



Interaction design
Bank of America iPhone and iPad app

by javor.vatchkov@gmail.com

Overview

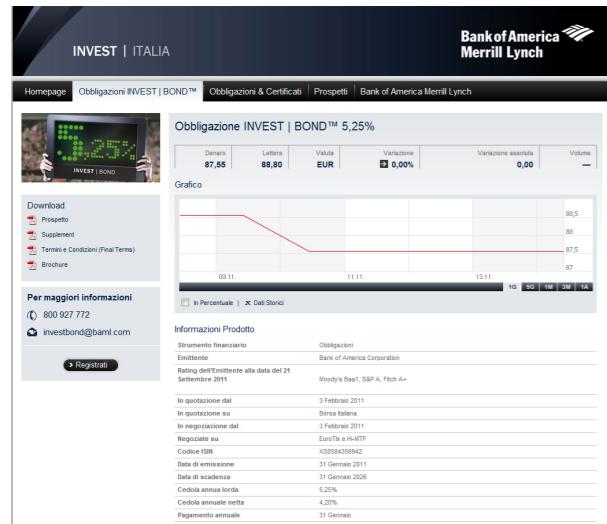


The Italian branch of Bank of America - Merrill Lynch based in London approached 77agency with request to develop iPhone and iPad apps for their newly created web site dedicated to investment bonds.

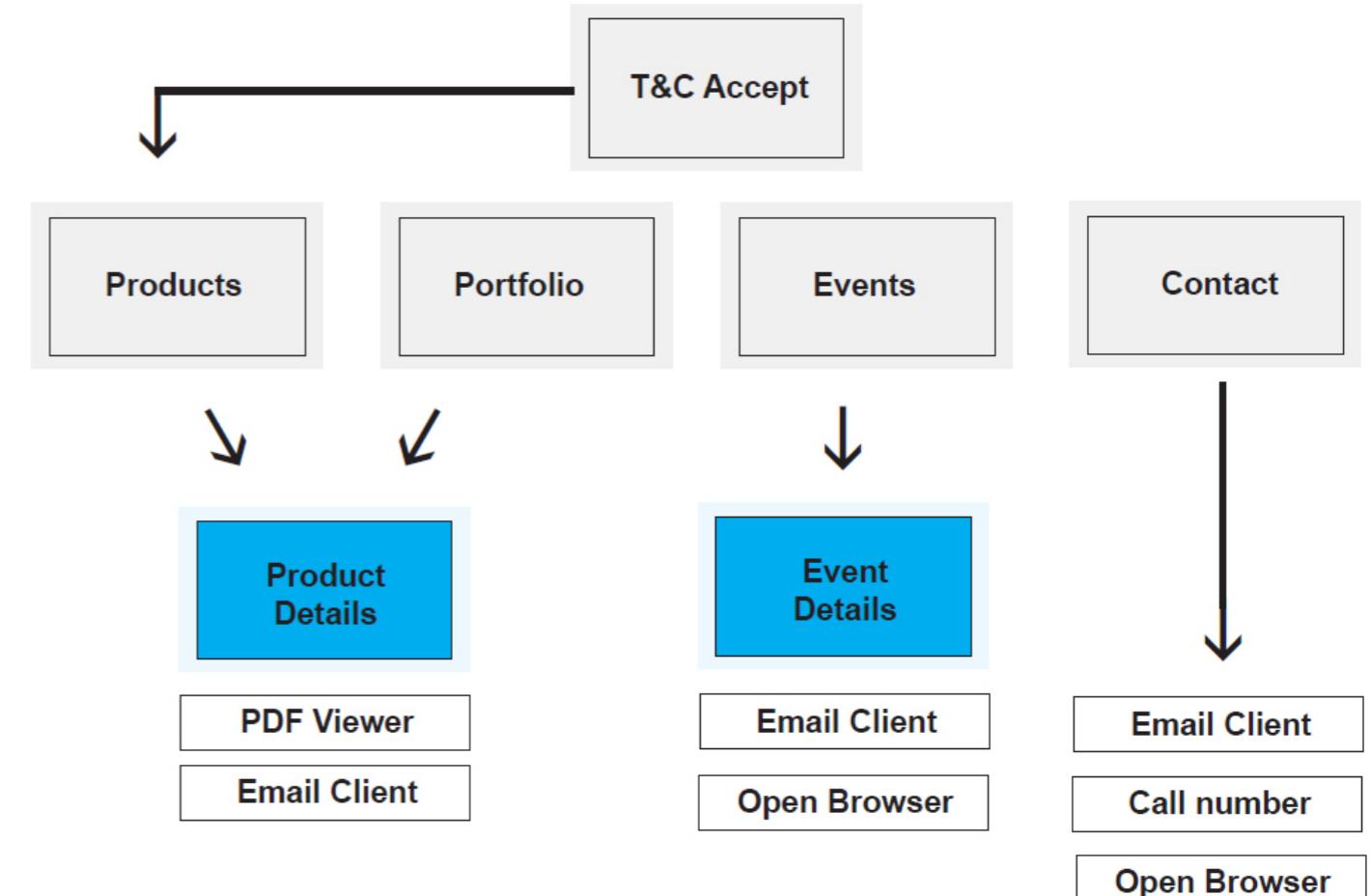
The goal was to bring the content of this new web site in to the mobile, offering almost the same functionality and features but in a native mobile device environment and not as a mobile version of the website.

My roles in this project was Visual and Interaction designer on behalf of 77agency delivering all wire-frames and graphics to the production team. I had direct contact with the client together with the project manager and developer on our side.

Project duration: about 2 weeks.

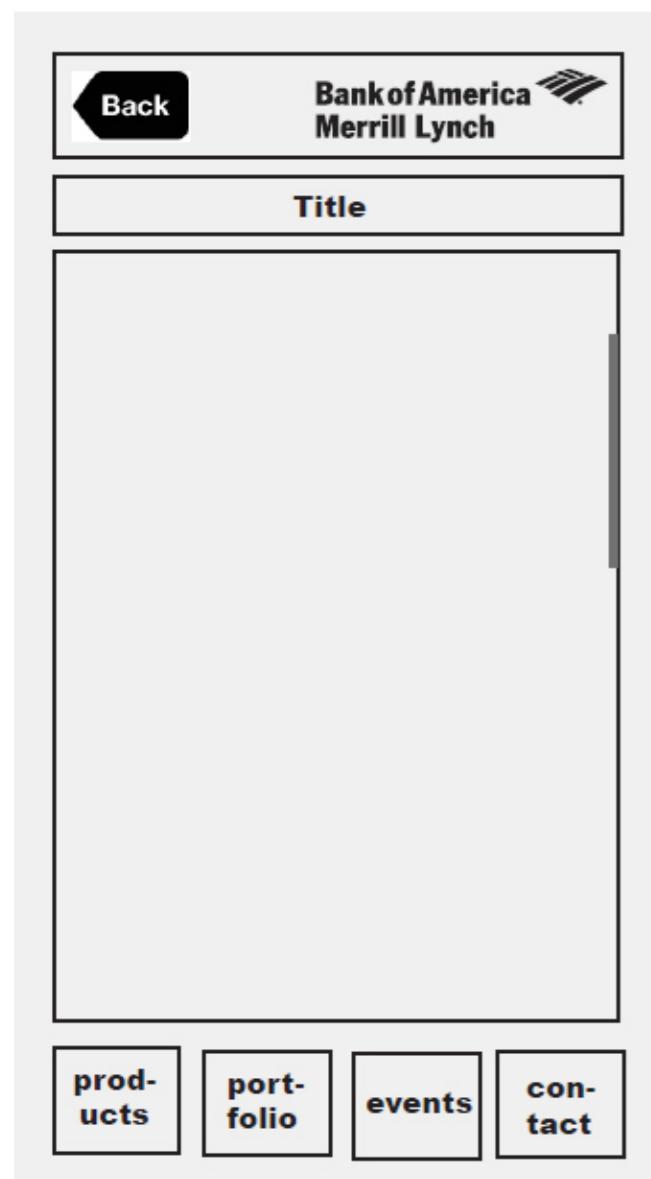


Application Flow



Simple displaying app for BoAML
Obbligazioni INVEST | BOND™
products with portfolio and events features

Skeleton



The application follows pretty much the standard iOS structure and interface. There are four main sections of the app

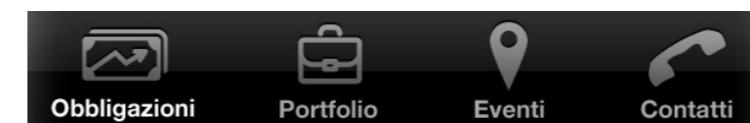
Products / Portfolio / Events / Contacts

Portfolio is reusing the same layout as products, displaying list of favourite added by the client.

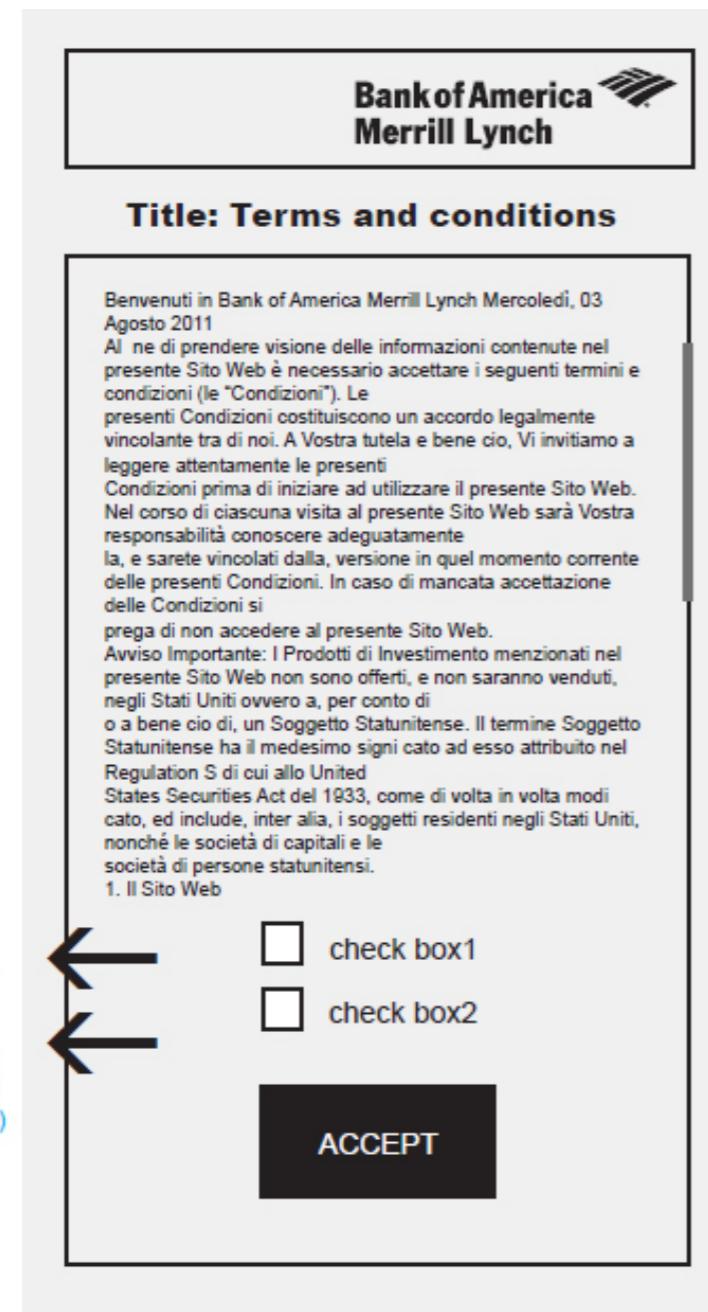
We received a Brand Guidelines Document that we followed strictly and tried to fit the overall look and feel in to the clients brand image. We got approval of our initial design proposal from the first time without any changes being requested.

The initial request of the client was to support both portrait and landscape views. I suggested that we do that only for the iPad where it can really add value to the experience, but on the iPhone was not beneficial because of the nature of the app, being mostly scrollable list of products.

The icons were carefully chosen to represent best each section, starting with Products represented by a deck of cards with graph inside, Portfolio - a documents hand bag, Events - the universal internet symbol of Places and Contacts - a old style phone handle.



Welcome screen



The user is welcomed by a screen that displayed long list of terms and conditions, two check boxes and accept button. In order to proceed the user was asked to scroll the text to the bottom, confirm on both check boxes and then press Accept to continue.

SOLUTION: We have decided to keep the 2 check boxes and the button visible at all times, and the remaining space dedicated to the scrollable list of T&C.

To facilitate the selection we made click able not only the check box itself, but also the description text next to it.

We used a green colour for the Accept button to encourage the user that he is doing the right thing by accepting, even if he didn't read through the whole text.



Products selection

In the product section we had to display the range of Obbligazioni / Bonds products in a simple scrollable list.

Each item was composed by 7 parameters and 3 actions:

- Open detailed product view,
- Add to favourites,
- Request more info.

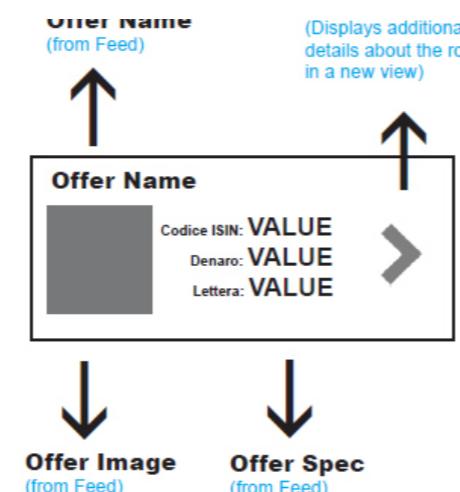
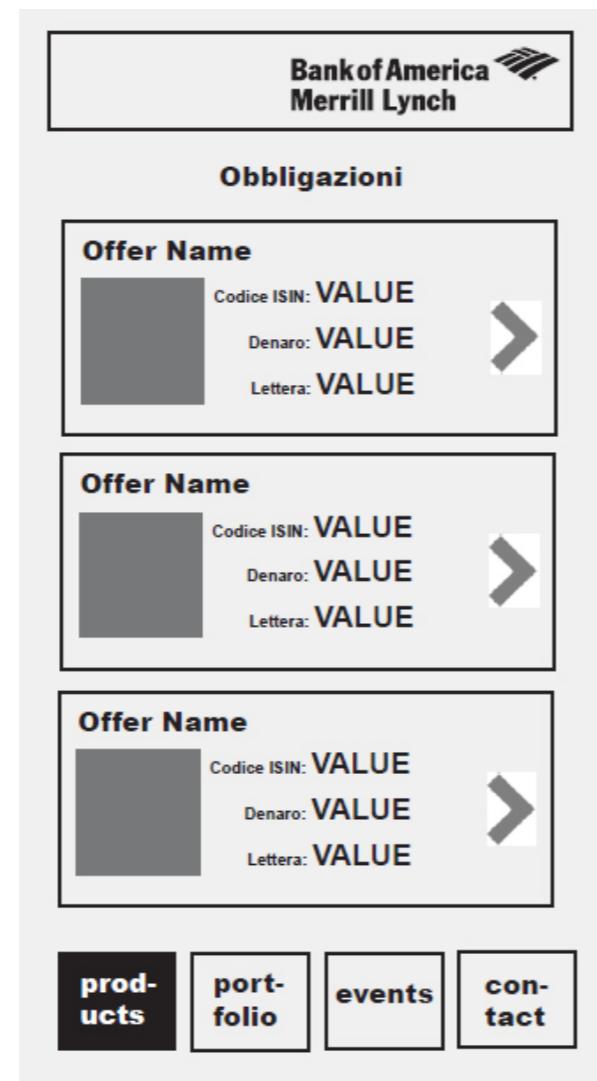
SOLUTION: The client requested to place 3 different buttons in each product box, but I felt that the space will be way too small on a phone, so after I did fast graphics mock up and we tested it on the device became clear that we have to change this.



I proposed to remove the 2 buttons Add to Favourites and More Info and have them only on the details page where ultimately the user will need them, after he gathered all available info in order to decide if he is interested enough in this offer to add it to his favourites or ask for more details.

Further more we removed also the 2 of the text param. after the client confirmed they are not of a primary interest and made them available only on the details screen

The result was more simple product preview with only one action, that let us use the whole space of the box to finger tap on.



With the **iPad version** of the app we had more space to utilise the landscape view, so we combined the product list and the detailed product info in to one screen.

The interaction was much more immediate then on the iPhone.



Product Details

Product Name

Add to Portfolio +

Codice ISIN: VALUE
Denaro: VALUE
Lettera: VALUE

Scadenza: 31 Gennaio 2026 Pagamento Cedola: Annuale

Graph showing price movement over time.

Time Periods: 1G, 5G, 1M, 1M, 3M, 1A

Cedola annuale linda: 5% per ciascun calcolo su \$2.000 e il restante 12,50%
Trattamento fiscale: Bloomberg Sito interno

Documentazione legale 1, 2, 3, Brochure

? Ask Question about this offer

products, portfolio, events, contact

→ **Add to Portfolio Button**
(adds/removes offer from my portfolio.)

→ **Scadenza and Cedola**
(shows additional info)

→ **Graph**

The product details screen is where extensive information about each bond is displayed.

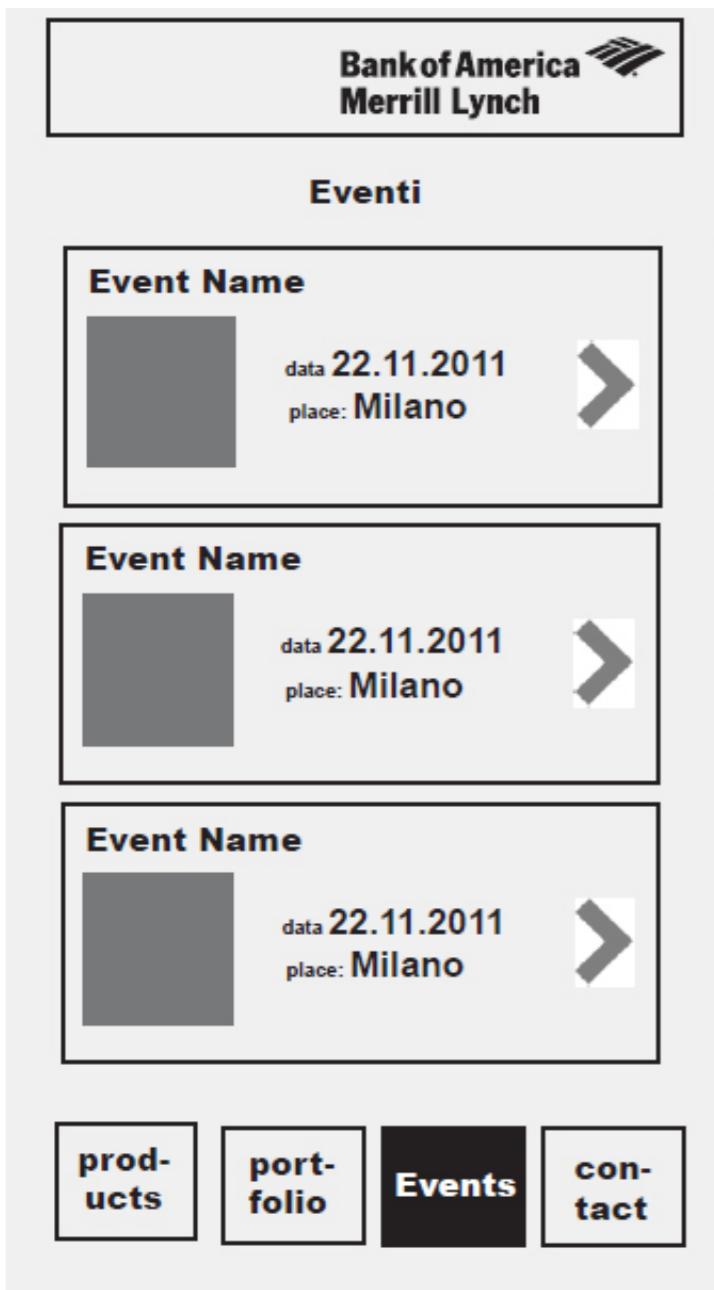
SOLUTION: There were more than 25 parameters to be displayed so I had a call with the client to understand which one of them are really important and highlight them by grouping them in to separate area or use different design.

The Add to Favourites tick button was added at the beginning of the layout to have an immediate visual reference after landing if the product was added to favourites.

The More Info button was added naturally at the end after all the external references documentation.



Events List



Display list of events, where for each event is represented by Name, Image, Date and Location. On tap, user goes to Events list page.

SOLUTION: Basically exactly the same layout as Products but with one less parameter to show.



Event Details

event image

data 22.11.2011 **place: Milano**

more information about the event more information about the event

Web site

Register for this Event

products **portfolio** **Events** **contact**

The Event Details page displays the basic even details visible on the preview plus additional information about this event.

SOLUTION: We have decided to use big wide screen image to represent better each event trough images and make it more appealing to the user.

The iPad version followed the layout we used for products section splitting the screen on two columns and displaying the on the left the scrollable list and on the right the details view.



Contact Us Screen

4. Contact Us

The screenshot shows the 'Contact Us' screen of the Bank of America Merrill Lynch mobile application. At the top is the bank's logo. Below it is a 'CONTACT US' section containing four buttons: 'Call 033-4353-56546', 'Go to the Web Site', 'investbond@baml.com', and 'Register to Newsletter'. At the bottom are four navigation buttons: 'products', 'port-folio', 'events', and 'contact'.

Like in the Welcome screen we use the green colour of the call action to encourage the user to use it and rellay the message that there are no hidden costs.

- **Dial this number**
- **Open new browser window**
www.investbond.baml.com
- **Opens iphone email interface**
- **Opens iphone email interface with prefilled subject.**



Result



The overall experience of working on this app was pretty good, without any significant problems or stops.

The client was really happy with the final result, and thanked us for the extra effort we did to analyse better his product and suggest changes of the mobile app that improved the user experience. He is considering now to release also Android app based on the same design.

Developed by www.77agency.com

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