

# HSBC

## Mortgage finder tool design

Now live [www.hsbc.co.uk/mortgages/finder](http://www.hsbc.co.uk/mortgages/finder)



By Steve Newnham

# The problem & solution features

The experience on hsbc.co.uk to find and compare a mortgage is extremely complex and convoluted, posing a significant detriment to the customer journey and converting traffic. Customers need to see the mortgage and importantly the monthly repayment options in order to understand what is on offer.

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## I designed the following for customers to

Check their suitability and eligibility by:

- Clarifying which buyer type they are
- Calculating their 'loan to value'

Shortlist eligible mortgages by seeing

- mortgage cost per month
- Interest rates & costs
- Incentives such as cashback etc.
- terminology explained

Filter their results by

- Amending questions they are asked up front
- Interacting with secondary additional filters



# My gant chart timeframes & planning

I was planning my work in and around others and their deliverables and making task lists.

## Task list

Gather, write or request Information Architecture including any tools or calculators such as Eligibility soft check. Comparison tool.

Familiarise with 'As Is' re-usable DTE (decision tree engine) design pattern.

Gather & read existing research that roughly meets draft problem statement. Summarise each study.

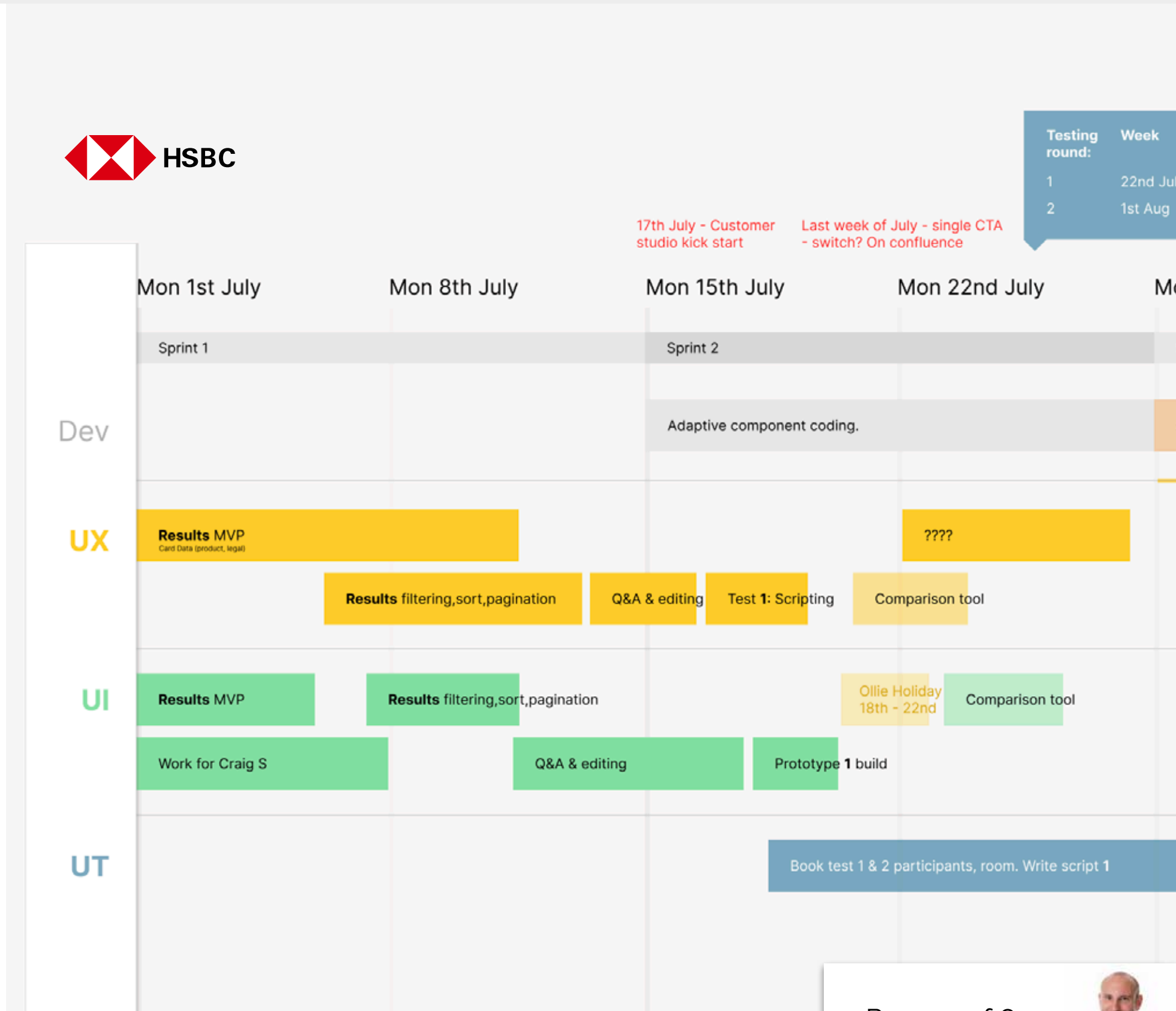
Book Intro of entity models via Vicky J or Larissa.

Competitor analysis of 10 subjects

Write some risky assumptions. Whats in/out of scope. Any dependancies, deliverables, road map etc. Align to Mobilise (create.hsbc).

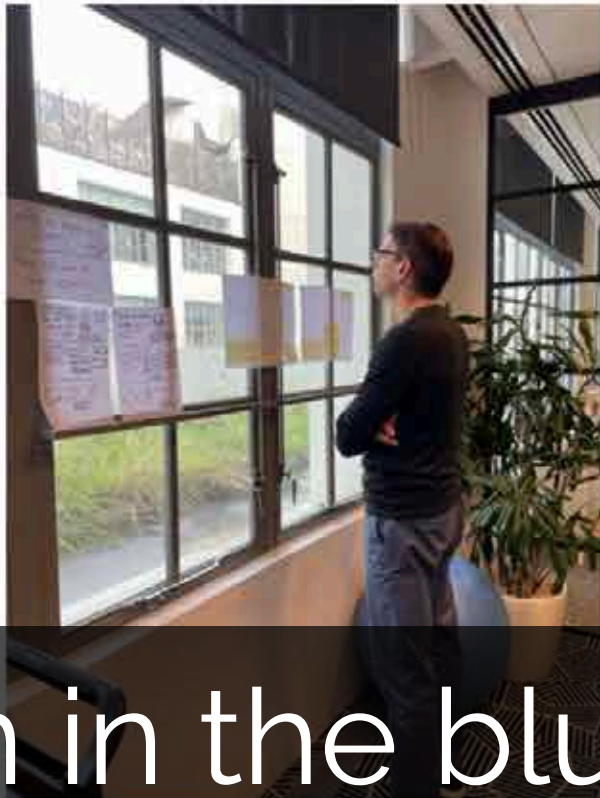
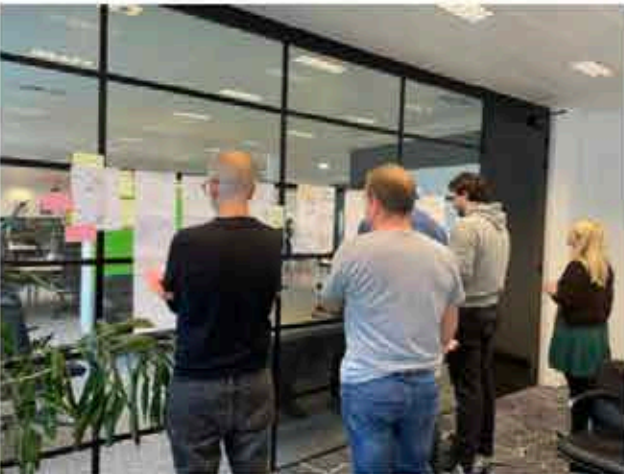
Look to utilise usertesting.com, Customer Studio etc. Draft survey 2 questions.

Gather, write or request CC persona's off design team. Watch videos of usability testing, ask colleagues about our users

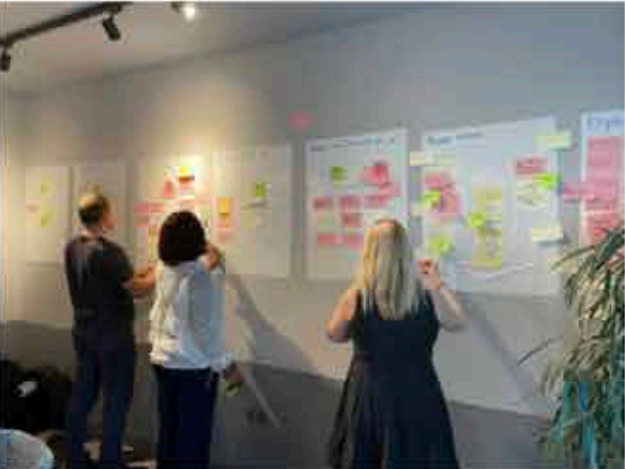
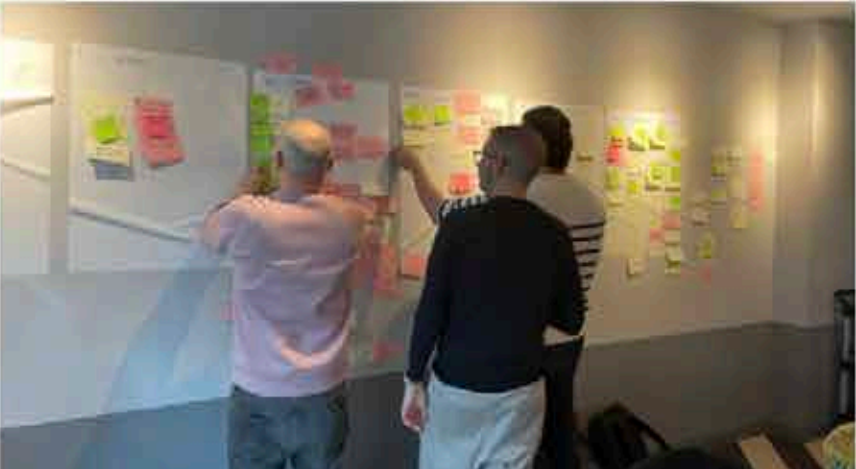
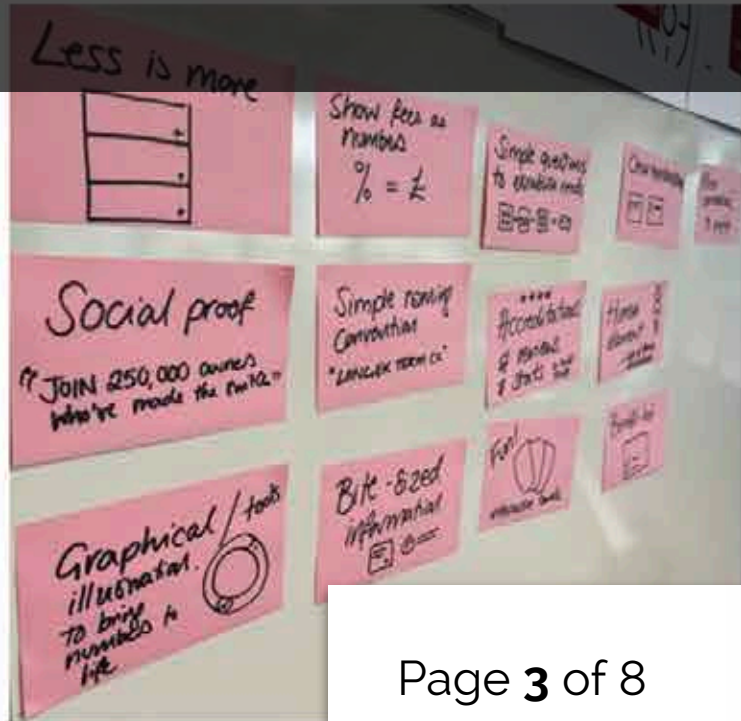


# Design sprinting & workshops

Methodologies: Goals brainstorm, vision statement, Journey mapping, HMW's, Crazy eights, Usability testing & team synthesis.



I'm in the blue shortsleeve



# Analysis of: Competitors, existing data & existing patterns

Competitor analysis involved: Leading a team of 4 (3 content designers and myself using FigJam to agree and analyse 10 competitors including Natwest, Virginmoney, Nationwide, Halifax etc. Resulting in my 20 slide powerpoint deck & presenting to the business as 'desk research'.

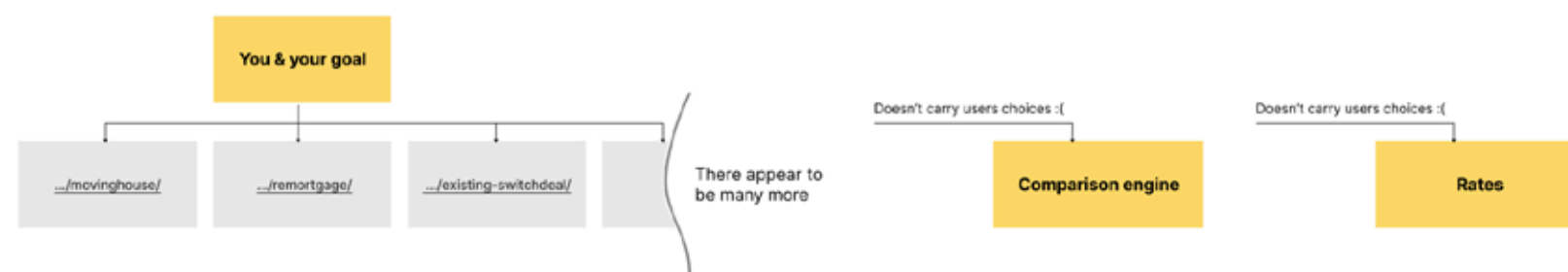
## Competitors are not fully joining up 4 milestones

### The 4 milestones to a typical journey:

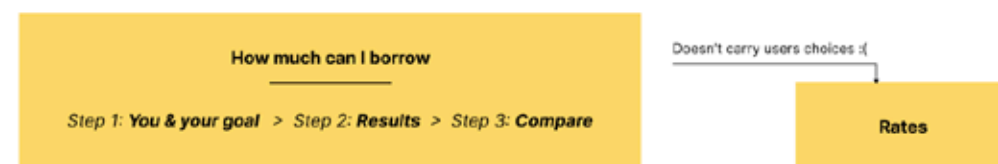
'How much can I borrow' LTV > Rates > 'Mortgage repayment calculator' > Compare mortgages

See below high level flow examples:

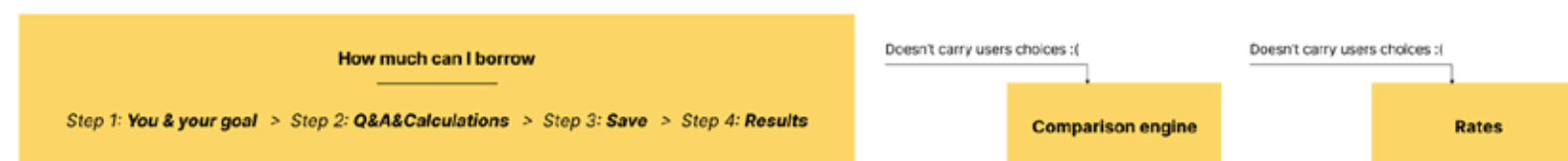
#### Virginmoneys strategy to tools:



#### Natwest's strategy to tools:



#### Lloyds strategy to tools:



# Existing pattern assessment

To avoid re-inventing the wheel, I conducted an assessment of existing patterns to check their suitability against the known drafted early requirements.

## Can we use either DTE?

### Summary

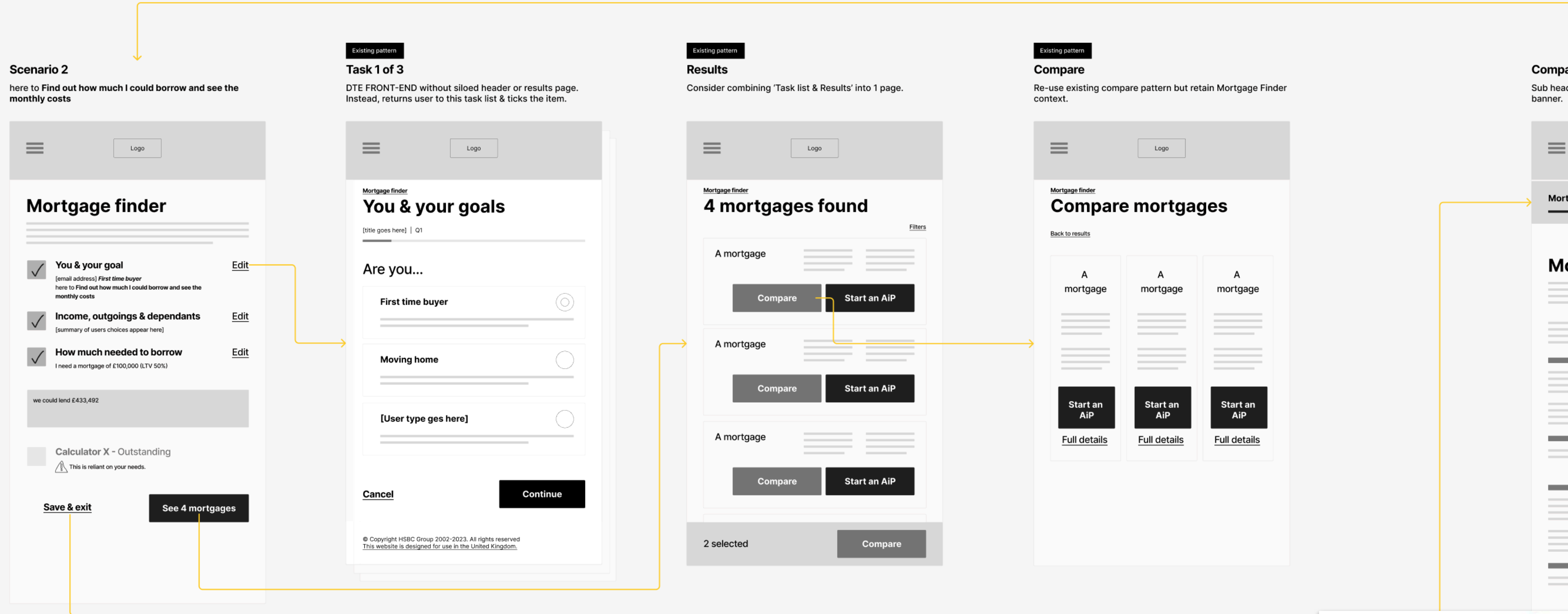
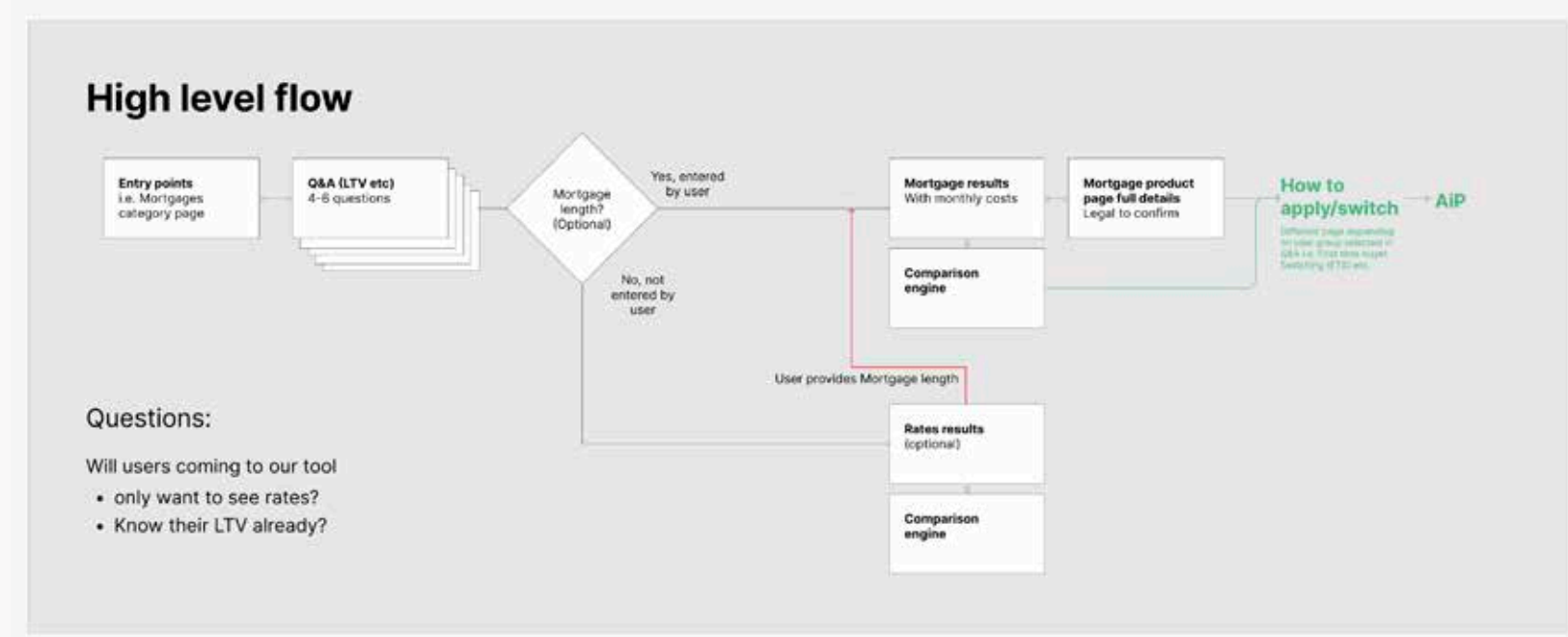
No, neither DTE meets all 8 requirements so far.

The only way you could utilise DTE is by not having a header and breaking into 2 tools with the DTE used for Q&A, passing over to a brand new results page. This is ONLY what FirstDirect do **but Natwest, Virgin, Santander, Barclays, Lloyds, Nationwide ALL allow editing answers which is the a fundamental UX requirement.**

	DTE	Jahnavee's in-page DTE	Do we need this?
Mandatory use of a start screen.	Yes, for personal Qs	No	No
User can see & access PWS header.	No. Siloed	Yes	Yes
Numeric values allowed inside input fields for calculations.	No	No	Yes
Results page: Ability to sort & filter.	No	No	Yes
Results page: Ability to compare.	No	No	Yes
Results page: To allow user to retain previous answers.	No	No	Yes
2 Q's on same step.	Yes	No	Yes
<u>Lateral linking beneath Q&amp;A</u>	No	Yes	Yes



# High level flow and early low-fi wires



# 14 wireframes with comprehensive notes

Q&A - LTV & Length - BUYER T...

Q&A - LTV & Length - FTB

Results

Results page - UX/UI rationale

Expanded pattern

The DTE results page pattern needs further assessment to see if I can re-use most of it.

- 0 Edit primary answers/filters  
**TBC:** Technical team are investigating the feasibility of allowing a user to go back and edit their answers. This link might drop down a list of the users answers or redirect them to a "Task list". This is dependant on Primary Q's.
- 00 Users LTV data Likely important calculation if user has LTV filter control to remind user of somewhere near H1 or integrated into Edit/answers sub header.
- XX Qty of results (Atleast 21).
- YY Dynamic if all results have same LTV. "We've found [X] mortgages with a loan to value of X% (Page 1 of 1)"  
How many results per page?
- ZZ Legal risk warning  
**Legal TBC**
- WW Illustration purposes warning  
**Legal TBC**
- 2 Filters (Including Sort)  
Secondary further filters will likely be offered to the user but progressively disclosed.
- 3 Summary cards **NEW**  
See separate wireframes
- 8 All mortgages secondary button  
Most important filter promoted here. This would reveal all products that the user's Q's (including LTV) qualify's them for. 'All' filter check box would become ticked & this button would then hide. Reveal this button when filters are set to show 1 less than total they qualify for. There are no more than 13 products to any of the LTV thresholds.
- 9 Pagination  
Pattern matched to live search system.
- 10 Representative example  
Content design said to use copy from: [Remortgage Rates](#)  
Design pattern: [P0403-Legal-information - GPWS and Content - WPB Confluence](#)  
**Legal to confirm.**
- 11 Back to top link  
P0306-Back-to-top confluence spec
- 12 Customer support copy

(12) Form Snippets

We have found [x] mortgages

10 Sort by

- Lowest monthly cost
- Lowest initial rate
- Lowest loan to value
- Lowest product fee
- 10A  Highest cashback
- Longest initial mortgage rate
- Shortest initial mortgage rate

Filter (0)

Loan to value products (1) AA ^

Your loan to value is 84% Edit

- All
- 60%
- 65%
- 70%
- 75%
- 80%
- 85%
- 90%
- 95%

Initial period (2) 2 ^

- 2 years
- 3 years
- 5 years
- 10 years

Product fee (0) 4 ^

- With
- Without

Cashback (0) 5 ^

Results - Sort & Filter UX/UI rationale

Expanded pattern

Matched to live, design pattern (on help search), featuring an accordion, multiple can be open at same time, quantity of selections is shown (Radios too?)

Further filters progressively disclosed here. Likely less useful than the DTE Question filters. Choice of filters dependant on summary card data. These filters are

TEST: See what secondary filters participants chose, in-case many participants chose one a lot, indicating that perhaps that filter should be incorporated into the initial Q&A's.

1 Design enhancements / Q's:

1. The icon (🔍) doesn't represent its child UI. i.e. there are no sliders.
2. On live mobile Sort action is not seen until Filters is opened.
3. If none of the items inside any accordion are unavailable, are they presented to user in grey disabled state?
4. Is there a reset button & disabled state?
5. Can it handle both check boxes, radios & any other UI for mortgage length etc?
6. How do the sub quantities work for checkboxes?
7. Can AEM author choose which accordions to be open as default on page load or all?
8. How many results per page? & can user increase/decrease Wty per page?

AA LTV TBC - Dynamic LTV IF's?  
Firstdirect only allows user to select 1 LTV threshold group, this allows multiple. Any checkboxes that the user is not eligible for are disabled.

2 Initial period  
ETB customers switching can get a 10year product

3 Type - NOW IN EDIT MENU  
Fixed & Tracker are the only 2.  
**Might only be needed at top of page**

4 Product fee  
Check boxes in-case user wants to see both on the page not caring about this likely small cost.



# Final UI

