

CASE STUDY

# ATB UNLEASHED

A reimagined CRM web application

NEIL GRAHAM



The ATB logo consists of the letters 'ATB' in a bold, white, sans-serif font, centered within a white square border. This square is set against a solid blue rectangular background.

**ATB** is Alberta's largest financial institution.  
It is also the largest public bank in North America.

**800,000**  
customers

**5,000**  
team members



As part of ATB's five year digital transformation initiative, its Experience Design division reimaged all customer and team members digital experiences.

**ATB Unleashed** was a major part of this transformation. The key objective was to significantly improve CRM interaction between customers and ATB team members.

This project's duration was 2.5 years.





# MY ROLE

As a Product Designer, I collaborated with another designer, a product owner, 2 researchers, an analyst and 10 engineers.

- Helped define business goals
- Reviewed research, discovering user needs and pain points
- Co-facilitated UX workshops
- Designed wireframes and high fidelity prototypes
- Designed and expanded the component library and style guide
- Conducted user tests in collaboration with Research
- Worked with analysts to monitor performance, gather data and make iterative design improvements
- Provided implementation support and guidance to Engineers

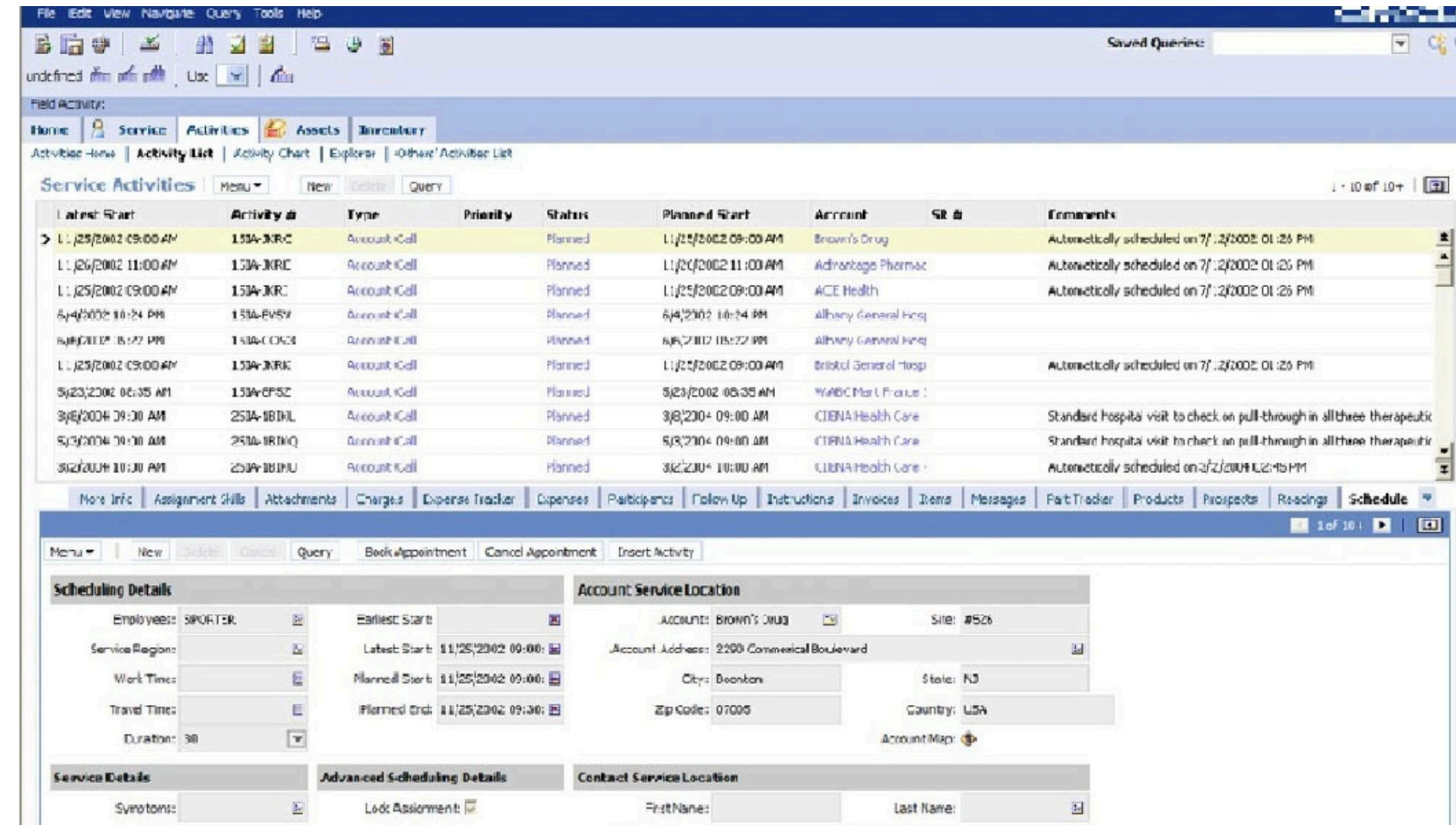


# INITIAL PROBLEM STATEMENT

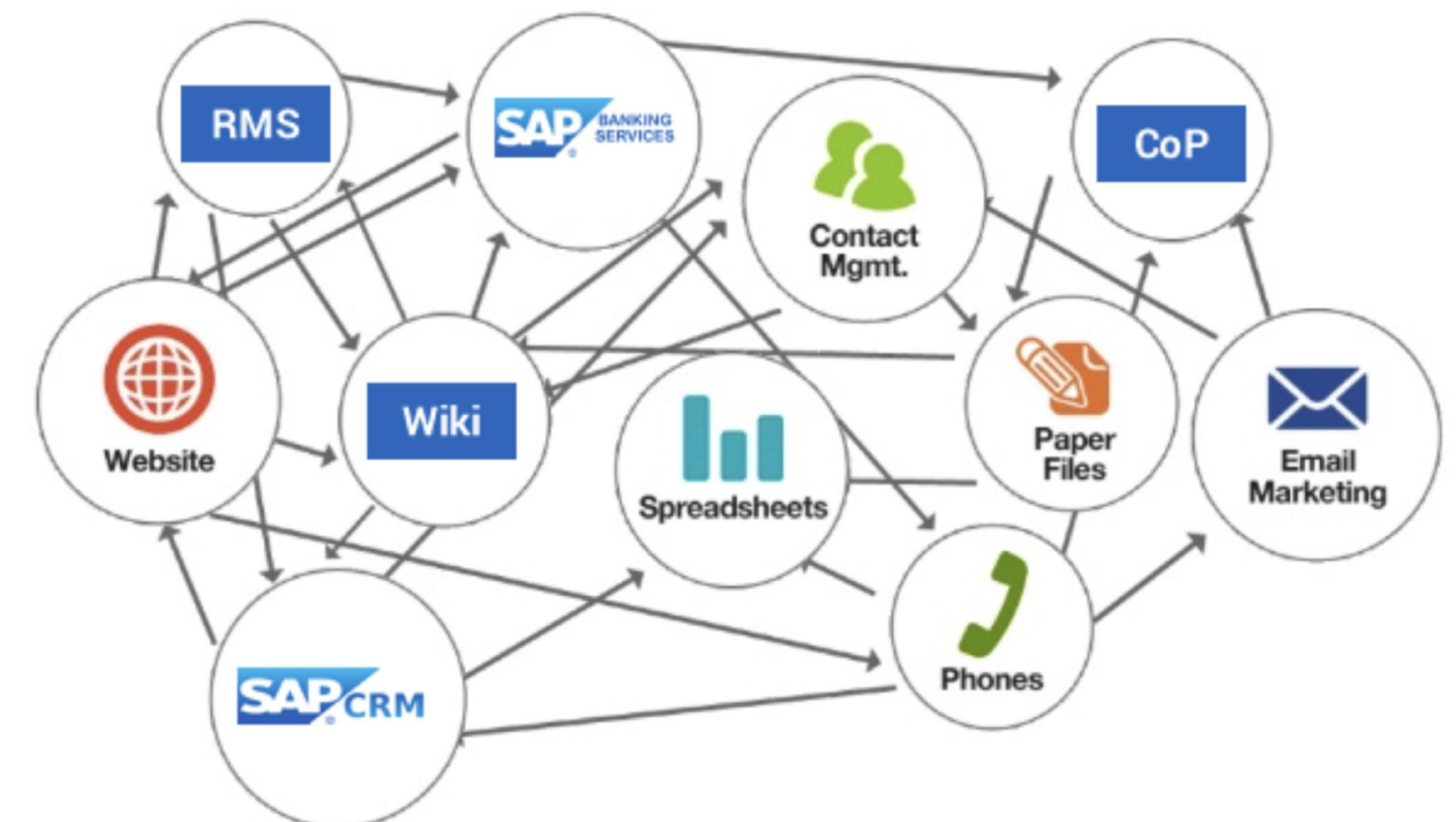
ATB team members were frustrated with juggling outdated, inefficient tools to manage customer data, products and other activities.

The combination of an old legacy CRM and the need to switch between multiple applications for additional tools created an inefficient and frustrating environment.

## Outdated CRM



## Inefficient tools

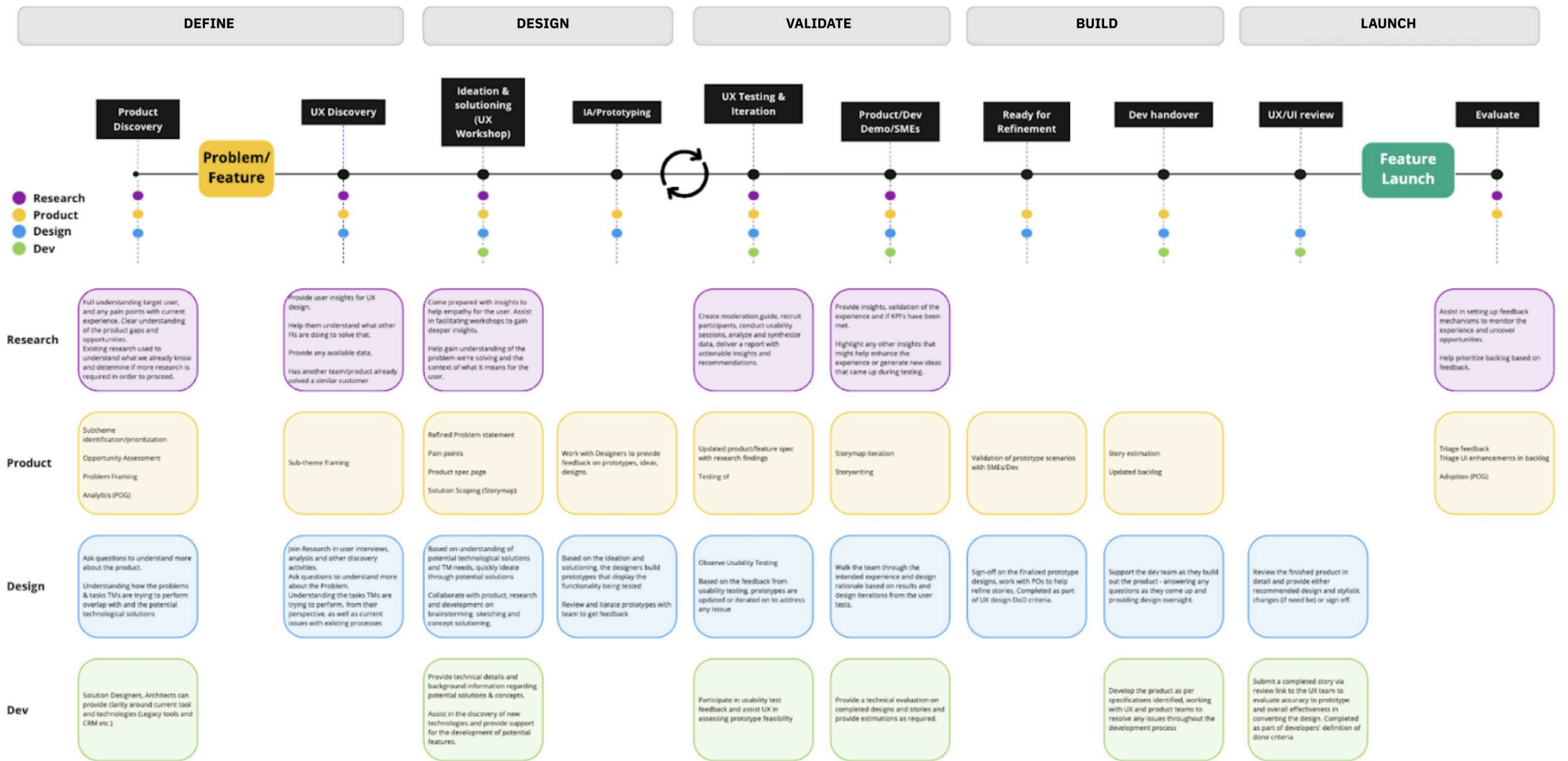




# DESIGN PROCESS

Worked with partners in Product, Research and Engineering to develop a process designed to integrate with the existing agile production environment.

This process served as a guide to create an impactful product.



# DEFINING THE PROBLEM

ATB UNLEASHED CASE STUDY / NEIL GRAHAM



# BUSINESS GOALS

Partnered with Product and Research to interview several business area owners to understand the business goals.



## **Serve more customers**

Increase the number of customers that team members served each day.

## **Elevate the level of customer experiences**

Team members should always have a good understanding about any customer that walks or calls in, which included interaction history, credit ratings, in-progress applications, leads, etc.

## **Provide lead generation**

Offer insightful advise about their finances and suggest new products that suit their needs.

## **Enable organization**

Allows team members to better manage their work list efficiently (appointments, portfolio, opportunities, activities, tasks, etc.).

# USER PAIN POINTS

Collaborated with the Research team and conducted multiple branch visits and team member interviews to fully understand the current user experience and identify pain points faced by end users.



## **Inefficiency**

- Wasted time spent switching between multiple tools to serve waiting customers, leading to frustration.
- Information about customers spread across various platforms, leading to a lack of a full customer picture.

## **No customer insights**

- Inconsistent records or understanding of past customer interactions with ATB.
- Struggled to provide any advice or offer relevant or timely offers

## **Scattered task lists**

- Didn't have their work organized or they came up with their own way to manage their tasks (appointments, sales, activities) via spreadsheets.
- No clear notification of tasks or appointments.



# SOLVING THE PROBLEM

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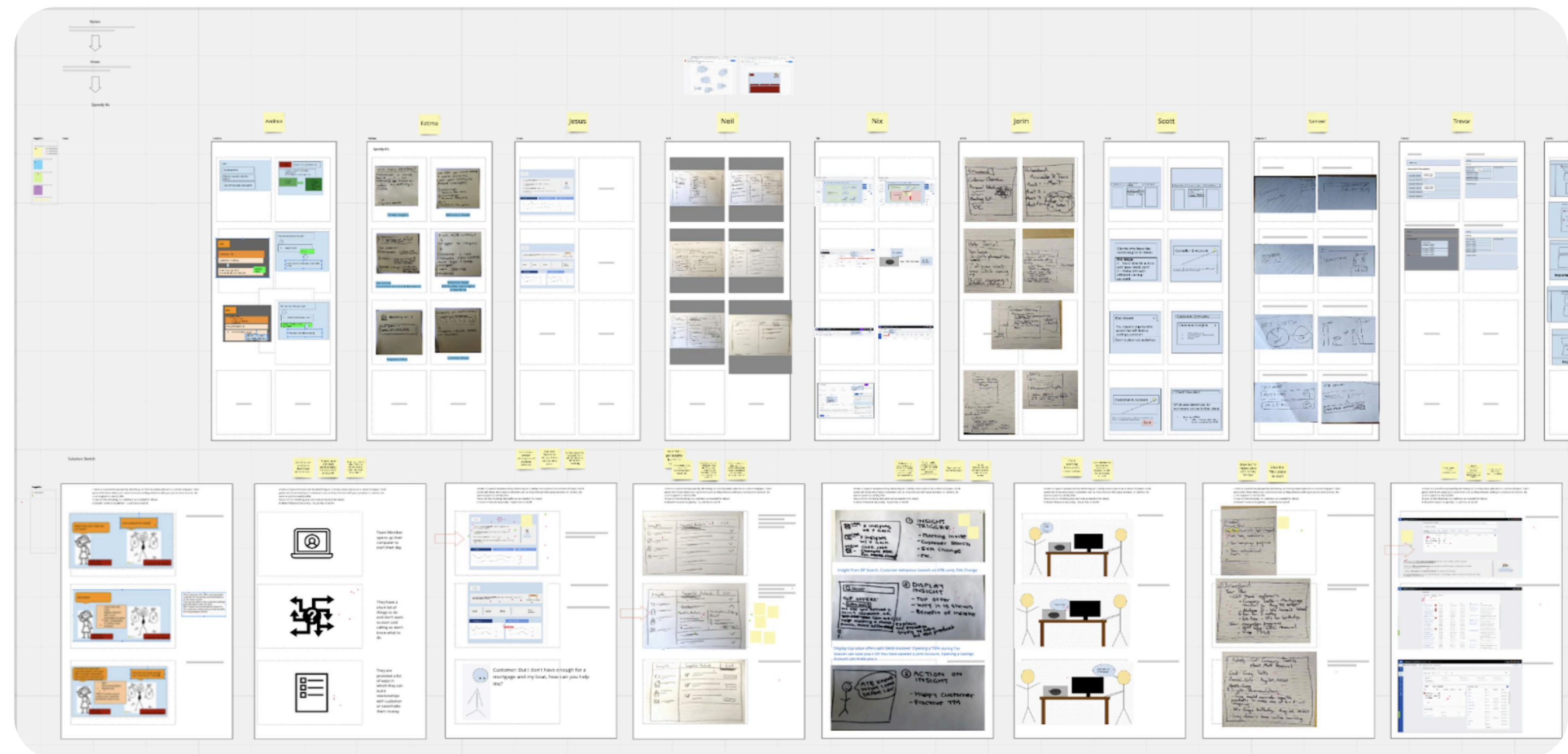
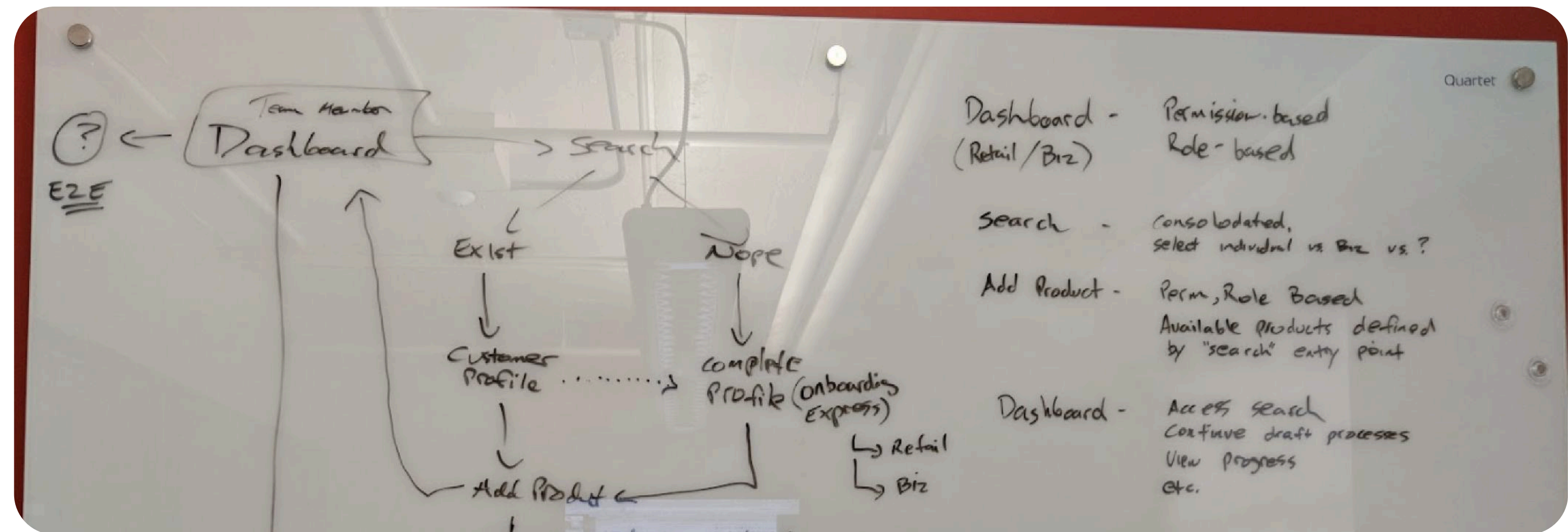
# WORKSHOPS

Co-facilitated a series of 1-2 day product design workshops with stakeholders from Product, Research, Engineering, SMEs and end users (when possible).

We explored problems, developed flows and sketched rough solutions and designs.

Activities included:

- Post Up
- Affinity Diagramming
- Landscape Mapping
- Story boarding
- Forced Ranking
- Playback





# POTENTIAL SOLUTIONS

After several workshops conducted over time, we came up with these potential solutions:



## **Customer profile**

All information about a customer, including accounts, transactions and interaction history in one place.

## **Team member dashboard**

Central area for team members to manage their tasks, appointments and sales leads.

## **Advanced customer search**

Search customers by any available information, such as their name, phone, email or account number.

## **Sales pipeline**

Management of leads and existing opportunities.

## **Notification system**

Search customers by any available information, such as their name, phone, email or account number.

## **Third Party Tool Integration**

Integrate external systems like Box, SAP CRM, Google Calendar seamlessly.

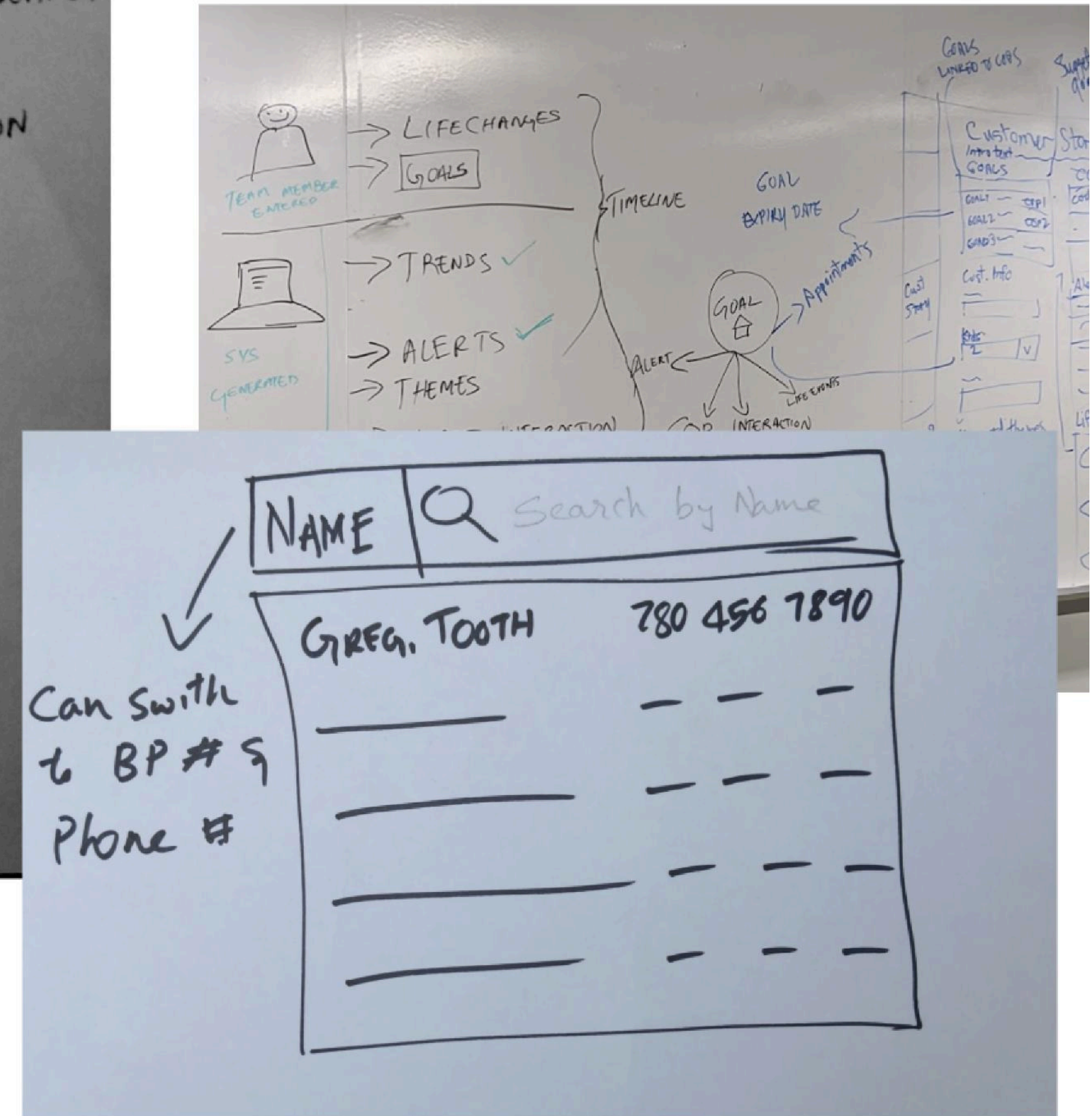
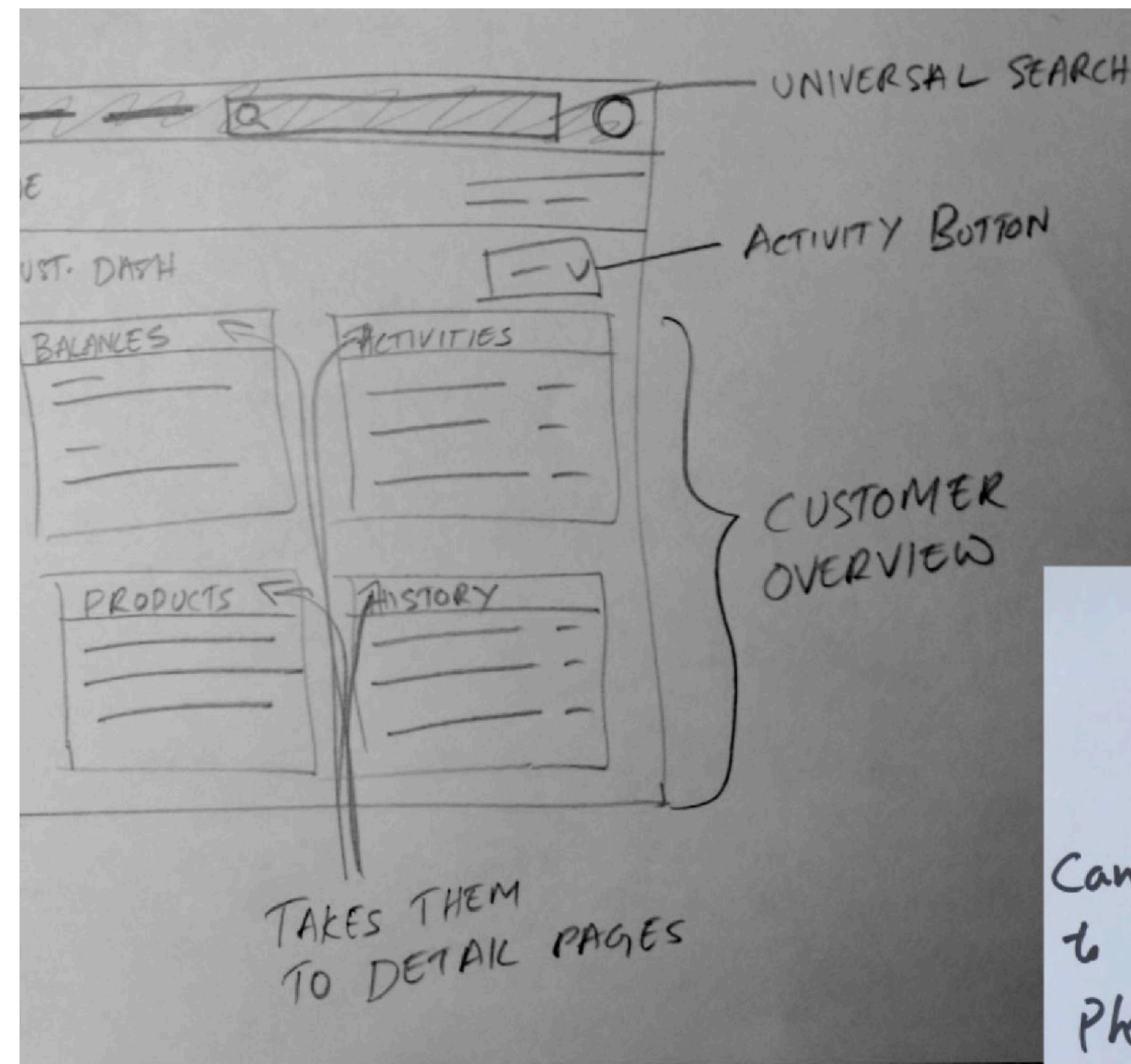
# DESIGNING THE SOLUTION

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# WHITEBOARD SESSIONS

Rough wireframes were sketched out in rough form as a group in whiteboard sessions prior to high fidelity design prototypes.



# INITIAL DESIGN EXPLORATIONS

Initial sketches were then translated into initial high fidelity design prototypes, which were tested with end users in collaboration with Research.



## Customer dashboard

ATB End to End

Search / Metercor Inc.

Metercor Inc.  
BP# 1752401

27st SE, Calgary, AB T2Z3V9  
(888) 290 3070

### Client Dashboard

**Balances**

Total Deposit Balances (2)  
**\$582,000.84**

Total Loan Balances (7)  
**\$1,765,890.89**

**Liquidity**

**Applications in progress**

**Auto Loan Application**  
03/22 | Pending Approval

**Employee Mastercard Application**  
03/22 | Pending Approval

**Current Products**

- > Master Card
- > One-off Payment
- > Tax Pay Product
- > Property Loans

**Action Items**

- 03/26 Interest rate review loans
- 04/22 Tax planning for Q2
- 06/03 Interest rate review cards

**Company Contact**

**John Doe**  
Managing Director

780 876 8765  
1 888 987 9870  
john.doe@metercor.com

Client Dashboard sidebar: Accounts & Transactions, Business Info, Customer Obsession Plan, Client Documents, Applications In-progress, Add New

## Team member dashboard

ATB

Dashboard Portfolio Search Resources

Welcome, Eva!

**My TO-DO**

**Upcoming Reviews**

Exx Wy Zee Inc.	May 30, 2018
New Company Ltd.	Jun 12, 2018
Oil Services Inc.	Jun 12, 2018
Good Food Inc.	Jun 13, 2018

**Current Rates**

Canadian Prime	3.45%
U.S. Prime	5.25%
Open Mortgages	4.50%
Closed Mortgages	3.54%

**My Worklist/Queue**

Date Range: March 01, 2017 - May 01, 2018

Application Type: All Application Types

Status: All Statuses

Priority: All Priorities

Keyword: [ ] Filter

Date	Applicant Name	Application ID	Application Type	Status	Priority
May 12, 2018	XYZ Inc.	NMXXXX	New Monies	In Progress	High
May 05, 2018	Max Russell	NMXXXX	New Monies	Approved	High
Apr 05, 2018	Eugene Long	NMXXXX	New Monies	Approved with Conditions	High
Feb 28, 2018	Dorothy Holmes	NMXXXX	New Monies	Approved with Minor Changes	Medium
Sep 17, 2017	Nathaniel Lyons	NMXXXX	New Monies	Return without Entry	Low
Apr 09, 2017	Della Maldonado	NMXXXX	New Monies	Declined	Medium



# TESTING & VALIDATION

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# USABILITY TESTING

Several designs were tested with team members and stakeholders. Some key iterative refinements were made based on testing feedback.



- Enhanced customer overview with detailed information to better understand customers, faster.
- Provided quick access to previous customer interactions for current context awareness.
- Integrated Google Calendar for easy access to upcoming appointments in Unleashed
- Implemented product offering suggestions based on customer data and transaction history.



# FINAL DESIGN EXPLORATIONS

## Customer dashboard

The screenshot shows the ATB LUX Customer Overview dashboard for Gregory Tooth. The header includes the ATB LUX logo, navigation tabs for Dashboard and My Clients, a search bar, and user profile information. The main content area is titled 'Customer Overview' and displays a summary of the customer's profile, financial balances, and activity.

**Customer Overview**

DOB / Age: Oct 20, 1995 / 24 | CASL: Yes | NSFs: 3 | Credit score: 698 | Time w/ATB: 5yr, 4mo | Own/Rent: Rent | Marital: Separated | CRI segment: 2. Engaged

Category	Value	Subtext
Deposit balances (2 ACCOUNTS)	CA\$2,667.00	Avail. funds CA\$3,667.00
Loan balances (3 ACCOUNTS)	CA\$688,899.78	Avail. funds CA\$100,789.43
Mastercard balances (1 ACCOUNT)	CA\$2,450.57	Avail. funds CA\$7,459.43
Investment balances (2 ACCOUNTS)	CA\$23,567.00	
Wealth investments (2 ACCOUNTS   View Advisors)	CA\$12,567.00	

**Planned calls**

Title	Type	Assigned to	Due date	Status
Mortgage renewal	RFS call	John Doe	Apr 08, 2019	Open
Mastercard review	ATB call	Rohan KR	Jun 08, 2019	Open
RRSP review	ATB call	Jacki Chan	Jun 12, 2019	Open
RESP review	RFS call	Liz Hasaverylongn...	Jun 12, 2019	Open
Yearly checkin	ATB call	Jane Smith	Jun 24, 2019	Open

**New conversations**

Type	Conversation name
Appreciation	Happy birthday!
Advice	Release limit
Upcoming	Loan renewal

**Interaction history**

Activity	Type	Assigned to	Date completed
Loan Review	CAC Email	Rohan KR	Jun 08, 2019
Get identification	Planned Call	Jacki Chan	Apr 11, 2019
Check credit	Appointment	Liz Hurley	Feb 12, 2019

**Relationships**

Name	Relationship	BP#
Gregory Tooth	-	8976987

## Team member dashboard

The screenshot shows the ATB LUX Team member dashboard for Jacob. The header includes the ATB LUX logo, navigation tabs for Dashboard and My Clients, a search bar, and user profile information. The main content area is titled 'Welcome, Jacob!' and displays a summary of the team member's activities and calendar.

**Welcome, Jacob!**

**Overdraft requests (3)**

Account	Type	Amount	Balance	Final response	Reference	Actions
797-89769876	Cheque	\$1,233.89	-\$800.00	Approve - Sep 6, 2019	INTRIA BCF Exceptions	Approve Decline
797-89769873	Cheque	\$879.99	-\$200.00	Decline - Sep 30, 2019	INTRIA BCF Exceptions	Approve Decline
797-89769876	Cheque	\$1,489.99	-\$200.00	Decline - Sep 30, 2019	INTRIA BCF Exceptions	Approve Decline

**Activities**

Overdue (4) | Today (13) | This week (55) | This month (200) | All upcoming | Completed (247) | Create new

Planned calls (7) | RM activities (18) | Appts. (7) | Leads & Opps (10) | Renewals (7) | Upcoming reviews (5) | Other activities (1)

Today | February 3, 2021

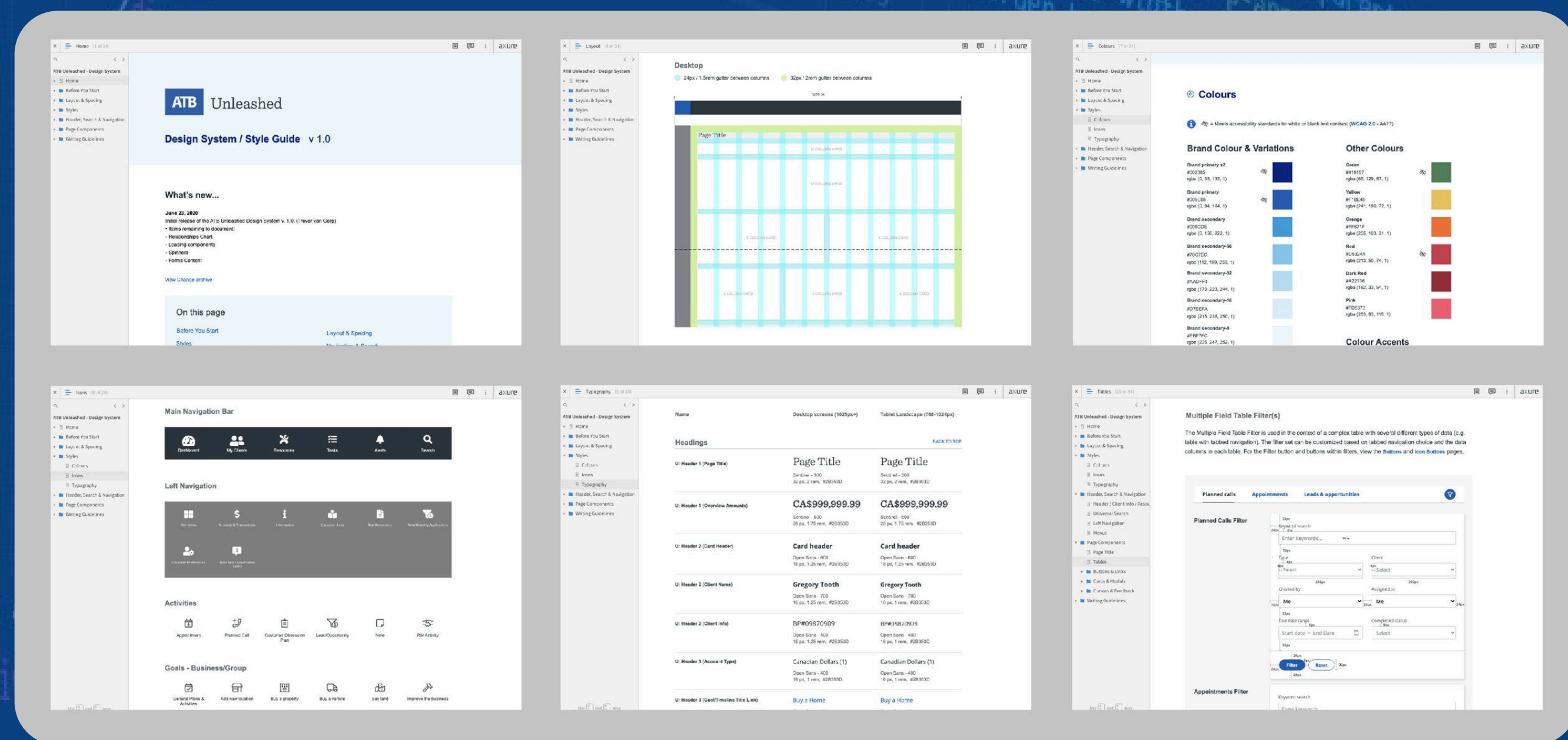
Calendar view showing activities for February 3, 2021. Activities include: Google calendar event, Call - Gregory Tooth, New mortgage for cotta..., and Google calendar event.

# IMPLEMENTATION SUPPORT

I designed, maintained and expanded our design system and component library. The design system was especially useful to our Engineers for reference.

Additionally, I provided guidance via design reviews and annotated UI screenshots.

I also met with engineers for brief chats or longer review meetings, providing continuous feedback and support.



- Design system and component library
- Reviews, feedback and support

```
<div class="hover-bg">
  <a href="#">
    <div class="hover-text">
      <h4>Logo Design</h4>
      <small>Branding</small>
    </div class="clearfix"></div>
  </div>
</div>
```

```
border-right: 27px solid #3F3F3F; }
.mfp-arrow-right {
  right: 0; }
.mfp-arrow-right:after, .mfp-arrow-right .mfp-a {
  border-left: 17px solid #FFF;
  margin-left: 39px; }
.mfp-arrow-right:before, .mfp-arrow-right .mfp-b {
  border-left: 27px solid #3F3F3F; }
.mfp-iframe-holder {
  padding-top: 40px;
  padding-bottom: 40px; }
```



# ATB UNLEASHED DESIGNS

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Welcome, Jacob!

My dashboard

### Overdraft requests (3)

Account	Type	Amount	Balance	Final response	Reference	
797-89769876	Cheque	\$1,233.89	-\$800.00	✔ Approve - Sep 6, 2019	INTRIA BCF Exceptions	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Decline
797-89769873	Cheque	\$879.99	-\$200.00	⊗ Decline - Sep 30, 2019	INTRIA BCF Exceptions	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Decline
797-89769876	Cheque	\$1,489.99	-\$200.00	⊗ Decline - Sep 30, 2019	INTRIA BCF Exceptions	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Decline

### Activities

Create new

[All types \(55\)](#)
[Planned calls \(7\)](#)
[RM activities \(18\)](#)
[Appts. \(7\)](#)
[Leads & Opps \(10\)](#)
[Renewals \(7\)](#)
[Reviews \(5\)](#)
[Other activities \(1\)](#)

Today
  <
  >
 February 3, 2021
 
 Include Google Calendar

	2 Sun	3 Mon	4 Tue	5 Wed	6 Thu	7 Fri	8 Sat
All day							
7 am		<div style="background-color: #ffc107; padding: 5px;">G Google calendar event</div>			<div style="background-color: #17a2b8; padding: 5px;">6:30am New client semin...</div> <div style="background-color: #17a2b8; padding: 5px;">6:45am New lead</div>		
8 am			<div style="background-color: #17a2b8; padding: 5px;">7:00am Call - Gregory Tooth</div>			<div style="background-color: #17a2b8; padding: 5px;">7:00am New lead - Gregory To...</div>	
9 am			<div style="background-color: #17a2b8; padding: 5px;">Google calendar event</div>				
10 am			<div style="background-color: #17a2b8; padding: 5px;">10:00am New mortgage for cottage and boat</div>				



Welcome, Jacob!

My dashboard

### Overdraft requests (3)

Account	Type	Amount	Balance	Final response	Reference	
797-89769876	Cheque	\$1,233.89	-\$800.00	✔ Approve - Sep 6, 2019	INTRIA BCF Exceptions	Ad <span>✔ Approve</span> <span>✘ Decline</span>
797-89769873	Cheque	\$879.99	-\$200.00	✘ Decline - Sep 30, 2019	INTRIA BCF Exceptions	<span>✔ Approve</span> <span>✘ Decline</span>
797-89769876	Cheque	\$1,489.99	-\$200.00	✘ Decline - Sep 30, 2019	INTRIA BCF Exceptions	<span>✔ Approve</span> <span>✘ Decline</span>

### Activities

Create new

- All types (55)
- Planned calls (7)
- RM activities (18)
- Appts. (7)
- Leads & Opps (10)**
- Renewals (7)
- Reviews (5)
- Other activities (1)

View items Assigned to me Converted opportunities

Leads (3)	Opportunities (7) \$800,000	Won (6) \$324,000	Lost (3) \$112,000
<p><b>RESP</b> <span>OPEN</span></p> <p> Samantha Teammembe... Due: Nov 13, 2019 ID# 7543421</p>	<p><b>Mortgage</b> <span>OPEN</span></p> <p> Michael Worksatb <span>➔</span> Due: Nov 13, 2019 \$300,000 ID# 7543421</p>	<p><b>Chequing account</b></p> <p> Michael Worksatb Closed: Nov 13, 2019 \$1,000 ID# 7543421</p>	<p><b>Chequing account</b></p> <p> Priyanka Isalongtimeatb... Closed: Nov 13, 2019 \$1,000 ID# 7543421</p>
<p><b>Mortgage</b> <span>IN-PROCESS</span></p> <p> Priyanka Isalongtimeatb... Due: Nov 13, 2019 ID# 7543421</p>	<p><b>Mastercard</b> <span>OPEN</span></p> <p> Samantha Teammembe... <span>➔</span> Due: Nov 13, 2019 \$5,000 ID# 7543421</p>	<p><b>RESP</b></p> <p> Samantha Teammembe... Closed: Nov 13, 2019 \$5,000 ID# 7543421</p>	<p><b>RRSP</b></p> <p> Samantha Teammembe... Closed: Nov 13, 2019 \$5,000 ID# 7543421</p>
<p><b>Line of Credit</b> <span>OPEN</span></p>	<p><b>Chequing account</b> <span>PROPOSAL</span></p>	<p><b>Mortgage</b></p>	<p><b>Mortgage</b></p>

- Client Overview
- Personal Information
- Accounts & Transactions
- Client Obsession
- Leads & Opportunities
- Client Feedback
- Box Documents

## Client Overview

DOB / Age Oct 20, 1995 / 24	CASL Yes	NSFs 3	Credit score 698	Time w/ATB 5yr, 4mo	Own/Rent Rent	Marital Separated	CRI segment 2. Engaged			
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<b>Deposit balances</b> <small>2 ACCOUNTS</small> <b>CA\$2,667.00</b> <small>Avail. funds CA\$3,667.00</small>	<b>Loan balances</b> <small>3 ACCOUNTS</small> <b>CA\$688,899.78</b> <small>Avail. funds CA\$100,789.43</small>	<b>Mastercard balances</b> <small>1 ACCOUNTS</small> <b>CA\$2,450.57</b> <small>Avail. funds CA\$7,459.43</small>	<b>Investment balances</b> <small>2 ACCOUNTS</small> <b>CA\$23,567.00</b>	<b>Wealth investments</b> <small>2 ACCOUNTS   View Advisors</small> <b>CA\$12,567.00</b>
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Planned calls	Appts.	Notes	Renewals	RM activity
Title	Type	Assigned to	Due date	Status
Mortgage renewal	RFS call	John Doe	Apr 08, 2019	Open
Mastercard review	ATB call	Rohan KR	Jun 08, 2019	Open
RRSP review	ATB call	Jacki Chan	Jun 12, 2019	Open
RESP review	RFS call	Liz Hasaverylongn...	Jun 12, 2019	Open
Yearly checkin	ATB call	Jane Smith	Jun 24, 2019	Open

New conversations		
Type	Conversation name	
Appreciation	Happy birthday!	
Advice	Release limit	
Upcoming	Loan renewal	

Relationships		
Name	Relationship	BP#
Gregory Tooth	-	8976987
Gregory Tooth	-	8769876

Interaction history			
Activity	Type	Assigned to	Date completed
Loan Review	CAC Email	Rohan KR	Jun 08, 2019
Get identification	Planned Call	Jacki Chan	Apr 11, 2019
Telephone call	Event	James Bond	Feb 12, 2019
Get tax information	Planned Call	Jane Smith	Feb 02, 2019



# Client Overview

DOB / Age	CASL	NSFs	Credit score	Time w/ATB	Own/Rent	Marital	CRI segment
Oct 20, 1995 / 24	Yes	3	698	5yr, 4mo	Rent	Separated	2. Engaged

**Appointment: 1423643** Related activities ✕

Type	Date created	Created by
Appointment	Feb 28, 2020	Jacob Thompson
Assigned to	Client / Attendee(s)	
Samantha Teammem...	Gregory Tooth	
Appointment title	Business review for Customer's Home Business	
Appointment date	Appointment time	Status
Feb 28, 2020	10:00am - 11:00am	In-progress
Description	<input type="text" value="Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Euismod aoreet, euismod bibendum aoreet. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Lorem ipsum dolor sit amet, consectetur adipiscing elit."/>	

**Comments**

- Jane Kramachafghalowskimei...** 14 Jun, 2:08 PM

Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.
- Start date modified** 14 Jun, 2:08 PM

By Mark Thomas - Feb 24, 2020 to Feb 28, 2020.
- Jane K** 14 Jun, 2:08 PM

Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

- Personal information
- Accounts & Transactions
- Client Obsession
- Leads & Opportunities
- Client Feedback
- Box Documents

Deposits	2 ACCOUNT	Investments	View Advisors	2,567.00		
Planned	RRSP di	Mortgag	Mortgag	Date completed		
Gregory Tooth	-	8976987	Get identification	Planned Call	Jacki Chan	Apr 11, 2019
Gregory Tooth	-	8769876	Telephone call	Event	James Bond	Feb 12, 2019
Gregory Tooth	-	8769876	Get tax information	Planned Call	Jane Smith	Feb 02, 2019



Gregory Tooth | BP# 09870909 | Ph. 780-976-8769

### Client Overview

DOB / Age Oct 20, 1995 / 24	CASL Yes	NSFs 3	Credit score 698	Time w/ATB 5yr, 4mo	Own/Rent Rent	Marital Separated	CRI segment 2. Engaged			
--------------------------------	-------------	-----------	---------------------	------------------------	------------------	----------------------	---------------------------	--	--	--

<b>Deposit balances</b> <small>2 ACCOUNTS</small> <b>CA\$2,667.00</b> <small>Avail. funds CA\$3,667.00</small>	<b>Loan balances</b> <small>3 ACCOUNTS</small> <b>CA\$688,899.78</b> <small>Avail. funds CA\$100,789.43</small>	<b>Mastercard balances</b> <small>1 ACCOUNTS</small> <b>CA\$2,450.57</b> <small>Avail. funds CA\$7,459.43</small>	<b>Investment balances</b> <small>2 ACCOUNTS</small> <b>CA\$23,567.00</b>	<b>Wealth investments</b> <small>2 ACCOUNTS   View Advisors</small> <b>CA\$12,567.00</b>
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Get tax information	Planned Call	Jane Smith	Feb 02, 2019

**Notifications (16)**

Overdue & urgent (4)

Today (4)

- New planned call**  
FOR: Nov 17, 2020  
CUSTOMER: Rohit Sharma  
[View planned call](#)
- Car loan renewal**  
RENEWS: Nov 17, 2020  
CUSTOMER: Jasleen Smith  
[Contact customer](#)
- New appointment**  
AT: 2:15pm, Nov 17, 2020  
CUSTOMER: Erica Lynn Smith  
[View appointment](#)
- New lead**  
ACTION BY: Nov 18, 2020  
CUSTOMER: Rohit Sharma  
[View lead](#)

2 days ago (4)

3 days ago (0)

All others (4)

- Client Overview
- Personal Information
- Accounts & Transactions
- Client Obsession
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- Client Feedback
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# Personal Information

Customer details Employment FATCA / CASL consent

## Individual

Title	First name	Middle name	Last name	Preferred name	Sex
Mr.	Gregory	-	Tooth	Greg	Male
Date of birth	Country of birth	Citizenship	Date of death	Location of death	
May 22, 1995	Belgium	Canada	-	-	

## Contact information

Primary contact  
Gregory Tooth

Email address  
[gtooth@gmail.com](mailto:gtooth@gmail.com)

Phone (home) 780-976-8769      Phone (mobile) 780-971-7864

Preferred contact method  
Phone

Primary branch

## Mailing address

Address  
10345 Thisisareallylongnamefora Street NW

City Calgary      Province Alberta

Postal code T2Z 3V9      Since May 2020

## Security

Verbal password  
red fox

ATBOL challenge question  
What is your mother's maiden name?

ATBOL challenge answer  
MacPherson

# Personal Information

Customer details Employment FATCA / CASL consent

Add new employer

## Current employer

Employer	Street address	Postal code	Employment indicator
ATB Financial	10525 Jasper Ave. NW	T5J 2B8	Employed
Position	City	Province	Industry sector
Commander	Edmonton	Alberta	Banking
Employed from	Employed to	Phone	Sub sector
Apr 2018	Present	780-280-3070	Wizardry

## Previous employer(s)

Employer	Position	Address	Phone	Duration	Employed from	Employed to	
Acme Work	Captain	222 Testville SW, Edmonton, AB X0X 0...	780-987-9709	1yr, 6mo	Jun 2017	Sep 2018	
The Best Company	Captain	24 Chocoville SW, Calgary, AB X0X 0X0	403-907-0976	2yr	May 2015	May 2017	
Another Company	Jr. Captain	3425 Numbered St. Red Deer, AB X0X ...	403-998-9870	4mo	Aug 2010	Dec 2010	



## Accounts & Transactions

Operating accounts		Available balance	Current balance	
<a href="#">Canadian dollars (62)</a>		\$401,529.27	\$401,529.27 ▾	
US dollars (62)		\$401,529.27	\$401,529.27 ▾	
Investments			Current balance	
Canadian dollars (12)			\$212,589.74 ▾	
US dollars (7)			\$42,744.32 ▾	
Loans		Available credit	Current balance	
Canadian dollars (4)		\$318,999.99	\$456,889.78 ▾	
Credit cards		Credit limit	Available credit	Current balance
Canadian dollars (2)		\$40,000.00	\$4,000.00	\$36,000.00 ▾
Wealth Investment <a href="#">View advisors</a>			Balance	
Canadian dollars (2)			\$10,876.00 ▾	

## Pay As You Go

Greg's personal - 885-005025273021012 CAD As of 12:34 PM, Aug 24, 2017 (MST) [Download forms](#) | [Account nickname](#)

Available balance	Current balance	Overdraft limit	Debit card #(s)	Associated BP	PMI Code
\$24,488.98	\$23,488.98	\$1,000.00	6987 **** * 9876 (+4)	0000869760	7869876

### Transaction history

All Transactions Fees

May 27, 2021 ~ Jun 27, 2021

View

Fees charged: \$14.25

Display 10 | 20 | 30

Date	Description	Type	Debit	Credit	Running balance	
May 05, 2020	Item charge refund	Fee		1.50	\$3,765.29	▼
May 03, 2020	Fee overdraft handling	Fee	-1.50		\$3,908.96	▼
Apr 20, 2020	External counter charge	Fee	-1.50		\$3,559.57	▼
Mar 05, 2020	Item charge	Fee	-2.50		\$3,572.67	▼
Feb 06, 2020	Item charge	Fee	-1.50		-\$1,111,108,783	▼
Jan 27, 2020	Item charge	Fee	-2.50		\$13,430.67	▼
Dec 07, 2019	Fee overdraft handling	Fee	-1.50		\$13,768.67	▼
Nov 22, 2022	External counter charge refund	Fee		2.50	\$13,834.10	▼



- Client Overview
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- Leads & Opportunities
- Client Feedback
- Box Documents

## Leads & Opportunities

New lead/opportunity

Leads (3)	Opportunities (3) \$400,000	Won (6) \$324,000	Lost (3) \$112,000
<p><b>RESP</b> <span>OPEN</span></p> <p>👤 Samantha Teammembe... Due: Nov 13, 2019 ID# 7543421</p>	<p><b>Mortgage</b> <span>OPEN</span></p> <p>👤 Michael Worksatb Due: Nov 13, 2019 \$300,000 ID# 7543421</p>	<p><b>Chequing account</b></p> <p>👤 Michael Worksatb Closed: Nov 13, 2019 \$1,000 ID# 7543421</p>	<p><b>Chequing account</b></p> <p>👤 Priyanka Isalongtimeatb... Closed: Nov 13, 2019 \$1,000 ID# 7543421</p>
<p><b>Mortgage</b> <span>IN-PROCESS</span></p> <p>👤 Priyanka Isalongtimeatb... Due: Nov 13, 2019 ID# 7543421</p>	<p><b>Mastercard</b> <span>OPEN</span></p> <p>👤 Samantha Teammembe... Due: Nov 13, 2019 \$5,000 ID# 7543421</p>	<p><b>RESP</b></p> <p>👤 Samantha Teammembe... Closed: Nov 13, 2019 \$5,000 ID# 7543421</p>	<p><b>RRSP</b></p> <p>👤 Samantha Teammembe... Closed: Nov 13, 2019 \$5,000 ID# 7543421</p>
<p><b>Line of Credit</b> <span>OPEN</span></p> <p>👤 Michael Worksatb Due: Nov 13, 2019 ID# 7543421</p>	<p><b>Chequing account</b> <span>PROPOSAL</span></p> <p>👤 Priyanka Isalongtimeatb... Due: Nov 13, 2019 \$5,000 ID# 7543421</p>	<p><b>Mortgage</b></p> <p>👤 Samantha Teammembe... Closed: Nov 13, 2019 \$318,000 ID# 7543421</p>	<p><b>Mortgage</b></p> <p>👤 Michael Worksatb Closed: Nov 13, 2019 \$106,000 ID# 7543421</p>
		<p><b>Chequing account</b></p> <p>👤 Priyanka Isalongtimeatb... Closed: Nov 13, 2019 ID# 7543421</p>	
		<p><b>RRSP</b></p> <p>👤 Michael Worksatb Closed: Nov 13, 2019 ID# 7543421</p>	
		<p><b>Line of credit</b></p> <p>👤 Priyanka Isalongtimeatb... Closed: Nov 13, 2019 ID# 7543421</p>	

# Opportunity: Line of credit

Follow up Save



### Sales information

Sales stage: **Opportunity**

Status: **Open**

Type: **ATBIS Referral Le** Sales Org.: **EFS**

Chance of success %: **40%** Expected sales vol. \$: **\$30,000**

### General information

Title: **Line of Credit for \$30,000**

Created by: **Jack Nicholson** Assigned to: **Aisha Khan**

Primary contact: **Gregory Tooth** ID#: **7543971**

Lead start date: **Feb 07, 2020** Lead closing date: **Mar 07, 2020**

Origin: **ATBIS Referral** Group: **Retention**

### Description

This line of credit is for the purchase of a home renovation.

### Products and services

[View AO](#)

Select product

- ### Comments Timeline
- Jan 22/20 **Lead created** by Aisha Khan
  - Jan 22/20 **Converted to opportunity** by Aisha Khan
  - Jan 22/20 **Opportunity marked as won** by Aisha Khan

### Related Activities

Activity	Type	Created by	Assigned to	Due date	Status
Meet customer	Appointment	Mark Thompson	Jacob Anderson	Nov 14, 2019	Open
Ask for documents	Task	Mark Thompson	Jacob Anderson	Nov 14, 2019	Open

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## Client Feedback

Open (2)	In progress (2)	Resolved (6)
<p><b>Unable to access the TrackIt application on p...</b> Samantha Teammemberson Start date: Aug 10, 2020 Last updated: Aug 13, 2020 COMPLAINT</p>	<p><b>Online banking app keeps crashing</b> Jacob Anderson Start date: Aug 14, 2020 Last updated: Aug 14, 2020 COMPLAINT</p>	<p><b>Very happy with coffee at the Ponoka branch</b> Jacob Anderson Start date: Aug 5, 2020 Closed: Aug 7, 2020</p>
<p><b>Unable to access the TrackIt application on p...</b> Samantha Teammemberson Start date: Aug 10, 2020 Last updated: Aug 13, 2020 COMPLAINT</p>	<p><b>Having trouble accessing ATB Online</b> Michael Worksatb Start date: Aug 9, 2020 Last updated: Aug 10, 2020 COMPLAINT</p>	<p><b>Would like ATB to change logo</b> Samantha Teammemberson Start date: Jul 30, 2020 Closed: Aug 3, 2020</p>
		<p><b>On hold call wait time was too long</b> Jacob Anderson Start date: Jun 24, 2020 Closed: Jun 25, 2020 COMPLAINT</p>
		<p><b>New MasterCard designs are very cool</b> Priyanka Longlastnamehere Start date: Jun 16, 2020 Closed: Jun 16, 2020</p>

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### Long wait time to speak to a CSR

Save

#### Feedback information

Category	Source
Product	Telephone call
Type of feedback	Sub-category
Compliment	Investments
Status	Title
In-progress	Long wait time to speak to a CSR
Reference date	Who else should know about this?
Aug 10, 2020	Bob Smith
Sales Org.	
Retail Financial Services (EFS)	Submitted as anonymous compliment

#### Feedback notes

Summary of client's experience and reason(s) they wanted to give a compliment

The customer had a very good experience at their local Ponoka branch, they didn't have to wait a long time and the coffee tasted great.

#### Comments

Add Clear

**Jane Kramachafghalowskimei...** 14 Jun, 2:08 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

**Start date modified** 14 Jun, 2:08 PM  
 By Mark Thomas - Feb 24, 2020 to Feb 28, 2020.

**Jane K** 14 Jun, 2:08 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

**Jane K** 13 May, 1:01 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

**John S** 12 May, 5:10 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

**Aly S** 12 May, 4:54 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

**Jane K** 12 May, 4:30 PM  
 Lorem ipsum dolor sit amet, et mei lud maiorum mei lud maiorum.

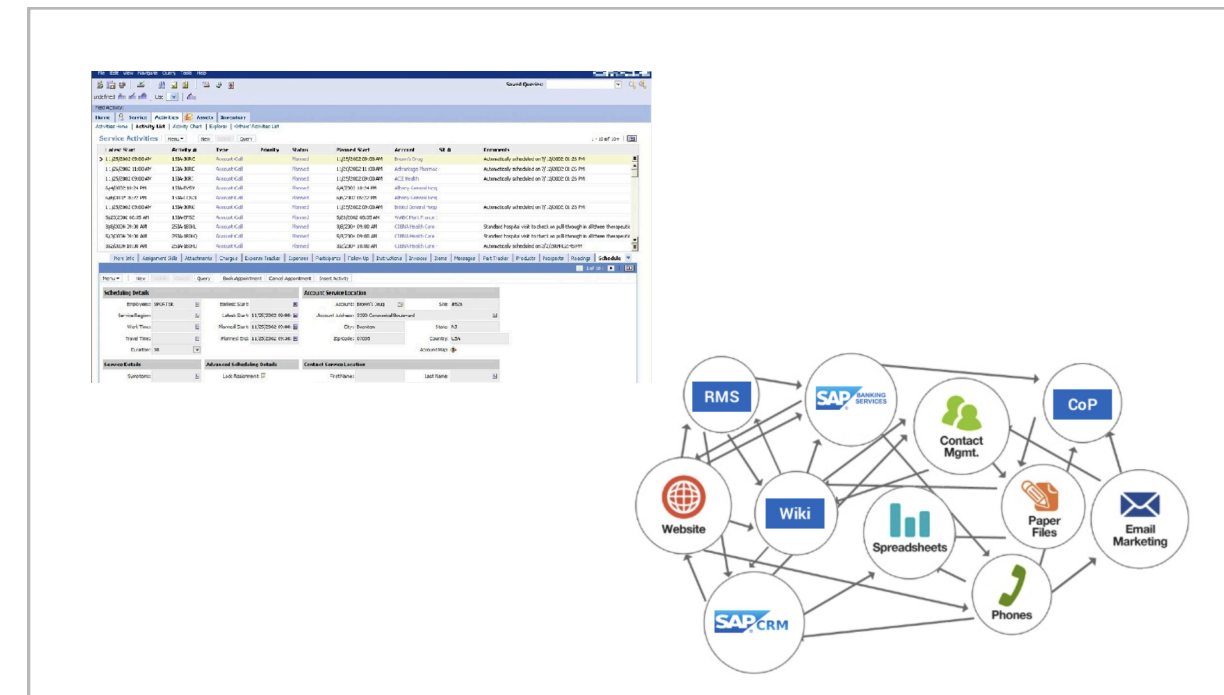


# MEASURING SUCCESS

Unleashed improved CRM efficiency, saving team members valuable time and helping ATB save millions annually.

Post-launch feedback indicated reduced stress and increased productivity, leading to over **3,800 hours** saved each month and an annual cost savings of **\$2.5 million**.

## Old system



## ATB Unleashed

Feature	Time Savings	# of Times Used (Monthly Average)	Total Time Savings (Monthly Average)	\$\$ Value of Efficiency** (Monthly Average)	Annualized \$\$ Value of Efficiency**
Customer Search & Overview	4 Minutes	34,481	137,924 Minutes	\$125,510	\$1,506,130
Overdraft Approval	3 Minutes	7,614	22,842 Minutes	\$20,786	\$249,434
Activities Management	6 Minutes	10,743	5,555 Minutes	\$5,055	\$60,660
Customer Obsession Plans	22 Minutes	252	64,461 Minutes	\$58,659	\$703,914
				<b>Total: \$210k</b>	<b>Total: \$2.5m</b>

\* Based on current User & actual monthly usage Stats for last 3 months. Numbers expected to go up/change as adoption further grows.

\*\*Based on assumed Avg total rewards/user @ \$95,309 and Cost Per Minute @\$0.91



# MEASURING SUCCESS

In my town, there's an ATB branch where I occasionally bank. When I mention that I worked on the Unleashed team, the feedback is always positive, with users praising the app for saving them time and its ease of use.

I love hearing first-hand testimonials like this—validation that user-centric design processes are making measurable impacts on the day-to-day lives of end users.

