

Wells Fargo Small Business Lending Initiative

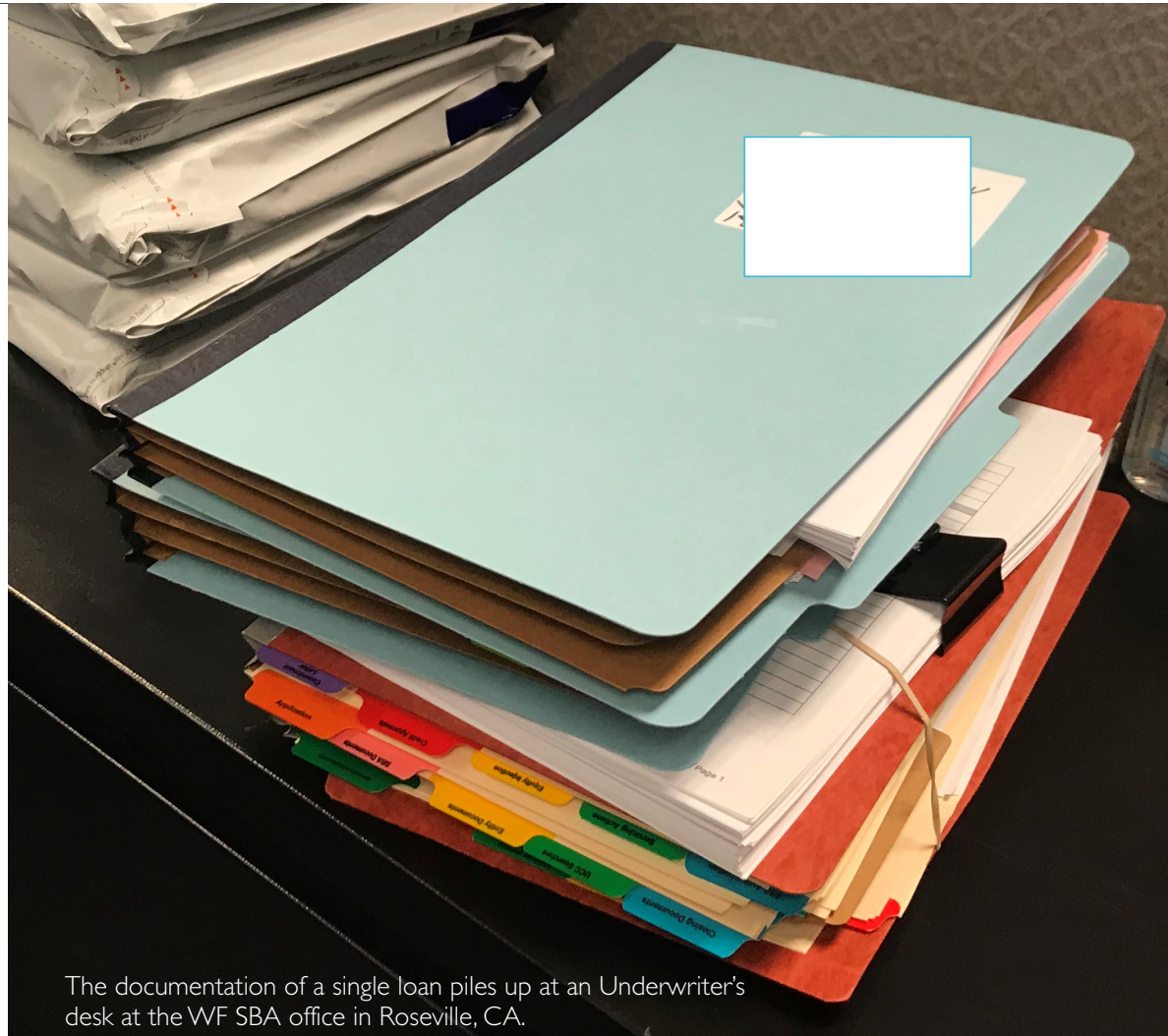
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Lead Content Writer and Design Communicator

The Ask

Understand the current, paper-intensive loan application process for small business owners to:

- Seek opportunities for seamless digitization of data and document exchange.
- Provide content direction for voice and tone.
- Create an end-to-end experience where team members and borrowers have full visibility in the process.



The documentation of a single loan piles up at an Underwriter's desk at the WF SBA office in Roseville, CA.

The Challenge

Design a product where customers upload required documentation and know exactly where they are in the application process.

Users want to:

- Know exactly where they are in the loan process and have a sense of expected completion date.
- See all documents they need in the current moment and overall lifetime of the loan application.

Partners want to:

- Make the borrower feel like more than just a loan ID number.
"We want to put a face to the name of our customer." – SBA Channel Manager
- Make several data storage systems communicate with each other to alleviate workload.

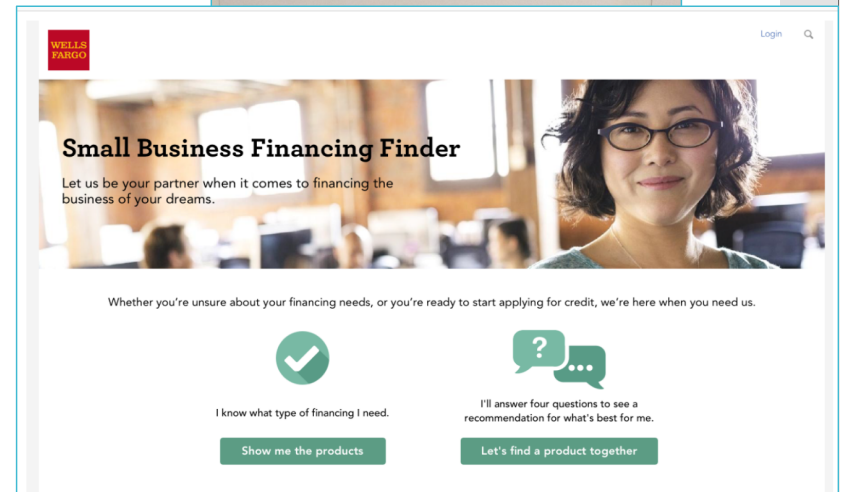
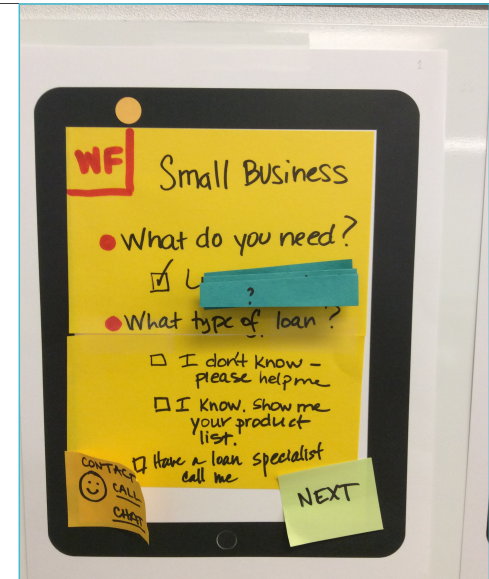
Designers want to:

- Create the right customer experience and present a clean, intuitive design.
- Advocate for user-centered design principles.

The Company wants speed to market.

Product Development Lifecycle

- Brand Immersion Workshop
- Rapid Prototyping
- Proof of Concept
- Team Member Ethnography
- Customer Journey Mapping
- Agile Design Sprints
- User Research
- Pilot



My Involvement

From 2017-2019, I was the Content SME on the WF Small Business Lending Transformation project. My engagement started early with a brand immersion workshop where my Visual Designer and I built empathy cases to understand customer pain points during the loan process.

With our learnings in tow, we partnered with four other channels within the Bank to engage in a rapid prototyping session. Our prototype covered the customer experience from pre-qualification and initial document exchange, to payment and loan servicing. After learning about the customer lifecycle, we created a paper prototype to re-imagine a more efficient experience.

I partnered with my Visual and Interaction Designers to create a proof of concept. This digitized version of the prototype followed business requirements along with our own unique point of view. It was heavily publicized across the bank before becoming the foundation of the current product in development, Lending Center.

As the project documentation commenced, I visited our SBA loan offices to understand our team members pain points and what tools could improve their workload. We witnessed the pitfalls of the process and asked how our team members' jobs could be easier.


I helped lead a team of content strategists and designers through four, three-week long design sprints. As Design Communicator, I acted as a liaison between the design team and executive stakeholders to gather feedback. I also provided content for the user interface in the form of microcopy, alert messaging, email communications, FAQs, and a User Guide.


We took our designs through two rounds of user research before completing initial development of Lending Center in November 2018.



Content Design Deliverables

From Prototype to Pilot


 Login



Small Business Financing Finder


Let us be your partner when it comes to financing the business of your dreams.

Whether you're unsure about your financing needs, or you're ready to start applying for credit, we're here when you need us.



I know what type of financing I need.



[Show me the products](#)



I'll answer four questions to see a recommendation for what's best for me.


[Let's find a product together](#)

You're Pre-Qualified!



Congratulations, Christine!

You qualify for a Small Business Administration 7(a) loan for up to \$1,000,000*.

 We've emailed your pre-qualification results so you can revisit the details later.

[Start My Loan Application](#)

*The pre-qualification amount is based on the data you've entered. Wells Fargo will still need to verify and confirm the information entered before funding the loan.


See What You Will Need

Small Business Administration loans are government-backed and require several documents before funding can be fulfilled. Check out all of documents you'll need for this loan.


[See Documents](#)


Have Questions? We're here to help.

Jessica, your Business Development Officer can answer any questions about your small business loan.



Jessica
Business Development Officer

 888-549-3557

 jessica@wfb.com

Challenge:

While the Bank was thoroughly impressed with our blue-sky approach to re-imagining lending experience, the reality was our technology was not as advanced or equipped.

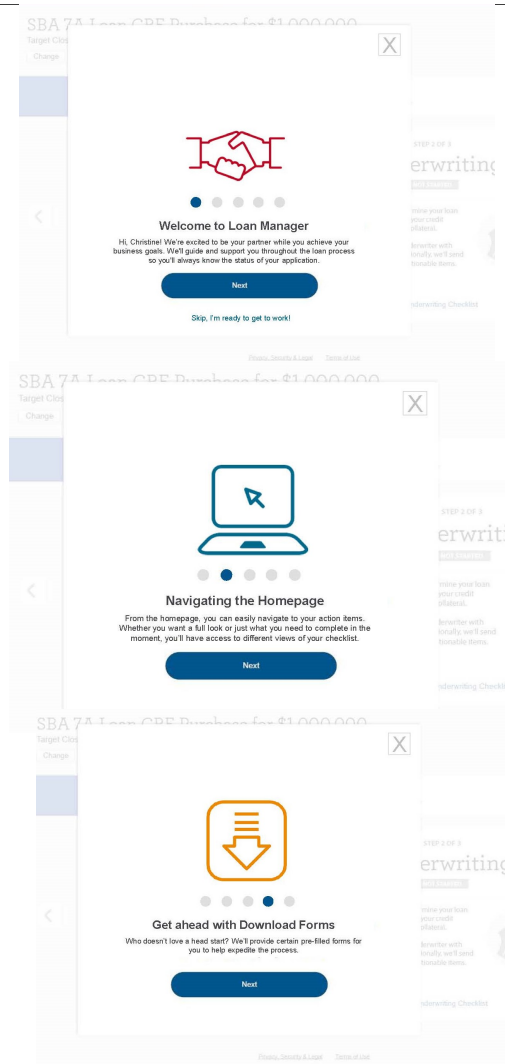
My Value Add:

The User Experience team had to pivot from the initial prototype and align design with current technology frameworks and components.

As Design Communicator, I presented to the expanded team on how we would address dependencies against time commitments.

I addressed technology concerns and how to evolve past frameworks and constraints. I also helped to set expectations for our teams roles and responsibilities.

An Exploration: Guiding Customers with Task Tour



Welcome to Loan Manager

Hi, Christine! We're excited to be your partner while you achieve your business goals. We'll guide and support you throughout the loan process so you'll always know the status of your application.

Next

Skip, I'm ready to work!

Navigating the Homepage

From the homepage, you can easily navigate to your action items. Whether you want a full look or just what you need to complete in the moment, you'll have access to different views of your checklist.

Get ahead with Download Forms

Who doesn't love a head start? We'll provide certain pre-filled forms to help expedite the process.

The Challenge

Customers needed a tutorial to understand how to navigate through Lending Center.

Users want to:

- Go straight to the checklist and start uploading files, without reading too much screen content.
- See the required documentation ordered by importance and due date.

Partners want to:

- De-prioritize and wait until a later product release to create tutorial material.

Designers want to:

- Avoid customer confusion due complex pathways due to technical limitations.

My Value Add:

As a way to way to educate our partners about a clear customer experience path, my team and I created a few mockups to illustrate the Task Tour concept. Using brand-approved iconography and framework components, we designed a quick tutorial guiding new customers through the product. The content is concise and highlights certain features and benefits.

Educating our Partners

Scenarios



Customer receives email alert about new documents

Customer views Context email for high level info

Customer opens CLDP on desktop with full descriptions

Ideal State

Ideally, we would like to parse:

- Email communication to pull the item name and BDO notes
- Checklist to only pull the layman definition

Item Name	Item Type	Category	Item Desc	Need At	Item Status	Party Type
Executed IRS Form 4067	Customer	Business Information	Executed IRS form 4067 (Form enclosed) for John Smith. This document grants your permission for the IRS to retrieve past transcripts on file.	Underwriting	Requested	Underwriter

Document	Status	Status Date	Last Stage
Personal tax returns from the last 3 years	Requested	04/22/2016	Application
Management Reserve	Requested	04/24/2016	Application
Executed IRS form 4067	Requested	04/19/2016	Application
Document Description: This document grants your permission for the IRS to retrieve past transcripts on file.			
Vehicle Finance Statement (File Form 413)	Requested	04/17/2016	Application

Executed IRS form 4067 (Form enclosed) for John Smith.

This document grants your permission for the IRS to retrieve past transcripts on file.

Challenge:

Not only was our Design Team working with new channel partners for the first time, but they also had very little knowledge of user-centered design principles.

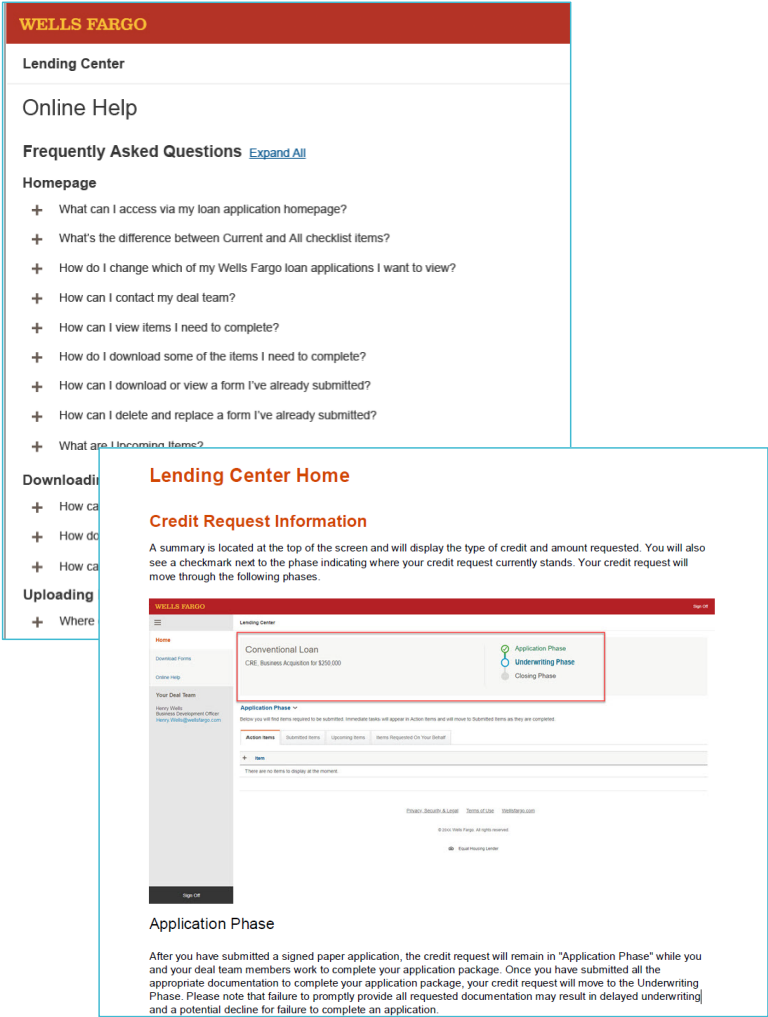
My Value Add:

As Design Communicator, I initiated conversations with our partners about how best to present information in the right moment using the right platform.

I analyzed and mapped all of the communication touch points to seek out more efficient ways to notify customers of important information.

We needed the buy-in from our product and business partners so they could understand the importance of crafting the best user experience.

Educating our Customers



Challenge:
Given the timeline and major technical constraints, the final product was less intuitive as hoped for.

My Value Add:
There was a fine line between calling out how to navigate through the interface and not calling attention to the various customer paths to upload required documentation.

I crafted a FAQ page and User Guide to provide direction on how to access bank-initiated documentation and upload a customer's personal files.

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Thank you!