

## Summary

BusinessIQ (BIQ) is an Experian application that allows companies to pull credit reports. The goal of the project is to not only improve BIQ's user experience and design—but also update the code framework as well.

Our key deliverables were wireframes & designs backed by customer feedback. We delivered our designs to development in the form of an interactive prototype built in the same framework as the end product.

## User Research

The first month of the redesign project was spent on the road talking to our users all over the United States. We interviewed 27 Participants across 16 different companies and the primary personas we talked to were Credit Analysts and Credit Managers.

Our The primary purpose of our research trip was to monitor how our customers use & navigate BIQ—and to see what areas in BIQ are most important to them and why and what areas aren't used at all.

We talked to both large companies like UPS & Canon, as well as our small business partners to obtain all perspectives and roles of who uses BIQ and why.

Our user research consisted of three steps:

- Preparation of interview questions in the form of a script.
- Interviewee recruitment.
- Conducting the user interviews and recording feedback.

The most used area of BIQ is search—so we decided that should be the key area of focus for the next version.

We discovered most users start at search. They search a company, pull a report, then save that report and pass it to their Credit Managers for policy review.

Some other things we learned:

- Dashboard isn't used in it's current state.
- Average time spent in BIQ is 10 - 30min a day for a typical user. Larger companies—however—have entire departments dedicated to just pulling reports, sometimes all day long.
- Generating a report is a force-of-habit action from users. They don't—in general—know the differences between different report types.

## Results

The new design of the application provides users with the ability to:

- Easily search and find business owners and companies to pull credit reports.
- View and manage affiliated companies within their portfolio.
- Design their own credit reports to only get the information most important to them.
- Easily pull credit reports.
- View portfolio performance.

## **Style Guide & Design**

We decided to go forward with Angular as our new framework along with Material—Google’s library of common components.

## **Overall Improvements To Design**

- Increased the font size from (11px -12px) to (14px - 16px) for better readability—as well as updated the font family to Google’s Roboto throughout BIQ.
- Increased width of application from 972px to full width of the browser.
- Updated layout to a more modern feel.
- Added descriptions for report types for clarity.
- Decreased the amount of clicks to pull a report.
- Made design more seamless with Experian’s brand identity.

## **Initial Concepts**

We came up with some first initial screens to gauge customer interest and also provide a north-star to aim for.

The new design would utilize a more modern workflow and empathy driven decisions behind how we present and render credit information.

## **Original Login Page**

## Welcome to BusinessIQ

Experience the new BusinessIQ!  
New enhanced search experience & reports.



BusinessIQ is the user-friendly, intuitive Web interface needed for today's economic challenges. We can help you advance your business by providing:

- Leading credit and analytical practices
- One location to manage the credit lifecycle
- Flexible access options

[Click here to learn more](#)

### BusinessIQ Login

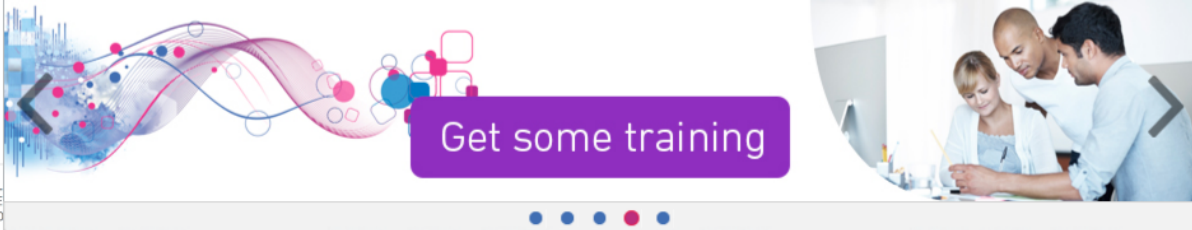
Username\*

Password\*

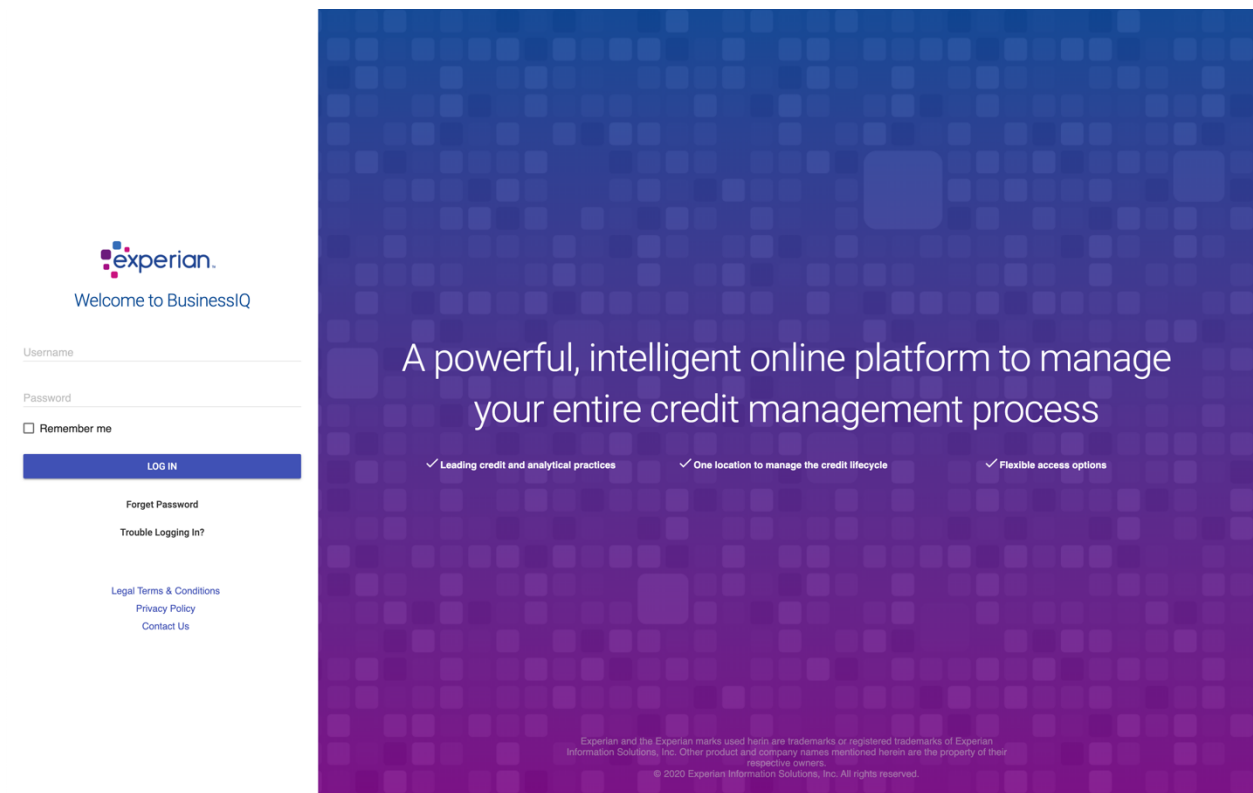
[Access BusinessIQ](#)

[Forgot Password?](#)  
[Manage your profile](#)  
[Help and Resources](#)

### Learn more



## Login page concept



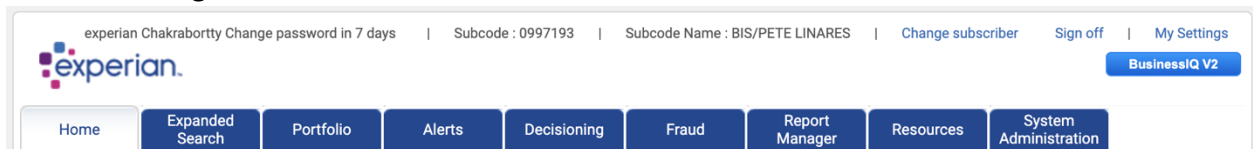
### Improvements to login:

- We simplified the forgot password workflow.
- Updated the design with a more modern layout.
- Added “remember me” functionality

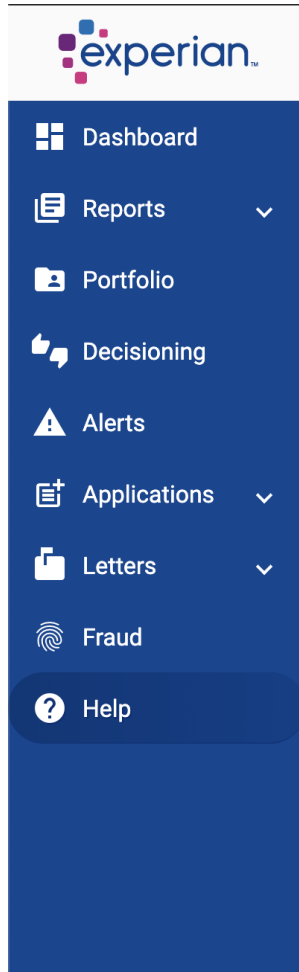
### Navigation

We updated the navigation into a single, stationary side bar that is always visible to the user.

### Classic Navigation



### New Navigation



### **Improvements to navigation:**

- Updated layout of navigation by moving it to the side, giving more space to the content area of the application.
- We removed search from navigation since it's now in the header.
- Reordered search elements based on order of importance via customer feedback.

### **Search First**

The first thing we discovered is that the most used area of BIQ was search. Since search is such an important element to the application, our goal made search the primary focal point of the application.

In the old design, to search a company to get to their pull report page, it takes anywhere from 7 to 11 seconds. In the new design, it only takes 5 – 6 seconds to complete the same task.

### **Old Search Experience**

experian Chakrabortty Change password in 7 days | Subcode : 0997193 | Subcode Name : BIS/PETE LINARES | Change subscriber | Sign off | My Settings

**experian.** BusinessIQ V2

Home | Expanded Search | Portfolio | Alerts | Decisioning | Fraud | Report Manager | Resources | System Administration

Quick Search: Business Name\* (Experian), City\*, State\* (dropdown), or ZIP, Telephone, BIN, Search

Suggestions: \*Required for Expanded Search

Name	Street	City	State	Zip Code	Phone	BIN
EXPERIAN HEALTH, INC	720 COOL SPRINGS BLVD STE 20	FRANKLIN	TN	37067	615-661-5657	922731677
EXPERIAN CREDIT NOTIFICATION SERVICE	475 ANTON BLVD	COSTA MESA	CA	92626	N/A	400565228
EXPERIAN HOLDINGS INC	505 CITY PKWY W	ORANGE	CA	92868	N/A	930041814
EXPERIAN INFORMATION SOLUTIONS, INC	475 ANTON BLVD	COSTA MESA	CA	92626	714-830-7000	796744203
EXPERIAN SERVICES CORP	475 ANTON BLVD	COSTA MESA	CA	92626	714-830-7000	798304266
EXPERIAN MARKETING SOLUTIONS, LLC	475 ANTON BLVD BLDG D	COSTA MESA	CA	92626	714-830-7000	421298504
EXPERIAN CREDIT ADVISORS, INC	475 ANTON BLVD	COSTA MESA	CA	92626	714-830-7000	798037093
EXPERIAN DATA CORP	475 ANTON BLVD	COSTA MESA	CA	92626	714-830-7000	924469208

Not finding what you want? Select the "Search Button" or enter additional info in "Expanded Search"

Clear fields

## New Search Experience

**experian.** Search by... Search by business name, address, BIN number or contact Crooks, O Subscriber: 765456 Portfolio: All Accounts SW

Search Results

Business	Address	Business Contact Info	Tradelines, Public Record & Collections
<b>Crooks, O'Keefe and Casper</b>	294 Shields Crossroad Viaduct, Volkmansville, RI 03146	Contact: Bailee Bauch 502-031-7854	30
<b>Frami Group</b>	109 Bertrand Corners Trail, South Blakeside, KS 43500	Contact: Ansel Bartoletti 165-183-5982	18
<b>Zieme - Kuhlman</b>	0725 Cedrick Meadows Plains, Deneststad, SD 20344-6830	Contact: Winston Pollich 690-957-5874	40
<b>Marks, Cartwright and Medhurst</b>	99812 Jameson Port Crossing, Lake Missouriiside, OR 96319	Contact: Edmund Thiel 196-410-8924	15
<b>Blick and Sons</b>	1008 Rodrick Glens Creek, Roobchester, MD 18813-5710	Contact: Chelsey Goyette 119-257-1850	42
<b>Boyer, Cruickshank and Kohler</b>	56049 Heloise Expressway Manors, Claretown, FL 51290	Contact: Bernadine Hills 324-065-1201	91
<b>McCullough - Balistreri</b>	7475 Jast Pines Squares, Evangelineiland, MN 72083	Contact: Oren Kuvialis 044-288-2841	25
<b>Upton - Mayer</b>	950 Bogan Plains Field, Port Jordaneneburgh, FL 77259-1692	Contact: Chet Schuster 518-344-6097	42
<b>Fay - Waelchi</b>	302 Skiles Cliffs Lights, North Alessisland, FL 21727	Contact: Gregg Konopelski 653-971-9616	40
<b>Haag Inc</b>	30149 Mraz Skyway Vista, New Justina, CA 40864-1943	Contact: Hertha Becker 102-031-4962	38
<b>Hartmann - Hegmann</b>	070 Mills Green Route, Alveraside, AR 35126	Contact: Larissa Smith 881-516-6292	12

## Improvements to search:

- Search results now have a larger area.
- You can search from anywhere in the application.

- One search field to fill out instead of seven fields.
- Added search term highlighting for clarity.

We decided search deserved more real-estate within BIQ. We also decided that search should be conducted from anywhere in the application—not just the dashboard and expanded search page.

In the new design, search results have been placed in their own panel. This allows a user to conduct a search from anywhere within BIQ, and not have to leave their current workflow just to find a business. There is also a single unified search field at the header of BIQ 2.0 instead of having to type within 7 different fields in the old experience.

## **Pulling Reports**

Arguably the most important workflow to BIQ is pulling a credit report on a company.

If a customer wanted to pull a new report in the old design, they would need to first search a company, view an old report, click on pull new report, view report configuration options, and then click view report.

With the new design, the user searches a company, views company information alongside report configuration options, and then click on pull report.

The old design requires potentially 26 form inputs, while the new design contains only 6.

Our goal made pulling a report easier by making the configuration options into a series of steps the user could just follow to ensure that they are pulling the correct credit report on a company.

## **Old Credit Configuration**

experian Chakraborty Change password in 7 days | Subcode : 0997193 | Subcode Name : BIS/PETE LINARES | Change subscriber | Sign off | My Settings BusinessIQ V2

[Home](#) | [Expanded Search](#) | [Portfolio](#) | [Alerts](#) | [Decisioning](#) | [Fraud](#) | [Report Manager](#) | [Resources](#) | [System Administration](#)

Quick Search: Business Name\* [ ] City\* [ ] State\* [ ] or ZIP [ ] Telephone [ ] BIN [ ] OR [ ] [Search](#)

### Select Report

EXPERIAN HEALTH, INC BIN: 922731677  
 720 COOL SPRINGS BLVD STE 200  
 FRANKLIN, TN 37067  
 Reference Information [ ] [Add Owner](#)

Credit Pull Settings  
 Scoring Model: [ Select one ]

Reduce Credit Limit [ ]

[Create New Application](#)

**Popular Combos**

- Premier & Owner Profiles
- Business Profile with Score
- Business & Owner Profiles with Score
- Business Profile with Industry Trade
- PPR with BOP and Blended Score

More Combos... [ ]

**Business Compliance Insight™**

- Business Compliance Insight™
- Business Compliance Insight with Owner Check™

**Commercial Credit Reports**

- Premier Profile
- Business Profile
- Business Owner Profile
- Business Summary
- Small Business Credit Share Profile
- Industry Trade Profile
- Business Owner Background - Linkage
- Business Owner Background - Fraud
- Business Owner Background - Comprehensive
- Supplier Profile

**Commercial Credit Score**

- Intelliscore
- Small Business Credit Share
- DecisionIQ

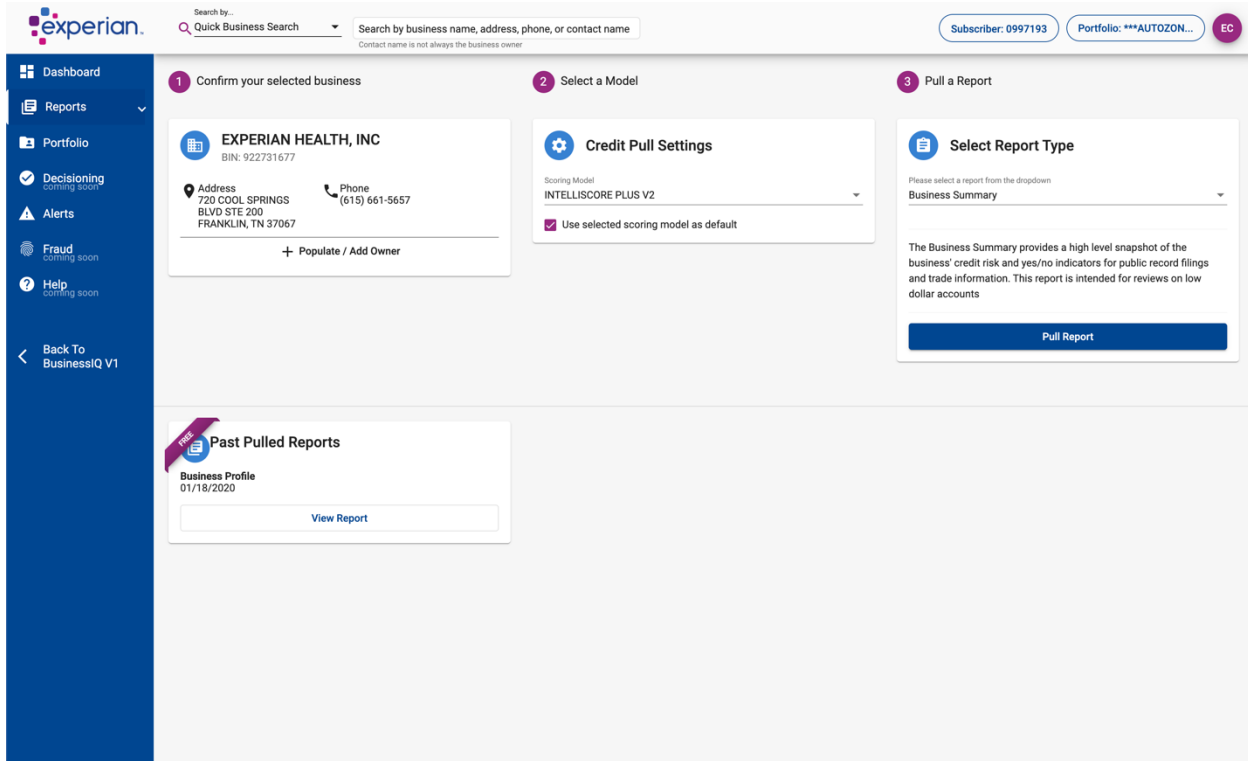
[View Reports](#) | [Save Reports](#) | [Cancel](#)

Set default report(s)  
 Use the system default report choices  Save selected report choices as my default

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## New Credit Configuration Experience





## Improvements

- 85% of users stated they never changed the report type because they simply didn't understand what each report type contained. We added a summary for each report type.
- Since users often pull the same report, we added a separate card for past report pulls.
- Used a 1, 2, 3 step approach to make the configuration options easier.
- One callout with all options already default selected and a lot less form inputs.

## Managing Reports

We've simplified the way reports are managed for our users. Our goal is to make it less jarring to view and manage the way our customer use our reports, so they can quickly access exactly the report they're looking for to make accurate credit decisions.

## Old Report Manager



BusinessIQ V2

- Home
- Expanded Search
- Portfolio
- Alerts
- Decisioning
- Fraud
- Report Manager
- Resources
- System Administration

Quick Search

Business Name\*  City\*  State\*  or ZIP  Telephone  BIN  OR

## Report Manager

Hide Filters

**Filters**

Subcode  or Company ID

**Category**

- Reports Pulled(278)
- Application(4)
- Application Processing(0)
- Application Batch Printing(0)
- Batch(0)
- Credit Decision(58)
- Inquiry Data
- International(22)
- Portfolio Scoring(0)
- Business Compliance Insight™(4)
- BusinessIQ Mobile™(0)

**Usage**

- Total Usage
- User ID
- Group

**Date**

- Last 30 days
- Last 60 days
- Last 90 days
- Last Year
- Custom

**Group**

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**Previous Exports**

Description

Export 07/26/2019 21:24:31 CDT Credit Report:

**Report List**   25

Viewing 1 - 25 of 278 items << first < prev 1 2 3 4 5 next > last >>

<input type="checkbox"/>	Date	Business Name	Category	User ID	Reference
<input type="checkbox"/>	02/21/2020	APPLE INC	Premier Profile	prod_admin	808995690
<input type="checkbox"/>	02/21/2020	APPLE INC	Intelliscore	prod_admin	808995690
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Business Profile w	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Intelliscore	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Supplier Profile	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Business Summar	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Business Profile	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	COSTCO WHOLESALE CORP	Premier Profile	prod_admin	708531235
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Intelliscore	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Small Business Cr	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Business Profile w	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Business Summar	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Business Profile	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Premier Profile	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Intelliscore	prod_admin	827717583
<input type="checkbox"/>	02/21/2020	I-40 FLEET SERVICES, LLC	Premier Profile	prod_admin	827717583
<input type="checkbox"/>	02/20/2020	I-40 FLEET SERVICES, LLC	Premier Profile	prod_admin	827717583
<input type="checkbox"/>	02/20/2020	EMPIRE CASINO PARTIES	Premier Profile	prod_admin	409147229
<input type="checkbox"/>	02/20/2020	BERRYESSA BREWING CO	Premier Profile	prod_admin	412096072
<input type="checkbox"/>	02/20/2020	EMPIRE CASINO PARTIES	Premier Profile	prod_admin	409147229
<input type="checkbox"/>	02/20/2020	BEATRIZ NETTER PHD	Premier Profile	prod_admin	403871326
<input type="checkbox"/>	02/20/2020	MICHEL'S FAMILY BUSINESS	Premier Profile	prod_admin	400522405
<input type="checkbox"/>	02/20/2020	COSTCO WHOLESALE CORP	Premier Profile	prod_admin	708531235
<input type="checkbox"/>	02/19/2020	WALSH CONSTRUCTION, INC	Intelliscore	prod_admin	750819434

Old Report Manager

The screenshot shows the Experian BusinessIQ interface. At the top, there is a search bar with the text 'Search by...' and a dropdown menu for 'Quick Business Search'. Below this, there is a search input field with the placeholder text 'Search by business name, address, phone, or contact name' and a note 'Contact name is not always the business owner'. On the right side of the top bar, there are two buttons: 'Subscriber: 0997910' and 'Portfolio: \*\*\*AUTOZON...' with a user profile icon 'EC'.

The main content area is titled 'Reports Pulled' and features a search bar and a filter dropdown set to 'Last 2 Weeks'. Below this is a table with the following columns: Business Name, Report Type, Date, User, and View. The table contains 10 rows of data:

Business Name	Report Type	Date	User	View
APPLE INC	Premier Profile	02/21/2020	prod_admin	<a href="#">View</a>
APPLE INC	Intelliscore	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Business Profile with Score	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Business Compliance Insight <span style="font-size: small;">TM</span>	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	DecisionIQ	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Intelliscore	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Supplier Profile	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Business Summary	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Business Profile	02/21/2020	prod_admin	<a href="#">View</a>
COSTCO WHOLESALE CORP	Premier Profile	02/21/2020	prod_admin	<a href="#">View</a>

At the bottom of the table, there is a pagination control showing 'Items per page: 10' and '1 - 10 of 2321' with navigation arrows.

## Improvements

- Added a quick search filter to find exactly the report you're looking for.
- Rolled up the filters into a simple selector delimited by date.
- The user now has control over how many reports they can view at once with our new paginator.
- Business name as the focal area instead of date.
- Removed the reference code as it wasn't being used among users.

## In Conclusion

We are constantly pursuing making our products easier to use for our customers. BIQ is loved and used by many companies—and we would love to continue to hear what you have to say.

Please feel free to fill out our survey to tell us your thoughts.

~ Casey Hald  
UX Designer at Experian