Case study -Mobile

Mortgage Sales & Originations
Mid-Complexity

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Client
Amex

Product Overview

Amex Mortgage Mobile Banking App is a mortgage management app for customers using it to capture the **best loan experiences** that prioritizes behind a **seamless, secure, and user-friendly UX/Design** for the mobile application to the user.

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Responsibility

- UX Design
- Prototyping
- Usability Testing

Tools

- Figma
- UX Pilot - Prototyping AI
- Google Drive

100%
Responsibility
- mobile

20 mins
Mortgage in minutes

Problem Statement

Existing home loan application processes often require multiple documents and manual data entry, leading to users abandoning or inadvertently apply in alternative lenders. The goal is to provide an streamlined application experience.

Goals

Business
Increase loan volume by easing home loans inability, increasing customer retention, improve operations and approvals by simplifying the mortgage application process, improve approvals and lengthened productivity.

User
Enhance user experience by streamlining the application process, reducing friction, and providing transparency and satisfaction on the go.

User Centered Design Process

Our process ensures that we create solutions that are intuitive and solve up with the right solution for the goals and pain of stakeholds.

Target Audience

Shop, refine & transfer a full service mortgage, home equity and refinance online in the Amex app & website.

Customers with Amex Platinum or Amex Financial services companies.

Persona:
- Millennial Professionals
- Technologist
- Multitasker

Research Approaches

User Research	Understand Amex's UX/Design & company feedback, top pinning user experiences
Competitive Analysis	Analyze Amex and Amex's competitors in the mortgage space - Google, Lenders

User Research

Usability testing - 5/6 results

Competitive Analysis

Analyze competitors to understand their offerings and assess what functionalities are expected and what can be made our product competitive.

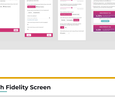
Sketches/Low-fidelity Wireframes

Based on the research and insights, we created low-fidelity sketches and wireframes to explore different layouts. Rapid iterations through these sketches and wireframes allowed for alternate information and more efficient ways to present information.

Sketches/Low-fidelity Wireframes

Hi-fidelity Wireframes

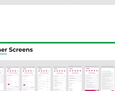
High Fidelity Screen



High Fidelity Screen

Other Screens

Other Screens



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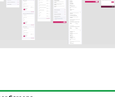

User Journey

A detailed user journey maps out the user's experience as they progress through a task, goal or process. It helps us understand the user's thoughts, feelings, and actions at various stages, ensuring we **simplify and eliminate** any friction points and pain points.

Design Reviews

Daily standups, retros sessions, and design critiques with Engineers, BAs and testing teams

MSO Team

Agile
Sprint Planning
Daily Standup
Sprint Review
Sprint Retrospective
Backlog Refinement
Design Review