

## 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**

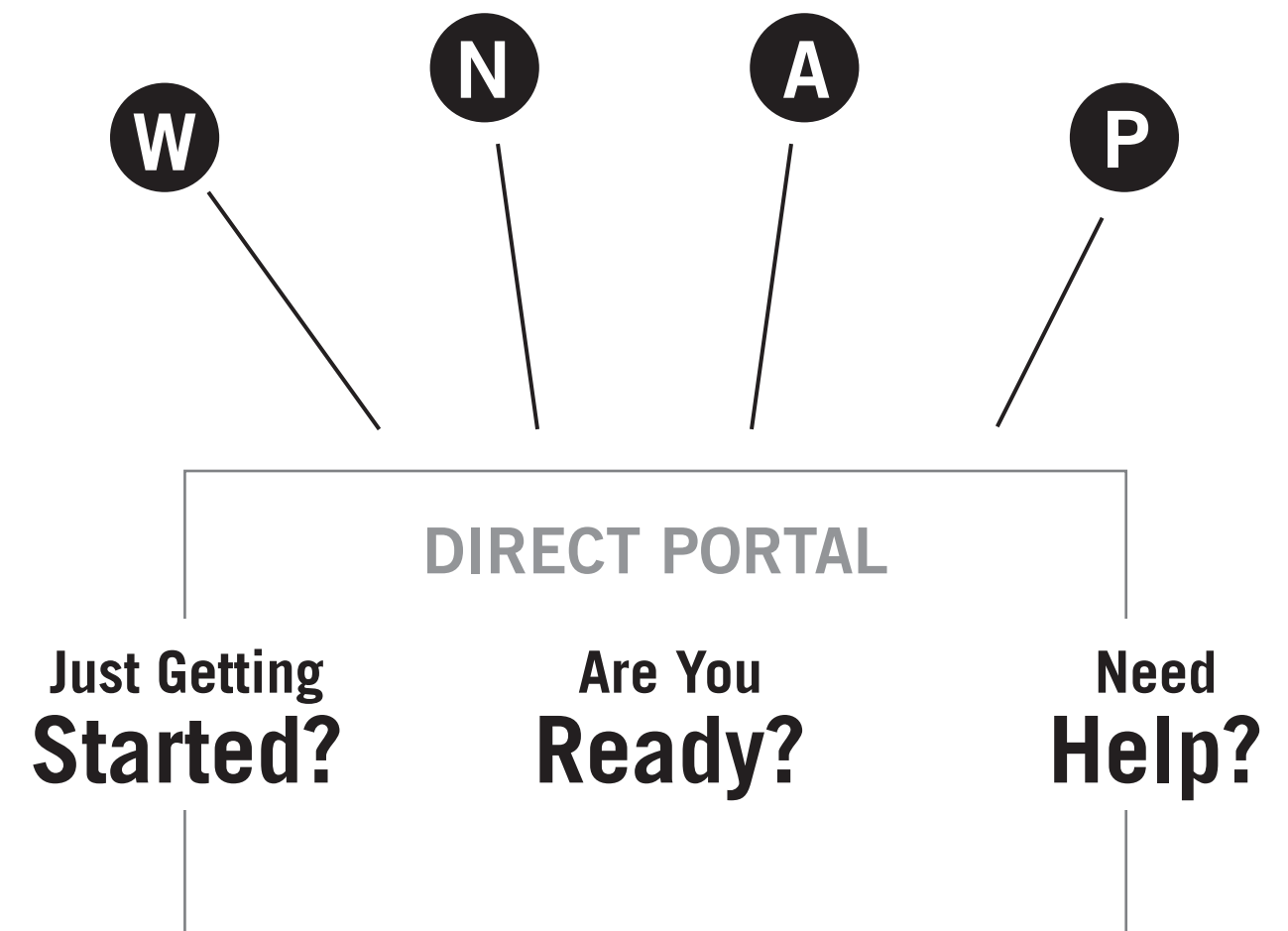
Looking to refinance, buy another home, or have a need for a home equity loan

# 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**

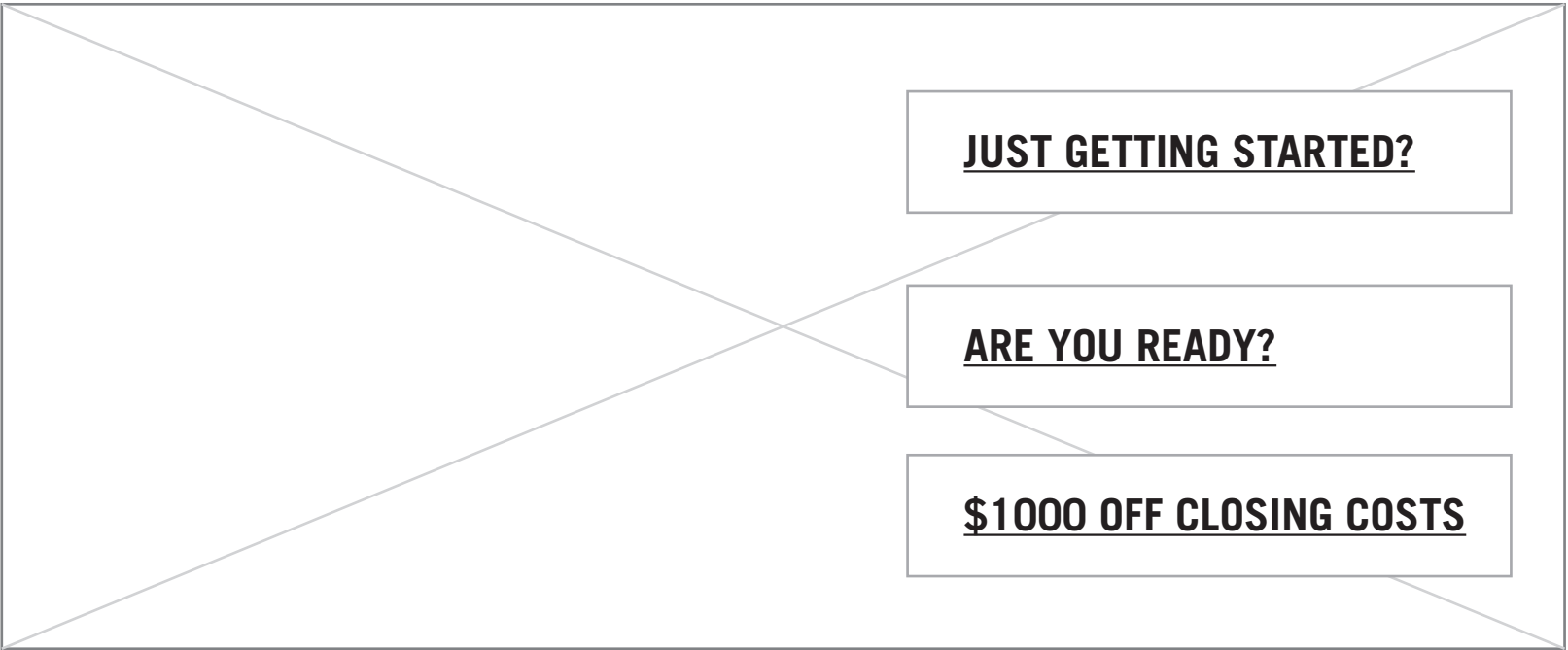
**Apply Now**

**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

<h1>Rates Table</h1>
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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