

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.



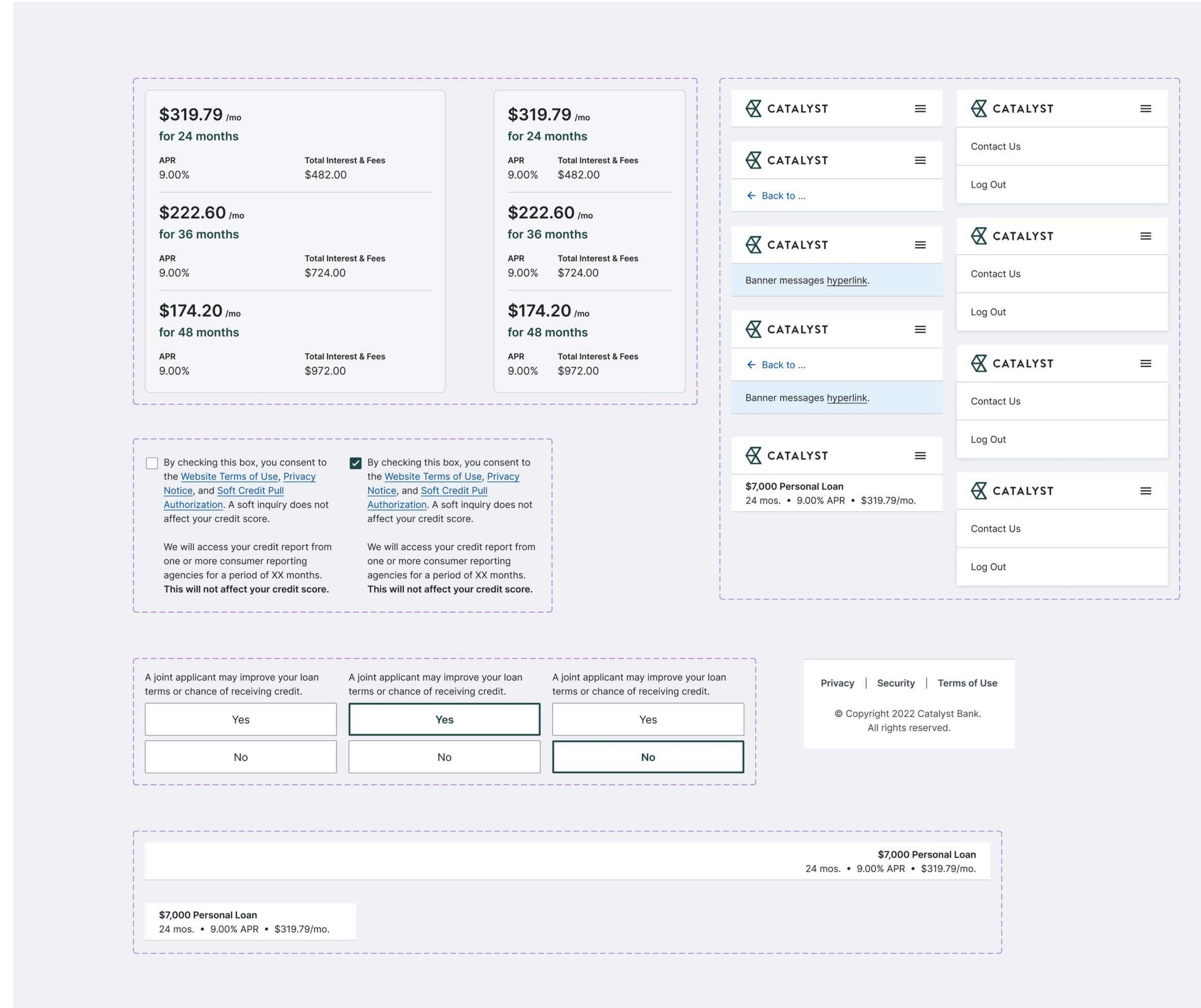
The screenshots illustrate the Catalyst loan application process:

- Step 1: Personal Information** (Left): Requests personal details like Email Address (katherinejones@email.com), First Name (Katherine), Last Name (Jones), and Residential Address (200 E Ches). It also shows a list of addresses: 200 E Chestnut St, Altoona, PA, 78897 (11 Entries); 200 E Chestnut St, Wisconsin Rapids, WI, 54494; and 200 E Chestnut, Chicago, IL, 60611.
- Step 2: Social & Date of Birth** (Second from Left): Asks for Date of Birth and a birth date selector. The selector shows the date 08 highlighted.
- Step 3: Congratulations!** (Third from Left): Announces potential eligibility for up to \$10,000. It includes a loan amount selector set at \$7,000, with a range from \$2,500 to \$10,000.
- Step 4: Scan Your ID** (Right): Instructs users to scan their front-facing ID. It includes a tip: "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."

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

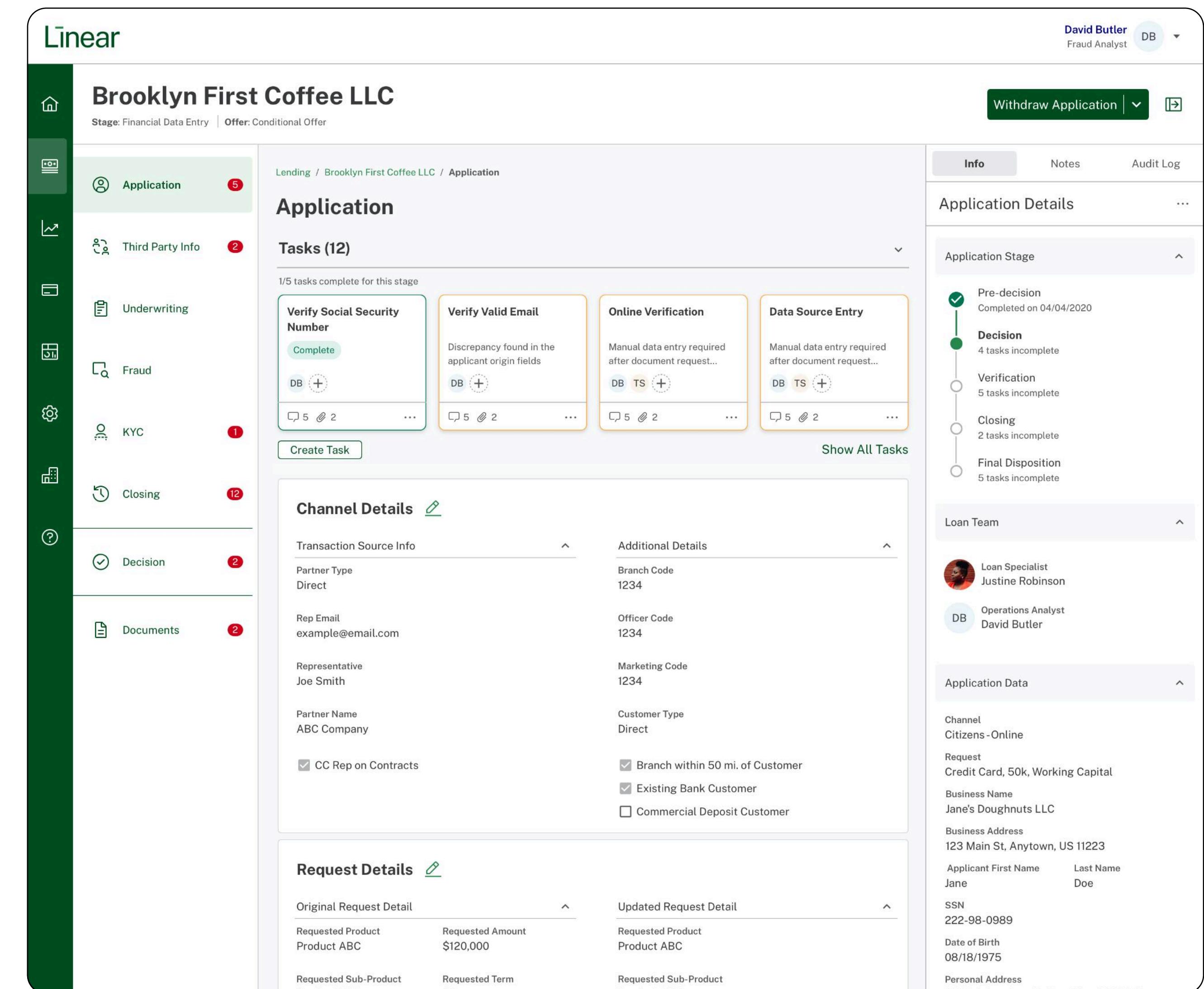
Design System

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 image displays a modular design system for a loan application interface, organized into several sections:

- Top Left:** A table showing three loan options with details like monthly payment, term, APR, and total interest & fees.
- Top Right:** A series of vertical panels for different bank brands (CATALYST, AMOUNT, and another CATALYST), each with a "Contact Us" and "Log Out" button.
- Middle Left:** A section with two checkboxes. The first is unchecked and describes a soft credit pull. The second is checked and describes a hard credit pull. Both mention terms of use, privacy, and soft credit pull authorization.
- Middle Right:** A section for a \$7,000 Personal Loan with terms: 24 mos. • 9.00% APR • \$319.79/mo.
- Bottom Left:** A section for a \$7,000 Personal Loan with terms: 24 mos. • 9.00% APR • \$319.79/mo. This section includes "Yes" and "No" buttons for joint applicants.
- Bottom Right:** A footer with links to Privacy, Security, and Terms of Use, and a copyright notice for Catalyst Bank.



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)

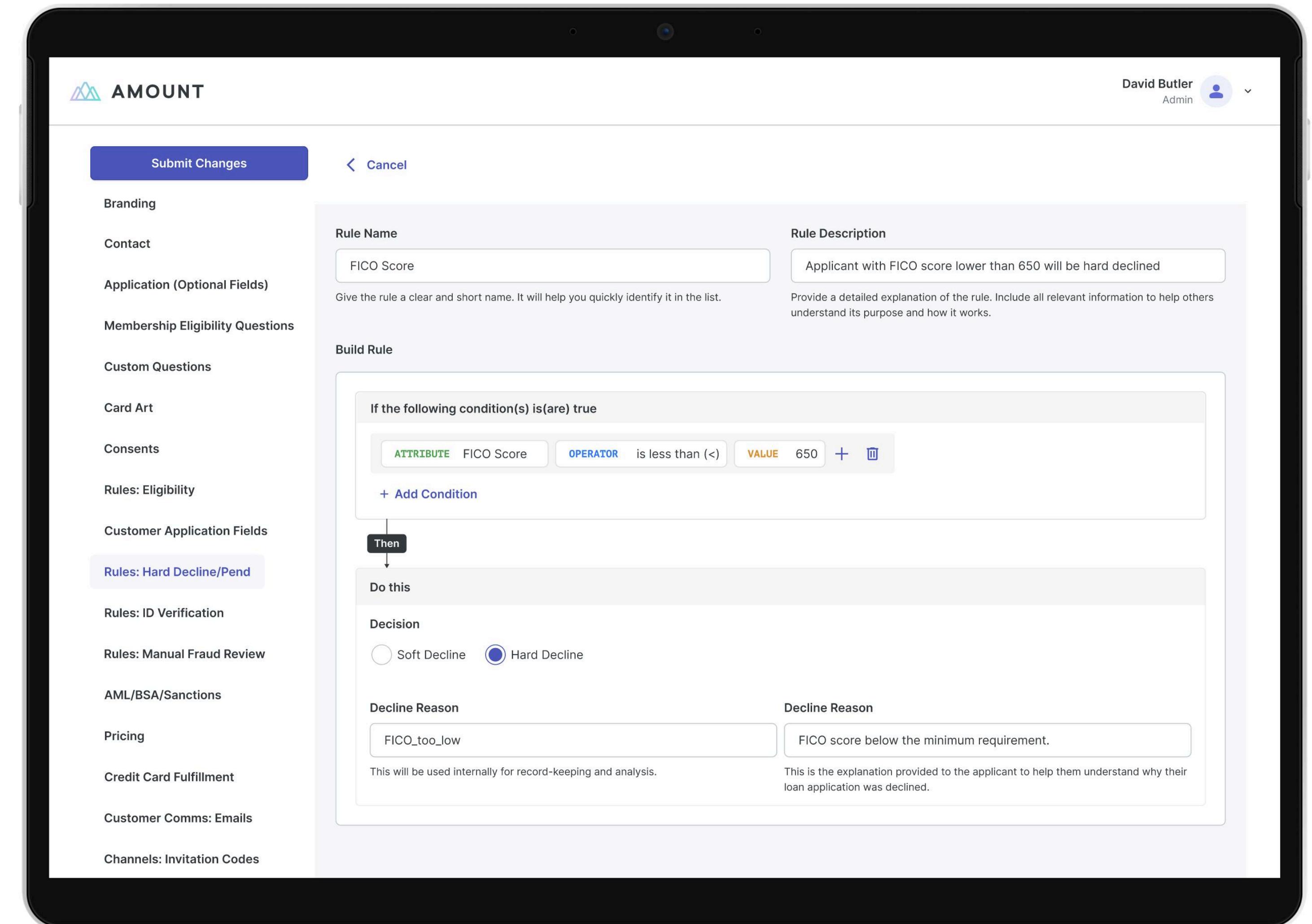
- Rebranding
- Design System Migration
- Introduction of LinearFT Platform and Integration of New SaaS platform

Team Size

- Design Manager
- 4 Designers
- 2 Design Engineers

Features I worked on

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

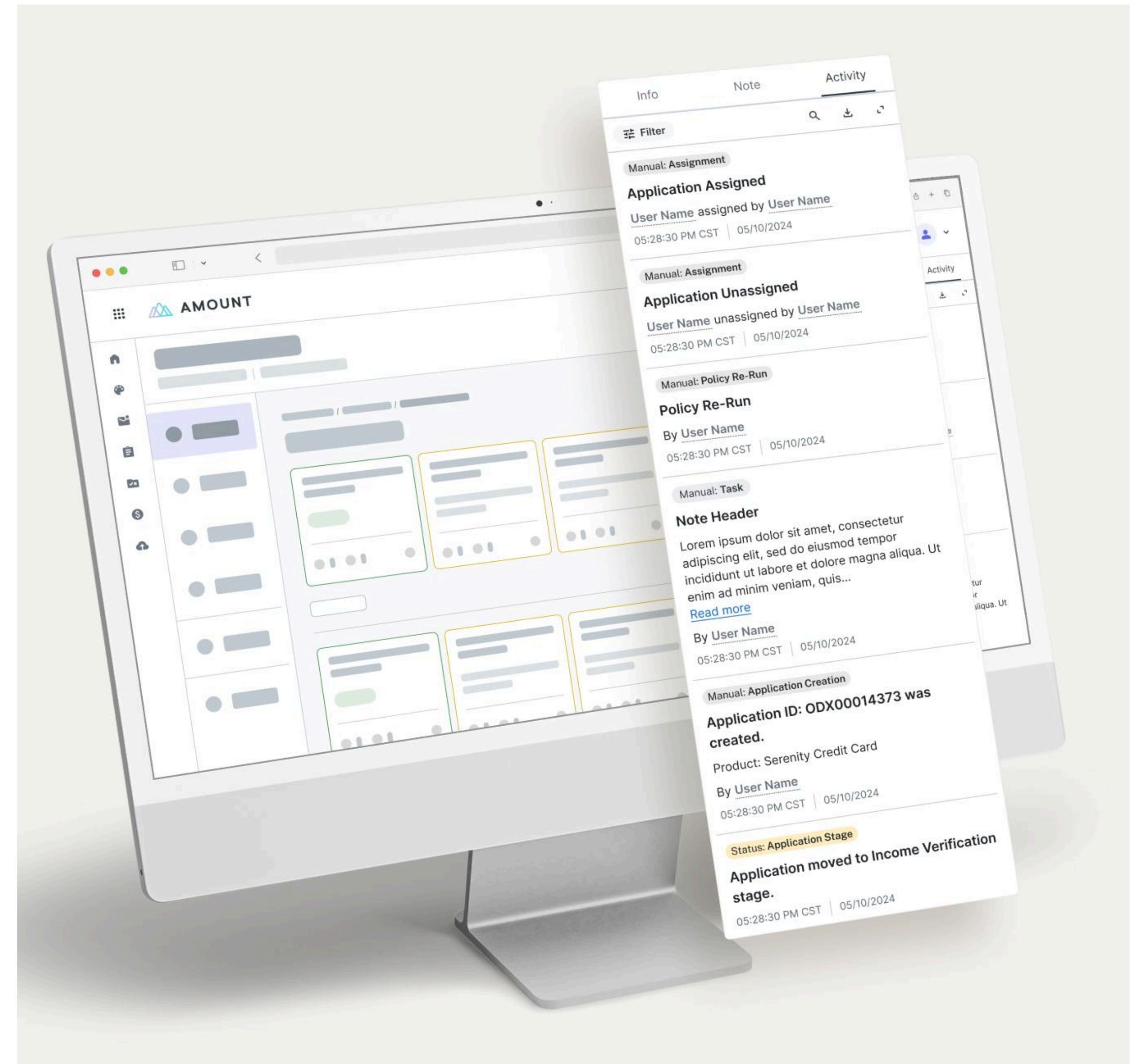


Case Study

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.

Page Header, Customer Name, Status

Decision

Tasks(2)

Application Details

Side Panel, Overall Status

Audit Log

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

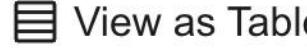
The audit log needs redesigning because it lacks sufficient information for troubleshooting, forcing users to reach out to individuals to resolve issues.

The audit log displays a grid of 18 audit entries, each with a timestamp and a brief description. The entries are categorized by type (Manual, System, Application, Task, Document, etc.) and detail specific actions like application assignment, document upload, and task status changes.

| Category | Description | Timestamp | Details |
|------------------------------|--|-----------------------------------|---|
| Manual: Assignment | Application Assigned | 05:28:30 PM CST 05/10/2024 | User Name assigned by User Name |
| Manual: Assignment | Application Unassigned | 05:28:30 PM CST 05/10/2024 | User Name unassigned by User Name |
| Manual: Task | Note Header | | Lore ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis... |
| Manual: Application Creation | Application ID: ODX00014373 was created. | 05:28:30 PM CST 05/10/2024 | Product: Serenity Credit Card |
| System: Task | Upload your most recent paystub task | | |
| Manual: Document | Document was uploaded | 05:28:30 PM CST 05/10/2024 | Task: Upload your most recent paystub IMG 213134.jpeg |
| Manual: Policy Re-Run | Policy Re-Run | 05:28:30 PM CST 05/10/2024 | By User Name |
| System: Task | SSN verification task | | <ul style="list-style-type: none">Task PassedTask SubmittedTask Pending |
| Manual: Task | Verify customer bank account task was created. | 05:28:30 PM CST 05/10/2024 | By Customer |
| Manual: Task | Task Approved | 05:28:30 PM CST 05/10/2024 | By System |
| Manual: Withdrawn | Application withdrawn | 05:28:30 PM CST 05/10/2024 | By User Name |
| Manual: Task | Task Submitted | 05:28:30 PM CST 05/10/2024 | By John Doe |
| Manual: Task | Task Pending | 05:28:30 PM CST 05/10/2024 | 05:28:30 PM CST 05/10/2024 |
| Manual: Withdrawn | Business name was changed. | 05:28:30 PM CST 05/10/2024 | Before: Amount After: Amount, LLC |
| Manual: Task | Task Passed | 05:28:30 PM CST 05/10/2024 | 05:28:30 PM CST 05:28:30 PM CST |
| Manual: Updates | Business name was changed. | 05:28:30 PM CST 05/10/2024 | By User Name |
| Manual: Task | Task Completed | 05:28:30 PM CST 05:28:30 PM CST | 05:28:30 PM CST 05:28:30 PM CST |
| Manual: Third Party Report | Employments report was republished. | 05:28:30 PM CST 05/10/2024 | Vendor Name: Argyle |
| Manual: Download | Customer ID was downloaded. | 05:28:30 PM CST 05/10/2024 | By User Name |
| Manual: Appeal | Appeal started | 05:28:30 PM CST 05/10/2024 | Appeal Category: XXXXX Reason Code: #123445 |
| System: Communication | Email Sent to customer | 05:28:30 PM CST 05/10/2024 | By User Name |
| System: Communication | Email Type: Welcome email | 05:28:30 PM CST 05/10/2024 | 05:28:30 PM CST 05/10/2024 |

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

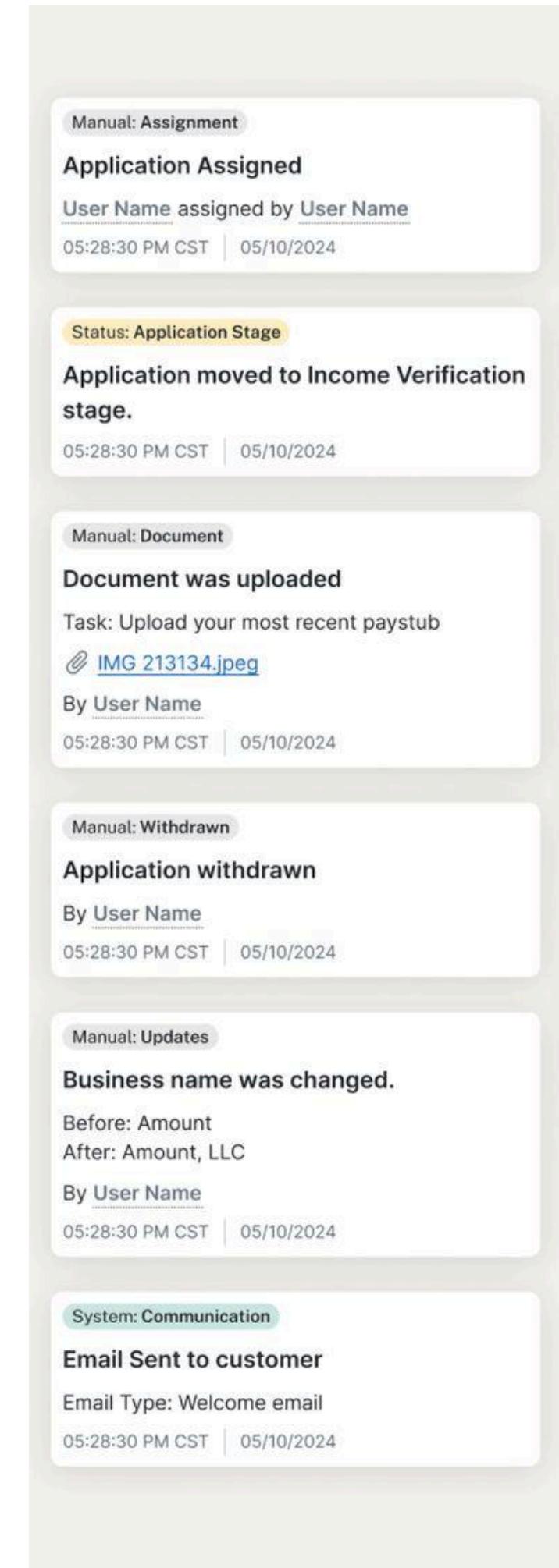
Before

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 |



After



Template for Audit Log Activities

Feasibility Check with Product Team & Development Team

The image shows a mobile application interface. At the top right, a user profile for "David Butler" (Admin) is displayed. Below the header, there are three tabs: "Info", "Note", and "Activity", with "Activity" being the active tab. A "Filter" button is located at the top of the content area. A modal dialog box is open, titled "Filter", containing the following fields:

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

On the right side of the screen, the results of the filtered search are listed:

- 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**
09:08:22 PM CST | 06/01/2024

At the bottom of the results list, there is a partially visible blue link: "ESN verification task was finished".

Nice-to-have Features Feasibility Check

The screenshot shows a mobile application interface for 'AMOUNT' with a dark theme. At the top right, the user 'David Butler' (Admin) is logged in. The main screen is titled 'Activity' and displays a table of events. The table has columns for 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 | Download Current View |
| 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 | IMG12345.JPG Document Type: Paystub Document Status: Accepted | |
| 05/10/2024 05:28:30 PM CST | Document was uploaded | Manual: Document | John Doe | Analyst | IMG12345.JPG | |
| 05/10/2024 05:28:30 PM CST | Experian credit report was pulled | System: Third Party Report | System | - | Vendor Name: Experian | |
| 05/10/2024 | | | | | | |

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 tablet displaying the 'AMOUNT' Rule Configuration Tool. The interface is organized into several sections:

- Header:** 'AMOUNT' logo and 'David Butler Admin' user info.
- Left Sidebar:** A vertical list of configuration categories: Branding, Contact, Application (Optional Fields), Membership Eligibility Questions, Custom Questions, Card Art, Consents, Rules: Eligibility, Customer Application Fields, Rules: Hard Decline/Pend (selected), Rules: ID Verification, Rules: Manual Fraud Review, AML/BSA/Sanctions, Pricing, and Credit Card Fulfillment.
- Central Content:**
 - Section Title:** 'Rules: Hard Decline/Pend'
 - Description:** 'Please answer the Rules: Hard Decline/Pend questions and submit the form when you're done.'
 - Table:** A list of rules with their descriptions and outcomes. Each row has a 'Decline' button with a dropdown arrow.
- Bottom Buttons:** 'Discard Changes', 'Save Changes', and a clipboard icon.

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

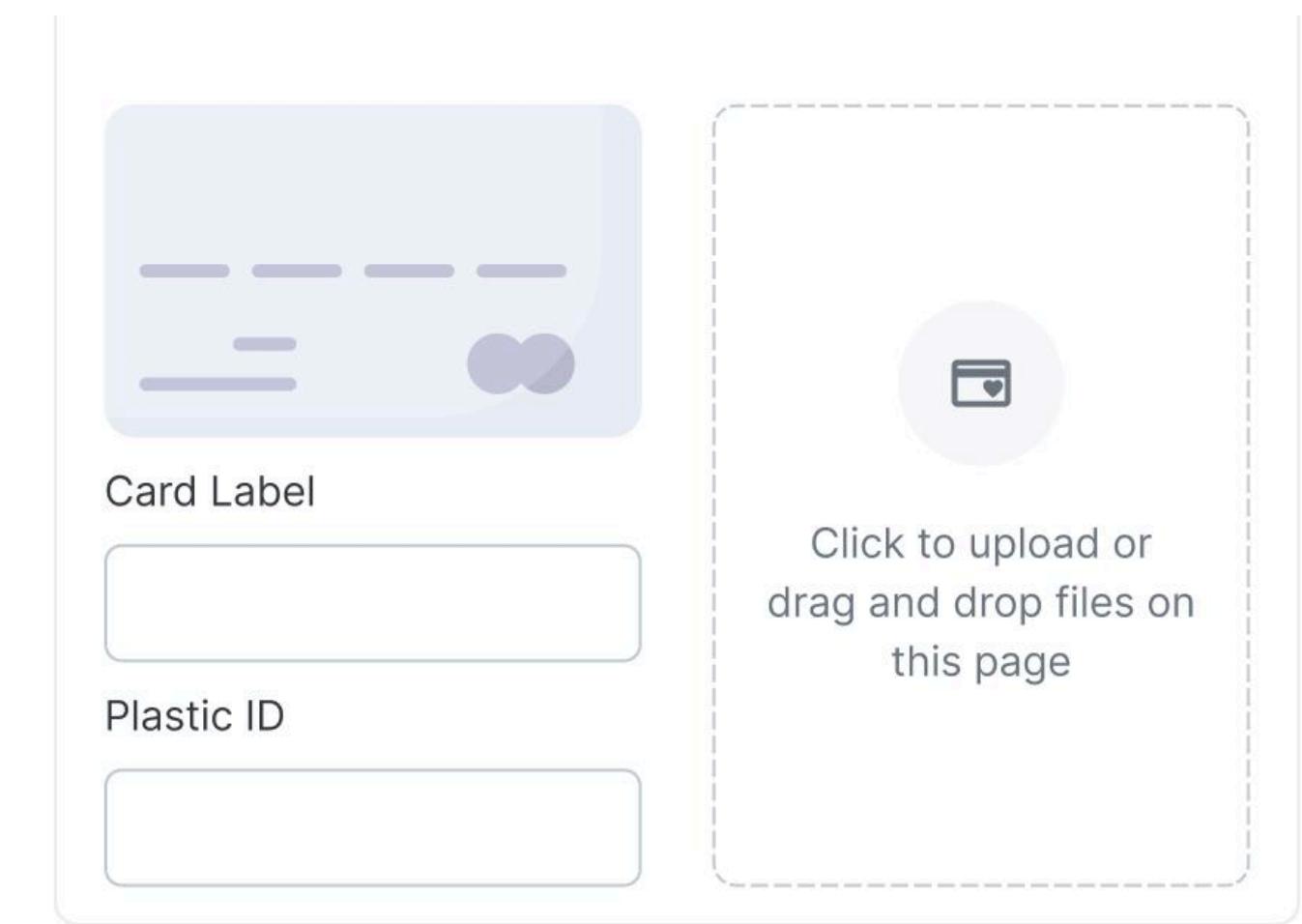
Bottom right: 'Last Saved by Ben Lopez • Mar 13 at 5:00 pm' and icons for 'Save Changes' and a clipboard.

Background

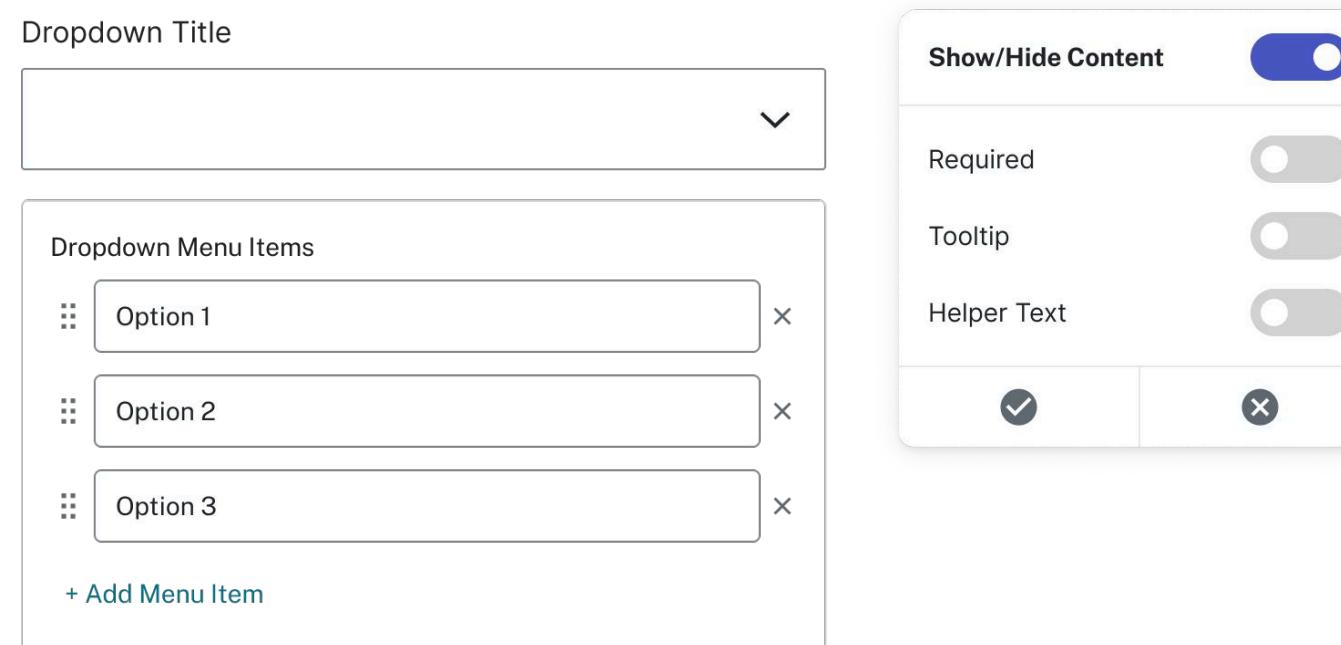
Overview of Configuration Options

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

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

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

+ Add Condition

Then

Do this

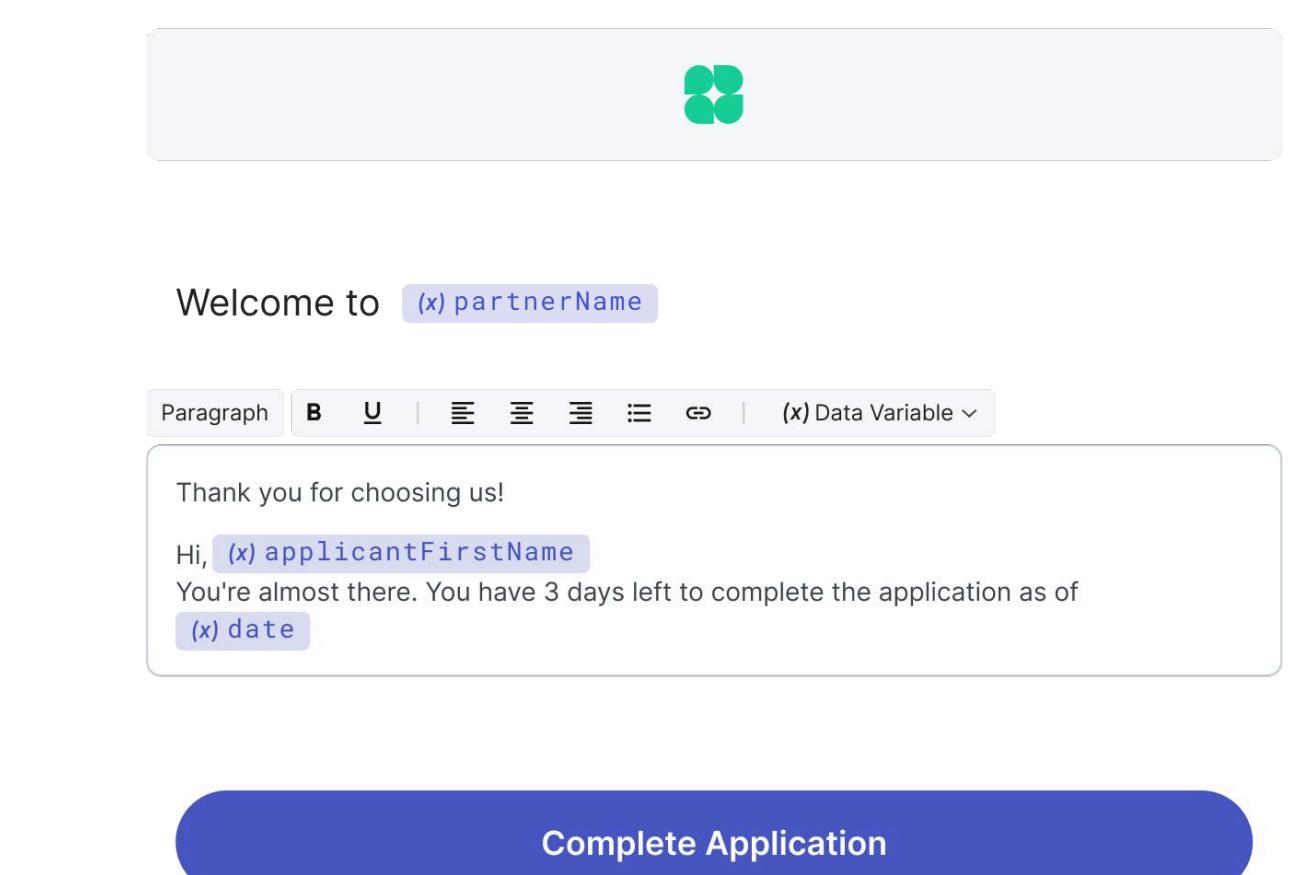
Decision

Soft Decline Hard Decline

Decline Reason

too_young

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



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.

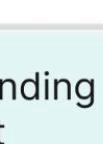
Credit Union / Bank Program Manager (Client)

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

| | 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"> Explores its relevance. | <ul style="list-style-type: none"> Deepens its understanding especially about what attributes are involved in the rules. It takes time to learn and understand. |  <ul style="list-style-type: none"> Tailors criteria to their needs. | <ul style="list-style-type: none"> Validates configurations. Check if the configurations align with their specific requirements and gains insights into cases that do not meet the criteria. | <ul style="list-style-type: none"> Goes live with configured rules. | <ul style="list-style-type: none"> Validates configurations. Check if the configurations align with their specific requirements and gains insights into cases that do not meet the criteria. |
| Amount Experience | <ul style="list-style-type: none"> Introduces all the configurable items including rule configuration. | <ul style="list-style-type: none"> Provides a comprehensive explanation of all data attributes to the clients, including their sources and origins. | <ul style="list-style-type: none"> Assists in setting up rule criteria. Need to discuss with product and development team. | <ul style="list-style-type: none"> Assists in testing. Provide all the possible inputs results based on the set up. | <ul style="list-style-type: none"> Collaborates for a successful launch. | <ul style="list-style-type: none"> Assists in adjusting rule criteria and run tests again. |
| 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

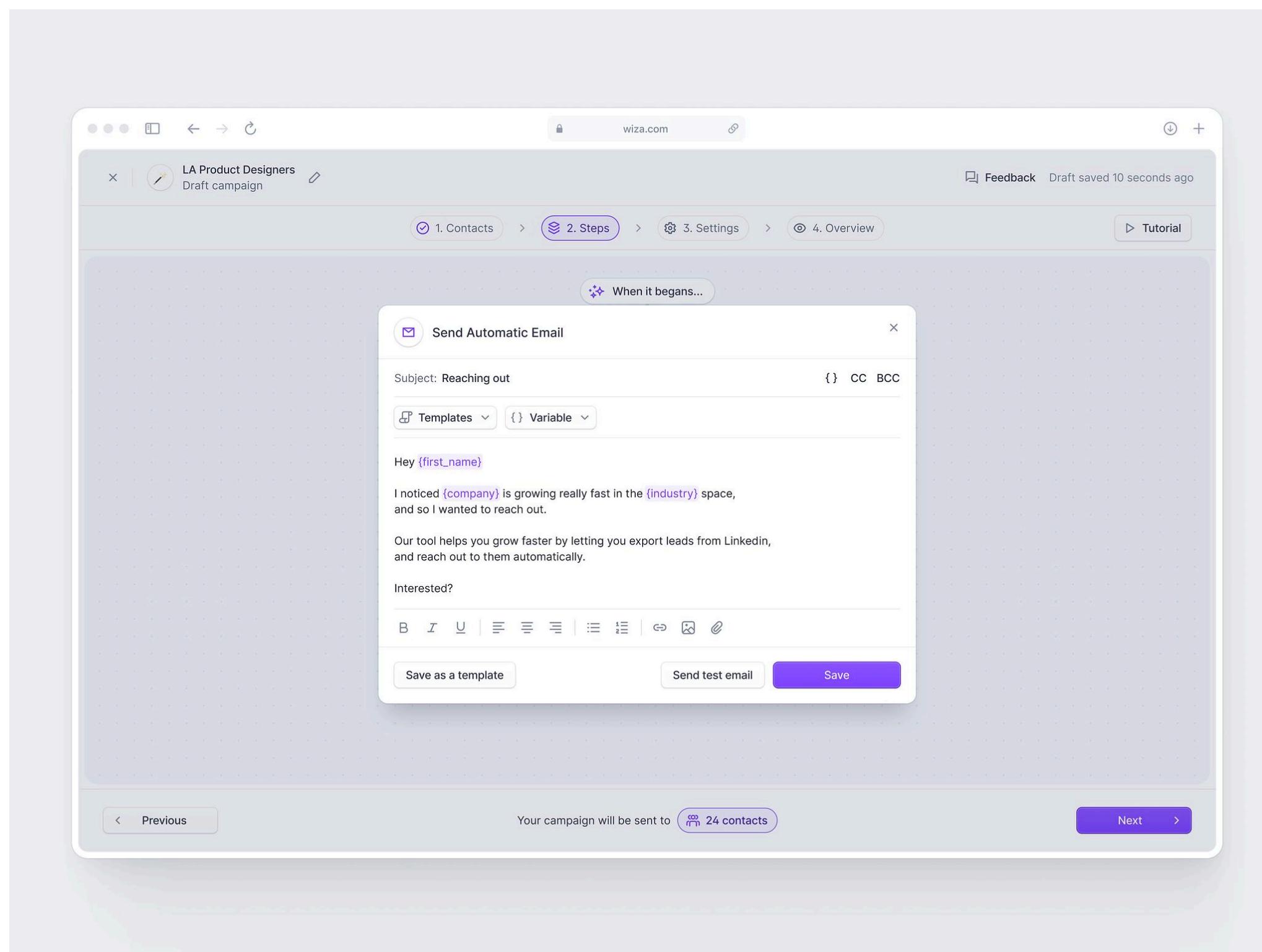
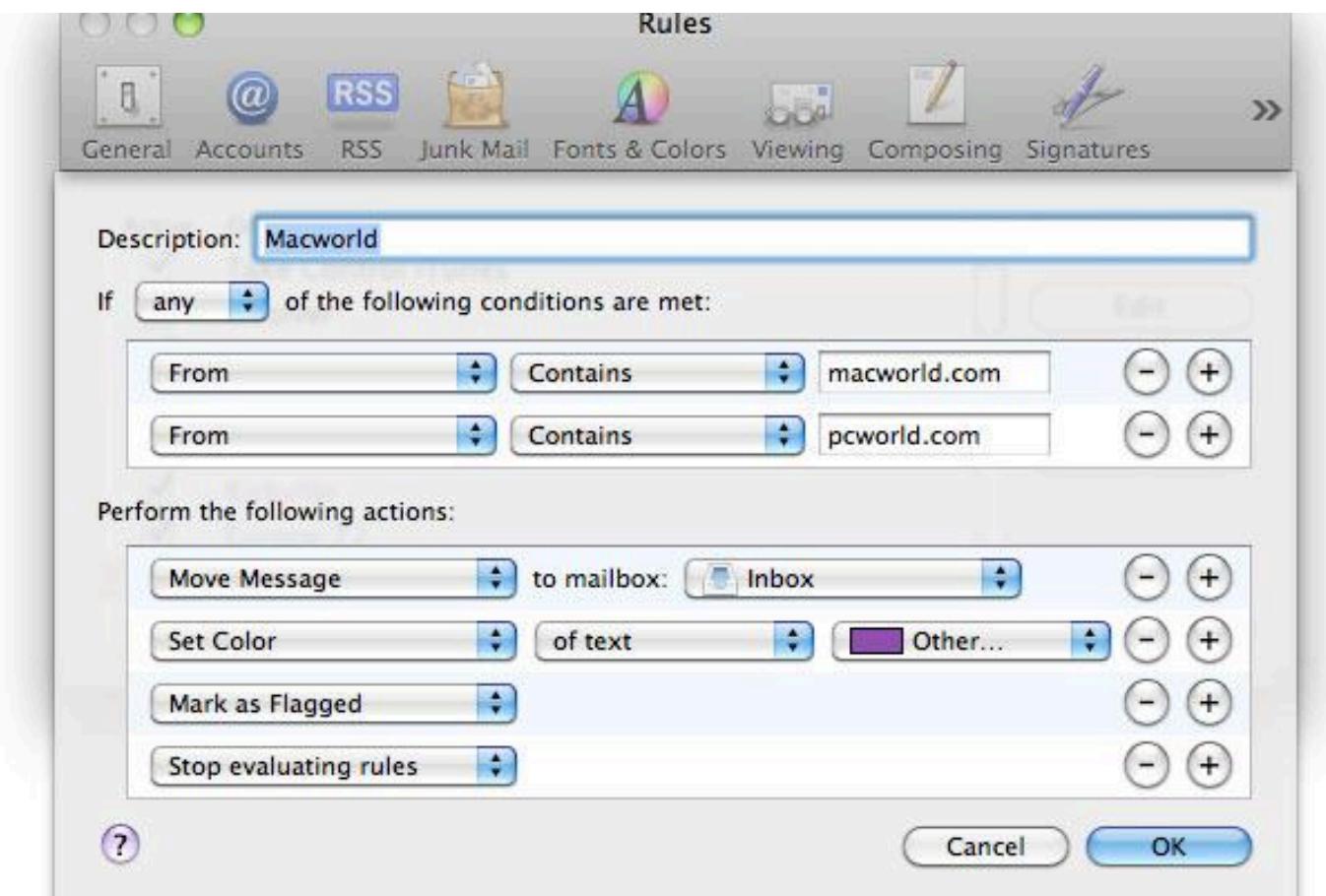
If applicant_collections > 2 & applicant_collections_time < 36 months
Then decline the application

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



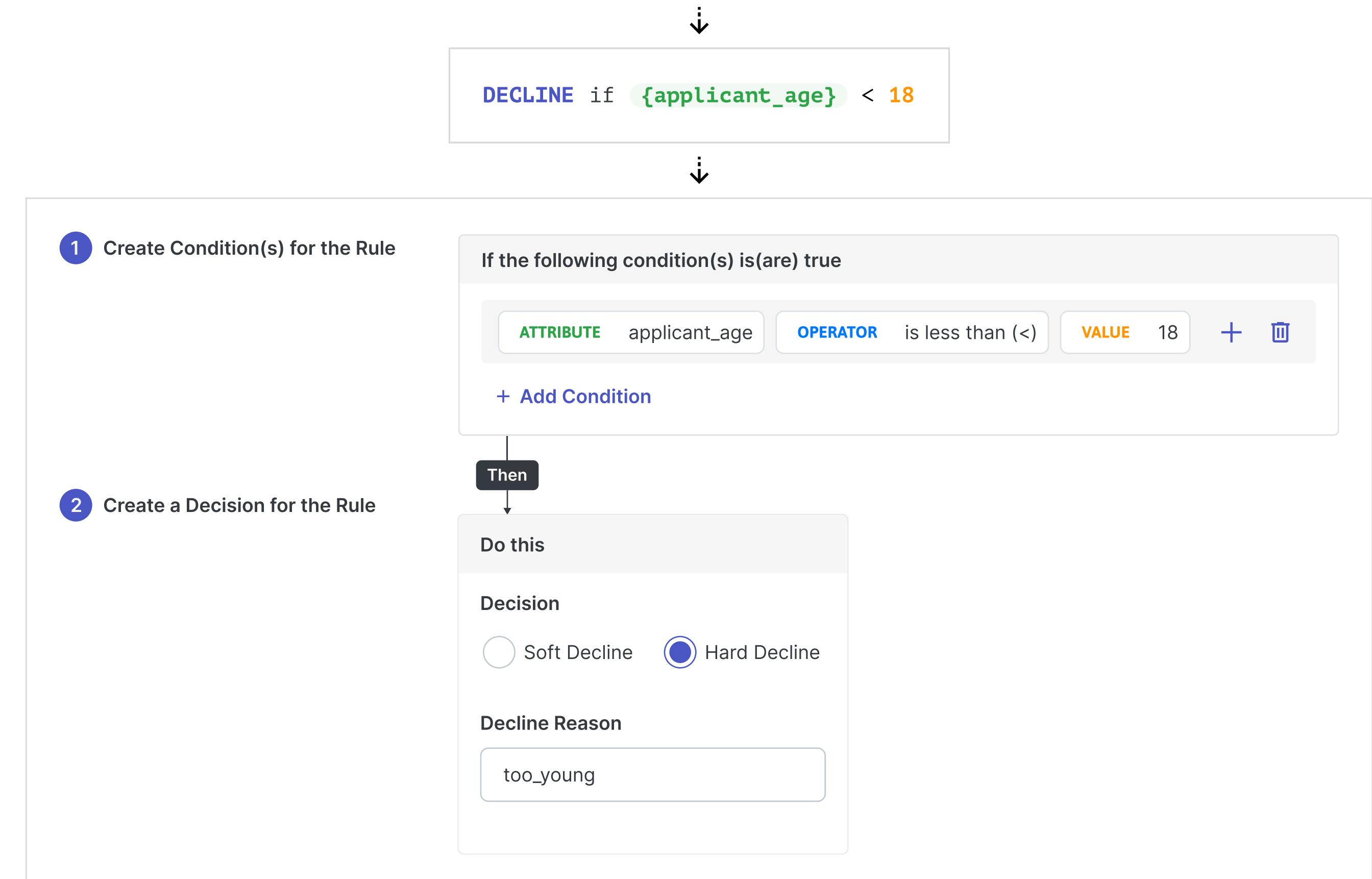
The screenshot shows a 'Add a rule for placing payments in review' dialog. It states: 'Payments matching this rule will be placed into review, unless they already matched an allow or block rule.' The rule condition is 'Review if :card_country: = 'BR' AND :auths_per_card_number_daily: > 3'. Below this, a note says: 'Type : to include card and customer attributes (:card_country:). Type :: to include custom metadata (::product_sku::).' A section titled 'This is likely a bad rule: bas payments in review for eve' is shown. The 'Matching payment attempt' section displays statistics: 9 Payment disputes placed in review, 1,006 Other successful, and 150 Failed or already. On the right, a 'Configure form rules' section is shown, with a 'Rule 1' configuration for 'Your meal preference' not being empty and 'Name' containing specific text, with actions like 'Thank you page' and '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;
```



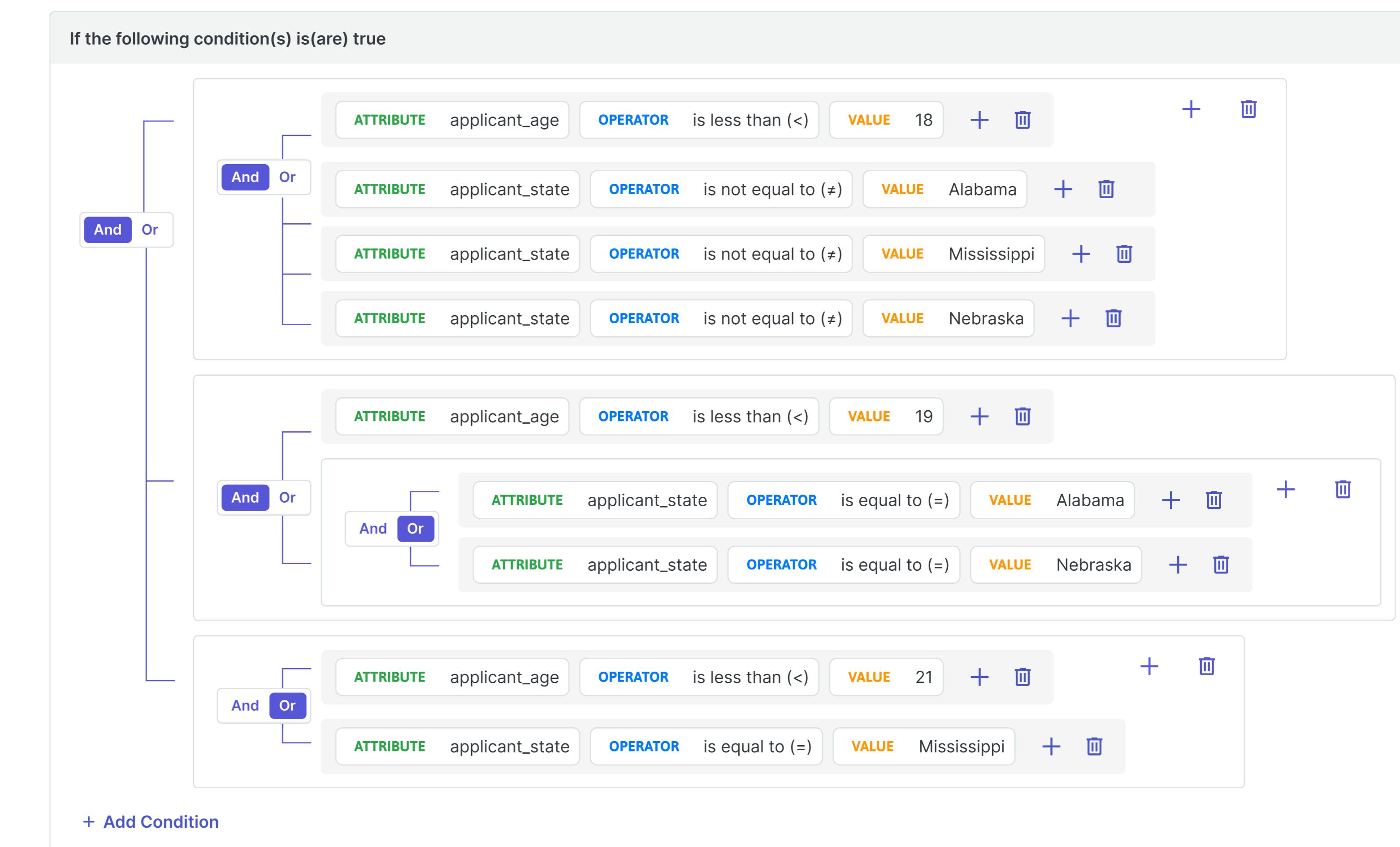
Feasibility Check

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.

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

Rule Description and Variables

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

Close to invitation

David Butler
Admin

Design Highlight

2

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

Design Highlight

3

Make data attributes within each rule easily identifiable.

 **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

Changes to Invitation Order

Rules: Hard Decline/Pend

Please answer the Rules: Hard Decline/Pend questions and submit the form when you're done.

Rule Description and Variables

| | Outcome |
|---|---|
| Decline if bureau connection cannot be made Error Response from bureau (fileHitIndicator) | Decline |
| FICO score < 650 FICO Score 650 | Decline |
| Decline/Pend Reason bureau_no_record_found | Decline |
| NOAA Reason We could not verify your identity | Edit Rule → |
| Decline if no hit from bureau File Hit (fileHitIndicator) | Decline |
| Decline if frozen or locked bureau Freeze | Decline |
| Decline if reported as deceased Fico score | Decline |
| Decline if Age of oldest tradeline < 36 months At20s 36 | Decline |
| Data Source AtData | Amount Description 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. |
| Sample Data 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. |
| Data Type Numeric | |
| Debt to Income too high ATAP01 MTAP01 | Decline |
| Number 30 Days Delinquent Occurrences within 12 Months on All Tradelines > 1 G001B | 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

Discard Changes

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

Save Changes

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.

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

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."

Select specific data attributes for defining rules, e.g., "Debt/Income Ratio," for simplified rule building.

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

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

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

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

`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)` `+` `trash`

`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!