

# **Experian CS GPD UK**

# **Wiseconsumer User Journey Design Specification**

Landing Page and User Input Functionality

This document contains screen and interaction design templates for use in designing and building of user interfaces in accordance with the CS GPD UI SDK guidelines. This document specifies a technical solution for the stated requirements, not a design for the overall appearance of other related deliverables.

The text, labels, instructions and error messages in this document are for illustrative purposes only. Refer to the latest version of the functional specification for the text to be used.

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### **UX REQUIREMENTS**

#### Using this guide

This document is subject to change control. All requests for change should be referred to the author.

This document contains screen designs for the Wiseconsumer Credit Report ordering application based on the requirements provided by the client.

#### **Browser support**

To cater with all of the requirements such as responsive design, the application is built to support the following browsers with reasonable scope to adapt to future technologies:

- Internet Explorer 8.0, 9.0, 10.0, 11.0
- Firefox
- Safari
- Google Chrome

The application is optimised for mobile use (typically Android and IOS), android phones, and i-pad and tablets. Any testing on additional browsers or device dependencies will be specified in the test documentation.

### **Assistive Technology**

All online applications should be designed for optimum use on a resolution of 1024 x 768 unless stated otherwise. Provision may have to be made for users of other devices based on the UX requirements.

All screens that require data input such as forms or documents should be designed for use via a keyboard only.

#### Compliance

The site must comply with:

• Minimum Level A of the Web Content Accessibility Guidelines (WCAG) 2.0 guidelines unless stated otherwise the client. Level AA or Level AAA guidelines should be adopted if achievable without any negative effect to the behaviour or functionality of the application.

For information about WCAG 2.0 visit the website; <u>http://www.w3.org/TR/WCAG20/</u> or download a version in another format; <u>http://www.w3.org/WAI/WCAG20/versions/guidelines/</u>

#### **Delivery Dependencies**

The following dependencies for the delivery of this user interface are:

- Experian Design, Development and Data Delivery
- Avco Landing page hosting
- Barclaycard Card Verification service

#### Experian Public

### **ISSUES WITH EXISTING USER EXPERIENCE**

The problems with the existing system are:

#### Landing Page

• Very wordy and not clear what the page is actually designed to do.

Presumably, the primary purpose of this page is to start the process of ordering a credit report. The options to do this are currently at the bottom of the page and will probably not be viewable without scrolling.

The additional information can be reiterated during the process when required. For example, tell them that the report will be sent to the current address when they actually enter the address, tell them that we will send the report when they are on the confirmation screen and provide additional reassurance about what they should do if they don't get it.

- When users complete online forms they very rarely read about what information they need to provide, they just do it.
- If you were a user and you went online to get a credit report what would you expect to see?
- The first thing that the user sees will form their opinion on our service and the reliability and accuracy of the data we provide.

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Next		

#### **Input Pages**

The input pages are purely functional and the current process is adequate although there are a few issues that need to be addressed:

- Text that states what we may need the information for
- Too many screens for input and confirmation
- Address input needs to be a single operation, not 2 steps for current and previous
- Needs to look 'more professional'

Experian WiseConsumer - Windows Internet I	Explorer		
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File

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#### **SECTION 1** LANDING PAGE

#### Experian UK landing page 1.1

Currently, when a user searches for a 'statutory credit report' on a search engine the search brings up a link to the Statutory Credit Report page on the right. As most users may not be aware of the term 'Wiseconsumer' it is likely that this is the channel most users will use.

If a user searches for 'Wiseconsumer' in their search engine it will bring back a link to the Experian Wiseconsumer site so a redirect is required.

#### Proposed changes to this process

It is not necessary to support 2 web pages with the same information we propose that we remove the dedicated wiseconsumer landing page and redirect Wiseconsumer users to the page on the riaht.

However...

- if users go to Experian.co.uk then • cannot navigate directly to the statutory credit report and may be confused with the reference to an Experian credit report. The Consumer Marketing team need to make a decision about whether the user needs to easily go to this page.
- this page is not built with responsive • design in mind so mobile users will have to scroll to identify the controls.



Æ £2 Statutory Credit Report – Experian UK - Windows Internet Explorer



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- - X Æ £2 Statutory Credit Report – Experian UK - Windows Internet Explorer http://www.experian.co.uk/consumer/statutory-report.html 🝷 🔯 🍫 🗙 🔀 statutory credit report download 🗶 🏟 Convert 🔻 🛃 Select File Edit View Favorites Tools Help 🔄 🔻 🔝 👻 🖃 🖶 👻 Page 👻 Safety 🕶 Tools 🕶 🕢 🕶 🚖 Favorites £2 Statutory Credit Report – Experian UK from lenders \*A Monthly fee of £14.99 applies after your free trial. You may cancel during your 30 day free trial without charge Ordering your statutory credit report What Our Members Say You can apply for your statutory credit report either online or by post. When completing your application form, you will About CreditExpert From need to supply all your previous addresses from the past 6 years. Please ensure you have your full address details, including postcodes, when applying, Experian "I initially signed up as I had been refused for a store card. I was able Order online Order by post Order by post (non-ltd com) Order from BFPO/overseas to find out why and have been able to monitor my financial status ever The cost of ordering your statutory credit report online is £2 (non-refundable). You can choose to view since including adding a your report online or receive it by post. correction to an account which had false information. This increased If you choose to view your statutory credit report online, you will be issued a unique Passkey which will my rating to a great rate and I have allow you to log in to a secure area of our site and view your report. The Passkey will be posted to you been monitoring it ever since." within 5 working days. Sally, Derby Order your £2 statutory report online Sign In To Access Your Alternatively, order your FREE Experian credit report and score Statutory Credit Report Experian CreditExpert offers you a no obligation 30-day trial\* which includes an array of benefits Enter your provided login details below to access your statutory credit report: Join CreditExpert from Experian for your FREE Experian credit report and score · Unlimited access to your Experian credit report and score Sign In · Expert advice on improving your credit rating . Help finding finance deale that exit your credit rating 8 Internet | Protected Mode: On 🖓 🔻 🔍 100% 👻 Done

When they clicks the 'Order your  $\pounds 2$  statutory report online' button the user will be taken to step 1 of our online process (see section 3)

# I recommend the following changes to this page:

- Add other tabs for 'Order from overseas' and 'Order from BFPO' with the text from the screen on the next page.
- Have a single 'Order by post' tab with both post and non-Itd descriptions (they are almost exactly the same).
- The report access text and button need to be more prominent.
- Fields in access panel need to actually work or be removed in favour of a single button that takes the user to the AVCO Report Download page (Section 8).

### SECTION 2 APPLYING FOR A CREDIT REPORT FOR A NON-UK RESIDENT

When the user clicks the 'Order from BFPO/overseas' tab on the homepage the text on the right is displayed.

Ordering a Credit Report for a non-UK resident  Applying for a report from an overseas address  If a customer requests for a copy of their UK Credit Report to sent to an overseas address, they will need to send a request in writing. The request instaincide       The full name of the person in the report, including middle names and title      The overseas address thay want the report sending to      A copy of alther their passport, driving license or birth coefficient      A copy of alther their passport, driving license or birth coefficient      A copy of alther their passport, driving license or birth coefficient      A copy of alther their passport, driving license or birth coefficient      A copy of alther to their coverseas address      A copy of althest 1 document from their last 3 years      A copy of alther request to la: Customer Support Centre, Experian PLC, PO Box 8000, Nottingham, NG80 7WF  Delivery to the reation the working days      Delivery to Uvestem Europe within three working days      Delivery to tweetem Europe within three working days      Delivery to the rest of the world within even working days      Delivery to the rest of the world within even working days      Configured to post of a credit report to be sent to a BPPO address      A completed copy of a letter requesting a credit report including a unit stamp and signature from their immediate commanding officer      configured topy of a letter requesting a credit report including a unit stamp and signature from their immediate commanding officer      configured topy of a letter requesting a credit report including a unit stamp and signature from their immediate commanding officer      configured topy of a letter requesting a credit report including a unit stamp and signature from their immediate commanding officer      configured topy of a letter requesting a credit report including a unit stamp and signature from their immediate commanding officer      contromer Full Name and DOB      Customer Full Name and DOB      Customer Full Nam	Ordering a Credit Report for a non-UK resident  Applying for a report from an overseas address  If a customer requests for a copy of their UK Credit Report to sent to an overseas address, they will need to send a request in writing. The request in iteration is the report including middle names and title  Deate of Bith  Any addresses that they have had in the UK in the last § years  The overseas address that mey nave had in the UK in the last § years  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license or bith cortificate  A copy of either their passport, driving license  A copy of the rest of the working days  Delivery information: Overseas reports are processed within the normal statutory timeframes and are then sent by airmail. Royal Mail advertise  Delivery to the rest of the working days  Delivery to the rest of the working days  Applying for a report from a BFPO (British Forces Post Office) address  Any customer seeking a copy of a credit report to be sent to a BFPO address must provide the following  Deliver information: Deliver informatis address in the altite port including a unit stamp and s	
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<ul> <li>A copy of either their passport, birth certificate or driving license</li> <li>A copy of their Armed Forces photo identification</li> <li>A cheque or postal order for E2</li> <li>Explain to the customer that we will accept photocopies of these documents and strongly advise that they do not send originals.</li> </ul>	A copy of either their passport, birth certificate or driving license     A copy of their Armed Forces photo identification     A checking or postel ender for F2	
Explain to the customer that we will accept photocopies of these documents and strongly advise that they do not send originals.	<ul> <li>A checke or postal order for E2</li> </ul>	
	Explain to the customer that we will accept photocopies of these documents and strongly advise that they do not send originals.	

### SECTION 3 STEP 1 – PERSONAL DETAILS

# 3.1 Entering the Personal Details

When the user initiates the report ordering process from the landing page, the screen on the left is displayed with Step 1 expanded.

As users will expect to enter their name and address but they may question what we will use their email address for (so a field help may be useful).

The mandatory fields are clearly marked with an asterisk, and a yellow background in the field.

When they have entered all of the details they click Continue.

A world of imaight	Your Experian £	2 Statutory Credit R	teport	
Order your Sta	tutory Credit Repor	t	Denotes mendatory information	Cancel
In order for us to verify have lived at in the last a	your details and ensure the acc six years. If you are applying fo	uracy of your report we need to collec or a Credit Report from a BFPO or o	t information about you and the UK ad- overseas address you will need to ord	dresses you er by post
Step 1 of 3 > Per	sonal Details			
• 🗆 I have read and up	derstand the <u>privacy statement</u>	and consent to the identity verification	and fraud prevention procedures it de	scribes.
Title     Title     Forename     Middle Name     Surname     Surname	Ar 21 Richard	Date of Birth     Email Address     Confirm Email     Telephone No.	dd mm yyyy	ontinue
Step 2 of 3 > Add	Iress Details			
Step 3 of 3 > Pay	ment Details			
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#### 3.2 **Privacy Statement**

When the user clicks on the 'privacy statement' link a popup window is opened containing the policy.

There are a few issues with the current privacy policy page:

- The branding is in the old style so need to be updated
- The same page is shown when they click the link in either landing pages (2.1/2.2)
- The Back button always returns the user to the Wiseconsumer landing page (jn the same window) which is confusing if you are using the Experian landing page. You can actually have both landing pages opened at the same time



### 3.3 Error Handling

When the user submits their details several types of validation are carried out:

- Has mandatory information been entered?
- Has the consent check box been checked?
- Have any invalid characters been entered?
- Are dates valid?
- Do email addresses match?

The screens on the right illustrate 2 use cases:

- the user has tried to submit the details without entering all of the mandatory information
- 2. the user has entered different information in the email and email confirmation fields
- 3. the user has manually entered a date in the future

The screens displayed in the case of a system failure are described in section 7.

🛕 Please comp	lete the mandatory fields		
* Title:		* Date of Birth:	
* Forename:		* Email Address:	
Middle Name:		* Confirm Email:	
* Surname:		Telephone No.:	
* Title:	Mr	* Date of Birth:	14 February 💽 1974
* Forename:	Richard	* Email Address:	rsmart@hotmail.com
Middle Name:		* Confirm Email:	rsnart@hotmail.com
* Surname:	Smart		⚠️ Your email addresses do not match.
		Telephone No.:	
* Title:	Mr	* Date of Birth:	14 February 💽 2015
* Forename:	Richard		Invalid date. Please re-enter the Date of Birth.
Middle Name:		* Email Address:	
* Surname:	Smart	* Confirm Email:	
		Telephone No.:	

### SECTION 4 STEP 2 – ADDRESS DETAILS

When the user has successfully entering their Personal Details the Address Details section will be displayed.

Initially, this will contain fields for the time at address, House No./Name and Postcode. Only UK addresses can be validated so overseas or BFPO do not need to be collected.

Help has been provided on the types of addresses that can be input.

#### 4.1 Entering a UK Address

The user must select:

- The month and year that they lived at the address from and to. If this is their current address then they can select 'Present' in the 'to' address field.
- A House name and/or House Number
- A Postcode

The user can then click 'Find Address' to initiate a search. Alternatively they can enter their address manually and not perform a search (see 4.2).

This will result in one of the following outcomes:

- Address could not be targeted
- A single address match is found
- Multiple address matches are found
- System Error (see section 7)

A world of insight	TOULEX	pendir 22 c	naturoly o	rean nepon		
Order your Cred	iit Report			• Derstitie	nandatory information	Cancel
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Step 1 of 3 > Pers	onal Detail	S				Edit
Step 2 of 3 > Add	ress Details	i i				
I lived at this address     Please enter a House	from. Its Wumber and/o	로   로   r House Name	2 2			
House No:						
* Postcode		Manually Enter	Address			
I" This is my current a	ddress	Find Addre	65			
Step 3 of 3 > Payr	nent Detail	5				
FACs Privacy Policy C	ookees   Comacti	un ()	Due in the second- trapense Lid is and compare regulation	reations of the information and off orbital and ingulated by the Fina monitor 055521.	m Bacala, ghann dhar ynar braw an Cardact falfarfy. Tigarlar (7	er helten von heren. I is registeret is Frighent and Malen - an bildet 177

#### 4.1.1 Address Not Targeted

The address could not be targeted so a message is displayed that requests the user to check it and enter again.

Experian You	r Experian £	2 Statut	ory Credit Report
Order your Credit Re	eport		Devices mandatory information     Gancel
in arder for us to verify your dete have lived at in the last six years	ils and ensure the accu If you are applying fo	racy of your i r a Credit Re	aport we need to collect information about you and the UK addresses you port from a BFPO or overseas address you will need to order by post
Step 1 of 3 > Personal I	Details		Edit
Step 2 of 3 > Address I	Details		
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• I lived at this address from:	January 🔛	2014 🔳	
to	Present 👱	1	
Please enter a House Numb House Name:     House Name:     Postcode     MN1 1NM     Unable to target address entered or manually entered     This is my current address	Manusty E Manusty E Please check the detail the address.	nter Address s you have Address	
Step 3 of 3 > Payment I	Details		
FACE Privacy Policy Concess	Contact Us	Dve Exer Rep Rep 0 20	n the assessment reactions of the information and within this adu, piloase down your innovation for them your haves. Into LLI is a referenced and engineered by the Provinsial Constant Authority. Engineeric ILI is regarised in Congress and Wales arease the any regarised in names (05111) and of their address. Canonical Theorem. Engineeric Wale, NO2 Basimens Park, NotEngineeri (GBB 122, 14 Experime LSE AF option Logith recomment.
			🕒 Internet   Protected Mode: On 🛛 🖓 = 🔍 100% -

#### 4.1.2 Single Address Found

If a single address is found the full address fields are displayed and populated with the address.

Occasionally an official address will be slightly different from the one commonly used. In this case, the address will be automatically changed to the official version of the address from our system.

The user then has 3 options:

- They can edit the address details. If they make any changes the 'Add Address' button label will change to 'Find Address' and they will have to perform a new address search.
- Click 'Use this Address' to add it to the Address History (4.3).
- Click 'Reset' to return to the blanked out address entry (4.1)

Order your	Credit R	eport				Denotes mandatory information     Gancel
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Step 1 of 3 >	Personal	Details				Edt
Step 2 of 3 >	Address I	Details				
evtorratically chan ► Eind out about he Please enter you	ged to the offic ow we use you ur UK addres	olai version of yo r address inform ss details	our addre: <u>Nation</u>	55.		
<ul> <li>Lived at this a</li> </ul>	ddress from	January	2	2014	2	
	to	Present	1		-	
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* Postcode	MN1.1NM					
F This is my cu	wrent address	11	Use th	is Addre	65.)	
Step 3 of 3 >	Payment	Details				
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#### 4.1.3 Multiple Addresses Found

If multiple residences are found at a single address (such as flats or apartments) a list of the matches is displayed.

If the user cannot find their address on the list they can re-enter the details and perform another search.

If the user changes any of the address details the 'Use this Address' button will change to 'Find Address' as the user will have to perform another search.

CIT AND DOC Shine with the			<u> </u>		
Experia A world of in	an You	Experiar	£2 Sta	atuto	ry Credit Report
Order your	Credit Re	port			Denotes mandatory information     Cancel
In andier for us to ve have lived at in the	arify your detai last six yeere	is and ensure the If you are <b>apply</b> in	accuracy of ) og for a Cred	rour nap lit Repo	ort we need to collect information about you and the UK addresses you it from a BFPO or overseas address you will need to <u>order by post</u> .
Step 1 of 3 >	Personal [	Details			Edit
Step 2 of 3 >	Address D	etails			
Please enter your o verify LIK addresses automatically chang > Find out about ho Please enter you	urrent UK addr s-only Occasio ged to the office www.use.your ur UK address	ess followed by an vally, an official ad al version of your a address informatic s details	y provious ad dress is slight iddress. on	idnessør ly differi	in the last 5 years. Any overseas addresses do not need to be entered as we not from the one you commonly use. If this is the case, your entry is
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Plant 3, 1 Main Gine Plant 4, 1 Main Binn Flant 5, 1 Main Gen Flant 9, 1 Main Gen Plant 7, 1 Main Gen Flant 1, 1 Main Binn	ek Maintown, Man et Maintown, Man et Maintown, Man et Maintown, Man et Maintown, Man	ndore, Maestand We ndore, Maestand We ndore, Maestand We ndore, Maestand We ndore, Maestand We ndore, Maestand We	1 1144 1 1144 1 1144 1 1144 1 1144 1 1144		
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nanually.			Order your Credit Report			Denotes mandatury information	Cancel
licking the 'Manually Ent	er Address' l ss fields (righ	ink will t).	In order for us to verify your details and ensu- have lived at in the last six years. If you are a	e the accuracy phying for a C	of your report we r redit Report from	need to collect information about you and the UK ad a BFPO or overseas address you will need to ord	dresses you. er by post
• Viscout at this address from	-	-	Step 1 of 3 > Personal Details				Edit
* I lived at this address from:			Step 2 of 3 > Address Details				
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House Name:	The second strategy	Arthurs	* I lived at this address from:		*1		
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This is my current address	Find Addr	259	House No.	et No.	L.		
he user populates the fie ddress' to add it to the hi	lds then click story.	ks 'Add	House Name				
he 'Manually Enter Addro Jse Address Finder' so th ne original method.	ess' link char ne user can r	nges to eturn to	Town: County County County * Postcode:	Use this Ac	lduess		
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4.3 Adding an address to the history	Experian Your Experian £2 Statutory Credit Report							
When the user adds the address by clicking 'Use this Address' it is moved to the address	Order your Credit Report	Dervices mandatury information     Gancel						
history on the right. The user can add as many addresses to their	In order for us to verify your details and ensure the accuracy of your repo have lived at in the last six years. If you are <b>applying for a Credit Repo</b> r	In twe need to collect information about you and the UK addresses you. I from a BFPO or overseas address you will need to <u>order by post</u> .						
history as they want (up to 9) but we recommend that they add the UK addresses	Step 1 of 3 > Personal Details	East						
they have lived at for the past 6 years.	Step 2 of 3 > Address Details							
The example on the right illustrates a user adding a current address to their history. When they have added an address they can either:	Please enter your current UK address followed by any previous addresses venty UK addresses only. Occasionally, an othicial address is slightly differen externationly changed to the afficial version of your address. > Find out about how we use your address information Please enter your UK address details	er the last 6 years. Any overseas addresses do not need to be entered as we it from the one you commonly use. If this is the case, your entry is Address History						
<ul> <li>click 'Add Another Address' (see 4.4)</li> <li>click 'Continue' to move to the port stop. If</li> </ul>	* Hived at this address from: January 2 2014 2 10: Present 2 2	We excommend that you excland your UK addeeses for the last 5 years to ansure the accuracy of your Credit Report. Please entry anticher addeese on the left or attack. Continue to use the addeeses.						
the user has not ticked the confirmation check box then they will be requested to	House No: 1 Flat No.	January 2014 - Present						
do so before continuing.	Street. Main Street.	Add Another Address						
	Tpwn: Maintown	Continue						
	County: Mainshire Country: Mainland	detavis i have provided are correct.						
	* Postcode: MN1 1NM							
	This is my current address     Use this Address  Step 3 of 3 > Payment Details							
	PADa Privacy Policy Cookies Cantact Us Department Represent Represent Represent Represent Represent Represent	e annulline locker of the extremental and aufter this who, peaker likely place browner builder para locker. Lift is authorized and segurated by the Pleasance Cavitati Autoryty. Theorems Lift is segurated to The factor and Walve Locker the application constant M22331. I of the automater M2234. Applicate Life. All rights researcest.						
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I.4 Adding additional (previous) addresses	Experian Your Experian £2 Statutory Credit Report				
A user can click 'Add Another Address' to add	Order vour Credit Report   Carcel  Carcel				
We recommend that you submit your UK addresses for	In order for us to verify your details and ensure the accuracy of your report we need to collect information about you and the LIK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or oversees address you will need to order by post				
the last 6 years to ensure the accuracy of your Credit Report. Please enter another address on the left or click 'Continue' to use the addresses.	Step 1 of 3 > Personal Details				
	Step 2 of 3 > Address Details				
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Experian Public

4.5	Editing the Current Address	
The cu 'Edit' i	urrent address can be edited by clicking the address history.	Experian Your Experian £2 Statutory Credit Report
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iue' to	use the addresses.	In order for us to verify your datals and ensure the accuracy of your report we need to collect information about you and the UK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or overseas address you will need to order by post.
ent	Edit	Step 1 of 3 > Personal Details
town,	Mainshire, MN1 1NM	Step 2 of 3 > Address Details
The er in the them a	ntered address details will be displayed address fields and the user can update as required.	Please enter your current UK address followed by any previous addresses in the last 6 years. Any overseas addresses do not need to be entered as we verify UK addresses only. Occasionally, an official address is slightly different from the one you commonly use. If this is the case, your entry is extended to the afficial version of your address. > Find out about how we use your address information Please enter your UK address details Address History
They will then need to repeat the 'Find Address' proces again before adding it to the		I fixed at this address from:     January      January      January      Z014      Present      Present      Present      January      January
history details	history again. They will be able to update any details apart from the 'to' date which is set to	House No : 1 Flat No. May 2013 - Present De
'Prese	nť.	Street.         July 2010 - April 2013           District         3 Main Street, Maintown, Mainshire, MN1 1NM
		Town Maintown November 1988 - June 2018 Deem
		County Maintaind
		* Postcode: MN3 1NM
		This is my current address     Use this Address     Use this Address     Continue that it earths apply arder Sector 7 of the Cost Paterton Act 1986 for e cost of any     Continue     detail I have provided are correct.     Continue
		Step 3 of 3 > Payment Details
		FADs         Provincy Postcy         Cookies         Claritant U.s           Galaries U.S. No. 100         Claritant U.S.         Claritant U.S.         Claritant U.S.         Claritant U.S.           Statistic U.S. No. 100         Claritant U.S.         Claritant U.S.         Claritant U.S.         Claritant U.S.         Claritant U.S.           Statistic U.S.         Claritant U.S. </td
		😝 Internet   Protected Mode: On 🛛 🖓 + 💐 100% 🔸

#### 4.6 Deleting an Address

Any addresses apart from the current address added to the history can be deleted by clicking 'Delete' in the address history.



Are you sure you want to delete this address from your address history?



When they click Delete the address is removed.

Note: there is no Edit Address function so users have to delete an address then re-enter it to make a change.

## SECTION 5 STEP 3 – PAYMENT DETAILS

When the user has selected their addresses they will be asked to select their delivery method and enter their Payment Details.

The user must enter their card details and click Continue.

Order your Credit Report		Denotes mandatory information     Cancel
In order for us to verify your details and en have lived at in the last six years. If you are	sure the accuracy of your report we need applying for a Credit Report from a B	to collect information about you and the UK addresses you EPO or overseas address you will need to <u>order by post</u>
Step 1 of 3 > Personal Details		
Step 2 of 3 > Address Details		
Step 3 of 3 > Payment and Del	ivery Details	
[9] Keep me informed about Experian product Please enter your payment details You will only be charged 62 and your card of Amount debited from account	acts, news and offers. Please un-tick the details will be removed from our system w 62.00	box if you do not wish to receive this information.
* Card Type	Visa 🔳	
* Card Number	1234567887654321	
The second se		
Card Security Number     Your name as it access on the card	Mr Richard Smart	
Card Security Number     Your name as it appears on the card     Explay Date (Month/Year)	Mr Richard Smart	Make Payment
Card Security Number     Your name as it appears on the card     Expry Date (Month/Year)	Mr Richard Smart	Make Payment

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#### Additional card verification

Some banks may ask for an additional security credential such as a passphrase.

This is handling by a third party application that is displayed in the panel under the payment fields.

Order your Credit Report	Dendes mandatory information     Gancel
In order for us to verify your details and en have lived at in the last six years. If you and	sure the accuracy of your report we need to collect information about you and the UK addresses you applying for a Credit Report from a BFPO or overseas address you will need to <u>order by post</u> .
Step 1 of 3 > Personal Details	
Step 2 of 3 > Address Details	
Step 3 of 3 > Payment and Del	ivery Details
<ul> <li>Post my Credit Report to 1 Main Street.</li> <li>Post my Pasikley so I can download at A unique Pasikley will be posted to you v</li> <li>Keep me informed about Experian prod</li> </ul>	Maintown, Mainshire, MN1 1NM digital copy of my Credit Report using our secure on-line service with 5 working days which will allow you to log into a secure area of our site and view your report. ucts, news and offers. Please un-lick the box if you do not wish to receive this information.
Please enter your payment details You will only be charged £2 and your card-	details will be removed from our system when the payment has been accepted.
Amount debited from account Cand Type Cand Number Cand Security Number Your name as it appears on the card Expiry Date (Month/Year)	E2.00 Visa I234567887654321 Mr Richard Smart November I 2016 I MAke Payment
PAGe Privacy Policy Consider Contact Us	Dee in the extention orders of the information and within the advance (line part between bytes) and Experiment 112 at anti-control environment by the Experiment Correlator Aprillandy. Experiment 224 is regarized on Englished and Wat interpreter organization manifest (2003). Requirement of this anti-control between Experiment Wat, Michigan Matthews 1424. 122

#### **Error Notification**

There are several types of error notification for the payment details; validation and verification.

#### **Validation Errors**

If the user clicks Continue without completing all of the mandatory fields then a message is displayed (right).

#### **Verification Errors**

When the card details are submitted they are sent to a 3<sup>rd</sup> Party for verification. If there are any problems with the search the following message is displayed:

- Card not found please check your card details
- Sorry, there has been a problem with your request please try again later

Can we return these messages to the UI?

Amount debited from account	£2.00	
Please complete the mandatory fields		
* Card Type	Visa	
* Card Number	1234567887654321	
* Card Security Number		
* Your name as it appears on the card	Mr Richard Smart	
* Expiry Date (Month/Year)	November 🔽 2016 🔽	Make Payment

### SECTION 6 CONFIRMATION

When the user has successfully requested a report the final confirmation screen is displayed. The content of the window depends on the result of the final data processing done by the system. Either:

- Confirmation that a report is being sent by post
- Confirmation that a Passkey is sent by post and an email link sent
- A system error has occurred
- A payment error has occurred
- An authentication error has occurred

#### **Credit Report by Post**

If the user requested for the report to be sent by post then a message will be shown that confirms the postal address and some contact details to be used in the event of a problem.

#### **Credit Report using Online Service**

If the user requested for the report to be viewed online then a message will be shown that confirms the postal address that the Passkey will be sent to, and some contact details to be used in the event of a problem.

Ex	perian Your Experian £2 Statutory Credit Repo	rt
Thank y	you for ordering a Statutory Credit Report	Print Cipee
Your reque	est is being processed.	
Your Crec	tit Report Reference Number is XXXXXXXXXXXXXXXXXXXXXXXXXX	
• Your Cre	edit Report will be sent to:	
Mr Rich	ard Smart, 1 Main Street, Maintown, Mainshire, MN1 1NM	
<ul> <li>A confin rsmart@</li> </ul>	mation email will be sent to: Photmail.com	
Ne recom	mend that you print a copy of this confirmation for your reference.	
If you ha	ve any questions about your credit report or our service contact:	
Telephor	18 0844 481 0800	
Email	consumer helpdesk gluk experian com	
Post	Experian, PO Box 8000, Nottingham NG80 7WF	



When the confirmation window is closed the user will be taken to the Consumer marketing page.



### SECTION 7 FINAL ORDER CONFIRMATION

#### System Error

A system error can occur at any stage of the process, not just at the final confirmation.

If a system error such as the database cannot be accessed or there is a problem with the application then the system error message on the right is displayed.

In this instance the user must send a new request for a credit report as all of the information they have entered is lost.

Need a screen for a scenario when the details are OK but the processing is being done later – is this required as they are being sent a letter anyway?

#### **Payment Error**

A payment error may occur when we try to get the funds from the user's bank account.

Exp	erian Your Experian £2 Statutory Credit Report
Sorry, we	e cannot process your request at the moment. Please try again later.
Due to unfor Please reap	eseen circumstances we cannot process your request at the moment. ply for your Credit Report later.
Reapply for	your online Statutory Credit Report
If you have	a any questions about your creat report or our service contact.
If you have Telephone	any questions about your credit report or our service contact. 0844-481 0800
If you have Telephone Email	any questions about your crede report or our service contact: 0944-481-0800 consumer hebdesk@uk.experian.com



## SECTION 8 DOWNLOADING YOUR REPORT

When the user has successfully ordered a report and specified that they want to receive it using our online service they will be sent:

- A Password in the post
- An email containing instructions on how to download the report using the password and a link to the download site

#### The Report Download Page

When the user clicks the link in their email or the Download report button the Statutory Credit Report website (1.1) the page on the right is displayed.

The user can enter their postcode and the Passkey from the letter we sent to them the click Download.

A validation error message is displayed if:

- A match to the Postcode is not found
- The passkey supplied for the Postcode does not match

Experian Your Experian £2 S	tatutory Credit Report	
Download your Statutory Credit Report		
If you have ordered an arrine Credit Report and want to download it please enter your Postcode and the Passkey from the letter you were stirit. Postcode Passkey Download Report	Please enter the Postcode for your current address and the Passkey you were sent by post from Experian. You will then be asked for a location to save your Credit Report which is provided in .pdf format. You will need to have Adobe Acrobat installed on your PC to view the report.  If you have any questors about your credit report or our service contact. Telephone: 0844.481 0800 Email: gonsumer helpdesk@lik.experian.gott Post: Experian, PO Box 8000, Nottingham NG80 7WF	
Dara its Wei anovalian settern of Mai anti-mation and willing this who, parameters gave here Experime LM is authorized and explosited by the Ferencial Constant Authority. Experime Registrates of Non-artitions. Least invest Primare Destroy, NSE Business Park, Notice 2014 C	veen listen per need Ltt is registered is Englist and Water order for company ingulation nerveer 611231 gran, 5001-122	
in Total Containing Chr. we obtain unservice		

### APPENDIX A RESPONSIVE DESIGN AND MOBILE OPTIMISATION

The site should be designed and developed to take account of the following non-functional requirements:

- Responsive design should be used to regulate the user experience on different resolutions
- Site should be 'usable' on mobile devices (not just a scrollable version of the bigger site)
- Site should operate on all currently supported browsers (supplied by the business)

Note: the statutory report landing page (section 1) is out of scope for this approach as this is created with Teamsite and managed by the Consumer marketing team.

Order your	Statutory Credit Report	Denotes mandatory information     Cancel
Step 1 of 3 >	Personal Details	
* Trie: * Forename Middle Name: * Surname:	Mr  Richard Smart	
		Continue
Step 2 of 3 >	Address Details	Continue
Step 2 of 3 > Step 3 of 3 >	Address Details Payment Details	

Catend · Marching relation

Continue

10000000000000000000000000000000000000		
Order your	Statutory Credit Report • Mandatory entermation Cancal	1
Sup For4 >	Personal Details	
* Tibe	w B	
* Forename:	Richard	
Middle Name		
* Sumarne	Smart	
· Date of Birth	dd mm ywyy m	Carrier 😪 2-54 PM
• Email Address		Responsive Te
Control Email		css-tricks.com/exampl C
- Control Enter		
verephone. No.		Experian
	Continue	A world of meight
		Order your £2 Statutory Gre
Step 2 of 4 >	Address Details	Step 1 of 3 > Personal Details
Step 3 of 4 >	Payment Details	5.TPM 10 18
Step 4 of 4	Configmation and Balisson Cottons	* Forename Rishard
otep a bi a >	commutation and sensery opports	klidde Name
		* Summer Smart
		* Case of Birth. dat dam 1999
		* Ernal Address
		* Contine Ernal
		Telightone No.
	my Cossier Careerina	24.0
The Party Statement of	rty / Coleman / Caread ta	
EAQs Private Post	and the information and willing this way, proper three must be seen before any income.	

• —		» —		• —	
B:41 AM	Cancel	Experian	100%	experian	100%
Order your £2 Statutory Credit R	Report	Order your £2 Statutory Cree	dit Report	Order your £2 Statutory Cred	lit Report
Step 1 of 3 > Personal Details		Step 1 of 3 > Personal Detai	ls 🗡	Step 1 of 3 > Personal Detail	ls /
I have read and understand the privile statement and consent to the identiand fraud prevention procedures it     Title	Vacy ty verification describes.	Step 2 of 3 > UK Address D * I have lived at this address f mth ccyy to mth	etails rom	Step 2 of 3 > UK Address De We recommend that you submit addresses for the last 6 years to accuracy of your Credit Report.	otails your UK o ensure the
* Forename Middle Name		Enter House No. and/or Hou     House No.     Flat I	se Name	January 2014 - Present 1 Main Street, Maintown, Mains MN1 1NM	shire
* Surname * DOB dd month	ccvv 💌	House Name		July 2010 - April 2013 3 Main Street, Maintown, Mainshire	e MN1 1NM
Email Address     Confirm Email Address		District		November 1988 - June 2010 36 Main Street, Maintown, Mainshi	× ire MN1 1NM
Telephone No. * Mandatory Cont	inue	Country * Postcode Fin	d Address	I confirm that I want to apply under the Data Protection Act 1998 for a Experian Credit Report and confir details I have provided are correct	er Section 7 of a copy of my rm that the ct.
		Use thi	s Address	Add an Address Confirm	Addresses

Experian is the leading global information services company, providing data and analytical tools to clients around the world. The Group helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

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