

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

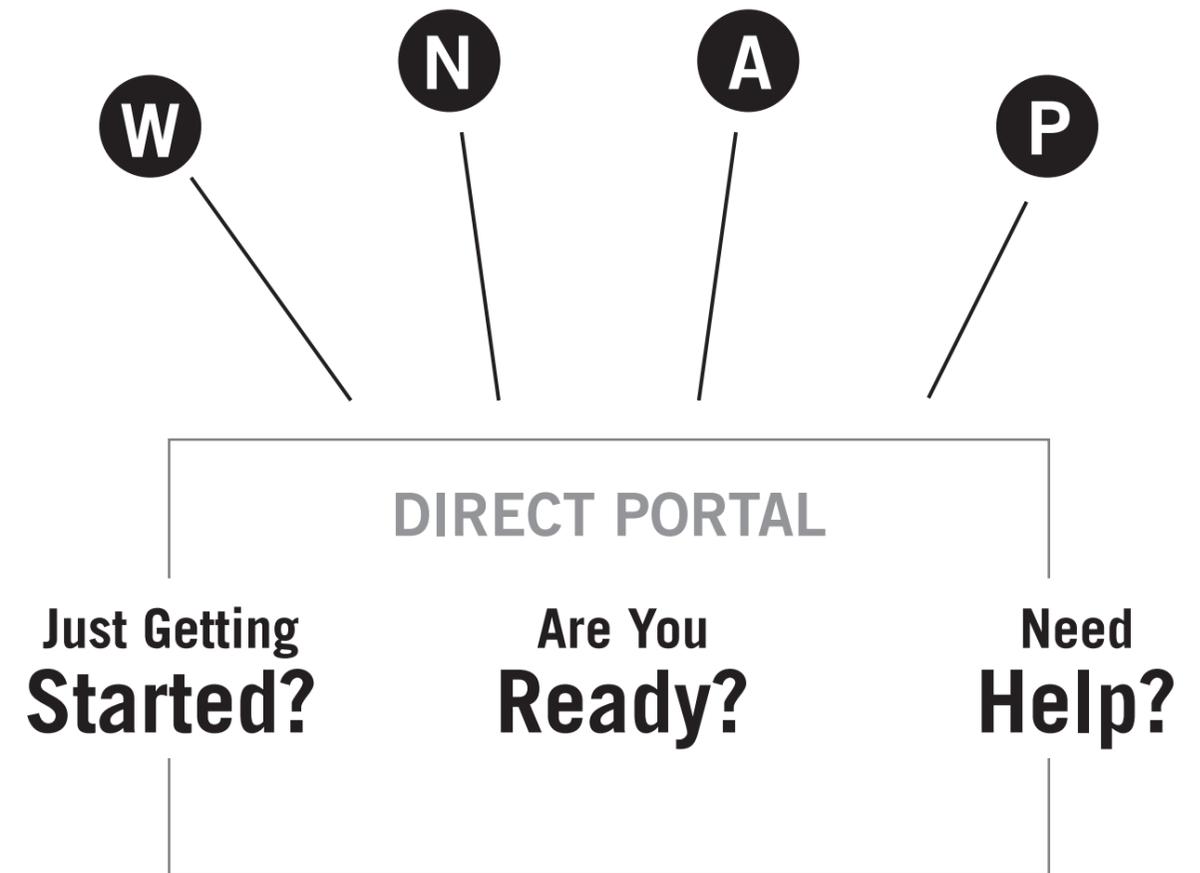
Looking to refinance, buy another home, or have a need for a home equity loan

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**

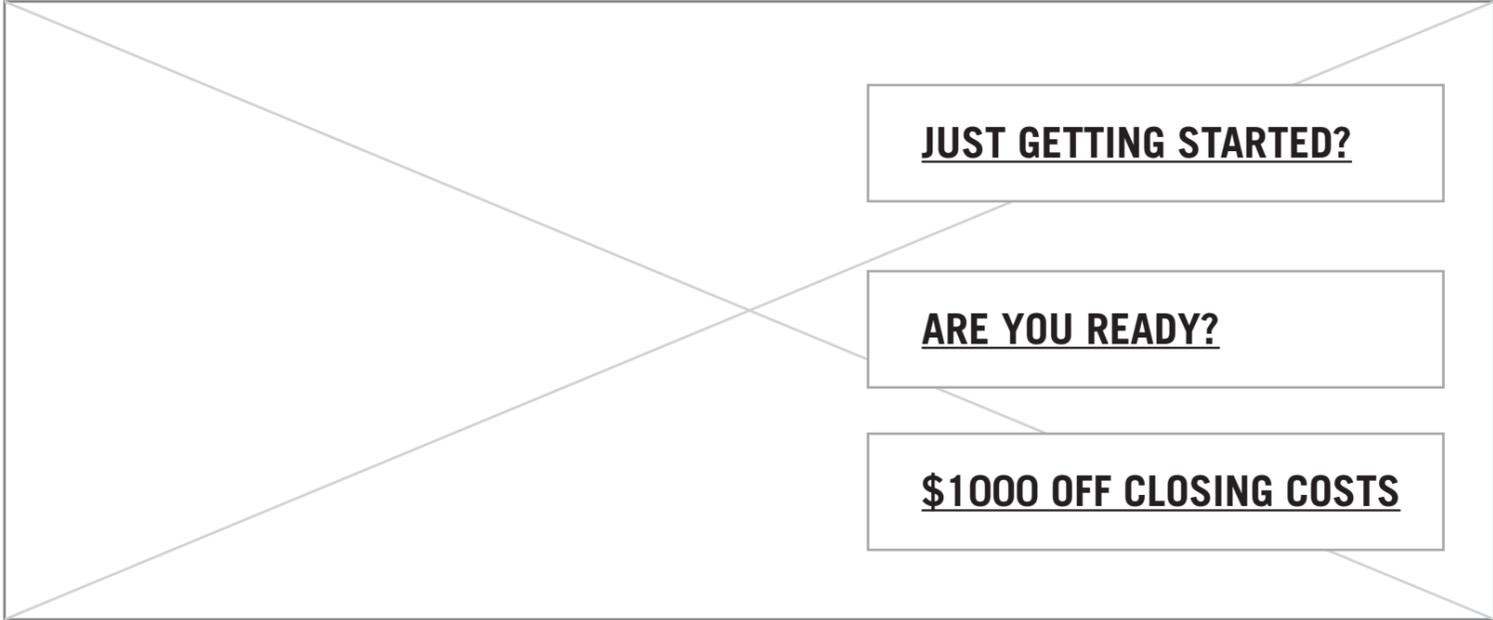
Apply Now

**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

Rates Table

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