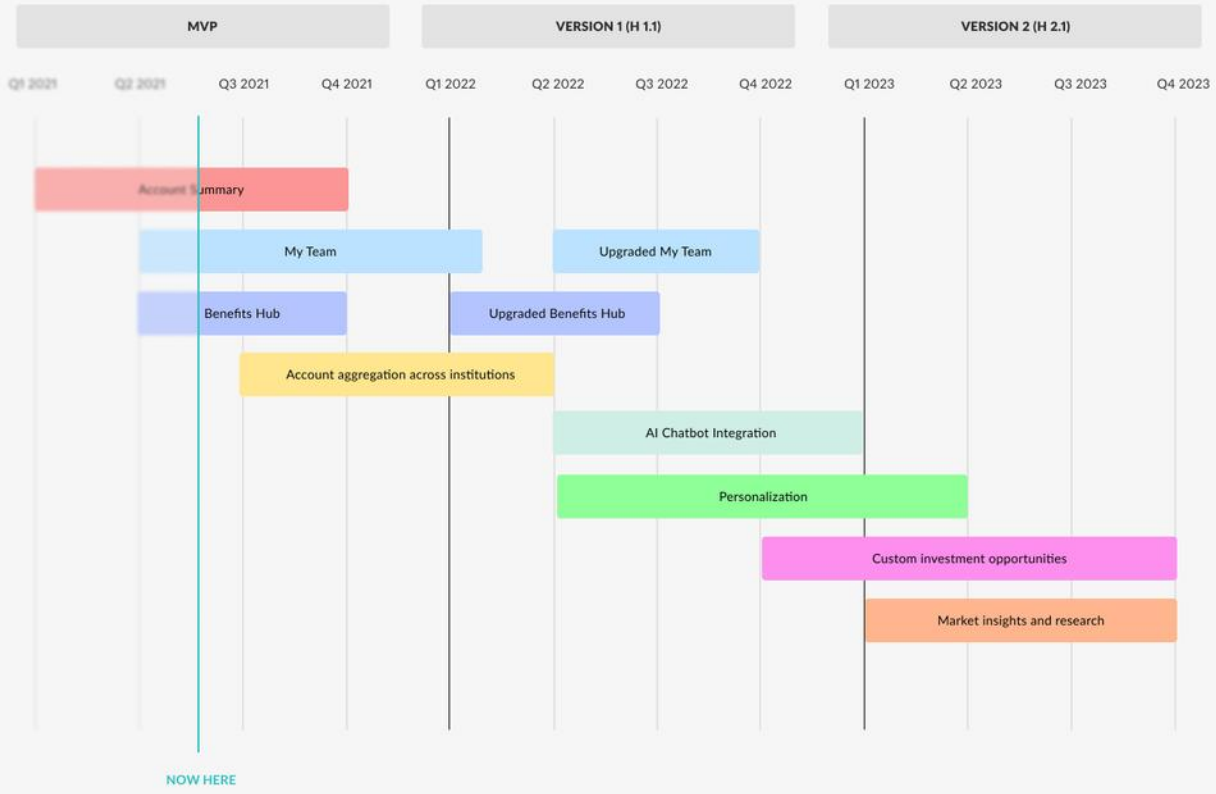
WELLS FARGO AFFLUENT MOBILE APP



WHAT WAS DONE (MVP)

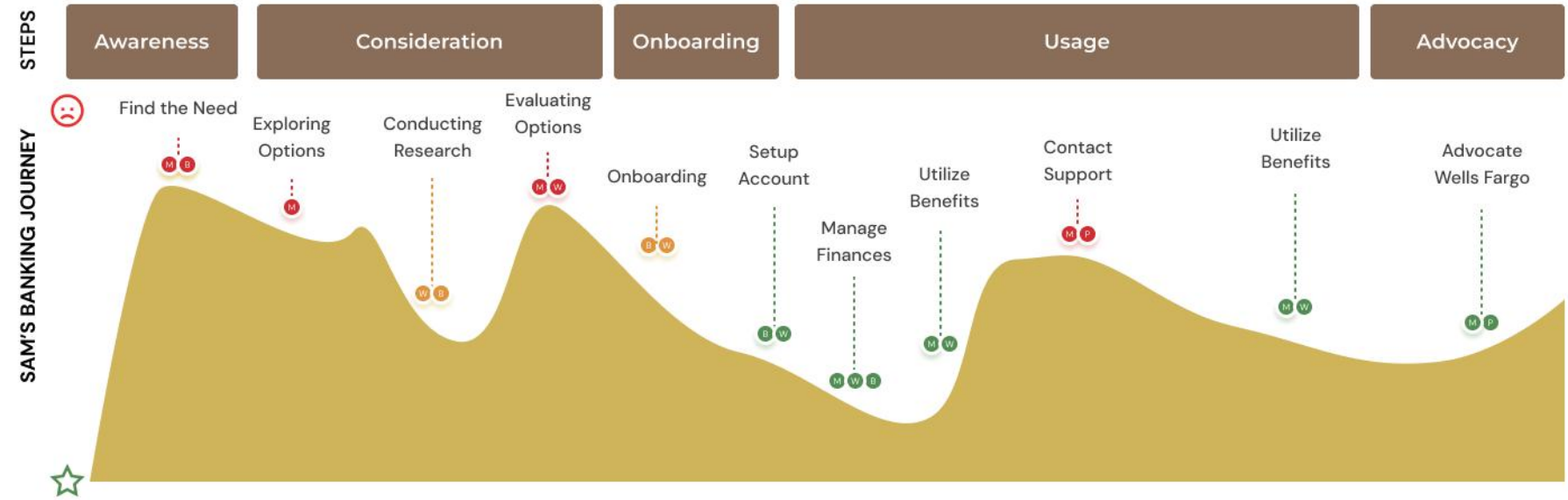
- Account Summary
- My Team
- Benefits Hub
- Account aggregation across institutions

WHAT'S NEXT (HORIZON 1)

- Advanced Investment Accounts
- Upgraded My Team
- Upgraded Benefits Hub
- AI Chatbot Integration
- Personalization
- Custom investment opportunities
- Market insights and research

Sam's Banking Journey Map

Premier Mobie Banking



FEATURES

- Personalized marketing and outreach
- Emphasis on privacy and security
- Access to specialize expertise

- Comprehensive financial management
- Personalized advice/ recommendations
- Dedicate support/acct. management

- Streamlined onboarding experience
- Account consolidation/ migration tools
- Integration with existing systems

- Intuitive and responsive user interface
- Consolidate financial overview
- Advanced analytical tools and reporting

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- Personalized communications
- Exclusive events and experiences
- Referral incentives and rewards

QUESTIONS

- What challenges/painpoints do you face in managing your financial affairs?
- What level of specialized expertise and advisory services do you require?

- What are the primary concerns or reservations about adopting a new mobile banking app?
- How do you currently manage your complex financial affairs?

- What are your expectations for a streamlined and efficient onboarding?
- How can the bank assist in onboarding/migrating existing accounts, portfolios ,and investments to the new mobile app?

- How can we provide a more intuitive user-friendly interface for the mobile app?
- Can we better integrate with external services/tools to manage your finance?

- How can we provide a more intuitive and user-friendly interface for the mobile app?
- Can we better integrate with external services/tools to manage your finances?

- Does Wells Fargo provide exceptional service exceeding your expectations?
- Are there mechanisms for feedback and input on the mobile apps experiences?

JENNIFER ZHAO

THE ACTIVE INVESTER

WELLS FARGO



"The markets don't reward intuition—they reward information and execution. I'm not interested in following trends; I'm focused on identifying patterns that others miss. For me, investing is about proving that analysis consistently beats conventional wisdom."

PERSONAL

Gender: **Female**

Age: **36**

Location:**Concord, CA**

Education: **University of Pennsylvania, BS**
UPenn Warton, MBA

Role: **CFO, Fintech Startup**

Income: **$300,000**

Net Worth: **$2,100,000**

TECHNOLOGY

Desktop	★ ★ ★ ★ ☆
Mobile	★ ★ ★ ★ ★
Tablet	★ ★ ★ ☆ ☆

SOCIAL MEDIA

Facebook Instagram
Reddit Linkedin

DAY IN THE LIFE

Morning
Jennifer wakes at 5:30 AM to check pre-market indicators and Asian market performance, executing several trades based on overnight earnings reports. During her morning run, she dictates investment ideas while listening to a financial podcast. Before leaving for work, she reviews the app's AI-generated market analysis highlighting unusual movements in her energy holdings and sets several price alerts and conditional orders.

Afternoon
At lunch, Jennifer analyzes a potential healthcare investment using the app's advanced charting tools and technical indicators. Between meetings, she evaluates a tax-loss harvesting opportunity and uses scenario modeling to simulate portfolio reallocation strategies. She receives a message from her investment advisor about an emerging market ETF they'd discussed, saving it to review later.

Evening
After dinner, Jennifer conducts research using the app's screening tools to identify investments matching her growth and volatility criteria. She reviews her daily portfolio performance through interactive visualizations showing attribution analysis across sectors. Before bed, she sets up conditional orders for overnight European market movements and checks commodity futures and international indices one final time.

GOALS

- Consistently achieve returns that exceed major indices through active management and strategic positioning — High
- Staying on track for potential early retirement at 60-62 while maintaining desired lifestyle — High
- Discover emerging trends and investment possibilities before they become widely recognized — Mid
- Receive high-value professional perspectives while maintaining control over investment decisions — High

NEEDS

- Direct communication channel to investment specialists when needed, without forcing unnecessary interactions — High
- Comprehensive view of holdings across all institutions with customizable reporting — High
- Ability to configure information displays according to her specific monitoring preferences — Low
- Instantaneous price updates, market movements, and news with minimal latency — Mid

MOTIVATIONS

- Strives to build sufficient wealth to have complete freedom over career and life choices — High
- Motivated by identifying emerging trends and positioning her portfolio to benefit from future market developments — High
- Motivated by finding the most effective ways to maximize returns while minimizing wasted time and resources — Mid

FRUSTRATIONS

- Banking apps that offer diluted versions of professional trading tools with limited technical analysis capabilities — High
- Representatives who don't understand advanced investment concepts or platform technical capabilities — High
- Dumbed-down" financial analysis and visualizations that lack the depth and customization she requires — Mid
- Critical features available only on desktop versions, hampering her ability to manage investments on the go — High

PREVIOUS EXPIRIENCE

Jennifer's financial expectations have been shaped by professional trading platforms like Bloomberg Terminal, making her dissatisfied with typical consumer banking apps that offer limited functionality, slow data, and cumbersome authentication. Her fintech career has established high standards for visualization, real-time information, and analytical depth, while mixed customer service experiences have led her to value advisors who match her technical knowledge. These experiences have made Jennifer highly discriminating about financial tools, quick to abandon platforms that can't keep pace with her active trading style, and unwilling to compromise on speed or analytical capabilities.