

OVD Wallet Evolution

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01
Opportunity

02
Approach

03
Wallet Patterns

04
Wallet Layouts

Overview Dashboard Wallet purpose

The wallet is the customer's financial hub within our digital experience—a unified view of their accounts that enables them to see, move, and manage money with confidence.

It must operate as one cohesive system, even when a customer's relationship spans multiple lines of business (e.g., checking/DDA, card, savings, investments, and beyond), delivering a consistent experience across all products.

01

Opportunity

Opportunity

Key insights identified three wallet opportunities to improve CSAT and reduce negative feedback on navigation, speed, and visual appeal.

Make it easy to complete core jobs—monitoring and servicing accounts.

Customers indicate that it is hard for them to action on account and report findability issues on key journeys.

- Explore quick actions on wallet
- Promote “at a glance account monitoring” by elevating visual of wallet.
- Address perception of difficulty to access transactions

Tailor my experience based on unique needs

Current wallet has been designed to be “one size fit all” and does not scale and address unique needs for different customer segments.

- De-averaging experience for largest cohorts of customers: 2-3 accounts
- Segment driven experiences (BB, Gemini, Investment, Starter, Affluent, Jumbo, JPM)

Simplify management of my finances

Customers are looking for useful insights, next best action and data aggregations to manage their finances

- Support money management beyond balances
- Promote deeper flows in meaningful manner - payments (upcoming, recurring), reward (activity, redemption, earn).

02

Approach

Identifying core JTBD

Ten primary wallet specific JTBDs were identified from research and strategy documents that represent both consumer and universal segment wallet needs.

Consumers want to know where they stand with their money without feeling judged.

Consumer JTBD

Consumers want to quickly check their rewards and credit score.

Consumer JTBD

All segments want a wallet that helps them find key information at a glance.

Universal Wallet JTBD

All segments seek ways to easily monitor their accounts

Universal Wallet JTBD

Consumers want to make progress on their financial goals and utilize digital aids that help them take appropriate action.

Consumer JTBD

All segments desire wallet visuals that help them find accounts of interest

Universal Wallet JTBD

All segments want easier ways to access transactions.

Universal Wallet JTBD

All segments desire a wallet experience that provides communication across moments that matter.

Universal Wallet JTBD

All segments want quick access to key actions for their accounts.

Universal Wallet JTBD

All segments crave clear ways to take action on accounts

Universal Wallet JTBD

Affinity mapping JTBD

Cluster the customer jobs-to-be-done (JTBDs) into a small set of distinct, outcome-based groups to simplify prioritization and create clearer wallet experiences by segment.

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Consumer JTBD

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Universal Wallet JTBD

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Universal Wallet JTBD

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Universal Wallet JTBD

Surfacing core jobs

These groups were transformed into a final set of three core JTBDs that were representative of Consumer and Universal shared wallet needs.

The three core JTBDs highlight the shared desire for:

- Strong information hierarchy
- Clear visual aids
- Powerful account controls

Monitor balances and maintain control

Want to **monitor** their accounts so they know where they stand in respect to their balances and can easily determine what funds are available for all of their varied needs.

Transparent tools and clear visual signals

Want **visual aids** that help them: distinguish account types; check account standing; view key information in critical moments, so they avoid situations where they feel financially blindsided.

Find critical information and take action

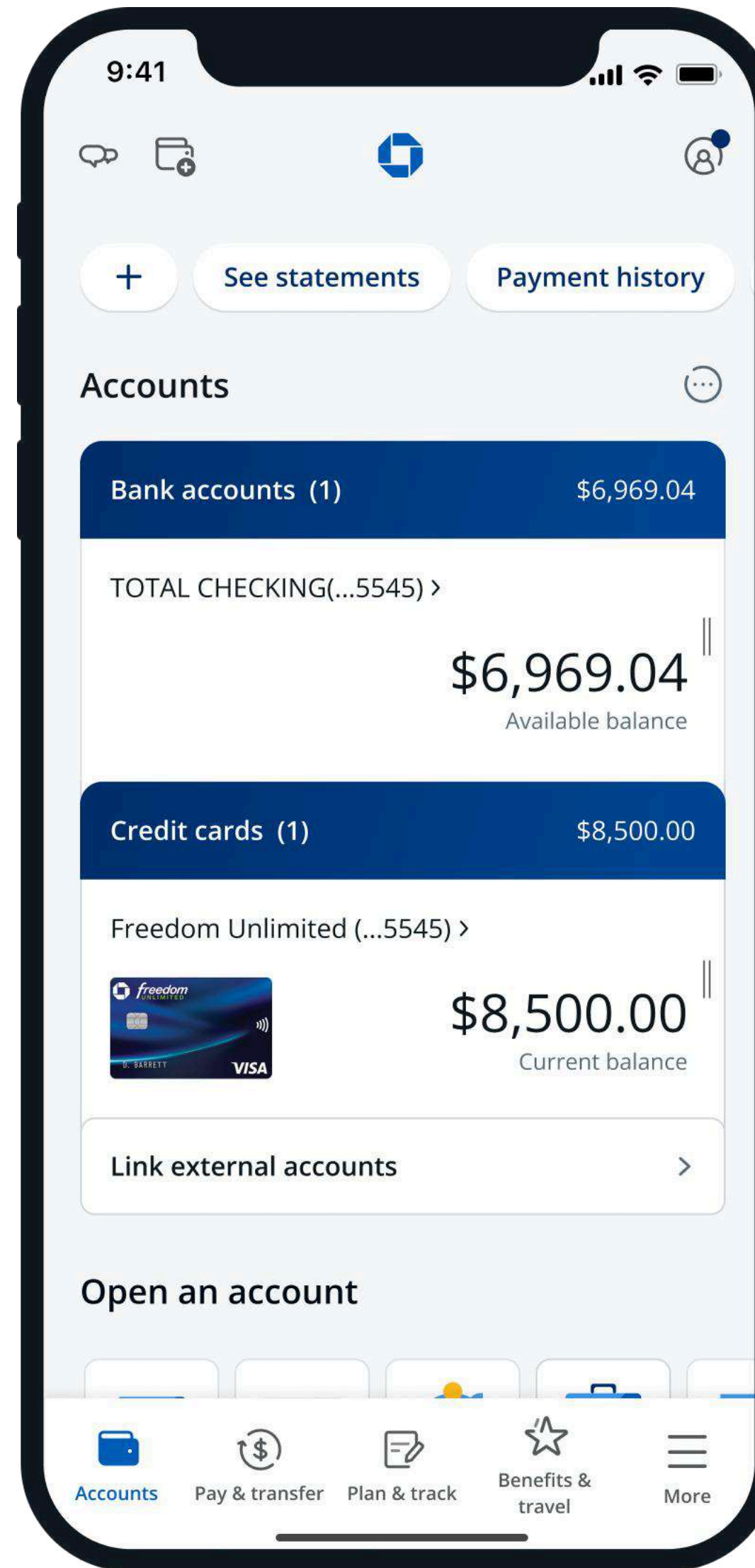
Want **capabilities** within their wallet that help them **find transactions** and **take actions** on accounts, so they remain in control of their finances and feel empowered.

03

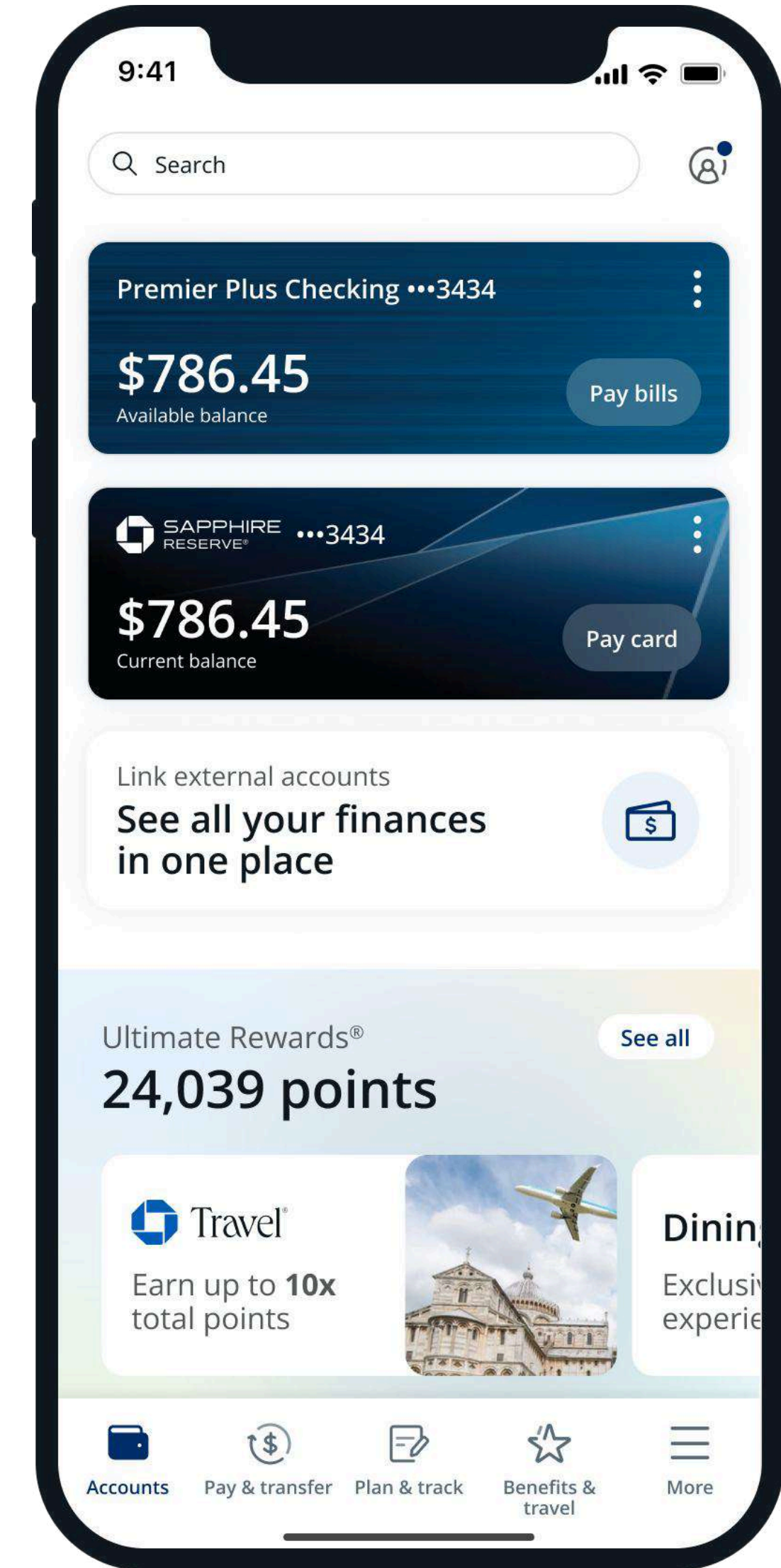
Wallet Patterns

The wallet is evolving into something new

The new wallet establishes a scalable framework and reusable patterns that enable the Channel Experiences & Growth team to meet customer needs and LOB requirements more effectively.



BAU

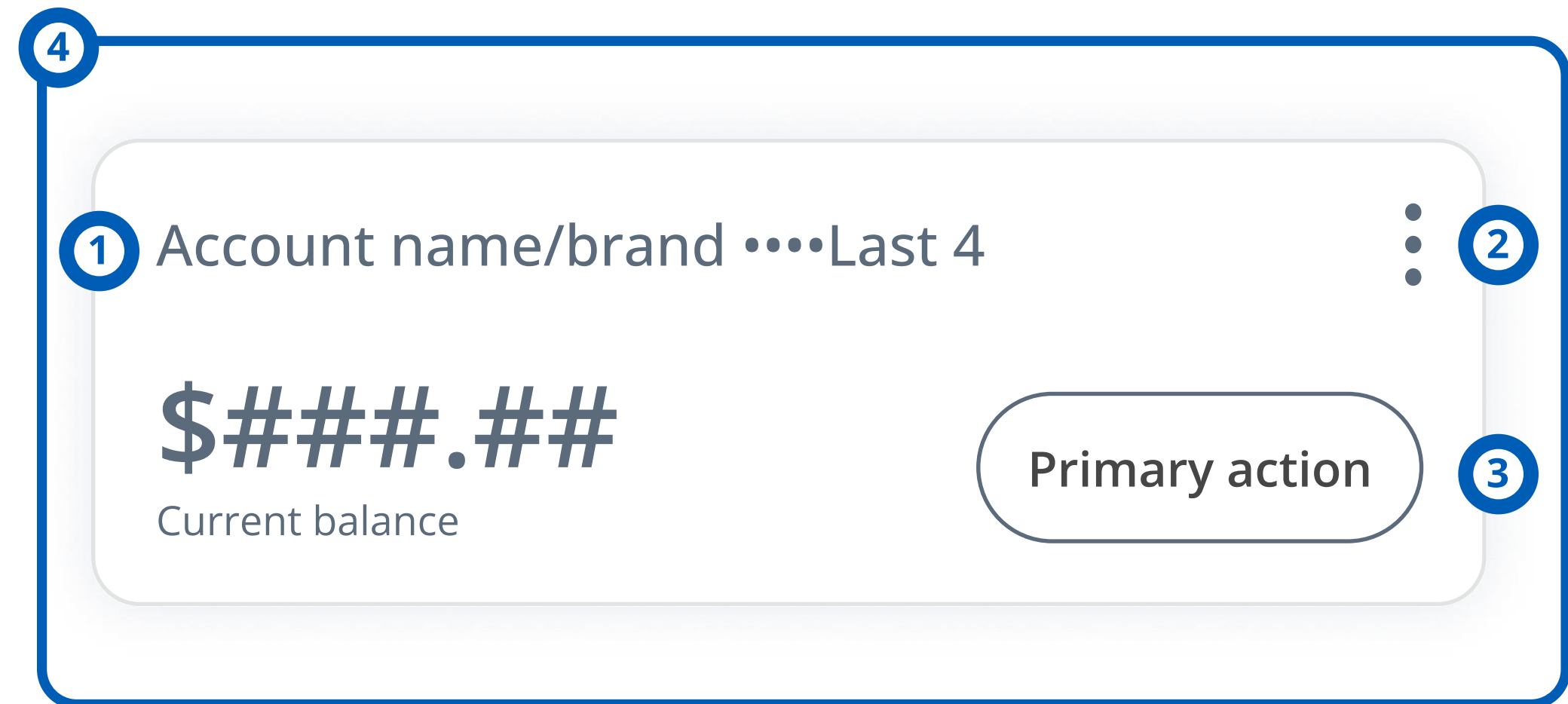


Evolution

Account blades are the wallet's primary interface

Account blades are a standardized, reusable building block that enables customers to quickly complete key wallet jobs.

- Provide a consistent view of critical details (e.g., balances).
- Offer clear entry points into specific dashboards for deeper tasks.
- Enable quick access to core actions without unnecessary navigation.



1 Account Indicator
Accounts names or card brands will be used to help customers find accounts

2 Quick actions
Use consistent visual affordances to set clear customer expectations

3 Primary action
Actions associated with the primary job are “singular” and obvious

4 Account access
Account tiles remain the primary entry point into their respective accounts

Branded expression for accounts with physical plastic

Banking

Premier Plus Checking ***3434

\$786.45
Available balance

Pay bills

Chase Savings Account ***3434

\$1,786.45
Available balance

Transfer

CD term 9-Month ***3434

\$10,000.00
Available balance

Deposit

Card

SAPPHIRE RESERVE ***3434

\$786.45
Current balance

Pay card

freedom UNLIMITED ***3434

\$786.45
Current balance

Pay card

ink ***3434

\$786.45
Current balance

Pay card

JPMorgan ***3434

\$786.45
Current balance

Pay card

Loans & Investments

Chase Auto Account ***3434

\$2,786.45
Principle balance

Pay loan

Chase Mortgage Loan ***3434

\$34,786.45
Principle balance

Pay loan

You Invest Portfolio ***3434

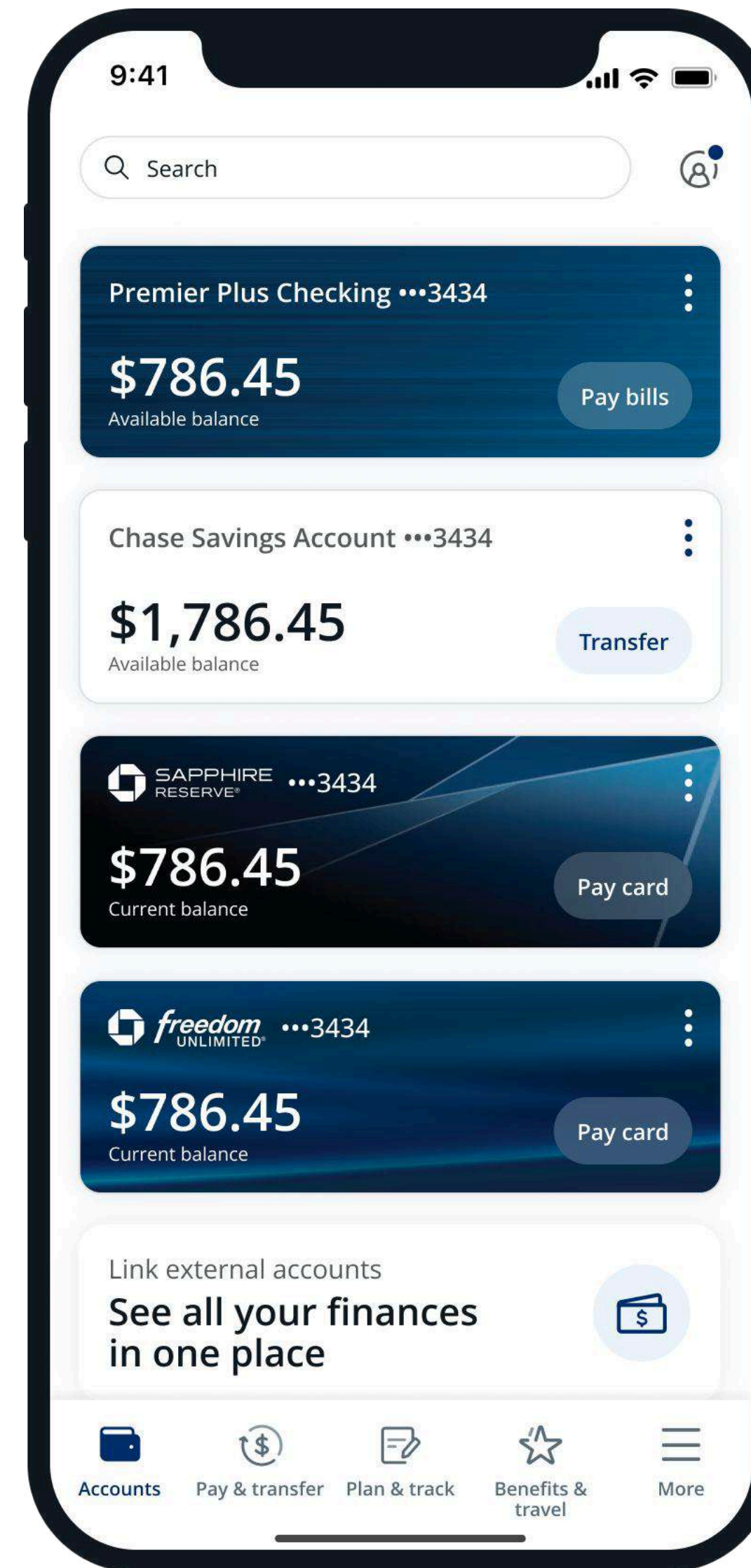
\$2,000,860.50
+\$4,000.00 (0.2%)

Trade

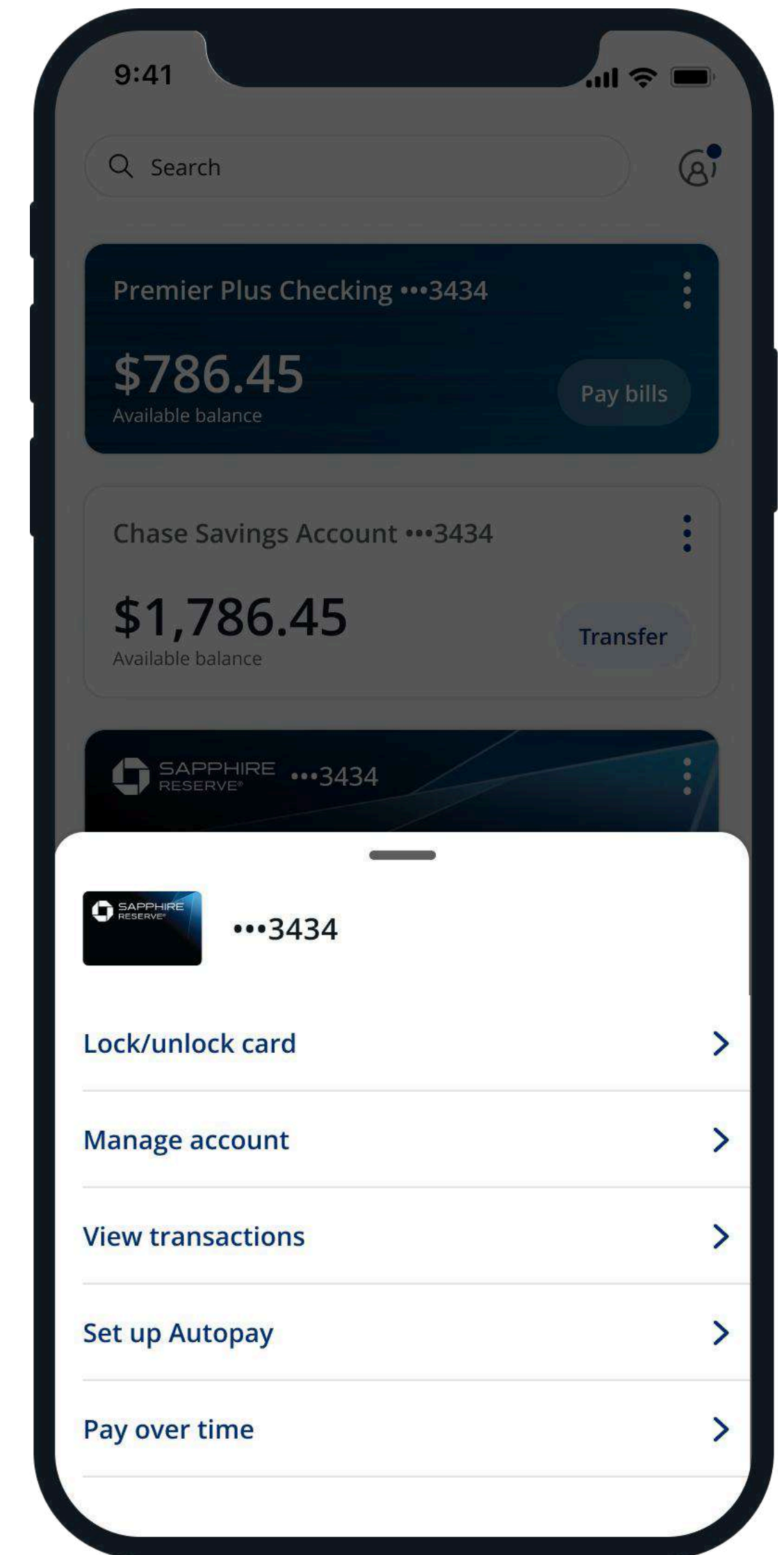
Quick Actions are a curated set of high-frequency, high-value account actions

Complete critical tasks quickly—without searching or leaving the page.

- They support “manage my account” and related servicing needs, with a strict limit on actions to prevent clutter.
- Order Quick Actions by security first, then most frequent servicing, then secondary common tasks.



OVD

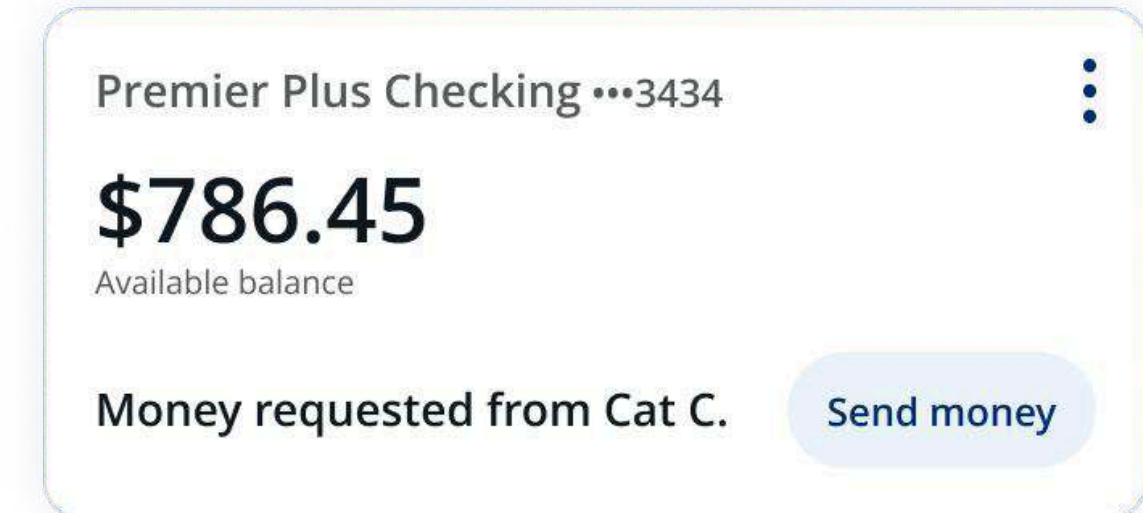
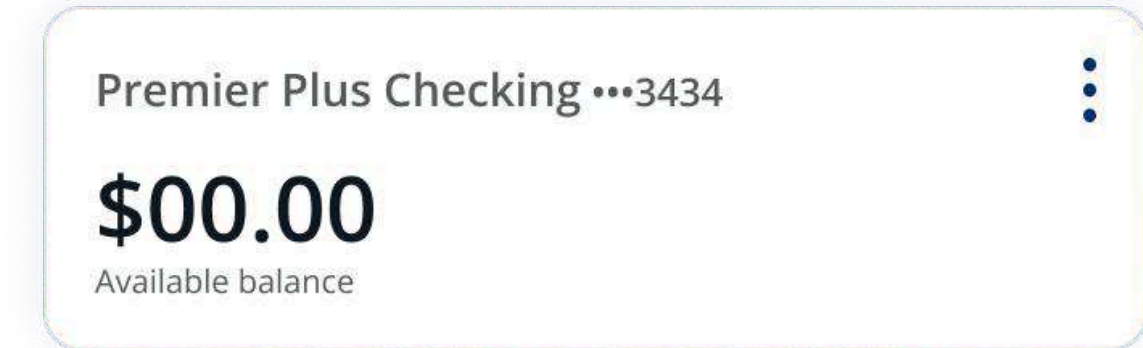
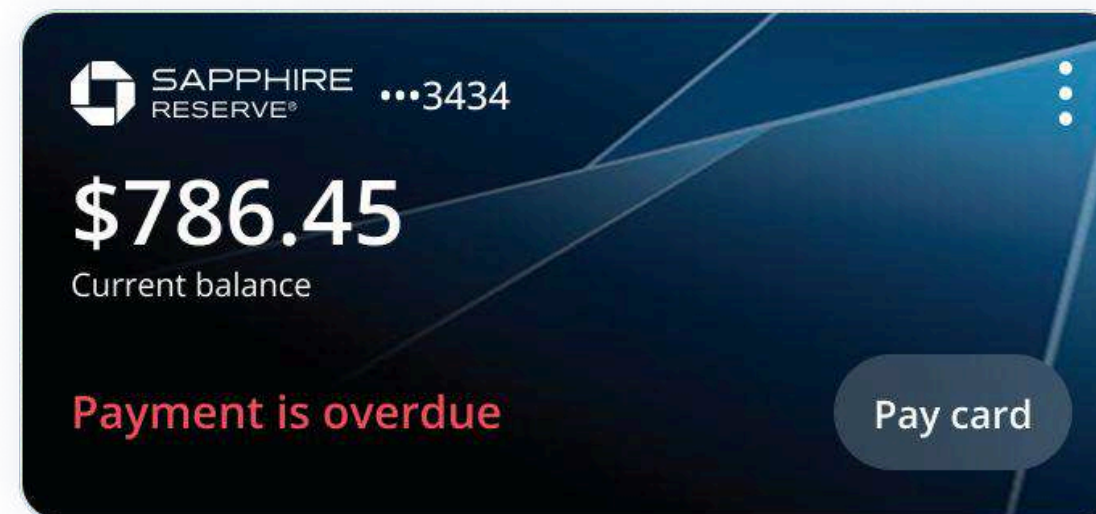
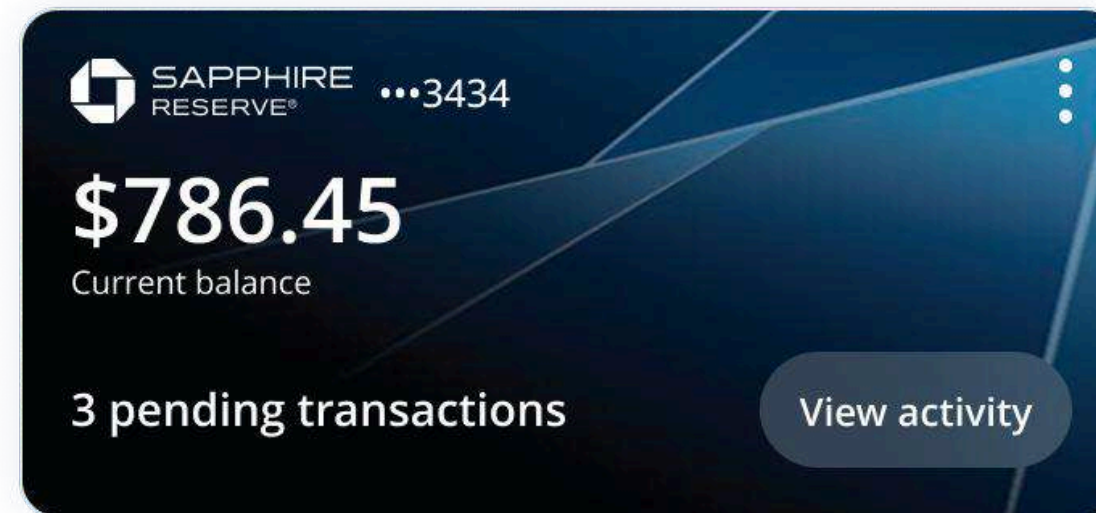
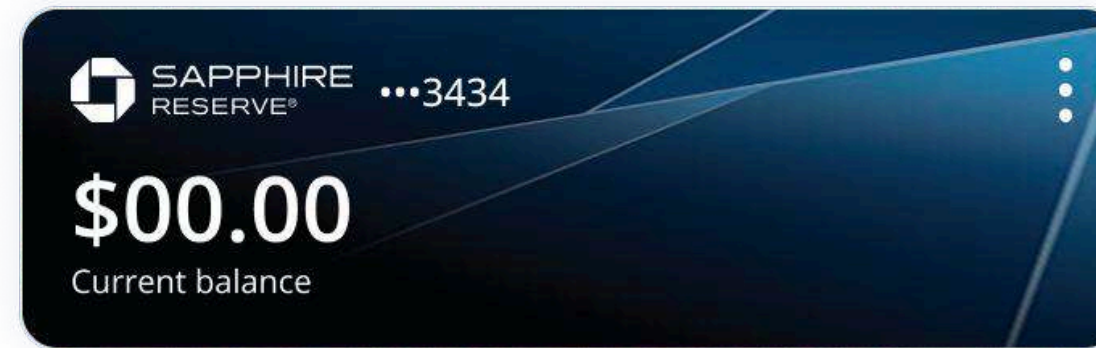


Quick Actions

Next best actions

A future evolution of account tiles that introduces dynamic, context-aware actions.

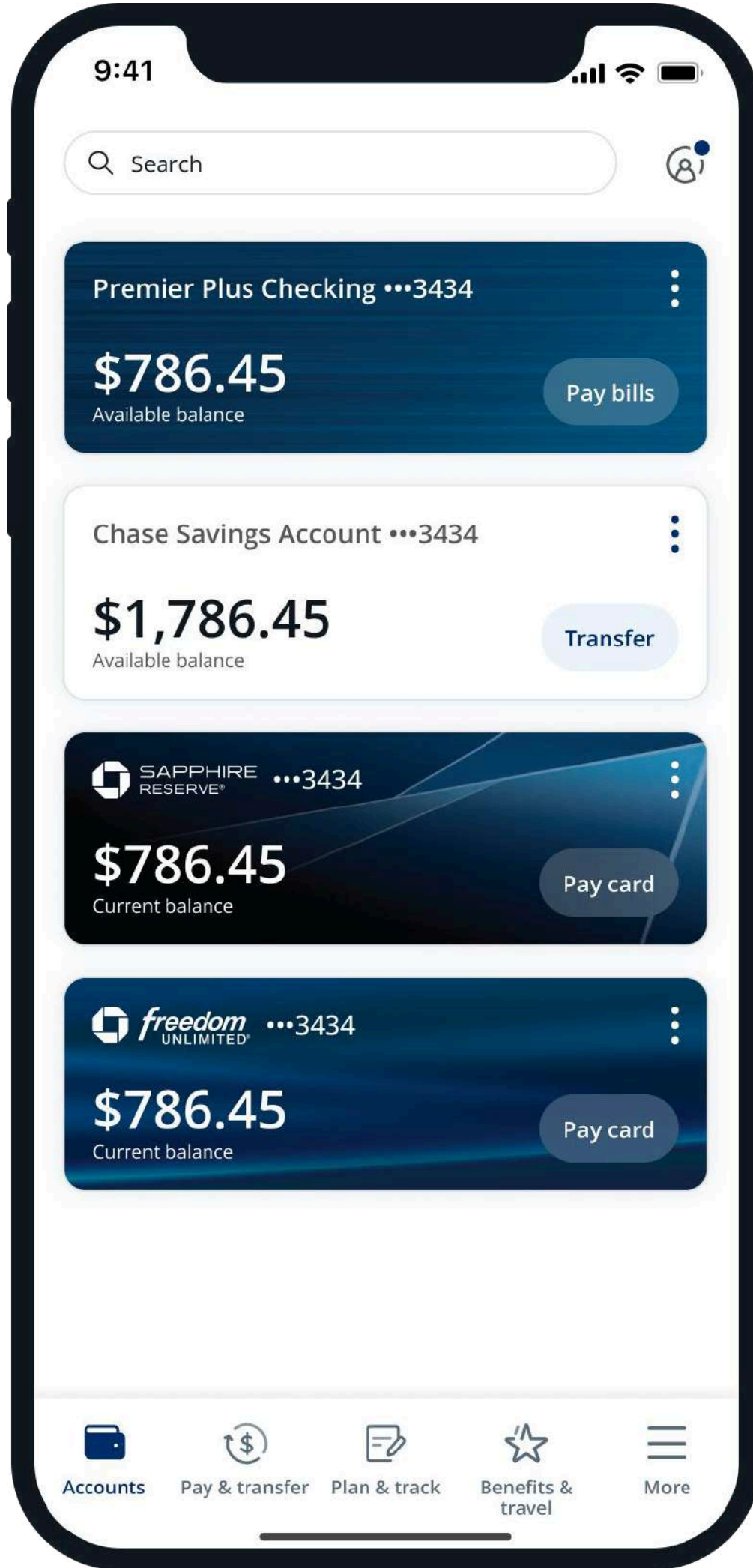
- Account status messages provide context for the expanded dynamic CTA and draw attention to accounts that require action or monitoring.
- Reduce customer mental load by clearly surfacing the next best action and where to complete it.



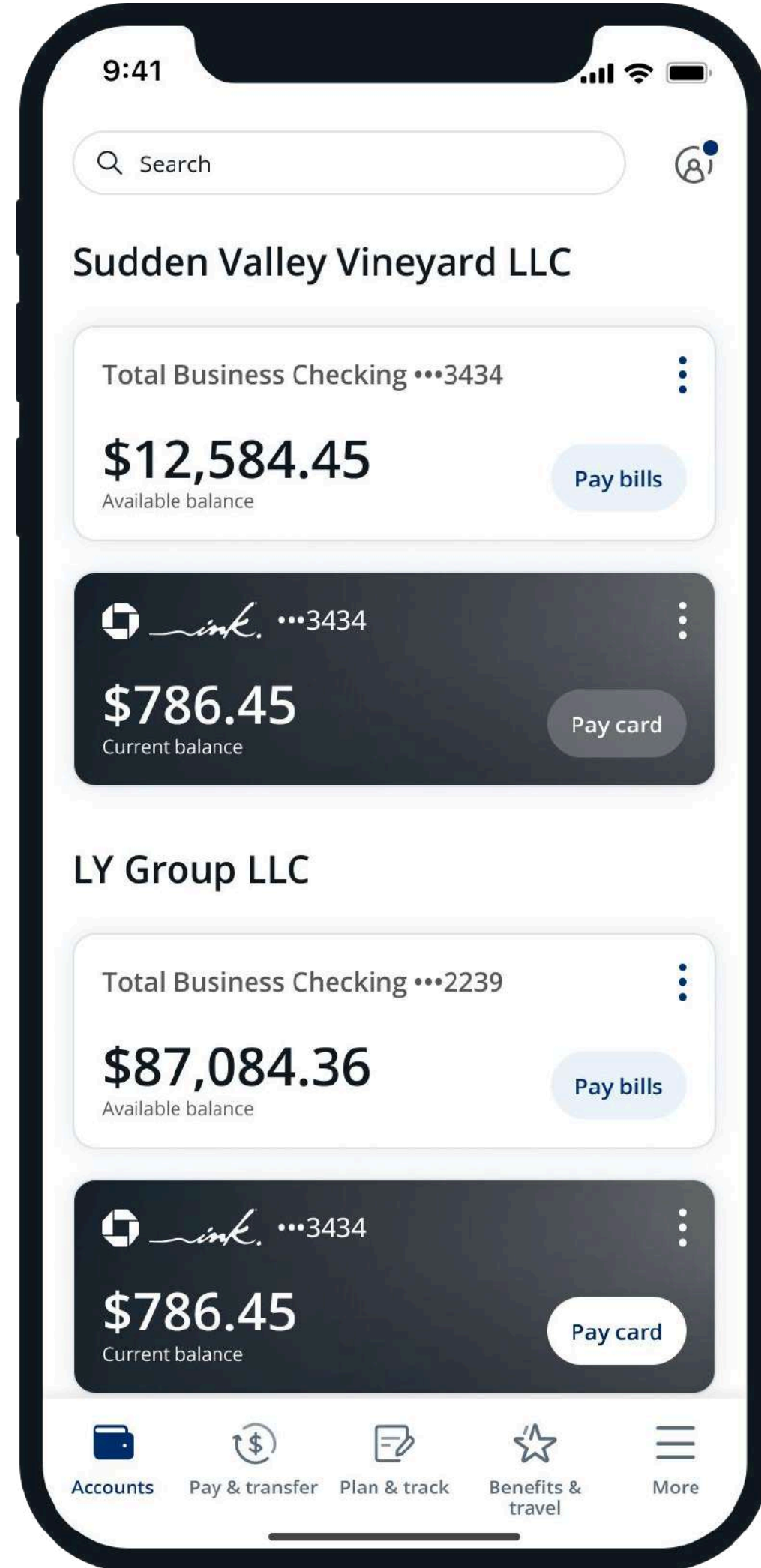
Default

Neutral

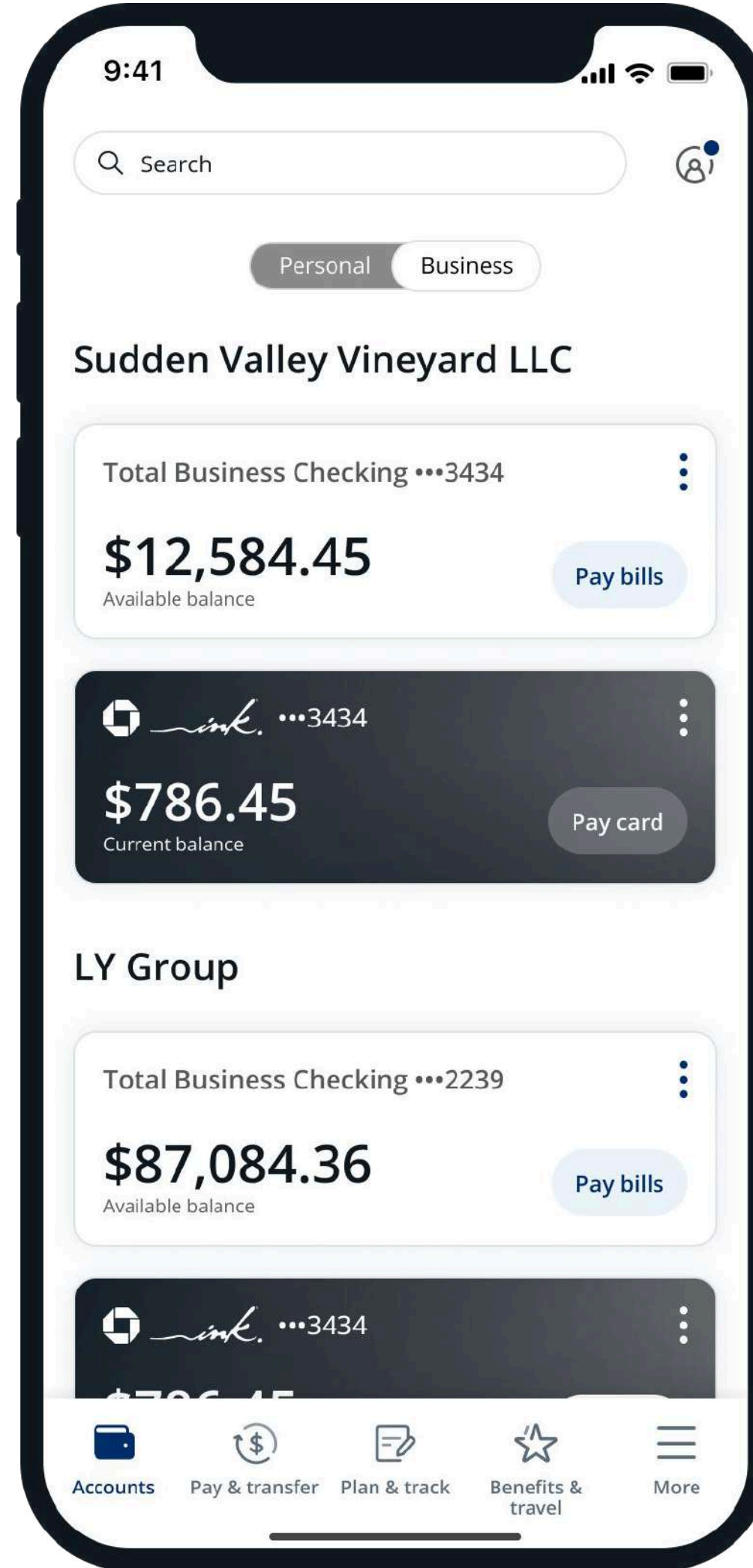
Alert



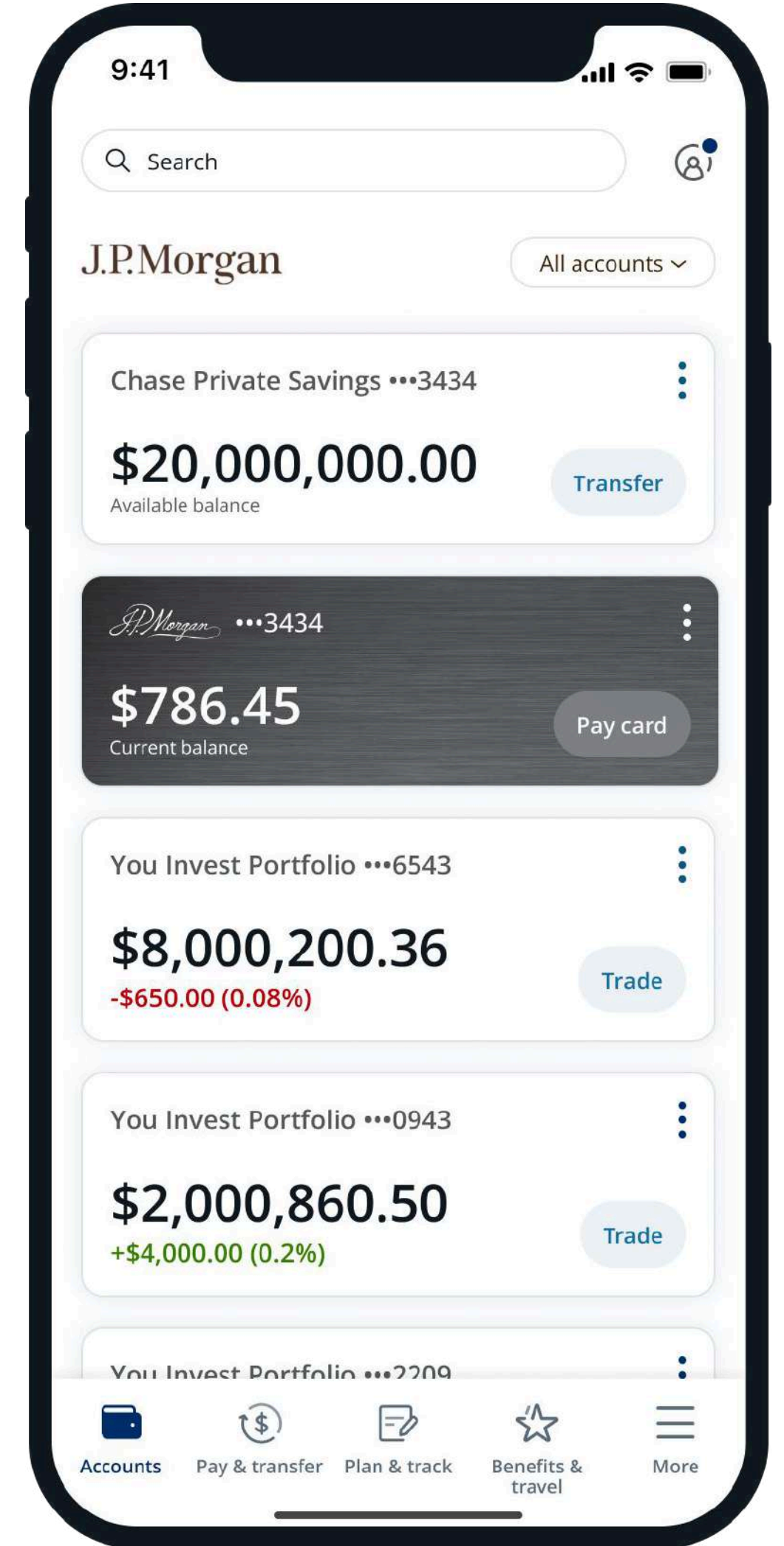
Consumer



Business



Gemini



JPM

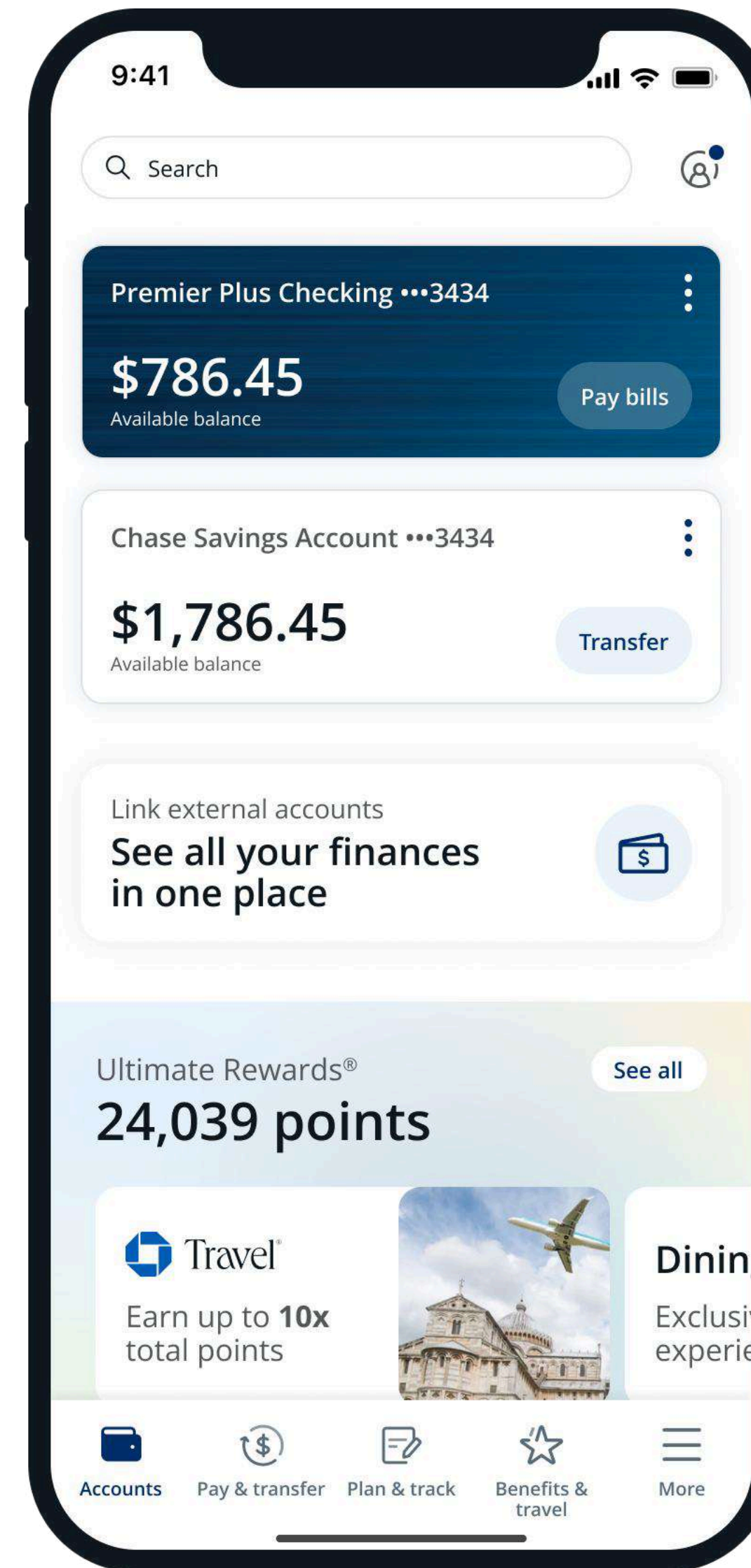
04

Wallet Layouts

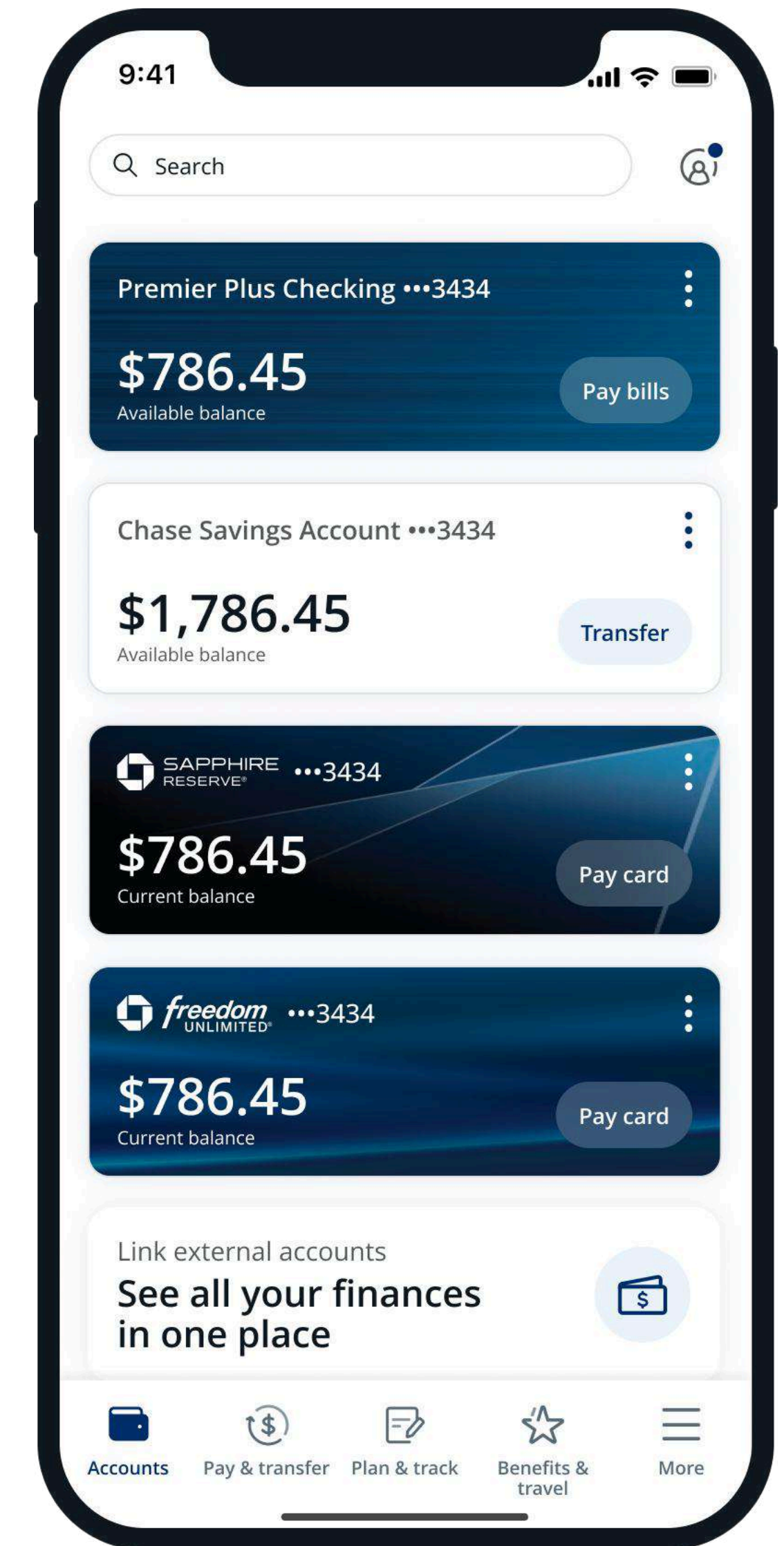
Simple Wallet #1

This concept uses big, bold, simple account tiles to surface only the most important information—making the wallet fast to scan and easy to understand.

- Most mobile active customers have three or fewer accounts, so we present all account types in a single group—removing the need for categories, simplifying the OVD, and aligning to customer preferences.
- As customers exceed three accounts, the wallet scales in complexity and functionality to support a broader set of needs.



Two accounts

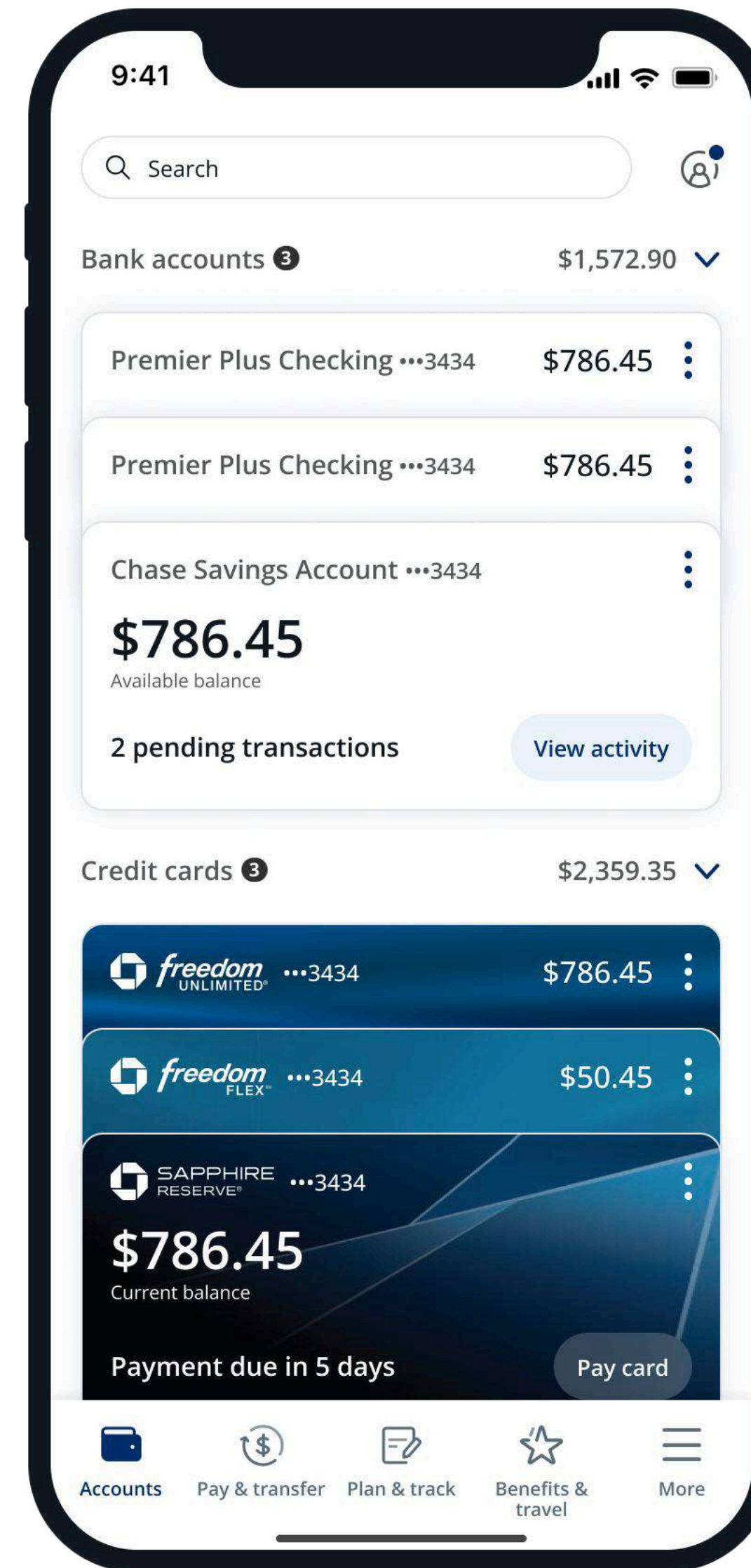


Three+ accounts

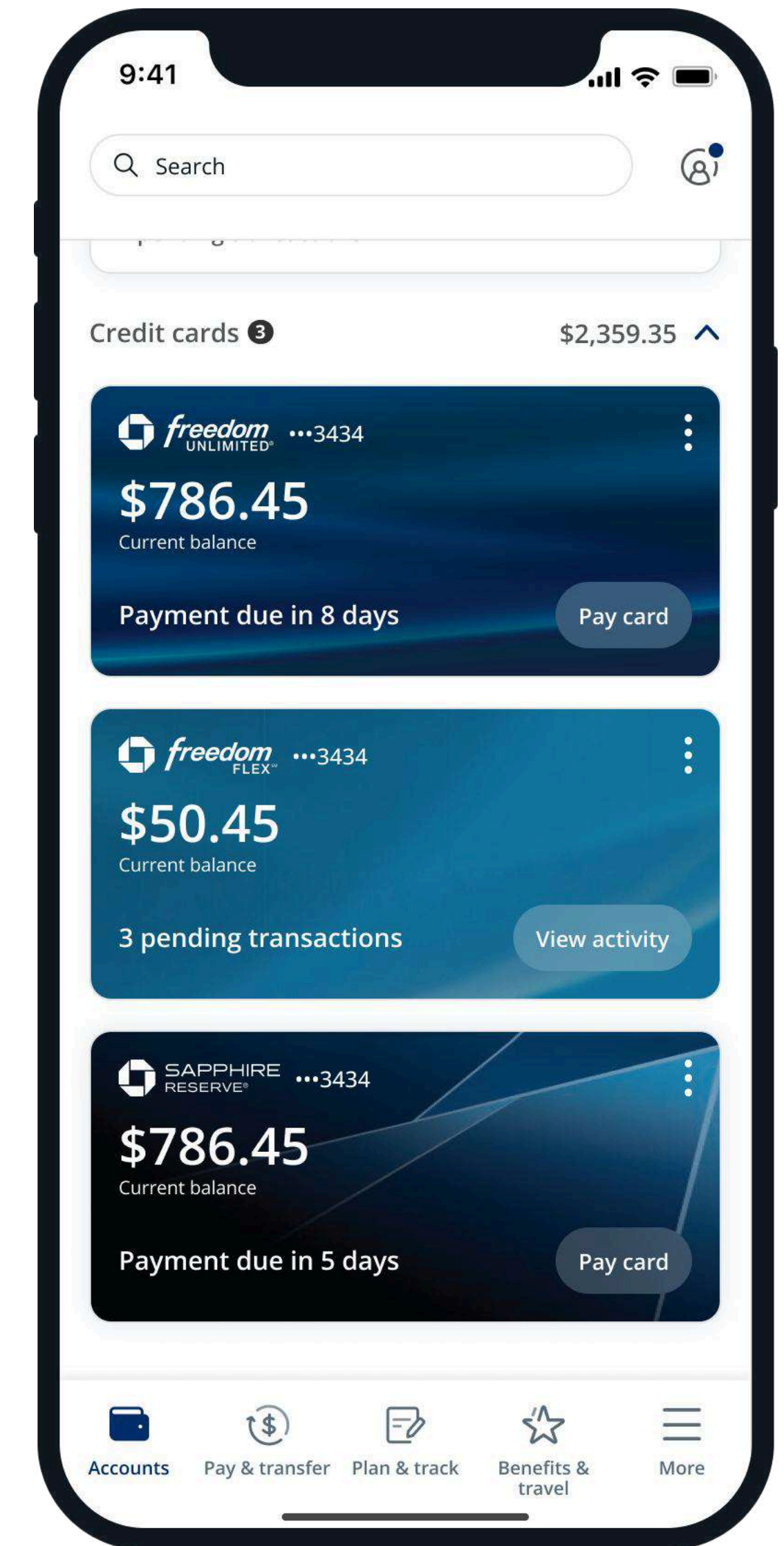
Stacked Wallet #2

This concept maximizes above-the-fold space with stacked tiles for customers with 5+ accounts, improving account discoverability.

- Stacked account tiles let customers see more accounts and balances at a glance with less scrolling.
- With one tap, the stack expands in-line to reveal additional account details and actions.



Wallet default



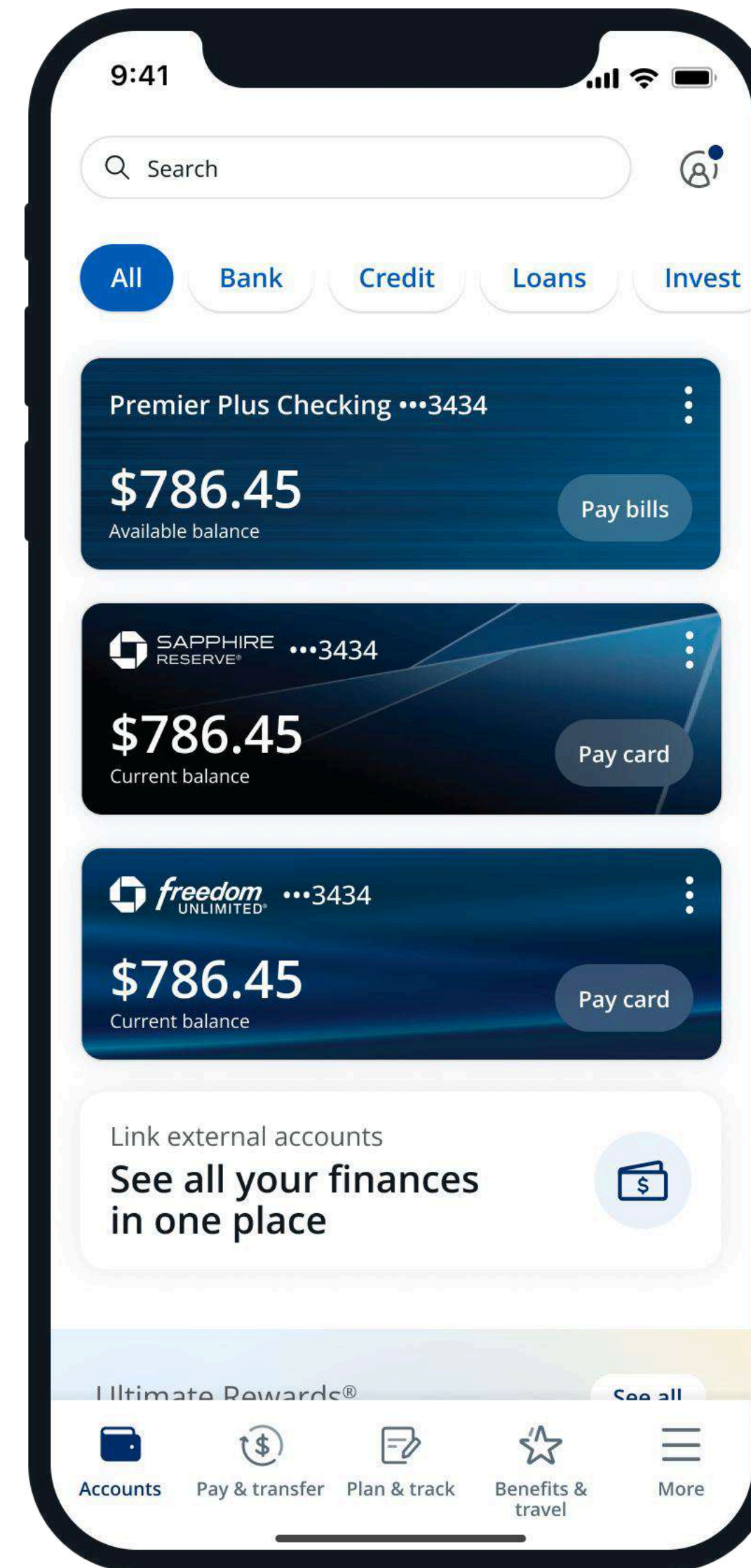
Wallet expanded

Streamlined Wallet #3

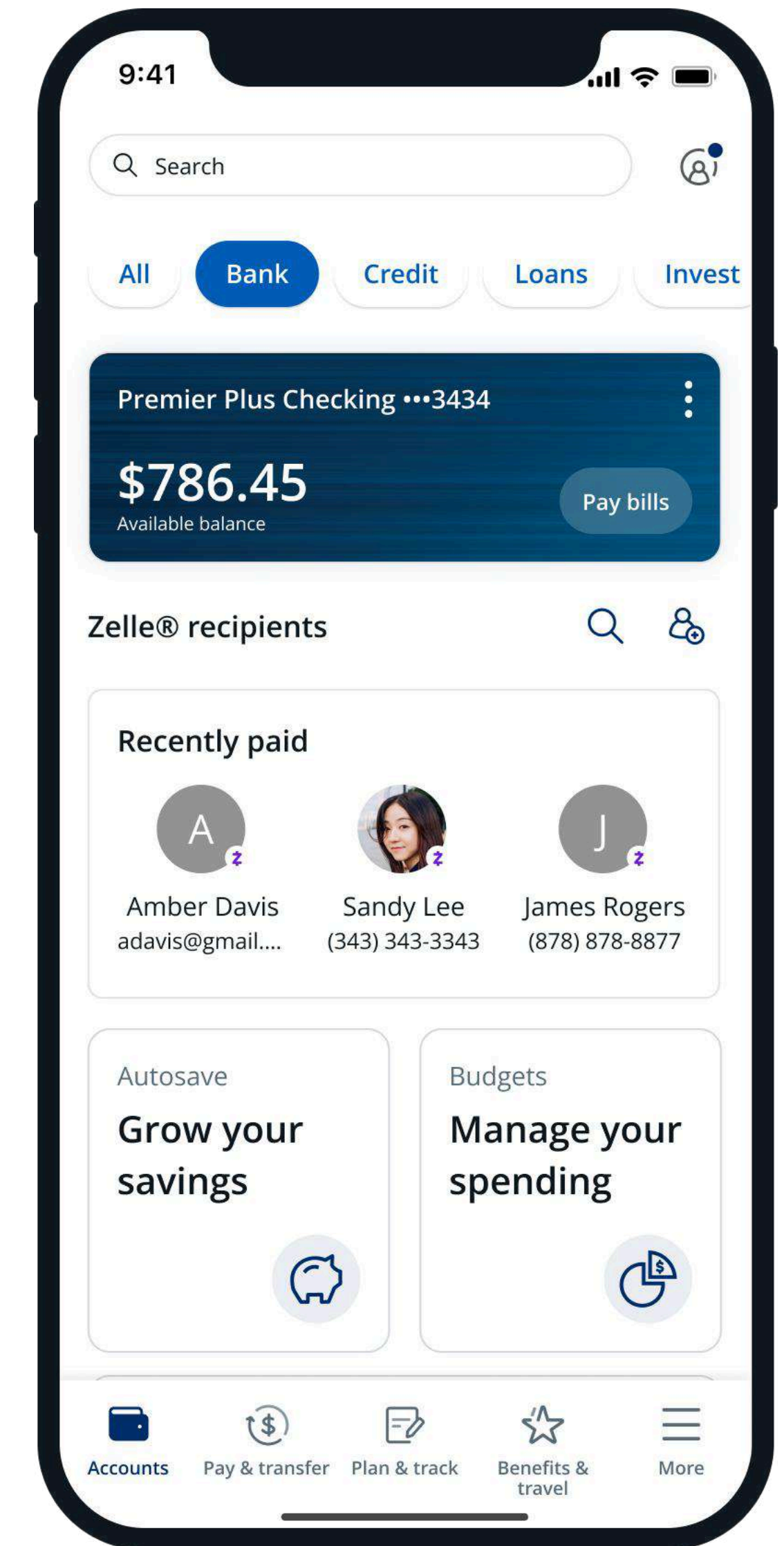
This scalable concept introduces a horizontal wallet layout for complex use cases, with tabs by account type.

This approach keeps the OVD condensed, creates space for account-level insights, and increases awareness of new product offerings.

Channels research evaluated vertical scroll vs. horizontal tabs through multiple rounds of qualitative and quantitative testing. These studies found that 62% of customers preferred the horizontal tabs approach.



Wallet default



Banking tab

Key learnings

Alignment on the problem is the first and most important layer. When a design team and their stakeholders have a genuinely shared understanding of the problem, every subsequent conversation about direction, trade-offs, and priorities has a clear reference point.