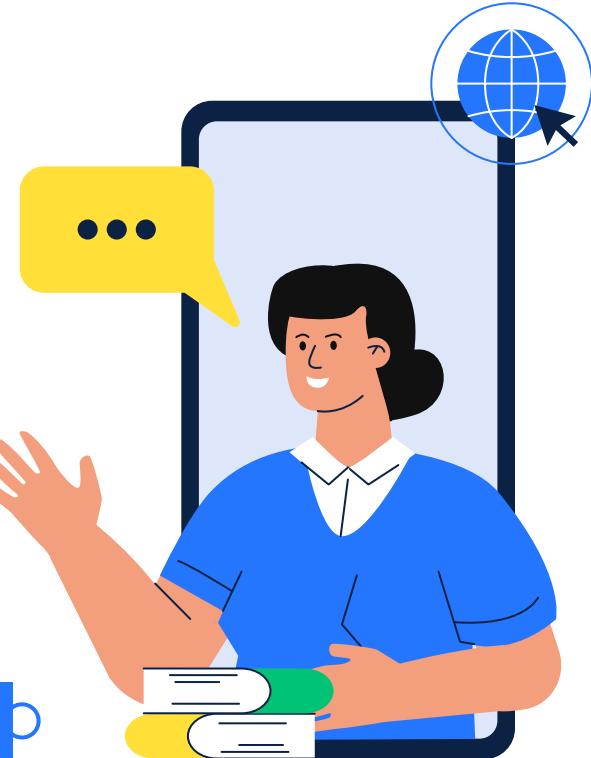
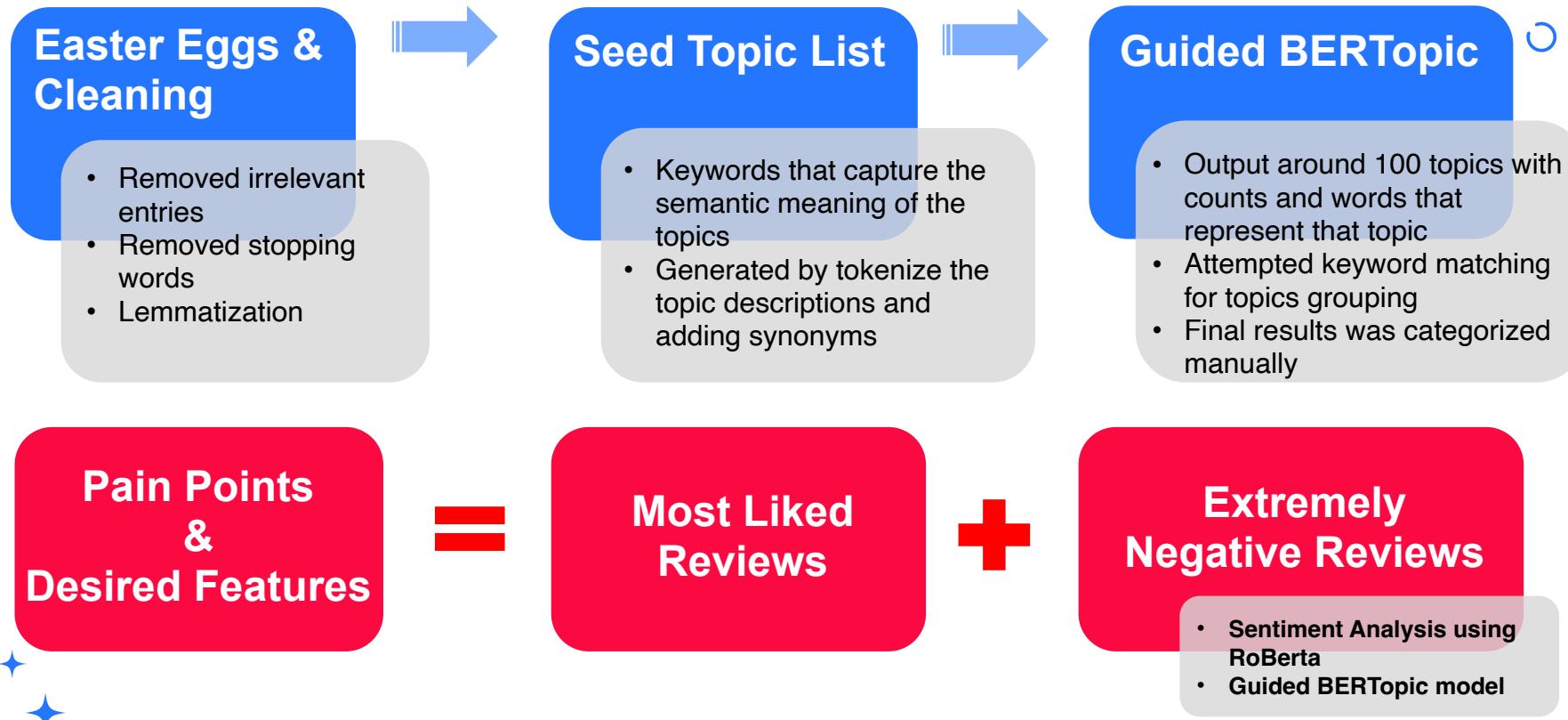


Scotia Data Science Day Presentation

Team Triangle of Statness:
Tianyi Wu, Daisy Li, Jingyi Fang, Stone Luo



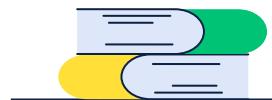
Workflow



Analysis of Reviews

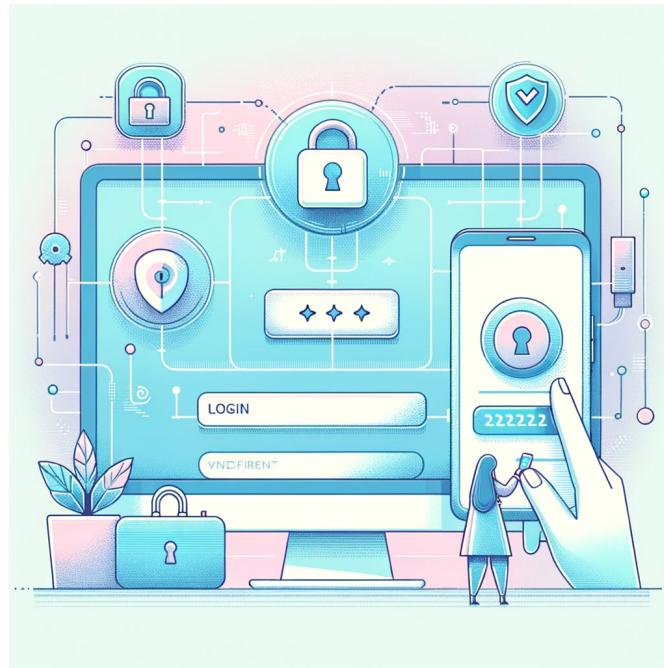
Some popular topics and pain points among the reviews

<u>2 step verification</u>	Users cannot complete 2SV
<u>Cheque Deposit</u>	Mobile cheque deposit doesn't work, the camera does not capture the cheques
<u>Credit Card</u>	Unable to add credit cards to Google/Apple/Samsung mobile wallet
<u>App Log In</u>	Unable to log in to the app, even after multiple password resets
<u>Account Access</u>	Users cannot access their account. They are continuously told to reset password due to security reasons.
<u>App Slow/Irresponsive</u>	The app is irresponsive when logging in and clicking account tab



Recommendation: Alternative 2SV Method

- Allow users to choose **alternative 2 step verification methods** such as message verification code, mobile authenticator, email verification or face ID.
- Resolve the complaints on Scotiabank App 2SV malfunctioning
- Provide methods to authenticate users who logged out of all their devices.
 - Eg. **one-time use codes** that are previously generated, saved by the user



Recommendation: Enhance Cheque Capturing

- Utilize machine learning to build better cheque recognition and capturing features
- Improve accuracy by training ML algorithms on a vast dataset of cheque images, recognize and interpret a wide variety of cheque format, fonts, and handwriting styles.

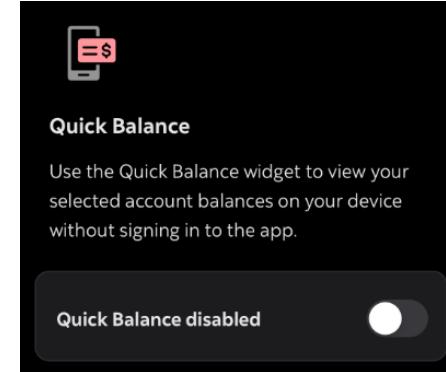


- Enhance security as ML identifies patterns and anomalies efficiently, preventing fraudulent activities

Recommendation: Educate Users



- Prepare **tutorial videos** on common app functions.
- Include a **demo on the changes made** for each update, especially if the functions are made optional (eg. Quick Balance Check), so users are aware of the choices.



- Introduce an option for customers to receive a brief app demonstration following the account set-up.
- A **comprehensive FAQ page**, covering topics from account setup to troubleshooting



Recommendation: Improve UI Consistency

- Find an optimal **balance between the promptness and the efficacy of updates**. While fixing urgent flaws are important, sufficient **testing** should be done before pushing to have better app compatibility and user experience.
- Be more **consistent** with a simple and direct layout/UI.
- Maintaining a consistent layout and user interface significantly **reduces the learning curve for new users**, enhancing interaction and facilitating user education within the application.

