

CIBC Estates application

Built on the PEGA platform, April to August 2019

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The goal

“To transform how we manage a deceased client's assets, to enable executors/beneficiaries/successors to resolve all financial matters related to the client's assets in a way that is easy, empathetic, and transparent.”

The problems

An early MVP of the software was being used by 45 branches in our pilot program and an additional 200 branches were to be added in just 7 weeks.

No research had been done.

Future plans and features were undetermined.

I knew nothing about Estates.

My Role

UX Research, UX Design and UI Design.

Main areas of responsibility

- Initiate research
 - Facilitate UX-interviews with branch managers and staff at the National Estate Center (NEC)
 - Create style guides to assist multiple developers in keeping the UI consistent
 - Address issues with UI Design; alignment, mismatched icons, typography and contrast to meet accessibility requirements
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Approach

- 1) Learn about the Estates process from our subject matter expert (SME), who worked at the estate centre for 6 years, first as an Estates rep and then as a manager.
 - 2) Conduct UX interviews with branches in the pilot to understand their challenges, determine which features were needed.
 - 3) Address a large number of usability, accessibility and design concerns with the interface through discussion with the developers and documentation.
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Challenges

A new team, new to Agile and also new to UX.

I replaced a UI Designer who had worked on the project for a few months, but could not fulfil the UX research and design needs.

Working Agile was new to the group, with the Product Owner and Scrum-master in their role for the first time, with only 6 weeks of experience when I joined.



5 UX Interviews at Pilot Branches

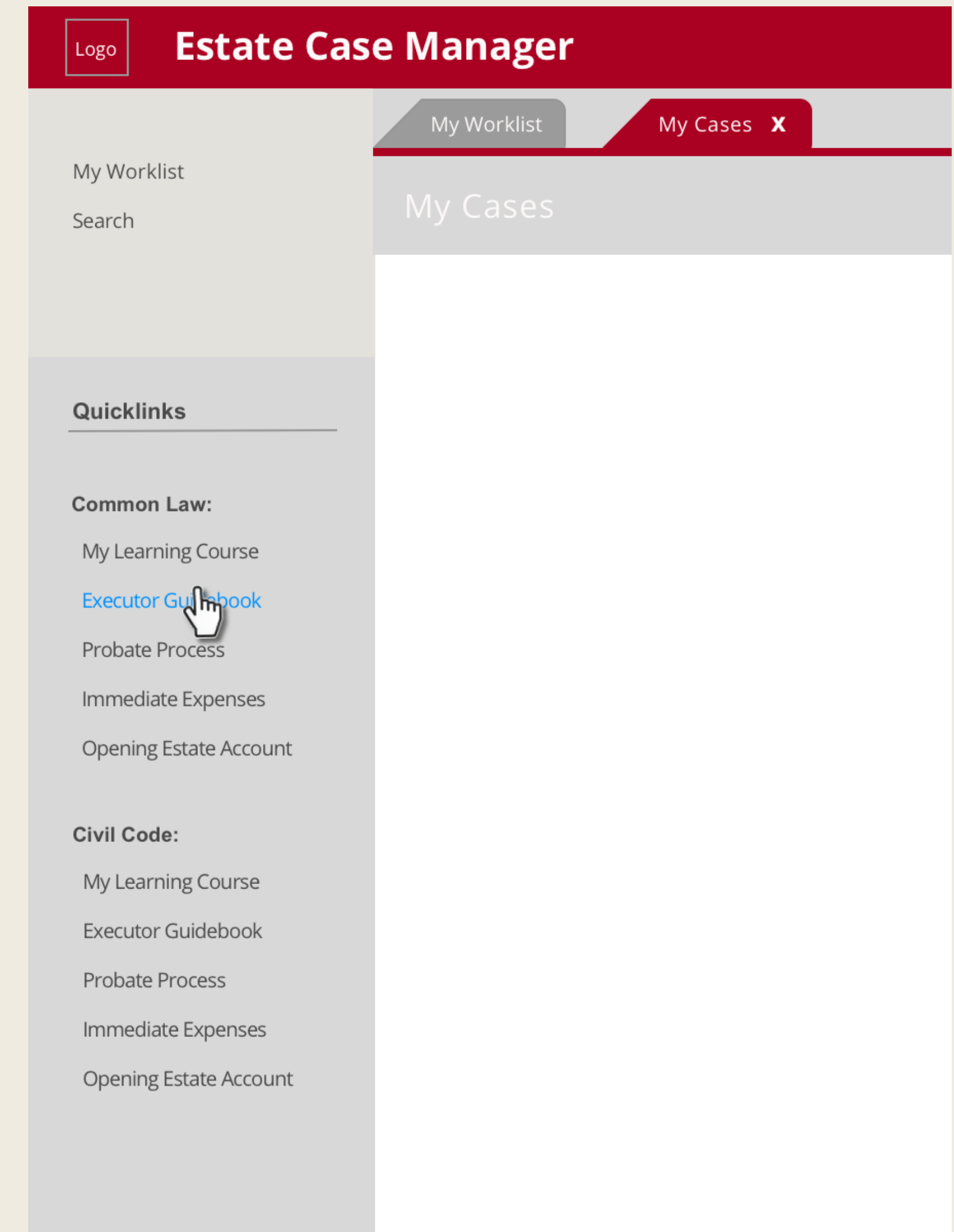
(Markham, Ontario)

User-Interviews and Feedback

- Visited 5 branches (participating in our pilot) who are using the app for their Estate cases
- Met with branch managers, but some included their staff, who were eager to give feedback on the platform and hear about future releases of the Estates software

User-Interviews and Feedback

- Shared mockups for a planned feature, adding 'Quick Links' shortcuts to the app for frequently accessed knowledge base articles and forms
- The visits allowed me to get feedback and share it the following week during story grooming



OMG Moment

- Though the bank was spending \$\$\$ to renovate some branch location facades and office decor, back in the office, some equipment was old and outdated



OMG Moment

- Printer/Scanner memory had been upgraded to the maximum years earlier. Document feeders frequently jammed and large documents would have to be started from the beginning
- Our Estates workflow depended upon users being able to scan and upload documents, while Clients waited, so they would not have to make additional trips to the branch



A large, modern, multi-story office building with a light-colored facade and numerous windows. The CIBC logo is visible on the top left corner of the building. The building is surrounded by lush green trees and a clear blue sky. In the foreground, there are several tall, thin trees and a parking lot with some cars.

CIBC's National Estates Center

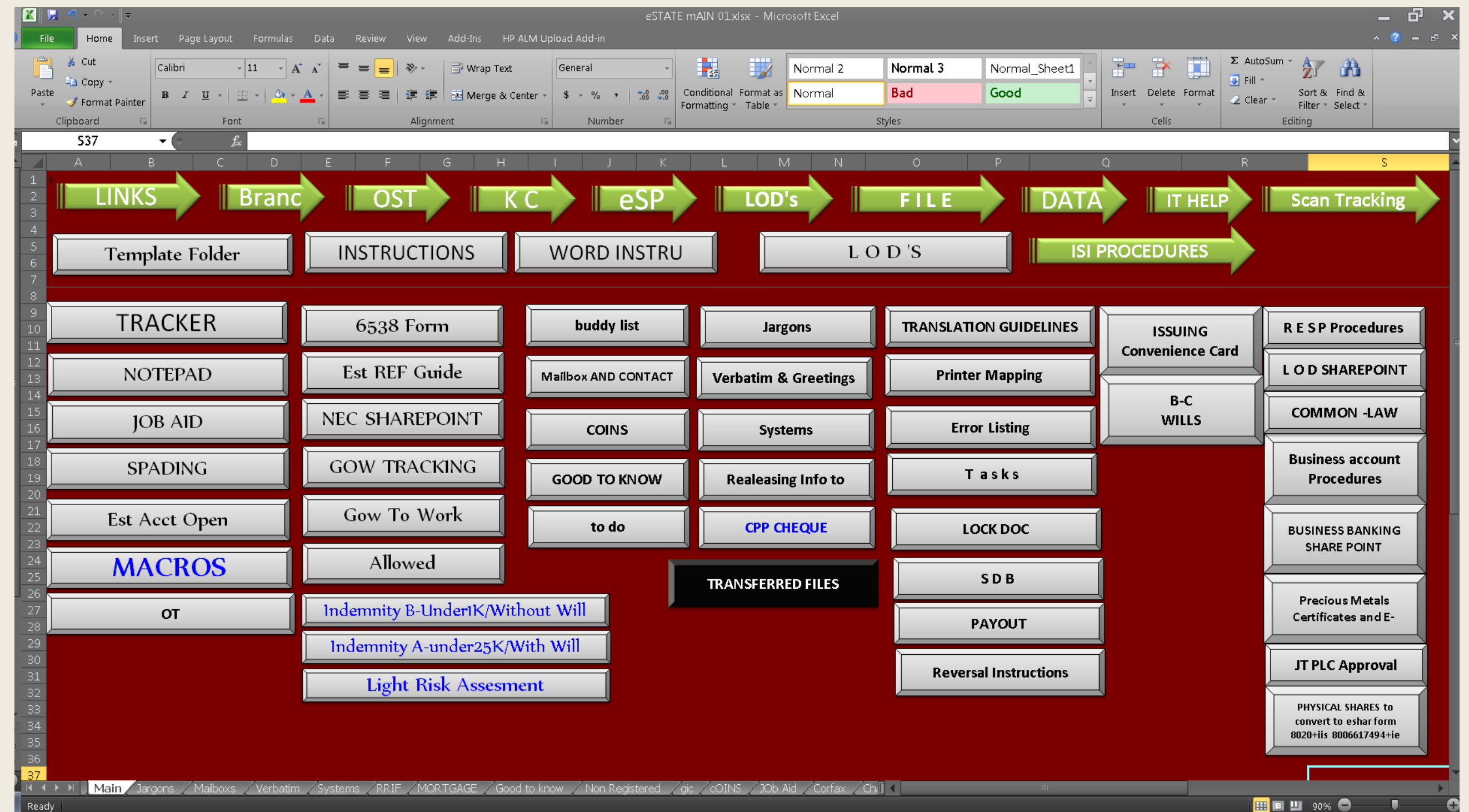
(aka, the NEC)

User-Interviews and Feedback - Part 2

- Visited the NEC (National Estates Center) to shadow employees for a day. Casual chats at their desk, where I was able to ask questions when they were at ease, hear their ideas and frustrations with their workflow and witness how they work
 - Shared mockups for 'Quick Links' shortcuts, which would have different links for NEC staff vs Branch staff. Surveyed staff to get their opinions on what they'd like to see included and get their thoughts on having customizable links
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NEC Visit Outcome

- We learned that frustrated users had created their own workarounds for what was lacking in the software they used daily
- One user created a 'dashboard' using links and macros in Excel, displayed on his second monitor, to speed up his access to documentation and files
- The Quick Links feature becomes a priority for the next release



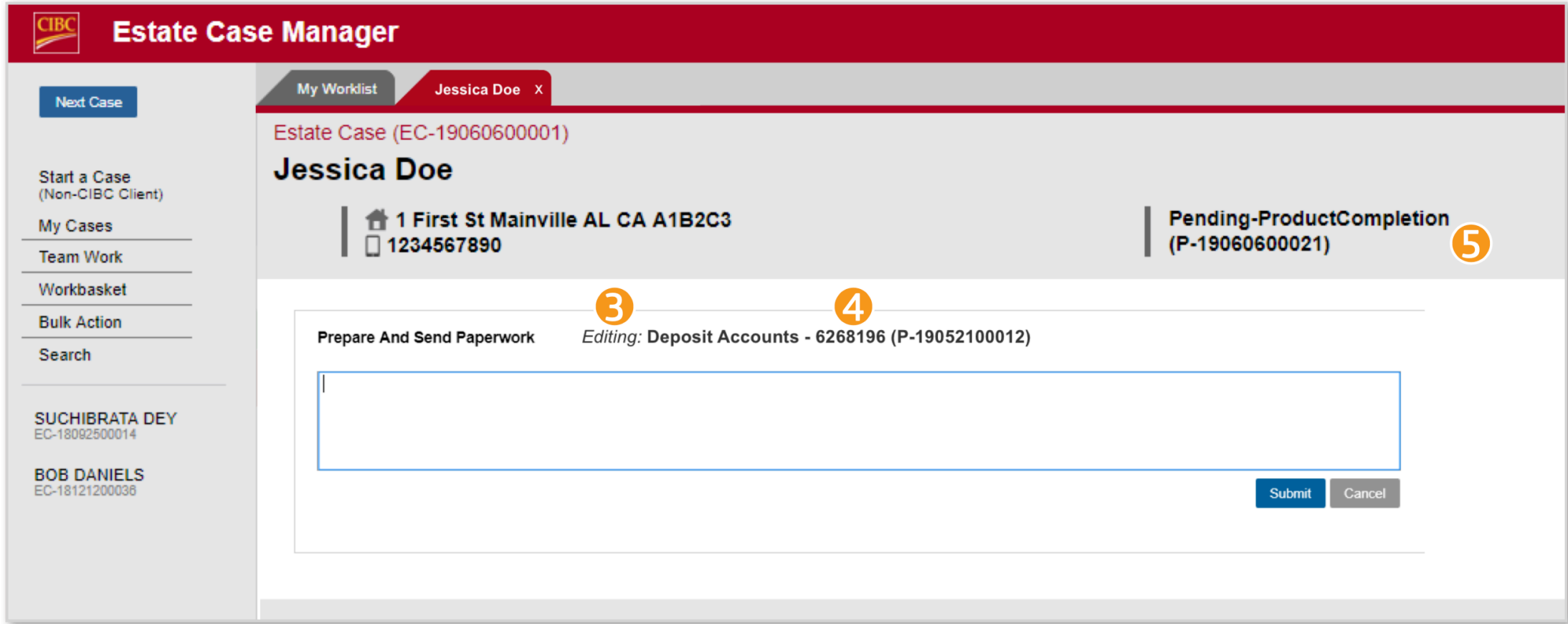
Feature improvements

Feedback on user frustrations led to new stories.

This improved the UI, making information clearer, so that a user’s workflow could be more efficient.



Proposed revision with addition of product information:



The screenshot shows the 'Estate Case Manager' interface. On the left is a sidebar with navigation links: 'Next Case', 'Start a Case (Non-CIBC Client)', 'My Cases', 'Team Work', 'Workbasket', 'Bulk Action', and 'Search'. Below these are user profiles for 'SUCHIBRATA DEY' and 'BOB DANIELS'. The main content area has a header with 'My Worklist' and 'Jessica Doe'. Below this, it shows 'Estate Case (EC-19060600001)' and 'Jessica Doe' with her address and phone number. A status indicator 'Pending-ProductCompletion (P-19060600021)' is shown with a circled '5'. The main task area is titled 'Prepare And Send Paperwork' with a circled '3'. Below it is a large text input field. Above the input field, there is a status 'Editing: Deposit Accounts - 6268196 (P-19052100012)' with a circled '4'. At the bottom right of the input field are 'Submit' and 'Cancel' buttons. A circled '4' is also present above the input field.

Estate Specialists are sometimes interrupted with questions from co-workers, phone calls, or may switch to another app on the same monitor for an extended period of time.

When they return to working on the opened sub-task, they cannot identify the related product by looking at the existing sub-task screen. They must cancel and return to the list in order to recall the task they were working on and open it again.

The solution is to display more information during the editing of the task.

[3] Addition of text showing the status of the task, that the user is ‘editing’ and any addition of notes need to be saved before leaving this screen.

[4] Addition of a product/account number, to be displayed with the product case number (that already appears in brackets).

[5] The ‘Product Case Number’ is always shown in the header [5], but for the scenario shown in this screen, the estate specialist also requires the product/account number [4].

Feedback from NEC staff was very positive to this mockup:

“This is helpful, especially with VISAs — so we know we’re cancelling the correct card.”

When there might be more than one VISA listed under a client’s name, staff need to be certain they are closing the correct one.

UI Improvements: Before

Estate Case Manager

Enter eCIF Number

Click Me

Switch to Landing Page

Dat Thanh Diep

Log off

Clipboard

Next Case

Start a Case (Non-CIBC Client)

My Cases

My Worklist

Team Work

Workbasket

Bulk Action

Search

Search

Reports

Home

Search Cases

Jessica Doe

User Profile

My Worklist

Jessica Doe

Jessica Doe

Jessica Doe

1. Collect Information

2. Attach Documents & Notes

3. Summary & Submit

4. Assign Estate Specialist

1. Establish Executors

2. Establish Beneficiaries

3. Prepare Estate Package

1. Sign Estate Package

1. Close Estate Case

Case Information

Product Details

Case Details

Overview

Audit

Attachments

Notes

Auto Emails

PRODUCT DETAILS

CATEGORY	PART OF ESTATE	PRODUCT TYPE	SUB TYPE	PERSONAL OR BUSINESS	ACCOUNT #	DATE OF NOTIFICATION VALUE	PRODUCT STATUS
Credit	Non-Estate	Lending Products	Lending Products	Personal	2222222	\$30,000.00	Resolved-Completed
Deposit	Non-Estate	Debit Card	CIBC Advantage Debit Card	Personal	11111111	\$10,000.00	
Investment	Non-Estate	RRSP Investments	RRSP Investments	Personal	3333333	\$35,000.00	Pending-ProductCompletion
Other	Non-Estate	Vostro Accounts	Vostro Accounts	Personal	4444444	\$40,000.00	Pending-ProductCompletion

CIBC PRODUCT TOTAL VALUE:

\$85,000.00

OTHER FI PRODUCT VALUE:

\$30,000.00

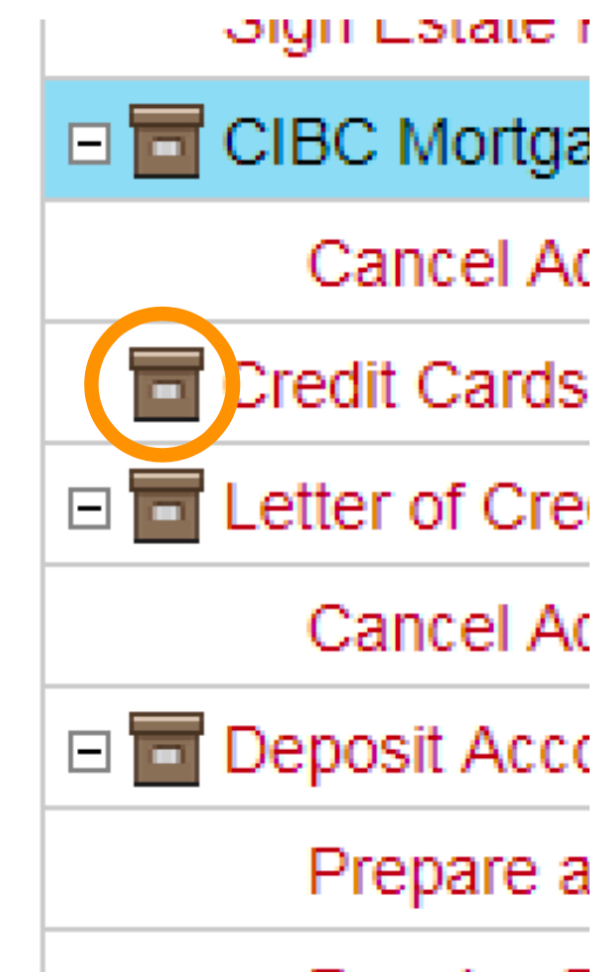
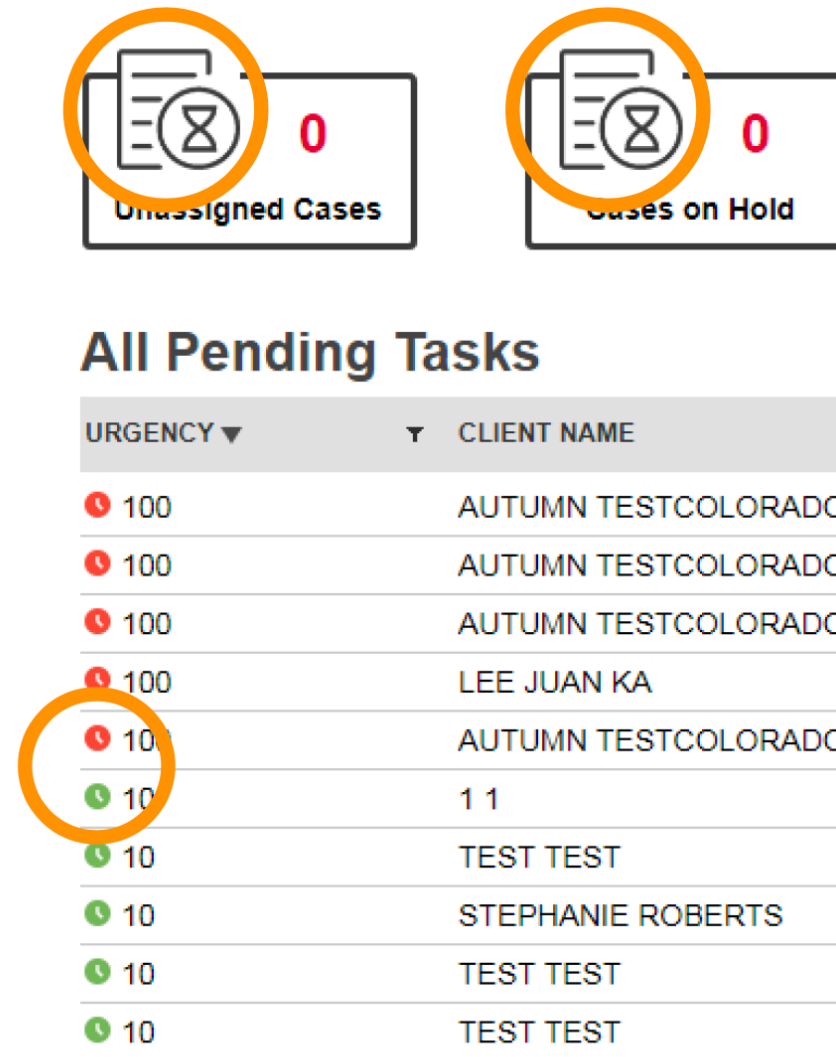
TOTAL VALUE:

\$115,000.00

UI Improvements

ISSUE: People do not always share the same understanding of images used for icons. Often icons portray an obsolete object. Who uses an hourglass anymore? Would users identify what the object is when the icon is rendered so minimally? Does the icon respect that our users come from different cultures, where the subject of an icon might not have the same meaning, or no meaning at all?

SOLUTION: 1. Use icons that look like they are from the same icon family. 2. Use icons that do not assume users understand the real-world object that they are based upon. 3. Use icons where their use makes sense, with a language label when necessary.



UI Improvements

2. Highlight bar colour (accessibility) [Usability Best-Practises]

When browsing lists, moving the cursor over list items, a highlight colour is applied.

ISSUE: The highlight colour is dark and can make it difficult to read text it is highlighting. This is exaggerated when the text is red, on monitors with poor brightness and contrast levels, when users have installed a privacy/anti-glare screen, or if the user has less than perfect vision.

NAME	ASSIGNED TO	STATUS
AML - Collect Beneficiaries Information	NECUSER4, CC00643TEST	 Pending-BeneficiaryCollection
Establish Executors (Processing the Estate)	NECUSER4, CC00643TEST	 Pending-ExecEstablishment
Prepare Estate Package	NECUSER4, CC00643TEST	 Pending-EstatePkgPreparation
Estate Specialist Review (Processing the Estate)	NECUSER4, CC00643TEST	 Pending-EstateSpecReview
Sign Estate Package (Processing the Estate)	NECUSER4, CC00643TEST	 Pending-EstatePkgSigned
 CIBC Mortgage - 345687178 (P-18092600006)		 Pending-ProductCompletion
Cancel Account	NECUSER4, CC00643TEST	 Pending-AccountCancellation
 Credit Cards - 4538908765457867 (P-18092600003)		 Resolved-Completed
 Letter of Credit - 1234567 (P-18092600002)		 Pending-ProductCompletion
Cancel Account	NECUSER4, CC00643TEST	 Pending-AccountCancellation
 Deposit Accounts - 4500009809781234 (P-18092600001)		 Pending-ProductCompletion
Prepare and Send Paperwork	NECUSER4, CC00643TEST	 Pending-PaperworkPreparation
Receive Paperwork	NECUSER4, CC00643TEST	 Pending-PaperworkReceipt
Complete Payout	NECUSER4, CC00643TEST	 Pending-PayoutCompletion
Submit Payout	NECUSER4, CC00643TEST	 Pending-PayoutSubmitted

UI Improvements

3. Button Sizes? Can we set a rule for size? [Usability Best-Practises]

ISSUE: Buttons are sometimes different lengths depending upon the text entered. This may cause some confusion for users, with the interface seeming to be inconsistent.

SOLUTION: Standardize sizes for the common-used and repeated uses of buttons.

When text length dictates the button size:

CLIENT DOCUMENTS

TYPE	FILE
No attachments	

+ Add Documents

CLIENT NOTES

+ Add Notes

When the buttons size follows a consistent style/size:

CLIENT DOCUMENTS

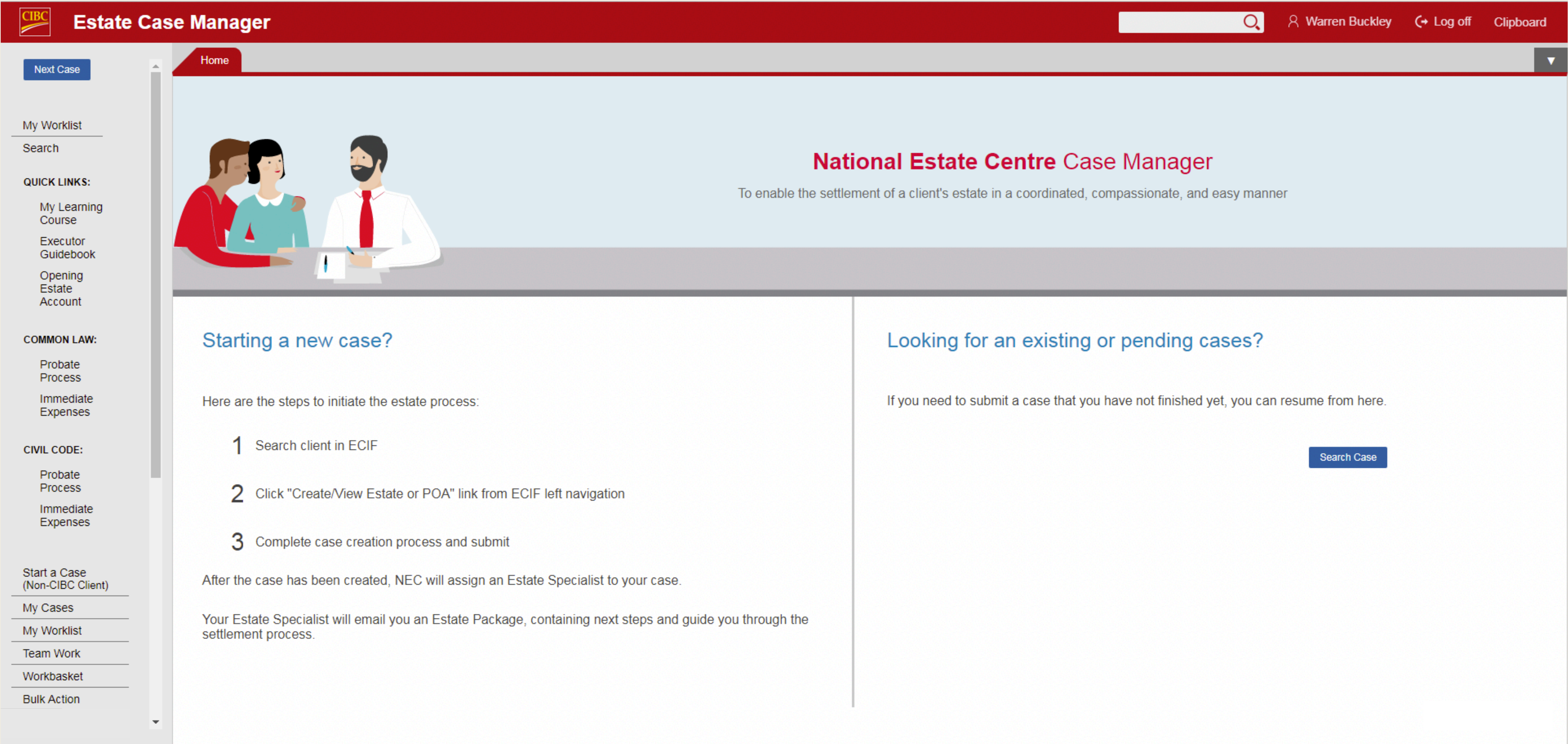
TYPE	FILE
No attachments	

+ Add Documents

CLIENT NOTES

+ Add Notes

UI Improvements: After



Outcomes

“Possibly the best thing to happen in the branch since ATM’s!!”

On Day 1 of National roll-out our adoption rate was 95%,
our calls reduced by 40%.

Outcomes

News of the Successful Estates application launch spread quickly after a post on CIBC's company-wide intranet site.

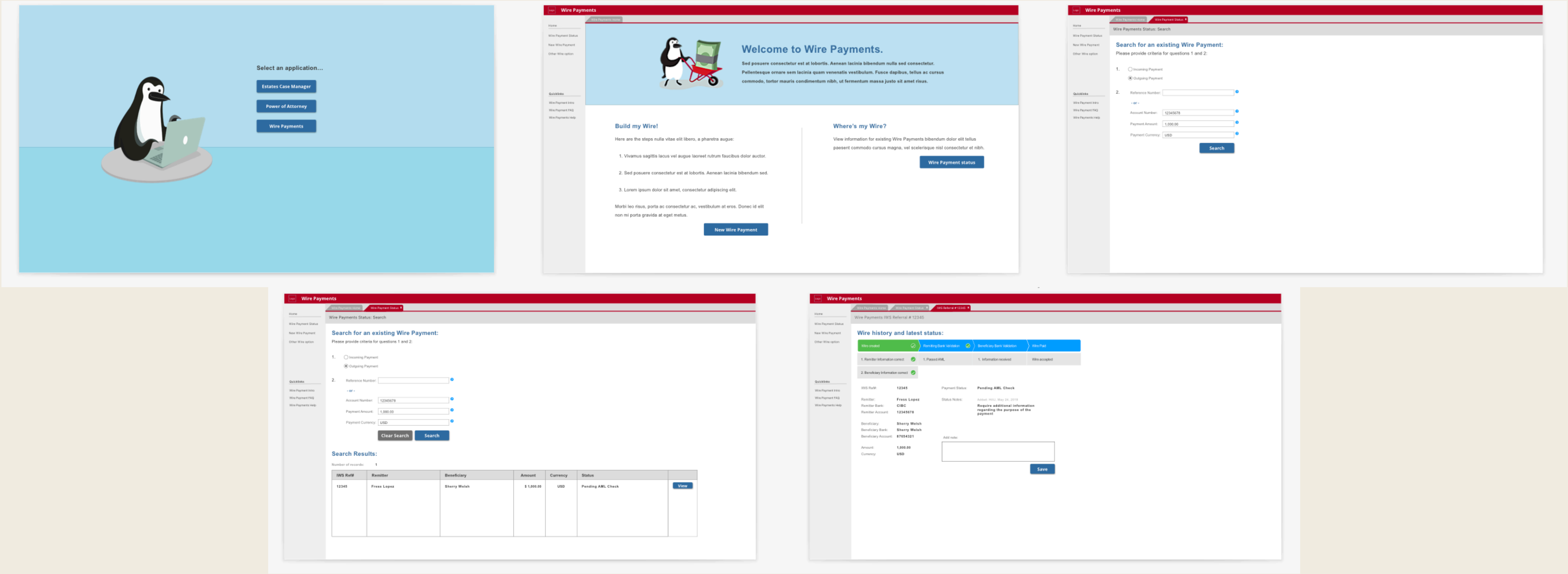
At lunch and learn sessions with the rest of the Frontline team, we shared our experiences working as an agile team. My team took over the remainder of the sessions with lessons and exercises, being the only people with experience working agile.

Senior staff began visiting our workspace for demos and Q&A sessions on how we worked.

Outcomes

A Director in Wealth Management contacted our team, for help prototyping and pitching a project.

The Estates director asked me help him get his project off the ground.



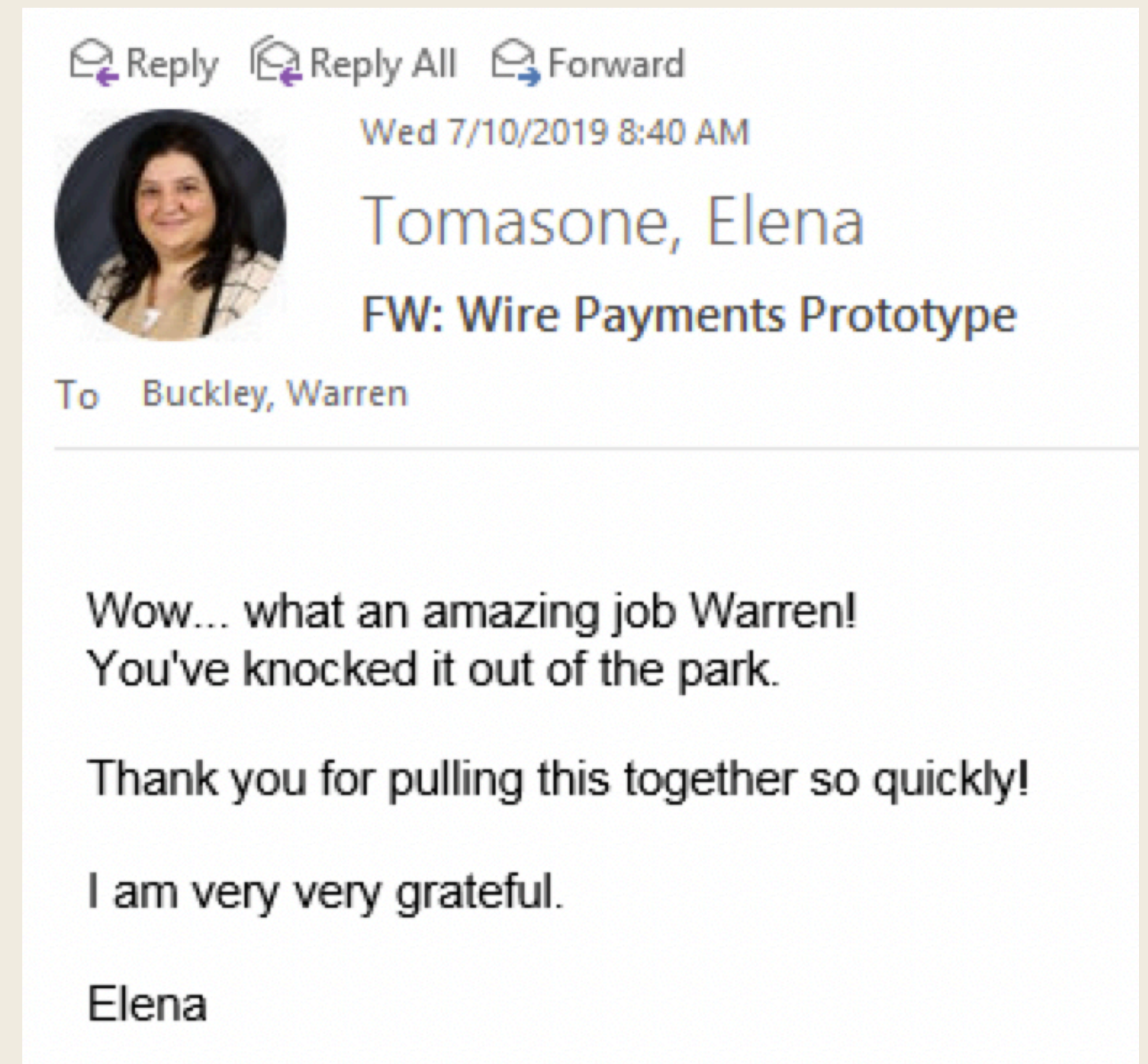
Outcomes

I met with him and heard about his ideas on how to track wire transfers.

I asked questions, prototyped using the Estates platform screens as a template.

Started on Monday, revised, then completed by Friday.

If funded, this new project would give my team additional work and extend contracts.



Outcome

In July, only one month later, another phase of the project, dubbed 'Estates Express', starts.

The settlement process for simple Estate cases may take up to 56 days.

That process involves an average of 2 client visits.

Estates Express gives branches the power to settle and close simple cases.

Outcome

In October, while working on other projects and not aware that 'Express' had launched, I received this:

**Your
work is
appreciated.
Congratulations!**



Hi Warren,

I was hoping to send this out a bit earlier but really wanted to thank you for all the great work you did to help with the prototype design for Estates Express. Specifically, I engaged you to enhance the NEC Case Management Application so Banking Centres are able to manage Simple Estate Cases without engaging the back office (NEC). There were quite a few complexities with the UX design requirements and this work had to be completed under a very aggressive timeline but I found you someone who was very creative, adaptable, patient and driven to help me with this work while staying focused on the big picture which was to deliver a positive experience for our frontline and clients. Your work was really appreciated by all our stakeholders as well as the Banking Centres that we visited in early September so I wanted to use this as a format to recognize all your efforts. I hope we can continue to collaborate on future initiatives, if possible, to make our client's ambition a reality.

**Thank you once again 😊,
Waleed**

Project Learnings

User-research will always return valuable insights, especially when the subject matter has such a steep learning curve.

Designers are not the user – we can not imagine everything in our user's complicated role.

This application and the updates helped the bank's clients resolve their loved one's financial matters, with fewer trips to the branch and a clearer process.

After launch, Bank branches could be effective, no longer only mediators between clients and the Estate Center. They have the controls to view and help resolve estates now, no longer apologizing for lack of communication or the lengthy process.

Thank you for listening.
