



HSBC
ONLINE 2015



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ABOUT THIS DOCUMENT

Review our current propositions.

Understand the customer needs first.

Design better user experience for online banking.

OUR VISION

Make HSBC the top international bank by innovating.



CUSTOMERS

THEIR NEEDS

NEW TO BANK

Products

Why HSBC

Offers

Mobile experience

Help and support

EXISTING CUSTOMERS

Products

Easy access

Simple taskbased

Support



KNOWN ISSUES

WHAT WE NEED TO IMPROVE

- × Complex user journeys
- × Inconsistent branding across different pages
- × Help pages outdated
- × Missing links
- × SEO (Looking for mortgages we are on 9 page)
- × Copy should be spoken English, not banking jargon
- × Adaptive pages
- × HSBC iPad



OUR METHODOLOGY

RESEARCH

Competitive analysis

Metrics

IDEATION

Technology trends

Mood board

Sketching

DESIGN

Wireframing

Final visual designs

HSBC vs **COMPETITION**



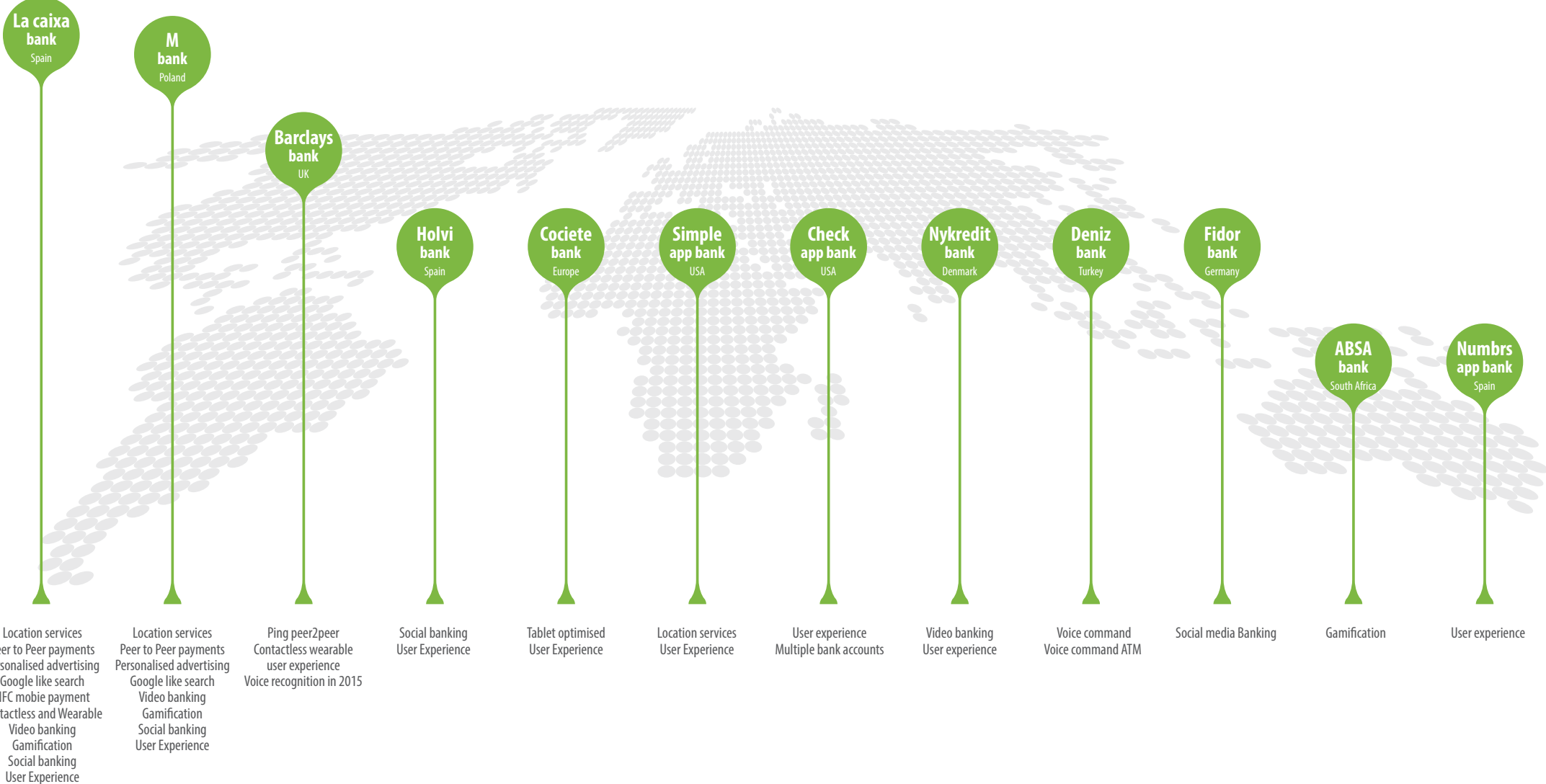


OUR COMPETITION

	HSBC	LA CAIXA	MBANK	BARCLAYS	DENIZBANK	SIMPLE BANK	CHECK BANK APP	ABSA BANK	SOCIETE GENERALE	FIDOR	NYKREDIT	NUMBRS
Gamification	✗	✓	✓	✗	✗	✓	✗	✓	✗	✓	✗	✗
User experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Social banking	✗	✓	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗
Video banking	✗	✓	✓	✗	✗	✗	✗	✗	✗	✗	✓	✗
Location services	✗	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗	✓
Peer to peer payment	✗	✓	✓	✓	✗	✓	✗	✗	✗	✗	✗	✗
Personalised advertising	✗	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗
Auto suggested search	✗	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗
NFC mobile payment	✗	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
Wearable device	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
Contactless	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
App Tablet optimised	✓	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
Voice command ATM	✗	✗	✗	✓	✓	✗	✗	✗	✗	✗	✓	✗
Multiple bank account monitor	✗	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗
Account assistance/safe to spend	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	✗	✗
Goals	✗	✗		✗	✗	✓	✓	✗	✗	✗	✗	✗

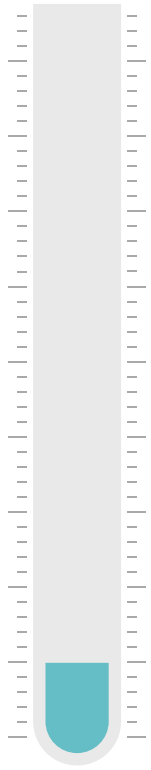


MOST INNOVATIVE BANKS



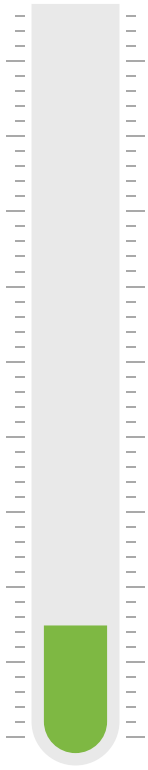


MOBILE PAYMENTS



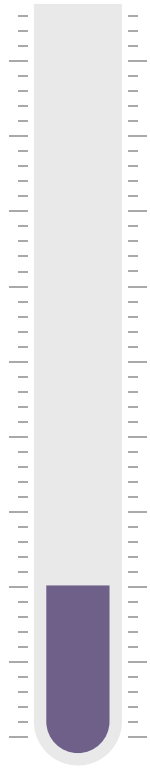
11%

Interested and would pay extra for it 3 months



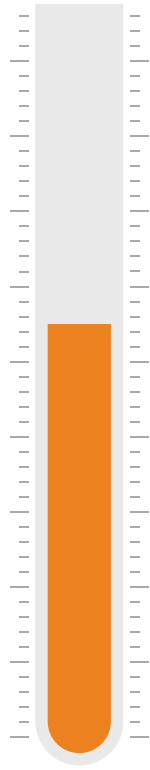
14%

I have done this in the last 3 months



19%

I would not want this



56%

I am interested but only if it were free



53% of millennials don't think their bank is any different from other banks.

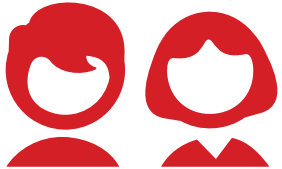
73% would be more excited about a new financial services offering from Google/Amazon/Apple/ Square/Paypal than their own bank.

(Source: www.millennialdisruptionindex.com, February 2014)





WHO ARE THE MOBILE BANKERS



AGED 25-34 YEARS OLD



ARE WELL CONNECTED



EXPECT MORE



**ON TOP OF THEIR
MONEY MATTERS**



HAVE A VOICE



ARE MORE INFORMED



IMPULSE BUYERS



HAVE CHOICES

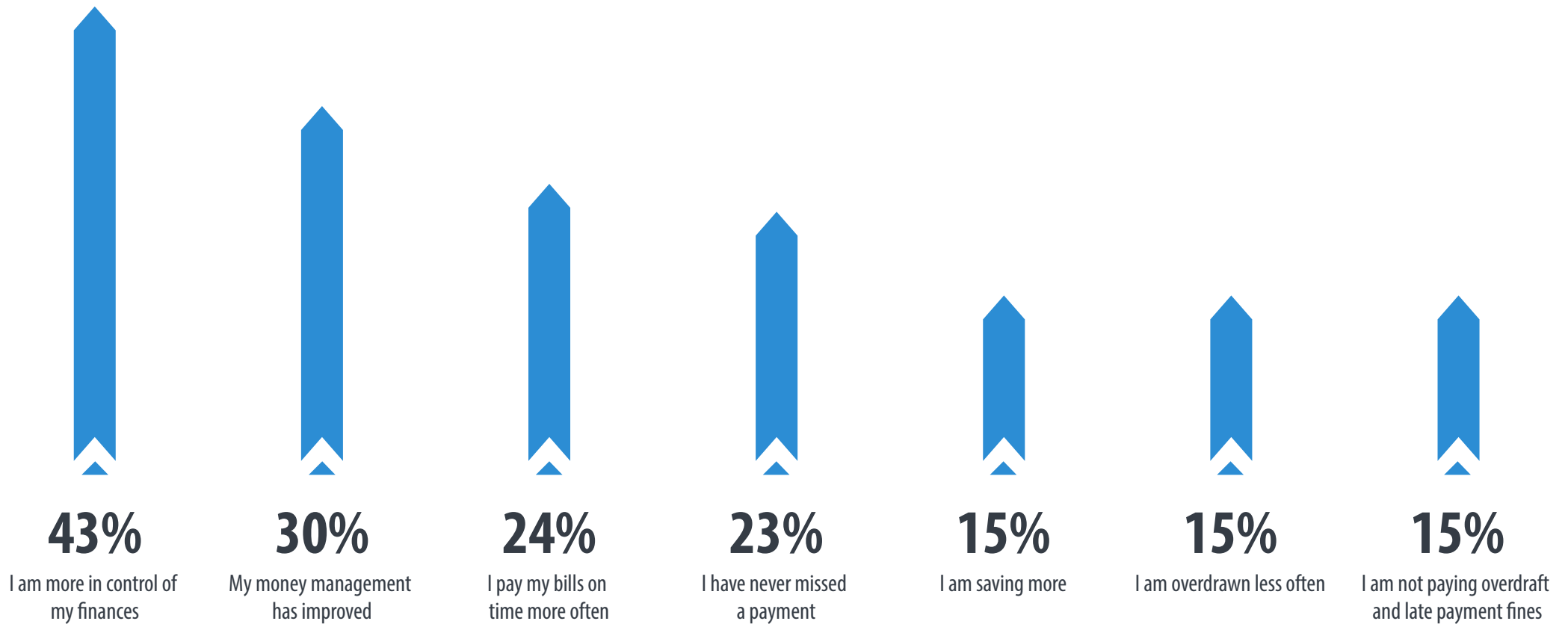


TRUST THEIR PEERS



MOBILE BANKING ACTIVITIES

HOW HAS MOBILE BANKING CHANGED THE WAY YOU MANAGE YOUR FINANCES?



OPPORTUNITIES





OPPORTUNITIES/QUICK WINS



CONSISTENCY

GLOBAL GUIDELINES

NAVIGATION

CONTEXTUAL NAV

RESPONSIVE DESIGN

REGIONAL OFFERS



BRANDING

PHOTOGRAPHY

SPECIAL OFFERS

DATA VISUALISATION



PERSONALISED

LIVENESS

NOTIFICATION/ALERTS

ACCOUNT CURRENCY
DEPENDENT ON LOCATION

LOCATION BUY OFFERS
PROPERTY ABROAD



HELP/EDUCATE

SEARCH IMPROVED

ACCESSABILITY

ATM INTERFACE

HELP VIDEO CHAT

A/B TESTING



MOBILE APPS

LOCATION AWARENESS

SCAN BILLS

PA
HELP MANAGE YOUR SPENDING

SEO

**APPETITE MOBILE
PAYMENT**

OUR VISION



5MIN ACCOUNT OPENING





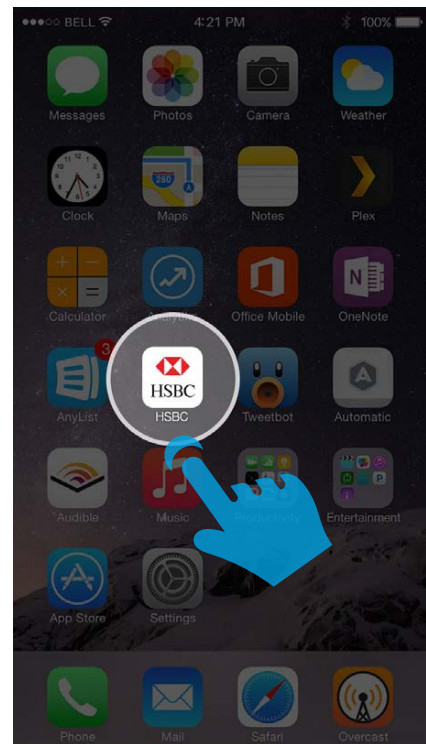
OPEN ACCOUNT FLOW



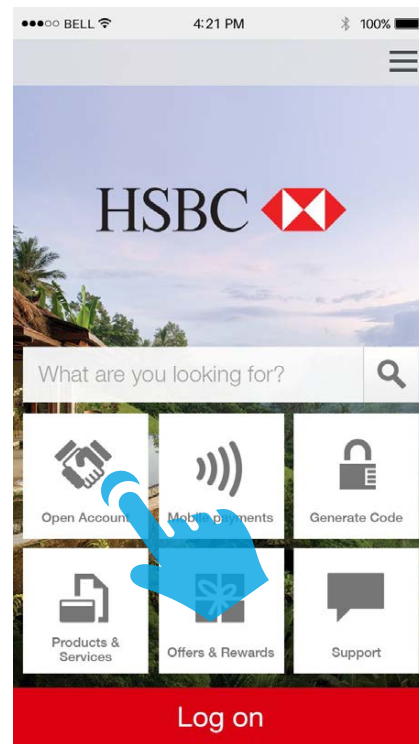


OPEN SCREENS

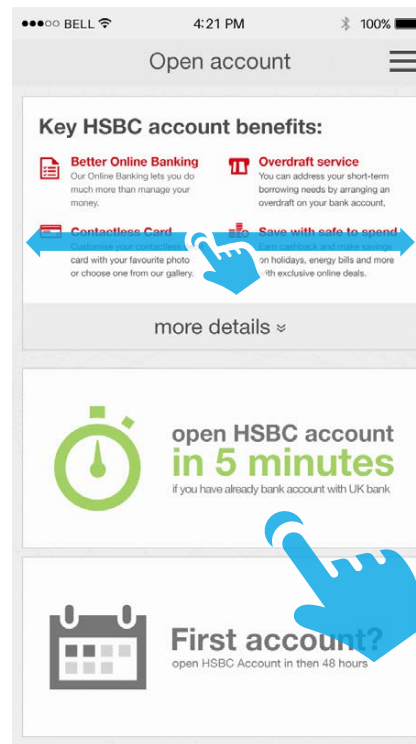
HSBC APP DOWNLOADED



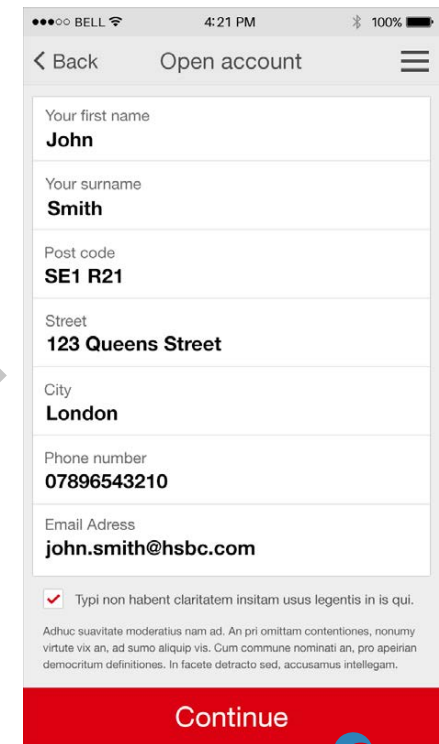
DEFAULT HOME SCREEN



OPEN ACCOUNT



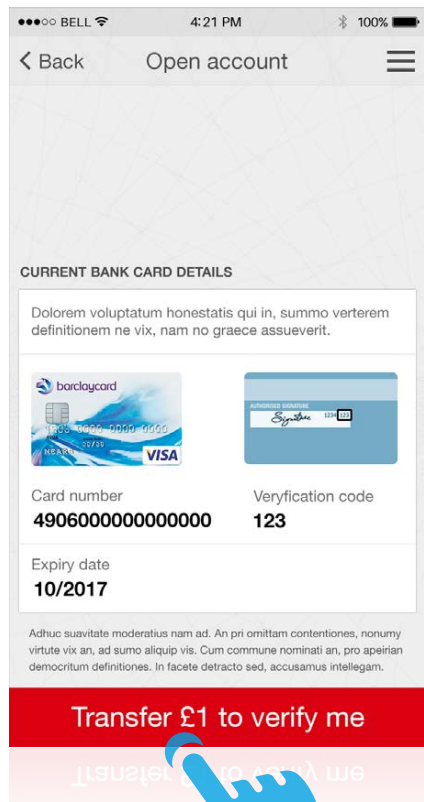
CUSTOMER DETAILS



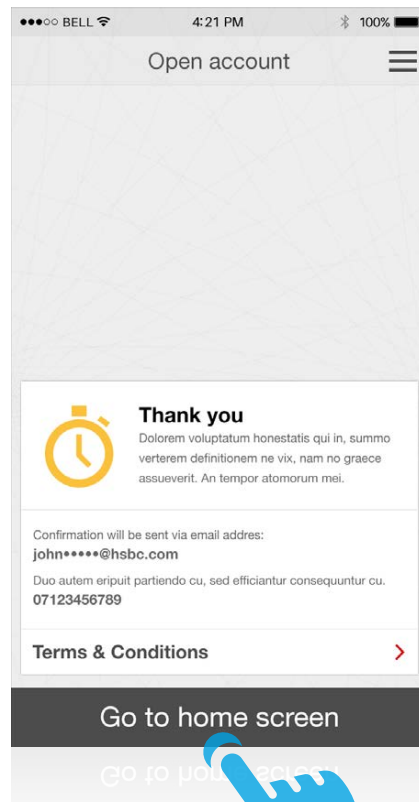


OPEN SCREENS

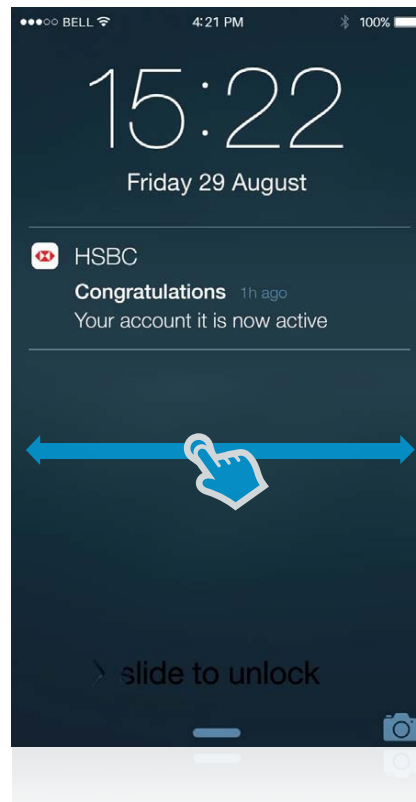
TRANSFER TO VERIFY



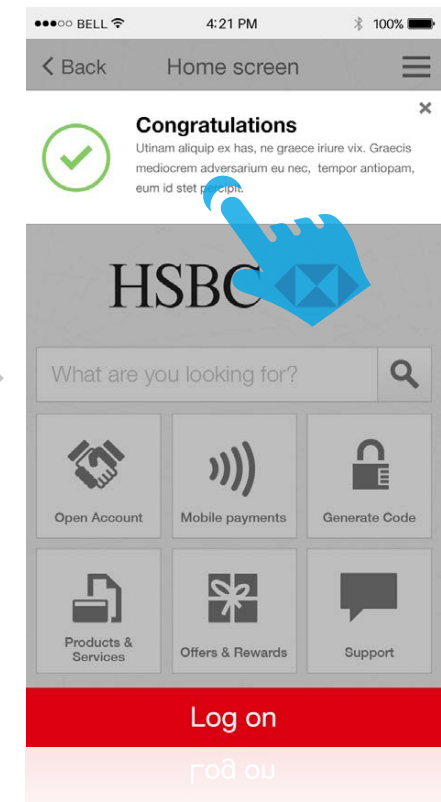
CONFIRMATION



NOTIFICATION



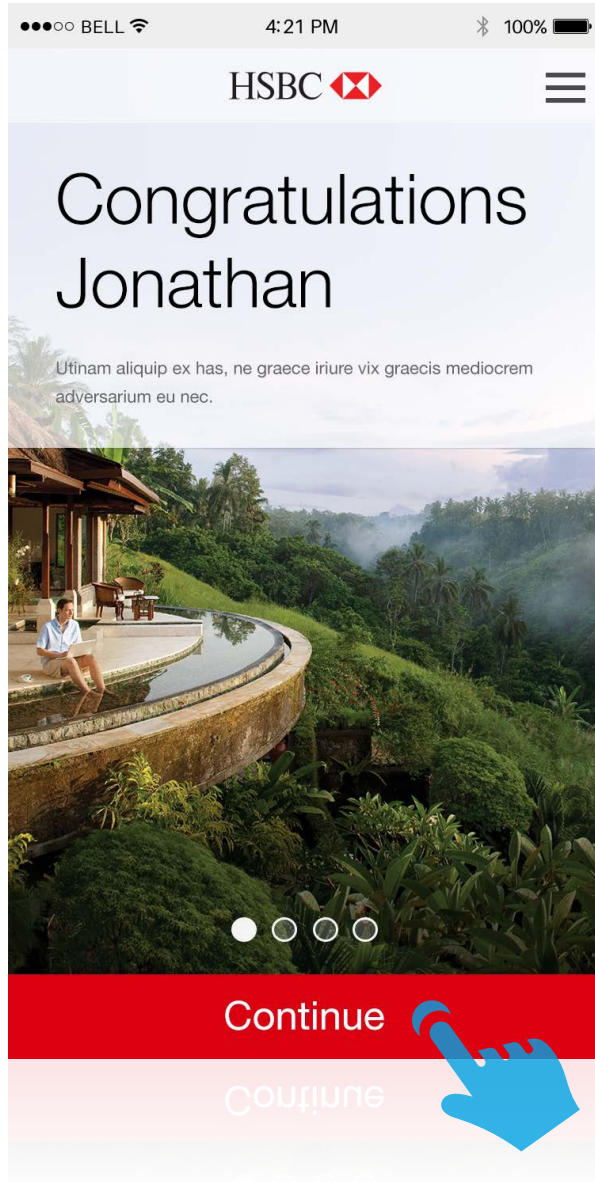
CONFIRMATION ACCOUNT ACTIVATED



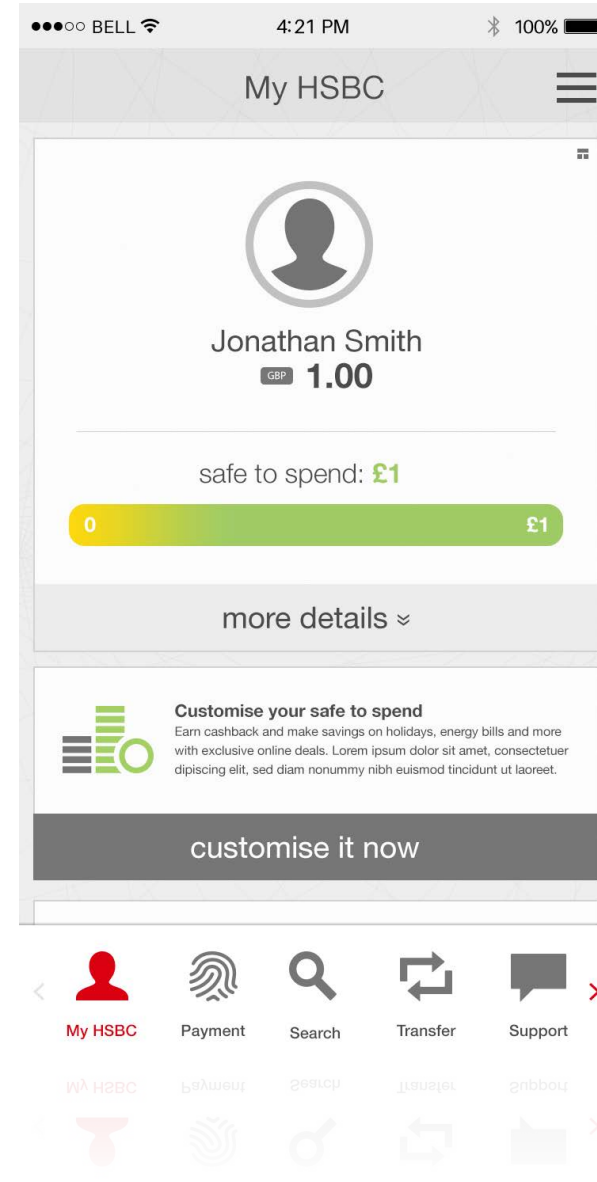


OPEN SCREENS

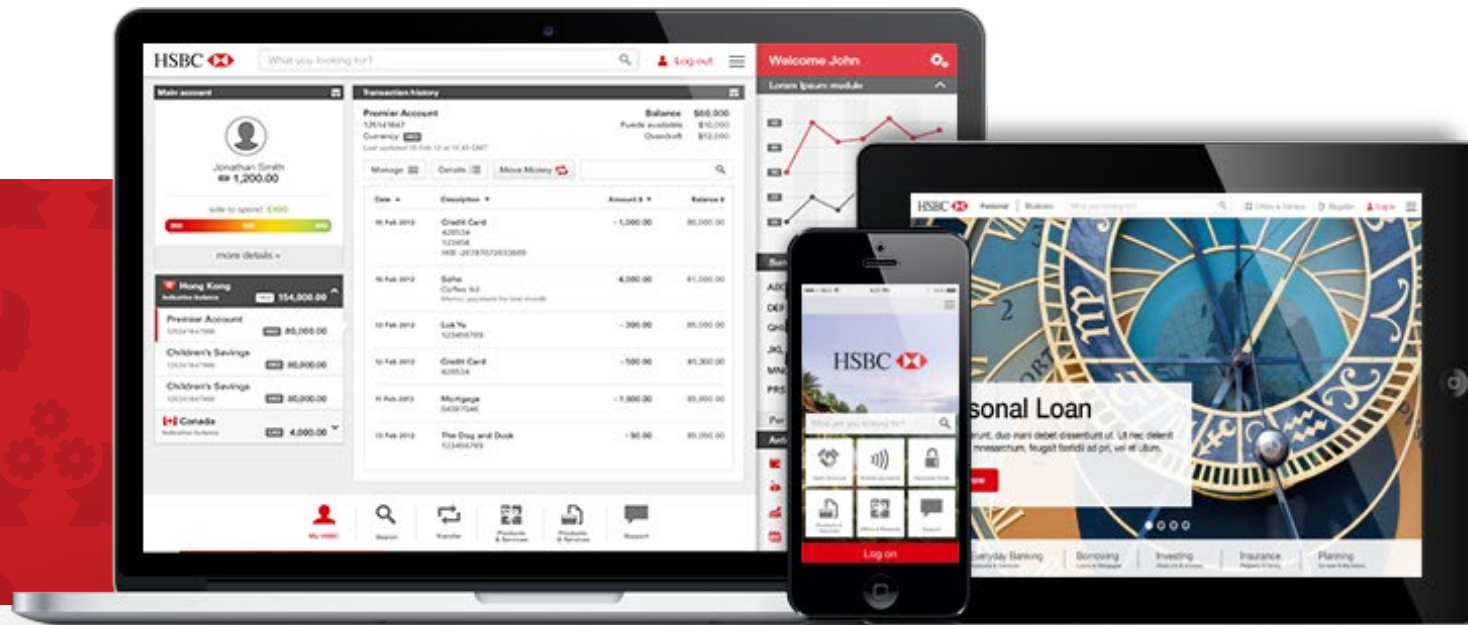
WELCOME MESSAGE



PIB ACCOUNT VIEW



PWS & PIB RESPONSIVE DESIGN



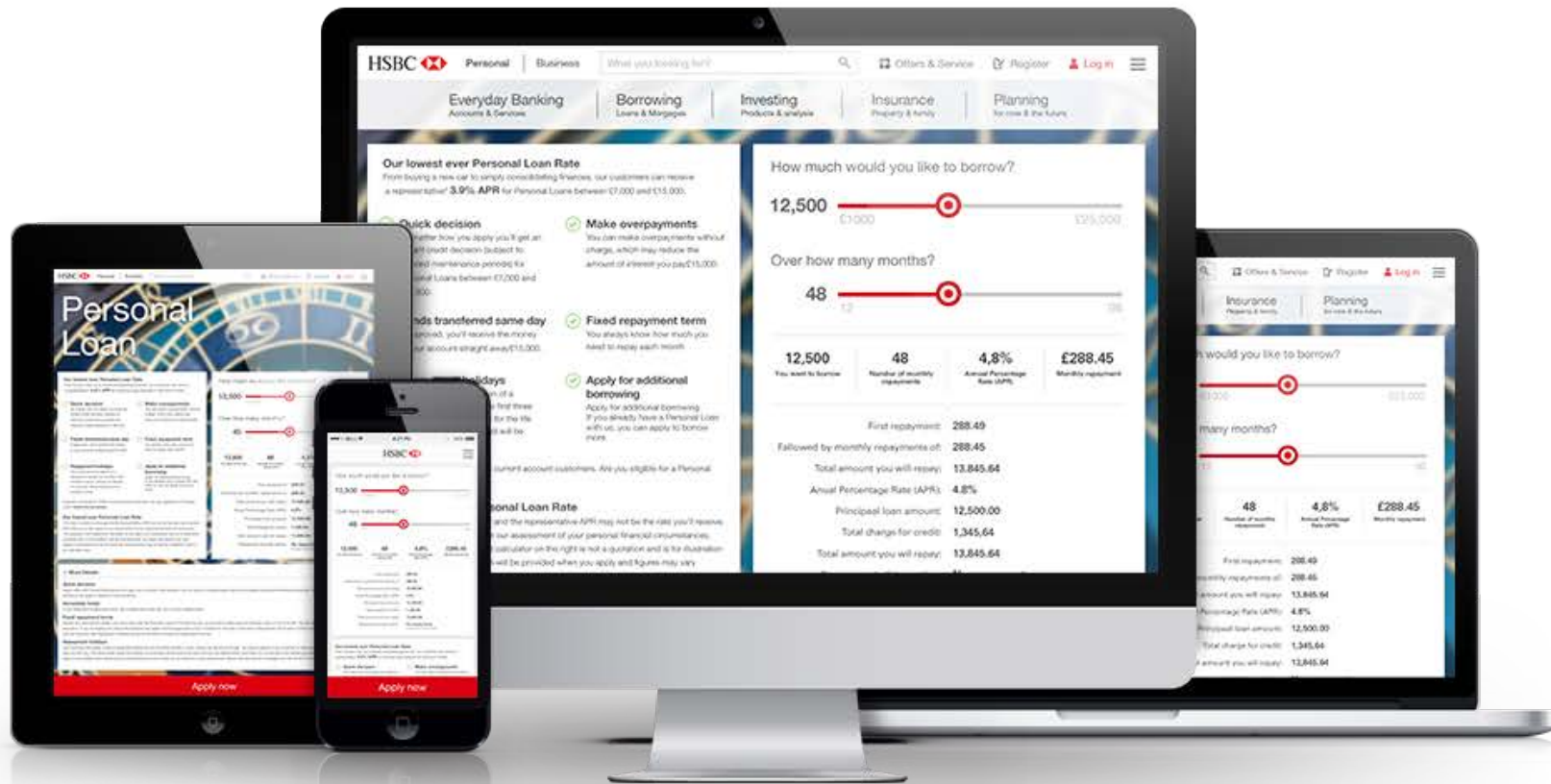


HSBC HOMEPAGE





PRODUCT PAGE (LOANS)





HSBC PIB



THANK YOU

FEEL FREE TO CONTACT US IN CASE OF ANY QUESTIONS:
JOEL.GILL@HSBC.COM | NELSON.C.PIMENTA@HSBC.COM



UX & Design
DIGITAL CENTRE of EXCELLENCE

JOEL GILL

NELSON PIMENTA

MACIEJ BIERNAT

GODSLOVE CHINEKWE