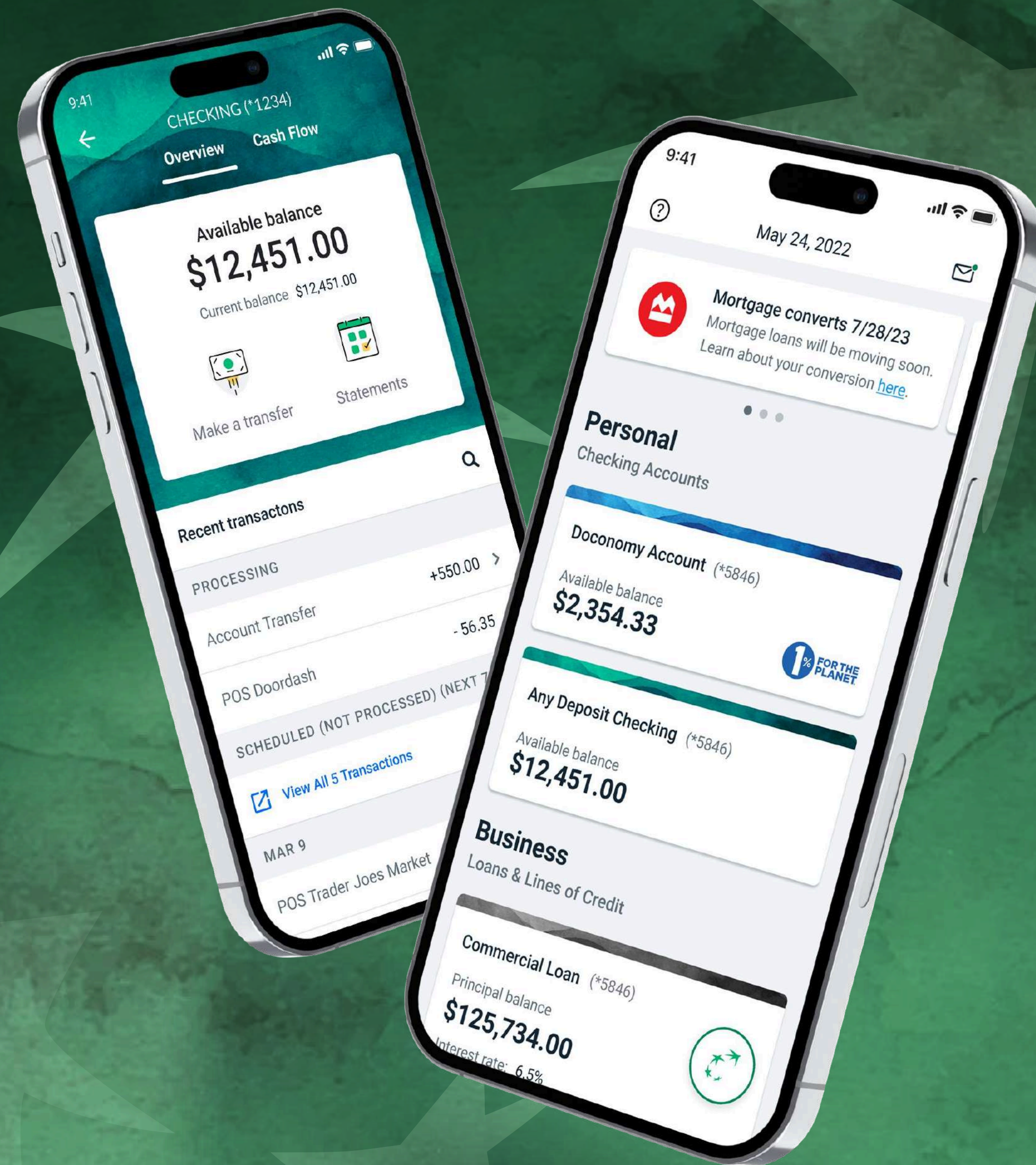# Case Study

Moving **2 million** Bank of the West customers to **BMO**

Senior Product Designer

Jonathan Capecchi

Project Overview

When **Bank of the West** was acquired by Canadian bank **BMO**. The goal of the project was to make the users journey in transitioning to a completely new bank as seamless and care free as possible.

The objective was to make the user experience **convenient, secure, and user friendly for all customers**

Project Duration

5 months prior to first conversion

My Role

Senior Product Designer

Tools

Figma, Photoshop

My Responsibilities

- User Journey Maps
- Concept Building
- User Flows
- Wireframing
- Prototyping
- Final Design and Hand off to Devs

The Team

The team for this project was build across multiple cross functional teams. We presented findings to upper management within sprints and mini sprints based on the focus at the time.

Green Team (BOTW)   Blue Team (BMO)

Design	Content Design	Project Strategy & Development	Research	Project Strategy
		Program Manager (Keleen) **Product Director** (Dan) **Senior Product** (Heather) **Senior Dev** (William)	**Project Lead** (Sarah) **Lead Researcher** (Tim)	
Senior Product Designer (Me)	**Content Lead** (Domingo) **Content Designer** (Nerissa)			**Various stakeholders**

The Problem

With over **2 Million active users** on the Bank of the West app, it was important to make all customer experiences as seamless as possible in transitioning over to the new banking app at BMO.

The Goal

The goal for the project was to provide every user confidence and ease of mind moving over to the new banking experience.

We would look to achieve this by leveraging current components and messaging patterns as well as a net new timeline feature that would be specific to every customer on the app.

The Design Process - Defining Strategy

Define

Introduce users to the news that BOTW was acquired and transitioning to a new bank.

Problem Statement:
What is happening?
Why is it happening?
What do i need to do?

Design steps:

A full product audit for key components we could use.

Stakeholder and Research interviews to define relevant past findings

Competitor Analysis on messaging - Other Banking, FinTech and Crypto apps

The Design Process - Ideate

Ideate

Once it was clear from a development standpoint on constraints, we quickly started workshops with the team to ideate on all of the key user touch points within our user journeys.

Some key steps:

User Flows & Journey maps on all product types

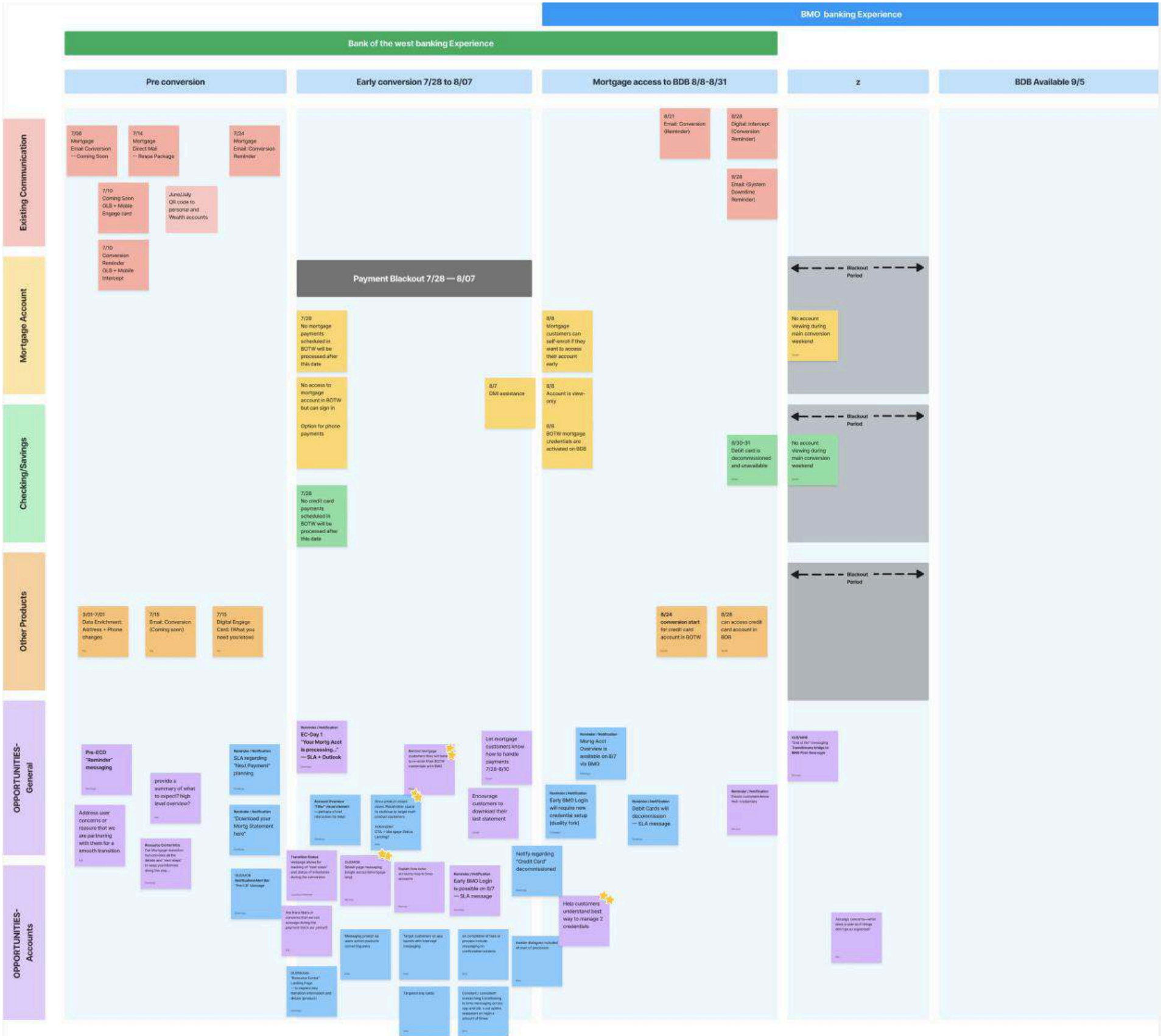Wire-framing and Rapid Prototyping workshops with loose initial ideas

Design research and Exploration
(new features / messaging displays / possible timeline feature)

Stakeholder Workshops - To show findings & Ideas to push forward

Product Flows

Introduction of messaging
Pre Conversion

Obvious Early Idea Issues

At project kick off it was made clear to the team by key stakeholders that they wanted to try and leverage design components already available to us to deliver the message for our users. This idea quickly failed due to the importance of the messaging as well as there being so many instances that were unique to different batches of our user base.
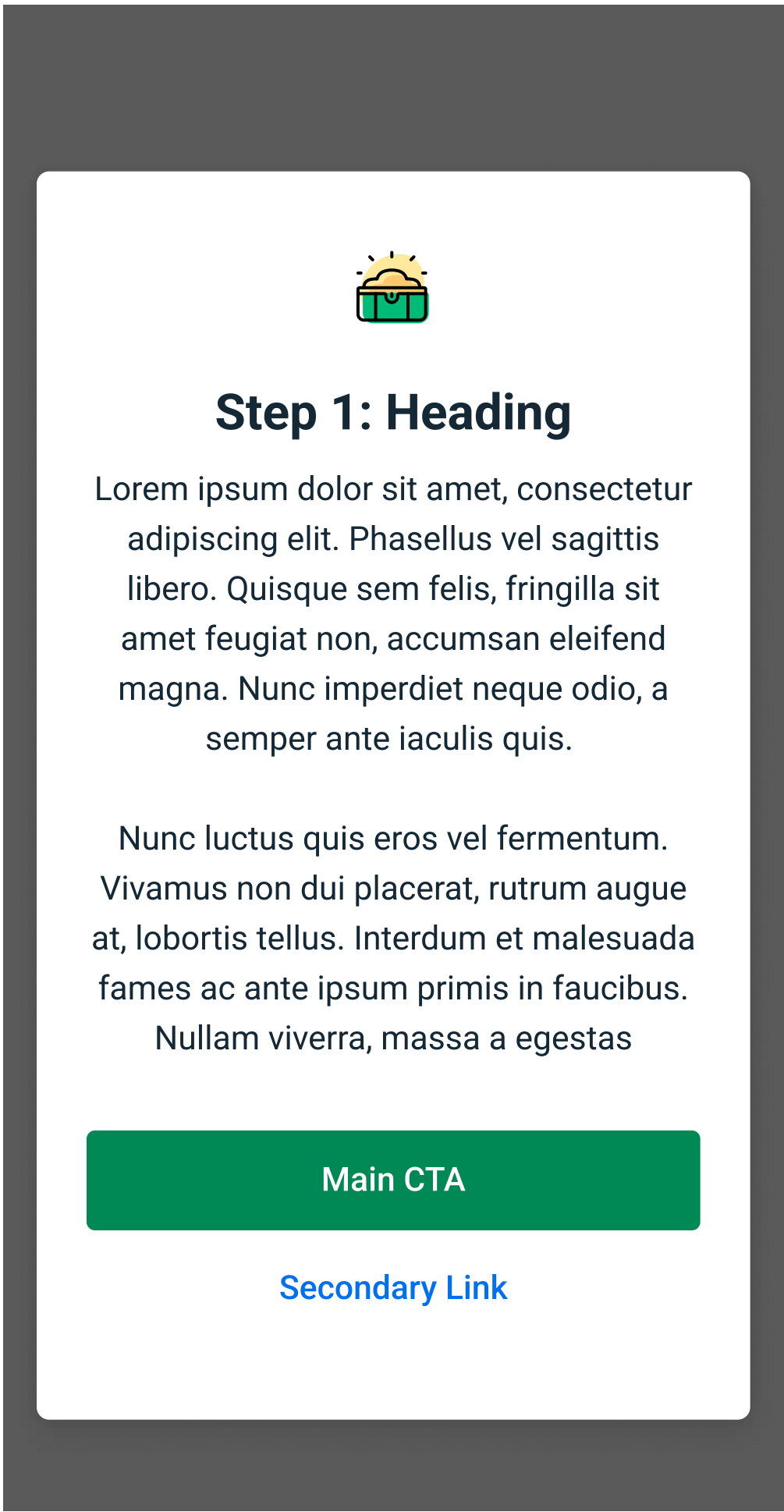
During some initial testing trails, it was quickly evident that we needed a more robust outcome and design decided to push forward with our primary ideas around a user specific timeline. This also produced very positive feedback results from our research users.
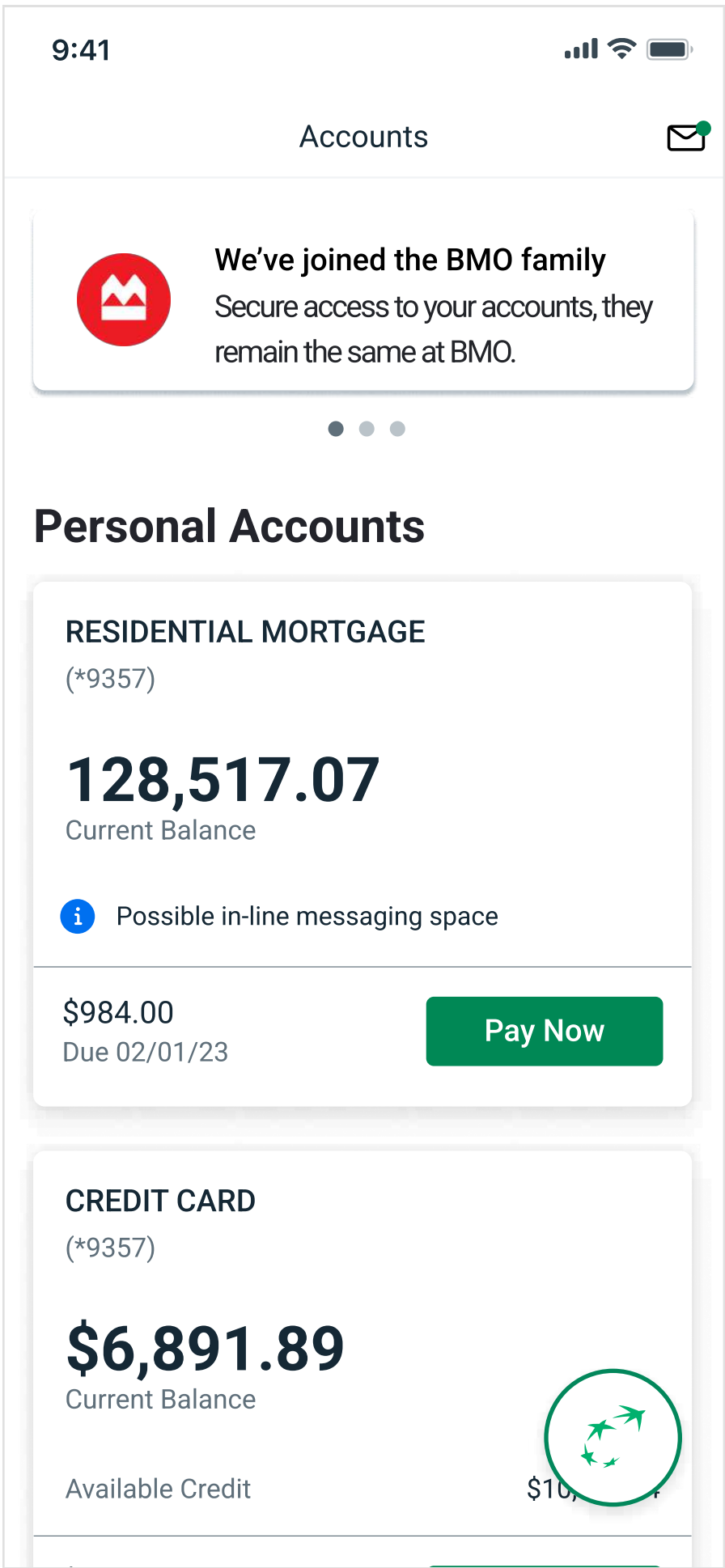
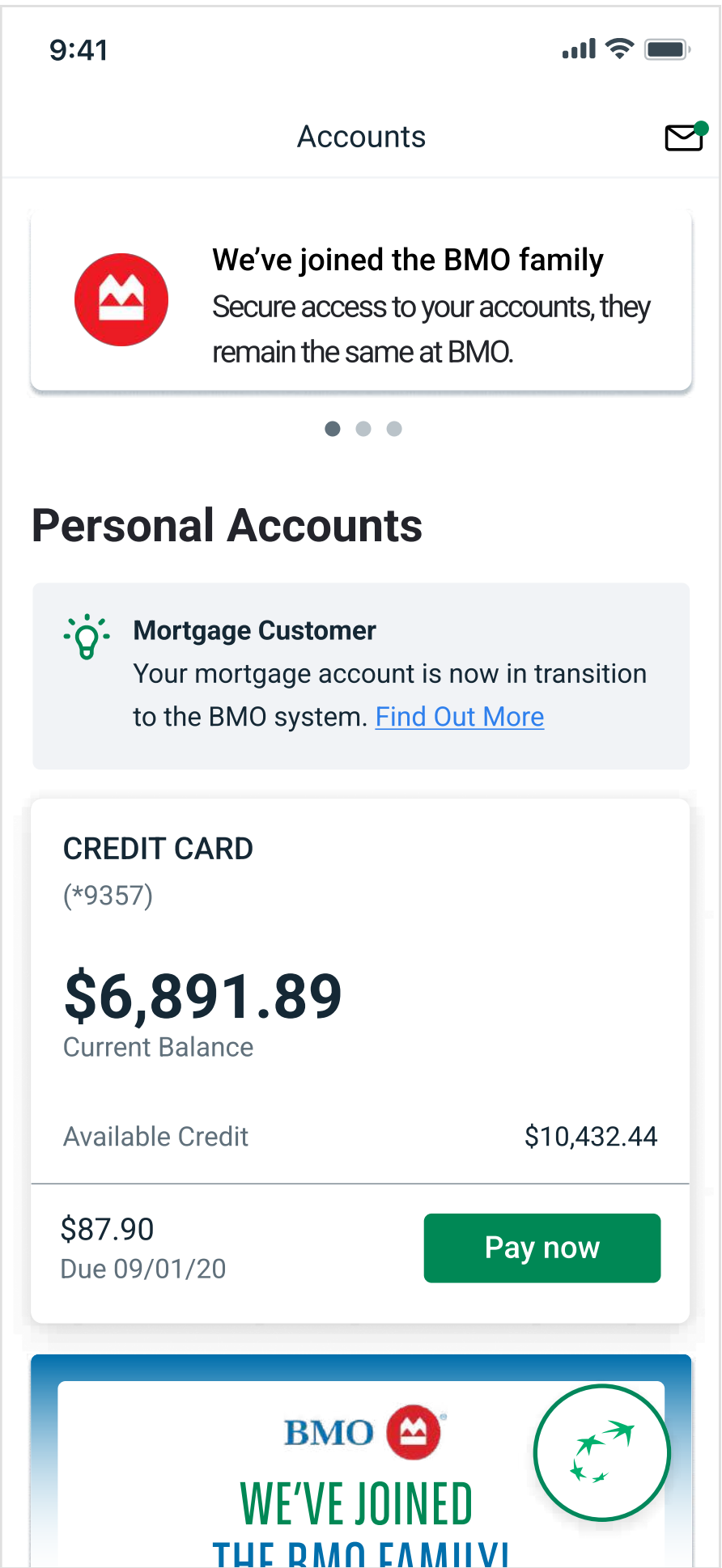# Initial failed concept of using existing components
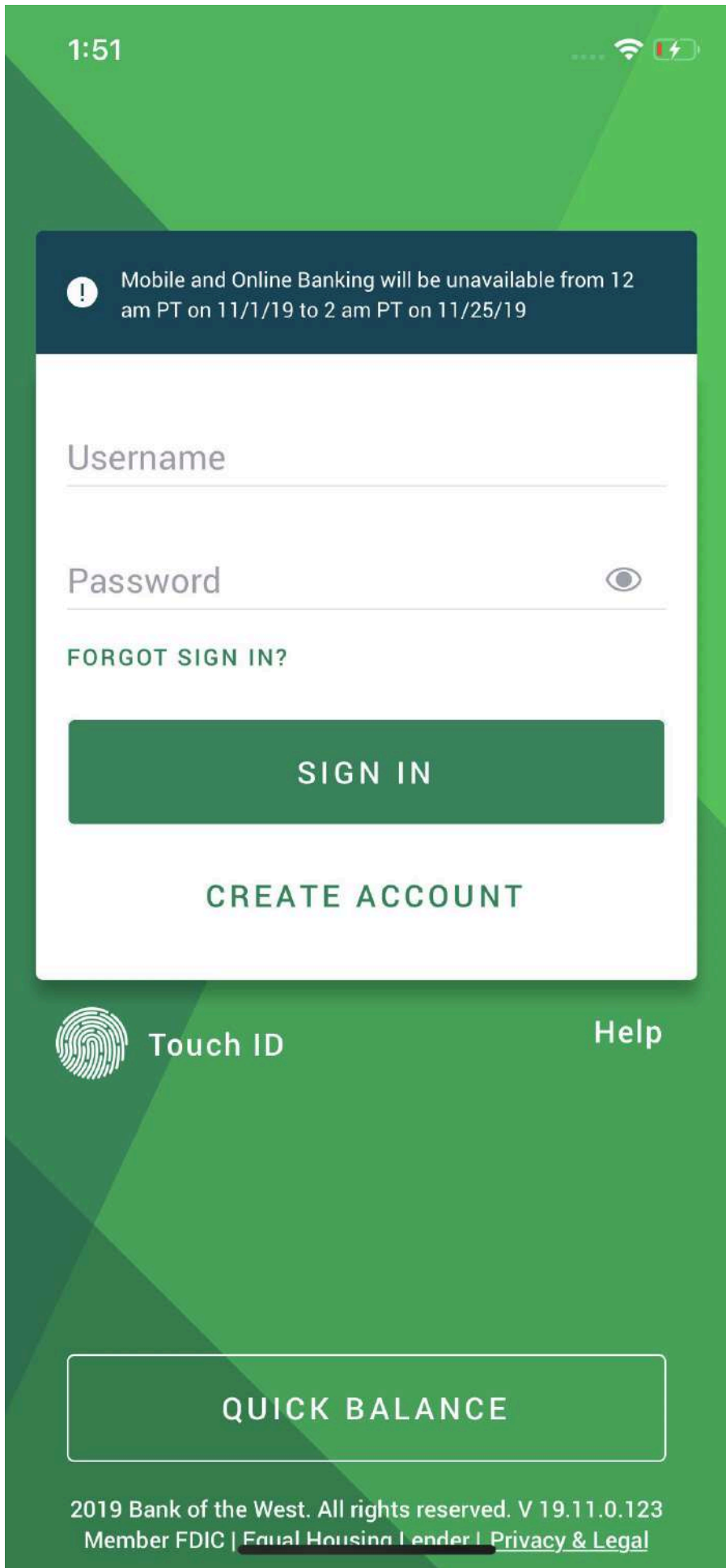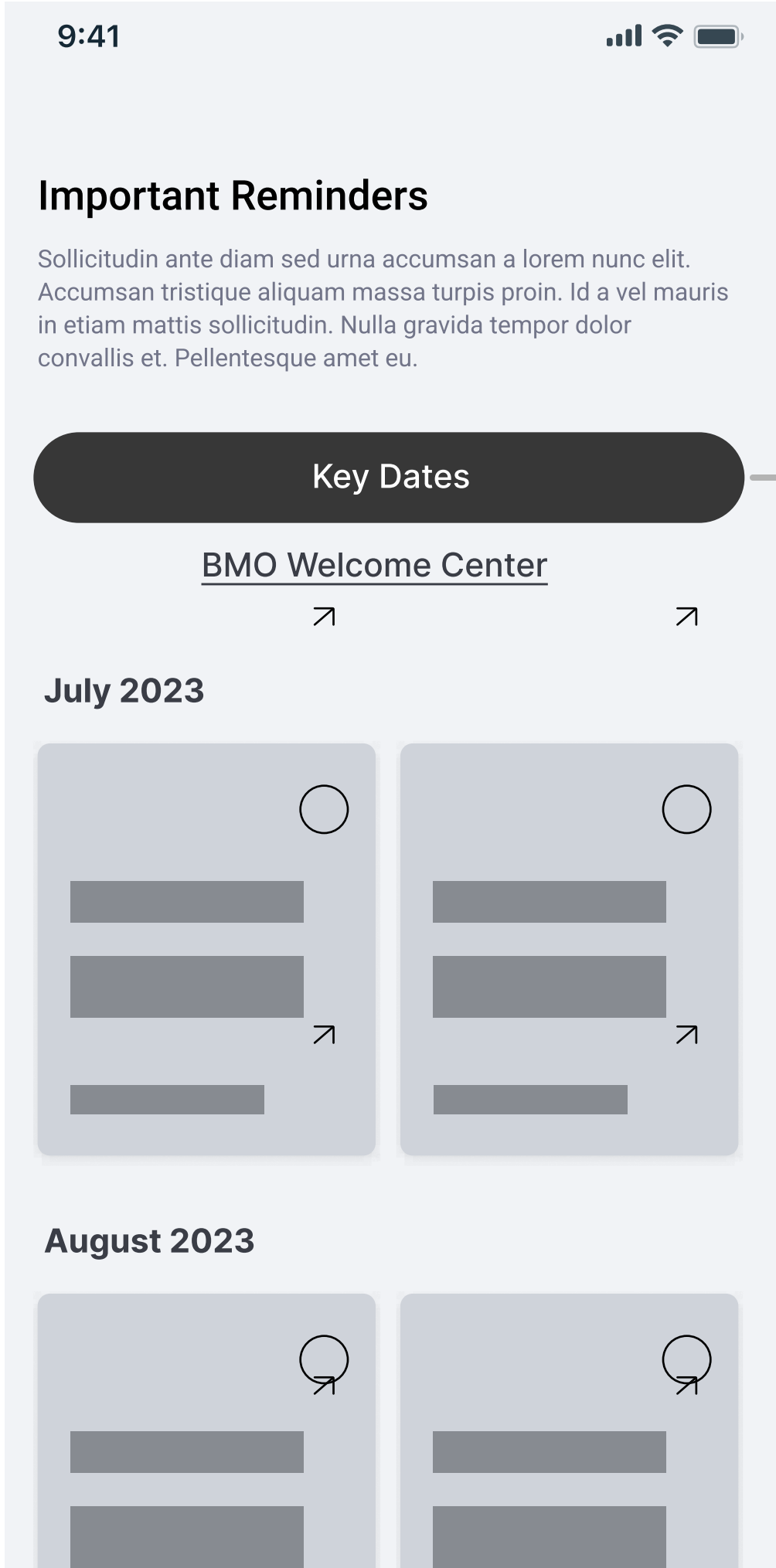

App Launch

Intercept Pop Up
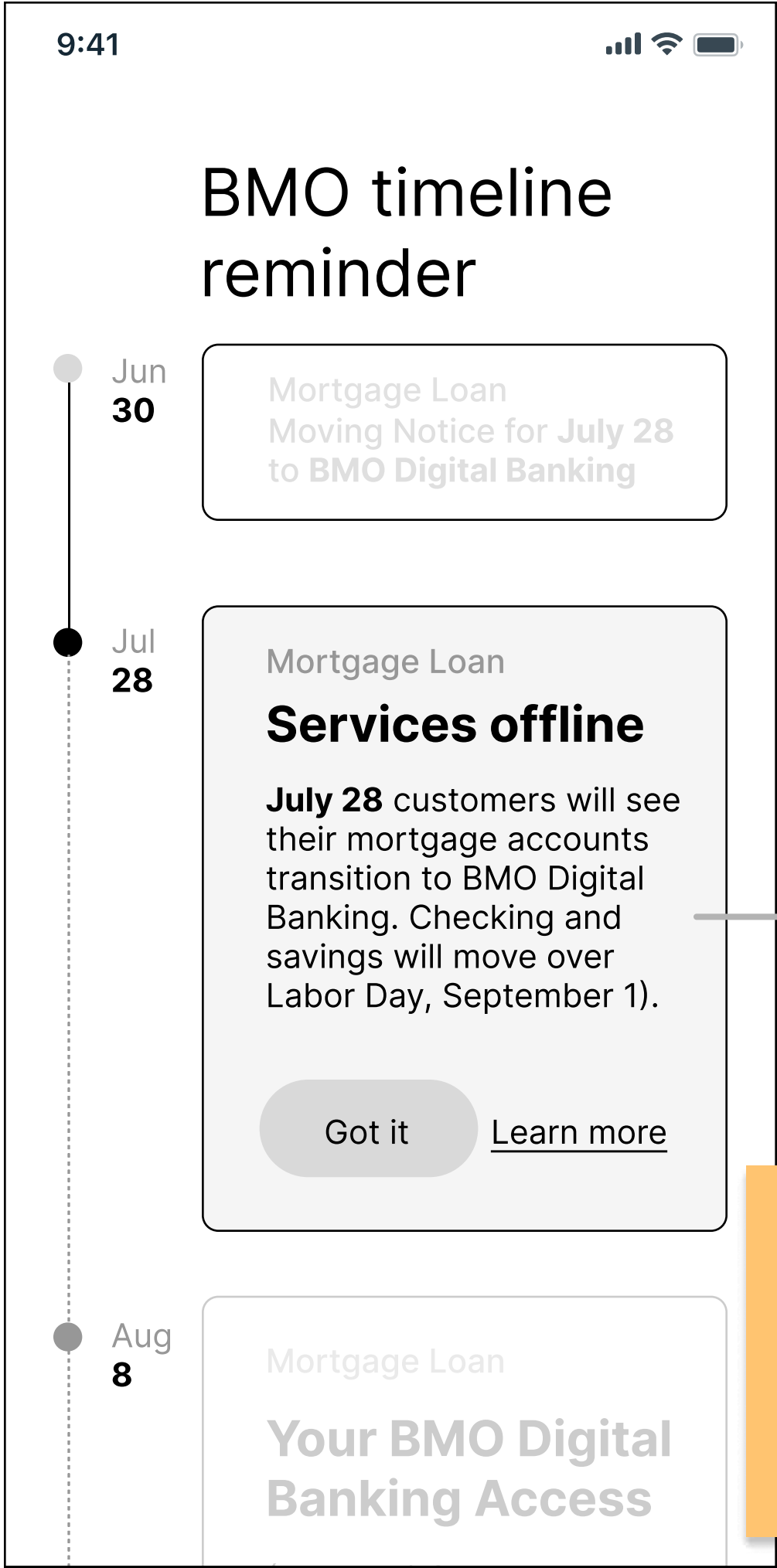

Account Overview

Showing Mortgage / Loan Account

Account Overview

Showing Mortgage Transition

Exploring User Timeline

Show all products

Important Reminders

Sollicitudin ante diam sed urna accumsan a lorem nunc elit. Accumsan tristique aliquam massa turpis proin. Id a vel mauris in etiam mattis sollicitudin. Nulla gravida tempor dolor convallis et. Pellentesque amet eu.

Key Dates

BMO Welcome Center

July 2023

August 2023

User Specific Products

BMO timeline reminder

Jun **30**

Mortgage Loan
Moving Notice for **July 28** to **BMO Digital Banking**

Jul **28**

Mortgage Loan

Services offline

July 28 customers will see their mortgage accounts transition to BMO Digital Banking. Checking and savings will move over Labor Day, September 1).

Got it   Learn more

Aug **8**

Mortgage Loan
Your BMO Digital Banking Access

July 28

Mortgages are moving

Est egestas tellus vitae sit aenean phasellus in ac turpis. Nisi sit vel vestibulum mattis eget ultricies odio leo sagittis. Lacus rutrum magna in in sed risus elementum placerat neque.

Notify Me

Aug 24

Credit Card

Est egestas tellus vitae turpis. Nisi sit vel vestib leo sagittis. Lacus rutru elementum placerat neque.

Notify Me

Push Notification
- Notify Me - closer to key dates

Email Trigger
- Notify Me - closer to key dates

BMO Welcome Center
- Product specific deep link
- Experience takes user to new platform

The Design Process - Research

Research

Once we ideated on some possible solutions to inform our users of the upcoming acquisition and what that meant for them, the team conducted user research studies to understand the pain points and preferences to identify the worst or best case scenarios.

Over the course of the full project these studies would be carried out a number of times to determine some key aspects in decision making.

Some key steps:

Workshops to define questioning and prototype flows for user interviews

Prototyping solutions with different outcomes

User Interviews and analysis to help define paths forward

Example of user feedback relating to the Timeline features and other messaging

Meghan

Detroit MI

Mortgage Only

Likes Intercept messaging on log in and feels this is a good place to house important information

Would like information relating to her specifically

Feels nervous on first hearing about her account moving to a new bank

knowing the banks values are similar it has elevated any fears about the new institution.

Diversity and sustainability important

Personal product timeline makes things much clearer

wants messaging in the same place she would expect to see accounts in overview

Would like Email / Text notifications on product types coming up to any changes

Comfortable knowing about the added grace period for payments during transition and blackout period

Understands whats going on but would like more information prior to using the app. Additional emails or video explainer
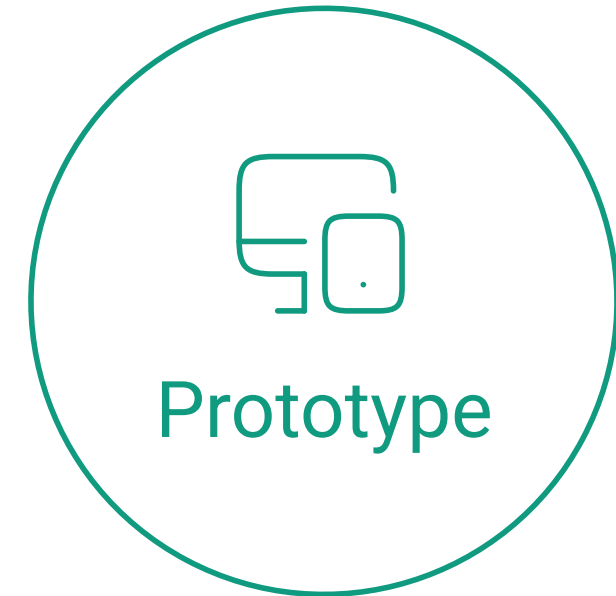
Birds Eye View of Research carried out
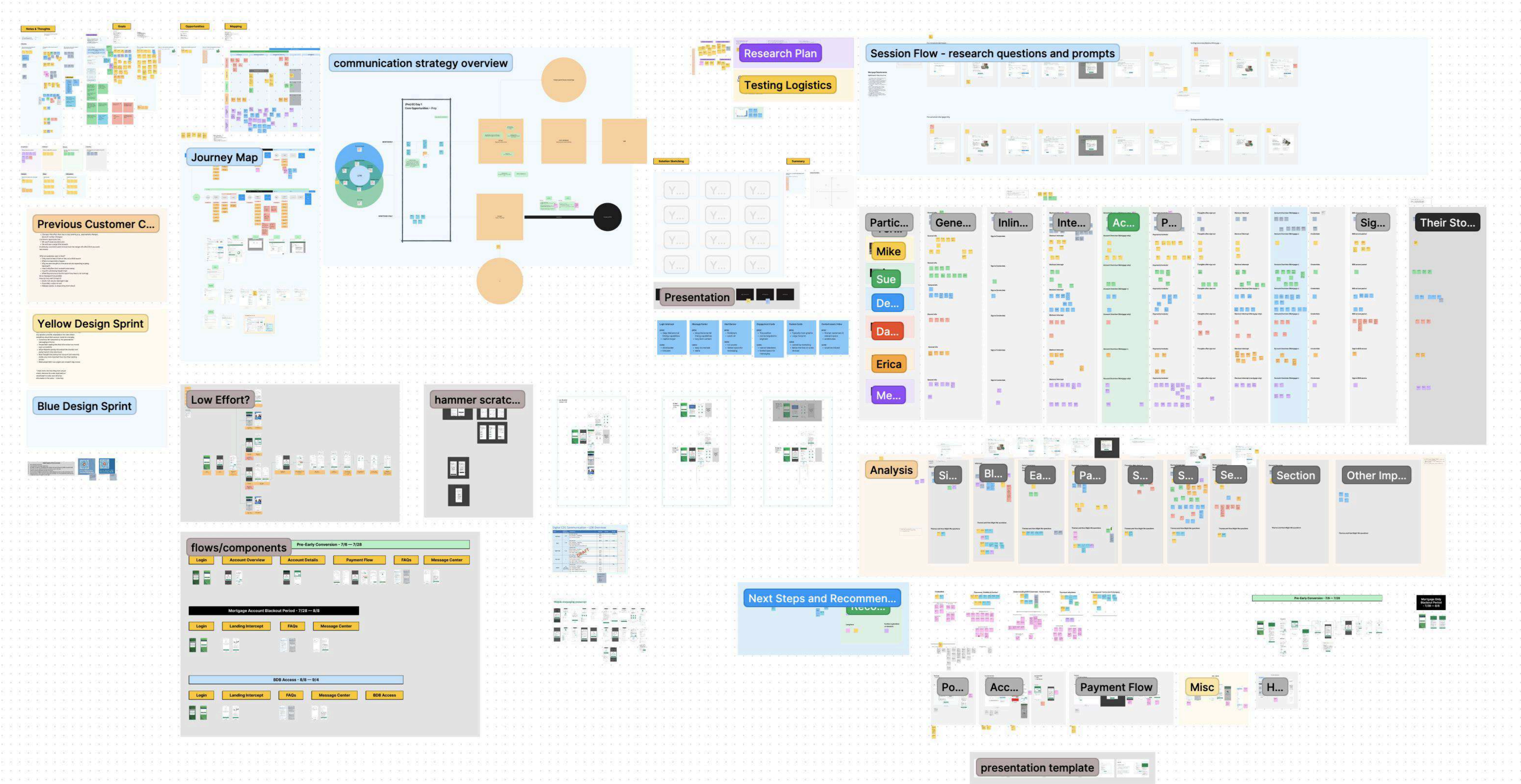
The Design Process - Design & Prototype

Prototype

After multiple rounds of workshops, research studies and analysis on findings, we went into this stage of the project defining our solutions into Hi-Fi visuals and prototyping.

Some key steps:

Cementing journey flows for best possible solutions

Taking wireframes and Lo-Fi designs to Hi-Fi and bringing the full suite of our design system and patterns into our outcomes.

Producing final prototypes to present to our stakeholders

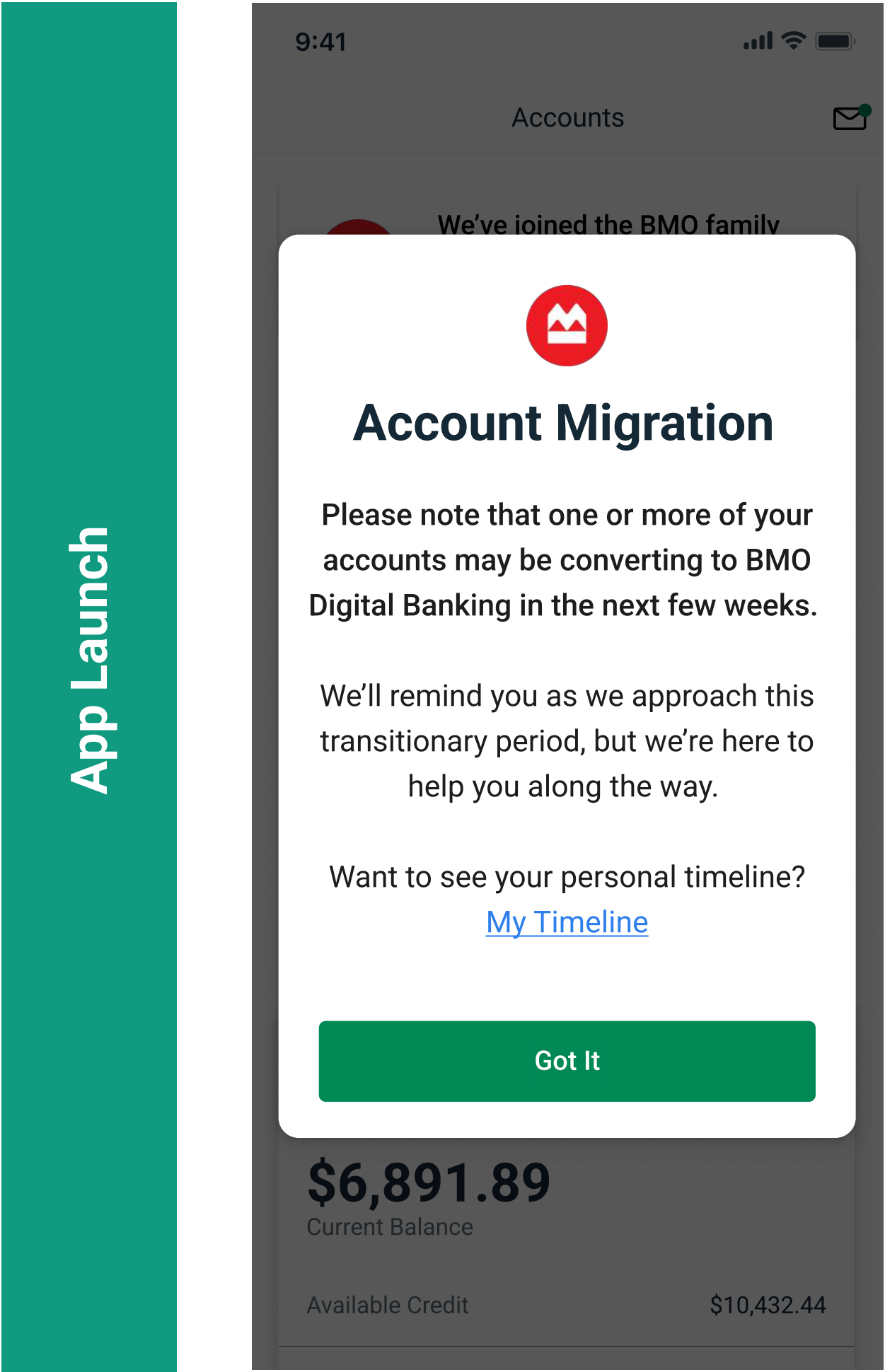Preparing design documentation for our development team for final handoff

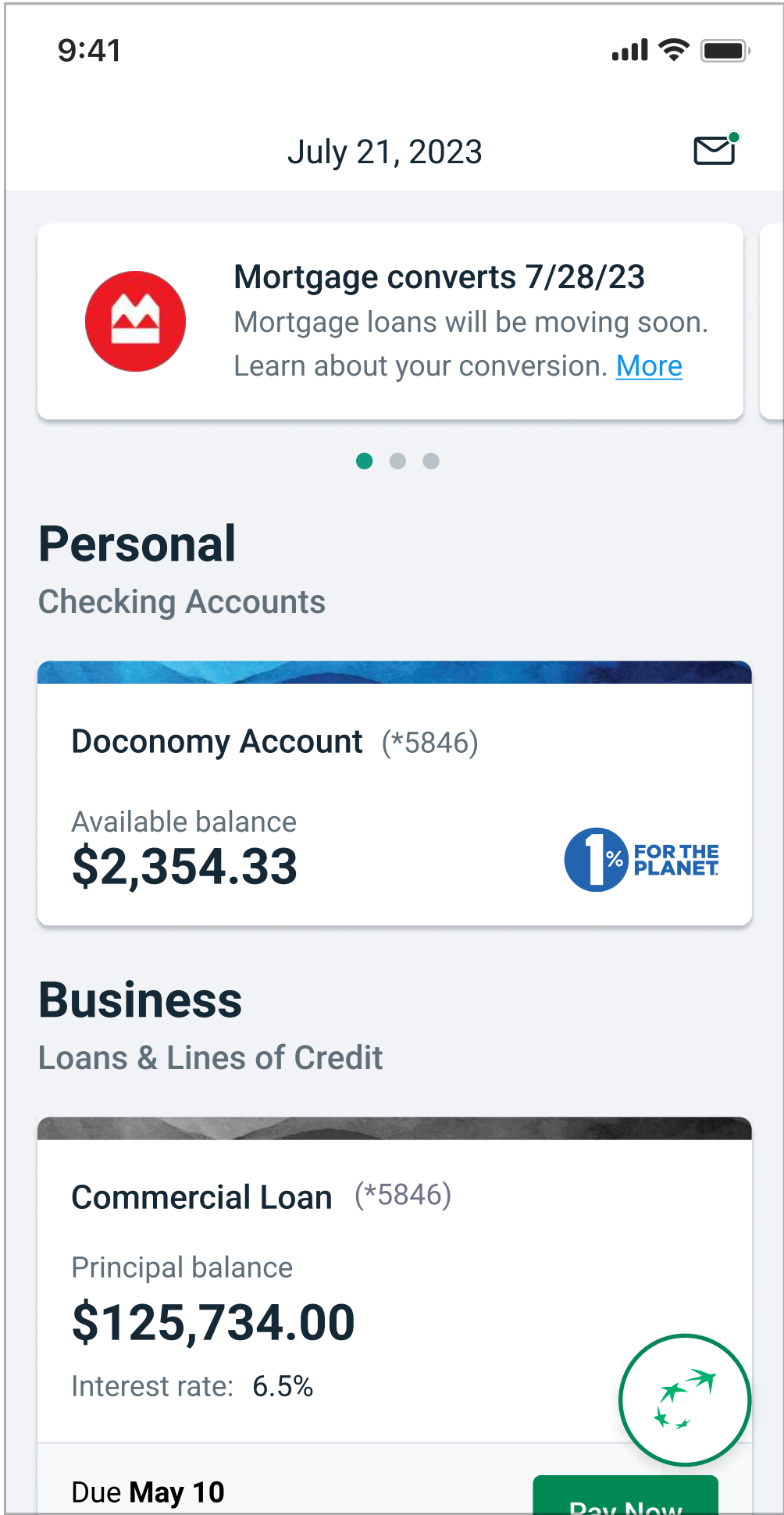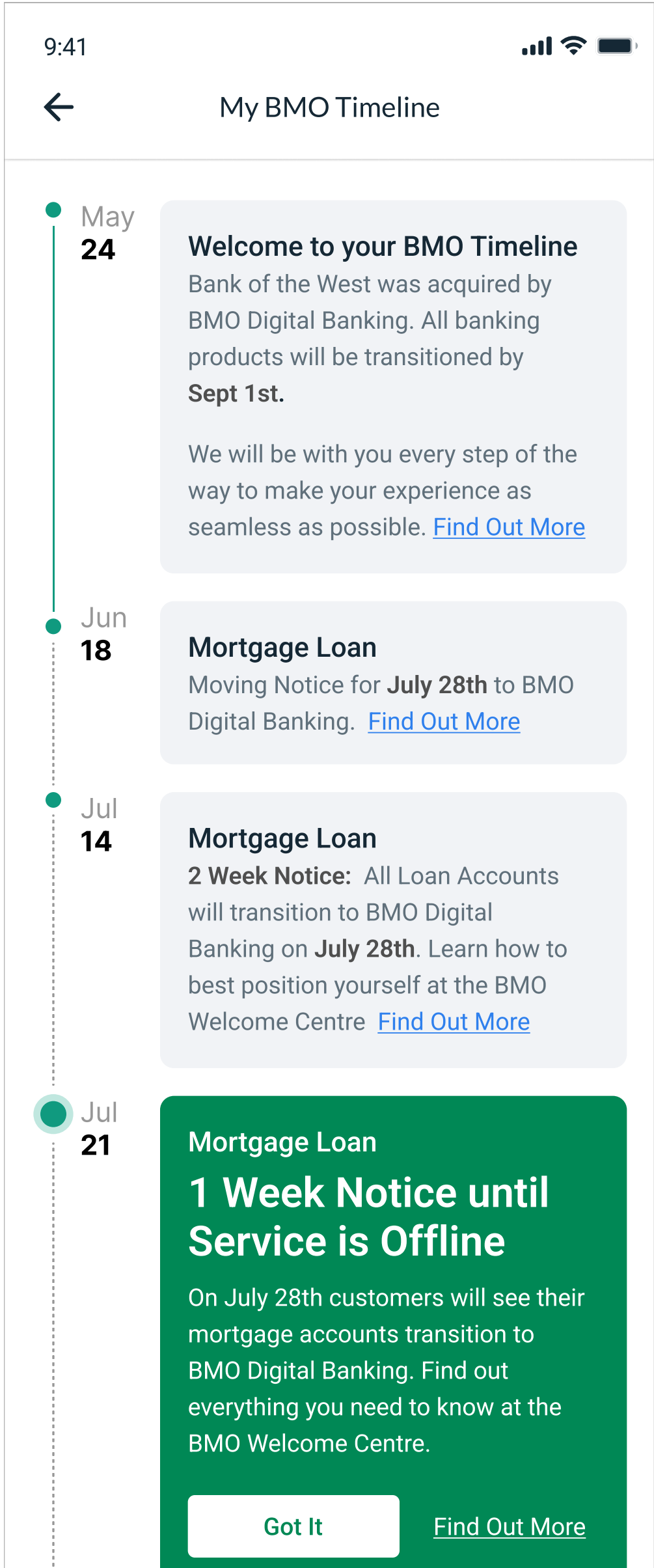# Final Outcome

User Specific Timeline

Main flow points to timeline feature

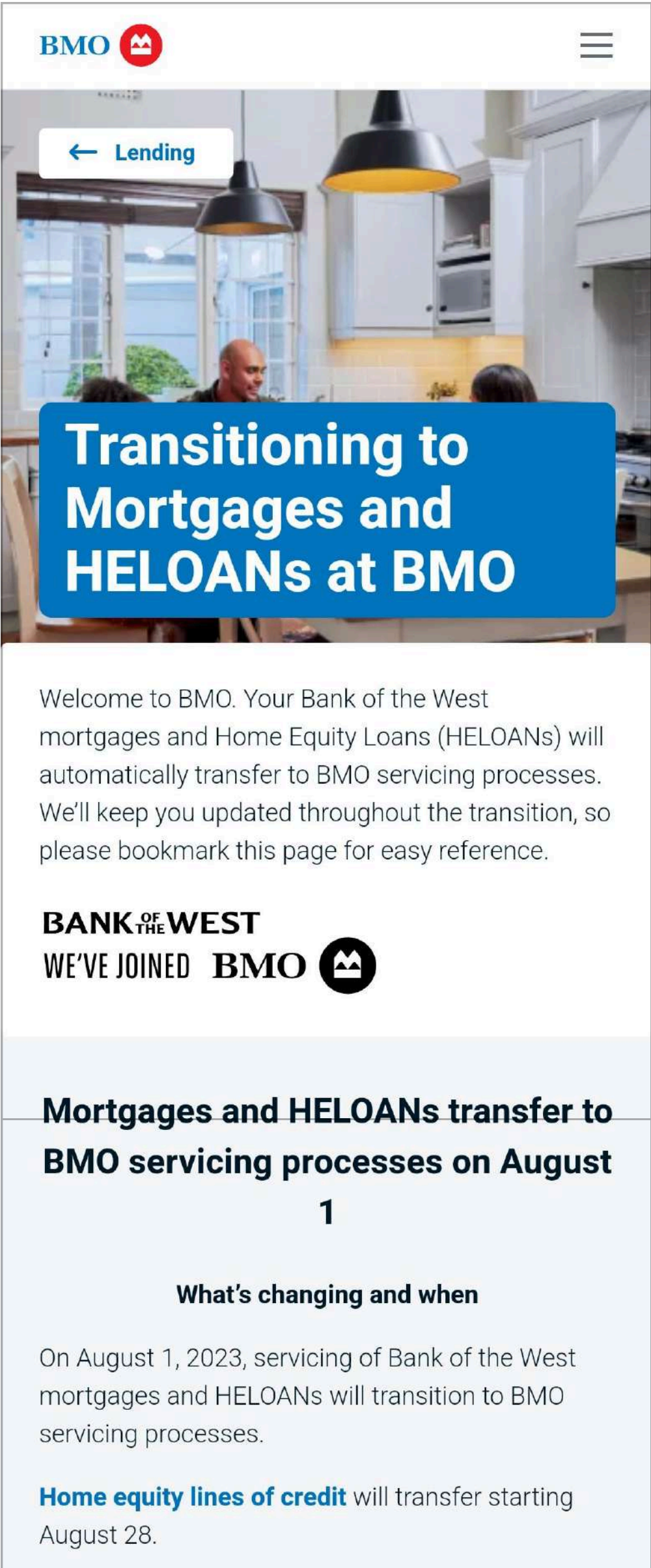### Intercept Message

Account Overview
(Essentially the app home screen)

Personalized Timeline
Specific to product types user has

Transitioning out of BOTW
In-depth information was housed on BMO

App Launch

9:41

Accounts

We've joined the BMO family

Account Migration

Please note that one or more of your accounts may be converting to BMO Digital Banking in the next few weeks.

We'll remind you as we approach this transitionary period, but we're here to help you along the way.

Want to see your personal timeline?

My Timeline

Got It

$6,891.89
Current Balance

Available Credit $10,432.44

9:41

July 21, 2023

Mortgage converts 7/28/23
Mortgage loans will be moving soon. Learn about your conversion. More

Personal
Checking Accounts

Doconomy Account (*5846)

Available balance
$2,354.33   1% FOR THE PLANET

Business
Loans & Lines of Credit

Commercial Loan (*5846)

Principal balance
$125,734.00

Interest rate: 6.5%

Due **May 10**   Pay Now

Introduction of floating trigger to personalized timeline

9:41

My BMO Timeline

May 24
Welcome to your BMO Timeline
Bank of the West was acquired by BMO Digital Banking. All banking products will be transitioned by **Sept 1st.**

We will be with you every step of the way to make your experience as seamless as possible. Find Out More

Jun 18
Mortgage Loan
Moving Notice for **July 28th** to BMO Digital Banking. Find Out More

Jul 14
Mortgage Loan
2 Week Notice: All Loan Accounts will transition to BMO Digital Banking on **July 28th**. Learn how to best position yourself at the BMO Welcome Centre Find Out More

Jul 21
Mortgage Loan
1 Week Notice until Service is Offline

On July 28th customers will see their mortgage accounts transition to BMO Digital Banking. Find out everything you need to know at the BMO Welcome Centre.

Got It   Find Out More

BMO

← Lending

Transitioning to Mortgages and HELOANs at BMO

Welcome to BMO. Your Bank of the West mortgages and Home Equity Loans (HELOANs) will automatically transfer to BMO servicing processes. We'll keep you updated throughout the transition, so please bookmark this page for easy reference.

BANK OF THE WEST WE'VE JOINED BMO

Mortgages and HELOANs transfer to BMO servicing processes on August 1

What's changing and when

On August 1, 2023, servicing of Bank of the West mortgages and HELOANs will transition to BMO servicing processes.

Home equity lines of credit will transfer starting August 28.

Bank of the West

Final Product

The Problem

During the process of delivering a solution for our 2 Million active app user's, we always knew that some people just arrive late to any party and in this instance we wanted to make sure we had a those users covered. Even after multiple email, paper mail, digital campaigns and press, we had to make sure everyone was covered to make a smooth transition to the new banking platform.

The Goal

The goal was to leave no one behind. As an end of life product, users who launched the BOTW app after the conversion to BMO would gain instant access without login to key messaging leading the user to their new banking experience.

End of life screens when full transition to bMO was complete

Accounts moved

9:41

Visit BMO to Sign In

BANK OF THE WEST
WE'VE JOINED BMO M

Bank of the West is a trade name used by BMO Harris Bank N.A. Banking products and services are subject to approval and are provided by BMO Harris Bank N.A. Member FDIC.
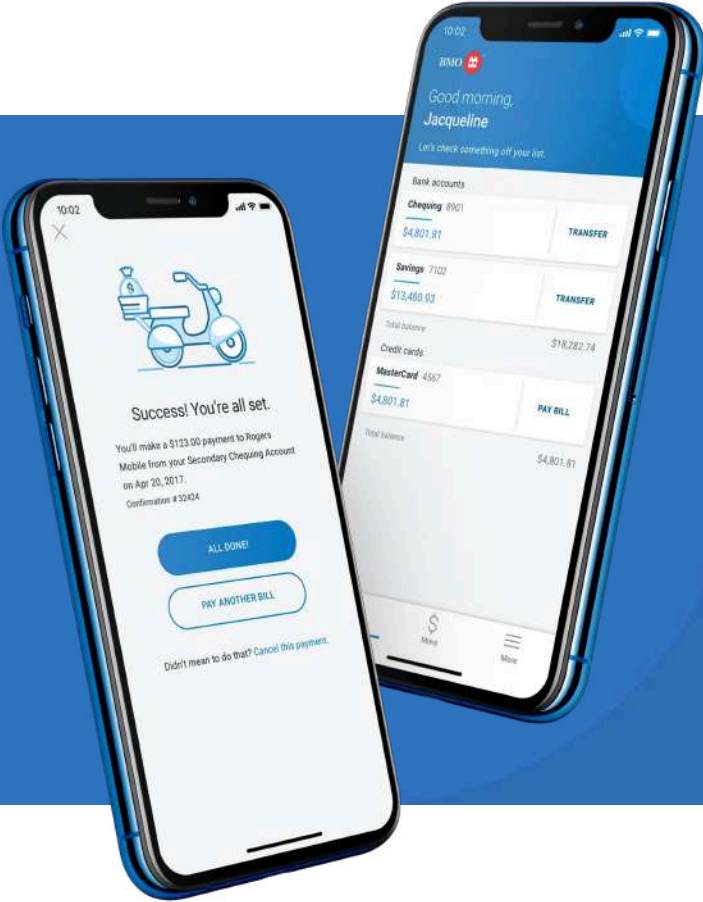
We've joined the BMO family

It's exciting to announce that as of September 6, 2023 Bank of the West has joined BMO to bring you new advantages. Your account(s) have moved over securely, so get the BMO app to sign in with your Bank of the West username and password today.

● ○ ○

Sign In with BMO

Make the user feel at ease with the process

9:41

Visit BMO to Sign In

Continue banking as usual

Sign in with the BMO Mobile Banking app today. Secure access to your account(s) remains the same at BMO. You'll enjoy more benefits, with a greater network of branches — offering more ATMs and the ability to deposit in all 50 states.

○ ● ○

Sign In with BMO

9:41

Visit BMO to Sign In

Frequently asked questions

Why has BMO acquired Bank of the West?   +

Will my account number(s) be the same?   +

Does BMO have a focus on sustainability?   +

What's the impact to my banking relationships?   +

If you have any questions, you can learn more by visiting our website or reach out to us at info@botwtransition.com

○ ○ ●

Sign In with BMO

Download the new app

9:41

Search

BMO Mobile Banking
BMO Financial Services

GET

93.2k RATINGS	AWARDS	CHART
4.9★★★★★	Editors' Choice Apps	**#10** Finance

10:02

BMO

Good morning, Jacqueline

Let's check something off your list.

Bank accounts

Chequing 8901
$4,801.81   TRANSFER

Savings 7102
$13,480.93   TRANSFER

Total balance $18,282.74

Credit cards

MasterCard 4567
$4,801.81   PAY BILL

Total balance $4,801.81

10:02

Success! Y

You'll make a $123.00 Mobile from your Seco on Apr 20, 2017.
Confirmation # 32424

Didn't mean to do th

Today	Games	App	Arcade	Search

The Design Process - Development

Dev

With development being and integral part of our design process it made for a smooth transition of assets and design thinking.

Some key steps:

Design & Spec sheet handoff

Technical testing

Prep for launch on specific features based on time frames and product migrations

Conversion Round Up

Pre Conversion -

- Pinpointing messaging opportunities before the first product conversion date which was for Mortgage accounts.
- Email communication, breaking the acquisition news and what lays ahead for the bank.
- Direct mail to customers.

Early conversion 7/28 to 8/07 -

- Mortgage accounts would be the first product type to migrate to the new BMO experience. Testing experience and using this product as a test case before the main conversion of all products. Allowing time for any unforeseen circumstances to be corrected leading into Main Conversion.

Main Conversion 9/1-9/4

- The main conversion of all products would be take place over a holiday weekend with a complete black out on all products types. Leading to a final BOTW experience in which all users accessing the app would be presented with the same key information leading into the transfer to a new app and new banking experience.