THE JOURNEY TO IMPROVE THE

EATM EXPERIENCE

WE HAVE OBSERVED THAT THE EATM ISN'T PERCEIVED AS FAST OR SIMPLE ENOUGH TO USERS, WHICH IS CAUSING BRANCH VISITORS TO CONTINUE GOING TO THE TELLER LINE FOR SIMPLE TRANSACTIONS. THIS IS PROBLEMATIC IN THE SHIFT TO A NEW BRANCH OPERATING MODEL.

WE BELIEVE THAT IMPROVING THE SYSTEM PERFORMANCE AND AVERAGE USER THINK TIME FOR BRANCH VISITORS NEEDING TO GET CASH OR DEPOSIT MONEY WILL INCREASE CUSTOMERS' WILLINGNESS TO USE THE SELF-SERVICE OPTION.

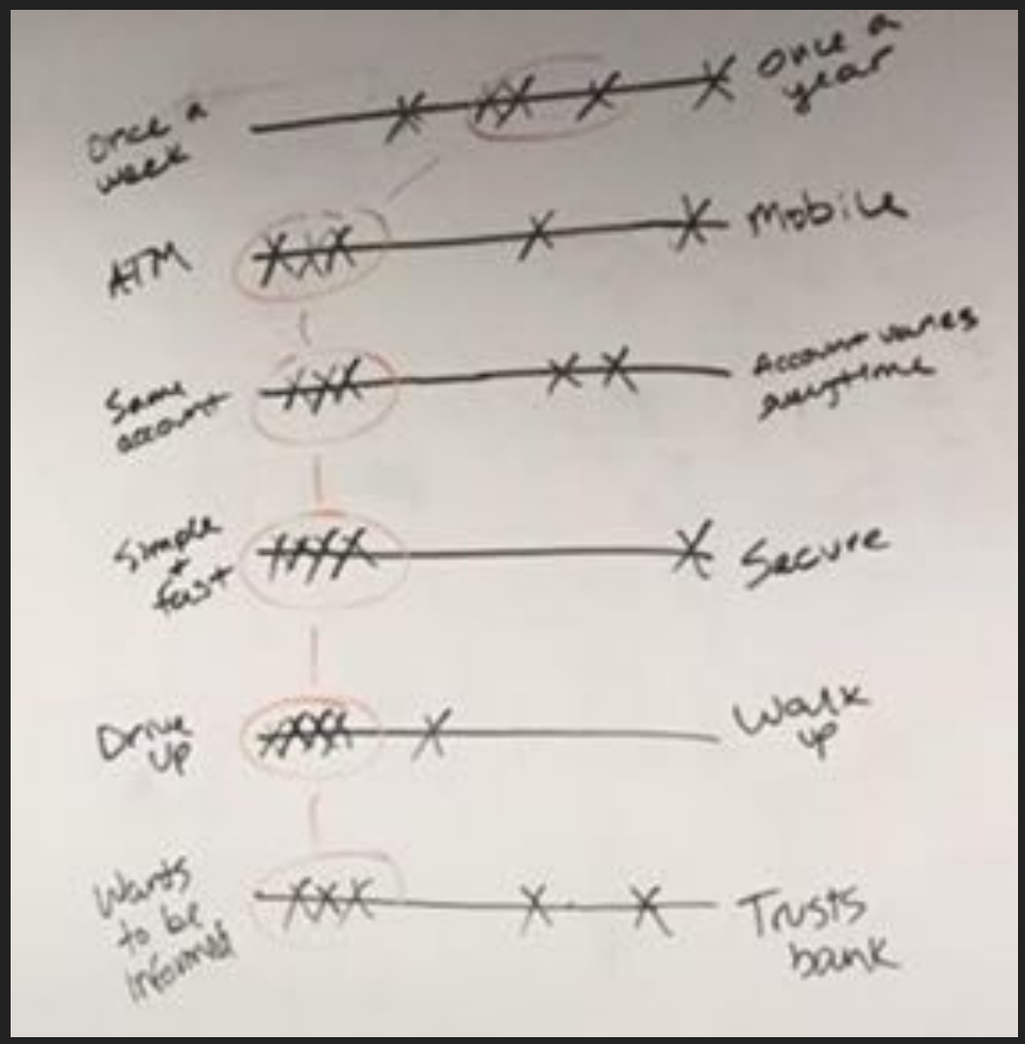
WHAT'S MOST IMPORTANT TO USERS

Getting out in the field and interviewing customers lead us to creating empathy maps, customer journey maps, and spectrum maps to bring it all together into a single persona.

The persona gave us a single point of reference during design sessions and stakeholder meetings.

As you can see in the image on the right, some of the most important things for our persona was that the ATM experience is SIMPLE, FAST, and INFORMATIVE.

Another key learning was that most users use one account anytime they get cash or make a deposit at an ATM.



WHAT WAS SLOWING USERS DOWN?

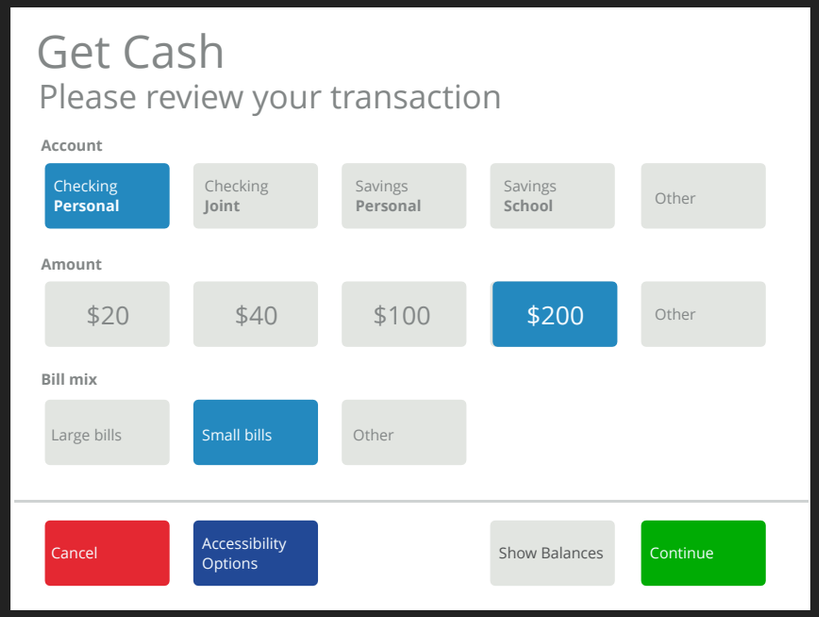
Field observation and data analysis lead us to pinpoint some of the key issues with the current experience:

System Issues

- **Too much load time throughout the transaction.**

Get Cash Issues

- **Users are overwhelmed by the number of things on screen.**
- **Customers are leaving their new EMV cards in the machine and walking away with their cash.**
- **Bill mix is either unexpected or doesn't make sense.**
  Although some mentioned that it is a cool feature once they got it.
- **Use of modals isn't understood.**
  To the user it's page 1 to page 2 to page 3, not page 1 to screen on top back to page 1. He processes that 3rd page from the top down even if he only needs to see the last row on the page



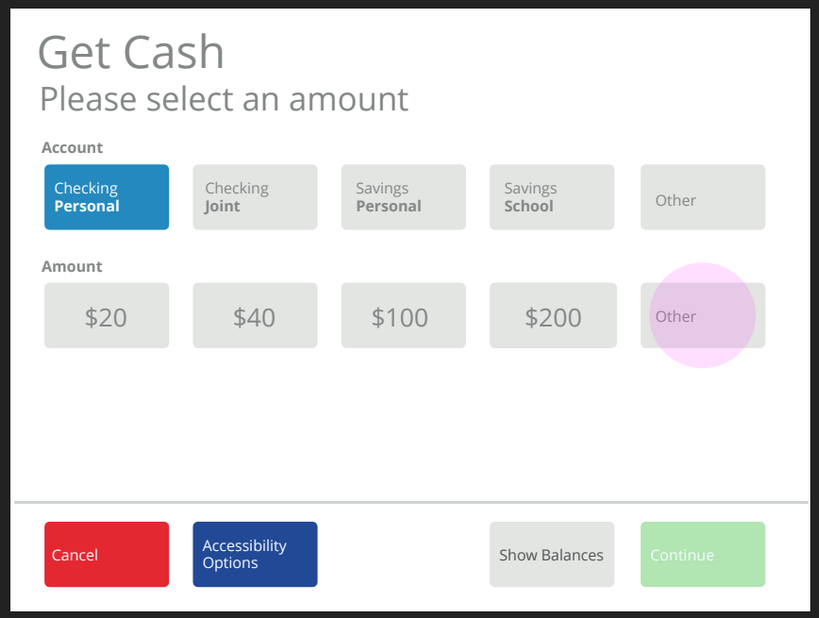
Deposit Issues

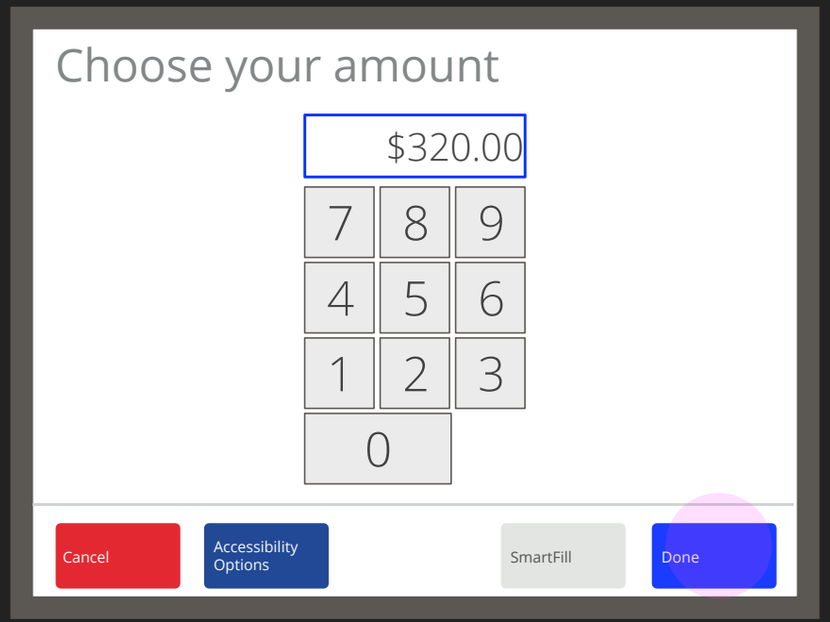
- **Users don't expect to need to tap a button to insert checks/cash.**
- **If the system makes a mistake in reading the amount of the check,**
  the user either doesn't catch it or expects to have to cancel and return the check.

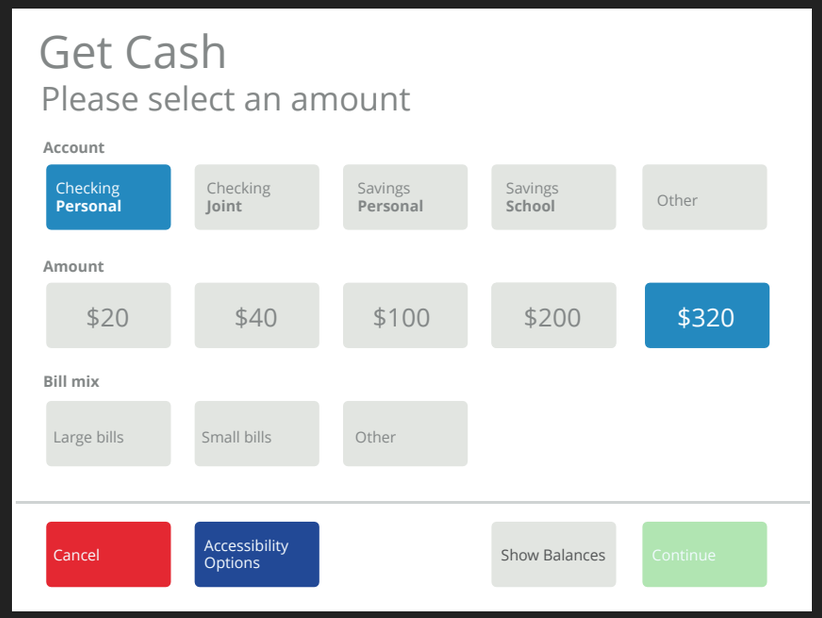
HOW DID WE SOLVE SOME OF THESE PROBLEMS?

BILL MIX US UNEXPECTED AND MODALS AREN'T UNDERSTOOD

This problem was tricky and took a lot of discovery to understand and solve. Talking to customers and watching them use the eATM software lead us to realize what customers were doing.







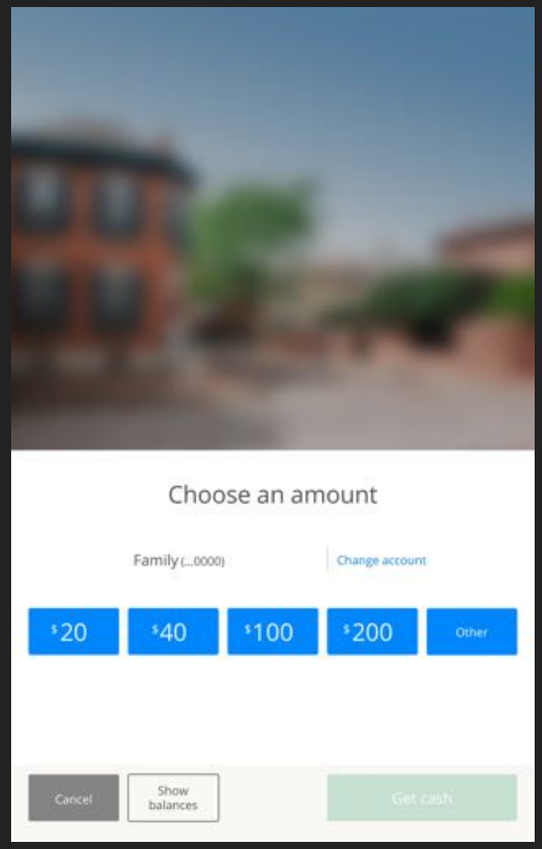
The problem we noticed came in the third frame, where the user landed back on the transaction page after selecting the amount of cash on a modal. It was strangely common that at this point users would tap the $20 button thinking that meant they wanted $320 in 20-dollar bills. Then next thing the user knows the, ATM only gives them a $20 bill.

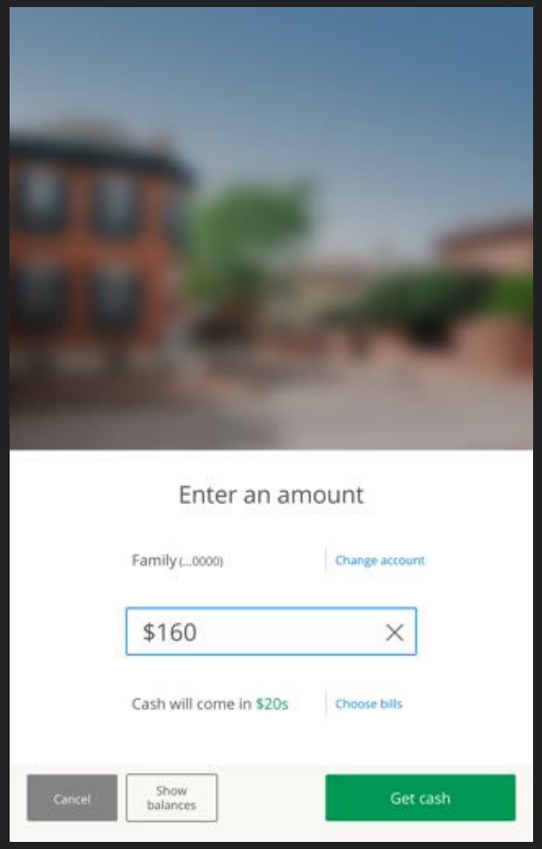
Only through talking with customers and branch employees were we able to build empathy for this person who didn’t have his expectations met and is now wondering if his account was debited $320 and he only got a $20.

CONTINUED . . .

So we hit the drawing board and came up with principles and patterns to make the transaction pages simple and familiar. We got rid of the idea of modals so that users didn't have to process new pages and kept the center of focus on the page consistent throughout the transaction.

Based on our persona, we were confident in defaulting to the customer's primary checking account, limiting the decisions most customers have to make. That said, the customer still has the ability to change accounts if necessary. We used the same logic for bill mix. Simple, fast, and informative.

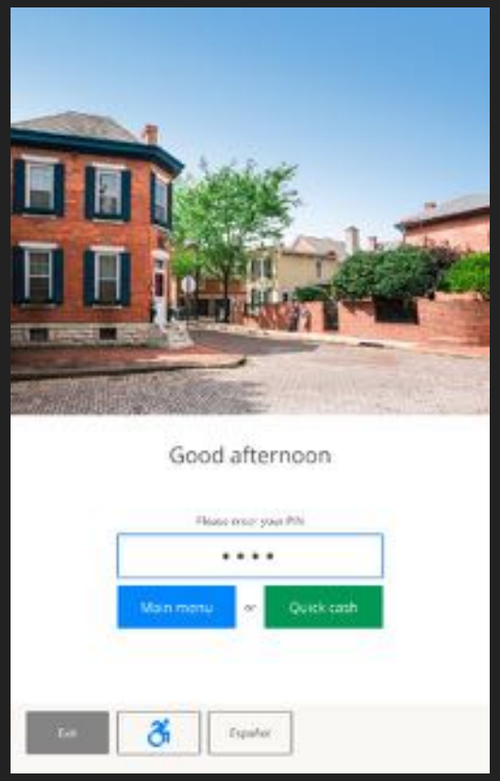




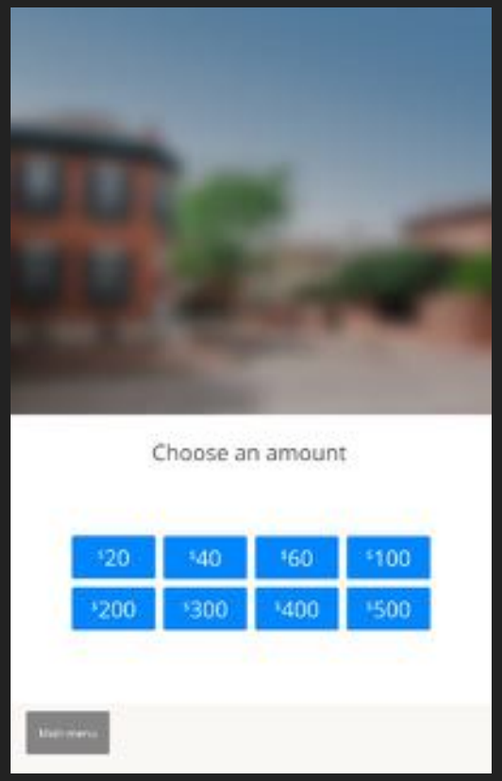
These changes proved to reduce user think time on this page by 30% and eliminated the specific problem related to getting $20 unexpectedly.

QUICK CASH IS UNDISCOVERABLE

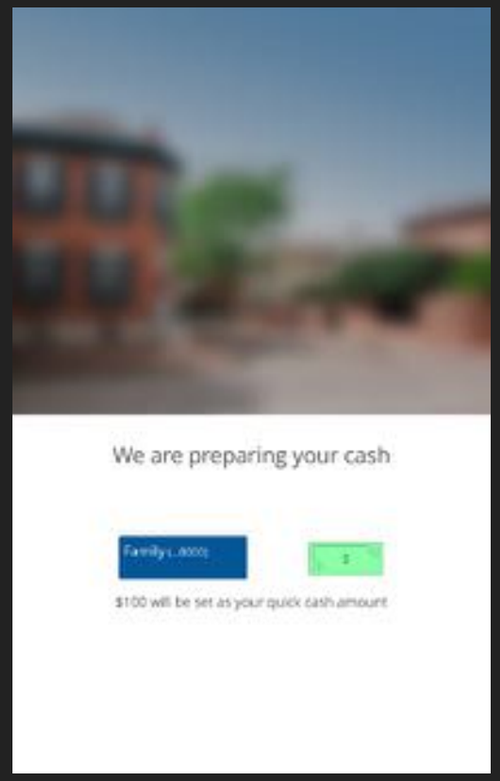
prominent



fast and simple

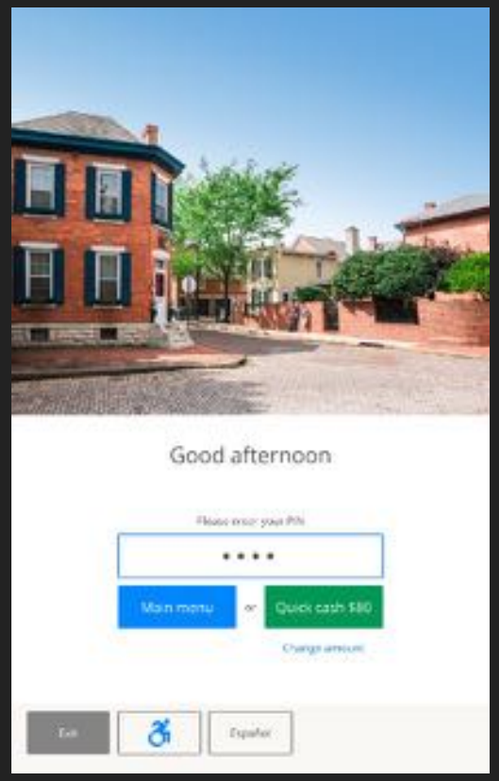


informative



next visit

ability to change



Since speed is so important, we wanted to emphasize an existing capability: Quick Cash. Before, the user had to set up Quick Cash in his ATM Preferences before the button showed up on the PIN screen. Our change was to show the Quick Cash button on the PIN Entry screen always. If the customer used it once, the system would make that his default amount and it would be populated for him the next time he used any ATM. Using that button would provide the customer with cash in 30 seconds. Notice the principles above each of the screens.

TOO MUCH LOAD TIME

We stripped out everything that wasn't adding value to the customer experience, from animation, to transitions, to large, hi-resolution images. This improved actual and perceived speed of the transaction.

Example:

We combined multiple screens at the end of the transaction into one screen instructing the user to take their card, take their cash, take their receipt, and thanking them for their business. Before this was done on separate screens, with round trip calls to the server, and built-in 1 second transitions between each screen. We were able to make the server calls asynchronously, eliminate all the transitions, and accomplish all the instruction with lighter imagery, all while improving the customer experience by informing him of what's next.

CUSTOMERS ARE LEAVING THEIR EMV CHIP CARD

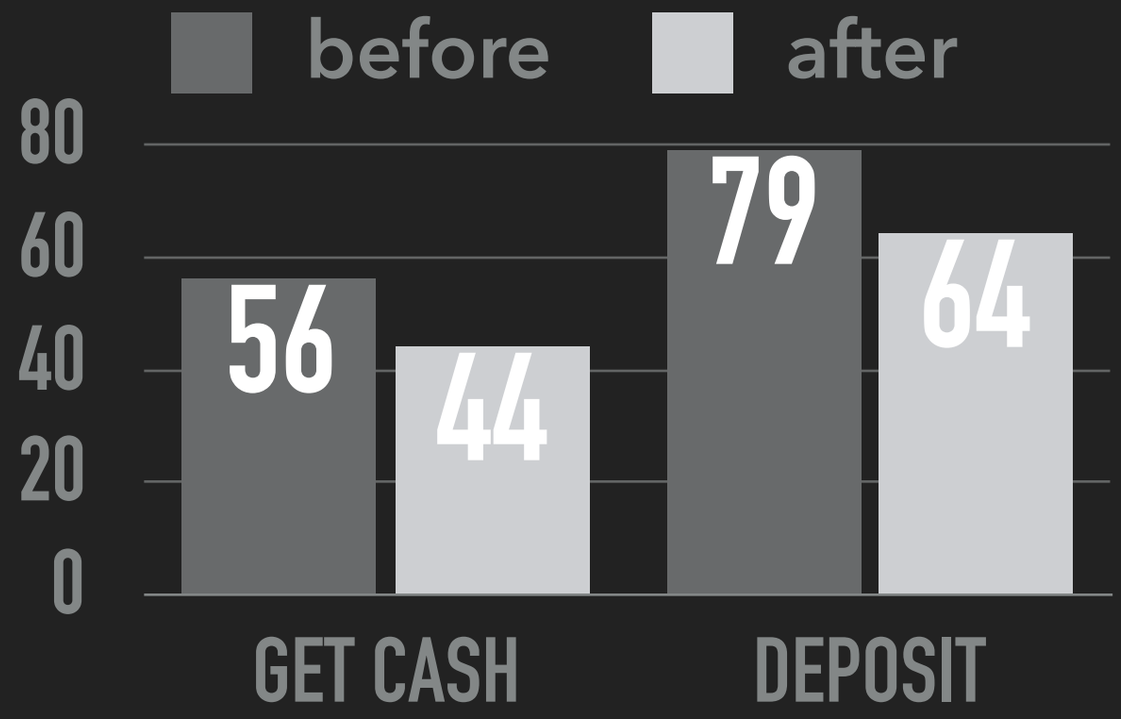
With the introduction of the new EMV chip cards, the flow of the transaction was impacted because these new cards had to stay in the machine during the transaction in order to take advantage of their security features.

The problem was that customers were getting their cash but forgetting to take their card out at the end.

The fix for the problem was a simple one, make the customer take the card before they accomplish their goal. Once we swapped the order of operations to move the ‘take card’ action before presenting the cash, the number of cards left behind dropped dramatically.

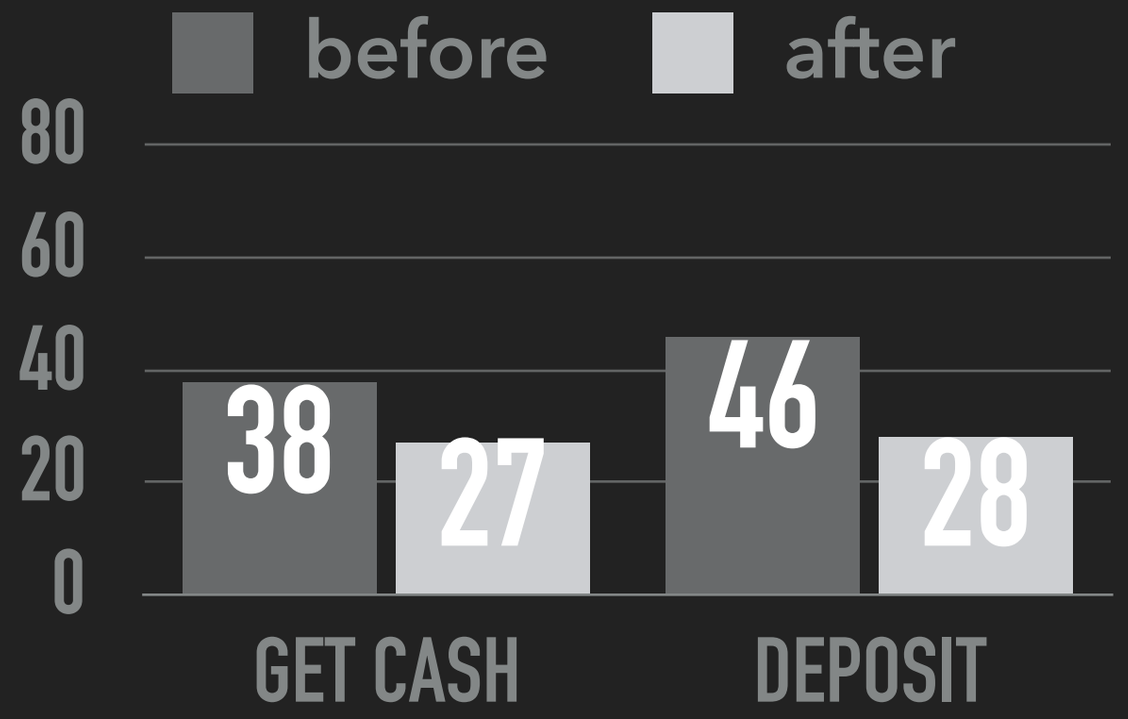
FROM USABILITY TESTING AND PERFORMANCE ANALYSIS, WE WERE ABLE TO VALIDATE OUR IMPROVEMENTS.

system performance



*time in seconds from card insert to end of session

user think time



*time in seconds on transaction page