

New Account Opening

1. Millennial First Job Checking & 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, phone or branch	Stage 5: Ongoing usage of account
Journey Name: FIRST JOB Customer Persona: 24 year old Gen Y.1 MILLENNIAL Persona Description: Finished internship started in gap year and is moving to new location to be full-time. Willing to try any bank that peers suggest and also one that is near to where they will work and live.	Customer Process	Customer Activities New hire paperwork; he decides to direct deposit and auto bill pay for rent utilities and therefore decides to open checking account. Only has an old savings account with local bank where they grew up.	Inquires via instagram. Hears about a credit card deal. Compares checking against FCB since they just relocated to area and noticed the nice branch building on commute to their new job.	Site is modern and easily finds the right checking account that suits him. Decides between Free and Select and opts for Select in light of having a minimum balance and plans to direct deposit.	From Open Account gets suggestions for a new credit card, adds to cart. Prefills from photo of drivers license Online banking is set up at the same time. Opens and Funds, gets account and routing number for DD.	Downloads FCB app, logs in, and tries Manage My Money to budget cash flow.
		Customer Emotions Excitement, stressed 	Enthusiastic, but a bit apprehensive	Pleased	Productive	Encouraged
		-Touchpoints & -Painpoints Mobile - smartphone Work macbook	Mobile-smartphone -Branches -Google -wait time in branch	Mobile- smartphone FCB.com,	-Mobile-FCB.com -Credit card research hard to do concurrently. Direct Deposit, can't find Acct # & routing w/out checks.	Mobile- smartphone Work macbook 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, bill pay	Suggest ideas to prospect customers based on their demographic - age etc..

