

<div>MMS 2012 Vision: Strategic Roadmap</div>	<div><div>Incremental Projects &amp; Infrastructure Changes</div><div><div>2009</div><div>Bill Pay 2.0</div><div>(DTD Enhancement)</div><div>Inter-FI Payments Phase 2</div><div>(Payroll)</div><div>Inter-FI DDA Transfers Phase 2</div></div><div><div>2010</div><div>(P2P RTN &amp; Acct. No.)</div></div><div><div>2011</div></div></div>	<div><div>Interim Interfaces: What we can feasibly attain</div><div><div>1</div><div>MMS CX 2009 End State</div></div><div><div>3</div><div>MMS CX 2010 End State</div><div>2010 Learnings</div></div><div><div>5</div><div>MMS CX 2011 End State</div><div>2011 Learnings</div></div></div>	<div><div>MMS CX 2012 Vision: The Value of an Integrated System</div><div><div>2</div><div><u>MMS CX 2012 Vision</u></div><div>High-level concept supported through research and testing</div></div><div><div>4</div><div>Inform the Interim Interfaces</div><div>Evolves with feedback from Interim Interfaces</div></div></div>	<div><div>WELLS FARGO</div><div>WELLS FARGO</div><div>Confidential 2008</div></div>
	<div>Primary Goal/Business Case</div>	<div><ul style="list-style-type: none"><li>Continue to enhance exiting features an add new functionality</li><li>Improve performance. Maintain scalability and reliability</li></ul></div>	<div><div>2009 End State Goals:</div><ul style="list-style-type: none"><li>Increase use of MMS. Increase MMS transactions by number and volume</li><li>Increase awareness of different Bill Pay and Transfer options: show customer their different options.</li><li>Increase customer retention</li></ul><div><div>2010 and 2011 End State Goals:</div><ul style="list-style-type: none"><li>Stepping stone to 2012 Vision<ul style="list-style-type: none"><li>move towards the 2012 vision by making interim improvements to the Customer Experience based on what we know is feasible and realistic for a given year</li></ul></li><li>Get funding for the following year's projects<ul style="list-style-type: none"><li>Need to know what we need to do at the platform level (Bill Pay, Transfers [OPS], etc.)</li><li>Need to know what we need to do at the product level (P2P, Me2Me, etc.)</li></ul></li><li>Customer value of changes need to be demonstrated<ul style="list-style-type: none"><li>Increase in enrollments</li><li>Increase in the volume of transactions</li><li>Increase in Revenue to ISG</li></ul></li></ul></div></div>	<div><ul style="list-style-type: none"><li>Build excitement around vision<ul style="list-style-type: none"><li>How do we tell the story? Build energy</li><li>Shiny and cool impulse buy</li></ul></li><li>Determine level of investment and secure funding to realize 2012 Vision</li><li>Determine roll-out costs. High-level sizing/pricing.</li><li>Business case based on common sense<ul style="list-style-type: none"><li>Business value will be determined yr. by yr. incrementally (at each step of path)</li></ul></li></ul></div>
	<div>Primary Team / Stakeholders</div> <div>ICS: CX, CI, BO</div> <div>Arch</div> <div>Business</div> <div>Tech</div>		<div><ul style="list-style-type: none"><li>2009 End State Core Team: Andrew, Vicki, Greg, Robin/Pamela</li><li>Stakeholders:<ul style="list-style-type: none"><li>Platform Owners</li><li>Product Owners</li><li>LOB</li></ul></li></ul></div>	<div><ul style="list-style-type: none"><li>Steering Committee: Jim, Secil, Product Advisory Board</li><li>Responsible: Core Team: Mai, Vicki, Greg, Christina, Robin</li><li>Accountable: Adam and Mark</li><li>Consultative: MMS Product Managers, Andrew Diggdon and OLBI</li><li>Informed: Product Teams, Dev. Partners</li></ul></div>
	<div>Approach</div> <div>Design</div> <div>Research</div> <div>Architecture</div>	<div><ul style="list-style-type: none"><li>2010 Vision informed by end-state roadmap</li></ul></div>	<div><ul style="list-style-type: none"><li>Business Approach: Each project writes its own business case at the component level (Technical Complexity, Organizational Knowledge, Business Value)</li><li>End-states are funded projects rationalized with the direction of the 2012 vision and a synthesis of the customer experience across projects</li><li>The gap analysis exercise needs to be executed each year for planning for future work threads. Additionally, revisions of the long term 2012 Vision will need to occur after incremental end states have been completed.</li><li>2009 = collection of 2009 projects already planned<ul style="list-style-type: none"><li>Suggestion: look at the learnings (not design solutions) from the work Native Instincts helped with and do a fit gap against projects and intent to identify what should be included in the 2009 end state.</li><li>Incorporate learnings into hybrid concept and conduct usability tests</li></ul></li><li>2010 = Look @ 2012 vision, identify gaps + overflows, and start building architecture to support changes<ul style="list-style-type: none"><li>Q1-2 2009 Task: Gap Analysis Objectives:<ul style="list-style-type: none"><li>Identify deltas between 2012 Vision and 2010 Roadmap</li><li>Identify deltas between 2010 Roadmap and 2009 End-State</li><li>Determine if 2010 Roadmap needs to be revisited to incorporate deltas found in first two activities.</li></ul></li></ul></li><li>2011 =</li></ul></div>	<div><ul style="list-style-type: none"><li>Design: User-Centered Design Methodology: Clarify customers Clarify tasks/goals Clarify PROFILES</li><li>Business Architecture: Rationalize end-state architecture w/ yr. by yr. roadmaps</li><li>Research: Concept test hypothesis. Not a full-blown usability test.</li></ul></div>
	<div>Scope</div>			<div><ul style="list-style-type: none"><li>Timeframe: 3 years</li><li>Target Audience: Consumers (Biz and TPB considered later)</li><li>Channel: Online/WIB (not mobile)</li><li>Conceptual Prototype: level of detail should be "medium" level, but should be enough to inform the roadmap and budget planning for the subsequent 2010 and 2011 end states.</li><li>Biz Architecture:<ul style="list-style-type: none"><li>Capabilities</li><li>Systems</li></ul></li></ul></div>
<div>Assumptions</div>		<div><ul style="list-style-type: none"><li>2010 End-State depends on 2012 Vision being at least 75% complete<ul style="list-style-type: none"><li>the assumption to date is that we can complete the 2012 Vision before starting the budget planning and definition of the MMS CX 2010 End State.</li></ul></li><li>2011 End-State depends on 2012 Vision being complete and revised</li></ul></div>	<div><ul style="list-style-type: none"><li>This is a living and evolving vision</li><li>Only high-level sizings can be given for the vision</li></ul></div>	
<div>Open Issues</div>		<div><ul style="list-style-type: none"><li>Greg: How do we scope size and price (if we don't know enough detail) of this 3 yr. or yr. by yr. effort?</li><li>Vicki: There are current projects that have CX components included . Need clarification of what 2009 work thread may consist of.</li></ul></div>	<div><ul style="list-style-type: none"><li>Need clarity on fundamental business model</li><li>Need to level set on User-Centered Design process</li><li>Need to marry markets (e.g. consumer or small business) to profiles</li></ul></div>	