruitment



Interviews

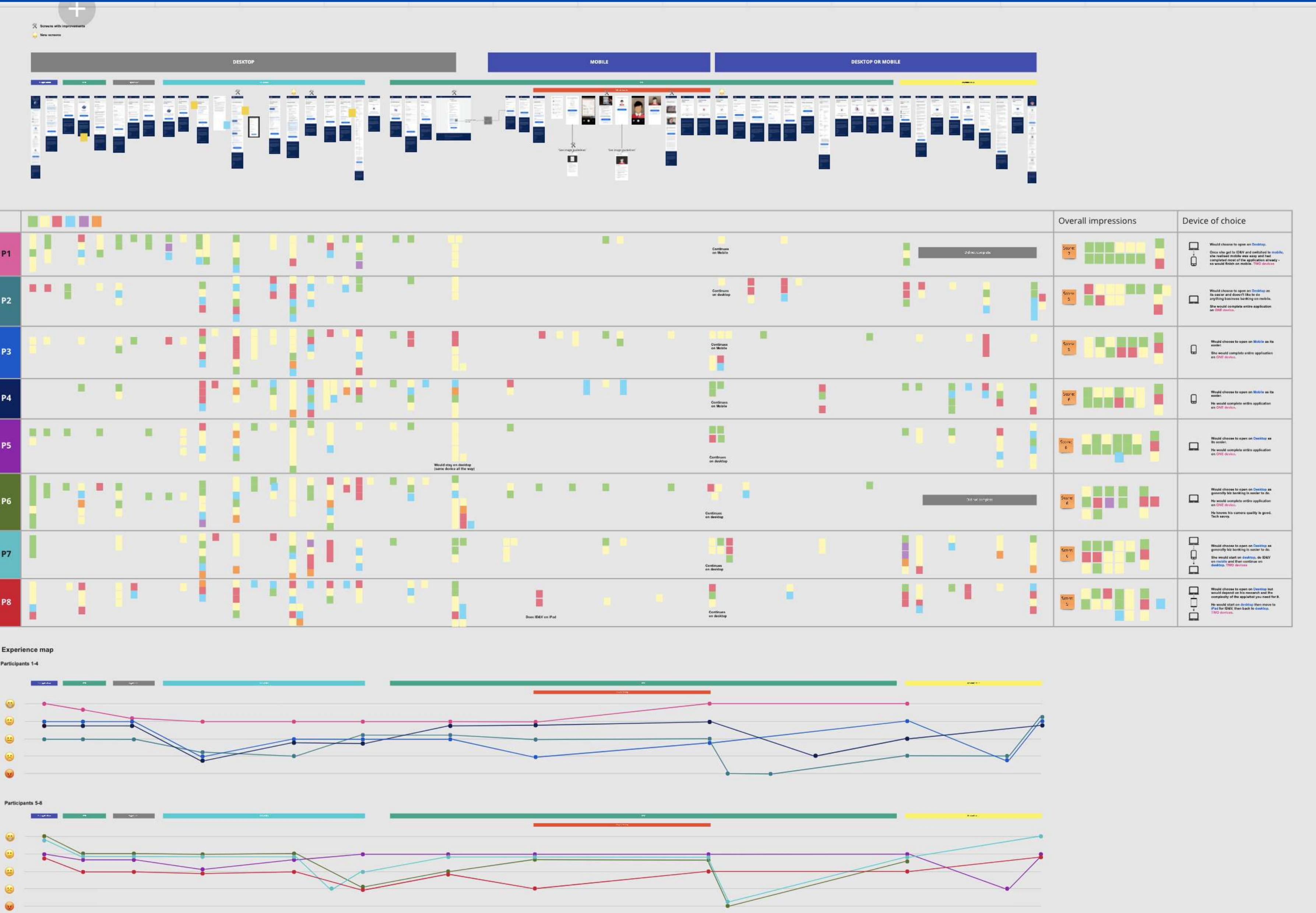
Lookback

Design & Prototype



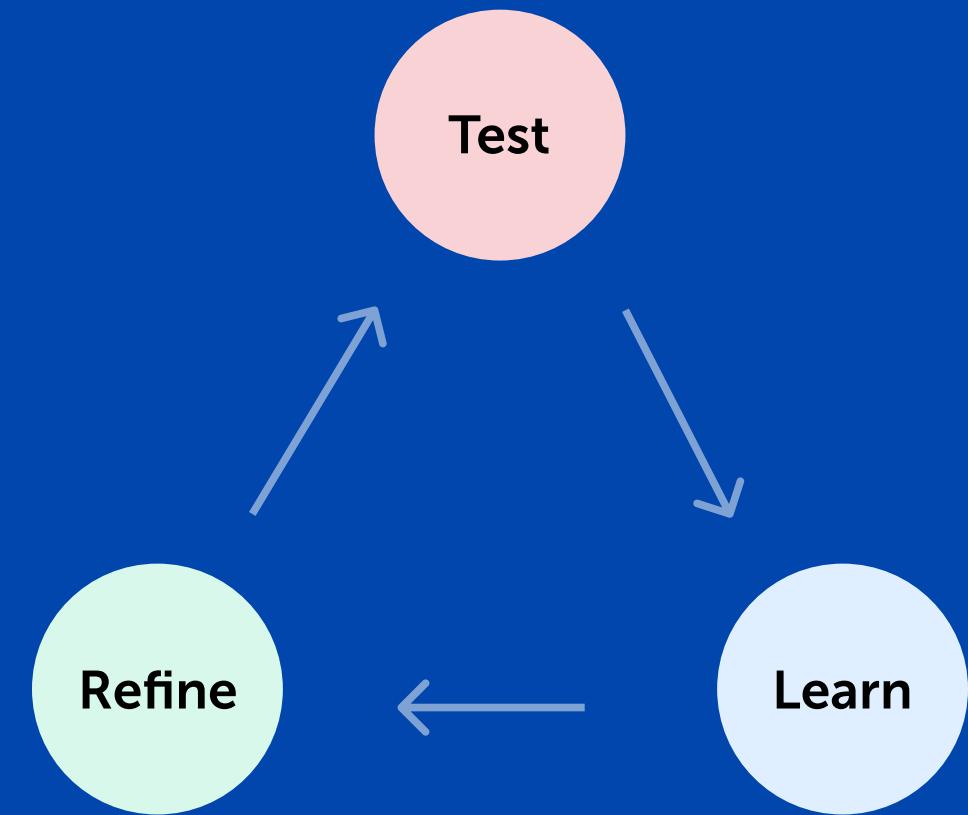
Journey Analysis





Experience Mapping

Findings & Iterations



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We've spotted a mismatch

We noticed that the name you provided didn't match your ID.

Please review the name below and ensure it's correct. If your name has been cropped or shortened on your ID, please provide us with your full name.

Name on your ID:

First or given name	Anneliese
Middle name	Rose-Ann
Last or family name	Duffield

[Edit name](#)

I confirm the information I've provided is correct.

Confirm & continue >

⚠ Our proposed solution failed

People misunderstood this page
They assumed they still had to amend the name

6 of 8 users clicked 'Edit name' to review and amend, even if the name was correct.

All assumed it was because the middle name was missing

Its because you didnt put the middle name in

"I was wondering if that was going to come up" - understands there was a name mismatch

Assumes seeing this page because the middle name is missing, or recalls the first name was Mike

Understand information is different to the passport

it has amended it then given the option to correct it

Assumes its middle name missing

Why - checked your ID against your name, and the middle name was missing

its telling you we've updated it to what we think is correct

Quickly understands it's because middle name was missing

Findings & Iterations

Worked with the communications team to improve the copy

The image shows two mobile phone screens from the Metro Bank app. Both screens have a dark blue header with the Metro Bank logo, 'Support' dropdown, and a lock icon.

Screen 1: We've spotted a mismatch

We noticed that the name you provided didn't match your ID.
Please review the name below and ensure it's correct. If your name has been cropped or shortened on your ID, please provide us with your full name.

Name on your ID:
First or given name: Anneliese
Middle name: Rose-Ann
Last or family name: Duffield
[Edit name](#)

I confirm the information I've provided is correct.

[Confirm & continue >](#)

Screen 2: Confirm your details

We noticed that the name you gave us doesn't exactly match your ID.
We've copied your name from your ID. Please confirm that the name below is correct.
Make sure it is your full name, even if it's been shortened on your ID.

First or given name: Anneliese
Middle name: Rose-Ann
Last or family name: Duffield
[Edit name](#)

I confirm the information I've provided is correct.

[Confirm & continue >](#)

✓ Updated solution succeeded

7 of 8 users scanned their name and select 'Confirm' checkbox straight away

Impressions were very positive, people felt it was a nice feature to correct it for them

I like that, useful tool

Feel - think its good

good that it doesn't look like a 'major issue'

Copy was positive and clear to people

Thoughts on copy - thinks its good and likes the reminder "make sure it's your full name" as her son shortens his name

Messaging - clear, made sense to him

clear how I would edit it

Redesigned Onboarding Journey

Validated our updated user journey that includes new standards requirement questions

Outcome

- Reduced onboarding decline rate by 21%
- Validated our updated user journey that includes new standards requirement questions
- Rectified user pain points and frustrations
- Identified new areas of journey improvements

Experience rated out of 7:

Round 1

5.25

Round 2

6

Round 3

TBD

