

Expert Review (Usability Assessment)



Prepared for:

American Express, India

americanexpress.co.in

Prepared by:

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- Key insights from stakeholders

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- Key findings
- The Big Problem
- Detailed Design Analysis
- Summary of Design Recommendations

About American Express

American Express provides innovative payment and travel solutions for individuals and businesses of all sizes.

American Express is the world's largest card issuer, the premium network for high-spending card members, a processor of millions of transactions daily.

Key Features of American Express website:

- Explore, compare and apply for credit cards online.
- Self service (online) portal for existing customers.
- Travel services for individuals and businesses of all sizes.
- One stop destination for telecom, utilities and insurance payments.

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Key insights from stakeholders

Business objective

- Increase user base by attracting new customers.
- Enable existing customers to use self service (online) portal.
- Educate new and existing customers about Amex cards and reward programs.
- Promote American Express travel and payment services.

Issues affecting the business

- Website is not educating / informing users about different cards.
- Experience is not exciting.

Critical success factor

- Increase in number of new visitors on home page (~5% in 1 year).
- Increase in self service (online) portal registration (~10% in 1 year).
- Reduction in support calls (~5% in 1 year).

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Introduction to Expert Review

What is expert review

Expert review provides an immediate tactical analysis of the user experience of your Web site, Web application, GUI application, or Intranet. It gives a prioritized list of changes to correct confusing elements of the current design. The result is a redesign solution that leads to an enhanced user experience.

Purpose of expert review

- Identify key trouble spots
- Provide short-term fixes
- Direct for long-term improvement
- Uncover issues before going for Usability Testing

What expert review isn't

- Is not a comprehensive review
- It is not based on research with actual users
- It doesn't cover the entire breadth and depth of the site's content

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Key Findings

- Navigation system must not be hidden to users
Important links to Credit Cards, Insurance, Travel services and payment service must not be hidden.
- Navigation system must match users mental model
Intermixing multiple organization schemes must be avoided, e.g. Primary and secondary navigation is a mix of user based scheme and product/service based scheme.
- Uniform Branding must be presented throughout
Every page of the site must reflect the same branding values that are associated with the business.
- Inconsistency must be removed
There is nothing more dissatisfying to users than inconsistent behavior among pages from the same website, e.g. visual treatment and placement of buttons, page layout, tab behavior, etc.

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The Big Problem – No Clear Entry Point

Difficulty in identifying and differentiating screen elements.

Personal Travel Corporate Merchant

India Change Country

Contact Us Customer Service Log In

AMERICAN EXPRESS

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

Amex India Cardmembers

Your American Express Account

User ID

Remember Me

Password

Cards - My Account

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

To find the nearest drop box Click here.

Enhanced security. Safer transactions. American Express® Chip and PIN

Select your PIN

If you have received your Chip Card

Get a card for yourself | Get a gift card for your loved ones | Know your card better

Choose the card that matches your spending needs with benefits to complement your lifestyle.

Apply for a Credit Card

Gift Cards are a smart way to celebrate with your friends, family, or employees.

Get a gift card now

Know the latest benefits, offers and rewards on your card.

Choose your Credit Card

Select your PIN

If you have received your Chip Card

AMERICAN EXPRESS® EPAY PAYMENTS... ANYWHERE. ANYTIME

About American Express | Do Not Call Registry | Customer Privacy Choice | Submit your KYC | AEBC Grievance Redressal policy | Institutional Deposit | Schedule of Fees & Charges | Regulatory Disclosure Section | Trademarks | Privacy Principles | Website Rules and Regulations | Travel | Careers | Sitemap | KYC Merchants | Customer Service Committee Meet | Card Frauds | Base Rate | Our Codes & Policies | MITC and Agreements | Collection agencies working for AEBC | Complaint form | Financial Results AEBC USA | Credit Counseling |

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The graphic at the center and the quick links to its right appear as separate screen elements.

The screen element at the left bottom is actually not one, but two different screen elements

Recommendations

- Reduce the size of the graphic so that it is contained in the same region with the links on the right.
- Use gutter space effectively

The Big Problem – Over saturated and cluttered

Saturated designs do not effectively focus the user's attention. Color noise makes it difficult to scan and interpret data. Brain uses color cues to discriminate and group objects.

The screenshot shows the homepage of the American Express India Cardmembers website. The layout is visually noisy due to the extensive use of blue, which is the primary color for the header, sidebar, and various promotional boxes. The main content area features a large banner with the text "Enhanced security. Safer transactions. American Express® Chip and PIN". Below this, there are several promotional boxes for different card types like Jet Airways American Express® Platinum Credit Card and American Express PAYBACK® Credit Card. The sidebar on the left contains login fields for User ID and Password, and links for Online Services, Payment Drop Box locator, and more reasons to register. The footer includes standard legal links and social media icons.

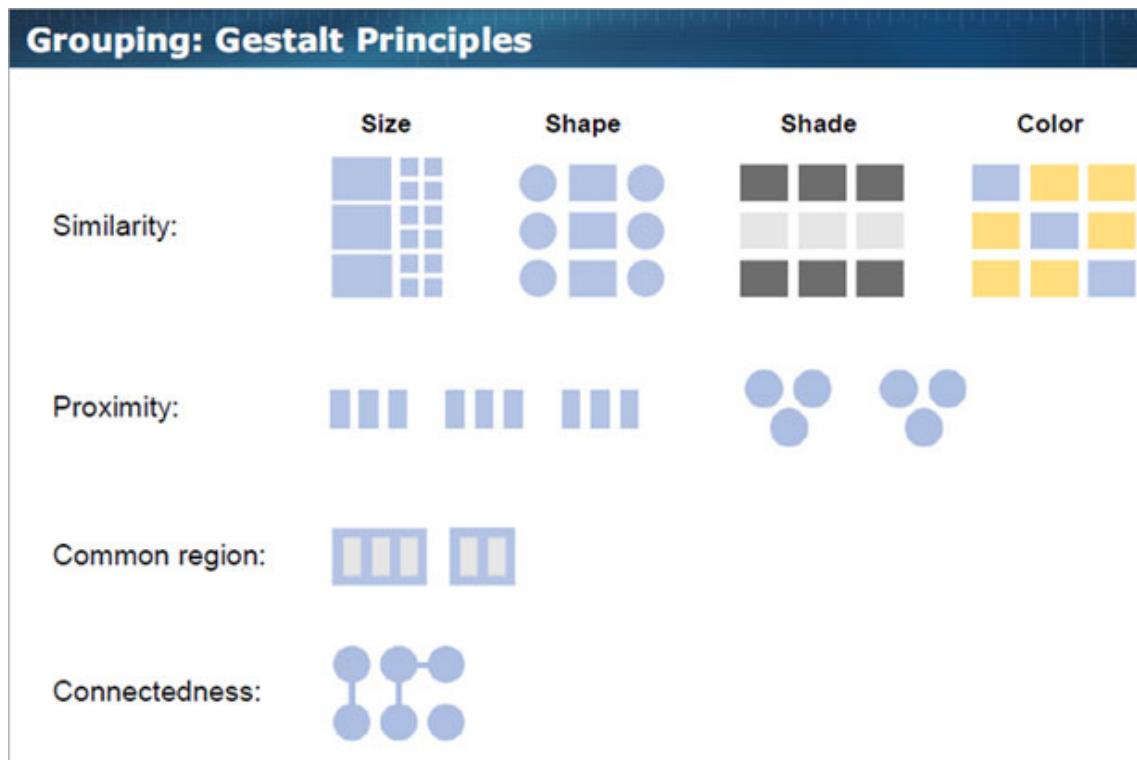
Background colors are distracting. Its difficult to discriminate objects due to over use of blue color and its shades. It seems all the screen elements are fighting for attention. Thus User doesn't know where to focus.

Recommendations

- Create Visual Hierarchy using shapes, sizes and colors.
- Consider using white background

Consider using....

Visual attributes control focus	Occulometer studies show that people's eyes tend to move from:			
	Large to small Size	Irregular to regular Shape	Dark to light Shade	Saturated to unsaturated Color
				



What can these principles do?

Before

The screenshot shows the Amex India Cardmembers homepage. At the top, there's a navigation bar with links for Personal, Travel, Corporate, Merchant, India (selected), Change Country, Contact Us, Customer Service, and Log In. Below the navigation is a banner for 'Amex India Cardmembers' with a 'Personal' tab selected. The main content area features a large blue background image of a credit card with a chip. A callout box on the right says 'Enhanced security. Safer transactions' and 'American Express Chip and PIN'. Below the banner, there are sections for 'Select your PIN' (with a link to 'If you have received your Chip Card'), 'Get a card for yourself' (with a link to 'Apply for a Credit Card'), and 'Get a gift card for your loved ones' (with a link to 'Get a gift card now'). On the left sidebar, there are sections for 'Your American Express Account' (User ID, Remember Me, Password, Cards - My Account, Log In), 'Online Services' (Register now, Why register?, Manage your account 24/7, Get mobile Card Alerts, More reasons to register), and 'Payment Drop Box locator' (Click here). At the bottom, there's a footer with links like About American Express, Do Not Call Registry, Customer Privacy Choice, Submit your KYC, AEBC Grievance Redressal policy, Institutional Deposit, Schedule of Fees & Charges, Regulatory Disclosure Section, Trademarks, Privacy Principles, Website Rules and Regulations, Travel, Careers, Sitemap, KYC Merchants, Customer Service Committee Meet, Card Frauds, Base Rate, Our Codes & Policies, MITC and Agreements, Collection agencies working for AEBC, Complaint form, and Financial Results AEE.

After

The screenshot shows the Amex India Cardmembers homepage after the redesign. The layout is similar to the 'Before' version but with some changes. The 'Personal' tab is now highlighted in the navigation bar. A prominent callout box on the right side highlights 'Enhanced security. Safer transactions' and 'American Express Chip and PIN'. Below this, there are three main calls-to-action: 'Select your PIN' (with a link to 'If you have received your Chip Card'), 'Get a card for yourself' (with a link to 'Apply for a Credit Card'), and 'Get a gift card for your loved ones' (with a link to 'Get a gift card now'). To the right of these, there are several promotional boxes: one for 'Jet Airways American Express® Platinum Credit Card' (Get 20,000 JP Miles and much more), one for 'American Express PAYBACK® Credit Card' (Apply to get discount vouchers worth Rs. 3000), one for 'Platinum Reserve Credit Card' (Exclusive privileges with The American Express Platinum Reserve Credit Card), and one for 'Pay your American Express bills with a click!' (Easy and convenient way to pay your bills). At the bottom, there's a section for 'Select your PIN' (with a link to 'If you have received your Chip Card') and another for 'AMERICAN EXPRESS® EPAY PAYMENTS... ANYWHERE. ANYTIME' (with an image of a credit card). The footer contains the same links as the 'Before' version, including About American Express, Do Not Call Registry, Customer Privacy Choice, Submit your KYC, AEBC Grievance Redressal policy, Institutional Deposit, Schedule of Fees & Charges, Regulatory Disclosure Section, Trademarks, Privacy Principles, Website Rules and Regulations, Travel, Careers, Sitemap, KYC Merchants, Customer Service Committee Meet, Card Frauds, Base Rate, Our Codes & Policies, MITC and Agreements, Collection agencies working for AEBC, Complaint form, and Financial Results AEE. It also includes a 'Copyright © 2014 American Express Company' and 'Join us on' with a Facebook icon.

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Navigation

Information Architecture and overall site structure

Presentation

Layout, visual hierarchy, visual language, and imagery

Content

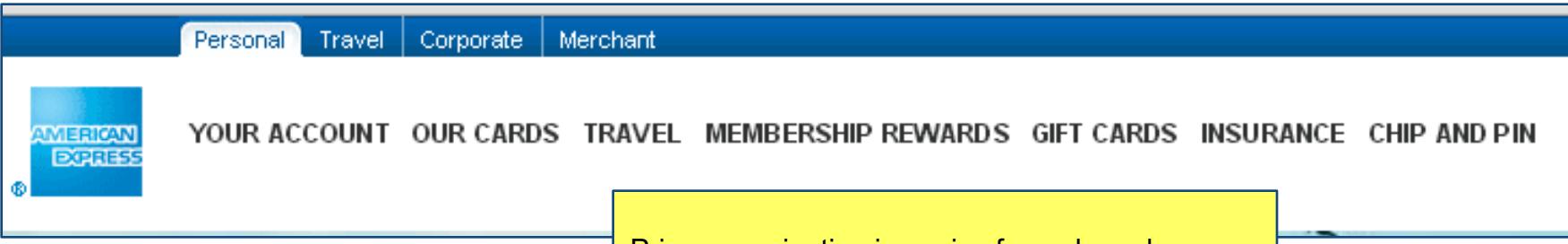
Tone and format of information, and information hierarchy

Interaction

Use of controls/features, animations, and transitions

Navigation

Intermixing multiple organization schemes makes it difficult for the user to form a consistent mental model. It creates a memory load for the user.



The screenshot shows the top navigation bar of the American Express website. The bar is blue with white text. It includes four main categories: Personal, Travel, Corporate, and Merchant. Below this, there is a secondary row of links: YOUR ACCOUNT, OUR CARDS, TRAVEL, MEMBERSHIP REWARDS, GIFT CARDS, INSURANCE, CHIP AND PIN. To the left of these links is the American Express logo. A yellow callout box with a black border is overlaid on the page, containing the text: "Primary navigation is a mix of user based scheme and product/service based scheme."

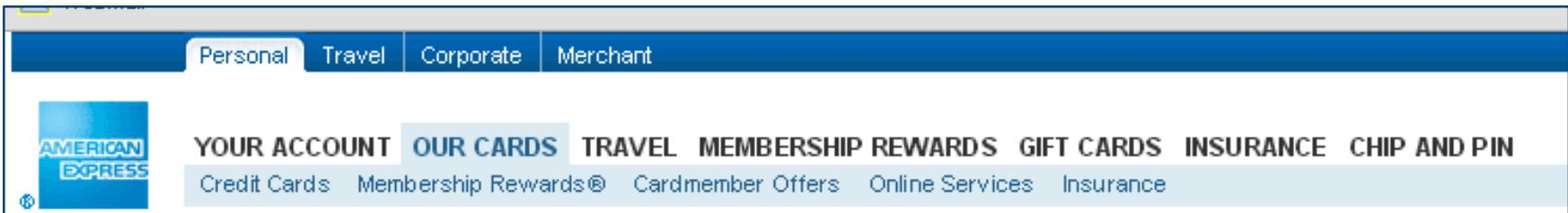
Primary navigation is a mix of user based scheme and product/service based scheme.

Recommendations

- Consider using user based organization scheme for primary navigation
i.e. Personal, Corporate, Merchant

Navigation

A navigation system must match users mental model. Poorly designed navigation systems account for 80% of observed usability problems.

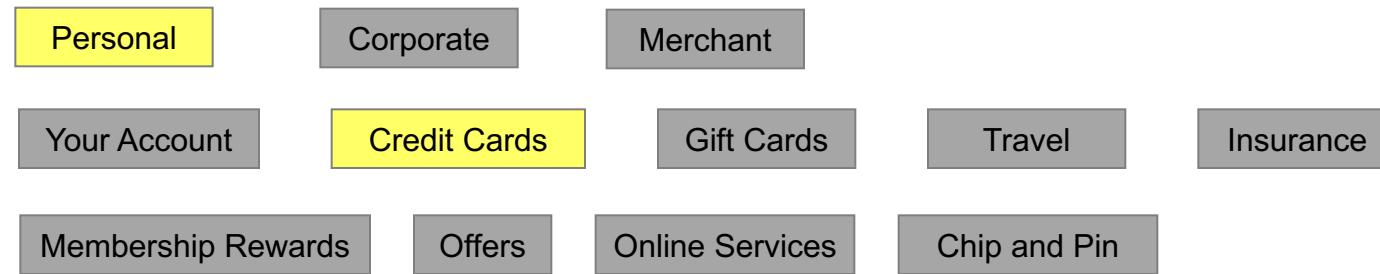


The screenshot shows the top navigation bar of the American Express website. It features a blue header with tabs for "Personal", "Travel", "Corporate", and "Merchant". Below the header is a white area containing the American Express logo and several menu items: "YOUR ACCOUNT", "OUR CARDS", "TRAVEL", "MEMBERSHIP REWARDS", "GIFT CARDS", "INSURANCE", and "CHIP AND PIN". Under "OUR CARDS", there are links for "Credit Cards", "Membership Rewards®", "Cardmember Offers", "Online Services", and "Insurance". A yellow callout box highlights the following issues:

Membership Rewards and Insurance is repeated.
Gift Cards and Our Cards creates ambiguity.
Chip and Pin as a separate tab doesn't mean anything.

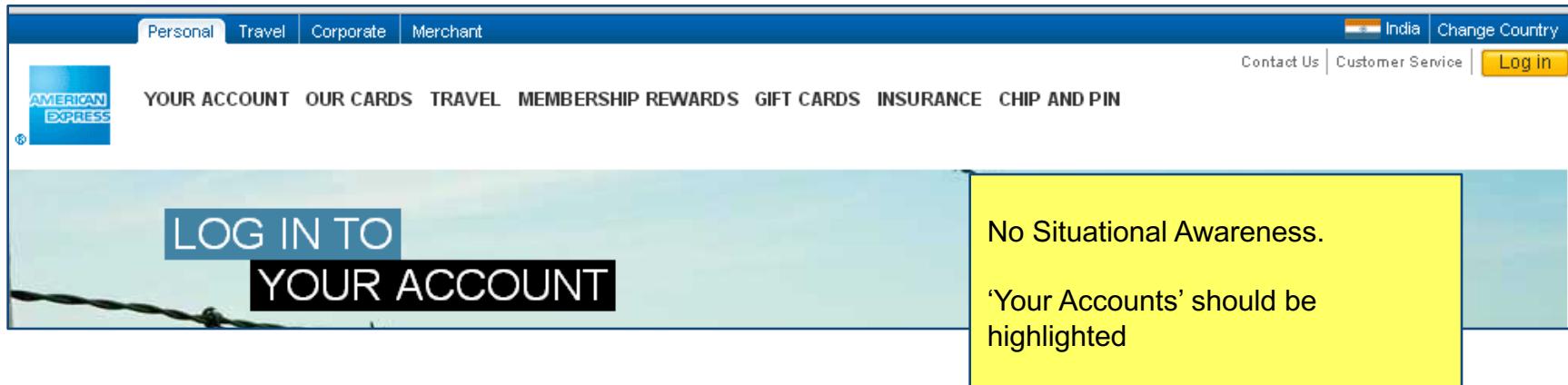
Recommendations

- Consider using the following hierarchy



Navigation

A good navigation system clearly indicates current location within the interface hierarchy.



Personal Travel Corporate Merchant

India Change Country

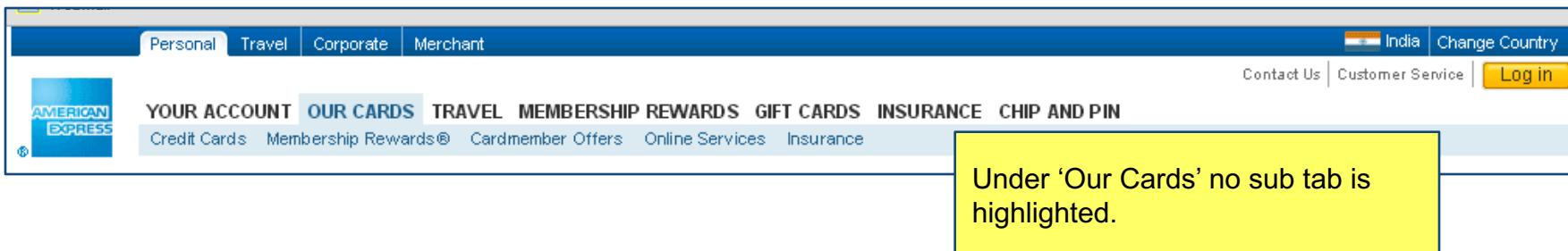
Contact Us Customer Service Log in

AMERICAN EXPRESS

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

LOG IN TO YOUR ACCOUNT

No Situational Awareness.
'Your Accounts' should be highlighted



Personal Travel Corporate Merchant

India Change Country

Contact Us Customer Service Log in

AMERICAN EXPRESS

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

Credit Cards Membership Rewards® Cardmember Offers Online Services Insurance

Under 'Our Cards' no sub tab is highlighted.

Recommendations

- Highlight appropriate tabs and sub-tabs

Navigation

Most common usability problem is the inability for users to find desired content or feature. Good navigation systems are not hidden to users.

The image shows a screenshot of the American Express website's navigation bar. At the top, there is a blue header bar with four tabs: "Personal", "Travel", "Corporate", and "Merchant". Below the header, the American Express logo is displayed. A horizontal menu bar contains links: "YOUR ACCOUNT", "OUR CARDS", "TRAVEL", "MEMBERSHIP REWARDS", "GIFT CARDS", "INSURANCE", and "CHIP AND PIN". A yellow callout box with a black border is positioned over the "TRAVEL" link. Inside the callout box, the text reads: "Important Links to Credit Cards, travelers cheques, prepaid travel card are hidden."

Recommendations

- Consider using list menus to display more choices.
- Quick links can also be used to display important links upfront

Navigation

Getting the label right can dramatically facilitate browsing. Research shows that users will make use of a link or button rather than searching if it is relatively obvious that the link or the button is what they need.

The image shows the top navigation bar of the American Express website. It features a blue header with tabs for 'Personal', 'Travel', 'Corporate', and 'Merchant'. Below this is a white navigation bar with links for 'YOUR ACCOUNT', 'OUR CARDS', 'TRAVEL', 'MEMBERSHIP REWARDS', 'GIFT CARDS', 'INSURANCE', and 'CHIP AND PIN'. Under 'OUR CARDS', there are links for 'Credit Cards' and 'Membership Rewards'. Under 'MEMBERSHIP REWARDS', there is a link for 'Cardmember Offers'. A red circle highlights the 'Cardmember Offers' link. Below the navigation bar, there is a yellow callout box containing text about the term 'Cardmember Offers'.

Cardmember Offers gives an impression
that the offers are only for the existing
members.

Recommendations

- Consider using 'Offers' instead of 'Cardmember Offers'.

Navigation

Internal site search provides a way to bypass the website navigation, thus saving users time. It also tell exactly what the users are looking for in their own words.

The screenshot shows the homepage of the American Express India website. At the top, there is a navigation bar with links for Personal, Travel, Corporate, and Merchant. On the right side of the header, there are links for India, Change Country, Contact Us, Customer Service, and a yellow 'Log In' button. Below the header, the American Express logo is displayed, followed by menu links: YOUR ACCOUNT, OUR CARDS, TRAVEL, MEMBERSHIP REWARDS, GIFT CARDS, INSURANCE, CHIP AND PIN. The main content area features a large banner with the text 'Enhanced security. Safer transactions' and 'American Express Chip and PIN'. Below this, a yellow box highlights 'No Search Bar'. To the left, there is a sidebar for 'Amex India Cardmembers' with fields for User ID and Password, and a 'Log in' button. The sidebar also includes sections for Online Services (Register now), Why register? (Manage your account 24/7, Get mobile Card Alerts, More reasons to register), and a Payment Drop Box locator. At the bottom of the page, there is a footer with links to various policies and terms, and a copyright notice: 'Copyright © 2014 American Express Company' and 'Join us on [f](#)'.

Recommendations

- Include a search bar on the header (global navigation) on every page so it is always accessible.

Navigation

There is nothing more frustrating to users than the inconsistent placement of frequently used buttons.



Recommendations

- Follow a consistent navigation standard for returning to the home page

Structure of review

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Navigation

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Presentation

Layout, visual hierarchy, visual language, and imagery

Content

Tone and format of information, and information hierarchy

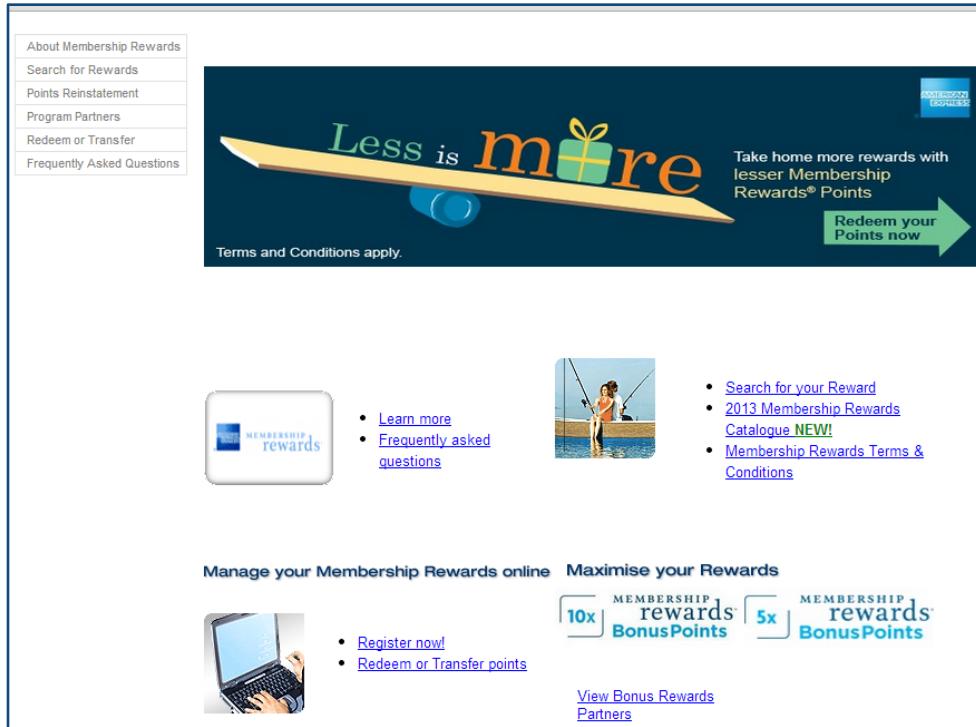
Interaction

Use of controls/features, animations, and transitions

Presentation

Over use of whitespace makes the page look incomplete.

Reducing the number of alignment points helps reducing clutter and makes the content look clean.



Recommendations

- Use white space effectively
- Maintain consistency in the size of the graphics
- Reduce number of alignment points

Presentation

Inconsistent Page Display layout increases visual and memory load and potentially frustrates the user

The image displays two side-by-side screenshots of the American Express India website. The left screenshot shows a login page with a header aligned to the left and a body aligned to the left. A yellow callout box highlights this inconsistency with the text "Page Header : left align" and "Page Body : left align". The right screenshot shows a travel page with a header aligned to the top and a body centered. A yellow callout box highlights this inconsistency with the text "Page Header : Takes up the entire screen width" and "Page Body : center align".

Left Screenshot (Inconsistent Layout):

- Header: "India | Change Country", "Contact Us", "Customer Service", "Log In"
- Body: "Amex India Cardmembers", "Your American Express Account", "Amex Business", "Enhanced security. Safer transactions.", "American Express Chip and PIN", "Select your PIN", "Pay your American Express click!", "American Express PAYBACK Card", "Platinum Reserve Credit Card", "Travellers Cheques", "AMERICAN EXPRESS PAYMENTS... ANYWHERE, ANYTIME."

Right Screenshot (Inconsistent Layout):

- Header: "HOME | PERSONAL CARDS | TRAVEL | GIFT CARDS | CORPORATIONS | MERCHANTS | CAREERS", "Credit Knowledge | Contact Us | Global Sites | Customer Service | LOGIN"
- Body: "TRAVEL", "Travellers Cheques", "American Express® Travellers Cheques", "Travellers Cheques Assistance", "Find Exchange Locations", "Where to use Travellers Cheques", "Travellers Cheques Service Centre", "Help for lost or stolen Travellers Cheques", "Frequently asked questions", "Travellers Cheques terms & conditions", "Regulations", "Travelling to China?", "Get the American Express Chinese Yuan Travellers Cheques now!"

Recommendations

- Page Display layout must be consistent
- Consider using centered display layout

Presentation

Inconsistent Page Display layout increases visual and memory load and potentially frustrates the user

The image displays two side-by-side screenshots of American Express websites. The left screenshot shows a login page with a large yellow callout box highlighting the header alignment and body width. The right screenshot shows a promotional page for corporate payments with another yellow callout box highlighting the centered alignment of the header and body.

Page Header : center align
Page Body : Takes up the entire screen width

Page Header : center align
Page Body : center align

Recommendations

- Page Display layout must be consistent
- Consider using centered display layout

Presentation

Saturated designs do not effectively focus the user's attention. Color noise makes it difficult to scan and interpret data.

Brain uses color cues to discriminate and group objects.

Personal | Travel | Corporate | Merchant

India | Change Country

Contact Us | Customer Service | Log In

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

AMERICAN EXPRESS

Amex India Cardmembers

Your American Express Account

User ID

Remember Me

Password

Cards - My Account ▾

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

Enhanced security. Safer transactions.

American Express® Chip and PIN

Select your PIN

If you have received your Chip Card

Get a card for yourself | Get a gift card for your loved ones | Know your card better

Choose the card that matches your spending needs with benefits to complement your

Gift Cards are a smart way to celebrate with your friends, family, or employees

Get a gift card now

Know the latest benefits, offers and rewards on your card.

Choose your Credit Card

Select your PIN

If you have received your Chip Card

AMERICAN EXPRESS® PAY

Background colors are distracting. Its difficult to discriminate objects due to over use of blue color and its shades

Recommendations

- Use colors effectively
- Avoid background graphics

Presentation

Effective use of colors provide contrast

Enhanced security. Safer transactions
American Express Chip and PIN

Jet Airways American Express®
Platinum Credit Card
Get 20,000 JP Miles and much more

American Express PAYBACK® Credit
Card
Apply to get discount vouchers worth Rs. 3000

Platinum Reserve Credit Card
Exclusive privileges with The American Express
Platinum Reserve Credit Card

Pay your American Express bills with a
click!
Easy and convenient way to pay your bills

Difficult to read blue text on blue background.

Recommendations

- Avoid unreadable color combinations

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Content

Tone and format of information, and information hierarchy

Interaction

Use of controls/features, animations, and transitions

Content

Bulleted list makes it easy for the readers to skim for relevant content.

Why choose an American Express Credit Card?

The American Express Credit Cards offer you a range of shopping, dining and travel privileges. Get rewarded with one of the most powerful rewards programme where you earn Membership Rewards Points every time you spend. What's more enjoy the 'Pay-in-Parts' Privilege on all our credit cards and make your payments in easy installments on your selected transactions.

Enjoy the flexibility to redeem your points on your [American Express Platinum Travel Credit Card](#) and choose from over 600 redemption options including leading airlines and hotels. Earn 6 JPMiles per Rs.100 - the fastest ongoing JPMiles earn rate on all your spending on your [Jet Airways American Express® Platinum Credit](#). While Miles come to you the fastest way, there is also no limit to the amount of JPMiles you can accumulate.

What's more, with an [American Express Platinum Reserve Credit Card](#) you are automatically entitled to use our premium Concierge Service. The dedicated team are on call 24 hours a day, ready to take care of all your lifestyle needs. Just pick up the phone and you'll get a table at that exclusive restaurant, they'll find you that hard-to-get item, arrange your next holiday or even a party.

Experience the American Express Platinum Service on all our credit cards with 24x7 Platinum Assist, Zero Lost card liability, Emergency Card Replacement anywhere in the world.

It is difficult to get a picture about AmeX Reward programs, offers, services, privileges and other advantages just by scanning the content.

Content

Numbered lists help readers follow procedures, steps, sequences and instructions more easily

Is there anything I need to do?

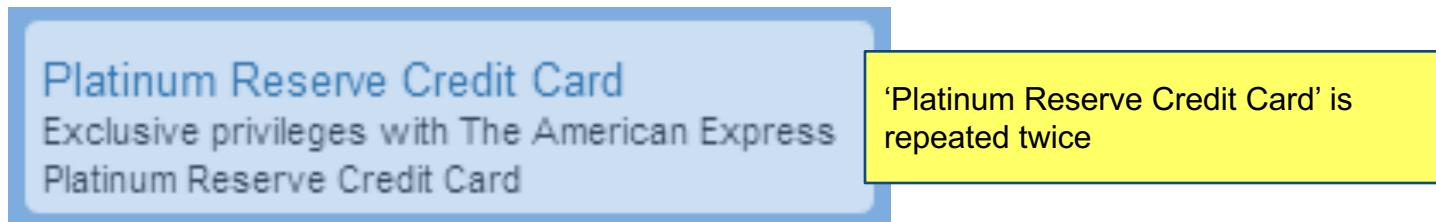
The transition to Chip & PIN technology will take place gradually over the next few months. Since everything will be done automatically, you don't need to request a new Chip Card. We will notify you when your new Chip Card will be sent to your registered mailing address. To ensure successful delivery of your new Chip Card, please update your contact details by either [logging in or registering](#) for American Express Online Services and selecting the "Manage Your Account" tab.

Once you receive your new Card, you will be required to select a PIN of your choice (view the "How do I select my PIN?" tab for details). Meanwhile, you can continue to use your existing American Express Card as you normally do. The new Chip & PIN technology will simply make an already safe payment system even more secure.

Reader has to go through the entire content to understand the procedure.

Content

Look for opportunities to reduce or eliminate words or terms that are repeated either in a specific context or throughout the interface.



The screenshot shows a sidebar with 'REWARDS' and 'SERVICES' sections. The 'REWARDS' section lists 'Membership Rewards Program', 'Travel Rewards', and 'Shopping Rewards'. The 'SERVICES' section lists 'Travel Insurance' and 'Golf Privileges'. A yellow callout box highlights the word 'Rewards'. The main content area shows a list of actions: 'Current balance', 'Go Paperless', 'Manage Rewards', 'Update details', and 'Register now'. Below this is a login link 'Log in now' and a registration link 'Not yet registered?'. A large blue button labeled 'Register now' is shown. A final yellow callout box highlights the double use of 'Register now'.

The word 'Rewards' is repeated regularly

'Platinum Reserve Credit Card' is repeated twice

'Register now' is a link and a button too.

Content

Avoid using jargon, all users may not understand what it means.

The image shows a screenshot of the American Express website's navigation bar. The bar is blue and contains four tabs: 'Personal', 'Travel', 'Corporate', and 'Merchant'. Below the tabs, there is a logo for American Express and several menu items: 'YOUR ACCOUNT', 'OUR CARDS', 'TRAVEL', 'MEMBERSHIP REWARDS', 'GIFT CARDS', 'INSURANCE', and 'CHIP AND PIN'. The 'CHIP AND PIN' tab is circled in red. A yellow callout box is positioned below the menu items, containing the text: 'Difficult to understand what is 'Chip and Pin' tab.'

AMERICAN EXPRESS

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

Difficult to understand what is 'Chip and Pin' tab.

Recommendations

- Move 'Chip and Pin' under cards so the context is set

Content

Improper word choice leads to user confusion. Strive for precise meaning and simplicity.

Before You Begin - American Express PAYBACK® Credit Card

Thank you for choosing to apply for American Express PAYBACK® Credit Card.

Before you start your application, please check all these:

- ✓ I am aged 18 years or over
- ✓ I have an Indian Bank Savings or Current Account in India
- ✓ I have a Personal Annual Income of INR 3 Lakhs and above
- ✓ American Express Cards are currently issued to residents of Delhi/NCR, Mumbai, Bangalore, Surat & Vadodra subject to conditions.
- ✓ I have no legal issues for nonpayment of debits across the Legal system in India
- ✓ My company has been trading for more than a year (only if you are Self Employed)
- ✓ I understand that I will have to Pay fees of INR 750 + Service Tax as Annual Fee for the American Express PAYBACK® Credit Card.

Yes, I have read the [Terms and Conditions](#) and agree

NRE and NRO accounts are not allowed?
What about multinational bank accounts?

Trading as in trading on the stock markets or
trading as in doing business?

Recommendations

- Meaning of the sentence must come out clearly.
- Content must not create ambiguity in readers mind

Content

Site content must be updated. Outdated content creates bad impression.



- [Search for your Reward](#)
- [2013 Membership Rewards Catalogue](#) **NEW!**
- [Membership Rewards Terms & Conditions](#)

'2013 Membership Rewards Catalogue' is tagged 'New'

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Tone and format of information, and information hierarchy

Interaction

Use of controls/features, animations, and transitions

Interaction

Behavior of UI controls must match the user's mental model.

The screenshot shows the American Express homepage with a blue header bar. At the top left are four tabs: Personal, Travel, Corporate, and Merchant. At the top right are links for India (with a flag icon), Change Country, Contact Us, Customer Service, and a yellow Log In button. Below the header, there is a horizontal menu with several items: YOUR ACCOUNT, OUR CARDS, TRAVEL, MEMBERSHIP REWARDS, GIFT CARDS, INSURANCE, and CHIP AND PIN. The 'TRAVEL' and 'GIFT CARDS' tabs are circled in red.

The screenshot shows the American Express Travel page. The top navigation bar includes links for HOME, PERSONAL CARDS, TRAVEL, GIFT CARDS, CORPORATIONS, MERCHANTS, and CAREERS. Below the navigation is a sub-menu for TRAVEL with options: Travellers Cheques, Prepaid Travel Card, Travel Service Offices, and Business Travel. On the right side of the header are links for Credit Know-How, Contact Us, Global Sites, Customer Service, and a yellow LOGIN button. A yellow callout box on the right side states: "On click of 'Travel', entire look and feel of the site changes which gives an impression of being directed to a different website."

The screenshot shows the American Express India page. The top navigation bar is identical to the Travel page: HOME, PERSONAL CARDS, TRAVEL, GIFT CARDS, CORPORATIONS, MERCHANTS, and CAREERS. Below the navigation is a sub-menu for INDIA with options: Gift Cards Home, About Gift Cards, How To Use, and Check Your Balance. On the right side of the header are links for Credit Know-How, Contact Us, Global Sites, Customer Service, and a yellow LOGIN button. A yellow callout box on the right side states: "'Gift Card' tab directs you to 'India, page with again different look and feel ."

Recommendations

- Keep the look and feel consistent across tabs
- Page title must match with the tab label

Interaction

Design for intuitive interaction. Interaction must match the user's mental model.

The screenshot shows a list of American Express credit cards on the left, each with a small image and its name. On the right, a specific card is highlighted with detailed information: Card type (Credit Card), Annual fee (Rs.10,000 plus applicable taxes), and Reward Earn Rate (1 Membership Rewards Point for every Rs.40 spent). At the top right, there is a button labeled "Compare Cards (6)" with a red circle around it, and below it, a box containing icons for comparing cards. A red circle also surrounds a button at the bottom left labeled "Add above to Compare Cards".

On click of the button, cards are added to the top right box which goes unnoticed.

No choice to select cards for comparing. User has to add all the cards first , then remove those not required.

Comparing cards is a two step process.
Add cards to compare
Compare the added cards

Recommendations

- Provide check boxes to select cards.
- Avoid 'Add cards to compare' step. Directly compare after selection

Interaction

Behavior of UI controls must match the user's mental model.

The screenshot shows a user registration form with a dark background. At the top, there is a radio button labeled "Annual Fee of Rs 50,000*" followed by several input fields: Name (three separate text boxes), Gender (radio buttons for Male and Female), Date of Birth (a date picker with dropdown menus for DD, MM, and YYYY), Email ID (text box), Pan (text box), and two radio buttons for occupation: "Salaried" and "Self Employed". Below these are fields for Annual Declared Income (a dropdown menu labeled "Select Income") and Phone No. (Home) (two text boxes). There are also fields for Mobile and Alternate Mobile (both text boxes). The Address (Home) field is followed by a dropdown menu labeled "Select City". At the bottom, there is a checkbox with a long descriptive text about consent to be contacted via mobile number, and a large blue "SUBMIT" button.

The address text box is too small for entering value.

Recommendations

- Use 'street 1, street 2, city, pin code' format for entering the address.

Interaction

When choosing user interface controls, consider the user task and the input devices used.

The image shows a user interface for a form submission. On the left, there are various input fields and controls:

- A radio button labeled "Annual Fee of Rs 50,000*" is selected.
- A "Name" input field is highlighted with a red border, indicating it is the active or focused field. A placeholder text "Please enter your First Name" is visible inside the field.
- A "Gender" section includes a dropdown menu with options DD, MM, and YYYY.
- An "Email ID" input field.
- A "Pan" input field.
- Two radio buttons for "Salaried" and "Self Employed"; "Salaried" is selected.
- An "Annual Declared Income" dropdown menu with the option "Select Income".
- A "Phone No. (Home)" input field.
- A "Mobile" input field.
- An "Alternate Mobile" input field.
- An "Address (Home)" input field and a "Select City" dropdown menu.
- A "Pin Code" input field.
- A checkbox statement: "I provide my consent to be contacted on the mobile number shared by me, even if I am registered with the National Customer Preference Register (NCPR) and opted out of receiving all promotional calls and messages. I certify that I have read, met and agreed to all the [terms, conditions and disclosures](#) which contain rate, fee and other important information."
- A blue "SUBMIT" button at the bottom.

A yellow callout box on the right side of the form states: "On focus, the text box is highlighted hiding other UI controls." This indicates that when the "Name" input field is active, the surrounding UI elements like the gender dropdown and other input fields are visually obscured by the focus highlight.

Recommendations

- Consider using placeholders.

Interaction

Inside text box labels disappear upon data entry, thus increasing memory load

Welcome to your application. Let's get started.
Please tell us a few things about yourself.



Name On Card

* Title ▾ * Your First Name Your Middle Name * Your Last Name i

* Name on Card i

Basic Information

* Mobile Number i * Email Address i

* Annual Income i * Select City ▾

Get your Card

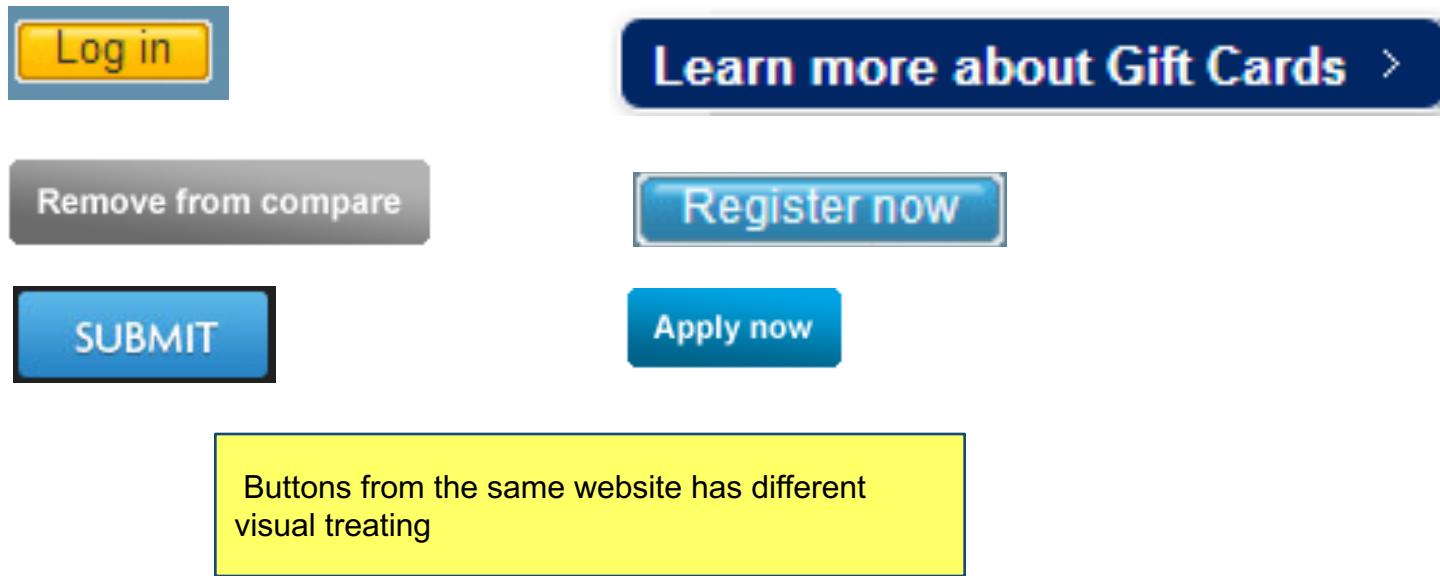
User needs to memorize the label before entering the data.
Data entry becomes more frustrating in case keyboard tabs are used.

Recommendations

- Consider labeling the data elements distinctively out side the text box.

Interaction

Consistency makes sites easier to use, because visitors don't have to learn new tricks as they move around.



Recommendations

- Maintain consistency while designing buttons, links and other UI controls.

Interaction

Affordance is when a control behaves as its appearance suggests.

Enhanced security. Safer transactions
American Express Chip and PIN

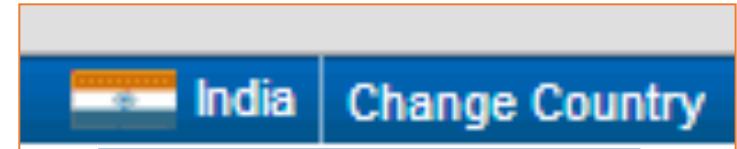
Jet Airways American Express®
Platinum Credit Card
Get 20,000 JP Miles and much more

American Express PAYBACK® Credit
Card
Apply to get discount vouchers worth Rs. 3000

Platinum Reserve Credit Card
Exclusive privileges with The American Express
Platinum Reserve Credit Card

Text in blue appear to be links but
they are not

Easy and convenient way to pay your bills



Difficult to say which one is
clickable.

Payment Drop Box locator
To find the nearest drop box
Click here.

Visual design does not provide
sufficient cues for where to
click

Recommendations

- Separate content from links using underline or color.

Interaction

Repetition of link confuses the user

The screenshot shows a web page for American Express regarding Chip and PIN technology. At the top, there's a navigation bar with tabs for Personal, Travel, Corporate, and Merchant. On the right side of the header, there are links for India, Change Country, Contact Us, Customer Service, and Log in. Below the header, there's a menu with options like YOUR ACCOUNT, OUR CARDS, TRAVEL, MEMBERSHIP REWARDS, GIFT CARDS, INSURANCE, CHIP AND PIN, and Chip and PIN. A large image of an American Express card is prominently displayed, featuring the text "SMALL CHIP" and "SUPERIOR SECURITY". To the right of the card, there are two "Contact us" links: one in a red circle in the header and another in a red circle in a sidebar. A yellow callout box on the left side of the page contains the following text:

'Contact us' in the header seems to be used for general purpose whereas the one below seems to be specific for 'Chip and Pin' purpose.

However, both are linked to the same page

At the bottom of the page, there's a note about the transition to Chip & PIN technology:

The transition to Chip & PIN technology will take place gradually over the next few months. Since everything will be done automatically, you don't need to request a new Chip Card. We will notify you when your new Chip Card will be sent to your registered mailing address. To ensure successful delivery of your

Recommendations

- Avoid using multiple links.

Index

- About American Express
- Key insights from stakeholders

Expert Review

- Introduction to expert review
 - Key findings
 - The Big Problem
 - Detailed Design Analysis
- Summary of Design Recommendations

Design Recommendations

Quick win

- Maintain consistency in design
- Use consistent visuals and designs for UI Controls
- Align data elements and graphics
- Maintain consistent page display layout
- Maintain branding consistency
- Provide labels outside the text box
- Update the site content regularly
- Adhere to Gestalt principles

Long term design recommendations

- Make Visual consistency through out the site.
- Use page titles, bullet lists , short paragraphs, summarized content, concise writing style.