

MOAZZAM MATTU

UX CASE STUDY · MASHREQ BANK

Credit Initiation

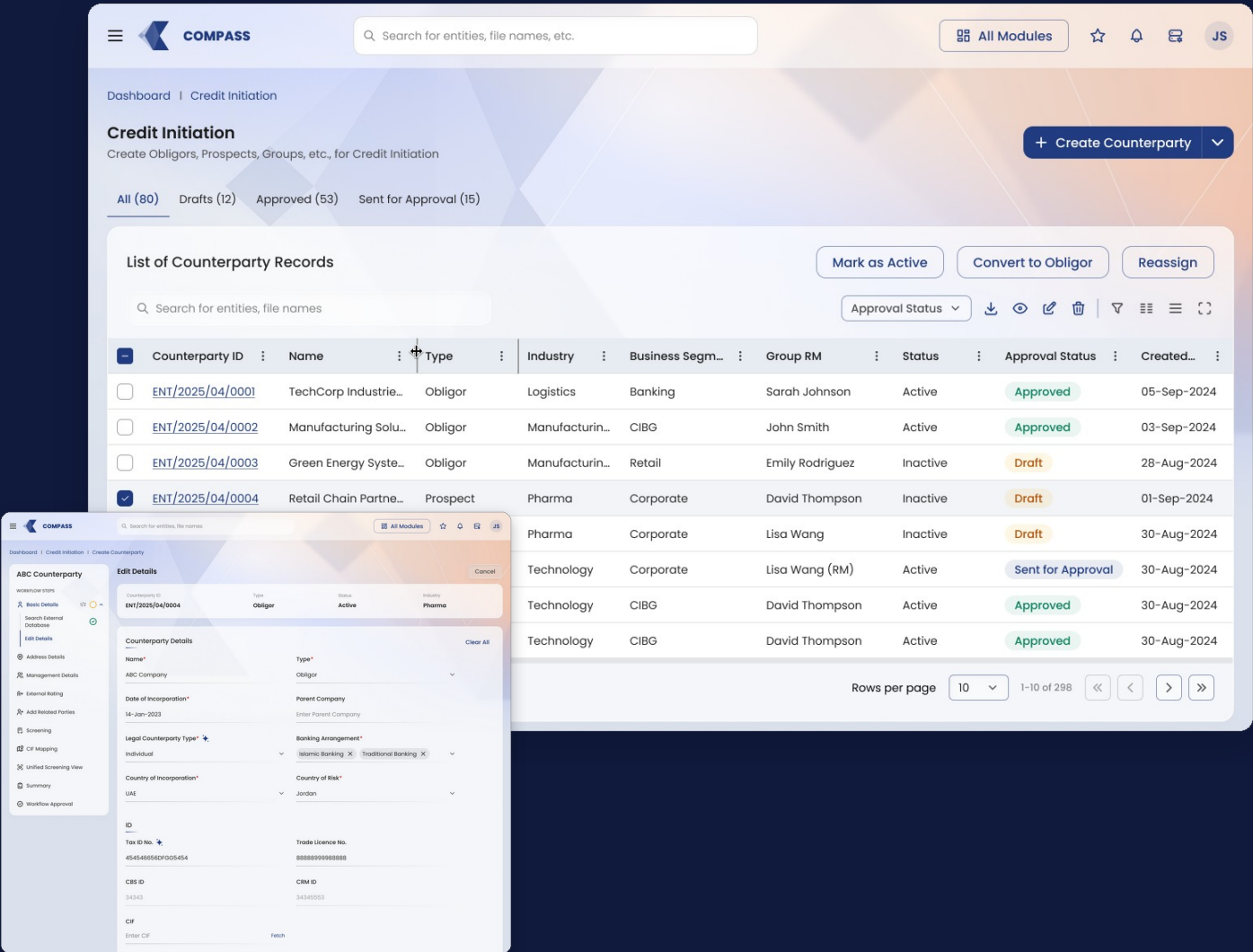
Redesigning where every corporate loan begins

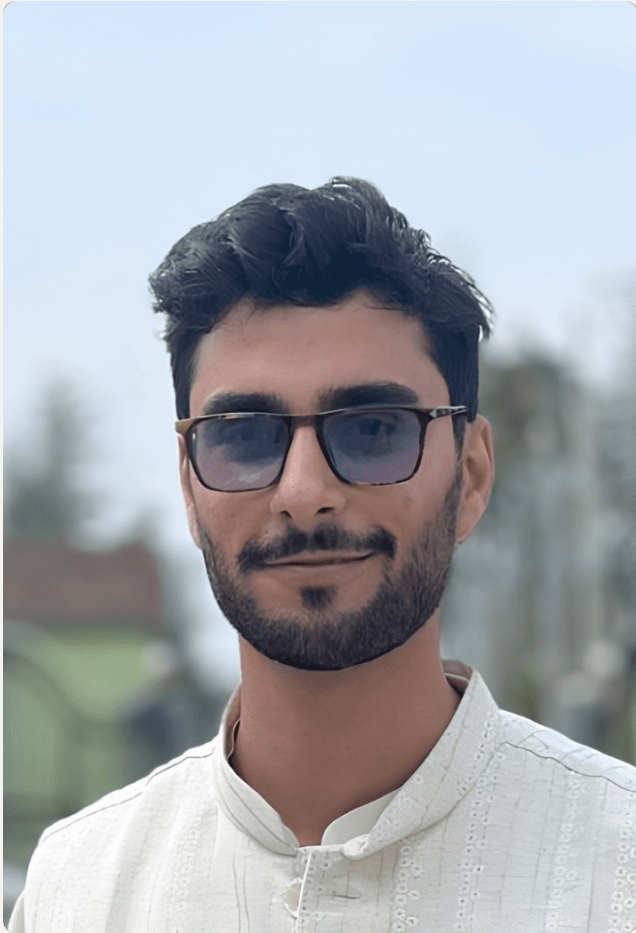
ROLE
Product Designer

SCOPE
100+ screens, end to end

TIMELINE
Sep 2025 – Aug 2026

STATUS
In beta





ABOUT ME

Hi, I'm Moazzam

Product designer, 3+ years across enterprise B2B, SaaS and B2C in the UAE and India. I turn complex workflows into simple products.

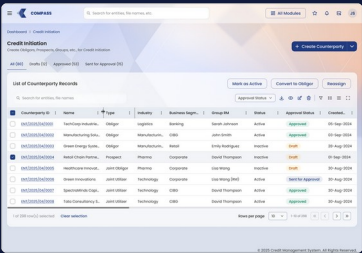
Gloify	Mashreq Bank's corporate credit platform	2025–26
Hala Mobility	EV mobility app and fleet dashboards	2024–25
Delphi Consulting	Wasl, Mubadala, Emirates Steel Arkan, Tabreed	2024
Piche	SaaS and web products	2023–24

TODAY · 15 MINUTES

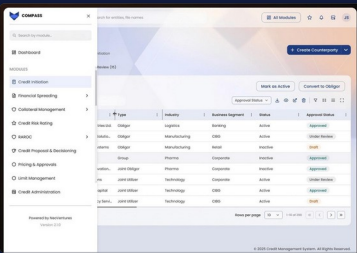
Problem & user	Structure	UI walkthrough	Quality & impact
3 min	1.5 min	6 min	2.5 min

AT A GLANCE

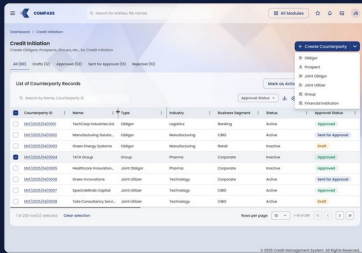
100+ screens, one guided flow



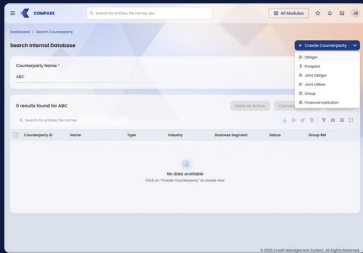
01 Dashboard



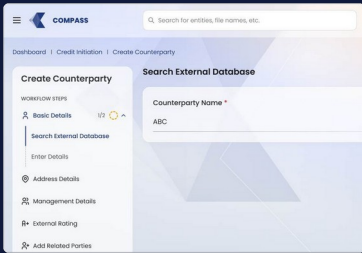
02 Module menu



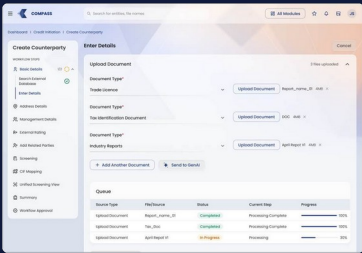
03 Create menu



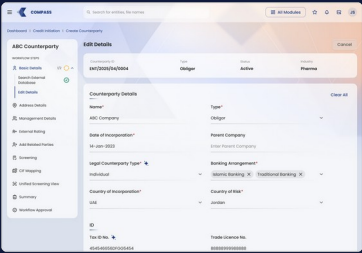
04 Search internal



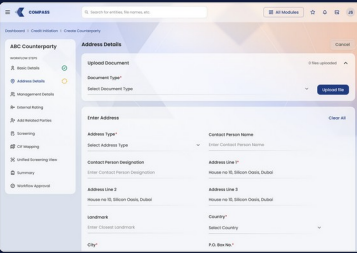
05 Search external



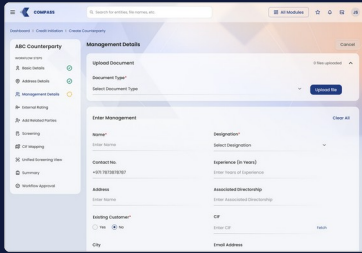
06 AI upload



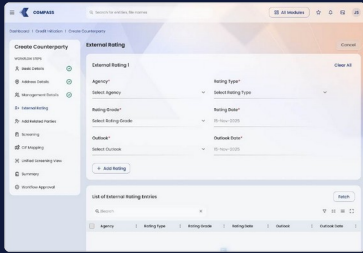
07 Basic details



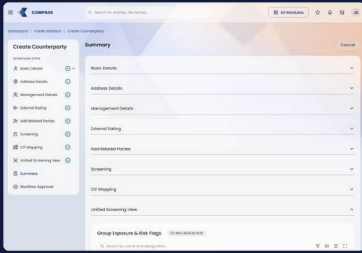
08 Address



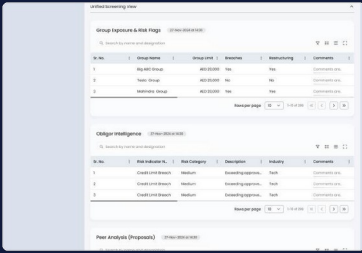
09 Management



10 External rating



11 Summary



12 Risk flags

PROBLEM

RMs juggled several tools, recreated existing customers and found errors only at submission.

MY ROLE

Product Designer at Gloify. Owned Credit Initiation end to end: flows, IA, UI, prototypes, handoff, design QA.

WHAT I DESIGNED

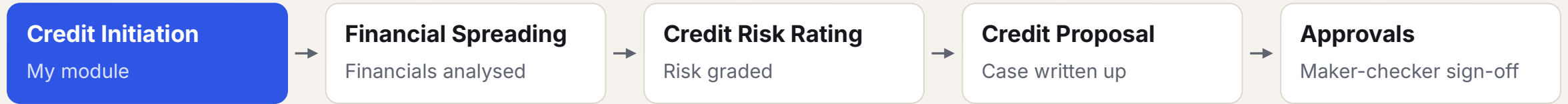
A 10-step guided flow: search first, AI pre-fill, inline validation, maker-checker approval.

STATUS

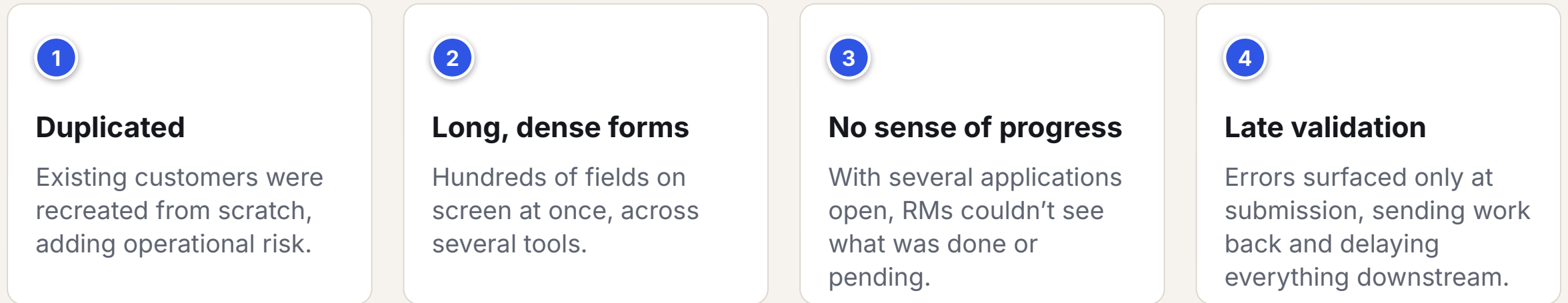
In beta. Less duplication, cleaner data and clearer progress for RMs.

THE PROBLEM

Every corporate loan starts here, and the start was slow



Whatever an RM captures here feeds every module after it.



The goal wasn't to remove business complexity. It was to organise it into a flow RMs could finish with confidence.

Designed for Ahmed, a relationship manager



Ahmed

Relationship Manager · UAE · 5–8 yrs

"I need a fast, error-free way to capture credit requests and move them forward without delays."

Handles several applications at once, under time pressure, on desktop.

HOW I LEARNED THIS

BA and domain-expert workshops · Stakeholder interviews · Legacy and heuristic review · Journey mapping

WHAT I FOUND

- 1 Most of his time went on re-entering what the bank already knew

→ **Search first, Fetch by CIF and AI pre-fill from documents**

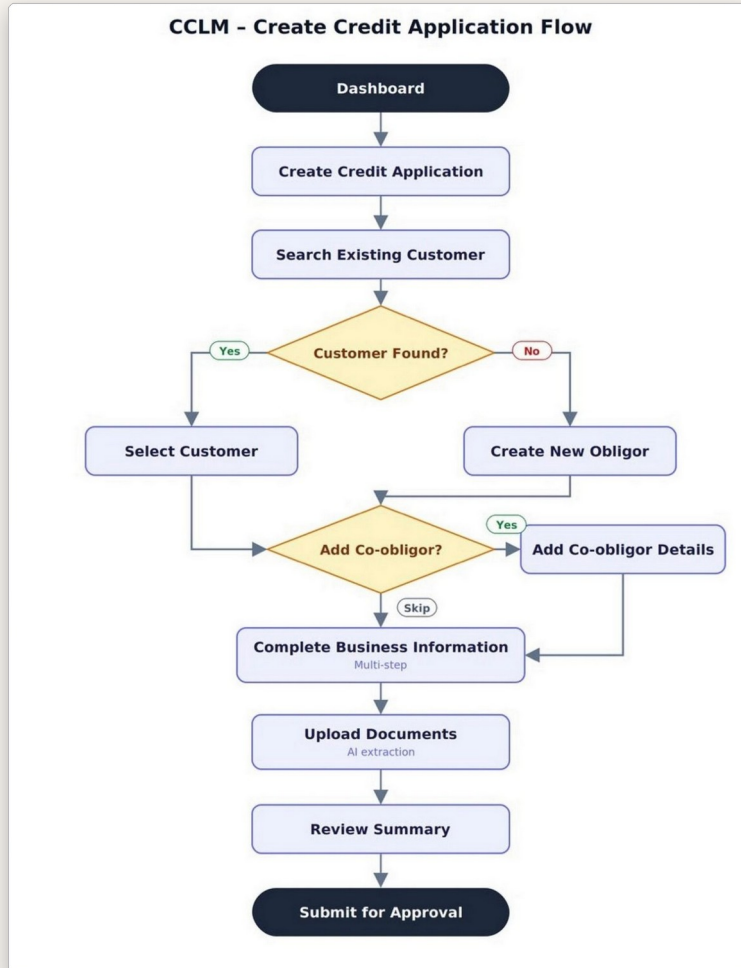
- 2 With several applications open, he couldn't see where each one stood

→ **Status tabs, step status and Save as Draft on every step**

- 3 Errors appeared only at submission, so work came back

→ **Validation where data is entered, with messages that say how to fix it**

Every path mapped before any screen



1 Search first

Existing customer or new. Reuse is the default path.

2 Branches

Co-obligors and entity-type rules decide which fields appear.

3 One end point

Every path ends in one summary, then submit for approval.

Fields appear only when they matter, based on entity type and business rules. Nothing mandatory is hidden.

TEN FOCUSED STEPS

- 01 Basic details
- 02 Address
- 03 Management
- 04 External rating
- 05 Related parties
- 06 Screening
- 07 CIF mapping
- 08 Unified screening
- 09 Summary
- 10 Workflow approval

Structure in greyscale first, visuals last

The mid-fidelity wireframe shows a 'Create Counterparty' form with a sidebar on the left containing five steps: Basic Details, Search/External Systems, Enter Details (selected), Address Details, and Management Details. The main area is divided into three sections: 'Upload Document' with three document upload slots, a 'Queue' table, and 'Counterparty Details' with various input fields. The 'Queue' table is as follows:

Source Type	File/Source	Status	Current Step	Progress
Upload Document	Report_name_01	Completed	Processing Complete	100%
Upload Document	Tax_Doc	Completed	Processing Complete	100%
Upload Document	April Report V1	In Progress	Processing	30%

MID-FIDELITY · 5 STEPS

The final high-fidelity design shows the same 'Create Counterparty' form but with a more complex sidebar containing ten steps: Basic Details, Search External Database, Enter Details (selected), Address Details, Management Details, External Rating, Add Related Parties, Screening, CIF Mapping, Unified Screening View, Summary, and Workflow Approval. The 'Upload Document' section now includes buttons for '+ Add Another Document' and '+ Send to GenAI'. The 'Queue' table is updated with the following data:

Source Type	File/Source	Status	Current Step	Progress
Upload Document	Report_name_01	Completed	Processing Complete	100%
Upload Document	Tax_Doc	Completed	Processing Complete	100%
Upload Document	April Report V1	In Progress	Processing	30%

FINAL · 10 STEPS

1 Steps settled first

Greyscale mid-fi to agree steps, hierarchy and search-then-create before any visual design.

2 5 steps became 10

Screening, CIF mapping, summary and approval joined the same flow.

3 Upload and pre-fill held

Upload, queue and pre-fill stayed from mid-fi to final.

COMPASS

Search for entities, file names, etc.

All Modules

☆

🔔

📧

JS

Dashboard | Credit Initiation

Credit Initiation

Create Obligors, Prospects, Groups, etc., for Credit Initiation

All (80)

Drafts (12)

Approved (53)

Sent for Approval (15)

1

2

+ Create Counterparty

List of Counterparty Records

3

Mark as Active

Convert to Obligor

Reassign

Approval Status

📄

👁

✎

🗑

🔍

☰

🔄

Search for entities, file names

Counterparty ID	Name	Type	Industry	Business Segm...	Group RM	Status	Approval Status	Created...
☐ ENT/2025/04/0001	TechCorp Industrie...	Obligor	Logistics	Banking	Sarah Johnson	Active	Approved	05-Sep-2024
☐ ENT/2025/04/0002	Manufacturing Solu...	Obligor	Manufacturin...	CIBG	John Smith	Active	Approved	03-Sep-2024
☐ ENT/2025/04/0003	Green Energy Syste...	Obligor	Manufacturin...	Retail	Emily Rodriguez	Inactive	Draft	28-Aug-2024
☒ ENT/2025/04/0004	Retail Chain Partne...	Prospect	Pharma	Corporate	David Thompson	Inactive	Draft	01-Sep-2024
☐ ENT/2025/04/0005	Healthcare Innovat...	Joint Obligor	Pharma	Corporate	Lisa Wang	Inactive	Draft	30-Aug-2024
☐ ENT/2025/04/0006	Green Innovations	Joint Utilizer	Technology	Corporate	Lisa Wang (RM)	Active	Sent for Approval	30-Aug-2024
☐ ENT/2025/04/0007	SpectraMinds Capi...	Joint Utilizer	Technology	CIBG	David Thompson	Active	Approved	30-Aug-2024
☐ ENT/2025/04/0008	Tata Consultancy S...	Joint Utilizer	Technology	CIBG	David Thompson	Active	Approved	30-Aug-2024

1 of 298 row(s) selected

Clear selection

Rows per page

10

1-10 of 298

⏪

⏩

⏴

⏵

UI WALKTHROUGH · 1 / 6

The dashboard puts status first

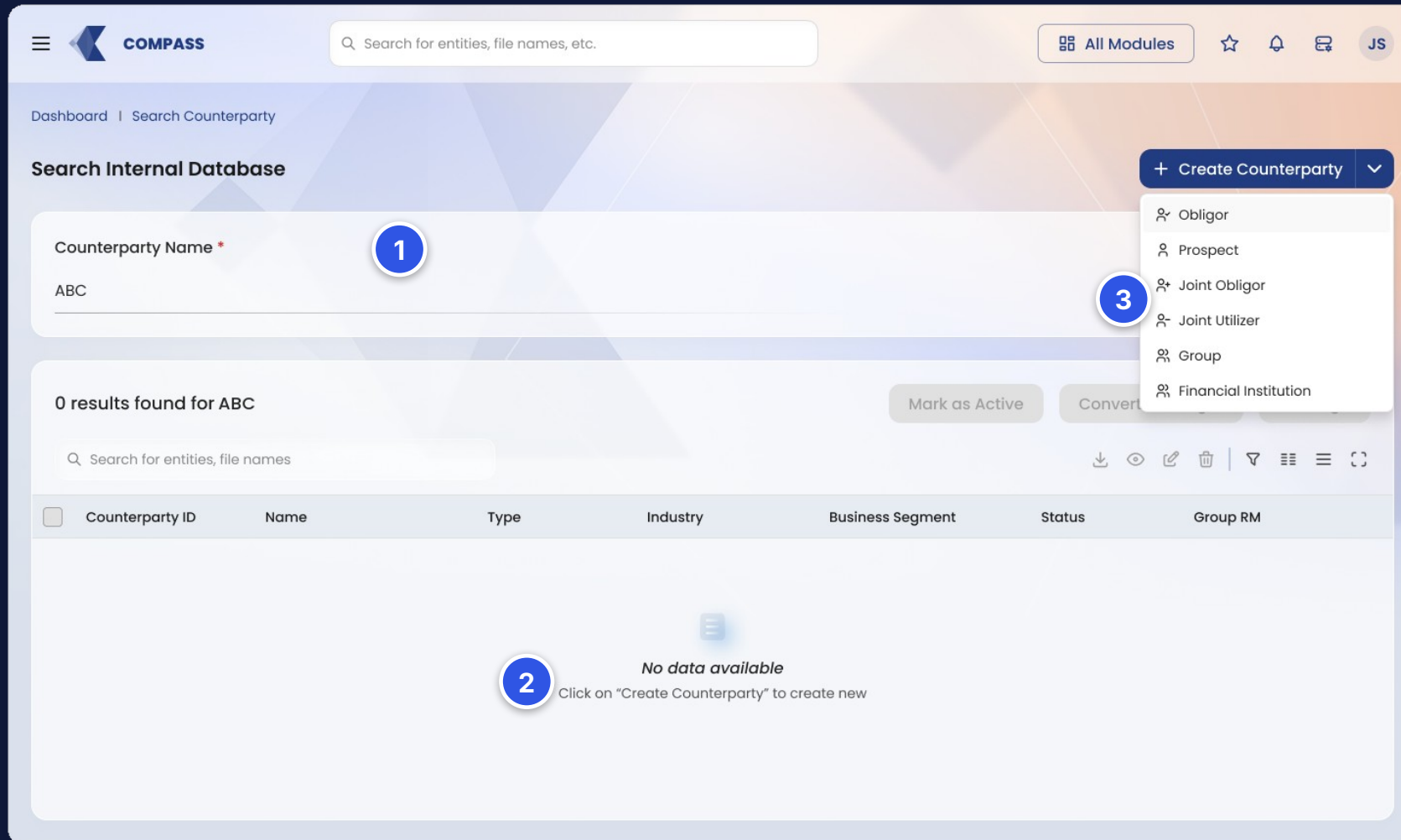
- 1

Live status tabs
Drafts, approved and sent for approval, with counts.
- 2

One create menu
All six counterparty types from one button.
- 3

Bulk actions
Mark active, convert to obligor or reassign in one go.
- 4

Tables built to scan
Status chips, search, filters, column controls, pagination.



Search before you create

- 1 Search the bank first**
Internal records here, external databases in the next step.
- 2 Nothing found? Create here**
The empty state points straight to Create.
- 3 Pick the type up front**
Later steps only show fields for that type.

Trade-off: one extra step before creating anything. Worth it: duplicates were an operational risk.

COMPASS

Search for entities, file names

All Modules

☆

🔔

📄

JS

Dashboard | Credit Initiation | Create Counterparty

Create Counterparty

WORKFLOW STEPS

Basic Details1/2

Search External Database

Enter Details

Address Details

Management Details

External Rating

Add Related Parties

Screening

CIF Mapping

Unified Screening View

Summary

Workflow Approval

Enter Details

Cancel

3 files uploaded

Upload Document

Document Type*Trade Licence

Upload DocumentReport_name_01 4MB

Document Type*Tax Identification Document

Upload DocumentDOC 4MB

Document Type*Industry Reports

Upload DocumentApril Repot V1 4MB

+ Add Another Document

Send to GenAI

Queue

Source Type	File/Source	Status	Current Step	Progress
Upload Document	Report_name_01	Completed	Processing Complete	100%
Upload Document	Tax_Doc	Completed	Processing Complete	100%
Upload Document	April Repot V1	In Progress	Processing	30%

Pre-fill Obligor Details

UI WALKTHROUGH · 3 / 6

AI types, the RM stays in control

- 1 Upload once**
Trade licence, tax ID, industry reports.
- 2 Send to GenAI**
Extraction runs while the RM keeps working.
- 3 Live queue**
Status and progress for every file. No guessing.
- 4 Review, then pre-fill**
Nothing extracted is saved without an explicit check.

Tax ID No. ✨

454546656DFGG5454

The sparkle flags AI-filled fields for checking. AI stays in Basic details only.

COMPASS

Search for entities, file names

All Modules

Dashboard

Credit Initiation

Create Counterparty

ABC Counterparty

WORKFLOW STEPS

Basic Details

Search External Database

Edit Details

Address Details

Management Details

External Rating

Add Related Parties

Screening

CIF Mapping

Unified Screening View

Summary

Workflow Approval

1/2

1

Counterparty ID

ENT/2025/04/0004

Type

Obligor

Status

Active

Industry

Pharma

Counterparty Details

Clear All

Name*

ABC Company

Type*

Obligor

Date of Incorporation*

14-Jan-2023

Parent Company

Enter Parent Company

Legal Counterparty Type*

Individual

Banking Arrangement*

Islamic Banking X Traditional Banking X

Country of Incorporation*

UAE

Country of Risk*

Jordan

ID

Tax ID No. ✨

454546656DFG5454

Trade Licence No.

88888999988888

CBS ID

34343

CRM ID

34345553

CIF

Enter CIF

Fetch

Industry Details

Industry*

Pharma

Peer Selection*

Small Players X Medium Players X

Business Segment*

CBIG

Business Sub Segment*

Manufacturing

Relationship Details

Customer Relationship Date*

14-Jan-2023

Relationship Manager*

Mr. Moazzam Mattu

Customer Group*

TATA Group

Group RM*

David Martinez

Relationship Location*

Dubai, UAE

Borrower Status*

Active

Previous

Save as Draft

Save

Next

UI WALKTHROUGH · 4 / 6

Basic details: 23 fields in four clear groups

1

ABC Counterparty

WORKFLOW STEPS

- Basic Details 1/2
- Search External Database
- Edit Details
- Address Details

2

Legal Counterparty Type ✨

Individual

The sparkle marks values the AI filled, so the RM knows what to check.

3

Banking Arrangement*

Islamic Banking X Traditional Banking X

Islamic and conventional banking captured in the same record.

4

CIF

Enter CIF

Fetch

Known customer? Fetch details from core banking by CIF.

Every step shows done, in progress or not started. Save as Draft on every step, so RMs can stop and resume.

FOUR GROUPS

Counterparty

ID

Industry

Relationship

Every data step follows one pattern

ADDRESS

COMPASS

Dashboard | Credit Initiation | Create Counterparty

ABC Counterparty

WORKFLOW STEPS

- Basic Details
- Address Details
- Management Details
- External Rating
- Add Related Parties
- Screening
- CIF Mapping
- Unified Screening View
- Summary
- Workflow Approval

Address Details

Upload Document

Document Type*

Select Document Type

Upload file

Enter Address

Address Type*

Select Address Type

Contact Person Name

Enter Contact Person Name

Contact Person Designation

Enter Contact Person Designation

Address Line 1*

House no 10, Silicon Oasis, Dubai

Address Line 2

House no 10, Silicon Oasis, Dubai

Address Line 3

House no 10, Silicon Oasis, Dubai

Landmark

Enter Closest Landmark

Country*

Select Country

City*

Dubai

P.O. Box No.*

2531434344

Contact No.*

+971 97877878782

Email Address

Enter Email Address

+ Add Address

List of Addresses

Search for entities, file names, etc.

Address Type	Contact Person...	Contact Person...	Address Line 1	Address Line 2	Address Line 3	Landmark
☐ Permanent	Uzair Bin Rashid	Accountant	House no 55, Lane...	House no 55, Lane...	House no 55, Lane...	Ho
☐ Communication	Yanuk Billa	Accountant	House no 55, Lane...	House no 55, Lane...	House no 55, Lane...	Ho
☒ Permanent	Rajeev Shukla	Accountant	House no 55, Lane...	House no 55, Lane...	House no 55, Lane...	Ho

1 of 200 row(s) selected Clear selection

Rows per page 10 1-10 of 288

Previous 4 Save as Draft Save Next

MANAGEMENT

COMPASS

Dashboard | Credit Initiation | Create Counterparty

ABC Counterparty

WORKFLOW STEPS

- Basic Details
- Address Details
- Management Details
- External Rating
- Add Related Parties
- Screening
- CIF Mapping
- Unified Screening View
- Summary
- Workflow Approval

Management Details

Upload Document

Document Type*

Select Document Type

Upload file

Enter Management

Name*

Enter Name

Designation*

Select Designation

Contact No.

+971 7873878787

Experience (in Years)

Enter Years of Experience

Address

Enter Name

Associated Directorship

Enter Associated Directorship

Existing Customer*

☐ Yes ☒ No

CIF

Enter CIF Fetch

City

Dubai

Email Address

Enter Email Address

+ Add Management

List of Management

Search for entities, file names, etc.

Name	Designation	Contact No.	Experience (in Y.)	Address	Other Associat...	Ex
☐ India	Board of Director	+971 7887467832	3	House no 55, Lane...	Director 1	YE
☐ XYZ Corporate	Director	+971 7887445483	7	House no 55, Lane...	Director 2	YE
☒ Tesla Motors	Board of Director	+971 7883446482	12	House no 55, Lane...	Director 3	YE

1 of 200 row(s) selected Clear selection

Rows per page 10 1-10 of 288

Previous 4 Save as Draft Save Next

- 1 Enter**
A short, focused form.
- 2 Validate inline**
Mandatory fields marked; errors shown where they happen.
- 3 Review in a table**
Everything added lands in the same list component.
- 4 Save or continue**
Save as draft, save, or move on.

Same pattern on External rating and Related parties, so RMs learn it once.

Create Counterparty

Workflow Steps: Basic Details, Address Details, Management Details, External Rating, Add Related Parties, Screening, CIF Mapping, Unified Screening View, Summary, Workflow Approval.

Summary

Basic Details

Address Details

Management Details

External Rating

Add Related Parties

Screening

CIF Mapping

Unified Screening View

Group Exposure & Risk Flags (27-Nov-2024 at 14:36)

Sr. No.	Group Name	Group Limit	Breaches	Restructuring	Comments
1	Big ABC Group	AED 20,000	Yes	Yes	Comments are...
2	Testo Group	AED 20,000	No	No	Comments are...
3	Mahindra Group	AED 20,000	Yes	Yes	Comments are...

Rows per page: 10 | 1-10 of 208

Obligor Intelligence (27-Nov-2024 at 14:35)

Sr. No.	Risk Indicator No.	Risk Category	Description	Industry	Comments
1	Credit Limit Breach	Medium	Exceeding approve...	Tech	Comments are...
2	Credit Limit Breach	Medium	Exceeding approve...	Tech	Comments are...
3	Credit Limit Breach	Medium	Exceeding approve...	Tech	Comments are...

Rows per page: 10 | 1-10 of 208

Peer Analysis (Proposals) (27-Nov-2024 at 14:35)

Sr. No.	Limit Approved	Risk Category	Long Term	Short Term	Last Approved On
1	Ota Electric	AED 20,000	240	240	14-Nov-2025
2	Hero MotoCorp	AED 20,000	240	240	14-Nov-2025
3	Tata Motors	AED 20,000	240	240	14-Nov-2025

Rows per page: 10 | 1-10 of 208

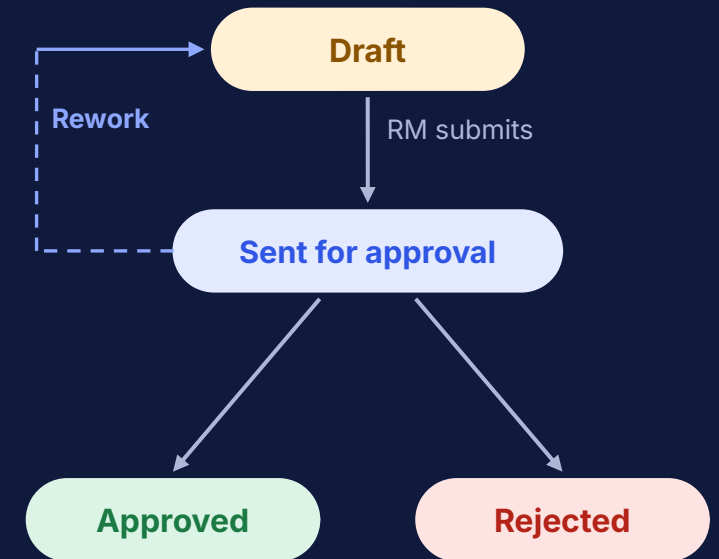
Previous Next

UI WALKTHROUGH · 6 / 6

One review, then maker-checker

- Every step complete**
The stepper confirms nothing is missing before review.
- Sections expand on demand**
Trade-off: the summary is long, so sections open rather than all at once.
- Group exposure and risk flags**
Limits, breaches and restructuring in one table.
- Obligor intelligence and peers**
Risk indicators and peer proposals before sign-off.

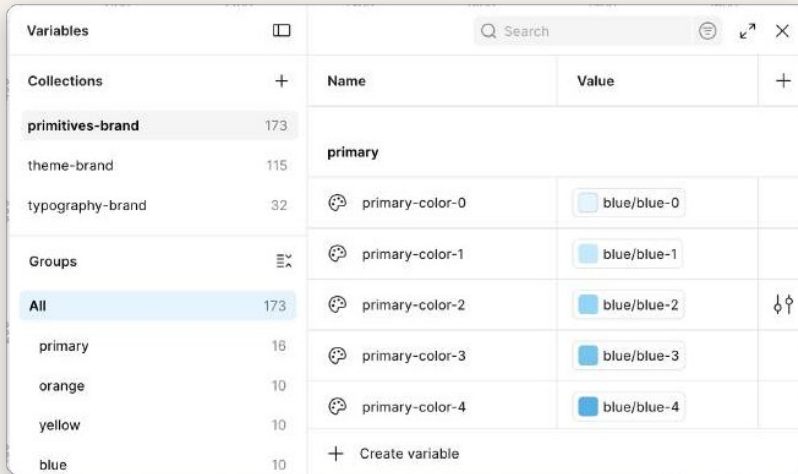
APPROVAL STATES



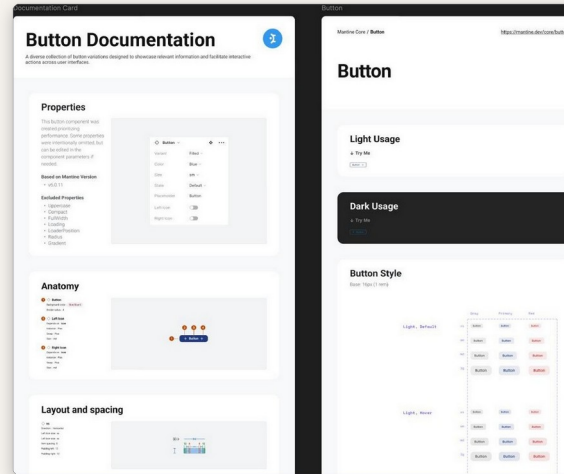
Maker: the RM submits.

Checker: approves, rejects or sends it back for rework.

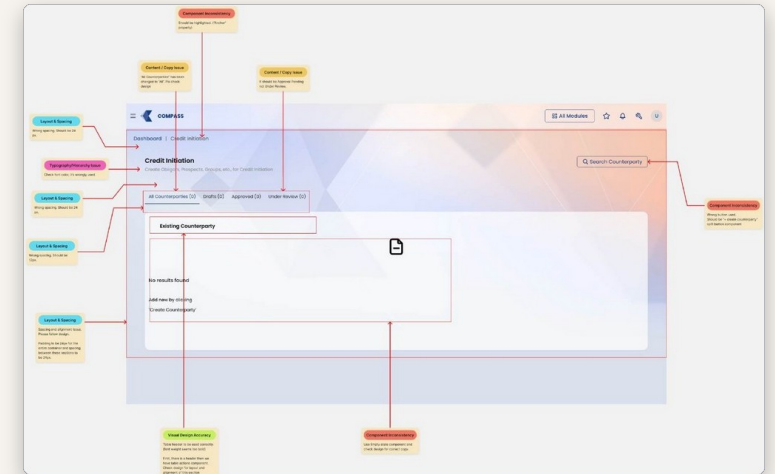
A design system, then an audit before launch



Variables: 173 primitives, 115 theme, 32 type



Component documentation



Token mapping on real screens

320 design variables

Built on Mantine, so design and code share the same tokens.

13 build issues fixed

Found in a UX audit with engineering before launch.

Every state specced

Components, interactions, validations and responsive rules, then design QA.

What prototype reviews changed

Prototype reviews with stakeholders · Domain-expert walkthroughs · UX audit with engineering

WHAT WE SAW

1 People needed a clearer moment to check AI-extracted data

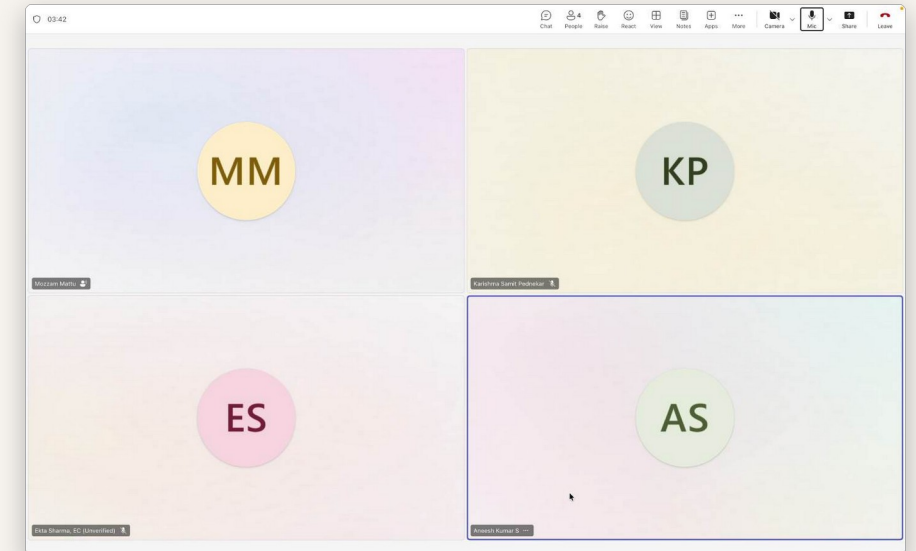
→ **Explicit review-and-confirm, and AI kept to Basic details**

2 Some labels caused confusion in reviews

→ **Rewrote labels. Copy is UX too**

3 Users saw an error, but not how to fix it

→ **Specific inline messages at every step**



Remote prototype review

Cleaner data from the very first step

The module is in beta, so impact so far is qualitative. Here is what changed, how I'd prove it, and what I'm taking forward.

WHAT CHANGED

- 1 Clearer status**
RMs see where every application stands.
- 2 Less duplication**
Reusing an existing customer is the default.
- 3 Ready to reuse**
Step, table and upload patterns ready for the next modules.

WHAT I'D MEASURE NEXT

- 1 Time to submit**
From start to submission, per step.
- 2 Data quality**
Duplicate rate and rework at maker-checker.
- 3 Adoption**
Share of applications using AI pre-fill and drafts.

WHAT I'M TAKING FORWARD

- 1 Structure beats simplification**
You can't remove enterprise complexity, but you can organise it.
- 2 Align early with BAs and devs**
It prevents late redesign churn.
- 3 Clear copy beats more features**
Hierarchy and words did more than new UI.

MOAZZAM MATTU · PRODUCT DESIGNER

Thank you

Happy to open any screen in detail or walk through the prototype.

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moazzam.framer.ai

