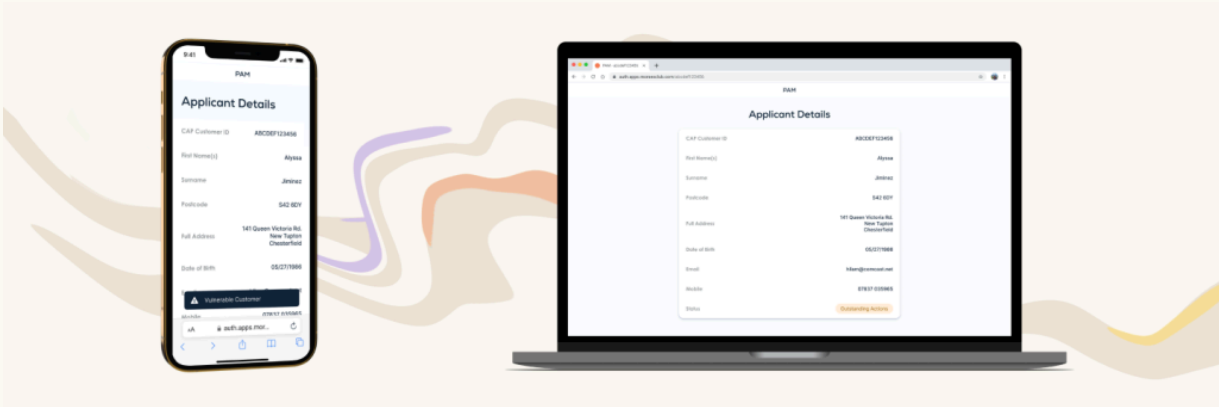


# Empowering MCL Employees with PAM for Efficient Customer Application Checks



Internal tool created for Morses Club, with intent to replace external tools for additional customer application checks. Its implementation resulted in a 75% increase in acquisition journey leads while reducing dependency on third-party tools, leading to cost savings for the business.

[View Full Prototype →](#)

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## Details

Scope	Full-time work, creation of new internal tool
Role	Concept, research, UX & UI design
Tools	Figma, Figjam, user feedback

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## Problem

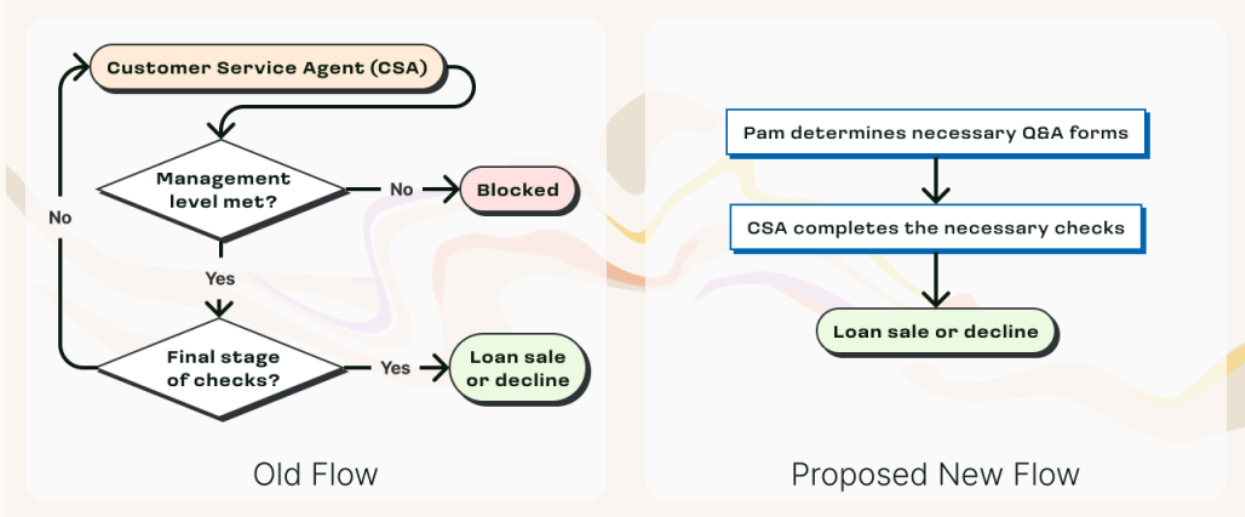
Previously, the customer application-checking process was fragmented, time-consuming and limited to specific managerial levels. This resulted in an unnecessarily prolonged and inconvenient journey for the customer.

## Key Question

How can we reduce form-fatigue while still essentially keeping the same number of questions that we had before?

## Proposed Solution

We proposed to create a unified process, enabling all necessary internal staff to conduct customer check-ins through streamlined question-and-answer forms. The aim was to simplify the process for increased accessibility and efficiency.



## Research

Investigated the original MAP solution architecture to determine what features could be kept as is and what could be improved, cut or conglomerated.

Conducted Figjam-based Q&A sessions with Morses employees to prioritise essential customer information and features. This collaborative approach ensured alignment with user needs, enhancing the efficiency of feature prioritisation and ensuring a user-centric design focus.

# MAP → PAM Analysis

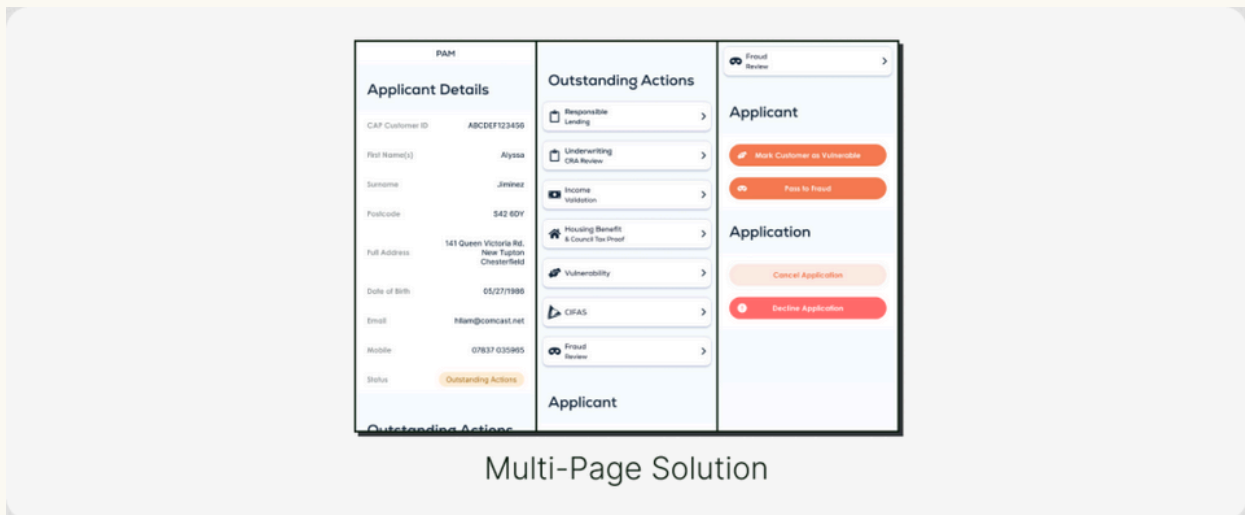
MAP Complaints			PAM Wants		
Technical	Limited	Repetitive	Consumer Duty Emphasis	Direct Involvement with Customer	
MAP always loses signal buffering	In MAP, you are only able to load two territories at a time. This is time consuming when collecting from multiple territories	In MAP, it is difficult/annoying when you are unable to view full payment history (last 13 weeks only)	"We do responsible lending checks for those flagged as existing, we review credit files and speak to the customer with the questions required and then move onto the next steps"	"... we would have the responsible lending action in the app, you would answer questions like you are asking today and then it would take back the decisioning..."	Most likely to use MAP for: Issuing loans
MAP is too slow			"Do you do [responsible lending checks] on every customer?" "yes"	Most likely to use MAP for: Marking customer as vulnerable	Most likely to use MAP for: Collections - cash and card
MAP is slow to load	If you type a note in MAP, you can't view the full thing, only the headline	MAP is unable to use more than 2 territories at a time before you have to come out and log back in	"income (checks) is probably the biggest [responsible lending check] for us"	Most likely to use MAP for: Customer balances	"a guide for the CSA to be able to troubleshoot with an applicant that needs it"
MAP drains battery life quickly	In MAP, it is difficult/annoying to only be able to search for a customer by surname instead of first name and surname	In MAP, it is difficult/annoying to not be able to complete a CCV on the tablet	"income (checks) is probably the biggest [responsible lending check] for us"	Most likely to use MAP for: Noting arrears attempts	Most likely to use MAP for: Loan issue
<b>Innaccurate</b>			Audit of agents, when they note, etc. will be		Most likely to use MAP for: Completing PSAs
If a note is added from CAP, the CSA may not actually see it in MAP	In MAP, it is difficult/annoying when you are unable to view more than 5 notes	With the notes, you can only see the last 6 notes			Most likely to use MAP for: Changing Payment frequencies
MAP is outdated					In MAP, it is difficult/annoying when you are not able to unlock customer's portal access
					"We are currently drafting what each role type does... might be something we give to vendors"
					"So if we could look through the MAP journey and have like a 'reminder' to tell the customer x at this point i.e. making sure"
					"From a line manager POV... we... see the progress of the CSAs and how they are handling the applicants, but not all of them are"

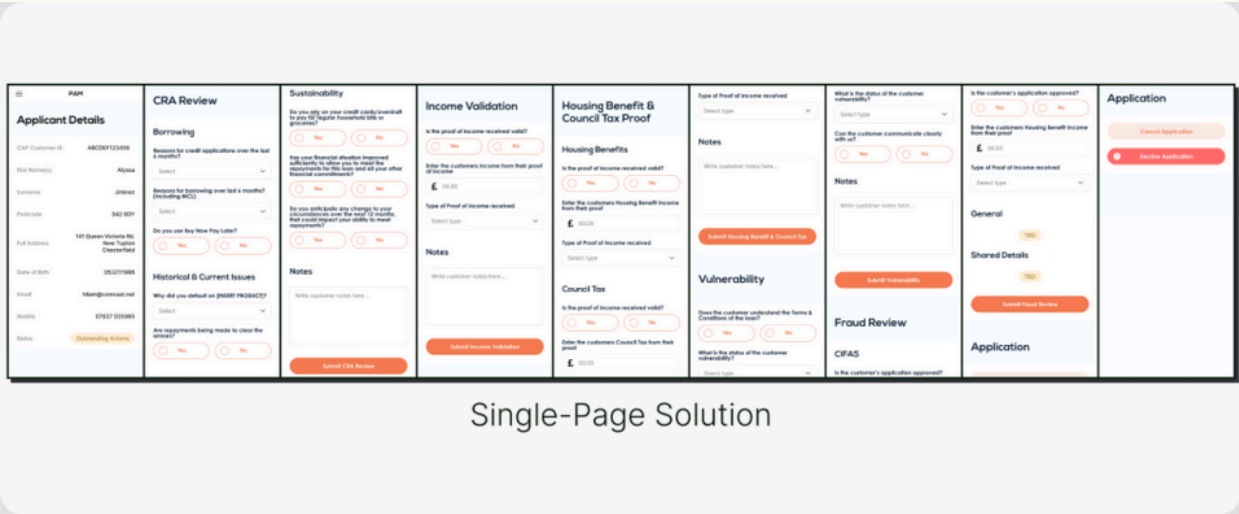
[View full board →](#)

## Ideation

Developed two initial web-tool designs – a single-page solution and a multi-page solution. The single-page solution was determined to be too overwhelming, so we opted for navigation between multiple pages to answer the necessary forms.

Implemented iterative enhancements until all necessary features were incorporated. This iterative process allowed for continuous improvement, ensuring the final design included all essential features while refining usability and functionality based on users' feedback and their evolving needs.



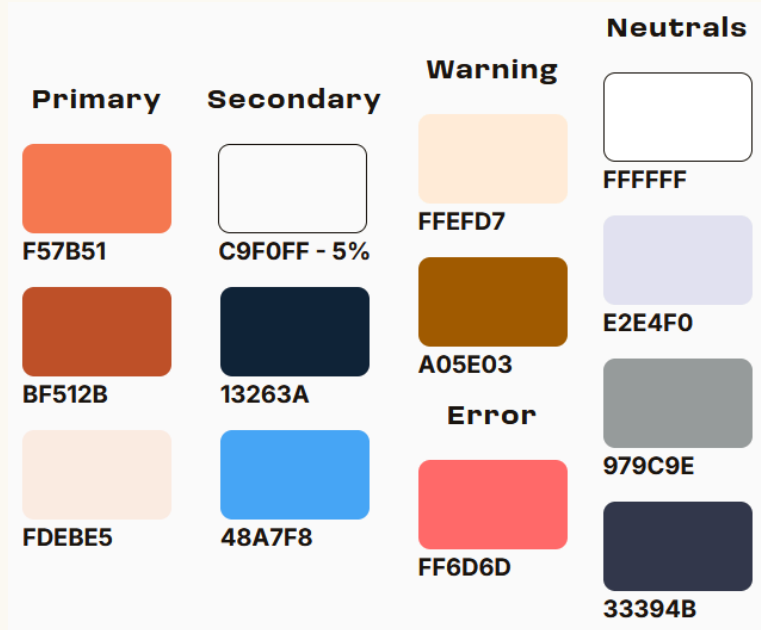


## Visual Development

As an internal tool, the design did not require the same “flash” as that of the website. Simplicity was the aim from the start. The reduced need for strong branding was acknowledged, but there was still a desire to align with Morses' colours.

Orange took on a primary role here, rather than its usual use as a secondary colour. This helped to maintain alignment with the brand, whilst differentiating it from what we would present to customers.

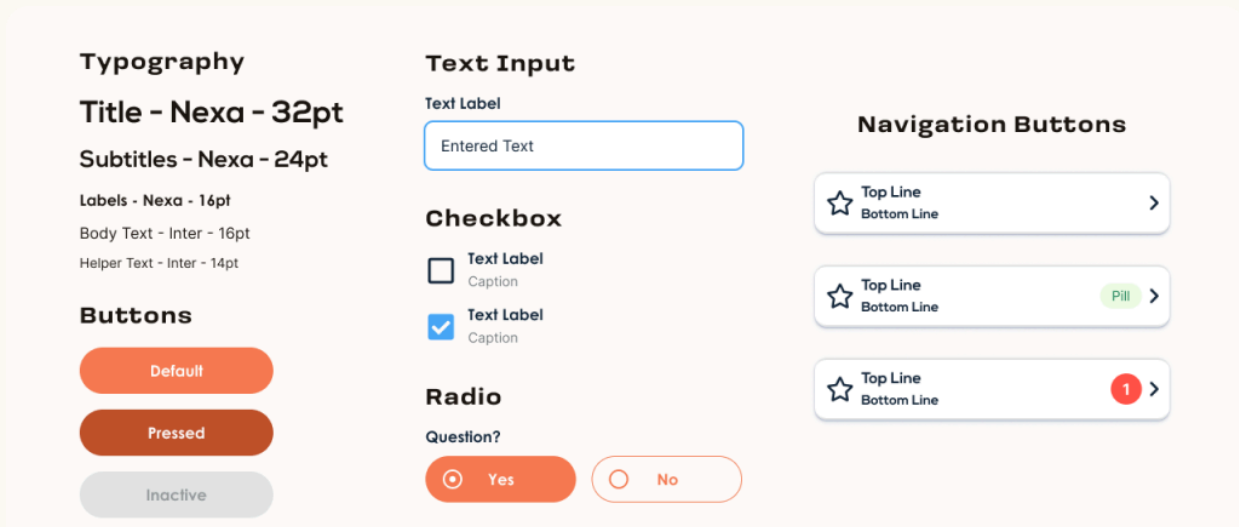
Consulting with employees throughout ensured strict prioritisation of necessary information and actions, enhancing clarity and usability within the interface.



## Component Library

Established a Figma Component Library post-wireframe development, housing reusable elements for consistency and scalability across current and future designs.

This approach streamlined implementation for programmers and QA testers by ensuring cohesion across current and future designs. The library's creation promoted design consistency, easing implementation and facilitating efficient testing and development without extensive oversight.



**Please Note:** This is condensed. This does not cover the full extent of the library.

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## Conclusions

PAM empowered MCL employees to aid customers with applications and bolstered risk investigation, ensuring alignment with Consumer Duty and FCA guidelines. Its implementation resulted in a 75% increase in acquisition journey leads while reducing dependency on third-party tools, leading to cost savings for the business.

[View Full Prototype →](#)

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## Screens

9:41 📶 🔋

PAM

## Applicant Details

CAP Customer ID	ABCDEF123456
First Name(s)	Alyssa
Surname	Jiminez
Postcode	S42 6DY
Full Address	141 Queen Victoria Rd. New Tupton Chesterfield
Date of Birth	05/27/1986
Email	hllam@comcast.net
Mobile	07837 035965
Status	Outstanding Actions

## Outstanding Actions

- Responsible Lending
>
- Underwriting CRA Review
>
- Income Validation
>
- Housing Benefit & Council Tax Proof
>
- Vulnerability
>
- CIFAS
>
- Fraud Review
>

## Applicant

Mark Customer as Vulnerable

Pass to Fraud

## Application

Cancel Application

Decline Application

PAM

## Applicant Details

CAP Customer ID	ABCDEF123456
First Name(s)	Alyssa
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- Fraud Review
>

## Applicant

Mark Customer as Vulnerable

Pass to Fraud

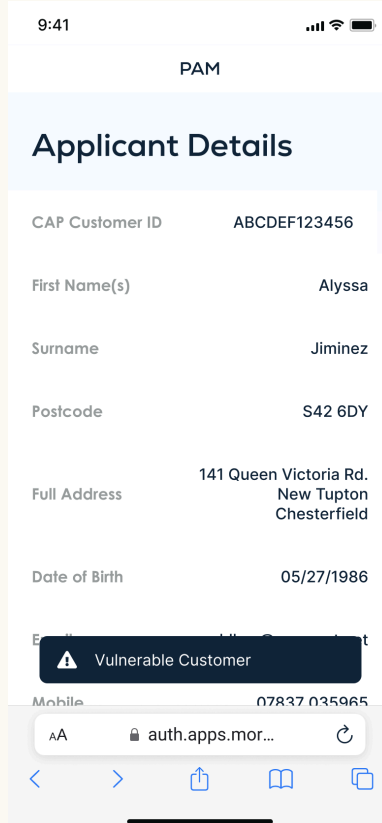
## Application

Cancel Application

Decline Application

## Homepage - Mobile and Desktop

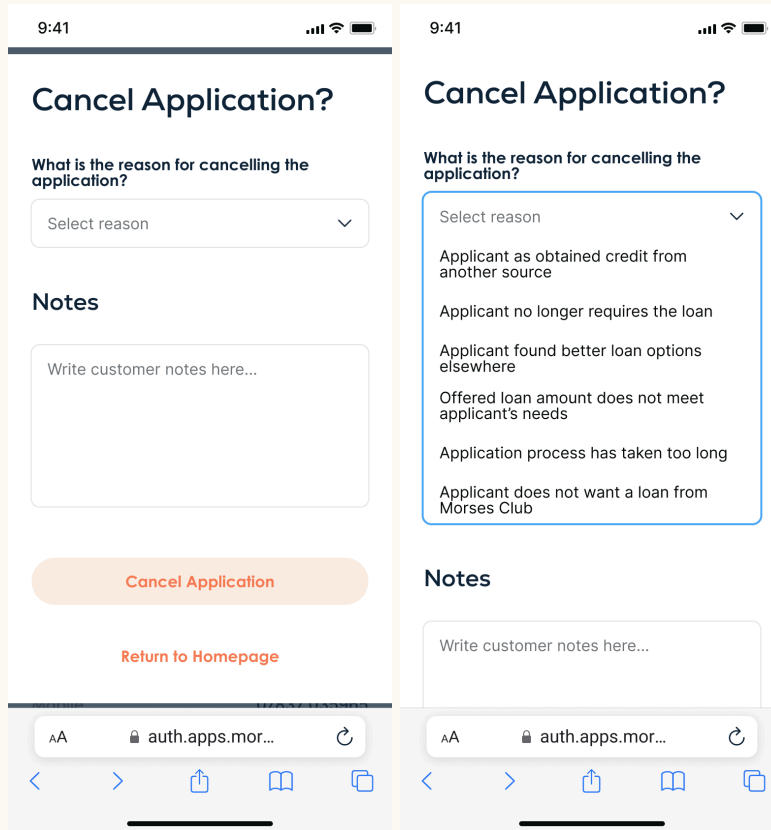
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*Vulnerable Customer Toast*

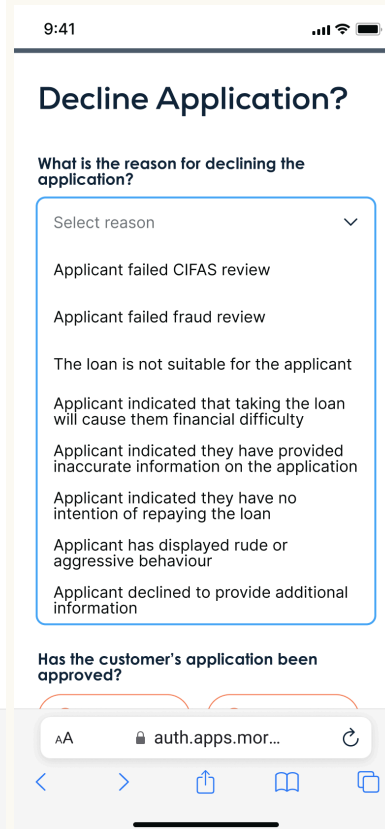
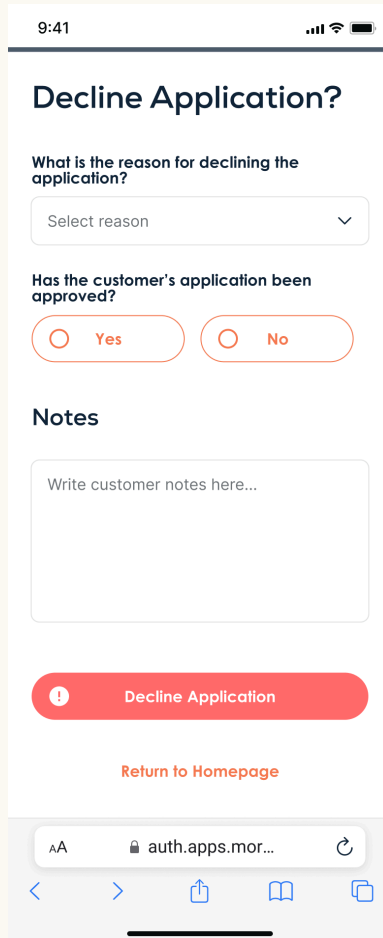
---





*Cancel Application*

---



*Decline Application*

## CRA Review

### Borrowing

Reasons for credit applications over the last 6 months?

You must select an answer

Reasons for borrowing over last 6 months? (Including MCL)

You must select an answer

Do you use Buy Now Pay Later?

 Yes  No

You must select an answer

### Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

You must select an answer

Are repayments being made to clear the arrears?

 Yes  No

You must select an answer

### Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

 Yes  No

You must select an answer

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

 Yes  No

You must select an answer

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

 Yes  No

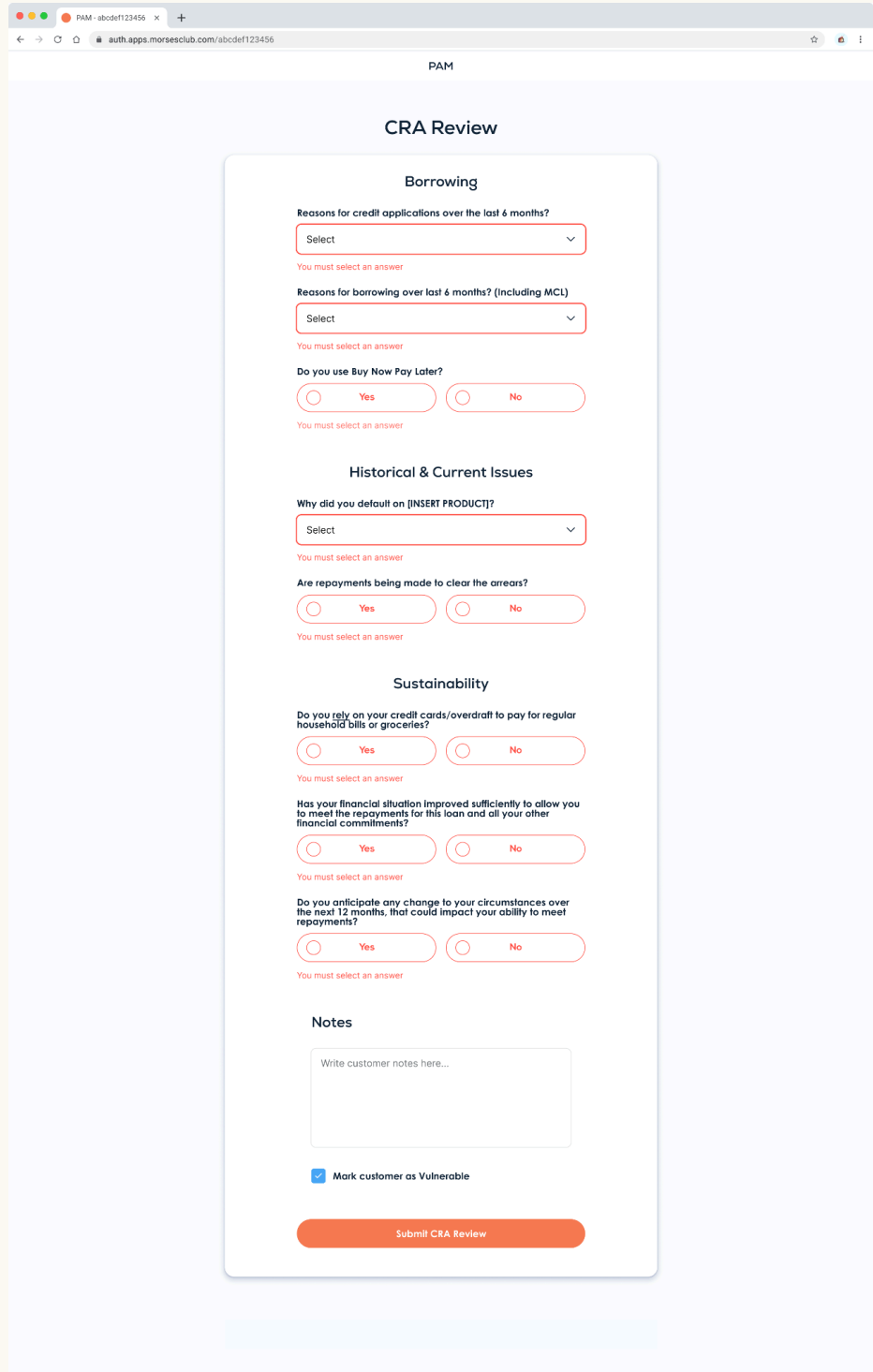
You must select an answer

### Notes

Write customer notes here...

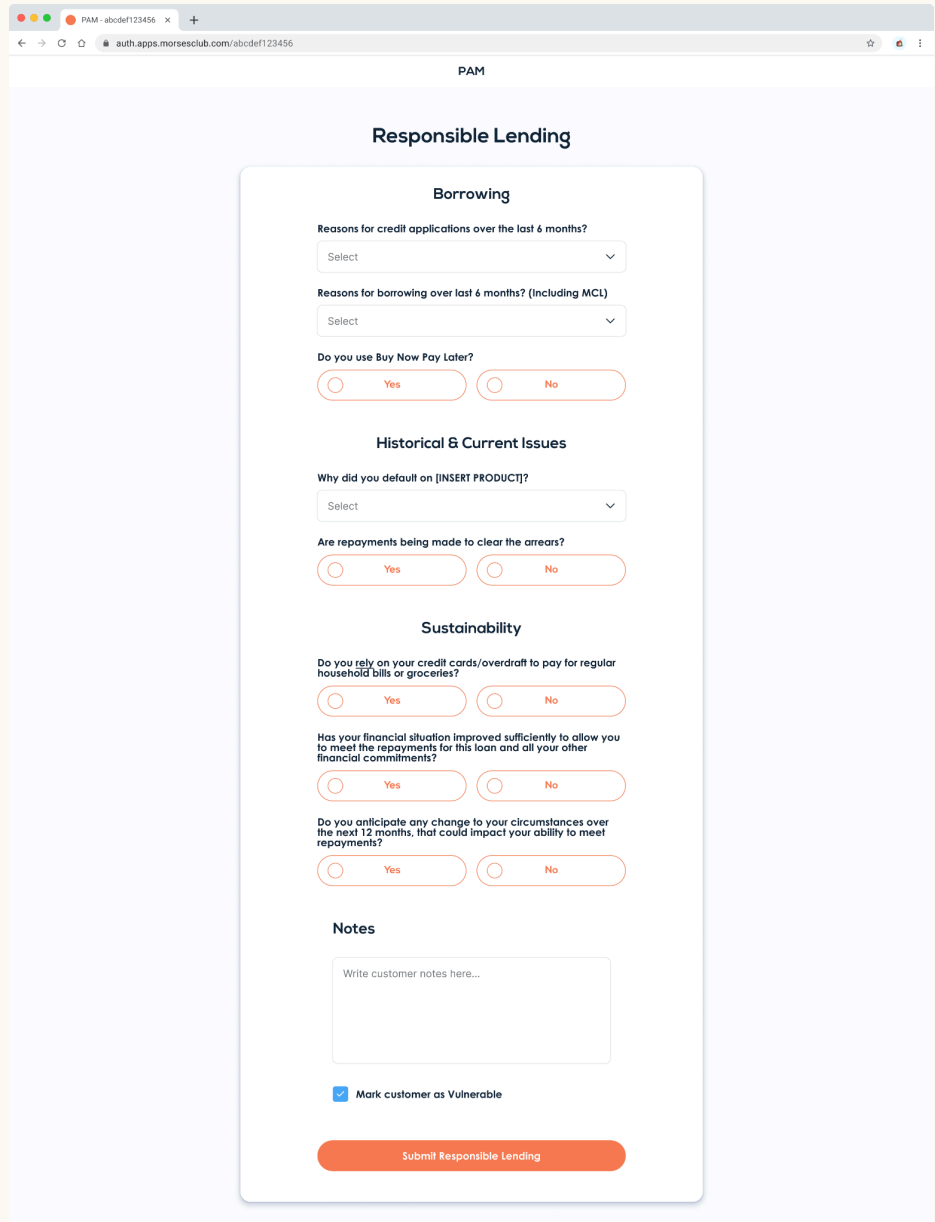
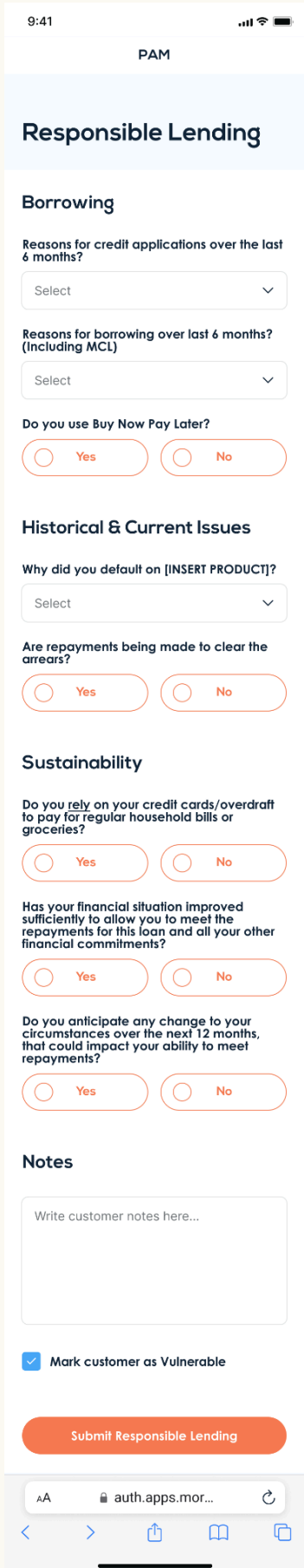
Mark customer as Vulnerable

Submit CRA Review



*CRA Review - Example with Errors*

---



## *Responsible Lending*

---

# Underwriting CRA Review

TransUnion ID 123456

Requested Amount £Amount

Income & Expenditure Show ▶

## Borrowing

Reasons for credit applications over the last 6 months?

Select ▼

Reasons for borrowing over last 6 months? (Including MCL)

Select ▼

Do you use Buy Now Pay Later?

Yes  No

## Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Select ▼

Are repayments being made to clear the arrears?

Yes  No

## Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

Yes  No

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

Yes  No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

Yes  No

## Notes

Write customer notes here...

Mark customer as Vulnerable

ⓘ Decline Application

# Underwriting CRA Review

TransUnion ID 123456

Requested Amount 123456

Income and Expenditure Show ▶

## Borrowing

Reasons for credit applications over the last 6 months?

Select ▼

Reasons for borrowing over last 6 months? (Including MCL)

Select ▼

Do you use Buy Now Pay Later?

Yes  No

## Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Select ▼

Are repayments being made to clear the arrears?

Yes  No

## Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

Yes  No

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

Yes  No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

Yes  No

## Notes

Write customer notes here...

Mark customer as Vulnerable

ⓘ Decline Application

Submit Underwriting CRA Review

*Underwriting CRA Review*

---



9:41 📶 🔋

Income and Expenditure Save & Close

---

Income Cancel Save

Employment Income per month

Benefits Income per month

Child Benefits per month

Housing Benefits per month

Pension Income per month

Other Income per month

Total Income After Tax per month

---

Expenditure Edit

Mortgage per month

Morses Club Loans per month

Loans per month

Home Credit per month

Credit Cards per month

Other Credit per month

Rent/Property Maintenance per month

Council Tax per month

Utilities, Phone, TV & Internet per month

Groceries per month

Childcare per month

Recreation & Leisure per month

Insurance per month

Travel per month

Total Expenditure per month

---

auth.apps.mor...

PAM

## Underwriting CRA Review

TransUnion ID

Requested Amount

Expenses Proof

Pre Referral Answers

Income and Expenditure

Income and Expenditure	X Close
Income	Edit
Employment Income per month	£Amount
Benefits Income per month	£Amount
Child Benefits per month	£Amount
Housing Benefits per month	£Amount
Pension Income per month	£Amount
Other Income per month	£Amount
Total Income After Tax per month	£Amount
Expenditure	Edit
Mortgage per month	£Amount
Morses Club Loans per month	£Amount
Loans per month	£Amount
Home Credit per month	£Amount
Credit Cards per month	£Amount
Other Credit per month	£Amount
Rent/Property Maintenance per month	£Amount
Council Tax per month	£Amount
Utilities, Phone, TV & Internet per month	£Amount
Groceries per month	£Amount
Childcare per month	£Amount
Recreation & Leisure per month	£Amount
Insurance per month	£Amount
Travel per month	£Amount
Total Expenditure per month	£Amount

### Borrowing

Reasons for credit applications over the last 6 months?

Reasons for borrowing over last 6 months? (Including MCL)

Do you use Buy Now Pay Later?  
 Yes  No

### Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Are repayments being made to clear the arrears?  
 Yes  No

### Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?  
 Yes  No

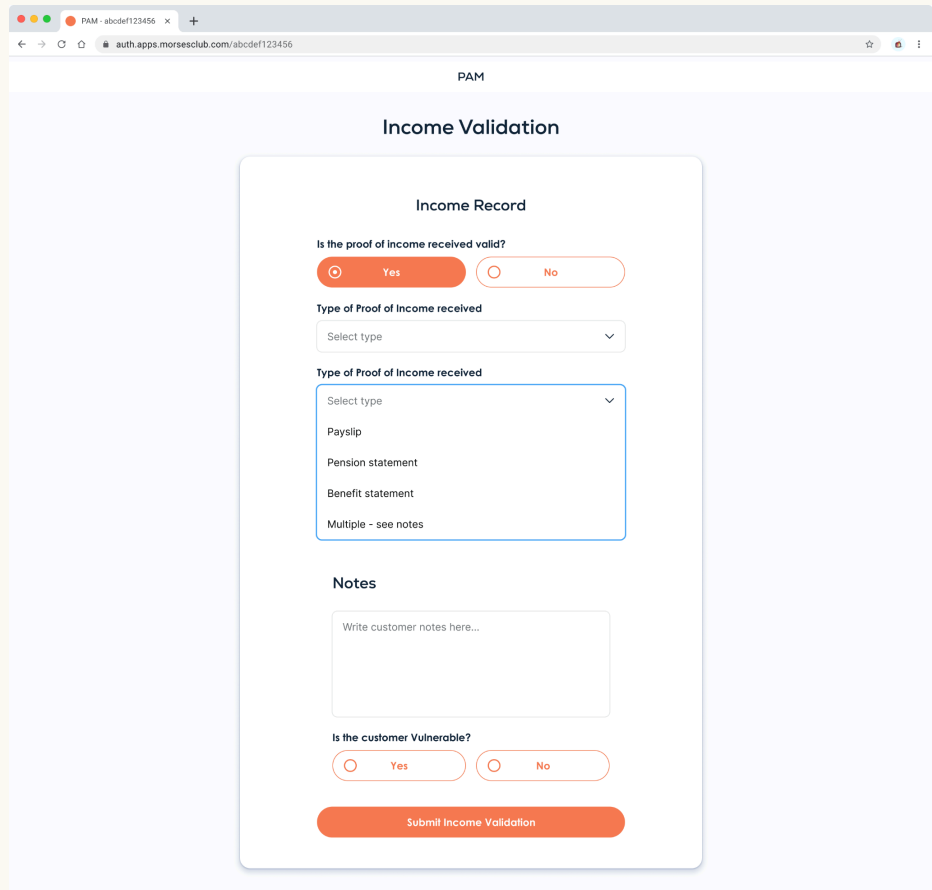
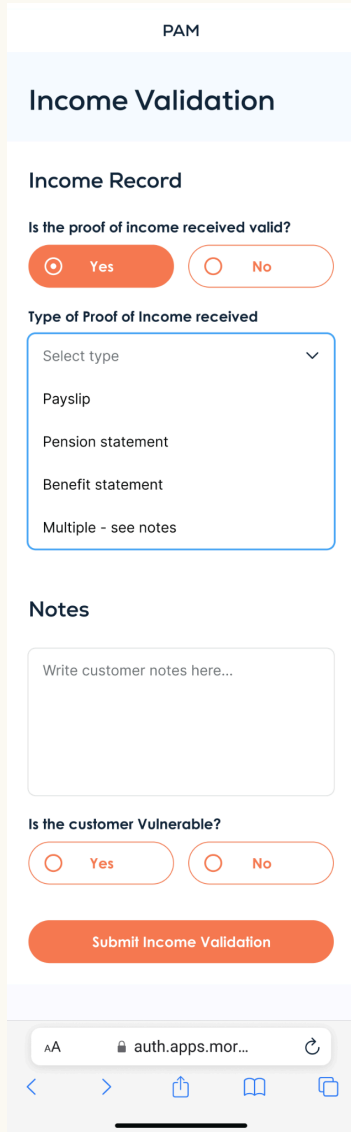
Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?  
 Yes  No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?  
 Yes  No

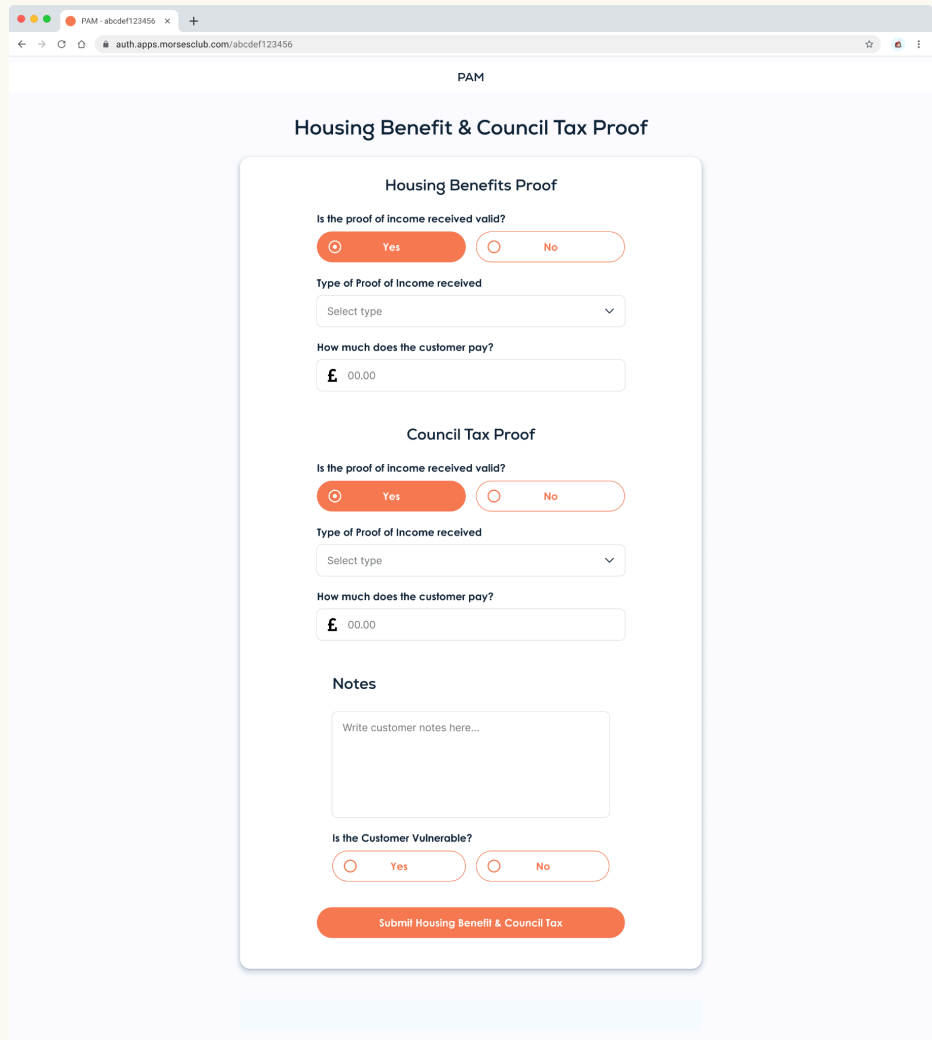
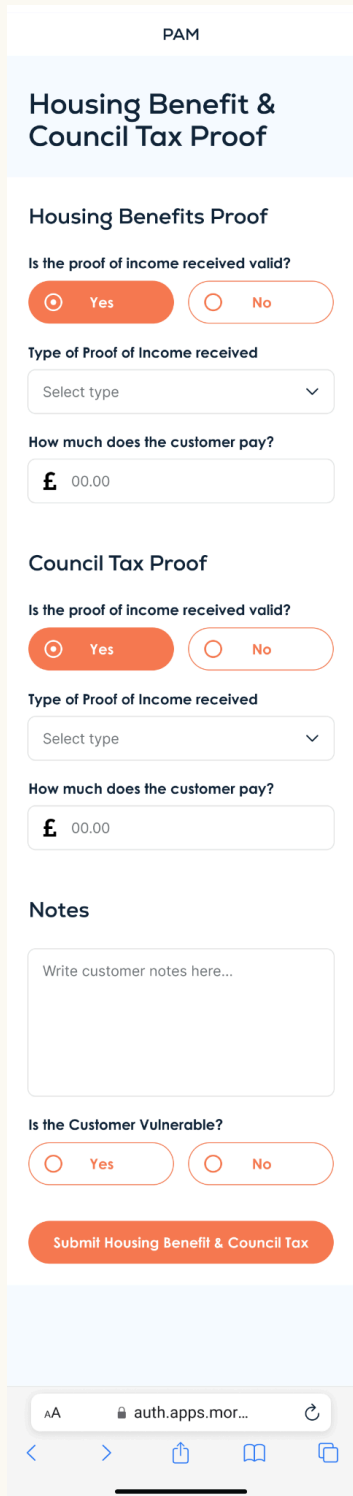
### Notes

Mark customer as Vulnerable

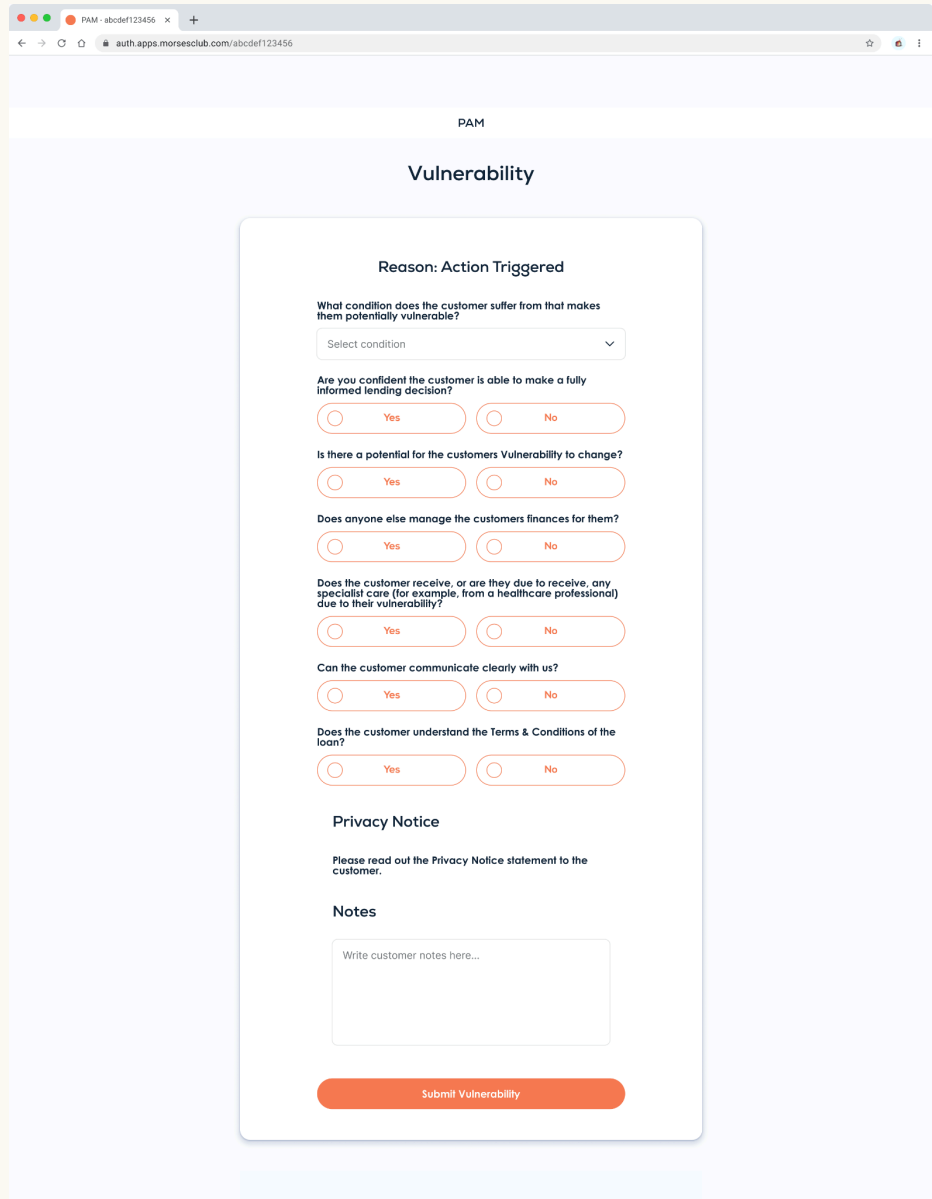
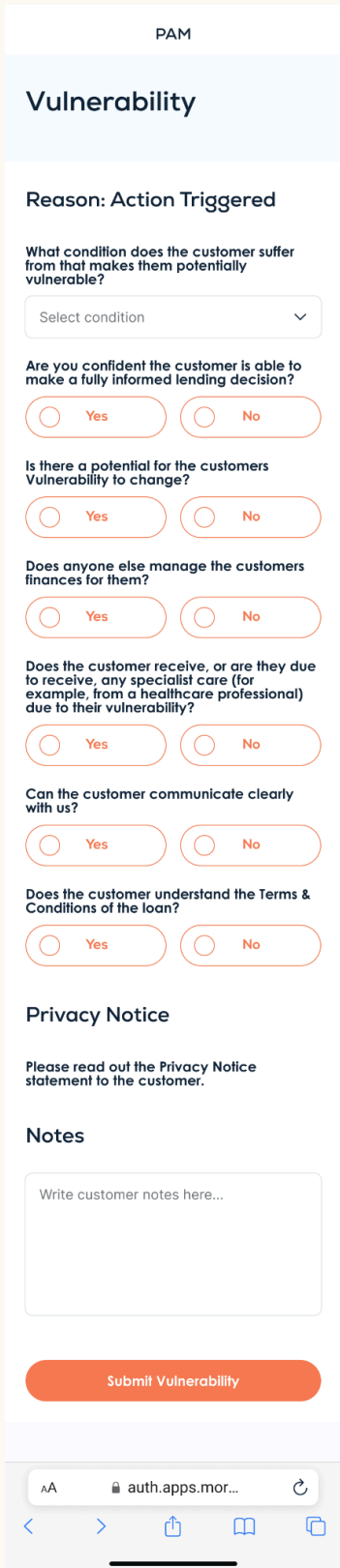
*Underwriting Income and Expenditure Review*



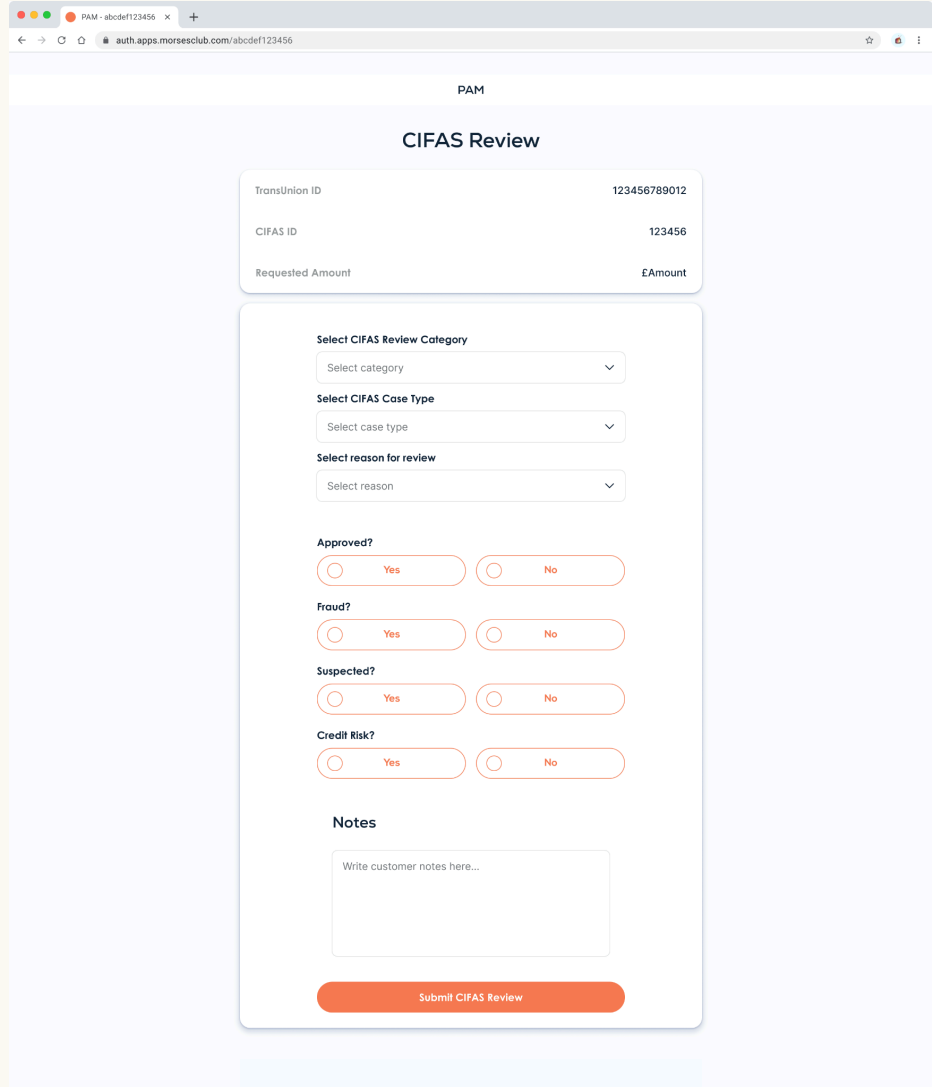
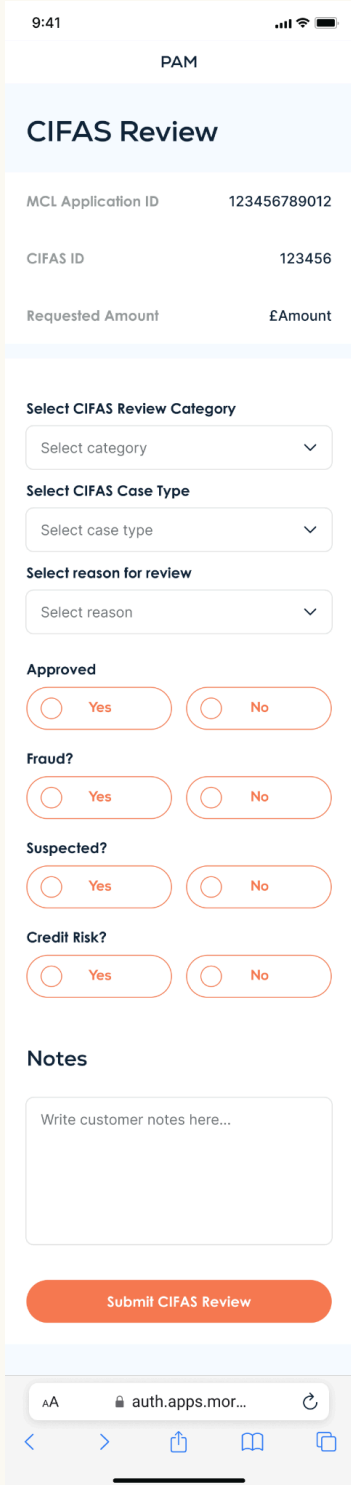
*Income Validation*



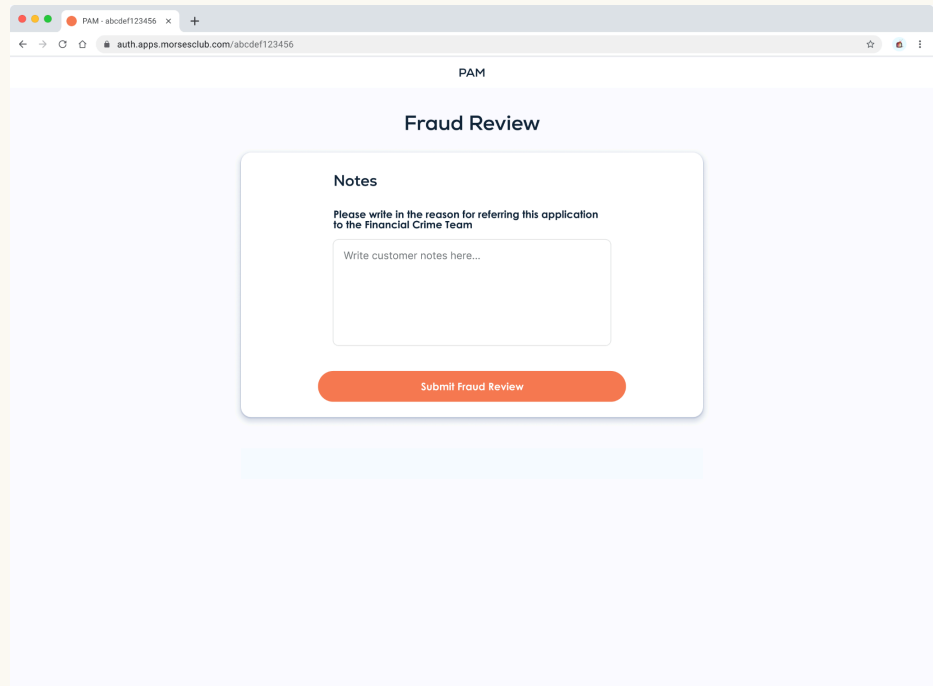
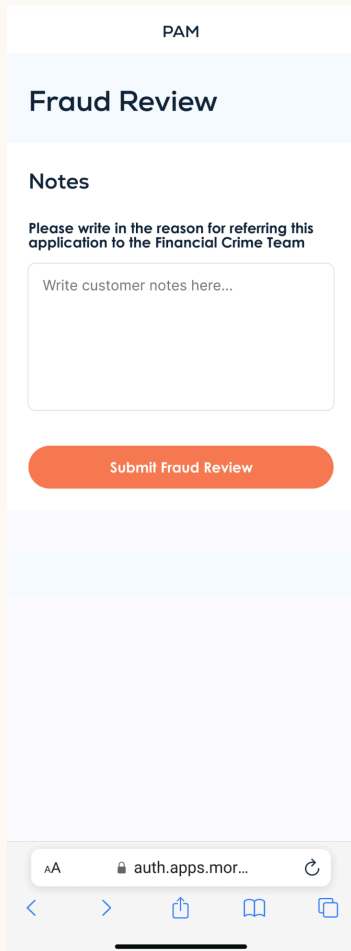
*Housing Benefit and Council Tax Proof*



Vulnerable Customer Review



CIFAS Review



*Fraud Review*

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## Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**