



WaMu Personas

Get a jump on knowing users

Ever wonder who WaMulians are and what we do?
Personas to the rescue! We are your users.



Environment

The WaMu Personas are presented in three categories based on their environment and job role.

Sales

Sales employees work in Financial Centers (FC) and Home Loan Centers (HLC) across the country. Their primary focus is selling WaMu products to customers.

Sales Support

Sales Support employees support Financial Center employees and customers throughout the loan process.

Processors and Underwriters work in Loan Facilitation Centers (LFC) across the country. Servicing employees work in Jacksonville, FL and support customers after funding of the loan.

Telephone Bankers who work in Enterprise Customer Care (ECC) and support customers who call in are also included in Sales Support.

Corporate

Corporate employees work mostly in downtown Seattle (many at the WaMu Center). They work on corporate initiatives that may support the business of banking or just the day to day functions of WaMu, such as Human Resources.

Job Titles vary, but many are Business Analysts and Program/Project Managers.

Type of Persona

Primary

Primary personas are the most important users. Their needs should be taken into consideration when developing communications, interfaces or web pages. They will not be happy if you design for anyone else.

When writing or designing for all employees, do your best to keep the primary personas in mind.

Personas: The Brand Representative, The Loan Supporter, The Knowledge Worker, The Go-To Person

Secondary

Secondary personas are similar to primary personas, but have an additional need.

Use a secondary persona when you target a small group. For example, if your target audience is Technology employees, use the Techie persona.

Personas: The FC Manager, The Telephone Banker, The Techie

Supplemental

The supplemental persona's needs are entirely met by meeting the needs of the primary persona. Use a supplemental persona only if they are your target audience.

Persona: The Loan Consultant, The Overseer

Generation

Traditionalists

Many have World War II experience and history. Favor a management style based on military chain of command. Strong work ethic, respect for authority, loyalty and conformity. Tend to be thrifty and financially conservative.

Baby Boomers

Raised on television and rock and roll. Primary passion is the expansion of individual freedom... civil rights, feminism, gay rights, handicapped rights and the right to privacy. Optimistic and competitive. Highest median household incomes in the United States. Also the "sandwich generation," struggling to find time to care for elderly parents and young children at the same time.

Generation X

Highly individualistic and racially diverse. Raised on TV, computers and video games. Work is a means to an end – and the end is life, personal relationships and their families. Multitaskers who get bored quickly and need innovation and gimmicks. Like casual workplaces and flexible schedules.

Generation Y

Love and use technology, iPods, MySpace, YouTube, and text messaging; enthusiastic and optimistic, less subservient to authority, less likely to stay with one company like their parents, the Baby Boomers.

Workday Focus

Workday focus describes how each persona structures their workday.

Customer service

Customer service employees are focused on assisting internal and external customers. Their workday is structured around responding to customer inquiries.

For example: a teller assisting customers in an FC, a telephone banker receiving a phone call from a customer, an underwriter working on a customer loan, or an admin supporting a corporate manager.

Personas: Loan Supporter, Telephone Banker, and Go-To Person

Sales

Sales employees are focused on selling WaMu products. If their job is not entirely based on commission, they have other monetary incentives for selling products or referring customers to other WaMu employees (e.g. a PFR refers a customer to WMFS).

Personas: Brand Representative and Loan Consultant

Project-based

Project-based employees are focused on completing projects that support bank initiatives.

Personas: Knowledge Worker, Techie

Management

Managers focus on building their team, attending meetings, and responding to escalated customer service issues. Both customer service and project-based skill sets are used. Managers use Team Sites twice as often as non-managers.

Personas: Financial Center Manager and Overseer

Social Network

Privileged

Receive information from the "source," that is, senior level management. They get information on a need to know basis and they share information on a need to know basis.

Tribal

Information sharing is based on who people know. Information is shared laterally and conveyed via telephone or face to face conversations.

Open

Information is shared formally (in meetings or e-mails) with people from different levels.

Typical Day

This section describes what a typical day is like for each job role. It contains a chart showing how their time is divided as well as common tasks, goals and job pressures.

Communication

There is a combination of online and offline communication in each the personas. The purpose of this section is to look at whether the bulk of communication is performed online or offline. For example, Telephone bankers use a special telephone to receive incoming calls and they are also online referencing information and using specialized applications to make changes to accounts.

Print functionality is important. This has been demonstrated in comments as well as direct observations of behavior and workstations. Users will print items out for future reference or for quick reference while on the phone.

Common Tools

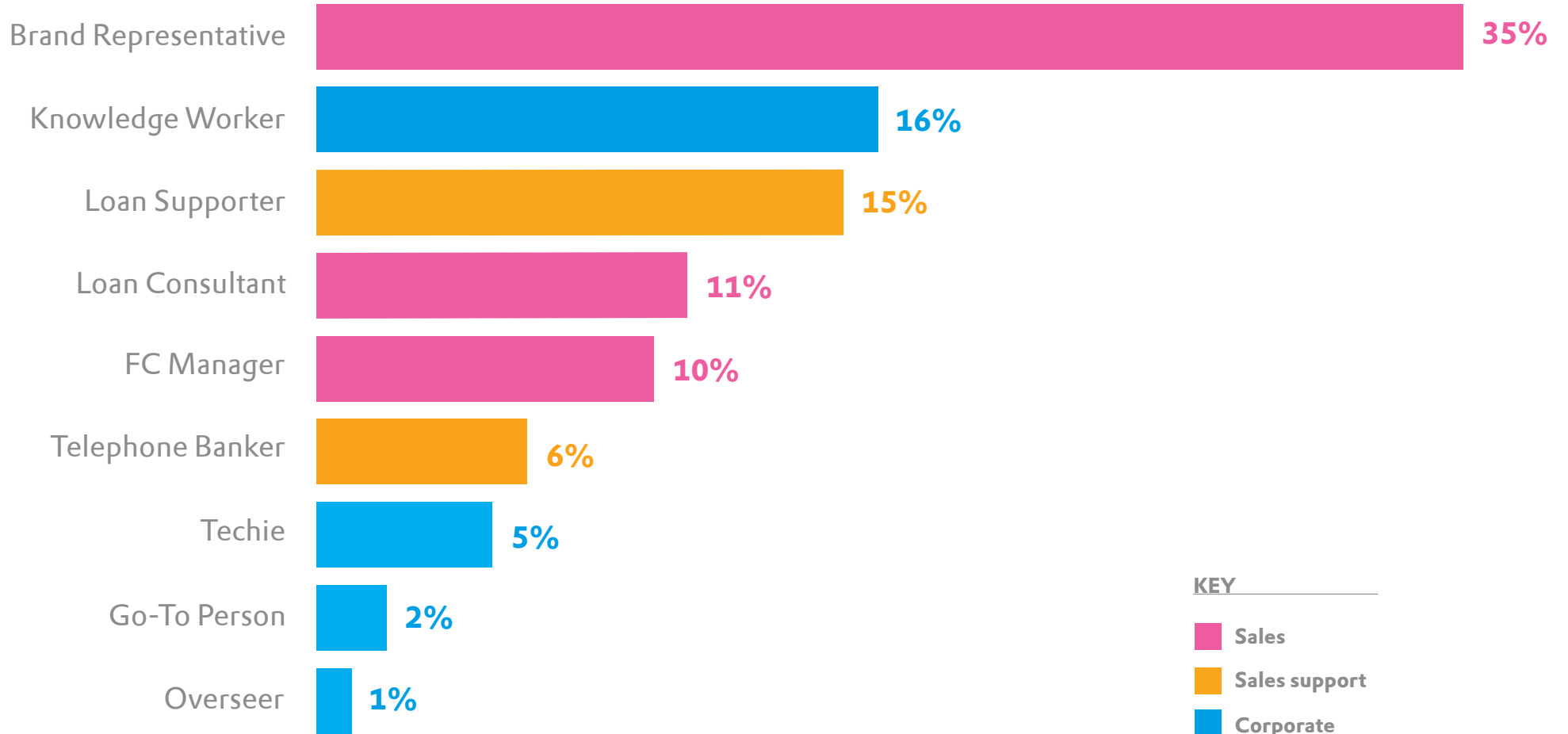
Common tools are listed for each persona in the following categories (where applicable):

- WaMu.net sites
- Internet sites
- Desktop Applications
- Specialized Applications (e.g. Visual Banker)
- Specialized Devices (e.g. Blackberries)

Since everyone uses Microsoft Office to some extent, it is not listed on each persona.

Persona Breakdown

% of WaMu by Persona



Sales



Meet Mayumi

The Brand Representative Primary Persona

“I don’t know what my day will consist of.”

General Info

Job Title: Personal Financial Representative
Demographic: 67% Female, over half non-Caucasian, average age: 23
Generation: Gen Y
Tenure: 51% have been with WaMu 1-5 years
Job Progression: Teller < PFR < AFCM < FCM
% of WaMu: 35% (Including Tellers & PFRs)

Environment

Location: Financial Center
Workday Focus: Sales
Business Line: Retail
Social Network: Tribal

Goals

- Keep “The Line” down
- Meet checking account and referral goals
- Assist Tellers when needed
- Balance work with the rest of her busy social life
- Keeps her eye out for continuing education opportunities to build her knowledge of banking skills
- Move up the corporate ladder to become an FC Manager or Loan Consultant

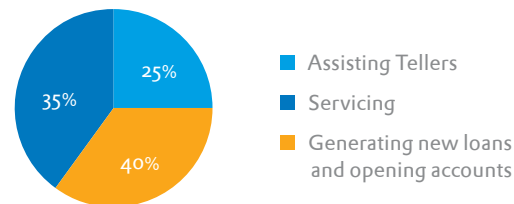
Typical day

Mayumi makes sure her desk is organized and presentable for customers-she’s the first contact customers have with the WaMu Brand. The doors open to the public and she begins her day assisting customers and making service calls.

Building relationships with WaMu customers is important so they will come back for their future banking needs.

On breaks, she goes to the back workroom and checks her e-mail and reports her time. She checks her e-mail on Webmail and after reading the Words to Bank By message, she’ll read the articles related to her job.

In between customers, Mayumi works on servicing accounts and loans. Should issues surface when a customer is working with a teller, they will refer the customer to her and she’ll resolve their issue.



During slow times, Mayumi works on tasks given to her by her manager Lori. These include pulling overdraft reports from Host and check copy requests from Vector. When needed, she’ll order supplies for the store using Ariba or Market Now.

Communication

Online: Uses IM, the intranet and e-mail throughout the day. Most of the day is spent using VB and HOST when conducting customer transactions.

Offline: Customer service throughout the day; uses the telephone for cold calls to generate business. Network is created mostly by face-to-face personal interactions-mostly within the FC with a few contacts in other departments.

Common tools

- **WaMu.net:** Guide Online, Manager Dashboard, Report My Time, Referral Management System, My Place, Webmail
- **Specialized Applications:** Visual Banker, FC Web, FC Dashboard, HOST, FONE



Meet Lori

The Financial Center Manager Secondary Persona

“Every day is a new challenge.”

General Info

Job Title: Financial Center Manager
Demographic: 50% Female, 60% Caucasian
Generation: Baby-boomer or Gen X
Tenure: 45% have been with WaMu 6+ years
Job Progression: Teller < PFR < AFCM < FCM
% of WaMu: 10%

Environment

Location: Financial Center
Workday Focus: Management
Business Line: Retail
Social Network: Privileged

Goals

- Find answers to questions quickly on WaMu.net
- Provide a safe and fun place for her employees to work
- Keep her store’s sales numbers up to meet quarterly goals
- Stay abreast of new products and policy changes and keep her employees informed

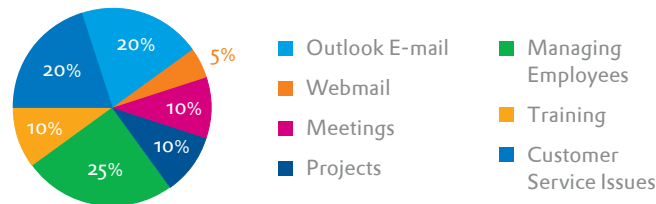
Typical day

Lori arrives at 7:30 am. She checks her e-mail, To-Do list and prioritizes tasks for the day. She pulls reports from FC Web and her Regional Team site to see where her store is at compared to other stores and track goals for the quarter; she’s pretty good at using Excel. Lori will check the vault and ATMs and then open the doors to the public and start helping customers.

Lori wears two hats throughout the day: a customer-service extraordinaire and a manager.

Lori is extremely knowledgeable about WaMu Products. She can answer any questions her team has. Maintaining relationships with customers is important for repeat business, so she’ll often hand-write Thank you notes to customers.

She’ll help out wherever she’s needed, including working as a teller if the line gets too long. When she has time, she’ll address the items on her To-Do list which include issues with loans and accounts.



As a manager, Lori is in charge of following-up with Mayumi about her progress, hiring new employees, and employee conduct issues. She also makes sure that her employees have been through the appropriate training.

Working in the FC is hard work, so she tries to make work fun for her employees.

Once a week, she’ll have a staff meeting with her employees before the store opens to discuss policy changes, new product offerings, and anything else that might affect the store.

Before closing, she’ll finish up whatever task she’s working on and count the money in the ATM. She generally leaves around 6 pm.

Communication

Online: Reference, reporting, communicating. Lori likes to get information online, especially information about business direction. She accesses and posts store and regional reports to the regional Collab Site. She’ll use IM for answering quick questions from her employees. “IM is my best friend.”

Offline: Face-to-face interaction with employees and customers. Lori will sometimes print reports and Words to Bank By articles to read and share with her team. She has a network of customers, WaMu employees, and other FC managers within the region who can help answer her questions.

Common tools

- **WaMu.net:** Retail My Place, Webmail, Manager Dashboard, Report My Time, Guide Online, Words to Bank By
- **Specialized Applications:** Visual Banker, FC Web, FC Dashboard, HOST, FONE, IM



Meet Rich

The Loan Consultant Supplemental Persona

“Time is money and everybody’s a resource.”

General Info

Job Title: Sr. Loan Consultant

Demographic: 59% Male, 74% Caucasian

Generation: Baby boomer, Gen X and Y

Tenure: 41% have been with WaMu for over 5 years

Job Progression: Sales Associate < Loan Consultant < Sr. Loan Consultant

% of WaMu: 11%

Environment

Location: Financial Center/HLC

Workday Focus: Sales

Business Line: Home Loans, Commercial & Retail

Social Network: Tribal

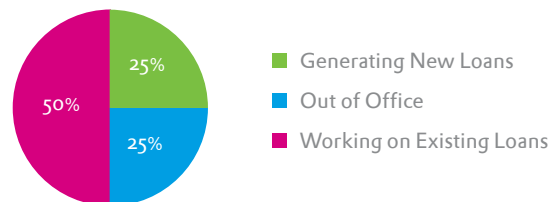
Goals

- Meet loan sales goals
- Understand all WaMu products, policies, and changing market conditions in order to sell the right product
- Provide excellent customer service so clients will come back to him
- Work/Life balance

Typical day

Rich comes into the office, checks his e-mail and calendar and reviews what needs to be done throughout the day. Next, he’ll check the current rates and begin preparing for upcoming appointments with clients. He keeps up with what’s going on with the market pretty well so he’ll be knowledgeable when clients ask him questions.

Rich is very relationship-oriented. He works on commission, so he will spend a lot of time developing business relationships and generating new loans. 90% of his business comes from established relationships and repeat business. Rich often works in the evenings and on the weekends in order to accommodate customer’s schedules. He’ll even sacrifice his own commission to get a sale.



Over the years, he’s worked with many of the same underwriters and has developed friendships with them. He enjoys bike riding with Janet on the weekends. She’ll give him feedback about his loans so he learns policy

through her. He can ask her questions if he can’t find the answer himself. In general, he’ll go by what he knows and refer to the PPG for specific product parameters.

When not working with clients, Rich has a pile of current loans that he’s working on. His day is broken up between working on existing loans, meeting with clients, and generating new business through cold calling. If an emergency comes up, he’ll stop everything and take care of it until it’s resolved.

Communication

Online: IM and E-mail

Offline: Frequently on the phone with clients. Also frequently out of the office to meeting with clients. Rich uses his personal Cell phone for work so that he can be contacted at any time (he often works after hours in order to close a deal).

Common tools

- **WaMu.net:** Rates, PPG, Sales Dashboard
- **Internet:** CNN Money, Property financial sites
- **Specialized Applications:** HOST, SAR Reports, Optis for mortgage loans, FC Web, FC Dashboard, VB for equity loans, CeLT for Commercial loans
- **Specialized Devices:** Blackberry, Laptop and VPN

Sales
Support



Meet Janet

The Loan Supporter Primary Persona

“Every loan is different.”

General Info

Job Title: Underwriter
Demographic: More than 50% non-Caucasian
Generation: Baby-boomer or Gen X
Tenure: 50% have been with WaMu 1-5 years, usually has experience as a processor
Job Progression: Processor < Underwriter
% of WaMu: 15%

Environment

Location: LFC/HELFC
Workday Focus: Customer Service
Business Line: Home Loans and Commercial
Social Network: Open

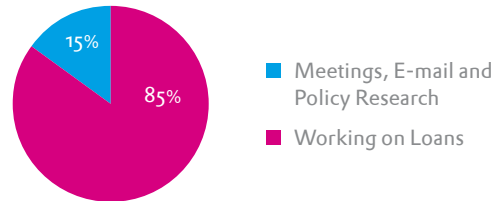
Goals

- Underwrite loans quickly and according to policy customers and loan consultants through the loan process
- Respond to urgent matters quickly
- Stay updated on all policy changes so loans are underwritten accurately

Typical day

Loan support encompasses all aspects of following the loan through the “pipeline” from the front office and to the back office. Front office employees, such as Sales Associates, work with the loan consultants to package the loan and send it off to processing. Processing involves getting all the appropriate paperwork together and packaging up the loan into a folder.

Janet was a processor before moving on to become an underwriter. Once the loan is processed, it is sent to Janet to underwrite. If it’s approved, it goes to closing and funding.



First thing in the morning, she logs into her computer and looks checks her E-mail to see if there are any policy alerts (she leaves Outlook open all day). She checks her calendar and prepares for meetings that day. She identifies any loans that she needs to work on immediately.

Throughout her the day, she works on underwriting loans. She works on first mortgages and equity products. Depending on the difficulty, she underwrites anywhere between 1-12 loans per day.

She generally works off of what she knows and only references the manuals when she has a specific question about a product parameter or what policy was in effect on the origination date.

There have been so many updates to the policy that it’s hard to keep track of everything. She uses Outlook folders to keep track of policy updates to refer back to later.

Often, she’ll print out the updates because it’s easier to read long documents offline. She keeps important information taped up on her cubicle wall so she won’t forget. Other information will go into a binder which she uses to reference.

She underwrites many of Rich’s loans and has developed a friendship with him over the years. She knows that he doesn’t have a lot of time, so she’ll often help him out by answering policy questions over IM or on the phone-it saves her time later if the loan is submitted correctly the first time.

Common tools

- **WaMu.net:** Webmail, PPG, CUG
- **Specialized Applications:** Fidelity, HOST, MCLS, CeLT, Agata

Communication

- **Online:** IM with co-workers, E-mail: The bulk of communication is via e-mail. Reference materials on paper and online.
- **Offline:** Lots of faxing. Often a paper to-do list. Occasionally on the phone.



Meet Julie

The Telephone Banker Secondary Persona

“You never know what the next call will be like.”

General Info

Job Title: Telephone Banker

Demographic: 65% female, more than 50% Caucasian

Generation: Gen Y

Tenure: 45% have been with WaMu less than 1 yr

Job Progression: Telephone Banker I < Telephone Banker II < MRG Escalations

% of WaMu: 6%

Environment

Location: ECC, San Antonio, TX

Workday Focus: Customer service

Business Line: Home Loans, Commercial, Retail, Card Services

Social Network: Tribal

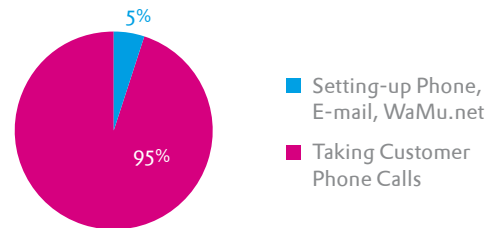
Goals

- Assist customers quickly and efficiently
- Escalate only when necessary
- Stay on top of all the alerts
- Keep Julie updated on all policy updates without interfering with productivity
- Keep wait times down and customer satisfaction up
- Answer the required volume of calls

Typical day

Julie’s workday begins at 11 am and ends at 8 pm. She arrives 10 minutes prior to her start time so she can read the Alerts & Communications in ECC Online (she leaves the manual open all day). She opens Siebel and Host, the two main programs she uses while taking calls.

Julie puts herself in “Ready” mode to take calls. She takes around 100 calls per day. Some calls only take a couple minutes, (e.g. customers asking about account balances). Longer calls, especially when the customer is asking for a fee reversal or disputing charges, can take longer and may need to be escalated to the escalation queue.



If the same issues keep coming up, she’ll tell her manager. Her manager might escalate the issue and an alert will be created, notifying all Telephone Bankers of the update via ECC Online.

After about 2 hours, Julie will take a 15-minute break and checks her E-mail, Alerts, Communications, and WaMu.net. She goes back to answering calls until lunch. After lunch, she gets one more break until it’s time to go home.

Communication

Online: E-mail

Offline: If she has a question, she’ll ask a coworker or her manager. Sometime, she’ll just stand up at her cube and yell a question out. She can also raise her hand and a “floor walker” will come answer her question.

Common tools

- **WaMu.net:** ECC Online, Find a Person and Hierarchy tool
- **Internet:** WaMu.com for walking customer through questions about online banking
- **Specialized Applications:** Siebel, HOST, Workflow, Oblix, iCheck, CheckFree
- **Specialized Devices:** Phone and headset, desktop calculator

Corporate



Meet Gabriela

The Go-To Person

Primary Persona

“I just want to talk to a real person.”

General Info

Job Title: Administrative Assistant, Employee and Non-Employee

Generation: Baby boomer or Gen X

Tenure: 74% have been with WaMu up to 5 years

Job Progression: Administrative Assistant < Executive Assistant

% of WaMu: 2%

Environment

Environment: Corporate

Location: WaMu Center

Workday Focus: Customer service

Business Line: All corporate business lines

Social Network: Tribal

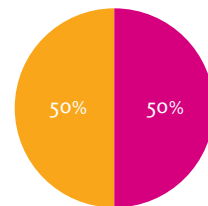
Goals

- Stay on top of all the calendars she manages
- Keep up with supply ordering and conference room reservations
- Use WaMu.net to find answers to questions from her manager and other employees she supports

Typical day

As the administrative assistant for her department, Gabriela is the go-to person. Like most admins, Gabriela has all the answers or she knows where to find them. She's used to her Manager Derrick asking her to find information on WaMu.net that he doesn't have time to look for.

Gabriela's day begins around 8 am and ends between 4:30–5 pm. The first thing Gabriela does in the morning is check e-mail and respond to escalated issues. Around 9:00 am, she sends announcements to the department via E-mail. She also manages her manager's e-mail in Outlook.



- E-mail, Calendars and Phone
- Manager and Team Support

Gabriela is also in charge of the mail. She opens and date stamps new mail and will distributes it. She usually eats lunch at her desk, but takes about 15 minutes to walk around when she gets a spare moment. When supplies need to be ordered for anyone in the department, she'll order them from Ariba or Service Station.

She'll work on additional projects assigned to her by her manager and will help out anyone else that needs assistance. Whenever she has any free time, she tries to let her co-workers Bill and Donna know that she's available.

Communication

Online: E-mail, IM

Offline: Phone, face-to-face interaction with managers and other employees; It's sometimes hard to know whom to contact to answer her question, so she'd rather talk to someone on the phone instead of e-mailing a GM.

Common tools

- **WaMu.net:** Search, Webmail, Ariba, Service Station, and Learning Central
- **Specialized Applications:** Database, Pay advice, Advanced Outlook



Meet Donna

The Knowledge Worker Primary Persona

“It’s hard to remember everything.”

General Info

Job Title: Project Manager or other corporate job

Demographic: 60% Caucasian, 50% female, average age 26

Generation: Baby boomer or Gen X

Tenure: 45% between 1-5 yrs

Job Progression: Varies

% of WaMu: 16%

Environment

Environment: Corporate

Location: WaMu Center

Workday Focus: Project-based

Business Line: All corporate business lines

Social Network: Open

Goals

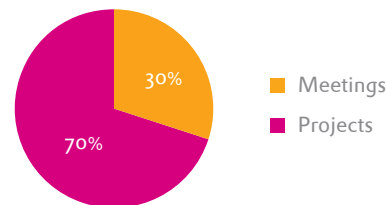
- Check off items on the To-Do list
- Update content on WaMu.net quickly and easily
- Find opportunities to boost her career to the next level
- Finish her Bachelor’s or higher level degree
- Work her way up the corporate ladder to management

Typical day

Donna comes into the office and immediately checks her e-mail. She’ll then check the WaMu.net Homepage and scan the headlines and stock price.

Donna keeps a To-Do list of items she’s working on and will jump right in if nothing pressing comes up in e-mail. She’s often in meetings, and sometimes prepares presentations in PowerPoint. She appreciates having a flexible work schedule. When she needs a break, she loves to grab a latte downstairs.

Not the most knowledgeable about banking, she sometimes needs to ask how something works in the retail stores. Donna works with people from other corporate groups, so she can usually find the answer.



While its not her primary job role, Donna is a Site Manager for a site on WaMu.net. She also administers a Team Site. She feels comfortable performing basic tasks in SharePoint, but has difficulty editing images and coding HTML. When she forgets how to do something, it’s easier to just call her AME than refer back to the training.

Communication

Online: IM, E-mail, and Webmail. Likes to find “Globally-related” (company-wide) information online.

Offline: Meetings and presentations. Trusts communication coming directly from others; it’s more credible. Discerning about the source of information. Contextual information best conveyed face to face in meetings. Urgent matters are discussed on the phone instead of e-mail.

Common tools

- **WaMu.net:** Project or Team site, PMRC, WaMu.net Support Site
- **Internet:** Research for projects, Research competitors, Google, OTS site, The Onion, Wall Street Journal
- **Specialized Applications:** Dreamweaver, SharePoint, CMS, Photoshop, Illustrator, Access, NetMeeting
- **Specialized Devices:** Blackberry, Laptop



Meet Bill

The Techie Secondary Persona

“Fewer interruptions allow me to get more done.”

General Info

Job Title: Sr. Technical Analyst, Employee and Non-Employee
Generation: Baby boomer or Gen X
Tenure: 60% have been with WaMu up to 5 years
Job Progression: Varies
% of WaMu: 5%

Environment

Environment: Corporate
Location: WaMu Center, EET
Workday Focus: Project-based
Business Line: Technology
Social Network: Open

Goals

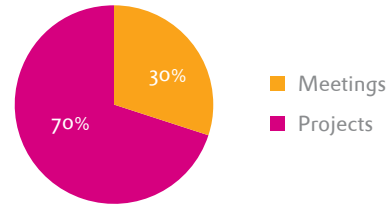
- Incorporate technology to solve business problems
- Use technology to make processes more efficient
- Meet deadlines for projects
- Identify and solve issues early
- Perform his tasks accurately and without errors
- Communicate effectively with developers and testers

Typical day

Working for Technology, Bill is extremely technical. He understands computers and it comes across when talking to him. Like many of his co-workers, Bill has a Bachelor's degree (his is in Computer Science).

Each day begins by checking e-mail, prioritizing tasks and checking his schedule for meetings (He usually has 1-2 meetings per day). Bill will block out time in Outlook to complete his tasks.

He uses SDLC methodology as a guide when working on projects as they are on a release cycle. He uses a Team Site to keep track of release schedules and deliverable dates. He is often working on several projects at once and feels a great sense of accomplishment when he solves a thorny problem elegantly.



Bill reads WaMu.net stories about Technology more closely, but will scan the headlines and summaries on the WaMu.net home page daily to stay informed on what's going on. He usually doesn't use WaMu.net at home. He's a discriminating reader and doesn't always trust WaMu senior leaders. He'll often read external news sites to stay on top of what's going on in the industry.

Communication

Online: E-mail, IM

Offline: Face-to-face meetings mostly focused on projects. Bill prefers to get information about business direction from his manager rather than from external sources—he has a lot of respect for his manager. He likes his weekly meetings with his team as well.

He doesn't like to be interrupted all the time, especially to put out fires.

Common tools

- **WaMu.net:** SDLC, PMRC, SCOL, Team or Project site
- **Internet:** MSDN and other reference sites for research, Slashdot, Wikipedia
- **Specialized Applications:** SharePoint Administrator, NetMeeting, SQL, Dreamweaver and other Adobe products, other software or database development applications. He's very adaptable to new technology.
- **Specialized Devices:** Blackberry, Laptop, VPN



Meet Derrick

The Overseer Supplemental Persona

“Show me the big picture.”

General Info

Job Title: Any corporate manager (not FCM)
Demographic: 71% Caucasian, 50% Female, average age: 39
Generation: Baby-boomer or Gen X
Tenure: 40% have been with WaMu 6+ yrs
Job Progression: Varies
% of WaMu: 1%

Environment

Environment: Corporate
Location: WaMu Center
Workday Focus: Management
Business Line: All corporate business lines
Social Network: Privileged

Goals

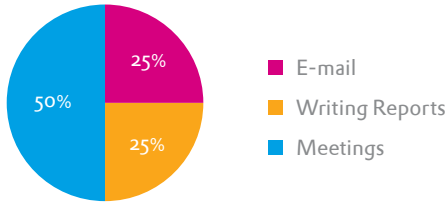
- Keep his career opportunities open
- Plan for retirement
- Wants information in easily digestible bits
- More interested in trends in data than details
- Ensure business processes are efficient
- Enable his employees to reach their potential
- Improve business processes
- Inspire and encourage his employees
- Maintain budget

Typical day

Derrick puts in very long hours. His day begins at 6:00 am in the office. He generally leaves the office around 5:00 pm, but doesn't officially end his business day until after working on e-mail at home.

Derrick spends the first two hours of each morning preparing for the day, reading and writing reports, proposals and presentations. From 8 am to 5 pm, he attends a, “never ending series of meetings.” The topics are different each day. When not in meetings, he's working on projects, writing reports and managing his employees.

In the evenings at home, he spends about 2 hours using Webmail to read his E-mail.



Communication

Online: E-mail and IM

Offline: Phone, Meetings, 1:1 meetings, written communications; Derrick is privileged to information from higher up the corporate hierarchy and must use discretion when sharing information.

Common tools

- **WaMu.net:** Webmail, Traction, Talent Builder, Pay Planner, Travel Arrangements, Report Expenses
- **Specialized Applications:** Net meeting, Manager Dashboard, may use MS Access
- **Desktop Applications:** Word, Excel, PowerPoint, Outlook Mail and Calendar
- **Specialized Devices:** Blackberry, Laptop, VPN