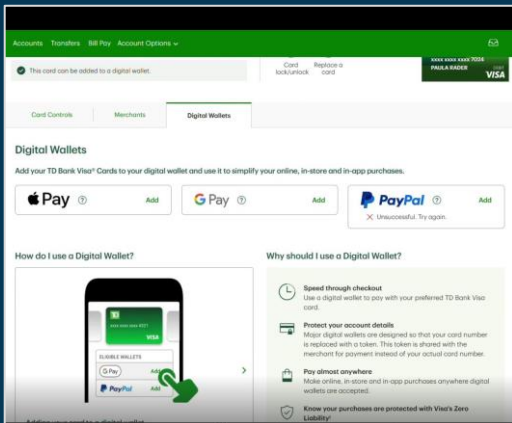
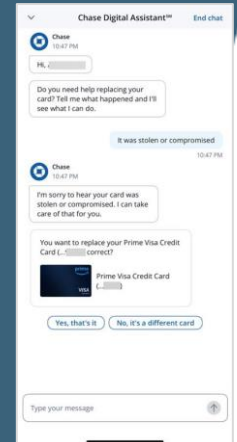
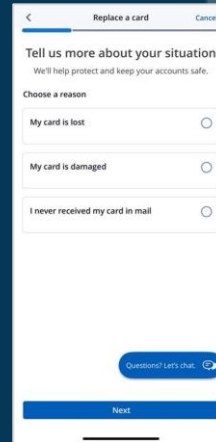


Chase's Chatbot Assists Card Replacement

Chase's user support chatbot has improved the consumer experience by providing contextual information; for example, Chase now displays the chatbot at the beginning of the credit card replacement journey. An eye-catching chat bubble appears on the bottom-right of the screen, expanding and inviting users to engage.

If a user chooses to interact with the bot, they are presented with a set of pre-populated pill buttons, tailored specifically to the card replacement journey. Options provide additional context for related topics such as reporting a lost or compromised card, how to address an expiring card, shipment address changes and faster delivery time requests.

The approach signals an evolution in chatbot engagement. Previously, chatbots were accessed with a general point of entry throughout the app. Now, users can expect to begin conversations at a more advanced stage.



TD Offers Desktop Wallet Access

TD Bank now allows customers to access mobile wallet settings through the desktop platform.

From the card management section, users scan a QR code with their device, which provides a link to the TD app. If a user doesn't have the app they're taken directly to the device store to download, after which they login/enroll and then navigate to the card management section to add their card to their wallet of choice. Users can also add cards to PayPal's desktop platform through a redirect from the TD website. Discover, Chase and others provide direct access to digital wallet management through the desktop interfaces.

Providers have prioritized mobile over desktop and driven users to the mobile channel. Because digital wallets are one of the fastest-growing payment methods, these enrollments are being prioritized, driving a multi-channel approach by issuers.

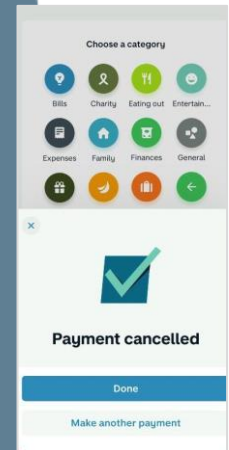
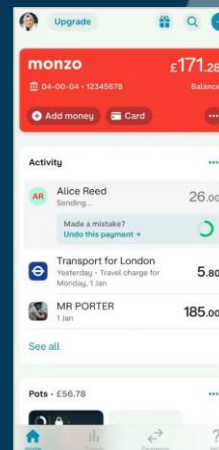
Monzo Adds Extra Payments Step

Monzo's U.K. customers are now able to reverse a payment within a pre-selected timeframe after confirming the transfer. The "Undo payment" button is available from both the home and payment detail screens.

A default time limit is set to 15 seconds, but users can change that to 30 seconds or a full minute. The capability is optional, with the provider acknowledging that some customers may prefer faster transaction speeds.

Monzo also offers a new payee timer, whereby users are given four seconds to update details if a name doesn't match the recipient account details through the U.K.'s Confirmation of Payee system.

Similar to the U.S. market, payment fraud is a concern in the U.K. In both countries, providers are looking to support and engage with users as they aim to reduce instances of fraud. Monzo has given customers a convenience feature that adds a degree of friction and an extra step in which to consider the authenticity of the payment.



Advisors Plus on... Digital Wallet Enrollment

According to a PYMNTS Intelligence report, nearly half (48%) of U.S. consumers used digital wallets last year. Financial institutions are focusing on expanding enrollment options: a multi-channel approach is a great strategy to grab desktop user's attention and create synergy between online and mobile.

Wealthfront Adds Public Calculator

Wealthfront now offers an interactive investment calculator designed to engage prospective clients by demonstrating various potential portfolio performances, based on the user's individual needs.

Accessible on the public site, the tool allows interested parties to set risk tolerances. Upon submission, a hypothetical portfolio is generated.

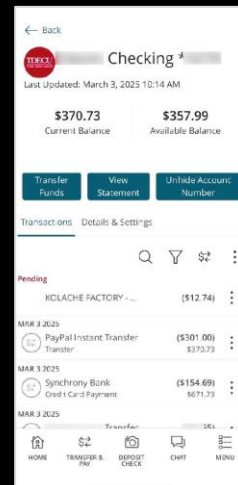
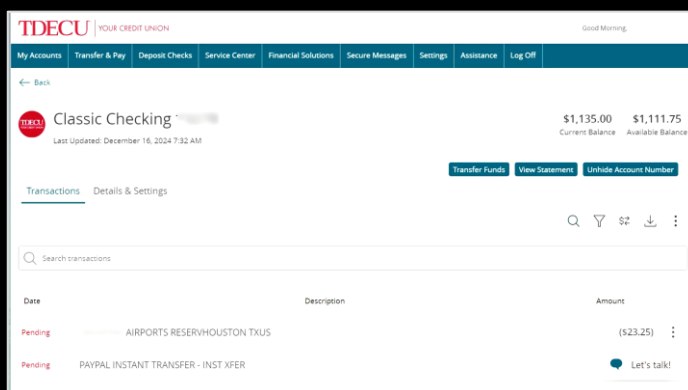
The provider also offers historical performance charts, illustrating how a portfolio would have performed over time periods, while a customizable slider enables users to adjust the duration and initial investment amount. Users can also toggle between taxable and tax-advantaged account types to consider the potential impact on returns.

The tool's design offers a seamless user experience to introduce Wealthfront's digital strength and advisory capabilities, encouraging deeper user engagement and account conversion.



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Prioritize Parity, Build Customer Value

Cross-channel parity between desktop and mobile app platforms provides comfort and familiarity while fostering user relationships.

When design elements, processes, and key action items are consistent across digital banking channels, users more easily engage. Consistency across channels builds brand familiarity and trust, enabling the provider to offer features appropriate to each channel's unique attributes while supporting cross-channel engagement.

Financial institutions show an understanding of the holistic view of the user experience by delivering unified journeys across platforms that encourage the formation of habitual banking actions and expectations. These can form the building blocks of relationship longevity and accountholder loyalty.

TDECU exemplifies this focus on ease of use and relationship building by ensuring account holders are presented with a familiar experience when accessing their checking account from either desktop or mobile servicing platforms. The credit union offers cross-functional and design parity in quick link access, balance information, transaction capabilities and other areas of account servicing.