

## Meet Javier Pascual...



### Website Segment Profile #4 Private Banking

Client Type	Individual	Professional	Family/Institution
Tech Level	Strong		Weak
Financial Involvement	Active	Passive	
Source of Wealth	Self-Earned		Inherited

**Situation:** A busy person, with little desire to be highly involved in financial management. Would come to the site, at the directive of someone else, to check on something.

General	Information	Communication	Functionality	The One Thing
<ul style="list-style-type: none"> <li>Efficiency is a hallmark to this individual.</li> <li>May be younger, older or retired.</li> <li>Likely to be trusting and a good delegator of responsibility to those he trusts – this includes management of finances.</li> <li>May be in contact with private banker once every few weeks; the site could enhance the quality of this communication.</li> </ul>	<ul style="list-style-type: none"> <li>Looking for a convenient and efficient way of checking the status of accounts.</li> <li>Might be interested in valuable extras he can't get elsewhere: art advisory, concierge service, expert forums, ATM finder, and the like.</li> </ul>	<ul style="list-style-type: none"> <li>Wants to use most efficient communication method; for instance, checking the site or getting an email to verify that a transaction was posted would be preferable to calling the banker.</li> <li>Uses all forms of communication such as phones, faxes, mail, email, wireless.</li> </ul>	<ul style="list-style-type: none"> <li>Functionality is not that important to this individual (paying others to do work).</li> <li>If simple enough to do and set up, this individual might like to have total account transaction aggregation – it could take less time than having his banker/advisor do this for him. If possible, he'd like to email a record of his transaction to interested parties for tracking purposes.</li> </ul>	<ul style="list-style-type: none"> <li>The status quo is likely to be just fine with this person. (If dissatisfied with the site but not with X, he would probably not use the site at all.) The add-on extras are most likely to capture his attention and imagination.</li> </ul>