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Union Bank

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# An Award-Winning Unified Mobile Banking Experience

Mobile App Development • Financial Services



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# 01 Client Over 100 Years of Banking History



Union Bank is a commercial banking giant based out of San Francisco, California. It specializes in small and personal banking solutions, investments, corporate banking, and wealth management services.

With a history of over 100 years, it's no surprise to see that Union Bank is one of the premier banks on the West Coast.

In 2021, U.S. Bancorp acquired Union Bank from the Mitsubishi UFJ Financial Group for \$8 billion to consolidate its position on the West Coast while expanding its customer base.





# 02 Project A Digital Shift was Critical

**Service Line -**  
Mobile App Development

**Functions -**  
Android Development,  
Discovery, iOS App  
Development, UX/UI  
Design, QA Testing

**Industry -**  
Financial Services

**Platforms -**  
Android, iOS

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Union Bank was primarily present along the West Coast in the USA; however, they wanted to make their presence felt across the country. As a result, the Union Bank leadership thought that a strong mobile capability was essential for attracting consumers in new markets.

Union Bank provided its customers with the basics, i.e., deposits, transfers, bill payments, etc. However, the leadership also wanted to delight customers. With advancements in technology and the importance of digital transformation, Union Bank realised that a digital upgrade was the need of the hour.

Hence, we were approached in 2012 to overhaul their existing iOS app (iPhone and iPad) while developing an Android app from scratch.





# 03

Challenge

## Subpar User Experience



Union Bank's existing iOS app left a lot to be desired in terms of customer convenience and ease of use. Additionally, the absence of an Android app was costing them even more.

Hence, when we were approached, we had only one objective—developing iOS and Android apps with outstanding user experience. A well-designed and intuitive interface would help engage and attract consumers in existing and new markets. This would give Union Bank the jump they needed to expand nationwide.





# 04

Solution

## Seamless Banking Experience



We were extremely excited to get started with this project since it signaled our first foray into the world of financial services. Before commencing with app development in 2012, we set ourselves a target of applying the same interface across functions and platforms to create a truly unified and seamless banking experience.

Union Bank wanted the applications to embody its goals of creating a sense of community and caring among customers, making mobile banking easy and accessible, and delivering an engaging and effective design.





Solution

# Integration of Exciting Technologies



Keeping that in mind, we developed a universal binary for iPhones and iPads and accurately captured and documented highly complex business rules and regulations. We also employed exciting technologies like NUI and VIPER architecture, and incorporated functions like location services and push notifications (which were unique back in 2012). At the same time, we carried out extensive QA to ensure the apps would be bug-free.

When the Android app and the revamped iOS apps were launched, users were blown away by the overall slick experience. Additionally, the new apps leveraged the in-built code by extending the mobile banking experience to other devices and capabilities, which enhanced the consumer experience.



“I want to thank you for the great partnership that we have formed over the past few months. I look forward to working with Mutual Mobile to continue to unleash great customer experiences to our customers.”

- Ramon Kurkchubasche,  
Senior Vice President Online Channels, Union Bank





# 05 Outcome Award-Winning App Experience



Some of the achievements that this project resulted in included:

## Winning Awards Across Categories

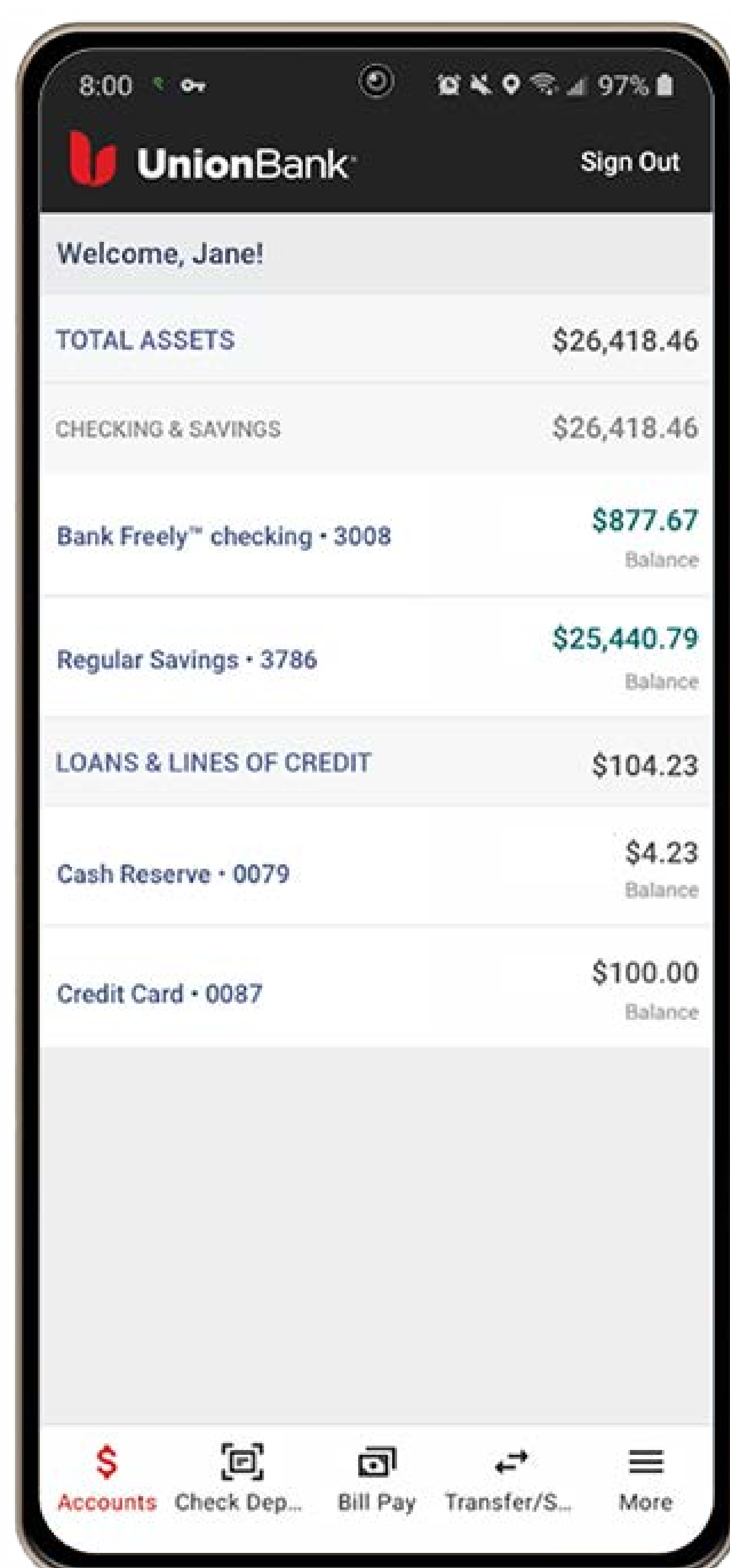
Both the iOS and Android apps were well received by users and critics alike, which led to the app winning numerous awards:

- 21st Annual Communicator Silver Award of Distinction in Mobile Apps - Productivity Category
- Gold in 2014 Horizon Interactive Awards in Mobile Apps - Business Category
- Silver in 2014 Horizon Interactive Awards in Mobile Apps - Productivity Category





# Outcome Huge Download Volume & Future Plans



## Large Number of App Downloads

When the apps were released to the public, they were downloaded 10,600 times within the first two months.

## Expansion of Services

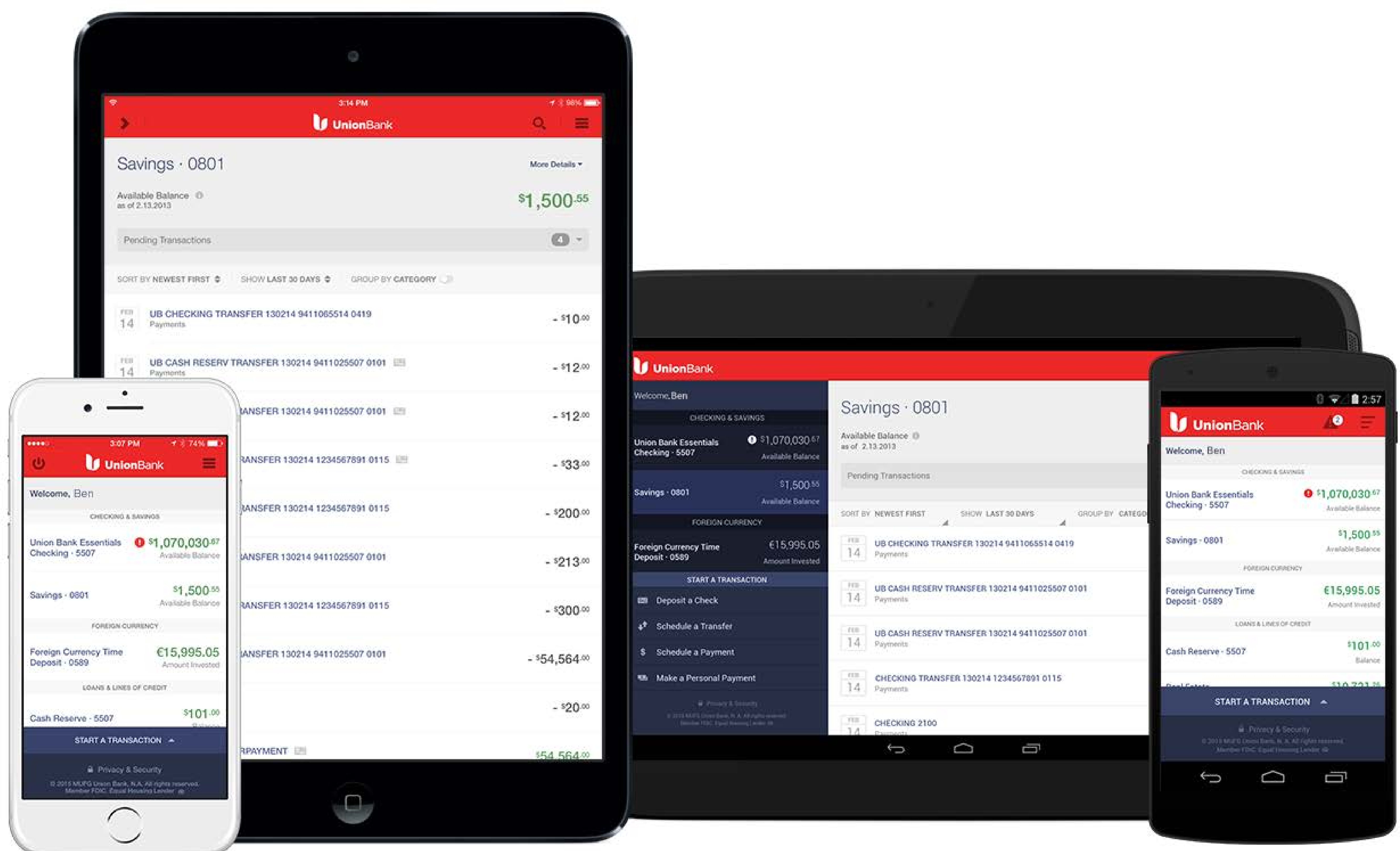
Pleased with our work on their Android and iOS apps, Union Bank contacted us to develop another app—Yuby, which would help children learn and understand how to manage money.





# Showcase

## A Unified & Enhanced Mobile Experience







# Elevate Your Business with Mutual Mobile

Mutual Mobile is your full-stack, full-cycle product development partner.

By working with us, you will have:



**Efficient and timely  
project delivery**



**End-to-end design  
and development**



**11 years of  
experience**



**Innovative and  
intuitive design**



**700+ projects,  
12+ industries**



**Custom user  
friendly apps**

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