

New Account Opening

2. Switch Banks-Checking, Money Market and Credit Card



| | | Stage 1: Identifies need to open an account | Stage 2: Starts to look for Bank with best account | Stage 3: Narrows to bank and does final research | Stage 4: Opens account online or in a branch | Stage 5: Ongoing usage of account |
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| Journey Name: SWITCH BANKS Customer Persona: 45 year old Gen X Persona Description: Latest impersonal treatment combined with more negative stories in the press motivates customer to find new bank to switch to | Customer Process | Customer Activities Reads news story of their current bank's impropriety, that coupled with feeling undervalued by big box bank they resolve to not support their bank any more and find a new one. | Talks to golf buddies about what they use | Takes first suggestion to look into First Citizens and looks up on FCB.com. Gets guided to accounts and compares select with premier accounts. Picks premier due to minimum balances for no fees. | Applies to Premier Checking, Money Market, and Credit card at the same time. Prefills info taking picture of license on tablet. Completes e-docs and e-signature and funds. Uses digital banking with no additional set-up. | Switches over IRAs and non FCB savings accounts to reach threshold for upgrade to Prestige. When CD matures, moves that over as well. |
| | | Customer Emotions Annoyed, disappointed → Enthusiastic, but a bit apprehensive → Focused, intent → Confident → Optimistic | | | | |
| | | -Touchpoints -Pain points Laptop- work mac WSJ.com | Mobile- smartphone Google, FCB.com, text | Mobile- smartphone FCB.com, google | Mobile-tablet FCB.com | |
| | | Customer Facing Collateral | Advertising social media texts | | | |
| Company Internal Process | Internal Systems/ Resources | | | | | |
| | Responsible Internal Stakeholders | | | | | |
| | Opportunities | Market customer need driven account options | | Contemporary design | Bundle likely product sign up work flows Direct Dep.-Credit Card | Suggest ideas to existing customers based on their demographic - age etc.. |

