

# All generation friendly ATM [Updated 1/9: Persona, Feature Prioritization and User Experience Map in attachments]

## A friendly ATM for 50+ people

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## Who is your idea designed for and how does it support the dreams and obligations of those 50 and older?

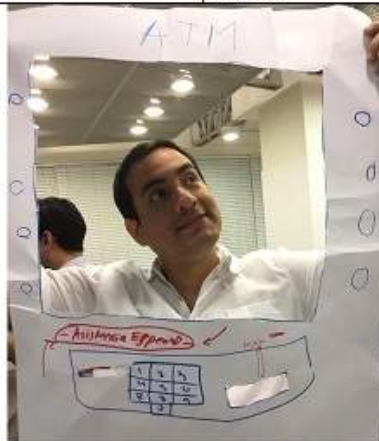
The idea is designed for 50+ people who are not too comfortable using technologies, because of fear of making mistakes and feeling like there's no immediate response to solve that problem, thing that they can do in a physical branch office in front of a person.



1). This ATM would be just like a regular one, allowing the user to execute operations in the way we all know.



2). By giving an option button anyone can require for an the ATM.



3). During the assisted session, the ATM user can receive help about the usage operations in case amounts have been inputted incorrectly.

This idea was developed during a Lima, Peru Chapter (<https://beta.openideo.com/alliances/44>) MeetUp.

This updated version builds on other openIDEO contributions listed below:

Heads up: <https://challenges.openideo.com/challenge/financial-longevity/ideas/heads-up>

### Bridging the digital and physical service

experience: <https://challenges.openideo.com/challenge/financiallongevity/ideas/bridgingthedigitaland-physicalserviceexperience>

During the research interview about the relationship 50+ users have with digital platforms and specifically with ATM's, the team found out that there are concerns over security (e.g. robbery, identity theft, phishing, card skimming, etc.) as well as concerns for faulty transactions. All of these factors combined are too stressful for someone above 50 years old, but still they see all these digital platforms as something necessary.

In order to cover these concerns and building upon other ideas from the openIDEO community, the idea took a different orientation by giving the best from the privacy of a computer at home or work and the availability and velocity of an ATM. First the user must make an appointment on the web application where there's an option to communicate with a real teller in order to assist in the transaction. Once the user confirms the transaction, he or she will receive an email with a barcode and a transaction code in order to take these 2 inputs to use them at the ATM and make a withdrawal or a deposit. This reduces the fact of carrying a debit card with the insecure and obsolete magnetic band and also reduces the time of interaction and security concerns at the ATM.

As a result of our research stage we have constructed a Persona that unifies the patterns found in all interviews.

# John, the accounting manager

“At my age I value my time so I try to invest it in activities that are worthy”



## Bio and Demographics

John is 57 years old and a father of 2. His older son is already working and his younger daughter is at college and working part time as an intern. He works as an Accounting Manager in a small to mid-size company. To manage his personal finances he uses digital worksheets and tools. He has accounts in a few banks and he's also a member of a credit union, he's been a member for about 10 years and he got there by the recommendation of a friend. He considers that security in general is always relative, so he basically assumes some risks and mitigates them by having personal good practices about when or how to share information.

## Behaviours and Habits

As an average John uses the ATM an average of 3 times a week and only to withdraw small amounts. He also uses the ATM to pay a loan he got at the bank, but not directly, he makes a deposit into his account in order to be used for the payment. He makes the deposits at the ATM because of his job, he can't leave the office to go to the bank.

Depending on what he's buying he usually uses his credit card or cash, he usually use both of them at supermarkets or restaurants. He tries to use cards with a certain degree of caution since he's aware of identity theft and other fraudulent methods. For this reason he simply does not access to any emails from the bank or the credit union. If the email says he's got a debt or something similar he prefers to ask at the bank.

When it comes to online and mobile apps, for reasons mentioned above he always try to be careful using them, but he prefers the bank's apps, because usually they offer more options. After finishing the operations either web or mobile he makes sure to close the session and clear the history so he feels safer. He feels these apps are not so friendly for people his age, when he feels he's getting familiar with an app sometimes they update it and he has to learn again how to use them.

## Goals

- Having cash availability
- Save time as much as possible
- To carry less ID's and cards on his wallet

## Needs

- Feeling secure in both physical and virtually (e.g. identity theft, robbery, etc.)
- Pay loans, run errands and pay bills

Based on this Persona we have a series of features prioritized using the MoSCoW method:

## Feature Prioritization

| <b>Must Have</b>  | <b>Should Have</b>   |
|---|--|
| <p>Must have these requirements to meet CU Members' primary needs and goals as well as CO-OP's interests</p> <ul style="list-style-type: none"> <li>● A way to connect to a real person</li> <li>● A way to reverse ATM mistakes</li> <li>● A way to reduce time at an ATM terminal</li> <li>● The ability to make cash withdrawals</li> <li>● The ability to make deposits</li> <li>● An easy to understand tutorial</li> <li>● A way to connect with Bank Tellers by Video Chat from a customer's home</li> </ul> | <p>Should have these requirements if possible, but project success does not rely on it</p> <ul style="list-style-type: none"> <li>● A way to protect against identity theft via debit card skimming</li> <li>● The ability to schedule ATM transactions from email</li> <li>● A way to bring up details for a scheduled transaction at an ATM</li> <li>● Notifications for when a person can fulfill their transaction at an ATM</li> <li>● Notifications for where a person can fulfill their transactions</li> <li>● A way to know the status of ATM's (do they have cash?, are they open?, are they functional?, etc.)</li> </ul> |
| <b>Could Have</b>   | <b>Won't Have</b>  |
| <p>Could have these requirements if it does not affect anything else on the project</p> <ul style="list-style-type: none"> <li>● Multiple ways of scheduling a transaction (beyond email)                             <ul style="list-style-type: none"> <li>○ Online banking website</li> <li>○ SMS or Text Messaging</li> <li>○ Email requests</li> </ul> </li> <li>● Select bills denominations in the appointment stage</li> </ul>  | <p>Would like to have these requirements later, but delivery won't be this time</p> <ul style="list-style-type: none"> <li>● Dedicated App</li> <li>● Apple Wallet integration for transaction confirmation tickets</li> <li>● NFC integration for transaction confirmation tickets</li> </ul>   |

The goal of this prioritization is to focus the team on the same set of needs and concepts as we move into sketching updated design solutions.

These concepts and opportunities were derived from observing actual credit union members interacting with physical credit union branch locations as well as interviews conducted with 6 credit union members.

This results in the user experience map.

# MY IDEA IS: All Generation Friendly ATM

All Generation Friendly ATM is a solution to allow users, specially those of 50 years old and above, a secure, shorter and friendlier experience at the ATM. Based on the research with users of the required demographics, they are willing and actually use digital channels, but they're also aware of the risks they incur for using them, such as identity theft, insecurity and obsolete magnetic bands on cards, phishing, etc. Also many users reported that on their first attempts to use an ATM, they made mistakes such as inputting a wrong password, selecting a wrong amount, etc. The latter is explained by the fact that most of these senior users feel that at their age the anxiety for using the ATM comes from not being sure of getting a solution if they make a mistake or if the ATM doesn't work properly, security concerns and others.

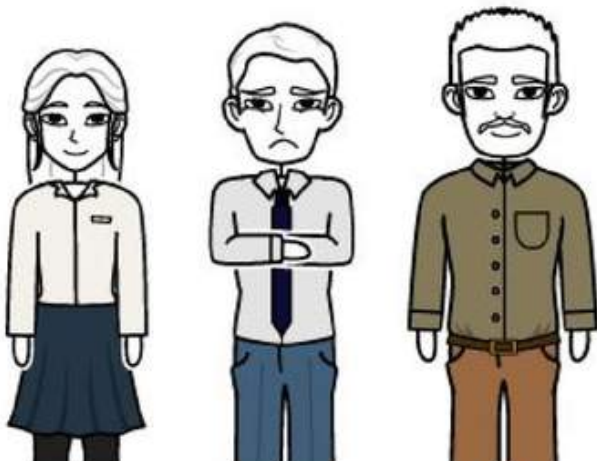
All Generation Friendly ATM builds on other openIDEO contributions listed below:

## Heads up:

<https://challenges.openideo.com/challenge/financial-longevity/ideas/heads-up/comments#!comments-section>

## Bridging the digital and physical service experience:

<https://challenges.openideo.com/challenge/financial-longevity/ideas/bridging-the-digital-and-physical-service-experience>

|   |  |
|---|--|
| <p><b>User who values his time</b></p> <p><b>07:00 PM</b></p>  | <p>Name: John</p> <p>Age: 57<br/>Profession: Accountant</p> <p>Any other characteristic: Father of two</p> <p>John values his time so much so he can use it for more valuable activities. One thing he wants is to have cash fast and ATM's are fast, but the experience around also generates certain concerns, such as card skimming, fraud, social engineer, robbery, etc. For someone in the stage of his life is harder to handle too many inputs at the same time, which might lead to problems like remembering his password or inputting wrong amounts. Some other times in spite he's familiarized with ATM's, when the interface across them might change he might get nervous and take his time to actually be sure to use it properly.</p> |
|---|--|

### Awareness



### Login into the application



John receives the credit union's bimonthly bulletin sent to his house. On the cover he notices about the announcement of this new solution "New ATM experience", he reads through the article to learn about the new functionality.

A friend of his learned of this new feature at one of the credit union branches. This was a video promoting this new feature.

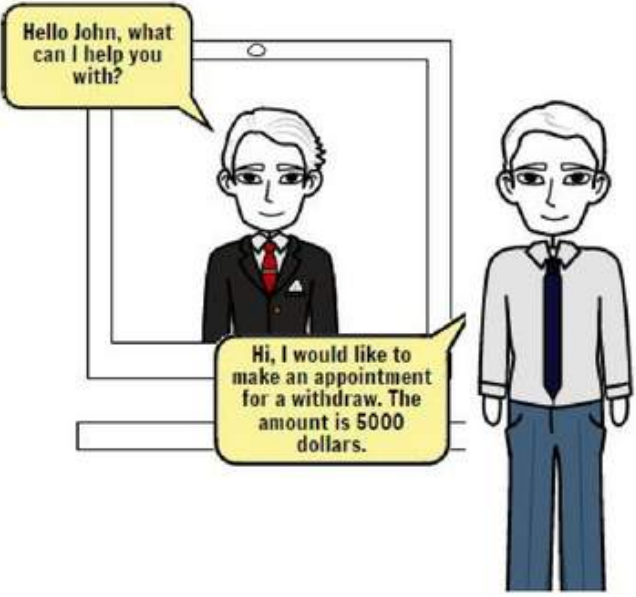

John learns he can use this new feature from a computer, either at home or the office, whichever he considers secure enough. The first step for John is log into the web app, he does this by using his debit card number and his assigned password. Once he's in, there are multiple options to make an appointment. The options are:

- Live video session.
- Chat session.

Something that helps John using this web app confidently is a simple, intuitive and at the same time informational page.

Inputs necessary at this point:

- Debit card number
- ATM or web app password

| <h3 style="text-align: center;">Making an appointment</h3>    | <h3 style="text-align: center;">Attending to the appointment at the ATM</h3>   |
|--|--|
| <p>John wants make a withdrawal tomorrow at 3:00 pm from the ATM. In order to achieve this he tells the teller on the live video session, from which account he wants to do it, the exact amount and the approximate time he'll be approaching the ATM. After the teller process John's inputs, the teller shows John a screen with all the processed inputs, so he can confirm if it's OK. In case one of the inputs is incorrect, he can tell the teller what he wants to correct from the inputs given. After setting up and confirming the appointment, he receives a confirmation email with a barcode indicating that he must use this barcode at the ATM and the transaction code so he can validate it at the ATM. The email also reminds his that he won't need to use his card at the ATM. This makes him feel safer since he learned about card skimming cases.</p> <p><b>Appointment setup stage:</b><br/>                 John's input:</p> <ul style="list-style-type: none"> <li>- Account he wants to use</li> <li>- Amount to withdraw/deposit</li> <li>- Time he'll arrive to the ATM</li> </ul> <p><b>Appointment confirmation stage:</b><br/>                 John's input:</p> <ul style="list-style-type: none"> <li>- Confirmation</li> </ul> | <p>The next day at 3:05 pm, John attends to the closest and one that he considers secure ATM, it is well illuminated and slightly populated area. he approaches the ATM, gets his phone and opens the email with the barcode, he places it on the ATM panel for this. The screen in the ATM displays a confirmation screen with the transaction code on the email, he verifies these 2 numbers match and he hits OK to proceed. Now the ATM shows another screen asking for his ATM password, which he inputs, after he inputs his password the ATM dispenses the money and the transaction voucher.</p> <p>John leaves the ATM satisfied because he saved time, reduced interaction with the ATM and also reduced all the chances of making mistakes at the ATM.</p> <p>John's input:</p> <ul style="list-style-type: none"> <li>- Email (which includes)                         <ul style="list-style-type: none"> <li>- Barcode</li> <li>- Transaction code</li> </ul> </li> <li>- ATM password</li> </ul> |

## **What early, lightweight experiment might you try out in your own community to find out if the idea will meet your expectations?**

A concierge prototype would be the best start to avoid constructing expensive systems. Over the current CU web application there could be an option to make an appointment and the money could be picked up in a fast line at the branches. Some instant outcomes we would expect to see are:

- Line reduction at the branches by having a fastlane for appointments
- Increment in user satisfaction by reducing the usual attention time

## **What skills, input or guidance from the OpenIDEO community would be most helpful in building out or refining your idea?**

Technical guidance in implementing the infrastructure necessary to deliver assisted video conference sessions for the web application and while working with the openIDEO assigned expert, it's necessary a UX designer.

## **Tell us about your work experience:**

- Margarita: Social entrepreneur with love for innovation
- Madeleine: IT professional, digital marketing lover & entrepreneur
- Joel: Coach interested in entrepreneurship, leadership & innovation
- Freddy: IT professional interested in innovation & Fintech projects

## **Please check all that apply:**

- I'm currently a member of a credit union
- I'm a credit union employee

## **This idea emerged from**

- A group brainstorm
- An OpenIDEO Outpost or Chapter

## **How would you describe this idea while in an elevator with someone?**

Seniors appreciate their time but at the same time have to deal with the hazards of modern technologies and the risks around them, these combined make the experience uncomfortable rather than just convenient. "All generation friendly ATM" project aims to remove most of this concerns by combining the security of a home or office and the efficiency of an ATM.

## **How might your idea be transferable to a large number of people?**

This can be incrementally be implemented in credit unions, since most credit unions have a large amount of senior members. Credit unions would be interested if a given process is also part of the solution, so the implementation can be easily handled.

## **How do you plan to measure the impact of your idea?**



- Physical branches attendance against ATM usage by senior users (at least for basic operations).
- Net promoter score from the current ATM usage against the "All generation friendly ATM".
- Number of debit cards required.
- Monthly active users.

## **What are your immediate next steps after the challenge?**

Since the "All generation friendly ATM" is not compatible entirely with current ATM technologies, the activities would be to research how to implement this solution in the best way for both users and credit unions.