

# Design Portfolio (~2023)

# Design Experience



## Streamlining Loan Application Experience for White-Label Adoption

Used by consumers such as bank customers, small business owners to apply for loans and open business bank accounts.

### Got Product ahead of Sales

Streamlined the design process to build a market-ready enterprise product with a cohesive look, ultimately to catch up with the sales cycle.

### Raised Up Transparency

Reduced misunderstandings, advocated ethical design, aiding decision - ensuring legal compliance, boosting brand reputation, and promoting accessibility, collectively fostering trust and responsible financial behavior.



The screenshots illustrate the Catalyst loan application process:

- Personal Information:** Fields for Email Address (katherinejones@email.com), First Name (Katherine), Last Name (Jones), and Residential Address (200 E Ches). Below the address, three locations are listed: 200 E Chestnut St, Altoona, PA, 78897 (11 Entries); 200 E Chestnut St, Wisconsin Rapids, WI, 54494; and 200 E Chestnut, Chicago, IL, 60611.
- Social & Date of Birth:** Fields for Date of Birth (with a calendar dropdown) and a repayment date selector (Mmm YYYY, Sun-Sat). A note states: "We will access your credit report from one or more consumer reporting agencies for a period of XX months. This will not affect your credit score."
- Congratulations!** Message: "Congratulations! You may be eligible for up to \$10,000." Options to "Choose your loan amount" (Loan Amount slider from \$2,500 to \$10,000) and "Select a repayment option". A note: "The rates below are conditional and may change based on information obtained during the completion of your application and verification process."
- Scan the front of your ID:** Instructions: "Please make sure to place the document on a dark background, capture all 4 corners, use proper lighting, and avoid glare." A placeholder for a scanned ID document is shown with a camera icon.

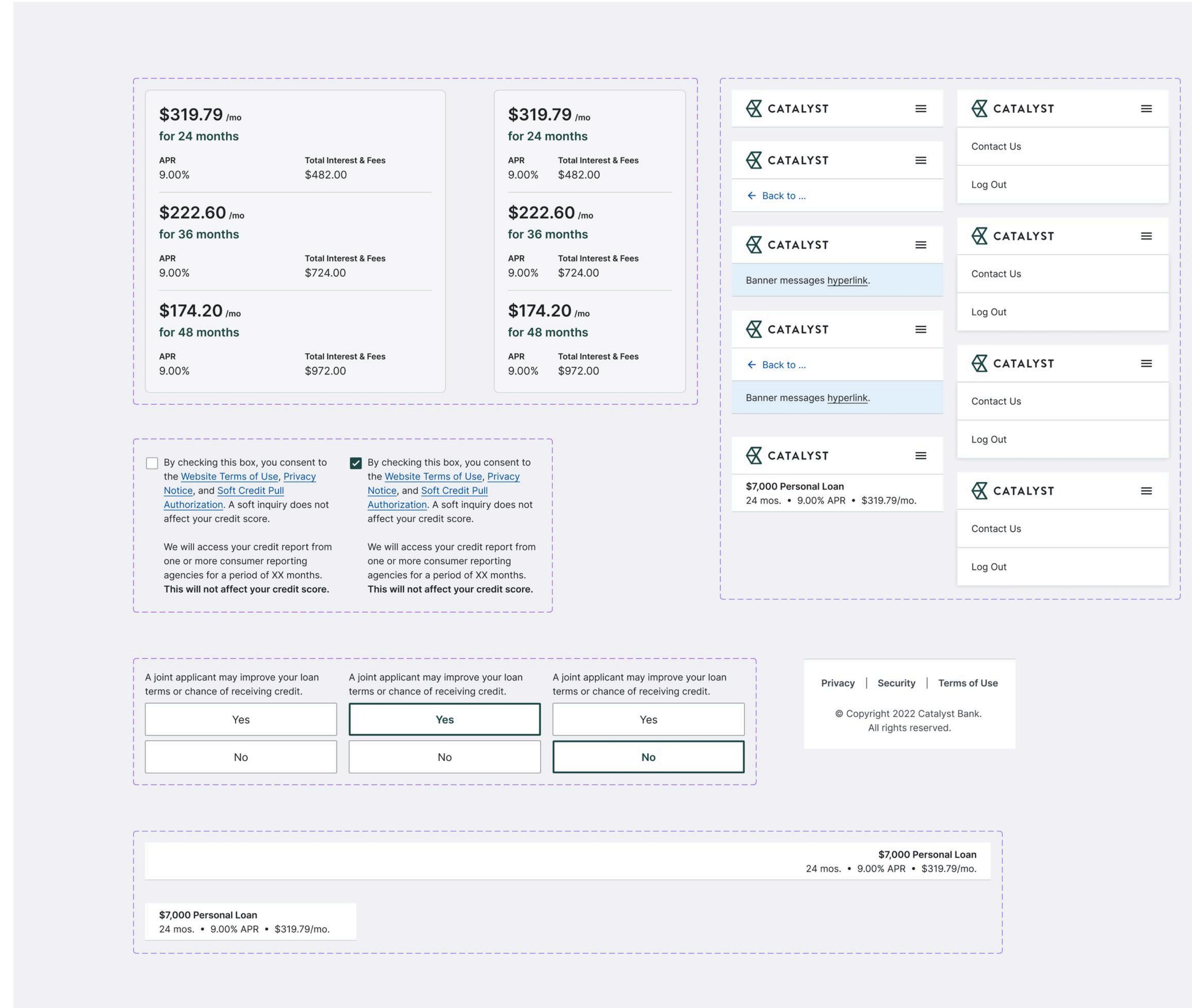
**\$7,000 Personal Loan  
24 mos. • 9.00% APR • \$319.79/mo.**

**How to take a good photo:**

- Use the front of your ID.
- Make sure all 4 corners of your ID are in the frame.
- Place your ID on a plain, dark background and make sure it is in-focus.

## Design System

Apply a Modular Design Approach that allows for easy customization and branding, making it adaptable for different banks while maintaining a consistent user experience.



The screenshot illustrates a modular design system for a loan application interface, demonstrating how various components can be customized across different sections:

- Top Left (Loan Options):** Displays three loan options with their monthly payments, terms, APR, and total interest fees. Each option is contained within its own dashed-bordered module.
- Middle Left (Consent):** Shows two sets of checkboxes for consent to terms and soft credit pull authorization. The right set is checked, indicating consent.
- Middle Center (Joint Applicant):** Three buttons for "Yes" and "No" regarding joint applicants, each with a descriptive text above it.
- Bottom Center (Summary):** A summary box containing the loan amount (\$7,000), term (24 mos.), APR (9.00%), and monthly payment (\$319.79).
- Right Side (Branding):** A vertical column of modules for different banks (Catalyst) showing their logos, names, and standard links like Contact Us and Log Out.
- Bottom Right (Footer):** A footer module containing links to Privacy, Security, and Terms of Use, along with copyright information.

# Small and Midsize Business Loan Account Origination Platform Lending Console and Developer Tools

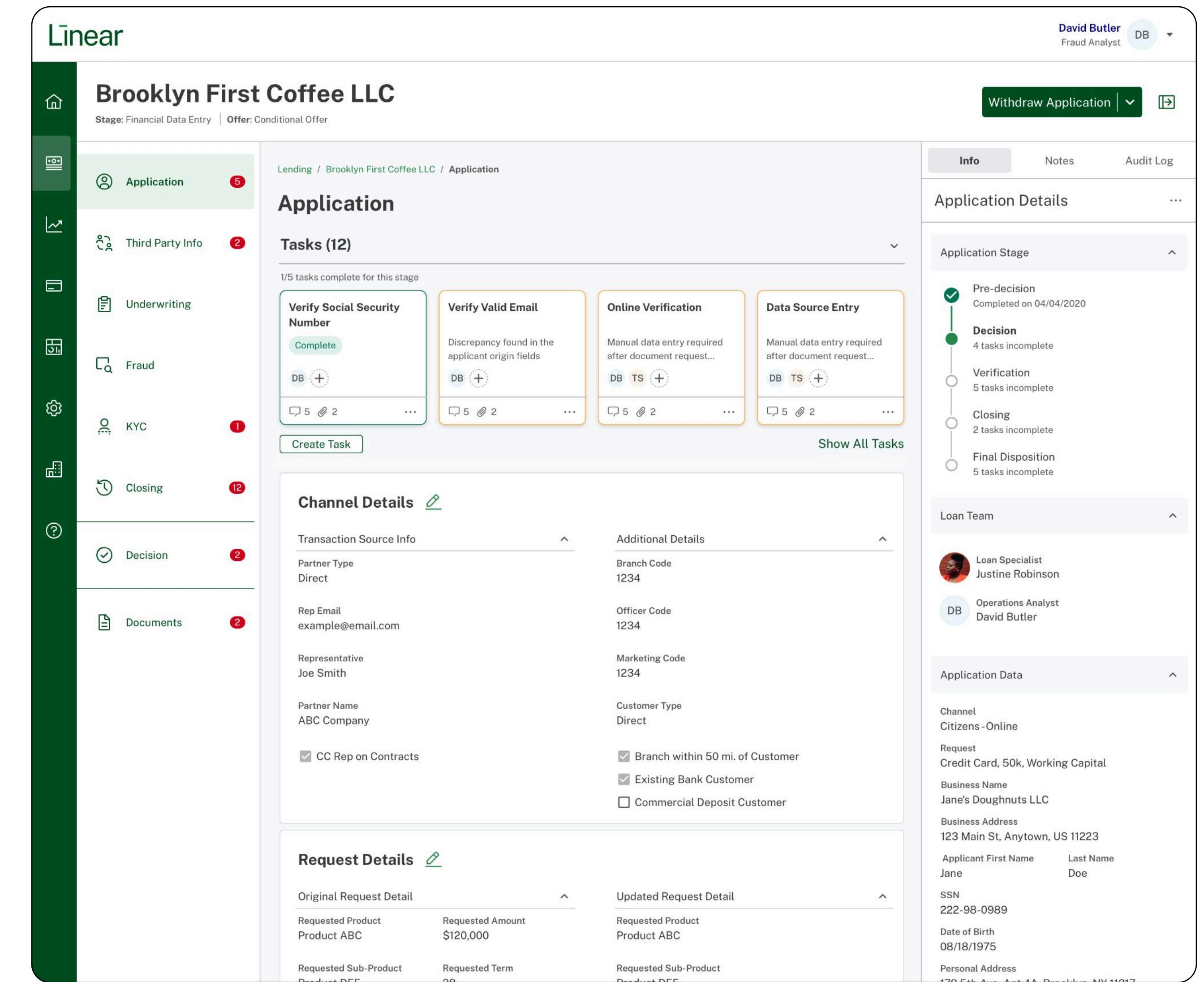
Used by bank partners to make credit decisions, build reports, and support the needs of their customers.

## Team Size

2 Designers (Me + Design Lead)

## Features I worked on

- Task Card System
- Application Data Display
- Workflow Editor
- Policy Editor (Developer Tool)



The screenshot shows the Linear Lending Console interface for the Brooklyn First Coffee LLC application. The top navigation bar includes a back arrow, a search bar, and a user profile for David Butler (Fraud Analyst). The main header displays "Brooklyn First Coffee LLC" and the current stage: "Financial Data Entry" with an offer: "Conditional Offer".

The left sidebar features a dark green vertical navigation menu with icons for Home, Applications (selected), Third Party Info, Underwriting, Fraud, KYC, Closing, Decision, and Documents. Each menu item has a red circular badge indicating the number of pending tasks.

The central content area is divided into several sections:

- Application**: A summary section showing the current stage and offer.
- Tasks (12)**: A list of 12 tasks categorized into four boxes: "Verify Social Security Number" (Complete), "Verify Valid Email" (Discrepancy found in applicant origin fields), "Online Verification" (Manual data entry required after document request...), and "Data Source Entry" (Manual data entry required after document request...).
- Channel Details**: A section containing "Transaction Source Info" (Partner Type: Direct, Rep Email: example@email.com, Representative: Joe Smith, Partner Name: ABC Company) and "Additional Details" (Branch Code: 1234, Officer Code: 1234, Marketing Code: 1234, Customer Type: Direct, checkboxes for Branch within 50 mi. of Customer, Existing Bank Customer, and Commercial Deposit Customer).
- Request Details**: A section comparing "Original Request Detail" (Requested Product: Product ABC, Requested Amount: \$120,000, Requested Sub-Product: Product DFF, Requested Term: 30) with "Updated Request Detail" (Requested Product: Product ABC, Requested Sub-Product: Product DFF, Requested Term: 30).
- Info**, **Notes**, and **Audit Log** tabs are located at the top right of the main content area.
- Application Details** panel on the right lists the application stage timeline: Pre-decision (Completed on 04/04/2020), Decision (4 tasks incomplete), Verification (5 tasks incomplete), Closing (2 tasks incomplete), and Final Disposition (5 tasks incomplete).
- Loan Team** panel lists team members: Loan Specialist Justine Robinson and Operations Analyst David Butler.
- Application Data** panel shows channel details (Citizens-Online), request details (Credit Card, 50k, Working Capital), business name (Jane's Doughnuts LLC), business address (123 Main St, Anytown, US 11223), applicant information (First Name: Jane, Last Name: Doe), SSN (222-98-0989), date of birth (08/18/1975), and personal address (170 Elm St, Anytown, NY 11017).

## Small Business Loan / Credit Card / Unsecured Installment Loan / Buy Now Pay Later Programs

### All-in-one Account Origination Platform (B2B)

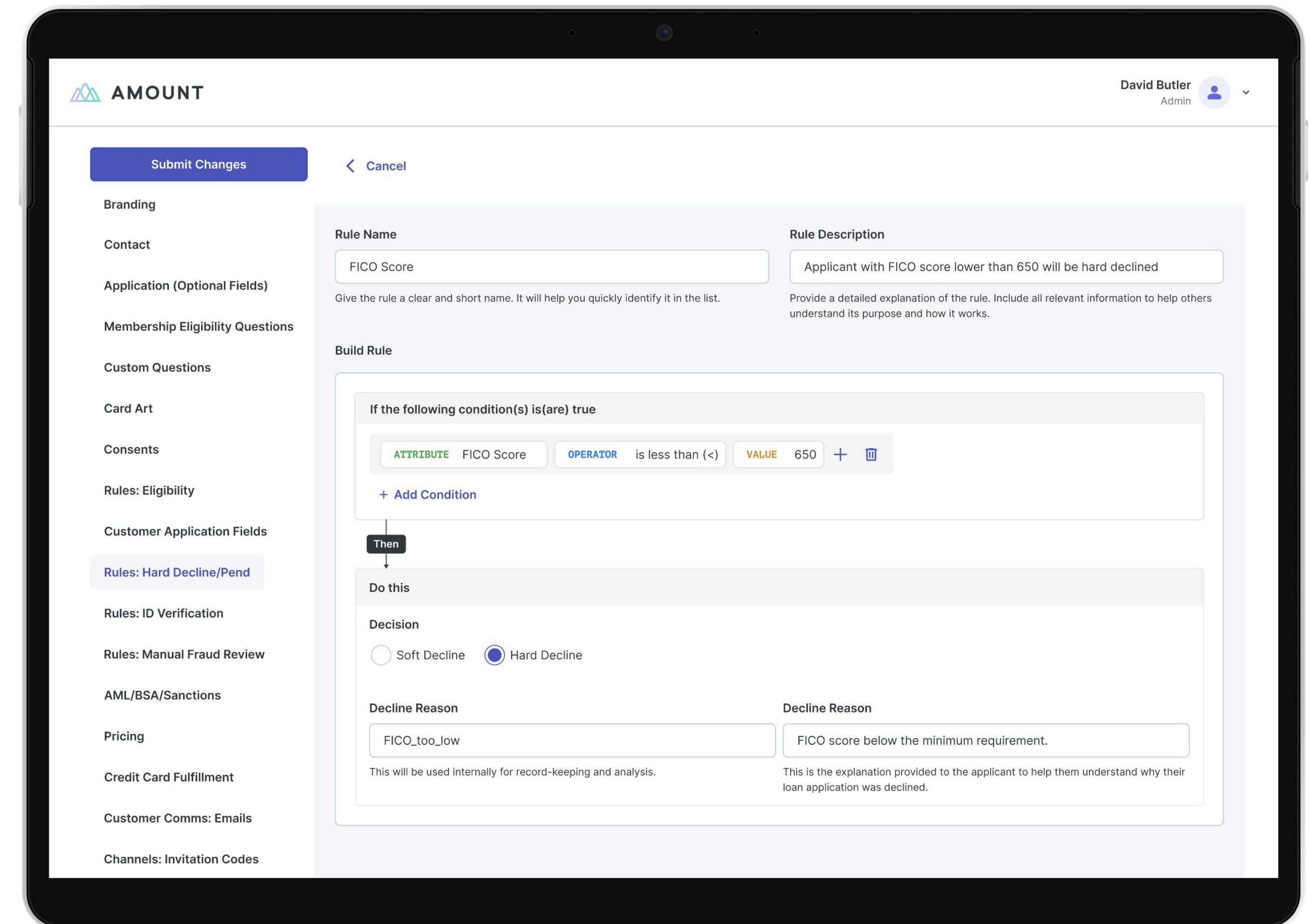
- Rebranding
- Design System Migration
- Introduction of LinearFT Platform and Integration of New SaaS platform

#### Team Size

- Design Manager
- 4 Designers
- 2 Design Engineers

#### Features I worked on

- Information Structure
- Role-Based Access Control
- Version Management
- Rule Config

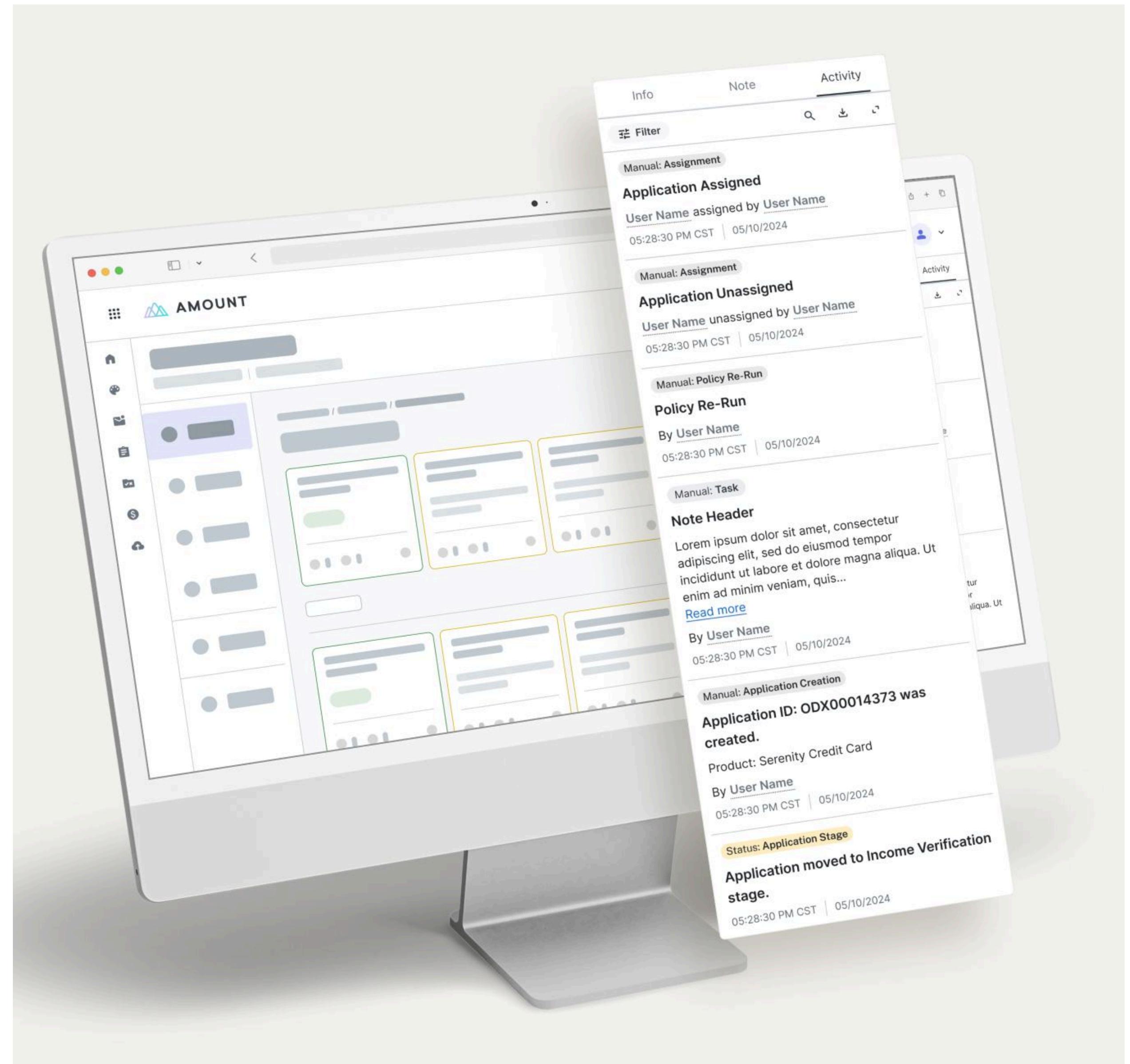


# Case Study

# Project Intro

## Activity Log

A better log design for auditing and fraud reviews on Amount's banker-facing platform.



# Background

## Audit Log - a record of meaningful activities

Audit log is supposed to enhance security, accountability, and transparency. It allows lenders and auditors to trace every step in the loan application process.

The image displays two side-by-side screenshots of a loan application management system. Both screenshots show a navigation bar at the top with the customer name "Mike Verill" and a profile icon. The left screenshot shows the main "Decision" page, which includes a sidebar with categories like Application, Underwriting, Fraud, KYC, Third Party Info, Decision (highlighted with a red notification dot), and Documents. The main content area shows a summary of the decision status ("Declined"), tasks (2 incomplete), and decline reasons. A "Main Operations" button is visible. The right screenshot shows the "Audit Log" section, which is part of a larger "Side Panel, Overall Status". This panel also includes sections for "Application Details" (showing the stage as "Declined" with 2 incomplete tasks) and "Loan Team". The "Audit Log" tab is selected, showing a list of audit entries:

User	Action	Task	Date
JB	Create Task	Task	05/20/2024 5:12 PM
JB	Update Task	Task	05/20/2024 5:12 PM

# Why do we need to redesign it

The audit log needs redesigning because it lacks sufficient information for troubleshooting, forcing users to reach out to individuals to resolve issues.

The audit log displays a grid of 18 audit entries, each with a timestamp and date of 05/28/30 PM CST | 05/10/2024. The entries are categorized by type:

- Manual: Assignment**: Application Assigned (User Name assigned by User Name) and Application Unassigned (User Name unassigned by User Name).
- Status: Application Stage**: Application moved to Income Verification stage.
- Manual: Document**: Document was uploaded (Task: Upload your most recent paystub, file attached: [IMG 213134.jpeg](#), By User Name).
- Manual: Withdrawn**: Application withdrawn (By User Name).
- Manual: Updates**: Business name was changed (Before: Amount, After: Amount, LLC, By User Name).
- System: Communication**: Email Sent to customer (Email Type: Welcome email).
- Manual: Task**: Note Header (Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis...), Read more, and By User Name.
- System: Task**: SSN verification task (Task Passed, Task Submitted, Task Pending, Task Passed, Task Completed, Task Pending, and Appeal started).
- Manual: Application Creation**: Application ID: ODX00014373 was created (Product: Serenity Credit Card, By User Name).

# Interview with Underwriting Team

Audit Log

[View as Table](#)

 Create Task  
Task  
05/20/2024 5:12 PM

 Update Task  
Task  
05/20/2024 5:12 PM

## Current Challenges:

- What specific issues do you face when using the current audit log for troubleshooting?
- Can you give examples of situations where the log didn't provide enough information?

## Information Gaps:

- What types of information are missing from the audit log that you frequently need to complete your work?
- How often do you need to contact other team members to get additional details?

## Efficiency and Time:

- How does the lack of information in the audit log affect your ability to review and approve loan applications efficiently?
- On average, how much extra time is spent trying to resolve issues due to incomplete audit logs?

## Ideal Features:

- What additional features or data would you like to see in the redesigned audit log?
- How should the new design improve your workflow and make troubleshooting easier?

# Design Exploration

Before

Date/Time	User/Actor	Action/Activity	Description/Details	Status	Remarks/Notes
YYYY-MM-DD HH:MM	User [UserID/Name]	Application Assigned	Loan application assigned to [User Name]	Assigned	N/A
YYYY-MM-DD HH:MM	User [UserID/Name]	Application Unassigned	Application unassigned by [User Name]	Unassigned	N/A
YYYY-MM-DD HH:MM	System/User [UserID]	Document Uploaded	[Document type: Paystub], File: IMG213134.jpeg	Uploaded	Document Status: Accepted
YYYY-MM-DD HH:MM	System/User [UserID]	Policy Re-Run	Policy was rerun by the system	Completed	N/A
YYYY-MM-DD HH:MM	System/User [UserID]	SSN Verification Task	Task: SSN verification passed	Completed	Task initiated by system
YYYY-MM-DD HH:MM	System/User [UserID]	Application Moved to New Stage	Application moved to "Income Verification" stage	In Progress	N/A
YYYY-MM-DD HH:MM	System/User [UserID]	Status Change: Decision - Partial	Decision status updated to partial	Partial Approval	N/A



After

Manual: Assignment	Application Assigned
User Name assigned by User Name	05:28:30 PM CST   05/10/2024
Status: Application Stage	Application moved to Income Verification stage.
05:28:30 PM CST   05/10/2024	
Manual: Document	Document was uploaded
Task: Upload your most recent paystub	
IMG 213134.jpeg	
By User Name	
05:28:30 PM CST   05/10/2024	
Manual: Withdrawn	Application withdrawn
By User Name	
05:28:30 PM CST   05/10/2024	
Manual: Updates	Business name was changed.
Before: Amount	
After: Amount, LLC	
By User Name	
05:28:30 PM CST   05/10/2024	
System: Communication	Email Sent to customer
Email Type: Welcome email	
05:28:30 PM CST   05/10/2024	

Template for Audit Log Activities

# Feasibility Check with Product Team & Development Team

The screenshot shows a mobile application interface with a dark theme. At the top right, a user profile for "David Butler" (Admin) is visible. Below the header, there are three tabs: "Info", "Note", and "Activity". The "Activity" tab is selected, indicated by a blue underline.

A modal dialog titled "Filter" is open on the left side of the screen. It contains several input fields:

- "Type": A dropdown menu with "Search" selected.
- "Comments": A button with an "X" icon.
- "Start Date": Set to "06/01/2024" with a calendar icon.
- "Start Time": Set to "12:00 AM" with a dropdown arrow.
- "End Date": Set to "06/02/2024" with a calendar icon.
- "End Time": Set to "12:00 AM" with a dropdown arrow.

On the right side of the screen, the filtered results are displayed:

- 2 filtered results found.**
- Manual: Assignment**
- Application Assigned**
- User Name assigned by User Name**  
08:10:30 PM CST | 05/02/2024
- User Name**  
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis...  
[Read more](#)
- System: Task**  
ESN verification task was finished

# Nice-to-have Features Feasibility Check

The screenshot shows a mobile application interface titled "AMOUNT" with a dark theme. At the top right, it displays the user "David Butler" and the role "Admin". The main screen is titled "Activity" and lists a series of events for a specific application. The columns in the table include Timestamp, Event, Event Type, Action By, Role, Details, and a Download Log button. The events listed are:

Timestamp	Event	Event Type	Action By	Role	Details	Download Log
05/10/2024 05:28:30 PM CST	Application assigned	Manual: Assignment	Joe Smith	Operations Manager	John Doe assigned	<a href="#">Download Current View</a>
05/10/2024 05:28:30 PM CST	Application unassigned	Manual: Assignment	Joe Smith	Operations Manager	John Doe unassigned by Joe Smith	
05/10/2024 05:28:30 PM CST	Policy Re-Run	Manual: Policy Re-Run	John Doe	Analyst	-	
05/10/2024 05:28:30 PM CST	Application ID: ODX00014373 was created.	Manual: Application Creation	John Doe	Analyst	Product Type: Serenity Credit Card	
05/10/2024 05:28:30 PM CST	Application moved to Income Verification stage.	Status: Application Stage	System	-	-	
05/10/2024 05:28:30 PM CST	Decision Status: Partial	Status: Decision	System	-	-	
05/10/2024 05:28:30 PM CST	Verify customer bank account task was created.	Manual: Task	John Doe	Analyst	-	
05/10/2024 05:28:30 PM CST	SSN verification task completed.	System: Task	Customer	-	-	
05/10/2024 05:28:30 PM CST	Upload your most recent paystub task was approved	System: Task	John Doe	Analyst	<a href="#">IMG12345.JPG</a> Document Type: Paystub Document Status: Accepted	
05/10/2024 05:28:30 PM CST	Document was uploaded	Manual: Document	John Doe	Analyst	<a href="#">IMG12345.JPG</a>	
05/10/2024 05:28:30 PM CST	Experian credit report was pulled	System: Third Party Report	System	-	Vendor Name: Experian	
05/10/2024						

At the bottom of the table, there is a "Download Log" button. The search bar at the top contains the placeholder "Search". There are also "Clear All" and "Download" buttons at the top right of the table area.

# Case Study

# Project Intro

## Empower Banking Clients with the Rule Configuration Tool

A tool that helps bank's solution team set up and manage the rules, criteria, and processes for loan approvals, ensuring that loans are granted based on predefined conditions and risk assessments.

The screenshot shows a mobile application interface for managing loan approval rules. The top navigation bar includes a logo, the word "AMOUNT", and a user profile for "David Butler Admin". The main content area is titled "Rules: Hard Decline/Pend" with a sub-instruction: "Please answer the Rules: Hard Decline/Pend questions and submit the form when you're done." Below this, a table lists rules categorized by section:

Section	Rule Description and Variables	Outcome
Branding	Decline if bureau connection cannot be made Error Response from bureau (fileHitIndicator)	Decline
Contact	Decline if no hit from bureau File Hit (fileHitIndicator)	Decline
Application (Optional Fields)	Decline if frozen or locked bureau Freeze	Decline
Membership Eligibility Questions	Decline if reported as deceased Fico score	Decline
Custom Questions	Decline if Age of oldest tradeline < 36 months At20s 36	Decline
Card Art	Decline if Decline Number of open tradelines < 2 At02s	Decline
Consents	Applicant has had a Bankruptcy in the past 36 months S207A 36	Decline
Rules: Eligibility	Ratio of total current balance to high credit/credit limit for all revolving accounts > 70% RE34S 0.70	Decline
Customer Application Fields	Debt to Income too high ATAP01 MTAP01	Decline
Rules: Hard Decline/Pend	Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1 G001B	Decline
Rules: ID Verification	Total unsecured balances exceed \$30,000 AT33B \$30,000	Decline
Rules: Manual Fraud Review		
AML/BSA/Sanctions		
Pricing		
Credit Card Fulfillment		

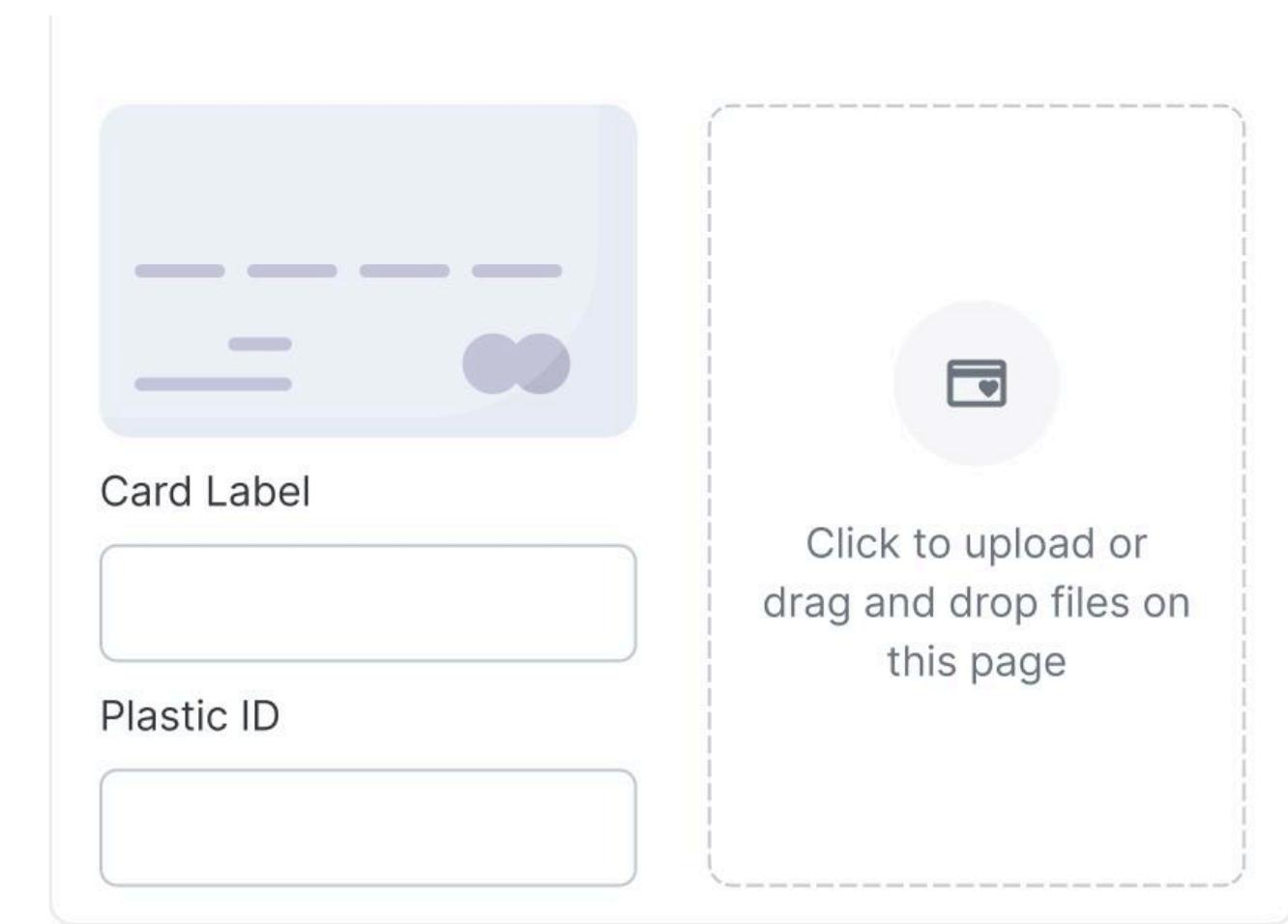
At the bottom of the screen, there are buttons for "Discard Changes", "Save Changes", and a help icon.

# Background

## Overview of Configuration Options

Manual to automatic configuration

The Rule Configuration is a key part of our Product Configuration Project, which is our main focus for 2023 and 2024. Our goal is to shift from manual to automatic configuration, a big step in becoming a SaaS company. This change will speed up the launch of banking programs for banks and credit unions.



## Branding

Show/Hide Content

Required

Tooltip

Helper Text

Dropdown Title

Dropdown Menu Items

- Option 1
- Option 2
- Option 3

+ Add Menu Item

## Application Configuration

## Rule Configuration

Product Pricing Table				
Tiers & Assignment Criteria	Tier 1 (Highest)	Tier 2	Tier 3	Tier 4
Document this tier's assignment criteria here.				
APRs & Fees <small>(x)</small>				
Credit Line Assignment Rules <small>(x)</small>				
DTI Cap <small>(x)</small>	DTI Cap	%	%	%
Credit Lines				
Credit Line Max (By Tier)	\$	\$	\$	\$
Credit Line Min (By Tier)	\$	\$	\$	\$
Credit Lines <small>(x)</small>	Credit Line Entry Method: <input checked="" type="radio"/> Generated <input type="radio"/> Manual Entry	Highest Credit Line	Lowest Credit Line	Fixed Increment
		\$	\$	\$
	Credit Lines:	-		

## Pricing

## Email Communication

# Team

## Design Manager

@Ryan Page

## Frontend Dev

@Esten Patrick

@ Johnathan Huggett

## Product Designer

@Me 

## Product Manager

@Peter Hwang

@Matt Dohnalek

## Backend Devs and QA

@ Liz Sink

@ Alex Fiore

@ Zachary Woolever

@ Michael Setteducati

@ Franklin Ssozi

@ Rohith Reddy M.

@ Simpal Goyal

@ Wai Shun Lau

@ Rodrigo Cavassan Martins

# Interview

## **Solution Team (Directly Work with Client)**

To clarify these rules and the associated attributes to Credit Union / Bank Program managers and document their decisions.

## **Credit Union / Bank Program Manager (Client)**

To configuring and adjusting rules to align with program requirements.

## **Product Team & Development Team (Support Solution Team)**

To ensure the rule configurations are correctly implemented within the product.

# Identify User Journeys and Workflows

	Introduce Rules	Dive into Each Rule	Set up Criteria for Rules	Test Rules	Launch Program	Adjust Criteria for Rules
Satisfied						
Neutral						
Unsatisfied						
Client Experience	<ul style="list-style-type: none"> <li>Explores its relevance.</li> </ul>	<ul style="list-style-type: none"> <li>Deepens its understanding especially about what attributes are involved in the rules. It takes time to learn and understand.</li> </ul>	<ul style="list-style-type: none"> <li>Tailors criteria to their needs.</li> </ul>	<ul style="list-style-type: none"> <li>Validates configurations. Check if the configurations align with their specific requirements and gains insights into cases that do not meet the criteria.</li> </ul>	<ul style="list-style-type: none"> <li>Goes live with configured rules.</li> </ul>	<ul style="list-style-type: none"> <li>Validates configurations. Check if the configurations align with their specific requirements and gains insights into cases that do not meet the criteria.</li> </ul>
Amount Experience	<ul style="list-style-type: none"> <li>Introduces all the configurable items including rule configuration.</li> </ul>	<ul style="list-style-type: none"> <li>Provides a comprehensive explanation of all data attributes to the clients, including their sources and origins.</li> </ul>	<ul style="list-style-type: none"> <li>Assists in setting up rule criteria. Need to discuss with product and development team.</li> </ul>	<ul style="list-style-type: none"> <li>Assists in testing. Provide all the possible inputs results based on the set up.</li> </ul>	<ul style="list-style-type: none"> <li>Collaborates for a successful launch.</li> </ul>	<ul style="list-style-type: none"> <li>Assists in adjusting rule criteria and run tests again.</li> </ul>
Expectations	Clients can swiftly grasp all the configurable rules and become familiar with data attributes.			To have all possible results based on inputs for individual rules and profiles.		Quick turnaround.

## Project Goals

The goal of the rule configuration tool is to empower bank program managers to

① quickly understand rules, choose the ②  
appropriate data sources for each  
attribute, and tailor the rules to meet their ③  
specific program needs efficiently.

# Ideation Process

## Observe Rules

Look at existing rules and understand how each rule is configured from development side and solution side.

Maximum Unsecured Aggregate Amount with Lender

Applicant is less than 18 years old

Annual gross income < 25,000

States in Footprint – Decline if applicant's residential address is not in footprint: 'CA', 'TX', 'NY', 'IL'

Bureau connection cannot be made

No hit from bureau

Frozen or locked bureau

Reported as deceased

Limited Credit Experience – Age of oldest tradeline < 36 months

Limited Credit Experience – Number of open tradelines < 2

Limited Credit Experience – Number of tradelines < 3

Applicant has had a Bankruptcy in the past 36 months

Applicant has any outstanding tax liens

FICO score < 600

Number of trades opened in last 12 months > 5

Ratio of total current balance to high credit/credit limit for all revolving accounts > 70%

Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1

Total unsecured balances exceed \$30,000

sql

 Copy code

```
UPDATE applicants  
SET status = 'Declined'  
WHERE age < 18;
```

If applicant\_age > 18  
Then decline the application

If device\_profile is missing  
Then manually review the application

If applicant\_collections > 2 & applicant\_collections\_time < 36 months  
Then decline the application

If applicant\_email\_address\_creation\_date < 1 months  
Then assign medium risk to the application

# Design Research

Brainstorm and ideate on different approaches to building rules without code

Explore existing no-code or low-code platforms for inspiration



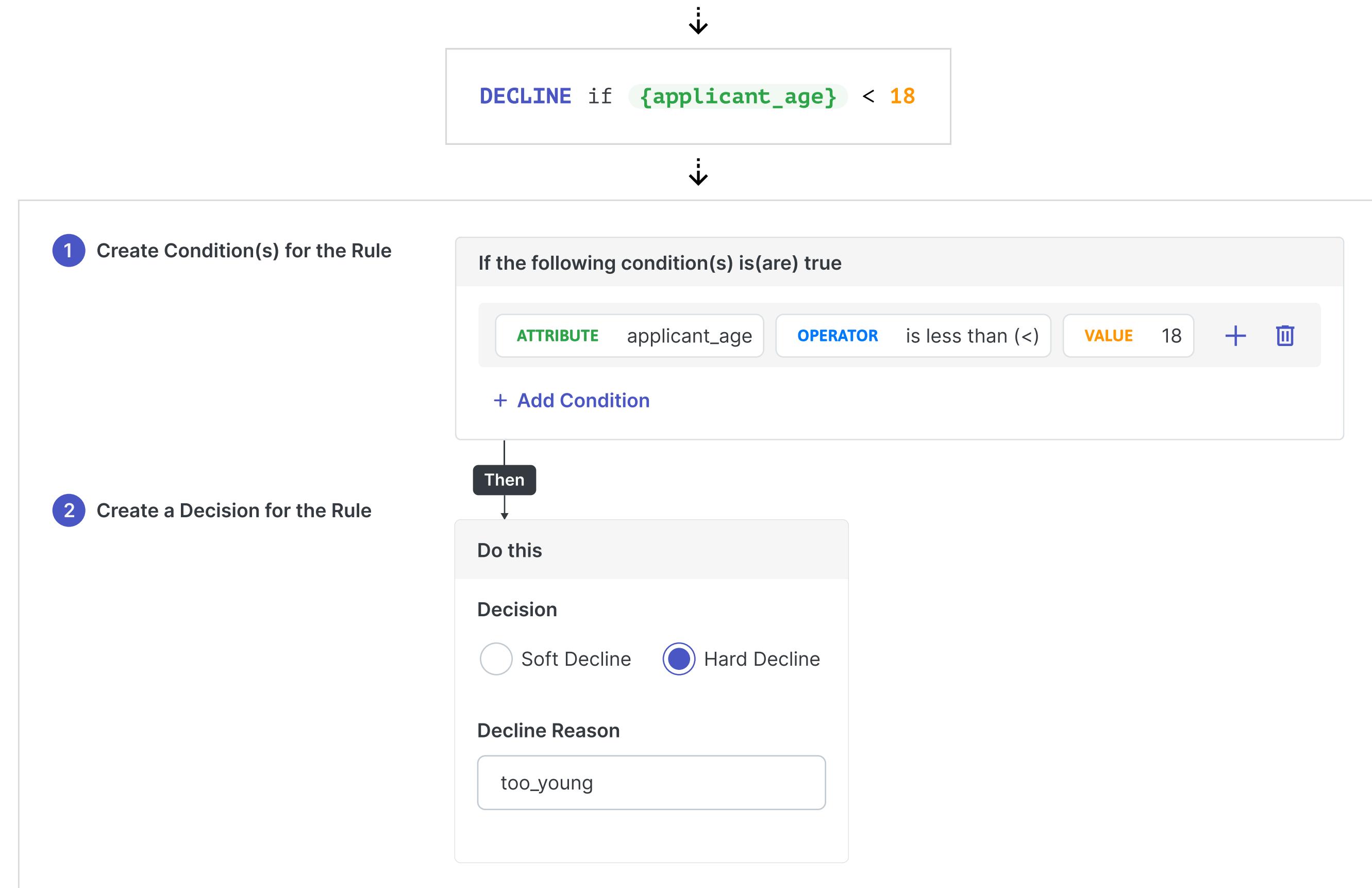
A screenshot of the Wiza.com campaign builder. It shows a step titled 'Send Automatic Email' with a subject 'Reaching out' and a template message. The message content includes a greeting to 'first\_name' and a note about the user's company growing fast. Below the message are save and send buttons. At the bottom, it says 'Your campaign will be sent to 24 contacts'.

A screenshot of a no-code rule configuration interface. It shows a rule for 'Review if :card\_country: = 'BR' AND :auths\_per\_card\_number\_daily: &gt; 3'. A note says 'Type : to include card and customer attributes ( :card\_country: ). Type :: to include custom metadata ( ::product\_sku:: )'. Another section shows a warning 'This is likely a bad rule: bas payments in review for eve' and a 'Configure form rules' section for 'Rule 1' with conditions like 'Your meal preference Is Not Empty' and actions like 'Thank you page Plain text'.

# Collaboration

- Conduct weekly reviews with the development team
- Host workshops and invite PMs and designers to join
- Get instant feedback and ensure design feasibility

```
sql  
Copy code  
  
UPDATE applicants  
SET status = 'Declined'  
WHERE age < 18;
```



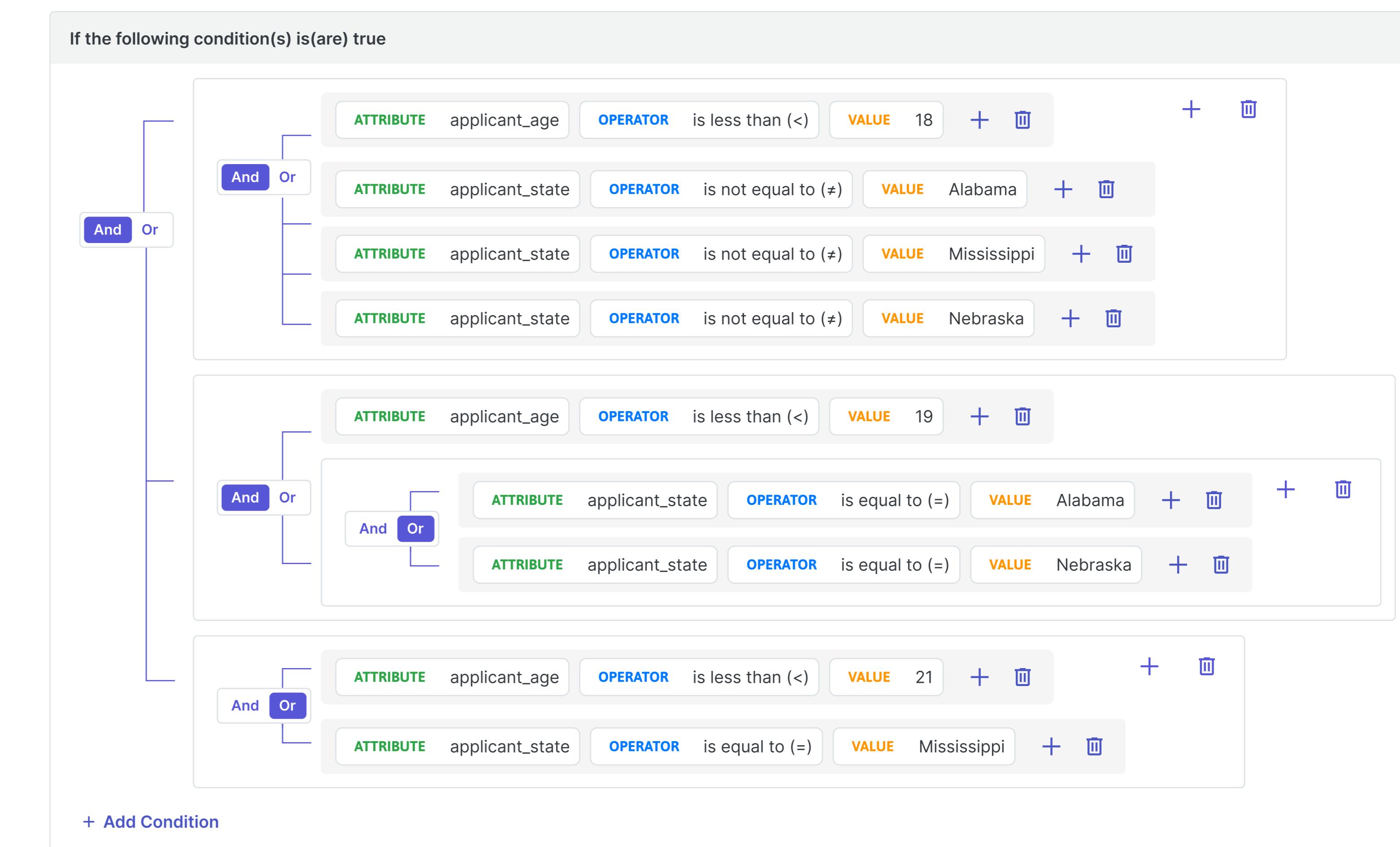
# Feasibility Check

Conduct weekly prototype evaluation with the development team

Resource Assessment, Effort Estimation, Prioritization

Host feasibility workshops and Invite PMs, developers, solution teams other designers to join

Early Issue Identification, Alignment and Buy-In



# Design Highlight

1

Present rules in a clear, concise, and structured format so that clients can understand rules faster.

Rule Description and Variables	Outcome	
Decline if bureau connection cannot be made <b>Error Response from bureau (fileHitIndicator)</b>	Decline	▼
FICO score < 650 <b>FICO Score 650</b>	Decline	▼
Decline if no hit from bureau <b>File Hit (fileHitIndicator)</b>	Decline	▼
Decline if frozen or locked bureau <b>Freeze</b>	Decline	▼
Decline if reported as deceased <b>Fico score</b>	Decline	▼
Decline if Age of oldest tradeline < 36 months <b>At20s 36</b>	Decline	▼
Decline if Decline Number of open tradelines < 2 <b>At02s</b>	Decline	▼
Applicant has had a Bankruptcy in the past 36 months <b>S207A 36</b>	Decline	▼
Ratio of total current balance to high credit/credit limit for all revolving accounts > 70% <b>RE34S 0.70</b>	Decline	▼
Debt to Income too high <b>ATAP01 MTAP01</b>	Decline	▼
Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1 <b>G001B</b>	Decline	▼
Total unsecured balances exceed \$30,000 <b>AT33B \$30,000</b>	Decline	▼

# Design Highlight

2

Present rules in a clear, concise, and structured format so that clients can understand rules faster.

The screenshot shows a tablet displaying the AMOUNT application interface. At the top, there is a navigation bar with the AMOUNT logo, a search bar, and a user profile for "David Butler Admin". On the left, a sidebar lists various configuration sections: Branding, Contact, Application (Optional Fields), Membership Eligibility Questions, Custom Questions, Card Art, Consents, Rules: Eligibility, Customer Application Fields, Rules: Hard Decline/Pend (which is selected and highlighted in blue), Rules: ID Verification, Rules: Manual Fraud Review, AML/BSA/Sanctions, Pricing, Credit Card Fulfillment, and Customer Comms: Emails. At the bottom of the sidebar, there is a "Change Invitations Order" link. A large blue button labeled "Submit Changes" is located at the top of the sidebar. The main content area is titled "Rules: Hard Decline/Pend" and contains a sub-section "Rule Description and Variables". It lists several reasons for a decline, each with a green "Edit Rule" button. The reasons include:

- Decline if bureau connection cannot be made (Error Response from bureau (fileHitIndicator))
- FICO score < 650 (FICO Score 650)
- Decline/Pend Reason: bureau\_no\_record\_found (NOAA Reason: We could not verify your identity)
- Decline if no hit from bureau (File Hit (fileHitIndicator))
- Decline if frozen or locked bureau (Freeze)
- Decline if reported as deceased (Fico score)
- Decline if Age of oldest tradeline < 36 months (At20s 36)
- Decline if Decline Number of open tradelines < 2 (At02s)
- Applicant has had a Bankruptcy in the past 36 months (S207A 36)
- Ratio of total current balance to high credit/credit limit for all revolving accounts > 70% (RE34S 0.70)
- Debt to Income too high (ATAP01 MTAP01)
- Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1 (G001B)

# Design Highlight

3

Make data attributes within each rule easily identifiable.

The screenshot shows a mobile application interface for managing rules. At the top, there's a header with the AMOUNT logo and a user profile for 'David Butler Admin'. On the left, a sidebar lists various sections: Branding, Contact, Application (Optional Fields), Membership Eligibility Questions, Custom Questions, Card Art, Consents, Rules: Eligibility, Customer Application Fields, Rules: Hard Decline/Pend (which is highlighted in blue), Rules: ID Verification, Rules: Manual Fraud Review, AML/BSA/Sanctions, Pricing, Credit Card Fulfillment, Customer Comms: Emails, and Change Invitations Codes.

The main content area is titled 'Rules: Hard Decline/Pend' and contains a message: 'Please answer the Rules: Hard Decline/Pend questions and submit the form when you're done.' Below this, there's a table-like structure with columns for 'Rule Description and Variables', 'Outcome', and an 'Edit Rule' button.

Rule Description and Variables	Outcome	Edit Rule
Decline if bureau connection cannot be made <b>Error Response from bureau (fileHitIndicator)</b>	Decline	▼
FICO score < 650 <b>FICO Score 650</b>	Decline	^
Decline/Pend Reason bureau_no_record_found		
NOAA Reason We could not verify your identity		
Decline if no hit from bureau <b>File Hit (fileHitIndicator)</b>	Decline	▼
Decline if frozen or locked bureau <b>Freeze</b>	Decline	▼
Decline if reported as deceased <b>Fico score</b>	Decline	▼
Decline if Age of oldest tradeline < 36 months <b>At20s 36</b>	Decline	▼
<b>Data Source</b> AtData	<b>Amount Description</b> This numeric attribute indicates the number of months elapsed since the oldest trade account was opened. It measures the duration of a customer's credit history from the opening of their first recorded trade account to the present date.	Decline
<b>Sample Data</b> 24	If a customer's oldest trade account was opened in January 2010, and the current date is January 2024, the "Months Since Oldest Trade Opened" would be 168 months.	Decline
<b>Data Type</b> Numeric		Decline
Debt to Income too high <b>ATAP01 MTAP01</b>	Decline	▼
Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1 <b>G001B</b>	Decline	▼

# Design Highlight

4

Tailor the rules to meet their specific program needs

AMOUNT

Submit Changes

Branding

Contact

Application (Optional Fields)

Membership Eligibility Questions

Custom Questions

Card Art

Consents

Rules: Eligibility

Customer Application Fields

Rules: Hard Decline/Pend

Rules: ID Verification

Rules: Manual Fraud Review

AML/BSA/Sanctions

Pricing

Credit Card Fulfillment

Customer Comms: Emails

Channels: Invitation Codes

Rule Name: FICO Score

Rule Description: Applicant with FICO score lower than 650 will be hard declined

Build Rule:

If the following condition(s) is(are) true

ATTRIBUTE: applicant\_age, OPERATOR: is less than (<), VALUE: 18

+ Add Condition

Then

Do this

Decision:

Soft Decline  Hard Decline

Decline Reason: too young

Decline Reason: Applicant is younger than 18 years old.

This will be used internally for record-keeping and analysis.

Last Saved by Ben Lopez • Mar 13 at 5:00 pm

Save Changes

Discard Changes

AMOUNT

Back to Credit Rule | Build Rule from Template

Test Rule

Rule Description

Write down your rule description, for example 'Total unsecured balances exceed \$30,000'

Build Rule

Can't find the attribute you need? [Create a new one](#) with existing attributes in the [Attribute Library](#)

If the condition(s) is(are) true

Attribute: total\_unsecured\_balances, Operator: is greater than (>), Value: 30000

+ Add Expression

Then

Do this

Hard Decline  Soft Decline

Decline Reason  Search or Add New Reason

NOAA Decline Reason  Search or Add New Reason

Discard Changes

Last Saved by Ben Lopez • Mar 13 at 5:00 pm

Save Changes

Edit Component

1 Select Component Type

ATTRIBUTE  ATTRIBUTE GROUP  VALUE

Select specific data attributes for defining rules, e.g., "Debt" or "Income."

2 Select Attribute

All Data Source

All Data Source (524)  
This includes all the data attribute.

Saved (13)  
This includes the data attributes saved by clients and amount.

Manually Created (5)  
Manually created by clients.

Applicant Input (10)  
Data provided by applicant.

AtData (5)  
A consumer data aggregator that provides email address activity metrics.

Cancel

Save Attribute

# Design Highlight

5

## Tailor the rules to meet their specific program needs

If `applicant_age < 18` Then `decline` the application

`ATTRIBUTE applicant_age` `OPERATOR is less than (<)` `VALUE 18` + -

If `DEBT TO INCOME > .35` Then `decline` the application

`ATTRIBUTE GROUP` `ATTRIBUTE total_unsecured_balances` `OPERATOR divided by (/)` `ATTRIBUTE total_unsecured_balances` - + -

`OPERATOR is greater than (>)` `VALUE 0.35`

If `FINAL HOUSING PAYMENT < 15,000` Then `decline` the application

`FUNCTION max (` `ATTRIBUTE monthly_bureau_mortgage_payment` , `ATTRIBUTE app_housing_payment` , `ATTRIBUTE )` + -

`OPERATOR is less than (<)` `VALUE 15000`

## Impact and Takeaways

This project secured a vital contract with a credit union (PSCU), which has 2,400 financial institutions and processes nearly 7.7 billion transactions annually.

Save about 46% of development team time on configuration through automation, consider the following strategies.

Thank you!