STORYBOARD · PORTFOLIO ARTIFACT

Digital Banking Specialist: Resolving a Missing Payment

Self-paced onboarding module · Articulate Rise 360 · five lessons plus a final knowledge check, roughly 20–25 minutes · fictional client **Sample Credit Union**

New digital-banking reps freeze on their first calls — not because they don't care, but because the tools are unfamiliar and the stakes feel high. This module teaches one rule — *confirm what actually happened before you change anything* — and every screen, interaction and knowledge check exists to make that rule automatic.

At a glance

Audience New & cross-trained member-support specialists

Tools Rise 360 · bespoke illustration · scripted PDF job aids

Methods Action mapping · scenario practice · retrieval & spacing · Kolb cycle

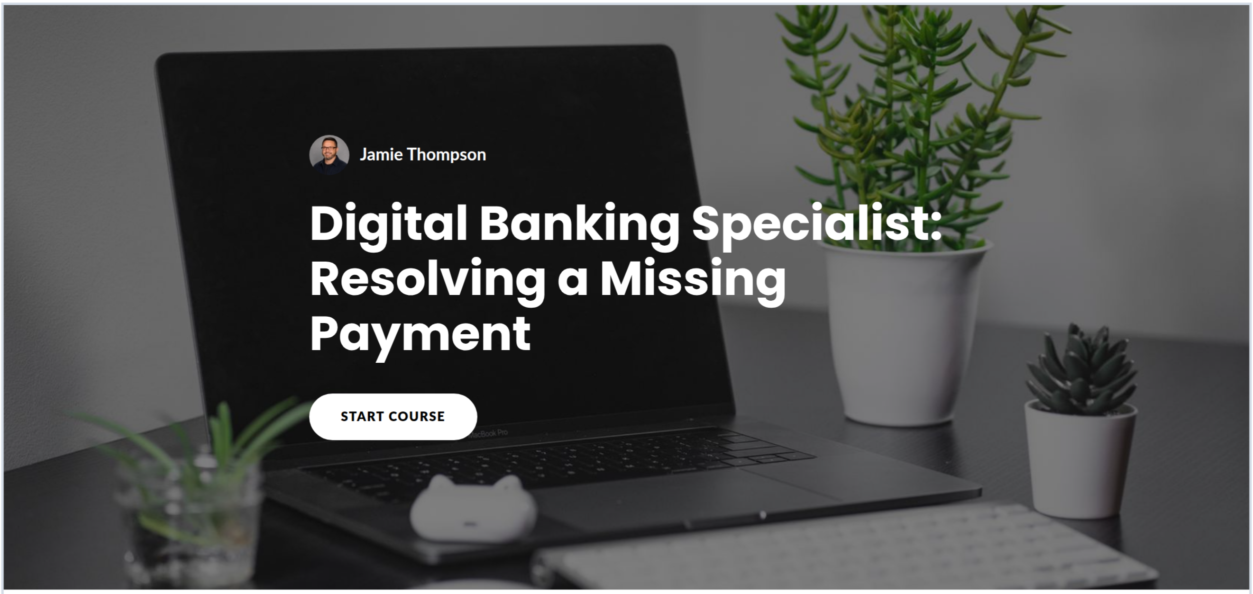
Standard WCAG 2.1 AA as definition of done

How this document is organized

PART ONE

The course, screen by screen

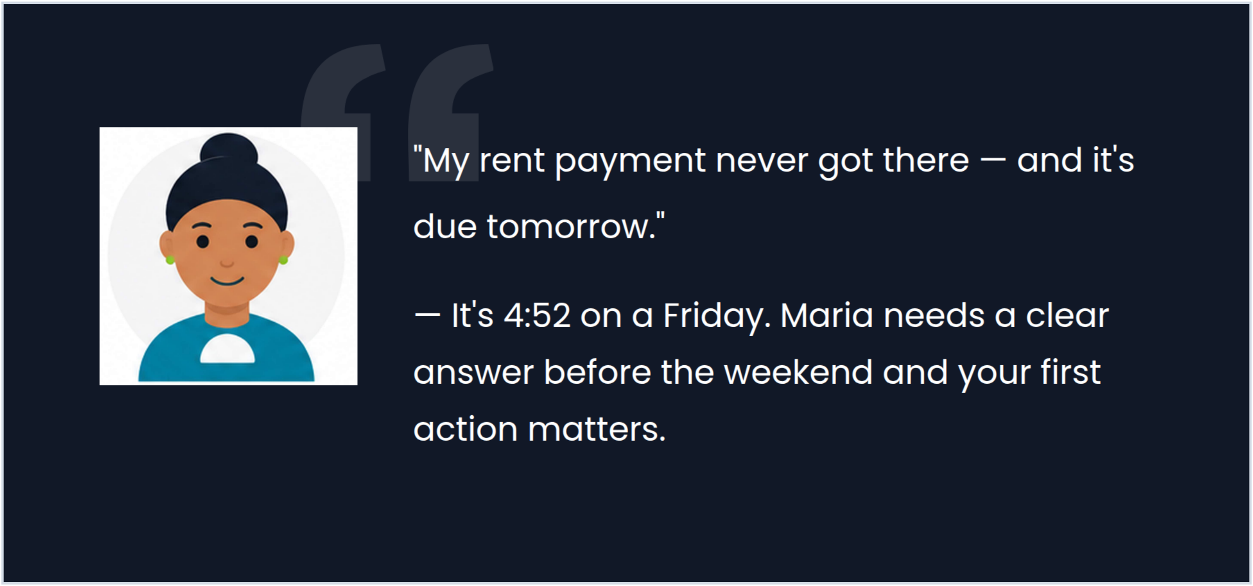
Nine screens from the built module, with the design decision behind each. Every image is the real course, not a mockup.



Course cover. The title states the job and the problem, not a topic.

WHY IT'S BUILT THIS WAY

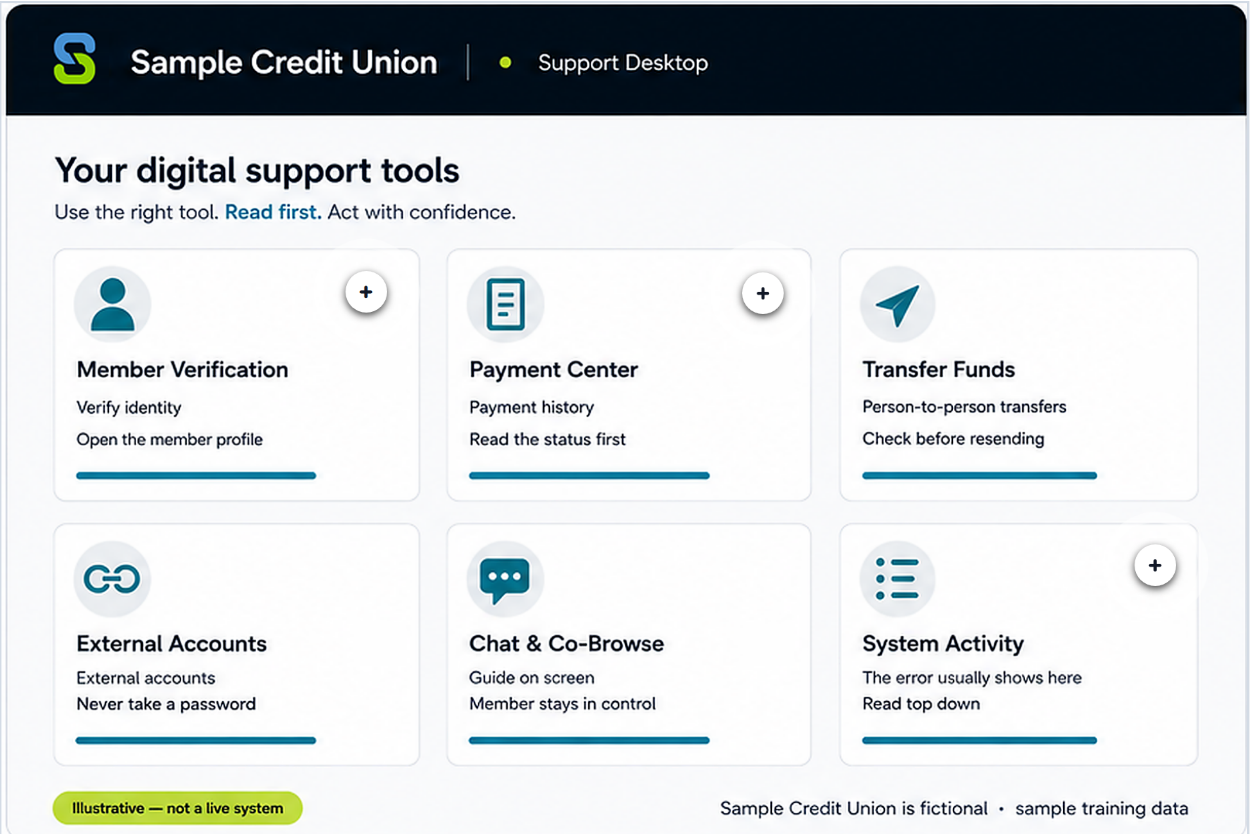
The title is a task, not a subject. “Resolving a Missing Payment” tells a rep what they will be able to do; “Digital Banking Basics” would not. The author is named and shown, because a new hire trusts a person before a curriculum.



Lesson 1 opens on Maria's words, before any content appears.

WHY IT'S BUILT THIS WAY

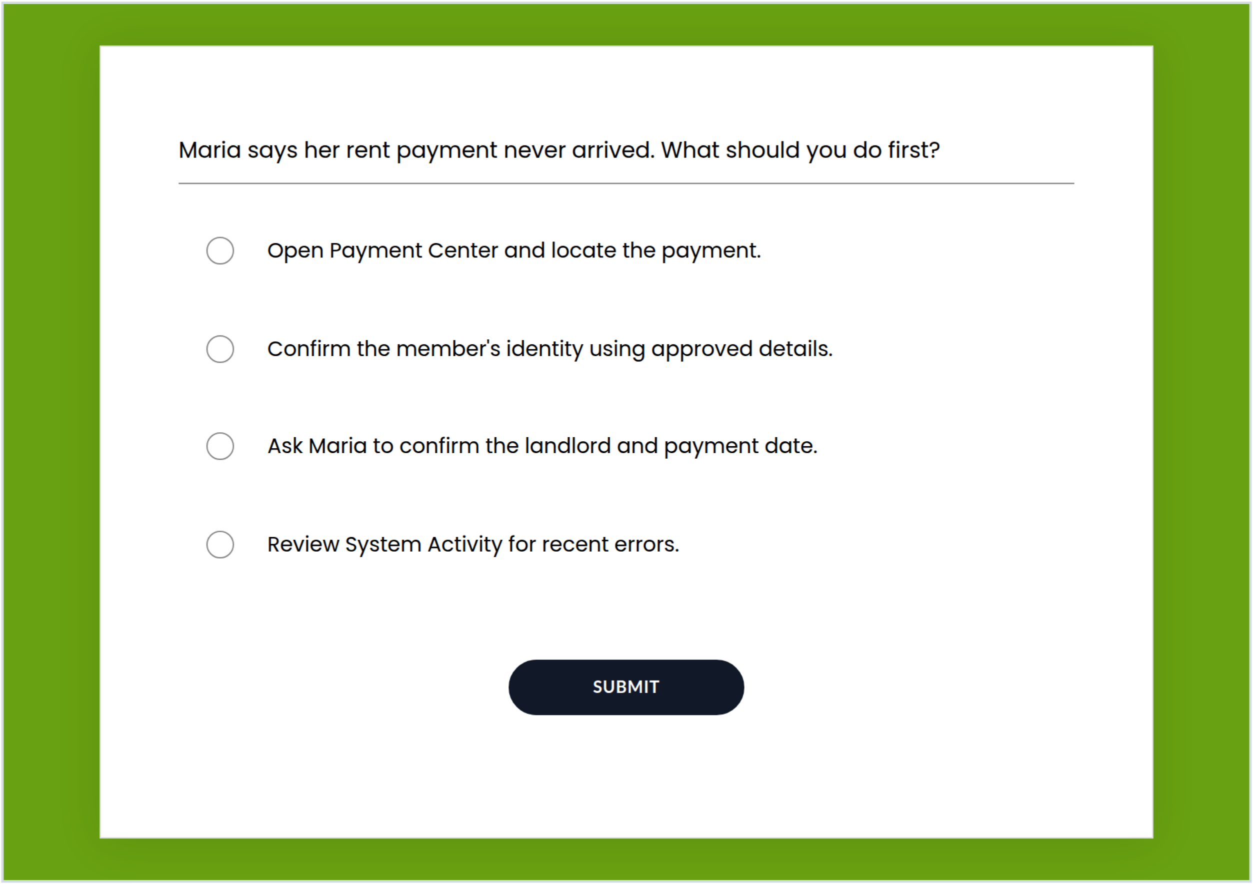
Open on a person, never on the software. The member's quote and the clock — 4:52 on a Friday — land the stake before a single tool is named, so everything that follows has somewhere to attach.



The illustrated support desktop, with an "Illustrative — not a live system" badge.

WHY IT'S BUILT THIS WAY

Honest illustration instead of a convincing-but-fake screenshot. No client's real interface is exposed in a public sample, and a learner can never mistake training art for the tool they will actually use. Each tool carries its own one-line rule of thumb.



The primer knowledge check, on green rather than the cyan used for instruction.

WHY IT'S BUILT THIS WAY

Color does one job here: cyan means you are being taught, green means you are being asked. A learner reads the difference before reading a word. Retries are unlimited and feedback is warm — mistakes are curriculum, not a score.

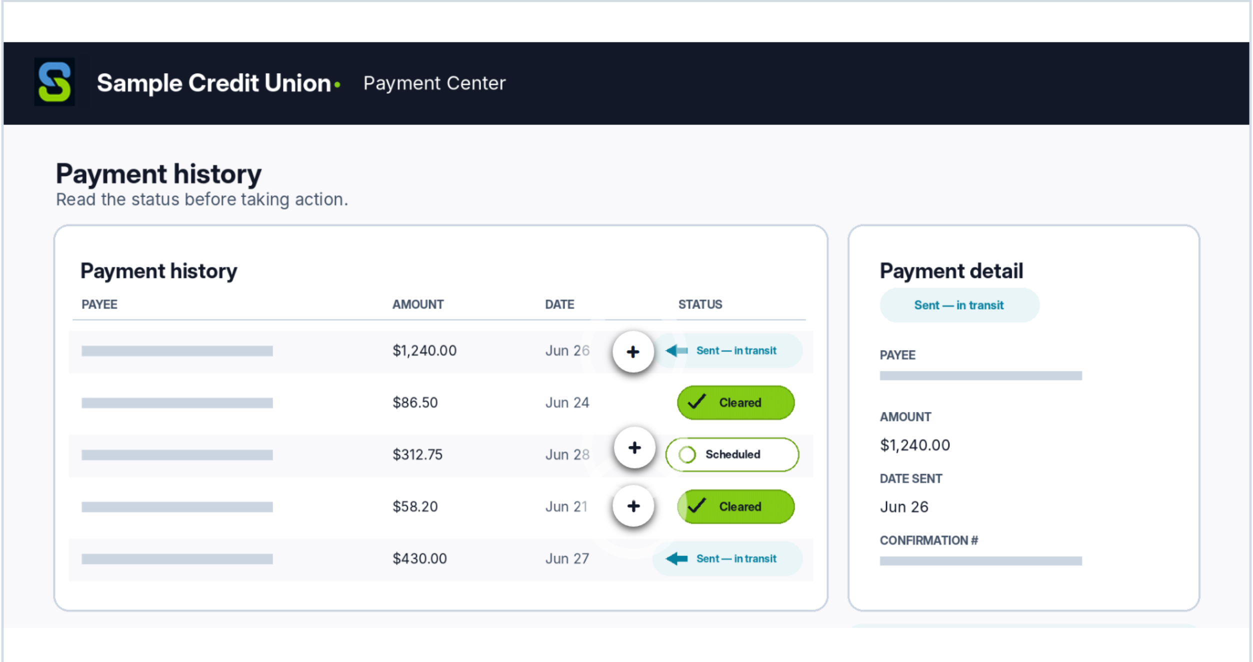
MARIA'S CALL

Maria’s rent payment has not reached her landlord. Before you cancel, resend, or escalate it, you need to determine where the payment is and what the status means.

Lesson 3 opens on Maria's stake, not on the Payment Center menu.

WHY IT'S BUILT THIS WAY

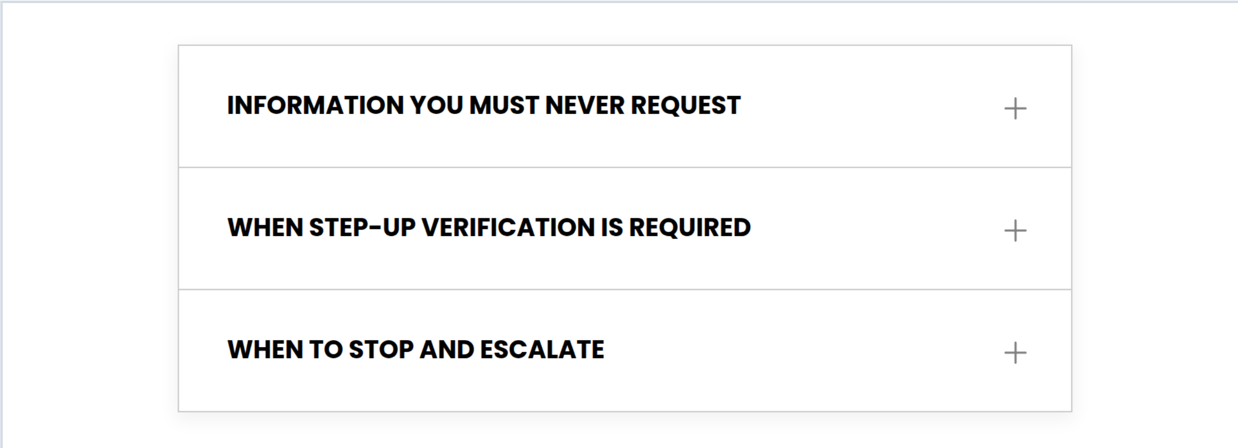
Every lesson repeats the same move: the member's problem is the subject and the software is the tool. The emphasis band is the one place color carries weight. White on this cyan measures 4.52:1 — it clears AA at body size.



The payment-history screen: status carried by word, icon and color together.

WHY IT'S BUILT THIS WAY

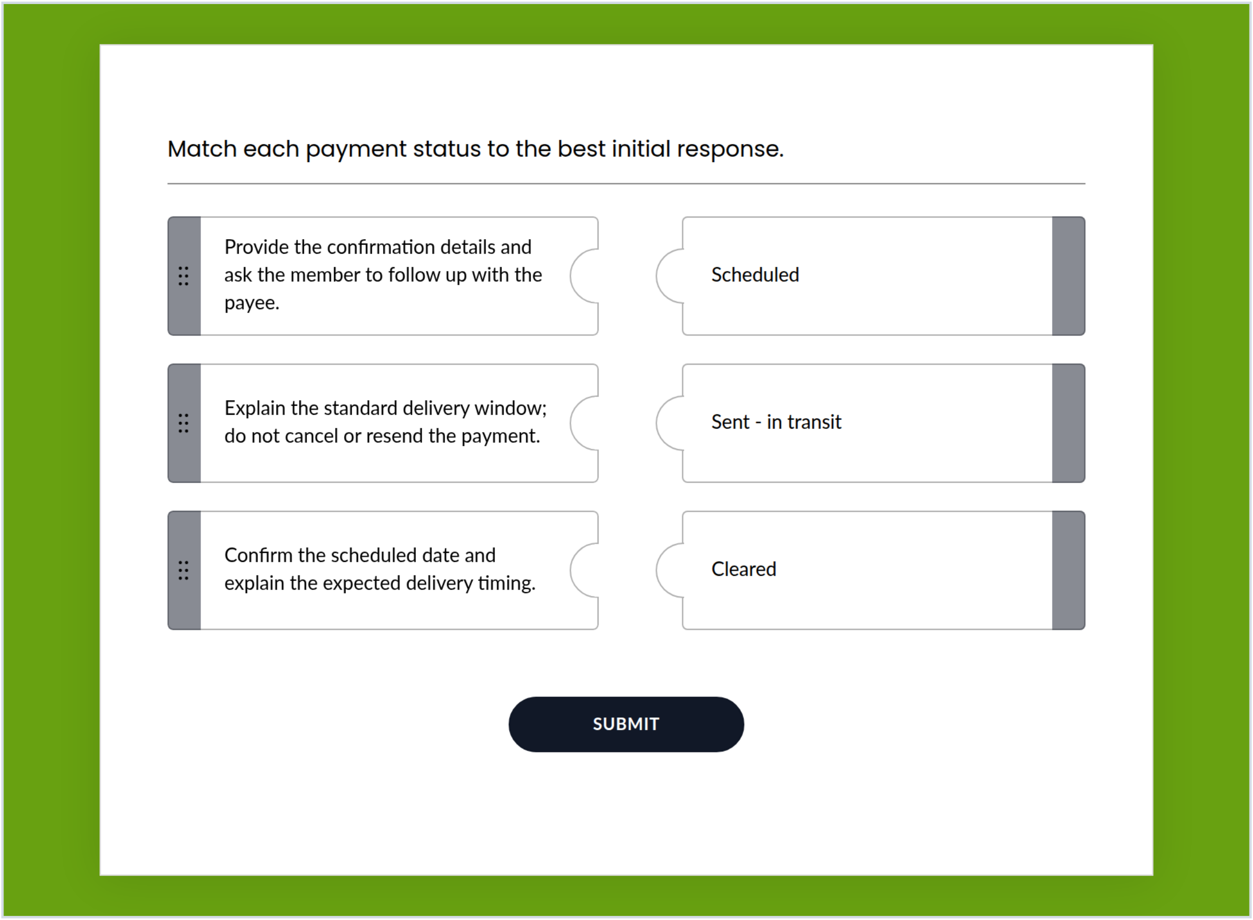
Status is never color alone. Scheduled, Sent – in transit and Cleared each pair a word and an icon with their color, so the screen holds up for a color-blind learner and in grayscale print. Member details are redacted in the illustration.



The never-ask list, built as an accordion — one decision per panel.

WHY IT'S BUILT THIS WAY

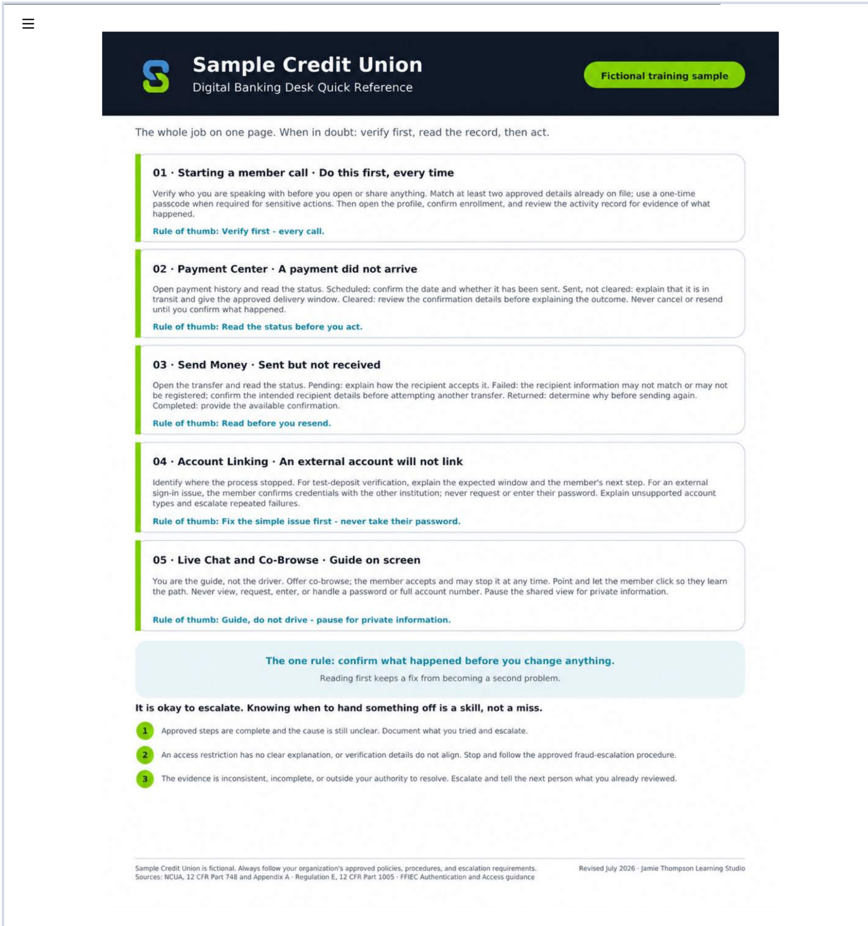
One idea per panel keeps working memory clear. A rep under pressure needs a single rule at a time, not a wall of policy. Content is grounded in NCUA Part 748 Appendix A and FFIEC authentication guidance.



A matching check: status to response, with the tempting wrong answer available.

WHY IT'S BUILT THIS WAY

The costly choice — cancel and resend — is always on the screen. A check that only offers safe answers teaches nothing; this one lets the learner make the expensive mistake here instead of on a live call.



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Sample Credit Union
Digital Banking Desk Quick Reference

Fictional training sample

The whole job on one page. When in doubt: verify first, read the record, then act.

01 · Starting a member call · Do this first, every time

Verify who you are speaking with before you open or share anything. Match at least two approved details already on file; use a one-time passcode when required for sensitive actions. Then open the profile, confirm enrollment, and review the activity record for evidence of what happened.

Rule of thumb: Verify first - every call.

02 · Payment Center · A payment did not arrive

Open payment history and read the status. Scheduled: confirm the date and whether it has been sent. Sent, not cleared: explain that it is in transit and give the approved delivery window. Cleared: review the confirmation details before explaining the outcome. Never cancel or resend until you confirm what happened.

Rule of thumb: Read the status before you act.

03 · Send Money · Sent but not received

Open the transfer and read the status. Pending: explain how the recipient accepts it. Failed: the recipient information may not match or may not be registered; confirm the intended recipient details before attempting another transfer. Returned: determine why before sending again. Completed: provide the available confirmation.

Rule of thumb: Read before you resend.

04 · Account Linking · An external account will not link

Identify where the process stopped. For test-deposit verification, explain the expected window and the member's next step. For an external sign-in issue, the member confirms credentials with the other institution; never request or enter their password. Explain unsupported account types and escalate repeated failures.

Rule of thumb: Fix the simple issue first - never take their password.

05 · Live Chat and Co-Browse · Guide on screen

You are the guide, not the driver. Offer co-browse; the member accepts and may stop it at any time. Point and let the member click so they learn the path. Never view, request, enter, or handle a password or full account number. Pause the shared view for private information.

Rule of thumb: Guide, do not drive - pause for private information.

The one rule: confirm what happened before you change anything.

Reading first keeps a fix from becoming a second problem.

It is okay to escalate. Knowing when to hand something off is a skill, not a miss.

1. Approved steps are complete and the cause is still unclear. Document what you tried and escalate.
2. An access restriction has no clear explanation, or verification details do not align. Stop and follow the approved fraud-escalation procedure.
3. The evidence is inconsistent, incomplete, or outside your authority to resolve. Escalate and tell the next person what you already reviewed.

Sample Credit Union is fictional. Always follow your organization's approved policies, procedures, and escalation requirements.
Sources: NCUA, 12 CFR Part 748 and Appendix A · Regulation E, 12 CFR Part 1005 · FFIEC Authentication and Access guidance

Revised July 2026 · Jamie Thompson Learning Studio

The final lesson is the job aid itself, downloadable and identical to what was taught.

WHY IT'S BUILT THIS WAY

Performance support built in, not bolted on. The one-pager mirrors the course exactly — same playbooks, same rules of thumb, same revision date — so what a learner keeps never drifts from what they were taught.

PART TWO

The capstone, mapped

Lesson 4 is a live conversation with a visible trust meter. Choices compound, coaching is immediate, and the learner may restart any call. A table cannot show this, so here it is as a flow.

Call 1 · Maria — a rent payment that never arrived

Maria: “My rent payment never got there — and it's due tomorrow.”

- Verify her identity first → trust rises → payment history opens
- Resend the payment → trust falls → duplicate created; warm coaching; retry

Payment Center reads *Sent – in transit*. What do you tell her?

- Explain the delivery window and the next step → trust rises → call closes clean
- Cancel and resend → trust falls sharply → escalation path, coached, retry

Devon's call (a transfer that “failed”) and Ruth's call (a lockout that feels like an accusation) follow the same shape with different evidence. The learner completes all three in any order, and a running counter shows how many remain.

Why it is built this way

The trust meter turns an abstract “good call” into feedback a learner can feel, and the costly branch is always reachable — a scenario that only permits safe answers teaches nothing. Retries are unlimited, and a short reflection closes the loop: which choice would you play differently, and what would it have cost the member?

PART THREE

The full storyboard

All 31 screens in course order. On screen is what the learner sees; Interaction & feedback is how they engage; Design intent names the method, for reviewers only — the learner never sees a theory name.

LESSON 1 · Start Here: Maria's Missing Payment

The member is the hook. One rule is planted before any tool appears.

01 Opener · quote block

ON SCREEN — WHAT THE LEARNER SEES

Full-bleed member quote before any content: *“My rent payment never got there — and it’s due tomorrow.”* — Maria, on the phone.

INTERACTION & FEEDBACK

Read-only. No navigation until the learner scrolls.

DESIGN INTENT

Open on a person, never on the software. The emotional stake lands first so every tool that follows has somewhere to attach (WIIFM).

02 1.1 — Heading + paragraph

ON SCREEN — WHAT THE LEARNER SEES

H2 **Start here.** “When a member calls with a digital banking problem, you’re the person who can fix it on the spot… you’ll move through the tools the way someone who’s done it a hundred times does — calmly, in order.”

INTERACTION & FEEDBACK

Static text; sets the promise.

DESIGN INTENT

Frames mastery as calm and ordered, lowering first-day anxiety before content begins.

03 1.3 — Objectives checklist

ON SCREEN — WHAT THE LEARNER SEES

H3 **What you'll be able to do** — six checkbox items written as on-the-job actions (find & read a member's activity, walk a member through a bill payment, troubleshoot a transfer, fix a failed link, run chat/co-browse, decide what to escalate).

INTERACTION & FEEDBACK

Checkbox list; scannable.

DESIGN INTENT

Objectives are observable behaviors, not topics (action mapping). 'Co-browse' is defined inline the first time it appears.

04 1.4 — Safety-to-fail statement

ON SCREEN — WHAT THE LEARNER SEES

"It's okay to get things wrong in here. That's what training is for. Every mistake you make now is one you won't make with a member on the line."

INTERACTION & FEEDBACK

Static; reassurance block.

DESIGN INTENT

Names psychological safety out loud. Mistakes are reframed as curriculum — the spine of every knowledge check to come.

05 Fast-lane + promoted-hire note

ON SCREEN — WHAT THE LEARNER SEES

Note to experienced hires: take the practice call cold and self-diagnose. Below it: "Moving up from teller or the branch? You already have the hard part — members trust you. What changes… is the toolset, not the trust."

INTERACTION & FEEDBACK

Optional branch; learner chooses the fast lane or the full path.

DESIGN INTENT

Dual audience. Honors prior experience as a resource (andragogy) and restores a real choice of path (self-determination — autonomy).

06 1.6 — Illustrative screen

ON SCREEN — WHAT THE LEARNER SEES

Flat, palette-locked illustration of the support workspace: five tools listed with the activity log, member details replaced by redaction bars, a visible **“Illustrative — not a live system”** badge.

INTERACTION & FEEDBACK

Image block, centered. Purposeful alt text.

DESIGN INTENT

Honest illustration instead of a convincing-but-fake screenshot — no client interface is exposed and learners can’t mistake training art for the real tool.

07 Three members + primer check

ON SCREEN — WHAT THE LEARNER SEES

“Three members you’ll meet”: Maria (a bill payment), Devon (a transfer that ‘failed’), Ruth (a lockout). Then one primer knowledge check that plants the security habit.

INTERACTION & FEEDBACK

Recurring personas; single knowledge check, unlimited retries, warm feedback.

DESIGN INTENT

Relatedness through recurring characters. The primer seeds the retrieval chain: Start Here → Verify → Payment Center → capstone.

LESSON 2 · Verify the Member — Every Call

Identity verification as the non-negotiable first move.

08 Warm-up flashcard

ON SCREEN — WHAT THE LEARNER SEES

One flip card recalling the first-move rule from Start Here before any new content: *“What’s the first thing you do on any call?”*

INTERACTION & FEEDBACK

Single flashcard flip (retrieval).

DESIGN INTENT

A 20-second retrieval warm-up at the lesson boundary — spaced practice, cheap and high-yield.

09 Member-stake opener

ON SCREEN — WHAT THE LEARNER SEES

H2 **Verify the member — every call.** Opens on Ruth’s lockout that “feels like an accusation,” then the rule: confirm who you’re talking to before you open or share anything.

INTERACTION & FEEDBACK

Static; member framing.

DESIGN INTENT

Even a security step is introduced through the member’s experience, not the policy.

10 Verify how-to + illustration

ON SCREEN — WHAT THE LEARNER SEES

Match at least two details on file; step up with a one-time passcode for sensitive actions. A **never ask / never accept** list: full SSN, online password or PIN, full card number or CVV, or a passcode you didn’t send.

INTERACTION & FEEDBACK

Illustrated member-admin screen (redacted, badged).

DESIGN INTENT

Reflects current practice (layered, risk-based, step-up authentication) rather than weak security-question KBA. Grounded in NCUA 748 App. A and FFIEC guidance.

11 Dispute vs. red flags

ON SCREEN — WHAT THE LEARNER SEES

Two single-idea panels: **When it’s a dispute** — say so and log it (the date starts the clock; no police report required). **Red flags** — the account-takeover pattern: stop and escalate.

INTERACTION & FEEDBACK

Accordion, one decision rule per row.

DESIGN INTENT

One idea per panel keeps working memory clear (cognitive load). Reg E error resolution is separated from a status question; escalation is taught as a skill.

12 Knowledge check

ON SCREEN — WHAT THE LEARNER SEES

Application scenario on verification and step-up — the tempting shortcut (skip the passcode for a ‘friendly’ caller) is the wrong move.

INTERACTION & FEEDBACK

Multiple choice; unlimited retries; text feedback that explains why.

DESIGN INTENT

Assessment as a learning experience, not a gate — distractors are real mistakes, feedback coaches.

13 Sources block

ON SCREEN — WHAT THE LEARNER SEES

Cited: NCUA 12 CFR 748 & App. A · FFIEC authentication guidance · Reg E / EFTA, 12 CFR 1005, with the standing reminder that a real credit union’s written procedures always win.

INTERACTION & FEEDBACK

Static citations, descriptive links.

DESIGN INTENT

Every compliance-adjacent claim is traceable — the standard that lets the piece survive a portfolio review.

LESSON 3 · Payment Center: Read the Status First

The most common real call, walked through a status-first workflow.

14 Warm-up flashcard

ON SCREEN — WHAT THE LEARNER SEES

Flip card recalling the read-before-act rule from Verify before new content.

INTERACTION & FEEDBACK

Single flashcard flip (retrieval).

DESIGN INTENT

Continues the spaced-retrieval chain into the highest-traffic lesson.

15 Member-stake opener

ON SCREEN — WHAT THE LEARNER SEES

H2 **Payment Center: read the status first.** “When a payment doesn’t show up, it’s rarely just a tech question — it’s a member worried about a late fee or a shut-off.”

INTERACTION & FEEDBACK

Static; member framing.

DESIGN INTENT

Names the real stakes so the procedure is about a person, not a screen.

16 Illustrative Payment Center screen

ON SCREEN — WHAT THE LEARNER SEES

Flat illustration of payment history showing sample rows tagged , member data **Scheduled Sent Cleared** ◟→✓ redacted, badge present.

INTERACTION & FEEDBACK

Image block, centered.

DESIGN INTENT

Introduces the status vocabulary visually. Each status pairs an icon and a word with its color, so meaning survives grayscale and color-blindness.

17 Caution — the one rule

ON SCREEN — WHAT THE LEARNER SEES

“Don’t cancel or resend a payment until you’ve confirmed what actually happened — a duplicate can overdraw the member’s account.”

INTERACTION & FEEDBACK

Emphasis / caution block.

DESIGN INTENT

The course’s single rule, stated where it is most tempting to break it. Consequence-first framing.

18 Process — four steps

ON SCREEN — WHAT THE LEARNER SEES

H3 walk-through: 1) confirm the basics and read them back; 2) find the payment; 3) check the status; 4) document what you found and told the member.

INTERACTION & FEEDBACK

Process stepper; one step revealed at a time.

DESIGN INTENT

Chunked procedure controls intrinsic load; ‘document so the next person isn’t starting over’ builds the handoff habit.

19 Status logic

ON SCREEN — WHAT THE LEARNER SEES

Still Scheduled hasn’t gone out, confirm the date. Sent, → not yet Cleared in transit, give the delivery window. → Cleared funds left us; payee-side, give the → confirmation.

INTERACTION & FEEDBACK

Accordion / labeled graphic; labels are words, not color.

DESIGN INTENT

Turns the abstract status field into a decision the learner can make out loud to the member.

20 Scenario knowledge check

ON SCREEN — WHAT THE LEARNER SEES

“A member says the rent they scheduled four days ago hasn’t reached the landlord. Payment Center shows *Sent – in transit*. Best next step?” Correct: explain it’s in transit, give the window, note the account. Distractors: cancel & reschedule, resend, ‘not our problem.’

INTERACTION & FEEDBACK

Multiple choice; unlimited retries; warm, specific feedback both ways.

DESIGN INTENT

Distractors are actual teller mistakes; options balanced in length so there’s no ‘tell.’ The tempting answer is the costly one.

LESSON 4 · Practice: Three Member Calls

The capstone — live conversations that integrate verifying, reading and acting.

21 Set-up

ON SCREEN — WHAT THE LEARNER SEES

“You’re on a live call with Maria. Her rent payment never arrived and it’s due tomorrow. Take the call.” Embedded branching scenario.

INTERACTION & FEEDBACK

Launches an interactive, conversation-driven scenario inside the lesson.

DESIGN INTENT

Concrete experience (Kolb). Everything taught so far now has to be used under a little pressure.

22 The conversation

ON SCREEN — WHAT THE LEARNER SEES

Maria speaks; the learner chooses what to say and do next, turn by turn. A visible **trust meter** rises or falls with each choice.

INTERACTION & FEEDBACK

Branching choices; live trust meter; consequences shown.

DESIGN INTENT

Competence support made visible (self-determination). The meter turns an abstract ‘good call’ into feedback the learner can feel.

23 Coached misses & retries

ON SCREEN — WHAT THE LEARNER SEES

A costly move (resend the payment) is met with specific, warm coaching and the chance to try the moment again — not a score.

INTERACTION & FEEDBACK

Unlimited retries; per-turn coaching.

DESIGN INTENT

Active experimentation (Kolb). Errors made here are errors that never reach a real member.

24 Reflection close

ON SCREEN — WHAT THE LEARNER SEES

“Which choice would you play differently on a live call — and what would it have cost Maria?”

INTERACTION & FEEDBACK

Open reflection prompt.

DESIGN INTENT

Closes the experiential loop with reflective observation — the beat most scenario practice skips.

25 Go-deeper link

ON SCREEN — WHAT THE LEARNER SEES

Optional link to the studio’s live-AI roleplay for open-ended branching practice.

INTERACTION & FEEDBACK

Cross-link out to the roleplay demo.

DESIGN INTENT

Extends practice from guided branching to free conversation for learners who want it — the differentiator this slice points to.

LESSON 5 · Desk Quick Reference

The course ends as performance support, not review.

26 Opening + the one rule

ON SCREEN — WHAT THE LEARNER SEES

H2 **Your desk quick reference.** “Here’s the whole job on one page… When in doubt: read first, then act.” Then the one rule restated: confirm what actually happened before you change anything.

INTERACTION & FEEDBACK

Static; the spine, one more time.

DESIGN INTENT

The final lesson *is* the job aid, not a summary — performance support built in, not bolted on.

27 Five call playbooks

ON SCREEN — WHAT THE LEARNER SEES

Scannable panels: Starting a member call · Payment Center · Send Money · Account Linking · Live Chat & Co-Browse — each with its rule of thumb (e.g. ‘Read before you resend’; ‘Guide, don’t drive’).

INTERACTION & FEEDBACK

Heading + list blocks, built to be skimmed under pressure.

DESIGN INTENT

Echoes the status vocabulary and rules of thumb from every prior lesson so the system is recognizable at a glance.

28 Permission to escalate

ON SCREEN — WHAT THE LEARNER SEES

“It’s okay to escalate. Knowing when to hand something off is a skill, not a miss.” With the three escalation triggers.

INTERACTION & FEEDBACK

Static; list of triggers.

DESIGN INTENT

Directly targets the riskiest habit — the rep too anxious to hand a call off.

29 Course-end reflection

ON SCREEN — WHAT THE LEARNER SEES

“Which call are you most ready for now? Which one still worries you?”

INTERACTION & FEEDBACK

Open reflection prompt.

DESIGN INTENT

Closes the Kolb loop at the level of the whole course and surfaces the learner’s own next coaching topic.

30 Downloads for rep & manager

ON SCREEN — WHAT THE LEARNER SEES

One takeaway attached for the rep to keep: the printable **Desk Quick Reference**. The **Manager Follow-Through** 30/60/90 coaching guide is a companion piece delivered to the specialist's supervisor outside the course, so the rep is never handed their manager's material.

INTERACTION & FEEDBACK

Attachment block with descriptive link text; real selectable-text PDF.

DESIGN INTENT

Hands the rep something to keep at the desk. The manager's half of the transfer is handled by the companion follow-through guide, so both people who decide whether training sticks get an artifact built for them.

31 Sources block

ON SCREEN — WHAT THE LEARNER SEES

The same cited regulatory sources, plus the reminder that local written policy governs.

INTERACTION & FEEDBACK

Static citations.

DESIGN INTENT

Traceability carried to the last screen.

Lesson 6 · Final Knowledge Check

Present in the built course as a scored close that samples across all five lessons. It is not screen-boarded here — this document covers the five content lessons.

Reconstructed from the built Rise 360 module for portfolio review. Sample Credit Union is a fictional client; all screens are illustrative, with no live systems and no real member data.