

My Bank

Reimagining Citi Online Banking Experience



PREFACE: 4D UX PROCESS

TCS Uses 4D UX process: an iterative design and validation approach to user experience and creative design.

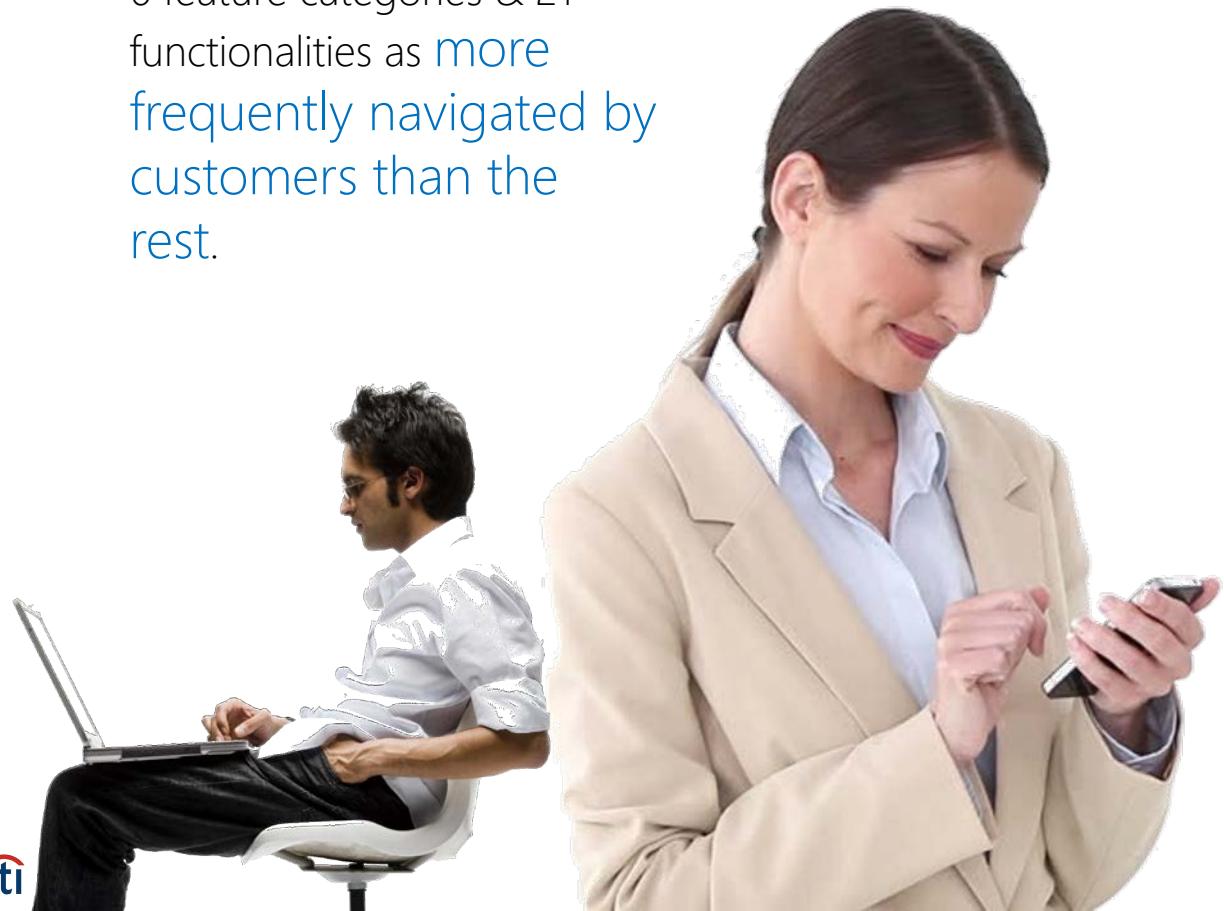


In this 4-week long exercise of Reimagining Citi Online Banking Experience, we have used a subset of this process.

- 01 HEURISTIC EVALUATION of .com: INCORPORATING BEST PRACTICES
- 02 COMPETITIVE BENCHMARKING of .com: LEARNING FROM BEST IN CLASS, INCORPORATING COMPETITIVE FEATURES
- 03 DESIGN DIRECTIONS : SOLUTION MODELLING & PROCESS-UI ALIGNMENT
- 04 HIGHLIGHTING: FURTHER POSSIBILITIES OF SOCIAL FINANCE APP
- 05 REIMAGINING: ILLUSTRATING MYBANK CAMPAIGN through ONLINE RESPONSIVE EXPERIENCE
- 06 PROTOTYPING: MOCK-UP PROTOTYPE OF MYBANK CAMPAIGN through ONLINE EXPERIENCE (Desktop)

PREFACE: COMMONLY USED FUNCTIONALITIES

Before we started this reimagination journey, the [site catalyst report](#) indicated 6 feature categories & 21 functionalities as [more frequently navigated by customers than the rest](#).



#	Feature Category	Feature
1	Login / Authentication	Password Logins
		Forgot User ID
		Forgot Password
2	Understand My Spend	Check Activity / Balance
		Transaction Details
3	Payments	Make a Payment / Transfer(Cards & Bank Payment)
		View Scheduled Payments
4	Manage My Account	Edit Email
		Edit Mailing Address
		Edit Income Capture
		Account Management Hub
5	Rewards & Benefits	View Contact Info
		View Statements
		Enroll in Paperless
		View Rewards Balance
6	Help & Feedback	FICO
		Citi Price Rewind
		Contact Us
		Help
		Secure Message Center
		Secure Message Read

PREFACE: THE TYPICAL USER PERSONA WE'D LIKE TO SATISFY



BUSY EXECUTIVE, EXPLORING Citi

Sara Brown Banks has just joined a leading tech company as a Director, corporate Communications and moved to Plano, TX after spending most of her life in the Midwest.

She is single, excellent with her money and quite tech-savvy. Recently she's received an offer from Citibank to open her salary account.

She'd need checking account, credit cards and very soon, a mortgage account because you get big homes in Texas!

Sarah Brown Banks

Age: 34
Job Title: Sales Representative
Works in: Align Technologies
Location: Plano, TX

Personality Tags

Observant
Detail oriented **Achiever**
Business minded **Perfectionist**
Investment Savvy

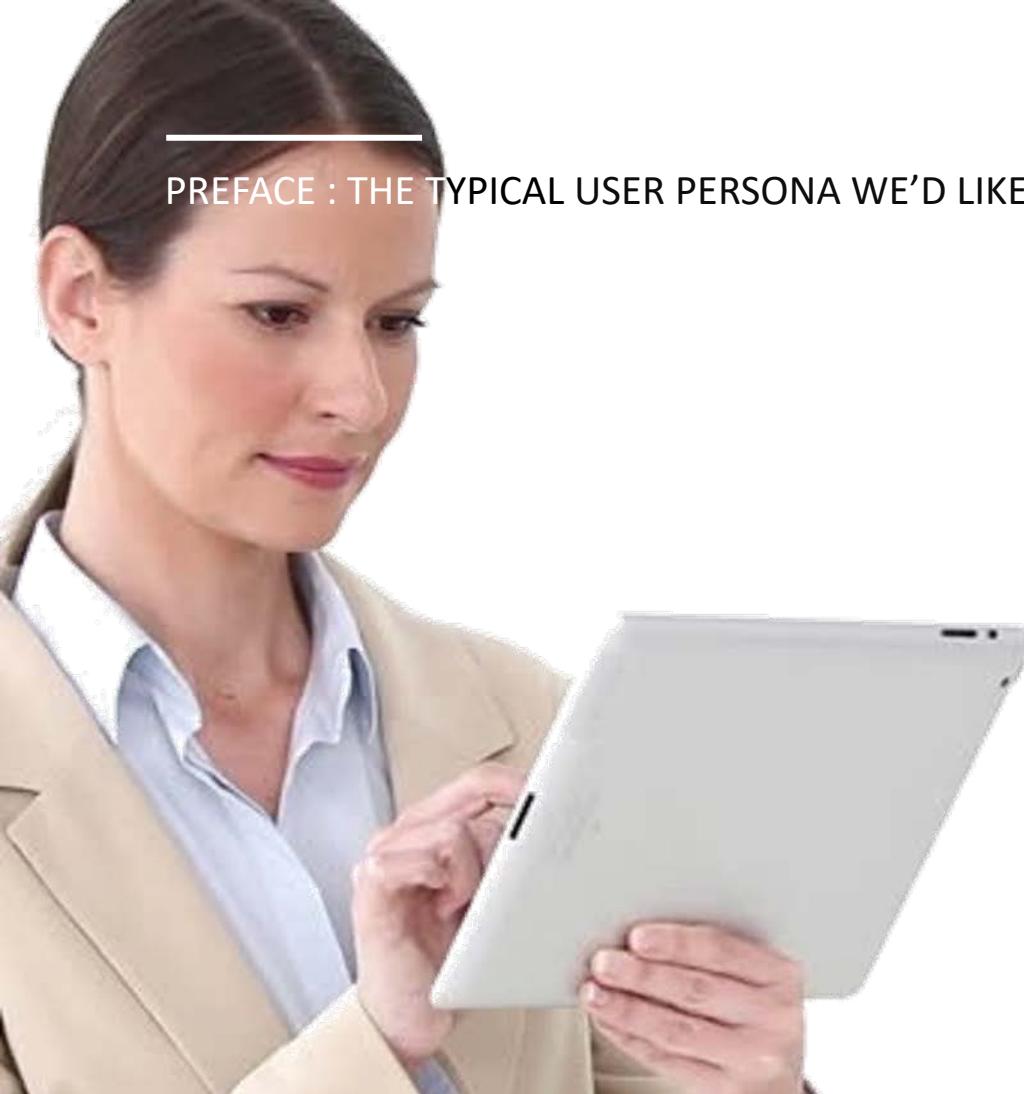
Tech Proficiency



Trait

"I see order in everything and something disorderly catches my eye quite fast..."

PREFACE : THE TYPICAL USER PERSONA WE'D LIKE TO SATISFY



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BUSY EXECUTIVE, EXPLORING Citi

Sarah also wants the new digital banking applications offering cross-channel services such as text with contact center, video with relationship banker, cordless withdrawal at ATMs, appointment making, and transaction pre-staging prior to a branch visit.

She feels that the bank of her choice should reimagine core customer journeys from front to back by addressing key customer pain points besides identifying new opportunities to delight customers in differentiated ways.

But, above all, Sarah wants to experience a human touch at her bank. **A banking experience should be optimal, transparent, streamlined, efficient, consistent and personalized.**

Tech Proficiency

Mobile Internet Usage

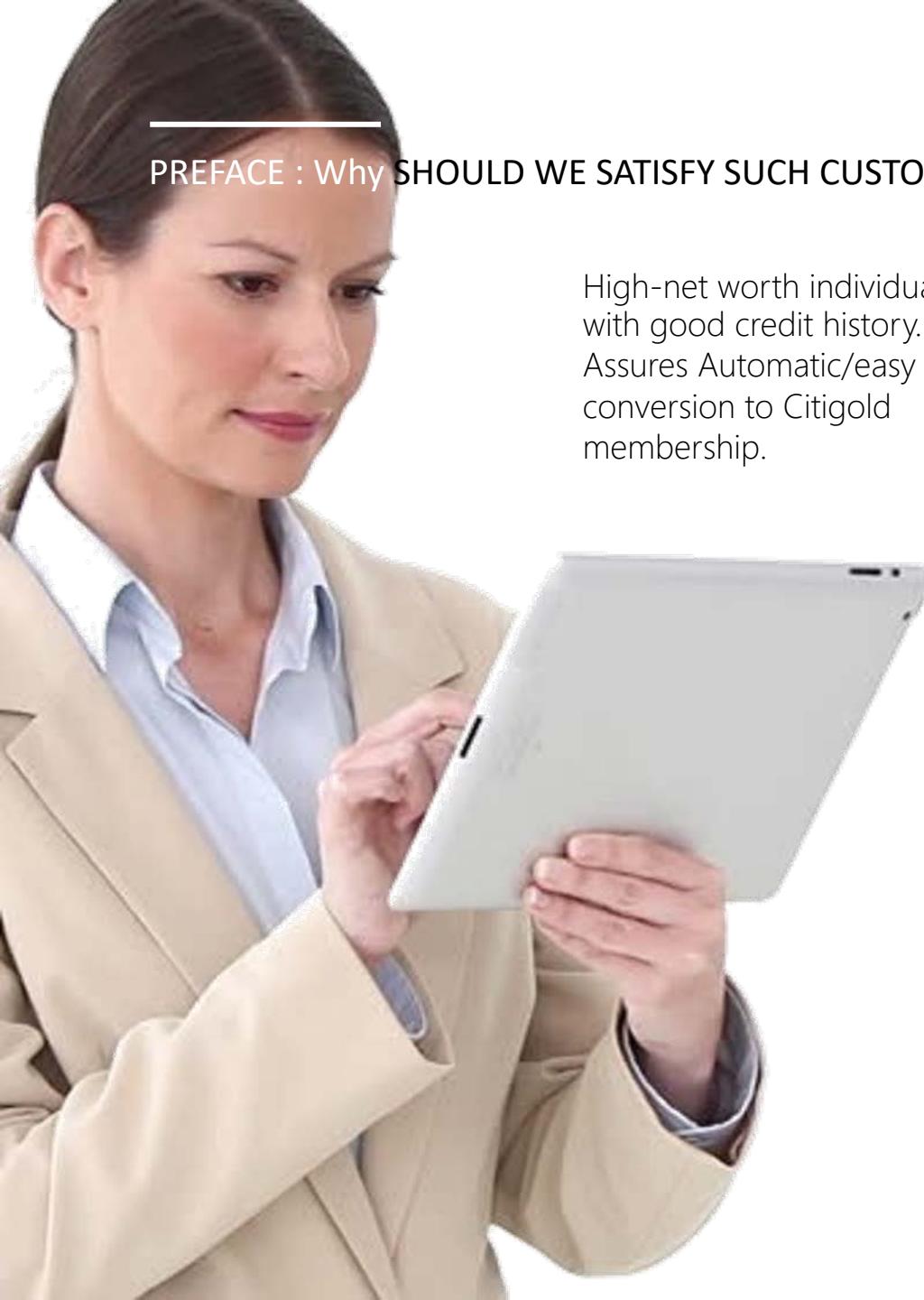
Internet & Software Usage

Smart phone Usage

Social Network Usage

Trait

"I see order in everything and something disorderly catches my eye quite fast..."

A professional woman with dark hair tied back, wearing a light-colored blazer over a white shirt, is looking down at a white tablet computer she is holding in her hands. She is positioned on the left side of the slide, with a white background behind her.

PREFACE : Why SHOULD WE SATISFY SUCH CUSTOMER?

High-net worth individual with good credit history. Assures Automatic/easy conversion to Citigold membership.

Their expectations reflect the passing social and technology trends and creates a ever-evolving platform to establish the features and services that's great for now!

Capable of providing actionable feedback on expectations and performances and thereby, help upgrade the business and design process.

Has easy access to the circle of similar high-networth individuals and has excellent referral potential.

COMPETITIVE BENCHMARKING

Competitive Benchmarking is most frequently used method to compare a brand's reach, time to market and overall mindshare against its competitor/per brands.

It specifically involves expert UX evaluators and marketing experts who finds the right set of competitors and benchmarking parameters to examine the content and functionalities of a brand's product.

For this short exercise, we have considered Citi as our brand and Chase, Wells Fargo and Bank of America as 3 of its closest competitors.



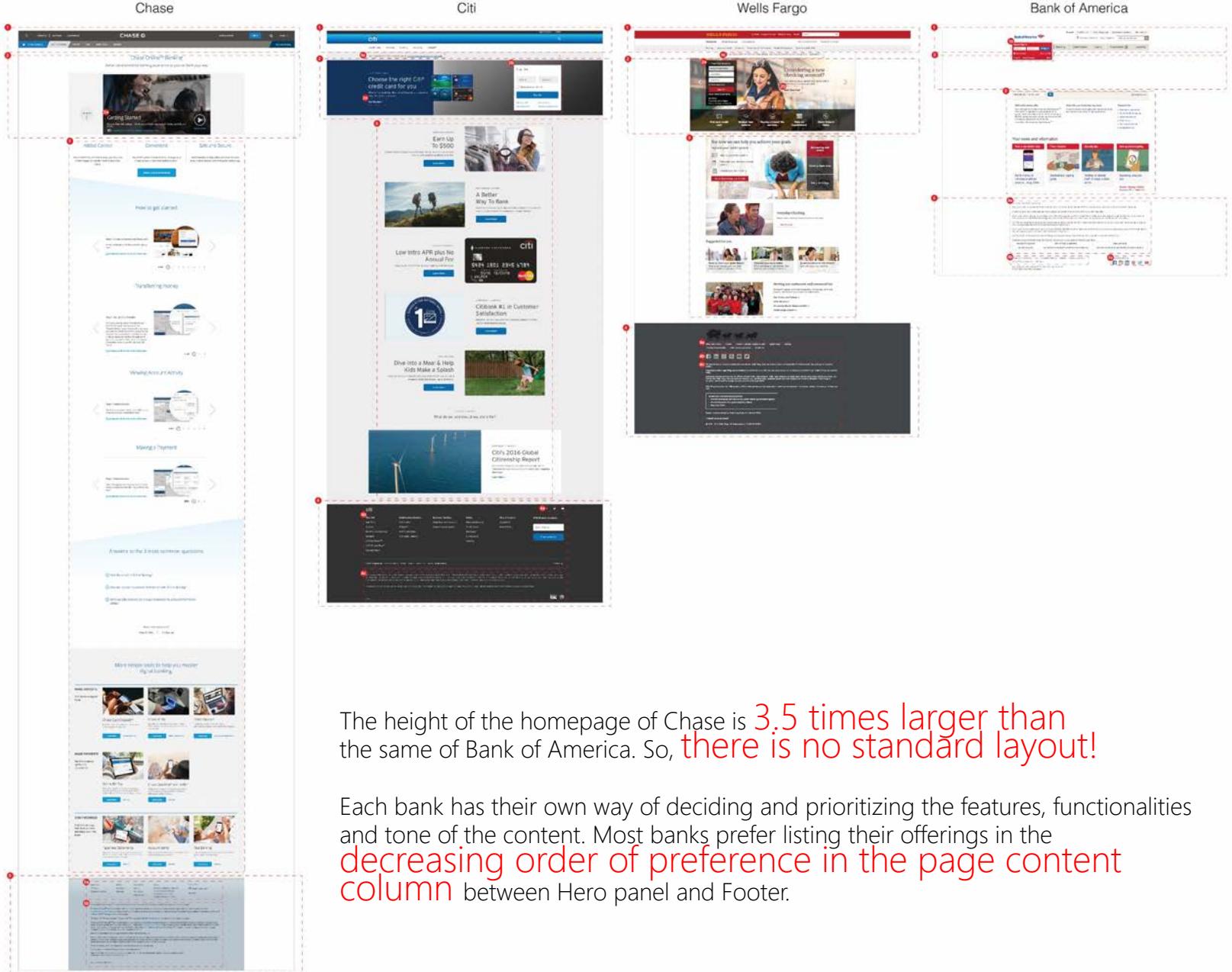
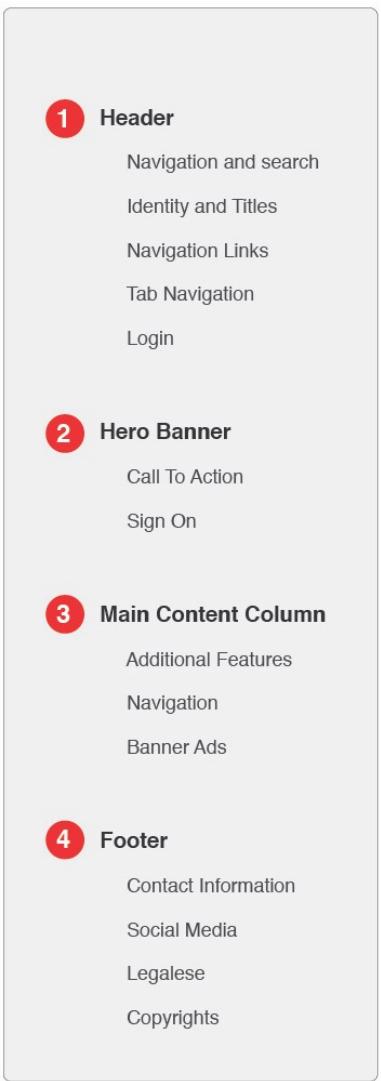
Within the scope of this short exercise, we picked the following parameters for a comprehensive Benchmarking :

USABILITY	Consistency & use of standardized patterns
	Responsiveness in various breakpoints
	Navigation Menu (Global & Utility)
	Interaction design
USEFULNESS	Findability of tools (Contact Us, Locator, Sign up/on & Help)
	Value Proposition (Values the brand stand for)
BRANDING	Key content (Security, Value/ rewards, multi-channel, Corporate responsibility)
	Look & feel (quality, consistency of brand fonts, colors, images)
	Brand metaphors (symbols/phrases invoking brand consciousness)
	Presentation of Content (how effectively)
	Social and Collaborative features (Existence & promotion)
	Innovation & Distinguishing features (Tech/business differentiators)

COMPETITIVE BENCHMARKING : A. GLOBAL HOMEPAGE



DESKTOP LAYOUTS : GLOBAL HOMEPAGE OF TOP 4 BANKS



The height of the homepage of Chase is **3.5 times larger than** the same of Bank of America. So, **there is no standard layout!**

Each bank has their own way of deciding and prioritizing the features, functionalities and tone of the content. Most banks prefer listing their offerings in the **decreasing order of preference in the page content column** between Hero panel and Footer.

INFORMATIONAL CONTENT IN GLOBAL HOMEPAGE OF TOP 4 BANKS

The following content types are generally informational only. Links to products are non-existent or secondary.

Content type	Theme	 Bank of America	 CHASE	 WELLS FARGO	 Citi
Security & fraud protection	security	o	o	above average	average
Product discounts	discounts	o	below average	o	average
Rewards	rewards	above average	o	o	average
Corporate responsibility - often as stories	responsibility	o	below average	above average	average
Green (e.g., go paperless)	green	o	below average	above average	o
Saving & budgeting	saving	above average	o	o	o
Retirement planning	saving	above average	o	above average	o
Investment basics	saving	o	average	average	o
401k distributions	saving	o	o	below average	o
Family finances	finances	average	o	o	o
Planning for life events	finances	above average	o	o	o
Loan assistance	loans	below average	o	o	o
Managing credit	credit	average	o	above average	o
Home ownership	home	average	o	above average	o
Auto	auto	average	o	o	o
Taxes & income	taxes	above average	o	o	o
Buying your first home	home	average	o	o	o
Going to college	college	o	o	above average	o
Private client services	private client	o	above average	o	o
Simplify payments	payments	o	o	above average	o
Banking made easy	banking	o	o	above average	o
Insurance basics	insurance	o	o	above average	o
Stories & entertainment - not related to bank	infotainment	above average	above average	o	o
Benefits (that bank offers)	benefits	o	o	o	above average



APP-RELATED CONTENT IN GLOBAL HOMEPAGE OF TOP 4 BANKS

The following content types refer specifically to apps or innovations. They may be informational and usually contain a call to action.

Content type	Theme	 Bank of America	 CHASE	 WELLS FARGO	 citi
Availability of mobile app	mobile	above average	o	average	o
Payment tools (e.g., Zelle)	payment	below average	above average	o	o
Card-free ATM access	ATM	o	o	o	o
Online budgeting tools	finances	poor	o	average	o
Account alerts	alerts	o	o	average	o

PRODUCT-RELATED CONTENT IN GLOBAL HOMEPAGE OF TOP 4 BANKS

The following content types focus on getting a user to "Apply Now". They are basically content-heavy ads for products.

Content type	Theme	 Bank of America	 CHASE	 WELLS FARGO	 citi
Free credit score	credit	o	above average	o	o
Find a credit card	credit	o	above average	o	average
Credit options	credit	o	o	below average	o
Student loan	loans	o	o	average	o
Home equity loan	loans	o	o	o	below average
Personal loan	loans	o	o	o	below average
Checking accounts	checking	o	average	o	o
Home loan	home	o	average	o	below average
Finance a car	auto	o	below average	o	o
Savings account	savings	o	above average	average	o
Your business	your business	o	average	o	o

COMPETITIVE BENCHMARKING : GLOBAL HOMEPAGE OF TOP 4 BANKS

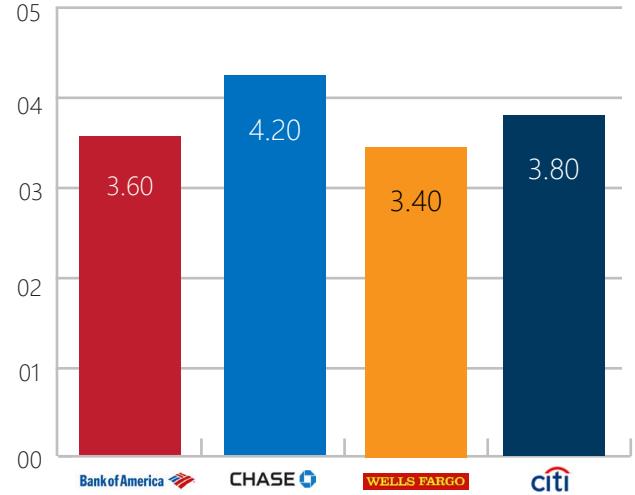
Parameters : Usability | Usefulness | Branding | Social and Collaborative features | Innovation & Distinguishing features

Rating Scale: 4-5 = Excellent | 3-4 = Good | 2-3 = Average | 1-2 = Below Average | 0-1 = Poor

					
USABILITY	Consistency & use of standardized patterns	3.60	4.20	3.40	3.80
	Responsiveness in various breakpoints	0.00	4.80	0.50	3.40
	Navigation Menu (Global & Utility)	4.40	3.80	2.00	2.00
	Interaction design	3.25	3.50	3.40	2.50
	Findability of tools (Contact Us, Locator, Sign up/on & Help)	3.40	3.80	3.80	2.30
USEFULNESS	Value Proposition (Values the brand stand for)	3.60	3.40	3.20	2.90
	Key content (Security, Value/ rewards, multi-channel, Corporate responsibility)	4.00	4.20	4.00	3.20
BRANDING	Look & feel (quality, consistency of brand fonts, colors, images)	3.10	3.00	3.00	4.00
	Brand metaphors (symbols/phrases invoking brand consciousness)	3.20	3.50	2.40	2.80
	Presentation of Content (how effectively)	3.75	4.25	4.00	4.25
	Social and Collaborative features (Existence & promotion)	3.20	4.00	4.20	2.80
	Innovation & Distinguishing features (Tech/business differentiators)	2.40	4.00	1.40	1.20

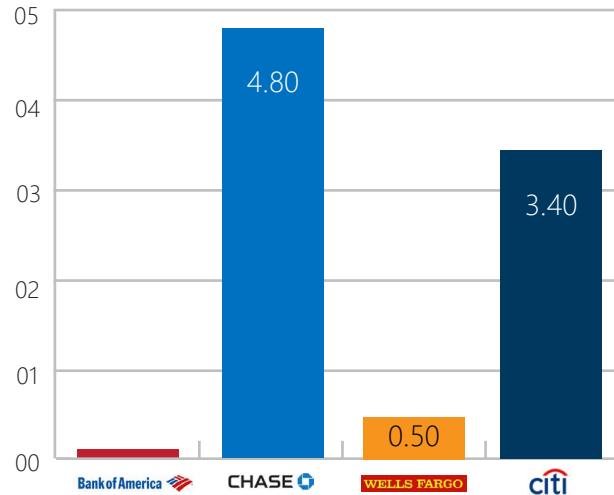


COMPETITIVE BENCHMARKING OF GLOBAL HOMEPAGE OF TOP 4 BANKS : SUBJECTIVE SUMMARY



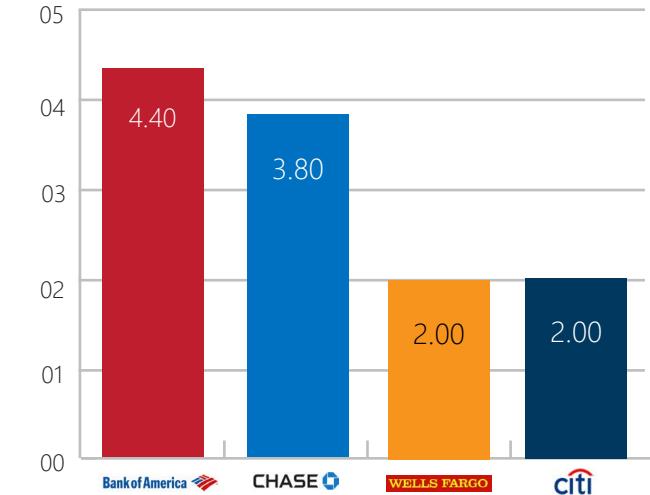
Consistency & use of standardized patterns

- All four bank web sites use numerous link styles – which does not promote a consistent user experience.
- Bank of America also has numerous ad styles, which may seem “fun” but makes it hard for users to determine what they should focus on.



Responsiveness

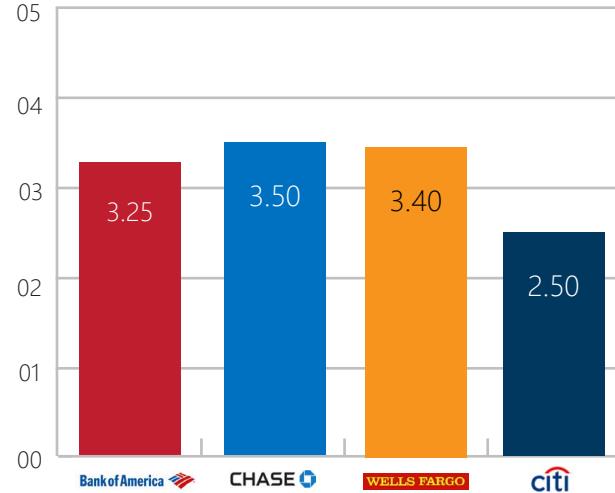
- Citi and Chase have responsive sites, but only in layout. The same navigation and content persist at all aspect ratios.
- Bank of America site is not responsive at all.
- Wells Fargo’s site is not responsive at all.



Navigation Menu (Global)

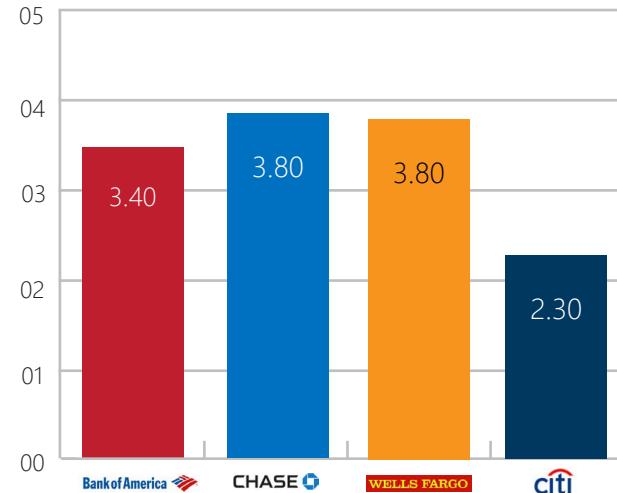
- Citi has no explicit home tab, there is no state for any of the global tabs, and tab navigation is inconsistent.
- Bank of America tabs consistently “slide” in sub categories. The sub-categories are few and easy to scan. The global navigation, however, does not persist. The “home” button is the “Personal” tab at a higher level which makes it disconnected from the rest of its section.
- Chase uses a “hamburger” menu that feels inappropriate for web – as it hides all navigation options.
- Wells Fargo’s high level categories (Personal, Small Business & Commercial) persist and unnecessarily take up lots of room. There is no state present in the global navigation, and there are too many option in the sub-category navigation.

COMPETITIVE BENCHMARKING OF GLOBAL HOMEPAGE OF TOP 4 BANKS : SUBJECTIVE SUMMARY



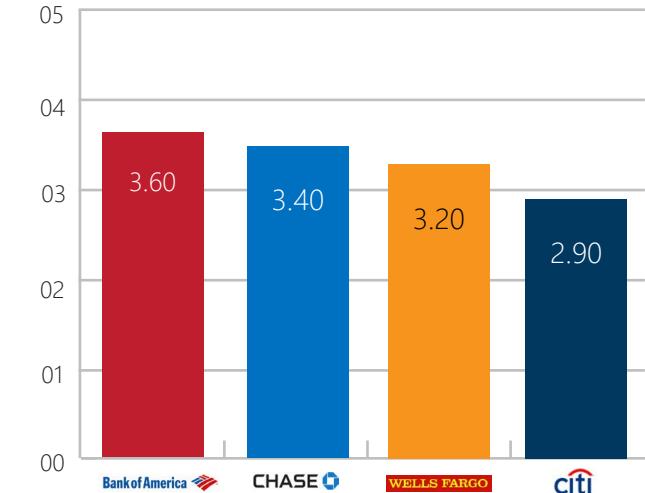
Interaction design (e.g., forgot password flow)

- The different steps within Citi's recover password flow have inconsistent look and feel. Call to action placement is inconsistent from page to page.
- Bank of America's forms are basic but clean. The call to action buttons appropriately displayed in "line of sight." Error messages are well designed. Closing window feels a bit clumsy though.
- Chase has a complicated four page flow. They use mistake-proofing (disabled call to action) The form feels modern but the calls to action are not in line of sight.
- Wells Fargo forms feel old fashioned and the calls to action are not in line of sight.



Findability of tools (e.g., Contact Us, Locator, Sign up/on & Help)

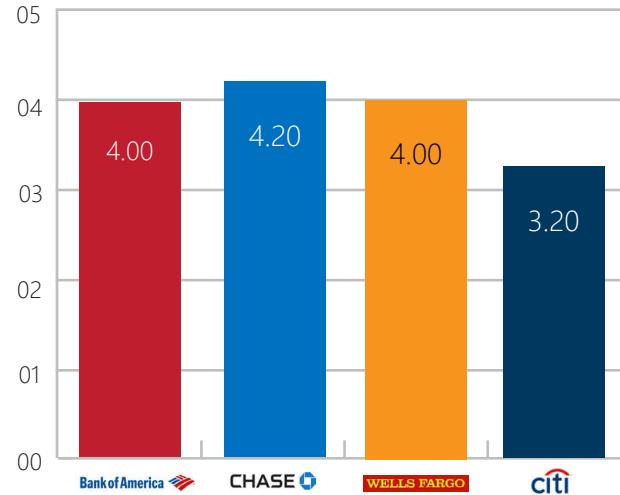
- Citi only displays Sign Up in the global nav. The rest of these useful links are in the footer.
- Bank of America has all of these links above the fold, but they are scattered about. They even provide a "schedule an appointment" link!
- Chase has all its tools hidden in the hamburger menu – some of way down the menu.
- Wells Fargo displays all these tools persistently in the global navigation.



Value Proposition

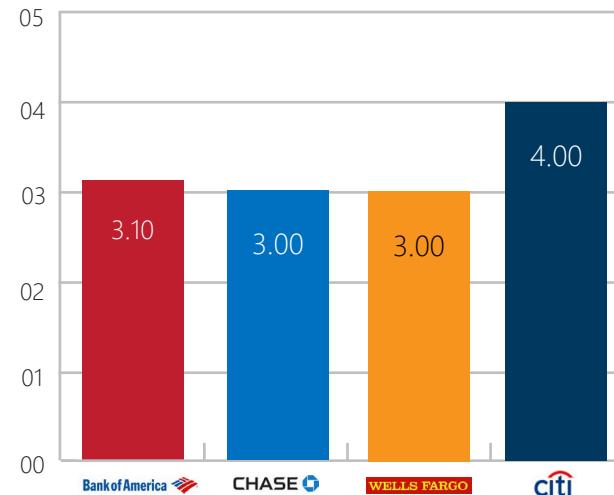
- Citi's value is conveyed by a wide range of services. The first tab is Credit Cards, which makes it seem like this is Citi's specialty.
- Bank of America's value is conveyed by a wide range of services and products. Default view is Personal home which feels like it puts people first. Better Money Habits is part of global navigation which, is a nice human touch.
- Chase's value is conveyed by a wide range of services and products, but many of their offerings are hidden by the carousel and hamburger menu.
- Wells Fargo's value is conveyed by a wide range of services and products. Default view is Personal home which feels like it puts people first. Rewards and benefits is part of the global navigation – the only bank to promote this valuable proposition.

COMPETITIVE BENCHMARKING OF GLOBAL HOMEPAGE OF TOP 4 BANKS : SUBJECTIVE SUMMARY



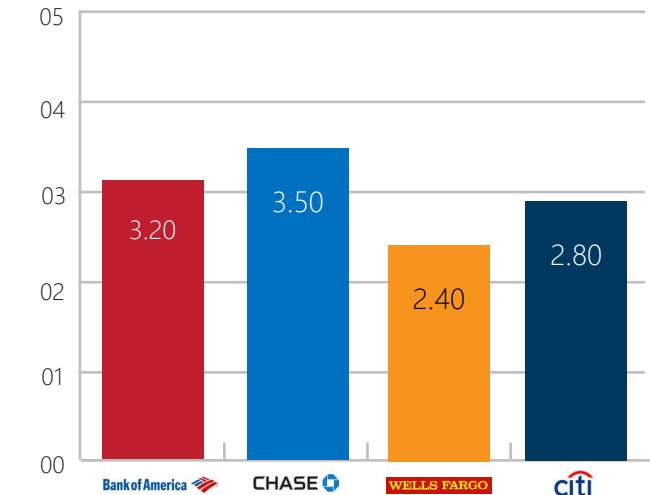
Key content (e.g., articles on security, rewards, mobile apps, innovation & corp. responsibility)

- Citi featured two articles on corporate responsibility, two on rewards and one on security.
- Bank of America featured four articles on rewards, one on mobile apps, and one on innovation.
- Chase featured two articles on corporate responsibility and one on innovation.
- Wells Fargo featured one article on innovation and one on corporate responsibility.



Look & feel (quality, consistency of brand fonts, colors, images)

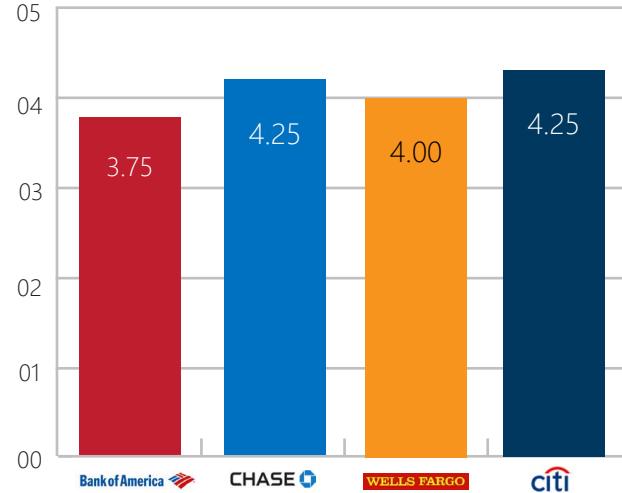
- Citi's website has recognizable branding. Quality of design is good, fonts are consistent. Colors and image invoke curiosity and take the brand image forward. But sometimes, the theme images and the content are disjointed.
- Bank of America's website lacks branding. Quality of design is bad, fonts are inconsistent. Colors and image don't invoke curiosity and doesn't take the brand image forward.
- Chase's website has recognizable branding. Quality of design is good, fonts are consistent. Colors and image invoke curiosity and take the brand image forward.
- Wells Fargo's website has retainable branding. Quality of design is good, fonts are consistent. Colors and image invoke curiosity and take the brand image forward.



Brand metaphors (symbols/phrases invoking brand consciousness)

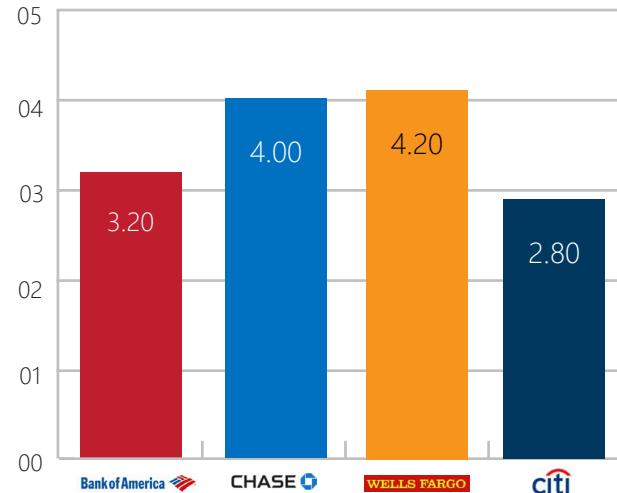
- The site uses standard happy people imagery. The heavy promotion of credit cards shows clear focus on that business area. Citigold is a product and it dilutes the brand recognition when it replaces the Citi logo.
- Bank of America features the Merrill Lynch bull in its global navigation, which has the potential to evoke feelings about investment. The Hero panel is static (not a carousel) missing the opportunity to promote multiple brand metaphors.
- Citi uses standard happy people imagery but the variety of content thumbnails in News & Stories extends the brand metaphor.
- Wells Fargo uses standard happy people imagery, and the variety of content thumbnails in "Suggested for you" extends the brand metaphor a little more.

COMPETITIVE BENCHMARKING OF GLOBAL HOMEPAGE OF TOP 4 BANKS : SUBJECTIVE SUMMARY



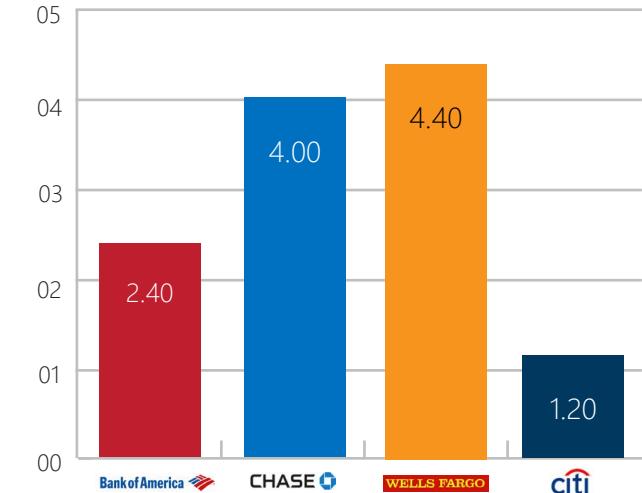
Presentation of Content

- Both Citi's content and presentation are good. The photo and text in Content blocks maintain a zig-zag which, makes the layout interesting and keeps the user oriented.
- Bank of America's content is useful, the presentation is bad. The homepage is dense with content and the presentation lacks memorability.
- Both Wells Fargo's navigation. Chase's content and presentation is good. Content blocks are placed top to bottom in decreasing order of size. This gradation keeps the user oriented.



Social and Collaborative features

- Citi's social network links are displayed very subtly in the footer. Articles have no embedded sharing capabilities.
- Bank of America network links are in the footer, prominently displayed with colored icons. Articles embed a few of these sharing options into a modern control panel.
- Chase's social network links are displayed in gray, somewhat prominently above the footer. Some articles embed sharing options.
- Wells Fargo network links are displayed in gray within the footer. Articles embed a few sharing options.



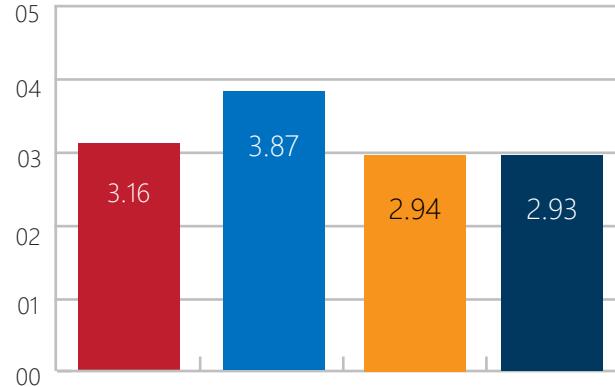
Innovation & Distinguishing features

- No innovation nor distinguishing features have been promoted on the Citi site.
- Bank of America promotes innovations such as accessing mobile app with fingerprint, customizing your mobile dashboard, and using your phone to get cash at the ATM. On the other hand, their web site does not support Firefox.
- Chase promotes a mobile payment app, that makes paying more seamless, convenient and rewarding. Chase has slightly innovative feel to scrolling, as the header collapses when one navigates down the page.
- No distinguishing features are mentioned on the Wells Fargo site.

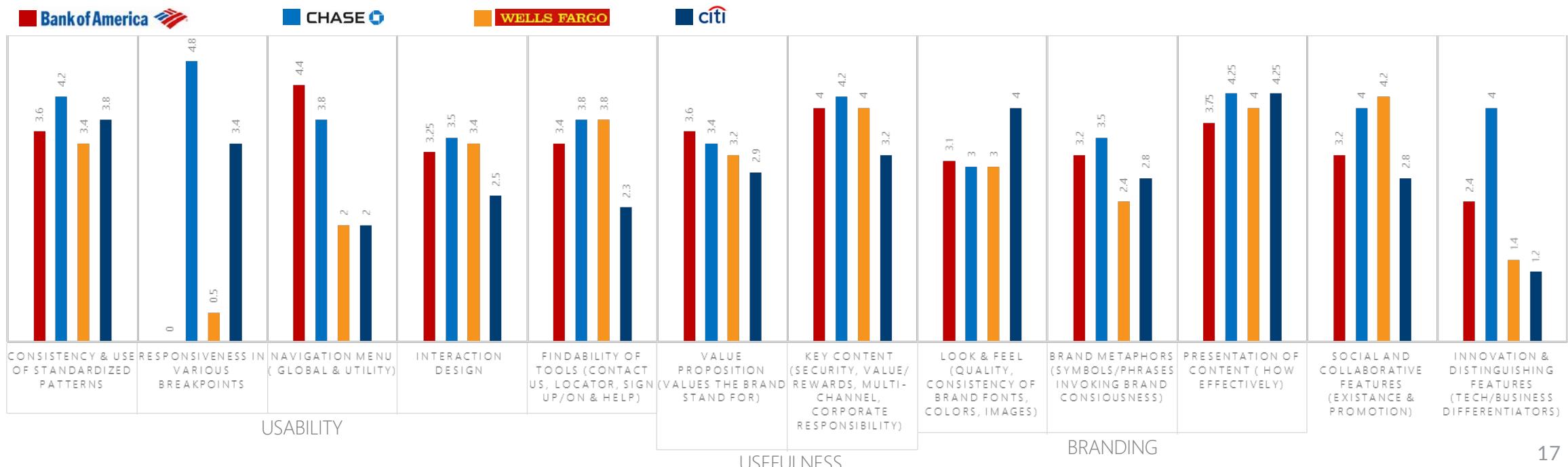
COMPETITIVE BENCHMARKING : OVERALL RATING FOR TOP 4 BANKS

Parameters : Usability | Usefulness | Branding | Social and Collaborative features | Innovation & Distinguishing features

Rating Scale: 4-5 = Excellent | 3-4 = Good | 2-3 = Average | 1-2 = Below Average | 0-1 = Poor



- Chase has better score due to a pleasant, consistent, information-rich and responsive design.
- Apart from navigation and look and feel, it scores top rating in almost all other parameters.
- BofA, even though not responsive, scores well because of its minimalistic but information rich design.
- Both Wells Fargo and Citi requires more clicks to find info.
- Citi is partially responsive but Wells Fargo is not.
- Both of them score quite low on innovation and distinguishing features



COMPETITIVE BENCHMARKING : DASHBOARD & TRANSACTION RECORDS TABLE



DASHBOARD LAYOUTS: TOP 4 BANKS

Citigold

Welcome, Teresa
Last sign on: Oct. 03, 2017 (2:32 PM ET)

Accounts Payments & Transfers Investments Financial Tools Account Management Sign Off

Checking Accounts (1)
Account Name Account Type Amount
Interest Checking-7763 Checking Available Now: \$ 232,543.23
On Deposit: \$ 252,543.23
More Recent Transactions
New Document(s) Available: New Letter + View Now

Savings Accounts (1)
Total On Deposit: \$ 933,727.56

Investment Accounts (7)
Total Prior Day's Account Value: \$ 2,233,288.14

Credit Card Accounts (1)
Total Current Balance: \$ 10,242.84
Total Available Credit: \$ 47,337.36

Rewards (1)

QUICK TASKS
What would you like to do today?
 Pay bills now
 Transfer funds now
 Download Recent Statements (PDF)
 Offers for You
 View scheduled payments and transfers

FINANCIAL TOOLS
Expense Analysis For Apr 01, 2017 - Oct 03, 2017
Expense Snapshot
Feature Temporarily Unavailable

Please try again later. If you continue to see this message, please call 1-800-222-6232 (TTY: 800-799-0002) with error code PFM01.
+ Link A Non-Citi Account
Click Here to View and Connect Your Dedicated Citi Cards

Citi® Text Banking
Fast answers at your fingertips.
Manage your accounts anywhere, anytime.

Online, Mobile, Tablet, Text.
Manage your accounts anywhere, anytime.

eBills from Citibank
Manage your bills where you pay them.

Bank of America Online Banking

Lynne M. Newton | Profile & Settings | Sign Out

How can we help you?

Accounts Bill Pay Transfers Special Offers & Deals Tools & Investing Open an Account Help & Support

Hello, Update Profile | Security Center

Personal accounts*

Activity Center

BANK ACCOUNTS

TOTAL CHECKING
Available balance Present balance Overdraft protection OFF Debit card coverage On See details >

CREDIT CARDS & PRODUCTS

CREDIT CARD

SHOWING All transactions Search Date Description Type Amount Balance

Sept 12, 2017 CHASE NEW ACCT DEPOSIT PPO ID: ACH credit

LOANS & LINES OF CREDIT

MORTGAGE LOAN
Payment amount due Current balance

HOME EQ LOC C (L-7087)
Current balance

Our popular features

Set up alerts Ready to set up

Welcome back. Your credit card offers await.
Get your customized offers in a minute or less.
Check my offers

Benefit: Free credit score. With Credit Journey™, your score refreshes weekly when you sign in. Check as often as you like with no impact to your score.

Accounts Investments Pay & transfer

BANK ACCOUNTS

TOTAL CHECKING
Available balance Present balance Debit card coverage On Set up >

CREDIT CARDS & PRODUCTS

CREDIT CARD

SHOWING All transactions Search Date Description Type Amount Balance

You've reached the end of your account activity.
To find older transactions, see your statements.

LOANS & LINES OF CREDIT

MORTGAGE LOAN
Payment amount due Current balance

HOME EQ LOC C (L-7087)
Current balance

WELLS FARGO

Welcome, Your last sign on was October 3, 2017

View or send messages Sign Off

Account Summary

Cash Accounts

checking
Available balance

Planning & Tools

View your FICO® Credit Score
Calculate debt-to-income ratio
View My Retirement Plan®
View My Credit Options Guide®

Giving Feedback

Help us improve your online banking experience

Investments

Roth IRA *
Wells Fargo Clearing Services, LLC Total account value

INDIVIDUAL ACCT *
Wells Fargo Clearing Services, LLC Total account value

Employer-Sponsored

TCS 401(k) Plan *
Servicing Messages Total account value

Credit

PLATINUM CARD
Outstanding balance

CHECKING ACCOUNT DETAILS: TOP 4 BANKS

Open an AccountSearch

Accounts

Payments & Transfers

Investments

Financial Tools

Account Management

Sign Off

Account Details

Interest Checking-7763

Available Now: \$ 252,543.23

On Deposit: \$ 252,543.23

▼

■ New Document(s) Available: New Letter + View Now

On Deposit:

\$ 252,543.23

Available Now:

\$ 252,543.23

Interest Paid Year to Date:

\$ 9,242.53

QUICK LINKS

- + Download Statements
- + Recent Communications
- + Set Up Alerts
- + Download a Mobile App
- + Get Paperless

+ Download Transactions + Print

Last 30 days

Show All

Debits

Credits

Pending

Checks

Under Keyword

Go

+ Advanced Search

■ No activity available for period requested.

Account activity is provided for your information only and is subject to revision. It is not a substitute for your periodic statement which is the official record of your account.

f t e

Why Citi	Relationship Banking	Business Banking	Rates	Help & Support	ATM/Branch Locations
Our Story	Citi Priority	Small Business Accounts	Personal Banking	Contact Us	
Benefits and Services	Citigold®	Commercial Accounts	Credit Cards	Help & FAQs	
Rewards	Citi Private Bank	Mortgage	Chat With Us		
Citi Easy Deals™	Citi Global Banking	Home Equity			
Citi® Private Pass®		Lending			

Enter Address

Find Locations

LIVE CHAT

The screenshot shows the Chase mobile banking interface. At the top, there's a navigation bar with icons for menu, back, forward, search, user profile, and sign out. Below the header, a banner states: "Benefit: Free credit score. With Credit Journey™, your score refreshes weekly when you sign in. Check as often as you like > with no impact to your score." The main content area is divided into sections: "ACCOUNTS", "INVESTMENTS", and "PAY & TRANSFER". Under "BANK ACCOUNTS", there's a "TOTAL CHECKING" account with an available balance. Under "CREDIT CARDS & PRODUCTS", there's a "CREDIT CARD" section for a "UNITED" card. Under "LOANS & LINES OF CREDIT", there's a "MORTGAGE LOAN" section. On the right side, a detailed view of the "TOTAL CHECKING" account shows the balance, overdraft protection settings (off), and card coverage (on). It also includes buttons for "Statements", "Paperless", and "Transfer money". Below this, a transaction history table shows a deposit from Chase on September 12, 2017. A message at the bottom indicates that the account activity has ended.

Chase uses the same template for its dashboard and its various account details.

All other banks use a different page/template for account details.

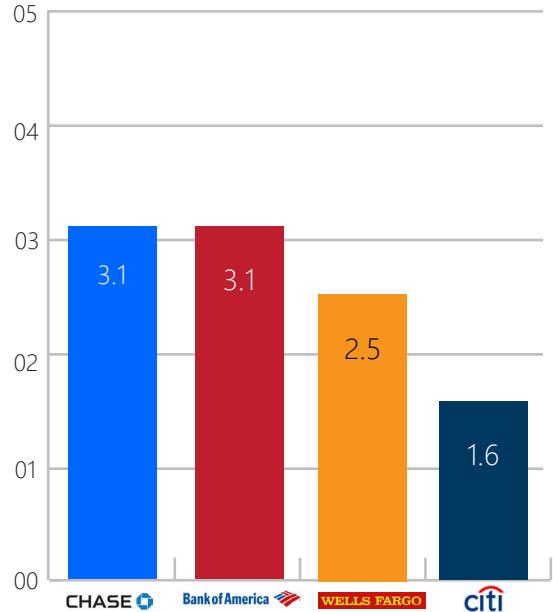
COMPETITIVE BENCHMARKING : TOP 4 BANKS

Parameters : Usability | Usefulness | Branding | Social and Collaborative features | Innovation & Distinguishing features

Rating Scale: 5 = Excellent | 4 = Good | 3 = Average | 2 = Below Average | 0-1 = Poor

					
USABILITY	Consistency & use of standardized patterns	3	4	2	2
	Responsiveness in various breakpoints	0	4	1	0
	Navigation Menu (global navigation, access to tools, navigation to checking)	3	4	3	2
	Interaction design (transfer money flow)	4	3	3	1
	Findability of tools (profile, contact us, help)	4	3	1	2
USEFULNESS	Value Proposition (Values the brand stand for)	4	3	3	1
	Key content (financial planning tools/content, credit score, quick access to money transfer, open new account)	3	2	4	2
BRANDING	Look & feel (quality, consistency of brand fonts, colors, images)	3	4	3	2
	Brand metaphors (symbols/phrases invoking brand consciousness)	3	2	3	4
	Presentation of Content (via any available content links)	3	2	3	1
Social and Collaborative features (Existence & promotion)		---	---	---	---
Innovation & Distinguishing features (Tech/business differentiators)		4	3	2	1

COMPETITIVE BENCHMARKING : SUBJECTIVE SUMMARY



Overall Rating

Chase and Bank of America have the same score, though BofA had better interaction design and a friendlier dashboard, and Chase had the best responsiveness, navigation and look and feel.

Wells Fargo excelled only in providing access to key content.

Citi's use of the Citigold header evoked a nice feeling.

Consistency & use of standardized patterns

- Most bank web sites use numerous link styles (BofA uses the fewest) – which does not promote a consistent user experience.
- Most bank web sites use a two different grids for dashboard and checking summary, except for chase which uses the same grid. Different grids cause the user to have to "relearn" differing layouts as they navigate back and forth.
- Citi uses the same grid across the dashboard and checking, but has the greatest number of inconsistent links.

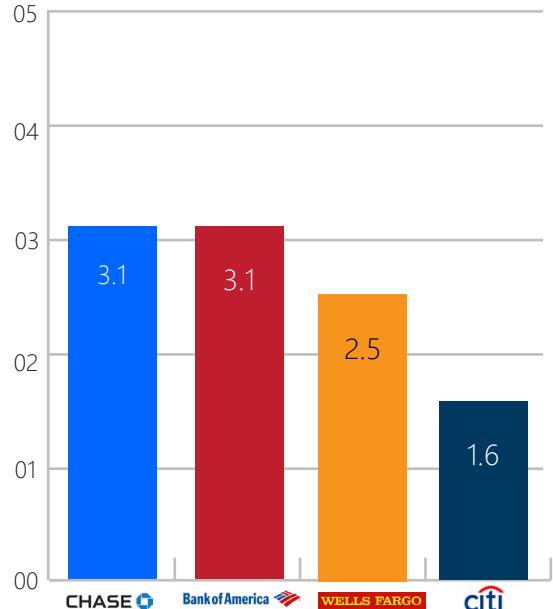
Responsiveness

- Chase has a very responsive website that adjust a few breakpoints to reshuffle and collapse appropriate content and link blocks.
- Wells Fargo web site is responsive, but inappropriately squashes content blocks, with no appropriate partitioning or collapsing per breakpoint.
- Wells Fargo and Citi's web sites are not responsive at all.

Navigation Menu (Global, tools & checking)

- All banks except Chase require customers to navigate to a new page to view checking details.
- Citi has five global navigation categories. There is a list of Quick tasks, but they don't stand out visually.
- Bank of America has a busy, plain global navigation, with too many sub-categories per dropdown menu. There is an Activity Center with tools that is well designed and stands out.
- Chase has a simple global navigation with three categories. The tools are hidden behind a hamburger menu.
- Wells Fargo has a simple global navigation with three categories. The main tools are available in a right column but are visually dense.

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Interaction design (transfer money flow)

- Citi's fund transfer tool is readily available from Quick Tasks, but opens in a tiny, crowded, modal window that requires three screen of interaction. Accounts were hard to visually differentiate & modal window was hard to exit from.
- Bank of America's Activity Center opened a small, cleanly designed, single step panel for money transfer. Super easy to use.
- Chase and Wells Fargo navigated to a dedicated page for money transfer. UI was straightforward for both.

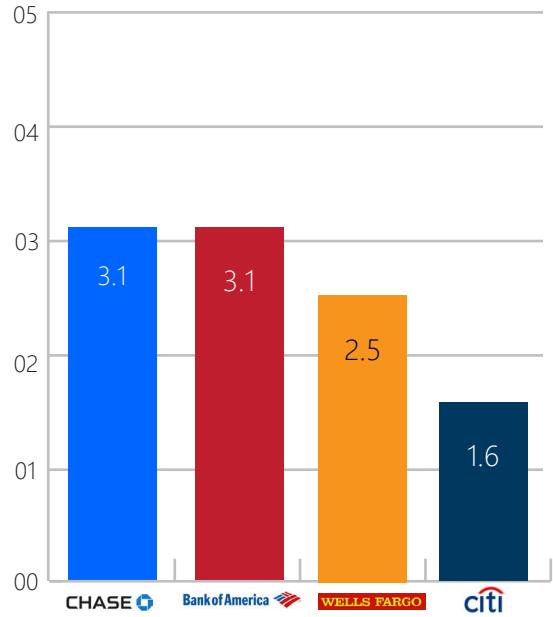
Findability of tools (e.g., Profile, Contact Us, Help)

- Citi displays a floating tab in the right margin Live Chat. Help & Contact Us are in the footer. There was no link to Profile
- Bank of America displays a profile link in the utility links. Contact Us & Help are in "Help & Support" in the global nav. A Contact Us floating tab displays in the right margin.
- Chase displays a profile icon in utility links, but Help & Support are hidden under the hamburger menu.
- Contact Us is two clicks under "More..." in Wells Fargo's global nav. Links to Profile and Help could not be found.

Value Proposition

- Citi conveys their value via a summary of all the top accounts – with the uppermost account being open by default. The main tasks are also displayed, though all the content on the dashboard is difficult to scan because all text has the same weight.
- Bank of America's focus is on a summary of all accounts and main tasks. The various information is easy to see and scan.
- Chase focuses on the top three accounts with the uppermost account's details visible by default. Easy to see and scan. Tools display per account, but lack compelling visual design.
- Wells Fargo's focus is on a summary of all accounts and main tasks. Everything is easy to see, but a bit overdesigned.

COMPETITIVE BENCHMARKING : SUBJECTIVE SUMMARY



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Key content (e.g., financial planning content/tools, credit score, quick access to money transfer, open new account)

- Citi's Open Account is tiny, hard to find and navigates away from the account. Expense snapshot is hard to find within financial tools. Pay Bills is in Quick Tasks, but not easy to scan for.
- Bank of America features Merrill Lynch-branded content. There are visible shortcuts to Transfer and Open Account.
- Chase has visible shortcuts to Transfers.
- Wells Fargo has visible shortcut to Transfer. They also provide access to your credit score and also provide a couple financial planning tools.

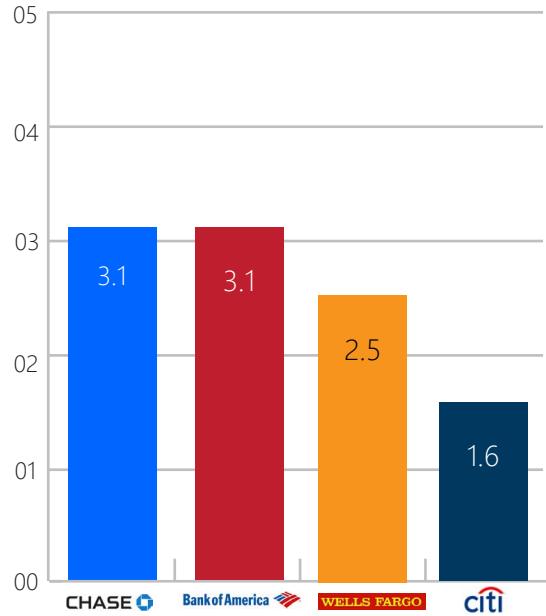
Look & feel (quality, consistency of brand fonts, colors, images)

- Citi's dashboard is very flat and dull. It's hard to scan for anything important. Checking summary is a little cleaner (but there was very little recent activity in the account we had access to).
- Bank of America's dashboard is clean and light, but checking page is dense and sort of dull. Also - feels very different from summary page. Colors consistent. Grid is inconsistent. Numerous fonts/weights.
- Chase's look & feel is fairly clean and consistent, though a bit heavy on use of graphical elements (e.g., drop shadows).
- Wells Fargo's dashboard is overdesigned. Overuse of drop shadows and rules. Checking feels very different than dashboard.

Brand metaphors (symbols/phrases invoking brand consciousness)

- The Citigold header evokes a feeling of higher-end experience.
- Bank of America features the Merrill Lynch bull and BofA flag.
- Nothing stands out on the Chase site.
- Wells Fargo makes it's content feel branded as it uses a registered trademark symbol on three links.

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Presentation of Content (via anything resembling a content link on the dashboard)

- The only link that resembled access to content was the Expense Snapshot link in Financial Tools. It generated a modal window with a message that an update was required for Flash Player.
- Bank of America's Merrill Lynch link opens new page that was busy and hard to tell where to start.
- Chase's provided a couple links to overdraft protection and debit card coverage. Big blocks of "flat" text. Each article used same template but font styles were inconsistent.
- Wells Fargo's View My Retirement Plan had a polished look to it - but it was difficult to navigate back to the dashboard.

Social and Collaborative features

- No bank site provided any social or collaborative features within an account. This makes sense, as account details are generally considered confidential.

Innovation & Distinguishing features

- No innovation nor distinguishing features have been promoted on the Citi site.
- Bank of America's Activity Center feels friendly and easy to use. It also looks customizable, since one tile is missing from its 3x3 grid. The page also allows customers to schedule an appointment – thus bridging channels!
- Nothing stands out on Chase, though it is the most appropriately responsive site.
- No distinguishing features are mentioned on the Wells Fargo site, and responsiveness is broken.

HEURISTIC EVALUATION



HEURISTIC EVALUATION PREREQUISITES: 10 USABILITY HEURISTICS



These ten general principles for user interface design are developed by Jacob Nielsen and Rolf Molich in 1990. They are more in the nature of rules of thumb than specific usability guidelines. Thus, they are called "heuristics". These are followed world over and considered as the most frequently used KPI in any UX exercise.

FEEDBACK

H1: Visibility of system status

The system should always keep users informed about what is going on, through appropriate feedback within reasonable time.

MENTAL MODEL

H2: Match between system and the real world

The system should speak the users' language, with words, phrases and concepts familiar to the user, rather than system-oriented terms. Follow real-world conventions, making information appear in a natural and logical order.

USER CONTROL

H3: User control and freedom

Users often choose system functions by mistake and will need a clearly marked "emergency exit" to leave the unwanted state without having to go through an extended dialogue. Support undo and redo.

CONSISTANCY

H4: Consistency and standards

Users should not have to wonder whether different words, situations, or actions mean the same thing. Follow platform conventions.

MISTAKE-PROOFING

H5: Error prevention

Even better than good error messages is a careful design which prevents a problem from occurring in the first place. Either eliminate error-prone conditions or check for them and present users with a confirmation option before they commit to the action.

VISIBILITY

H6: Recognition rather than recall

Minimize the user's memory load by making objects, actions, and options visible. The user should not have to remember information from one part of the dialogue to another. Instructions for use of the system should be visible or easily retrievable whenever appropriate.

EFFICIENCY

H7: Flexibility and efficiency of use

Accelerators -- unseen by the novice user - may often speed up the interaction for the expert user such that the system can cater to both inexperienced and experienced users. Allow users to tailor frequent actions.

AESTHETICS

H8: Aesthetic and minimalist design

Dialogues should not contain information which is irrelevant or rarely needed. Every extra unit of information in a dialogue competes with the relevant units of information and diminishes their relative visibility.

ERROR

H9: Help users recognize, diagnose, and recover from errors

Error messages should be expressed in plain language (no codes), precisely indicate the problem, and constructively suggest a solution.

DOCUMENTATION

H10: Help and documentation

Even though it is better if the system can be used without documentation, it may be necessary to provide help and documentation.

Any such information should be easy to search, focused on the user's task, list concrete steps to be carried out, and not be too large.

HEURISTIC EVALUATION PREREQUISITES: COMMON UX PROBLEM CATEGORIES | PROBLEM SEVERITY TYPES

Problem category	Scope (What each category covers)
Navigation & Structure	Information Hierarchy Information Grouping Information Architecture Navigation Links Pagination Menus Task Flows Secondary / Pop Up Windows Sitemap New window indication
Interaction Design	Any aspect related to how user performs an action. Accessibility Functionality Consistency Web Standards User Expectations Affordances User Autonomy Status Information Color Blindness UI Defaults Efficiency Learnability user Engagement Explorability Fitts' Law Human Interface Objects Mental Models Metaphors Latency Readability Error Handling Cross Browser Compatibility Widgets Devices Browsers
Visual Design	Brand theme : Brand Image Brand Identity Brand Message Color family Metaphors Internationalization & Localization Visual Elements : Semantics visual accentuation Graphic Icons Legends Animation Fonts Instructions Body text Visual Styles
Layout	Page layout and structure: Page Header Responsive Design Alignment Grouping Hierarchy Sequence Placement Scrolls
Labeling	Labels on Links buttons widgets icons menu items forms Titles and Subtitles on pages tables graphics etc.
Content & Functionalities	Wording Instructions Body Text tone Internationalization Localization Accessibility Search Sort Filter Data SCRUD patterns (<i>Search, Create, Read, Update and Delete.</i>) Multi-channel Communication
Personalization	Content Segregation Content Grouping Information Presentation Track State Localization Login/logout Defining favorites
Error Handling & Prevention	System feedbacks like Information Messages Confirmation Messages Warning messages Error Messages , Error conditions, Potential errors areas, Error prone conditions

Issues related to 'Standards/Conventions' and 'Consistency' will span across UI categories.

Showstopper

- Problems with high severity that seriously impairs use of product and cannot be overcome by users.
- Causes major task failures (make users quit the current activity or task) Task disruption and/or extreme user anxiety and frustration.
- Should be first priority to fix.

Major :

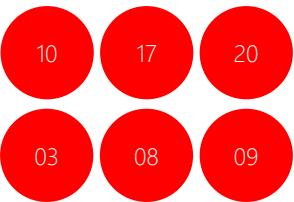
- Problems with medium level severity that increases learning time and error frequency and allows users to complete tasks with difficulty and wastage of time.
- Causes occasional breaks or delays in task, and moderate user anxiety and frustration.
- Important to fix, but application is still usable if they are only a few. Should not take priority over Showstopper issues.

Irritant :

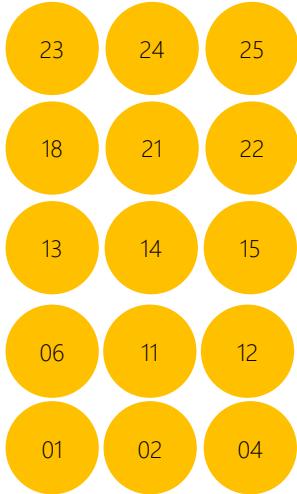
- Minor cosmetic issues which slow down the user's activity or violate industry standards, but allow users to complete their tasks.
- May occur more frequently or be more difficult to overcome.
Fixing this should be given low priority for next release.
- Effects usability, but most users wouldn't notice or can't explain why it's a nuisance.



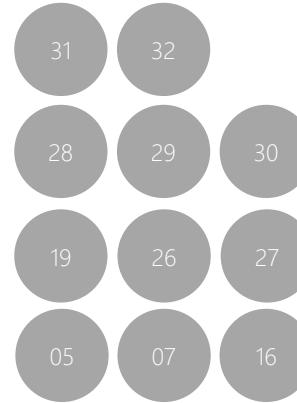
HEURISTIC EVALUATION SUMMARY: PROBLEM DENSITY BY ISSUE SEVERITY



18.8% problems are **showstoppers** that require immediate attention



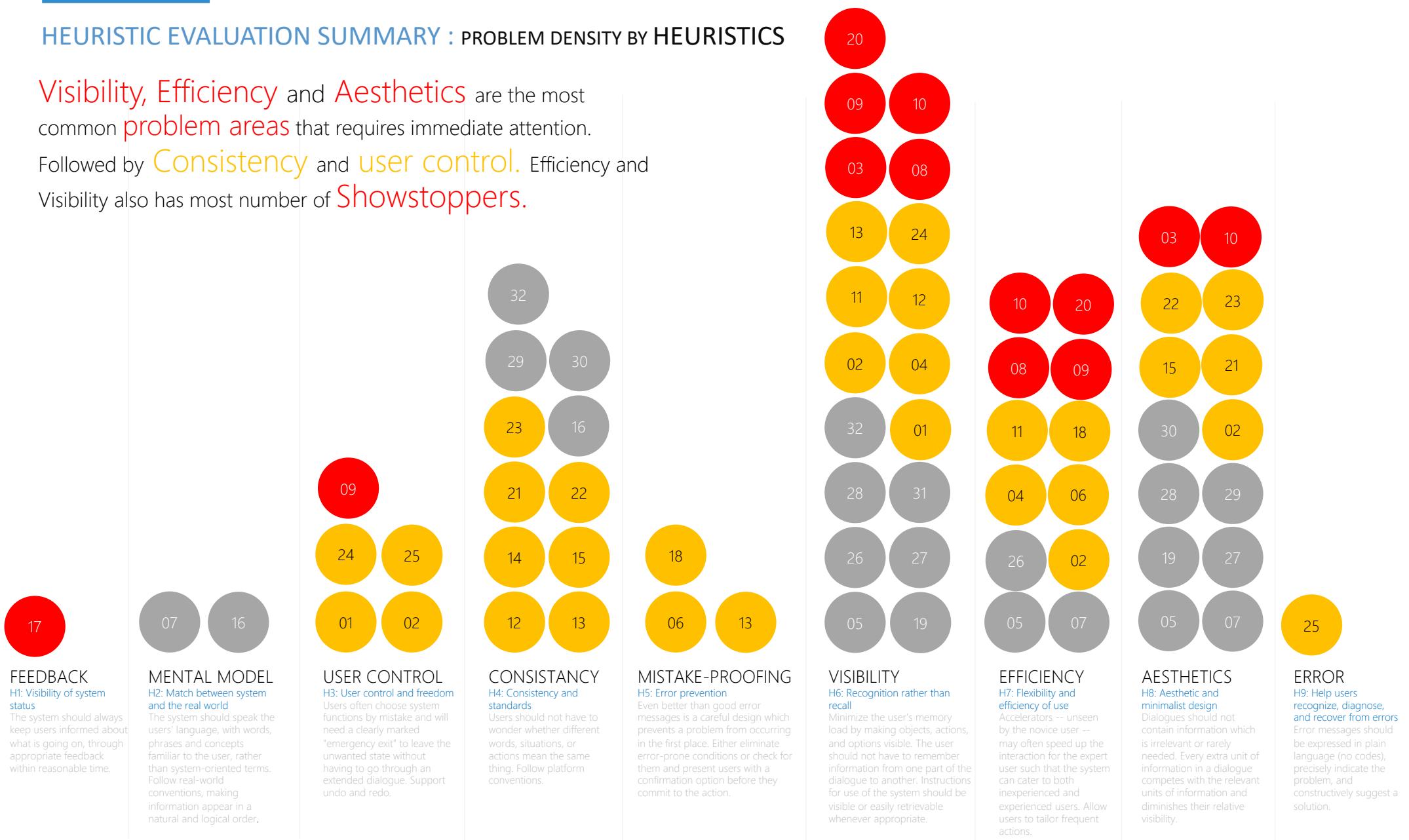
46.9% problems are **major** that require priority attention



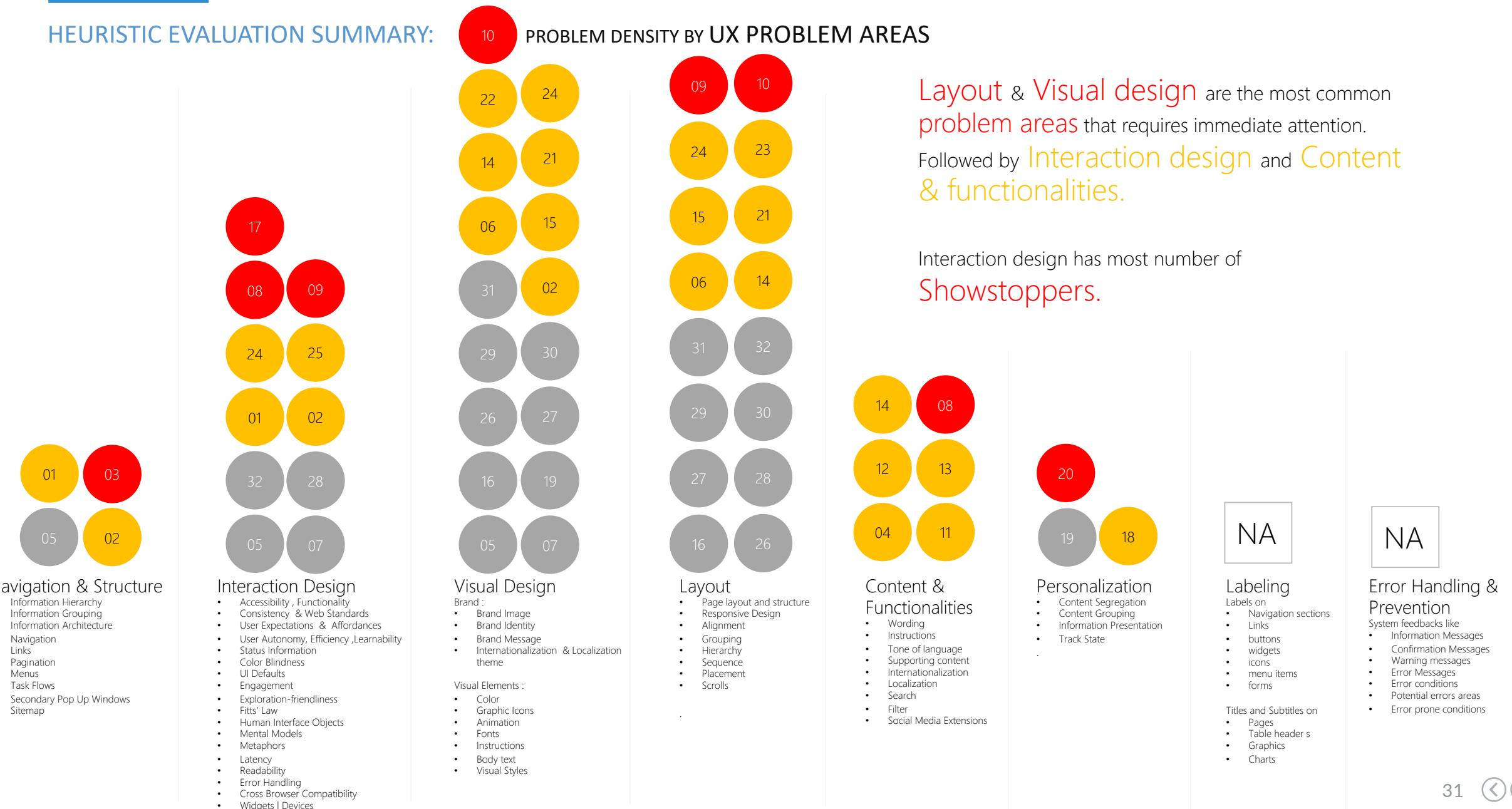
34.3% problems are **irritant** that require to be fixed

HEURISTIC EVALUATION SUMMARY : PROBLEM DENSITY BY HEURISTICS

Visibility, Efficiency and **Aesthetics** are the most common **problem areas** that requires immediate attention. Followed by **Consistency** and **user control**. Efficiency and Visibility also has most number of **Showstoppers**.



HEURISTIC EVALUATION SUMMARY:



Layout & Visual design are the most common problem areas that requires immediate attention.

Followed by Interaction design and Content & functionalities.

Interaction design has most number of Showstoppers.



GLOBAL NAVIGATION (DESKTOP)

Finding(s) :

From most global navigation tabs, customers have to click the Citi logo to return to the home page. However, In the Credit Cards section, the Citi logo returns the customer to the Credit Cards page.

Heuristic Concerns : User Control, Visibility

Problem Category : Navigation, Interaction Design

Impact:

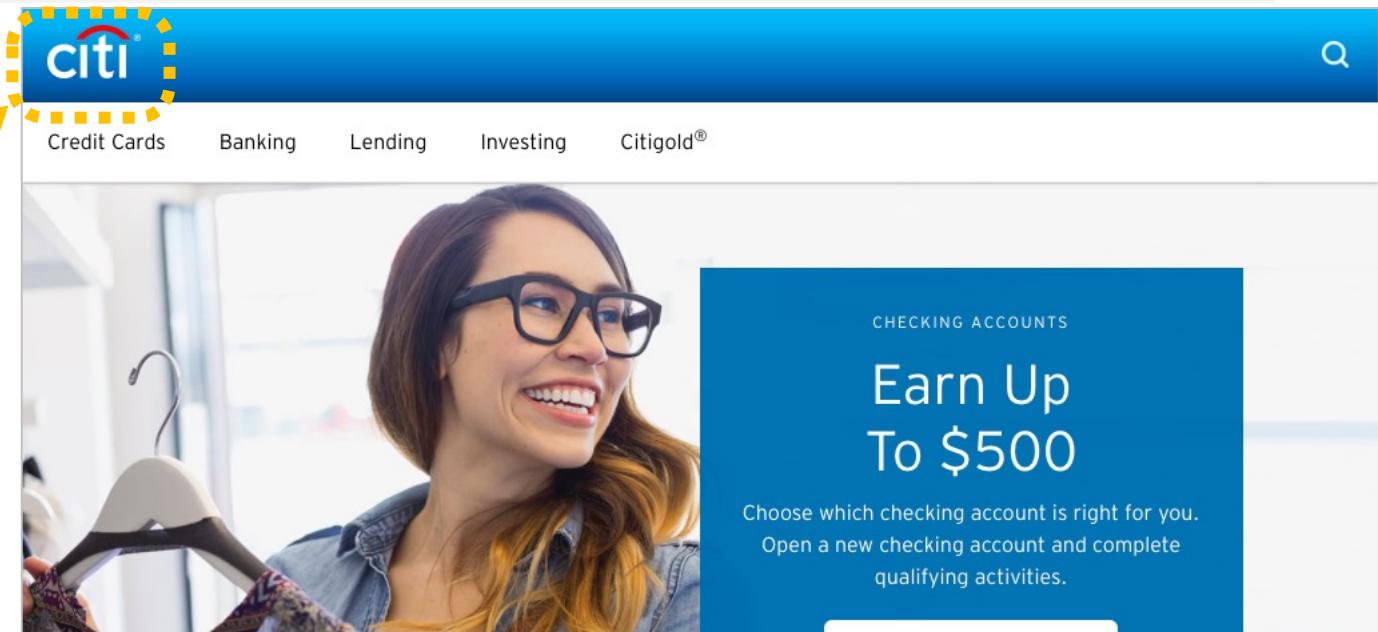
Major

There is **no explicit and standard way** for the customer to return to the home page.

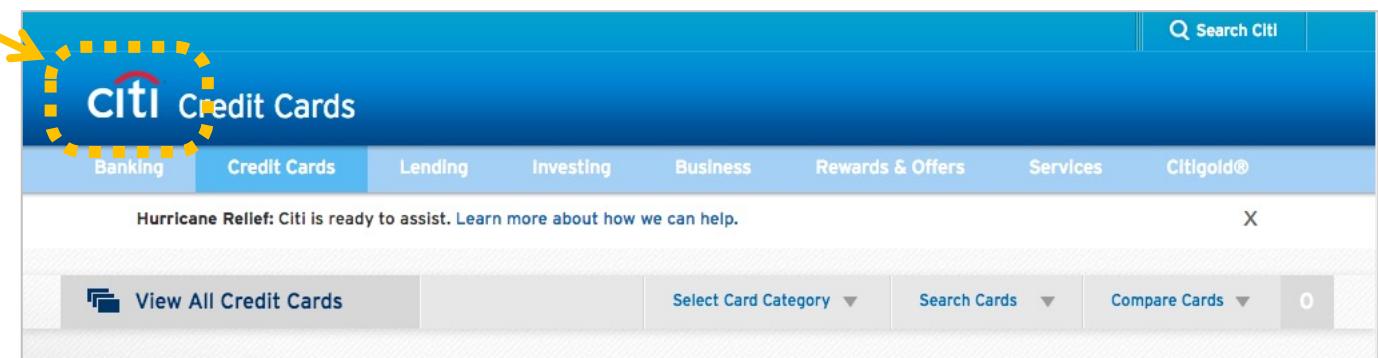
Recommendations:

Ideally, provide an explicit Home page tab. If not, clicking the Citi logo should at least consistently link to same location everywhere on site.

Logo is only way to get back to home.



Logo only returns customers to Credit card sub-site.



GLOBAL NAVIGATION (DESKTOP)

Finding(s) :

1. There is no visual clue to indicate that Lending & Investing tabs have subsections, but other tabs do not.
2. The navigation style in Credit Cards section has a completely different look and feel.
3. State is indicated inconsistently. Credit Cards is its own site, Banking has "breadcrumb" but most tabs do not change state to reflect where the customer currently is.
4. The global navigation disappears once customers scroll down.

Heuristic Concerns : Visibility, User Control, Efficiency, Aesthetics

Problem Category : Navigation, Interaction Design, Visual Design

Impact:

Major

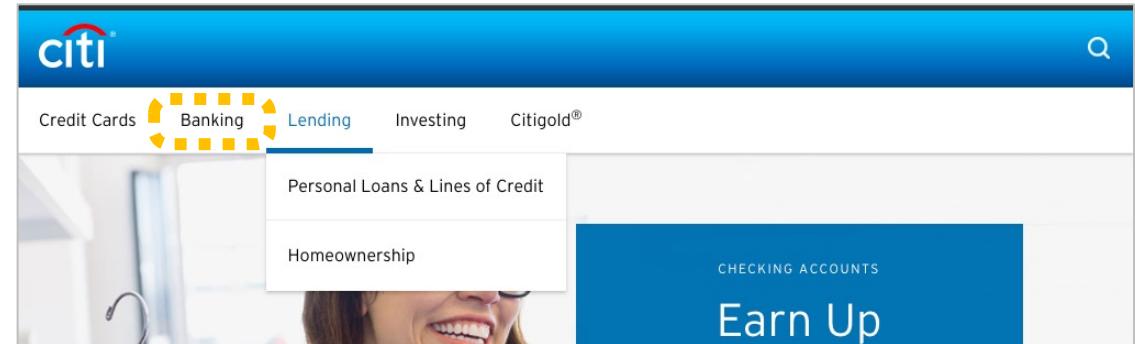
Inconsistent behaviors can be confusing to customers.

Without a persistent global navigation, customers don't have a reminder of which section they are in.

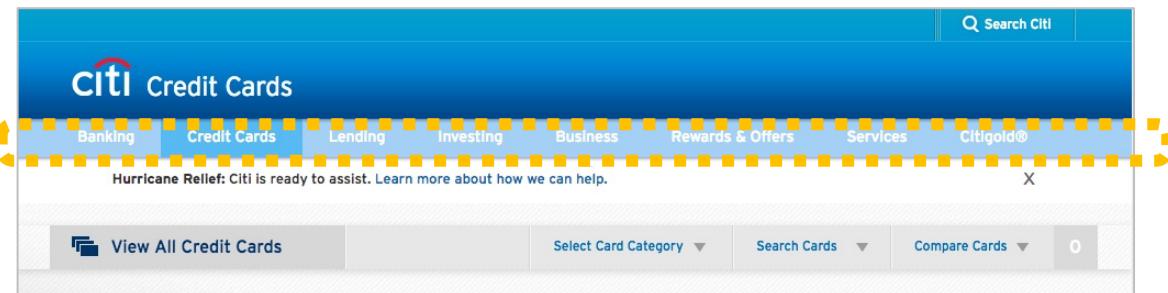
Recommendations:

1. All navigation sections in the menu must have a consistent and predictable behavior.
2. The active section must be visually differentiated from all other inactive sections.

A click on Banking tab takes customer to Banking page (though it has three sub-sections). But a click on Lending displays its sub-sections.



Credit card page has its own global nav.



This is the Investing home page, but the Investing section isn't visually differentiated in the menu.



GLOBAL NAVIGATION (MOBILE)

Finding(s) :

On both IOS and Android, the width of the navigation menu is more than the page width.

Because the menu is wider than the page, user actually needs to scroll to see the full menu. In initial instance, Investing sections half hidden and Citigold section is completely hidden below the sign on button.

Heuristic Concerns : Aesthetics, Visibility

Problem Category : Navigation

Impact:

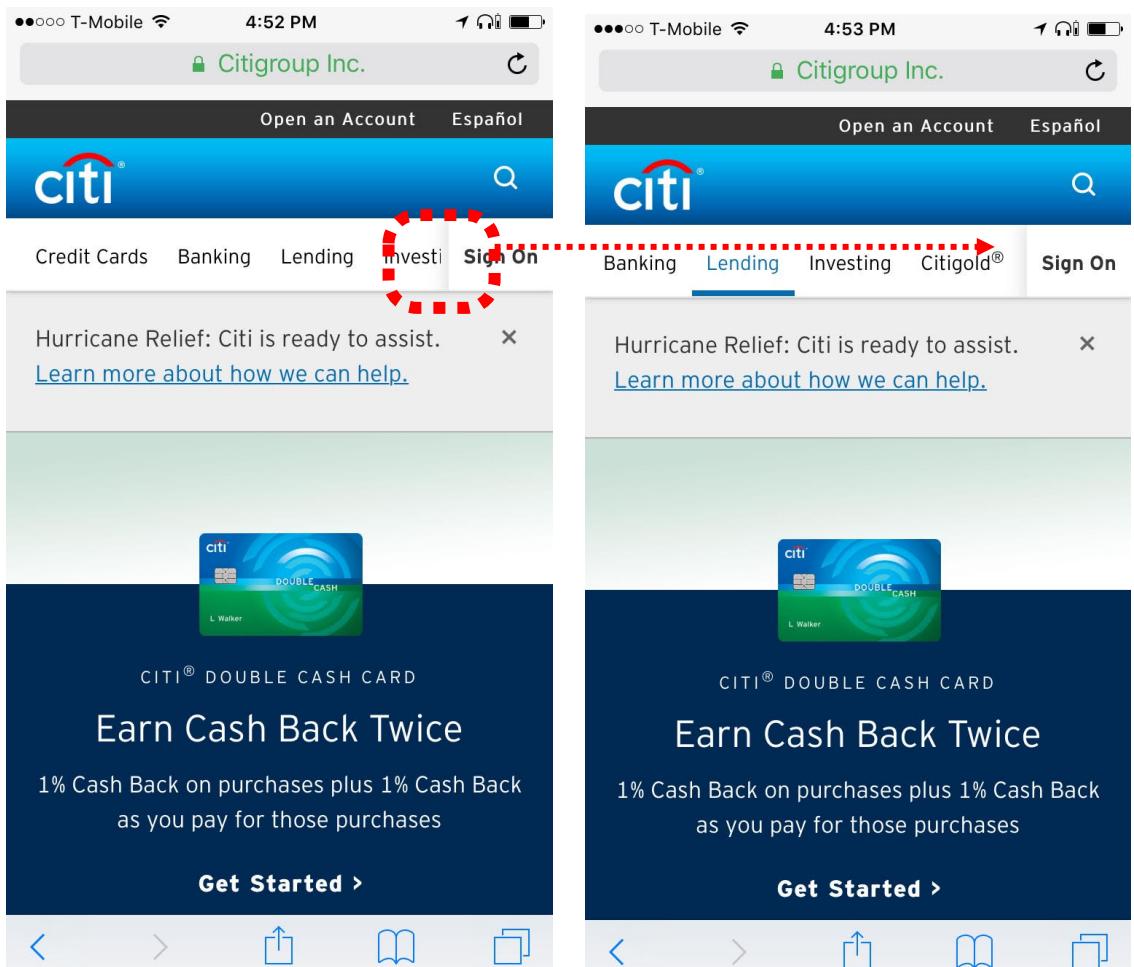
Showstopper

A new user has no way to understand that there is a navigation called CitiGold!

Recommendations:

Consider displaying the navigation under a mobile ("hamburger") menu icon if the navigation width exceeds screen width.

The width of the navigation menu is more than the page width in mobile breakpoint which, makes the Citigold section runs off edge of screen.



iPhone 6S

GLOBAL UTILITIES (DESKTOP)

Finding(s) :

Key utility links reflecting few of the most common customer concerns, such as Contact Us or Find an ATM/Branch are not displayed globally.

Heuristic Concerns : Visibility, Efficiency

Problem Category : Content & Functionalities

Impact:

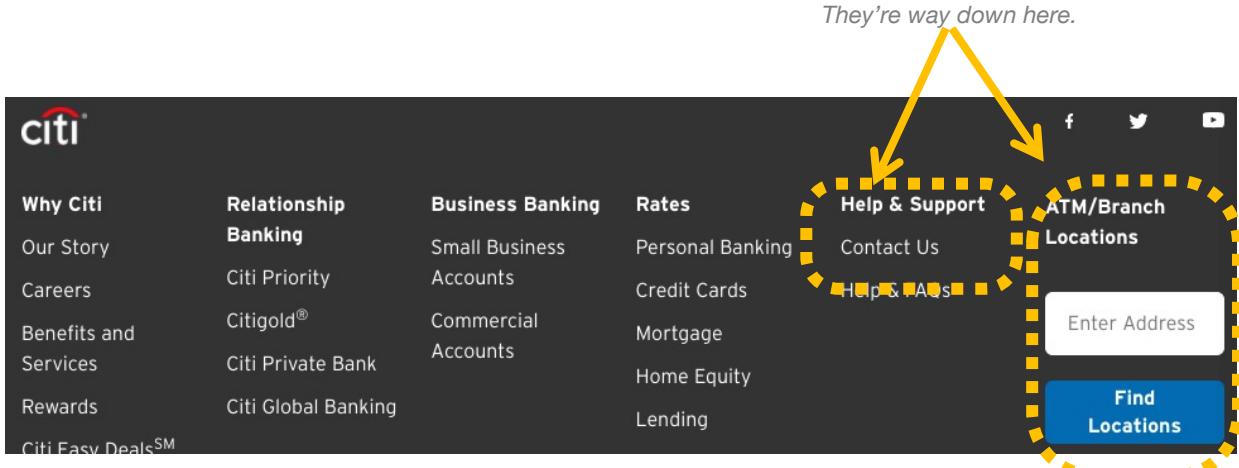
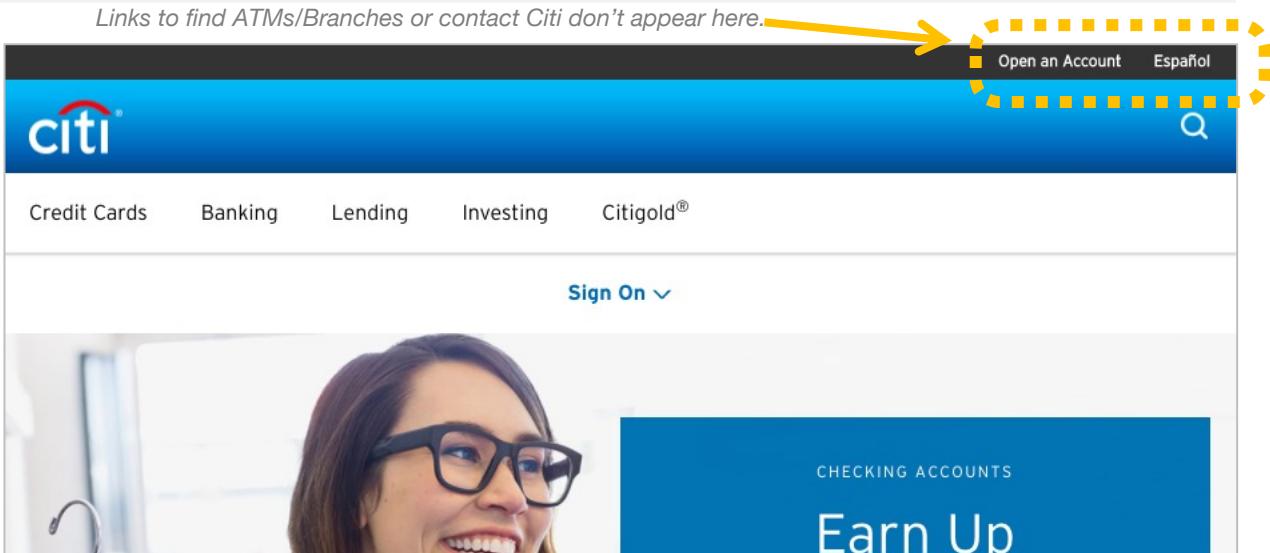
Major

If customers want to locate ATMs and branches, or contact Citi, they will have to hunt around and eventually scroll all the way to the footer to be able to do this.

Recommendations:

Functions deemed important to customers should be accessible higher up on the page. Consider relocating Find ATMs/Branches and Contact Us links higher up on the screen – ideally , forming a group of utility links.

These “utility links” could also include Language and Open Account.



GLOBAL UTILITIES (DESKTOP)

Finding(s) :

1. "Open an Account" is tiny and in the far upper right.
2. "My Accounts," the link back to their Accounts is also tiny but in the far upper left.
3. Open an Account persists once a customer has logged in.

Heuristic Concerns : Visibility, Efficiency, Aesthetics

Problem Category : Navigation, Interaction Design, Visual Design

Impact:

Irritant

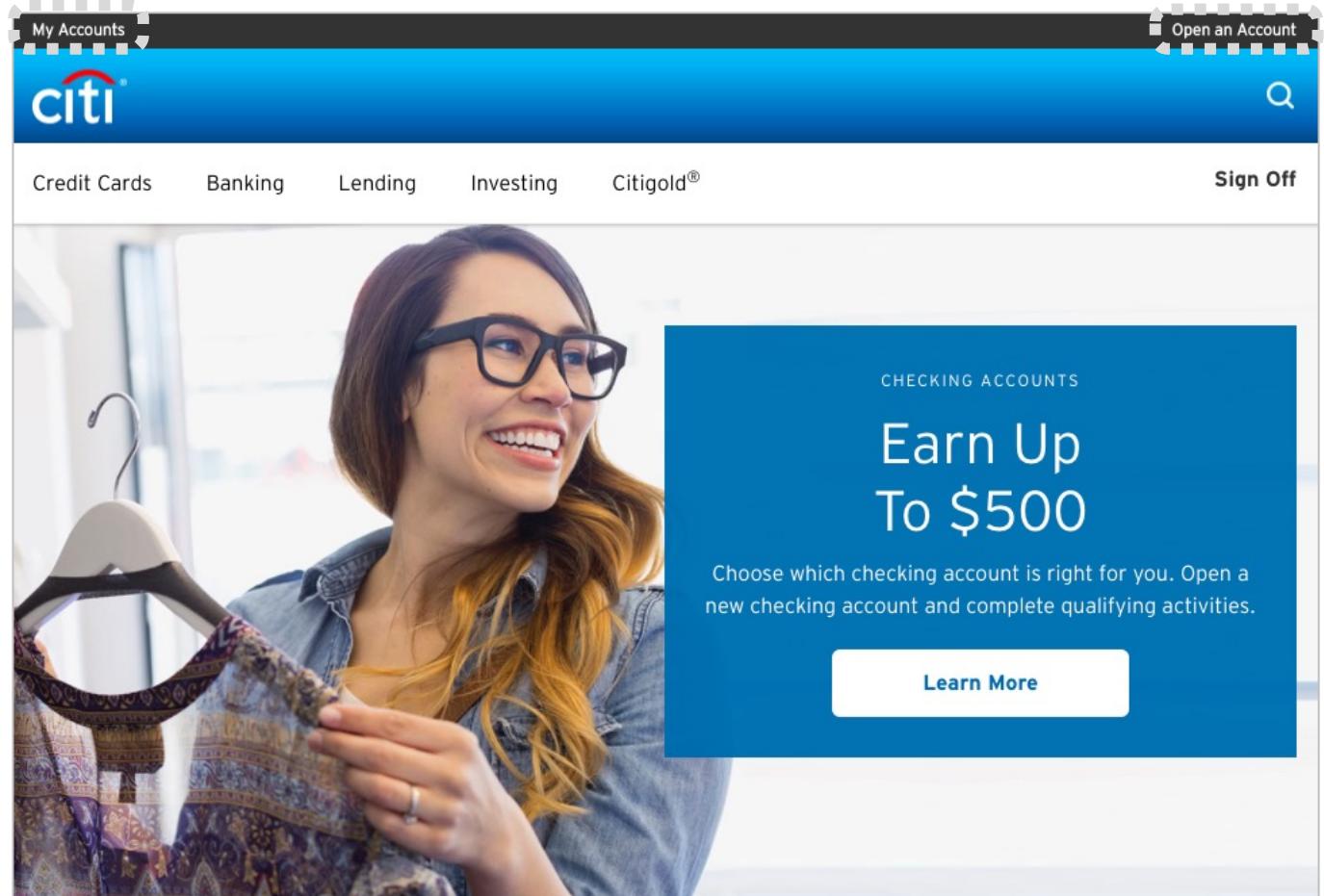
customers may not notice Open an Account or My Accounts.

Recommendations:

Group these links, since they are related, and give them more visual prominence or emphasis.

My Accounts is tiny and in the far upper left.

Open an Account is tiny and in the far upper right.



GLOBAL UTILITIES (POST-SIGN ON)

Finding(s) :

1. Post Sign on, the "Open an Account" link takes customers back to the public site.
2. The Citi logo also takes customer back to Public site.

Heuristic Concerns : Mistake-proofing, Efficiency

Problem Category : Layout, Visual Design

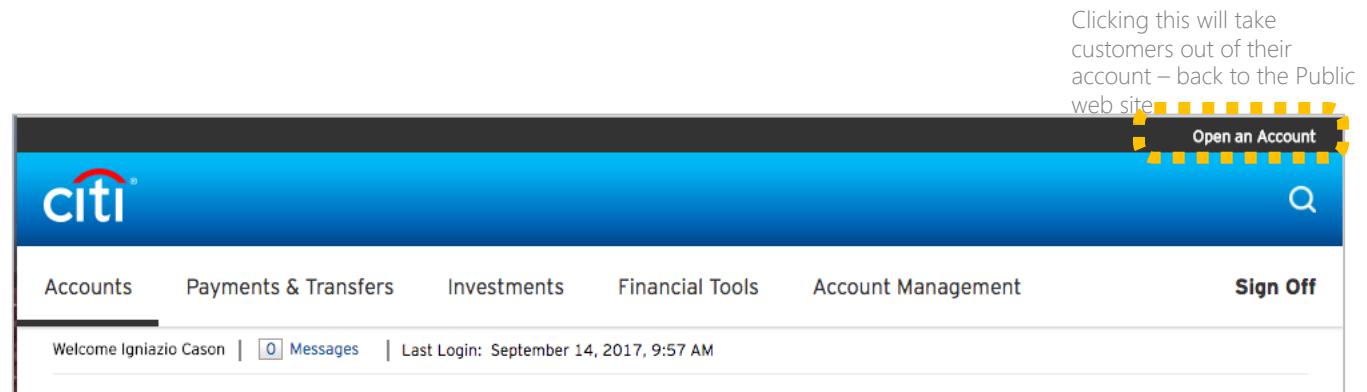
Impact:

Major

1. If a customer's focus is to do tasks within their account pages, it can be disorienting to find themselves back on the public site.
2. The link (on the Public home page – in the upper left) back to their account pages may not be easy to find.

Recommendations:

If customers need to open more accounts, let them do it within their accounts pages – don't take them outside of their account.



GLOBAL SEARCH (DESKTOP)

Finding(s) :

1. The search input box displays in a different horizontal position from the search icon.
2. Exiting from search is not easily discoverable.

Heuristic Concerns : Mental Model, Efficiency, Aesthetics

Problem Category : Interaction Design, Visual Design

Impact:

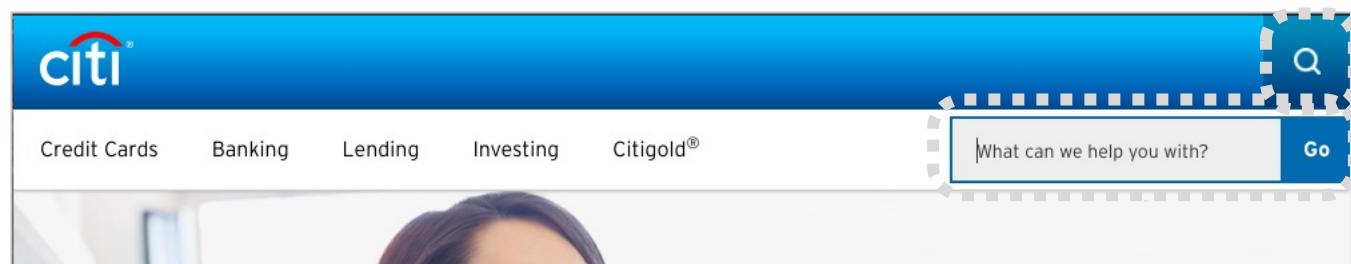
Irritant

The inconsistent behavior of such this important site component may discourage customers.

Recommendations:

Consider omnipresent search panel for higher breakpoints. Keep it as an icon for mower (mobile) breakpoints.

Search icon is in different horizontal panel than the actual search text field. Also, this icon must be tapped to dismiss the search text field.



Search text box displays in a different location from the search icon.

GLOBAL SEARCH (DESKTOP)

1. Finding(s) :

- Searching on a transaction description term (e.g., "AT&T), or searching on an account name (e.g., Checking Plus-3257") generated no hits on either of those specific items.
- Search results link to content on the public site. Some of the AT&T-related search results pages don't look like they have anything to do with Citi.
- There is nothing to let customers know what they can search on.

Heuristic Concerns : Visibility, Efficiency

Problem Category : interaction design, Content & Functionalities

Impact:

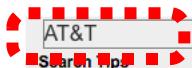
Showstopper

- If a customer expects to use search to find items within their accounts, they will be frustrated and disappointed.
- Clicking on anything in search results will take them away from their accounts page – and likely away from the task they were doing.

Recommendations:

- If you provide search within an account – it should be able to search on items within that account.
- Make it clear in the search results, or even in contextual help, what this search tool searches on.

Search Results



Be Specific. Enter descriptive phrases (e.g., 1-year CD rates instead of just rates).

Keep it simple. Ask questions in a plain, conversational way (e.g., Where can I find an ATM?).

About 575 results (0.23 seconds)

[AT&T Universal Card: Home](#)

<https://accountonline.citi.com/cards/svc/OutsideView.do?...Index...>

 AT&T and the AT&T logo are trademarks of AT&T intellectual property, licensed to Citigroup Inc. Citi, Citi with Arc Design and ThankYou are registered service ...

[AT&T](#)

<https://online.citi.com/US/JPS/portal/Index.do?...BBATTLEGACY>

Discover financial services tailored to your life from Citibank®. Learn more about our full range of banking products, including checking, savings, credit cards, ...

A search on "AT&T" – a descriptive term in a customer transaction – did not generate results relative to their account.

Search Results



Be Specific. Enter descriptive phrases (e.g., 1-year CD rates instead of just rates).

Keep it simple. Ask questions in a plain, conversational way (e.g., Where can I find an ATM?).

About 4 results (0.18 seconds)

[Checking Plus® - Revolving Line of Credit with Overdraft Protection ...](#)

<https://online.citi.com/US/JRS/pands/detail.do?ID=CheckingPlus>

Get information on Citibank Personal Line Checking Plus®. Find out how to get a revolving line of credit with overdraft protection can give you the protection you ...

A search on "Checking Plus-3257" – a checking account name – did not generate relevant results.

GLOBAL SEARCH (MOBILE)

Finding(s) :

1. The search text field/input box displays in a different horizontal position from the search icon.
2. The Search text box covers global navigation.
3. Exiting from search is not easily discoverable.

Heuristic Concerns : Visibility, User Control, Efficiency,

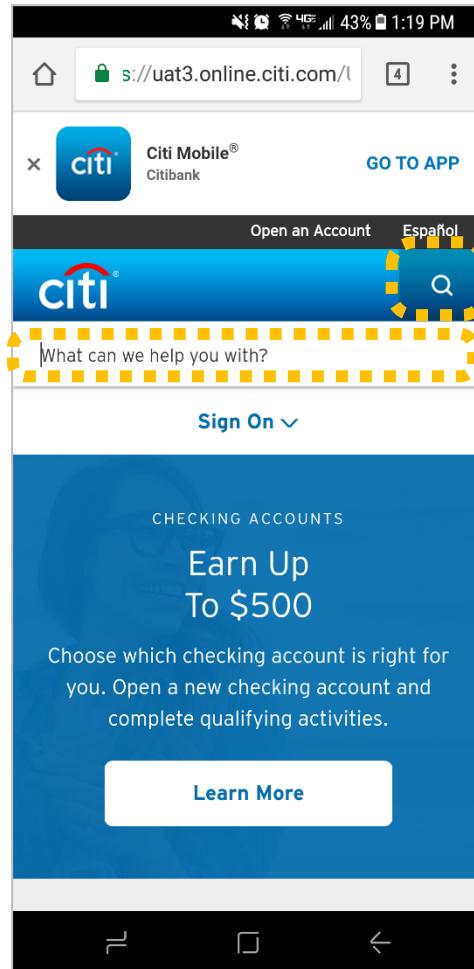
Problem Category : Layout, Interaction Design

Showstopper

1. The customer may **struggle to use global navigation** if they **invoke search but don't search**.
2. The customer may struggle to get rid of the search text box, especially since there is no explicit control on the search text box.

Recommendations:

1. Redesign the Search panel to help customers easily use it and exit from it (when not required)
2. Design the search panel in such a way that it retains its dedicated place on the navigation menu bar and doesn't ever overlap the navigation menu.



Global navigation is inaccessible.

The customer must tap the icon to dismiss the text field below it.

HERO PANEL (HOMEPAGE / DESKTOP)

Finding(s) :

1. The Hero panel doesn't promote multiple product/service offerings.
2. Attracting customers with very tactical one-time benefits (E.g. Earn up to \$500 when you open a new checking account and complete all qualifying activities...) doesn't reflect the legacy of an American icon brand like Citi.
3. At times, the product/service offering and the images chosen to convey those do not relate. E.g. This hero ad is about opening a checking account but the image of a woman shopping dress.

Heuristic Concerns : Visibility, Efficiency, Aesthetics

Problem Category : Layout, Visual Design

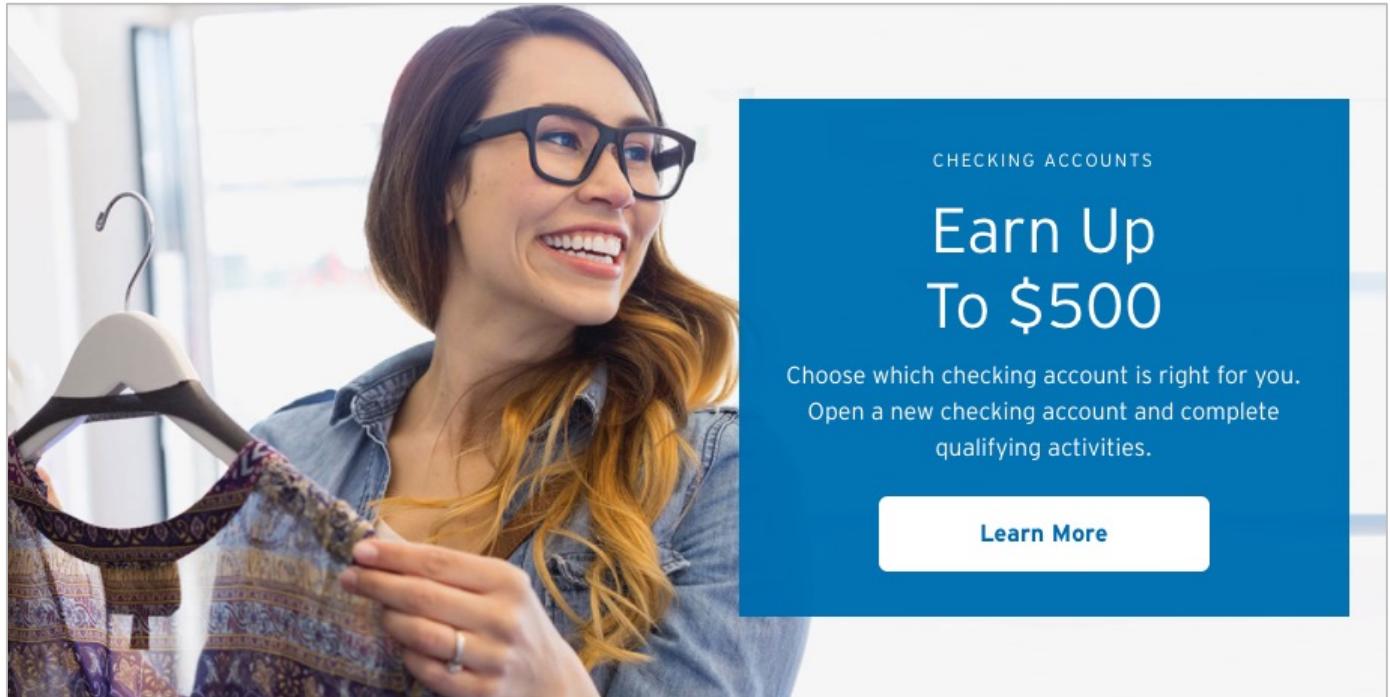
Impact:

Showstopper

1. The customer has no immediate way of knowing Citi's various offerings.
2. Opening a checking account doesn't project an image of modern banking.

Recommendations:

1. Hero panel should accommodate a variety of advertisements to keep customers engaged.
2. The content and style of advertisements must be forward-thinking to elevate Banking experience to the level of partnership and lifestyle experience.
3. Range of products/services worthy of the digital age must be promoted through innovative storytelling.
4. The images much match the theme of the advertisement.



Hero ad has a traditional offering paired with an unrelated image.

SIGN-ON PANEL (HOMEPAGE/ DESKTOP)

Finding(s) :

Links throughout the public site (e.g., from "Open Account") direct the customer back to the home page to sign on. But, on a standard 72 DPI 1280 display, **the Sign on module displays below the fold**. In another interim version, the customer is required to click a link to unfold it.

Heuristic Concerns : Visibility, Efficiency

Problem Category : Content & Functionalities

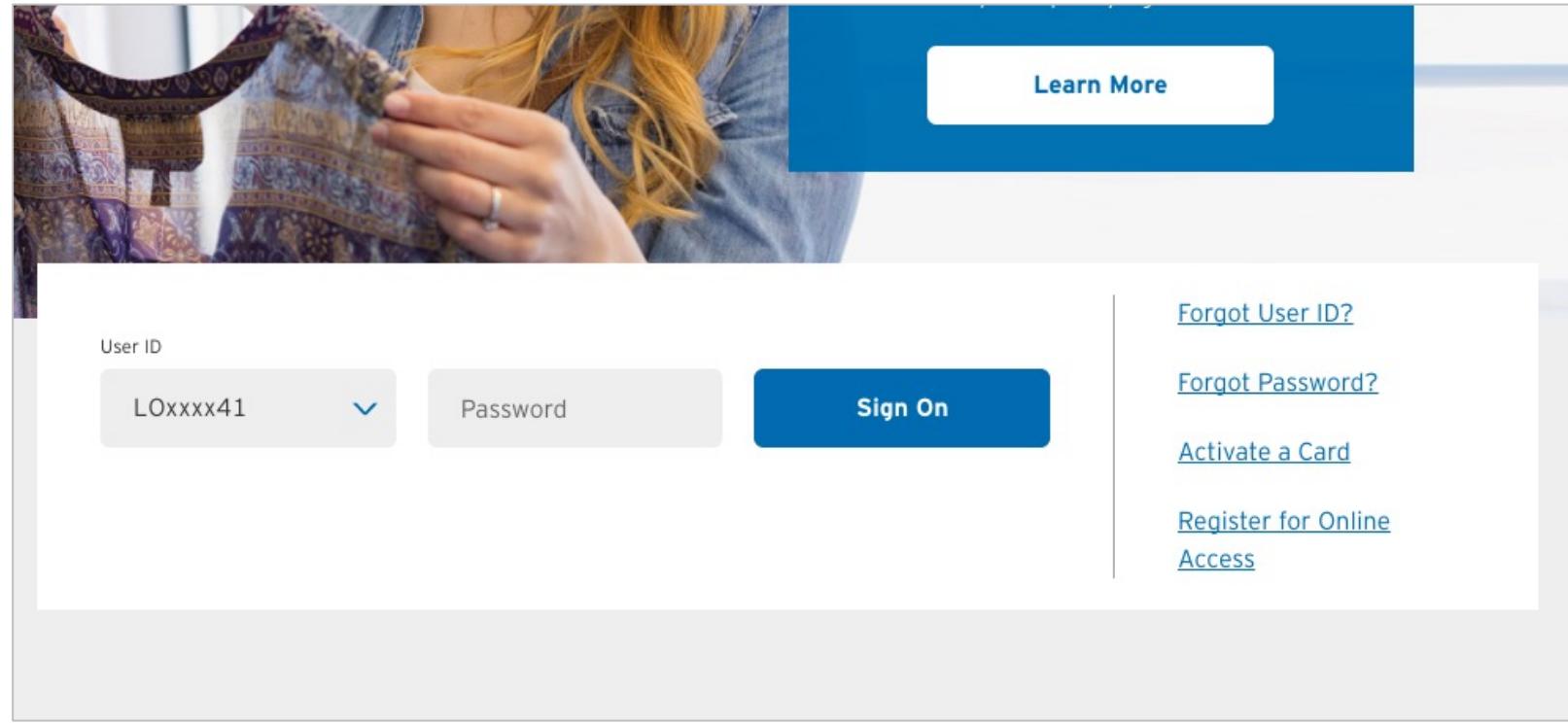
Impact:

Major

90% of existing customers come back to the site to Sign On. It is confusing and annoying when they do not immediately see this call to action.

Recommendations:

Sign On must be immediately visible above the first page fold of the homepage.



In the most common display format, the customer has to scroll down to see the Sign on module.

SIGN-ON PANEL (HOMEPAGE/DESKTOP)

Finding(s) :

The "Activate a Card" link refer to credit/debit card, not logging in. "Register for Online Access" is ambiguous.

Heuristic Concerns : Consistency, Visibility

Problem Category : Content & Functionalities

Impact:

Major

If customers come to the site **to activate their credit card**, the Sign on module may **not be the place they expect to look**. And, customers **may not understand what Register for Online Access means**.

Recommendations:

1. Create a **dedicated area** for credit card-related links.
2. **Rewrite** the link for Register for Online Access **to reflect the title of the page it navigates to**.

User ID
LOxxxx41 ▾

Password

Sign On

[Forgot User ID?](#)

[Forgot Password?](#)

[Activate a Card](#)

[Register for Online Access](#)

Credit card-related links may not be easily discoverable in the Sign on module.

SIGN-ON PANEL (HOMEPAGE/DESKTOP)

Finding(s) :

1. The Forgot User ID and Forgot Password links navigate to the same page.
2. The Register for Online Access button is ambiguous.
3. The Sign On button is enabled by default.

Heuristic Concerns : Visibility, Consistency, Mistake-proofing

Problem Category : Content & Functionalities

Major

1. Two links going to the same page are not a burden on customers, but the design has to accommodate two links.
2. Sign On enabled by default sends the wrong signal to customers – that they have done everything properly.
3. Customers may expect an Open an Account link to be associated with Sign on, as that is a common web pattern.

Recommendations:

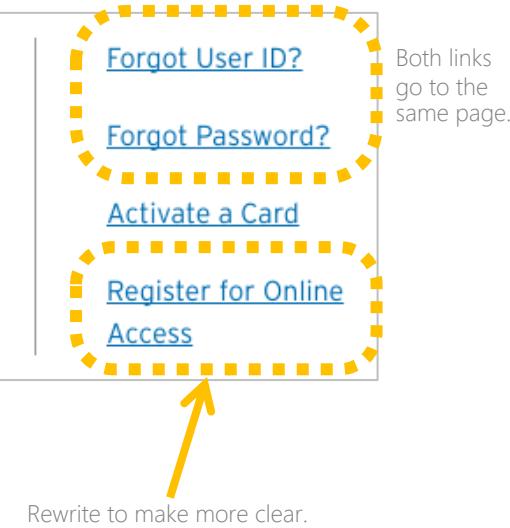
1. Combine the Forgot User ID and Forgot Password into a single link. It will save space on any subsequent redesigns.
2. Enable the Sign On button only when customers have entered correct text field information.
3. Rewrite link to make it more clear that it goes to Open an Account

User ID
LOxxxx41 ▾

Password

Sign On

Sign on button is enabled by default.



ON-PAGE ADVERTISEMENTS (DESKTOP)

Finding(s) :

There are inconsistencies in the ad links and their behaviors:

1. Some ad module links navigate to a new page. Some open a new tab.
2. Learn More links have two different styles.
3. Link text feels generic (Learn more and Get started).
4. Get Started is not as accurate as "Choose card."

Heuristic Concerns : Consistency

Problem Category : Layout, Visual Design, Content & Functionalities

Impact:

Major

1. Calls to action that have identical, generic text will not help customers decide what they should click on – as customers typically scan for links and buttons.
2. Inconsistent link behavior may be confusing.

Recommendations:

1. Make the calls to action more specific to the ad, and more enticing.
2. Pick one link behavior (open tab or navigate to new page) and stick with it.



BASIC BANKING ACCOUNT

A Better Way To Bank

Unlimited check writing, \$0 Minimum Initial Deposit required and over 30,000 ATM locations nationwide. Simple banking.

[Learn More](#)

DIAMOND PREFERRED®

Low Intro APR plus No Annual Fee

Enjoy a Low Intro APR on Balance Transfers and Purchases.

[Learn More](#)





PROTECT YOUR FAMILY ONLINE

Family Cyber Safety

Educating loved ones on Cyber Safety is more important than ever. Teach your family to recognize potential online dangers.

[Learn More >](#)

Customers are not being enticed enough to "Learn More."

ON-PAGE ADVERTISEMENTS (DESKTOP)

Finding(s) :

Images do not match up with ads. For example, "A Better Way to Bank" shows backpackers, and "Citibank #1 in Customer Satisfaction" shows an award instead of satisfied customers.

Ad modules use the same basic layout.

Heuristic Concerns : Aesthetics, Consistency

Problem Category : Layout, Visual Design

Impact:

Major

1. Ads that feel generic will not be noticed as quickly by customers.
2. Ads that use similar layouts will be hard to differentiate from each other, especially when their images don't relate to what is being advertised.

Recommendations:

Use images that relate more to the ad – or are more aspirational.



BASIC BANKING ACCOUNT

A Better Way To Bank

Unlimited check writing, \$0 Minimum Initial Deposit required and over 30,000 ATM locations nationwide. Simple banking.

[Learn More](#)



COMMITMENT TO SERVICE

Citibank #1 in Customer Satisfaction

Ranked #1 in the 2016 American Customer Satisfaction Index (ACSI) Retail Banking Survey.

[Learn More](#)

*The images are not related or appropriate.
The layout is identical.*

FOOTER (DESKTOP)

Finding(s) :

Footer links lack a mouse over state.

Heuristic Concerns : Consistency, Mental Model

Problem Category : Layout, Visual Design

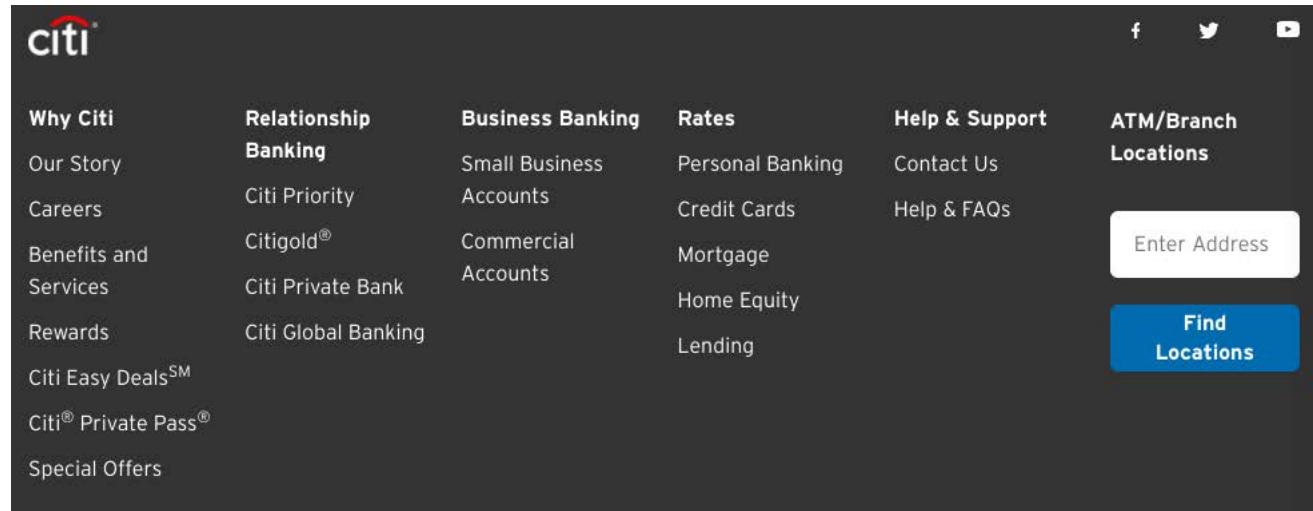
Impact:

Irritant

Mouseover states let customers easily know that something is clickable.

Recommendations:

Add a mouse over state to footer links.



None of these links display a mouseover state.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

The Accounts site and its subordinate pages load slowly and there is sometimes no feedback on what is happening. For example, when clicking from the Accounts Management page to the Accounts page, it took an average of 18 seconds for the Accounts page to load – with no progress indicators or messaging.

Heuristic Concerns : Feedback

Problem Category : Interaction design

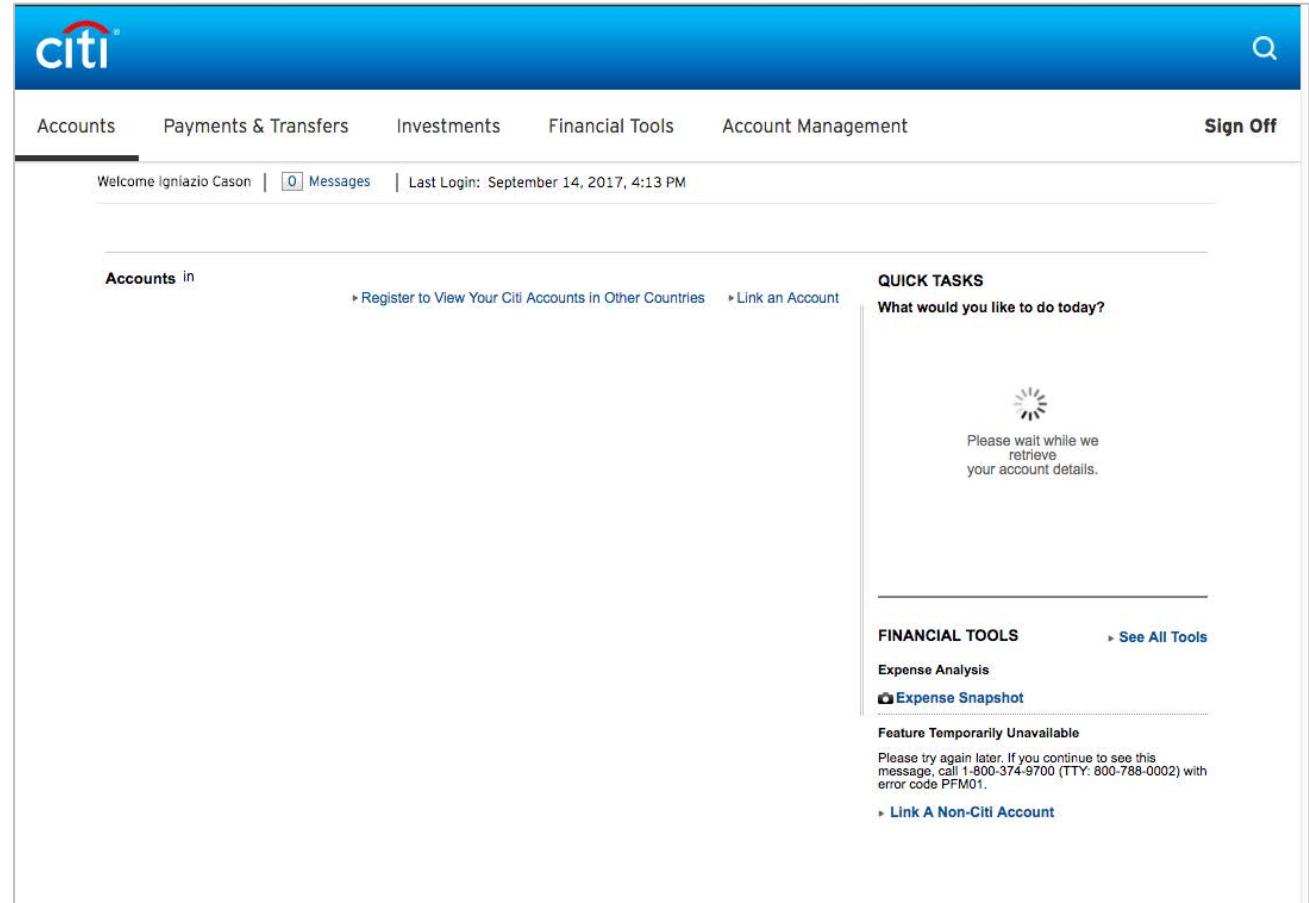
Impact:

Showstopper

Customers will be anxious and frustrated when nothing happens and there is no indication of progress or messaging. Very long delay times can cause the customer to think that something is wrong either with the site or their browser.

Recommendations:

1. Increase the speed of the web site response.
2. If there will be page loading delays of over one second, the site should indicate that something is happening.



When navigating to Accounts from Account Management – it often took 18 seconds to see this view – with no messaging or progress indicators.

CUSTOMER PROFILE (ACCOUNTS/ POST SIGN-ON)

Finding(s) :

1. The Customer's name is static – it does not link to their profile information.
2. There is no explicit link to the customer's profile.

Heuristic Concerns : Mistake-proofing, Efficiency

Problem Category : Personalization

Impact:

Major

If a customer wants to review or manage their profile (e.g., change their password), they have to navigate to Account Management.

Recommendations:

Make the customer's name a link to their profile page. This (or an icon that looks like a person) is a common web pattern and welcome shortcut.

No link = missed opportunity to link to customer's profile page.

The screenshot shows the Citi Online Banking interface. At the top, there is a dark header bar with the 'citi' logo, an 'Open an Account' button, and a search icon. Below the header is a blue navigation bar with links for 'Accounts', 'Payments & Transfers', 'Investments', 'Financial Tools', and 'Account Management'. On the right side of the blue bar are 'Sign Off' and a magnifying glass icon. The main content area has a yellow decorative border at the top. It displays a 'Welcome Ignazio Cason' message, a '0 Messages' indicator, and a 'Last Login: September 14, 2017, 4:13 PM' timestamp. Below this, there is a section titled 'Accounts' with a sub-section 'Checking Accounts (2)'. To the right of this section are 'QUICK TASKS' and a 'What would you like to do today?' list. The 'QUICK TASKS' list includes 'Pay bills now', 'Transfer funds now', and 'Download Recent Statements (PDF)'. The 'What would you like to do today?' list includes 'Register to View Your Citi Accounts in Other Countries', 'Link an Account', 'Expand All', and 'Collapse All' buttons.

CUSTOMER PROFILE (ACCOUNTS/ POST SIGN-ON)

Finding(s) :

1. Customer name, Last Login, and Messages are not related information/functionality.
2. Last Login persists across all pages – in a prominent position.
3. Customer profile information, and similar utility links, are not displayed above global nav.

Heuristic Concerns : Visibility, Aesthetics

Problem Category : Personalization

Impact:

Irritant

1. Discovery of important links is reduced.
2. The customer has to deal with extra information on the page that does not provide high value.

Recommendations:

1. Create a utility links menu that contains Messages, a link to the Customer's Profile page, and other common links such as Contact Us/Help and Sign Out.
2. Display utility links in the global navigation, out of the way of the page content.

These elements are not all related and occupy real estate otherwise usable by page content.

CUSTOMER PROFILE (ACCOUNTS/ POST SIGN-ON)

Finding(s) :

1. If the customer needs to inquire about an account (send a message), they have to open the Messages pop up and click the Send a Message link.
2. The Send Message page does not appear to be accessible via navigation within the Account management > Services section.

Heuristic Concerns : Visibility, Efficiency

Problem Category : Personalization

Impact:

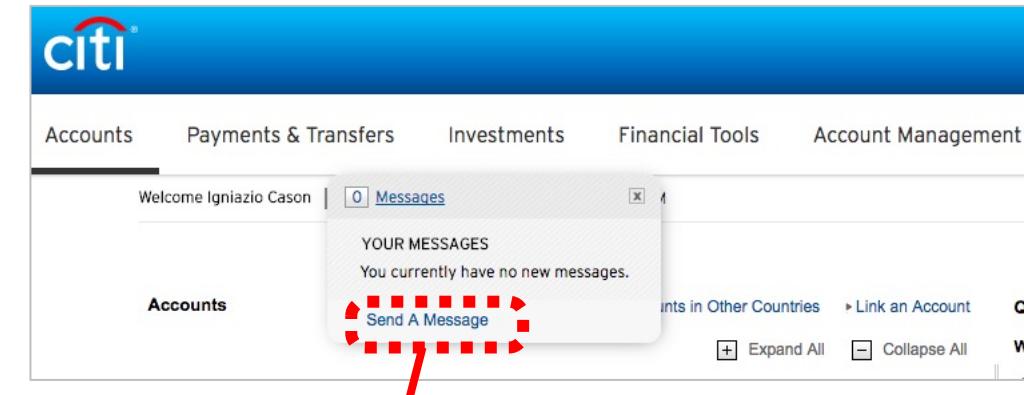
Showstopper

It is difficult to discover how to Send a Message.

It feels impossible to find a way to navigate to Send a Message other than via the Messages pop up.

Recommendations:

1. If the customer needs to easily report problems, elevate a "Contact Us" link to a more prominent location.
2. If Send a Message needs to be located within Account Management, provide an explicit path.



Customer must open Message and click Send a Message to get to Contact pages.

Accounts Payments & Transfers Investments Financial Tools Account Management

Welcome Ignazio Cason | 0 Messages | Last Login: September 14, 2017, 4:13 PM |

SERVICES

Send Message

READ NEW MESSAGES
SEE SAVED MESSAGES
REPORT BILL PAYMENT PROBLEM

Don't recognize a transaction in your account?
Call 1-800-374-9700

To ensure that your message is handled promptly, please select the subject that best describes your inquiry, and message as detailed as possible.

Please do not include personally identifiable information in your message to Citi (full account number, SSN, etc.) use of special characters or symbols, such as : \& (hyphens, forward or backslashes, ampersands, etc.).

If your message concerns unauthorized or suspicious activity in your account, please call us immediately at 1-800. Otherwise, please check the message center within 2-3 business days for our reply.

Date: 09-14-2017

*Account: Select an account

*Subject: Select One

The Send Message page was not discoverable within Account Management > Services.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. Link colors and styles are numerous and inconsistent in appearance and mouseover behaviors.
2. Links can open a modal window, or navigate to a new page.
3. Not all links look like links.

Heuristic Concerns : Consistency, Aesthetics

Problem Category : Layout, Visual Design

Impact:

Major

1. It is a burden for customers to have to learn that different links have different behaviors.
2. Links that don't look like links make their discovery challenging.

Recommendations:

1. Simplify the link styles, and make their look & feel and behavior consistent.
2. Consider converting modal windows to stand-alone pages.

The screenshot shows a bank account dashboard with the following observations:

- 1**: A yellow link labeled "Most Recent Transactions" under the account name "Checking-3257".
- 2**: A yellow link labeled "View Now" under a "New Document(s) Available" section.
- 3**: A black link labeled "Most Recent Transactions" under the account name "Checking-7612".
- 4**: A yellow link labeled "Available Now: On Deposit" under the account details for "Checking-3257".
- 5**: A bold blue link labeled "Expense Snapshot" under the "FINANCIAL TOOLS" section, which is also described as "Feature Temporarily Unavailable".

Account Name	Account Type	Amount
Checking-3257	Checking	\$ 177.48
		\$ 177.48
Checking-7612	Checking	\$ 5,134.07
		\$ 5,134.07
		Total On Deposit: \$ 5,311.55

Five different link and mouseover behavior styles observed:

- 1) Blue – underscore appears on mouseover
- 2) Blue with gray arrow icon - underscore appears on mouseover
- 3) Black with icon - all elements turn blue on mouseover
- 4) Black with dotted underscore – turns blue on mouseover
- 5) Bold blue with icon – underscore appears on mouseover and black icon turns blue

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. The page is text-heavy and the overall font sizes are small.
2. The blue link color is nearly identical in value to black - especially when type is small.
3. There are no prominent graphical elements.

Heuristic Concerns : Consistency, Aesthetics

Problem Category : Visual Design

Impact:

Major

1. Everything on this page feels equally weighted in importance, with no indication of where to start.
2. The page is hard to easily scan or read, especially for older customers.
3. Links and non-link text are difficult to differentiate.

Recommendations:

1. Increase the font size
2. Make link color stand out more.
3. Do a redesign of this page to allow customers to more quickly find important elements.

Account Name	Account Type	Amount
Checking-3257 ① Most Recent Transactions	Checking	Available Now: \$ 177.48 On Deposit: \$ 177.48
New Document(s) Available: New Letter > View Now		
Checking-7612 ① Most Recent Transactions	Checking	Available Now: \$ 5,134.07 On Deposit: \$ 5,134.07
		Total On Deposit: \$ 5,311.55

The blue and black colors have similar values and thus are hard to differentiate.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

There is no obvious designated area for "alerts" such as payments due, maintenance outages, policy changes, etc.

Heuristic Concerns : Consistency, Aesthetics

Problem Category : Layout

Impact:

Major

How will you alert the customer of important information – especially information that is deemed more critical than a "message?"

Recommendations:

Provide a dedicated place where alerts, or links to alerts can display.

The screenshot shows the Citi Online Banking interface. At the top, there's a navigation bar with links for Accounts, Payments & Transfers, Investments, Financial Tools, Account Management, Open an Account, and Sign Off. Below the navigation is a header bar with the user's name (Ignazio Cason), message count (0), and last login time (September 14, 2017, 4:13 PM). The main content area is titled 'Accounts' and displays two checking accounts. The first account, Checking-3257, has a balance of \$177.48 and a note about new documents available. The second account, Checking-7612, has a balance of \$5,134.07. To the right of the accounts is a 'QUICK TASKS' sidebar with options like Pay bills now, Transfer funds now, Download Recent Statements (PDF), and View scheduled payments and transfers. A 'LIVE CHAT' button is located on the far right edge.

Account Name	Account Type	Amount
Checking-3257	Checking	Available Now: \$ 177.48 On Deposit: \$ 177.48
New Document(s) Available: New Letter View Now		
Checking-7612	Checking	Available Now: \$ 5,134.07

Where would Citi notify a customer of a payment that is due, or a service outage?

MODAL WINDOWS (ACCOUNTS)

Finding(s) :

1. Limited real estate in modal windows requires scrolling to find transactions (Most Recent Transactions), or multiple screens (Pay Bills Now).
2. In Quick Tasks > Pay Bills now, once an account is selected, the text field cuts off part of the second line of text.
3. Some modal windows (e.g., Pay Bills Now & Transfer Funds Now) display an "X" to close, but actually require a Cancel action.

Heuristic Concerns : Visibility, User Control, Aesthetics

Problem Category : Layout, Visual Design, interaction design

Impact:

Major

1. It is challenging to negotiate a lot of information or a multi-step process in a small (sometimes scrolling) window.
2. Customers expect that clicking an "X" will dismiss a window and will be confused when this doesn't work.

Recommendations:

1. Consider giving Most Recent Transactions and Pay Bills Now a dedicated page or dedicated space within the main account view.
2. Don't display an "X" in a pop up window if it can't close the window.
3. Clean up display styles so no information is cut off.

MOST RECENT TRANSACTIONS				
Checking-3257		Available Now: \$ 177.48	On Deposit: \$ 177.48	
Date	Description	Debit / Credit	Balance	
06-16-2017	Transfer From Checking 01:50p #2941 ONLINE Reference # 000001	\$ 30.00	\$ 177.48	
06-14-2017	Bill Payment AT&T CBOL 10001	-\$ 10.00	\$ 147.48	
06-14-2017	Bill Payment AT&T CBOL 10000	-\$ 10.00		
06-12-2017	Transfer From Checking 01:19a #2941 ONLINE Reference # 000001	\$ 100.00	\$ 167.48	
11-17-2016	Safety Check Transfer ONLINE Reference # 00000278226	\$ 100.00	\$ 67.48	

Scrolling through all this information in a tiny window will be tedious.

The available amount is cut off.

The customer must Click the Yes button – the "X" will not close this window.

INACTIVITY (ACCOUNTS)

Finding(s) :

1. When the customer has been inactive on the site, they are auto-logged out without advanced notification, and taken to a page to log back in.
2. Many login problems and errors occur from this new login page.

Heuristic Concerns : User Control, Errors

Problem Category : Interaction Design

Impact:

Major

1. Customers may become frustrated when they aren't given at least a "two-minute" warning that their session is about to time out.
2. They will be further put off if their attempts to log in again are met with failure and error messages.

Recommendations:

1. Provide a couple-minute warning and let the customer decide at that point to continue the session or auto-log out.
2. After auto-log out, take the customer back to the public home page (with the newly designed, above the fold Sign On module) to Sign on again. A dismissible banner could be displayed saying they were logged out

The screenshot shows a Citibank login page. At the top, there's a navigation bar with links for Credit Cards, Banking, Lending, Investing, and Citigold®. Below that, a section titled "FOR YOUR SECURITY" contains a red warning message: "We haven't heard from you in a while". It explains that sessions are open for a limited period and encourages users to sign on again. A note below states that the browser might automatically log them out. There are fields for "Current User ID" (LOxxx41) and "Password", and a "Continue" button.

The customer doesn't get a chance to stay active on the site – they are auto-logged out.

The screenshot shows a Citibank error page. The header features the Citibank logo. The main content area displays a black text message: "I am sorry ...Our Server generated some error while processing your request. Please contact the administrator. Sorry for the inconvenience."

Attempts to log in from the above page are met with little direct success.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

The default view is for checking accounts to be open. For a standard 72 DPI 1280 display, this pushes other accounts below the fold.

Heuristic Concerns : Visibility, Efficiency

Problem Category : Layout, Visual Design

Impact:

Irritant

The customer will need to scroll to discover their other accounts.

Recommendations:

1. Collapse all accounts initially to show all accounts above the fold.
2. Explore in-app guidance that reveals and then hides the topmost account type, to teach the customers that account types can be opened and closed.

The screenshot shows the Citi Online Banking homepage. At the top, there's a navigation bar with links for 'Accounts', 'Payments & Transfers', 'Investments', 'Financial Tools', and 'Account Management'. On the far right of the header are 'Open an Account' and 'Sign Off' buttons. Below the header, a welcome message reads 'Welcome Ignazio Cason | 0 Messages | Last Login: September 14, 2017, 4:13 PM'. The main content area is titled 'Accounts' and displays 'Checking Accounts (2)'. It lists two checking accounts: 'Checking-3257' and 'Checking-7612'. Each account row includes the account name, type ('Checking'), available balance ('Available Now: \$ 177.48' and '\$ 5,134.07'), and an 'On Deposit:' field. Below the account table, a note says 'New Document(s) Available: New Letter' with a link to 'View Now'. To the right of the main content, a 'QUICK TASKS' sidebar lists options like 'Pay bills now', 'Transfer funds now', 'Download Recent Statements (PDF)', and 'View scheduled payments and transfers'. At the bottom right, there's a 'LIVE CHAT' button with a green dot indicating availability. A horizontal line at the bottom of the page has a link to 'See All Tools'.

Account Name	Account Type	Amount
Checking-3257	Checking	Available Now: \$ 177.48 On Deposit: \$ 177.48
Checking-7612	Checking	Available Now: \$ 5,134.07

The default view puts the Savings Accounts, Loans & Rewards are all below the fold.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. "Register to View Your Citi Accounts..." and "Link an Account" feel out of place at the top of accounts.
2. Expand and Collapse buttons resemble desktop UI.
3. Master Expand and Collapse buttons are to the far right of the controls to collapse and expand individual account types.

Heuristic Concerns : Aesthetics, Visibility

Problem Category : Layout, Visual Design

Impact:

Irritant

1. The account links at the top may not be discoverable because they are associated with unrelated elements.
2. Expand and Collapse may not be noticed in their current position.
3. Customers may subconsciously regard the interface as "old-fashioned" because it resembles older UI styles.

Recommendations:

1. Relocate the account links. Perhaps Financial Tools would be a more logical home for them.
2. Modernize the expand and collapse UX.
3. Move the global collapse and expand closer to the individual expand and collapse icons – to more closely associate their behavior.

Feels like a desktop UI element.

These links just seem to be floating here with no home.

These controls are off to the right of the individual expand and collapse controls.

Account Name	Account Type	Amount
Checking-3257 ⌚ Most Recent Transactions	Checking	Available Now: \$ 177.48 On Deposit: \$ 177.48 📅 New Document(s) Available: New Letter ▶ View Now
Checking-7612 ⌚ Most Recent Transactions	Checking	Available Now: \$ 5,134.07 On Deposit: \$ 5,134.07
		Total On Deposit: \$ 5,311.55

QUICK TASKS

- Pay bills now
- Transfer funds now
- Download Recent Statements (PDF)
- View scheduled payments and transfers

FINANCIAL TOOLS ▶ See All Tools

Expense Analysis For Mar 01, 2017 - Sep 14, 2017

Expense Snapshot

Feature Temporarily Unavailable

Please try again later. If you continue to see this message, call 1-800-374-9700 (TTY: 800-788-0002) with error code PFM01.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. The Account Type column is redundant, since accounts are already grouped by the account type.
2. A preview number is only useful when there are multiple accounts of that type.

Heuristic Concerns : Aesthetics, Visibility

Problem Category : Layout, interaction Design

Impact:

Irritant

1. Extraneous text elements increases the cognitive load on the customer as they try to scan for relevant information.

Recommendations:

1. Remove the Account Type column, since it's already addressed by the account type name.
2. Consider removing the preview numbers.

*Preview number
not very useful
when there is just
one.*

<input checked="" type="checkbox"/> Checking Accounts (2)	
Account Name	Account Type
Checking-3257	Checking
Checking-3257	Checking
<input checked="" type="checkbox"/> Savings Accounts (1)	
Account Name	Account Type
Preferred Money Market-3265	Savings

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. "What would you like to do today" in QUICK TASKS may be unnecessary.
2. Pay bills & transfer "now" is misleading because you can pick a later date.
3. "Download Recent Statements" is title case, the rest are sentence case.
4. Quick tasks do not appear to be customizable.

Heuristic Concerns : Aesthetics, Consistency

Problem Category : Layout, Visual Design

Impact:

Irritant

Minor inconsistencies will subconsciously erode a customer's trust in your web site.

Recommendations:

Remove unnecessary text – let the links "do the talking."

QUICK TASKS

What would you like to do today?

-  Pay bills now
-  Transfer funds now
-  Download Recent Statements (PDF)
-  View scheduled payments and transfers

A useful menu that could be improved with a few easy edits.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

1. In Financial Tools section, it is unclear what feature is "Temporarily Unavailable."
2. ">" arrow icon precedes some links – this feels like it should open a list and not navigate to a new page.
3. Two links get an "arrow" and one gets a camera?

Heuristic Concerns : Aesthetics, Consistency

Problem Category : Layout, Visual Design

Impact:

Irritant

1. Customers will wonder what features are missing.
2. Customers might interpret the arrow icon to display a drop down menu.

Recommendations:

1. Provide more detail if something is missing.
2. Make links consistent and use appropriate iconography.

FINANCIAL TOOLS » See All Tools

Expense Analysis For Mar 01, 2017 - Sep 14, 2017

Expense Snapshot

Feature Temporarily Unavailable

Please try again later. If you continue to see this message, call 1-800-374-9700 (TTY: 800-788-0002) with error code PFM01.

» Link A Non-Citi Account

Another useful menu that could be improved with a few edits.

ACCOUNTS (POST-SIGN ON /DESKTOP)

Finding(s) :

The ads at the bottom are not labeled.

Heuristic Concerns : Visibility

Problem Category : Layout, Visual Design

Impact:

Irritant

Customers may perceive these as just ads and not as valuable content, and thus ignore them.

Recommendations:

If the ads need to be displayed this way (and not in a more differentiated manner), consider putting a label on them (e.g., Customer Solutions, Offers, Learning Center, etc.).



Are these offers? Are they opportunities to learn something?

ACCOUNTS (POST-SIGN ON /MOBILE)

Finding(s) :

1. The mobile version displays global navigation that differs from the web site.
2. The global navigation sub-menus are different from the web site.
3. The mobile version displays buttons that are too short. These buttons feel ported from the web and not mobile-centric.

Heuristic Concerns : Visibility, Consistency

Problem Category : Layout, Interaction Design

Impact:

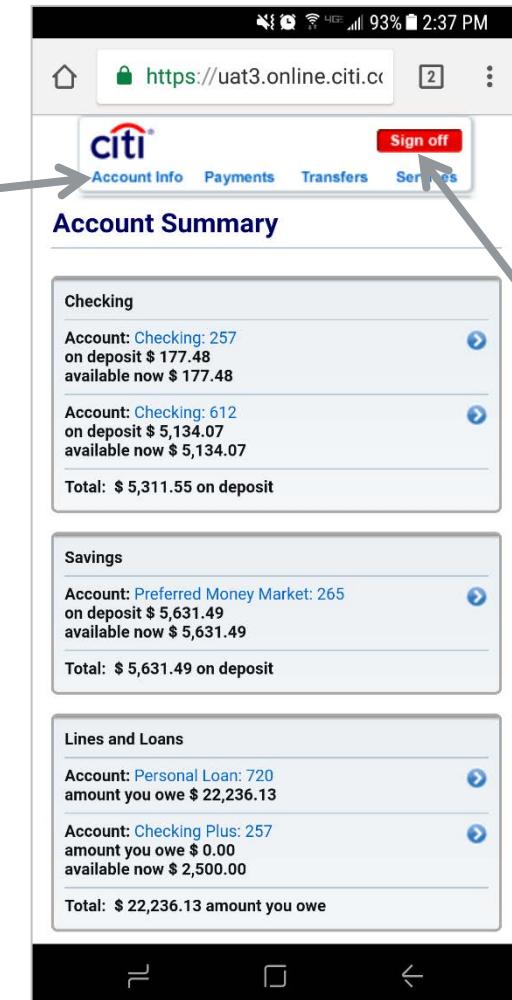
Irritant

1. The customer's knowledge of the web site may not transfer to this version of the site, requiring some re-learning – which is tedious and frustrating.
2. Buttons may be a little harder to tap.

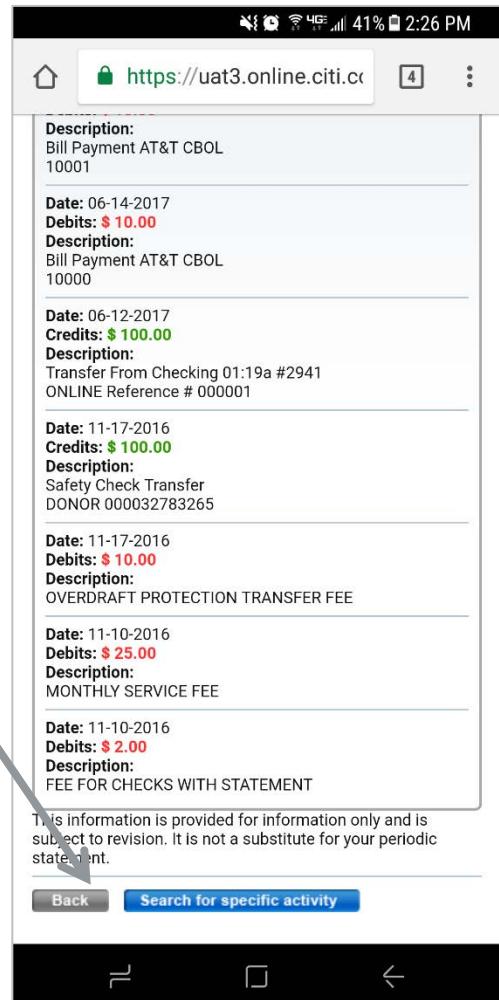
Recommendations:

1. If you expect customers to use both desktop and mobile, consider making the information architecture more parallel.
2. Mobile buttons should typically be 44 pts in height.

Investments is missing and Services is similar to Account Management but not exactly the same.



The buttons do not meet typical mobile recommendations for button height.



DESIGN DIRECTIONS



DESIGN DIRECTIONS DERIVED FROM COMPETITIVE BENCHMARKING OF GLOBAL HOMEPAGE

01

Content should be accessible with minimal clicks and scrolling. Link names need to be clear and easy to understand to reduce frustrations and allow users to find content quickly and efficiently, e.g. Customer Services and Location links.

02

The most common interest areas are Home loans | Credit Cards | Retirement Planning | Information Security | Helplines | innovation news | social features & participatory sections (opinion poll, Voice of Customer. But, increasing number of users are looking forward to distinguishing features like collaboration opportunities.

03

Reduce Links and buttons. Excessive clicks and scrolling lead to frustration and doubt users' ability to find information.

04

Whether it's the Hero panel carousel or page level, Each image needs to tell a clear story. Because users do not like to read. .

05

Be Human. Utilize machine learning to be aware of user's implicit needs. Surprise him/her in a positive way.

06

Ensure excellent site performance & availability and measure site performance periodically. Even if that doesn't have UI impact, it has tremendous impact on overall CX and UX. Investigate slow site speed, errors and technical issues are good points to start with.

DESIGN DIRECTIONS DERIVED FROM COMPETITIVE BENCHMARKING OF DASHBOARD/TRANSACTION RECORDS

01

Content should be accessible with minimal clicks and scrolling.

User must reach the transaction records of his/her checking account page as soon as possible after signing on. Transaction records must be exhaustive.

02

The most common interest areas are transaction records, due payments, savings pattern, interests earned etc. But, increasing number of users are looking forward to distinguishing features like Social finance.

03

From a business owners perspective, retaining users by offering a seamless and enriching experience to its existing users is not enough. User must also open new accounts to start newer banking touchpoints

04

Banks must come out of traditional transactional work area and evolve as a lifestyle experience. Elements of social, retail, other interests must be woven around standard banking features and functionalities.

05

Be Human. Utilize machine learning to be aware of user's implicit needs. More number of users are looking for proactive suggestions from the banking portal based on their spending and usage pattern. And that's not a value add, it's a primary need.

06

User must know the entire set of functionalities around an account. He/she must also be given flexibility in terms of search parameters. The account functions and/or search transaction records must be exhaustive and reflective of good information architecture.

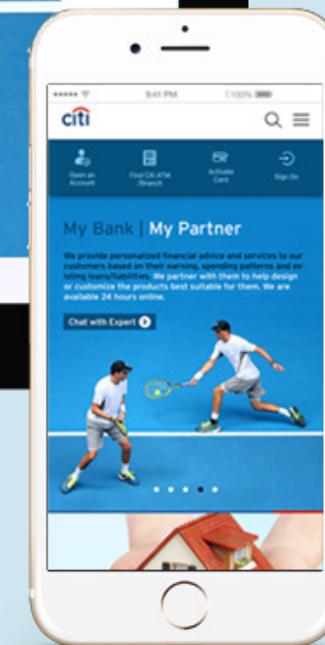
DESIGN DIRECTIONS DERIVED FROM HEURISTIC EVALUATION OF GLOBAL HOMEPAGE AND DASHBOARD/TRANSACTION RECORDS

- 01 Provide a personalized, context-aware, enjoyable and useful journey
- 02 Promote Citi as the bank of future, a lifestyle experience. Competitor banks aren't using the combination of these two these two aspects in their promotion..
- 03 Be Information rich but not information-heavy
Provide links of ALL contextual tools that a generic user can use without sign-on...
- 04 Present most frequently accessed information areas on page
Place them between Hero panel and footer in decreasing order of urgency.
(Home loans | Credit Cards | Retirement Planning | Information Security | Helplines | innovation news | social features & participatory sections (opinion poll, Voice of Customer etc.)
- 05 Use Carousel Hero panel to promote the most important value propositions
Promote Citi Mobile app and other tech tools. Users should be able to download apps. Pictures must tell a captivating story but wouldn't disturb login panel on top. Integrate TV Commercials , real user stories, case studies...
- 06 Make Global navigation elements behave consistently.
Arrange main and contextual navigation panel ; think responsive, think scalable. Use big dropdown menu for Desktop but Hamburger menu for Tablet and Smartphones. Have a minimum footer.
- 07 Be Conversational with user.
Speak User's language. Name each task link or button with easily understandable labels.
- 08 Think Mobile first
Design components, functionalities and visualizations for primarily mobile usage because 70-80% of the users are using their smartphones as the primary browsing devices. Lift up mobile functionalities in mobile breakpoint
- 09 Clean up the Search interaction especially for mobile.
Design Search, Search result display and filter criteria to make it easy for user to use them frequently
- 10 Drive traffic between site and its social extensions; make them contribute
Invite voice of customers ; increase participation rewards which Competitor banks aren't doing.



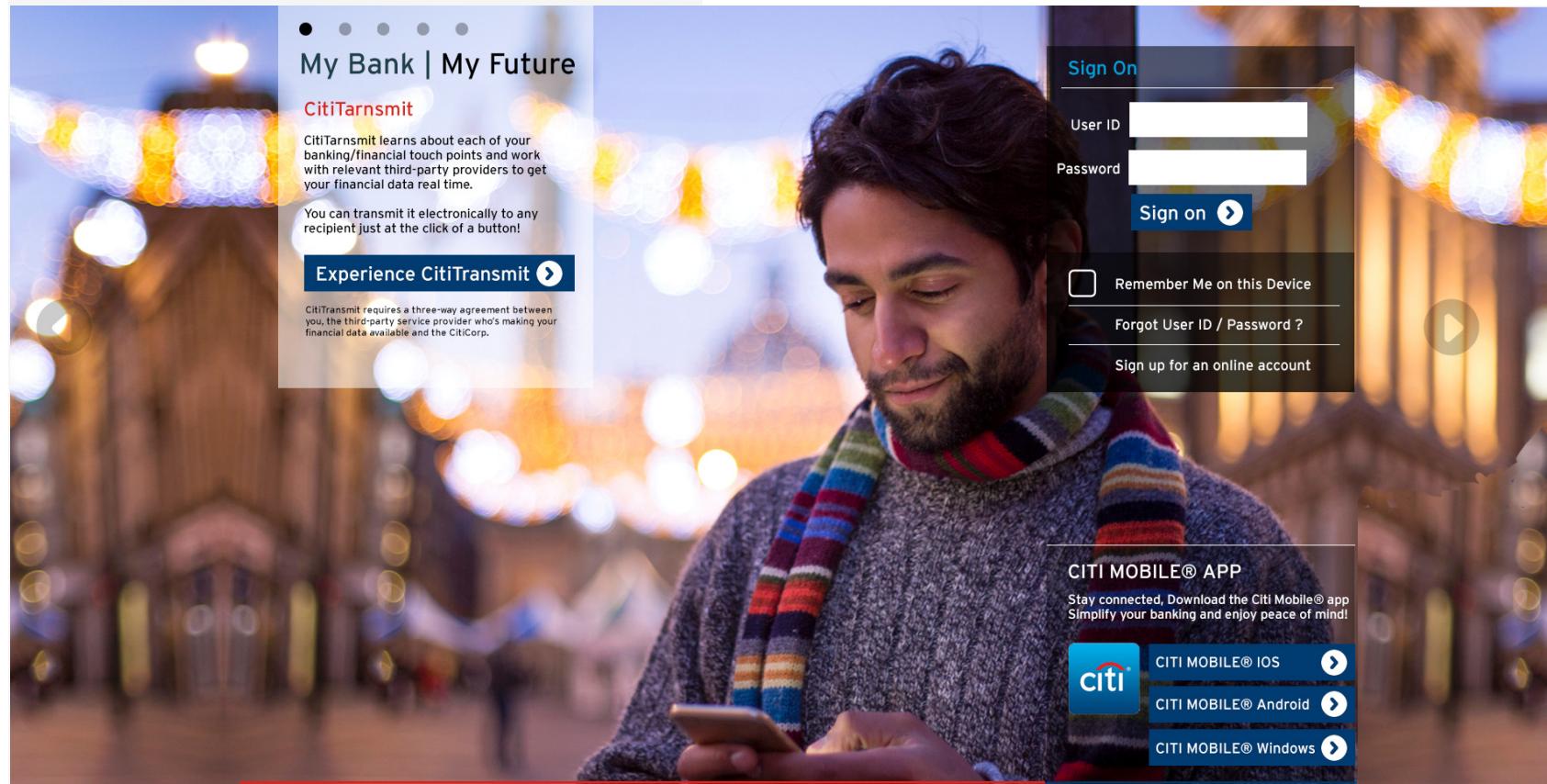
MyBank

Reimagining Citi Online Banking Experience



DESIGN DIRECTIONS: HOME PAGE HERO PANEL CAROUSEL

Each image must have **their own story | Future & Innovation**



DESIGN DIRECTIONS: HOME PAGE HERO PANEL CAROUSEL

Each image must have **their own story | Benefits & privilege**

My Bank | My Benefits

Your Citigold® relationship can help you beyond wealth management for banking and investments. From exclusive experiences to travel advantages and relationship pricing, Citigold benefits offer enriching extras for your lifestyle that travels with you!

Begin Citigold® Relationship !

Explore Citigold®

Personal Wealth Management Exclusive experiences The Citigold Concierge Preferred pricing

Sign On

User ID

Password

Sign on

Remember Me on this Device

[Forgot User ID / Password ?](#)

[Sign up for an online account](#)

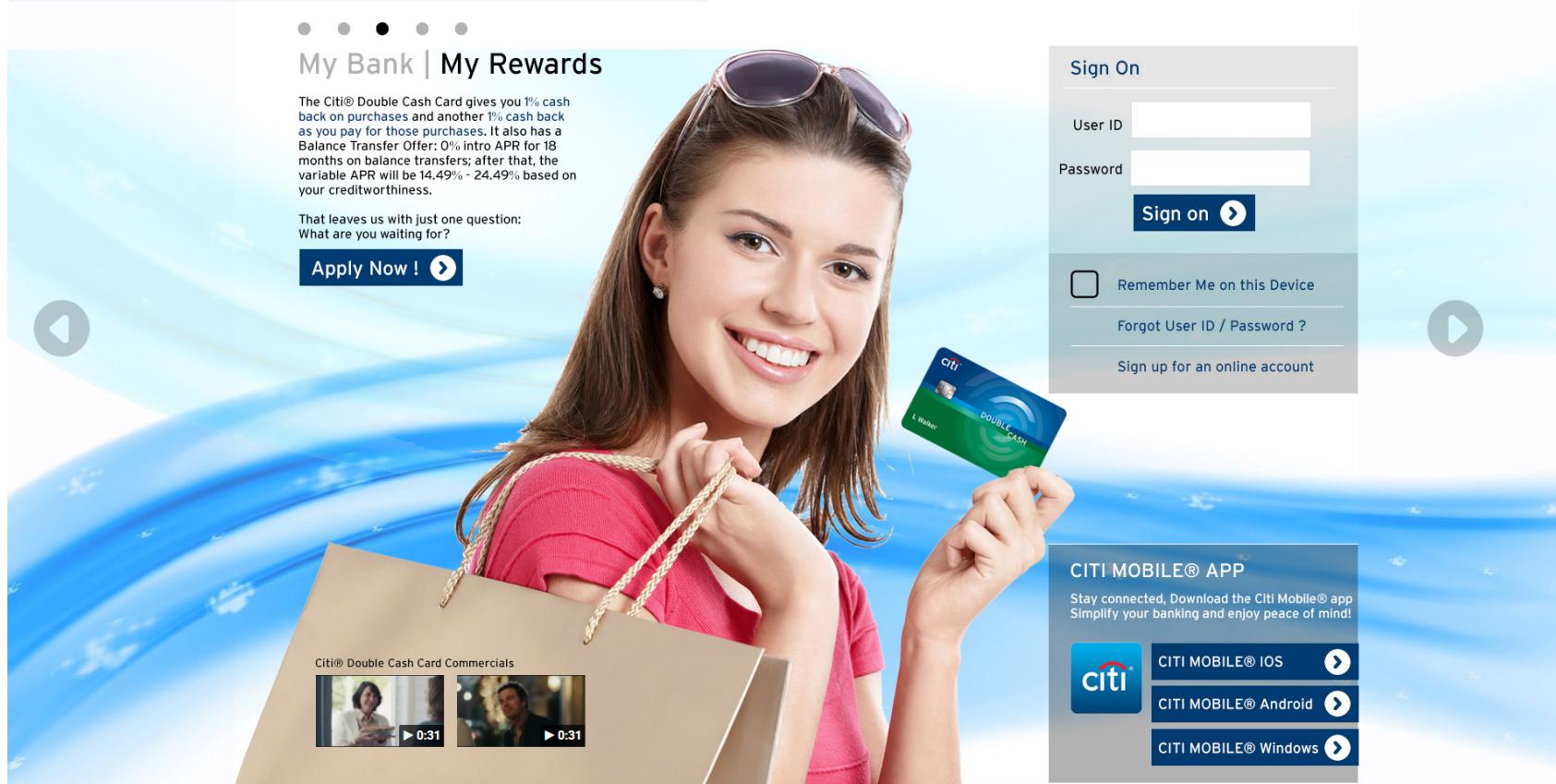
My Bank | My Benefits

Your Citigold® relationship can help you beyond wealth management for banking and investments. From exclusive experiences to travel advantages and relationship pricing, Citigold benefits offer enriching extras for your lifestyle that travels with you!

Begin Citigold® Relationship !

DESIGN DIRECTIONS: HOME PAGE HERO PANEL CAROUSEL

Each image must have **their own story | Everyday Rewards**



My Bank | My Rewards

The Citi® Double Cash Card gives you 1% cash back on purchases and another 1% cash back as you pay for those purchases. It also has a Balance Transfer Offer: 0% intro APR for 18 months on balance transfers; after that, the variable APR will be 14.49% - 24.49% based on your creditworthiness.

That leaves us with just one question: What are you waiting for?

Apply Now ! 

Sign On

User ID

Password

Sign on 

Remember Me on this Device

[Forgot User ID / Password ?](#)

[Sign up for an online account](#)

CITI MOBILE® APP

Stay connected, Download the Citi Mobile® app Simplify your banking and enjoy peace of mind!

 CITI MOBILE® iOS 

CITI MOBILE® Android 

CITI MOBILE® Windows 

Citi® Double Cash Card Commercials

 0:31  0:31

My Bank | My Rewards

The Citi® Double Cash Card gives you 1% cash back on purchases and another 1% cash back as you pay for those purchases. It also has a Balance Transfer Offer: 0% intro APR for 18 months on balance transfers; after that, the variable APR will be 14.49% - 24.49% based on your creditworthiness.

That leaves us with just one question: What are you waiting for?

Apply Now ! 



DESIGN DIRECTIONS: HOME PAGE HERO PANEL CAROUSEL

Each image must have **their own story** | Banking is a partnership

My Bank | My Partner

We provide personalized financial advice and services to our customers based on their earning, spending patterns and existing Loans/liabilities. We partner with them to help design or customize the products best suitable for them. We are available 24 hours online.

Chat with Expert

Sign On

User ID _____

Password _____

Sign On

Remember me on this device

Forgot User ID / Password ?

Sign up for an online account

Citi Every Step Of The Way:
Bob & Mike Bryan for Tennis in the Parks

1:16

Bob & Mike Bryan are identical American twin brothers and they form most successful professional doubles tennis team of all time and define what an ideal partnership should be like.

CITI MOBILE® APP

Stay connected, Download the Citi Mobile® app Simplify your banking and enjoy peace of mind!

CITI MOBILE® iOS

CITI MOBILE® Android

CITI MOBILE® Windows

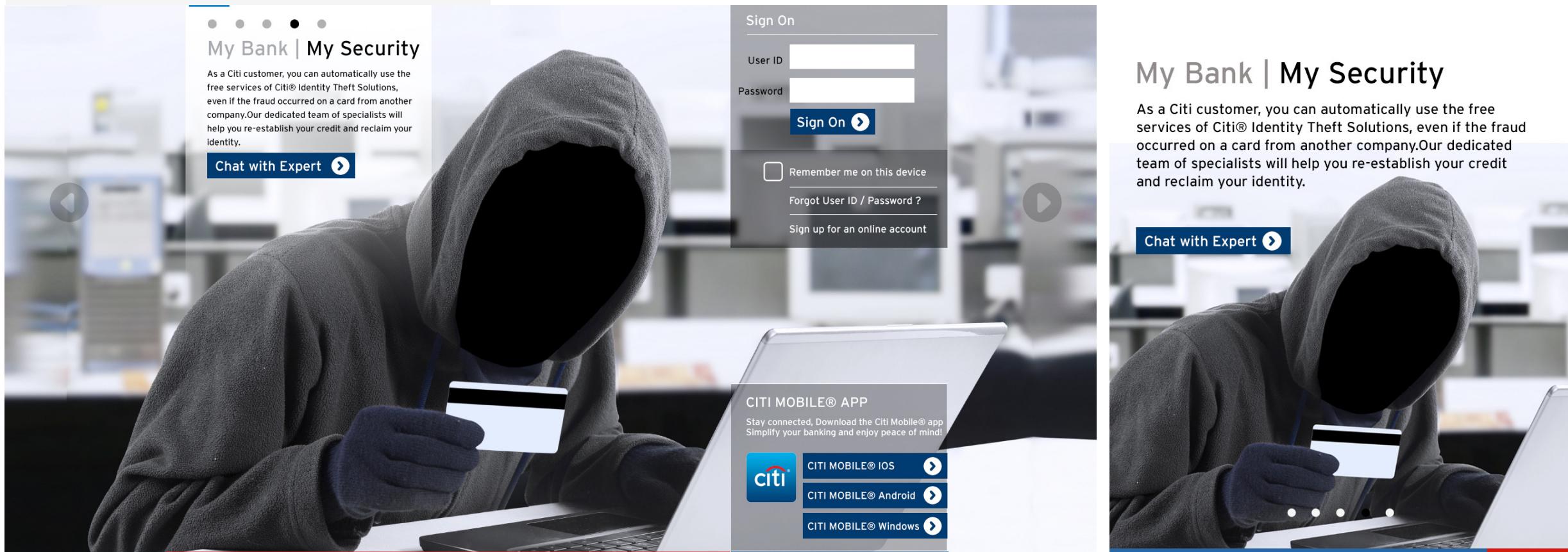
My Bank | My Partner

We provide personalized financial advice and services to our customers based on their earning, spending patterns and existing loans/liabilities. We partner with them to help design or customize the products best suitable for them. We are available 24 hours online.

Chat with Expert

DESIGN DIRECTIONS: HOME PAGE HERO PANEL CAROUSEL

Each image must have **their own story | Security for both money & information**



DESIGN DIRECTIONS: HOME PAGE SECTIONS (BP1 & BP3)

Each building block must be **scalable** | have materials to ensure **active user participation**



Citi Credit Cards

Citi® offers you a wide selection of credit card with a diverse range of benefits and rewards to fit your needs.

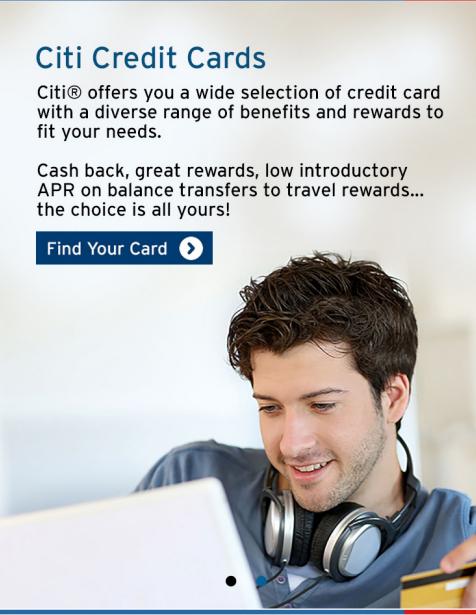
Cash back, great rewards, low introductory APR on balance transfers to travel rewards... the choice is all yours!

[Find Your Card](#)

Credit Card Types

- Low Interest Credit Cards [03]
- Rewards Credit Cards [14]
- Travel Cards [08]
- Cash Back & Savings Cards [03]
- Balance Transfer Credit Cards [04]
- Business Credit Cards [02]
- Secured Credit Card [01]

Main section Extended section



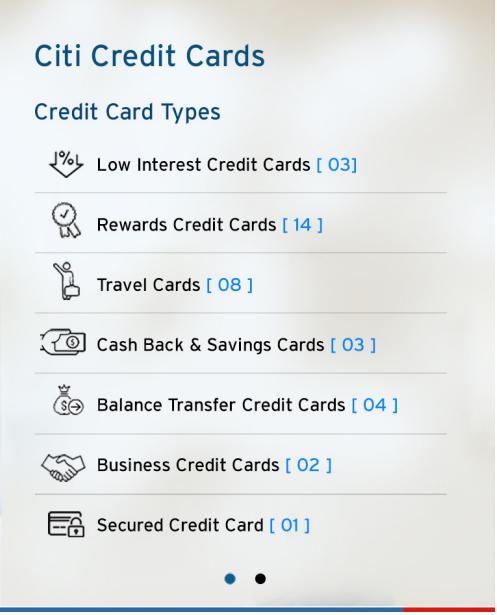
Citi Credit Cards

Citi® offers you a wide selection of credit card with a diverse range of benefits and rewards to fit your needs.

Cash back, great rewards, low introductory APR on balance transfers to travel rewards... the choice is all yours!

[Find Your Card](#)

In lower breakpoint, user has pagination menu to **swipe**



Citi Credit Cards

Credit Card Types

- Low Interest Credit Cards [03]
- Rewards Credit Cards [14]
- Travel Cards [08]
- Cash Back & Savings Cards [03]
- Balance Transfer Credit Cards [04]
- Business Credit Cards [02]
- Secured Credit Card [01]

On **swipe**, the extended section (s) appear as **next page**.

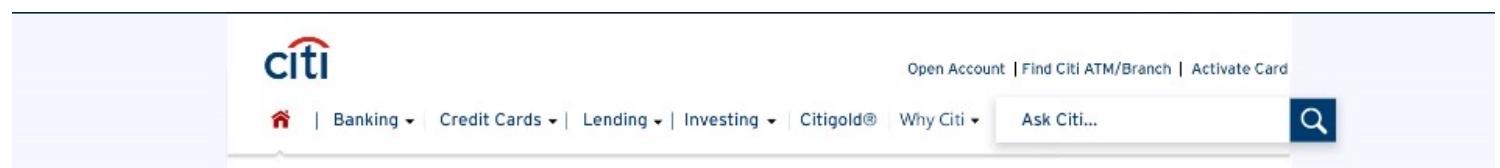
DESIGN DIRECTIONS: NAVIGATION MENU (BP3)

Geo position bar shows the country and default language. **User can change both**

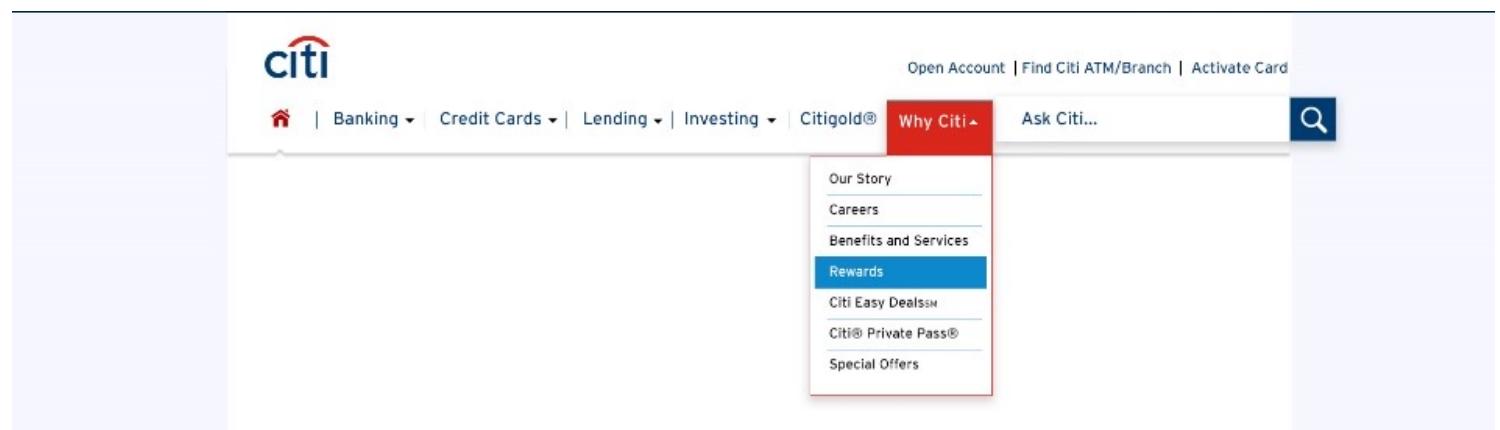


Some of the most frequently accessed functionalities form the **utility menu**.

In the global navigation menu, Each section with subsection should be distinguished with a **standard downward pointing arrow**. Active section must be visually distinguished from the rest.



Subsection should appear as a **dropdown menu**. On mouse over selection, a subsection should be **visually distinguished** from other subsections.



HOME PAGE Concept 01

Smartphone

- Information Rich longer page layout
- Hamburger global menu, Utility menu
- No explicit login/sign on
- 7-8 omnipresent sections in decreasing order of importance. Sections have paginations. Users to swipe to move within sections
- Innovation news & Innovate with Citi
- Minimal Footer contains help links



Navigation & Search

Hero Panel
Register & Login
App

Home Loans &
Tools

Credit card
Card types

Retirement planning
& resources

Cyber Safety
Identity theft
Help links

Innovation News
& Video

Innovate with Citi

Social Media extensions
Footer

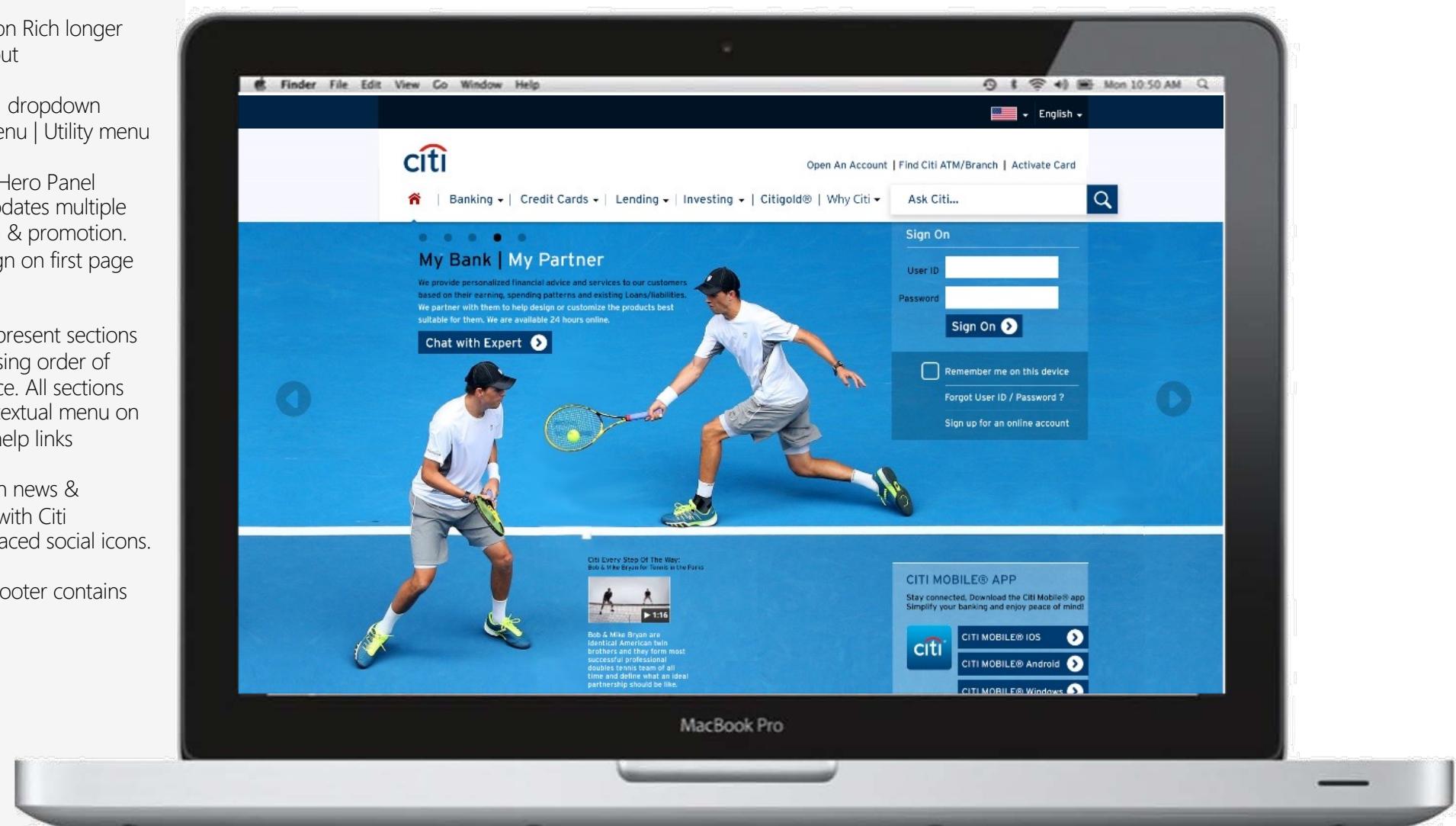


80+% Users consume information such as this in their smartphones in portrait orientation. For smartphone portrait breakpoint, the page is designed in a single column.

HOME PAGE Concept 01 Desktop



- Information Rich longer page layout
- Geo bar | dropdown Global menu | Utility menu
- Carousel Hero Panel accommodates multiple campaign & promotion.
- Explicit sign on first page fold
- 7-8 omnipresent sections in decreasing order of importance. All sections have contextual menu on right for help links
- Innovation news & Innovate with Citi
- Closely placed social icons.
- Minimal Footer contains help links



95+% Users consume information such as this in their Desktop/laptop. Especially the 40+ age group.

HOME PAGE Concept 02

Smartphone

- Short contextual shorter page
- Utility menu
- Omnipresent sign on to support app behavior
- Icon shortcuts for various commonly used Banking functions. This, over a period of time would be customized according to user's usage pattern.
- 1-2 omnipresent sections in decreasing order of importance. These sections may have paginations and users would swipe to move within sections
- Innovation news & Voice of Customer may features an additional section (not shown here)
- Footer contains help links



Navigation & Search

Utilities

Sign on panel

Hero Panel
Carousel

Icon shortcuts for
various commonly
used Banking
functions

Cyber Safety
Identity theft
and help links

Footer

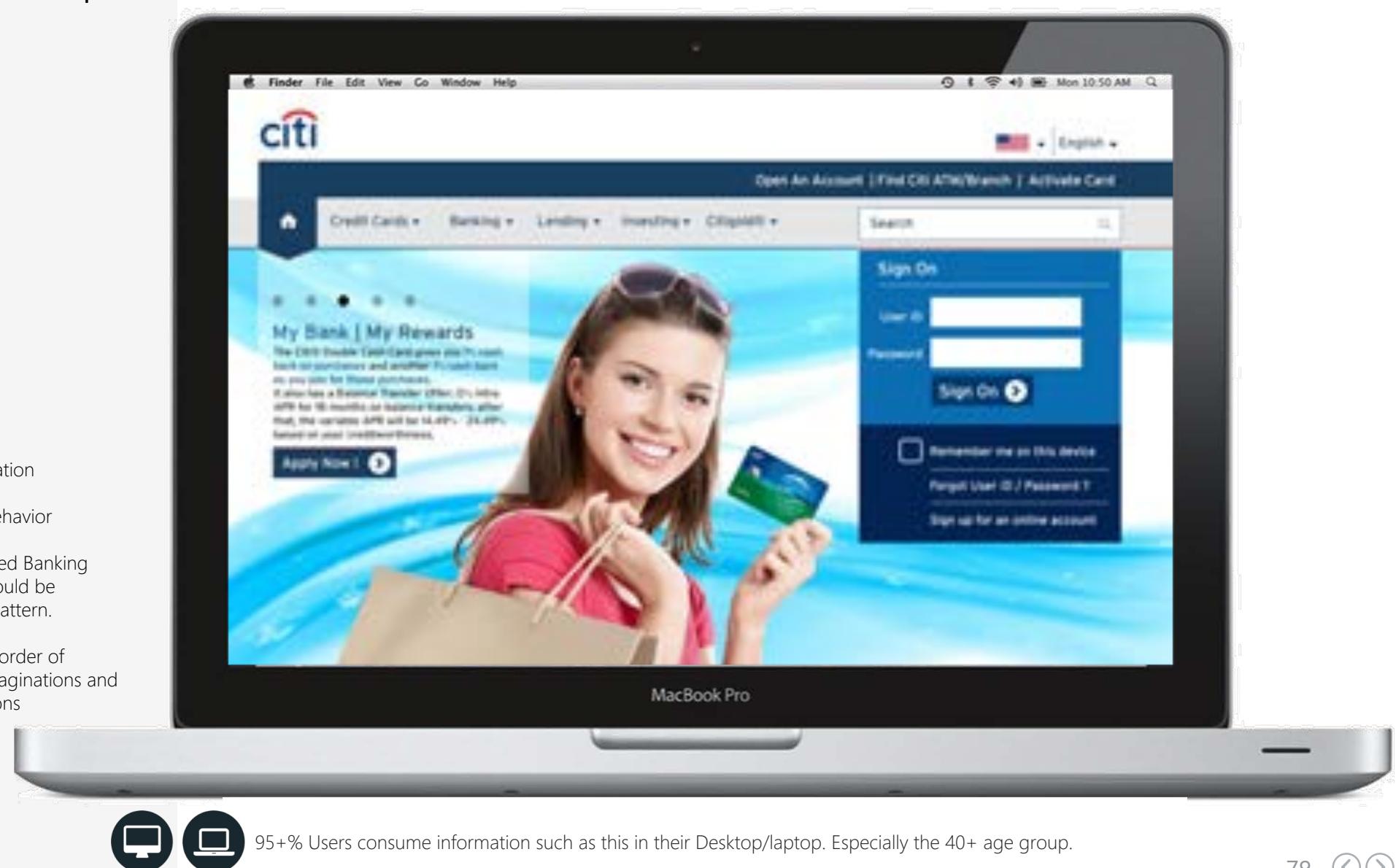


80+% Users consume
information such as this in
their smartphones in portrait
orientation. For smartphone
portrait breakpoint, the page
is designed in a single
column.

HOME PAGE Concept 02 | Desktop



- Short contextual shorter page
- Geo bar, Utility menu and Global navigation
- Omnipresent sign on to support app behavior
- Icon shortcuts for various commonly used Banking functions. This, over a period of time would be customized according to user's usage pattern.
- 1-2 omnipresent sections in decreasing order of importance. These sections may have paginations and users would swipe to move within sections
- Innovation news & Voice of Customer may features an additional section (not shown here)
- Footer contains help links



95+% Users consume information such as this in their Desktop/laptop. Especially the 40+ age group.

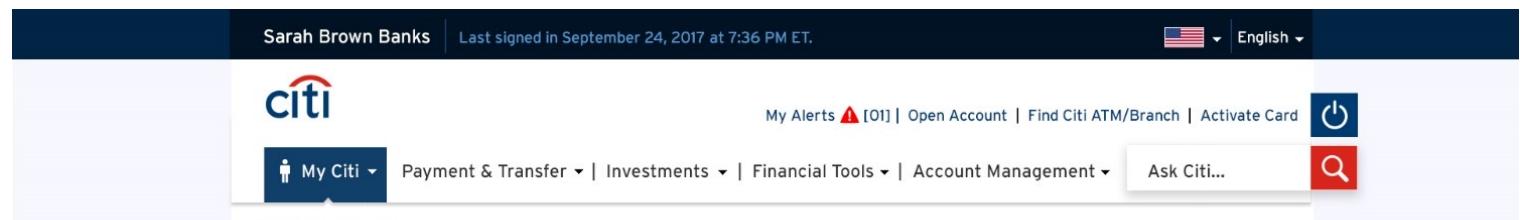
DESIGN DIRECTIONS: POST-SIGN ON NAVIGATION MENU (BP3)

Geo position bar shows the country and default language. **User can change both**

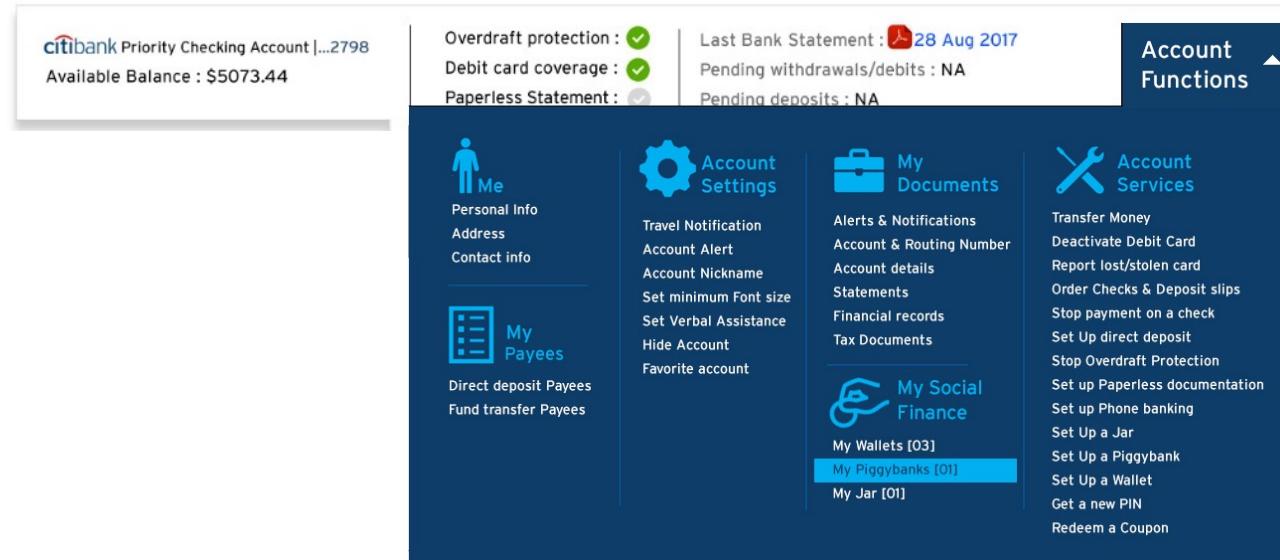
Some of the most frequently accessed functionalities form the **utility menu**.

In the global navigation menu, Each section with subsection should be distinguished with a **standard downward pointing arrow**. Active section must be **visually distinguished from the rest**.

Functionalities related to an account form the **Account Functions menu**. This is a flat menu and Active section must be **visually distinguished from the rest**. Depending the type of the account the contents and classifications may change. E.g. For a checking account, the information is divided under Me | My Payee | Account Settings | My Documents | My Social Finance | Account Services.



Subsection should appear as a **dropdown menu**.
On mouse over selection, a subsection should be **visually distinguished** from other subsections.

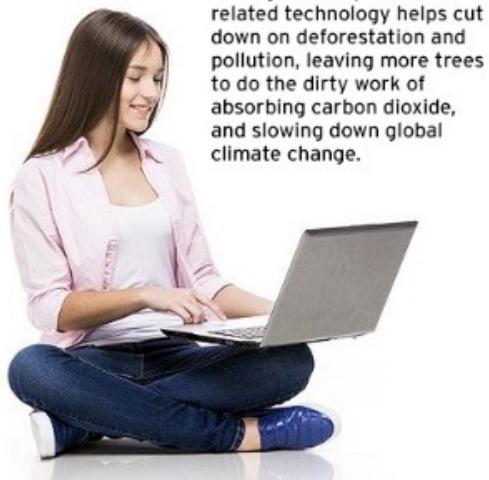


DESIGN DIRECTIONS: CHECKING ACCOUNT COMPONENTS

New features!



Go Paperless



Why Citi Priority?

Preferred Pricing

\$30 monthly service fee waived when you maintain a balance of \$50,000 or more in your eligible deposits, retirement accounts, and investments

Dedicated Service

24/7 Citi Priority Customer Service.

Powerful Protection

\$0 liability for unauthorized transactions made with your Citibank Debit Card and fraud early warning.

Blissfully Mobile

View transactions, make payments and use a variety of self-service options to manage your accounts anytime, anywhere. Get account updates, Deposit checks using the Citi Mobile® App and send funds with no transfer fees to other Citi® accounts in the U.S. and select countries.



Each promotional component also get user insights over time and reflect more current, role-specific possibilities that'd actually benefit the user.

Citi Priority FAQ

Is my online application secure?

Can I save my application and complete it later?

How do I send a domestic or international wire transfer?

Are there fees and limits for domestic and international wire transfers?

What information do I need to open a joint account?

How to order a checkbook?
How to get a cashier's check?

[View All FAQs](#)

over time, even help content could get more customized based on user's previous history of usage and reflect more current, role-specific possibilities that'd actually benefit the user.

Dashboard : Initial Stage Smartphone

- Information Rich longer page layout
- Hamburger global menu, Utility menu
- 7-8 omnipresent sections in decreasing order of importance.
- Ghost accounts and other differentiating features
- Minimal Footer contains help links

Navigation & Search

Open account

My Transactions

My Scheduled Payments

My Savings

Interests earned

Ghost Accounts

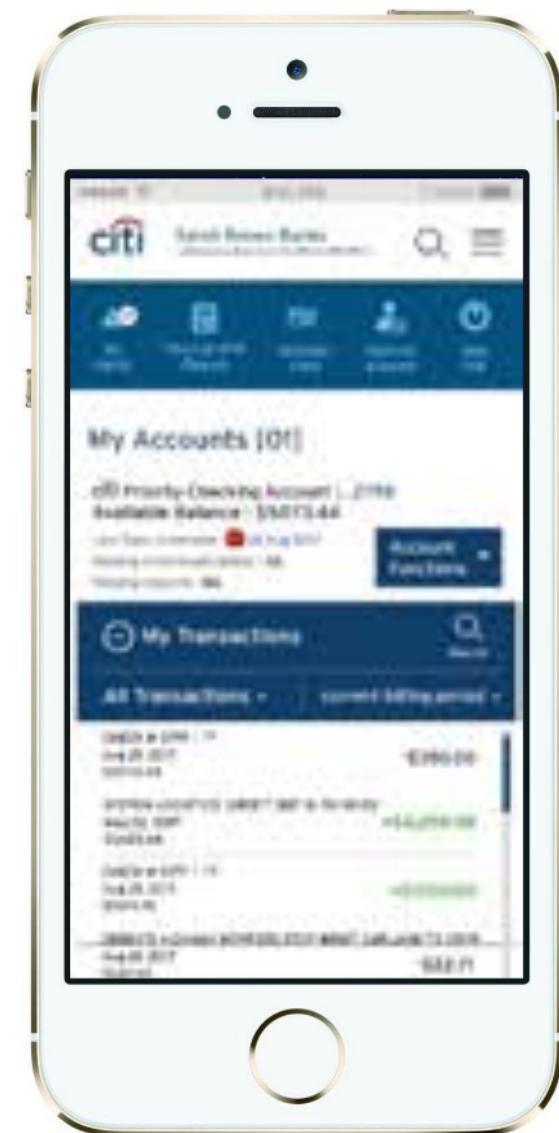
New Features

Go Paperless

About account type

FAQ

Footer



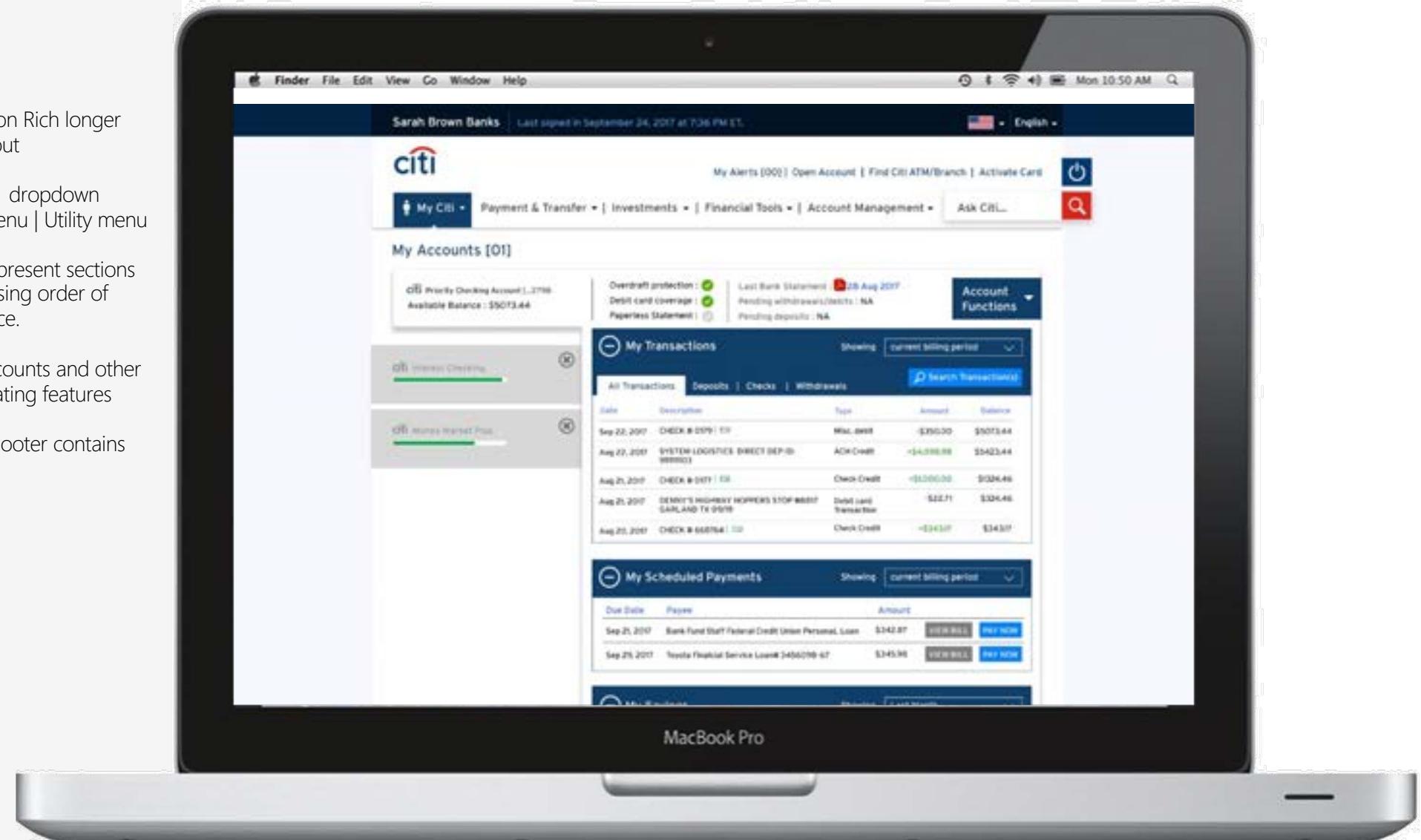
80+% Users consume information such as this in their smartphones in portrait orientation. For smartphone portrait breakpoint, the page is designed in a single column.

HOME PAGE : Initial stage

Desktop



- Information Rich longer page layout
- Geo bar | dropdown Global menu | Utility menu
- 7-8 omnipresent sections in decreasing order of importance.
- Ghost accounts and other differentiating features
- Minimal Footer contains help links



95+% Users consume information such as this in their Desktop/laptop. Especially the 40+ age group.

Dashboard : Matured state Smartphone

- Information Rich longer page layout
- Hamburger global menu, Utility menu
- 7-8 omnipresent sections in decreasing order of importance. Over a period of time these have gathered information about usage trends to show more in-depth statistics & insights.
- Ghost accounts have been successfully converted into various actual accounts
- Other differentiating features are no longer there which indicates that user has already embedded those features in his account.
- Minimal Footer contains help links



Navigation & Search

Open account

My Transactions

My Scheduled Payments

My Savings

Interests earned

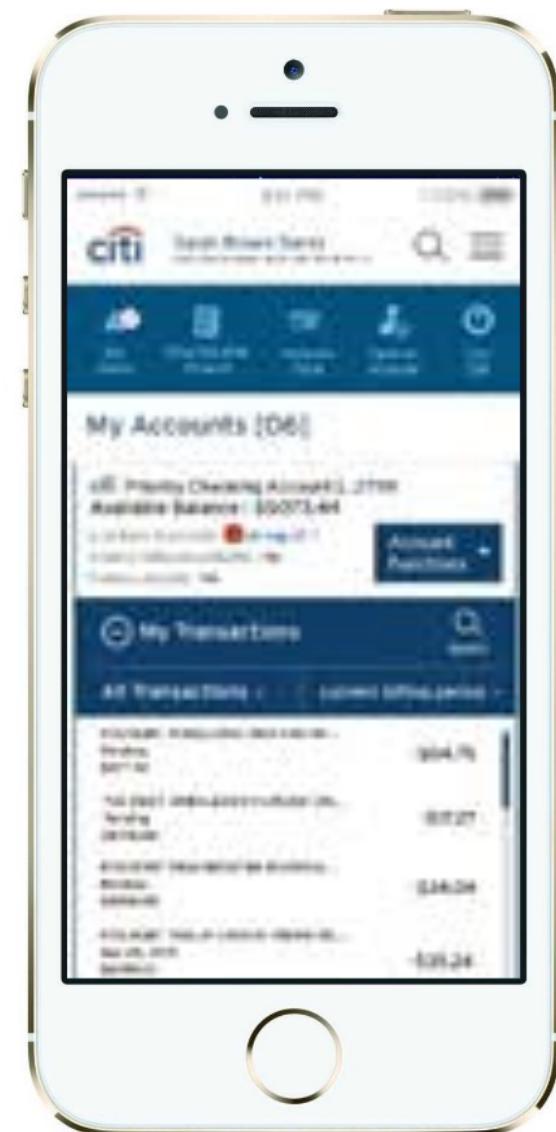
Other Accounts

Go Paperless

About account type

FAQ

Footer

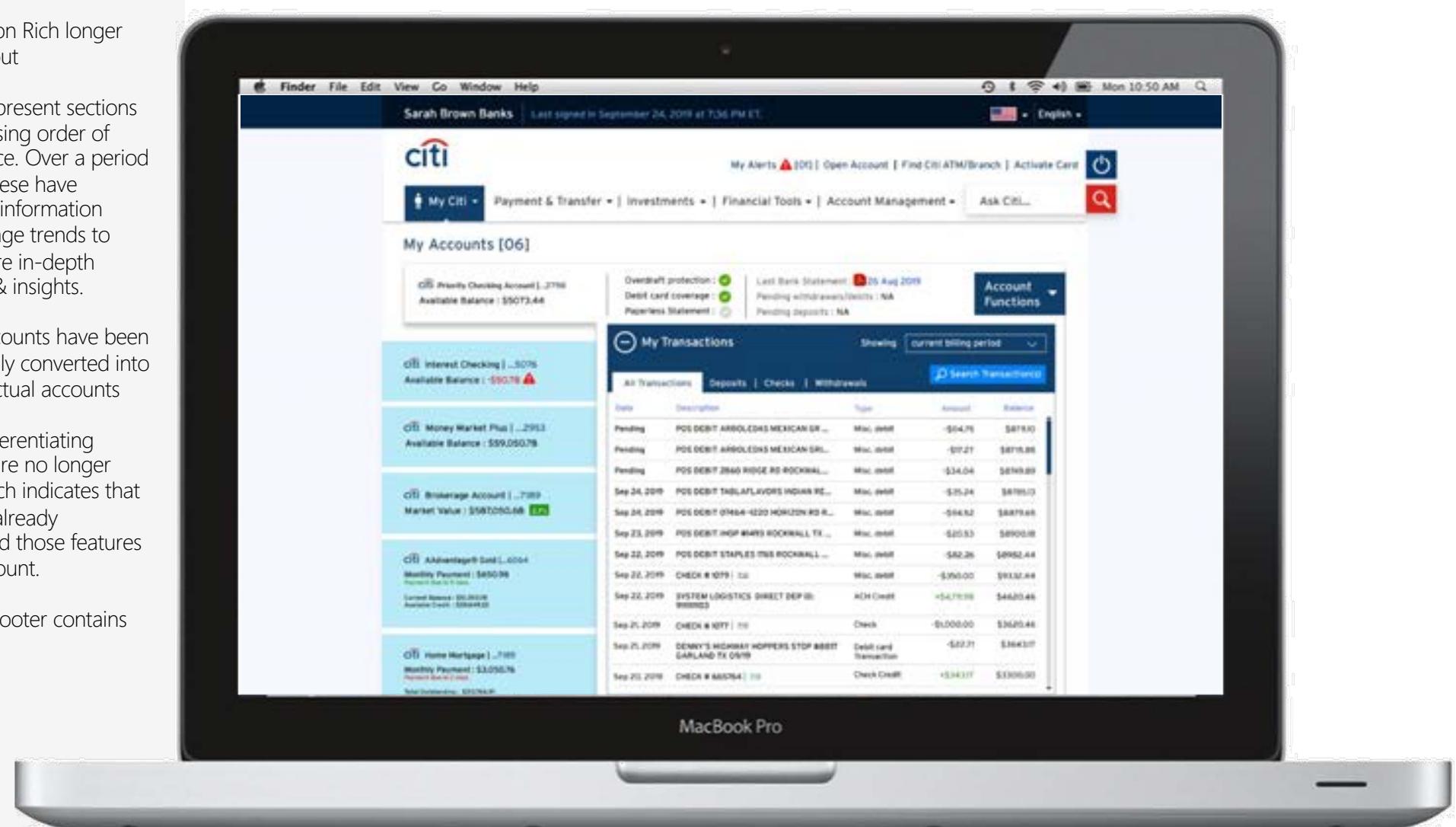


80+% Users consume information such as this in their smartphones in portrait orientation. For smartphone portrait breakpoint, the page is designed in a single column.

Dashboard : Matured state Desktop

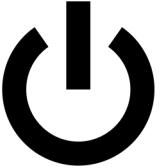


- Information Rich longer page layout
- 7-8 omnipresent sections in decreasing order of importance. Over a period of time these have gathered information about usage trends to show more in-depth statistics & insights.
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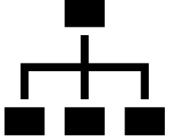
DISTINGUISHING FEATURES : 1. GHOST ACCOUNTS



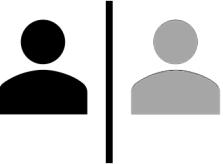
In a connected digital ecosystem, **opening any type of Banking /financial service account** is literally few clicks away.



As the user interaction data is always being collected and analyzed, User demands **proactive suggestions to help him/her make the correct spending and investment decisions.**



Intelligent systems use already existing user data to help user **open multiple accounts in minimum effort.** They should guide the user if they're few steps away from opening other type of account typical for similar consumer profile.



How are we persuading the user to open a new account which, is creating a new banking touchpoint? We'd show these possibilities **as grayed out ghost accounts.** Each **would have** indicator to show how much more info user needs to add to open that account.



Ghost accounts **keep users intrigued about newer banking/financial service touchpoints** that could make his life a little easier. It lets them know **how easy it is** to open these services avenues right now in just a few clicks.



Ghost accounts are **calculated suggestion to the users.** We cannot force a service to them; we can only suggest. So, user must also be given the right to switch these ghost accounts off if these cause them any irritation.

DISTINGUISHING FEATURES : 1. GHOST ACCOUNTS

	Loan amount, account term	Individual Or joint & Name,	Cosigner info	Address & Contact Info	Address history	ID Proof DoB, SSN DL	Current or Recent Employer info	Employment history	Security Q&A	Personal Financial Info	Business name , Address & Contact	Business Financial Info	About Business	Authorized officer Name & organization	Authorized officer Address & Contact Info	College Info	Membership info	Property address & Details Info	Personal declarations	Terms & conditions acceptance	Additional Info
Checking Account			●		●		●	●	●										●	●	
Savings Account		●		●		●	●	●	●										●	●	
Business Card										●	●	●	●	●	●	●			●	●	
Customer Card		●		●		●			●											●	
Online Mortgage Request (OMR)		●		●		●	●	●		●							●	●	●		
College Card		●		●		●		●							●						
Personal Loan	●	●	●	●	●	●	●	●	●										●		

ACCOUNT TYPE Vs. ACCOUNT OPENING INFO MATRIX

■ Account opening information blocks each block has multiple fields underneath

■ Various Banking service accounts offered by Citi

● Applicable parameter(s) for opening a specific type of account



DISTINGUISHING FEATURES : 1. GHOST ACCOUNTS

ACCOUNT OPENING INFO BLOCKS

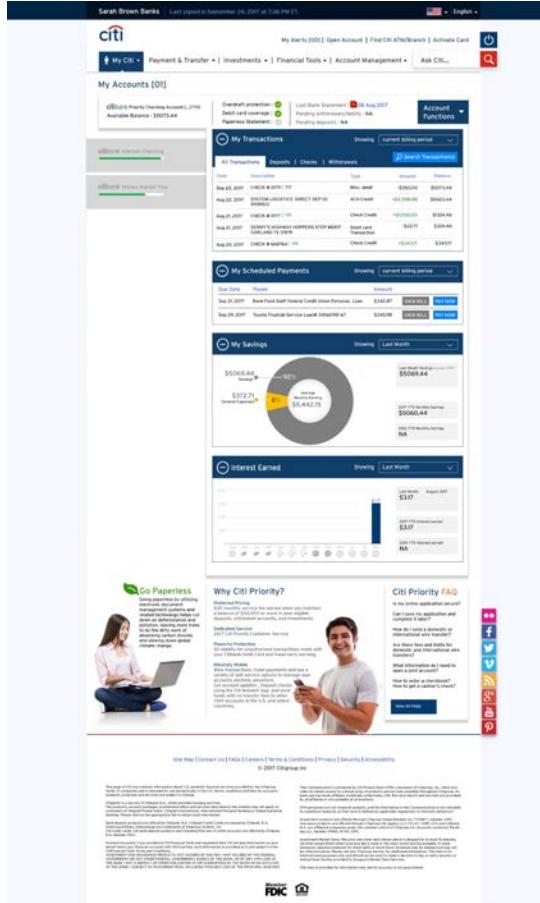
Loan amount, account, term	Individual Or joint & Name,	Cosigner info	Address & Contact Info	Address history	ID Proof DoB, SSN DL	Current or Recent Employer info	Employment history	Security Q&A	Personal Financial Info	Business name, Address & Contact	Business Financial Info	About Business	Authorized officer Name & organization	Authorized officer Address & Contact Info	College Info	Membership info	Property address & Details Info	Personal declarations	Terms & conditions acceptance	Additional Info
Amount requested	First name Middle initial	Occupation	Home address Apt./Suite number	Address since [Month] Address since [Year]	Social Security number Citizenship	SAVINGS & CHECKING ACCTS.	Previous employer occupation Employment status	Mother's maiden name First school attended	Annual business revenue Legal structure of business	Legal name of business Name of business for card	Annual business revenue Legal structure of business	Line of business Number of employees	First name Middle initial (opt.) Last name	Is your home address the same as your business address? (opt.) My school address is the same as my home address	Your AAdvantage® Number (opt.)	Property type Property use	Are there any outstanding judgments against you?	<Accept>	CHECKING ACCOUNTS	
Account type	Last name Cosigner account number	City			Date of birth Occupation		Previous employer		Street address Organization type	Apt./Suite number (opt.)	Years in business Organization type	Country of business formation	Suffix (opt.) Date of birth Social Security number	Home address Apt./Suite number (opt.) ZIP Code	Street number Street name Apt./Suite number (opt.) City	Have you declared bankruptcy in the past 7 years?		Anticipated balance \$		
Term of loan	Suffix	Cosigner CIN	State		Identification		Previous employer start month		Tax ID number (opt.) ZIP Code					Home address Apt./Suite number ZIP Code City	Street number Street name Apt./Suite number (opt.) City	Have any of your properties been foreclosed upon, or given title or deed in lieu thereof, in the past 7 years?		Do you plan to wire money internationally? <Yes/No>		
Loan purpose		Cosigner PIN	ZIP Code		ID number	ONLINE MORTGAGE	Previous employer start year											SAVINGS ACCOUNT	Anticipated balance \$	
Auto deduct account selected		Email			State		Previous employer end month											Do you plan to wire money internationally? <Yes/No>		
Agree to give extra info		Home phone			Issue date		Number of full-time positions													
		Primary phone			Expiration date		Employer name Industry													
							Job title	Previous employer address												
						PERSONAL LOAN		Previous employer building prefix												
								Employment status												
								Employer												
								Work phone												
								Employment start date [Month]												
								Employment start date [Year]												
								Employer address												
								Employer building prefix												
								Employer apt. no												
								Employer city												
								Employer state												
								Employer ZIP Code												
								Total annual income												



DISTINGUISHING FEATURES : 1. GHOST ACCOUNTS

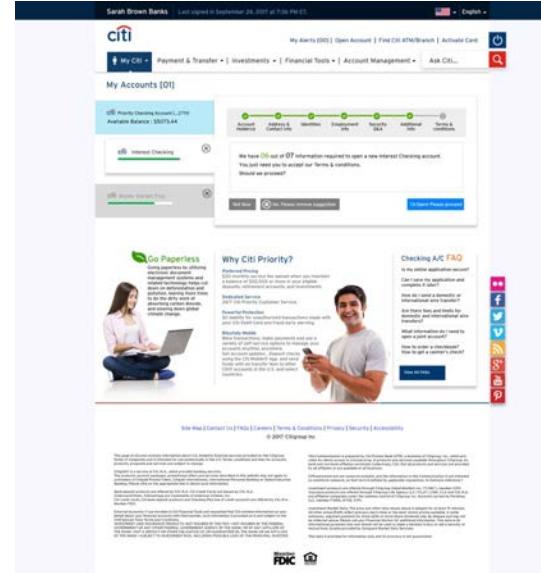
01

Sarah has opened a checking account. The system, after analyzing her data, decides that Sarah is few steps away from opening 2 other type of account typical for similar consumer profile. These two possibilities are presented as grayed out ghost accounts. The indicators within these ghost accounts show how much more info she needs to add further to open these accounts.



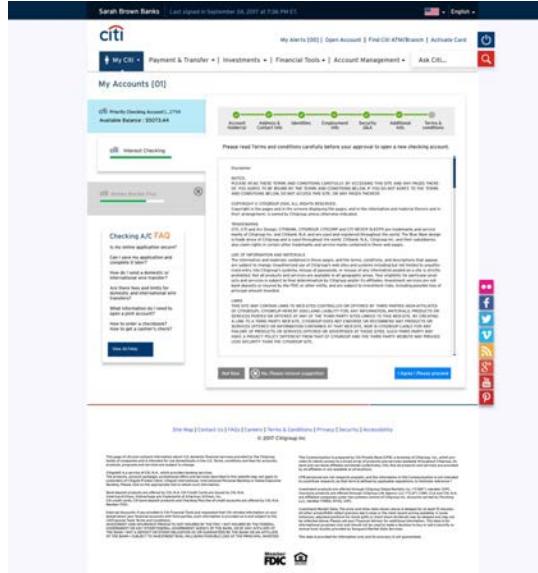
02

Sarah clicks one of the ghost accounts and now it's clear to her that she just needs to agree to terms and conditions to open a new checking account. She proceeds to agree to those terms and conditions.



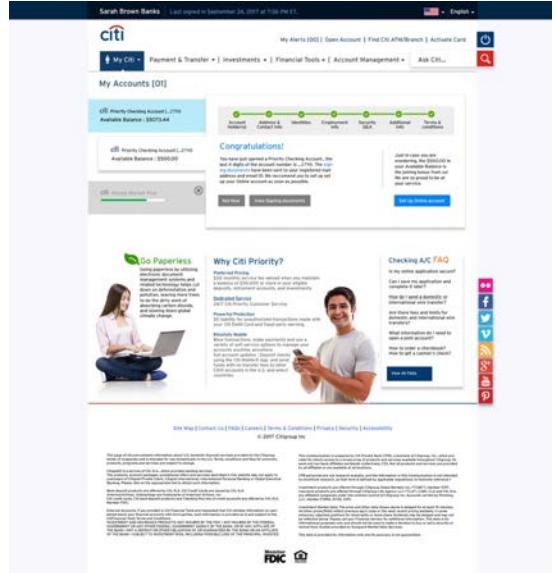
03

The system saves answers these two questions and confirms that her new account has been opened. She gets the basic account info o-screen with a confirmation that the elaborate account information has been sent to her registered mail ID.



04

The system saves the agreement and confirms that her new account has been opened and, the elaborate account information has been sent to her registered mail ID. She gets to know that now she needs to get her online credentials. She also gets to know that the \$500 new account opening bonus has been deposited instantly on her new account!



DISTINGUISHING FEATURES : 1. GHOST ACCOUNTS

ACCOUNT TYPE Vs. ACCOUNT OPENING INFO MATRIX

We have considered only a sub-section of the Account Type Vs. Account Opening info Matrix. There are many more Account types and the info blocks required to open those.

This makes the actual matrix much larger !

DISTINGUISHING FEATURES : 2. ENVELOPES

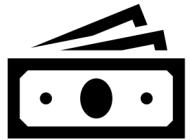


Designating part of checking or savings account as a **Envelope** for certain type of spending help us track, regulate and optimize our spending.

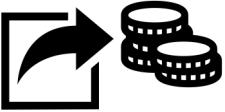


User can create **multiple wallets for specific service areas under one account** such as medical, grocery, entertainment, travel, dining, movies etc.

These wallets reflect user's lifestyle choices.



Users allocate certain amount (manually or automate) **to define the capacity of these wallets**.



User can see real-time data on usage of the wallet. Any decrease in spending is considered positive and increase in spending is considered negative

If user exhausts his/her Envelope capacities, it'd throw an **alarm and auto-allocate the differential** from a designated account.



The system will **detect the type of transaction outlet** and draw money from the **corresponding Envelope only**.



If Members use Envelope frequently, they should be able to see **various offers**. In future, it could emerge as a marketplace

DISTINGUISHING FEATURES : 2. ENVELOPES

- User can create multiple wallets such as medical, grocery, entertainment, travel, dining, movies etc. [Here we see the Entertainment wallet.](#)
- Users allocate certain amount (manually or automate) [. Currently, it shows the checking account souring this wallet.](#)
- If user exhausts his/her Envelope capacities, it'd throw an alarm and auto-allocate the differential from a designated account. [User has no alarms at this point.](#)
- If Members use Envelope frequently, they should be able to see various offers. [User is an avid movie watcher and he gets to know the deal of the week he/s most likely to go for.](#)
- User can also track his/her monthly spending over a period of last 12 months. Any decrease in spending is considered positive and increase in spending is considered negative. [Here, User have spent \\$365 on August 2017 \(last month\) which was 9% lesser than the amount he spent on entertainment same month last year.](#)

Sarah Brown Banks Last signed in September 24, 2017 at 7:36 PM ET. English

My Alerts [00] | Open Account | Find Citi ATM/Branch | Activate Card | Ask Citi... | Search

My Accounts [01]

Citi Priority Checking Account | 2798 Available Balance : \$50073.44

Overdraft protection : Last Bank Statement : 28 Aug 2017

Debit card coverage : Pending withdrawals/debits : NA

Paperless Statement : Pending deposits : NA

Account Functions

Back to Default Dashboard

My Envelope [3] Showing My Entertainment Wallet

Fund limit: \$500.00 Fund Source: Citi Priority Checking | 2798 Allocation Cycle: Monthly

Deal of the week

Please join us for **CINEMARK**

discount TUE\$DAY

ALL DAY EACH TUESDAY at this Cinemark Theatre location.

All Films Discounted, All Day Each Tuesday at Participating Theatres

Average monthly spending

Month	Spending
Aug	\$3.65
Sep	\$2.60
Oct	\$1.77
Nov	\$1.37
Dec	\$1.75
Jan	\$1.58
Feb	\$1.82
Mar	\$1.73
Apr	\$1.31
May	\$1.16
Jun	\$2.10
Jul	\$3.52
Aug	\$3.65

Last Month: \$365 | 0.9% from last year Average | August 2019: \$2348.92 | 2017 YTD entertainment Spent: \$2348.92 | 2016 YTD entertainment Spent: \$2141.37

Go Paperless

Why Citi Priority?

Citi Priority FAQ

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This date is provided for information and its accuracy is not guaranteed.

Member FDIC

My Wallets [3] My Entertainment Wallet

Fund limit : \$500.00

Fund Source: Citi Priority Checking | 2798

Allocation Cycle : Monthly

\$150.00 of allocated \$500.00 consumed on 16th of 30 allocation days

Consuming 20% slower than monthly average

Most frequent in current allocation cycle
CINEMARK 16 ROCKWALL TX 2 Times

Average monthly spending

Month	Spending
Aug	\$3.65
Sep	\$2.60
Oct	\$1.77
Nov	\$1.37
Dec	\$1.75
Jan	\$1.58
Feb	\$1.82
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Deal of the week

Please join us for **CINEMARK**

discount TUE\$DAY

ALL DAY EACH TUESDAY at this Cinemark Theatre location.

All Films Discounted, All Day Each Tuesday at Participating Theatres

Discount Tuesday offer not valid for new movies on opening day. Offer not valid for specially priced engagements. Offer not valid on holidays. One film/showing per ticket purchased. Check your local Cinemark theatre for pricing and participation information. Excludes Cinemark IMAX and Special Engagements. Read 3D showtimes. Discount Tuesday Ticket Price Plus Premium.

DISTINGUISHING FEATURES : 3. JAR



Often we live in a group (e.g. office colleagues, neighbors, classmates) where we contribute and celebrate group level activities and initiatives.

Jar is a Crowdfunding platform within Citi account that helps in **contributing and accumulating small amount of money from many participants** and monitor its accumulation to expenditure.



Verified members form the Jar social group and **set the overall collection limit and equal contribution amount for every individual member.**

The contribution amount cannot exceed **\$20/month per participants.**



Each member of a Jar can transfer the payable amount **to meet the target limit.**

Payment auto-deduct cycle may run one time yearly or quarterly or each month/paycheck.



Members/contributors can see the **status and statistical data** around the contribution real time.

Each of the gets a message upon reaching the target.



Upon reaching the target, the Members and/or contributors can no longer accept and/or send any more money in the jar.

At that point, any designated member can only make payment(s).

Each member can also see the spending status real-time.



After one event, new targets is set and each Members is informed about the next cycle of funding.

DISTINGUISHING FEATURES : 3. JAR

1. Verified members form the Jar social group. Here, user has 3 jars and currently he's watching his office jar that has 76 contributors and has a target of \$10.00/person.
2. Group set the overall collection limit and equal contribution amount for every individual member. **Here, the Jar target is \$760 and the user's due is \$10.**
3. Each member can transfer the payable amount . As they accumulate money, each member can see the status and statistical data around collection real-time. **Currently \$390 of the target amount has been raised on the 16th day which, is 20% faster than average.**
4. Members/contributors would get message upon reaching the target. **But for now, they can see today's events.**
5. After the target is reached for an event, any member can make a payment using the jar. Each member can see the spending status real-time. **Here user can see monthly Jar spending over the last 13 months along with 2017 and 2016 YTD spending Vs raised.**

My Jars [3]

- Fund limit :** \$500.00
- My Due :** \$10.00
- Fund Source :** Citi Priority Checking | ...2798
- Allocation Cycle :** Monthly

\$450.00 of target \$760.00 collected on 16th/30 collection days

Collecting 20% slower than monthly average

My Due: Paid on 1st August

Today's Event [03]

- 03:30PM : CYNTHIA MAYER'S BABYSHOWER
- 04:00PM : JOHN NG'S BIRTHDAY
- 04:30PM : SANJIV SHAH'S PROMOTION PARTY

Average monthly spending

Month	Amount
Aug 2019	\$3.61
Sep 2019	\$2.60
Oct 2019	\$1.77
Nov 2019	\$1.37
Dec 2019	\$1.75
Jan 2020	\$1.58
Feb 2020	\$1.82
Mar 2020	\$1.73
Apr 2020	\$1.31
May 2020	\$1.16
Jun 2020	\$2.10
Jul 2020	\$1.52
Aug 2020	\$3.65

Last Month \$365 **August 2019** \$3,61 **2017 YTD entertainment Spent** \$5348.92/ \$5760.00 **2016 YTD entertainment Spent** \$4141.37/ \$5500.00

Jar Members [76]

My Jars [3]

- Fund limit :** \$500.00
- My Due :** \$10.00
- Fund Source :** Citi Priority Checking | ...2798
- Allocation Cycle :** Monthly

\$450.00 of target \$760.00 collected on 16th/30 collection days

Collecting 20% slower than monthly average

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Last Month \$365 **August 2019** \$3,61 **2017 YTD entertainment Spent** \$5348.92/ \$5760.00 **2016 YTD entertainment Spent** \$4141.37/ \$5500.00

Jar Members [76]

DISTINGUISHING FEATURES : 4. PIGGYBANK



We all have certain financial targets and **many of us set aside a fraction of our funds every month** till we reach the target. We'd call it Piggybank.

Usually these are mid-long-term investments (yearly/half-yearly) for events like treatment, vacation, down payment etc. that demand one-time substantial expenses .



Piggybank is ideally a **personal fund**. But, it could be visualized as a **crowdfunding platform for few participants** too (e.g. family & close friends).

Once paid, user/contributor cannot take that amount back to their respective accounts before target date. This will curb the urge to overspend.



Each month/regular interval, the payable amount would get transferred (manually or auto) **into Piggybank till the target is met.**

If there are external contributors for a Piggybank, the applicable payable amount would get transferred from each contributor's account. All contributors (Citi/non-Citi customers) can see how the Piggybank is accumulating money real-time.



All contributors can see the **status and statistical data** around the contribution; gets a message upon reaching the target.



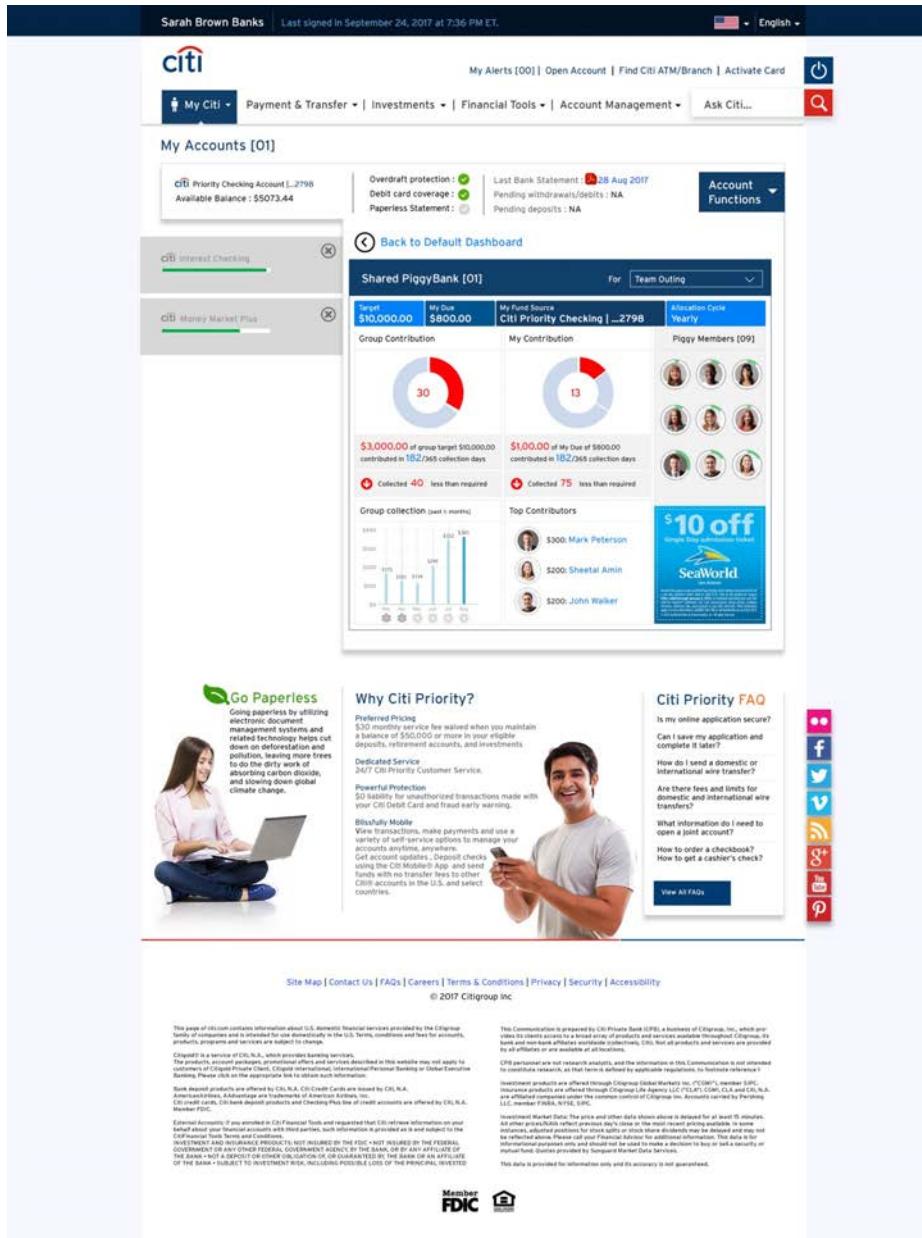
After the target is reached for an event, only user can make a payment using the piggybank. Each contributor can see the spending status real-time.



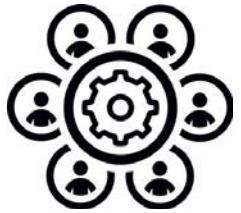
After one event, user may set new target and start next cycle of savings.

DISTINGUISHING FEATURES : 4. PIGGYBANK

1. Piggybank is ideally a personal fund. But, like here, it could be visualized as a crowdfunding platform for few participants too (e.g. family & close friends).
 2. User can have multiple Piggybanks but this one has been created by 9 team members for yearly team outing. The green arcs around each Contributing member thumbnail represent the % of the their individual dues they have already contributed.
 3. User set a target amount and mid-long-term investment (yearly/half-yearly) timeframe. Contributors can auto-pay or manually transfer funds every month till we reach the target. Here, the group has set \$10,000 as their group target and user's individual due is \$800
 4. Users can see the status and statistical data around the contribution. Here \$3,000.00 of group target \$10,000.00 has been contributed in 182 collection days and the collection is 40% less than required. And, during the same time, only \$100.00 of My Due of \$800.00 contributed which, is 75% less than required.
 5. User also gets to see month-wise group contribution over the last 6 months and the top contributors.
 6. Based on this group's previous utilization of fund, piggybank could feature coupons and offers that are more likely to be used.



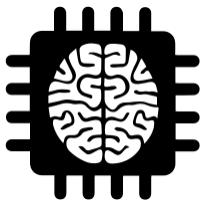
DISTINGUISHING FEATURES : 5. CitiTRANSMIT



Often for bigger purchases such as home or tax filing, we need to gather our salary info, W2, Credit info, credit usage info, mortgage info, investment info etc. all in one place. Gathering finance data from so many providers is time and effort consuming.



User provides Citi the permission to reach all external banking and/or financial service providers and gives NOC.



CitiTransmit learns about each of your banking/financial touch points and work with relevant third-party providers to get your financial data real time.



Thus, each Citibank account holder with CitiTransmit service has their economic data (salary info, W2, Credit info, credit usage info, mortgage info, investment info etc.) all in one place.



Whether it's for buying a new house or filing for your tax, you can transmit this classified financial data electronically to any recipient just at the click of a button! And it's completely error-proof.

DISTINGUISHING FEATURES : 5. CitiTRANSMIT

1. Here, user has already provided Citi the permission to reach all external banking and/or financial service providers and given NOC. After that, CitiTransmit has accumulated 31 types financial information from various 3rd party vendors.
2. Step 01: User first select the reason for sharing the document(s). [Here, he has selected Personal Loan](#).
3. Step 02: User first select the type of document(s) he/she wants to share. [As he has already selected personal loan, the standard documents required to apply for a personal loan has been highlighted to guide the user better. User may or may not follow the guidance.](#)
4. Step 03: User defines time frame for each of those selected records
5. Step 04: User defines/set payee. Payee is usually a email ID that would get through its own verification process.
6. Step 05: Transmit:
User now can digitally transmit the selected data type for the selected timeframe to the defined payee. For each record transfer user gets an acknowledgement message that proves the receipt of the confidential personal data.

The screenshot shows the 'My CitiTRANSMIT' application interface. At the top, there's a header with a minus sign icon, the title 'My CitiTRANSMIT', and a dropdown menu set to 'Apply for Home Loan'. Below the header is a progress bar with four steps: 1. Select Data Type(s), 2. Define Record timeframe, 3. Define recipient, and 2. Transmit. Step 1 is highlighted in blue. The main area displays a list of 31 document types, each with a checkbox. Some items are highlighted in blue, such as 'Credit card statement', 'Mortgage Statements', and 'W-2s', which corresponds to the user's selection in step 1. Other items include 'Bank statement', 'Brokerage statements', 'Child support expense receipt', 'Daycare expenses', 'Elderly care expenses', 'Form 1040: Property Tax', 'Form 709: Gift Tax', 'Form W-2G', 'Forms 1099', 'Gasoline credit cards', 'Gift Receipts', 'Home purchase Receipt', 'Home Sale Receipt', 'Hotel bills', 'Insurance payment receipts', 'Long term capital gain statement', 'Medical & Prescription bills', 'Other income receipt', 'Pay stubs', 'Record of contributions', 'Rent Receipts', 'Rental home upgrade expenses', 'Rental Income receipt', 'Retirement account Statement', 'Short term capital gain statement', 'Talent development expenses', 'Tax filing document', 'Theft or loss documentation', 'Toll payment receipt', 'Travel Expenses', 'Vehicle purchase Receipt', 'Vehicle Sale Receipt', and 'Vehicle tax receipt'.

Document Type	Document Type	Document Type
<input type="checkbox"/> Bank statement	<input type="checkbox"/> Home purchase Receipt	<input type="checkbox"/> Rental Income receipt
<input type="checkbox"/> Brokerage statements	<input type="checkbox"/> Home Sale Receipt	<input type="checkbox"/> Retirement account Statement
<input type="checkbox"/> Child support expense receipt	<input type="checkbox"/> Hotel bills	<input type="checkbox"/> Short term capital gain statement
<input checked="" type="checkbox"/> Credit card statement	<input checked="" type="checkbox"/> Insurance payment receipts	<input type="checkbox"/> Talent development expenses
<input type="checkbox"/> Daycare expenses	<input type="checkbox"/> Long term capital gain statement	<input checked="" type="checkbox"/> Tax filing document
<input type="checkbox"/> Elderly care expenses	<input type="checkbox"/> Medical & Prescription bills	<input type="checkbox"/> Theft or loss documentation
<input type="checkbox"/> Form 1040: Property Tax	<input checked="" type="checkbox"/> Mortgage Statements	<input type="checkbox"/> Toll payment receipt
<input type="checkbox"/> Form 709: Gift Tax	<input type="checkbox"/> Other income receipt	<input type="checkbox"/> Travel Expenses
<input type="checkbox"/> Form W-2G	<input type="checkbox"/> Pay stubs	<input type="checkbox"/> Vehicle purchase Receipt
<input type="checkbox"/> Forms 1099	<input type="checkbox"/> Record of contributions	<input type="checkbox"/> Vehicle Sale Receipt
<input type="checkbox"/> Gasoline credit cards	<input type="checkbox"/> Rent Receipts	<input type="checkbox"/> Vehicle tax receipt
<input type="checkbox"/> Gift Receipts	<input type="checkbox"/> Rental home upgrade expenses	<input checked="" type="checkbox"/> W-2s

At the bottom, there are 'Cancel' and 'Next' buttons.



DISTINGUISHING FEATURES : 6. MACHINE LEARNING (PROACTIVE ADVISING TO CUSTOMER)



We all have our own spending patterns and every dollar saved is a dollar earned.

Many a times, we realize that we could have saved more if we had a timely alert on inconstancies in our spending patterns.



The system constantly monitor a customer's spending habits, patterns and compare the savings with each income period. It usually takes 3-4 months for the system to determine standard income and expenditure patterns.



The user dashboard shows the income vs. expenditure vs. saving each month.

It also indicates if user has spent more than average or saved less than average and/or if the user had any unusual spike in any specific type of expenditure.

(According to users expenditure and savings pattern, this average may go up or down.)



This constant monitoring of user's spending behavior



User can get constant status update on the remaining overpay limit



The system must recognize user's effort of overpayment in the past and use that as a credit to waive the bounce fee. This is very subtle but human behavior.

DISTINGUISHING FEATURES : 7. MACHINE LEARNING (PROACTIVE ADVISING TO CUSTOMER)

The image displays two side-by-side screenshots of the Citi mobile banking application. Both screens show a top navigation bar with the user's name 'Sarah Brown Banks', the date 'Last signed in September 26, 2017 at 7:08 PM ET', and language 'English'. Below the navigation are several tabs: 'My Citi', 'Payment & Transfer', 'Investments', 'Financial Tools', 'Account Management', and 'Ask Citi...'. A search bar and a power button icon are also present.

Left Screenshot (Sarah Brown Banks):

- My Accounts [0]**: Shows a summary of accounts including 'Citi Priority Checking Account' (Available Balance: \$5073.44), 'Citi Interest Checking' (Available Balance: \$5073.44), and 'Citi Money Market Plus' (Available Balance: \$5073.44). It includes sections for 'My Transactions', 'My Scheduled Payments', 'My Savings', and 'Interest Earned'. A 'New features!' section highlights 'TRANSMIT', 'PIGBTANK', 'JAR', and 'ENVELOPE'.
- Why Citi Priority?**: A section explaining the benefits of Citi Priority, such as priority service, dedicated customer service, and priority access to Citi products like the Citi Gold Card.
- Citi Priority FAQ**: Answers to common questions about Citi Priority, including how to earn it, what it means, and how to use it.
- Bottom Footer:** Includes links for 'Site Map', 'Contact Us', 'FAQs', 'Careers', 'Terms & Conditions', 'Privacy', 'Security', 'Accessibility', and the year '© 2017 Citigroup Inc.' Logos for FDIC and NCUA are also present.

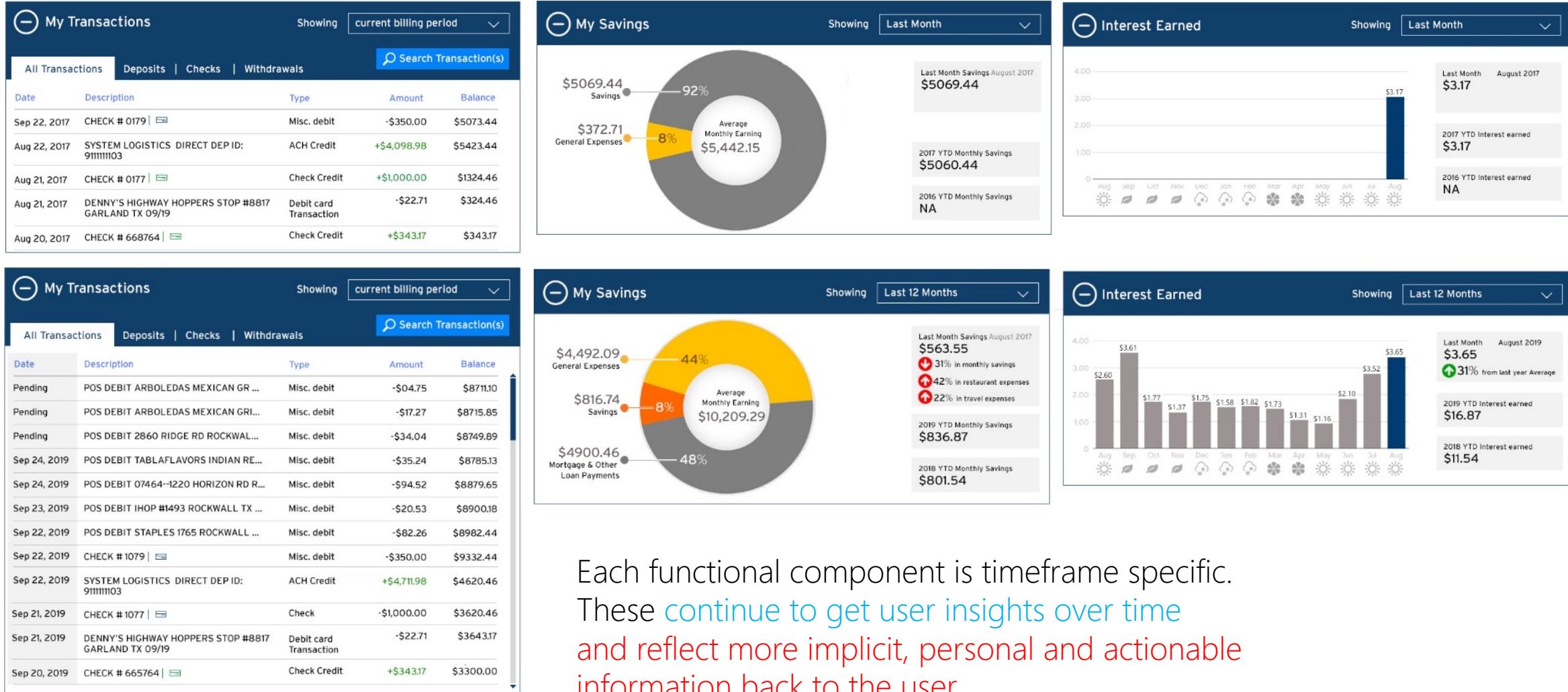
Right Screenshot (Sarah Brown Banks):

- My Accounts [0]**: Similar to the left screen, showing account summaries and transaction history. The 'My Savings' section is more prominent, featuring a pie chart breakdown of savings categories: 'Savings' (92%), 'General Expenses' (5%), and 'Interest Earned' (3%).
- Why Citi Priority?**: A section titled 'Go Paperless' encouraging users to switch to digital documents. It includes a woman using a laptop and a man using a smartphone.
- Citi Priority FAQ**: Answers to common questions about Citi Priority, including how to earn it, what it means, and how to use it.
- Bottom Footer:** Includes links for 'Site Map', 'Contact Us', 'FAQs', 'Careers', 'Terms & Conditions', 'Privacy', 'Security', 'Accessibility', and the year '© 2017 Citigroup Inc.' Logos for FDIC and NCUA are also present.

As user uses the system more frequently, opens more accounts, the system **continues to gather data from his/her usage behavior, savings and spending patterns which, build useful user insights over time**



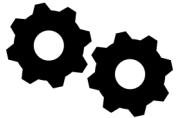
DISTINGUISHING FEATURES : 7. MACHINE LEARNING (PROACTIVE ADVISING TO CUSTOMER)



6. MACHINE LEARNING (RECOGNIZING CUSTOMER)



We all have loan installments to pay. Sometimes, users just fall short of 20-30 dollars to execute already set up payment orders. And, because of the payment getting bounced, users are usually charged 30-35\$ fees.



If user has paid more than his/her monthly payment in the past, the system will keep track of the extra pay.



In case if user falters on a payment of not having sufficient fund at the time of any future payment, system will accept whatever he/she can pay if it remains lower than the cumulative total of extra pay.



User will be served a notice to pay the differential next month but will not be charged any penalty for insufficient fund.



User can get constant status update on the remaining overpay limit



The system must recognize user's effort of overpayment in the past and use that as a credit to waive the bounce fee. This is very subtle but human behavior.

REIMAGINATION CONTINUES...

