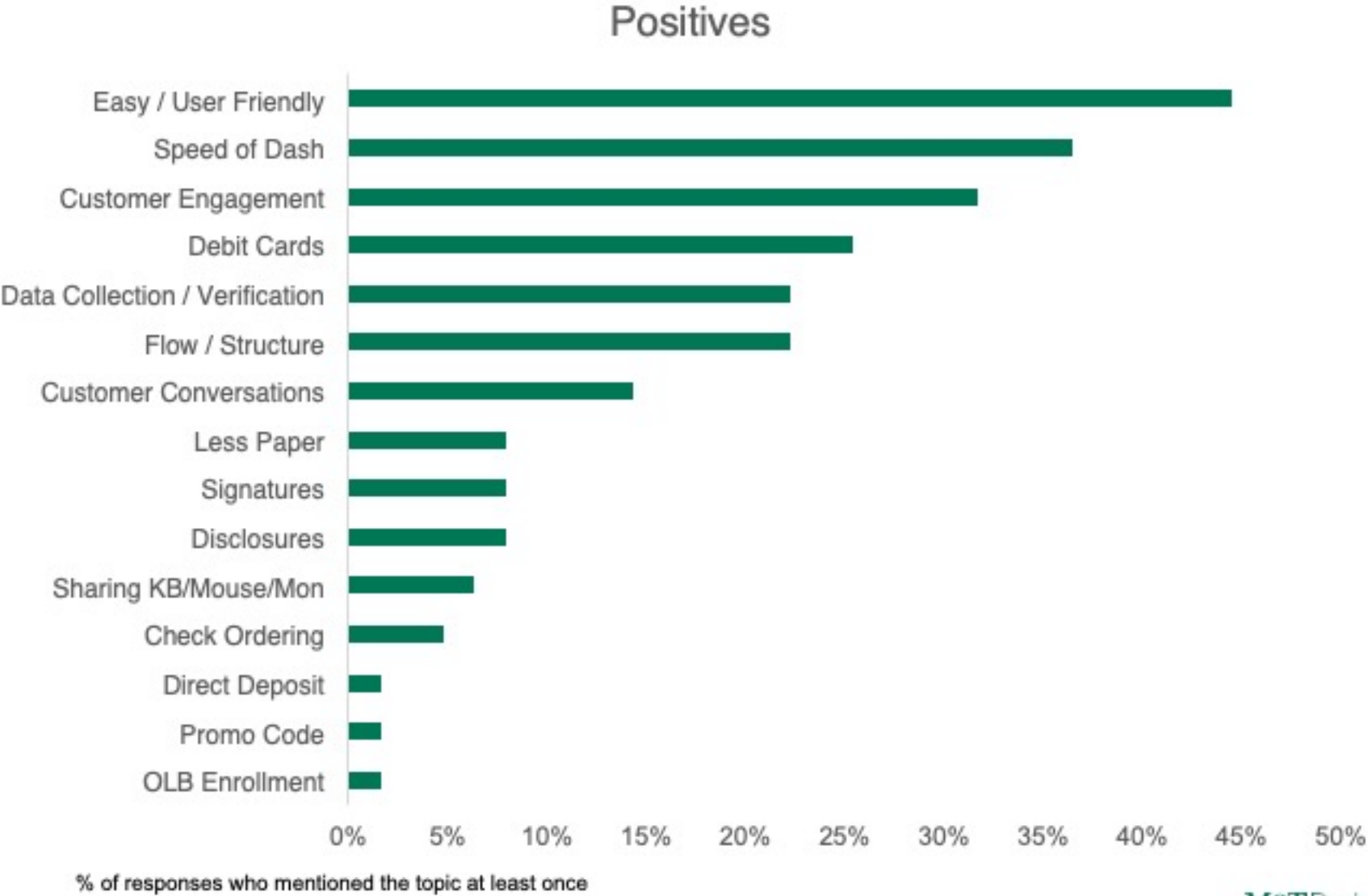


Banker Survey Responses – Positives



Banker Survey Responses – Positives Detail

Positive Reactions

- ▶ The ease of use, customer engagement, and speed of the process were the top features liked by Bankers
- ▶ Overall, Bankers became more positive about Dash the more they use it
 - ▶ 14 employees have used Dash two or more times to open accounts and all either stayed positive or became more positive after each use

"Overall, I thought Dash was great. Everything was super simple and self-explanatory as you go through it. It has customer more focused and engaged as they follow along on the screen with you. Even the disclosures print out in a much more attractive format. I enjoyed using it, especially when it came to selecting debit card images."

"The more I use it the more I love it. So easy"

From one Banker who took the survey three times:

Q: How Would You Rate Dash Overall?

A: 1st use rating "Neutral", 2nd use rating "Like it", 3rd use rating "Love it"

Top Three Positive Attributes

Easy / User Friendly

Technology available to Bankers needs to continue to be focused and empathetic toward customers.

Speed of Dash

Customers were excited and surprised by the speed of the streamlined process (NAO). Bankers said this allowed additional time for discussion. Attentional resources were often freed up to have additional KYC (know your customer) conversations.

Customer Engagement

Involving customers in the account opening process improves the experience for both customers and Bankers.

Banker Survey Responses – Positives Detail

Other Positives

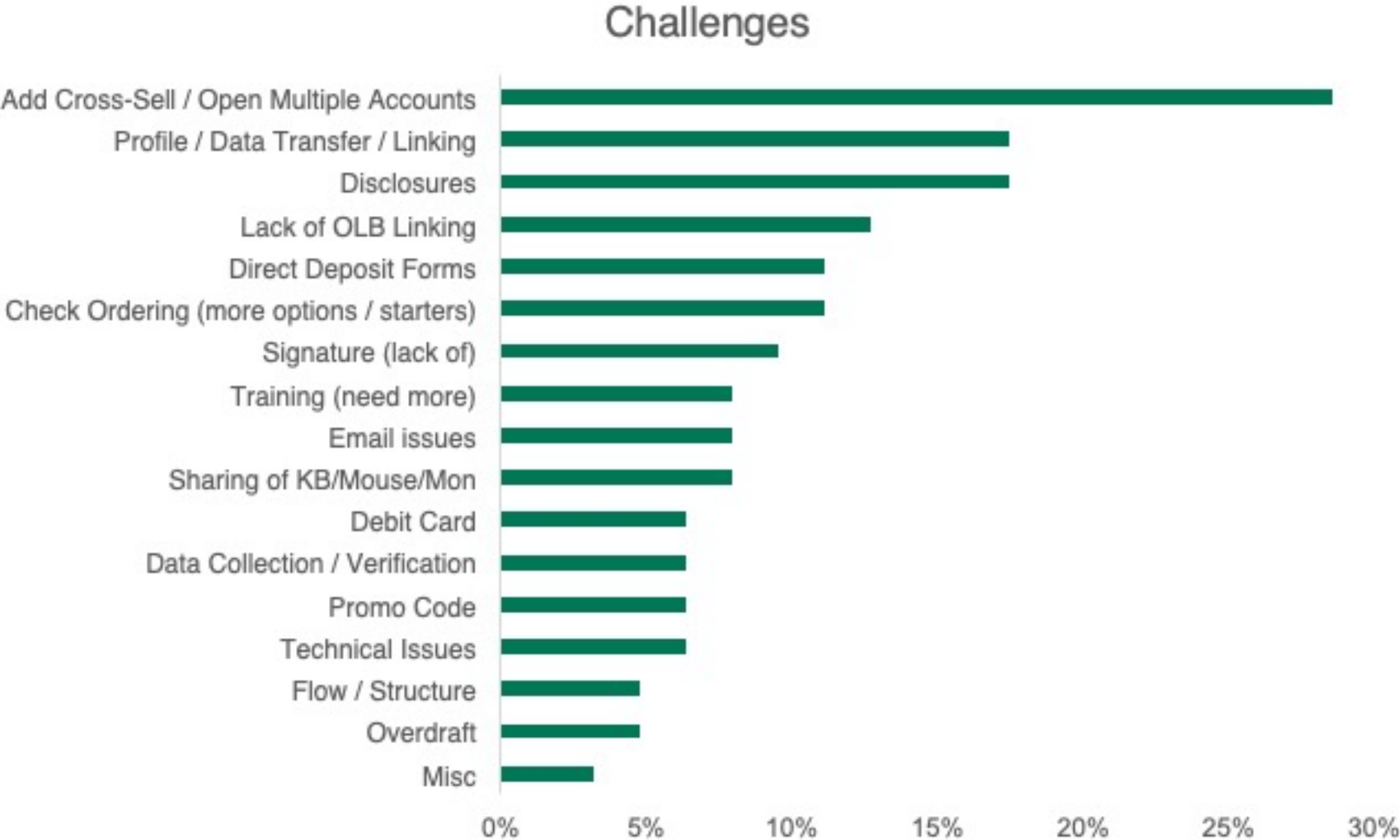
- Debt Cards
 - Card visuals / images were liked by both Bankers and customers, customers especially like being able to select their own custom card image

*“Easy to select debit card image and easy for the customer to see their options.
Very interactive with the customer.”*
- Data Collection / Verification
 - More interactive and less errors
- Flow / Structure
 - Overall process feels streamlined with less steps/screens than PACE, printed paper work makes for a nice package for the customer
- Customer Conversations
 - Easier to have conversations, more time to have conversations about other products
 - Direct questions about how the customer plans to use their account instead of the ones from PACE which customers often find confusing

Banker Survey Responses – Positives Detail

- Less Paper
 - Bankers appreciate that less paper is generated
- Signatures
 - Several appreciate that no signature cards are required
 - “electronic signature and going through disclosures online so they are less focused on what the date is and where to sign as with physical paperwork and signatures”*
- Sharing KB/Mouse/Monitor
 - Allowing customers to enter their own PIN with a numpad made for an easier process
 - Allowing customers to enter their own information made the process more engaging and reduced errors, easiest to do when customers have their own input devices (e.g. numpad, keyboard, mouse)
- Disclosures
 - Overall Bankers appreciated that disclosures were electronic
- Check Ordering
 - Easy to select and order checks

Banker Survey Responses – Challenges to Overcome



% of respondents who mentioned the topic at least once

Banker Survey Responses – Challenges to Overcome Detail

Top Three Challenges to Overcome

Cross-sell / Opening Multiple Accounts / Linking to OLB

Bankers are excited to use Dash but currently they are limited in its use. Adding in ability for cross-selling, opening multiple accounts (e.g. savings and checking), and enrolling directly into OLB are the top asks.

Issues with Disclosures & Direct Deposit

Some have issues printing disclosures, some want to be able to email disclosures, and a few Bankers and customers have issues with having to open each link to see all the disclosures. Some Bankers want a simplified version of disclosures covering the highlights of what a customer needs to know. Some Bankers missed how to print the direct deposit form and others want it to be prefilled (as it is done PACE).

Profile & Email Issues

- Bankers cannot edit or do profile maintenance in Dash.
- Dash creates a new profile for existing customers (status 55). Even though MVP is for New to Bank customers, some Bankers tried to use Dash for existing customers.
- Currently email collected in Dash does not link to other programs (i.e. PACE).
- A few customers did not have emails. Consider making this form field “optional” to provide clarity that an email is not required for an account opening.

Banker Survey Responses – Challenges to Overcome Detail

Other Challenges

- Check Ordering (more options / starters)
 - A few customers wanted to leave with starter checks while they waited for their ordered checks to arrive
 - Some Bankers wanted to be able to offer customers more options for ordering checks during account opening (e.g. Dash being able to launch into the full check ordering process)
- Signature (lack of)
 - Some Bankers requested having at least an electronic signature, concerns on how signature verification for later transactions would work without any type of signature on file
 - A few customers were confused about lack of signature requirements

“Confusion with needing signatures: No one knew that we didn't need a physical signature card in addition to checking off disclosure agreement box online. This miscommunication delayed customer opening”
- Training (need more)
 - Some Bankers asked for more training on Dash, such as how to interact with customers during the sales process. One Banker even felt that to use Dash one would *“Need to have technical expertise to operate.”* Ensure training is available in both offline and online forms for Bankers.
 - Some Bankers were unclear on the need for customers to check the boxes for disclosures

Banker Survey Responses – Challenges to Overcome Detail

- Debit Card
 - Make it easier for the customer to find the image of the debit card
 - Option to add an alternate address for debit card
 - Option to select no debit card
- Data Collection / Verification
 - Does not allow for spaces in name fields (e.g. "Sue Ann" not allowed)
 - Can not link other accounts for OD protection in Acct Servicing or to debit card ordered through Dash
 - Unclear how to go back to an earlier screen to correct/change information (e.g. a promo code)
- Promo Code
 - Some missed the option to enter a promo code or want it to be larger
 - Some want Dash to be able to handle pre-approvals and ZOOT offers
- Sharing of KB/Mouse/Mon
 - Some Bankers expressed difficulties or concerns about sharing keyboards/mice with customers, especially during cold and flu season. Some Bankers want the customers to have their own equipment.
 - At least one customer had difficulty using a mouse

Banker Survey Responses – Challenges to Overcome Detail

- Technical Issues
 - Some encountered issues entering email addresses,
 - Some felt it was too slow to load disclosures or to go from one screen to another
 - Whole app disappeared when one Banker clicked on Direct Deposit
 - One Banker experienced a technical error at the end of opening an account

"This time, the entire screen just disappeared with an error message saying to open in PACE because the account was not successfully opened. I checked in HOGAN and the account was there."

"At the end of account opening an error pop up. I thought the account was not open because of the error. I am not sure why the error showed."

Banker Survey Responses – Challenges to Overcome Detail

- Flow / Structure
 - Request to include a link to the employee survey at end of session or email reminder
 - Request for the process to be more “formal”
 - Request to insert some financial fitness pyramid questions
 - Request to put a blank page in between each disclosure to make it easier to go over them with the customer
- Overdraft
 - Lack of ability to link accounts for OD protection
 - Some want more guidance/clarity for explaining OD to customers, including how customers can make changes later on (after account opening)
- Misc
 - Ability for Floaters to be able to use Dash (i.e. choose which branch they are in when using Dash)

Banker Survey Responses – Challenges to Overcome Detail

Account Opening Failures

As of 10/10/2019, **7** respondents reported failing to open an new account when using Dash

Why Wasn't Account Opened?

"Did not open account for customer"

"Questions came up after reviewing training video"

"Customer absolutely did not want a debit card and I could not find an option to not order one"

"I am unable to use Dash because I am a float employee"

"Computer crashed"

"Customer had two last names and I was not able to put a space between them"

"Technical error"