Apply for a Budgeting Loan Show and Tell

Thursday 10 November 2016

Update

Linda Brennan-Orwin
Delivery Manager

Design/User Research

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Interaction Designer

bud-loans.herokuapp.com


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Technical

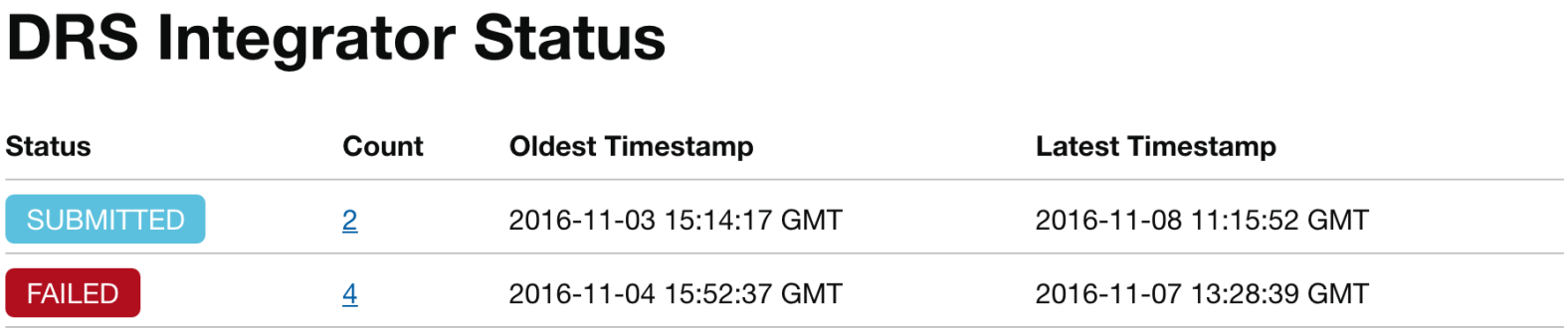
Matthew Stack
Senior Software Engineer

Backend Monitoring

- Need to view how backend is performing
- Problems
  - enhanced environment (very secure) difficult to access
  - Information required for debugging could be sensitive
- Solution
  - PIP have a dashboard already
  - Have adapted this dashboard and made some modifications to enhance features

Existing solution

- Can view applications, but not the detail of why they failed



DRS Integrator Status

Status	Count	Oldest Timestamp	Latest Timestamp
SUBMITTED	2	2016-11-03 15:14:17 GMT	2016-11-08 11:15:52 GMT
FAILED	4	2016-11-04 15:52:37 GMT	2016-11-07 13:28:39 GMT

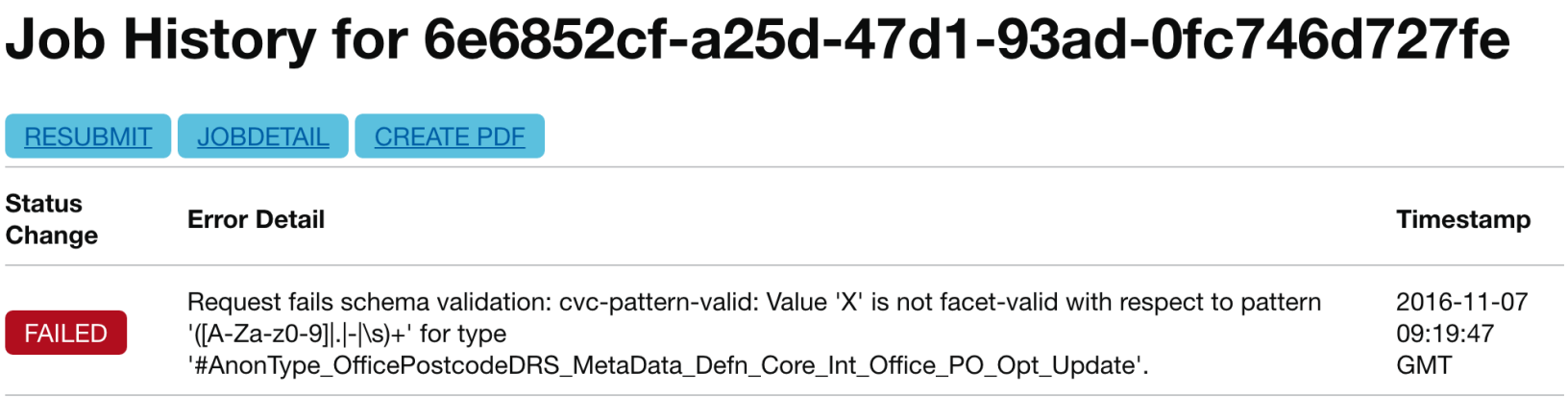
New Features

- Added adapter to DRS Integrator to redact sensitive information

FAILED	6e6852cf-a25d-47d1-93ad-0fc746d727fe	Request fails schema validation: cvc-pattern-valid: Value 'X' is not facet-valid with respect to pattern '([A-Za-z0-9]|.|-|\s)+' for type '#AnonType_OfficePostcodeDRS_MetaData_Defn_Core_Int_Office_PO_Opt_Update'.	2016-11-07 09:19:47 GMT
FAILED	16223bd9-553b-45a7-9826-e118bb1dcd6d	Request fails schema validation: cvc-pattern-valid: Value 'X' is not facet-valid with respect to pattern '([A-Z](([A-Za-z]|'|\.|-|\s)?[A-Za-z])*)?' for type 'surnameType_Update'.	2016-11-04 15:52:37 GMT

New Features

- Can now resubmit, view (encrypted) data, or create PDF for manual submission



Job History for 6e6852cf-a25d-47d1-93ad-0fc746d727fe

RESUBMIT JOBDETAIL CREATE PDF

Status Change	Error Detail	Timestamp
FAILED	Request fails schema validation: cvc-pattern-valid: Value 'X' is not facet-valid with respect to pattern '([A-Za-z0-9]|.|-|\s)+' for type '#AnonType_OfficePostcodeDRS_MetaData_Defn_Core_Int_Office_PO_Opt_Update'.	2016-11-07 09:19:47 GMT

New Features

- Show data in encrypted form for inspection on a secure PC for debugging purposes.

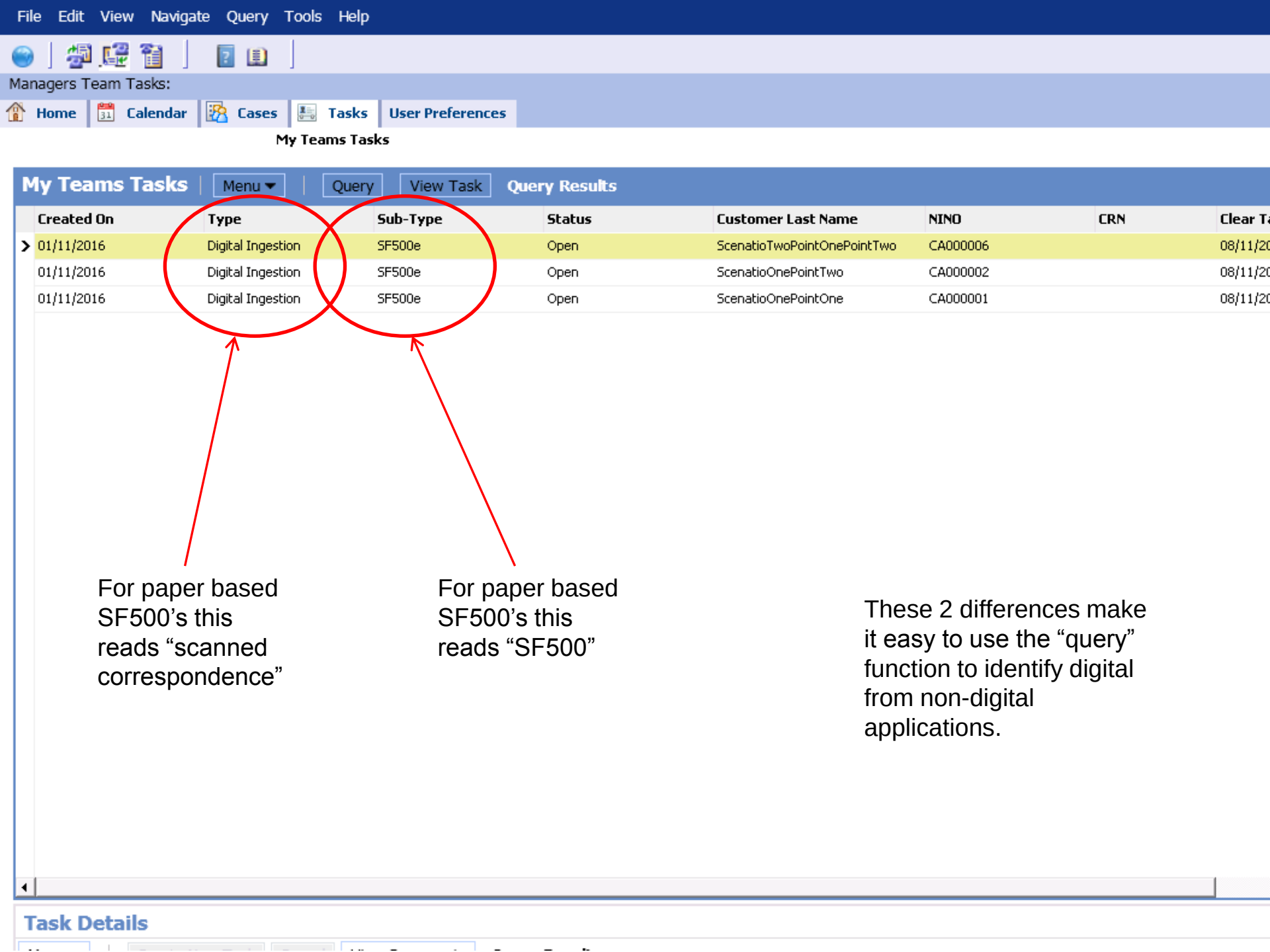
Item	Detail
Metadata	{"businessUnitID":36,"classification":0,"claimRef":"123456AA1","documentType":9877,"benefitType":40,"documentSource": 2AW","officePostcode":"","nino":{"ninoBody":"CA000001","ninoSuffix":""}}
Submission Object	{"ref":"123456AA1","personal_info":{"name":"Test TestOne","birth_date":"2000-10-01","address1":"1 The House","address2 2AW","phone_number":"07777777771"},"partner_info":{"name":"Jenny","birth_date":"1990-01-01"},"partner_previous":true, [{"type":"DEBT_REPAYMENTS_CREDIT_STORE_CARDS","repayment":"50","frequency":"MONTHLY","total":200}, {"type":"DEBT_REPAYMENTS_LOANS","repayment":50,"frequency":"MONTHLY","total":200}],"child_benefit":true,"children"

DRS / Cam-Lite testing

Alan Helps
Business Analyst

Testing

- Test scenarios run from middle to end
- Test data put directly into system by HP.
- Some tests were designed to fail at certain stage, some were designed to:
  - Ensure applications land in DRS
  - Ensure cam lite case and task generated
  - Ensure routing sends to correct cam lite work queue.
- Results were largely as expected, further refinements to be made in future tests


File Edit View Navigate Query Tools Help
Managers Team Tasks:
Home Calendar Cases Tasks User Preferences
My Teams Tasks
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Status
Customer Last Name
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CRN
01/11/2016 Digital Ingestion SF500e Open ScenatioTwoPointOnePointTwo CA000006
01/11/2016 Digital Ingestion SF500e Open ScenatioOnePointTwo CA000002
01/11/2016 Digital Ingestion SF500e Open ScenatioOnePointOne CA000001
For paper based SF500's this reads "scanned correspondence"
For paper based SF500's this reads "SF500"
These 2 differences make it easy to use the "query" function to identify digital from non-digital applications.
Task Details

DRS

Budgeting Loan Service (BLS) application form

Submission date	Claim reference number	Language
01 November 2016 11:08:23	123456AA	English

Personal details

Full name	Test ScenatioOnePointOne
Date of birth	01-10-2000
Address	1 The House Leeds Two Leeds
Postcode	NR1 1JE
Contact number	07777777771

Partner details

Partner	YES
Partner's full name	Jenny
Partner's date of birth	01-01-1990

Previous partner details

Previous partner	NO

Loan/savings details

Loan amount	199.99
Savings	NO

Debt repayment details

Debt number	Repayment type	Frequency	Repayment amount	Total
1	Credit Store Cards	Weekly	11.54	200.00
2	Loans	Weekly	11.54	200.00

Child Benefit details

Child Benefit	YES
Number of children	2

Declaration

"I agreed to the Terms and Conditions" and clicked to start my Budgeting Loan Application.

I agreed that I have been getting one of the following benefits for the past 6 months (Income Support, Income Based JSA, Income Related ESA, Pension Credit).

"I agreed to the Terms and Conditions" and clicked to send my Budgeting Loan Application

Testing

David Oxley
Test Manager

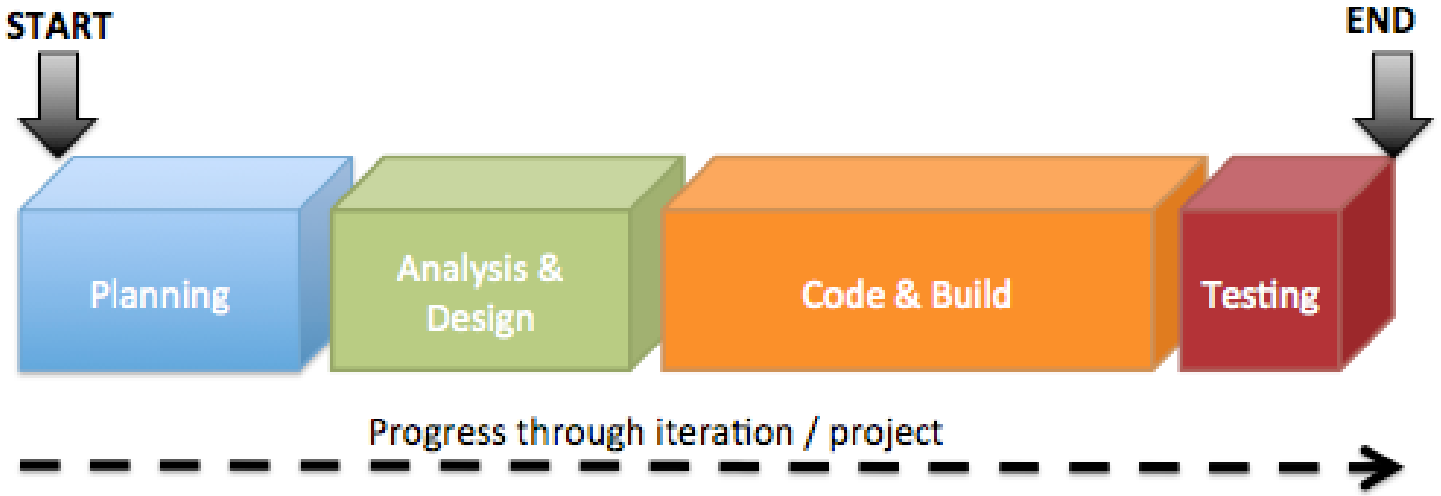
Test Early and Fail Fast

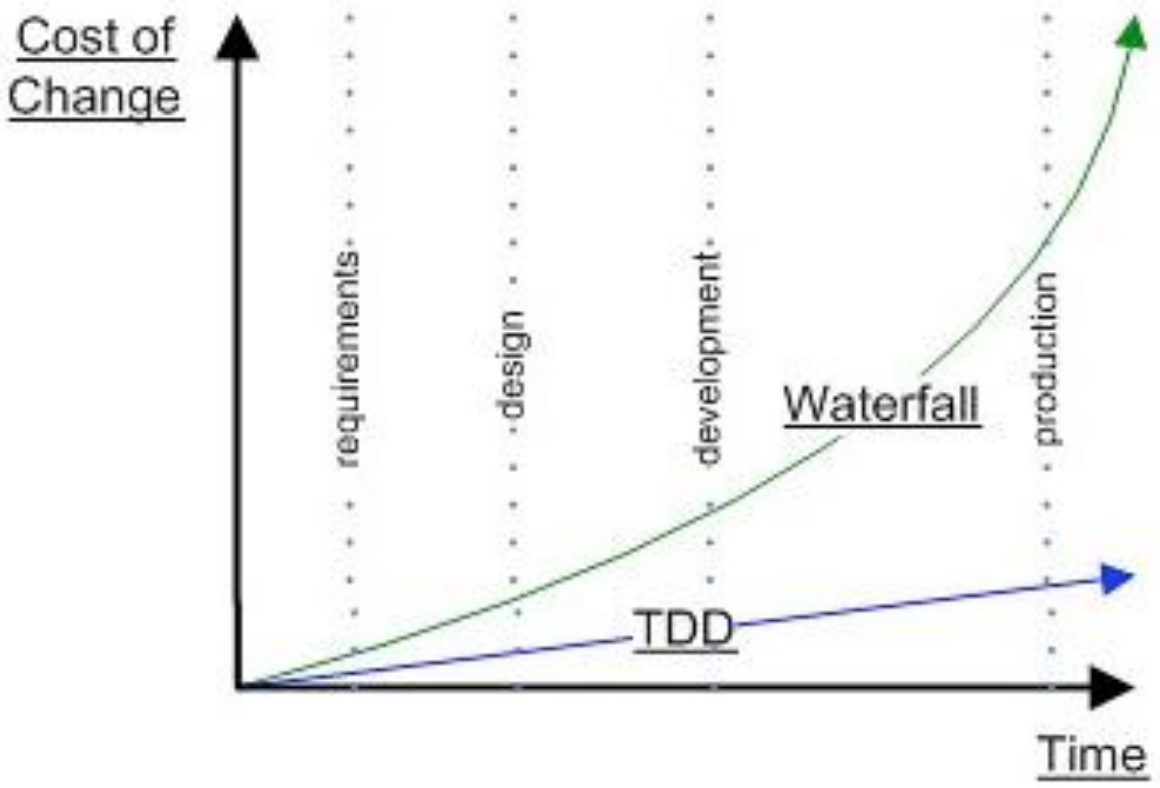

FAIL FAST.
SUCCEED
FASTER
leanstartupmachine

Traditional Software Development Life Cycle

- **Planning:** requirements are expressed, relevant people are contacted, few meetings takes place. Then the decision is made how we are going to approach this project
- **Analysis & Design**: BA does Analysis and designs are prepared
- **Code/Build**: Now developers write the code and hand it over to QA, in waterfall model after months and in Agile mostly at end of iteration
- **Testing**: Now it's your turn, you can start testing

This then inevitably means the planned period of QA is reduced due to delays with code deployments, requirement changes or infrastructure issues. This then means I reduction in good QA effort meaning risk based testing techniques have to be used. This then also means delays to the project costing significantly more money to the project with no time to fix defects found or going live with significant issues in the build.


START
END
Planning
Analysis & Design
Code & Build
Testing
Progress through iteration / project


Cost of Change
requirements
design
development
production
Waterfall
TDD
Time

Start testing early and collaborate

This is what you should do:

- Make testing part of each phase.
- Start test planning the moment the project starts.
- Start finding the bug the moment the requirements are defined.
- Keep on doing that during analysis and design phase.
- Make sure testing becomes part of the development process.
- And make sure all test preparation is done before you start final testing.

“I have not failed, I’ve just found 10,000 ways that won’t work” – Thomas Edison

Analytics

Graham Canavan
Business Analyst

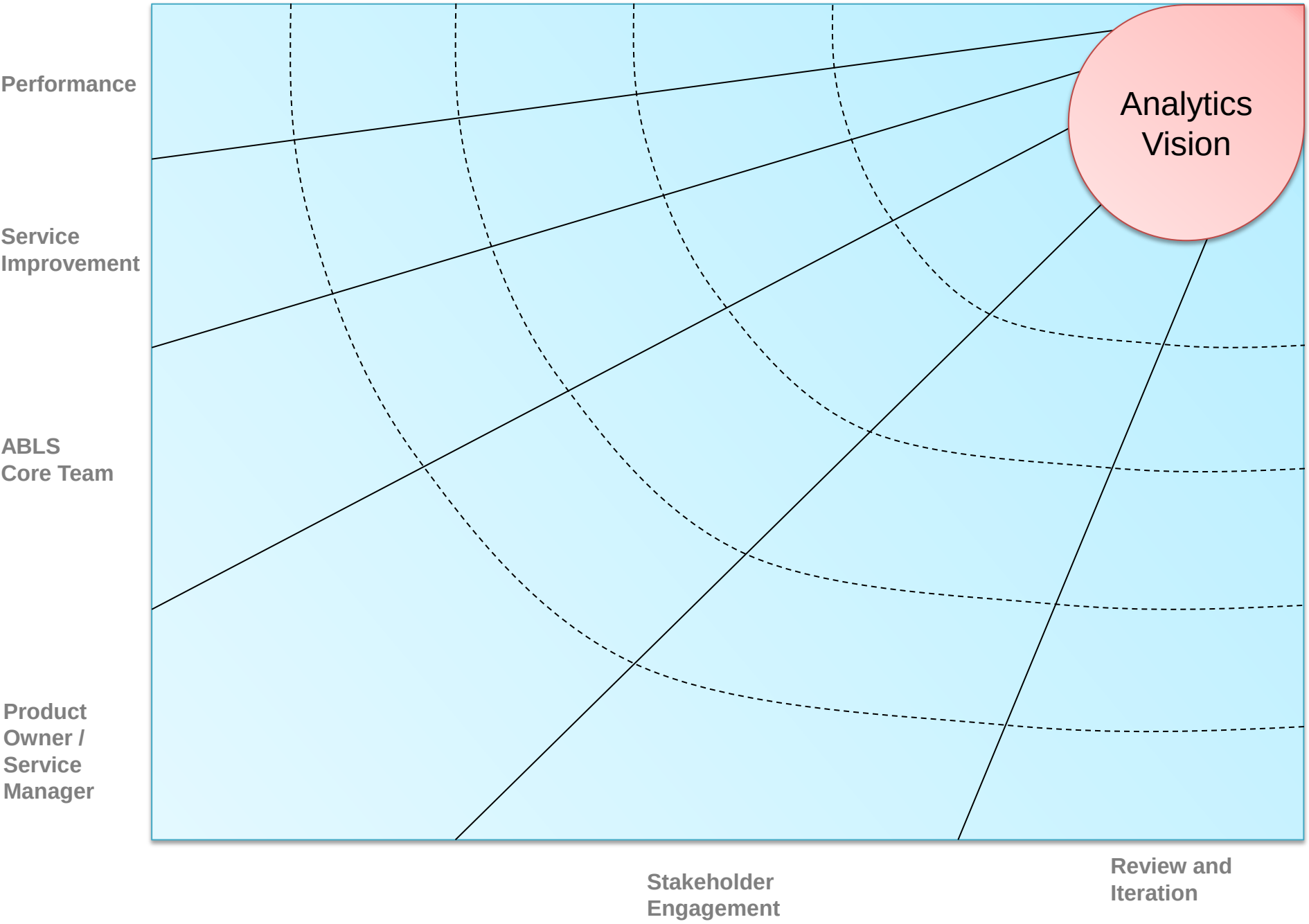
Analytics Vision

Vision Statement

To provide accurate and timely MI and Analytics, for the Apply for a Budgeting Loan Service, that supports user centred service improvements, evidence based decision making, performance improvement, policy development and briefing. To support Data Driven Design and provide evidence for any changes to design.

Realising the Vision

We will work with team members, insight and analysis colleagues, internal, external and senior stakeholders to understand their needs and provide MI and Analytics in a suitable format and frequency to meet those needs. We will continue to engage with stakeholders to review service analytics to ensure they remain relevant.


Performance
Service Improvement
ABLS Core Team
Product Owner / Service Manager
Analytics Vision
Stakeholder Engagement
Review and Iteration

Performance Specific Metrics

- Completion Rate
- Drop out points
- Time on page
- Session duration
- Award V Nil Decisions

Service Improvement Specific Metrics

- Device Type
- Browser Type
- Peak times of applications
- Completion Rate

Developers

- Device Type
- Browser Type
- Completion Rate
- Time on page
- Drop out points
- Total Applications

Design Team

- Time on page
- Completion Rate
- Drop out points
- Award V Nil Decisions

Service Manager / Product Owner

- KPI’s - Digital Take Up, Completion Rate, User Satisfaction, Cost per Transaction
- Time on page
- Drop out points
- Award V Nil
- Device type / Browser Type
- Peak Application times
- Location of applications
- Specific User Dimensions (Age, Benefit etc)
- AD Users
- Total Applications

Operational Stakeholders

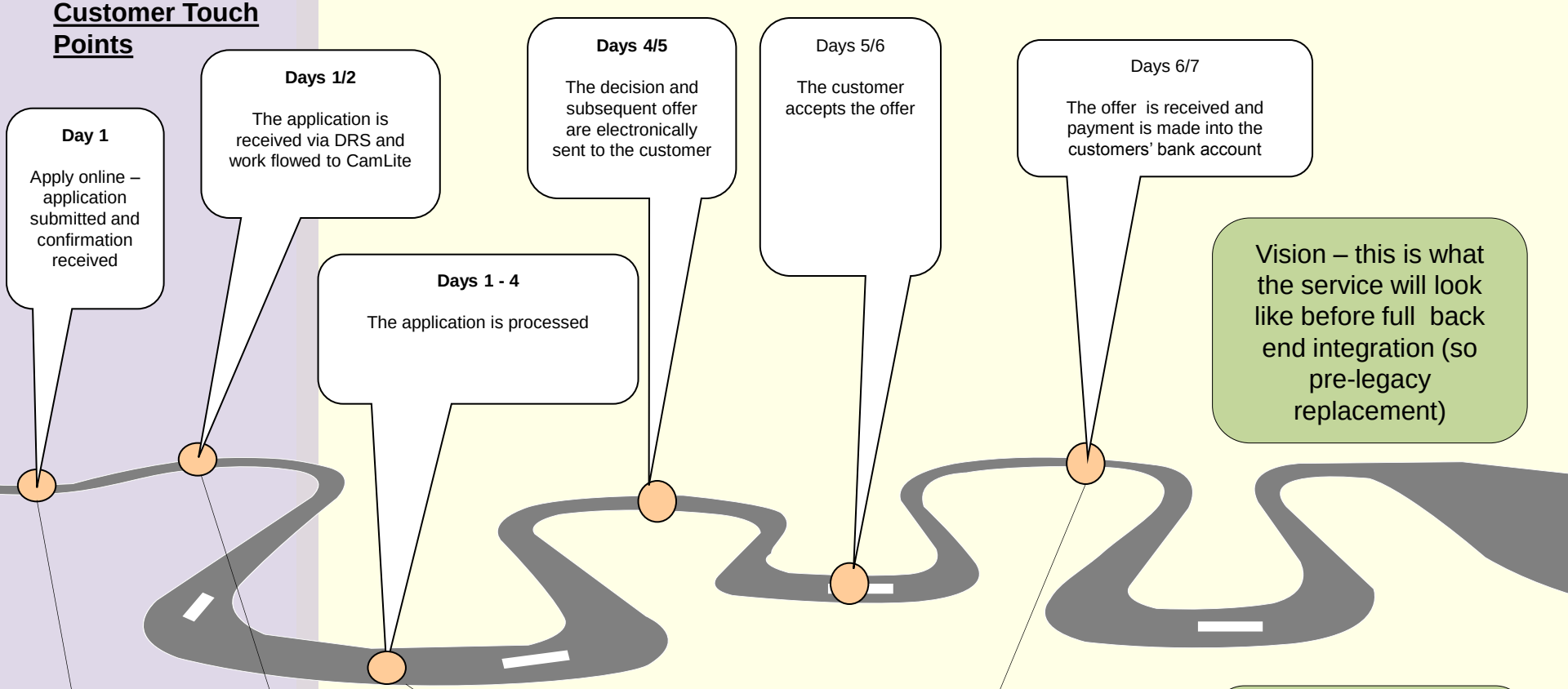
- Digital Take Up
- Completion Rate
- Award V Nil
- User Satisfaction
- Peak application times
- User dimensions
- Assisted Digital
- Digital Take Up
- Total Applications

Senior Stakeholders

- Digital Take Up
- Completion Rate
- Cost per Transaction
- User Satisfaction
- Award V Nil
- Assisted Digital
- Total Applications

‘To Be’ Budgeting Loan Customer Journey #1

Customer Touch Points



Vision – this is what the service will look like before full back end integration (so pre-legacy replacement)

This will reduce the customer journey time from 22 days to 7

Alternative channel - Customer also has the option of collecting a paper form from a Jobcentre, 3rd party or phone the SF Enquiry Line for a form to be posted out.

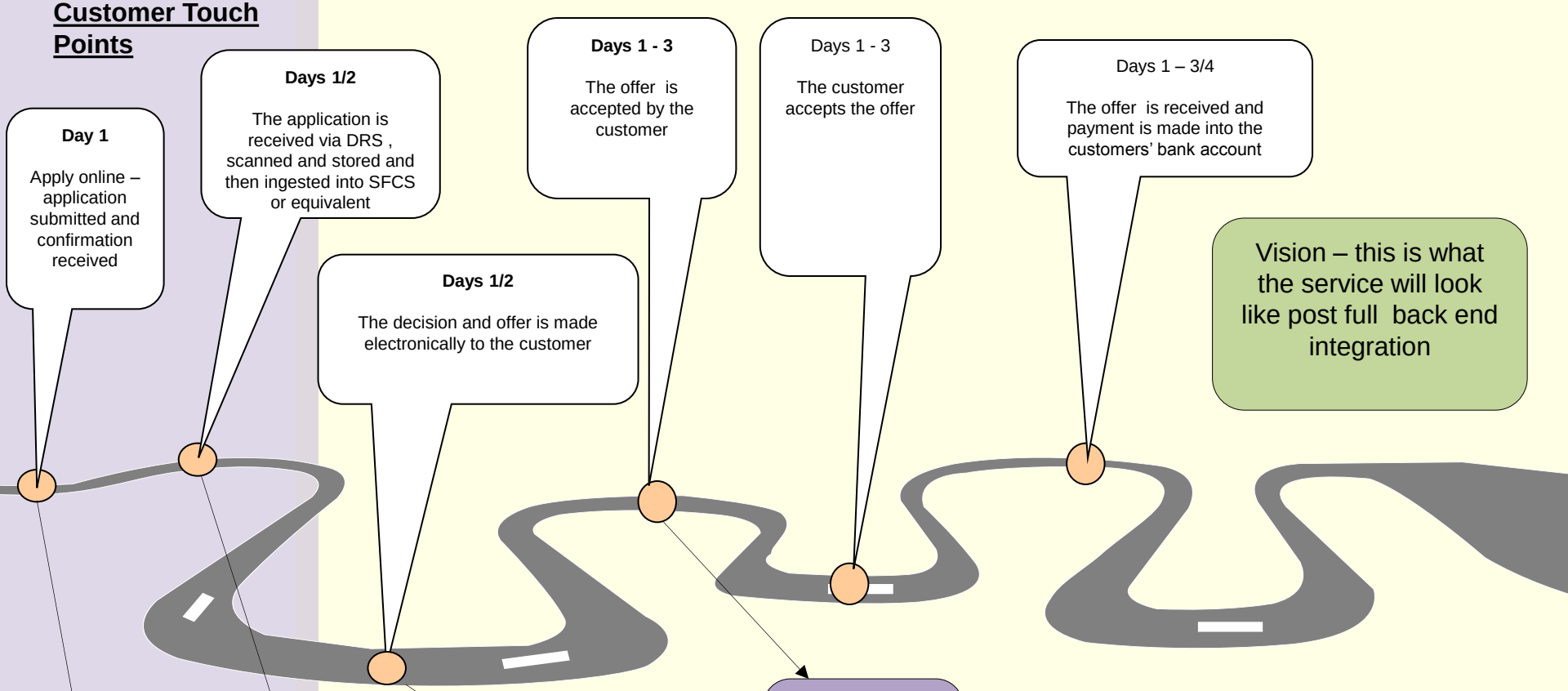
Automatic confirmation of application receipt is sent to the customer

Processed from CamLite and into SFCS

Offer electronically received and verified. Payment made via SFCS/BACS

‘To Be’ Budgeting Loan Customer Journey #2

Customer Touch Points



Vision – this is what the service will look like post full back end integration

Alternative channel - Customer also has the option of collecting a paper form from a Jobcentre, 3rd party or phone the SF Enquiry Line for a form to be posted out.

Automatic confirmation of application receipt is sent to the customer

Electronically via email

Once offer accepted, payment is made into the customers bank account

The journey time is dependent on how quick the customer reacts to the offer and accepts it

Customer Journey…

- The previous slides show the customer journey map
- On top of this journey, we will be linking to our back end systems to monitor the whole of the journey
- This means we can track a customers application right through to the Award/Nil Decision
- We can use this data to identify issues with certain users, based on, their benefit, age, location, device type, browser type etc.

Definitions

Data Set	Meaning
Completion Rate	This tells us how the service is being used by the users, and how many users start their transaction and get through to the ‘What Happens Next?’ page
Award V Nil	This is a direct comparison between paper based Award and Nil decisions, compared with the digital service
Digital Take Up	This is a comparison between the amount of paper applications we receive compared with the amount of online applications
User Satisfaction	This is like a feedback survey to monitor user experience
Assisted Digital	This is where users may not be able to use the online service without support

Definitions Continued

Data Set	Meaning
Total Applications	This is an overall of the amount of applications received online
Peak application times	This gives us an idea of when users are using the service, we can use this to see if we need support channels in place outside of normal working hours
User Dimensions	This gives a breakdown of: Benefit Type, Age, Children, Single, Married, No Children
Drop Out Points	This shows where the users are leaving the service
Time on page	This tells us how long users are spending on each page


TIME FOR QUESTIONS