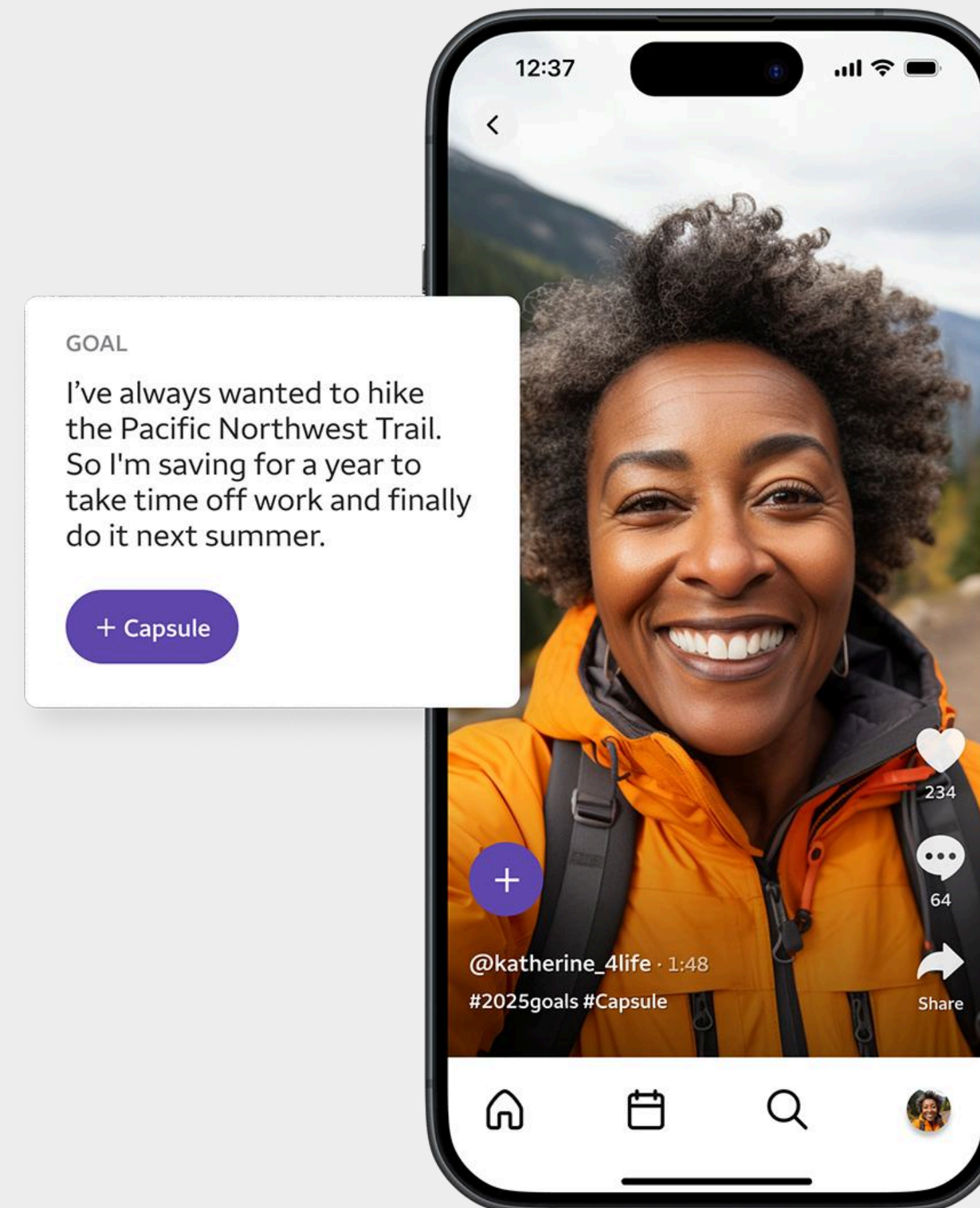


Sean Hanrahan

Enterprise Design Case Study

Near-Future Consumer Retail Banking Experiences at Wells Fargo

The power of digital transformation at Wells Fargo lies in its ability to enhance, not replace, human interaction. By connecting every touchpoint in the customer journey and leveraging the capabilities of AI and other emerging technologies, Wells Fargo can create experiences that not only meet current needs but evolve alongside customer goals and preferences.



**We designed a new
paradigm organizing the
bank ecosystem around
humans and bringing 70
million customers to the
forefront.**

Learn

Build

Transform

My Responsibilities

From discovery to incubation, I led design of a top company priority to unify and set the vision for digital modernization across Wells Fargo– to enable generative AI-powered experiences and create lifelong customer relationships.

Discovery

- Research
- Customer interviews
- Banker interviews

Strategy

- Workshop
- Ideation
- User flows
- Prioritization

Prototyping

- Mockups
- Solicit feedback
- Frameworks
- User Testing

Delivery

- Handoffs
- Implementation
- Solicit feedback

Design Targets

We selected 3 Money Behavior (MoBe)* segments:
Mass Market (80%), Emerging Affluent (76%), Mass Affluent (61%)

Relevance

High need for connecting with a human being, more frequent usage of branch, and interest in financial coaching, community engagement

Opportunity

Strategically important to Wells Fargo (growth potential based on demographics, wallet share, and banking relationship)

Size

- Younger population (85% of Gen Z, 75% of Millennials)
- Diverse ethnicity (62%)
- Self-employed (81% of freelancers, 72% of small business owners)
- Female (68%)

* MoBe Core Insights is a proprietary research resource compiled by my team at Wells Fargo

Data Insights

Operational costs continue to rise while in-branch activity further declines

90%

of branch transactions are teller-based

-26%

reduction in branch traffic pre to post pandemic

77%

of volume is check deposits, cash deposits

From research with Bankers

Bankers often feel disconnected. Too many responsibilities. Time constrained. Knowledge and training isn't being put to use.

How they feel

Too many responsibilities

Perceived lack of career options

Time constrained

What they need

Prioritize meaningful interactions

Feel stable, safe and cared for

Tools to create impact and win

From research with Customers

Customers don't feel good about their money. Financial lives are complicated.
Banking is intimidating. Thinking about the future is overwhelming.

How they feel

Don't know enough to take action
Not important enough to engage
Not understood beyond a transaction

What they need

Support from people who they trust
Meaningful conversations
Better financial knowledge

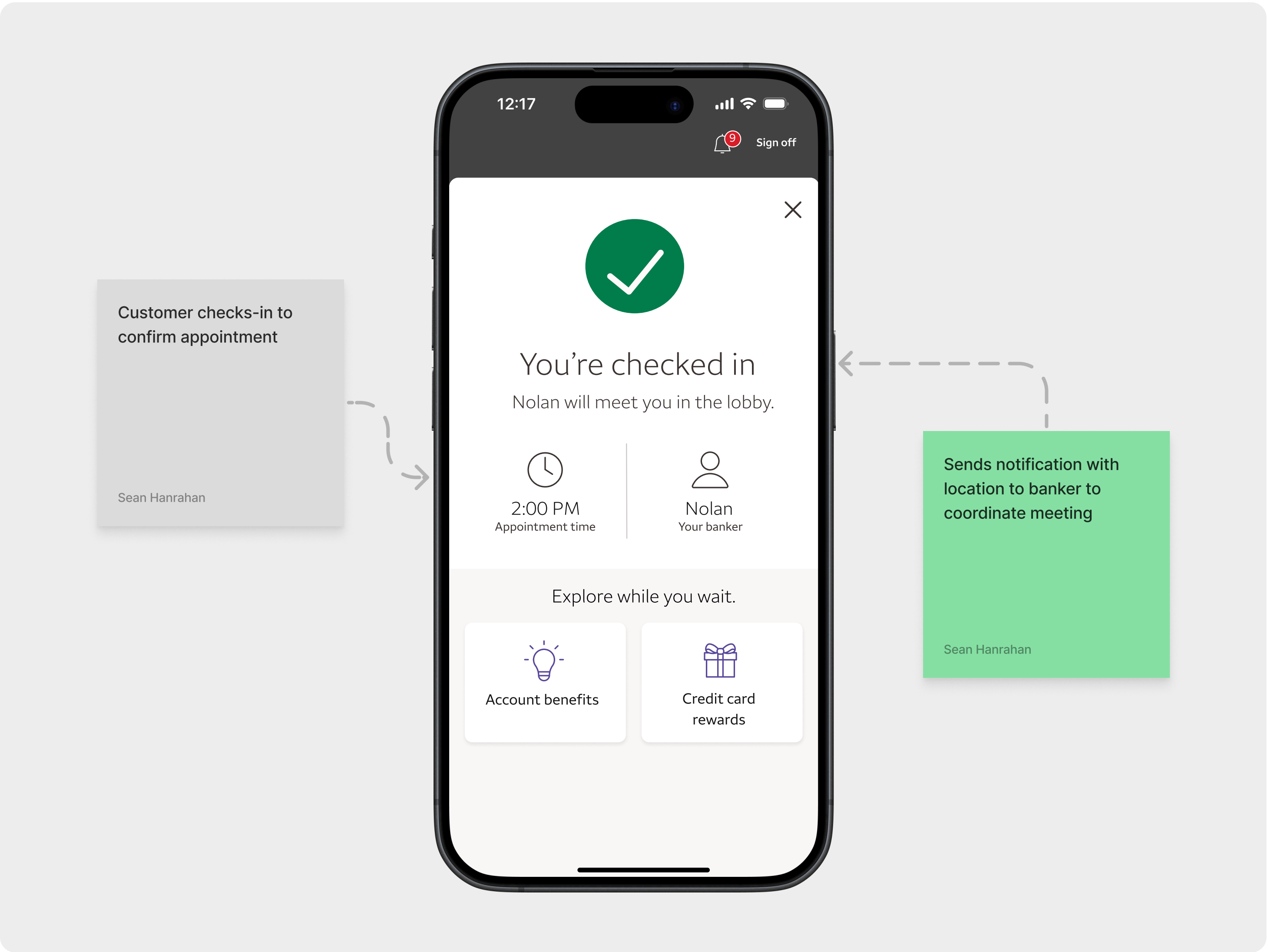
Design Principles

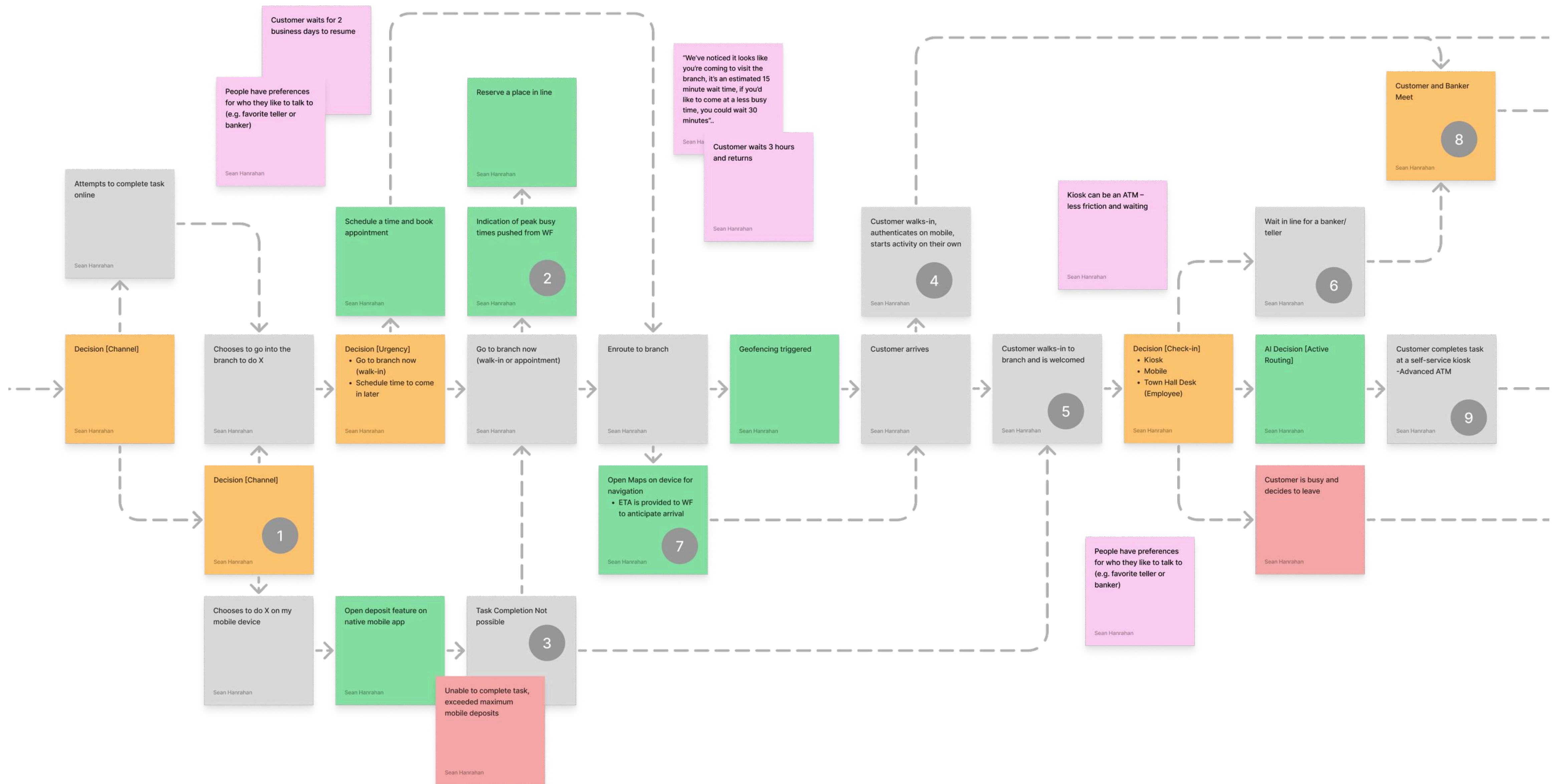
Generative AI and digital transformation at scale means many complex things.
Designing for humans comes first

- 1 Create real human connection**
- 2 Empower the individual**
- 3 Personalization at scale**
- 4 Achieve clarity with curated learning**
- 5 Anticipate needs. Build with intention**
- 6 Make abstract things real**
- 7 Change perceptions from transactions to financial well-being**

User Journeys

I did a deep search for past, current and proposed user journeys across the bank ecosystem including the branch. I was able to obtain several and identified themes and issues. I generated new journey flows in FigJam for the team to consider and built out.





Design Workshop

My team and I created and led a 4-day in-person workshop with cross-functional teams to define a shared vision, generate and test concepts, and prioritize a roadmap for generative AI

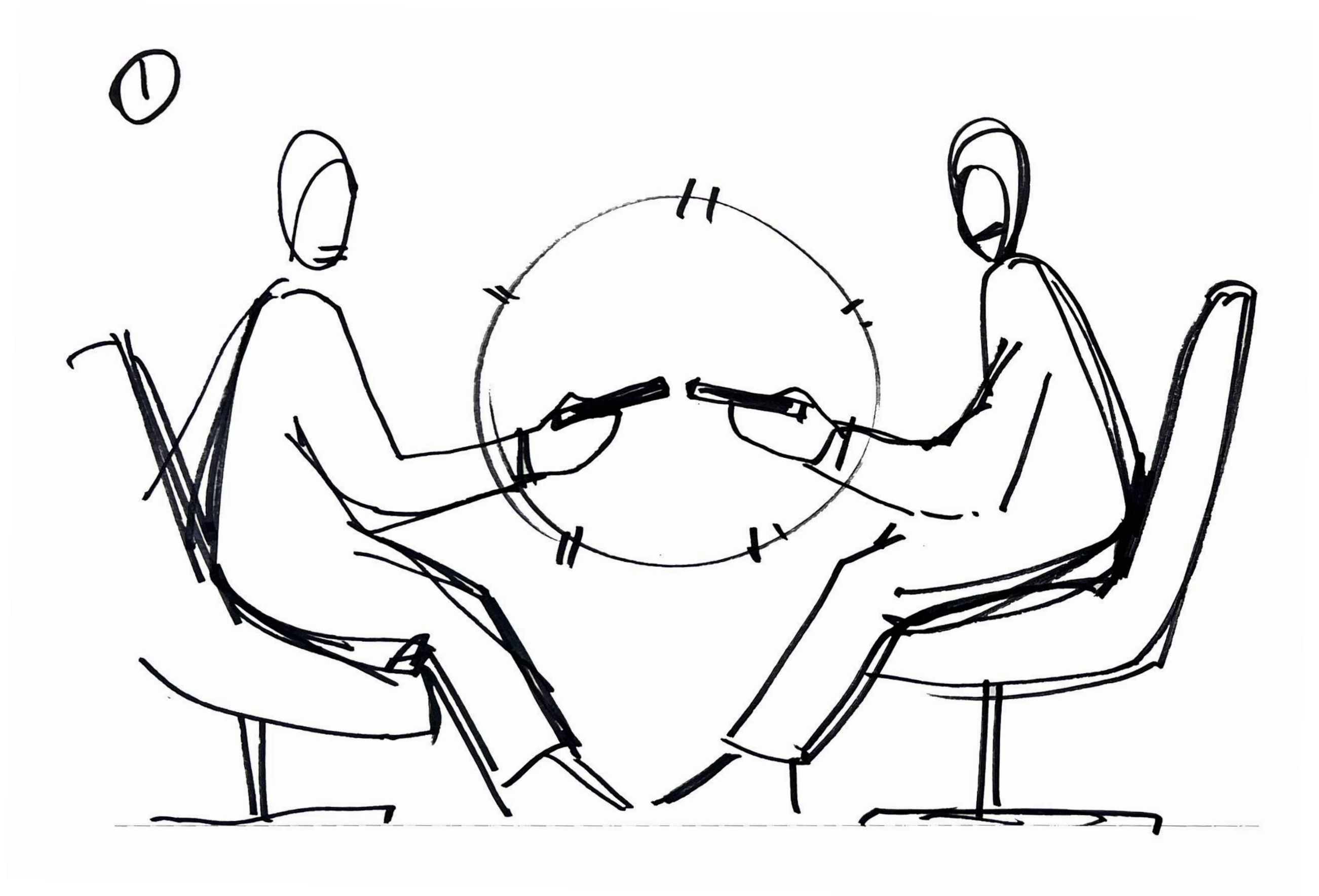
Discovery

Customer & Banker Interviews

Ideation & Concept Generation

Prototyping & Testing

Prioritization & Validation



Core Concepts of Capsules

Key tools for real human connection, powered by machine learning + AI

Bank of Me

A customer-centric platform to anticipate, elevate and understand unique customer needs, milestones, and experiences through advanced analytics

Compass + AI

A AI-powered mobile banker efficiency and orchestration tool focusing on learning and providing information about a customer in real-time with insights, natural language prompts and queries

Bank of Me

A platform to anticipate, elevate and understand unique customer needs, milestones, and experiences via advanced analytics and generative AI

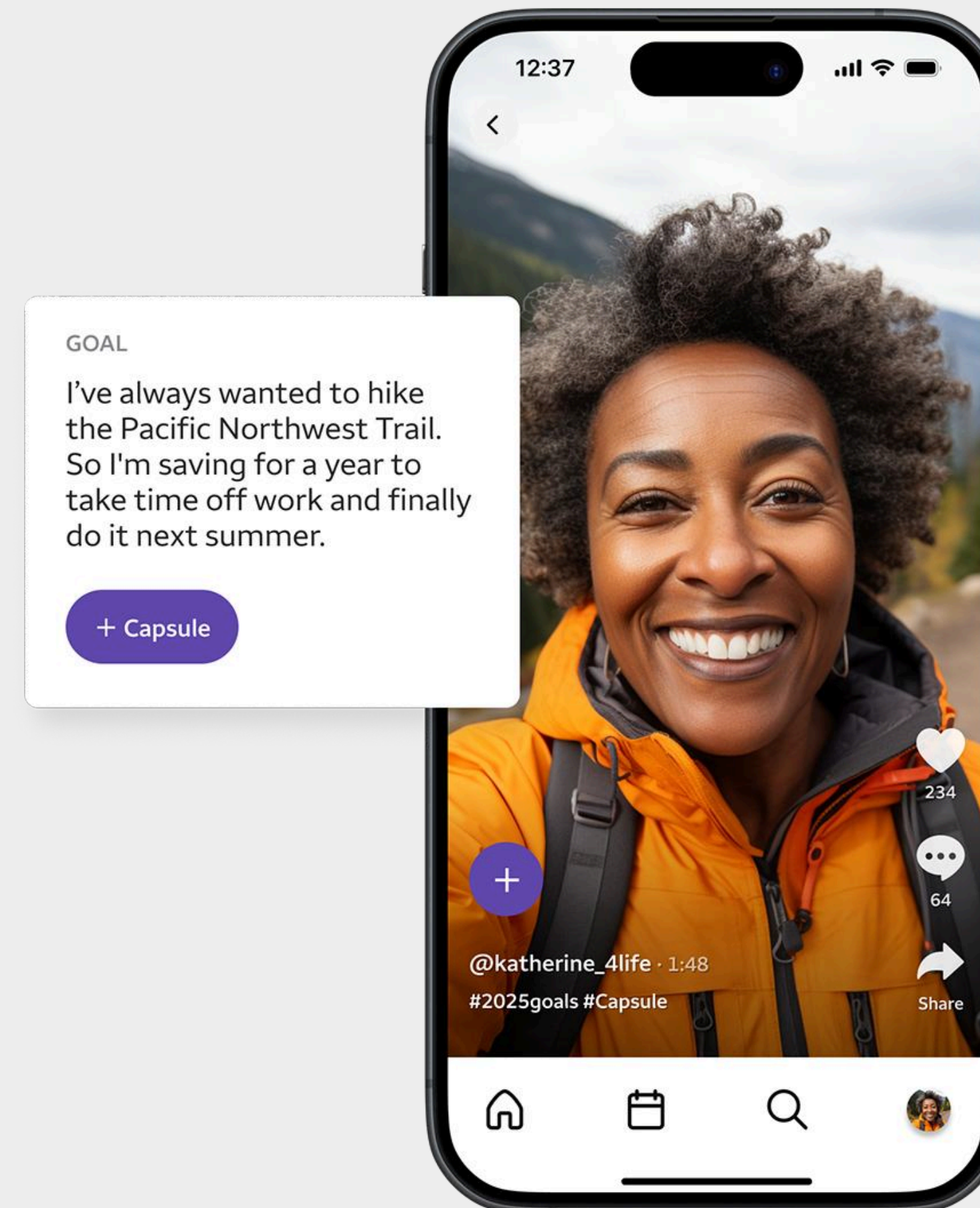
Customer Celebrations

Dynamic Scheduling

Customer Data Insights

Machine Learning Intelligence

Goals + Milestones



Compass + AI

An AI-powered mobile efficiency and orchestration tool providing bankers with robust data to better anticipate customer arrival and plan for successful and personal engagement

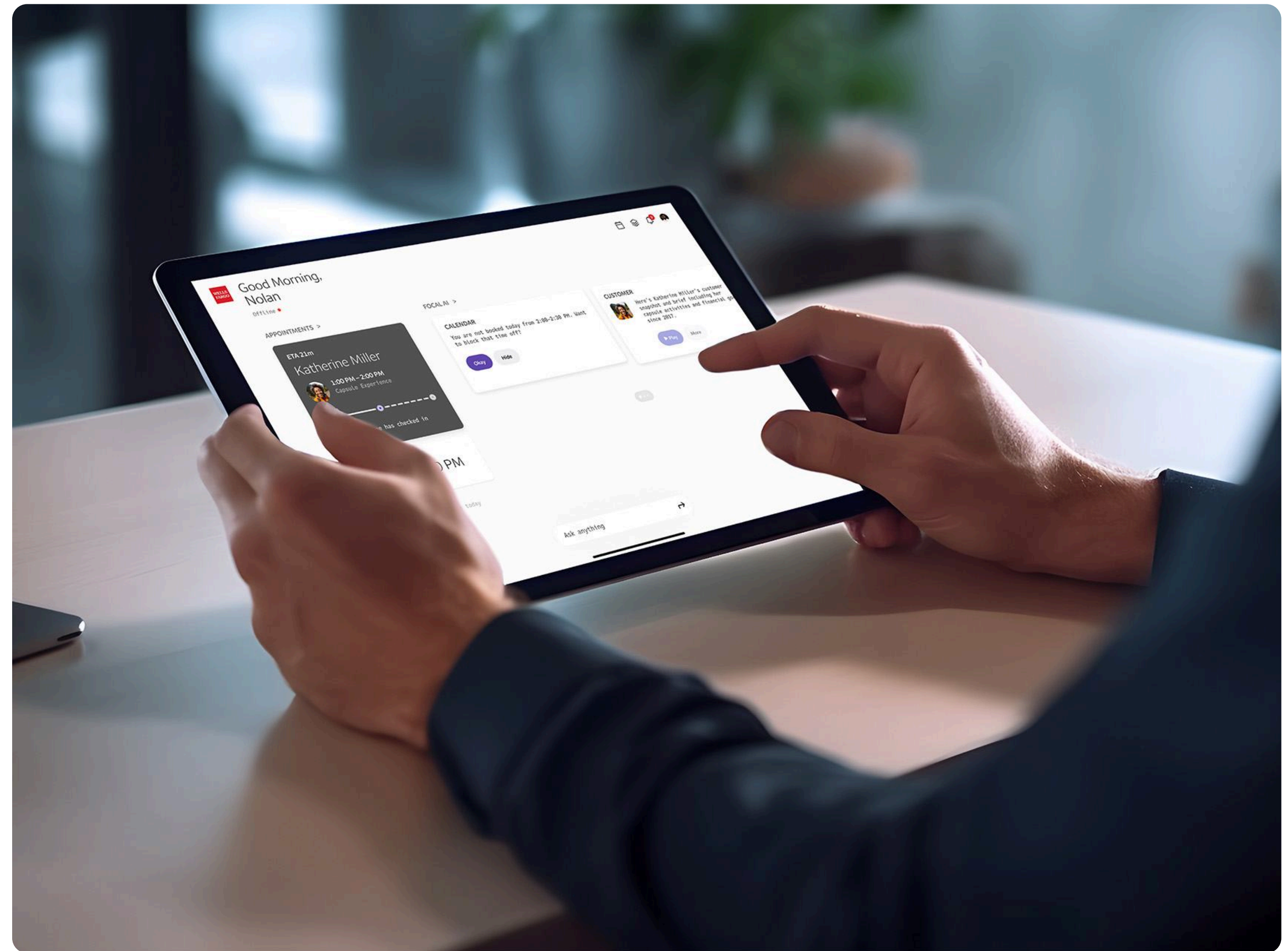
Customer Snapshots

Dynamic Scheduling

Anomaly Monitoring

Smart To-Do + Procedure

Policy Finder





Good Morning,
Nolan

Offline ●



APPOINTMENTS >

ETA 21m

Katherine Miller



1:00 PM – 2:00 PM
Capsule Experience



Katherine has checked in

HENRY W.

2:30 PM – 3:30 PM

Capsule Experience

No more appointments today

FOCAL AI >

CALENDAR

You are not booked today from 2:00–2:30 PM. Want to block that time off?

Okay

Hide

CUSTOMER



Here's Katherine Miller's customer snapshot and brief including her capsule activities and financial goals since 2017.

▶ Play

Hide



Ask anything





FOCAL AI Yesterday

No new policy or guidance is available.

FOCAL AI Just now

Here's Katherine Miller's customer snapshot and brief including her capsule activities and financial goals since 2017.



Customer Snapshot and Financial Activity

▶ Play

View Brief

Have any {policy updates} been issued or revised related to {joint foreign deposit accounts} in the {last 30 days}?

YOU 2m ago

Generate a {customer snapshot} on {katherine miller} and a {written brief} that includes {capsule activities} and {financial goals} for the {past 10 years}.



Ask anything







Focal AI

New Search >



2

Prompt criteria is auto-detected and linked to relevant data context, format and exemplars

Generate a {customer snapshot} on {katherine miller} and a {written brief} that includes {capsule activities} and {financial goals} for the {past 10 years}.

1

Actions menu



3

Ask/Return button

Initiative Impact

A unified vision for digital modernization. Bespoke generative AI tools. Established trust across teams to enable collaboration.

1. Cross-Functional Partnership

Leveraged data and technology initiatives across siloed teams to drive holistic impact

2. Depicted AI-Based Solutions

Delivered 14 concepts with recommendations with 3 rounds of user testing

3. Extensive Prototyping

Created demos and POCs with product and engineering teams to include APIs and LLMs

4. Defined Future AI Roadmap

Unified plans for systems improvements and product enhancements to Fargo, LifeSync

Thank you!

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Good afternoon,
Menlo Park
Wells Fargo Experience Hub®

NEXT UP

Jesse M.



1:00 PM – 2:00 PM
Capsule Experience

Tap device

IN SESSION

Paul A.

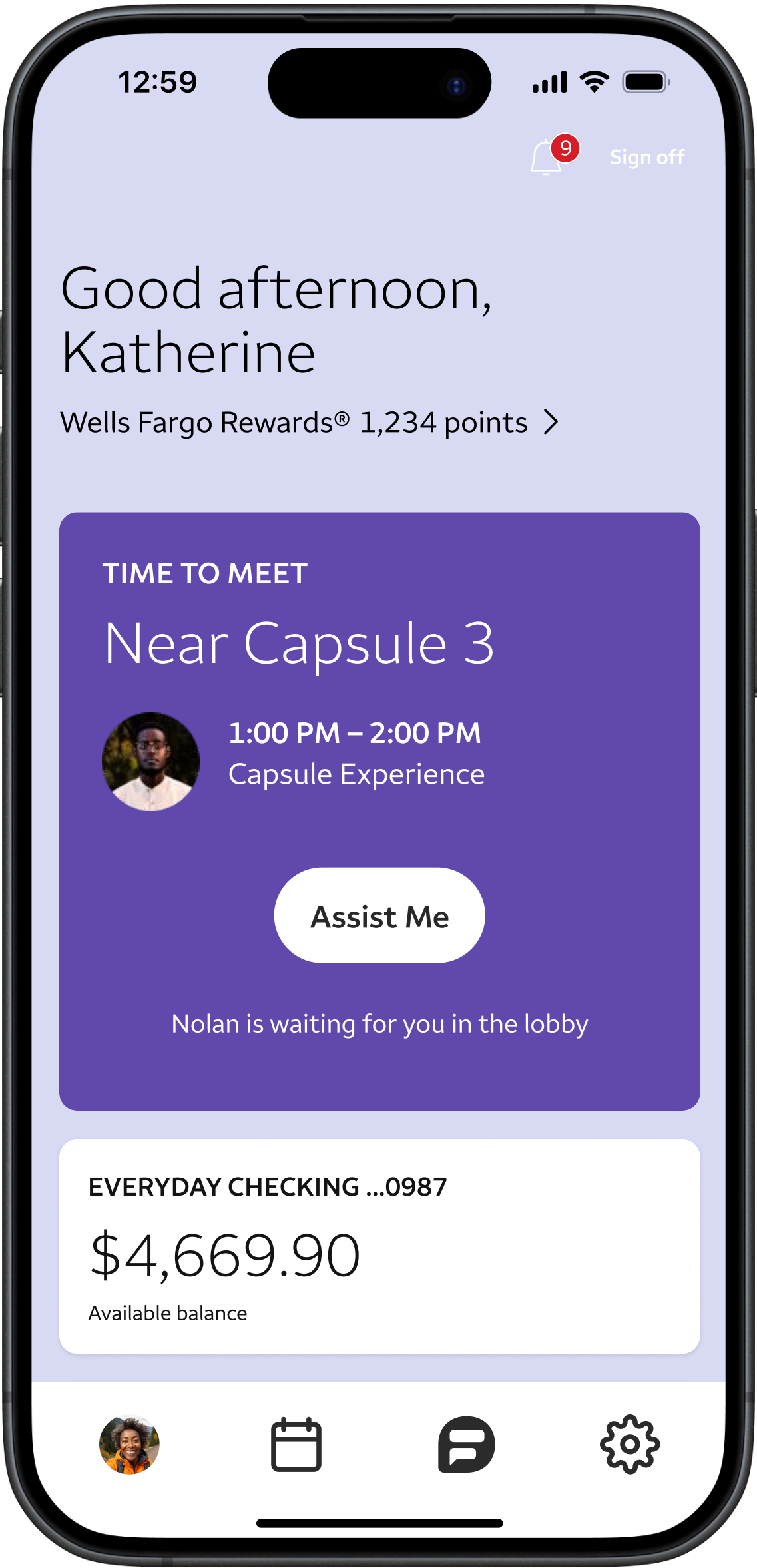


12:00 PM – 1:00 PM
Capsule Experience

Mobile App

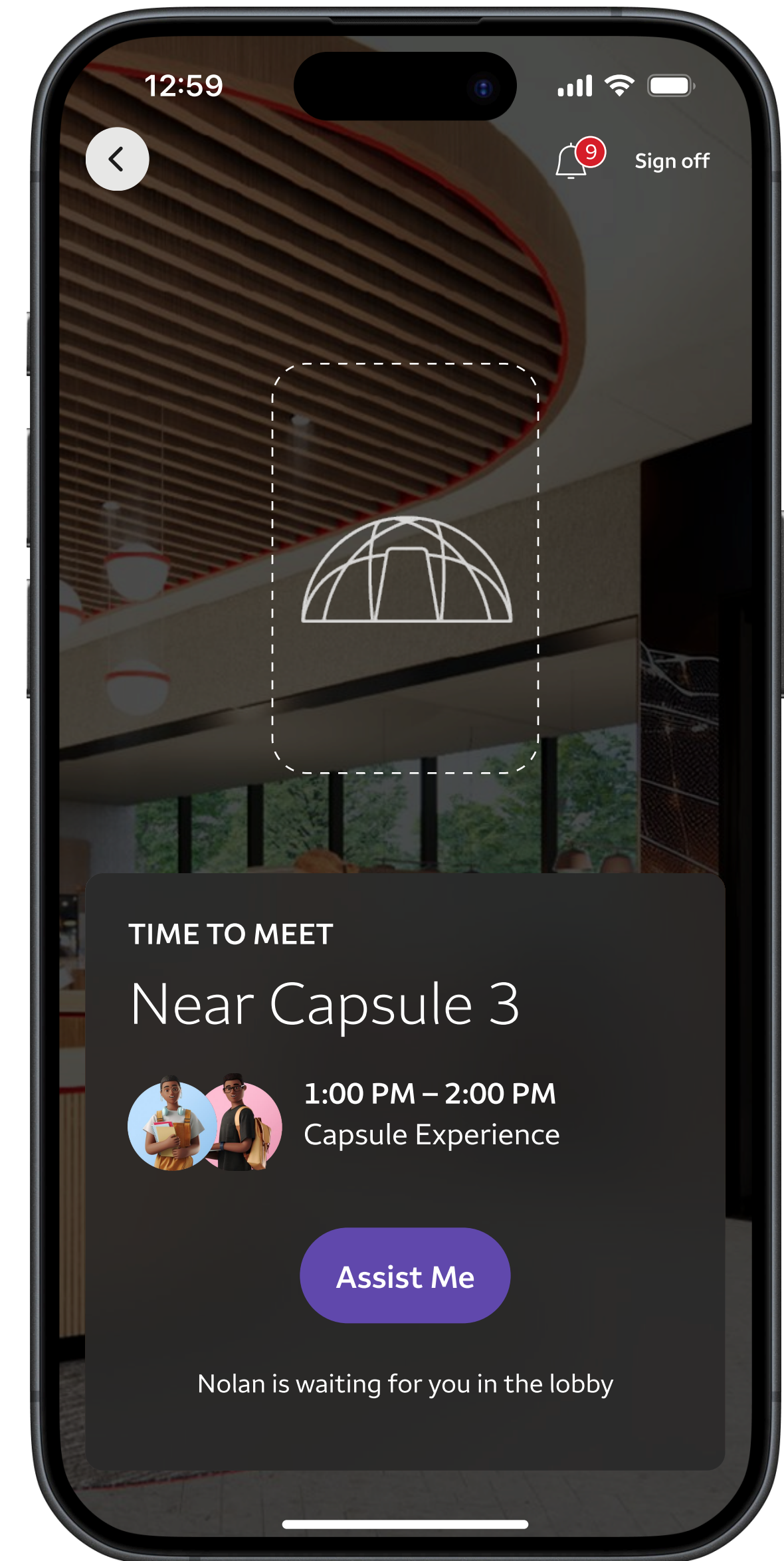
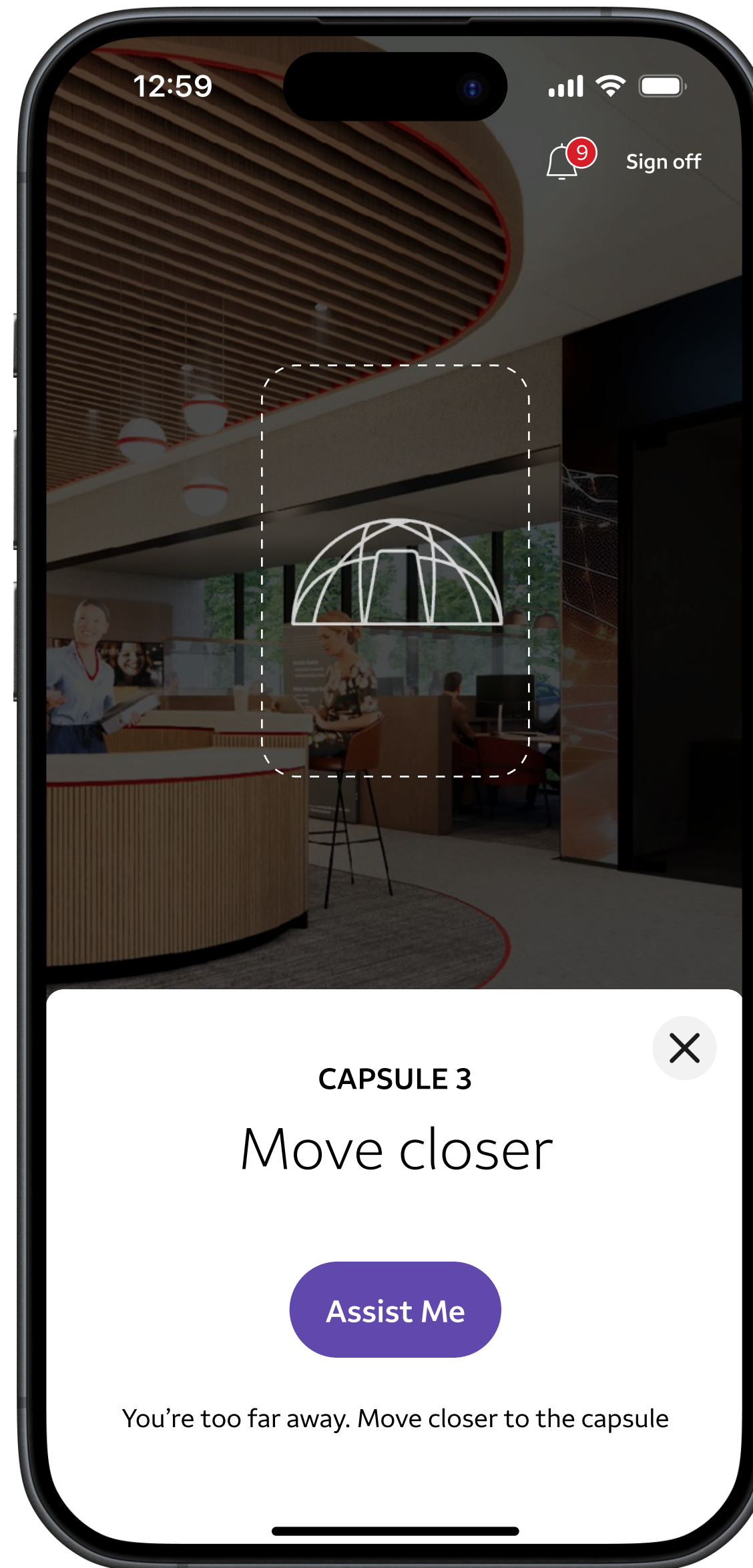
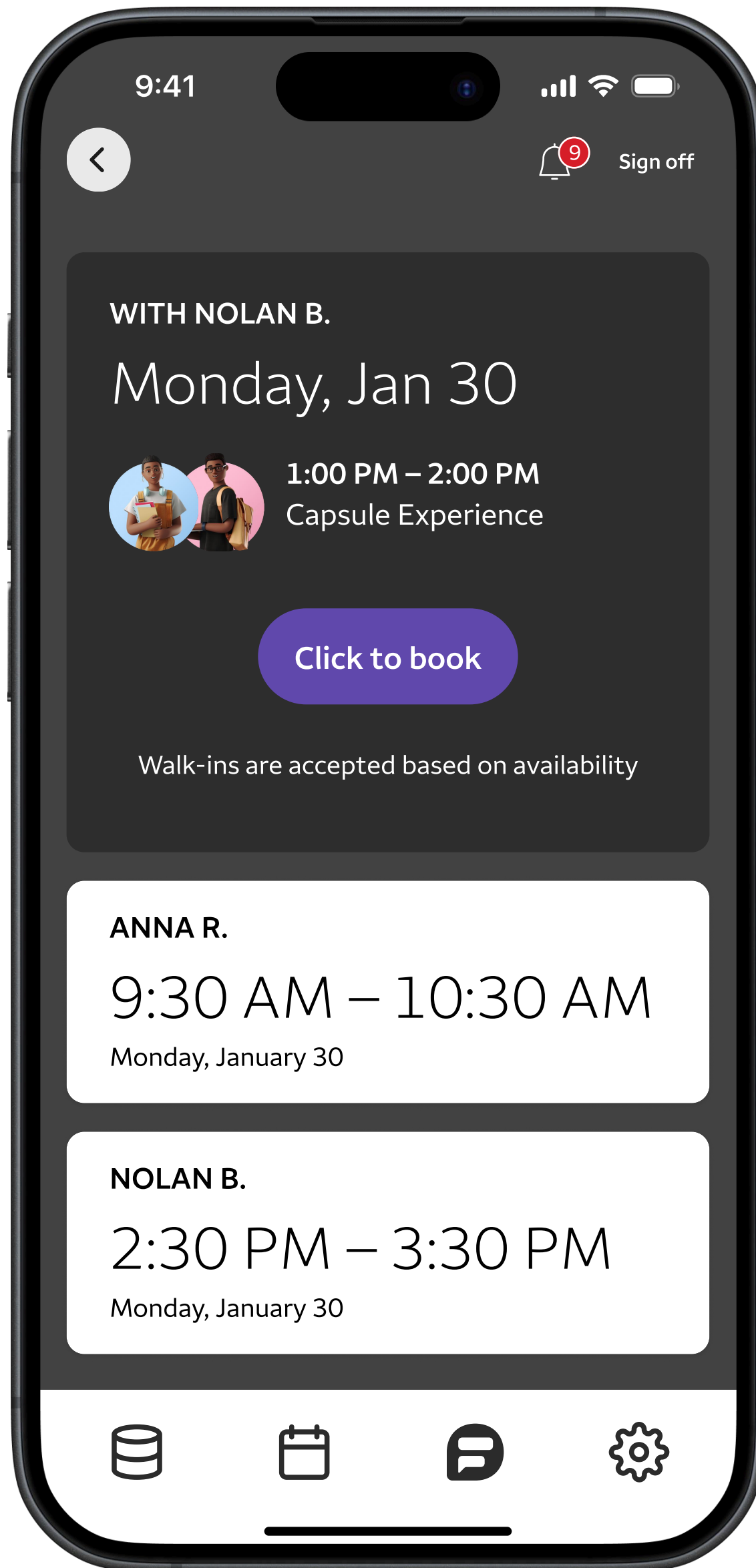
Accounts view with prompts

Smart prompts
inline with accounts



In-app dynamic
visual updates

Simplified navigation



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