

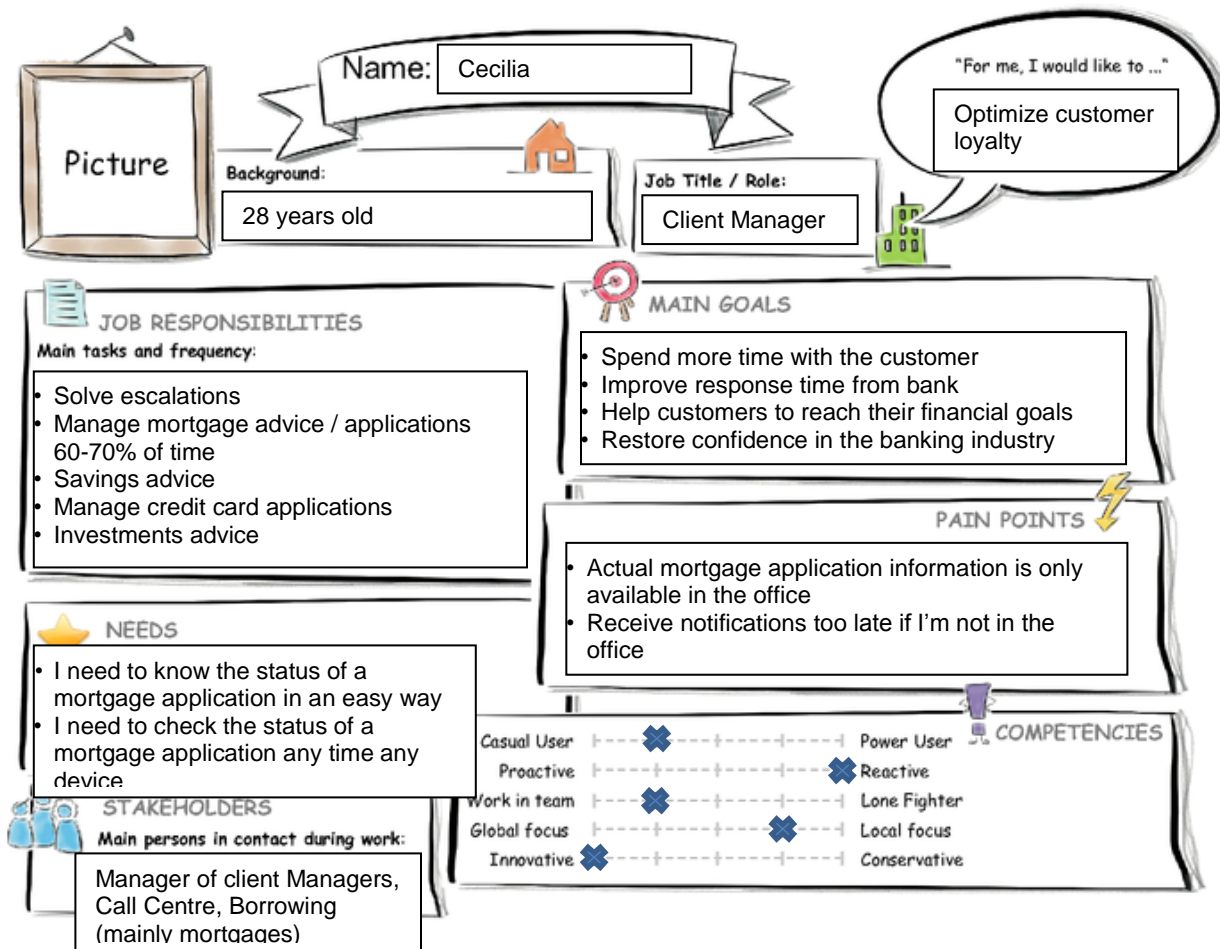
## Design Challenge Download

### Story prototype

Cecilia is a client manager at a large bank. She is the contact person for customers and helping customers with their loan, credit card and other applications.

Although she is responsible for all consumer bank products she is spending 80% of her time on the mortgage applications. Because the mortgage application status takes so much time she is always looking for improvements in the process and tools that supports the process.

### Persona



### **Background:**

28 years old and living together with friend for 2 years. Traineeship within bank on the departments mortgage services (back-office), Payments and securities ordering.

Client Manager now for 2 years

Ambitious and would love to work abroad in the future.

### **Needs:**

- I need to know the status of a mortgage application in an easy way
- I need to check the status of a mortgage application any time any device

- I need to receive notifications any time and any place

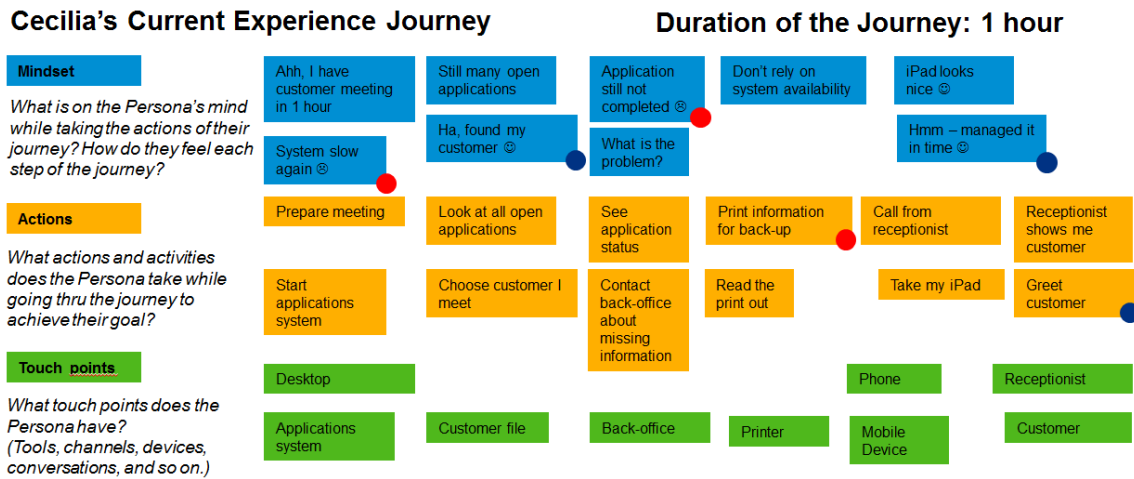
**Pain Points**

- Actual mortgage application information is only available in the office
- Receive notifications too late if I’m not in the office
- No overview of all running application with current status

**Stakeholders:**

- Manager of client Managers
- Call Centre
- Borrowing (mainly mortgages)
- Payments / savings (bank accounts)
- Credit Cards and Securities (investments)

**User Experience Journey**



**Point of View**

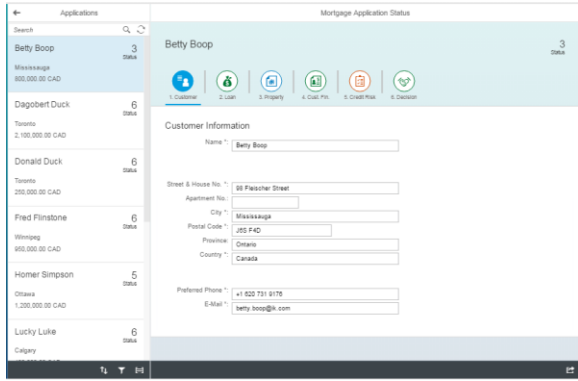
Cecilia, the ambitious client manager needs to check the status of a mortgage application any time any device so she can help customers at unexpected times.

**Muckup**

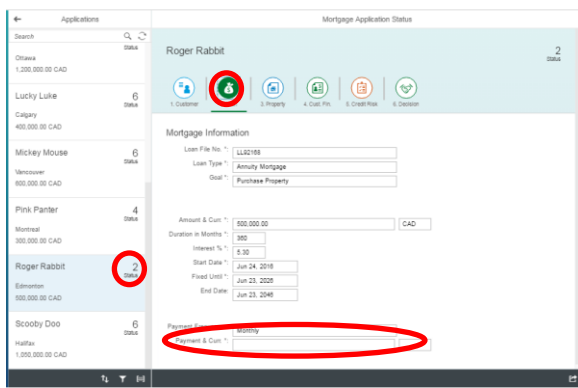
When Cecilia selects an application from the master list she can go to each sheet of the application to see what information is missing.

When the status is 6 then Cecilia can see what the Credit Risk Score and Decision is and if she needs to contact the customer.

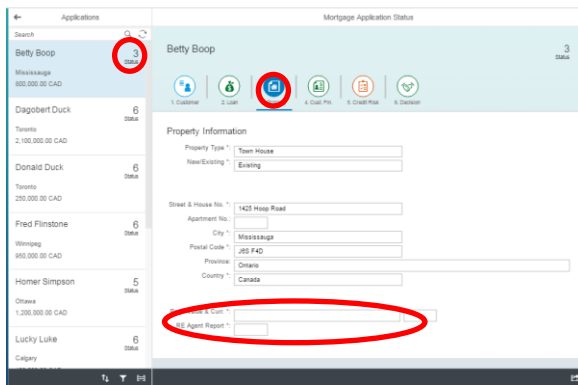
The print screens below give an impression of the “Mortgage Application Status” Fiori App.



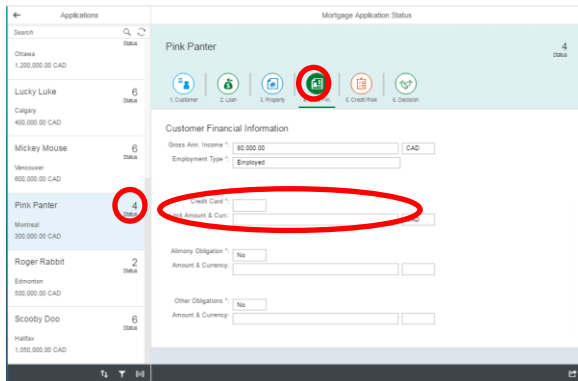
Start screen for the “Mortgage Application Status” Fiori App with on the left all ongoing applications and on the right details of every application.



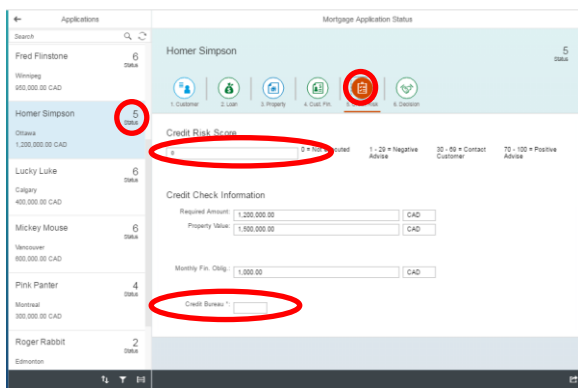
If the application status is 2 than data on the Loan sheet is missing.



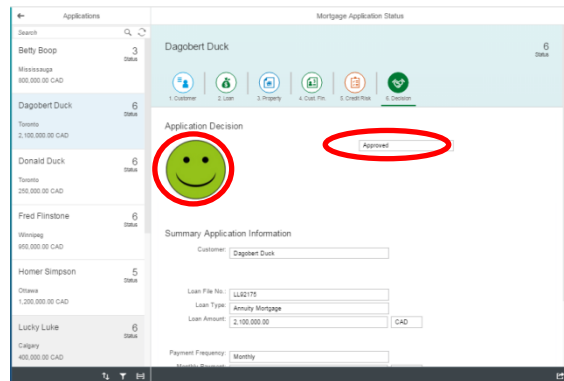
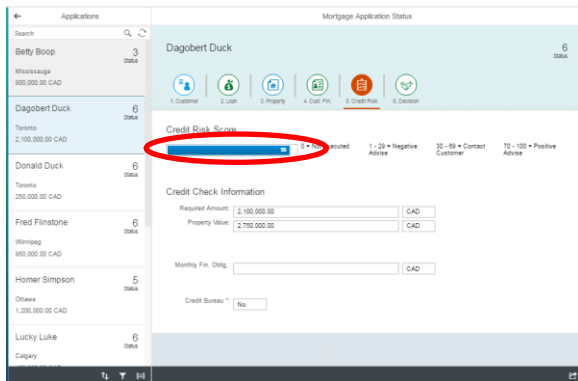
If the application status is 3 than data on the Property sheet is missing.



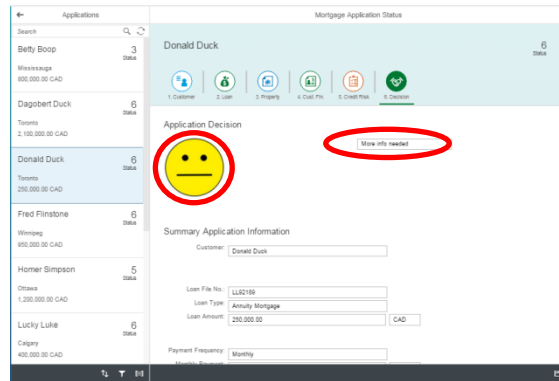
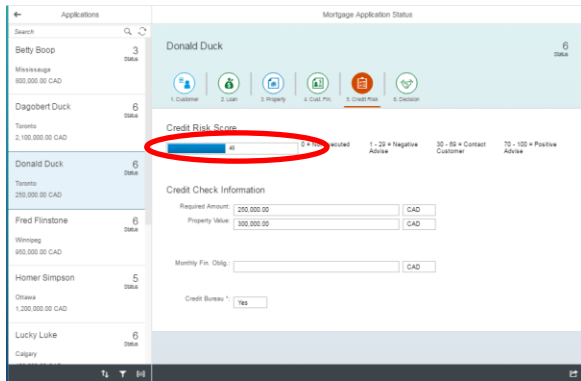
If the application status is 4 than data on the Cust. Fin. sheet is missing.



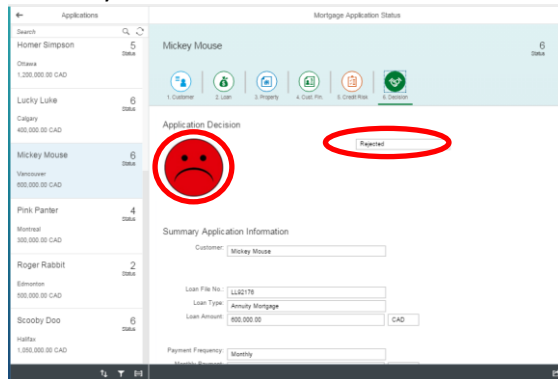
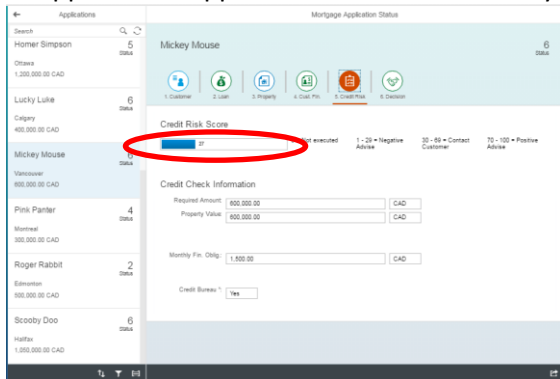
If the application status is 5 than data on the Credit Risk sheet is missing and the Credit Risk Score is not yet calculated.



If the application status is 6 than Credit Risk Score on the Credit Risk sheet is calculated and if the Credit Risk Score is between 70 and 100 the Decision sheet shows that the Application is approved in text and with a green smiley.



If the Credit Risk Score is between 30 and 69 the Decision sheet shows that more information is needed to approve the application in text and with a yellow smiley.



If the Credit Risk Score is between 0 and 29 the Decision sheet shows that the application is rejected in text and with a red smiley.

This muckup is only for client managers to get information about the mortgage application status at any place, time and device.

YouTube link to the video of the “Mortgage Application Status” Fiori App  
<https://youtu.be/ZH0IAy354OY>