

# UHC Servicing Mobile App

**Utah Housing Corporation**

Management Innovation: Technology

**HFA Staff Contact**

Amy White

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## **EXECUTIVE SUMMARY**

As a housing finance agency, UHC understands the need to build relationships. Across every sector of the organization, communicating with the public is tantamount to success. The Mortgage Servicing Department recognized the exploding movement towards mobile devices accessing UHC's website and identified an opportunity to connect with homeowners on another level – mobile apps. In a single year, our homeowners initiated more than 601,000 sessions interacting with UHC's website. Drilling deeper into that data revealed that 42.5% of those sessions originated from a mobile device. The desire to reach our homeowners in a new way and the prospect of boosting our online presence and increasing the number of electronic payments received started an almost two yearlong journey, creating and ultimately deploying UHC's mobile app.

UHC's Servicing and Information Technology teams collaborated with a third-party vendor to create a new communication experience for our homeowners. The project design relied on integrating Xamarin, a developer-programming platform utilized in building apps for iOS and Android phones, with the framework that powers UHC's existing java-based web. The ultimate goal imagined a product that would deliver the same functionality available to a homeowner on a personal computer while providing easy, anytime access. Consumers increasingly expect fast and reliable information and flexible payment options at home or on the go. The mobile app offers that instant access and creates a new customer service channel to meet homeowner needs.

## **MANAGEMENT VISION – OPPORTUNITIES & CHALLENGES**

Mobile phones have transformed the way people communicate. Homeowners want the ability to obtain loan information quickly and have the convenience of making payments anywhere, anytime. As a result, the millennial homeowner responds differently than any other group of borrowers the agency has worked with in the past. The phone is more than a calling device; it is a connection to information, a tool to accomplish tasks, and an opportunity to actively engage in multiple activities from one small device. Millennials value connections, innovation, and flexibility.

The customer service representatives in the Servicing Department began noting challenges mobile borrowers were having with fully accessing UHC's website from their phones or tablets. The web platform did not support all the various mobile devices UHC's customers utilized. Management recognized an opportunity to offer the mobile app as an additional technology, enhancing the customer experience.

UHC had invested in marketing initiatives towards the millennial base on the Homeownership side. YouTube, Facebook, and Twitter communication introduced new customers to agency mortgage products. However, that investment in technology had not carried over to the Servicing side. While the homeowner had access to their loan information on UHC's website, some of the functionality was not compatible with their mobile phones. Expanding the agency's online presence to include mobile functionality tied into the corporation's desire to invest in technology and deliver more comprehensive services.

UHC closed to the public in March of 2020 due to Covid-19. Prior to the closure, the agency had more than 1,000 customers a month make their payments at the office. Closing the building created an even greater need to deploy the mobile application. Creating another conduit of communication for our homeowners and offering an additional way to make payments became even more critical.

## **INNOVATION AND DUPLICATION**

UHC's mobile application design and functionality lend themselves to replication. Rebranding the technology and integrating it with another housing agency's IT framework would provide another way to reach homeowners. The components of the mobile app can also be applied to other areas of the agency. Expanding menus, reformatting data screens, utilizing document submission functionality, and even payment components offer functionality that many housing agency departments can use. For example, Homeownership or Multi-Family might create an app to provide easy access to track mortgage rates, find preferred lenders, and locate rental housing, submit application fees – all from the convenience of a smartphone.

Each upgrade to a mobile app offers the opportunity to provide improved service. The same data framework is used by UHC's website and the mobile app. Therefore, when changes are made to the database, they automatically update both applications.

Partnering with a third-party software developer allowed for new collaboration and sparked exciting ideas that were implemented into the mobile application and positively impacted UHC's existing website. Future updates to UHC's website will incorporate some of the innovative features included in the mobile app, such as enhanced security and profile features, drop-down selection ability, and an amortization schedule.

## **MEASURABLE IMPROVEMENTS IN AGENCY OPERATIONS**

UHC's Servicing Department tracks mortgage loan payments and how the borrower submits funds – the mobile app, the web, through lockbox, over the phone, by mail, etc. Initially, five hundred homeowners were invited to download the mobile application. Currently, there have been close to 3,000 downloads to date, and every month the number grows. Payments made via the mobile app and the web significantly reduces internal processing, saving employees time.

The Servicing Department noted a significant decrease in calls related to borrowers having problems using the website. Staff was able to advise homeowners experiencing functionality issues on the web to download the mobile application. In the nine months, the application has been available, UHC has maintained a 5 star rating on the Apple Store. Borrower and staff feedback has been used to drive future improvements and releases.

## **BENEFITS THAT OUTWEIGH COSTS**

As there is always a heavy demand for IT resources, UHC pursued third-party help designing and deploying the mobile app. The agency pays for two outside software developers every month. The project took longer to deploy than anticipated, and subsequent releases continue the engagement. The investment has paid dividends in increased electronic payments. Borrowers and staff have expressed excitement for the application. It has also proven to be an effective way to show our business partners UHC is committed to investing in technology improvements.

## **EFFECTIVE USE OF RESOURCES**

Providing mortgage information the borrower can easily access from their mobile devices reduces the number of inbound calls a Customer Service representative must answer. In addition, borrowers can suppress their monthly billing statements, opting to use the app to view electronically saved copies. Finally, each feature the borrower accesses on the app gives a lift to the servicing process.

Leveraging the data based used for UHC's website significantly reduces the amount of programming required to create the mobile app. The collaboration between Servicing, IT, and the outsourced

programmers enabled UHC staff to work through the process without overwhelming either department. Internally, design elements were assigned to staff with expertise in the needed area. In addition, the agency's staff utilized UHC "retired" iPhones for testing the application.

## **ACHIEVING THE STRATEGIC OBJECTIVE**

UHC's objective was to create an experience for the homeowner, an opportunity to engage with their mortgage actively. The vision was to deliver a product that was easy to use, generated excitement and met our customer's needs. Deploying the app has been a journey, challenging the agency to use an agile approach to release the mobile application. Along the way, the team embraced challenges - recognizing them as an opportunity to enhance agency processes, push boundaries, and create new opportunities. Each download confirms UHC delivered a tool that enhanced our borrowers' experience and created an innovative way to respond to the needs of our constituents and our staff.

# iOS and Android

UHC'S MOBILE APP IS AVAILABLE FOR  
IPHONES, IPADS, AND ANDROID PHONES.

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# Initial Mobile App Release

**From:** noreply <noreply@uthc.org>  
**Sent:** Thursday, July 9, 2020 4:55 PM  
**Subject:** The UHC Mobile Apps are live!

Dear Borrower,

Utah Housing Corporation (UHC) is pleased to announce the release of our new Utah Housing Corp Mobile App for iOS and Android devices.

We would like to invite you to be one of the first to download the app and make your July payment or schedule your August payment before we make a general announcement to the rest of our borrowers. We also encourage you to explore the rest of the app and provide any feedback you might have.

Download the Utah Housing Corp app by going to the [Apple App Store](#) or [Google Play Store](#) or using the links on the [UHC Mobile App](#) webpage accessible from the Homeowner login page.

If you choose not to use the app at this time, we understand and hope that you will download it in the future.

We appreciate your business. You can always visit us online at [www.utahhousingcorp.org](http://www.utahhousingcorp.org) to view payment details and loan balances. If you have any questions, contact a Utah Housing representative at 801-902-8250 or 800-344-0452.

Amy White  
Vice President | Mortgage Servicing



Utah Housing Corporation | [www.utahhousingcorp.org](http://www.utahhousingcorp.org)  
2479 S. Lake Park Blvd, West Valley City, UT 84120  
P 801.902.8250 | 1.800.344.0452



UHC EMAILED 500 BORROWERS INVITING THEM TO DOWNLOAD THE APP AND PROVIDE FEEDBACK.

## SELECTION CRITERIA:

- BORROWERS MUST ALREADY BE MAKING PAYMENTS VIA THE WEBSITE.
- BORROWERS MUST NOT HAVE RECURRING OR FUTURE PAYMENTS SCHEDULED FOR JULY AND/OR AUGUST 2020.
- LOANS MUST BE CURRENT AND NOT ON THE STOP FILE.

A FEW BORROWERS FOUND THE APP IN THE "APP STORE" AND DOWNLOADED IT ON THEIR OWN BEFORE IT WAS ANNOUNCED.



Utah Housing Corporation (UHC) continues to follow COVID-19 guidelines and mandates. For more specific information please click [here](#).

Our office is closed to the public until further notice. All UHC programs and services continue to be fully operational. Please feel free to contact us. We're happy to help.

### Consumer Alert!

Protect yourself against scam callers that appear to be using a valid local or 1-800 phone number. Utah Housing Corporation (UHC) is dedicated to safeguarding your personal information and our call handling reflects that commitment. You can call our office directly, if you believe the call you are receiving is not from UHC.

### Homeowner Login

Username:

Password:

[Forgot Username, Email, or Password?](#)

By using this website you agree to our [terms and conditions](#).

[Create Online Account](#)

[Forms](#)

[Refinance Loan Information](#)

[FAQ](#)

[UHC Mobile App](#)

The [UHC Mobile App](#) is now available for download.

**The Mobile App Public Announcement was Added to the UHC Homeowner Website**



# Introducing the UHC Mobile App

Convenience and Security wherever you are

Select your device



Get the App

*Message and data rates may apply*

[Terms and Conditions](#)

**UHC's Mobile App Focuses on  
Convenience and Security**

# Convenience

THERE IS SO MUCH THE UHC  
MOBILE APP CAN DO

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The mobile app never sleeps. It is available 24 hours a day, 7 days a week, anywhere the device has cell or WI-FI service.



Schedule Payments to process today, on a future date, or set up a recurring payment schedule.



View Pending Payments to see the dates payments are scheduled to process.



View Online Payment and Loan History. Look at detailed information about payments scheduled or canceled online. View transactions processed on the account, including escrow disbursements.



View monthly statements.



See Year-end Tax Statements.



Payment Reminders are sent before a payment is due and a Payment Confirmation is sent when the payment processes.



Contact UHC by calling, sending an email to Customer Service, or providing app feedback to the Information Technology Department.



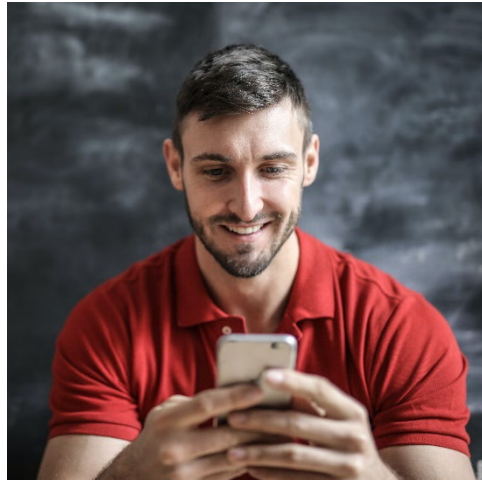
Receive important information from UHC in a timely manner through banner and pop-up messages in the app.



Use the amortization calculator to calculate and display an amortization schedule for the remainder of the loan.



THE MOBILE APP IS AVAILABLE 24-HOURS A DAY, SEVEN DAYS A WEEK, WHEREVER THE DEVICE HAS CELL OR WI-FI SERVICE



# Scheduling Payments



Select a Payment Type:

- Make A Payment Now i
- Schedule A Future Payment i
- Set Up Recurring Payments i

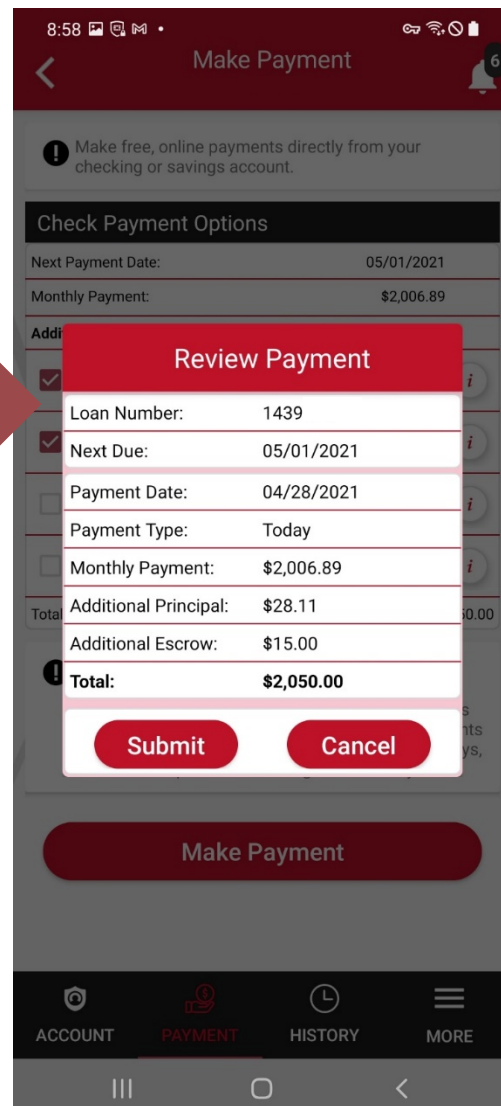
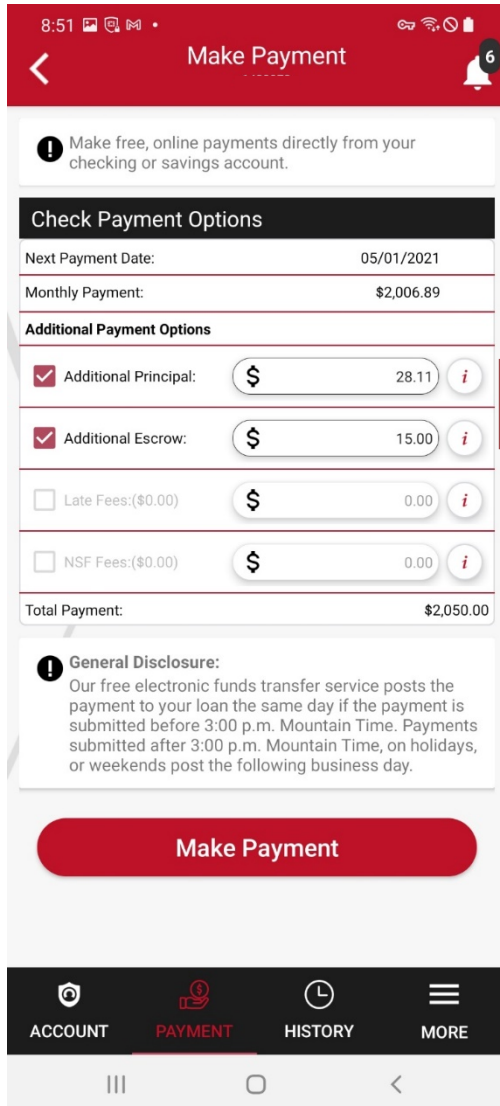
CANCEL OK

UHC'S PAYMENT OPTIONS PROVIDE BORROWERS THE ABILITY TO SCHEDULE PAYMENTS WHEN IT'S CONVENIENT FOR THEM. IT GIVES THEM PEACE OF MIND THAT THEIR PAYMENT IS PROCESSED ON TIME.

FREEING THEM UP MORE TIME TO DO MORE OF WHAT THEY LOVE.

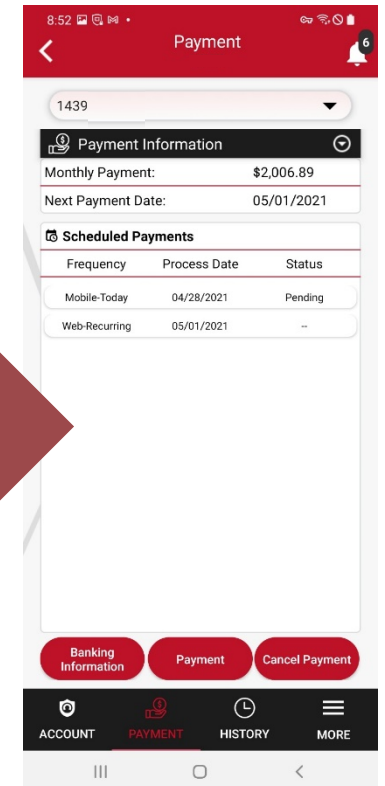


# Today Payments



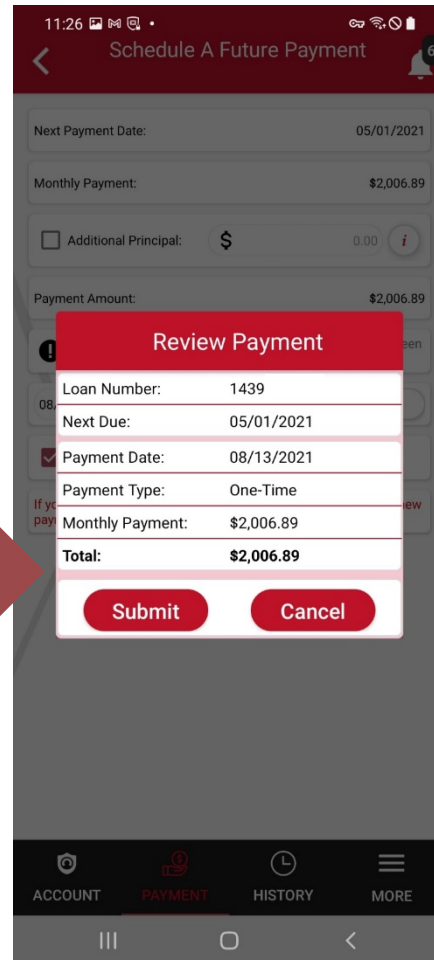
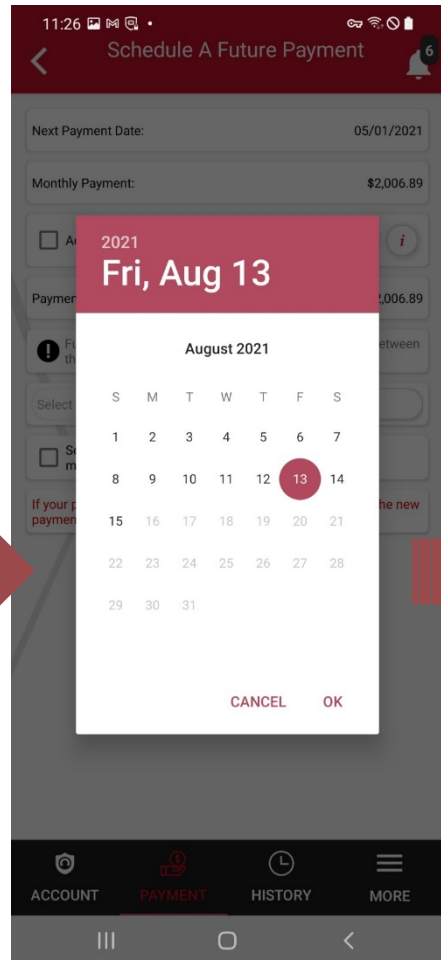
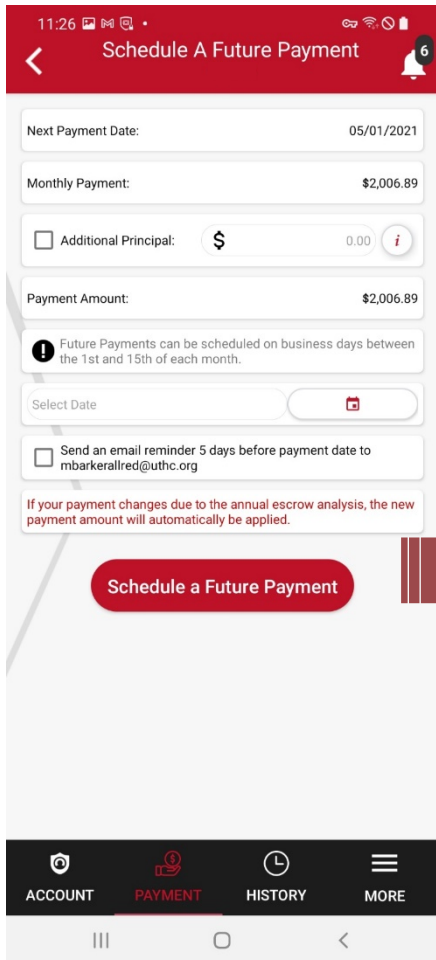
Payment scheduled successfully.  
Confirmation Number:  
**Q1MG-BWDP-GFNW**

**Dismiss**



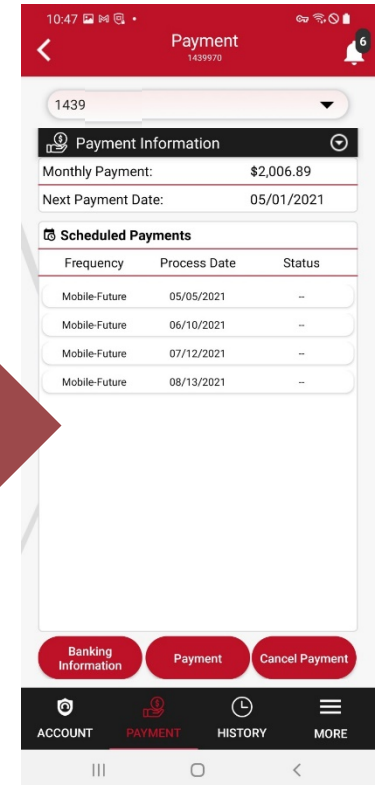
TODAY PAYMENTS PROCESS THE DAY  
THEY ARE SCHEDULED. PAYMENTS  
MADE AFTER 3:00 PM, ON WEEKENDS  
OR A HOLIDAY, PROCESS THE NEXT  
BUSINESS DAY.

# Future One-Time Payments



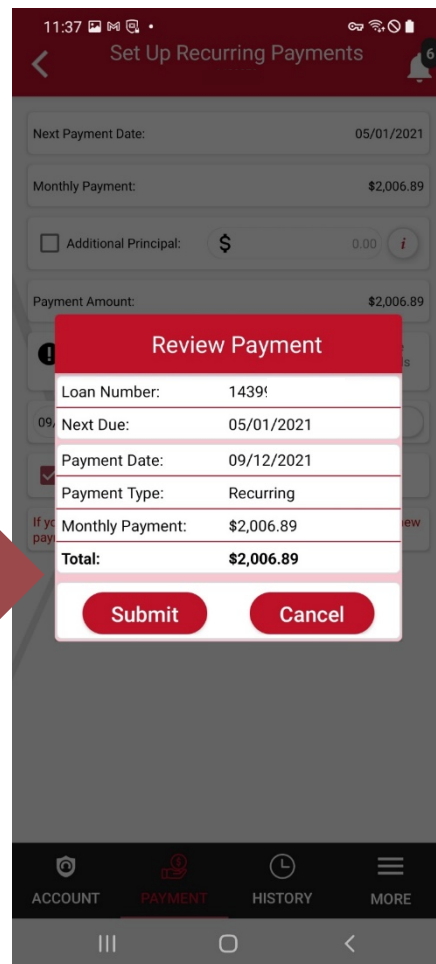
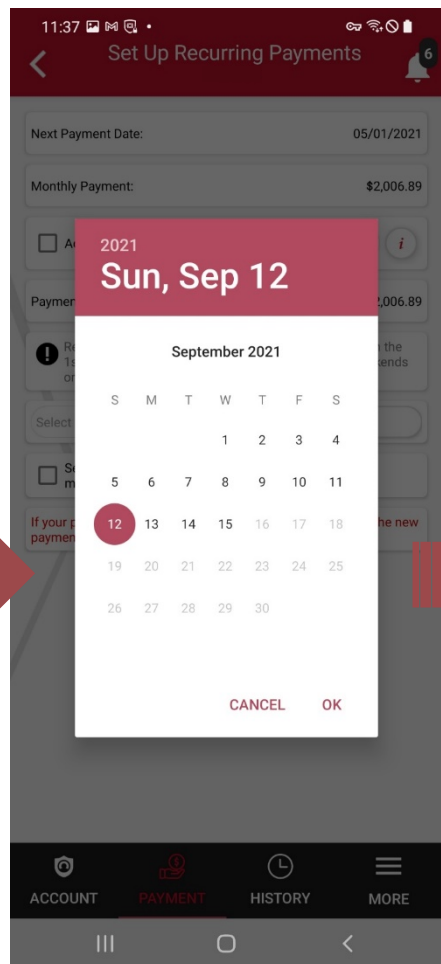
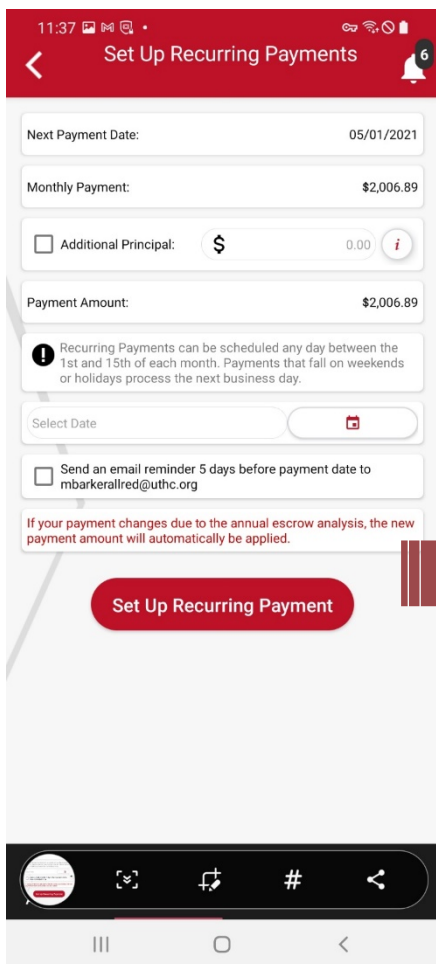
Payment scheduled successfully.  
Confirmation Number:  
**VI78-DSPX-KRRY**

Dismiss



FUTURE ONE-TIME PAYMENTS PROCESS ON THE DAY THE BORROWER SPECIFIES. UP TO THREE MONTHS OF PAYMENTS MAY BE SCHEDULED IN ADVANCE. PAYMENTS MAY BE SCHEDULED ON WEEKDAYS FROM THE 1<sup>ST</sup> THROUGH THE 15<sup>TH</sup> OF THE MONTH.

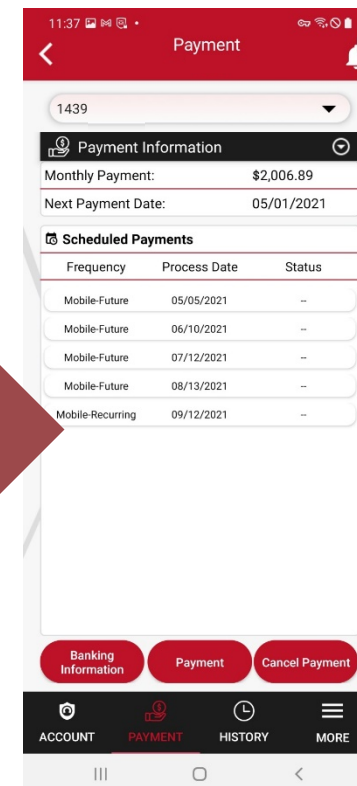
# Recurring Payments



Payment scheduled successfully.

Confirmation Number:  
**W11A-37XA-FYAO**

Dismiss

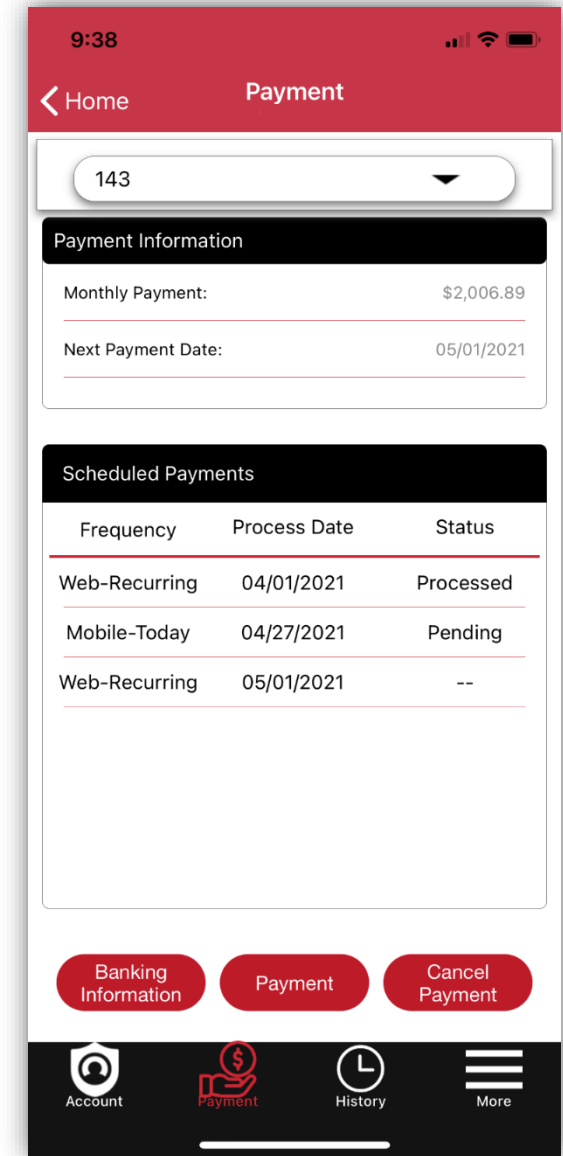
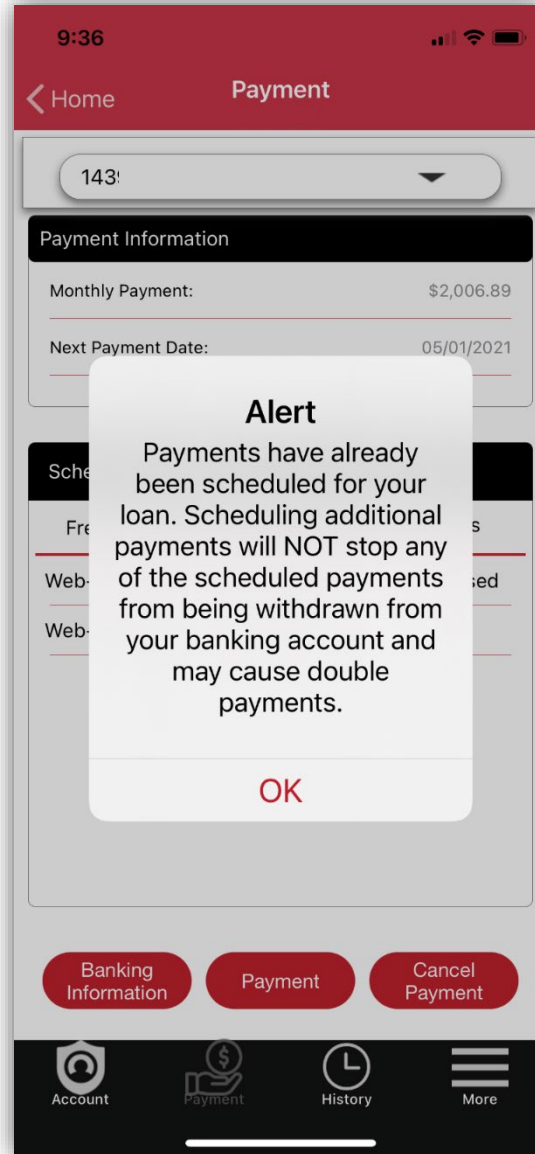


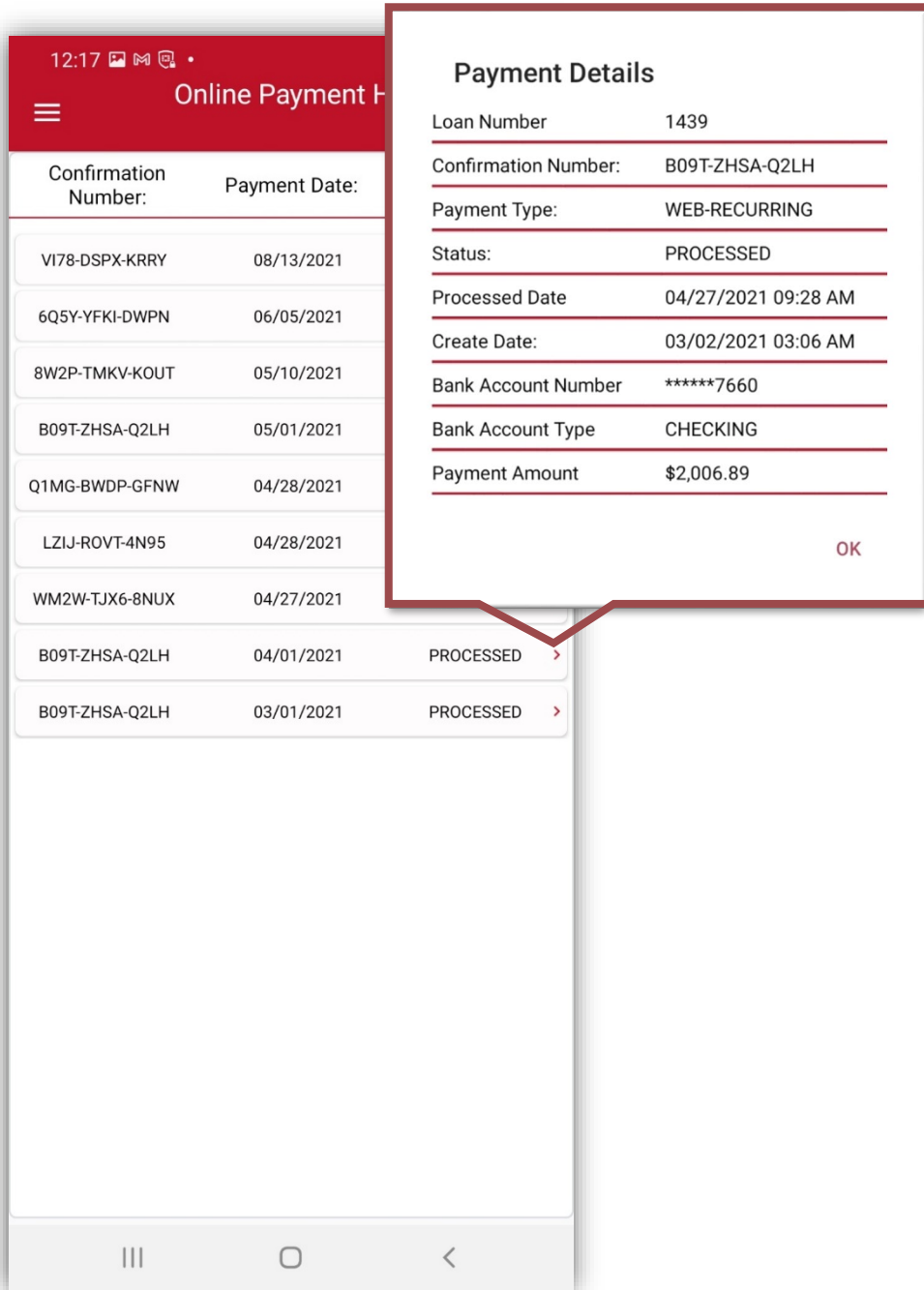
A RECURRING PAYMENT ALLOWS THE BORROWER TO SCHEDULE ONE SET DATE BETWEEN THE 1<sup>ST</sup> AND THE 15<sup>TH</sup> OF THE MONTH TO MAKE THEIR PAYMENT EVERY MONTH.

# Pending Payments

AN ALERT DISPLAYS WHEN PAYMENTS ARE ALREADY SCHEDULED FOR THE LOAN.

THE PAYMENT SCREEN DISPLAYS THE SCHEDULED PAYMENTS, THEIR PROCESS DATE AND STATUS.





# Online Payments & Loan History

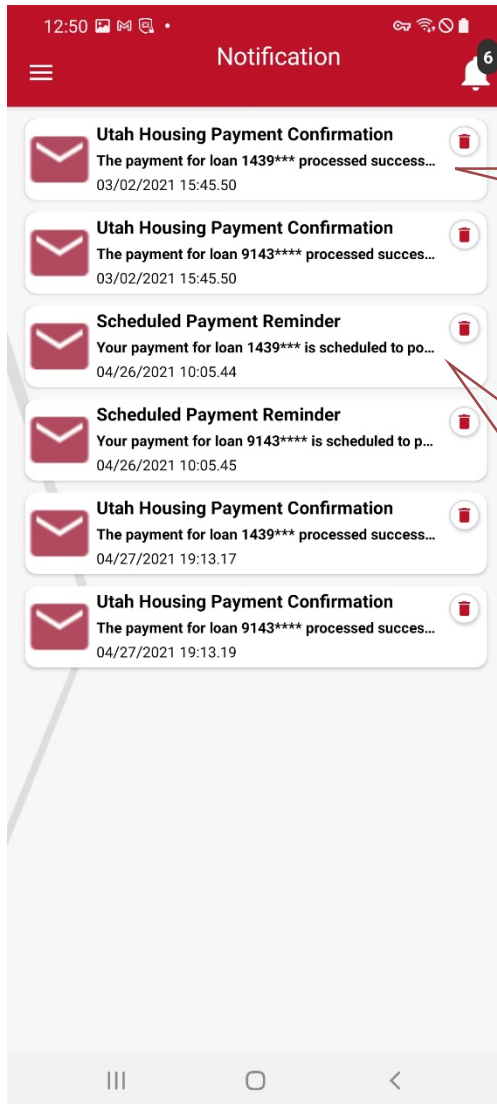
ONLINE PAYMENT HISTORY: DISPLAYS DETAILS OF ALL ONLINE PAYMENTS.

HISTORY: DISPLAYS ALL HISTORICAL LOAN TRANSACTIONS.





# Payment Reminders & Confirmations



## Utah Housing Payment Confirmation

The payment for loan 1439\*\*\* processed successfully  
Total Payment: \$2006.89  
Processed Date: 03/02/2021

OK

## Scheduled Payment Reminder

Your payment for loan 1439\*\*\* is scheduled to post as follows:  
Loan Num: 1439\*\*\*  
Due Date: 04/01/2021  
Scheduled Date: 05/01/2021  
Monthly Payment: \$2006.89  
Total Pmt Amt: \$2006.89\*

\*Amount changes automatically to accommodate escrow analysis.

OK

PAYMENT REMINDERS ARE SENT 5 DAYS BEFORE THE PAYMENT DATE.

PAYMENT CONFIRMATION NOTIFICATIONS ARE SENT THE DAY THE PAYMENT PROCESSES.

# Contact UHC

BORROWERS  
CONTACT UHC BY  
CALLING, SENDING  
EMAILS TO  
MORTGAGE  
SERVICING, OR  
PROVIDING APP  
FEEDBACK TO THE  
INFORMATION  
TECHNOLOGY  
DEPARTMENT.

The screenshot shows the 'Home' screen of the UHC mobile app. At the top, there is a red header with the 'UTAH HOUSING' logo. Below the header, there is a search bar with the number '1439970'. The main content area features several service tiles: 'Account', 'Payment', 'History', and 'More'. At the bottom, there is a red bar with 'CALL' and 'EMAIL' buttons. A callout box is overlaid on the right side of the screen, containing the UHC logo, a mission statement, contact information, and a feedback link.

**UTAH HOUSING**  
CORP

**Serving Utah's housing needs through finance and innovation.**

Utah Housing Corporation (UHC) was created in 1975 by Utah legislation to serve a public purpose in creating an adequate supply of money with which mortgage loans at reasonable interest rates could be made to help provide affordable housing for low and moderate income persons.

**Address**  
Utah Housing Corporation  
2479 South Lake Park Blvd.  
West Valley City, Utah 84120

**Mortgage Servicing**  
+1 801.902.8250 +1 800.344.0452

**Loan Counselor**  
+1 801.902.8300

**CALL** **EMAIL**

The screenshot shows the 'Home' screen of the UHC mobile app with a menu open. The menu items are: Home, Escrow Information, Tax Information, Forms, Statement, Online Payment History, User Profile, Notification, and Logout. A callout box is overlaid on the right side of the screen, showing a 'Compose' email screen with the recipient 'feedback@uthc.org' and a keyboard.

**UTAH HOUSING**  
CORP

**Compose**

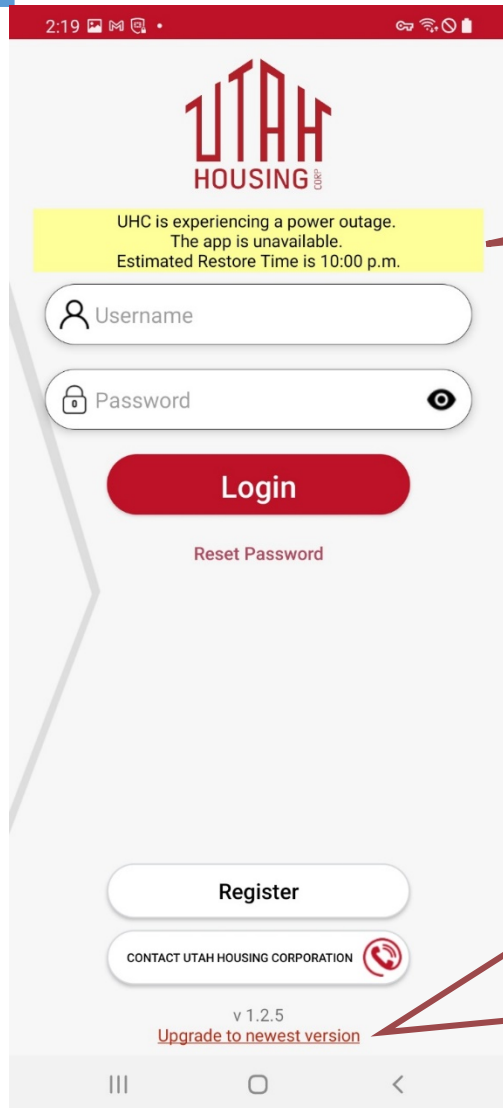
From @gmail.com

To feedback@uthc.org

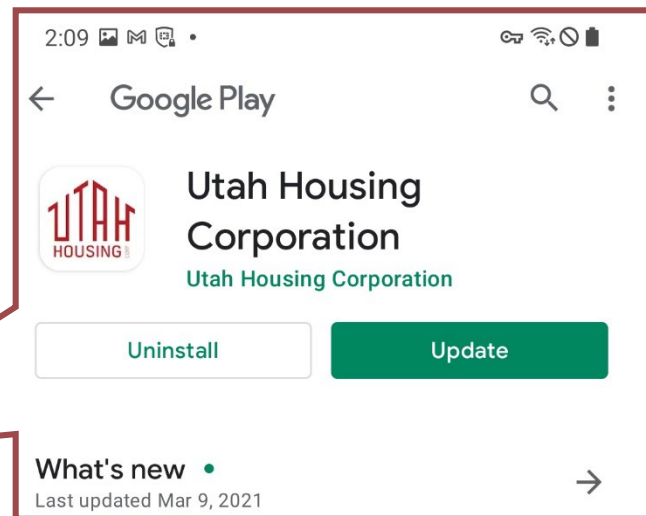
Subject

1 2 3 4 5 6 7 8 9 0  
Q W E R T Y U I O P  
A S D F G H J K L  
Z X C V B N M  
!#1 , English (US)

# Important Messages - Banners & Version Updates



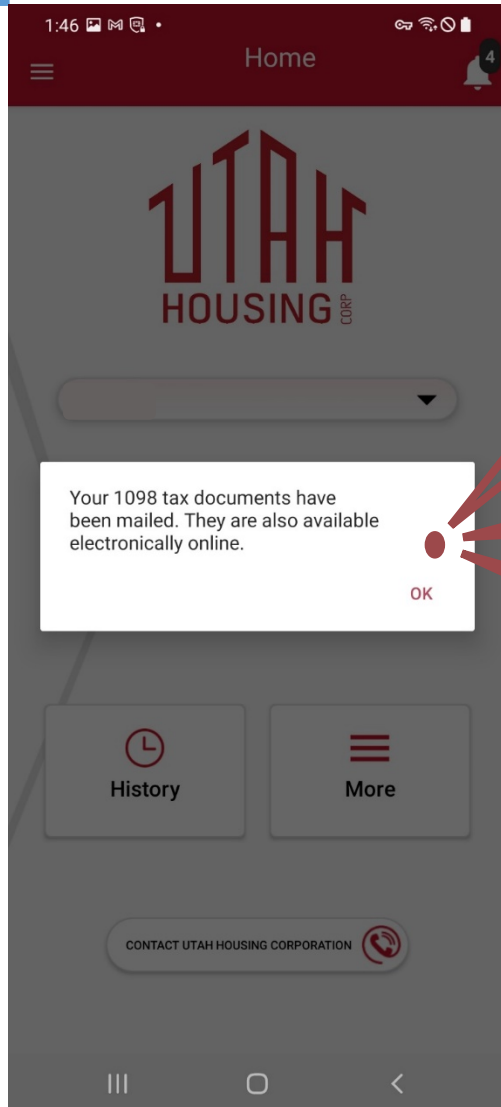
MESSAGE	DISPLAY_START	DISPLAY_END	POP_UP	DISPLAY_ONCE	PRIORITY
UHC is experiencing a power outage. The app is unavail...	2021-04-28	2021-04-29	0	0	<null>



BANNERS: DISPLAY ABOVE THE USERNAME FIELD. INFORMATION TECHNOLOGY STAFF INSERTS THE MESSAGE INTO THE DATABASE. IT CAN CHANGE AS OFTEN AS NEEDED.

VERSION UPDATE MESSAGE: DISPLAYS AT THE BOTTOM OF THE LOGIN SCREEN WHEN A NEWER VERSION IS AVAILABLE. CLICKING ON THE LINK TAKES THE BORROWER TO THE APP IN THE APPROPRIATE APP STORE.

# Important Messages - Pop-Ups



Your escrow analysis statement is now available.

OK

UHC will be closed on July 24 to observe Pioneer Day.

OK

UHC is following COVID-19 Guidelines. The office is closed until further notice.

OK

ID	MESSAGE	DISPLAY_START	DISPLAY_END	POP_UP	DISPLAY_ONCE	PRIORITY
11	Your 1098 tax documents have be...	2021-01-31	2021-05-15	1	0	2
10	Your escrow analysis statement ...	2021-01-31	2021-04-30	1	0	3
12	UHC will be closed on July 24 t...	2021-04-06	2021-07-24	1	0	15
5	UHC is following COVID-19 Guide...	<null>	<null>	1	0	50

POP-UP: MESSAGES DISPLAY AFTER LOGIN.

INFORMATION TECHNOLOGY STAFF CONTROL THE MESSAGE CONTENT, DATES DISPLAYED, HOW OFTEN THE MESSAGE DISPLAYS AND PRIORITY ORDER OF THE MESSAGES IN THE DATABASE.

UHC ALSO KEEPS TRACK OF THE DATE AND TIME A MESSAGE IS DISPLAYED TO THE BORROWER.

# Coming Soon... Amortization Calculator

THE AMORTIZATION  
CALCULATOR  
PROVIDES THREE  
DIFFERENT PRINCIPAL  
APPLICATION  
OPTIONS.  
THE ANTICIPATED  
PAYOFF DATE,  
MONTHS SAVED &  
INTEREST SAVED ARE  
CALCULATED.

9:59 Amortization Calculator

136

General Loan Information

\$ 0.00 Additional Monthly Principal

\$ 0.00 Extra Yearly Payment occurring every JAN

\$ 0.00 One-Time Extra Payment In JAN 2020

Show Amortization Schedule

This amortization calculator is for informational purposes only and does not include additional payments processed in the past nor does it represent an actual loan pay off.

Escrow payments change depending on the amounts paid for property taxes, homeowner's or flood insurance premiums, or escrow shortages/surpluses.

10:01 Amortization Calculator

General Loan Information

Amount Borrowed: 269,037.00

Payback Periods: 360 months

Interest Rate: 4.36 %

Maturity Date: 08/01/2049

Current Unpaid Principal Balance: 262,290.21

Next Payment Due: 03/01/2021

	Current	Modified
Principal and Interest:	\$1,340.88	\$1,390.88
Escrow Payment:	\$543.54	\$543.54
Monthly Payment:	\$1,884.42	\$1,934.42
Maturity Date:	08/01/2049	09/01/2047
Anticipated Payoff Date:	08/01/2049	
Total Interest Paid:	\$213,681.93	\$198,324.63
<b>Interest Saved</b>		<b>\$15,357.30</b>

\$ 50.00 Additional Monthly Principal

\$ 0.00 Extra Yearly Payment occurring every JAN

10:03 Amortization Calculator

Show Amortization Schedule

This amortization calculator is for informational purposes only and does not include additional payments processed in the past nor does it represent an actual loan pay off.

Escrow payments change depending on the amounts paid for property taxes, homeowner's or flood insurance premiums, or escrow shortages/surpluses.

The amortization schedule begins with your current unpaid principal balance and your next payment due month.

Due Date	Pmt Amt	Interest	Principal	Balance
09/01/2019	\$1,340.88	\$977.50	\$363.38	\$268,673.62
10/01/2019	\$1,340.88	\$976.18	\$364.70	\$268,308.92
11/01/2019	\$1,340.88	\$974.86	\$366.02	\$267,942.90
12/01/2019	\$1,340.88	\$973.53	\$367.35	\$267,575.54
01/01/2020	\$1,340.88	\$972.19	\$368.69	\$267,206.85
02/01/2020	\$1,340.88	\$970.85	\$370.03	\$266,836.83
03/01/2020	\$1,340.88	\$969.51	\$371.37	\$266,465.45



### **Touch ID or Face ID**

Quickly and securely sign into the app. No need to type in your password.



### **Username**

Change your username via the UHC mobile app.



### **Password**

Securely reset your password with email authentication.



### **Email Notifications**

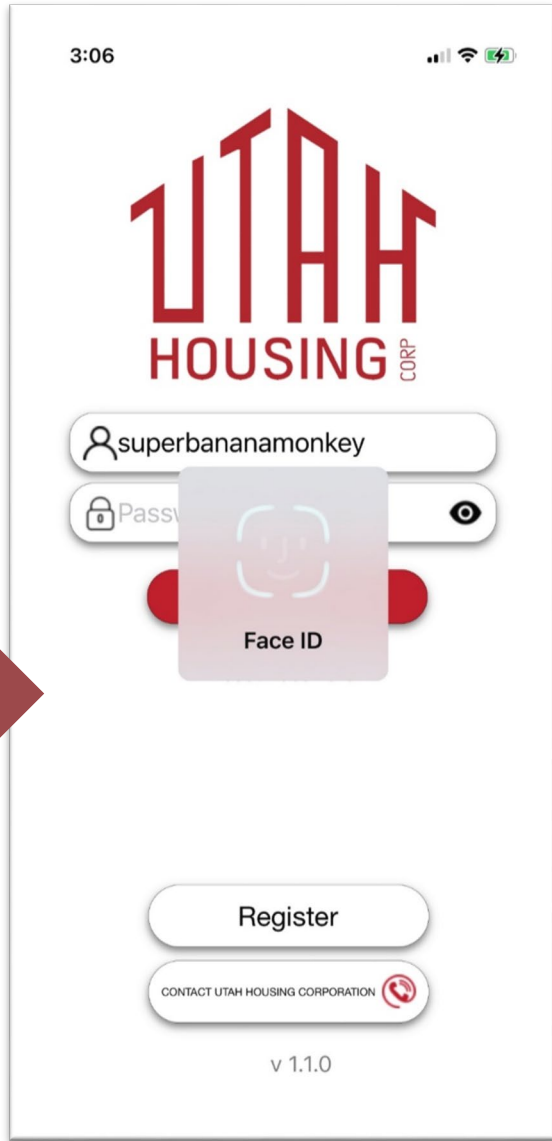
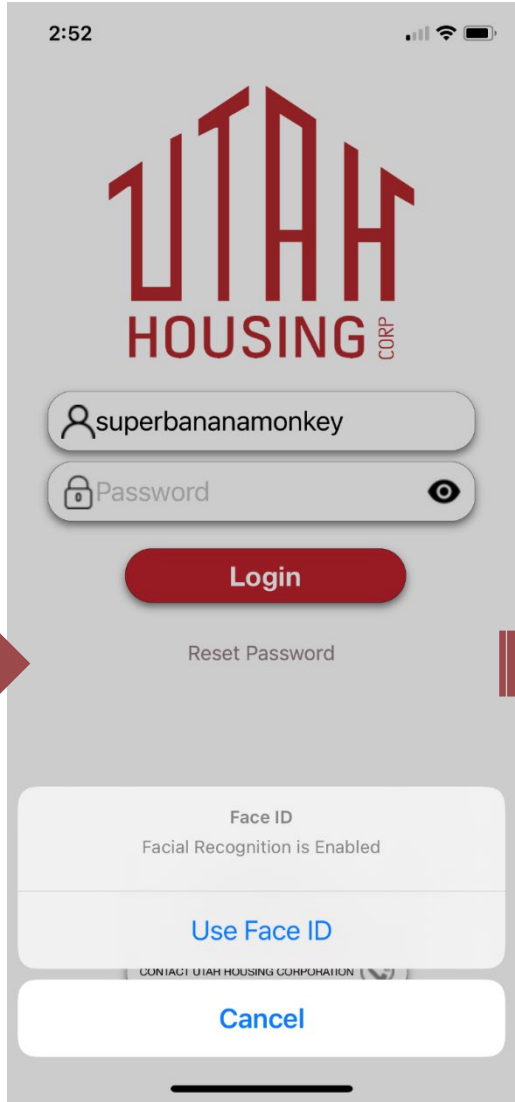
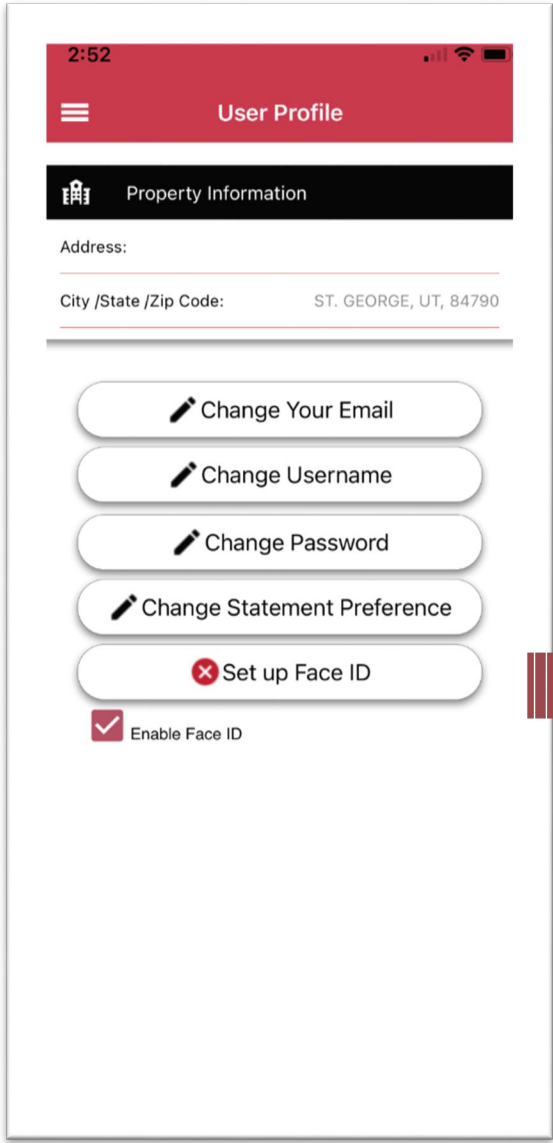
We send email notifications when your password changes.



# Security

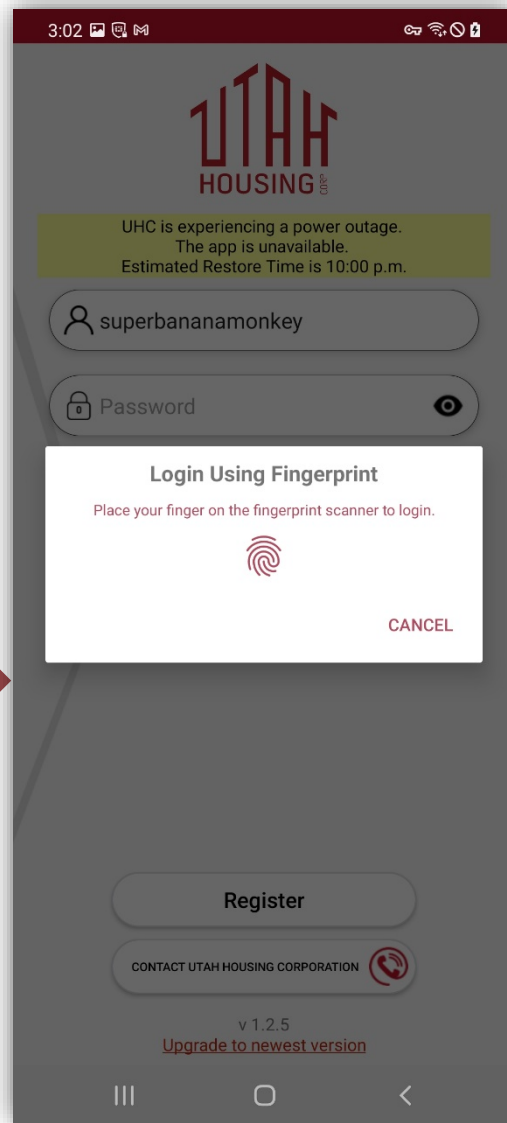
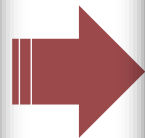
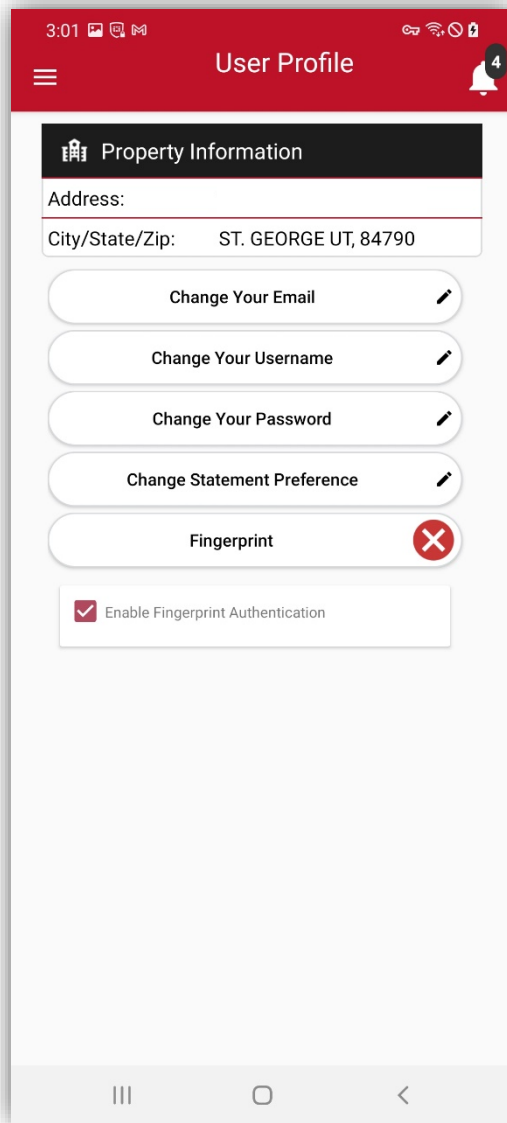
KEEPING DATA PERSONAL  
AND PRIVATE

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# Face ID

FACE ID IS  
AVAILABLE FOR  
IPHONE X AND  
NEWER.

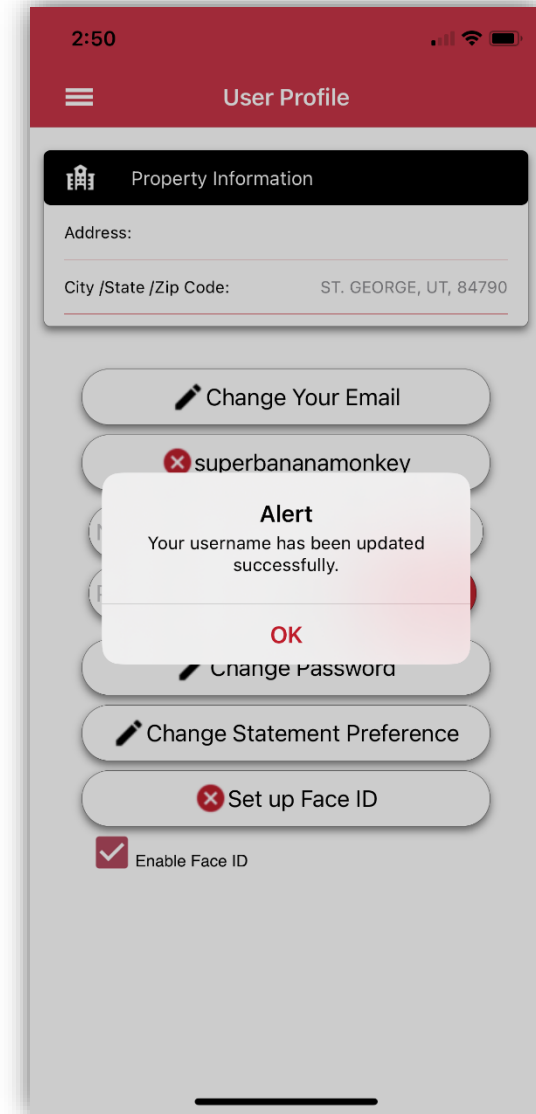
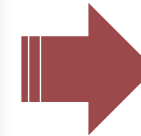
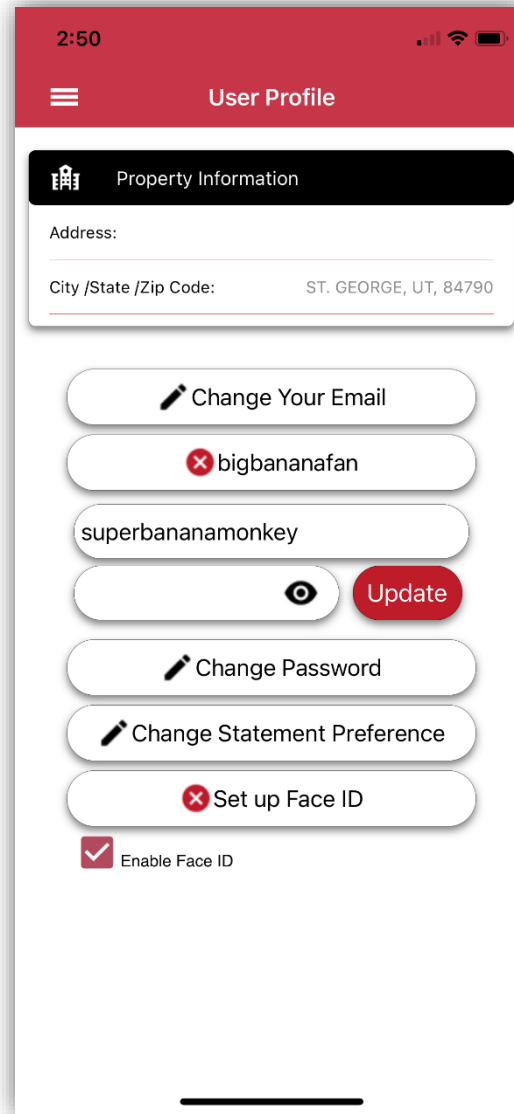


# Touch ID

TOUCH ID IS  
AVAILABLE FOR  
ANDROID DEVICES.

# Change User Name

THE BORROWER CAN CHANGE THEIR NAME ONCE THEY ARE LOGGED INTO THE APP. PASSWORD VERIFICATION IS REQUIRED.



# Reset Password

Reset Password

In order to recover your account, please verify your identity.

Utah Housing Loan #

Enter last 4 digit of Social Security #

ZIP Code (Mailing)

Email

Submit

Reset Password

In order to recover your account, please verify your identity.

1439

2495

84700

**Account Recovery Information Submitted Successfully**

UHC emailed you a link to recover your online account. Please use this device when opening the email. The link will expire in 30 minutes.

OK

Submit

Utah Housing Online Access  
Account Recovery

noreply@uthc.org 2:59 PM to me

**Important:**

- For security reasons, please use the device you used to connect to Utah Housing's mobile app. when you click the following link.
- Select the UHC app if you are prompted to choose an application to open the link.

Click [here](#) to recover your UHC account information.

Due to the COVID-19 pandemic, Utah Housing's office is closed to the public. However, general operations will continue as many job functions can and will be conducted remotely – although response time may be delayed. Please continue to interact with staff via email or phone and they will respond as quickly as possible. Mail and other deliveries will continue to be accepted at the building through a slightly modified process. Thank you for your patience and understanding.

**Disclaimer**

This message (including attachments) should be treated as proprietary and confidential for use solely by the intended recipient(s). Any unauthorized use, disclosure or distribution is prohibited. If you are not the intended recipient, please delete this message and all attachments without retaining a copy and immediately notify the sender.

Reply Reply all Forward

Reset Password

Your username is **superbananamonkey**

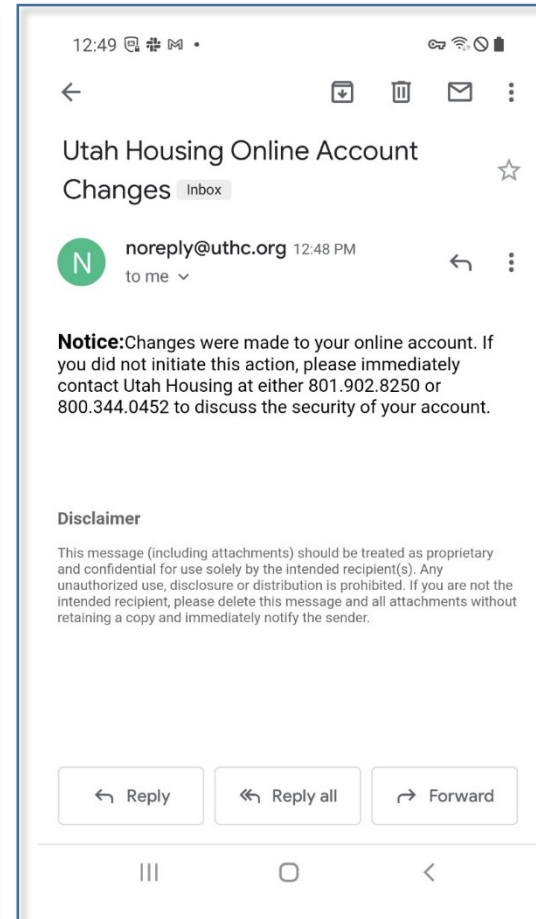
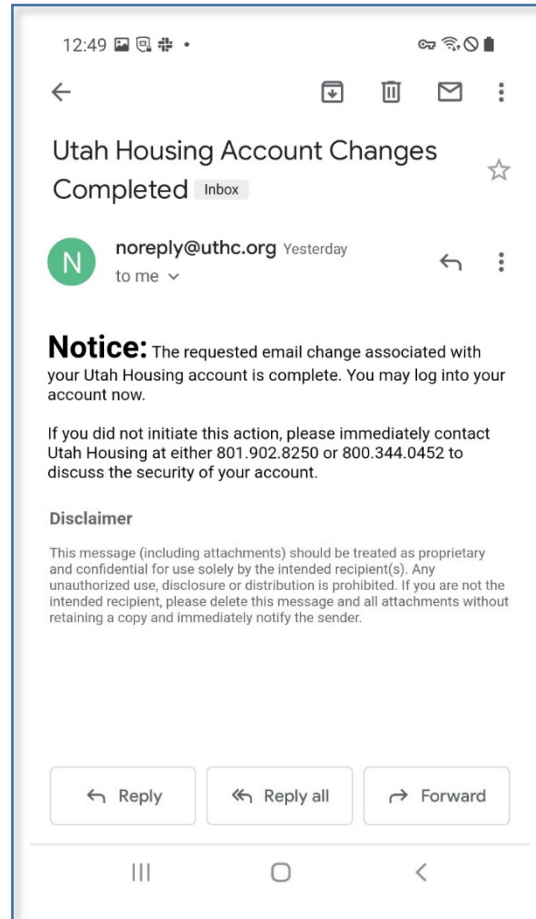
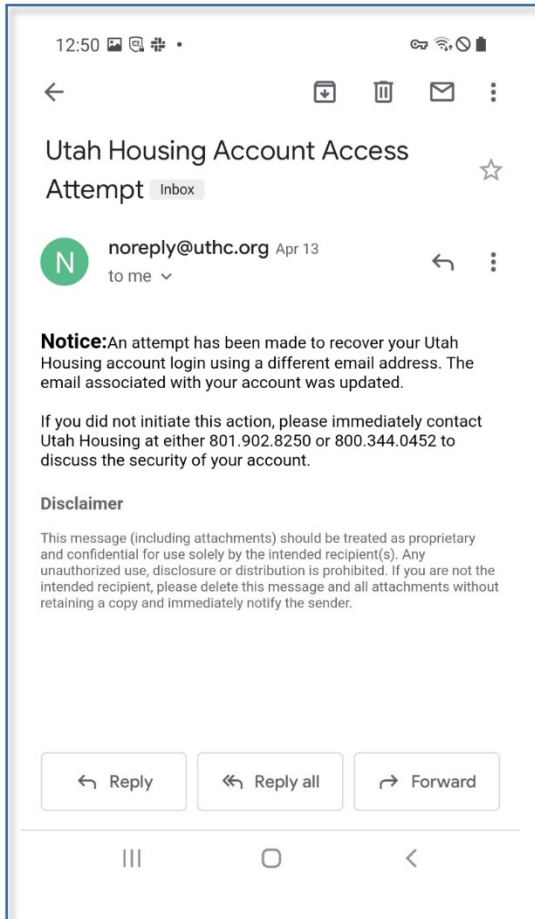
The Password must contain 8-20 characters including at least three of the following types: lowercase characters, uppercase characters, numbers and symbols.

Password

Confirm Password

THE BORROWER RESETS THEIR PASSWORD BY ANSWERING VALIDATION QUESTIONS. AN ACCOUNT RECOVERY EMAIL IS SENT WITH A LINK TO RECOVER THEIR ACCOUNT. THE USERNAME DISPLAYS AT THE TOP OF THE RESET PASSWORD FORM.

# Security E-mail Notifications



BORROWERS  
RECEIVE AN E-MAIL  
WHEN CHANGES  
ARE MADE TO THEIR  
ACCOUNT.

# Statistics

MOBILE PAYMENTS ARE INCREASING  
EACH MONTH SINCE GOING LIVE

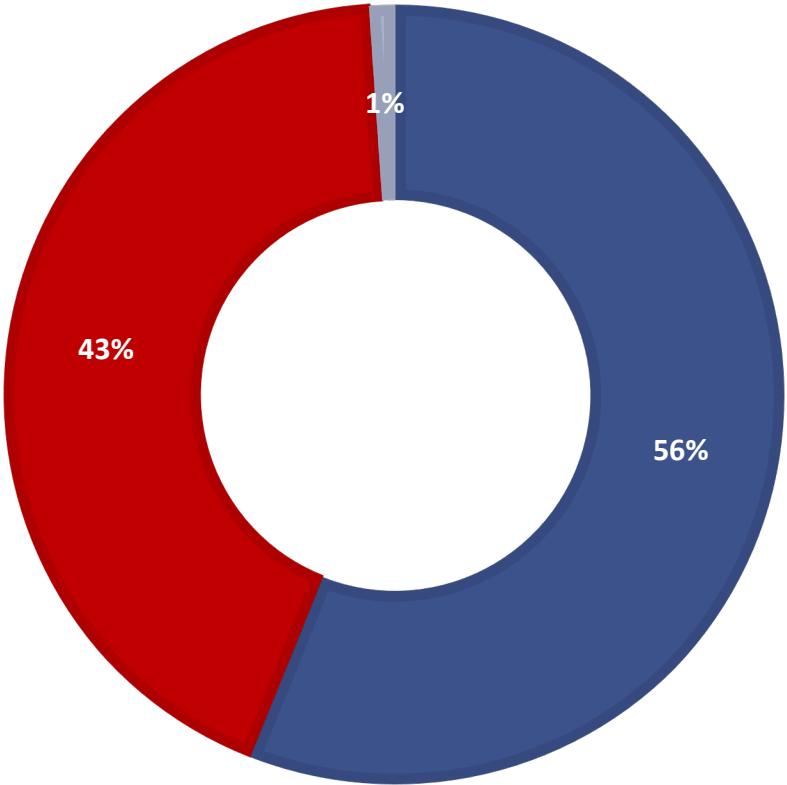
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# Last Rolling Year Web Payments by Device Type

USERS

- Desktop
- Mobile
- Tablet

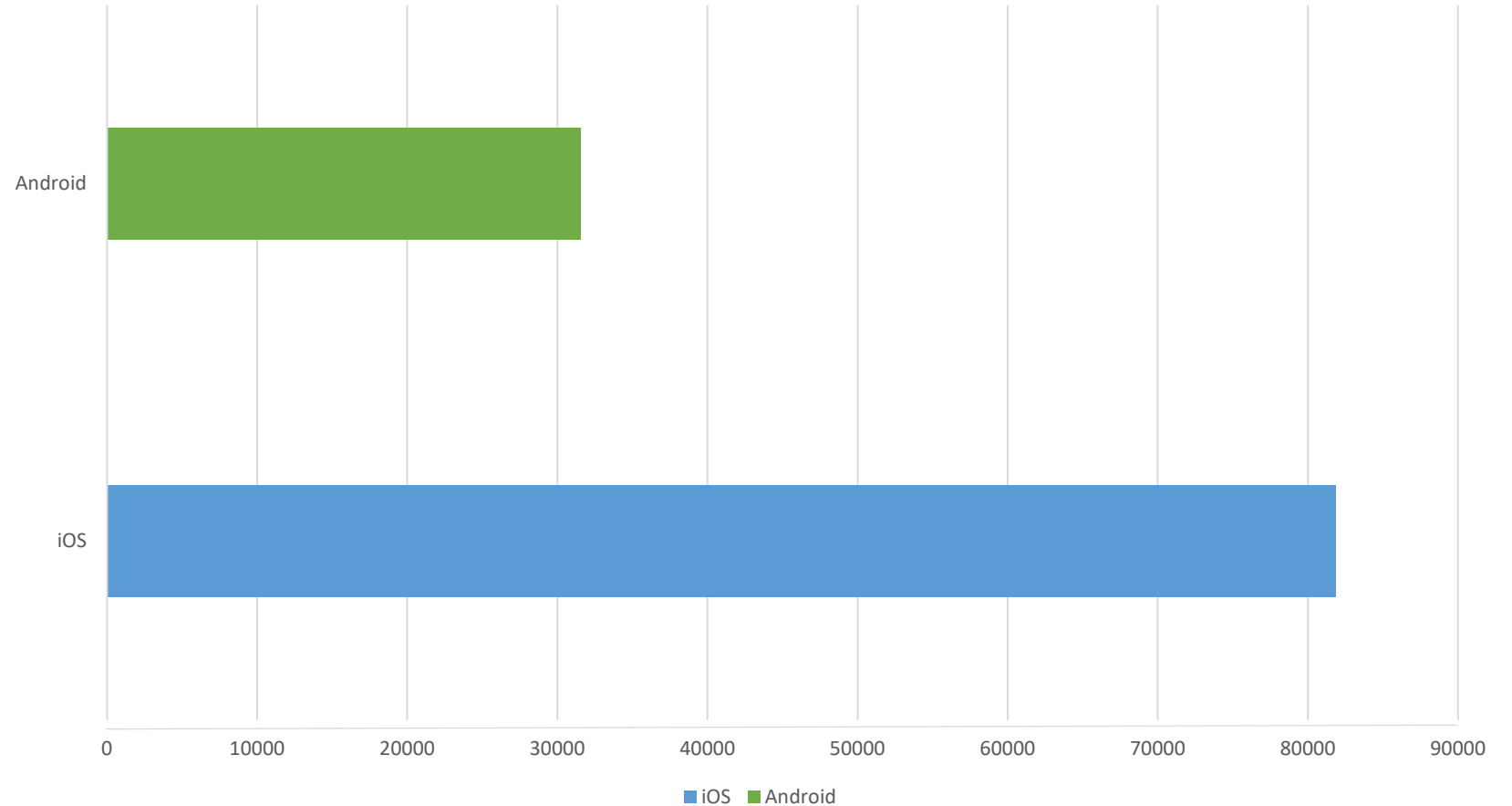


NEARLY HALF THE PAYMENTS MADE VIA THE UHC WEBSITE OVER THE LAST YEAR WERE FROM A MOBILE DEVICE.

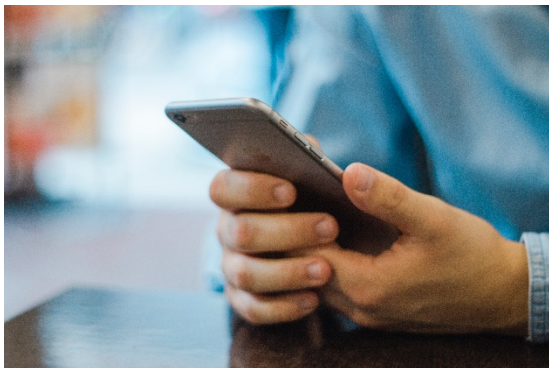
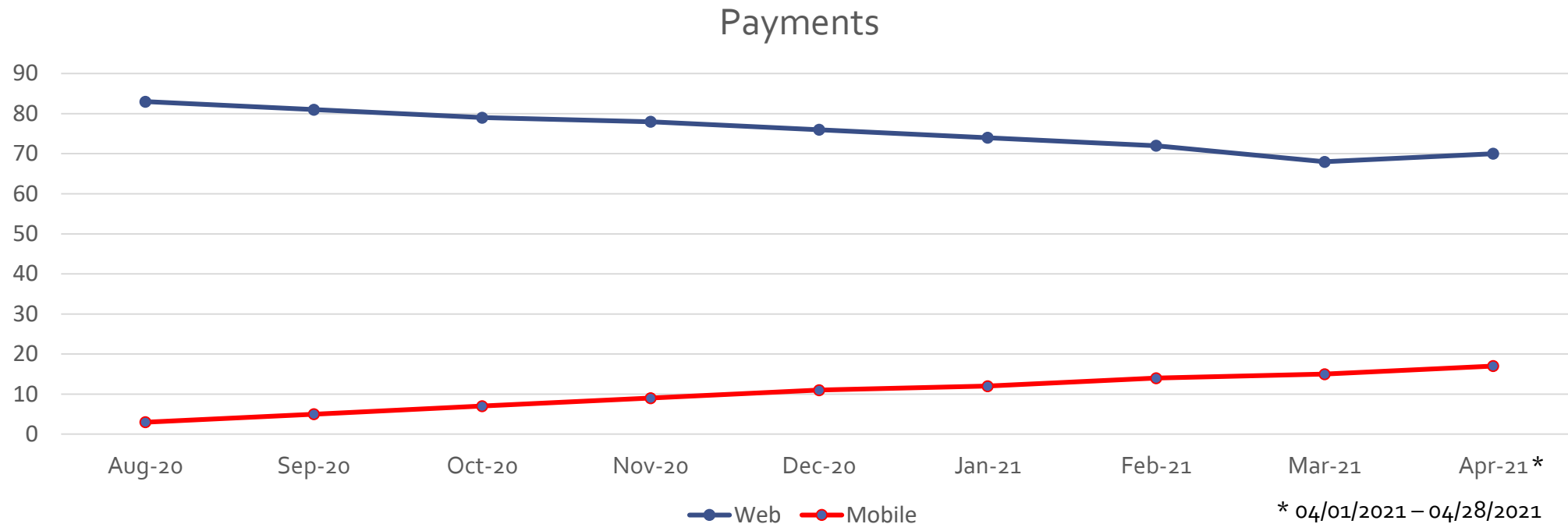
# Operating Systems

ALMOST 75% OF ALL  
WEB DEVICES HAVE  
IOS OPERATING  
SYSTEMS.

Rolling Year Web Payment Percentage by Operating System



# Percent Mobile Payments Increase Over Time



THE PERCENTAGE OF MOBILE PAYMENTS IS INCREASING EACH MONTH WHILE THE PERCENTAGE OF WEB PAYMENTS IS DECREASING.

# Future Enhancements Roadmap

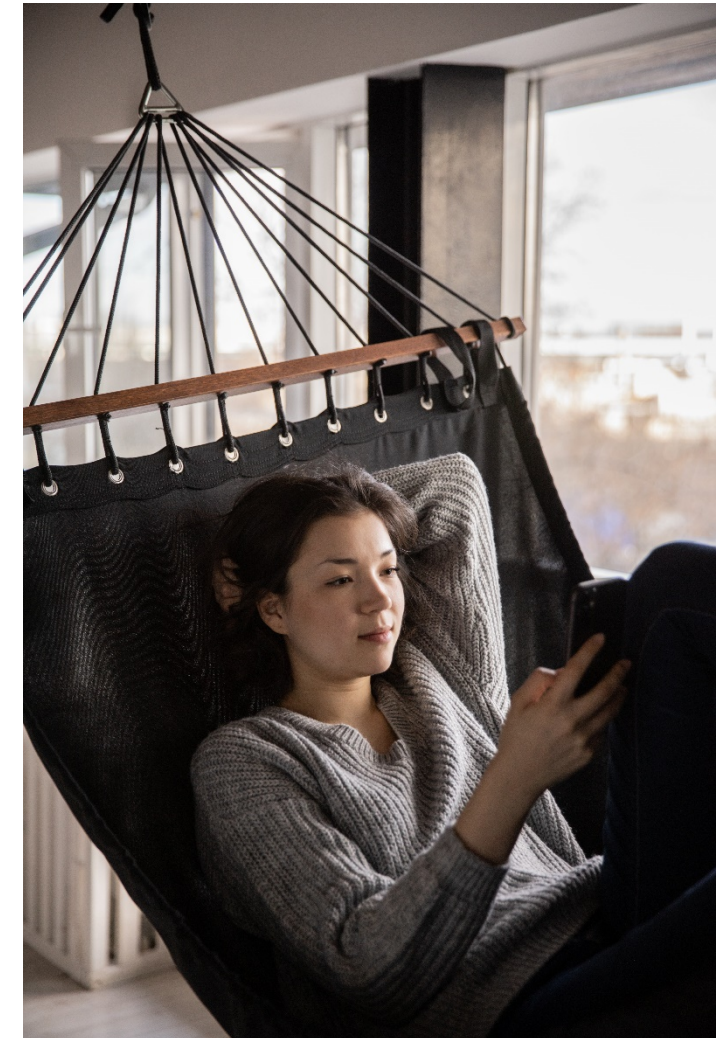
APP DOCUMENT UPLOAD WITH WORKFLOW FOR ROUTING

ADA COMPLIANCE

IN-APP FAQs

BLACK KNIGHT HOME VALUATION

TRANSLATION TO OTHER LANGUAGES



# Reflecting Back

## HIGHLIGHTS

- 📱 THE MOBILE APP HAS BEEN IN PRODUCTION FOR 9 MONTHS.
- 📱 UHC HAS RECEIVED POSITIVE COMMENTS AND FEEDBACK FROM BORROWERS.
- 📱 THE MOBILE APP HAS A 5-STAR RATING.
- 📱 NUMBER OF MOBILE PAYMENTS MADE IS INCREASING MONTHLY.

## LOWLIGHTS

- 📱 INITIAL REQUIREMENTS DIDN'T MATCH VISION
- 📱 UHC TRIED TO RELEASE TOO MUCH FUNCTIONALITY IN PHASE 1. AN AGILE APPROACH WOULD HAVE BEEN MORE EFFICIENT.
- 📱 BUDGET AND TIME OVER-RUNS.



# We Did It!

CELEBRATE THE WINS AND  
LEARN FROM THE CHALLENGES

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