

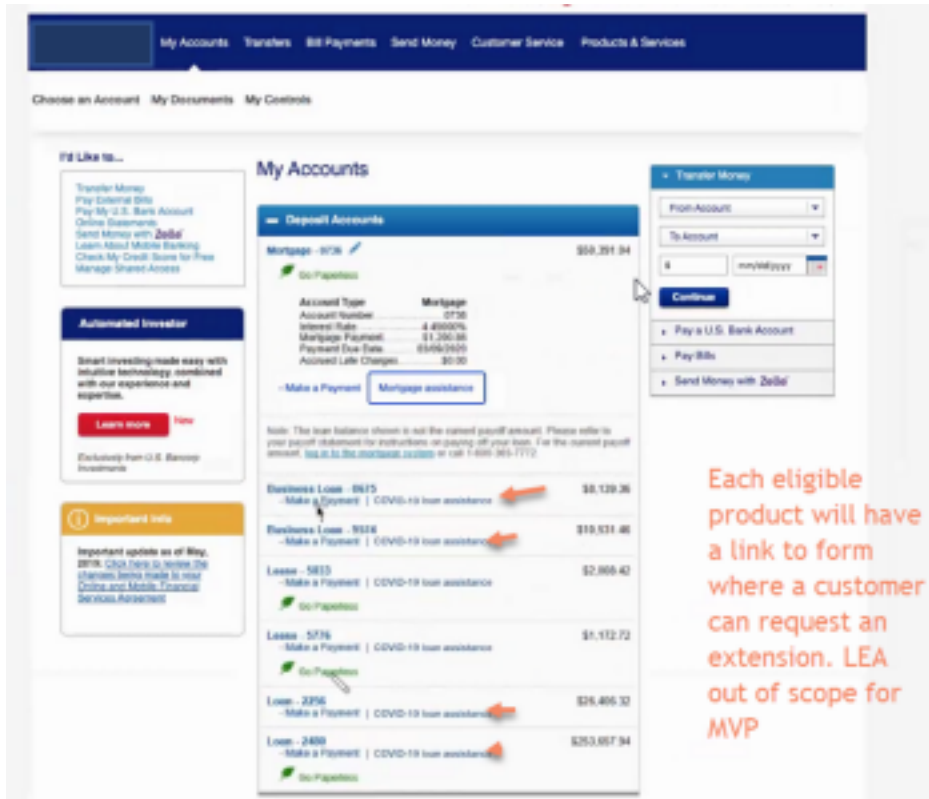
COVID-19 loan extension request | April 2020

Project summary

- **User need:** Customers facing financial hardships due to the COVID-19 pandemic were struggling to make payments on their loans.
- **Business goal:** To support our customers and do the right thing, the bank created a loan extension program that would defer payments for customers affected by the pandemic.
- **UX objectives:** Create a digital, self-service way for customers to request a loan extension through our online banking website and app.
- **Requirements:**
 - Provide an entry point to the loan extension request in a prominent place on the customer dashboard or account details page.
 - Allow customers to request a loan extension with a simple, easy to understand form.
 - Confirm that their request was processed and communicate the next steps.
- **Project challenges:** The feature was unplanned work and UXers were pulled from their regular project teams to design the experience under tight timelines. The project was high profile and required approval from multiple stakeholders and senior executives.
- **My role:** I provided strategic direction on the overall experience in partnership with UX designers from other teams. I also wrote the content for the experience. Note:
 - Content is FPO on the rough wireframes included in this document.
 - The content in the tables was used to develop the final experience.

Online banking customer dashboard links

Wireframe



Content

A11y traits, notes	Content	Screen reader text	General notes
iOS: Button Android: Actionable element	Request COVID-19 assistance <link to request page>	Read as displayed	NOTE TO DEV: Add this link to each loan account that is eligible for the loan extension request.

COVID-19 loan extension request page

Wireframe

COVID-19 LOAN ASSISTANCE

Request a loan extension.

We are committed to helping customers who have been financially impacted by the COVID-19 pandemic. Your account (-account name or nickname ...XXX-) is eligible for a loan extension.

What does it mean to extend your loan?*

If approved for a loan extension:

- Your loan payments will be deferred for the extension period.
- We will add the number of months your loan is deferred to the end of the loan, extending its maturity date.
- An extension will increase the amount of interest you pay on the loan.
- Your final payment will be higher than your regularly scheduled payment amount.
- Your exact terms and conditions will be detailed in an agreement letter.

Request an extension now.

Confirm the following before submitting your request.

I have been financially impacted by COVID-19 and would like to request a loan extension.

Please confirm you are financially impacted and want an extension before submitting your request.

Must select box in order to request extension; can cancel if preferred

Note: We will use your primary email address for follow-up communications. We have yours on file as: (-email@domain.com-).

Cancel

Request extension

Content

A11y traits, notes	Content	Screen reader text	General notes
H1	COVID-19 loan assistance	Read as displayed (RaD)	None
H2	Request a loan extension.	RaD	None
Text	We are committed to helping customers who have been financially affected by the COVID-19 pandemic. Your account (<account name or nickname ...XXXX>) may be eligible for a loan extension.	RaD	NOTE TO DEV: Display the customer's account nickname or account name plus the last four digits of their account number.
H3	What does it mean to extend your loan?*	RaD	None
Text	If approved for a loan extension:	RaD	None
Bulleted list	<ul style="list-style-type: none"> ● You will temporarily stop paying your loan and its term will be extended. ● An extension will increase the total amount of interest you pay on the loan. ● Your final payment will be higher than your regular payments. ● Your credit score will not be negatively impacted as long as your loan is in good standing. ● Your exact terms and conditions will be detailed in an agreement letter. 	RaD	None
H3	Request an extension now.	RaD	None

Text	Confirm the following before submitting your request:	RaD	None
Single-select checkbox	I have been financially impacted by COVID-19 and would like to request a loan extension.	RaD	None
Error message (in-line)	Please confirm you are financially impacted and want an extension before submitting your request.	RaD	NOTE TO DEV: Display this error message if user does not click the checkbox and presses the request extension button.
Text	Note: We may use your primary email address for follow-up communications. We have yours on file as: <email@domain.com>. If you need to change your email address, log in to online banking to update your profile before submitting this request.	RaD	NOTE TO DEV: Display the customers primary email on file.
Link	Cancel <takes user back to dashboard>	Cancel request	None
Link	Request extension <link to confirmation screen>	RaD	None
H4	Disclosures	RaD	None
Text	* Additional terms and conditions apply. We will contact you to provide all the details about your loan extension request.	RaD	None

COVID-19 loan extension confirmation page

Wireframe



COVID-19 LOAN EXTENSION SUBMITTED

Thank you for your request.

We're sorry to hear you've been financially impacted by COVID-19. Your request for a loan extension will be processed within <XX-XX> business days. We will send more information about your loan extension request to your primary email address on file.

In the meantime, learn about other ways we're helping our customers, employees and communities address COVID-19 concerns:

- [COVID-19 relief efforts](#)
- [Revised branch hours](#)
- [Support for our communities and colleagues](#)

Close

Content

A11y traits, notes	Content	Screen reader text	General notes
H1	COVID-19 loan extension submitted	Read as displayed (RaD)	None
H2	Thank you for your request.	RaD	None
Text	We're sorry to hear you've been financially impacted by COVID-19. Look for a follow-up	RaD	None

	<p>to your loan extension request in the mail.</p> <p>In the meantime, learn about other ways we're helping our customers, employees and communities address COVID-19 concerns:</p>		
Bulleted list with links	<ul style="list-style-type: none">● COVID-19 relief efforts <URL: bank.com>● Revised branch hours <URL: bank.com>● Support for our communities and colleagues <URL: bank.com>	RaD	None
Button	Close <closes window and returns user to account dashboard>	RaD	None