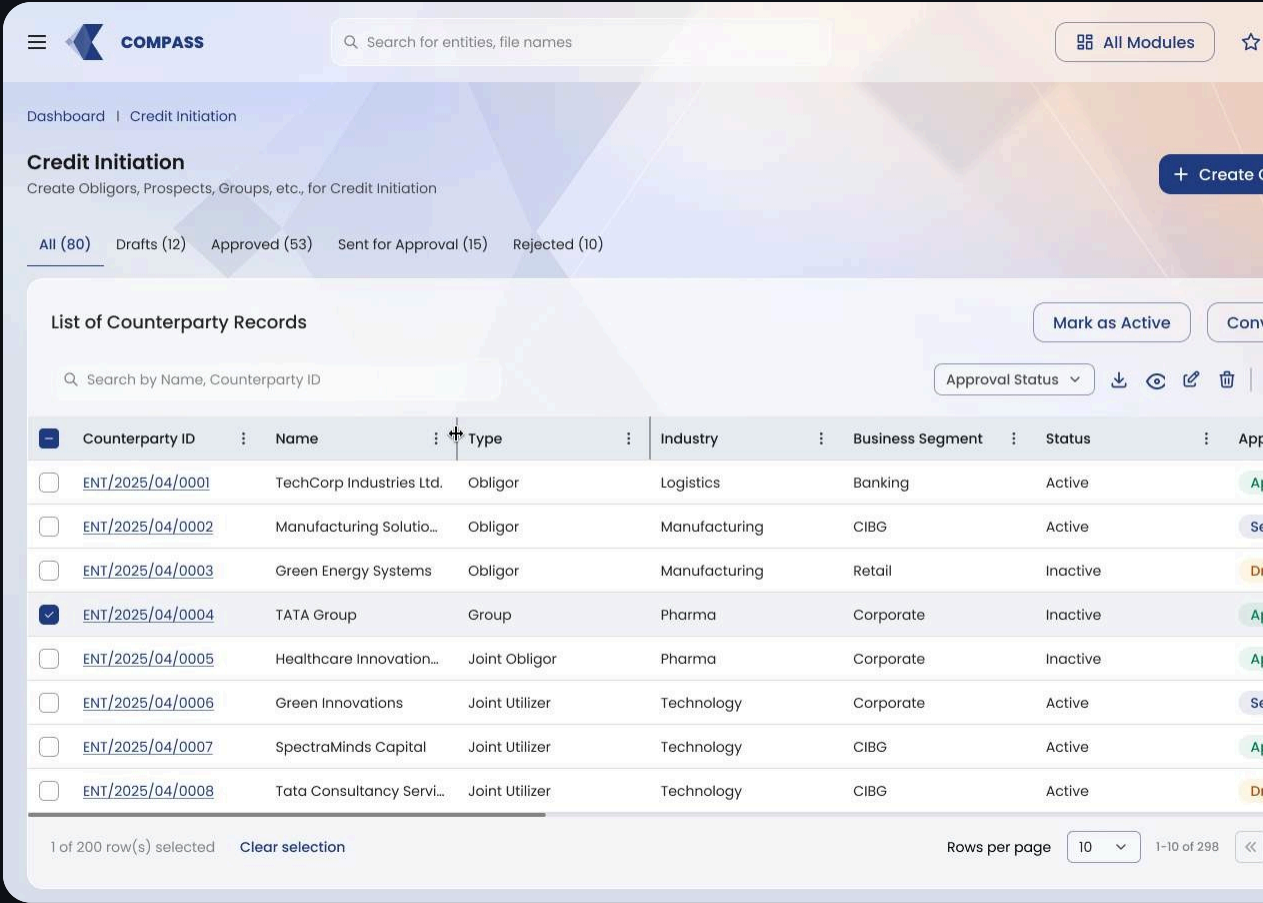


Credit Lifecycle Management

Redesigning how relationship managers start a corporate credit application



ROLE
Product Designer

FOCUS
Credit Initiation

CLIENT
Mashreq Bank

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

AT A GLANCE

One guided flow to start a corporate loan

PROBLEM

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

MY ROLE

Product Designer at Gloify.
Owned Credit Initiation end to end: 100+ screens.

WHAT I DESIGNED

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

STATUS

In beta

Less duplication, cleaner data, clearer progress for RMs.

01 – PROBLEM

Every corporate loan starts here, so every mistake travels downstream



Fragmented

Several tools for one application.

Duplicated

Existing customers recreated from scratch.

Late errors

Hundreds of fields, errors found only at submission.

Designed for Ahmed, a relationship manager

“I need a fast, error-free way to capture credit requests and move them forward.”

RM · UAE · several applications at once, under time pressure

HOW I LEARNED THE DOMAIN

Workshops with BAs and domain experts · Stakeholder interviews ·
Legacy and heuristic review · Journey mapping

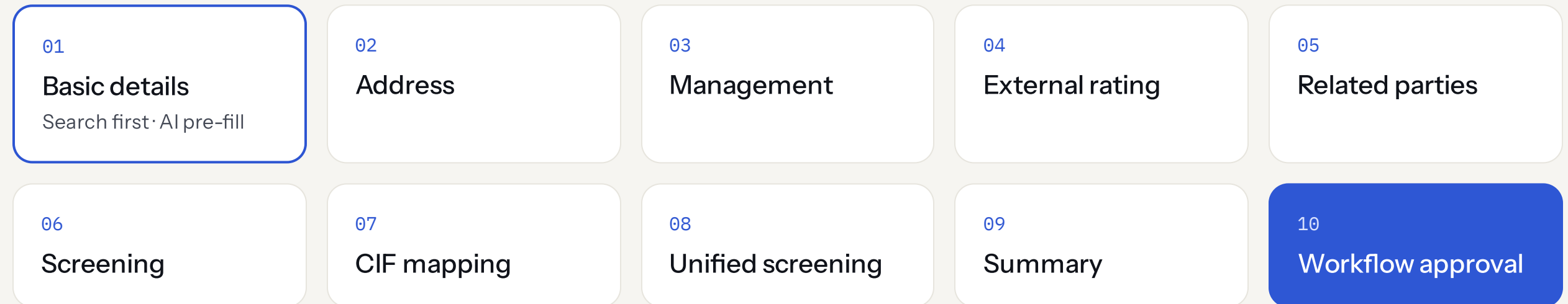
PAIN POINTS

Long, dense forms
Duplicate customer information
Losing track of progress

NEEDS

A guided flow
Real-time validation
Clear status and next steps

Ten focused steps instead of one giant form



One task per step · fields appear only when relevant

Save and resume · on every data step

The dashboard puts status first

Live status tabs

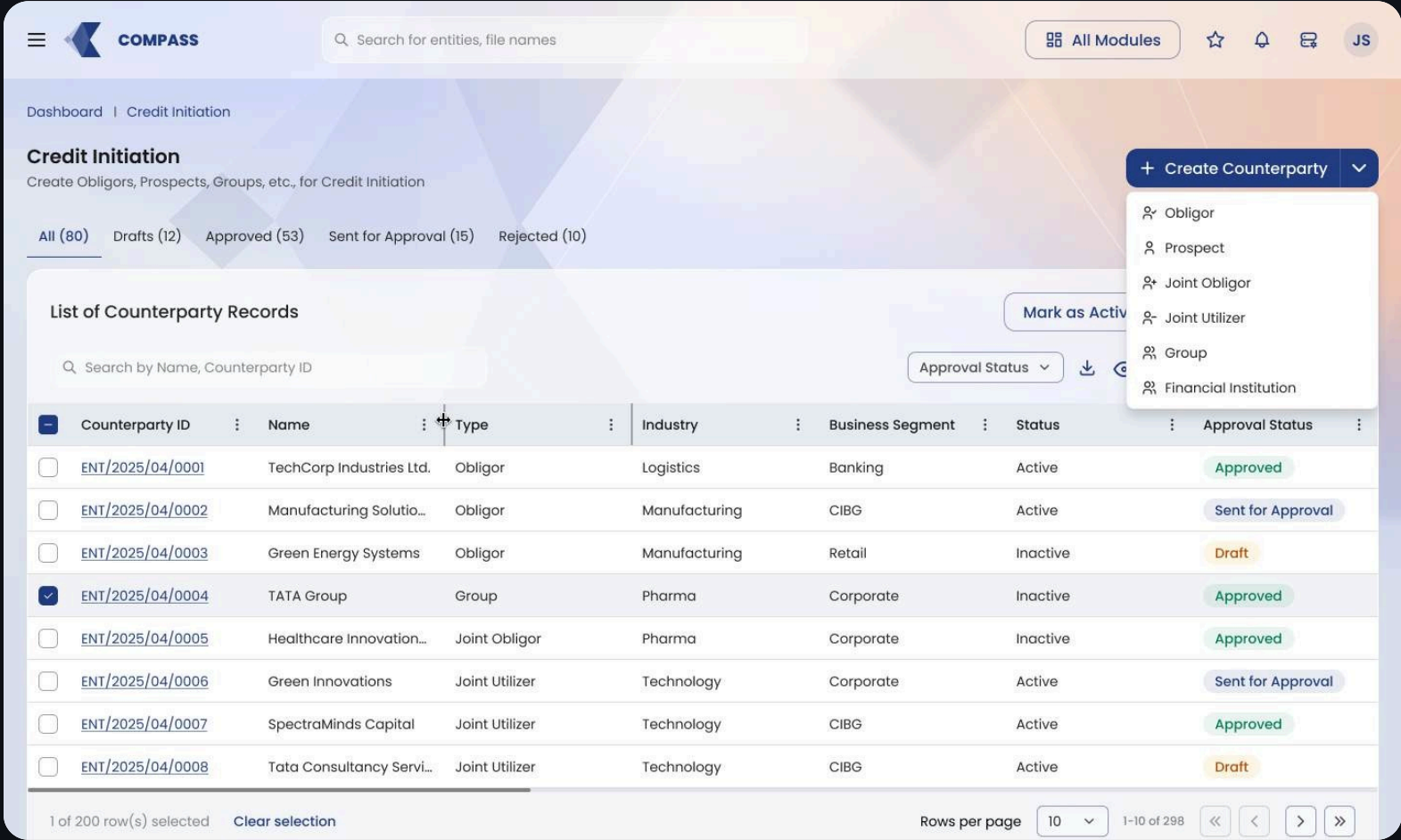
Drafts, sent, approved, rejected.

One create menu

All six counterparty types.

Bulk actions

Convert, reassign or activate in one go.



04 — KEY SCREENS

Search before create

RMs check internal and external records first, so existing customers are reused, not recreated.

No duplicates

Reuse becomes the default.

KYC support

Bureau data, ratings and watchlists in one check.

The screenshot displays the 'COMPASS' application interface for the 'Create Counterparty' process. At the top, a navigation bar includes a menu icon, the 'COMPASS' logo, and a search bar with the placeholder text 'Search for entities, file names, etc.'. Below the navigation bar, a breadcrumb trail shows 'Dashboard | Credit Initiation | Create Counterparty'. The main content area is divided into two sections. On the left, a 'Create Counterparty' sidebar lists 'WORKFLOW STEPS': 'Basic Details' (marked 1/2 with a yellow circle), 'Search External Database' (the current step, highlighted with a vertical line), 'Enter Details', 'Address Details', 'Management Details', 'External Rating', 'Add Related Parties', 'Screening', 'CIF Mapping', 'Unified Screening View', 'Summary', and 'Workflow Approval'. On the right, the 'Search External Database' section features a text input field labeled 'Counterparty Name *' with the value 'ABC' entered.

AI does the typing, RMs stay in control

Upload once

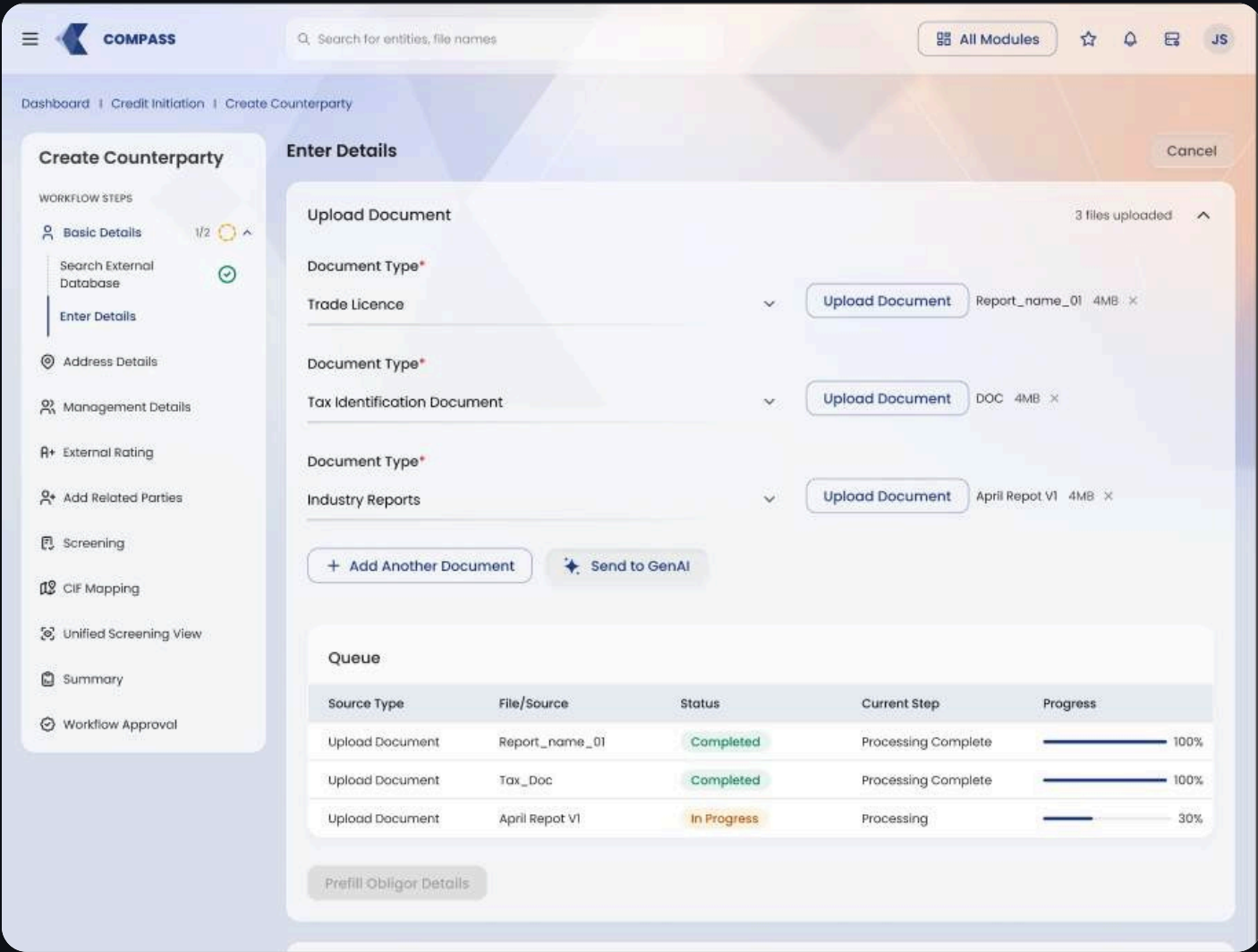
Trade licence, tax and industry documents pre-fill the fields.

Live queue

Progress for every file, no guessing.

Review and confirm

Added after testing: nothing is accepted without an explicit check.



04 – KEY SCREENS

Every data step follows one pattern

Enter, validate inline, review in a table, save or continue.

The screenshot shows the 'Create Counterparty' screen with the 'Address Details' tab selected. The left sidebar lists workflow steps: Basic Details (2/2), Address Details (active), Management Details, External Rating, Add Related Parties, Screening, CIF Mapping, Unified Screening View, Summary, and Workflow Approval. The main form area is titled 'Enter Address' and contains fields for 'Address Type*' (with a dropdown), 'Contact Person Name' (with a dropdown), 'Contact Person Designation' (with a dropdown), 'Address Line 1*', 'Address Line 2', 'Address Line 3', 'Landmark', 'City*', 'Country*', 'P.O. Box No.*', 'Contact No.*', and 'Email Address'. A '+ Add Address' button is at the bottom.

Address

The screenshot shows the 'Create Counterparty' screen with the 'Management Details' tab selected. The left sidebar is the same as the previous screen. The main form area is titled 'Enter Management' and contains fields for 'Name*' (with a dropdown), 'Designation*' (with a dropdown), 'Contact No.', 'Experience (In Years)' (with a dropdown), 'Address', 'Associated Directorship' (with a dropdown), 'Existing Customer*' (radio buttons for Yes/No), 'CIF' (with a dropdown), 'City', and 'Email Address'. A '+ Add Management' button is at the bottom.

Management · CIF lookup

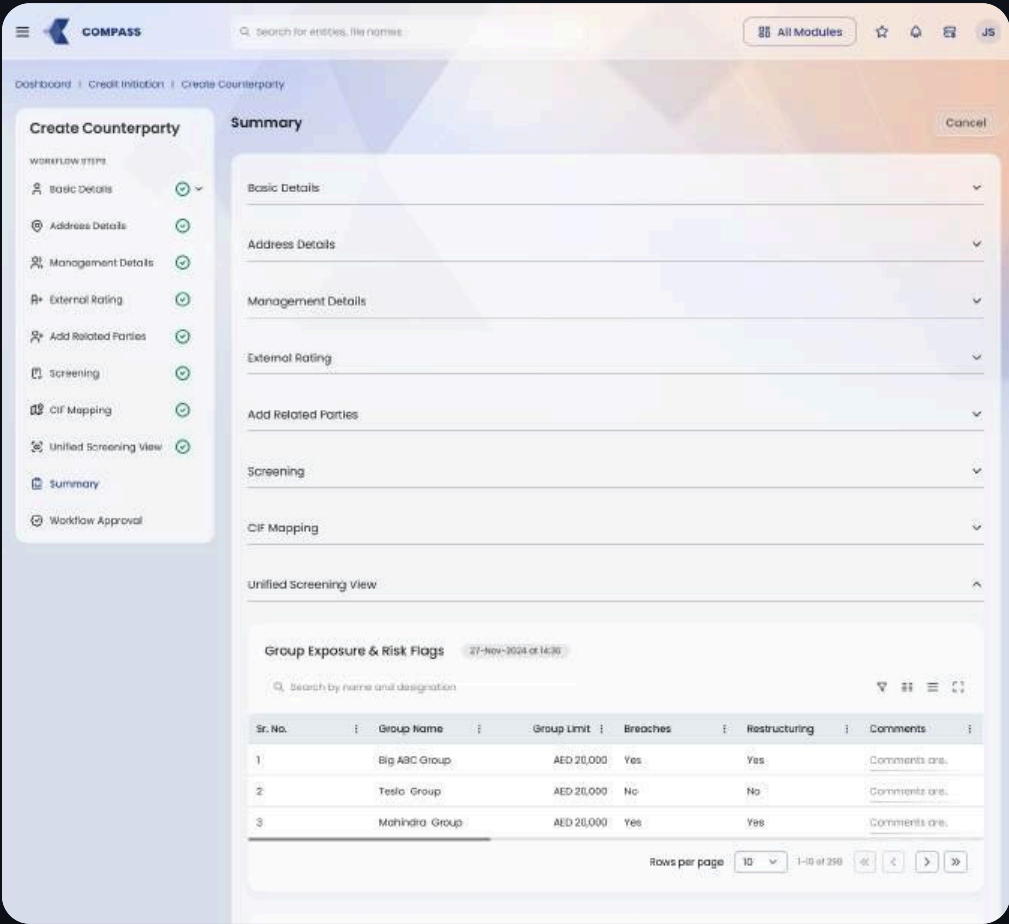
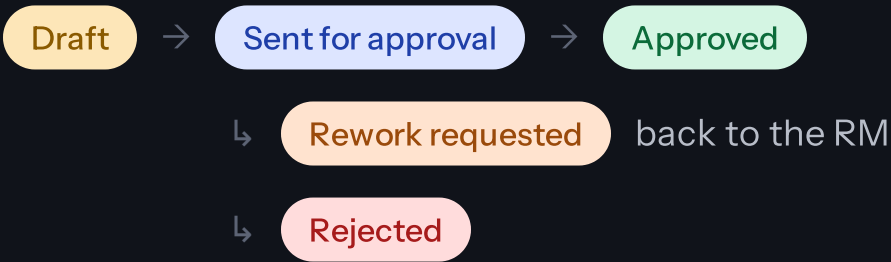
The screenshot shows the 'Create Counterparty' screen with the 'External Rating' tab selected. The left sidebar is the same as the previous screens. The main form area is titled 'External Rating' and contains fields for 'Agency*' (with a dropdown), 'Rating Type*' (with a dropdown), 'Rating Grade*' (with a dropdown), 'Rating Date*' (with a date picker), 'Outlook*' (with a dropdown), and 'Outlook Date*' (with a date picker). A '+ Add Rating' button is at the bottom. Below the form is a 'List of External Rating Entries' table with columns: Agency, Rating Type, Rating Grade, Rating Date, Outlook, and Outlook Date. A 'Fetch' button is to the right of the table.

External rating

One review, then maker-checker

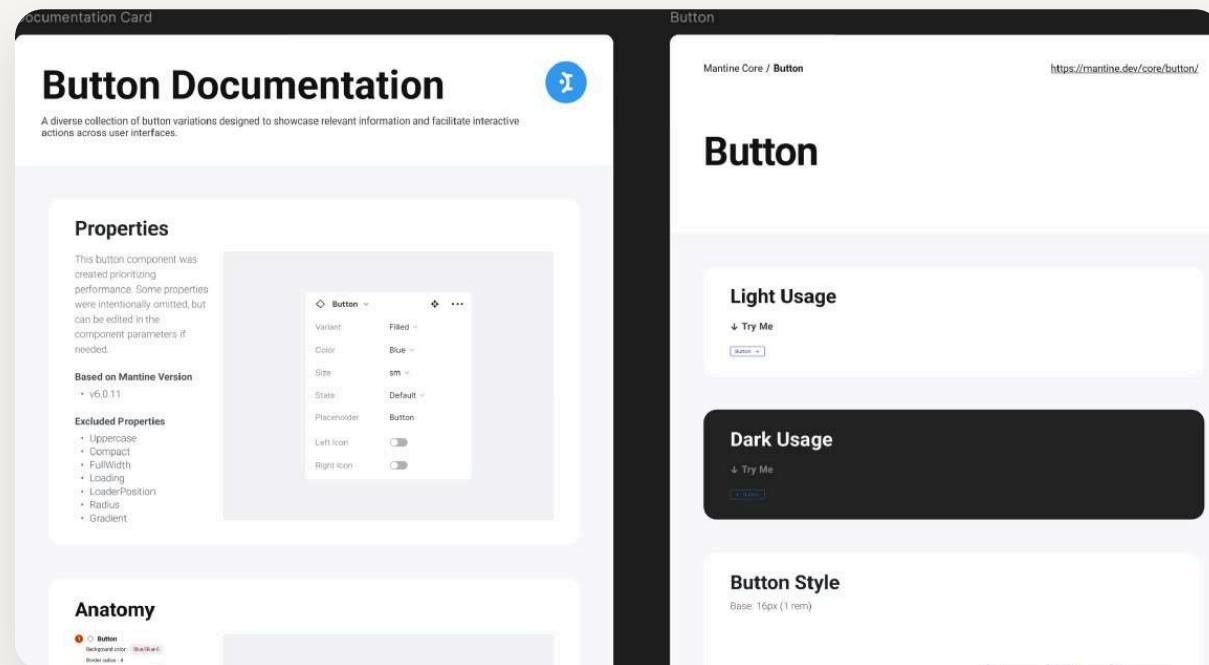
Everything on one screen

Expandable sections plus group exposure and risk flags.

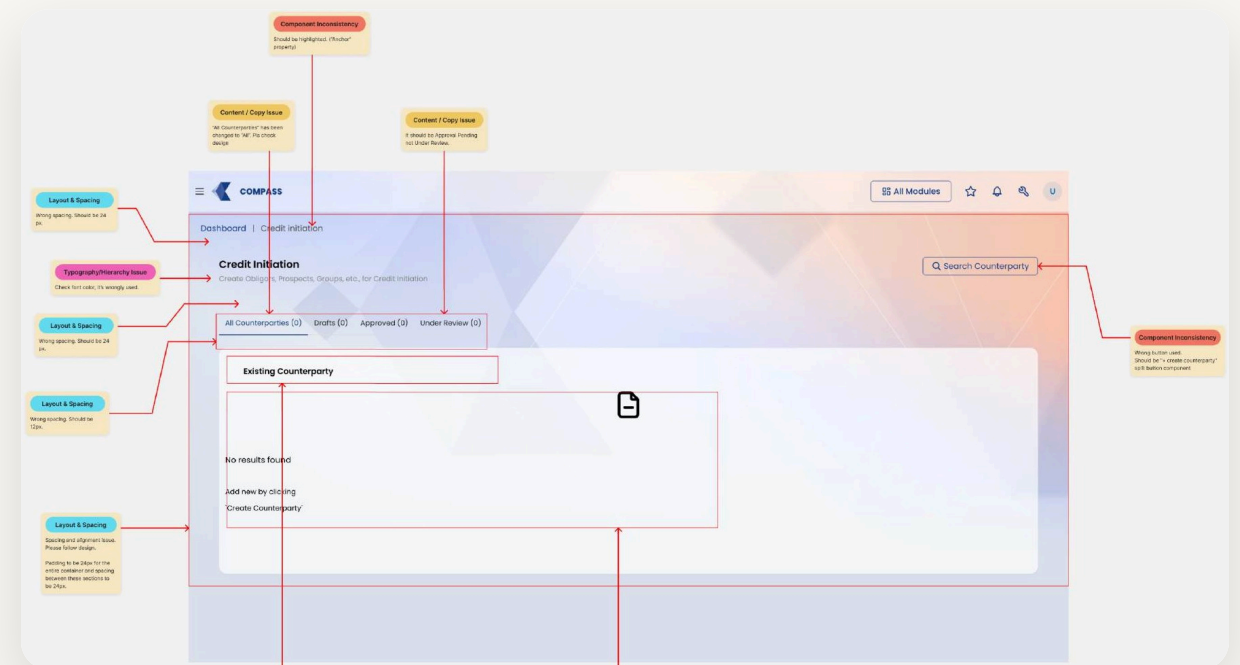


05 – QUALITY

A token-based system, and an audit before launch



320 design variables, built on Mantine



13 build issues found and fixed with engineering

What prototype reviews changed

Reviews with stakeholders and domain experts, then a UX audit with engineering.

The AI step needed a clearer review moment	→	Explicit review-and-confirm; AI only in Basic details
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Some labels were ambiguous	→	Rewrote labels. Copy is UX too
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Validation messages were hard to act on	→	Specific inline messages at every step
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Cleaner data from the first step

Clearer status

RMs see where every application stands.

Less duplication

Customer reuse is the default.

Reusable patterns

Ready for the next CCLM modules.

WHAT I'M TAKING FORWARD

Structure beats simplification

Align early with BAs and devs

Clear copy beats more features

MOAZZAM MATTU • PRODUCT DESIGNER

Thank you

Happy to walk through any screen in detail.

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