

UBANK CASE STUDY

Linh Mcdermott

01

Strategy & Discovery



Business case

Strategy plan is created by Product Owner who identified a need and creates a business case based on the requirements from the business

Discovery Process

Discovery occurs once a Business Case has been signed off, the project has been planned against the overall CCD portfolio and a seed team is available to kick it off.

What is the purpose of Discovery?

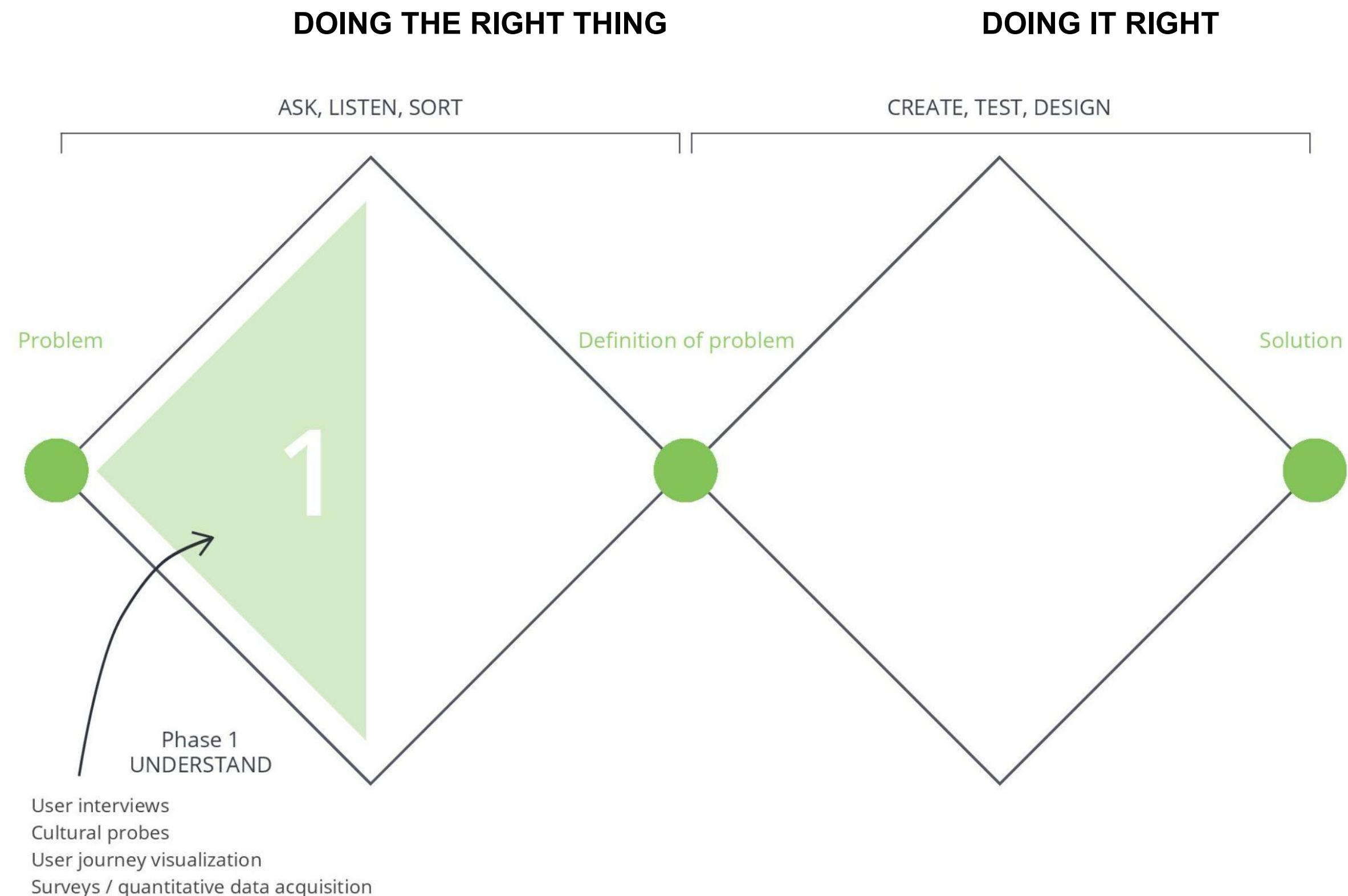
The purpose of discovery is to take a Business Case and break it down into a backlog of initiatives. In addition, an approach to the sequencing of initiatives and how many teams would be required to deliver the initiatives needs to be determined. In order to reach the understanding of what are the initiatives further UX analysis may be required.

Double diamond design process

Doing the right thing right versus doing it right

The double diamond comes in 4 phases,

The first doing is doing it right, and the second diamond is doing the right thing



Discovery Workshops

002

CCD Activities

Discovery workshops

Where is Discovery?

Discovery occurs once a business case has been signed off, the project has been planned against the overall DC portfolio and a seed team is available to kick it off.



CCD Activities

Discovery workshops

How might we?

Framing the Problem

Problem 1

Customers get frustrated when the items they want in store or online are not available. Customers want to be informed so they are able to make decision based on low stock levels.

HMW

How might we...

Help customers understand stock levels as early as possible, instead of later in the checkout process- to help them make a decision based on this info.
How do we communicate stock is dependent on their shopping method (store, click collect/ delivery)

User Scenarios

What are the different user scenarios that we might need to cover?

Online customers who want to know if items are in stock for a substitution or other method
In store customer who wants to know if items is available to purchase it in store

User scenario 1 - All customers, all shopping methods

Customer is able to view whether products that are in stock, low stock, out of stock and potentially when they are back in stock (TBC)

User scenario

- Customer
- Who switches their shopping method at any time in the process will be provided a notification that some items may not be avail - and they can:
 - a) continue to change shopping method
 - a) choose substitution (interfaces have been designed)
 - b) choose alt shopping method

User scenario

- Customer
- Has their **delivery** set as option
 - Has has their location settings turned **off**
 - Who sees item is out of stock or low stock for delivery
 - Will see option to turn on location or set a location
- is able to select a substitute (being built) an alternative method of shopping: cc, store etc

Framing the Problem

Problem 2

Customers do not understand that different shopping methods have different stock levels

HMW

How might we...

Communicate to customers data/info that may not be accurate (fast stock movement etc)

HMW

How might we...

Help customers understand that different stores can offer different stock
Help customers choose another product (either by substitution) or a method (cc/ delivery/ another store)

HMW

How might we...

Help customers shop items see only items that are in stock (vs out of stock) Filters etc

HMW

User scenario

- Customer
- Has their **delivery** set as option
 - Has has their location settings turned **off**
 - Who sees item is out of stock or low stock for delivery
 - Will see option to turn on location or set a location
- is able to select a substitute (being built) an alternative method of shopping

User scenario 3 -

Customer is able to filter by in stock, out of stock

CCD Activities

Discovery workshops

IDEATION FUTURE STATE

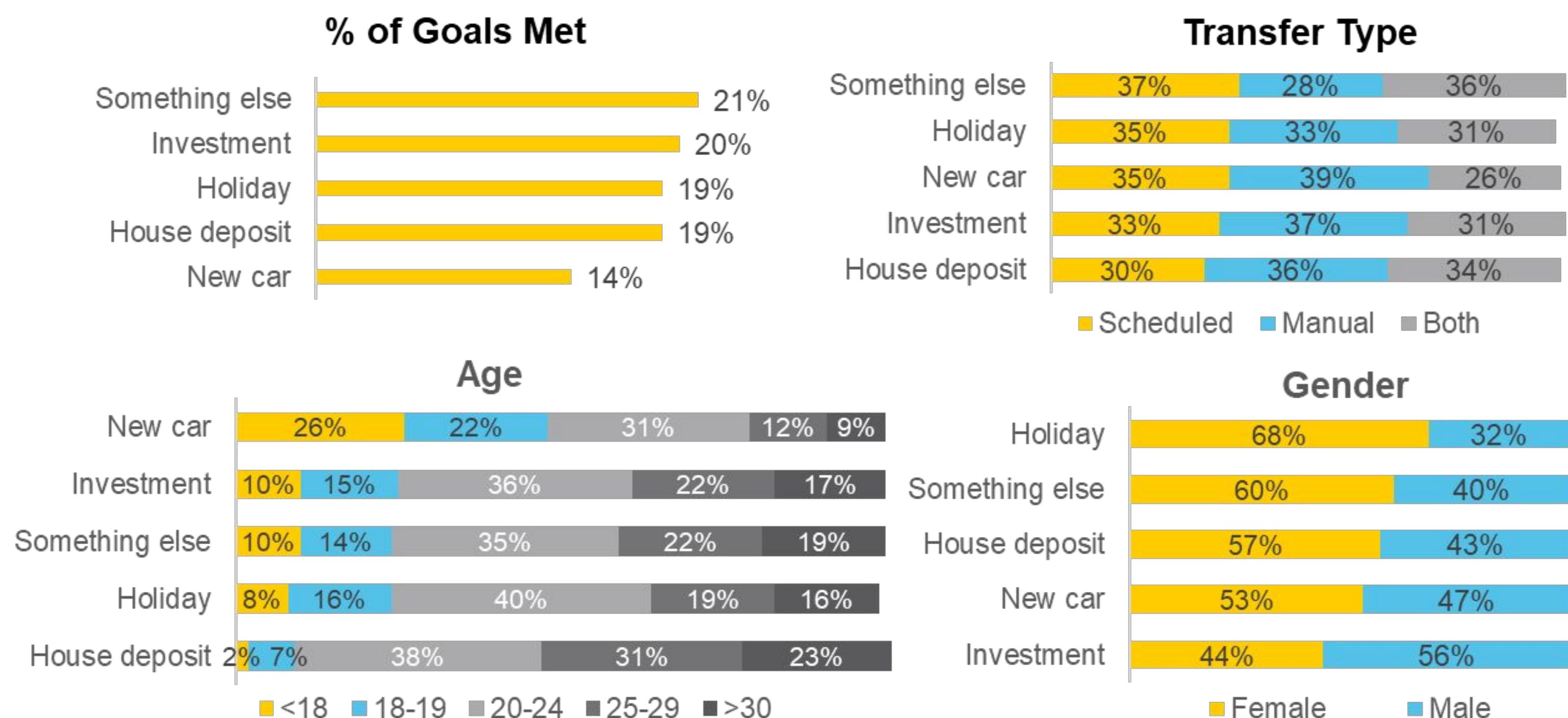
Title of your solution:	Name: Stuart
<p>Your Booking has been made.</p> <p>Keep your scheduled and up-to-date with the process. This keeps alignment with clients.</p> <p>Day 1 -> You need to book meeting with Advisor via</p> <p>Day 2 -> feed back on Advisor</p> <p>Day 3 -> What you will need ready for Day 1 etc.</p> <p>Day 4 -> Day 5 -></p>	
Briefly describe your solution and how it would work:	

Title of your solution:	Efficient/Smooth digital experience
<p>IDEAL STATE</p> <p>LIKELY STATE</p> <p>OR</p> <p>Leads</p> <p>Planner</p> <p>?</p>	
Briefly describe your solution and how it would work:	

Title of your solution:	HMW enable big busy professionals to go through the process in their busy lives
<p>Research online</p> <p>Enquire → time pref</p> <p>Options for how to get help</p> <p>Above more</p> <p>feed customer directly to the right place</p> <p>book directly</p> <p>branch phone webchat VC</p> <p>OMNI channel</p>	
Briefly describe your solution and how it would work:	

Data and analytics

Type of goal – key influences



- People are more committed to their own bespoke goals – something else is seeing the highest goals met (21%) and both transfer schedule and manual transfers (36%). Can we further encourage customers by allowing them to upload image for their own goal?
- New car is seeing the lowest goals met (14%) and highest manual transfer only (39%), possibly due to the skew towards younger age group (48% of new car goals are under 19yo) and the group's unstable income.
- Holiday sees a skew towards female whereas investment is the only savings goal that sees more male than female.

CCD Activities

Strategy & Discovery

Where is Discovery?

Discovery occurs once a business case has been signed off, the project has been planned against the overall DC portfolio and a seed team is available to kick it off.

Purpose of project kickoff

An overview of the business case What work (if any) has been done to date The experience strategy The backlog of initiatives (including priority, dependencies and size) The initiative delivery roadmap The project learning canvas



Ubank Progress Tracker Canvas

Experiment, Measure and Learn

CUSTOMER PROBLEM		BUSINESS PROBLEM / OPPORTUNITY	SUPPORTING CONTEXT	HYPOTHESES	
NO.	BUSINESS GOAL	NO.	EXPERIMENT	METRICS	RESULTS
1	Increase customer engagement with their Home loan journey, ultimately keeping them in the loop and committed to the lengthy process	1	Customers will interact with the status tracker widget on the Ubank homepage to have more visibility of what happens throughout the financial planning process	<ul style="list-style-type: none"> ~7600 CFP customers are active in Ubank each month <p>~380 unique customers interact with the 'Loan Tracker' widget on the Ubank Homepage or 'Track your plan' on the Ubank loan page each month (5% CTR on "Loan Tracker" status Tracker widget within NetBank - refer to Digital Assets Sales & Conversion Rate)</p>	
		2	Customers will interact with the status tracker link on the Product & offers Loan Tracker to have more visibility of what happens throughout the process		

Customers problems

Customers often do not understand the home loan process and need to be guided through it

Customers are confused by the process and often need guidance that the advisor news to provide and this process can be time consuming

ASK: to make it clearer the end to end process, without overcomplicating it with too much words

The screenshot shows a web-based application tracking interface for a home loan application. At the top, there's a summary of the application details:

Loan Status	Withdrawn
Application status	
Applicant(s)	kellie walker , adrian walker
Product type	Refinance UHomeLoan - Variable
Borrowing amount	\$480,000
Submission Date	14/07/2016

Below this is a progress bar showing "30%" completion. The progress steps are:

- View application summary
- View financial objectives questionnaire
- Verification Upload documents (highlighted in green)
- Valuation Property check
- Confirmation Finalise your loan
- Contract Pack Download & Complete
- Settlement You're all done

Buttons at the bottom include "Save changes" and "Exit application tracker".

WHAT'S REQUIRED

1. **kellie verify ID** (Completed)
First we'll need to check your ID with Edentiti (opens in a new window)

2. **adrian verify ID** (Completed)
First we'll need to check your ID with Edentiti (opens in a new window)

To confirm the details in your application, we need the following information from you. Once we receive your uploaded documents we'll review them as soon as possible and keep your document status updated below. When all your documents have been accepted a green tick will appear and you can move to the Confirmation tab to finalise your loan details.

STATUS/COMMENTS

1. PAIG Income Verification	Provide your 2 most recent payslips. Document checklist - everything we need from you	Both kellie and adrian's Other notice of assessment Uploaded by kellie on 16/11/2016 14:46 PM Sydney time Notice of assessment.pdf	Additional documents required 18/11
adrian's Other Tax		Uploaded by UBank on 14/11/2016 09:32 AM Sydney time tax.pdf	
adrian's Other NOA 2015		Uploaded by UBank on 14/11/2016 09:32 AM Sydney time Notice.pdf	
kellie's Second most recent payslip		Uploaded by kellie on 27/09/2016 15:51 PM Sydney time Deleted by kellie on 29/09/2016 15:18 PM Sydney time	
kellie's Second most recent payslip			

Customers needs

Identify the common customer needs

Customers are being asked by multiple parties for documents without understanding why

Customers are being requested for documents from multiple parties, brokers and UBank.

ASK: Streamline upload of document from brokers Ubank staff and customers into one portal.

Customers do not understand which specific documents to provide or provide incorrect ones.

Customers are not supplying the correct documentation, or additional documents that are needed

ASK: Help customers to identify which documents are correct, in date etc, providing tips, such as payslips in date

- Provide guidance for certain documentation
- Proof of other identification; such as maiden names or
- Document within an acceptable date range
- Help customers keep track of documents that are sent

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Customers are confused by the process and often need guidance that the advisor news to provide and this process can be time consuming

ASK: to make it clearer the end to end process, without overcomplicating it with too much words

Internal problems

Problems for operations and Ubank

For Ubank

Reporting is cumbersome and can be inaccurate.

- Time to settlement - 66 days due to manual process and coordination between multiple parties (Ubank, Advantage (broker services), and MSA internal service providers team
- Steep learning curve for new staff due to complicated use of multiple systems

For Operations

Advantage (broker services), and MSA, Galilee internal service providers team

Origination and fulfillment

- Heavy reliance on email throughout service chain from initiationof loan through to instruction:
- When a file is instructed to MSA majority of files come through without supporting documents (even though these have been sent by Advantage) This causes double handling on majority of files as well as back and forth between advantage and MSA
- No B2B link with supplier (MSA and Gailee) instructions from credit into MSA are sent and received manually (utilising XML.)
- Instruction quality to MSA variable given reliance on manual processing, and no integration
- Limited validation controls to ensure data accuracy from customer through UBank and Advantage
- Pricing templates and management of pipelines is cumbersome and requires additional manual effort when rates are charged.

Customers problems

Tracking the progress is unclear and and progress tracker bar is inaccurate

It is not clear what to do at each step or what is outstanding to do at every stage of the journey

ASK: Help customers self service: to keep track of the progress of their home loan application and answer questions:

- What is the progress, how can customers keep track
- Follow up emails to remind customers required
- What do I need to do right now
- What have I missed
- Help people on joint applications to remind each other
- Help answer customer questions by way of self service.

The screenshot shows a web-based application tracking interface for a home loan application. At the top, there is a summary table with details like Loan Status (Withdrawn), Application status (UBank), Applicant(s) (kellie walker, adrian walker), Product type (Refinance UHomeLoan - Variable), Borrowing amount (\$480,000), and Submission Date (14/07/2016). To the right of the summary is a progress bar labeled 'PROGRESS' with a value of '30%' and a message: 'UBank: Reviewing your verification documents Assessing your application for a UHomeLoan'. Below the summary is a navigation bar with tabs: 'Verification' (selected), 'Valuation', 'Confirmation', 'Contract Pack', and 'Settlement'. Below the tabs are buttons for 'Save changes to Verification tab', 'Save changes', and 'Exit application tracker'. A section titled 'WHAT'S REQUIRED' lists two items: '1. kellie verify ID' and '2. adrian verify ID', both of which have green checkmarks indicating they are completed. At the bottom, there is a table titled 'WHAT'S REQUIRED' and 'STATUS/COMMENTS' showing uploaded documents: 'Both kellie and adrian's Other notice of assessment' (uploaded by UBank on 14/11/2016 09:32 AM Sydney time, file 'Notice.pdf'), 'adrian's Other Tax' (uploaded by UBank on 14/11/2016 09:32 AM Sydney time, file 'tax.pdf'), 'adrian's Other NOA 2015' (uploaded by UBank on 14/11/2016 09:32 AM Sydney time, file 'Notice.pdf'), 'kellie's Second most recent payslip' (uploaded by kelle on 27/09/2016 15:51 PM Sydney time, deleted by kelle on 29/09/2016 15:18 PM Sydney time, file 'Notice.pdf'), and 'kellie's Second most recent payslip' (uploaded by kelle on 27/09/2016 15:51 PM Sydney time, deleted by kelle on 29/09/2016 15:18 PM Sydney time, file 'Notice.pdf'). A dropdown menu for 'Additional documents required' is open, showing '18/11'.

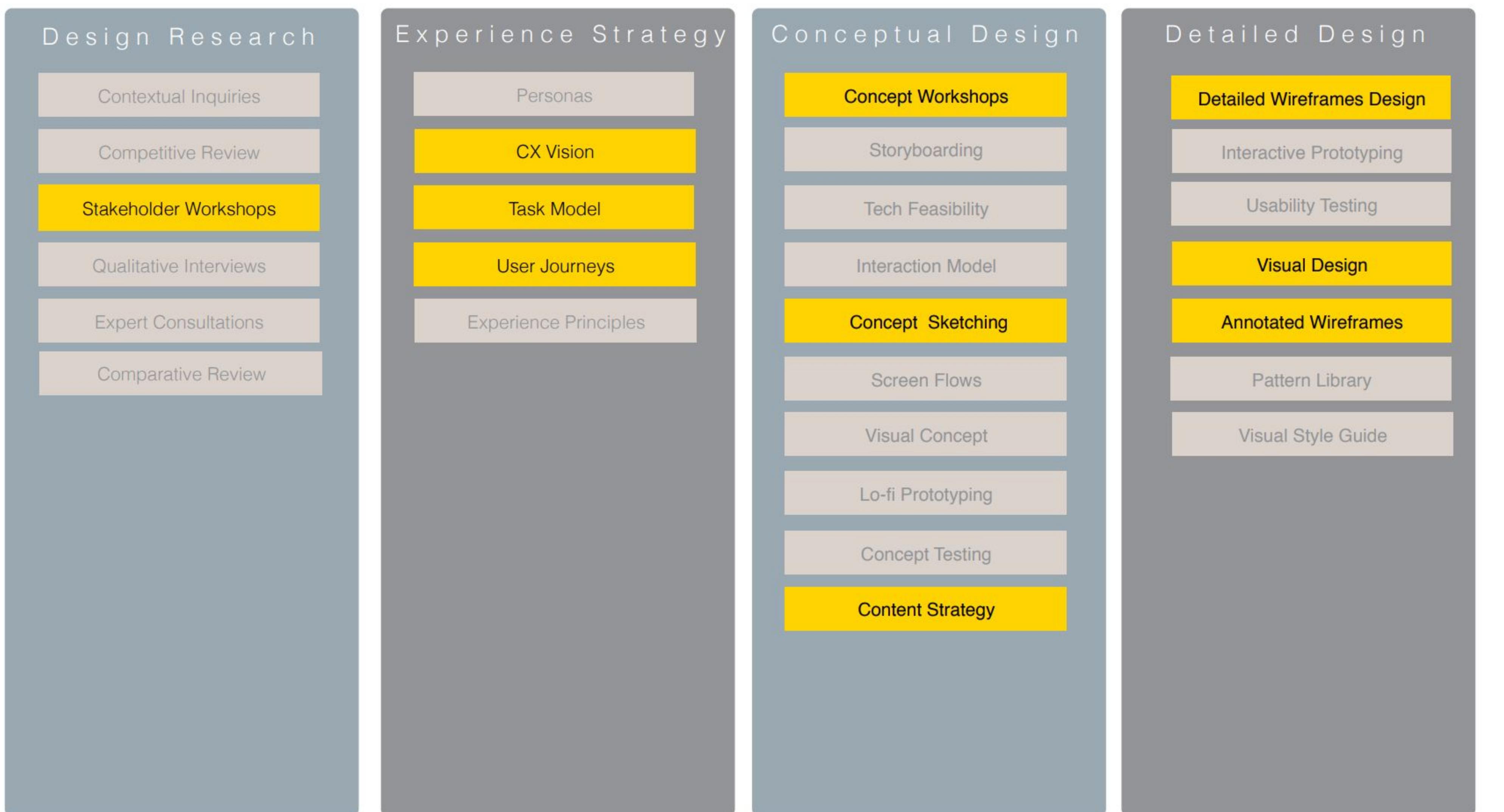
CCD Activities

New design - large



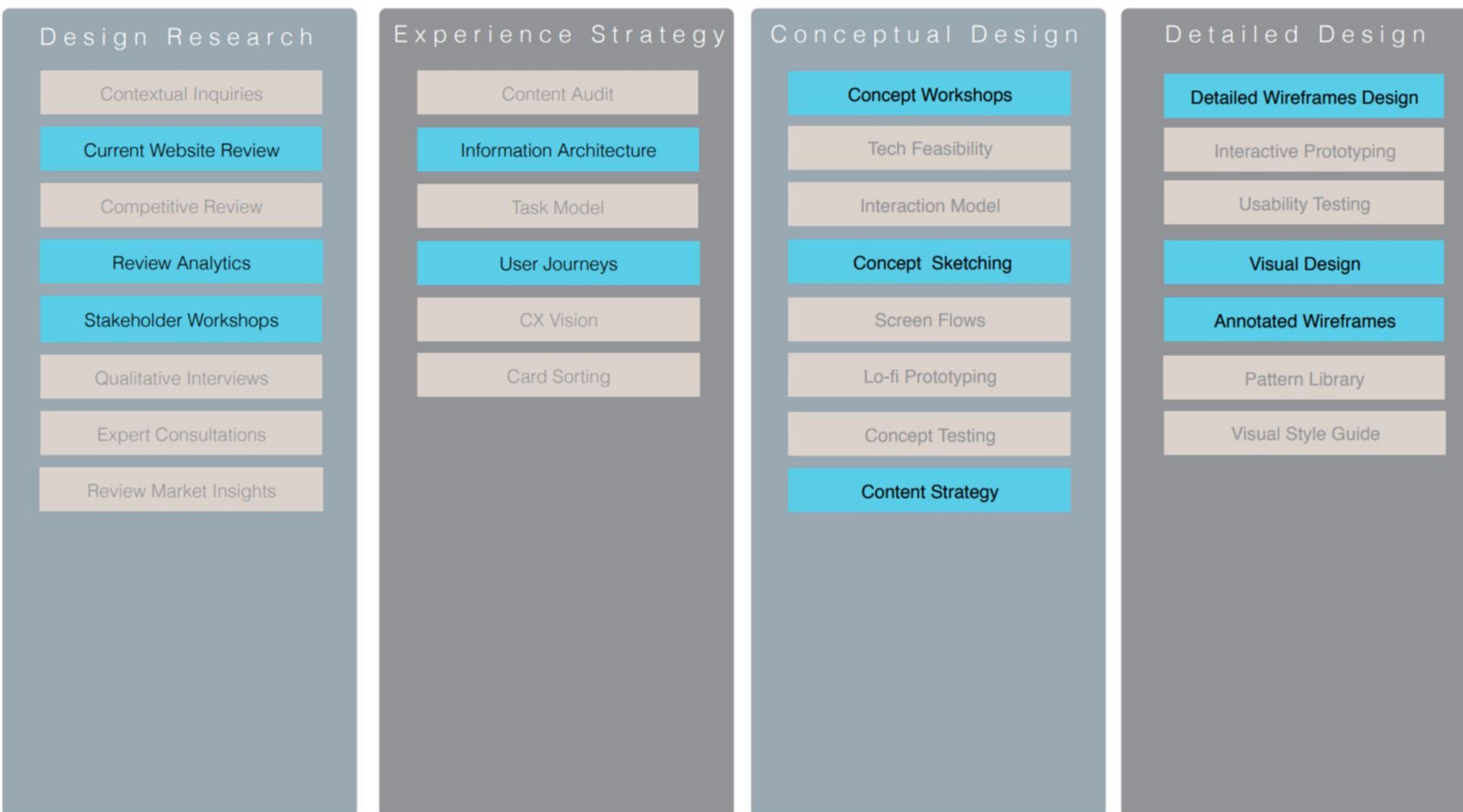
CCD Activities

New design - small



CCD Activities

Interactive design - small



Research plan and Methodology

Research Plan

Introduction

About this Document

This document is a visual prompter for contextual inquiries that will be conducted by The White Agency on behalf of Commonwealth Bank.

The intended audience of this document is The White Agency project team and stakeholders from Commonwealth Bank for the purpose of preparation and alignment of the research.

About Contextual Inquiries

What is a Contextual Inquiry?

Contextual inquiry is qualitative user research method for gathering information and insights into a user's usage context and behaviour for a specific process or activity, conducted in the environment where the user usually conducts tasks.

Introduction

About this document

This document is a visual prompter for contextual inquiries that will be conducted by The White Agency on behalf of Commonwealth Bank.

The intended audience of this document is the White Agency project team and stakeholders

Arrival and setup

1. Arrival and setup

- Introductions
- Request minimal interruptions

2. Why we do this

- To understand how you currently do the tasks you are responsible for.
- To understand how successfully the systems and applications you use cater to your needs.

3. This session will take approximately 90min

- I will ask you to demonstrate how you go about doing various tasks, which may require the use of your computer and/or other tools you use to do your work.
- If you need a break, need to take a call, etc, let me know.

4. We would like to record the session

- Video/Audio recordings will not be used for any marketing purposes or distributed to anyone outside of the project team.
- The purpose of recording is for accurate recollection and analysis of the session.
- Any photos taken DO NOT record any personal information (e.g. passwords, account balances, etc).

5. Photograph the environment

- With the participant's permission, photograph the environment (home/workspace) to capture the feel of the participant's life.

5. Research Participation Form

- We have a Research Participation Form that I'd like you to read and sign before we begin the session, to protect both your privacy and confidentiality of the research.
- We will not be collecting sensitive or confidential information about you or your organisation.
- Are you OK with this? Can you sign the Participation Form please?

Research Plan

About you

1. About You

- Lifestyle - hobbies, family, living arrangements
- Family - marital status, children, home
- Goals. What do you value in your life? What are your goals and priorities?

2. Career background

- What is your current role?
- Was it a conscious decision to follow this career path, or did you 'end up here'?
- What do you enjoy most about your job?
- Do you see yourself in the same role in 5 years? If not, where?

3. Financial goals/success measures

- Do you have a financial goal. Can you please describe what it is?
- Do you consider yourself successful in managing your finances?
- How do you know when you are achieving your goals?
- What would you prefer not to do? What do you procrastinate on?
- Do you have a great success story (e.g. a successful financial experience, great save from risk or disaster, etc)?
- What about a failure story - a crisis or flop?

4. Internet use

- Proficiency, computer literacy, Devices used/owned,
- How often do you use the internet?
- What are the most common things you do online?
- What do you like about the internet? What do you dislike?

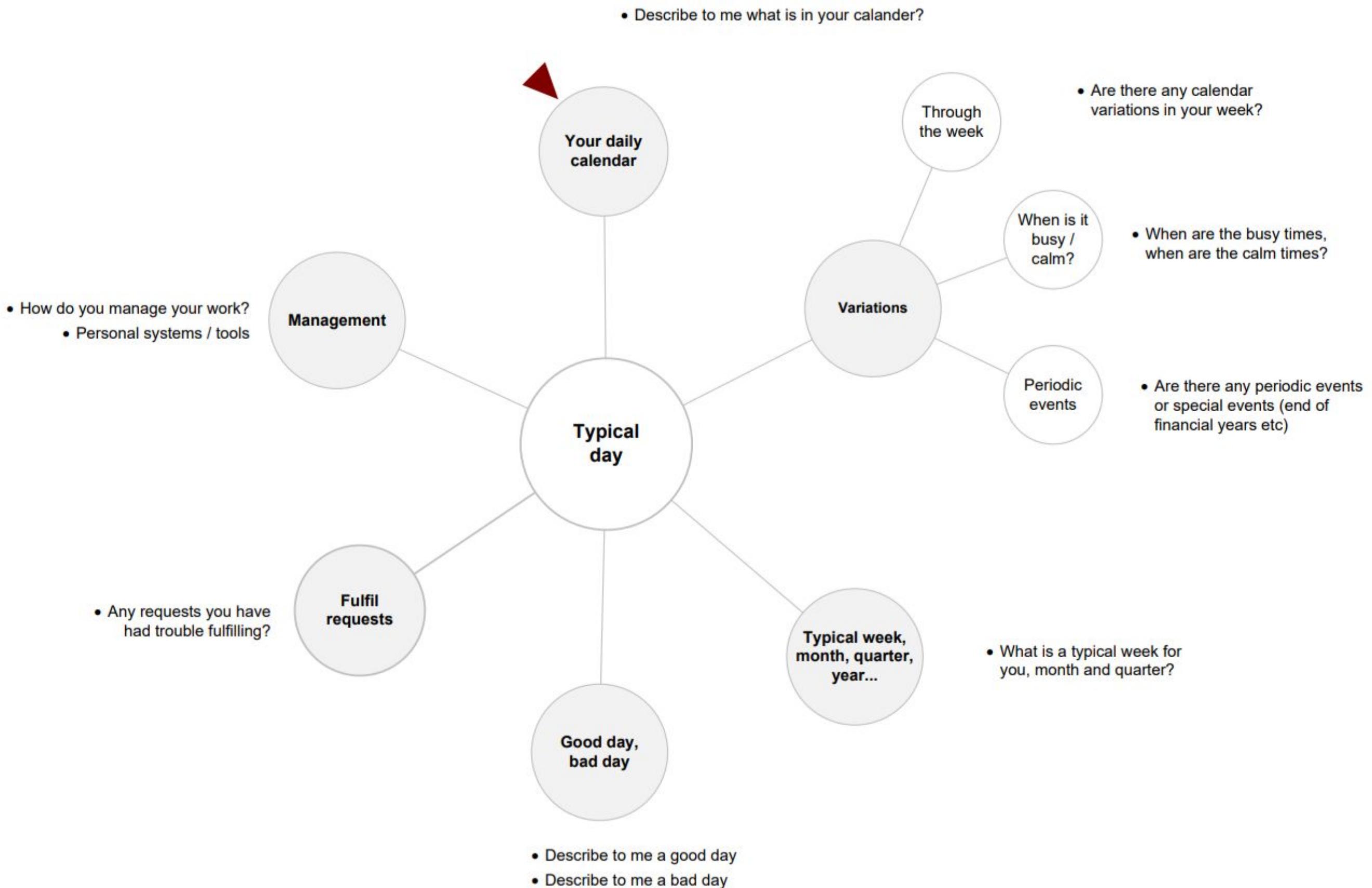
5. Mobile/tablet

- What devices do you own?
- How often do you use them?
- Where do you use them?
- What are the most common things you do on your mobile/tablet?
- What problems do you have? How do you work around problems?
- What are your favourite things about your mobile/tablet?

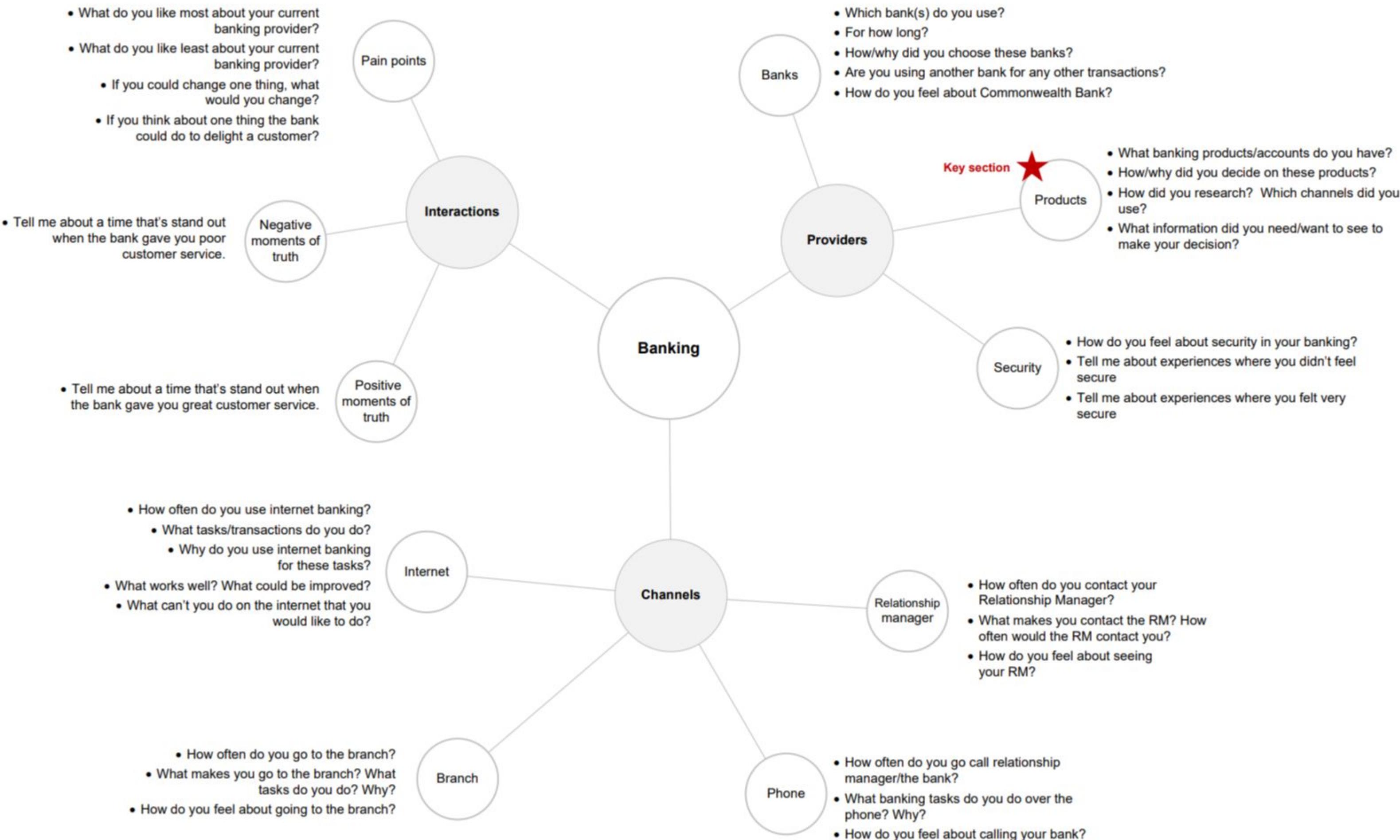
6. Social media

- Do you belong to a social network? Which ones?
- How often do you use this social network? What for?
- When was the last time you gave feedback/interacted on a social forum? What prompted you?
- How often do you share/rate things online? Why/why not?

Typical day

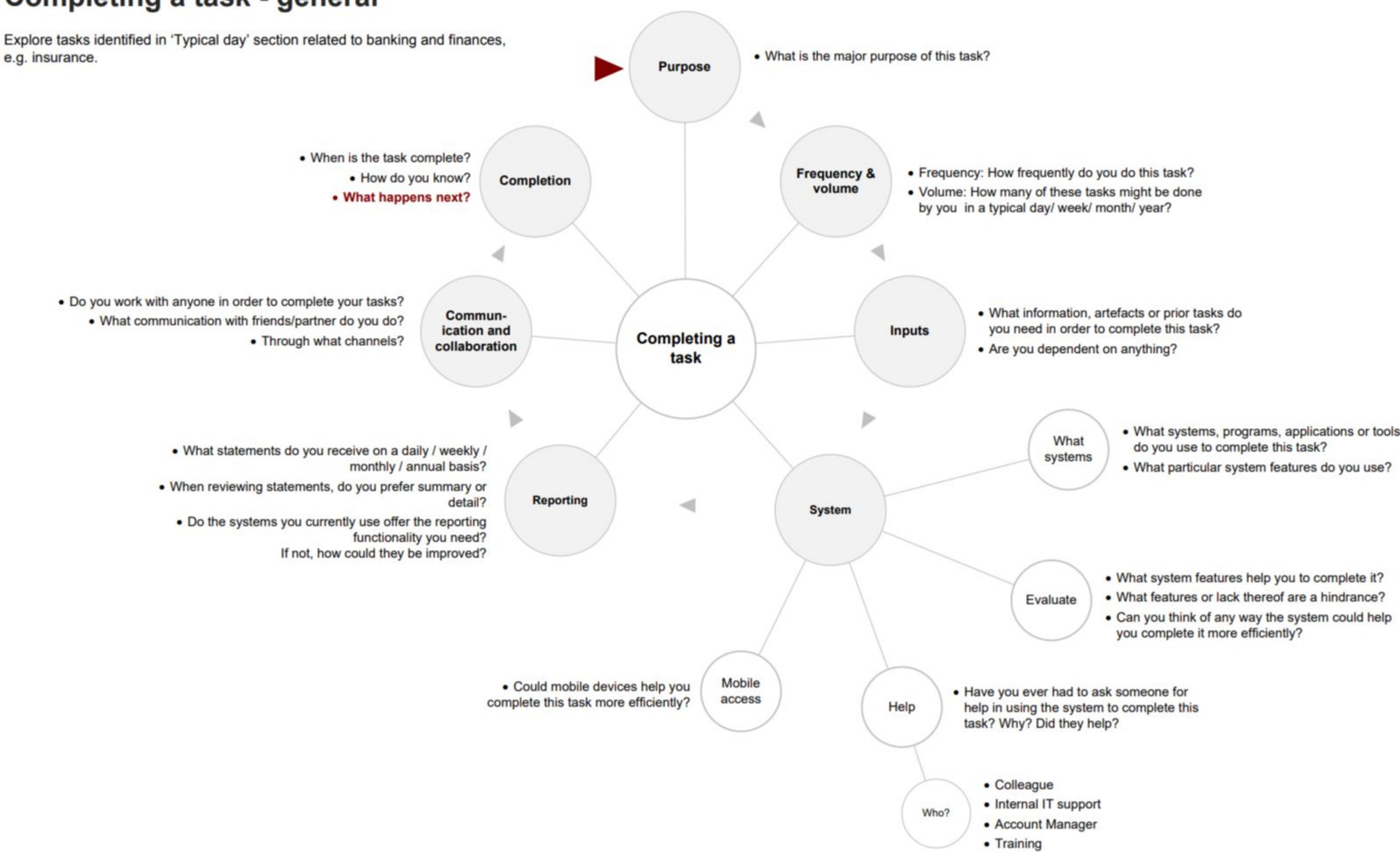


Banking



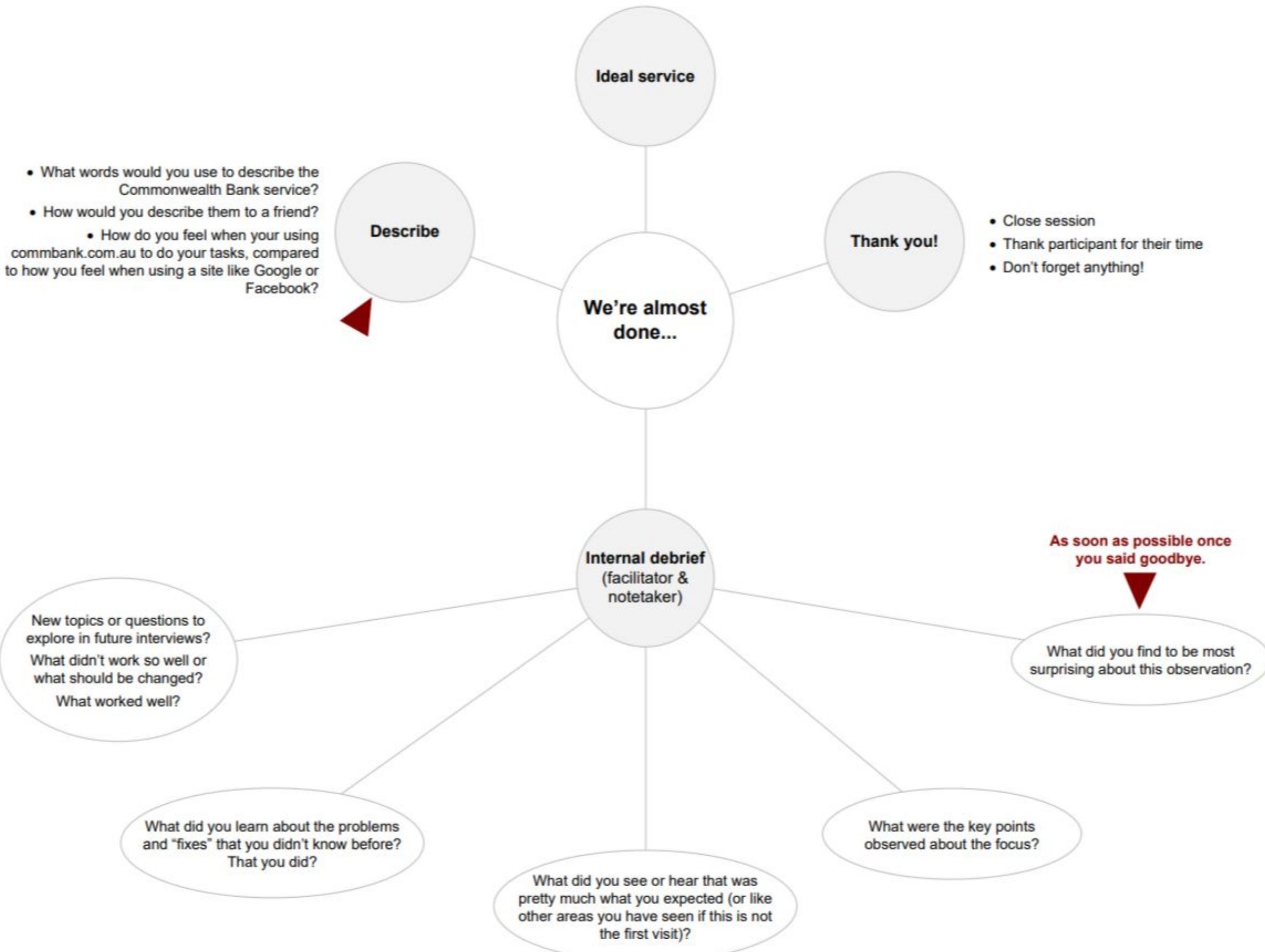
Completing a task - general

Explore tasks identified in 'Typical day' section related to banking and finances, e.g. insurance.



Session Closing & Debrief (5 mins)

- What would be your ideal banking product / service / tool?
- Any specific features you would really like?



User testing brief

UBank user testing brief

We are a digital bank. We are developing a product that helps our customers apply for a home loan.

We require participants to test and provide feedback about this product. They will be using a supplied laptop to access a prototype website.

Dates

- 8 participants on either Thursday 16th March or Friday 17th March 2017.
- 8 participants on either Thursday 30th or Friday 31st March 2017.
- 8 participants on Thursday 13th April.

Participant requirements

- Australian or New Zealand permanent residents.
- Even mix of genders and ages between 25-50 years.
- Even mix of single and married / ~~defecto~~, with and without children.
- Have either purchased a property in the last year, or intending to purchase, or have refinanced a property in the last year, or intending to refinance.
- Be competent in using a computer to fill out online forms.
- Available to come to our North Sydney offices during normal business hours.
- Must be comfortable being recorded and articulating their thoughts while using the product.

Session description

8 x individual sessions lasting approx 45-60 mins per user.

They will need to be provided with access to a laptop or desktop computer with ability to record the interactions.

User will need to be given a detailed description of their situation to set up the customer journey. This will include completing a 10 min home loan application.

User will then be given access to an interactive prototype (InVision) with the objective of gauging how well they're able to navigate through a specific journey and complete the assigned tasks.

User will be encouraged to explain their thought process and describe any problems they encounter.

They should provide feedback about the overall experience along with any suggestions for improving the experience.

Summary report to be provided for the sessions, including; general observations, notable patterns, suggestions from users, key out takes.

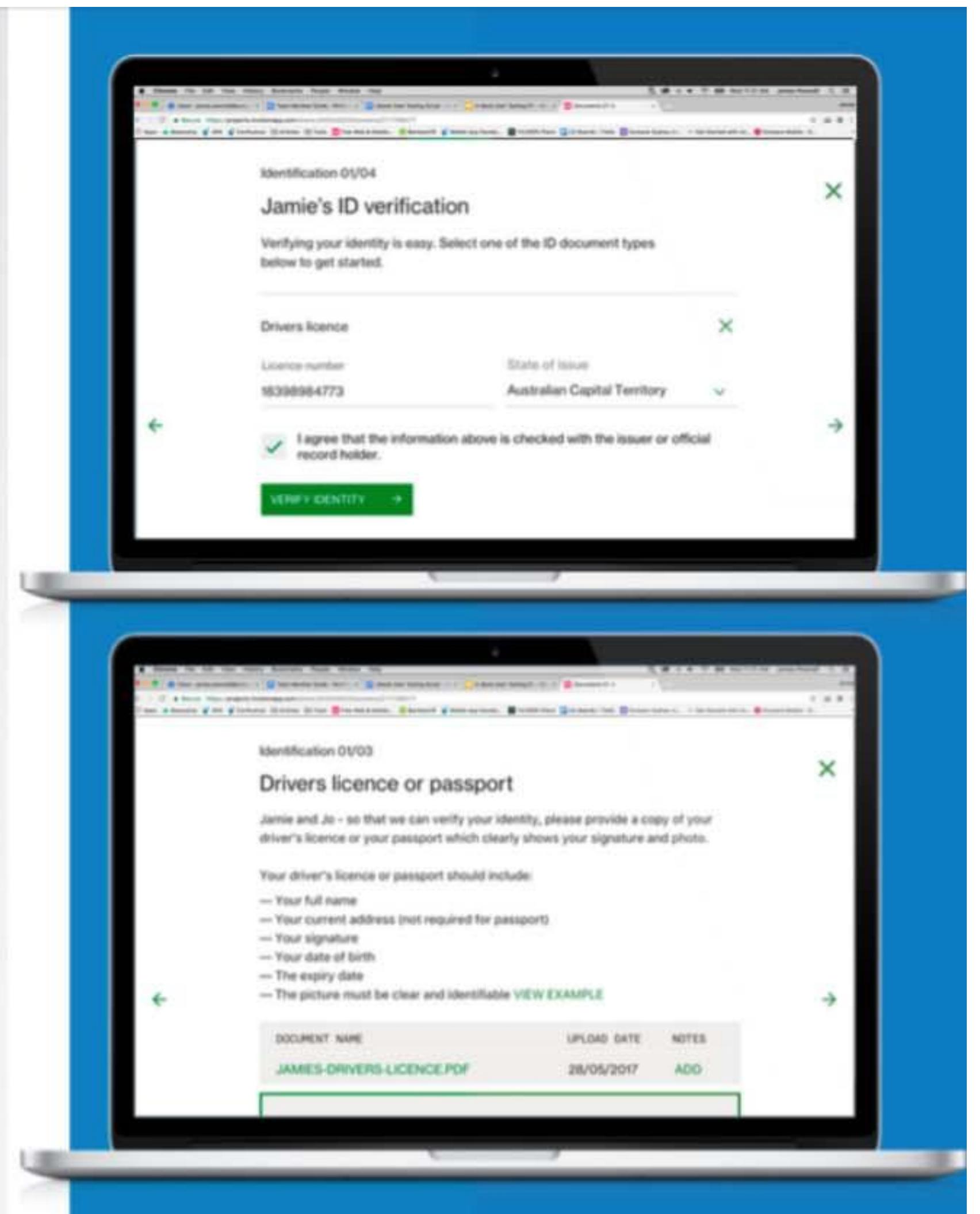
User testing outcomes

USER TEST SESSION OUTCOMES

Verification, upload docs and add notes (sample)

RECOMMENDATIONS

- Arrow navigation is confusing. Suggest a clearer representation of what will happen by pressing the arrows. Consider overall value to the user.
- Verifying a Driver's licence and uploading a copy could be put together for convenience to the user.
- Clarity on where the user is in the process is not clear in the following breadcrumb; eg.'Identification 01/04' (Is it meant to be 01/01). A global progress path with the common icons on all pages may help the user reference where they are at all times (eg. Documents icon with Large dots for Sections and smaller dots for subsections). Another option is:'Identification - Step 1 of 3'
- The style with minimal colour provides a clean design but the user may have difficulty identifying hierarchy of information and the difference in header content (informative), page content (contextual and actionable content) and footer content (may contain finish/done buttons etc.)
- Provide clarity between verification and the need to upload documents



CCD Activities

Uplift improvements

Improvements to interface

APPLICATION ID / 1240030

Hello David and Anne

Welcome to your home loan application for:
25 Smith Street, Smithsville NSW 2225

Loan details

Loan value	\$350,000
Property value	\$550,000

Initially paying principal and interest of **\$1,619/mth** at **4.18%** p.a. variable rate. 30 year loan term.

[VIEW FULL LOAN DETAILS](#)

Next steps each week with a different step, keep the customer informed, lead/guide through effective communication

Hi fidelity

APPLICATION ID / 1240030

SUBMIT APPLICATION
Completed on 22/03/2017

SUITABILITY CALL
Completed on 22/03/2017

VERIFICATION
Awaiting 14 documents

- 0/2 **IDENTIFICATION**
- 0/3 **INCOME**
- 0/2 **EXPENSES**
- 0/3 **ASSETS & LIABILITIES**
- 0/3 **THE PROPERTY**
- 0/2 **ADDITIONAL DOCS**

VALUATION
Awaiting valuation date

CONFIRMATION
Awaiting final loan details

Loan verification documents

To confirm the details in your application, we need to verify documents for identification, income, expenses, assets & liabilities, the property and additional docs.

Once we've receive them, we will review and confirm they are correct.

START UPLOADING DOCS

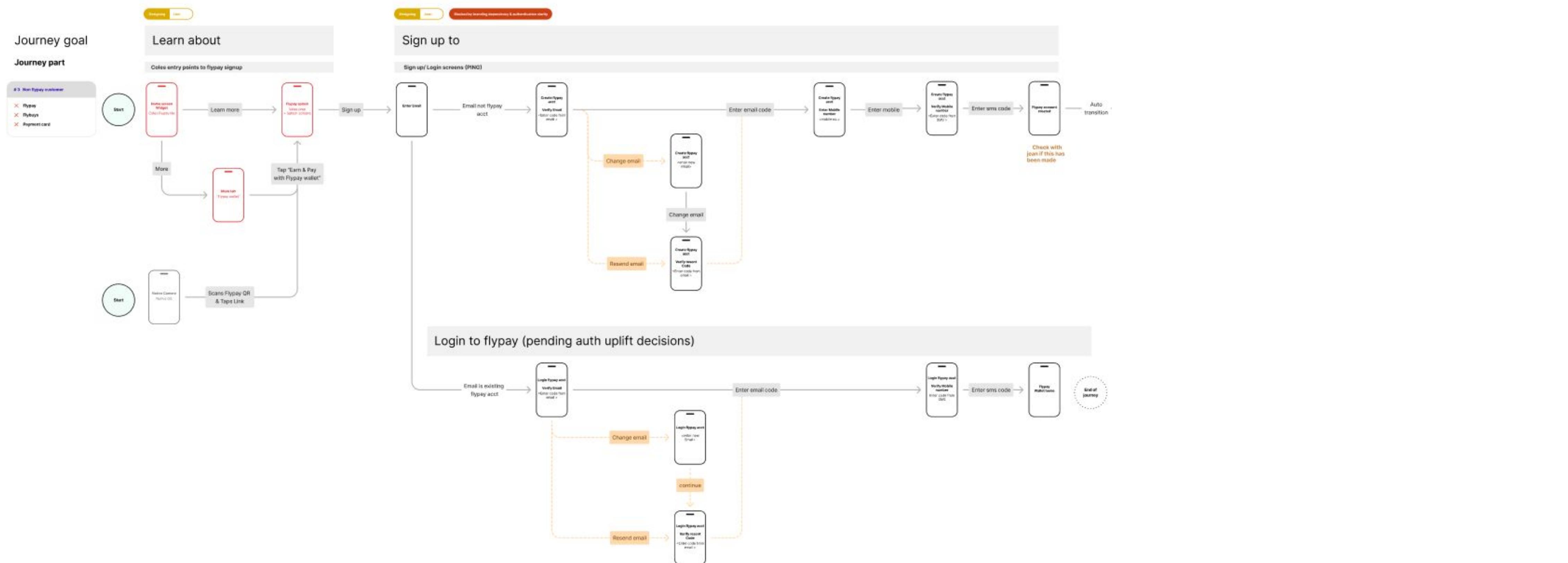
For more information about how to upload your docs, read through our handy [DOC UPLOAD GUIDE](#)

Guidance for this process and the reason why its important

CCD Activities

Task flow

Sign up / Login



CCD Activities

Uplift improvements

Mid-fidelity

Identification 04/04

Drivers licence or passport

John and Jane - so that we can verify your identity, please provide a copy of your driver's licence or your passport which clearly shows your signature and photo.

Your driver's licence or passport should include:

- Your full name
- Your current address (not required for passport)
- Your signature
- Your date of birth
- The expiry date

The picture must be clear and identifiable [VIEW EXAMPLE](#)

BROWSE or drag & drop here

DONE →



Guidance for customer and tick checklist to ensure they have done it correctly



Hi fidelity

Income 01/02

Proof of income

John and Jane, you'll need to provide two of your most recent payslips or a bank statement. Payslips should include the following information:

- | | |
|---------------------------|--|
| – Two consecutive periods | – Pay period |
| – Your employer's name | – Your gross or net income |
| – Your employer's ABN | – Total year-to-date amount you have been paid |
| – Your name | – OR provide Bank statement |
| – Payment date | |

If you have deductions listed on your payslips please upload a signed and dated letter confirming them.



! We require John to provide another payslip as they do not show 2 consecutive months.

DOCUMENT NAME	UPLOAD DATE
JOHNS-PAYSLIP-1.PDF	28/05/2017
JANES-PAYSLIP-1.PDF	28/05/2017

BROWSE or drag & drop another doc here

I have completed these document requirements

DONE →



Error states for customer if they have not provided correct documentation

Confirmation to complete requirements before sending

CCD Activities

Uplift improvements

Mid-fidelity

The screenshot shows a dark-themed user interface for a CCD application. At the top, there's a navigation bar with tabs: OVERVIEW, PROGRESS (which is active), MESSAGES, and DOCUMENTS. Below the navigation is a header with the text "APPLICATION ID / 1240030". On the left, a vertical sidebar lists various stages of the application process, each with a circular icon and status information:

- SUBMIT APPLICATION: Completed on 22/03/2017
- SUITABILITY CALL: Completed on 22/03/2017
- VERIFICATION: Awaiting 14 documents
- IDENTIFICATION: ✓
- INCOME: 0/3
- EXPENSES: 0/2
- ASSETS & LIABILITIES: 0/3
- THE PROPERTY: 0/3
- ADDITIONAL DOCS: 0/2
- VALUATION: Awaiting valuation date
- CONFIRMATION: Awaiting final loan details

A modal window is open in the center, titled "PAYG Income". It displays a progress bar at "01 / 03". The main content area says "PAYG Income" and "David's 2 most recent payslips. They must show the amount, date and company name." Below this is a "VIEW DOCUMENT REQUIREMENTS" button. The modal contains a table with two rows of document uploads:

Document name	Upload date
payslip22909_DMarsch.pdf	22/03/2017
payslip22910_DMarsch.pdf	22/03/2017

Below the table is a large green "UPLOAD" button with an upward arrow icon. At the bottom of the modal, there's a message: "I have completed these document requirements" with a checked checkbox icon. At the very bottom are "CANCEL" and "DONE" buttons.

A red annotation at the top right of the modal says "Condensed version to fit into a modal" with an arrow pointing to the modal's header.

CCD Activities

Uplift improvements

Uplift

Application Tracker ID 098098098
22 Main Street, North Sydney

Last progressed: Yesterday at 10.45am

DOCUMENTS

Well done, you're well on the way to uploading and verifying all the required docs.
However, there is an issue with a document in the INCOME section that requires your attention.

Identification Status: Completed +/-

Proving you're you. Digital and physical proof of identification and ID documents for our records.

Income Status: Awaiting docs +/-

We need to verify how much you earn. We will need your payslip or bank statement and any other income that you receive.

Proof of income Requires attention +/-

One or more of your documents has been rejected.
View for more details.

Employer consent Completed +/-

Allow UBank to contact your employer to confirm employment details

Deposit Status: Completed +/-

We need to verify how much you earn. We will need your payslip or bank statement and any other income that you receive.

Consolidation Status: Completed +/-

Provide us with details of any loans you are refinancing.

Hi fidelity

Income 01/02

Proof of income

John and Jane, you'll need to provide two of your most recent payslips or a bank statement. Payslips should include the following information:

- Two consecutive periods
- Your employer's name
- Your employer's ABN
- Your name
- Payment date
- Pay period
- Your gross or net income
- Total year-to-date amount you have been paid
- OR provide Bank statement

If you have deductions listed on your payslips please upload a signed and dated letter confirming them.

! We require John to provide another payslip as they do not show 2 consecutive months.

DOCUMENT NAME	UPLOAD DATE
JOHNS-PAYSLIP-1.PDF	28/05/2017
JANES-PAYSLIP-1.PDF	28/05/2017

BROWSE or drag & drop another doc here

I have completed these document requirements DONE

Guidance for customer and tick checklist to ensure they have done it correctly

CCD Activities

Lo-medium fidelity wireframes

Schematic / lo-fidelity

	OVERVIEW	PROGRESS	MESSAGES	DOCUMENTS
Jane Smith: 098098098				
Last progressed: Yesterday at 10.45am				
SUBMIT APPLICATION	Identification Proving you're you. Digital and physical proof of identification and ID documents for our records.	Status Awaiting verification		
SUITABILITY CALL				
VERIFICATION	John's Australia Post form Download the form and take into an Aust Post store.	Awaiting verification Doc uploaded	→	
IDENTIFICATION	John's drivers licence or passport A copy of your driver's licence or your passport.	Awaiting docs Upload identification	→	
PROPERTY	Jane's Australia Post form Download the form and take into an Aust Post store.	Awaiting receipt Download & submit	→	
INCOME	Jane's drivers licence or passport A copy of your driver's licence or your passport.	Awaiting docs Upload identification	→	
DEPOSIT				
CONSOLIDATION				
ADDITIONAL DOCS				
VALUATION				
CONFIRMATION				

Hi fidelity

	OVERVIEW	PROGRESS	MESSAGES	DOCUMENTS	
APPLICATION ID / 1240030					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ SUBMIT APPLICATION Completed on 22/03/2017 </div> <div style="flex: 1;"> Income Proving you're you. Digital and physical proof of identification and ID documents for our records. Document required Status / comments </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ SUITABILITY CALL Completed on 22/03/2017 </div> <div style="flex: 1;"> PAYG Income David's 2 most recent payslips or 3 months of bank statement showing salary credits </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ VERIFICATION Awaiting 14 documents </div> <div style="flex: 1;"> Employer consent form A signed copy of the employer consent form </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ IDENTIFICATION 0/3 INCOME </div> <div style="flex: 1;"> EXPENSES 0/2 ASSETS & LIABILITIES </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ INCOME 0/3 THE PROPERTY </div> <div style="flex: 1;"> THE PROPERTY 0/2 ADDITIONAL DOCS </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ EXPENSES 0/3 ASSETS & LIABILITIES </div> <div style="flex: 1;"> ASSETS & LIABILITIES 0/2 VALUATION </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ ASSETS & LIABILITIES 0/2 ADDITIONAL DOCS </div> <div style="flex: 1;"> ADDITIONAL DOCS 0/2 CONFIRMATION </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ ADDITIONAL DOCS 0/2 VALUATION </div> <div style="flex: 1;"> VALUATION Awaiting valuation visit </div> </div>					
<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> ✓ VALUATION CONFIRMATION </div> <div style="flex: 1;"> CONFIRMATION Awaiting final loan details </div> </div>					
+					

CCD Activities

High fidelity designs - alternative navigation

Mid fidelity

The mid-fidelity design shows a dark header with a white 'U' logo and navigation links: OVERVIEW, PROGRESS, MESSAGES, and LOGOUT. A grey sidebar on the left contains a message about checking the tracker twice a week, followed by sections for 'Jane Smith: Reference 098098098 22 Main Street, North Sydney' and 'Last progressed: Yesterday at 10.45am'. Below this is a 'Welcome to your UBank homeloan tracker' section. Under 'YOUR PROGRESS', it says 'You have completed the application process and now have Approval in Principle for a home loan'. It also lists 'HOME LOAN DETAILS' and 'APPROVAL IN PRINCIPLE LETTER'. The 'NEXT STEPS' section details the five steps required: '1. DOCUMENTS' (approx. 2-3 days), '2. VALUATION' (approx. 2-3 days), '3. FORMAL APPROVAL' (approx. 5-8 days), '4. CONTRACT' (approx. 6-8 days), and '5. SETTLEMENT' (1 day). At the bottom, there's a link 'NEXT: PROVIDE US WITH DOCUMENTS'.

Hi fidelity

The hi-fidelity design features a black header with a white 'U' logo and navigation links: OVERVIEW, PROGRESS, MESSAGES, and LOGOUT. A blue circular icon with an exclamation mark and the text 'Dont forget to check tracker twice a week to view any new messages for documents and progress' is present. The main content area starts with a 'Welcome to your UBank homeloan tracker' message. It then displays 'You have completed the application process and now have Approval in Principle' along with loan details: Names: Jo Williams and Jamie Smith, Application Amount: \$560,000, and Interest Rate: 3.85%. Below this are sections for 'HOME LOAN DETAILS' and 'APPROVAL IN PRINCIPLE LETTER'. The 'Next Steps' section is identical to the mid-fidelity version, listing the five steps. A large call-to-action button labeled 'LET'S START' with a right-pointing arrow is at the bottom. To the right, a sidebar titled 'UBank homeloan tracker steps to completion:' lists the five steps with icons: 1. DOCUMENTS (document icon), 2. VALUATION (dollar sign icon), 3. FORMAL APPROVAL (pencil icon), 4. CONTRACT (document icon), and 5. SETTLEMENT (house icon). At the bottom of the sidebar, it says 'Is there anything wrong with this page or give us your feedback'.

CCD Activities

High fidelity designs - alternative navigation

BEFORE

Difficult to understand the process and what's expected of the customer

Loan Status: Withdrawn
Application status: kelle walker , adrian walker
Applicant(s): Refinance UHomeLoan - Variable
Product type: \$480,000
Borrowing amount: 14/07/2016
Submission Date:

PROGRESS
30%
UBank: Reviewing your verification documents Assessing your application for a UHomeLoan
You need to: Complete your verification

Actions
View application summary View financial objectives questionnaire
Verification Upload documents Valuation Property check Confirmation Finalise your loan Contract Pack Download & Complete Settlement You're all done

Buttons
Save changes Exit application tracker

WHAT'S REQUIRED
1. kelle verify ID
First we'll need to check your ID with Edentifi (opens in a new window)
2. adrian verify ID
First we'll need to check your ID with Edentifi (opens in a new window)

AFTER

Step by step process and more meaningful help/ communication to the customer

johnsmith75@gmail.com

Application Tracker ID 098098098
22 Main Street, North Sydney
Last progressed:
Yesterday at 10:45am

Hello John

Welcome to your home loan application tracker. This is where we'll show you the loan progress and let you know what you need to do next.

The first stage is 'Documents'. This is where you'll need to upload the documents that we need to verify your situation. You can start right now.

Check back into the tracker often to view the progress and any actions required.

Actions required

Start uploading the required documents
Complete the electronic ID verification form

DOCUMENTS 12 DOCUMENTS VALUATION APPROVAL CONTRACT SETTLEMENT

To confirm the details in your application, we need to verify documents. You are required to provide all documents listed below. Once we've received them, we will review and confirm they are correct, which normally takes 2-3 days.

WHAT'S REQUIRED

STATUS/COMMENTS

1. PA/G Income Verification Provide your 2 most recent payslips. Document checklist - everything we need from you
Both kelle and adrian's Other notice of assessment
Uploaded by kelle on 16/11/2016 14:46 PM Sydney time
Notice.pdf

adrian's Other Tax
Uploaded by UBank on 14/11/2016 09:32 AM Sydney time
tax.pdf

adrian's Other NOA 2015
Uploaded by UBank on 14/11/2016 09:32 AM Sydney time
Notice.pdf

kelle's Second most recent payslip
Uploaded by kelle on 27/09/2016 15:51 PM Sydney time
Deleted by kelle on 29/09/2016 15:18 PM Sydney time
Notice.pdf

Additional documents required

Category	Status	Action
Identification	Awaiting docs	+ Add
Income	Awaiting docs	+ Add
Deposit	Awaiting docs	+ Add

Identification
0/4 Proving you're you. Digital and physical proof of identification and ID documents for our records. Status: Awaiting docs

Income
0/2 We need to verify how much you earn. We will need your payslip or bank statement and any other income that you receive. Status: Awaiting docs

Deposit
0/1 We need to verify how much you earn. We will need your payslip or bank statement and any other income that you receive. Status: Awaiting docs

CCD Activities

Application process

U BANK

PREVIOUS NEXT

Property address

What is the property address?
28 Smith Street, Alexandria, NSW

Unit number Street number

Street Street type

City / suburb

State Postcode

LAUNCH LIVE CHAT

More information
Lorem ipsum dolor sit amet, consectetur adipiscing elit. In non elit in ligula laoreet lobortis ut a est. Suspendisse sed tortor egestas, ullamcorper risus in, euismod dui.

FAQs
[Am I eligible for the UHomeLoan if I am self employed?](#)

Need some help with the application?
Call us at 13 13 90

Start application ✓

+ Additional questions

Loan details ✓

Loan set up ✓

Loan summary

Financial details

Review & submit

PREVIOUS NEXT

Loan setup

Choose the interest type for your loan
Fixed Variable Split

Choose the repayment type for your loan
Principal & interest Interest only

Select an interest & repayment period
1 year 3 years 5 years

Current 3 year fixed rate is **4.18% p.a.**
Interest rate & repayment certainty for 3 years with a \$395 fee. No monthly fees. Up to \$20,000 in additional repayments during the fixed term. Redraw not available. Break fee applicable

LAUNCH LIVE CHAT

More information
Lorem ipsum dolor sit amet, consectetur adipiscing elit. In non elit in ligula laoreet lobortis ut a est. Suspendisse sed tortor egestas, ullamcorper risus in, euismod dui.

FAQs
[Am I eligible for the UHomeLoan if I am self employed?](#)

Need some help with the application?
Call us at 13 13 90

CCD Activities

Application process

U BANK

Start application ✓

Additional questions

Loan details

Loan set up ✓

Loan summary

Financial details

Review & submit

PREVIOUS ↑

LAUNCH LIVE CHAT ✉

NEXT ↓

Loan summary

Loan value \$ 400,000 80%

Property value \$ 600,000

Total loan amount \$ 400,000 Total repayments \$ 2,043 / month

Amount: \$400,000

Rate: Fixed rate 4.57% p.a. for 5 years

Paying: Principal & interest

Repayments: \$2,043 / month

Loan term: 30 years

Rates and repayments are indicative only.

More information

Lore ipsum dolor sit amet, consectetur adipiscing elit. In non elit in ligula laoreet lobortis ut a est. Suspendisse sed tortor egestas, ullamcorper risus in, euismod dui.

FAQs

[Am I eligible for the UHomeLoan if I am self employed?](#)

Need some help with the application?

Call us at 13 13 90

Start application

Before we start ✓

Personal details

Applicant name

Contact details

Employment

The property

The loan

Additional questions

Review & submit

PREVIOUS ↑

LAUNCH LIVE CHAT ✉

Contact details

What is your email address?

This will be used to log in to Online Banking and to contact you.

Enter email

Confirm email address

Enter email

Find out about our [PRIVACY POLICY](#) and our [WEBSITE TERMS OF USE](#)

What is your mobile number?

You will need this to operate your account and we may use this to verify your identity.

Mobile number

Enter mobile number

NEXT ↓

CCD Activities

High fidelity designs - Current design to future state

Current design

Loan Status: Withdrawn
Application status: kellee walker , adrian walker
Applicant(s): Refinance UHomeLoan - Variable
Product type: \$480,000
Borrowing amount: Submission Date: 14/07/2016

PROGRESS: 30%
UBank: Reviewing your verification documents
Assessing your application for a UHomeLoan
You need to: Complete your verification

[View application summary](#) [View financial objectives questionnaire](#)

Verification: Upload documents [Valuation: Property check](#) [Confirmation: Finalise your loan](#) [Contract Pack: Download & Complete](#) [Settlement: You're all done](#)

[Save changes to Verification tab](#) [Save changes](#) [Exit application tracker](#)

WHAT'S REQUIRED

- 1. kelle verify ID [Verify now](#) ✓ Verified
- 2. adrian verify ID [Verify now](#) ✓ Verified

To confirm the details in your application, we need the following information from you. Once we receive your uploaded documents we'll review them as soon as possible and keep your document status updated below. When all your documents have been accepted a green tick will appear and you can move to the Confirmation tab to finalise your loan details.

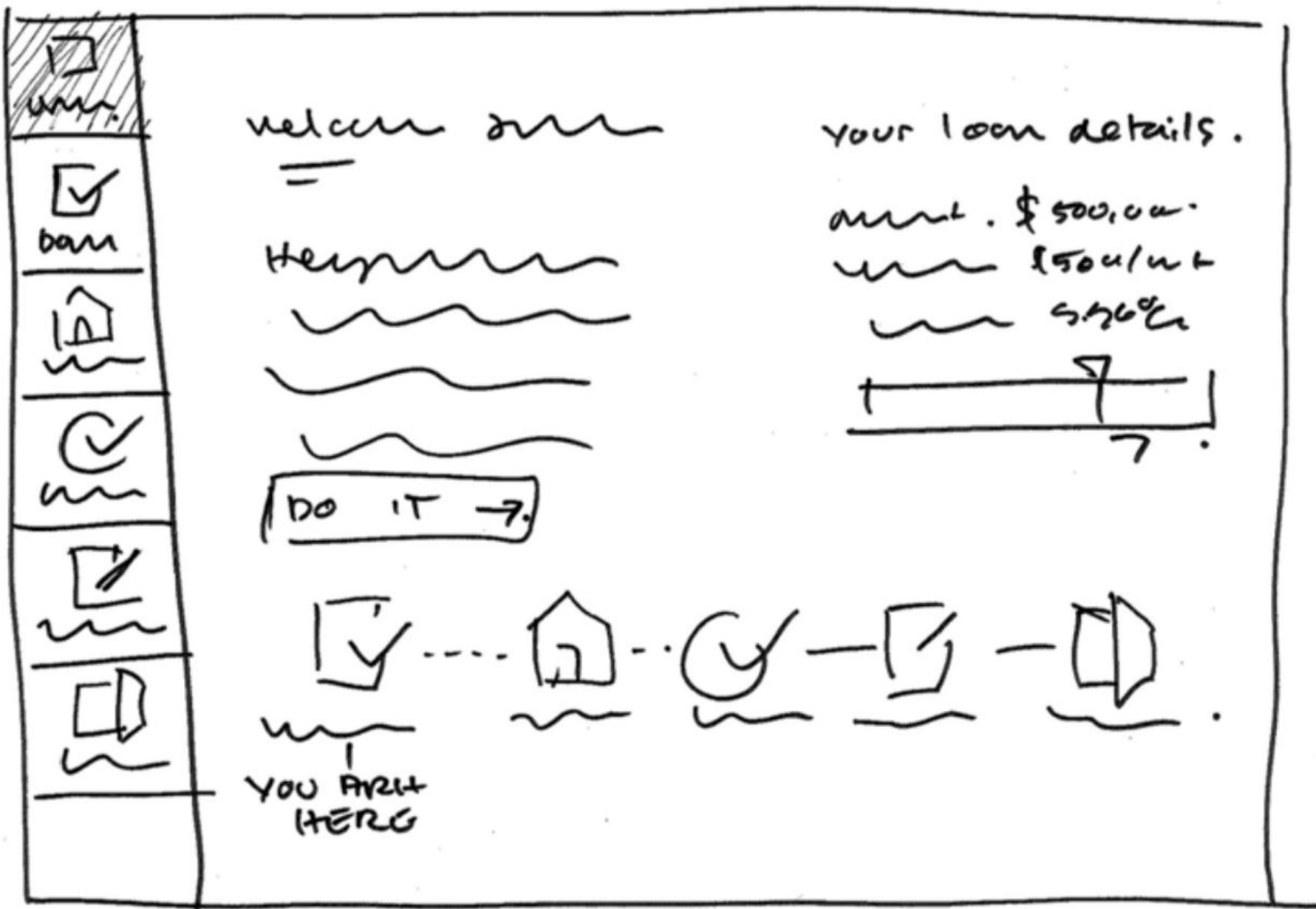
WHAT'S REQUIRED

- 1. PAY/G Income Verification: Provide your 2 most recent payslips. Document checklist - everything we need from you.

STATUS/COMMENTS

- Both kelle and adrian's Other notice of assessment [X](#) Uploaded by kelle on 16/11/2016 14:46 PM Sydney time [Notice of assessment.pdf](#) Additional documents required: 18/11
- adrian's Other Tax [X](#) Uploaded by UBank on 14/11/2016 09:32 AM Sydney time [tax.pdf](#)
- adrian's Other NOA 2015 [X](#) Uploaded by UBank on 14/11/2016 09:32 AM Sydney time [Notice.pdf](#)
- kelle's Second most recent payslip [X](#) Uploaded by kelle on 27/09/2016 15:51 PM Sydney time Deleted by kelle on 29/09/2016 15:18 PM Sydney time [kelle's Second most recent payslip](#)

Future state - Sketches



Mapping the path **Service Design**

CCD Activities

Ubank home loan service blueprint

APPLYING FOR A HOME LOAN

	CUSTOMER ENTERS WEBSITE	RESEARCHING INFORMATION	RESEARCHING INFORMATION	REVIEWING INFORMATION	CONFIRMATION
CUSTOMER ACTIONS	Customer lands on brand website from a referral site, search or promotion	Customer needs general product information obtained from the website	Customer completes the online application form, type of loan required, property information, income details and purpose of the loan	Customer review the information in the application form and submits the form online	Display a confirmation message and walk the customer through next steps
VISIBLE ACTIONS	Website options to evaluate products and narrow down a product	Website displays the relevant information and related	Display the application forms pages ended to end	Display a summary of information	Success screen with help copy
INVISIBLE ACTIONS	Analytics to track referrers to measure effectiveness of campaigns	Track users journey to help optimise the site	Track users journey to help optimise the site	Capture customer information	Auto send an email to the customer
SYSTEM	Ubank brand website	Brand website	Brand website		Email and link to application
	Lifework - Application portal that works in conjunction with Podium for those with itt and feeds into the Datacron Jetstream - File system Datacron - File system Holocron - post settlement Starlet - online account access EPC - enterprise Form Capability				

CCD Activities

Personas - User needs

What is a persona

Discovery occurs once a business case has been signed off, the project has been planned against the overall DC portfolio and a seed team is available to kick it off.

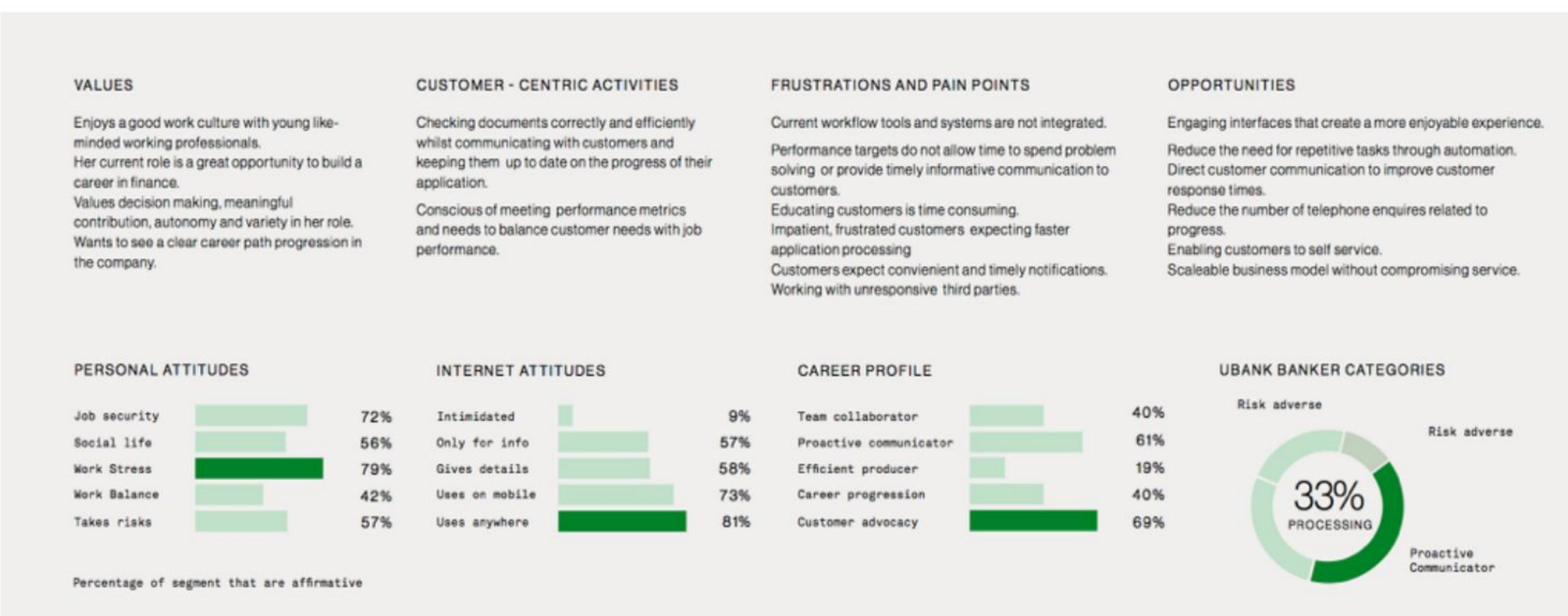


Jemima

Customer communicator / Efficient reviewer

"I would holistically assess applications so that I can communicate meaningfully to the customer. My role is enjoyable when fulfill their financial needs."

AGE 28 Years	LOCATION Cameray	EDUCATION Degree Qualified	OCCUPATION Settlements
			



The End
Thank-you

041