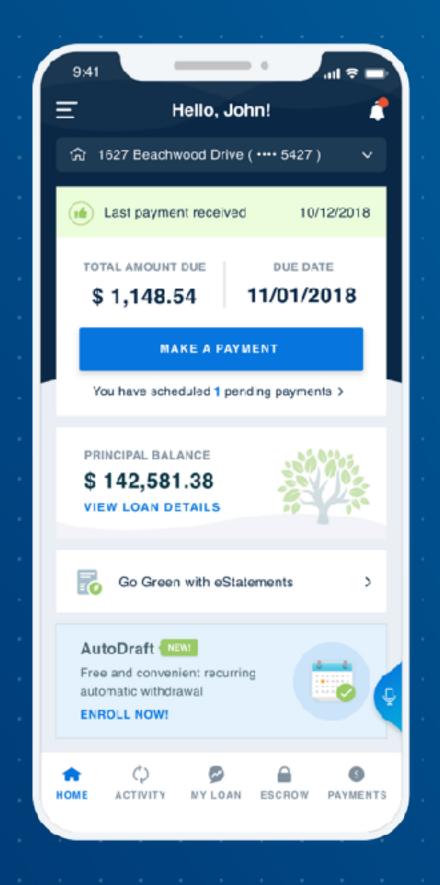
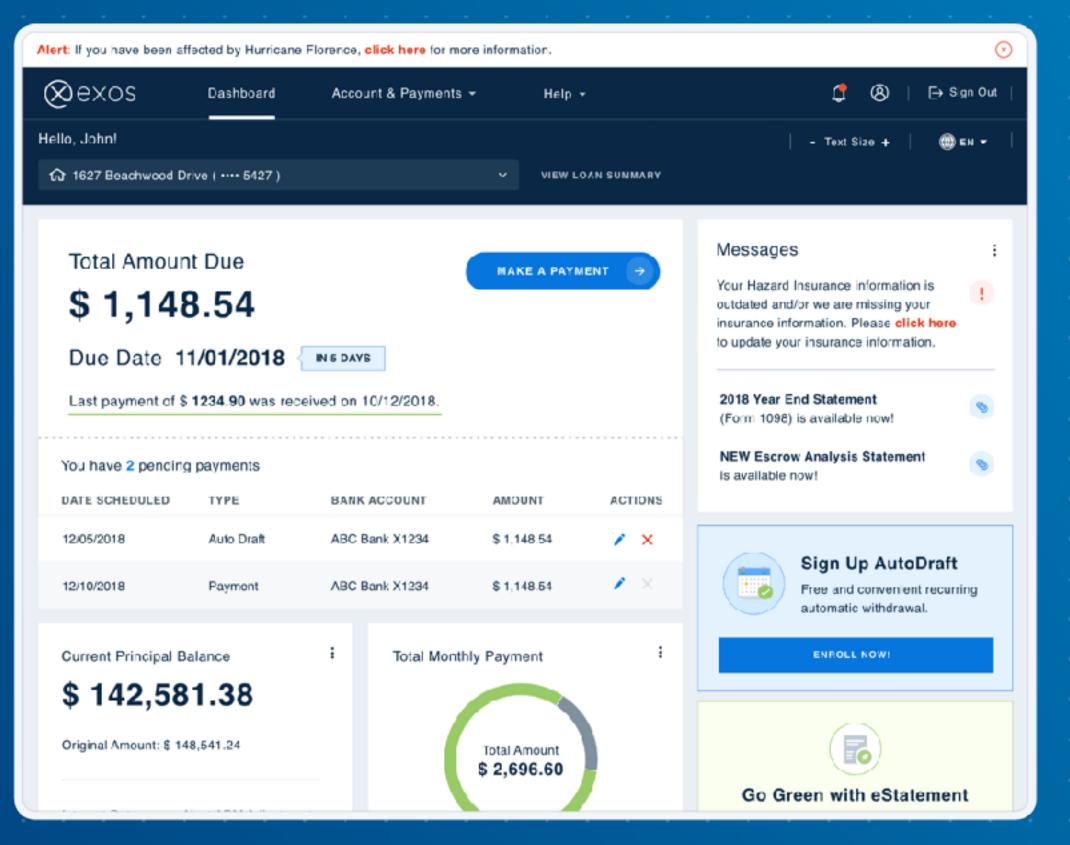
## Loan Servicing Mobile App and Website

## **User Testing Results**





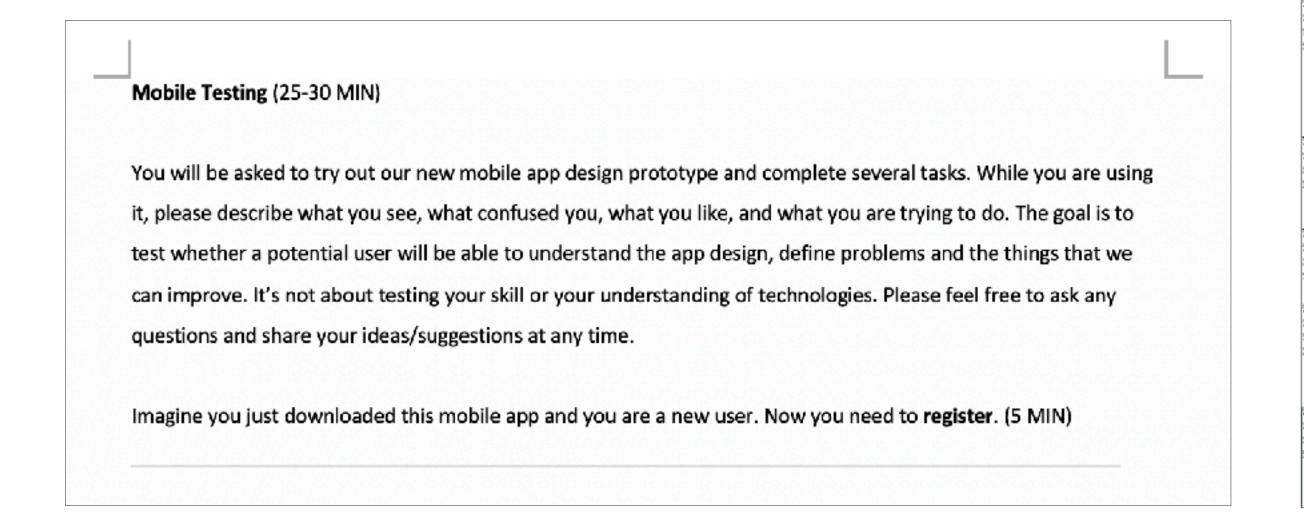
#### We conducted 11 User Testings with ServiceLink Colleagues.

#### Each test lasts for **40 min**, which includes:

- 10 min general conversation on how they manage their current mortgage and their exception on digital mortgage products
- 30 min mobile app/website mockup testing and feedback collection

#### Step 1 - observe, ask questions, and take notes

#### Example:



#### Step 2 - document notes, and discover patterns and insights

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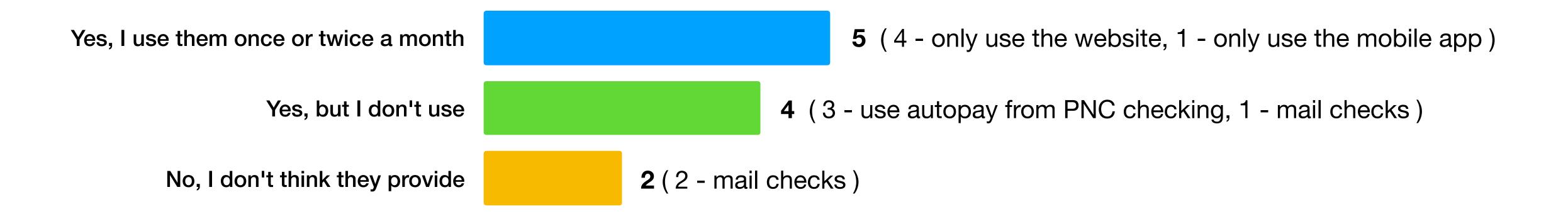
- PART I -

How they manage their current mortgage and their exception on digital mortgage products.

## Who are they?

|            | FA          | CTS        | OUR IMPRESSION        |                         |                           |  |  |  |  |
|------------|-------------|------------|-----------------------|-------------------------|---------------------------|--|--|--|--|
|            | Tester ID   | Department | Expertise in Mortgage | Expertise in Technology | Security v.s. Convenience |  |  |  |  |
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|            | 07 - Wi**** | Finance    | ***                   | ***                     | Convenience               |  |  |  |  |
|            | 08 - De**** | Valuation  | ***                   | ***                     | Convenience               |  |  |  |  |
| Website    | 09 - Ba**** | Title      | ***                   | **                      | Security                  |  |  |  |  |
|            | 10 - Ca**** | Title      | ***                   | *                       | Convenience               |  |  |  |  |
|            | 11 - Ma**** | Valuation  | ***                   | **                      | Convenience               |  |  |  |  |

## Do their lenders provide loan servicing websites / mobile apps? How often do they use these products?



#### The top reasons for not using Online Payment:

- Required to pay a convenience fee
- Worried about data security
- Cannot remember the password
- Got used to mailing a check

#### The top reasons for not using Auto-Draft:

- Need to feel in control since it's a lot of money
- Plan to payoff earlier so manually add additional payments
- Schedule payments based on paycheck and budget

### What do the users expect from a mortgage application?

When you use the website/app provided by your lender, what feature do you use most often?

Check
Principal
Balance
(3)

Download Tax
Documents /
Annual Report
(3)

Check if the payment is posted (3)

Make a
Payment
(2)

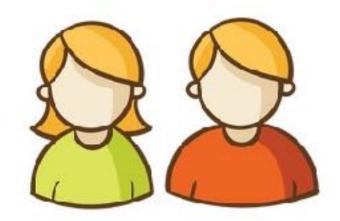
#### Basic Expectations:

- easy to use
- easy to navigate
- get the things done fast

#### Other Advanced Expectations:

- An extra layer of data security
- Distinct visual style

## Not all users share the same goal.



A "Passive" User

V.S.

I want to make sure I paid on-time.

AutoDraft saves me time.

I don't make additional payments.

I don't look at advertisements.



A "Proactive" User

How can I pay off earlier?

How can I save interest?

Is it the right time to refinance?

am interested in good deals.

- PART II -

# **EXOS Mobile App and Website**Testing Results

#### REGISTER

1 Requirement

"What if I don't remember my **loan number** and don't know where to find it? Can you add some instructions about where to find the loan number?"

2 Requirement

"There are so many rules applied to the **password**. That's exactly why I cannot remember them. Will the password expire?"

(Password expires every 12 months on LC B2C)

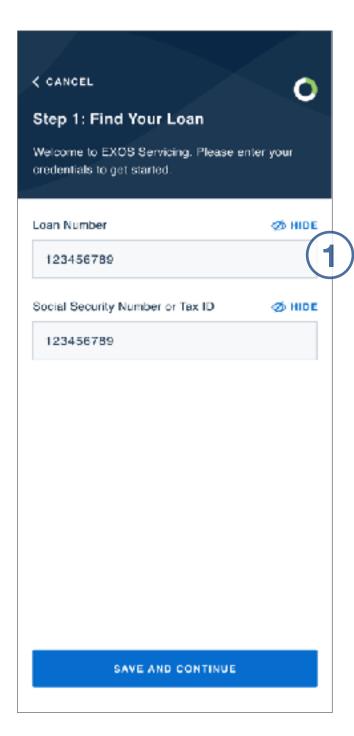
3 UI/UX

All the test users (6/6) said they would **prefer to verify by Text Message instead of Phone Call**.

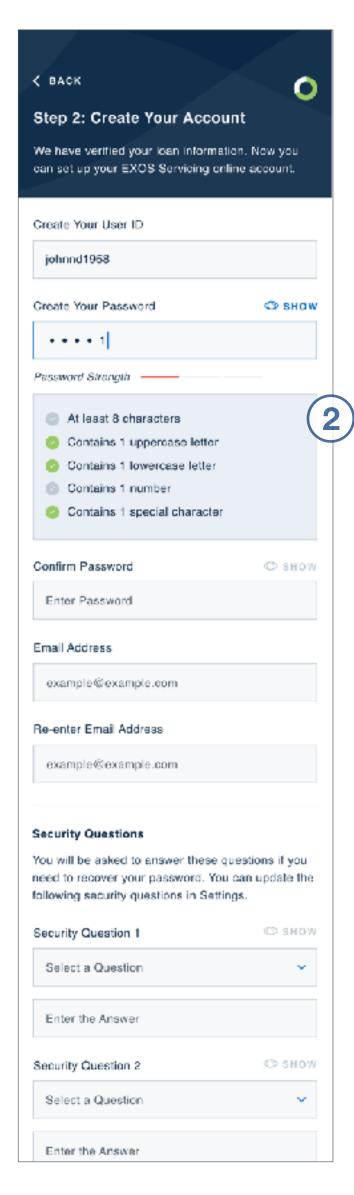
4 Requirement UI / UX

Half of the test users (3/6) asked what an "alternative phone number" mean and how they can skip if they only have one mobile phone.

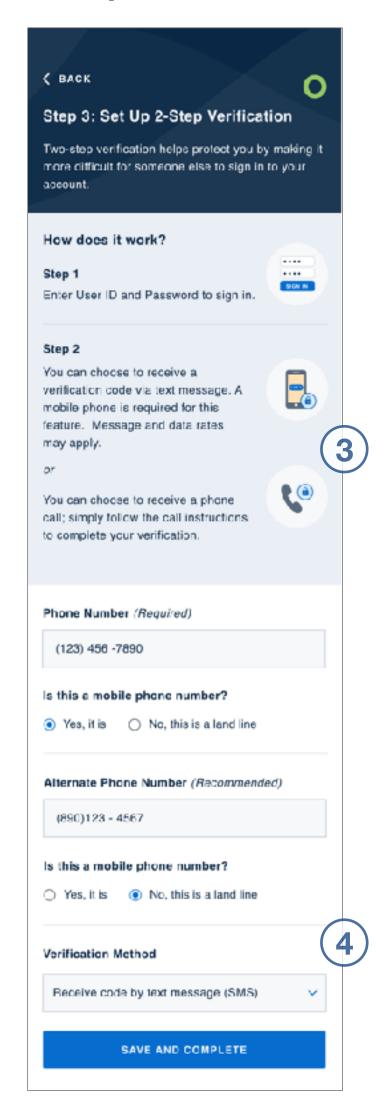
#### Find Your Loan



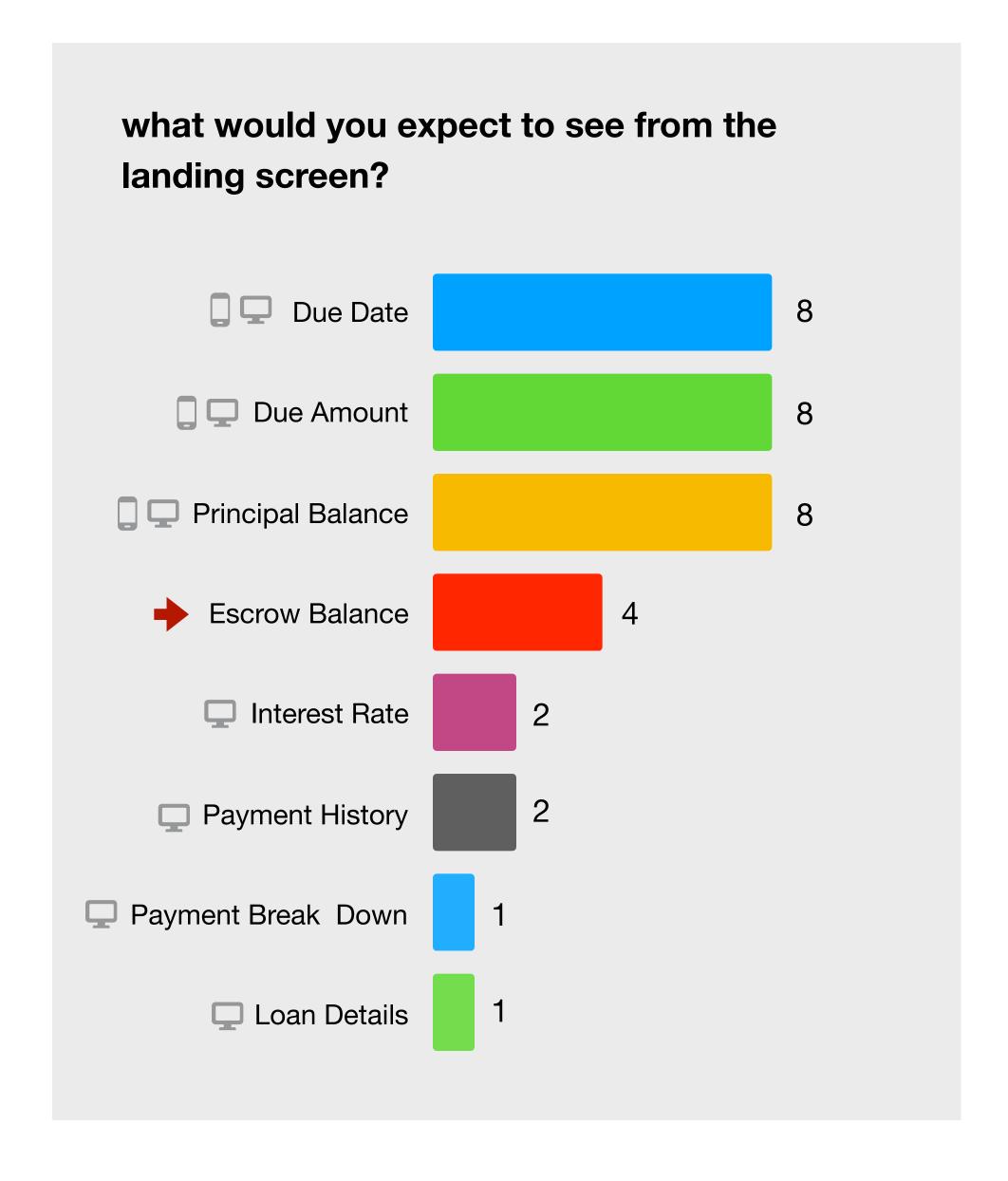
#### **Create Your Account**

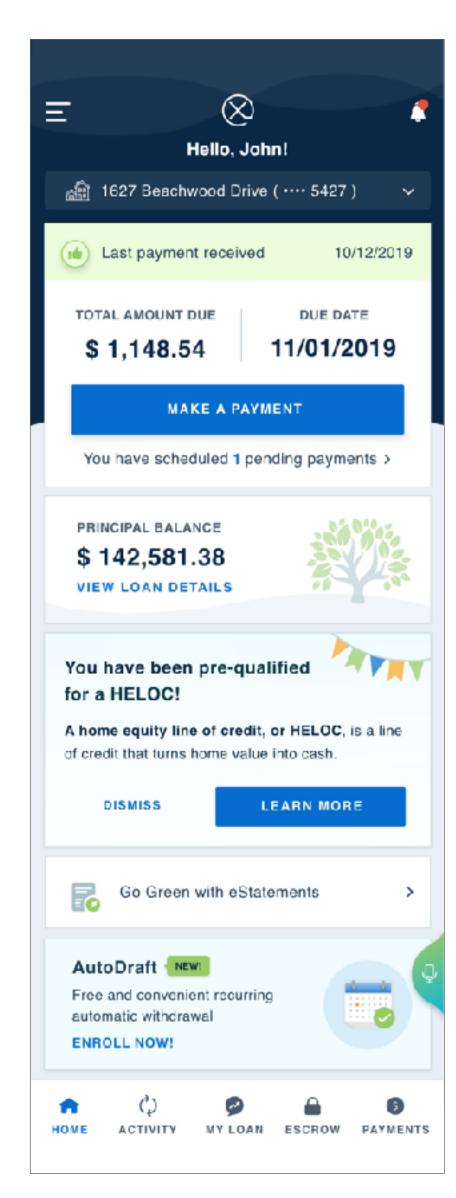


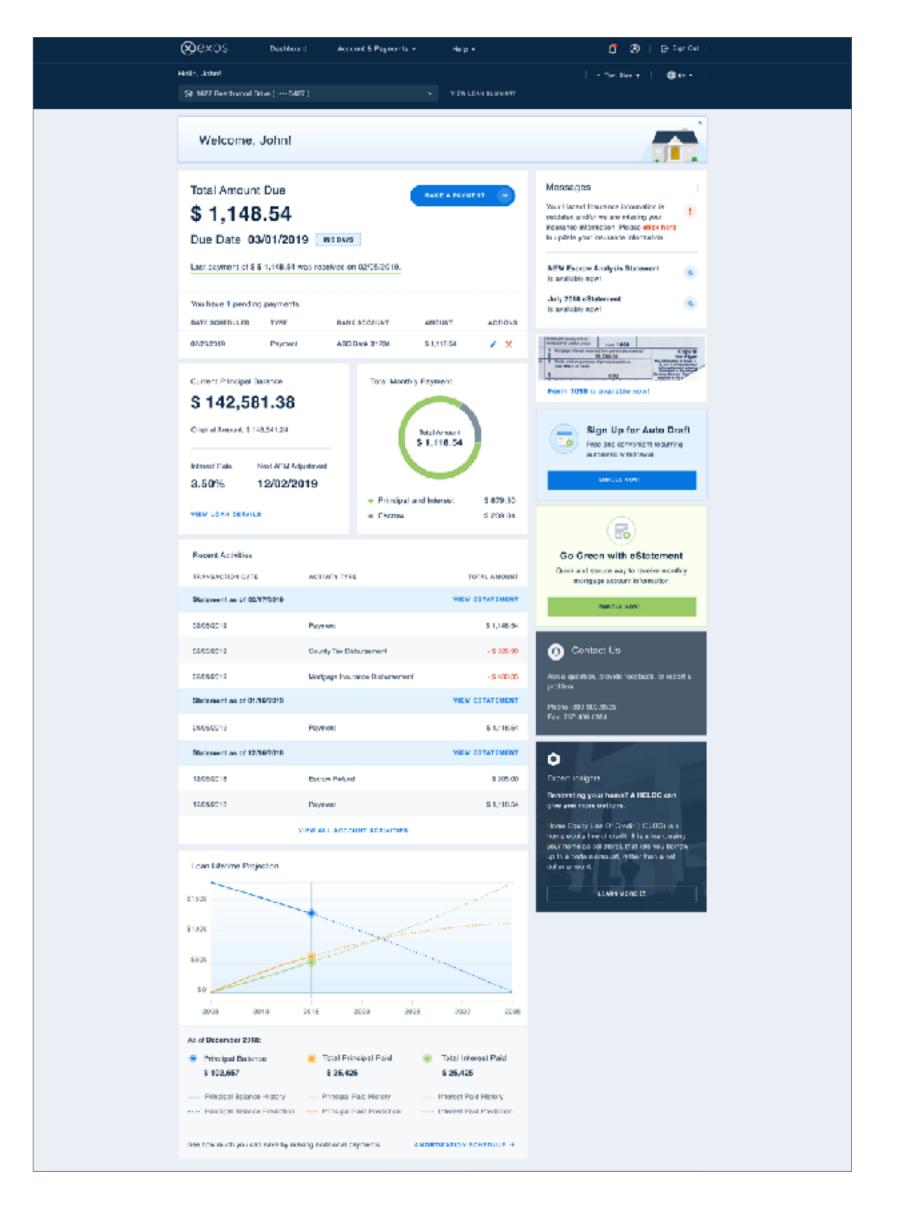
#### 2 Step Verification



#### **HOME / DASHBOARD**







#### WEBSITE DASHBOARD

#### Roadmap

To the test users, the term "dashboard" means the overview with the links to everything. They expect to take actions by clicking different cards.

#### UI / UX

Most of the test users flowed the same **reading order**: they first read from the left side from the top to the bottom, then move to the right side and go from the top to the bottom.

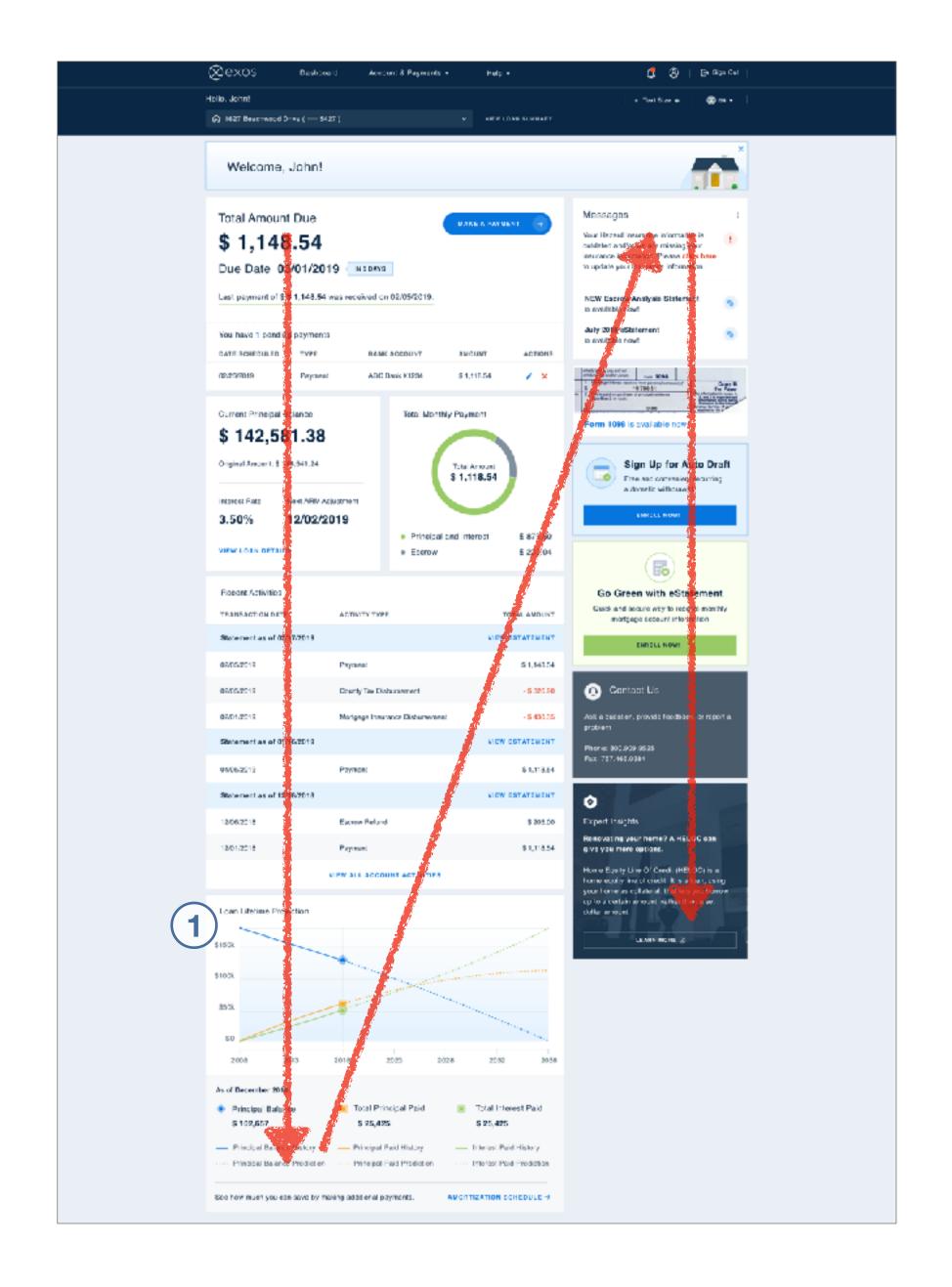
#### Roadmap

Most of the test users (4/5) **don't see the need to customize the dashboard** since they think the layout provides all the information they need.

#### UI / UX



Some test users, especially the ones who plan to pay off faster, think the "Loan Lifetime Projection" graph is really helpful. One test user thinks this graph is a bit hard to understand, therefore she prefers to have the text explanation above the graph.



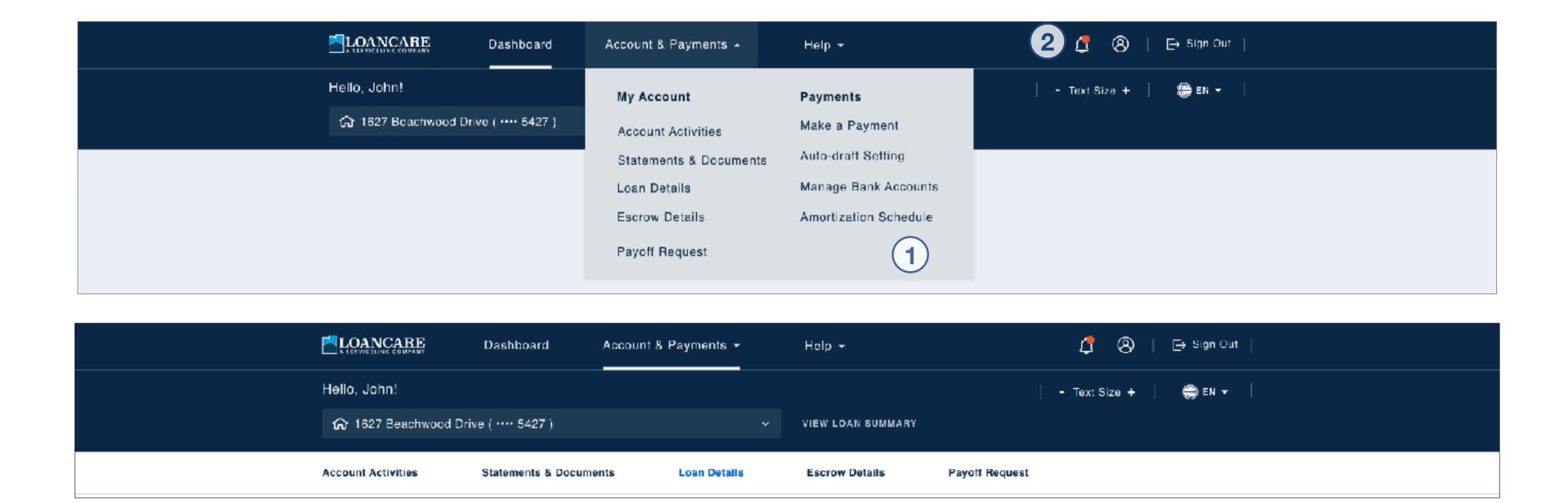
#### **NAVIGATION STRUCTURE - WEBSITE**

1 UI/UX

Most of the test users didn't actively use the top navigation, they look for links from the screen instead.

2 UI / UX

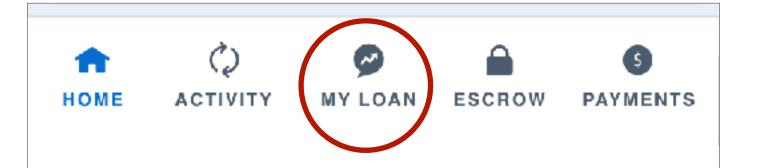
Most of the test users didn't notice the "notification bell" and the "profile icon", some didn't understand what the icons mean.



#### **NAVIGATION STRUCTURE - MOBILE**

Q: What types of information or capabilities would you expect to find under each menu item?

#### "My Loan" only exists in the MBA demo.



#### **Activity**

#### **Expected to find:**

- Payment History
- Pending Payments

None of the test users
mentioned "eStatement". 2 of
the test users got confused
when they click on "Enroll in
eStatement" from the Home
screen and find they are
relocated to the "Activity" tab.

#### My Loan

#### **Expected to find:**

- Loan Details
- Payment Details
- Loan Lifetime Overview
- Amortization
- Tax and Insurance

All the test user are quite surprised when they see Home Value, Neighborhood Insights, and Advertisements.

#### **Escrow**

#### **Expected to find:**

- Escrow Balance
- Escrow Payment Due
- Escrow Statements
- Mortgage Insurance

A few test users (2) think Escrow should be a part of My Loan.

Most of the test users (4/5) think they won't look at the Escrow Details very often.

#### **Payments**

#### **Expected to find:**

- Payment Schedule
- AutoDraft Setup
- Payment History

1 test user thought "payment history" is a part of the "payment".

#### MY LOAN: LOAN DETAILS / INSIGHTS / HOME RETENTION

1 UI/UX

Some users didn't notice they can click on the "Insight" and "My Details" tabs to switch the views.

2 Roadmap Data

#### **Home Value**

- "You should mention where the data comes from."
- "I am afraid that my property tax will go up."
- 3 Roadmap

#### Neighborhood info

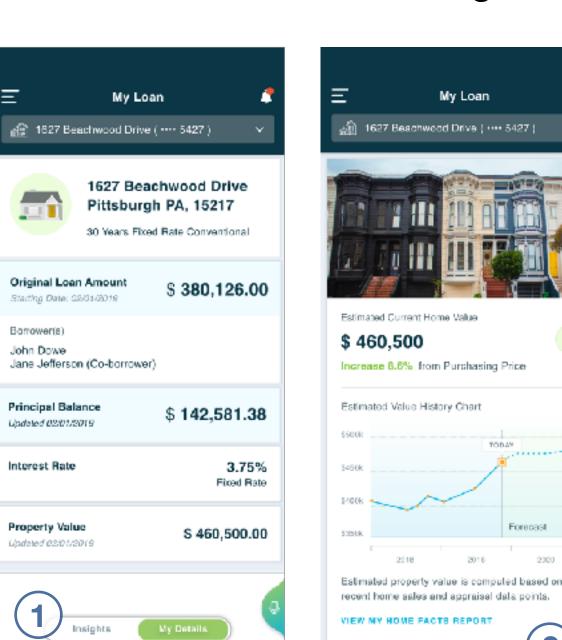
- "I would use google to find nearby places. I didn't expect to find this type of information in a mortgage app."
- "Once I bought the house, I have already done enough research about my neighborhood."



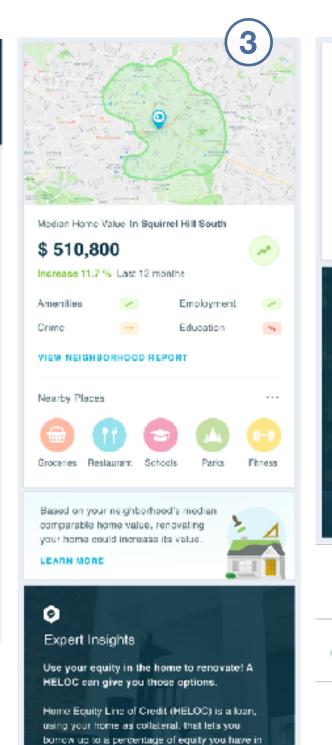
#### **Interest Rate**

 "I like the idea of interest rate trend since I won't frequency check it. However, average users may not know how to interpret the graph by themselves."

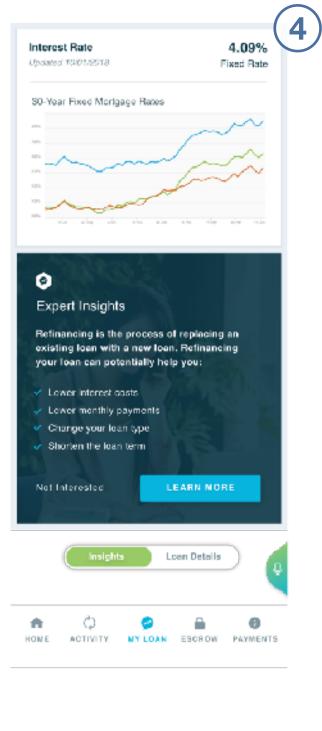
#### **Loan Details**



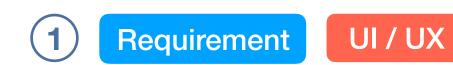
#### **Loan Insights**



LEARN MORE



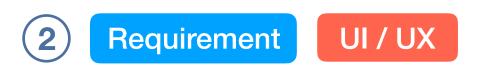
#### **MODIFY PAYMENT**



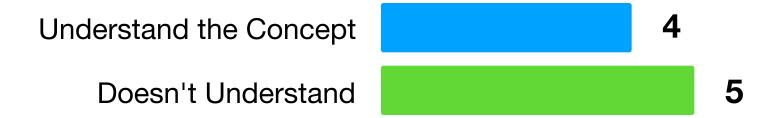
#### Make multiple payments at one time



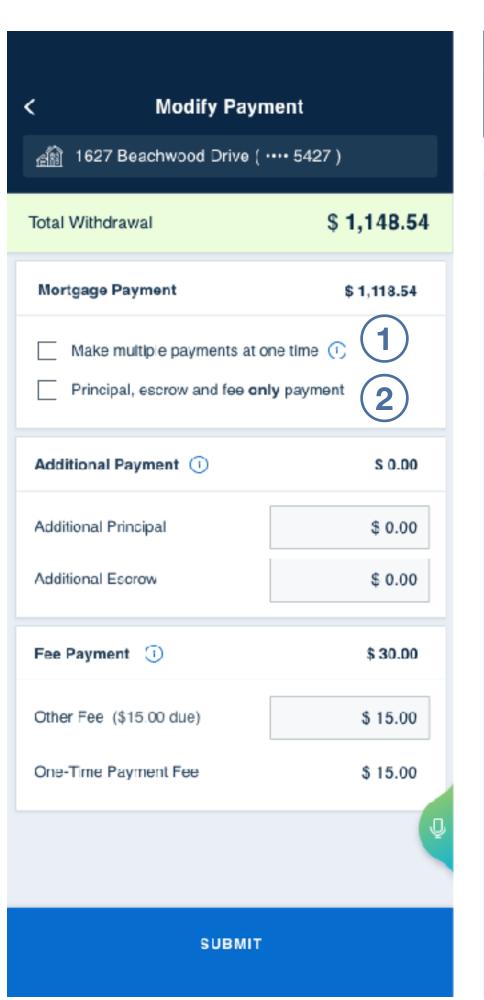
- "What is the difference between 'multiple payments' and 'additional payments'?"
- "Does that mean make a payment from multiple bank accounts?"
- "Will these payments be withdrawn on different dates or all at once?"

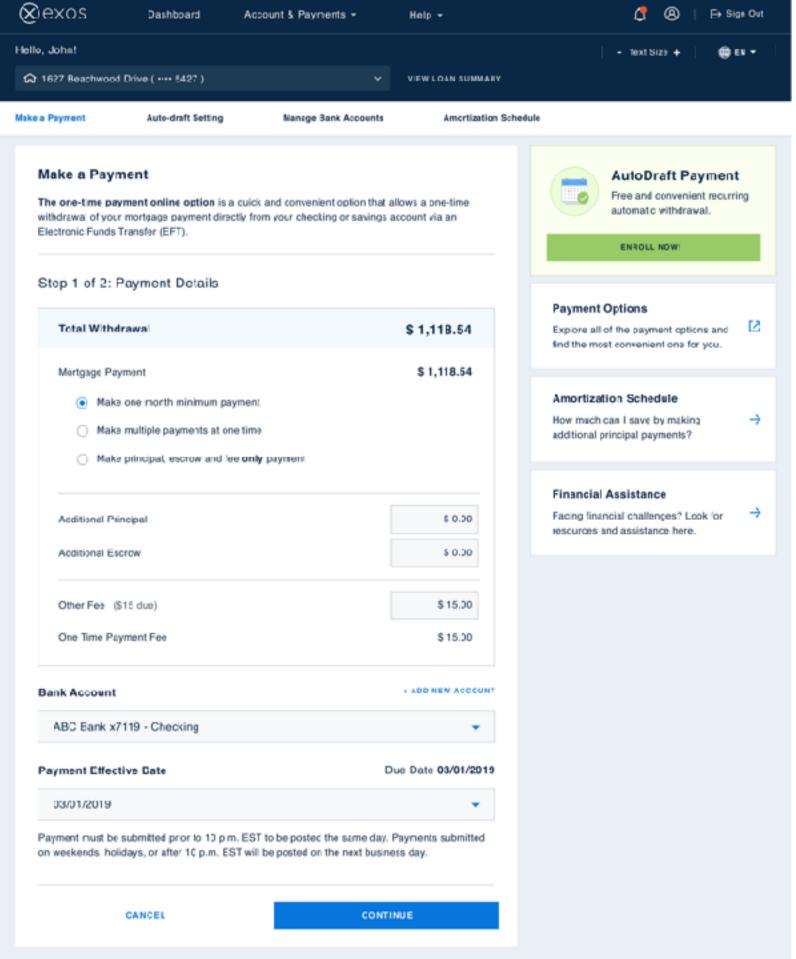


#### Principal, escrow and fee only payment



• Expected to see explanation/clarification on the fees.



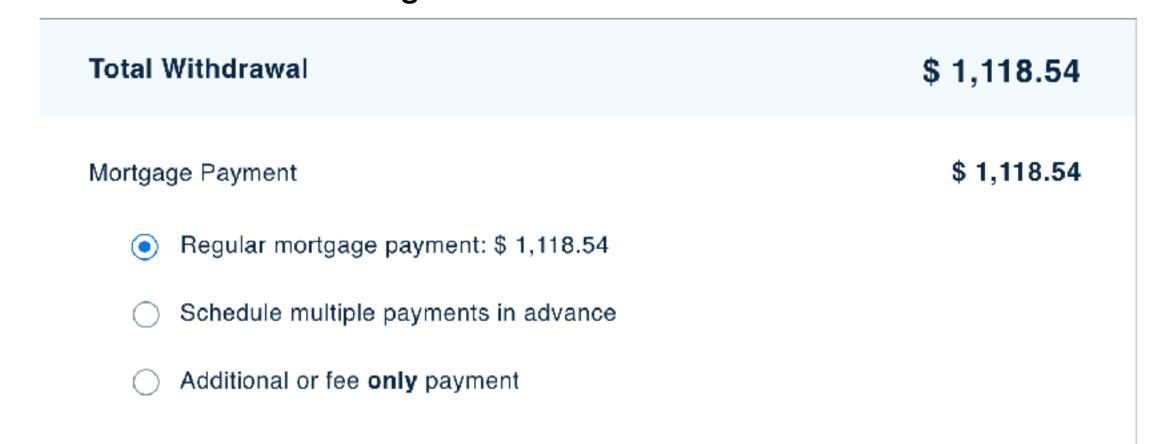


#### **MODIFY PAYMENT - VERBIAGE**

Version 1 - What we have today in B2C Website

| 118.54  |
|---------|
| ,118.54 |
|         |
|         |
|         |
|         |

#### Version 2 - New Verbiage





UI / UX

- "Regular mortgage payment" might be better than "Make one month minimum payment".
- "Make multiple payments at one time" is confusing. However, "Schedule multiple payments in advance" is also misleading, because it sounds like the payments will be processed month by month.
- Neither "Additional or fee only payment" nor "Make principal, escrow and fee only payment" is clear. One tester suggested to say "Make additional principal, escrow, and fee only payment".

#### **ESCROW**

1 Requirement

None of the test users understood what "Current Escrow Advance" is.

2 UI / UX

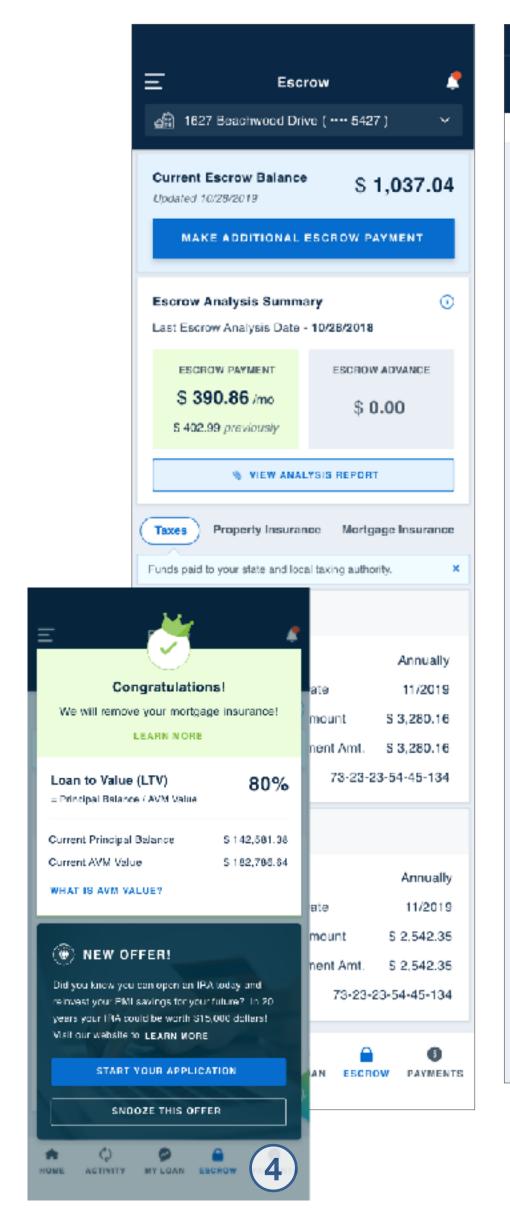
A few test users experienced difficulties to understand the **Escrow Disbursement Schedule Graph**. One test user scrolled up and down for multiple times to read the **Graph** together with the **Escrow Break Down section**.

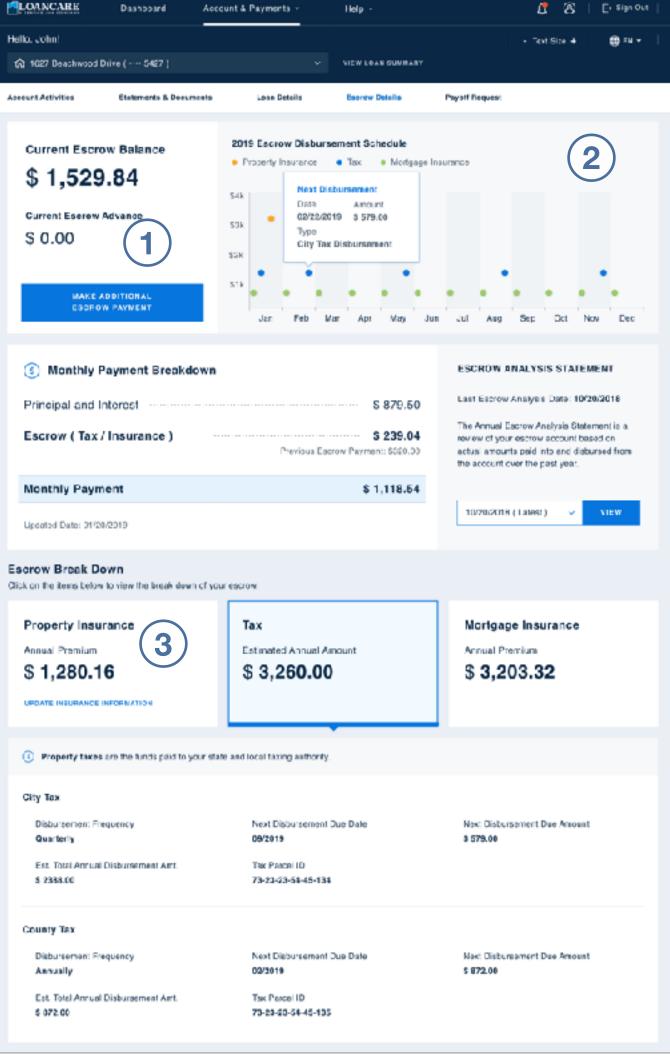
3 UI/UX

Most of the test users didn't realize that the **3 cards** - **Property Insurance**, **Tax**, and **Mortgage Insurance** - are clickable.

4 Roadmap

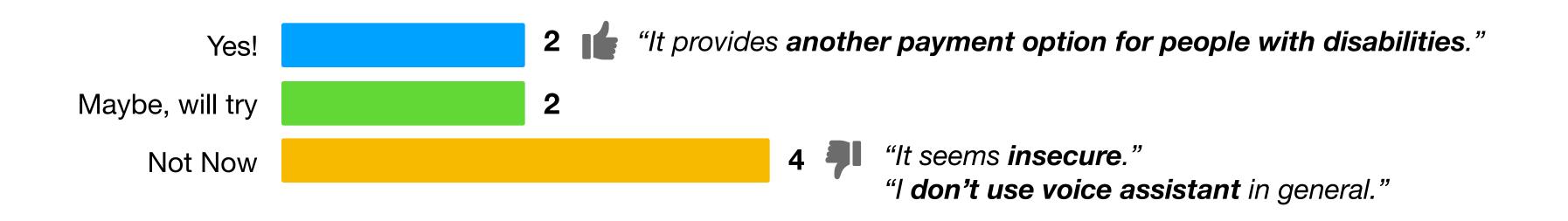
2 Test Users like the Remove PMI feature and think this is a great opportunity to sell "refinance" as a product.





#### **EXOS VOICE**

Will you use the voice assistant / conversational user interface to manage your mortgage?



If yes, what will you use the Voice User Interface for?

- Ask Payment Due Dates
- Call Customer Services

But for any information involves "numbers", they prefer to view it on the screen.

