

A new service for UWV's clients with financial debt

The problem

UWV's clients with financial debt feel that VFV, the internal department responsible for managing UWV's reclaims, does not provide enough support when they have to repay part of their benefit to UWV. These clients often do not feel seen and heard in their personal situation when speaking with employees over the phone. Additionally, the moment when these clients discover that they also have debt with UWV often comes as a great and unexpected shock to them.

Interaction Qualities

Guided

Confident

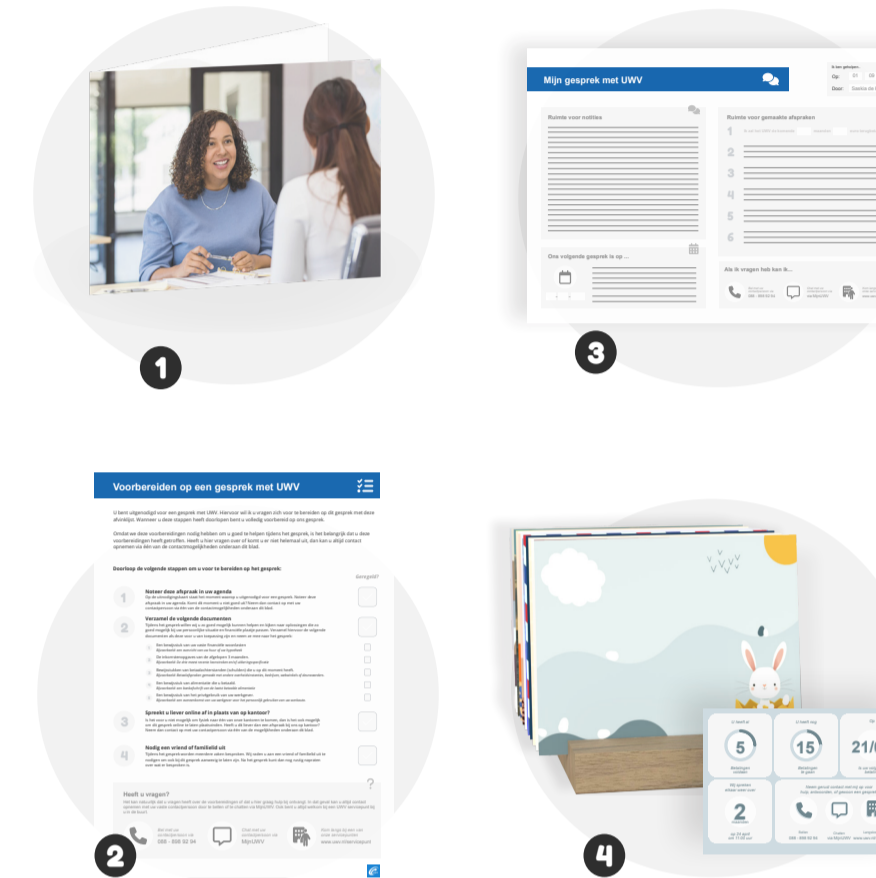
Personal

Design Goal

I want to design a **concept service** for UWV to make **clients with financial debt** feel **seen, heard, and supported** by VFV during the **early phases of the reclamation process**.

The solution

Service touchpoints

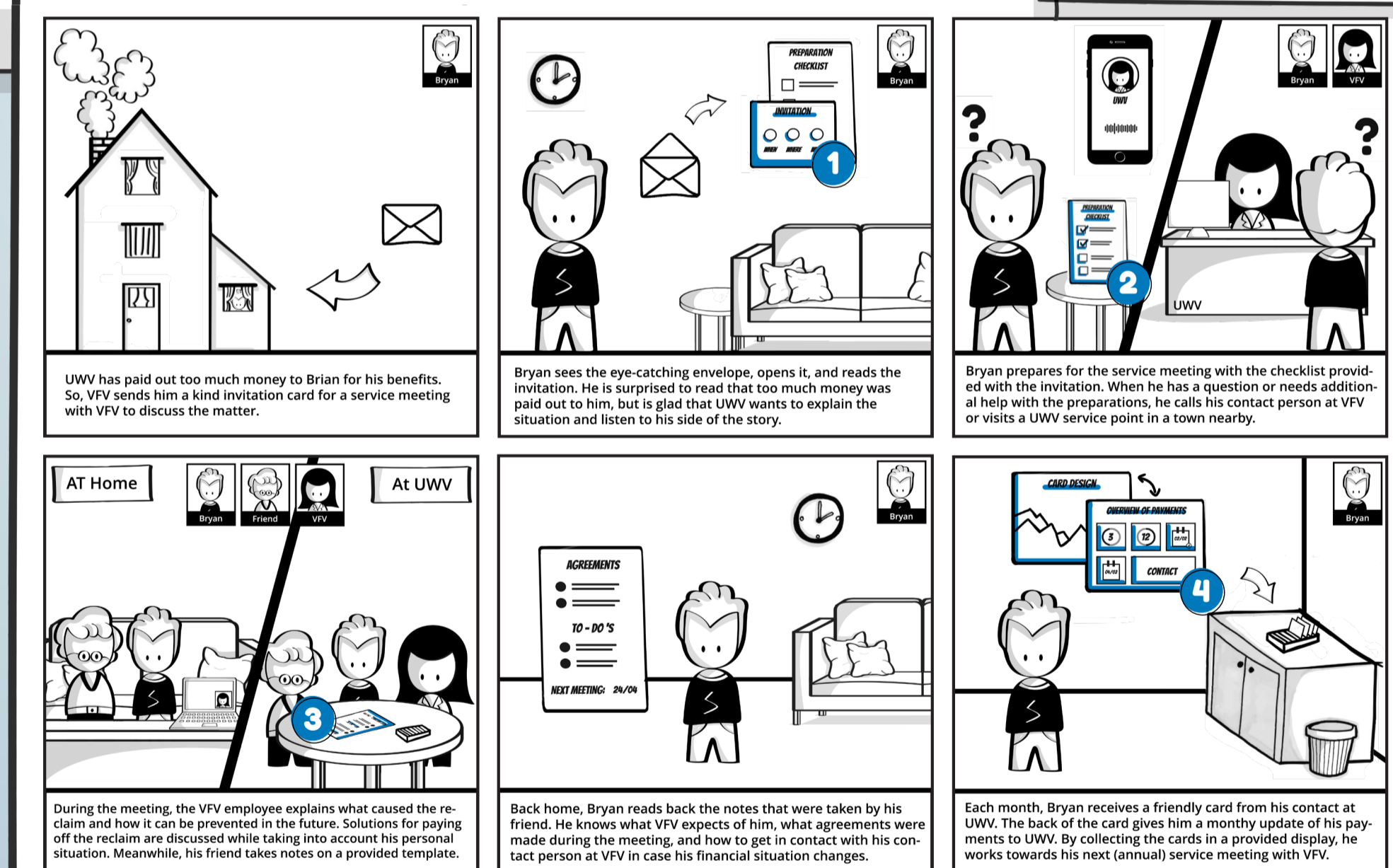


The solution I designed is a service that UWV can offer to its clients with financial debt. With this service, clients are invited to a personal meeting with VFV for support, to discuss their financial situation, and to find a sustainable solution that works for both the client and UWV.

The service consists of four touchpoints meant to guide clients through the repayment process of VFV in a clear, kind, and perspective offering way. The four service touchpoints I designed are:

- 1 Invitation card
- 2 Preparation checklist
- 3 Note-taking template
- 4 Monthly cards + stand

Service scenario



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Designing Opportunities for Dealing with
Financial Debt: A User-Centered Design Approach
17-04-2024
Design for Interaction

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