



Valeyo Ori case study:

User experience.

Despite all the amazing new tools designed to make people's lives easier and more productive, lending technology solutions have largely ignored the employee or institution user experience, focusing mostly on the customer user experience instead.

In building its new omnichannel loan origination platform, Valeyo saw an opportunity to disrupt the traditional lending experience for the institution. So, we set out to build a better one.

Approach

Working with EY Design studios, we paired deep and comprehensive user research with highly collaborative design phases to create a platform that would not only help institution staff do their jobs more efficiently and effectively but give them the same great brand experience they want to deliver to their own customers.

“This was an opportunity to think beyond the traditional lending experience, to challenge what is the norm today, and to reconsider the entire process from end-to-end with customer and institution in mind.”

Richard Ward, Senior Product Manager, Valeyo

User needs

Starting with the lending officer/ advisor, we mapped out the user journey and broke down their day-to-day activities into **5 critical steps**:

Awareness: The user must always be aware of their immediate and upcoming tasks.

Initiation: The user wants to initiate their most important activities quickly and efficiently.

Frequency: The user wants streamlined workflows, quick access, and tools for the tasks they perform most often.

Acceptance: When approval is secured and the borrower's acceptance is required, the user wants the process to be simple and less time consuming.

Due diligence: The user wants measures to confirm all key processes are complete, so nothing is left behind.

Key design principles

Building on our research and user journey mapping, we developed a set of key design principles to guide development of the interface and shape the design patterns that would create a great user experience.

Build trust with every interaction: Platform is simple to pick up and learn	Focus on simple ingredients done exceptionally well: Design is clean and spacious
Favour function over fancy: The most important information is at the users fingertips	Increase confidence through clarity: Language is clear, concise and useful for new and seasoned users

Even with these successes, our investment in UX does not stop here - we're committed to updating and enhancing the platform so that the needs of our clients will always be met.

[Follow the journey here.](#)

Outcome

By focusing on the most important needs of users, we were able to design and deliver a platform that increases end user productivity, efficiency, and satisfaction, as well as reduces system training time.

Some of the key features the platform delivers include:

-  Allows the end user to never feel or notice the complex back-end systems and integrations that powers the system.
-  Admin dashboards give users a holistic view of individual productivity, priorities, and pending tasks.
-  Multiple scrollable forms allow users to focus on one question or task at a time, making the process more efficient.
-  Use of clear, concise, and useful language throughout, minimizing the learning curve for any new user.



Valeyo is a leading Canadian-based solutions provider, partnering to deliver a full suite of business solutions, including lending technology and insurance related products and services for financial institutions nationwide. For more than 40 years, clients have trusted us to be their go-to provider based on the strength of our proprietary products, strategic partnership and people. Valeyo is a wholly owned, independently operated subsidiary of Securian Financial Group.