

# IDEO Workshop

Zürcher Hochschule der Künste (ZHdK)

Interaction Design

The Future of Online Banking

Lionel Eaton & Hannah Zenk | 20.05.2010

This is the outcome of a two days workshop.

The concept «Skype.Money» is based on video interviews with two different persons regarding their use of online banking.



Bank



\$

**Elsa** | 58 years old

Mrs. Weber is taking care of her finance issues since ages. She used to call Elsa even during the weekend, when her daughters ran out of money. Very attentive! She is happy with this system and does not trust in Online Banking in general.

Bank



\$

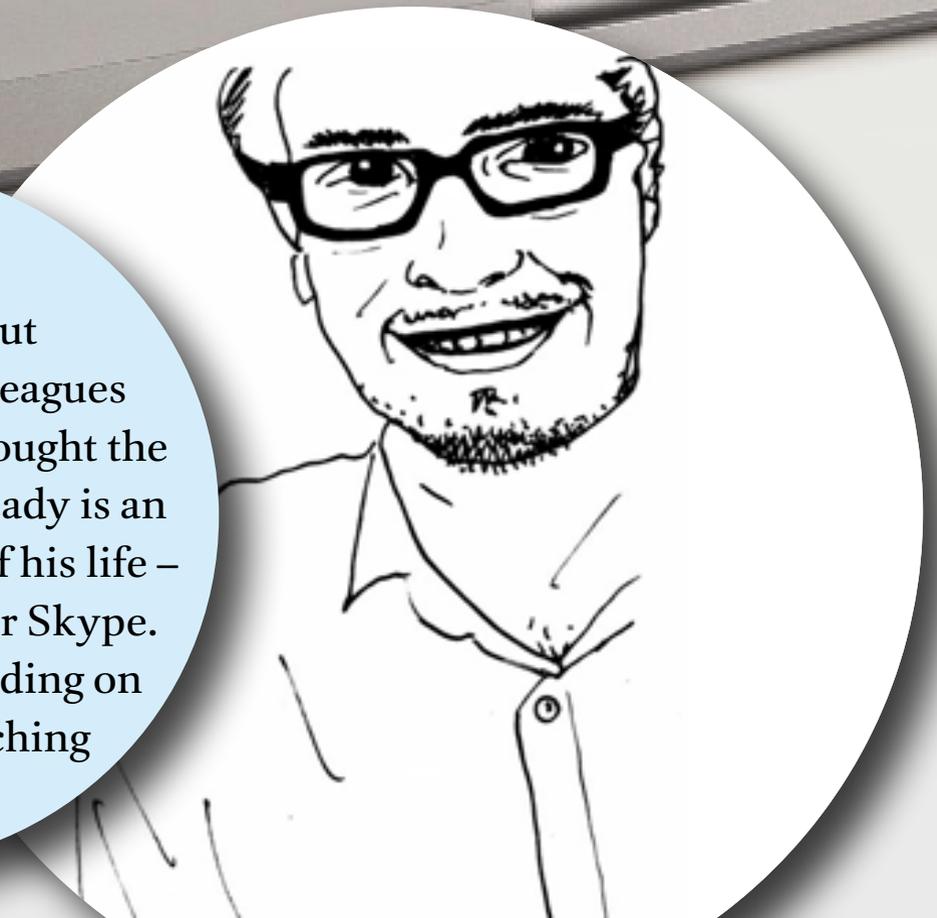


**Erik** | 29 years old, son of Elsa

Since Erik works and travels a lot, he uses Online Banking. Just because you can easily do your money transactions from almost allover. He trusts friends and colleagues who work in this branch – and knows trustful news sources.

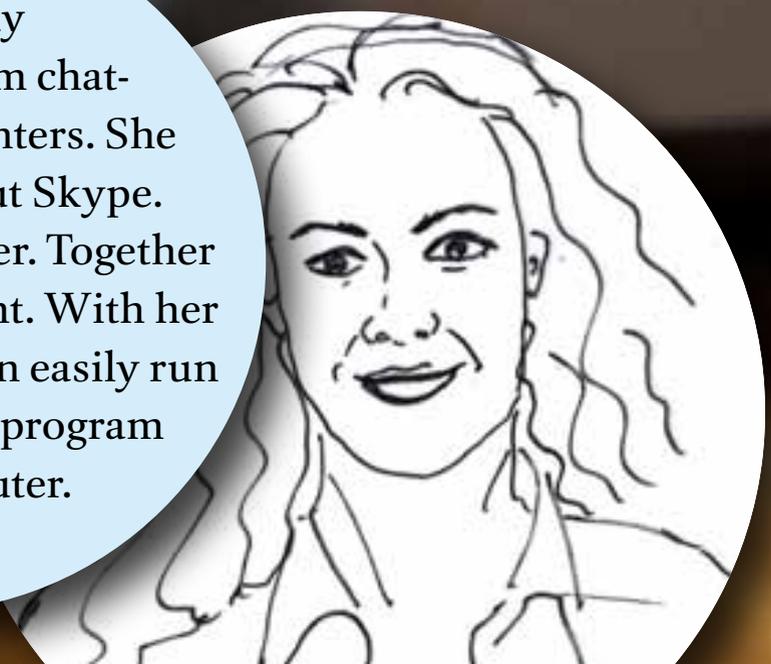


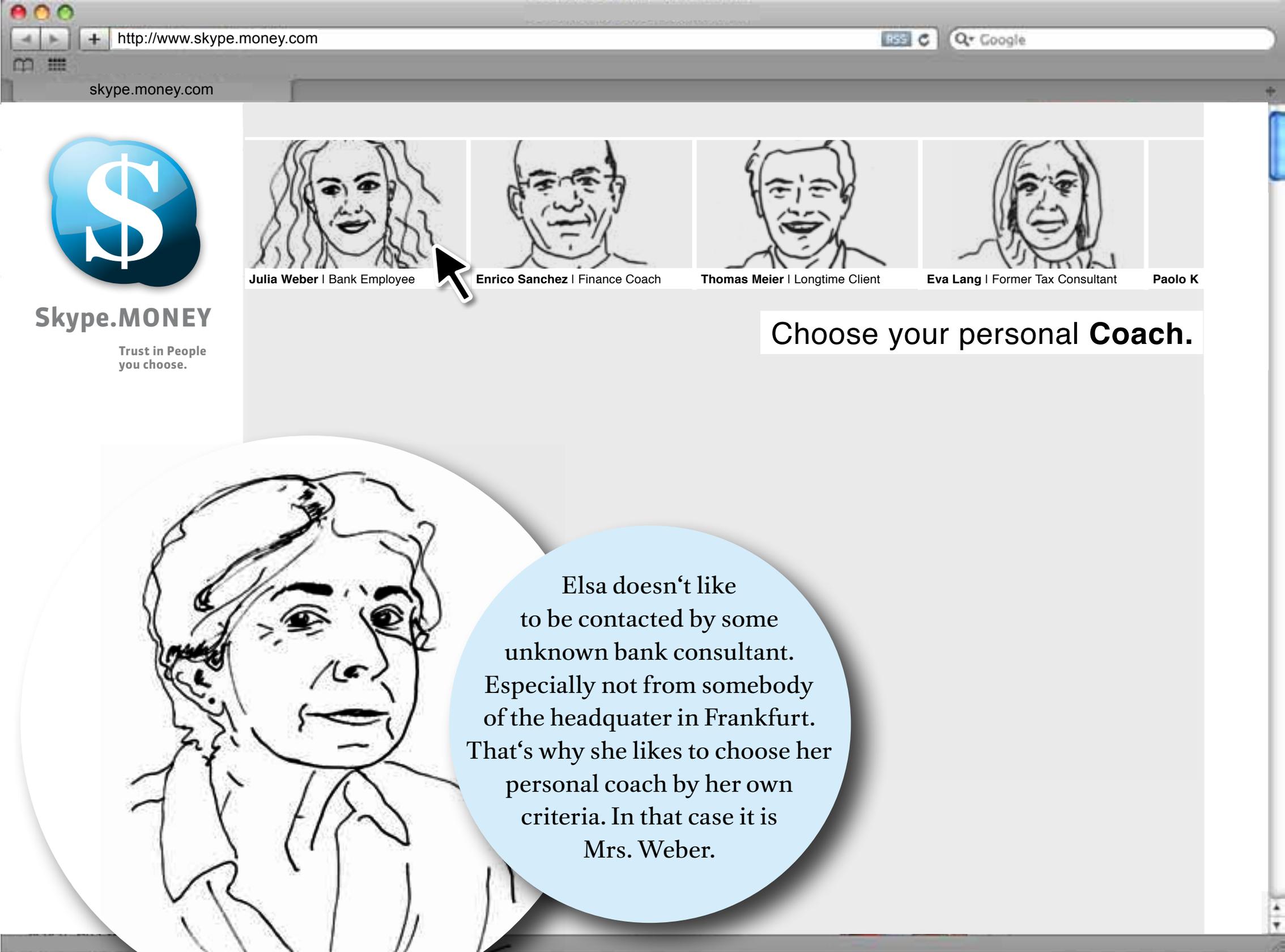
Erik got the information about Skype.Money by colleagues and Skype-News. He bought the stick online. Skype already is an integrated application of his life – he can use his credit for Skype. Money as well. Depending on your bank, the coaching is for free!





Elsa already knew Skype from chatting with her daughters. She got informed about Skype. Money by Mrs. Weber. Together they set up an account. With her Security Stick she can easily run the Skype. Money program on her computer.





**Skype.MONEY**

Trust in People  
you choose.



Julia Weber | Bank Employee



Enrico Sanchez | Finance Coach



Thomas Meier | Longtime Client



Eva Lang | Former Tax Consultant

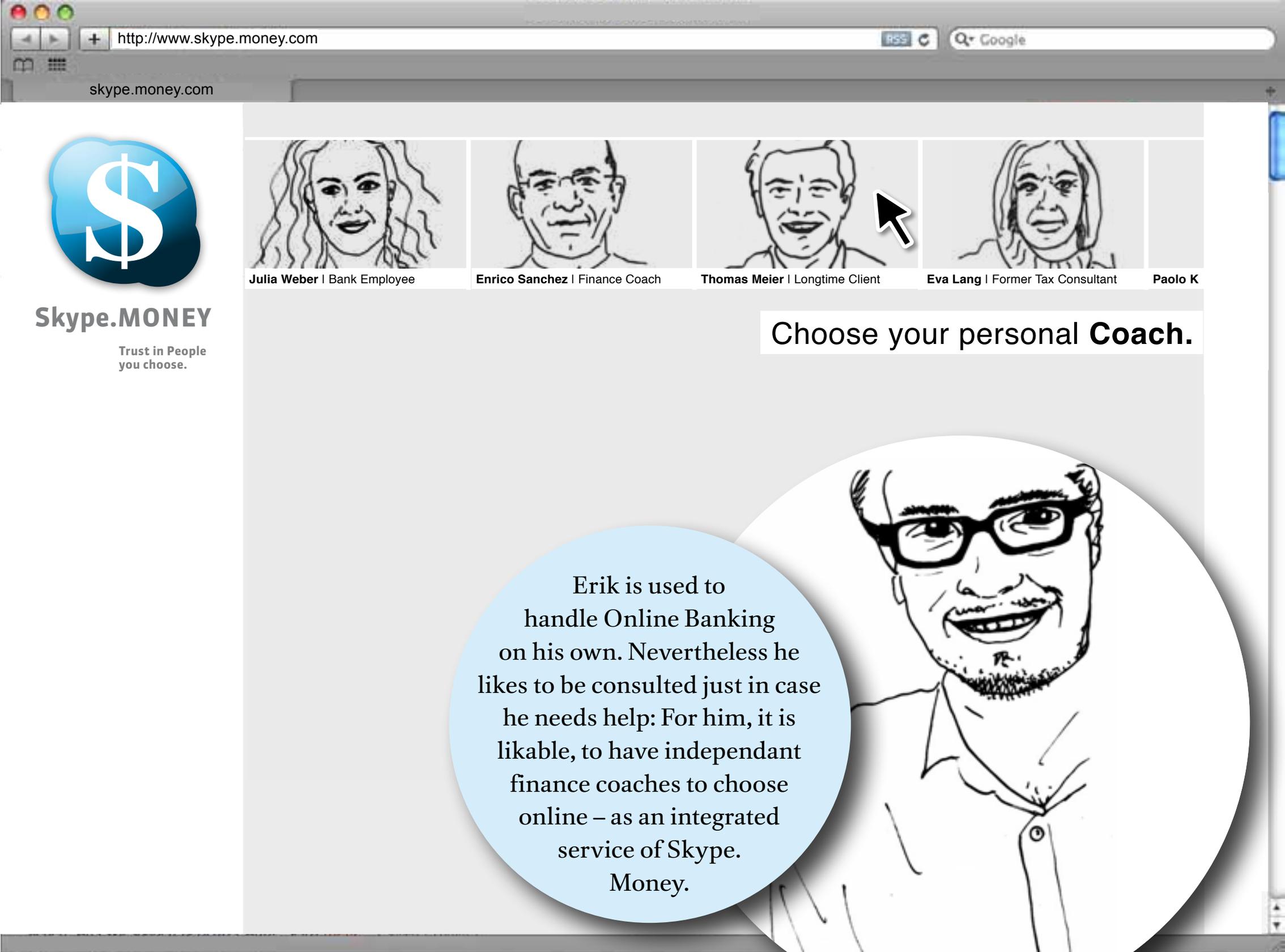


Paolo K

Choose your personal **Coach.**



Elsa doesn't like to be contacted by some unknown bank consultant. Especially not from somebody of the headquarter in Frankfurt. That's why she likes to choose her personal coach by her own criteria. In that case it is Mrs. Weber.



**Skype.MONEY**

Trust in People  
you choose.



**Julia Weber** | Bank Employee



**Enrico Sanchez** | Finance Coach



**Thomas Meier** | Longtime Client



**Eva Lang** | Former Tax Consultant



**Paolo K**

Choose your personal **Coach.**

Erik is used to handle Online Banking on his own. Nevertheless he likes to be consulted just in case he needs help: For him, it is likable, to have independant finance coaches to choose online – as an integrated service of Skype. Money.





Skype Ablage Bearbeiten Darstellung Konto Kontakte Anrufen Chat Fenster Hilfe Skype.money

Skype™

Skype-Name oder Telefonnummer mit Landesvorwahl

Hannah Zenk RANDALEI

PFC Skype.money | Julia Weber

Bank Employee

14:36 (GMT+1) Deutschland

PFC Skype.money | Enrico Sanchez

Finance Coach

14:36 (GMT+1) Deutschland

PFC Skype.money | Thomas Meier

Longterm Client

14:36 (GMT+1) Deutschland

Lukas Delvos

Marc-Dino Meermann

Martin Meier

Mirko Ihrig

monika ear

Moritz S

Nadia

Nat

Ni

01:32 | Skype.Money

Video Freigabe Mehr



**Skype.MONEY**

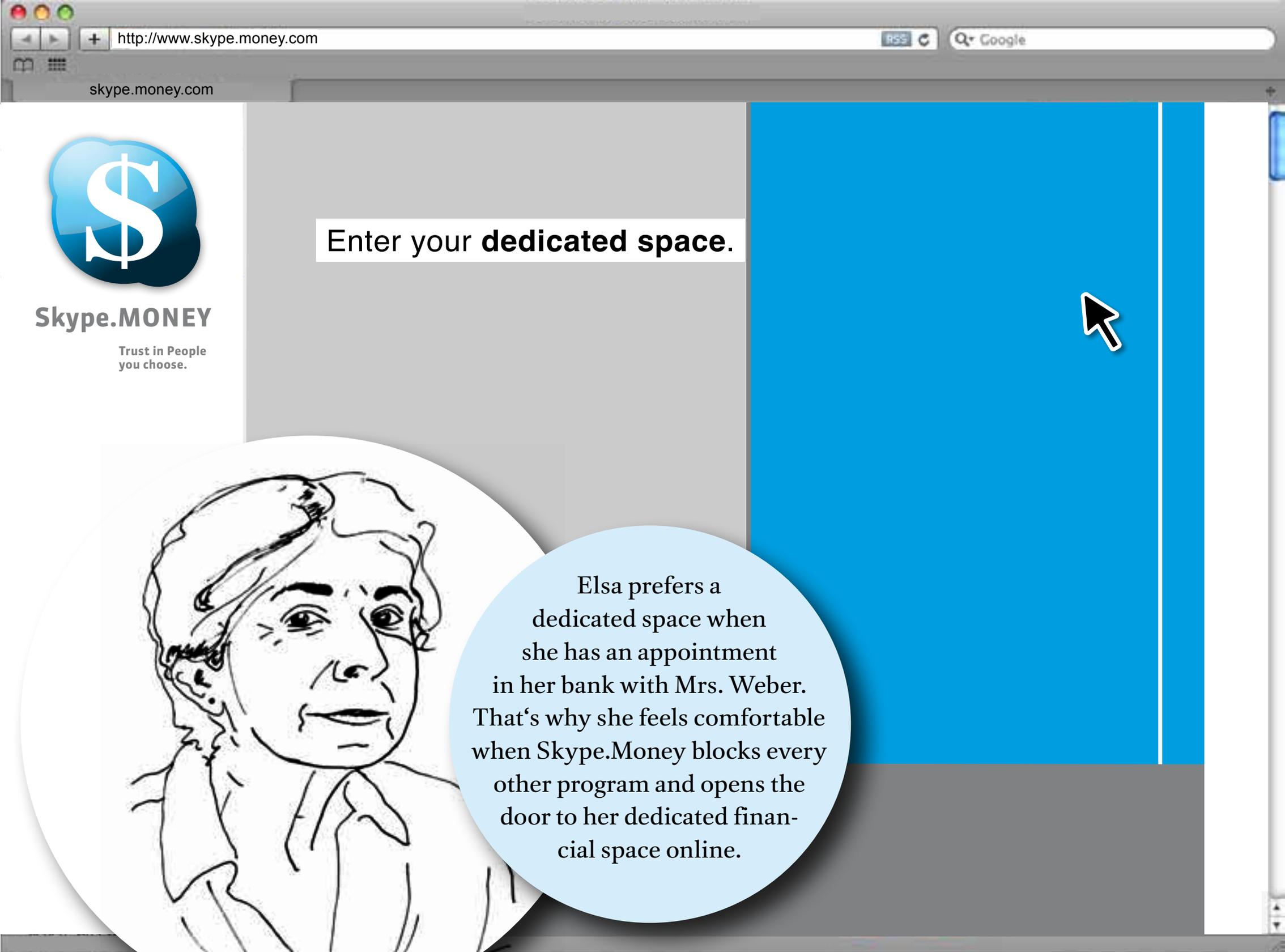
Trust in People  
you choose.



user name

password

Elsa doesn't like to leave tracks in the Internet. E.g. at Amazon she creates an instant login every time. That's why she trusts the No-Tracks-ID-Generator of Skype.Money. It generates a new profile with each login for a determined time.



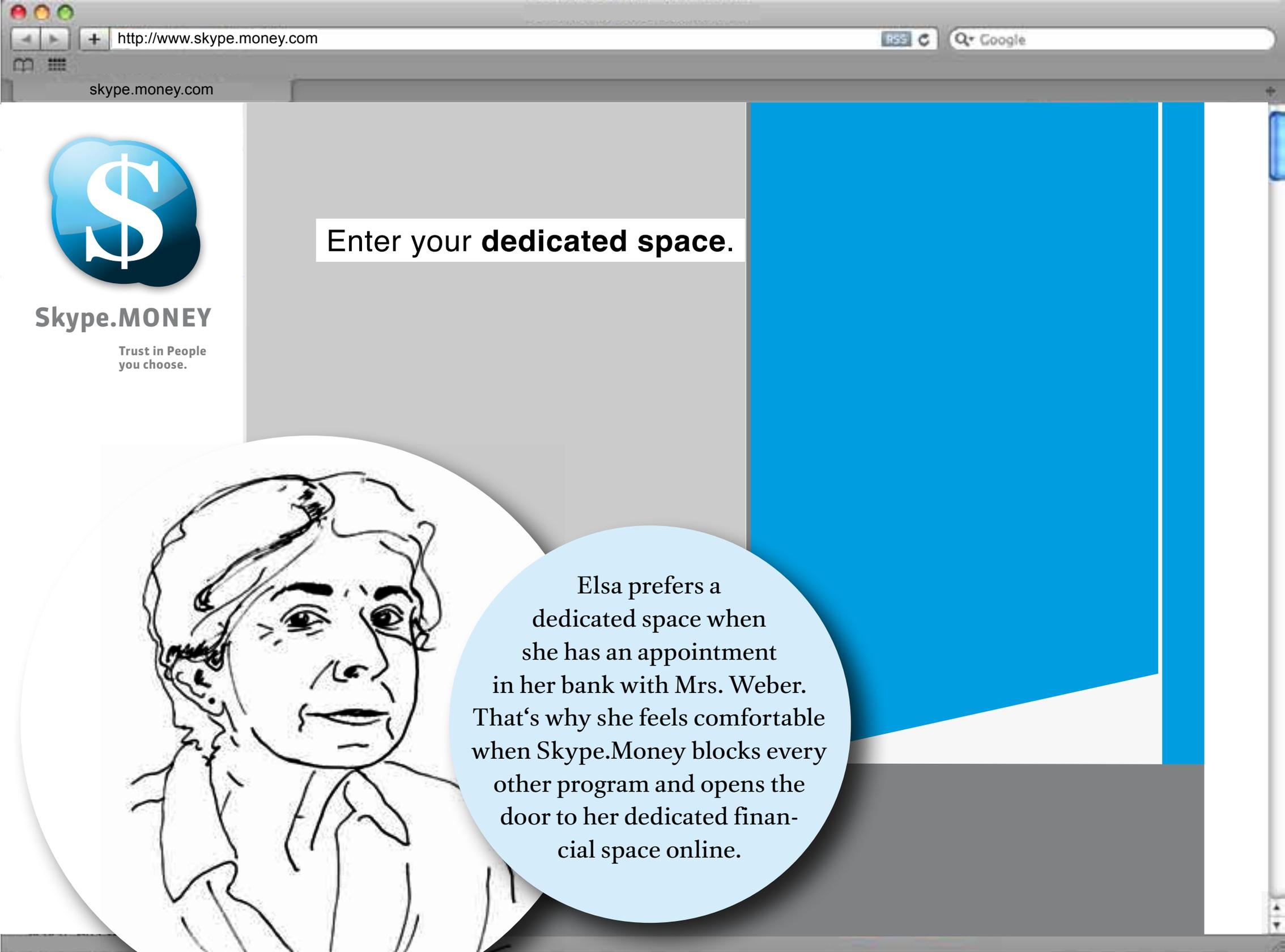
**Skype.MONEY**

Trust in People  
you choose.

Enter your **dedicated space.**



Elsa prefers a dedicated space when she has an appointment in her bank with Mrs. Weber. That's why she feels comfortable when Skype.Money blocks every other program and opens the door to her dedicated financial space online.



**Skype.MONEY**

Trust in People  
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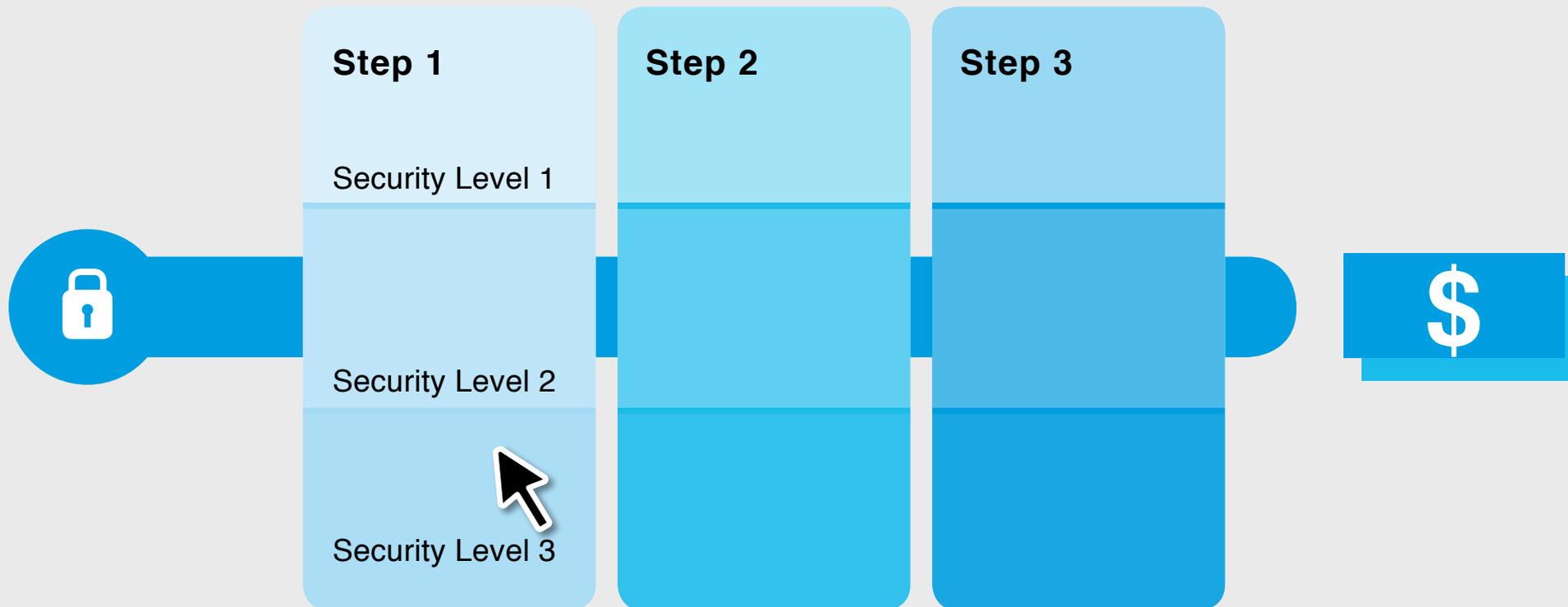


Mrs. Weber  
welcomes Elsa in real time  
by video transmission.

This service is a default setting  
for beginners and people who  
prefer personal advice.

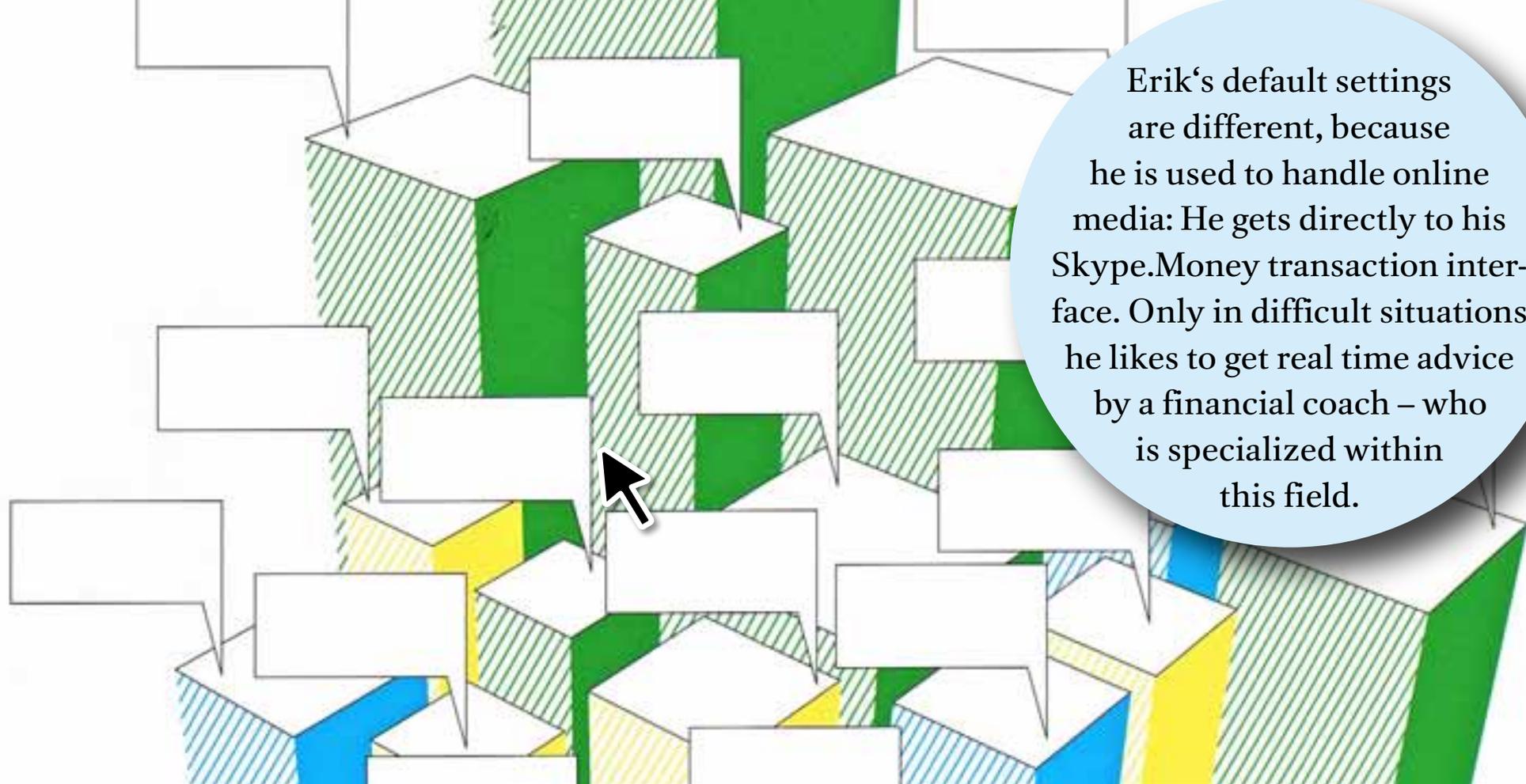
FRAU  
WEBER

# Process of Transaction



Via Remote-Desktop Mrs. Weber is leading Elsa step-by-step through the online transaction-process. Here she has the opportunity to choose from three security levels – regarding the amount of money she wants to handle.



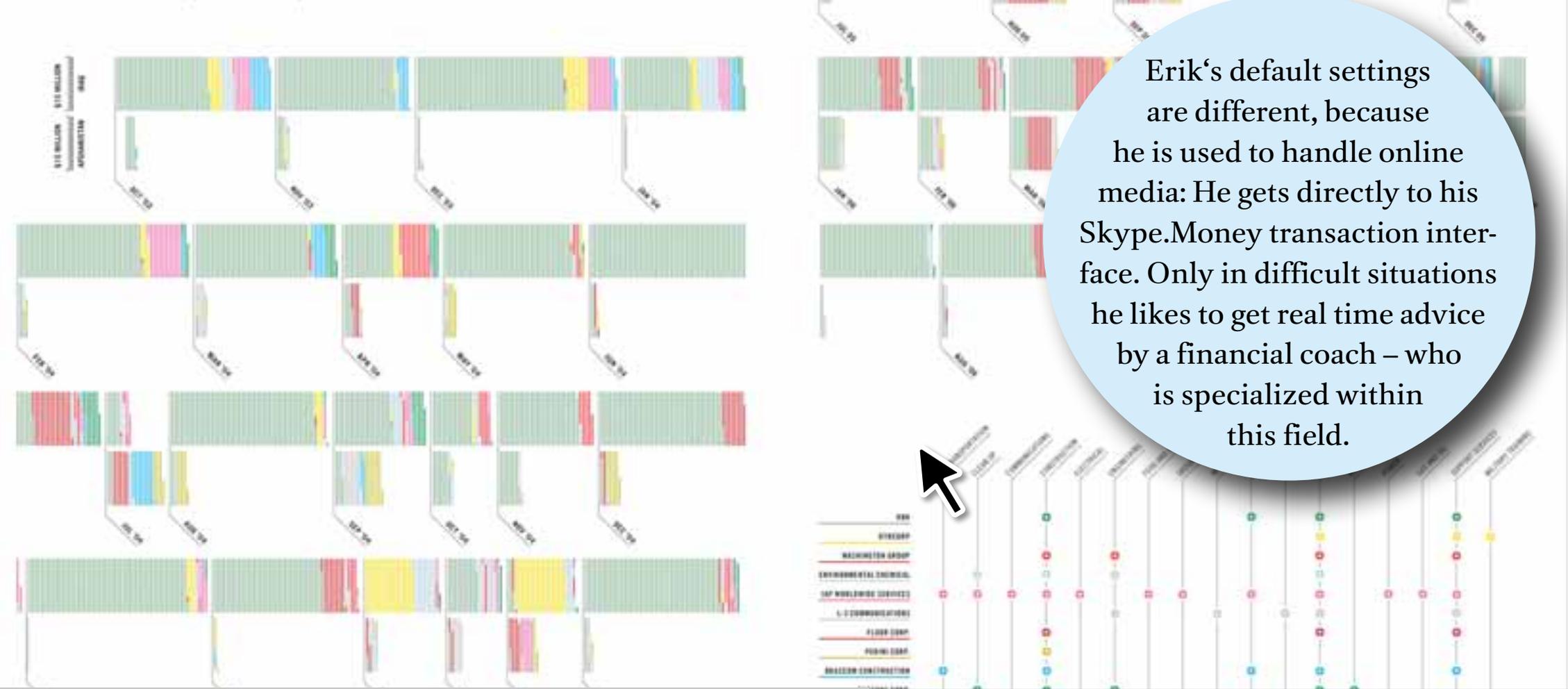


Erik's default settings are different, because he is used to handle online media: He gets directly to his Skype. Money transaction interface. Only in difficult situations he likes to get real time advice by a financial coach – who is specialized within this field.

Choose your personal **Coach.**



llte Enrico Sanchez | Finance Coach Thomas Meier | Langjähriger Kunde Eva Lang | ehem. St

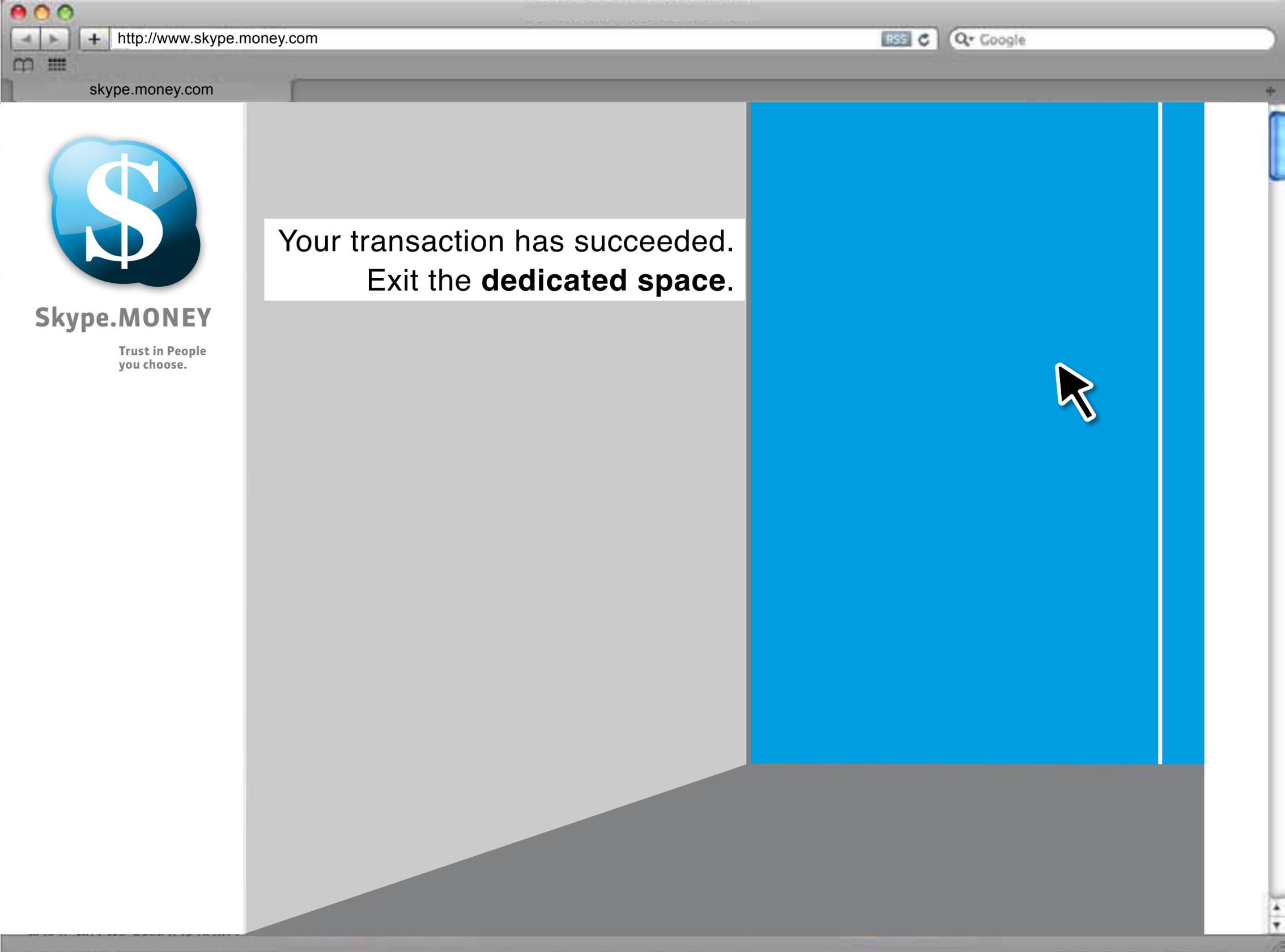


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http://www.skype.money.com

RSS

Google

skype.money.com



**Skype.MONEY**

Trust in People  
you choose.

Your transaction has succeeded.  
Exit the **dedicated space**.





**Skype.MONEY**

Trust in People  
you choose.

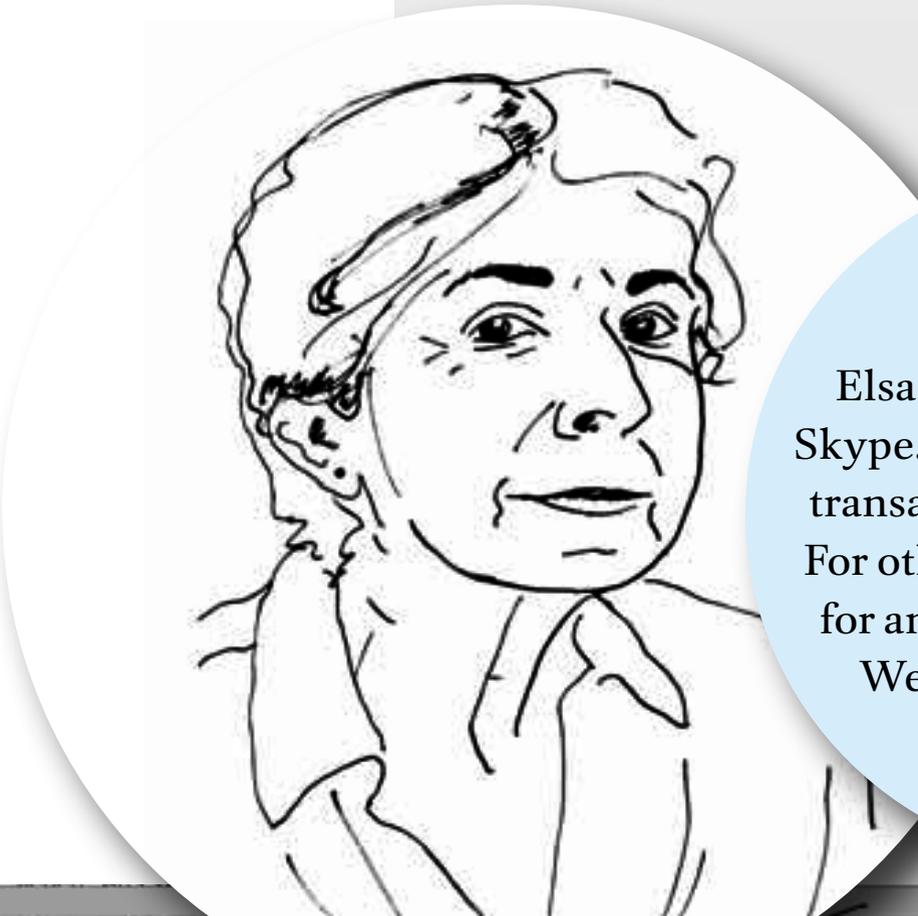
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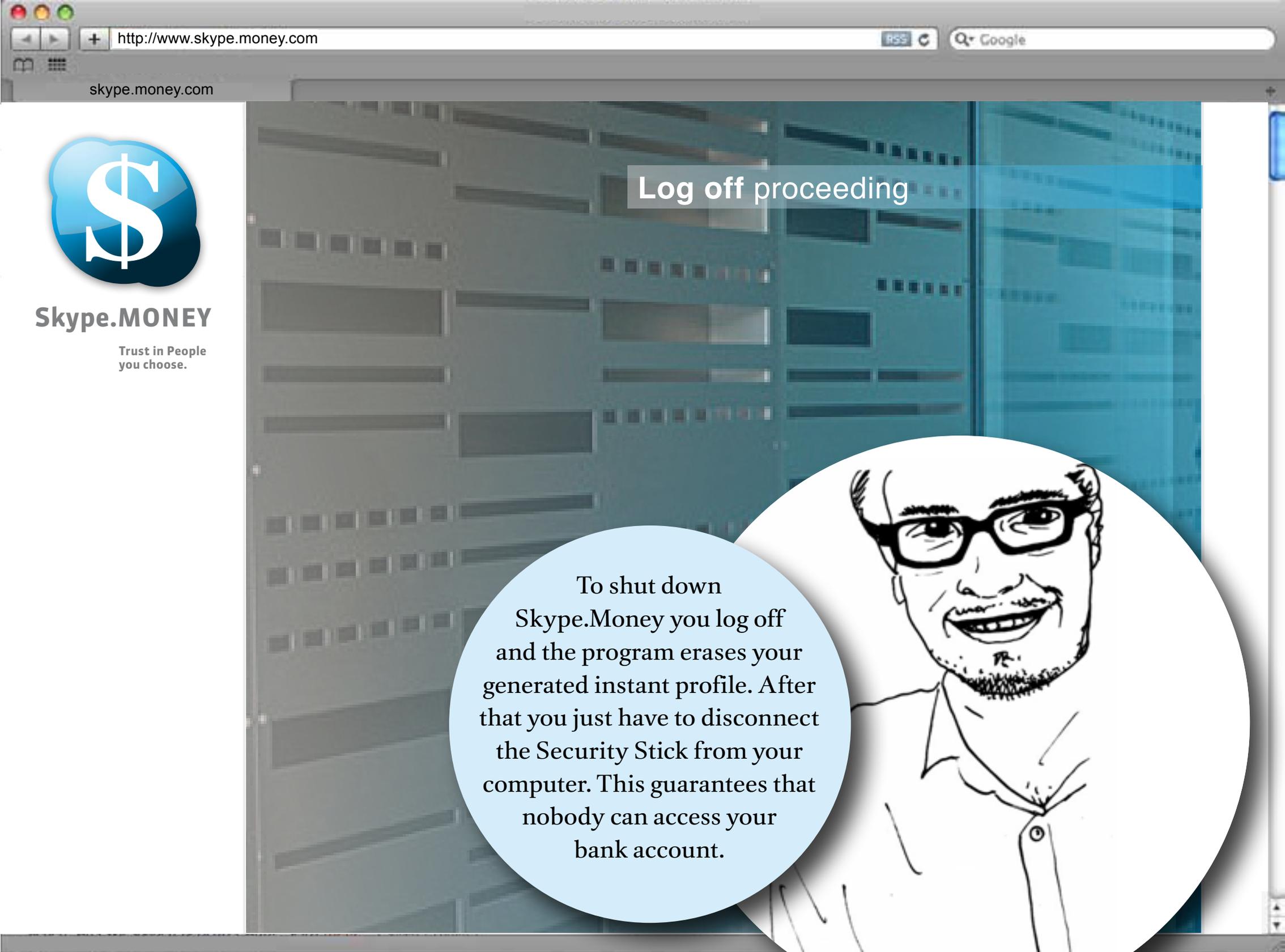
◀ Mai 2010 ▶

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| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | 1  | 2  | 3  | 4  | 5  | 6  |

Today at 3 o'clock  
Mrs. Weber welcomes you  
in conference room 6.



Elsa chose the option to use Skype.Money only for financial transactions under 1.000 Euro. For other cases she simply asks for an appointment with Mrs. Weber in the bank office.



**Skype.MONEY**

Trust in People  
you choose.

Log off proceeding

To shut down Skype.Money you log off and the program erases your generated instant profile. After that you just have to disconnect the Security Stick from your computer. This guarantees that nobody can access your bank account.





Since Elsa and Erik use Skype.Money for a while, the whole family can join their network of online financial coaches. This is how the circle of trustfulness can evolve.



We see great potential in a service like Skype.Money – even more if it becomes a mobile social application which enhances the direct dialogue at any time from any place.