

Live Alerts

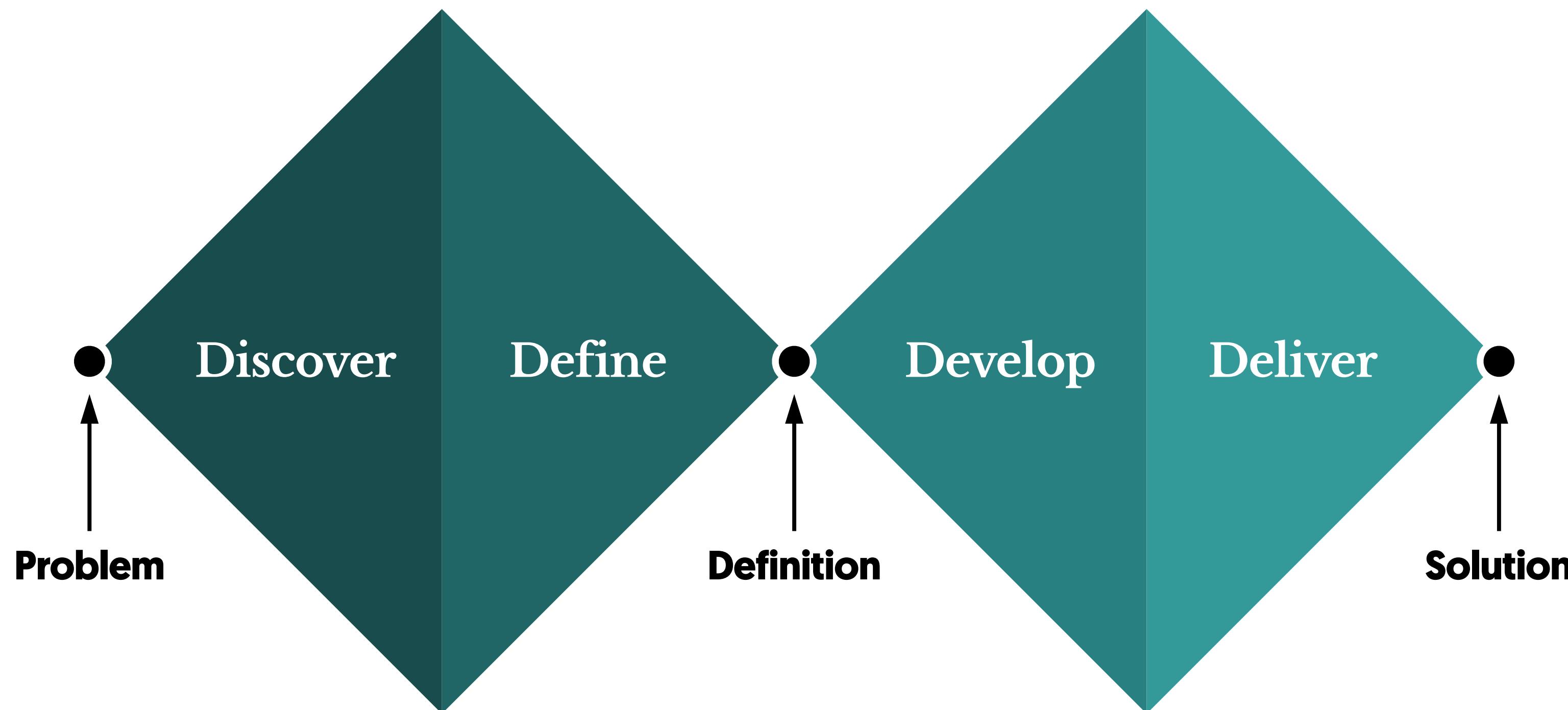
Bending a commercial tool into meaningful customer notifications that outperformed our best campaigns

January–March 2021



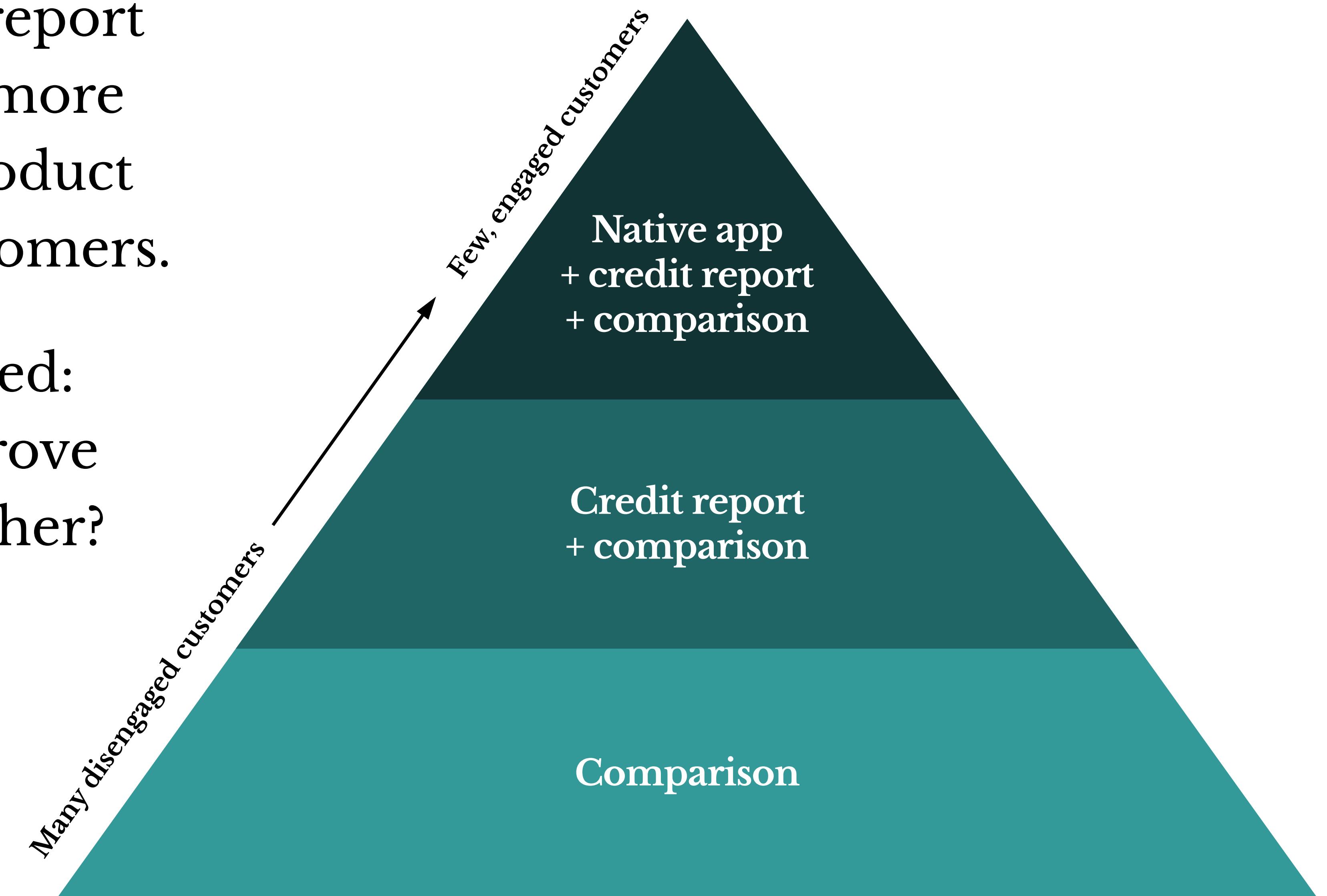
I followed the double diamond model.

The icon at top right tracks the phases throughout this presentation.



We knew credit report customers were more engaged than product comparison customers.

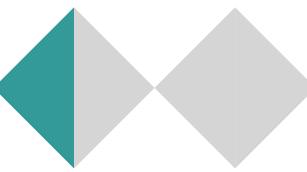
The business asked:
how can we improve engagement further?





We'd recently gained access to an API which reported significant changes in our customers' credit reports. The business was keen to make use of it.

We proposed to use this API, originally intended for lenders, to provide new value for customers.



I analysed the 227 events in the API, categorising and ranking by factors like volume, customer experience, relevance, timeliness, customer impact, and business impact.

Aa CallMonitor Alert Code	≡ Description	≡ Notes	# Avg. Daily Volume	<input checked="" type="checkbox"/> OKR impact?	<input type="radio"/> Score impact	≡ Credit report area	<input type="radio"/> Master?	≡ Type	<input checked="" type="checkbox"/> Interesting	<input type="radio"/> Appropriate for Consumers?	<input type="radio"/> Available for Consumers?	<input type="radio"/> Not Search Alert?	≡ Grouping
<u>NEWCASEARCH</u>	New Credit Checking Application Search	Search alert - out of scope for current phase. Search performed as part of the credit check for any form of application for consumer credit. This is a hard search .	16443	<input type="checkbox"/>	<input type="radio"/> None	Hard searches. Would require design refresh at least.	N/A	Hard search Searches	<input checked="" type="checkbox"/>	Yes	Yes	No	Hard search
<u>NEW_ACCOUNT</u>	A new account has been received	5% impact on credit score.	9380	<input type="checkbox"/>	<input type="radio"/> Low	Corresponding account details	Yes	Account opening	<input checked="" type="checkbox"/>	Yes	Yes	Yes	New account
<u>ACCOUNT_SETTLED</u>	An account has been settled	Celebrate closing big accounts, e.g. mortgages? Would need to be sure it was paid off and not a balance transfer. Impact on score depends on other factors.	5538	<input checked="" type="checkbox"/>	<input type="radio"/> None	Corresponding account details	Yes	Account closure	<input checked="" type="checkbox"/>	Yes	Yes	Yes	Account settled
		Nearing a credit limit. Could combine with noticeable balance increase alerts to detect unusual spending, if there are enough.				Corresponding account details. Would require addition of							

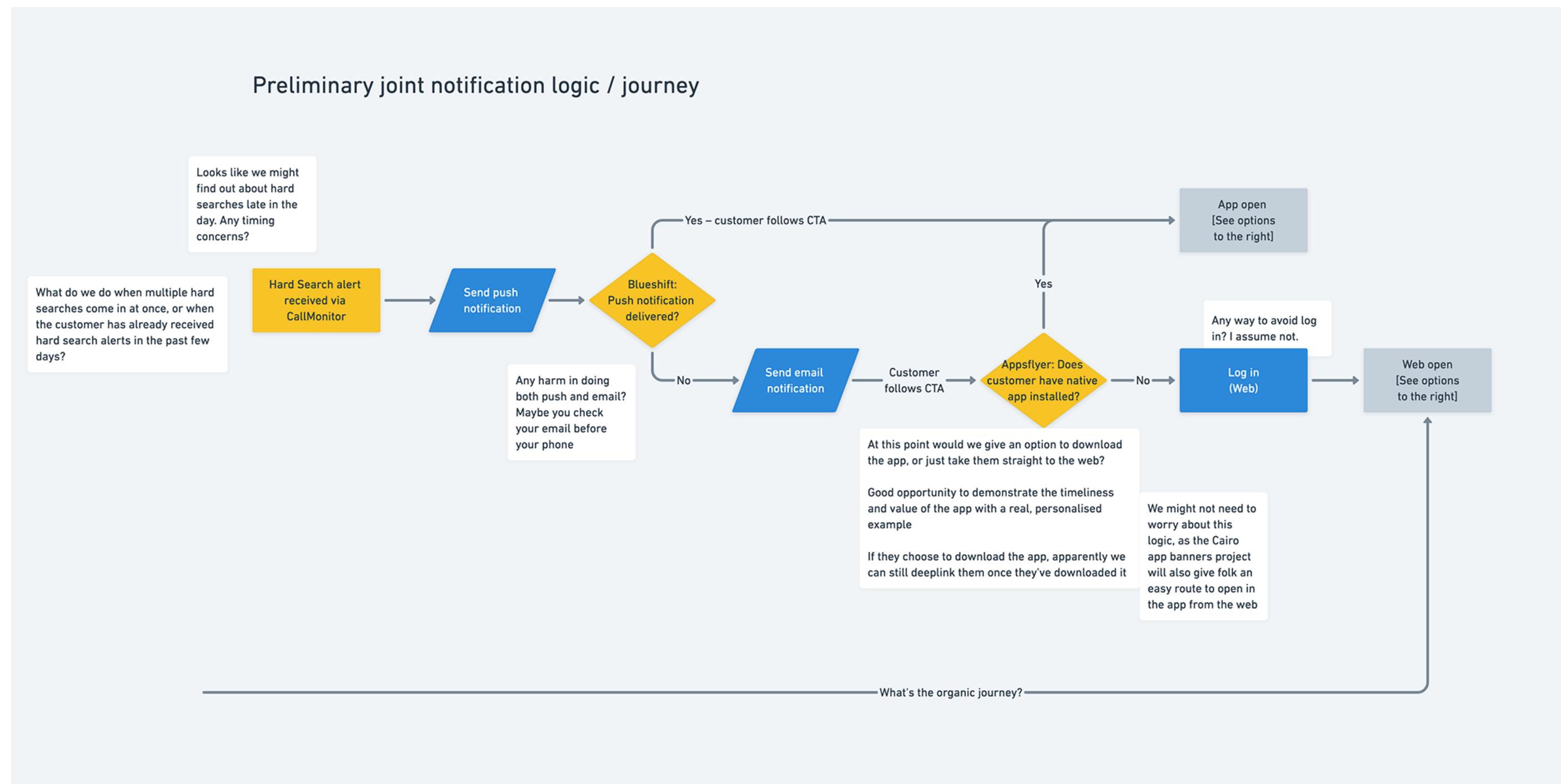


I boiled it down to four promising options.

My PM and I decided to start off by telling customers about new “hard searches”, which indicate a new credit application.

- **New hard search**
1 day lag at most. Low volume. High customer value due to fraud/identity check angle. Poor product experience.
- **New account**
4-6 week lag. High volume. Medium customer value: hard searches are an earlier sign. Poor product experience.
- **Crossed a utilisation threshold**
4-6 week lag. Low-mid volume. Good customer value. Good product experience.
- **Missed a payment**
4-6 week lag. Low-mid volume. High customer value. Good product experience.

I mapped potential journeys to assess their pros and cons. This helped us realise push notifications were blocked and would have to be parked. I made a preliminary map of future phases to keep the initial scope tight and achievable.





Now we had our focus area, my PM and I wrote objectives and KPIs.

Objective

Encourage customers to log in
by alerting them to significant
credit report changes

KPIs

- Email open rate of 25%
- Click to open rate of 10%



I drafted lots of options for email content, refined with the copy team, and collaborated with the creative team who designed the template.

We couldn't reveal many details for compliance reasons, so I included an explanation of a hard search to give context and avoid worrying people.

TotallyMoney

[View online](#)

Jaime, there are 2 new hard searches on your report

If you weren't expecting these, you should check your full report for more information.

[See who searched for me](#)



What's a hard search?

Hard searches usually happen when you apply for credit and are a good sign your application is being processed. They don't impact your score on TotallyMoney, but they can be seen by lenders. Making multiple applications within a few weeks can put lenders off and hurt your chances of being accepted for credit.

© 2021 TotallyMoney Ltd.

[About](#) [T&Cs](#) [Privacy](#) [Cookies](#) [Contact](#)

TotallyMoney is an independent credit broker, not a lender.

The emails and notifications had to lead somewhere.

Unfortunately the product experience for searches was poor: too much information, muddy hierarchy, and no focus on recent activity.

I advocated for a redesign so we'd have a satisfying end-to-end experience.

Your Searches

History of searches on your file

This section details searches that have been made on your credit file through TransUnion within the last 24 months. If you apply to a lender, they may carry out a hard search to decide whether to offer you credit or not. Comparison sites may use a soft search to assess your likelihood of being accepted by different lenders.

Hard Searches

Too many hard searches in quick succession could make lenders wary and may make it more difficult for you to get credit.

Octopus Energy Limited (Cosmos, Sa, Ct, Cr, Ar)	1 searches in total since 2019	MOST RECENT Checking Credit Application	ON 19/08/2019	SEE MORE Something wrong with this information? Raise a dispute
--	-----------------------------------	---	------------------	--

Soft Searches

Soft searches do not influence lenders' decisions and have no impact on your credit score.

Zopa Limited (Tac, Ct Batch)	10 searches in total since 2019	MOST RECENT Affordability	ON 23/02/2021	SEE MORE Something wrong with this information? Raise a dispute
---------------------------------	------------------------------------	-------------------------------------	------------------	--

Newday Cards Limited (Ct, Sa, Sr Bsb, Cval, Ar,le)	10 searches in total since 2019	MOST RECENT Quotation/Preliminary Search	ON 06/11/2020	SEE LESS Something wrong with this information? Raise a dispute
--	------------------------------------	--	------------------	--

Searches conducted for you at your current address using these details

Mr Neil Dawson 19 January 1989 30 [REDACTED]	1 Quotation/Preliminary Search 06/11/2020 {9901} [REDACTED]	Raise a dispute about this search ▾
--	--	---

2 Quotation/Preliminary Search 05/05/2020 {01FE} [REDACTED]	Raise a dispute about this search ▾
---	---

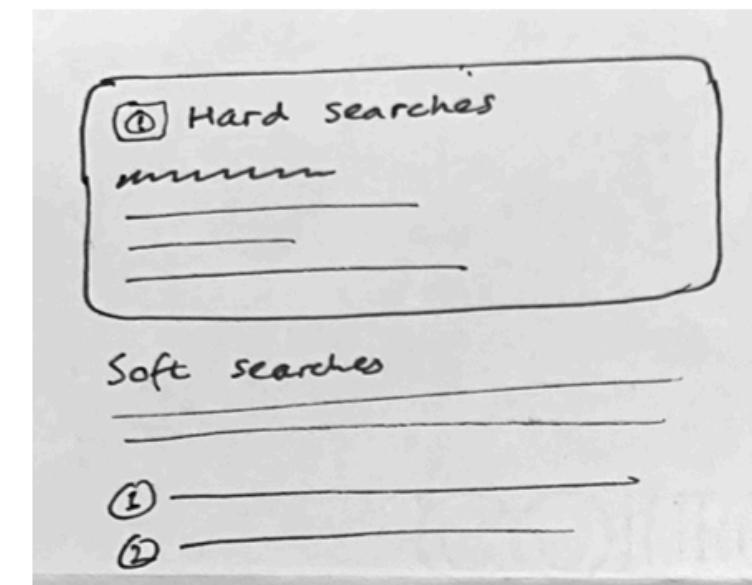
3 Quotation/Preliminary Search 01/04/2020 {399E} [REDACTED]	Raise a dispute about this search ▾
---	---

4 Quotation/Preliminary Search 25/02/2020 {72D5} [REDACTED]	Raise a dispute about this search ▾
---	---

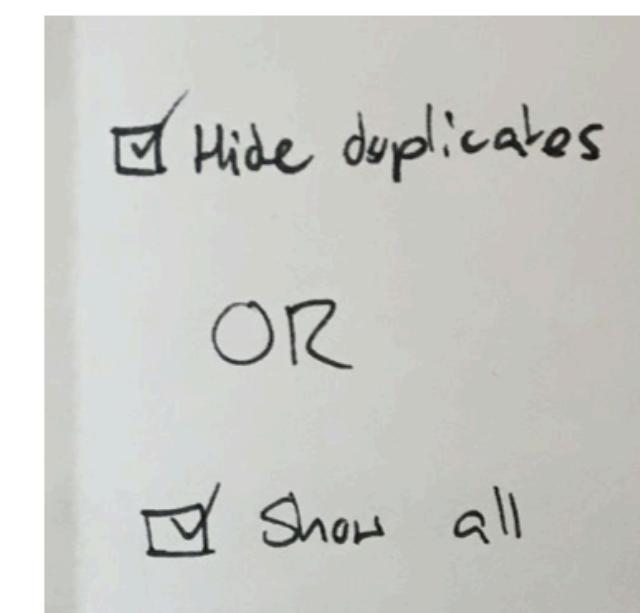
5 Quotation/Preliminary Search	Raise a dispute about this search ▾
--------------------------------	---

I facilitated a workshop to rapidly generate ideas to improve the searches area.

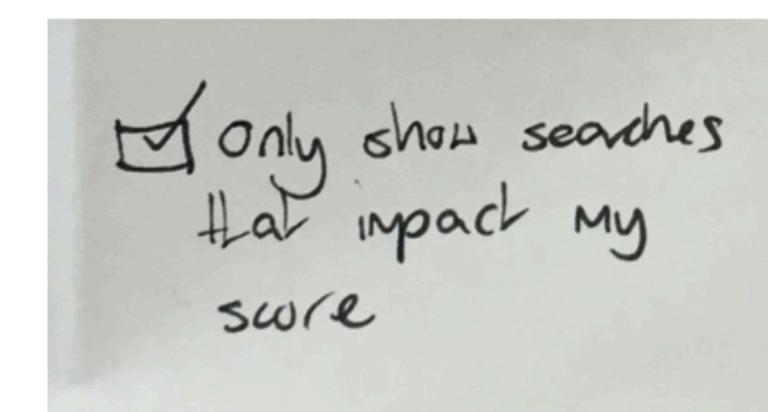
I prepared a presentation on existing issues, competitor patterns, and opportunities, and used this to brief participants.



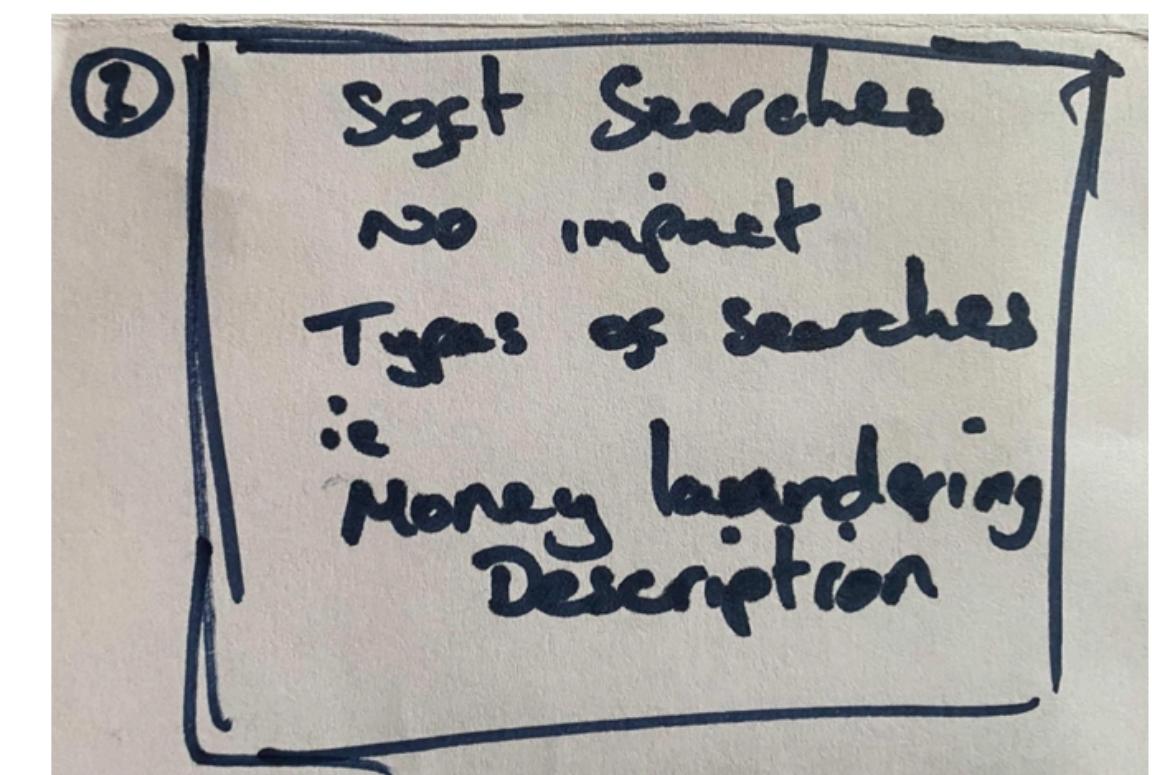
Deprioritise soft searches – each hard search gets a card, each soft search is a bullet



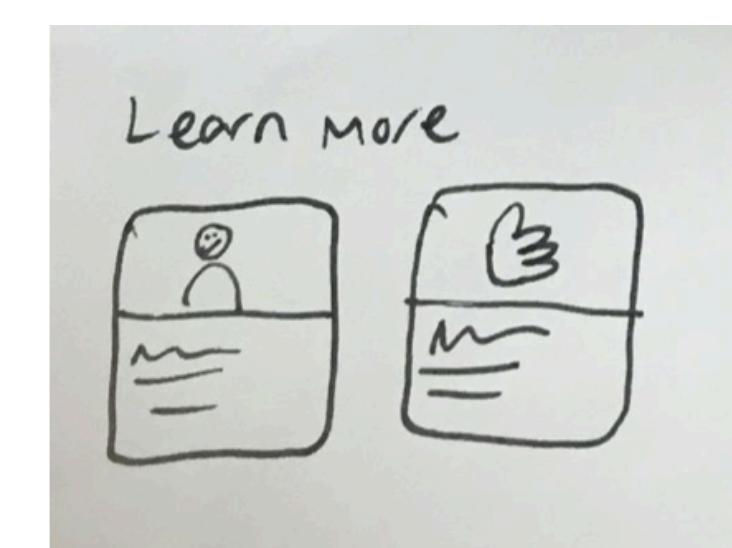
Instead of grouping duplicates, hide them



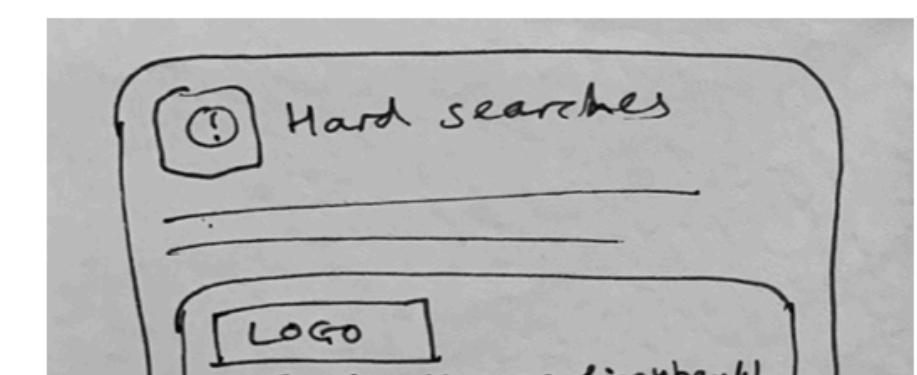
Use filters to reinforce the message that hard searches matter more



Use our lightbulb moments or (?) components to give more information in context



Include links to guides or other relevant content





Afterwards, I identified these themes. I kept them handy for reference during my wireframe exploration.

- **Deprioritise soft searches**

Visual differentiation to indicate they're low impact. This could be achieved through iconography, shorter summaries, toggling between hard/soft and defaulting to hard.

- **Offer a summary**

Summarise, so the customer doesn't even have to look at the whole list of searches.

- **More/better explanations**

Keep succinct explanations, but make space for more detail.

- **Show thresholds**

If we can infer some rules of thumb for what behaviour impacts your score and eligibility, we could visualise this to further narrow down the area the customer needs to focus on.

- **Logos**

Introduce company logos to make searches more recognisable, and less intimidating.



In this wireframe concept I explored improving the layout while leaving the structure largely intact.

Hard searches

Potential impact [?](#)

Hard searches are made when you apply for credit or when you are being chased for outstanding debt. Too many hard searches in a short time might make it more difficult for you to get credit.

Octopus Energy Limited NEW

Latest search: 16th February 2021 [+](#)

Aviva

Latest search: 3rd March 2020 [+](#)

Soft searches

No impact [?](#)

Soft searches are made when you compare credit offers or look at your credit report. They don't affect your credit score, and lenders don't use them when deciding if they should give you credit.

Newday Cards Limited (Ct, Sa, Sr Bsb, Cval, Ar,le)

Latest search: 16th December 2020 [-](#)

Searches at your current address

Bob Hoskins, born 29th October 1942, living at 182 Fanciful Lane, SW3 2YT

Date	Purpose	Reference number	Action
6th December 2021	Quotation/Preliminary Search	99017455-EADA-4477-B545-BA3EB7BB48	Raise a dispute
6th November 2021	Quotation/Preliminary Search	99017455-EADA-4477-B545-BA3EB7BB48	Raise a dispute
6th October 2021	Quotation/Preliminary Search	99017455-EADA-4477-B545-BA3EB7BB48	Raise a dispute
6th September 2021	Quotation/Preliminary Search	99017455-EADA-4477-B545-BA3EB7BB48	Raise a dispute
6th August 2021	Quotation/Preliminary Search	99017455-EADA-4477-B545-BA3EB7BB48	Raise a dispute

Searches at a previous address

Bob Hoskins, born 29th October 1942, living at 13 Park Lane, W1 7LD

In another, I explored disclosing details progressively, leading with the key information. Hard and soft searches are side-by-side to support comparison.

This is the option we eventually went with.

Hard searches	Potential impact 	No impact 
<p>Hard searches are made when you apply for credit or when you are being chased for outstanding debt. Too many hard searches in a short time might make it more difficult for you to get credit.</p> <p>O Octopus Energy Limited 4th March 2021  </p> <p>RC Raedex Consortium LTD T/A Wheels4sure.Com(Cr Mlsa) 23rd December 2020 </p>		
		



Hiding all but the most recent searches meant they had to live on another page. But how best to list them?

Grouped by company...

...or listed chronologically?

< Searches

Soft searches

Soft searches are made when you compare credit offers or look at your credit report. They don't affect your credit score, and lenders don't use them when deciding if they should give you credit.

10 searches by Zopa Limited NEW +

Latest on March 16th

10 searches by Zopa Limited NEW -

Latest on March 16th

16th March 2021 Affordability NEW

16th March 2021 Quotation/Preliminary Search

16th March 2021 Affordability

16th March 2021 Quotation/Preliminary Search

16th March 2021 Quotation/Preliminary Search

16th March 2021 Quotation/Preliminary Search

16th March 2021 Affordability

16th March 2021 Quotation/Preliminary Search

16th March 2021 Quotation/Preliminary Search

< Searches

Soft searches

Soft searches are made when you compare credit offers or look at your credit report. They don't affect your credit score, and lenders don't use them when deciding if they should give you credit.

2021

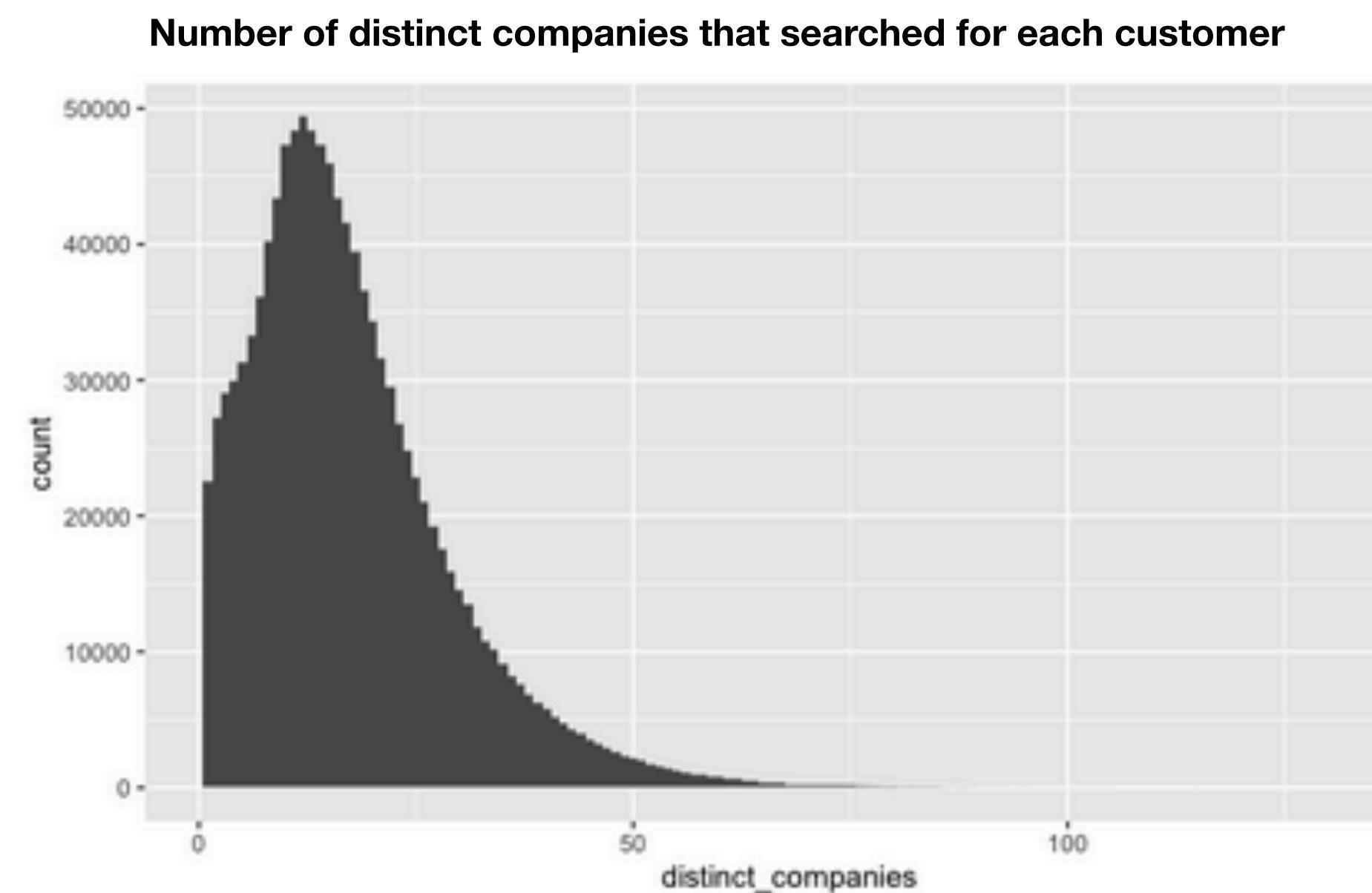
February

MC	Madison Cf Uk LTD (trading as 118 118 Money) >	29th February 2021
TM	Totally Money >	16th February 2021
CK	Credit Karma Uk >	16th February 2021

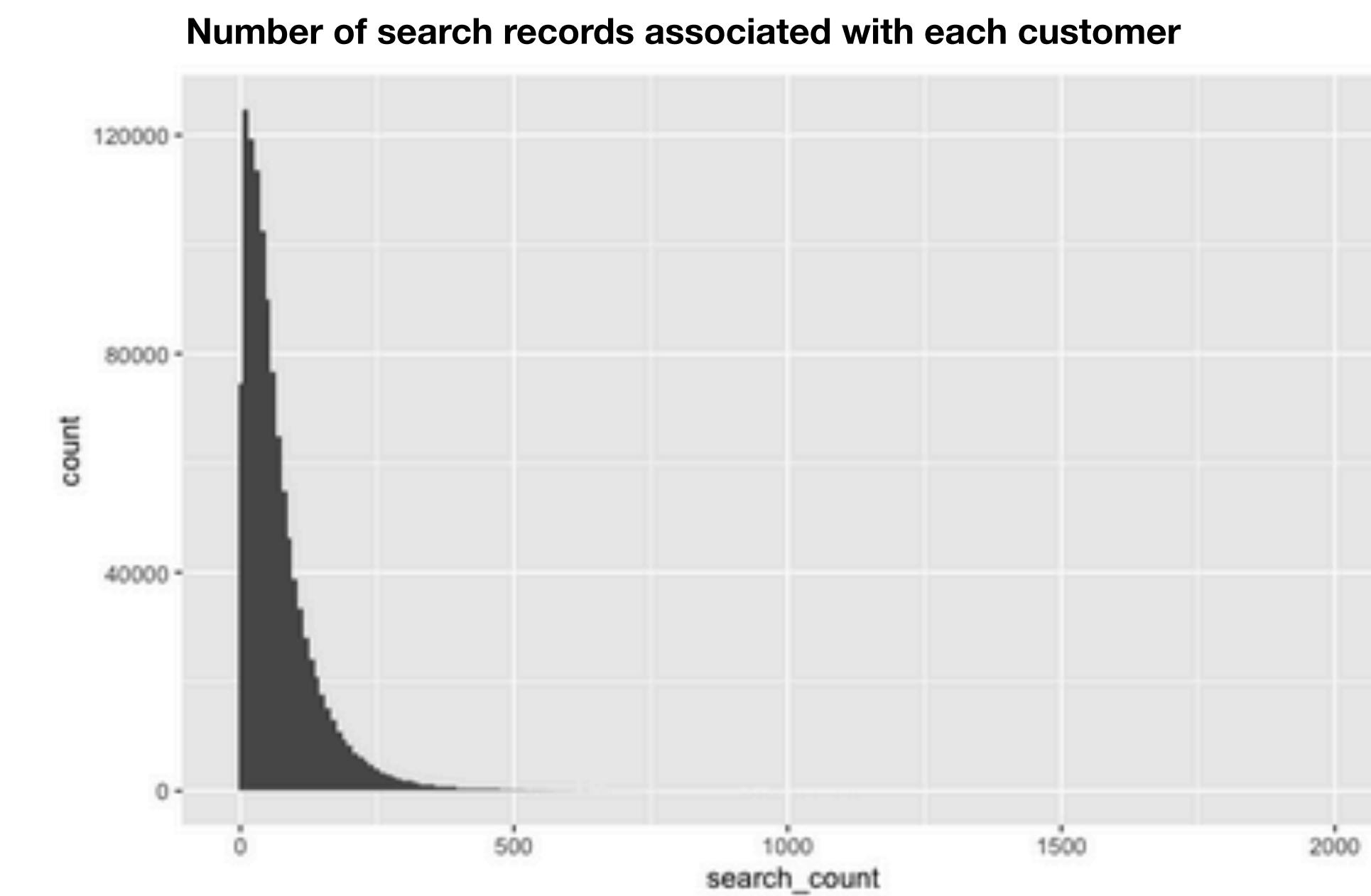
January

TM	Totally Money >	16th January 2021
	Credit Karma Uk >	16th January 2021

I asked the business analytics team for numbers, which made it clear: the chronological list would usually be much too long. I decided to group by company.



Common to have searches from 10-30 companies. The highest is 135.



Common to have 100 searches. The highest is 2200. Note these are not broken down by hard or soft – we presume there will be many fewer hard searches.



I refined the solution through two design critiques and a usability study with five participants.

Our design systems specialist helped me fill in the gaps in our component library to complete the visual design.



I worked closely with the devs to communicate intentions, adjust for feasibility, and carry out QA. For example, I wrote this spec for constructing sentences to summarise newly opened accounts.

1. Print volumes and types where volume $\neq 0$
2 loan
3 credit card
1 utility account
2. Pluralise where volume > 1
2 loans
3 credit cards
1 utility account
3. Sort by descending order of volume
3 credit cards
2 loans
1 utility account
4. Optional: Replace volumes of "1" with "a"
3 credit cards
2 loans
a utility account
5. Comma separate
3 credit cards, 2 loans, a utility account
6. Insert "and" after the final comma
3 credit cards, 2 loans, and a utility account
7. Insert prefix and a period
You have 3 credit cards, 2 loans, and a utility account.

Here's how it turned out!

Searches summary

The screenshot shows the TotallyMoney Credit Report homepage. At the top, there's a navigation bar with links for Home, Credit Report (with a dropdown arrow), Offers, Energy, Car Insurance, and My Account (with a TM logo). Below the navigation is a large banner titled "Your Credit Report" published on 18 January 2021. The main content area features tabs for Analysis, Score History, Accounts, Profile, Searches (which is highlighted), and Rulings. A sub-section titled "Your Searches" explains that records are saved each time someone checks your file, allowing you to see who has been looking at your credit report.

Your Searches

Every time someone checks your file, a record is saved here. That way, you can see exactly who's been looking at your credit report.

Hard searches

Visible to lenders [?](#)

Hard searches usually happen when you apply for credit. They don't impact your score on TotallyMoney, but making multiple applications within a few weeks could hurt your chances of being accepted for credit.

 Octopus Energy Limited (Cosmos, Sa, Ct, Cr, Ar) [4th March 2021](#) >

 Raedex Consortium LTD T/A Wheels4sure.Com (Cr Mlsa) [23rd December 2020](#) >

[View all hard searches](#) >

Soft searches

No impact [?](#)

Soft searches usually happen when you check your credit report or compare things like credit cards and loans. They don't impact your score on TotallyMoney and won't affect your chances of getting credit.

 Madison Cf Uk LTD T/A 118 118 Money (Cval Sr) [28th February 2021](#) >

 Totally Money [16th February 2021](#) >

 Credit Karma UK [16th February 2021](#) >

[View all soft searches](#) >

9:41



[Profile](#)

Your Searches

Every time someone checks your file, a record is saved here. That way, you can see exactly who's been looking at your credit report.

Hard searches



Hard searches usually happen when you apply for credit. They don't impact your score, but making multiple applications within a few weeks could hurt your chances of being accepted for credit.

 Octopus Energy Limited (Cosmos, Sa, Ct, Cr, Ar) [4th March 2021](#) >

 Raedex Consortium LTD T/A Wheels4sure.Com (Cr Mlsa) [23rd December 2020](#) >

[View all hard searches](#) >

Soft searches



Soft searches usually happen when you check your credit report or compare things like credit cards and loans.

Search index

The screenshot shows the TotallyMoney website's 'Soft Searches' page. The header includes links for Home, Credit Report, Offers, Energy, Car Insurance, and My Account. The main content area shows a breadcrumb trail: Your Searches > Soft Searches, followed by a section titled 'Soft Searches'. A descriptive text explains that soft searches don't impact credit scores. Below this, a list of search entries is displayed in a card-based interface. Each entry includes the search term, number of searches, date, and a 'Show more' link.

Search Term	Date	Type
Zopa Limited	Latest on 16th March	8 searches
TotallyMoney Limited	Latest on 16th March	12 searches
16th March 2021	Affordability	16th March 2021
16th March 2021	Quotation/Preliminary Search	16th March 2021
2nd March 2021	Affordability	2nd March 2021
2nd March 2021	Quotation/Preliminary Search	2nd March 2021
24th February 2021	Affordability	24th February 2021

The screenshot shows a mobile phone displaying the 'Soft Searches' page. The top bar shows the time (9:41) and signal strength. The page title is 'Soft Searches'. The content area contains a descriptive text about soft searches and a list of search entries. Each entry is shown in a card with a '+' icon for adding more details. The list includes entries from Zopa Limited, TotallyMoney Limited, and 118 118 Money, with dates ranging from 24th February 2021 to 16th March 2021.

Search Term	Date	Type
Zopa Limited	Latest on 16th March	8 searches
TotallyMoney Limited	Latest on 16th March	12 searches
16th March 2021	Affordability	16th March 2021
16th March 2021	Quotation/Preliminary Search	16th March 2021
2nd March 2021	Affordability	2nd March 2021
2nd March 2021	Quotation/Preliminary Search	2nd March 2021
24th February 2021	Affordability	24th February 2021

Search details

TotallyMoney

Home Credit Report Offers Energy Car Insurance My Account TM

Your Searches > Hard Searches > Search Details

Search Details

If you spot anything wrong, you can [report it](#).

**Octopus Energy Limited
(Cosmos, Sa, Ct, Cr, Ar)**

HARD SEARCH

Lenders can see this search on your credit report until 3rd March 2023. This will not affect your credit score on TotallyMoney.

Date
4th March 2021

Purpose
Checking Credit Application

Reference number
7D9284H4-91K5-52AC-7J9N-23K1H1982N27

Your details

The company used these details to search for your credit report.

Name
Jane Bloggs

Date of birth
24th June 1971

9:41

Back Search Details

If you spot anything wrong, you can [report incorrect information](#).

**Octopus Energy Limited
(Cosmos, Sa, Ct, Cr, Ar)**

HARD SEARCH

Lenders can see this search on your credit report until 3rd March 2023.

Date
4th March 2021

Purpose
Checking Credit Application

Reference number
7D9284H4-91K5-52AC-7J9N-23K1H1982N27

Your details

The company used these details to search for your credit report.

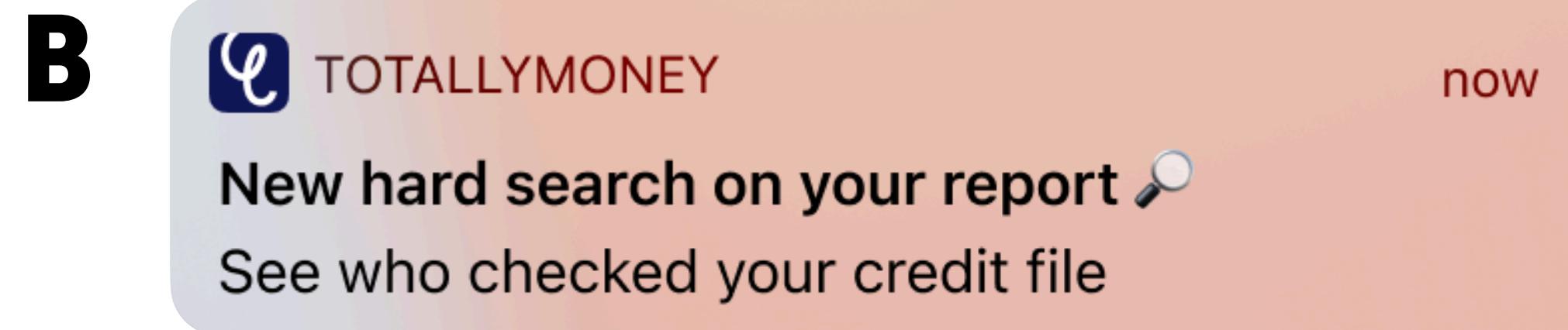
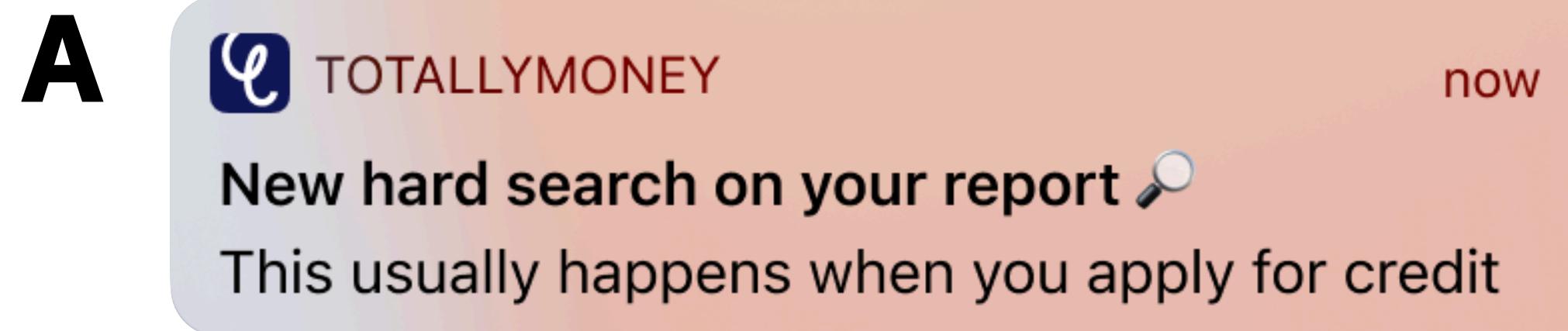
Name
Jane Bloggs

Email engagement exceeded expectations and we smashed the KPIs. Clearly customers were hungry for real, personalised messaging.

KPI	Hard search email	New account email
Open rate	25%	32.55%
Click-to-open rate	10%	37.04%

When we eventually launched push notifications, I wanted to avoid clickbait. I wrote one notification to *explain* the event (A) and another to *instruct* to log in (B).

In an A/B test, the instruction (B) won with a 14.64% lead in clicks per send.



Thank you!