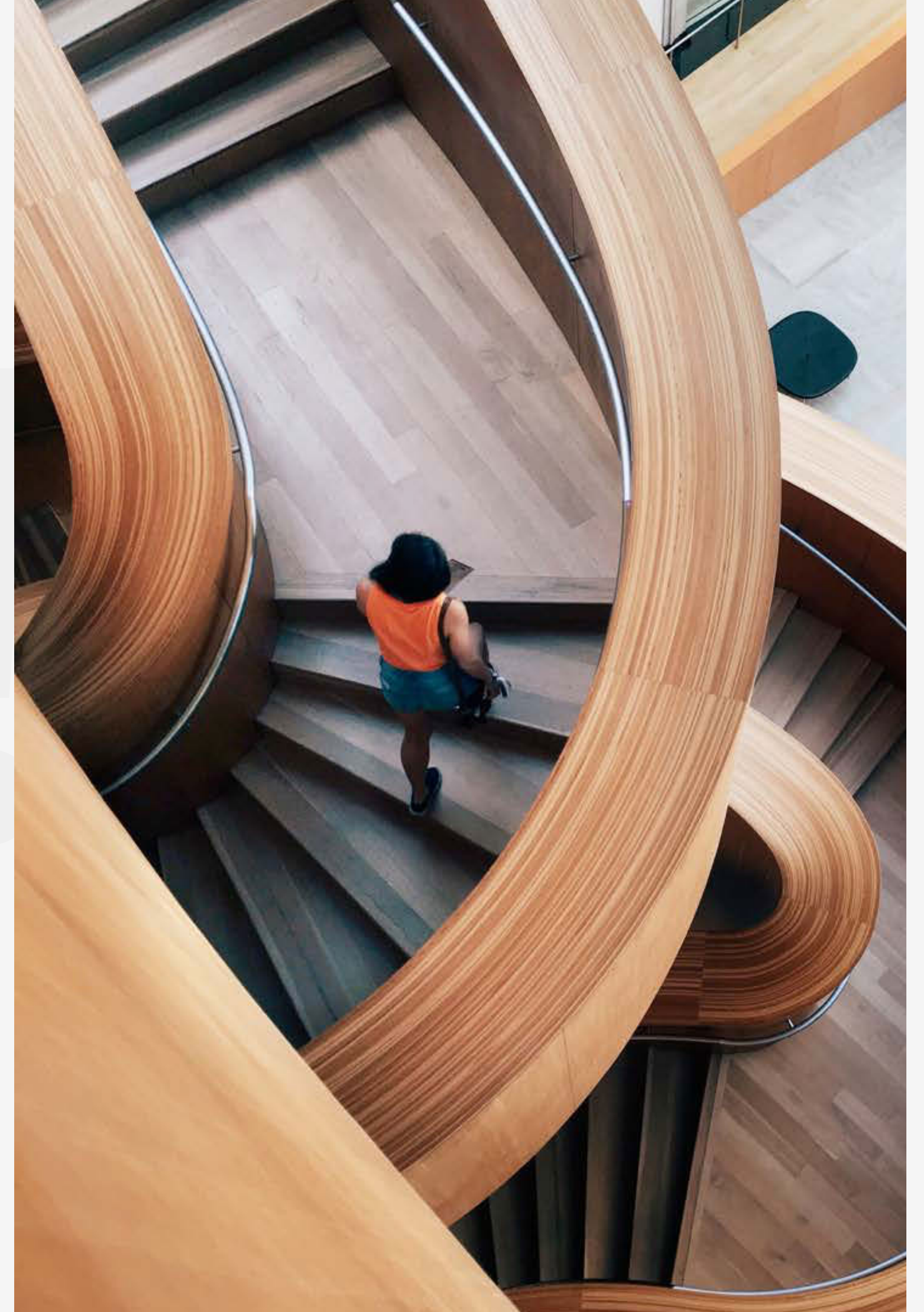


Hello!



Steven Horvath · Portfolio

2005-2022



Before we get started... 

Thank you!

It was truly fun putting this portfolio together, I hope you enjoy it!

The very, very, very quick backstory

Steven Horvath · Portfolio



Loved art since I looked like this (and had a mullet)

Educated in Graphic Design (Seneca @ York U)

- First career role was @ a web/software dev company in 2005

- Now I work as a Design Director @ Accenture Song

Between those 2 jobs I met a lovely lady and have 2 awesome kids

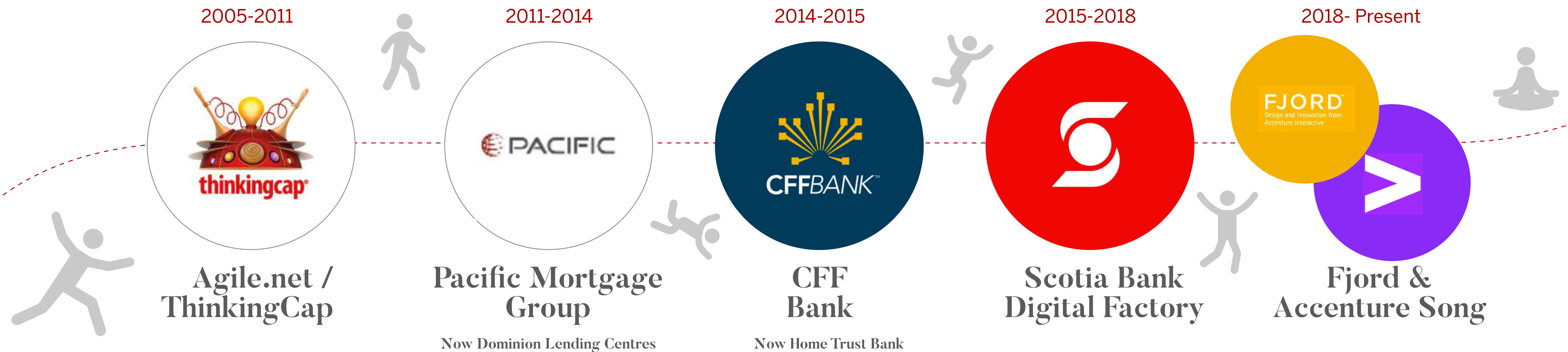
Occasionally we do things and go places

That's at least a starter...



It's truly been a journey...

Steven Horvath · Portfolio



...with a broad mix of work.

Steven Horvath · Portfolio

Branding

Illustration

Display/Promo

Web Design

Infographics

Web Apps

Information Architecture

Video Editing/Animation

The background includes screenshots of various web applications and user interfaces, such as:

- COLLABORANS
- LM·LES LEARNING MANAGEMENT SYSTEM
- thinkingap
- radiusaffinity
- statuslevels
- WHO HAS EQUITY? 83% OF CANADIAN homeowners have home equity
- COZ PORTAL
- MA MORTGAGE ARCHITECTS
- THE MORTGAGE MON
- L2P Sitemap April 1, 2011
- My Company Dashboard
- My Dashboard

Ultimately...

Steven Horvath · Portfolio

I fell in love with
User Experience Design.

I fell in love with
Bringing Products to Life.

I fell in love with
Making People Smile.



Let's see
that work

----- **Yes these are words, they are also things I can confidently help you with!** -----

Accessibility User Testing Design Systems Grids Qualitative Testing Stakeholder Management Product Planning Ideation Design Sprints Laughter
Co-Development Developer Partnerships Governance Execution Delivery Support Acceptance Testing Prioritization Frameworks Backlog Management
Information Architecture Typography Responsive Design Dad Jokes Implementation Agile/Scrum/Kanban Affinity Mapping Ethnography Wireframing
Lean UX Interaction Design Feedback Incorporation Minimum Lovable Products Physical Product Design WCAG Mentorship Concept Visualization
Inclusive Design Project/Product Management Iconography Illustration Onboarding Sitemaps Product Ownership Digital Transformation Facilitation

Here's what you're in for.

Steven Horvath · Portfolio

Sure, I could share project after project from the last nearly **18** years of my working career, but that would be very boring for you. What I want to share are the problems that really stretched me beyond the curious, to the elusive formative edge.

For your viewing enjoyment:

1. Bringing ambiguous transit products to life
2. Building a Design System in a 100 year old multinational bank
3. Introducing a new payment services to Ontario
4. Reinventing mortgages for employees and customers
5. Other things

Where do
we start?

Bringing 3 ambiguous transit products to life

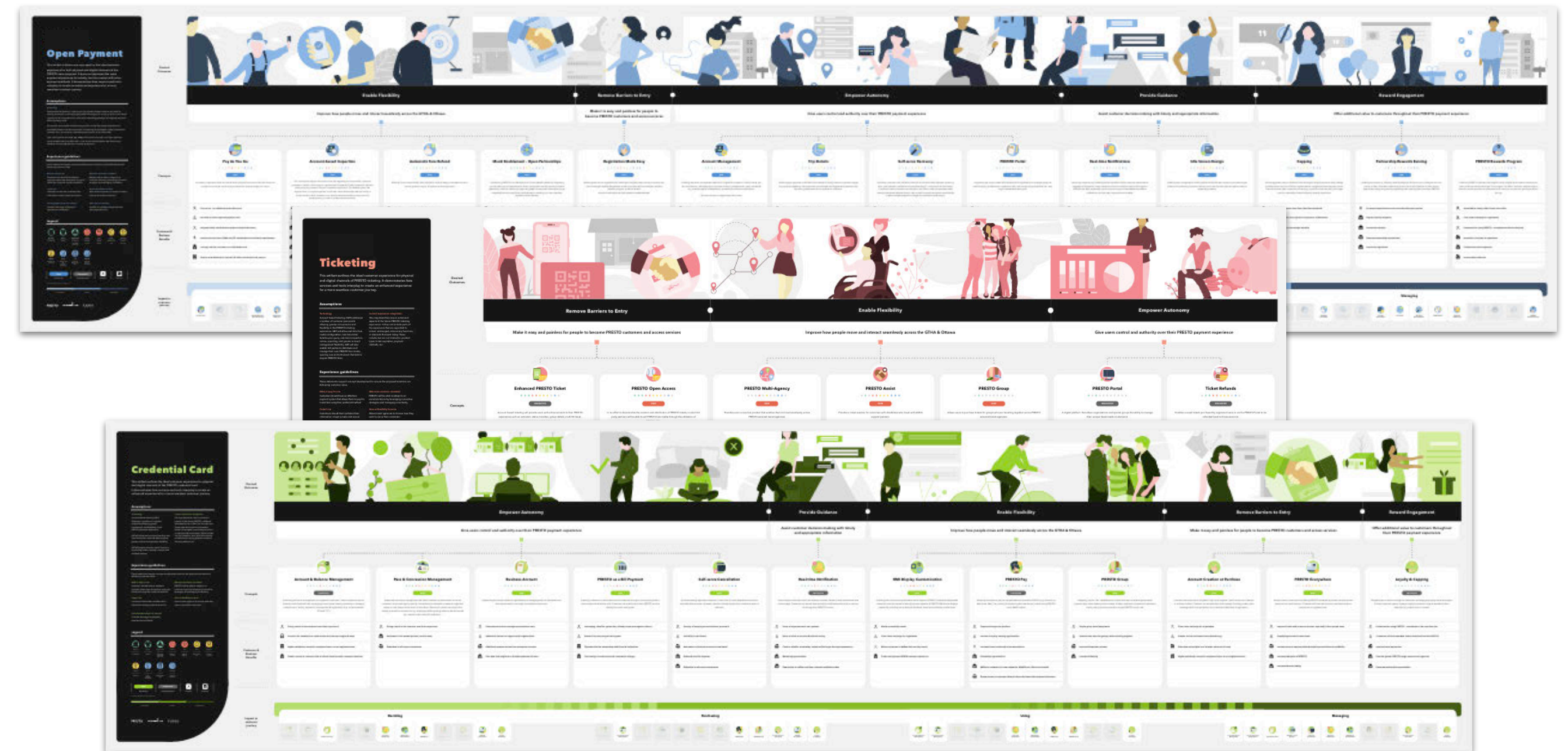
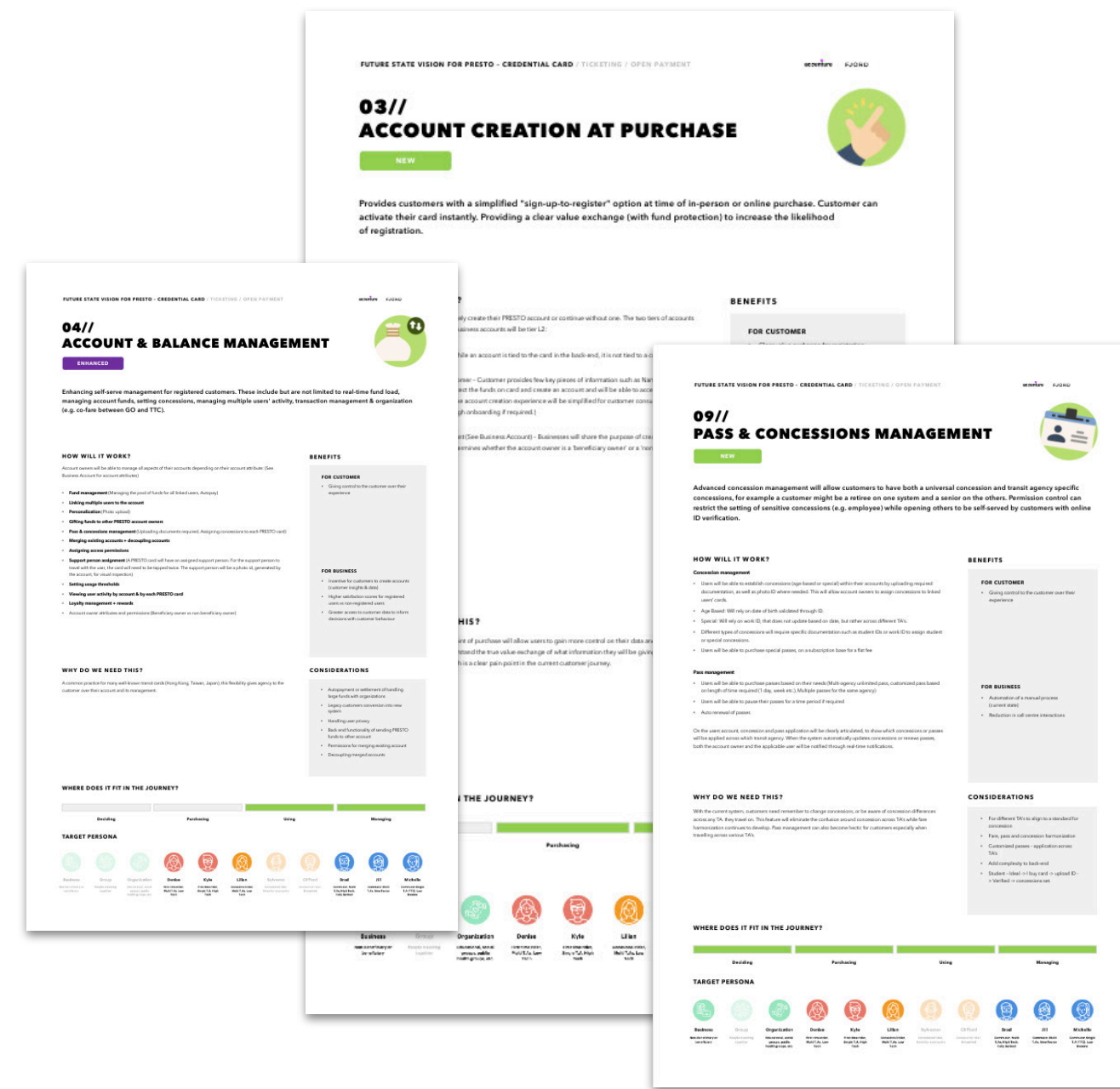
In 2019 I led a team of designers, technologists and business stakeholders through a variety of experience exercises, prototypes, prioritizations and validations to understand what 3 vague products would equitably offer an ecosystem of potential customers.

Provincial Transit Agency

Conceptual Ideation
Prioritization
Product Ecosystem

Concepts and Future States

Client name intentionally blinded.



Concept Posters

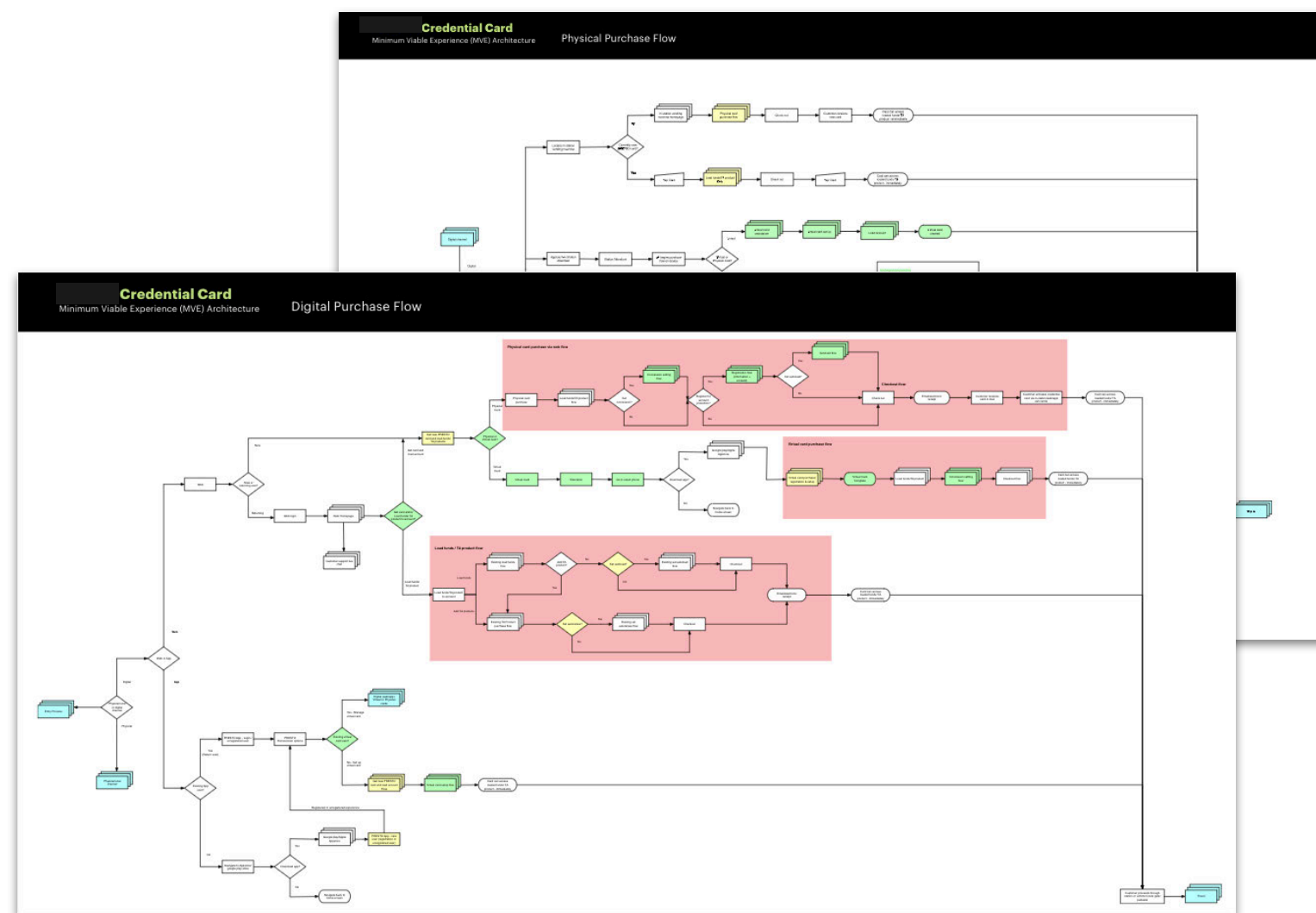
After a number of listening exercises and workshops we were able to develop a series of concept posters offering descriptions, benefits and considerations for each opportunity area. We also mapped out where the solution fit into the product journey and key personas affected.

Future State Visions

Following downselection and refinement of our original concepts we then mapped out each concept into a future state vision for each of 3 products. This allowed our client to understand how each concept benefitted the business and the customer.

Getting to a Minimum Viable Experience

Client name intentionally blinded.



Journey Stage	Concept ID	Concept Name	Dependency on	Business Value	Customer Value	Tech Effort	Business Cap Effort	MVP Mandator	Value Metric	Achievability Matrix	Priority Score / 6 Mx
Choose Purchase	1	Account creation + Purchase (Simplified registration)		2	2	2	3	N	2	3	5
Choose Purchase	1	Account creation + Purchase (Simplified registration)		3	3	3	2	Y	3	1.5	4.5
Purchase	1	Account creation + Purchase (Simplified registration)		3	3	3	3	N	3	3	6
Purchase	1	Account creation + Purchase (Simplified registration)		3	3	2	2	Y	3		
Purchase	-1	Account creation + Purchase (Simplified registration)		3	3	2	2	N	3		
Purchase	0	Account creation + Purchase (Simplified registration)		3	3	1	2	N	3		
Purchase	1	Account creation + Purchase (Simplified registration)		3	3	2	3	N	3		
Choose Purchase	1	Account creation + Purchase (Simplified registration)		3	3	1	2	N	3		
Purchase	1	Account creation + Purchase (Simplified registration)		3	3	1	1	N	3		
Manage	1	Account creation + Purchase (Simplified registration)	Account Management: Concussion/Pass Management Real-time notification	2	2	1	2	N	2		
Manage	1	Account creation + Purchase (Simplified registration)	Account Management: Concussion/Pass Management	3	3	1	2	N	3		
Purchase	1	Account creation + Purchase (Simplified registration)	Account Management: Concussion/Pass Management	3	3	1	2	N	3		
Manage	2	Account + Balance Management	Internet	3	3	1	3	N	3		
Manage	2	Account + Balance Management	Internet	3	3	2	3	N	3		
Manage	2	Account + Balance Management	Internet	3	3	1	3	N	3		
Manage	2	Account + Balance Management	Internet	3	3	1	1	N	2		
Manage	2	Account + Balance Management	Internet	3	3	1	1	N	2.5		
Manage	2	Account + Balance Management	Internet	3	3	2	3	Y	3		
Manage	2	Account + Balance Management	Internet, ABMS	3	3	3	3	N	3		
Manage	2	Account + Balance Management	Internet	3	3	3	3	N	3		
Manage	2	Account + Balance Management	Internet	3	3	2	3	Y	3		
Manage	2	Account + Balance Management	Internet	3	3	2	3	Y	3	2.5	5.5
Choose Manage	2	Account + Balance Management	Internet	3	3	1	2	N	3	1.5	4.5
Manage	2	Account + Balance Management	Internet	3	3	2	3	Y	3	2.5	5.5
Choose Purchase	2	Account + Balance Management	Internet	3	3	1	1	Y	3	1	4
Manage	2	Account + Balance Management	Internet	3	3	2	3	N	3	2.5	5.5
Choose	-	Pass + Concussion	Account Management	-	-	-	-	-	-	-	-

REGISTRATION	REGISTRATION	ACCOUNT MANAGEMENT
Input and save identifying information (e.g. name, phone number, email etc.)	Option to register payment method	User management: Add/remove users (Personalize card user name)
MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>
ACCOUNT MANAGEMENT	ACCOUNT MANAGEMENT	ACCOUNT MANAGEMENT
User management: User access + permissions (Account/Credential level)	User management: User access + permissions (in isolation)	Credential Management: Add/remove cards (manage multiple cards)
MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>
ACCOUNT MANAGEMENT	ACCOUNT MANAGEMENT	ACCOUNT MANAGEMENT
Credential Management: Set default trip	Credential Management: see cards status (hotlisted, required debt recovery, available to use)	Credential Management: ability to remove card from hotlist by paying balance (debt recovery)
MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>	MVE MANDATORY? <input checked="" type="checkbox"/>

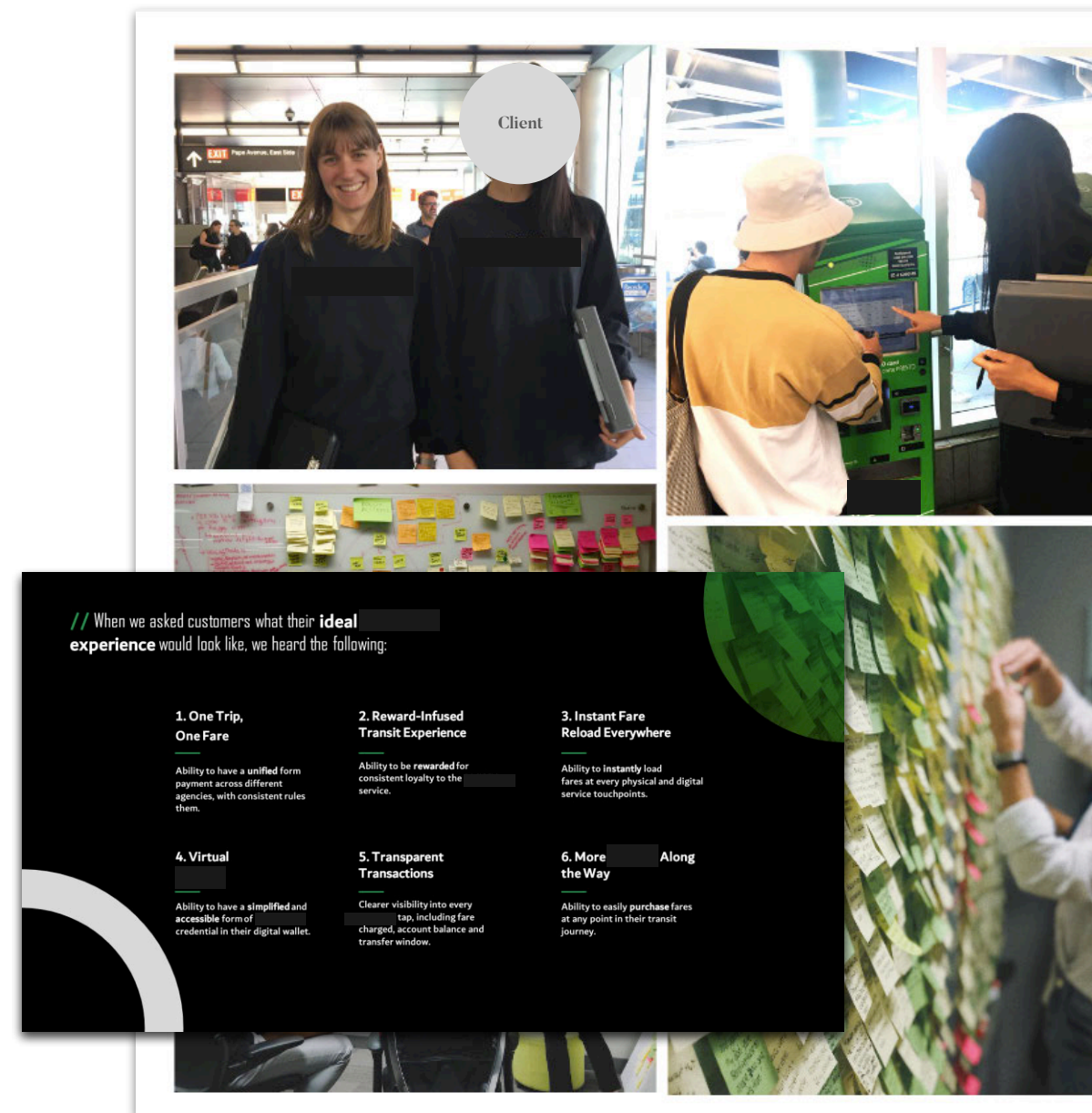
Experience Architecture

To support our technology and business partners we turned the concepts into Experience Maps which better described where, how and when a concept would affect a customer or group. This allowed technology to understand what would need to be modified or developed to support the experience.

MVE Prioritization

While all of the concepts were seen as Desirable, we ran the sub features of each concept through a further Feasability and Viability assessment to prioritize what truly needed to be in our MVE (Minimum Viable Experience) before being released to the public.

Client name intentionally blinded.



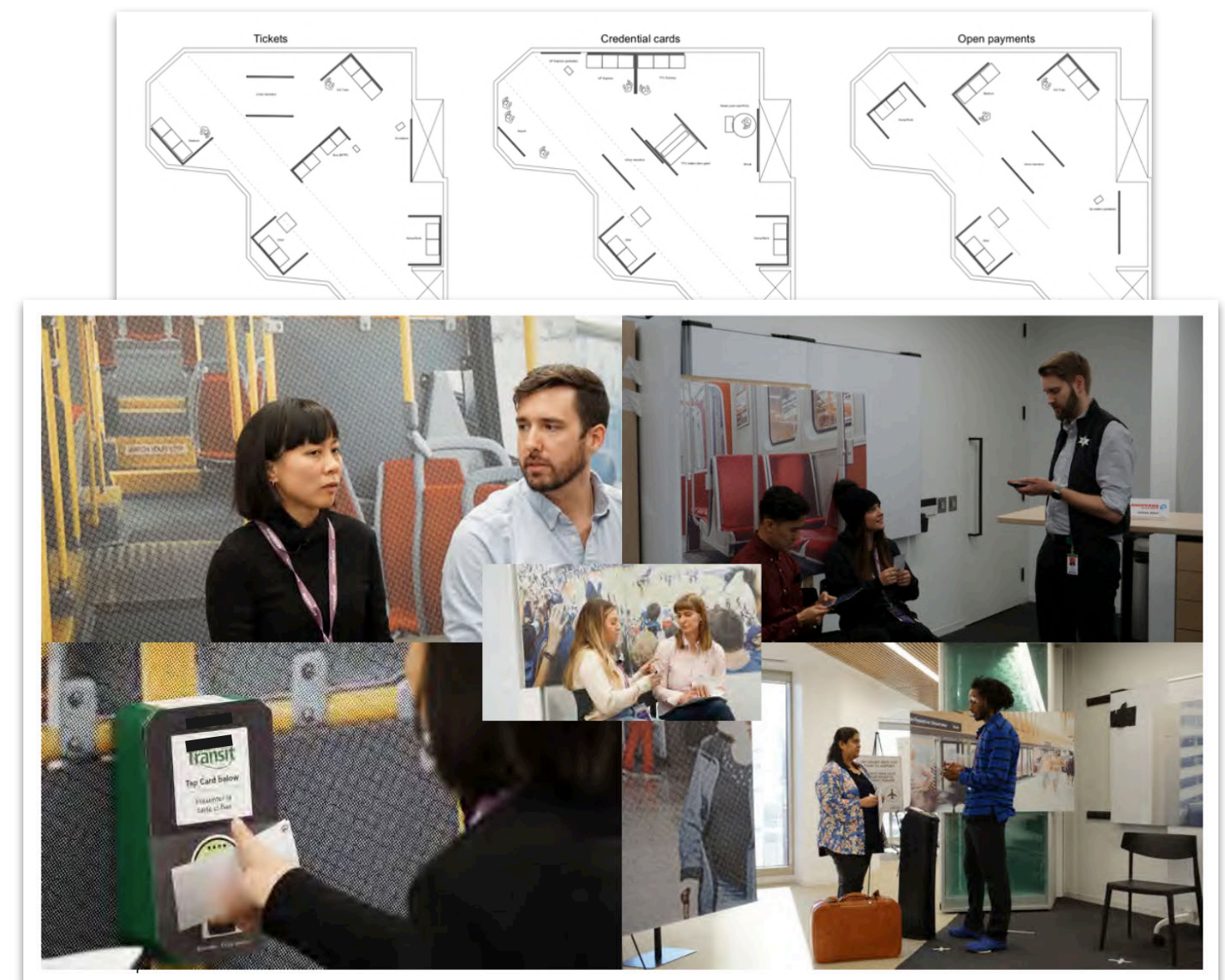
Customer Observation and Intercepts

Before proposing what we thought customers would want from a new product we thought it would be useful to observe and talk to current customers. After 80+ interactions we developed 6 key drivers



Secondary Market Scan

To further bolster what we thought the provinces ridership needed we looked way beyond our borders to best understand what other transit agencies were contemplating or already offering their customers. This helped our client understand their position in market as well.



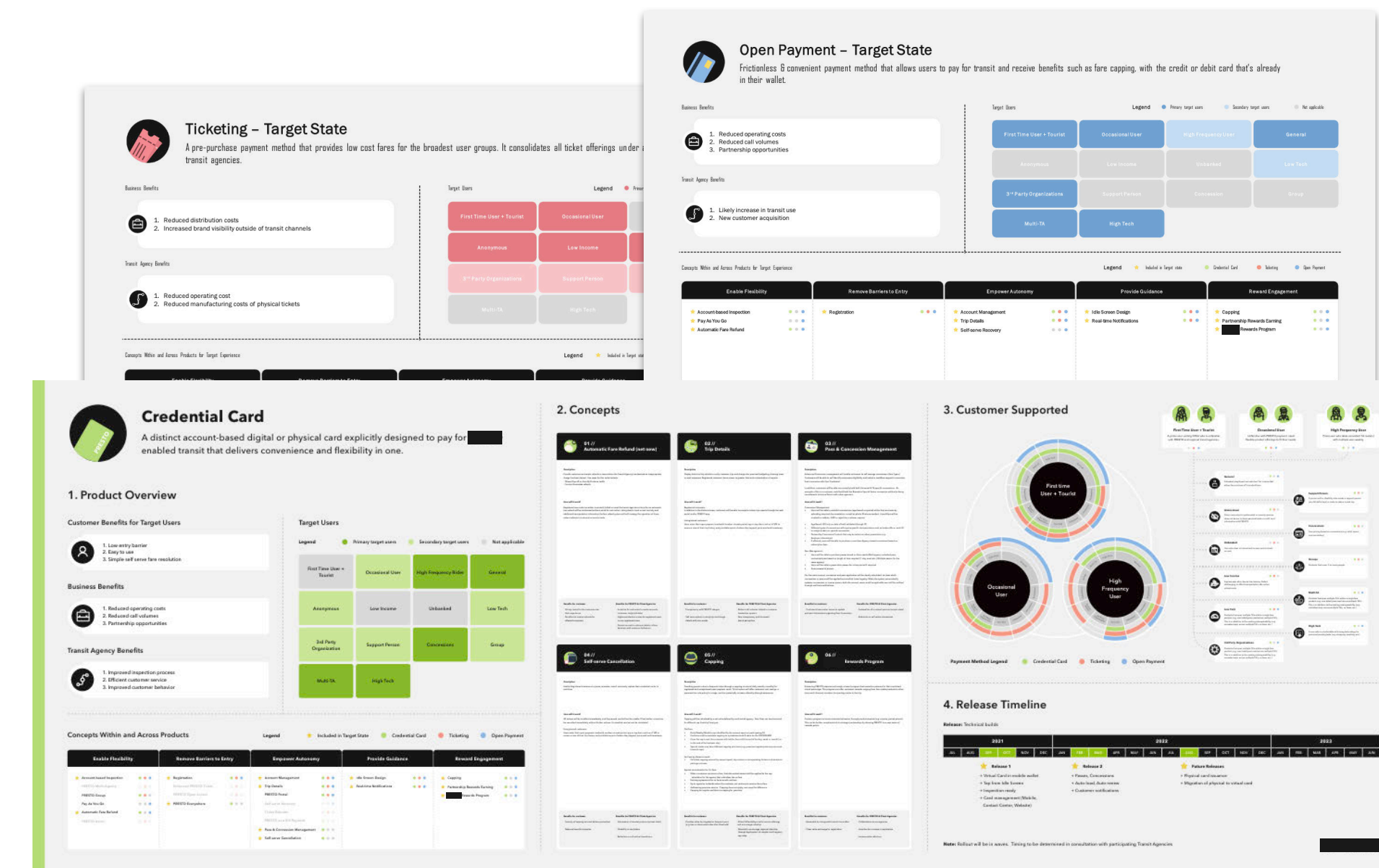
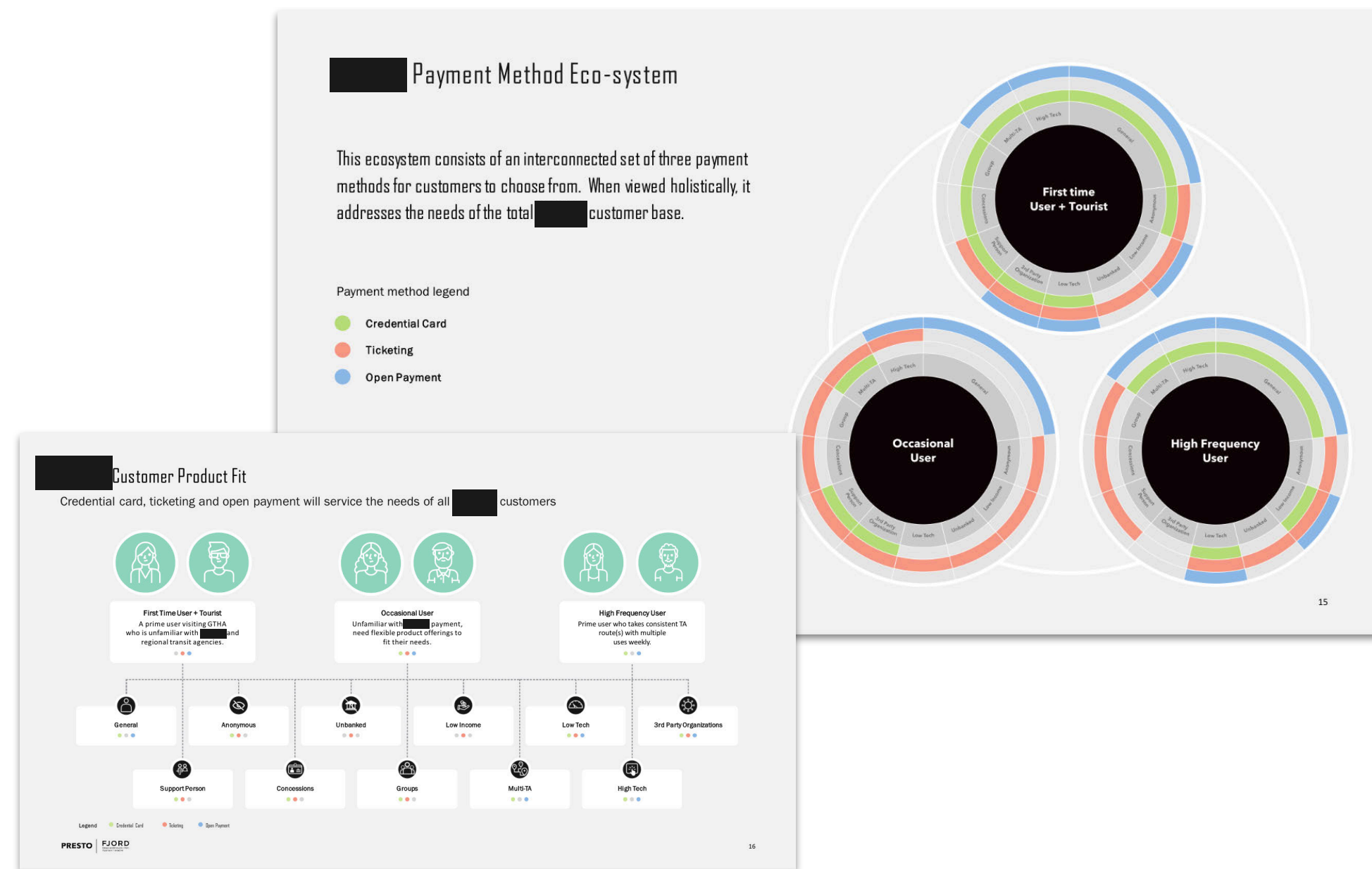
Experience Walkthrough Validation

While the research and business gave us a belief the selected features would be sufficient, the programs they would launch would be both long and expensive. To get ahead of those programs we created a sensory set of activities with props, actors, sounds and scenes that let us best depict the future solution allowing us to validate these concept experiences.

An Ecosystem to Support All

Steven Horvath · Portfolio

Client name intentionally blinded.



No rider left behind

Given the client was in the business of helping the public we developed a set of concepts and offerings that would support anyone regardless of their income levels and technology experience.

Product Target State Placemats & Posters

During the program we certainly developed a lot of content. To help our client sell the concepts internally we developed easy to read placemats and large format posters which allowed the entire concept of each product, features and target users to clearly be understood.

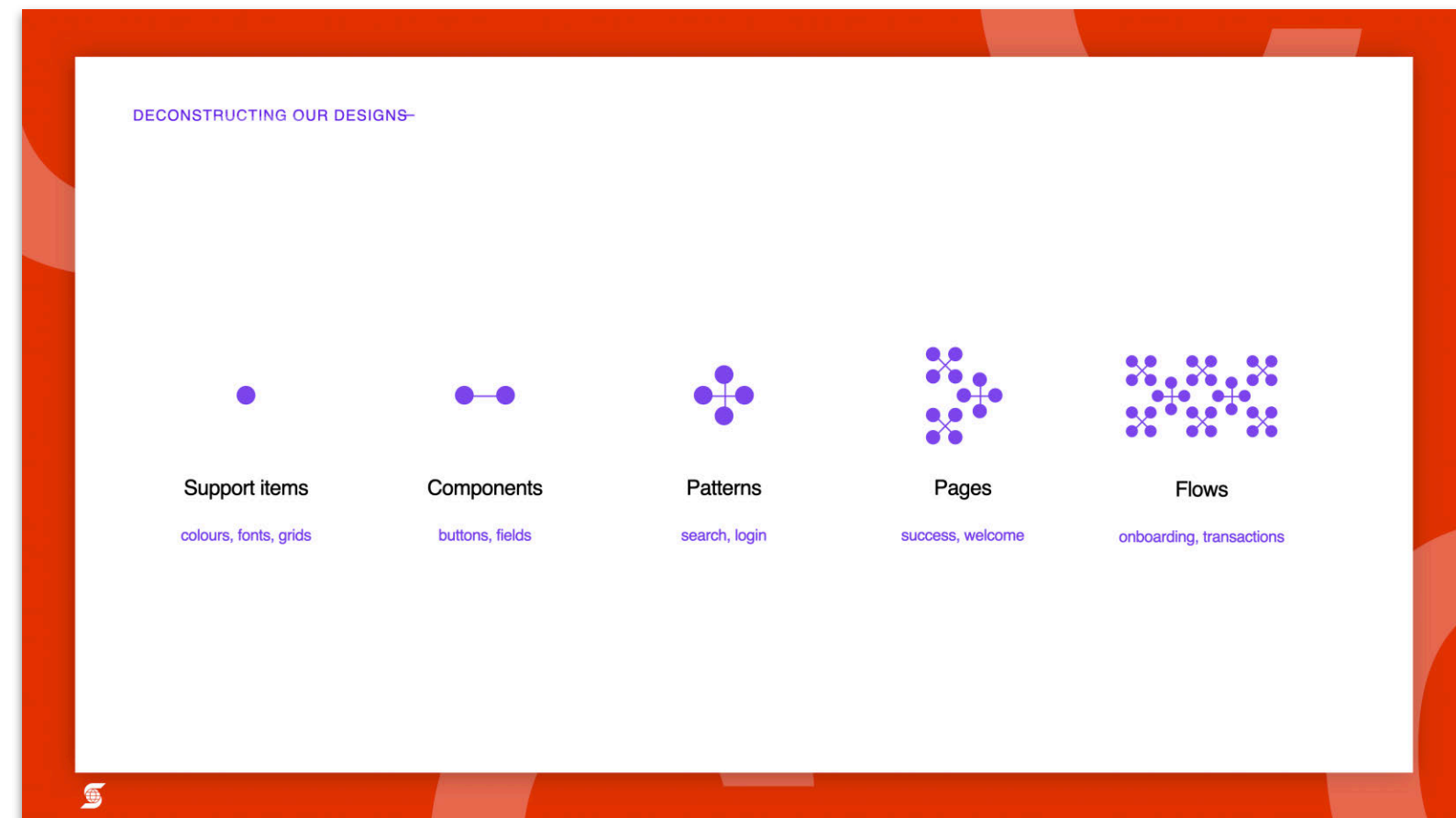
Let's build
it together

Building a Design System in a 100 year old multinational bank

In 2017 I was the product owner leading a team of developers, interaction designers and visual designers in a quest to harmonize a design language which brought teams around the Americas together under 1 design system.

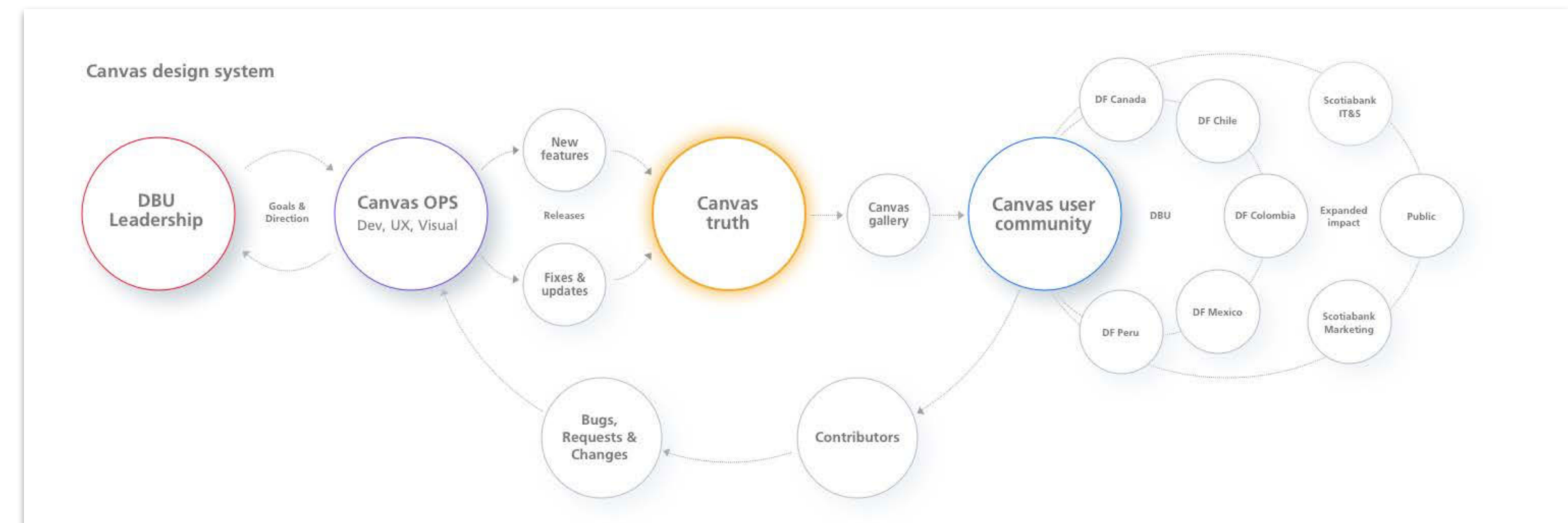
Top Canadian Bank

Design/Dev Collaboration
Design Systems
Product Management



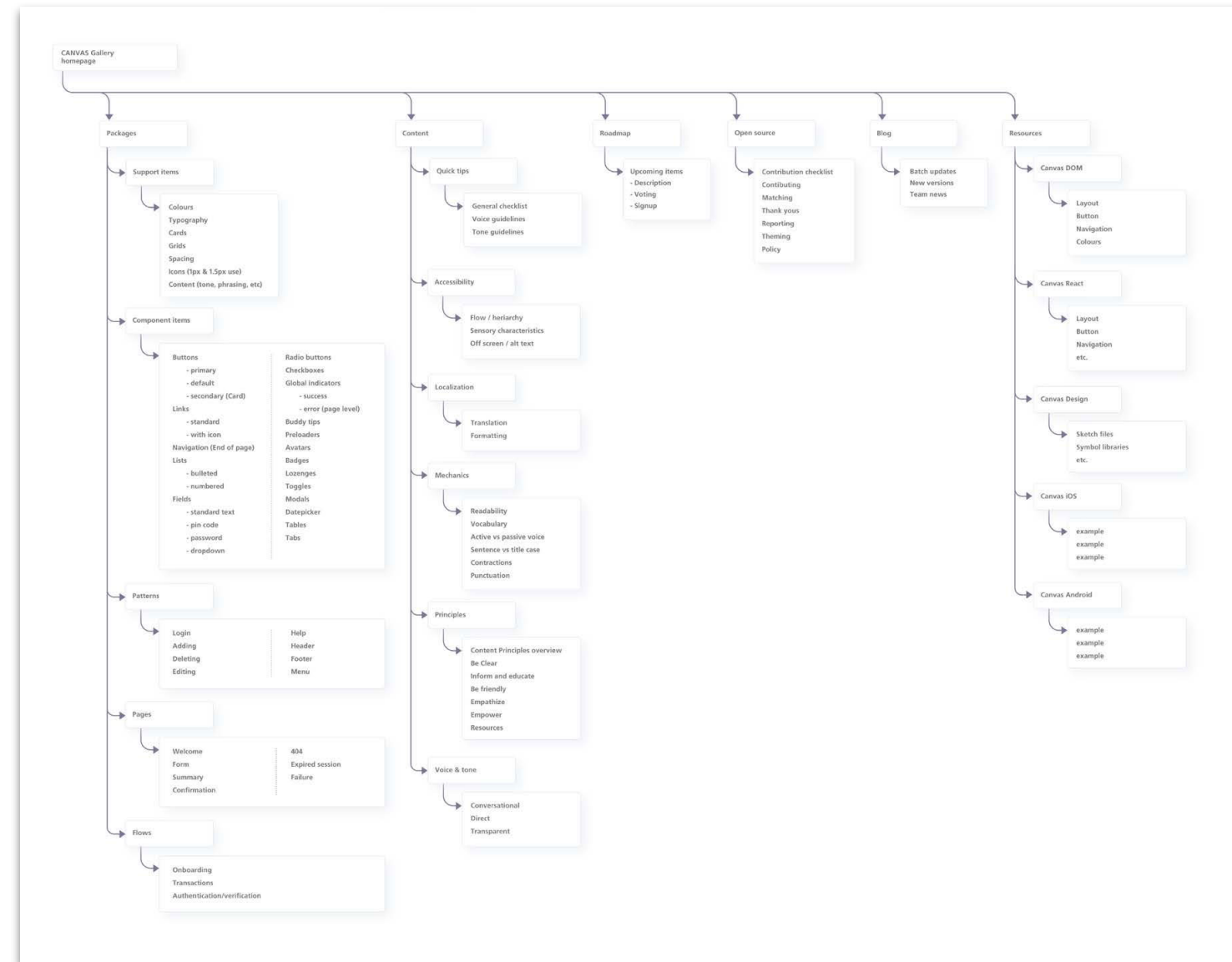
Atomic Beginnings

For the first time, we introduced atomic design principles to the bank and its growing team of designers. This allowed us to structure the new design system 'Canvas' to have a firmly rooted foundation that would stand for years to come.



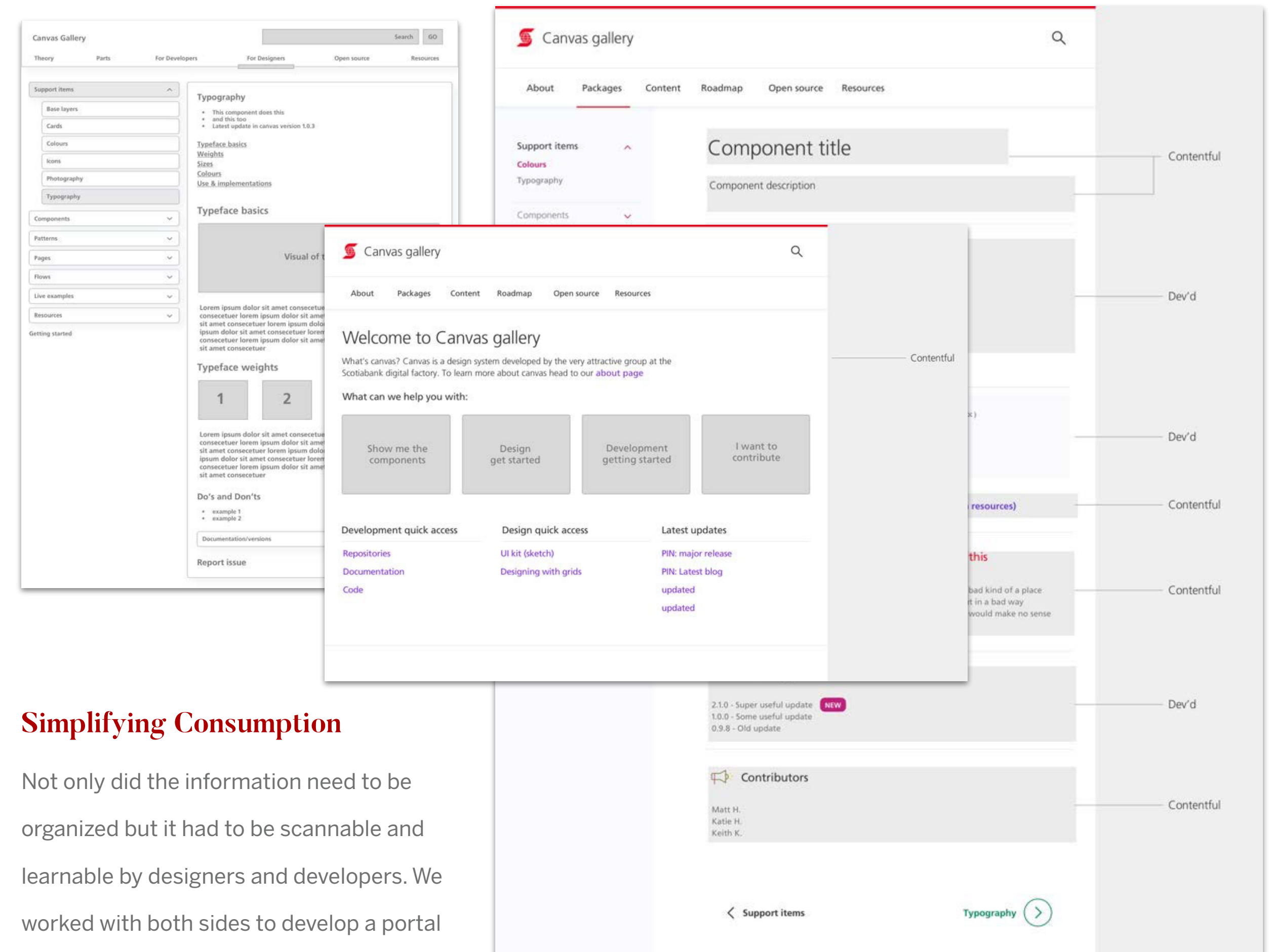
Governance Structure

Having 5 major teams in differing countries across the Americas it was not appropriate to simply design and deliver. We needed to be able to offer a governance process that was nimble enough to make changes but also sound enough to garner approval from bank leadership.



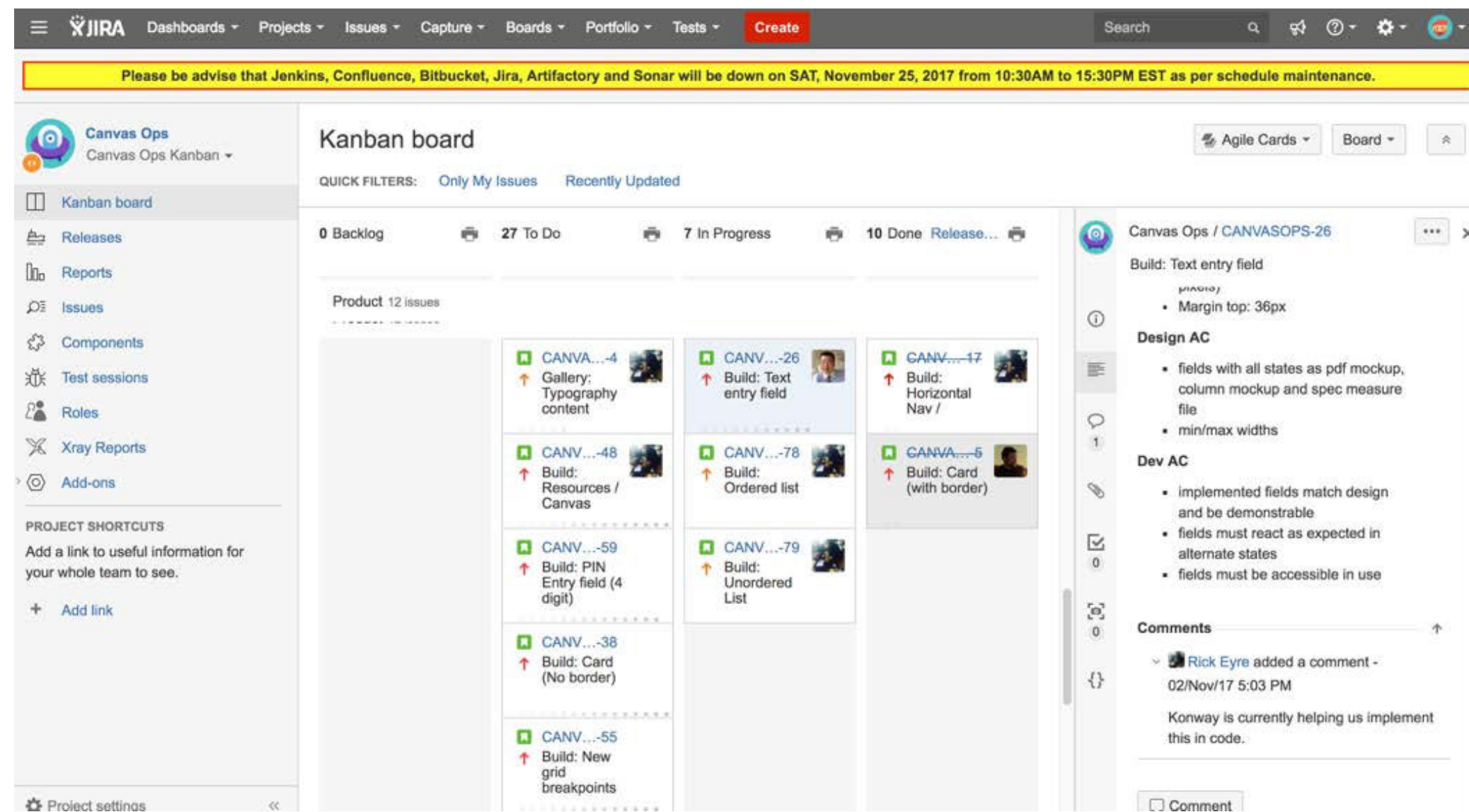
Information Architecture

Before we began we knew that consuming the information in our design system would be a certain challenge. Starting with a organized information architecture allowed the entire team to confidently build front and back end components to handle the exponential growth of content we were to develop.



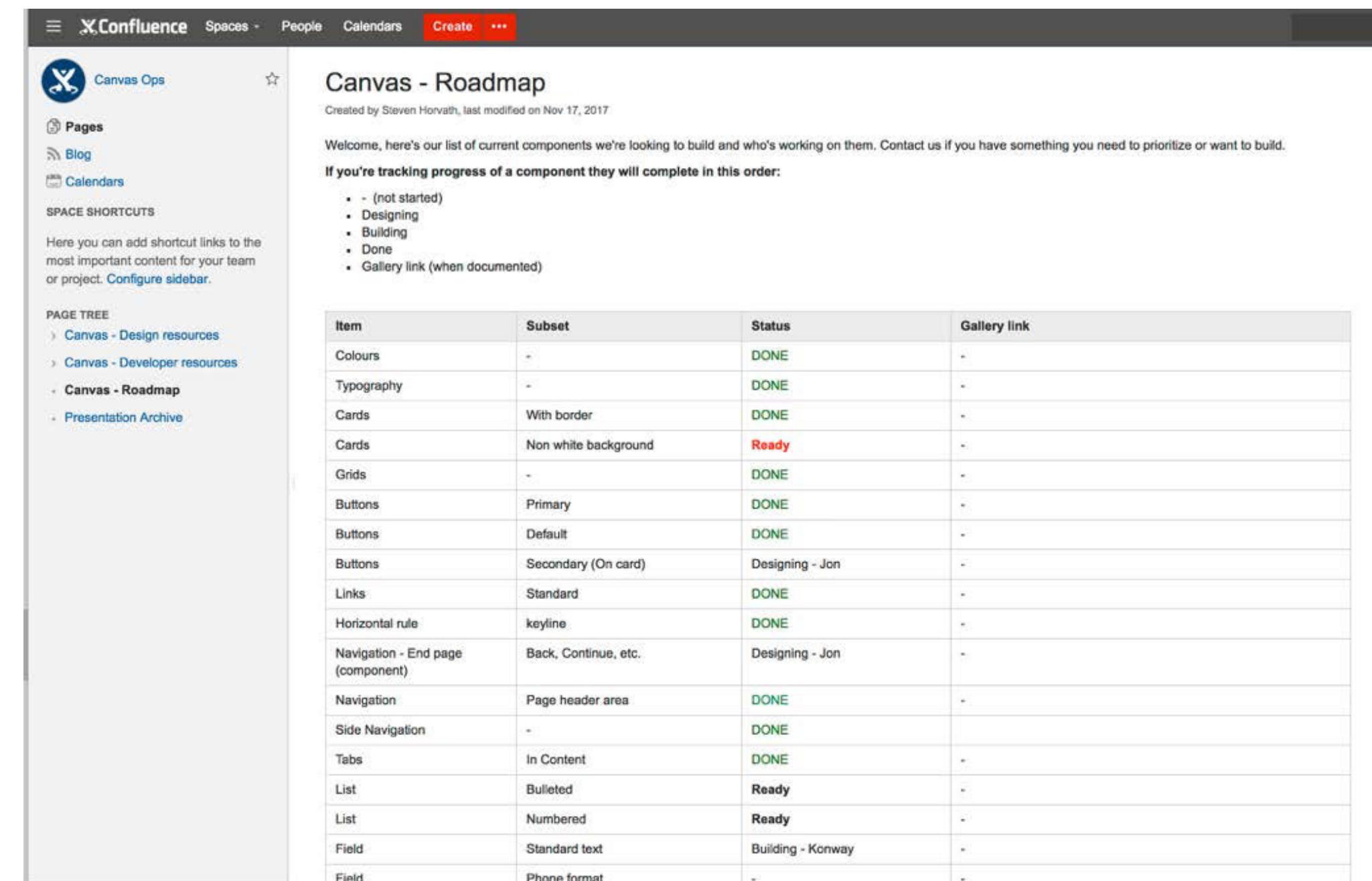
Simplifying Consumption

Not only did the information need to be organized but it had to be scannable and learnable by designers and developers. We worked with both sides to develop a portal that suited both.



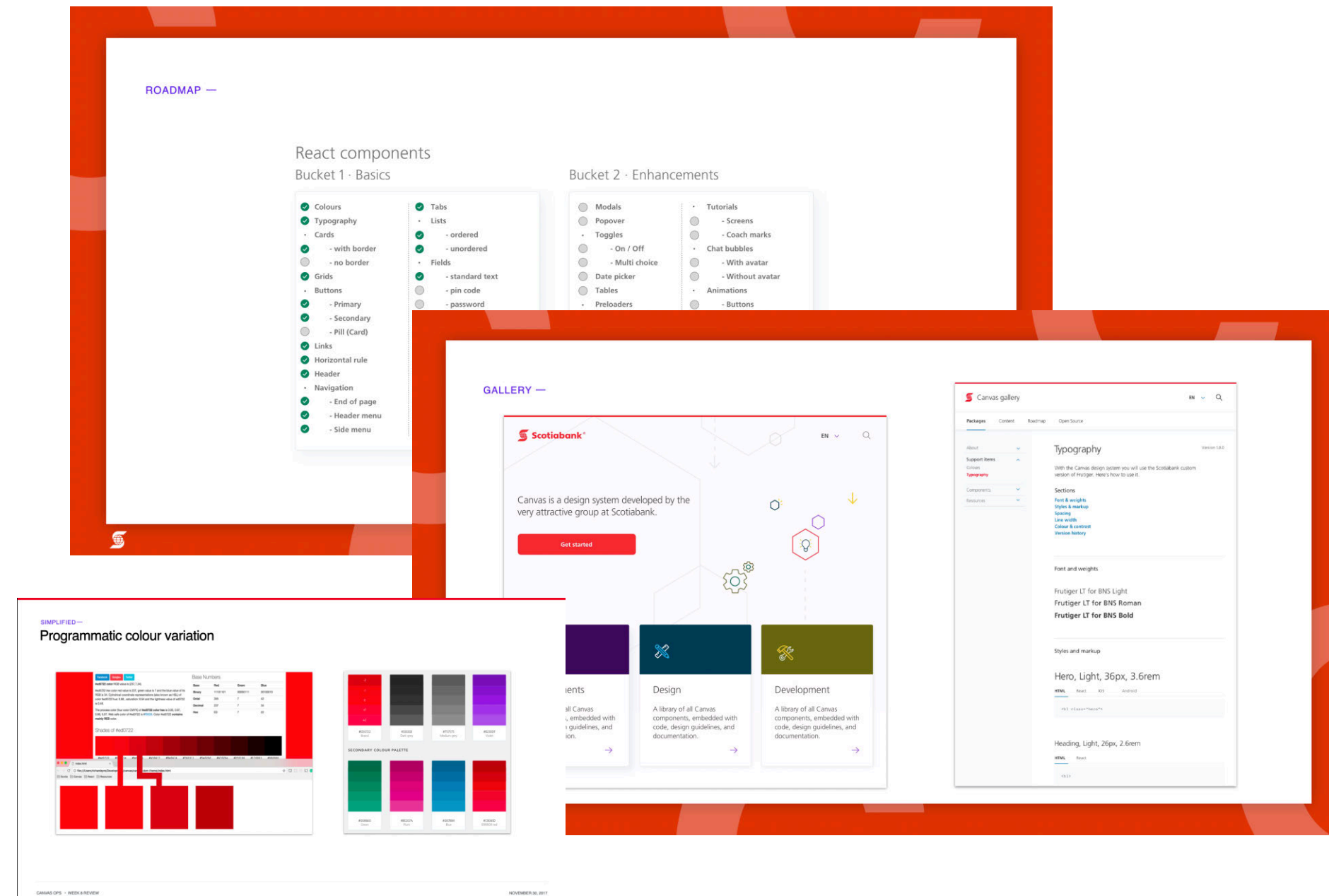
Structured

Designers and Developers can surely work independently, but when we realized the magnitude of the task we used all of our Agile knowledge and ceremonies to ensure we continued to deliver quality and scale at a consistent pace.



Transparency

Is that component done yet? This is what we heard consistently throughout the team. Before we were able to deliver our custom portal we used Confluence to continually communicate to our consumers. This prevented the need for en masse emails, messages and needless update meetings.



Clarity

Our team would host a bi weekly update to design and development communities throughout the entire organization. This single update made it easy for our consumers to see the latest greatest updates we had to offer them.



Office Hours

Despite all of our efforts consumers still needed our time and specific information. Every Friday our team hosted office hours where we would share moments with our consumers and provide advice around how they could best utilize this new design system.

(PS: this is not a stock photo, that's me with the 3 striped jacket)

So you just
tap it here?

A 2 year credit card tap - Open Payments

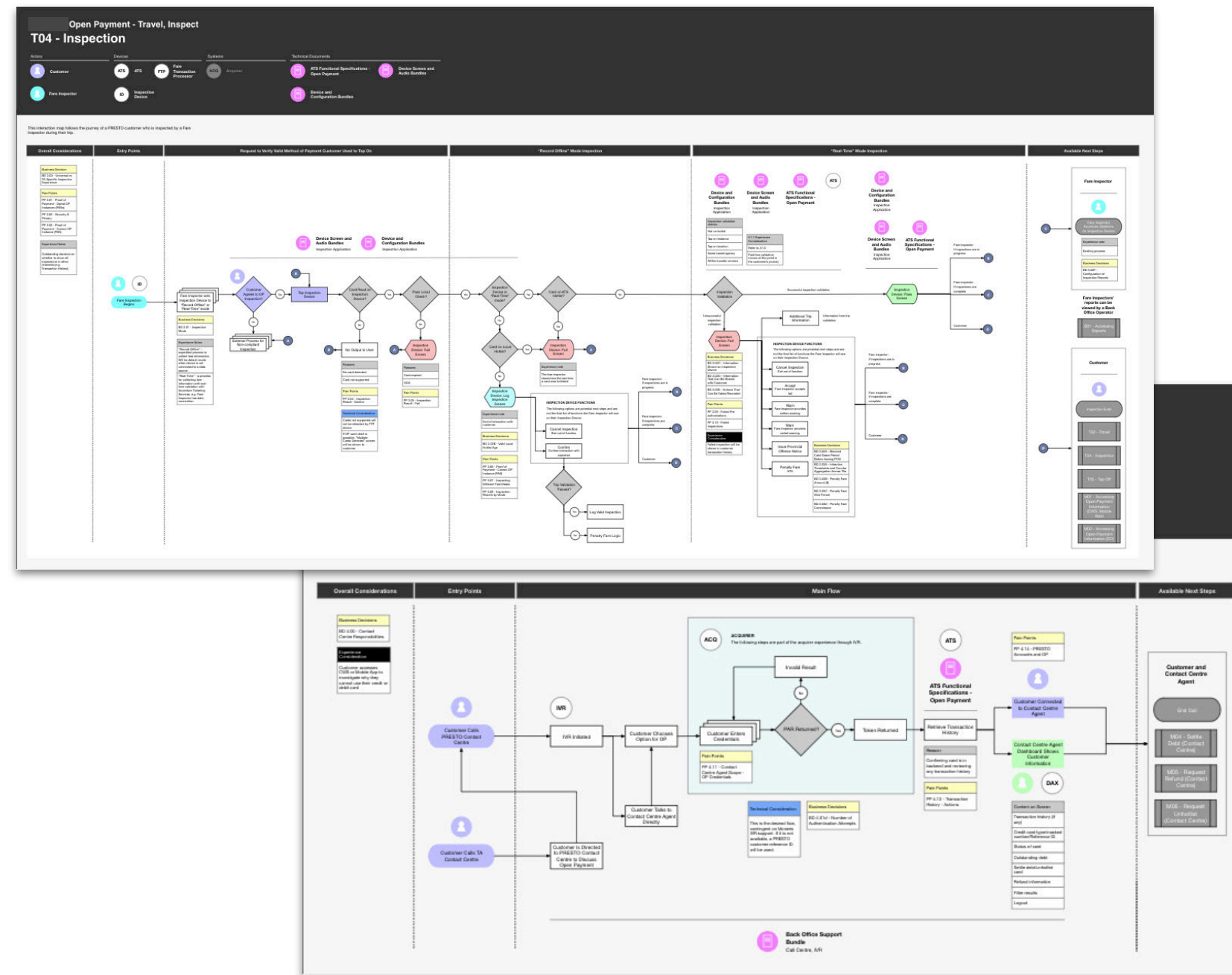
From 2020 to 2021 I unknowingly began a 2 year journey to bring a open payment service to Canadian soils. It had to elegantly blend in with the country's largest transit agencies decade old offerings.

Provincial Transit Agency

Service Design
Design Systems
Qualitative Testing

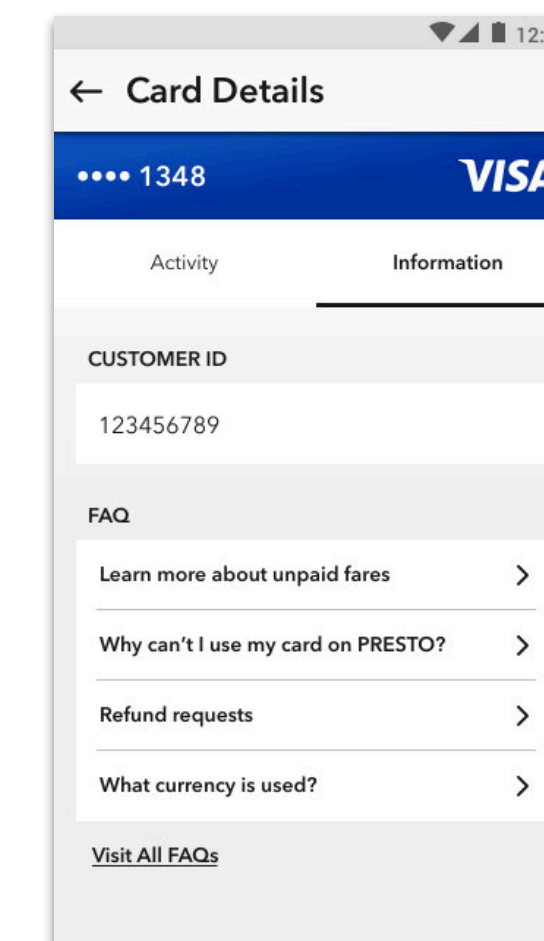
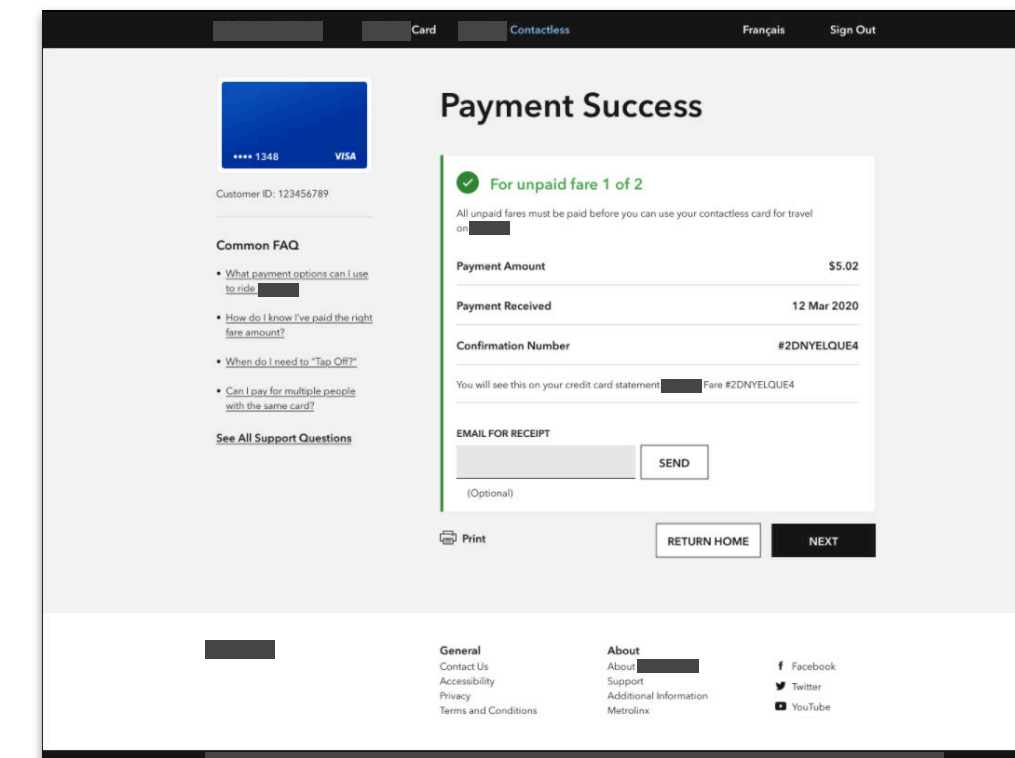
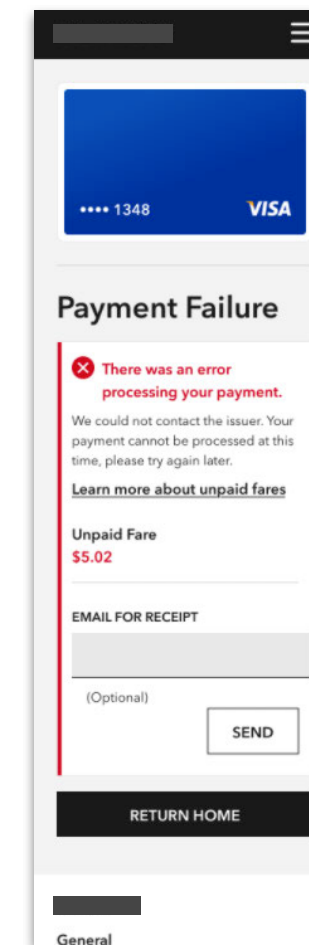
Designing the Service

Client name intentionally blinded.



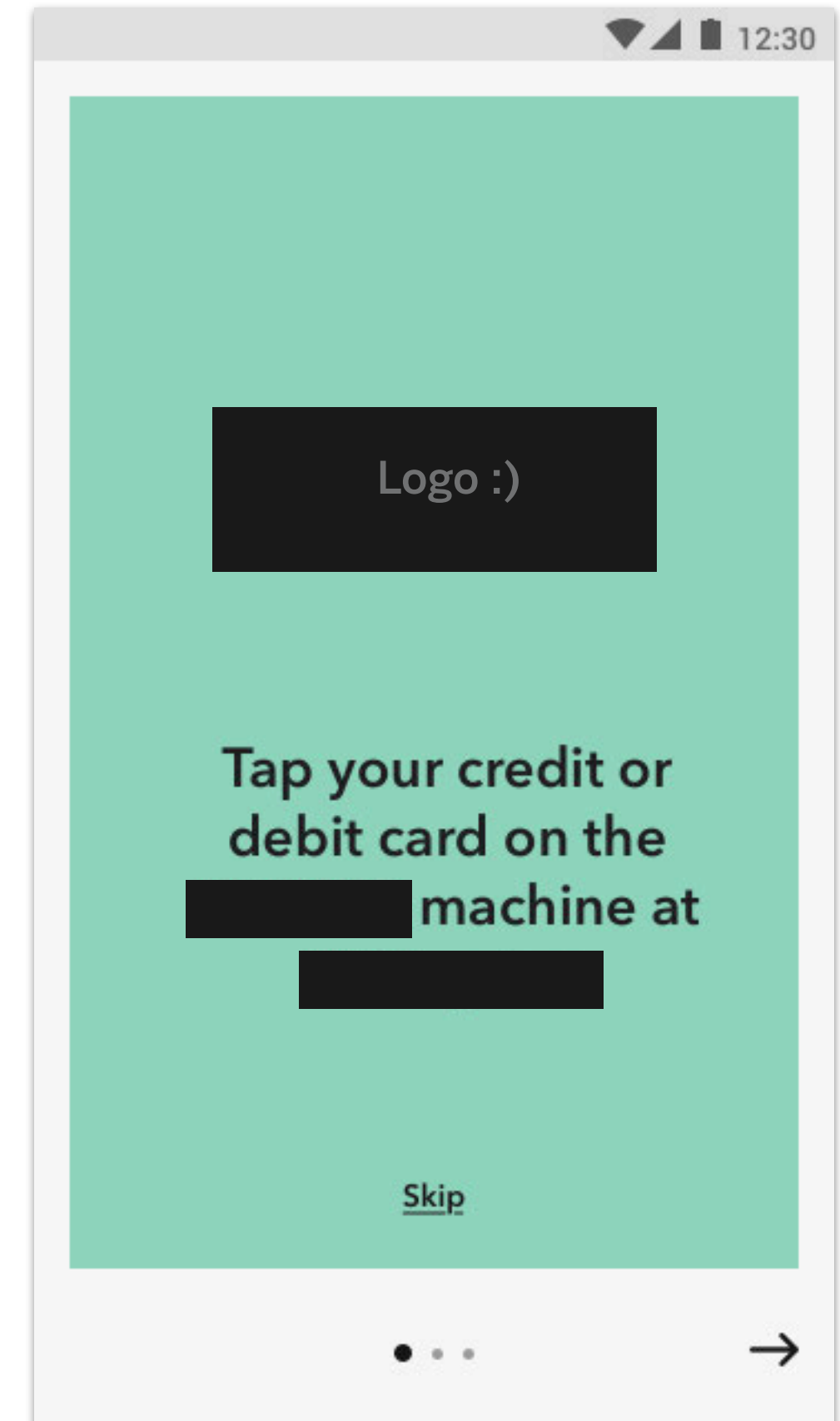
Articulating a Service

This never before implemented cloud based Open Payment system had a lot to adapt to. 11 Separate transit agencies, multiple channels, devices and various employees. We articulated the flows, successes and potential points of friction to act as a guide for the entire team of Designers, Developers and Business Analysts.



Restyling an Organization

While not a revolution for the design industry we had to quickly invent a new visual language and set of interaction patterns for a net new service.



Tested... with a Twist!

Client name intentionally blinded.

And then there was Covid

While we confidently prepared for some in person usability testing we experienced our first lock down.

Between March 6th and 13th we retooled and developed a virtual testing choose your own adventure approach, facilitated through Lookback and successfully identified themes, preferences and actions for the next phase of the service.

04 Learnings / Overall Learnings / Pedestal SFTP Interactions

FTP Interactions

Meaningful messaging is essential to customer satisfaction. Through usability testing, we found that alarming messages and vague next steps caused embarrassment and confusion among our participants.

Control Reliability Convenience Security Transparency Simplicity

"I would like some form of recognition that shows it went through, also I can use as a proof of payment"

Accepted	Not Accepted To Insure Card	Unpaid Fares Current PRESTO
✓	✗	✗

Our observation	Our recommendations	Impacts
<ul style="list-style-type: none"> 13/17 participants knew where to tap, but some were unsure when tapping a Credit Card or Mobile wallet due to the PRESTO logo in the green circle Many participants thought they had paid at the time of tap on, but were not aware of how much they paid as the FTP only displays "Accepted" as a confirmation message While people are curious about the barcode reader many were not sure what it was for Participants assumed fare reversals were not possible; they thought a fare was too small an amount of money to inquire about reversing 	<ul style="list-style-type: none"> Use FTP interactions as an education point, informing customers to tap off or use their card as proof of payment Articulate direct next steps for resolution when users encounter blocked cards and other negative screens Provide users an understanding of how much they will potentially pay for a fare and to tap off Should fare reversal be in scope, adequate communication of feature is necessary for customers 	<ul style="list-style-type: none"> Unclear next steps during such as having a blocked judged and potentially h on crowded platforms Failure to give a user sim result in no debit repaym assumes bank or device the payment method the

How we gathered insights for our Overall Learnings

Each of the 3 usability tests created for our participants included a scenario to provide context and help shape their understanding of what Contactless is.

We recreated scenes using images and text and designed an interactive environment to gauge how participants would interact with FTP devices and Fare Inspectors.

01 Executive Summary / Next Steps

EXECUTIVE SUMMARY

Next Steps

Recommendations were created and divided into two categories: Quick Wins and Future Wins

Quick Wins (detailed on page 54)	Future Wins (detailed on page 55)
<ul style="list-style-type: none"> Recommendations that are addressable now and technically viable for Contactless MVP ✓ CWS .ca home screen adjustments ✓ Contactless login experiences ✓ Transaction history verbiage modifications 	<ul style="list-style-type: none"> Fast follow recommendations for upcoming releases which require additional consideration before recommending detailed solutions ✓ Account-level login ✓ Enhanced FTP advice and information ✓ Educational pre-travel communication of how Contactless works on ✓ Transparent rollout program

04 Learnings / A/B Testing / CWS Sign In Page

A/B Testing CWS Sign In Page

92% Preferred option

8%

"[The logos] make it feel certified and legit."

Trust and security were major themes that came up when discussing the login screen. By including logos of trusted brands, we elevate the perception of the page and instill trust in the customer.

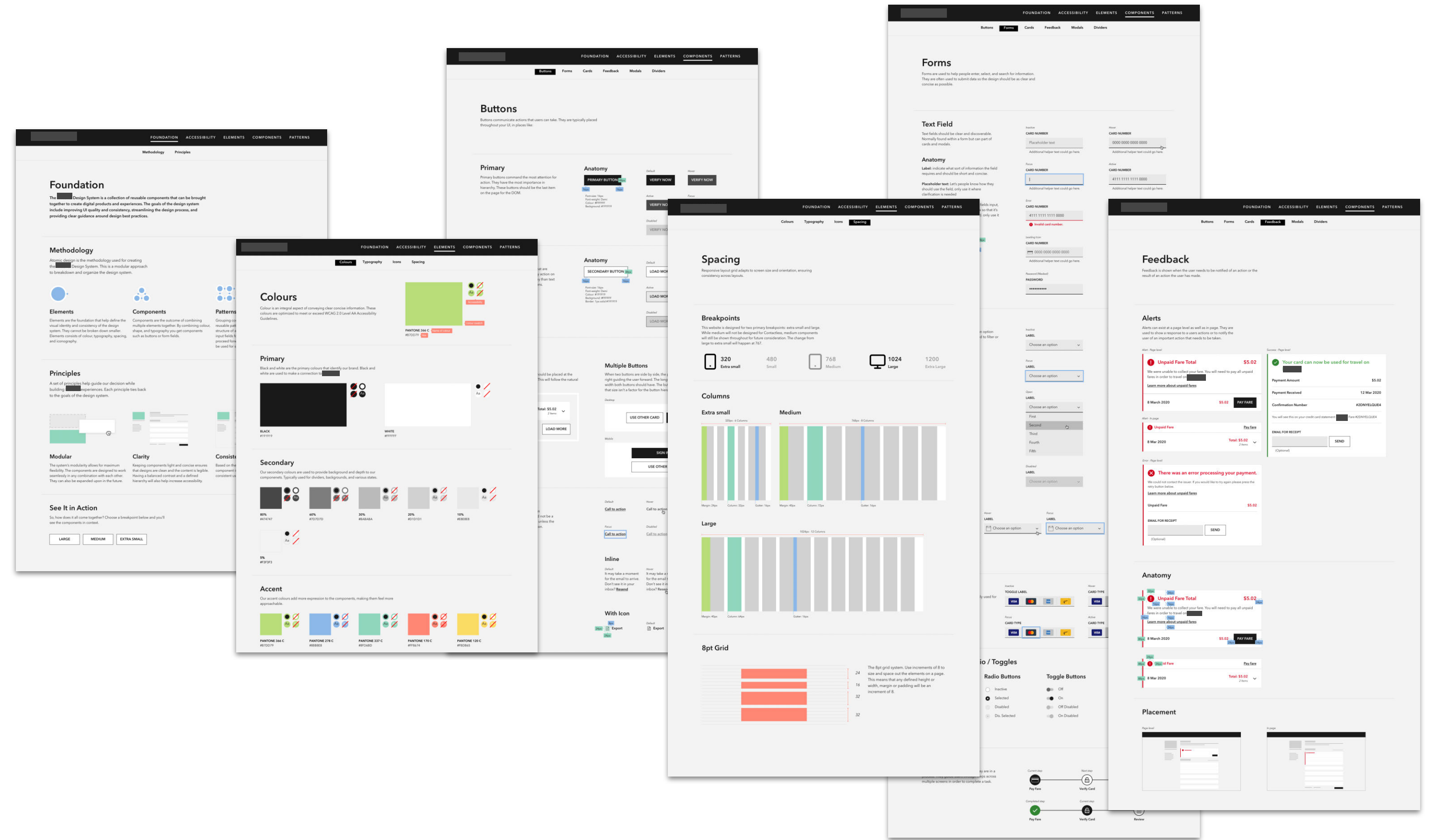
Plus a Design System

Steven Horvath · Portfolio

Client name intentionally blinded.

How do we do this again?

As quickly as we were moving we realized that this pace was unsustainable without organization. We convinced our client of the need and onboarded resources to document the new Design System our client would continue to look to as a source of truth for their current and upcoming experiences.



Finishing Strong

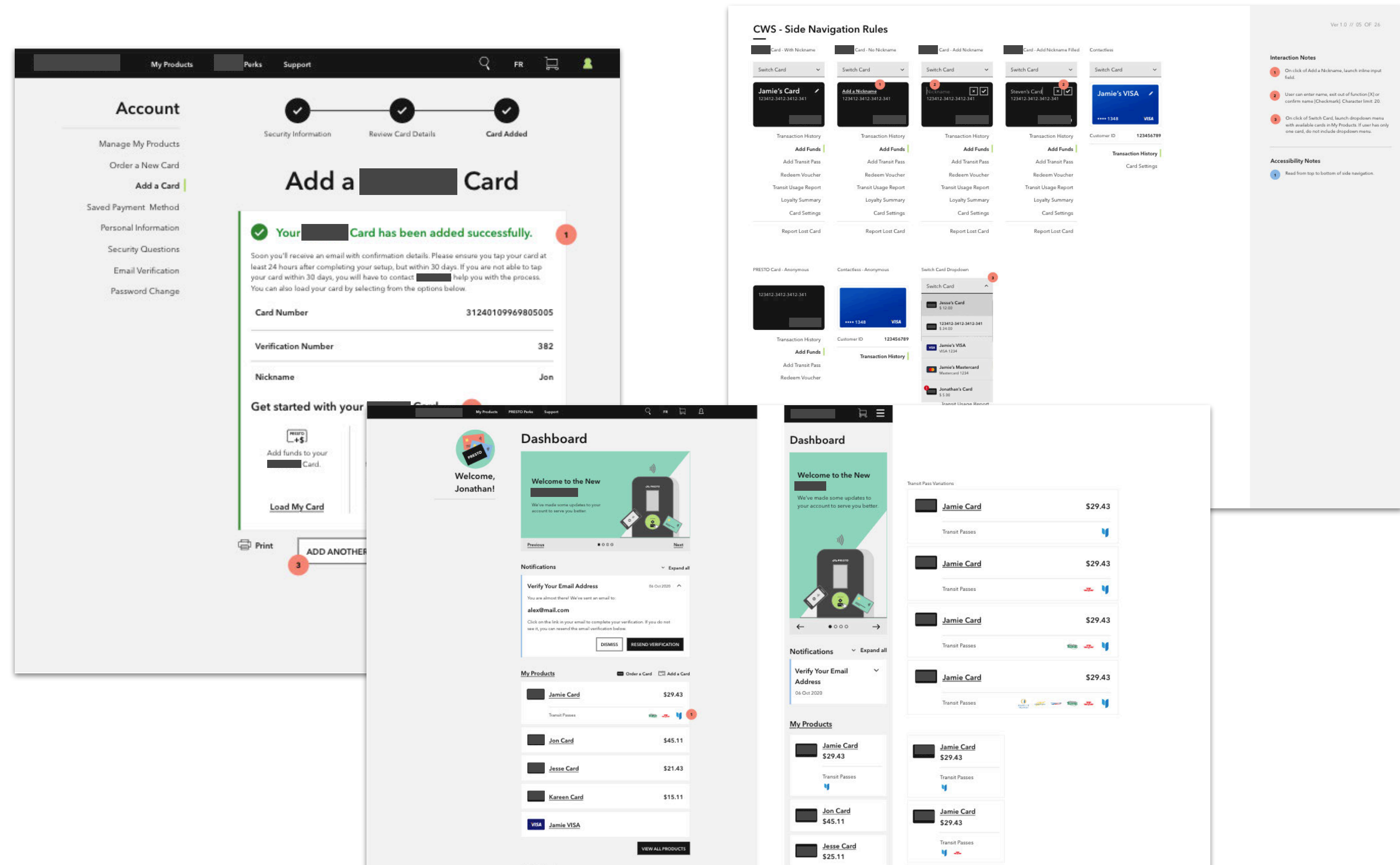
Steven Horvath · Portfolio

Client name intentionally blinded.

Bringing it all together

Following the success of our initial design of the service our client wanted to merge all of their products into an Account experience that brought all of our experience experimentation to each and every one of their customers.

We developed the vision of a channel experience that honoured the best traditional experiences and improved those that needed some love. In the end our client was left with a modern, accessible and lovable product that was clear in its intention and exceeded customer needs.



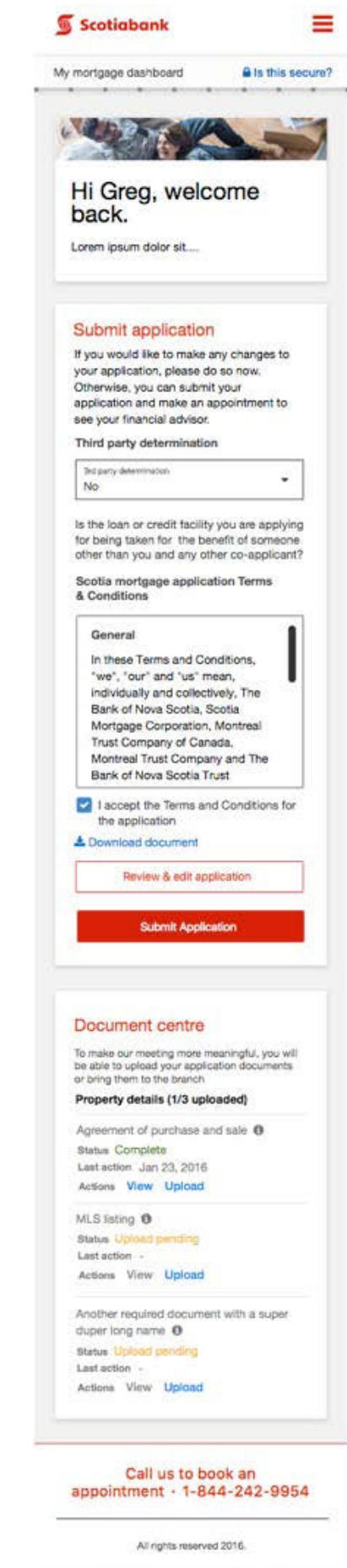
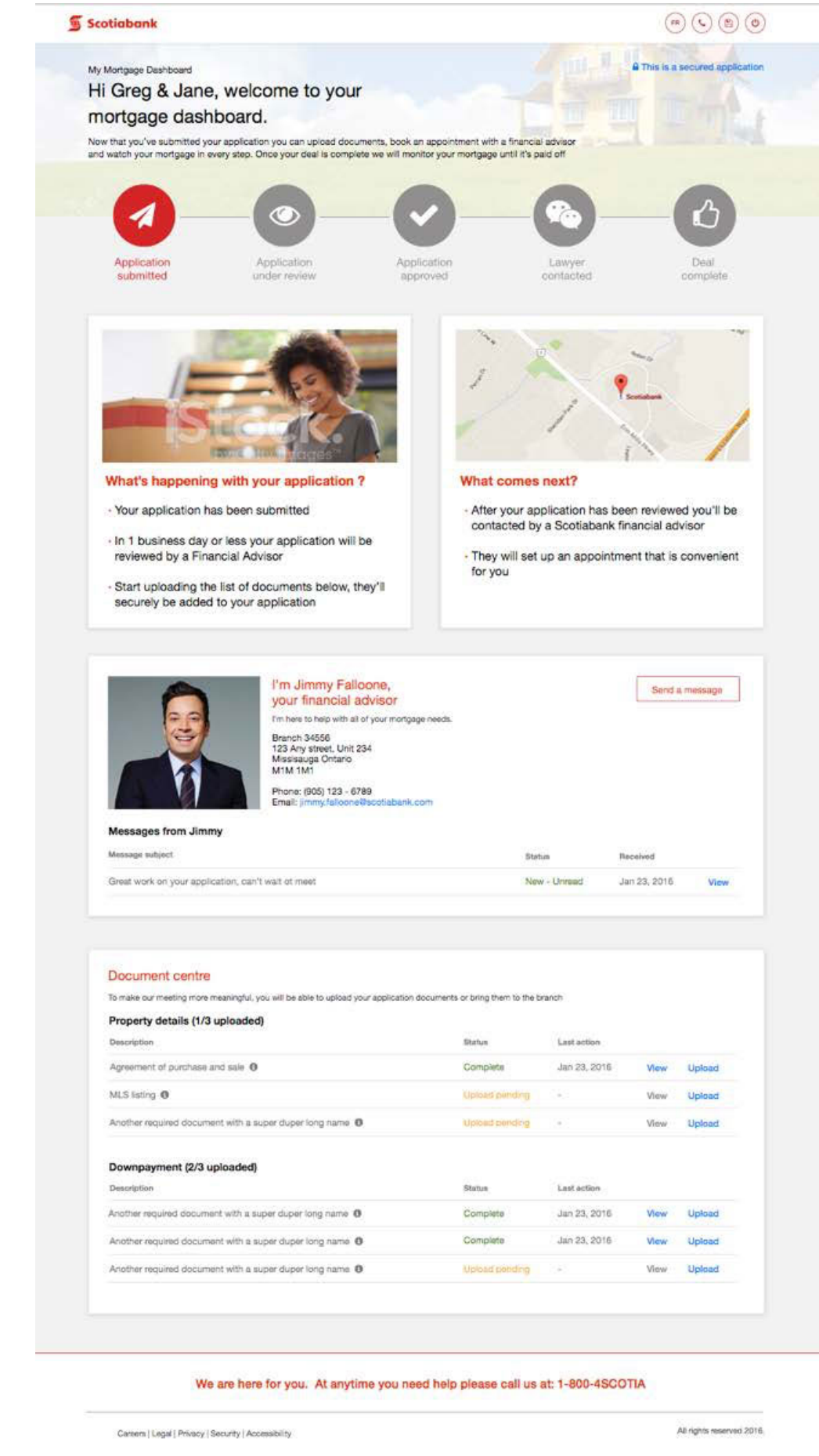
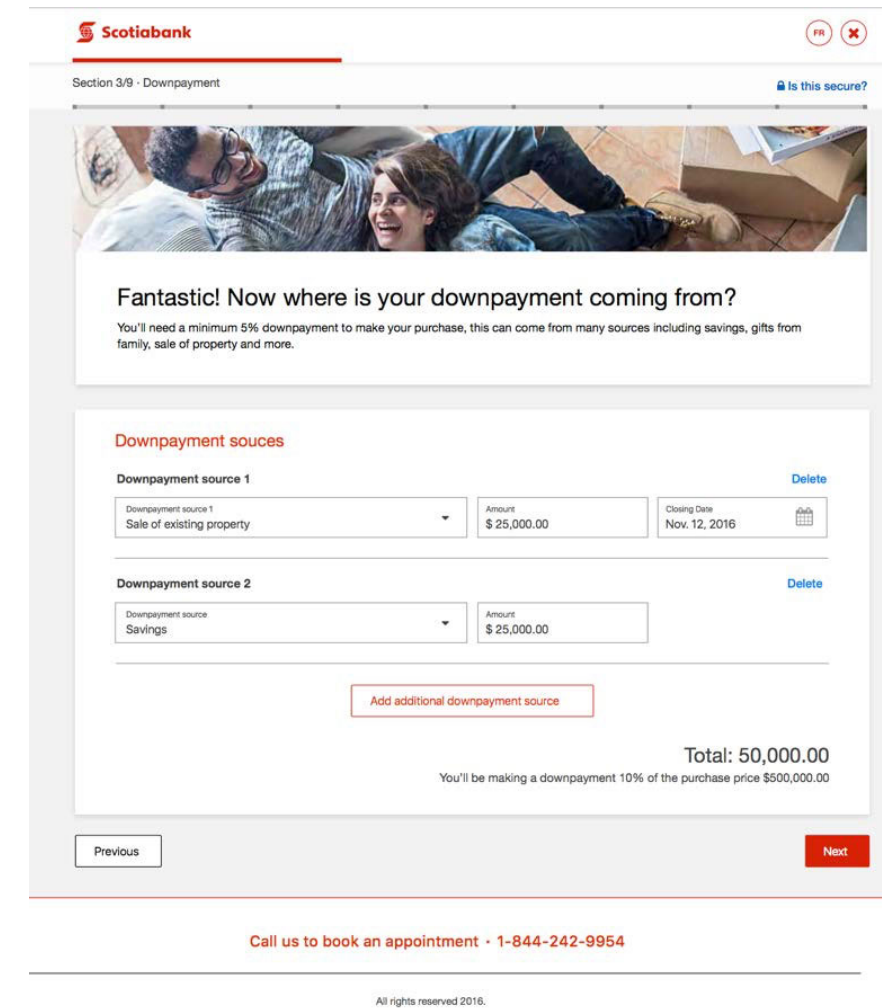
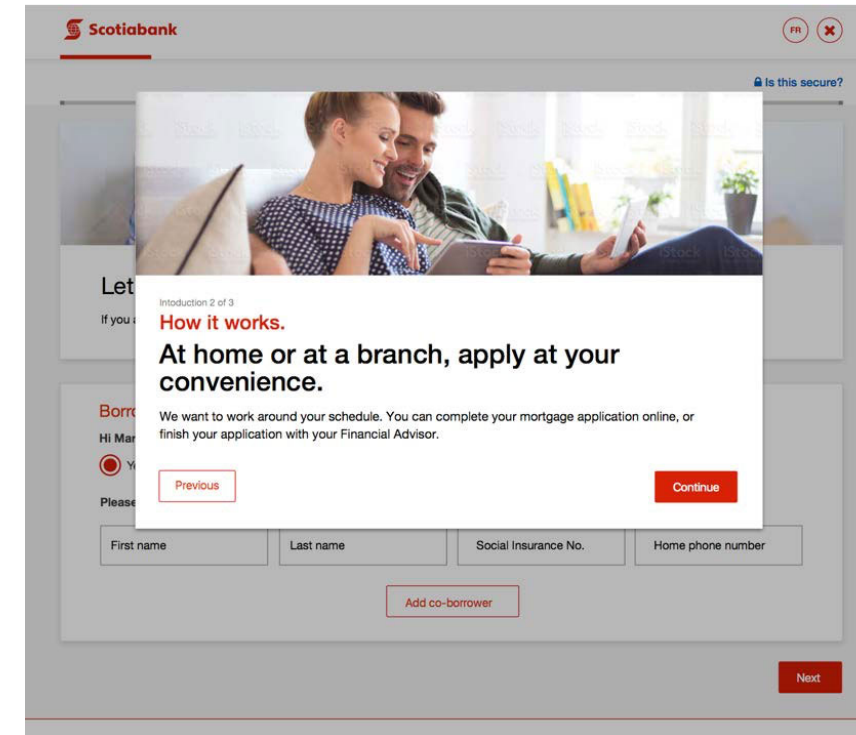
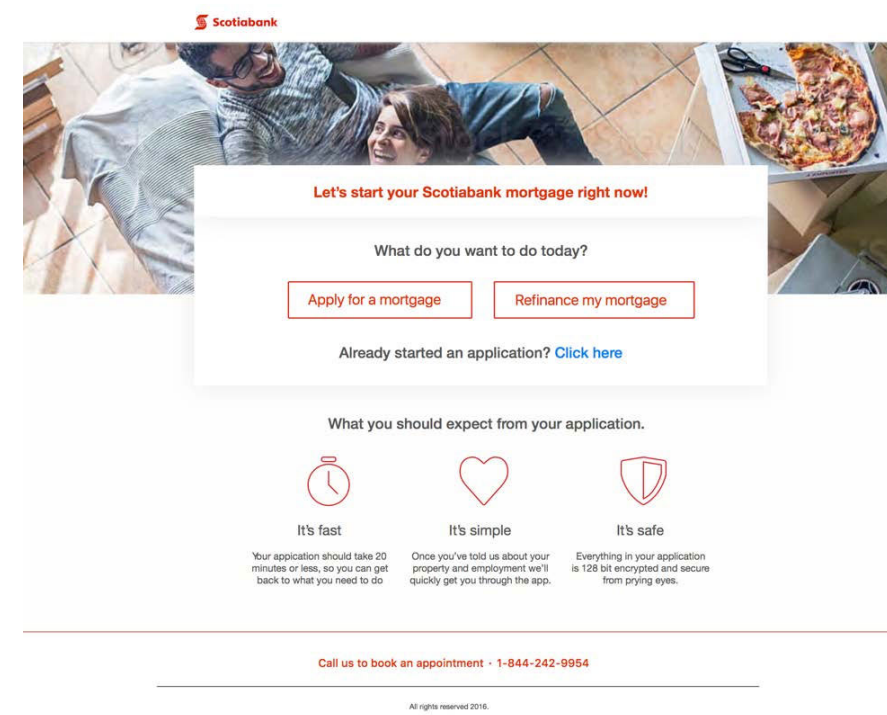
Uncomplicated mortgages

Reinventing mortgages for employees and customers

In 2016 I was fortunate to join Scotiabank as they began their first agile program tackling a huge issue of the extremely complex mortgage experience.

Top Canadian Bank

Finance
Front/Back Stage
Accessibility



Bettering Key Client Experiences

Yes mortgages themselves are a bit of a boring topic but to our clients, they represent a tremendous challenge financially as well as cognitively. During this program we had to push the limits of what a 100 year old bank was willing to do to support it's changing customer base. Simplification of language, visual updates and a friendly tone were new to my employer but have clearly had a lasting impact as the brand continues to push for better experiences.

Beyond the Customer

Steven Horvath · Portfolio

Scotiabank Marcus Smith & Jennifer Williams-Smith

About your customer / Employment and income

This section contains fields which are incomplete
Primary employer

Notifications
Application contains SAM errors View page
Application requires Re-adjudication Re-adjudicate

Employment and income - Marcus Smith

Primary income \$ 100,000.00

Status: Employed Industry: Wholesale, Retail Sales and Trade

Industry: Wholesale, Retail Sales and Trade Primary employer Employment type: Full time

Field not completed

Years employed: 7 Months employed: 7 Full time income: \$ 90,000.00 Overtime income: \$ 2,000.00

Bonus income: \$ 8,000.00

Additional income \$ 9,000.00

Additional income 1 Delete

Employment type: Seasonal Employer: Walmart Years employed: 2 Months employed: 9

Income amount: \$ 9,000.00

Cancel Add additional income Update Next

Flipping the Screen

Sure the customer was a focus but as a service, the client experience is only as good as an employee can provide. That's why while we created a differentiated customer experience we also developed a tool for mortgage advisors that brought together 6 previously fragmented functionalities in a clear, accessible and responsive manner.

Scotiabank Marcus Smith & Jennifer Williams-Smith

Finalizing the deal / Disbursements

Disbursements

Here's a breakdown of where the all the green green money will be going on day of funding

New Scotiabank Account(s)

Account type	Account number	Advance	Limit	Action
SMC Mortgage	1234567	\$ 150,000.00	-	New
ScotiaGold VISA Card	4525 001 308 205	-	\$ 10,000.00	New
ScotiaLine with Access Card	4525 001 308 205	\$ 5,000.00	\$ 15,000.00	New
Total		\$ 155,000.00	\$ 25,000.00	

Existing Scotiabank Account(s)

Account type	Account number	Amount	Existing or New Limit	Action
Mortgage	1234567	\$ 6,000.00	-	Payout and Close
Tax Account Balance Transfer	-	\$ 2,000.00	-	-
ScotiaLine (R)	4538 150 287 873	\$ 1,000.00	\$ 7,000.00	Retain-Paydown/Limit
VISA (NR)	4535 001 305 532	\$ 3,000.00	-	Payout and Close
Total		\$ 12,500.00	\$ 7,000.00	

Other FI Payouts and Other Costs

Account type	Account number	Amount	Existing or New Limit	Action
Royal Bank (R)	1234567890123	\$ 4,500.00	-	Payout and Close
Total other FI non-registered debt		\$ 12,650.00		
Total other FI payouts and other costs		\$ 19,000.00		
Total payouts and other costs		\$ 31,915.00		

Proceeds \$ 123,085.00

Proceeds to be disbursed \$ 123,085.00

Mortgage suspense account GL used Yes No

Customer's bank account information
Bank code transit: 00200331 Account number: 003317120427

Print disbursement summary PDF

Cancel Update Next

Scotiabank M. Smith J Williams-Smith

About your customer (warning)

Make a decision (check)

Build a solution (warning)

Verify the facts (warning)

Finalizing the deal (warning)

Fee options (check)

Lawyer information (warning)

Registration amount (check)

Generate Documents (warning)

Signed Documents (check)

Disbursements (check)

Payment source (check)

Property taxes (check)

Primary Borrower Mailing Address (check)

Document Centre (warning)

Actions

Ace Details

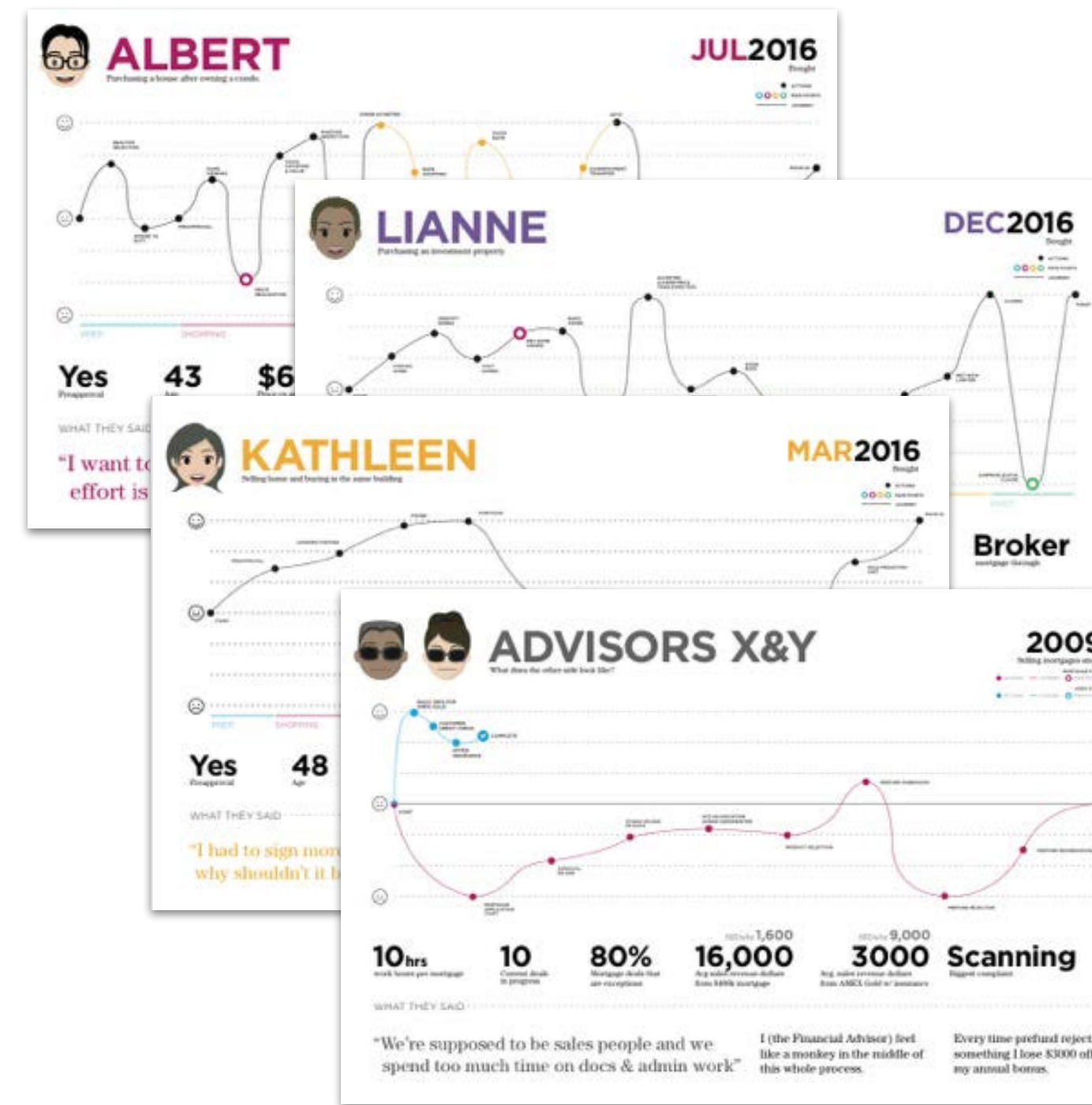
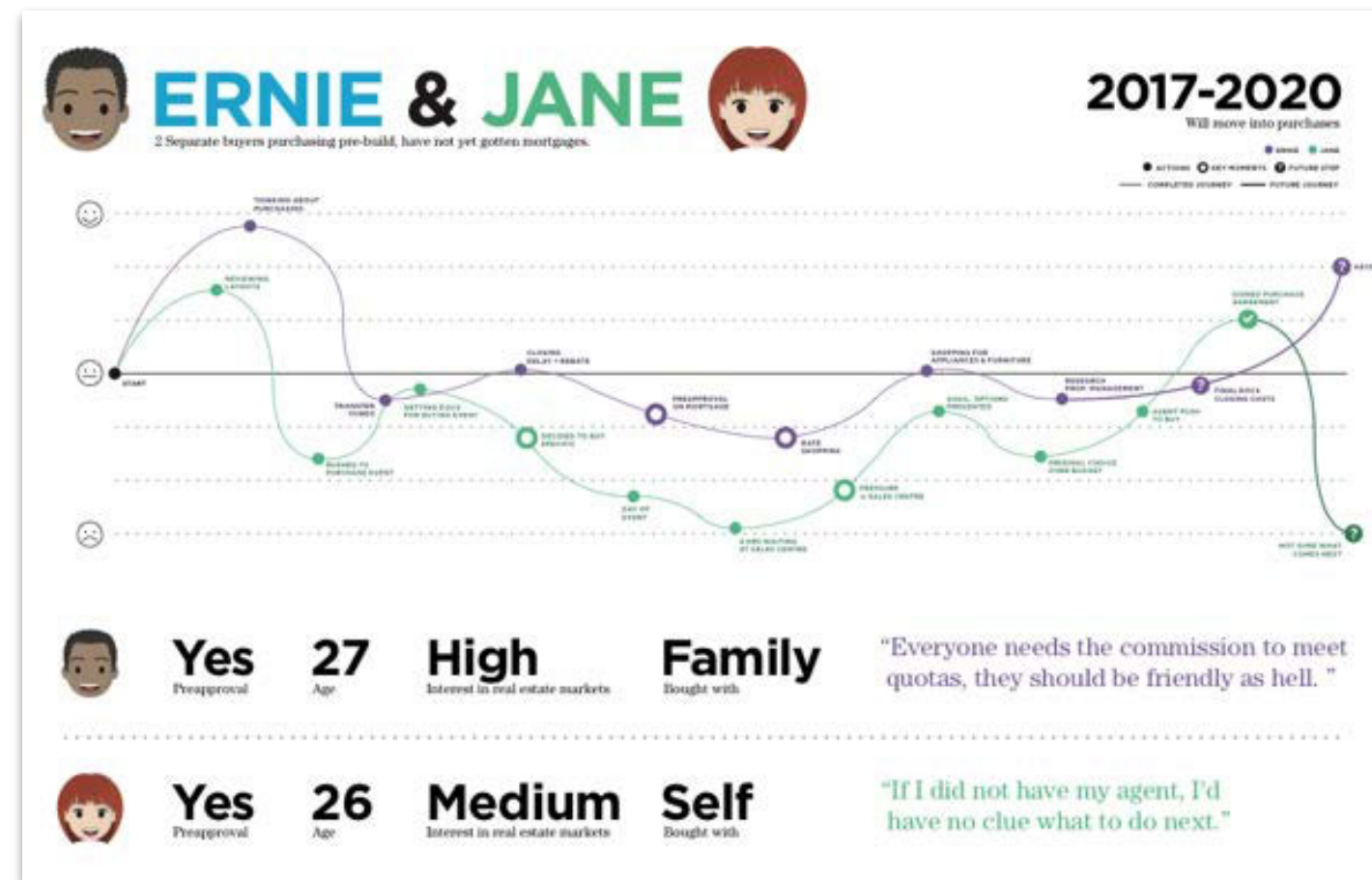
Adjudicate

Adjudicate with new credit check

Validate data

Credit decision: Pending

Guided by Feedback

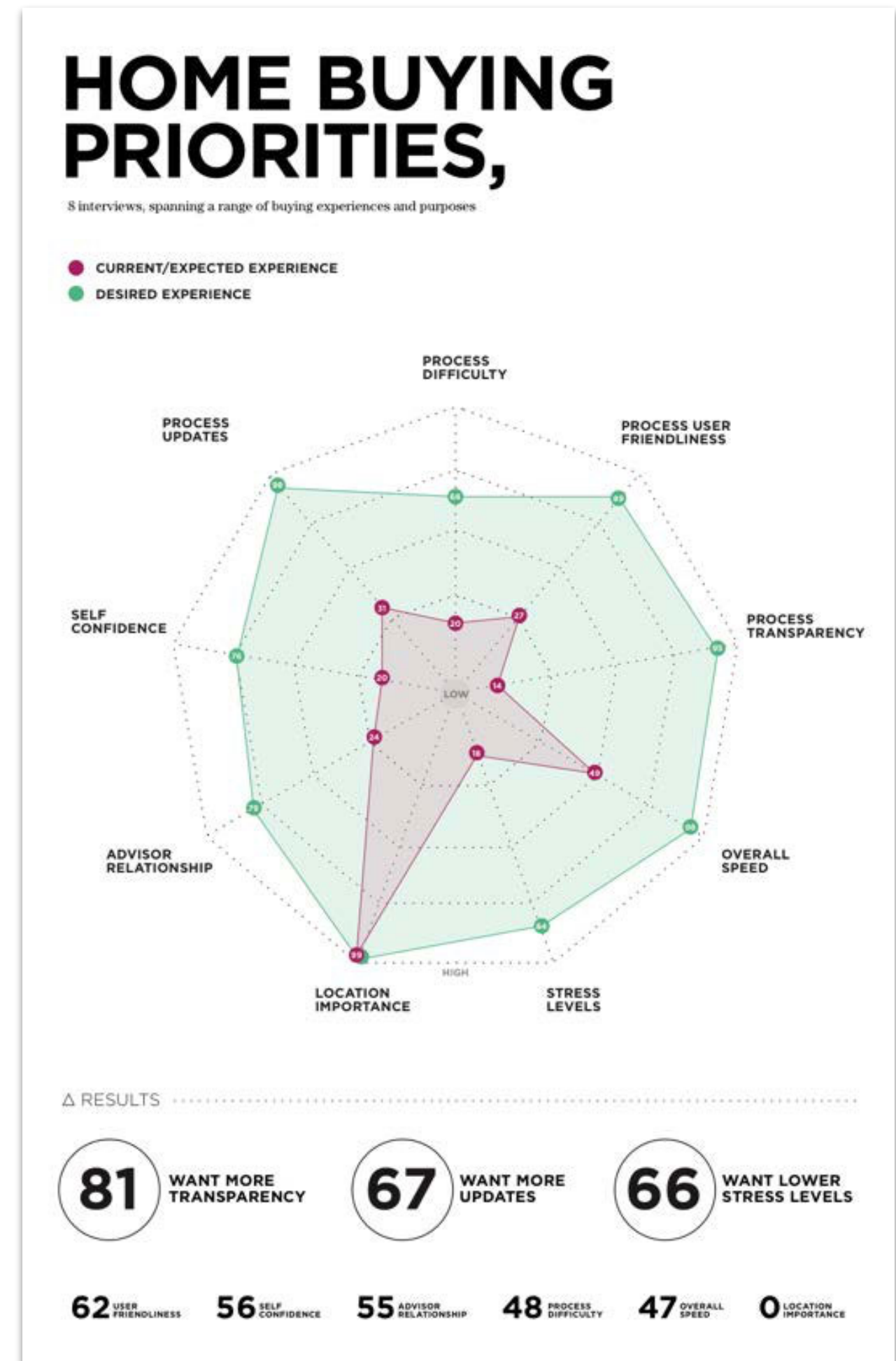


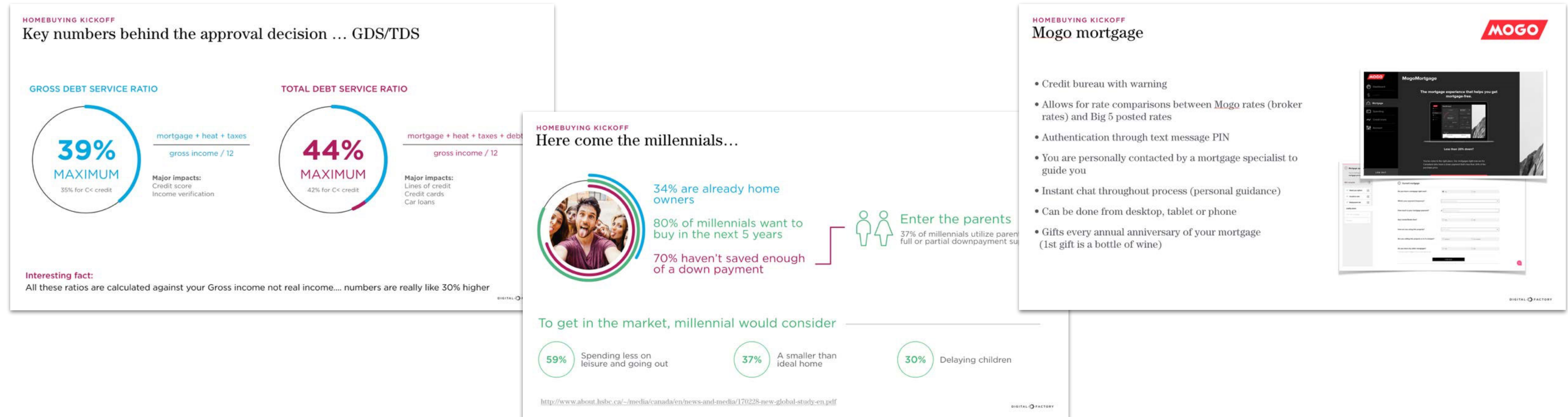
HOMEBUYING KICKOFF
Here's what they said

"If I did not have my agent, I'd have no clue what to do next."	"The financial advisor didn't tell me the right order I needed to sell & buy in."
"I want to be told by a person, here's what you need, here's where you need to go"	"I had to sign more than 10 documents, why shouldn't it be 1?"
"It felt like I was doing a lot of running around for the bank, between them and the lawyer"	"That's the market, that's the game, if you don't want to play don't buy a house."

New Voices

Despite working with customers all day, our advisors didn't seem to understand our client's continued challenges and concerns. Reports and Word documents were passed over, that's why I put in the extra effort to visualize the data so that it would be (and was) better consumed by the business. This process was very effective and brought our customer's voices to the hearts and minds of key stakeholders.





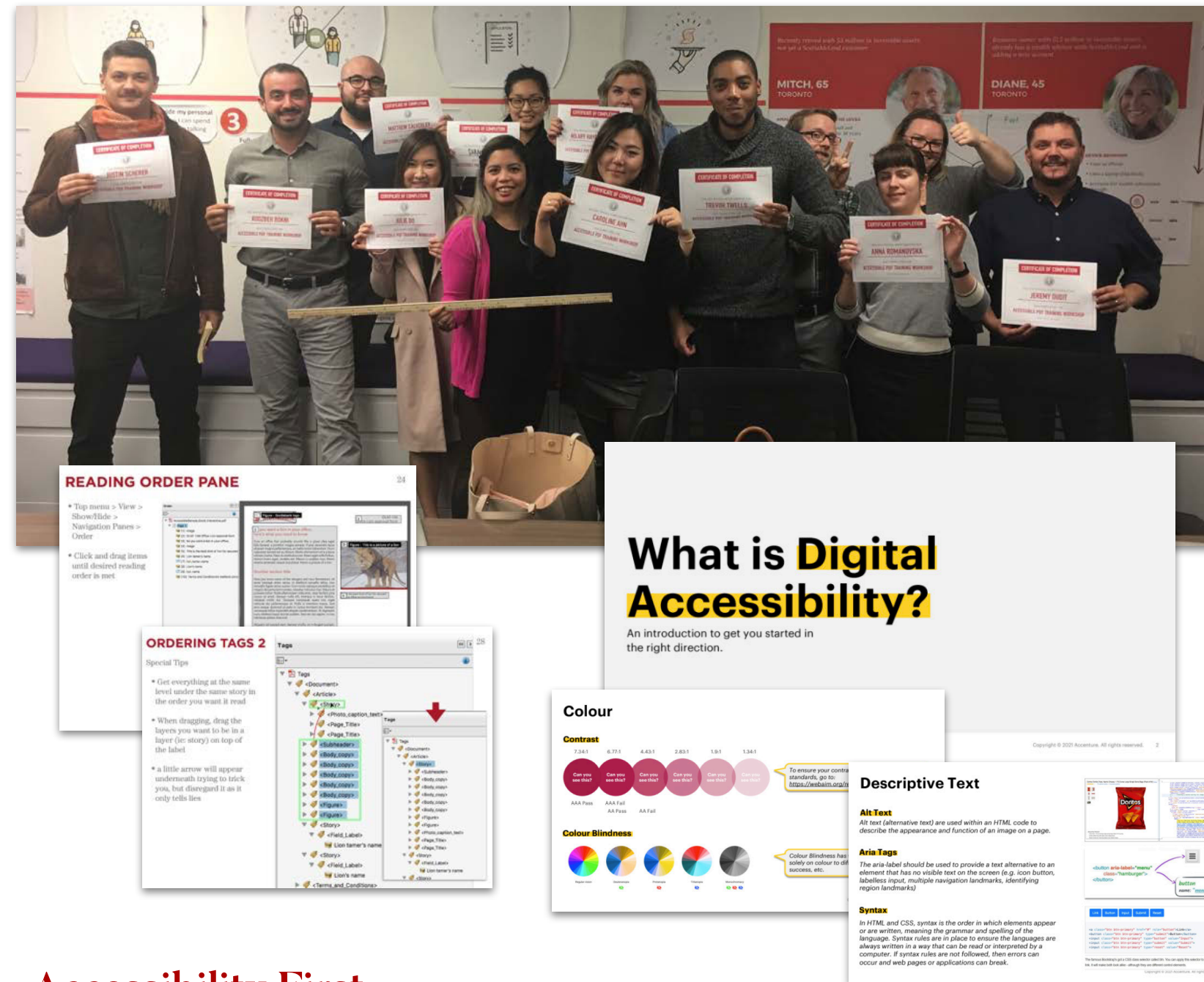
Some Secondary to Convince our Quantitative Critics

Even with the voice of our customer being surfaced in easy to read visuals some audiences wanted to see more. By performing some analysis and secondary research I was able to share details that supported our positions around the needs of our customers. We also identified potential organizations who silently were woo'ing the bank's customers with a more focused customer experience.

Nearings' the
end of this

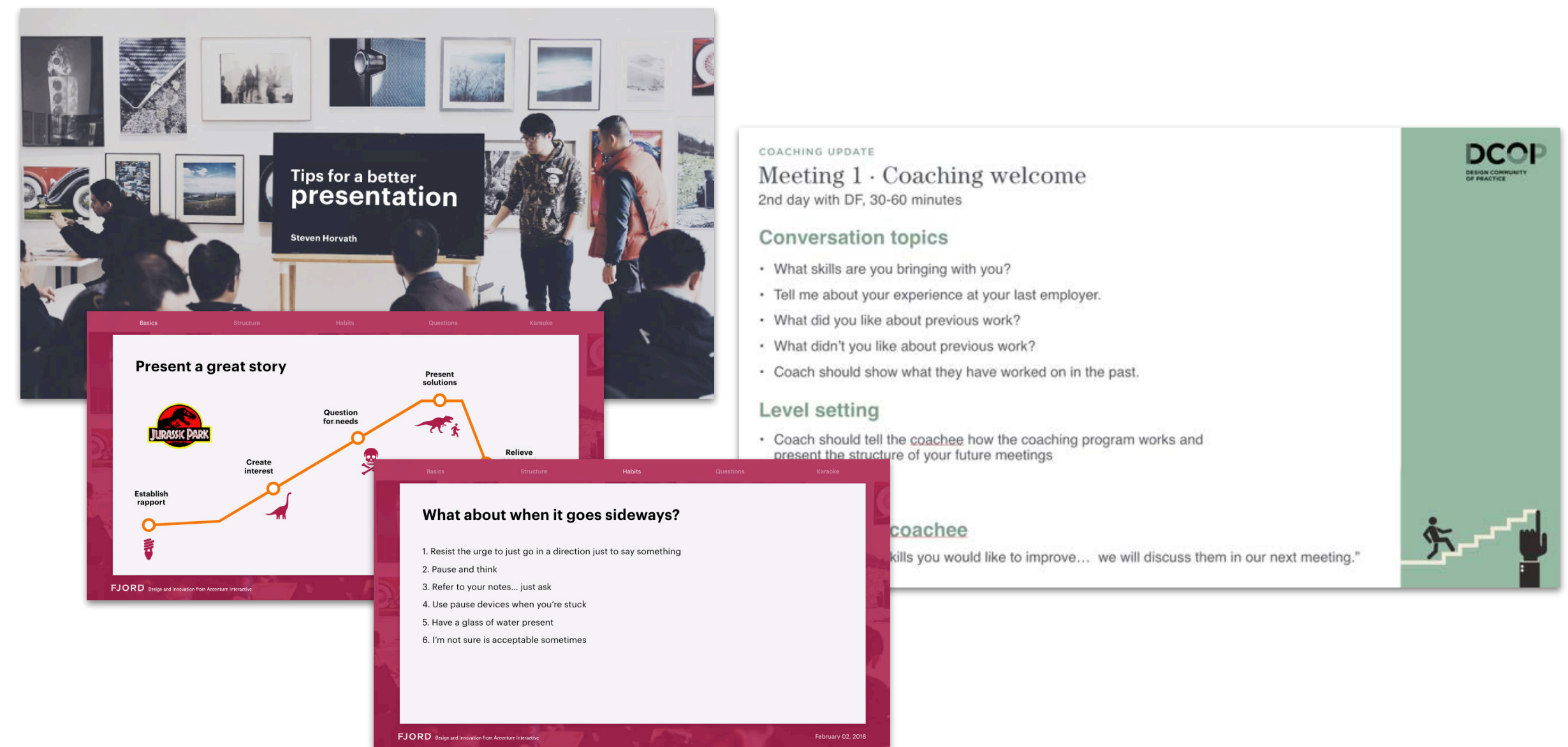
Other things

Though this isn't much of a category title I did want to share some other work related things I am quite passionate about and would love to share with you as you close out your read.



Accessibility First

In organizations where speed and delivery are prioritized Accessibility tends to be ignored. Over the past 6+ years I have embraced and advocated for Accessibility, creating courses to create accessible PDFs and present how and why to incorporate Accessibility into your experiences for the betterment of all.



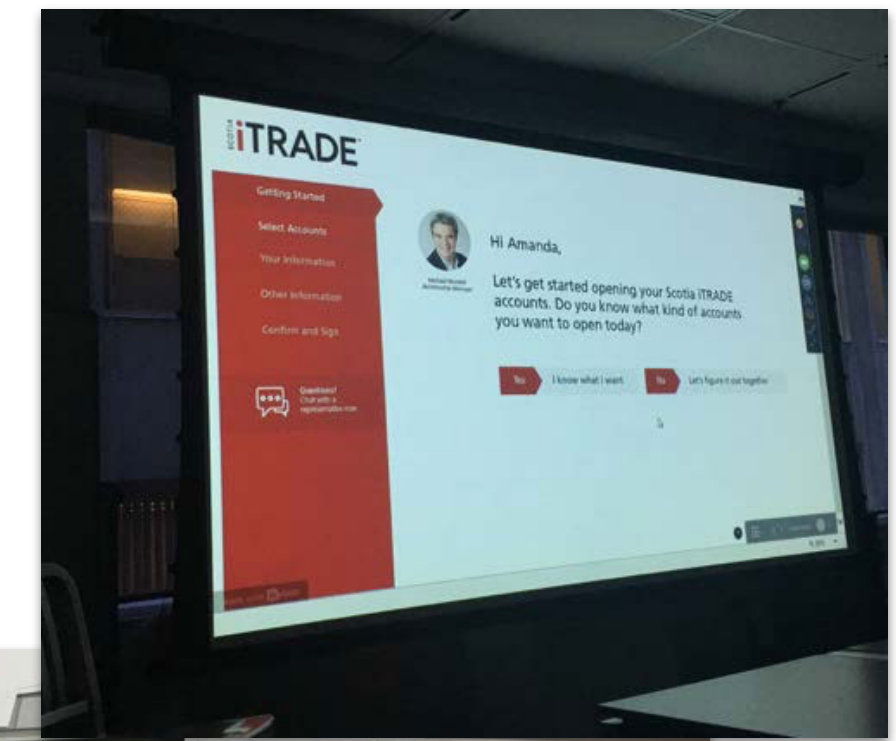
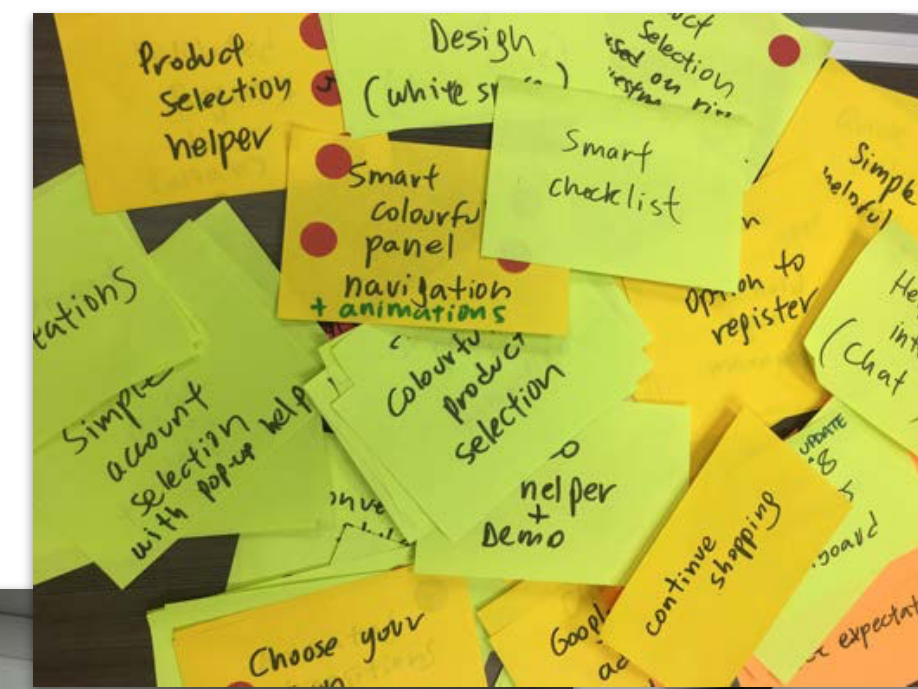
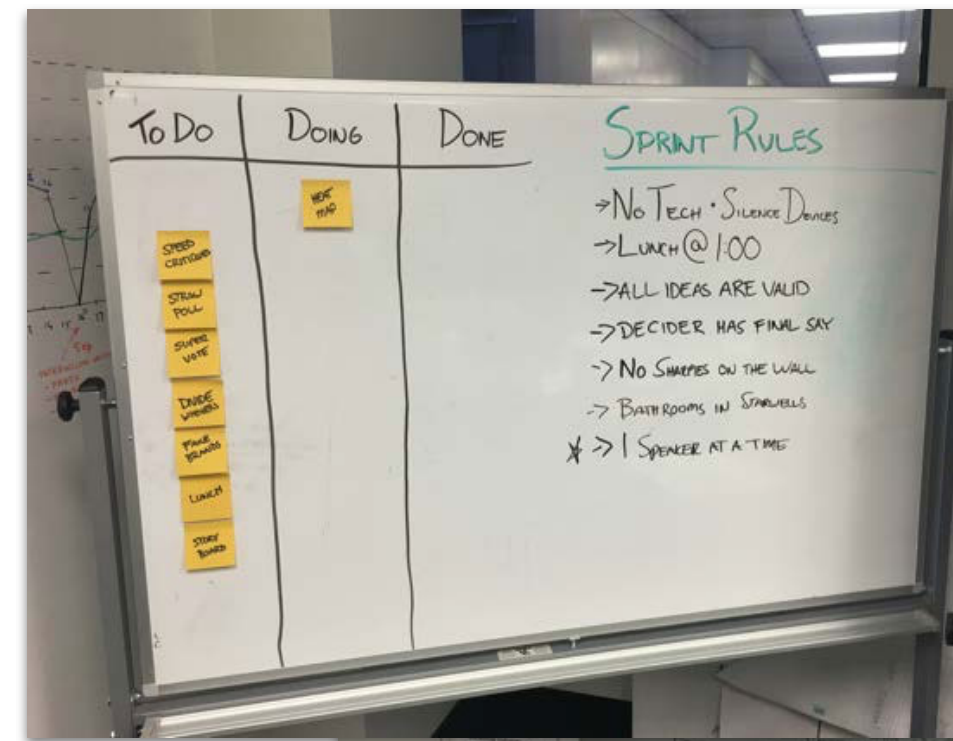
People Growth

Watching someone grow with your support is one of my favourite parts of being a Design Leader. I've helped to develop coaching and mentorship programs in a few organizations and developed training to specifically help team members with their biggest growth challenges. Currently I mentor students (non work) with disabilities who are looking for paths into the design field. **PS: ask me how Jurassic Park can help you with your presentation skills.**

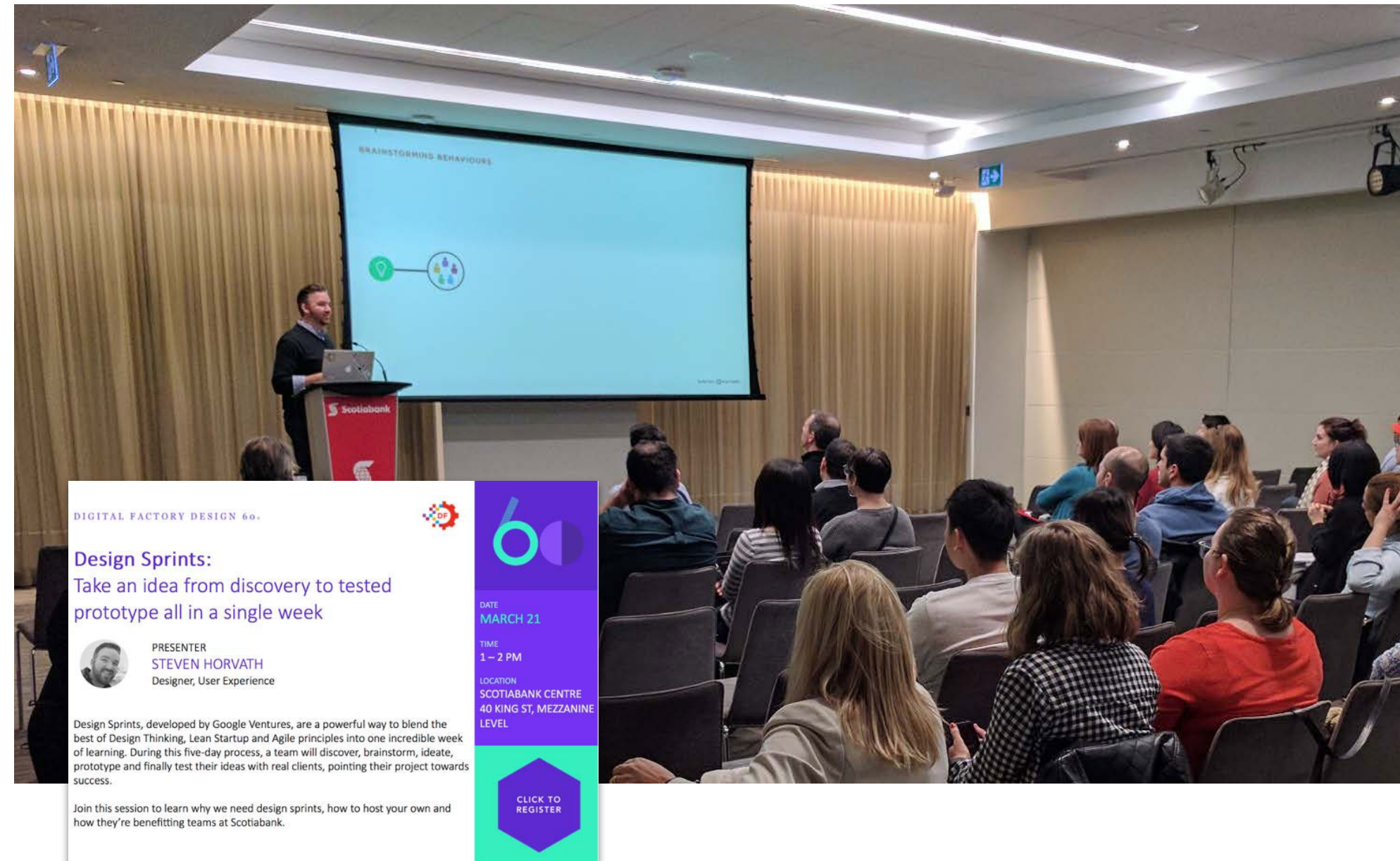
Design Sprints

When you are given a week

I have been fortunate to have had multiple opportunities to conduct design sprints (in the image of how Google Ventures describe them in the book 'Sprint'). This powerful tool helps even the most opposed business leaders give us 'a week' to tackle some of their biggest problems.



Public Speaking



Let me tell you!

Believe it or not I was a shy youth, until I learned public speaking is a skill like anything else. I challenged myself to practice and learn techniques that would help me get my ideas out and into the minds of others. Through this practice and nearly 4 years of consulting I've been able to hone this skill to advocate for user experience and accessibility in some challenging situations.

Working in the trifecta
How Design Thinking supports Technology, Business and Experience teams when solving complex problems
Steven Horvath
Service & Interaction Design Director - FJORD Canada

And the Trifecta does what?

- Collaborate more effectively in multidisciplinary teams, get different perspectives, bigger ideas, more end-to-end transformation work
- Use collective experience, technical or business insights from data to uncover new opportunities, explore the bigger picture for more innovative ideas, identify emerging trends
- Respond to people's needs more quickly and with agility, go to market faster
- Provide a common understanding of all project aspects or common understanding of direction when collaborating on solutions

Discover User Categorization

GENERAL NEED

SEGMENTS
First level of grouping when looking at a large set of individuals

PERSONAS
Very specific attribute driven focused individual experience

MINDSETS
Key attributes that cut across multiple segments and personas to identify in time emotions

SPECIFIC NEED

Products with Purpose

Experiences Users Love | Big Ideas Executed

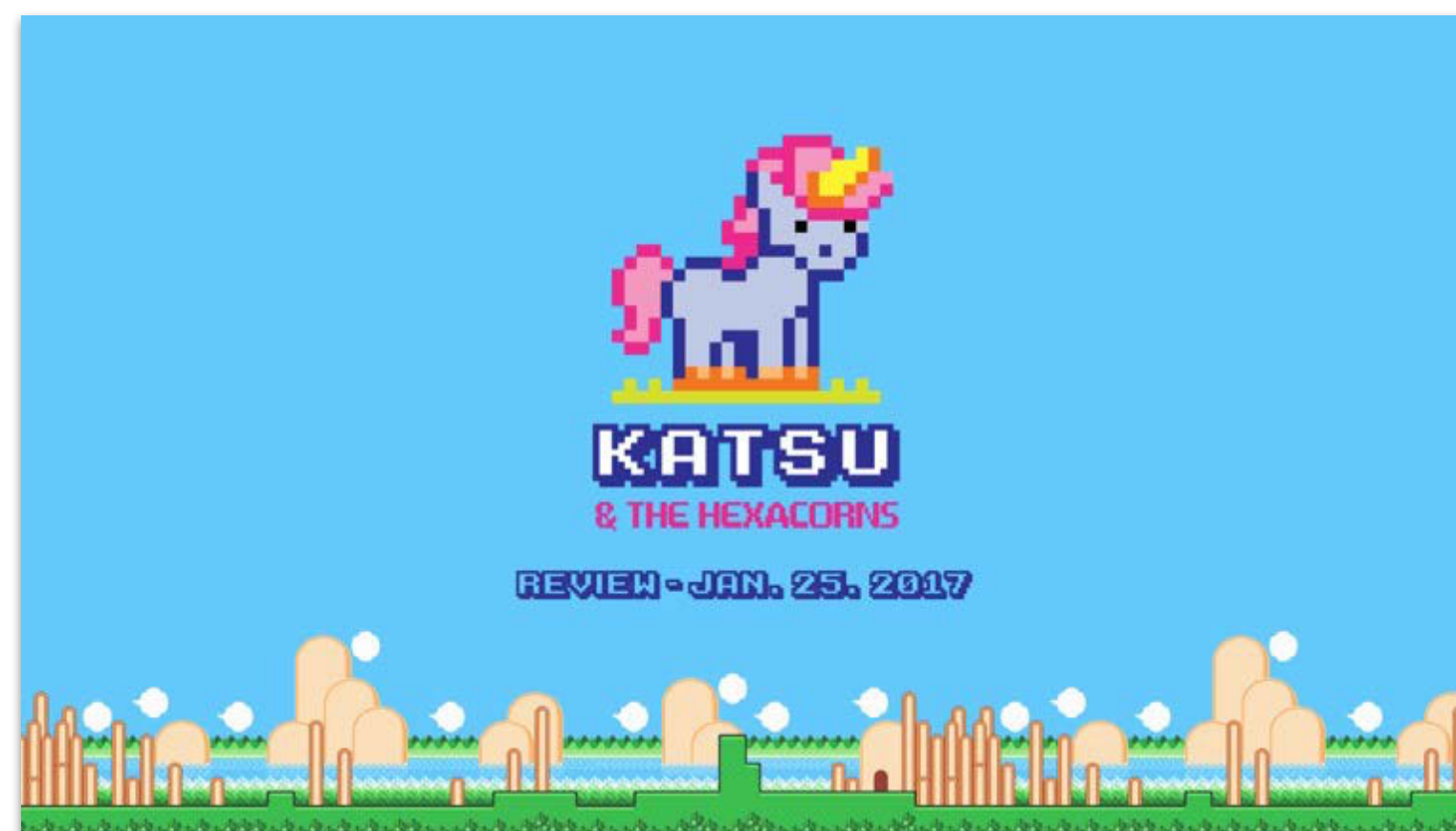
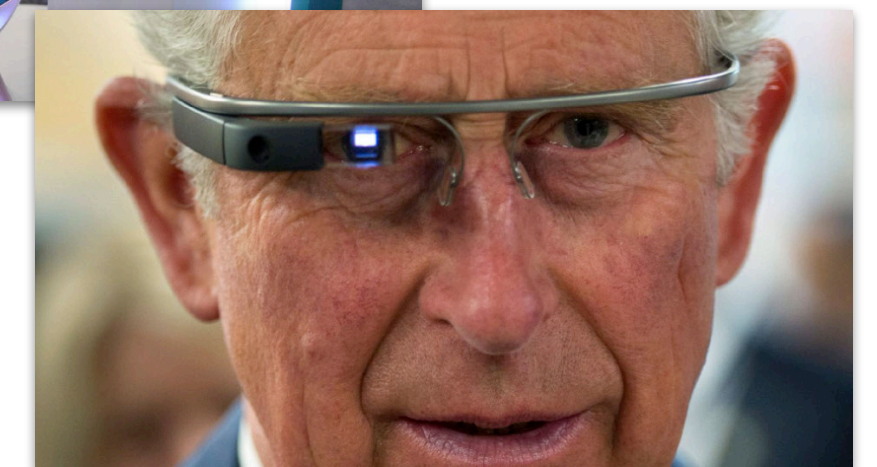
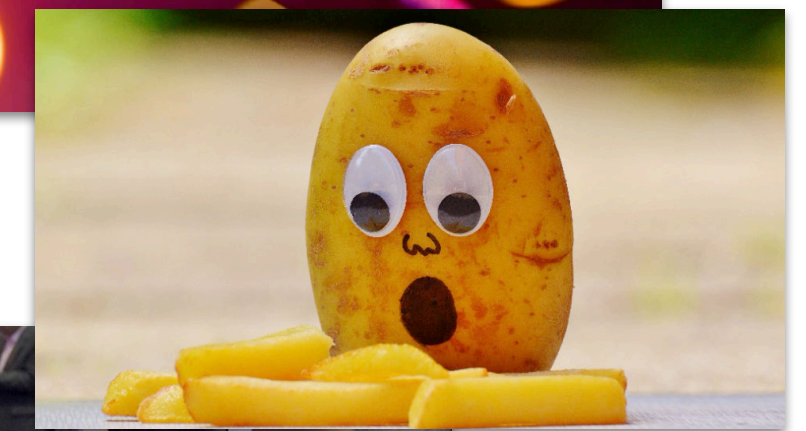
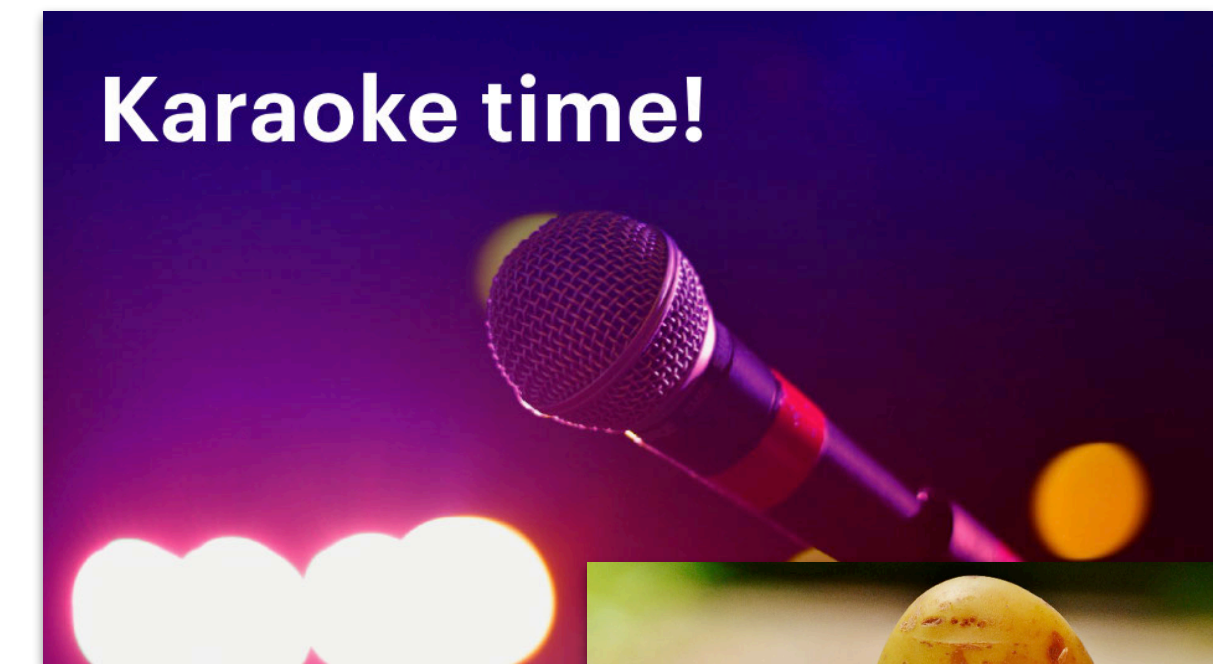
Presentation to Rotman School of Business (U of Toronto) during their Design Deconstructed Conference on the benefits of working in multidisciplinary teams

Making it fun

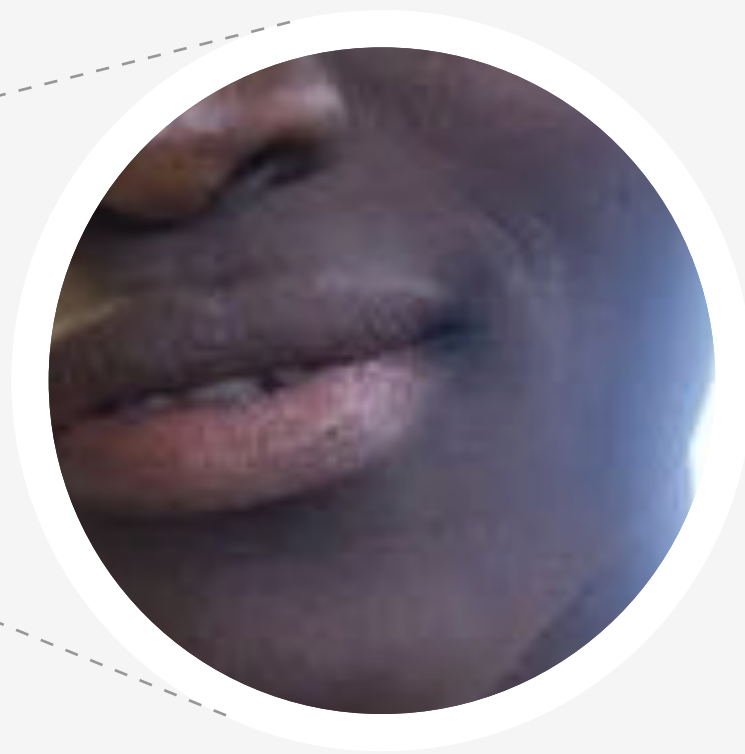
Steven Horvath · Portfolio

Fun at work!?

Finally fun, I figured that if I was going to lead teams we were going to have a good time doing it. Whether themeing our team like pixelated unicorns, organizing a gangster rap inspired team photo or playing powerpoint karaoke I love to bring a smile to each of our team members.



It's been a long road,
but 1 thing keeps me going...



See that!?

The little grin, the one that let's you know they get it,
they feel confident and informed,
that's what makes my day.

Let's make some grins together!

Thank you!

Have a great day.

