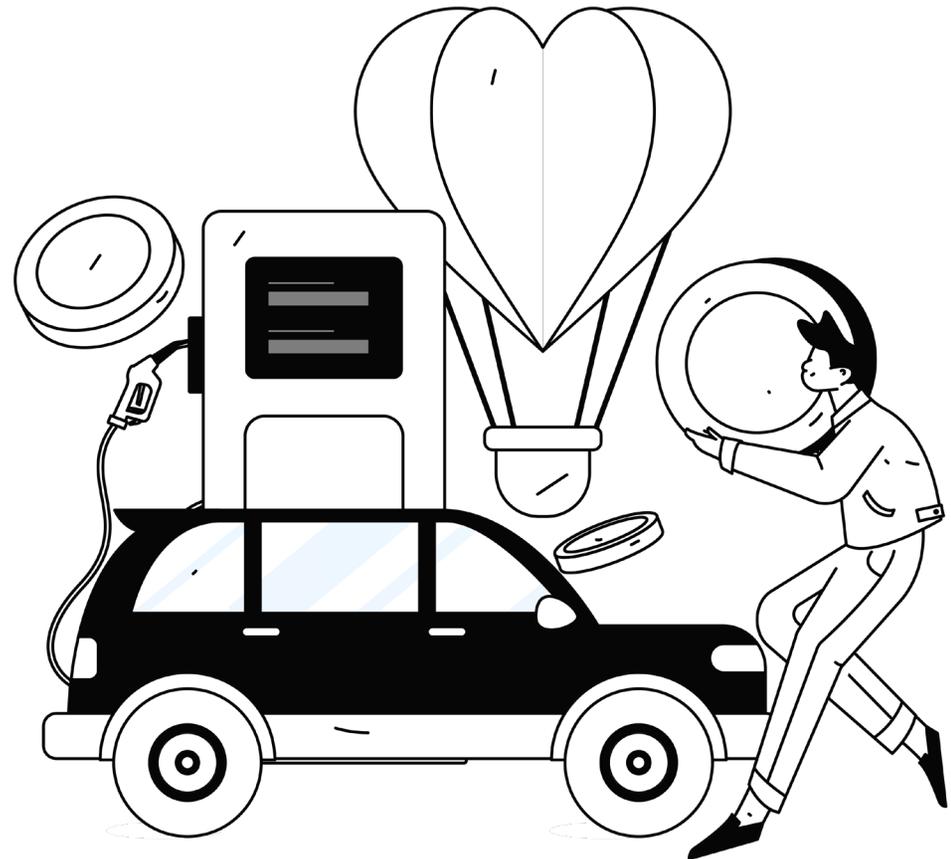


# OCAL FINANCIAL

USER EXPERIENCE  
RESEARCH  
VERSION 1.01 BY ACE LE OCAL © 2025

# DOCUMENTATION UI / UX



# CONTENTS

SECTION

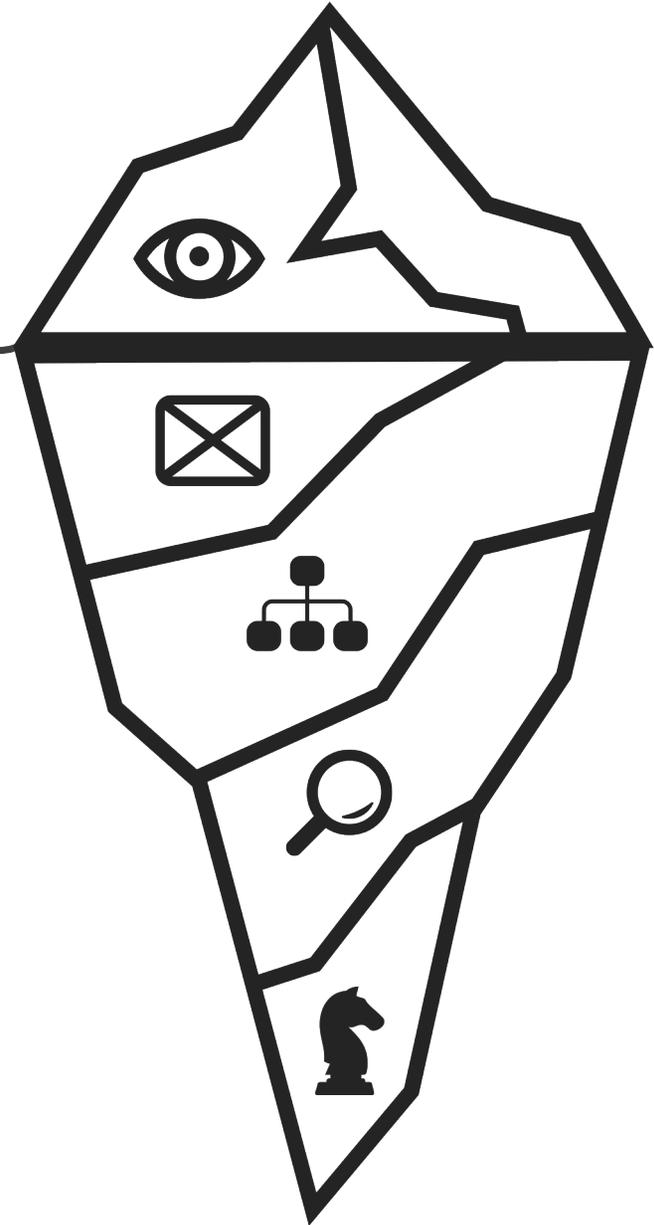
**5 SURFACE**  
Hi-Fi Prototype/Mockup  
Design System/Style Guide

**4 SKELETON**  
Lo-Fi Prototype/Wire-Frame  
Menu Design/Information Architecture

**3 STRUCTURE**  
User Journey Map/User Flow  
Site-Map

**2 SCOPE**  
Competitive Analysis  
User Story/Scenario

**1 STRATEGY**  
User Persona  
User Journey Map  
Goals & Expectations



UI/UX ICEBERG



# SECTION I STRATEGY

## SECTION I

### USER PERSONAS | USER JOURNEY MAPS

### GOALS & EXPECTATIONS

1

#### PERSONA 1 (ICP) MARK TURNER

User Persona/User Journey Map  
Goals & Expectations

Contractor  
36



2

#### PERSONA 2 RAJ ANSARI

User Persona/User Journey Map  
Goals & Expectations

Uber Driver  
25



3

#### PERSONA 3 SAMANTHA CHEN

User Persona/User Journey Map  
Goals & Expectations

Strategic Investor  
48



## MARK TURNER | IDEAL CUSTOMER



# PERSONA 1

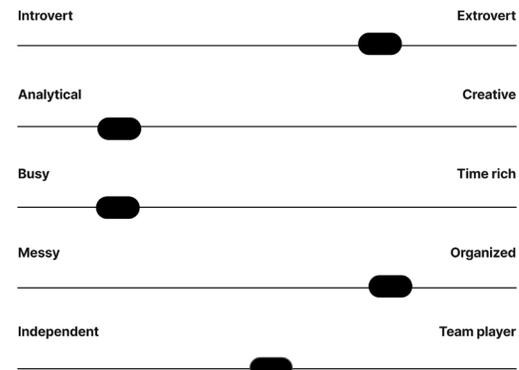
## SMALL BUSINESS CONTRACTOR

"My old truck is coughing up parts like a pelican; time for a new ride my dude!" - Mark

### FAVOURITE BRANDS



### PERSONALITY



### STATISTICS

- 36 Years Old
- \$55K-95K
- Langley BC, Canada
- Contractor/Small Business Owner
- Married With 1 Child
- BCIT Diploma in Carpentry
- Good Technical Aptitude

### BIOGRAPHY

Mark Turner is a 36-year-old self-employed carpenter based in Langley, BC. He's been running his small contracting business for five years, tackling custom furniture builds and home renovation projects. His current truck—a 2008 F150 pickup—has over 200,000 km on the clock and frequently needs costly repairs and due to some financial emergencies he hurt credit.

### INTERESTS/HOBBIES

- Entrepreneurship
- Tech gadgets
- Video games
- Networking events
- Food/Drink
- Sports

### GOALS/MOTIVATION

Seeks financial freedom to travel and invest in personal interests, Values convenience and speed in financial services and is looking for a loan to replace his work truck and improve his professional image.

### CHANNELS

Iphone 16 Pro	84%
Windows 11	16%
	61%
	14%
	7%
	15%
	3%

### FRUSTRATION/PAIN POINTS

- Difficulty accessing loan due to poor credit (Due to past missed payments)
- Poor past dealership experiences
- Limited-time
- Work truck approaching end of service life at 200,000+ km

### TACTICS

- Emphasize the quick application with flexible terms that suit clients with bad or troubled credit needs, to fix credit.
- Feature Case Studies of entrepreneurs who successfully repaired their credit and expanded their businesses.

# USER JOURNEY 1

# MARK TURNER



## USER SCENARIO

Mark Turner, a 36-year-old self-employed carpenter with troubled credit, Googles "truck financing bad credit," lands on OCAL Financial, and begins a fast, mobile-friendly application to replace his aging work truck.

## GOALS & EXPECTATIONS

He expects transparent, second-chance financing with a soft credit check, quick pre-approval, a seamless delivery experience, and ongoing support to rebuild his credit.

### AWARENESS

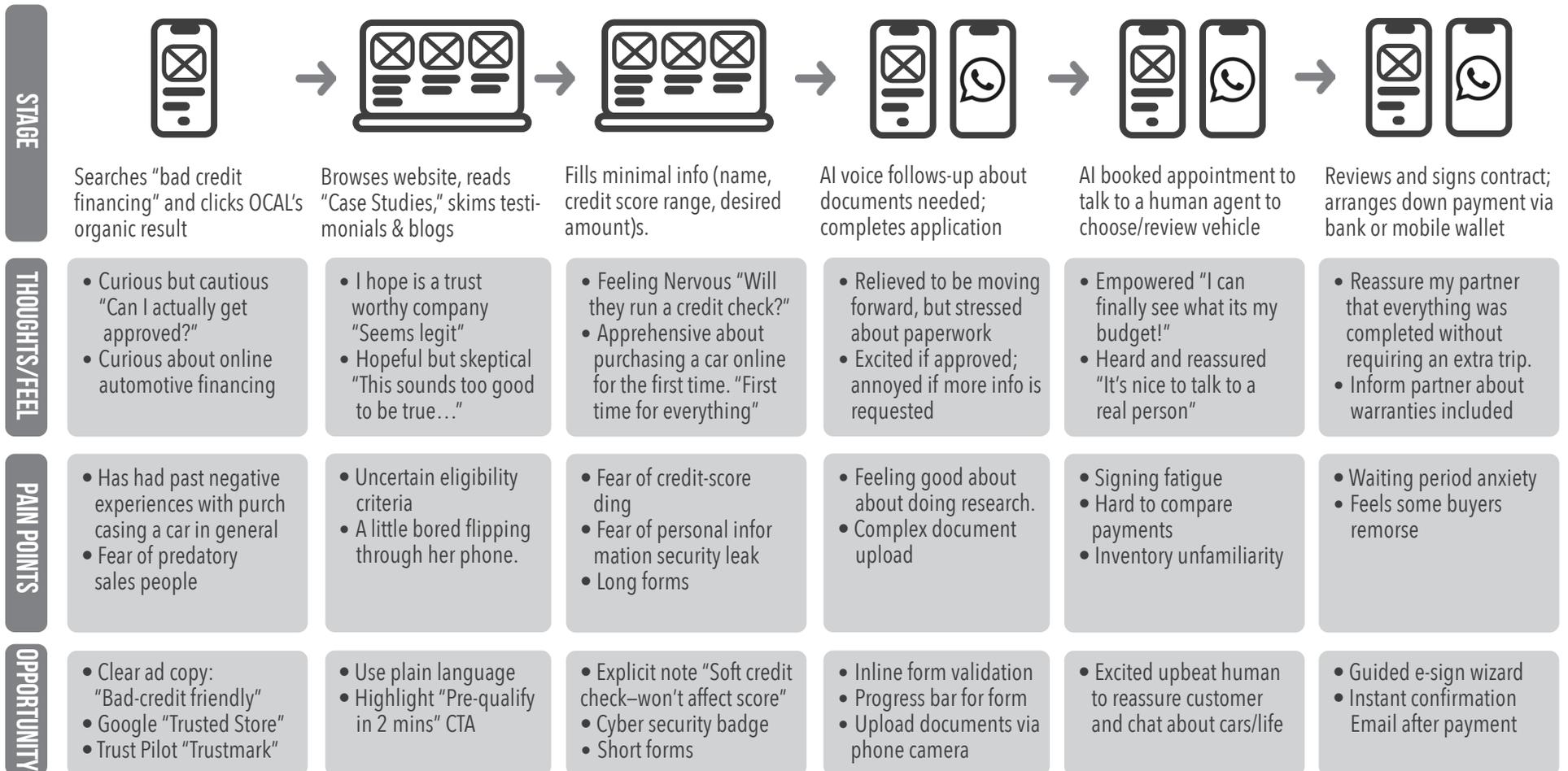
### RESEARCH

### PRE-APPLY

### APPLICATION/FOLLOW-UP

### VEHICLE SELECTION

### PURCHASE



## RAJ ANSARI | STUDENT



# PERSONA 2

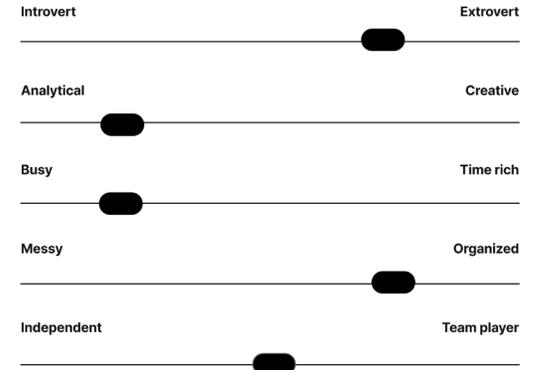
## UBER DRIVER/NEWCOMER

"I've got more 5-star Uber trips than credit history—time for financing to get my score up!" - Raj

### FAVORITE BRANDS



### PERSONALITY



### STATISTICS

- 25 Years Old
- \$40K-65K
- Surrey BC, Can (New from India)
- Uber Driver & Student
- Single
- Graduate Student
- Student Visa (valid through 2027)

### BIOGRAPHY

Raj moved to Canada six months ago to pursue a master's in Computer Science. To cover living expenses, he drives for Uber on evenings and weekends. He currently borrows a car from a friend and is eager to acquire his own dependable small SUV that won't break down or blow his student budget.

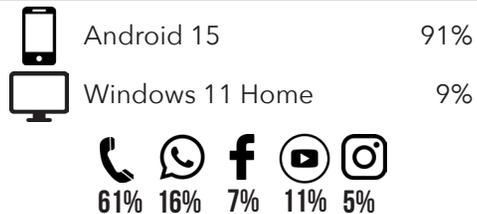
### INTERESTS/HOBBIES

- Entrepreneurship
- Tech gadgets
- Podcasts
- Student Events
- Reading
- Video games

### GOALS/MOTIVATION

- Needs a fuel-efficient, low-maintenance SUV that fits both campus parking and ride-hail demands.
- Wants to establish and improve his Canadian credit history to unlock better options in the future.

### CHANNELS



### FRUSTRATION/PAIN POINTS

- Feels overlooked by traditional lenders due to lack of Canadian history
- Struggles to document gig-economy earnings in ways banks recognize
- Overwhelmed by lengthy applications, and hard-pull credit checks

### TACTICS

- Emphasize the quick application with tailored guidance and advice for students and newcomers with real human agent
- Feature How-to guides and success stories targeting new Canadians

# USER JOURNEY 2

# RAJ ANSARI



## USER SCENARIO

Raj Ansari, a 25-year-old international student and Uber driver, Googles "finance a car with bad credit," hits OCAL's visa-friendly pre-approval, uploads his permit and earnings in minutes, and secures a small SUV for school and shifts.

## GOALS & EXPECTATIONS

He expects transparent, visa-friendly financing with soft credit checks, clear income-verification guidance, flexible delivery scheduling, and credit-building support.

### AWARENESS

### RESEARCH

### PRE-APPLY

### APPLICATION/FOLLOW-UP

### VEHICLE SELECTION

### PURCHASE

STAGE	AWARENESS	RESEARCH	PRE-APPLY	APPLICATION/FOLLOW-UP	VEHICLE SELECTION	PURCHASE
	Searches "How to finance a car with bad credit" and clicks OCAL article on credit tips	Reads credit-building tips, how-to guides, and bookmarks relevant pages	Enters name, visa status, small credit range, desired SUV budget	Uploads documents; chats with human to clarify proof-of-income requirements	Receives vehicle options and chats with human agent to choose/review vehicle	E-signs contract, chooses small down payment from savings.
THOUGHTS/FEEL	<ul style="list-style-type: none"> <li>Interested but uncertain "I'm new here—can I really finance?"</li> </ul>	<ul style="list-style-type: none"> <li>Hopeful "This guide speaks to my current situation."</li> <li>Intrigued "These guides have a lot of useful information."</li> </ul>	<ul style="list-style-type: none"> <li>Feeling Nervous "Will they run a credit check?"</li> <li>Apprehensive about purchasing a car online for the first time. "First time for everything"</li> </ul>	<ul style="list-style-type: none"> <li>Relieved to be moving forward, but stressed about paperwork</li> <li>Excited if approved; annoyed if more info is requested</li> </ul>	<ul style="list-style-type: none"> <li>Empowered "This one fits my student budget and flexible delivery fits my Uber schedule."</li> </ul>	<ul style="list-style-type: none"> <li>Relieved but cautious "Hope the funds clear in time."</li> <li>Relieved research and vetting process done</li> </ul>
PAIN POINTS	<ul style="list-style-type: none"> <li>Has had past negative experiences with banks</li> <li>Overwhelming jargon</li> <li>Distrust of lenders unfamiliar with visas</li> </ul>	<ul style="list-style-type: none"> <li>Confusing eligibility for visa holders</li> <li>Guides do not have PDF downloads for easier reading later</li> </ul>	<ul style="list-style-type: none"> <li>Fear inquiry will hurt credit</li> <li>Concern about cyber-security</li> </ul>	<ul style="list-style-type: none"> <li>Upload errors</li> <li>Unclear proof-of-income standards for gig jobs like uber and skip</li> </ul>	<ul style="list-style-type: none"> <li>Hard to calculate ride-revenue payback</li> <li>Uncertainty about maintenance costs</li> </ul>	<ul style="list-style-type: none"> <li>Waiting period anxiety</li> <li>Banking delays</li> <li>Complex currency conversion (if international account)</li> </ul>
OPPORTUNITY	<ul style="list-style-type: none"> <li>SEO article with "Student &amp; Newcomer"</li> <li>Trust badges (e.g., "We welcome newcomers")</li> </ul>	<ul style="list-style-type: none"> <li>"Next Step: Pre-qualify" CTA end of guide</li> <li>FAQ section/pdf specifically for visa</li> </ul>	<ul style="list-style-type: none"> <li>Explicit note "Soft credit check—won't affect score"</li> <li>Cyber security badge</li> <li>Short forms</li> </ul>	<ul style="list-style-type: none"> <li>One-tap camera upload (CAE?)</li> <li>Gig-income calculator</li> </ul>	<ul style="list-style-type: none"> <li>"Uber-earnings ROI" Tips and how-to guide</li> <li>"Recommended for Rideshare" badge</li> </ul>	<ul style="list-style-type: none"> <li>Instant payment confirmation, Follow-up</li> <li>Currency converter widget some guides</li> </ul>

## SAMANTHA CHEN | INVESTOR



# PERSONA 3

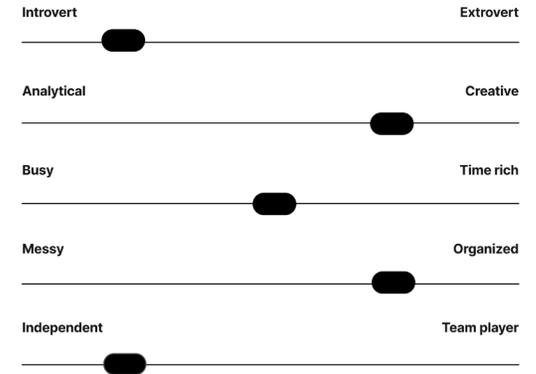
## AI TECH ENTREPRENEUR

"You've nailed the underserved market. Now show me how you'll scale it and own the pipeline." - Sam

### FAVORITE BRANDS



### PERSONALITY



### STATISTICS

- 48 Years Old
- \$250K-750K+ (~6.5 million net)
- Toronto ON, Canada
- Tech Entrepreneur & Investor
- Married With 2 Children
- Master of Business Administration
- High Technical Aptitude

### BIOGRAPHY

Samantha built and exited B2B SAAS startup in the logistics space. With deep knowledge of fintech, she now invests in scalable businesses that blend tech, AI, financial access, and under-served markets. She's part of NACO and a few angel syndicates, and sits on the advisory board of two startups and blogs about food and travel on her free time.

### INTERESTS/HOBBIES

- Investing
- Tech gadgets
- Food & Drink
- Blogging
- Traveling
- Reading

### GOALS/MOTIVATION

- Diversification: Adding exposure to alternative lending finance
- Interested in inclusive financial
- Looks for companies with recurring revenue, defensible tech
- Prefers 5-7 year exit horizon

### CHANNELS

- iPhone 16 Pro 71%
- MacOS 15 Sequoia 29%
- 45%
- 40%
- 8%
- 2%

### FRUSTRATION/PAIN POINTS

- Everyone says they're disrupting finance with AI—but 90% can't explain how it works or what's defensible
- Tired of exaggerated claims
- Frustrated by pitch decks full of buzz words, lacking market validation

### TACTICS

- Sensible risk controls (default rates, col collections strategy)
- Vision for market expansion
- Emphasize founder Commitment (CEO has personal Capital-Skin in the Game)

# USER JOURNEY 3

# SAMANTHA CHEN



## USER SCENARIO

Samantha Chen 48-year-old Toronto-based tech entrepreneur and angel investor, is actively scouting her next big play in AI-driven fintech. She also has many friends in the industry.

## GOALS & EXPECTATIONS

Samantha wants to find scalable, AI-driven fintech startup with strong leadership, real traction, and a credible path to exit—expecting clear data, sharp communication, and fast access to investment materials.

### AWARENESS

### RESEARCH

### VALIDATION

### ENGAGEMENT

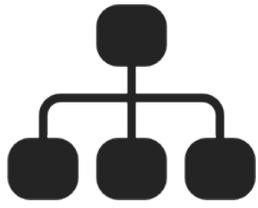
### EVALUATION

### PURCHASE

STAGE	AWARENESS	RESEARCH	VALIDATION	ENGAGEMENT	EVALUATION	PURCHASE
	Finds Press "OCAL Financial's Predictive Voice AI Disrupts Going Public" on Fox News	Cross-checks funding history, contacts, size of market, competitors.	Enters name, visa status, small credit range, desired SUV budget	Books a 20-min intro call with the CEO to gauge vision, traction, and tech moat	Reviews AI model performance, revenue metrics, customer acquisition cost,	Commits \$50K-100K as part of strategic round with interest in advising.
THOUGHTS/FEEL	<ul style="list-style-type: none"> <li>• Hard to tell from headlines if it's hype or substance"</li> </ul>	<ul style="list-style-type: none"> <li>• Asked around heard these guys were chatting with VAPI AI "They're already on the radar with other serious AI players."</li> </ul>	<ul style="list-style-type: none"> <li>• Thinking "Are they really the first mover? Can this scale beyond cars?"</li> </ul>	<ul style="list-style-type: none"> <li>• Relieved to hear about conditional patent</li> <li>• "I want to see if this founder and CEO can execute or just pitch."</li> </ul>	<ul style="list-style-type: none"> <li>• "The numbers check out... and they have a path to public. I like this risk."</li> </ul>	<ul style="list-style-type: none"> <li>• "I'm in. If this scales, I'll 5x my money and help shape something big."</li> </ul>
PAIN POINTS	<ul style="list-style-type: none"> <li>• Vague use of "AI" is common; wants to see clear application and advantage</li> </ul>	<ul style="list-style-type: none"> <li>• Many early-stage companies lack clarity on market size or exit strategy</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of Differentiation "Too many fintechs say the same things – I need to see a demo."</li> <li>• Unclear Monetization "Show me the money"</li> </ul>	<ul style="list-style-type: none"> <li>• Slow or clunky scheduling turns her off (Prefers G-suite for scheduling)</li> </ul>	<ul style="list-style-type: none"> <li>• Hard to calculate revenue payback</li> <li>• Frustrated by over-complicated or unpolished data rooms or investor portal</li> </ul>	<ul style="list-style-type: none"> <li>• Delays in paperwork or unclear terms slow decisions</li> <li>• Poor communication erodes confidence</li> </ul>
OPPORTUNITY	<ul style="list-style-type: none"> <li>• Crisp demo or explainer Video</li> <li>• Social proof from industry mentions</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive landscape visual graphic</li> <li>• Use-case roadmap for AI beyond auto</li> </ul>	<ul style="list-style-type: none"> <li>• AI differentiation explainer infographic with real-world data, calls, conversion, ROI.</li> </ul>	<ul style="list-style-type: none"> <li>• Investor-focused deck download</li> <li>• Fast, clean booking process with google</li> </ul>	<ul style="list-style-type: none"> <li>• Simple investor dash board</li> <li>• Key KPIs, TAM, and AI defensibility visualized</li> </ul>	<ul style="list-style-type: none"> <li>• Engaging, no-fluff monthly updates</li> <li>• "Investor referral" bonus or invite-only deal</li> </ul>

# ANALYSIS COMPETITIVE

Loan Provider Bank/Institution/Fintech	Loan Term Term/APR	SEO Score SEO/Mobile/Desktop	Reputation Google Rating	Key Features Provider Key Features	Strengths Provider Strengths	Weaknesses Provider Weaknesses
	3.90% - 29.90% 12 - 96 Months	85%   82%   99%	4.6 Stars ★★★★★ 78 Google Reviews	<ul style="list-style-type: none"> <li>Loan Calculator</li> <li>Credit Application</li> <li>Branded Content</li> <li>Flexible Rates</li> </ul>	<ul style="list-style-type: none"> <li>Flexible Rates</li> <li>Google Rating</li> <li>Page Speeds</li> <li>Overall SEO</li> </ul>	<ul style="list-style-type: none"> <li>BC &amp; Alberta Only</li> <li>Unbranded Content</li> <li>No ChatBot</li> </ul>
	3.90% - 29.90% 12 - 96 Months	77%   54%   88%	4.2 Stars ★★★★★ 4,118 Google Reviews	<ul style="list-style-type: none"> <li>Vehicle Appraiser</li> <li>Credit Application</li> <li>Loan Calculator</li> </ul>	<ul style="list-style-type: none"> <li>Design &amp; UI UX</li> <li>Google Reviews</li> <li>Available Across Canada</li> </ul>	<ul style="list-style-type: none"> <li>SEO</li> <li>Mobile Speeds</li> <li>No ChatBot</li> </ul>
	3.90% - 29.90% 12 - 96 Months	84%   52%   59%	3.2 Stars ★★★★★ 192 Google Reviews	<ul style="list-style-type: none"> <li>Credit Application</li> <li>Vehicle Appraiser</li> <li>Loan Calculator</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>SEO</li> <li>Credit Application</li> <li>ChatBot</li> <li>Available Across US</li> </ul>	<ul style="list-style-type: none"> <li>Capital Intensive</li> <li>Page Speeds</li> <li>Google Review Score</li> </ul>
	Undisclosed	66%   31%   50%	3.1 Stars ★★★★★ 122 Google Reviews	<ul style="list-style-type: none"> <li>Vehicle Listing</li> <li>Credit Application</li> <li>Vehicle Appraiser</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>ChatBot</li> <li>Vehicle Listing</li> <li>Available Across Canada</li> </ul>	<ul style="list-style-type: none"> <li>Page Speeds</li> <li>SEO</li> <li>Google Review Score</li> </ul>
	Undisclosed	74%   48%   67%	No review 0 Google Reviews	<ul style="list-style-type: none"> <li>Vehicle Listing</li> <li>Vehicle Search</li> <li>Vehicle Appraiser</li> <li>FAQ Section</li> </ul>	<ul style="list-style-type: none"> <li>Vehicle Listing</li> <li>Design &amp; UI UX</li> <li>Branded Content</li> </ul>	<ul style="list-style-type: none"> <li>No ChatBot</li> <li>No Google Reviews</li> <li>No Geolocation</li> </ul>
	3.90% - 29.90% 12 - 96 Months	81%   35%   54%	4.4 Stars ★★★★★ 2,764 Google Reviews	<ul style="list-style-type: none"> <li>Vehicle Listing</li> <li>Credit Application</li> <li>Loan Calculator</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>EV Specoalist</li> <li>ChatBot</li> <li>Available Across Canada</li> </ul>	<ul style="list-style-type: none"> <li>Reviews Look Bought</li> <li>Slow Page Speeds</li> <li>SEO</li> </ul>
	From 8.49% 24 - 96 Months	81%   25%   35%	4.7 Stars ★★★★★ 4,716 Google Reviews	<ul style="list-style-type: none"> <li>Loan Calculator</li> <li>Credit Application</li> <li>Flexible Rates</li> <li>Branded Content</li> </ul>	<ul style="list-style-type: none"> <li>Google Review</li> <li>Credit Application</li> <li>Branded Blog</li> <li>Design &amp; UI UX</li> </ul>	<ul style="list-style-type: none"> <li>Reviews Look Bought</li> <li>Slow Page Speeds</li> <li>Ontario &amp; Nova Scotia Only</li> </ul>
	Undisclosed 12 - 96 Months	68%   45%   72%	4.8 Stars ★★★★★ 288 Google Reviews	<ul style="list-style-type: none"> <li>Credit Application</li> <li>Vehicle Appraiser</li> <li>ChatBot</li> <li>Branded Content</li> </ul>	<ul style="list-style-type: none"> <li>Google Reviews</li> <li>Design &amp; UI U</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>Page Speeds</li> <li>SEO</li> <li>Available Ontario Only</li> </ul>
	3.90% - 29.90%	85%   32%   74%	1.0 Stars ★ 2 Google Reviews	<ul style="list-style-type: none"> <li>Credit Application</li> <li>Loan Search</li> <li>Unbranded Content</li> <li>Don't-Sell Cars</li> </ul>	<ul style="list-style-type: none"> <li>Loan Search</li> <li>Credit Application</li> <li>Available Across Canada</li> </ul>	<ul style="list-style-type: none"> <li>No Loan Calculator</li> <li>Page Speeds</li> <li>No ChatBot</li> <li>Google Review Score</li> </ul>
	Undisclosed	86%   9%   15%	4.8 Stars ★★★★★ 242 Google Reviews	<ul style="list-style-type: none"> <li>Credit Application</li> <li>Vehicle Search</li> <li>Vehicle Appraiser</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>SEO</li> <li>Design &amp; UI UX</li> <li>Google Reviews</li> <li>ChatBot</li> </ul>	<ul style="list-style-type: none"> <li>Page Speeds</li> <li>EV Only</li> <li>Available Ontario Only</li> </ul>



# SECTION 3 STRUCTURE

## SECTION 3

USER FLOWS

SITEMAP

1

**IDEAL CUSTOMER**    **MARK TURNER**

User Flow 1

Contractor  
32



2

**PERSONA 2**    **RAJ ANSARI**

User Flow 2

Uber Driver  
39



3

**PERSONA 3**    **SAMANTHA CHEN**

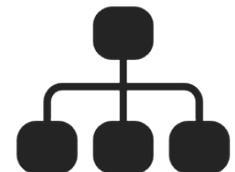
User Flow 3

Strategic Investor  
48



4

**SITEMAP**    **KEY TAKEAWAY**



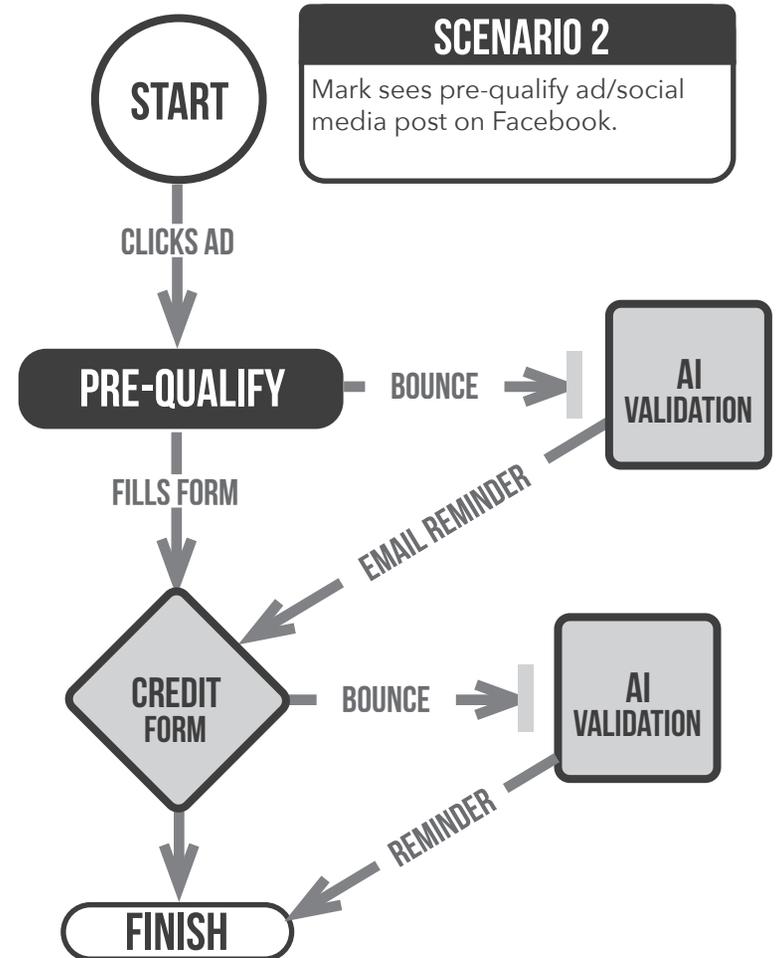
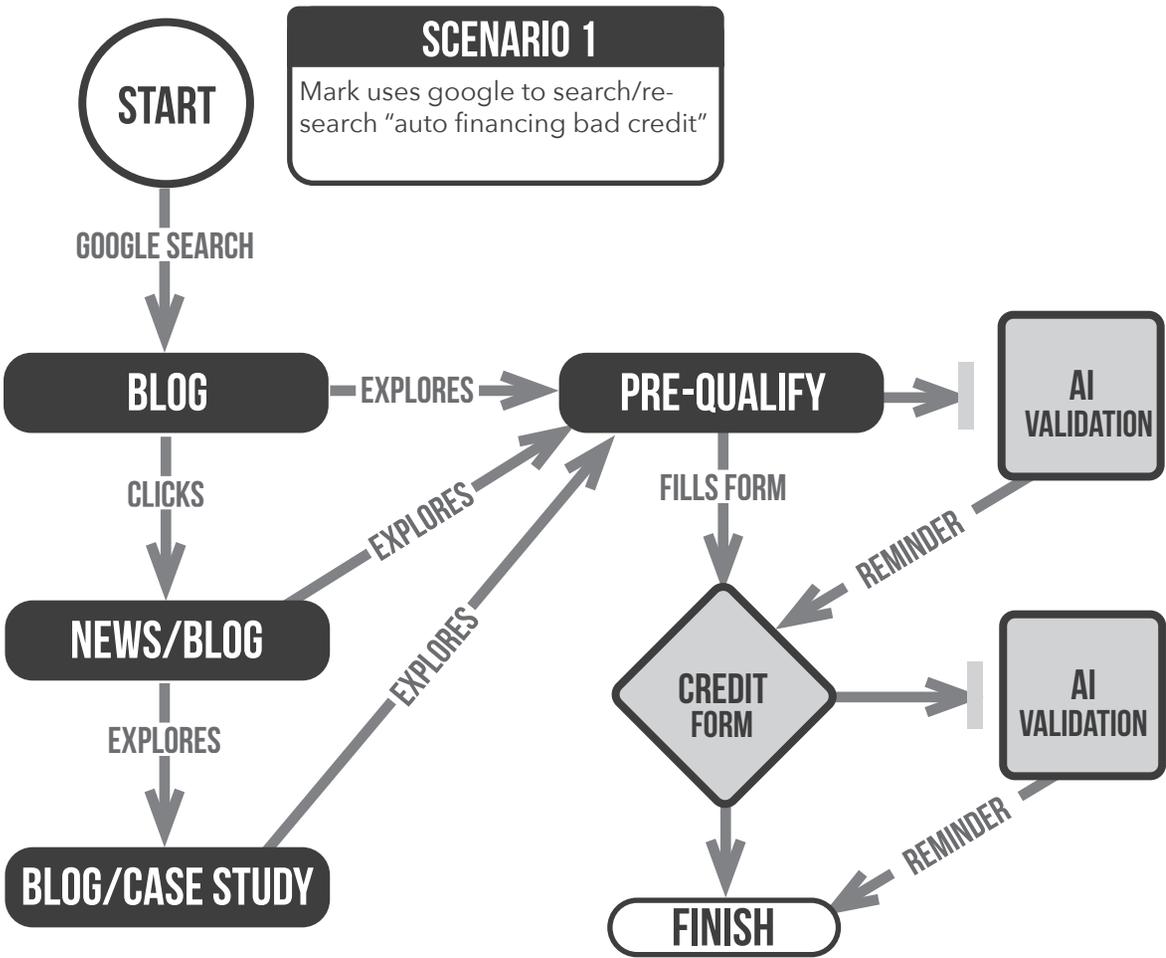


# USER FLOW 1

# MARK TURNER

**SCENARIO**  
 Mark Turner, a 36-year-old self-employed carpenter with troubled credit, Googles "truck financing bad credit," lands on OCAL Financial, and begins research into replacing his aging work truck.

**GOALS & EXPECTATIONS**  
 He expects transparent, second-chance financing with a soft credit check, quick pre-approval, a seamless delivery experience, and ongoing support to rebuild his credit.



PERSONA 2



# USER FLOW 2

# RAJ ANSARI

## SCENARIO

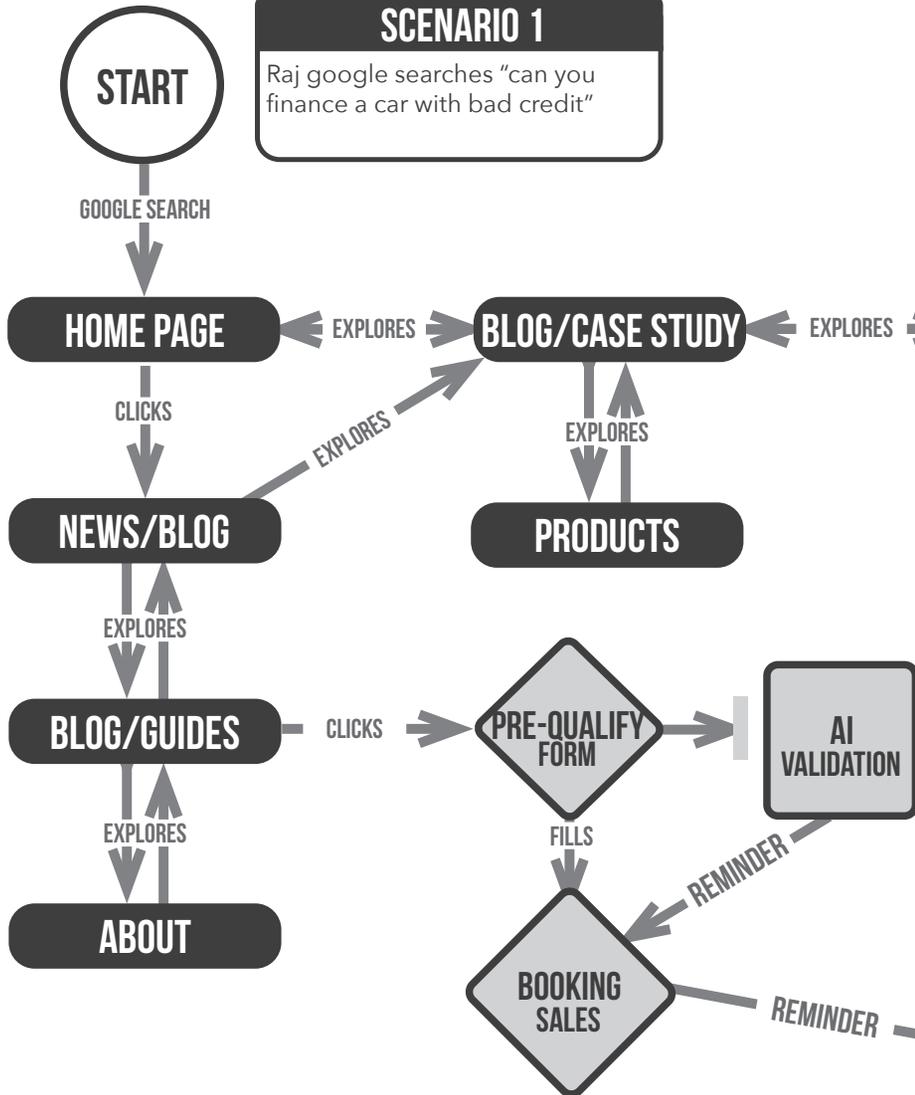
Raj Ansari, a 25-year-old international student and Uber driver, Googles "finance a car with bad credit," hits OCAL's visa-friendly pre-approval, uploads his permit and earnings in minutes, and secures a small SUV for school and shifts.

## GOALS & EXPECTATIONS

He expects transparent, visa-friendly financing with soft credit checks, clear income-verification guidance, flexible delivery scheduling, and credit-building support.

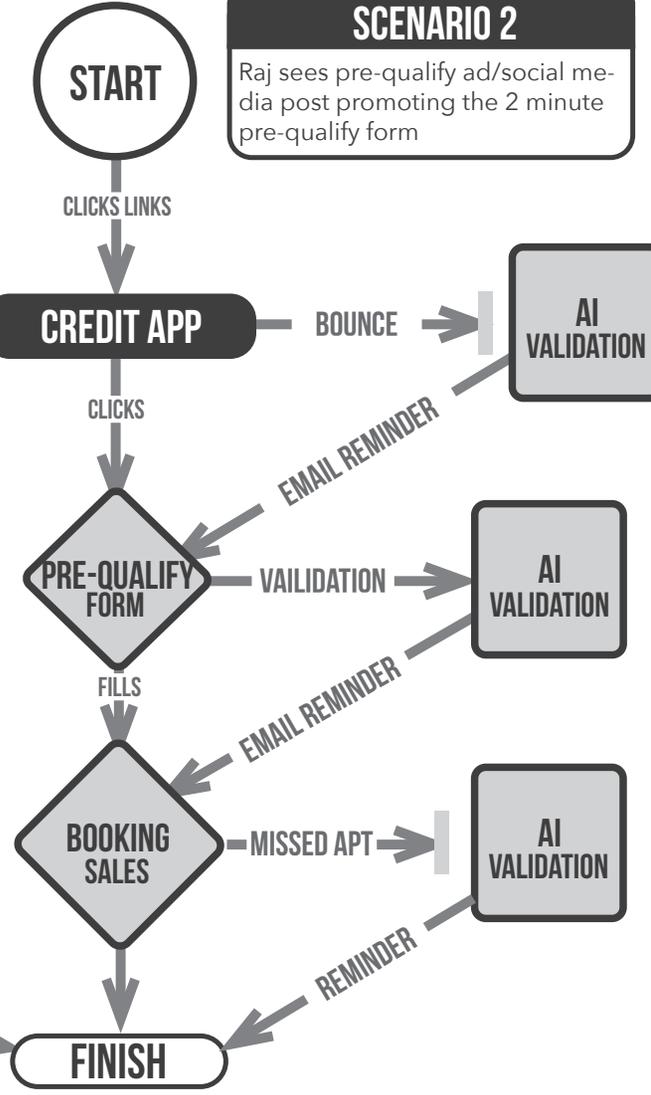
### SCENARIO 1

Raj google searches "can you finance a car with bad credit"



### SCENARIO 2

Raj sees pre-qualify ad/social media post promoting the 2 minute pre-qualify form



PERSONA 3



# USER FLOW 3

## SCENARIO

Samantha Chen 48-year-old Toronto-based tech entrepreneur and angel investor, is actively scouting her next big play in AI-driven fintech.

# SAMANTHA CHEN

## GOALS & EXPECTATIONS

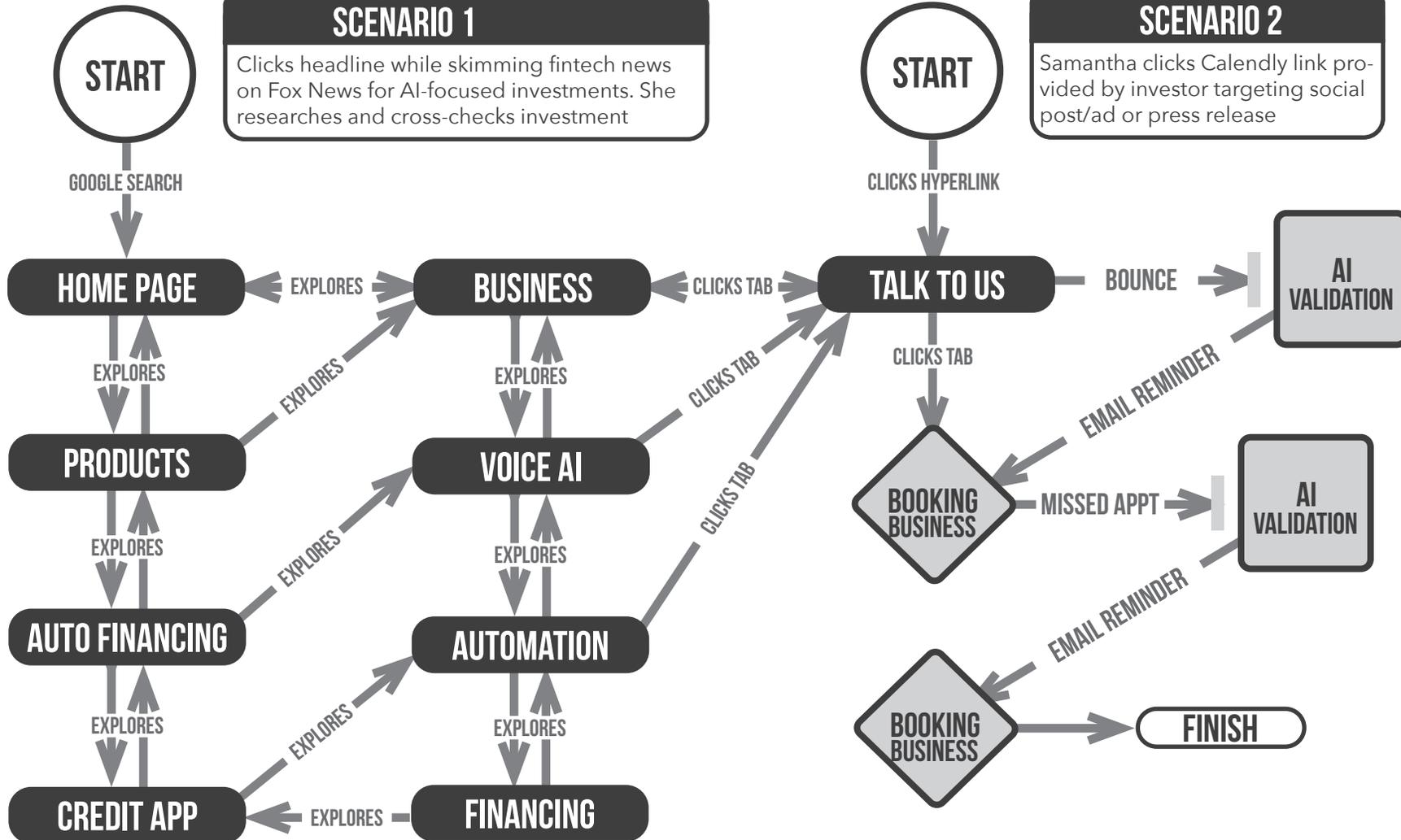
Samantha wants to find scalable, AI-driven fintech startup with strong leadership, real traction, and a credible path to exit—expecting clear data, sharp communication, and fast access to investment materials.

## SCENARIO 1

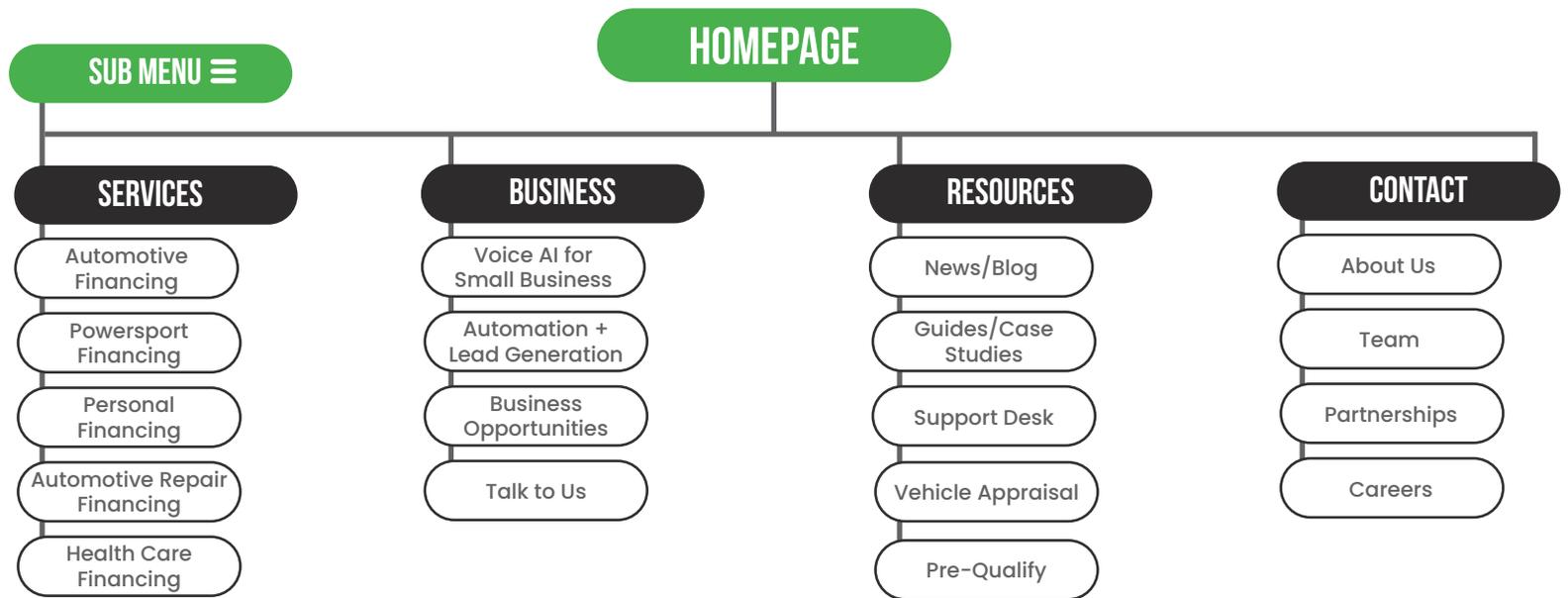
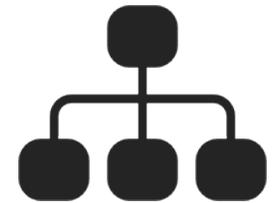
Clicks headline while skimming fintech news on Fox News for AI-focused investments. She researches and cross-checks investment

## SCENARIO 2

Samantha clicks Calendly link provided by investor targeting social post/ad or press release



# SECTION 3 SITE MAP



### Comparison of Terms:

#### Financing | Pros

- Most natural for consumers
- Strong for SEO
- Clearly describes the service

#### Cons or Negatives

- Slightly longer

#### Finance | Pros

- Good for mobile navigation
- Industry-friendly tone
- Clearly describes the service
- Feels formal and trustworthy

#### Cons or Negatives

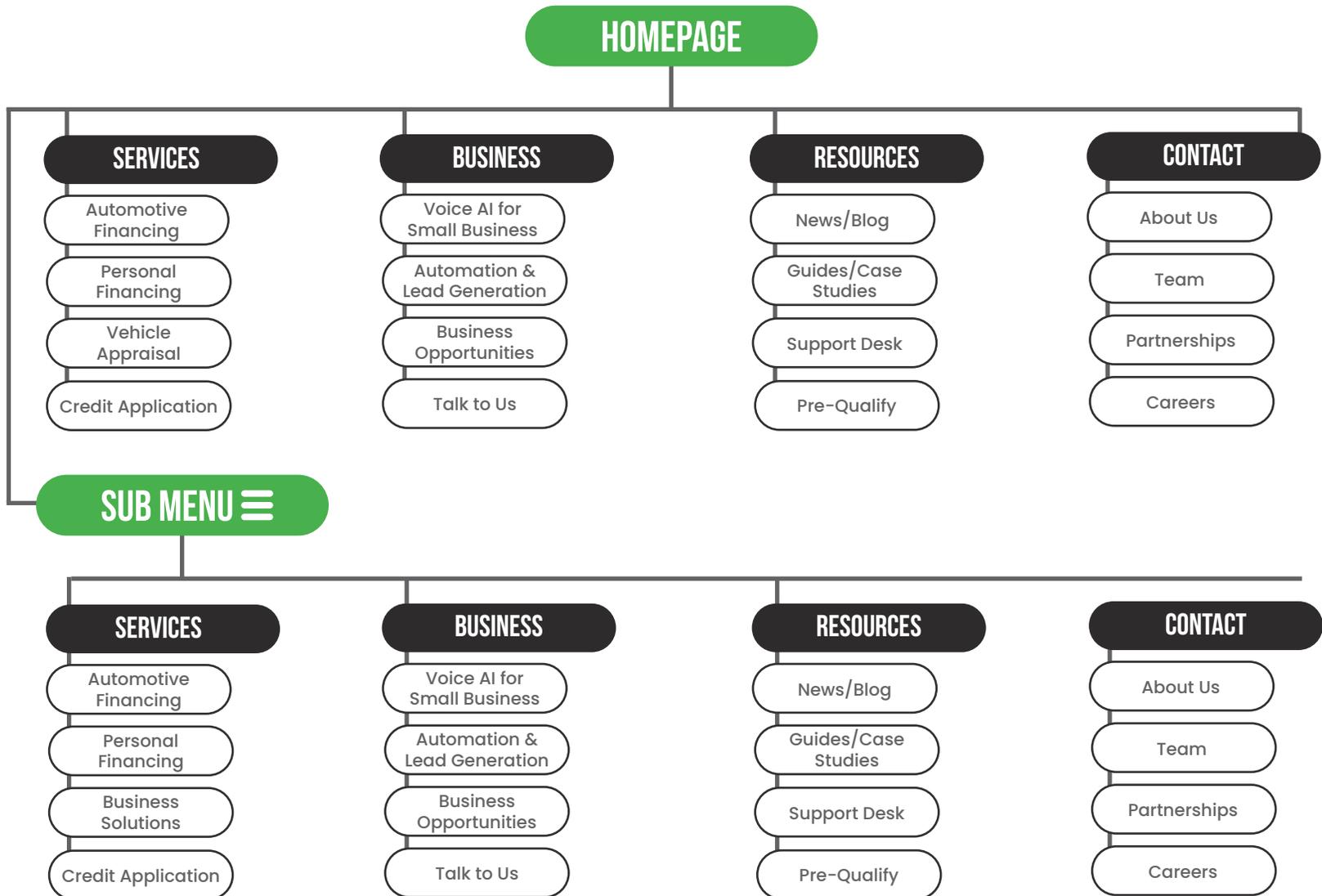
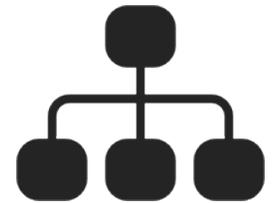
- Slightly more technical/less clear

## SITEMAP

Illustration of pages to be indexed.

# SITEMAP

VERSION 2 | FARPOINT STYLE





# KEY TAKEAWAY

## KEY TAKEAWAYS & OPPORTUNITIES

Key takeaways and opportunities help UX and UI teams understand what truly matters to each user type—what they need, what they struggle with, and where the product or experience can deliver the most value—so design decisions are driven by real user goals, not assumptions.



### MARK TURNER - IDEAL CUSTOMER PROFILE (ICP)

#### Blue Collar Contractor & Small Business Owner

Mark is a hardworking carpenter with bruised credit and an urgent need to replace his old work truck. He doesn't want to be judged – he wants to be helped, fast.

### OPPORTUNITIES

- Promote “No Judgment Financing” – Messaging that speaks to dignity and second chances.
- Emphasize fast application process “Pre-qualify in 2 minutes” – Use plain language.
- Simplify Application UX – Minimal steps, clear CTAs, progress bar, reassuring language, in-line form validation, in-line help, and Oauth auto-fill and save.



### RAJ ANSARI - USER PERSONA 2

#### The Hustlin' New Canadian & Uber Driver

Raj is a 25-year-old international student building his life and credit in Canada. He's balancing school and gig driving, and needs a reliable SUV without predatory terms.

### OPPORTUNITIES

- Educational Content Hub – Bite-sized guides on building credit, financing options, gig work considerations and “New to Canada” credit financing guides.
- Fast, Mobile-First Pre-Approval – Instant eligibility checks on mobile to match his busy lifestyle.
- Emphasize “Soft Credit Check” Pre-Approval – Offer a no-impact soft credit check. Encourages more users to apply.



### SAMANTHA CHEN - USER PERSONA 3

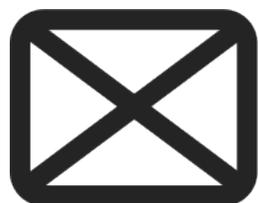
#### The AI-Savvy Angel Investor & Tech Entrepreneur

Samantha is a strategic investor looking for a high-upside, defensible fintech AI play. OCAL's voice AI press releases and public roadmap catches her eye – but she needs substance, not hype. Does not like over use of the word AI.

### OPPORTUNITIES

- Polished, Data-Backed Investor Materials – Clear visuals of traction, tech advantage, public roadmap, and exit potential.
- Highlight Industry Credibility & Momentum – Press releases and conversations with key players like VAPI for awareness.
- Emphasize CEO's personal investment and commitment.
- Dedicated Investor Portal – Provide a secure, self-serve investor portal where Samantha can access investor materials.

SECTION 4



SECTION 4  
**SKELETON**

**LO-FIDELITY PROTOTYPE/WIREFRAME**

**MENU DESIGN/INFORMATION ARCHITECTURE**

**1**

**DESKTOP**

Low-Fidelity Prototype 1-8  
Wire-frames

**LO-FIDELITY PROTOTYPE**

Information Architecture  
Interaction Design

**2**

**MOBILE**

Low-Fidelity Prototype 1-12  
Wire-frames

**LO-FIDELITY PROTOTYPE**

Information Architecture  
Interaction Design

# WIREFRAMES

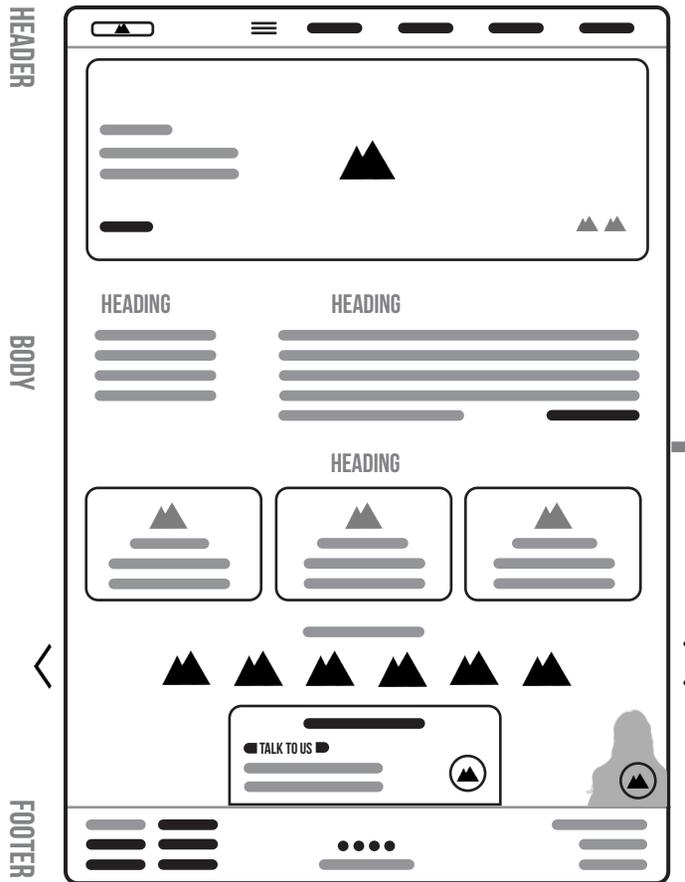
DESKTOP

MOBILE

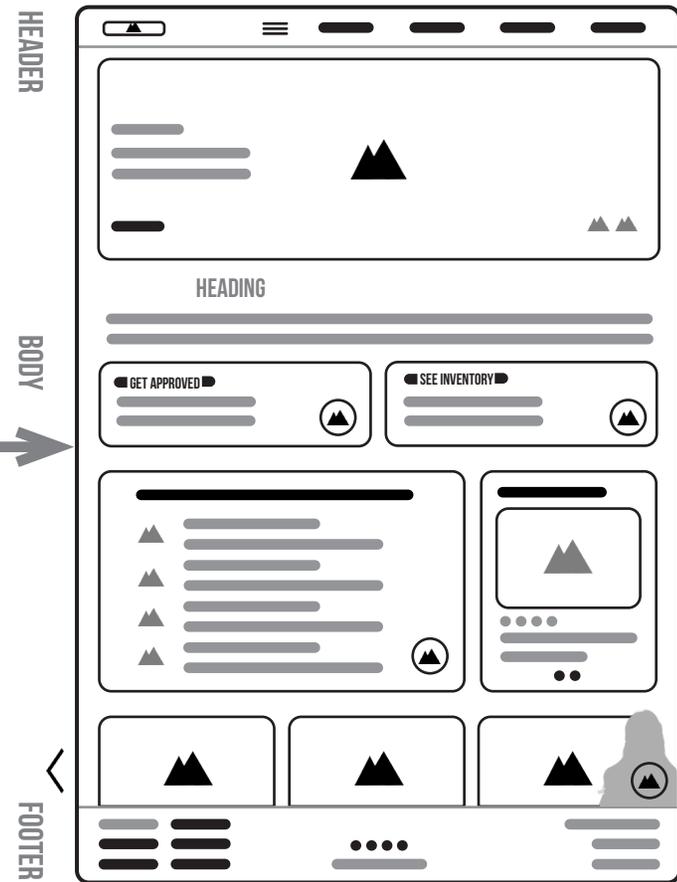
## LO-FIDELITY PROTOTYPE

WIREFRAMES

### HOME PAGE



### MAIN SERVICES PAGE



CHAT WIDGET  
STICKY

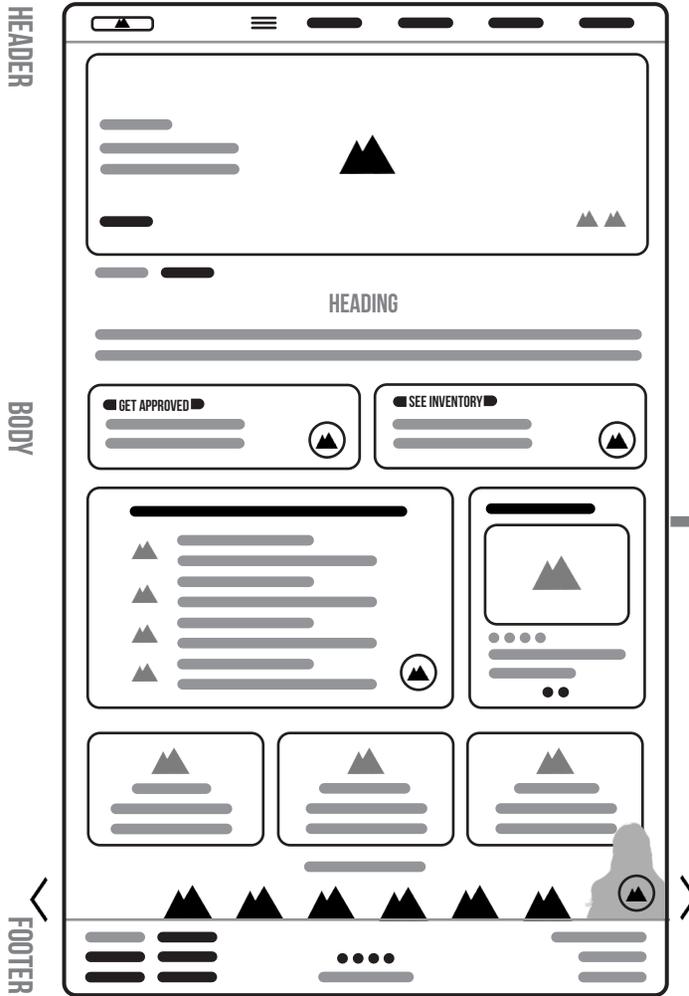
ALT FOOTER



# WIREFRAMES

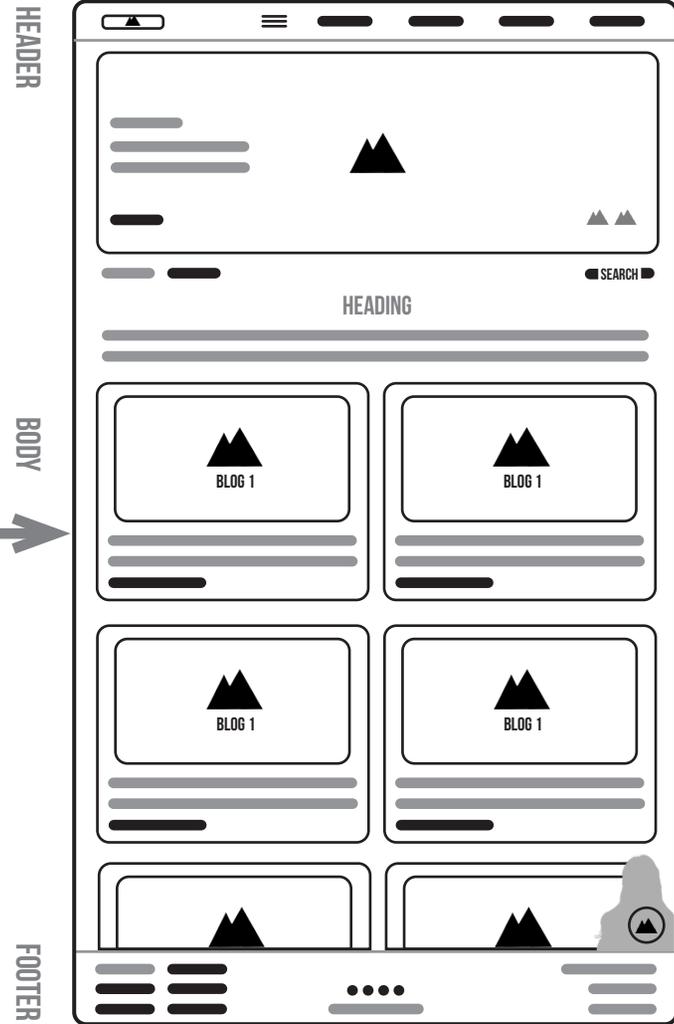
## SERVICES PAGE

AUTO/POWERSPORT/RV/PERSONAL/REPAIR/HEALTH

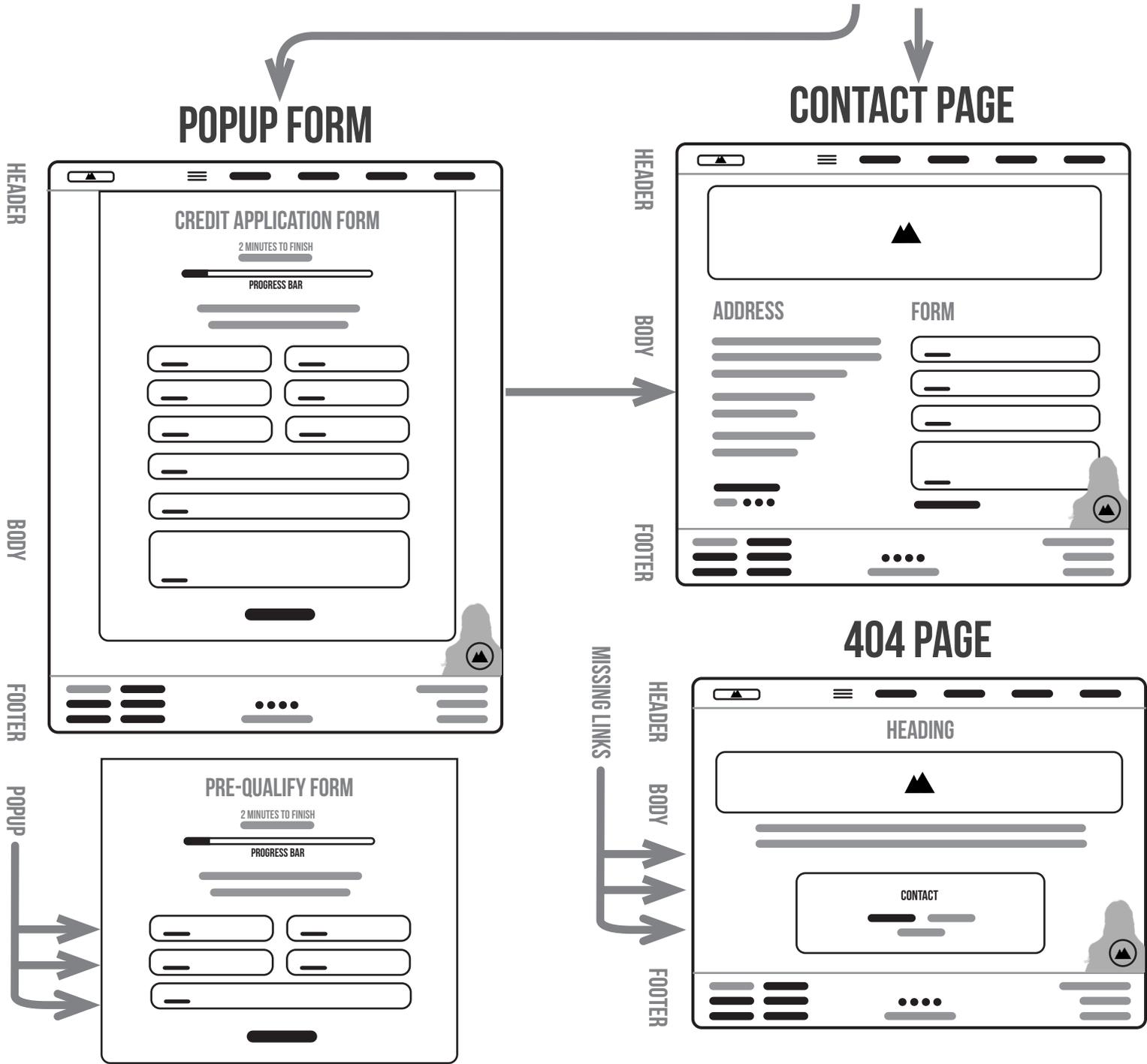


## RESOURCES

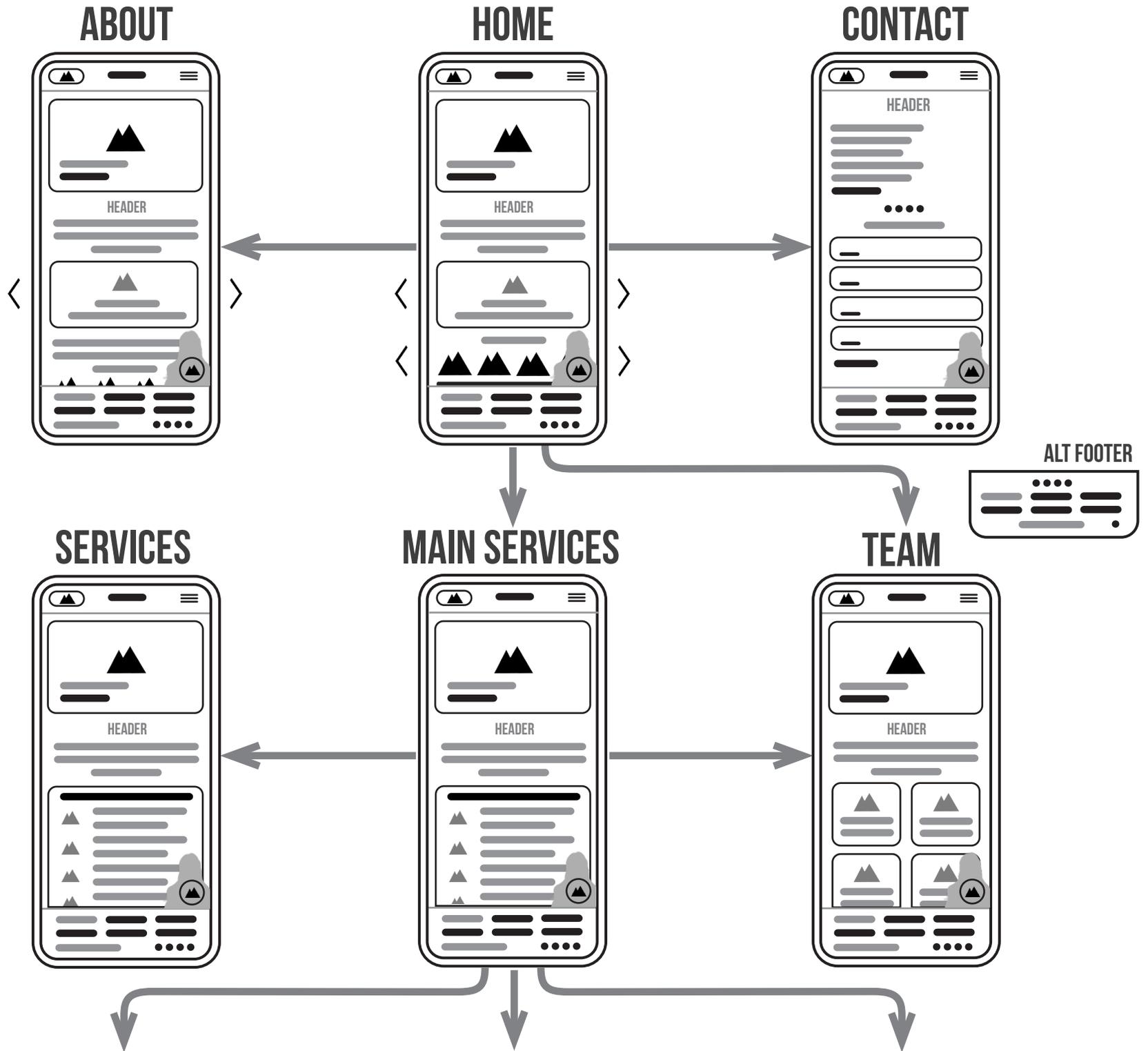
BLOG/GUIDES/CASE STUDIES/TIPS/PRESS/FAQ



# WIREFRAMES

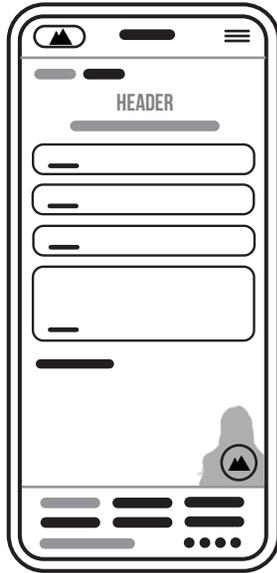


# WIREFRAMES

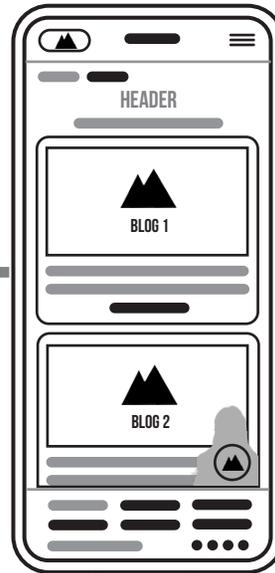


# WIREFRAMES

## SUPPORT DESK



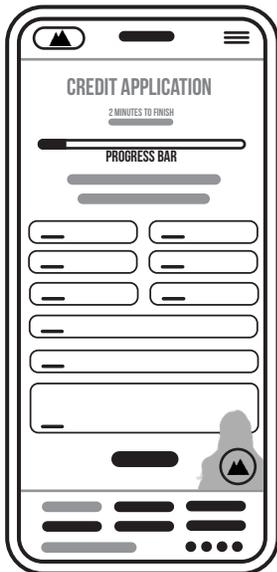
## RESOURCES



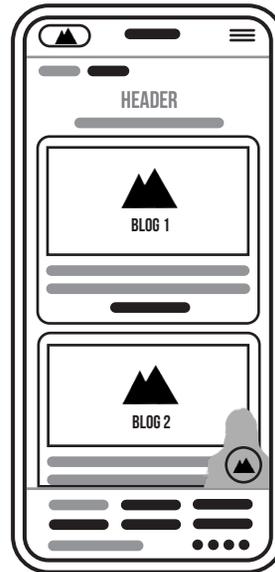
## FAQ



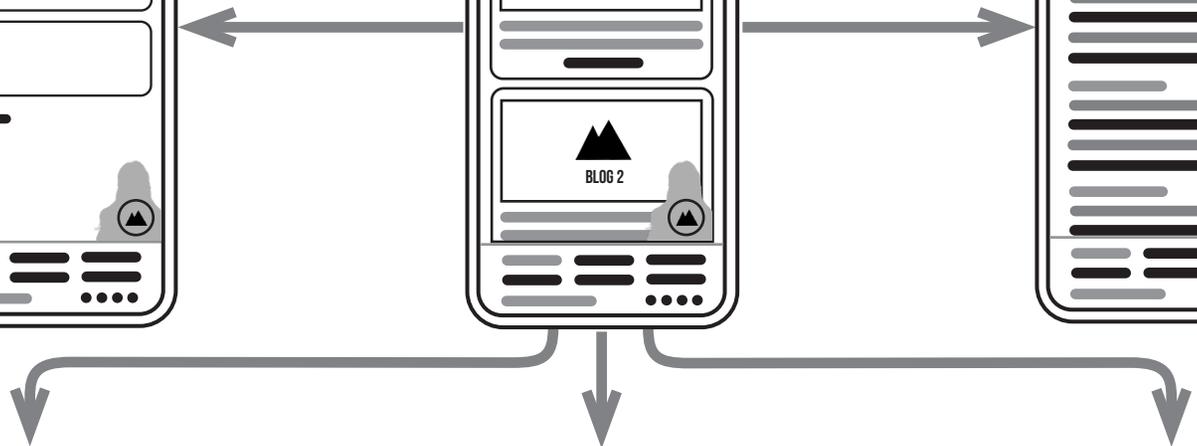
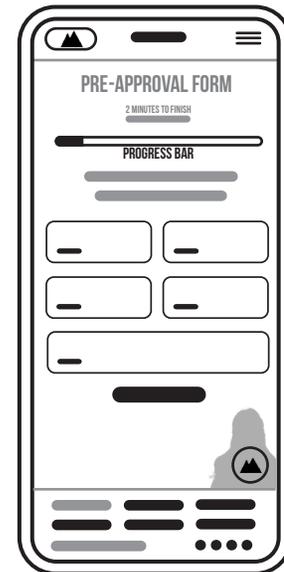
## GET APPROVED



## BLOG/PRESS



## PRE-QUALIFY



# SECTION 5

## SECTION 5



# SURFACE

### HI-FIDELITY PROTOTYPE/MOCKUP

### DESIGN SYSTEM/STYLE GUIDE

The design system is a comprehensive set of standards, reusable components, and guidelines used to create consistent, efficient, and scalable digital products.

1

### DESKTOP

High Fidelity Prototype 1-8  
Mockup

### HI-FIDELITY PROTOTYPE

Menu Design  
Information Architecture

2

### MOBILE

High Fidelity Prototype 1-12  
Mockup

### HI-FIDELITY PROTOTYPE

Menu Design  
Information Architecture

3

### STYLE GUIDE

Brand Identity  
Logo

### DESIGN SYSTEM

Fonts Typography  
Icon Library/Iconography

# MOCK-UP

## HIGH-FIDELITY PROTOTYPE

- DESKTOP
- MOBILE

### HOME

**HEADER**

OCAL Financial | SERVICES | BUSINESS | RESOURCES | CONTACT

REDEFINING FINANCE WITH DATA-DRIVEN AI VOICE BUSINESS FOR THE DIGITAL AGE

ABOUT OCAL FINANCIAL

Drive Your Future Forward  
Empower Your Financial Journey  
Apply Now — Fast. Simple. Transparent.

MATTHEW FRISSEN, CEO

SCHEDULE A CALL

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WHAT WE DO

AUTOMOTIVE FINANCING

PERSONAL FINANCING

BUSINESS SOLUTIONS

**Drive Smarter with OCAL Financial  
AI-Powered Customer Experiences**

We're no longer in a time of slow evolution, we're in an era of total transformation. The future belongs to companies that embed intelligence into every interaction from first contact to final signature.

At OCAL Financial, we recognize the urgent need for accessible automotive financing that harness the full potential of data-driven AI. OCAL isn't just adapting, we're leading. As Canada's first fully virtual automotive finance platform powered by AI.

### FOOTER V2

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OCAL Financial

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Personal Financing

Business Solutions

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Empower Your Financial Journey  
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MATTHEW FRISSEN, CEO

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AI BUSINESS SOLUTIONS

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PROTOTYPE

# HOME V1

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FOOTER

# MAIN SERVICES V1

HEADER

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FOOTER

PROTOTYPE

# HOME V2

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OCAL Financial

SERVICES BUSINESS RESOURCES CONTACT

CANADA'S FIRST ONLINE AUTOMOTIVE FINANCE BROKER

OCAL FINANCIAL

"Drive Your Future Forward Empower Your Financial Journey" Apply Now — Fast. Simple. Transparent.

MATTHEW FRIESEN, CEO

SCHEDULE A CALL

CORPORATE PARTNERS: Scotiabank, RBC, IAA, Scotiabank, Edm Park, Rifico, Fincent

WHY CHOOSE US?

### Our Advantage

<b>TRUSTED CANADIAN</b> OCAL Financial proudly is Canada's first fully online automotive finance company, built on trust, transparency and innovation.	<b>SECURE SERVICE</b> OCAL Financial delivers a smarter, more secure financing experience—combining advanced encryption, in-driven processes, and expert oversight to protect your data.	<b>VOICE AI FOR BUSINESS</b> Voice AI solutions powered by our patent-pending, scalable modular AI technology built in-house with predictive capabilities and scalability in mind.
<b>DESIGN + STRATEGY</b> Expert AI strategy, assessment and consulting services helping businesses design, deploy, and scale intelligent systems that streamline operations and user experience.	<b>AUTOMATION + LEAD GENERATION</b> Implementation of smart automation and strategic lead generation solutions to attract customers, streamline workflows, and convert more opportunities.	<b>BUILD + DEPLOYMENT</b> We make financing easy, transparent, and tailored—whether you're buying your next vehicle or scaling your business.

AUTOMOTIVE & PERSONAL FINANCING SERVICES

AUTOMOTIVE POWERSPORT RECREATIONAL AUTO REPAIR PERSONAL HEALTHCARE

FLEXIBLE FINANCING SOLUTIONS TAILORED TO FIT YOUR LIFESTYLE & BUDGET

### Automotive & Personal Financing

At OCAL Financial, our Design and Strategy services sit at the core of our AI business offering—crafted not just to deliver intelligent solutions, but to strategically transform how companies interact with customers and operate internally. We specialize in AI Voice Prototype Design, building conversational frameworks that feel natural, persuasive, and human—purpose-built for industries where trust, timing, and tone are everything, such as automotive finance, lead generation, and service-based sales.

Every implementation begins with a comprehensive impact assessment, allowing us to evaluate potential ROI, identify inefficiencies in current workflows, and isolate the exact areas where automation can provide the most value. Our team then develops modular, scalable AI architectures designed to adapt across multiple verticals, with built-in predictive capabilities that improve over time based on usage data and customer behavior.

Through hands-on advisory and consultation, we help businesses define their AI strategy from the ground up—ensuring solutions are aligned with business goals, regulatory environments, and future market positioning. Whether it's deploying an outbound voice AI for lead qualification, integrating AI into CRM systems, or architecting full AI workflows for customer engagement, our approach is built for results and long-term scalability.

WHAT WE DO

- AUTOMOTIVE FINANCING
- PERSONAL FINANCING
- FREE CREDIT CONSULTATION

FOOTER

HEADER

BODY

FOOTER

# MAIN SERVICES V2

OCAL Financial

SERVICES BUSINESS RESOURCES CONTACT

CANADA'S FIRST AUTOMOTIVE FINANCE BROKER  
EMPOWER YOUR FINANCIAL JOURNEY

APPLY NOW | FREE + SAFE

Easily get approved in 2 minutes  
Soft Credit Check | Won't Hurt Credit

WHY CHOOSE US?

Your trusted partner for automotive financing, offering expert advice, real support, and tailored solutions. Every step of the way.

TRUSTED | CANADA'S FIRST  
We make financing easy, transparent, and tailored—whether you're buying your next vehicle or scaling your business.

SMARTER SECURE SERVICE  
We make financing easy, transparent, and tailored—whether you're buying your next vehicle or scaling your business.

REAL HUMAN ADVICE  
We make financing easy, transparent, and tailored—whether you're buying your next vehicle or scaling your business.

AUTOMOTIVE & PERSONAL FINANCING SERVICES

AUTOMOTIVE POWERSPORT RECREATIONAL AUTO REPAIR PERSONAL HEALTHCARE

FLEXIBLE FINANCING SOLUTIONS TAILORED TO FIT YOUR LIFESTYLE & BUDGET

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WHAT WE DO

- AUTOMOTIVE FINANCING
- PERSONAL FINANCING
- FREE CREDIT CONSULTATION

5-STAR REVIEWS

AUTOMOTIVE PERSONAL

**G 5 Stars**  
Vanessa Johnson  
2023-11-07  
How Vanessa fell in love with her 2019 Jeep Compass, and how OCAL Financial helped her drive...  
Read more

**G 5 Stars**  
Olana Melnyk  
2023-11-07  
Olana from Ontario started her New Life in Canada. Overcoming Challenges and trusting in new com...  
Read more

**G 5 Stars**  
Raj Anzar  
2023-11-07  
As an Uber driver, his car was his business. The pressure to get it right was immense. Like many...  
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Smart Financing, No Matter Your Credit

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MAIN SERVICES V3

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Smart Financing, No Matter Your Credit

WHAT WE DO

Automotive Financing  
Personal Financing  
Business Solutions

Get approved  
Vehicle Appraisal

Financing Made Easy

Quick Online Application  
Flexible Options  
Fast Approval  
Quick Online Application

Auto Financing  
Powersport Financing  
RV Financing  
Personal Financing

Our strategic lending partners

At OCAL Financial, our focus lies in offering inclusive financing options tailored to suit your requirements. Our mission is to

PROTOTYPE

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EMPOWER YOUR FINANCIAL JOURNEY  
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**Contact us**  
OCAL Financial provides a super simple way to get the best automotive & personal loans. No commitment, waiting times, or long meetings.

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**Contact Form:**  
 Subject:   
 First Name:  Last Name:   
 Email:   
 Phone Number:   
 Your Message:   
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MOST RECENT NEWS, BLOG, GUIDES FROM OCAL FINANCIAL

Content Hub News & Blog How to Guides Case Studies Press Release FAQ Section Search...

**How Vanessa Fell in Love with Her 2019 Jeep Compass & How OCAL Helped**  
How Vanessa Fell in Love with Her 2019 Jeep Compass—And How OCAL Financial Helped Her Drive It Home, Even with Damaged Credit! Vanessa always believed that driving her dream 2019 Jeep Compass was something for “someday”—a...  
May 9, 2025 | 10 min Read More

**Jeep Wrangler for Sale: Why the Jeep Wrangler Is Still Canada's Ultimate SUV**  
Why the Jeep Wrangler Is Still Canada's FAVOURITE ULTIMATE WEEKEND SUV  
May 9, 2025 | 10 min Read More

**Ford F150 for Sale: Why Now is the Best Time to Grab America's Favorite Truck**  
Why Now is the Best Time to Grab AMERICA'S FAVOURITE TRUCK: FORD F150  
May 9, 2025 | 10 min Read More

**How OCAL Financial Helped Olena Start Her New Life in Canada – A Case Study**  
How OCAL Financial Helped OLENA START HER NEW LIFE IN CANADA  
May 9, 2025 | 10 min Read More

PROTOTYPE

# GET PRE-APPROVED

HEADER

OCAL Financial | SERVICES | BUSINESS | RESOURCES | CONTACT

EMPOWER YOUR FINANCIAL JOURNEY  
YOUR PARTNER IN FINANCE FOR THE DIGITAL AGE

### Soft Credit Check Guarantee

No Impact on Credit Score

Get pre-approved in 2 minutes and find the perfect vehicle, all from the comfort of your home.

- Soft Credit Check
- Fast+Easy Approval
- 10,000+ Vehicle Inventory
- Personalized Support

### Contact us

OCAL Financial

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10515 - 103rd Ave NW, Edmonton, AB T5J 4P7  
1 604-687-7765  
Live Chat

### Get Pre-Approved in 2 Minutes

Step 1 of 2

First Name:  Last Name:

Type of Loan:  Employment Status:

Date of Birth:

Street Address:

Unit #:  City:  Postal Code:

Phone Number:

Please take a moment to verify your phone number. This helps us confirm and secure your identity.

Send a code via text message.  
 Call with code.

By clicking Submit Application I confirm my agreement to the General Terms of Service and Privacy Policy my consent to ocalfinancial.ca, their partners and lenders obtaining credit reports about me to facilitate my application for a car loan.

NEXT

OCAL Financial

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# RESOURCES V2

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CANADA'S FIRST ONLINE AUTOMOTIVE FINANCE BROKER

## CONTENT HUB + NEWSROOM

The Latest from OCAL Financial Drive Your Future Forward Empower Your Financial Journey

### Content Hub

MOST RECENT NEWS, BLOG, GUIDES FROM OCAL FINANCIAL

Content Hub | News & Blog | How to Guides | Case Studies | Press Release | FAQ Section

How Vanessa Fell in Love with Her 2019 Jeep Compass & How OCAL Helped

How OCAL helped Vanessa FALL IN LOVE WITH HER 2019 JEEP COMPASS

How Vanessa Fell in Love with Her 2019 Jeep Compass—And How OCAL Financial Helped Her Drive It Home. Even with Damaged Credit Vanessa always believed that driving her dream 2019 Jeep Compass was something for “someday”—...

Case study | May 9, 2025 | 10 min read | Read More

Case study | News | Case study

Why the Jeep Wrangler is Still Canada's Favourite Ultimate Weekend SUV

For the love of the new Jeep® Grand America's Favourite Truck, Ford F150

How OCAL Financial Helped Olena Start Her New Life in Canada - A Case Study

Case study | News | Case study

How OCAL Financial Helped GET HIS DREAM UBER

WINNER Sporty Style Meets Everyday Luxury AUDI S5 20%

WHY FINANCE IS THE SMARTER CHOICE

How OCAL Financial Helped a New Canadian Get Behind the Wheel of His Ideal Uber -

Audi S5: Sporty Style Meets Everyday Luxury

The Truth About Car Financing: What Dealers Won't Tell You

Case study | News | Case study

May 9, 2025 | 10 min read | Read More

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Speak with a real human expert today. No bots, no pressure.

Just straightforward advice to help you get approved and into the right vehicle.

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Subject

First Name Last Name

Email Phone Number

Your Message

SUBMIT

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OUR ADVANTAGE

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Content Hub

Case study

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# MAIN SERVICES

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Canada's First Online Automotive Finance Broker

SERVICES

Empower Your Financial Journey Your Partner In The Digital Age

APPLY NOW | FREE + SAFE

Smart Financing, No Matter Your Credit

At OCAL Financial, your peace of mind and financial future come first. We've helped thousands of Canadians secure fair, flexible financing.

Our approach combines compassion...

# FOOTER V2

Automotive Financing

Personal Financing

Vehicle Appraisal

Get Pre-Approved

Voice AI for Business

Automation + Lead Generation

Talk to Us

RESOURCES

Blog & News

Guides & Case Studies

Support Desk

About Us

Meet the Team

Partnership Opportunities

Contact

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PROTOTYPE

# PRE-QUALIFY

OCAL Financial

Soft Credit Check Guarantee  
No Impact on Credit Score

Get Pre-Approved in 2 Minutes

Step 1 of 2

1 2

First Name Last Name

Type of Loan Employment

Date of Birth

Street Address

# HOME

OCAL Financial

Canada's First Online Automotive Finance Broker

OCAL FINANCIAL

"Drive Your Future Forward Empower Your Financial Journey" Apply Now - Fast. Simple. Transparent.

SCHEDULE A CALL

WHY CHOOSE US?

Our Advantage

# BUSINESS

OCAL Financial

REDEFINING FINANCE WITH DATA-DRIVEN AI VOICE BUSINESS FOR THE DIGITAL AGE

BUSINESS SOLUTIONS

Modernize Your Business With Voice AI Automation & Lead Generation Services from OCAL Financial

SCHEDULE A CALL

WHY CHOOSE US?

Our Advantage

# FOOTER V1

Automotive Financing

Personal Financing

Loan Calculator

Get Pre-Approved

Voice AI for Business

Automation + Lead Generation

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# MAIN SERVICES

OCAL Financial

Canada's First Online Automotive Finance Broker

SERVICES

Empower Your Financial Journey Your Partner In The Digital Age

APPLY NOW | FREE + SAFE

WHY CHOOSE US?

Our Advantage

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POPUP FORM

DESKTOP  
MOBILE

EMPOWER YOUR FINANCIAL JOURNEY  
YOUR PARTNER IN FINANCE FOR THE DIGITAL AGE

**Soft Credit Check Gaurantee**

No Impact on Credit Score

Get pre-approved in 2 minutes and find the perfect vehicle, all from the comfort of your home.

- Soft Credit Check
- Fast+Easy Approval
- 10,000+ Vehicle Inventory
- Personalized Support

**Contact us**

OCAL Financial

500 - 885 Dunsmuir Street,  
Vancouver, BC V6C 1N5

10515 - 103rd Ave NW  
Edmonton, AB T5J 4P7

1 604-687-7765  
Live Chat

**Get Pre-Approved in 2 Minutes**

Step 1 of 2

1 2

**First Name** **Last Name**

First Name Last Name

**Type of Loan** **Employment**

First Name Full-Time

**Date of Birth**

Month Day Year

**Street Address**

Enter Address

**Unit #** **City** **Postal Code**

Unit City Postal

**Phone Number**

Phone

Please take a moment to verify your phone number. This helps us confirm and secure your identity.

Send a code via text message.  
 Call with code.

By clicking Submit Application I confirm my agreement to the General Terms of Service and Privacy Policy my consent to ocalfinancial.ca, their partners and lenders obtaining credit reports about me to facilitate my application for a car loan.

NEXT

Soft Credit Check Gaurantee

No Impact on Credit Score

Get pre-approved in 2 minutes and find the perfect vehicle, all from the comfort of your home.

- Soft Credit Check
- Fast+Easy Approval
- 10,000+ Vehicle Inventory
- Personalized Support

**Get Pre-Approved in 2 Minutes**

Step 1 of 2

1 2

**First Name** **Last Name**

First Name Last Name

**Type of Loan** **Employment**

First Name Full-Time

**Date of Birth**

Month Day Year

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Unit City Postal

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Please take a moment to verify your phone number. This helps us confirm and secure your identity.

Text a code.  
 Call with code.

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NEXT

# INTERACTION

## INTERACTION DESIGN

DESKTOP

MOBILE

### WIDGET VERSION 1

CHAT WIDGET



ON HOVER



ON CLICK



#### Note

On Click - Dial Tone x2  
Alignment - Bottom Right (Sticky)  
Hover - Drop Shadow  
On Click - Teal Glow

### WIDGET VERSION 2

CHAT WIDGET



ON HOVER



ON CLICK



#### Note

On Click - Dial Tone x2  
Alignment - Bottom Right (Sticky)  
Hover - Drop Shadow  
On Click - Teal Glow

DOCUMENTATION

OCAL FINANCIAL BY ACE LE  
USER EXPERIENCE  
RESEARCH

