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EXPERIENCE DESIGN

Sketches

Wireframes

Information Architecture

Prototypes

Design

Improve Checking Account User Engagement

Lead UX Designer: Prototyping, Task Flow Design, Content Strategy
Project Team: UX Designer, Visual Designer, Product Manager, BSA, Java & Front End Development Teams

PROJECT OVERVIEW

I had the opportunity to lead the redesign of our outdated checking transaction page after Capital One purchased a big data startup in late 2012. The business request was to improve customer engagement and reduce the number of misfiled debit card disputes. We cleaned up merchant names and rewrote transaction description to improve recognition and reduce cognitive load of having to “translate” their past activity. 49% of customer transactions were via debit cards and another 20%+ were bills, so there was an opportunity to make a visible impact for our customers. UX & IT partnered a strategy to kick off a live pilot to gain insights after each monthly development release to incorporate an iterative design/development/release cycle.

Two months from initial sketches to 1st internal pilot to gather live user feedback.

Three major iterative designs as pilot feedback were incorporated into the design process. Three internal pilots and a 200 highly engaged customer pilot gathered valuable feedback from live user data.

Full customer release date: May 2014.



CONTENT STRATEGY

Part of the biggest impact to improving the customer experience was to bring clarity to transaction descriptions. One benefit of the data was cleaning up a place like “ELVN BGR” to ‘Elevation Burger’ and match it to a specific location. This way customers could more quickly identify a fraudulent transaction.

I developed a document that

decoupled content from the design so each could be reviewed and revised independently. This strategy produced more productive design reviews than previous projects, and allowed stakeholders to edit and track documentation efficiently.

It still stands alone as a solid reference material in 2015.



PROTOTYPING

It's occasionally challenging to have a prototype that is efficiently developed, visually engaging, detailed to get business buy in, and clarify requirements for IT development.

We struck an effective balance between hi-fidelity comps for visually engaging design, interactive Axure prototype for interactivity, hi-fi

prototype for accurate animation timing and excel docs organizing detail the project ran efficiently on a lean, iterative model.

Alternate prototype views were made available for IT communicating nuances and solving each combination without overheard of full design specs.



USER RESEARCH

Empathy Interviews

Usability Testing

Analysis

Improve Customer Communications

Lead Designer & Research: Hi-Fi Testing Stimuli, Testing Scenarios, Insights Analysis & Report

Project Team: UX Design, Business Owners & Intent, Research Moderator, Project Manager, Copy Writers

RESEARCH INITIATIVE

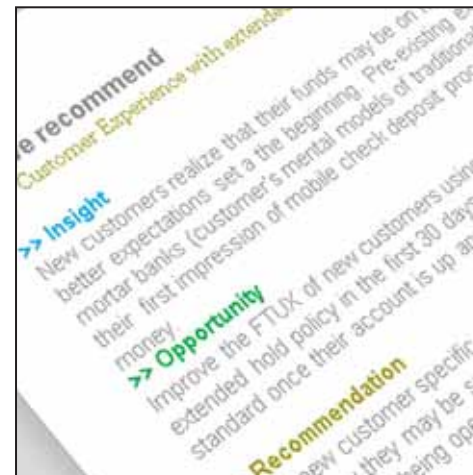
Led research initiative for communications improvement. Held kickoff for stakeholder engagement & agreement on research objectives, timeline, scenarios and methodology. Many stakeholders spread across 3 locations and no centralized leadership inherently made a simple project more challenging.

I held weekly reviews of the research progress & deliverables (task & scenario development, moderator guide) and ensured all stakeholders were involved in each step of the process. I kept stakeholders in the loop by documenting scenarios, cataloging details and communicating changes to the broad audience, and held business owners accountable regarding timelines and deliverables when they impacted research date and final delivery to development.



SCENARIO & TASK DEVELOPMENT

Each of 3 scenarios were intended to conceptually take place over 4 days. I laid out the skeleton in a very low fidelity format, looking to nail down a single scenario communicating nuances accurately before bringing it up to high fidelity. This allowed for speed of feedback and to avoid painful design rework that would take longer to edit than to create new.

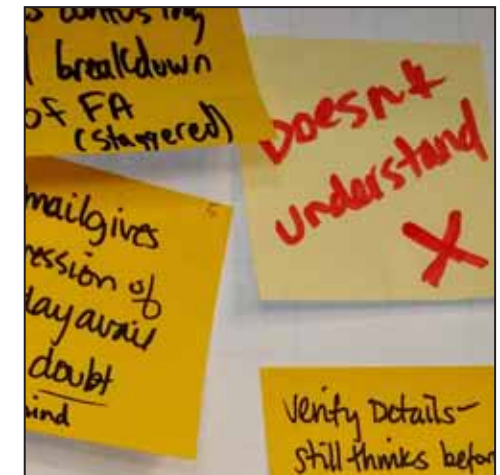


ANALYSIS & RECOMMENDATIONS

During research, we invited all observers to note quick insights and observations for each participant on Post-Its grouped by participant. I leveraged these insights with my own and provided a detailed insights & recommendations report.

To emphasize immediate action on high-impact items, I highlighted the top 3 deal breakers plus 3 key insights as takeaways when

In the prototype navigation, rather than display the start of each day in a set of links, I laid out a calendar view to help assist the participant in progressing through time. All 6 participants understood this component of the stim, and didn't become a hurdle to gathering insights for further iteration.



delivering the report (that included short and long term opportunities for success.

These items were shared by the director level stakeholder on up to VP+ of the department.

This went over well, I was subsequently leveraged as a key partner in developing improvements for initial customer launch.



MOBILE APP NAVIGATION SCHEMES

Prototyping
User Research
Design

Responsive IA

Lead UX Design: Information Architecture. Wireframe Templates.
 Codesign sessions w/UI development
 Project Team: UX & Visual Design, UI Development

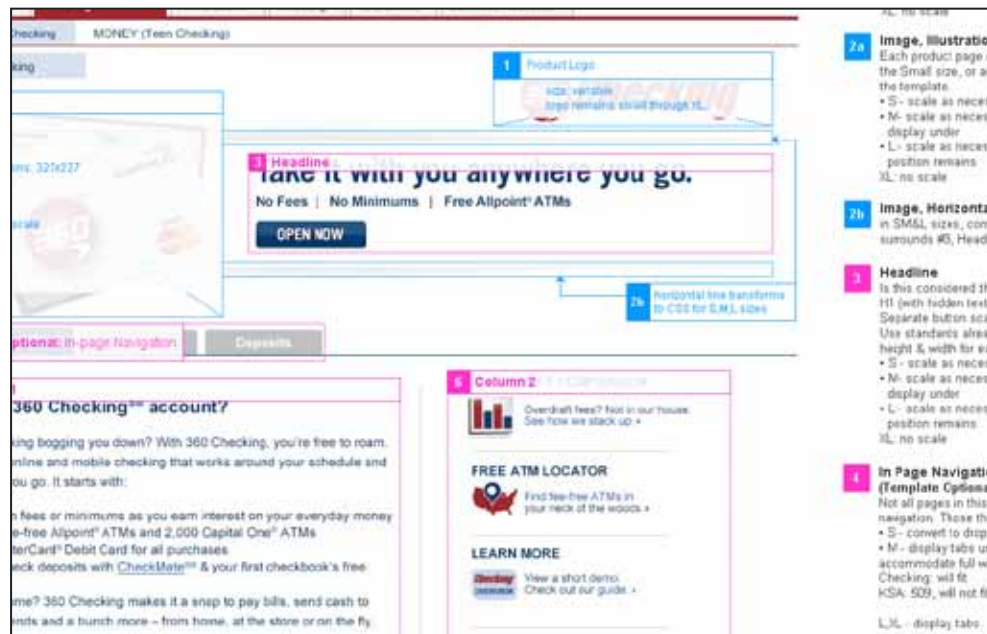
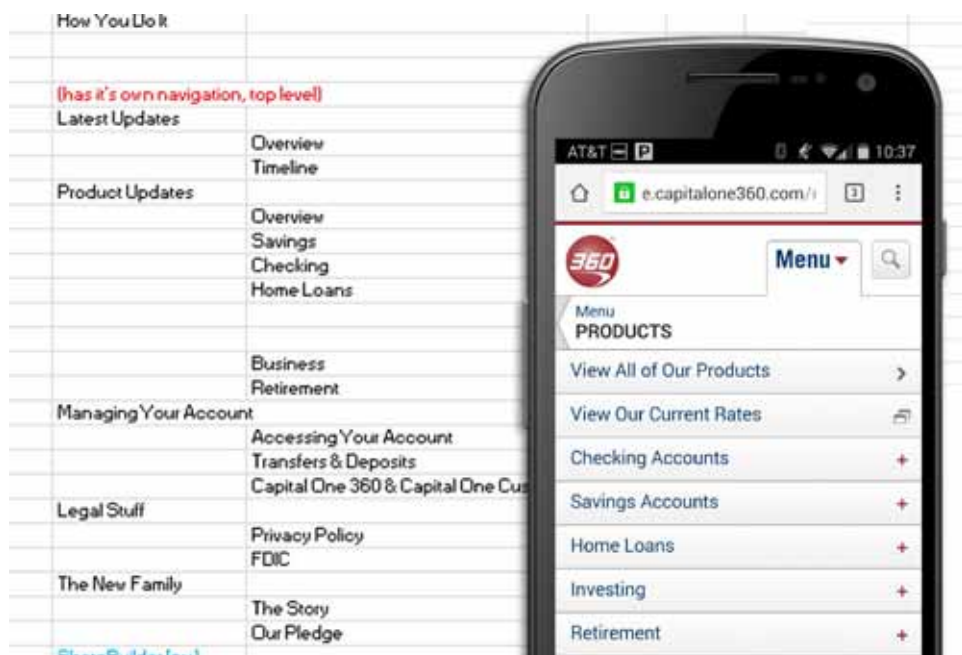
PROJECT OVERVIEW

In 2013, UX and Front End Development teamed up to lead the effort to make capitalone360.com site responsive. I joined in with tech leads to gain buy in & funding from stakeholders. Prior to that point in time only a few products could be navigated to via that channel. With 40% of traffic coming in via mobile we were missing key opportunities and couldn't wait longer to take action.

DESIGN & DEVELOPMENT COLLABORATION

A visual designer & I worked daily in 4 hour collaboration sessions with 3 front end developers to co-develop the site on the fly, reducing overhead of months of design work when current design trends were pointing in the direction of designing directly in the browser.

Some of the most challenging aspects were when navigation breaks could be experienced on the same device. We used site analytics to help guide some tough decisions around solving for tablet, which straddled 2 major design breakpoints.



INFORMATION ARCHITECTURE & TEMPLATES

There was an initial month's time to develop 5 main templates + IA work before UI development began. This period allowed some initial strategy for UX & IT to gain buy in and project funding, successfully done via wireframes, competitive analysis and minimal hi-fidelity comps.

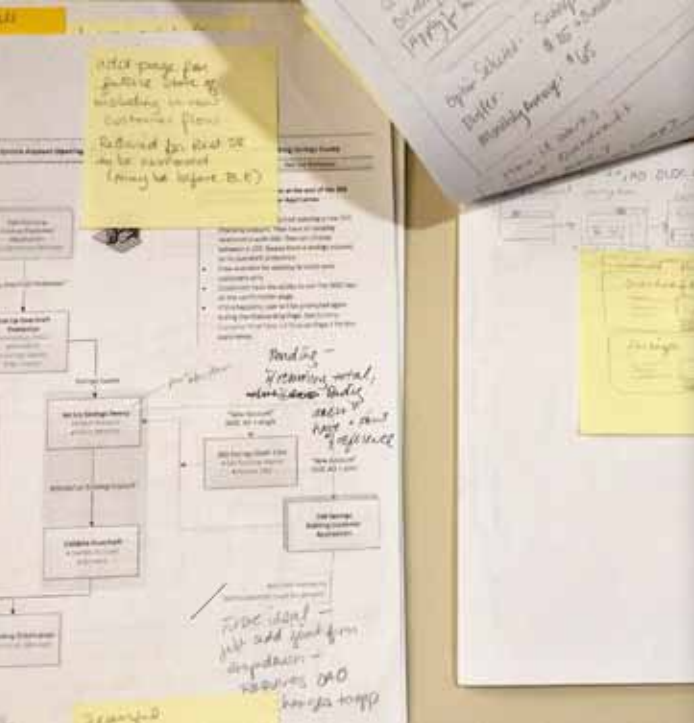
I broke the (sales) site into 5 main templates and solved for them across 4 main breakpoints. Natural design breaks guided the final dimensions.

I inventoried the existing site navigation and flattened some of the deepest areas. I added breadcrumb navigation at the smallest breakpoints where customers lost visibility of a persistent navigation to know where they were on the site.

WEEKLY LIVE STAKEHOLDER REVIEWS

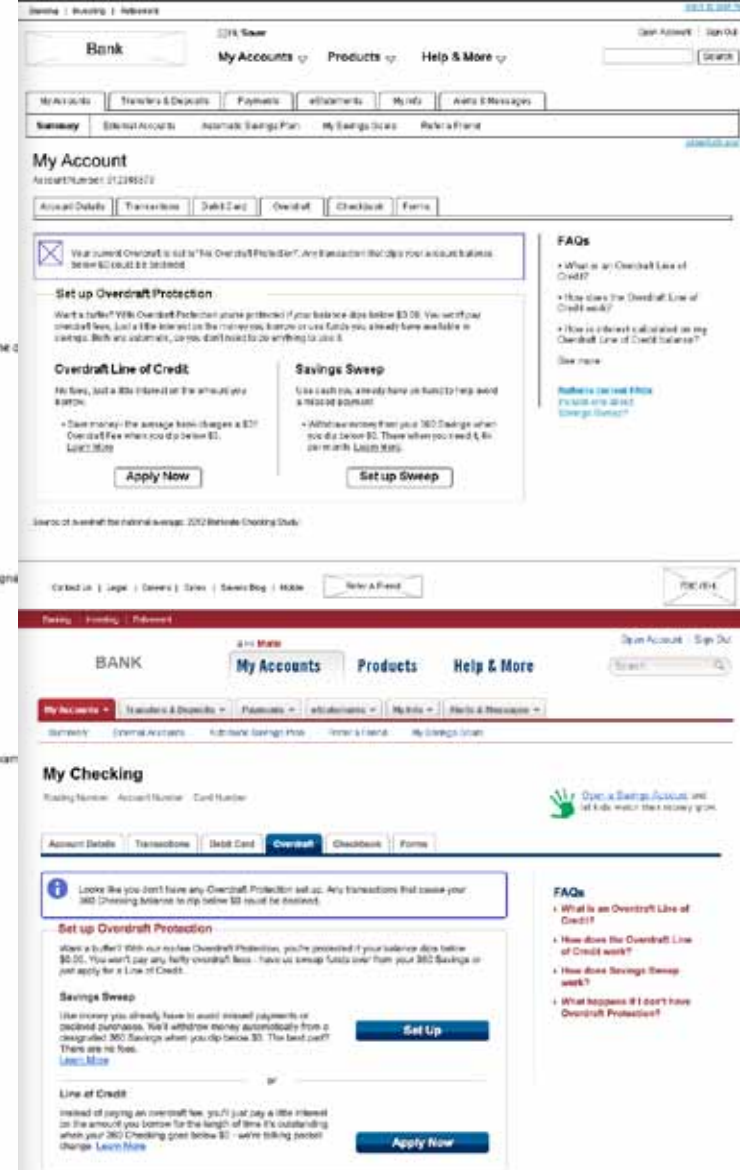
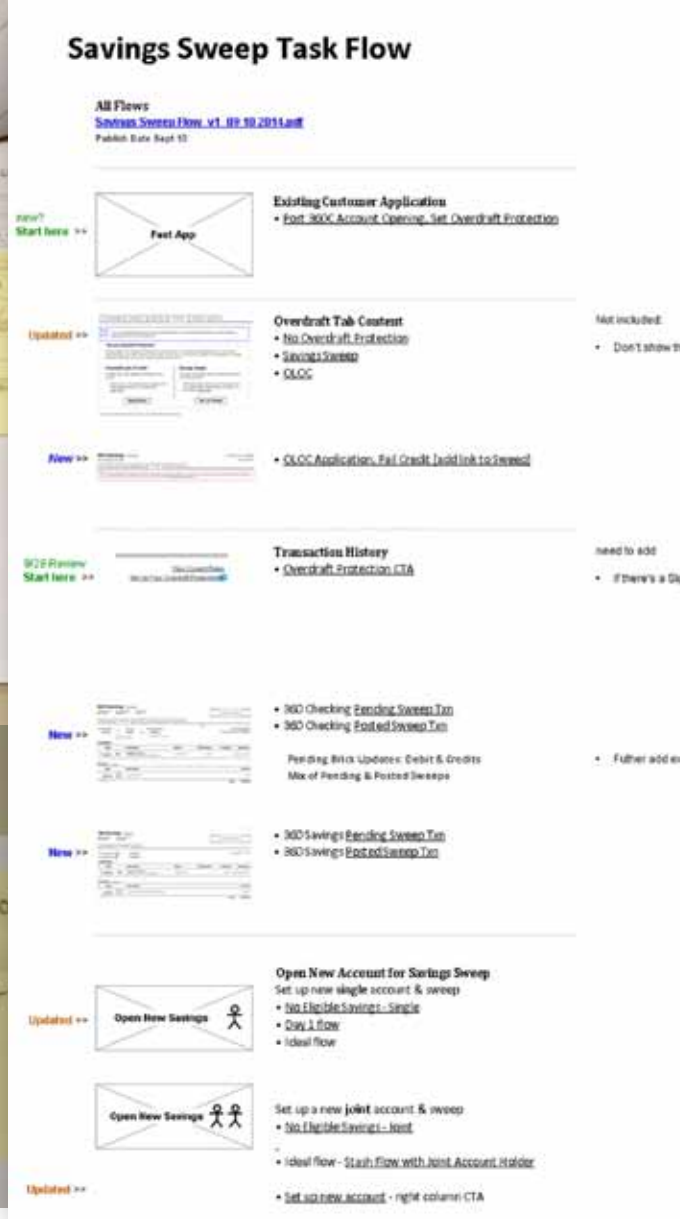
Weekly live UAT reviews with all stakeholders on devices to get progressive sign off, iterate and to observe usability of the product.





the overall
don't?
withdrawals/
payments
make a
"

If person overdrafts on
tuesday, how do
we get them to not
overdraft again on
wednesday?



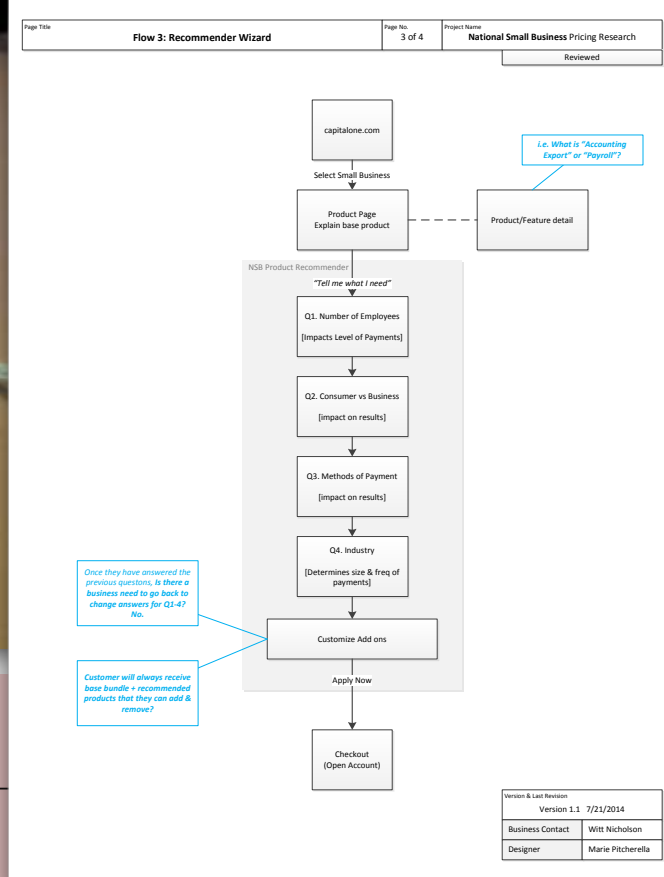
THE PROCESS – CONCEPT THROUGH DEVELOPMENT

Task Flows [Visio]

Prototypes [Paper Sketches, Axure]

User Research [Rainbow Spreadsheet Analysis, Topline Report, Integrate Results into Design]

IT Development Support



• Bill Pay
Set up recurring bill payment online and send basic invoices to customers

• Spark Pay
Take credit card payments from your mobile device

Customizable Upgrades
Add any of our exciting features to your plan and save. Receive a discount when multiple products are selected

Feature	Recommended If:	Price
<input type="checkbox"/> Advanced Accounting Sync Sync transactions and manage accounts from preferred accounting software	Recommended If: You have more than 25 transactions per month	\$10
<input type="checkbox"/> Online Merchant Ability to take payments online	Recommended If: You would like to accept online payments	\$10
<input checked="" type="checkbox"/> Advanced Merchant (Spark Pay) Lower your swipe rates and take payments online with advanced merchant services	Recommended If: You take more than \$1500 in credit card payments per month	\$10
<input checked="" type="checkbox"/> Advanced Receivables Create and send custom invoices with your logo and reminders for customers	Recommended If: You accept Online Bank Transfers or invoice customers directly	\$20
<input type="checkbox"/> Advanced Payables Delegate authority for bill pay and set up custom alerts and thresholds	Recommended If: Accounting tasks will be handled by more than 1 person	\$20
<input type="checkbox"/> Payroll Set up automated payroll for your employees	Recommended If: You have more than 2 employees	\$35
<input type="checkbox"/> Advanced Check Deposit Deposit checks quickly via free desktop scanner	Recommended If: You receive more than 25 checks per month	\$35

Original Price: \$90/month
Discount: 5%

\$28.50/month

Task 5B: Incentives

"Let's talk about some ways that this might be an easier decision for you to make, or that would make your switch easier to handle."

On a scale of 1-10, with 1 being "No effect at all" and 10 being "Would make me switch today", how would the following affect your

- A free iPad
- A \$[000] gift card to [merchant]
- [#] airline tickets
- A program that offered 2% interest on deposits, 2% cash back rewards on purchase, and a flat 2% fee for taking
- Waiving some or all of the monthly fees if you maintain a certain minimum balance
- An online tool that helped you, step-by-step, with the switching process

	3	8	9	6	4	10	27
							23
							39
	9	10	9	10	8	8	54
	9	9	3	10	8	7	46
	8	9	7	8	8	2	42
the ipad could help make life a little easier	airline tickets are worth more. They currently pay more for credit processing, so there's a long term savings	already has an ipad, so not attractive. Likes the 2% flat rate so she doesn't need to keep a close eye. Online tool wouldn't help because she wants the personal	2% feels like she's getting something on a sustainable basis. Doesn't want to have a minimum balance	ipad not that important to me 2% significant number. A whole point less on credit card swipes. 9-10k in fees he currently pays	he could use a second ipad. 2% offers simplicity, would pay for it in 6 months.		

THE PROCESS – RESEARCH ONLY PROJECT

Task Flow [Paper Sketches, Visio]

Functional Prototype [Axure]

Research Analysis [Rainbow Spreadsheet, Topline Report]

Recommendations [Paper Sketches]