

Frank & Banking

High Level Use Cases + Hero Moments



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Commercial in confidence

FEB 2016

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OVERVIEW

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Frank, your personal banker - Overview

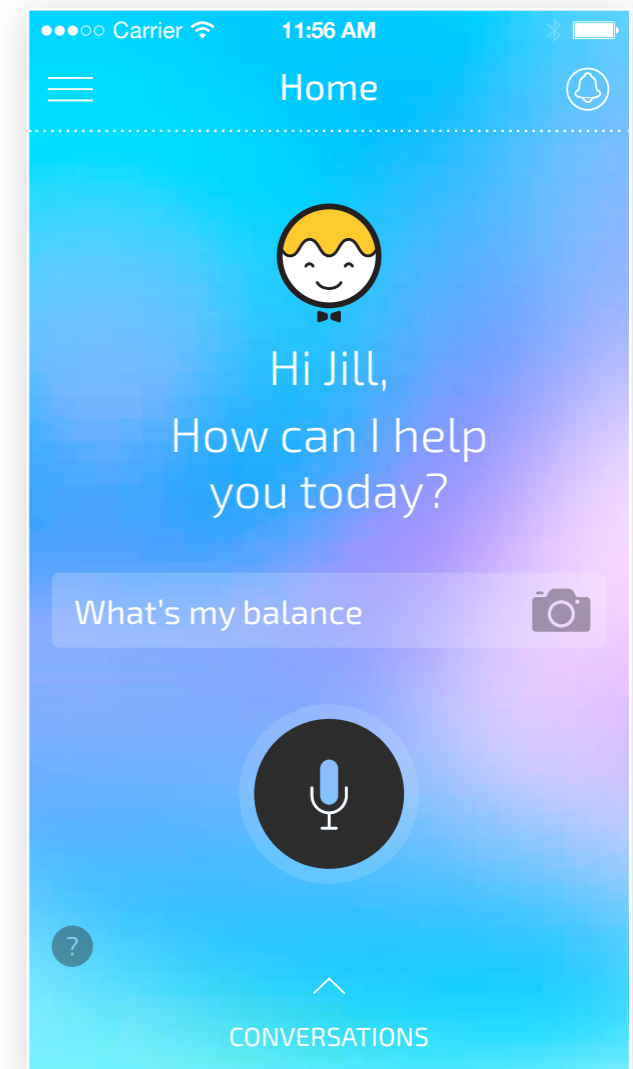
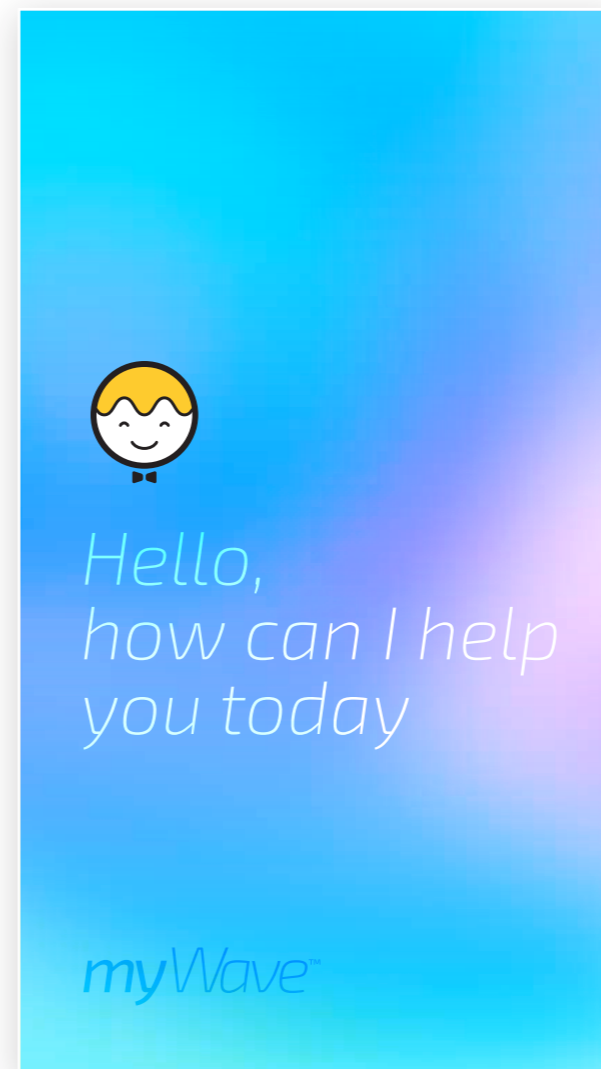
The following use cases demonstrate how Frank and MyWave provide assistance and reduce friction for customers performing common banking tasks.

With the customer at the center, our focus is "What would a personal banking assistant do for them to make their life easier?" Frank and The MyWave platform provide a remarkable user experience promoting customer loyalty, increased revenue and a strong relationship with the brand.

For example, Frank will understand that "I want to borrow more money" means refinancing a loan, and because Frank knows you he'll ask "OK, on your car or home loan?".

Frank gets to know the customer's preferences and goals and assists them by weaving banking services into end-to-end outcomes. For example, 'I want a house' would turn into more than just a mortgage process by assisting in the finding, selecting, conveyancing, insurancing and other processes along the path to help the customer get a home and not just a mortgage.

Frank revolutionizes customer service.



USE CASES

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Use Case 1

Smart Frequently Asked Questions

The goal of this use case is to enable the smart end-to-end handling of frequently asked questions by enabling the actions associated with the answer.

Use examples

A customer asks about a term deposit and Frank then assists them with setting one up rather than leaving them to find this functionality elsewhere. (Refer to page 16)

A customer can use the language they understand rather than banking terms, to make the finding of information easier. For example, a customer might ask about borrowing more money and Frank knows this means information related to refinancing.

Frank would also respond to questions a customer routinely asks, like 'what is my balance?' making it easy for a customer to instantly get the information they require. (Refer to page 10)

Use Case 2

Talk to a human with context

The goal of this use case is to enable a customer to request to talk to a human and not require them to start the conversation with the associate from scratch. The associate joins the conversation naturally without taking the customer away from the task at hand.

Use examples

A customer who is having a conversation with Frank about a loan asks to talk to an associate. Frank finds the person most relevant to the customer and will provide them access to the conversation thus far, removing the need to start from scratch.

i.e. 'I see you are on question 3 about a loan, how can I help you with that?'

Use Case 3

Smart tools

The goal of this use case is to provide the customer personalized tools rather than generic ones that have options and choices not relevant to the customer or task at hand. The output of the tools will be acted upon by Frank to deliver end-to-end outcomes.

Use examples

A customer wants to calculate how long it might take them to save a specific amount of money, Frank will know what account types they have and their tax bracket and irrelevant options will be removed making the tool simpler. Frank will also offer to setup a savings plan and regular transfers as part of the calculation. (Refer to page 8)

With Frank in the Bank's website header, a customer can ask for the information or assistance they want and Frank will find and provide it, always coming back to ask 'Is there anything else I can help you with?'. Having Frank in the header allows the easy and ever present ability to get assistance without having to navigate the website. Frank becomes the new universal search.

A customer can tell Frank they want a holiday and Frank would guide them through a process of saving for it, getting travel insurance, a travel money card and even booking the trip. (Refer to page 18/19)

Use Case 4

Proactive support

The goal of this use case is to proactively support the customer so they feel they have a personal, proactive banker looking out for them.

Use examples

If a customer has a regular direct debit and insufficient funds to make the next payment, Frank notifies them and offers assistance. For example, a small loan to bridge the gap or to stop another debit of a payment that is less important or has a smaller penalty/impact. (Refer to page 12)

Frank would also suggest ways of protecting against the situation in the future and make the adjustments on behalf of the customer.

Frank would know and learn a customer's behavior and proactively suggest better products, accounts, credit cards, overdrafts or other services. (Refer to page 14)

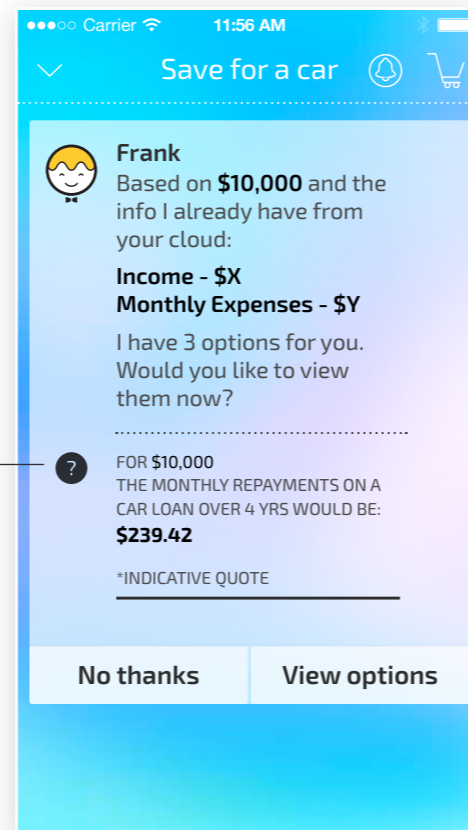
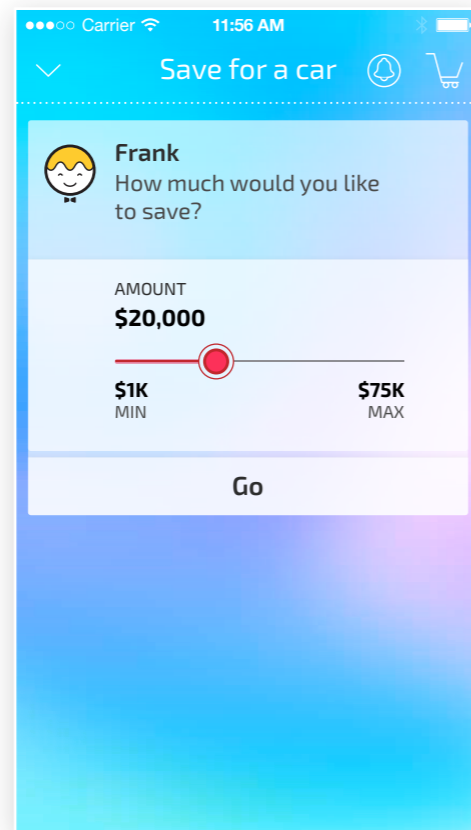
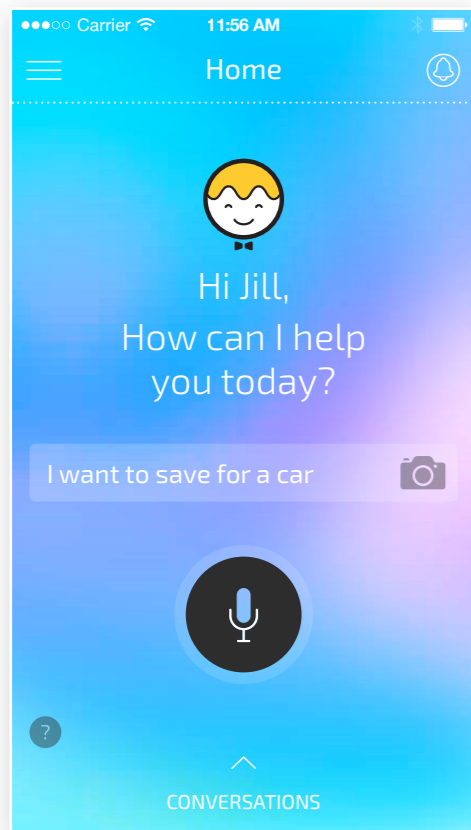
Frank would remind the customer of important tasks like insurance renewals or tax payments and then help them perform them.

SAVINGS GOAL

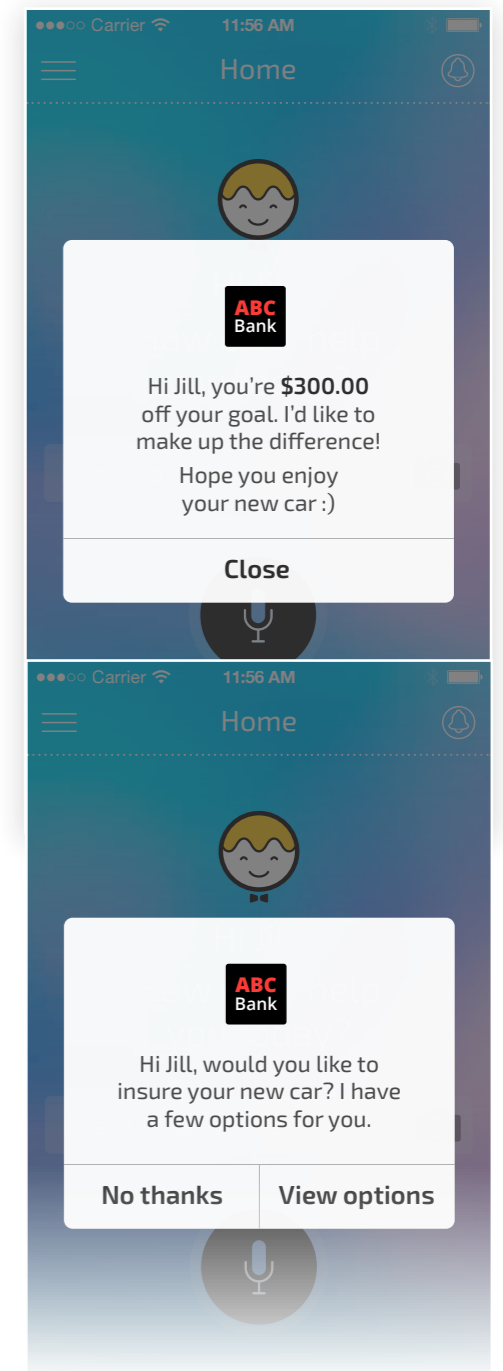
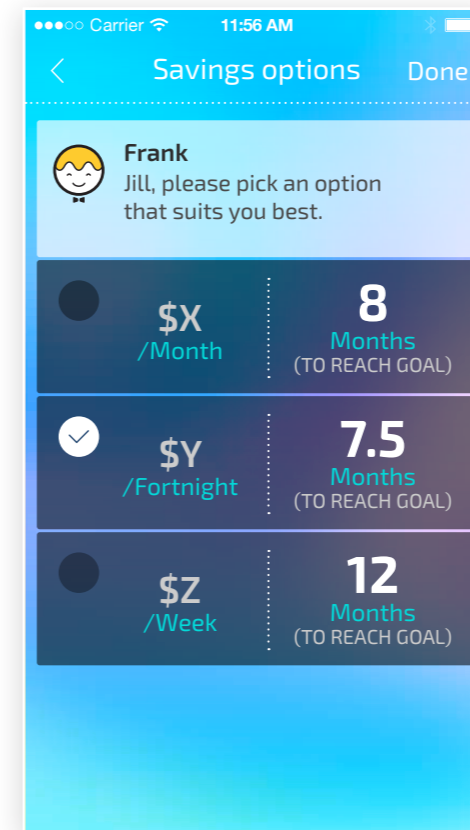
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Savings Goal



Show what repayments may be for a loan of the same amount. Give the user the option to tap on the '?' to get more info and then initiate a conversation to apply for the loan with one tap.

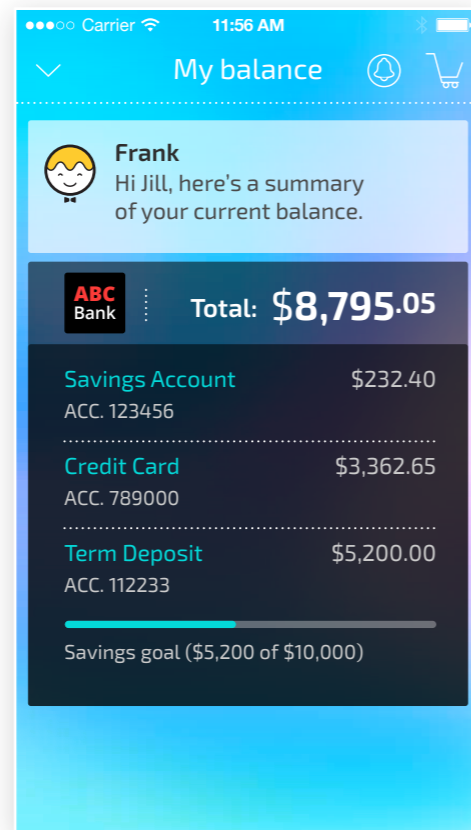
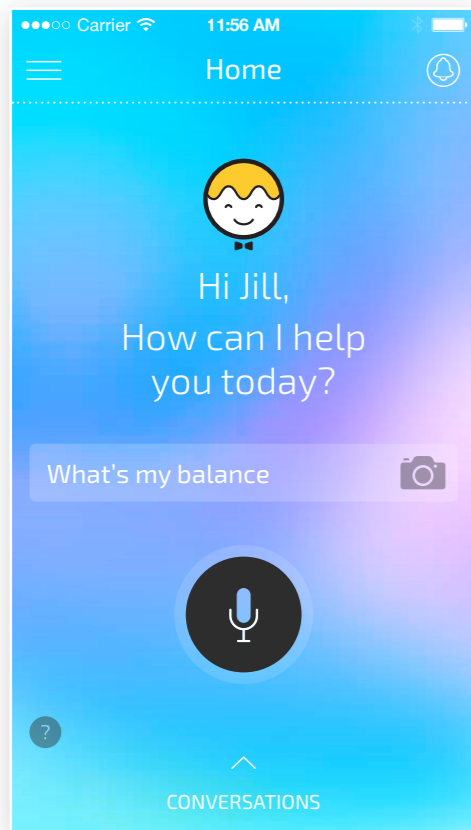


WHAT'S MY BALANCE

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What's My Balance

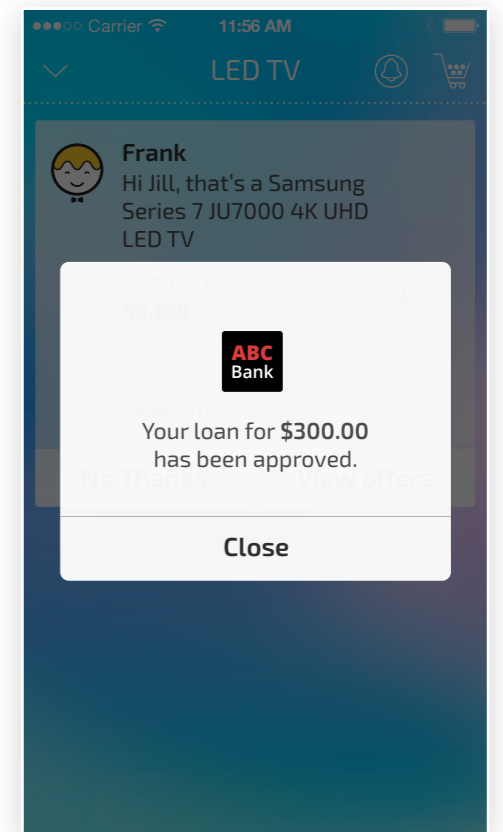
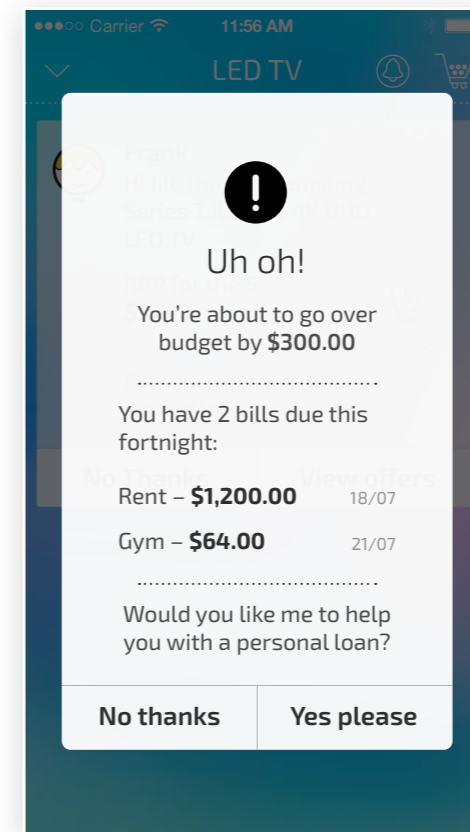
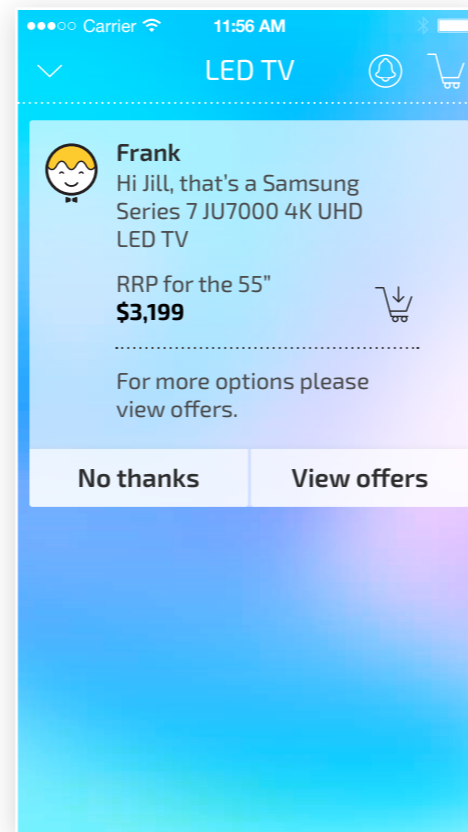
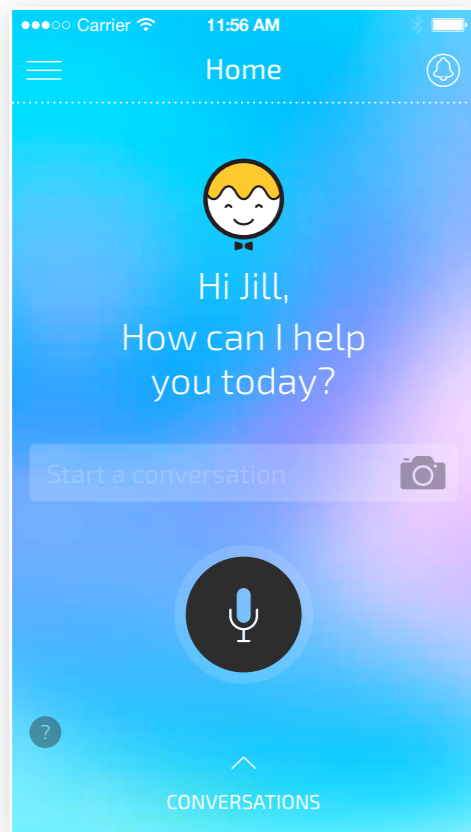


CAN I AFFORD THIS

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Can I Afford This

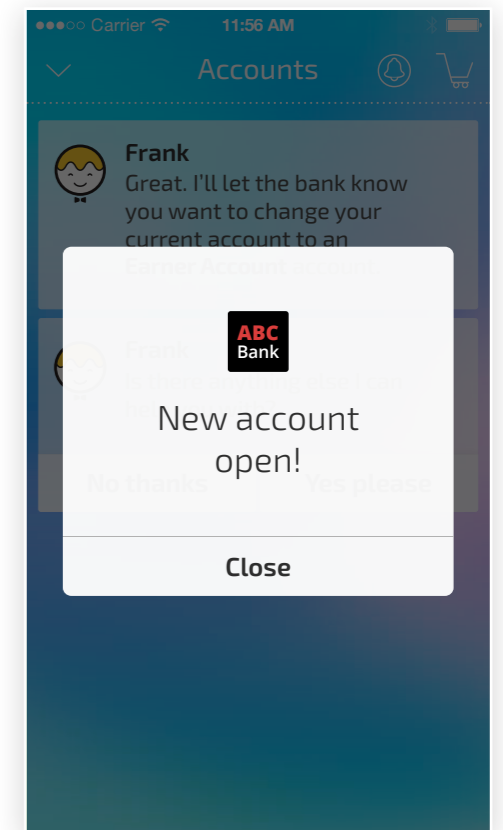
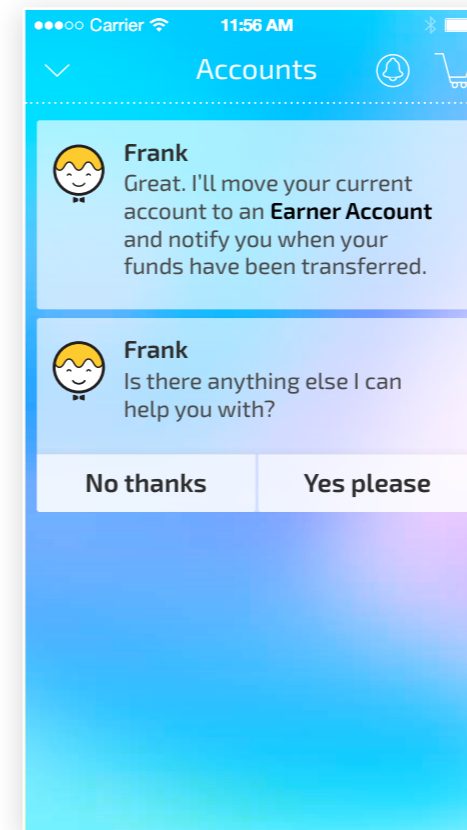
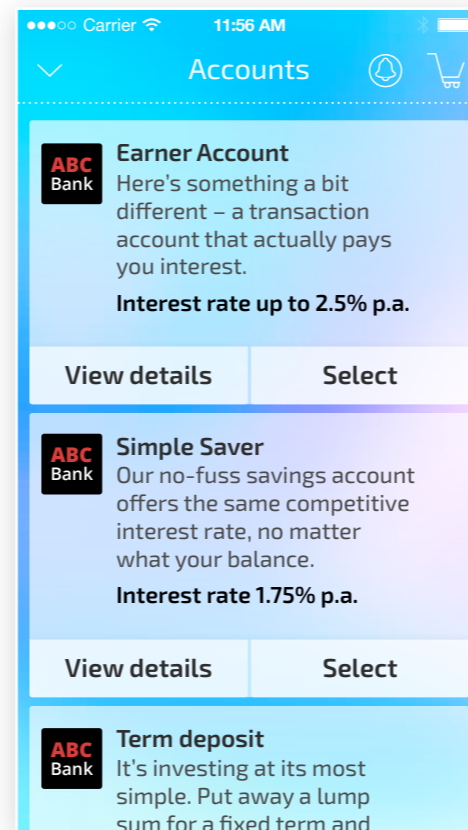
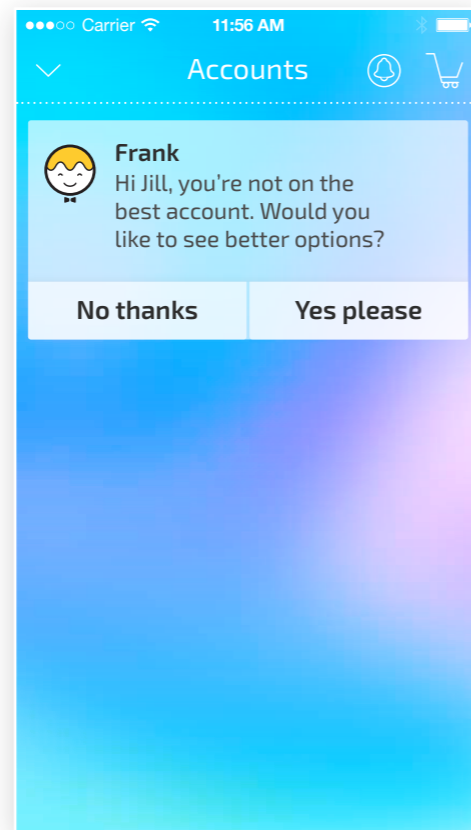
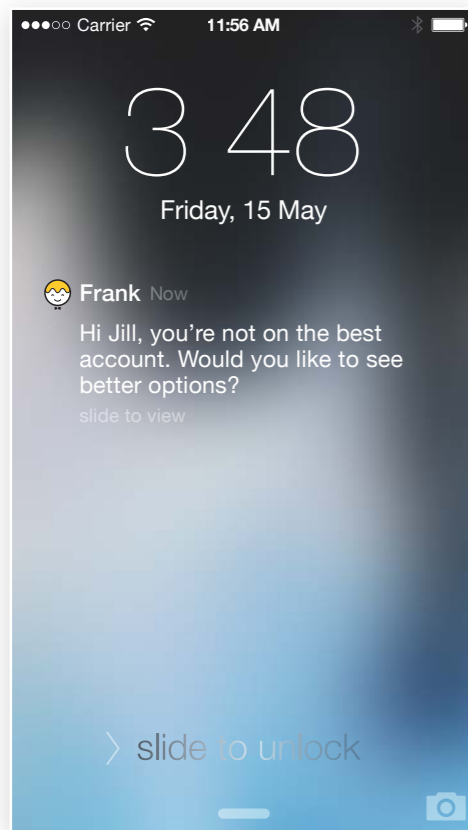


PROACTIVE FRANK - YOU'RE NOT ON THE BEST ACCOUNT

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Proactive Frank

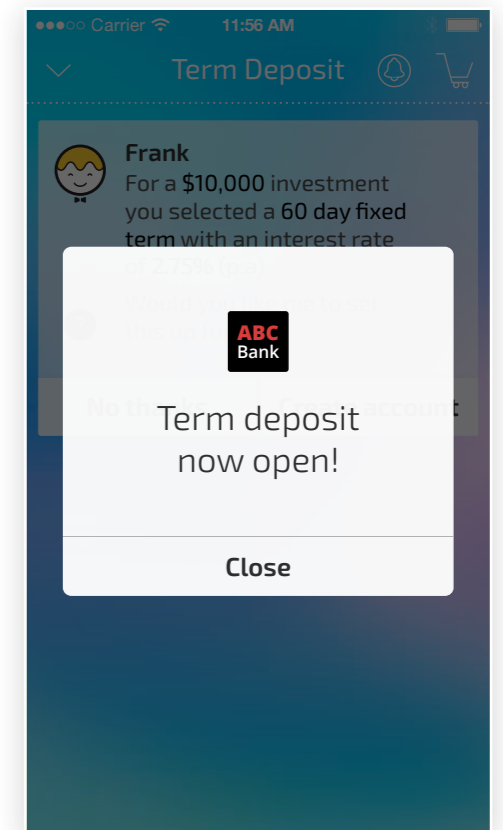
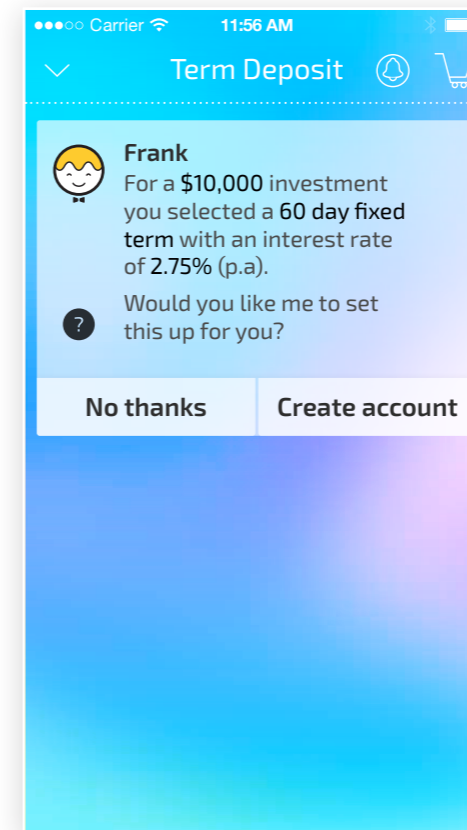
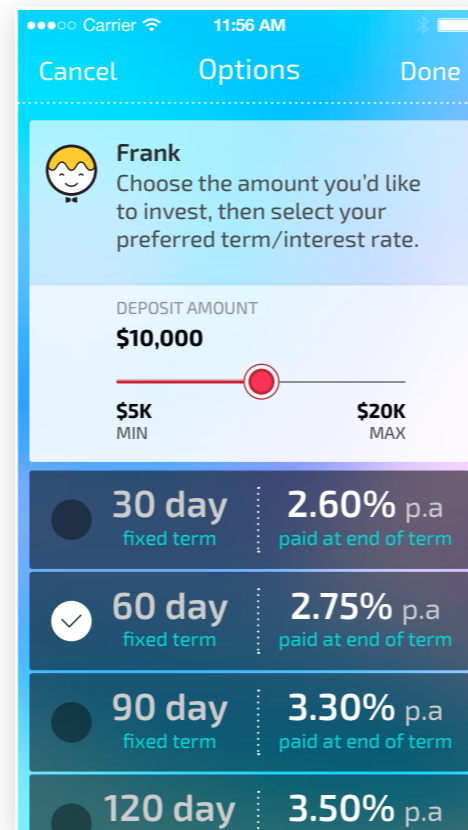
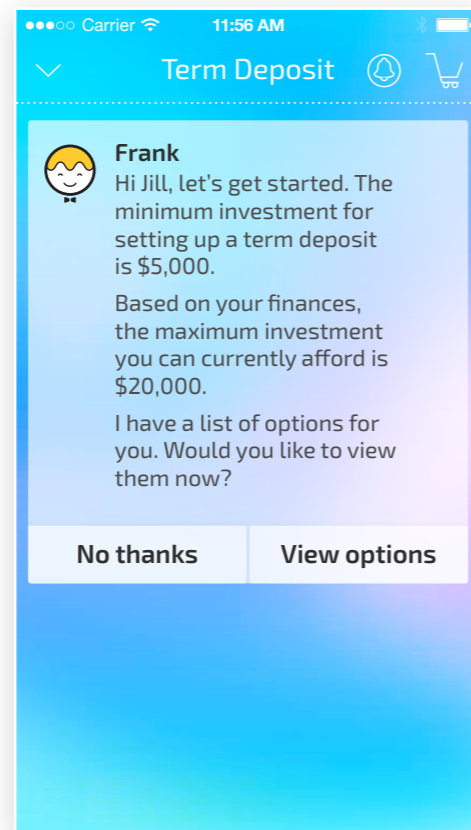
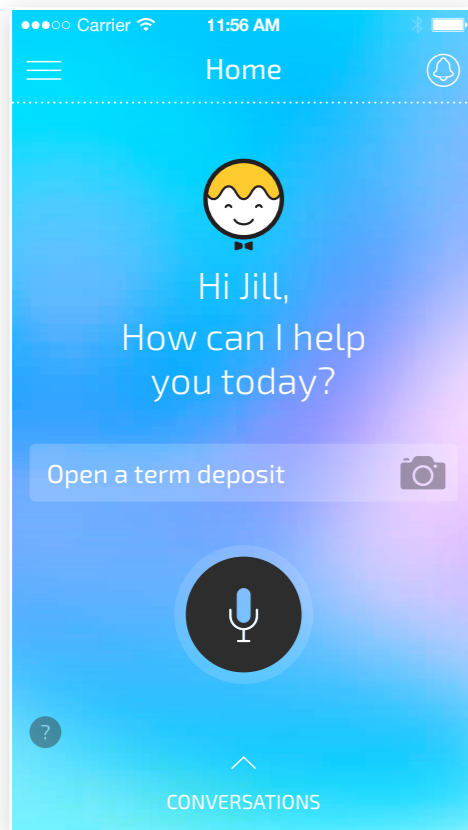


TERM DEPOSIT

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Term Deposit

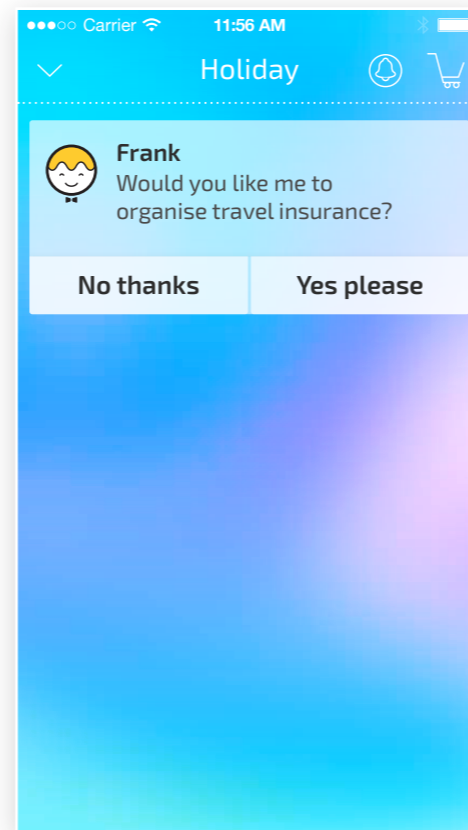
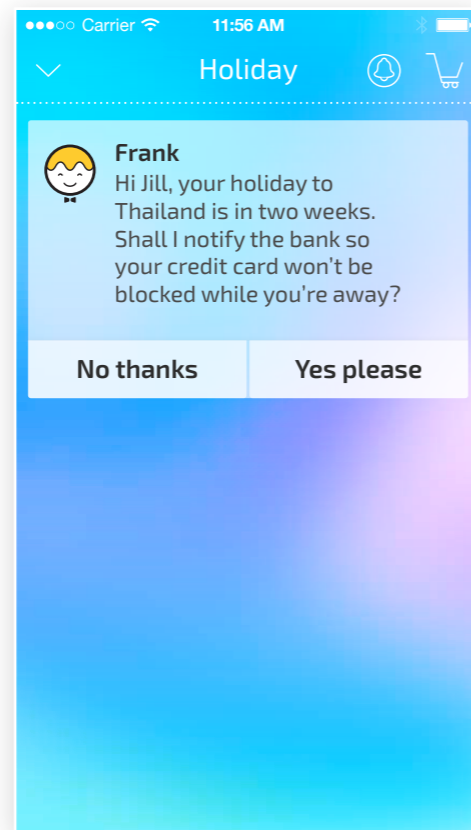
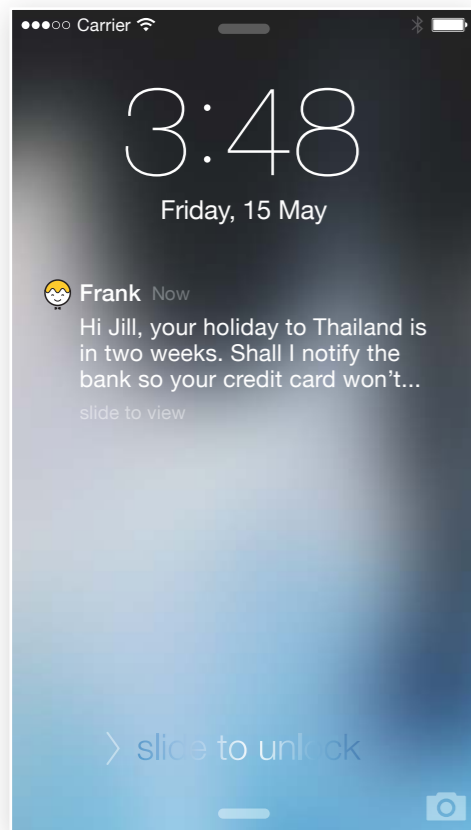


HOLIDAY

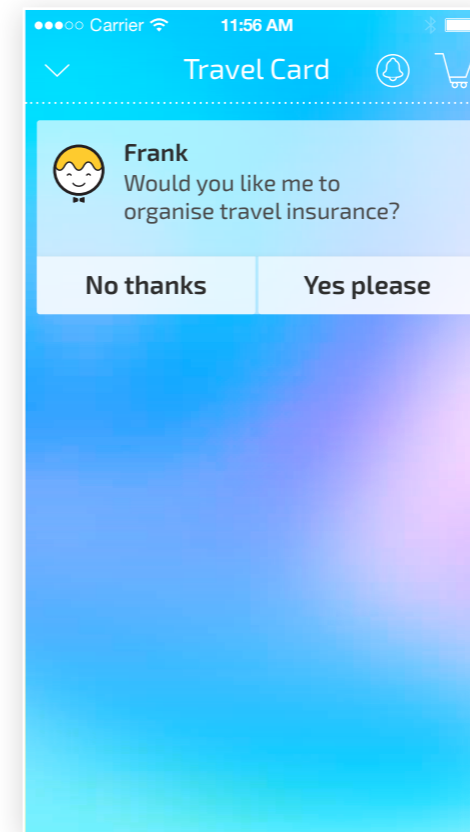
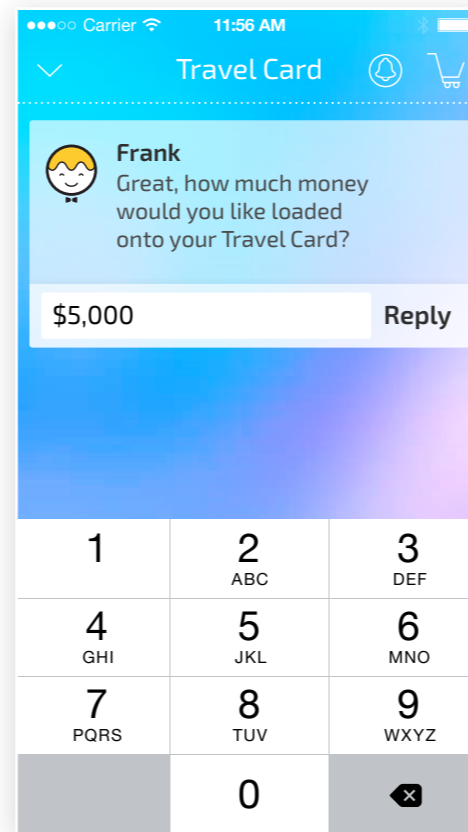
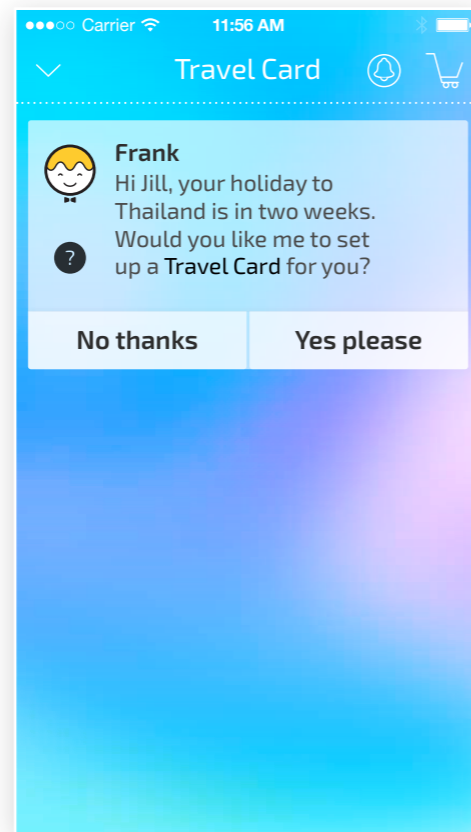
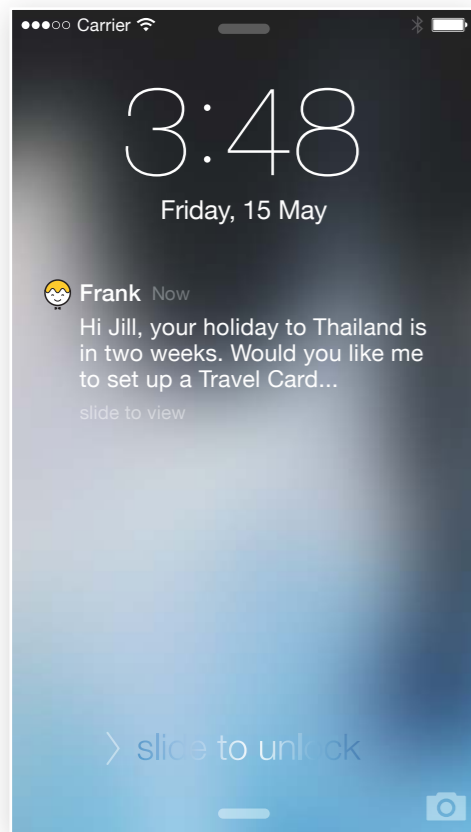
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Holiday



Holiday - Travel card





*Hello,
how can I help
you today*