UXalliance

The global network for user experience

25 leading user experience firms in Europe, Asia, Americas, and Oceania are members of the **UXalliance**. This network reaches major markets all over the world and offers international user experience research for global companies.

International eBanking Benchmark Study 2012

About the study

This document highlights some of the findings from our study. We focused on login and the secure landing page on the web and on mobile.

Considerations

Authentication process on web 1	Authentication process on mobile 2
Secure landing page on web 3	Secure landing page on mobile 4

Evaluation criteria

The evaluation criteria are the key factors that influence customers' satisfaction with performing the selected tasks on the banking sites.

The criteria were established through collaboration between the **UXalliance** firms, drawing on our collective experience with banking clients and hundreds of UX research projects.

18 countries – 38 banks

Australia	st.george	Westpac GROUP	
Brazil	Bradesco	BANCO DO BRASIL	Itaú PERSONNALITÉ
Canada	RBC	ING DIRECT save your money	TD Canada Trust
Chile	Bci	Banco de Chile	
Czech Republic	ČESKÁ SPOŘITELNA		
Finland	OP-Pohjola	Sampo Bank	
Germany	Deutsche Bank	Hamburger Volksbank	
Ireland	AIB	Ulster Bank	
Italy	UniCredit	Webank it ONLINE DAL 1999	
Japan	MUFG Mitsubishi UFJ Financial Group		
Poland	ING	getinbank	
Russia	БАНК 24.РУ круглосуточный банк для деловых людей	Alfa-Bank	
South Africa	ABSA Today, tomorrow, together.	FNB First National Bank	Standard Bank
South Korea	KB국민은행	우리나라 우리은행	
Spain	"la Caixa"	BBVA	
Switzerland	CREDIT SUISSE	UBS	
UK	HSBC	NatWest	
USA	WELLS FARGO	Bank of America	CHASE

Authentication process - Web

1

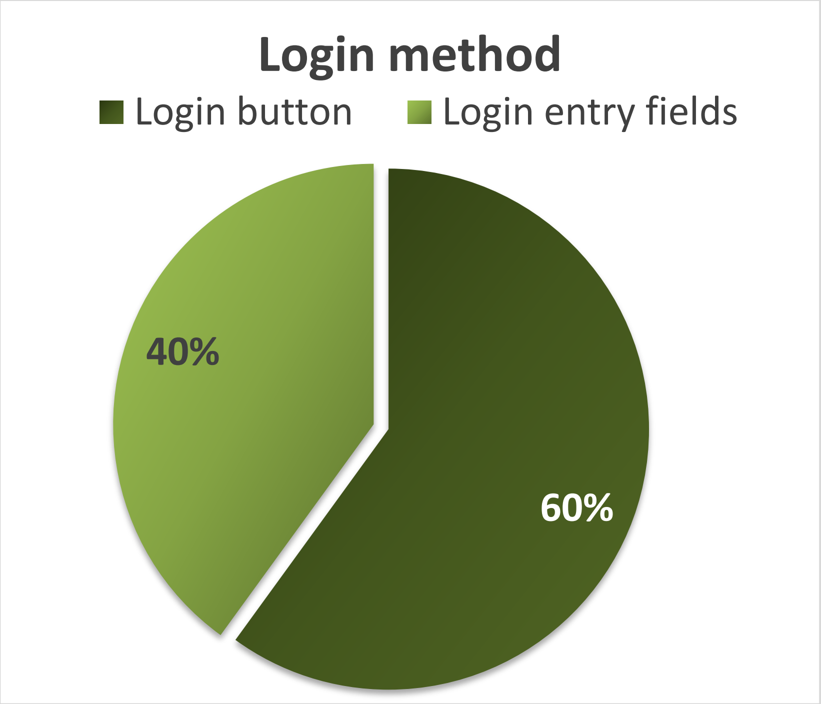
Evaluation Criteria

1. Login link or entry field is easy to find
2. Details asked are customer-driven and align to customers' expectations
3. Login does not rely on additional devices, cards, or tokens
4. Supports customers with login process including ability to retrieve forgotten information

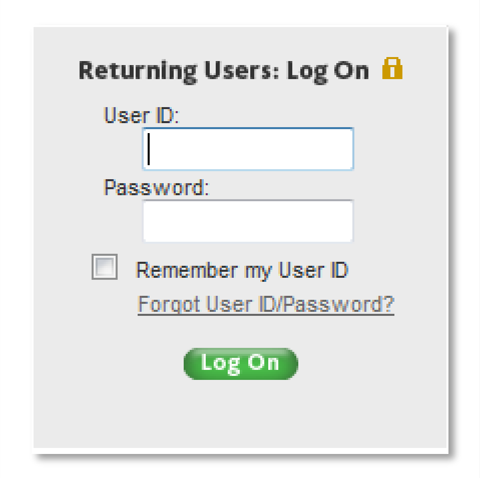
Authentication process - Web

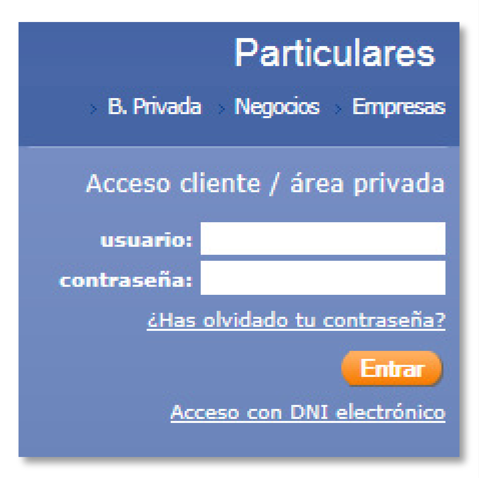
1

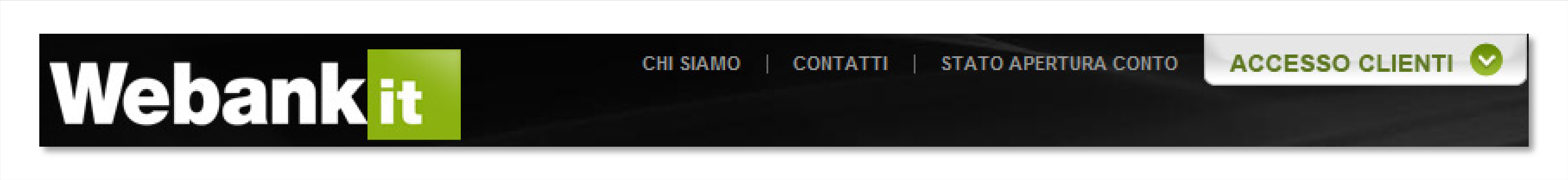
Evaluation Criteria 1: Login link or entry field is easy to find

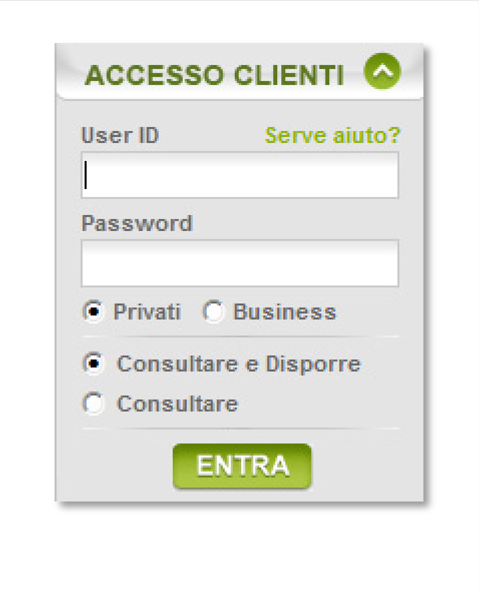


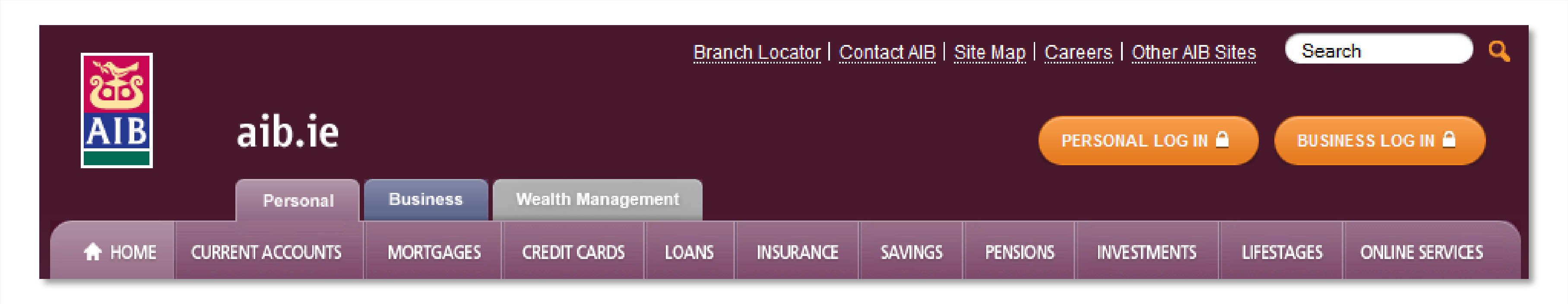
Most banks offer a link from the homepage. Some offer the entry fields from this page, saving a click for its customers.




Particulares
B. Privada
Negocios
Empresas
Acceso cliente / área privada
usuario:
contraseña:
¿Has olvidado tu contraseña?
Entrar
Acceso con DNI electrónico



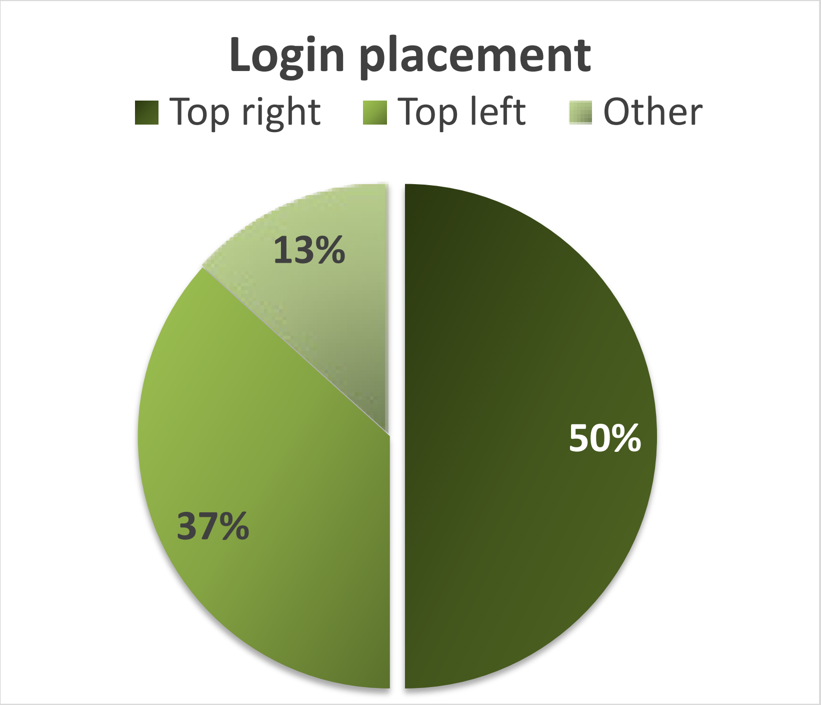




Authentication process - Web

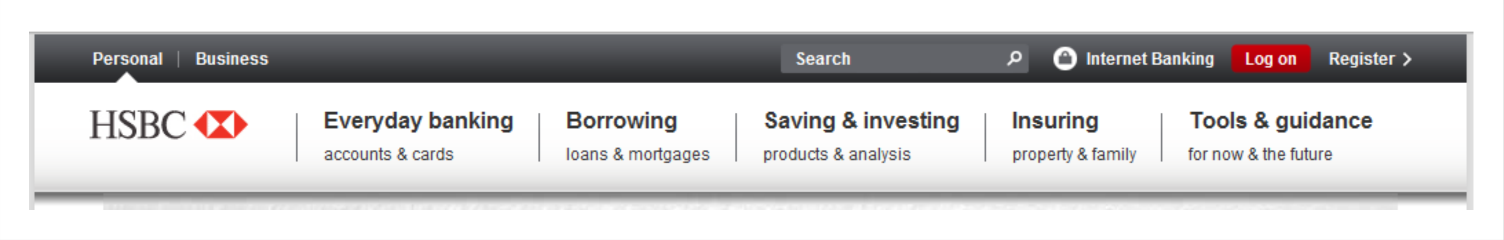
1

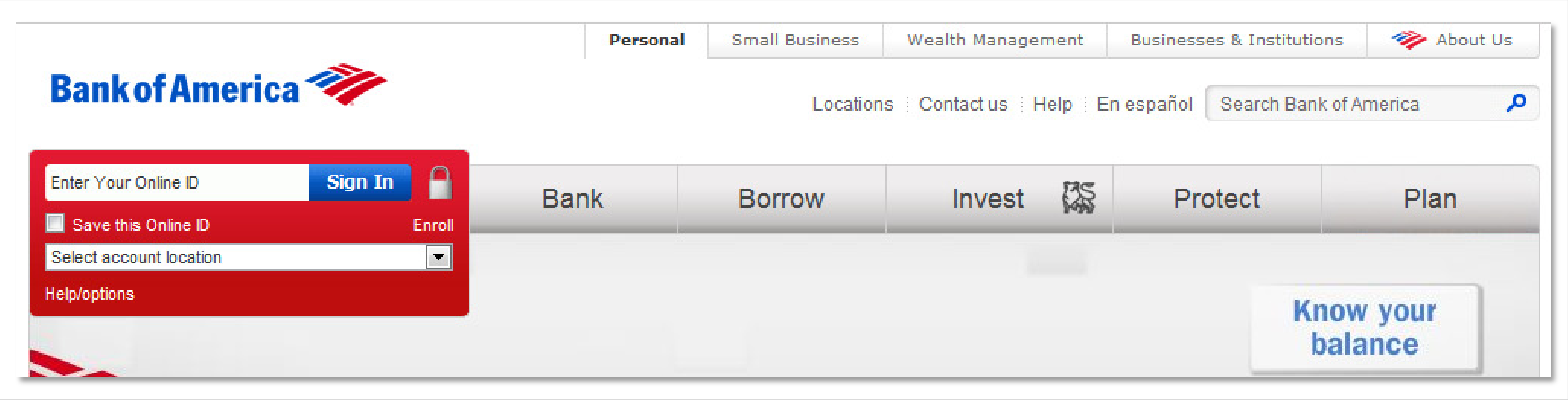
Evaluation Criteria 1: Login link or entry field is easy to find



Top right placement seems to be the paradigm for the login button.

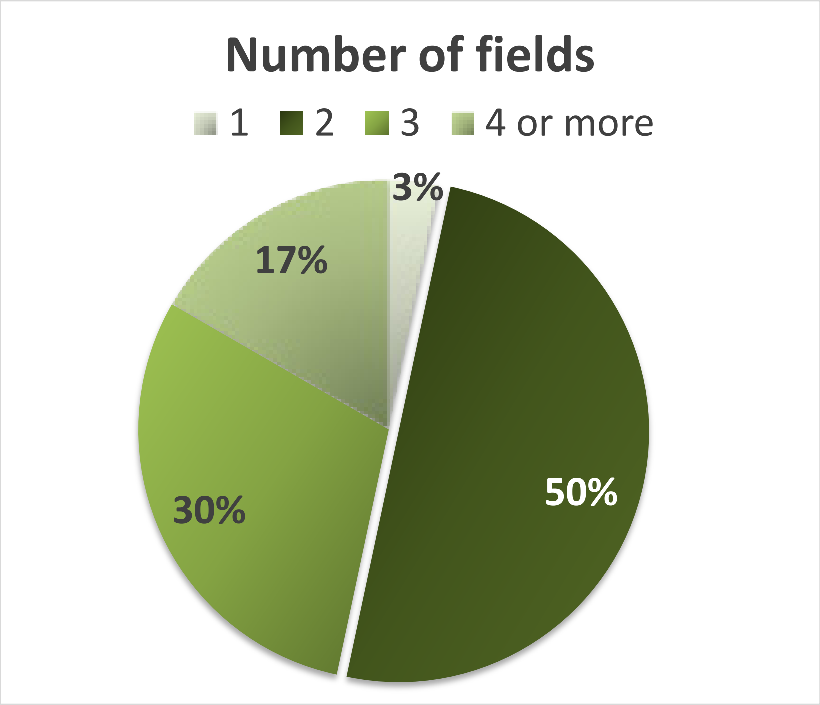
Top left placement seems to be the paradigm for the login entry area.

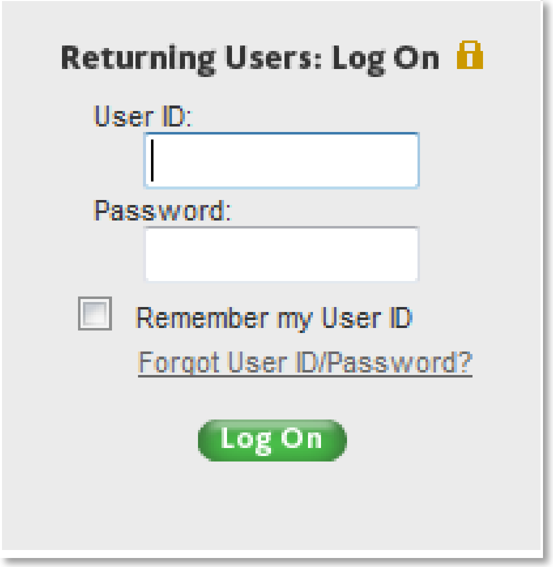




Authentication process - Web

Evaluation Criteria 2: Details asked are customer-driven and align to customers' expectations




Returning Users: Log On

User ID:

Password:

□ Remember my User ID

Forgot User ID/Password?

Log On

Two entry fields is the most common approach across banks, and generally consist of a User ID and Password.

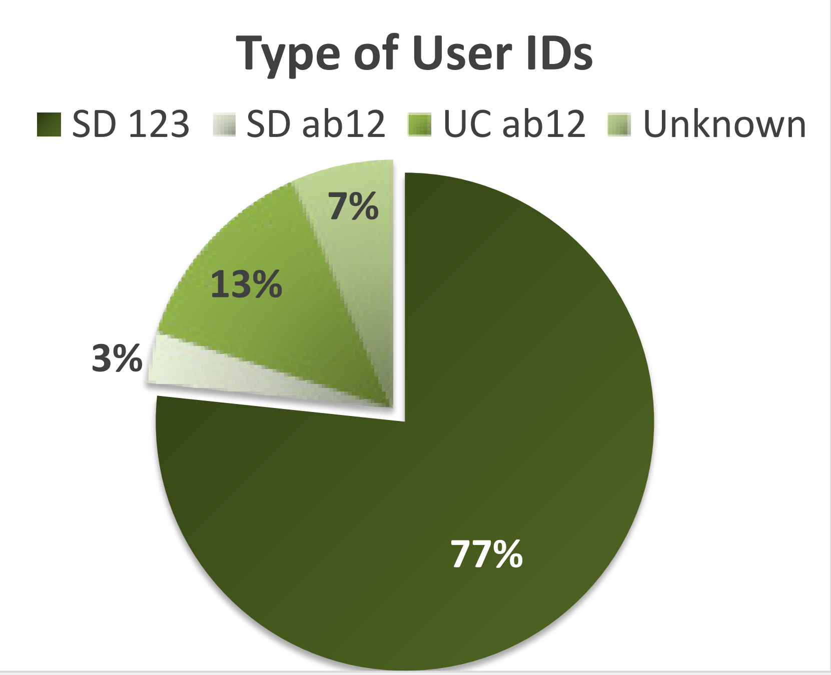
A third field is also quite common for an additional level of security, with the third field generally being a PIN or numeric field.

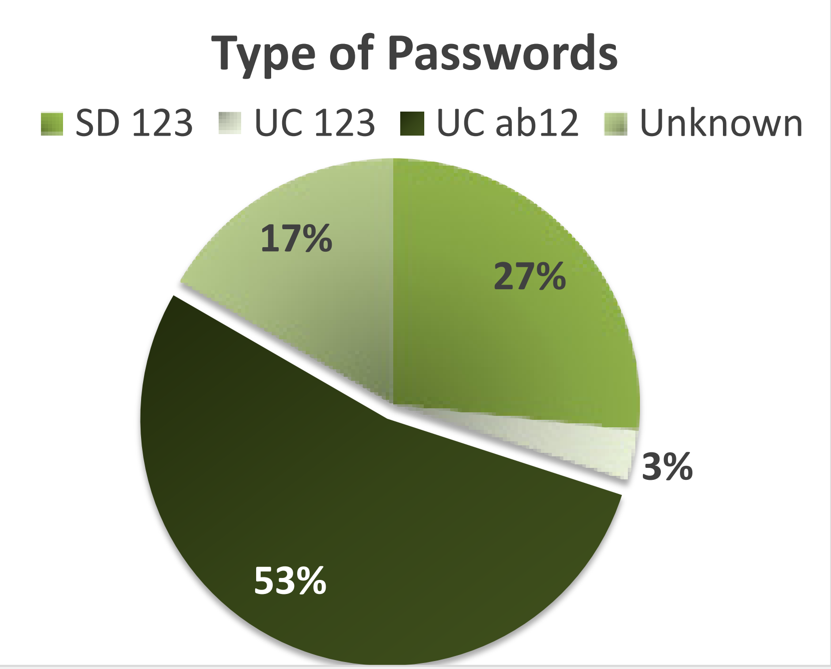
Two entry fields is the most typical paradigm for secure access across the web

Authentication process - Web

1

Evaluation Criteria 2: Details asked are customer-driven and align to customers' expectations





User IDs are mainly given by the bank and consist of a numeric field (account number, digital access number, or combination of digital numbers).

Passwords seem to be mostly customer-created and alphanumeric. This aids customers as they are not required to memorise two numeric fields.

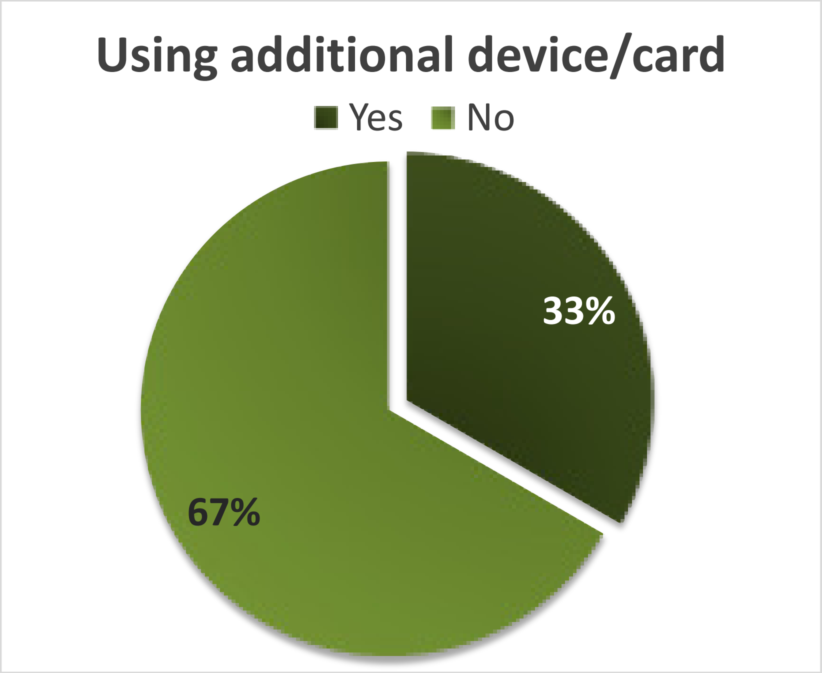
Two numeric-orientated fields are difficult for customers to recall, often requiring customers to write it down.

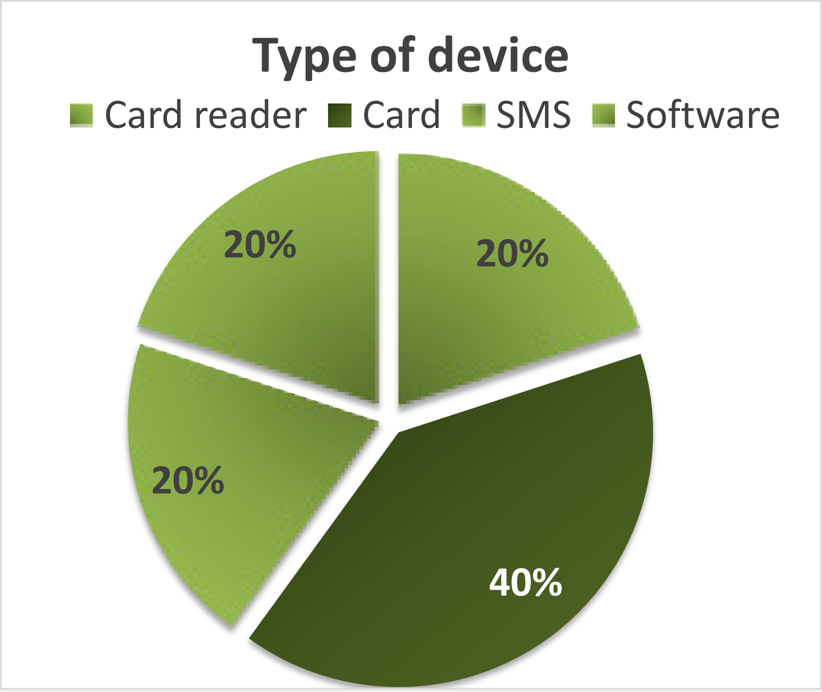
Customer-created fields that are alphanumeric are easiest to remember

Key
SD 123=System driven numeric
SD ab12= =System driven alphanumeric
UC 123= User-created numeric
UC ab123= User-created alphanumeric

Authentication process - Web

Evaluation Criteria 3: Login does not rely on additional devices, cards, or tokens

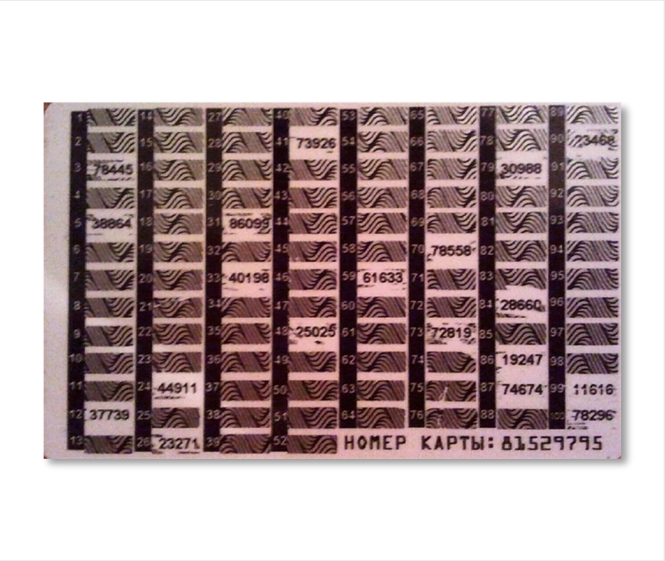




Most banks do not require an additional security device to enable login.

The banks that do require additional elements use a variety of methods including software, card, physical device or SMS.

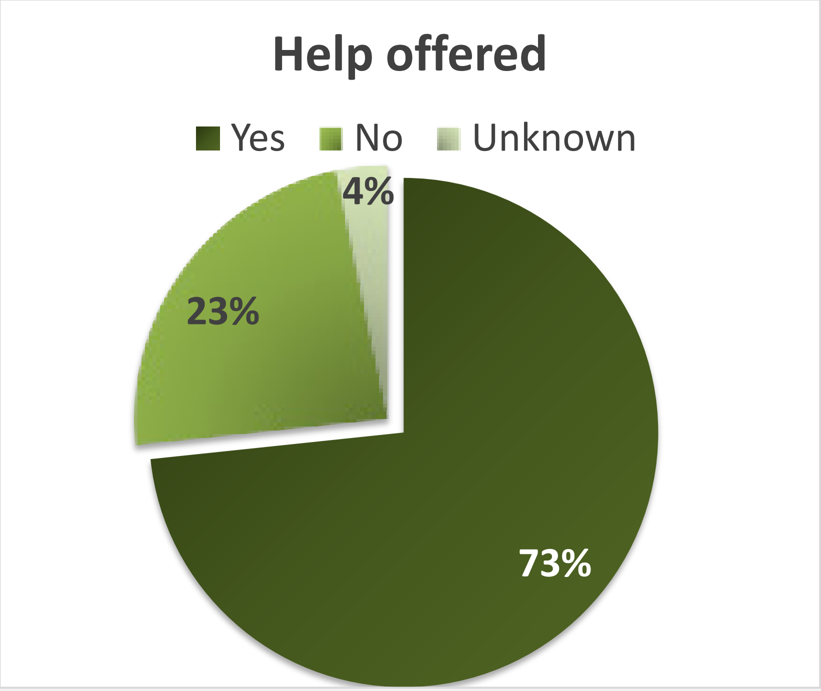
Some ask for additional security when transactions are done.

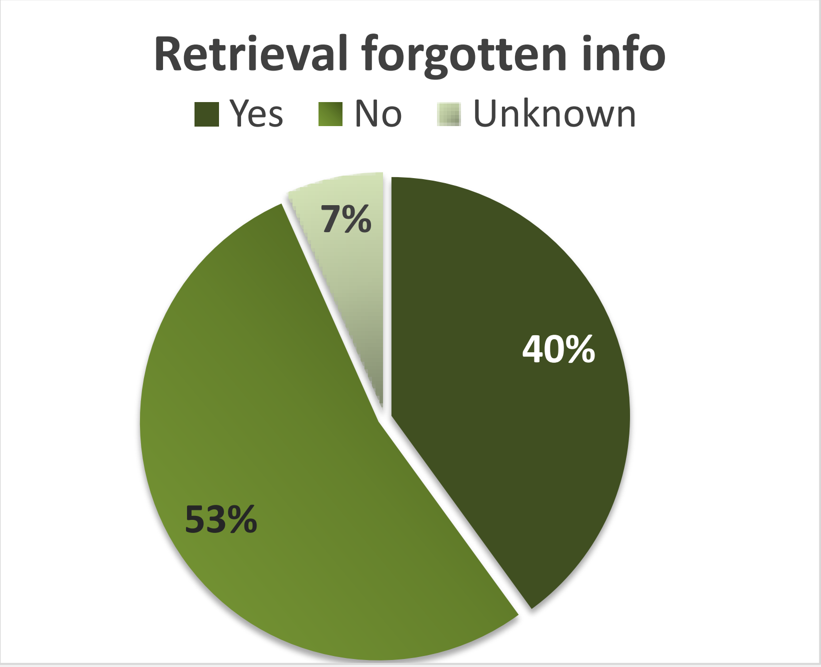


Banking on the go becomes more difficult as the device, card or computer with software are not always at hand

Authentication process - Web

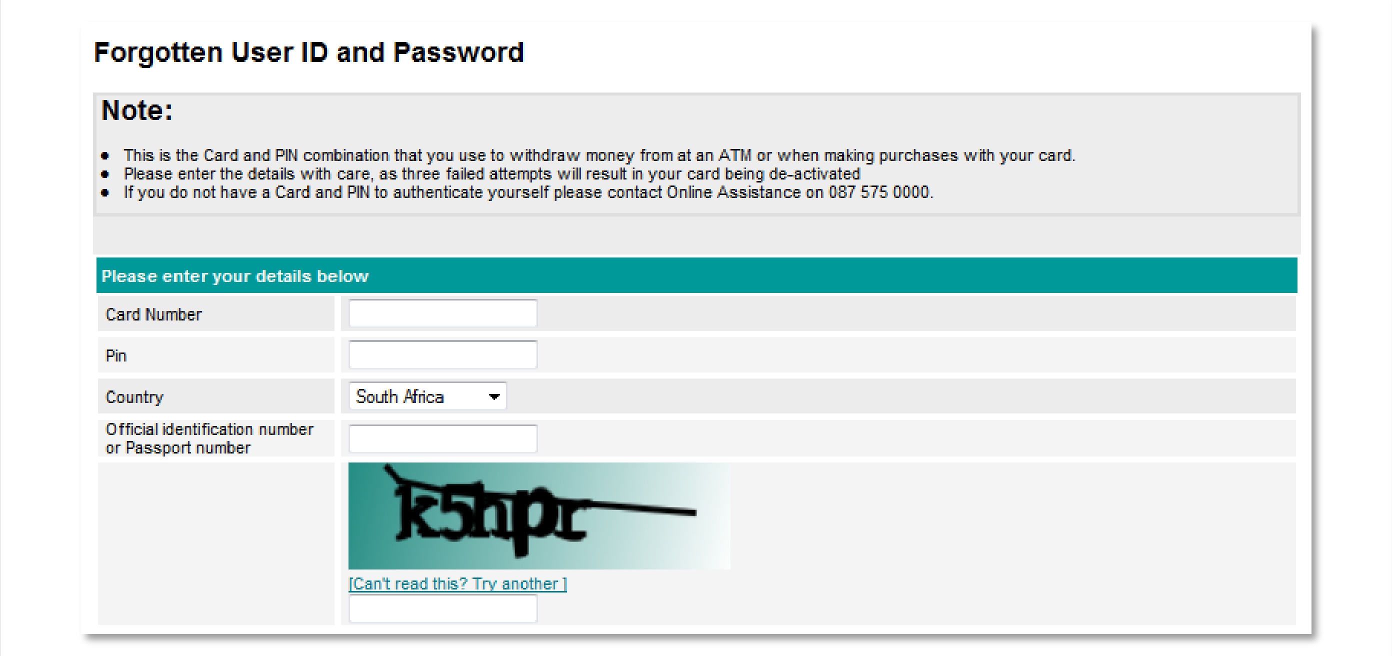
Evaluation Criteria 4: Supports customers with login process including ability to retrieve forgotten information





Most banks offer help and tutorials on how to use internet banking.

The retrieval of forgotten info was not offered by all banks online, with many requiring the customer to call or go to the branch.



Forgotten User ID and Password

Note:

- This is the Card and PIN combination that you use to withdraw money from at an ATM or when making purchases with your card.
- Please enter the details with care, as three failed attempts will result in your card being de-activated
- If you do not have a Card and PIN to authenticate yourself please contact Online Assistance on 087 575 0000.

Please enter your details below

Card Number	
Pin	
Country	South Africa
Official identification number or Passport number	

Retrieval of forgotten info is a paradigm that exists across the web

Authentication process - Web

1

Key learnings

- ✓ Have authentication entry fields on the landing page, ideally in the top-left position
- ✓ Use two fields only for authentication, possibly a third field for extra security – orientated transactions
- ✓ Entry fields should be customer-created alphanumeric fields. Never have more than one field that is numeric only
- ✓ Allow the customer to retrieve forgotten information
- ✓ Show contextual help throughout the site

Authentication process - Web

Top banks that met most of the evaluation criteria

All the criteria met

CHASE

FNB First National Bank

Bank of America

Most of the criteria met

BBVA

"la Caixa"

Hamburger Volksbank

HSBC

MUFG Mitsubishi UFJ Financial Group

Standard Bank

Westpac

- Link to login is easy to find
- Details asked are customer-driven and align to customers' expectations
- Keypads for field entry needs to default to alpha or numeric respectively
- Does not rely on additional devices, cards, or tokens
- Supports customer with login process including ability to retrieve forgotten information

Authentication process - Mobile

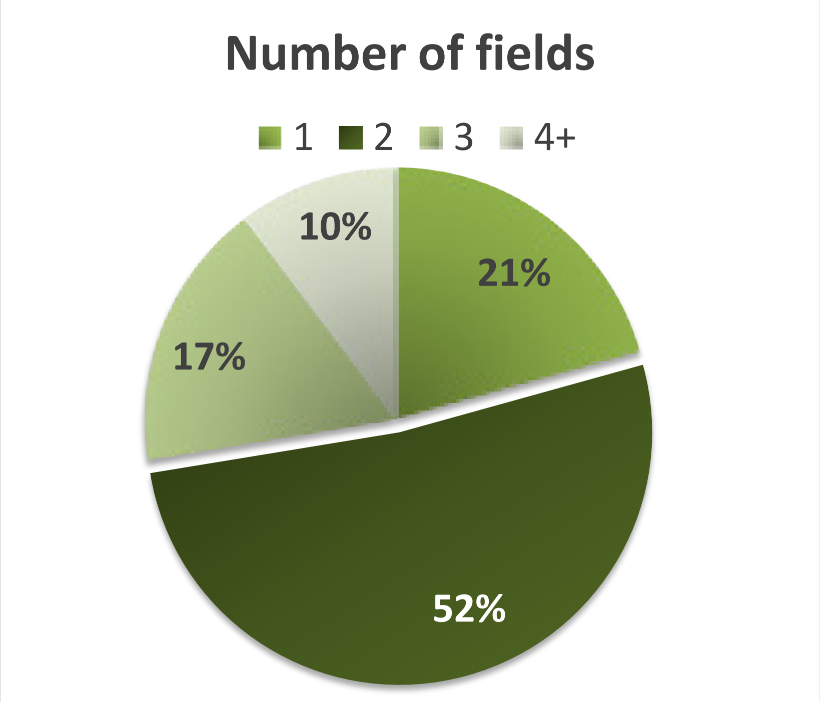
2

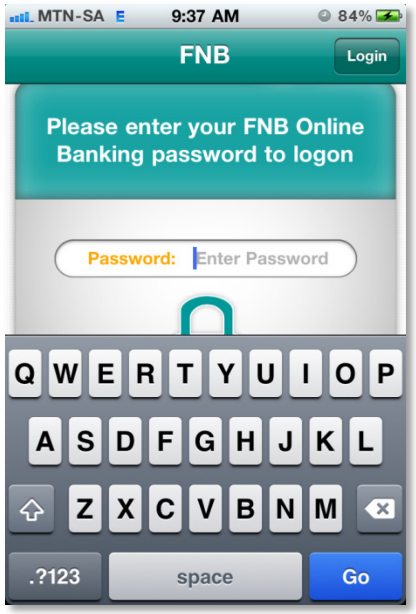
Evaluation Criteria

1. Details asked are customer-driven and align to customers’ expectations
2. Keypads for field entry default to alpha or numeric respectively
3. Login does not rely on additional devices, cards, or tokens
4. Supports customers with login process including ability to retrieve forgotten information

Authentication process - Mobile

Evaluation Criteria 1: Details asked are customer-driven and align to customers' expectations





Please enter your FNB Online Banking password to logon

Password: Enter Password

Two entry fields are the most common and generally consist of a User ID and Password/PIN.

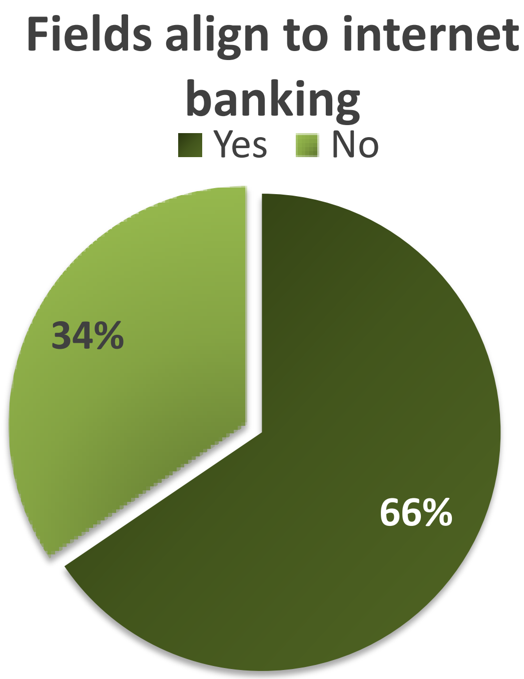
One entry field is more prevalent in mobile apps, however it does mean customers need to do additional actions, which can be laborious, but can also be a one-off set-up process.

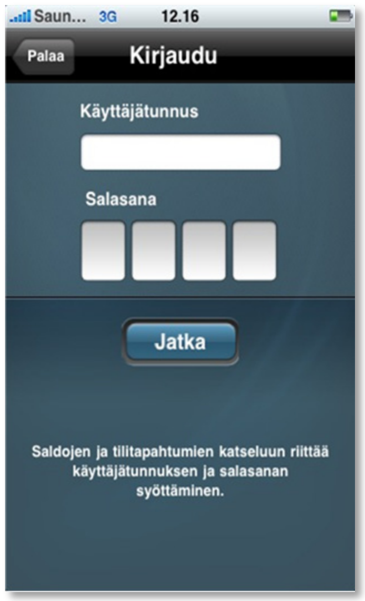
One entry field could make customers feel that the site is less secure, and could prevent multiple profiles from accessing the site via an app or mobile site.

There is a balance between what customer is willing to give and the sense of security they feel by entering less

Authentication process - Mobile

Evaluation Criteria 1: Details asked are customer-driven and align to customers' expectations





Saldojen ja tilitapahtumien katseluun riittää käyttäjätunnuksen ja salasanan syöttäminen.

Most of the banks align the fields across platforms, which is vital.

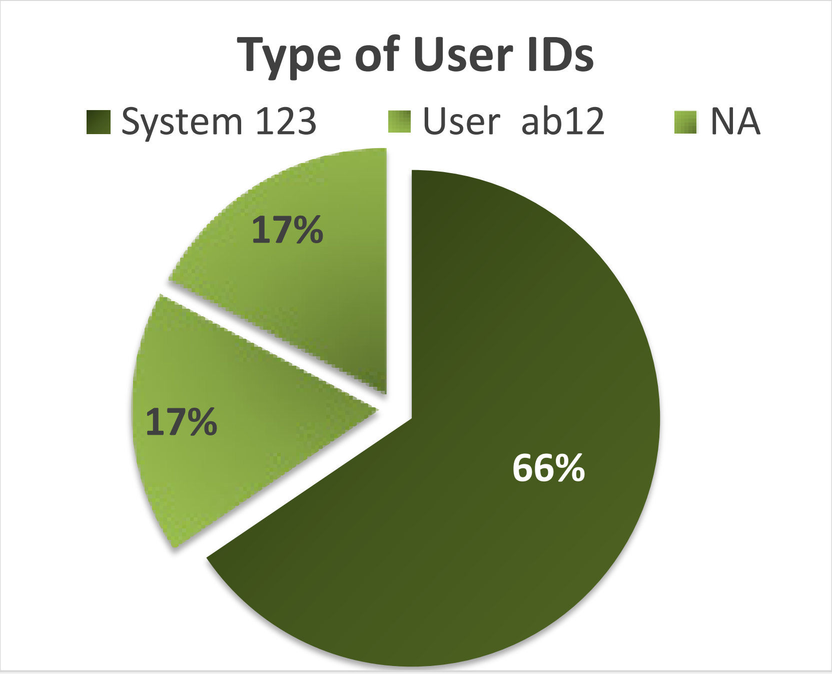
Some banks reduce the number of fields needed for mobile banking access, to enable lighter 'on the go' banking.

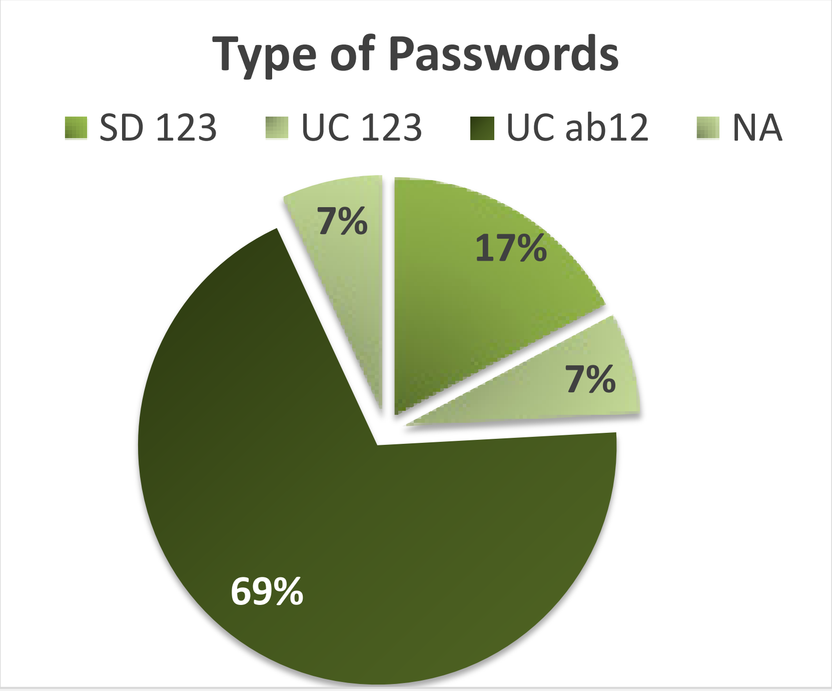
There are some cases where the fields are different from internet banking which will cause confusion.

Access across platforms should be consistent

Authentication process - Mobile

Evaluation Criteria 1: Details asked are customer-driven and align to customers' expectations





User IDs are mainly given by the bank and consist of a numeric field (account number or digital access number).

Passwords seem to be mostly customer-created and alphanumeric, which aids customers as there is only one numeric field to remember.

Two numeric-oriented fields are nearly impossible for customers to recall, potentially requiring customers to write them down.

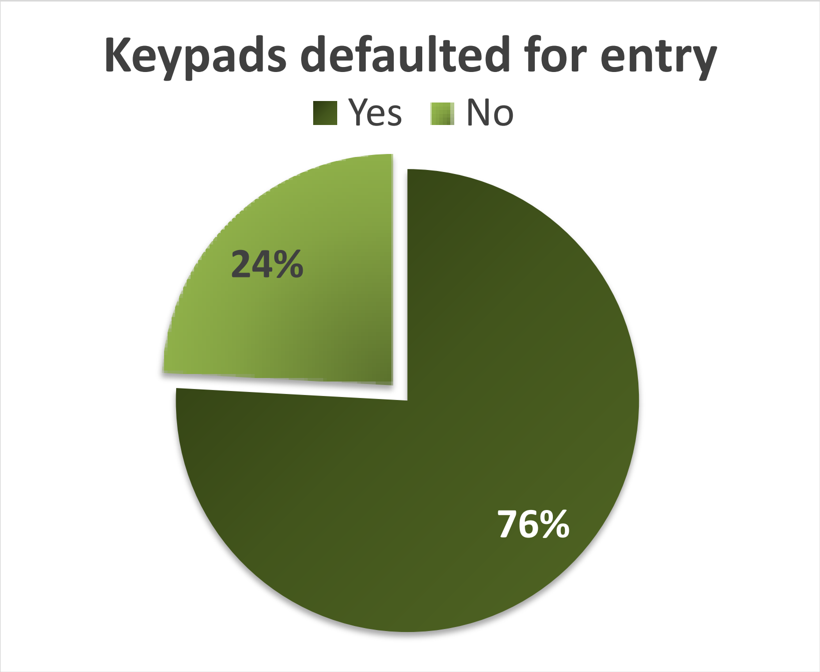
Numeric entry fields are the most complex to recall by customers

Key
SD 123=System driven numeric
SD ab12= =System driven alphanumeric
UC 123= User-created numeric
UC ab123= User-created alphanumeric

Authentication process - Mobile

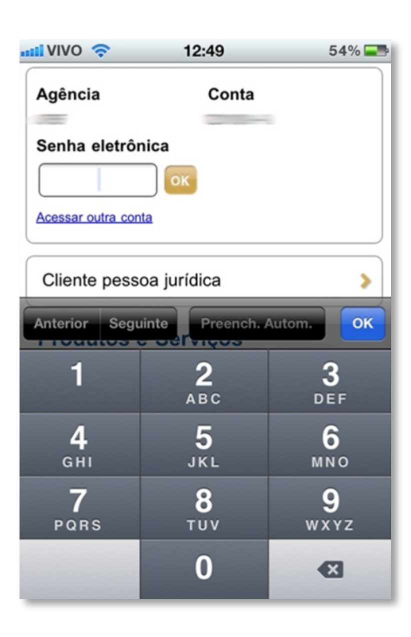
2

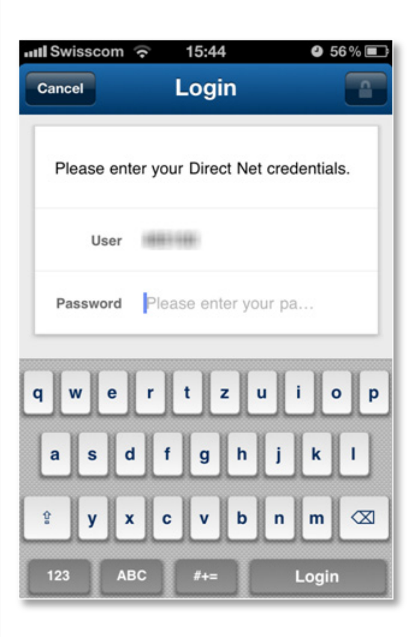
Evaluation Criteria 2: Keypads for field default to alpha or numeric respectively



Most banks default the keypad to the alpha or numeric depending on what is required from the field.

The keypad should always default to alpha or numeric depending on what is required

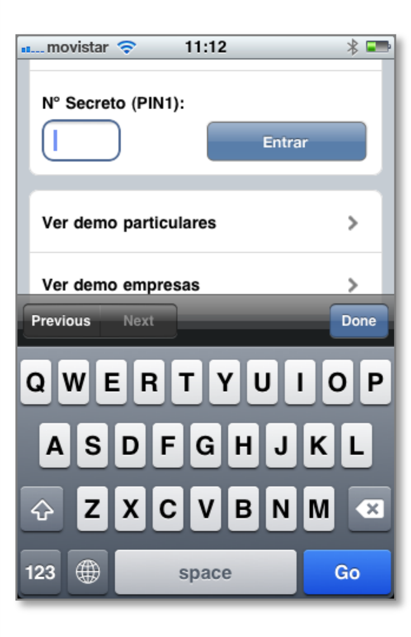


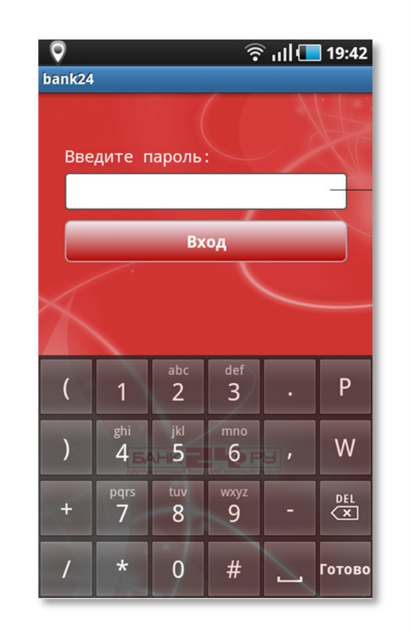


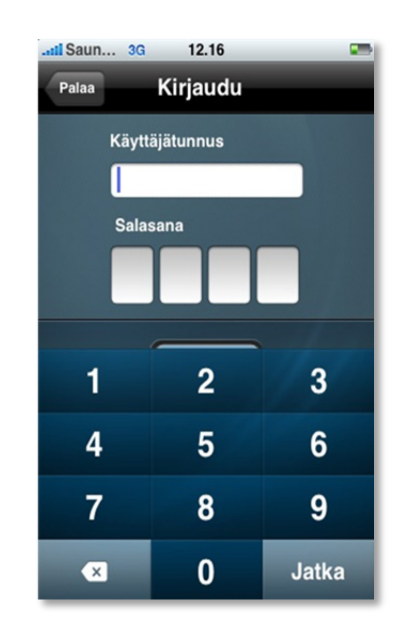
Please enter your Direct Net credentials.

User

Password Please enter your pa...







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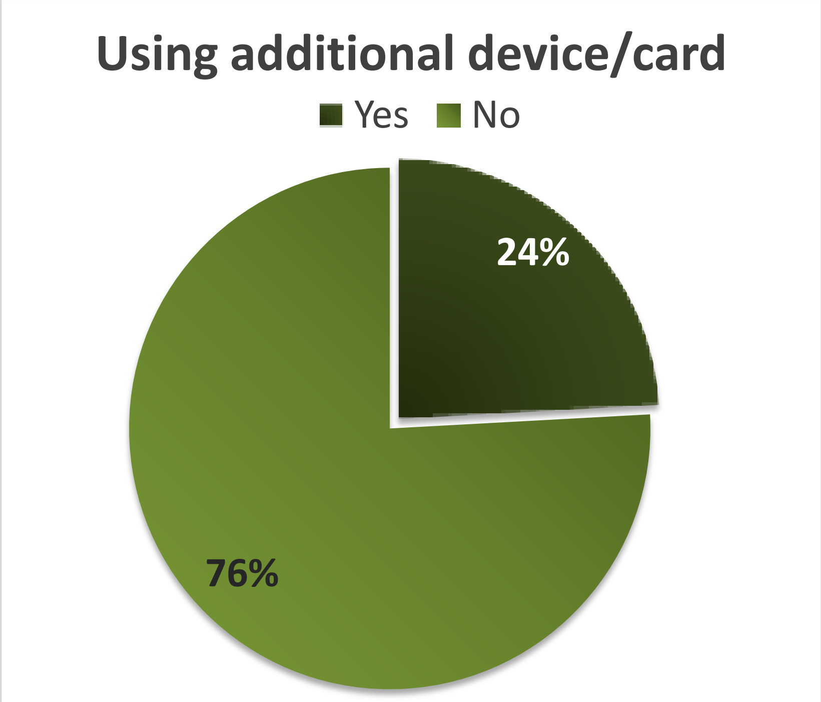
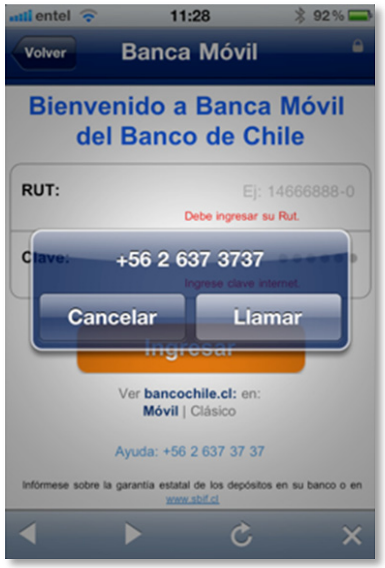
Authentication process - Mobile

2

Evaluation Criteria 3: Login does not rely on additional devices, cards, or tokens





Bienvenido a Banca Móvil del Banco de Chile

RUT: Ej: 14666888-0

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Clave: ●●●●●●

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+56 2 637 3737

Ver **bancochile.cl:** en:
Móvil | Clásico

Ayuda: +56 2 637 37 37

Infórmese sobre la garantía estatal de los depósitos en su banco o en www.sbif.cl

Most banks do not require the use of additional devices for login on mobile device.

Some banks require customers to use the website to gain access to the app, this is time-consuming and at times complex to perform.

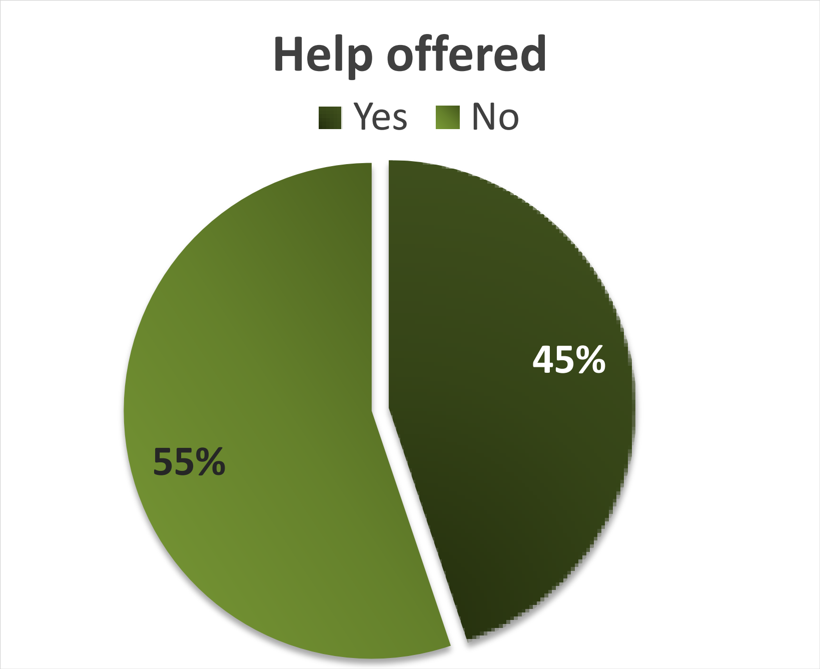
Various mobile devices cannot access the same customer profile, which is a concern for some.

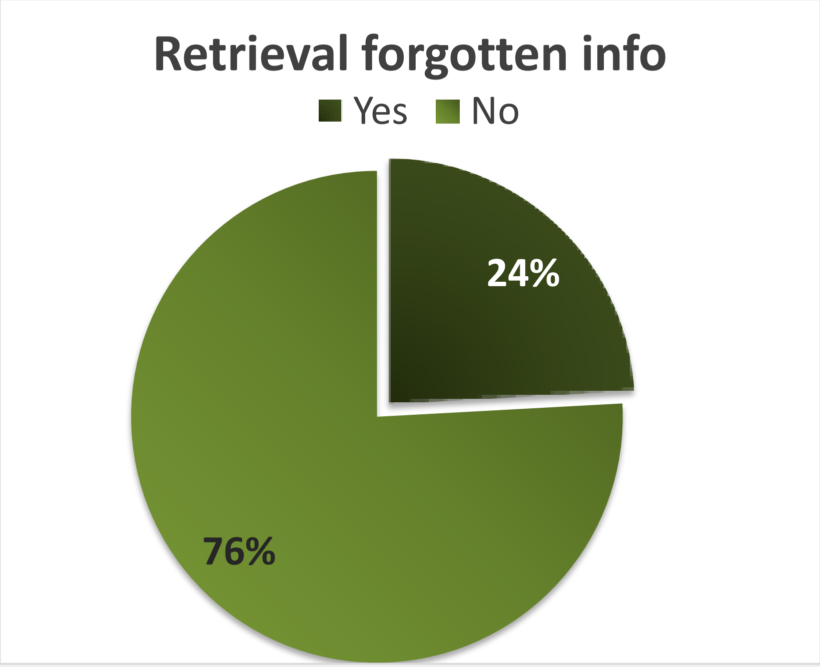
Multiple customer profiles cannot access profiles using one device.

‘Banking on the go’ should be as easy, simple and flexible as possible

Authentication process - Mobile

Evaluation Criteria 4: Supports customers with login process including ability to retrieve forgotten information





Most banks do not offer help or sufficient help to aid the customer.

The retrieval of forgotten info to enable mobile banking is not offered by most banks.

Some of the help offered is not useful.

Help and retrieval of information should be available across platforms

Authentication process - Mobile

Key learnings

- ✓ Have authentication entry fields or button as high up as possible on the page
- ✓ Ask for only two fields for authentication
- ✓ Entry fields should be customer-created alphanumeric fields. Never have more than one field that is numeric only
- ✓ Default the keypad to be numeric or alpha depending on what is required by the field
- ✓ Allow the customer to retrieve forgotten information
- ✓ Show contextual help throughout the site

Authentication process - Mobile

Top banks that met most of the evaluation criteria

Most of the criteria met

CHASE

Woori bank

UBS

Many of the criteria met

BBVA

Bank of America

Deutsche Bank

getinbank

Hamburger Volksbank

NatWest

Standard Bank

- ❖ Login link or entry field was easy to find
- ❖ Details asked are customer-driven and align to customers’ expectations
- ❖ Does not rely on additional devices, cards, or tokens
- ❖ Supports customers with the login process including ability to retrieve forgotten information

Secure landing page - Web

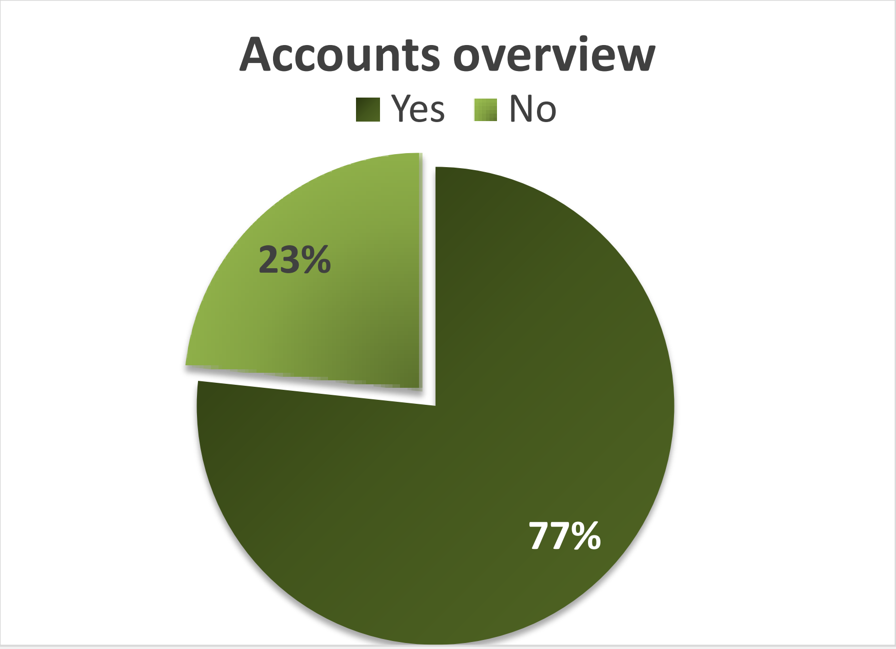
3

Evaluation Criteria

1. Displays an overview of accounts and balances
2. Page real-estate is skewed towards customer need as opposed to institution objectives
3. Customers are able to perform primary banking functions easily
4. Quick links to the most used functions provided
5. Site feels secure and offers sufficient help

Secure Landing page - Web

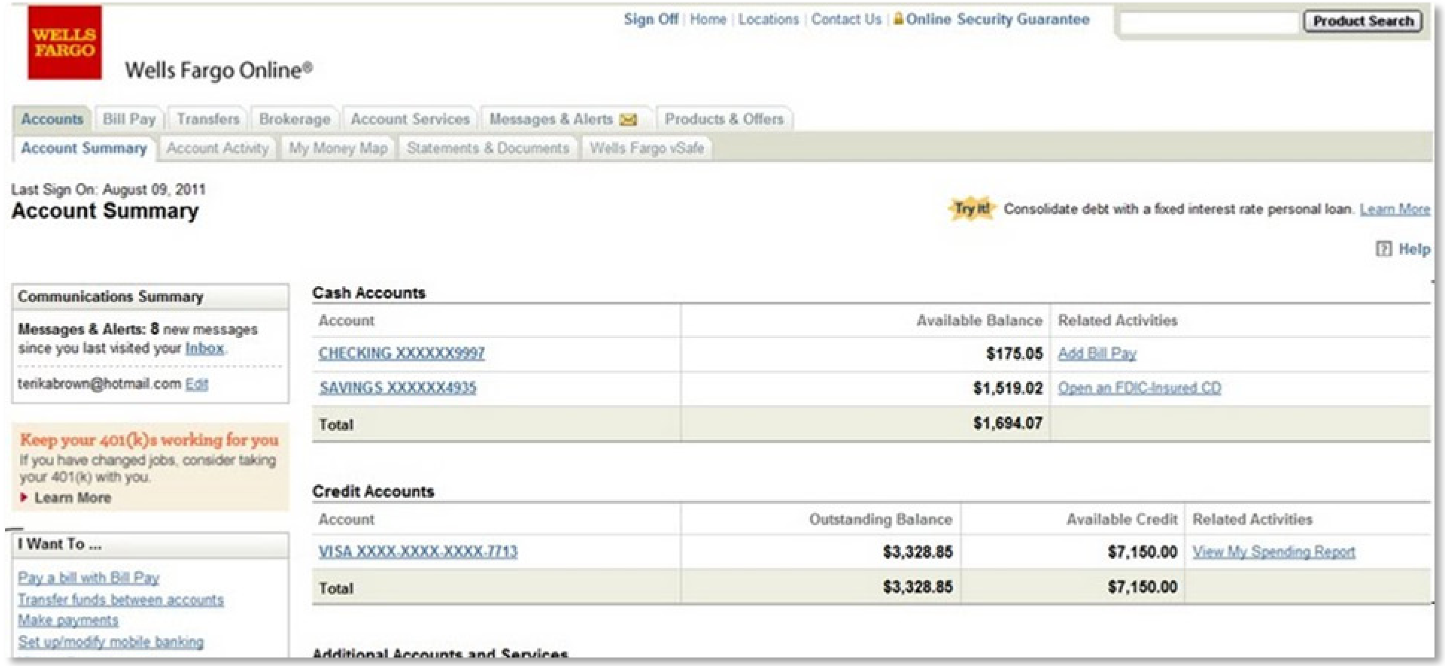
Evaluation Criteria 1: Displays an overview of accounts and balances



Most banks offer an overview of accounts, although some hide this information amongst a lot of clutter.

Customers expect to see their accounts and balances upfront, before performing transactions.

Wells Fargo provides an appropriate level of detail.


WELLS FARGO
Wells Fargo Online®
Sign Off | Home | Locations | Contact Us | Online Security Guarantee
Product Search
Accounts | Bill Pay | Transfers | Brokerage | Account Services | Messages & Alerts | Products & Offers
Account Summary | Account Activity | My Money Map | Statements & Documents | Wells Fargo vSafe
Try it!
Help

Last Sign On: August 09, 2011

Account Summary

Consolidate debt with a fixed interest rate personal loan. Learn More

Communications Summary

Messages & Alerts: 8 new messages since you last visited your Inbox.

terikabrown@hotmail.com Edit

Keep your 401(k)s working for you

If you have changed jobs, consider taking your 401(k) with you.

▸ Learn More

I Want To ...

Pay a bill with Bill Pay
Transfer funds between accounts
Make payments
Set up/modify mobile banking

Cash Accounts

Account	Available Balance	Related Activities
CHECKING XXXXXX9997	$175.05	Add Bill Pay
SAVINGS XXXXXX4935	$1,519.02	Open an FDIC-Insured CD
Total	$1,694.07	

Credit Accounts

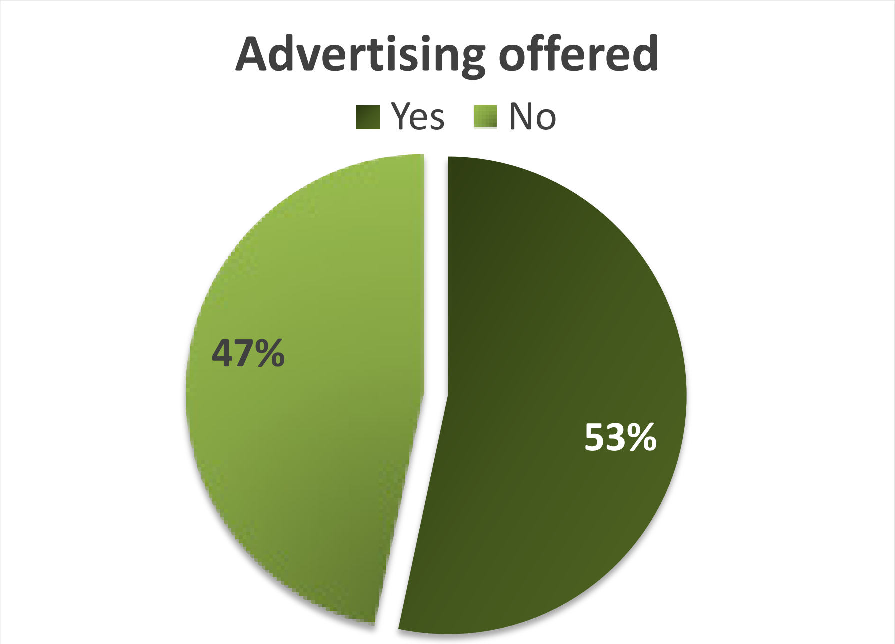
Account	Outstanding Balance	Available Credit	Related Activities
VISA XXXX-XXXX-XXXX-7713	$3,328.85	$7,150.00	View My Spending Report
Total	$3,328.85	$7,150.00	

Additional Accounts and Services

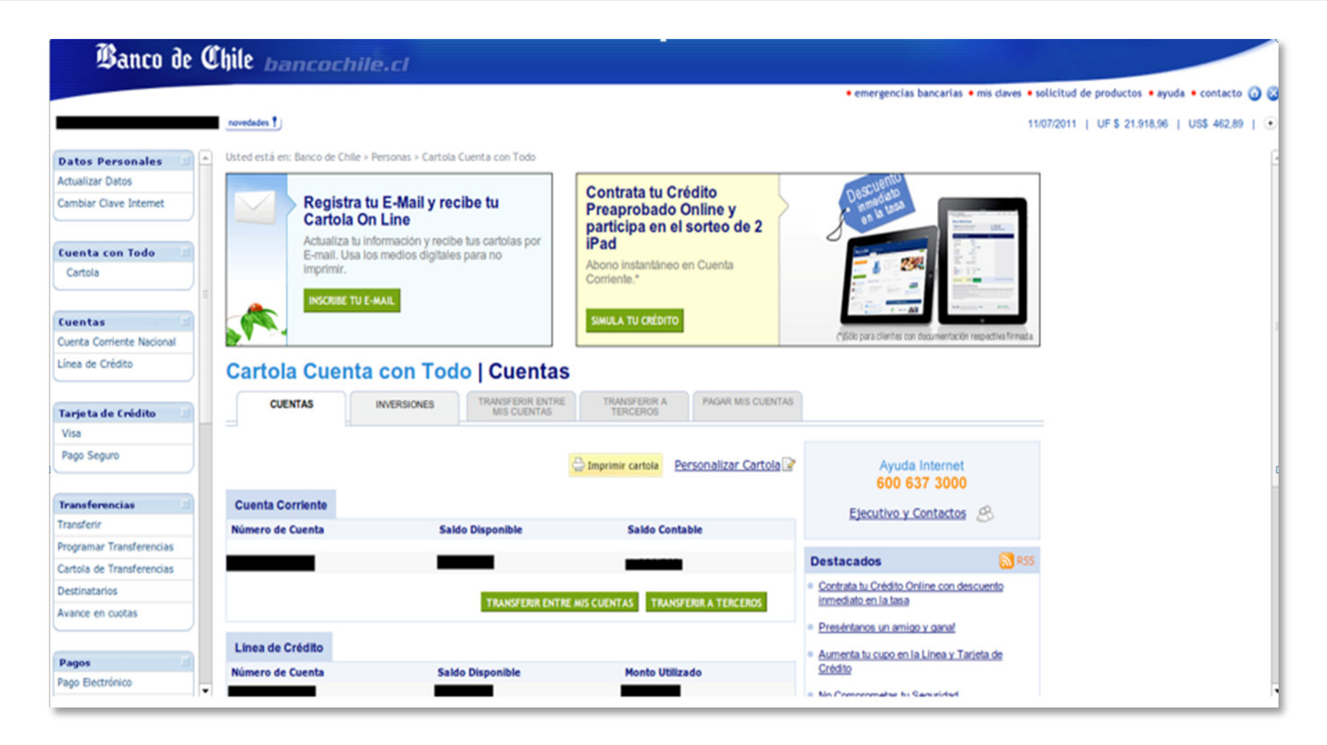
Secure Landing page - Web

3

Evaluation Criteria 2: Page real-estate is skewed towards customer needs as opposed to institutional objectives



Customers expect to see their personal information. When too much advertising is used (including banking specific promotions), they feel the bank is not focusing on their needs.


Banco de Chile bancochile.cl

• emergencias bancarias • mis claves • solicitud de productos • ayuda • contacto

[redacted] novedades !

11/07/2011 | UF $ 21.918,96 | US$ 462,89 |

Datos Personales
- Actualizar Datos
- Cambiar Clave Internet

Cuenta con Todo
- Cartola

Cuentas
- Cuenta Corriente Nacional
- Línea de Crédito

Tarjeta de Crédito
- Visa
- Pago Seguro

Transferencias
- Transferir
- Programar Transferencias
- Cartola de Transferencias
- Destinatarios
- Avance en cuotas

Pagos
- Pago Electrónico

Usted está en: Banco de Chile > Personas > Cartola Cuenta con Todo

Registra tu E-Mail y recibe tu Cartola On Line

Actualiza tu información y recibe tus cartolas por E-mail. Usa los medios digitales para no imprimir.

INSCRIBE TU E-MAIL

Contrata tu Crédito Preaprobado Online y participa en el sorteo de 2 iPad

Abono instantáneo en Cuenta Corriente.*

SIMULA TU CRÉDITO

Descuento inmediato en la tasa

(*)Sólo para clientes con documentación respectiva firmada

Cartola Cuenta con Todo | Cuentas

CUENTAS | INVERSIONES | TRANSFERIR ENTRE MIS CUENTAS | TRANSFERIR A TERCEROS | PAGAR MIS CUENTAS

Imprimir cartola Personalizar Cartola

Cuenta Corriente

Número de Cuenta	Saldo Disponible	Saldo Contable
[redacted]	[redacted]	[redacted]

TRANSFERIR ENTRE MIS CUENTAS TRANSFERIR A TERCEROS

Línea de Crédito

Número de Cuenta	Saldo Disponible	Monto Utilizado
[redacted]	[redacted]	[redacted]

Ayuda Internet
600 637 3000

Ejecutivo y Contactos

Destacados RSS
- Contrata tu Crédito Online con descuento inmediato en la tasa
- Preséntanos un amigo y gana!
- Aumenta tu cupo en la Línea y Tarjeta de Crédito
- No Comprometas tu Seguridad

Do not show too much advertising, if advertising is used it should relate to the specific customer.

UXalliance

Secure Landing page - Web

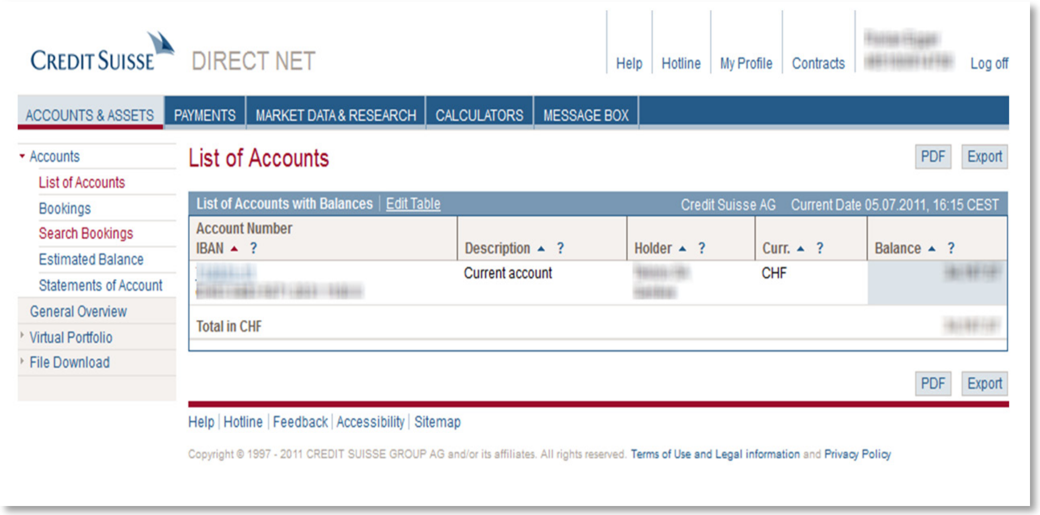
3

Evaluation Criteria 3: Customers are able to perform primary banking functions easily

Most banks offer links to key functions.

Customers are task-orientated when they visit their secure details. Therefore, this functionality should be readily available.

A clear information architecture aligned to customers' needs is imperative.



[redacted]

List of Accounts

List of Accounts with Balances | Edit Table — Credit Suisse AG Current Date 05.07.2011, 16:15 CEST

Account Number IBAN ▲ ?	Description ▲ ?	Holder ▲ ?	Curr. ▲ ?	Balance ▲ ?
[redacted]	Current account	[redacted]	CHF	[redacted]
Total in CHF				[redacted]

Help | Hotline | Feedback | Accessibility | Sitemap

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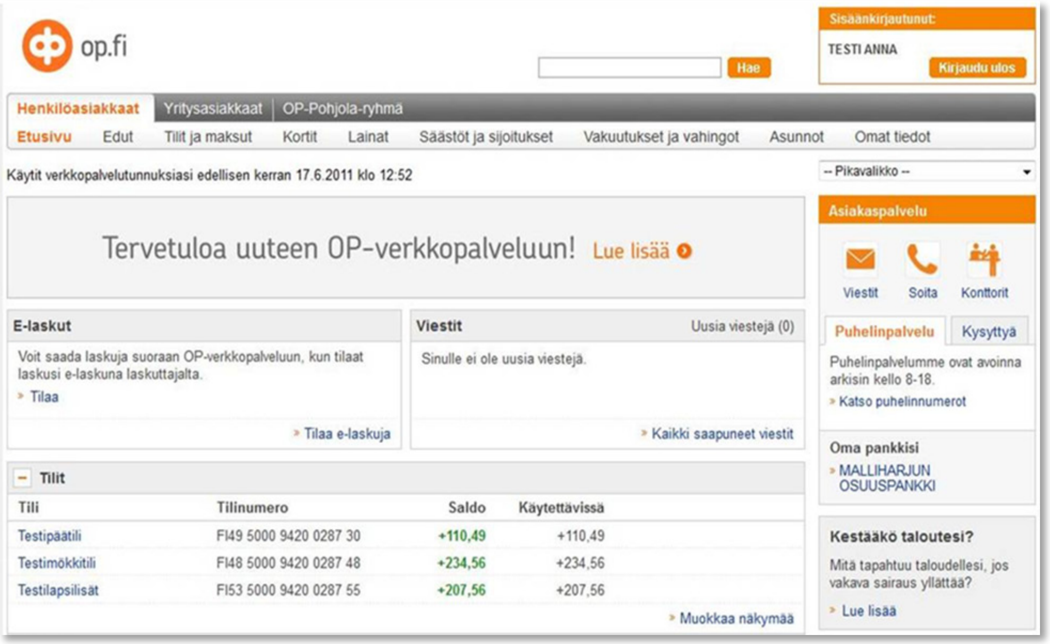


Käytit verkkopalvelutunnuksiasi edellisen kerran 17.6.2011 klo 12:52

Tervetuloa uuteen OP-verkkopalveluun! Lue lisää

E-laskut

Voit saada laskuja suoraan OP-verkkopalveluun, kun tilaat laskusi e-laskuna laskuttajalta.

› Tilaa

› Tilaa e-laskuja

Viestit — Uusia viestejä (0)

Sinulle ei ole uusia viestejä.

› Kaikki saapuneet viestit

Tilit

Tili	Tilinumero	Saldo	Käytettävissä
Testipäätili	FI49 5000 9420 0287 30	+110,49	+110,49
Testimökkitili	FI48 5000 9420 0287 48	+234,56	+234,56
Testilapsilisät	FI53 5000 9420 0287 55	+207,56	+207,56

› Muokkaa näkymää

Puhelinpalvelumme ovat avoinna arkisin kello 8-18.

› Katso puhelinnumerot

Oma pankkisi

› MALLIHARJUN OSUUSPANKKI

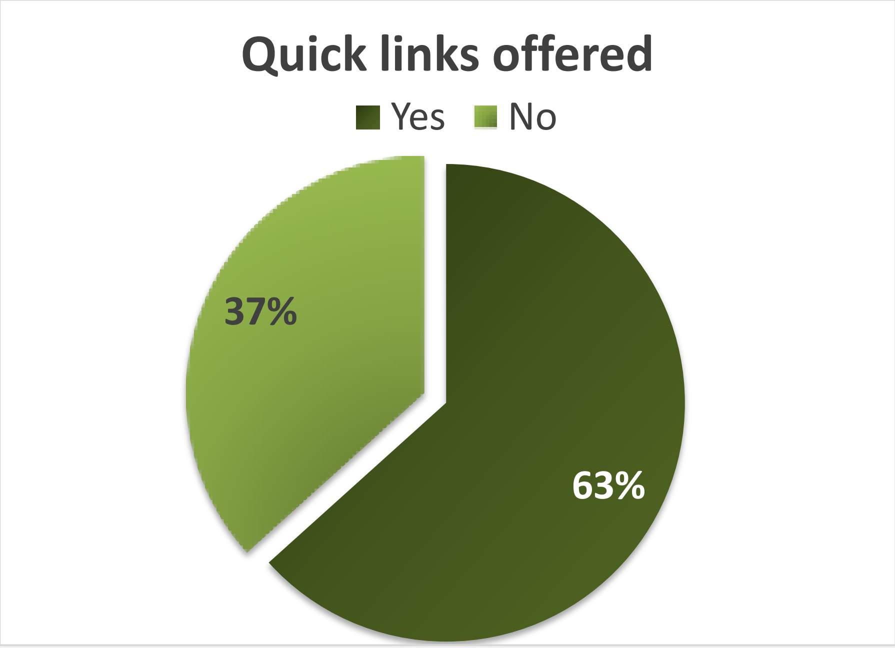
Kestääkö taloutesi?

Mitä tapahtuu taloudellesi, jos vakava sairaus yllättää?

› Lue lisää

Secure Landing page - Web

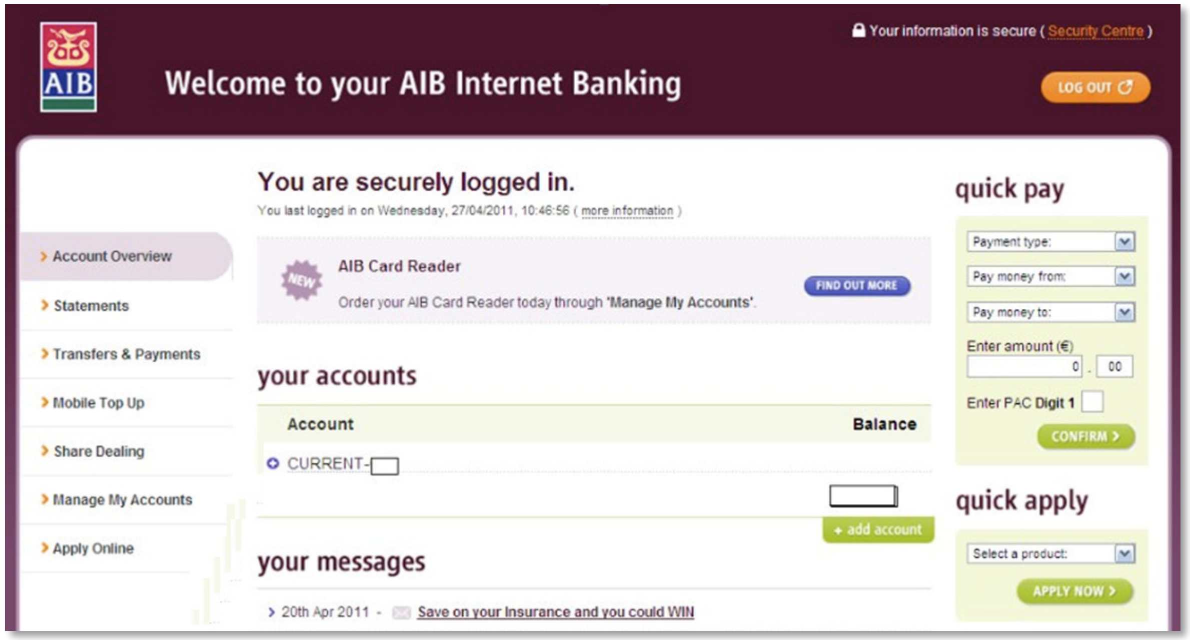
Evaluation Criteria 4: Quick links to the most used functions provided



Most banks offer quick links to frequently used functions, however at times there are too many, or they are well hidden (thus defeating the point).

Quick links need to aid the customer to get deeper in the site quickly.

AIB does this well with their ‘quick pay’ option.



Your information is secure (Security Centre)

Welcome to your AIB Internet Banking

You are securely logged in.

You last logged in on Wednesday, 27/04/2011, 10:46:56 (more information)

AIB Card Reader

Order your AIB Card Reader today through 'Manage My Accounts'.

your accounts

Account	Balance
CURRENT-	

your messages

› 20th Apr 2011 - Save on your Insurance and you could WIN

quick pay

Payment type:

Pay money from:

Pay money to:

Enter amount (€) 0 . 00

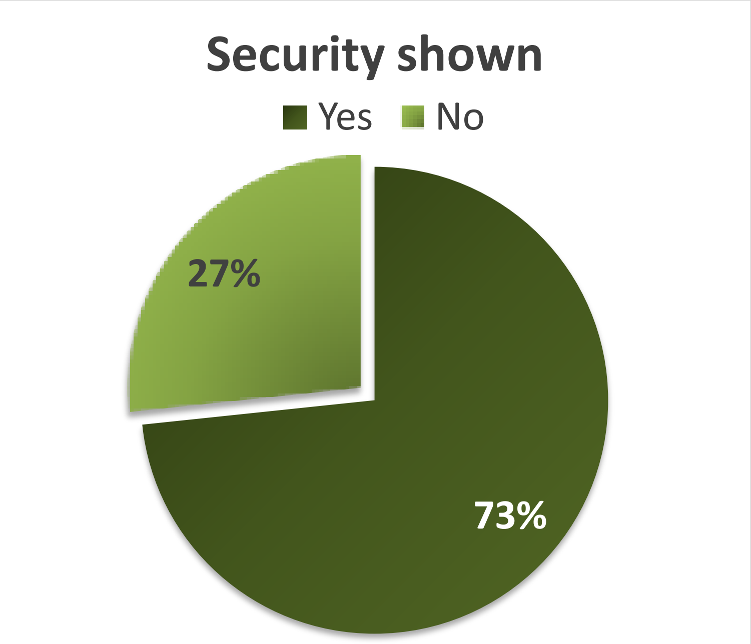
Enter PAC Digit 1

quick apply

Select a product:

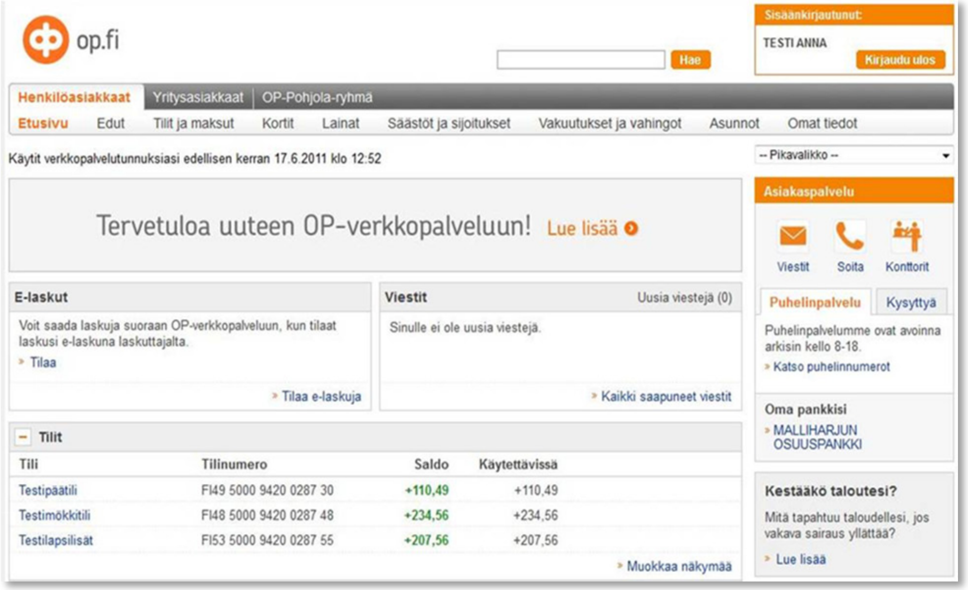
Secure Landing page - Web

Evaluation Criteria 5: Site feels secure and offers sufficient help



There is an expectation that secure banking should give an indication that it is secure, yet some banks did not display this vital piece of information.

Help is often needed within the secure internet banking site, yet this seems to be hidden by many of the banks.



Käytit verkkopalvelutunnuksiasi edellisen kerran 17.6.2011 klo 12:52

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Oma pankkisi

› MALLIHARJUN OSUUSPANKKI

Kestääkö taloutesi?

Mitä tapahtuu taloudellesi, jos vakava sairaus yllättää?

› Lue lisää

Tilit

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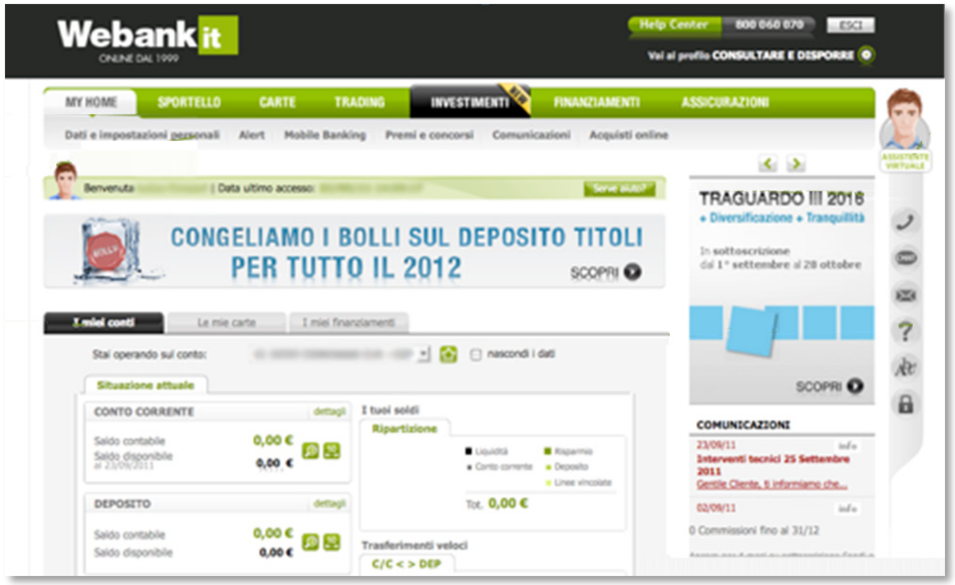
Testilapsilisät	FI53 5000 9420 0287 55	+207,56	+207,56

› Muokkaa näkymää



Benvenuta | Data ultimo accesso:

CONGELIAMO I BOLLI SUL DEPOSITO TITOLI PER TUTTO IL 2012

Stai operando sul conto: ☐ nascondi i dati

CONTO CORRENTE

Saldo contabile 0,00 €
Saldo disponibile al 23/09/2011 0,00 €

DEPOSITO

Saldo contabile 0,00 €
Saldo disponibile 0,00 €

I tuoi soldi

Tot. 0,00 €

Trasferimenti veloci

TRAGUARDO III 2016
• Diversificazione • Tranquillità

In sottoscrizione dal 1° settembre al 28 ottobre

COMUNICAZIONI

23/09/11 info
Interventi tecnici 25 Settembre 2011
Gentile Cliente, ti informiamo che...

02/09/11 info
0 Commissioni fino al 31/12

Secure Landing page - Web

3

Key learnings

- ✓ Show an overview of accounts and balances as high-up on the page as possible
- ✓ Differentiate and promote customer-orientated info and ensure the page feels like the customer’s page
- ✓ Do not promote institution objectives on the landing page and if you have to, make it less prominent and feature the benefits to the client
- ✓ Highlight the primary banking functions that can be performed
- ✓ Offer quick links or contextual links to functions that may be deeper within the site
- ✓ Visually display site security and back it up with details
- ✓ Offer contextual help

Secure Landing page - Web

Top banks that meets most of the evaluation criteria

Most the criteria met

AIB

Deutsche Bank

OP-Pohjola

HSBC

Webank it
ONLINE DAL 1999

TD Canada Trust

UBS

WELLS FARGO

- Display an overview of accounts and balances
- Page real-estate is skewed towards customer needs as opposed to institution objectives
- Ability to perform primary banking functions
- Quick links to the most used functions
- Site feels secure and offer sufficient help

Secure landing page - Mobile

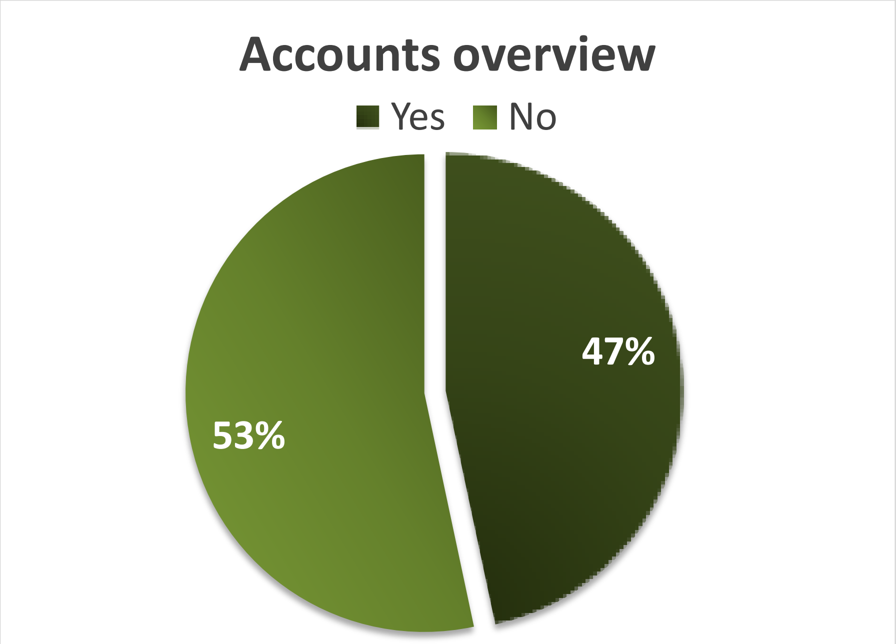
4

Evaluation Criteria

1. Display an overview of accounts and balances
2. Page real-estate is skewed towards customer needs as opposed to institution objectives
3. Ability to perform primary banking functions
4. Site feels secure and offers sufficient help

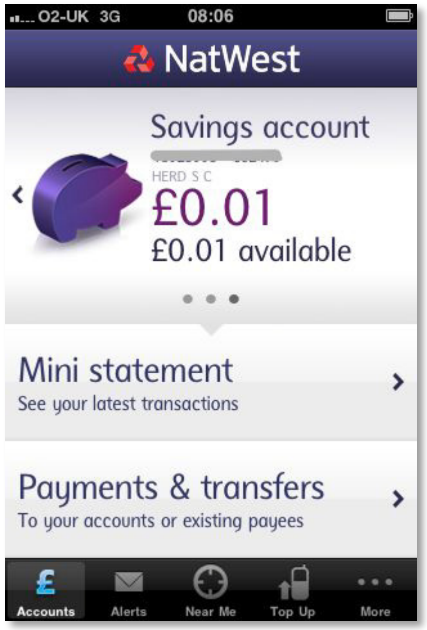
Secure Landing page - Mobile

Evaluation Criteria 1: Display an overview of accounts and balances



Even though account balances are important for customers and likely to be the first action prior to doing anything, less than half the institutions offered this information on the secure landing page.

Some banks did make use of contextual links or a combination of functions and balances.


O2-UK 3G 08:06

NatWest

Savings account

[redacted]

HERD S C

£0.01

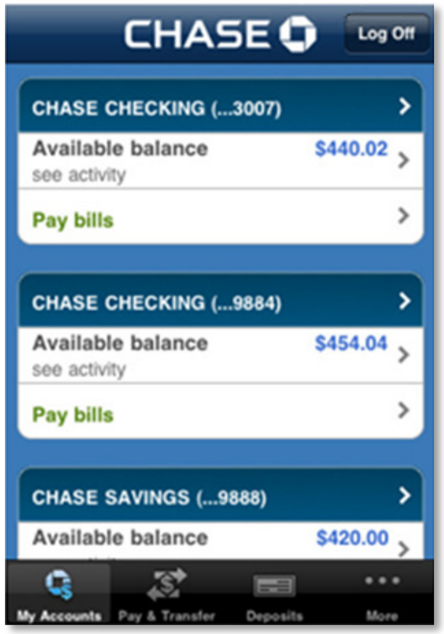
£0.01 available

Mini statement

See your latest transactions

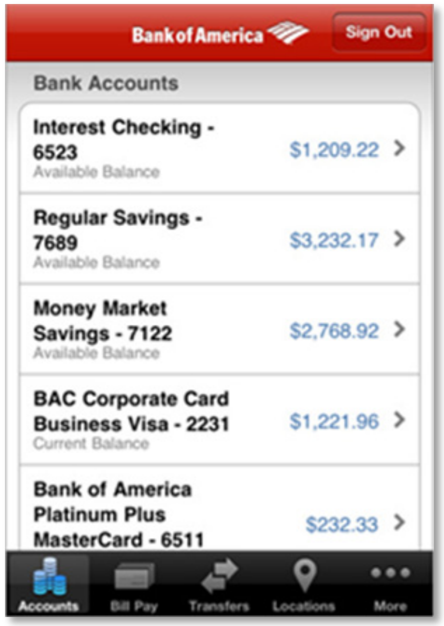
Payments & transfers

To your accounts or existing payees


CHASE

Log Off

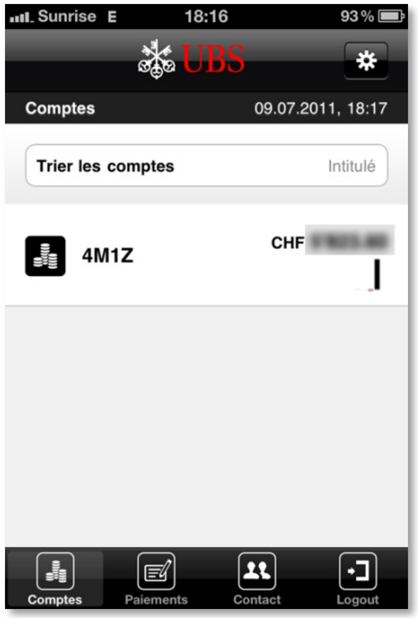
CHASE CHECKING (...3007)	
Available balance see activity	$440.02
Pay bills	
CHASE CHECKING (...9884)	
Available balance see activity	$454.04
Pay bills	
CHASE SAVINGS (...9888)	
Available balance	$420.00


Bank of America

Sign Out

Bank Accounts

Interest Checking - 6523 Available Balance	$1,209.22
Regular Savings - 7689 Available Balance	$3,232.17
Money Market Savings - 7122 Available Balance	$2,768.92
BAC Corporate Card Business Visa - 2231 Current Balance	$1,221.96
Bank of America Platinum Plus MasterCard - 6511	$232.33


Sunrise E 18:16 93 %

UBS

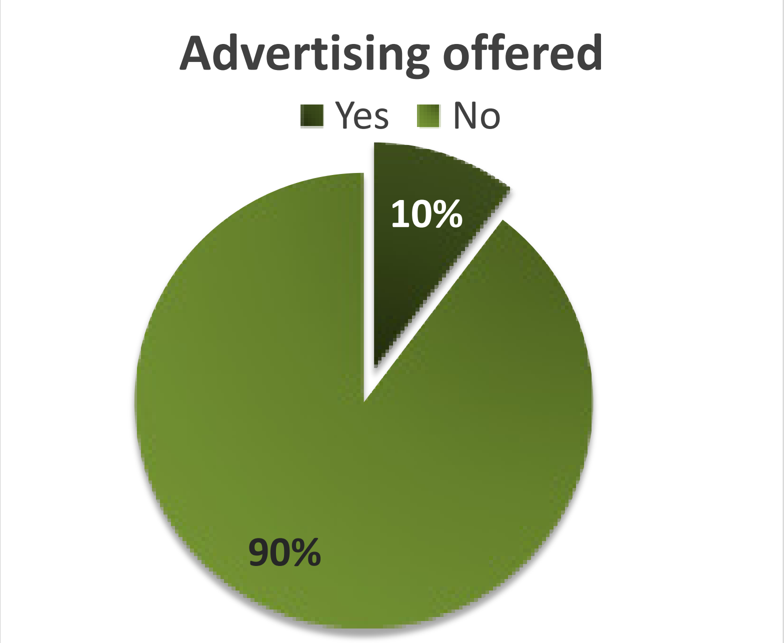
Comptes 09.07.2011, 18:17

Trier les comptes Intitulé

4M1Z CHF [redacted]

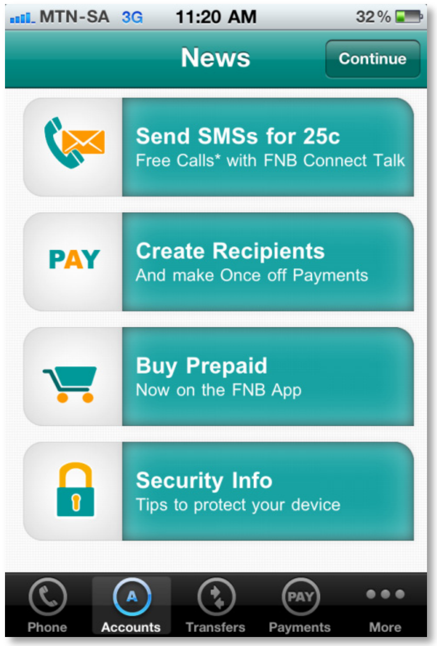
Secure Landing page - Mobile

Evaluation Criteria 2: Page real-estate is skewed towards customers’ needs as opposed to institution objectives



Most of the mobile sites and apps are customer-centric, offering key tasks and tools focussed on the customers’ needs, with the ability to personalise the homepage.

Only two institutions make use of advertising in this space.


MTN-SA 3G 11:20 AM 32 %

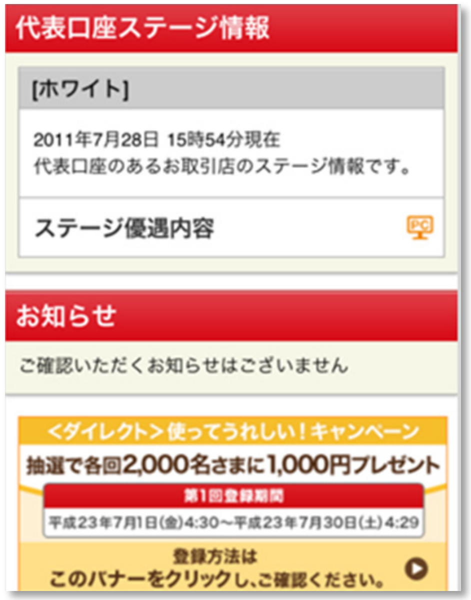
News Continue

Send SMSs for 25c
Free Calls* with FNB Connect Talk

PAY
Create Recipients
And make Once off Payments

Buy Prepaid
Now on the FNB App

Security Info
Tips to protect your device


代表口座ステージ情報

[ホワイト]

2011年7月28日 15時54分現在
代表口座のあるお取引店のステージ情報です。

ステージ優遇内容

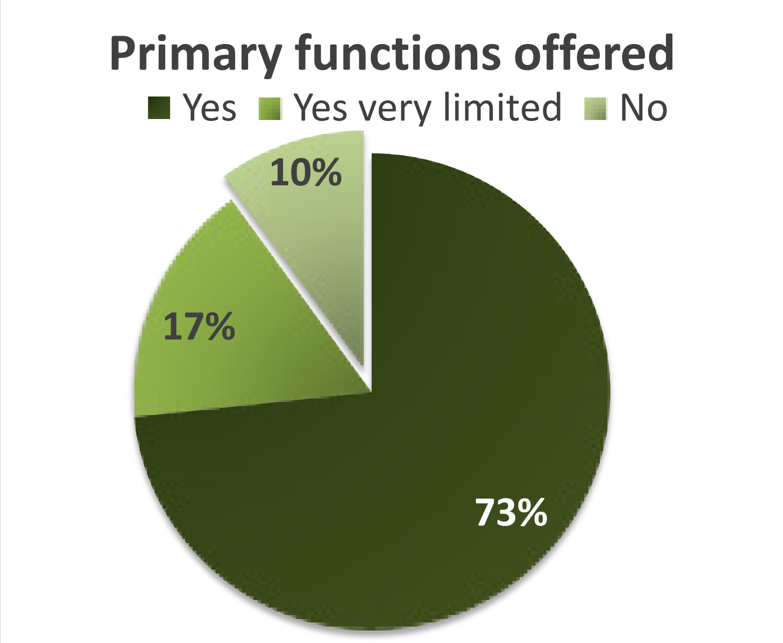
お知らせ

ご確認いただくお知らせはございません

<ダイレクト>使ってうれしい！キャンペーン
抽選で各回2,000名さまに1,000円プレゼント
第1回登録期間
平成23年7月1日(金)4:30～平成23年7月30日(土)4:29
登録方法は
このバナーをクリックし、ご確認ください。

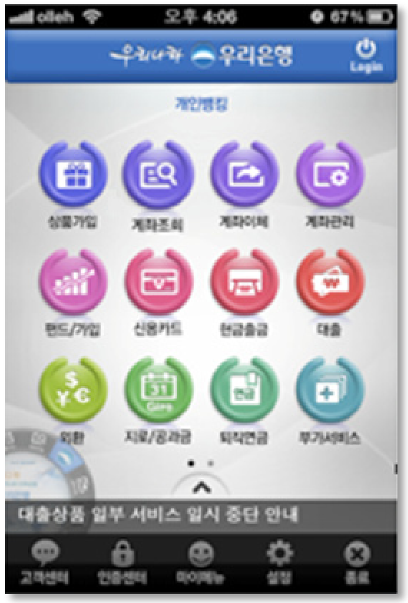
Secure Landing page - Mobile

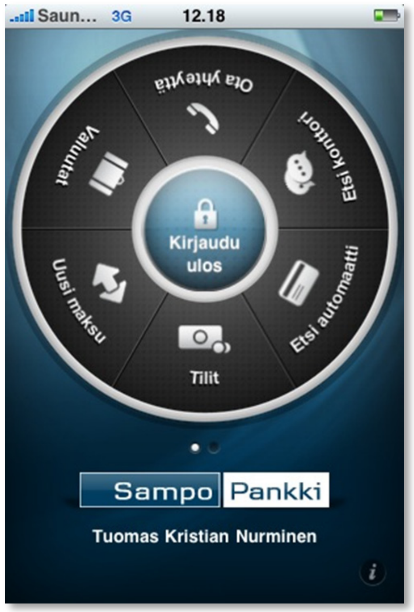
Evaluation Criteria 3: Ability to perform primary banking functions

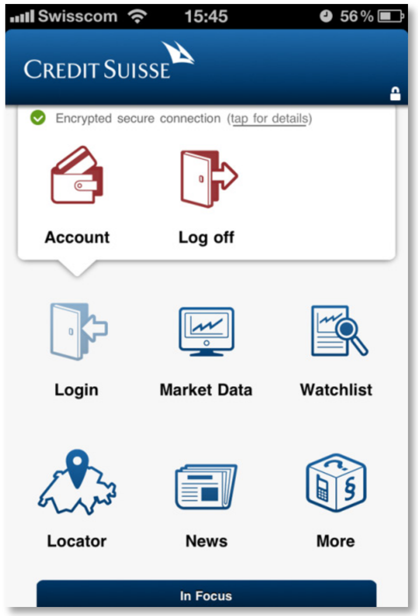


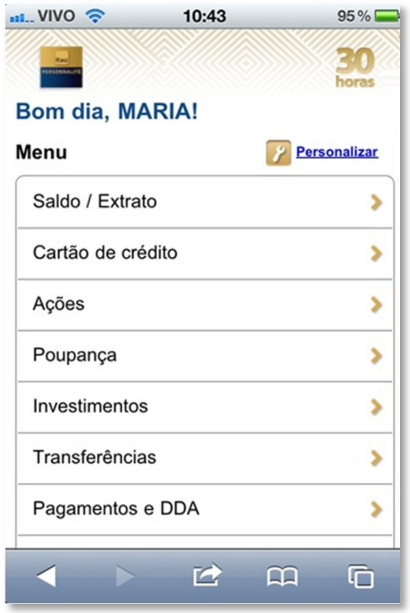
Most banks offer the primary functions that customers would perform on the go.

Some offer limited functionality, or no functionality other than viewing balances.



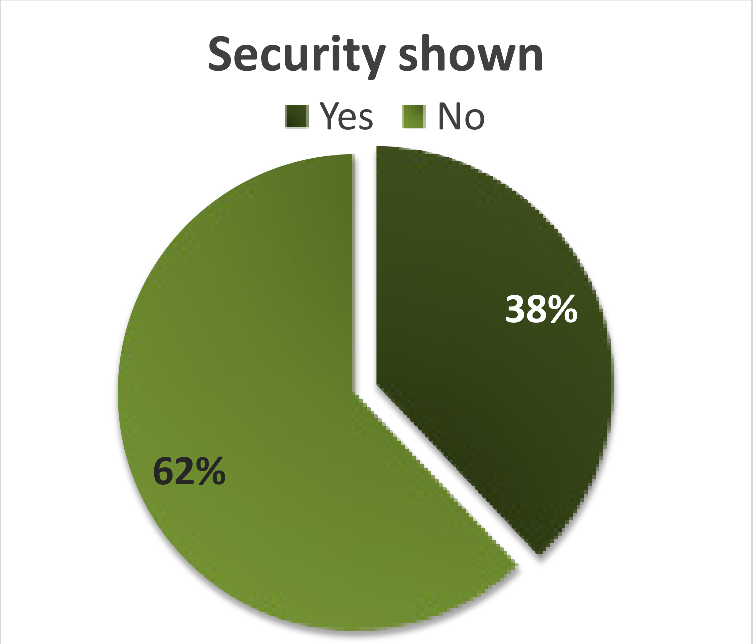


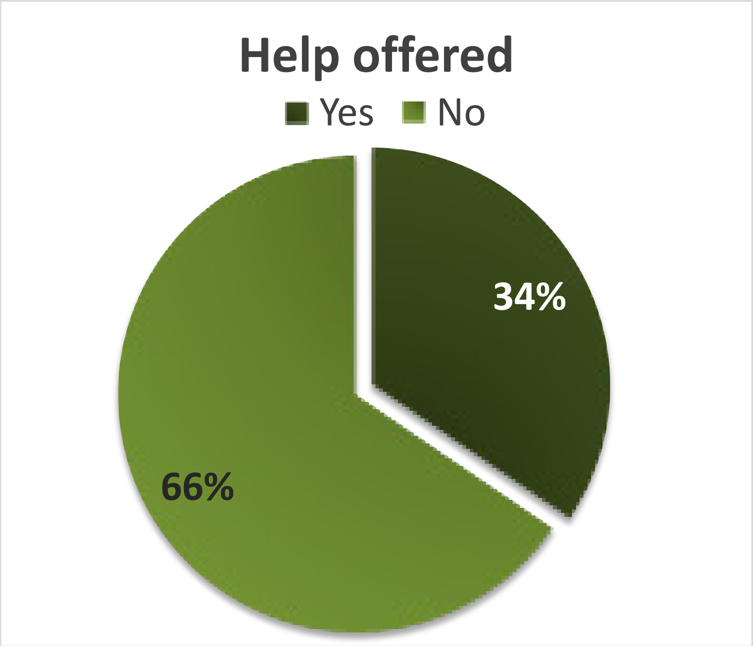




Secure Landing page - Mobile

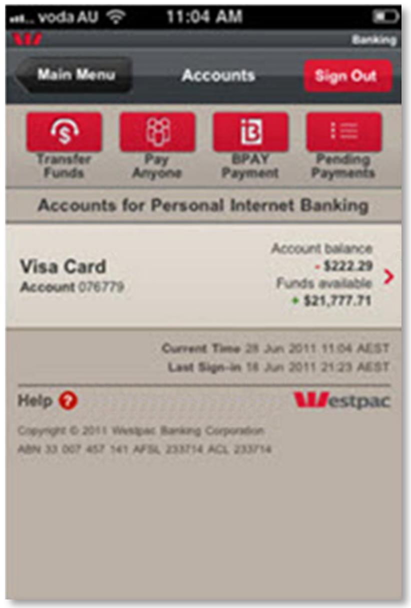
Evaluation Criteria 4: Site feels secure and offers sufficient help





There is an expectation that secure mobile solutions give an indication that it is secure, yet some banks still missed this vital piece of information.

Though apps are supposed to be easy, for the beginner there seems to be little to no help offered by many of the banks.



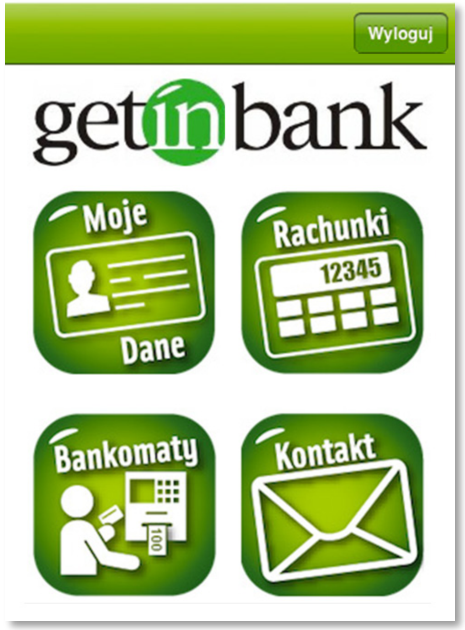
Accounts for Personal Internet Banking

Visa Card
Account 076779

Account balance
- $222.29
Funds available
+ $21,777.71

Current Time 28 Jun 2011 11:04 AEST
Last Sign-in 18 Jun 2011 21:23 AEST

Copyright © 2011 Westpac Banking Corporation
ABN 33 007 457 141 AFSL 233714 ACL 233714



Secure Landing page - Mobile

4

Key learnings

- ✓ Show an overview of accounts and balances on the page as high-up as possible
- ✓ Differentiate and promote customer-orientated information and ensure the page feels like the customer’s page
- ✓ Do not promote institutional objectives
- ✓ Always highlight the primary banking functions that can be performed
- ✓ Visually display site security and back it up with details
- ✓ Offer contextual help

Secure Landing page - Mobile

4

Top banks that meets most of the evaluation criteria:

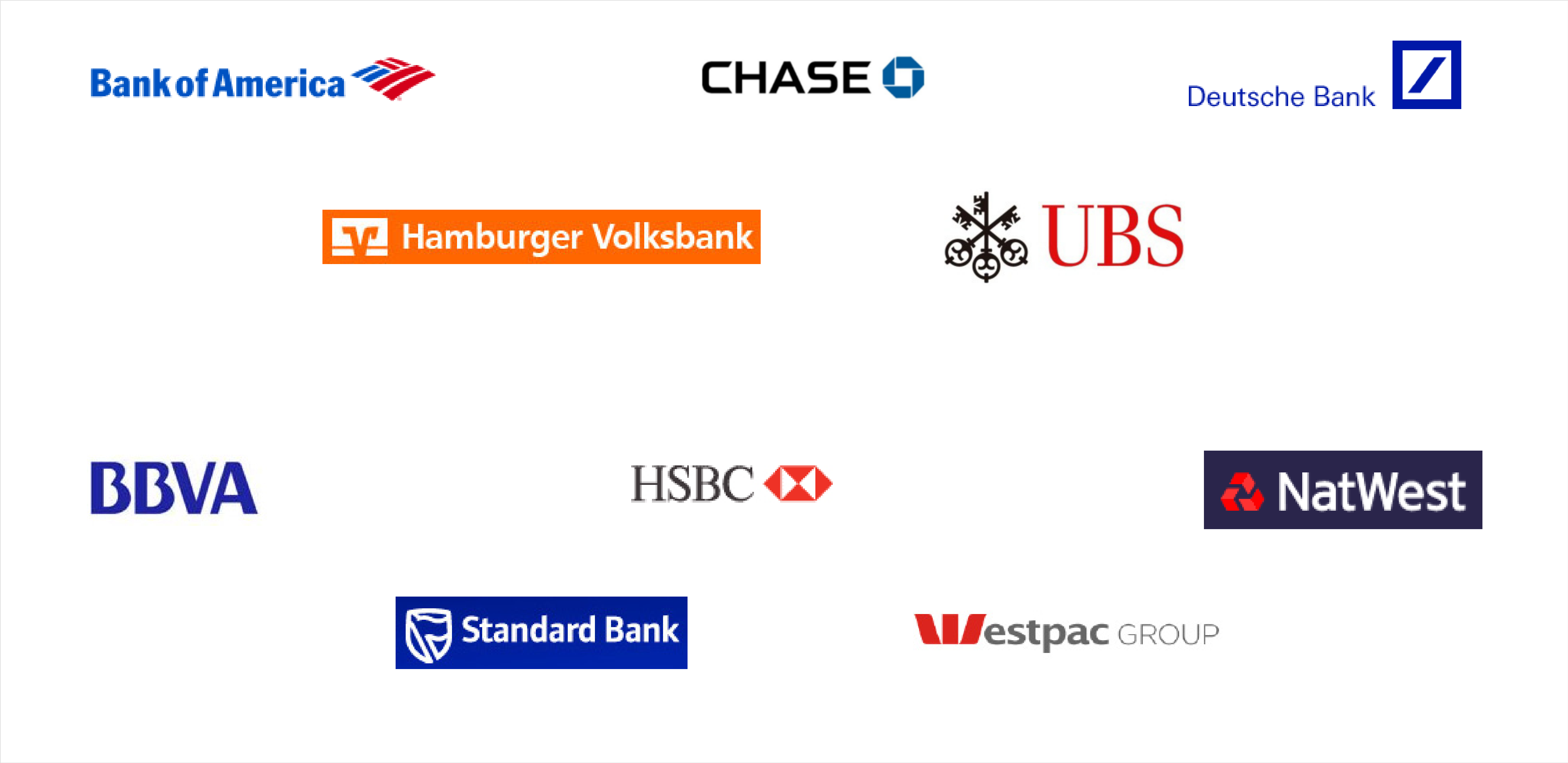
Meeting most the criteria

Bank of America	CHASE
Deutsche Bank	Hamburger Volksbank
NatWest	UniCredit
UBS	Westpac GROUP

- ❖ Display an overview of accounts and balances
- ❖ Page real-estate is skewed towards customers need as opposed to institutional objectives
- ❖ Ability to perform primary banking functions
- ❖ Site feels secure and offers sufficient help

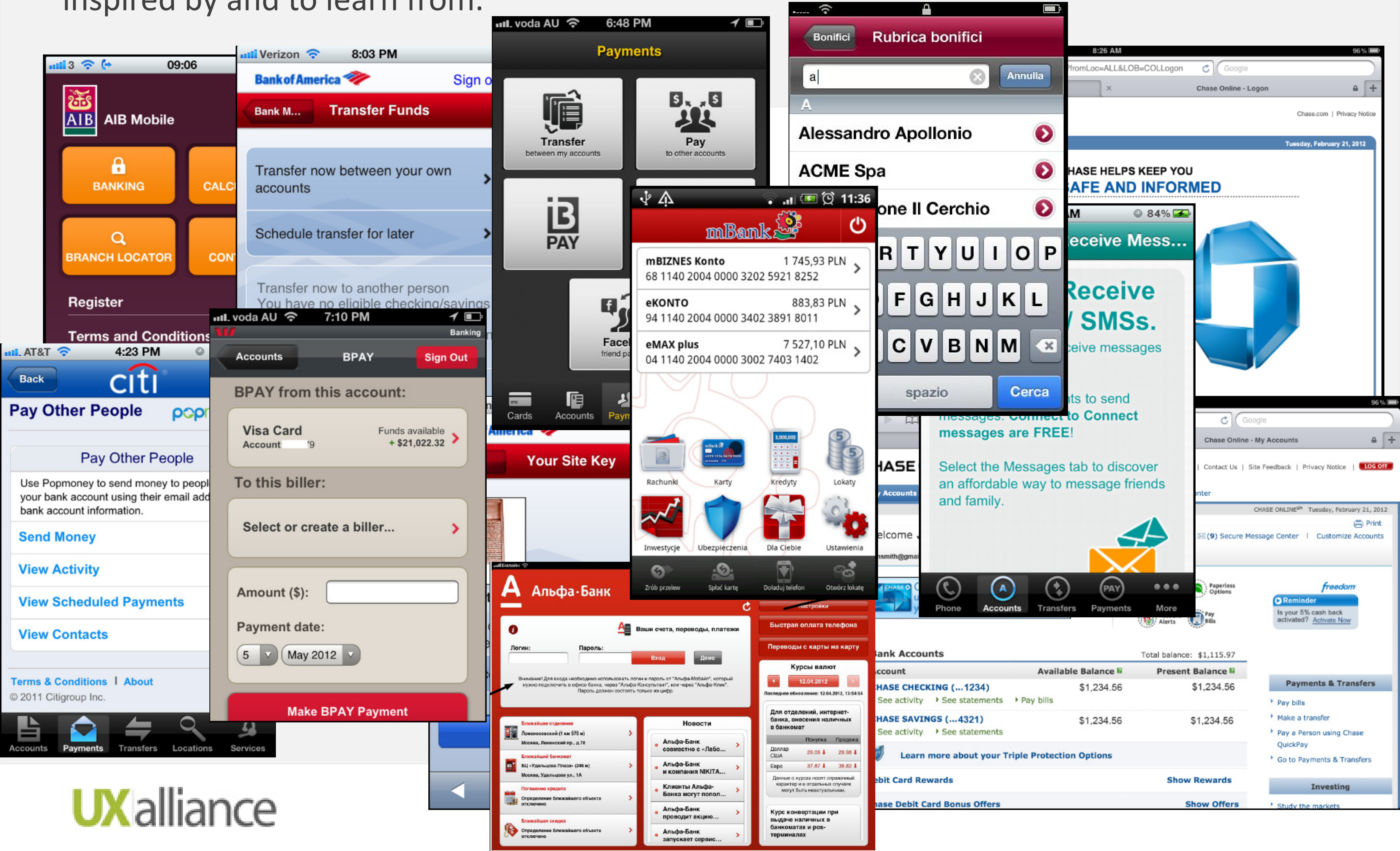
Conclusion

The entire journey for banking is vital and we only investigated two areas at a high-level. Based on those areas, the banks below are most worth keeping tabs on in terms of the experience they deliver to their customers.



We have more to do

We've have insights from the secure areas of websites, mobile sites and apps, for phones and tablets from around the world. There's a wealth of information to be inspired by and to learn from.



UXalliance

To find out more…

UXalliance

The global network for user experience

You can contact members of the UXA by emailing marketing@uxalliance.com or find our details on www.uxalliance.com

Compiled by Helga Letowt- Vorbeck
Helga@mantaray-it.com
www.mantaray.co.za

mantaray

With the help of all the UXA members!