

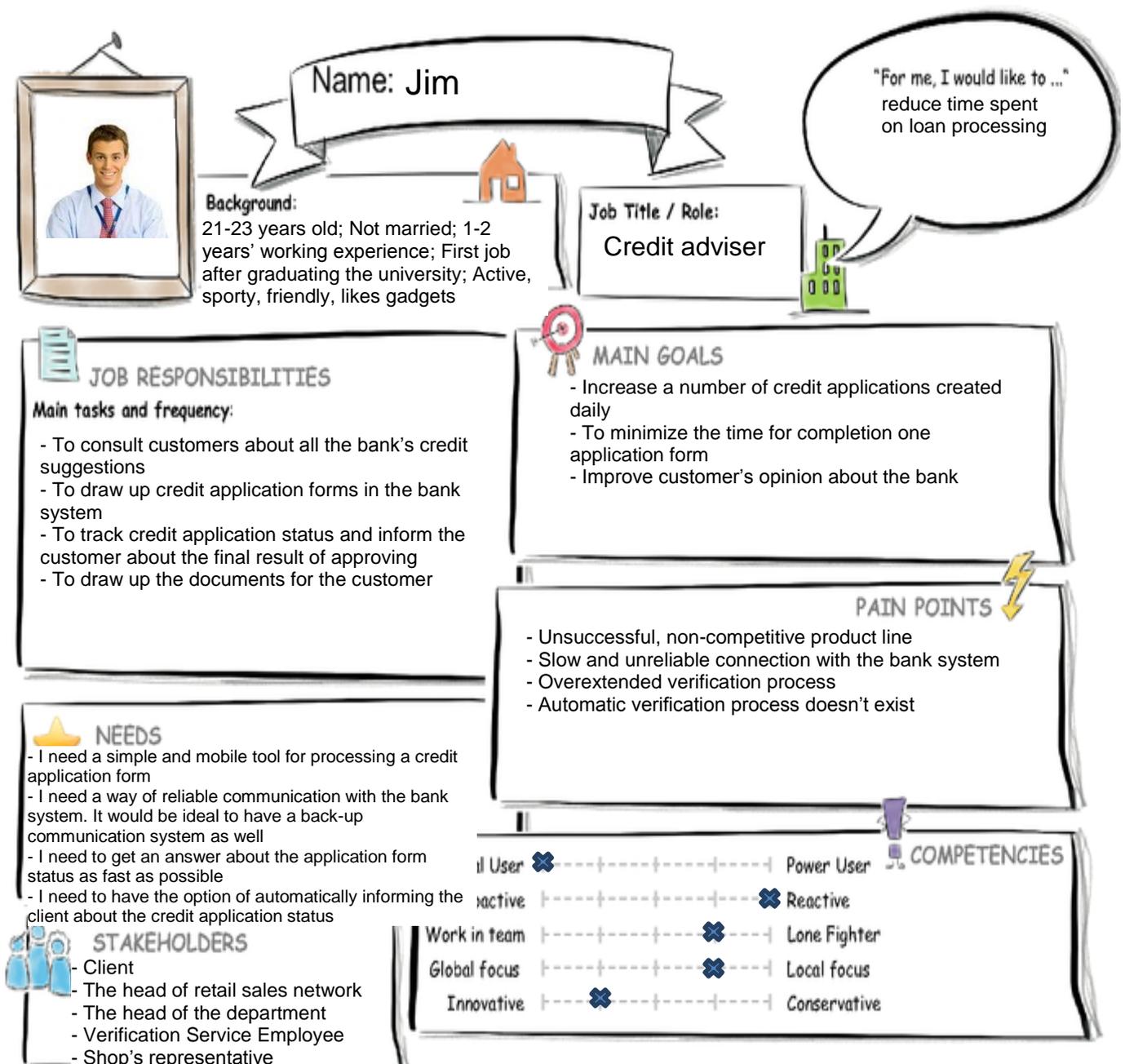
Story

Consumer loans is a modern and rapidly growing trend in the banking business. Currently, banks have an extensive line of products, but due the fact that personnel has fixed workplaces, banks face the problem of limited number of ways available for customers loans registration. The express credit application forms completion can increase bank chances to engage more new customers.

The developing application is universal and can be adapted for most mobile devices. It will allow to offer credits, to tailor them to customers' needs and finally draw them up in the places, convenient to customers. It will reduce time spent on the process and increase customers' satisfaction. Due to the simple and user-friendly interface the application can be used by any person authorized by the bank to sell loans after the minimal training.

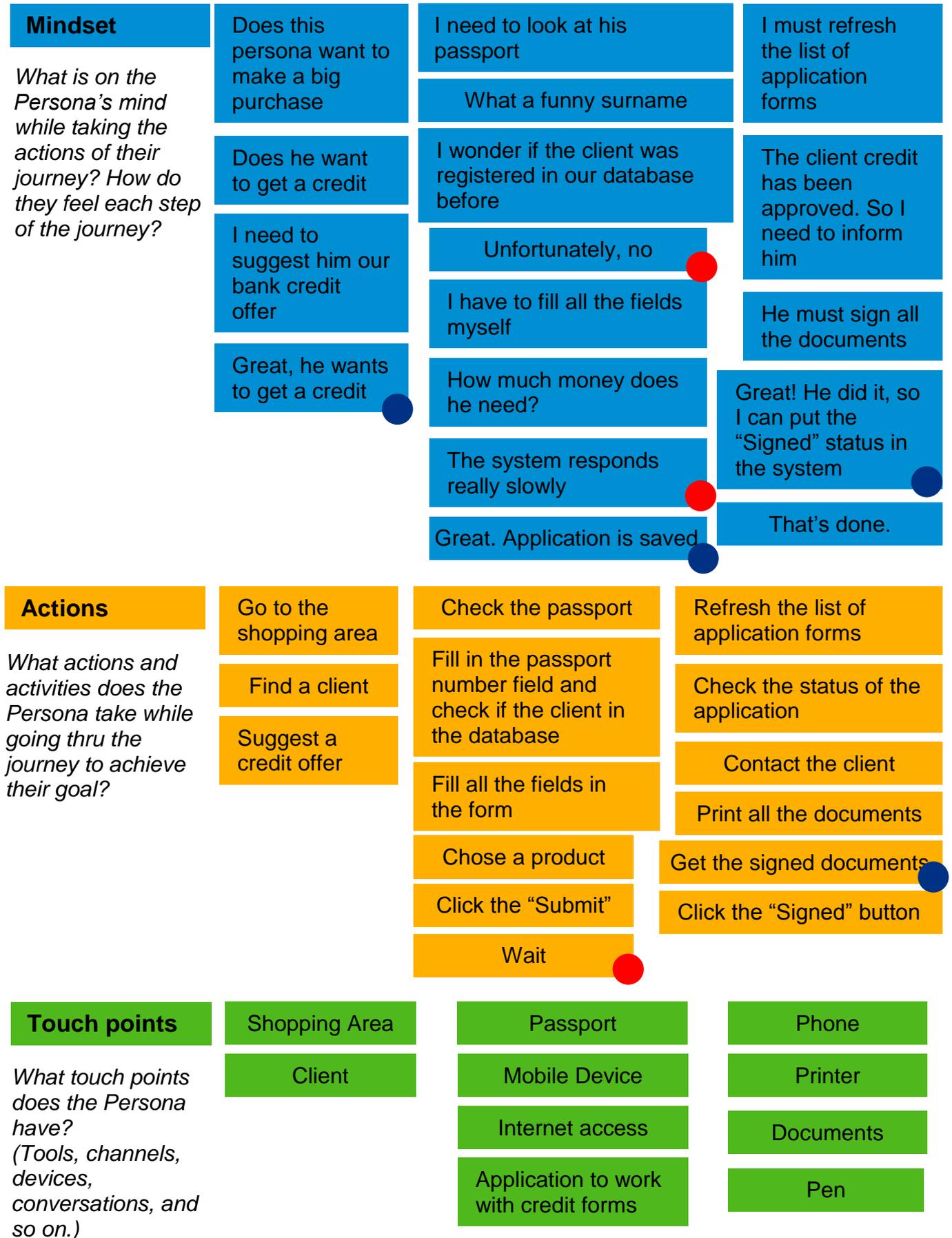
System user will be able to create a credit application really quickly completing a minimal number of fields. If the customer was already registered in the bank system before, the only required action would be to complete the customer's requests and choose the necessary product. After saving, the application form will be automatically sent to the bank verification service. In the list of current applications the user will be able to see when the necessary application gets the "approved" status so that he can draw the documents up for the customer.

Persona



Current User Experience Journey

Duration of the Journey: 10 min + 5 min



Mock Up

Main Screen

Application ID	First Name	Last Name	Amount	Currency	Status	Date
900210	Fname1	Lname1	20,000	USD	Approved	04.05.2015
900012	Fname2	Lname2	5,000	USD	Approved	12.05.2015
900001	Fname3	Lname3	10,000	EUR	Denied	01.05.2015
900100	Fname4	Lname4	1,000	EUR	New	13.05.2015
900110	Fname5	Lname5	10,000	EUR	Denied	25.04.2015

900210 20,000 USD Approved 04.05.2015

Customer: 121
First Name: FName1
Last Name: Lname1
Passport number: MP1122345
Date of Birth: 10.10.1980
Telephone: 0468-75312468
Mobile Phone: 0132-76541234

Signed Not signed Application Form

When Status is not "Approved"

25.04.2015 EUR Denied

Application Form

First step to create a credit application

New Application Form

Passport number

OK Cancel

Screen with a credit application form

User Name

←
Credit applications (10)

New Credit Application

Search 🔍 ↻

900210	Fname1 Lname1	20,000 USD	04.05.2015	Approved
900012	Fname2 Lname2	5,000 USD	12.05.2015	Approved
900001	Fname3 Lname3	10,000 EUR	01.05.2015	Denied
900100	Fname4 Lname4	1,000 EUR	13.05.2015	New
900110	Fname5 Lname5	10,000 EUR	25.04.2015	Denied

Personal Information

First Name:

* Last Name:

* Company:

Contact Information

Telephone:

* Mobile Phone:

Email:

Address

* Country:

* City:

* Street:

House Number:

Submit
Cancel

Choose the product. The products in the table should depend on the selected conditions

User Name

←
Credit applications (10)

New Credit Application

Search 🔍 ↻

900210	Fname1 Lname1	20,000 USD	04.05.2015	Approved
900012	Fname2 Lname2	5,000 USD	12.05.2015	Approved
900001	Fname3 Lname3	10,000 EUR	01.05.2015	Denied
900100	Fname4 Lname4	1,000 EUR	13.05.2015	New
900110	Fname5 Lname5	10,000 EUR	25.04.2015	Denied

Choose the product

* Amount requested: USD ▼

* Credit Type: Cash ▼

Product ID	Description	Term Length	Monthly Payment
<input type="checkbox"/>	ProdID1 ProdID1 Description	12 months	100 USD
<input type="checkbox"/>	ProdID2 ProdID2 Description	24 months	75 USD
<input type="checkbox"/>	ProdID3 ProdID3 Description	36 months	65 USD

Submit
Cancel