

PruAdviser

Submission Tracking

A submission can take a while, from a couple of days up to a few weeks. During this time the client looks to the Adviser or possibly Pru to find out what is happening.

Background

A project team was set up to look at a possible solution to this pain point as identified through the extensive research previously undertaken into the end-to-end journey of the Adviser from first contact to completion and review.

PruAdviser Sprint 1 & 2

My Role

I was lead designer on this project working with an experienced design focused team containing stakeholders, BA, UX designers and Researchers.

I was involved at every stage of the process from research through to delivery.

Prototyping

I provided a mixture of hand-drawn and software generated rough sketches for the co-design sessions to quickly illustrate our ideas. I then moved on to use a combination of sketch-app along with invision to provide interaction, validate journey flows and collate team comments and stakeholder feedback.

Visual Design

I was able to apply my visual design experience to turning a very complicated, multi-layered and data-heavy collection of research, into a clear and informative experience map. This proved to be an essential tool for reference in bringing clarity and understanding to the project for both the team and the business.

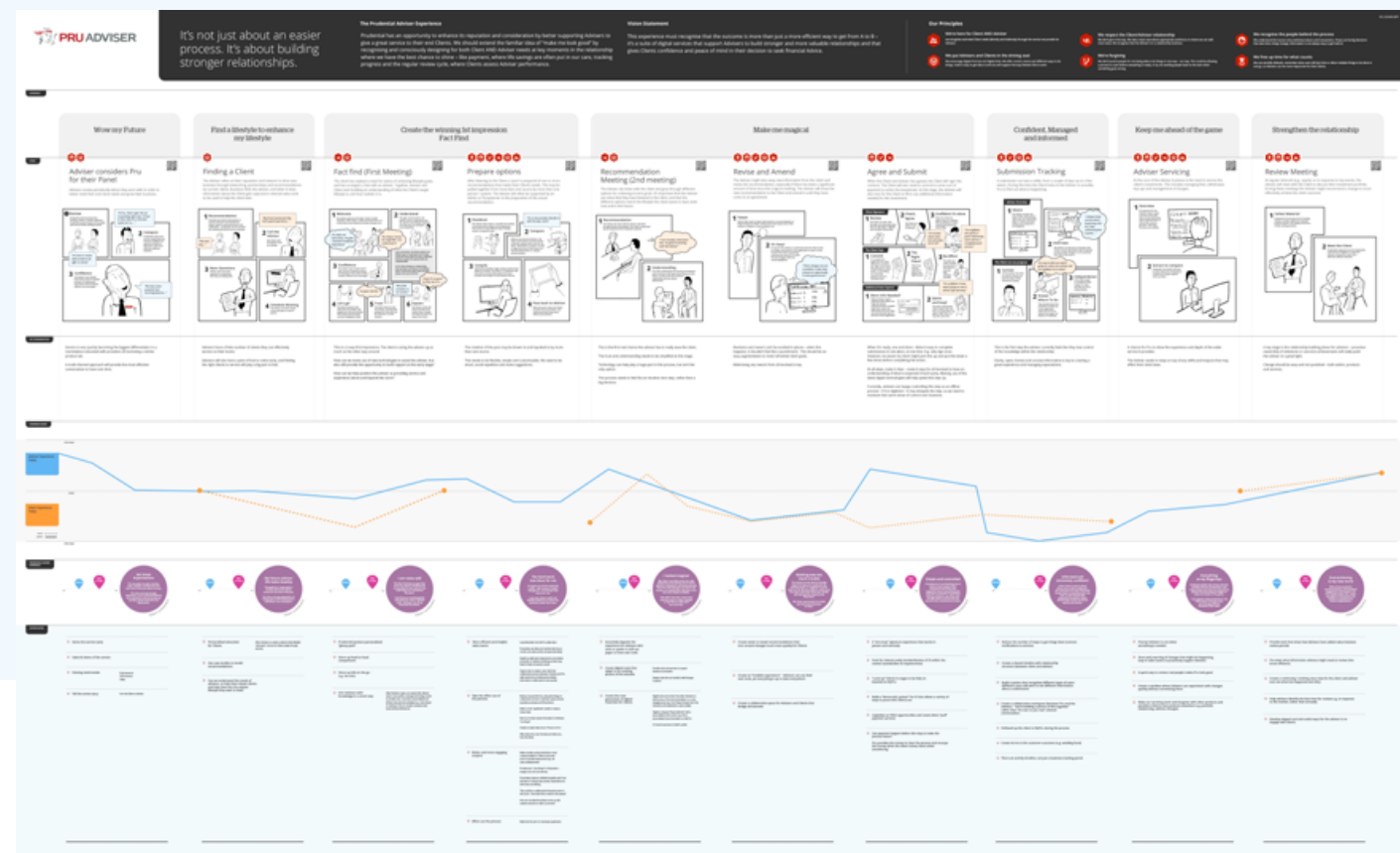
I enjoyed creating visuals that helped communicate the ideas that were generated as part of the ideation sessions and to bring the overall experience to life. At the time these designs aligned to the design patterns and grids that had been established within Pattern Lab and were then taken further to develop the Design Library that we use today.

Research & Analysis Summary

The first of 2 major sprints, focused on research and in-depth interviews of Independent Financial Advisers, Paraplanners, Administrators and Prudential Fund Advisers and customers. This helped us to create personas that were used in various workshops and ideation sessions to establish a clear picture of the end-to-end process and to determine the needs, behaviours and pain-points at each stage throughout this journey.

During this research phase, an experience map was created and refined to help clarify and provide essential information to other teams and future projects. Submission Tracking proved to be the main pain-point uncovered by this first phase of research.

The second 6 week sprint focused on ideation and co-design sessions set up to include both Advisers and Clients across 3 locations, Stirling, Edinburgh and London. The sessions generated new ideas to improve the Submission Tracking experience which we were able to prototype and present at a number of playback sessions to the business.



Initial Ideas

Well documented ideas were generated and prioritised by the team. These were developed into user experiences that contained a mixture of high to low priority ideas to be developed and refined with Advisers and Clients in planned co-design sessions.

ANALYSIS

| IDEA | PRIORITY RATING | DESCRIPTION | RELATED TRIGGERS |
|---------------------------------|-----------------|---|--|
| 1 Client Kanban | High | Card-based overview of all an Adviser's clients allowing them to see which phase of the process each client is at, where actions are required, and the ability to search by clients, product, date, or stage. | 1: I am prioritising what I need to do today/this week. |
| 2 Omnichannel Activity Timeline | High | A visual history of all activities between the Adviser, Prudential and the Client, including meetings, calls, online interactions, etc. | 8: I haven't heard anything in a while and am not sure what is happening. |
| 3 Version Control History | High | Central store of all versions of documents, allowing users to easily see the most up-to-date version and highlighted changes. | 3: Something has just happened to a submission that I'm not aware of. 5: I have just made a change or update. |
| 4 WhatsApp-style Read Receipt | Medium | A small visual indicator (e.g. two ticks) that show when actions/communications have been received and actioned. | 8: I haven't heard anything in a while and am not sure what is happening. |

Initial Ideas CONT.

ANALYSIS

| IDEA | PRIORITY RATING | DESCRIPTION | RELATED TRIGGERS |
|---------------------------------------|-----------------|---|---|
| 5 Next Best Action Notifications | Medium | All notifications are accompanied by a Call-to-Action that enables/guides users to complete the next action required of them or indicates who's action is required if not them. | 1: I am prioritising what I need to do today/this week. 3: Something has just happened to a submission that I'm not aware of. |
| 6 Commission Forecast | Medium | Using various data sources to calculate when individual submissions are likely to be completed in order to present an amalgamated forecast of Adviser's future revenue. | 4: I did not get paid when I expected to or I have upcoming expenses I need to cover. |
| 7 Virtual Assistant | Medium | A voice/conversational interface digital assistant, which can provide Advisers with updates on submission status and answer specific questions while on the move. | 2: I am updating clients on the progress of their submissions. |
| 8 Action Calendar / Action To-Do List | Medium | A prioritised To-Do list or Calendar of actions that gives Advisers, Clients and Prudential an overview of exactly when things need to happen. | 1: I am prioritising what I need to do today/this week. 6: I am made aware that a submission has stopped or an action is required. |
| 9 Client Profile | Medium | A dashboard of all products, submissions, required actions, product recommendations, etc. relating to an individual Client. | 1: I am prioritising what I need to do today/this week. 2: I am updating clients on the progress of their submissions. |

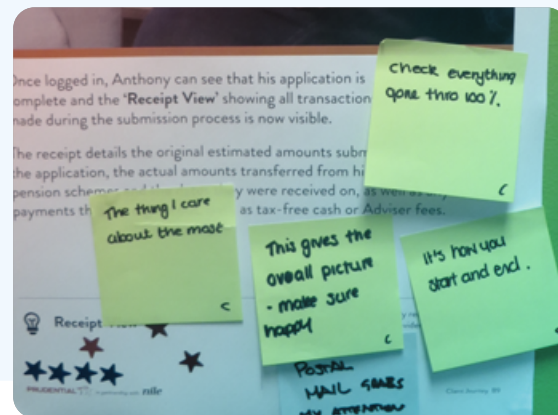
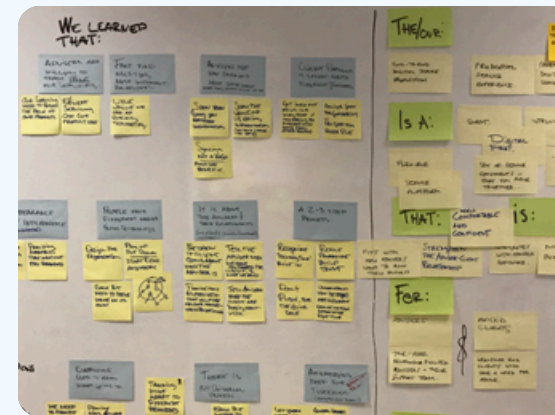
Initial Ideas CONT.

ANALYSIS

| IDEA | PRIORITY RATING | DESCRIPTION | RELATED TRIGGERS |
|--------------------------------------|-----------------|--|---|
| 10 Pre-prepared Communications | Medium | Gmail-style pre-prepared responses or communications for Advisers to edit or forward to Clients as a time saver. | 2: I am updating clients on the progress of their submissions. |
| 11 Client Goal Timeline & Forecaster | Low | A digital timeline of a Client's life goals (e.g. buying a house, retiring, etc.) that considers their financial data, and can be used to proactively trigger product reviews and contextualise individual product submissions within the 'big picture'. | 1: I am prioritising what I need to do today / this week. Note: This concept looks at prioritising in the longer term, e.g. this year. |
| 12 Notification Hub | Low | A central dashboard location for all notifications, regardless of what other channel they may have also been sent on (e.g. SMS, email, etc.). | 1: I am prioritising what I need to do today / this week. 3: Something has just happened to a submission that I'm not aware of. |
| 13 Advisor Profile | Low | Prudential version of the 'Client Profile' – a dashboard of all clients, products, required actions, etc. relating to an Adviser. | 9: An Adviser has called for an update on a submission. |
| 14 Prudential/Adviser Shared View | Low | Shared view of an Adviser / Client timeline personalised for Prudential – showing them everything an Adviser can see. | 9: An Adviser has called for an update on a submission. |

Ideation Summary

Working alongside Prudential and Nile, I conducted various internal ideation sessions, generating new ideas to improve the quality of the Submission Tracking experience.



Client Submission Tracking Overview

Concept Overview

Card-based overview of all an Adviser's clients allowing them to see which phase of the process each client is at, where actions are required, and the ability to search by clients, product, date, or stage of the submission tracking process.

JOURNEY STAGE 5

Job Story

When I... am prioritising what I need to do today / this week I need... to track multiple clients at once in real time So that I... can prioritise what I need to do urgently.

Key Features

- Feature:** Card-based view
- Need:** Need to track all ongoing submissions at a high level, with the option to drill down for more information.

- Feature:** Action Required
- Need:** Need to prioritise urgent actions across all pending Client submissions.

- Feature:** Progress Indicator
- Need:** Need to see quick indication of which high-level stage applications are at: 1-Received, 2-Checking, 3-Processing, 4-Payments.

- Feature:** Complete
- Need:** Need to see recently completed submissions in order to review and follow up with Client quickly.

- Feature:** Next Best Action Notifications
- Need:** Need to be made aware of urgent actions as soon as possible and be guided to and through these actions in clear intuitive steps.

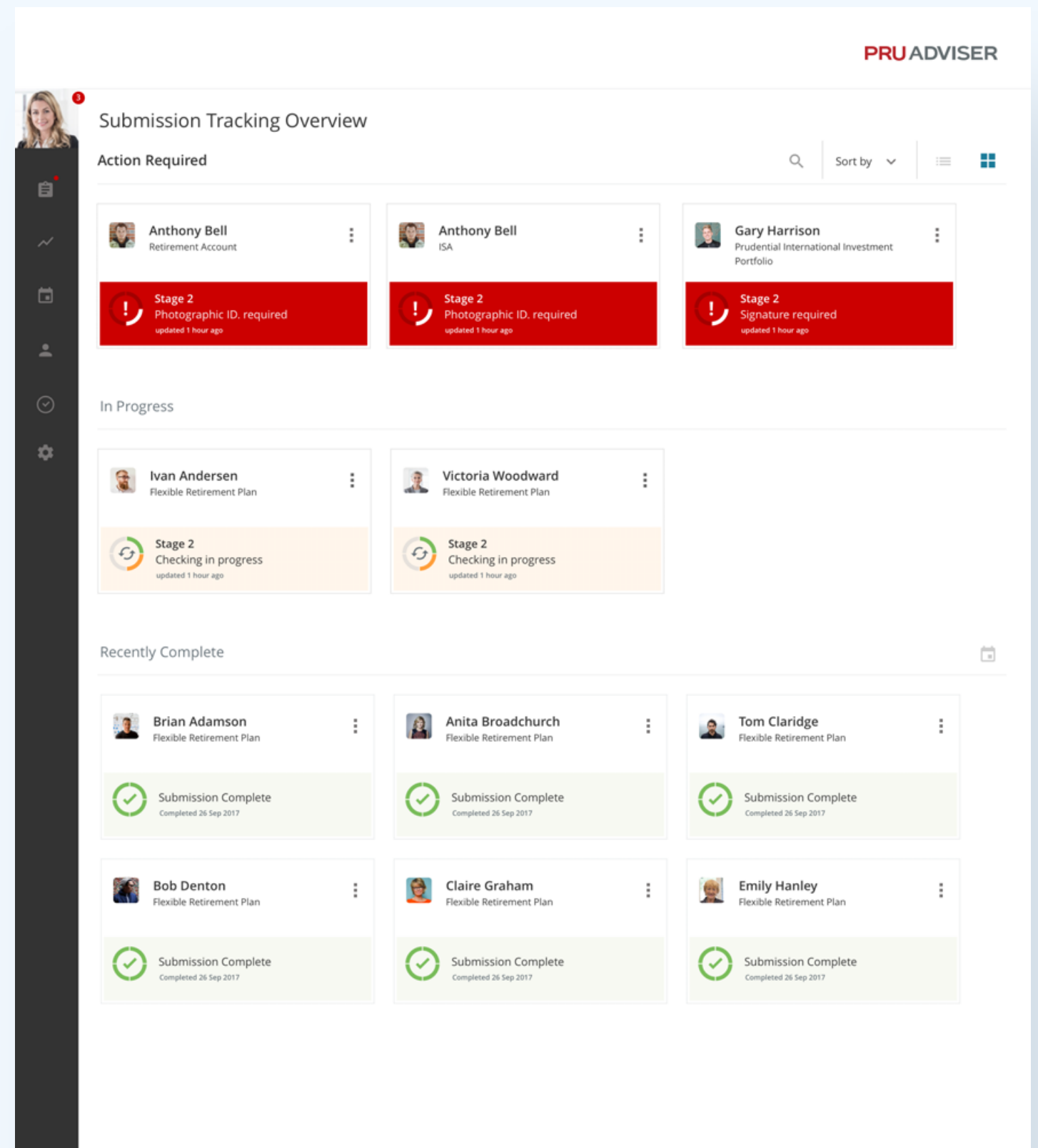
- Feature:** Search and Filter
- Need:** Need to be able to find and sort the view by specific clients, product, tasks, longest outstanding submission, etc. to help different users with specific tasks.

Target Personas

- + + Research Paraplanner**
Gives me one page view of all Pru submissions to prioritise actions.

- + Client Facing Adviser**
I can see everything for each client.

- All-in-One Adviser**
I only have one or two submissions with Pru at any one time, as overview is less important to me, but I still need to know when actions are required.



Client Submission Tracking Feedback

JOURNEY STAGE 5

“It would be useful to know what is wrong rather than wait 30 minutes on the phone.”

Adviser

“This let's the Adviser see what's going on and keep on top of things – an ability to prioritise actions.”

Adviser

“For big group schemes, something like this would be magic.”

Adviser

Client Profile (Personal Profile for Clients)

Concept Overview

A dashboard of all products, submissions, required actions, product recommendations, and other important information relating to an individual Client.

JOURNEY STAGE 3 / 6

Job Story

When I... am updating clients on the progress of their submissions
 I need... to locate up-to-date information about specific individuals and their submission **So that** I... am able to set and manage their expectations and answer any questions

Key Features

- Feature: Client Details
 Need: Bring together all key information about a Client, including trustees, marital status, Power of Attorney information.

- Feature: Pending Submissions - 'Living Receipt'
 Need: See current submissions, along with live estimates and actual amounts of any incoming or outgoing funds for the submission.

- Feature: Progress Indicator
 Need: Needs to show the submission stage and high-level status, e.g. RAG.

- Feature: Next Best Action Notifications
 Need: All action-based notifications accompanied by a Call-to-Action that enables / guides users to complete the next action required of them.

- Feature: Active Products & Funds
 Need: See all products and funds relating to a client for servicing.

- Feature: Notification Hub
 Need: Need a central home for all communications/notifications Prudential has sent relating to this client.

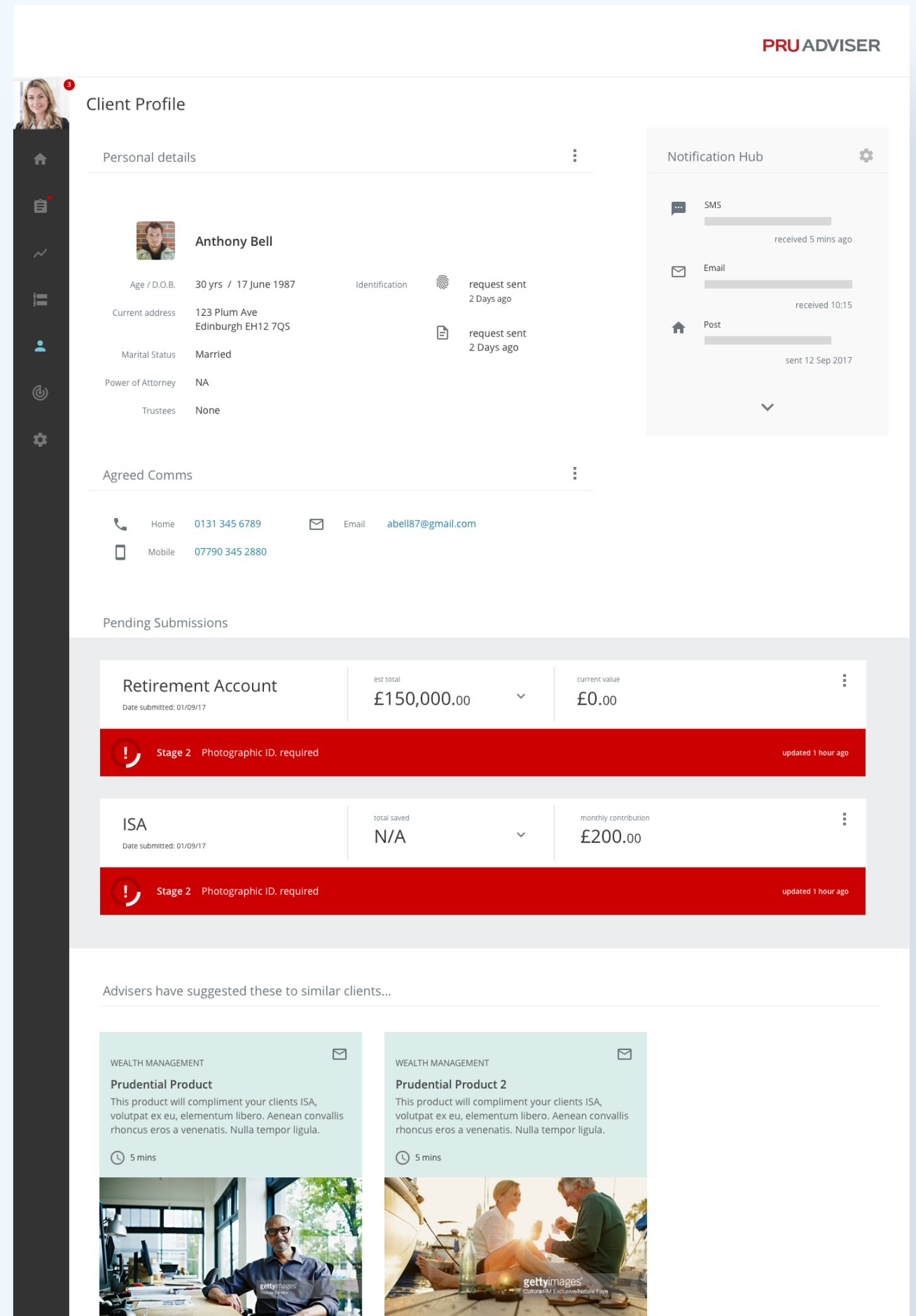
- Feature: Product Recommendations
 Need: An opportunity to surface relevant products other advisers are recommending to similar clients – based on Pru's data.

Target Personas

- ++ Advisers**
 All the information about that Client's products with Pru in one place.

- + Active Client**
 Landing page with clear Calls-to-Action.

- Research Paraplanner**
 Useful for some detail, but the Client Overview and Activity Timeline are more relevant to my work.



Client Profile (Personal Profile for Clients) Feedback

"Good to see all information in one place, include age, maybe even marital status and kids."

Adviser

"Nothing too fancy, just where, what – whatever stage you are at."

Adviser

"It'd be useful to view product and fund information – evaluation, contributions, date started, expected completion, etc."

Adviser

Living Receipt (including Commission Forecast)

Concept Overview

A clear overview, automatically updating estimates and actual amounts of any incoming or outgoing funds for the submission: including transfers, one-off or regular payments, amount invested, etc.

JOURNEY STAGE 13

Job Story

When I... (ADVISER) am notified about completed transactions on a submission I **need**... to view transactions at a glance **So that** I... can keep track and manage the expectations of my client.

When I... (CLIENT) am notified about completed transactions I **need**... to know how much has gone in / out **So that** I... can view the funds and understand any discrepancies easily.

Key Features

Feature: Estimated Amounts

Need: Clearly show estimated ingoing and outgoing amounts in one place.

Feature: Actual Amounts

Need: Show up-to-date actuals next to estimates as they are confirmed.

Feature: Transaction Narrative

Need: Ability to understand where transactions are coming from or going to.

Feature: Dates

Need: The receipt should include when fees and charges will or have been be paid.

Target Personas

+ + Active Client

View the actual amounts and understand easily as they update.

+ Non Active Client

Query a variance between estimated and actual amounts.

The screenshot displays the PRUADVISER interface. At the top right is the PRUADVISER logo. The main content area is titled 'Client Profile' and features a navigation sidebar on the left with icons for home, messages, charts, menu, user profile, power, and settings. The profile for 'Anthony Bell' includes personal details such as age (30 yrs), date of birth (17 June 1987), current address (123 Plum Ave, Edinburgh EH12 7QS), marital status (Married), and power of attorney (Single). It also shows 'Agreed Comms' with home and mobile phone numbers, and email address. Below this is a 'Pending Submissions' section for a 'Retirement Account' (submitted 01/09/17). This section shows an estimated total of £150,000.00 and a current value of £62,000.00. A table lists transactions: Aviva (+100,000.00), Royal London (+70,000.00), Tax Free Cash (-10,000.00), and Fees (-5,000.00). A progress indicator shows 'Stage 4 Payments and Transfers in progress' (updated 1 hour ago). The bottom section, 'Active Products & Funds', shows an 'ISA' (submitted 01/09/17) with a total saved of £10,000.00 and a next payment of £200.00. It also displays a projected return of 5.8% and a performance chart. The 'Document Library' section at the bottom shows a list of documents with checkboxes and icons.

Living Receipt Feedback

“You don’t always get a detailed view once everything is complete, it’s rubber stamping – we need to check it because we’re responsible.”

Adviser

“This is the thing I care about the most, to check everything has gone through 100%”

Client

“There may have to be a different view of the receipt – a more detailed view for Advisers and a simpler view for Clients.”

Adviser

Activity Timeline (including Commission Forecast)

Concept Overview

Define key information at each stage, with the option to drill down for a more detailed visual history of all activities between the Adviser, Prudential and the Client, including meetings, calls, online interactions, third party requests/actions, etc.

JOURNEY STAGE 4 / 7

Job Story

When I... haven't heard anything in a while I **need**... to know what is happening now and when it's likely to be complete **So that I**... know everything is under control and don't need to contact Pru / my Adviser.

Key Features

- Feature: Key Information Updates
- Need: Highlight timeline of key processes in progress and final completion estimates.

- Feature: Next Best Action Updates
- Need: Clear Calls-to-Action that enable/guide users to complete the required actions.

- Feature: Detailed Drill Down
- Need: Option to find out more details about all activities and correspondence between the Adviser, Prudential and the Client.

- Feature: Estimated Completion Date
- Need: Based on previous processing data and SLAs, an estimated date for completion of all activities and payments.

- Feature: Realtime Updates
- Need: Clear indication of how recently updates have refreshed, e.g. 'last updated' message.

- Feature: Commentary Narrative
- Need: Need for Adviser and Pru to be able to contextualise the timeline with additional information or narrative.

Target Personas

- + + All Advisers**
Up-to-date progress and timescales I can trust.

- + Active Client**
I can see what's going on without having to contact my Adviser

- Non Active Client**
Too much information, only want updates from my Adviser if there's a problem.

The screenshot displays the PRUADVISER interface for a Retirement Account. The timeline is divided into four stages:

- Stage 1: Submission Received** (23 Sep 2017)
- Stage 2: Checking** (updated 1 hour ago)
- Stage 3: Transfers due** (ETA: 10 Oct)
- Stage 4: Payment due** (ETA: 13 Oct)

Key activities shown in the timeline:

- yesterday:** Action required: Upload Photographic ID. (with 'upload' button), and a message from Francis Adviser regarding a holiday.
- 2 hours ago:** Photographic ID. received. (with 'download' button)
- 55 min ago:** Transfer in progress. £100,000 Sent by Aviva. (with Aviva logo), and a message from Peter Prudential: £100,000 Received from Aviva.
- 30 min ago:** Prudential buying funds.

At the bottom, a summary for the Retirement Account is shown:

- Retirement Account (Date submitted: 01/09/17)
- est total: £150,000.00
- current value: £62,000.00

| Item | Amount | Status | Date |
|---------------|--------------|----------|-------------|
| Aviva | + 100,000.00 | Expected | 25 Sep 2017 |
| Royal London | + 70,000.00 | Received | 22 Sep 2017 |
| Tax Free Cash | - 10,000.00 | Paid | 25 Sep 2017 |
| Fees | - 5,000.00 | Paid | 25 Sep 2017 |

The interface also includes a sidebar with navigation icons and a bottom status bar for Stage 2: Payments and Transfers in progress (updated 1 hour ago).

Activity Timeline (including Commission Forecast) Feedback

"This is the key to see what's happening."

Adviser

"I'd want to see what's going on, a good summary view of how we are doing."

Client

"I like it – as long as it is accurate. My biggest issue is waiting on the phone."

Adviser

Notifications Hub

Concept Overview

A central dashboard location for all non-regulatory notifications for both the Adviser and Client, regardless of what other channel they may have also been set on (e.g. SMS, email, etc.).

JOURNEY STAGE 1

Job Story

When I... am not aware of any changes or updates for a submission
 I need... to be informed quickly and gain access within the way that I work
 So that I... can easily keep track of any changes to submissions I am managing and to stay informed

Key Features

- Feature: Notification Preferences
 Need: Adviser can set their preferred frequency, type and channel for notifications.

- Feature: Adviser Set Client Notification Preferences
 Need: Adviser sets Client notification preferences at the point of submission to meet Client needs – scale between no notifications or all notifications

- Feature: Client Notification Preferences
 Need: Clients can set their own notification preferences once they have logged in to the system.

- Feature: Urgent Notifications
 Need: Immediate actions required for the Adviser and / or Client in their preferred contact method – current need for integration with email systems

- Feature: Updates
 Need: Progress updates by individual case or grouped together by task, urgency or all at once.

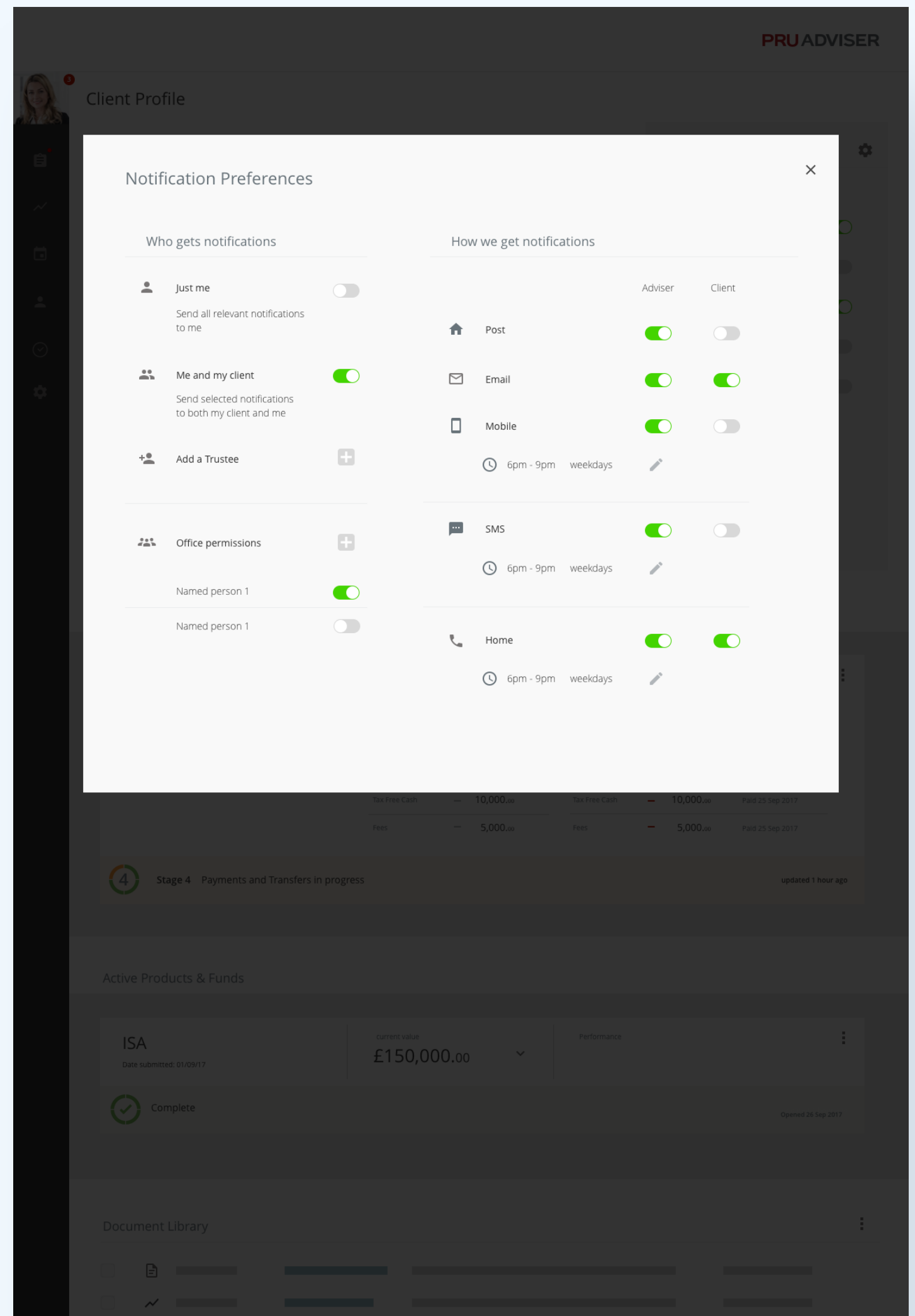
- Feature: Frequency
 Need: Choose specific update timings – e.g. immediate and any time, once per day or week.

Target Personas

- + + All Advisers / Paraplanners
 Be aware of any actions required, changes and updates

- + Active Client
 Be involved in any required actions or updates at the level they prefer

- Non Active Client
 Unaware, all updates will come from my Adviser



Notifications Hub Feedback

"You need to be able to choose – tailored to fit the Client and Adviser."

Adviser

"I like to be notified in real-time, notifications should take you straight to the action."

Client

"Client and Adviser need to be aware of all the same information at the same time."

[If sending notifications to both]

Adviser

Pre-prepared Communications

Concept Overview

Pre-prepared responses or communications for Advisers to edit or forward to Clients as a time saver. Pre-prepared comms would only be applicable to communications that are not required to come from Pru.

JOURNEY STAGE 8

Job Story

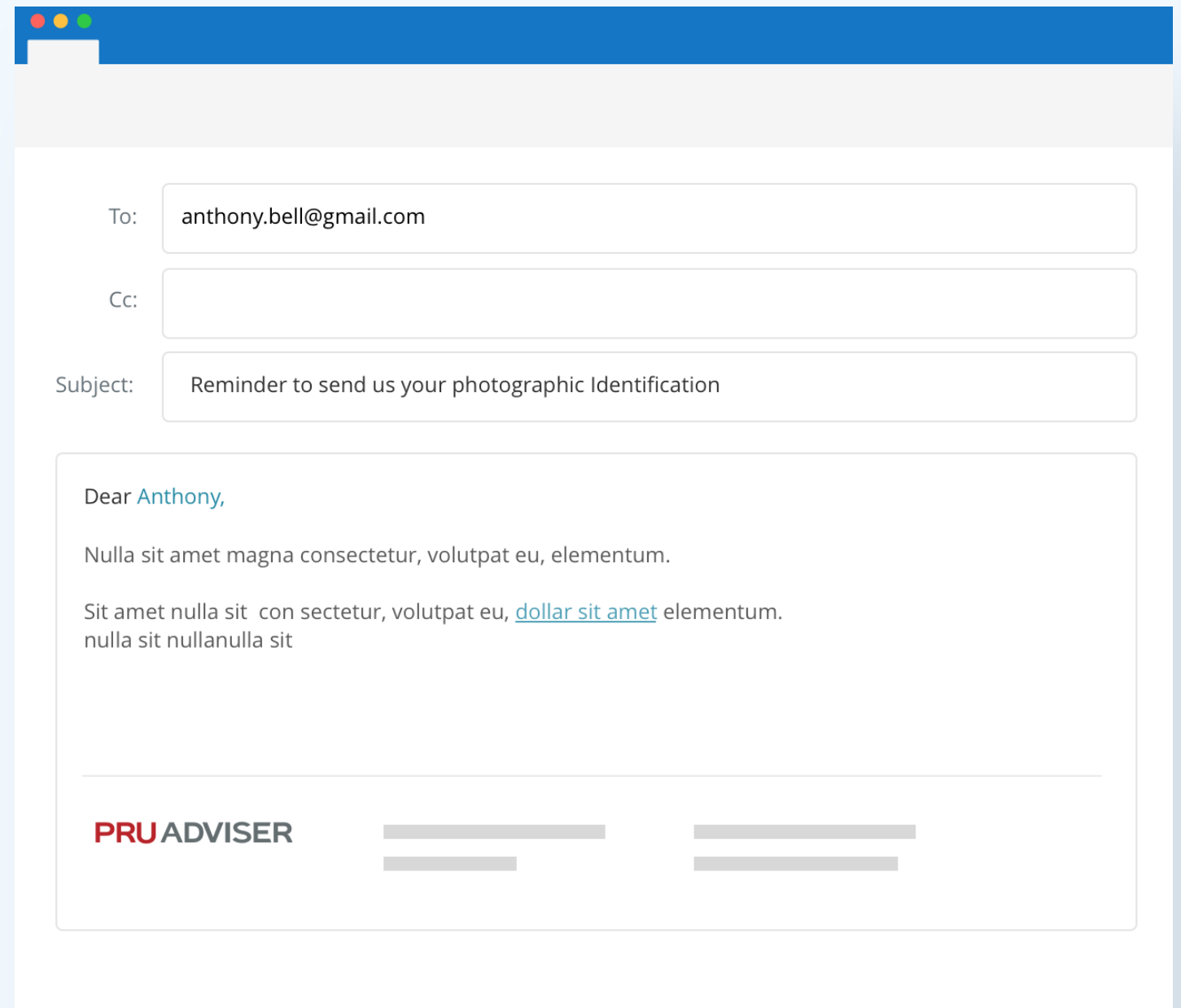
When I... am notified about a required action or update on the client's submission I need... to update my client on the progress of their submission
 So that I... am keeping them informed and managing their expectations.

Key Features

- Feature: Email System Compatibility
- Need: System must allow Advisers to send from their own email system, not within the Pru site.

- Feature: Editable
- Need: Need: Advisers need to ability of personalising and editing the message to their Client

- Feature: Direct to Action
- Need: Links or method of access should take Clients directly to the action required once logged in, not require them to find the action again.



Target Personas

- + + Research Paraplanner**
Creates a useful starting point for Client emails.

- + Active Client**
Useful and fast way to send an update, as long as I can personalise it.

- Client Facing Adviser**
Prefer more personal communication with my client.

Pre-prepared Communications Feedback

"Useful, but I'd want to personalise this, that's very important."

Adviser

"Good idea if it opens in my own email, it's an aid – a useful starting point."

Paraplanner

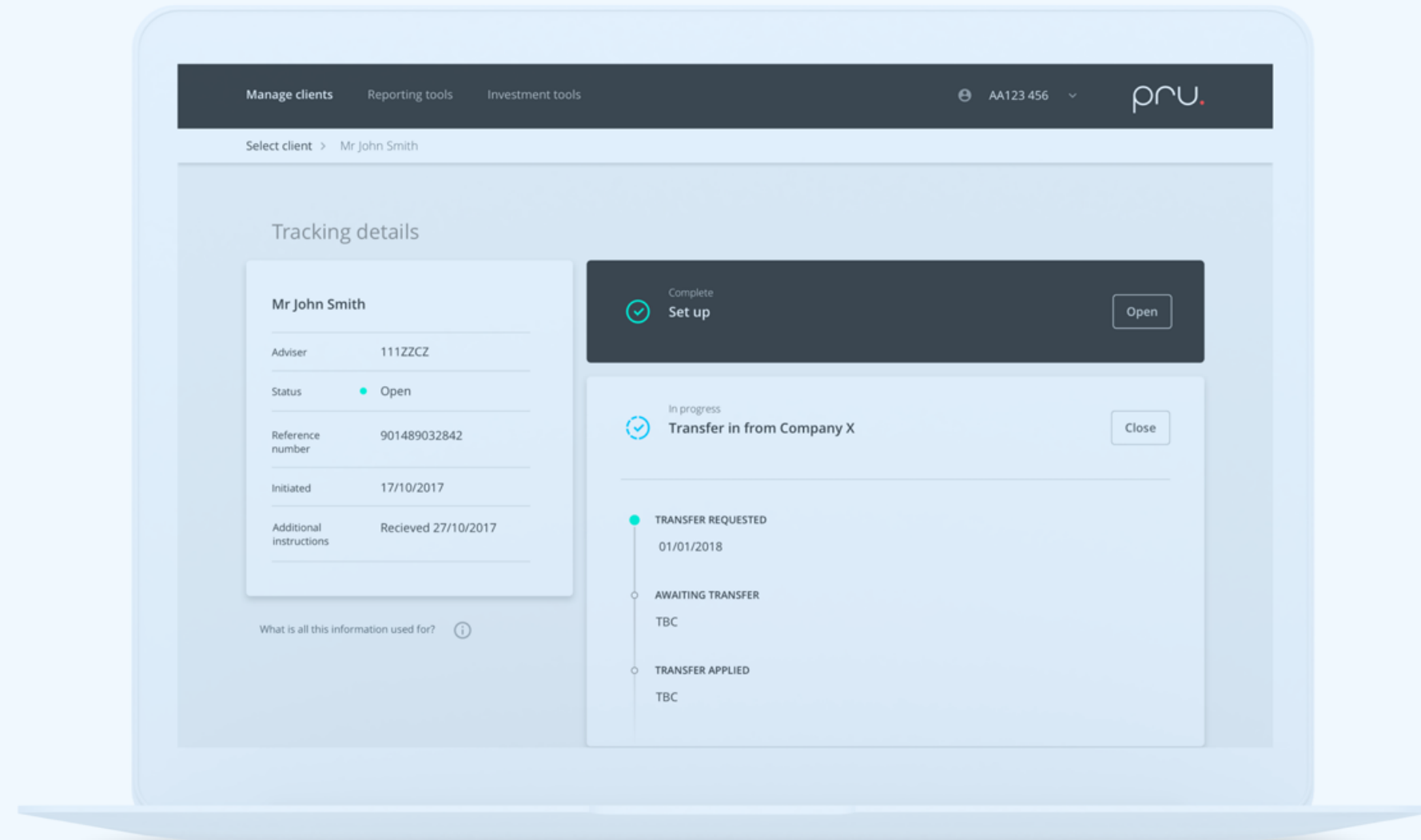
"Anything that can give you more information and makes life easier is good."

Adviser

DIGITAL ACCOUNT INTEGRATION

A stripped down version of our Activity Tracker feature was included in a limited 50 user base beta launch of Digital Account.

I created the following designs during the first design sprint for Digital Account.



Select client > Mr John Smith

Tracking details

Mr John Smith

Date of birth 01/01/1968

Age 50

Address 1 1 The Street, Somewhere AA1 1AA

Preferred contact number 0131 000 0000

Email address Somewhere@gmail.com

[Edit client details](#)

What is all this information used for? ⓘ

Retirement Account £ 40,486.49

| Account no. | Date created | Application Summary: | PoS Illustration: |
|-------------|--------------|----------------------|-------------------|
| RETQ4389233 | 30/12/2017 | ASQ4398233 | RETQ4389233 |

[Account info](#)

[Track >](#)

Illustrations [View Sonata Illustrations](#)

| Reference | Date created | Status |
|-------------|--------------|-------------|
| RETQ4389234 | 17/04/2018 | In Progress |

[View pdf >](#)

| Reference | Date created | Status |
|-------------|--------------|-----------|
| RETQ4389233 | 16/04/2018 | Completed |

[View pdf >](#)

Select client > Mr John Smith

Tracking details

Mr John Smith

Adviser 111ZZCZ

Status ● Open

Reference number 901489032842

Initiated 17/10/2017

Additional instructions Recieved 27/10/2017

What is all this information used for? ⓘ

✔ Complete **Set up** [Open](#)

⌚ In progress **Transfer in from Company X** [Open](#)

○ To do **Single contribution in** [Open](#)

⌚ In progress **Single out** [Open](#)

[Back](#)

Select client > Mr John Smith

Tracking details

Mr John Smith

Adviser 111ZZCZ

Status ● Open

Reference number 901489032842

Initiated 17/10/2017

Additional instructions Recieved 27/10/2017

What is all this information used for? ⓘ

✔ Complete **Set up** [Open](#)

⌚ In progress **Transfer in from Company X** [Close](#)

- TRANSFER REQUESTED
01/01/2018
- AWAITING TRANSFER
TBC
- TRANSFER APPLIED
TBC

○ To do **Single contribution in** [Open](#)

⌚ In progress **Single out** [Open](#)

[Back](#)

Summary

Through our research and analysis, we managed to collect valuable information and insights into the Adviser journey. Along the way we were able to identify the main difficulties that Advisers face on a daily basis. After many interviews and workshops we were able to create a set of principles that became our North Star and how the current process was failing to rectify these problems efficiently.

Through analysis of our research we were able to understand better and add more detail to our previously created key personas. An experience map was also created with all of our findings across the full end-to-end journey of the Adviser. With this experience map we could easily identify where our focus and efforts would be best applied to deliver better support for Advisers to then build stronger and more valuable relationships with their Clients.

The Submission Tracking stage of the journey was identified as our priority.

Our efforts lead to solutions that benefitted both Advisers and their Clients, by ensuring that both are kept informed, and know what is expected and when. Advisers can start to plan ahead with projected completion dates which helps them set up future diaries and events with confidence.

IAIN FRAME

UI / UX VISUAL EXPERIENCE DESIGNER

Grant Swanepole

Executive Director UX Morgan Stanley

Iain has been one of the senior members of the UX team for the last three years, and has been instrumental in many of the most pivotal projects the UX team has been engaged on. From Leap to Reasearch to IBD to Matrix to Fusion to HR to Corp Services to Carbon to helping define our new themes - and a whole raft of projects in between.

Outside of client work, Iain has always been one of the first to put his hand up to go above and beyond to help others raise our team's profile. Nothing was ever too much effort. From being a UX and Glasgow ambassador by giving presentations about UX etc, to greatly helping the Glasgow office management with all manner of design work - from branding to illustrations to posters and even videos. Iain's broad range of design skills, sense of community and pride in the work he does, has led to him being a true MS culture carrier, contributing in countless ways and winning fans across the firm.

On a personal level, I will miss him and our interactions a lot. He has been always a positive, calm measured and trusted voice to me and the team.