

# Design Portfolio (~2023)

Design Experience

Design Consulting

Healthcare / SAAS

Educational Game

FINTECH / SAAS



# 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.



CATALYST

Personal Information

Let's get to know you.

Email Address

katherinejones@email.com

First Name

Katherine

Last Name

Jones

Residential Address

200 E Ches

200 E Chestnut St, Altoona, PA, 78897 ( 11 Entries )

200 E Chestnut St, Wisconsin Rapids, WI, 54494

200 E Chestnut, Chicago, IL, 60611

CATALYST

Social & Date of Birth

Just a little more information.

Date of Birth

Mmm YYYY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

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.

CATALYST

Congratulations! You may be eligible for up to \$10,000.

Choose your loan amount.

Loan Amount

\$ 7,000

Enter an amount to the nearest \$100 or use the slider below.

\$2,500

\$10,000

Select a repayment option.

The rates below are conditional and may change based on information obtained during the completion of your application and verification process.

\$319.79 /mo

CATALYST

\$7,000 Personal Loan

24 mos. • 9.00% APR • \$319.79/mo.

Scan the front of your ID.

Please make sure to place the document on a dark background, capture all 4 corners, use proper lighting, and avoid glare.

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.



Projects @  AMOUNT

# 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.

\$319.79 /mo

for 24 months

APR 9.00%

Total Interest & Fees \$482.00

\$222.60 /mo

for 36 months

APR 9.00%

Total Interest & Fees \$724.00

\$174.20 /mo

for 48 months

APR 9.00%

Total Interest & Fees \$972.00

\$319.79 /mo

for 24 months

APR 9.00%

Total Interest & Fees \$482.00

\$222.60 /mo

for 36 months

APR 9.00%

Total Interest & Fees \$724.00

\$174.20 /mo

for 48 months

APR 9.00%

Total Interest & Fees \$972.00

☐ By checking this box, you consent to the [Website Terms of Use](#), [Privacy Notice](#), and [Soft Credit Pull Authorization](#). A soft inquiry does not affect your credit score.

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.**

☒ By checking this box, you consent to the [Website Terms of Use](#), [Privacy Notice](#), and [Soft Credit Pull Authorization](#). A soft inquiry does not affect your credit score.

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.**

CATALYST

← Back to ...

Banner messages [hyperlink.](#)

CATALYST

← Back to ...

Banner messages [hyperlink.](#)

CATALYST

\$7,000 Personal Loan

24 mos. • 9.00% APR • \$319.79/mo.

Contact Us

Log Out

A joint applicant may improve your loan terms or chance of receiving credit.

Yes

No

A joint applicant may improve your loan terms or chance of receiving credit.

Yes

No

A joint applicant may improve your loan terms or chance of receiving credit.

Yes

No

Privacy | Security | Terms of Use

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All rights reserved.

\$7,000 Personal Loan

24 mos. • 9.00% APR • \$319.79/mo.

\$7,000 Personal Loan

24 mos. • 9.00% APR • \$319.79/mo.



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

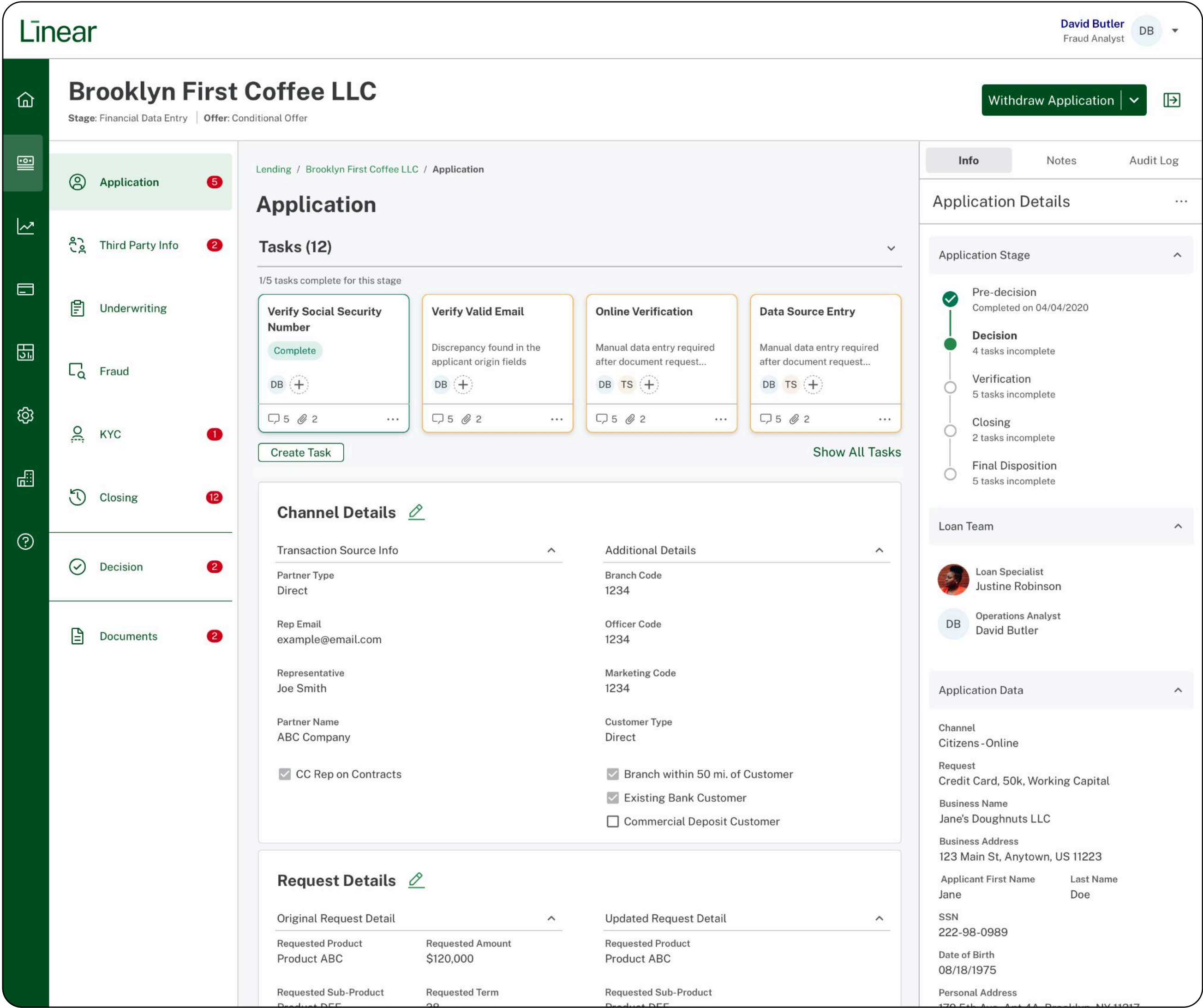
Used by bank partners to make credit decisions, build reports, and support the needs of their customers.

## Team Size

2 Designers (Me + Design Lead)

## Features I worked on

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



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

All-in-one Account Origination Platform  
(B2B)

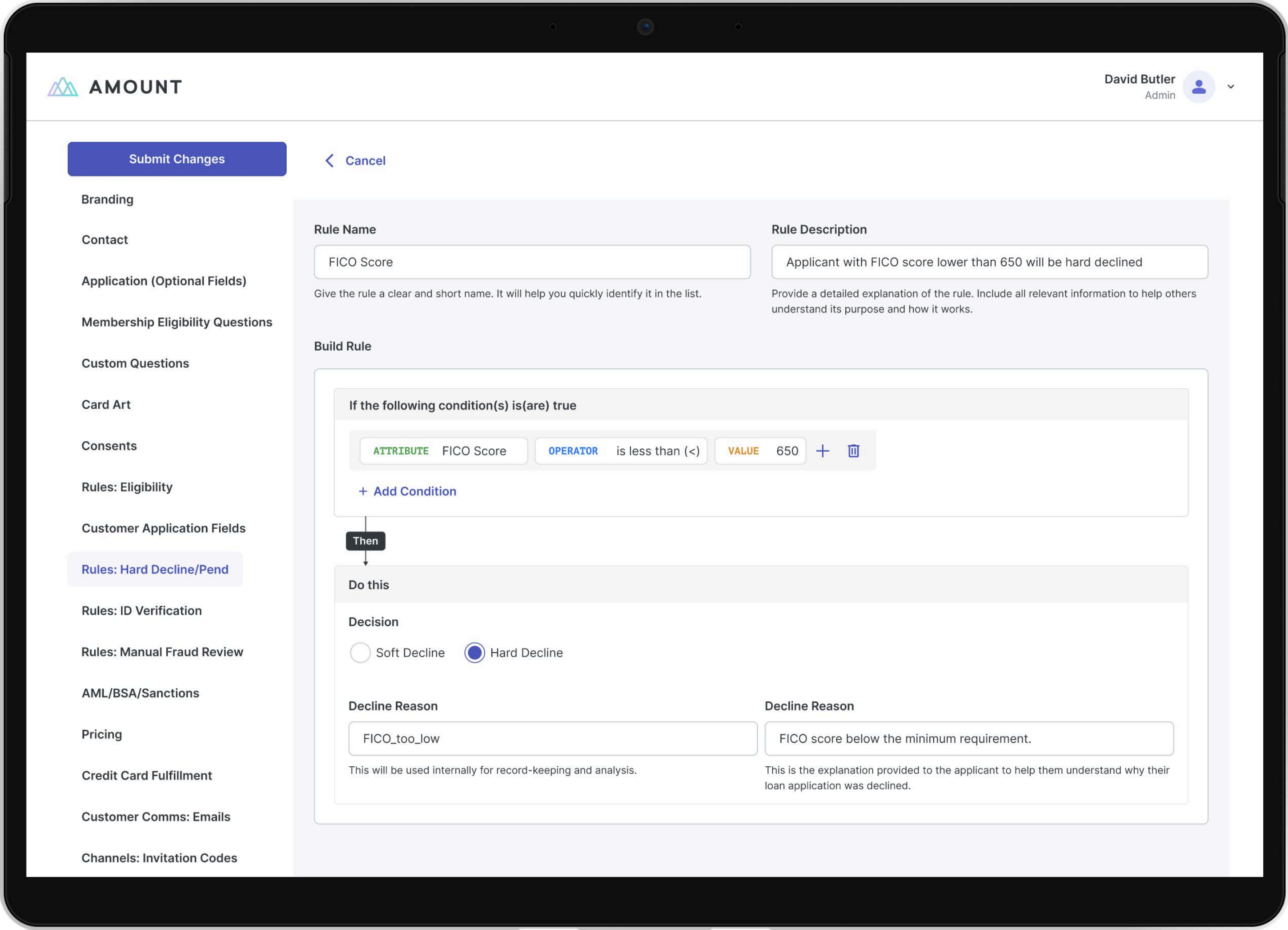
- Rebranding
- Design System Migration
- Introduction of LinearFT Platform and Integration of New SaaS platform

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

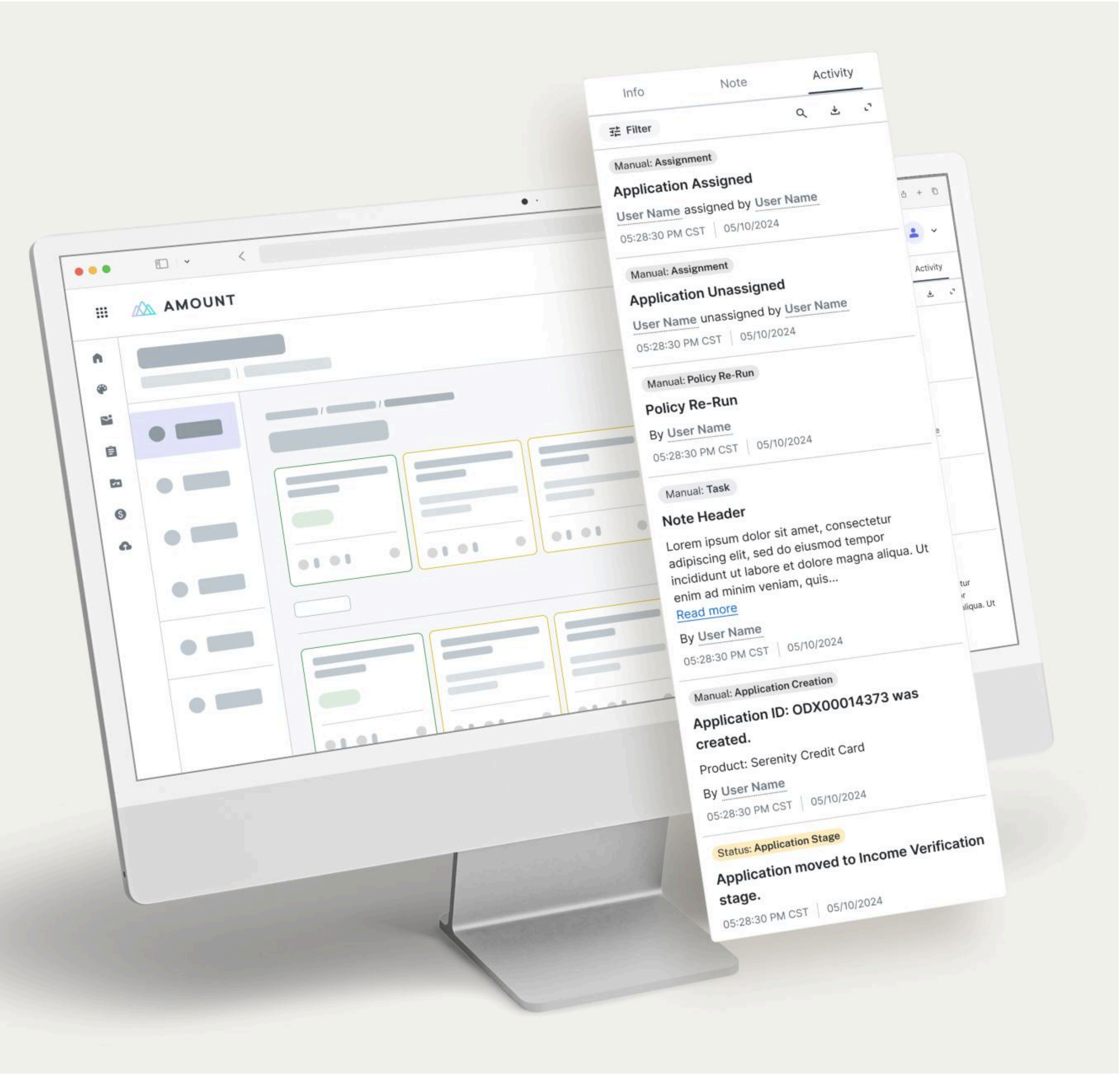
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# Project Intro

## Activity Log

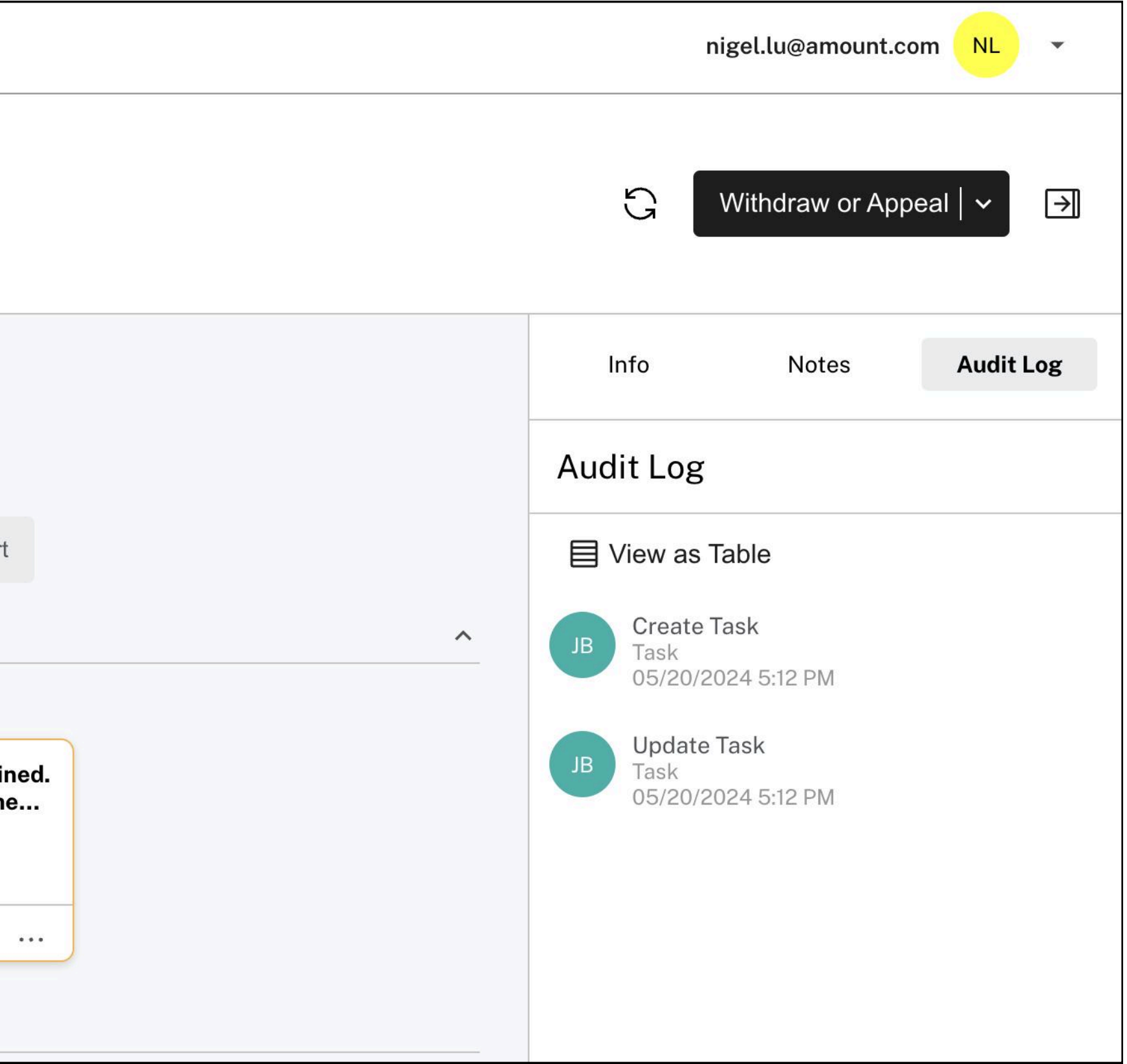
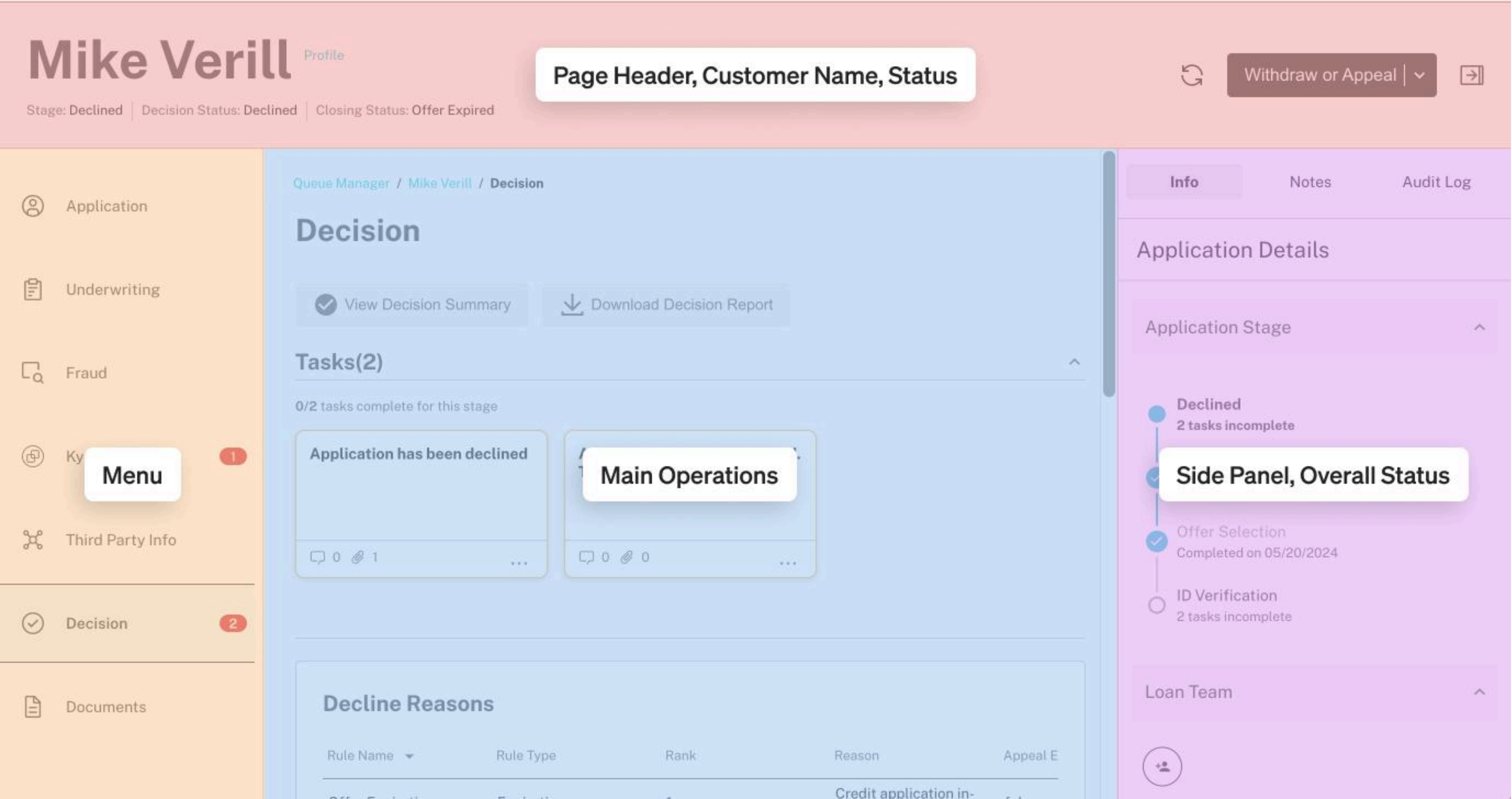
A better log design for auditing and fraud reviews on Amount's banker-facing platform.



# Background

## Audit Log - a record of meaningful activities

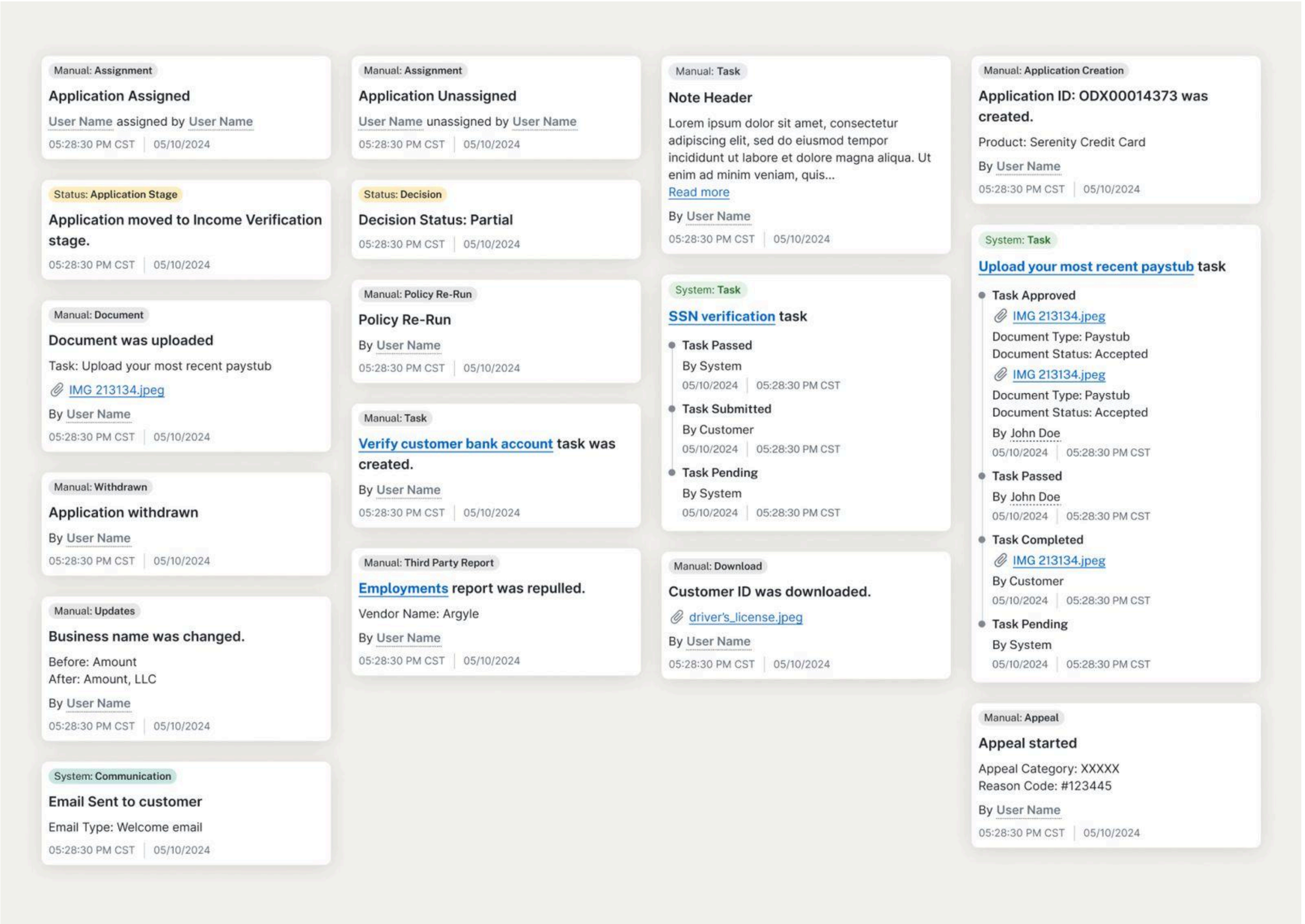
Audit log is supposed to enhance security, accountability, and transparency. It allows lenders and auditors to trace every step in the loan application process.





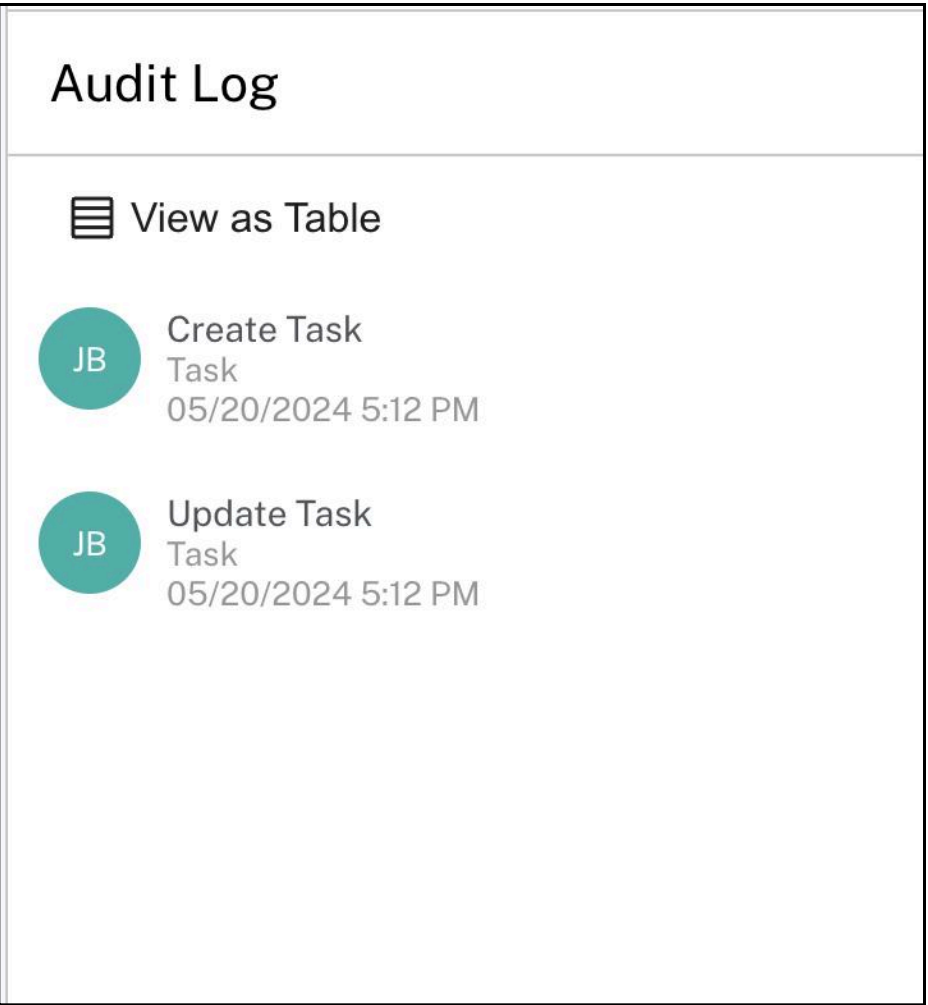
Why do we need to redesign it

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





# Interview with Underwriting Team



## 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

Audit Log - Loan Application [Application ID: XXXX]					
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



Template for Audit Log Activities

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

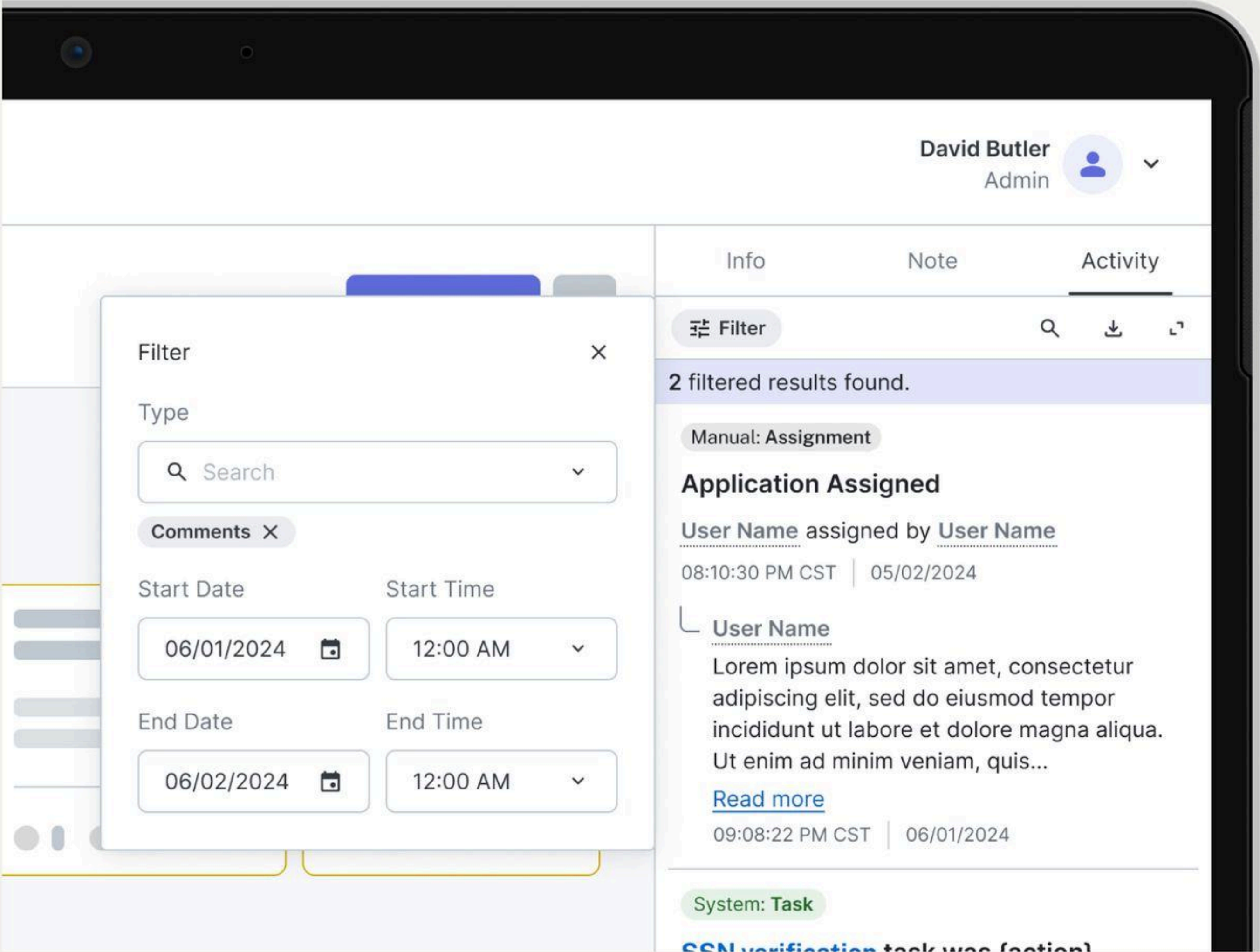
System: Communication

**Email Sent to customer**  
Email Type: Welcome email  
05:28:30 PM CST | 05/10/2024



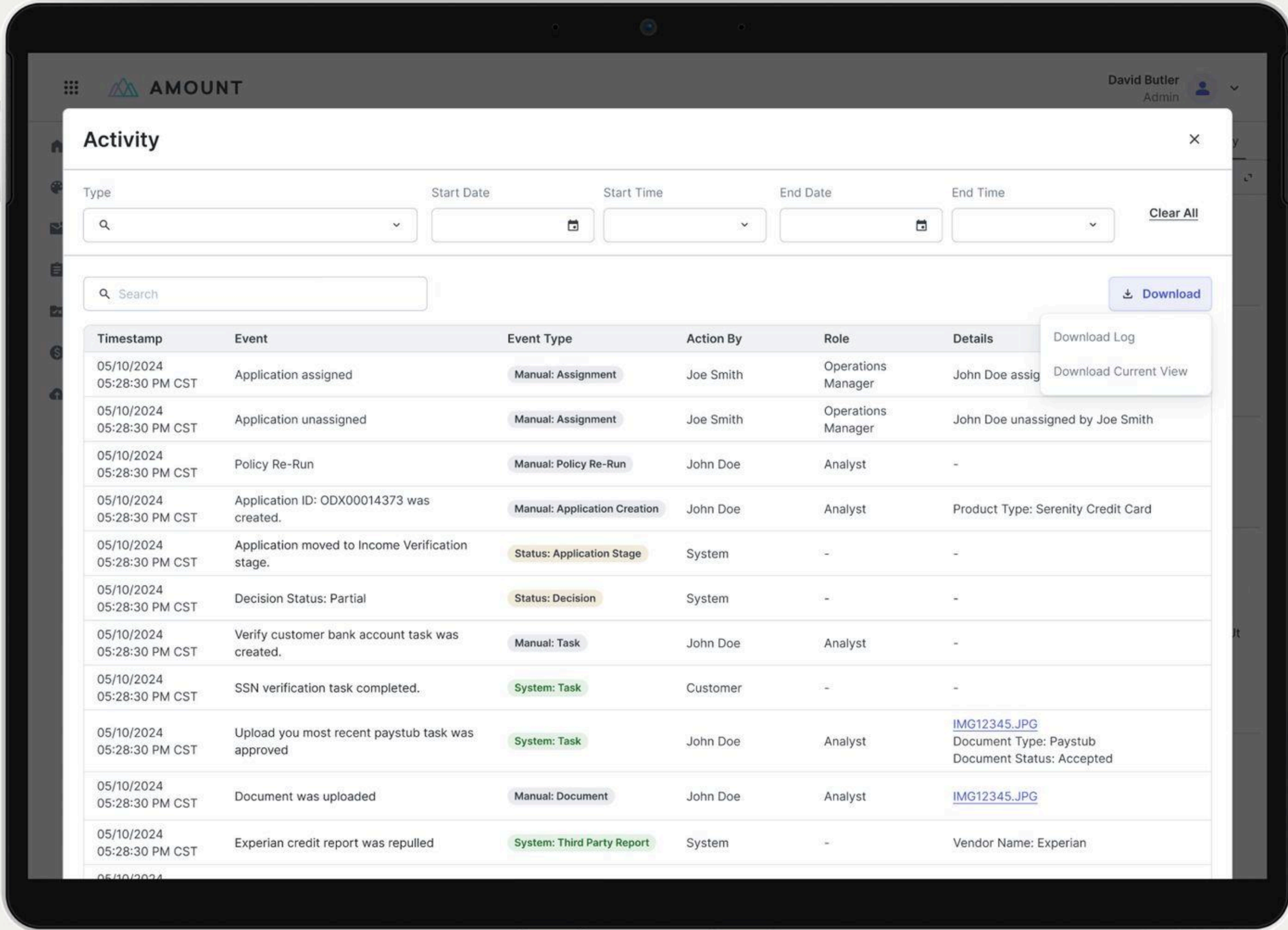


# Feasibility Check with Product Team & Development Team





# Nice-to-have Features Feasibility Check

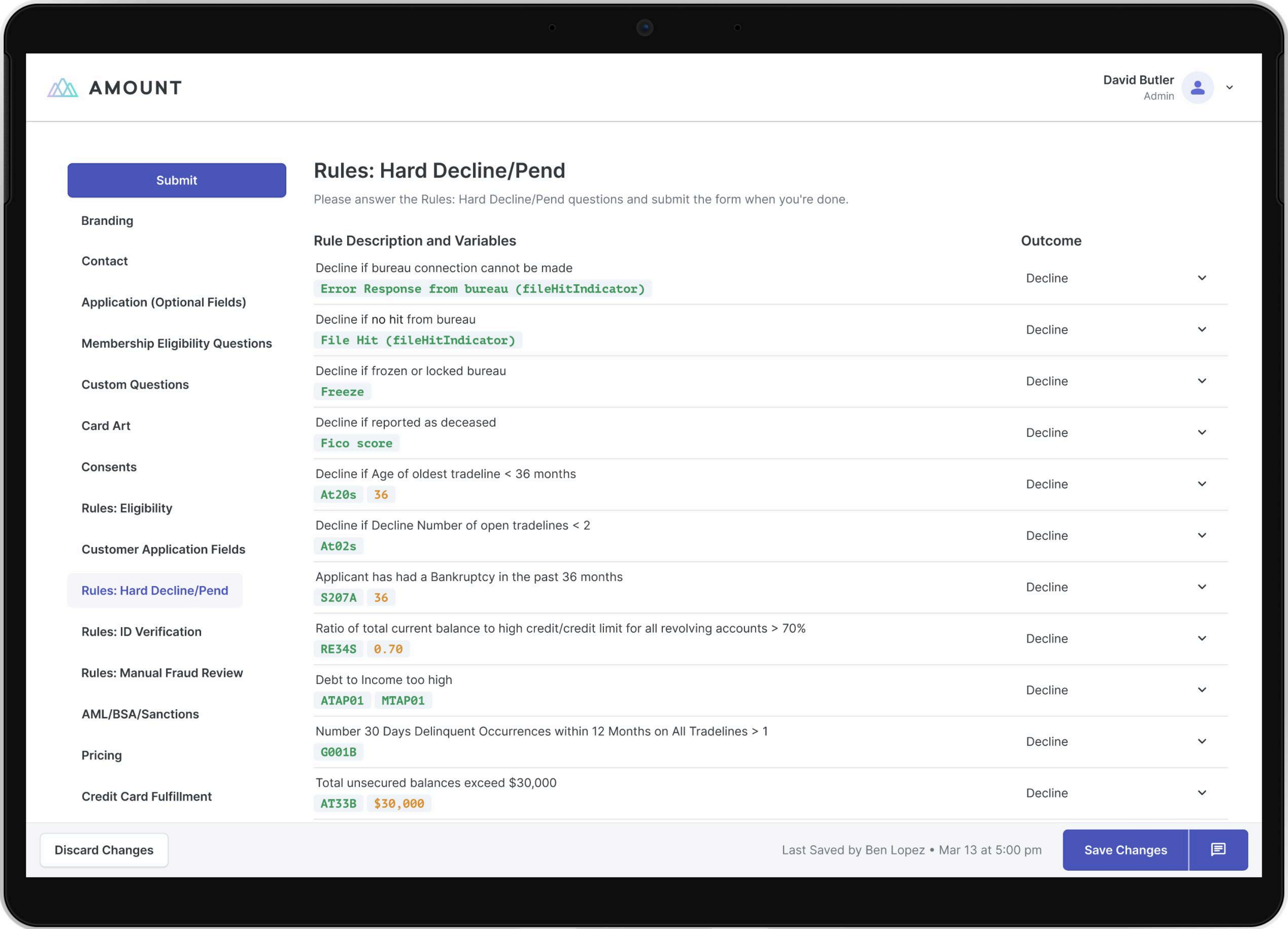


# Case Study

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# 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.



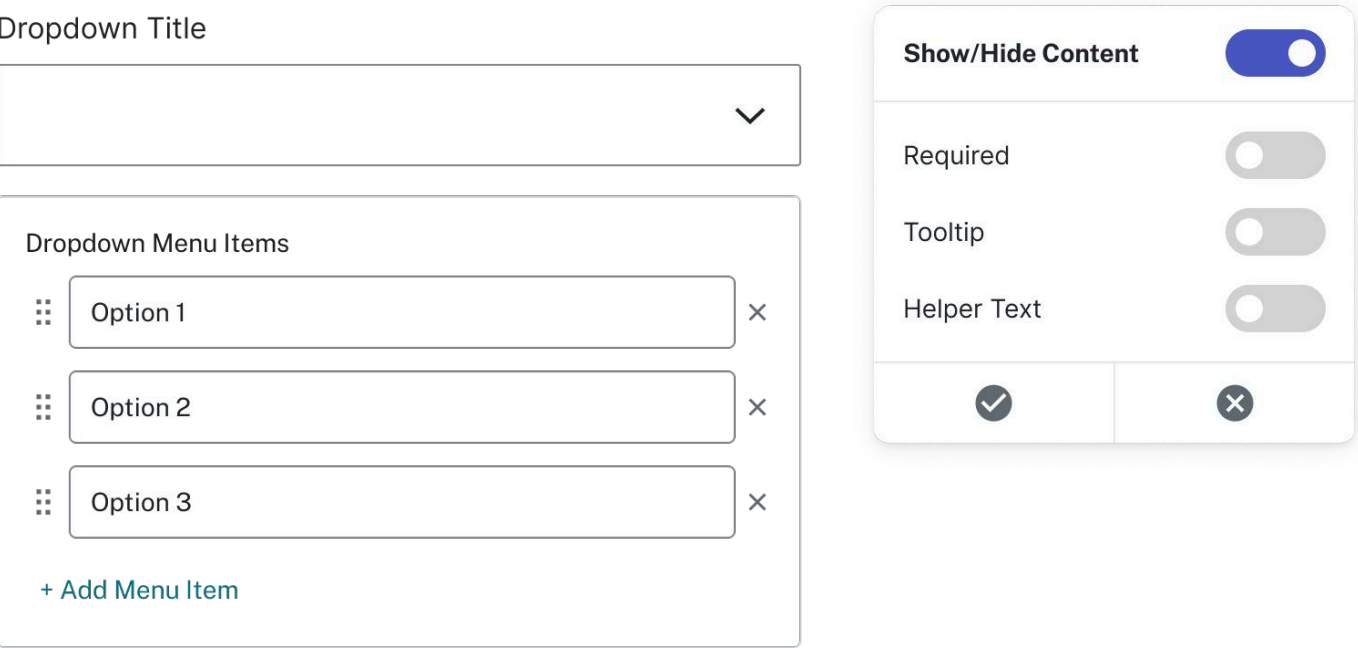
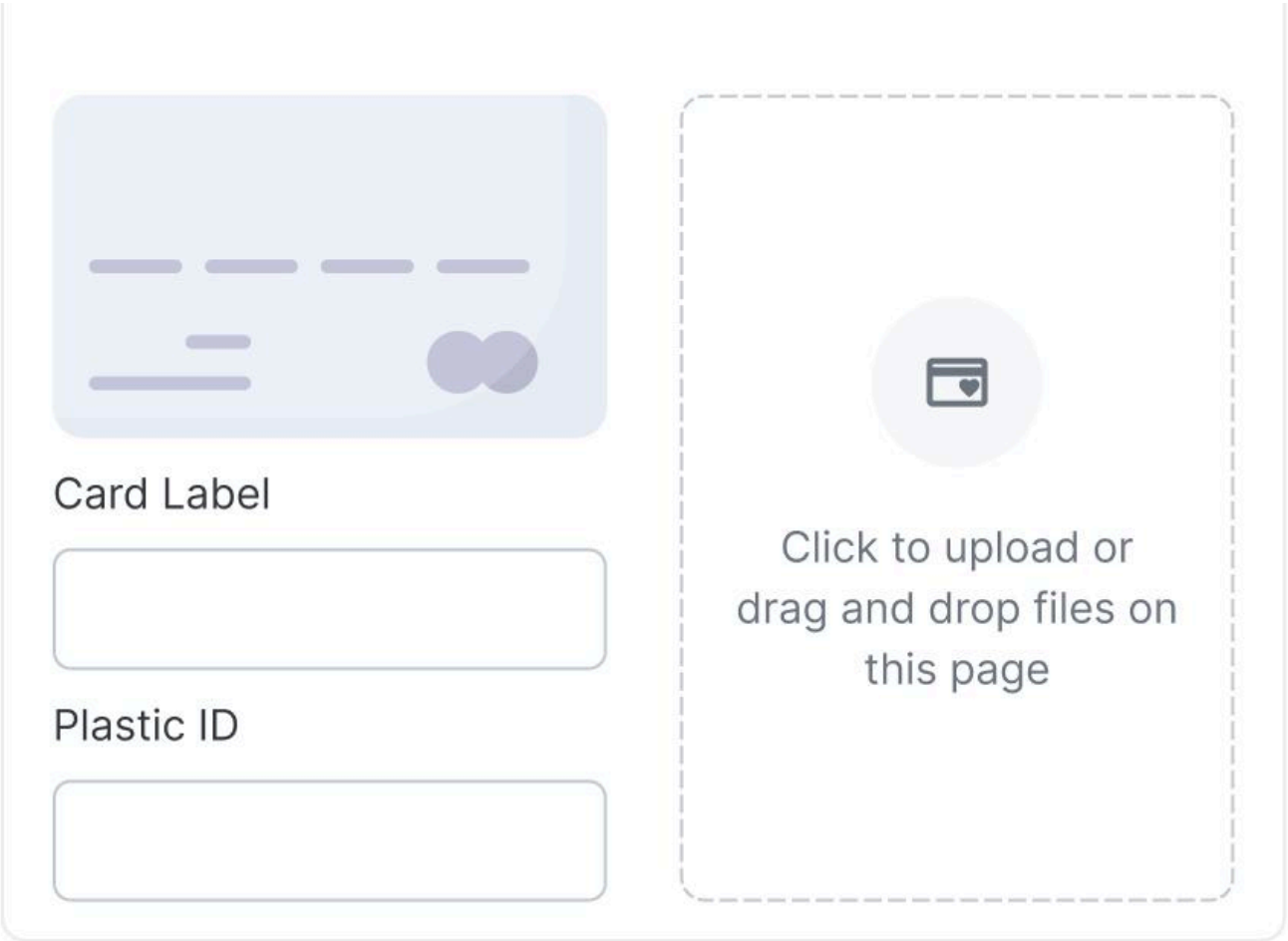


Background

Overview of Configuration Options

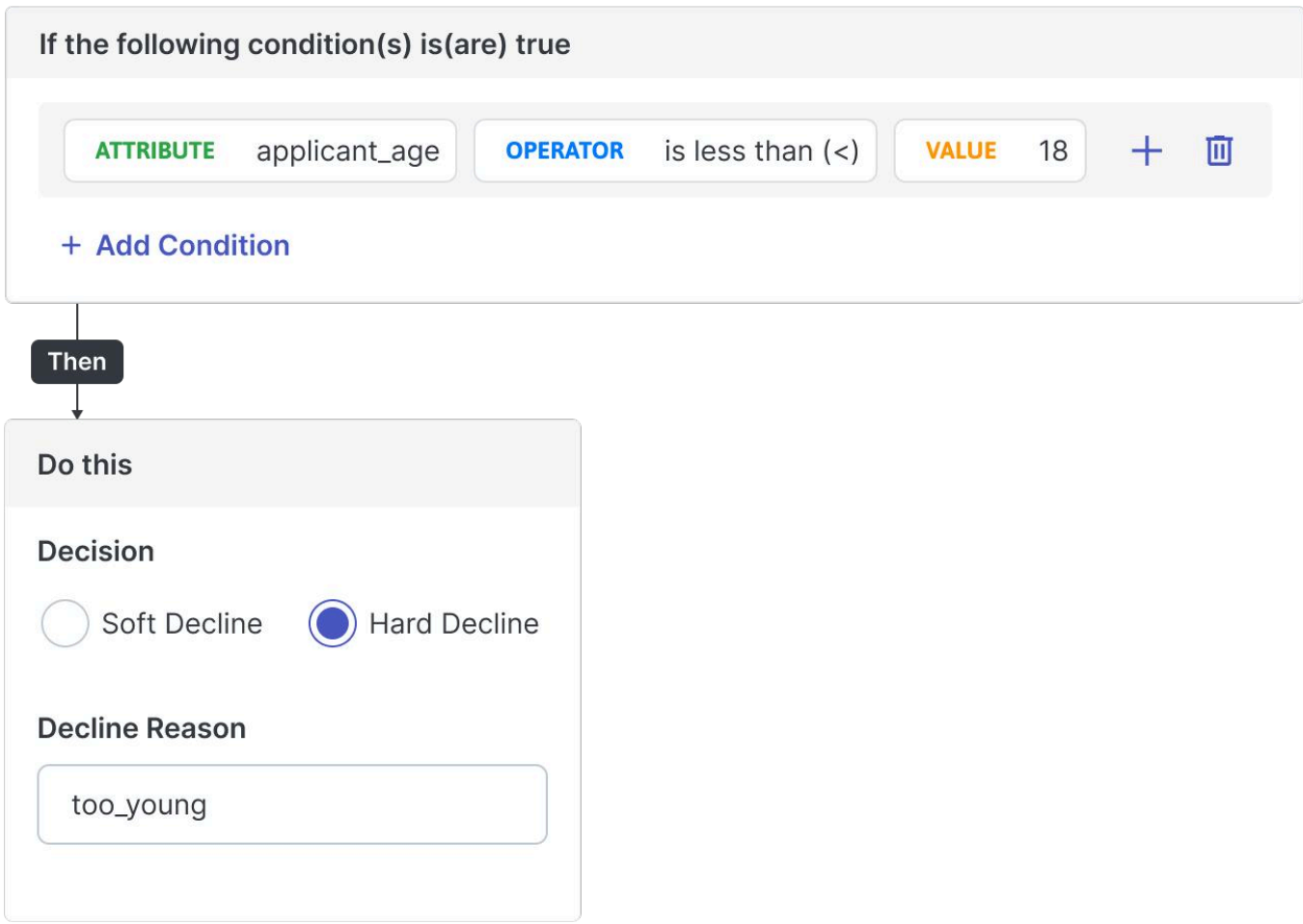
Manual to automatic configuration

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.



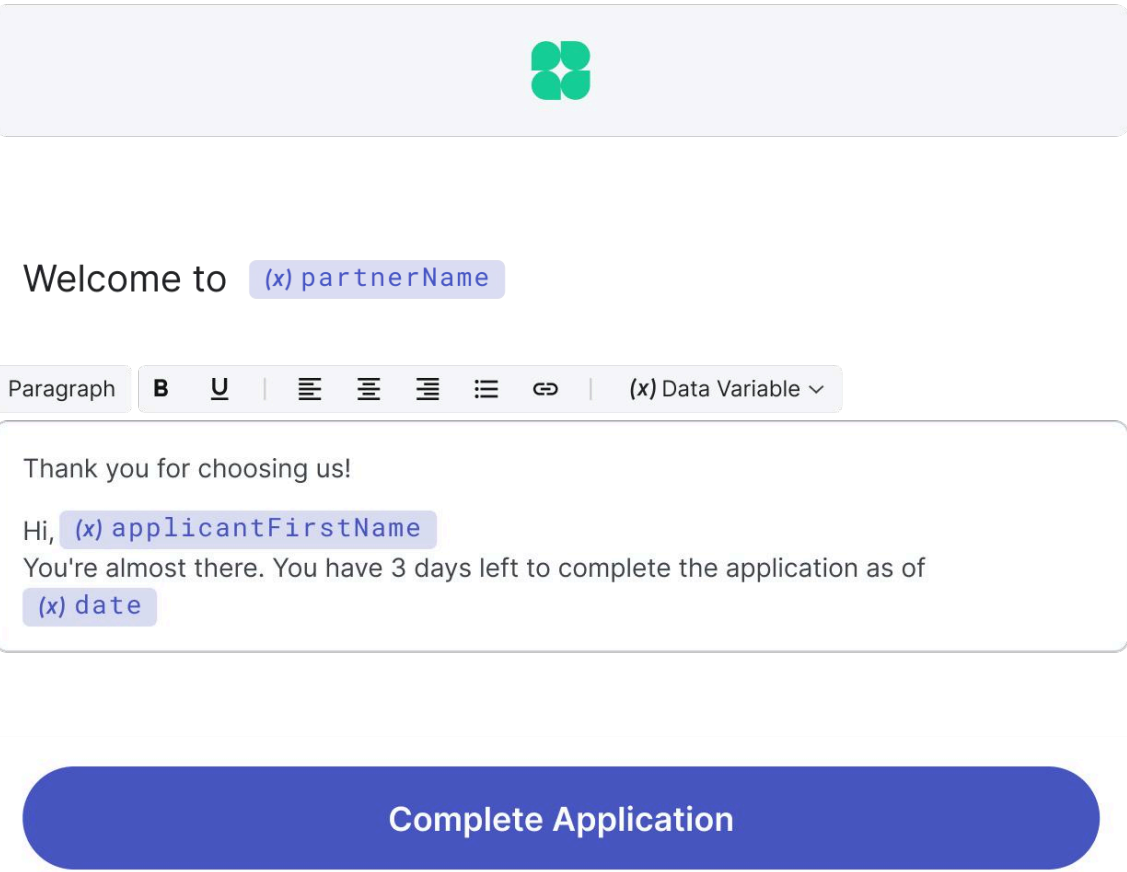
Branding

Application Configuration



Product Pricing Table

Tiers & Assignment Criteria <a>Edit &gt;</a>	Tier 1 (Highest)	Tier 2	Tier 3	Tier 4
	Document this tier's assignment criteria here.	Document this tier's assignment criteria here.	Document this tier's assignment criteria here.	Document this tier's assignment criteria here.
APRs & Fees <a>ⓘ Edit &gt;</a>				
Credit Line Assignment Rules <a>ⓘ</a>				
DTI Cap <a>Edit &gt;</a>	%	%	%	%
<a>+ Add Assignment Rule</a>				
Credit Lines				
Credit Line Max (By Tier)	\$	\$	\$	\$
Credit Line Min (By Tier)	\$	\$	\$	\$
Credit Lines <a>ⓘ</a>	Credit Line Entry Method: <input checked="" type="radio"/> Generated <input type="radio"/> Manual Entry			
	Highest Credit Line	Lowest Credit Line	Fixed Increment	
	<div>\$</div>	<div>\$</div>	<div>\$</div>	
	<div>Credit Lines: -</div>			



Rule Configuration

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)**

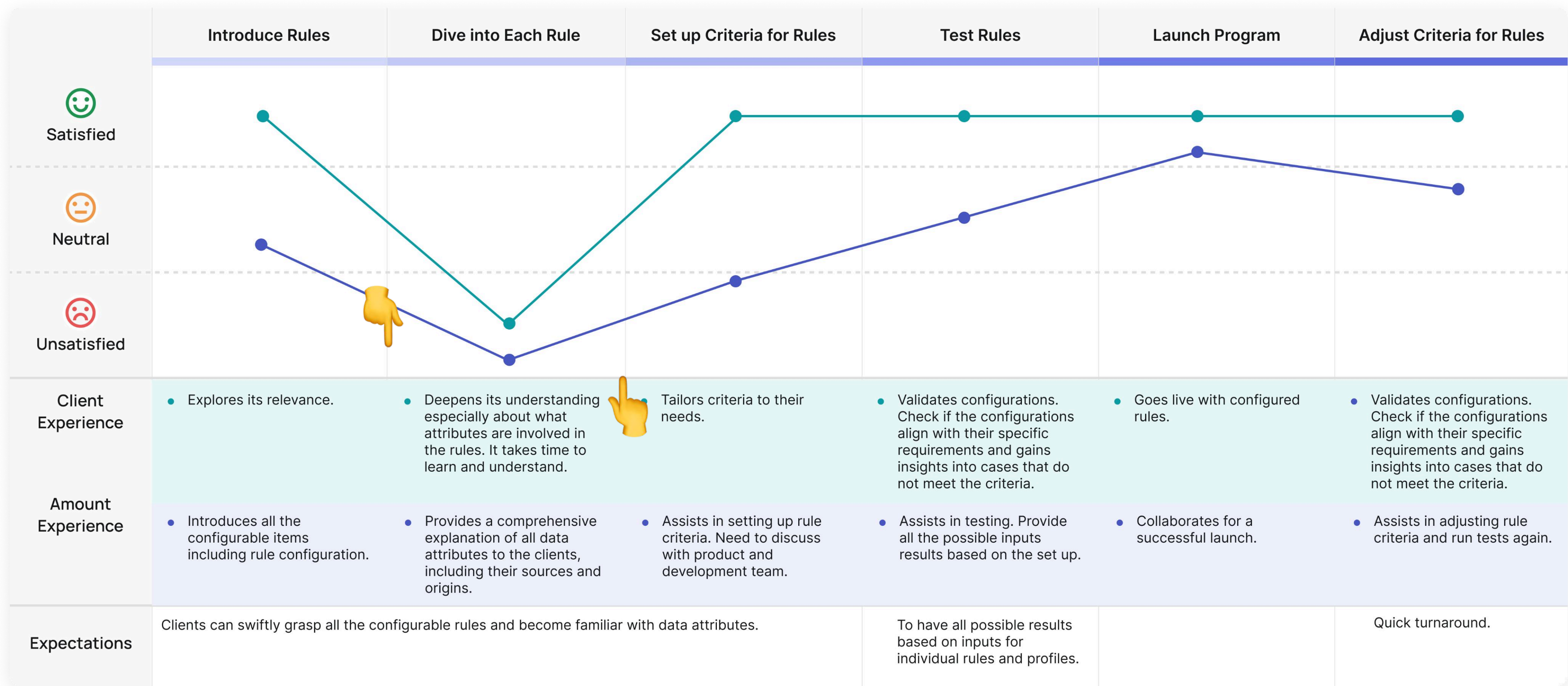
To configuring and adjusting rules to align with program requirements.

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

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



# Identify User Journeys and Workflows



## 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
- 3 attribute, and tailor the rules to meet their 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

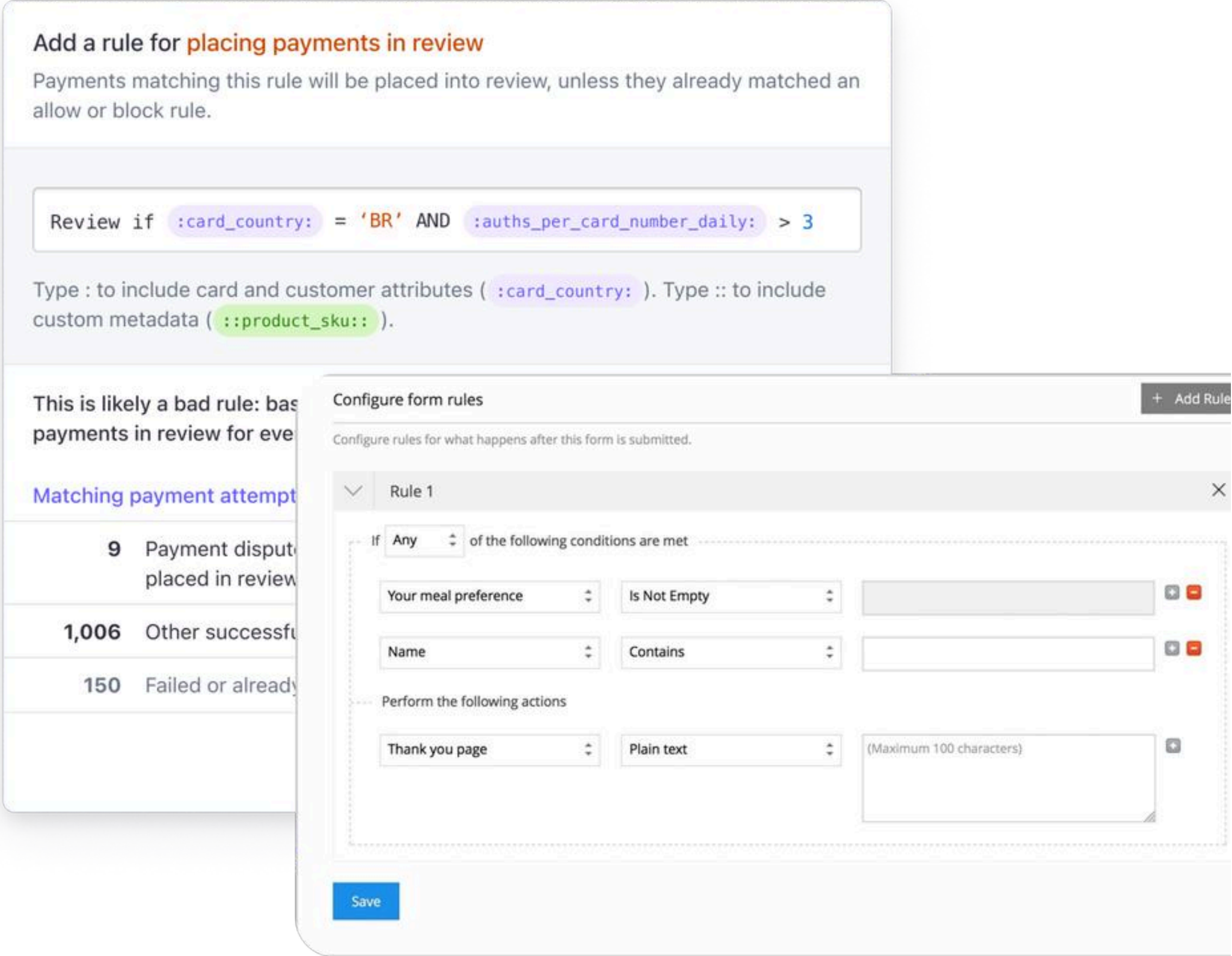
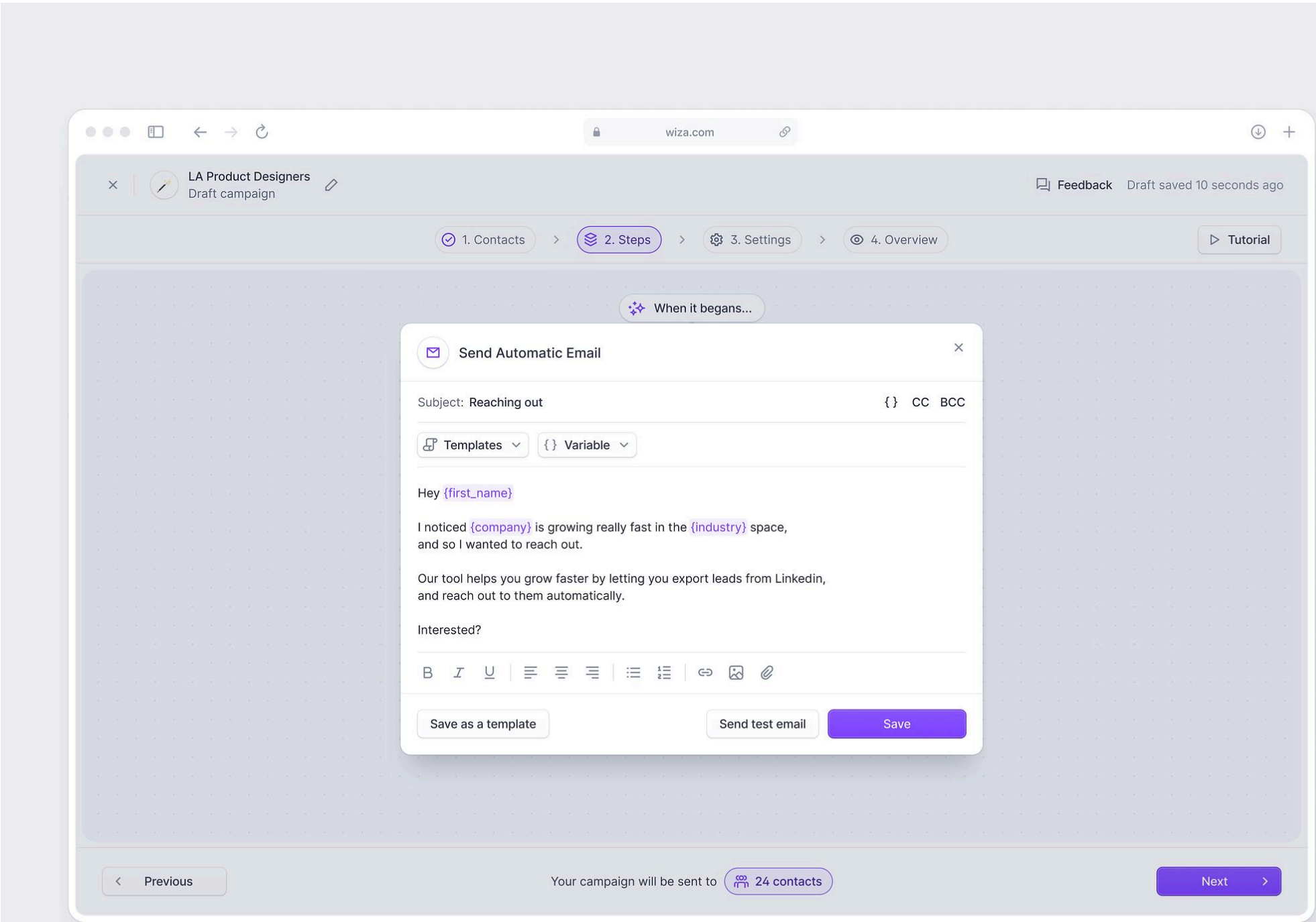
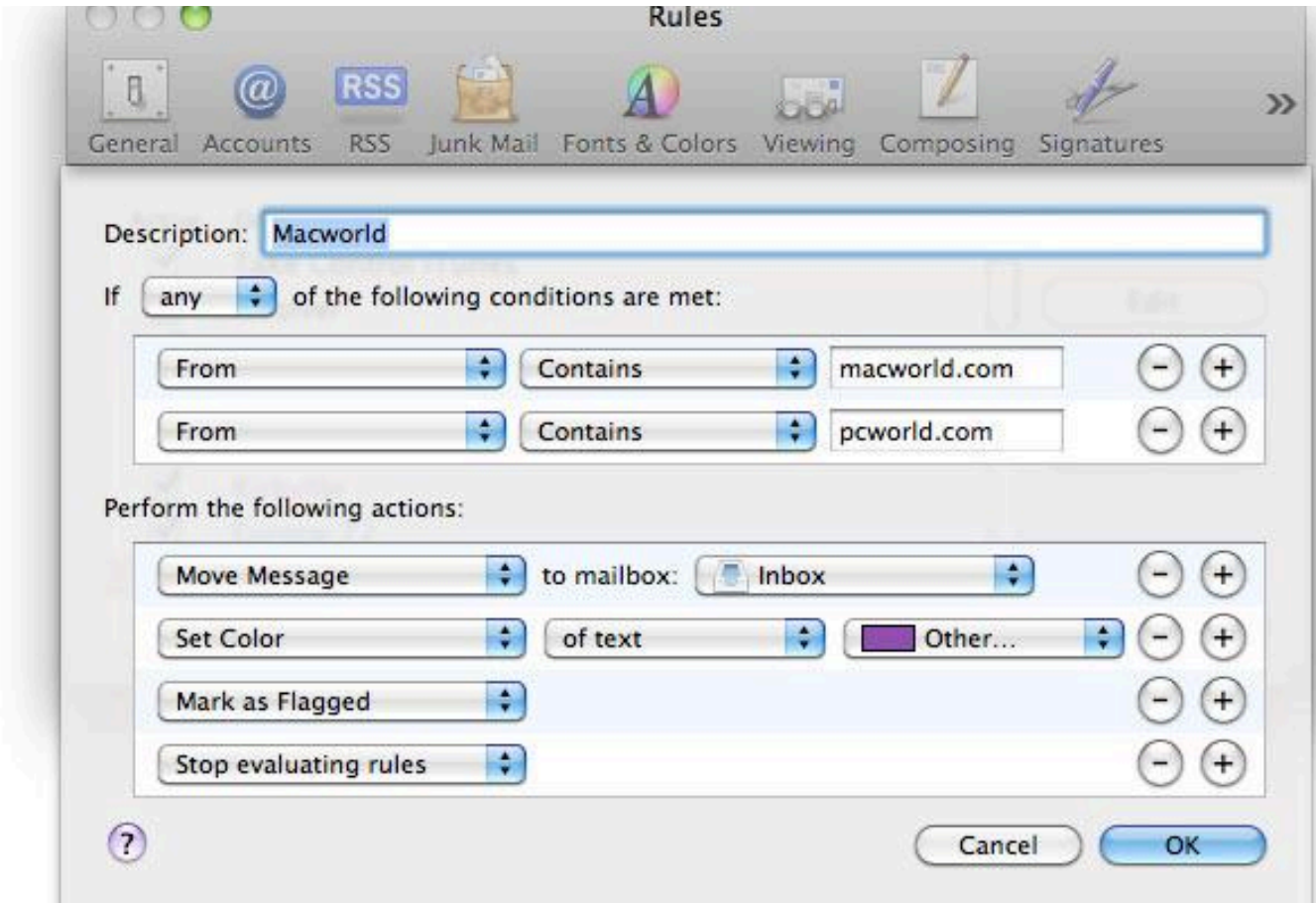
If `applicant_email_address_creation_date < 1 months`  
Then `assign medium risk to` the application



# Design Research

Brainstorm and ideate on different approaches to building rules without code

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



# 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;
```



**DECLINE** if {applicant\_age} < 18



### 1 Create Condition(s) for the 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

# 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

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

ATTRIBUTEapplicant\_ageOPERATORis less than (<)VALUE18

+Add Condition

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

AndOr

AndOr

ATTRIBUTEapplicant\_ageOPERATORis less than (<)VALUE18

+

🗑

ATTRIBUTEapplicant\_stateOPERATORis not equal to (≠)VALUEAlabama

+

🗑

ATTRIBUTEapplicant\_stateOPERATORis not equal to (≠)VALUEMississippi

+

🗑

ATTRIBUTEapplicant\_stateOPERATORis not equal to (≠)VALUENebraska

+

🗑

+

🗑

AndOr

ATTRIBUTEapplicant\_ageOPERATORis less than (<)VALUE19

+

🗑

AndOr

AndOr

ATTRIBUTEapplicant\_stateOPERATORis equal to (=)VALUEAlabama

+

🗑

ATTRIBUTEapplicant\_stateOPERATORis equal to (=)VALUENebraska

+

🗑

+

🗑

AndOr

ATTRIBUTEapplicant\_ageOPERATORis less than (<)VALUE21

+

🗑

ATTRIBUTEapplicant\_stateOPERATORis equal to (=)VALUEMississippi

+

🗑

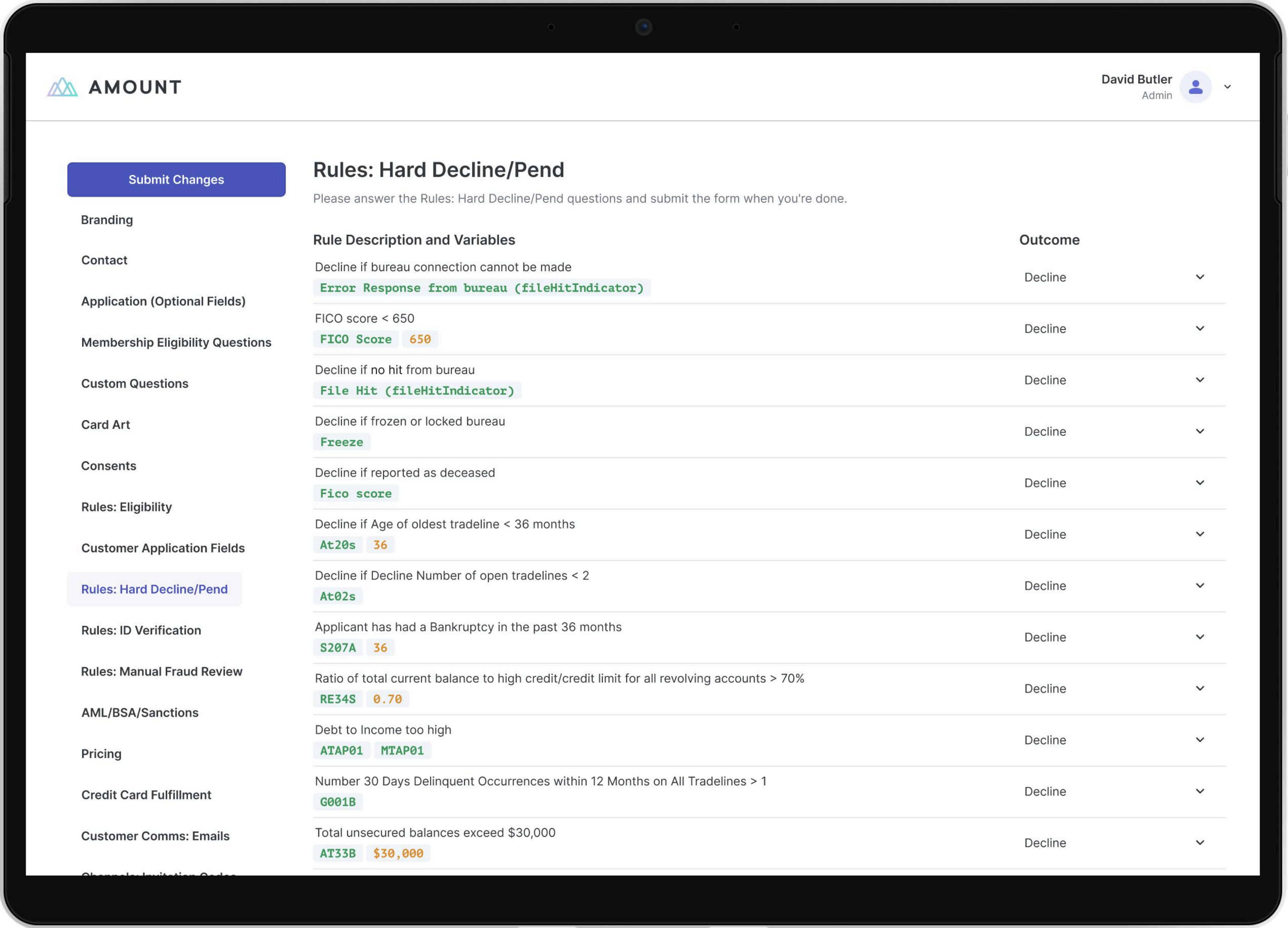
+ Add Condition



# Design Highlight

1

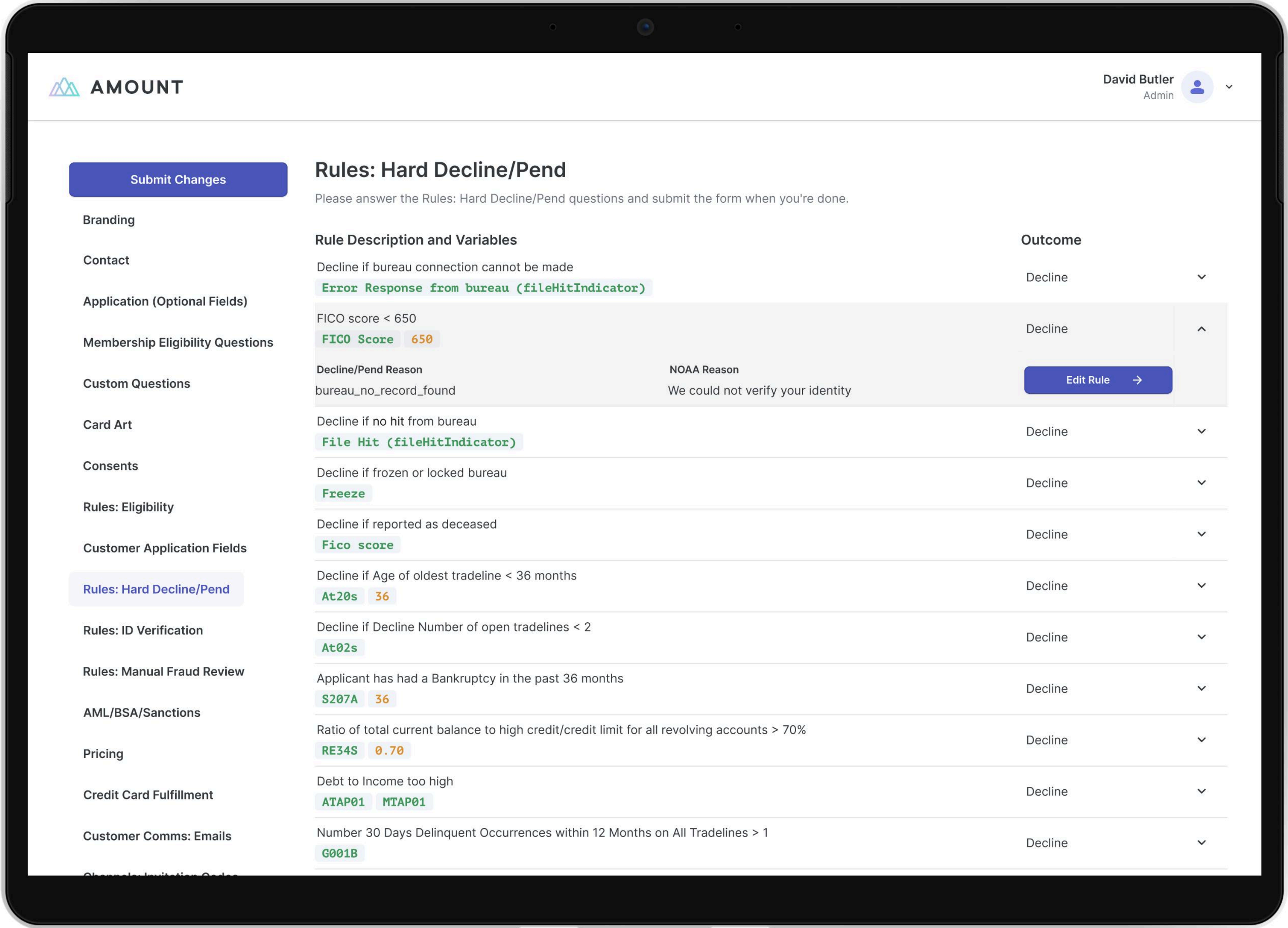
Present rules in a clear, concise, and structured format so that clients can understand rules faster.



# Design Highlight

2

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

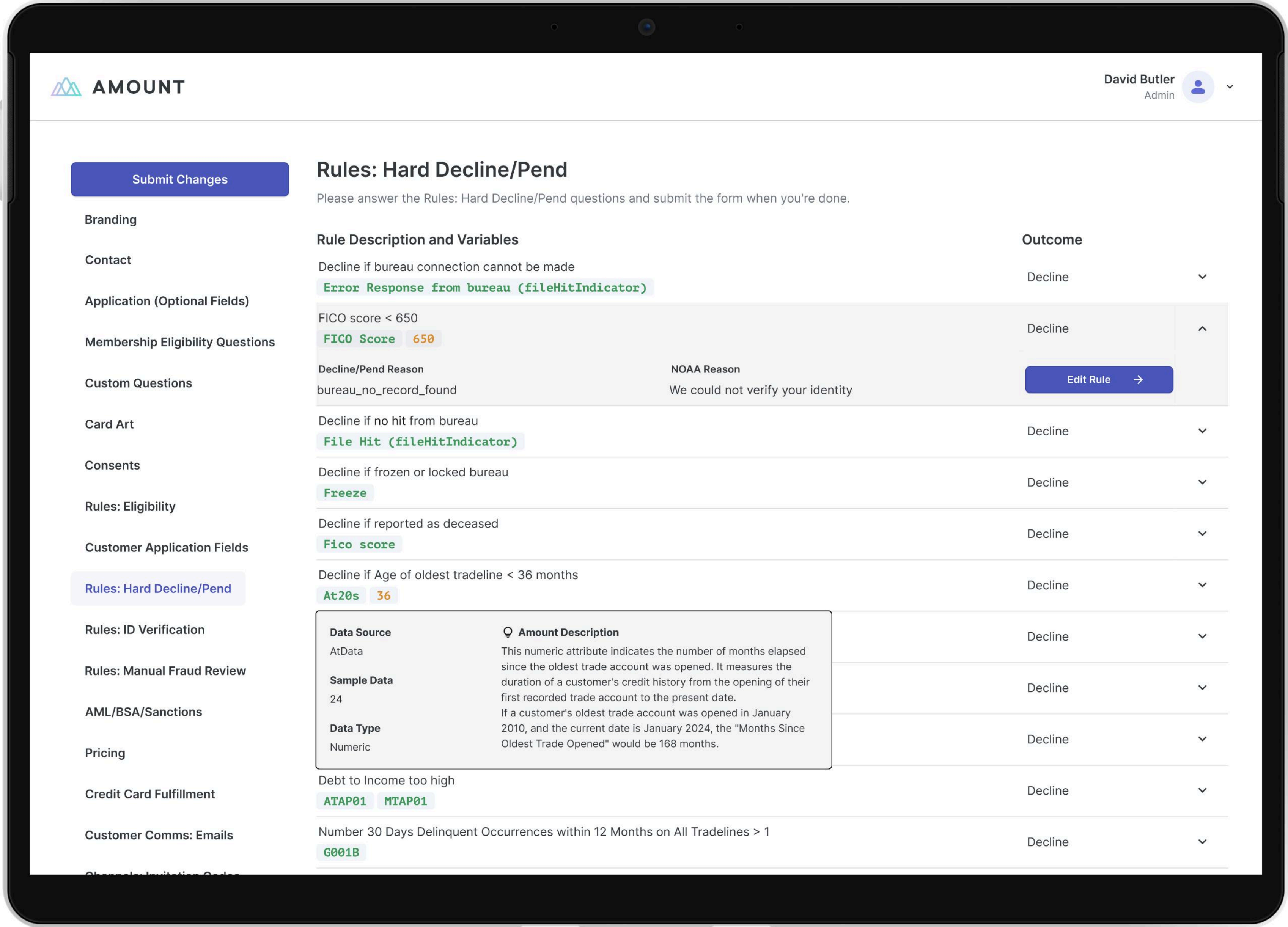




Design Highlight

3

Make data attributes within each rule easily identifiable.





# Design Highlight

4

Tailor the rules to meet their specific program needs

AMOUNT

David Butler  
Admin

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

Give the rule a clear and short name. It will help you quickly identify it in the list.

Rule Description

Applicant with FICO score lower than 650 will be hard declined

Provide a detailed explanation of the rule. Include all relevant information to help others understand its purpose and how it works.

Build Rule

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

ATTRIBUTEapplicant\_age

OPERATORis less than (<)

VALUE18

+🗑

+ Add Condition

Then

Do this

Decision

☐ Soft Decline

☒ Hard Decline

Decline Reason

too\_young

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

Decline Reason

Applicant is younger than 18 years old.

This is the explanation provided to the applicant to help them understand why their loan application was declined.

Discard Changes

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

Save Changes

AMOUNT

David Butler  
Admin

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+OperatorValue+

total\_unsecured\_balances

is greater than (>)

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

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

ATTRIBUTE GROUP

Bundle related **ATTRIBUTE**s, like "Debt/Income Ratio," for simplified rule building.

VALUE

Define precise values, e.g., "Age > 30" or "Loan Type = Personal."

2 Select Attribute

All Data Source

Search Attribute

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

ATTRIBUTEapplicant\_age

OPERATORis less than (<)

VALUE18

+  
-

If DEBT TO INCOME > .35 Then decline the application

ATTRIBUTE GROUP

ATTRIBUTEtotal\_unsecured\_balances

OPERATORdivided by (/)

ATTRIBUTEtotal\_unsecured\_balances

-  
+

OPERATORis greater than (>)

VALUE0.35

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

FUNCTIONmax (

ATTRIBUTEmonthly\_bureau\_mortgage\_payment

,

ATTRIBUTEapp\_housing\_payment

,

ATTRIBUTE

)

+  
-

OPERATORis less than (<)

VALUE15000

## 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!

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