

New Account Opening

3. Hobby- Savings into Checking



		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	
Journey Name: Checking for Hobby	Customer Process	Customer Activities Wants to fund a hobby of restoring an old car	Decides checking will be easier to move savings funds to for easy access, Highest interest rate will be the best to make the most of the principle as she spends it down to fix up antique	Googles best rates compares with First Citizens.com- finds premier and compares with other exclusive interest accounts. Rates are lower but likes overdraft and features and simple transfer ability.	Opens account online no login/prefill & laptop runs of battery power before she can click save. Finds her auto-saved application while trying again. Opens Prestige Checking Account funds from savings.	Consistently reminded how great FCB is whenever she needs to fund her hobby paying online or with card.	
		Customer Emotions Excitement, resolve	Enthusiastic	Content	Impressed	Thrilled	
		--Touchpoints -Pain points	PC-Laptop mobile-tablet google- friends, fellow hobbyists discussions/sites	PC-Laptop mobile- tablet	PC-Laptop FCB.com, google	-PC-Laptop -FCB.com -no login/prefill	
		Customer Facing Collateral					
Persona: 61 year old BABY BOOMER long time FCB customer	Persona Description: 61 year old approaching retirement but not ready to slow down. Ready to shift savings account to checking to fund hobby						
		Internal Systems/ Resources		Branch customer care associate			
		Responsible Internal Stakeholders					
	Opportunities	Market customer need driven account options		Display competitive rates and differentiating features		Suggest ideas to existing customers based on their demographic - age etc..	

