

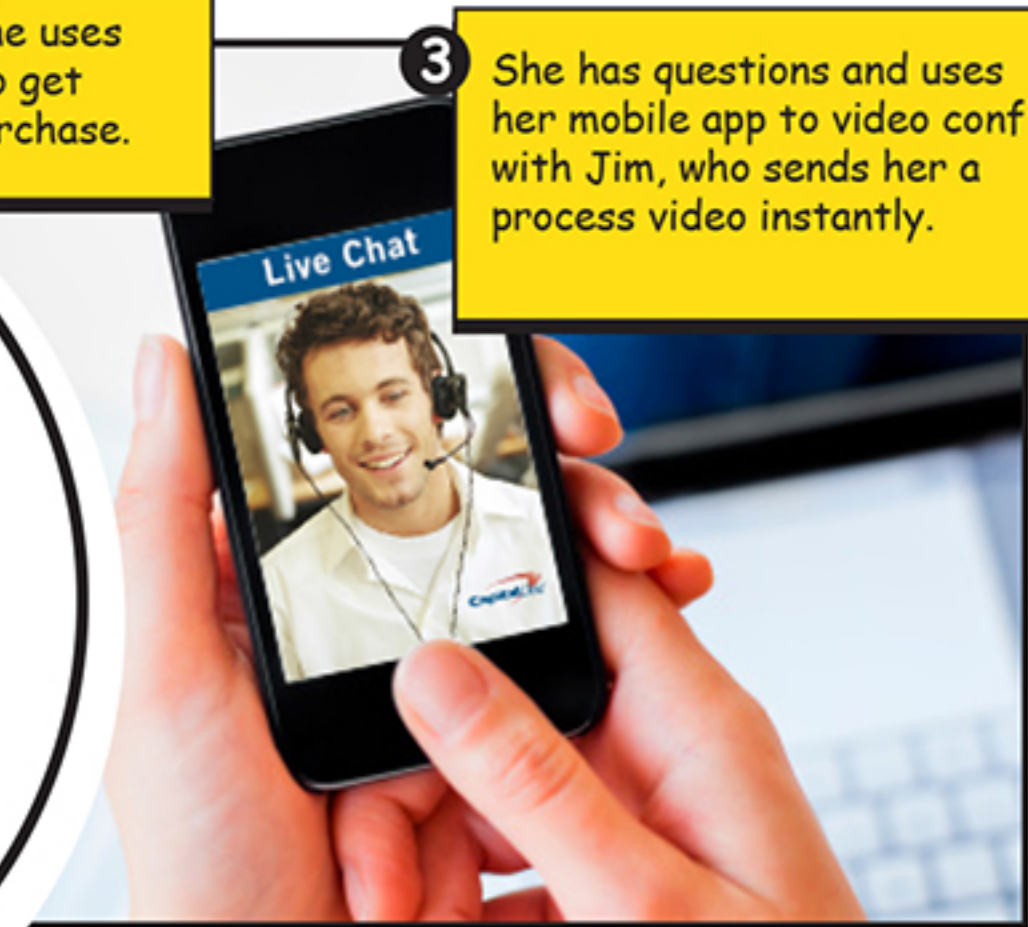
Home Loans Strategy: Digital will radically change the way HL customers interact with Capital One from end-to-end



1 Jane is expecting, and goes to FB to share the good news with her friends. We also learn that she's looking to buy a new home and present her with a special offer just for her.



2 As a CapitalOne customer, she uses the Capital One mobile app to get instant pre-approval for a purchase.



3 She has questions and uses her mobile app to video conf with Jim, who sends her a process video instantly.



4 She then uses the mobile app to select a house from a list based on her needs and pre-approved limit.



5 She finds one and locks in on it.

WOW!

6 Capital One manages the multi-party coordination of the closing through the API integration with multiple outside parties.



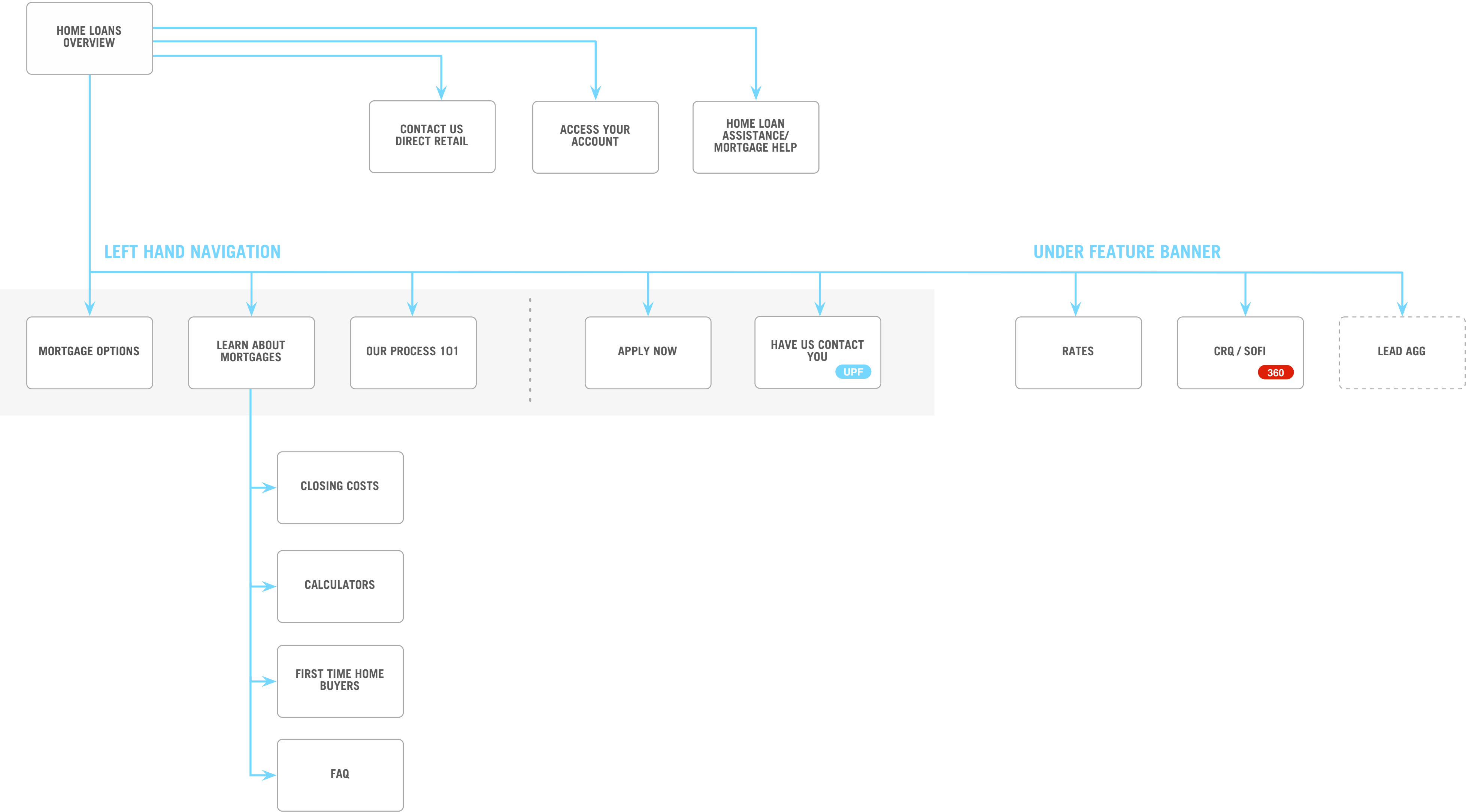
7 With the paperwork done, Jane and her husband sign the documents at home in an online closing session.



8 "Love my bank! Just finished closing! @capitalonebank"

PROPOSED HOME LOANS SITE MAP

Updated 3/27



The Capital One Differentiated Home Loans Hypothesis

Our Hypothesis: Based on targeted research, performance insights, and consumer insights, we can build personas that identify specific needs and desires that will give the new home loans experience an opportunity to understand who our users are, and place them on a unique, direct, and effecient path to a successful mortgage experience.

OUR PERSONAS

Working to bring these users to the site by strategic content marketing and by greater visibility within organic search

W

Wanderer

The browser; may or may not be the first site they visit.

N

Newbie

First time home buyers or have a need to be educated about the mortgage process

A

Alumni

Have graduated from the mortgage process and are looking to refinance or buy another home

P

Pro

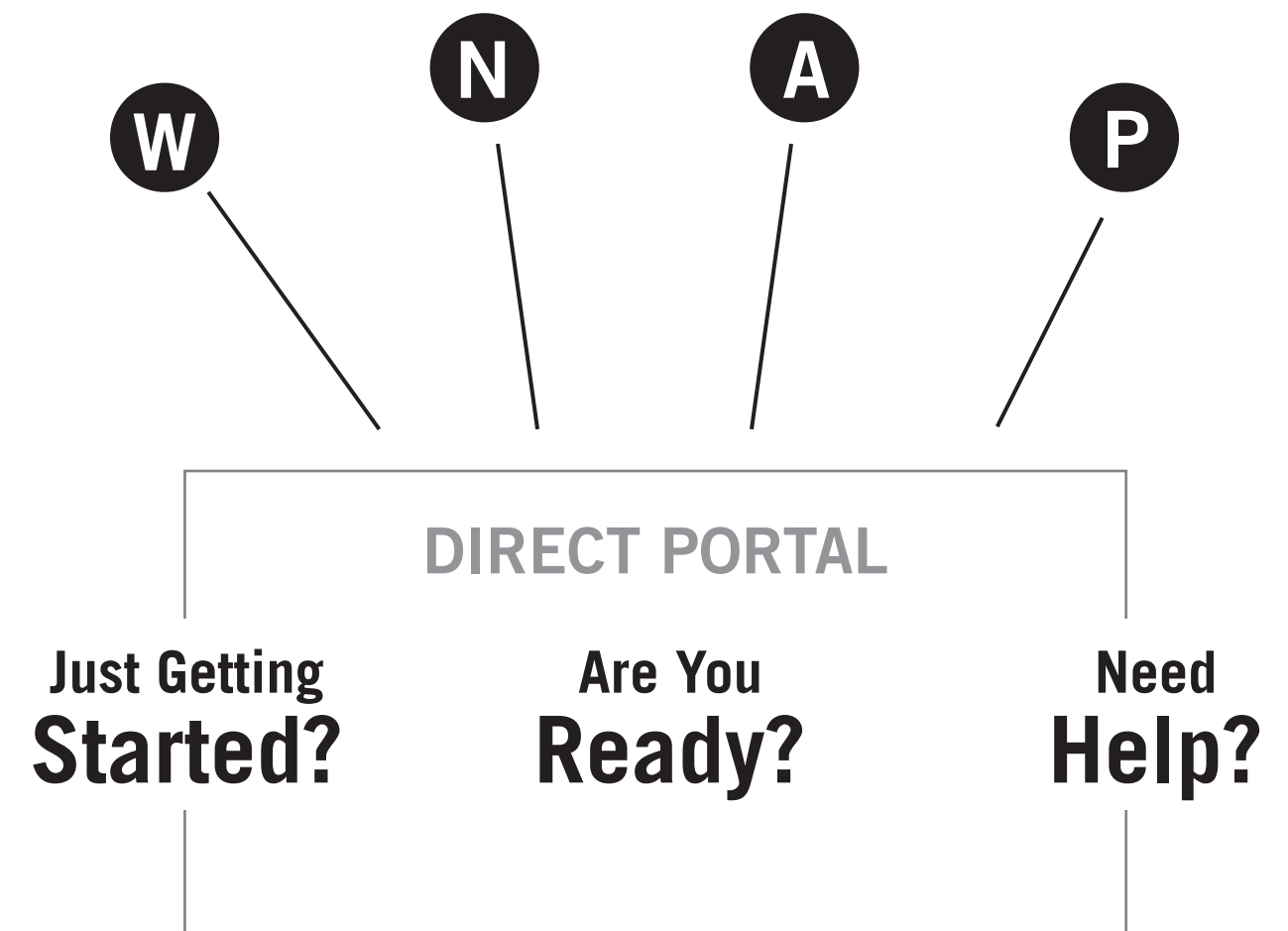
Looking to refinance, buy another home, or have a need for a home equity loan

COHL:UX

OUR DESIGN GOAL

To build a more personable or personalized user experience

By providing, what we are considering a front-end filter, we can place our users into virtual buckets, then from that entry point, place that user on a direct path to a successful browsing experience with collected data, or on a path to complete a specific task that will ultimately create a creditable lead or loan origination.



HOW MIGHT WE...

FILL THESE BUCKETS?

ASK THE RIGHT QUESTIONS UP FRONT

**Search
or browse;
Educate
the user**

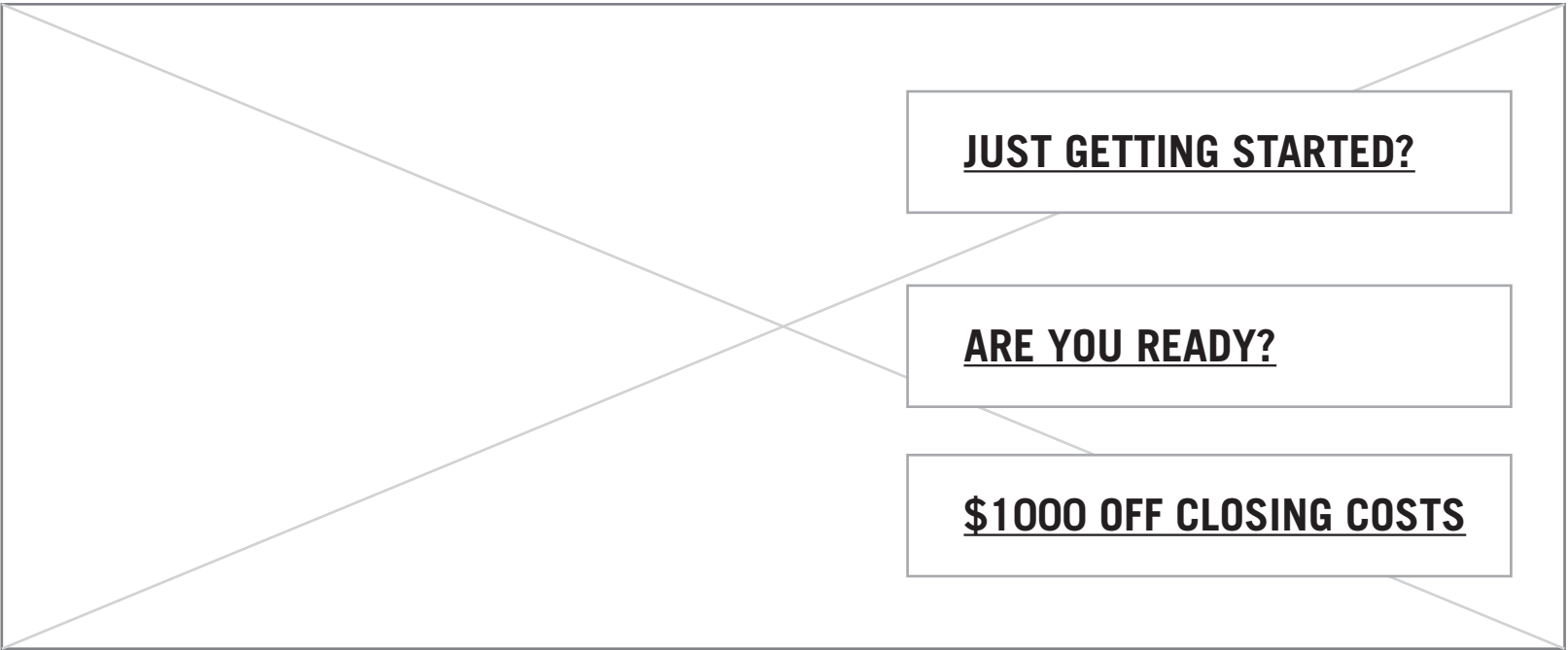
Apply Now

**Call; FAQs
& online
resources**

HOME LOANS

THE DIRECT PORTAL

CONTENT
HYPOTHESIS
INFORMATION
ARCHITECTURE



OUR MORTGAGE
PROCESS
STEP-BY-STEP

OUR ADVICE
PRODUCT ADVISOR
RECOMMENDER

RESEARCH
YOUR OPTIONS

<div>Rates Table</div>

AFFORDABILITY
CALCULATORS

• Mortgage Troubles?
[Learn about your choices](#)

HOW MIGHT WE...
HANDLE FAQ'S?
ROTATING FAST FACTS

FAST FACT FAQ'S

◀

Q&A

▶

Ready to apply?

Refinancing | ▼

[Apply Now](#)

Talk with someone

855-756-7799