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Final Usability Results Review
EFT User Experience (UX) Redesign

David McAlister
Sr. User Experience Designer

Agenda

- **Welcome / Introductions**   Janet Holtz   5 Minutes

- **Project Overview**   David McAlister   5 Minutes

- **Our Process & Findings**   David McAlister   90 Minutes

- **Recommended Priorities (and "Quick Hits"), Project Recap**   David McAlister   10 Minutes

- **Next Steps**   David McAlister   10 Minutes

- **Workflow / Prototype Review**   David McAlister   30+ Minutes

- **Questions / Final Discussions**   David McAlister   10 Minutes

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Attendees

- **Vincent Fraker** Senior Vice President Product Management & Business Development

- **Allison Ellison** Product Management & Business Development

- **Janet Holtz** Product Manager, Card Services

- **Chuck Petters** Product Management & Business Development

- **Dmitry Gladstone** Technical IT Management

- **Ronald Drake** Technical Systems Analysis

- **Brian Fletcher** Technical Systems Analysis

- **Dipen Komar** IT Architecture

- **David Cox** Senior Vice President Product Management & Business Development

  Peggy Britz Product Management & Business Development

- **Jeff Zimmerman** Manager, User Experience Design

- **David McAlister** Sr. User Experience Designer

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Project Overview

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Goals & Objectives

Problem

Our Client Central customers are frustrated with how cumbersome and difficult this product is to use.
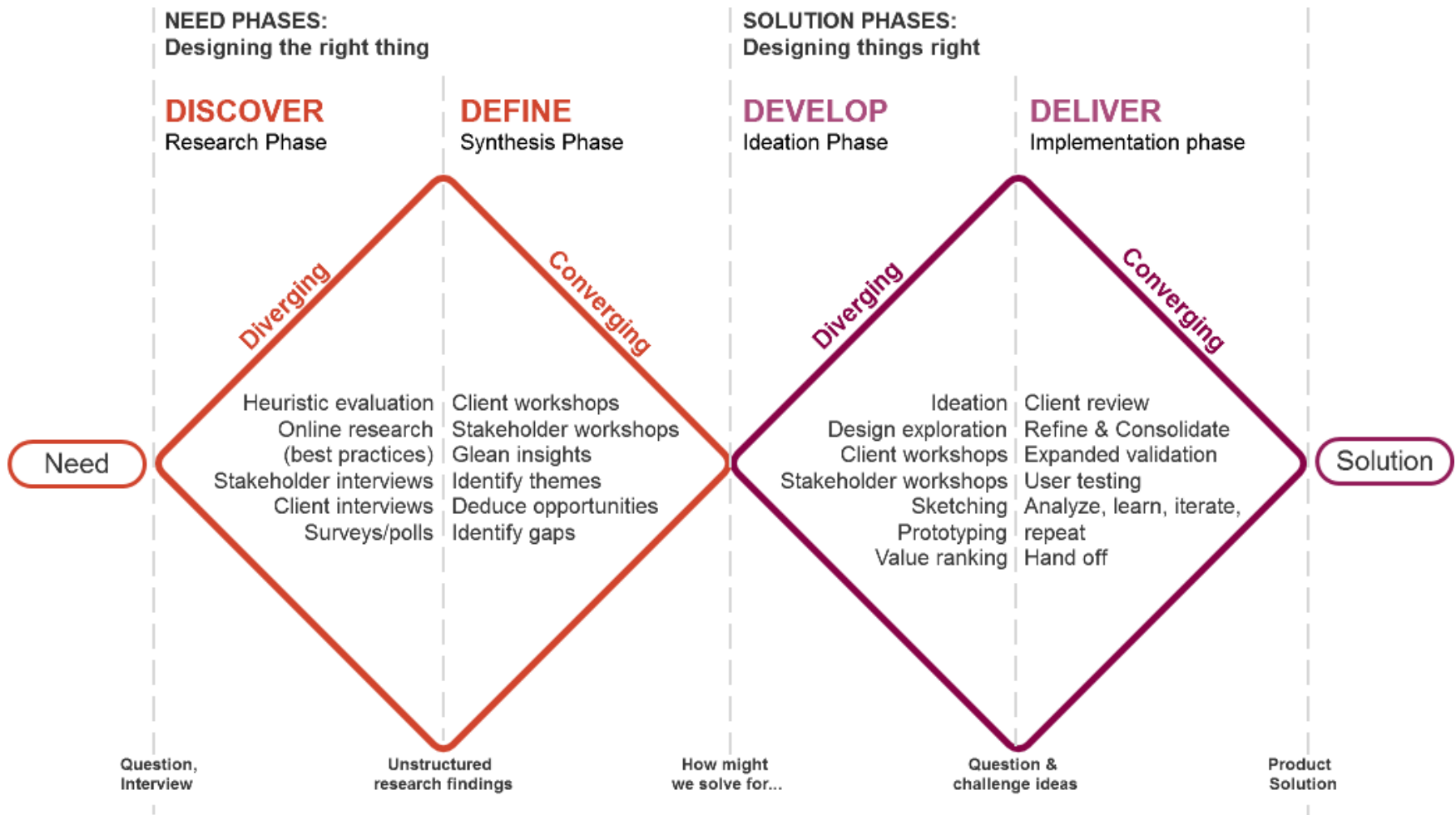
Objective: Design Products People Want and Use

- Understand user's needs, goals, wish lists and pain points

- Provide solutions that incorporate actual user's tasks/workflows

- Simplify user interfaces through good information organization

- Test tasks with real users early on to significantly reduce costs

- Prevent errors by applying affective design

- Reduce training and support costs

- Increased user satisfaction

- Brand reinforcement through good user experience

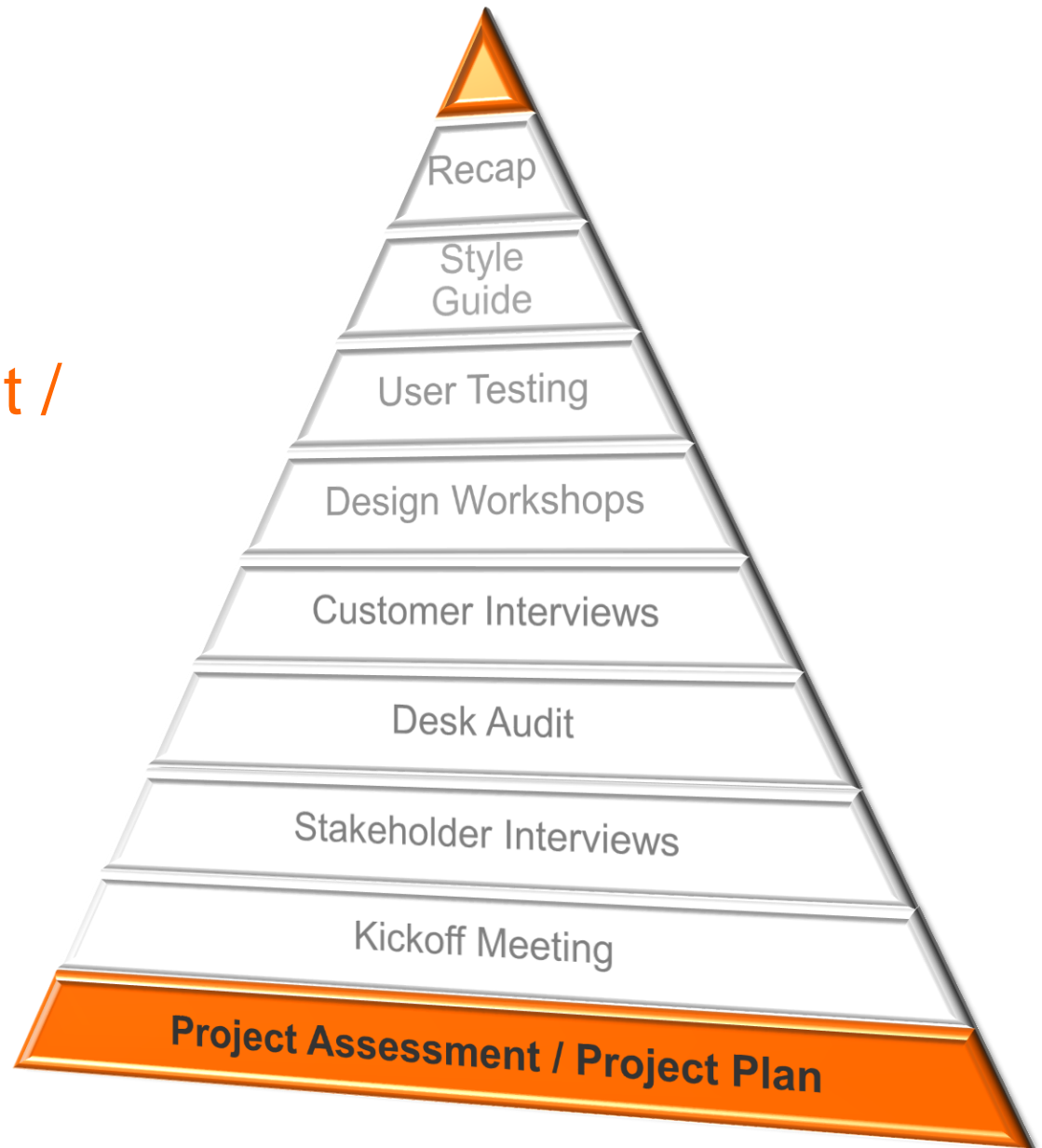*"Provide the most effective toolset to make our clients successful in servicing their consumers."*

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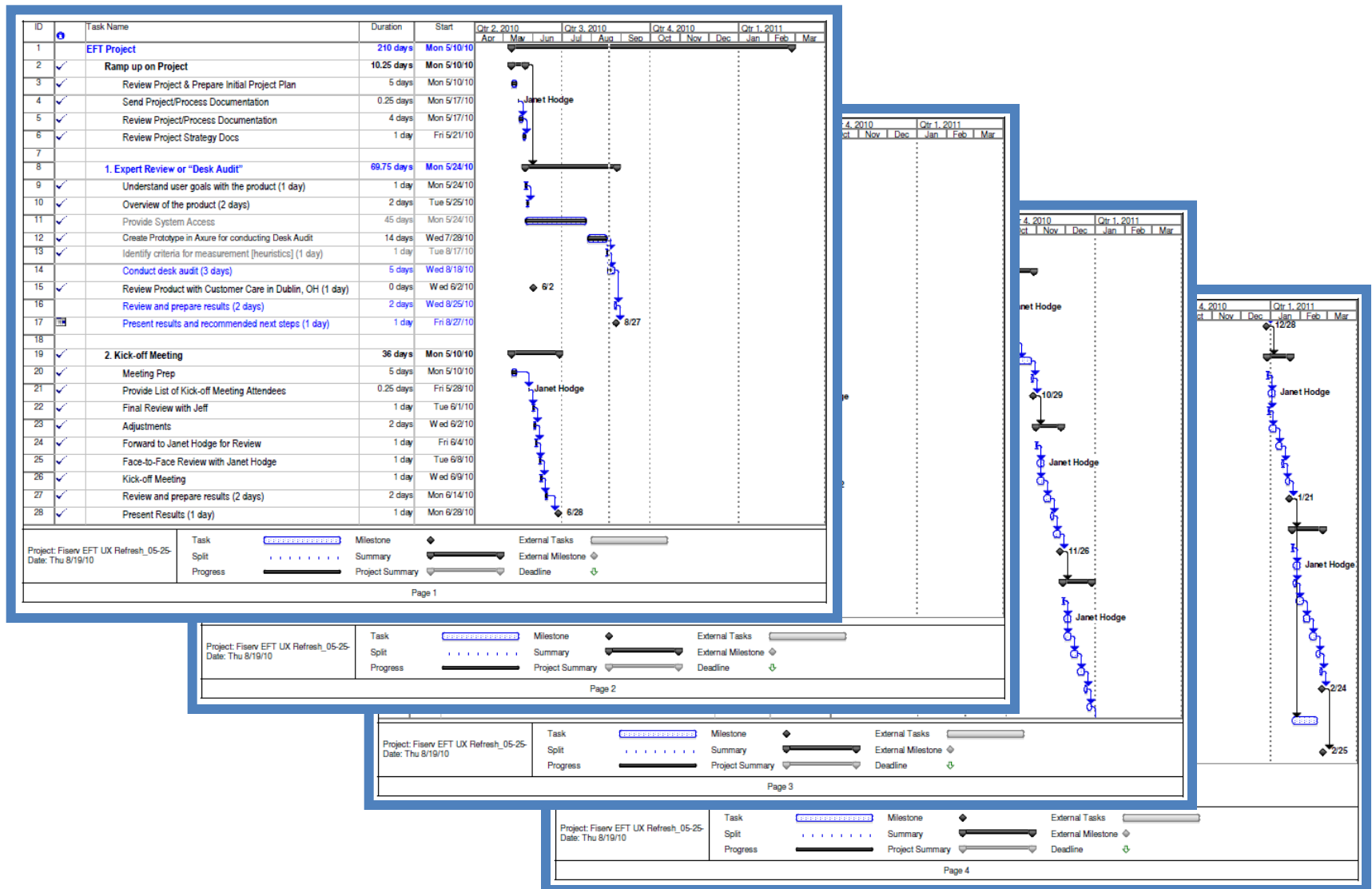# My Standard UX Process*
Based on Double Diamond Standard

NEED PHASES:
Designing the right thing

SOLUTION PHASES:
Designing things right

DISCOVER
Research Phase

DEFINE
Synthesis Phase

DEVELOP
Ideation Phase

DELIVER
Implementation phase

Diverging

Converging

Diverging

Converging

Need

Solution

Heuristic evaluation	Client workshops
Online research	Stakeholder workshops
(best practices)	Glean insights
Stakeholder interviews	Identify themes
Client interviews	Deduce opportunities
Surveys/polls	Identify gaps

Ideation	Client review
Design exploration	Refine & Consolidate
Client workshops	Expanded validation
Stakeholder workshops	User testing
Sketching	Analyze, learn, iterate,
Prototyping	repeat
Value ranking	Hand off

Question,
Interview

Unstructured
research findings

How might
we solve for...

Question &
challenge ideas

Product
Solution

*Depending on
Project Scope & Timeline

Project Assessment / Project Plan

- Recap
- Style Guide
- User Testing
- Design Workshops
- Customer Interviews
- Desk Audit
- Stakeholder Interviews
- Kickoff Meeting
- **Project Assessment / Project Plan**

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Project Assessment / Project Plan

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Kickoff Meeting

Pyramid (top to bottom):
- Recap
- Style Guide
- User Testing
- Design Workshops
- Customer Interviews
- Desk Audit
- Stakeholder Interviews
- **Kickoff Meeting**
- Project Assessment / Project Plan

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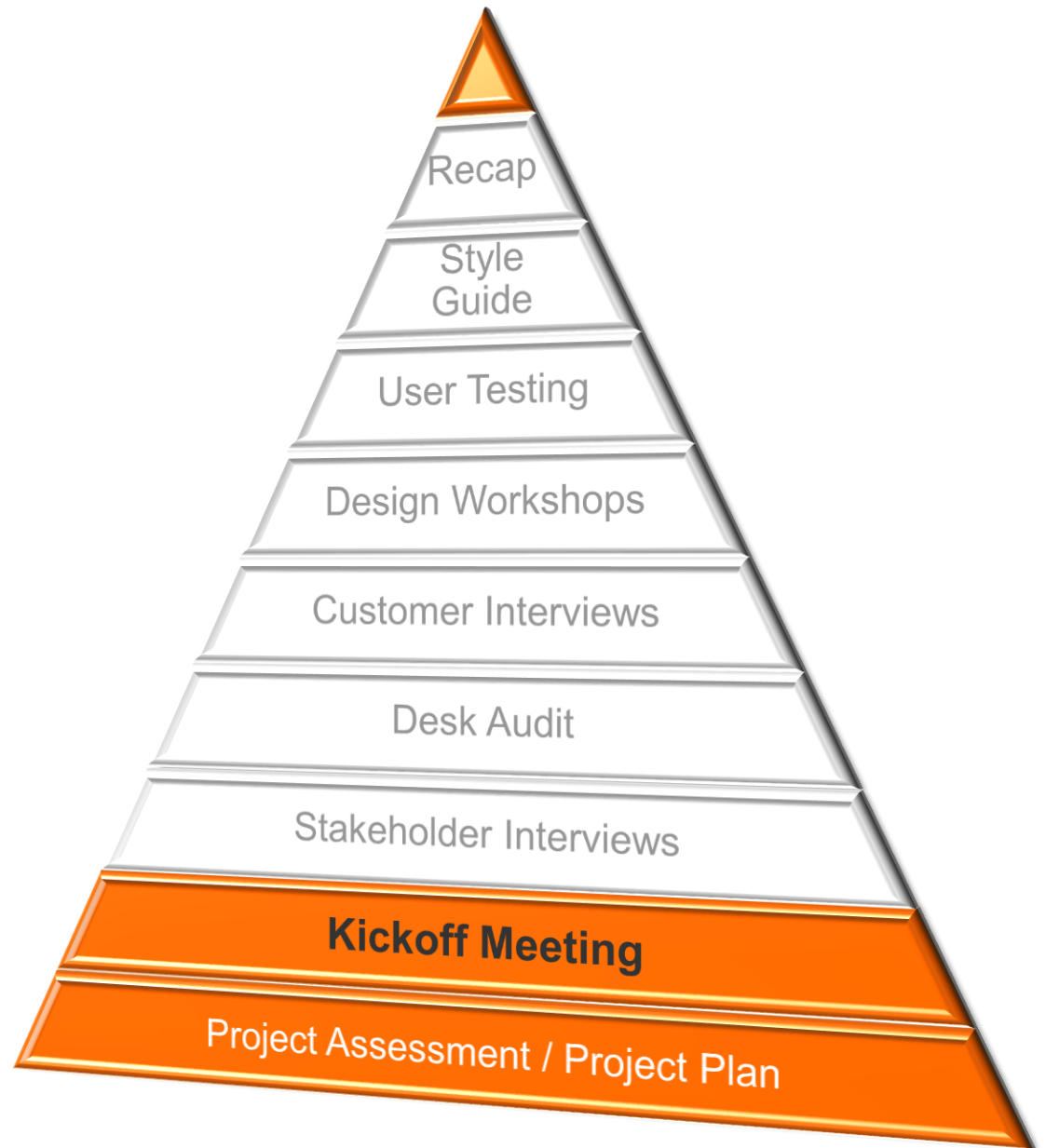
Kickoff Meeting

Attendees

- Cross-functional group from multiple disciplines, including:

    - Product Management

    - Business Development

    - Technology

    - User Experience

Objectives/Agenda

- User Experience (UX) Professional Services at Fiserv

- Project Plan

- Working Session

- Next Steps

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Stakeholder Interviews

Recap

Style Guide

User Testing

Design Workshops

Customer Interviews

Desk Audit

Stakeholder Interviews

Kickoff Meeting

Project Assessment / Project Plan

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Interview Participants

- **Vincent Fraker** Senior Vice President Product Management & Business Development

- **Denise Kudlow** Business Analysis

- **Allison Ellison** Product Management & Business Development

- **Elizabeth Brock** Product Management

- **Alberto Montero** Product Management & Business Development

- **Yosepha Swanson** Product Management & Business Development

- **Sharon Zinken** Product Management & Business Development

- **Christina Meyers** Product Management & Business Development

- **Anita Walch** Product Management & Business Development

- **Sarah Jacobson** Training

- **Catherine Derrickson** Technical Client Services

- **Ray Presley** Technical Client Services

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Stakeholder Interview Recap

What We Did

- Interviewed 12 employees spanning multiple roles and departments.

- Each participant discussed likes and dislikes of the current state of Client Central, and verbalized what different users need to know, do, and accomplish on the future redesigned Client Central.

- Discussion topics included:

  - Mission Statement

  - Goals and Objectives

  - Critical success factors (CSF)

  - Users

  - Pain Points

  - Description of Current and Redesigned Applications

  - Competitors and Best-in-Class Applications

  - Internal/External Project Challenges

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Stakeholder Interview Recap

What We Learned

- Everyone had strong opinions about the existing Client Central toolset – and the direction it should be taken.

- Most felt that that overall, Client Central provides a lot of value to our clients; however, everyone felt that significant improvements in usability must be achieved in order to improve client satisfaction – and ultimately increase sales.

Comments

- Captured approximately 175 stakeholder comments

  - Provided tremendous insight into participants' thoughts and priorities

  - Reviewed, validated and referenced throughout the project

- Several categories identified throughout this process,

- Grouped together by key categories or "themes"

- Details *(Tabs: Comments by Question; Comments by Category; Stakeholders Interviewed)*

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Key Category :: Vision
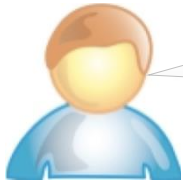
Provide the most effective toolset to make our clients successful in servicing their consumers.

It's all about the user… there's nothing else.
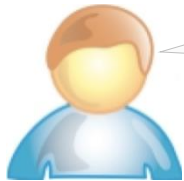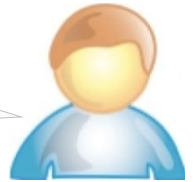
Provide an efficient tool for the user – to allow them to do what they need and do it as quickly as possible.

Key is making our clients successful in servicing their customers.
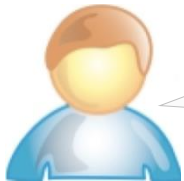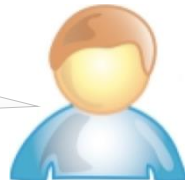
Our existing clients should really like and acknowledge that we made a significant improvement. Get customer agreement that the proposed changes are the right changes for them.

Translating our investments into sales/ability for users to service their customers better.

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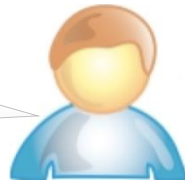
Key Category :: Navigation/Information Architecture
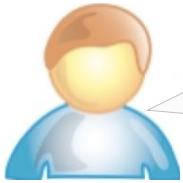
Logically organize the entire site.
- Allow me to get to specific content from multiple places – especially key information from where I'm at.
- Group like applications within the same tabs.

There is a lot of information in there, but it's not laid out well. We need to take the user into consideration.
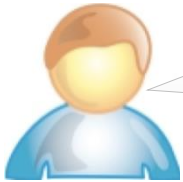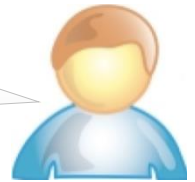
Provide a more holistic view of the cardholder, in case cardholder asks a question about a fraudulent charge. Hooking demographic to activity to adjustments would be very critical.

Why can't I get the Terminal documentation while I'm in Terminal? Why should I have to leave Terminal to find its documentation?

Rollovers are KEY! When users mouse over a particular field, users can get field-specific information. Brings a lot of information directly to the users.

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Key Category :: General User Experience
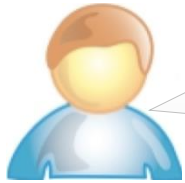
Instead of saying that I'm in application "A" which means I can only do "x" functions; we need to look at it as: I have several things to do to help the customer on the phone. How can I easily service this customer from where I am at?

Shouldn't have to be trained on it.
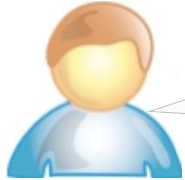
We keep enhancing our systems, which is nice, but they are not always cohesive or designed the best way.

Lack of speed and transmission time an issue with going between apps. Case Tracker is now integrated into one window with Card Management which is much easier.

Minimize the copying/pasting from one application to another.

Enter data, enter it once, not have to toggle… zoom from one field to another to the next.
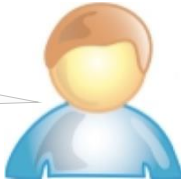
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Key Category :: Work Flows
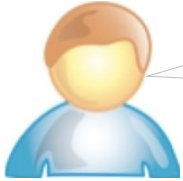
Our systems and corresponding documentation must work in a workflow process.

Product should function the way I service my customers, not the way a system is bolted together.
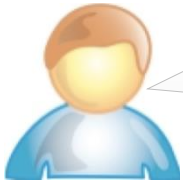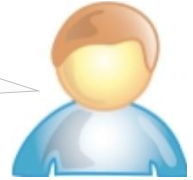
Streamline many of our applications and actions. The Cardholder Record should be the central application for any user. From this application you should be able to easily: Order a card, status a card, view transactions, submit corrections.

Each user(s) has their own tasks to do. Why can't we have multiple workflows based on what they need to accomplish instead of a common workflow? We can determine what those key workflows are and one person may only need to use two of these workflows, where someone else may need to use all of them.
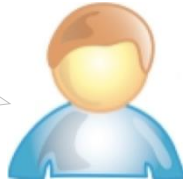
Improve the charge-back process (look at transactions, going in and out of applications and ultimately creating a chargeback.)
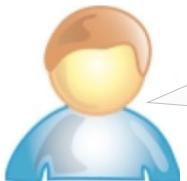
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Key Category :: Visual Design
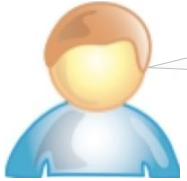
Condensing the screens… make them more concise.

Minimize the amount of white space and use larger, more crisp fonts.
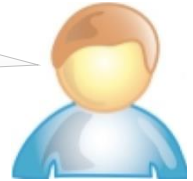
Major Category :: Technology

Tokens. What the heck do I need this for? Key for dual authentication, but there are non-physical solutions. They want Transaction Journal to be at every teller, so they don't want to put up with the token.

Timeouts. Can we have different timeouts for internal vs. external?

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Persona/Workflow Matrix

Who are our users and how important is each workflow to each persona?
(Note: Highest priority personas/workflows are highlighted in the matrix below)

Heuristic Evaluation / Desk Audit

Pyramid levels from top to bottom:
- Recap
- Style Guide
- User Testing
- Design Workshops
- Customer Interviews
- **Desk Audit**
- **Stakeholder Interviews**
- Kickoff Meeting
- Project Assessment / Project Plan

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Expert Review – Desk Audit

Initial Challenge

No access to any of the 15 existing products.

Solution

Recreated all products in Axure based on the images and training instructions in their existing training manuals. This process also enabled me to became a subject matter expert.
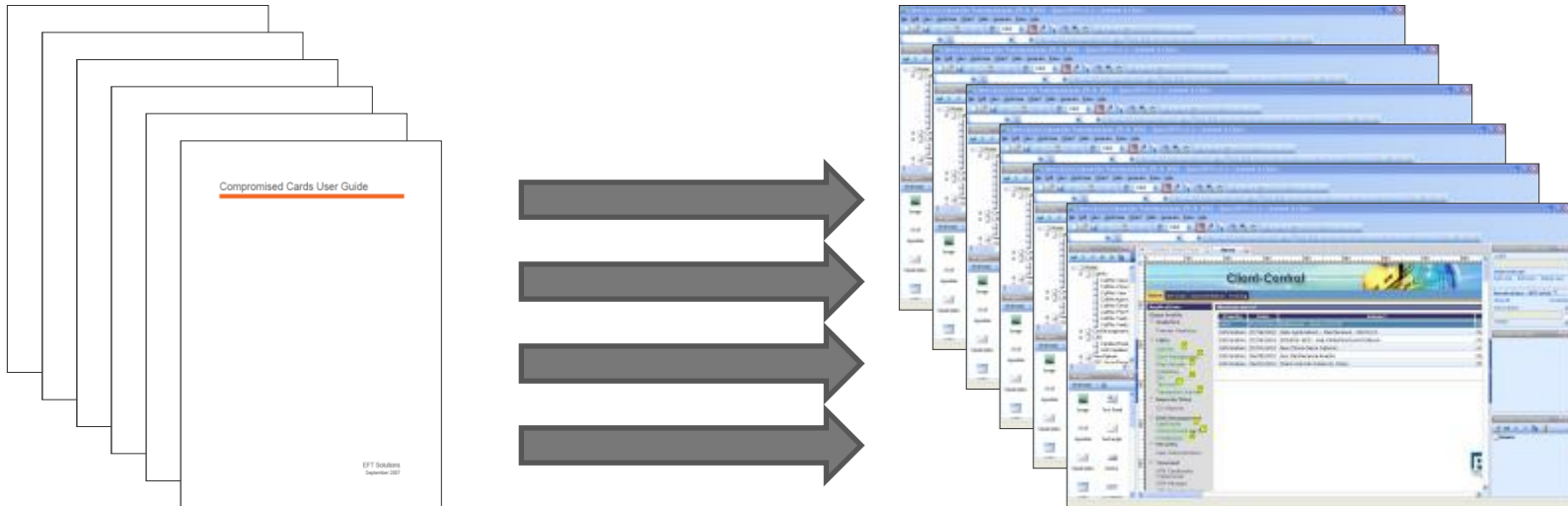
Process

- Analyzed each key application from a user perspective to determine what changes should be considered to streamline/simplify each application and corresponding process.
- Developed ideas/recommendations throughout the entire iterative design process – and incorporated during design workshops.

High Level Findings/Recommendations

- Group, organize and display content elements throughout Client Central – and each corresponding page – in a way that is intuitive to users and streamlines their tasks/workflows.

- Users must have the ability to easily move between applications with all appropriate user and cardholder parameters passed from one application to another.

- Provide more integration of data/functionality between applications.

- Provide hovers whenever possible. This not only quickly bubbles data to the user but provides us an excellent way to translate codes into English/user-centric information.

- Provide date ranges with date pickers whenever possible.

- Utilize layers when appropriate, as this can provide advantages in many areas.

- Allow users the ability to click on items within a search results page when appropriate, instead of having to select an item then clicking an action button at the bottom of the page.

- Extend/eliminate the 90-day rule in TranBlocker.
  - Because of the large number of rules and corresponding expiration dates, many users track/manage these expiration dates in their personal Outlook calendar.
  - Allowing a date to expire by mistake can be a huge financial liability for the FI.

- Allow users to change the expiration date in TranBlocker instead of having to create a new rule/copy an existing rule.

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Customer Interviews

Customer Interviews

Customers that matched our profile

- **First Bank:** Large Bank in St. Louis, MO

- **Service Credit Union:** Medium Credit Union in Rochester, NH

- **Clear Mountain Bank:** Small Bank in Bruceton Mills, WV

Interviews

- Conducted 10 interviews with 3 financial institutions within a 7-week timeframe.

- Most felt that that overall, Client Central provides a lot of value to them. However:

  - Everyone felt that improvements in usability and functionality must be made in order to better meet their needs.

  - Everyone also had strong opinions about the existing Client Central toolset – and some of the changes they would like to see.

- Began to socialize/obtain feedback on some of the initial concepts being considered.

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Customer Interviews :: General Functionality
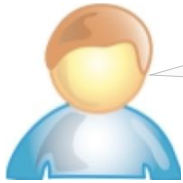
We need the ability to easily interact between applications.

Allow users to go from app to app without having to re-enter card numbers.
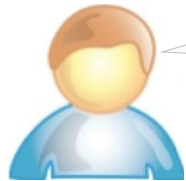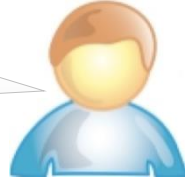
I would like to be able to specify my own date range to search.

Minimize having to click from here to there to find the information you need.
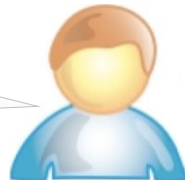
We HATE these tokens! We like the MC tokens, where you don't have to enter a code to get a code.

Why can't we double-click a row within a table to go to that record?

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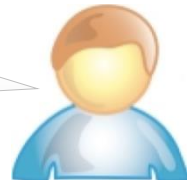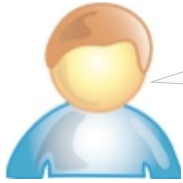
Card Management

I would like to be able to view and update Names, Addresses, Accounts and all other key information directly on the Details page. That would save me several clicks.

I would really like to have access to recent transactions from Card Management.
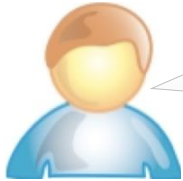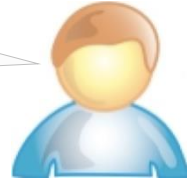
When I go to Card Management for additional information, I must reenter all cardholder information again. Why couldn't Card Management open with this cardholder's information already pre-populated?

Why isn't there navigation throughout all of the pages in Card Management? If I'm looking for specific information, but not sure where to find it – or if I need to go from page to page to obtain information – I must continually open a page, cancel out, and then click on the next page. This is very unnecessary and time consuming.
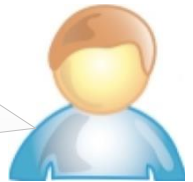
Terminal
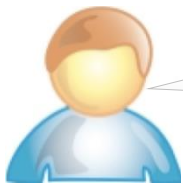
I wish it could go back more than four days – especially during holidays. Six or seven days would be ideal.

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Transaction Journal / SPC
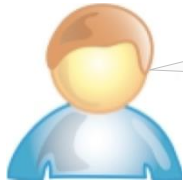
It would be very helpful to have date ranges in TJ and SPC for searching.

It would be great to use hovers to let users know what specific fields mean.
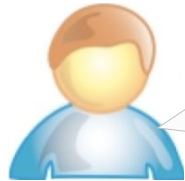
Is there a way to display the information that I need, where I want it – and in a human readable format?
(To determine why a transaction is denied, I must scroll to the right in the search results screen to find the "response code". I then need to translate this code, using reference chart on my cube wall, which contains a legend of response codes. There has to be a better way!)

The Customized Column view isn't always permanently saved.

I would like my staff to be able to add/remove fields to reports on the fly as we run reports. This way, they can add a field, select that updated view and their current report would reflect this change.

The new design which allows chaining is a great concept, BUT the way it works is very confusing – and hard to use!
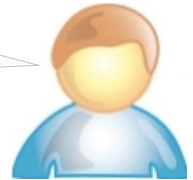
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TranBlocker

Why are we only limited to 25 Merchant IDs? Because of this limit, we always have unnecessary exposure. We would like to have over 100 rules.

The 90 Day Rule limit is a major pain point for us. I must keep track of all the rule expiration dates in Outlook to make sure a rule doesn't expire – which would be disastrous.
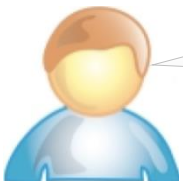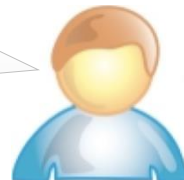
Would it be possible to extend dates instead of creating new rules?

Is it possible to get a Warning that a rule is expiring – with an option to renew from this warning. (Do you want to Renew? Y/N)
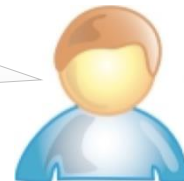
CaseTracker
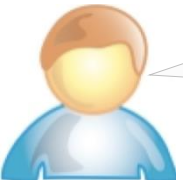
It would be great if we could have access to at least six months – or even a year.

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Workflow & Conceptual Design Workshops

Pyramid (top to bottom):
- Recap
- Style Guide
- User Testing
- **Design Workshops**
- Customer Interviews
- Desk Audit
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Workflow/Conceptual Design Workshops

Workshop Information

- Bridge between the Discovery and Design Phases

- Conducted over 40 cross-functional design workshops

- Validated/modified key workflow list

- Defined requirements needed within each workflow to make them as effective and intuitive as possible for all users

- Defined all content elements, pages and general layout required for each workflow (as well as non-workflow tasks)

- Effectively grouped/displayed all content on each page

Critical Success Factors for these workshops

- Organize the data elements in such a way as to:
  - Make it intuitive for all users
  - Minimize the number of clicks/pages required to accomplish each key workflow
  - Integrate functionality between applications as appropriate

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Key Workflow List (Focused on 28 of 34 Key Workflows)

CM2 and Legacy Card Management

- View Cardholder Record
- Add Cardholder Record
- Copy Cardholder Record
- Status Cardholder Record
- Force Activate
- Maintenance
- Reset PIN tries
- Order Replacement Card
- Cancel Order
- View Order History

Terminal

- View Details
- Balance Mid-Point Adjustment

TranBlocker

- View a Rule
- Add a Rule
- Edit a Rule
- Copy a Rule
- Delete a Rule
- Setting Defaults

Transaction Journal

- Research Capabilities

SPC

- View Financial Transactions
- Initiate Financial Transactions
- Dispute/Adjust Financial Transactions
- Enter Chargebacks / Representments
- Enhanced Chargeback Service

Case Tracker

- View Case (EnFact/InFact)
- Tracker::Update Case
- Manage Record Button (Card Mgmt)

Compromised Cards

- View/Status Compromised Cards

Not in Scope for This Project
- Premier Analytics
- Call Me
- Files Refresh
- Institution
- Client View Internet (CVi)
- User Administration

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Review Existing and Proposed Workflows

Card Management Workflows::

Finding an Existing Cardholder Record; Adding a New Cardholder Record
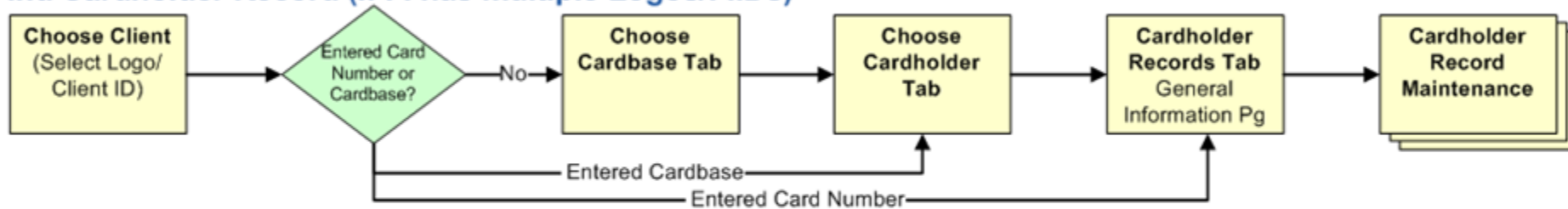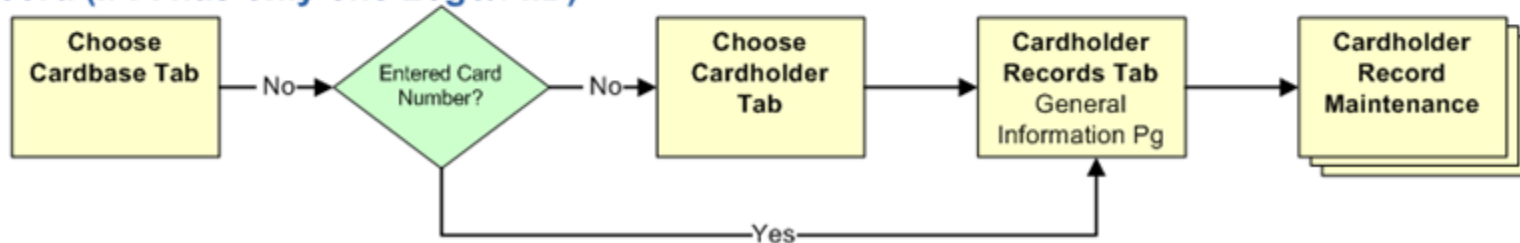
Review Existing and Proposed Workflows

Card Management Workflows

Card Management Home
Select Cardholder
- Select Client ID/Logo
- Select Cardbase
- Select Cardholder

Add Cardholder Record (Using Wizard Pages)

Current Legacy Workflow (13 Pages)

Details Page → Accounts Page → Accounts Details Page → Names/Addresses Page → Names Details Page → Names/Addresses Page (again) → Add New Cardholder Name Page (Optional) → Cardholder Fraud/Security Page → Cardholder Limits Page →

Cardholder Transaction Types Page → Navigation Page (User must select Save) → Confirmation Page → Print IVR Instructions Page

Current CM2 Workflow (7 Pages – but Missing Some Card Ordering and Balances Functionality)

Details Page → Risk Page → Accounts Page → Names Page → Limits Page → Confirmation Page → Print IVR Instructions Page
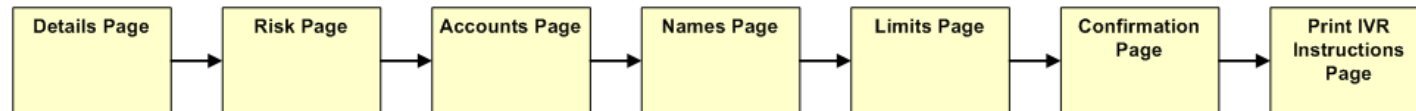
Proposed Workflow (8 Pages – which includes a Review Page)

General Information Page → Card Order Page → Balances/Holds Page → Limits Page → Risk (Fraud/Security) Page → Review/Submit (Proposed Enhancement) → Confirmation Page → Print IVR Instructions Page

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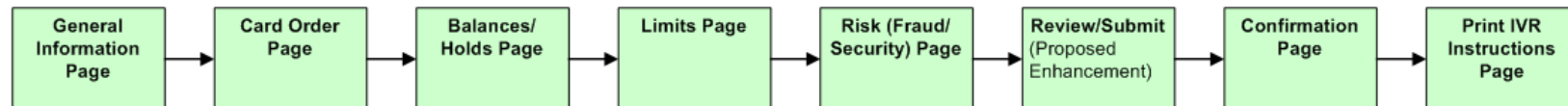
Workshop Tasks

Define all content elements, pages and general layout

- What content is needed?

  - What existing content elements (information, functionality, buttons, navigation, etc.) should be grouped together into a single "bucket", to help us simplify/streamline this workflow as much possible.

  - What new content must be incorporated into these buckets?

  - What existing content is no longer required?

- Which pages should be created based on these buckets/groupings.

  - Should multiple buckets/groupings be merged together to create one page?

  - Should this bucket be a page of its own?

  - Should this bucket be divided onto multiple pages?

- How should the content on each page be arranged?

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Transaction

Card Issuer

Terminal Owner

Network

Field	Value
Transaction Date:	09/16/2004 00:00:25
Journal Date (ET):	09/16/2004 00:00:25
Message Type:	210
Retrieval Reference Number:	016099454501
System Trace Audit Number:	00044441U
Sequence Number:	010519
Deposit Type Indicator:	010519
Deposit Link:	A
Amount 1:	0.05
Amount 2:	0.00
Cashback Amount:	0.00
Surcharge Amount:	0.00
Surcharge Reversal Amount:	0.00
Currency:	USA (840)
Conversion Rate:	0001.000000
Response Sub Code:	A
Card Logo:	CHKST
Card Client ID:	12345678
Card Number:	2008012222222222
Member Number:	1
Authorization Code:	23002N
To Account:	00000000000000000000
Hold on Funds Amount:	
Card Posting Date:	09/16/2004 00:00:25
Card Country:	USA
Card County:	SOMEWHERE
Card State:	NJ
Expiration Date:	
From Account:	00000000007111111111

Field	Value
Response Code:	APPROVED - BOTH BALANCES PROVIDED (012)
Transaction Processing Code:	DEPOSIT FROM MONEY MARKET TO CHECKING (202320)
Reversal Code:	DEPOSIT OUT OF BALANCE/APPLIED (037)
Point of Service:	PAN AND EXPIRATION DATE, NO TRACK2 (009)
Terminal Logo:	ABCD
Terminal Client ID:	87654321
Terminal ID:	TERMID01 - POS
Merchant Type:	5412
Merchant Identifier:	FRANCHISE
Reg E Street:	123 ANY ROAD
Reg E City:	ANYWHERE
Reg E State:	NJ
Acquirer Posting Date:	09/16/2004 00:00:25
Terminal Country:	USA
Terminal State:	NJ
ATM Terminal Country:	
Merchant Verification Value:	
Local Amount 1:	0.05
Local Amount 2:	0.00
Network ID:	655000
ECI - Debit MasterCard:	
ECI - Visa:	
Timestamp:	000000000
Issuer's PMC:	000
Acquirer's PMC:	000
Network Indicator:	00
POS Date:	
Network Posting Date:	09/16/2004 00:00:25
Reference Number:	
Debit MasterCard Acquirer Reference Number:	
Fee Program Indicator:	
Payment Phone Number:	
AAV:	
Transaction Log Address:	00000000

Acquirer Trace Data:

Transaction Description:

Network Large Private Data:

attribut

Card Holder Address:

AVS Indicator:

POS Geographic Data:

Merchant Advice Code:

Prototype Design Process

1.) Initial Drafts

2.) Paper Prototypes

4.) User Testing

3.) Interactive Prototype

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Design Changes

Key Customer Issues/Pain Points

Top three customer Issues/Pain Points

⚠️ Provide the ability for users to easily move between applications with all appropriate user and cardholder parameters passed from one application to another.

⚠️ Provide more integration of data/functionality between applications.

⚠️ Group, organize and display content elements throughout Client Central – and each corresponding page – in a way that is intuitive to users and streamlines their tasks/workflows.

How did we address these issues?

☑️ Global Hidden Navigation (Global)

☑️ Integration of data between applications (Card Management Compromised Cards)

☑️ Completely changing the information architecture (Card Management) (Customer Comment)

☑️ Provide hovers whenever possible (Card Management   Terminal   CaseTracker)

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Other Key Changes

General

- Hidden Left Navigation (TJ/SPC)
- Multi-select preview (TJ/SPC)
- Hovers (Card Management, Terminal, CaseTracker)
- Sortable Headers in most tables (TJ/SPC)
- Single-Click with color changes (TJ/SPC)
- Multiple Customizable Column Views (with drag 'n drop creation) (TJ/SPC)
- Pagination (TJ/SPC)

Card Management

- Add Name & Optional ZIP Code Search
- Key Links
- Recent Transactions
- Multi-select preview within the Transaction Activity
- Link to Transaction Journal (View this list of transactions in TJ)
- Maintenance History

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Other Key Changes (Continued)

SPC

- Date Range Option with Date Picker
- Image/Doc Upload Management

Compromised Cards

- View/print Risk Alert information
- Ability to Status one or all cards in one action
- Ability to Reissue one or all cards in one action
- Ability to View one or all cards in Card Management in one action

TranBlocker

- Summary Page with Edit Links
- Ability to extend a rule by just changing the end-date
- Ability to create/update rules with an extended/without an expiration date
- Defaults displayed on each (Countries, MCC and Card Acceptor IDs) page
- Ability to change multiple rows at once (matching changeable defaults)
- Ability to add more rows (as many as they need) dynamically that can match changeable defaults

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User Stories

User Story #1 *[Click Reduction of 93.7% – for a very common workflow]*

(Reduction of clicks from 1003 to 63)

- Beth is a supervisor at a large bank who is training an employee how to use Compromised Cards. They received an e-mail from Fiserv that a compromise has occurred.

- They view the severity of the compromise, and which cardholders are affected and see that the severity level is 1. Consequently, they decide to status all cards within this alert as "Stolen" and reissue cards for all cards that they are statusing.

Legacy system *(50 Cards = 1003 Clicks to status & reorder every card)*

Compromised Cards

1. **Select Institution Page:** Enter the Logo or Client ID
2. **Card Alerts Page:** Enter criteria and select Search
3. **Card Alerts Page-Search Results:** Select Alert, then either View Cards or Download Card Numbers to determine which card numbers are impacted in this alert

Card Management

1. **Select Client ID/Logo Page:** Enter cardbase of the first impacted card number
2. **Choose Cardholder Page:** Enter the first card number
3. **Selected Cardholder/Navigation Page:** Select Details from the navigation
4. **Details Page:** Status the first card number
5. **Selected Cardholder/Navigation Page:** Select the Update button
6. **Select Client ID/Logo Page:** Enter cardbase for new cardholder record
7. **Choose Cardholder Page:** Select the Add button
8.

Add Cardholder Record (Using Wizard Pages)

Current Legacy Workflow (13 Additional Pages)

Details Page → Accounts Page → Accounts Details Page → Names/Addresses Page → Names Details Page → Names/Addresses Page (again) → Add New Cardholder Name Page (Optional) → Cardholder Fraud/Security Page → Cardholder Limits Page → Cardholder Transaction Types Page → Navigation Page (User must select Save) → Confirmation Page → Print IVR Instructions Page
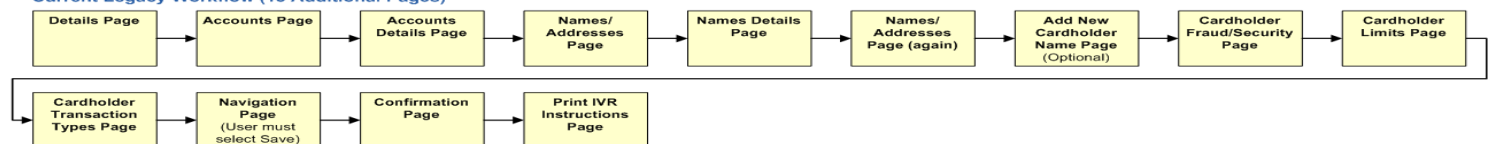
Each subsequent card: Repeat Card Management Steps 1-8 (20 pages per card)

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User Stories

User Story #1 (Continued)

New system *(50 Cards = 63 clicks to status & reorder every card*)*

Compromised Cards

1. **Select Institution Page:** Select or Enter Logo/FIID
2. **Card Alerts Page:** Enter criteria and select Search
3. **Card Alerts Page-Search Results:** Select Alert, then either View Cards to see the actual alert and which card numbers are impacted in this alert
4. **Alerts Details Page:** Select All (or specific cards to be statuses)
5. **Compromised Cards – Status Cards layer:** Select the "Select All Card Numbers (or specific cards to be statused) and the "Automatically reissue new cards" checkboxes

*Optional validation in Card Management: If users want to view each cardholder record for validation, they can select the "View Updated Cards in Card Management" link to view/rotate through each of the 50 cardholder records.

"I like that you actually put the details of the alert in Compromised Cards. Before I would just get the case number, then I'd have to go out to MasterCard, pull up that case number, figure it out what details are at risk."

Provides more integration of data/functionality between applications.

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User Stories

User Story #2 *[Click Reduction of 77.8% – for another common workflow]*

(Reduction of clicks from 90 to 20)

- Sara, an administrator at a medium-sized credit union, received a call from a member stating that she just got married and would like to change her name, address and phone number.

- Sara would like to be able to do this as quickly and easily as possible – for the sake of both her and the member.

Legacy system *(90 Clicks to accomplish task)*

1. **Select Client ID / Logo page:** Enter the member's cardbase
2. **Choose Cardholder Page:** Enter the member's card number
3. **Selected Cardholder/Navigation Page:** Select Details from the navigation
4. **Details Page:** Change name
5. **Selected Cardholder/Navigation Page:** Select Names & Addresses from the navigation
6. **Names & Addresses Page:** Change address
7. **Selected Cardholder/Navigation Page:** Select Risk from the navigation
8. **Risk Page:** Change phone number
9. **Selected Cardholder/Navigation Page:** Select the Update button
(Another Pain Point: without selecting the Update from the final Navigation page, none of these changes would be saved.)

New system *(20 Clicks to accomplish task)*

1. **Select Client ID / Logo page:** Enter the member's card number
2. **General Information Page:** Change the members name, address and phone number, then select the Save button (at the top or bottom of the screen)

Grouped, organized and displayed content elements throughout Client Central – and each corresponding page – in a way that is intuitive to users and streamlines their tasks/workflows.

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Conceptual Design :: Technical Review
(Review with Development and QA)

Project Overview

- Project Objectives

- Completed Tasks

Project Status "Where we are now?"

Key Technology Recommendations

- High-Level Discussion

- Prototype Walkthrough and Discussion

- Recap/Q&A

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User Testing & Customer Feedback
(From External Customers)

Pyramid diagram from top to bottom:
- (top apex)
- Recap
- Style Guide
- **User Testing**
- Design Workshops
- Customer Interviews
- Desk Audit
- Stakeholder Interviews
- Kickoff Meeting
- Project Assessment / Project Plan

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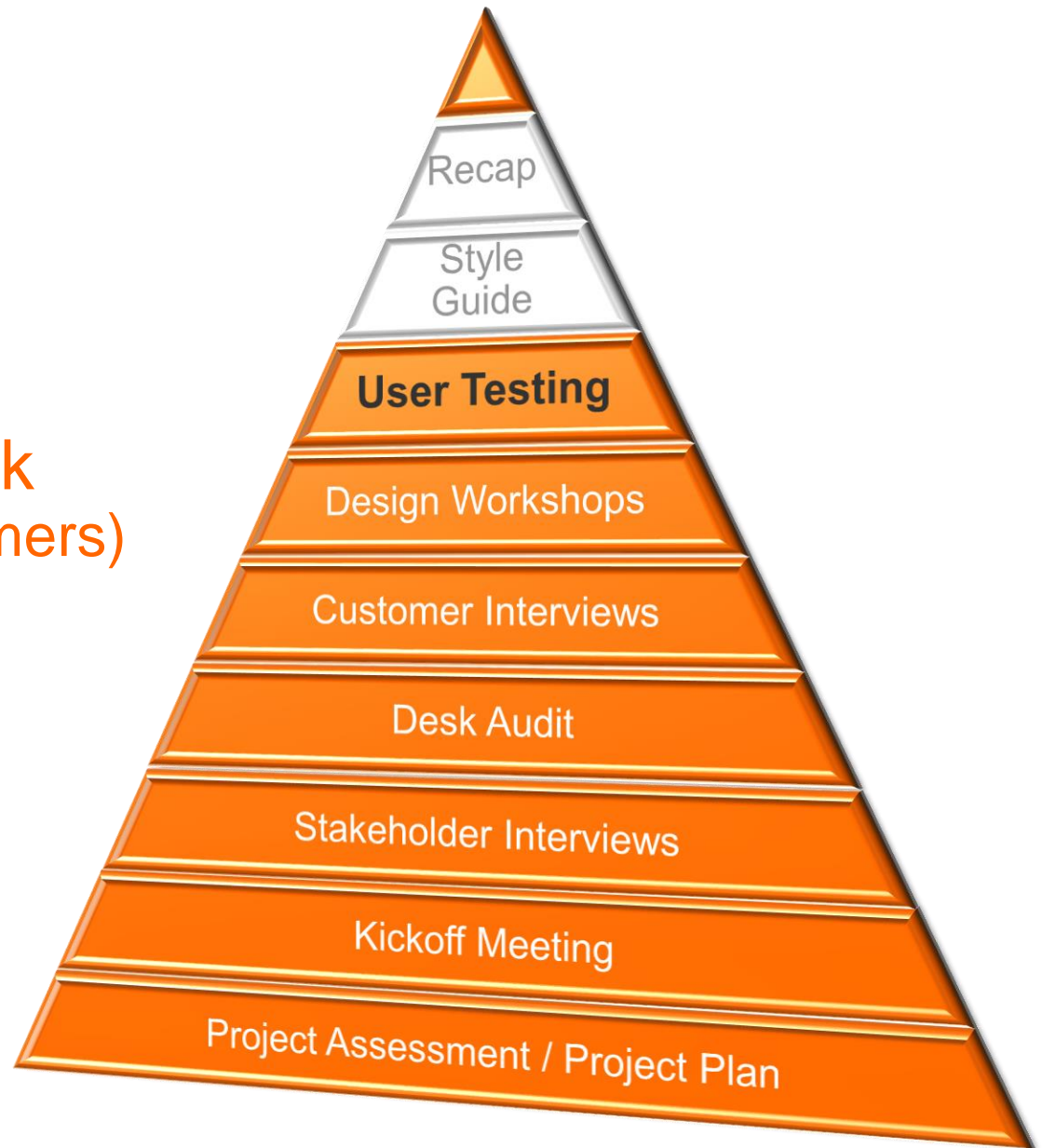
User Testing & Customer Feedback

Provides Critical User Feedback

- Establishes how user-friendly each of the redesigned application is to understand, navigate and use

- Allows us to better understand how participants/users try to accomplish each task

- Uncovers any key pain points that still may be associated with each application

- Allows us to discuss with each participant during or after the test

  - What did & did not work well for them

  - What they liked & disliked about each applications (or the suite as a whole)

  - Recommended changes

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User Testing & Customer Feedback

What We Did

- Conducted 9 user testing/customer feedback sessions with external customers
- Included 13 participants spanning multiple roles and departments
- Sessions were based on each participant's understanding/knowledge of a particular application.

Applications & Discussion Areas **(Covering 28 of the 34 Key Workflows)**

- Card Management   (8 Tasks/10 key workflows)
- SPC/TJ   (4 Tasks/ 6 key workflows)
- CaseTracker   (3 Tasks/ 3 key workflows)
- Compromised Cards   (2 Tasks/ 1 key workflow)
- TranBlocker   (6 Tasks/ 6 key workflows)
- Terminal*   (2 Tasks/ 2 key workflows)
- General Functionality Recommendations (Review & Rate)

We were to test the Terminal application with First Bank; however, they ultimately decided not to participate in this application.

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Participants

External Customer Participants

- **First Bank; Missouri**

    - **Group participation** Chris Kennedy (VP),
      Betty Walz, Amber Abrahams, Stephanie, Virginia Wolf

- **Clear Mountain Bank; West Virginia**

    - Traci Samson

    - Sharon Hope

- **Service Credit Union, New Hampshire**

    - Audrey Miller

    - Bobbi Larson

- **Vystar Credit Union, Florida**

    - Christina McDonald

    - Julie Brice

    - Leah Mason

    - Maria Britz

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Key Tasks/Workflows

Card Management

- Viewing and Modifying an Existing Cardholder Record
- Reset PIN Tries
- Status a Cardholder Record as "Lost"
- Copy a Cardholder Record
- Add New Cardholder
- Order a Replacement Card
- Cancel a Card Order
- Card Activation

SPC/Transaction Journal

- Review a Transaction
- Initiate and dispute this transaction
- Initiate (and Dispute) a Financial Transaction
- Change Your Column View Settings

CaseTracker

- View Case
- Update a Case
- Manage Record (Link to Card Management)

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Key Tasks/Workflows

Compromised Cards

- View/Status Compromised Cards
- Validate Changes in Card Management (Link to Card Management)

TranBlocker

- View a Rule Set
- Edit a Rule Set
- Add a Rule Set
- Copy a Rule Set
- Delete a Rule within a Rule Set
- Setting Rule Defaults

Terminal*

- View Details
- Balance/Midpoint Adjustment

(*No user testing was completed for this application)

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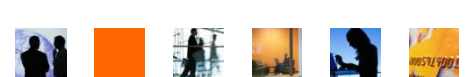
Key Findings

General Comments

- All tasks throughout the user testing process were accomplished relatively quickly. There were some areas that caused hesitation for participants, but these issues were addressed and tested well with subsequent participants.

- Everyone really liked our proposed changes to the entire Client Central suite of applications! They feel we've been able to focus on the areas that were important and significantly streamline/improve these applications.

- Those who participated in the Customer Interviews felt that we listened to what they said and were able to significantly improving this toolset in a way that makes them far more effective – and successful – in servicing their customers.

- We received a lot of comments, such as:

  - "This all looks great, it's much easier to use!"

  - "I really like everything you've done!"

  - "We currently could not utilize some of the functionality being proposed [in the new prototype]; however, we may try to come up with a way to do this type of processing via Client Central instead of our [internal] CVS system."
    Chris Kennedy, VP First Bank

- Overall – great customer user testing results – and ***Excellent*** response to the new prototype!

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Key Findings

Card Management

- Most participants had never attempted to complete some of these tasks before; however, nearly all completed these tasks quickly.

  - There were a couple of areas that caused some hesitation; but were modified and tested well with subsequent users.

- Most participants took time to study many of the pages, especially the General each page; however, they all really liked the content and overall design.

- Nearly everyone commented that these changes would significantly streamline their ability to service their customers.

  - "You have everything encapsulated on this one page…I like being able to do so much from this page."

  - "We change a lot of names. Before we had to click an additional tab in order to do this and there would be a delay to get to that screen. So it would be great if the names can be changed from this [General Information] screen!"

  - "I like all of the changes, including the updated General Information page design!"

- The "Recent Transactions" tab was another HUGE hit and was rated consistently as one of the top proposed improvements to Client Central.

- Key Links was also highly rated.

Key Findings

SPC/Transaction Journal

"This seems a lot better than what we currently have. Not saying that what we have is bad in any way, but this is much more user-friendly."

- Two of the four participants were new SPC/TJ users and one was a RAS user; however, most tasks were completed relatively quickly.

  - Like many of the applications, there were a couple of areas that caused hesitation; but were modified and tested well with subsequent users.

- Top Rated Enhancements
  - The start and end dates
  - Hovers
  - Single-click selection with color change
  - Multi-select preview
  - Sortable headers
  - Image/document upload management process

- *"This is MUCH Better! The file management is one of the best screens I've seen and will save me a lot of time!"*

- *"Wow!" She really likes the doc upload management functionality. "This seems very user-friendly from what I've been trained on. I do like this, very much."*

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Key Findings

CaseTracker

- Everyone completed these tasks quickly.

- Most participants commented that they like the fact that the system will now automatically update Card Management without having to do this manually.

Compromised Cards

- Everyone completed these tasks quickly; however, I made several enhancements as a result of participant feedback.

- All participants were thrilled with the changes in this application – from limited read-only functionality to a tool with significant integration with Card Management.

TranBlocker

- Most participants completed these tasks quickly.

- Like many of the applications, there were a couple of areas that caused hesitation. These areas were modified and tested well with subsequent users.

- Top Rated Enhancements:
  - Ability to extend a rule by just changing the end-date
  - Ability to create/update rules with an extended/without an expiration date
  - Ability to change multiple rows at once (matching changeable defaults)
  - Ability to add more rows (as many as they need) dynamically that can match changeable defaults

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Customer Feedback (Click Icons for Sound Bites)
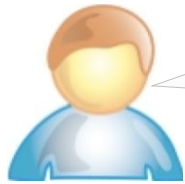
Hidden Navigation: We can tell you right now, that we rank that as a number one. No questions asked…
…This has been the number one usability frustration that we have.
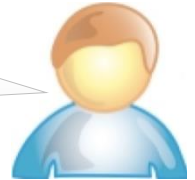
Hidden Navigation: Oh, that's awesome! Because it automatically copies this information to the next screen... I absolutely love that!
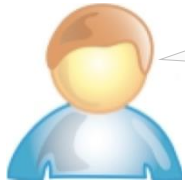
Sortable Headers: I like that. I really do. Because we have a difficult time in trying to see all of the transactions for this particular person that are in (code) 5542, the gas station… Oh, That would be great!

Cross Application: The few things that I've seen, and I've heard from people are really the cross-application movement. Not having to re-key somebody's card number or data ranges multiple times between applications. (huge) I just think its a lot friendlier. It's viewing things more dynamically than it was before... Good direction, I like it.

Single Click: I would rank that as phase 1.

Color Change (from single click): I do, I like that a lot. Because that way when you've clicked on something, it's like I've already gone to that one then I can go on to the next one.

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Customer Feedback (Click Icons for Sound Bites)
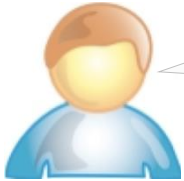
Cross Application: Out of anything I've seen, the one thing that is the most dynamically necessary is being able to move from application to application without having to exit entirely. That really is primary.

Recent Transactions: Oh wow... That would be top of the list!
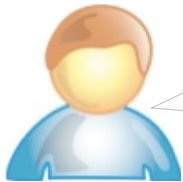
General Information Page: We change a lot of names. Before we had to click an additional tab in order to do this and there would be a delay to get to that screen. So it would be GREAT if the names can be changed from this [General Information] screen!

Wizard Arrows: I did like how you have the progression arrows at the top, so you can see where it was going to Risk then to Limits...
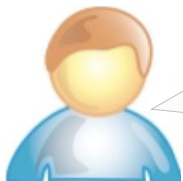
General Layout Design: It gives a little bit more of a point and click feel, where you can see something. click right on it rather than having to go back. In the current system it feels like you have to go tab to tab… I think this would be more user-friendly for the staff in trying to do some of the things they do.

Date Range: Oh my gosh. Yes, that's very important. It's really difficult for us search the transactions without that. I have to click one by one. That would be really important for me.

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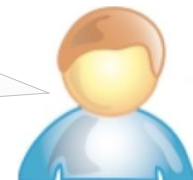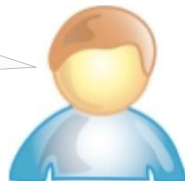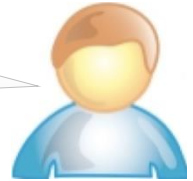
More Feedback

General

- Single Click/Color Change
- Hidden Navigation
- Hovering, Hidden Navigation, Date Ranges

SPC

- Document Management
- More than 100 Transaction

Compromised Cards

- Alert Details
- Hovers

TranBlocker

- Extended – or No Expiration Dates
- Customer Feedback
- Multiple MCCs
- Summary Page with Edit Links

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Style Guide

Recap

Style Guide

User Testing

Design Workshops

Customer Interviews

Desk Audit

Stakeholder Interviews

Kickoff Meeting

Project Assessment / Project Plan

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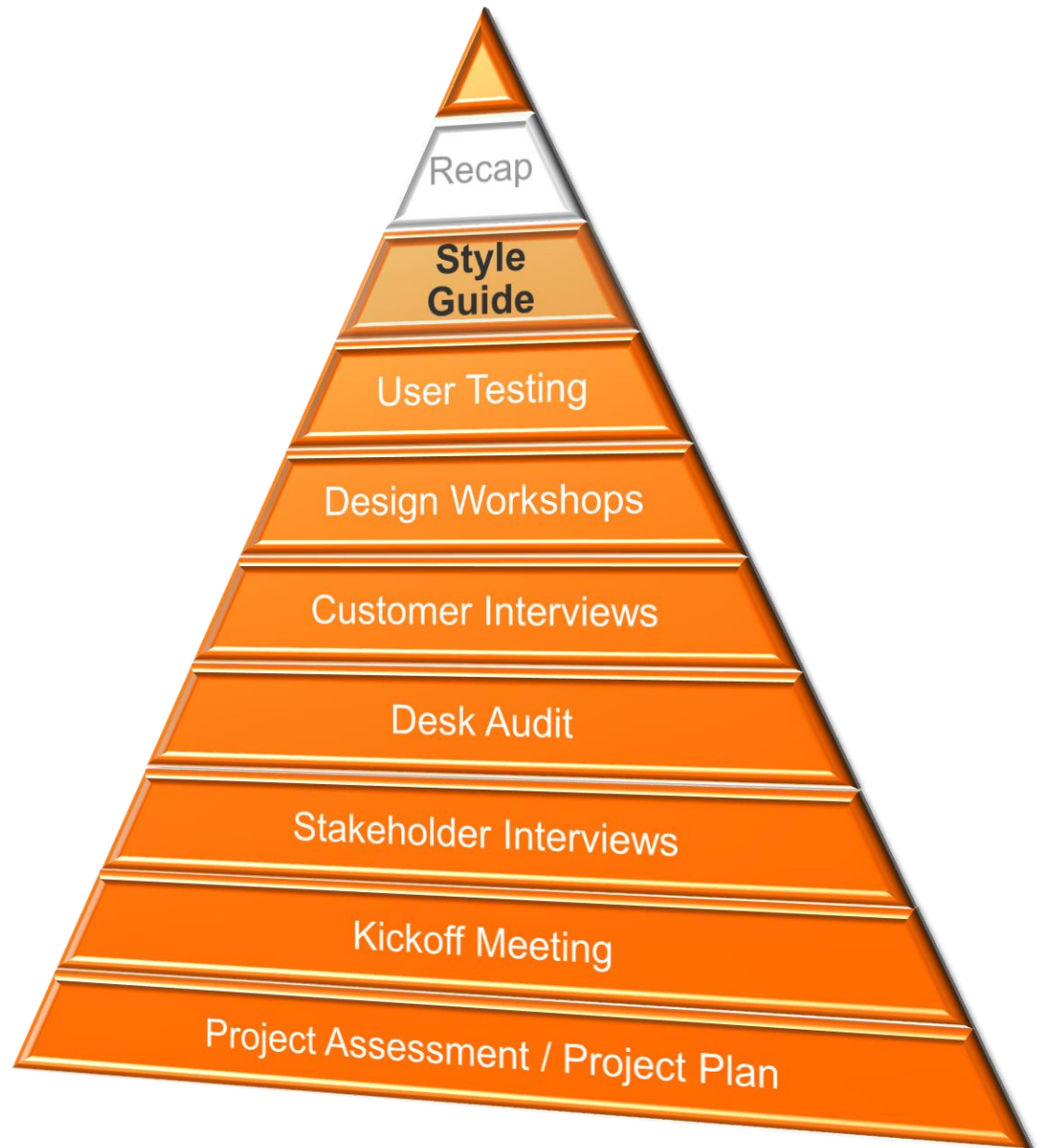
Client-Central

Home Services Documentation Training

Welcome Janet! | Log off

Applications

Client Profile
- **Analytics**
  - Premier Analytics
- **CWSi**
  - Call Me
  - Card Management
  - Files Refresh
  - Institution
  - SPC
  - Terminal
  - Transaction Journal
- **Reports/Files**
  - CVi Reports
- **Risk Management**
  - CaseTracker
  - Compromised Cards
  - TranBlocker
- **Security**
  - User Administration
- **Terminal**
  - ATM Cardholder Preferences
  - ATM Manager
  - ATM Marketer Inquiry

Message Board

Priority	Date	Subject	Category	From
Alert	07/27/2010	Settlement - Work of 07/23	Operations	EFT
Information	07/26/2010	Web Applications - Maintenance - 08/21/10	Operations	EFT
Information	07/09/2010	UPDATE: SPC - Fee Collection/Fund Disburs.	Announcements	EFT
Information	07/01/2010	New Phone Menu Options	Announcements	EFT
Information	06/28/2010	July Maintenance Events	Operations	EFT
Information	06/01/2010	Client-Central Inactivity Policy	Other	EFT

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Client Central

Home Services Documentation Training Cardholder

Applications
- **Analytics**
  - Premier Analytics
- **CWSi**
  - Call Me
  - Card Management
  - Files Refresh
  - Institution
  - SPC
  - Terminal
  - Transaction Journal
- **Reports / Files**
  - CVi Reports
- **Risk Management**
  - Case Tracker
  - Compromised Cards
  - TransBlocker
- **Security**
  - User Administration
- **Terminal**
  - ATM Cardholder Preferences
  - ATM Manager
  - ATM Marker Inquiry

Message Board

Priority	Date	Subject	Category	From
Information	11/19/2010	Client Central Inactivity Policy	Other	EFT
Information	11/05/2010	UChoose Rewards Website Maintenance	Announcements	EFT

Class and Event Reminder   Launch Register Me

You are not currently registered for a training session.

Open Applications

Card Management

Compromised Cards

User Administration

PCI PAYMENT CARD INDUSTRY Data Security Standards 2008-2009   ISO 27001 REGISTERED FIRM   QMS

Contact Us   ATM Locator   ACCEL / Exchange   Privacy Statement   Terms of Use   FAQs

Client WorkStation i

Card Management – Cardholder Details

Choose Client | Choose Cardbase | Card Class | Order History | Cardholder | **Selected Cardholder**

Details | Risk | Accounts | Holds | Names | Orders | Limits | Usage | Activation | Print Record

Help

Key Information

Logo: **CCTG**   Client ID: **87654321**   Card Number: **2086030000009993**   Member: **1**

Cardholder

Card Number:	2086030000009993	Member:	1
Card Class:	VISA DEBIT (VSCK)	Expiration Date:	08/13
Status:	Active	Old Expiration Date:	
Reason:	None	Member Since:	08/10

Name(s)

Name (Last, First M)	Suffix	Additional Emboss Line	Plastic ID
TEST, DOCUMENTATION			000

Total Names: 1

Address

Line 1:	1234 MAIN ST
Line 2 (optional):	
City:	DOCUMENTVILLE
State:	OR ZIP Code: 97110
Country:	UNITED STATES (USA)

Account(s)

Account Number	Type	Description	Status	Primary	Restrict Transactions to
123456789	Checking	123456789	Active	Yes	No Restrictions

Total Accounts: 1

Default Account Types

ATM: Checking   POS: Checking

Card

Order Type:	N/A
Reissue:	Yes
CardTracker Severity:	None
Cardholder Fees:	No

Pin Information

PIN Offset: 0000   Phone PIN Reference: Indicator: N

Activation

Status:	Card Not Activated
Force Activate Card:	☐
VRU Activation Type:	Social Security Number
VRU Activation Value:	1234
ATM/POS Activation Type:	Not Applicable

History

Opened:	08/16/2010	First Used:	00/00/0000
Last Card Order:	08/16/2010	Last Used:	00/00/0000
Last PIN Order:	08/16/2010	Status Changed:	00/00/0000
PIN Offset Changed:	00/00/0000		

Last Maintenance

Date: 08/16/2010   Time: 19:21:43   By: CU

[Update] [Copy Cardholder] [VbV/MSC Reset] [Change Card Class] [Previous Record] [Next Record]

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Client WorkStation i

Card Management – Cardholder General Information

Choose Client | Selected Cardbase | Card Class | Order History | Cardholder | **Selected Cardholder**

General Information | Risk | Limits & Usage | Balance & Holds | Orders | Print Record | Transaction Activity

Key Information   Cardholder Name: **SMITH, JOHN**   Logo: **BDFN**   Card Number: 1234567890123654
Client ID: **99999999**   Member: **1**   BIN: ###

[Save] [Cancel]

eNotes ℹ

Date Created	Type	Created By	Restrict Transactions
09/05/2010	Priority	kreaddy01	Upcoming trip to South Africa 10/15/2010-11/30/2010
08/07/2010	Permanent	kreaddy01	Pronunciation of first name ah-beh-GOON-dey

➕ Add a Note   Manage a Note

Cardholder Record Information

Card Number:		Phone PIN Ref:		Card Status:	Not Active
Card Type:		PIN Offset:	0000	Retain Card:	Not Active
Expiration Date:		Failed PIN Tries:	2	Reason Code:	
Old Exp Date:		Activation Status:	Not Active	Member Since:	
Good From Date:				Branch:	

Key Links
Reset PIN Tries
Force Activate
Copy Cardholder
Card Deactivate
3-D Secure Reset

Names

Mbr	Name(Last, First, M)	Suffix	Additional Embossed Line	Plastic Type	Order Type	Apply IVR PIN	Order Date	Order Status	
1	Smith, John, D								✕ Delete

➕ Add Another Name

Addresses

	Line 1	Line 2(Optional)	City	State	ZIP Code	Country	
1	123 Main St		Carlsbad	CA	92008		✕ Delete
2							✕ Delete

➕ Add Another Address

Contact Information

Home Phone:		Mobile Phone:		Work Phone:	
Home Phone 2:		Mobile Phone 2:		Work Phone 2:	
Preferred Contact Method:	Mobile Phone 1	Alternate Contact:			

Misc Contact Information

Contact Detail: Document Exchange:

Accounts

Account Number	Type	Description	Status	Primary	Restrict Transactions	
0123456789101112	Not Active		Not Active	Yes	No Restrictions	✕ Delete
0123456789101112	Not Active		Not Active	Yes	No Restrictions	✕ Delete

➕ Add Another Account

Last Maintenance   Date: 10/15/2010   Time: 11:19:23   By: 0255/0070

[Save] [Cancel]

Style Guide

Client Central

Client WorkStation i

Client Workstation

Colors Used

#993300
#ff6600
#6699cc

#bdbdbd
#aaaaaa
#777777

Colors Usage

#c1c1c1
#aaaaaa
#777777
#ffffff
#efefef
#555555
#bdbdbd
#6699cc

Image Usage

Below is an example of how the overlay.png image is used as a background image to create gradients over any color. It is a semi-transparent white image that is tiled horizontally over the width of the element. Anywhere that a gradient is used in the mockups, this approach is used.

Used in many places
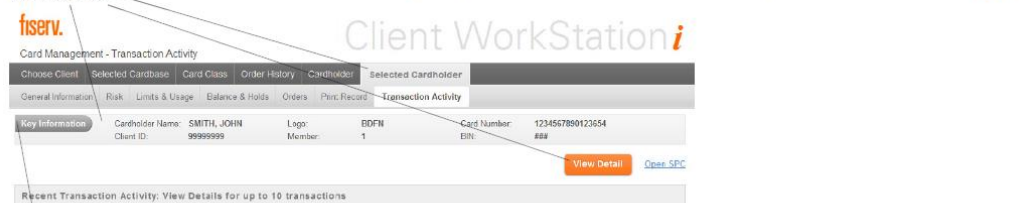
This title background uses the opposite, a semi-transparent black image bottom aligned.

Recommended Priorities (and "Quick Hits"), Project Recap and Recommended Next Steps

Recap

Style Guide

User Testing

Design Workshops

Customer Interviews

Desk Audit

Stakeholder Interviews

Kickoff Meeting

Project Assessment / Project Plan
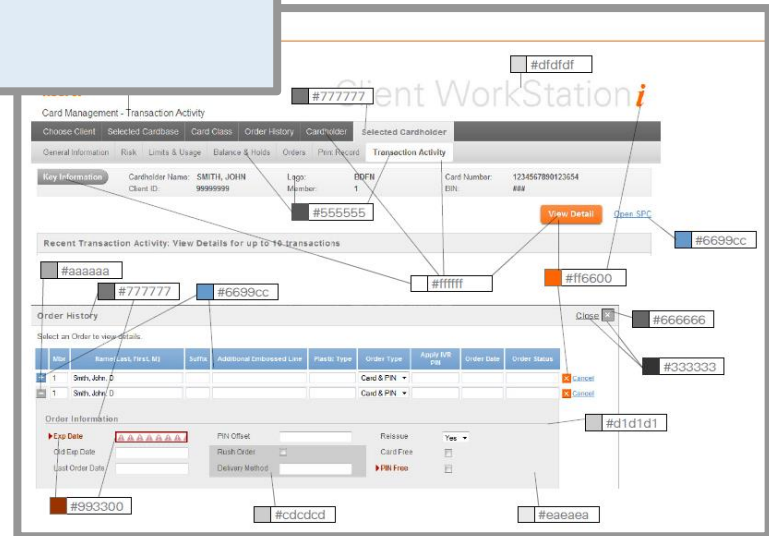
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Recommended Priorities and "Quick Wins"

Customer Priorities

General

- 5: Information Architecture Redesign
- **5: Hidden Left Navigation**
- 5: Multi-select preview
- **5: Hovers**
- **5: Sortable Headers in most tables**
- **5: Single-Click with color changes**
- 3: Multiple Customizable Column Views (with drag 'n drop creation)
- 3: Pagination

Card Management

- 3: Add Name & Optional ZIP Code Search
- **5: Key Links**
- **5: Recent Transactions**
- **5: Multi-select preview within the Transaction Activity**
- **5: Link to SPC (View this list of transactions in SPC)**
- 4: Maintenance History

Rating Scale 1-5: 1 is Low Importance 5 is High Importance
Bold are "Quick Hits"

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Customer Priorities(Continued)

SPC

- **5: Date Range Option with Date Picker**
- 4: Image/Doc Upload Management

Compromised Cards

- **5: View/print Risk Alert information**
- 4: Ability to Status one or all cards in one action
- 4: Ability to Reissue one or all cards in one action
- **5: Ability to View one or all cards in Card Management in one action**

TranBlocker

- 3: Summary Page with Edit Links
- **5: Ability to extend a rule by just changing the end-date**
- **5: Ability to create/update rules with an extended/without an expiration date (huge win)**
- 4: Defaults displayed on each (Countries, MCC and Card Acceptor IDs) page
- 4: Ability to change multiple rows at once (matching changeable defaults)
- **5: Ability to add more rows (as many as they need) dynamically that can match changeable defaults**

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Project Recap

Pyramid diagram showing project phases from bottom to top:
- Project Assessment / Project Plan
- Kickoff Meeting
- Stakeholder Interviews
- Desk Audit
- Customer Interviews
- Design Workshops
- User Testing
- Style Guide
- Recap

Discovery Phase (lower section)
Design Phase (upper section)

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Next Steps

Workflow / Prototype Review

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Questions

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