Estate Case Manager

Branch Pilot UX Interviews vol 1

Interviews conducted on April 16 and 18th, 2019.

Prepared by Warren Buckley, UX

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Approach

- Visits were coordinated with 3 branches, where each interview session lasted approx 1.5 hrs. Participants were Branch Center Leaders (Managers) and other staff who had used the ECM software or who were available and curious about it.

- The conversation begins with an explanation of how user-centered design is only successful when having conversations with, and gathering feedback from, the people who use the design.

- I introduce myself and mention my past experience at CIBC on ATM and how I am new to Estates and Retail banking, only in my fourth week. I share this in order to put them at ease and alleviate any worry they might have about being judged or tested on their Estate knowledge. I want participants to not feel as if they are being questioned, but rather they are helping me on my fact-finding mission.

- Participants were shown the latest testing environment build of the software and a static concept mockup of the proposed ‘Quicklinks’ in the left sidebar.

- I expressed that this research would be ongoing, explaining how I will create simple prototypes incorporating their feedback and ideas, then return in order to demo and get their feedback again. I’m happy to report that this proposed engagement was very well received.

- I follow up a few days after the meeting with a thank you email and any answers to questions I left the meeting with.

Executive Summary

- All branches expressed that it would be helpful if there was a clearer view of the next steps in the process, what documents and information was needed and when their collaboration was required.

- Cases can take months to close, so it is difficult to be aware of what is preventing the case from progressing, or if their action is required.

- After months of inaction, they may receive a message or update, where staff needs to reacquaint themselves with the estate details.

- When inquiries are made by clients, in branch, it is often difficult to give an update and know what to tell them.

Branch 1

- Suburban, adjacent to a busy shopping Plaza, but separate and surrounded by undeveloped land. Quiet during my visit.
- 15 regular staff and a number of mobile partners who use the offices when visiting.

“Estate is complicated, because it’s a person’s life story.”

“We’re the bridge.

We manage client emotions and empathize.”

The Branch’s Experience:

- The branches FSR’s are the first point of contact, booking meetings and referring notifiers
- Family arrive at branch, notify that family has died, worried about ‘what is happening with the mortgage?’ and credit cards and other bills they haven’t been in charge of.
- The Branch used to call Estate Center when people came in, in the past, but for the last estate case, the Participant found the tool on their own. Just thought they’d try it and found it easy and straight-forward to use. After creating the case, they contacted a NEC specialist and asked them to create a ‘letter of direction’.
- Often the Banking Center Leader takes Estate accounts from the FSR’s because they’re not as experienced in dealing with closing, or cannot waive probate.
- A recent client didn’t take care of the wife’s estate until 7 years after her passing. The Branch needed to find details and fill in the history of the estate, in order to clarify details and correct the client’s assumptions about investments.
- Case details are kept in Estate folders within Outlook, but hard copies of files and emails are printed and kept in files so that other staff can view. (WB: This creates a lot of extra work, but is considered necessary)

Working with the NEC:

- [Once connected to someone] "In minutes there are docs and forms prepared. The banking center doesn't feel confident they know what the forms are they need, so this is very helpful."

- In a past estate case, the NEC walked the branch through CRA guidelines that pertained to the case, sharing information and patiently explaining the details. (WB: The tone and impression when shared was this was invaluable help and a relief since this case involved details that were not typical and/or experienced before by the branch staff)

Challenges:

- Relatives may not deal with the same branch as the deceased.
- Multiple beneficiaries will go to different branches, asking questions about the same estate. Sometimes this causes confusion because two branches are working on the same details, or gathering of information/documents. Sometimes, if they do not get the answer they were hoping for, they will try another branch.
- Knowledge Central’s search results do not make it easy to find information, forms or documents, even if the branch staff is trying to be proactive and find information on their own.
- If we fill out forms wrong or there is another issue with the file, they reject us, but most times they don’t say why. Some clarification is needed.

Challenges (continued):

“Technology isn’t doing us any favours.”

- “Scanning is so much work and done often in the retail sector. Everything needs to be scanned and faxed. We don’t retain a copy because of concerns over privacy, but if there is an issue, it is the branches responsibility to get it again.”

- There is only one printer that scans in the banking center.

- The branch was renovated, changing the look, but not the hardware and equipment.

- Printer/Scanner is a Ricoh machine approx 9-10 years old, which has insufficient memory, but cannot be expanded. Staff take turns using it. If the Branch manager has a client in her office and needs to scan something, she must take the document and walk a distance of 100ft, going down two hallways, through three doors, to get to the scanner.

Challenges (continued):

“When clients are present, it’s embarrassing when things mess up.”

- “Large documents could jam and stop scanning midway and then you have to start over from the beginning.”
- Sometimes clients provide things that aren’t that clear, where the original file has not been printed properly, or is of poor quality.
- A challenge is scanning cheques with privacy measures that prevent it, as in the case of documenting immediate expenses that were paid by the executor, that need to be reimbursed by the estate.
- Cannot copy/scan in colour. Can only can print in colour.
- PDF’s that are large take 30 mins to print because there isn’t enough memory in the printer. The model is too old and can’t be upgraded further because of it’s limitations.

Quicklinks concept feedback:

- The Participant deals with as many cases in a year as an NEC Estate Specialist would in one hour, so having the ‘recent’ cases linked in the left sidebar is actually useful. What’s displayed is the recent estate cases the branch has dealt with, as opposed to how this function for the NEC is only cases that were last viewed.

- “Sometimes calling [the NEC] is hard, to get guidance, since we can’t see the same thing on our screens”. Would be great to have a link to sample documents that are filled out, with annotations or pre-filled fields where the placeholder text can be replaced.

- A link to a Glossary of Estate Terms would be helpful, that would open in the app in one of the tabs.

Branch 2

- Busy location in a busy shopping Plaza on a very busy street.
- So much traffic there is a drive-thru for ATM use.

“Simple as possible.”

“NEC deals [knows it] and we don’t have to be specialists. We’re the messenger.”

“Pass through the documents, tell us what to do. With simple language.”

Working with the NEC:

- Once after creating/receiving a probate file, staff needed to contact the original estate specialist. The system doesn’t list the NEC manager so the replacement can be tracked down if someone has left, as it does for the branch staff who create cases. What if person has left? [The NEC side has this for branch staff. But not the other way around. It appears the issue happens on both sides]

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Quicklinks concept feedback:

- Branch 2’s reaction to the Quicklinks concept mockup could not have been more different than that of my first Branch visit. Where Branch 1 offered ideas that would assist staff in learning and becoming more familiar with Estates, the staff at Branch 2 saw any additions as obstacles to an efficient and streamlined workflow.

- Opinion was that the interface needed to be as “simple as possible” and we should strive to create a design with as few clicks as possible to reach information.

- Strong opinions in the group were that if the Recent Cases was removed from the left sidebar, it should be left blank. We didn’t have to fill all available space because we are “not an advertising site”.

- The feeling expressed was that the ECM screen was already too dense with information, having too many tabs and wasn’t clear when scanning for changes. The ECM software was used for searching for cases and scanning for status updates/changes, so Quicklinks were not necessary.

- After some discussion, one Branch staff admitted it might be helpful to have an Estate checklist that they could print out. The Banking Center Leader had printed and posted materials when the pilot started.

Estate Case Management feedback:

“It’s a tool.”

- One comment was that the left sidebar did not need to be filled, that there could be more space left in the app. We didn’t have to fill all available space because we’re “not an advertising site”.

- Opinion was there was too many tabs. The app currently has rows of tabs across the top, with open cases, but also within case being viewed (Overview, Products, etc).

- “Opening [an estate case] should be like opening an Amazon or Google account.” When asked to clarify, it was how those services sign-up flows break the process into into steps, where things are clear and questions in each step are grouped in a way that makes sense. There is clear labelling and examples, so info you need to provide is clear.

Estate Case Management feedback (continued):

- When using the UAT build of the software, I asked for feedback on the (?) Question mark icons which are tooltips that display text information for context went the cursor is moved over the icon. Before displaying the tooltip, one staff member asked if the icon was displayed because there was ‘a mistake’ on the screen. When I moved the cursor onscreen to show the tooltip, my impression was that these were not used and needed to be clearer.

- Feedback on the language used in the app and tooltips was that, ‘Sometimes the language is hard to understand’, which I followed with asking if it was the subject or what it was asking. The feeling was that often the language contained too much jargon and wasn’t written in plain enough English.

- Staff had concern that whenever there was multiple features, tabs opening, or the software integrated with another system (for example ECIF), it would make the app unreliable or slow. When pressed for the origin of this concern, the example given was how Compass sometimes crashes when ECIF does not respond or freezes. Branch staff unanimously expressed that this was a common occupancy and they had lost information, or had to repeat the process of entering information all over again, because of this happening.

Branch 3

- Busy location in a very busy area, surrounded by stores, on a busy 6 lane highway.
- Branch had a regular queue of clients waiting for tellers.
- One member of the staff seemed to take care of Estate cases, so other participants were not experienced, although interested and curious.

“Love the tool. Easy to use. Simple.”

Working with the NEC:

- Wish there was more [clarity on the] steps and help, from NEC during calls, if the branch staff is new.

- One more experienced FSR felt they had to coach new NEC staff during a call. Calling the NEC staff, lately there are new staff who are not as familiar.

- One participant just scans and sends documents and waits for someone from the NEC to reach out and offer instructions. ‘I never call them’.

Challenges:

- Then the Estate reps read it [are assigned the case] they have a list of questions, usually a few days later. The Client has left expecting that they will come back and only have to sign documents and it’s done.

- Unfortunately what happens next is there are a number of questions from NEC Estate Specialist and the branch will have to call the client and ask ‘Do you have a [certain] document?’. ‘Do you have a SIN number?’

- There is a training issue at the branch because there’s a lot of turnover. One interview participant has been in the FSR role for just over a year, but this makes them one of the most tenured. [WB: This means the app needs to be understandable for inexperienced staff, who aren’t familiar]

Quicklinks concept feedback:

- Would like Step by Step progress/help in the Quicklinks.

- When asked what should be there, the group agreed there should only be “2 or 3 links or else it’s too much”.

- When asked about how Quicklinks could be displayed, visually, the group of FSR’s favoured ‘short titles rather than icons’. [The mockup example showed two line links with a number and long title]

Estate Case Management feedback:

- Would prefer a way to handle everything in the tool rather than email. Upload and see messages in the app.

Future State Ideas

After sharing the Quicklinks feature mockup, Branch staff were asked if they had ideas for any other features that they might find useful and why.

Future state ideas

- Addition of a ‘Dashboard’ that shows the statuses of selected cases. This would allow the branches, who handle only 6 or 7 cases or less at a time, to follow the progress and be able to give updates to clients.

- Chat functionality. One branch staff, expressing frustration at the wait times when calling the NEC, suggested having a chat function, that would enable them to remain in touch for the ‘back and forth’ of communications which would normally happen in email. Being able to upload the documents inline with the chat conversation, would cut down on the time emails with those attachments would take to send and be received.

- When creating a case, present the branch with something similar to the setup of a new phone, where questions are asked and users are prompted to select preferences. At the end of the case setup, one FSR expressed that they would like a downloadable package of the forms that are needed, where one can adavance through the fields using the Tab key on their keyboard [in order to complete them faster].

Future state ideas (continued)

- A glossary in Quicklinks that would open in a tab and provide definitions for Estate terms

- Large periods of time can occur between instances where branch staff work on estate cases. At the same time they are trying to remember the process from their last experience, they face cognitive overload upon seeing forms that are very dense with type and information. In all interview sessions it was expressed that there was a need for pre-filled forms, using placeholder text that give instruction, coaching the branch staff through the form's completion. "If we had the resources, we wouldn't be feeling lost when filling out a form".

- After a case is created, display a screen listing what is needed, for documents and information or any other next steps the branch is required to complete.

Thank you. More to come.