DUNLOP

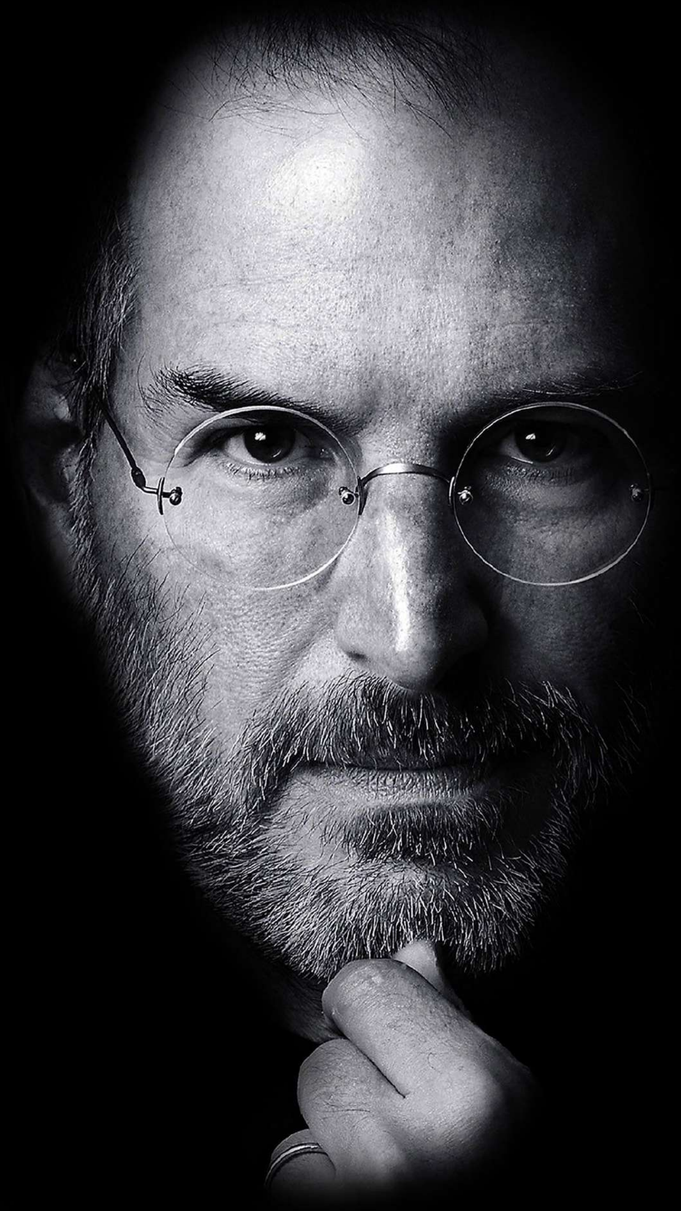
It just works

From ‘working’ to ‘working well’

NIDC

Gareth Dunlop

23.11.2024



‘It just works’

DUNLOP

DUNLOP

Good software is...

User-centred

01

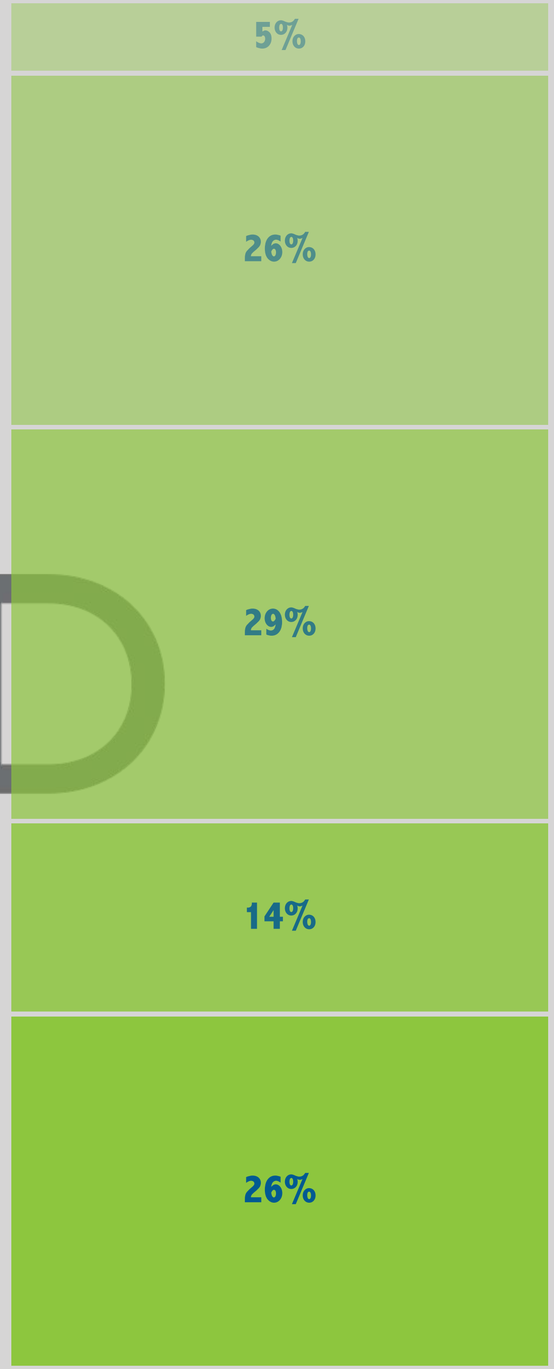
AIB

you are here

215

33 942

countries people



Good software is...

Intuitive

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HYDE PARK - CONDITION OF USE
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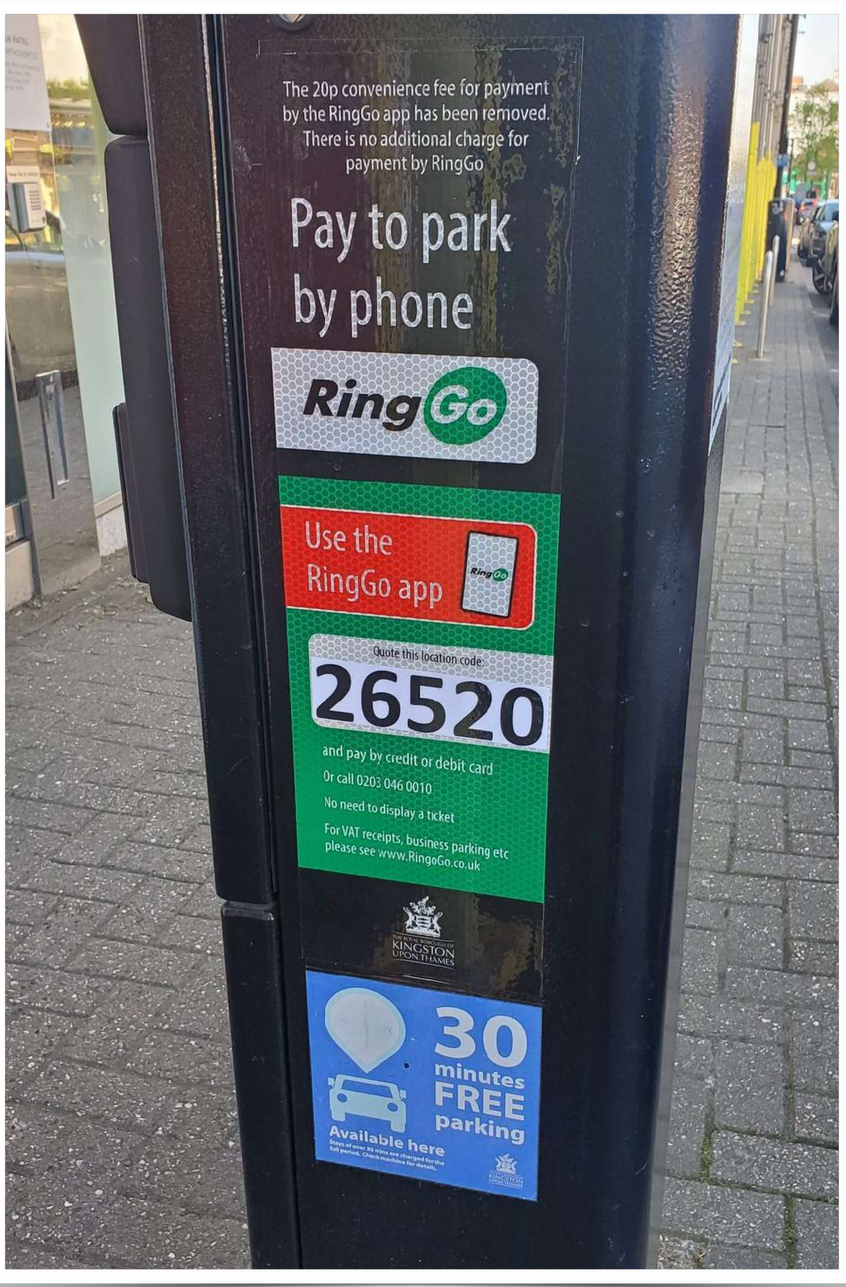
The 20p convenience fee for payment by the RingGo app has been removed. There is no additional charge for payment by RingGo
Pay to park by phone
RingGo
Use the RingGo app
Quote this location code:
26520
and pay by credit or debit card
Or call 0203 046 0010
No need to display a ticket
For VAT receipts, business parking etc please see www.RingoGo.co.uk
KINGSTON UPON THAMES
30 minutes FREE parking
Available here

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park hours
Sat - 6:30am to 8:00pm
y - 9:00am to 6:00pm
yable at all times, including Bank Holidays.
5
Insert notes
THIS PAYSTATION IS NOT ACCEPTING NOTE PAYMENTS AT THE MOMENT, PLEASE PAY WITH CARD OR COINS. SORRY FOR ANY INCOVIENANCE CAUSED.
£5, £10 & £20 notes only
2
Parking payment
07/05/2022 10:46
Entry Time
07/05/2022 09:17
Amount
0,00
Paid
2,40
Change
0,00
Fee
NON-RESIDENT
Change Language
Receipt Request
Cancel Transaction
3
Language
Continue
Cancel
Receipt
4
Insert ticket
5
Insert coins
10p, 20p, 50p, £1 & £2
DUE TO A SYSTEMS FAILURE, THE HELP POINTS ARE CURRENTLY UNAVAILABLE. FOR ASSISTANCE, PLEASE CALL 07990 075768. APOLOGIES FOR THE INCONVENIENCE CAUSED.
Charges
Period:
HillingdonFirst Cardholder
Non resident Cardholder
Up to 2 hrs £1.10 £2.40
Up to 3 hrs £2.10 £3.30
Up to 4 hrs £2.60 £4.20
Up to 5 hrs £3.40 £4.60
Up to 6 hrs £4.70 £7.10
Up to 8 hrs £6.70 £11.30
Over 8 hrs £8.70 £16.30
Sunday all day £2.10 £3.10
Lost tickets will be charged at £16.00 per day
THIS PAYSTATION IS NOT ACCEPTING CARD PAYMENTS AT THE MOMENT, PLEASE PAY WITH COINS OR NOTES. SORRY FOR ANY INCOVIENANCE CAUSED.
NAYAX
Hillingdon
VISA
Receipt
HillingdonFirst
The privilege card putting residents first
HILLINGDON
www.hillingdon.gov.uk
Instructions
Non resident cardholders
HillingdonFirst cardholders
1. Insert ticket
2. Refer to screen for instructions
3. Place your HillingdonFirst card on the card
6
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TALWCH YMA
753001
MIPERMIT
TALU AG APP MIPERMIT
PAY USING THE MIPERMIT APP
PAY BY TEXT MESSAGE
0333 123 6006
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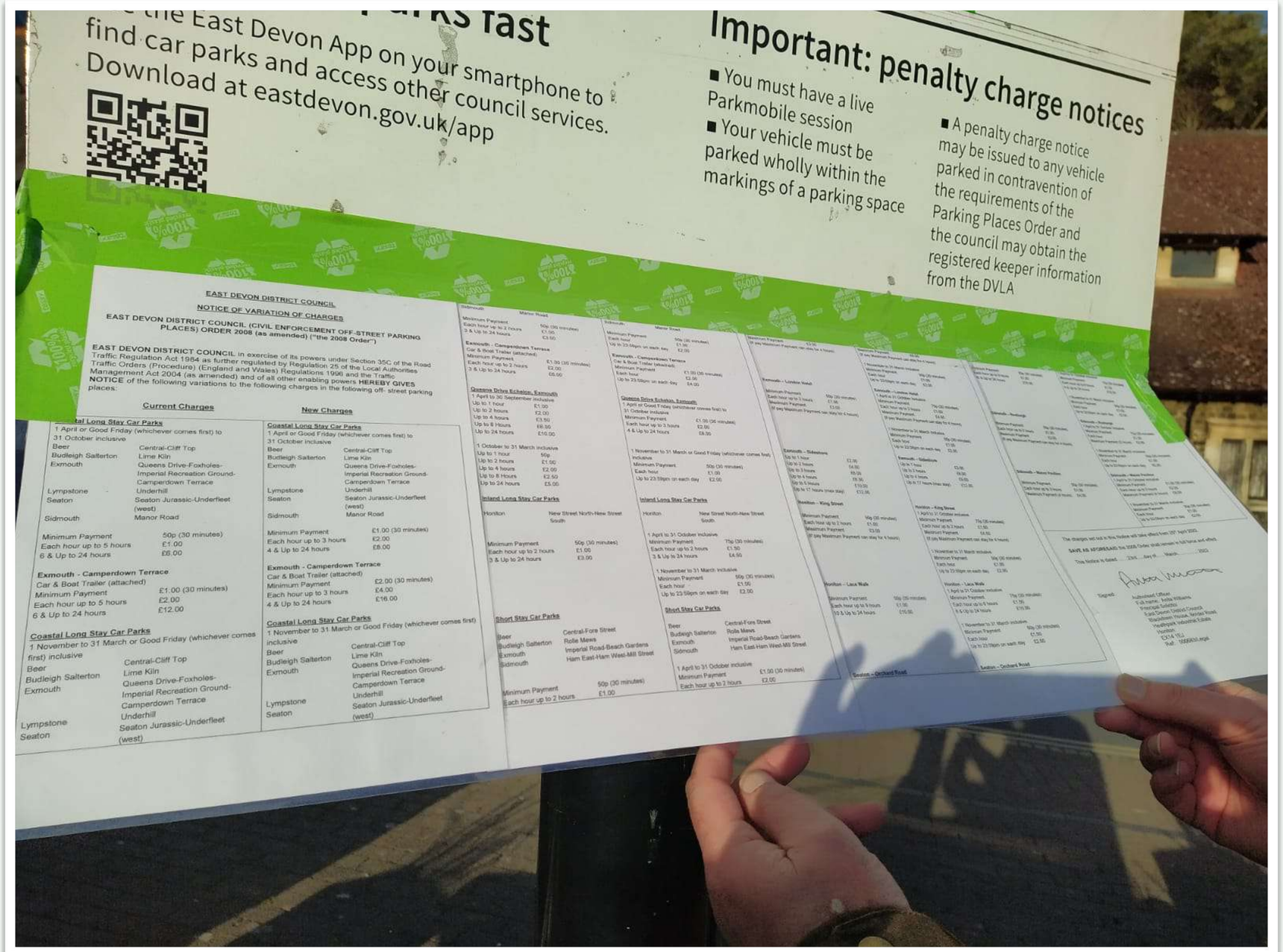
the East Devon App on your smartphone to
find car parks and access other council services.
Download at eastdevon.gov.uk/app
Important: penalty charge notices
You must have a live Parkmobile session
Your vehicle must be parked wholly within the markings of a parking space
A penalty charge notice may be issued to any vehicle parked in contravention of the requirements of the Parking Places Order and the council may obtain the registered keeper information from the DVLA
EAST DEVON DISTRICT COUNCIL
NOTICE OF VARIATION OF CHARGES
EAST DEVON DISTRICT COUNCIL (CIVIL ENFORCEMENT OFF-STREET PARKING PLACES) ORDER 2008 (as amended) ("the 2008 Order")
EAST DEVON DISTRICT COUNCIL in exercise of its powers under Section 35C of the Road Traffic Regulation Act 1984 as further regulated by Regulation 25 of the Local Authorities Traffic Orders (Procedure) (England and Wales) Regulations 1996 and the Traffic Management Act 2004 (as amended) and of all other enabling powers HEREBY GIVES NOTICE of the following variations to the following charges in the following off- street parking places:
Current Charges
New Charges
Coastal Long Stay Car Parks
1 April or Good Friday (whichever comes first) to 31 October inclusive
Beer Central-Cliff Top
Budleigh Salterton Lime Kiln
Exmouth Queens Drive-Foxholes-Imperial Recreation Ground-Camperdown Terrace
Lympstone Underhill
Seaton Seaton Jurassic-Underfleet (west)
Sidmouth Manor Road
Minimum Payment 50p (30 minutes)
Each hour up to 5 hours £1.00
6 & Up to 24 hours £6.00
Exmouth - Camperdown Terrace
Car & Boat Trailer (attached)
Minimum Payment £1.00 (30 minutes)
Each hour up to 5 hours £2.00
6 & Up to 24 hours £12.00
Coastal Long Stay Car Parks
1 November to 31 March or Good Friday (whichever comes first) inclusive
Beer Central-Cliff Top
Budleigh Salterton Lime Kiln
Exmouth Queens Drive-Foxholes-Imperial Recreation Ground-Camperdown Terrace
Lympstone Underhill
Seaton Seaton Jurassic-Underfleet (west)
Coastal Long Stay Car Parks
1 April or Good Friday (whichever comes first) to 31 October inclusive
Beer Central-Cliff Top
Budleigh Salterton Lime Kiln
Exmouth Queens Drive-Foxholes-Imperial Recreation Ground-Camperdown Terrace
Lympstone Underhill
Seaton Seaton Jurassic-Underfleet (west)
Sidmouth Manor Road
Minimum Payment £1.00 (30 minutes)
Each hour up to 3 hours £2.00
4 & Up to 24 hours £8.00
Exmouth - Camperdown Terrace
Car & Boat Trailer (attached)
Minimum Payment £2.00 (30 minutes)
Each hour up to 3 hours £4.00
4 & Up to 24 hours £16.00
Coastal Long Stay Car Parks
1 November to 31 March or Good Friday (whichever comes first) inclusive
Beer Central-Cliff Top
Budleigh Salterton Lime Kiln
Exmouth Queens Drive-Foxholes-Imperial Recreation Ground-Camperdown Terrace
Lympstone Underhill
Seaton Seaton Jurassic-Underfleet (west)
Inland Long Stay Car Parks
Honiton New Street North-New Street South
Minimum Payment 50p (30 minutes)
Each hour up to 2 hours £1.00
3 & Up to 24 hours £3.00
Short Stay Car Parks
Beer Central-Fore Street
Budleigh Salterton Rolle Mews
Exmouth Imperial Road-Beach Gardens
Sidmouth Ham East-Ham West-Mill Street
Minimum Payment 50p (30 minutes)
Each hour up to 2 hours £1.00

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Booking.com

GBP

List your property

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Stays | Flights | Flight + Hotel | Car rentals | Attractions | Airport taxis

Offer ends in 11 days

Save up to 35% with Black Friday Deals

Set your travel plans in motion. Book by 4 Dec 2024 for stays until the end of 2025.

Explore deals

Where are you going?

Check-in date — Check-out date

2 adults · 0 children · 1 room

Search

I'm looking for flights

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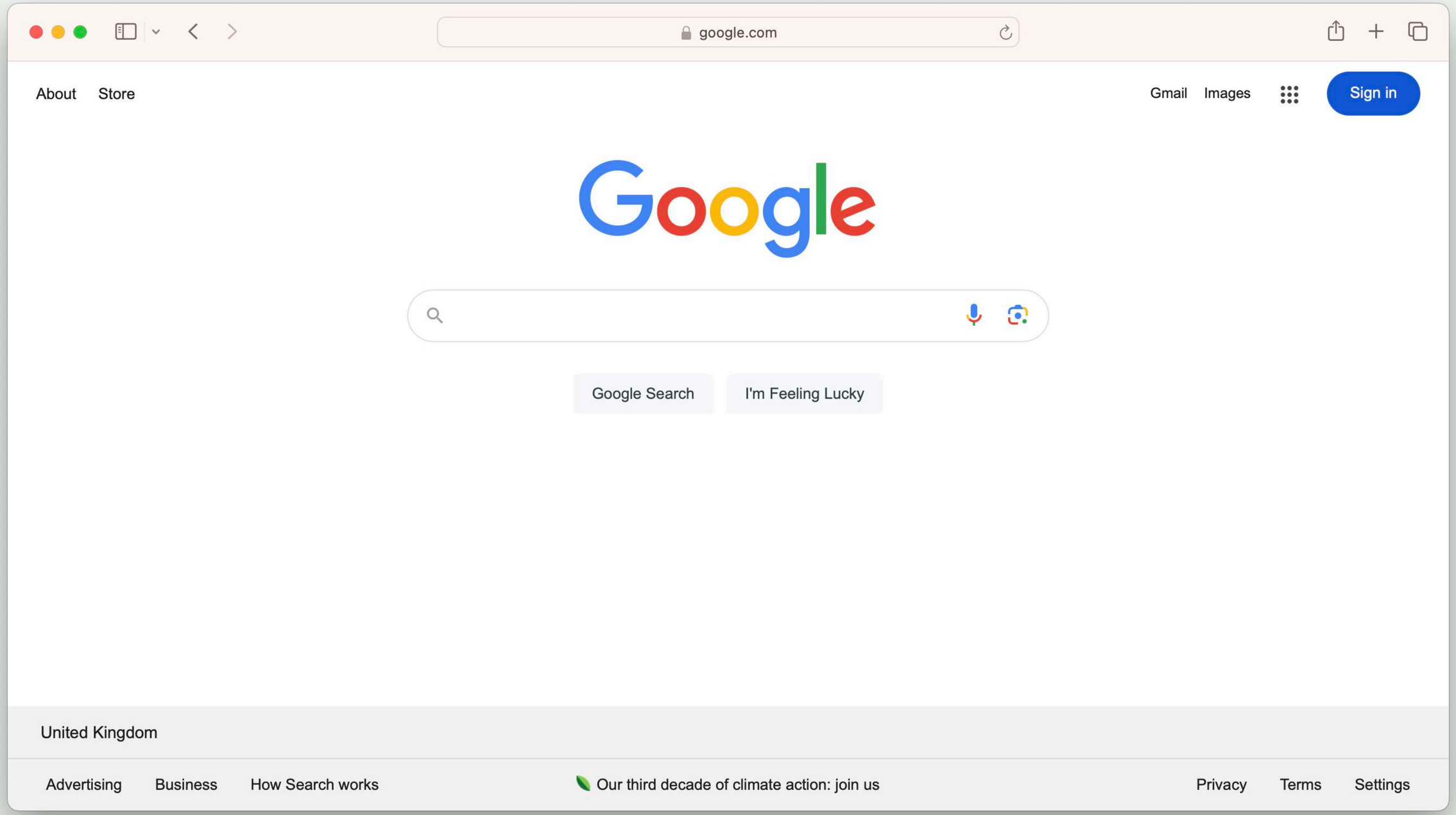
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TO

Sydney, NSW, Australia

See all options

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DUNLOP

Good software is...

Forgiving

03

Disney

rome2rio.com

Rome2Rio

My trips | Hotels | Cars

Sign in

Disneyland, CA, USA

Walt Disney World, FL, USA

Add destination

9 ways to travel to Walt Disney World

Line 460 bus, tram to Los Angeles, fly to Orlando BEST

9h 40min £90–255 ›

AutoRentals

Right Car. Right Price.

Ad • autorentals.com

Bus, drive

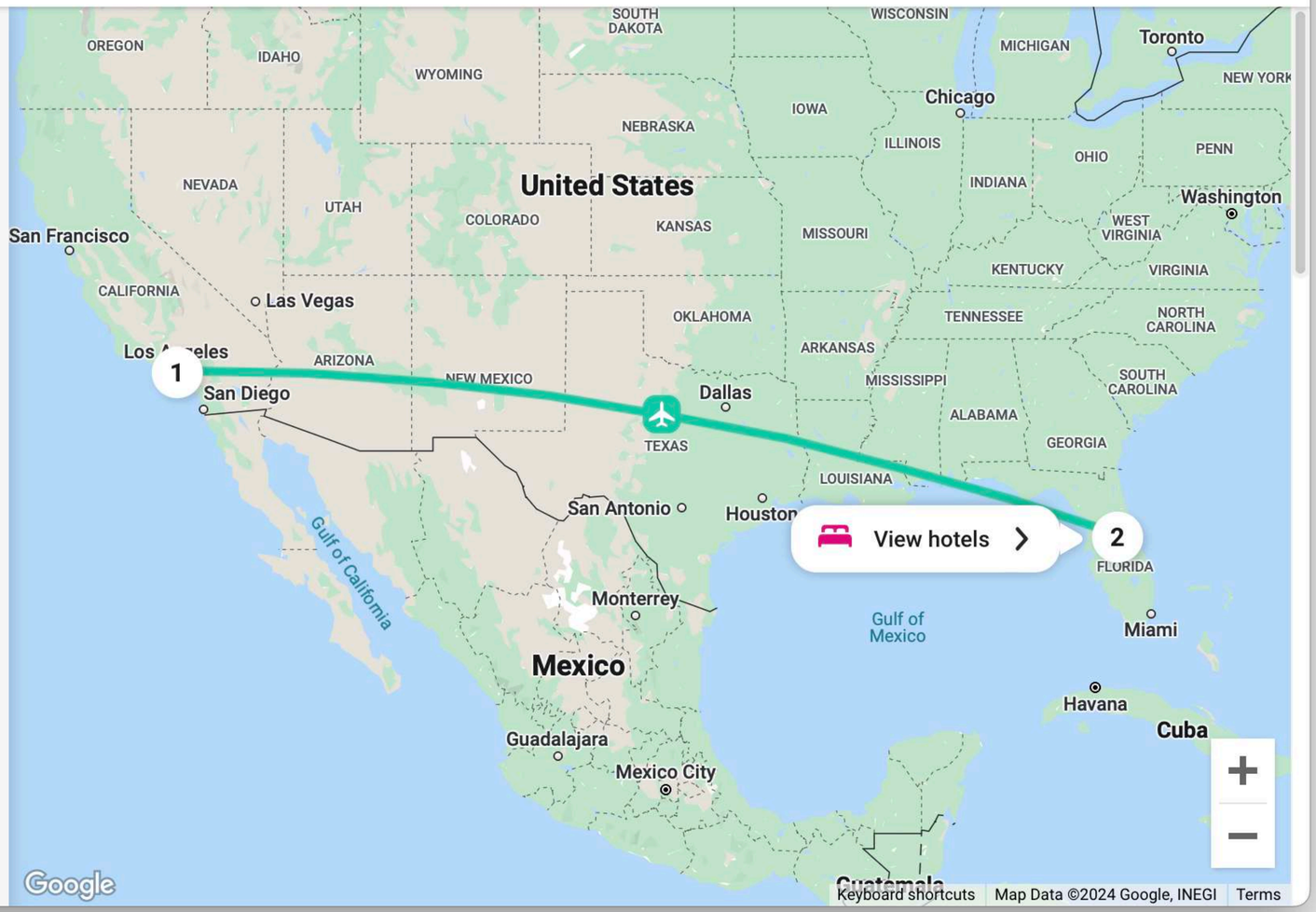
49h 40min £342–784 ›

Train, taxi, bus

61h 38min £380–888 ›

Drive 2,493.1 miles

39h 19min £360–520 ›



DUNLOP

How to turn a $7.8m interest repayment

Into a $500m+ full repayment

BDLL	Borrower LIBOR Drawdown Prod	Drawdown
001BDLL201480094		001BDLL201480094
024462	REVLON CONSUMER PRODUCTS CORP	
Facility Name	REVLON TERM LOAN 2016	

GL Detail

Component	Internal GL	Overwrite default settlement instruction
COLLAT		☐
COMPINTSF		☐
DEFAUL		☐
DFLFTC		☐
FRONT		☐
FUND		☐
INTEREST		☐
PRINCIPAL	3003000023	☑
		☐
		☐

DUNLOP

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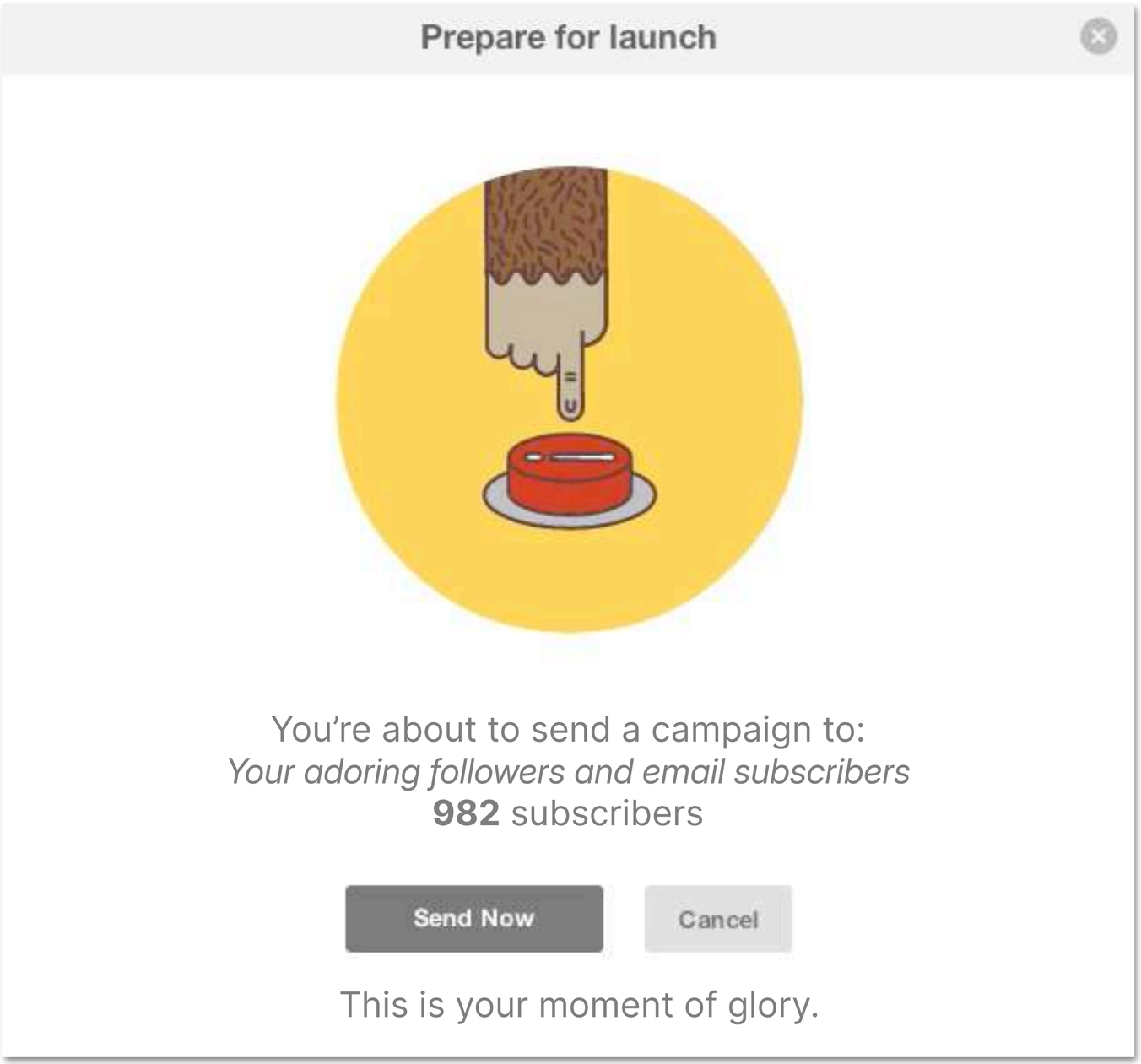
Finance & Banking | Litigation

1 minute read · December 17, 2022 1:00 AM GMT · Last Updated 4 months ago

Citi, Revlon lenders reach deal over $500 mln accidental payment

Reuters


Prepare for launch
You’re about to send a campaign to:
Your adoring followers and email subscribers
982 subscribers
Send Now
Cancel
This is your moment of glory.

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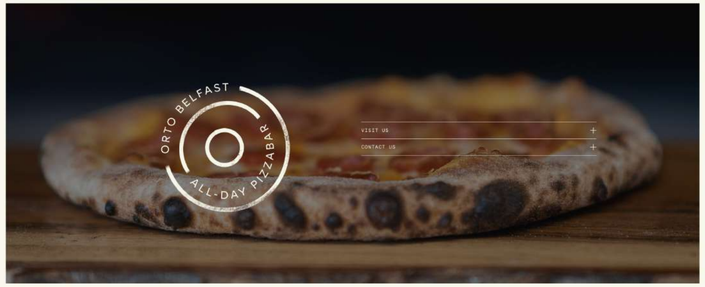
Welcome!

ORTO is an all-day Pizzabar concept with three locations in Belfast. Using our beautiful, wood-fired pizza ovens, we produce an all-day offering of focaccia and pizza, alongside a carefully curated specialty coffee and viennoiserie offering in the morning time.



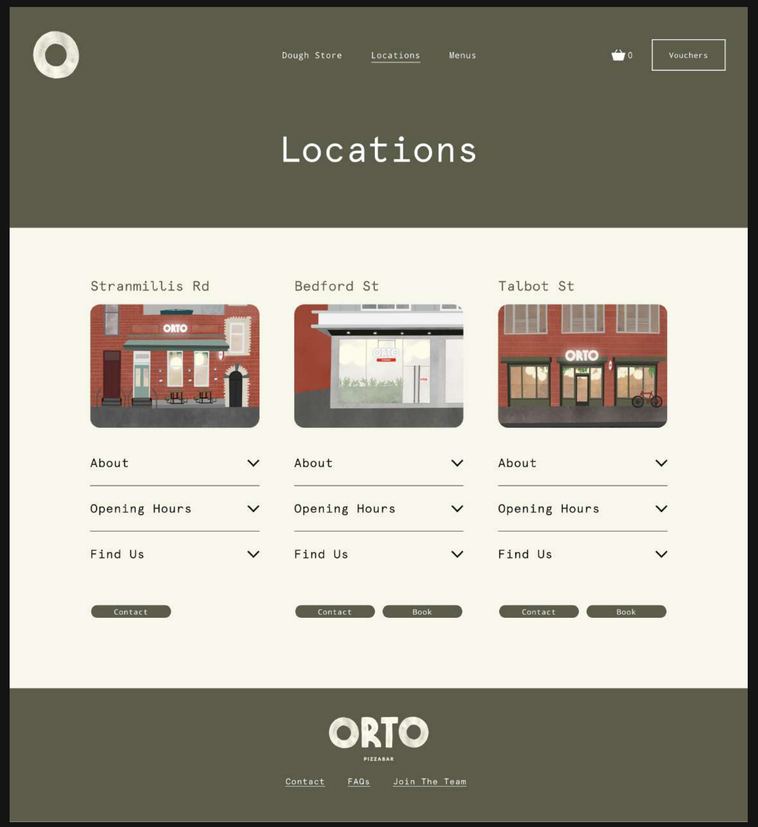
Our Ethos

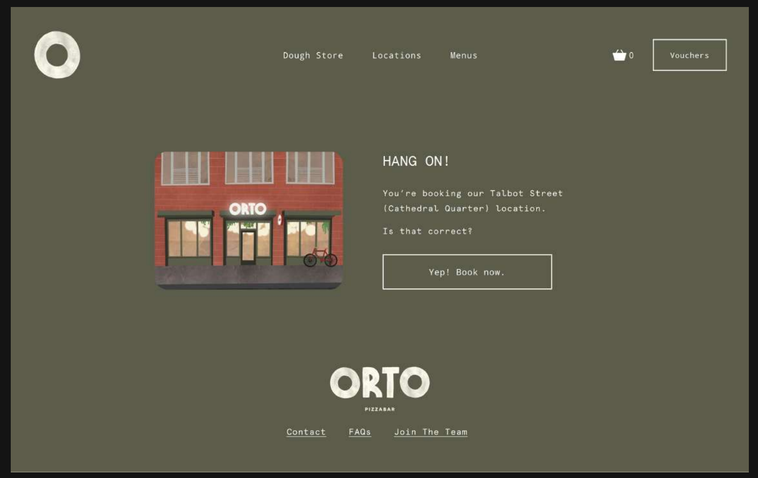
Combining the skills of a chef and a master baker, we are dough specialists, and delight in cooking up fresh, tasty pizzas filled with personality for the entire family.

As much as possible we source our ingredients locally, and love cooking with seasonal produce sourced with care.

ORTO
PIZZABAR

Contact FAQs Join The Team





Book a table

"Let us know if you have any allergens here. (Please note that high chairs/buggies to be included in the amount booked)."

Select Party Size

Can't see your party size? Make an enquiry

Select Date

Select Time

Continue

Good software...

Builds motorways

04

STEPS 1 2 3

Step 4 Payment Details

How would you like to pay?

Irish Rail accepts payment by credit card and debit card.

PayPal payments will be available from December 2025.

Delivery Method

Collect Select Station

Review Your Journey Details

Your Journey

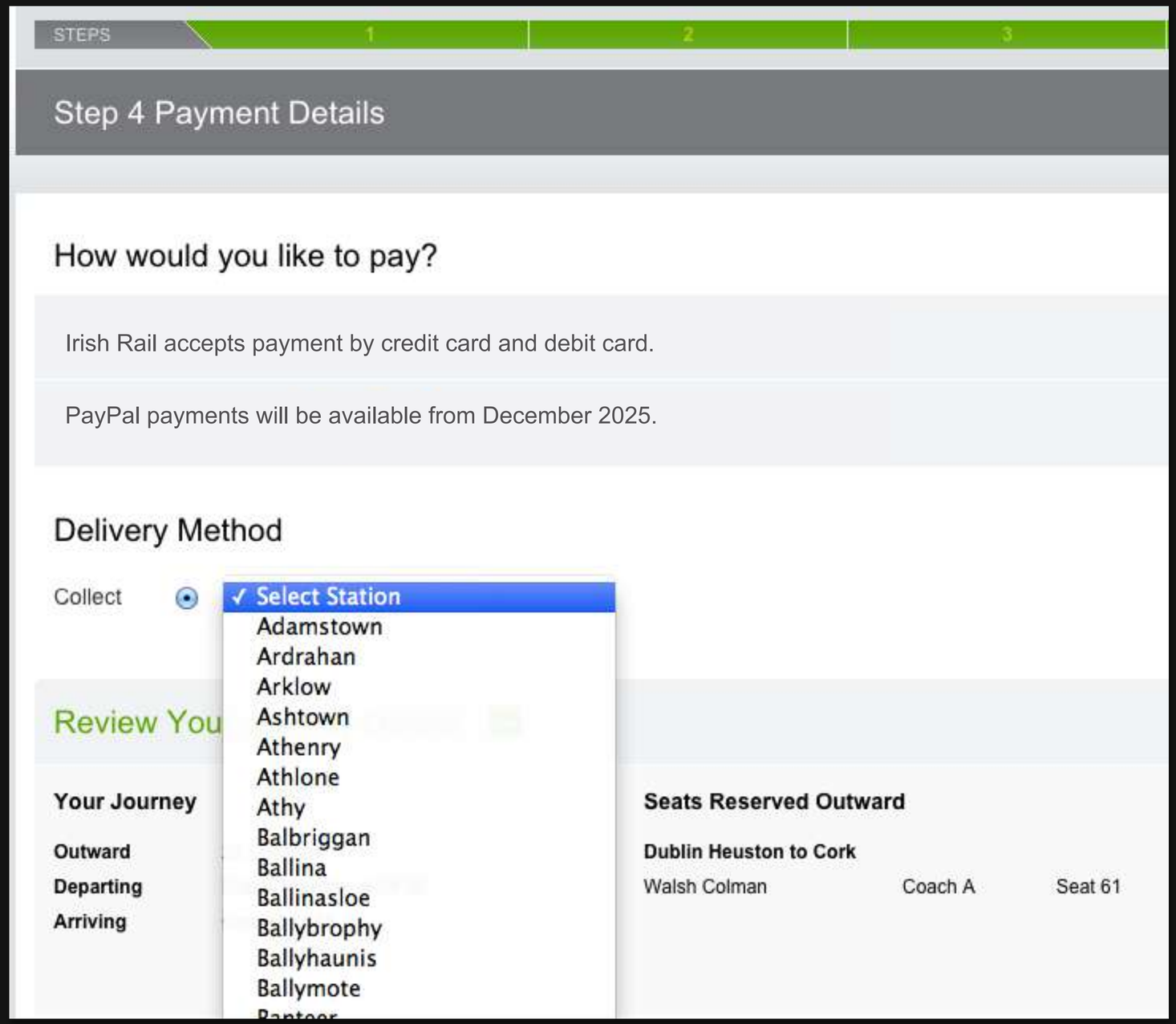
Outward	22 Oct 2014
Departing	Dublin Heuston at 09:00
Arriving	Cork at 11:45

Seats Reserved Outward

Dublin Heuston to Cork

Walsh Colman	Coach A	Seat 61

D U N L O P


STEPS
1
2
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Step 4 Payment Details
How would you like to pay?
Irish Rail accepts payment by credit card and debit card.
PayPal payments will be available from December 2025.
Delivery Method
Collect
✓ Select Station
Adamstown
Ardrahan
Arklow
Ashtown
Athenry
Athlone
Athy
Balbriggan
Ballina
Ballinasloe
Ballybrophy
Ballyhaunis
Ballymote
Review You
Your Journey
Outward
Departing
Arriving
Seats Reserved Outward
Dublin Heuston to Cork
Walsh Colman
Coach A
Seat 61

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STEPS 1 2 3

Step 4 Payment Details

How would you like to pay?

Irish Rail accepts payment by credit card and debit card.

PayPal payments will be available from December 2025.

Delivery Method

Your tickets will be available at Dublin Heuston from 8am on your day of travel.

I wish to collect my tickets at a different station.

Review Your Journey Details

Your Journey

Outward	22 Oct 2014
Departing	Dublin Heuston at 09:00
Arriving	Cork at 11:45

Seats Reserved Outward

Dublin Heuston to Cork

Walsh Colman	Coach A	Seat 61

D U N L O P

Good software...

Solves problems

05

AIB Future State Experience Map

The future state experience for Pre/First Time Buyers
From first interaction to applying online.

Pre-Home Buyer

- Age: 25
- Working in Dublin City
- Getting married in two years
- Salary: €90k

"I'm really excited to own my own home, but saving for a deposit is exhausting. I'm working way more than normal, and am spending my free time researching the process."

First Time Buyer

- Age: 30
- Working in Dublin City
- Has saved for a deposit for 5 years and wants to finalise the process in the next few months
- Salary: €53k

"We're finally ready to take things a step further and buy a house together. We're really excited about that but the process itself has been exhausting."

Behaviour Segmentation

HASSLE FREE	- 50%
VALUE SEEKER	- 20%
SUPPORT SEEKER	- 6%

Phases

1. Information Gathering
Users who have just decided they want to buy a house and are looking for initial help and guidance.

2. Assessment
Users which are starting to feel more informed on what they can afford and are likely to have started saving a deposit.

3. Decision to Apply
Users who are more informed and are making the decision to start their first mortgage application with AIB.

- 1.1 Decision to Buy - Pre-First Time Buyer
- 2.1 Researching Mortgages
- 2.2 Researching Home Prices and Fees
- 2.3 Researching Banks
- 3.1 Choosing AIB
- 3.2 Starting their Application

Thinking & Feeling

1.1 Decision to Buy - Pre-First Time Buyer
- I want to buy a house in the next 3/4 years.
- Where do I start?
- I've been with my bank since I was in school - I wonder can they help me?
- Do banks care about me?

Confusion, Excitement

- What type of mortgage am I?
- What information is relevant to me?
- There's no guidance for me as a future mortgage customer
- I'm not ready today.
- I want to put in more effort at work to increase my salary.
- I want to save as much as possible over the next few years.
- How do I save for a deposit effectively without massive behavioural changes.
- It's hard to find a property that feels right for me, and it's more expensive than I expected.
- How much of a deposit do I need to save?
- Who will lend me the most money?
- What can I actually borrow?
- What are the first steps I have to take?
- What help and support is there to tell me exactly what I need to do and when?

2.1 Researching Mortgages
- What does LTV mean?
- How much do I have to save?
- What is AIP?

Confusion, Anticipation

2.2 Researching Home Prices and Fees
- What can I afford monthly?
- How much is this house over 25, 30, 35 years?
- What is out there?
- What can I get for my money?

Confusion, Impatience. Excitement

2.3 Researching Banks
- What are this banks interest rates like?
- Are there any special offers?
- What is this bank like? Do they feel friendly and knowledgeable?

Impatience, Excitement

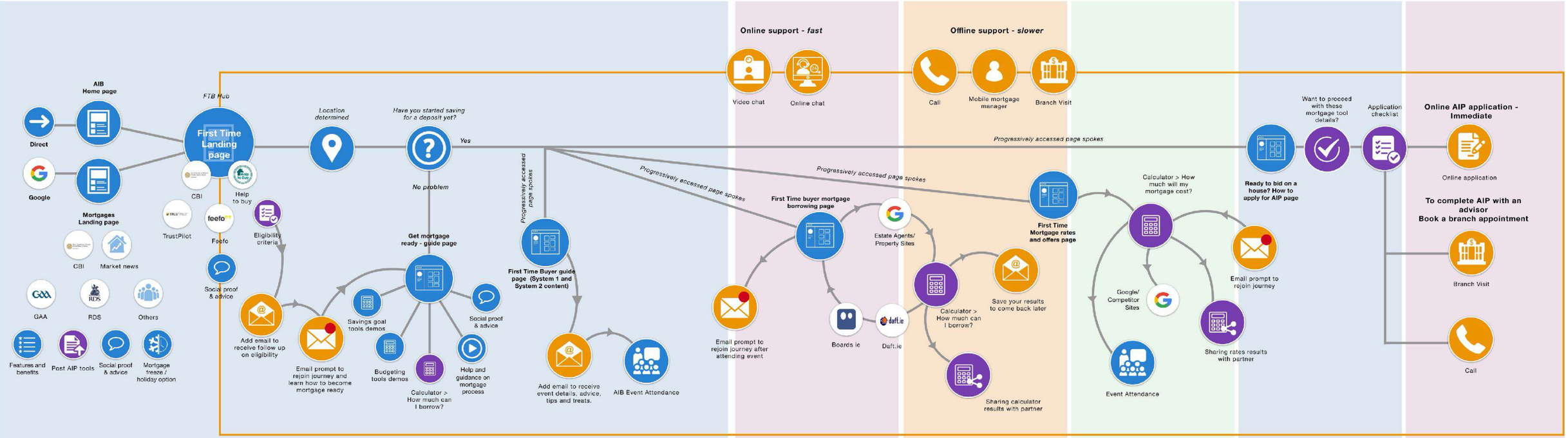
3.1 Choosing AIB
- What is the application process like for this bank?
- What do I need to get together before starting my application?
- How long will it take?

Eagerness, Excitement

3.2 Starting their Application
- Do I have everything I need to complete this form?
- Can I get an advisor to help me fill it out?
- Do I have enough time now to complete this form in one sitting?

Eagerness, Nervous Excitement

Doing



Touchpoints

1.1 Decision to Buy - Pre-First Time Buyer
- Google
- Talking to friends and family
- AIB Homepage
- AIB Mortgages Homepage
- First time buyer landing page
- Help to buy schemes
- 3rd party reviews websites
- Public bodies AIB affiliate with mortgage lounges / mortgage evenings / bank at work
- Community events for Pre-mortgage ready
- Mortgage advisors running events evenings
- Current account landing pages which are linked from mortgages
- Savings accounts and budgeting / deposit amount tool pages
- Savings accounts and budgeting tool pages
- CBI website
- Step by step FTB guide page

2.1 Researching Mortgages
- Estate agent websites/property sites
- 'How much can I borrow?' calculator
- Talking to friends and family
- AIB emails to pick up where they left off

2.2 Researching Home Prices and Fees
- Estate agent websites / property sites
- Talking to friends and family
- Estate agents at house viewings
- Free events and webinars

2.3 Researching Banks
- Google/Competitor Sites
- FTB Mortgage Interest rates page
- Video chat and online chat
- 'How much will it cost?' calculator

3.1 Choosing AIB
- Step-by-Step Application Guide
- Document requirements checklist (also available as downloadable PDF)
- Confirm details entered throughout the journey are correct

3.2 Starting their Application
- Apply online - AIP Application form
- Book a Branch app - booking form
- Contact AIB

User needs

1.1 Decision to Buy - Pre-First Time Buyer
- User needs to see mortgage options which relate to house prices they have observed on the market.
- User needs to feel confident that AIB can provide an end to end solution for them and guidance on where to start, feeling confident AIB is the right choice.
- User needs to feel valued as an existing customer.
- User needs friendly, empathetic, humanised language that conveys that the bank understands their situation within the current market and provide guidance on the buying process.
- User needs case studies and examples of the process, especially if categorised according to pre-mortgage ready customers.
- Guidance for FTB (locations, must/nice to haves, how to bid, dealing with estate agent, solicitor etc.
- User needs to know what deposit is required, set by CBI, how much they can borrow and who will lend it to them, with support and guidance to get there.
- User needs to know practical ways of how to save and budget for a deposit, real / achievable ideas that aren't going to wreck their social life.
- User needs to feel AIB is the right choice to start the deposit saving process. Need clear benefits of choosing AIB for their first mortgage
- User needs a breakdown of the process and allow them to orientate themselves in that process.

2.1 Researching Mortgages
- User needs readable human content that is easy to understand, scan at a high level and deep dive for further info when they have time
- User needs a clear starting point with links to further reading if they require it.

2.2 Researching Home Prices and Fees
- All information on what users should keep in mind when house hunting, not only bank information
- To easily understand the cost of a mortgage alongside any extra fees they should expect

2.3 Researching Banks
- Reminded of the clear benefits of choosing AIB for their first mortgage when weighing up rates
- Help and guidance on interest rates with the difference clearly and succinctly explained

3.1 Choosing AIB
- Guidance on what the steps are when applying for a mortgage now they are ready, and expectations set.
- Clear direction to the different methods of applying for AIP and what documentation is required

3.2 Starting their Application
- To know how long it will take to complete the form in branch versus online
- Reiteration of what documents they need to complete the AIP application online

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Low Down Payment
Poor Credit OK
Loans Up To $400,000
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FROM HOME

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GET A FREE CONSULTATION TODAY!
1-800-628-1804

Takeaways

01

👩‍💻 User-centred

Designed around the real needs and behaviours of the target user.

02

😌 Intuitive

Works the way users expect it to work.

03

🙏 Forgiving

Makes it easy to undo mistakes and helps users avoid mistakes in the first place.

04

🛣️ Builds motorways

Always prioritises use cases and demotes edge cases.

05

😌 Solves problems

Never loses sights of its primary function to solve user problems.

D U N L O P