

GBST

Inspiring wealth innovation

Specialists in FinTech digital experience and design



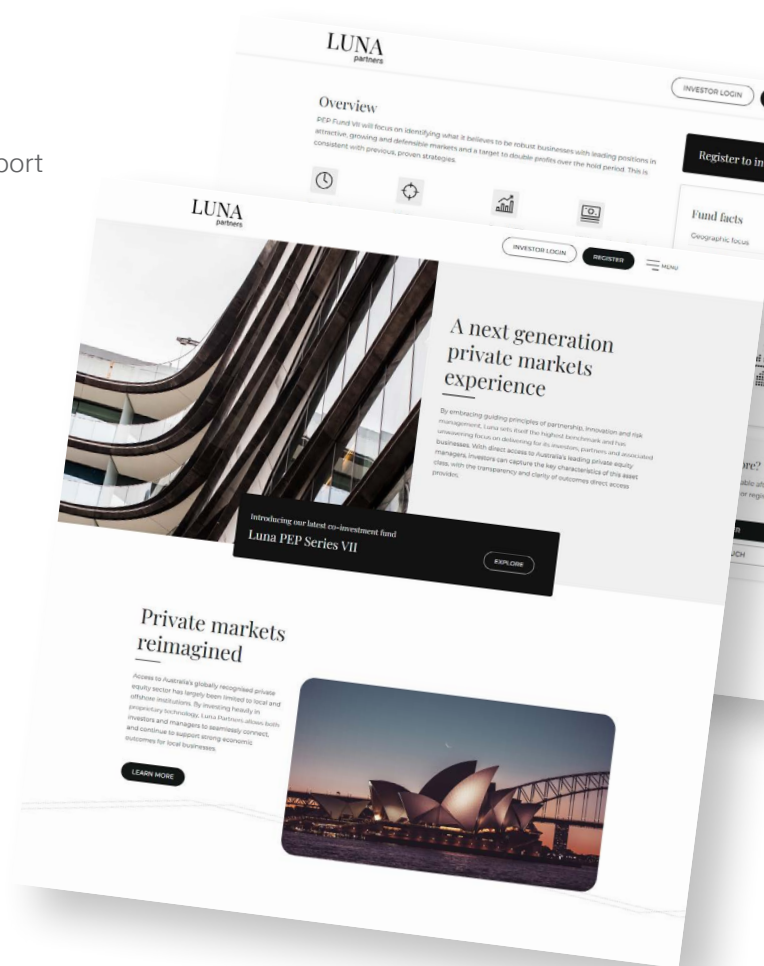
Establish or strengthen your FinTech offering with GBST's digital design and user experience specialist consulting service

Our user experience (UX) and digital design services will enhance your proposition to ensure your organisation stands out from its competitors. GBST offers a complete range of services across the digital design space to support the development or expansion of your digital offering.

- ✓ We know our own products inside out
- ✓ We have a deep understanding of the wider financial market
- ✓ We are experts in the UX design and implementation of complex financial services products and scenarios

We work collaboratively with you to create a unique experience aligned to your brand to delight end users and increase engagement.

Luna Partners website design

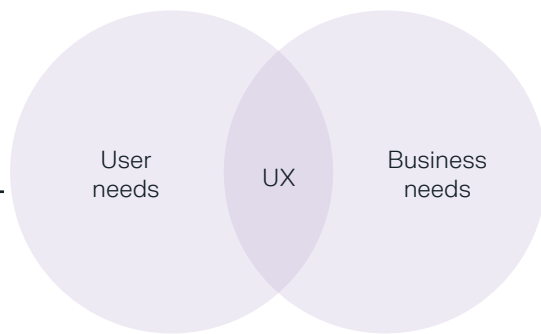


What is UX design?

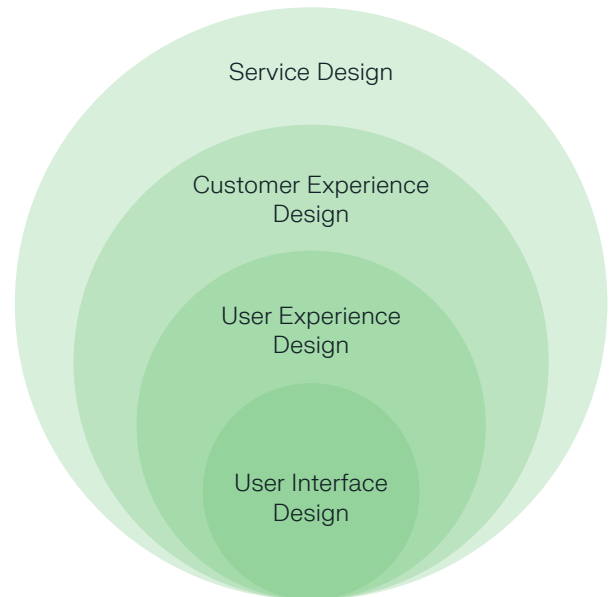
User experience (UX) is defined as an individual's overall digital experience when using a product. UX design is the process of enhancing that user satisfaction by improving the usability, accessibility, and enjoyment achieved during the interaction.

User interface (UI) design is a crucial and inextricably linked subset of UX design. UI design focuses on the user's visual experience with an interface and is the translation of a brand's vision into a product, software, or app, while UX is about how this overall interaction feels. Both share the same end goal to provide a positive user experience.

As well as addressing user needs, the business needs are incorporated into the process. To ensure strategic goals are achieved, UX design fulfills the area where user and business needs overlap.



The total service design spectrum



Investing in UX design adds value



Solving business and user pain points

Tackle complex problems and pain points in simple and intuitive ways through design thinking. We make use of common patterns and conventions in your industry to increase the ease of adoption.



Increasing client satisfaction

We take great care to ensure users can easily navigate your digital assets and ultimately enjoy using your proposition which leads to greater user retention, trust, loyalty, and engagement.



Improving conversion rates

Successful UX design helps users achieve their goals faster and can increase conversion rates through ease of use, reduced number of steps, and clear call-to-actions.



Fast-tracking development

Prototyping allows developers to more accurately estimate time and effort to build. It also enables you to efficiently test and validate features and content to avoid scope creep in the development stage. Design empowers you to get it right the first time, avoiding costly updates and reworks.



Good design is good for business

Professional digital design services benefit organisations by creating a better first impression and establishing a consistent brand identity, which is essential for building brand trust, credibility, and loyalty.

Investing in design adds value by:

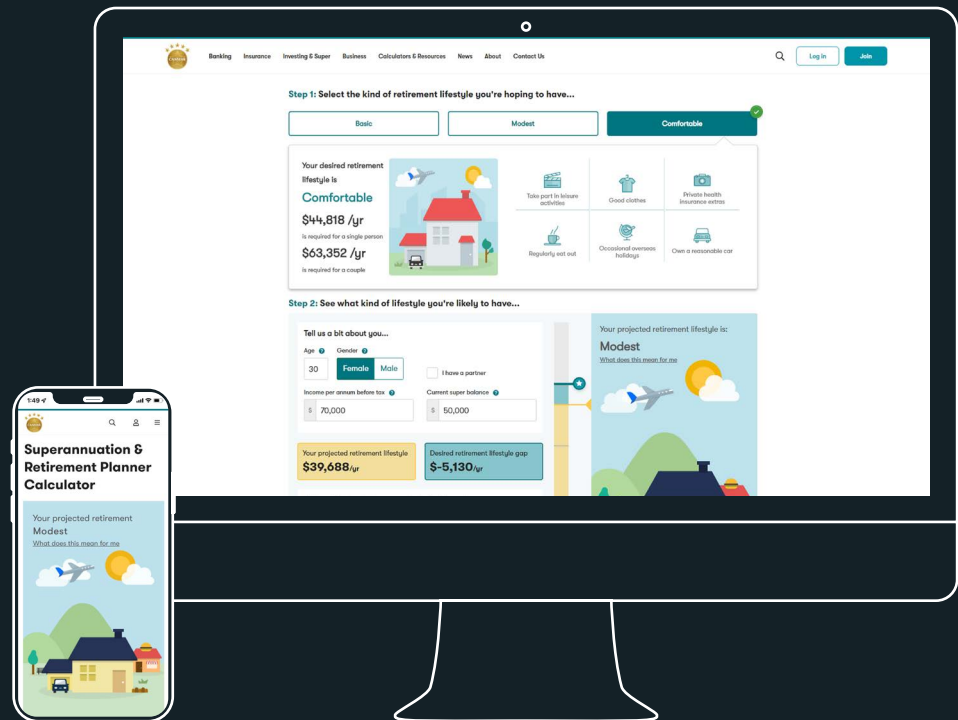
- ✓ Driving innovation and opening up uncontested market spaces
- ✓ Differentiating products and services to attract customers
- ✓ Strengthening branding, embodying a company's values, and improving recognition

Research conducted by Warwick Business School on behalf of Design Council (UK)

Our services

Depending on your needs, you can engage with us for a full design service, or to integrate and complement your existing digital team. Our flexible design process allows us to work within your project's scope, budget, and outcome.

As well as being experts in creating bespoke designs for GBST digital products such as Catalyst or Equate tools and calculators, we also work with other technologies outside of GBST. We design apps, public websites, and member portals that sit across third-party platforms and technology too.



Custom retirement calculator design for Canstar to educate customers about how much income they will have for retirement versus the income they need for their desired lifestyle, and how they can close the gap.



UX design

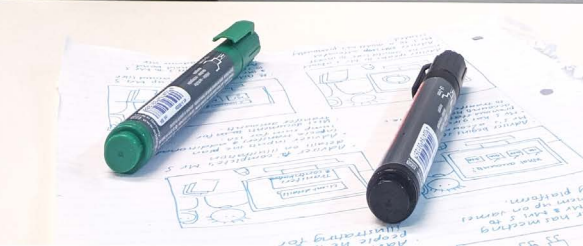
We use the latest methodologies and best practices to ensure your users benefit from the best possible experience and are motivated to interact. By adopting a user-centric design process, we ensure your solution delivers results for your users and business.

Digital design

We design exciting and engaging user interfaces while utilising your existing brand guidelines or by creating new ones. We deliver your brand message through clear, intuitive, structured, responsive, consistent, and flexible designs, using visual communication principles.

Digital strategy and consulting

We can provide guidance and consultation from the ideas phase through to go-live and beyond. We can partner with you to create and review strategies for growing your ideas into a complete digital solution. Our team can also review the UX of your existing digital sites.



We design...



Member and admin portals

One of our specialties is designing portals that are tailored to your brand and the online experience you aspire to deliver.



Tools and calculators

We design calculation engines and interactive tools to enhance your digital experience and help your customers make informed financial decisions.



Enterprise software

The design team thrives on solving design problems for enterprises, whether that is for wealth management, tax, insurance, or unions.



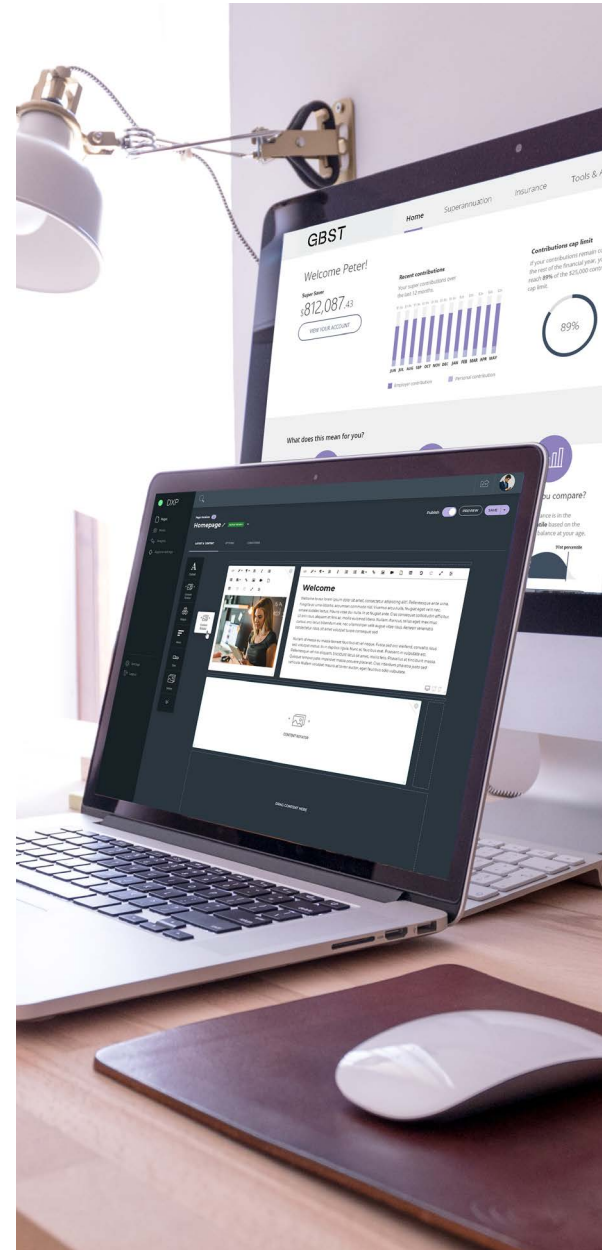
Public websites

We design high performing websites with a strong visual design alongside smooth user experience for your website visitors.



Mobile apps

Our app design will deliver you an engaging, accessible and efficient ready-to-use product so there's optimal satisfaction for your users.



How we work

When undertaking projects, we use tested, flexible, and iterative design processes. We adapt this process depending on your needs, reviewing all stages and activities to determine whether they are needed for your project.

Below we step through each stage in this process and provide more insight into how they benefit the design process and the artefacts that can be produced.





Discovery

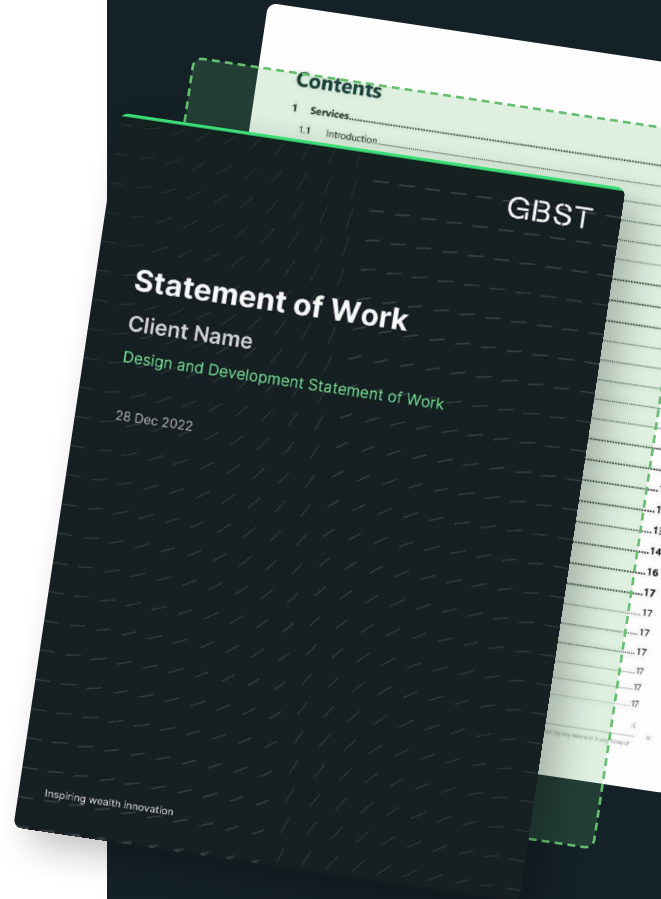
The first stage in our design workflow gains insight about your project brief and provides an opportunity to challenge and question in order to arrive at a direction and scope that works for you. Working together during this phase will ensure both parties are well-aligned and set the project up for success.

During this phase, our aim is to:

- ✓ Understand the goals and objectives of the project through workshops
- ✓ Identify technical, business and project constraints

A Statement of Work (SOW) is typically created in this stage to confirm the scope, timescales, and cost, to provide transparency to both parties, and to govern the project.

A key part of our expertise involves the running of workshops to better understand business and user needs and form a strategy for the best solution.





Research

Design research is an integral first step in creating the optimal user experience, and to ensure we design to address your user and business needs, requirements, and goals.

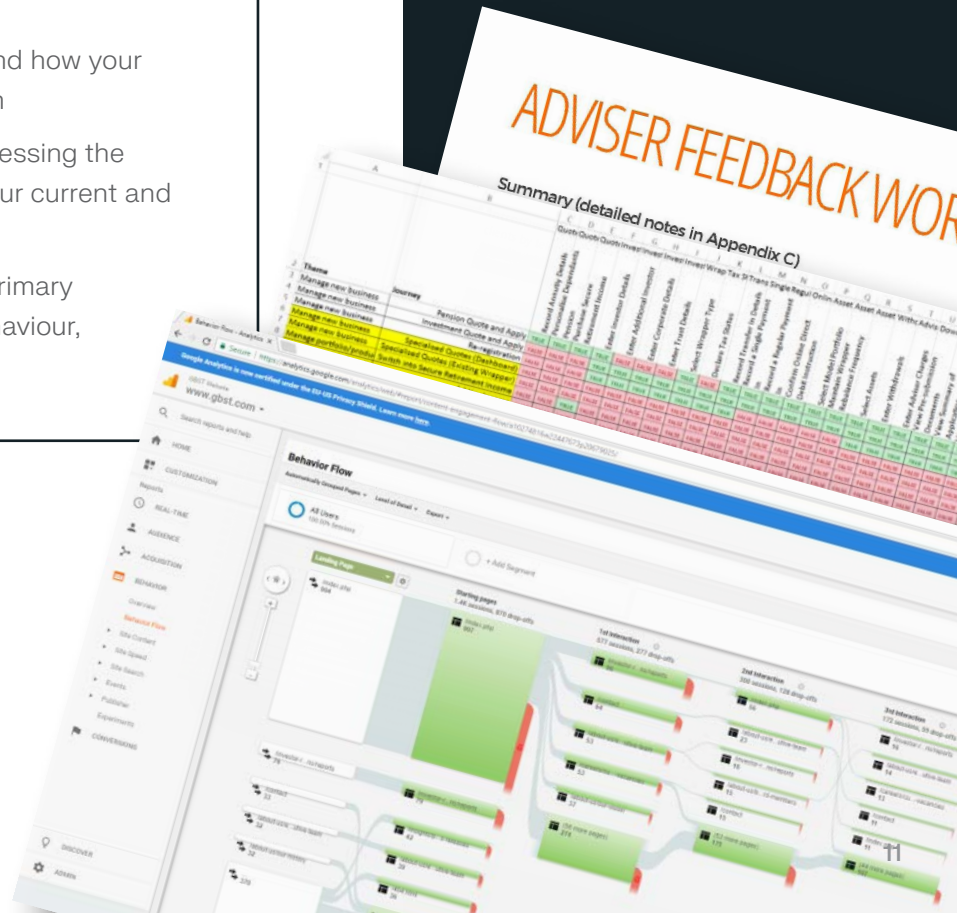
Some activities we might engage in:

- Evaluating your existing platform to understand the current state of the product
- Reviewing analytics to understand how your users currently use your platform
- Researching the market and assessing the strengths and weaknesses of your current and potential competitors
- Coordinating and/or analysing primary research to understand user behaviour, needs, and motivations.

Outputs

- ✓ Analytics audit
- ✓ Content audit
- ✓ User testing
- ✓ Usability testing
- ✓ Competitive analysis report

From left to right: Google Analytics, market research, and user testing research report





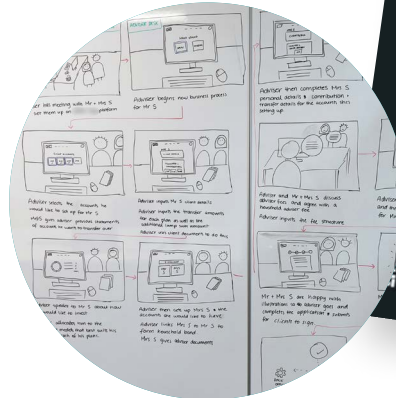
Analyse

Following the research phase, we analyse findings and filter through the information gathered and elaborate on it. This involves identifying problem areas and hidden opportunities that we can address and use as a basis for design.

The research is pulled into deliverables that will then be referenced throughout the rest of the project so we can focus on what's important for the solution we create for you.

Activities could include:

- Combining research and business understanding to reveal insights that will influence design
- Entering into the mindset of the user to make accurate business decisions and build empathy.



From left to right: Low-fidelity storyboard and persona development

Outputs

- ✓ Personas
- ✓ User stories
- ✓ Storyboards
- ✓ Experience maps



Wade Rodriguez
IFA, 37

Focus is on the client. Need to be able to access their policy and personal information easily, and should be able to pull up any documents.

I need to find what my client wants swiftly.

FEEDBACK AND CONCERNS

- On the quote dashboard, show the name and quote number of the client. When the advisor clicks on it, show all the quotes as a sequence number. The quote would accompany a document, so it would be good if the quote number and sequence number were consistent.
- Search functionality that allows the user to not only search for clients but also site features/functions and even locate using common industry terminology.
- Once you have logged in, to get to the sales literature advisor needs to log out in order to get to it. Rather, have a link to the literature page from everywhere in the logged in state.
- Repeatedly have to change agency to find the correct policy that needs working on. Would be easier if policy search could find the correct policy across panels. Could it also be possible to search using a policy number or a name?

DEVICE USAGE



CASE STUDY

Understanding Superestate's target audience

Online superannuation fund, Superestate, partnered with GBST to design and build its website and member portal.

As part of this design project, we devised multiple personas who reflected the demographics that Superestate would be targeting from their research. These were referenced throughout the design process to build empathy for the user and solve their problems and needs. This is undertaken to understand the end user and develop an appropriate solution.



Darryl

36, Professional

Investing because...

- FOMO
- Wants to balance his portfolio because he distrusts (sees property as lower risk, if lower return)
- Would like to increase his exposure to residential investment class
- Has an emotional connection to the property market



Trish

24, Hairdresser

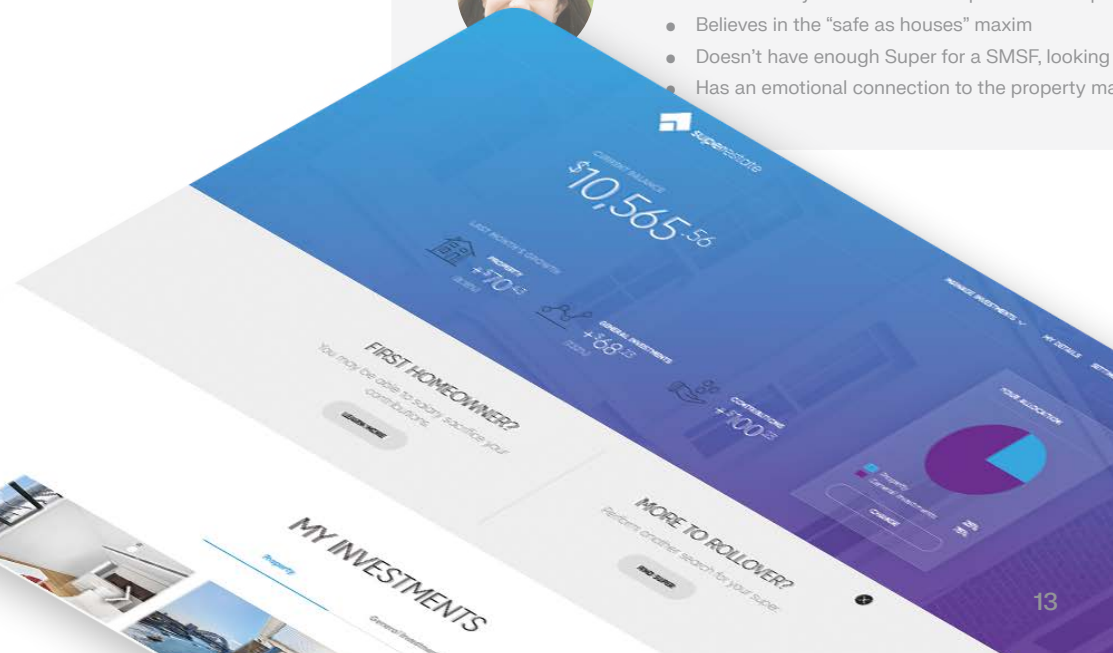
Investing because...

- Pressure from parents
- Possible FOMO if from Sydney
- Possibly part of a couple looking to salary sacrifice
- Possibly heard about Superestate through proximity and was interested
- Has an emotional connection to the property market



Investing because...

- Economically informed - has experience in superannuation
- Believes in the "safe as houses" maxim
- Doesn't have enough Super for a SMSF, looking for alternatives
- Has an emotional connection to the property market





Front to back: UI Kit and sitemap for Investec Click & Invest shopfront website

Click & Invest
 Explain the relationship between C&I and Investec. Promote the benefit of getting access to the full portal, the quality of service, and the pedigree.

Meet the team
 Show the investment team, the management, some of the CSC, and some team pics.

People page
 Potentially have a page for each of the individuals in the team page that digs into a bit more detail. Also can link articles they are a part of here.

Press
 Published news

Awards
 Awards

Going above and beyond
 Going above and beyond

Contact us
 More details about the contact options and the CSC.

Color palette: 12 colored circles (red, orange, yellow, green, teal, blue, purple, grey, black, white, light grey, dark grey).

Typography:

- Headings: **Heading 1 - 40**, **Heading 2 - 34**, **Heading 3 - 26**
- Callouts: **Calculator returns callout £97,994.68**, **Large number callout**, **Small number callout £11,902.28**
- Body Copy: **Body Copy**

Abet colours: A list of colors with their hex codes: #E57373, #F08080, #FFC000, #FFD700, #90EE90, #4682B4, #6A5ACD, #483D8B, #808080, #404040, #000000, #FFFFFF, #F0F0F0, #E0E0E0, #C0C0C0, #808080, #404040, #000000.

Design

This phase marks the start of the solution design to address the problems defined through the earlier stages. Several deliverables will be produced that demonstrate how the solution will look and function.

While we design, we engage with different cross sections of the business such as developers, business analysts, and product specialists to make sure the solution is feasible and matches expectations.

The designs will go through several iterations based on output from stakeholder feedback sessions. Designs usually also undergo usability testing to validate the concepts with real users. Results from these sessions are fed back into the designs in future iterations.

Inclusive design

At GBST, we aim to create designs that are inclusive of human diversity. Our process builds empathy for your user's needs so we can create an experience that caters for a wide variety of needs, impairments, and perspectives.

We are committed to accessibility and want as many user groups as possible who require assistive technology to use your solution, so we design to meet Web Content Accessibility Guidelines (WCAG) AA standards or above.



Design

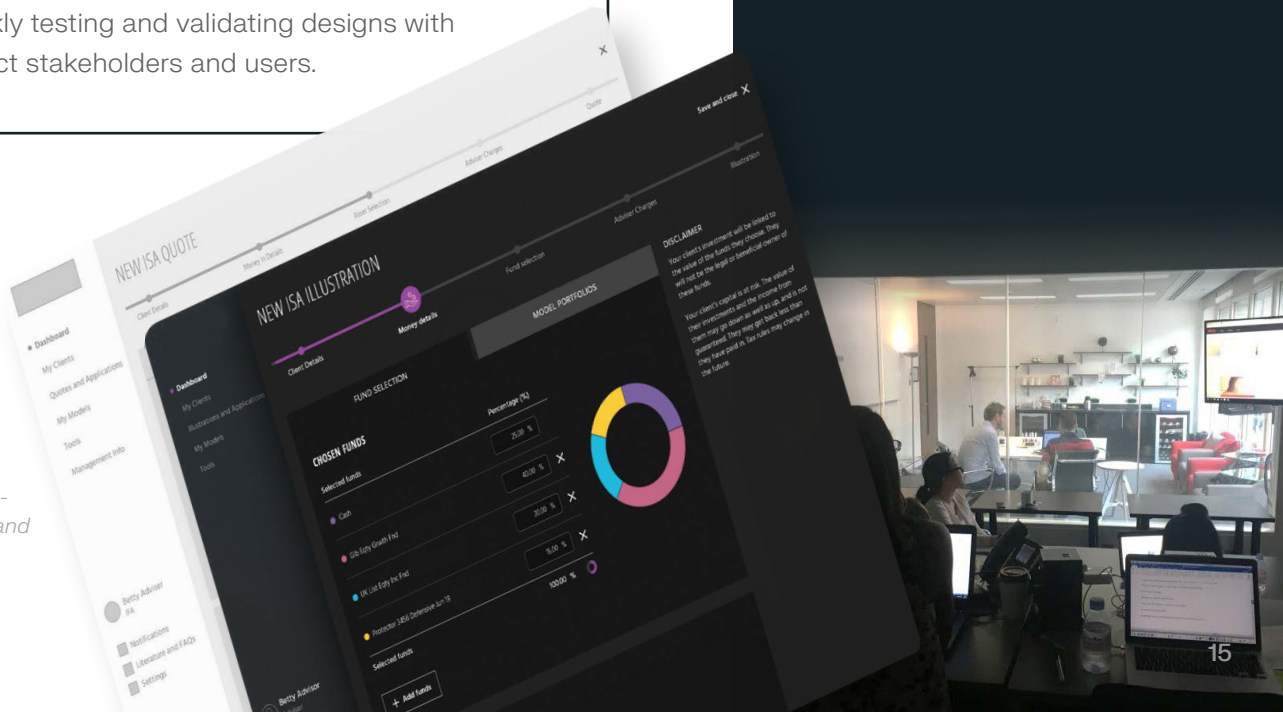
Activities can include:

- Identifying where content will sit, how the navigation will be structured, and the relationships between pages
- Brainstorming and rapidly ideating potential solutions
- Designing low and high-fidelity screens by deciding how the layout, structure, user interface elements, and content fit together
- Using, building upon, or creating design systems and style guides
- Quickly testing and validating designs with project stakeholders and users.

Outputs

- ✓ Sitemaps
- ✓ Wireframes
- ✓ User flow diagrams
- ✓ Moodboards
- ✓ High-fidelity designs
- ✓ Clickable prototypes
- ✓ UI kits, style guides, design systems, or specifications for developers
- ✓ Usability testing

Left to right:
Wireframes, high-fidelity designs, and usability testing



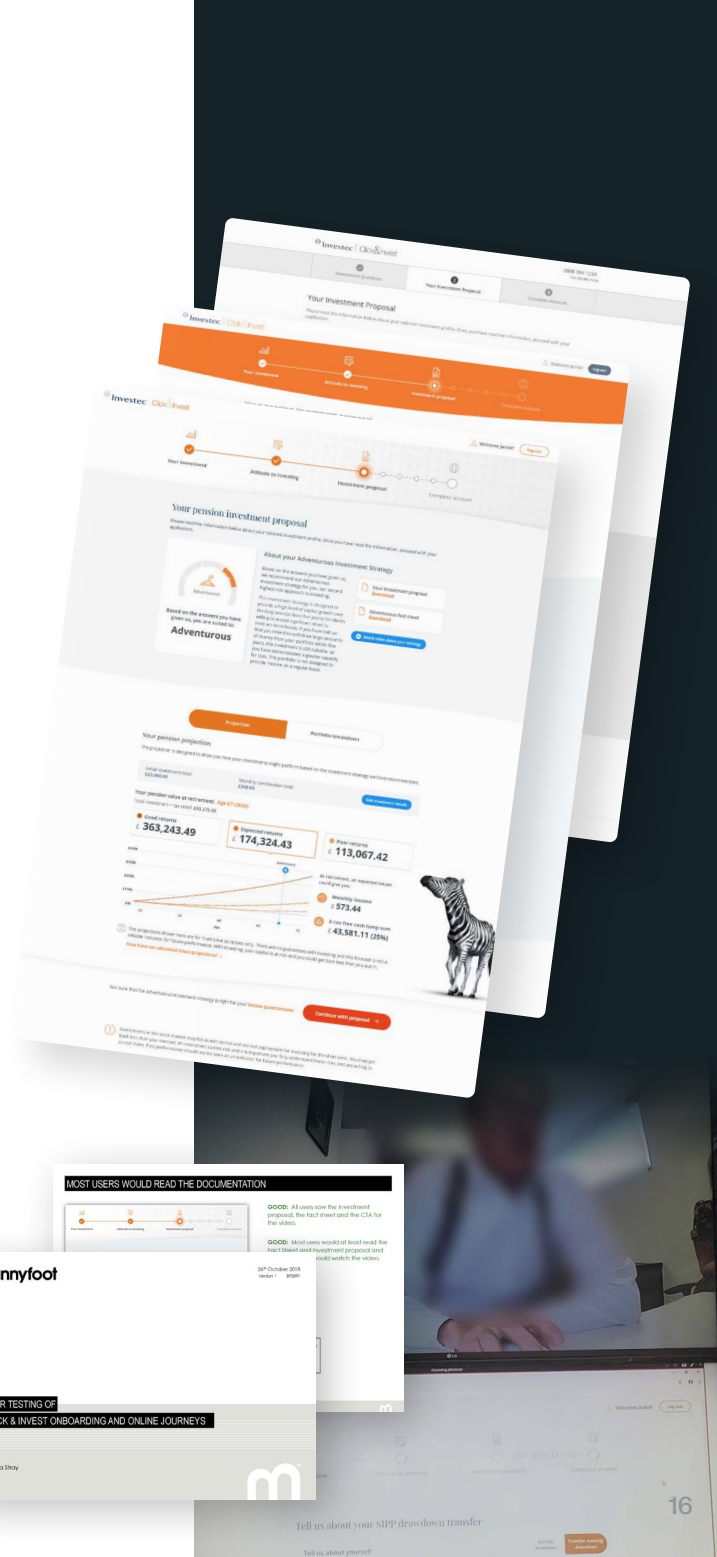
CASE STUDY

Designing a new pension onboarding journey

For Click & Invest, we created low-fidelity wireframe prototypes for their new self-invested personal pension (SIPP) onboarding user journey, so that stakeholders could first focus on the functionality of the journey. Once the journey functionality was well articulated and documented, we moved onto designing high-fidelity designs where the UI elements were created to demonstrate what the final solution would look like.

Usability testing was conducted using a UX testing agency with real users to validate the designs. The main objectives were to test the usability, navigation, and comprehension of the journeys and identify any barriers to conversion.

The completion of this testing revealed many benefits of the designs, as well as identifying new insights from users which resulted in further iterations of the design.



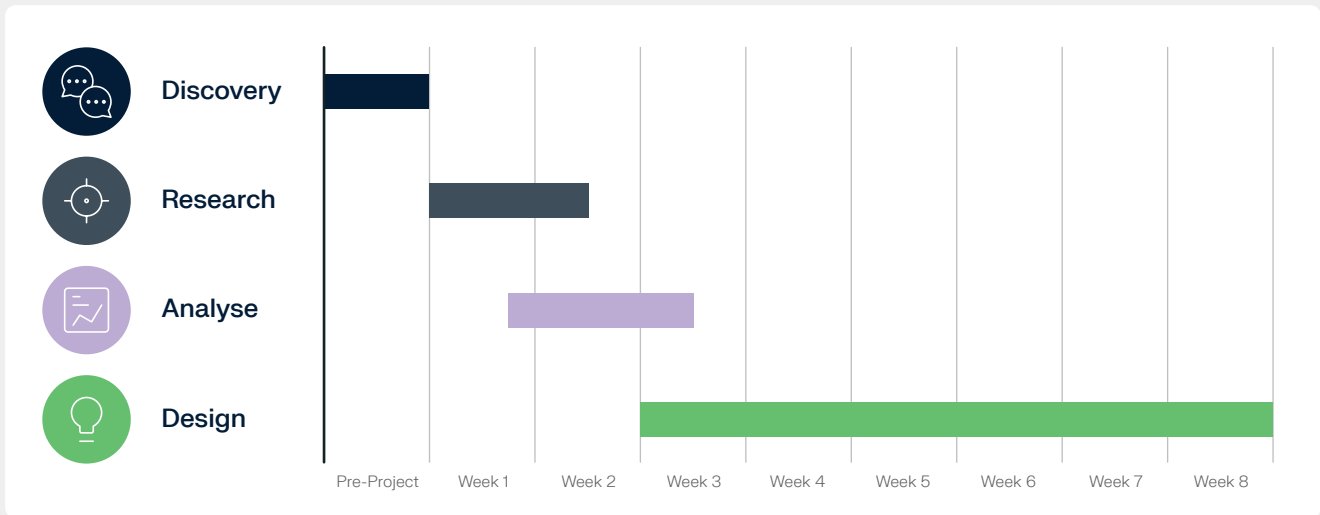
Usability Report for Click & Invest's onboarding journey prepared by Bunnyfoot UX testing agency.

Continuously evolving user experience and digital design

From here, we work with our in-house team of developers to bring our designs to life, or hand over the designs to your preferred development team and provide any necessary support.

UX design is an iterative cycle, constantly evolving as you learn and gain knowledge about your users. Design shouldn't stop when the project is over, it should continuously evolve as you discover more from your user insights.





Project engagement

The standard design project is split into a number of one or two week sprints depending on your project size. During these sprints we have regular engagement with you, and at the end of each sprint, we review the work completed and any feedback provided is incorporated into the designs in the next sprint.

A typical project will involve designer(s), a project manager, and a business analyst.

When working with us, key project stakeholders from your side will need to be available for initial discovery sessions and feedback sessions.

Above is an indicative timeline for an eight week redesign project.

Pricing

Design projects can be costed at a fixed price or charged as time and materials. This will be determined when creating the Statement of Work depending on the level of engagement.

Our team

Our team are multi-disciplined with deep cross-industry experience. We combine best practice from previous projects with a thorough understanding of GBST products, to build your unique business proposition, and create the best possible experience for your customers.

Our UX and UI team are integrated into the organisation and work alongside business analysts, product, and development teams for rapid design, development, and deployment.

The team is located in both the UK and Australia.



Get in touch

Interested?

Contact us for a demonstration
or to get a quote for your requirements.

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About GBST

GBST is a global provider of technology and digital solutions for the wealth management and advice market. We create vital back, middle and front-office technology solutions for wealth managers, life, pension and superannuation companies, stockbrokers, and fund managers.

Founded in 1983, GBST works with over 100 financial brands across Europe, Australia, New Zealand, the United States, and Canada. Our technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.

GBST

Inspiring wealth innovation