

UBANK CASE STUDY

—

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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.

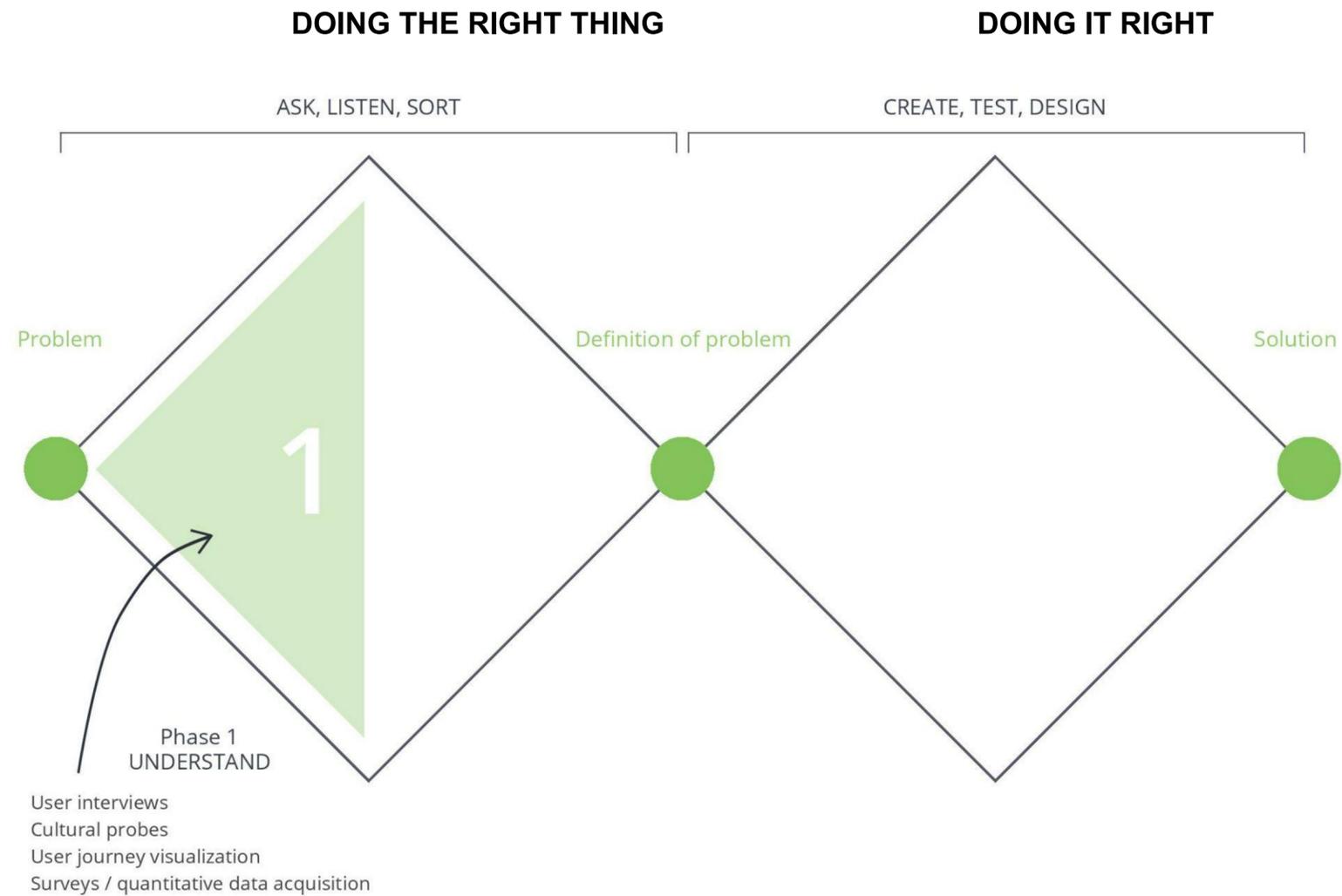
In addition, an approach to the sequencing of initiatives and how many teams would be required to deliver the initiatives needs to be determined. In order to reach the understanding of what are the initiatives further UX analysis may be required.

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

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

Framing the Problem

Problem 2

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

Framing the Problem

Problem 3

Customers do not understand that their delivery is not from their local store and do not understand why they visit the store and their is stock available

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)

HMW

How might we...

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

Communicate to customers data/info that may not be accurate (fast stock movement etc)
What accuracy level can be achieved?
Timing of data. Add in buffer / add tech layer to data to help prediction of stock levels

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 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:
 - continue to change shopping method
 - choose substitution (interfaces have been designed)
 - 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

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

Discovery workshops

IDEATION FUTURE STATE

Title of your solution:

Name: Stuart

Keep user motivated and up to date with the process this keeps ongoing work with ease.

You need to Book meetings Advisors do

Day 1 _____

Day 2 _____

Day 3 _____

Day 4 _____ Feed Back on Advisor

Briefly describe your solution and how it would work:

Title of your solution: Efficient/seamless digital experience

Name: Barbara

IDEAL STATE

LIKELY STATE

OR

web chat / enter digital solution.

Briefly describe your solution and how it would work:

Title of your solution: HMW enable busy professionals to go through the process in their busy lives

Name: Laura

Research Online

Enquire & time pref

Options for how to get help

branch

phone

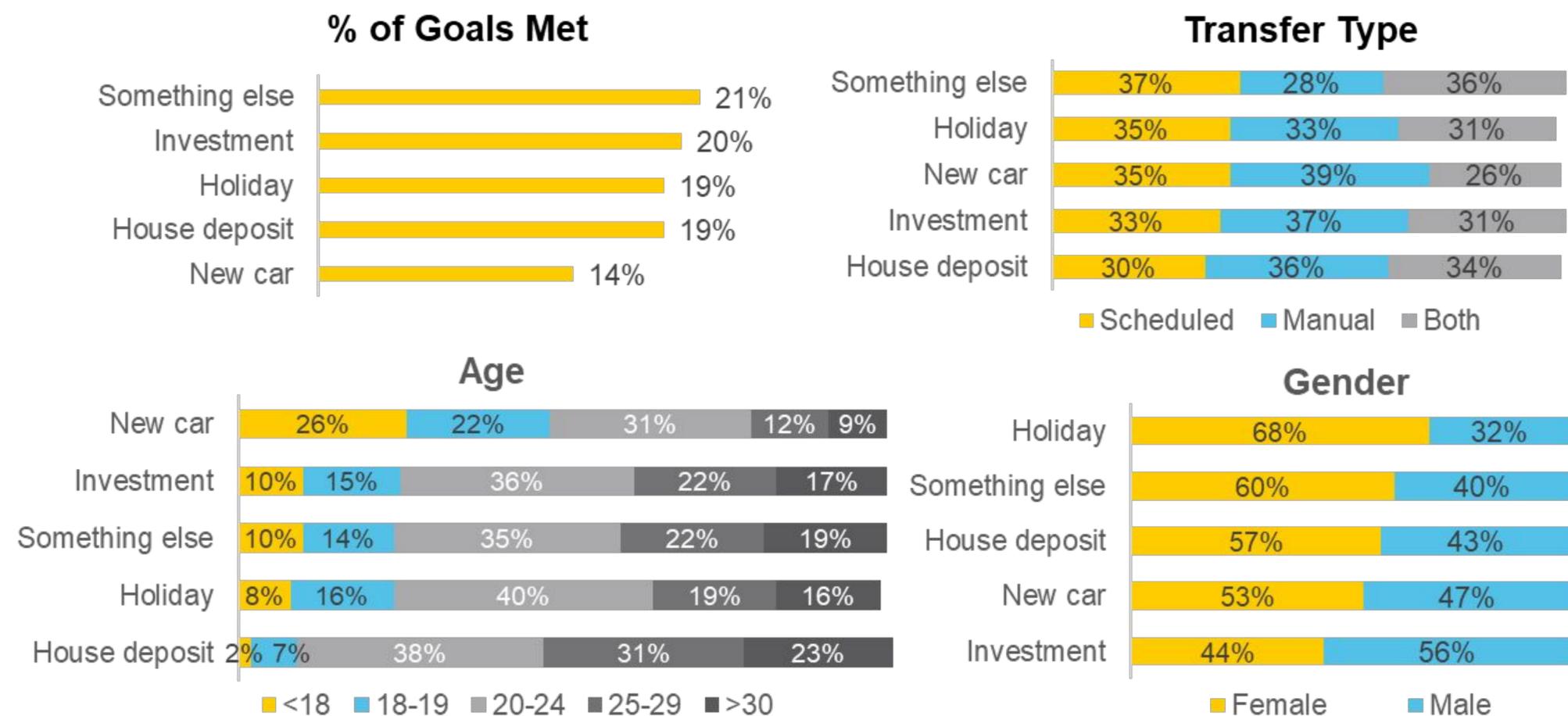
webchat VC

OMNi channel

feed customer directly to the right place book directly

Briefly describe your solution and how it would work:

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.

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 | |
|---|---|--|---|--|---|---------|
| <p>Customers don't always have a clear understanding of what happens before and after they meet with a Loan officer</p> <p>Whilst their Loan officer might be busy building a plan, customers are not fully aware of how long it would take for the application. It might take up to 3 weeks based on the complexity of the application</p> | | <p>Business problem: Loan officer spend 7 hrs in average to build a plan for their customers. More than 57% of customers who had a meeting with their planner drop out of the advice process before they're able to review their plan</p> <p>Opportunity: Inform customers of the steps required for the planner to build their plan and estimated timing. Educate customers on the benefits of having a financial plan customised to their needs.</p> | | <ul style="list-style-type: none"> 41K of customer attended their first interview between Jan 2016 and Mar 2017, 39% of customers who attended their first interview came to review their plan with their financial planner (25 days later in avg.) Only 1% did not accept the statement of advice | <ul style="list-style-type: none"> Customers are more comfortable with the length of the home loan application process if we signpost the next steps Customers who understand what the next steps entail are more likely to value advice and move forward onto the advice journey | |
| 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 ~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) | | |
| | | 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 needs 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 displays a home loan application tracker interface. At the top left, loan details are listed: Loan Status (Withdrawn), Application status, Applicant(s) (kellie walker, adrian walker), Product type (Refinance UHomeLoan - Variable), Borrowing amount (\$480,000), and Submission Date (14/07/2016). A progress bar on the right shows 30% completion, with a note: 'UBank: Reviewing your verification documents. Assessing your application for a UHomeLoan. You need to: Complete your verification.' Below this, navigation links for 'View application summary' and 'View financial objectives questionnaire' are present. A horizontal bar indicates the current stage: 'Verification' (Upload documents) with a red warning icon, 'Valuation' (Property check) with a green checkmark, 'Confirmation' (Finalise your loan) with a red warning icon, 'Contract Pack' (Download & Complete) with a red warning icon, and 'Settlement' (You're all done). A 'Save changes to Verification tab' bar contains 'Save changes' and 'Exit application tracker' buttons. The 'WHAT'S REQUIRED' section lists two tasks: '1. kellie verify ID' and '2. adrian verify ID', both marked as complete with green checkmarks. A note states: '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.' The 'WHAT'S REQUIRED' table lists document requirements and their upload status:

| WHAT'S REQUIRED | STATUS/COMMENTS |
|---|--|
| 1. PAYG Income Verification Provide your 2 most recent payslips. Document checklist - everything we need from you | <ul style="list-style-type: none">Both kellie and adrian's Other notice of assessment: Uploaded by kellie on 16/11/2016 14:46 PM Sydney time. Notice of assessment.pdfadrian's Other Tax: Uploaded by UBank on 14/11/2016 09:32 AM Sydney time. tax.pdfadrian's Other NOA 2015: Uploaded by UBank on 14/11/2016 09:32 AM Sydney time. notice.pdfkellie'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

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 needs 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 initiation of 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 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 interface for a home loan application. At the top left, a table displays loan details: Loan Status (Withdrawn), Application status, Applicant(s) (kellie walker, adrian walker), Product type (Refinance UHomeLoan - Variable), Borrowing amount (\$480,000), and Submission Date (14/07/2016). To the right is a 'PROGRESS' bar at 30% with a legend: 'UBank' (Reviewing your verification documents, Assessing your application for a UHomeLoan) and 'You need to' (Complete your verification). Below this are two links: 'View application summary' and 'View financial objectives questionnaire'. A horizontal progress bar shows five stages: Verification (Upload documents, red exclamation mark), Valuation (Property check, green checkmark), Confirmation (Finalise your loan, red exclamation mark), Contract Pack (Download & Complete, red exclamation mark), and Settlement (You're all done). A 'Save changes to Verification tab' bar contains 'Save changes' and 'Exit application tracker' buttons. The 'WHAT'S REQUIRED' section lists two items: '1. kellie verify ID' and '2. adrian verify ID', both with green checkmarks and a note: 'First we'll need to check your ID with Ederfili (opens in a new window)'. A note below states: '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.' The 'WHAT'S REQUIRED' table has two columns: 'WHAT'S REQUIRED' and 'STATUS/COMMENTS'. The first row is '1. PAYG Income Verification Provide your 2 most recent payslips. Document checklist - everything we need from you'. The 'STATUS/COMMENTS' column contains a list of documents: 'Both kellie and adrian's Other notice of assessment' (uploaded by kellie on 16/11/2016 14:46 PM Sydney time, green border), 'adrian's Other Tax' (uploaded by UBank on 14/11/2016 09:32 AM Sydney time, green border), 'adrian's Other NOA 2015' (uploaded by UBank on 14/11/2016 09:32 AM Sydney time, green border), '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, orange border), and 'kellie's Second most recent payslip' (orange border). A dropdown menu on the right shows 'Additional documents required' with '18/11' selected.

New design - large

Design Research

- Contextual Inquiries
- Competitive Review
- Stakeholder Workshops
- Qualitative Interviews
- Expert Consultations
- Comparative Review

Experience Strategy

- Personas
- CX Vision
- Task Model
- User Journeys
- Experience Principles

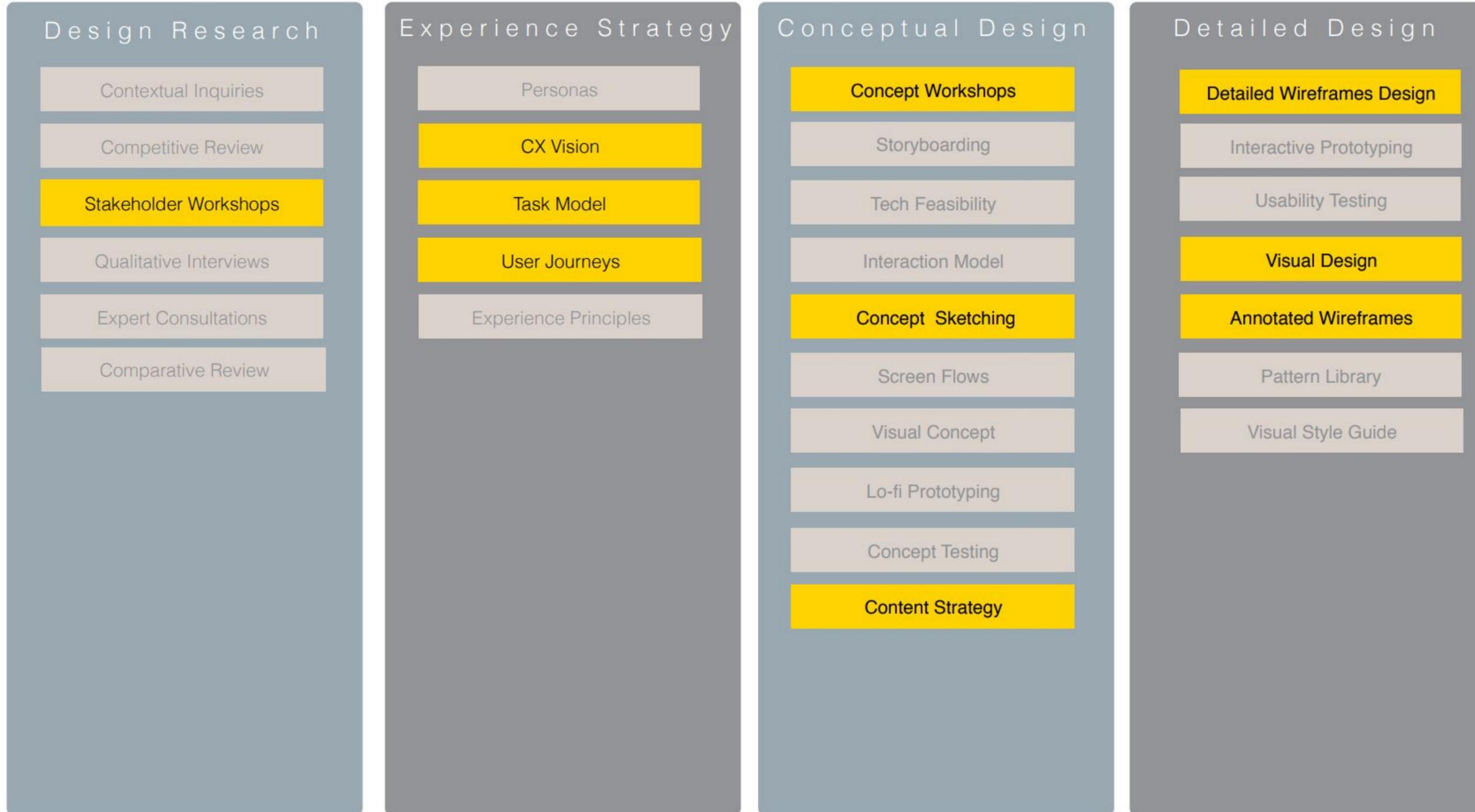
Conceptual Design

- Concept Workshops
- Storyboarding
- Tech Feasibility
- Interaction Model
- Concept Sketching
- Screen Flows
- Visual Concept
- Lo-fi Prototyping
- Concept Testing
- Content Strategy

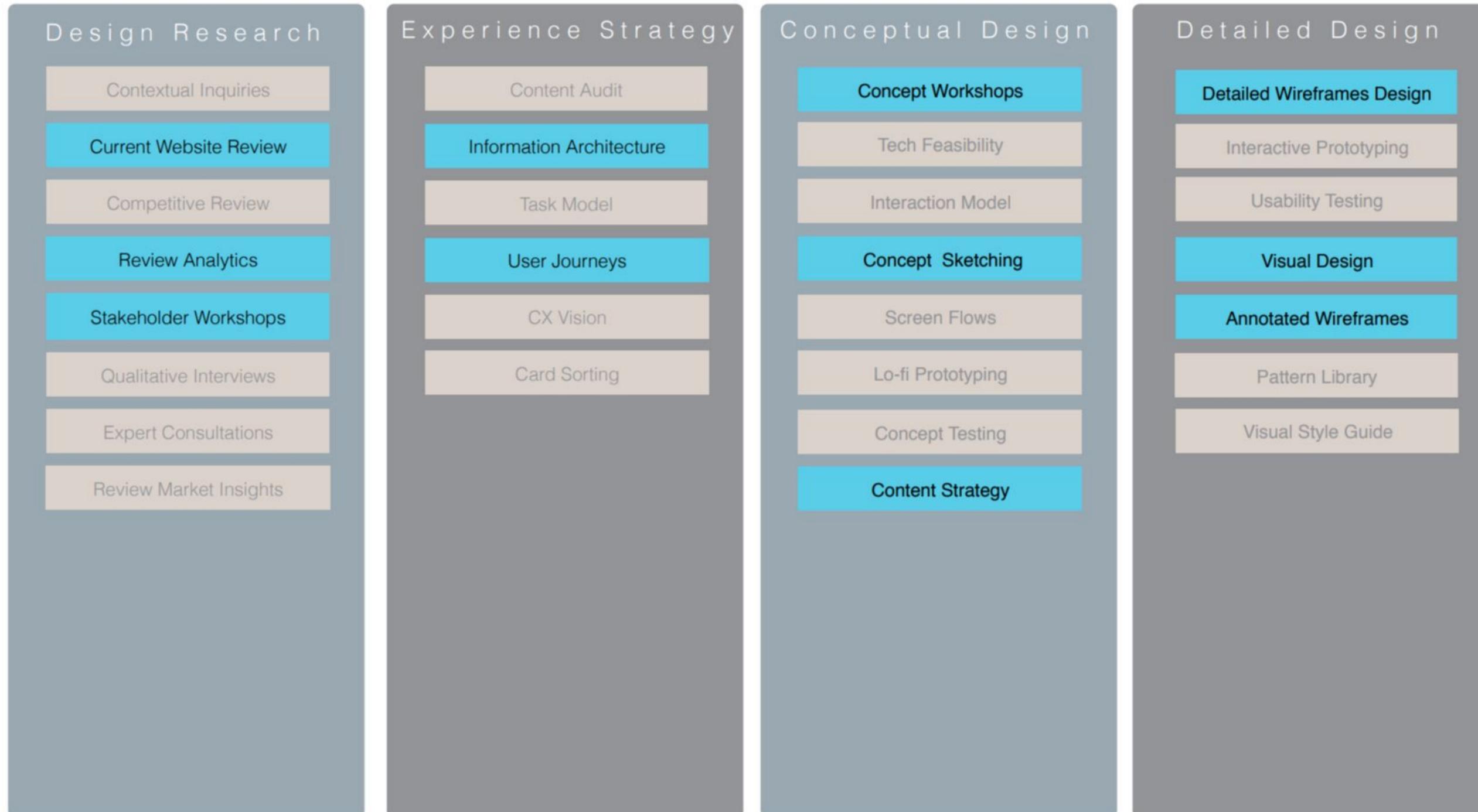
Detailed Design

- Detailed Wireframes Design
- Interactive Prototyping
- Usability Testing
- Visual Design
- Annotated Wireframes
- Pattern Library
- Visual Style Guide

New design - small



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 Commbank

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?

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?

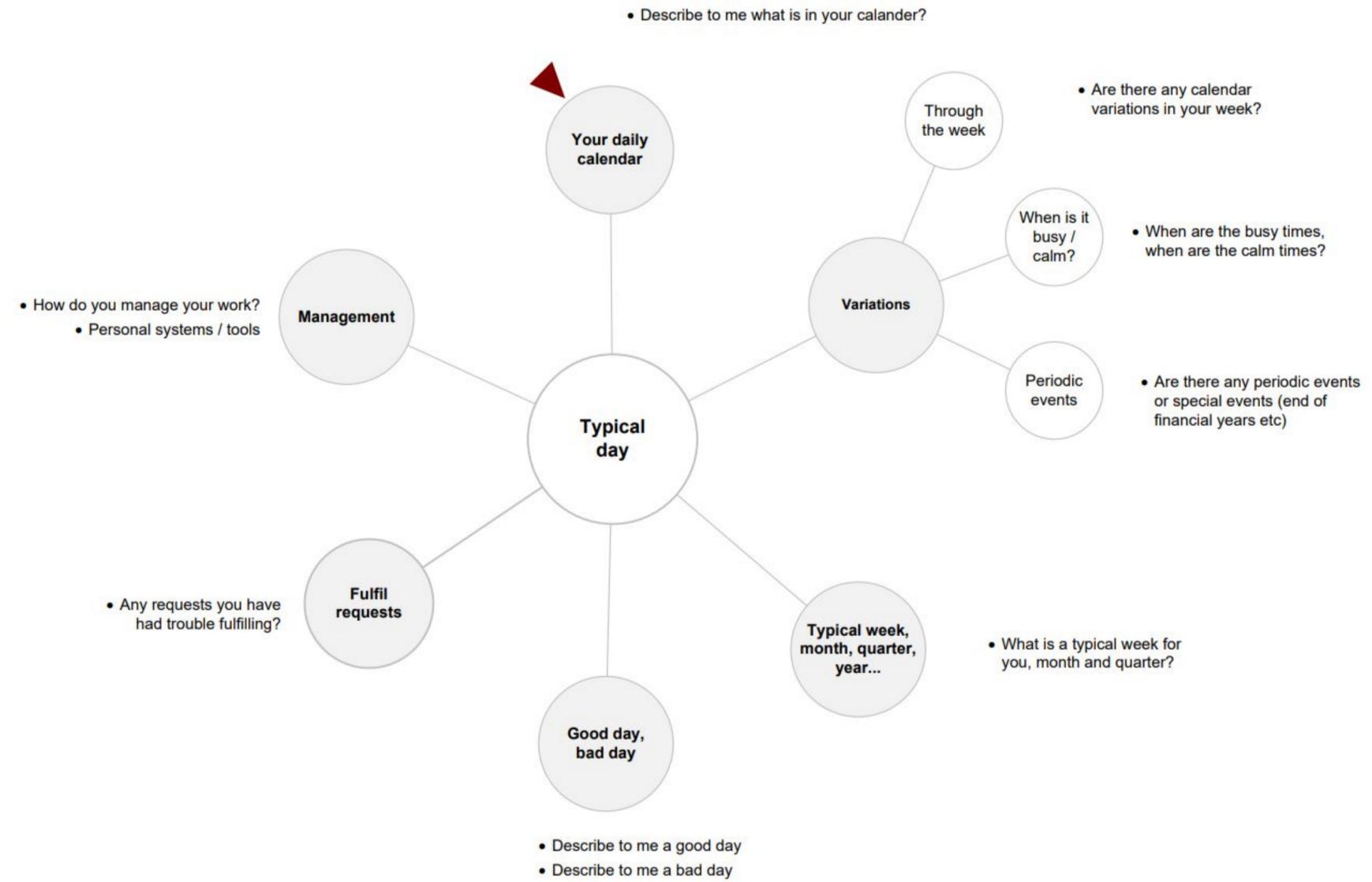
5. Mobile/tablet

- 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?

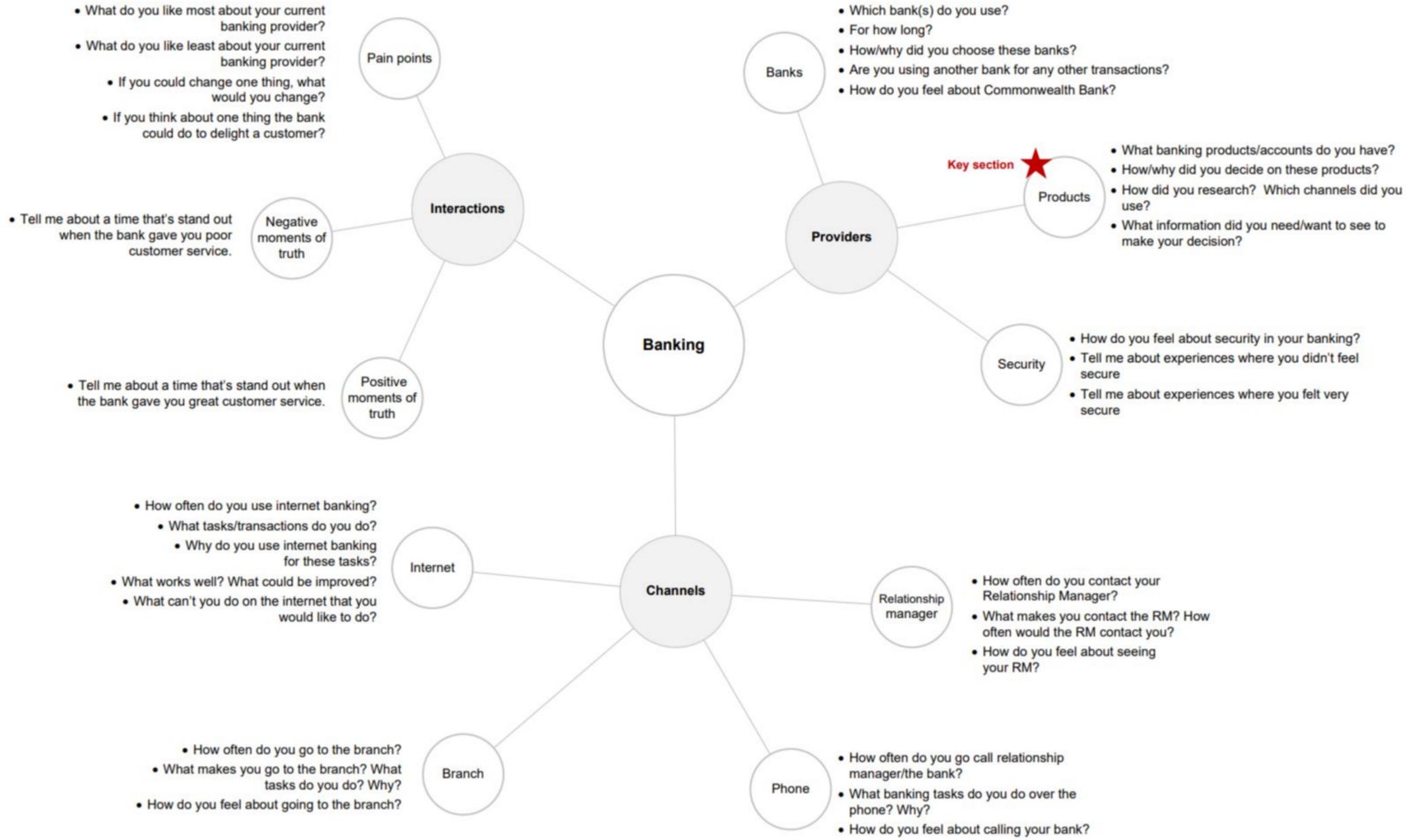
6. Social media

- 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

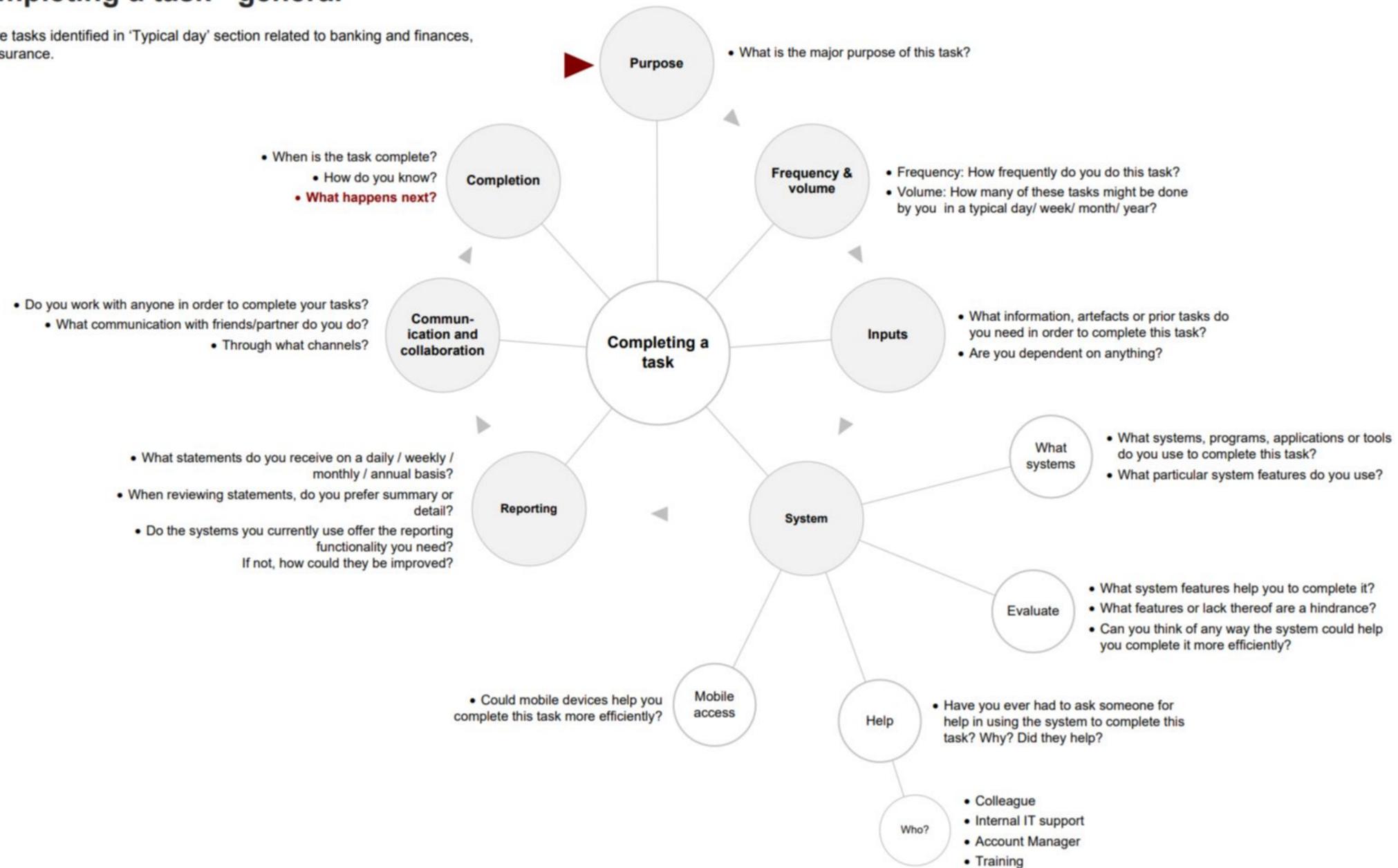


Banking

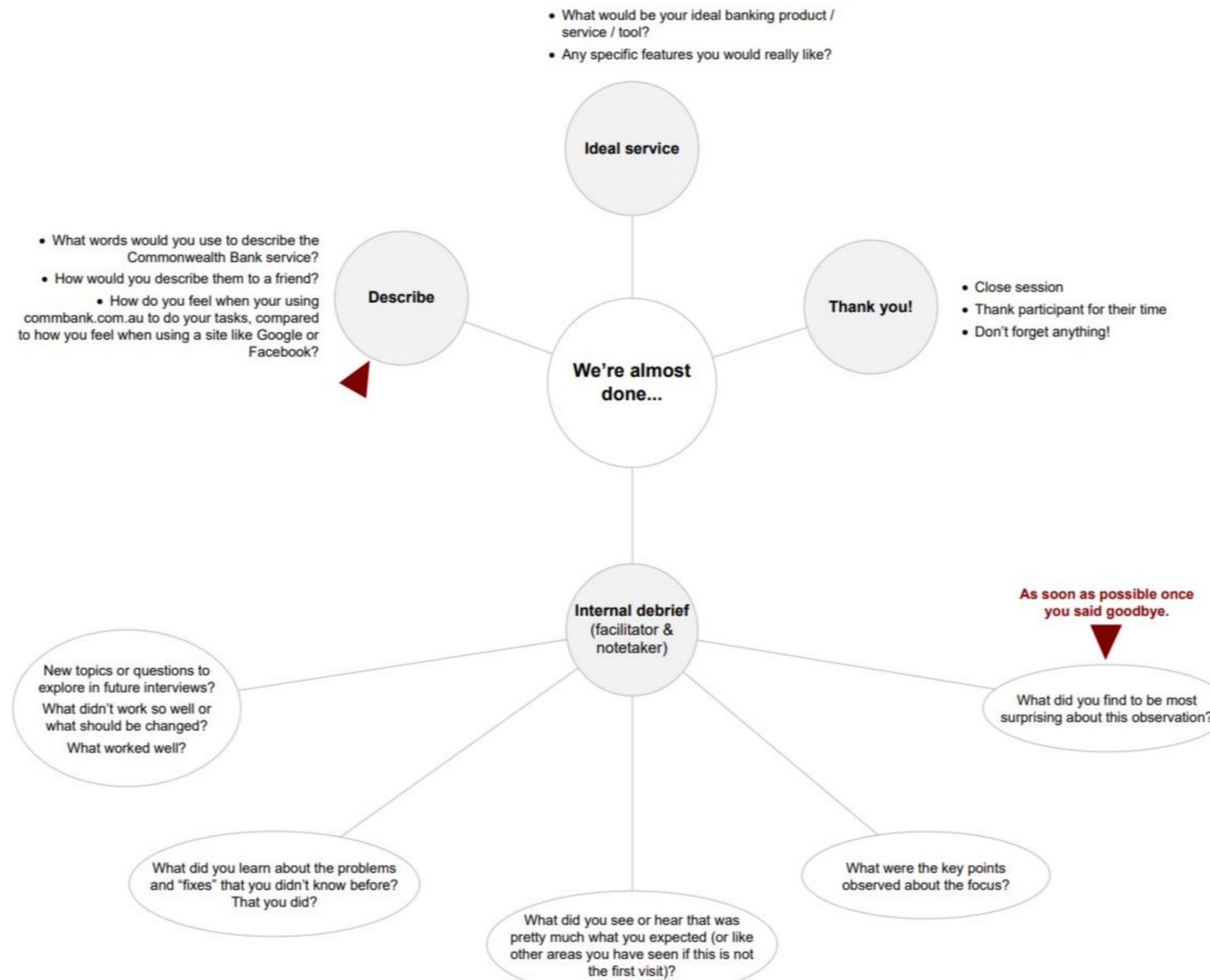


Completing a task - general

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



Session Closing & Debrief (5 mins)



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 navigation 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.

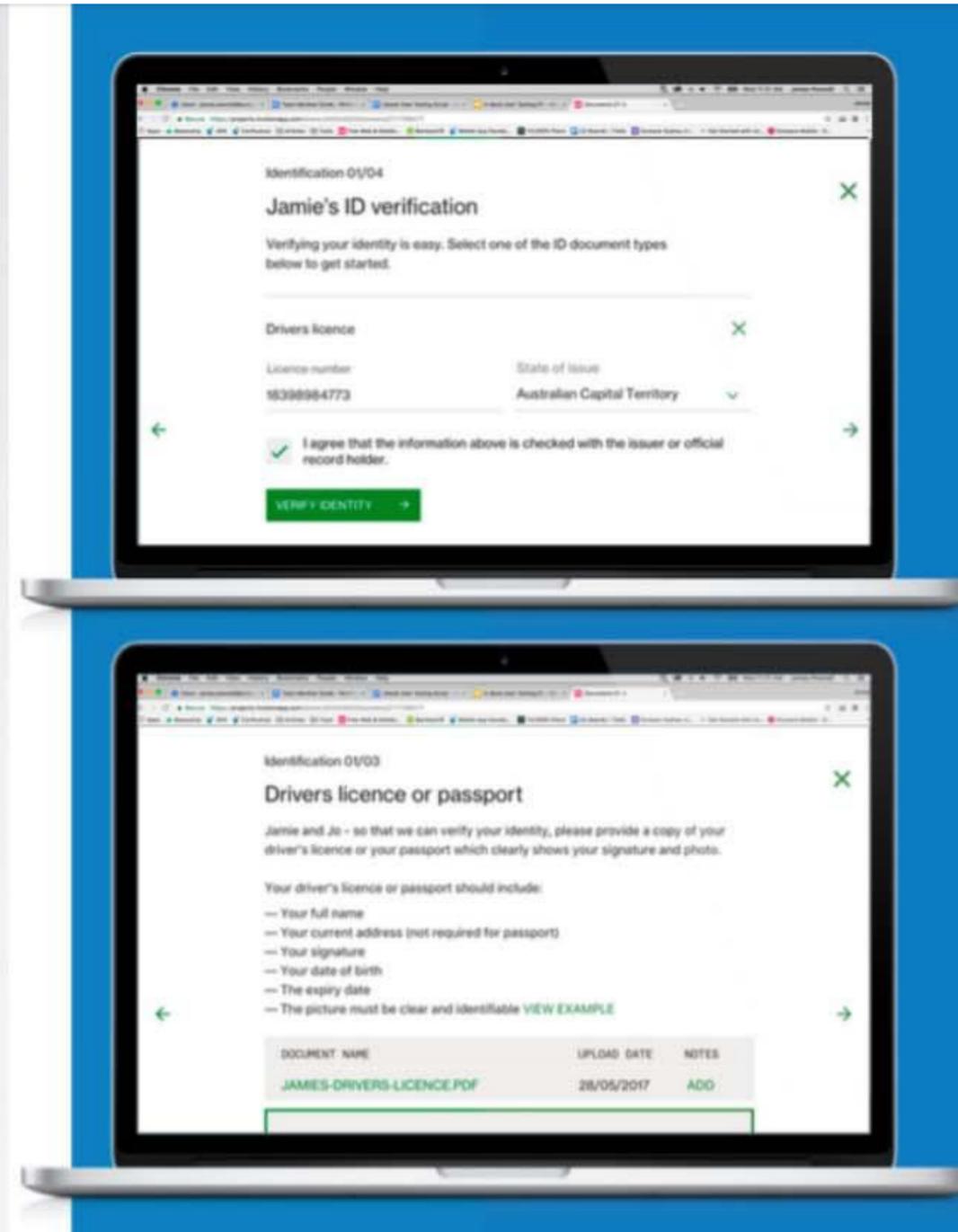
User testing outcomes

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



Uplift improvements

Improvements to interface

U OVERVIEW PROGRESS MESSAGES DOCUMENTS

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](#)

What's next?

So far, you've submitted your application and had your suitability call.

Next we need you to start uploading the required documents to verify your identity and situation.

Head to the progress section to get started.

If you need help or have any questions, you can message us or give us a call on 13 30 80.

[PROGRESS](#)

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

Hi fidelity

U OVERVIEW PROGRESS MESSAGES DOCUMENTS

APPLICATION ID / 1240030

- SUBMIT APPLICATION**
Completed on 22/03/2017
- SUITABILITY CALL**
Completed on 22/03/2017
- VARIFICATION**
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 varify 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

Uplift improvements

Mid-fidelity

Hi 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
- 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 →



Error states for customer if they have not provided correct documentation

Confirmation to complete requirements before sending



Uplift improvements

Condensed version to fit into a modal

Mid-fidelity

The screenshot shows a user interface for an application process. At the top, there are navigation tabs: OVERVIEW, PROGRESS, MESSAGES, and DOCUMENTS. Below the tabs, the application ID is shown as 1240030. A vertical progress bar on the left lists several steps: SUBMIT APPLICATION (Completed on 22/03/2017), SUITABILITY CALL (Completed on 22/03/2017), VARIFICATION (Awaiting 14 documents), IDENTIFICATION (0/3), INCOME (0/3), EXPENSES (0/2), ASSETS & LIABILITIES (0/3), THE PROPERTY (0/3), ADDITIONAL DOCS (0/2), VALUATION (Awaiting valuation date), and CONFIRMATION (Awaiting final loan details). A modal window is open over the INCOME step, titled 'PAYG Income'. The modal contains the text: 'David's 2 most recent payslips. They must show the amount, date and company name.' and a link 'VIEW DOCUMENT REQUIREMENTS'. Below this is a table with two columns: 'Document name' and 'Upload date'. The table lists two documents: 'payslip22909_DMarsh.pdf' and 'payslip22910_DMarsh.pdf', both uploaded on '22/03/2017'. At the bottom of the modal is a green 'UPLOAD' button with an upward arrow icon, a checkmark icon with the text 'I have completed these document requirements', and 'CANCEL' and 'DONE' buttons.

| Document name | Upload date |
|-------------------------|-------------|
| payslip22909_DMarsh.pdf | 22/03/2017 |
| payslip22910_DMarsh.pdf | 22/03/2017 |

Uplift improvements

Uplift

U
PROGRESS MESSAGES johnsmith75@gmail.com

Application Tracker ID 098098098
Last progressed: Yesterday at 10.45am

22 Main Street, North Sydney
+

- DOCUMENTS**
- VALUATION
- APPROVAL
- CONTRACT
- SETTLEMENT

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**

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

Status

Completed

+
- Income**

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

+
- Proof of income**

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

Requires attention

→
- Employer consent**

Allow UBank to contact your employer to confirm employment details

Status

Completed

→
- Deposit**

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

Status

Completed

+
- Consolidation**

Provide us with details of any loans you are refinancing

Status

Completed

+

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



Lo-medium fidelity wireframes

Schematic / lo-fidelity

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

Hi fidelity

| U | | | OVERVIEW | PROGRESS | MESSAGES | DOCUMENTS |
|--------------------------|---------------------------------|-----------------------------|----------|----------|----------|-----------|
| APPLICATION ID / 1240030 | | | | | | |
| ✓ | SUBMIT APPLICATION | Completed on 22/03/2017 | | | | |
| ✓ | SUITABILITY CALL | Completed on 22/03/2017 | | | | |
| ○ | VERIFICATION | Awaiting 14 documents | | | | |
| ✓ | IDENTIFICATION | | | | | |
| 0/3 | INCOME | | | | | |
| 0/2 | EXPENSES | | | | | |
| 0/3 | ASSETS & LIABILITIES | | | | | |
| 0/3 | THE PROPERTY | | | | | |
| 0/2 | ADDITIONAL DOCS | | | | | |
| ○ | VALUATION | Awaiting valuation visit | | | | |
| ○ | CONFIRMATION | Awaiting final loan details | | | | |

| Income | | |
|--|-------------------------|--------|
| Proving you're you. Digital and physical proof of identification and ID documents for our records. | | |
| Document required | Status / comments | |
| 1. PAYG Income | ✓ Verified | → |
| David's 2 most recent payslips or 3 months of bank statement showing salary credits | | |
| 2. Employer consent form | ○ Awaiting verification | UPLOAD |
| A signed copy of the employer consent form | | |
| 3. Additional income | ○ Awaiting documents | UPLOAD |
| Documented proof of your additional income | | |
| 4. Letter from employer | ! Not verified | UPLOAD |
| Documented proof of your additional income | | |
| + | | |

High fidelity designs - alternative navigation

Mid fidelity

The mid-fidelity design features a grey header with a 'U' logo and navigation links: OVERVIEW, PROGRESS, MESSAGES, and LOGOUT. Below the header is a grey notification bar with an exclamation mark icon and the text: "Dont forget to check tracker twice a week to view any new messages for documents and progress".

The main content area is split into two columns. The left column contains:

- User information: Jane Smith: Reference 098098098 22 Main Street, North Sydney
- Last progressed: Yesterday at 10.45am
- Section: Welcome to your UBank homeloan tracker
- Section: YOUR PROGRESS: You have completed the application process and now have Approval in Principle for a home loan
- Section: HOME LOAN DETAILS: APPROVAL IN PRINCIPLE LETTER
- Section: NEXT STEPS: To confirm the details in your application, you need to provide identification, proof of income, contract of sale / deposit and other documents. You can upload one or all documents, you dont need to wait until you have all documents ready.
- Note: - Once we've receive them, we will review and confirm they are correct, which normally takes 2-3 business days.
- Section: NEXT: PROVIDE US WITH DOCUMENTS

The right column contains:

- Section: Steps you need to take to complete your home loan
- Step 1: DOCUMENTS (stack of papers icon) - Approx. 2-3 days
- Step 2: VALUATION (house with dollar sign icon) - Approx. 2-3 days
- Step 3: FORMAL APPROVAL (pencil and paper icon) - Approx. 5-8 days
- Step 4: CONTRACT (document icon) - Approx. 6-8 days
- Step 5: SETTLEMENT (house icon) - 1 day

Hi fidelity

The hi-fidelity design features a black header with a 'U' logo and navigation links: OVERVIEW, PROGRESS, MESSAGES, and LOGOUT with an external link icon. Below the header is a white notification bar with a blue exclamation mark icon and the text: "Dont forget to check tracker twice a week to view any new messages for documents and progress".

The main content area is split into two columns. The left column contains:

- Section: Welcome to your UBank homeloan tracker
- Text: You have completed the application process and now have Approval in Principle
- Text: Names: Jo Williams and Jamie Smith
- Text: Application Amount: \$500,000
- Text: Interest Rate: 3.85%
- Section: HOME LOAN DETAILS: APPROVAL IN PRINCIPLE LETTER
- Section: Next Steps: To confirm the details in your application, we need to verify a range of documents. You are required to provide all documents listed.
- Text: Once we've receive them, we will review and confirm they are correct.
- Text: This normally takes 2-3 days.
- Button: LET'S START →
- Text: Is there anything wrong with this page or give us your feedback

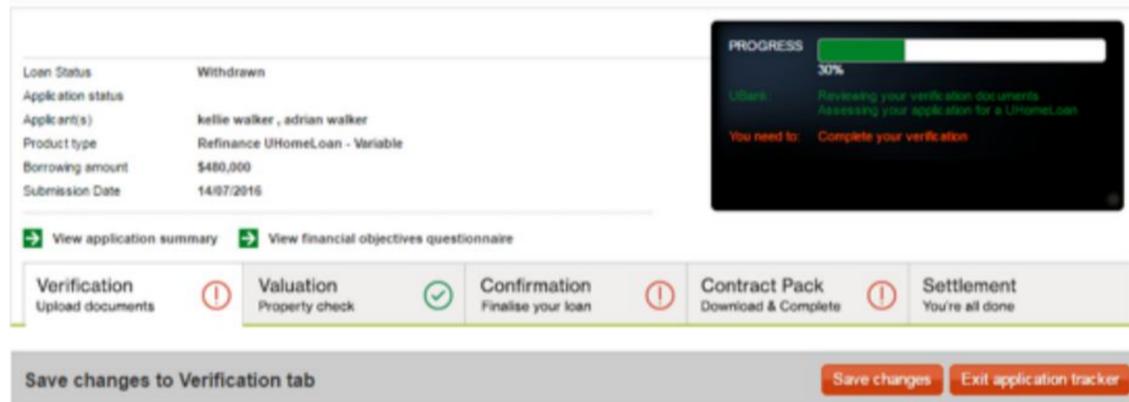
The right column contains:

- Section: UBank homeloan tracker steps to completion:
- Step 1: DOCUMENTS (document icon) - Approx. 2-3 days
- Step 2: VALUATION (house with dollar sign icon) - Approx. 2-3 days
- Step 3: FORMAL APPROVAL (pencil and paper icon) - Approx. 5-8days
- Step 4: CONTRACT (document icon) - Approx. 6-8days
- Step 5: SETTLEMENT (house icon) - 1 day

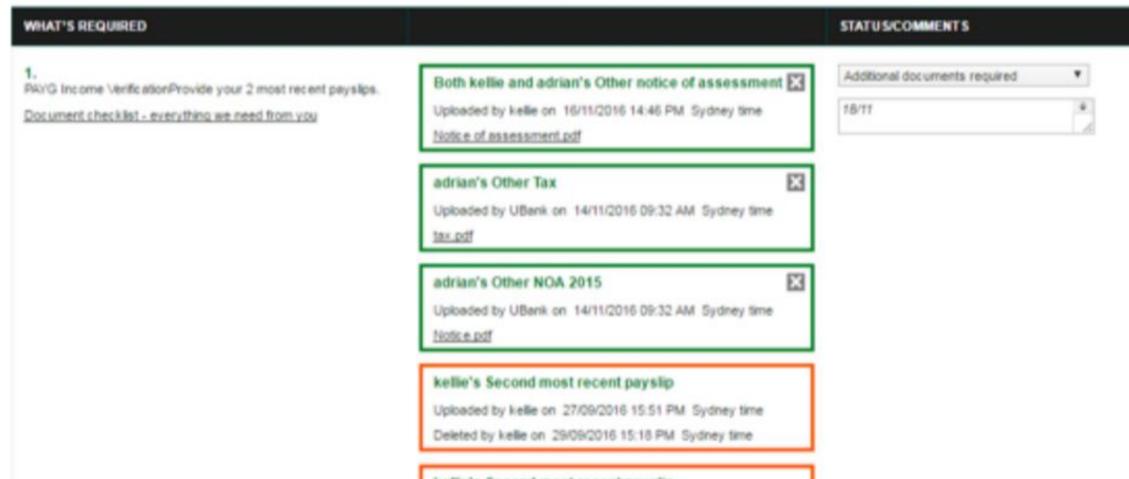
High fidelity designs - alternative navigation

BEFORE

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

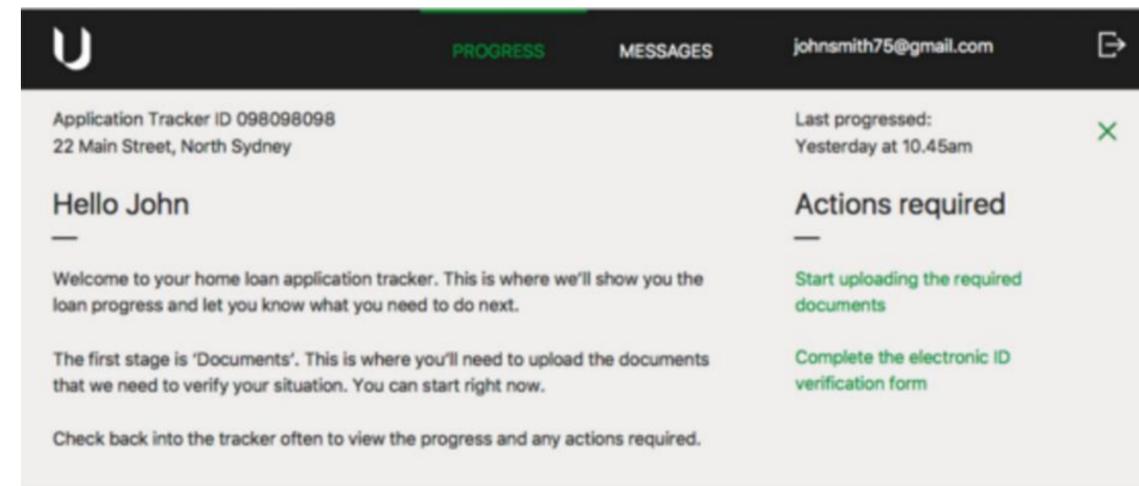


To confirm the details in your application, we need the following information from you. Once we receive your uploaded documents we'll review them as soon as possible and keep your document status updated below. When all your documents have been accepted a green tick will appear and you can move to the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

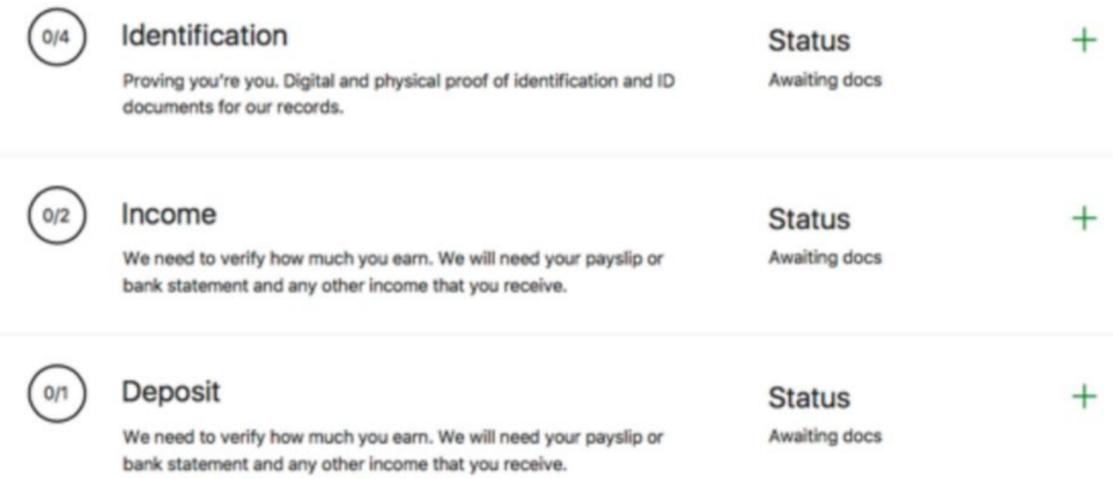


AFTER

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



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



Application process

U BANK

- Start application
- Before we start ✓
- Personal details
 - Applicant name
 - Contact details
 - Employment
 - The property
 - The loan
- Additional questions
- Review & submit

PREVIOUS ↑

Property address

What is the property address?

28 Smith Street, Alexandria, NSW

Unit number Street number

Street Street type ↓

City / suburb

State ↓ Postcode

NEXT ↓

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

U BANK

- Start application ✓
- Additional questions
- Loan details
 - Loan set up ✓
 - Loan summary
 - Financial details
- Review & submit

PREVIOUS ↑

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

NEXT ↓

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

Application process

U BANK

- Start application ✓
- Additional questions
- Loan details
- Loan set up ✓
- Loan summary**
- Financial details
- Review & submit

PREVIOUS ↑

Loan summary

Loan value **\$ 400,000** 80%

Property value **\$ 600,000**

| | |
|-------------------|-------------------------|
| Total loan amount | Total repayments |
| \$ 400,000 | \$ 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.

NEXT ↓

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

U BANK

- Start application
- Before we start** ✓
- Personal details
- Applicant name
- Contact details
- Employment
- The property
- The loan
- Additional questions
- Review & submit

PREVIOUS ↑

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 ↓

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

High fidelity designs - Current design to future state

Current design

PROGRESS 30%

UBank: Reviewing your verification documents. Assessing your application for a UHomeLoan.

You need to: Complete your verification

| | |
|--------------------|--------------------------------|
| 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 |

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. kellie verify ID** [Green checkmark]

First we'll need to check your ID with Ederfili (opens in a new window)
- 2. adrian verify ID** [Green checkmark]

First we'll need to check your ID with Ederfili (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.

| WHAT'S REQUIRED | STATUS/COMMENTS |
|--|---|
| 1. Both kellie and adrian's Other notice of assessment PAYG Income Verification Provide your 2 most recent payslips. Document checklist - everything we need from you | Additional documents required 18/11 |
| 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 |
| 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 | |

Future state - Sketches

Hand-drawn sketches illustrating a future state interface. The sketch shows a vertical navigation bar on the left with icons for 'Ubank', 'bar', a house, a checkmark, a document, and a document with a checkmark. The main content area contains the following text and diagrams:

welcome on
=

Hey

Your loan details.
amt. \$500,000
rate 5.50%
term 30 yrs

DO IT →

YOU ARE HERE

The sketches also include a diagram showing a sequence of steps: a checkmark, a house, a checkmark, a document, and a document with a checkmark, connected by dashed lines.

Mapping the path Service Design

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 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 | Brand website | | Email and link to application |

Personas - User needs

What is a persona

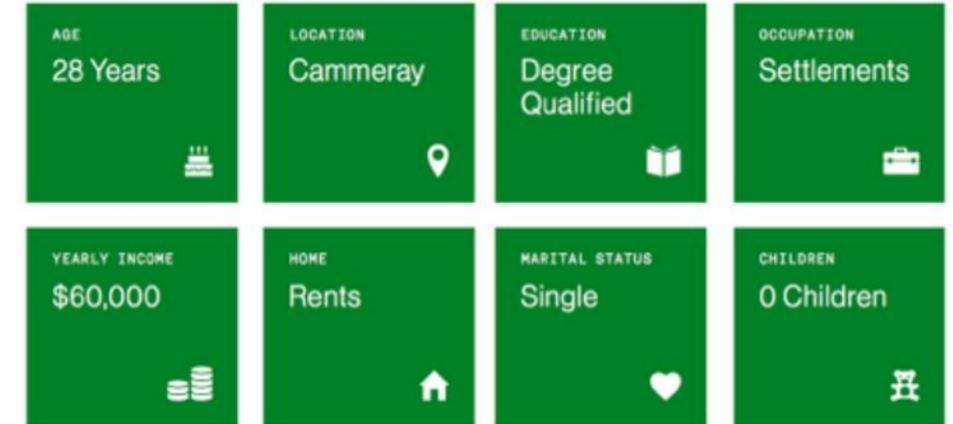
Discovery occurs once a business case has been signed off, the project has been planned against the overall DC portfolio and a seed team is available to kick it off.



Jemma

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"



VALUES

Enjoys a good work culture with young like-minded working professionals.
Her current role is a great opportunity to build a career in finance.
Values decision making, meaningful contribution, autonomy and variety in her role.
Wants to see a clear career path progression in the company.

CUSTOMER - CENTRIC ACTIVITIES

Checking documents correctly and efficiently whilst communicating with customers and keeping them up to date on the progress of their application.
Conscious of meeting performance metrics and needs to balance customer needs with job performance.

FRUSTRATIONS AND PAIN POINTS

Current workflow tools and systems are not integrated.
Performance targets do not allow time to spend problem solving or provide timely informative communication to customers.
Educating customers is time consuming.
Impatient, frustrated customers expecting faster application processing
Customers expect convenient and timely notifications.
Working with unresponsive third parties.

OPPORTUNITIES

Engaging interfaces that create a more enjoyable experience.
Reduce the need for repetitive tasks through automation.
Direct customer communication to improve customer response times.
Reduce the number of telephone enquires related to progress.
Enabling customers to self service.
Scaleable business model without compromising service.

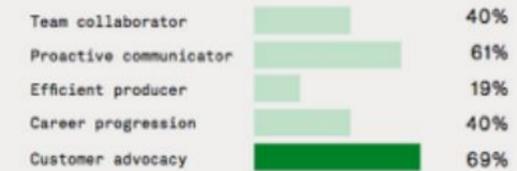
PERSONAL ATTITUDES



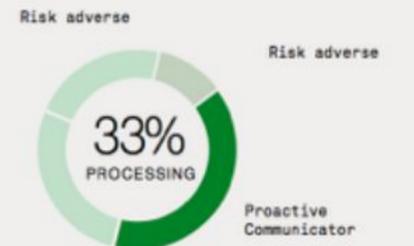
INTERNET ATTITUDES



CAREER PROFILE



UBANK BANKER CATEGORIES



Percentage of segment that are affirmative

The End
Thank-you

