

PROJECT INTRODUCTION

# Bankruptcy PCN

## Design for a New Payment Change Notification (PCN) System

Company: Black Knight, Inc.  
Timeframe: 2017 (6 months)

### Project Summary

The PCN project revolutionized bankruptcy management by leveraging Single-Page Application (SPA) architecture and my custom-built design system. This solution:

- Reduced processing time, increasing operational efficiency.
- Set a new standard for scalable, user-centric applications within the organization.

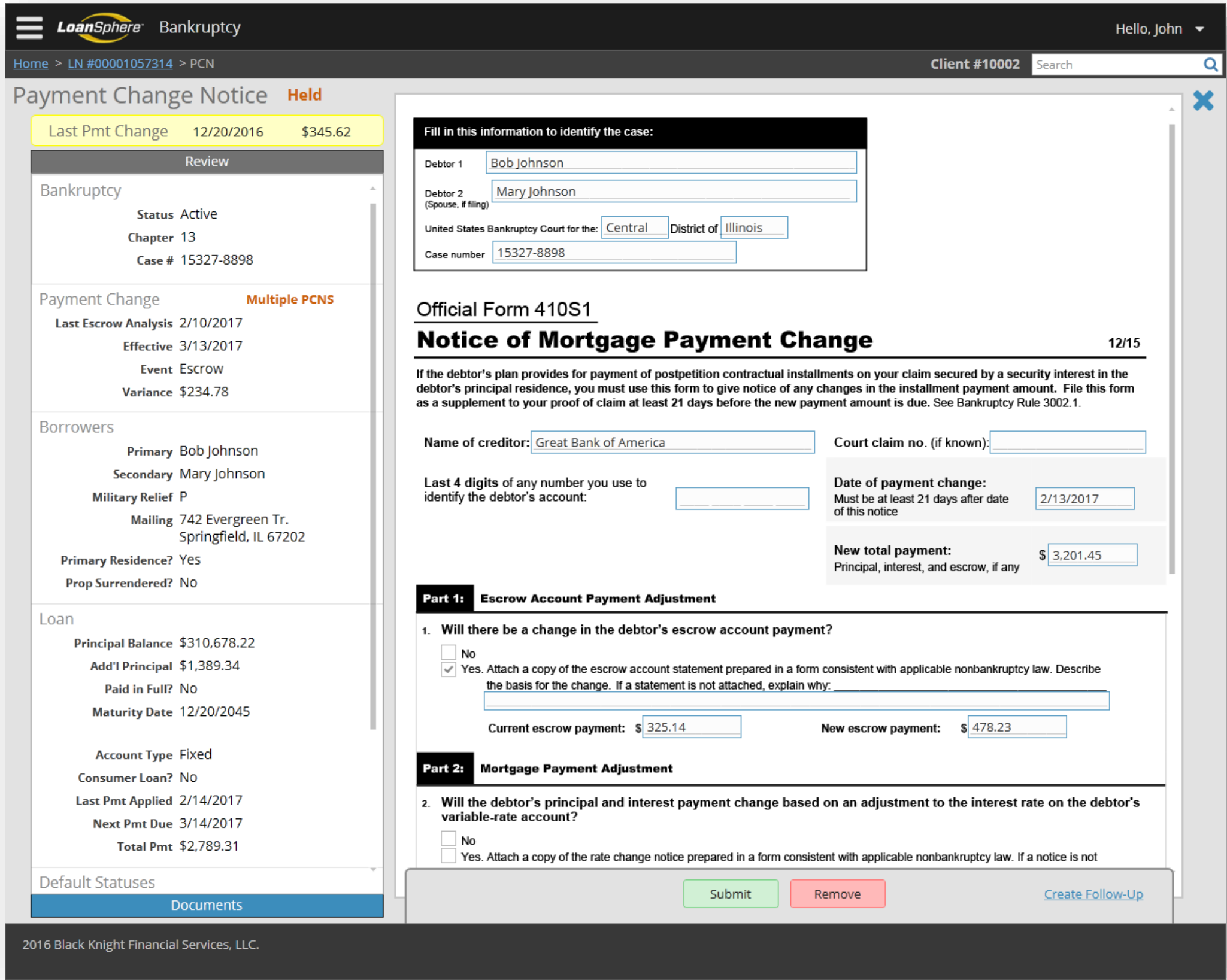
### Results

- Processing time reduced, improving operational efficiency.
- Enhanced UX with SPA-driven workflows.
- Established a scalable UI model adopted in future applications.

### Relevance

This project demonstrated my ability to address complex challenges by creating scalable, user-centric solutions. It underscored my expertise in leading collaborative efforts and delivering impactful results under tight deadlines.

Final interactive prototype: SPA-based UI delivering a seamless, scalable mortgage servicing experience.



### Responsibilities

- User Experience Design
- UI Development

BACKGROUND

# Transforming Mortgage Payment Notifications: Enhancing Compliance and User Experience

The PCN project revolutionized mortgage servicer operations by redesigning how Payment Change Notifications (PCNs) are managed. This initiative streamlined workflows, ensured compliance with regulatory standards, and delivered an intuitive, user-focused interface.

- Identified & defined critical functionalities for the initial iteration, ensuring comprehensive coverage of all PCN processes.
- Designed an intuitive, accessibility-first interface that enhanced operational efficiency and compliance.
- Leveraged the newly implemented design system to ensure consistency across applications, facilitating future scalability and adaptability.

Sample PCN form used in bankruptcy courts, serving as a foundation for an intuitive UI that balances regulatory compliance with user needs.

Fill in this information to identify the case:

Debtor 1

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: District of

Case number

Official Form 410S1

Notice of Mortgage Payment Change12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Court claim no. (if known):

Last 4 digits of any number you use to identify the debtor's account:

Date of payment change:  
Must be at least 21 days after date of this notice

New total payment:  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$

New escrow payment: \$

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

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Roberto Torres

RESEARCH & DISCOVERY

**I collaborated with a new team** of product managers, business analysts, and developers in a focused, week-long sprint to establish the project's foundation:

**1. Stakeholder Needs** Engaged with mortgage servicer SME's to **identify pain points** and gather critical requirements, ensuring the design addressed user needs and business goals.

**2. Key Features** Defined and prioritized essential features for the initial iteration, seamlessly balancing user feedback with regulatory compliance to streamline workflows.

**3. Story Mapping** Developed detailed user stories and workflows, streamlining PCN management while aligning processes with stakeholder objectives.

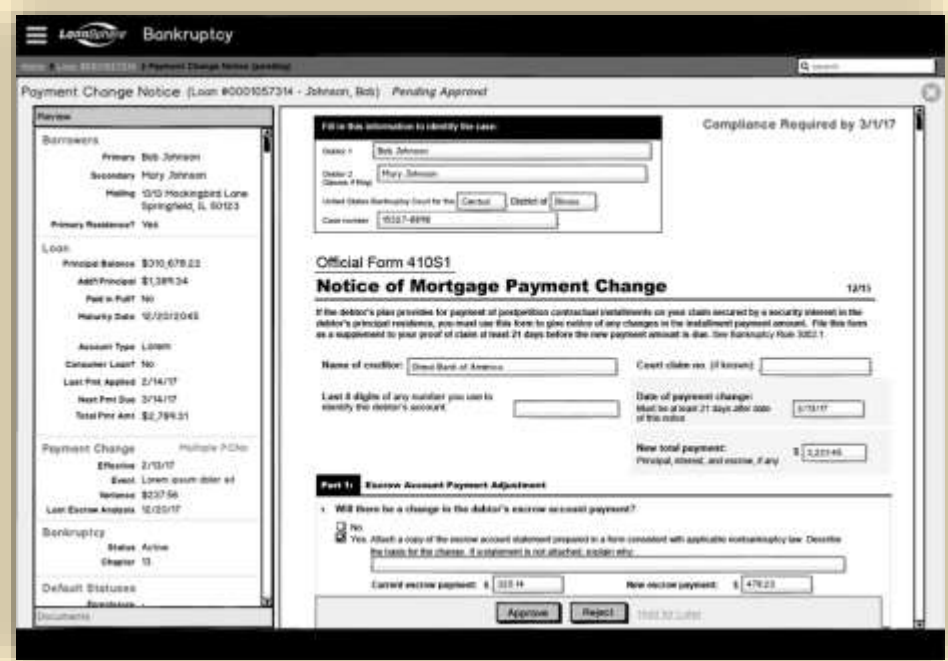


MY ROLE

I created **rapid prototypes** and collaborated with developers to ensure consistent design & functionality.

Rapid Prototypes

Designed and iterated on wireframes and prototypes leveraging the new **design system**. Conducted usability testing to refine designs, aligning solutions with user needs and regulatory requirements. Prototypes streamlined collaboration with stakeholders and provided clear blueprints for development, ensuring efficient workflows and enhanced user satisfaction.



UI Development

Collaborated with developers to validate technical feasibility and align designs with requirements. Leveraged the HTML/CSS code from the first LoanSphere SPA app (Loss Mitigation) to ensure accurate and consistent implementation, utilizing the design system to maintain functionality across applications.

```
182  .field-area {
183      margin-top: 8px;
184  }
185
186  .field-area .caption-area {
187      width: 68%;
188      display: inline-block;
189      vertical-align: top;
190  }
191
192  .field-area .validated-field {
193      width: 31%;
194      display: inline-block;
195      vertical-align: text-bottom;
196  }
```

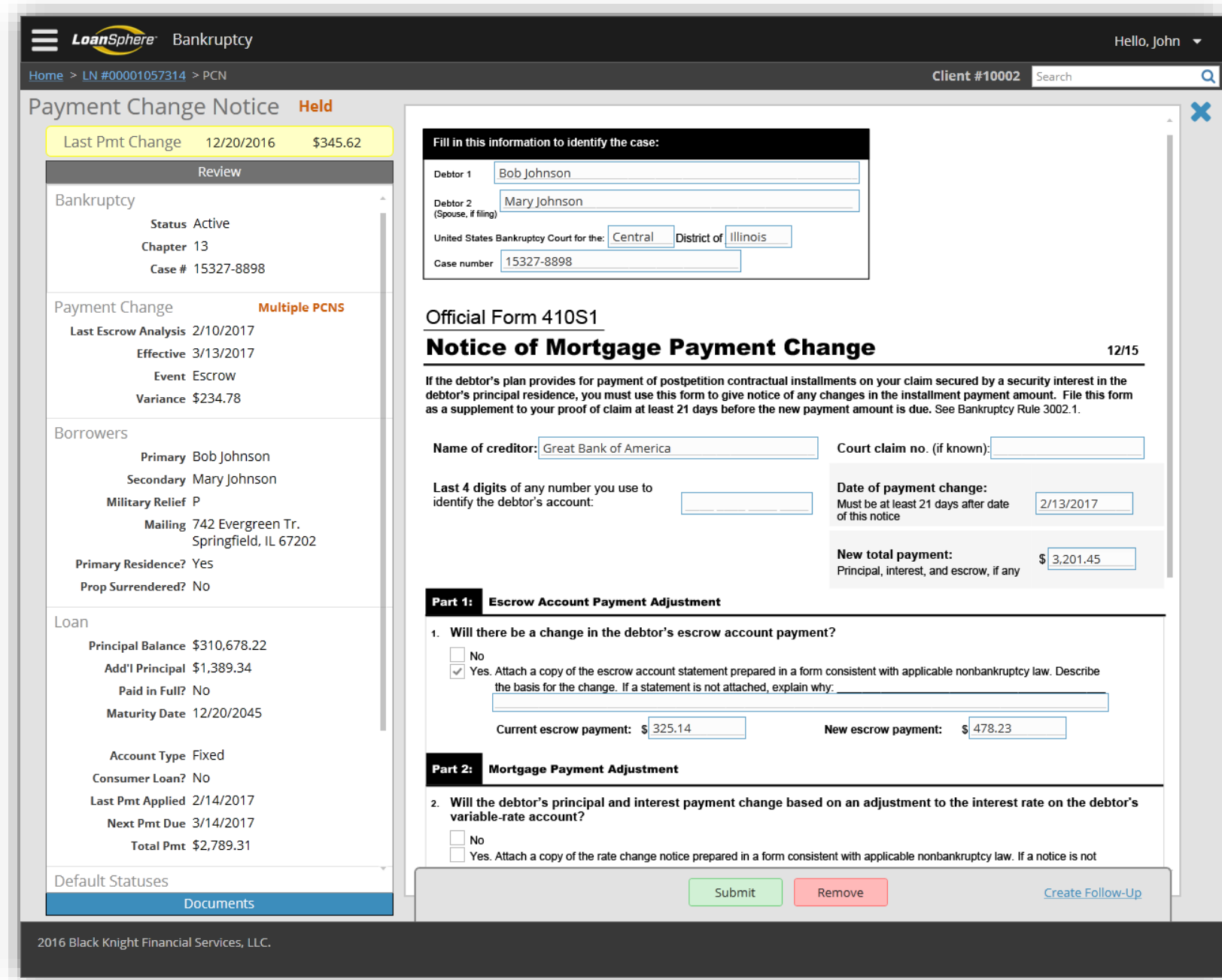
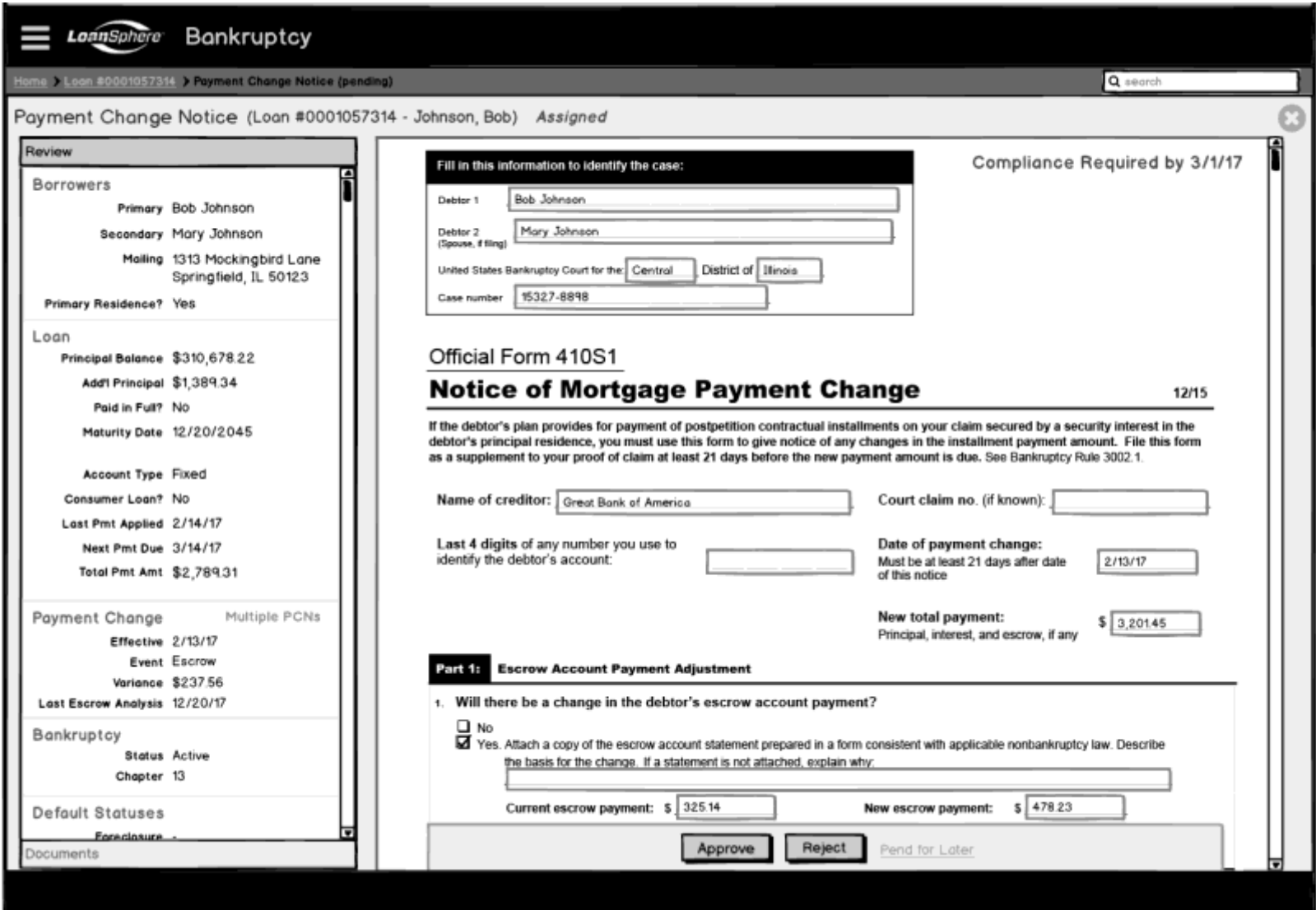
MY ROLE

# Rapid Prototypes

## Key Contributions:

- Designed wireframes & interactive prototypes to rapidly test usability improvements.
- Facilitated stakeholder buy-in early, accelerating project alignment and reducing friction in development.

**Top:** Initial wireframe, capturing core functionality.  
**Bottom:** Final interactive prototype reflecting refined design and stakeholder feedback.



MY ROLE

# UI Development

During the UI development phase of the PCN project, I focused on translating designs into functional user interfaces while maintaining consistency and meeting technical requirements.

- **Streamlining Development via Collaboration**  
I collaborated with developers to align designs with technical constraints, resolving challenges to ensure efficient implementation and design integrity.
- **Delivering Precision with HTML/CSS Expertise**  
I provided hands-on HTML/CSS support, ensuring design system consistency, improving accessibility, and streamlining development.

CSS snippet defining consistent color standards, enabling cohesive design and improving accessibility compliance.

```
1  /*
2   "colors.css" - Use these classes to color elements.
3   by roberto.torres@bkfs.com
4
5   2017.06 - compiled from BK PCN project to help other projects share a common look & feel.
6
7   NOTE: Try to ensure that colors meet the minimum W3C recommendation for color contrast.
8   This tool makes it easy: http://webaim.org/resources/contrastchecker/
9
10  To learn more about colors for the web, read my Guru post on the subject:
11  ( http://www.myblackknight.com/sites/BKU/Guru/Lists/Posts/Post.aspx?List=a4aed7ce-9128-4db0-9
12  */
13
14  .color-red {
15    color: ■ #B22222;
16  }
17
18  .color-green {
19    color: ■ #00A65A;
20  }
21
22  .color-cerulean {
23    color: ■ #00A0C5;
24  }
25
26  .color-orange {
27    color: ■ #D16309;
28  }
29
30  .color-blue {
31    color: ■ #4682B4;
32  }
33
```



# Delivered a Scalable, User-Friendly, and Compliant Application

## Key Outcomes & Results

- **Enhanced User Satisfaction**  
Streamlined the interface, significantly improving usability and satisfaction. User feedback highlighted improved workflows and reduced complexity.
- **Recognition**  
The design standard I developed was adopted across multiple applications, streamlining UI consistency and improving efficiency. Leadership praised my work for setting a high bar for user experience and delivering results under tight deadlines.

*“On a moment's notice, Roberto was pulled to work on the PCN project where he had to travel to participate in intense collaboration on an unfamiliar business domain with teams that he had little or no exposure to. Roberto led the teams through a very agile design process and was critical to getting the PCN product delivered on a very short timeline.” – Excerpt from Performance Review*

## What We Learned

- **Collaboration is Key**  
Cross-functional teamwork was critical for delivering high-impact results under tight deadlines.
- **Early Prototyping Saves Time**  
Rapid iterations caught UX flaws early, reducing rework.
- **Design Systems Need Maintenance**  
Adoption relies on proper documentation & training.
- **Continuous Improvement**  
Ongoing feedback loops allowed for incremental updates, keeping the system relevant and aligned with evolving needs.