CASE STUDY · PORTFOLIO ARTIFACT

Digital Banking Specialist: Resolving a Missing Payment

A Rise 360 onboarding sample for credit-union member-support teams · fictional client Sample Credit Union · July 2026

The short version

New digital-banking support reps freeze on their first calls — not because they don't care, but because the tools are unfamiliar and the stakes feel high. This sample module turns a rep's first day into a guided walk through one realistic problem: a member's rent payment that never arrived. By the end, the learner can verify a caller's identity, read what actually happened in the system, resolve the three most common issues, practice the whole call once under pressure, and know exactly when to escalate.

Sample Credit Union is a fictional client created for this portfolio piece. Every screen shown is illustrative — no live systems, no real member data.

The problem this design solves

Support training in banking tends to fail in two familiar ways. It either dumps policy on new hires and hopes behavior follows, or it teaches software clicks without the judgment that makes those clicks safe. Both produce the same first week: a nervous rep, a worried member, and a payment problem made worse by a well-meaning duplicate resend.

The design bet in this module is that judgment can be taught first. One rule — *confirm what actually happened before you change anything* — carries the entire course, and every lesson, interaction, and knowledge check exists to make that rule automatic.

Who it's for

New and cross-trained member-support specialists at a credit union, learning digital-banking member support: identity verification, Payment Center, person-to-person transfers, account linking, and live chat / co-browse.

What I built

A five-lesson Rise 360 module with a final knowledge check, self-paced, roughly 20–25 minutes end to end.

Start Here: Maria's Missing Payment

Opens in a member's voice — *“My rent payment never got there — and it's due tomorrow.”* — before any content appears. Learners meet the support tools through an illustrated (deliberately non-realistic) workspace, meet three recurring member personas, and answer one primer question that seeds the security habit the whole course depends on.

Verify the Member — Every Call

Teaches identity verification as the non-negotiable first move: match two details on file, step up to a one-time passcode for sensitive actions, never accept what the credit union would never ask for. It closes with the dispute and account-takeover red flags that turn a support call into an escalation.

Payment Center: Read the Status First

Walks the most common real scenario — a payment the payee says never arrived — through a status-first workflow (Scheduled, Sent, Cleared), an illustrated payment-history screen, and a scenario-based check where the tempting answer (resend it!) is the costly one.

Practice: Three Member Calls

A branching, conversation-driven capstone. The learner takes Maria's call live, then Devon's and Ruth's, choosing what to say turn by turn while a visible trust meter responds to each move. Costly choices are met with warm coaching and an unlimited retry, and a short reflection closes the loop: which choice would you play differently, and what would it have cost the member?

Desk Quick Reference

Closes the course as performance support, not review: all five call playbooks as scannable panels, the one rule, explicit permission to escalate, and a downloadable one-pager the learner keeps at the desk.

Final Knowledge Check

A scored close that samples across all five lessons rather than the last one, so what is retrieved is the whole workflow — verify, read the status, act, escalate — not the most recent screen.

Design decisions worth noticing

The member is the hook, not the software.

Every lesson opens with a person and a stake — rent due tomorrow, a transfer that “failed,” a lockout that feels like an accusation. The software is only ever the way to help that person.

Honest illustration instead of fake screenshots.

Rather than mock up convincing-but-fake banking software, every system image is a flat, palette-locked illustration with member details redacted and a visible “Illustrative — not a live system” badge. Learners can't confuse training graphics with the real tool, and no client's actual interface is exposed in a public sample.

Status readable without color.

Payment statuses pair an icon and a word with each color (clock = Scheduled, arrow = Sent, check = Cleared), so the design holds up for color-blind learners and in grayscale print.

Practice with a visible trust meter.

The capstone lets the learner run whole calls with a trust meter that makes an abstract “good call” into feedback they can feel — competence support they can watch rise and fall.

Mistakes as curriculum.

Knowledge checks and the practice allow unlimited retries with warm, specific feedback, and the course says out loud that errors made in training are errors that won't reach a member. Wrong answers get coached, not punished.

Escalation framed as a skill.

The course repeatedly gives permission to hand a call off — “knowing when to hand something off is a skill, not a miss” — because the riskiest rep is the one too anxious to escalate.

Every factual claim traceable.

Each lesson ends with a Sources block. Compliance-adjacent content (verification, disputes, error resolution) is grounded in NCUA Part 748, Regulation E / EFTA, and FFIEC authentication guidance, with a standing reminder that a real credit union's written procedures always win.

Performance support built in, not bolted on.

The final content lesson is the job aid, and the downloadable one-pager mirrors it exactly — same playbooks, same rules of thumb, same revision date — so what learners keep never drifts from what they were taught.

Measurement & follow-through

A fictional client can't show delivered results, so the module shows the measurement framework a real program would run instead — the piece award juries look for. The course description states observable 30/60/90-day success criteria: what a manager should actually see on the floor, not what a learner scored. One artifact ships to operationalize them — the Manager Follow-Through Guide described below.

The measurement layer is named here but deliberately not fabricated. In a live engagement I would instrument four signals and baseline them before launch: **duplicate-payment incidents**, **escalation-note quality**, **repeat-call rate**, and a **manager behavior check** — whether the 30/60/90 conversations are actually happening. Each is observable from systems a credit union already has, and each maps to a behavior the course teaches. No figures appear anywhere in this sample, because a fictional client has none to report and inventing them would undo the point of the piece.

The habit being protected, named plainly for the manager:
Confirm what actually happened before you change anything.

The manager's half of the handoff

Training transfers when the manager reinforces it, so the module ships a companion **Manager Follow-Through Guide** — a one-page coaching guide for the specialist's supervisor. It is deliberately not part of the course: the rep never sees it, and it is handed to the manager separately so the two audiences get the right artifact.

It names one habit to reinforce — *confirm what happened before you change anything* — and turns it into three timed check-ins. Each one states the observable behavior a manager should actually see on the floor, gives the question to ask in a 1:1, and gives the language for naming the behavior out loud when it appears.

By day 30 · Verification and evidence show up consistently

On payment calls the specialist verifies the member before opening or sharing account information, and reviews the payment record before changing anything. **Ask:** “Walk me through the last payment call you handled. What did you check first?” If the habit is not showing yet, the guide directs the manager to rerun Maria's call together — practice, not a warning.

By day 60 · Escalation looks like sound judgment

Unexplained access restrictions and verification details that do not align are escalated through the approved procedure, and handoff notes explain what was already reviewed and tried. **Ask:** “Tell me about something you escalated this month. What evidence shaped your decision?” The guide instructs the manager to reinforce escalation as a successful decision, because delayed escalation carries more risk than asking for support.

By day 90 · Calmer calls and cleaner handoffs

Members get a clear explanation, a realistic timeline and a next step, and the specialist avoids unnecessary cancellations, resends and duplicate transactions by reviewing the record first. **Ask:** “Which playbook do you use most? Which situation still needs more practice?” The manager listens to one call and names one strength and one stretch.

Why it is qualitative by design

Every prompt is a conversation, never a score. A manager who grades a new hire on these behaviors teaches them to hide the calls that went badly — which is the exact opposite of what the course spends five lessons building. The guide says so in its own footer: employees receive coaching, not grades. It is revision-dated and pairs with the Desk Quick Reference, so the rep's one-pager and the manager's one-pager always describe the same behavior.

Accessibility

WCAG 2.1 AA was treated as the definition of done, not a review step: verified contrast across the Sample Credit Union palette, alt text on every informative image, no color-only meaning, real heading order rather than bold text, plain language throughout, and native Rise interactions that keep keyboard and screen-reader support intact. Checks carry no time limit, and time expectations are stated honestly and computed from the actual content.

Tools & process

Articulate Rise 360 for the build; custom illustration for all system screens and member portraits (palette-locked to the fictional client's kit, with verified contrast); an embedded branching scenario for the capstone; and a scripted PDF pipeline for the job aids (selectable text, embedded fonts, revision-dated). Before anything was built in the authoring tool, the design was pressure-tested against onboarding research, current community exemplars, and regulator source material — NCUA 748, FFIEC authentication guidance, and Reg E / EFTA — so the compliance-adjacent content would hold up in review.

What this sample demonstrates

- **Scenario-based & action-mapped design**
- **Branching practice with live feedback**
- **Compliance content, regulator-sourced**
- **Accessible-by-default (WCAG AA)**
- **Performance support & job aids**
- **Manager follow-through & measurement**

Sample Credit Union is fictional.
Real client work informing this sample has been fully de-identified. No metrics or testimonials are claimed for this sample.