WELLS FARGO
PREMIER

THE FIVE PEOPLE PREMIER IS FOR

IOS APP FOR AFFLUENT CLIENTS · 14 INTERVIEWS · 4 COGNITIVE WALKTHROUGHS · BRANCH VISITS IN LA AND SF



★ PRIMARY

Henry Brooks
The Branch Loyalist
Conversion: turns branch loyalty into downloads



SECONDARY

Michael Chen
The Wealth Builder
The daily habit, and the household



STRESS TEST

Sam Patel
The Estate Planner
The complexity ceiling: two countries, four institutions



SPEED FLOOR

Jennifer Zhao
The Active Investor
The speed floor: first to leave if it's slow or shallow



SERVICE SIDE

Mary Sanchez
The Relationship Manager
The other end of My Team

PRIORITY ORDER

1. **Henry first.** The business goal was turning in-branch service into downloads, and Henry is that client. Put his banker in his pocket and the app has done its job.
2. **Michael is the daily habit.** The most frequent user: daily check-ins, approvals and scheduling. He proves Account Summary and household access.
3. **Sam is the stress test.** If sign-in, My Team and transfers hold up for him abroad, they hold up for everyone.
4. **Jennifer is the speed floor.** She leaves first if it's slow or shallow, and her needs set the bar for the next roadmap wave.
5. **Mary is the other half.** Every client promise in My Team is hers to keep.

Five archetypes from the Premier research: 14 user interviews, 4 cognitive walkthroughs, and branch visits in Los Angeles and San Francisco where we shadowed personal bankers and interviewed Premier clients. Four are clients. The fifth is the banker on the other end of My Team.

Revised set. Refines the original four (Sam, Jennifer, Michael, Mary) and adds Henry, the branch-first client in the My Team prototype. Pains around reaching the banker, call-center support, benefits, booking and branch trips come from the findings; other details and quotes are illustrative. Henry's and Mary's days show today; the others imagine Premier mobile in use.

WHO THE DESIGN MUST SATISFY FIRST

Design for Henry first. The business goal was turning in-branch service into downloads, and the findings describe him almost exactly: the branch and his banker work; voicemail, call-center support, booking and the drive don't. For Henry, immediacy isn't speed, it's reach. Build for him (the team up front; message, video and booking a tap away; benefits in plain language) and Michael and Sam get the same reach. Sam's and Jennifer's speed needs add to that rather than conflict with it.

If a feature doesn't get Henry an answer without the drive, give Michael his three-second “are we OK?”, work for Sam from another time zone, keep pace with Jennifer, or save Mary a callback, it's probably off-strategy.

PREMIER FOOTPRINT · WHO USES WHAT

PERSONA	ACCOUNT SUMMARY	MY TEAM	BENEFITS HUB	LINKING
Henry	Balances and investments at a glance, in large type	The reason he downloads: Mary by message, video and booked visits	Finds out what Premier gets him, in plain language	Not interested; his business bank stays separate
Michael	A three-second daily check: balances, investments, goals	Approves recommendations in the thread; books evening video	Rate discounts tied to his relationship balance	Links a 529 to a goal; never his brokerage
Sam	Authorizes wires; FX and transfer status	After-hours, time-zone aware; documents shared with his attorney	No-fee international wires, travel perks	Keeps institutions separate on purpose
Jennifer	Cash position before the market opens	A specialist on request, never a generalist first	Savings-rate perks, if moving money is fast	Walls off her brokerage to avoid the pitch
Mary	Client context beside every thread	Her queue: messages, video, appointments	Needs answers she can't get today	Sees only what clients choose to share

RESEARCH GAPS · VALIDATE FURTHER

1. **Evidence map:** tie each persona to the interviews behind it. Henry's needs mirror the findings, but his specifics are new; confirm them with 4–5 long-tenure, branch-first clients. Jennifer is the least directly evidenced.
2. **Advisor capacity:** a diary study with 3–4 Premier advisors on message volume. Can Mary keep a within-the-hour promise across 180 households?
3. **Sizing the wall:** survey how many clients would link anything, and what (529s, mortgages, never brokerage), to put numbers behind the aggregation pivot.
4. **Cross-border clients:** Sam stands for a small segment. Test sign-in abroad and FX with 3–4 international clients.
5. **Households:** interview couples on shared access and a shared team thread (Michael and Lisa) to ground household access.
6. **Age and accessibility:** usability sessions with clients over 60 on Dynamic Type, video calls and assisted onboarding.

WELLS FARGO
PREMIER

HOW THE FOUR CLIENTS DIFFER

PLOTTED ON THE BEHAVIORS THAT SEPARATE THEM · MARY SITS ON THE OTHER SIDE OF EVERY ONE



THE PIVOT, IN PERSONA FORM

Clients keep a wall

Stakeholders assumed account aggregation would be a marquee feature. Research showed the opposite: clients keep a deliberate wall between institutions. The personas show three reasons why: Sam for tax and jurisdiction, Henry because his business banks elsewhere and he'd never connect the two, Jennifer to keep from being pitched. Even Michael links only one goal at a time. So aggregation moved to the background.

WHAT PREMIER CLIENTS TOLD US

What works

- In-branch experience
- My personal banker
- The Wells Fargo website

What didn't work

- The general Wells Fargo mobile app
- Support that isn't my personal banker
- Getting to the benefits of being a client
- Setting up an appointment with my banker
- Having to go into the branch to see my banker

What they asked for

1. A fresh, modern design language
2. Immediate access to my accounts and investments
3. Contact my personal banker directly (chat, video)
4. The exclusive benefits of being Premier
5. Schedule time with my banker

Source: Premier user research, 14 interviews and 4 cognitive walkthroughs, with branch visits in Los Angeles and San Francisco.



Henry Brooks

THE BRANCH LOYALIST · PRE-RETIREE AND BUSINESS OWNER

"I've banked here thirty years, and I still drive to the branch to ask Mary a two-minute question. I don't need a new bank. I need my banker in my pocket."

DEMOGRAPHICS

Age	61
Location	La Mesa, CA (San Diego County)
Occupation	Owner, Brooks Heating & Air, a 28-person family business
Household	Married to Denise, a retired teacher; two adult kids, three grandkids
Income / worth	$240,000 / $4.2M including the business
With Wells	Client since 1994 · Premier relationship $1.4M; his business banks locally

MOTIVATION

Trust & security	★★★★★
Personal relationship	★★★★★
Retirement readiness	★★★★☆
Family & legacy	★★★☆☆

DAY IN THE LIFE

6:30 AM: Checks his balance in the standard Wells app, the only thing he trusts it for, then heads to a job site. He needs to ask Mary about rolling over his 401(k) before the business sale, so he calls the branch and leaves a voicemail.

Afternoon: Mary calls back while he's on a rooftop. Phone tag. At 4:30 he drives to the branch and waits twenty minutes while she finishes with another client. In passing she mentions a Premier benefit he's been eligible for and never used.

Evening: Denise asks whether they can help their daughter with a down payment and still retire on schedule. Henry doesn't know where he'd look, so it goes on a sticky note for his next visit. Later he FaceTimes the grandkids without a second thought.

GOALS

☆ FUNCTIONAL Sell the business and roll the proceeds into retirement without a tax surprise	High
☆ FUNCTIONAL Get an answer from his banker the same day, without the drive	High
☆ EMOTIONAL Feel sure he and Denise are on track to retire in two years	High
☆ SOCIAL Help the kids without putting retirement at risk	Mid

FRUSTRATIONS

☹ Voicemail tag with Mary; anything past a balance check means a trip to the branch	High
☹ Support that isn't his banker: call-center agents who don't know his history	High
☹ No idea what Premier actually gets him; the benefits are buried	Mid
☹ Booking an appointment takes a phone call, and the standard app feels built for someone else	Mid

BEHAVIORS

- In the branch every two to three weeks; the phone is his second channel
- Uses the app for balances and mobile deposit only
- Keeps his business at a local bank and won't connect it to Wells
- Saves small questions for his next visit; calls when one can't wait
- Trusts people over screens: adopts a feature once Mary shows it to him

TECH & CHANNELS

DEVICES		CHANNELS TODAY	
Mobile	★★★☆☆	Branch	★★★★★
Tablet	★★★☆☆	Phone	★★★★☆
Desktop	★★☆☆☆	Mobile app	★★☆☆☆
		Web	★☆☆☆☆

Comfortable with FaceTime and texting. Has never thought of either for banking.

DESIGN IMPLICATIONS

- **Lead with the team.** Mary's face and Message, Video, Book sit above the balances on the first screen. If the app doesn't feel like his banker, he won't come back.
- **Chat that sets expectations.** "Mary usually replies within the hour" beats an instant bot for him. If a bot triages, it says so and hands off to Mary by name.
- **Video replaces the branch visit.** One tap from a booked appointment. He already FaceTimes.
- **Benefits in plain terms,** tied to his own money: "No-fee wires saved you $180 this year."
- **Adoption starts at Mary's desk.** Design assisted onboarding: she walks him through setup on his own phone, in the branch.
- **Large type, plain labels.** Support Dynamic Type on every screen.



Michael Chen

THE WEALTH BUILDER · HOUSEHOLD CFO

"I don't measure success by spreadsheets. It's the confidence to say yes to an opportunity without checking my accounts first."

DEMOGRAPHICS

Age	42
Location	San Francisco, CA
Occupation	Senior Director at a global consulting firm
Household	Married to Lisa, who owns an interior design studio; Ethan, 12, and Chloe, 9
Income / worth	$350,000 / $4.5M
With Wells	Client since 2011 · relationship $820K; brokerage held elsewhere

MOTIVATION

Family security	★★★★★
Goal progress	★★★★☆
Time back	★★★★☆
Wealth growth	★★★☆☆

DAY IN THE LIFE

5:45 AM: Opens the Premier app while the espresso brews, a three-second check that the household is fine. His advisor has sent a recommendation to rebalance his IRA through My Team, and he approves it with Face ID before his workout.

Afternoon: Between meetings he covers the quarterly tax payment for Lisa's studio from their joint account and sends money for Ethan's school trip. A review in person would take a weekday afternoon he doesn't have, so he books a 30-minute video call with his team for Thursday at 7 PM.

Evening: In the Benefits Hub he sees his mortgage rate discount depends on his relationship balance, so he moves part of his bonus into the vacation-home fund. He asks his team whether the 529 he opened elsewhere can count toward a goal. He'd link that, never his brokerage.

GOALS

☆	FUNCTIONAL Fully fund both kids' education	High
☆	FUNCTIONAL Retire at 60 with the family's lifestyle intact	High
☆	FUNCTIONAL Buy a second home in two to three years without derailing the rest	Mid
☆	EMOTIONAL Spend less time on money, and feel in command when he does	Mid
☆	SOCIAL Share the load with Lisa so she can see and act, not just ask	Mid

FRUSTRATIONS

☹	Advisor time only fits business hours, which he doesn't have	High
☹	The mobile app does less than desktop, so real work waits for the laptop	High
☹	One-size-fits-all recommendations that ignore his situation	Mid
☹	Household money split across logins; Lisa can't reach the same team	Mid

BEHAVIORS

- Mobile-first: checks daily in two-minute sessions, plus a Sunday "money hour"
- Delegates to his advisor, then verifies
- Tracks spending in a budgeting app; keeps Wells for everything that matters
- Links outside accounts selectively, one goal at a time

TECH & CHANNELS

DEVICES		CHANNELS TODAY	
Mobile	★★★★★	Mobile app	★★★★★
Desktop	★★★★☆	Web	★★★☆☆
Tablet	★☆☆☆☆	Phone	★★☆☆☆
		Branch	★☆☆☆☆

Expects consumer-grade apps. Drops anything that sends him to the laptop.

DESIGN IMPLICATIONS

- **Account Summary is his daily habit.** Answer "are we OK?" in three seconds with net position and goal progress, not a ledger.
- **Act from the message.** Advisor recommendations should be approvable inside the My Team thread.
- **Scheduling outside nine to five,** with video as the default.
- **Household access.** Lisa sees the same accounts and the same team thread, with permissions set per account.
- **Link by goal, never required.** Let him add a 529 to a goal without opening up everything else.



Sam Patel

THE ESTATE PLANNER · CROSS-BORDER, ULTRA-HIGH-NET-WORTH

"My money lives in two countries and four institutions, on purpose. I don't need one app that sees everything. I need my team to answer from any time zone."

DEMOGRAPHICS

Age	64
Location	Los Angeles and London
Occupation	Founder, Aurora Capital
Household	Married; three adult children, four grandchildren
Income / worth	$650,000 / $25M
With Wells	Client since 2009 · US relationship $3.2M; private bank in London

MOTIVATION

Wealth preservation	★★★★☆
Legacy planning	★★★★☆
Asset acquisition	★★★★☆
Philanthropy	★★★☆☆

DAY IN THE LIFE

5:30 AM: In a Seattle hotel he reads the London team's updates over espresso, authorizes a wire for an art purchase, and sees the alert he set on the pound-to-dollar rate.

Afternoon: A fraud alert flags a large charge in London. It's his wife's gallery purchase, and he confirms it with one tap instead of calling a US number from abroad. Before the term sheet is signed, he messages his banker about bridge financing.

Evening: From the airport lounge he joins a video call with his estate attorney and a Wells trust specialist, reviews the cross-border trust documents they shared, and e-signs the revised beneficiary designations before takeoff.

GOALS

- ☆ FUNCTIONAL An inheritance plan that treats his children equitably across the US and UK — High
- ☆ FUNCTIONAL Move money across borders at the right rate and the right time — High
- ☆ EMOTIONAL Know Aurora Capital and the family trusts will outlast him — High
- ☆ SOCIAL Give meaningfully to causes in both countries — Mid

FRUSTRATIONS

- ☹ Banking apps that break abroad: SMS codes to a US number, blocked sign-ins — High
- ☹ Slow cross-border transfers with opaque fees and no status — High
- ☹ Advisors and attorneys who don't coordinate, so he relays documents himself — High
- ☹ Being pushed to consolidate when he keeps institutions apart deliberately — Mid

BEHAVIORS

- Authorizes; his assistant and family office act through delegated access
- Lives across time zones, mostly on iPad and iPhone
- Keeps US and UK wealth walled off for tax and privacy
- Brings outside experts (attorney, accountant) into every big decision

TECH & CHANNELS

DEVICES		CHANNELS TODAY	
Mobile	★★★★★	Mobile app	★★★★☆
Tablet	★★★★★	Phone	★★★★☆
Desktop	★★★☆☆	Branch	★★☆☆☆
		Web	★★☆☆☆

An early but selective adopter. No patience for apps that oversimplify or overcomplicate.

DESIGN IMPLICATIONS

- **Travel-proof sign-in.** Device-based and Face ID, no SMS to a US number, one-tap fraud confirmation.
- **My Team that knows his time zone.** Show availability in local time; route after-hours requests to an on-call specialist.
- **Bring outside advisors in.** Share documents with his attorney securely, on his say-so, without giving her access to his accounts.
- **Respect the wall.** Account aggregation stays optional and in the background.
- **Track wires and FX like a package,** from authorized to landed.



Jennifer Zhao

THE ACTIVE INVESTOR · SELF-DIRECTED

"Markets reward information and execution. I don't need a banker to hold my hand. I need one who can keep up."

DEMOGRAPHICS

Age	36
Location	Concord, CA
Occupation	CFO, fintech startup
Household	Single; helps support her parents
Income / worth	$300,000 / $2.1M
With Wells	Client since 2020 · relationship $410K in deposits; trades elsewhere

MOTIVATION

Speed & control	★★★★★
Financial independence	★★★★☆
Market edge	★★★★☆
Expert advice	★★☆☆☆

DAY IN THE LIFE

5:30 AM: Checks pre-market moves and overnight earnings in her brokerage app. A trade needs cash, so she moves it from Wells and watches to make sure it lands before the open.

Afternoon: Between board-deck reviews she spots a Premier savings rate. She messages My Team for an investment specialist, not a generalist, and books a call for Friday.

Evening: She screens new positions with her brokerage's tools, not the bank's, and checks Wells only for her cash position. If Friday's specialist is credible, she'll consider moving part of her portfolio over.

GOALS

- ☆ FUNCTIONAL Reach financial independence by 48 — High
- ☆ FUNCTIONAL Keep idle cash working and moving at market speed — High
- ☆ EMOTIONAL Get expert perspective on demand without giving up control — Mid
- ☆ SOCIAL Help her parents without slowing her own plan — Mid

FRUSTRATIONS

- ☹ Bank-to-brokerage transfers that lag while a trade waits — High
- ☹ Reps who don't understand advanced concepts or the platform — High
- ☹ Diluted "investing" features that pretend to be a trading platform — Mid
- ☹ A sales pitch every time she talks to the bank — Mid

BEHAVIORS

- Self-directed: trades at an outside brokerage; Wells is her cash and credit hub
- Opens the app a few times a day, usually for under a minute
- Ignores banker outreach unless it's specific to her
- Keeps her brokerage walled off from the bank so she doesn't get pitched

TECH & CHANNELS

DEVICES		CHANNELS TODAY	
Mobile	★★★★★	Mobile app	★★★★★
Desktop	★★★★☆	Web	★★★☆☆
Tablet	★★★☆☆	Phone	★☆☆☆☆
		Branch	★☆☆☆☆

Benchmarks every app against professional trading platforms. Quick to abandon.

DESIGN IMPLICATIONS

- **Speed is the feature.** Face ID to balance in under two seconds; live status on transfers to her brokerage.
- **Route to a specialist by topic,** show the specialist's background, and let her book directly. No generalist first.
- **Offers only when relevant, and dismissible.** A hard sell loses her.
- **Desktop parity for moving money.** Nothing that matters should wait for the laptop.
- **She pulls the next roadmap wave** (advanced investment accounts, market insights). A shallow version costs her trust.



Mary Sanchez

THE RELATIONSHIP MANAGER · PREMIER ADVISOR, WELLS FARGO

"My value isn't just managing wealth. It's understanding the numbers and the dreams behind them."

DEMOGRAPHICS

Age	32
Location	San Diego, CA
Occupation	Premier Advisor, Wells Fargo
Client book	About 180 Premier households; Henry's banker since 2020
Income	$82,000 plus incentives
Education	MBA, University of Washington

MOTIVATION

Client relationships	★★★★★
First-contact resolution	★★★★☆
Career growth	★★★★☆
Incentives	★★★☆☆

DAY IN THE LIFE

6:30 AM: Reads urgent client messages over coffee. At her desk by 7:45 to prepare for two meetings, then returns nine voicemails. Most are two-minute questions: a balance, a benefit, a moved appointment.

Afternoon: A video call with a traveling client about estate planning. A large-transfer alert needs verification, so she calls the client. A benefits question stalls because the Benefits team is a separate organization; she emails and waits.

Evening: Calls back the clients who can only talk after work and logs her notes in the CRM. After dinner she spends thirty minutes clearing messages so tomorrow doesn't start behind.

GOALS

- ☆ FUNCTIONAL Resolve client issues on the first contact — High
- ☆ FUNCTIONAL Move routine questions out of voicemail and into chat — High
- ☆ EMOTIONAL Build relationships that keep clients for decades — High
- ☆ SOCIAL Bring in the right specialist fast, so the client sees one team — Mid

FRUSTRATIONS

- ☹ Phone tag eats the hours she should spend advising — High
- ☹ Clients routed to generic support come back frustrated — High
- ☹ Outdated systems and re-keying between the CRM and messaging — High
- ☹ Benefits answers live with another team, outside her reach — Mid

BEHAVIORS

- Returns calls between meetings and in an evening block
- Works only in compliance-approved tools: CRM, internal messaging, phone, video
- Reaches out proactively after market moves
- Usually the person who gets her clients onto digital tools

TECH & CHANNELS

DEVICES		CLIENT CHANNELS TODAY	
Desktop	★★★★☆	Phone	★★★★★
Mobile	★★★★☆	Branch	★★★★☆
Tablet	★☆☆☆☆	Email	★★★☆☆
		Video	★★☆☆☆

Fluent in the bank's internal tools; frustrated by how many there are.

DESIGN IMPLICATIONS

- **My Team has two sides.** Every client feature needs an advisor counterpart: a queue, client context, reply-time targets.
- **Client context beside the thread.** Holdings, recent activity and open requests in view, so she resolves on first contact.
- **Promises she can keep.** Availability and reply times come from her calendar, with handoff to teammates when she's out.
- **Put benefits answers in her hands.** Shared eligibility and benefits content, not an email to another org.
- **Equip her for assisted onboarding.** She's how Henry gets started.