

Henry's Banking Journey Map

PRIMARY PERSONA · THE BRANCH LOYALIST

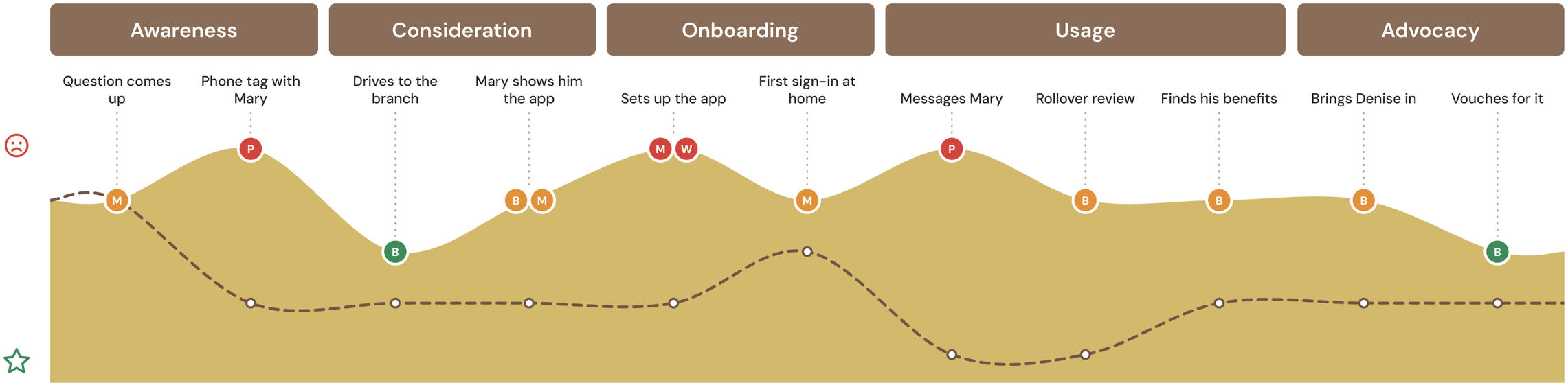
Scenario: His 401(k) rollover question, followed through his first 90 days banking with Mary from his phone. Starts when the question comes up ahead of the business sale; ends when he vouches for the app to friends. Today means the same steps with the standard Wells app, the branch and the phone.

Premier Mobile Banking

Today (as-is) · With Premier mobile (to-be)

M Mobile app · B Branch · P Phone · W Web or email

Frustrated · Uneasy · Fine



	Awareness	Consideration	Onboarding	Usage	Advocacy
GOALS	A straight answer on the 401(k) rollover and the timing of the sale.	Talk to Mary, not whoever picks up.	Get set up without a password headache.	Handle questions without the drive, and know what Premier gets him.	Make sure Denise can manage things too.
DOING	Writes the question on a sticky note. Calls the branch, leaves a voicemail, plays phone tag from job sites.	Drives in at 4:30 and waits twenty minutes. Mary shows him the Premier app on her screen.	Downloads it at home, can't remember his Wells password, waits on SMS codes to reset it. Signs in alone that night.	Calls for small questions, drives in for big ones. Hears about benefits only in passing.	Brings Denise to the branch to sign forms. Tells friends about Mary, not the app.
THINKING	*"It's a five-minute conversation. Why does it take all day?"*	*"Another app. Is this how they swap Mary for a robot?"*	*"If I get locked out, I'm back in the car."*	*"Thirty years here and I didn't know I had that."*	*"If Denise can see it too, I stop being the middleman."*
PAIN POINTS	• Voicemail tag. Anything past a balance check means a branch trip.	• The wait in the branch; doubts the app is meant for someone like him.	• Forgotten passwords and SMS codes, with nobody to ask at 9 PM.	• Generic call-center support. Benefits buried. Booking takes a phone call.	• Joint access means paperwork and another visit.
OPPORTUNITIES TO-BE	• Message Mary from anywhere, with "usually replies within the hour."	• Mary demos it on his own phone. Her face is the first thing he sees.	• Assisted setup at Mary's desk: he signs in once on his own phone, turns on Face ID, done before he leaves.	• Message, Video and Book on the home screen. Benefits shown in his own dollars.	• Invite Denise from the app so she joins the same team thread.



Henry: moments of truth and priorities

PRIMARY PERSONA · THE BRANCH LOYALIST

Premier Mobile Banking

From the journey map: the moments where Premier mobile is won or lost, and what to build first. Moments of truth are hypotheses to test in usability sessions.

MOMENTS OF TRUTH

1

ONBOARDING · FIRST SIGN-IN AT HOME

The first screen has to be Mary

WHAT'S AT STAKE

Alone at 9 PM, the first screen decides whether the app is his banker or another bank app. If he lands on a ledger with no way to reach her, he's back in the car and the download is lost.

DESIGN RESPONSE

Home leads with My Team: Mary's photo plus Message, Video and Book, above his balances. Face ID is already on from the assisted setup, so there's no password to remember.

Emotion at this step: today **−1** → with Premier mobile **0**

2

USAGE · MESSAGES MARY

The first reply proves it's really her

WHAT'S AT STAKE

His first message is a test. A bot, a stranger from a call center, or a day of silence breaks the promise, and he goes back to the phone.

DESIGN RESPONSE

Show a reply-time promise from Mary's calendar, and name the handoff when she's out: "Mary's out today. Jorge on her team will answer." If a bot triages first, it says so.

Emotion at this step: today **−2** → with Premier mobile **+2**

3

USAGE · ROLLOVER REVIEW

Video replaces a branch visit

WHAT'S AT STAKE

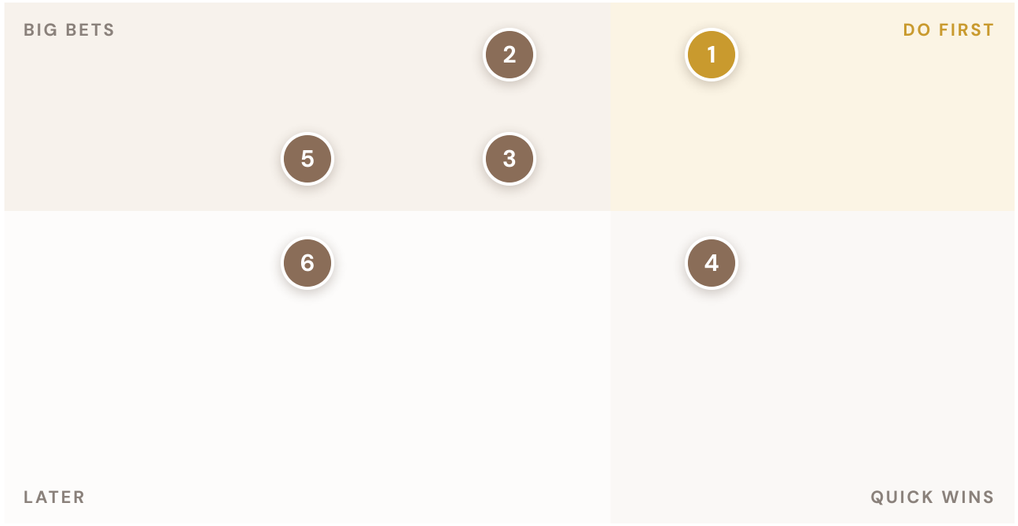
The first big conversation held over video, with documents signed from his phone, is the moment the branch habit breaks.

DESIGN RESPONSE

Join in one tap from the booking. Mary brings in a licensed advisor, documents are shared during the call, and he e-signs before hanging up. He already FaceTimes the grandkids.

Emotion at this step: today **−1** → with Premier mobile **+2**

PRIORITIZED OPPORTUNITIES · IMPACT × FEASIBILITY



	OPPORTUNITY	IMPACT	FEASIBILITY	ROADMAP
1	My Team on the home screen: Message, Video, Book	●●●●●	●●●●○	MVP · My Team
2	Assisted onboarding at the banker's desk	●●●●●	●●●○○	MVP · onboarding, plus advisor tooling
3	Reply-time promise with a named handoff	●●●●○	●●●○○	Horizon 1 · Upgraded My Team
4	Benefits in plain language, in his own dollars	●●●○○	●●●●○	MVP · Benefits Hub
5	Video appointments with document sharing and e-sign	●●●●○	●●○○○	Horizon 1 · Upgraded My Team
6	Invite a spouse into the account and team thread	●●●○○	●●○○○	Household access · needs joint-access policy

Ranked by impact × feasibility. Scores are design-team estimates; validate feasibility with engineering.



Michael's Banking Journey Map

SECONDARY PERSONA · THE WEALTH BUILDER

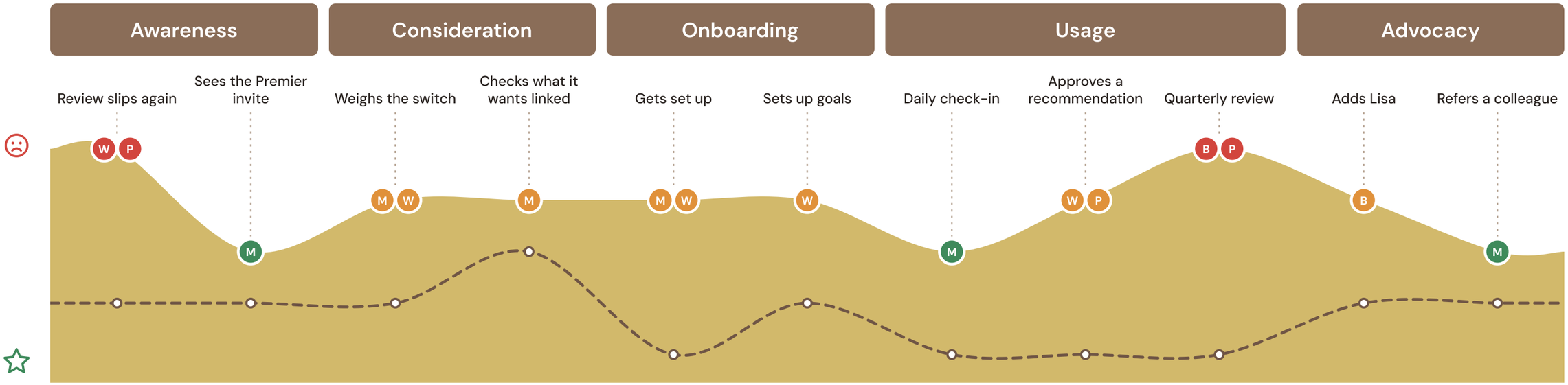
Scenario: Moving the household onto Premier mobile from three places: the standard Wells app, advisor emails and a budgeting app. Starts when a quarterly review slips again; ends when Lisa joins the account and he refers a colleague. Today means the same steps with those tools.

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	Awareness	Consideration	Onboarding	Usage	Advocacy
GOALS	Advice that fits his calendar, not banker hours.	Be sure the switch won't cost features or privacy.	Up and running in minutes, with goals he can track.	Answer "are we OK?" fast, and act on advice without a meeting.	Share the load with Lisa; recommend what's worth it.
DOING	Emails his advisor and reschedules a review twice. Sees a Premier invite in the standard app.	Compares it with his budgeting app. Checks what carries over and what it asks him to link.	Signs into the standard app. Goals live in a spreadsheet he rebuilds each quarter.	Checks balances daily. Approves recommendations by email plus a confirming call. Takes an afternoon off for reviews.	Forwards statements to Lisa, who calls the bank on her own. Mentions the app to a colleague.
THINKING	*"I'd do this at 9 PM if anyone were around."*	*"Will it do less than the website? Does it want my brokerage login?"*	*"If setup takes more than ten minutes, I'm out."*	*"Just tell me if we're on track."*	*"Lisa should be able to ask them directly."*
PAIN POINTS	• Advisor time only in business hours; email lag.	• Fear of a stripped-down mobile app; pressure to aggregate everything.	• Goals and progress live outside the bank.	• A ledger, not answers. Approvals need a phone call. Reviews cost an afternoon.	• The household is split across logins. Lisa can't reach the team.
OPPORTUNITIES TO-BE	• Book an evening video review in two taps, straight from the invite.	• Show what's included up front. Linking is optional, one goal at a time.	• Same login, accounts already there; goals set up in under five minutes.	• A three-second summary with goal progress; approve right in the My Team thread.	• Household access with a shared team thread; referral rewards.



Michael: moments of truth and priorities

SECONDARY PERSONA · THE WEALTH BUILDER

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MOMENTS OF TRUTH

1 ONBOARDING · GETS SET UP

No “lite app”

WHAT’S AT STAKE

If anything he does on the website is missing, he files Premier as the lite app and goes back to the laptop for anything real.

DESIGN RESPONSE

Use the same login with accounts already in place. Where the app can't yet match the website, say what's coming and link through rather than hiding it.

Emotion at this step: today **−1** → with Premier mobile **+2**

2 USAGE · APPROVES A RECOMMENDATION

Twenty seconds, not a phone call

WHAT’S AT STAKE

The first recommendation he can approve from the thread proves the app saves him time. If it still needs a confirming call, the habit never forms.

DESIGN RESPONSE

Make recommendations actionable message cards: review, approve with Face ID, get a clear confirmation, and cancel any time before it executes. Approvals in chat need compliance review.

Emotion at this step: today **−1** → with Premier mobile **+2**

3 ADVOCACY · ADDS LISA

One household, one team

WHAT’S AT STAKE

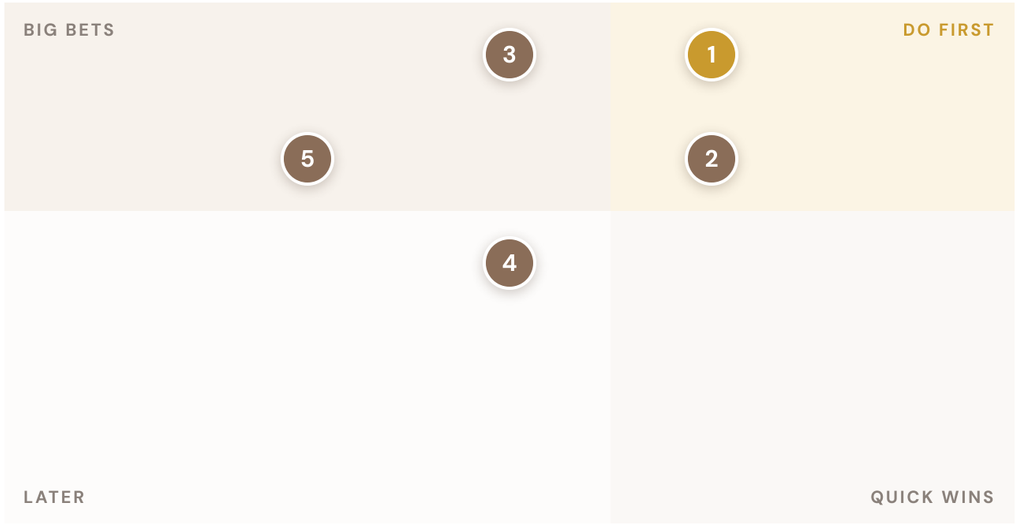
If Lisa can't see the same picture and message the same team, the household stays split and he stays the middleman.

DESIGN RESPONSE

Invite Lisa into the household with her own login and per-account permissions, and give them one shared thread with the team.

Emotion at this step: today **−1** → with Premier mobile **+1**

PRIORITIZED OPPORTUNITIES · IMPACT × FEASIBILITY



	OPPORTUNITY	IMPACT	FEASIBILITY	ROADMAP
1	Three-second Account Summary with goal progress	●●●●●	●●●●○	MVP · Account Summary
2	Evening video booking with the team	●●●●○	●●●●○	MVP · My Team scheduling
3	Approve advisor recommendations in the thread	●●●●●	●●●○○	Horizon 1 · Upgraded My Team
4	Link outside accounts by goal, never required	●●●○○	●●●○○	Background · aggregation
5	Household access with a shared team thread	●●●●○	●●○○○	Household access · needs joint-access policy

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