

# Banking with a twist



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# Introduction

When you think of a banker, you think of money, but behind all the stacks of money, there is so much more to bankers than you think. Did you know that bankers actually don't differ too much from engineers? They use the same basic platform, the design cycle! Although at first glance you might not guess it, but bankers use as much of the design process as an engineer, or scientist would. It may seem bizarre, but bankers deserve as much credit in the design world as anyone else.



Things that people  
use to pay

# About the Career Pt. 1

We interviewed 2 bankers to learn about how they use the design cycle. First, we wanted to know about their background. William Liesman is a Vice President and Director of Operational Excellence at Bank of Hawaii and works with mortgage loans. To achieve this role, you should have a college degree. He has been involved in the job of banking for 20 years. For the mortgage loans, they take the loan applications to processing, underwriting, closing, funding, and servicing. Also, when problems occur, well, they use the engineering design process like us! They also have to collaborate with their co-workers and other departments to try and find a better solution.



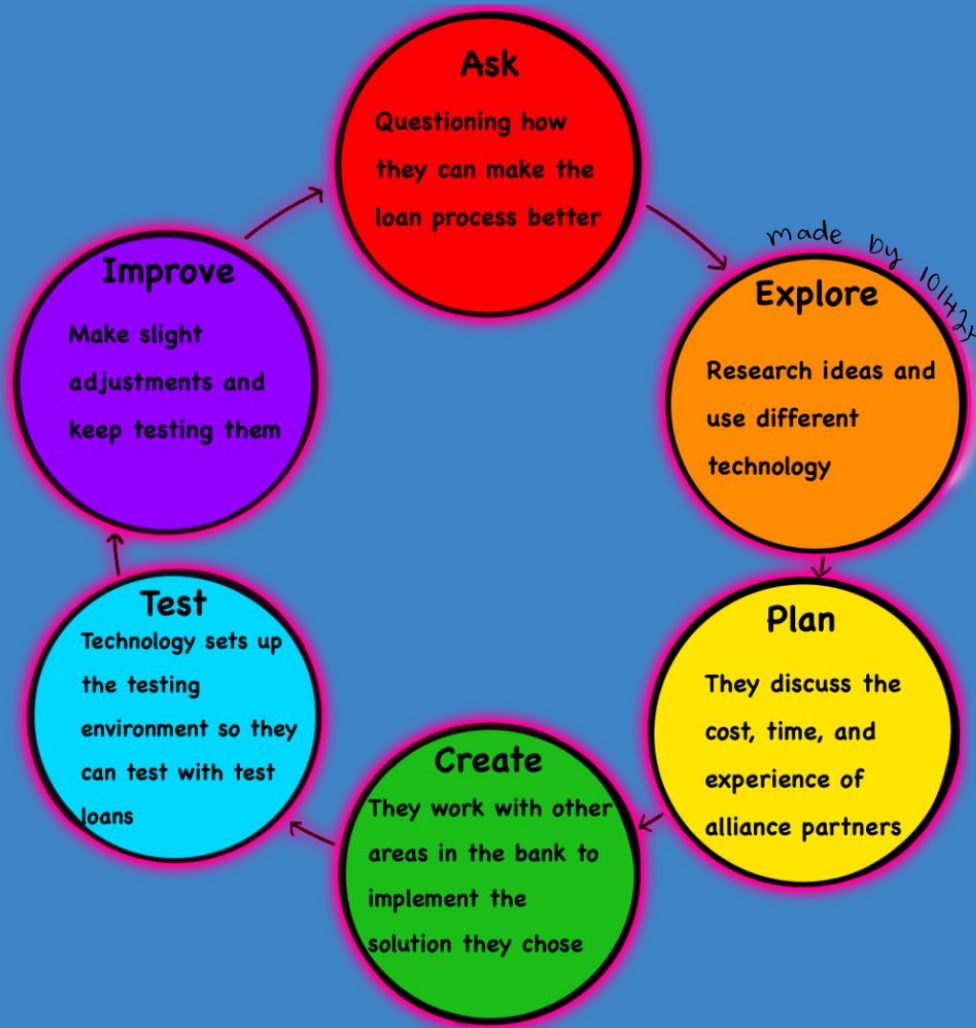
# About the Career Pt.2

The other banker we interviewed is Casey Nakano. He works at Americans Savings Bank as a Retail Credit Policy Analyst. He has done the job of banking for 3 years. He maintains and updates credit policies. If laws or regulations change or come into effect, then he will make changes to the credit policy. Depending on what the changes are, someone will notify bosses and discuss the change. Then, they will determine the impact of the risk of the portfolio. He also makes presentations for the performance of the loan portfolio. If he finds any problems with his work, he does research about the problem and asks others who know about the subject for help.



# Design Cycle

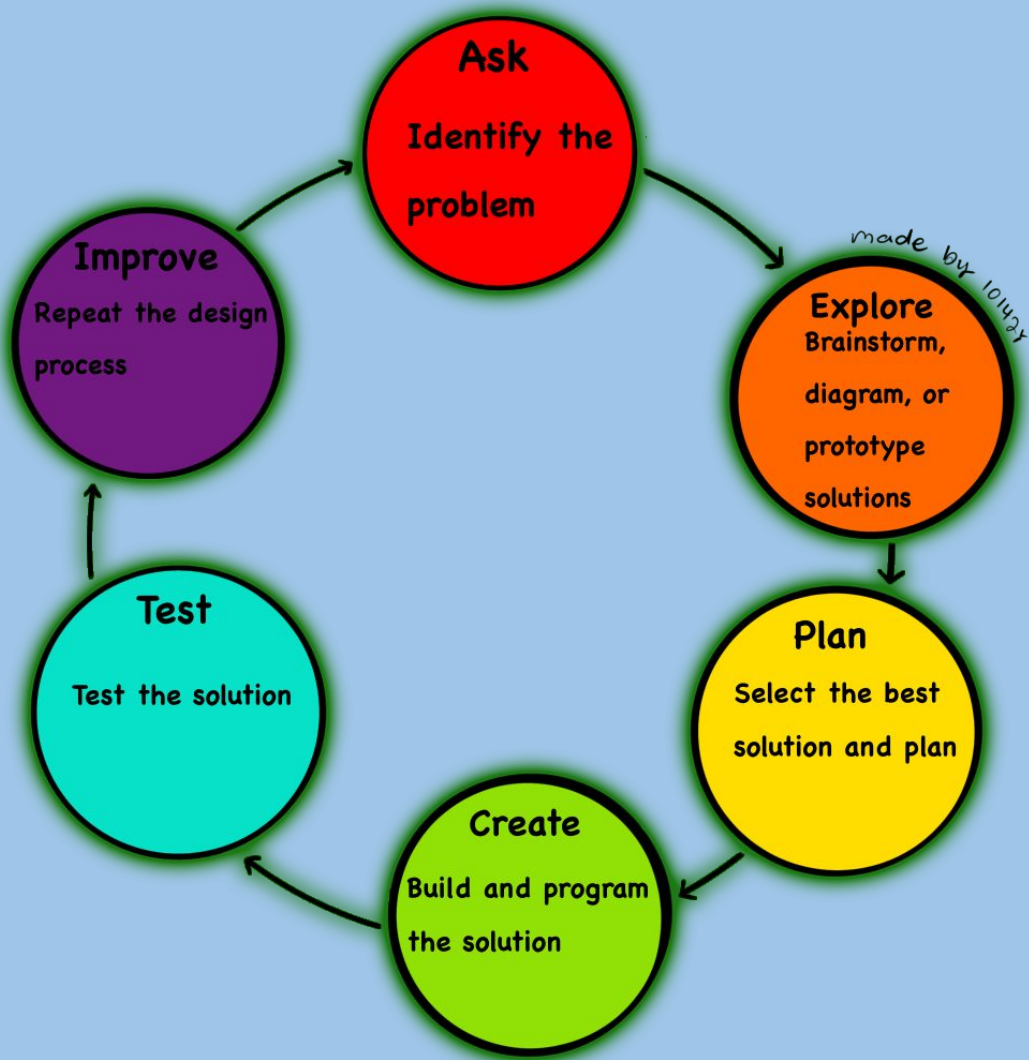
A banker starts the design cycle by doing the first step Ask. They identify the problem by questioning how they can make the loan process more efficient and faster. When they are done, they move on to Explore. For Explore, they research ideas and use different technology to see different ways that can apply to the loan process to make it faster. When they think of a lot of ways to speed up the loan process, they move on to Plan. For Plan, the managers discuss the different ideas and pick which ones best by the cost, time, and experience of alliance partners. In Create, they work with other areas in the bank such as technology, legal, compliances, and marketing to implement the solution they pick. For Test the solution, technology sets up the testing environment for them so they can test with test loans. If the changes work, they make it "live". For Improve, they make slight adjustments and keep on testing them.



# Bankers Design Process Cycle

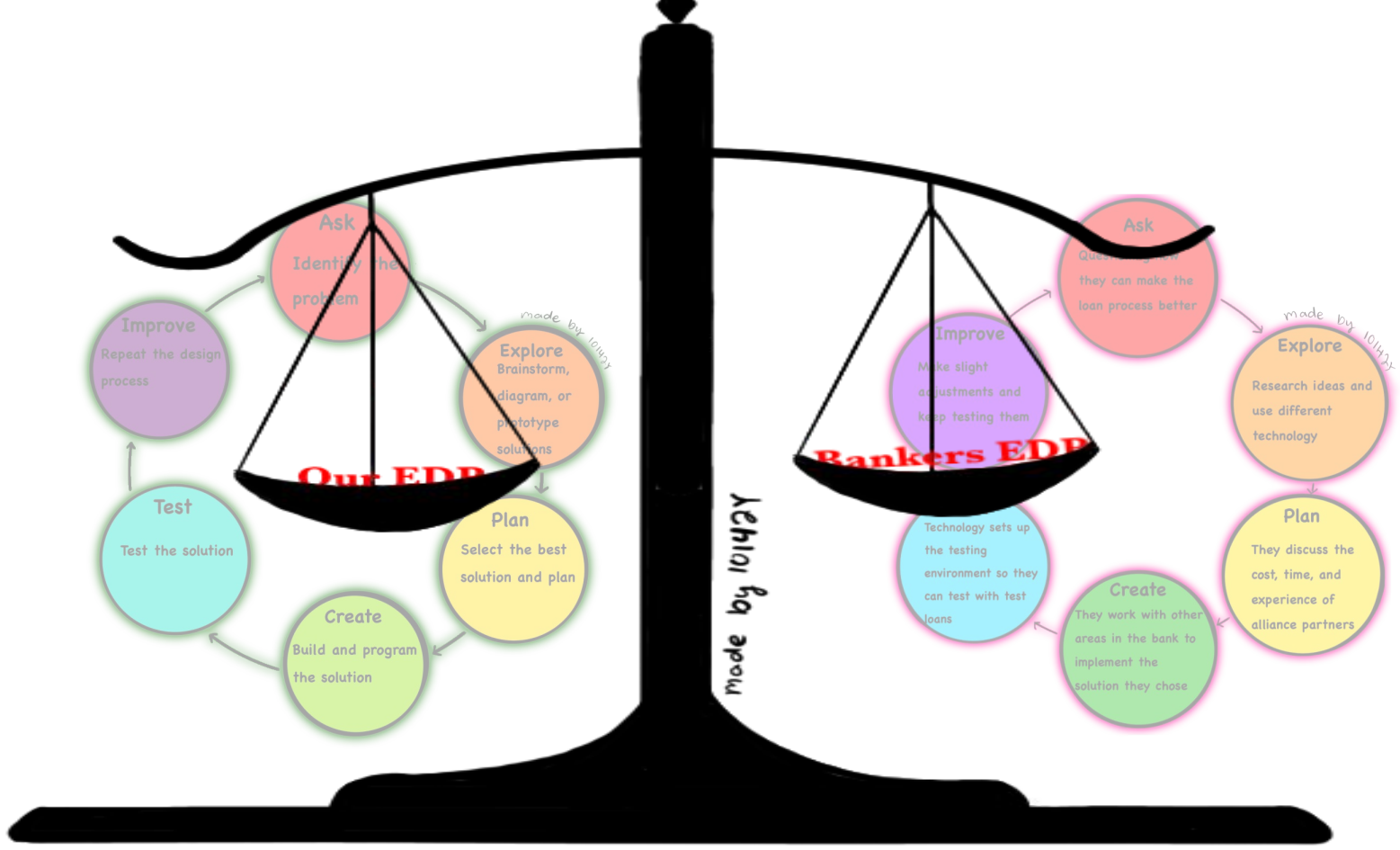
# How does the professional approach to engineering design match or differ from the approach used by your team?

There can be many differences and similarities between both engineers and bankers. For one, our team uses the EDP to develop and design our robot, but some bankers on the other hand use the Design Process to make the loan process faster and more efficient. They use the design process with almost the exact same steps to help them make it an easier process for the company. On the other hand my team uses the EDP to make an efficient and spectacular robot for the game. All the steps in the EDP are 1. Ask (Identify the problem) 2. Explore 3. Plan 4. Create 5. Test and 6. Improve (Do the design cycle all over again). Although for a banker they have 6 steps as well, their steps in their design process are related to the loan process.



EDP Cycle  
(Engineering Design  
Process)





Balanced value between bankers EDP and our EDP

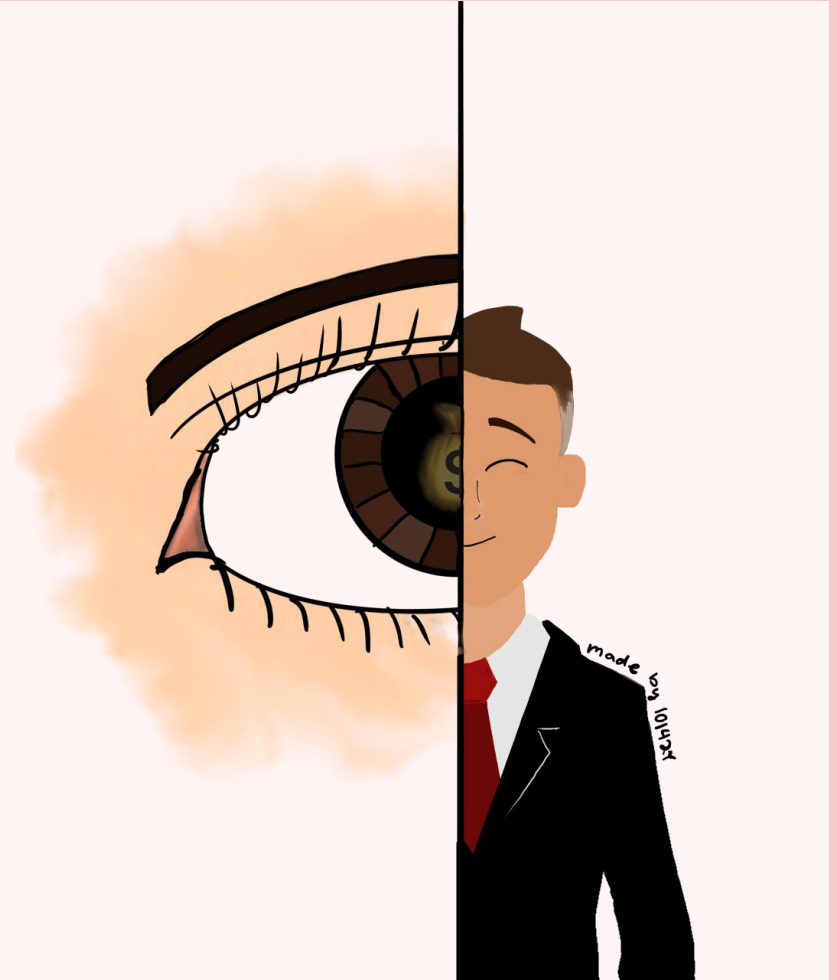
How has VEX robotics help us prepare for future careers?

VEX robotics has taught us that you need teamwork to work on big projects. For example if you don't get along and argue you won't be able to get anything done. VEX robotics also taught us how to be patient and to persevere. It taught us how to be patient because in robotics most stuff don't work on the first try and in reality for big projects things don't work on the first try. VEX robotics helps with perseverance because it might take really long for stuff to work and you can't give up.



# Conclusion

So, clearly, bankers are much more than meets the eye, and handling money is only a portion of their job. So, now when you go to the bank, you don't just think of dollar bills. You think of the amazing creators that do so much more than hand out cash. Now you see that bankers show that normal jobs can become more interesting with the design process.



Use the EDP for  
everything in  
life!

# CREDITS

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# CREDITS (CONT.)

*Vex IQ Slapshot picture link (slide 10):*

[https://www.google.com/search?q=Vex+iq+sign&rlz=1CAJEUV\\_enUS966&source=lnms&tbm=isch&sa=X&ved=2ahUKEwjWuP665-37AhVMMDQIHW4SBboQ0p0Jeg0IBhAC&biw=1366&bih=649&dpr=1&safe=active&ssui=on#imgrc=JA7TfBv\\_OaCsLM](https://www.google.com/search?q=Vex+iq+sign&rlz=1CAJEUV_enUS966&source=lnms&tbm=isch&sa=X&ved=2ahUKEwjWuP665-37AhVMMDQIHW4SBboQ0p0Jeg0IBhAC&biw=1366&bih=649&dpr=1&safe=active&ssui=on#imgrc=JA7TfBv_OaCsLM)