

User experience implications

1. Be found.

Match between your site and the real world

Take the time to understand who the audience is and what would seem familiar to them – starting with the instant they begin their conversations and research about loans and mortgages

User control and freedom

Provide your users with the information and options that ensures that they remain in control, focusing on navigation and way finding

In a GMAC usability test designed to understand what was most important to customers (Spring, 2007) when considering a financial institution

- **Best rates**
- **No fees**
- **Validation of credibility and security (FDIC)**
- **Access to their information (e.g., check on status, saved searches)**

Site review

1-800-DITECH-3
REACH A MORTGAGE CONSULTANT 24/7

ditech Home Financing by GMAC

People are smart.

They expect great products that fit their needs before they even consider a lender. And they look for a lot more than that before they decide to become a customer - including expert advice from someone who will help them to find the best solution, the ability to talk with a knowledgeable mortgage consultant 24 hours a day/7 days a week, or the convenience of being able to do virtually everything online if they choose.

96% of ditech customers give us the highest satisfaction rating because we understand that no person wants to be treated like a number. They just want things to add up in their favor. We want that for them, too.

Customer Satisfaction

- 96% of ditech borrowers would recommend us to their family and friends.

page fold (1280 x 800)

Quicken Loans Home
America's Home Loan Experts®

Great Rates. Expert Advice. Fast Process.
Call 800-251-9080 To Get Your Rate

Find the Best Mortgage Rates

- Lower your mortgage payment up to 50% with Secure Advantage.
- Get a fixed-rate mortgage with monthly payment flexibility.
- Buy a home with no down payment! Lower monthly payments for those with lower credit scores.

Get Mortgage Rates

Loan Purpose:

Loan Amount:

Current Payment:

State:

CLICK HERE

Learn About Home Buying

- First-time home buyer? Start with the basics: interest only, no money down, PMI.
- Moving and buying a home? Close on your new home even before you sell the old.

Most Popular

- A 30-year fixed rate mortgage with payment flexibility.
- No down payment, 100% financing. Payment flexibility available.
- Find the loan that fits your needs and the old.

page fold (1024 x 768)

E-LOAN RADICALLY SIMPLE™

Search E-LOAN **Go**

Returning Customers: [Sign In](#)

E-LOAN Rated #1*

E-LOAN wins top spot again as the best mortgage website!

*Awarded by the 2006 Keynote Systems' WebExcellence Scorecard. [More](#)

Today's Best Rates [important information about these rates](#)

Loan Rates	Rate *	APR *
30 Year Fixed Mortgage	6.625%	6.847%
15 Year Fixed Mortgage	6.250%	6.623%
Home Equity Loan	6.000%	6.506%
Home Equity Line of Credit	7.490%	7.490%
30 Month Auto Purchase	5.99%	5.99%

page fold (1024x768)

GMAC Mortgage

Home Purchase Refinance Home Equity Today's Rates Calculators Resource Center My Account

We help purchase dreams, one family at a time.

Get started. Apply today!

Call now.
1.866.385.2975

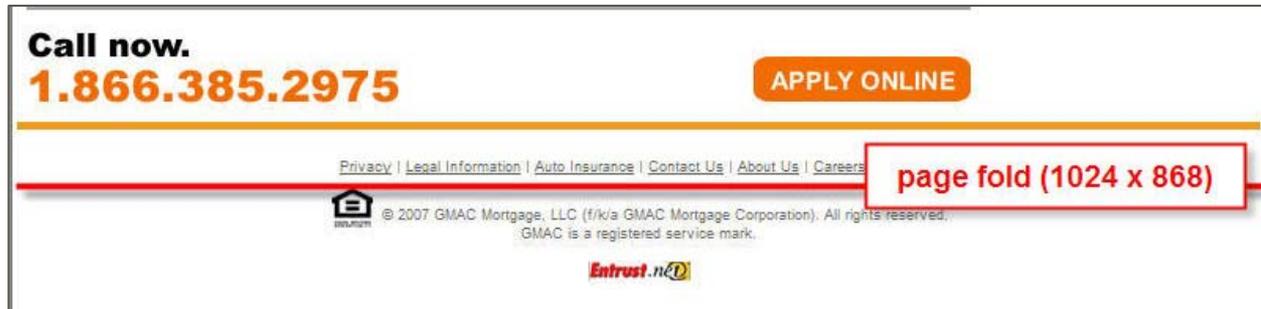
APPLY ONLINE

page fold (1024 x 868)

page fold (1024 x 768)

Poor use of user experience guidelines for being found

GMAC offers 2 paths for both the new visitor and the returning customer – but is apparent only after selecting “APPLY ONLINE”.



Once selected, a message appears



Based on the user's selection, one of two forms appears



Security validation is below the fold



Good use of user experience guidelines for being found

Ditech addresses the unspoken concerns of their potential customers – acknowledges that they are smart

Contact information is very prominently placed

Security validation is placed in context to the log in area, above the fold

Additional validation via a known publication's article. (reinforcement of the word "smart" adds to content on this page.)

The screenshot shows the Ditech website homepage. At the top right, there is a phone icon and the text "1-800-DITECH-3 REACH A MORTGAGE CONSULTANT 24/7". Below this is a "LIVE CHAT" button. The Ditech logo is on the top left, with the tagline "Home Financing by GMAC". The main navigation bar includes buttons for "BUYING A HOME", "REFINANCING", "HOME EQUITY", "WHY DITECH?", "MY ACCOUNT", and "APPLY NOW". A breadcrumb trail shows "ditech > home" and links for "Questions?" and "Contact Us".

The main content area features a "MY ACCOUNT" section with fields for "Username" (containing "Login") and "Password" (masked with dots), and a "LOG IN" button. Below the login fields are links for "Forgot password?", "Not Registered?", and "Privacy Policy & Security", along with the "Entrust" logo.

The central banner area has the headline "People are smart." and a sub-headline "They expect great products that fit their needs before they even consider a lender. And they look for a lot more than that before they decide to become a customer - including expert advice from someone who will help them to find the best solution, the ability to talk with a knowledgeable mortgage consultant 24 hours a day/7 days a week, or the convenience of being able to do virtually everything online if they choose." Below this is a statistic: "96% of ditech customers give us the highest satisfaction rating because we understand that no person wants to be treated like a number. They just want things to add up in their favor. We want that for them, too." To the right is an illustration of a man in a suit wearing 3D glasses, looking at a screen that shows a person climbing a ladder labeled "BUY" and another person standing on a cloud labeled "SELL". A "CLICK TO PLAY" button is also visible.

The bottom section is divided into four columns: "New Products", "Great Benefits", and "Customer Satisfaction".

	New Products	Great Benefits	Customer Satisfaction
▶ Make a smart decision. Home loan insights provided by SmartMoney	<ul style="list-style-type: none">REAL LIFE PLAN™ combines a low fixed-rate, 30-year mortgage, a no-fee home equity line and a free MasterCard that pays down your loan principal. learn more.	<ul style="list-style-type: none">Low ratesApproval right on the phone - in just minutesClose fast - and on your schedule	<ul style="list-style-type: none">96% of ditech borrowers would recommend us to their family and friendsYes, we're serious about our customers. That's why every mortgage consultant is trained to be a mortgage expert.
▶ Get A Free Home	<ul style="list-style-type: none">SLEEP EZ LOAN™ is a 30-year loan that lets you pay off your mortgage faster.	<ul style="list-style-type: none">Mortgage consultants available with	

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Messaging: New Products, Great Benefits, Customer Satisfaction at equal prominence

Very good use of user experience guidelines for being found

E-Loan's page is very long, but makes good use of white space to maximize scan-ability. All critical information is above the fold

Their tagline states that their offerings are "more" and "better" – "radically" implying "revolutionary"

Security validation is placed under the secondary navigation, above the fold

Custom Rate Search: alternative path to helping the users find what they need – confirms that they are in the right place.

The screenshot shows the E-Loan website homepage. At the top, there is a search bar and a navigation menu with categories like Home Purchase, Home Refinance, Home Equity, Auto Loans, Auto Refinance, Personal Loans, Savings & CDs, Tools & Calculators, Credit Reports, and About E-Loan. Below the navigation is a large banner for "E-LOAN Rated #1" with a "#1" badge and a search box for "Custom Rate Search". To the left of the banner is a list of loan types: Cash-Out Refinance, Auto Loans, Student Loans, Business Financing, Credit Cards, Boat & RV Loans, and Motorcycle Loans. Below the banner is a "Special Loan Needs" section with links for Small Business Loans, Credit Problems?, and Zero Down Mortgage. To the right is a "Help & Advice" section with a phone number and contact links. At the bottom, there is a "Today's Best Rates" table and a footer with legal information and logos.

Loan Rates	Rate *	APR *
30 Year Fixed Mortgage	6.625%	6.847%
15 Year Fixed Mortgage	6.250%	6.623%

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Excellent use of user experience guidelines for being found

Reinforcement via content of Quicken's "expert" reputation – i.e., expert advice, loan experts

Different ways to figure out what type of loan the potential customer will need – by topic (navigation), by direct links, and using the "widget" to Get Mortgage Rates, inputting known information

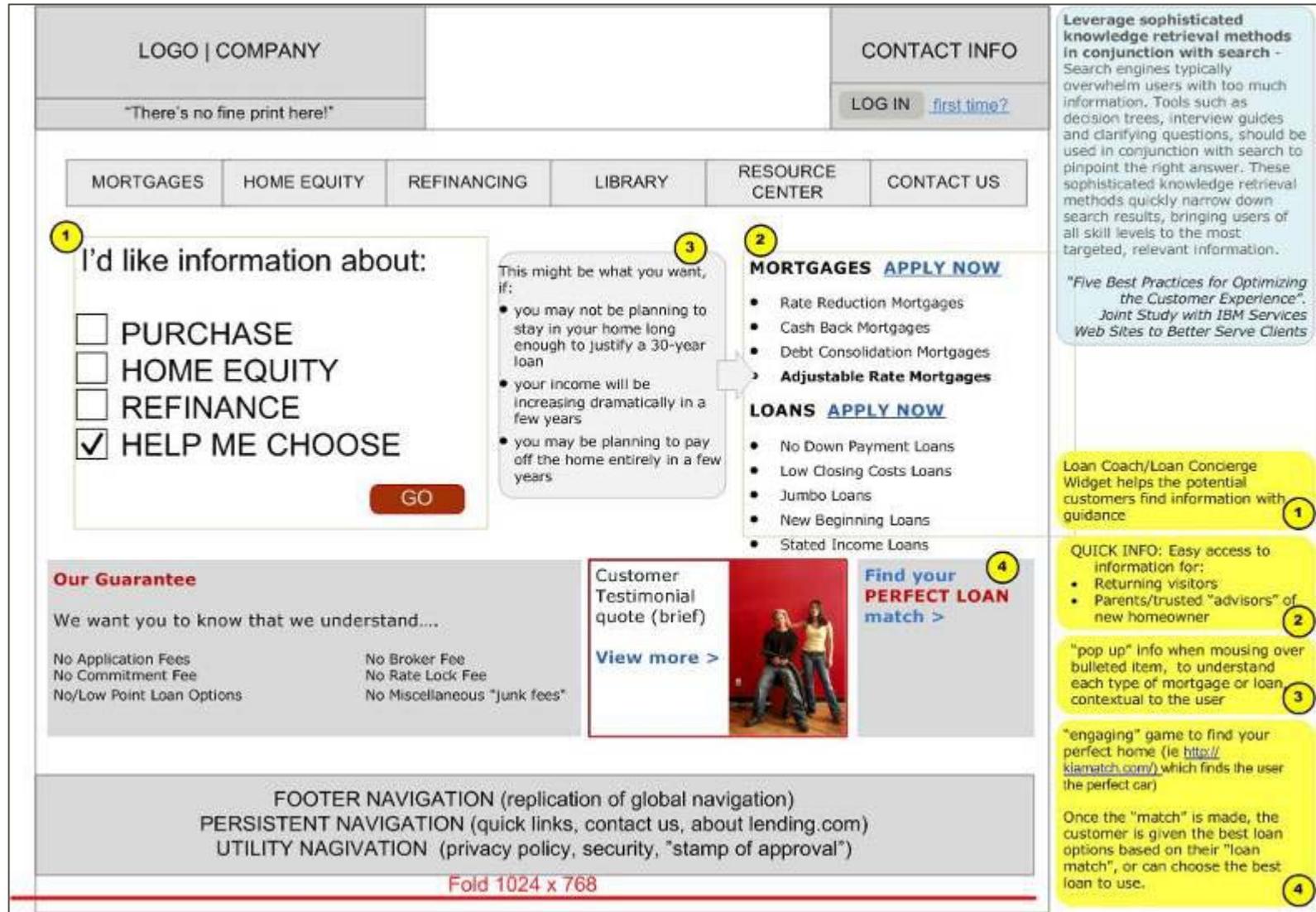
Most Popular implies sharing knowledge of others who need loans (implied community existence)

Visual treatment helps in compartmentalizing types of information, thus assisting the customer in choosing a path to follow in to the site

The screenshot shows the Quicken Loans website interface. At the top left is the Quicken Loans logo with the tagline "America's Home Loan Experts®". To the right is a "My Quicken Loans Login" link and a search bar with a "GO" button. Below the logo is a navigation menu with buttons for "Refinance", "Home Purchase", "Home Equity", "Loan Options", "Mortgage Rates", and "Calculators". The main content area features a large banner for "Find the Best Mortgage Rates" with a photo of a couple. Below the banner are three columns of information: "Learn About Home Buying" with links for first-time buyers, moving, and affordability; "Most Popular" with links for 30-year fixed rate mortgages, no down payment, and loan matching; and "Get Mortgage Rates" with a form for loan purpose, amount, current payment, and state, plus a "CLICK HERE" button. Below the form is a "Read Mortgage News" section with a link to "The Skinny on Mortgage Closing Costs and Fees". At the bottom left is a "FORTUNE 100 BEST COMPANIES TO WORK FOR 2007" badge. At the bottom right is a red box containing the text "page fold (1024 x 768)".

page fold (1024 x 768)

Potential low fidelity homepage wireframe



How Lending.com can succeed online

1. Be found.

2. Be reputable and relevant.

Address consumer confusion and mistrust by presenting an appearance of trustworthiness – and follow it up by making the most of their time by showing them the information most relevant to their needs.

Be reputable and relevant.

Consistency and standards: people spend most of their time on other websites. As a result, if you use unconventional features on your site, those potential customers people may not want to waste time learning how your site works and will go elsewhere AND complain about the issues.

For financial institutions and services, security and credibility must be emphasized consistently. [heuristic #4]

Establish a single source of knowledge – leverage your knowledge base, and build trust with your customers in your expertise. Ensure that customers receive accurate, consistent and timely service, regardless of how they've chosen to interact.

“Five Best Practices for Optimizing the Customer Experience”. Joint Study with IBM Services Web Sites to Better Serve Clients

IN AN ONLINE SURVEY CONDUCTED IN MAY 2005 BY LIGHTSPEED RESEARCH, 4,062 ONLINE BANKERS AND TRADERS WERE ASKED:

“If your online account provider were to offer you a service such as this [service described was a one-time password token], how would it affect your trust in transacting online?”

- 85.4% would have more or much more trust in transacting online

“How would it affect your likelihood to transaction online [versus offline]?”

- 63.2% would be more or much more likely to conduct more transactions online

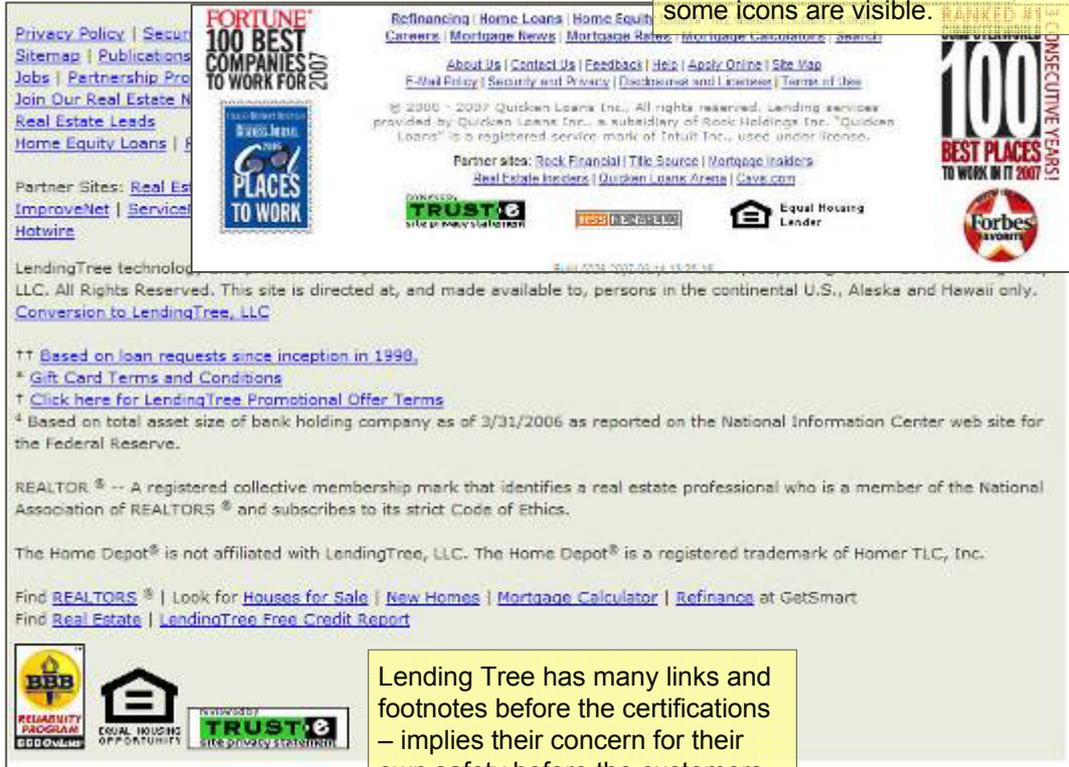
User Experience Guidelines – applying Heuristics for assessing usability.

Eloan gives prominent placement to their rating.



Amerisave features Upfront Certification above the fold, and displays all certifications in the footer. The links to BBB are not active – diminishes some credibility.

All of Quicken Loan's certifications are at the bottom of their page – but the fold is near the bottom so some icons are visible.



Lending Tree has many links and footnotes before the certifications – implies their concern for their own safety before the customers.



"The key to maintaining a healthy channel is to provide consumers with the assurance that their online interests are, in fact, being protected by effective security features. ... no matter which solution you choose it will have a significant impact on your customers.

A person's ... perception of a security solution is arguably as important as the technology itself."

A positive user experience can lead to increased consumer confidence and a higher number of online transactions. Whereas a negative experience would have the opposite effect.

The Impact of Strong Authentication on Usability

How Lending.com can succeed online

1. Be found.

2. Be reputable and relevant.

3. **Be helpful and persuasive.**

*Educate the consumer
and at the same time
help advance them
toward their ultimate
goal – affording the
home of their dreams.*

User Experience Guidelines – applying Heuristics for assessing usability.

Be helpful and persuasive.

Visibility of system status: If a process forces users to wait, timely and appropriate feedback is important. [heuristic #1]

Example: Messaging such as “you are about to leave this portion of your experience – would you like to save your information?” will ensure the user’s investment of time is saved, leads to registration, increases probability of returning to continue their experience. Employing an abbreviated registration process (email address + validation, password + validation) and messaging assuring of confidentiality minimizes resistance to creating profiles.

Help users recognize and recover from errors Use plain language and, most importantly, suggest a solution [heuristic #9]

Offer seamless escalation between channels - If customers are unsuccessful at finding answers to their questions, they should be able to easily connect to a live agent, through a chat session, email or a phone call. Moreover, when escalation occurs, agents should be able to view the customer's search history so they can more quickly diagnose and resolve the inquiry, while saving the customer the frustration of having to repeat the discovery process.

“Five Best Practices for Optimizing the Customer Experience”. Joint Study with IBM Services Web Sites to Better Serve Clients

User Experience Guidelines – Be Helpful and Persuasive

- ▶ [Login to My Account](#)
- ▶ [Forgot My Password](#)
- ▶ [Security & Privacy](#) 



- ▶ Make a smart decision. Home loan insights provided by



- ▶ [Get A Free Home eAppraisal™](#)
- ▶ [Sign Your Docs Electronically](#)
- ▶ [Smart Calculators](#)

These links are in direct conflict with the goal of this page: Security & Privacy and other “soft sell” elements takes the user away from the Create Account path. Login to My Account refreshes the page (should be inactive).

Safe & secure transaction.

My Account

Enter your user name and password to continue a saved application, check your account status or manage your account. Need help? Click here to chat online with a courteous Mortgage Consultant.

Create Account

Log In

Username (6-20 characters)

Password (case-sensitive)

Confirm password

CONTINUE

Creating an account with ditech allows you to securely submit an application online. You will also be able to save an incomplete application and return later to finish it.

After your application is submitted, you will also be able to log into your account to check the status of your application at any time.

We take the security of your personal information very seriously. Learn more about our security and privacy policy.

The answers “pop up” in context to the user’s focus, and do not take them away from their experience.

This question/answer is very relevant and necessary for the user.

- [Why do I need an account?](#)
- [What can I expect next?](#)
- [Need your 1098?](#)

You will be able to take to complete a full application, that it will take about 15 minutes. Our checklist will tell you what you will need to have handy.

- [Forgot your Password?](#)
- [I access in my account?](#)
- [For 1098?](#)

[Security](#) | [Assumptions](#) | [Disclosures](#) | [Terms of Use](#) | [Privacy Policy](#) | [Sweet](#)

Existing customers without a ditech web account:

- Create a ditech web account from this page
- Navigate to “My Loans” list (left navigation) and click on the “Associate a Loan”
- Associate the loan number for which you wish to obtain a 1098 tax statement
- Select loan number for which you wish to obtain a 1098 tax statement
- Click on the “IRS 1098 Tax Statement” link in the middle of the page

[Housing Opportunity](#) [State licensing](#) © 2007 ditech.com

User Experience Guidelines – Be Helpful and Persuasive

Get Mortgage Rates

Loan Purpose:

Loan Amount:

Current Payment:

State:

CLICK HERE

Very easy to move forward – no errors, system makes assumptions to keep the user moving forward.

Refinance Home Purchase Home Equity Loan Options Mortgage Rates Calculators

Refinance Calculators Home Purchase Calculators Home Equity Loan Calculators Contact a Loan Expert

Mortgage Calculators

Home Purchase Calculators

Payment Quote

How Much Home Can I Afford?

FREE Newsletter

Get the Inside Scoop Receive 8 insider secrets

Get An Instant Quote With Our Home Loan Payment Calculator

See what your monthly payment could be instantly! The home mortgage payment calculator also allows you to see how your interest rate can affect your monthly payment.

Enter your expected down payment, how much of a down payment you want to make and the state where the property is located. Our home loan payment calculator will return a list of finance options and your potential monthly payment for each.

- * Please check the loan amount you typed to see if it is what you wanted. Our calculator currently displays loans between \$25,000 and \$3,000,000.
- * Please choose the state

* Please check the loan amount you typed to see if it is what you wanted. Our calculator currently displays loans between \$25,000 and \$3,000,000.

* Please choose the state

Quicken Loans Home

America's Home Loan Experts®

Great Rates. Expert Advice. Fast Process.

My Quicken Loans Login Search GO

Refinance Home Purchase Home Equity

Refinance Calculators

Your Payment Quote

Here are just a few loan options:

Home Loan Rate: Your Rate:

Calculators Contact a Loan Expert

Results are presented to the customer, clearly showing what these results are relative to (purchase amount, state, etc.). The ability to adjust the #s, call someone, get more detail about the type of mortgage, and customer testimonials in context to this specific loan type are all accessible from this page.

Quicken Loans Home

America's Home Loan Experts®

Great Rates. Expert Advice. Fast Process.

My Quicken Loans Login

Refinance Home Purchase Home Equity Loan Options

Refinance Loans Home Loans Home Equity

FLEX100

No down payment? No problem.

Would you like to learn more about Flex100 and your other loan options? It takes just 30 seconds. Get started now! Call 888-251-9000 or fill out this form.

Buy a home with no down payment

- Even if you don't have enough for a down payment, you can still buy that new home you always wanted.
- Don't tap out your savings - the Flex100 is also a great way to bring less money to closing.

Only \$500 of your own funds required for closing costs

- You only need \$500 of your own funds to bring into the mortgage transaction—the rest can come from flexible financing.
- A Quicken Loans home loan expert can help you understand all your options.

No pre-payment penalties

- Quicken Loans always allows you to prepay your mortgage without penalty.
- You can also refinance your mortgage for payment savings.

How the Flex 100 loan works

- Flex 100 is available as a 30-year fixed rate mortgage with a 10% down payment.
- You only need to bring \$500 of your own funds to closing.
- You can lower your mortgage payment. You can pay only the interest or interest plus as much principal as you prefer.

Who it's for

- Anyone who doesn't have the traditional 10-20 percent down payment or no down payment at all on a home.

Quicken Loans makes it easy

- Save time. No long forms to fill out.
- Expert advice. We find the right loan for you.
- Fast. Close your loan in weeks.
- Convenient. Closings that come to you.

Secure - No obligation - No Social Security Number

About The Loan I May Be Interested In

Loan Purpose:

Desired Loan Amount:

Estimated Home Value:

First Name:

Address:

City:

Zip:

E-mail Address:

Home Phone:

Who's It For:

If you're a first-time home-buyer with reasonably good credit and want a no- or low-down payment loan, then the Flex100 may be right for you.

Key Benefits:

- No- or low-down payment
- 100% financing is available for those who qualify.

Talk To Us

- Call 888-251-9000, or click and we'll call you.
- Chat agents are online. Click to ask your question.
- Fill out this short form.

ZERO DOWN? Quicken Loans

Let one of our Mortgage Experts explain how no money down loans work.

CLICK TO CHAT

TO WORK FOR US

Interested in working for Quicken Loans? We're looking for talented individuals to join our team. If you're ready to take the next step in your career, please contact us today.

Apply Now

Quicken Loans Client

Click Here

OR

888-251-9000

User Experience Guidelines – Be Helpful and Persuasive



Ditech has many ways to help a user through the site with global navigation, tertiary navigation breadcrumbs, etc. However, the breadcrumb in the application process is misleading – there are as many as 4 screens for one step.

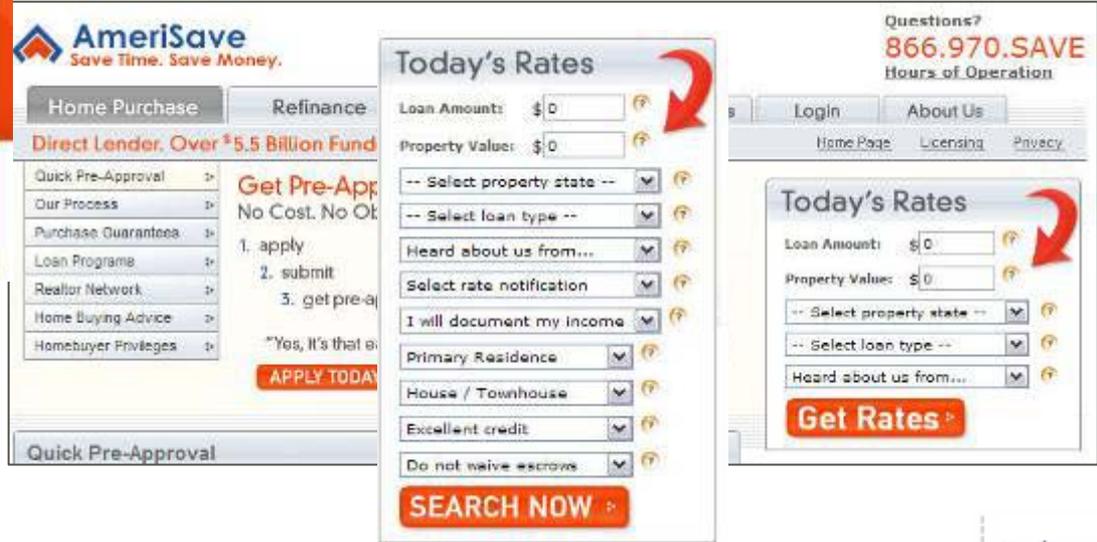


- ▶ **Buying A Home**
- ▶ **Home Loans**
- Real Life Plan® all-in-one solution
- Sleep EZ Loans® offers flexible payments
- Equity Builder® saves thousands in interest
- Adjustable Rate Mortgage
- Interest-Only Adjustable Rate Mortgage
- Low or No Money Down Financing
- Ditech \$395 Flat Fee
- ▶ **Fixed vs. Adjustable Rates**
- ▶ **Frequent Questions**
- Learn more about our process:



Amerisave's home page has a widget to GET RATES – if all fields required are not filled in, an error appears.

However, on the Home Purchase page, selecting GET RATES changes the widget to an expanded view, with a call to action now labeled SEARCH NOW.



How Lending.com can succeed online

1. Be found.
2. Be reputable and relevant.
3. Be helpful and persuasive.
4. **Be persistent, not pushy.**

When consumers don't buy right away, make sure you're able to continue to try to help them to make good decisions.

Be persistent, not pushy.

Recognition rather than recall: Tasks should always be viewed and designed from the customer's point of view - especially in forms and multi-step procedures. Hints, tips, examples, etc. that will help in a successful experience should be easily available to the customer. [heuristic #6]

Flexibility and efficiency of use : Everyone is a novice user at first, but based on experience, your customer will have varying levels of expertise as they spend more time on your site. Allow for multiple paths based on learning curve. [heuristic #7]

Help and documentation: This should be clear, concise, and designed to answer the specific questions consumers will have in a specific context. Allow your customers to access help in the same place they have the need. [heuristic #10]

Provide agents with a 360 degree view - With the proliferation of contact channels available to customers, it's critical for agents to have access to the complete history of a customer's interactions, including emails, chat transcripts, phone records and self-service sessions. Integrating this information through a universal agent desktop empowers agents to better understand customer needs and provide the most appropriate response.

"Five Best Practices for Optimizing the Customer Experience". Joint Study with IBM Services Web Sites to Better Serve Clients

Anticipate customer needs through proactive service - Financial institutions are able to further differentiate themselves through proactive service that anticipates customer needs. Proactive chat capabilities enable organizations to automatically identify and engage Web site visitors who are confused or having problems completing self-service transactions, ensuring that issues are resolved in real-time. In addition, proactive outbound email and SMS communications increase satisfaction by keeping customers informed of things, such as payment due/received, statement available, registration confirmation, unusual or fraudulent activity and balance transfer posted.

"Five Best Practices for Optimizing the Customer Experience". Joint Study with IBM Services Web Sites to Better Serve Clients

Recommended Actions

- **Elicit a high degree of trust without diminishing user experience.**
 - Consistently show evidence of security (i.e., lock icon) and consistent authentication methods; reinforce the need with “simple English” text.
- **Give the user the ability to use and consume lending.com’s products, services, resources and tools in multiple ways – laptop, smartphone/PDA, iPod, whitepapers, podcasts, audio broadcasts – while maintaining the same level of security and quality.**
- **Allow the user to be in control of their experience – ask “Would you like to save this application process?”, and offer a fast way to complete the “save”.**
 - Keep the user’s experience a higher priority than marketing needs, which require detailed information such as age, zip code, html or text, etc.
 - Always give the user the knowledge that they are in control, not the computer.
 - Ask them to authorize each step they take.
- **Make every task and option a successful experience**
 - Phrase “errors” as opportunities to filter
 - Show assumptions made by the system to explain the results showing on the page
 - Use “simple English” to guide user