



**STANDARD & POOR'S
RATINGS SERVICES**

McGRAW HILL FINANCIAL

Ratings Gateway Model Repository

August Release

Usability Team Review

- *Contextual Inquiry Interviews*
- *UX Evaluation of July Release*
- *User Feedback Vs. Current Development*
- *Mock-ups of Information, Criteria, Team, Review, and Identifiers*

Karen X Director Ratings, Analytical

Persona:

Karen uses the MDTS to prepare reports for the Model Oversight Committee (MOC). Karen currently manages 7-10 Models and reports her findings several times a month to the MOC in the form of a presentation. Karen finds the current MDTS Tool difficult to use. She can find what she needs, but it requires additional analytical work. Her reports to the MOC require much 'cut & paste' activity between the MDTS & MS Office. She would use the tool more if her needs were addressed, and become an Advocate if her wants are included. She was pleasantly surprised to find her input matters.

Use: 2-3 Times per week

Average Session: 10 Minutes

Desktop: MS Office, IE.

Interview Findings

Application Access Limitations: Karen doesn't have access to the detailed Model Information modal. She extrapolates report information from the data available in the table.

Karen's Needs:

- Consistency in naming of support documents uploaded to the MDTS.
- The ability to 'Mark for Archive', outdated documents attached to Model.
- To have the following Model information easily available: Developer, Validator, Owner, Next Review Date, Methodology, Specification, FQA Report, and MID
- Her strongest need is to have the Model information above, searchable from the main search.

Karen's Wants:

- 'On-click' Report Generation from selected Models into a pre-structured report.
- The ability to export dataset extracts into various template formats
- Extended Table Row Header functionalities, such as search, filter and sort.
- Downloadable, templates for common Model support documents attachments.
- Creating Ad Hoc Infographic charting, i.e. Approvals per Sector.
- Also, a cleaner, tighter User Interface that conforms to S&P standards.

Summary:

Karen is interested in the continuing development of the App, and would like to participate in continuing user studies.

Alim X

Associate Director, Model Quality Review

Persona: Alim is an Expert User. He uses the Repository to check quality, & validate Models. He uses the information in the Repository to create reports. Alim currently works alone. In the near future he will be collaborating with another team member to develop and deliver reports.

Use: 3-5 Times per week

Average Session: 3 Hours

Desktop: MS Office, IE.

Alim's Needs:

- Improved Search Features
 - Filter Results
 - Export Results
- Improved Table & Data Features
 - Screen Capture
 - Screen Sharing
 - Print Datasets 'On the fly'
 - In-Line Status of Attachments
 - Status Icons for new, updated & archived documents attached to the model

Alim's Wants:

- 'Canned Report Generation' from existing approved Templates
- 'Ad-Hoc Reports' by selecting any row, column or record in the system
- View Completion Status as a Timeline that displays
 - Last Review Date
 - Attachments
 - Approvals
 - Auditing of Line Item
- Save 'Last work item' to a Queue for easy retrieval
- Accurate, accessible, Role-Based functionalities

Summary

Alim understands the potential of the App, but he is very frustrated with the quality ('Bugs as Features', the reliance of 'Cut & Paste', and Browser-based issues (Flash & JAVA). He also is forced to do additional research to locate information while using the tool. He feels the application's feature set is 'Half-Done'. He knows how to access the available Model criteria; he just has difficulty processing it for reports. He would like to stay updated with the development of the App.

James X
Senior Director, Quantitative Analytics

Persona: James is a Senior User with expert knowledge of the MDTS. He is a part of the Model Advisory Committee. His responsibility is insuring the Models comply with policy. He guides his team in developing reports for the MAC. Currently, James team is growing, and he has additional leadership duties which will necessitate more time on the System.

Use: 1-2 Times per week
Average Session: 2 Hours
Desktop: MS Office, IE.

James's Needs:

- Robust Search Tool
- Export of 'Canned' Reports
- Report Building Toolset
- Charting & Infographics

James's Wants

- Rights Management on Uploaded Documents
- User & Sector/Sub-Sector based Risk Tier
- Approval/Validation of Timeline Periodic Review
- Aggregate Model Development
- View Default ID's on search results
- More information in result set:
 - Ability to see Published Vs. Approved Models
 - Approval/Validation of completion dates
 - The ability to 'Left Click' on UI to see additional document options
 - Search for Attached files

Summary

James is a very experienced user of MDTS. He occasionally trains new team members, which has temporarily increased his use of the system. He knows MDTS well enough to work around the UX issues such as left vs right clicks & search issues. He knows MDTS limitations, and what changes will increase productivity. He is interested in the continuing development of MDTS.

Robert X
Director Rating, Cash Flow Modeling

Persona: Robert is an Experienced User with great knowledge of the MDTs. He is a part of the Model Advisory Committee. His responsibility is insuring the Models are complete and comply with policy.

Use: 3-5 Times per week
Average Session: 3 Hours
Desktop: MS Office, IE.

Robert's Needs:

- Robust Search with optional Advanced search using Metatags
- Export of 'Canned' Reports
- Ad-Hoc Reports Toolset
- Charting & Infographics

Robert's Wants

- Identify model Version Completeness in-grid
- Visible 'Audit Trail' for Documents & Reporting
- Visible Warnings for WIP
- Search using; Criteria Articles, Sub Regions, Owners
- View Attachments without opening [i.e. Governance(4)]
- More information in result set:
 - See Gaps i.e. Missing Documents
 - Indicators & Warnings (i.e. Expirations & Risk) in Header
 - The ability to select individual Versions across Models for export
 - Search Using Metatags

Summary

Robert is an experienced user of MDTs. He knows MDTs well enough to work around the UX issues, but this adds time to his schedule. He knows MDTs limitations, and what changes will increase productivity. He is interested in the continuing development of MDTs.

Michael X
Analyst,

Persona: Michael is a Super User with expert knowledge of the MDTs. His responsibilities include Model Creation and insuring the Models comply with policy. He creates, edits, and updates models. He also manages Versions by uploading attachments.

Use: 5 Times per week
Average Session: 8 Hours
Desktop: MS Office, IE.

Michael's Needs:

- Robust Search Tool
- Drag and Drop from Outlook to MDTs
- Ad Hoc Report Building Toolset
- In-grid views of Model version information

Michael's Wants:

- Previews & Details on Uploaded Documents
- User & Sector/Sub-Sector based Risk Tier
- Approval/Validation Timeline of Models & Versions
- Visible Model Status Updates
- Repository Dashboard
- More information in result set:
 - Approval/Validation of completion dates
 - The ability to 'Left Click' on Versions to select details in modal
 - Search for Attached files

Summary

Michael is a Super User. He has expert knowledge of the repository. He knows MDTs limitations, and what changes will increase productivity. He is constantly on the system, with the application always open on his desktop. He would like to have more robust tools in the application such as customizable search fields and easier editing and updating of Versions. Michael would like a Dashboard view. He is interested in the continuing development of MDTs.

Tamera X

Associate Director, Ratings Analytical, Commercial Mortgage

Persona: Tamera is a user with good knowledge of the MDTs. Her responsibilities include Model validation, and insuring documentation attached to the Models comply with policy. She identifies expired or incorrect documents and sends individual notification emails to Model Owners and their teams to delete, edit, and update version information. Due to her role permissions, she doesn't upload documentation herself.

Use: 2/3 Times per week

Average Session: 2 Hours

Desktop: MS Office, IE.

Tamera's Needs:

- Robust Search Tool with the ability to search by Model Owner
- Batch upload and removal of documents to multiple Model versions
- Batch notifications of Model owners & team with version status & approval
- Access to Criteria articles attached to Versions
- Documentation displayed by with least important or retired at bottom of order

Tamera's Wants:

- Previews & Details on Uploaded Documents
- Visible timeline of document submission, approval and retirement
- Visible Model Status Updates
- Repository Dashboard displaying status of all attachments
- Drag & Drop files from Outlook to MDTs

Summary

Tamera is a standard or baseline User. She can view all, but edit none. She has good knowledge of the repository. She knows MDTs limitations, and what changes will increase her productivity. She would like to have more robust tools in the application such as group notifications and attachment tools. Tamera would like an Audit Timeline view for Criteria & Documentation. She is interested in the continuing development of MDTs.

Stephen X
MD-Lead, AM SC US Structured Credit

Persona: Stephen is a Power User with good knowledge of the MDTS. His responsibilities include; Model evaluation & approval and insuring the Models comply with policy. Through his team, he directs the creation, edits, updating, and retirement of Models.

Use: 1 Times per week
Average Session: 15 minutes
Desktop: MS Office, IE.

Stephen's Needs:

- Robust Search Tool
- Versioning Control with visible iteration
- Attachments listed by importance
- In-grid views of Model version information

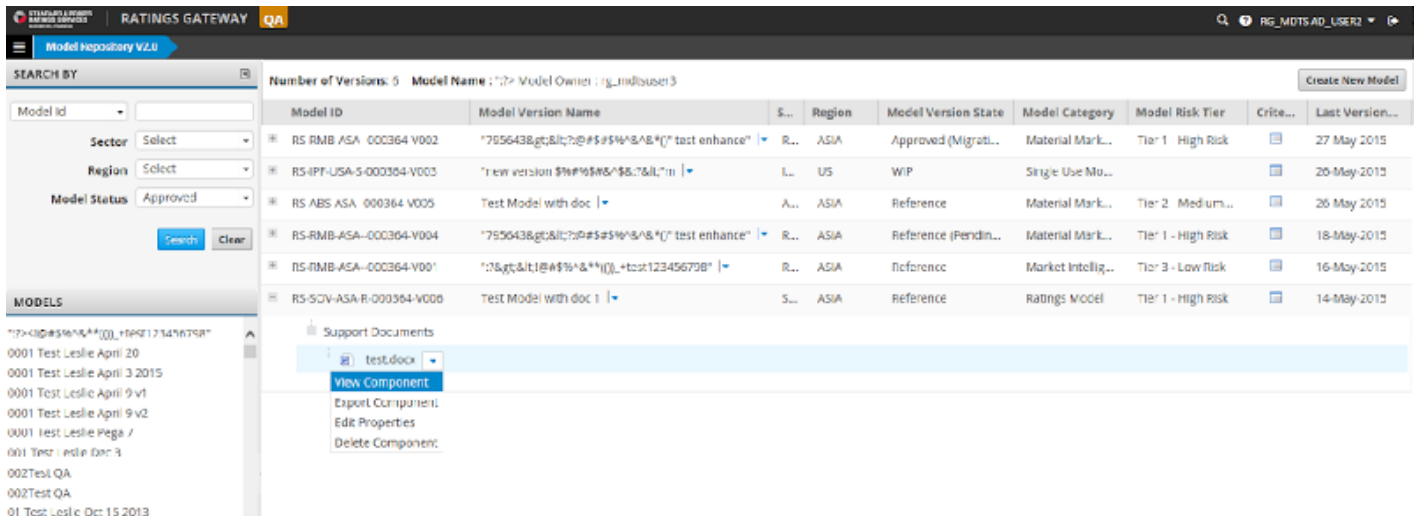
Stephen's Wants:

- Previews & Details on Uploaded Attachments
- Notifications of Model Status Updates (i.e. new Criteria)
- Repository Dashboard
- More information in result set:
 - Approval/Validation of completion dates
 - Versioning
 - Search for Attached files
 - 'Excel like' filtering

Summary

Stephen is a Power User. He has excellent knowledge of the repository. He knows MDTS limitations, and what changes will increase productivity. He is rarely on the system, with the application opened to resolve a particular issue. He would like to have more robust tools in the application such as customizable search fields and easier notifications for editing and updating of Versions. He is interested in the continuing development of MDTS.

UX Design & Information Architecture



The MDTS Model Search system is currently based on the Adobe FLEX platform which is currently being retired in favor of the ExtJS framework which will allow greater control over the UI and give additional functionalities. The current implementation of the ExtJS platform is neither Adaptive nor Responsive in design. The UI contains fixed 'containers' for Model search fields, Model search results in left column and Versions of Models, selected from results in the right column. The left column width can be adjusted, but the contents are not dynamic, and will 'squish'. The left column can be collapsed, which will cause the contents of the Model Version to resize dynamically.

The model search results are displayed below the search 'box'. The result set occupies the remainder of the vertical space. There is one column; the Model name. The User selects the model to display in the model version window.

User Interface Feedback

- Adaptable Interface that resizes to fit browser window
 - [Responsive Design Example](#)
- Ability to add, remove, reorder & resize containers
 - [Portal Example](#)

The screenshot shows the 'Model Repository V2.0' search interface. At the top, there is a header with the 'STANDARD & POOR'S RATING SERVICES' logo, the text 'RATINGS GATEWAY', and a 'QA' button. Below the header is a blue banner with the text 'Model Repository V2.0'. The main search area is titled 'SEARCH BY' and contains several filters: 'Model Id' (a text input field), 'Sector' (a dropdown menu with 'US Public Finance' selected), 'Region' (a dropdown menu with 'US' selected), and 'Model Status' (a dropdown menu with 'Approved' selected). At the bottom right of the search area are two buttons: a blue 'Search' button and a grey 'Clear' button.

Search Box User Feedback

- Additional options in the select list for free search box
 - Model Owner
 - Model Validator
 - Model Developer
- Additional selections search options
 - Risk Tier
 - Select within time period
- Advanced & Ad Hoc Search
 - Use any field in Repository to search upon
 - Add/Remove any additional field to search
 - Save & Share search criteria

MODELS	
0001 Test Leslie April 20	
1_Exodata Testing	
Affordable Housing/ Mobile Home Park/Section 8 Model	
Apr3 - 001	
Apr3 - 002	
Apr3 - 003	
apr3 - 1	
apr3 - 3	
apr3 - 5	
apr3_3	
CFFP Model	

Search Results User Feedback

- Sorting by Owner, Validator or Developer
 - [Buffer Tree Grid Example](#)
- Result Sorting and Selection
 - [Custom Tree Drop Logic](#)
- Column that displays Model Status
- Color or Icon Indicator that denotes positive, neutral or negative Model status

Number of Versions: 5 Model Name: 0001 Test Leslie April 20 Model Owner: rg_mdts_ps_1									
Model ID	Model Version Name	Sector	R...	Mo...	M...	Mo...	Criteria	Last Version Up...	
# RS-PUB-USA-R-003039-V002	0001 Test Leslie April 20	US Public Finance	U...	App...	M...			17-Jun-2015	
# RS-PUB-USA--003039-V001	0001 Test Leslie April 20	US Public Finance	U...	Ret...	M...	Tie...		04-Jun-2015	
# RS-PUB-USA-R-003039-V004	Test	US Public Finance	U...	Sus...	M...	Tie...		20-May-2015	
# RS FIN CAN M 003039 V005	Test	Financial Institutions	C...	WIP	M...			28 Apr 2015	
# RS-PUB-USA-R-003039-V003	0001 Test Leslie April 20	US Public Finance	U...	Reli...	M...			21-Apr-2015	

Version Results User Feedback

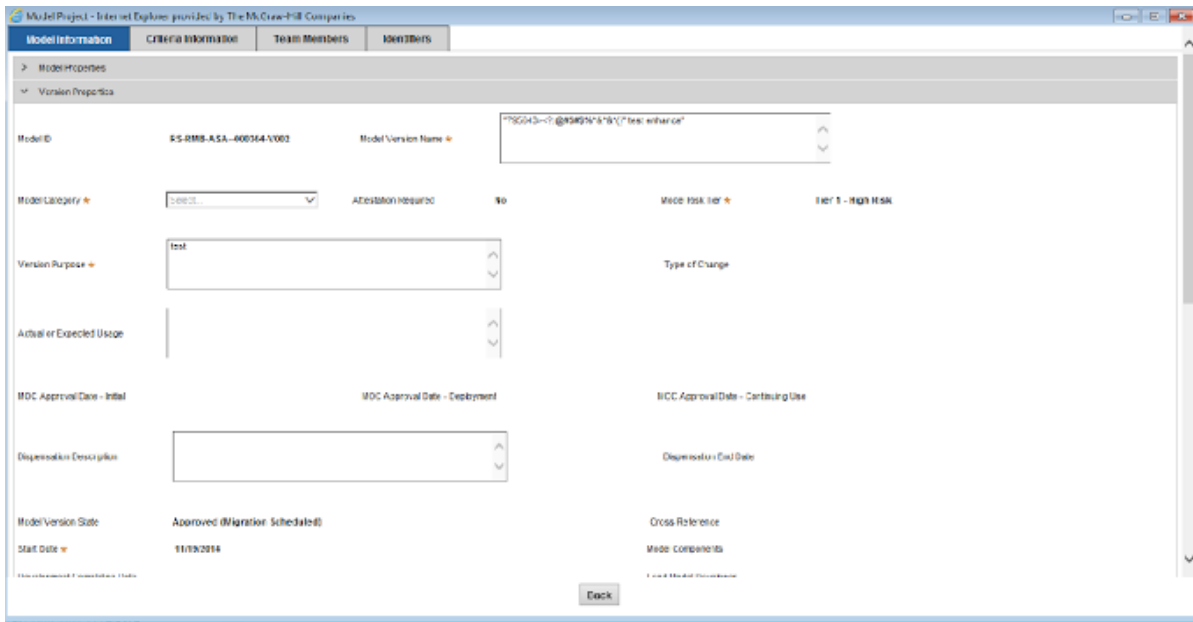
- Improved freeform search of the grid
 - [Live Search Grid Example](#)
- Version Summary without opening Modal
 - [Data Binding Code Example](#)
- Additional columns: Owner, Validator or Developer
- Column that display version completion based upon a checklist of approvals, attachments and other criteria
 - [Simple Task Example](#)
 - [Remote Summary Grid Example](#)
 - [Locking Group Summary Example](#)
- Color or Icon Indicator that denotes positive or negative Version status
- Checkbox on each row (including attachment row) that allows for global actions.
 - Export to Excel
 - Add to Queue, i.e. Marked for Review, Archive or Inclusion in report
 - Group Update Replace or Delete attachments
 - [Row Editing Grid Example](#)
- Grid Buffering or Pagination
 - [Buffered Grid Example](#)
- Improved Documentation preview without download
 - [Windows Example](#)

Model Version Details

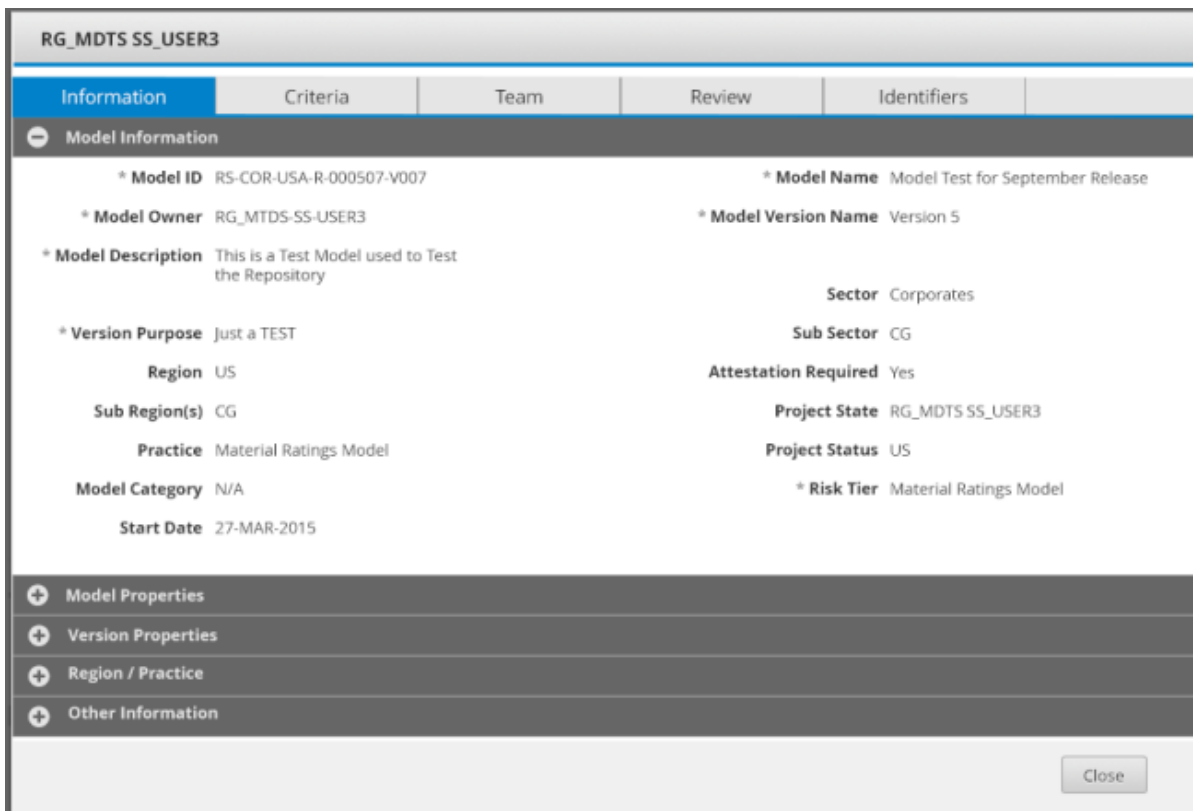
The current detail Modal is a PEGA application that is a compilation of various PEGA versions.

Information

Current View



New view



Criteria

Current View

RG_MDTS SS_USER3

Information **Criteria** Team Review Identifiers

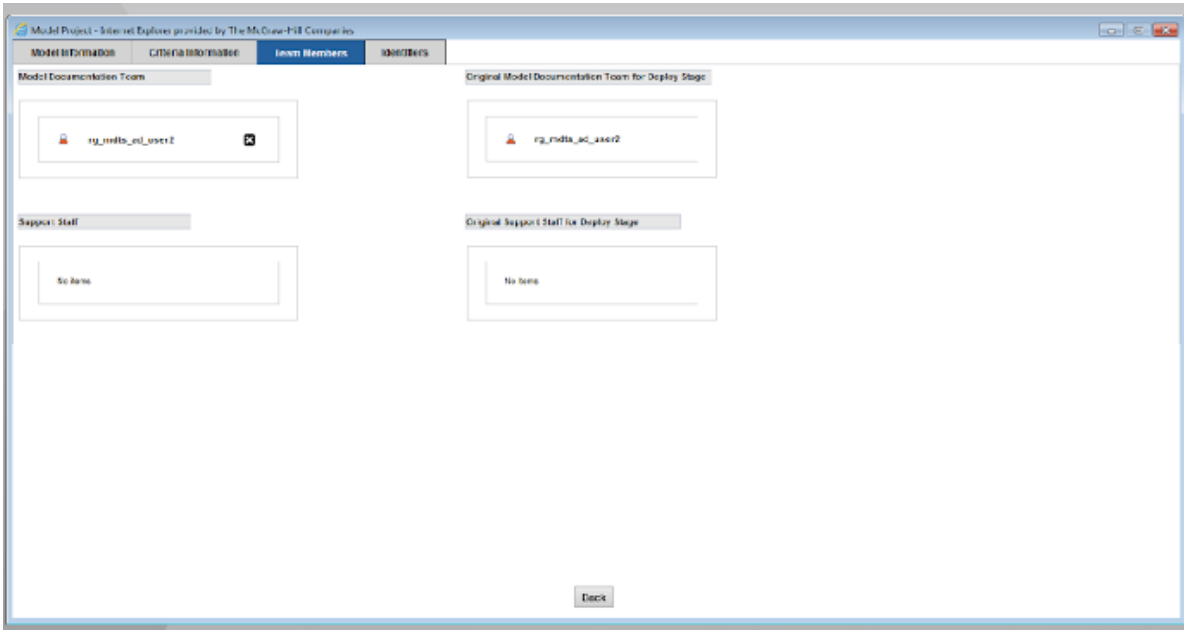
Search Criteria

Search By Sort Results

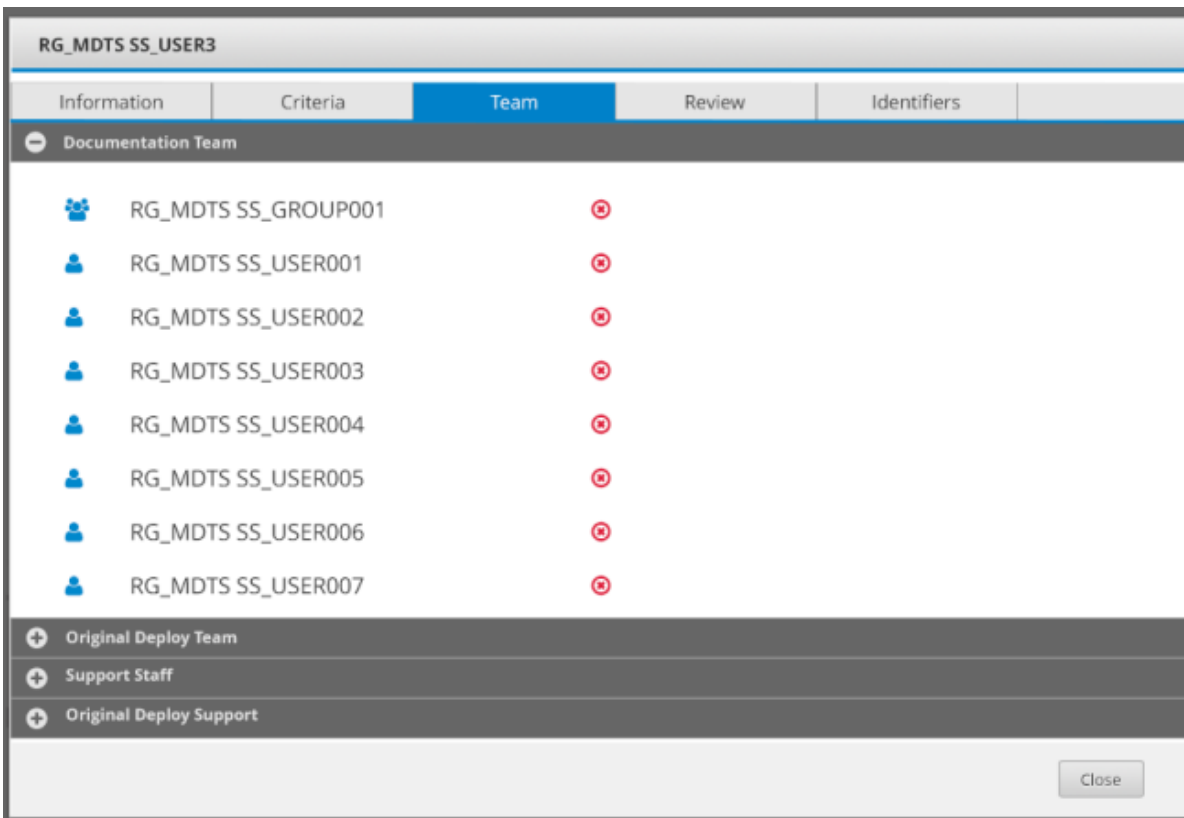
Criteria Articles

Team

Current View



New View



Review

Current View

RG_MDT5 SS_USER3

Information Criteria Team **Review** Identifiers

Details

*** Frequency** 12 Months

Override [No](#)

Review Required Yes

Last Review Date 09-JUN-2015

Next Review Date 09-JUN-2016

Risk Tier 1-High Risk

Business Limitations This is an example of a business limitation.
This is an example of another business limitation.
This is one more example of a business limitation.

Validation Assessment Not quite sure what goes here, so text it is!

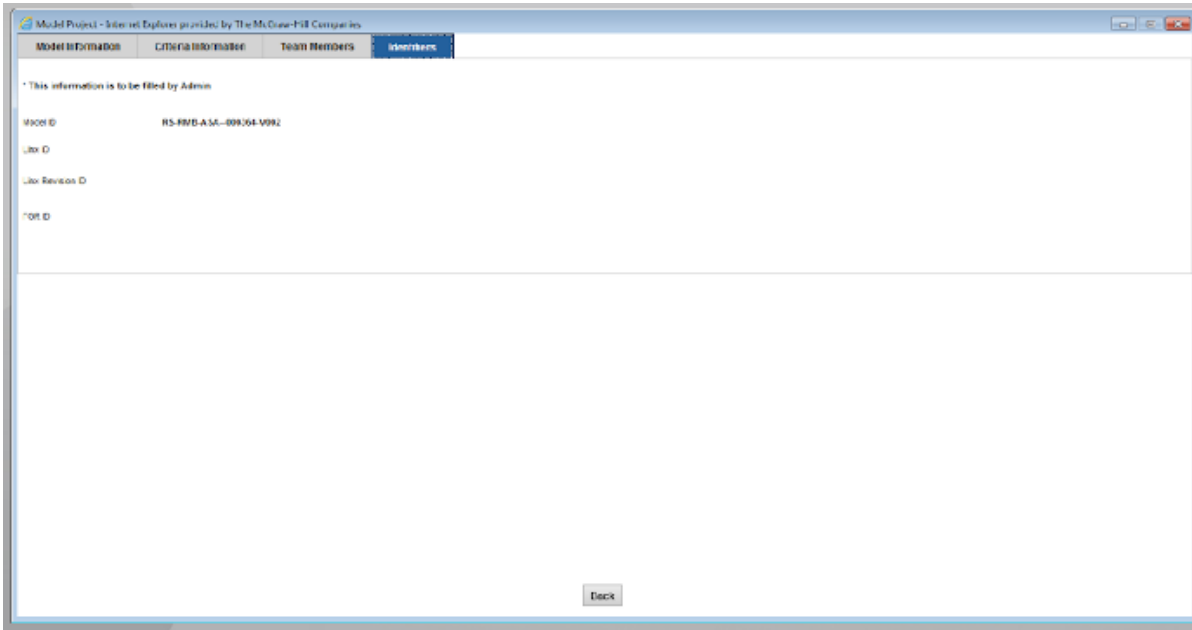
History

Last Review	Next Review	Frequency	Tier	Modified On	Validation Assessment
09-JUN-2015	09-JUN-2016	12 Months	1 - High Risk	04-JUN-2015	No Validation Assessment Recorded
09-JUN-2014	09-JUN-2015	12 Months	1 - High Risk	04-JUN-2014	No Validation Assessment Recorded
09-JUN-2013	09-JUN-2014	12 Months	1 - High Risk	04-JUN-2013	No Validation Assessment Recorded

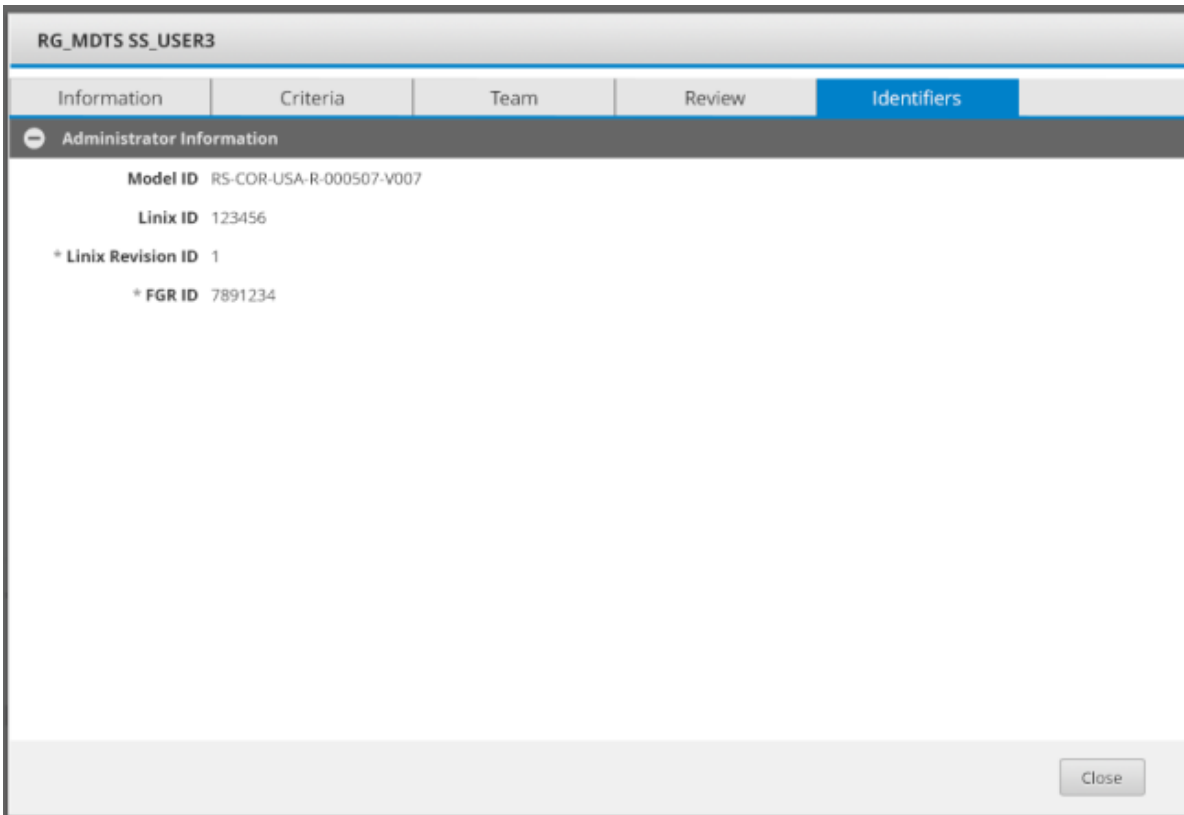
Close

Identifiers

Current View



New View



Future State

Welcome

STANDARD & POOR'S
RATINGS SERVICES
SICILIA, ITALY

RATINGS GATEWAY

Bob Smith

Application Name Menu Item

Search

Select

Sector






Region

Model Status

Search Clear

Custom Search

Welcome to the Model Repository

-  Please use search on the left to begin
-  Load Model History
-  View Shared Model Queue
-  Model Repository Information
-  Model Repository Help

Advanced 'Custom' Search

Application Name | Menu Item

Search

Select

Sector

Region

Model Status

Custom Search

Add Additional Filters






Owner +

Date Range -

Start Date 📅

End Date 📅

Welcome to the Model Repository

-  Please use search on the left to begin
-  Load Model History
-  View Shared Model Queue
-  Model Repository Information
-  Model Repository Help

Model Search Results

STANDARD & POOR'S
RATINGS SERVICES
RATINGS GATEWAY

Application Name Menu Item

Bob Smith

Search

Select

Sector

Region






Model Status

Custom Search

Models

This is a Model Name 0001
This is a Model Name 0002
This is a Model Name 0003
This is a Model Name 0004
This is a Model Name 0005
This is a Model Name 0006
This is a Model Name 0007
This is a Model Name 0008
This is a Model Name 0009
This is a Model Name 0010

Welcome to the Model Repository

-  Please use search on the left to begin
-  Load Model History
-  View Shared Model Queue
-  Model Repository Information
-  Model Repository Help

Model Version Results

Version Details

STANDARD & POOR'S
RATINGS SERVICES

RATINGS GATEWAY

Bob Smith

Application Name
Menu Item

Search Models
This is a Model Name 0001

Search

Search By

Sector

Region

Model Status

Dates

Owner

Search By

Number of Versions: 20 | Model Owner: rg_mtds_ss_1

Model ID	Model Version Name	Sector	Region	State	Category	Tier	Last Update
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015
<input type="checkbox"/> RS-PUB-USA-R-000000-V001	This is a Version Name 0001	US Public Finance	US	Approved	Material Ratings...	Tier 1	01-JUN-2015

Search Results

This is a Model Name 0001

This is a Model Name 0005

This is a Model Name 0006

This is a Model Name 0007

This is a Model Name 0008

This is a Model Name 0009

This is a Model Name 0010

This is a Version Name 0001

Summary	Model ID	Attestation
Development 5	RG_MTDS_SS_USER3	Yes
Implementation 4	Name This is the Model Name	Practice CG
Validation 3	Description This model is the description	Project State Reference
Approval & Governance 2	Version Name This is the Version Name Number 4	Model Category Material Ratings Model
Model 1	Version Purpose This is the Version Purpose	Start Date 27 MAR 2015
SOR Model 0	Model Owner RG_MTDS_SS_USER3	Sub Sector (s) Public Housing
Version Timeline	Sector US Public Finance	Sub Region(s) United States of America
Version Notes	Region US	Risk Tier Tier 1 - High

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Version Information

The screenshot displays the Standard & Poor's Ratings Gateway interface. At the top, the user is logged in as Bob Smith. The main header shows 'Application Name' and 'Menu Item'. Below this, a search bar is visible with filters for Sector, Region, Model Status, Start Date, and End Date. A table lists model versions with columns for Model ID, Model Version Name, Sector, Region, State, Category, Tier, and Last Update. A modal window titled 'This is the Version Name Number 4' is open, showing detailed information for a specific model version. The modal has tabs for Information, Criteria, Team, Review, and Identifiers. The 'Information' tab is active, displaying the following details:

- Model ID:** RG_MTD5_SS_USER3
- Name:** This is the Model Name
- Description:** This model is the description
- Version Name:** This is the Version Name Number 4
- Version Purpose:** This is the Version Purpose
- Model Owner:** RG_MTD5_SS_USER3
- Sector:** US Public Finance
- Region:** US
- Attestation:** Yes
- Practice:** CG
- Project State:** Reference
- Model Category:** Material Ratings Model
- Start Date:** 27 MAR 2015
- Sub Sector(s):** Public Housing
- Sub Region(s):** United States of America
- Risk Tier:** Tier 1 - High

The modal also includes a 'Cancel' button at the bottom right. The background interface shows a list of models on the left and a table of model versions on the right, with the current model selected.