MVP Help Center
Ready to launch

June 2025

OneMain Financial®

Better Borrowing. Brighter Future.

Help Center Executive Summary

Today, we will review the MVP launch plan and future phases for evolving Contact Us page into a multi-product Help Center.

Phase 1 MVP Launch:
- Design, content and development are complete and ready to launch
- Monitoring and measurement plan is in place to track page efficacy and progress towards reducing call and email volume

Phased approach moving away from antiquated FAQ style to multi-product, personalized self-service experience:
We are progressively iterating across development phases to improve user experience while implementing new capabilities to help reduce team member servicing reliance:

MVP: Improved content and lean UX, prioritizing self-service, front-door multi-product help navigation, better data/tracking

Phase 2: Single "help" destination for all content, email contact option eliminated pending MVP data
To be prioritized: AI Chatbot capabilities, strategic servicing by product/topic

Phase 3: Ongoing content and experience updates
To be prioritized: AI proactively engages and routes customers, Contact Pro capabilities replace online form contact option

Phase 4: Ongoing content and experience updates
To be prioritized: Single chat interface allows users to self-service multiple products, whether logged in or not

**MVP is scheduled to soft launch in July
with initial goal to reduce call/email volume by 10% annually**

OneMain Financial

Contact Us is evolving to a multi-product view and better UX while building capabilities to fully integrate and enable omni channel support

| Today
Contact Us directs users to call for service | Phase 1 – MVP
UX displays all products and prioritizes self-service | Phase 2
Multi product content and AI in one destination | Phase 3
Expanded self service across platforms | Phase 4
Authenticated servicing unified across platforms |
|---|---|---|---|---|
| **Customer Experience Scope** | | | | |
| • Loans only FAQs, no BW or OMS self service
• No help for newer products (Trim, POS)
• Separate web and app experience, no OAM help | • Improved public web UX
• Updated loans FAQs
• All products displayed, link outs to Card, Trim and OMS FAQs | • Move away from FAQ style
• All product content centralized on omf.com (vs links) with Cards, Trim, OMS
• Content synched with multi-product app and OAM | • Continue to enhance UX with personalization | • Single logged-in servicing experience across public web, multi product app and OAM |
| **Servicing Scope** | | | | |
| • Phone service prioritized
• Prominent email and online form options | • Self service prioritized through FAQs
• Contact info presented by product | • Chatbot guides to servicing content and relevant channel | • Virtual assistant engages and routes to servicing teams
• Contact Pro message and response capabilities | • Live agent helps authenticated users service basic needs (i.e. make a payment) |
| **Business Impact** | | | | |
| • 462k calls/year (56% of visits)
• 58k emails/year (7% of visits) | • 10% volume reduction (calls + email) | • 15% volume reduction
• Eliminate email option (pending phase 1 findings) | • 25% volume reduction
• Current online contact form disabled, offline requests submitted through chat experience | |

Ready to Launch

Self service capabilities will be expanded and integrated across platforms over time, starting with chatbot proof of concept in Phase 2

Phase 1 - MVP

UX displays all products and prioritizes self-service

Focus

Prioritize self-service through enhanced loans FAQ content and link outs to other products

Capabilities

Angular-based Help Center implementation with Contentful CMS enablement

Phase 1.5

Internal proof of concept to train chatbot on new servicing content

Development currently on backlog (Q3 2025)

Phase 2

Multi product content and AI chat in one destination

Focus

Evolve to centralized and personalized content experience; connect Chatbot to help self service

Capabilities

Scalable web content strategy
- New UX "help" vs FAQ experience
- Trim, Cards, OMS content in Contentful CMS; all content synched across platforms

Enhanced self-service experience and chat interface powered by natural language search
- Implement AI intent driven Chatbot capability, guiding visitors to relevant support content
- Conduct POC to enable chatbot intent engine recognition using Conversational AI (LLP)*

* Assumes OneMain LLP AI engine available for Help Center to connect to

Phase 3

Expanded self-service AI chat across platforms

Focus

Pilot AI driven Virtual Assistant with intents and test 'Secure Message Center' for async support

Capabilities

Gen AI Conversational Chat capability rollout (Content only)
- Enable chatbot to understand customer context and respond using natural language*

Contact Pro Intelligent routing and transfer to agent - Pilot
- Implement intelligent message routing between branch and central with Contact Pro SMC (sunset Outlook)

Integrated response management via Contact Pro
- Team members respond in Contact Pro, streamlining workflows and communication

Phase 4

Authenticated servicing unified across platforms

Focus

Rollout phased transfer to Live Agent from Virtual Assistant

Capabilities

Real time support via Live Agents**
- Live chat with OMS agents offers immediate assistance
- Pilot Loan, Card, Trim account servicing for PCs via authenticated experience (need alignment w/ OneApp roadmap)
- Alignment with operations teams to enable live agent support via Contact Pro

** requires resources from App and OAM team to implement chat code and integrate account information

Chat, AI and Contact Pro development to be sized and business case submitted

MVP UX reprioritizes design to lead with self-service as first path to help and adds easy navigation to access assistance across all OneMain products
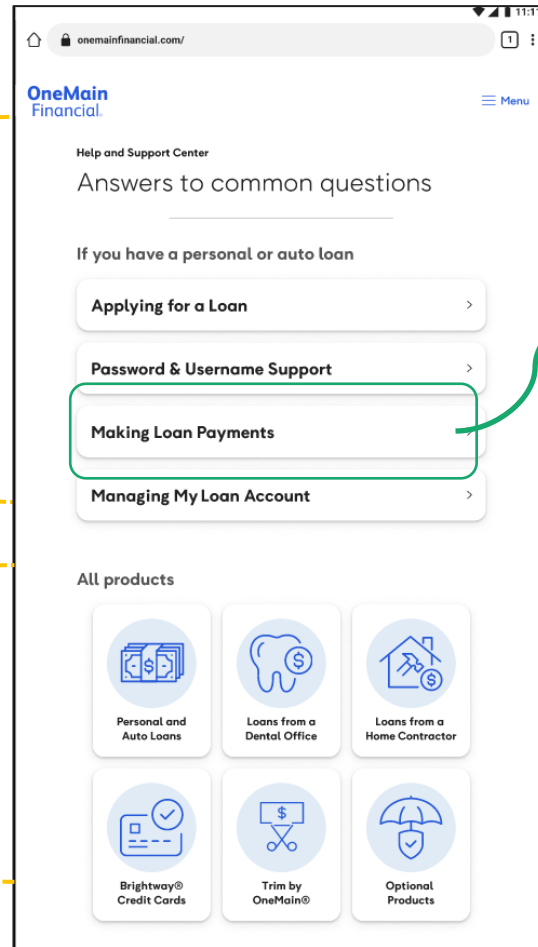
Landing Page

Top Issues

View All FAQ's
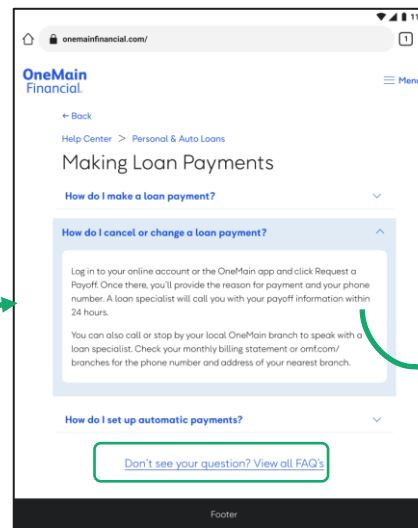
Prioritized FAQ content to reduce call volume

- Main page defaults to loan content (largest driver of visits/calls)
- Content and categories designed to address largest self-service call needs

Product nav to reduce customer confusion and expand to all products

- Information and servicing path navigation for all products
- MVP only - BrightWay, Trim and OMS navigate to existing FAQ pages on each site

OneMain Financial.

Help and Support Center

Answers to common questions

If you have a personal or auto loan

Applying for a Loan

Password & Username Support

Making Loan Payments

Managing My Loan Account

All products

Personal and Auto Loans | Loans from a Dental Office | Loans from a Home Contractor

Brightway® Credit Cards | Trim by OneMain® | Optional Products

← Back

Help Center > Personal & Auto Loans

Making Loan Payments

How do I make a loan payment?

How do I cancel or change a loan payment?

Log in to your online account or the OneMain app and click Request a Payoff. Once there, you'll provide the reason for your payoff and your phone number. A loan specialist will call you with your payoff information within 24 hours.

You can also call or stop by your local OneMain branch to speak with a loan specialist. Check your monthly billing statement or omf.com/branches for the phone number and address of your nearest branch.

How do I set up automatic payments?

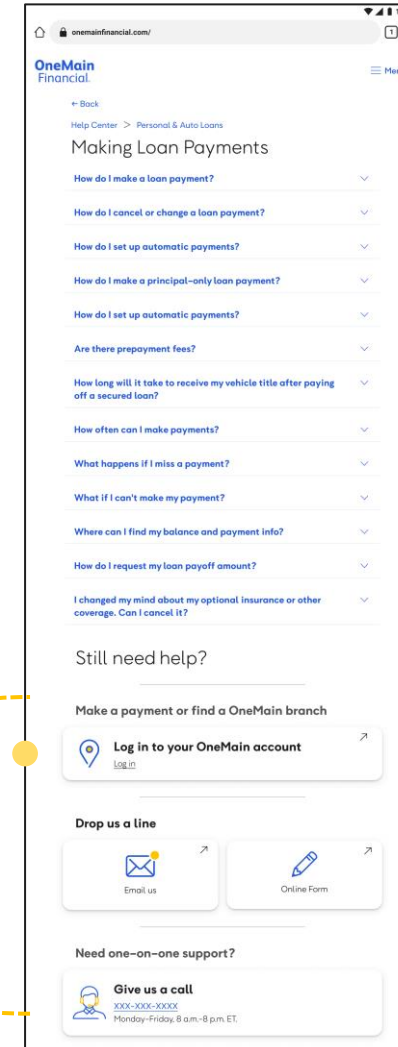Don't see your question? View all FAQ's

Footer

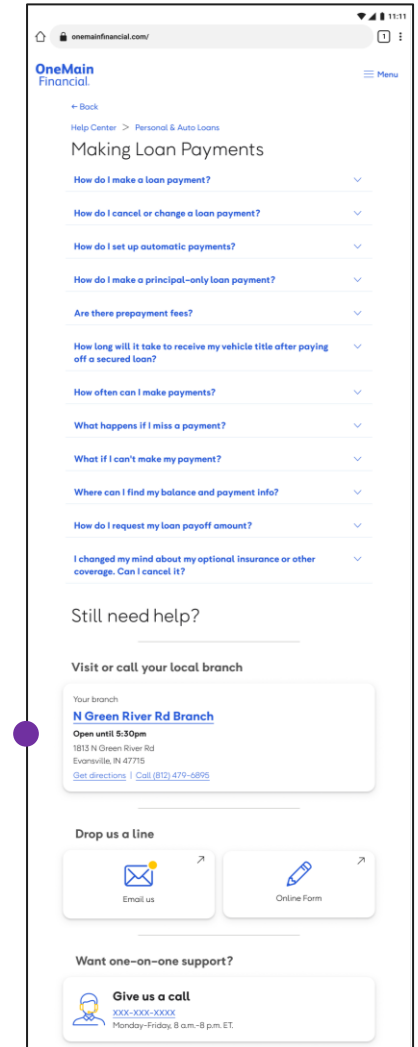**Dynamic contact modules per issue category:**

- Find a branch (unauth) or local branch (cookied)
- Log in option (payments)
- Email and online form until AI and Contact Pro launched Phases 2/3
- 800# based on call reason

🟡 Unauthenticated

← Back

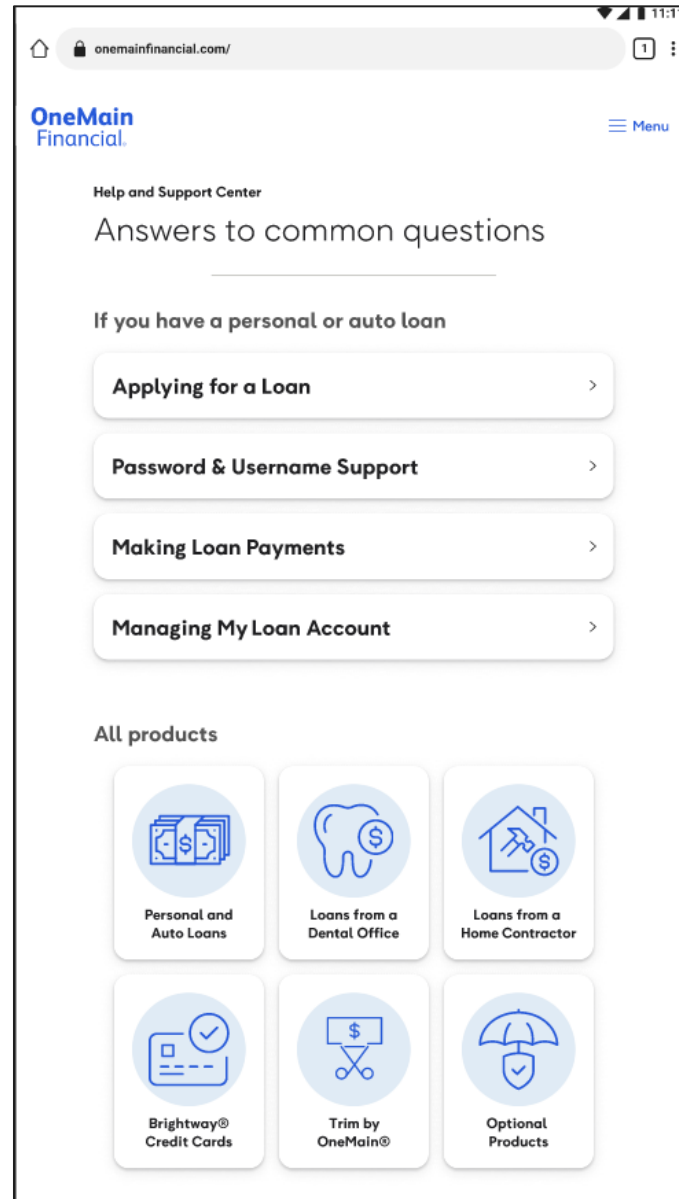Help Center > Personal & Auto Loans

Making Loan Payments

How do I make a loan payment?
How do I cancel or change a loan payment?
How do I set up automatic payments?
How do I make a principal-only loan payment?
How do I set up automatic payments?
Are there prepayment fees?
How long will it take to receive my vehicle title after paying off a secured loan?
How often can I make payments?
What happens if I miss a payment?
What if I can't make my payment?
Where can I find my balance and payment info?
How do I request my loan payoff amount?
I changed my mind about my optional insurance or other coverage. Can I cancel it?

Still need help?

Make a payment or find a OneMain branch

📍 Log in to your OneMain account
Log in

Drop us a line

✉️ Email us   ✏️ Online Form

Need one-on-one support?

👤 Give us a call
XXX-XXX-XXXX
Monday-Friday, 8 a.m.-8 p.m. ET.

🟣 Cookied

← Back

Help Center > Personal & Auto Loans

Making Loan Payments

How do I make a loan payment?
How do I cancel or change a loan payment?
How do I set up automatic payments?
How do I make a principal-only loan payment?
Are there prepayment fees?
How long will it take to receive my vehicle title after paying off a secured loan?
How often can I make payments?
What happens if I miss a payment?
What if I can't make my payment?
Where can I find my balance and payment info?
How do I request my loan payoff amount?
I changed my mind about my optional insurance or other coverage. Can I cancel it?

Still need help?

Visit or call your local branch

Your branch
N Green River Rd Branch
Open until 5:30pm
1813 N Green River Rd
Evansville, IN 47715
Get directions | Call (812) 479-6895

Drop us a line

✉️ Email us   ✏️ Online Form

Want one-on-one support?

👤 Give us a call
XXX-XXX-XXXX
Monday-Friday, 8 a.m.-8 p.m. ET.

OneMain Financial.

Help Center MVP Demo

MVP Dashboard will monitor traffic to the new Help Center, ensuing customers can find the information they need while reducing inbound calls

Do No Harm Monitoring

		Benchmark
Digital Traffic Visits to Contact Us and FAQ Pages *(June 2024)*	**Contact Us Page** *Total visits to Contact Us Page*	**73.9k**
	Search *Total visits to Contact Us Page where traffic was from search*	**42%** *(31.2k)*
	Direct *Total visits to Contact Us Page from direct*	**34%** *(25k)*
	Refferal / Affiliate *Total visits to Contact Us Page where traffic was from an affiliate or other refferal*	**15%** *(11k)*
	Email *Total visits to Contact Us Page where traffic was from email*	**8%** *(6.3k)*
	FAQ Page *Monthly visits coming to All FAQ Pages*	**41k**
SEO Traffic Driven by Keywords to Contact Us *(as of May 2025)*	**Keyword Click Through Rate:**	
	Onemain Financial Phone Number *Total clicks divided by impressions*	**4%** *(0.8k / 20.5k)*
	Onemain Phone Number *Total clicks divided by impressions*	**6%** *(0.4k / 7k)*
	One Main Phone Number *Total clicks divided by impressions*	**8%** *(0.3k / 4.1k)*
	Phone Number for Onemain Financial *Total clicks divided by impressions*	**5%** *(60/1.3k)*
	One Main Financial Phone Number *Total clicks divided by impressions*	**4%** *(40 / 1.2k)*

Goal: 10% reduction in calls from Contact Us page

Key Performance Metrics

		Benchmark *(June 2024)*	Re-design *(Date: xxxx)*	% Change
Calls Inbound calls to 4 unique numbers	**Total Calls** *Old Design includes calls to Web Support, Existing Loan and clicks to call for Loan Applications*	**37.7k**		
	Visits to Call *Total calls divided by the visits to contact us page*	**51%** *(37.7k / 73.9k)*		
Digital Engagement UX Interactions from the Contact Us page	**Total FAQ Interactions** *Total clicks to acordian view of any FAQ question*	*pending*		
	Click to Email: Customer Support *Clicks email customerservice@omf.com divided by the visits to contact us page*	**3%** *(2k)*		
	Click to Send Note *Clicks to submit form to send a note divided by the visits to contact us page*	**4%** *(3.3k)*		

Launch Plan

Phase	Timeline	Objective
Staging environment available	Jun 4, 2025	Business review and submission for Legal approvals
Workfront (WF) Approvals	Jun 11, 2025	Five business days for WF approvals
Go/No-Go for the next phase	Jun 18, 2025	
Soft Launch - 10%	Jun 19, 2025	Help Center 10% traffic Application health, monitoring, approval for next phase Contact Us & FAQs - 90% traffic
Go/No-Go for the next phase	Jul 2, 2025	
Soft Launch - 60%	Jul 8, 2025 - Jul 21, 2025	Help Center - 60% traffic Application health, monitoring, approval for next phase Contact Us & FAQs - 40% traffic
Go/No-Go for the next phase	Jul 22, 2025	
Full Launch	Week of Jul 20 – Jul 25, 2025	Help Center - 100% traffic Ongoing monitoring Contact Us & FAQs - 0% traffic