

Research objectives

UBank are conducting three rounds of user testing to validate five key areas of our design for our Home Loan Tracker. These main objectives are:

- User understands the process and knows what's next.
- IA structure and navigation makes sense.
- Document requirements are clear.
- Loan progress and status is clear and informative.
- Able to rectify a problem.

Detailed objectives

Validating wayfinding, structure and navigation of the application

- Does the user understand how to log in into tracker?
- Does the user understand how to navigate to sections of the application
- Does the user understand each section of the application, documents, valuation, formal approval, contracts, settlement etc.
- Does the user understand what is expected of them in any given point in time e.g. after they have uploaded all documents, what the next step for them, and how long do they expect to wait. What do they expect to see next?
- Does user understand the status indicators, e.g "Verified" "Awaiting documents"

Validating documents required and the upload process

- Does the user read the information regarding the documents and are able to provide the correct document?
- Can users upload a driver licence?
- Can users upload correct payslip (with name, address, ABN and YTD etc) ?
- Can users perform online e-verification?
- Does the user need guidance on document types we accept (i.e GIF JPEGS PDF's etc)
- Does the user know why we need an Austpost form is and how to provide this to us.

Validating the progress of the loan and status indicators

- Does the user understand they need to log into tracker to check for messages concerning their documents?
- Does the user understand what the "Progress/Documents" section mean, what they are expected to do and what UBank is expected to do.
- Does the user understand what the "Valuation" section mean, what they are expected to do and what UBank is expected to do.
- Does the user understand what the "Formal Approval" section mean, what they are expected to do and what UBank is expected to do.
- Does the user understand what the "Contract" section mean, what they are expected to do and what UBank is expected to do.

- Does the user understand what the “Settlement” section mean, what they are expected to do and what UBank is expected to do.

Validating problem solving, troubleshooting and messages

- Does user know how to rectify a problem, resolve issue
- Does the user know where to find help.

If a document has not been verified, do they know what to do

Does the user understand how to email UBank for clarification

Test script

Set up the scenario:

You have just completed a home loan application with your partner for a home loan of 800,000 for a flat in North Sydney.

We will be using names in the application of **Jamie and Jo**.

You and your partner have just applied for a home loan online and after this application form, you have received a suitable city call where we go through assets and liabilities.

You will receive an email with login details to our home loan application tool where you will be expected to provide identity and income and other documents

Preliminary instructions

First, I'm just going to ask you to look at this page and tell me what you think it is, what strikes you about it, and what you think you would click on first. For now, don't actually click on anything, just tell me what you would click on. And again, as much as possible, it will help us if you can try to think out loud so we know what you're thinking about. From this point it's up to you. Ask them to consider the elements of the site and ask for their verbal feedback every step of the way.

TASK 1: Login

Objective: see if user can find the Manage button and click on it to access tracker. Show user the login page

How would you access our home loan tracker? (Show user the login page)

TASK 2: Way-finding, navigation and understanding how a home loan process works

Objective: Test comprehension and understanding of the 5 stages of a home loan, from documents to settlement.

Describe to me the process of a home loan.

What are your expectations for the rest of the home loan process from here?

What you think needs to happen or what would should you do next?

TASK 3: Required documents

Objective: Determine whether document upload instruction are clear.

Does user read the screen / is aware that they must upload the right document? Are the document instructions clear? Is user aware they must provide all documents to bank?

What would you need to do to provide documents to UBANK?

You are taking a home loan with your partner Jo, and Jo expect you to upload all the documents. how many documents would you and your partner have too provide?

Objective: Test if the user understands how many docs they are expected to upload?

TASK 4: E-Verification

Objective: Determine whether users are successfully able to complete the e-verification of the driver licence check

Whats is the identification section telling you to do?

What is E-verification?

Show me how you would complete the verification section?

TASK 5: Upload a document

Objective: Determine whether users are successfully able to upload an identification document. Determine if user is clear a document has been successfully uploaded,

What other documents do you need to provide?

Now you, Jamie, provide us with an a document to prove your identity

Objective: Determine whether users understand that documents are checked by UBank and that the checking takes 2-3 business days.

After you have uploaded a document what happens next?

Objective: Determine whether users understand that after all documents are checked, then a valuation is done.

TASK 6: Incorrect document

[MODERATOR NOTE SHOW SCENARIO 2]

Objective: Determine whether users know what to do is a document is incorrect (not-verified)

You've uploaded all your documents, and your partners documents. how could you check the status of your loan? User logs in to see [SCENARIO 2 document not validated]

You see this screen (with error message at the top) whats the error message telling you what are you expected to do next?

Objective: would users prefer to replace documents or upload a new document, Does the user know how to replace a document.

How do you replace a document?

TASK 7: Check progress in tracker rather than call in

Objective: Determine whether users know the progress of their mortgage application. Would users call UBank at this point or would they try to seek help, or attempt to send us an email on tracker.

Question: so it says to wait x days for formal approval what do you expect to happen between now and receiving formal approval?

Objective: Determine what users expect to happen, would they expect to be emailed a status update, would they log in to see if there is an update from tracker or would they call in?

How do you find out the status of your home loan?

How often do you expect to check the status of your loan?

If you don't receive any emails concerning the status of your home loan, what would you do?

**END OF TEST SESSION 1
TEST SESSION 2 & 3**

TASK 7: Message history and activity screens

Objective: Determine whether users understand where new messages are located

You login and you can see there is a message for you, where can you view this message?

Objective: Determine if it is helpful for users to see when their loan was last progressed by UBank staff from the messages screen

What else can you see about the loan progress? How would you know that progress has been made

Objective: Determine whether users understand how to self service , ask a question or send us and email.

You called into UBank who told you that the application form was with advantage and that it would take 5 days for a formal approval, how would you find out who advantage were?

Objective: Determine whether users understand how to self service , ask a question or send us and email.

TASK 8: Checking documents for details

Determine if users read copy and submit correct 2 payslips documents. (note: user must select the correct payslips of 6 provided to them: they need 2 consecutive payslips in the last 30 days with ABN number and Year To Date on them.

Where would you be expected provide documents relating to income?

What document is this section asking you to provide?

I want to to upload payslips as proof of your income.

TASK 8: Difficult documents

Determine if users can overcome problems with documents

UBank have asked for your last 3 months banks statements, how do you currently receive bank statements? How would you go about giving theses to UBank?

Your credit card statement PDF is password protected, and you are not sure whether UBank accept password protected PDF's what do you do?

TASK 9: Wrong documents

Determine if users can overcome problems with documents

You need to provide a statutory declaration document to UBank stating that your parents have gifted you the deposit money for your loan, which section do you upload these to?

You have uploaded your payslip incorrectly to Employer consent area, what do you do?

You have mistakenly uploaded your partners payslip rather than your own, what do you do?

TASK 10: Valuation

Objective: Determine whether users understand that after valuation is complete, the the application progresses to formal approval which takes 5 business days. Objective: Determine is users expect any communication between now and formal approval

What do you do next after valuation is complete?

Determine if its useful for the customer to know what it takes 5 days for formal approval and Determine how users feel about extra documents being asked off them

whether it is useful of them to know that it is gong to another company to be credit assessed

UBank have come back on day 5 and told you that they needed your group tax certificate. What do you do?

TASK 11: Formal approval messaging

Objective: determine whether users know what to do after a formal approval has been made. Is the messaging clear? Does the user know they need to wait 6-8 business day of the contact to arrive?

Question: Its been 6 days and you have received a formal approval email, what happens next?

TASK 12: Contract pack messaging

Objective: Determine whether users know what to do once advised a contract pack has been sent to them. Is the user aware they need to sign contacts and post them back? Is the user aware of how many more task they need to do (for example organise insurance before settlement)

Question: A few days afterwards, you receive an email advising you a mortgage contract pack is on its way, what do you expect to happen next?