

One-page blueprint: how to use this worksheet

What it's for	Trace one customer case from the first conversation to the outcome: what had to happen during that conversation and afterward, what it depended on, who does it, who can approve a different approach, and how anyone would know it happened.
1. Pick one case	One customer case your bank already knows well, such as a complaint. One question you want answered. Follow other channels only if the question needs it.
2. Who runs it	The owner of the service names a facilitator (for example a CX or service-design lead). The facilitator is responsible for gathering evidence, not for doing every task.
3. Who's in the room	The frontline, operations and systems people for the steps involved, and whoever can approve an exception to the policy. Ask whose knowledge is missing and who bears the consequences; plan customer research if the records leave her experience unclear.
4. What to bring	Records you're permitted to use: call record, case history, the relevant policy, system history and the letters the customer received. Keep the customer's own words apart from staff summaries.
5. Time	60–90 minutes for a first discussion: Yury Nabokov's planning estimate, not a tested benchmark. Budget preparation and record retrieval separately. A whiteboard or shared document is enough; the real cost is staff time and access to evidence.
6. Fill the grid	Steps run left to right in time order (add columns for branches or repeat contacts). Lanes run top to bottom: what the customer does and sees, then the line of visibility, then frontline, backstage, and systems and rules.
7. Label every entry	Documented (a record shows it) · Inferred (reasoned, not shown) · Unknown (not yet established) · Proposed (a change you'd make, not today's service).
8. Ownership	Record who does the work and who checks the handoff separately. Write UNKNOWN until you've checked. Use CONFIRMED UNOWNED only once you've confirmed nobody was assigned. Finding the person responsible and assigning a missing responsibility are different pieces of work.
9. Output	A short list of open handoffs. Each gets a named person to check it and a review date. Note what the map does not show: cause, how often it happens, or permission to change anything. Mapping a gap never justifies delaying what a customer is already owed.

One-page blueprint (blank). Steps run left to right in time order; add columns for branches or repeat contacts.

Case (one customer episode)
Question being asked
Facilitator
Accountable service owner
Participants
Whose knowledge is missing? Who bears the consequences?
Sources (call record, case history, policy, letters...)

Date
Review date

Lane / field	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Need and interaction (what the customer does and sees)						
— line of visibility —						
Frontline actions						
Backstage actions						
Systems and rules (records, policies, exception route)						
Decision authority (who can authorize or block a change; escalation)						
Who does the work						
Who checks the handoff (name, UNKNOWN, or						
Time and evidence (due when; record that would						
Label (documented / inferred / unknown /						

Record separately

Who does the work / who checks it	Doing a step and verifying the
The rule or system / who can change it	A system following a rule doesn't
Unknown owner / confirmed unowned	Missing evidence is not proof of
Today's service / proposed change	Don't draw a future check as if it

Handoffs to resolve (each with a named checker

Questions that send the inquiry back:

What this map does not show: cause, how often it

One-page blueprint – worked example
(public decision only; unknowns are
open questions, not findings)

Case	Customer with missed credit-card payments calls; agrees a payment plan and gives a new address (FOS decision DRN-6054075)
Question being asked	What had to happen, during the call and afterward, for the plan to work, and who would know if it didn't?
Facilitator	(not public)
Accountable service owner	(not public)
Participants	(not public)
Whose knowledge is missing? Who bears the consequences?	Internal records are not public; the customer bore the consequences
Sources	FOS final decision DRN-6054075 only
Date	Events July 2024 to January 2025
Review date	—

Lane / field	During the call (July 2024)	During the call: standing order (a regular payment)	Address update (timing not stated in the decision)	After July 2024: letters about her missed payments (dates not given)	January 2025: debt collector
Need and interaction (what the customer does and sees)	Explains medical conditions affecting her memory; agrees a 15-month plan; gives new address [documented]	Plan relies on a standing order she must set up herself; not set up before the call ended [documented]		Letters go to the wrong address [documented]	Told the account has defaulted [documented]
— line of visibility —					
Frontline actions	Agent agrees plan and takes the address; empathetic and thorough, but makes important mistakes [documented]				
Backstage actions			Address change not processed [documented]	Letters about her missed payments sent when payments don't arrive [documented]	
Systems and rules (records, policies, exception route)		Standing order required; direct debit (the bank collects the payment automatically) not allowed. Ombudsman asks why an exception wasn't made [documented]	Which record holds the address, and where letters take it from [unknown]		
Decision authority (who can authorize or block a change; escalation)		Who can approve a direct debit exception [unknown]			
Who does the work		Customer sets up; agent should have ensured it was set up on the call [documented]	Agent (per the ombudsman) [documented]		

Who checks the handoff (name, UNKNOWN, or		UNKNOWN: what checks the first	UNKNOWN	UNKNOWN	
Time and evidence (due when; record that would		Due before the call ended (per the	When the change was due, and		Complaint upheld; Santander told to
Label (documented / inferred / unknown /	see tags in cells	see tags in cells	see tags in cells	see tags in cells	see tags in cells

Record separately

Who does the work / who checks it	Doing a step and verifying the
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