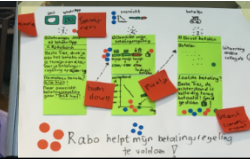




# Special Asset Management

*Innovationsprint juli 2018*



# How it started...



A book with a day to day method for doing a designsprint

UX

Ideation Workshop



Teammembers who volunteered to help

Pitch training

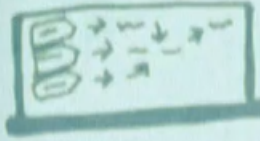
Inspiration sessions



MONDAY

- Start at the end

• Map

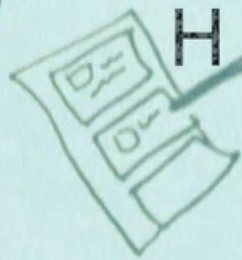


- Ask the experts
- Target

TUESDAY

- Remix & improve

• Sketch



WEDNESDAY

• Decide

- Rumble
- Story board

THURSDAY

• Proto-type



FRIDAY

• Test



- Learn

# DESIGN SPRINT

OR

## HACKATHON

What we did...

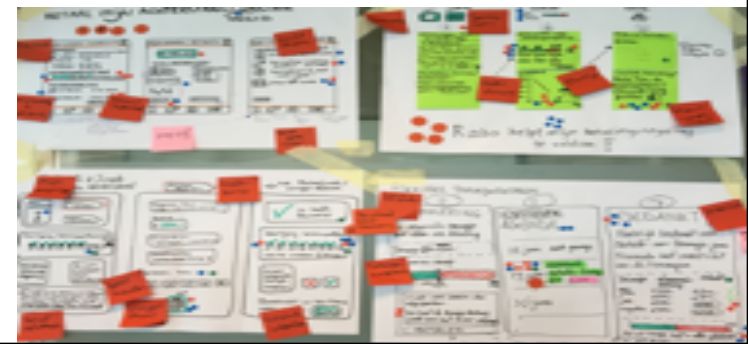
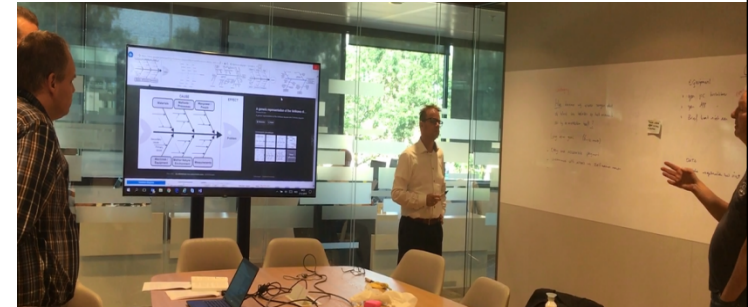
# Ideation, validation, sketching

Day 0: Visiting Special Asset Management Operations

Day 1: Ideation and Teamselection

Day 2: Explore problem, Define target and Validation

Day 3: Peek at neighbours & Sketch solution



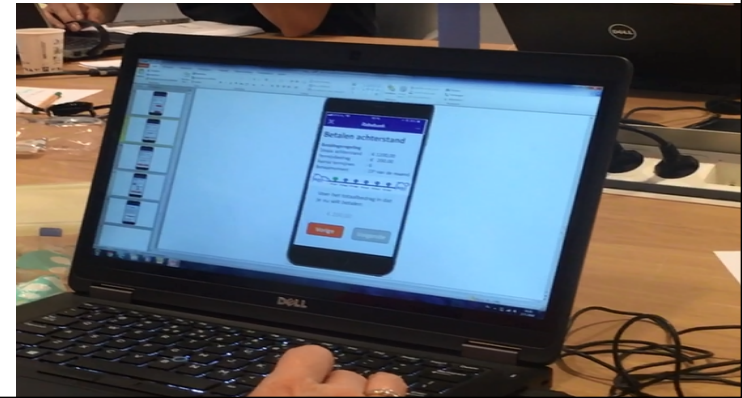
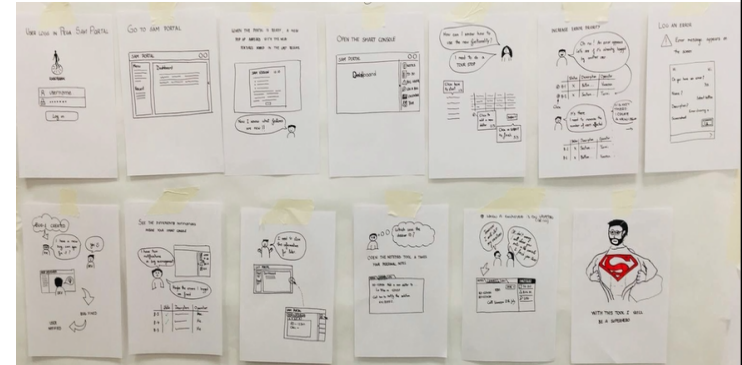
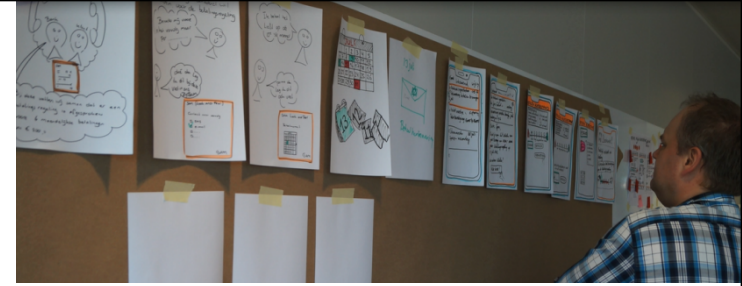


# Storyboarding & prototyping

Day 4: Choose best idea and make a storyboard

Day 5: Build a realistic prototype

Day 6: Finalizing prototype

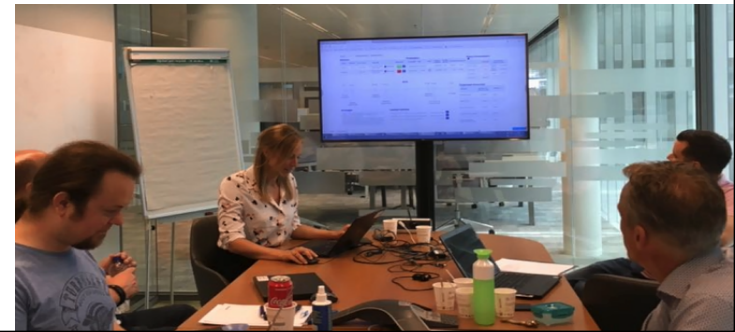
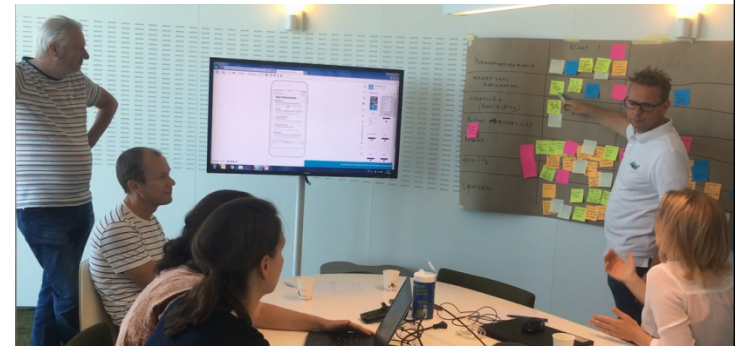


# Validate, improve, validate

Day 7: Customer validation

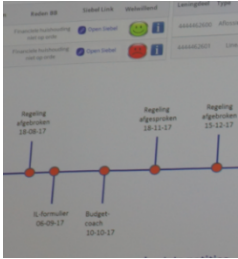
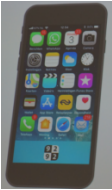
Day 8: Inspiration sessions and prototype improvements

Day 9: Customer validation and pitch preparation





# Day 10: Demo Day



# Helping customer to pay arrears in time and in most convenient way

Issue:

- 75% of the payment arrangements gets aborted
- Reactive behaviour
- 'The bigger my problem, the more difficult the letters are'
- No interactive communication

Solution:

- Reminder for customer
- Mobile app
- Simple communication
- Overview

Proces 360 view Notities Overzicht Geschiedenis

U bent nu op: d uur vanaf nu

Create **Schetsen betalingsregeling** Monitoren Afrekenen Gesloten

1. Detaileren betalingsregeling

Aanmaken betalingsregeling

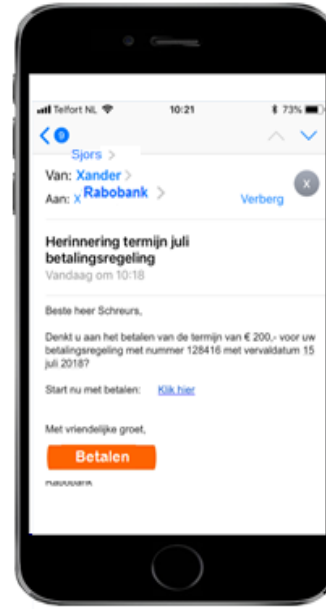
Soort betalingsregeling\* Terugbetalen achterstand Maandtermijn lening 600

Maandelijkse vervaldatum 15-07-2018 Aantal termijnen\* 6

Vervaldatum	Termijnbedrag	Verwacht saldo
15-07-2018	€ 200,00	€ 1.000,00
15-08-2018	€ 200,00	€ 800,00
15-10-2018	€ 200,00	€ 600,00
15-11-2018	€ 200,00	€ 400,00
15-12-2018	€ 200,00	€ 200,00
15-01-2019	€ 200,00	€ 0,00
Totaal termijn bedrag	€ 1.200,00	

Wijze van herinneren Email Wijze van bevestigen Selecteer...

Email adres S.Schreurs@gmail.com



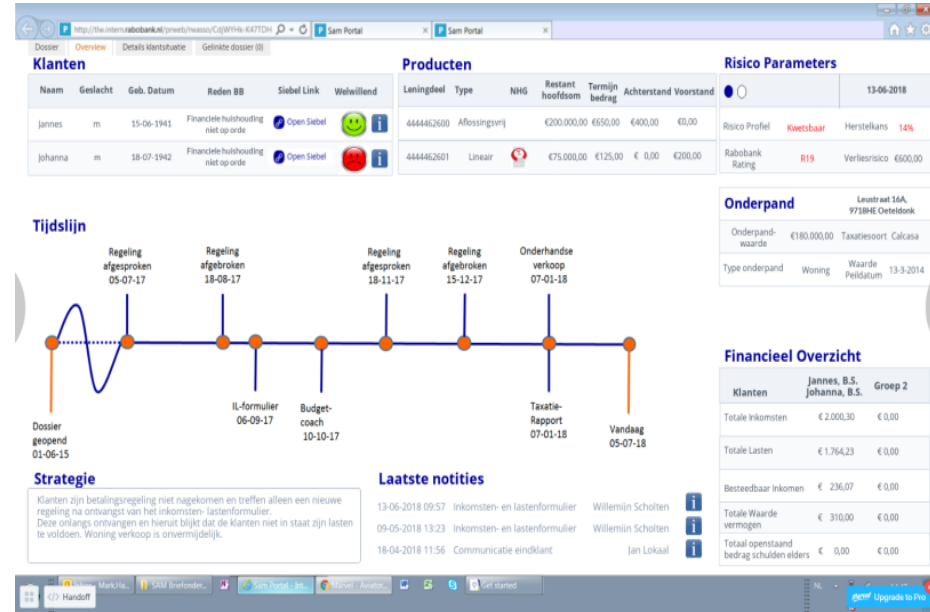
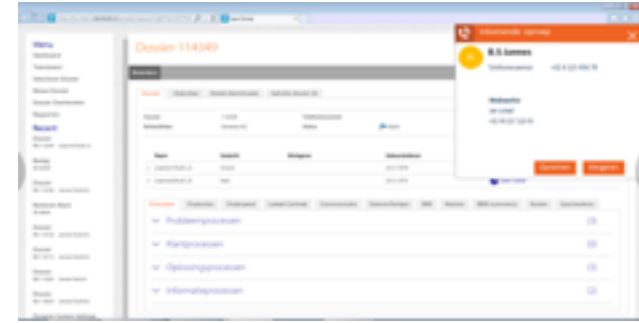


# A quick overview for BB employee when a customer calls

Issue: When a customer calls, employees have no quick customer overview. Information is spreaded in multiple layers across sam.

Issue: It takes time to get a customer overview, in which the customer has to wait for the employee to read into the case.

Challenge: How to identify the customer and automatically provide an overview with relevant customer information?



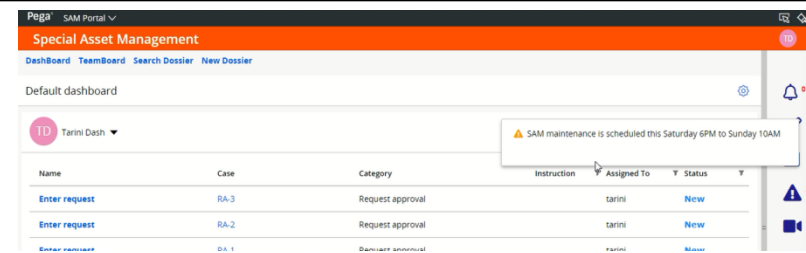
# Quick information and employee feedback within SAM application

## Issues:

- Different tools used for the same purpose
- Complex procedure to log errors
- Documentation new release not well communicated
- No notification about availability, bug status etc...
- Tedious procedure to transfer knowledge to new employee or for new features

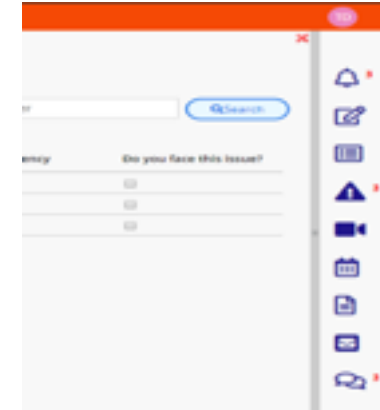
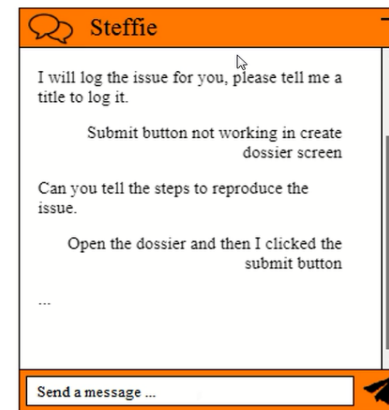
## Solution:

Console *within* the application that makes communication, feedback on the application and insight more easy



## ERROR MANAGEMENT

ID	Description	Created by	Assigned To	Status
Bug-1	Dossier screen error	User1	FM User	New
Bug-2	Service Customer process error	User1	Developer	Open
Bug-3	Unable to search	User3	User2	Resolved





# Continuous Integration Continuous Delivery

Issue:

What if a release can be done in 1 day...  
instead of 4 weeks?

Challenge:

'How can we explore and take the first steps  
to Continuous Integration, Continuous  
Delivery to be able to facilitate the  
customer's need better and faster'

Rootcause



Manual work

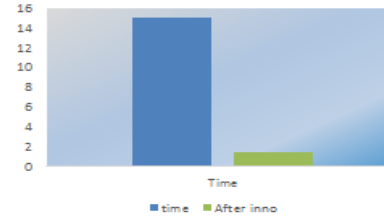


Quality check late

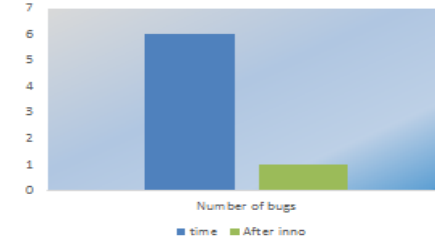


Complex proces

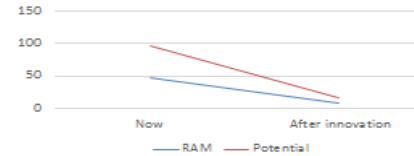
Deployment time per RAM  
release



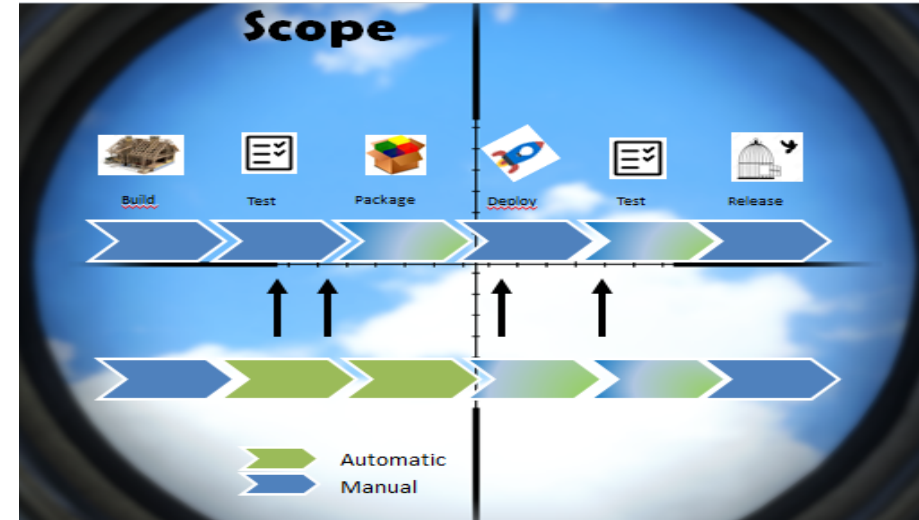
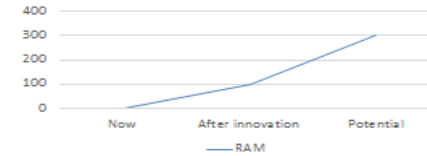
Number of bugs



Less rework



Time for adding additional value



# Income and expenses: getting right data easier, quicker and better

## Problems:

- Lot of effort to get I/E form
- I/E forms are printed forms
- 100% I/E forms are incomplete
- Minimum 8 weeks before any solution
- Data does not represent customer situation
- 75% payment arrangements are broken

## Prototype:

- Online portal with direct connection SAM (data collection)
- Prefill data in online portal with present data
- Compare data with Nibud
- Better customer – user engagement

## Hypotheek

- > Boetevrij extra aflossen op hypotheek
- > Hypotheekdossier inzien en wijzigen
- > Bijzonder Beheer Inkomen & Uitgaven

## In 3 stappen naar inzicht

Onlangs hebben we contact met u gehad. We vragen u om ons inzicht te geven in uw inkomsten en uitgaven.

1

### Gegevens invullen

Vul uw gegevens in. Bepaalde gegevens hebben wij al voor u ingevuld.  
Voeg de gevraagde documenten toe.

2

### Afspraak plannen

Geef aan op welke dag het u het beste uitkomt dat we contact met u opnemen voor het bespreken van de gegevens.  
U ontvangt van ons een bevestiging van de afspraak per SMS.  
Wilt u het direct bespreken bel dan 040-2936000.

3

### Invoer bevestigen

Uw gegevens worden verzonden.  
In de afspraak die volgt gaan we uw gegevens doornemen, eventuele vragen beantwoorden en de oplossing bespreken.

## Uw situatie

Leeftijd  
Wat is uw leeftijd?

30

Partner  
Heeft u een partner?

☒ Ja ☐ Nee

Kinderen  
Hoeveel kinderen heeft u?

0

1 Gegevens invullen 2 Afspraak plannen 3 Gegevens bevestigen



### Inkomsten



Inkomsten € 1800

Netto per maand



Vakantiegeld € 0

Netto per jaar



Zorgtoeslag € 0

Netto per maand

1 Gegevens invullen 2 Afspraak plannen 3 Gegevens bevestigen



### Uitgaven



Woning

Open rekenhulp

€ 900



Energie

Open rekenhulp

€ 300



Abonnementen

Open rekenhulp

€ 200



Verzekeringen

Open rekenhulp

€ 300

### Toevoegen documenten

Inkomensspecificatie van de laatste drie maanden



Overzicht van de openstaande schulden



Rekeningafschriften van uw bank- en spaarrekeningen van de afgelopen drie maanden



Aangifte inkomstenbelasting (niet ouder dan een jaar)



Leeftijd 30  
Partner Ja  
Kinderen 2

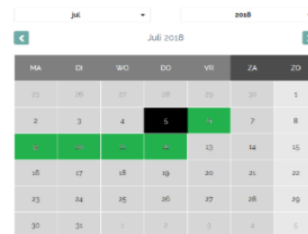
Salaris € 1800  
Vakantiegeld € 0  
Zorgtoeslag € 0

Woning € 900  
Energie € 300  
Abonnementen € 200  
Verzekeringen € 200

Totaal € 1800

Totaal € 1600

Geef aan op welke dag wij contact met u op kunnen nemen voor het bespreken van de gegevens. U ontvangt van ons een bevestiging van de afspraak per SMS.



Afspraak: 5 juli 2018

Selecteer tijdstip

Afspraak bevestigen

Of wilt u direct contact?

Contact opnemen

Creëer In behandeling Gesloten

### Overzicht

#### Klant situatie

Leeftijd 30  
Partner Ja  
Kinderen 2

#### Inkomsten

Salaris € 1800  
Vakantiegeld €  
Zorgtoeslag €

Totaal € 1800

#### Uitgaven

Woning € 900  
Energie € 300  
Abonnementen € 200  
Verzekeringen € 200

Totaal € 1600

Kijk voor tips op [Nibud.nl](http://Nibud.nl)

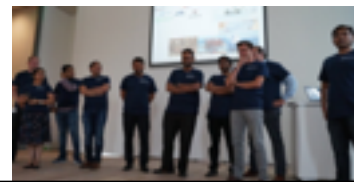
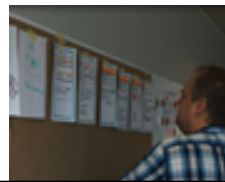
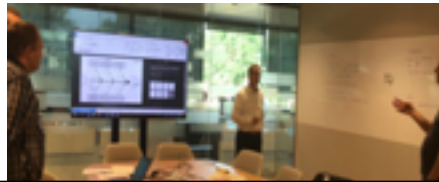
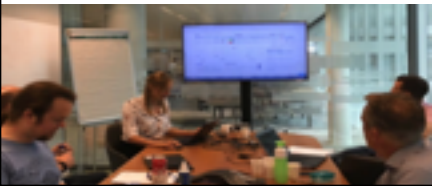
Volg

Verzenden



# Key insights innovation sprint -> SAM Manifesto

1. We'll validate our ideas and solutions with our customers and employees early!
2. We'll focus on the real problem (root cause) before starting with solutions!
3. We'll focus on customer added value (in stead of MVP alone...)!
4. We'll use prototypes to validate!
5. We'll work with short term goals/ results!
6. We'll work together, with different disciplines; it brings us energy and T shaping!
7. We'll involve eachother; it brings shared/ joined responsiblity and ownership!
8. We'll work Focus (in broad sense)!



# Challenges to think over...

Can we use the method to narrow down solutions?

Do we want to use dot voting?

Do we want to use timeboxing?

Do we want 'goals for the day?'

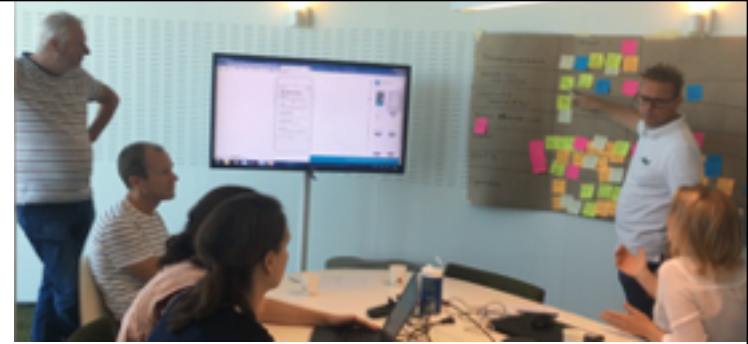
How can we decide quicker?

Do we want to use drawing and storyboarding?

Do we need smaller teams?

How can we get more focus?

How can we have space to work together?



# Soft results

Communication

Fun

Purpose

Focus

Honest  
feedback

Knowledge  
Sharing

Target  
completion  
on time

Happiness

Total  
committed  
cooperation

Dedication

Good  
Vibe

Knowing  
each other

Respect  
among  
each other

Team  
spirit

Energy

Business  
focus on IT

Learning

Eating





# Bring energy and learnings to your own team!



SHIVA



MAGMA



VIKOS



# Thanks to you all!!!





# Busdevops teams BB: SAMen BBQ'en

