PENDOMONIUM 2023

Engagement at any scale:

How U.S. Bank uses Pendo to create better digital experiences for consumers and small business

Robert Sprogis

SVP | Head of Online
Banking Digital Experience,
U.S. Bank

Sara Bochino
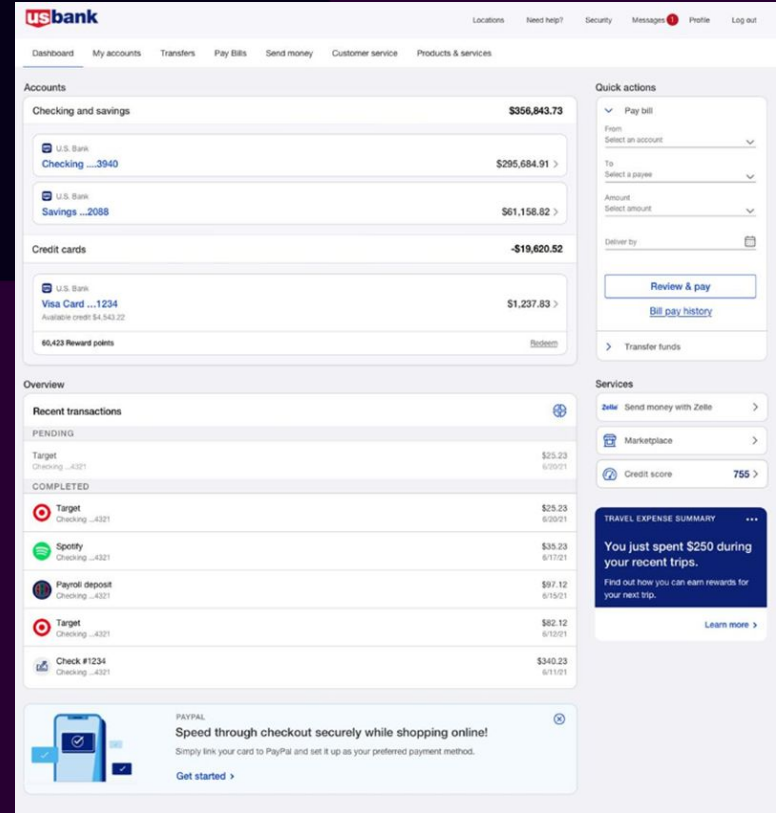
VP | Head of Customer
Success,
U.S. Bank

Agenda

- Help customers successfully onboard into U.S. Bank

- Increase feature adoption

The digital opportunity for U.S. Bank

- Help customers discover experiences to connect with their needs

- Create more engagement with U.S. Bank features, which helps drive up retention as customers become stickier
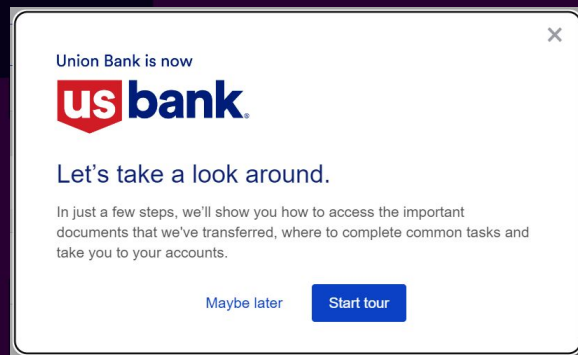
Union Bank customer onboarding

Two opportunities:

1. Support migration of Union Bank customers into U.S. Bank

2. Drive engagement for all U.S. Bank customers into digital experiences to deepen our relationships with our customers
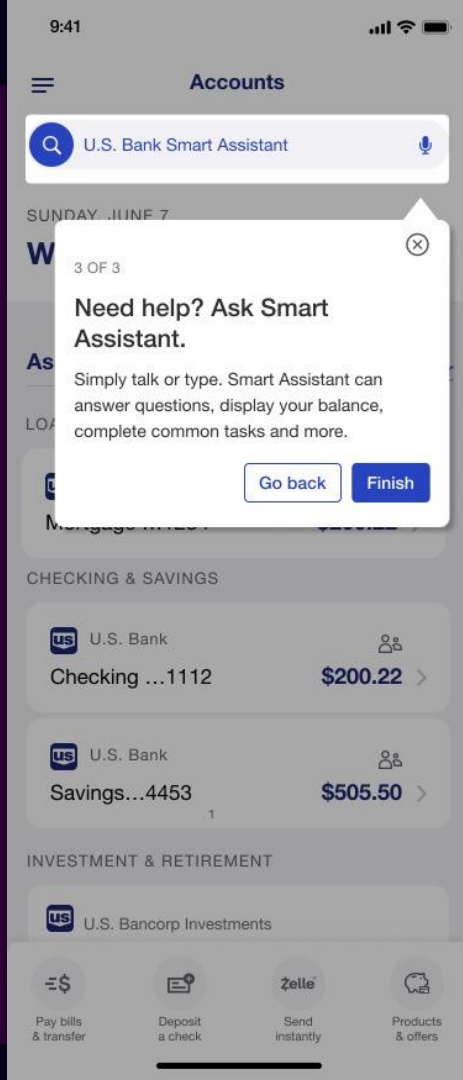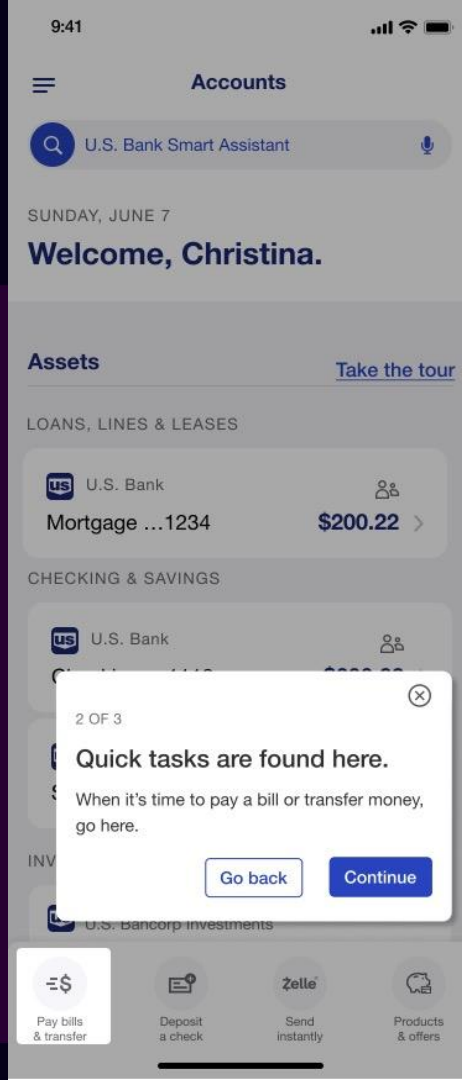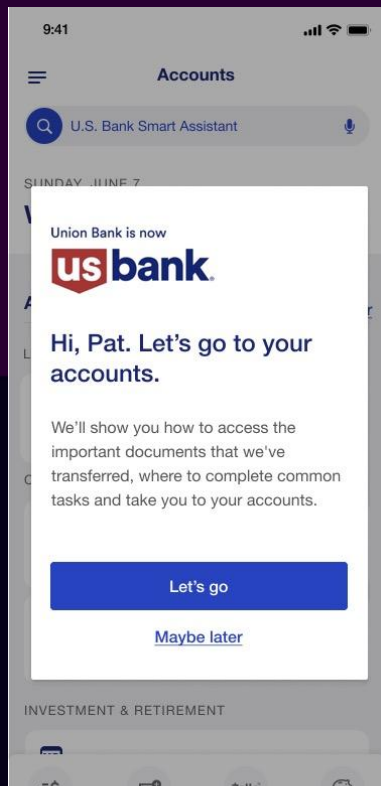
Union Bank is now

us bank.

Let's take a look around.

In just a few steps, we'll show you how to access the important documents that we've transferred, where to complete common tasks and take you to your accounts.

Maybe later   Start tour

Onboarding millions of users

Getting started

Screen 1:

Union Bank is now
us bank

Hi, Pat. Let's go to your accounts.

We'll show you how to access the important documents that we've transferred, where to complete common tasks and take you to your accounts.

[Let's go]

Maybe later

Screen 2:

9:41

Accounts

U.S. Bank Smart Assistant

SUNDAY, JUNE 7

Welcome, Christina.

Assets   Take the tour

LOANS, LINES & LEASES

U.S. Bank
Mortgage ...1234 $200.22 >

CHECKING & SAVINGS

U.S. Bank

2 OF 3

Quick tasks are found here.

When it's time to pay a bill or transfer money, go here.

[Go back]   [Continue]

Pay bills & transfer | Deposit a check | Send instantly | Products & offers

Screen 3:

9:41

Accounts

U.S. Bank Smart Assistant

SUNDAY, JUNE 7

3 OF 3

Need help? Ask Smart Assistant.

Simply talk or type. Smart Assistant can answer questions, display your balance, complete common tasks and more.

[Go back]   [Finish]

CHECKING & SAVINGS

U.S. Bank
Checking ...1112 $200.22 >

U.S. Bank
Savings...4453 $505.50 >

INVESTMENT & RETIREMENT

U.S. Bancorp Investments

Pay bills & transfer | Deposit a check | Send instantly | Products & offers

Paperless statement opt-in

MNIUM 2023

Union Bank → U.S. Bank

U.S. Bank outcome: With Pendo tours, U.S. Bank was able to successfully onboard Union Bank customers and drive engagement into critical features helping U.S. Bank achieve key outcomes such as paperless enrollment.

Opt-ins to paperless from Pendo tours

28 Pendo tours

More than a million Pendo guide views

40% conversion rate

Learnings from Union Bank migration

- Drive awareness of how to build better financial habits and behaviors

- Create more contextual and personalized messaging

- Tell a story through journey flows across multiple tours over a period of time

- First screen of any guide is the most critical

- Clear call to action for buttons in guides

Increasing feature adoption

Influencing small business owners at scale...

Our customers are:

- Solopreneurs
- Driven by passion
- Not corporate professionals
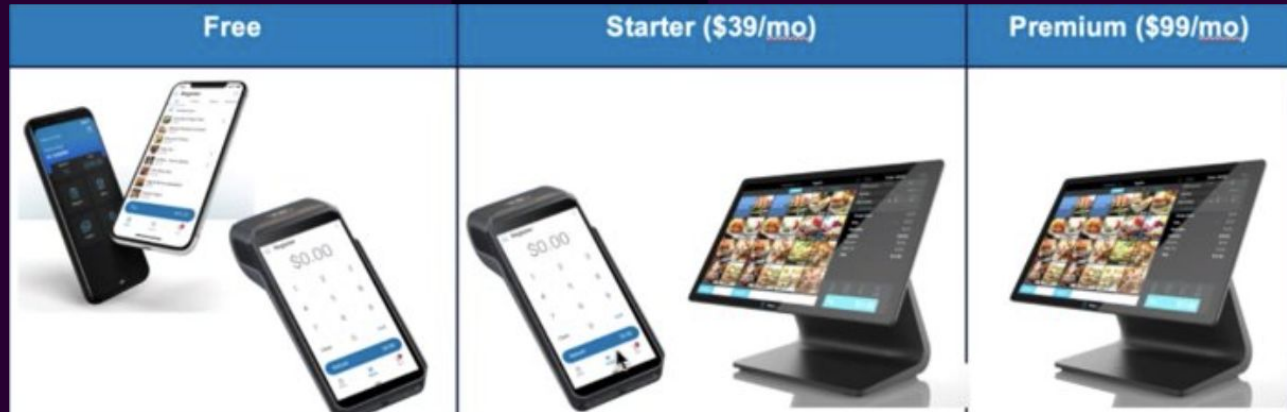- Short on cash and time

They expect:

- To be empowered
- To be led
- To be understood
- **TO BE LEFT ALONE**

... is no easy task when coupled with complex hardware/software configurations and low product adoption

75% of customers have only adopted **1.7** features

Free	Starter ($39/mo)	Premium ($99/mo)

We leveraged a phased approach to increase awareness and adoption

Phase 1
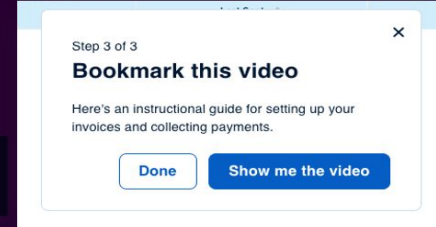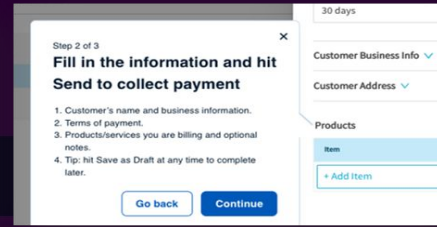Tool tips and walkthroughs of base level features for eligible customers
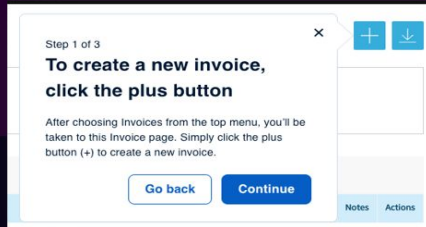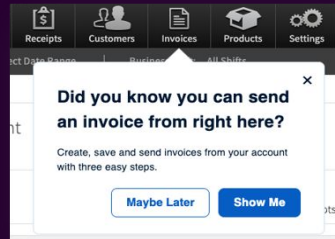
Phase 2
Advanced use cases addressing all applicable customers

Phase 3
Multi-channel orchestration

Increased adoption of invoicing by 18% in 30 days

Reduced time to first usage by 40 days

Adoption as a company metric

Increasing feature adoption
for 18 core features

Product

Customer Success

UX Research

Questions?

PENDOMONIUM 2023

Thank you!

PENDOMONIUM 2023