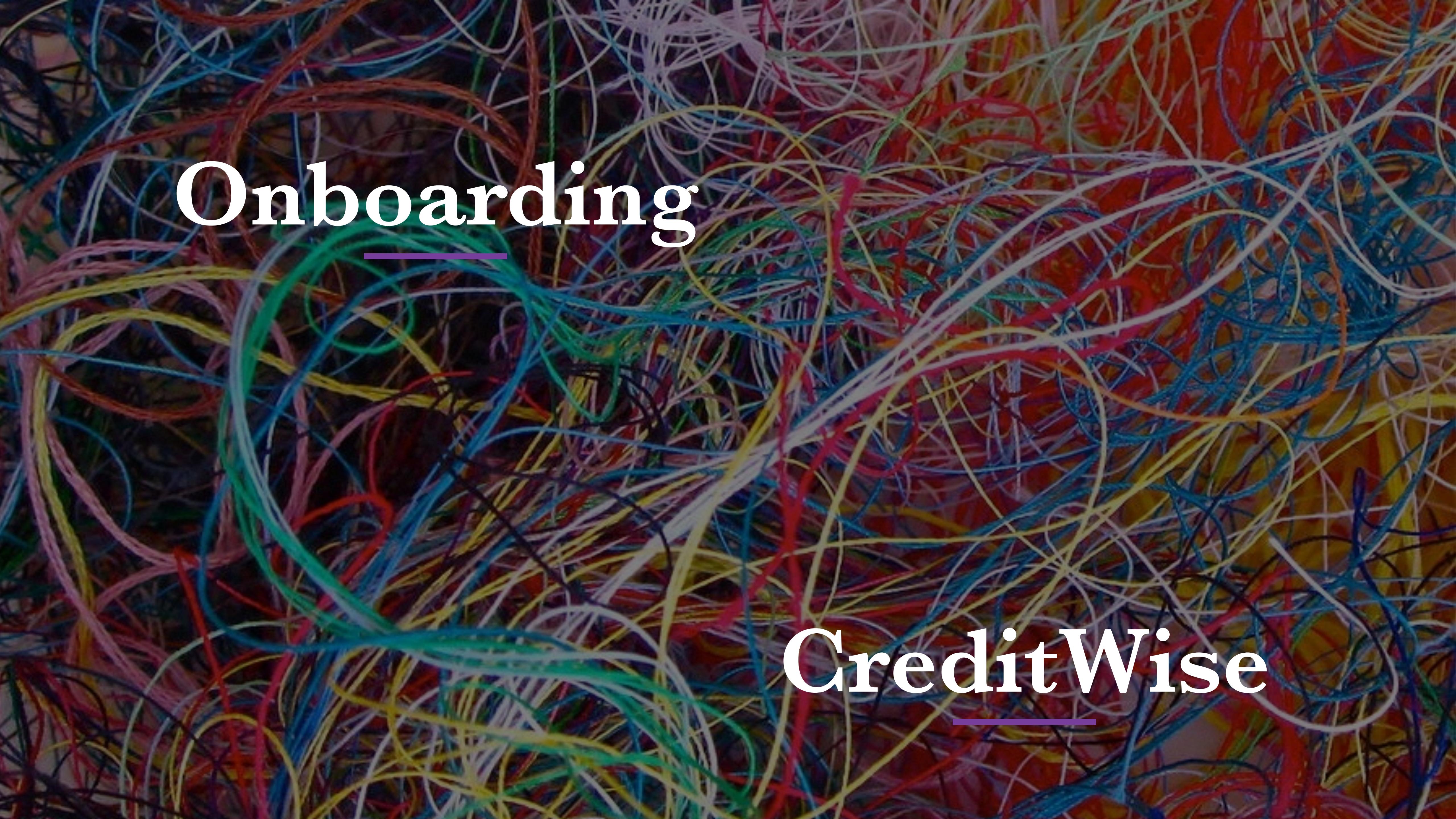


Feb. 9th

DESIGN STRATEGY | CARD DESIGN

Stories from the hairball



Onboarding

CreditWise

Onboarding CreditWise

The card is not the product

People are losing momentum throughout the Onboarding journey

Capital One gets people a card, but we're not setting them up for success

Users need a path forward

They typically need simplicity in focusing on doing one thing

There are 4 common trajectories
Good from the start
Bad from the start
On the rise
Stuck in subprime

Design research fatigue

&

Loss of momentum

Onboarding

CreditWise

The background of the image is a dense, overlapping pile of numerous colorful thread spools. The colors range from bright yellows and reds to deep blues, greens, and purples. The spools are of various sizes and are packed closely together, creating a textured, circular pattern across the entire frame.

Untangling & Ordering

Thread 1

CREDITWISE

**Building a bridge across the
experience and teams**

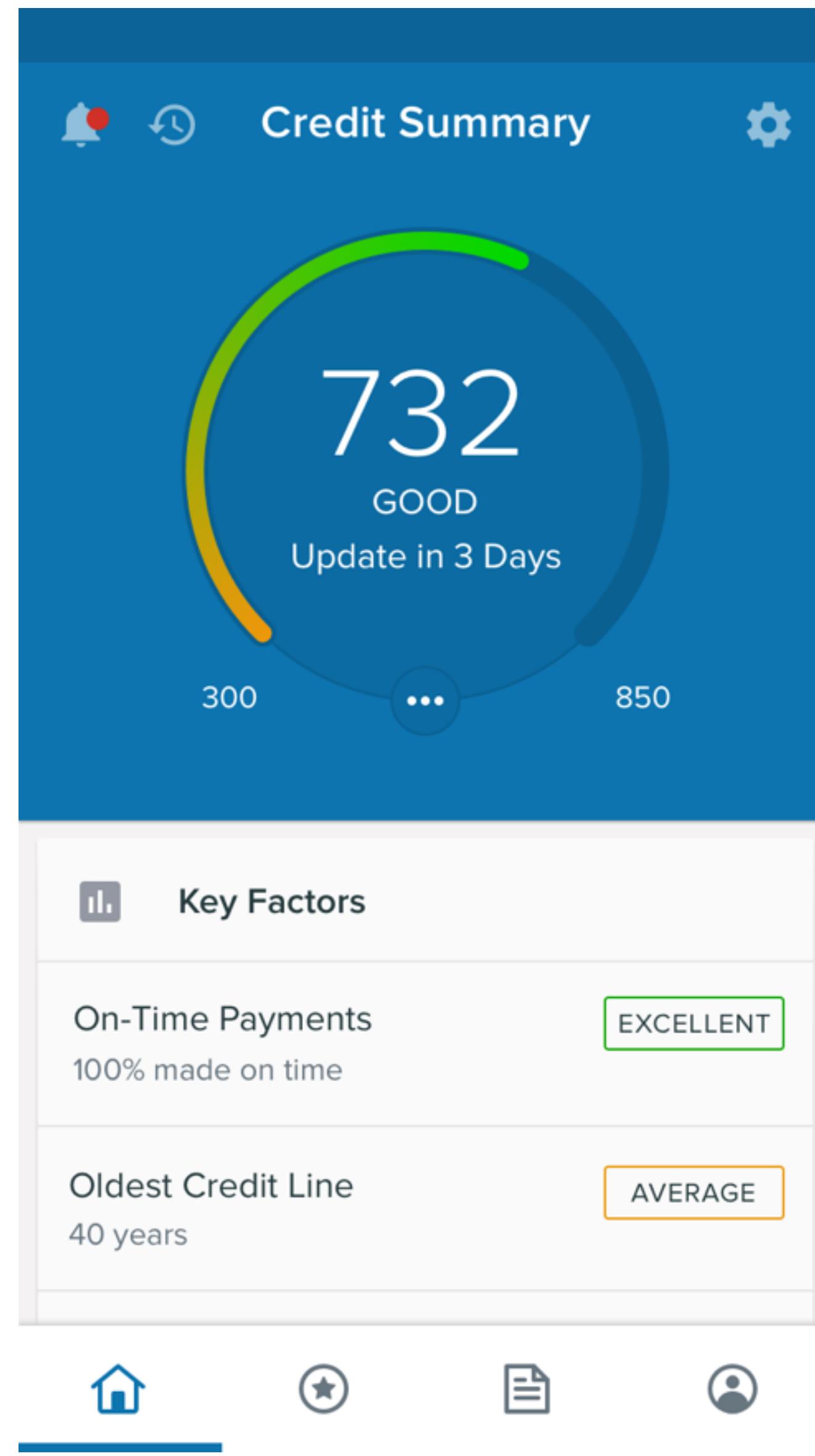
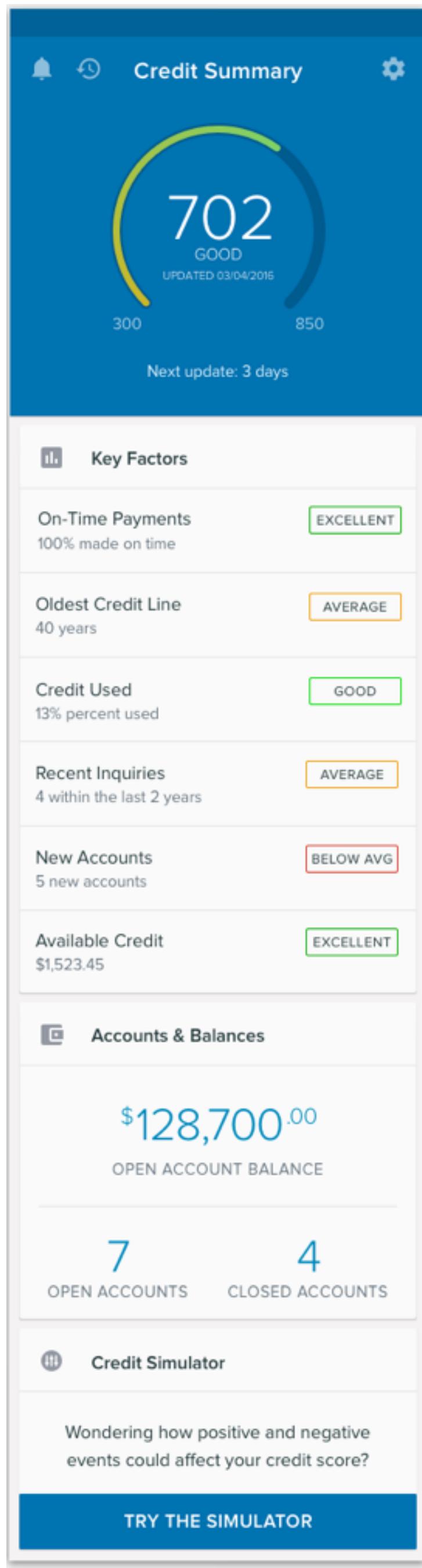
CreditWise Roadmap

User Themes	Access	Understand	Improve & Maintain	Protect	Achieve	Servicing	Architecture
WHAT'S IN TODAY Proven features that help users accomplish their goals. We'll continue to measure, learn, and improve on these.	<ul style="list-style-type: none"> • 100% Free • Vantage 3.0 • Weekly updates • CW iOS & Web • EASE iOS & COS • 1-step sign up for COF customers • Pre-customer enrollment • 2 security Qs • Touch-ID 	<ul style="list-style-type: none"> • Key factors • Core alerts • Credit simulator • Credit history • FAQs & videos • How do I compare to others (everyone) • Credit history • Web Spanish experience 	<ul style="list-style-type: none"> • Email alerts 			<ul style="list-style-type: none"> • Forgot UN/PW • Change email • Send TU message • Call in to change privacy settings • Agent servicing (IRIS) 	<ul style="list-style-type: none"> • Integration with TU and enterprise APIs • CW System of Record (SOR) • CW orchestration and client layers • AWS client hosting
WHAT'S COMING 2016 What we're building. Features with a validated user/business need. Prioritization driven by user needs, business value, and technical feasibility.	<p>Q2</p> <ul style="list-style-type: none"> • View Full Credit Report (FCR) • Sureswipe • CW Android • EASE Android • OLBR & Transite • Declines 	<ul style="list-style-type: none"> • FCR experience enhancements • "Why did my score change" 	<ul style="list-style-type: none"> • Score improvement recommendations 	<ul style="list-style-type: none"> • Review FCR • FCR dispute guidance • Push notifications 		<ul style="list-style-type: none"> • FAQ re-design 	<ul style="list-style-type: none"> • Messaging back-end • MFA transition • Monthly batch pull • Data warehousing • A/B testing • iOS refactoring • Enhanced automated monitoring & alerts
	<p>Q3</p> <ul style="list-style-type: none"> • Spanish enrollment • EASE Web • EASE live tile • Invalid experience 	<ul style="list-style-type: none"> • iOS & Android Spanish experience • Simulator re-design 	<ul style="list-style-type: none"> • Action tracking 	<ul style="list-style-type: none"> • Instant inquiry alerts • ID theft alerts • ID theft self servicing 		<ul style="list-style-type: none"> • In app chat 	<ul style="list-style-type: none"> • Forgot UN/PW APIs • Migrate APIs & DB to AWS • Fully automated DR
	<p>Q4</p> <ul style="list-style-type: none"> • 0 security Qs • TNH experience 	<ul style="list-style-type: none"> • Robust educational content 	<ul style="list-style-type: none"> • Behavioral nudges 	<ul style="list-style-type: none"> • Enhanced alerts 	<ul style="list-style-type: none"> • Personalized offers by email – Branded Card products 	<ul style="list-style-type: none"> • Automated self help • In app privacy settings 	<ul style="list-style-type: none"> • Next Gen login • Automated functional/regression tests
WHAT WE'RE LOOKING AT 2017+ Concepts we're exploring. Further work to validate the user/business need and/or solution.	<ul style="list-style-type: none"> • FICO scores • Passcode lock • Driver's license scanning • Chat/Voice bots (Alexa) 	<ul style="list-style-type: none"> • How am I doing relative to people like me 	<ul style="list-style-type: none"> • Normative messaging • "Do one thing" • Celebratory messaging 	<ul style="list-style-type: none"> • Guided FCR review • In-line direct disputes • Lock my credit report • Second look for credit reports 	<ul style="list-style-type: none"> • Pre-approved offers • Personalized offers in app • COF Products • Application forecast • Inquiry reminders 		<ul style="list-style-type: none"> • Move to enterprise Mobile framework

Key
H High Complexity | Significant design and/or tech | 4+ sprints
M Moderate Complexity | Moderate design and/or tech | 2 to 4 sprints
L Minimal Complexity | Minimal design and/or tech | 1 to 2 sprints







Thread 2

CREDITWISE

**Falling in love with the problem &
viewing it from a different angle**



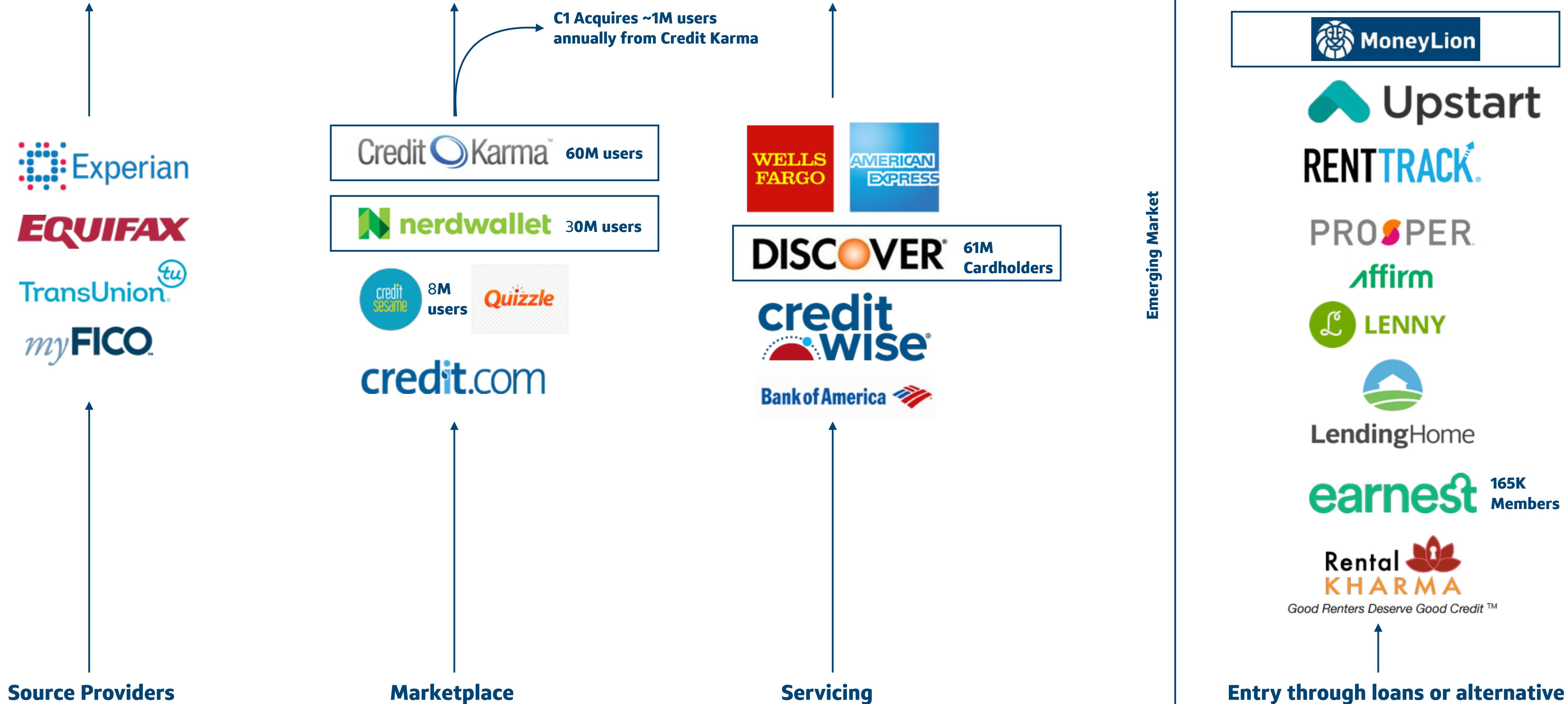
Dead end for the consumer other then paying a premium for staying on top of their credit which is not fully benefiting the customer. Primary play is B2B

Experian
EQUIFAX
TransUnion^{tu}
myFICO.

Hand off the consumer to a product provider. Their entire play is to generate revenue from referrals. There will always be a market for this but we should not let this factor into where we go but understand it and leverage it.

Acquire and guide users to a product that can help them achieve their goal (this is primarily C1's case). Other competitors are just acquiring but we can stand out by “guiding and supporting” them on their journey.

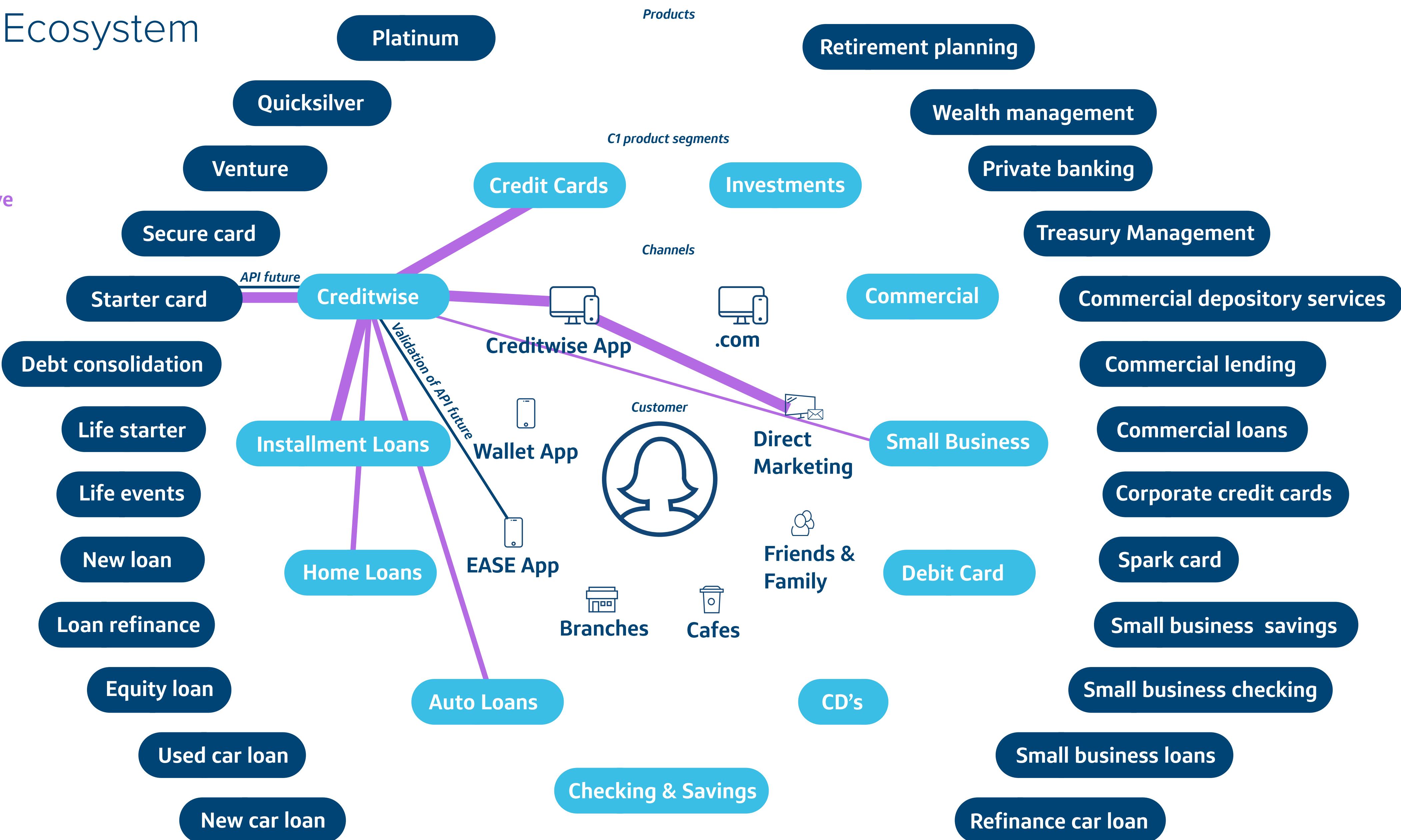
Focused alternatives to traditional banking. This segment is growing rapidly and is an opportunity for us to be inspired by and use. These companies are allowing customers to build credit in non traditional ways while giving getting them a solution to something they are already doing or need.



CapitalOne Ecosystem

98%

of CreditWise users have
a capital one product
~10M C1 Customers
~228K Pre-Customers



Thread 3

ONBOARDING

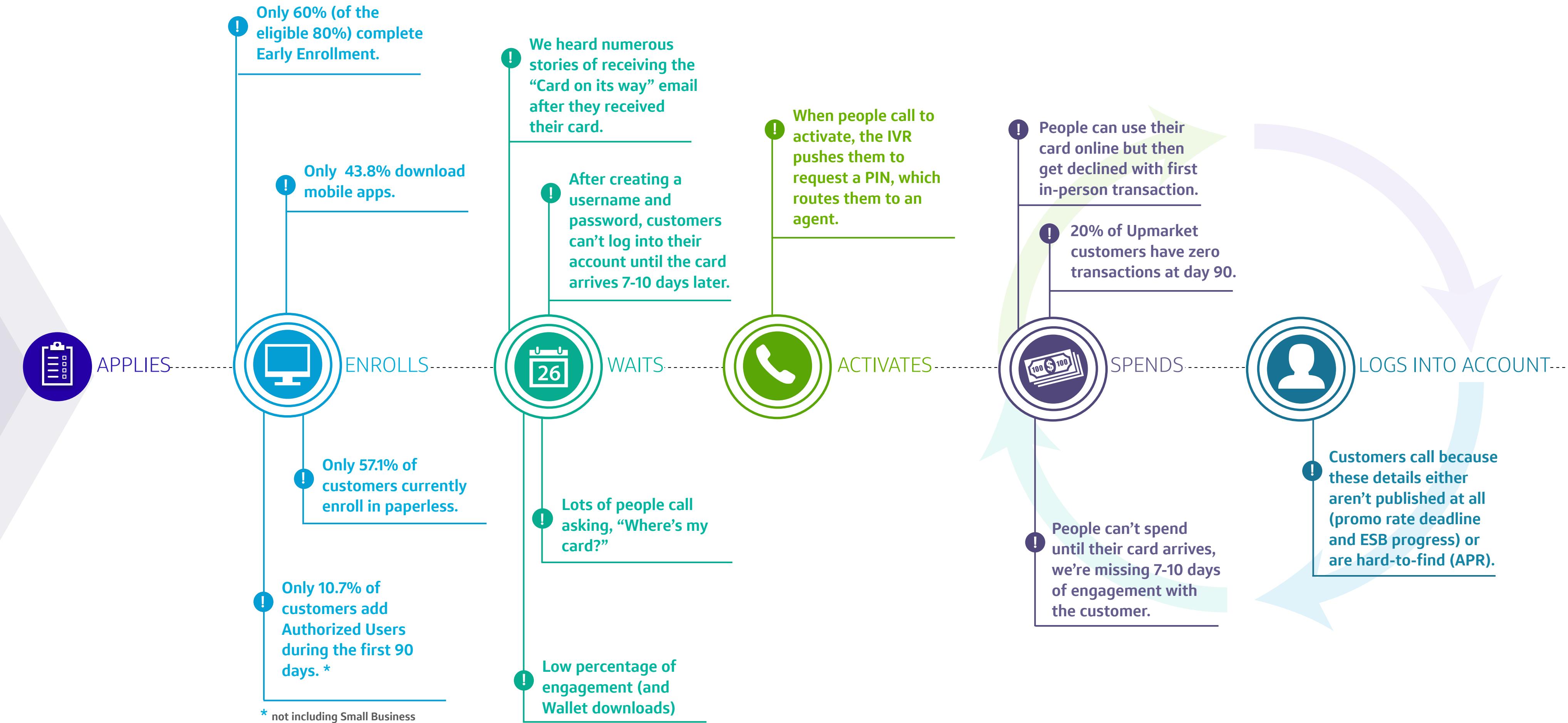
Measuring up

ONBOARDING

Getting customers to the spending moment faster

After going through application and onboarding process, a customer feels confident about their selection of Capital One and the quality of the product and they can easily transact (set up, alerts, use card!).

An onboarding experience **that lays the foundation for all future Capital One interactions** and helps our customers achieve their goals.



Thread 4

ONBOARDING

**Culture eats strategy for
breakfast**



Questions

(and maybe answers)

Thanks!