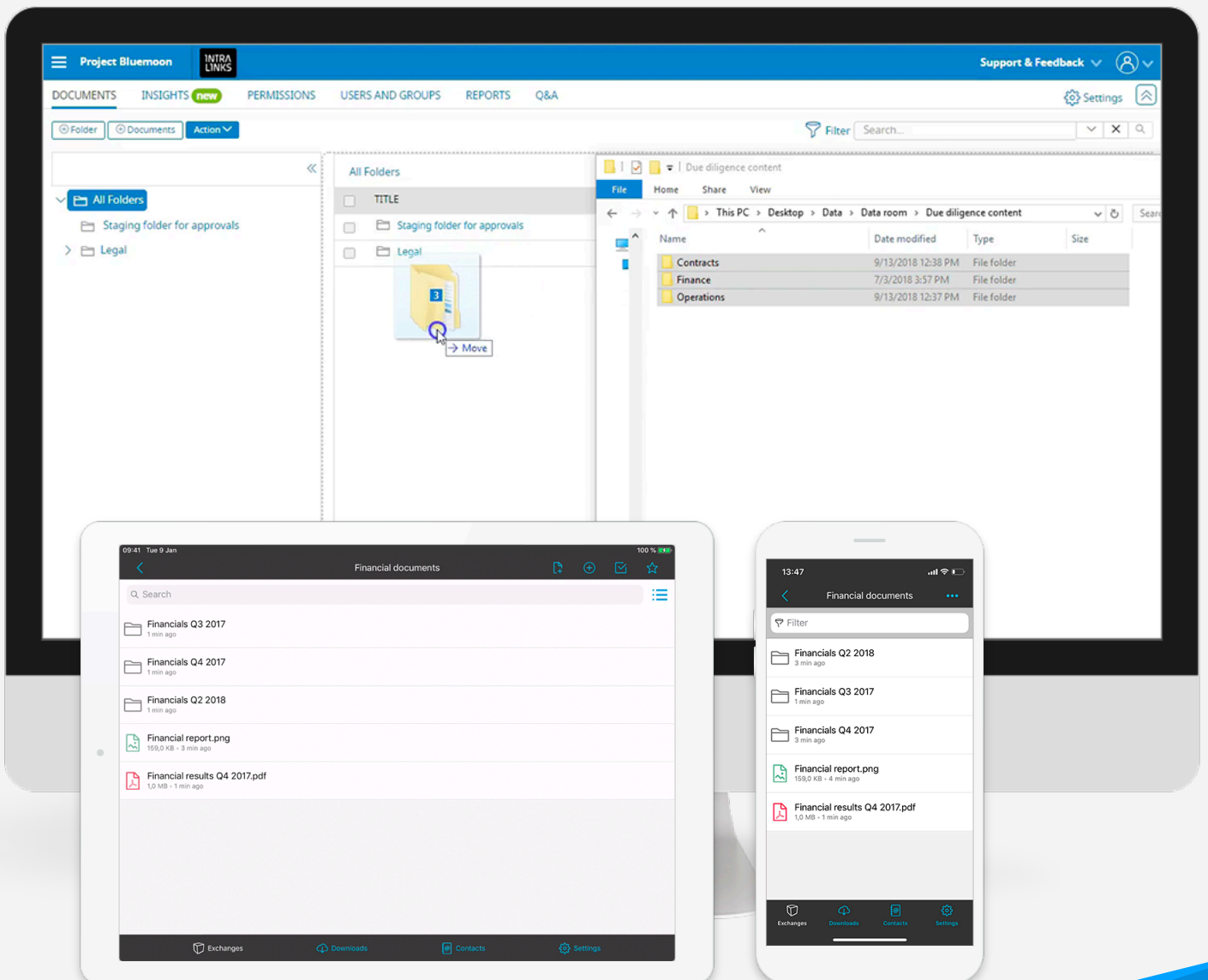


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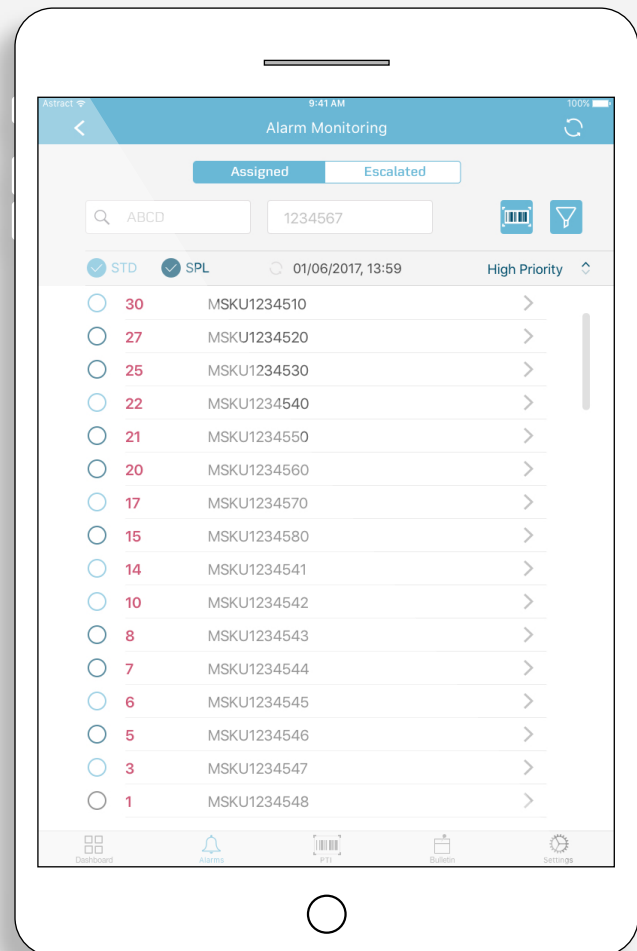
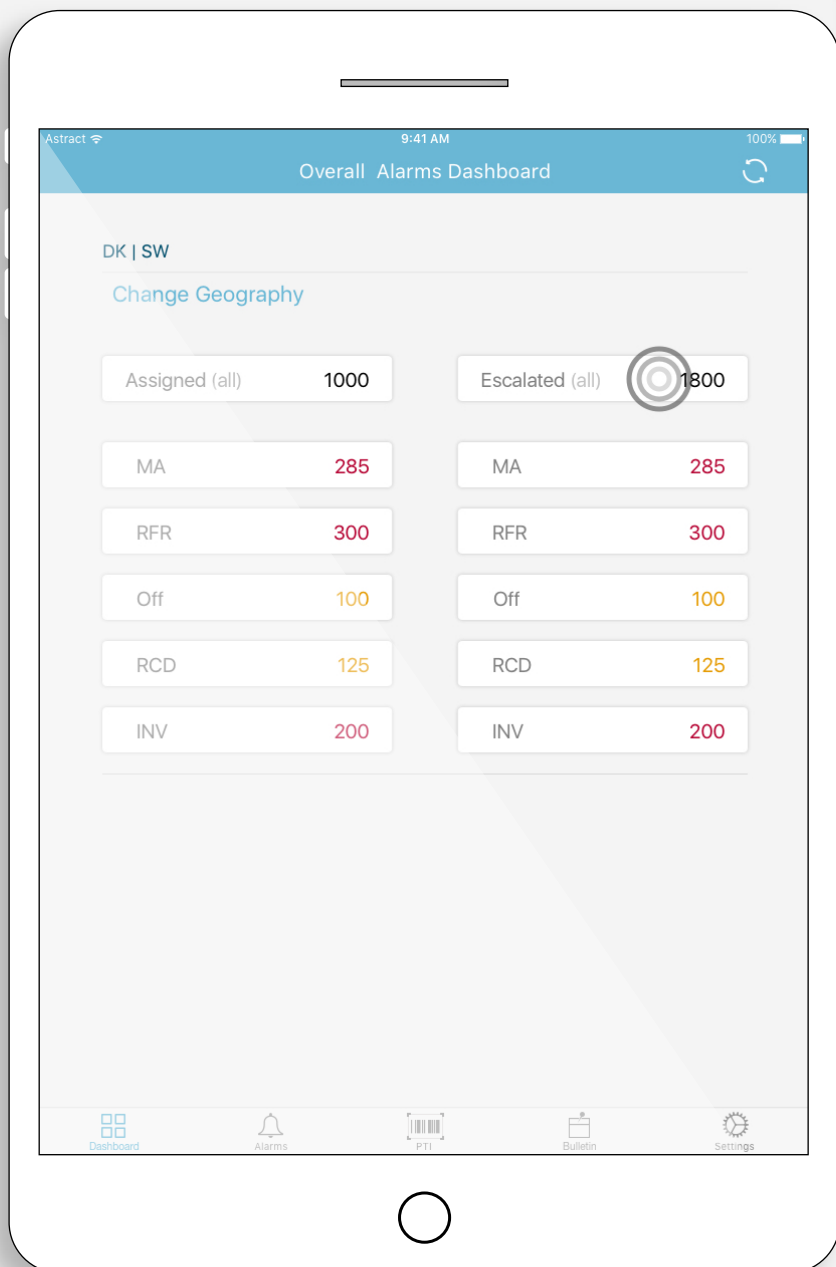


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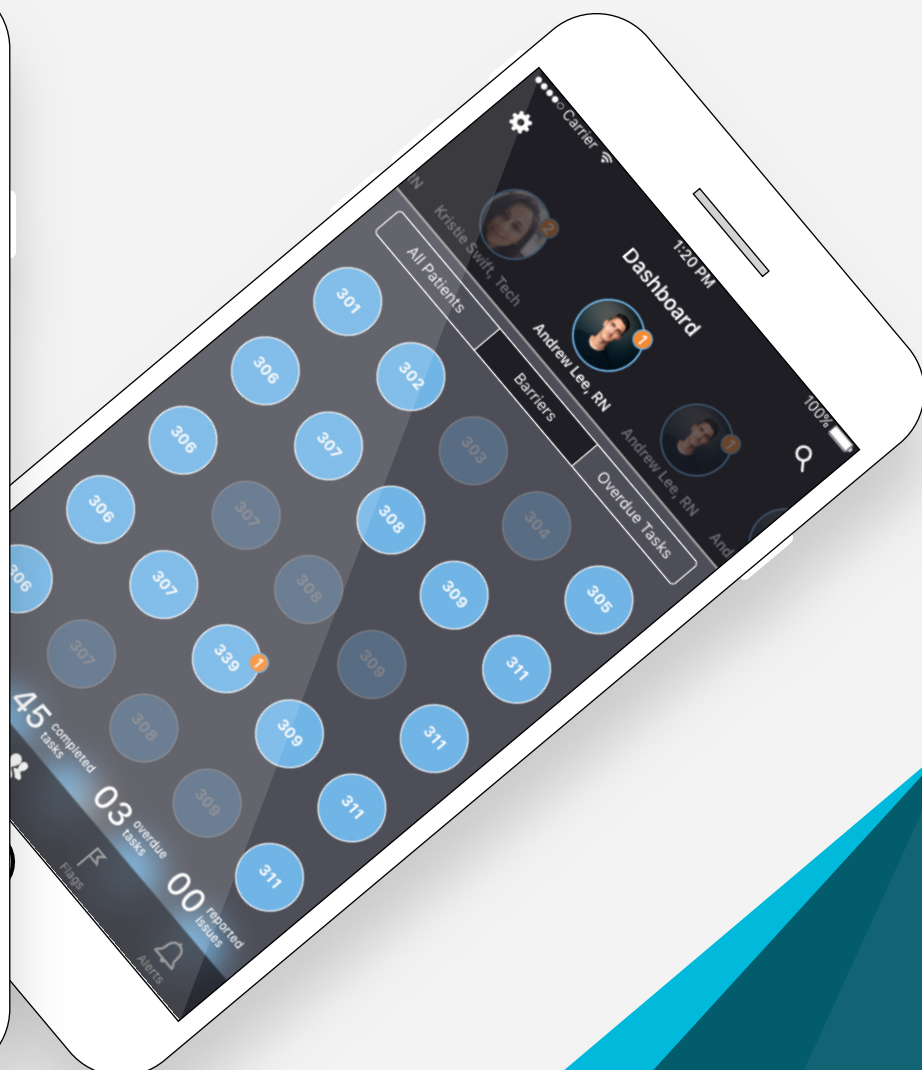
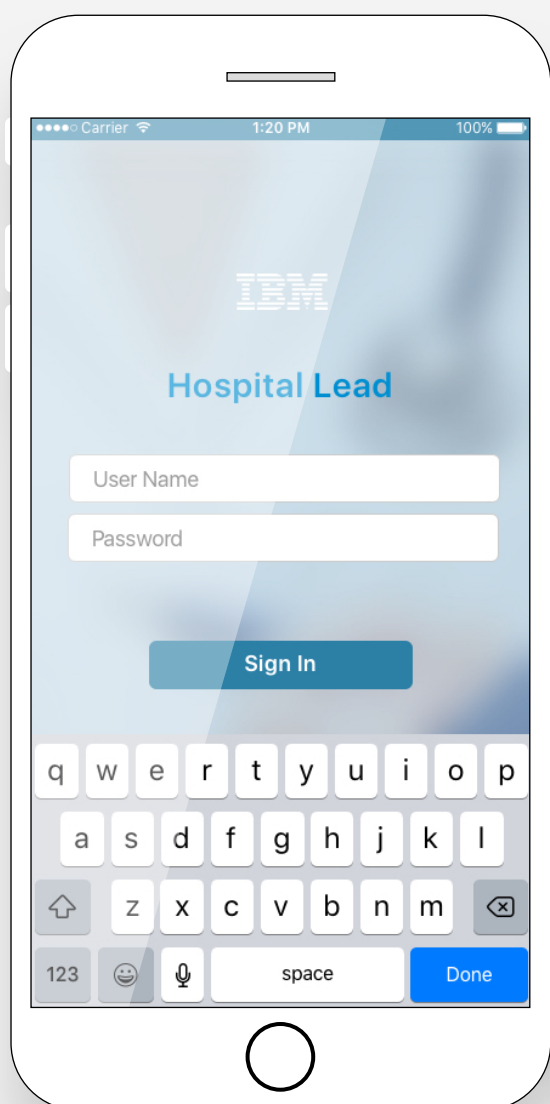
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Bank of Ireland



Orla

Orla is a sales manager for a global technology company. Her husband works at a bank and they have a 10 month old daughter. They are moving to the first home that they have having looked at 35 possible houses.

- Her ideal application would happen without causing disruption to her daily routine. Take as little time as possible and be efficient.
- If you want the business, you should be keeping the customer up to date.

VALUES AND EXPECTATIONS:
 When companies set expectations and meet them, those expectations they expect constant communication and to be kept updated on where things are.

Wants to feel that companies value her business and that she is not just another number.
 To be able to complete business for banking products online.

Hills

H1
 A mortgage applicant receives notifications containing relevant updates and is able to request additional information without having to enter any credentials.

H2
 It should take no more than 5 minutes for a first time buyer to understand where they are in the mortgage process, and what to expect next.

H3
 A mortgage applicant is able to provide supporting documentation for their mortgage online in a validated way within one working day.

Reduce number of staff engaging with customer.
 Reduce processing time to 10 days.

A DELIGHTFUL FIRST-TIME HOME BUYING EXPERIENCE

PRE-APPLICATION RESEARCH

Orlagh visits the Bank of Ireland website on her phone and uses the calculator to quickly find out how much she can borrow and afford.

She is impressed with the speed and ease with which she can receive and follow a quote. As she is in work she saves the quote so that she can come back to it at a later stage.

After work Orlagh opens up her laptop and has another look at the calculator. She enters her details again, this time inputting more realistic figures for her 'Existing Monthly Commitments'.

She has some questions on the interest rate, and is able to quickly get an explanation of this during a live chat session with Bank of Ireland's virtual mortgage specialist.

The chatbot, recognising that Orlagh is a first time buyer, also directs her to a handy first time buyers guide on the site, which explains the entire process, with links where appropriate to further information.

MORTGAGE APPLICATION

Orlagh is happy with the quote so she decides to go ahead with an online application. After entering her email address, she starts the application process. She can see what information will be expected of her in each section, and which sections are completed or still need to be completed.

In the document upload section, she can see the list of documents that she will need to submit. She doesn't have all of the documents to hand but is able to upload a recent utility bill, pay slips and some other documents from her laptop. She sees an onscreen notification that the documents have been reviewed once the other docs have been attached, and her application submitted.

The next afternoon Orlagh gets an email from Bank of Ireland to remind her of the outstanding documents. She clicks straight to the application on her phone and Orlagh uses her phone's camera to take a photo of her passport, which is added to her application.

She also has a question about the salary certificate that must be completed by her employer, so she opens a live chat session and gets the information she needs from the virtual mortgage specialist.

Before heading home that evening, Orlagh gets the completed salary certificate from her employer and attaches it to her application. She sees an onscreen notification informing that her documents are being reviewed and that she should expect a response within 24 hours.

The next morning Orlagh is delighted to receive an email letting her know that her mortgage has been approved in principle. 'Now the hard part starts' she smiles - happy but apprehensive of what's to come.



Be consistent
 Ensure that customers receive accurate and consistent updates and guidance irrespective of channel or advisor.

Hide Complexity
 Unburden customers of unnecessary documentation tasks, shielding them from the inherent complexity of the application process, facilitating an intuitive flow. Use Plain English.

Castrol WebBuilder

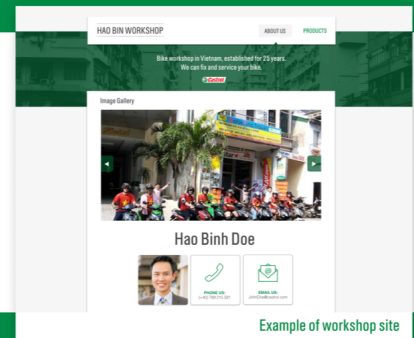
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WEB BUILDER

What is it?

Web builder allows workshops to create their very own website in minutes
This web presence makes it much easier for customers to find them and will hopefully lead to increased sales

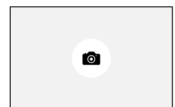


What are the key benefits?

An easy to use tool, fully supported
Easier to find each workshop, which should mean more sales and happier customers
Makes each workshop more prominent whilst differentiating them from the competition
We can also use data analytics to track usage and other key information about customers

Will it work for my customers?

Rated 4/5 for ease of use by customers during a trial
Web builder has been trialled successfully with customers in the Phillipines and Vietnam.
Its a proven concept, which is fully backed by Castrol leadership



How do I get it?

- Some form of internet connection required
- Access to a phone or laptop/desktop computer
- In country support/GBS
- Willing sales team to take it to the workshops
- Project resource within country
- In country leadership support
- Monetary implications on the country?

Castrol WebBuilder

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VREAU IN '22

CALATORESTE IN TIMP
SI DESCOPERA ANII '22
DIRECT DIN MIJLOCUL
EVENTIMENTELOR!

10-09-1922

Scandia Sibiu 90 DE ANI DE EXCELENȚĂ

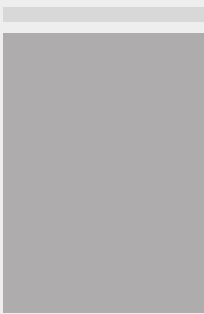
Te poti teleporta in data: 10 SEPTEMBRIE 1922
Natiunea noastra a comemorat cincizeci de ani de la moartea lui Avram Iancu, cincizeci de ani de la moartea acestui erou national de dincoace de Carpati.

TELEPORTEAZA-MAI VREAU ALTA DATA!

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Interior incitant



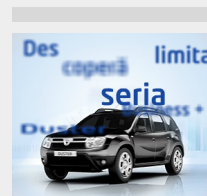
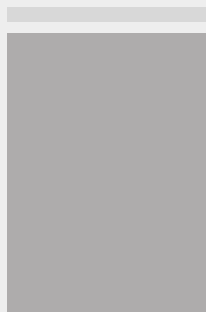
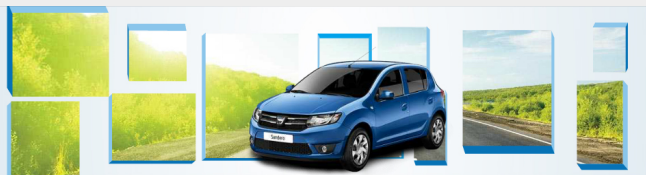
Design dinamic în echipare Avantgarde



Dacia Flash Banners

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Pepsi

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LIVE FOR NOW

**ITI PREGATIM O MULTIME DE SURPRIZE!
AU MAI RAMAS:**

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Idei pentru timpul liber de la Lamonza.

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