



UX research.

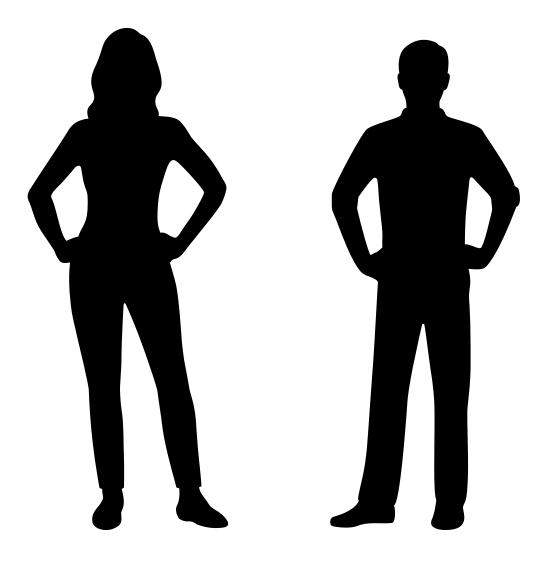
Activities that increase our knowledge of

Who are customers are What they're trying to do What challenges they have What we can do to improve their lives

Right Problem Right Solution Done Right

Jen Cardello – Fidelity Investments





Open-ended, semi-structured interview.

Talk me through how you do your reconciliations What's the hardest part about making a payment And how have you overcome this problem

Guessing.

1:10:100

UX research as a risk mitigant.

13th June Aer Lingus

5th June Allotment Wine Company

1st June Invoice 343434

-1,000.00

-50.00

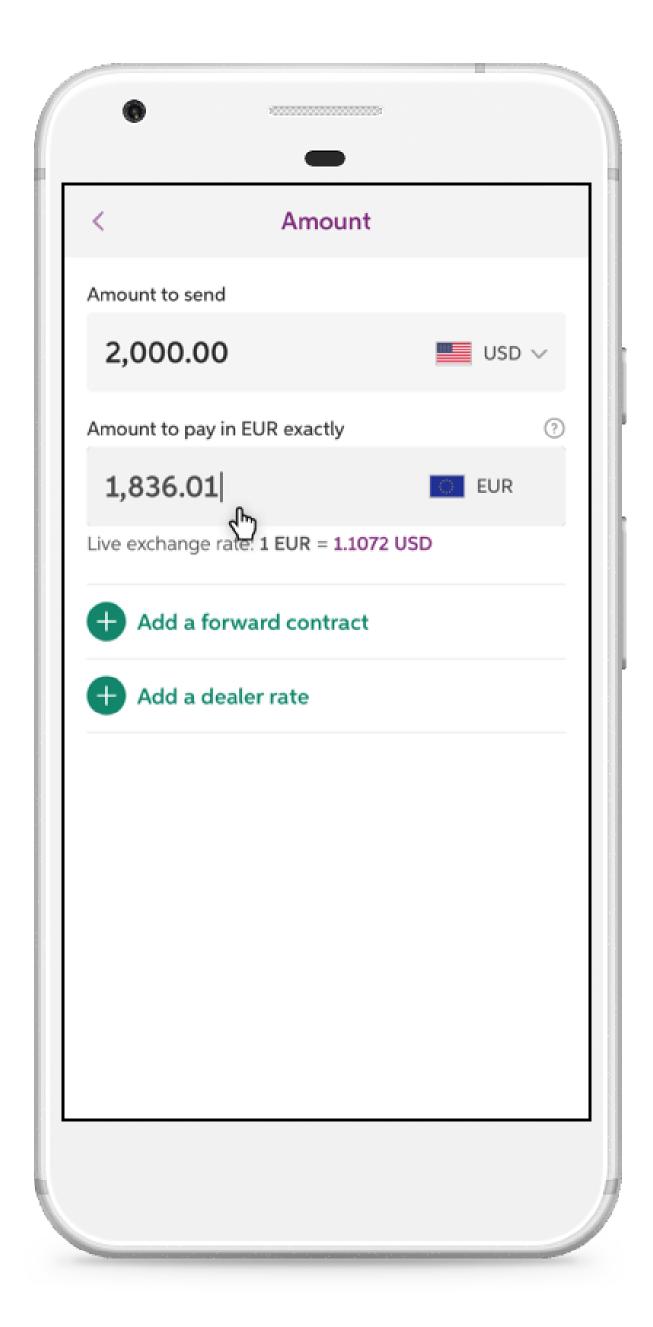
+5,000.00

| AlB Banking | ROI Type A Primary Client | |
|--|--|---|
| AID Banking | GROUP: ALL | ACCOUNT: IE78AIBK93101203086040 W & N |
| + MESSAGES | Domestic Account Transfer FX | |
| ACCOUNT INFORMATION STATEMENT PAYMENTS Domestic | From Account Details : W & N BIC: AIBKIE20 Uebit Narrative : | IBAN: IE78AIBK93101203086040 |
| Account Transfer Third Party (IBAN) Bill Payment Urgent Interbank Account Transfer FX Third Party FX International Paylink Paylink Euro Payment Management Authorisation | To Account Details : Name : 9301051000083 BIC : AIBKIE20 Originator Ref: CREDIT NARRATIVE | IBAN : IE20AIBK93101200018004 |
| Beneficiaries Utilities PAYMENT LOGS PAYMENT INFORMATION PAYMENT FILES STANDING ORDERS VIRTUAL ACCOUNT MGR SYSTEM MANAGEMENT LOCAL ADMIN | Payment Details : Amount Currency 500 AUD • Tick to pay equivalent of 500 EUR in AUD Requested 06 / 11 / 2017 Debit Date: 06 / 11 / 2017 | Currency Quote AUD 500.00 = EUR 334.63 |

For important payment information, including payment charges, cut off times and execution timeframes please cons

| | FORWARD CONTRACT RATE 🗖 DEALER RATE | |
|--|-------------------------------------|--|
|--|-------------------------------------|--|

8 ways to pay



A single, simple way to pay.

UX research is not optional.



