

CAPITAL ONE

# ARREARS COLLECTIONS

May 2022

ARREARS COLLECTIONS

## THE PROBLEM

Customers didn't know they could pay off their credit card via the Capital One native app according to data gathered from:

- App Store reviews
- Trustpilot reviews
- Customer services (i.e. customers complaining to agents over the phone!)



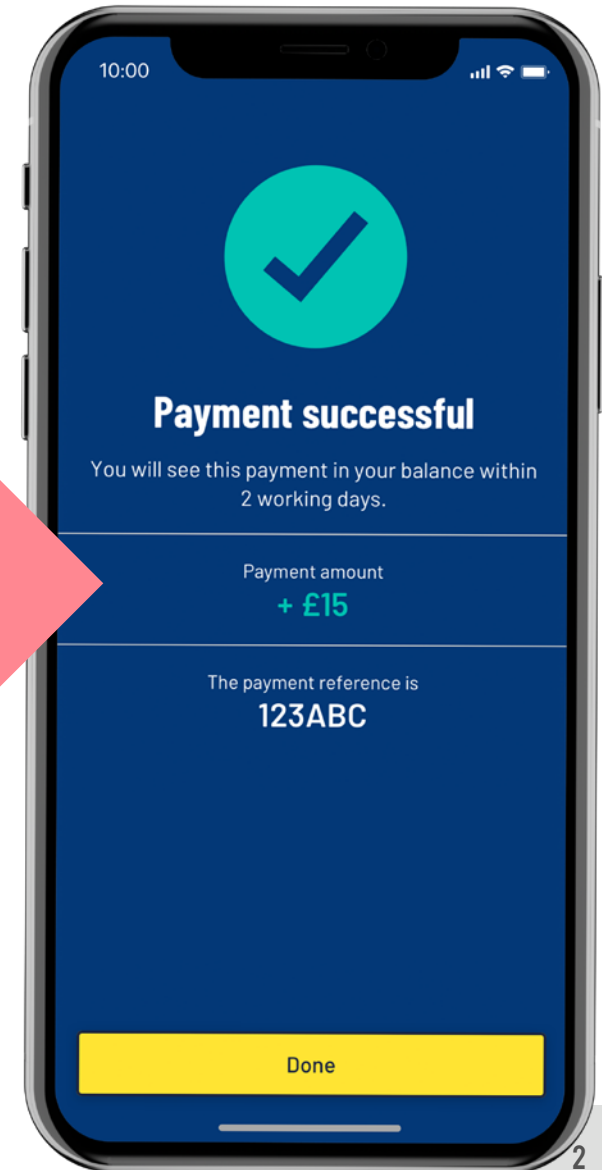
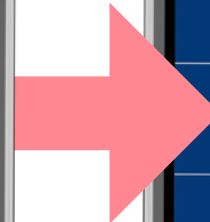
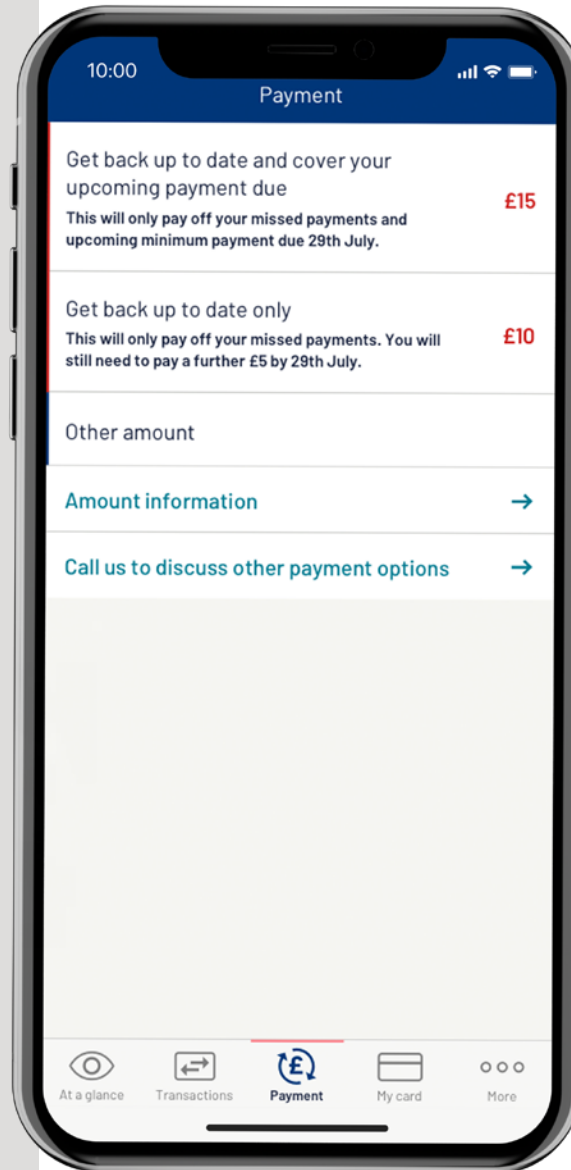
*“I can't figure out where on the app to pay back my credit card.”*

- App store review, Nov 2021

This became especially more complicated when a customer was in **arrears** meaning:

- they'd missed a payment
- spent over their credit limit
- or a combination of the 2

It was this segment we were tasked with tackling first, as these customers were likely to be more financially vulnerable, and more likely to descend into debt.



## ARREARS COLLECTIONS

# RESEARCH + IDEATION

Team: Myself and a UX Designer

The project's ultimate goal was to **increase payments from customers in arrears**, but achieving this required a careful and ethical approach.

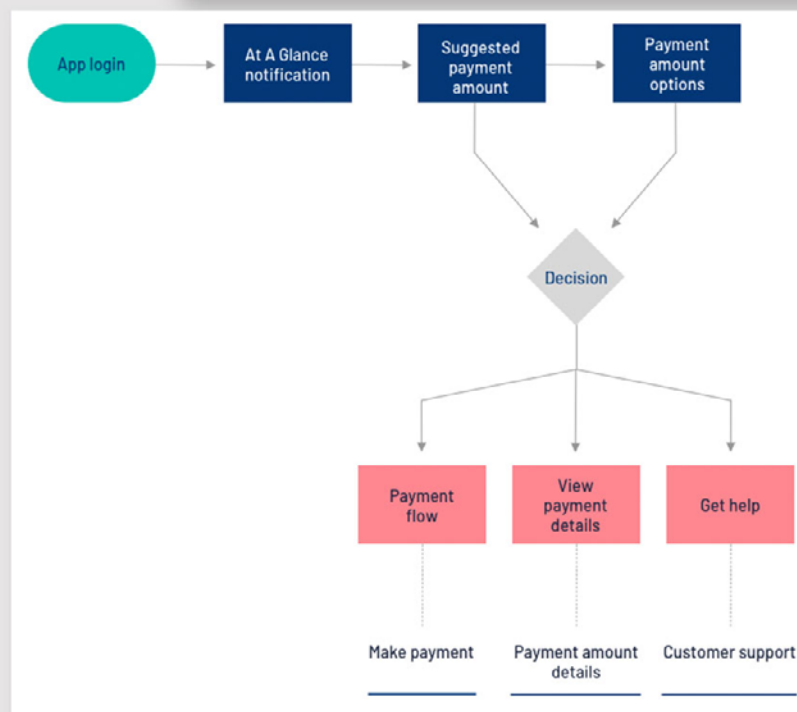
While the business aimed to improve revenue, we needed to ensure that customers felt **supported** rather than *pressured*.

This meant designing a solution that encouraged timely payments in a transparent, fair, and customer-centric way; **balancing profit with the responsible treatment of people potentially experiencing financial difficulty**.

We held several **ideation workshops** with a diverse group of associates from around the business to get a wide perspective.

For the workshop we created personas that were based off interviews we had with customer service agents. Using these to lead our ideations meant we always had the customer's experience first and foremost.

### IN-APP AREAS OF FOCUS



### ARTHUR

Arthur is 78-year-old. A retired plumber in the west of Scotland. He suffers from early-stage dementia and struggles with his memory and day-to-day tasks.

**Pain points**

- Comprehension difficulty
- Information processing issues
- Memory issues
- Lack of access

**Needs**

- Reminders

### GEORGE

George is 44. He lives in Manchester and works as an IT systems administrator at transportation company. He lives alone and has battled alcohol addiction for 10 years.

**Pain points**

- Difficulty concentrating
- Highly charged emotional response
- Self-deception

**Needs**

### MARY

Mary is 32 year old. She lives in North London with her two young children. She is originally from Poland and has recently got a divorce, leaving her feeling down and anxious.

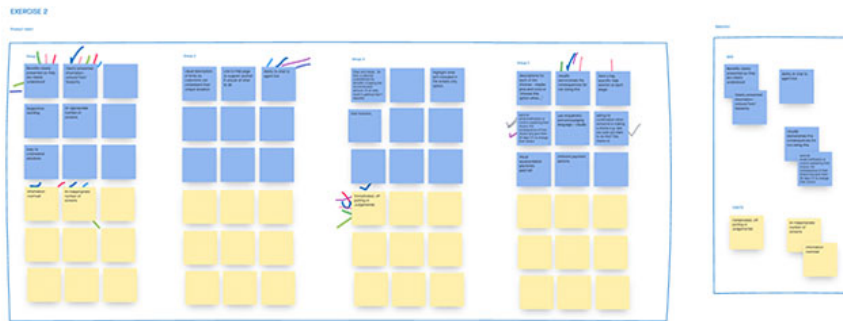
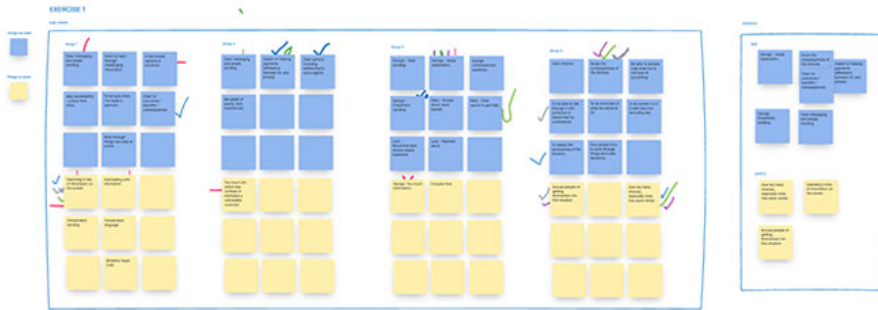
**Pain points**

- Difficulty planning
- Comprehension difficulties
- Low confidence/trust
- Highly charged emotional response

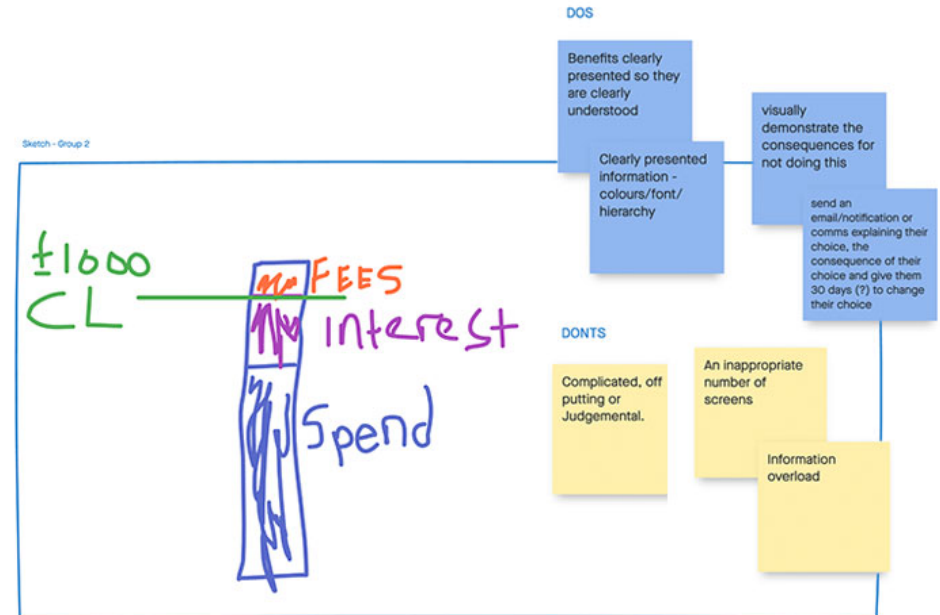
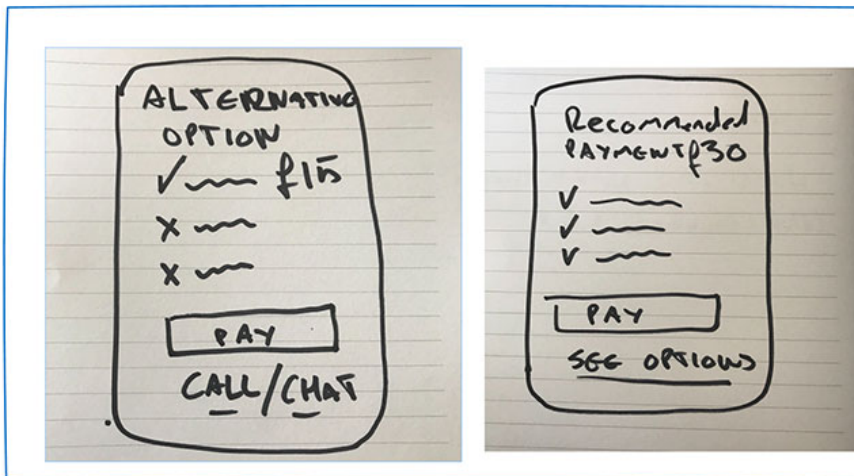
**Needs**

- Step-by-step help
- Payment plans

## IDEATION WORKSHOP

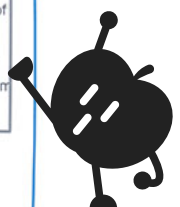
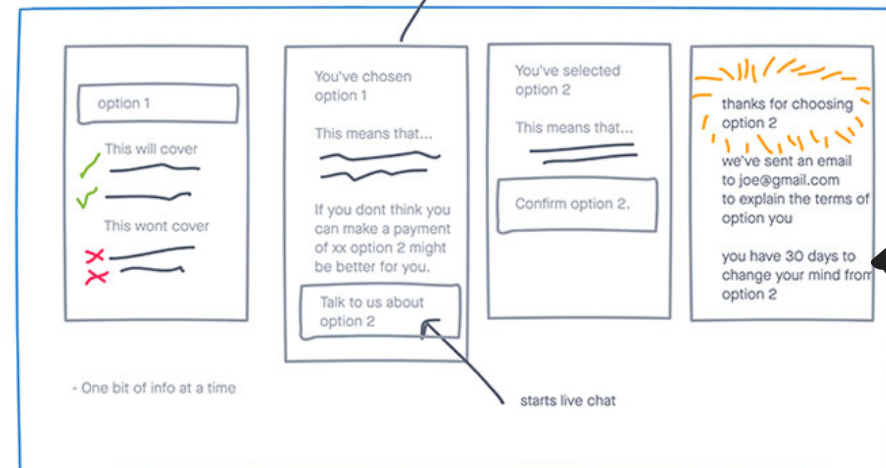


Sketch - Group 1



solution setup journey

Sketch - Group 4



## ARREARS COLLECTIONS

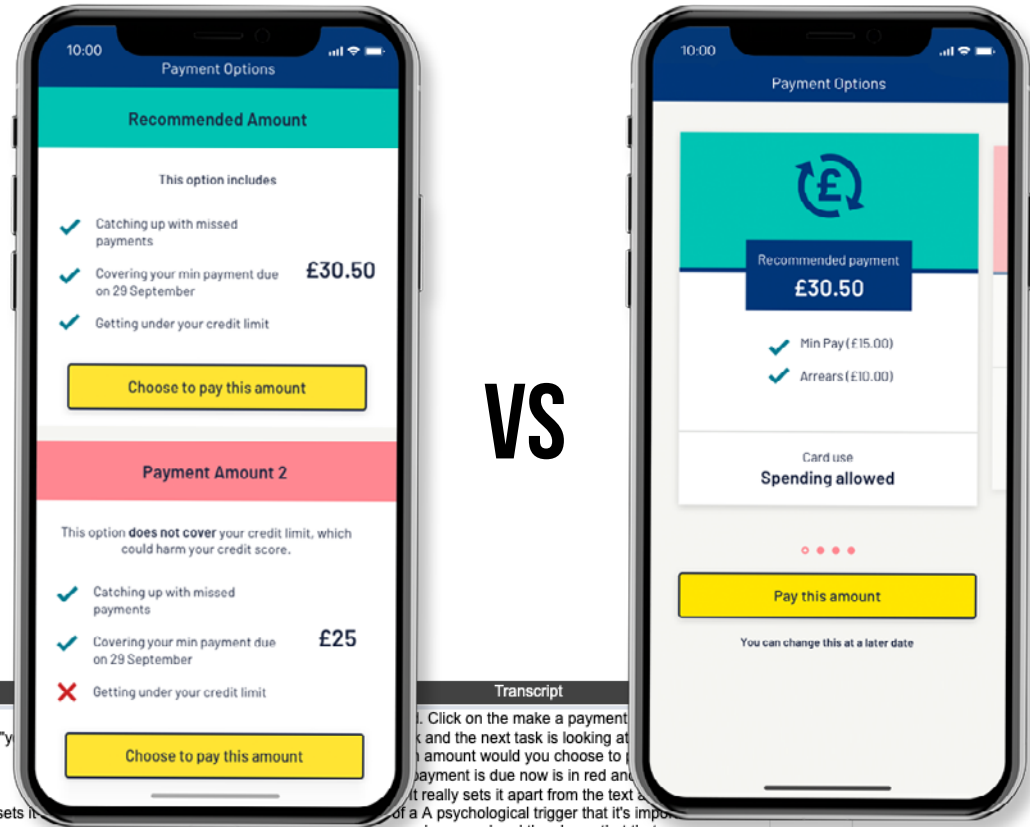
# PROTOTYPE TESTING

Based off the most popular ideas dot voted by multiple ideation groups, I mocked up into 2 high-fidelity prototypes. We contracted our Research team at Capital One, to utilise [usertesting.com](https://www.usertesting.com) to get feedback on the prototypes.

Both gave payment options in the form of 'cards', option 1 was vertical scroll, option 2 was a carousel. Testing was a crucial step as although most designers preferred the carousel (more interactive) testing revealed participants found the carousel confusing. They also found it too frictional to be able to compare all the different options, as you can only see 1 card at a time, whereas on the vertical scroll, you can always see at least 2.

Championing simplicity, we decided to develop option 1.

## PROTOTYPES



Username	Test ID #	Task	Sentiment	Transcript
xylo	3123745A	10	Positive	Benefits are peace of mind, "y
Little Fox	3123745B	1	Positive	Likes amount due is in red, sets it
SMishra	3123745C	2		Not showing card holder name which is weird
techdude1	3123745D	1		Message is straight to the point
chicochiuahua	3123745E	11	Positive	Likes the convenience as saving payment method

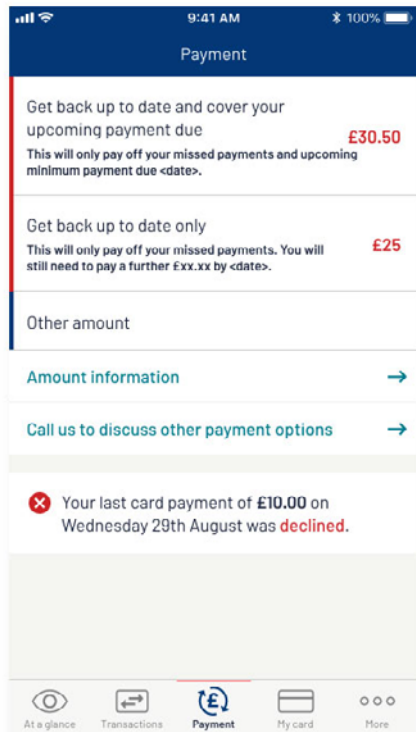
Transcript

Click on the make a payment button and the next task is looking at the amount you would choose to pay. The amount is due now is in red and it really sets it apart from the text of a A psychological trigger that it's important. It's do, I mean people see red and they know that that means you owe money.

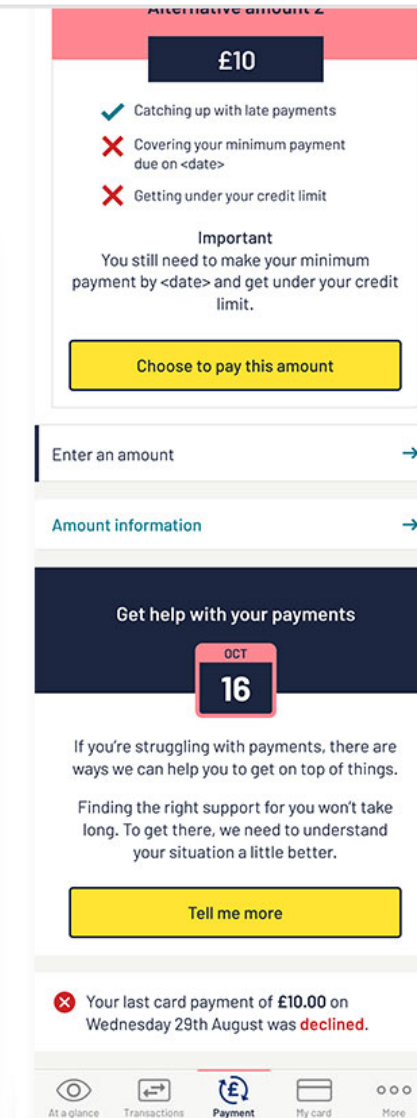
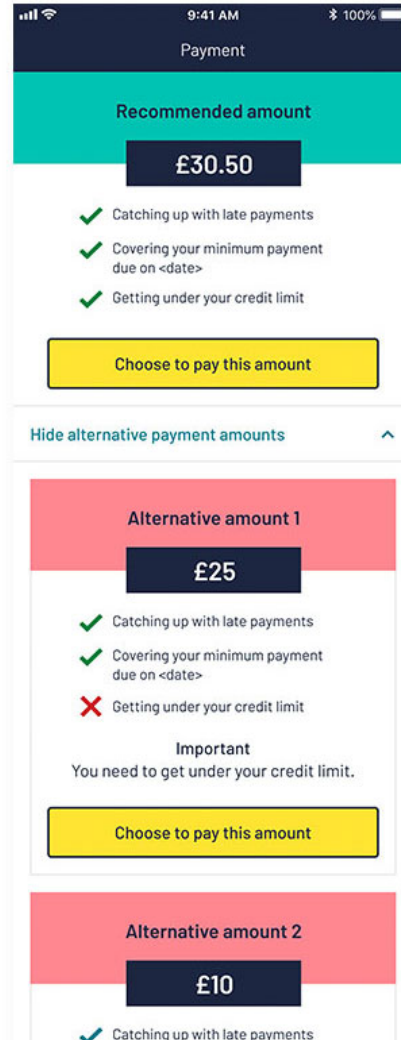
It is just not showing the cardholder name, which is little be a good that should be here. I'm expecting Catalan emotes coming up. It is showing me my credit limit and I'm over 15. So this is a good Hello directly to show to any user it instead just should be more with the red background than there so that This straightforward and straight to the point. I know what the the you can messages about. I don't know why I need to do to rectify the problem. It tells me, suggest amount I need to do so. Probably assume at least 15 pounds is what is needed to be within the fresh out of the credit card agreement. So I can make a payment it more than saving on run the website. So. Okay, so that even if I don't, even if someone has access to my phone, they can't. They're just pick use, waste my money on the, the recording, the answer in the security code, which is really good provides that actually and yeah I think really the only thing I know explain this why I would

## FINAL DESIGN

Before



After



7th Dec 2022

*“We think based on the test results that we will get £6M in additional payment amount per year, which could be around £800k in profit”*

- LS, Product Manager

## ARREARS COLLECTIONS

# FINAL TAKEAWAYS

These designs went live in May 2022 to test population. After several months of testing, the results were positive!

Of our preferred payment amounts:

- The no. of customers who choose to pay our recommended amount increased by 1.3%
- The no. of customers who choose to clear their arrears + min pay increased by 5.7%

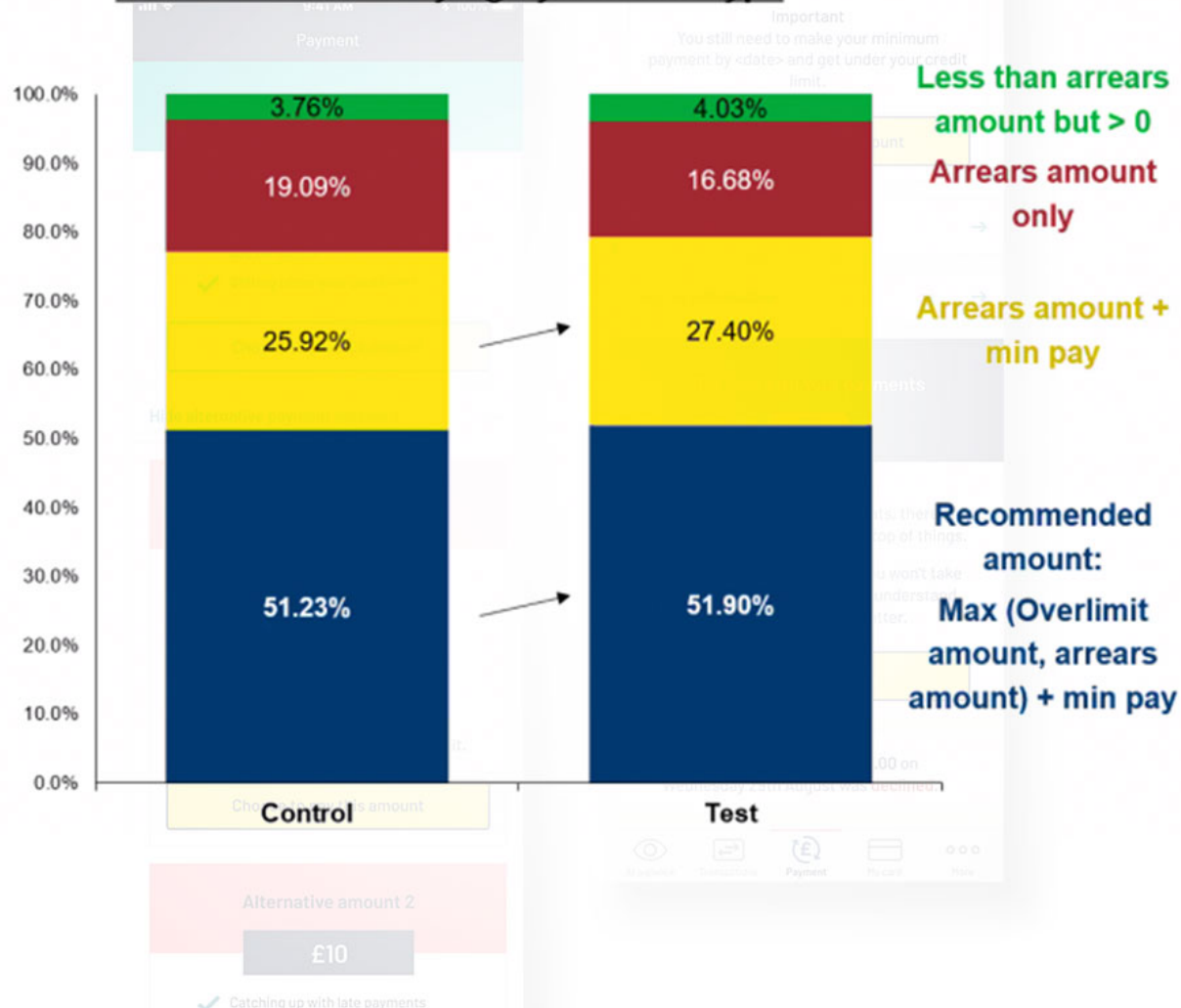
Not only did this deliver for the business, it also helped customers stay on track financially; reducing their likelihood of accruing debt and **setting them up for greater financial freedom.**



Through this project, I gained a deeper appreciation for how foundational research is to a successful outcome.

Conducting in-person interviews and facilitating cross-functional ideation sessions helped surface diverse perspectives, align stakeholders, and shape a clear, informed plan of action.

### % of Customers Paying by Amount Type





## THANK YOU

For more information about these projects or other work, feel free to contact me  
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