

Welcome to the **UX Platform Progress Report** – a summary of our key accomplishments with the User Experience (UX) Platform over the past quarter, as well as an overview of our focus for the coming months.

How Are We Doing?

We are on schedule and on track to launch the first MVP versions of our mobile app and public site this fall, with online banking to follow.

Below is a snapshot of our progress with the key products and the work of our three main squads.

Overall UX Platform



Products & Target MVP Completion



Mobile App (Oct 2018)



Public Site (Oct 2018)

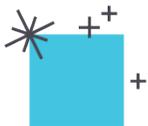


Online Banking (Q1 2019)

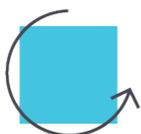
Building Blocks

Our UX Platform is a key component of Central 1's renewed effort to be a partner of choice for our clients across Canada. Using the Agile model, our UX Platform Tribe is currently made up of five Product Enablement squads dedicated to development activities.

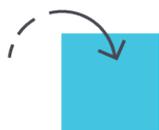
There are also two business readiness squads – Market Readiness and Change Activation – who are focused on developing the processes to support you, our clients, in your transition to the UX Platform. Together all of these teams are focused on delivering a fully featured digital banking platform for mobile banking, public website, and online banking products.



Our **Product Enablement** squads are separated into Development Operations, Core Integration, Canadian Layer and Mobile squads. Together, they are working closely with our partner, Backbase, to build the various platform features and processes.



The **Market Readiness** squad is tasked with putting together the necessary information to allow clients to make business decisions about incorporating the UX Platform into your operations. Specifically, the team is activating the necessary marketing capabilities, formulating specific pricing details and preparing the agreements required for our partners and clients.



The **Change Activation** squad is focused on ensuring a smooth transition from *MemberDirect™* to the UX Platform, including scoping any prerequisites and defining the necessary steps and client resourcing for transition and operations. This squad is also focused on ensuring that Central 1 as an organization is prepared with the necessary structures, processes and skill sets to deliver a seamless customer experience once the UX Platform has been launched.

If you have questions about our structure or would like to arrange a visit to the UX Platform Tribe, please contact your Relationship Manager.

/ Faces of UX Platform Tribe



We are extremely pleased to have one of Canada's leading digital transformation experts join our team as our new Program Director.

Michelle Winsor is working with Henrique Godinho to provide the leadership to ensure the Tribe is delivering on our commitments. Michelle brings decades of experience working with financial institutions to transform and deliver new and innovative banking solutions.

More On Mobile

The foundation of our mobile app are the feature sets that will be included within the app. In May, the UX Platform Tribe, Backbase and our champions came together to prioritize the feature sets for our October "minimum viable product" or MVP launch.

Building on this, the team has further expanded this feature mapping, taking into consideration clients' needs, feature demand and build complexity to develop a comprehensive feature roadmap. This same process is also taking place with the public site and digital banking.

For the mobile app, the team has developed an initial detailed roadmap of four product milestones and related features sets. As this evolves, we will continue to share updates with you.

Milestone 1

- | | |
|------------------------------------|--|
| / Login, including Biometric Login | / Profile & Security - change PAC, security questions, reset PAC |
| / Dashboard | / Account-to-account transfers |
| / Transaction List and Details | / <i>Interac</i> e-Transfers® |
| / Account List and Details | / Bill Payments |
| / Quickview | / Deposit Anywhere™ |
| / Open an Account | / Me-to-Me Transfers |
| / Rename an Account | / Analytics |
| / Branch / ATM Finder | |
| / Messages | |

Milestone 2

- / Interac e-Transfers Enhanced User Features (EUF)
- / Alerts Configuration
- / Mobile Payments
- / Provision a card for Apple Pay
- / Online Voting
- / Rates
- / Calculators
- / Change Contact Information
- / Lock'N'Block®
- / epost™

Milestone 3

- / High value Personal Financial Management (PFM) and Small Business features

Milestone 4

- / Small Business and PFM functionality feature complete
- / eStatements and eDocuments
- / Self-serve features
- / AccountPlus integration
- / Online International Remittances: Western Union® Money Transfers via Interac e-Transfers®
- / Switch Concierge™ powered by ClickSWITCH™

Client Onboarding & Implementation Pre-Planning

The UX Platform Tribe is moving forward on multiple paths, continuing to advance the mobile app and public website platform capabilities to launch this fall. We chose to lead with the mobile app because of the complexity and build time the app requires. At the same time, the team is also quickly progressing with the public website capabilities because we know public websites are the best expression of your digital brand and branch, and many clients may prefer to start with the public website option.

Through the work we have undertaken in collaboration with our champions, we know that before platform onboarding can begin there is some readiness work that clients must do. We anticipate client readiness will take about three months, particularly for public websites. This will ensure you are prepared for the estimated six months for client onboarding and implementation.



We have identified six client-readiness prerequisites:

1. Organizational readiness

Identify and secure the resources required both from an implementation and operational perspective. Typical roles include content managers, content editors and digital marketing specialists. From a timing perspective, it is important to also keep in mind the potential impact of any other material initiatives currently underway in your organization since this project will require significant attention and focus. If your organization requires the services of external agencies and third parties, it is important to engage them early on in the process.

2. Content strategy

Complete an analysis of your website to identify content and areas that are working well and those that perhaps need re-thinking. Use all the data available at your disposal from site analytics to usability testing, etc. identify areas of focus based on the results and your overall goals. Knowing your users (current and future customers) and understanding the journey of your users will give you a great perspective.

Content writing is a very critical phase and typically a critical path on any website project or redesign. From a migration perspective it will be very important to identify which content should be migrated (taking an approach where all existing content is migrated is not recommended). Best practices advise for more concise and targeted content aligned to the user.

3. Brand design

If you are considering refreshing your brand positioning, including the visual identity, voice and tone, start thinking about how you will integrate your updates into your future digital strategy. Your design should clearly represent your brand and be consistent across your site and other channels. It is also important to keep in mind styling and accessibility requirements especially when choosing color and font schemes.

4. Site design

Determine the set of features that will be a part of your platform going forward. Prior to implementation, we will provide a catalog of available content widgets and layout containers for your organization to use for design purposes and accelerate the overall design and implementation process.

5. Site information architecture

Building on your content strategy, develop a site map. Sitemaps should be aligned to your organization and meet the needs of your target audience and users.

6. Getting the word out

In addition to considering your resourcing and digital strategy needs, it is never too early to also start thinking about how you are going to share the exciting upcoming changes with your employees and customers.

Looking Ahead

We recognize the importance of having a robust onboarding and implementation plan for our clients. Our Change Activation and Market Readiness teams are building a comprehensive package of pricing and client implementation information, which will be provided to all clients before the end of September.

As clients plan for transitioning to the UX Platform, we will have five client onboarding waves. Clients wishing to be a part of the first open wave in 2019 will need to confirm their commitment by the end of 2018. The pricing and implementation details and our features roadmap, combined with your transition readiness, will help determine your optimal onboarding wave.

Get the Latest Updates

Our secure site [UX Platform website \(uxp.central1.com\)](https://uxp.central1.com) is the source for the latest UX Platform information and updates. There you can find the latest monthly townhall, information on the platform development process and other updates. Note that this site is behind Central 1's secure site, and you will need to enter in your login credentials to view it.

For specific questions about your organization's transition to the UX Platform, contact your Relationship Manager.