**YOU**

Hello?

**JANE**

Hi, this is Jane from Global Bank!

**YOU**

Hi Jane!

**JANE**

I’m just getting in touch following our email exchange to discuss my project requirements – I thought it would be easier over the phone.

**YOU**

**(getting down to business)**

Yes! Of course – you’re right! And this way I can ask you all of my questions – it’ll take much less time :)

**(short pause)**

So if I’ve understood correctly, you need a tool to tell you whether you should approve or reject mortgage applications from individuals, is that right?

**JANE**

Yes, exactly. I really need to reduce the time it takes to make a decision but also improve the quality of the application files that we approve internally.

**YOU**

Ok… So at the moment, who decides whether to approve a mortgage?

**JANE**

(breathing in, taking time to explain it properly)

Well, there are the advisors in the branches.

But in practice, they don’t really have the tools they need to make decisions. They use their customer knowledge to predict if an application is likely to succeed, but that’s it…

Then there’s also the branch manager who can confirm or overrule a decision made by one of the advisors. But in any case, it’s the central mortgage-application unit that has the final say! And it’s pretty difficult there because they’re swamped with requests…

**YOU**

(trying to follow)

Ok, I see. So I imagine it’s taking longer and longer to make decisions because the department is overwhelmed?

**JANE**

Well, there’s so much information to consider that the whole decision-making process is slowed down…

**YOU**

Ok. Would you be able to tell me, right now, which information you need to make a decision about whether to approve a mortgage application?

**JANE**

(monotone, endless-sounding list, confused)

Well… ummm, we need to know the borrower profile, basically.

We need to know… their professional situation (type of contract, monthly earnings and if that’s regular or not); ummm… we also need to know their family circumstances (number of dependents, age), how big a down payment they can put down, level of debt, savings capacity, and ummm…

**YOU**

(politely cutting in)

Ok, but I imagine you have all this information in the mortgage application file. What’s slowing down the decision-making process? What’s missing?

**JANE**

Well, actually, the issue is that all of this information is entered into databases and these databases don’t speak to each other…

(adds, wearily)

Also, we sometimes have input errors for the family circumstance. That’s a big problem, because it means that poor-quality files are sent over to the central unit, which is already overwhelmed, and so defective files that should have been filtered out at an earlier stage get to them and we only realize several weeks later.

**YOU**

**(making an effort to be crystal clear)**

Ok I get it.

So in other words: your goal is to **reconcile** these databases so that all branch advisors have access to all of the information in the same place. And you also need to automatically correct input errors for the family circumstances.

**JANE**

**(barely believing it)**

That’s exactly it.

If you can do that, it’ll be life-changing!

**YOU**

(laughing)

Well, to do that, the best solution would be to create a dashboard. We can add a feature to this that lets you automatically calculate a score based on the data you have. And this score will give an immediate recommendation to advisors about what decision to make.

**JANE**

That would be perfect! And can you set that up quickly? What do you need to get started?

**YOU**

Well, I’ll need the databases that you work on. If you can extract them, anonymize them, and send them over to me, that would be great. Meanwhile, I can list the key features of the dashboard in the form of User Stories by tomorrow, and can also send you a development plan for the project.

If all goes well, you’ll be operational within a few weeks!

I usually give an update after two weeks to tell you where I’m at and to show you my first mock-ups – does that work for you?

**JANE**

Oh, yes, I like the idea of getting a mid-point progress report so that we can be sure the project is moving in the right direction.

Now, ummm, as for the database extraction, I’m not sure I can do that – could I put you in touch with someone from the department that is a bit more technically-minded?

**YOU**

Of course!

**JANE**

And you mentioned “user stories” – what are those exactly?

**YOU**

So a User Story is a feature described in the form of a user need.

For example, as a **branch manager** I want to **visualize all pending mortgage applications in my branch** in order to **organize my team’s work schedule**.

This allows me to ensure we’re adequately responding to needs while keeping in mind the people who will be using the dashboard and why.

**JANE**

Ok, great! Well I’ll send you an email to put you in touch with Oliver – I think he’s the right person for the technical interface. He’ll send you the databases and we’ll keep in touch about next steps!

**YOU**

Thanks so much, speak soon, Jane!

**JANE**

Bye!