

Product UX Document: AI-Assisted Fact Find Wizard

Line Spacing: 1.25

1. Overview & Context

This document outlines the user journey, UX mechanics, and strategic competitive positioning for the **Fact Find Wizard** within the brokerage platform. The flow maps how an agent initiates a case, leverages background AI processing to extract complex documentation, sequentially reviews multi-category client data, and successfully executes a comprehensive validation check before submitting a finalized report.

- **Interactive Flow Chart Blueprint:** You can access and interact with the full whiteboard schematic directly on FigJam via the [Fact Find Wizard Flow](#).
- **Reference Image:** The static architecture of this logic is documented in the layout file named "Fact find Wizard flow.png".

2. Why This Flow is Necessary

Gathering client data for financial, property, or brokerage assessments is notoriously complex, prone to human error, and heavily reliant on fragmented documentation. This flow establishes a **hybrid automation framework** where AI handles the heavy lifting of data extraction (OCR/parsing) while keeping the human-in-the-loop (the Agent) as the final validator.

Strategic Importance in the User Journey:

- **Reduces Cognitive Load:** Instead of staring at an intimidating blank form with dozens of technical fields, the agent is presented with a pre-filled interface to *verify* rather than *type*.
- **Asynchronous Productivity:** By minimizing the document upload modal to the corner of the screen while AI processes files, the agent isn't blocked and can begin reviewing initial sections immediately.
- **Guaranteed Data Integrity:** Multi-stage validation gates ensure that flawed data is corrected instantly at each section, preventing a massive, frustrating wave of validation errors at the very end of a lengthy submission.

3. Core Pain Points Solved

Before This Flow (The Friction)	After This Flow (The Solution)
Manual Data Entry Burnout: Agents waste hours manually transcribing data from passports, payslips, bank statements, and tax	AI Auto-Fill: Documents are uploaded upfront, parsed by background AI, and map directly to specific fields, converting active

Before This Flow (The Friction)	After This Flow (The Solution)
returns into a rigid database.	typing into passive editing.
The "Form Blocking" Bottleneck: Traditional systems force users to wait idly while large files upload and process.	Minimized Progress State: The upload modal docks to the lower right corner, allowing the user to start working on available sections without a workflow interruption.
Late-Stage Error Fatigue: Realizing a critical field from Step 1 was entered incorrectly only when trying to hit "Submit" on Step 8.	Progressive Field Validation: Step-by-step validation checks with instant error messaging save progress locally, ensuring each milestone is accurate.

4. User Story

As a Brokerage Agent,

I want to quickly initialize a client case, upload their verification documents, and review auto-filled data categories sequentially,

So that I can accurately generate an error-free Fact Find report and surface immediate next steps without tedious manual transcription.

5. Industry Benchmarks & Competitive Insights

When dealing with complex data extraction and heavy compliance requirements, top fintech and digital wealth management apps rely on specific UX patterns to manage user anxiety and drop-offs.

- **Wealthfront & Betterment (Digital Wealth Management):** These platforms rely heavily on **progressive disclosure**. Instead of overwhelming a user with massive multi-field forms, they group questions into single-focused, digestible category buckets.
- **Revolut & Wise (Digital Banking):** Pioneers of the **Asynchronous Verification** pattern. A user uploads an ID or document, and instead of freezing the interface with a loading spinner, the task runs in the background while unlocking the rest of the setup tasks.
- **TurboTax (Complex Document Parsing):** Mastered the **"Verify, Don't Type"** model. When AI extracts data from documents, it visually highlights those specific inputs to build transparency and cue the user to review rather than input manually.

6. Key UX Lessons for the "Fact find Wizard flow.png"

Evaluating the competitive landscape reveals four essential design methodologies to implement into this architecture:

- **Lesson 1: Avoid "Expert Bias" via Conversational Microcopy:** Financial and property data can induce user anxiety. Complex terminology in sections like *Step 4: Commitments* or *Step 6: Adverse Credit* can stall progress if the user isn't sure how to answer. Actionable Application: Ensure each of the 8 steps features contextual tooltips explaining complex terms in plain language.
- **Lesson 2: Explicit "Time Estimates" and Progress Gamification:** An 8-step wizard is

a long commitment. If users don't know how long it takes, abandonment rates spike around steps 4 or 5. Actionable Application: At the initialization stage of the wizard, display a clear step count and an estimated completion time (e.g., "8 Steps • Takes about 6 minutes") alongside a progress bar.

- **Lesson 3: Communicate AI "Certainty Levels":** Leading fintech applications emphasize managing trust in AI-driven experiences. If background processing inaccurately extracts a number from a document, an agent scanning through quickly might miss it. Actionable Application: In the review stage, design a visual distinction for auto-filled data and highlight low-confidence outputs.
- **Lesson 4: Designing "Friction-Right" Error Recovery:** While standard UX pushes for entirely frictionless design, fintech requires protective boundaries to ensure data integrity. Actionable Application: Ensure error messages are highly specific and offer clear path-to-recovery instructions rather than generic errors.

7. Summary of Opportunities for Your Design

Feature Element	Industry Standard	Alignment with Your Flow
Document Processing	Asynchronous background processing.	Aligned. Your minimized modal allows ongoing work.
Progress Tracking	Explicit time expectations up-front.	Opportunity. Add a time-to-complete indicator at the start.
Data Correction	Clear distinction for AI-populated inputs.	Opportunity. Highlight pre-filled fields to ease verification.
Form Layout	Progressive disclosure / Focused groupings.	Aligned. The 8 distinct pillars segment cognitive load well.

8. Step-by-Step Breakdown: How the Flow Solves the Issue

The architecture in "**Fact find Wizard flow.png**" guides the user through a distinct, logical loop across 8 core information pillars:

Phase 1: Initiation & Asynchronous Upload

- **The Entry Points:** An agent can trigger this via a dedicated Case List Page or right from a Case Detail Page. Whether it's an existing case or a brand-new creation, it seamlessly channels them into the **Fact Find Wizard**.
- **The Smart Upload:** When the document modal appears, the agent can upload files or choose to skip. If files are uploaded, **AI Processing** kicks off, and the UI immediately *minimizes the modal to the lower right*. This keeps the workspace clear and productive.

Phase 2: The Progressive Review Loop (Steps 1–8)

The wizard guides the agent through an identical, highly protective data loop across 8 strict categories:

1. Personal Information
2. Employment Information
3. Income Information
4. Commitments
5. Property Information
6. Adverse Credit
7. Goals
8. Vulnerability Assessment

The Interaction Loop Anatomy within each step:

- **Auto-Fill Check:** The system looks for processed AI data. If available, it **Displays Pre-Filled Data**; if not, it defaults cleanly to **Manual Entry**.
- **Human Verification:** The agent lands on **Review & Edit Information**. If they notice missing files or gaps during review, a dedicated branch allows them to *Click Minimized Model* and *Upload Additional Documents* on the fly.
- **The Validation Gate:** Upon proceeding, a **Validation Check** runs. If *Invalid*, it flags specific **Show Error Messages** components. If *Valid*, it triggers an **Auto-save Progress** state and securely moves them to the next pillar.

Phase 3: The Final Safeguard & Output Generation

- **The Summary Check:** After Step 8, the user reviews a complete data summary. A final check ensures no critical compliance fields were bypassed. If anything is missing, it highlights the exact field and navigates back to the incomplete step.
- **Flexible Finalization:** Once fully validated, the agent is given the choice to **Save as Draft** (if they need to step away) or **Confirm Submission**.
- **Automated Deliverables:** Upon submission, the engine handles the administrative aftermath automatically:
 1. Generates the Fact Find Report PDF/File.
 2. Sends a Notification to the client.
 3. Updates the Case Status cleanly to "Task/Fact Find Complete".
 4. Displays Next Steps & Recommendations based on the data provided.

Phase 4: Off-Ramping (What Next?)

The wizard concludes by giving the agent explicit, clear exit actions, preventing dead-ends in the software:

- Go back to the **Case Detail Page**
- Navigate directly to a **Product Search** (to find solutions for the client)
- Open the **Fact Find Report** itself
- Return home to the main **Dashboard**