FNE Error Messages
UX Discovery

CONFIDENTIAL

Commercial property of Commonwealth Bank. Not to be reproduced and contents not to be used without express permission.

Linh Mcdermott | xWealth Digital UX | Oct 2017

The aim of the FNE error messages project is to enable employers to fulfill their obligations when a super contribution has failed.

The UX design components will focus on two components:

1. Discovery

   Interviews, contextual enquiry & Direct Observation

2. Detailed design

   User testing a prototype

UX Design Objectives

In order to enable employers to fulfill their super obligations, we envision implementing automated notifications advising employers super contribution has failed.

Perspectives

Understand employer perspective concerning meeting their regulatory obligations and messaging

Behaviors

Capture unique employer behaviors including goals, attitudes, tasks and pain points

Journeys

Capture and map end-to-end journeys for all employer segments (small medium large)

Systems

Better understand how our employers use systems to complete their daily activities

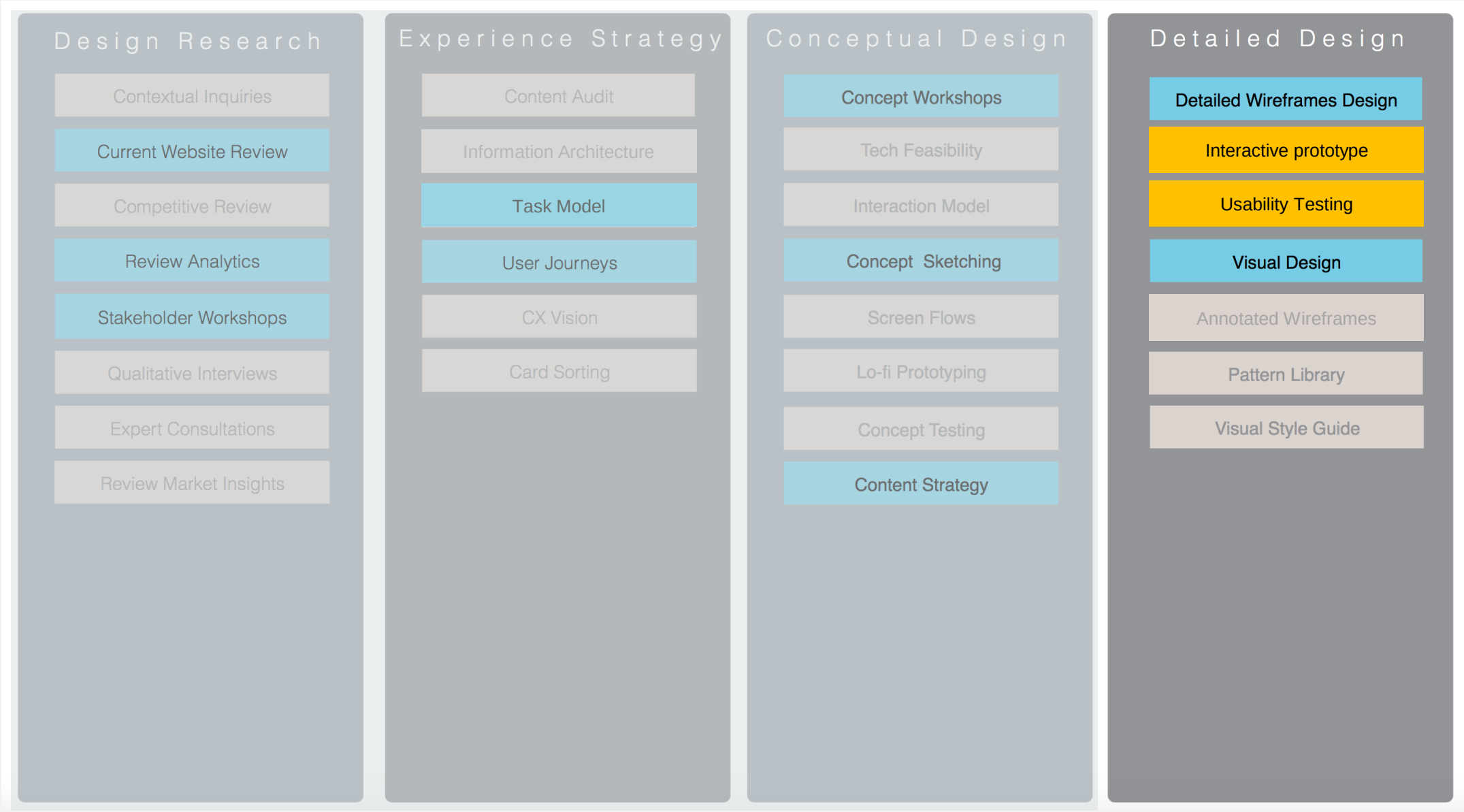
Key themes

Within the scope of error messages, there are 4 key themes of employers to solve

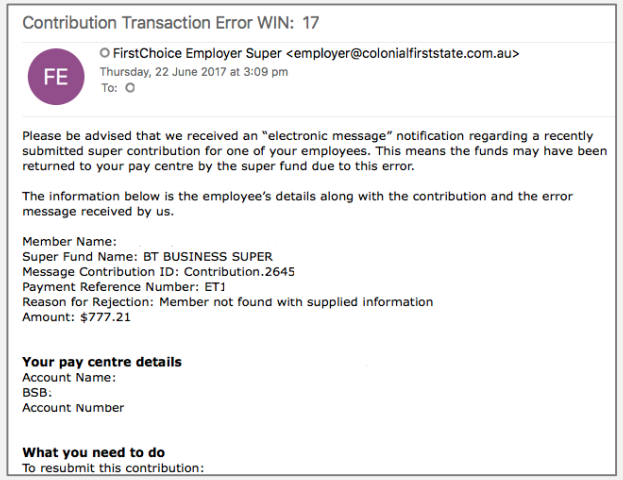
EMPLOYERS

1	Automated error messages include meaningful instructions to enable self-service	• Email messages will be automated which will replace the current manual process • Unread messages will have reminders • Provide clear error messages with meaningful, specific instructions so users know what the problems is (i.e TFN, super number, account number) • Better contextual help to enable self service and reduce the need to call FNE/ support or require assistance to resolve errors • Clear messaging around SLA (refunds)
2	Make identification of employee and resolving refunds easier	• Leverage “outstanding tasks” on dashboard to allow users to draw users attention to important error messages • Add messages link with counter for unread messages • Separate failed error messages and warning messages so user can filter messages • Consider adding in archive feature so users only see unactioned messages
3	Auditing & reporting	• Error notifications will be stored within CFS for audit purposes • CFS and employers can track read and unread with unread messages receiving a reminder. • Improved reporting for failed contributions • Ability for employers to ”tick off” super contributions that have been actioned
4	Compliance	• The solution meets regulatory ATO compliance

Activities for a small iteration



About the interview / prototype review



Contribution Transaction Error WIN: 17

FE

FirstChoice Employer Super <employer@colonialfirststate.com.au>
Thursday, 22 June 2017 at 3:09 pm
To:

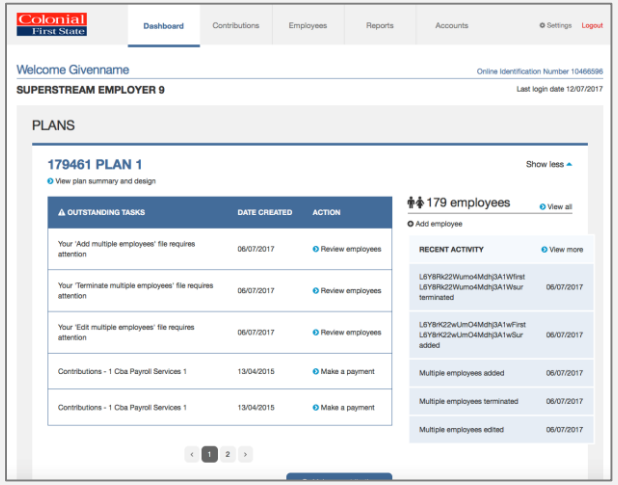
Please be advised that we received an "electronic message" notification regarding a recently submitted super contribution for one of your employees. This means the funds may have been returned to your pay centre by the super fund due to this error.

The information below is the employee's details along with the contribution and the error message received by us.

Member Name:
Super Fund Name: BT BUSINESS SUPER
Message Contribution ID: Contribution.2645
Payment Reference Number: ETJ
Reason for Rejection: Member not found with supplied information
Amount: $777.21

Your pay centre details
Account Name:
BSB:
Account Number

What you need to do
To resubmit this contribution:



1. Project Objectives

We looked to understand how they deal with error messages and error messages emails to identify pain points and inefficiencies.

2. First Net Employer

We then focused the conversation squarely on their current interactions with FNE:- platforms, processes and people.

3. Prototype

We observed employer participants as were given tasks to perform in the new system and asked about other features they would like

User testing debrief session

Our participant:

Who are they?
What do they need (practical) and want (emotional)?
Key stories and anecdotes
    What did we heard?
    What did we observe?
What was unexpected or surprising?
Key takeaways

User testing / Contextual Inquiry Interviews

Each session was conducted on site at the employers office and was between 45 minutes and 1 hour.

- Grace Removals Group
  - *Logistics*
- Suez
  - *Waste management*
- CrownNWW
  - *Logistics*
- Crossmark
  - *Retail*

Participants

4

Gender

3 **Women**

Human Resources
Human resources
HR support

1 **Man**

Financial controller

Demographics

Gender: 1xM, 3xF

Age: 45 – 65 years

FNE

4 users of FNE

Something to consider

- Insights or recommendations regarding appeal, comparison or likelihood are based on qualitative feedback and observation only, across a sample size of 4 participants

Current State – Manual Email

When a contribution has failed, CFS Employer Services Centre either receive a call or an email is sent.

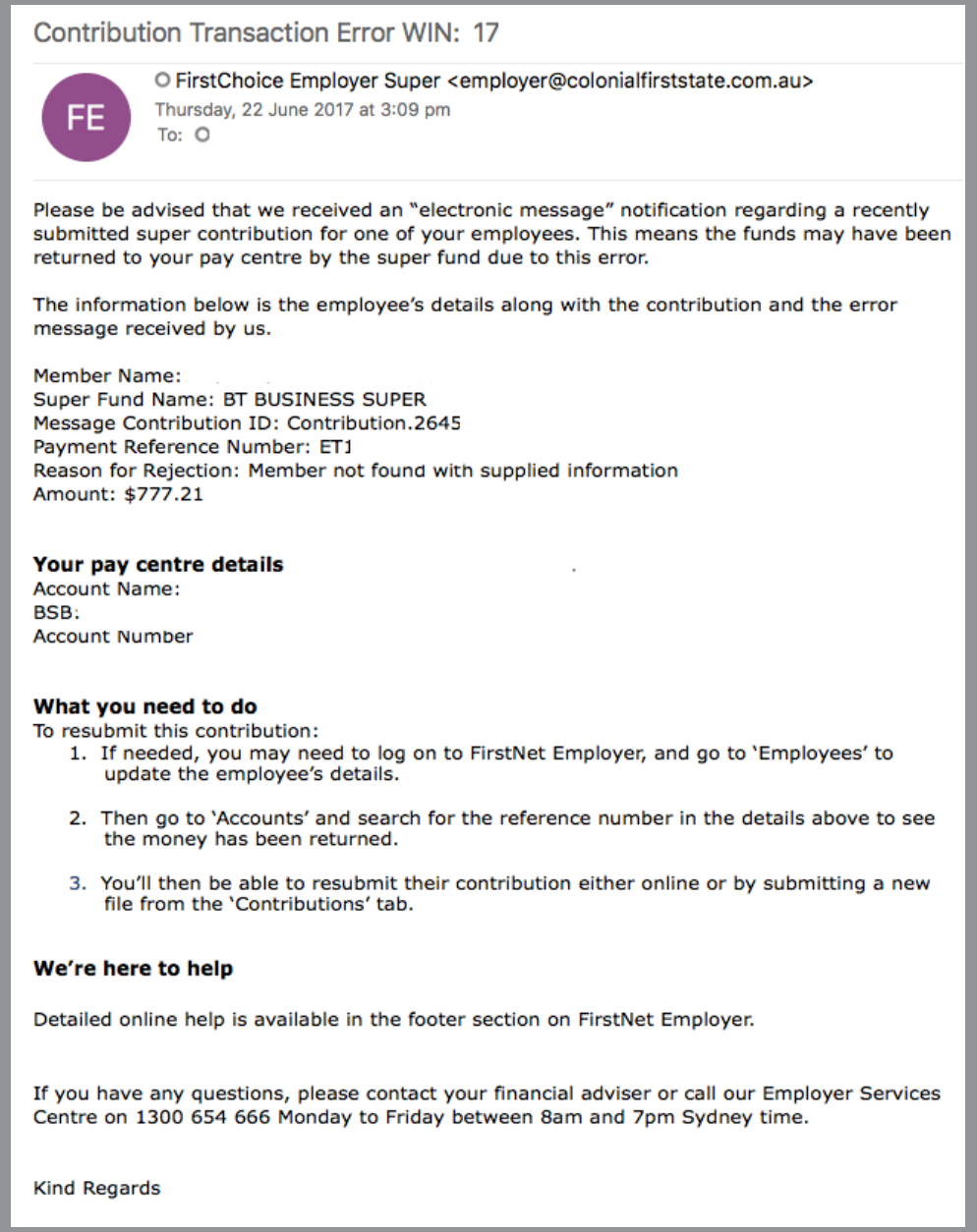
Approx. 3% of all super contributions are failed contributions. Employer Services Centre staff send out approx. 30 emails/ calls a day.

Currently users perform a search for a reference number under the Account tab to see returned money. Once money has been received, they are able to action the resubmission.

To resubmit this contribution:

1. If needed, you may need to log on to FirstNet Employer, and go to 'Employees' to update the employee's details.
2. Then go to 'Accounts' and search for the reference number in the details above to see the money has been returned.
3. You'll then be able to resubmit their contribution either online or by submitting a new file from the 'Contributions' tab.

Employers need to wait for a refund, contact the employee, correct employee details, then resubmit the contribution in order to resolve to problem.



Contribution Transaction Error WIN: 17

FE

FirstChoice Employer Super <employer@colonialfirststate.com.au>
Thursday, 22 June 2017 at 3:09 pm
To:

Please be advised that we received an "electronic message" notification regarding a recently submitted super contribution for one of your employees. This means the funds may have been returned to your pay centre by the super fund due to this error.

The information below is the employee's details along with the contribution and the error message received by us.

Member Name:
Super Fund Name: BT BUSINESS SUPER
Message Contribution ID: Contribution.2645
Payment Reference Number: ET1
Reason for Rejection: Member not found with supplied information
Amount: $777.21

Your pay centre details
Account Name:
BSB:
Account Number

What you need to do
To resubmit this contribution:

1. If needed, you may need to log on to FirstNet Employer, and go to 'Employees' to update the employee's details.
2. Then go to 'Accounts' and search for the reference number in the details above to see the money has been returned.
3. You'll then be able to resubmit their contribution either online or by submitting a new file from the 'Contributions' tab.

We're here to help

Detailed online help is available in the footer section on FirstNet Employer.

If you have any questions, please contact your financial adviser or call our Employer Services Centre on 1300 654 666 Monday to Friday between 8am and 7pm Sydney time.

Kind Regards

How customers use existing FNE

What we heard on the day

> *I currently go to accounts, take a look at the transaction history to check the balance. If it's not $0.00 then I'd investigate."*

Current use of the dashboard was mixed among employers, with one employer using it often inform outstanding tasks, whilst other employer did not use it often.

Grace removals indicated they would check items on the current dashboard.
Suez employer did not action items on the dashboard often or view these as being important, however did action these occasionally when necessary.

Currently, employers rely on the name and reference number in email to find the transaction refund.

After receiving an email, employers may have to wait up to 7days for the refund. During this time, employers must check regularly to see if the refund occurred. In the the meanwhile, employers contact employees to provide correct information.

Currently, employers check account transaction history balances to determine if there are any issues.

Employers we tested will login to FNE either daily or multiple times a day.

Typical behaviour would include checking the transactions history in Accounts to ensure the balance was expected (In both instances employers expected to see a $0.00 balance)

A credit / refund meant that actioned was required, and they would check the reference number against the employee.

Grave Removals indicated that in the past they checked it less frequently and had issues as a result of this. Today they check on a daily basis for refunds/ and other anomalies in the account.

Employers who logged in at least on a weekly basis had less issues and were able to work though those issues than those who were.

Filtering the transaction history by refund appeared to be sufficient.

Currently, employers would either scroll through a list of transaction for refund notifications or filter by credit to find transaction reference number, successfully.

Rectifying contribution errors is a multi-step time consuming process which employers do not enjoy.

Refunds for super is viewed as a time consuming activity which involves multiple steps and chasing employees for the correct details.

New dashboard, message link

What we heard on the day

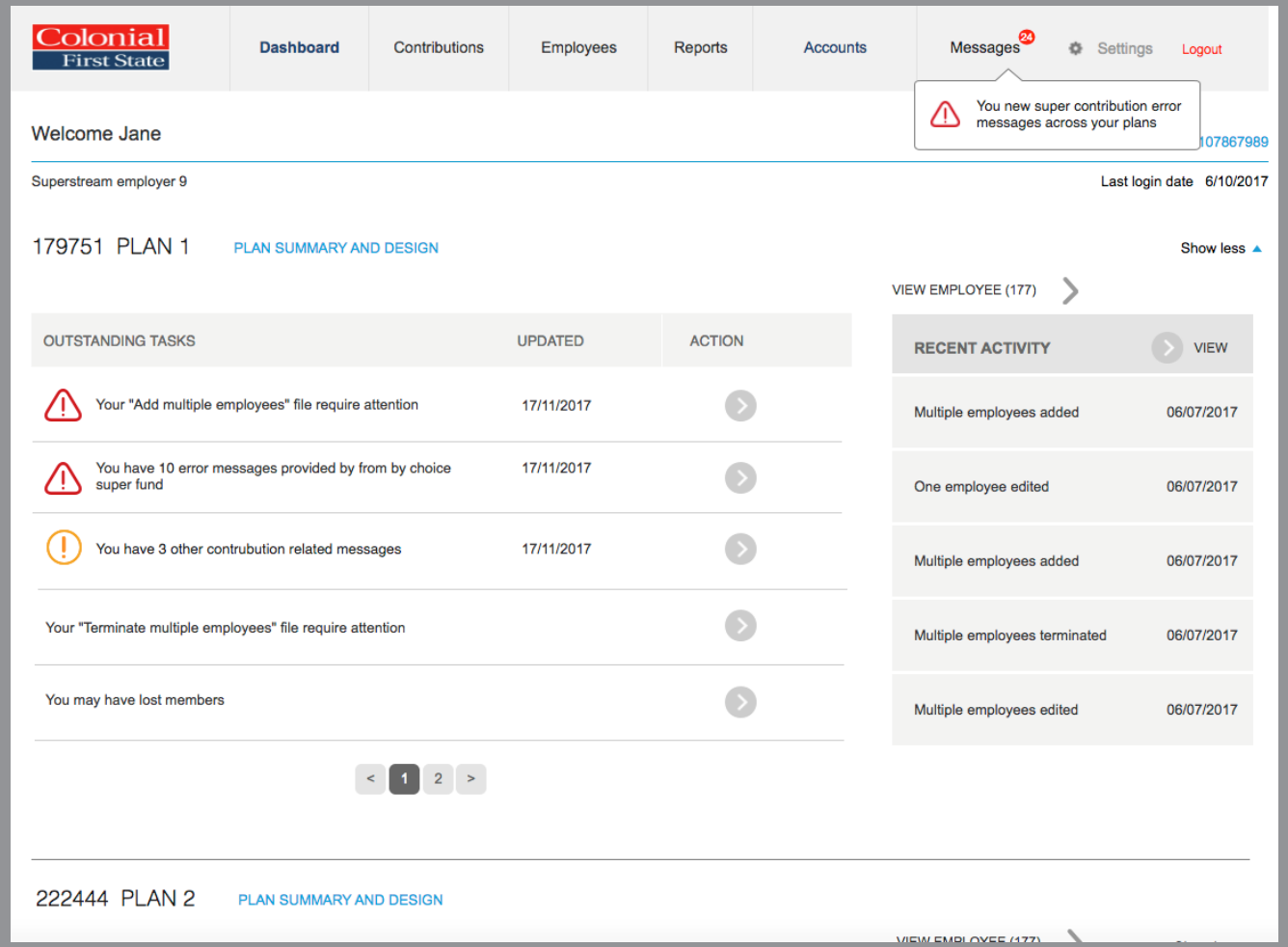
Alert icons on the dashboard captured users attention

Employers attention were drawn to the red alert icons, resulting in click throughs to the error messages page.

Users also knew the difference between warning icon and red alert icon.

Copy was changed o the dashboard to “choice super fund” to distinguish between file and returned errors.

> *The dashboard items have been changed to Outstanding Tasks. I can see the large icons on the dashboard, they draw my attention to tasks that are required ’*



New dashboard, message link

What we heard on the day

Pop-up Alert dialog box worked well to draw users attention to Message link.

The alert dialog box appeared after 30 seconds and remained on the screen for 30 seconds. Employers noticed the alert pop-up dialog.

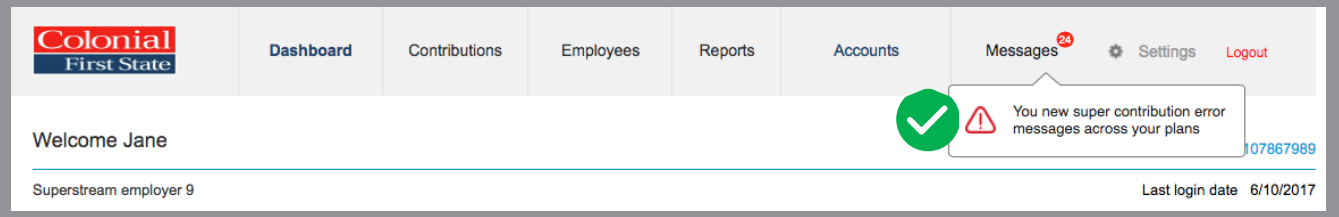
Employer understood the messages link with a number counter.

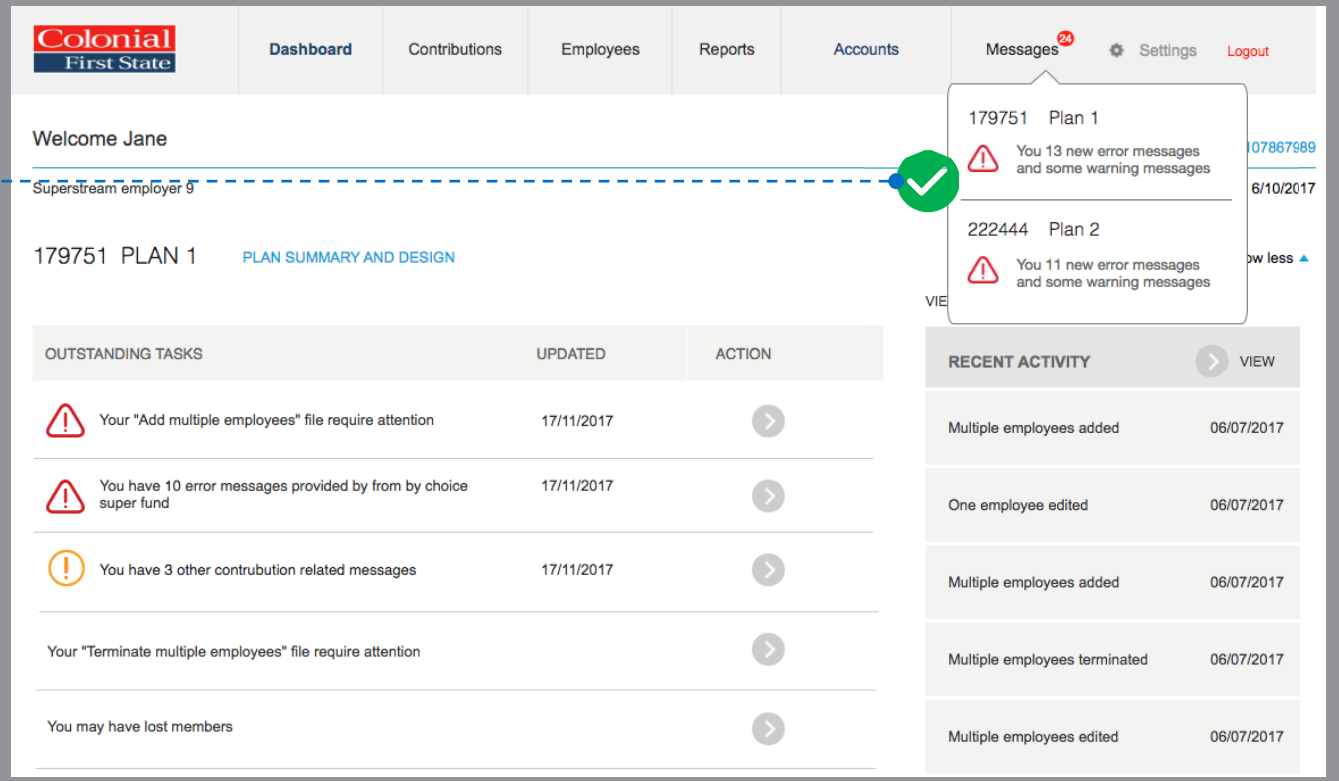
Employers understood the messages link and knew what the number counter meant.

Messages per plan

When the messages link was clicked , a second modal dialog appeared with messages per multiple plans (if employers had multiple plans)

Employers (understood that out of the 34 messages, 13 were for Plan 1 and 8 were for Plan 2.





Error Messages Page

What we heard on the day

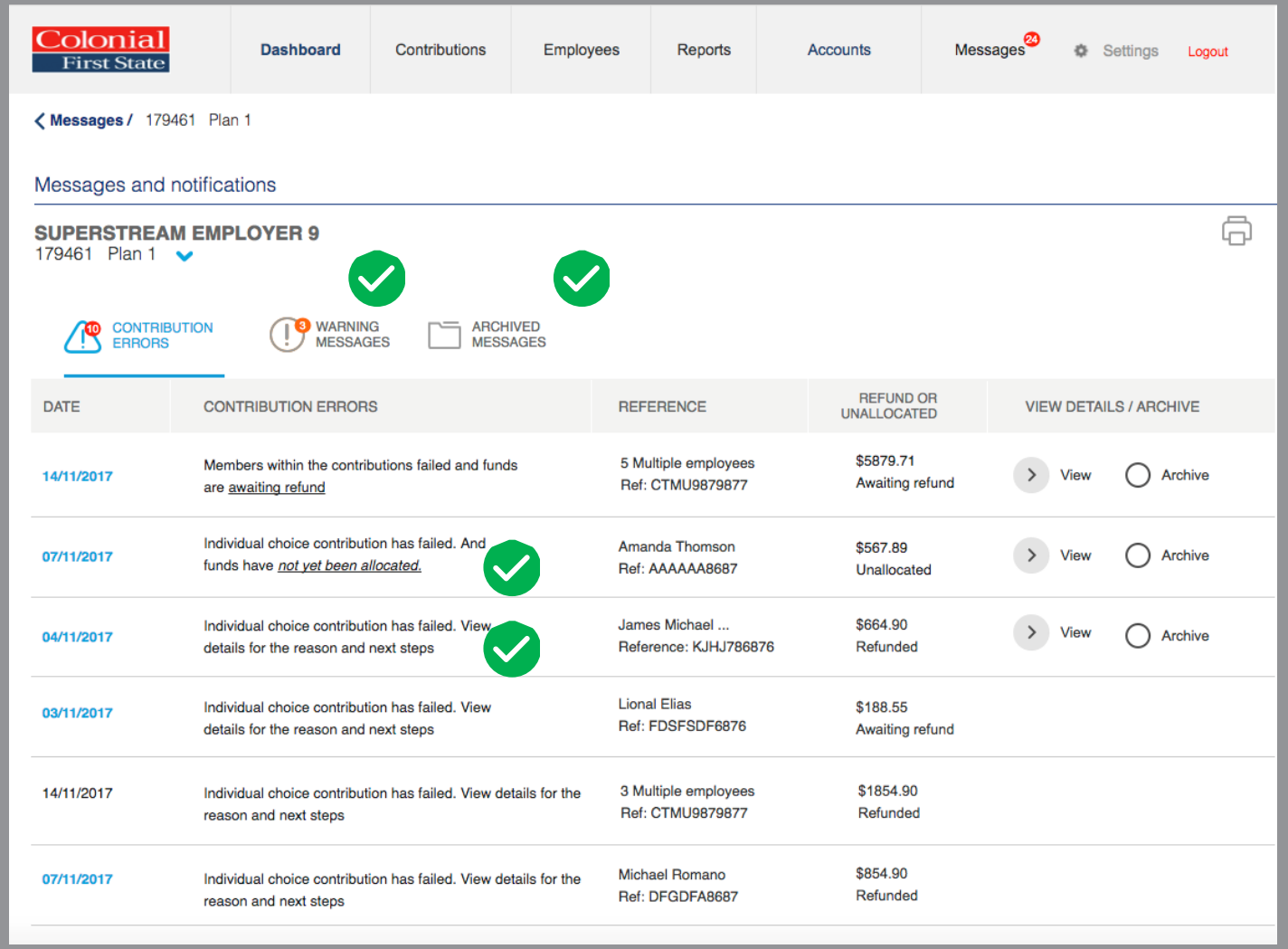
Display of key information on a error message list was useful

Description, Name, Reference number, Amount and status were important to customers.

Additional information such as **description** assisted users understand that funds had not yet been **allocated**.

Description of multiple employees, single refund or **unallocated funds** helps employers determine if the money is in the CMT account or is still waiting to be refunded.

Employers understood ”Refunded” and “Unallocated“ underneath the amounts.



Error Messages Page

What we heard on the day

Error message reread/unread status

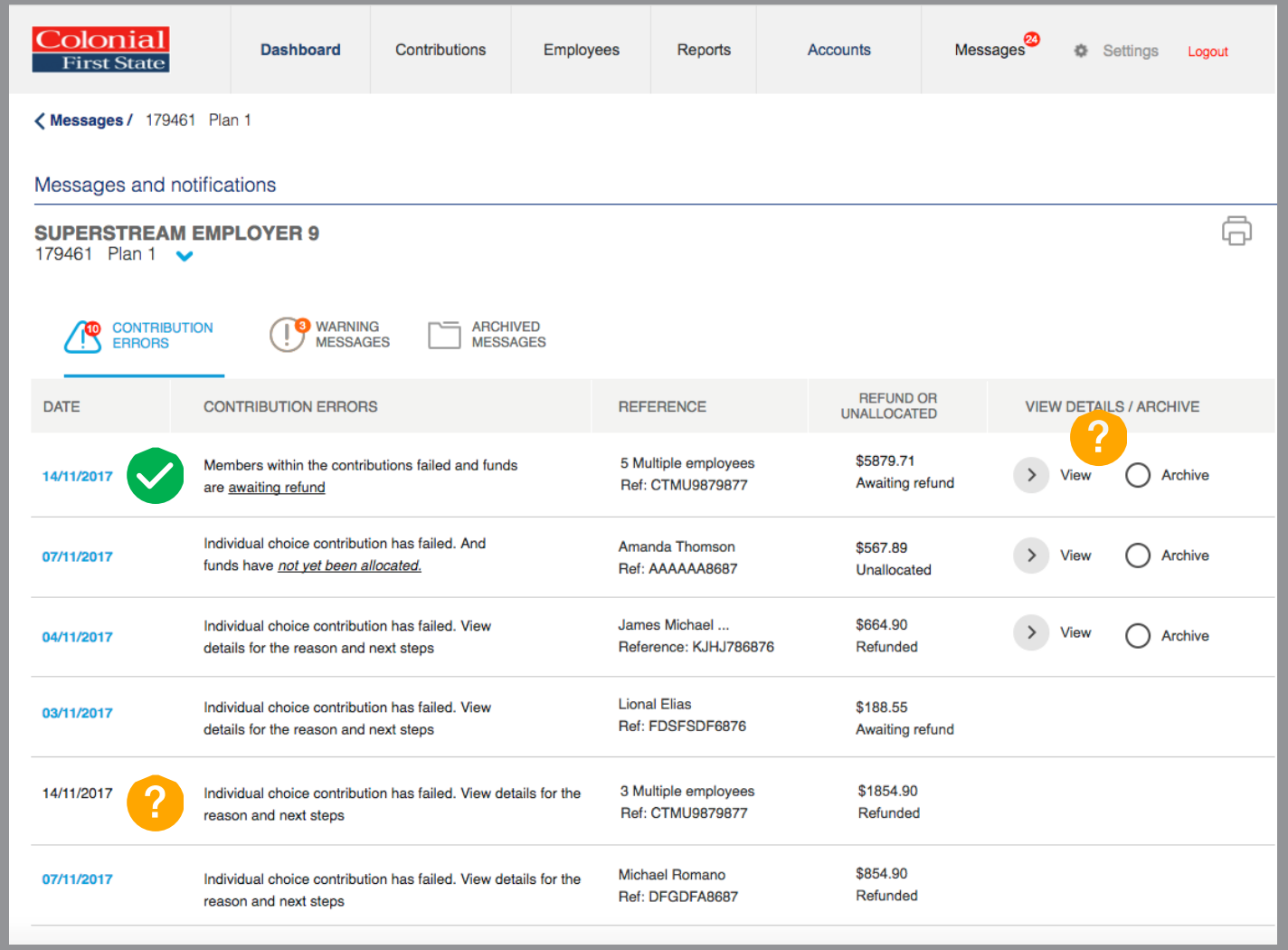
Employers could distinguish between read, unread messages and “completed” messages that were greyed out.

Date was not well understood

Message date was confusing: employers wanted to know was this the date of the message or date of refund? Tooltip for date should be included.

Click on row to view full transaction details: Links were clicked on more often than > arrow icon

One employer clicked on link for transaction amount rather than the > Arrow icon to view more details about the transaction. Suggest adding “View” link next to details.

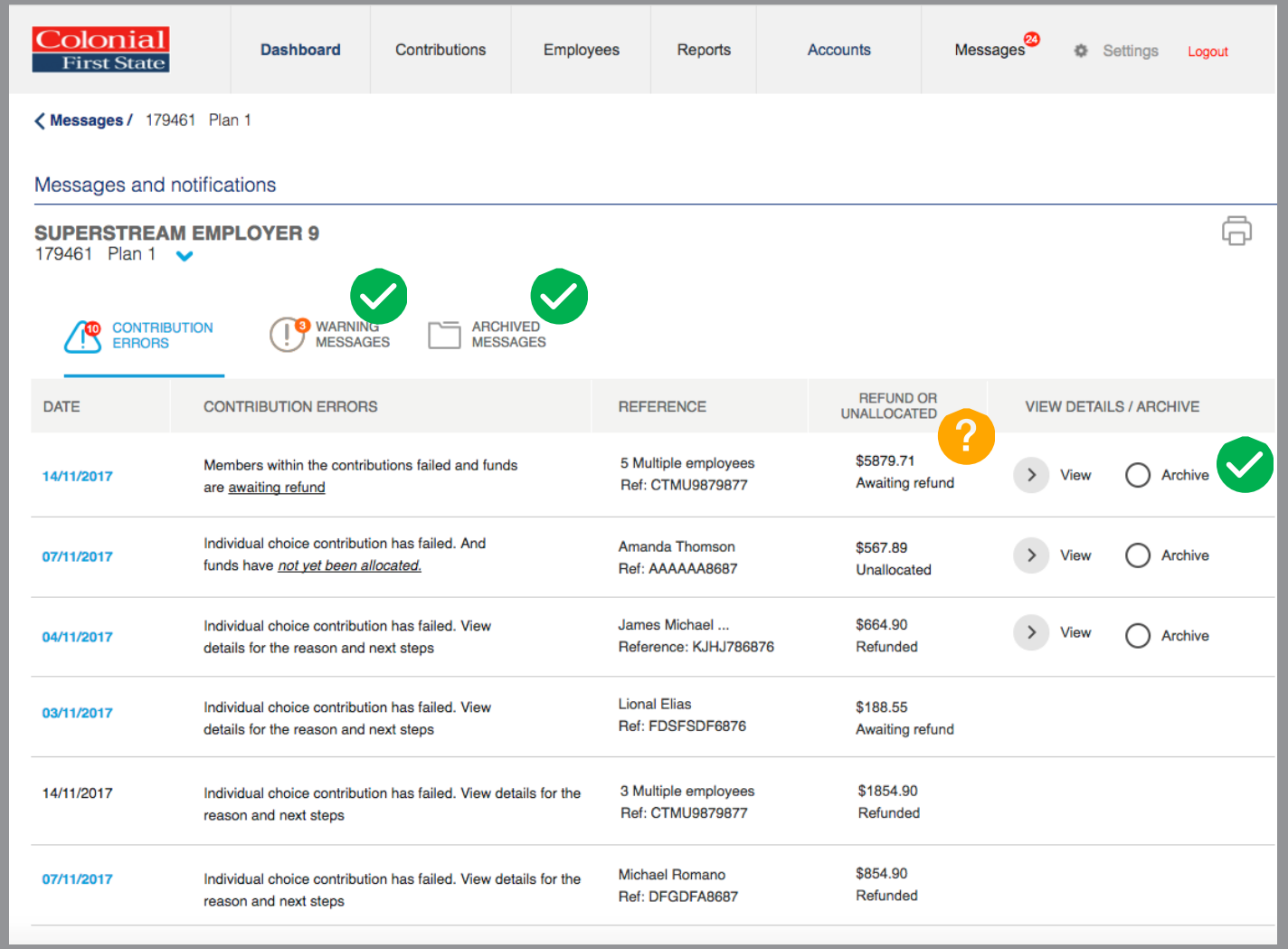


Error Messages Page

What we heard on the day

“Pending refund” changed to “awaiting refund”

Employers found the word “pending” to indicate that a refund was pending was not understood. We changed this to awaiting refund



Error Messages Page

What we heard on the day

Tooltips were used to provide clarity.

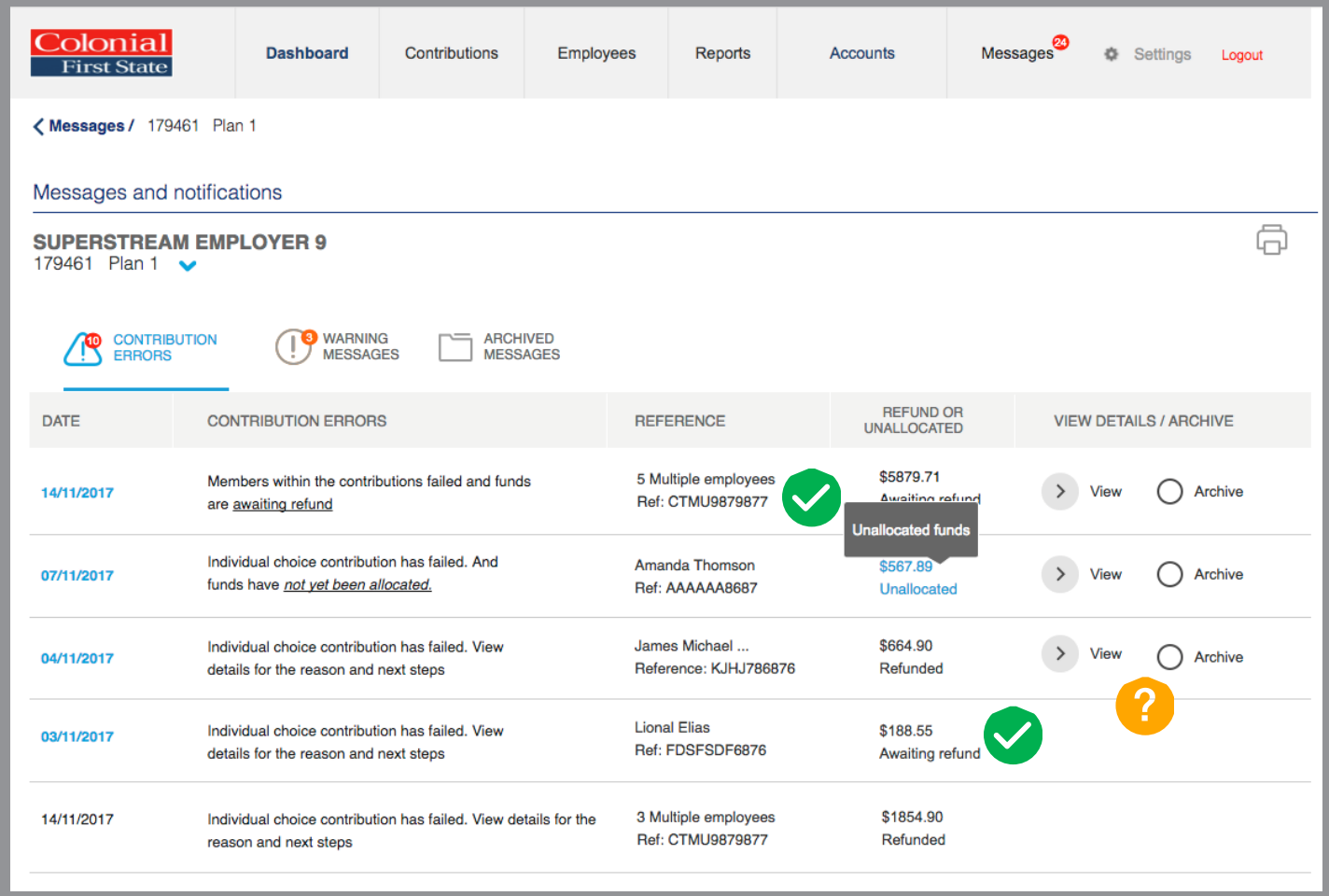
Frequently we observed all users of the site however over tooltips if they were not clear what it meant. E.g. refund amount and pending status for clarity of the information was initially ambiguous.

“Pending refund” changed to “awaiting refund”

Employers found the word “pending” to indicate that a refund was pending was not understood. We changed this to awaiting refund

All un-actioned error messages were important, thus flagging was not necessary.

Flagging items was not seen as useful, because all errors were important.



Modals & accounts

What we heard on the day

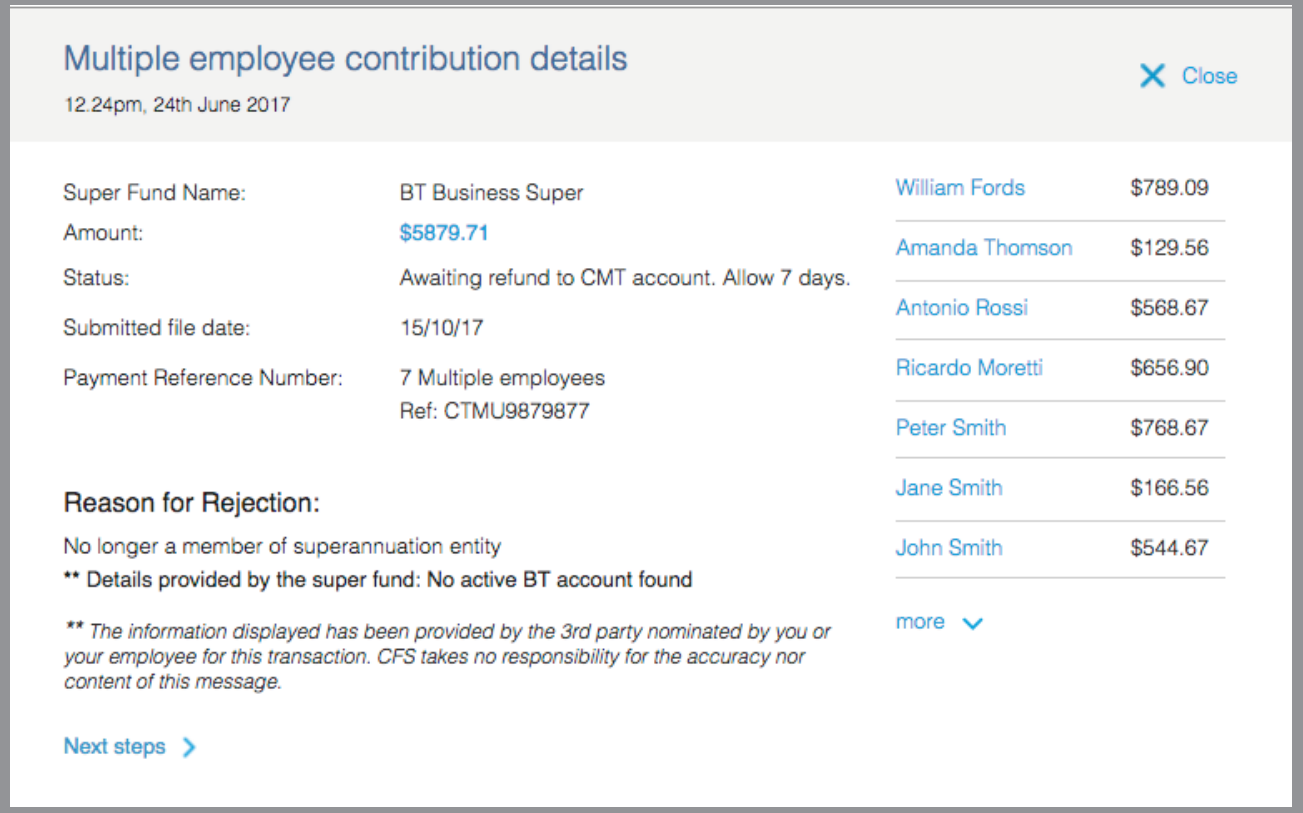
Most of the modal content was understood.

Employers understood modal content, the differences between Unallocated, Single refund, Multiple refund and Other messages modal.

Multiple employees modals - instructions per employer

Employers wanted the reason for rejection for each employee in a lump sum refund, so they did not have to call CFS for this information.

Employer acknowledge that lump sum refunds did not occur on a regular basis.



Modals & accounts

What we heard on the day

> *Refund account? Which account does it go into is it the CMT account or is it our company bank account?”*

Confusion around which “bank account” the refund will appear in.

Employers were confused as to which account the money went back into, the employer bank account Recommend copy be more specific to “CMT account.”

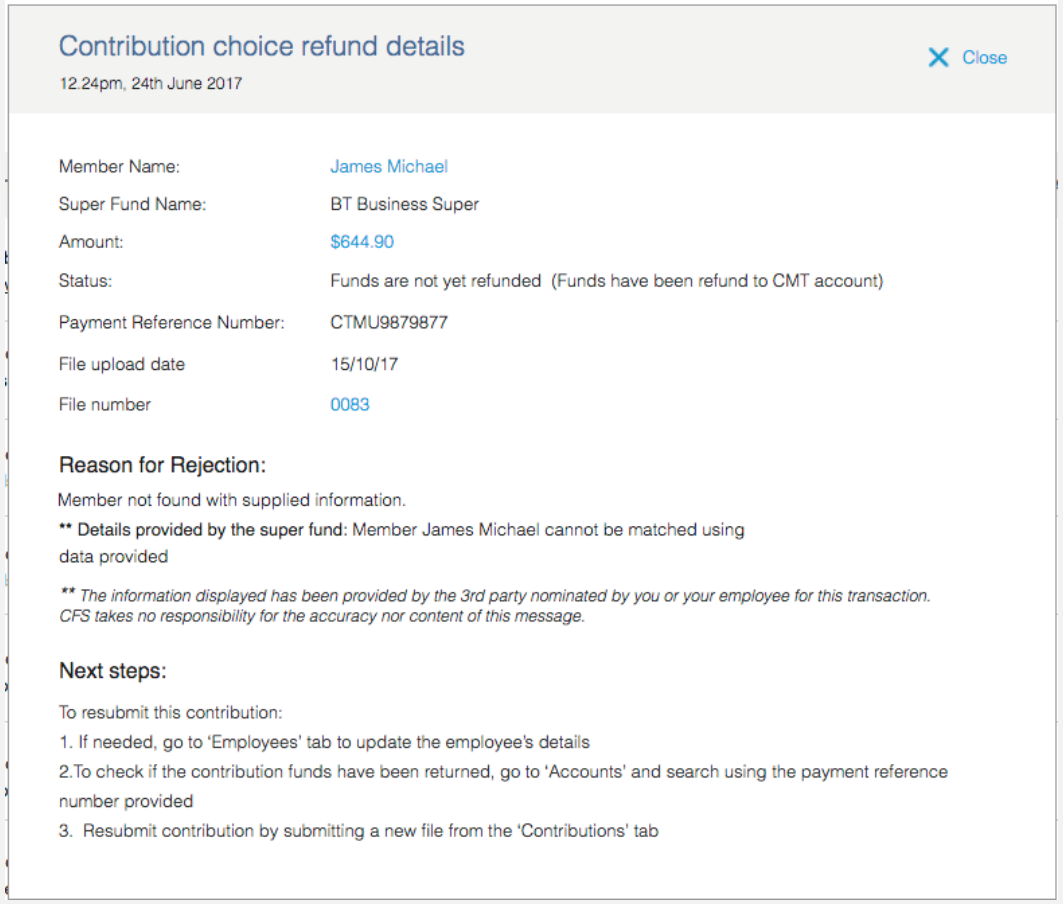
Difference between important errors messages and other/ warning messages tab

Employers understood the difference between important errors and warning messages.

Other messages tab label changed to “warning messages”

Employers understand there were more messages beneath the Other Messages tab

However, it was not clear exactly the nature of these messages.



Contribution choice refund details

12.24pm, 24th June 2017

Close

Member Name:	James Michael
Super Fund Name:	BT Business Super
Amount:	$644.90
Status:	Funds are not yet refunded (Funds have been refund to CMT account)
Payment Reference Number:	CTMU9879877
File upload date	15/10/17
File number	0083

Reason for Rejection:

Member not found with supplied information.

** **Details provided by the super fund:** Member James Michael cannot be matched using data provided

** *The information displayed has been provided by the 3rd party nominated by you or your employee for this transaction. CFS takes no responsibility for the accuracy nor content of this message.*

Next steps:

To resubmit this contribution:

1. If needed, go to ‘Employees’ tab to update the employee’s details
2. To check if the contribution funds have been returned, go to ‘Accounts’ and search using the payment reference number provided
3. Resubmit contribution by submitting a new file from the ‘Contributions’ tab

Accounts history

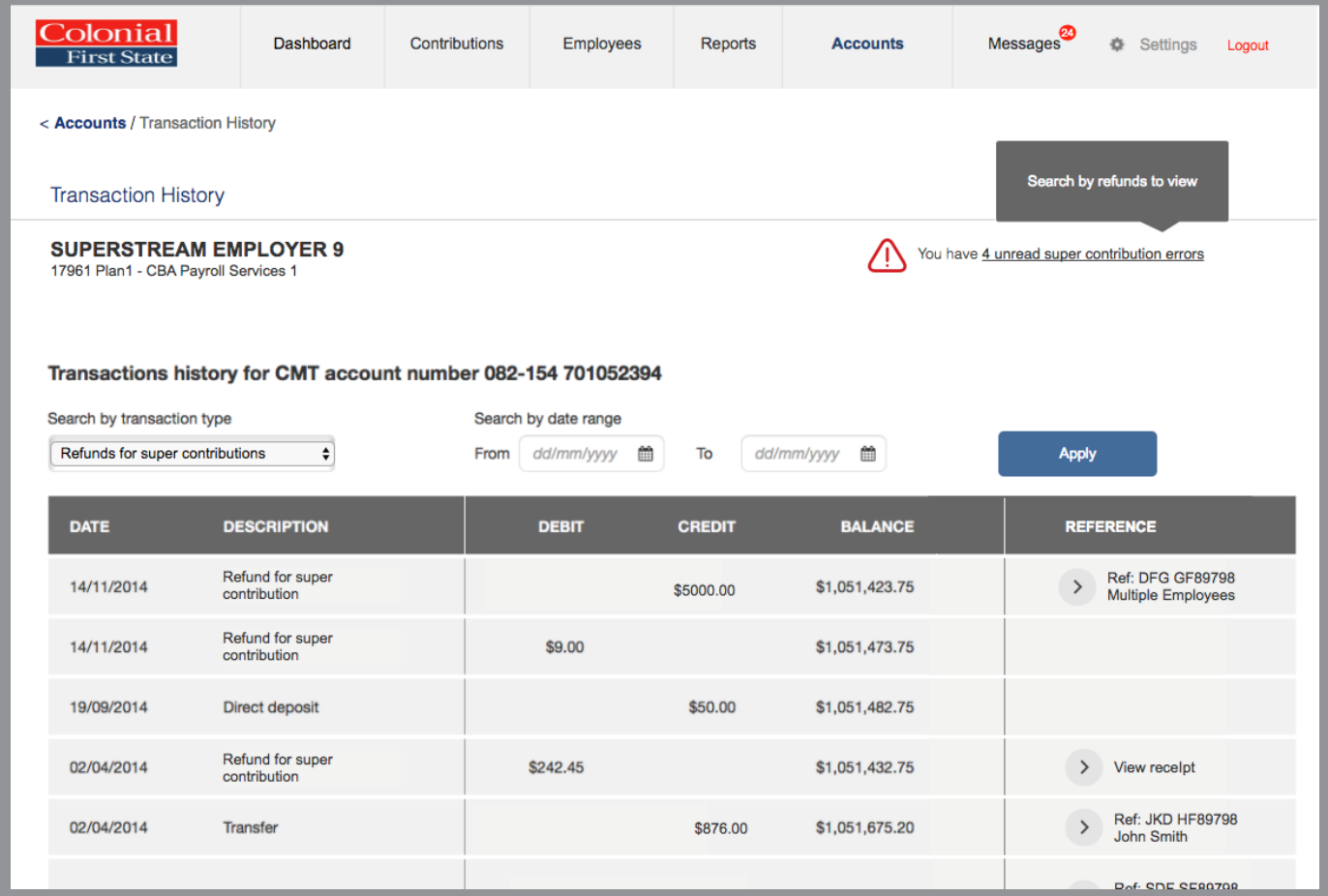
What we heard on the day

Names next to reference numbers was helpful

Employers found handing names next to reference numbers helped in locating the employee

Filtering the transaction history by refund did not appear to be useful.

Additional “filter by error refund” feature did not appear to be required as employers easily found refunds by looking at the transaction list.



What else would customers like

What we heard on the day

> *I'd definitely archive messages, I only want to see outstanding errors'*

Archived message was definitely useful. Employers preferred not to see actioned (archived) messages.

Employers preferred to view only non-actioned or non-completed outstanding items to be presented on the messages list.
The ability to distribute tasks to team members was useful.

Employers would like to be notified that payment was accepted by the super fund

Employers would like notification that payment was received by the other party. Recommend that this be displayed in either transaction history as additional information.

Ability to assign error notifications to other staff members to action

Two employers mentioned that different staff handled different types of super contributions, for example executives were handles by the HR manager and other employees were handled by junior staff.

HR manager uses emails (sent to FNE employees) to allocate work to the correct employee. For example, she would forward the contribution error emails to staff staff email which contain private data such as name, contribution amount, reference numbers etc.

Employers indicated they would like to be able to assign error messages / notification to staff

Due to security issues, consider including a reference number , date, and reason as a minimum information that would be needed in the emails for it to be useful.

Add a "view" copy next to arrow or make the whole row clickable to view details

To ensure that employers click on the right link to view more details make the row clickable, and links within the rows clickable.

Add in period that the rejection relates to

Include the date/ period and file that the error notification relates to so employers can reconcile. Include a link to the CSV file.

What else would customers like

What we heard on the day

> *"The messages list would be useful if I only saw the non-actioned messages, instead of all the messages"*

Employers would like to be notified that payment was accepted by the super fund

Employers would like notification that payment was received by the other party. Recommend that this be displayed in either transaction history as additional information.

At employee level, include links to related error messages

Employer suggested including links form the employee page to related error messages.

Audit trail to track different user changes

Employer wanted the ability to see who made changes to the account
In addition to this, to be able to see in recent activity who made changes and when
For example if a staff member actioned a super contribution payment, a record could be kept if mistakes were made.

Ability to add notes to messages

Employer indicated it would be useful to add notes to error messages so other staff can be kept up to date on the progress.

Reporting

Employer indicated it would be useful to be able to generate a current report for employees so that have a record of what contributions employer has made.

End of the financial year – a summary of total contributions uploaded – default members, choice members and contributions and total amounts.

One employer mentioned including the Payroll ID in the reports

Reporting

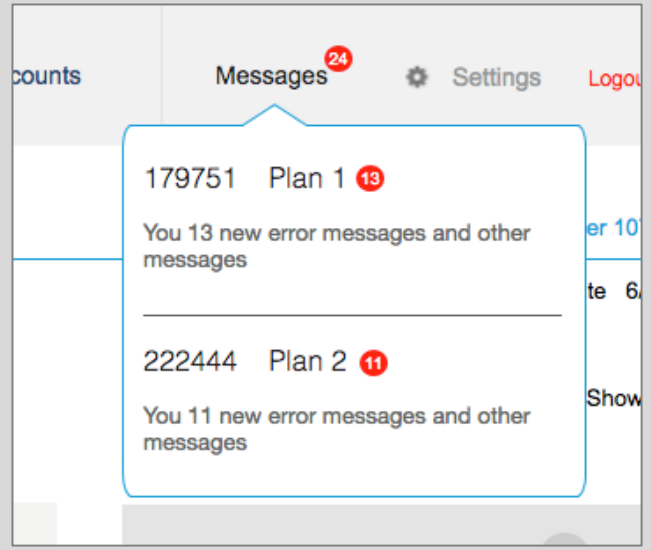
Employer indicated it would be useful to be able to generate a report for employees so that have a record of what contributions employer has made.
One employer mentioned including the USI in the reports

Methodology

Key findings

Other findings

Next Steps



Changing current transaction behaviour

Notifications in the dashboard may alert employers to refunds

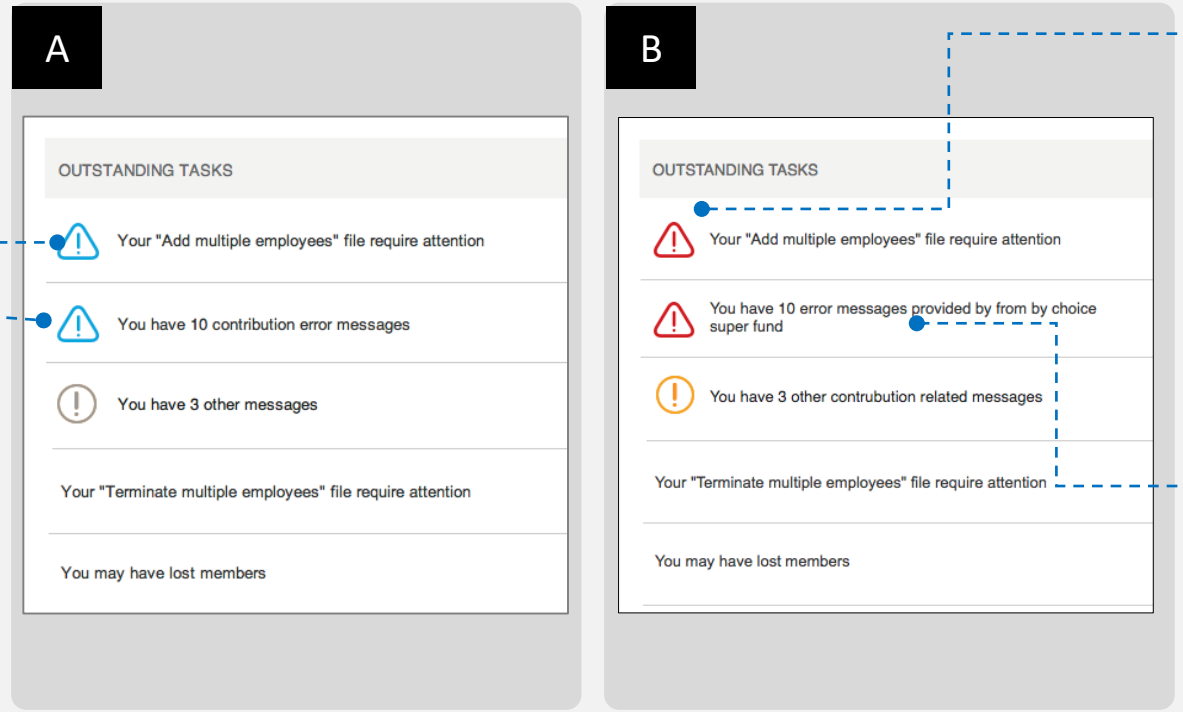
*First screen **A**, Second screen **B***

Blue alert icons were noticed

Whilst blue icons were more noticeable than no icons.

Difficult to distinguish where the error occurred

It was not clear whether these errors were from file upload or after file submitted.



Red alert icons convey priority and immediate action

Red icons conveyed a sense of urgency

Orange alert icons convey non-urgent messages

Users understood the different types of symbols

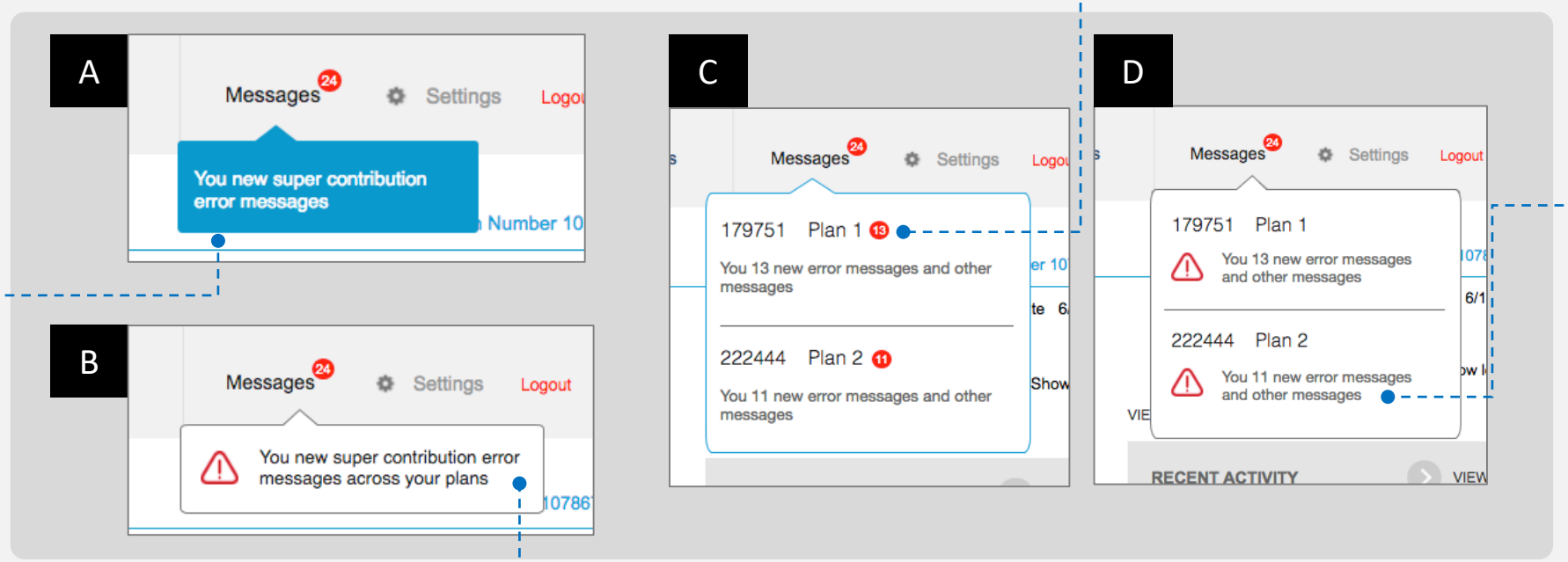
Choice super fund copy

Revised copy explains error types

Messages alert and message panel was understood

Overall customers were more confident in switching networks when using Option A

*First screen **A**, Second screen **B***



Counter breakdown per plan was understood

Counter repeated for each line

Red alert icon indicate visually that these error messages

Red alert symbol signifies high priority error or alert.

Something to consider

- Multiple plans messages will cause confusion in situations where there are more than 2 plans.

Blue alert box directed attention to the messages link.

However it was not clear whether these were normal messages or error / alerts.

Red alert icon indicate visually that these error messages

Red alert symbol signifies high priority error or alert.

View more details icon/ link

Preference for clicking on links with words than just icons

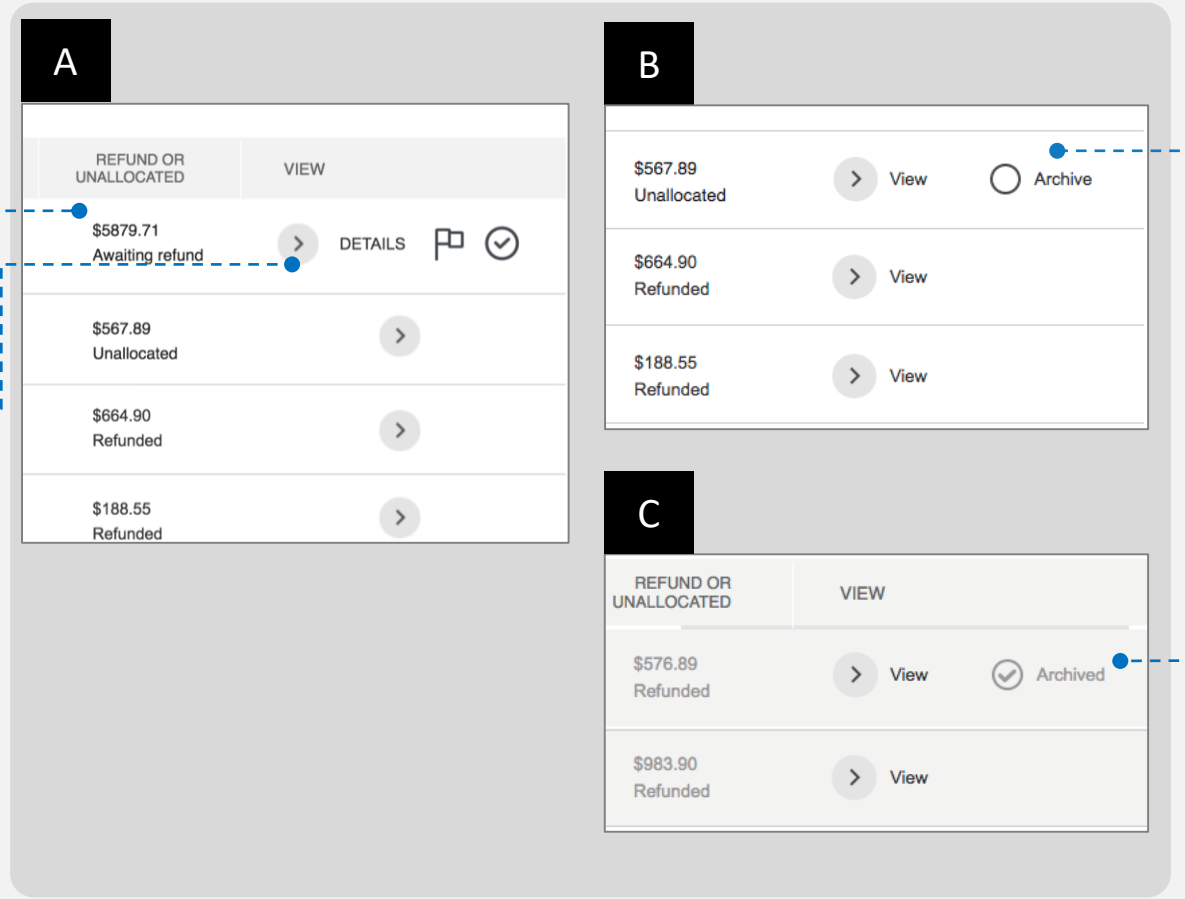
*First screen **A**, Second screen **B***

Preference for link rather than arrow

Employers who wanted more information about the amount tended to click on the $value / status link rather than the view arrow

Removed the important flag

The flag was removed because users didn't need to priorities one error entry over another



Select "archive link"

Users understood that selecting archive meant send the messages to archived folder by performing the task.

Archived messages Folder

Users understood that messages in the archive folder were ones that were either completed/ actioned.

Unselecting Archived would mean that each message retuned into their respective active tabs

View more details icon/ link

Preference for clicking on links with words than just icons

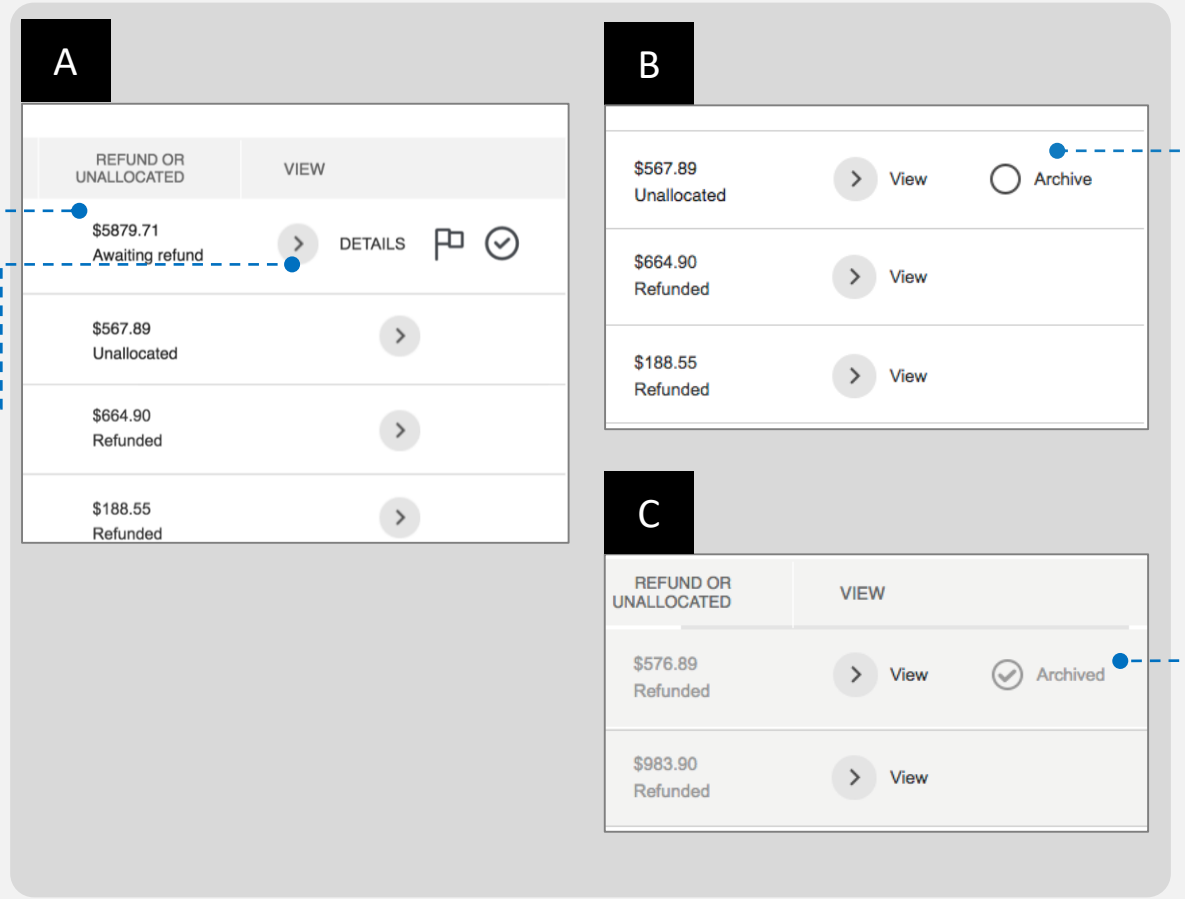
*First screen **A**, Second screen **B***

Preference for link rather than arrow

Employers who wanted more information about the amount tended to click on the $value / status link rather than the view arrow

Removed the important flag

The flag was removed because users didn't need to priorities one error entry over another



Select "archive link"

Users understood that selecting archive meant send the messages to archived folder by performing the task.

Archived messages Folder

Users understood that messages in the archive folder were ones that were either completed/ actioned.

Unselecting Archived would mean that each message retuned into their respective active tabs