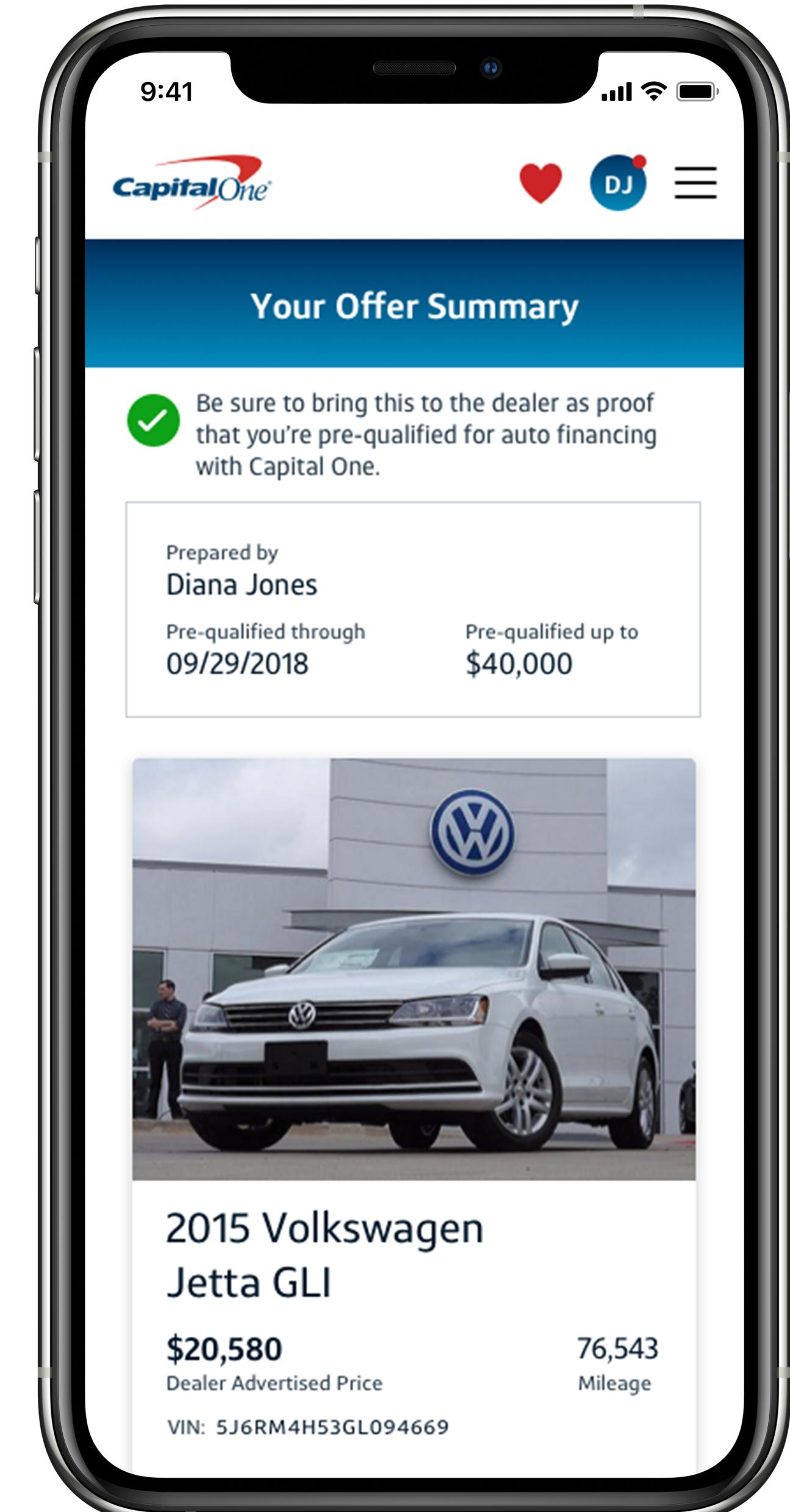




# Offer Summary Reimagined

## Creating a Smoother Dealership Experience

Auto Navigator Web Team



# Context

**Auto Navigator** is a product that helps users shopping for cars apply for financing as they browse.

The screenshot shows the Capital One Auto Navigator interface. At the top, there's a navigation bar with links for Dashboard, Find Cars, and Explore Dealers. On the right side, there are user icons for a heart (likes), a profile (Jon Snow), and a gear (settings). The main header says "More Than 2,000 Results" and "Within 25 miles of 75024 from participating dealers". A "Save Search" button is also present. On the left, there's a sidebar with filters for Distance (Radius 25 mi, ZIP 75024), Finance Terms (Down Pymt. \$1,000, Trade-In, Term Length 60 mos), Monthly Payment (Min No Min, Max No Max), and Condition. The main area displays car listings. The first listing is for a "2019 Ford Expedition MAX Limited" at Stanley Ford - Pilot Point (TX) for \$66,332. The second listing is for a "2017 Ford F-150 Raptor" at Stanley Ford - Pilot Point (TX) for \$54,498. Both listings include a "Save" button and a "Build My Offer" button.

Capital One

Feedback

Distance  
RADIUS ZIP  
25 mi of 75024

Finance Terms  
Down Pymt. \$1,000  
Trade-In Add  
Term Length 60 mos  
Monthly Payment  
MIN No Min  
MAX No Max

Condition

Dashboard > Find Cars > Results

More Than 2,000 Results  
Within 25 miles of 75024 from participating dealers

Save Search

Sort: Featured

NEW · 8 miles \$66,332  
2019 Ford Expedition MAX Limited  
Stanley Ford - Pilot Point (TX) · Pilot Point, TX · 22 mi away  
17/23 MPG · Leather Seats · Heated Seats · Cooled Seats · Bluetooth · Backup Ca...  
Save Build My Offer

USED · 65,208 miles \$54,498  
2017 Ford F-150 Raptor  
Stanley Ford - Pilot Point (TX) · Pilot Point, TX · 22 mi away  
15/18 MPG · Leather Seats · Backup Camera

# Context

After a user gets pre-qualified for financing with Capital One, they can build offers on cars they are interested in. When they finish building an offer, they get an **offer summary** that breaks down the financing they could get through Capital One.

**AUTO NAVIGATOR® Offer Summary**

Be sure to bring this to the dealer as proof that you're pre-qualified for auto financing with Capital One.

Prepared by Victoria Liang Pre-qualified through 07/26/2019 Reference # 168942142

**My Offer\***

Monthly Payment	\$430
APR	3.59%
Term Length	60 months
My Asking Price	\$40,904
Down Payment	-\$20,000
Trade-In Value	--
Owed on Trade-In	--
Rebates	--
Service Contract	--
GAP	--
Tax, Title & License	+ \$2,704
Fees & Other	--
<b>Amount Financed</b>	<b>\$23,608</b>

**What to expect at the dealer:**

- Show your offer summary
- Go for a test drive
- Fill out a dealer credit application
- Finish your deal

When you arrive, show your offer summary to the salesperson to let them know you're pre-qualified with Capital One. Reminder - your pre-qualification is valid for one, personal use vehicle.

Ask the salesperson to take your car for a test drive to make sure it's a good fit. Once you've settled on a car, it's time to discuss numbers.

Let the dealer know to submit your application to Capital One, which will match to your pre-qualification and will impact your credit score.

Now you can discuss any add-ons with the financing office, sign your sales contract, and finish your paperwork. Congrats and welcome to Capital One!

**What to bring with you to dealer:**

Driver's License	Proof of Insurance
------------------	--------------------

Valid state-issued motor vehicle license. Valid insurance ID or certificate of liability.

**Important Disclosures and Requirements**

Confidential vehicle availability with dealer. Dealer advertised prices are subject to change without notice and may be negotiable. You should verify with the dealer what is included in the price. Other fees may include, but are not limited to, dealer fees, dealer preparation fees, and delivery charges. We provide an estimate of tax, title, and license fees to show you how they impact your financing terms. Capital One does not guarantee that the dealer will provide you with the terms outlined in this offer. Due to requirements under the Military Lending Act, auto financing for certain members of the Armed Forces and their dependents cannot include GAP, CreditLife, or AutoCare & Home Insurance and other similar products. Capital One does not provide vehicle warranties, but is limited to, limited warranties, car charges, dealer reported mileage, fuel economy, dealer advertised price, car details, and car history reports. Capital One does not make any express or implied representations or warranties with respect to the accuracy of any third party information. You should verify the accuracy of any third party information on your own. All trademarks are the property of their respective owners. See our website for additional important disclosures and requirements.

**Compare term lengths**

These estimates are based on your \$20,000 down payment and other terms listed above.

Months	APR	Payment
48	3.59%	\$529
60	3.59%	\$430
72	3.85%	\$368
75	4.12%	\$358

\*Monthly payment and APR terms are not final until your financing is completed at an authorized dealer. These terms are based on information you provide and will change if you update any information on our website or at the dealer.

# The Problem

Auto Navigator provides **little support** to users in the journey from building an offer to visiting the dealership.

The offer summary is not easily accessible or as useful as it could be to users at the dealership.

# THE PROBLEM CONT.

# Accessibility

Users can print out the offer, download an image on their phone, or use the Auto Navigator mobile website.

Capital One® Dashboard Find Cars Explore Dealers

Jon Snow JS

# Your Offer Summary



## AUTO NAVIGATOR™ Offer Summary

  Be sure to bring this to the dealer as proof that you're pre-qualified for auto financing with Capital One.

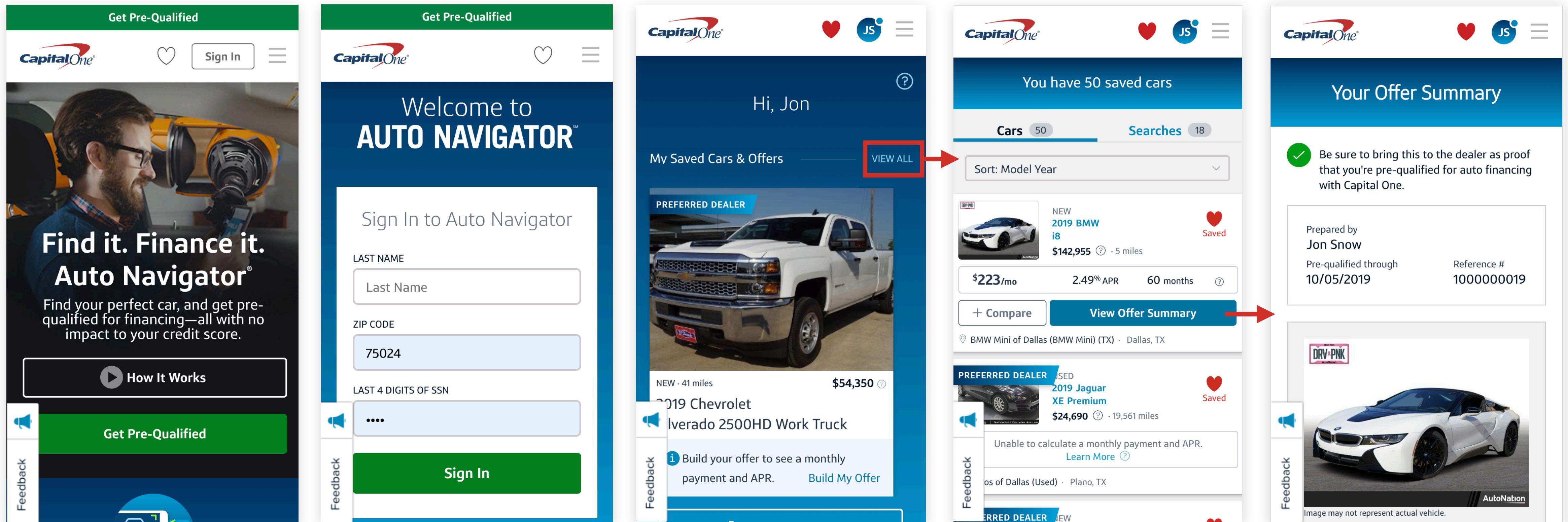
Prepared by Jon Snow	Pre-qualified through 10/05/2019	Reference # 1000000019
-------------------------	-------------------------------------	---------------------------

 Image may not represent actual vehicle.	<b>2019 BMW i8</b> <b>\$142,955</b> Dealer Advertised Price      5 VIN WBY2Z6C52K7D00014	<b>My Offer*</b> <a href="#">edit</a>  <b>Monthly Payment</b> <b>\$223</b> <b>APR</b> <b>2.49%</b> <b>Term Length</b> <b>60 Months</b>  <b>My Asking Price</b> <b>\$142,955</b> <b>Down Payment</b> <b>– \$95,000</b> <b>Trade-In Value</b> <b>– \$44,625</b> <b>Owed on Trade-In</b> <b>—</b> <b>Service Contract &amp; GAP</b> <b>—</b> <b>Tax, Title &amp; License</b> <b>+ \$9,082</b>
---	---	---

**BMW Mini of Dallas (BMW Mini) (TX)** 6200 Lemmon Ave, Dallas, TX, 75209  
(972) 763-5528 Hours 8:30 AM – 8:00 PM

# Accessibility

Navigating back to the offer on a mobile device is clunky and hidden.



# My Role

To redesign the Offer Summary experience to better support customers at dealerships, with a focus on different modes of accessibility.

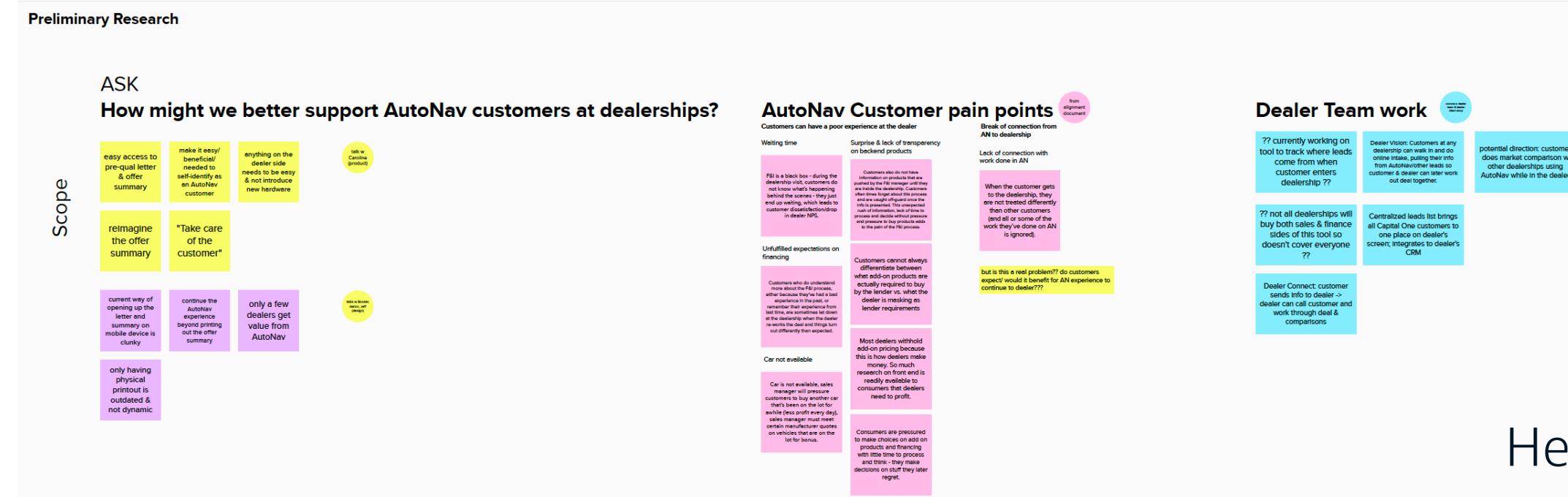
I worked closely with 1 researcher, and received feedback from designers and product.

# Process

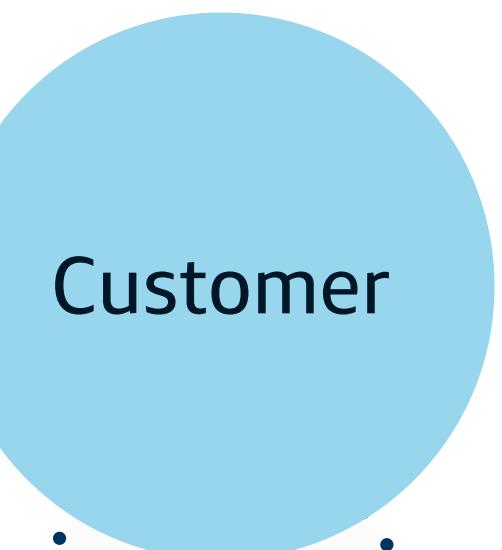
Research  
Iteration 1  
Paper Prototyping  
Synthesis  
Iteration 2  
Hifi Prototype  
User Testing + Synthesis  
Final Proposal  
Hifi Screens  
User Testing Callouts  
Next Steps



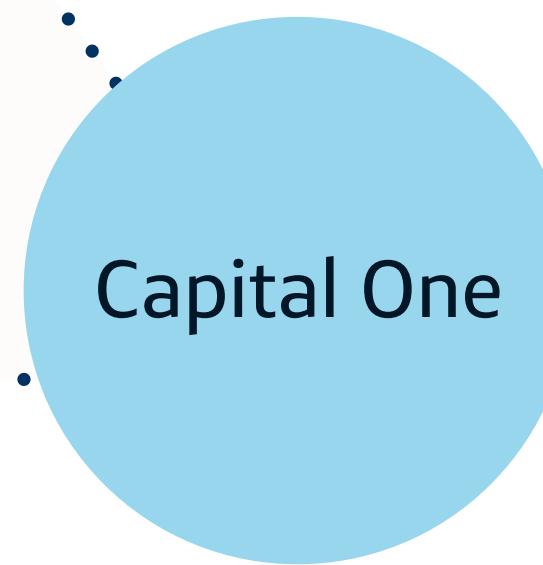
# Background Research + Stakeholders



Helps dealer know that customer has financing



**Offer Summary**



Connects customers to C1 when they self-identify

Helps dealers track leads, which improves C1 + dealer relationship and can bring more business to C1

# Customer Journey



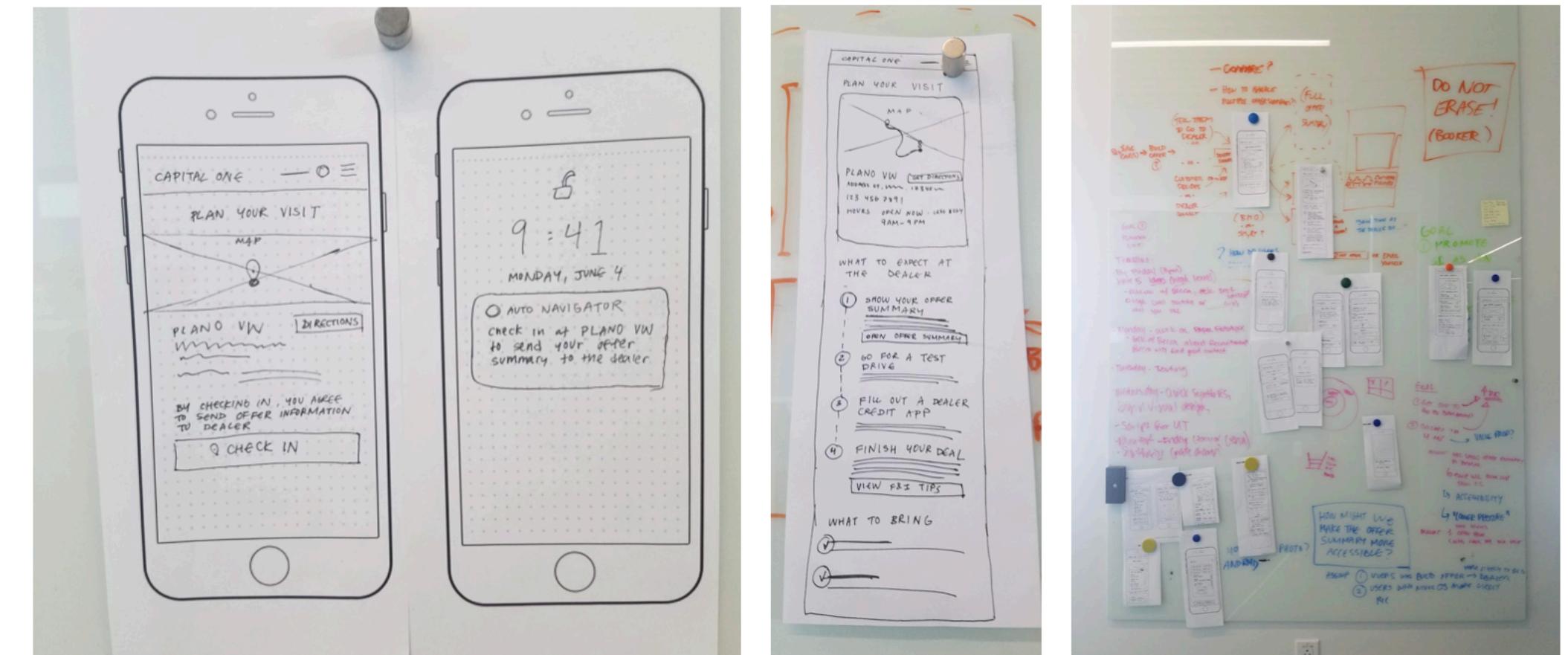
I brainstormed new touch points that users could have with Auto Navigator during the dealer experience as well as during the preparation phase.

I also wrote out scenarios for how these new touch points could play out.

Capital One Confidential

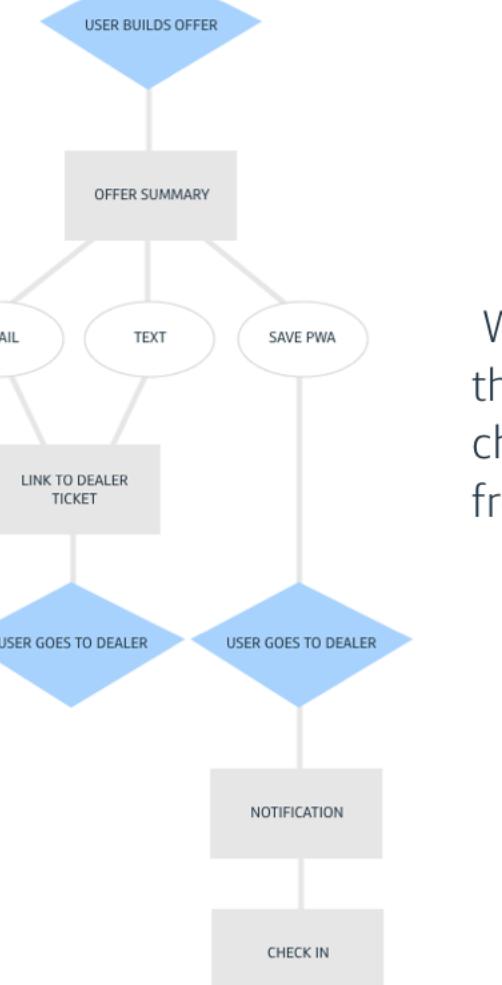
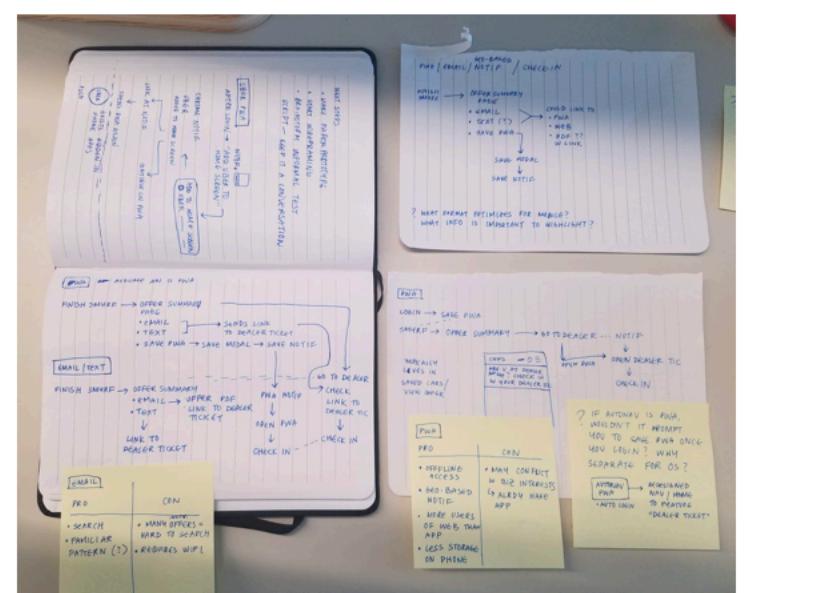
10

# Sketching & Scoping



Capital One Confidential

# User Flow- PWA



When a user arrives at the dealership, the PWA sends them a notification to check in and send their information from AutoNav to the dealer.

Capital One Confidential

Capital One Confidential

# Paper Prototyping



# Insights

- **Customers may not want to show the dealer their offer info right away.** However, they do want the dealer to see their vehicle information and know that they have financing.
  - **Customers don't want to download another “app” on their phone specifically for the offer summary**
  - Customers want to confirm that their car is available before going to the dealership.
  - Customers like sharing their vehicle/offer with others to ask opinions
  - Customers expect the offer they built to match the one they get in the dealer, and feel upset if anything changes



# Medium Fidelity Prototype

**Capital One**

>Your Offer Summary

Prepared by  
Diana Jones

Pre-qualified through  
09/29/2018

Reference #  
127080988

Image may not represent actual vehicle.

**LOW PRICE**

**2015 Volkswagen Jetta GLI**

**\$20,580**  
Dealer Advertised Price

VIN: 5J6RM4H53GL094669

76,543 Mileage

Vehicle Details >

Vehicle Details >

**My Offer**

Monthly payment and APR terms are not final until your financing is completed at an authorized dealer. These terms are based on information you provide and will change if you update any information on our website or at the dealer.

Monthly Payment	APR
<b>\$376</b>	2.49%

Term Length

Term Length
60 months

Offer Details ▾

Compare term lengths ^

These estimates are based on your \$2,000 down payment and other terms listed above.

Months	APR	Payment
24	2.49%	\$907
36	2.49%	\$612
48	2.79%	\$468
<b>60</b>	2.49%	<b>\$376</b>
72	4.35%	\$335
75	6.99%	\$303
84	8.99%	\$286

Hendrick Volkswagen

**Hendrick Volkswagen**

893 S Stemmons Fwy, Lewisville, TX 75067  
(469) 293-1734  
Hours 7:00 AM – 8:00 PM · Open Now

Next Steps

**Check Availability**  
Contact the dealer to make sure that your car is on the lot.

Call Dealer

**Save Offer**  
Save your offer summary on your device to easily view at the dealership.

Save to Device

**Head to Dealer**  
Head over to the dealership.

Get Directions

**Check In**  
When you arrive at the dealership, check in to send your vehicle details. Give the dealer your name to pull up your information.

Check In

We're here to help.

Our team is ready to answer any questions you have about Auto Navigator.

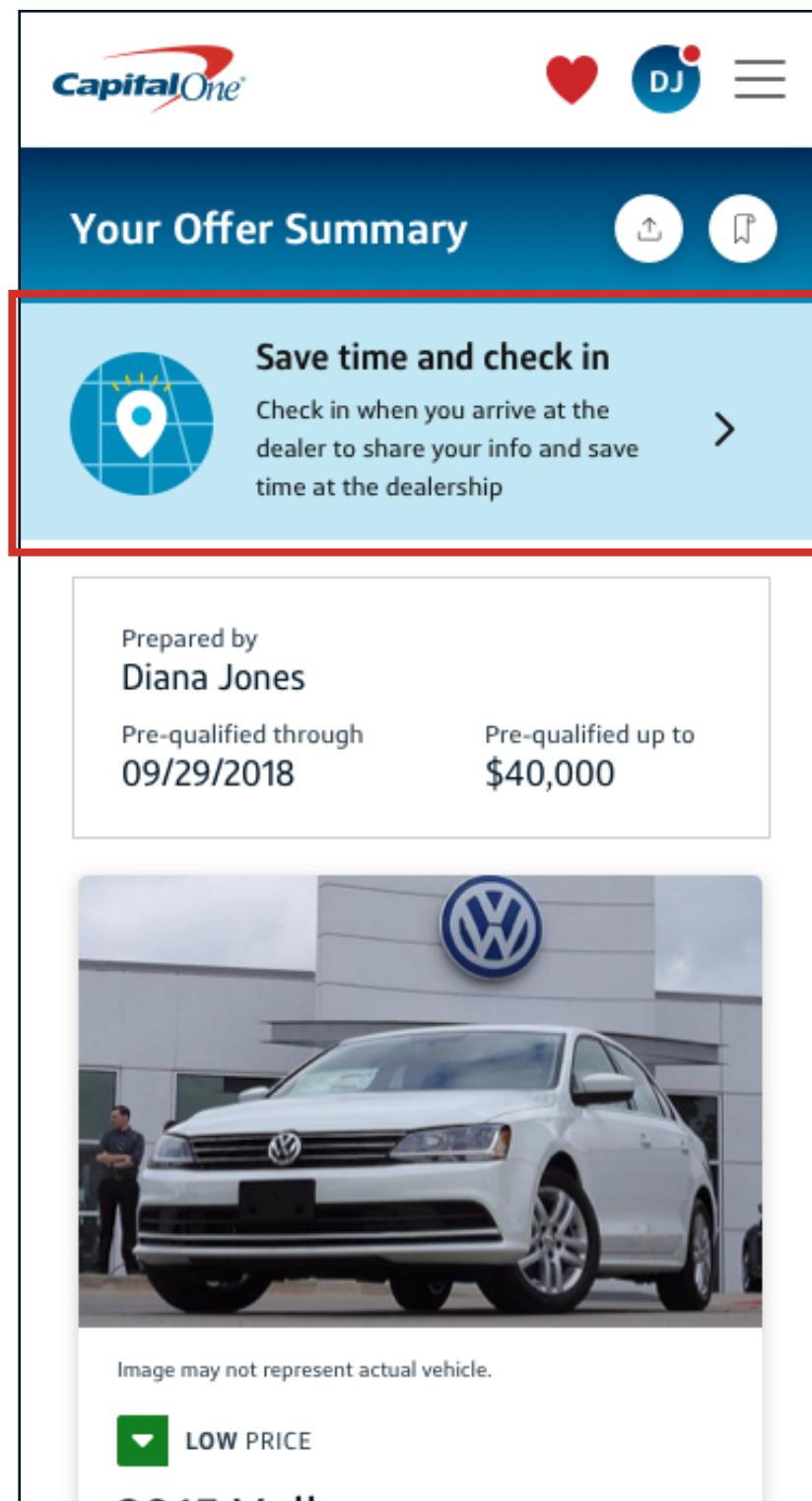
**Call 1.800.689.1789**  
Mon-Fri 9AM – 9PM ET  
Sat 10AM – 7PM ET

**View FAQs**

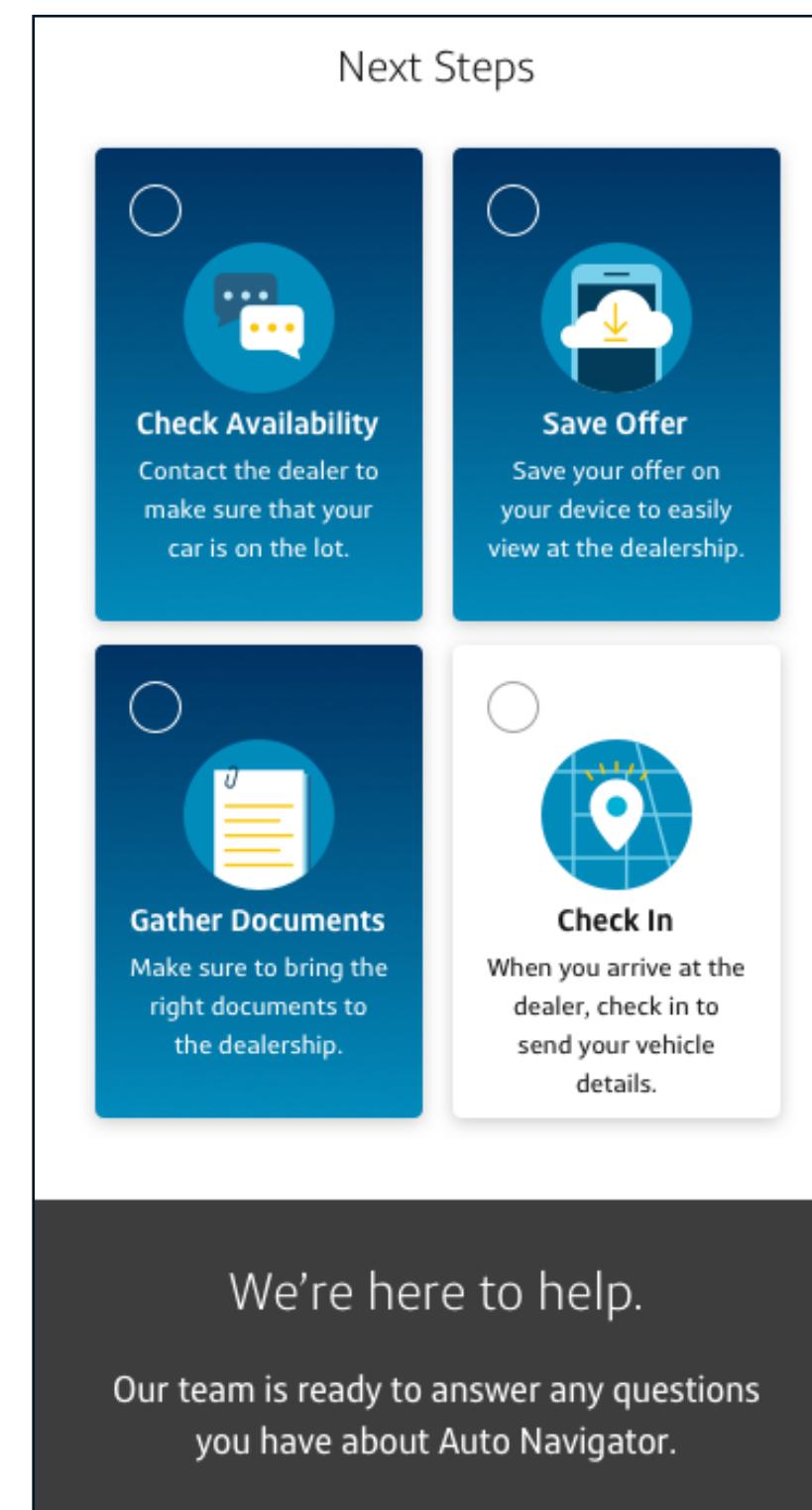
**Auto Learning Center**

**How It Works**

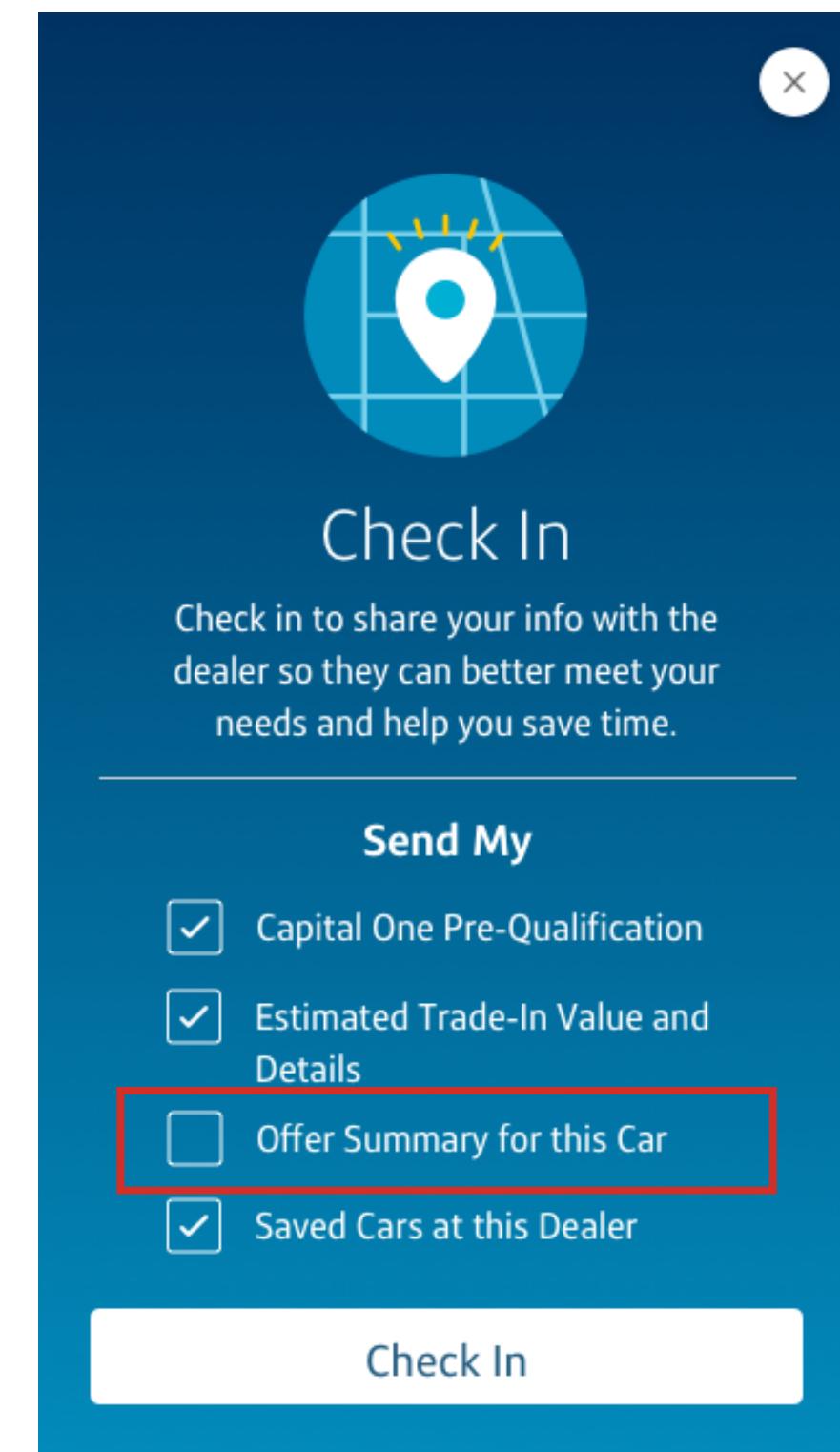
# High Fidelity Prototype



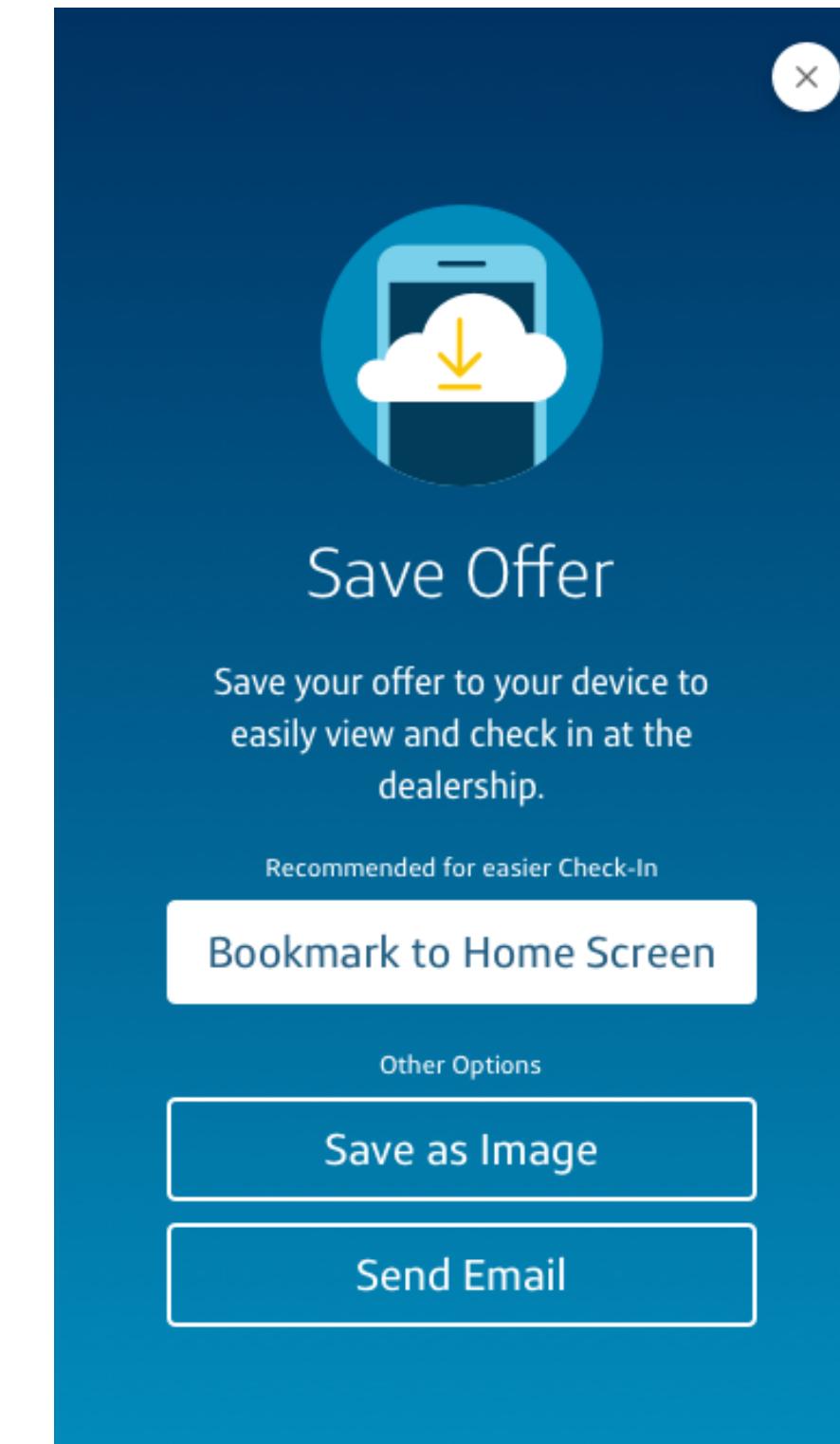
“Save time and check in”



Guided “Next Steps”



Check In options



Multiple ways to save

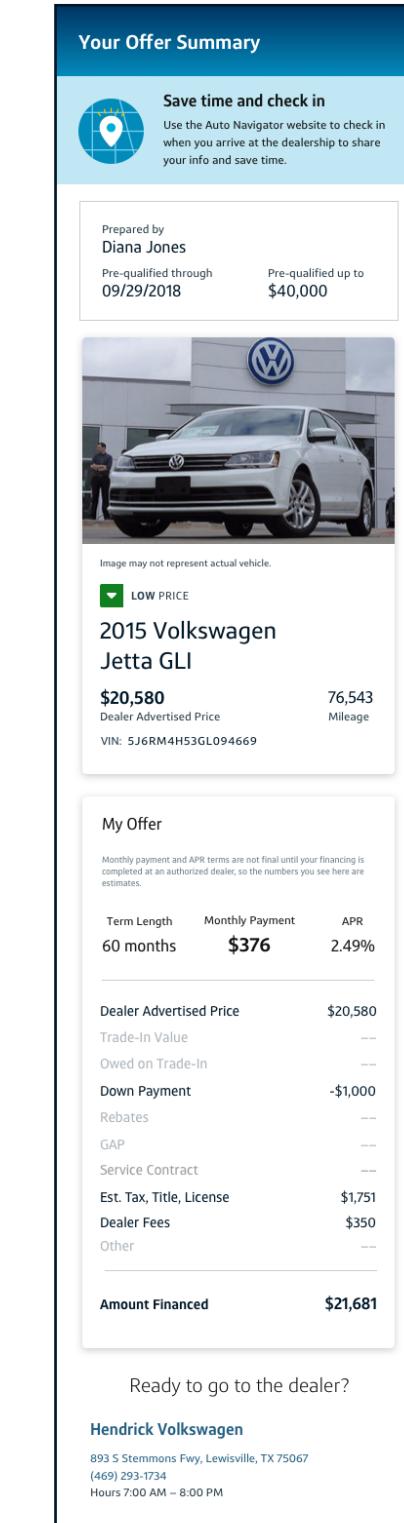
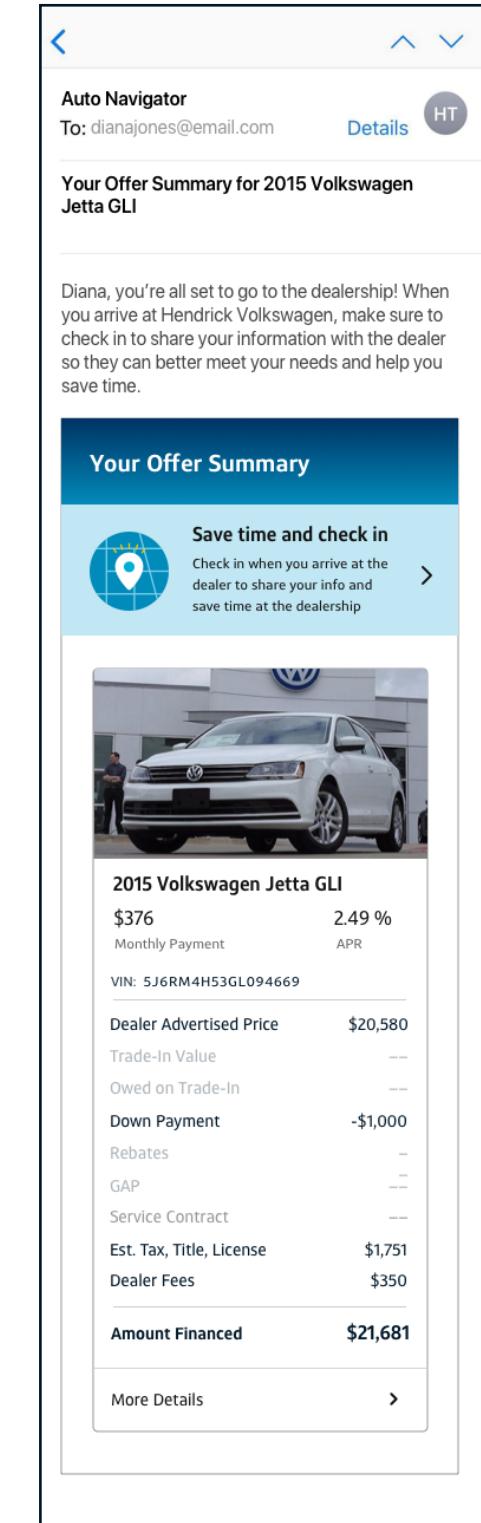


Photo save



Email

# Findings

Using [usertesting.com](https://usertesting.com), I tested the high-fidelity prototype with 12 unmoderated and 4 moderated participants.

## Action Taken by Participants with Offer Summary



# Final Proposal

Provide Multiple Points of Access  
Make the Offer Summary Interactive  
Include Max ATF  
Recommended Next Steps Section



# Provide Multiple Points of Access

Users want alternative ways to save the offer summary besides printing and saving it as an image.

## Proposed Methods

1. Print
2. Email
3. Image
4. Navigation Link

# Provide Multiple Points of Access: Print

Users should continue to have the option to print out their offer summary.

Through testing we found that users expect to receive everything in writing for important financial situations like purchasing a car. Something about paper feels “official”.

**AUTO NAVIGATOR® Offer Summary**

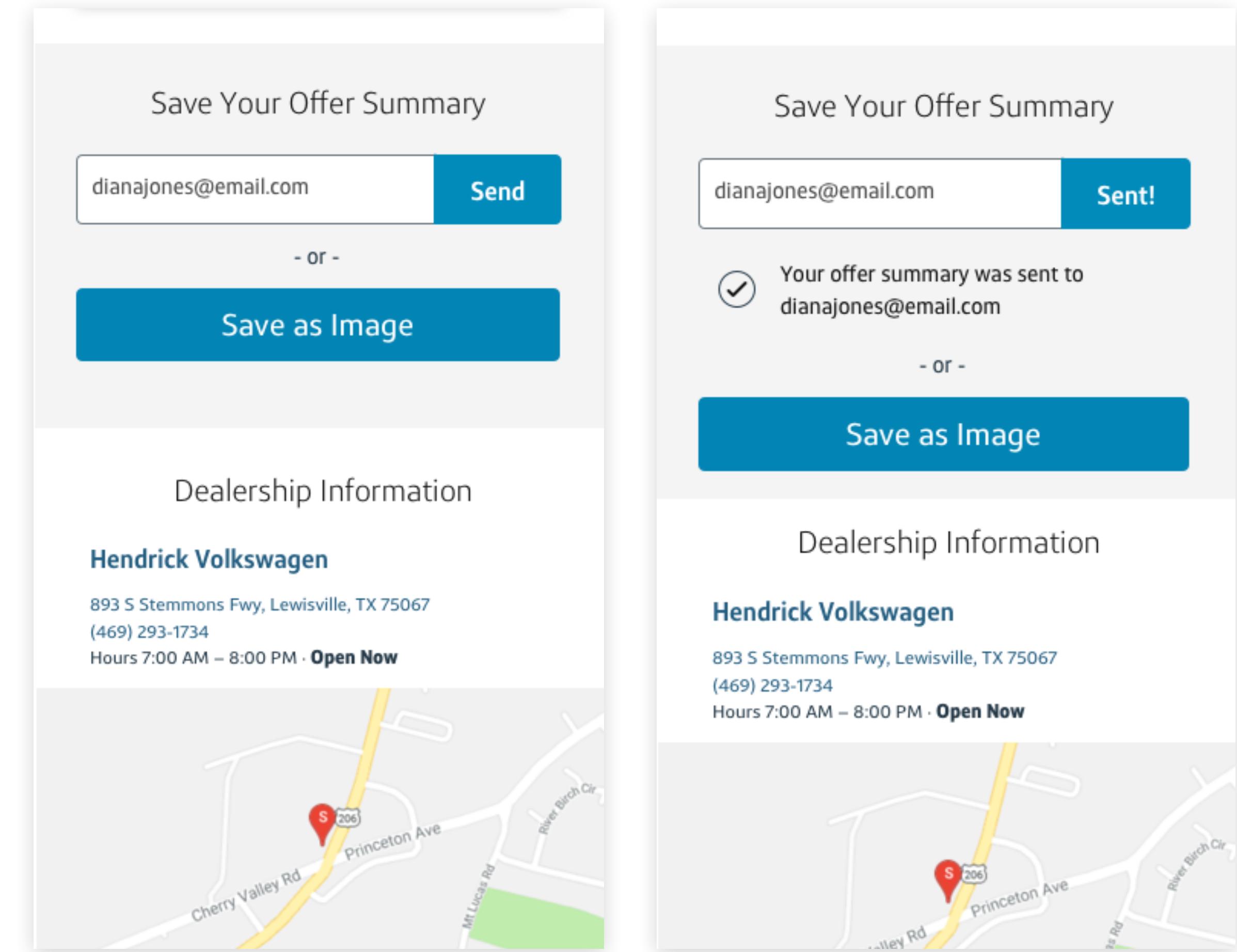
Be sure to bring this to the dealer as proof that you're pre-qualified for auto financing with Capital One.

Prepared by Victoria Liang	Pre-qualified through 07/26/2019	Reference # 168942142															
 <p><b>2019 Ford F-150 XLT</b>  <b>\$40,904</b>          Dealer Advertised Price  <small>Image may not represent actual vehicle.</small></p> <p><b>VIN:</b> 1FTEW1EP5KKC02453</p>																	
<p><b>Autonation Ford Frisco</b> 6850 State Highway 121, Frisco, TX, 75034          (972) 763-5523 Hours 8:30 AM – 9 PM</p>																	
<p><b>What to expect at the dealer:</b></p> <ul style="list-style-type: none"> <li> Show your offer summary</li> <li> Go for a test drive</li> <li> Fill out a dealer credit application</li> <li> Finish your deal</li> </ul> <p><small>When you arrive, show your offer summary to the salesperson to let them know you're pre-qualified with Capital One. Reminder - your pre-qualification is valid for one, personal use vehicle.</small></p> <p><small>Ask the salesperson to take your car for a test drive to make sure it's a good fit. Once you've settled on a car, it's time to discuss numbers.</small></p> <p><small>Let the dealer know to submit your application to Capital One, which will match to your pre-qualification and will impact your credit score.</small></p>																	
<p><b>What to bring with you to dealer:</b></p> <table border="0"> <tr> <td><b>Driver's License</b> Valid state-issued motor vehicle license.</td> <td><b>Proof of Insurance</b> Valid insurance ID or certificate of liability.</td> </tr> </table> <p><b>Important Disclosures and Requirements</b>  <small>Confirm vehicle availability with dealer. Dealer advertised prices are subject to change without notice and may be negotiable. You should verify with the dealer what is included in the price. Other fees may include, but are not limited to, dealer fees, dealer preparation fees, and delivery charges. We provide an estimate of tax, title, and license fees to show you how they impact your financing terms. Capital One does not guarantee that the dealer will provide you with the terms outlined in this offer. Due to requirements under the Military Lending Act, auto financing for certain members of the Armed Forces and their dependents cannot include GAP, Credit Life, or Accident &amp; Health insurance and other third party products. Capital One uses third parties to provide vehicle financing services. By not limiting the trade-in values, car dealers, dealer reported mileage, fuel economy, dealer advertised price, car details, and car history reports, Capital One does not make any express or implied representations or warranties with respect to the accuracy of any third party information. You should verify the accuracy of any third party information on your own. All trademarks are the property of their respective owners. See our website for additional important disclosures and requirements.</small></p>			<b>Driver's License</b> Valid state-issued motor vehicle license.	<b>Proof of Insurance</b> Valid insurance ID or certificate of liability.													
<b>Driver's License</b> Valid state-issued motor vehicle license.	<b>Proof of Insurance</b> Valid insurance ID or certificate of liability.																
<p><b>Compare term lengths</b>  <small>These estimates are based on your \$20,000 down payment and other terms listed above.</small></p> <table border="1"> <thead> <tr> <th>Months</th> <th>APR</th> <th>Payment</th> </tr> </thead> <tbody> <tr> <td>48</td> <td>3.59%</td> <td>\$529</td> </tr> <tr> <td>60</td> <td>3.59%</td> <td>\$430</td> </tr> <tr> <td>72</td> <td>3.85%</td> <td>\$368</td> </tr> <tr> <td>75</td> <td>4.12%</td> <td>\$358</td> </tr> </tbody> </table> <p><small>*Monthly payment and APR terms are not final until your financing is completed at an authorized dealer. These terms are based on information you provide and will change if you update any information on our website or at the dealer.</small></p>			Months	APR	Payment	48	3.59%	\$529	60	3.59%	\$430	72	3.85%	\$368	75	4.12%	\$358
Months	APR	Payment															
48	3.59%	\$529															
60	3.59%	\$430															
72	3.85%	\$368															
75	4.12%	\$358															
<p><b>Capital One is here to help</b>  <small>Our team is ready to answer any questions you have about Auto Navigator.</small></p>																	

# Provide Multiple Points of Access: Email

Email is a standard most users expect because it matches their mental model of online transactions.

Users like the convenience of searching through emails.



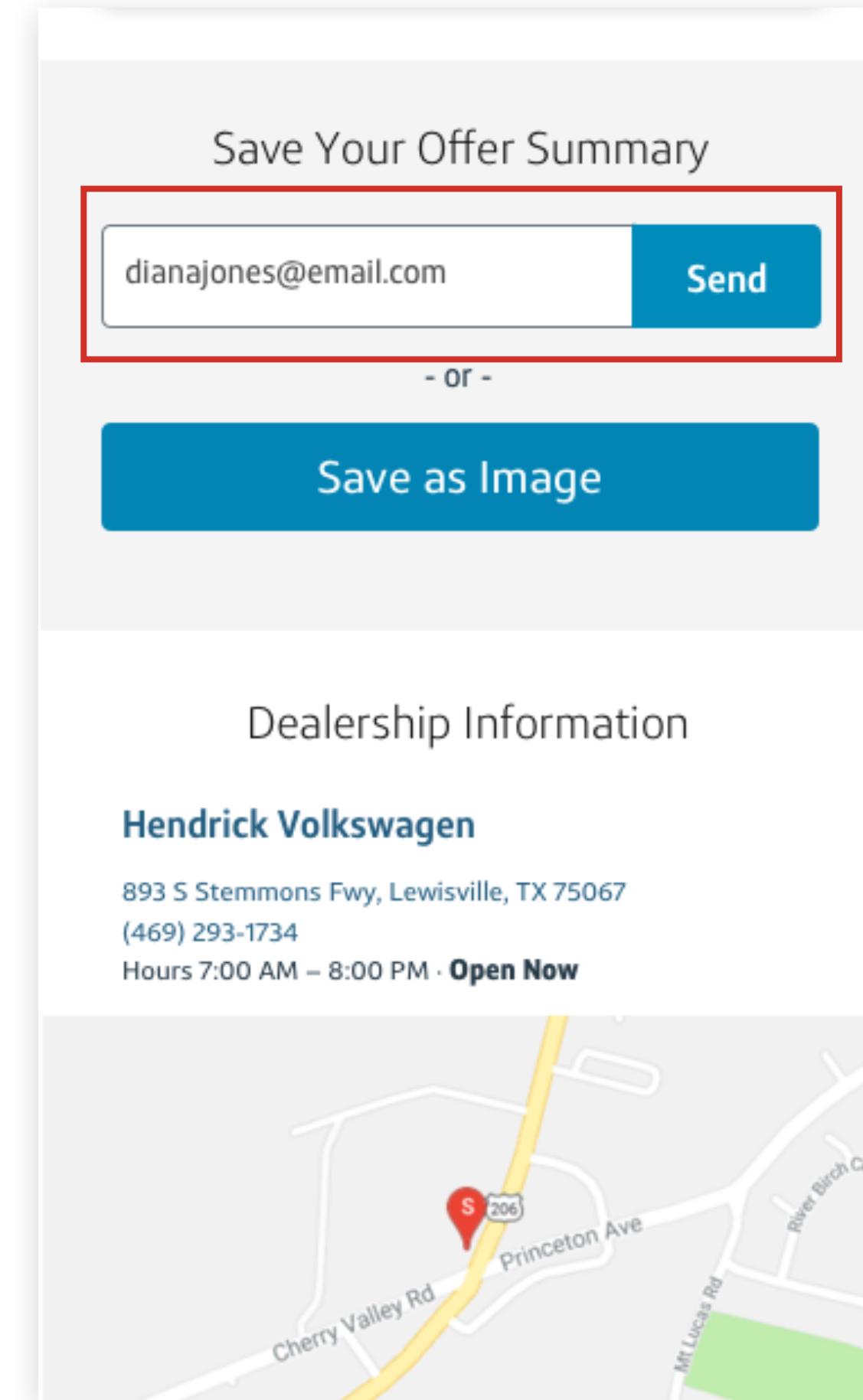
Include option to send email

Feedback

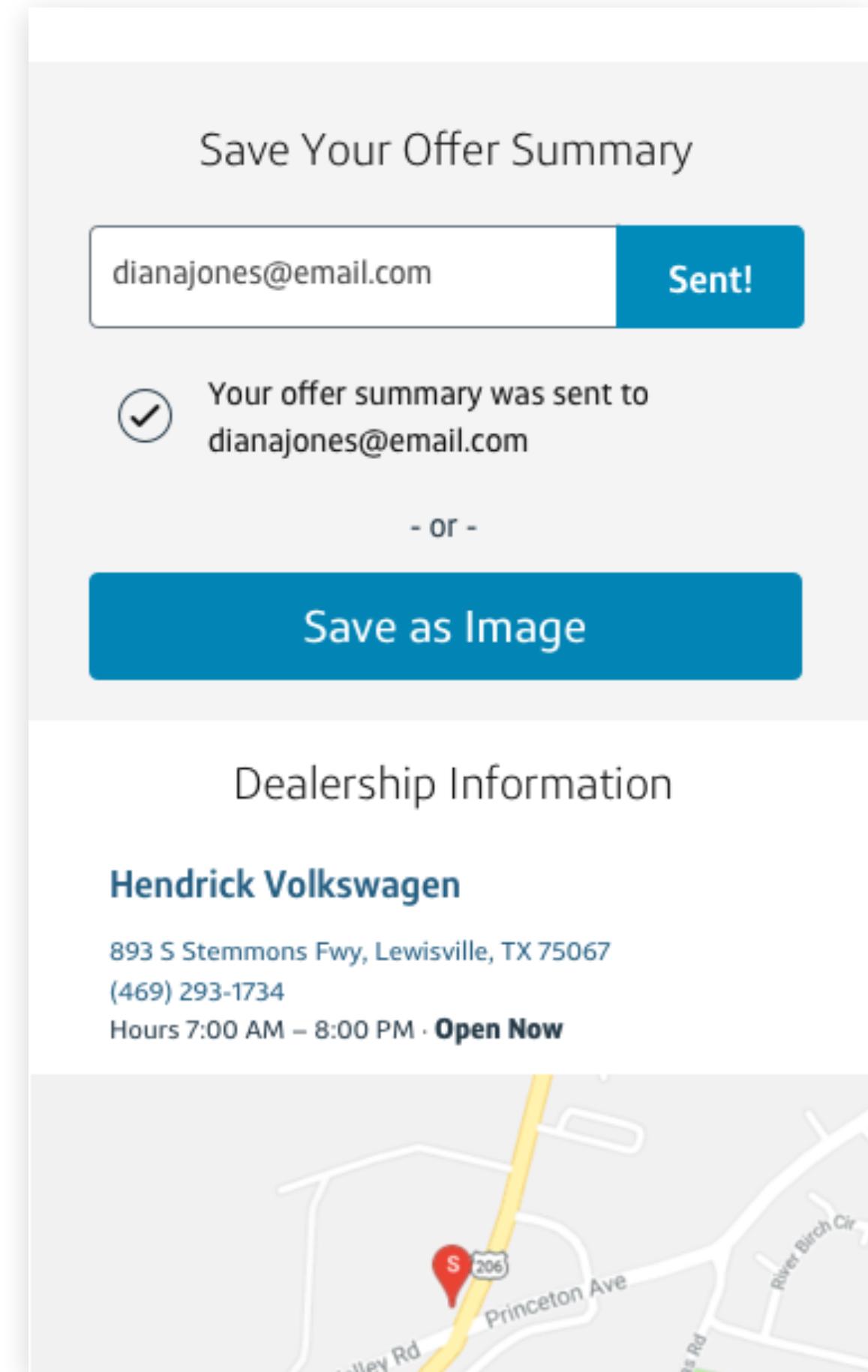
# Provide Multiple Points of Access: Email

Pre-fill with the email attached to the user's account, but also give the user ability to send to different emails to share with friends and family.

Many users spoke about how they consult with their partner, parents, or friends to get a perspective on the deal they made.



Include option to send email

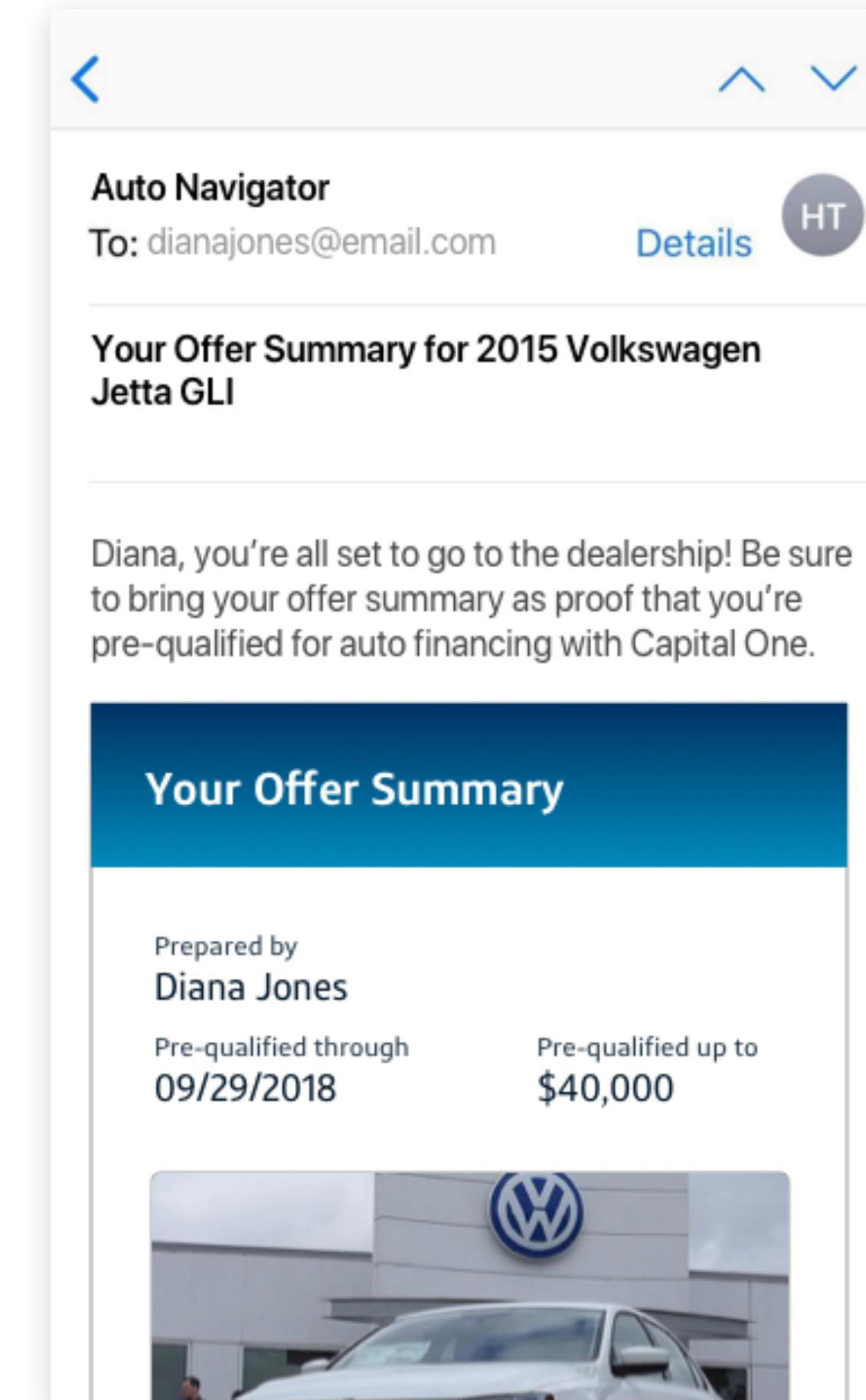


Feedback

# Provide Multiple Points of Access: Email

Provide a visual cue to remind users about what this offer is for.

Users respond positively to seeing images and often prioritize images over the numbers.



Concept Email Template

**Your Offer Summary**

Prepared by  
Diana Jones

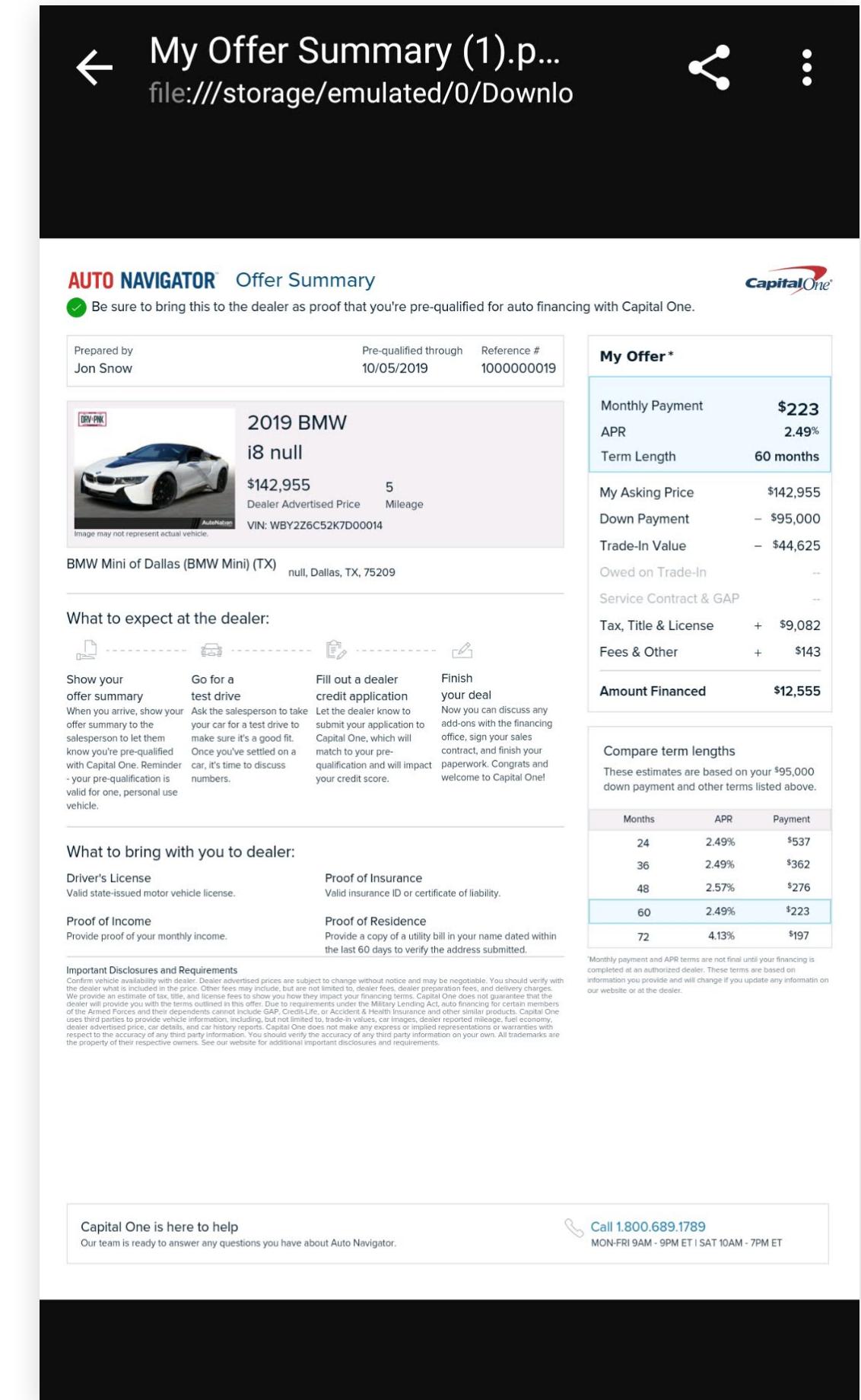
Pre-qualified through  
09/29/2018      Pre-qualified up to  
\$40,000

2015 Volkswagen Jetta GLI	
\$376	2.49 %
Monthly Payment	APR
VIN: 5J6RM4H53GL094669	
Dealer Advertised Price	\$20,580
Trade-In Value	--
Owed on Trade-In	--
Down Payment	-\$1,000
Rebates	--
GAP	--
Service Contract	--
Est. Tax, Title, License	\$1,751
Dealer Fees	\$350
<b>Amount Financed</b>	<b>\$21,681</b>
<a href="#">More Details &gt;</a>	

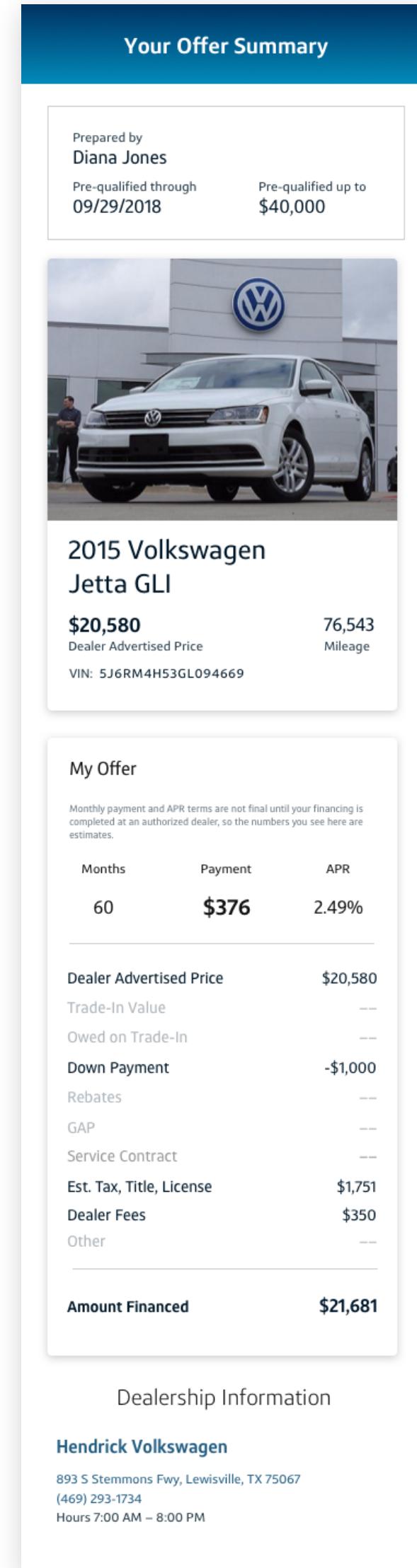
# Provide Multiple Points of Access: Image

Some users prefer saving their offer summary as an image because they can easily find it in their photo gallery.

The original image was designed to be printed out. The proposed image captures a scrolling screenshot of the offer summary that is better for viewing on a small mobile screen.



## Original Screen

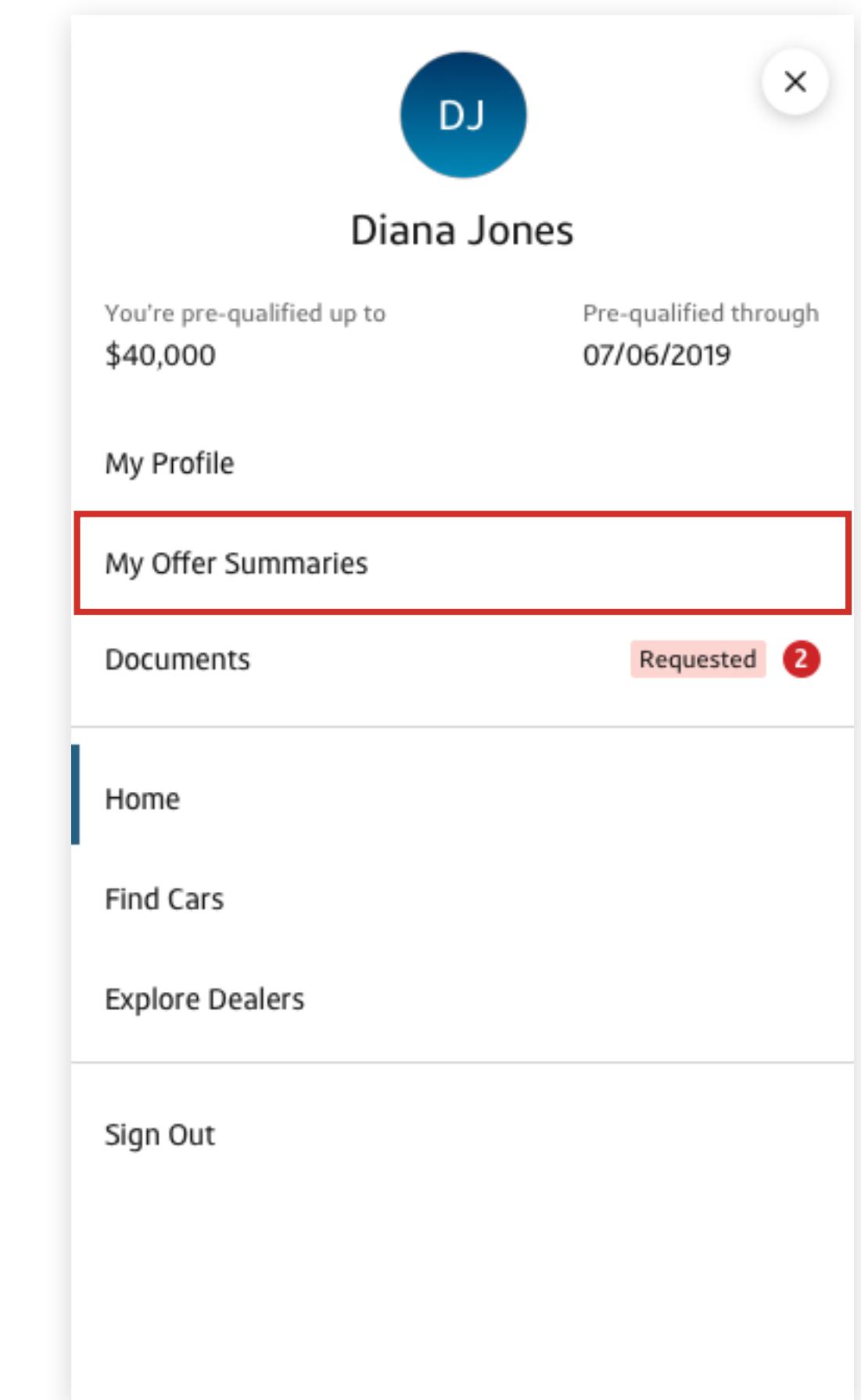


## Proposed Design

# Provide Multiple Points of Access: Navigation Link

Include a shortcut to an Offer Summaries page to better access offer summaries within the Auto Navigator website.

Help users keep track of the offers they didn't finish building to bring them back to cars they were interested in.



Navigation Link

Offer Summaries Page

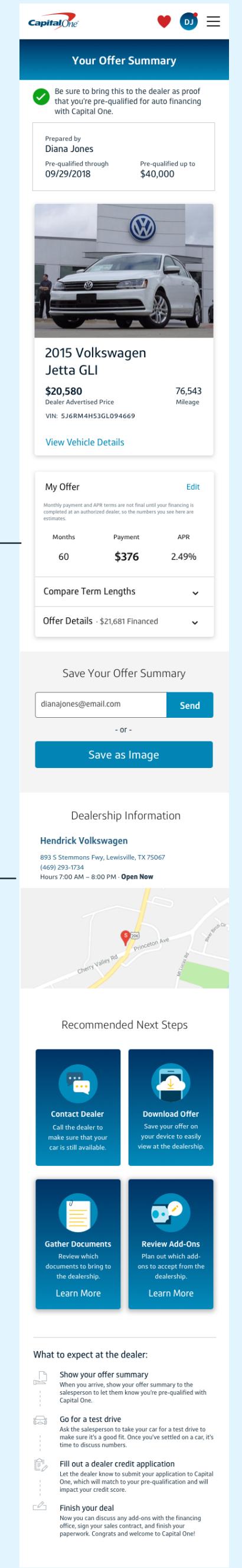
# Make the Offer Summary Interactive

The old offer summary was designed to be printed out, which abruptly ends the experience and leaves the user to figure out the next steps on their own.

The reimagined offer summary is designed to help extend the Auto Navigator experience to the dealership.

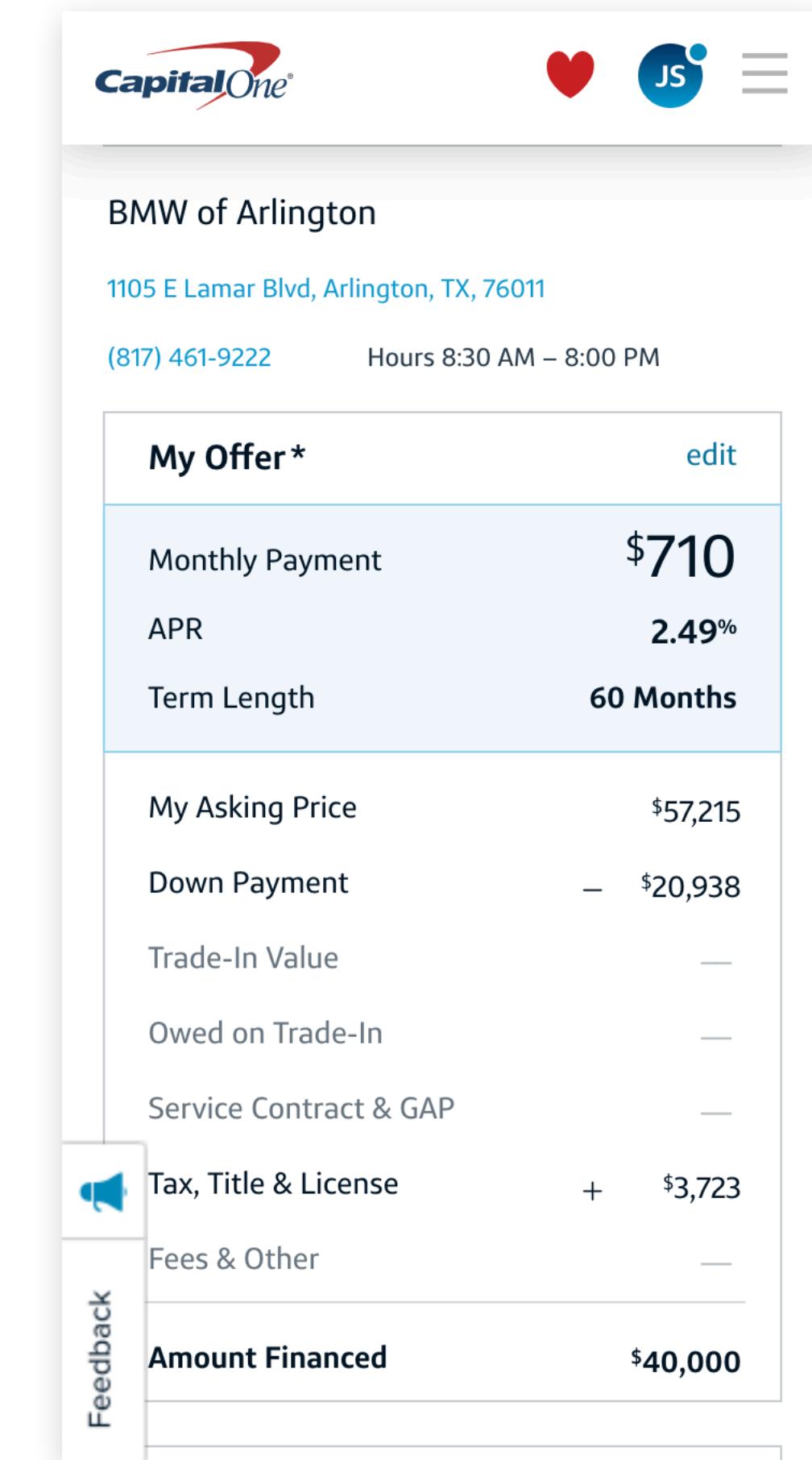
Offer card

Dealership directions



# Original Offer Summary Offer Details

The original offer summary has a lot of information presented in a long scrolling page, so it can be difficult to find specific information.

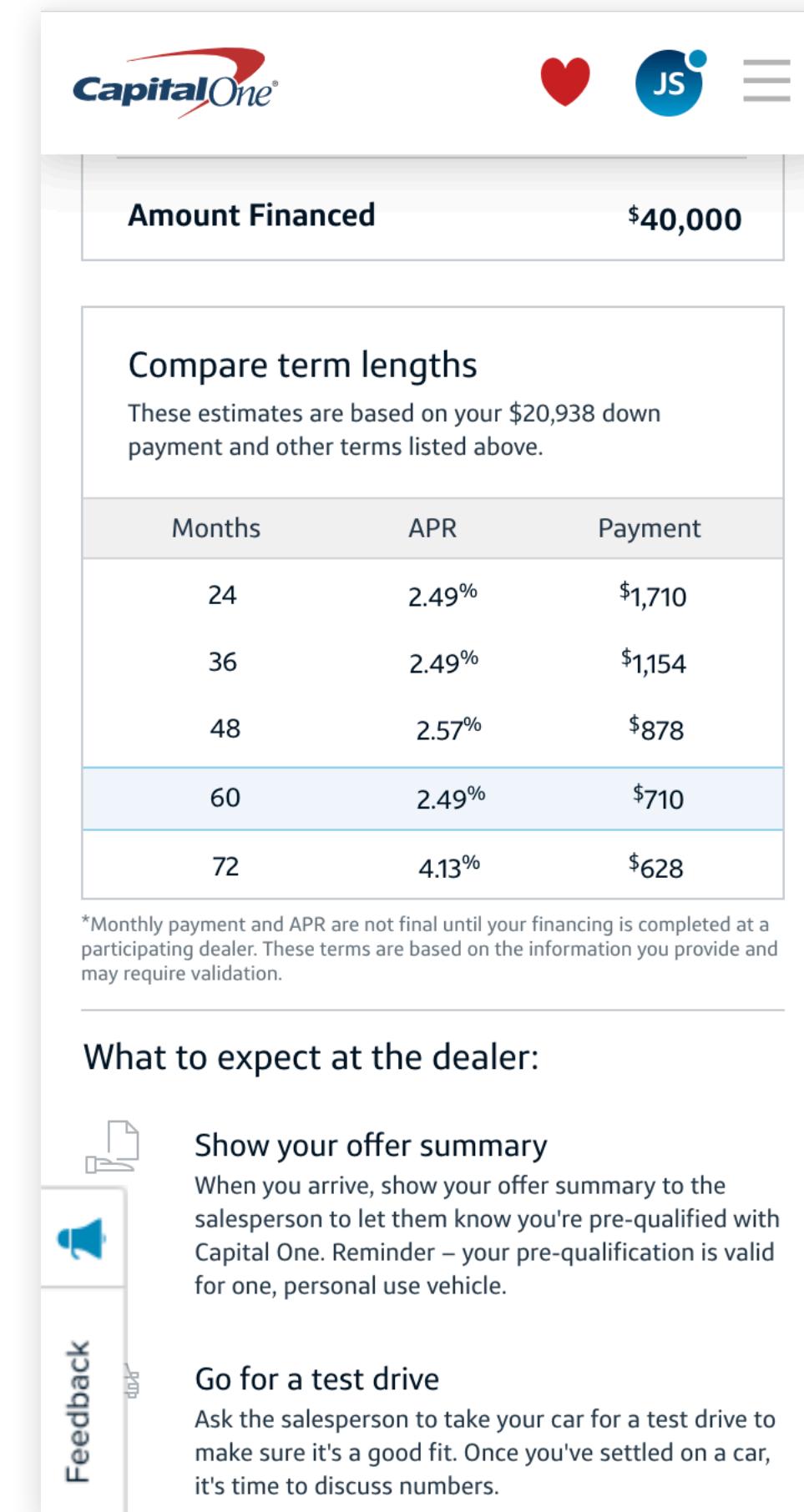


Capital One

BMW of Arlington  
1105 E Lamar Blvd, Arlington, TX, 76011  
(817) 461-9222 Hours 8:30 AM – 8:00 PM

My Offer*		edit
Monthly Payment	<b>\$710</b>	
APR	<b>2.49%</b>	
Term Length	<b>60 Months</b>	
My Asking Price	\$57,215	
Down Payment	– \$20,938	
Trade-In Value	—	
Owed on Trade-In	—	
Service Contract & GAP	—	
Tax, Title & License	+ \$3,723	
Fees & Other	—	
<b>Amount Financed</b>	<b>\$40,000</b>	

Feedback



Capital One

Amount Financed **\$40,000**

Compare term lengths  
These estimates are based on your \$20,938 down payment and other terms listed above.

Months	APR	Payment
24	2.49%	\$1,710
36	2.49%	\$1,154
48	2.57%	\$878
60	2.49%	\$710
72	4.13%	\$628

\*Monthly payment and APR are not final until your financing is completed at a participating dealer. These terms are based on the information you provide and may require validation.

What to expect at the dealer:

- Show your offer summary  
When you arrive, show your offer summary to the salesperson to let them know you're pre-qualified with Capital One. Reminder – your pre-qualification is valid for one, personal use vehicle.
- Go for a test drive  
Ask the salesperson to take your car for a test drive to make sure it's a good fit. Once you've settled on a car, it's time to discuss numbers.

Feedback

# Make the Offer Summary Interactive

## Offer Card

Give the user the ability to toggle dropdowns to view information relevant at different stages.

## Dealership Directions

Link directions to the dealership within the offer summary to help the user navigate to the dealer.

The image displays three side-by-side screenshots of a digital offer summary interface, illustrating how dropdown menus can be used to present information in an interactive way.

**Screenshot 1 (Left):** Shows the initial state where the "Compare Term Lengths" and "Offer Details" dropdowns are collapsed. A red box highlights the "My Offer" section.

Months	Payment	APR
60	\$376	2.49%

**Screenshot 2 (Middle):** Shows the "Compare Term Lengths" dropdown expanded. The "Offer Details" dropdown is still collapsed. A red box highlights the "My Offer" section.

Months	Payment	APR
60	\$376	2.49%

**Screenshot 3 (Right):** Shows both the "Compare Term Lengths" and "Offer Details" dropdowns expanded. A red box highlights the "My Offer" section.

Months	Payment	APR
60	\$376	2.49%

**Dealership Information (Bottom Left):** Shows a map of the area around Hendrick Volkswagen, with a red pin marking the location. A red box highlights the map area.

**Save Your Offer Summary (Bottom Right):** Includes fields for email and a "Send" button, followed by a "Save as Image" button.

# Make the Offer Summary Interactive: Offer Card

Pull out information on estimates at the front of the card instead of hiding it at the bottom.

**My Offer** [Edit](#)

Monthly payment and APR terms are not final until your financing is completed at an authorized dealer, so the numbers you see here are estimates.

Months	Payment	APR
60	<b>\$376</b>	2.49%

Compare Term Lengths ▾

Offer Details · \$21,681 Financed ▾

Highlight the most important summary information for quick viewing.

Use dropdowns to view extra details that might not always be relevant

# Include Max ATF

Users don't understand the Reference # and it is also not something that dealers need anymore. Include the Max ATF (Amount to Finance) instead, which is more helpful to users.

Original Design

The original design shows a blue header bar with the Capital One logo, a heart icon, a user icon labeled 'JS', and a menu icon. Below the header is a teal bar with the title 'Your Offer Summary'. A green circular icon with a checkmark contains the text: 'Be sure to bring this to the dealer as proof that you're pre-qualified for auto financing with Capital One.' Below this is a white box containing: 'Prepared by Jon Snow', 'Pre-qualified through 10/05/2019', and 'Reference # 1000000019'. At the bottom is a photo of a white BMW 5 Series 530i with a caption: 'Image may not represent actual vehicle.' A feedback icon is at the bottom left.

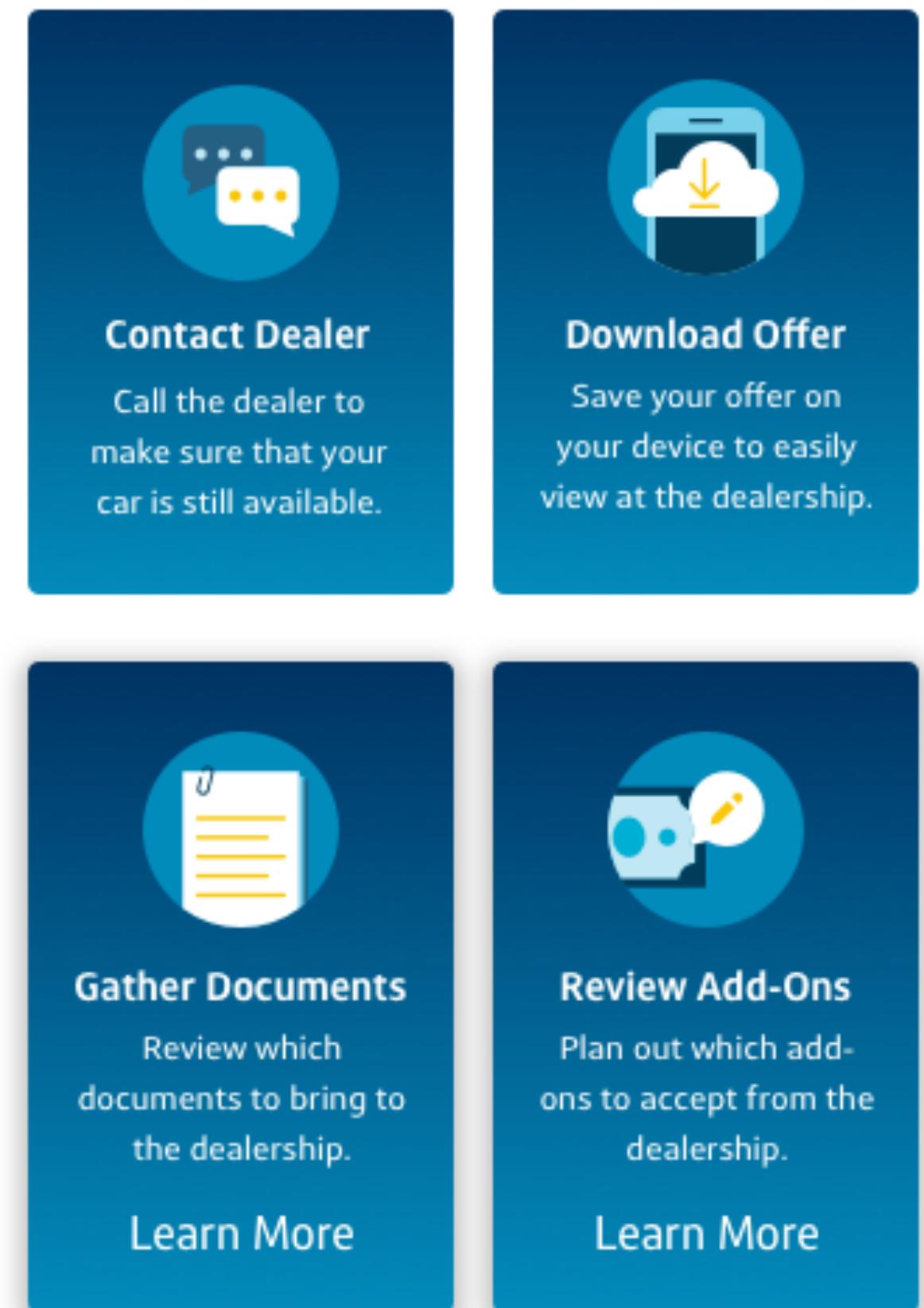
Proposed Design

The proposed design is similar to the original but includes several changes. It features a teal bar with the title 'Your Offer Summary'. A green circular icon with a checkmark contains the same pre-qualification message. Below this is a white box containing: 'Prepared by Diana Jones', 'Pre-qualified through 09/29/2018', and a red-bordered box labeled 'Pre-qualified up to \$40,000'. At the bottom is a photo of a white Volkswagen Jetta GLI with a caption: '2015 Volkswagen Jetta GLI'. The price '\$20,580' and miles '76,543' are also visible at the bottom.

# Recommended Next Steps Section

Checking to see if the car is still available beforehand will help reduce disappointment if the user goes to the dealer only to find that it's not there.

## Recommended Next Steps



“Review Add-Ons” links to marketing articles that better explain F&I add-ons. This will help users better understand which ones they need when they go to the dealer.

**Your Offer Summary**

Be sure to bring this to the dealer as proof that you're pre-qualified for auto financing with Capital One.

**Prepared by:**  
Diana Jones  
Pre-Qualified through 09/29/2018 Pre-qualified up to \$40,000

**Vehicle Details:**  
2015 Volkswagen Jetta GLI  
\$20,580 Dealer Advertised Price 76,543 Mileage VIN: 5J6RM4H53GL094669 [View Vehicle Details](#)

**My Offer** [Edit](#)  
Monthly payment and APR terms are not final until your financing is completed at an authorized dealer, so the numbers you see here are estimates.  
Months Payment APR  
60 \$376 2.49%  
[Compare Term Lengths](#) [Offer Details - \\$21,681 Financed](#)

**Save Your Offer Summary**  
 [Send](#)  
- or - [Save as Image](#)

**Dealership Information**  
Hendrick Volkswagen  
893 S Stemmons Fwy, Lewisville, TX 75067  
(469) 293-7334 Hours 7:00 AM – 8:00 PM [Open Now](#)

**Recommended Next Steps**

- Contact Dealer Call the dealer to make sure that your car is still available. [Learn More](#)
- Download Offer Save your offer on your device to easily view at the dealership. [Learn More](#)
- Gather Documents Review which documents to bring to the dealership. [Learn More](#)
- Review Add-Ons Plan out which add-ons to accept from the dealership. [Learn More](#)

**What to expect at the dealer:**

- Show your offer summary. When you arrive, show your offer summary to the salesperson to let them know you're pre-qualified with Capital One.
- Go for a test drive. Ask the salesperson to take your car for a test drive to make sure it's a good fit. Once you've settled on a car, it's time to discuss numbers.
- Fill out a dealer credit application. Let the salesperson submit your application to Capital One, which will matter to your pre-qualification and will impact your credit score.
- Finish your deal. Now you can discuss any add-ons with the financing office, sign your sales contract, and finish your paperwork. Congrats and welcome to Capital One!

# Conclusion

During user testing, I found that there are other factors stopping users from self-identifying at the dealership beyond accessibility to the offer summary. To carry out this work further, I would recommend to think beyond accessibility when linking users to Capital One.

# Thank you!

