

# **AccountSafe:**

## **Content Strategy**

# AccountSafe ethos

People feel safer when they understand and have some control over how their data is shared. Providing transparency and control helps people feel they can trust Chase.

# Mission

Create a differentiated, marketable experience that engages people to care about and derive value from managing their data.

# Behavioral personas



## The Carefree Cavalier

A bit of a free-wheeler, acts without spending too much time thinking about consequences.

Tech

Data sharing

Trust

Risk

**Needs:** Guidance and extra protection that doesn't get in their way or weigh down their experience

## The Savvy Pragmatist

Likes new tech, but wants to control their own destiny. Pragmatic about how they use tech, trust companies and share data.

Tech

Data sharing

Trust

Risk

**Needs:** Easy, quick controls; visual reassurance their data is safe; ways to automate repeated behavior to save time

## The Skeptic

Skeptical and suspicious of companies that have their data; values control above almost all else, even if it creates inconveniences.

Tech

Data sharing

Trust

Risk

**Needs:** Control; strong, consistent reassurance that their data's protected; clear explanation of how and why we use data

## The Traditionalist

Nostalgic for a more human-centered world; reluctant to commit fully to digital interactions.

Tech

Data sharing

Trust

Risk

**Needs:** Clear explanations & descriptions to help them understand what's happening and the value; alternate ways to connect with human helpers

## The Unaware

Don't know what they don't know.

Tech

Data sharing

Trust

Risk

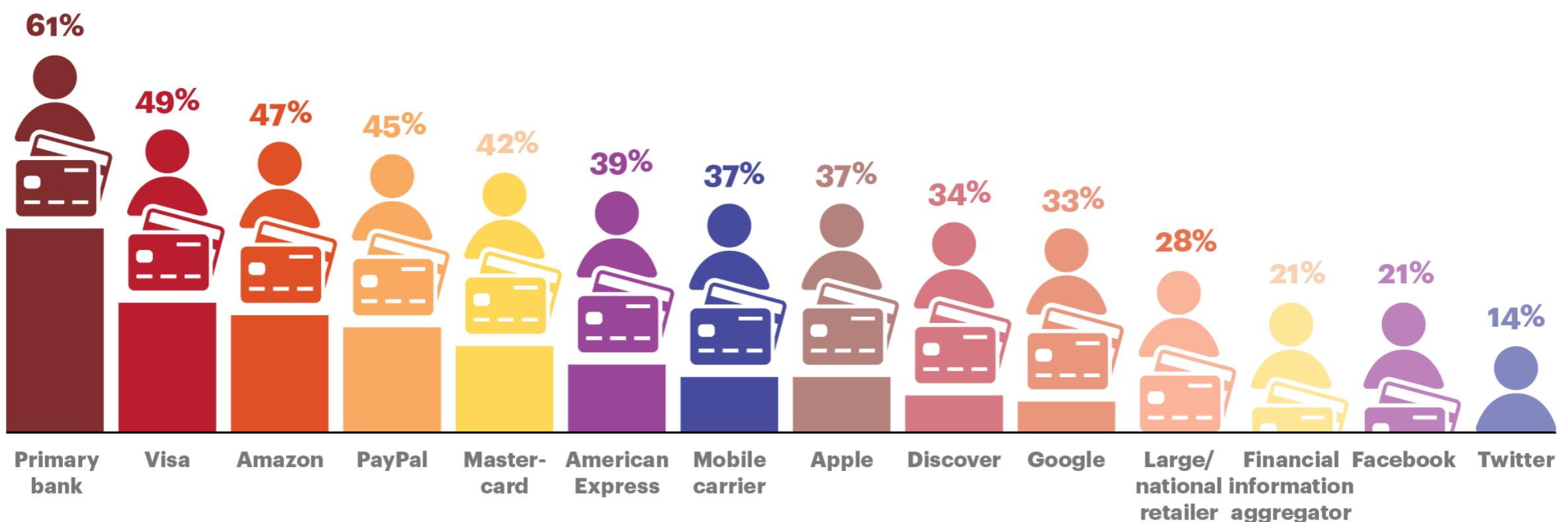
**Needs:** Step-by-step instructions and educational tips at key moments to help them build literacy

# We've earned trust already

**Consumers view their **primary bank** as the service provider with whom they are most comfortable sharing personal data**



**% of banked customers who say each provider safeguards the security of its customers' personal information either "extremely well" or "very well."**



# A few data insights

- 58% of app users believe their bank should educate them.
- 74% of consumers want to be in control of who can get their info.
- 91% of consumers agree to legal teams & conditions without reading them.

# Value prop

Chase offers choice and control:  
You decide who gets your data.

# AccountSafe: product

## The what:

AccountSafe is a central location for people to manage their data and security needs. We'll bucket features into 4 key actions that provide some hierarchy and flow for the page.

- Control your data
  - Linked apps and websites (including Chase Pay)
  - Manage your external accounts
- Protect your account
  - 2FactorAuth
  - Devices
  - Change username and password
- Review your card info
  - Saved account manager
- Set your privacy
  - CCPA
  - Privacy preferences
  - Email notifications about offers

## The why:

Chase will never sell your data, but third party apps can. Being able to control who has access to your data is a freedom that Chase believes is a fundamental human right. Setting extra security on your account, managing who gets your data, and deciding which devices can access your information are the easiest, smartest ways to protect you and your family, now and in the future.

# Why is this important to Chase?

## To deepen trust with customers:

- Customers have misconceptions of what Chase does with their data. This hurts our brand perception, engagement with our products, and customer trust.
- Chase has an opportunity to affect change, to stand apart from our competitors by taking a stand on data privacy, which will amplify our customers' trust in Chase.

## Act as a responsible corporate citizen:

- Customers are unclear how to keep their data safe. Protecting our customers does not begin and end with financial data alone.

## Reduce costs and increase profits:

- Chase is responsible for fraud cost that might be a result of unskillful privacy behavior.
- A privacy aware customer is a lower risk customer, and a protected customer is a more profitable customer.

# AccountSafe narrative

## **Empower:**

- Explore value to customers by prioritizing control, as well as being an active participant in their own protection and security.
- Distill and bucket features from a customer POV (in this case by product, combined with behavior we'd like them to take).
- Define a clear first step in the story, that guides people to the next, and also shows value in taking step two, three, four...

## **Educate:**

- Include in our narrative Chase's work behind the scenes supporting customer security, technical and otherwise.
- Use language to support UX hierarchy and build narrative throughout the experience.
- Create actionable, pointed subheads, with value based body copy.

## **Trust:**

- Customers already trust Chase, can we remind them of this without using the word trust?
- Language aligned with personas can build stronger, deeper relationships for Chase.

# North star language

We make it **easy** and **convenient**.

We **protect** and **secure**.

We offer **control**, **empowerment** and **choice**.

We **inform** and **educate**.

# Storytelling in design

## Questions to consider:

Do people feel safe? Empowered? Are people adequately informed in terms they can understand?

Do we understand the personas and are we building their needs into design?

## Convenient:

Build ease into the tools. Gamification can help attract people who don't want to get into the details but will respond to fun. Structure page based on customer needs (either algorithmically derived or research based).

## Visual:

Consider showing security and privacy visuals through iconography or imagery that can be repeated throughout the experience, can brand the experience and reduce the need for explanation later on. Create a visual experience that pushes people along a desired path e.g. checklists, circle graphs.

## Relevant:

Make choosing security easy and obvious by showing it at key decision making times. Build a hierarchy that reflects best practices for customers. A good UX experience up front will make it easier to offer new solutions at pivotal moments later on.

## Informative:

Speak in language that feels knowledgeable and legit and appeals to sophisticated users. Can we create a way to understand this information based on how the customers would think about it; appropriately organize information.

## Empowering:

Limit decision making to 1-2 key things at a time and allow good UX to act as a gateway to good choices later on.

## Concept: story for the channels

“I hate change, but I love choice.” –Anon

# Other things to consider

- Are we doing as much as we can in the back-end to make things easy and relevant?
- Where are all the entry points, and how do we make sure they are valid inflection points?
- Is there a high-level brand strategy around security & privacy (and fraud)?
- Where does this fall on the list of company priorities? (More specifically than the big buckets (Acquisition/Deepening, Engagement Platform). e.g. one of the top five product initiatives...?)
- Can AccountSafe offer a positive action for customers in relation to CCPA? We don't delete data but you can take these actions...

# Notes

Thanks to everyone from the Content Strategy & Story team (CS & S) and Research who contributed.

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