

# Key User Flows

1.16.2014

# Agenda

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01. Purpose and Objectives
02. Key User Flow List
03. Revised Batch 1 Key User Flow
04. Batch 2 Key User Flow
05. Next Steps

# Purpose

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The purpose of key user flows is to elicit the functional and nonfunctional requirements of citizensbank.com in order to inform the scope matrix, and ultimately, the design phase.



The comparative/competitive analysis and the concept test results completed in the Discovery phase provided high-level inputs for the key user flows.

Key user flows illustrate a user's path through the site and the system's response and are created to elicit requirements for citizensbank.com.

The functional and nonfunctional requirements obtained from the key user flow discussions inform the scope matrix, which documents the exact scope of the project.

With the scope of the project known, we are able to move into the Design phase of the redesign including wireframe development and detailed designs.

# Objectives of Today's Review

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- Obtain approval on revised user flows based on feedback received on 12/11
- Obtain feedback on final batch of user flows
- Elicit site requirements through our discussion to inform scope matrix

# Key User Flow List

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## Location

- 1.0 Initial Landing Flow
- 2.0 Regionalization
- 3.0 Branch Locator

## Shopping

- 4.0 Shopping Flow
- 5.0 Shopping with WAO or Application (Logged-In Customer)
- 6.0 Shopping w/o WAO or Application (Prospect)
- 7.0 Shopping w/o WAO or Application (Logged-In Customer)
- 8.0 Product/Solution Comparison

## Agnostic

- 9.0 Login
- 10.0 On-site Search
- 11.0 Content and Engagement
- 12.0 Omni-Channel Application Map

# Key Considerations and Questions

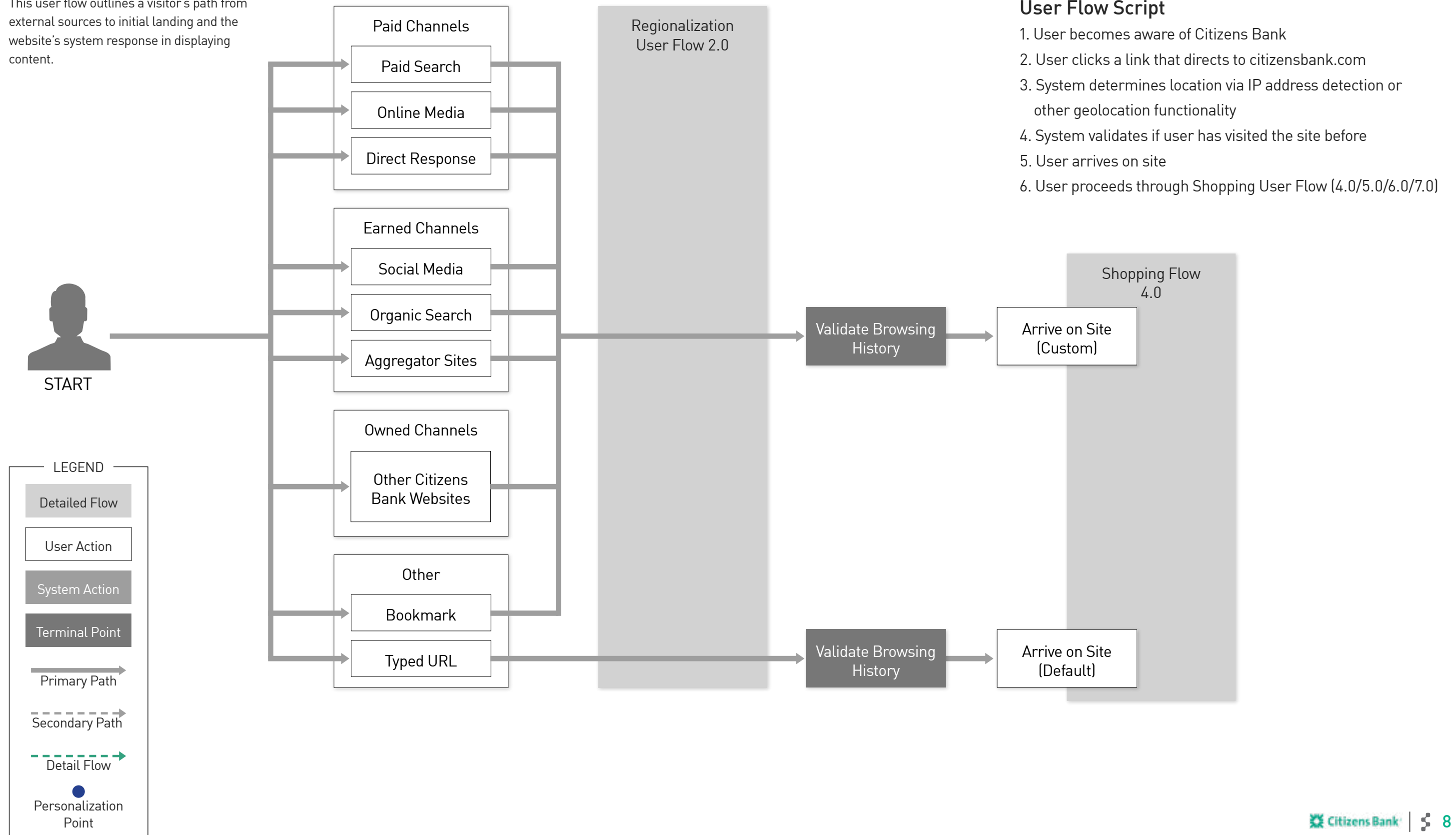
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- What content has regional differences?
- What is the smallest geographic area that needs to be considered, i.e., home loan rates vary at the county, state, ZIP level?
- What is the timeline for OLB login enhancements (single sign-on and potential streamlining of process)?

**Location**

# 1.0 Initial Landing Flow

This user flow outlines a visitor's path from external sources to initial landing and the website's system response in displaying content.

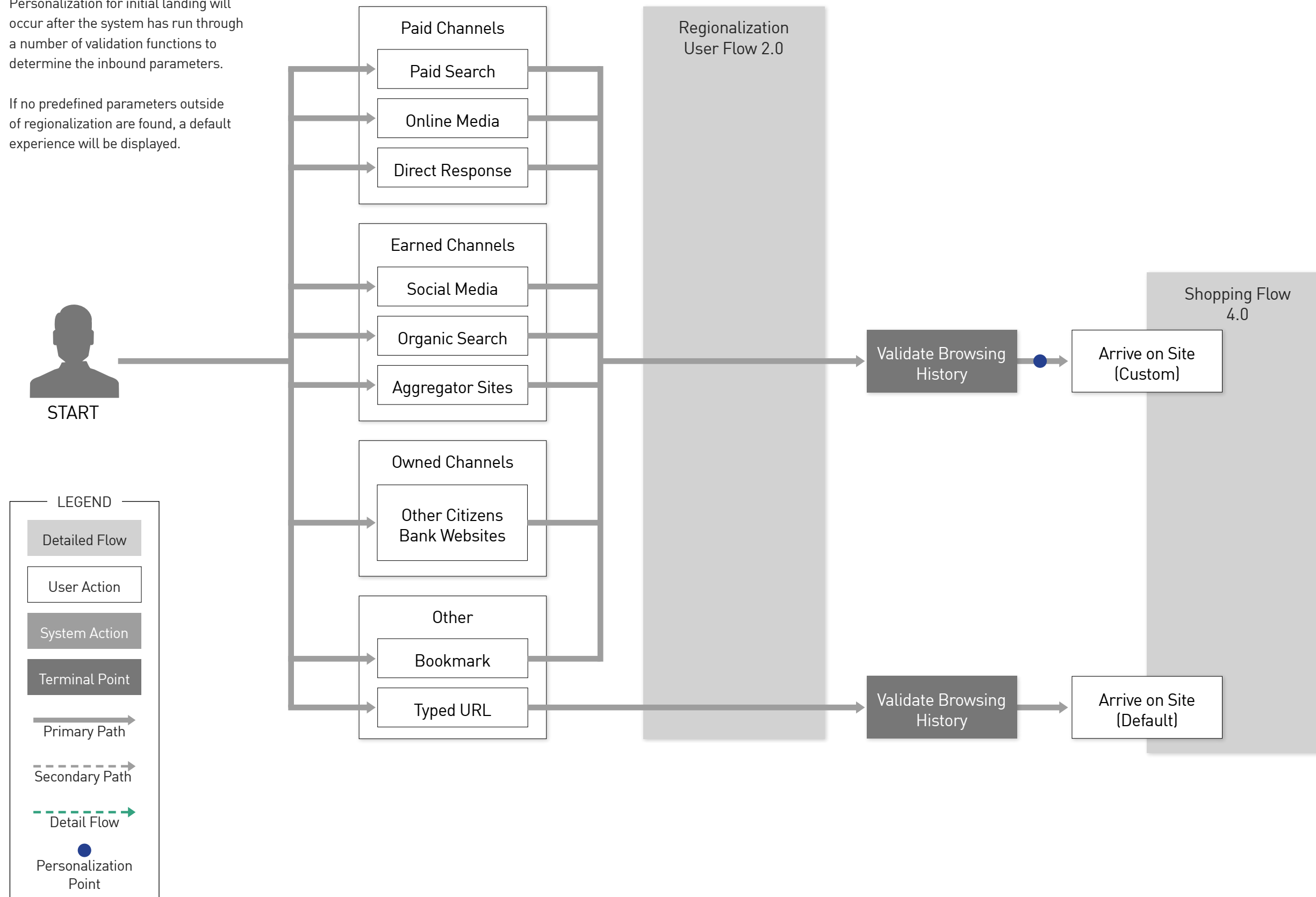




# 1.1 Initial Landing Flow (Personalized)

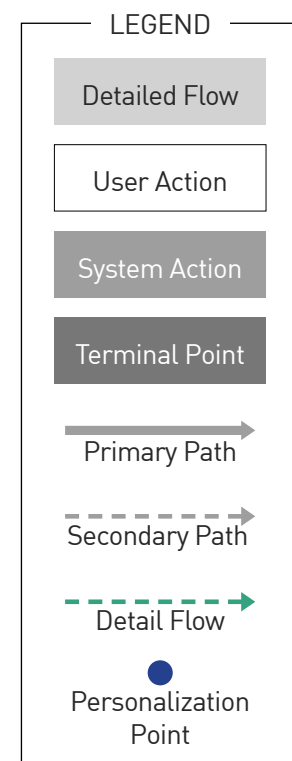
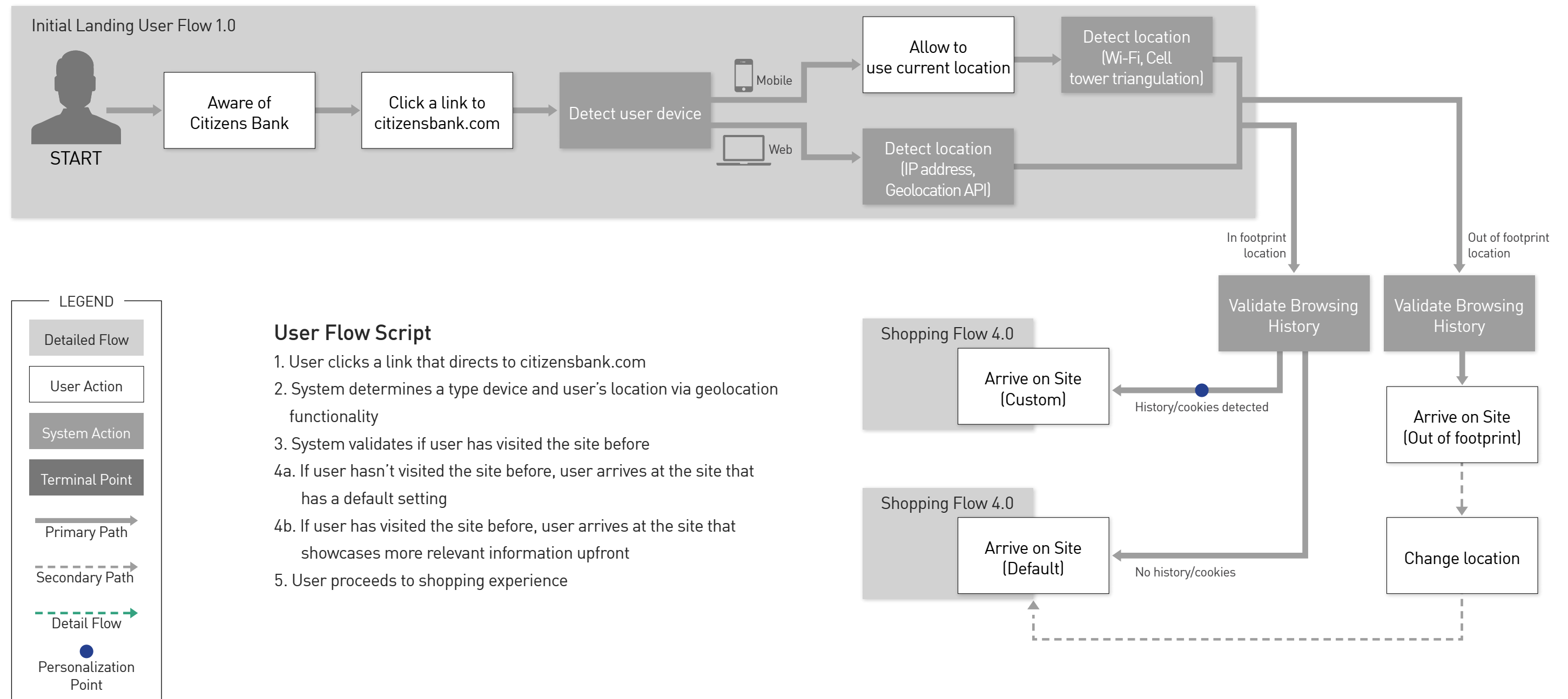
Personalization for initial landing will occur after the system has run through a number of validation functions to determine the inbound parameters.

If no predefined parameters outside of regionalization are found, a default experience will be displayed.



# 2.0 Regionalization

This user flow outlines how user will be served a tailored site experience through location detection technology on a web browser and mobile devices.

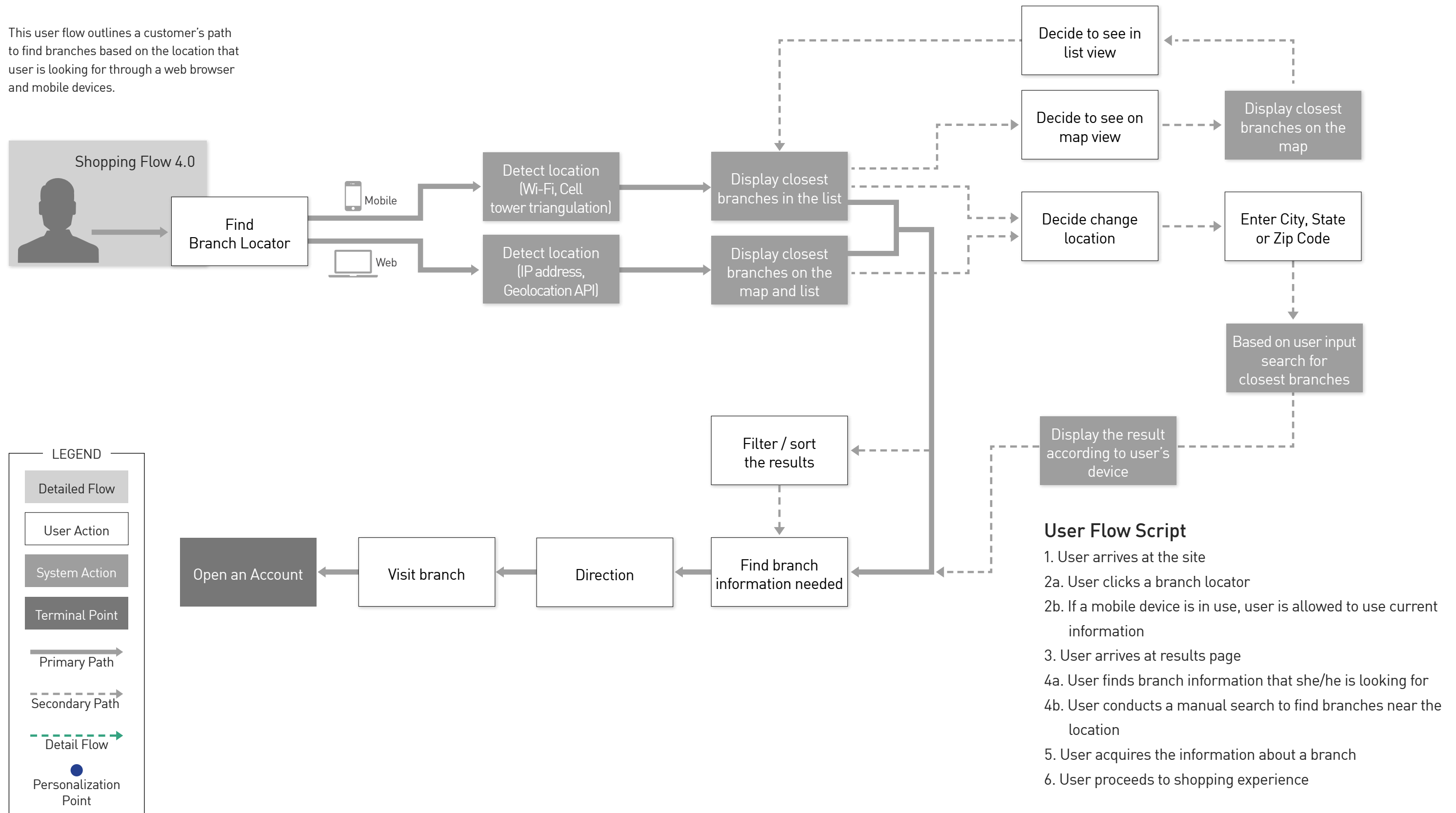


## User Flow Script

1. User clicks a link that directs to citizensbank.com
2. System determines a type device and user's location via geolocation functionality
3. System validates if user has visited the site before
- 4a. If user hasn't visited the site before, user arrives at the site that has a default setting
- 4b. If user has visited the site before, user arrives at the site that showcases more relevant information upfront
5. User proceeds to shopping experience

# 3.0 Branch Locator

This user flow outlines a customer's path to find branches based on the location that user is looking for through a web browser and mobile devices.



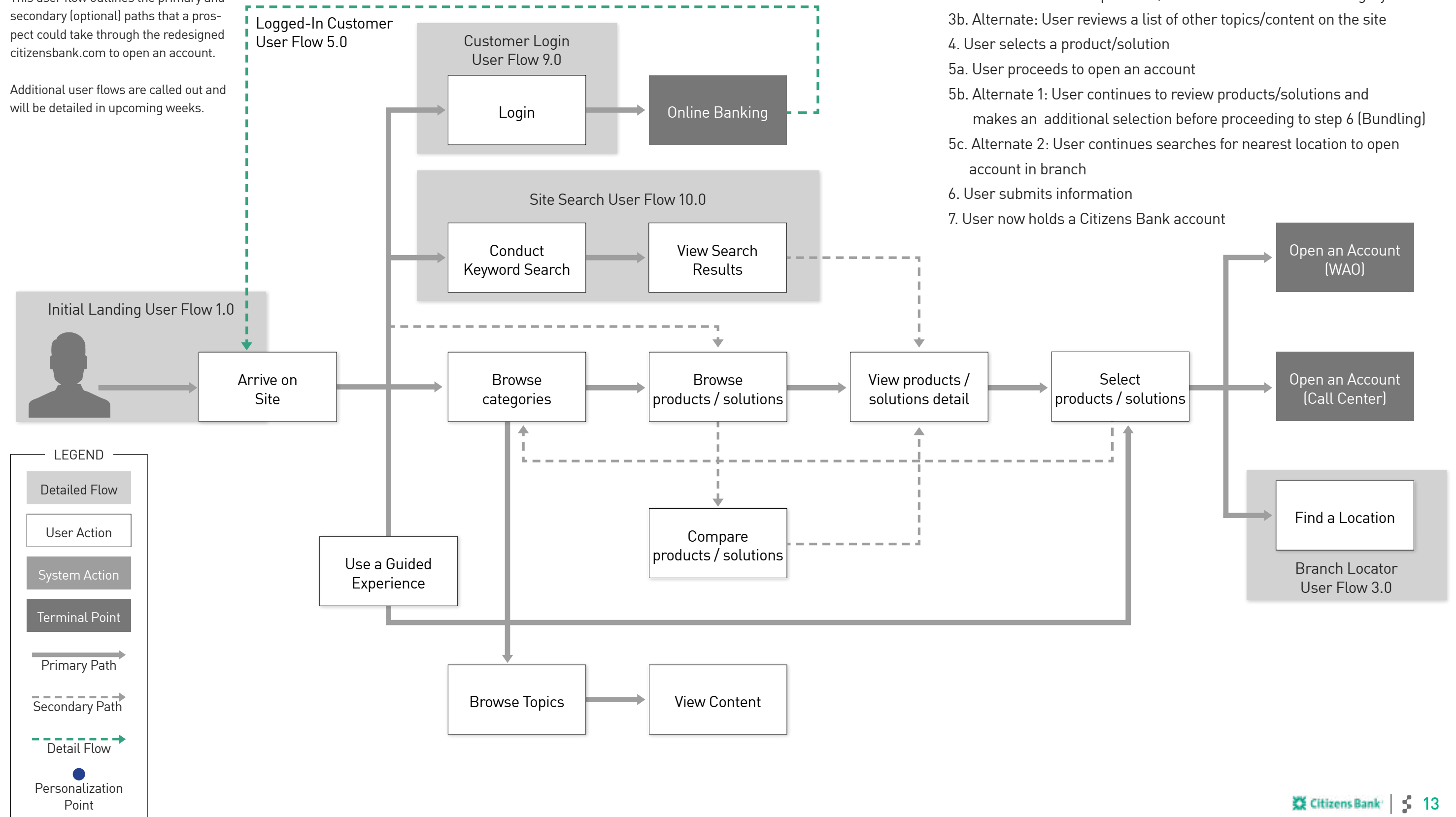
- User Flow Script**
1. User arrives at the site
  - 2a. User clicks a branch locator
  - 2b. If a mobile device is in use, user is allowed to use current information
  3. User arrives at results page
  - 4a. User finds branch information that she/he is looking for
  - 4b. User conducts a manual search to find branches near the location
  5. User acquires the information about a branch
  6. User proceeds to shopping experience

Shopping

# 4.0 Shopping Flow

This user flow outlines the primary and secondary (optional) paths that a prospect could take through the redesigned citizensbank.com to open an account.

Additional user flows are called out and will be detailed in upcoming weeks.



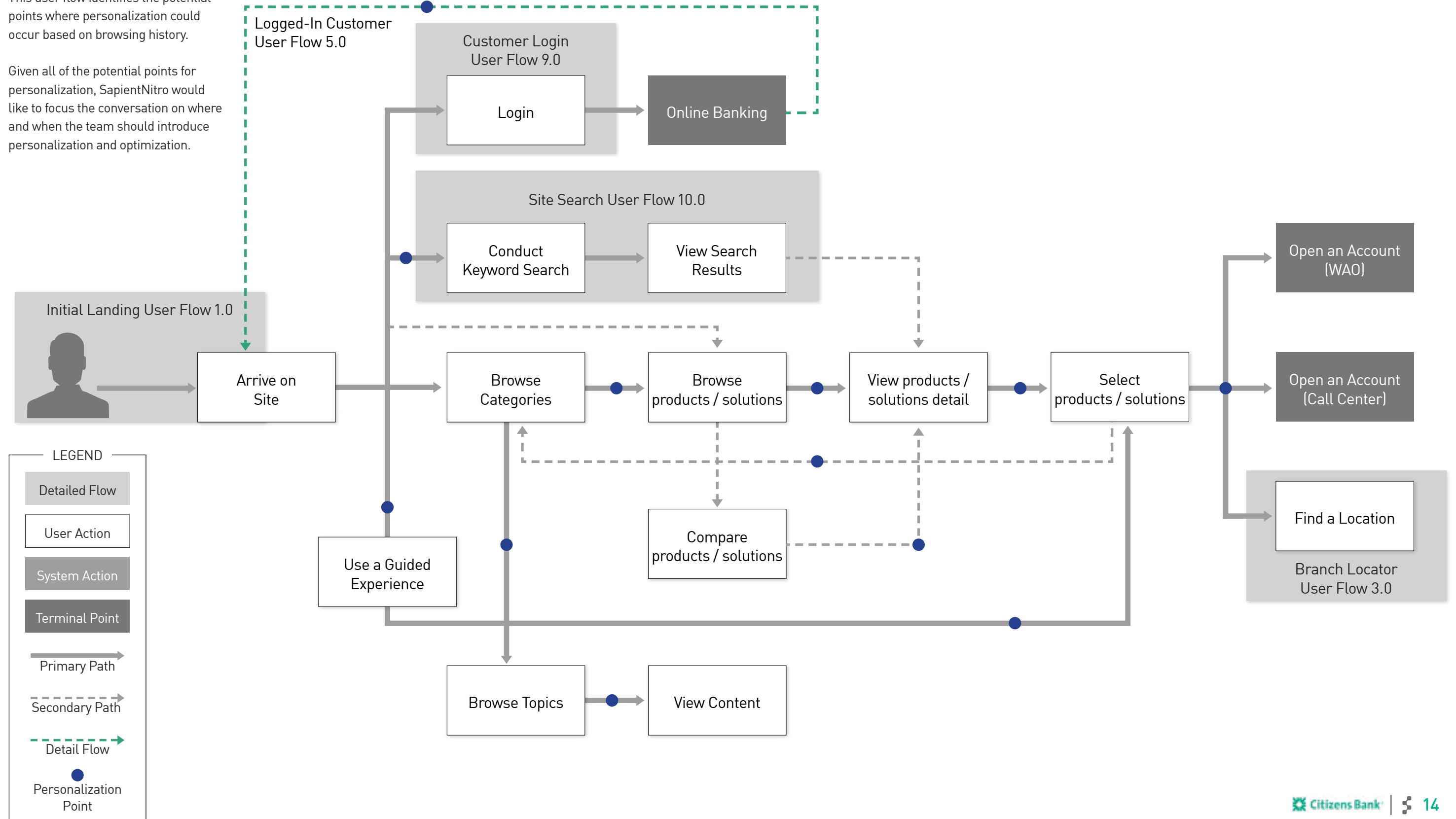
## User Flow Script

1. User arrives at the site
2. User reviews list of the categories
- 3a. User reviews list of products/solutions within selected category
- 3b. Alternate: User reviews a list of other topics/content on the site
4. User selects a product/solution
- 5a. User proceeds to open an account
- 5b. Alternate 1: User continues to review products/solutions and makes an additional selection before proceeding to step 6 (Bundling)
- 5c. Alternate 2: User continues searches for nearest location to open account in branch
6. User submits information
7. User now holds a Citizens Bank account

# 4.1 Shopping Flow (Personalized)

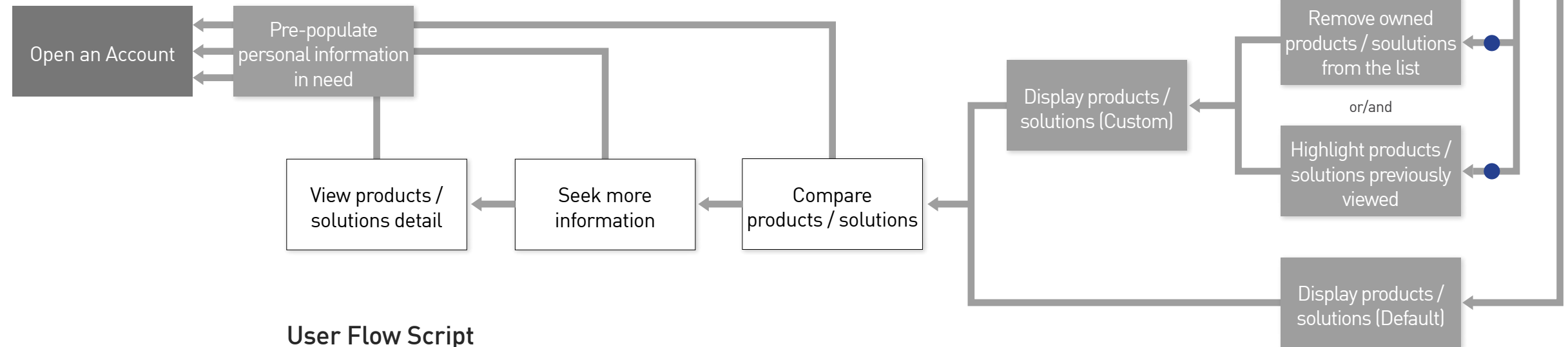
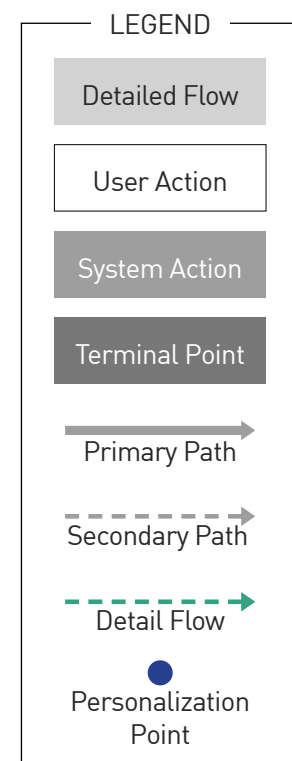
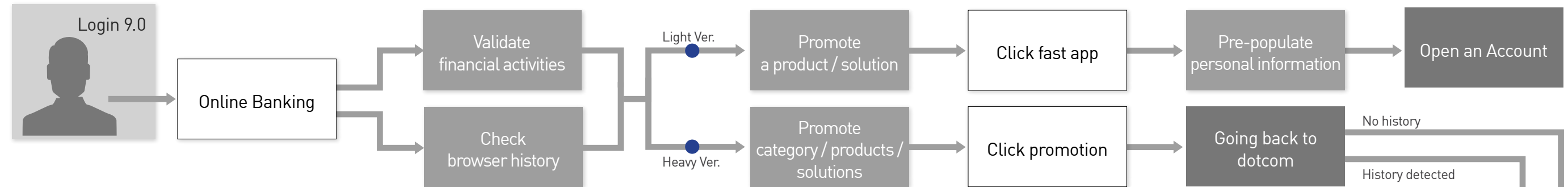
This user flow identifies the potential points where personalization could occur based on browsing history.

Given all of the potential points for personalization, SapientNitro would like to focus the conversation on where and when the team should introduce personalization and optimization.



# 5.0 Shopping with WAO or Application (Logged-In)

This user flow outlines a customer's path for opening a web account and identifies point where personalization could occur based on browsing history and user information.

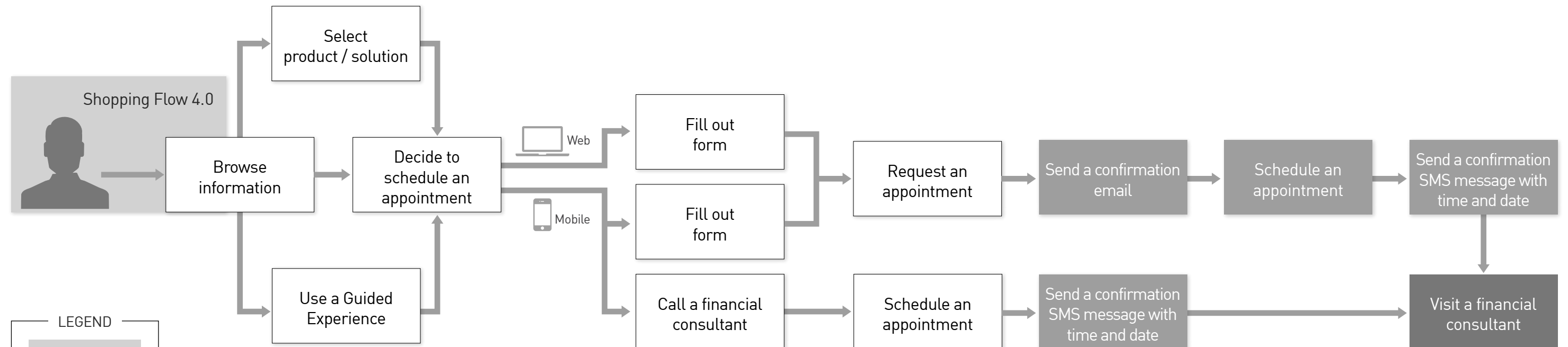


## User Flow Script

1. User arrives at the online bank
- 2a. User clicks a fast app
- 2b. User clicks a promotion
3. User finds a product that meets user's needs
4. User opens an account

# 6.0 Shopping w/o WAO or Application (Prospect)

This user flow outlines a customer's path to schedule an appointment through a web browser and mobile devices.



**LEGEND**

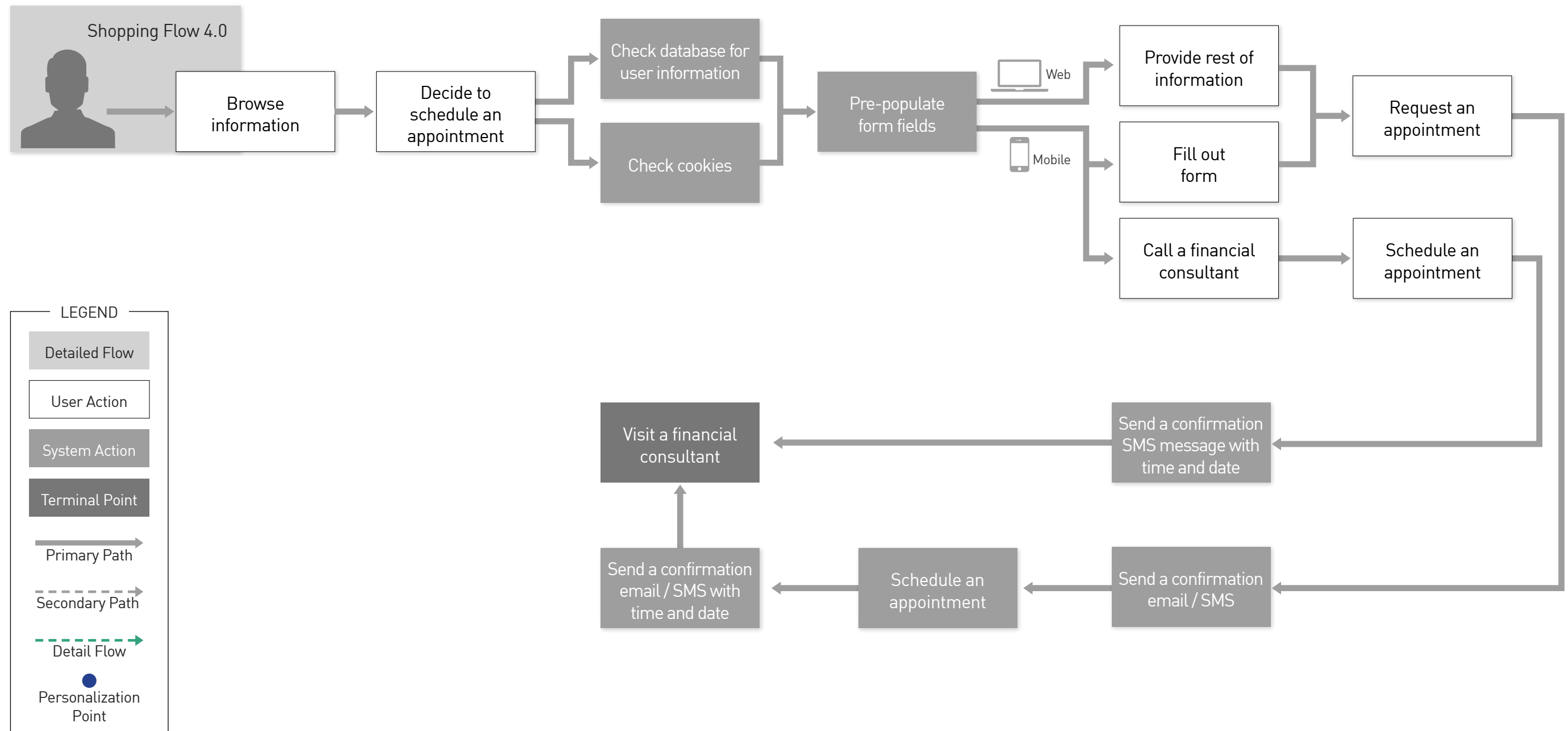
- Detailed Flow
- User Action
- System Action
- Terminal Point
- Primary Path
- Secondary Path
- Detail Flow
- Personalization Point

- User Flow Script**
1. User browses investment information
  2. User requests an appointment with a financial consultant
  3. User receives a schedule from Citizens Bank
  4. User visits a financial consultant



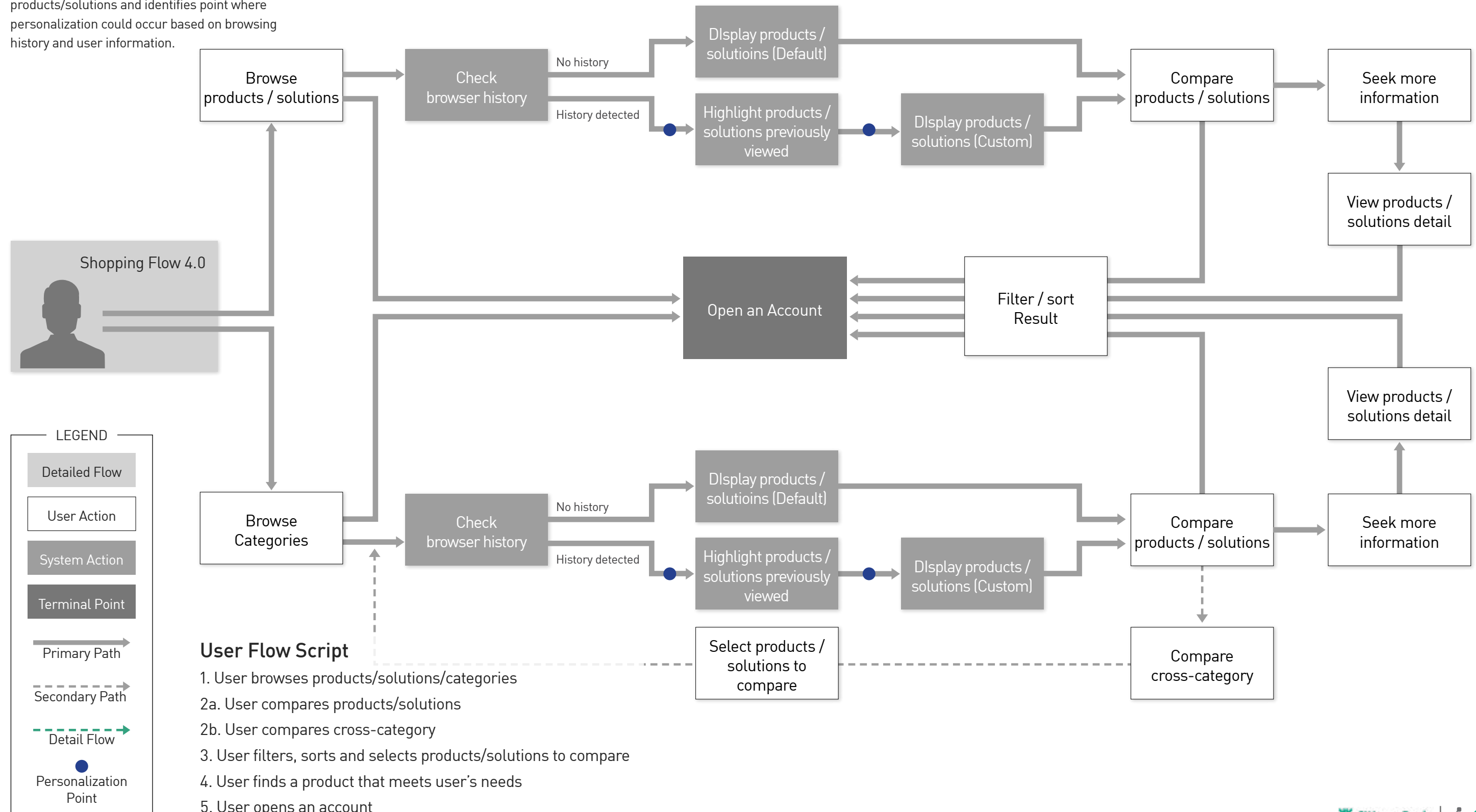
# 7.0 Shopping w/o WAO or Application (Logged-In)

This user flow outlines a customer's path to schedule an appointment through a web browser and mobile devices and identifies how user information can be utilized during the process.



# 8.0 Product/Solution Comparison

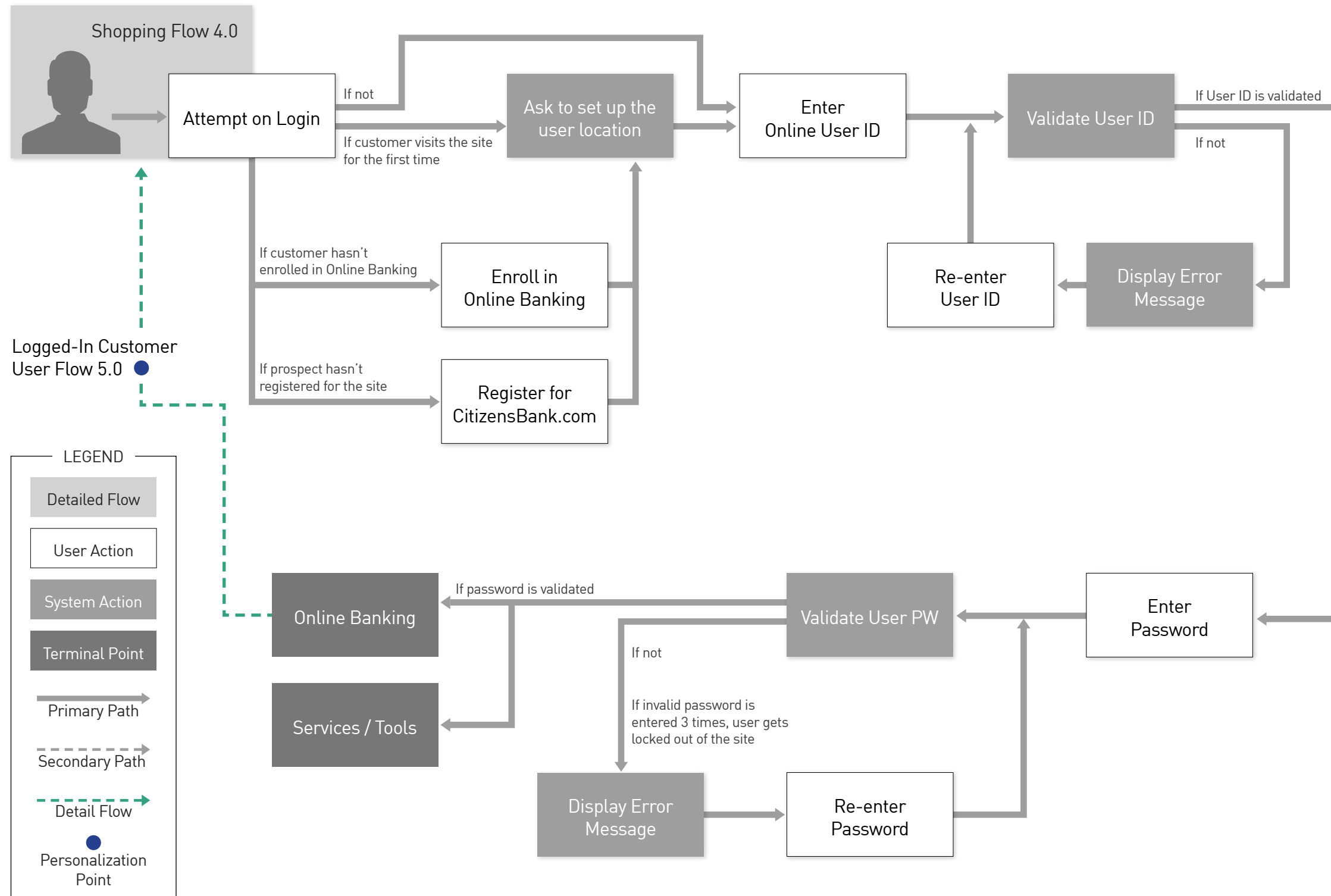
This user flow outlines how user will compare products/solutions and identifies point where personalization could occur based on browsing history and user information.



**Agnostic**

# 9.0 Login

This user flow outlines a customer's path to log in for Online Banking, services and tools.

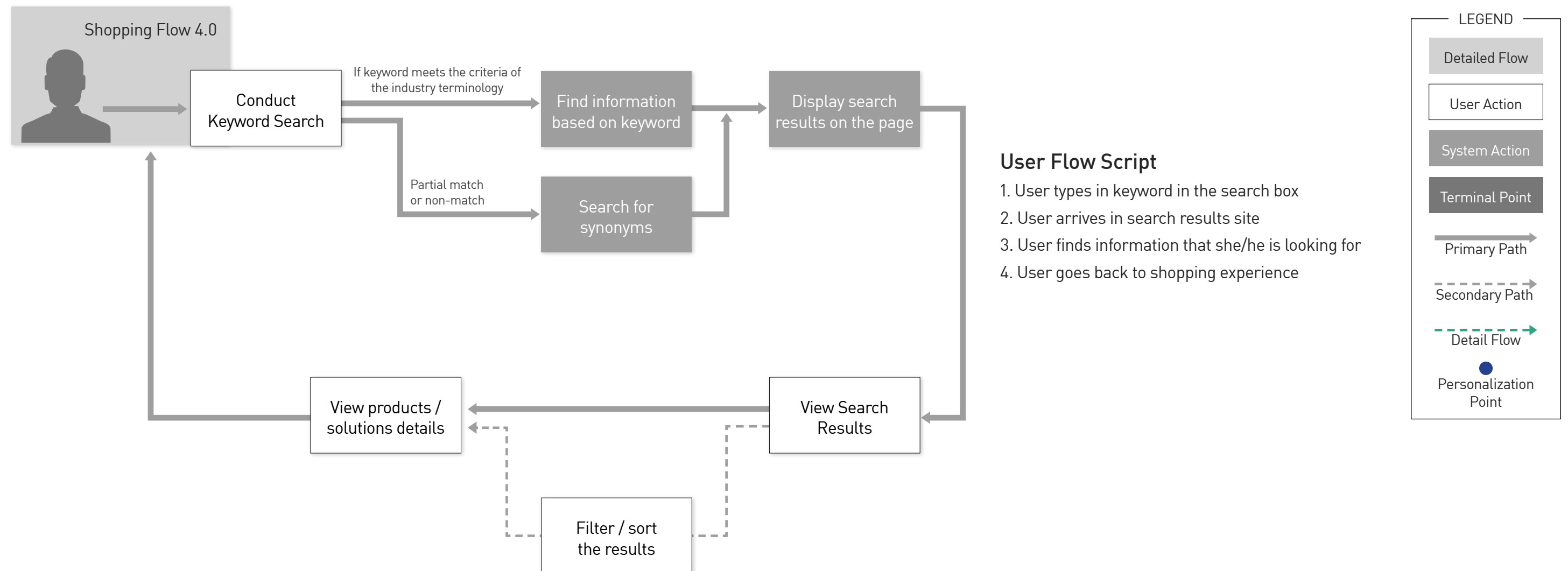


## User Flow Script

1. User arrives at the site
- 2a. If it's the first time visiting the site, set up the location
- 2b. User clicks the login button
3. User arrives in login page
4. User enters online user ID
- 5a. If user ID is validated, user enters password
- 5b. If user ID is not validated, user receives error message
- 6a. If the password is validated, user starts online banking
- 6b. If the password is not validated, user receives error message
- 7a. User starts the online banking
- 7b. User utilizes services and tools that Citizens Bank has provided

# 10.0 On-site Search

This user flow outlines a customer's path for using search functionality to acquire information that is needed quickly and easily.

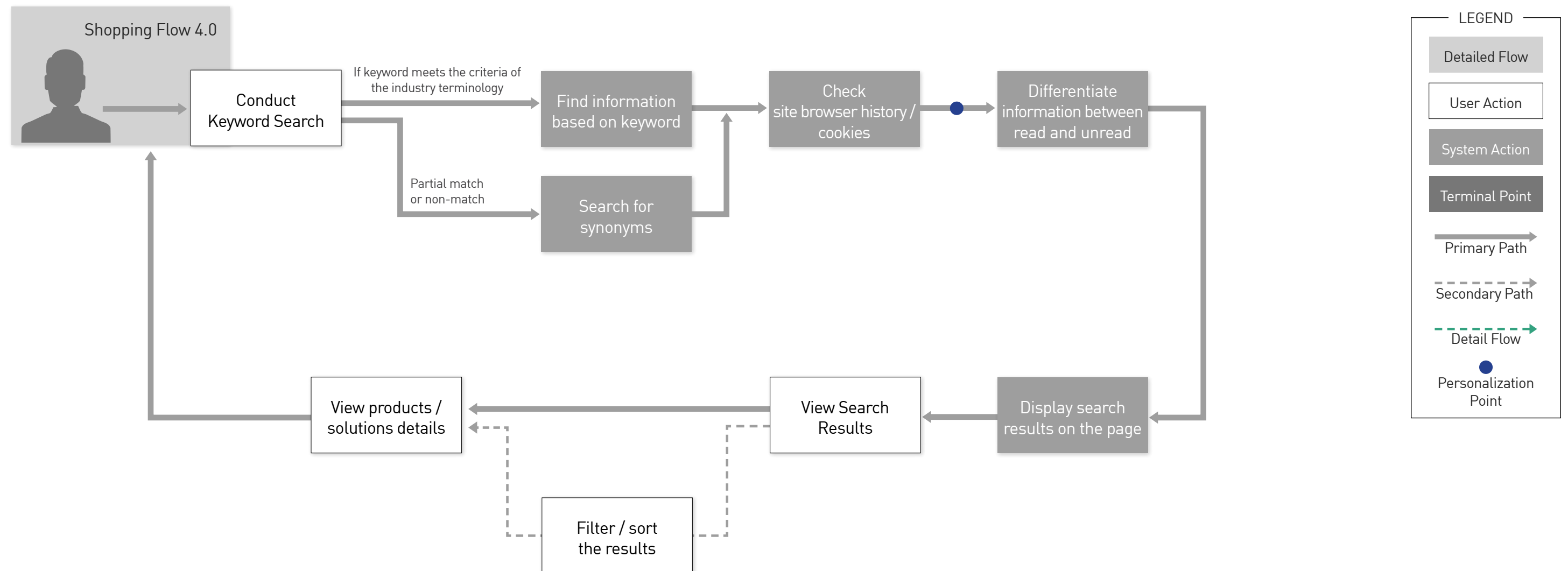


## User Flow Script

1. User types in keyword in the search box
2. User arrives in search results site
3. User finds information that she/he is looking for
4. User goes back to shopping experience

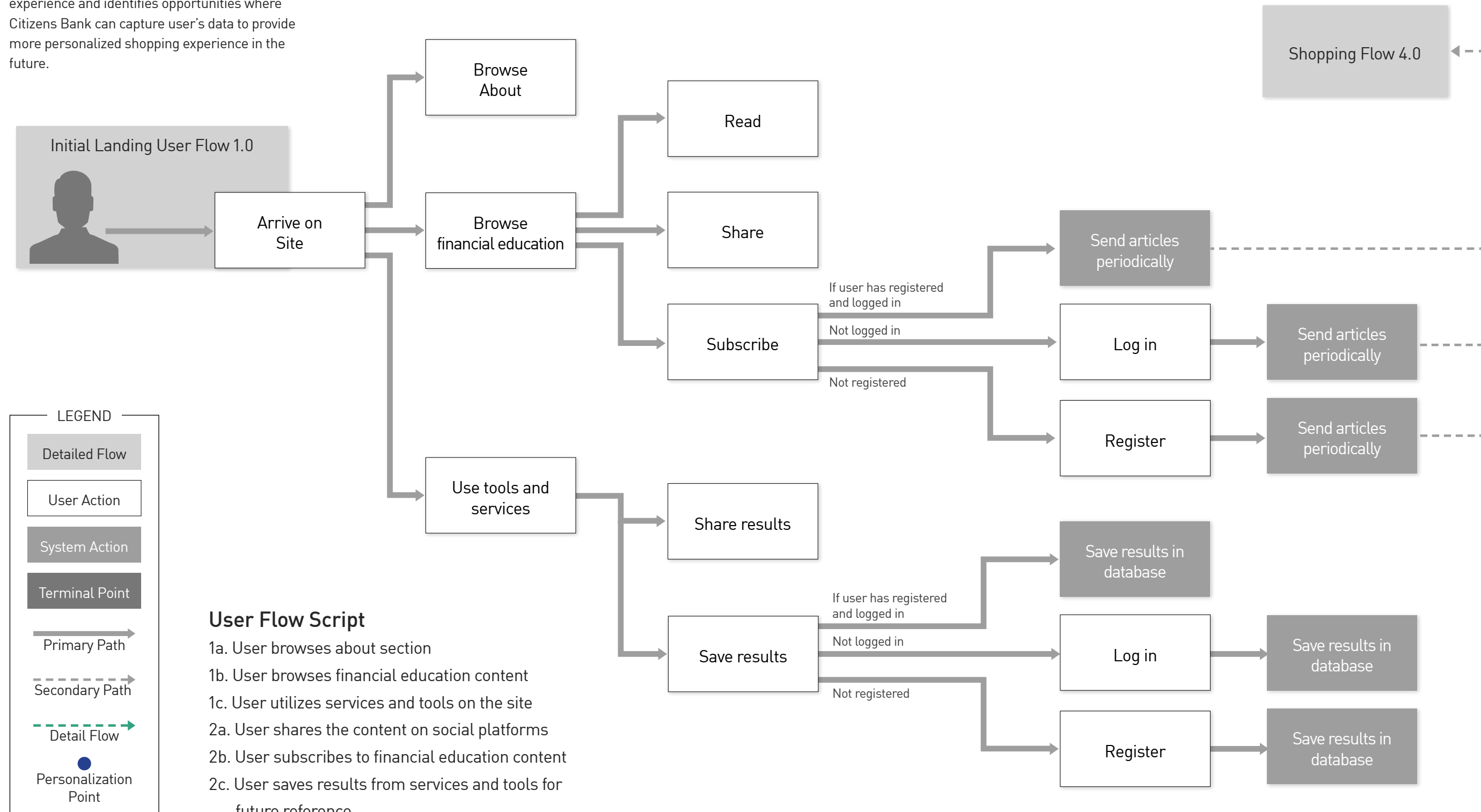
# 10.1 On-site Search (Personalized)

This user flow identifies the potential point where personalization could occur based on browsing history to provide more relevant search results to user.



# 11.0 Content and Engagement

This user flow outlines a customer's non-shopping experience and identifies opportunities where Citizens Bank can capture user's data to provide more personalized shopping experience in the future.



## User Flow Script

- 1a. User browses about section
- 1b. User browses financial education content
- 1c. User utilizes services and tools on the site
- 2a. User shares the content on social platforms
- 2b. User subscribes to financial education content
- 2c. User saves results from services and tools for future reference

# 12.0 Omni-Channel Application Map

## Start application

Once the prospect starts the application process, Citizens Bank's database saves information to provide omni-channel application experience.



## Complete application

Even if the prospect switches the application platform or device, database will help to retrace the information about the individual that has been provided previously.





# Next Steps

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- Revise key user flows based on today's feedback and send to Citizens on 1/20
- Add site requirements elicited today to scope matrix

**Thank You**