

Be Money

Building a User Centered Bank
for LGBT+ community
(without leaving the living room)

East Meets West 2020
Rob Curtis (& team)
Chief Product Officer
12 June 2020



We have taken a
human-centered
approach to
designing the
bank

10 staff

5 countries

178 surveys

17 qualitative interview sessions

4 co-creation workshops

6 social media campaigns

209,717 impressions

1,104 clicks

Chime iOS review

General positive

General negative

Stewe66
★★★★

Recommend the app to anyone looking to budget with not a lot of experience with budgeting
app is great

Himany Lurin Said | 1998
★★★★

They are amazing

ZLIVING | 5 stars

Hate banks who charge people in problem a chime different
If you are sick of big banks and all their fees and tactics, give Chime a try

Having kids

Definitely nervous around adopting and which adoption agency

The extra costs of having to adopt is frustrating, much more costly and just unfair

Around adoption would be most useful

Uber has support to deal with costs of in vitro or adoption costs

Financially know adoption is extra expensive.

Very much expecting it will be costly and just accepting they don't know how much exactly and willing to pay whatever it costs

Different last names is already an issue, especially with a kid also not looking like you

Gay marriage new and seems like world hasn't caught up

1. adoption costs / 2. costs of having kids

Major lack of information

Questions / Open Questions



Coming out experience

Coming out: positive, but very religious family, only really serious when engaged

feels very fortunate with coming out experience, gay brother, raised by mum, out in high school

People influence your attitude

When getting the question if she is LGBT she never realised it could be positive thing

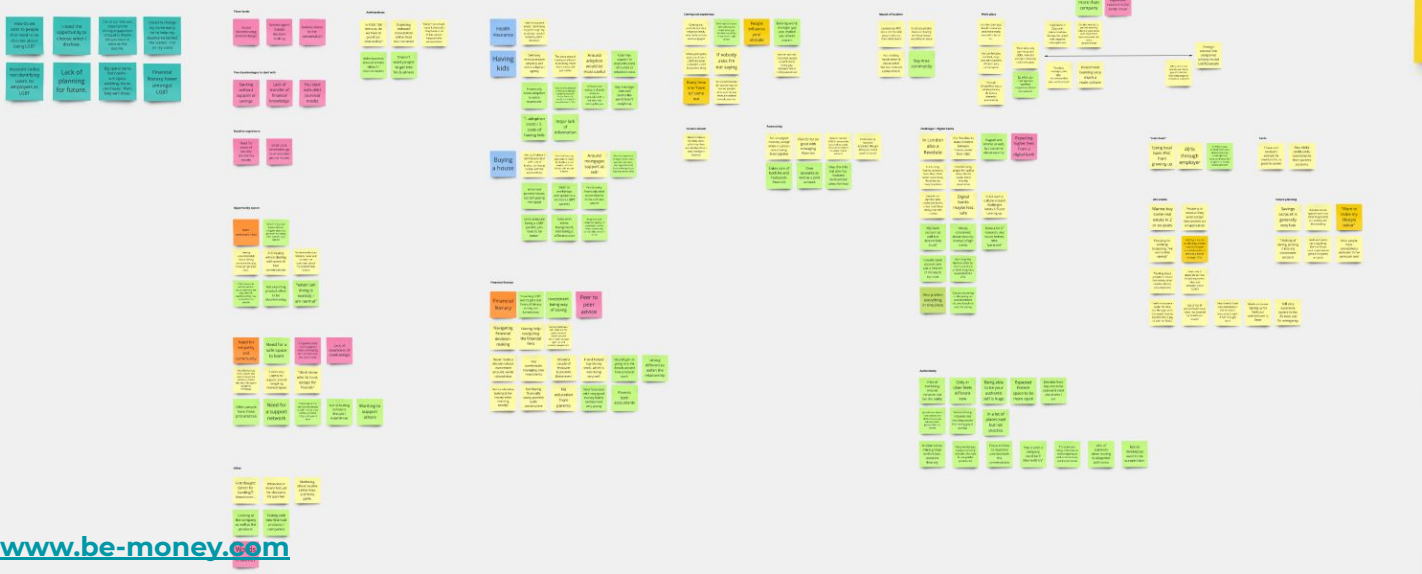
If nobody asks I'm not saying

Mother told her not to tell people at work about being gay, because that is talking about sex

Every time one 'have to' come out

Its uncomfortable to have to correct people who assume you have a husband or male partner

Banking world: manager gay and implied you should share it



User Research: Greg Battaglia (M, 30s, NY) 24/4/20

Mon, 4/27, 9:23 AM 5824

SUMMARY KEYWORDS

light | bank | people | organisation | programmes | organising | relationship | individuals | question | offering | money | world | fee | broader | surrogacy | financial | idea | account | company | day

Awkwardness

In HSBC felt nervous, do we have to proof our relationship?

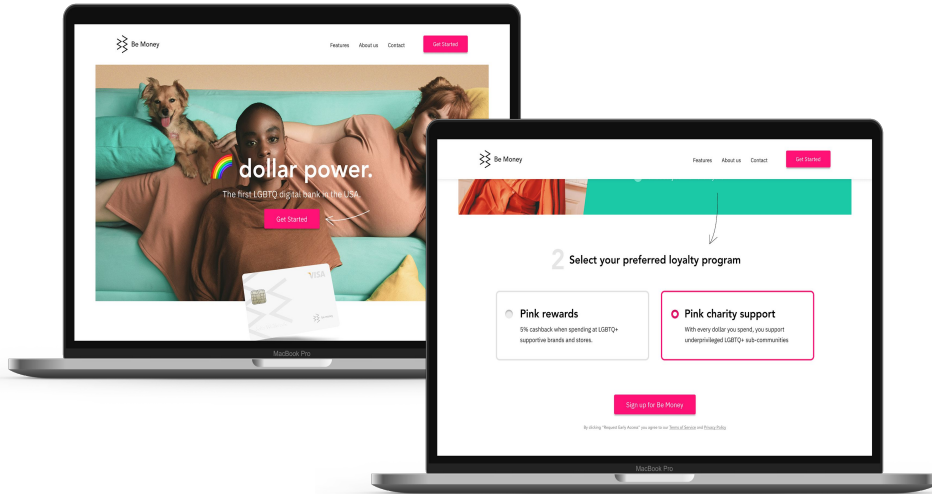
Expecting awkward conversation rather than discrimination

being married will make it more of a "they have to do it" but doesn't help with the awkwardness

defensiveness around service default / discrimination

Doesn't want people to get into his business

We need your help!



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