

ZEUX

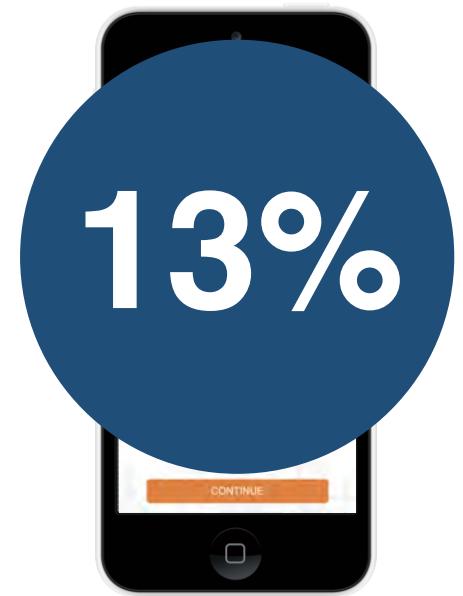
Reviewing ICICI Money2India's Desktop, Mobile Site & App



Desktop



Mobile Site



App

87%

13%

Personas



Responsible Rohit



Well-settled Veena

Responsible Rohit

Age: 26

Occupation: Working Professional

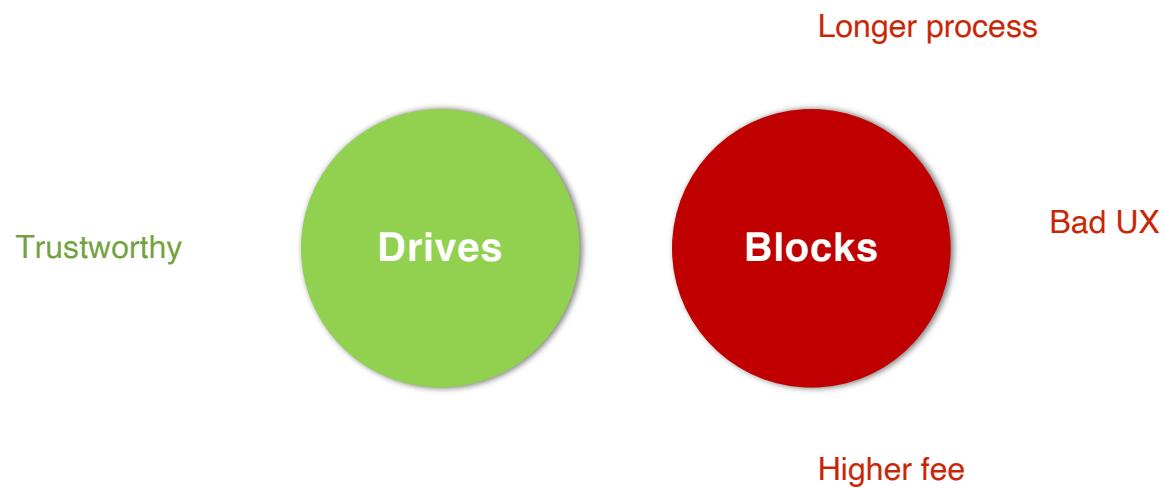
Location: Seattle, U.S.A.

Rohit is an engineer working at a software company. Having completed his Masters recently, he has an education loan to pay back. He also wants to send money back home to his parents in Mumbai.

"I need to send money to my parents and repay my loan every month – I would totally use a portal where I could do both quickly and easily."

"It should be as easy as making a local transfer, but I should feel secure about – it's not a small amount!"





Well-settled Veena

Age: 40

Occupation: Working Professional

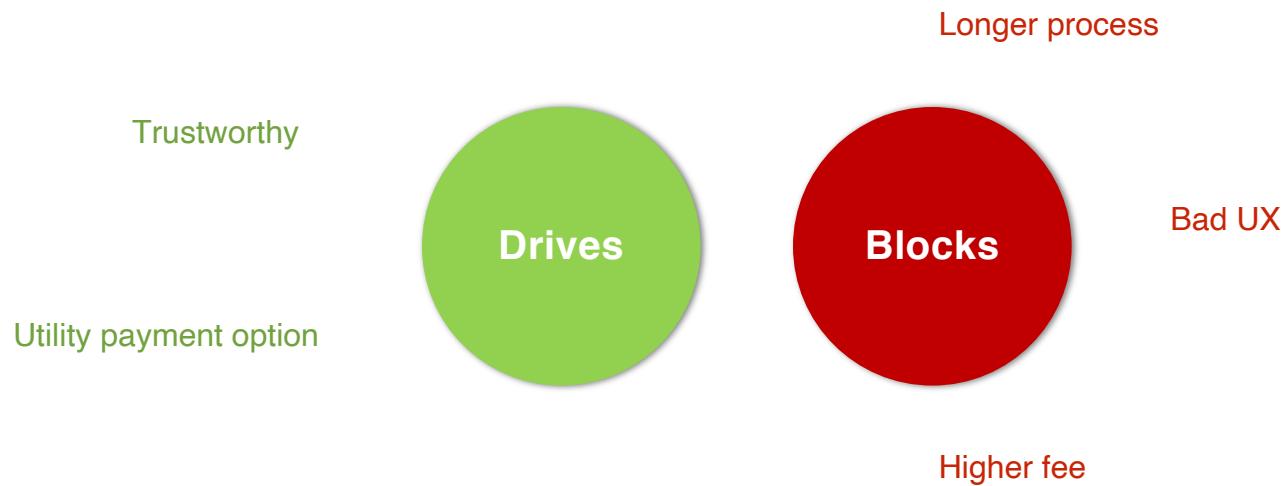
Location: New Jersey, U.S.A.

Veena lives in New Jersey with her husband and two children. On their last visit to India, they decided to invest in a flat in Pune. She has to make payments for maintenance every month.

"I primarily use my US account, so I end up using that to make transfers."

"I use Money2India to make payments for electricity for my flat in Pune."





Executive Summary

Desktop – Pre-Login



	ICICI M2I	Remitly	Transfer Wise	World Remit	Xoom
Onboarding Entry points and login page	1	3	3	3	2
Presentation & Content Colours, visual elements, layout, copy, TOV	2	2	2	4	2
Interaction Forms, pop-ups and error messaging	1	3	3	3	2
	4/15	8/15	8/15	10/15	6/15
	26.6%	53.33%	53.33%	66.66%	40%

0: Flop
 1: Poor
 2: Average
 3: Good
 4. Great
 5: WOW!

Max Score: 15

Desktop –Post Login

	ICICI M2I	Remitly
Onboarding Entry points and login page	1	4
Presentation & Content Colours, visual elements, layout, copy, TOV	1	4
Navigation Location cues & wizard	1	3
Interaction Forms, pop-ups and error messaging	1	4
	4/20	15/20
	20%	75%



0: Flop
 1: Poor
 2: Average
 3: Good
 4. Great
 5: WOW!

Max Score: 20

Mobile Site –Post Login

	ICICI M2I	Remitly
Onboarding Entry points and login page	1	4
Presentation & Content Colours, visual elements, layout, copy, TOV	1	4
Navigation Location cues & wizard	1	3
Interaction Forms, pop-ups and error messaging	0	4
	3/20	15/20
	15%	75%

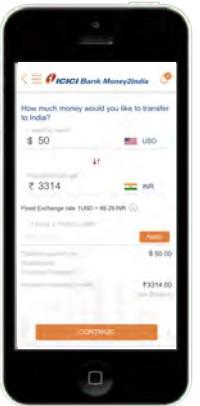


0: Flop
 1: Poor
 2: Average
 3: Good
 4. Great
 5: WOW!

Max Score: 20

App

	ICICI M2I	Remitly
Onboarding Entry points and login page	4	4
Presentation & Content Colours, visual elements, layout, copy, TOV	3	4
Navigation Location cues & wizard	3	3
Interaction Forms, pop-ups and error messaging	2	4
	12/20	15/20
	60%	75%



0: Flop
 1: Poor
 2: Average
 3: Good
 4. Great
 5: WOW!

Max Score: 20

Scenario Walkthrough

Desktop

Use Case 1

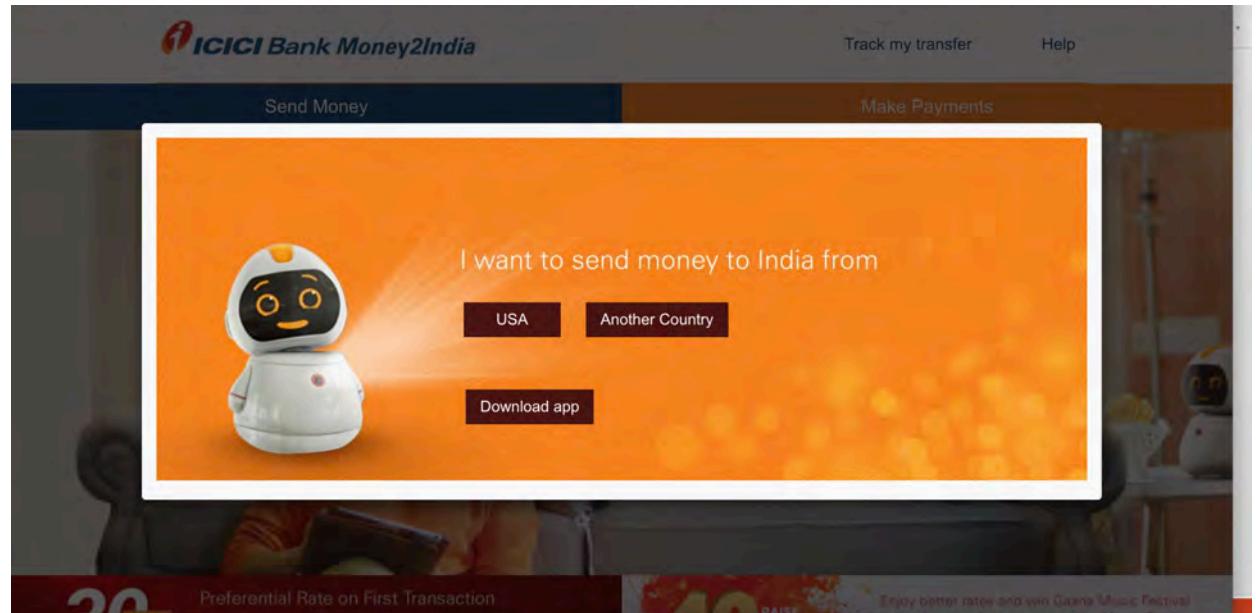
Onboarding, Add Recipient & Send Money

Use Case 1 / **Onboarding, Add Recipient & Send Money**

Rohit decides to register on ICICI Money2India. He needs to add his father as a recipient and send him money.



Rohit Googles 'ICICI Money2India' and clicks on the first search result. He clicks on 'USA'.





It takes him a second to realize that these aren't fields, so he clicks on 'Sign Up'.

The screenshot shows the ICICI Bank Money2India homepage. At the top, there's a navigation bar with the ICICI logo, 'ICICI Bank Money2India', 'Track my transfer', and 'Help'. Below the navigation is a main menu with 'Send Money' and 'Make Payments' buttons. The central part of the page features a photograph of a man and a young girl sitting on a sofa, looking at a tablet together. Text overlay on the image reads 'The easy way to send money to India #DoTheEasy' and includes a 'HOW IT WORKS' button. To the right of the image are two orange buttons: 'LOGIN' for existing users and 'SIGN UP' for new users. At the bottom of the page, there are promotional banners: one for a '30 Paise' discount on the first transaction with a promo code, and another for an '₹250 AMAZON VOUCHER' offer on the mobile app.

ICICI Bank Money2India

Send Money Make Payments

The easy way to send money to India #DoTheEasy

HOW IT WORKS

Already have a Money2India Account? [LOGIN](#)

New to Money2India? [SIGN UP](#)

30 Paise

Preferential Rate on First Transaction
USE PROMO CODE **EASYN30**
*Offer Terms and Conditions apply
Offer valid for USA only till May 31, 2018

₹250 AMAZON VOUCHER

Exclusive Amazon offer on Mobile App
Get ₹250 Amazon vouchers on transferring money from Money2India mobile app



He enters his details in the form.
He clicks on 'Continue'.

ICICI Bank Money2India

Get guaranteed
PREFERENTIAL RATE
on your **FIRST TRANSACTION**

New to Money2India? **SIGN UP NOW** Existing user [Login](#)

Tanvi Purohit +1 USA
9892737071 tanvi_purohit14@hotmail.com

Please make sure that your mobile number is correctly updated on our records and you are authorised to receive incoming Short Code/SMS on your mobile.

Yes Continue Give missed call on 7666022222 for signup

Terms & Conditions
I agree to receive latest updates & marketing communication from ICICI Bank Money2India.



He sees a pop-up that tells him to confirm the Terms & Conditions.

“But I don’t want to receive latest updates and marketing communication!”

The screenshot shows the ICICI Bank Money2India homepage. At the top left is the logo 'ICICI Bank Money2India'. In the center, there's a large orange and white graphic with the text 'Get guaranteed PREFERENTIAL RATE on your FIRST TRANSACTION'. Below this, there are two input fields: one for 'New to Money2India? SIGN UP NOW' and another for 'Existing user Login'. A blue bar at the bottom contains the text 'Please make sure that your mobile number is correctly updated on our records and you are authorised to receive incoming Short Code/SMS on your mobile.' To the right of this bar is a 'Terms & Conditions' link and a checkbox for agreeing to receive updates. A small pop-up window is overlaid on the page, reading 'money2india.icicibank.com says Please confirm terms and conditions.' with an 'OK' button.



He realizes to register, he has to agree to the T&C.

“I wish I didn’t have to!”

He signs up, enters his OTP and proceeds to the website.

The screenshot shows the ICICI Bank Money2India registration interface. At the top, the bank's logo and name are displayed. Below the logo, a promotional banner features a smartphone showing a red circle with '40 paise' and the text 'PREFERENTIAL RATE'. The main headline reads 'Get guaranteed PREFERENTIAL RATE on your FIRST TRANSACTION'. Below this, there are two sign-up options: 'New to Money2India? SIGN UP NOW' and 'Existing user Login'. A form for entering personal information is present, with fields for first name ('Tanvi'), last name ('Purohit'), country ('+1 USA'), and mobile number ('9892737071'). The email field contains 'tanvi_purohit14@hotmail.com'. A note below the form states: 'Please make sure that your mobile number is correctly updated on our records and you are authorised to receive incoming Short Code/SMS on your mobile.' On the right side, there are 'Terms & Conditions' and a checkbox for agreeing to receive updates. A 'Continue' button is visible at the bottom right.



He lands on this page and wonders where he is – Send Money or Make Payments?
He clicks on ‘My Recipients’, since that seems straightforward enough.

The screenshot shows the ICICI Bank Money2India website. At the top, there's a navigation bar with links for 'USA', 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. Below the navigation, there are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). A sub-navigation bar below these includes 'Overview', 'My Transactions', and 'My Recipients'. The main content area has a heading 'How much would you like to transfer to India?'. It shows an amount of '1036.27' being sent from 'USD' to 'INR' (70000). There are checkboxes for 'Fixed exchange rate' and 'I have a coupon'. Below this, a note says 'Total Amount To Be Paid (incld. taxes and service fee) : 1036.27 USD | View Breakup'. An 'Important Note' box states: 'Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.' At the bottom right, there are links to 'SEND MONEY', 'Click here to pay your ICICI Prudential premium', and a 'Start online chat now' button with a microphone icon.



He clicks on 'Add Recipients'.

The screenshot shows the ICICI Bank Money2India website interface. At the top, there is a navigation bar with the bank's logo, a USA link, My Accounts, Help, a notification bell icon with '0' notifications, and a user profile for 'Hil Shreyans Gathani'. Below the navigation bar, there are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). Underneath these buttons, there are three tabs: 'Overview', 'My Transactions', and 'My Recipients', with 'My Recipients' being the active tab. The main content area is titled 'MY RECIPIENTS' in orange. It features a search bar with a placeholder 'Search' and an orange 'SEARCH' button. To the right of the search bar is a large orange button labeled '+ADD RECIPIENTS'. Below this, there is a card for a recipient named Tanvi Sudhanshu Purohit. The card displays the following details:
Tanvi Sudhanshu Purohit
Bank : ICICI Bank
Nick name : Tanvi
Bank name : Savings
Account Number : XXXXXXXX0603
Status : ACTIVE
Bene Status : ACCEPTED



He selects ‘Non ICICI Bank’ as the recipient.
He has to enter a lot of details.

*“This is the first time I’m seeing a form like
this...what’s with the brackets?”*

The screenshot shows the ICICI Bank Money2India website interface. At the top, there's a navigation bar with links for 'Send Money', 'My Accounts', 'Help', and a user profile for 'Hil Shreyans Gathani'. Below the navigation, there are three main tabs: 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'. The main content area is titled 'Add a new recipient' and includes two radio button options: 'Individual' (selected) and 'Non Individual'. A sub-section asks 'How do you want the recipient to receive the money?' with three options: 'ICICI BANK Account Transfer' (orange button), 'NON- ICICI BANK Account transfer' (dark blue button), and 'DEMAND DRAFT (IFB)' (orange button). The 'Recipient Personal Detail' section contains several input fields: First Name, Middle Name, Last Name (all marked as mandatory), Area Code, Phone / Landline, Address Line1, Address Line2, City, Zipcode (with a note about overseas addresses), Email, and Nick Name. The 'Recipient's Bank Details' section requires 'Account Number' and 'Confirm Account Number' (both marked as mandatory). At the bottom, there are buttons for 'IFSC CODE (i)', 'LOCATION', 'View Details', 'BACK', 'SAVE & CONTINUE', and a 'Start online chat now' button.



Before he can even enter the whole account number for confirmation, he sees an error message saying “Account No. Not Matching.”

He's confused, but keeps typing.

ICICI Bank Money2India USA My Accounts Help Hil Shreyans Gathani

Send Money Make Payments

Overview My Transactions My Recipients

Back to My Recipients

Add a new recipient

Individual Non Individual

How do you want the recipient to receive the money?

Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)

First Name: Jiten	Middle Name: Shantilal	Last Name: Gathani
Country: India (+91)	Mobile Number: 9821026315	
Phone Number: 022	Work Number: 25064564	
Address: Prabha Building, 60 Feet Road		
Locality: Ghatkopar East		
City: Mumbai	State: Maharashtra	Pincode: 400077
Country: India	Email:	Mobile: Jiten

Recipient's Bank Details (As it appears in recipient's bank records) (All Fields are Mandatory)

IFSC CODE: 0236101003824	LOCATION: CNRB0000236
View Details	

[BACK](#) [SAVE & CONTINUE](#)



Once he completes entering the field, the error message disappears.

“Okay, that was strange!”

He clicks ‘Save & Continue.

The screenshot shows the ICICI Bank Money2India website interface. At the top, there's a navigation bar with links for 'Send Money', 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. Below the navigation is a main menu with 'Send Money' and 'Make Payments' buttons, and sub-links for 'Overview', 'My Transactions', and 'My Recipients'. The central part of the page is titled 'Add a new recipient' with a radio button for 'Individual' selected. It asks 'How do you want the recipient to receive the money?' with three options: 'ICICI BANK Account Transfer' (selected), 'NON- ICICI BANK Account transfer', and 'DEMAND DRAFT (IFB)'. The 'Recipient Personal Detail' section contains fields for Name (Jiten, Shantilal, Gathani), Address (India(+91) 9821026315, 25064564, Prabha Building, 60 Feet Road, Ghatkopar East, Mumbai, Maharashtra 400077), and Contact (India, Email, Jiten). The 'Recipient's Bank Details' section shows account numbers 0236101003824 and 0236101003824. At the bottom, there are 'IFSC CODE' (CNRB0000236) and 'LOCATION' fields, and buttons for 'View Details', 'BACK', 'SAVE & CONTINUE', and a 'Start online chat now' button.



He sees an error message, and checks to see if he's entered everything correctly. He had not entered any spaces or special characters. Still confused after checking three times, he re-enters the information.

"What's happening? I've not entered anything wrong!"

money2india.icicibank.com says

Please enter Valid First Name. Spaces or special characters are not allowed

Please enter Valid Middle Name. Spaces or special characters are not allowed.

OK

Recipient
FIRST NAME
Jiten
MIDDLE NAME
India
PHONE NUMBER
022
ADDRESS LINE 1
Prabhadevi
ADDRESS LINE 2
Ghatkopar East
CITY
Mumbai
STATE
Maharashtra
In case of Overseas address, please select "Other" from the State dropdown.
PIN CODE
400077
COUNTRY
India
Email
Carry Name
Jiten
Recipient's Bank Details (As it appears in recipient's bank records)
IFSC CODE
0236101003824
LOCATE
0236101003824
IFSC CODE (?)
ENTER IFSC CODE
CNRB0000236
View Details
BACK
SAVE & CONTINUE

All Fields are Mandatory

Sreyans Gathani



After entering the nickname, he sees another error message saying the nickname should be alphanumeric. This is extremely confusing to him.

“Why should a nickname be alphanumeric?”

The screenshot shows a web page from 'ICICI Bank Money'. At the top, the ICICI logo is visible. A modal window is open, displaying an error message: "money2india.icicibank.com says Field Nick Name should be alphanumeric." Below the modal, there's a form field for 'NAME' containing 'gathani@gmail.com' and 'Shreyans Gathani'. To the right of the name input is a note: "(All Fields are Mandatory)". The main form area has sections for 'Recipient's Bank Details' (Account Number: 0236101003824, Confirm Account Number: 0236101003824), 'IFSC CODE' (CNRB0000236), and 'LOCATION'. At the bottom are 'BACK' and 'SAVE & CONTINUE' buttons, along with a 'View Details' link. A small 'Start online chat now' button with a person icon is in the bottom right corner.



After changing the nickname to an alphanumeric entry, Rohit clicks on ‘Save & Continue’. He immediately sees another popup. He thinks something’s wrong again, but then realizes it’s a success message – the beneficiary has been added.

The screenshot shows a web browser displaying the ICICI Bank Money website. At the top, the ICICI Bank logo is visible. A central modal window displays a success message: "money2india.icicibank.com says Beneficiary Added Successfully." Below this, the recipient's bank details are listed: "Recipient's Bank Details (As it appears in recipient's bank records)" followed by account numbers "0236101003824" and "0236101003824". Further down, there are fields for "IFSC CODE" (containing "CNRB0000236") and "LOCATION". At the bottom of the page, there are "BACK" and "SAVE & CONTINUE" buttons. On the right side of the screen, a sidebar shows a notification for "Shreyans Gathani" with a count of 0, and a message "Hi! Shreyans Gathani". The footer of the page includes a "Start online chat now" button with a speech bubble icon.



Rohit goes back to the homepage and enters the amount he wants to send. He clicks on 'Send Money'.

The screenshot shows the ICICI Bank Money2India homepage. At the top, there are links for 'USA', 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. Below the header, there are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). A navigation bar below these buttons includes 'Overview', 'My Transactions', and 'My Recipients'. The main content area is titled 'How much would you like to transfer to India?'. It shows two input fields: 'You are sending' (1036.27 USD) and 'Recipient receives' (70000.0 INR). There is a 'Fixed exchange rate' button with a circular arrow icon. Below the fields, there is a checkbox for 'I have a coupon'. A note at the bottom states: 'Total Amount To Be Paid (incld. taxes and service fee) : 1036.27 USD | [View Breakup](#)'. An 'Important Note' box informs users about daily limits and wire transfers. At the bottom right, there is a 'SEND MONEY' button, a link to pay 'ICICI Prudential premium', and icons for 'Start online chat now' and a speech bubble.



He selects a recipient.

ICICI Bank Money2India

USA My Accounts Help Hi! Shreyans Gathani

You are sending 50.0 USD = 3345.5 INR
Exchange rate : 1 USD = 66.91 INR

Tell us about yourself

3 Who are you sending money to?

Add New Recipient

Jiten Shantilal Gathani A/c No. XXXXXXXX3824 Non-ICICI Bank Transfer

Tanvi Sudhanshu Purohit A/c No. XXXXXX0603 ICICI Bank Transfer

CONTINUE

Start online chat now



He notices the Summary and wonders what the link 'amount of receiver' would show him if it's upfront already.
He selects a bank account and clicks on 'continue'.

The screenshot shows the ICICI Bank Money2India website. At the top, there is a navigation bar with links for 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. Below the navigation, a large orange circle with the number '4' indicates the current step. The main heading is 'How would you like to pay?'. There are two options displayed: one with a plus sign icon labeled 'Add New Bank Accounts' and another for 'Bank of America- Checking A/c No. 388003556257' which is marked as 'Active'. Below this, a summary box contains the following information:

Summary	
Transaction Amount(a):	50.0USD
Remittance Service Charge(b):	3.0 USD
Exchange Rate (c):	66.91 INR
Transfer Amount (a+b):	53.0 USD
Amount For Receiver [a*c]:	3345.5 INR

At the bottom of the summary box are two buttons: 'Initiate Money Transfer Now' and 'Set Transfer As Recurring'. A large orange 'CONTINUE' button is located at the bottom right. In the bottom right corner of the page, there is a 'Start online chat now' button with a microphone icon.



He finds it cumbersome to go through the details – he feels like there are too many. But he does it anyway.

*“Why am I seeing my own address?
There seem to be so many details – the process is not yet complete! This seems really risky!”*

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER:	RECIPIENT:	TODAY'S DATE:	
Shreyans Gathani 1847 Kirts Blvd Apt 222 Troy Michigan 48084 ph 6464312807 Payment Details:	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018	
SENDER'S BANK DETAILS:	Bank of America A/c No. XXXXXXXX6257		
EXCHANGE RATE:	1.00 USD = 66.91 INR		
Transfer Amount:	50.0 USD	RECIPIENT BANK DETAILS:	
Transfer Fees:	+ 3.00 USD	Canara Bank A/c No. XXXXXXXX3824	
Transfer Taxes:	+ 0.00 USD	Other Fees:	+ 0.00 INR
Total:	53.00 USD	Total to Recipient*:	3345.50 INR
TRANSFER TYPE:	ONLINE		

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

*Why do you want to send money?
--Select--

*What is the Source of Funds?
--Select--

Message to the Recipient (Personalised message delivered via email along with the transfer receipt)
 I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly Note" section

[BACK](#) [CONFIRM & PAY](#) [Send Online Chat now](#)



He clicks on the dropdown to fill in the required fields.

"Wow, that's a lot of options to go through!"

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER:	RECIPIENT:	TODAY'S DATE:
Shreyans Gathani 1847 Kirts Blvd Apt 222 Troy Michigan 48084 ph 6464312807 Payment Details:	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018
SENDER'S BANK DETAILS:	RECIPIENT BANK DETAILS:	TRANSFER TYPE:
Bank of America A/c No. XXXXXXXX6257	Canara Bank A/c No. XXXXXXXXX3824	ONLINE
EXCHANGE RATE:		
1.00 USD = 66.91 INR		
Transfer Amount:	Transfer Amount:	
50.00 USD	3345.50 INR	
Transfer Fees:	Other Fees:	
+ 3.00 USD	+ 0.00 INR	
Transfer Taxes:	Total to Recipient*:	
+ 0.00 USD	3345.50 INR	
Total:		
53.00 USD		

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

*Why do you want to send money?

--Select--

- Donations to private religious and charitable institutions in India
- Grants/Donations to government and charitable institutions established by the
- Payment for Business and Management consultancy rendered to Individuals
- Payment for Computer services (Data processing charges) rendered to Individuals
- Payment for Legal Services rendered to Individuals
- Payment for Tax-related services rendered to Individuals
- Payment for accounting, auditing services rendered to Individuals
- Payment into Non-Resident Indian External (NRE) account
- Payment into Non-Resident Indian Ordinary (NRO) account
- Payment towards Educational services rendered by Indian Institutions
- Payment towards Family Maintenance
- Payment towards Health/Medical services
- Payment towards travel for business purposes
- Payment towards travel for education
- Payment towards travel for medical treatment
- Payment towards travel for personal purposes
- Payments for Travel services (Others)
- Personal Gifts to Family/Friend

Recipient's bank or
of funds

Start online chat now

screencapture-mon...png

Premium of General Insurance and Term Insurance Policies

Show All X



"Why is this a dropdown if there are no options to select? And what's the empty field about?"

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER:	RECIPIENT:	TODAY'S DATE:
Shreyans Gathani 1847 Kirts Blvd Apt 222 Troy Michigan 48084 ph 6464312807 Payment Details:	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018
BENDER'S BANK DETAILS:	RECIPIENT BANK DETAILS:	TRANSFER TYPE:
Bank of America A/c No. XXXXXXXX6257	Canara Bank A/c No. XXXXXXXXX3824	ONLINE
EXCHANGE RATE:		
1.00 USD = 66.91 INR		
Transfer Amount:	Transfer Amount:	
50.00 USD	3345.50 INR	
Transfer Fees:	Other Fees:	
+ 3.00 USD	+ 0.00 INR	
Transfer Taxes:	Total to Recipient:	
+ 0.00 USD	3345.50 INR	
Total:		
53.00 USD		

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

* Why do you want to send money?
Payment towards Family Maintenance

* Type of Family Maintenance
--Select--

* What is the Source of Funds?
--Select--

Message to the Recipient (Personalised message delivered via email along with the transfer receipt)

I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly Note" section

[BACK](#) [CONFIRM & PAY](#)



He selects 'Salary from employer' as the source of funds.

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER:	RECIPIENT:	TODAY'S DATE:
Shreyans Gathani 1847 Kirts Blvd Apt 222 Troy Michigan 48084 ph 6464312807 Payment Details:	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018
BENDER'S BANK DETAILS:	RECIPIENT BANK DETAILS:	
Bank of America A/c No. XXXXXXXX6257	Canara Bank A/c No. XXXXXXXXX3824	
EXCHANGE RATE:		TRANSFER TYPE:
1.00 USD = 66.91 INR		ONLINE
Transfer Amount: 50.00 USD	Transfer Amount: 3345.50 INR	
Transfer Fees: + 3.00 USD	Other Fees: + 0.00 INR	
Transfer Taxes: + 0.00 USD	Total to Recipient*: 3345.50 INR	
Total 53.00 USD		

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

"Why do you want to send money?
Payment towards Family Maintenance

"Type of Family Maintenance
--Select--

"What is the Source of Funds?
✓ --Select--
Business income from money transmission / deposit broking
Business income from cash generating professions
Business income from jewelry, precious metals and stones
Income from charity or foundation
Salary from employer

I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly Note" section

[BACK](#) [CONFIRM & PAY](#)



Once he's done entering all the fields, he clicks on agree to T&C and clicks on 'Confirm & Pay'.

"Finally!"

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER:	RECIPIENT:	TODAY'S DATE:
Shreyans Gathani 1847 Kirts Blvd Apt 222 Troy Michigan 48084 ph 6464312807 Payment Details:	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018
		BENDER'S BANK DETAILS: Bank of America A/c No. XXXXXXXX6257
		RECIPIENT BANK DETAILS: Canara Bank A/c No. XXXXXXXXX3824
Transfer Amount: 50.0 USD	EXCHANGE RATE: 1.00 USD = 66.91 INR	TRANSFER TYPE: ONLINE
Transfer Fees: + 3.00 USD	Transfer Amount: 3345.50 INR	
Transfer Taxes: + 0.00 USD	Other Fees: + 0.00 INR	
Total 53.00 USD	Total to Recipient*: 3345.50 INR	

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

"Why do you want to send money?
Payment towards Family Maintenance

"Type of Family Maintenance
—Select—

"What is the Source of Funds?
Salary from employer

Message to the Recipient (Personalised message delivered via email along with the transfer receipt)
 I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly Note" section

[BACK](#) [CONFIRM & PAY](#) [ICICI Online Chat Now](#)



He's a little confused about entering the OTP.

"Is this where I enter the OTP?"

He enters it anyway and clicks on 'Submit & Continue'.

The screenshot shows a web page from ICICI Bank Money2India. At the top, there is a navigation bar with links for USA, Home, My Accounts, Help, and a user profile for 'Hi! Shreyans Gathani'. Below the navigation, a large orange circle contains the number '5', followed by the text 'Confirm your transaction'. Underneath this, there is a section titled 'OTP Authentication' with the instruction: 'A 6 digit One Time Password(OTP) has been sent to your mobile number. The OTP is valid for a single use for the next 30 mins. Please enter the OTP to continue.' A text input field labeled 'Enter OTP' is present. Below the input field, there is a note: 'If you did not receive the OTP click REGENERATE to receive a new password.' A blue button labeled 'SUBMIT & CONTINUE' is located at the bottom right of the form. In the bottom right corner of the page, there is a small icon for starting an online chat, with the text 'Start online chat now' below it.

Desktop

Use Case 2
Make Payments

Use Case 2 / Make Payments

Veena has to pay the electricity bill for her flat in Pune.



Veena logs into the Money2India website wonders what's the difference between 'Send Money' and 'Make Payments'?

She thinks 'Make Payments' might be the right option.

The screenshot shows the ICICI Bank Money2India website. At the top, there are links for 'USA', 'My Accounts', 'Help', and a user profile for 'Hi! Shreyans Gathani'. Below the header, there are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). The 'Make Payments' button is highlighted. Below these buttons are three tabs: 'Overview', 'My Transactions', and 'My Recipients'. The main content area asks 'How much would you like to transfer to India?'. On the left, it says 'You are sending 1045.56 USD'. On the right, it says 'Recipient receives 70000.0 INR'. There is a 'Fixed exchange rate' option with a radio button. A checkbox for 'I have a coupon' is also present. Below this, it says 'Total Amount To Be Paid (incld. taxes and service fee) : 1045.56 USD | [View Breakup](#)'. A note states: 'Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.' At the bottom, there is a large orange 'SEND MONEY' button, a link to 'Click here to pay your ICICI Prudential premium', and a 'Start online claim now' button with a magnifying glass icon.



She clicks on 'Utilities'.

The screenshot shows the ICICI Bank Money2India homepage. At the top, there is a navigation bar with links for 'USA', 'My Accounts', 'Help', a notification bell icon with '0' notifications, and a user profile for 'Hi! Shreyans Gathani'. Below the navigation bar, there are two main buttons: 'Send Money' (orange) and 'Make Payments' (blue). Underneath these buttons, there are three categories: 'Overview', 'My Transactions', and 'My Billers'. The 'My Billers' category is currently selected, indicated by a blue background. In the center of the page, there is a section titled 'Bills Pending for Payments' with a message stating 'Currently no bills are presented for payment.' Above this section, there is a dropdown menu labeled 'Pay for : -Select-' and an 'Add New Biller' button. Below the dropdown menu, there are icons for 'Phone', 'Utilities' (highlighted in orange), 'Education', and 'Other Billers'. At the bottom right of the page, there is a red 'Start online chat now' button with a speech bubble icon.



She sees a dropdown, but it has no options to make a selection. This confuses her, so she clicks on 'Add New Biller'.

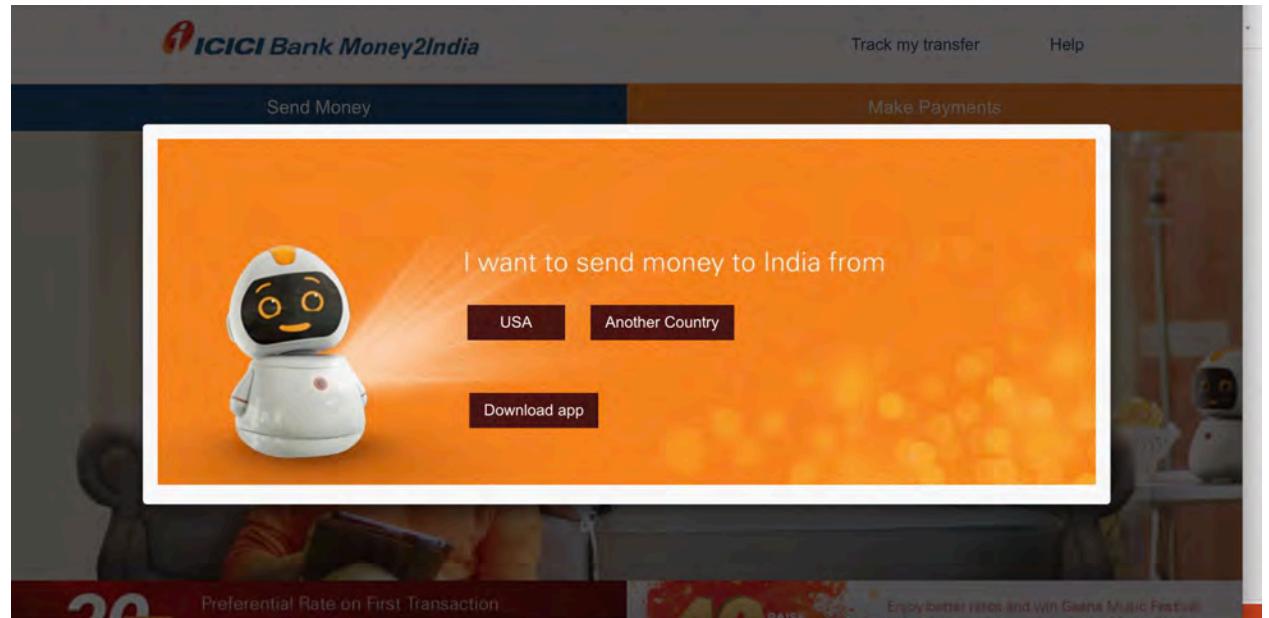
The screenshot shows the ICICI Bank Money2India homepage. At the top, there's a navigation bar with links for USA, My Accounts, Help, and a user profile for 'Shreyans Gathani'. Below the navigation is a main menu with 'Send Money' (orange), 'Make Payments' (blue), 'Overview', 'My Transactions', and 'My Billers'. Under 'My Billers', there are icons for Phone, Utilities, Education, and Other Billers. In the center, there's a large button labeled 'Pay for: <--Select-->' with a red circle around the 'OR' option 'Add New Biller'. Below this is a section titled 'Bills Pending for Payments' with the message 'Currently no bills are presented for payment.' In the bottom right corner, there's a red 'Start online chat now' button with a speech bubble icon.



She's back to the login page.

"What just happened?!"

She closes the browser. She calls her brother in Pune to pay the electricity bill on her behalf.



Mobile Web

Use Case 1

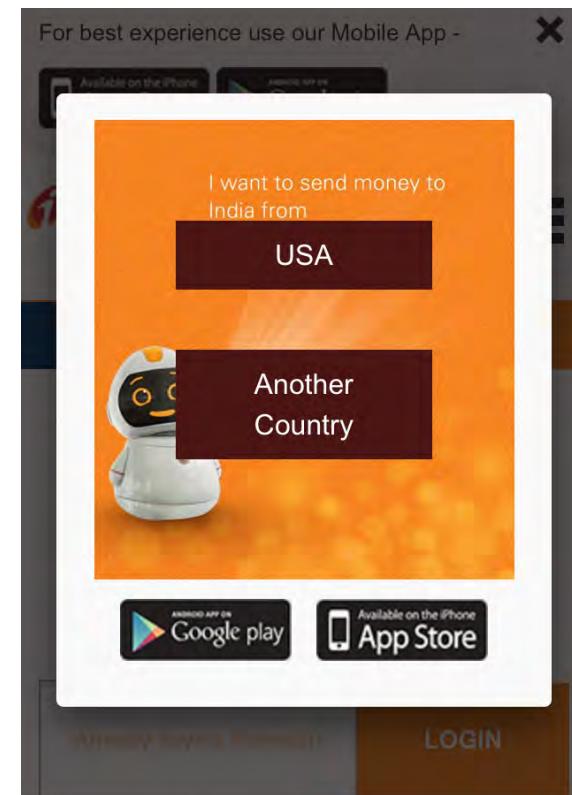
Onboarding, Add Recipient & Send Money

Use Case 1 / Login, Add Recipient & Send Money

Rohit doesn't have access to his laptop. He needs to add his friend as a recipient and send him money. He goes to ICICI Money2India on his mobile phone's browser.



Rohit Googles 'ICICI Money2India' and clicks on the first search result. He clicks on 'USA'.





He lands on a page and tries to click on the field before the login button. It takes him a second to realize that this isn't a field, so he clicks on 'Login'.

The screenshot shows the homepage of the ICICI Bank Money2India website. At the top, there is a logo for 'ICICI Bank Money2India' and a menu icon consisting of three horizontal bars. Below the header, there are two main buttons: 'Send Money' (dark blue) and 'Make Payments' (orange). A promotional message reads 'The easy way to send money to India #DoTheEasy'. There is a large orange button labeled 'HOW IT WORKS'. At the bottom, there are two buttons: 'Already have a Money2India account?' (white background with orange text) and 'Not a Money2India user?' (white background with orange text), followed by 'LOGIN' and 'SIGN UP' respectively.



He's a little confused by the fields, but enters his login details anyway and clicks on 'Login'.

The screenshot shows the ICICI Bank Money2India mobile application interface. At the top, there is a navigation bar with the bank's logo and the text "ICICI Bank Money2India". Below the logo are two buttons: "Send Money" (blue) and "Make Payments" (orange). To the right of these buttons is a menu icon consisting of three horizontal lines. The main content area features the tagline "The easy way to send money to India" followed by the hashtag "#DoTheEasy". A prominent orange button labeled "HOW IT WORKS" is positioned below the tagline. Below this, there is a user input field labeled "USER ID/EMAIL ID" containing the text "shreyans.gathani@gmail.com". To the right of the email address is a red asterisk (*) indicating it is a required field. Below the email field is a password input field represented by a series of black dots (...). At the bottom of the screen is an orange footer bar with two buttons: "LOGIN" on the left and "BACK" on the right. Below the footer bar, there are three small links: "Forgot Password?", "User ID locked?", and "Forgot User ID?".



He can't see the amount he's sending clearly. He decides he'll just add a recipient instead.

"Making a transaction without seeing the amount clearly is so risky.. What if something goes wrong? I'll just add the recipient for now and send money when I have my laptop."

The screenshot shows the ICICI Bank Money2India mobile application interface. At the top, there are tabs for "Send Money" (highlighted in blue) and "Make Payments". Below the tabs are three buttons: "Overview", "My Transactions", and "My Recipients". A status bar displays "Current Login Time : June 04, 2018 (11:58 IST)" and "Last Session: June 04, 2018 (08:25 IST)-June 04, 2018 (02:55 GMT)". The main content area has a heading "How much would you like to transfer to India?" followed by two input fields. The first field shows "You are sending 10000.00 USD" with a red exclamation mark icon above it. The second field shows "Recipient receives 70000.00 INR" with a green checkmark icon above it. A "Start online chat now" button is located at the bottom right of the transfer fields.

The screenshot shows a mobile keyboard and a text input field. The input field contains the text "1L" and "Recipient receives 70000.00 INR". Above the input field, there is a message "You are sending 10000.00 USD". The keyboard is visible at the bottom of the screen.



He clicks on 'My Recipients' followed by 'Add Recipient'.

The screenshot shows the ICICI Bank Money2India mobile application's user interface. At the top, there is a navigation bar with the bank's logo and several tabs: 'Send Money', 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'. The 'My Recipients' tab is currently active, indicated by a blue underline. Below the navigation bar, there is a section titled 'Add a new recipient' with two radio button options: 'Individual' (which is selected, indicated by a filled orange circle) and 'Non Individual' (indicated by an empty white circle). A horizontal dashed line separates this section from the next. Below the dashed line, there is a question: 'How do you want the recipient to receive the money?'. At the bottom of the screen, there is a large orange button labeled 'Account Transfer' with a speech bubble icon and the text 'chat now'.



He starts filling in the form.

ICICI Bank Money2India

DEMAND DRAFT
Via Post

Recipient Personal Detail (As it appears in recipient's bank records)
(All Fields are Mandatory)

First Name Middle Name
Last Name
COUNTRY CODE
--Select--
Mobile
Area Code Phone / Landline
Address Line1
Address Line2  [Start online chat now](#)

ICICI Bank Money2India

Send Money Make Payments

Overview My transactions My Recipients

Back to My Recipients

Add a new recipient
 Individual Non Individual

How do you want the recipient to receive the money?

[ICICI BANK Account holder]
[NON-ICICI BANK Account holder]
[DEMAND DRAFT via Post]

Recipient Personal Detail (As it appears in recipient's bank records)
(All Fields are Mandatory)

First Name Middle Name
Last Name
--Select--
Mobile
Area Code Phone / Landline
Address Line1
Address Line2  [Start online chat now](#)

Recipient's Bank Details (As it appears in recipient's bank records)
(All Fields are Mandatory)

Account Number Customer Account
IFSC Code LOCATION
Phone
View Details

[BACK](#)
[NEXT & CONTINUE](#)



*“Is Back and Save & Continue
the same thing?”*

He taps on ‘Save & Continue’
and hopes for the best.

City

STATE --Select--
In case of Overseas address, please select "Other" from the State dropdown.

Zipcode

RECIPIENT'S NATIONALITY --Select-- Email

Recipient's Bank Details (As it appears in recipient's bank records)
(All Fields are Mandatory)

Account Number Confirm Account Number

IFSC CODE LOCATION

ENTER IFSC CODE

[View Details](#)

[BACK](#)

[SAVE & CONTINUE](#)

ICICI Bank Money2India

DEMAND DRAFT Via Posi

Recipient Personal Detail (As it appears in recipient's bank records)
(All Fields are Mandatory)

First Name Middle Name

Last Name

COUNTRY CODE --Select--

Mobile

Area Code Phone / Landline

Address Line1

Address Line2 [Start online chat now](#)

[View Details](#)

[BACK](#)

[SAVE & CONTINUE](#)

ICICI Bank Money2India

Send Money [Make Payments](#)

Overview My Transactions My Recipients

Back to My Recipients

Add a new recipient

Individual Non-Individual

How do you want the recipient to receive the money?

ICICI BANK Account holder

NON-ICICI BANK Account holder

DEMAND DRAFT via Posi

Recipient Personal Detail (As it appears in recipient's bank records)
(All Fields are Mandatory)

First Name Middle Name
Last Name
--Select--
Mobile
Area Code Phone / Landline
Address Line1
Address Line2 [Start online chat now](#)

IFSC CODE LOCATION

[View Details](#)

[BACK](#)

[SAVE & CONTINUE](#)



He sees a pop-up saying 'Field Nick Name is required'. He closes it and goes over the form again. He realizes there is no such field. He tries the same thing once more, but gets the same pop-up. He closes the browser.

"Nothing seems to be working!"

The screenshot shows a mobile application interface for ICICI Bank Money2India. At the top, the bank's logo and name are visible. Below that, a message states 'recipient's bank records' and '(All Fields are Mandatory)'. Two input fields are shown: 'ACCOUNT NUMBER' containing '3011143841' and 'CONFIRM ACCOUNT' also containing '3011143841'. A central pop-up window displays the error message 'Field Nick Name is required.' with a 'Close' button. Below the pop-up, the account number 'KKBK0000663' is displayed. At the bottom, there are buttons for 'BACK', 'SAVE & CONTINUE', and a red 'Start online chat now' button with a Q&A icon.

Mobile Web

Use Case 2

Make Payments

Use Case 2 / Make Payments

Veena wasn't able to make the payment for her flat in Pune on the desktop, so she decides to try it on her phone. She goes to the ICICI Bank website on her phone's browser.



Veena doesn't see a Money2India option on the website, so opens up the menu. She can't find Money2India here either, so she goes to the NRI section and selects 'Money Transfer'.

"This should work."

The screenshot shows the ICICI Bank mobile website. At the top, there are 'Menu', 'ICICI Bank' logo, and 'Login' buttons. Below this is a banner for 'Get the basics of finance right!' featuring a cartoon character holding money. The banner includes a 'READ MORE' button and sections for 'Know your liability', 'Banking on balances', 'Credit practices', and 'Risk vs Returns'. A 'FINANCIAL LITERACY WEEK' section is also present. At the bottom, there are 'INVESTMENTS' and 'COMPARE & BUY' sections, along with a 'Ask iPal' button and a 'VEST ONLINE' button.

The screenshot shows the 'NRI' section of the ICICI Bank mobile website. It features a search bar, a 'Tap here to enter search term' placeholder, and a 'HIDE Login' button. Below the search bar is a list of options: 'Open NRI Account', 'Products', 'Money Transfer', 'NRI Engage', 'Ways to Bank', 'Personal', 'Privilege', 'Wealth', 'Private', and 'Corporate'. A prominent orange button at the bottom right says 'GET STARTED' with the text 'Open an NRI Account. Open an NRI Account anytime, anywhere in 4 simple steps.'



She clicks on 'Send Money Now'.

Menu

ICICI Bank
Money2India

Login

25 PAISE

Guaranteed Preferential Rate
on First Transaction

USE PROMO CODE **EASYN25**

SEND MONEY NOW

*Offer Terms and Conditions apply
Offer valid for Australia only till June 30, 2018

II ● ● ● ●

no hidden cost



She enters her login details and clicks on the Login button.

ICICI Bank Money2India

Get 25 Paise Preferential rate on your first transaction

Promo Code: [EASYN25](#)

*Offer T&C apply

[SIGN UP](#) [LOGIN](#)

First Name

Last Name

Country code
+61

Mobile No (OTP will be sent on this number)

Email ID

ICICI Bank Money2India

Get 25 Paise Preferential rate on your first transaction

Promo Code: [EASYN25](#)

*Offer T&C apply

[SIGN UP](#) [LOGIN](#)

User ID/Email ID

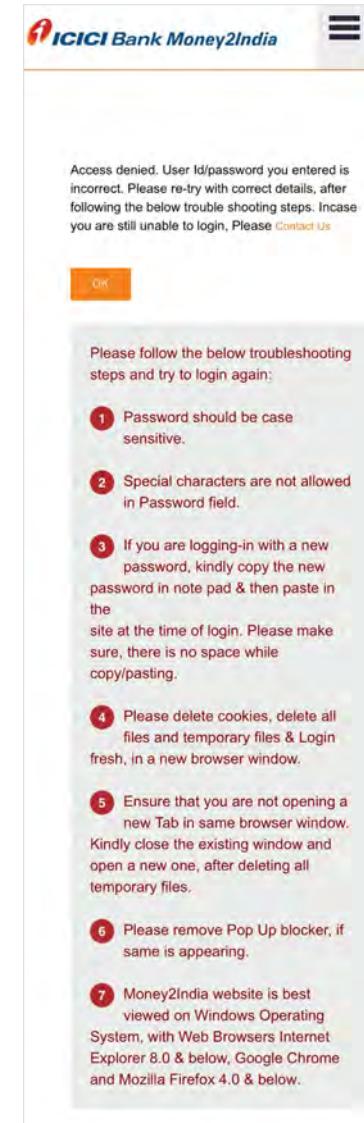
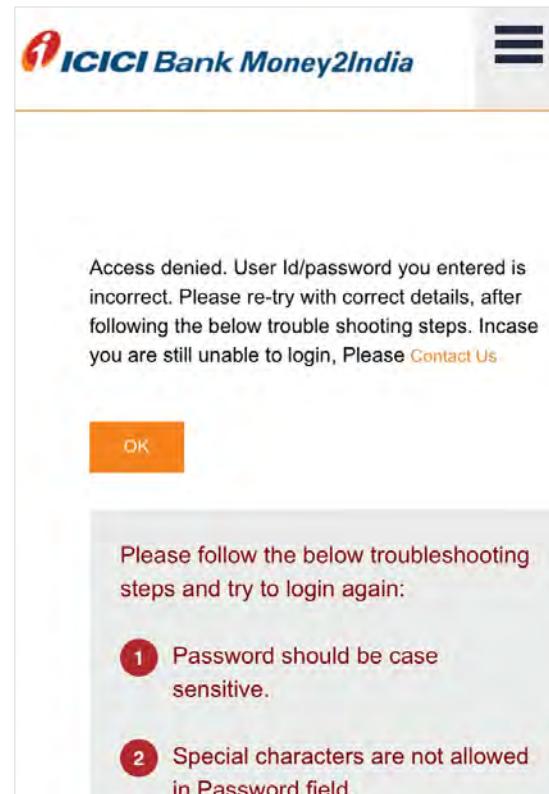
Password

[LOGIN](#)

[Forgot Password? User ID locked?](#)



She's not able to login. She goes back and enters her login information, thinking this is just a glitch.





She enters her login details again, this time being extra careful about her entry.

The screenshot shows the login page of the ICICI Bank Money2India app. At the top, the ICICI logo and the text "ICICI Bank Money2India" are displayed. Below this is an orange banner with the word "OFFER" in white, followed by the text "Get 25 Paise Preferential rate on your first transaction" and "Promo Code: EASYN25". A small note at the bottom of the banner says "*Offer T&C apply". Below the banner are two buttons: "SIGN UP" and "LOGIN", with "LOGIN" being underlined. There are two input fields: one for "User ID/Email ID" and one for "Password". At the bottom is a large orange "LOGIN" button. Below the button, there is a link for "Forgot Password? User ID locked?"



She's not able to login. This time, she goes through all the troubleshooting steps. The second one surprises her.

"My password has special characters and I've been able to login using that before!!"

Frustrated, she closes her browser.

The screenshot shows a login page for 'ICICI Bank Money2India'. At the top, the bank's logo and name are visible. Below the logo, there is a message: "Access denied. User Id/password you entered is incorrect. Please re-try with correct details, after following the below trouble shooting steps. Incase you are still unable to login, Please [Contact Us](#)". A large orange 'OK' button is centered below this message. Below the 'OK' button, a light gray box contains the text: "Please follow the below troubleshooting steps and try to login again:". Two numbered steps are listed: 1. Password should be case sensitive. 2. Special characters are not allowed in Password field.

Access denied. User Id/password you entered is incorrect. Please re-try with correct details, after following the below trouble shooting steps. Incase you are still unable to login, Please [Contact Us](#)

OK

Please follow the below troubleshooting steps and try to login again:

- 1 Password should be case sensitive.
- 2 Special characters are not allowed in Password field.

How did Rohit & Veena fair on ICICI M2I?

	Desktop	Mobile Website
Rohit	COMPLETED WITH DIFFICULTY	Onboarding Add Recipient FAIL & Send Money
Veena	Ma FAIL yments	Mak FAIL yments

Issues with Current Responsive Design

- Multiple Confusing Entry Points
- Poor Presentation & Content
 - Colours & Visual Elements
 - Layout
 - Copy & Tone-of-Voice
- Confusing Navigation
 - Misleading Flow
 - Wizard
- Glitchy Interaction
 - Forms
 - Pop-ups & Error Messaging

- Multiple Confusing Entry Points

- Poor Presentation & Content

- Colours & Visual Elements
 - Layout
 - Copy & Tone-of-Voice

- Confusing Navigation

- Misleading Flow
 - Wizard

- Glitchy Interaction

- Forms
 - Pop-ups & Error Messaging

On Desktop...

1 Google Search



User clicks on
'Login'



1

User clicks on 'Login'

2 ICICI Bank Website



User clicks 'Any
Other Country'



2

User clicks 'USA'

User clicks on any
other option

User clicks on
'Click here'

3 NRI Money Transfer

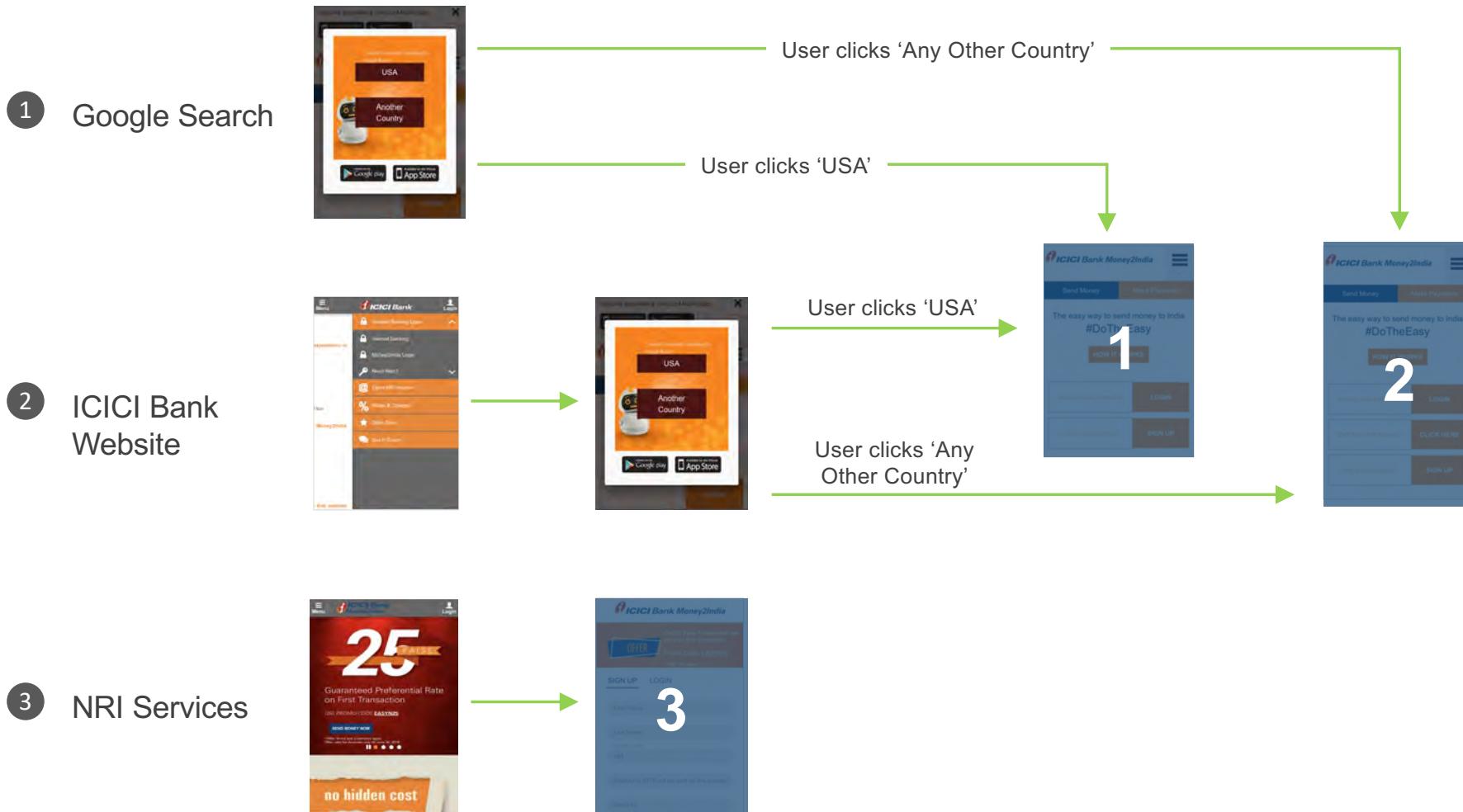


3

User clicks on 'Click here'

User clicks on 'Login'

Similarly, on Mobile Web...



M2I app has a single entry point for all countries!

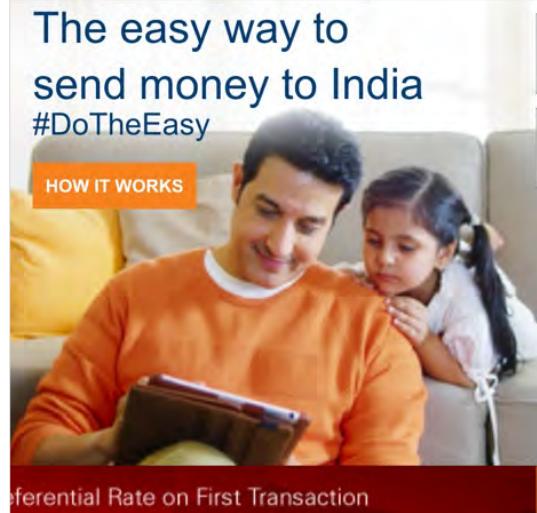
The image displays two screenshots of the ICICI Bank Money2India mobile application. The left screenshot shows the home screen with the ICICI Bank Money2India logo at the top, a banner featuring a man and a child using a tablet, and promotional text "A seamless experience with new and exciting features". It includes a "LOGIN" button and a "NEW USER?" button. The right screenshot shows a "Sign Up" screen with a "Country of Residence" dropdown set to "Please Select", fields for "First Name" and "Last Name", and dropdowns for "Country Code" and "Mobile No". A modal overlay lists countries: Australia, Canada, Hongkong, Singapore, and Sweden, with "Hongkong" highlighted. A "Done" button is visible in the top right corner of the modal.

Inconsistent Branding

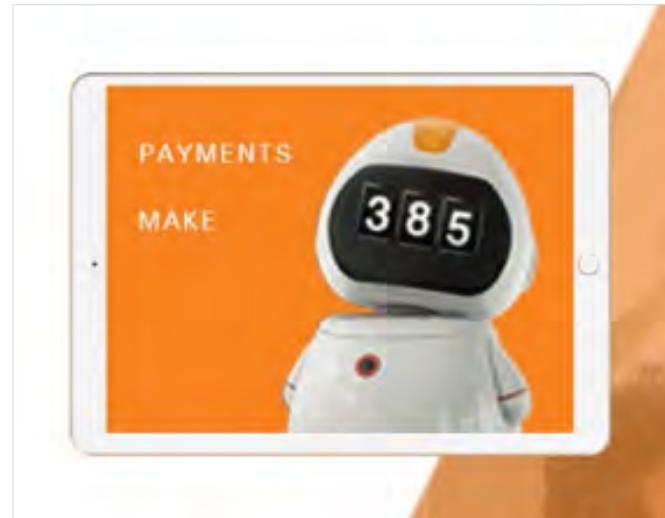


The easy way to
send money to India
[#DoTheEasy](#)

[HOW IT WORKS](#)



[Offer](#) Differential Rate on First Transaction



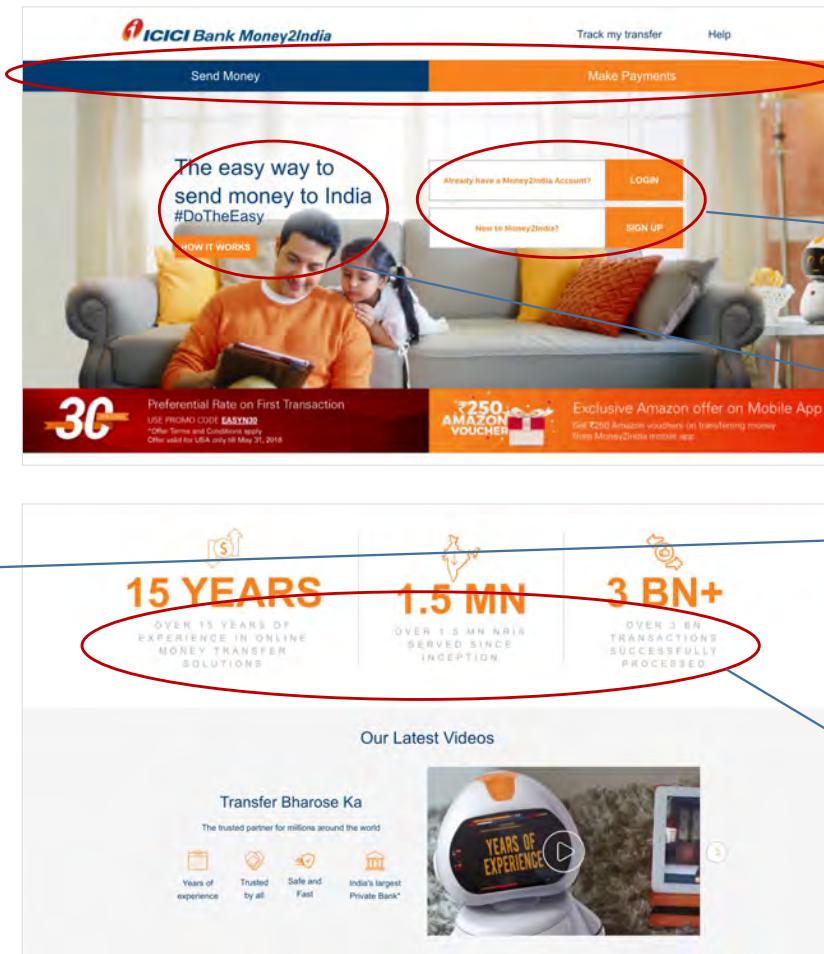
Transfer Money Online - Money2India

Send money online to any bank account in India using our secure and cost-effective online money transfer service. Trusted by over a million NRIs for more than a decade.

How to transfer money from USA to INDIA?

1. Already have a Money2India account? Simply [login](#) to start sending money in 5 easy steps
2. ICICI Bank NRI Account holder? Simply [login](#) to NRI Internet Banking to start sending money 5 easy steps
3. New to Money2India? [Click here](#) to enter few details and follow 5 easy steps to send money to India:

Confusing Location Cues, Poor Affordance & Visual Clutter



Location cues – not sure which is selected.
No visual hierarchy.

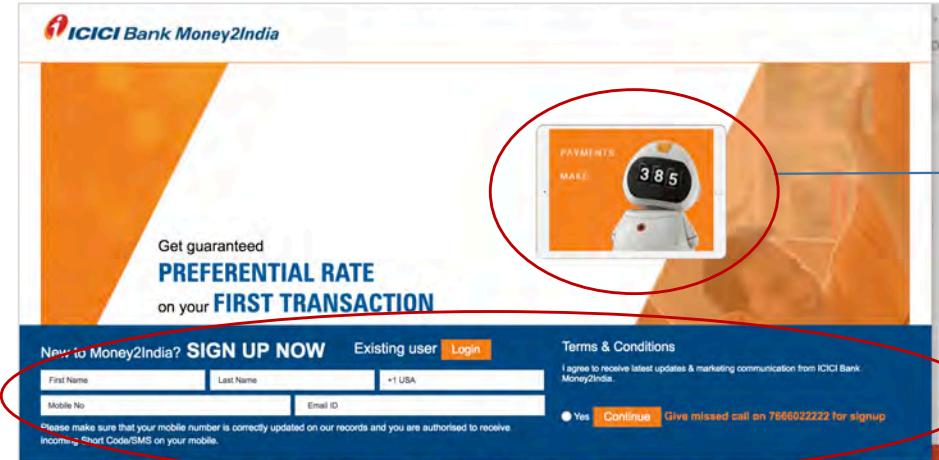
Are these entry fields?

Needs to be highlighted better.

Banners are repetitive.

Awkward alignment and font spacing.

Visual Clutter



This is an unnecessary element. It keeps animating on scroll, creating a distraction and repeating information (benefits).



Very cluttered. Why are login fields not shown upfront?

The benefits can be represented better. Looks completely different from the previous page.

These onboarding pages for different regions look the same but...

The easy way to send money to India #DoTheEasy

Open My Account Book My Appointment

Send Money Make Payment

ICICI Bank Money2India

Track my transfer Help

3C Preferential Rate on First Transaction

T250 AMERICAN VOUCHER Exclusive Amazon offer on Mobile App

A host of amazing benefits

From India's largest private sector bank Trusted by over a million users Quick and convenient Secure transfers Competitive exchange rates

-30 PAISE Preferential Rate on First Transaction USE PROMO CODE EASYS2K18 *Offer Terms and Conditions apply Offer valid for USA only till May 31, 2018

15 YEARS OVER 15 YEARS OF EXPERIENCE IN ONLINE MONEY TRANSFER SERVICES

1.5 MN OVER 1.5 MILLION SAVINGS MADE

3 BN+ OVER 3 BILLION TRANSACTIONS HANDLED

Our Latest Videos Transfer Bharose Ka The trusted partner for millions around the world Years of experience Trusted by all Safe and Fast India's largest Private Bank

Transfer Bharose Ka The trusted partner for millions around the world Years of experience Trusted by all Safe and Fast India's largest Private Bank

USA

The easy way to send money to India #DoTheEasy

Open My Account Book My Appointment Check Rates

Send Money Make Payment

ICICI Bank Money2India

Track my transfer Help

2C Guaranteed Preferential Rate on First Transaction

T250 AMERICAN VOUCHER Exclusive Amazon offer on Mobile App

A host of amazing benefits

From India's largest private sector bank Trusted by over a million users Quick and convenient Secure transfers Competitive exchange rates

no hidden cost Who says bank can't offer transparent rates?

*Terms and conditions apply Offer valid for UK only

15 YEARS OVER 15 YEARS OF EXPERIENCE IN ONLINE MONEY TRANSFER SERVICES

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Our Latest Videos Transfer Bharose Ka The trusted partner for millions around the world Years of experience Trusted by all Safe and Fast India's largest Private Bank

Transfer Bharose Ka The trusted partner for millions around the world Years of experience Trusted by all Safe and Fast India's largest Private Bank

UK

No apparent difference between the two.

Except for one CTA for “NRI account holders” for UK & other countries. Why is that option not available for USA?

...Both these for USA look different???

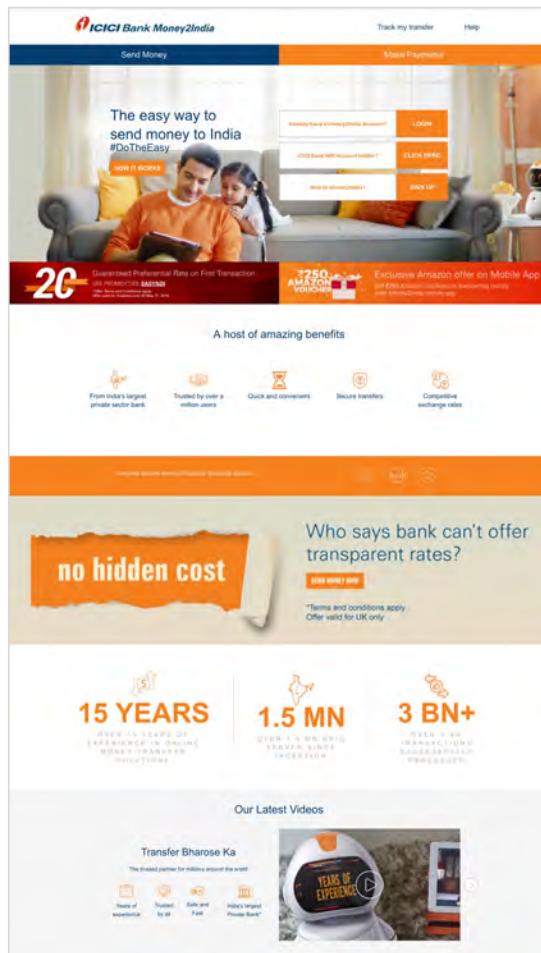


From Google



From icicibank.com

...and these for ‘Other Countries’ also look different???

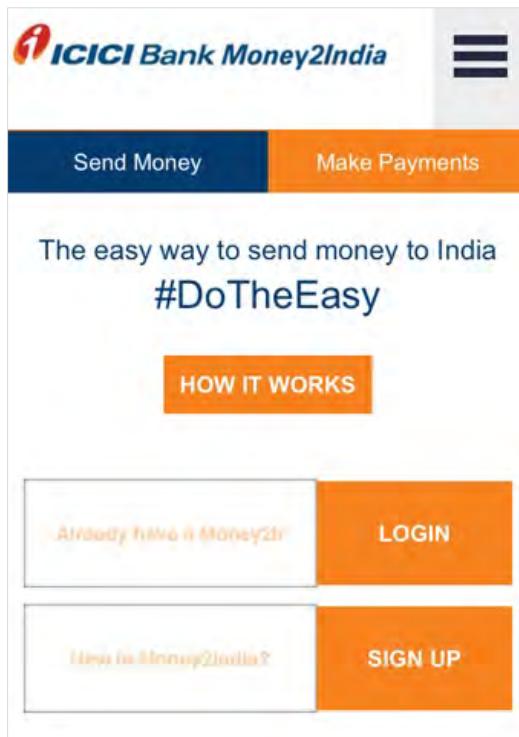


From Google

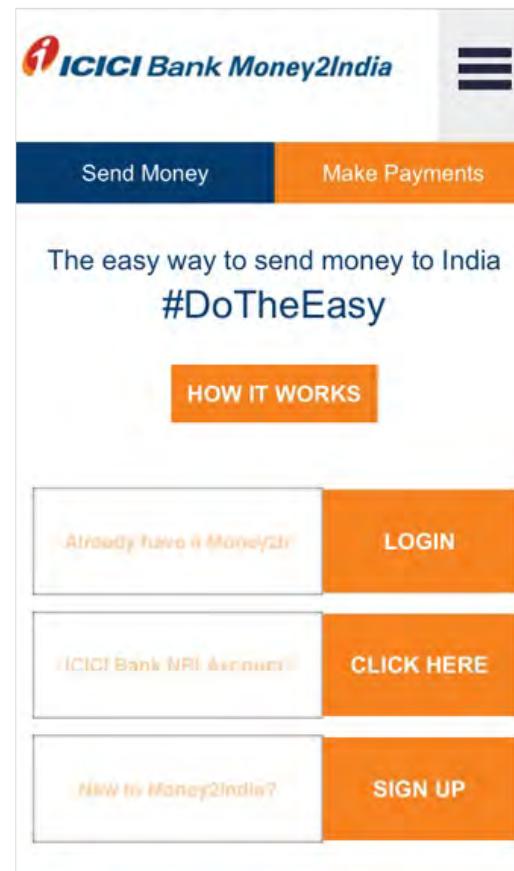


From icicibank.com

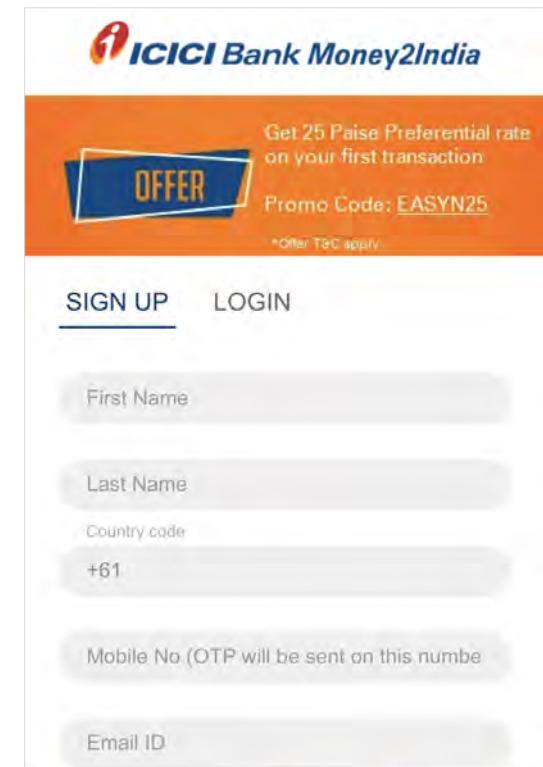
...and the same story on the mobile website



USA
(from Google & icicibank.com)

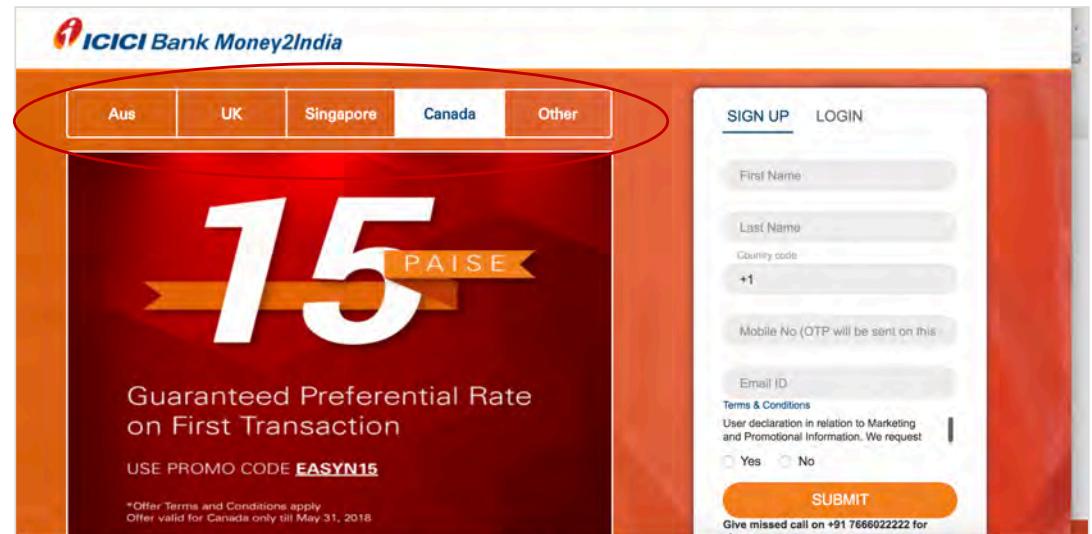
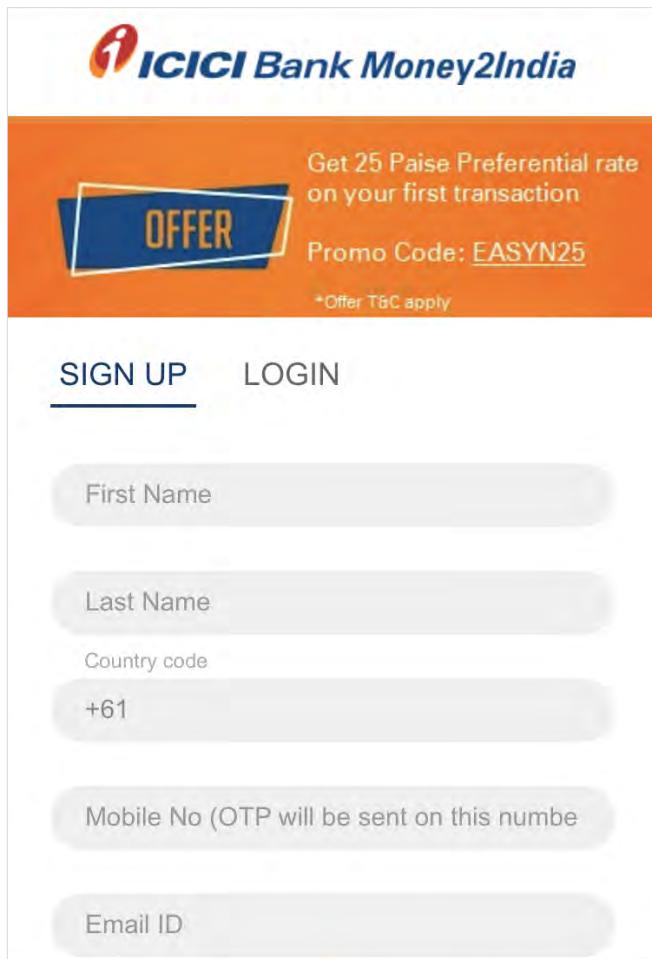


Other Countries
(from Google & icicibank.com)



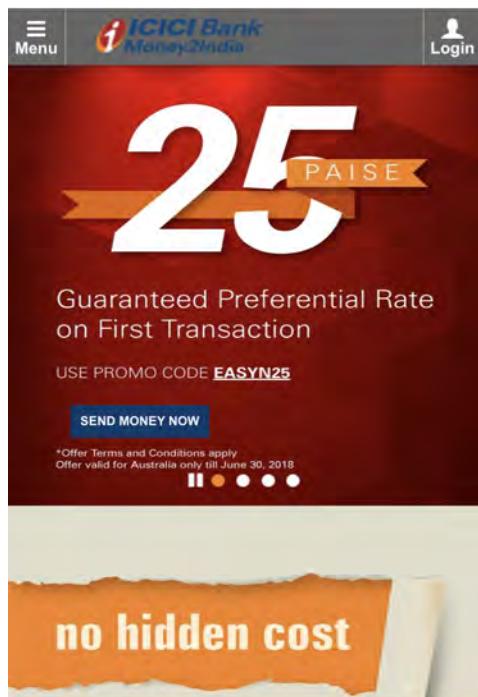
???
(from icicibank.com/NRI)

Cant use USA login credentials on all entry points

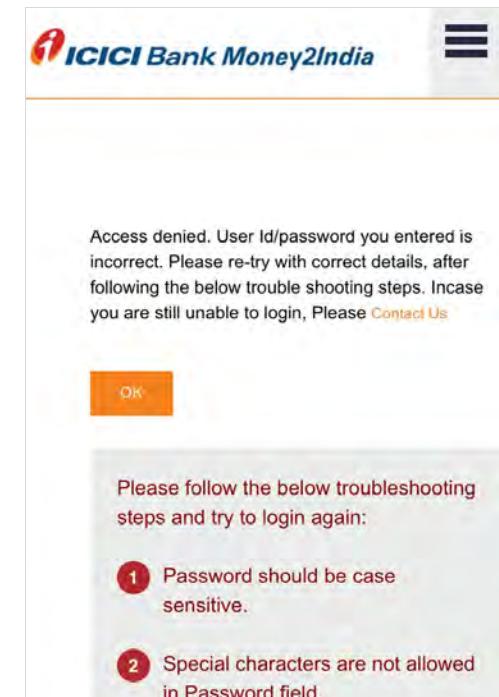


On the desktop, the equivalent page has tabs of all countries except US. On m-Web, it seems like all countries can sign up / login from the same page. This inconsistency is confusing.

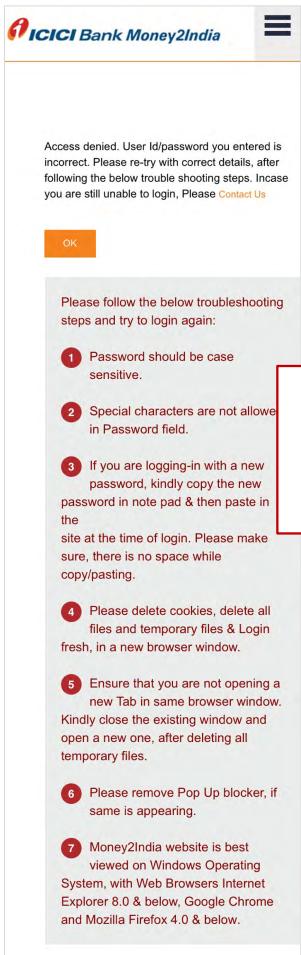
Login Issues



The screenshot shows the login page of the ICICI Bank Money2India website. It features a promotional banner for a 25 Paise offer on first transactions. Below the banner are 'SIGN UP' and 'LOGIN' buttons. The 'LOGIN' button is highlighted with a large orange rectangle. Below the buttons are fields for 'User ID/Email ID' and 'Password'. At the bottom of the form, there are links for 'Forgot Password?' and 'User ID locked?'



Login Issues



2 Special characters are not allowed in Password field.

- Access is denied if logging in from the NRI Services section.
- This very odd to read, considering the password that works on the desktop / through other onboarding pages has special characters.

Hard to discover Money2India on ICICI Website

Get the basics of finance right!
From identifying liabilities to best practices, learn it all
[READ MORE](#)

Know your liability Banking Ombudsman FINANCIAL LITERACY WEEK JUNE 04, 2018 - JUNE 08, 2018

INVESTMENTS Manage all your finances with a click Ask iPol INVEST ONLINE

COMPARE & BUY Shop and get an Amazon voucher. *T&C apply - Brought to you by FTL SHOP NOW

Where does a user find Money2India?
'Login' seems to be for ICICI Bank

Personal Privilege Wealth Private NRI Corporate Business About Us Offers Help Search

ICICI Bank Products Apply Online Payments Ways to Bank Get in Touch Personal Banking LOGIN

Get the ultimate protection for Your Family + You Life Cover 34 Critical Illness cover* (optional) KNOW MORE iProtect Smart

*T&C apply ADV. NO. W/17/1214

INVESTMENTS Ask iPol INVEST ONLINE COMPARE & BUY Shop and get an Amazon voucher. *T&C apply - Brought to you by FTL SHOP NOW LOANS & CARDS ICICI Bank offers wide variety of Loans & Cards. APPLY ONLINE PERSONAL LOAN Personal Loans starting at attractive rates as low as 10.99% p.a. AVAIL NOW

Log on to Internet Banking NRI Banking Corporate Banking Money2India Money2World b2 Digital Banking NEW USER? VIEW DEMO

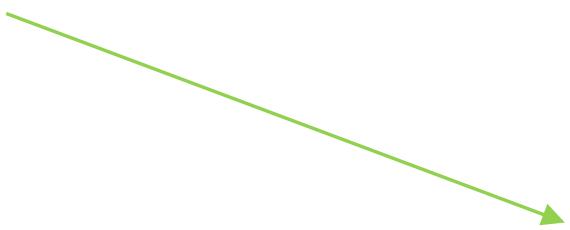
The desktop offers a dropdown option

Recommendations

- All entry points should lead to one page.
- A single onboarding page for all users from all countries.
- Use the Money2India brand consistently across all entry points.
- Show Money2India option upfront on the ICICI Bank Mobile Website
- Ensure there are no onboarding failures by providing single sign-on capability.

Recommendations (Desktop)

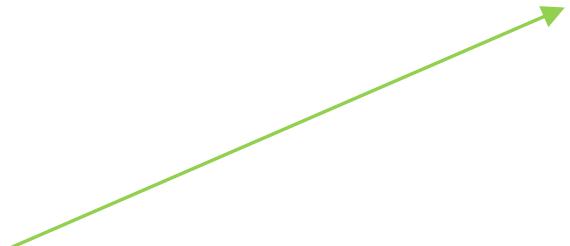
1 Google Search



2 ICICI Bank Website



3 ICICI Bank Website / NRI



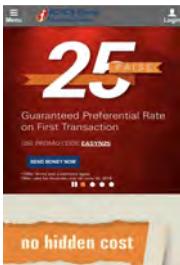
One single entry point

Recommendations (Mobile Website)

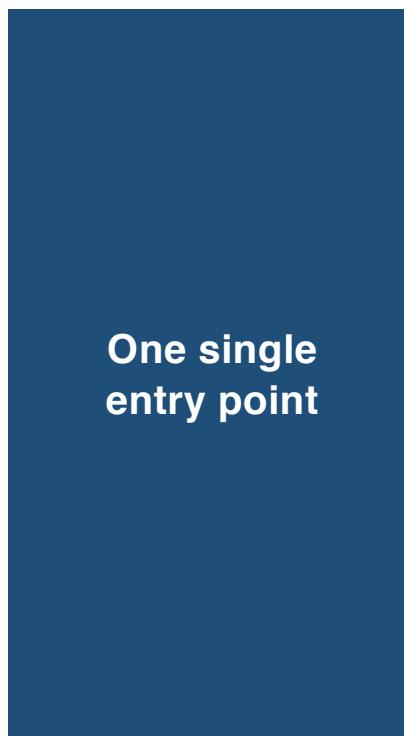
1 Google Search



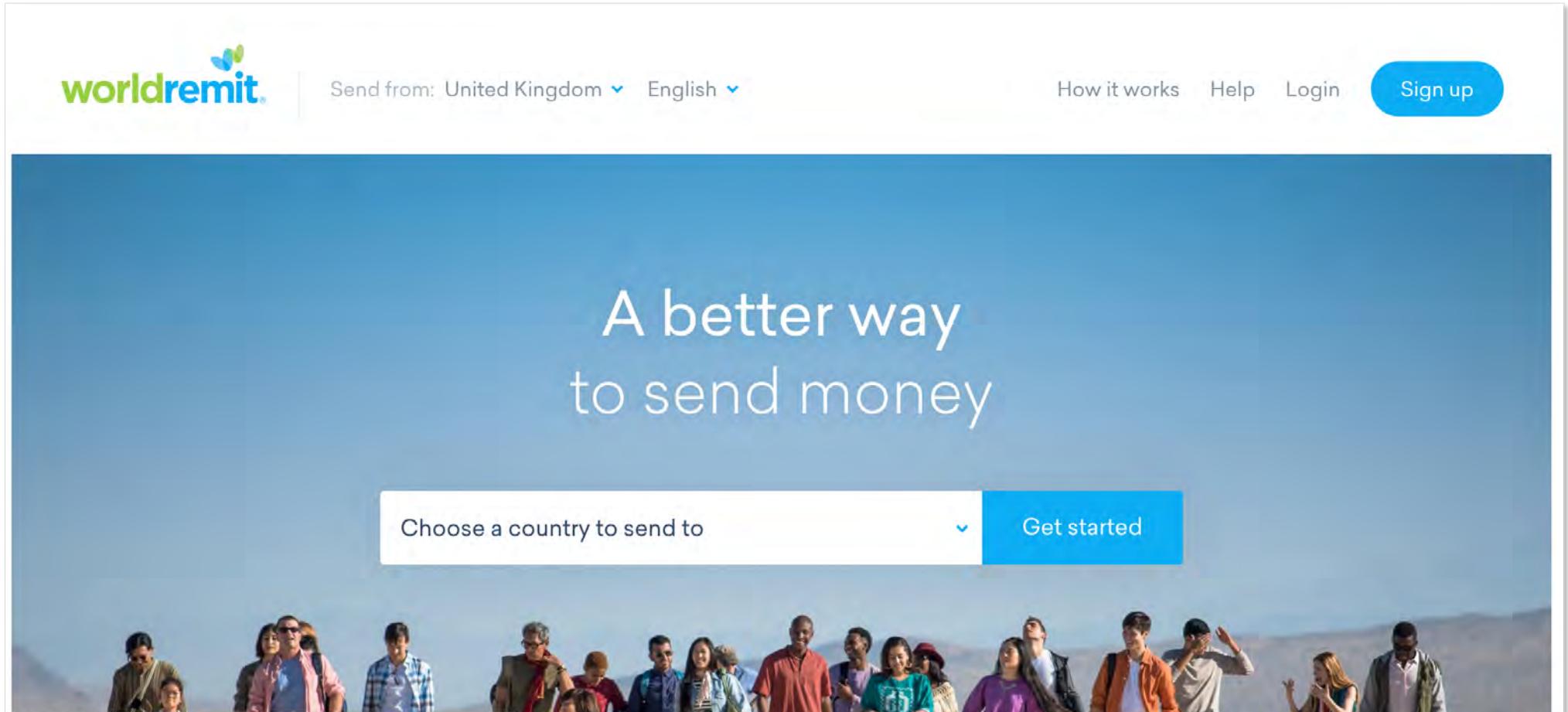
2 ICICI Bank Website



3 NRI Services



One single entry point!

The image shows the homepage of the Worldremit website. At the top left is the Worldremit logo with three green leaves above the word "worldremit". To its right are dropdown menus for "Send from: United Kingdom" and "English". On the far right are links for "How it works", "Help", "Login", and a blue "Sign up" button. The main background is a photograph of a diverse group of people of various ages and ethnicities walking together outdoors under a clear blue sky. Overlaid on this image is the text "A better way to send money" in large white letters. At the bottom left is a white search bar with the placeholder "Choose a country to send to" and a small dropdown arrow icon. To its right is a blue "Get started" button.

Recommendations



USA

UK

Australia

Singapore

Canada

Others

Country-specific offer

Sign up now!

Already signed up?

User ID

Password

Login

[Forgot password or User ID](#)

[Help](#)

- Multiple Confusing Entry Points

- Poor Presentation & Content

- Colours & Visual Elements
 - Layout
 - Copy & Tone-of-Voice

- Confusing Navigation

- Misleading Flow
 - Wizard

- Glitchy Interaction

- Forms
 - Pop-ups & Error Messaging

Blink Test

Does this look easy?

The screenshot shows the sign-up page for ICICI Bank Money2India. At the top left is the bank's logo and name. The main headline reads: "Get guaranteed PREFERENTIAL RATE on your FIRST TRANSACTION". To the right, there's a graphic of a person holding a smartphone displaying a payment interface with a robot character and the number 385. Below the headline, there are fields for "First Name", "Last Name", "+1 USA", "Mobile No", and "Email ID". A "SIGN UP NOW" button is prominent. At the bottom, there's a "Terms & Conditions" link, a checkbox for marketing consent, and a "Continue" button.

ICICI Bank Money2India

Get guaranteed
PREFERENTIAL RATE
on your **FIRST TRANSACTION**

New to Money2India? **SIGN UP NOW**

Existing user [Login](#)

First Name Last Name +1 USA

Mobile No Email ID

Please make sure that your mobile number is correctly updated on our records and you are authorised to receive incoming Short Code/SMS on your mobile.

Terms & Conditions

I agree to receive latest updates & marketing communication from ICICI Bank Money2India.

Yes [Continue](#) Give missed call on 7666022222 for signup

Does this look easy?

The screenshot shows the homepage of the ICICI Bank Money2India website. At the top, there is a navigation bar with the ICICI Bank Money2India logo, a "Track my transfer" link, and a "Help" link. Below the navigation bar, there are two main buttons: "Send Money" (in blue) and "Make Payments" (in orange). The main content area features a photograph of a man sitting on a sofa with a young girl, both looking at a tablet device. Overlaid on this image is the text "The easy way to send money to India #DoTheEasy". To the right of the photo are three call-to-action buttons: "LOGIN" (orange), "CLICK HERE" (orange), and "SIGN UP" (orange). At the bottom left, there is a promotional offer for "20 PAISE" with the text "Guaranteed Preferential Rate on First Transaction" and "USE PROMO CODE EASYN20". Small terms and conditions are mentioned below. At the bottom right, there is an offer for "₹250 AMAZON VOUCHER" with the text "Exclusive Amazon offer on Mobile App" and "Get ₹250 Amazon vouchers on transferring money from Money2India mobile app".

ICICI Bank Money2India

Send Money Make Payments

The easy way to send money to India #DoTheEasy

HOW IT WORKS

Already have a Money2India Account? [LOGIN](#)

ICICI Bank NRI Account holder? [CLICK HERE](#)

New to Money2India? [SIGN UP](#)

20 PAISE
Guaranteed Preferential Rate on First Transaction
USE PROMO CODE **EASYN20**
*Offer Terms and Conditions apply
Offer valid for Australia only till May 31, 2018

₹250 AMAZON VOUCHER
Exclusive Amazon offer on Mobile App
Get ₹250 Amazon vouchers on transferring money from Money2India mobile app

Does this look easy?

The screenshot shows a promotional offer from ICICI Bank Money2India. The main offer is "15 PAISE" off on the first transaction, with a guaranteed preferential rate. The offer is valid until May 31, 2018, and requires the use of the promo code **EASYN15**. A sign-up form is visible on the right side of the page, featuring fields for First Name, Last Name, Country code (+1), Mobile No (OTP will be sent on this), Email ID, Terms & Conditions, and a marketing consent checkbox. There are also "SIGN UP" and "LOGIN" buttons.

ICICI Bank Money2India

Aus UK Singapore Canada Other

15 PAISE

Guaranteed Preferential Rate on First Transaction

USE PROMO CODE **EASYN15**

*Offer Terms and Conditions apply
Offer valid for Canada only till May 31, 2018

SIGN UP LOGIN

First Name

Last Name

Country code
+1

Mobile No (OTP will be sent on this)

Email ID

Terms & Conditions

User declaration in relation to Marketing and Promotional Information. We request

Yes No

SUBMIT

Give missed call on +91 7666022222 for

TransferWise

The screenshot shows the TransferWise homepage with a dark blue background. At the top, there's a navigation bar with links for "Send money", "Receive money", "Debit card", "Business", "About", "Log in", and a "Sign up" button.

The main headline reads "Bye bye bank fees, hello world." Below it, a subtext states: "Banks could charge you up to 5% in hidden costs when sending money to any bank account abroad. TransferWise is up to **8x cheaper**. It's only fair." A "How it works" button is visible.

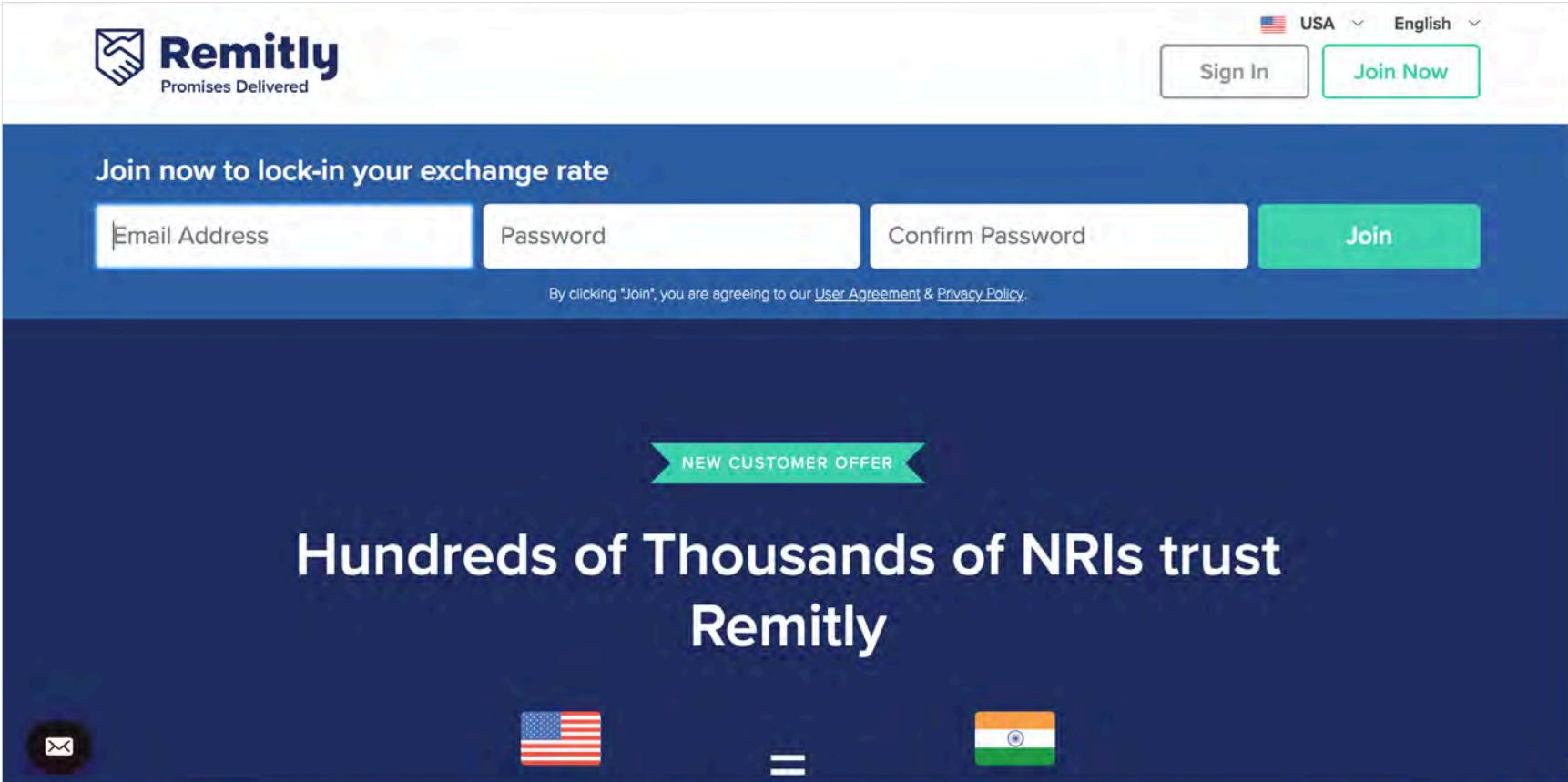
A central feature displays a money transfer quote:

- You send:** 1,000 GBP
- Recipient gets:** 90,336.41 INR
- Fee:** 5.47 GBP (Low cost transfer fee)
- Rate:** 90.83327 (Guaranteed rate (24 hrs))

Below this, a note says "You could save up to: 38.77 GBP". At the bottom, there are "Compare price" and "Get started" buttons.

At the very bottom of the page, a status bar indicates "Establishing secure connection..."

Remitly



The image shows the 'Join Now' page of the Remitly website. At the top left is the Remitly logo with the tagline 'Promises Delivered'. At the top right are language and currency selection dropdowns set to 'USA' and 'English'. Below these are 'Sign In' and 'Join Now' buttons, with 'Join Now' being green and outlined.

Join now to lock-in your exchange rate

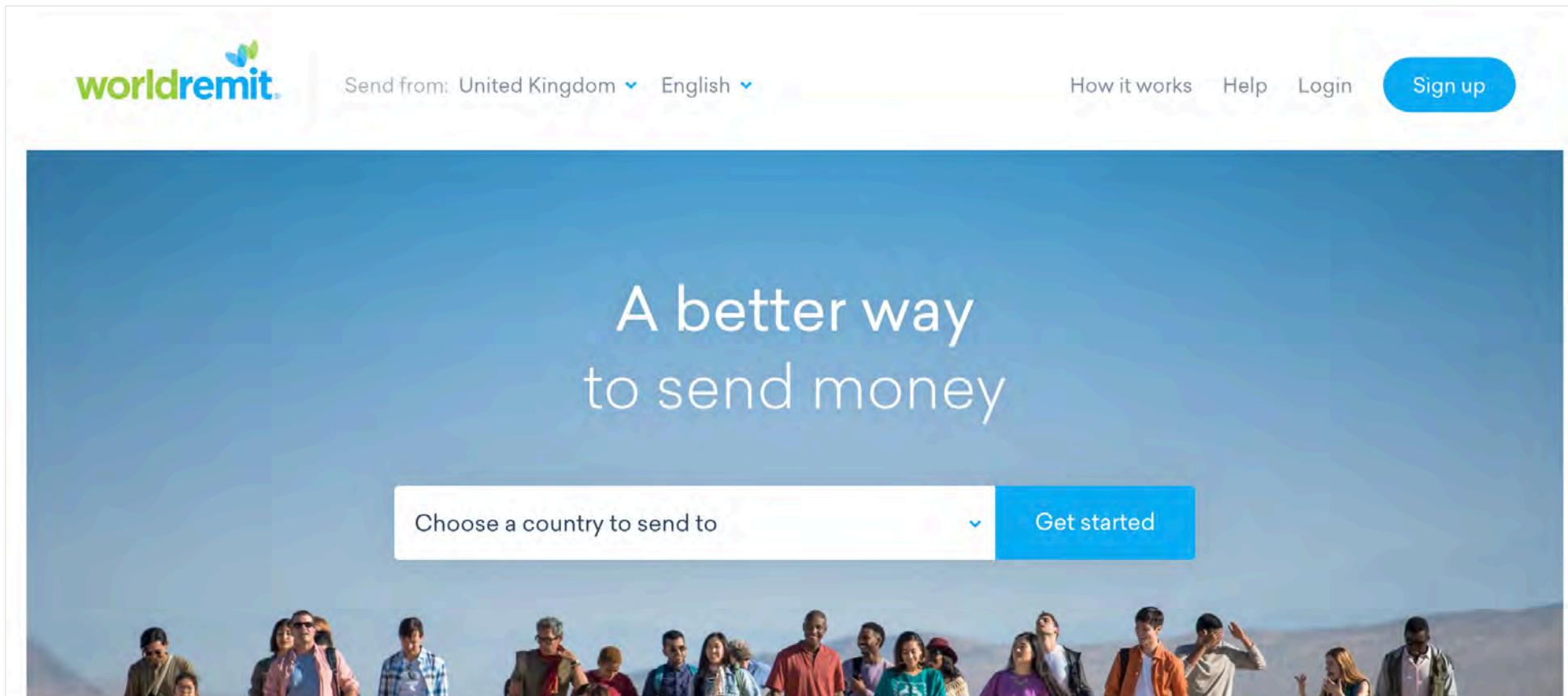
By clicking 'Join', you are agreeing to our [User Agreement & Privacy Policy](#).

NEW CUSTOMER OFFER

**Hundreds of Thousands of NRIs trust
Remitly**

A small circular icon with an envelope symbol is visible on the left side of the main content area.

WorldRemit



worldremit

Send from: United Kingdom ▾ English ▾

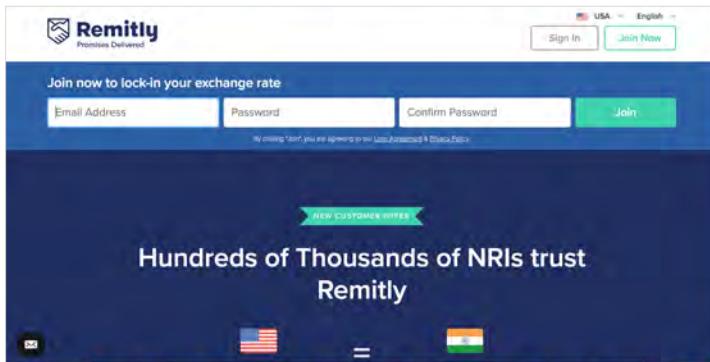
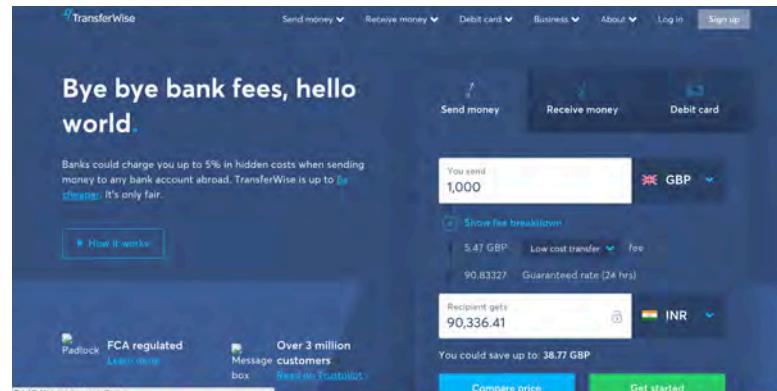
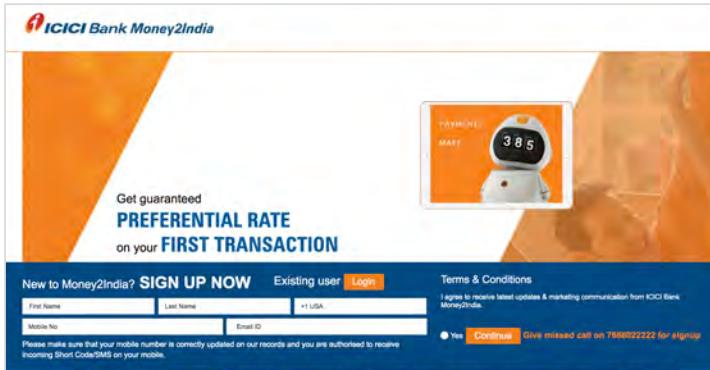
How it works Help Login Sign up

A better way to send money

Choose a country to send to

Get started

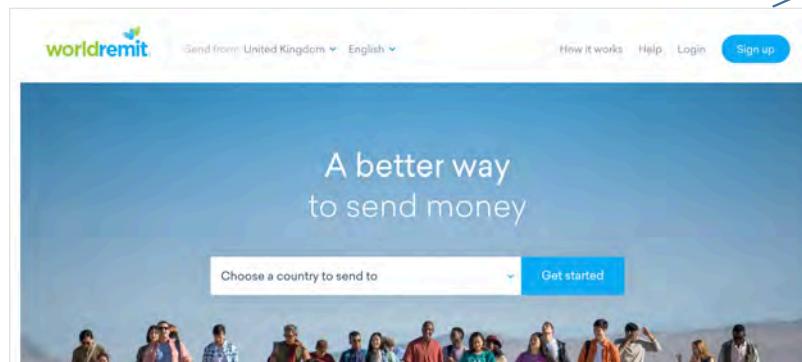
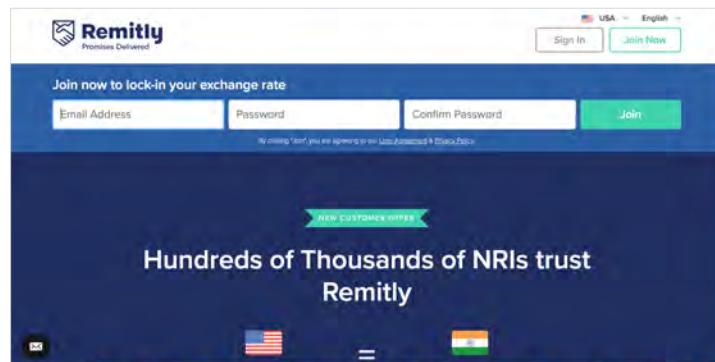
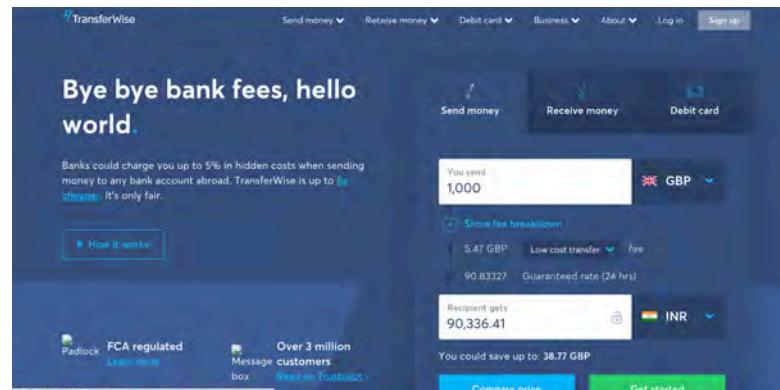
How does M2I compare to TransferWise, Remitly, WorldRemit?



The **VIMM Model** outlines ways to make a user work hard on an interface –

**Visual
Intellectual
Memory
Motor Load**

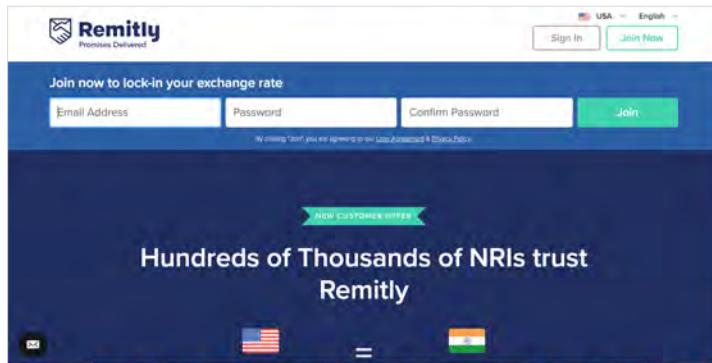
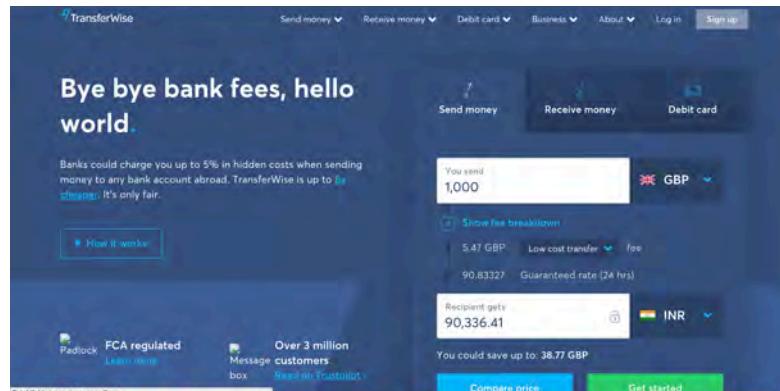
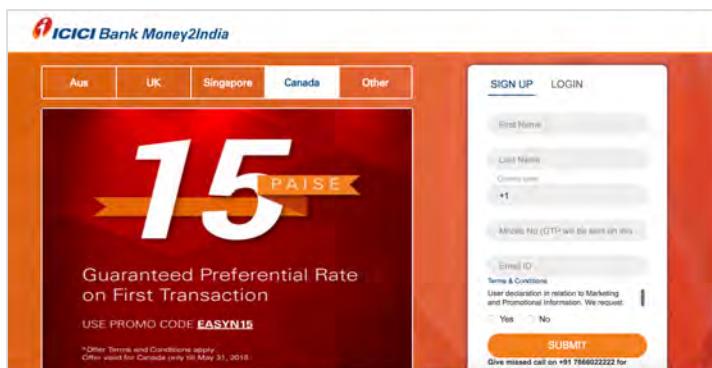
How does M2I compare to TransferWise, Remitly, WorldRemit?



Using the VIMM Model:

- ICICI M2I has the most number of elements, and at a glance looks like the toughest interface to use.
- WorldRemit is extremely easy on the eyes with limited elements – users can get started right away.

How does M2I compare to TransferWise, Remitly, WorldRemit?

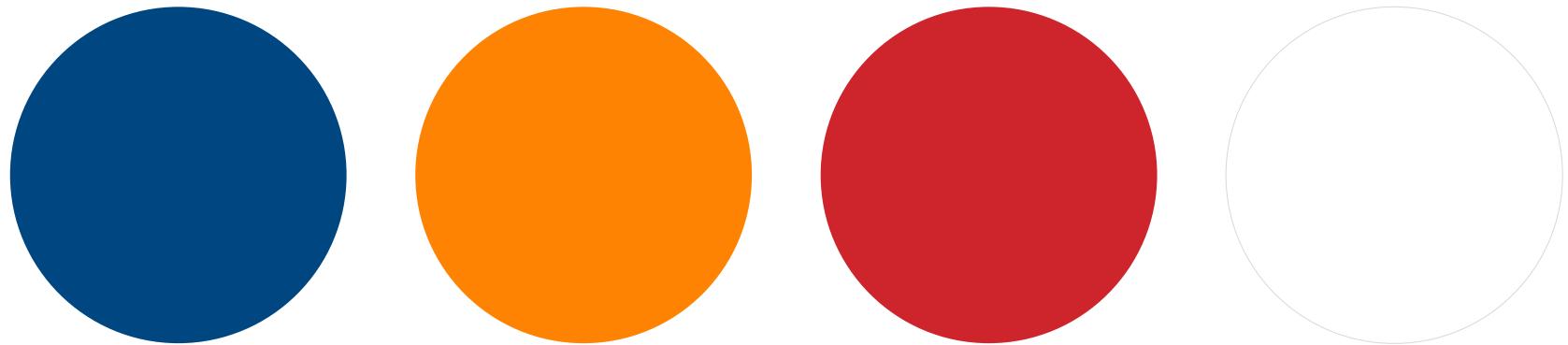


Using the VIMM Model:

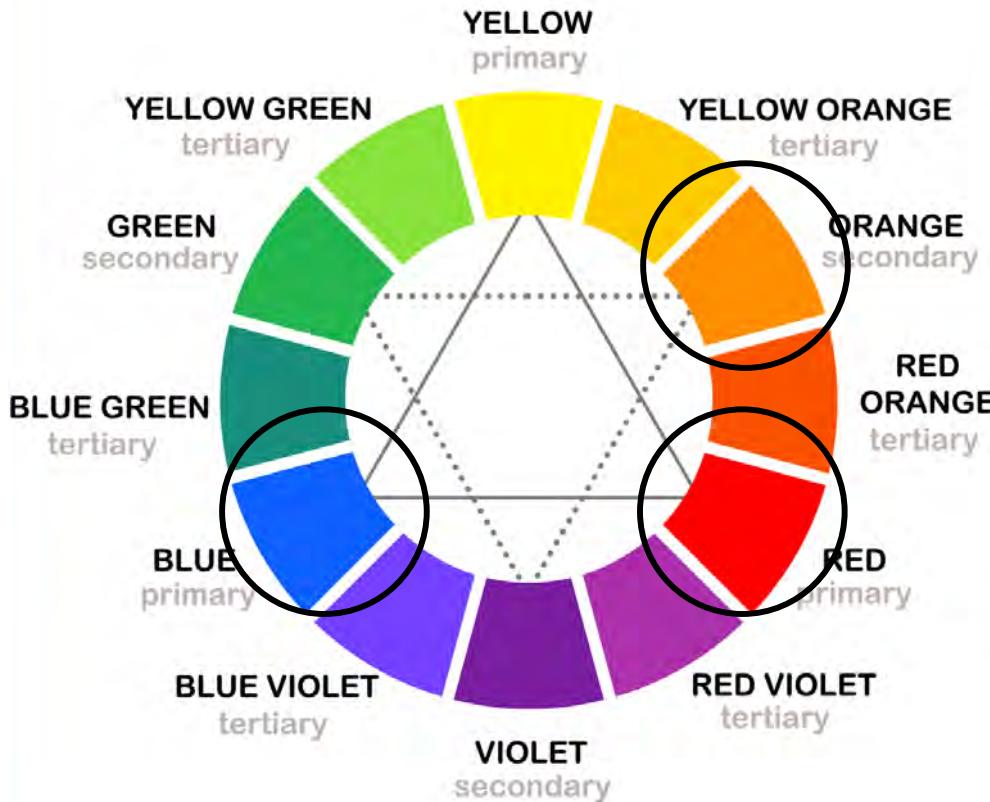
- ICICI M2I has the most number of elements, and at a glance looks like the toughest interface to use.
- WorldRemit is extremely easy on the eyes with limited elements – users can get started right away.

Colours & Visual Elements

The ICICI Colour Palette

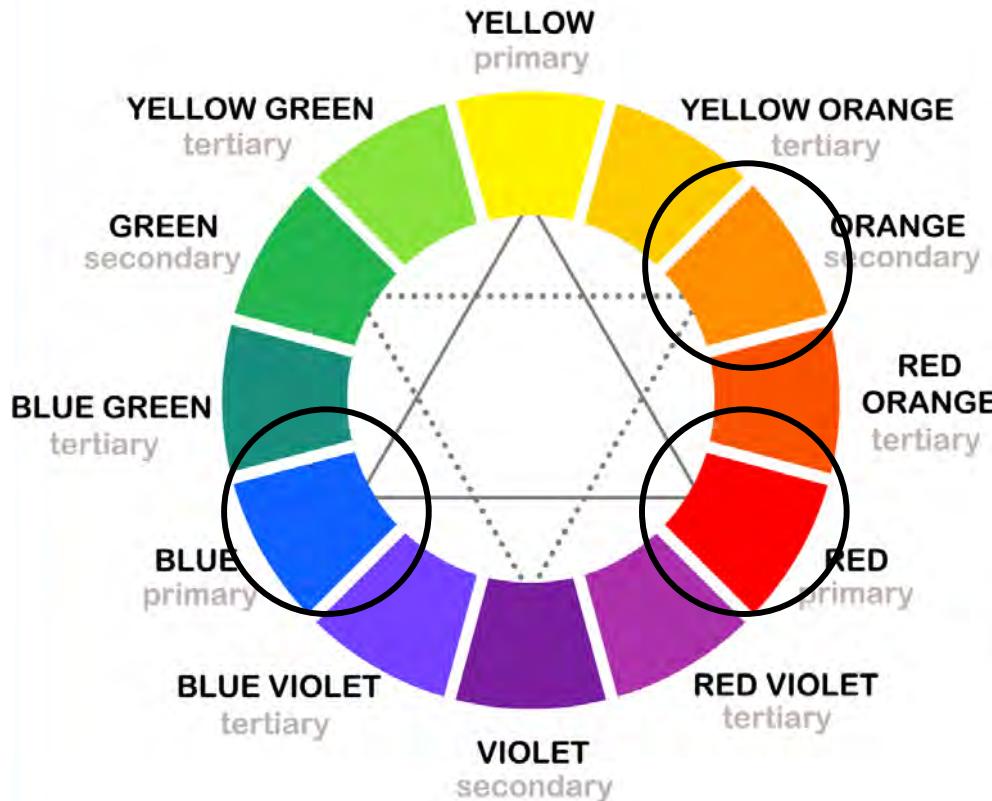


The Colour Wheel & Theory



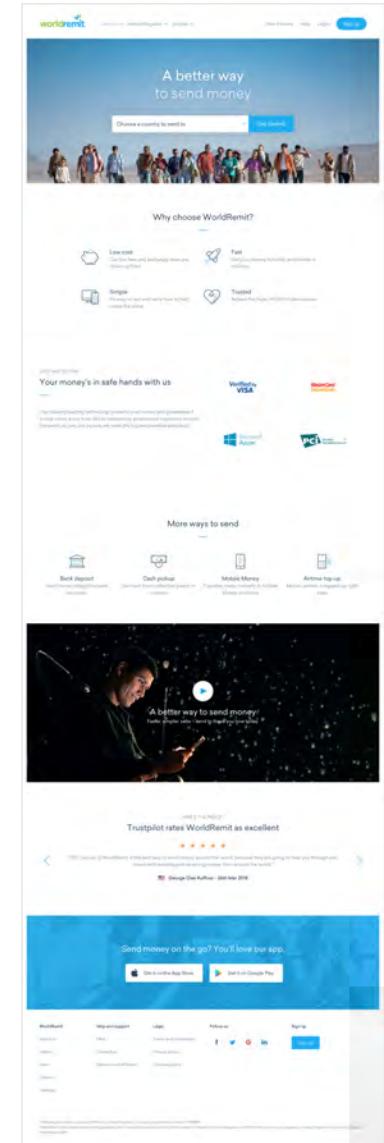
- Blue & Red are primary colours. They are very strong and saturated.
- As per the **Colour Theory**, they are also complimentary colours (high contrast). Orange, like red, is a warm saturated colour, which makes the ICICI Colour Palette extremely overwhelming.

The Colour Wheel & Theory



Colour Usage

- All the brand colours should not be used in the same concentration.
- Add secondary colours that are muted / neutral and easy on the eyes – whites, greys, black, etc.
- Use the primary colour palette as accents – highlighters to make the interface look light and easy.



Current use of colours

The collage consists of six screenshots from the ICICI Bank Money2India website, arranged in two rows of three:

- Top Left:** A landing page featuring a white robot icon on an orange background. It includes links for existing customers to log in and new users to send money from various countries.
- Top Middle:** A promotional banner for a 15 paisa guaranteed preferential rate on first transactions, with a large '15 PAISE' graphic.
- Top Right:** A sign-up form for new users, featuring a white form on an orange background with fields for first name, last name, country code (+1), mobile number, email ID, and terms & conditions.
- Bottom Left:** A promotional banner for a 25 paisa guaranteed preferential rate on first transactions, with a large '25 PAISE' graphic.
- Bottom Middle:** A main navigation bar with tabs for 'Send Money', 'Make Payments', 'Track my transfer', and 'Help'. It features a photo of a man and a child using a tablet, along with promotional offers for 20 paisa and Amazon vouchers.
- Bottom Right:** A blue callout box containing the following bullet points:

- Overwhelming use of orange and red, very strong colours
- White space acts as breathing room – there is none on any of these pages
- The onboarding sets the tone for the rest of the website.

Colours - Confusing visual cues

In this case, blue and orange are both used to show the active selection.

The screenshot shows the ICICI Bank Money2India mobile application. At the top, there is a navigation bar with the 'ICICI Bank Money2India' logo. Below the logo are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). Both buttons are circled in black, highlighting the visual confusion between the two colors. The background features a photograph of a man and a child sitting on a couch, looking at a tablet. On the right side of the screen, there is a sidebar with the text 'The easy way to send money to India #DoTheEasy'. Below this, there are three buttons: 'LOGIN' (orange), 'CLICK HERE' (orange), and 'SIGN UP' (orange). At the bottom of the screen, there is a promotional banner for 'Amazon Voucher' with the text 'Exclusive Amazon offer on Mobile App Get ₹250 Amazon vouchers on transferring money from Money2India mobile app'. A blue callout box on the right side contains the question: '• Is 'Make Payments' a CTA too?'

- Is 'Make Payments' a CTA too?

Colours - Confusing visual cues

ICICI Bank Money2India

Send Money Make Payments

Overview My Transactions My Recipients

Current Login Time : May 24, 2018 (14:3 IST) Last Session: May 24,2018 (14:02 IST)-May 24,2018 (08:32 GMT)

How much would you like to transfer to India?

You are sending: 1036.27 USD

Recipient receives: 70000 INR

Fixed exchange rate I have a coupon

Total Amount To Be Paid (incl. taxes and service fee): 1036.27 USD | [View Breakup](#)

Important Note: Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.

[SEND MONEY](#) [Click here to pay your ICICI Prudential premium](#)

How much would you like to transfer to India?

You are sending: 50 USD

Recipient receives: 3311.00 INR

Fixed exchange rate [Done](#)

123 space Go

These look like buttons.
The icon reinforces that
these can be changed.

Visual Elements – Inconsistent tab styles on Desktop

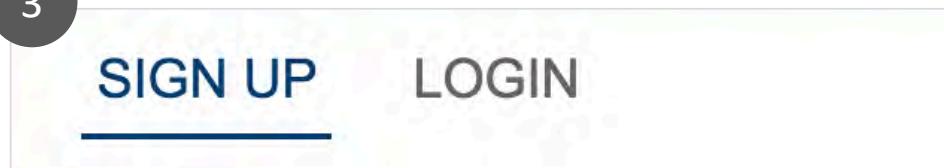
1



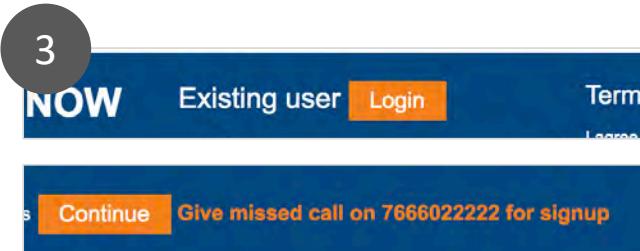
2



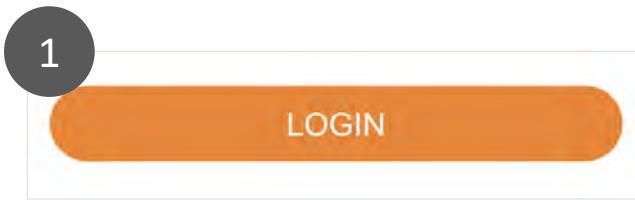
3



Visual Elements – Inconsistent button styles on Desktop



Visual Elements – Inconsistent button styles on m-Web



These don't look like separate CTAs.



A single page has different button sizes.

Visual Elements - Current form styles on Desktop

1

The easy way to send money to India #DoTheEasy

User ID/Email ID

Password (This is case sensitive)

LOGIN BACK

Forgot Password? User ID locked? Forgot User ID?

HOW IT WORKS

2

Get guaranteed
PREFERENTIAL RATE
on your **FIRST TRANSACTION**

New to Money2India? **SIGN UP NOW** Existing user [Login](#)

First Name Last Name +1 USA

Mobile No. Email ID

Please make sure that your mobile number is correctly updated on our records and you are authorized to receive incoming Short Code/SMS on your mobile.

I agree to receive latest updates & marketing communication from ICICI Bank Money2India

● Yes Continue Give missed call on 7666022222 for signup

3

Aus UK Singapore Canada Other

15 PAISE

Guaranteed Preferential Rate on First Transaction

USE PROMO CODE **EASYN15**

*Offer Terms and Conditions apply
Offer valid for Canada only till May 31, 2018

SIGN UP LOGIN

First Name

Last Name

Country: +1

Mobile No. (OTP will be sent on this)

Email ID

Terms & Conditions

User declaration in relation to Marketing and Promotional Information. We request:

Yes No

SUBMIT

Give missed call on +91 7666022222 for

4

Send Money

Overview My Transactions My Recipients

Current Login Time : May 30, 2018 (12:45 IST) Last Session: May 29,2018 (18:43 IST)/May 29,2018 (13:13 GMT)

How much would you like to transfer to India?

You are sending 1045.56 USD

Recipient receives 70000.0 INR

Fixed exchange rate

Total Amount To Be Paid (incl. taxes and service fee) : 1045.56 USD | View Breakup

Important Note

Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.

SEND MONEY

Check-in to my ICICI Traveler's Premium

Start online coin coin

Visual Elements - Current form styles on Desktop

5

Recipient Personal Details (As it appears in recipient's bank records)

(All Fields are Mandatory)

First Name | Middle Name | Last Name

Country Code: -Select- | Mobile

Area Code | Phone / Landline

Address Line1 | Address Line2

City | Zipcode: -Select- in case of Overseas address, please select "Other" from the State dropdown.

Email | Nick Name

Recipient's Bank Details (As it appears in recipient's bank records)

(All Fields are Mandatory)

Account Number | Confirm Account Number

6

Jiten Shantilal Gathani
Individual - Non ICICI Bank Transfer

Recipient's Personal Details

Jiten Shantilal Gathani	Jiten123
jgathani@gmail.com	
91 921026315	022 25064564
Prabha Building, 60 Feet Road	
Ghatkopar East	
Mumbai	Maharashtra
400077	India

7

ICICI Bank Money2India USA My Accounts Help Hi! Shreyans Gathani

Send Money | Make Payments

Overview | My Transactions | My Billers

Phone Utilities Education Other Billers

Pay for: -Select- OR Add New Biller

Bills Pending for Payments

8

Tell us about yourself | How to add a Bank Account

Sending money to Beneficiary

How would you like to pay ?

Add Bank Details (All fields are mandatory)

BANK ABA ROUTING No. (Select) | CONFIRM ACCOUNT NUMBER (Select)

ACCOUNT NUMBER | ACCOUNT NICK NAME (Select)

BACK | SAVE & CONTINUE

Visual Elements - Current form styles on m-Web

1

The screenshot shows the homepage of the ICICI Bank Money2India mobile website. At the top, there's a header with the bank's logo and name. Below the header are two main buttons: "Send Money" (blue) and "Make Payments" (orange). A promotional banner below these buttons says "The easy way to send money to India #DoTheEasy". Underneath the banner is a "HOW IT WORKS" button. Further down, there's a user input field for "USER ID/EMAIL" containing "shreyans.gathani@gmail.com". At the bottom of the page are "LOGIN" and "BACK" buttons, along with links for "Forgot Password? User ID locked?" and "Forgot User ID?".

2

The screenshot shows the sign-up page of the ICICI Bank Money2India mobile website. The top features the bank's logo and a promotional offer: "Get 25 Paise Preferential rate on your first transaction" with a "Promo Code: EASYN25". Below the offer are "SIGN UP" and "LOGIN" buttons. The sign-up form includes fields for "First Name", "Last Name", "Country code" (with "+61" selected), and "Mobile No (OTP will be sent on this number)". There's also an "Email ID" field. At the bottom of the page is a numeric keypad.

3

The screenshot shows a page where users can select the amount for a transfer. It asks, "How much would you like to transfer to India?". A text input field shows "You are sending 50 USD". Below it, another text input field shows "Recipient receives 3311.00 INR". A radio button is selected next to "Fixed exchange rate". At the bottom is a numeric keypad.

Visual Elements - Current form styles on m-Web

4

The screenshot shows a form titled "DEMAND DRAFT" with the sub-instruction "Via Post". Below this, there is a section for "Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)". The fields include:

- First Name
- Middle Name
- Last Name
- Country Code: A dropdown menu with the placeholder "-Select--".
- Mobile
- Area Code
- Phone / Landline
- Address Line1
- Address Line2

At the bottom right of the form area is a red button with the text "Start online chat now" next to a small orange icon.

5

The screenshot shows a form with the "TRANSFER TYPE" set to "ONLINE". It includes the following sections:

- A note: "Recipient may receive less due to fees charged by the recipient's bank or foreign taxes."
- "Why do you want to send money?": A dropdown menu with the placeholder "-Select--".
- "What is the Source of Funds?": A dropdown menu with the placeholder "-Select--".
- A section for "Message to the Recipient" with the sub-instruction "(Personalised message delivered via email along with the transfer receipt)".
- A checkbox labeled "I agree to the Terms & Conditions" with a link "Start online chat now" below it.
- A note: "Kindly note: Some important points for your reference and confirmation a) Recipient may...

6

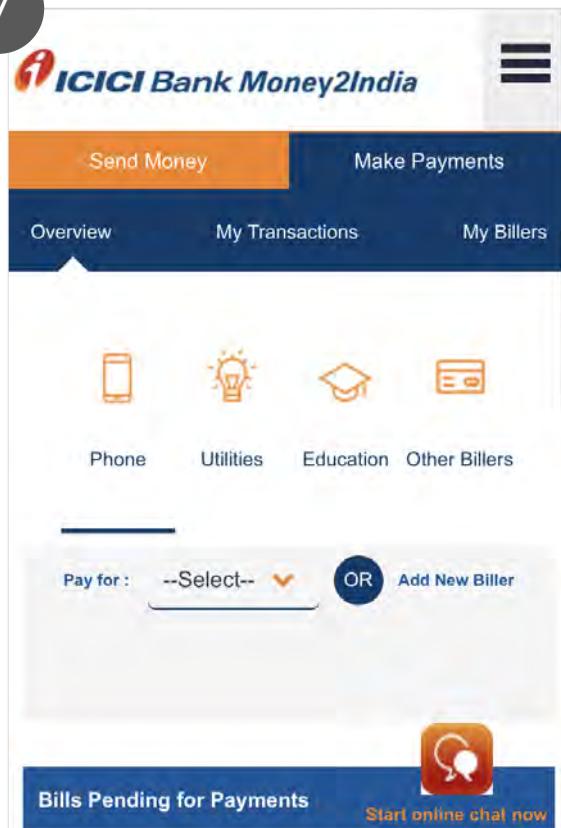
The screenshot shows a form titled "Add Bank Details (All fields are mandatory)". The fields include:

- BANK ABA ROUTING No. (with a question mark icon)
- Routing Number
- Account Number
- REMITTER BANK NAME
- ACCOUNT NUMBER
- CONFIRM ACCOUNT NUMBER
- ACCOUNT TYPE: A dropdown menu with the placeholder "-Select--".
- ACCOUNT NICK NAME

At the bottom are two orange buttons: "BACK" on the left and "SAVE & CONTINUE" on the right, each accompanied by a small orange icon.

Visual Elements - Current form styles on m-Web

7



Visual Elements - Non-standard form styling on Desktop

Recipient Personal Detail (As it appears in recipient's bank records)

(All Fields are Mandatory)

First Name	Middle Name	Last Name
--Select--	Mobile	
Area Code	Phone / Landline	
Address Line1		
Address Line2		
City	--Select-- In case of Overseas address, please select "Other" from the State dropdown.	Zipcode
RECIPIENT'S NATIONALITY	Email	Nick Name
--Select--		
Account Number	Confirm Account Number	

The code is causing the design to look like brackets instead of standard fields.

Visual Elements - Non-standard form styling on m-Web

ICICI Bank Money2India

Send Money Make Payments

The easy way to send money to India
#DoTheEasy

HOW IT WORKS

USER ID/EMAIL ID
shreyans.gathani@gmail.com

LOGIN BACK

Forgot Password? User ID locked? Forgot User ID?

ICICI Bank Money2India

OFFER
Get 25 Paise Preferential rate
on your first transaction
Promo Code: EASYN25
*Offer T&C apply

SIGN UP LOGIN

First Name

Last Name

Country code
+61

Mobile No (OTP will be sent on this number)

Email ID

This does not look like a form – it's missing fields and a field title.

- Title is outside the field, unlike the rest of the form.
- No breathing room between two fields.

Instruction is getting cut off.

Visual Elements - Non-standard form styling on m-Web

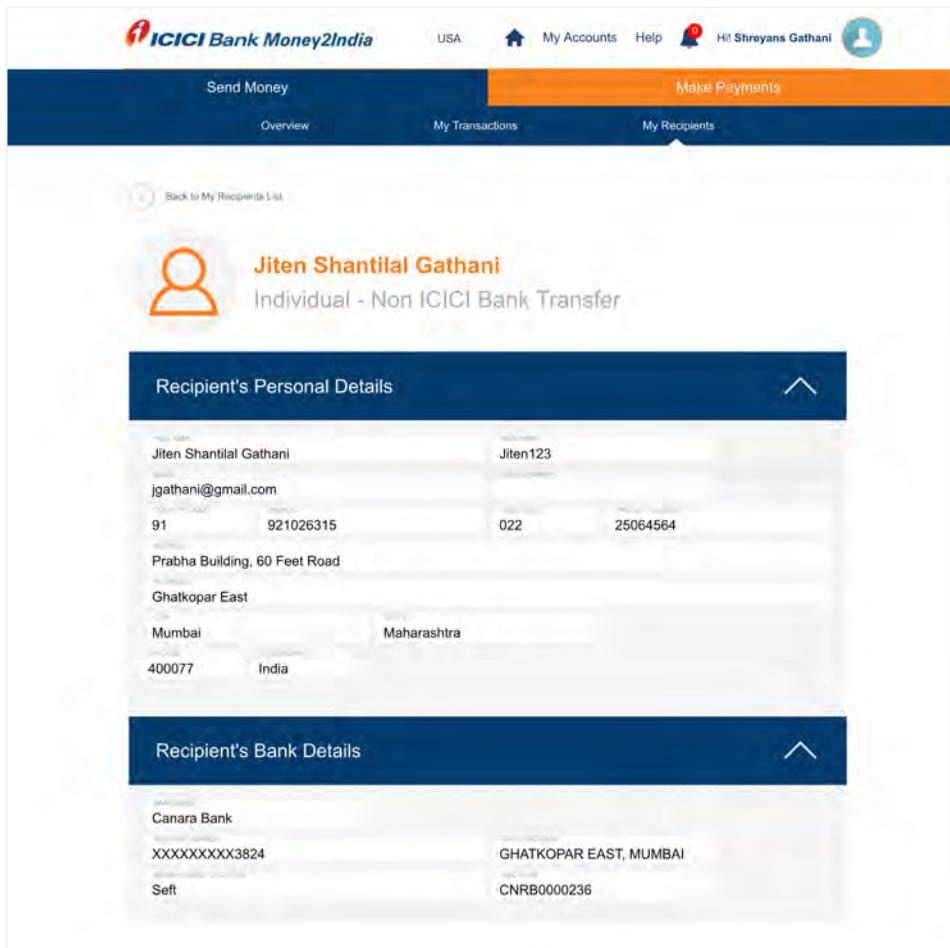
The screenshot displays the ICICI Bank Money2India mobile website interface. On the left, there's a sidebar with navigation links like 'Send Money', 'Make Payments', 'Overview', 'My Transactions', 'My Recipients', and 'Back to My Recipients'. Below these are buttons for 'Add a new recipient' (Individual or Non Individual), 'How do you want the recipient to receive the money?' (ICICI BANK Account holder, NON-ICICI BANK Account holder, DEMAND DRAFT Via Post), and 'Recipient Personal Detail' (First Name, Middle Name, Last Name, Address Line1, City, Zipcode, State dropdown). A note says 'In case of Overseas address, please select "Other" from the State dropdown.' At the bottom of the sidebar are sections for 'Recipients Bank Details' (Account Number, Confirm Account Number) and 'View Details' (with 'BACK' and 'SAVE & CONTINUE' buttons).

On the right side of the page, several form fields are shown:

- A dropdown menu labeled 'COUNTRY CODE' with the placeholder 'Select'.
- A 'Confirm Account Number' field containing '3011143841'.
- An 'ENTER IFSC CODE' field containing 'KKBK0000663'.
- A 'CITY' field containing 'Mumbai'.
- A 'STATE' field containing 'Maharashtra'.
- A note: 'In case of Overseas address, please select "Other" from the State dropdown.'
- A 'ZIPCODE' field containing '400076'.
- A 'RECIPIENTS NATIONALITY' field containing 'India'.
- An 'EMAIL' field containing 'Kapoor.mune...'.

Forms are riddled with entry fields where the field name gets cut because of the box. This looks like an error and could cause a few too, in terms of entries.

Why is this styled like a form but not editable?



The screenshot shows a web interface for managing bank accounts. At the top, there's a navigation bar with the ICICI Bank logo, USA link, My Accounts, Help, and a user profile for 'Hit Shreyans Gathani'. Below this is a main menu with 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'. A blue header bar for 'Recipient's Personal Details' contains the recipient's name, 'Jiten Shantilal Gathani', and the note 'Individual - Non ICICI Bank Transfer'. The personal details section lists the following information:

Recipient's Personal Details	
Jiten Shantilal Gathani	Jiten123
jgathani@gmail.com	
91 921026315	022 25064564
Prabha Building, 60 Feet Road	
Ghatkopar East	
Mumbai	Maharashtra
400077	India

Below this is another blue header bar for 'Recipient's Bank Details'.

Recipient's Bank Details	
Canara Bank	
XXXXXXXXXX3824	GHATKOPAR EAST, MUMBAI
Seft	CNRB0000236

If users are not permitted to edit recipient details, this should not look like a form. Currently, this gives a user the idea that they can directly edit fields.

Visual Elements – Unfamiliar checkbox styling

The screenshot shows a mobile application interface for ICICI Bank Money2India. At the top, the bank's logo and name are displayed, along with a menu icon. Below the header, there are two contact entries, each consisting of a circular profile icon and a list of details.

Contact 1:

- Jiten Shantilal Gathani
- Bank : Canara Bank
- Nick name :Jiten123
- Bank name :Savings
- Account Number
:XXXXXXXXX3824
- Status :ACTIVE
- Bene Status :ACCEPTED

Contact 2:

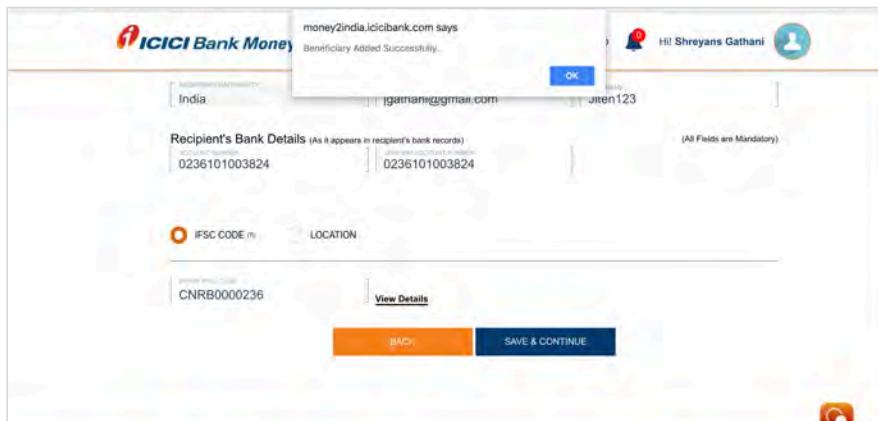
- Tanvi Sudhanshu Purohit
- Bank : ICICI Bank
- Nick name :Tanvi
- Bank name :Savings
- Account Number
:XXXXXXXX0603
- Status :ACTIVE
- Bene Status :ACCEPTED

At the bottom of the screen, there is a blue navigation bar with three icons: a pencil for EDIT, a trash can for DELETE, and a bell for SEND REMIDER.

Visual Elements - Current pop-ups on Desktop

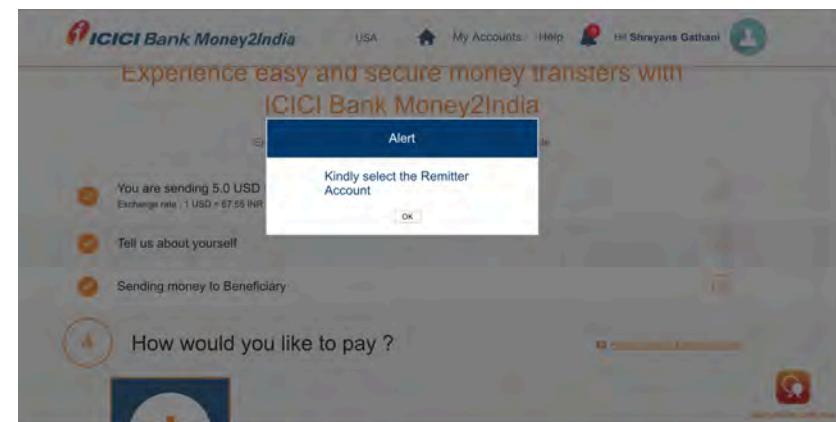
1

'Money2India' says Pop-up



2

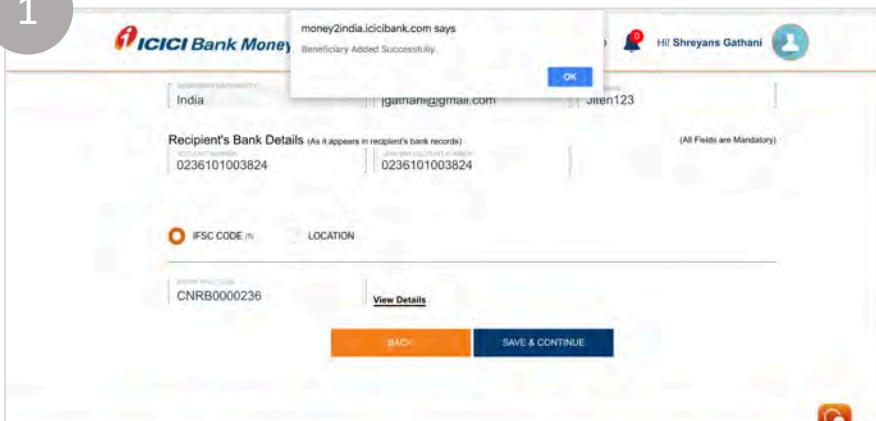
ICICI Pop-up



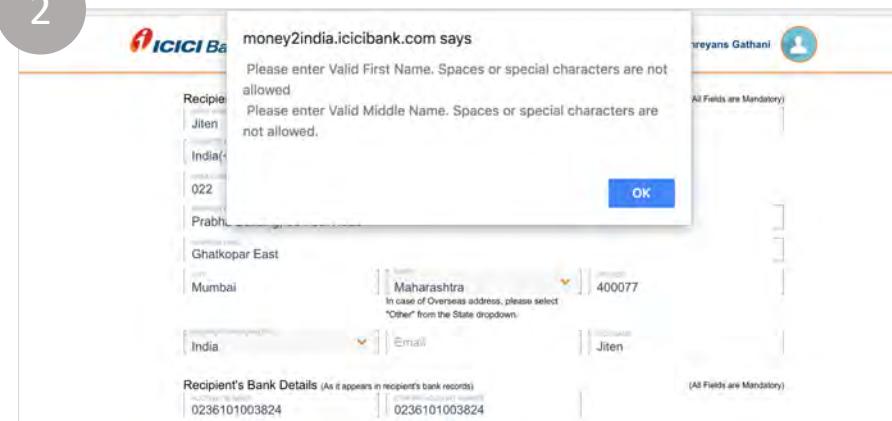
1

Different sizes Money2India says pop-up

1



2



Visual Elements – No differentiator for success messages

The screenshot shows a web page for 'ICICI Bank Money' with a form for adding a beneficiary. A success message 'Beneficiary Added Successfully.' is displayed in a white box with a thin border. An error message 'Please enter Valid First Name. Spaces or special characters are not allowed' is shown in another white box with a thin border. A blue line connects the bottom right corner of the success message box to the top left corner of the error message box, highlighting the visual similarity between the two.

money2india.icicibank.com says
Beneficiary Added Successfully.

money2india.icicibank.com says
Please enter Valid First Name. Spaces or special characters are not allowed
Please enter Valid Middle Name. Spaces or special characters are not allowed.

Since this is the browser's default pop-up, it's easy to miss. A success message should make the user feel like they have accomplished their task. A visual element would really help.

Visual Elements – Misleading iconography

This is a switch icon which is not clickable. Users cannot switch this in any case, so the icon serves no purpose.

Search flights
Fly anywhere. Fly everywhere.

Flash Sale: IndiGo, Vistara & GoAir special low fares starting at Rs.1298*.

One way Round trip Multi-city

From Mumbai, IN - Chatrapati Shivaji Airport To Bangalore, IN - Kempegowda International Airport

From Kolkata (CCU) To Mumbai (BOM)

Most customers are used to travel websites where the switch icon switches between the location and destination.

Layout

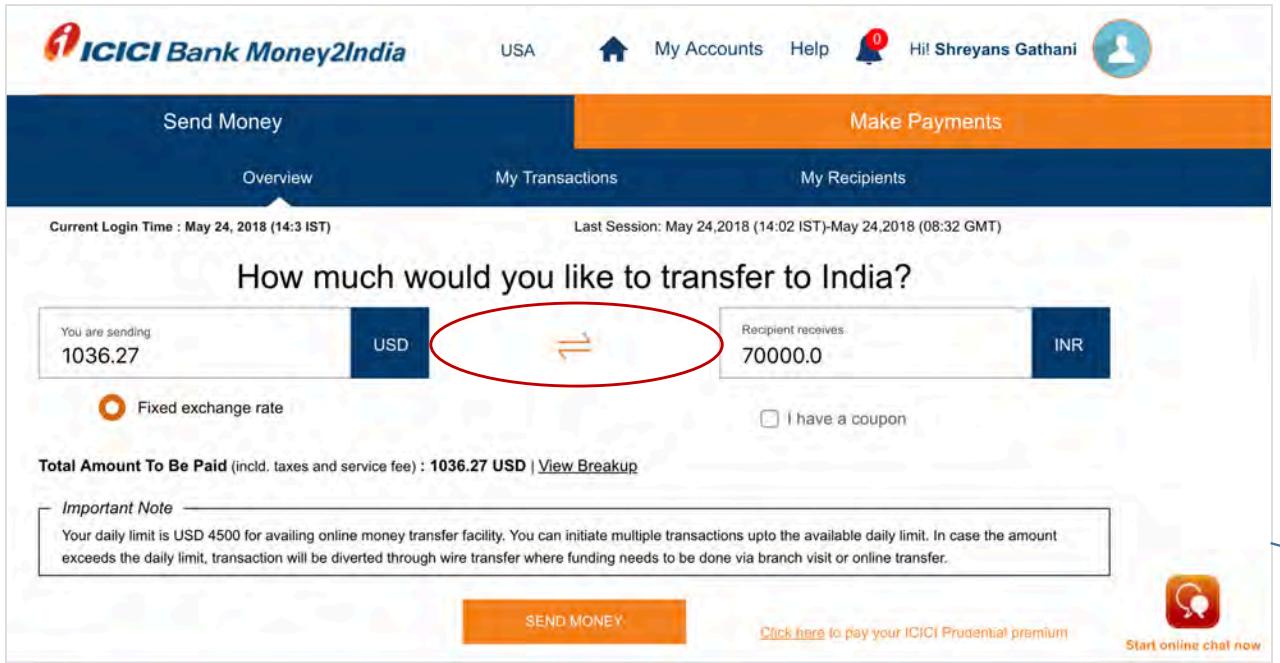
Too much copy = too much clutter

The screenshot shows the 'Send Money' section of the ICICI Bank Money2India website. At the top, there are navigation links for 'USA', 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. Below the header, there are two main buttons: 'Send Money' and 'Make Payments'. A red circle highlights the 'Current Login Time : May 24, 2018 (14:3 IST)' message. Another red circle highlights the 'Last Session: May 24,2018 (14:02 IST)-May 24,2018 (08:32 GMT)' message. The main form asks 'How much would you like to transfer to India?' with fields for 'You are sending' (1036.27 USD) and 'Recipient receives' (70000.0 INR). There are also sections for 'Fixed exchange rate' and 'I have a coupon'. A red box highlights an 'Important Note' about daily limits. At the bottom, there are 'SEND MONEY' and 'Click here to pay your ICICI Prudential premium' buttons, along with a 'Start online chat now' link.

This screenshot shows the same 'Send Money' page, but with the 'Current Login Time' and 'Last Session' messages moved to a new section at the very top of the page, just below the header. This section also includes the date of the last session. The rest of the page layout remains the same, with the 'Important Note' box still present below the main form.

Details like 'Current Login' and 'Last Session' add clutter to the page.
These can be placed in a section above the header.

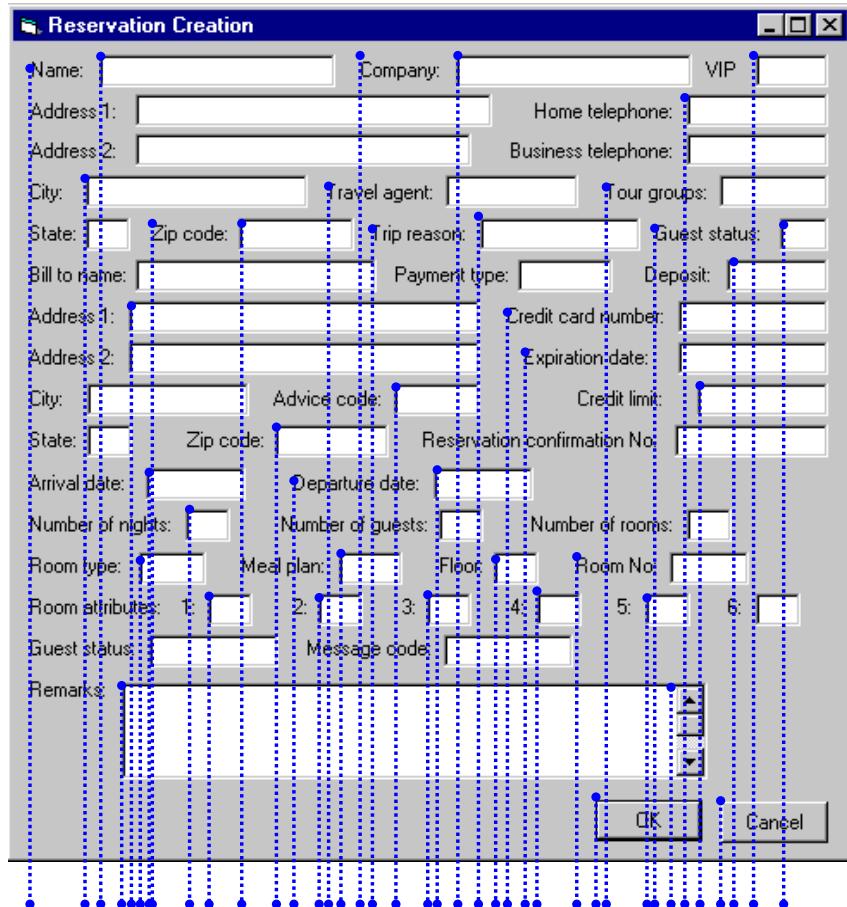
White space on Desktop that serves no purpose



The screenshot shows the ICICI Bank Money2India website's transfer interface. At the top, there are navigation links for USA, My Accounts, Help, and a user profile for 'Shreyans Gathani'. Below the header, there are two main buttons: 'Send Money' (blue) and 'Make Payments' (orange). Underneath these are three tabs: 'Overview' (selected), 'My Transactions', and 'My Recipients'. The main content area asks 'How much would you like to transfer to India?'. It shows 'You are sending 1036.27 USD' and 'Recipient receives 70000.0 INR'. A red oval highlights a large amount of white space between these two input fields. Below this, there are checkboxes for 'Fixed exchange rate' and 'I have a coupon'. A note below states 'Total Amount To Be Paid (incl. taxes and service fee): 1036.27 USD | [View Breakup](#)'. An 'Important Note' box informs users about daily limits and wire transfers. At the bottom, there are 'SEND MONEY' and 'Click here to pay your ICICI Prudential premium' buttons, along with a 'Start online chat now' link.

White space acts as a visual breather, but needs to be used in the right place.

Too many left alignment points



Too many alignment points makes a layout look cluttered.

Alignment Points : 40

Too many left alignment points

The diagram illustrates a user interface redesign, specifically addressing the issue of "too many left alignment points" by splitting a single, wide form into two narrower ones.

Original Form (Left): This window, titled "Reservation Creation", contains numerous input fields aligned to the left. It includes sections for basic guest information (Name, Company, VIP), addresses, telephone numbers, payment details, and room requirements. The layout is cluttered and visually overwhelming due to the excessive number of left-aligned fields.

Refined Forms (Right): The process results in two separate windows:

- Reservation Creation:** This window contains a subset of the original fields, including arrival and departure dates, room rates, and room numbers, all aligned to the left.
- Billing Information:** This window contains the remaining fields, such as names, addresses, payment types, and guest status, also aligned to the left.

This refactoring improves readability and user experience by reducing cognitive load through better visual organization.

Too many left alignment points create clutter

Back to My Recipients

Add a new recipient

Individual Non Individual

How do you want the recipient to receive the money?

- ICICI BANK Account transfer
- NON- ICICI BANK Account transfer
- DEMAND DRAFT Via Post

Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)

First Name	Middle Name
Last Name	
Customer Code	-Select-
Mobile	
Area Code	Phone / Landline
Address Line	
City	-Select- <small>In case of Overseas address, please enter 'Other' from the dropdown.</small>
Zipcode	
Recipients Email Address	-Select- <small>In case of Overseas address, please enter 'Other' from the dropdown.</small>
Email	

Recipient's Bank Details (As it appears in recipient's bank records) (All Fields are Mandatory)

Account Number	Confirm Account Number
<input checked="" type="radio"/> IFSC CODE <small>(I)</small>	<input type="radio"/> LOCATION
Bank Name	
Branch Name	

Ways Details

- BANK
- SWIFT & CONTINUE

ICICI Bank Money2India

You are sending 50.0 USD = 3311.0 INR
Exchange rate : 1 USD = 66.22 INR

Tell us about yourself

Sending money to Beneficiary

How would you like to pay ? Or how to add a Bank Account

4

- Add New Bank Accounts
- Bank of America Checking A/c No. 388003556207

Active

Summary

Transaction Amount(s):	50.00 USD
Remittance Service Charge(s):	4.00 USD
Exchange Rate (c):	66.22 INR
Transfer Amount (a+b):	54.00 USD
Amount For Receiver (a+c):	3311.0 INR

Initiate Money Transfer Now

Set Transfer As Recurring

CONTINUE or continue chat now

Select a recipient to send money

Jiten Gathani
Canara Bank account ending in 3824 >
May 24, 2018

Shreyans Gathani
Axis Bank account ending in 6477 >

New Contact

You're ready to send

Transfer Summary

Amount to Send	\$60.00
Fees	\$3.99
Total Cost	\$63.99
Total to Recipient	\$3,338.00
Exchange Rate	1 USD = 66.76 INR

Our Delivery Premise
Funds available by 9:49 PM IST on Monday, June 11

Payment Details

Amount	\$60.00
They Receive	\$3,338.00
Delivery Speed	Economy
Delivery Method	Bank Deposit
Bank	Canara Bank
Recipient Account Number	-----3824
PIN code	CNB00000236
Payment Method	Checking -----6251
Billing Address	847 Kirts Blvd Apt 222 Troy, MI 48084

Recipient Details

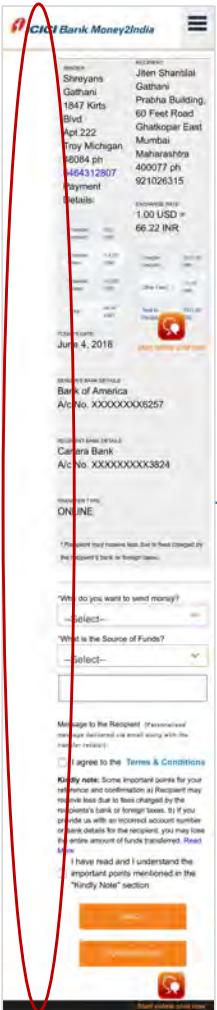
Name	Jiten Gathani
Address	8, Sager, 353, B/F, Valsala, Andheri (east), Mumbai, MH
Phone Number	098210 26315
Send Text Notifications	Yes
Reason for Sending	Loan Payment

Sender Details

Name	Shreyans Gathani
Address	847 Kirts Blvd Apt 222 Troy, MI 48084
Phone Number	(646) 431-2807

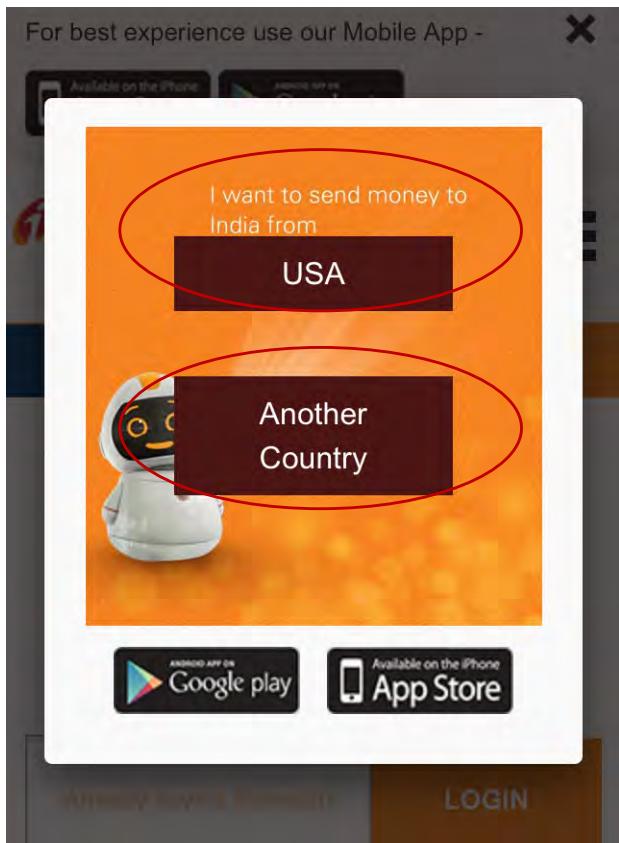
Send Money

Unbalanced white space



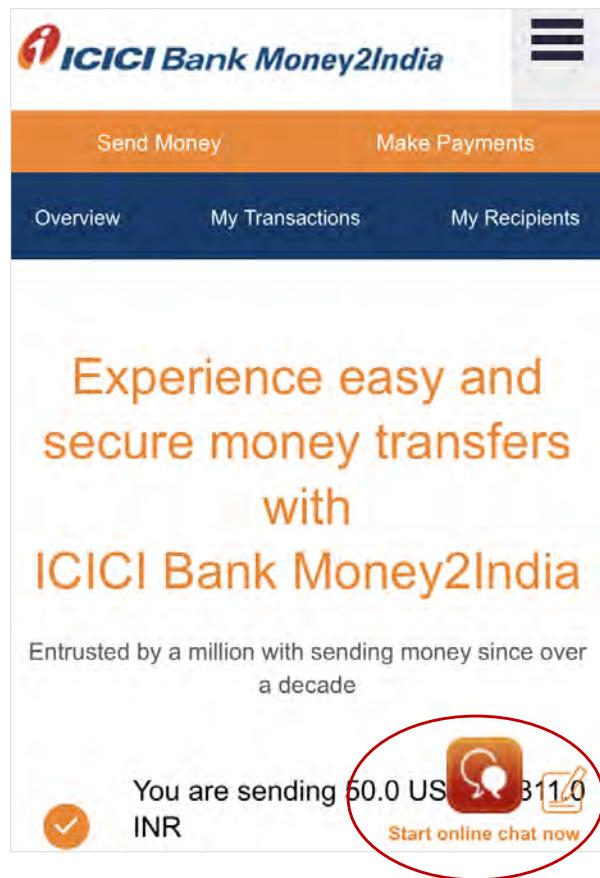
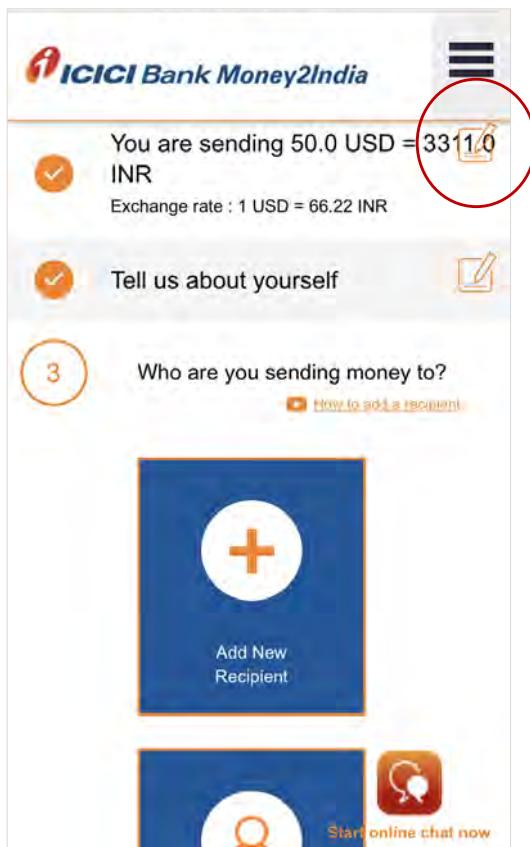
The grid for a mobile device needs to be reworked. Currently, uneven margin, gutter spacing and squeezing a lot of text in small columns is causing a lot of clutter.

Overlapping elements



This starts at onboarding.

Overlapping elements



The target area for buttons is confusing. It's hard to read the text.

- The edit button covers text.
- In several instances, the floating chatbot button covers buttons, texts, etc.

Copy & Tone-of-Voice

Copy needs to be simplified

The screenshot shows the ICICI Bank Money2India website interface. At the top, there's a navigation bar with 'USA' (dropdown), 'My Accounts', 'Help', a notification bell with '0', 'Hi! Shreyans Gathani', and a user profile icon. Below the navigation is a main menu with 'Send Money' (selected) and 'Make Payments'. Under 'Send Money', there are tabs for 'Overview', 'My Transactions', and 'My Recipients'. The main content area asks 'How much would you like to transfer to India?'. It shows 'You are sending 1036.27 USD' and 'Recipient receives 70000.0 INR'. There are radio buttons for 'Fixed exchange rate' (selected) and 'I have a coupon'. Below this, it says 'Total Amount To Be Paid (incl. taxes and service fee) : 1036.27 USD | [View Breakup](#)'. A red circle highlights an 'Important Note' box containing text about daily limits. Another red circle highlights another 'Important Note' box with similar text. At the bottom, there are 'SEND MONEY', 'Click here to pay your ICICI Prudential premium', and 'Start online chat now' buttons.

Daily Limit - \$4500
If the amount exceeds \$4500, the transaction will be diverted. Know more

Copy needs to be simplified

The screenshot shows a web form for sending money. At the top left is the ICICI Bank logo. On the right, there's a user profile picture for 'Shreyans Gathani'. A red curved arrow points from the error message in the modal to the 'FIRST NAME' field in the form. A blue line points from the same error message to the 'MIDDLE NAME' field.

money2india.icicibank.com says

Please enter Valid First Name. Spaces or special characters are not allowed

Please enter Valid Middle Name. Spaces or special characters are not allowed.

OK

Recipient

FIRST NAME: Jiten

COUNTRY: India (IN)

AREA/CITY: 022

ADDRESS: Prabhadevi

ADDRESS LINE 2: Ghalkopar East

CITY: Mumbai

STATE: Maharashtra

In case of Overseas address, please select "Other" from the State dropdown.

ZIPCODE: 400077

RECIPIENT'S NATIONALITY: India

Email:

RIDA NAME: Jiten

Recipient's Bank Details (As it appears in recipient's bank records)

ACCOUNT NUMBER: 0236101003824

CONFIRM ACCOUNT NUMBER: 0236101003824

(All Fields are Mandatory)

"Please enter a valid first and middle name. Spaces or special characters are not allowed."

'Recipient' or 'Beneficiary'?

3 Who are you sending money to?

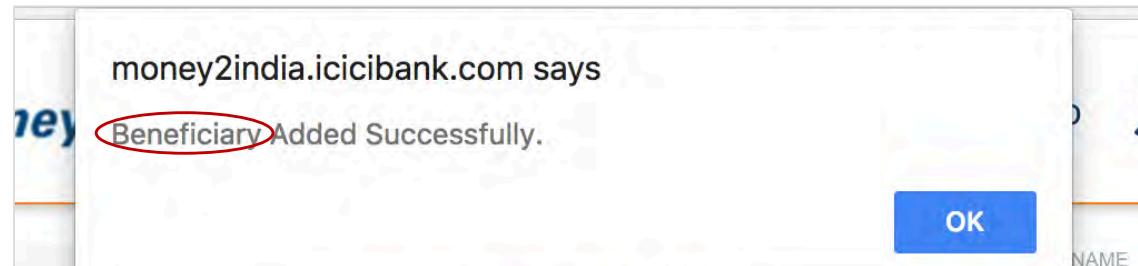
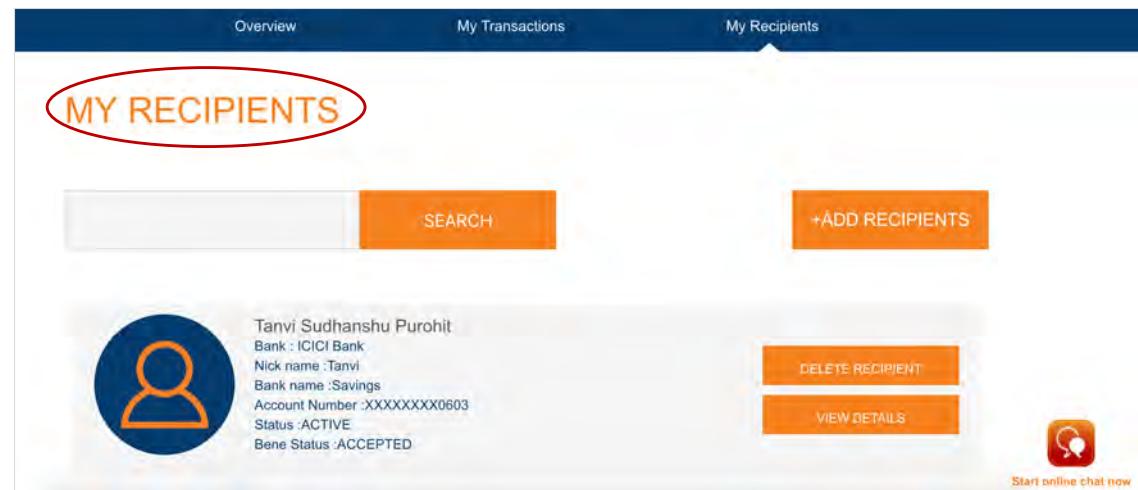
Individual Non Individual

How do you want the recipient to receive the money?

4 How would you like to pay ?

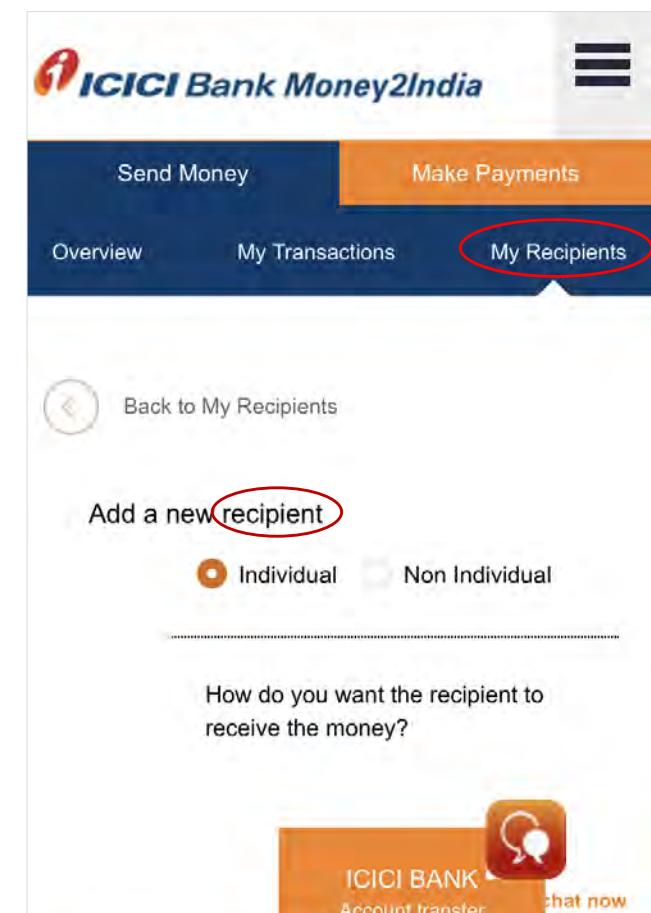
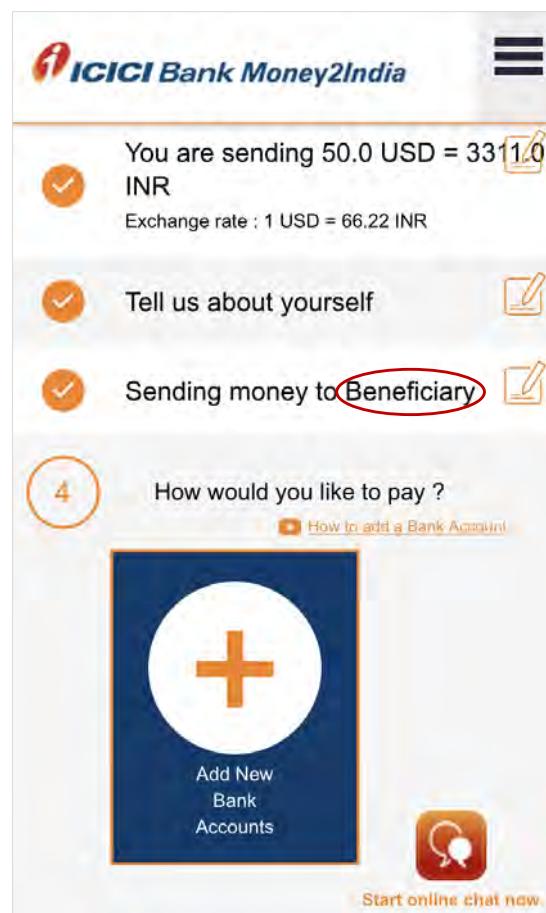
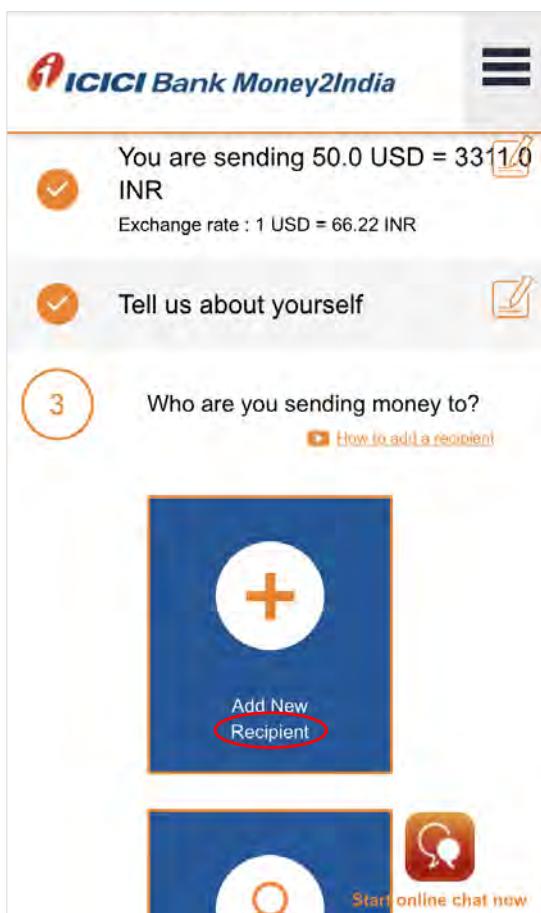
Sending money to Beneficiary

4 How would you like to pay ?

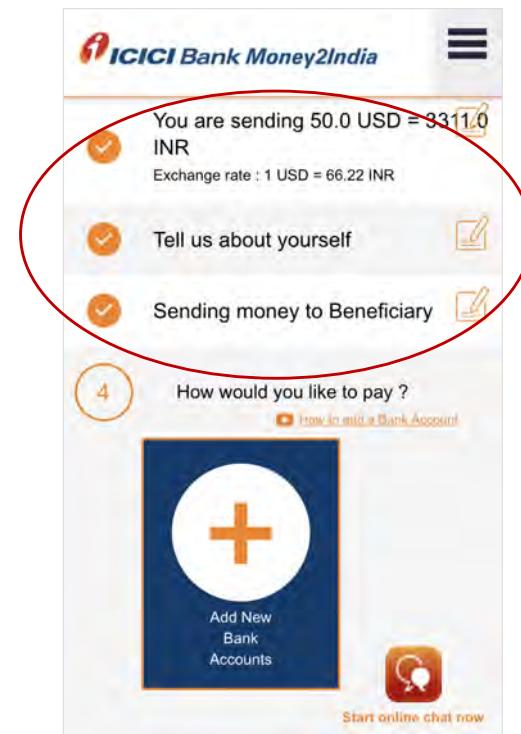
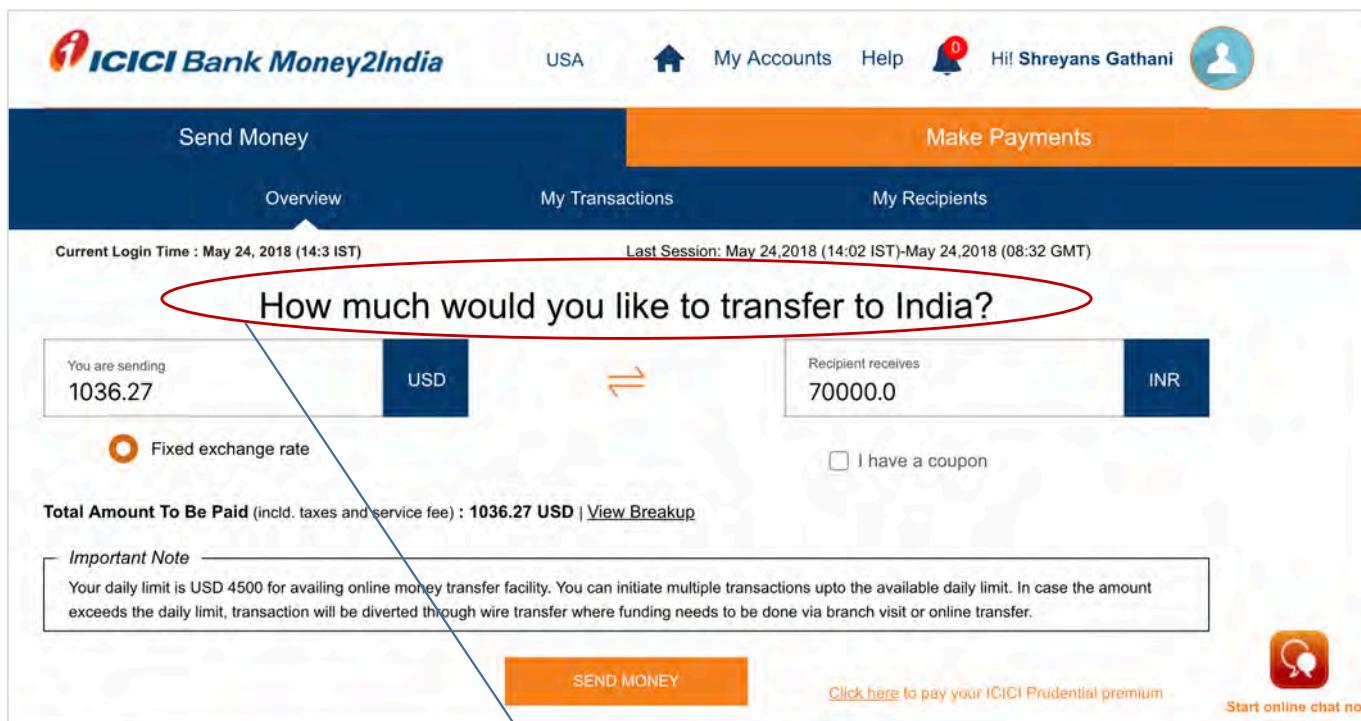


While they mean the same thing, it's best to use one of these words throughout the platform.

'Recipient' or 'Beneficiary'?



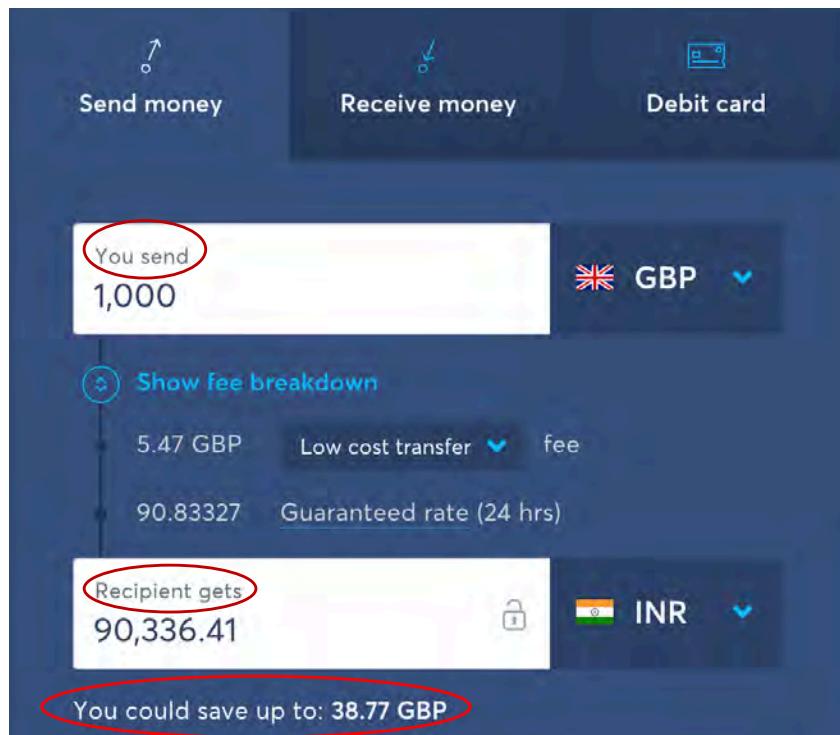
Tone-of-Voice – Conversational & crisp



- The conversational tone-of-voice with longer sentences would work on the onboarding pages to draw in new customers / address current users.
- During a task flow, it's best to keep sentences crisp.

Tone-of-Voice – Conversational & crisp

A conversational tone can be maintained using shorter sentences / phrases .



The screenshot shows a money transfer interface between the US and India. Key elements include:

- Send Money to India** (highlighted with a red oval)
- You send** \$ 10 (highlighted with a red oval)
- They receive** ₹ 680.60
- \$3.99 fee**
- Amount & Delivery**, **Recipient Info** (Jiten Gathani, Mumbai, Maharashtra), **Sender Info** (Shreyans Gathani, Troy, Michigan), and **Payment Info**
- Start online chat now** button
- Register With Us** button
- Let's talk!** button

Recommendations

- The onboarding experience sets the tone for the rest of the website – it should be inviting, friendly and make the user feel secure through imagery, colours, visual elements, typography, layout, copy and tone-of-voice.
- On a task-based platform, tone-of-voice trumps imagery.
- Consistency is key.
- On the mobile website, use a new mobile-friendly grid.

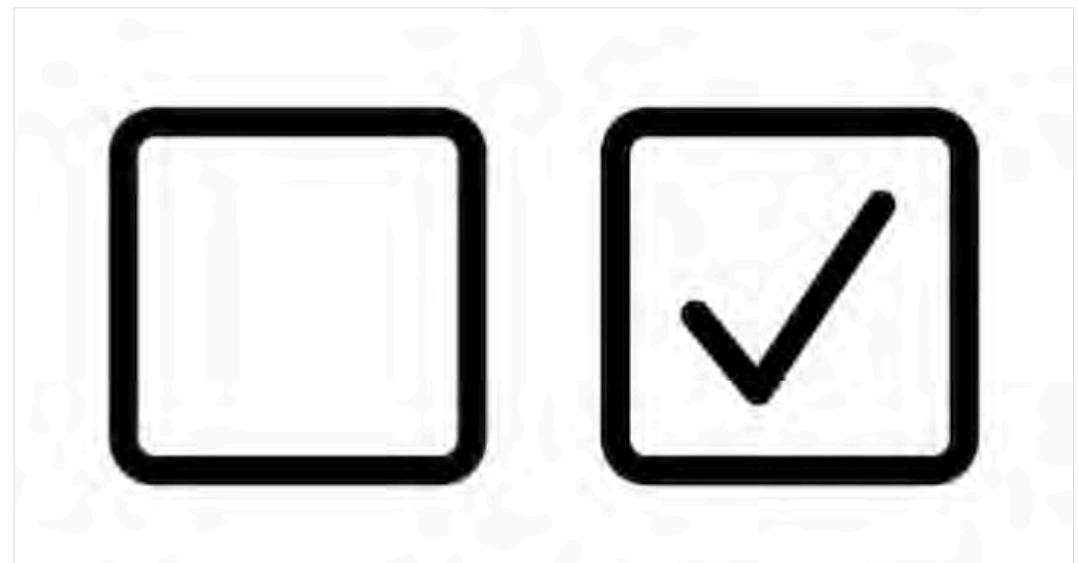
Recommendations

- Use one type of recognized, standard form throughout the portal.
- Use the recognized checkbox styling.

Sign in

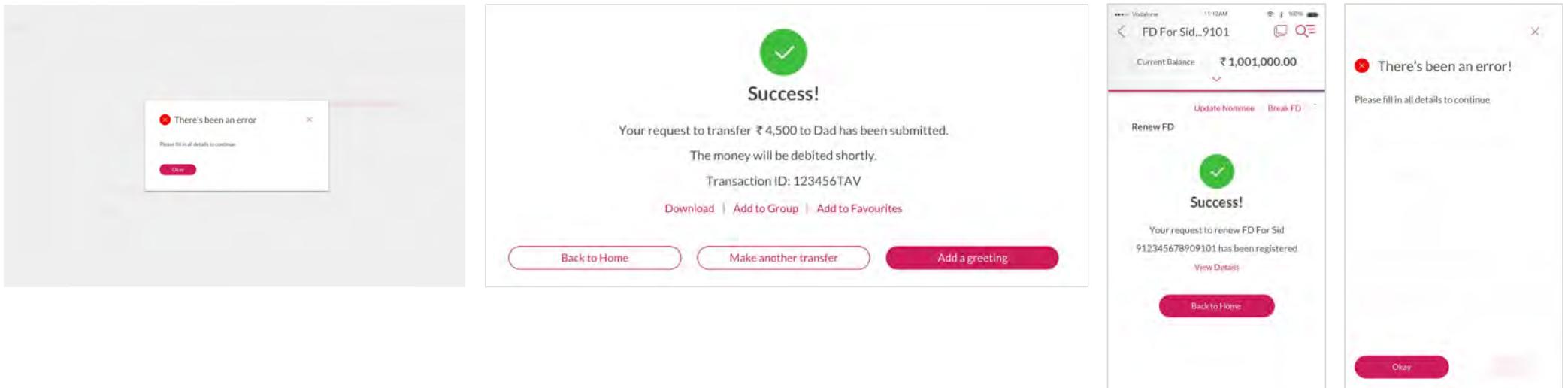
Email or Username
hello@lewwis.com

Password



Recommendations

- Create a pop-up that's fresh and visually in line with ICICI's branding.
- Use visual elements that contribute to the messaging.
- The content of the message is important – it should not be too long / irrelevant.



- Multiple Confusing Entry Points

- Poor Presentation & Content

- Colours & Visual Elements
- Layout
- Copy & Tone-of-Voice

- Confusing Navigation

- Misleading Flow
- Wizard

- Glitchy Interaction

- Forms
- Pop-ups & Error Messaging

Misleading Flow

The screenshot shows the 'Send Money' section of the ICICI Bank Money2India website. At the top, there are tabs for 'Overview', 'My Transactions', and 'My Recipients'. Below this, a form asks 'How much would you like to transfer to India?'. It shows 'You are sending 1036.27 USD' and 'Recipient receives 70000.0 INR'. There are buttons for 'Fixed exchange rate' and 'I have a coupon'. A note at the bottom states: 'Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.' Buttons for 'SEND MONEY', 'View Breakup', and 'Start online chat now' are at the bottom.

Click on 'Make Payments'

The screenshot shows the homepage of ICICI Bank Money2India. A large orange banner features a white robot character and the text 'I want to send money to India from'. Below the banner are buttons for 'USA' and 'Another Country', and a 'Download app' button. The rest of the page includes a 'Track my transfer' link and a 'Help' link at the top, and a 'Start online chat now' button at the bottom right.

This is prevalent in the 'Make Payments' section.

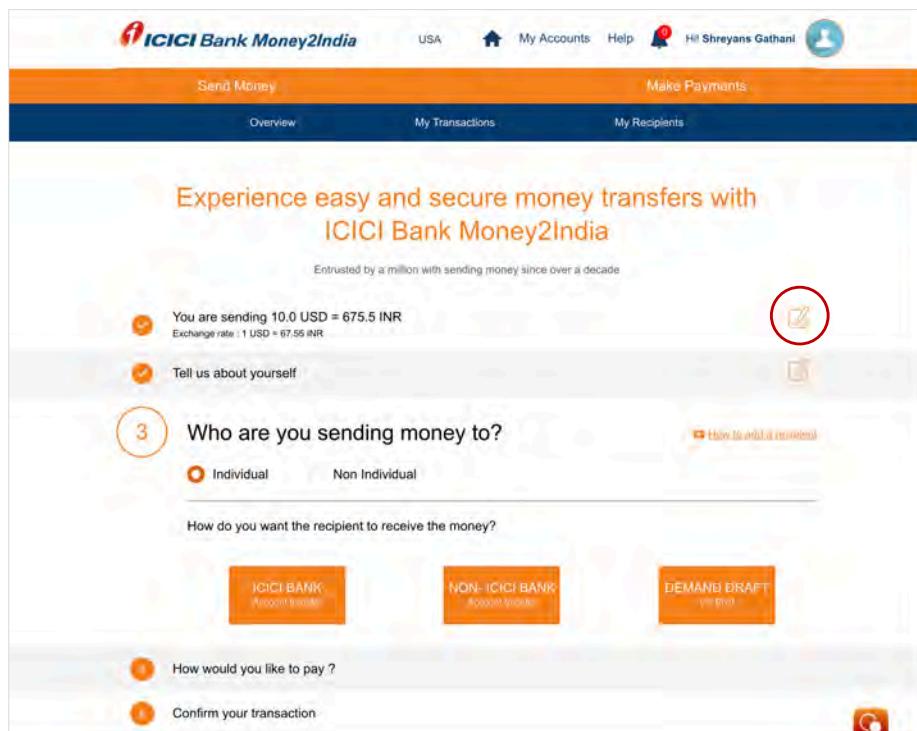
Misleading Flow

The image shows two screenshots of the ICICI Bank Money2India website. The left screenshot displays the 'Send Money' section with tabs for 'Overview', 'My Transactions', and 'My Billers'. A green arrow points from the 'My Transactions' tab to the right screenshot. The right screenshot shows a promotional landing page with a large orange background featuring a white robot character. The text on the page reads: 'I want to send money to India from' with options for 'USA' or 'Another Country', and a 'Download app' button.

Click on 'My Transactions'

This is prevalent in the 'Make Payments' section.

Misleading Flow



ICICI Bank Money2India USA My Accounts Help Hi Shreyans Gathani

Send Money Make Payments

Overview My Transactions My Recipients

Experience easy and secure money transfers with ICICI Bank Money2India
Entrusted by a million with sending money since over a decade

You are sending 10.0 USD = 675.5 INR
Exchange rate : 1 USD = 67.55 INR

Tell us about yourself

3 Who are you sending money to?

Individual Non Individual

How do you want the recipient to receive the money?

ICICI BANK Account holder NON-ICICI BANK Account holder DEMAND DRAFT

How would you like to pay ?

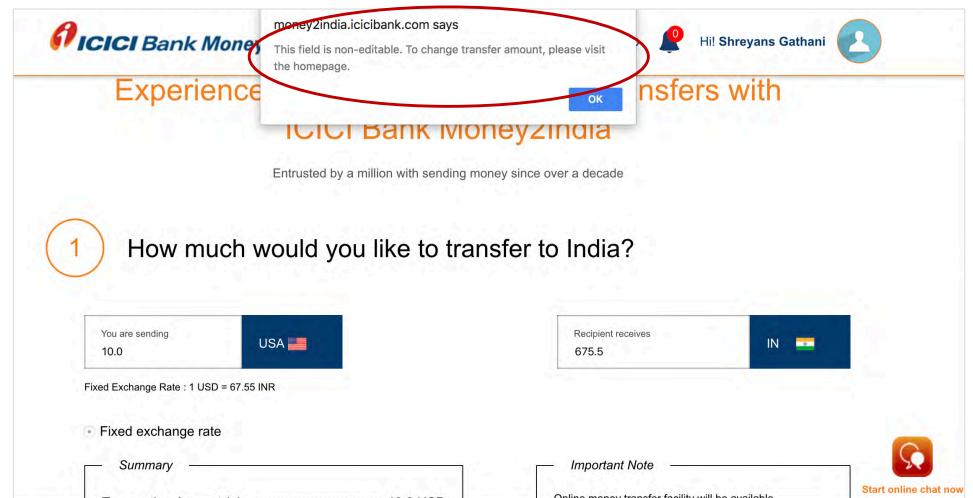
Confirm your transaction

Click on 'Edit' button on first step

money2india.icicibank.com says

This field is non-editable. To change transfer amount, please visit the homepage.

OK



ICICI Bank Money2India USA My Accounts Help Hi Shreyans Gathani

Experience easy and secure money transfers with ICICI Bank Money2India
Entrusted by a million with sending money since over a decade

1 How much would you like to transfer to India?

You are sending 10.0 USA IN

Recipient receives 675.5 IN

Fixed Exchange Rate : 1 USD = 67.55 INR

Fixed exchange rate

Summary Transaction Amount (INR) 10.0 USD

Important Note Online money transfer facility will be available

Start online chat now

In spite of having an 'Edit' button, the user has to leave the flow to edit the amount. This is extremely inconvenient.

Confusing wizard on Desktop

The image consists of three screenshots of the ICICI Bank Money2India website, showing a user flow that appears confusing due to its design.

- Screenshot 1:** Shows the "Send Money" step. It displays the amount "1036.27" and recipient "70000.0". A note says "Total Amount To Be Paid (incl. taxes and service fee) : 1036.27 USD | View Breakup". A blue box on the left states "No indication that this is Step 1".
- Screenshot 2:** Shows the "Who are you sending money to?" step. It includes a summary: "You are sending 10.0 USD = 675.5 INR" and "Exchange rate: 1 USD = 67.55 INR". A question "Tell us about yourself" is present. A red circle highlights the step number "3". A blue box on the left states "User lands on Step 3 directly".
- Screenshot 3:** Shows the "How would you like to pay?" step. It lists payment methods: "ICICI BANK Account holder", "NON-ICICI BANK Account holder", and "DEMAND DRAFT or Payee". A question "How would you like to pay ?" is present. A red circle highlights the option "Sending money to Beneficiary". A blue box on the left states "Step 3 title changes on the next page".

Similarly, on m-Web...

How much would you like to transfer to India?

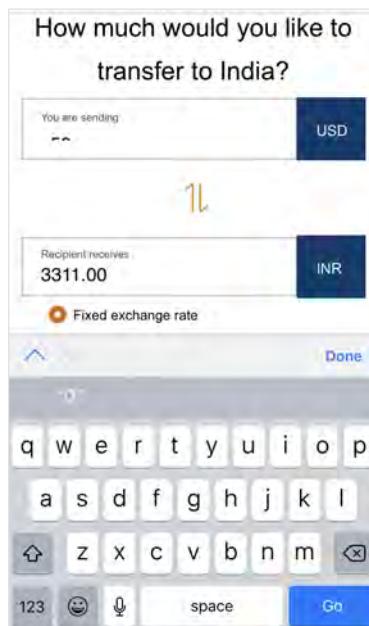
You are sending 50.0 USD = 3311.0 INR

Recipient receives 3311.00 INR

Fixed exchange rate

Done

q w e r t y u i o p
a s d f g h j k l
z x c v b n m
123 space Go



No indication that this is Step 1

ICICI Bank Money2India

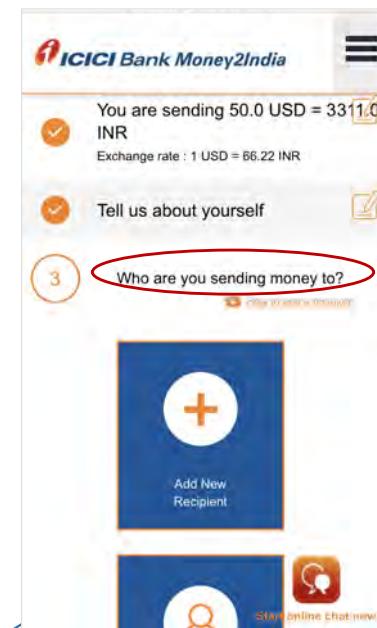
You are sending 50.0 USD = 3311.0 INR
Exchange rate : 1 USD = 66.22 INR

Tell us about yourself

3 Who are you sending money to?

Add New Recipient

Start online chat now!



User lands on Step 3 directly

Step 3 title changes on the next page

ICICI Bank Money2India

You are sending 50.0 USD = 3311.0 INR
Exchange rate : 1 USD = 66.22 INR

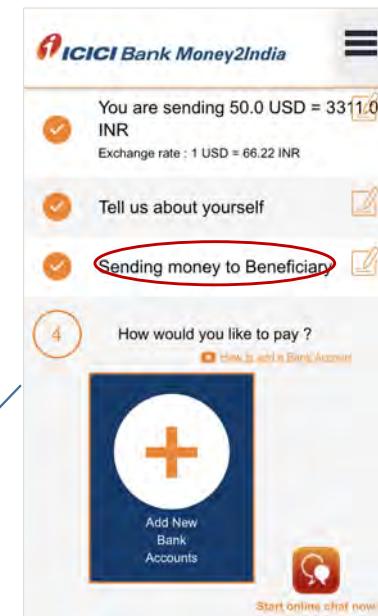
Tell us about yourself

Sending money to Beneficiary

4 How would you like to pay ?

Add New Bank Accounts

Start online chat now!



Confusing wizard

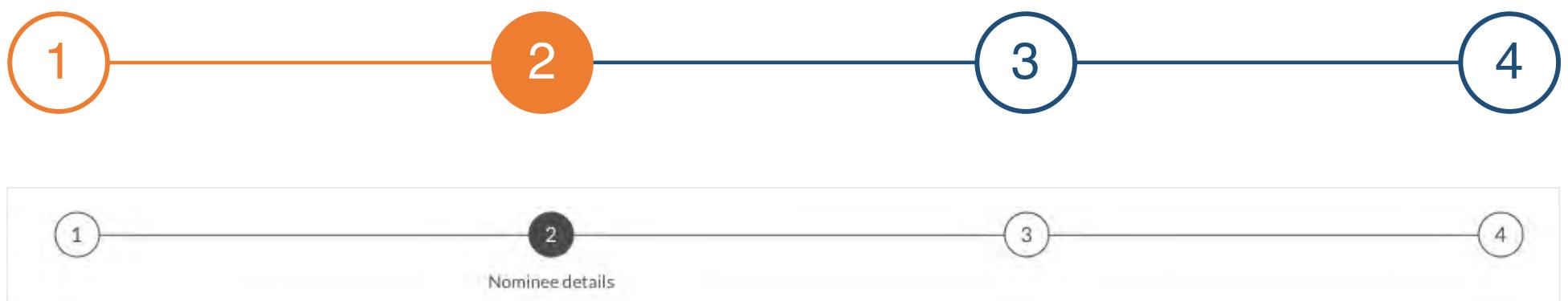
The screenshot shows a step-by-step wizard for sending money. Step 1: You are sending 10.0 USD = 675.5 INR. Step 2: Tell us about yourself. Step 3: Who are you sending money to? (radio buttons for Individual and Non Individual). Step 4: How do you want the recipient to receive the money? (buttons for ICICI BANK Account Transfer, NON- ICICI BANK Account Transfer, and DEMAND DRAFT Via Post). Step 5: How would you like to pay? (radio button for a method circled in red). Step 6: Confirm your transaction.

This screenshot shows a simplified interface where the user has already selected the payment method. It displays the transaction details: Transaction Amount(a): 50.00 USD, Remittance Service Charge(b): 4.00 USD, Exchange Rate(c): 66.22 INR, Transfer Amount (a+b): 54.00 USD, and the amount for the receiver: 3311.0 INR. Buttons for Initiate Money Transfer Now and Set Transfer As Recurring are visible at the bottom.

- Some steps are highlighted in grey. This is unnecessary.
- The tick and the next step look visually similar. As a best practice, should look extremely different.

Recommendations

- Accurate and efficient navigation – the user should be taken to the page as per their selection swiftly.
- Clear wizard styling – show the user the number of steps upfront. Visually highlight the completed, current and next steps.



- Multiple Confusing Entry Points
- Poor Presentation & Content
 - Colours & Visual Elements
 - Layout
 - Copy & Tone-of-Voice
- Confusing Navigation
 - Misleading Flow
 - Wizard

- Glitchy Interaction
 - Forms
 - Pop-ups & Error Messaging

Forms

Incorrect micro-interaction

ICICI Bank Money2India

USA My Accounts Help Hi! Shreyans Gathani

Recipient's Bank Details (As it appears in recipient's bank records)

Account Number: [] Confirm Account Number: [] (All Fields are Mandatory)

FIRST NAME: Tanvi MIDDLE NAME: Sudhanshu LAST NAME: Purohit

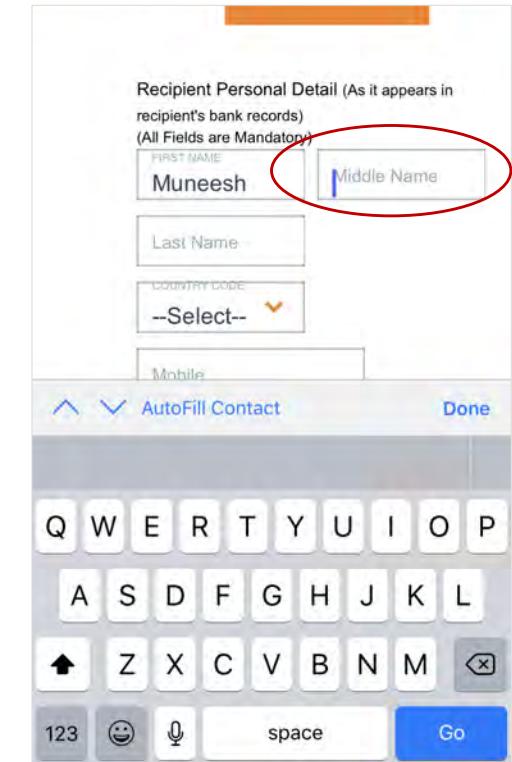
COUNTRY CODE: India(+91) MOBILE: 9892737071

AREA CODE: 400076 Phone / Landline: []

Address Line 1: [] Address Line 2: [] City: [] STATE: --Select-- Pincode: []

In case of Overseas address, please select "Other" from the State dropdown.

Nick Name: [] Start online chat now



The field name should move up when the user starts typing.

Unnecessary interaction

The screenshot shows a step in the money transfer process where the user has selected "Payment towards Family Maintenance" as the reason for sending money. A red circle highlights the dropdown menu for "Type of Family Maintenance", which contains the placeholder text "--Select--". A blue arrow points from this dropdown to a larger inset window on the right.

*Why do you want to send money?
Payment towards Family Maintenance

Type of Family Maintenance
--Select--

*What is the Source of Funds?
--Select--

Message to the Recipient (Personalised message delivered via email along with the transfer receipt)
 I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly Note" section

BACK | **CONFIRM & PAY** | **Start online chat now**

The inset screenshot shows a detailed view of the "Type of Family Maintenance" dropdown. It is a simple dropdown menu with a placeholder text "Select" and a red circle around it. Above this, the question "Why do you want to send money?" is followed by a dropdown set to "Payment towards Family Main".

*Why do you want to send money?
Payment towards Family Main

Type of Family Maintenance
--Select--

*What is the Source of Funds?
--Select--

Message to the Recipient (Personalised message delivered via email along with the transfer receipt)

Done

This shouldn't be a dropdown if it has no available options.

Recommendations

- Ensure interactions within a form are working accurately and efficiently.
- Field focus can help users as it shows them which field they are on.

A screenshot of a web form. It features two input fields: one for 'Name' and one for 'Email', both represented by light gray horizontal bars. Below these fields is a solid blue rectangular button with the word 'Subscribe' written in white. The entire form is set against a white background.

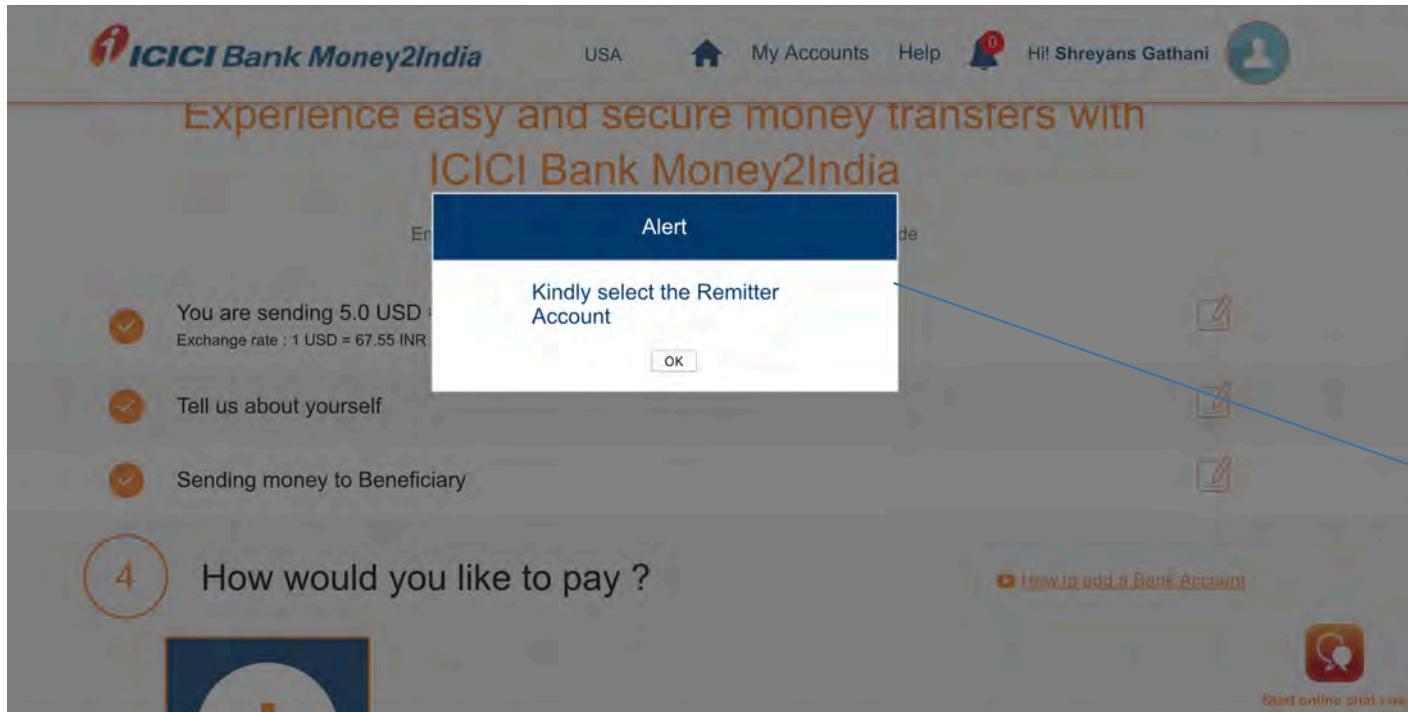
Name

Email

Subscribe

Pop-ups & Error Messaging

ICICI ‘Alert’ message



- The title should not be ‘Alert’ – it should be a summary of the problem, or ‘Oops!’ to sound a little more casual.
- There should be an option to close the popup (an ‘X’).

Inaccurate error messaging

money2india.icicibank.com says

Please enter Valid First Name. Spaces or special characters are not allowed

Please enter Valid Middle Name. Spaces or special characters are not allowed.

OK

reyans Gathani

All Fields are Mandatory)

Recipient
FIRST NAME
Jiten
COUNTRY
India
AREA CODE
022
ADDRESS
Prabh
ADDRESS LINE
Ghatkopar East
CITY
Mumbai
STATE
Maharashtra
In case of Overseas address, please select "Other" from the State dropdown.
ZIPCODE
400077
RECIPIENT COUNTRY
India
Email
ACK NAME
Jiten
Recipient's Bank Details (As it appears in recipient's bank records)
ACCOUNT NUMBER
0236101003824
CONFIRM ACCOUNT NUMBER
0236101003824
(All Fields are Mandatory)

- Too much copy to give the same instruction.
- Incorrect message as there were no spaces or special characters in either entry.

Inaccurate error messaging

The screenshot shows a form for adding a recipient. A red circle highlights an error message: "money2india.icicibank.com says Field Nick Name should be alphanumeric." An arrow points from this message to the right panel, which displays a list of recipients.

Recipient's Bank Details:
ACCOUNT NUMBER: 0236101003824
CONFIRM ACCOUNT NUMBER: 0236101003824

IFSC CODE: CNRB0000236

LOCATION:

View Details

BACK **SAVE & CONTINUE**

	Jiten Shantil Gathani Bank : Canara Bank Nick name :Jiten123 Bank name :Savings Account Number :XXXXXXXXX3824 Status :ACTIVE Bene Status :ACCEPTED
	Tanvi Sudhanshu Purohit Bank : ICICI Bank Nick name :Tanvi Bank name :Savings Account Number :XXXXXXXXX0603 Status :ACTIVE Bene Status :ACCEPTED

- A previously added recipient nickname is not alphanumeric... how?
- If this is a requirement, explain alphanumeric and why it should be so.

Inaccurate error messaging

The 'Add Recipient' form has no entry field for 'Nickname'. Users can't complete this process.

ICICI Bank Money2India

Send Money Add Recipient

Overview My Transactions My Requests

Add a new recipient

Individual Non Individual

How do you want the recipient to receive the money?

- DD/Bank Transfer
- Digital TOC Name
- DEMAND DRAFT

Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)

First Name Middle Name

Last Name

COUNTRY CODE -Select--

Mobile

Area Code Phone / Landline

Address Line1

Address Line2

Start online chat now

View Details

IFSC CODE (M) LOCATION

Start online chat now

ICICI Bank Money2India

DEMAND DRAFT Via Post

Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)

First Name Middle Name

Last Name

COUNTRY CODE -Select--

Mobile

Area Code Phone / Landline

Address Line1

Address Line2

Start online chat now

City

STATE -Select--
In case of Overseas address, please select "Other" from the State dropdown.

Zipcode

RECIPIENT'S BANK DETAILS -Select-- Email

IFSC CODE (?) LOCATION

ENTER ADDRESS LINE1

View Details

BACK

SAVE & CONTINUE



Field Nick Name is required.

Close

KKBK0000663

View Details

BACK

SAVE & CONTINUE

Start online chat now

Inaccurate field-level errors

The image displays two side-by-side screenshots of a banking application's user interface, illustrating field-level validation errors.

Screenshot 1 (Left): Recipient's Bank Details

This screenshot shows the "Recipient's Bank Details" section. A red oval highlights the "Confirm Account Number" field, which contains the error message "Account No. Not Matching". Other fields visible include:

- ACCOUNT NUMBER: 195601000603
- CONFIRM ACCOUNT NUMBER: 0236 (highlighted by a red oval)
- FIRST NAME: Tanvi
- MIDDLE NAME: Sudhanshu
- LAST NAME: Purohit
- COUNTRY CODE: India (+91)
- MOBILE: 9892737071
- Area Code: 400076
- Phone / Landline: 1302, Odyssey-1
- ADDRESS LINE 1: Hirinandani Gardens, Powai
- STATE: Maharashtra (highlighted by a red oval)
- CITY: Mumbai
- (All Fields are Mandatory)

Screenshot 2 (Right): Address Line 1

This screenshot shows the "Address Line 1" section. A red oval highlights the "CONFIRM ACCOUNT NUMBER" field, which contains the error message "Account No. Not Matching". Other fields visible include:

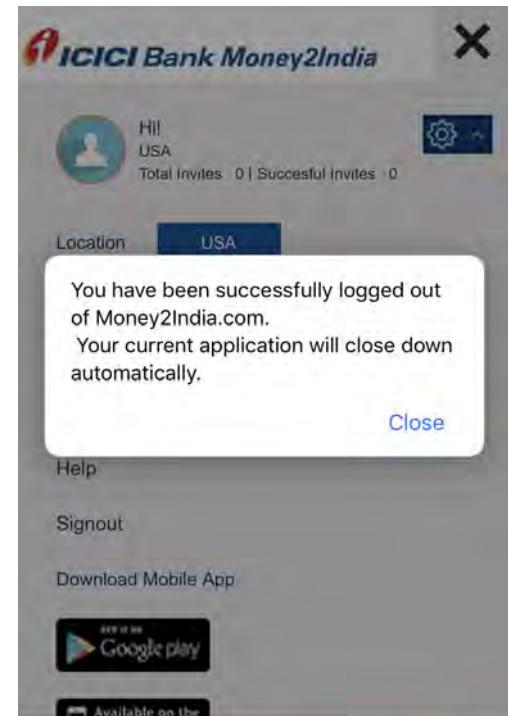
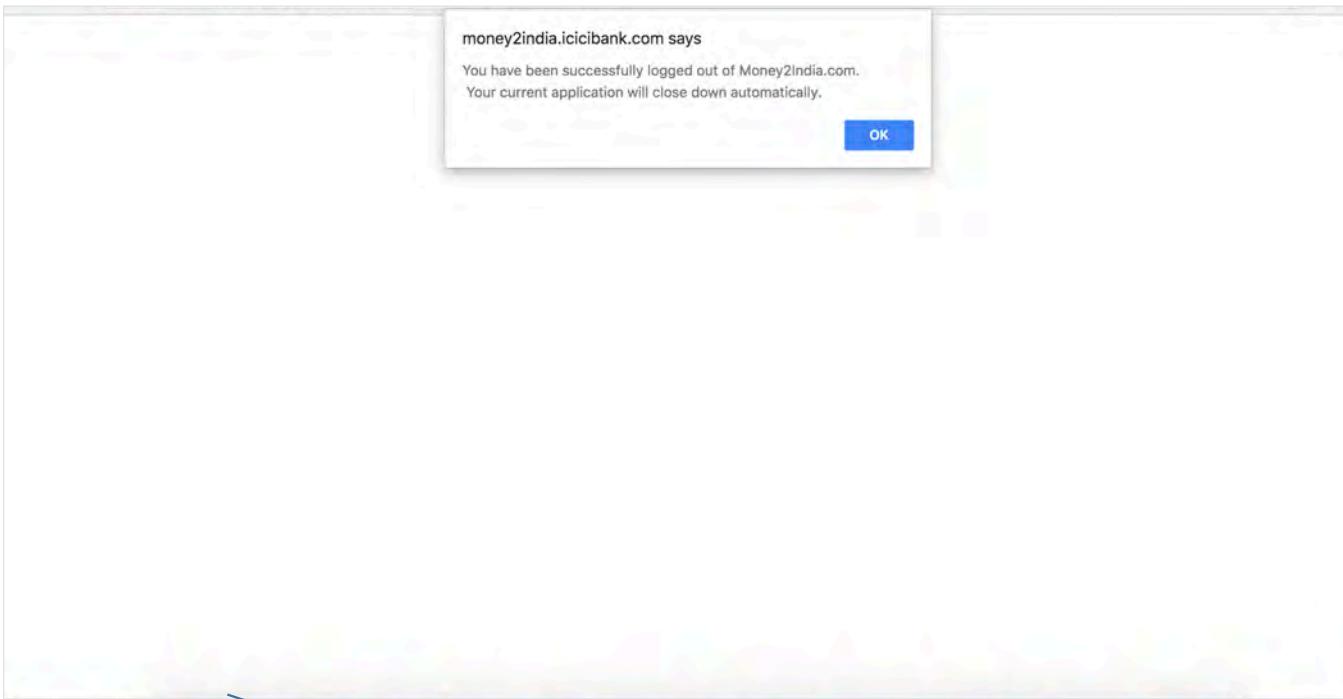
- ADDRESS LINE 1: Prabha Building, 60 Feet Road
- ADDRESS LINES: Ghatkopar East
- CITY: Mumbai
- STATE: Maharashtra (highlighted by a red oval)
- ZIPCODE: 400077
- RECIPIENT NATIONALITY: India
- EMAIL: Email (highlighted by a red oval)
- NAME: Jiten
- (All Fields are Mandatory)

A blue arrow points from the text box below the second screenshot to the "CONFIRM ACCOUNT NUMBER" field in the second screenshot, indicating that both examples represent instances of inaccurate field-level errors.

Text Box (Bottom Right):

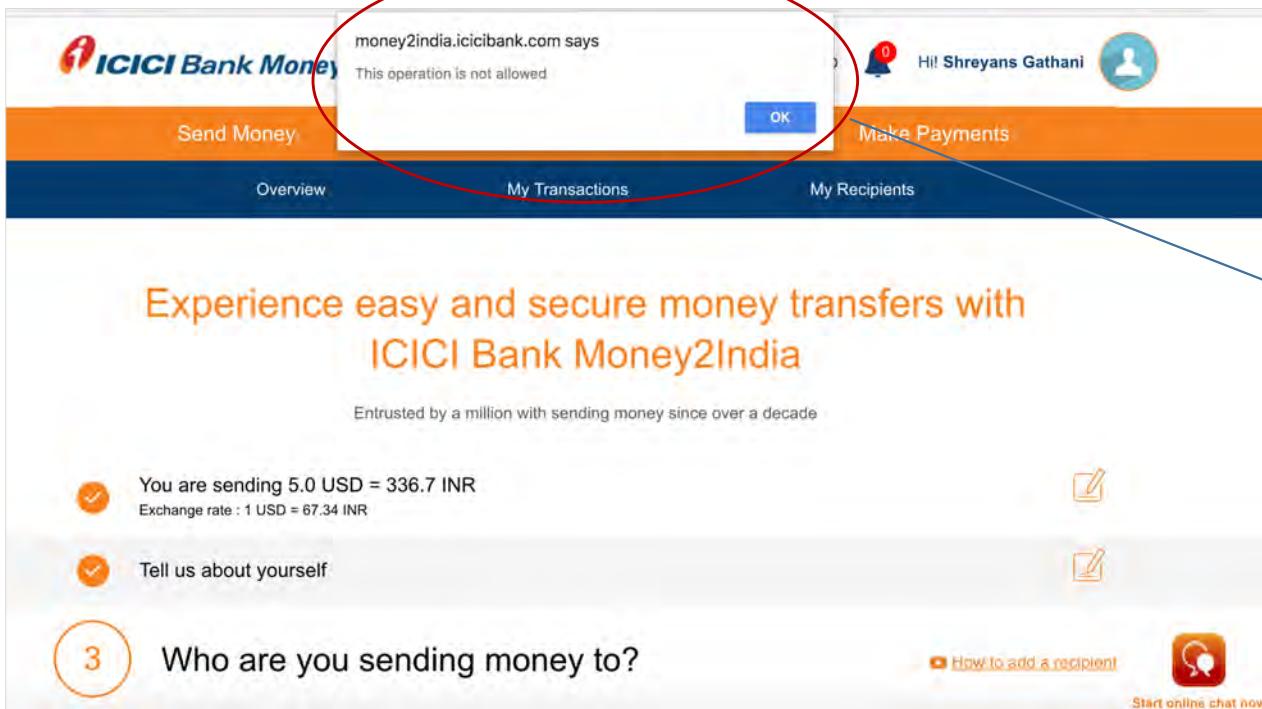
Before the user starts filling an entry / during filling an entry, a field-level error message shows up.

Irrelevant pop-up



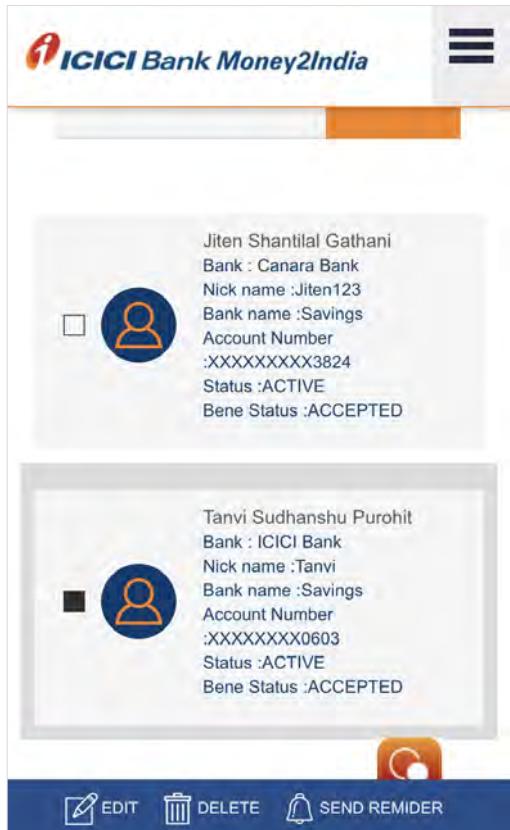
Does there really need to be a popup to inform the user they've been logged out?

Irrelevant pop-up



This pop-up appeared while
filling in the form.

My Recipients - Interaction doesn't work



The screenshot shows a mobile application interface for managing bank accounts. At the top, the ICICI Bank Money2India logo is visible. Below it, there is a navigation bar with three horizontal lines. The main content area displays two recipient profiles:

- Jiten Shantilal Gathani**
Bank : Canara Bank
Nick name :Jiten123
Bank name :Savings
Account Number
:XXXXXXXXX3824
Status :ACTIVE
Bene Status :ACCEPTED
- Tanvi Sudhanshu Purohit**
Bank : ICICI Bank
Nick name :Tanvi
Bank name :Savings
Account Number
:XXXXXXXX0603
Status :ACTIVE
Bene Status :ACCEPTED

At the bottom of the screen, there is a blue footer bar with three buttons: "EDIT" (with a pencil icon), "DELETE" (with a trash bin icon), and "SEND REMIDER" (with a bell icon). A small orange circular icon is also present on the right side of the footer.

In spite of the user having selected a recipient, they cannot perform any of these tasks.

Recommendations

- Whether it's pop-ups or field-level errors, they should be accurate. Inaccuracy will invariably result in drop-offs.
- Show errors where and when relevant. A user shouldn't be seeing an error before filling out a field.
- Show pop-ups only where relevant. A pop-up on logging out is both irritating and pointless. The user should be taken to the ICICI homepage. This is a good way to cross-sell.
- Every interaction etc. should work to let a user complete their task quickly and easily.

ICICI M2I vs. Remitly

Send Money Flow

Desktop

Onboarding



- A single onboarding page which establishes immediately why Remitly
- Allows users to switch between currency / language.
- Offer for first-time customer to increase leads/ registration

Post-Login Landing – Step 1 but no indication on M2I

The screenshot shows the ICICI Bank Money2India website. At the top, there are links for 'My Accounts', 'Help', and a user profile for 'Hi Shreyans Gathani'. Below the header, there are tabs for 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'. The main content area asks 'How much would you like to transfer to India?' with fields for 'You are sending' (1045.56) and 'Recipient receives' (70000.0). A note indicates a 'Fixed exchange rate'. Below this, a note states 'Total Amount To Be Paid (incd. taxes and service fee): 1045.56 USD | View Breakup'. An 'Important Note' box mentions daily limits and wire transfer options. At the bottom are 'SEND MONEY' and 'Start online chat now' buttons.

The screenshot shows the Remitly website. At the top, there are links for 'Send money', 'Transfer history', 'Sending limits', and 'Earn rewards'. The 'Send money' tab is selected. A note at the top right says 'Locked-in exchange rate: Economy 68.06 INR | Express 67.60 INR'. On the left, a vertical wizard shows steps: 1. Amount & Delivery (circled in red), 2. Recipient Info, 3. Sender Info (with a checkmark), 4. Payment Info, and 5. Confirm & Send. A blue button labeled '100% Satisfaction or your fees back' is highlighted. On the right, a box titled 'Select a recipient to send money' lists 'Jiten Gathani' (checked) and 'Shreyans Gathani'. A green 'Continue' button is at the bottom right.

- ICICI M2I - no wizard upfront.
- Remitly – persistent left-hand wizard

Wizard

The screenshot shows the ICICI Bank Money2India website with a wizard-like process. The steps are:

1. You are sending 10.0 USD = 675.5 INR
2. Tell us about yourself
3. Who are you sending money to?
4. How do you want the recipient to receive the money?
5. How would you like to pay?
6. Confirm your transaction

A red circle highlights the first two steps (1 and 2), indicating they are missing or combined.

The screenshot shows the Remitly website with a wizard-like process. The steps are:

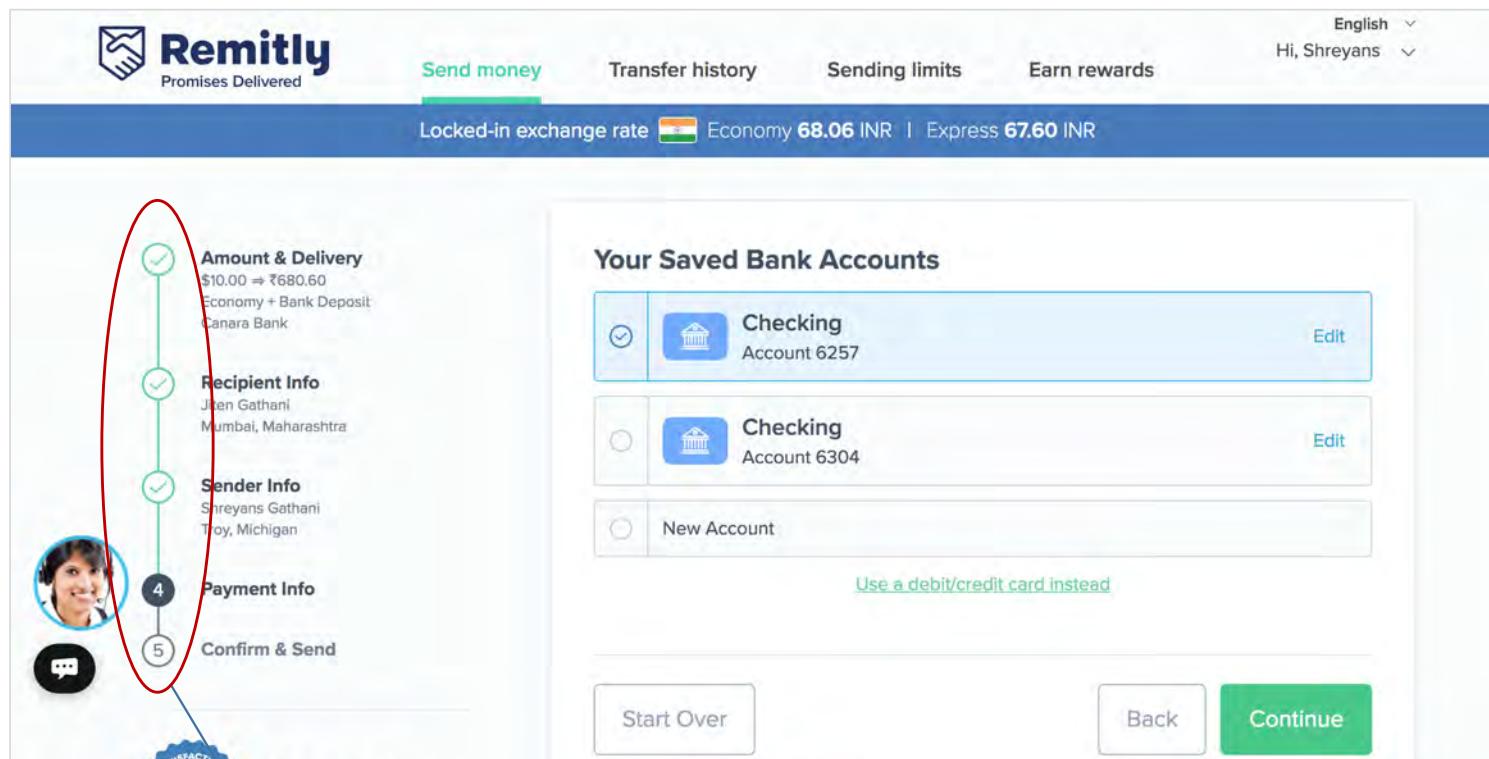
1. Amount & Delivery
2. Recipient Info
3. Sender Info
4. Payment Info
5. Confirm & Send

A red circle highlights the first three steps (1, 2, and 3), indicating they are missing or combined.

Both websites have confusing wizards –

- ICICI M2I skips Step 2 and doesn't specify entering the amount of money is Step 1
- Remitly lands on Step 3 first.

Wizard's visual styling works for Remitly



Users know the total number of steps upfront. They can see the current, next and completed steps.

ICICI Bank Money2India

USA [My Accounts](#) [Help](#) [Hi! Shreyans Gathani](#)

Send Money **Make Payments**

[Overview](#) [My Transactions](#) [My Recipients](#)

Current Login Time : May 30, 2018 (12:45 IST) Last Session: May 29,2018 (18:43 IST)-May 29,2018 (13:13 GMT)

How much would you like to transfer to India?

You are sending **1045.56** **USD** Recipient receives **70000.0** **INR**

Fixed exchange rate I have a coupon

Total Amount To Be Paid (incid. taxes and service fee) : **1045.56 USD** | [View Breakup](#)

Important Note
Your daily limit is USD 4500 for availing online money transfer facility. You can initiate multiple transactions upto the available daily limit. In case the amount exceeds the daily limit, transaction will be diverted through wire transfer where funding needs to be done via branch visit or online transfer.

SEND MONEY [Click here to pay your ICICI Prudential premium](#) [Start online chat now](#)

1 **Amount & Delivery**

Recipient Info
Jiten Gathani
Mumbai, Maharashtra

Sender Info
Shreyans Gathani
Troy, Michigan

4 **Payment Info**

Send Money to India

You send
\$ 10

They receive
₹ 680.60

USD **INR**

\$3.99 fee

- Remitly uses simpler language and shorter sentences / phrases.
- The currency is not highlighted yet very clear.
- The fee is shown upfront.

Select Remitter Account – Remitly has clear visual cues

The image displays two screenshots of remittance platforms. On the left is the ICICI Bank Money2India website, showing a step 4 process for payment methods. It lists two accounts: 'Add New Bank Accounts' and 'Bank of America Checking Acc No: 388001559257 Active'. The second account is circled in red. On the right is the Remitly website, showing a step 4 process for payment info. It lists 'Your Saved Bank Accounts' with three entries: 'Checking Account 6257', 'Checking Account 6304', and 'New Account'. The first account is circled in red. Both interfaces feature an orange 'CONTINUE' button at the bottom right, which is also circled in red.

- Selected bank account is visually more clear on Remitly.
- Clearly defines button states - 'Start Over' and 'Back' are CTA's that are important for users.

Select Remitter Account – Is a ‘summary’ required at this step?

The image displays two side-by-side screenshots of digital remittance platforms. On the left is the ICICI Bank Money2India interface, showing a step titled 'How would you like to pay?' with options to add new bank accounts or select an active one. A red circle highlights a 'Summary' section containing transaction details: Transaction Amount(a): 50.00 USD, Remittance Service Charge(b): 3.00 USD, Exchange Rate (c): 66.91 INR, Transfer Amount (a+b): 53.00 USD, and Amount For Receiver [a*c]: 3345.50 INR. Below this are buttons for initiating the transfer or setting it as recurring, and an orange 'CONTINUE' button. On the right is the Remitly interface, showing a step titled 'Send money'. It lists 'Amount & Delivery', 'Recipient Info', and 'Sender Info'. It also features a 'Payment Info' section with a 'Confirm & Send' button. A circular progress bar indicates steps 4 and 5. A '24 HOUR LIMIT' is mentioned. To the right, there's a sidebar for 'Your Saved Bank Accounts' with options for 'Checking Account 6257', 'Checking Account 6304', and 'New Account'. Buttons for 'Start Over', 'Back', and 'Continue' are also present.

- Remitly keeps things simple, concentrating only on ‘Select Account’.
- ICICI M2I shows a summary, which usually indicates a summary of the task flow. However, the task flow is not complete at this point.

Confirmation – Yet more inputs required on ICICI M2I?

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

RECIPIENT

RECIPIENT BANK DETAILS

TODAY'S DATE

RECIPIENT'S BANK DETAILS

EXCHANGE RATE

Transfer Details

Transferer Fees: + 1.00 USD **Transfer Amount:** 3945.50 INR

Transferer Taxes: + 0.00 USD **Other Fees:** + 0.00 INR

Total: 50.00 USD **To/From (Recipient):** ONLINE

*Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

Why do you want to send money?
-Select-

What is the Source of Funds?
-Select-

Message to the Recipient (Personalized message will be sent via email along with the transfer receipt)

I agree to the Terms & Conditions

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. Read More

I have read and I understand the important points mentioned in the "Kindly Note" section

BACK **COMMIT & PAY** **Start online chat now**

Amount & Delivery

Recipient Info

Sender Info

Payment Info

Confirm & Send

Amount & Delivery

Recipient Info

Sender Info

Payment Info

Confirm & Send

Amount & Delivery

Recipient Info

Sender Info

Payment Info

Send Money

- A confirmation page should summarize all the previous steps and indicates the end of the flow.
- Remitly does this across a long scroll page.

Confirmation – A lot easier on Remitly

ICICI Bank Money2India

USA My Accounts Help Hi Shreyans Gathani

5 Confirm your transaction

Review details of transfer

NOT A RECEIPT

SENDER	RECIPIENT	TODAY'S DATE	
Shreyans Gathani 1847 Kirti Blvd Apt 220 Troy Michigan 48084 ph 6464312807	Jiten Shantilal Gathani Prabha Building, 60 Feet Road Ghatkopar East Mumbai Maharashtra 400077 ph 921026315	May 29, 2018	
BENEFICIARY BANK DETAILS		Bank of America A/c No. XXXXXXXX6257	
EXCHANGE RATE		1.00 USD = 66.91 INR	
Transfer Amount	50.0 USD	Recipient Amount	3345.50 INR
Transfer Fee	+ 0.00 USD	Other Fees	+ 0.00 INR
Total	50.00 USD	Total to Recipient	3345.50 INR
TRANSACTION TYPE			
ONLINE			

* Recipient may receive less due to fees charged by the recipient's bank or foreign taxes.

Why do you want to send money?
--Select--

What is the Source of Funds?
--Select--

Message to the Recipient (Personalized message will be sent via email along with the transfer receipt)
 I agree to the [Terms & Conditions](#)

Kindly note: Some important points for your reference and confirmation a) Recipient may receive less due to fees charged by the recipient's bank or foreign taxes. b) If you provide us with an incorrect account number or bank details for the recipient, you may lose the entire amount of funds transferred. [Read More](#)

I have read and I understand the important points mentioned in the "Kindly note" section

BACK **COMMIT & PAY**

Remitly
Promises Delivered

Send money Transfer history Sending limits Earn rewards

English Hi, Shreyans

Locked-in exchange rate Economy **68.06 INR** | Express **67.60 INR**

Confirm & Send

Amount to Send	\$10.00
Fees	\$3.99
Total Cost	\$13.99
Total to Recipient	₹680.60
Exchange Rate	1 USD = 68.06 INR

Recipient Info
Jilen Gathani
Mumbai, Maharashtra

Sender Info
Shreyans Gathani
Troy, Michigan

Payment Info
Checking ****8257

Send Money

- Remitly has a floating button for users who don't need to scroll all the way down.
- Remitly lists its information in a visually coherent manner.
- ICICI M2I – users have to scroll all the way down to select buttons which are not distinguished by their states.
- Information on ICICI is very hard to read.

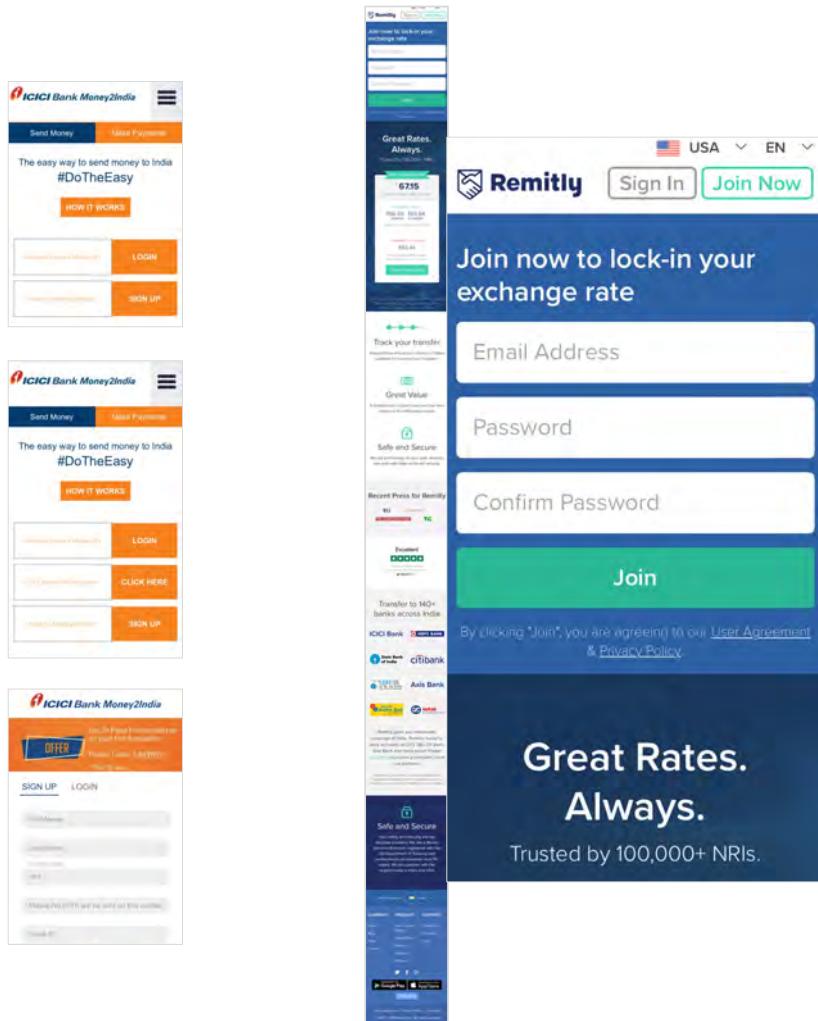
Success Page - Remitly

The screenshot shows the Remitly website's success page. At the top, there's a navigation bar with links for "Send money", "Transfer history", "Sending limits", "Earn rewards", and a greeting "Hi, Shreyans". Below the navigation is a banner displaying the "Locked-in exchange rate" as "Economy 68.06 INR" and "Express 67.60 INR". The main content area has a dark blue header titled "Transfer summary" with the amount "₹680.60". It says the funds will be sent to Jiten Gathani with Ref No. R67361510525. A note indicates funds will be available by 9:19AM PDT on Wednesday, May 30th. Below this, there's a green button labeled "View receipt" and links for "Refund policy" and "Print receipt". To the right, there's a promotional section titled "GET \$10 WHEN YOU SHARE REMITLY!" which encourages users to share their referral link with new users. It includes social sharing icons for Facebook, Email, Twitter, and Link, and a "Share now!" button.

- No visual indicator in the success message.
- Success message should be the central object.
- Persuades users to share Remitly, and persuades new users to join through discounts and deals, which is good.

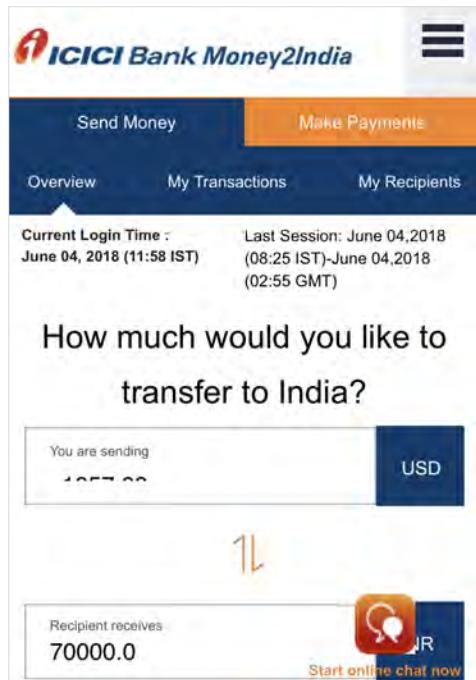
Mobile Site

Onboarding

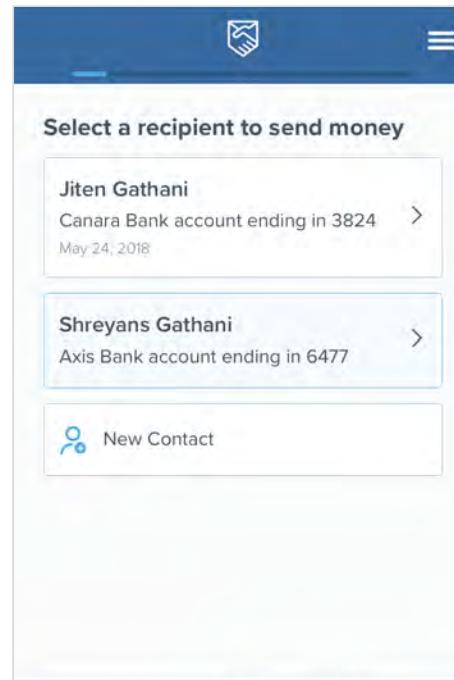


- A single onboarding page which establishes immediately why Remitly
- Allows users to switch between currency / language.
- Offer for first-time customer to increase leads/ registration

Post-Login Landing – Step 1 but no indication on M2I

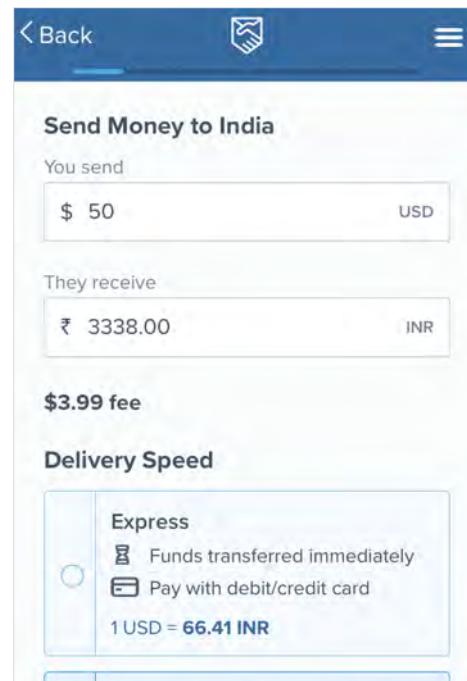
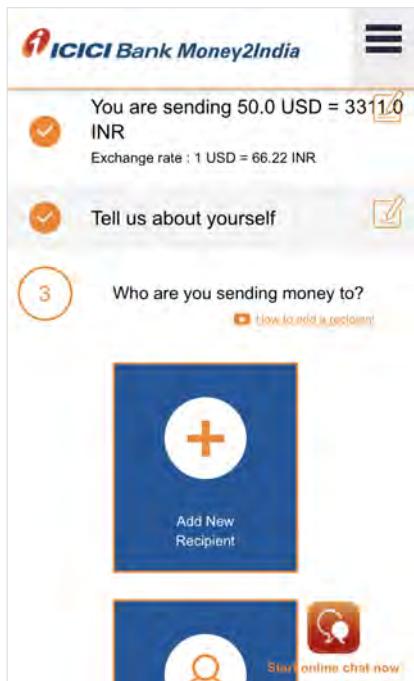
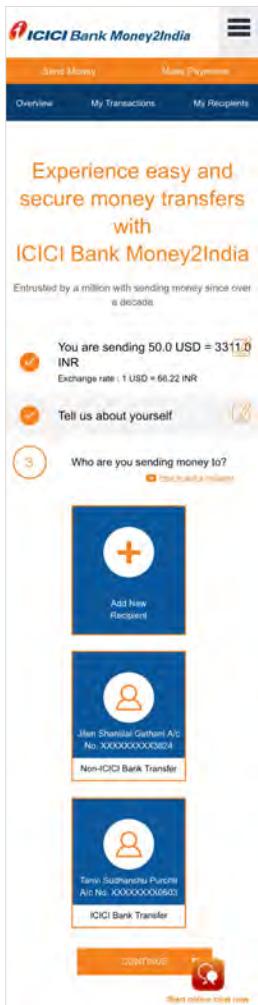


- No wizard upfront
- User can't see the entry in the form, possibly causing a drop off at this point itself.



- Persistent wizard
- Simple selection process

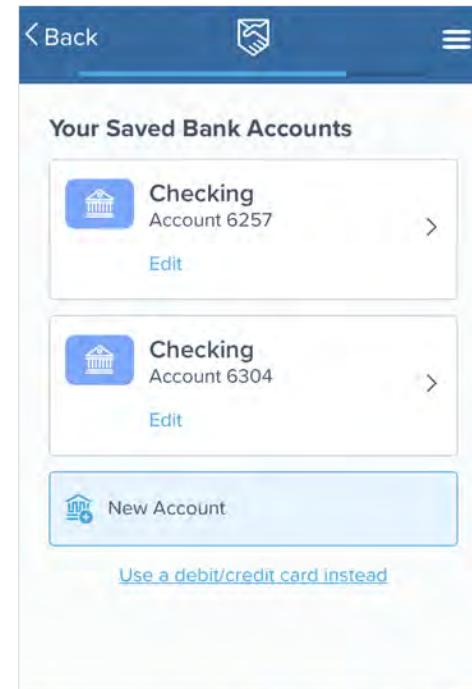
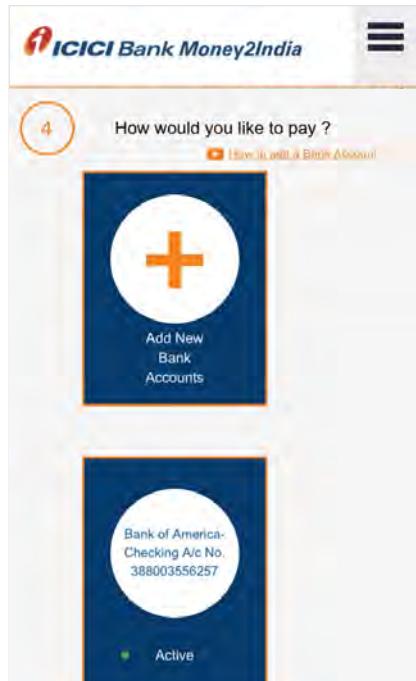
Post-Login Landing – M2I is exactly like the desktop



- Allows user to go a step back
- Shows progress in the wizard
- Shows fee

- Works as a deferred create. User can't see how much is completed and left.
- Step 2 shows up randomly.

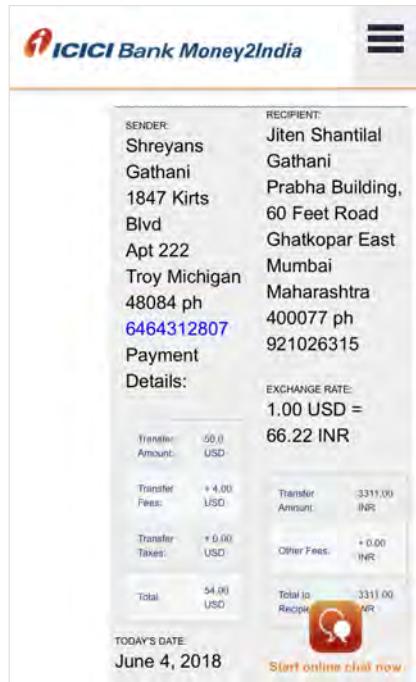
Select Remitter Account – M2I shows summary on this page



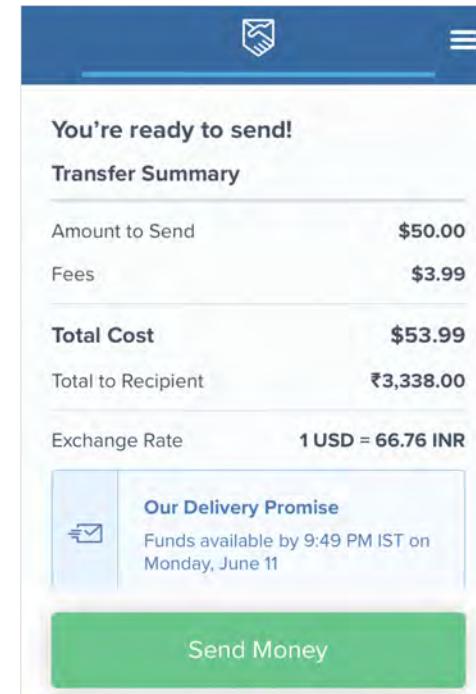
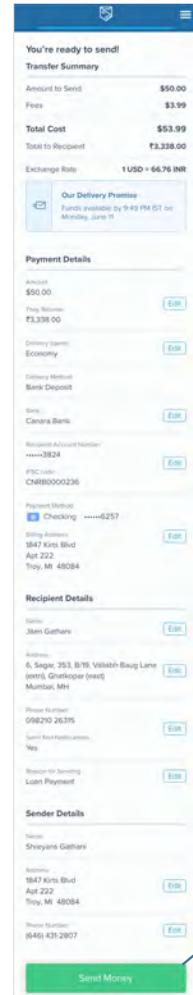
- The wizard jumps significantly.

- The summary shows up on this below the scroll, so users might skip it to complete the flow.

Confirmation – Much easier to read through on Remitly



- Too much information, bad layout and spacing.



- The floating button makes it easy for the user to complete the task at any point.

What's working for Remitly...

- **Users can complete their tasks!**
 - There are no drop-offs, inaccurate errors, etc. caused by the system itself
- **Single entry point**
 - Access to all the available countries on the same page
 - Persuasion – assures users why they should use Remitly
- **Shorter Forms**
 - Remitly doesn't ask for as much information, making it easier to fill

What's working for Remitly...

- **Accurate Pop-ups & Error messaging**
 - Don't appear unless the user really has made a mistake
- **Good Navigation**
 - Doesn't throw the user off the flow at any point
 - Clear options to 'Start Over', 'Go Back' etc.
- **Wizard**
 - Users can see the start and finish point and their progress

What's working for Remitly...

- **Good Content & Presentation**
 - Fewer alignment points creating a clutter-free layout
 - Short, simple field labels / instructions
 - Simpler words like ‘Sender’
 - Big, bold primary buttons along with secondary / ghost buttons
 - Consistency in visual styling – forms, buttons, etc.
 - Responsive design used in a way where layouts etc. are not affected on mobile devices

What's not working...

- **Confusing Wizard**
 - Doesn't work sequentially

ICICI M2I App

Issues

- Premature Error Messaging
- Confusing Interaction
- Distorted Visual Elements
- Use of Jargon

Premature field-level error messaging

Recipient's Bank Details

Name
Tanvi Purohit

Nick Name
Tanvi

Account Number

Account Number is invalid

Confirm Account Number

Non-ICICI Bank

SAVE & PROCEED

Done

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
+ * #	0	✖

Account Transfer Demand Draft

ICICI Bank

Recipient's Bank Details

Name
T
Recipient's Name should have minimum of 3 characters

Nick Name

Account Number

Confirm Account Number

Done

"T" This The

q w e r t y u i o p
a s d f g h j k l
z x c v b n m ⌂

123 ☺ ⓘ space Go

A seamless experience with new and exciting features

Shre

Username should have minimum of 5 characters

>Password

Get Password / User ID User ID Disabled?

SUBMIT

Done

"Shre" Shreya Shreya's

q w e r t y u i o p
a s d f g h j k l
z x c v b n m ⌂

123 ☺ ⓘ space Go

Recommendations

- Show field-level messaging only when an entry is complete.

Issues

- Premature Error Messaging
- Confusing Interaction
- Distorted Visual Elements
- Use of Jargon

Complicated interaction

The screenshot shows the 'Add Recipient' screen for ICICI Bank. At the top, there's a back arrow, a menu icon, the title 'Add Recipient', and a notification bell with zero notifications. The question 'How do you want the recipient to receive money?' is displayed. Below it, two options are shown: 'Account Transfer' (selected) and 'Demand Draft'. A dropdown menu for 'Recipient's Bank Details' shows 'ICICI Bank' as the selected option. Below this, there are fields for 'Name', 'Nick Name', 'Account Number', and 'Confirm Account Number'. At the bottom, there's another dropdown for 'Non-ICICI Bank' and a large orange 'SAVE & PROCEED' button.

The screenshot shows the 'Add Recipient' screen for Non-ICICI Bank. The layout is identical to the previous one, with the same header, question, and 'Account Transfer' selection. The 'Recipient's Bank Details' dropdown now shows 'Non-ICICI Bank' as the selected option. The bottom section for 'Non-ICICI Bank' is visible, and the 'SAVE & PROCEED' button is at the bottom.

Considering only one option will be selected on this page, a radio button will be more effective as an interaction. Currently, a user can open the Non-ICICI Bank form while filling in the ICICI Bank form.

No selection cues

Who do you want to send money to?

Individuals Non-Individual
(Business/Charity)

Add Recipient +

Registered Beneficiaries ^

JS Jiten Shantilal Gathani(Jiten123)
Account Number : ****5824
Bank : Canara Bank, MUMBAI

TS Tanvi Sudhanshu Purohit(Tanvi)
Account Number : *****0603
Bank : ICICI Bank Limited

Social Pay ^

There is no visual indication for which beneficiary has been selected.

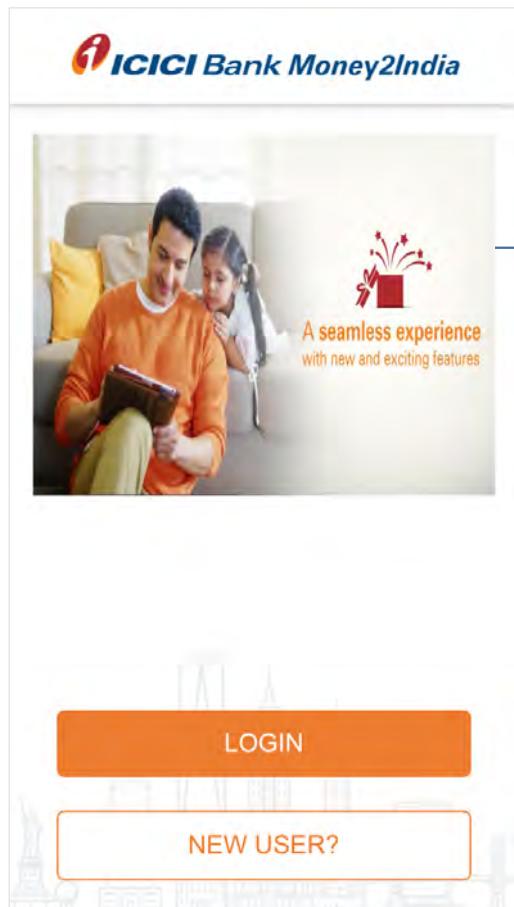
Recommendations

- Use simple, recognized interactions for tasks.
- Give visual feedback when a user makes a selection.

Issues

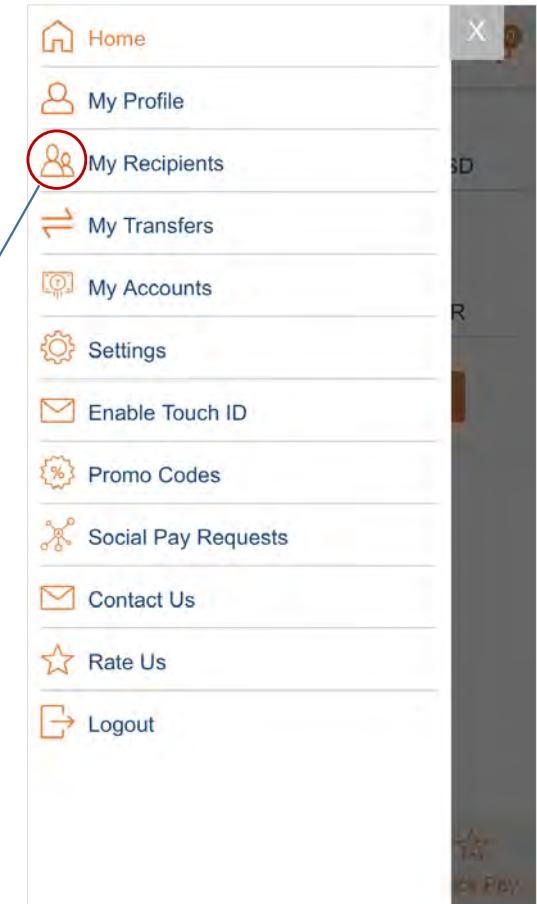
- Premature Error Messaging
- Confusing Interaction
- Distorted Visual Elements
- Use of Jargon

Distorted visual elements



As the first page the user lands on, it doesn't give the best impression.

'My Recipients' is the only icon that appears distorted, making the distortion even more obvious.



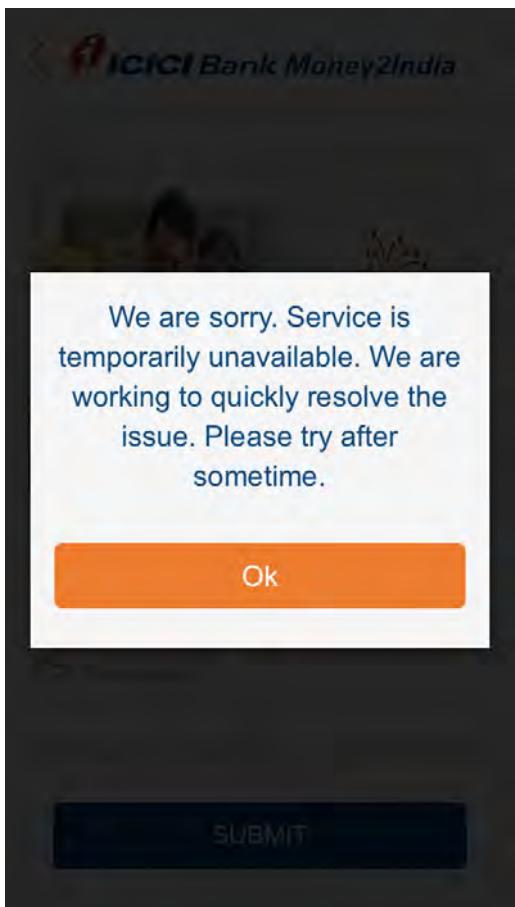
Recommendations

- Photography and icons should not appear distorted, as this ends up looking like an error / subconsciously leaves an imprint with users.

Issues

- Premature Error Messaging
- Confusing Interaction
- Distorted Visual Elements
- Use of Jargon

Too much copy & use of unfamiliar terms



A screenshot of a web-based verification process titled "Sub Dollar Verification". A red oval highlights the title. The page instructs the user to "To verify your account, ICICI Bank will:" and lists three steps: Step 1 (make two deposits of less than 1 USD), Step 2 (make one withdrawal), and Step 3 (receive an email notification). A checkbox labeled "I agree to the ACH Authorization Terms & Conditions" is present, followed by an "INITIATE VERIFICATION" button. The background features a faint illustration of a city skyline.

Simpler terms and shorter messages would help users and be more relatable.

Recommendations

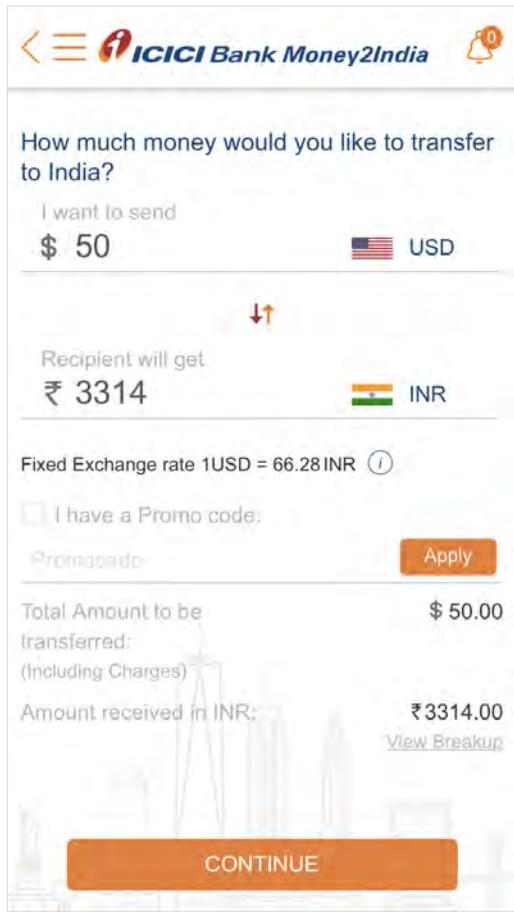
- Keep the content conversational, crisp and easy to understand for people from non-banking backgrounds.

M2I Vs. Remitly App

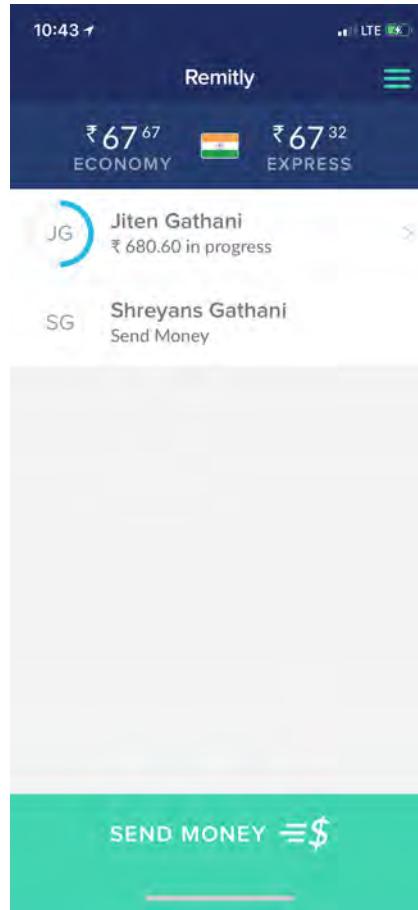
Onboarding – M2I has a single entry point for all countries!

The image consists of two side-by-side screenshots. The left screenshot shows the homepage of the ICICI Bank Money2India website. It features the ICICI logo at the top, followed by a banner with a man and a child looking at a tablet, and the text "A seamless experience with new and exciting features". Below this is a large orange "LOGIN" button and a "NEW USER?" button. The right screenshot shows a "Sign Up" page. At the top, it says "Provide below details to sign up with Money2India". It includes fields for "Country of Residence" (a dropdown menu showing "Please Select"), "First Name", "Last Name", "Country Code", and "Mobile No". A "Done" button is at the bottom of the dropdown menu, which lists "Australia", "Canada", "Hongkong", "Singapore", and "Sweden".

Step 1?

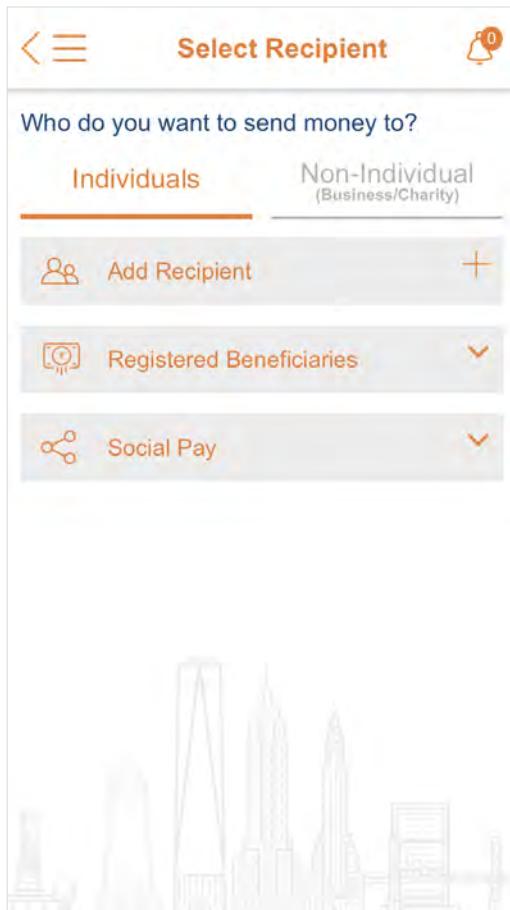


- The first step is entering the amount.
- 'Quick Pay' option available
- Unlike desktop & m-web, the app has a much cleaner layout.

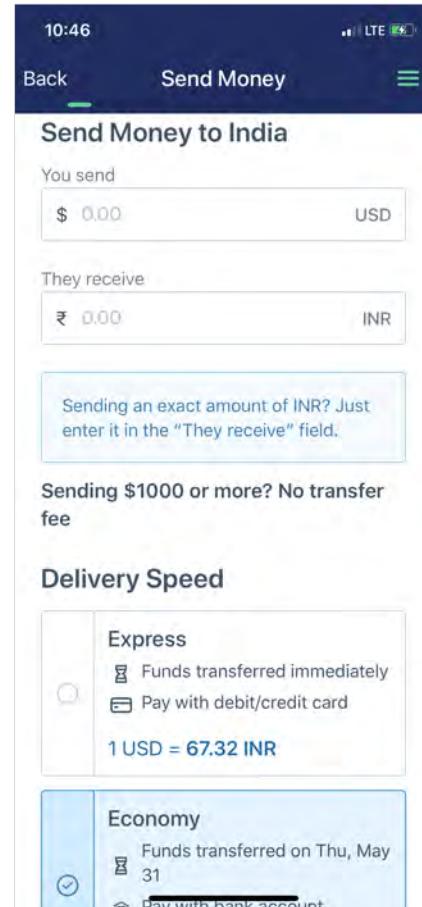


- The first step is selecting a recipient.
- Economy and Express rates are upfront.

Select Recipient / Enter Amount

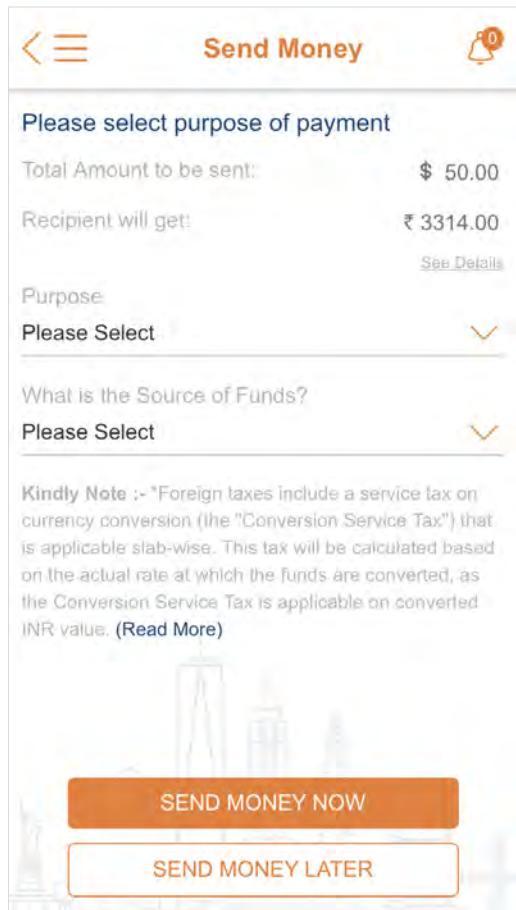


- No wizard.
- User has to select the recipient.



- Persistent wizard on top, like m-web.

More Details...



- ICICI M2I requires more details than Remitly.

Confirmation on M2I App is way easier than M2I m-Web

Review Details

Not A Receipt
Please review your details before proceeding

Recipient Name
Jiten Shantilal Gathani (Jiten123)

Recipient Account No
*****3824

Sender Name
Shreyans Gathani

Paying via Bank
*****6257

Total Amount to be sent (Inclusive of charges and discounts):
\$ 50.00

Amount Received in INR
₹ 3314.00 [See Details](#)

CONFIRM & SEND MONEY

- Review is editable and easy to go through.

10:47 LTE

Send Money

You're ready to send!

Transfer Summary

Amount to Send	\$100.00
Fees	\$3.99
Total Cost	\$103.99
Total to Recipient	₹6,767.00
Exchange Rate	1 USD = 67.67 INR

Our Delivery Promise
Funds available by 12:19 PM EDT on Thursday, May 31

Payment Details

Amount	\$100.00
They Receive	₹6,767.00

Edit

Send Money

- The summary is easy to skim through.

What's working for Remitly App...

- **Shorter Forms**
 - Remitly doesn't ask for as much information, making it easier to fill
- **Accurate Field-level Error messaging**
- **Wizard**
 - Users can see the start and finish point and their progress

What's not working...

- **Confusing Wizard**
 - Doesn't work sequentially

ICICI Bank Money2India Front-end Audit

22 June 2018



Why is this audit being conducted?

Primarily to make the website faster..

- fast in what context?
- fast compared to whom?
- fast for whom?

So chrome shows the Money2India website loads in:
18.24s on a fast 3G network

But that may or may not correspond to when a user thinks the website is loaded

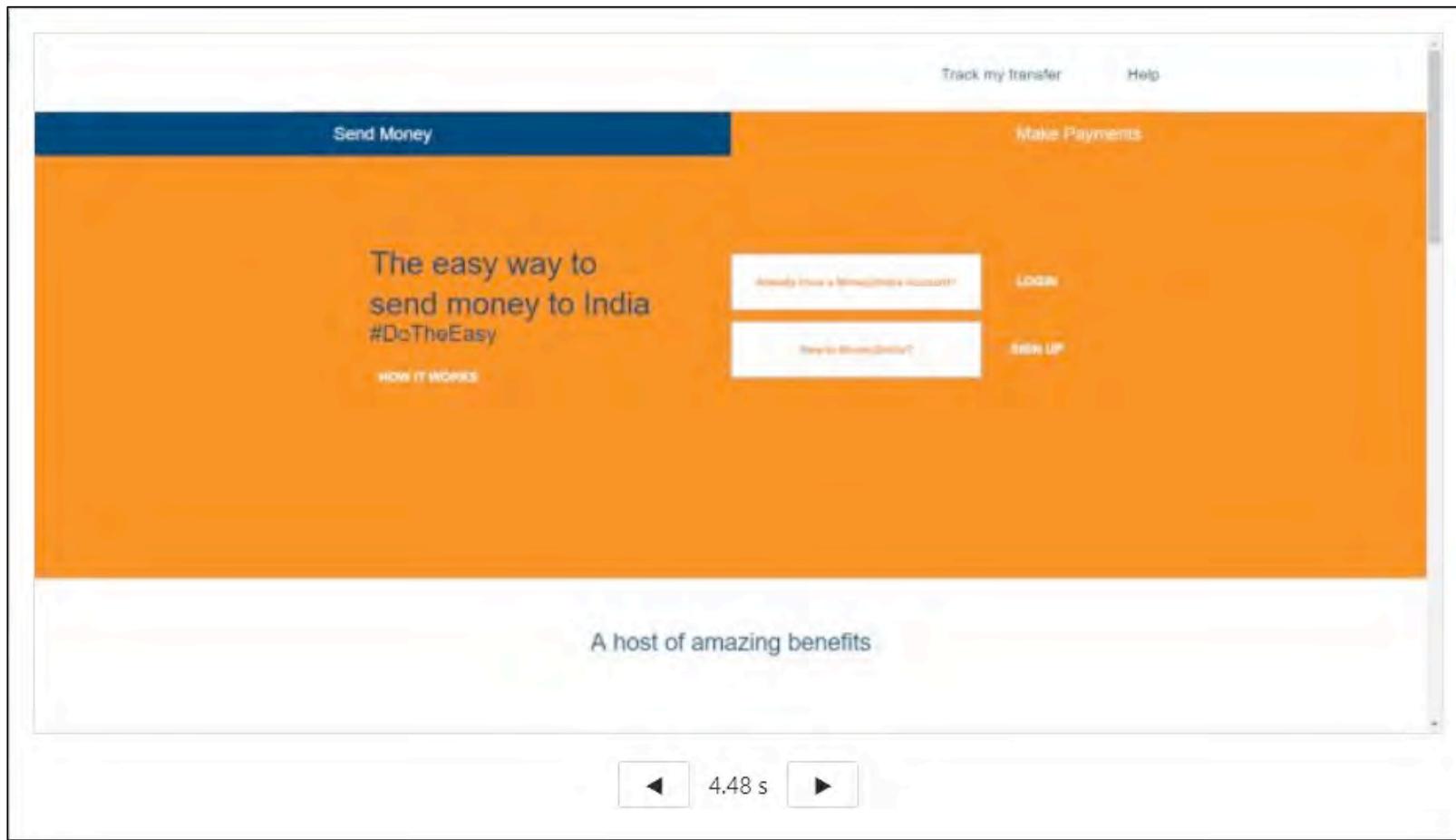
As it is also a function of

- Is something happening?
- Can I click on something?
- Does the click go somewhere?
- Is the interaction smooth?

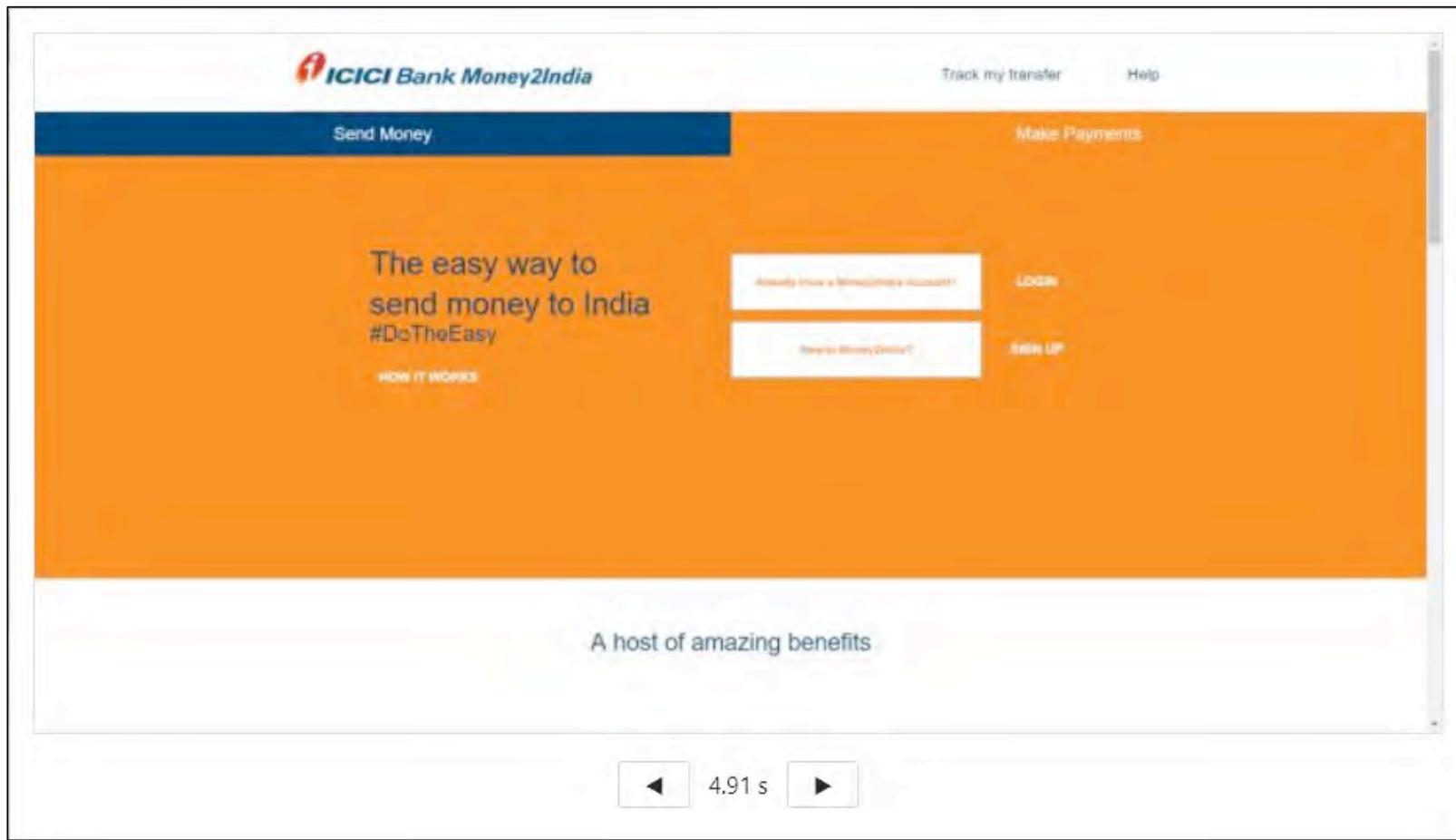
Let's see how the Money2India website loads



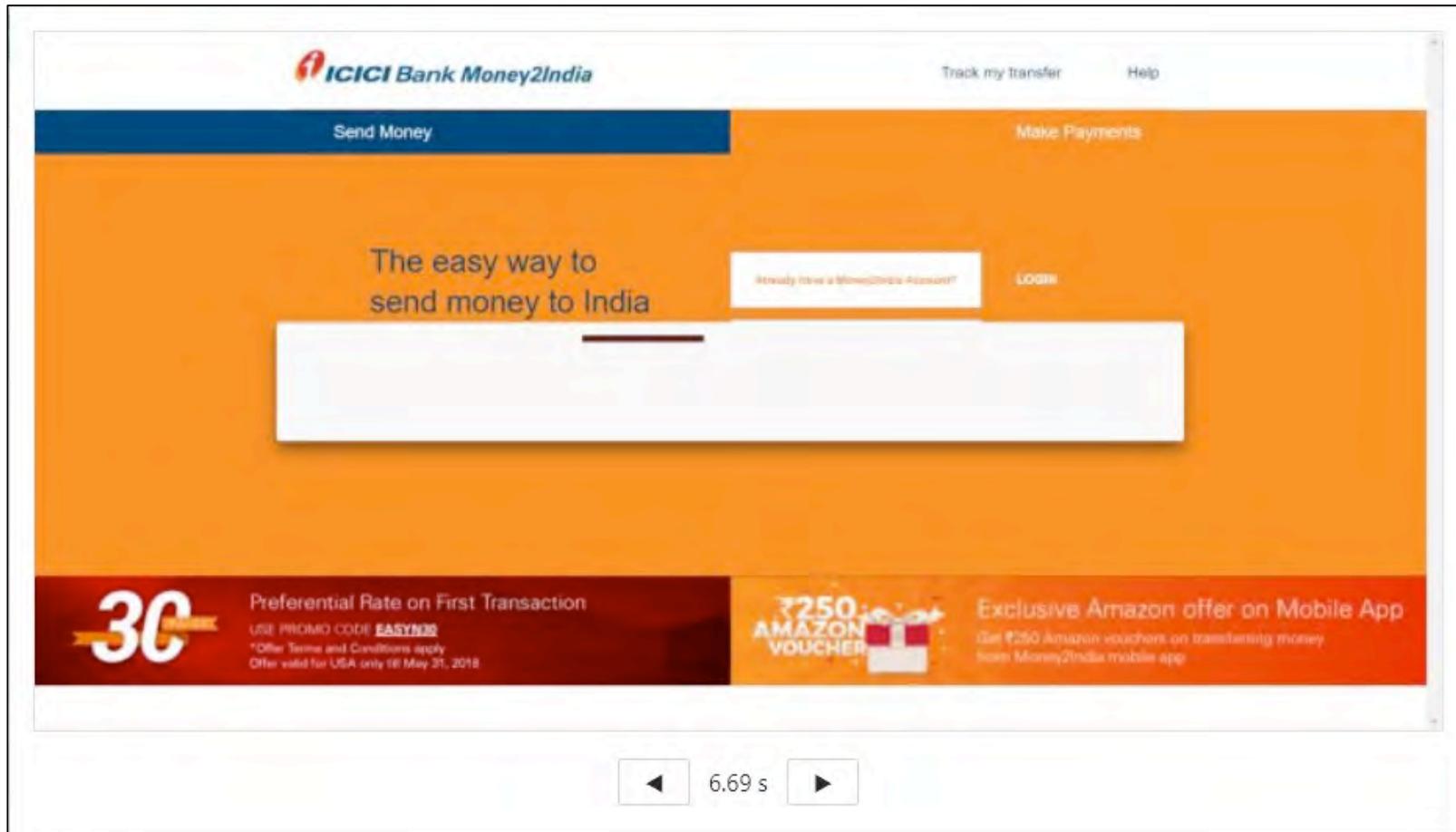
Fast 3G: 3.73s



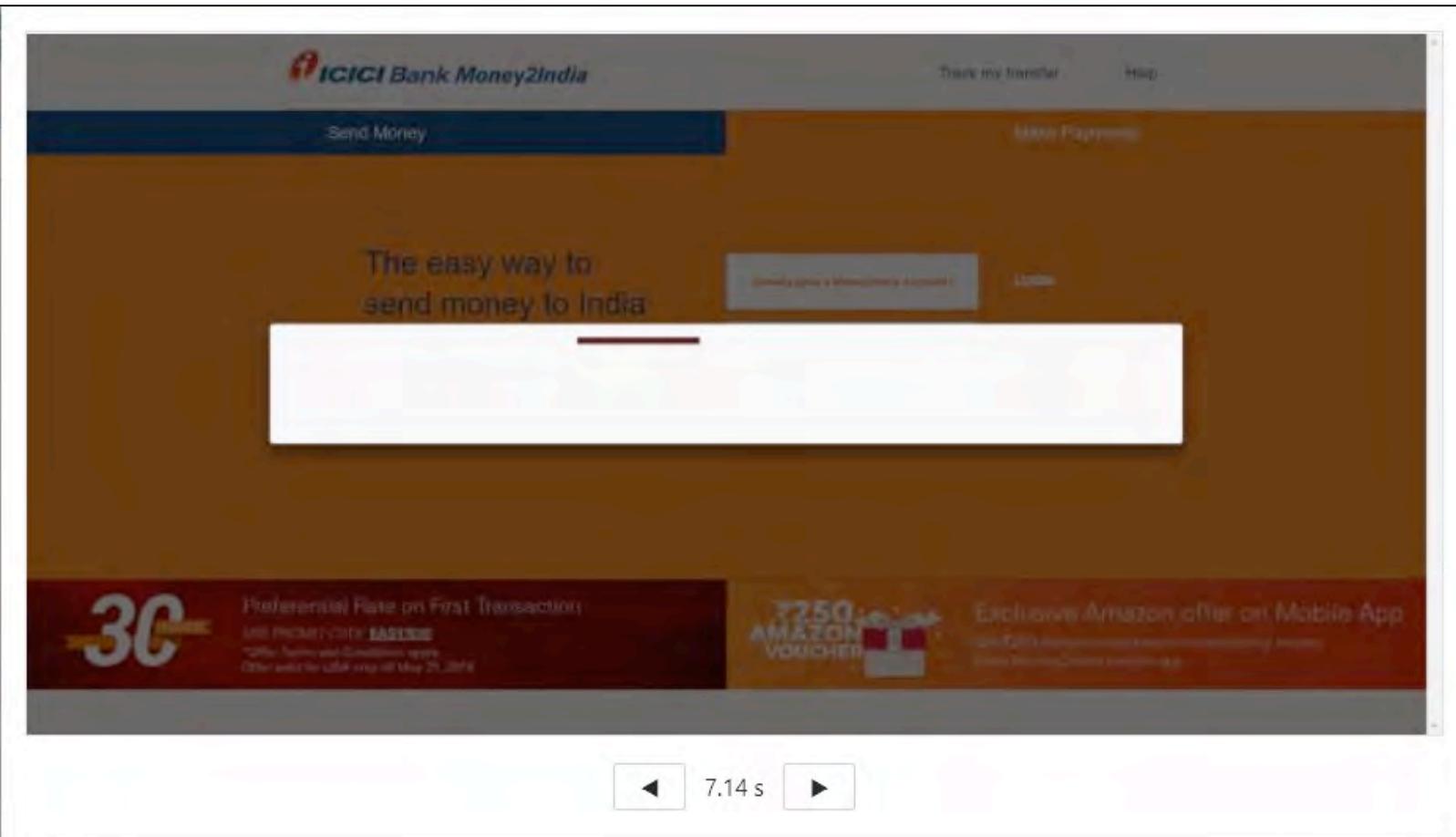
Fast 3G: 4.48s



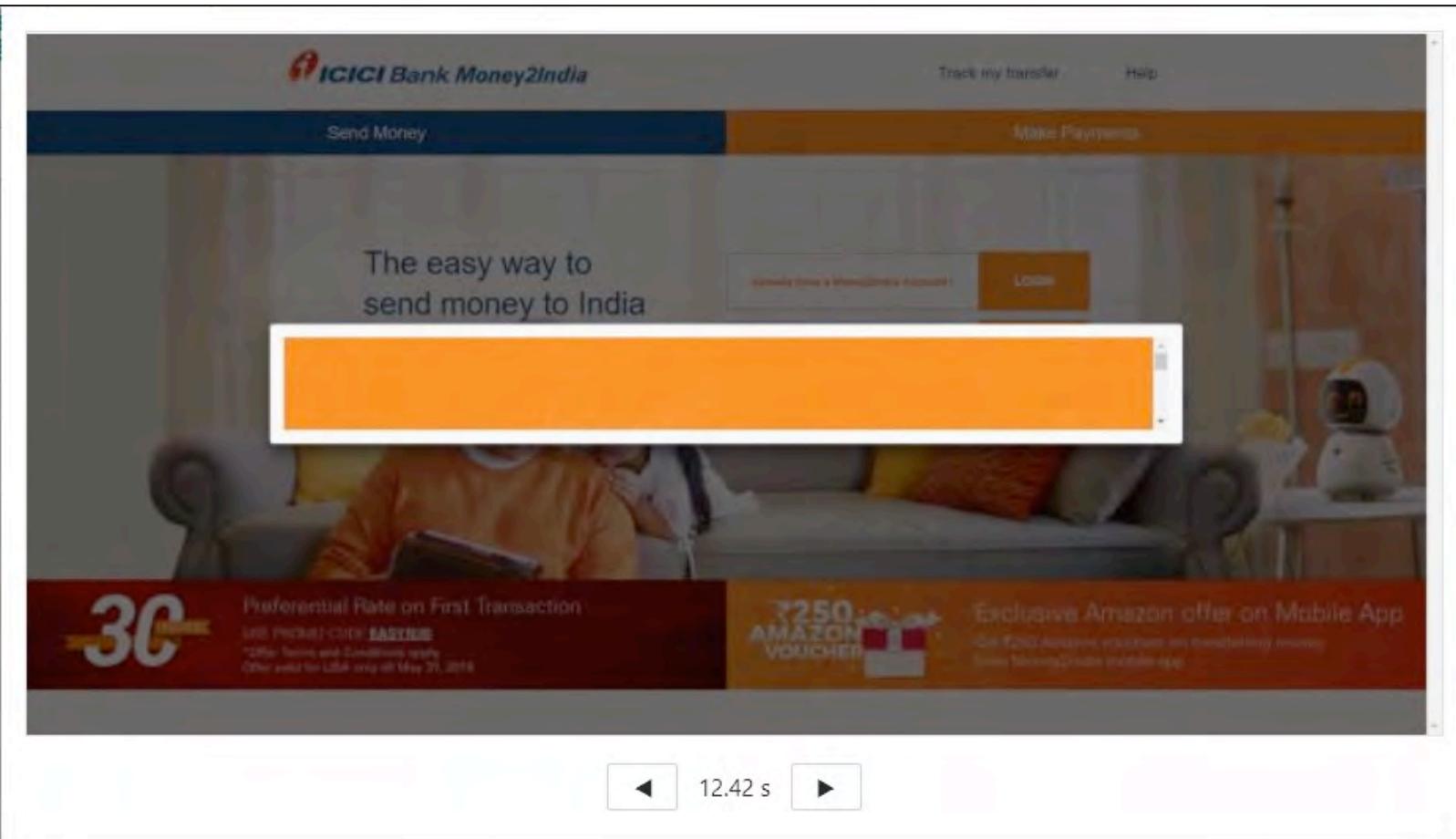
Fast 3G: 4.91s



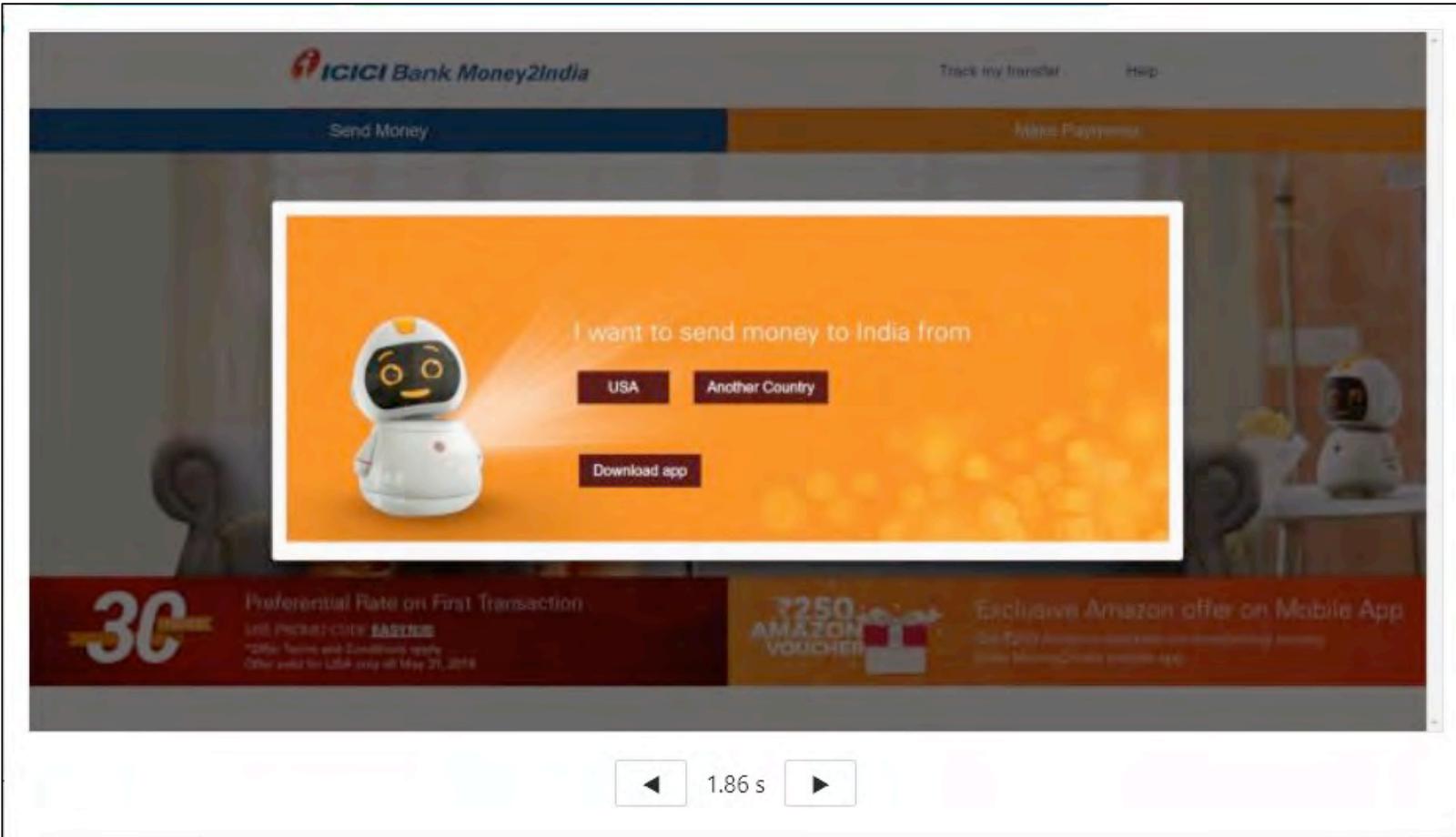
Fast 3G: 6.69s



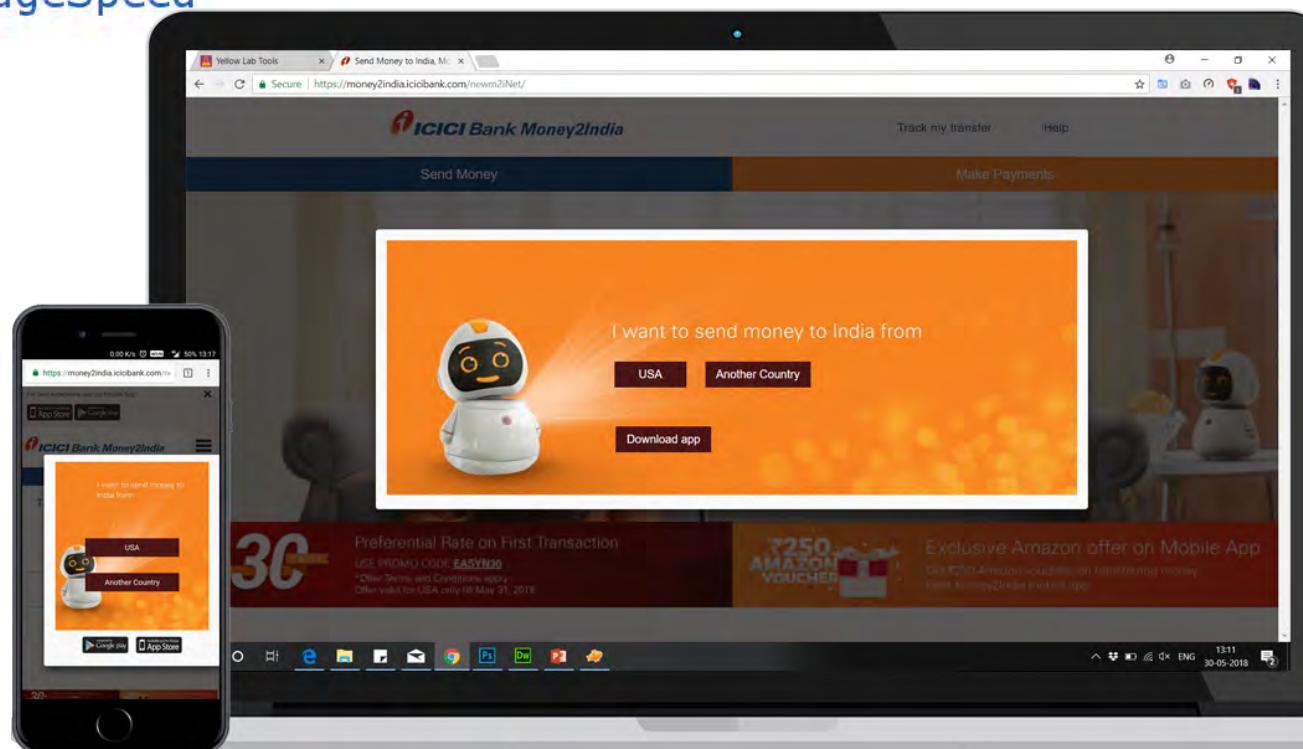
Fast 3G: 7.14s



Fast 3G: 12.42s



Fast 3G: 17.58s



Yellow Lab Tools

Google PageSpeed Score

Desktop
37 /100 **Mobile**
58/100

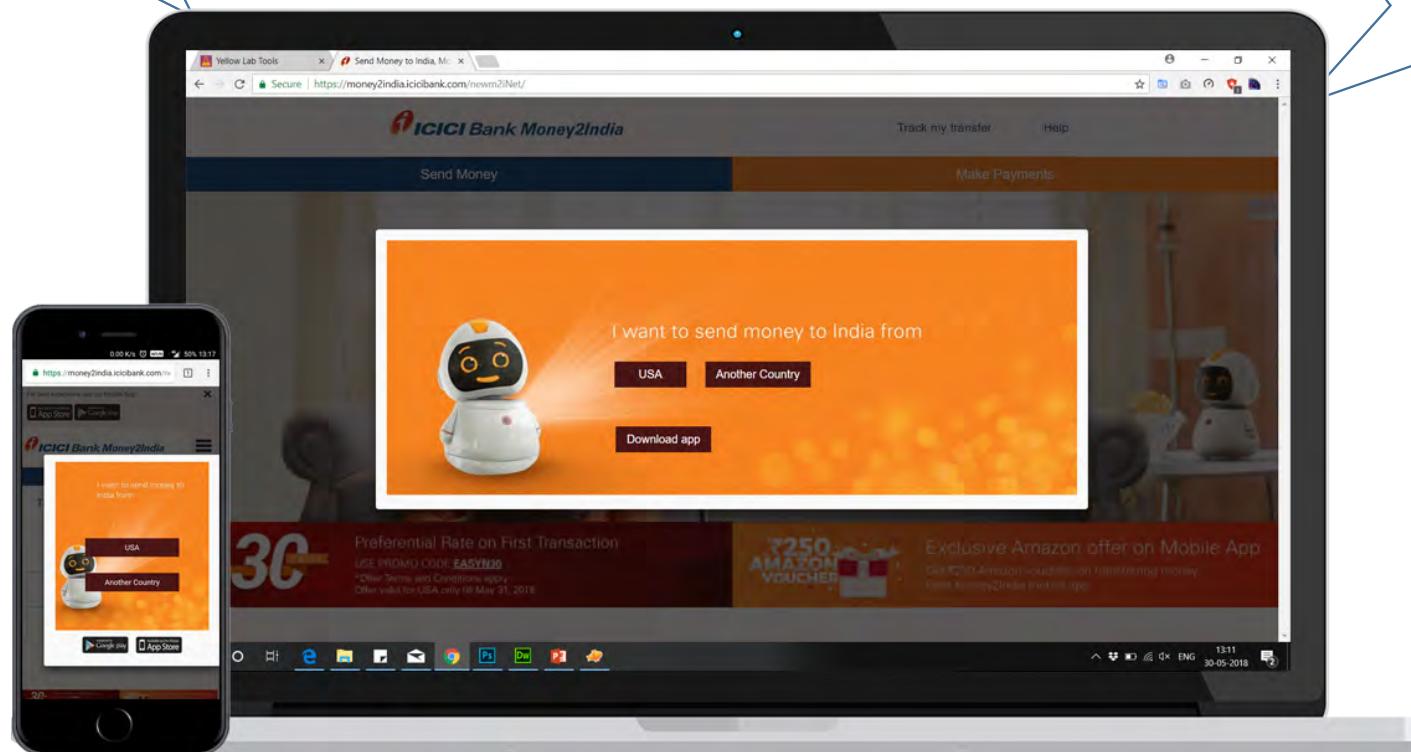
YSlow Score

69/100

Yellow labs Score

21/100

ZEUX Score
34/100



Comparison of Google PageSpeed Insight Score

Bank Name	Desktop	Mobile
ICICI Money2India	Optimization: 37 Speed: Slow	Optimization: 58 Speed: Average
PayPal	Optimization: 85 Speed: Slow	Optimization: 76 Speed: Average
Xoom	Optimization: 85 Speed: Average	Optimization: 75 Speed: Average
TransferWise	Optimization: 71 Speed: Slow	Optimization: 92 Speed: Average
Azimo	Optimization: 63 Speed: Average	Optimization: 65 Speed: Average
Remitly	Optimization: 73 Speed: Average	Optimization: 46 Speed: Average
WorldRemit	Optimization: 76 Speed: Slow	Optimization: 89 Speed: Average

Visual Consistency

Color inconsistency, overlapping elements, displaced elements

8/20

Best Practices Followed

Adding JavaScript on top, minifying all files, optimizing images

5/20

JS Coding approach

Way the JavaScript is written, usage of the latest jQuery

3/20

CSS Coding approach

how CSS is written, organizing the hierarchy of the code, New CSS properties, obsolete CSS properties

6/20

Total weight

Weight of the html, CSS, JavaScript and images together

12/20

34/100

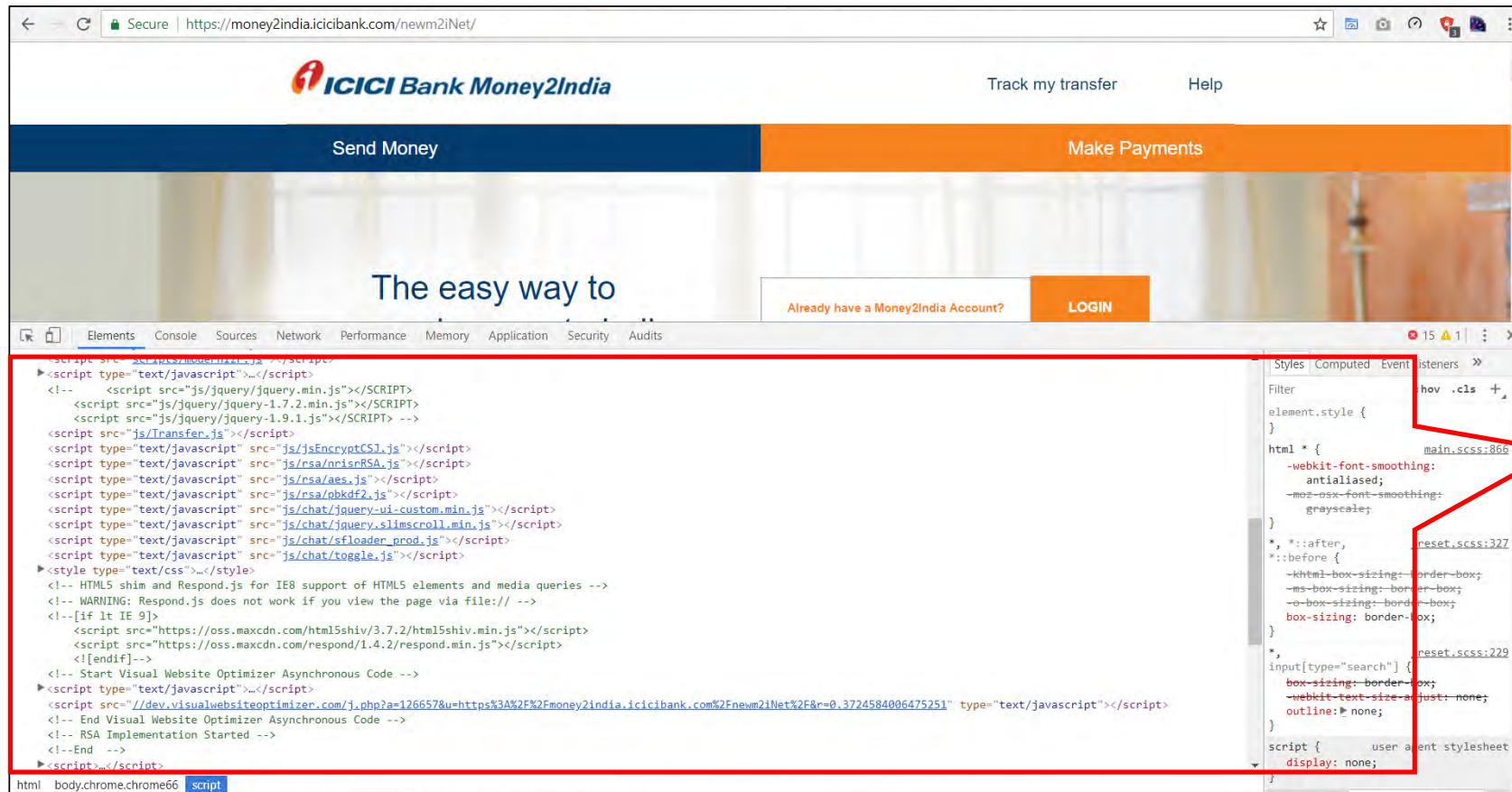
0: Poor | 10: Average | 15: Good | 20: Excellent

Main issues

1. Coding quality is very poor
2. Too many scripts and CSS files called
3. HTML and Images are not optimized
4. Browser caching is not leveraged
5. Protocols advertised by the server is not the latest

Coding Quality is very poor

Scripts added at the top



The screenshot shows a web browser displaying the ICICI Bank Money2India website. The page has a header with the bank's logo and navigation links for 'Track my transfer' and 'Help'. Below the header are two main buttons: 'Send Money' and 'Make Payments'. A central banner says 'The easy way to' followed by a login form with fields for 'Email ID / User Name' and 'Password', and a 'LOGIN' button. To the right of the login form is a red box highlighting the browser's developer tools. The 'Elements' tab is selected, showing the page's HTML structure. The 'Script' tab is also visible, containing a large block of JavaScript code. A red arrow points from the text 'There are 12 JavaScript scripts found in the head of the document.' to the start of this code block.

Secure | https://money2india.icicibank.com/newm2iNet/

ICICI Bank Money2India

Send Money Make Payments

The easy way to

Already have a Money2India Account? LOGIN

Elements Console Sources Network Performance Memory Application Security Audits

```
<script src="https://m2i.india.icicibank.com/m2iNet/min.js" type="text/javascript"></script>
<!--
    <script src="js/jquery/jquery.min.js"></SCRIPT>
    <script src="js/jquery/jquery-1.7.2.min.js"></SCRIPT>
    <script src="js/jquery/jquery-1.9.1.js"></SCRIPT>
-->
<script src="js/Transfer.js"></script>
<script type="text/javascript" src="js/jsEncryptCS1.js"></script>
<script type="text/javascript" src="js/rsa/nrIsnRSA.js"></script>
<script type="text/javascript" src="js/rsa/aes.js"></script>
<script type="text/javascript" src="js/rsa/pbkdf2.js"></script>
<script type="text/javascript" src="js/chat/jquery-ui-custom.min.js"></script>
<script type="text/javascript" src="js/chat/jquery.slimscroll.min.js"></script>
<script type="text/javascript" src="js/chat/sfloader_prod.js"></script>
<script type="text/javascript" src="js/chat/toggle.js"></script>
<script type="text/css"></style>


<![if lt IE 9]>
    <script src="https://oss.maxcdn.com/html5shiv/3.7.2/html5shiv.min.js"></script>
    <script src="https://oss.maxcdn.com/respond/1.4.2/respond.min.js"></script>
<![endif]-->

<script type="text/javascript"></script>
<script src="//dev.visualwebsiteoptimizer.com/j.php?a=126657&u=https%3A%2F%2Fmoney2india.icicibank.com%2Fnewm2iNet%2F&r=0.3724584006475251" type="text/javascript"></script>


<!--End -->
<script></script>
```

html body.chrome.chrome66 script

Style Computed Event listeners

Filter

element.style { main.scss:866

html * { -webkit-font-smoothing: antialiased; -moz-osx-font-smoothing: grayscale; }

*:before { -khtml-box-sizing: border-box; -ms-box-sizing: border-box; -o-box-sizing: border-box; box-sizing: border-box; }

*, *:after, input[type="search"] { reset.scss:327 }

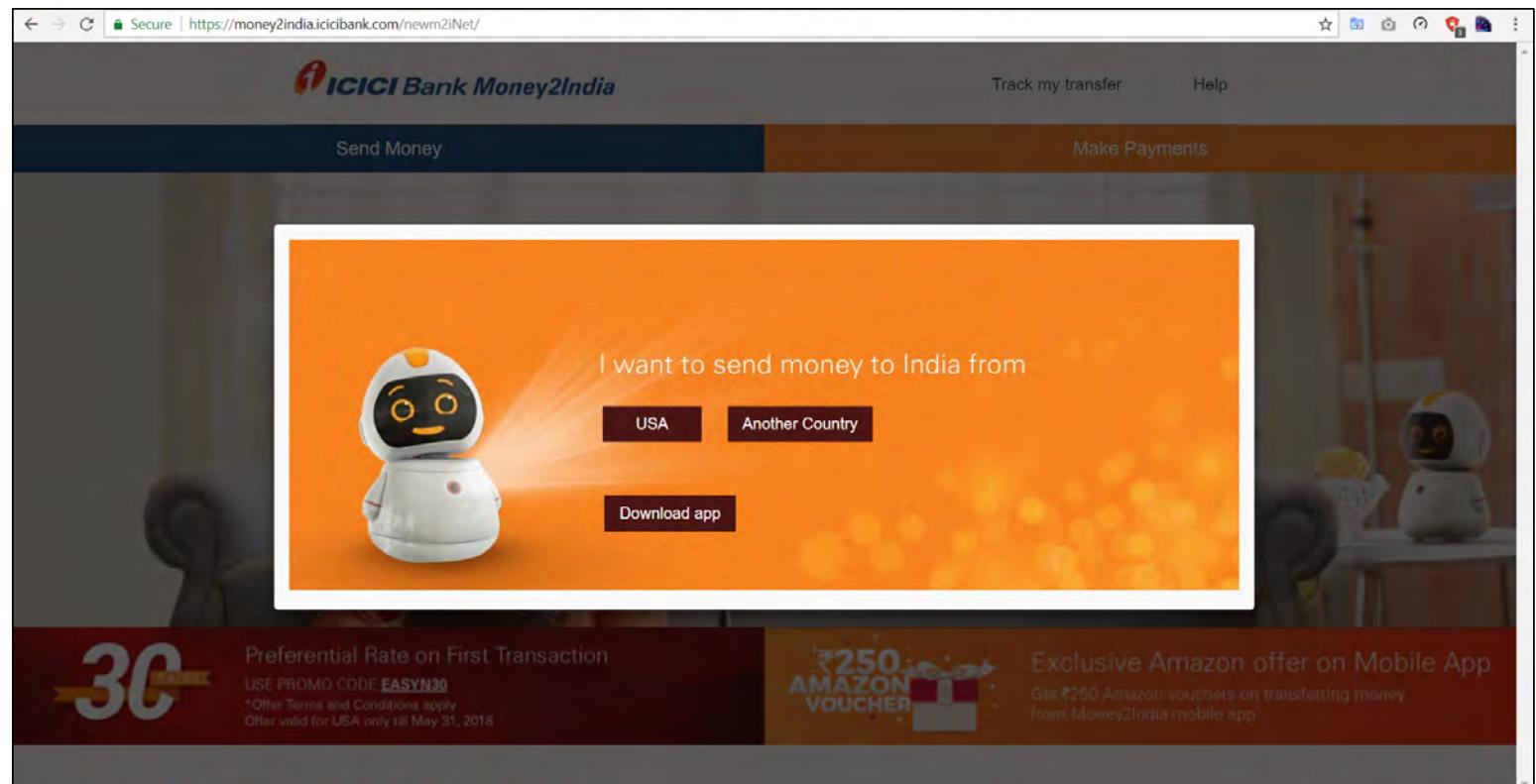
*:before { -khtml-box-sizing: border-box; -ms-box-sizing: border-box; -o-box-sizing: border-box; box-sizing: border-box; }

script { user-agent stylesheet display: none; }

There are 12
JavaScript
scripts found in
the head of the
document.

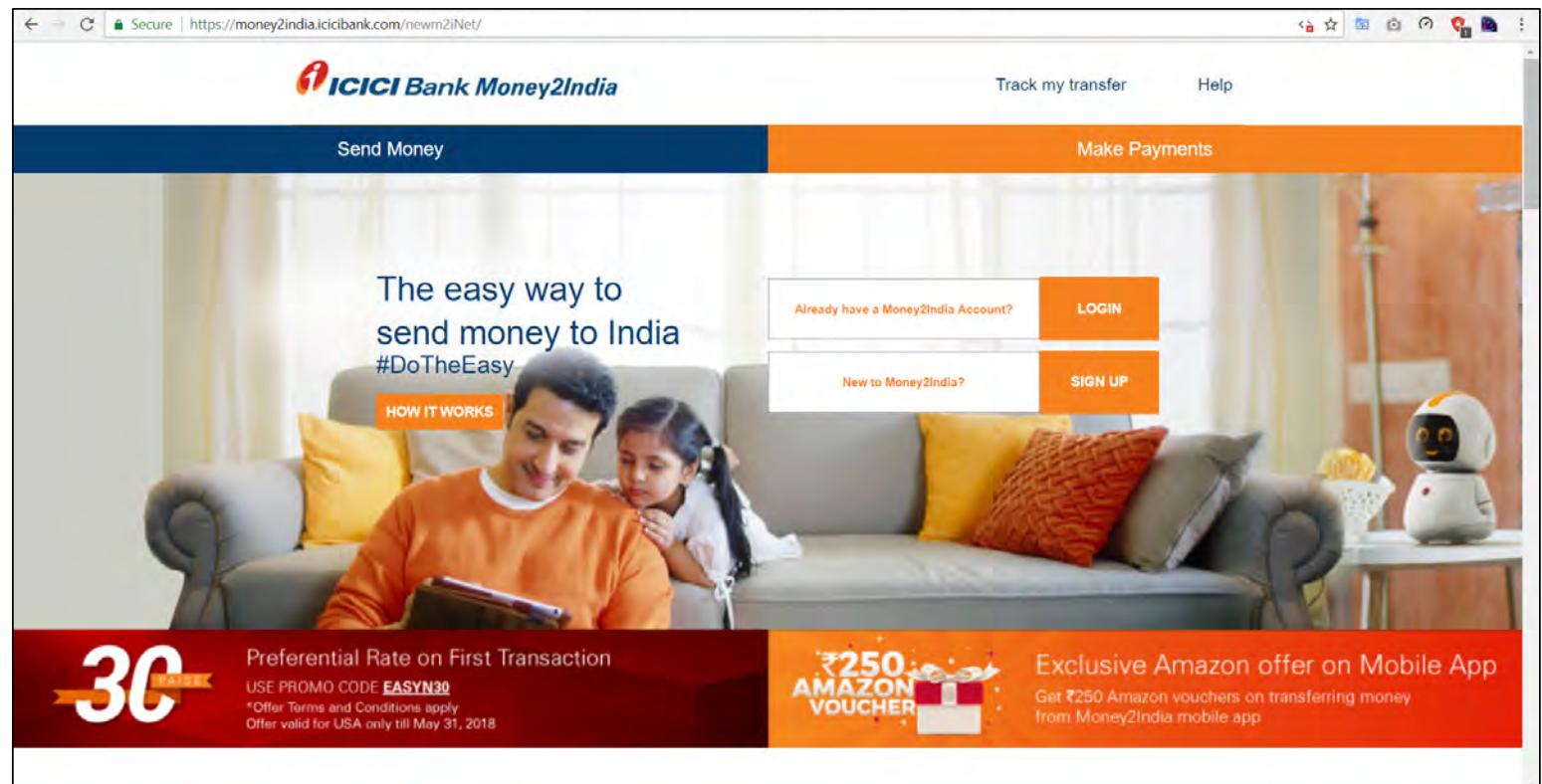
Time taken to load: With JavaScript enabled

Fast 3G: 18.24s



Time taken to load: With JavaScript disabled

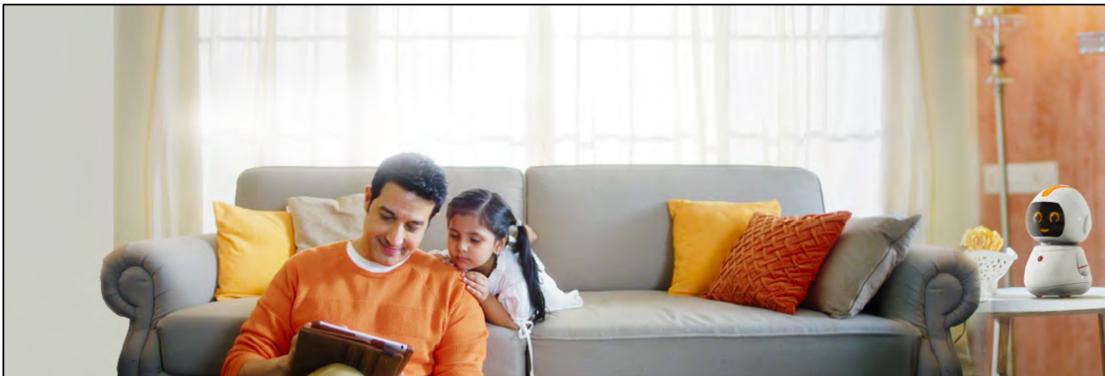
Fast 3G: 16.19s



How to fix these issues

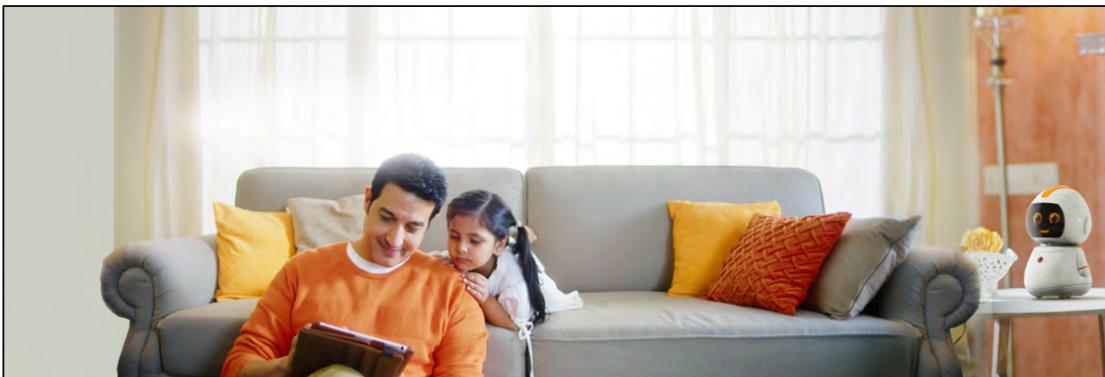
- JavaScript scripts block parallel downloads; that is, when a script is downloading, the browser will not start any other downloads.
- To help the page load faster, move scripts to the bottom of the page if they are deferrable.

Identical Content



[https://money2india.icicibank.com/newm2iNet/
images/Website-Banner-1.jpg](https://money2india.icicibank.com/newm2iNet/images/Website-Banner-1.jpg)

File Size: 251kb



[https://money2india.icicibank.com/newm2iNet/
images/Website-Banner-2.jpg](https://money2india.icicibank.com/newm2iNet/images/Website-Banner-2.jpg)

File Size: 251kb

So, just by deleting one of the two identical images, we saved 251kb.
That is almost 10% of the total current page weight (2.61mb)!

Landing Page Redirects

Your page has 2 redirects. Redirects introduce additional delays before the page can be loaded. Avoid landing page redirects for the following chain of redirected URLs.

On the first visit to the site, on an average it took almost 22 seconds for the browser to redirect to the destination URL.



Name	Status	Type	Initiator	Size	Time	Waterfall
money2india.com	301	text/h...	Other	265 B	21.92 s	
newm2iNet	302		money2india...	446 B	2.14 s	
newm2iNet/	200	docu...	/newm2iNet	27.3 KB	2.55 s	
%3Cp:path%20path=	404	script	(index)	206 B	2.08 s	
jquery.placeholder.js	200	script	(index)	2.0 KB	2.13 s	

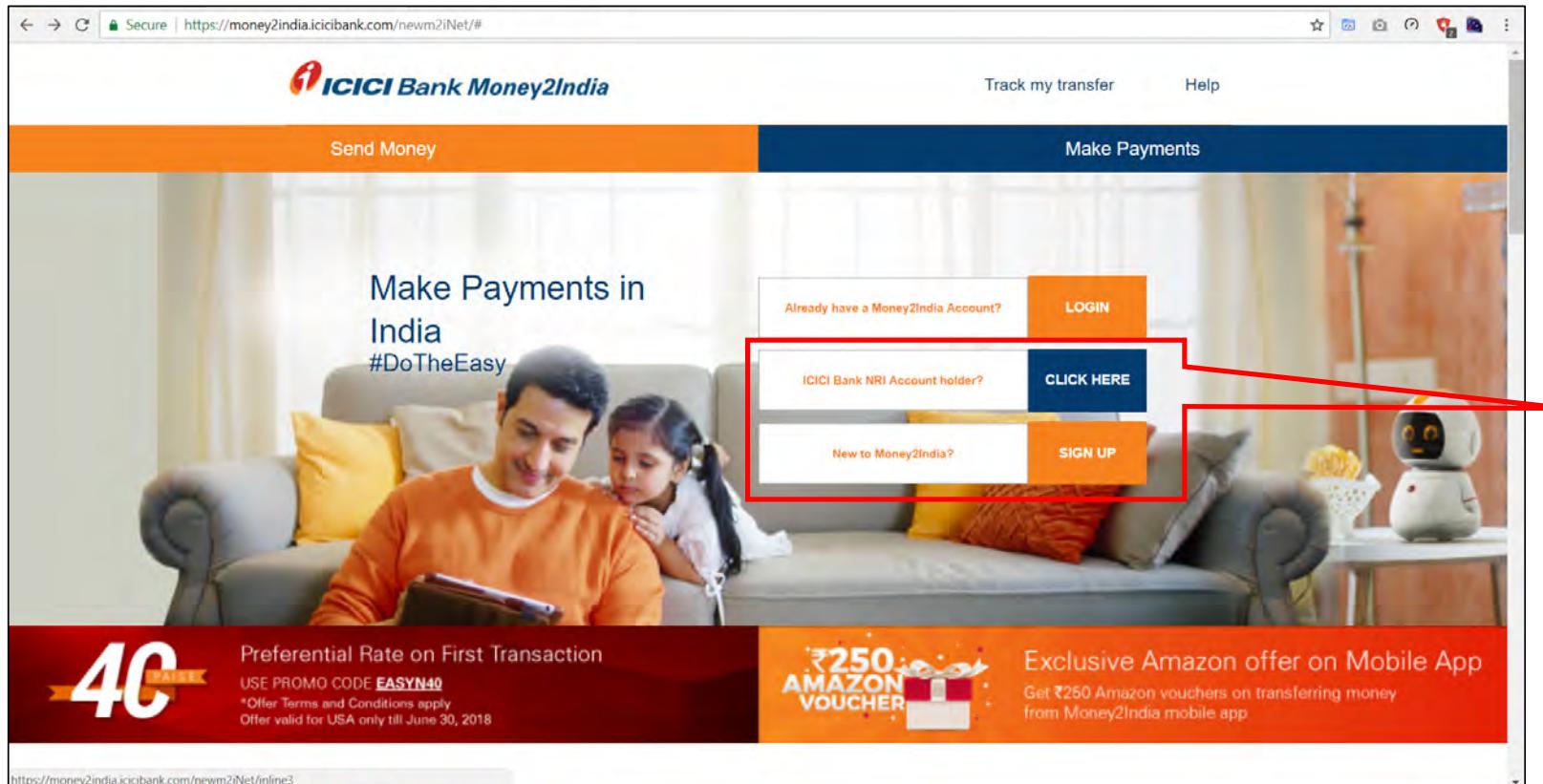
Broken Links

There are 8 broken links found in the code on the Pre-login pages:

1. <https://money2india.icicibank.com/newm2iNet/%3Cp:path%20path=>
2. <https://iciciworkflow1.icicibank.com/ChatEngine/sf/toggle.js? =1526465147188>
3. <https://money2india.icicibank.com/newm2iNet/js/conversion.js>
4. <https://money2india.icicibank.com/newm2iNetOthr/scripts/co-browseM2I.js>
5. <https://money2india.icicibank.com/newm2iNet/images/bg-scrollbar-track-y.png>
6. <https://money2india.icicibank.com/newm2iNet/images/bg-scrollbar-thumb-y.png>
7. <https://money2india.icicibank.com/newm2iNetOthr/styles/images/background.png>
8. <https://money2india.icicibank.com/newm2iNet/css/images/carrot.gif>

Broken Links

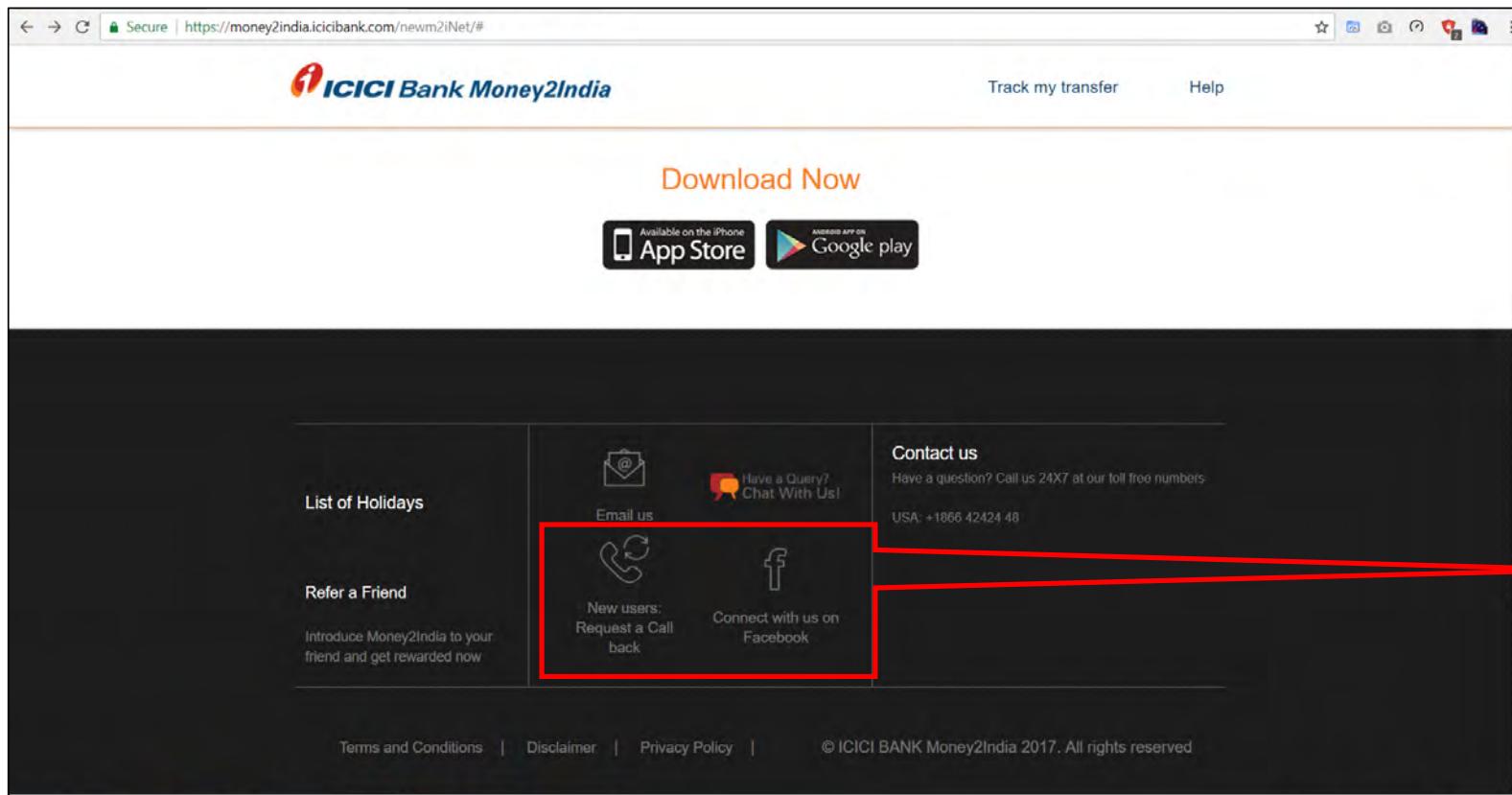
There are broken links found in the main section of the home page.



Links not working in the 'USA' as well as 'Another Country' section.

Broken Links

There are broken links found in the footer of the home page.



These are currently linking to the sitemap on the 'USA' section.

We believe these are broken links which redirect to the sitemap.

They link correctly on the 'Another Country' section.

JavaScript Errors

There are 8 JavaScript errors found on the home page:

1. TypeError: undefined is not an object (evaluating '\$.fn')
2. ReferenceError: Can't find variable: \$
3. TypeError: undefined is not an object (evaluating 't.ui')
4. TypeError: undefined is not an object (evaluating 'e.fn')
5. ReferenceError: Can't find variable: \$
6. TypeError: undefined is not an object (evaluating '\$.widget')
7. TypeError: undefined is not a function (evaluating '((ot.event.special[o.origType] || {}).handle || o.handler).apply(n.elem,a)')
8. TypeError: undefined is not a function (evaluating '((ot.event.special[o.origType] || {}).handle || o.handler).apply(n.elem,a)')

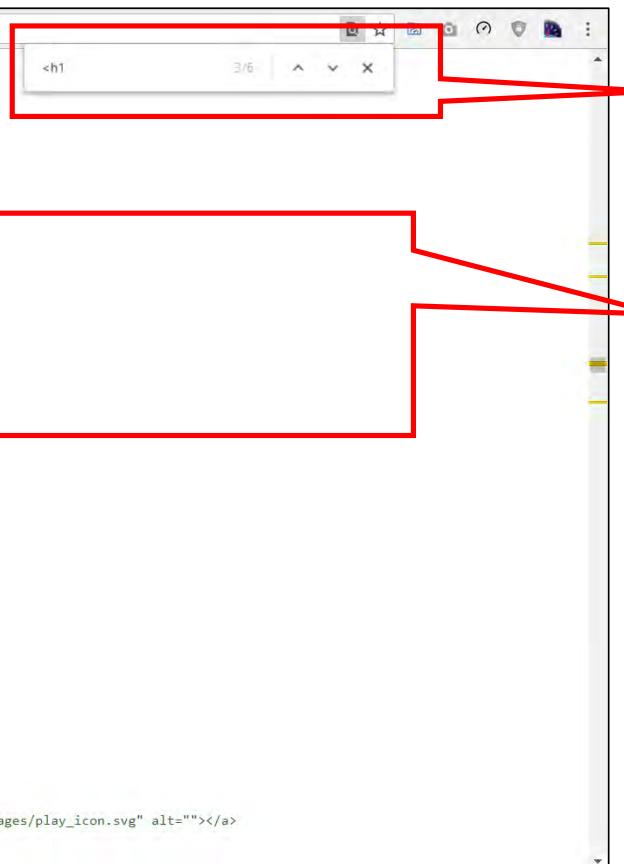
Several jQuery loaded on page

On multiple pages, we found several jQuery library files. When the jQuery version is same, they add unnecessary weight. When the jQuery version is different, they conflict with each other.

```
129 <script src="js/jquery.min.js"></script>
130 <script src="js/wow.min.js"></script>
131 <script src="js/modernizr-2.6.1.min.js"></script>
132 <script src="js/jquery.stellar.min.js"></script>
133 <script src="js/common.js"></script>
134 <script async src="js/jquery.mCustomScrollbar.min.js"></script>
135 <noscript>
136 <link rel="stylesheet" type="text/css" href="css/bootstrap.min.css">
137 <link rel="stylesheet" type="text/css" href="css/font-awesome.min.css">
138 <link rel="stylesheet" type="text/css" href="css/animate.css">
139 </noscript>
140 <link rel="stylesheet" type="text/css" href="css/jquery.mCustomScrollbar.min.css" />
141 <link rel="stylesheet" type="text/css" href="css/style3.css">
142 <link rel="stylesheet" type="text/css" href="css/responsive.css">
143
144 <!-- /*cobloring*/ -->
145
146
147
148 <!--<html class="no-js">-->
149 <!--<![endif]-->
150
151
152
153 <meta http-equiv="Content-type" content="text/html;charset=UTF-8">
154 <!-- <meta http-equiv="X-UA-Compatible" content="IE=edge,chrome=1"-->
155 <meta name="description" content="The easiest way to send money to India online. Now get preferential rate on your first transaction. Also make online payment to over 100 entities in India.">
156 <meta name="keywords" content="Send money to india, online money transfer, sign up, ICICI Bank Money2India sign up, money transfer to india, ICICI Bank, Safe money transfer, Easy money transfer, make payment in India, better exchange rate, preferential rate, online bill payment, money2india exchange rate, remit to india, trusted remittance partner, usd to inr, safe and fast money transfer">
157 <title>Quick Signup for Easy money transfer, Send money to India | ICICI Bank Money2India</title>
158 <link rel="canonical" href="https://money2india.icicibank.com/newm2iNet/m2iNetLoginFormRevamp.do" />
159 <link rel="shortcut icon" href="favicon.ico">
160 <!-- Place favicon.ico and apple-touch-icon.png in the root directory -->
161 <!-- <link rel="stylesheet" href="styles/vendor.css" -->
162 <!-- <link rel="stylesheet" href="styles/main.css" -->
163 <link href="css/website.css" rel="stylesheet" />
164
165 <!-- <script src="scripts/jquery.js"></script>
166 <script src="scripts/jquery.js"></script>
167 <!-- /*cobloring*/ -->
168 <script src="scripts/cobloringClick.js"></script>
```

Header Tags

The home page has 6 H1 tags. As per W3C standards, each page should have only 1 H1 tag. This impacts page SEO ranking.



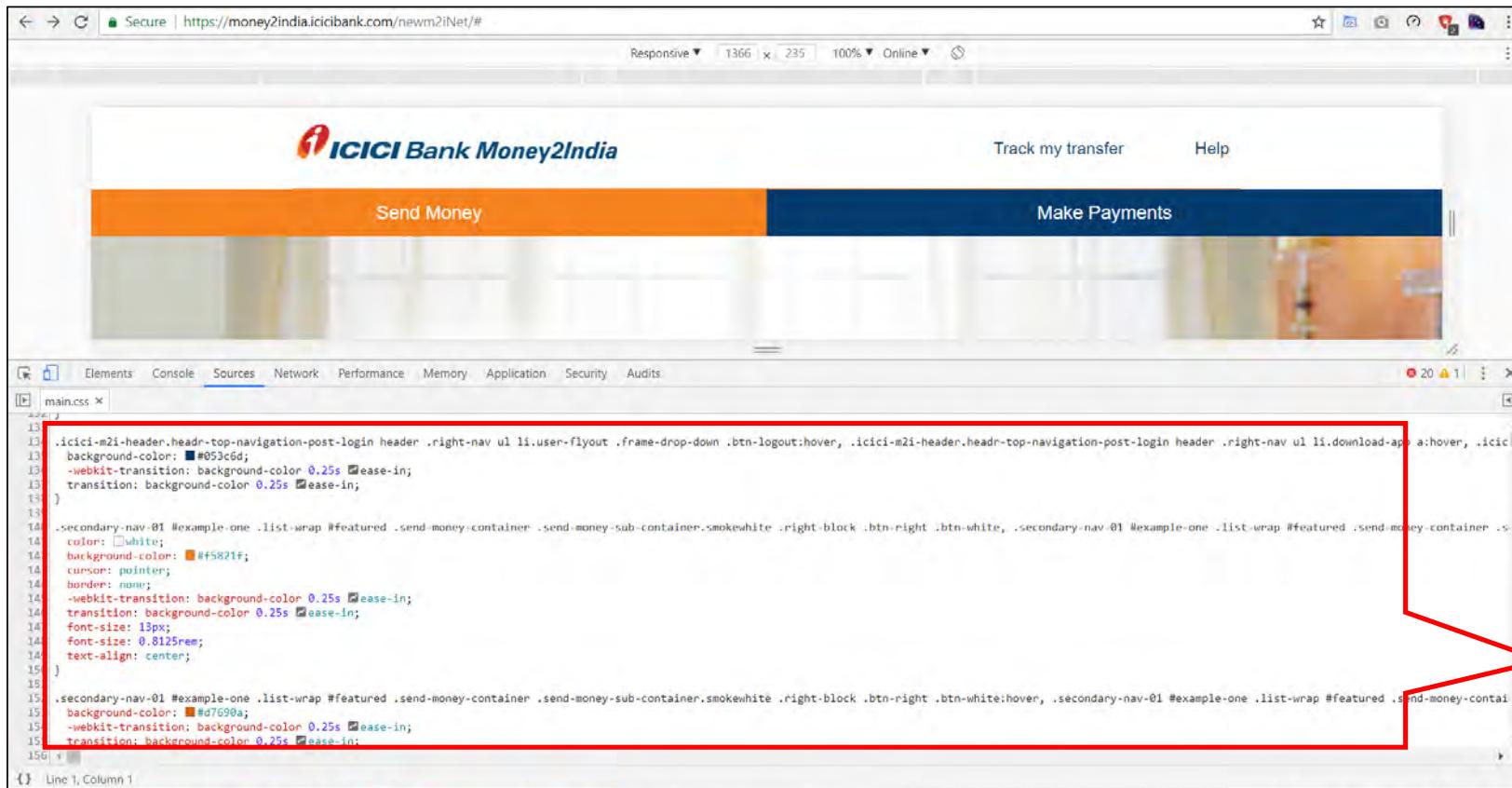
```
<article class="component-02b-wrapper">
  <a href="#inline5" class="fancybox">
    </a>
  </article>
</section>
<!-- Banner End -->
<!-- component03 starts here -->
<section class="component-03">
  <article class="component-03-wrapper">
    <div>15+ years</div>
    <span></span>
    <h1>15&ampnbspyears</h1>
    <h3>Over 15 years of experience in online money transfer solutions</h3>
  </div>
  <div class="statistics">
    <span></span>
    <h1>1.5&ampnbspmn</h1>
    <h3>Over 1.5 mn nrhs served since inception</h3>
  </div>
  <div class="statistics">
    <span></span>
    <h1>3&ampnbspBn+</h1>
    <h3>Over 3 Bn Transactions successfully processed</h3>
  </div>
  </article>
</section>
<!-- Ajaz 2-11-2017 comment this part for latest video -->
<!-- video popup starts here -->
<div id="videoPop1" class="home_overlay_container" style="display:none;">
  <div class="home_overlay">
    <section class="component-04">
      <article class="component-04-wrapper">
        <h2>Hear what people are saying about us</h2>
        <p>Lorem ipsum dolor sit amet, consectetur adipiscing eli, </p>
        <div id="owl-demo" class="owl-carousel owl-theme">
          <div class="item">
            <div class="itm-desc hidden">
              <span class="user-thumb"></span>
              <h3>Kumar Abhishek</h3>
              <h4>Singapore</h4>
              <p>Excellent and accurate service! Really fast, the transfer has arrived to the recipient the same day</p>
              <div class="star-rating"></div>
            </div>
            <div class="itm-thumb">
              
              <a href="https://www.youtube.com/watch?v=hmYeKjIvF8" class="fancybox btn-play fancybox-iframe"></a>
            </div>
          </div>
        </div>
      </article>
    </section>
  </div>
</div>
```

6 H1 tags found on the page.

Each page should have only 1 H1 tag.

CSS issues

Complex selectors are CSS selectors with 4 or more expressions. These add unnecessary weight to the stylesheet and also makes it difficult to reuse these classes.



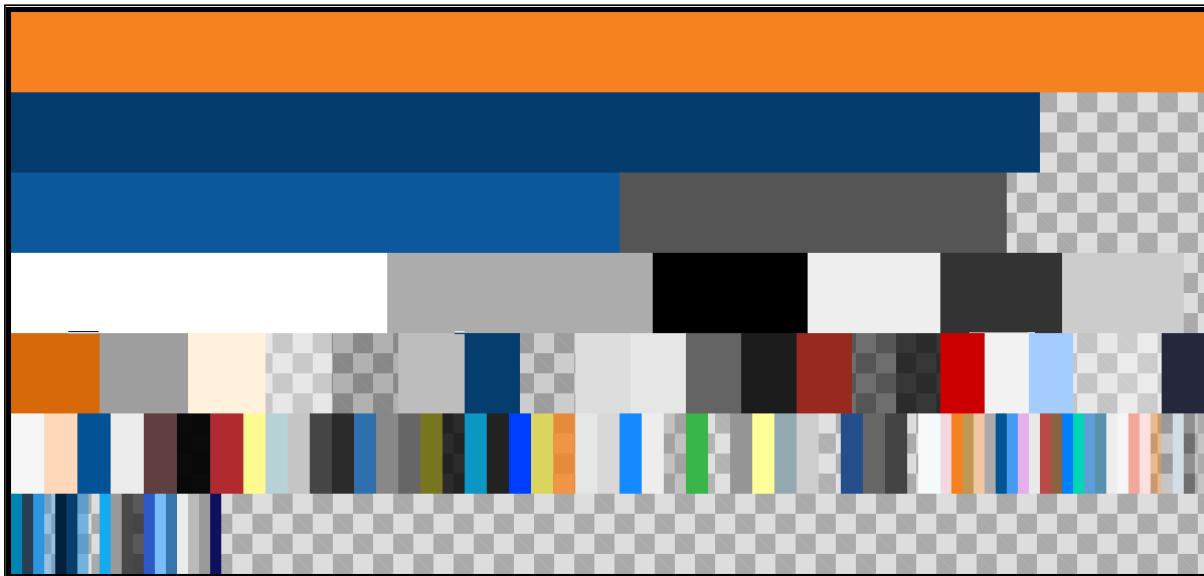
The screenshot shows a browser window displaying the ICICI Bank Money2India website. The developer tools are open, specifically the Sources tab, which is currently selected. A red box highlights a section of the main.css file containing complex CSS code. The code includes multiple class and ID selectors, nested elements, and vendor-specific transitions. The browser's status bar at the bottom indicates "Line 1, Column 1".

```
.icici-m2i-header.headr-top-navigation-post-login header .right-nav ul li.user-flyout .frame-drop-down .btn-logout:hover, .icici-m2i-header.headr-top-navigation-post-login header .right-nav ul li.download-app a:hover, .icici-m2i-header.headr-top-navigation-post-login header .right-nav ul li.download-app a:active, .icici-m2i-header.headr-top-navigation-post-login header .right-nav ul li.download-app a:link, .icici-m2i-header.headr-top-navigation-post-login header .right-nav ul li.download-app a:visited { background-color: #053c6d; -webkit-transition: background-color 0.25s ease-in; transition: background-color 0.25s ease-in; } .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white:active, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white:link, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white:visited { color: white; background-color: #f5821f; cursor: pointer; border: none; -webkit-transition: background-color 0.25s ease-in; transition: background-color 0.25s ease-in; font-size: 13px; font-size: 0.8125rem; text-align: center; } .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white:hover, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container.smokewhite .right-block .btn-right .btn-white:hover { background-color: #d7690a; -webkit-transition: background-color 0.25s ease-in; transition: background-color 0.25s ease-in; }
```

There are such
883
occurrence which
are not needed

CSS issues

There are a total of 115 different colors used throughout the website and ideally there should be less than 50



Try and reduce the number of colors used as it will make it easier to maintain and classes can be reused hence ensuring a smaller CSS file size

CSS issues

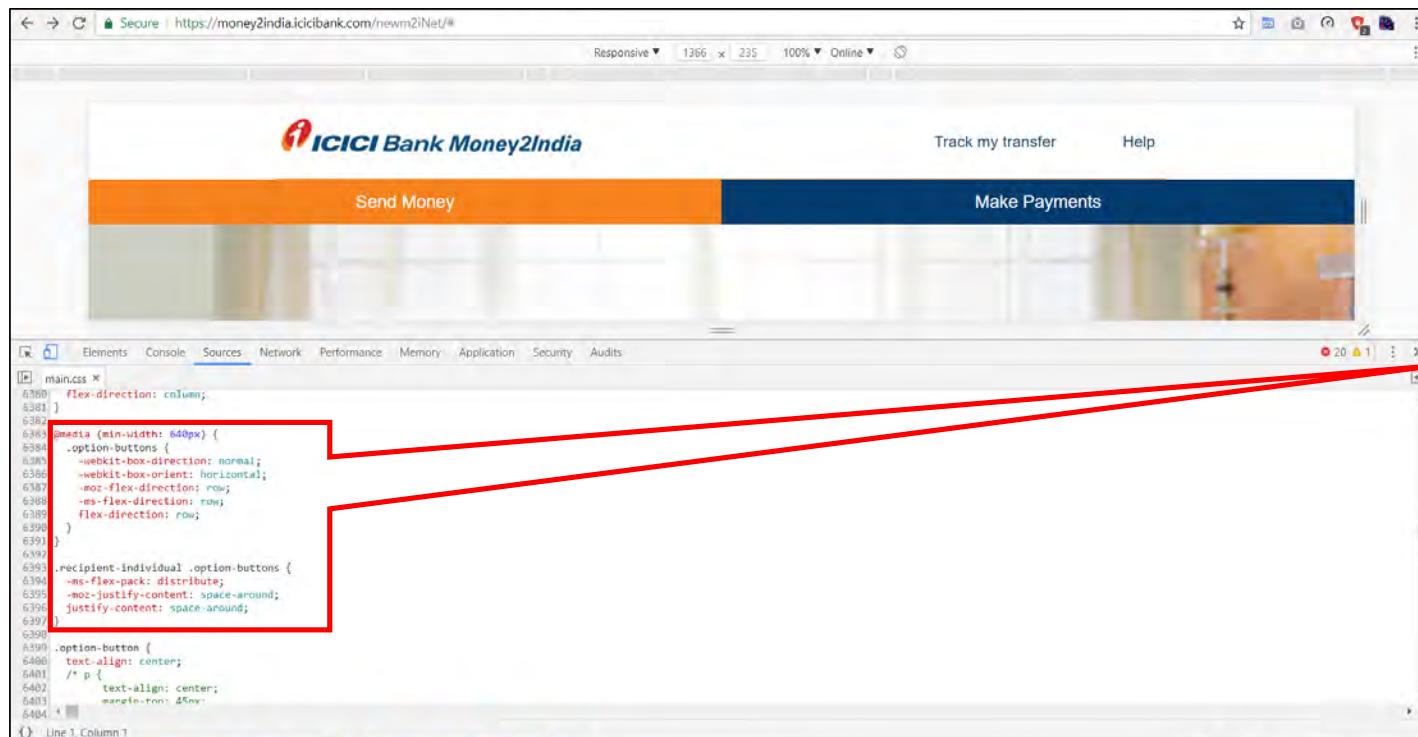
25 colors found in the stylesheets, that are very close to each other. The eye can barely see the difference.

#eeeeee	#ededed	#666666	#646464	#e9e9e9	#e6e6e6	#f6f6f6	#f2f2f2	#053c6d	#053d6c
#eeeeee	#f2f2f2	#666666	#676767	#f9f9f9	#f6f6f6	#f6f6f6	#f5f5f5	#053c6d	#083d6c
#eeeeee	#ebbeb	#cccccc	#cdcdcd	#f9f9f9	#f5f5f5	#aaaaaa	#acacac	#ebbeb	#eedeed
#eeeeee	#eedeed	#e9e9e9	#ededed	#ededed	#ebbeb	#f82ff	#f682ff	#053d6e	#083d6c
#444444	#454545	#e9e9e9	#ebbeb	#ededed	#eedeed	#f2f2f2	#f5f5f5	#999999	#9a9a9a

Try and reduce the number of colors used as it will make it easier to maintain and classes can be reused hence ensuring a smaller CSS file size

CSS issues

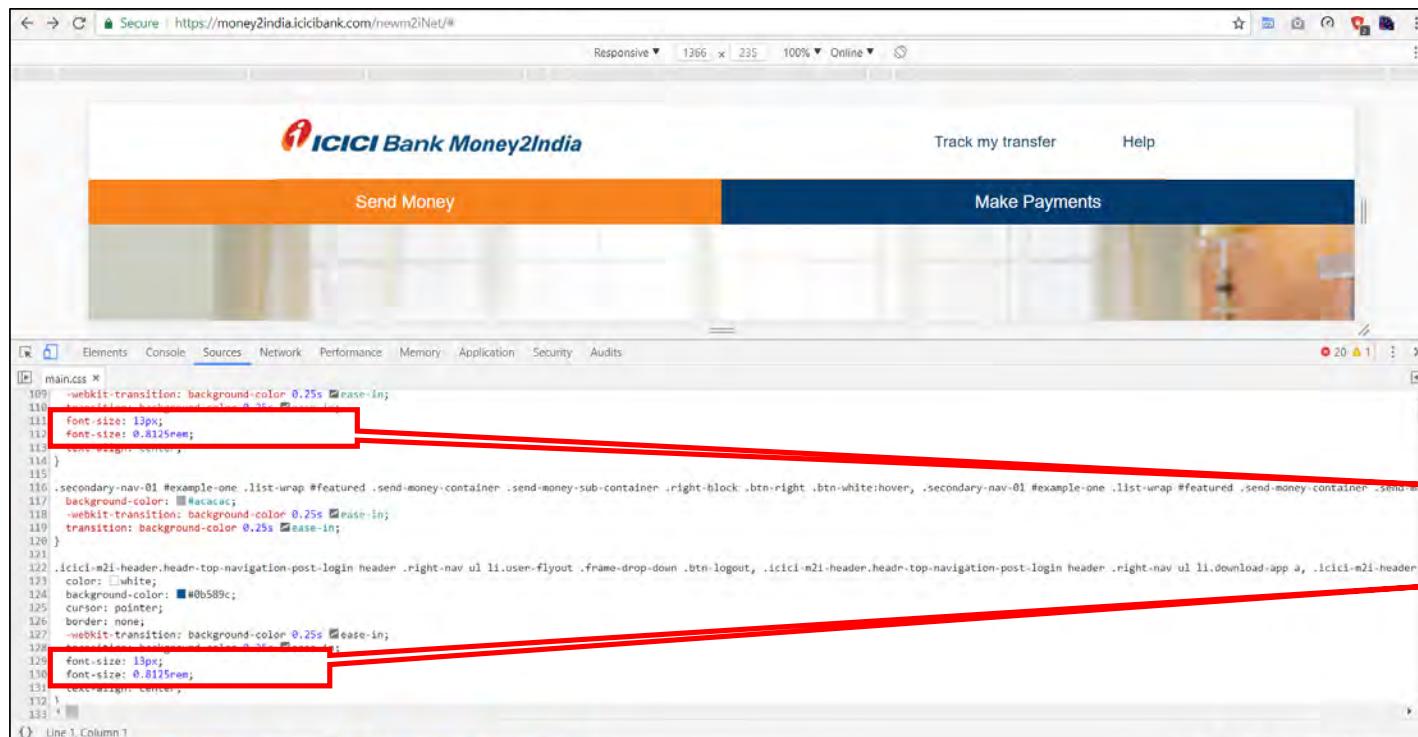
Many property prefixes such as -moz- or -webkit- are not needed anymore. Sometimes, they have never even existed. There are 552 such occurrences.



You can remove them or replace them with the non-prefixed version. This will help reducing your stylesheets weight.

CSS issues

Many property definitions have been duplicated within a selector. There are 377 such occurrences.

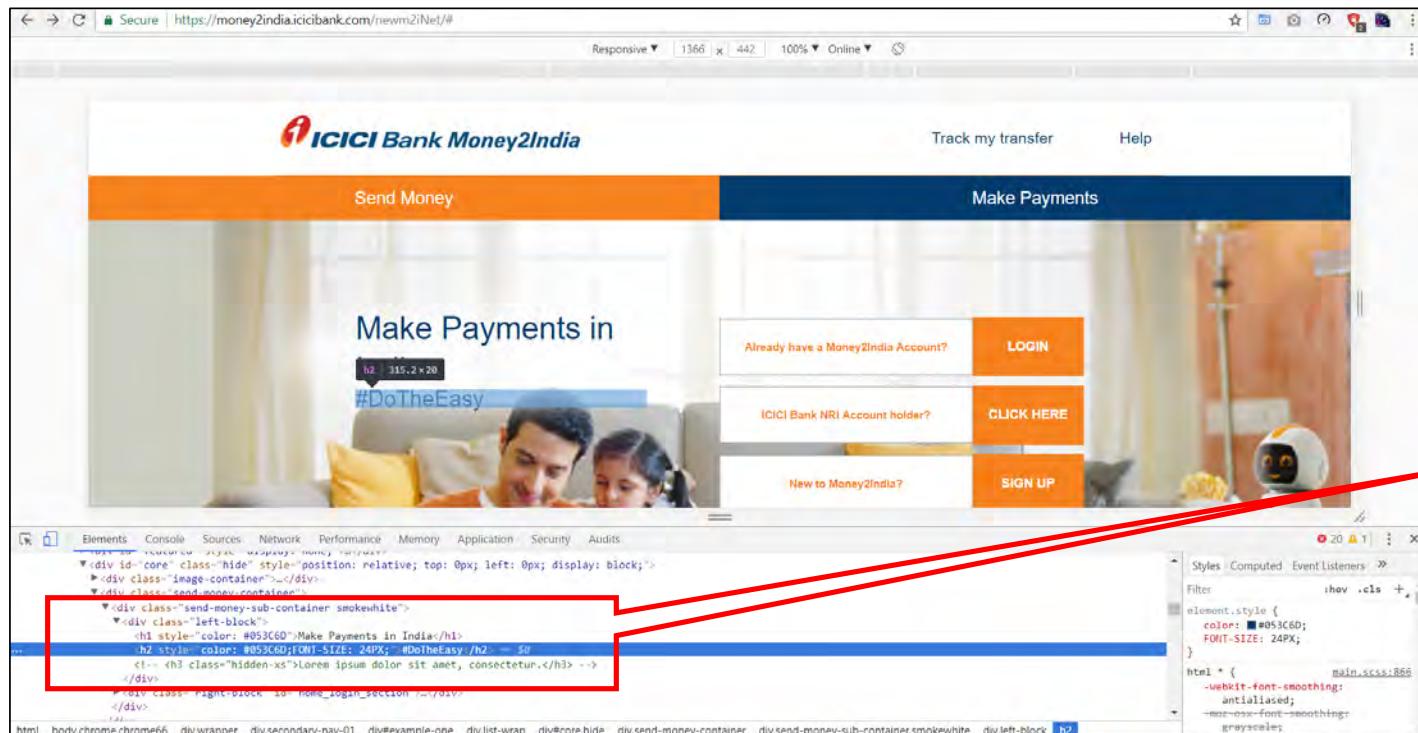


```
main.css
109 .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container .right-block .btn-right .btn-white:hover, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container .right-block .btn-right .btn-white:active, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container .right-block .btn-right .btn-white:disabled, .secondary-nav-01 #example-one .list-wrap #featured .send-money-container .send-money-sub-container .right-block .btn-right .btn-white:focus {background-color: #e6e6e6; -webkit-transition: background-color 0.25s ease-in; font-size: 13px; font-size: 0.8125rem; text-align: center; border-radius: 0; border: none; color: #fff; cursor: pointer; border: 1px solid #000; -webkit-transition: background-color 0.25s ease-in; font-size: 13px; font-size: 0.8125rem; text-align: center; border-radius: 0; border: none; color: #fff; cursor: pointer; border: 1px solid #000;}
```

You can remove them. This will help reducing your stylesheets weight.

CSS issues

Your home page is using inline styles. Inline styles are an older coding practice and discouraged in favor of using CSS style sheets, due to their ability to degrade page load performance and unnecessarily complicate HTML Code.



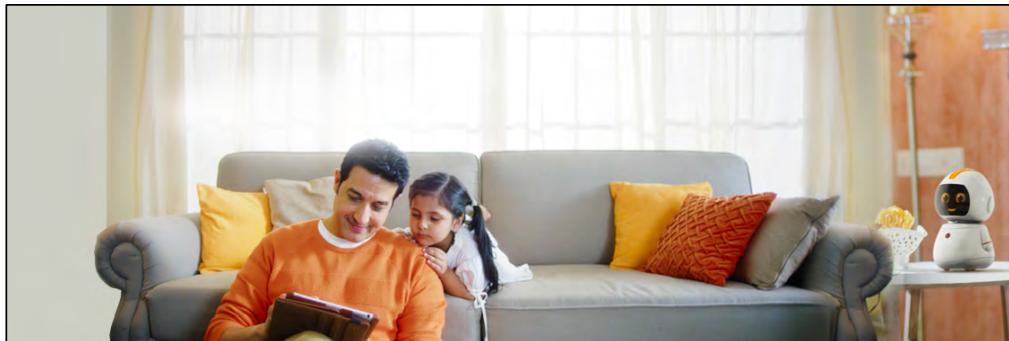
There are 50 such occurrences.

Images and HTML not optimized

Optimize Images

A lot of images on the homepage are not optimized fully. Consider optimizing them, that will reduce their size by 889.1kb (65% reduction).

For example the background image on the homepage:

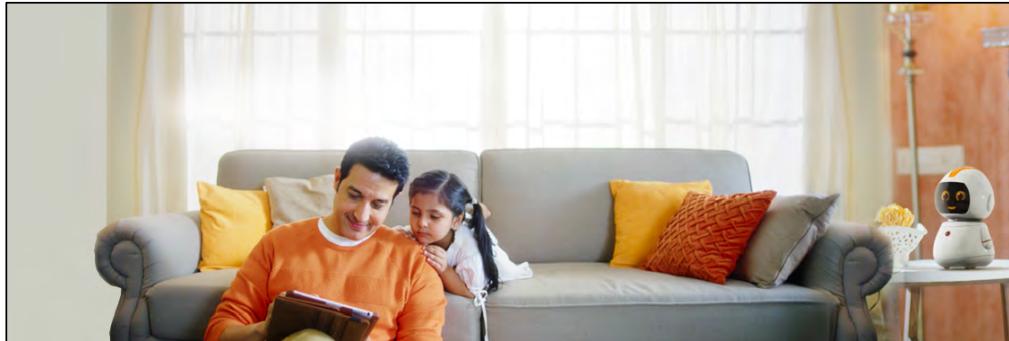


Original: 251kb



Optimized: 50kb (-80%)

Optimize Images



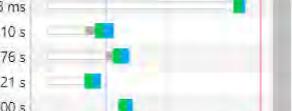
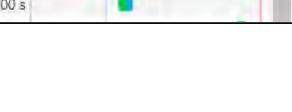
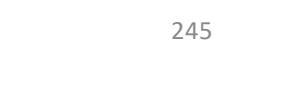
So, just by deleting one of the two identical images and optimizing it, we saved 452kb.

That is almost 17% of the total current page weight(2.61mb)!

Optimize Images

How does this impact your website performance?

Below is a table which highlights the amount of time taken for all the banner images to load on a Fast 3G network.

Name	Status	Type	Initiator	Size	Time	Waterfall
overlayNRI.png	200	png	(index)	398 KB	8.79 s	
Website-Banner-2.jpg	200	jpeg	(index)	251 KB	7.65 s	
Website-Banner-1.jpg	200	jpeg	(index)	251 KB	7.64 s	
amazon-voucher-banner2.jpg	200	jpeg	(index)	238 KB	6.43 s	
overlayBig1.jpg	200	jpeg	(index)	124 KB	4.61 s	
overlayBig.jpg	200	jpeg	(index)	121 KB	4.48 s	
banner3_window.jpg	200	jpeg	(index)	105 KB	2.22 s	
POP%20UP%20amazon-bannerWEBJPG	200	jpeg	(index)	83.6 KB	2.18 s	
overlayblue.jpg	200	jpeg	(index)	76.6 KB	1.02 s	
v_Brand.jpg	200	jpeg	(index)	58.4 KB	1.26 s	
v_Revamp.jpg	200	jpeg	(index)	57.5 KB	945 ms	
amazon-voucher-banner-2.jpg	200	jpeg	(index)	44.4 KB	2.73 s	
v_Makepayments.jpg	200	jpeg	(index)	43.9 KB	818 ms	
30_paisa1.jpg	200	jpeg	(index)	33.8 KB	2.10 s	
POPUP%20amazon-banner%203(Mobile).jpg	200	jpeg	(index)	25.5 KB	1.76 s	
logo_icicim2india.jpg	200	jpeg	(index)	18.2 KB	1.21 s	
removeNew.png	200	png	jquery.js:1	10.8 KB	1.00 s	

Optimize Images

Other images on the homepage that needs optimization:

Compressing <https://money2india.icicibank.com/...m2iNet/images/amazon-voucher-banner2.jpg> could save 173.9KiB (73% reduction).

Compressing https://money2india.icicibank.com/newm2iNet/images/banner3_window.jpg could save 75KiB (71% reduction).

Compressing <https://money2india.icicibank.com/newm2iNet/images/overlayBig1.jpg> could save 52.6KiB (43% reduction).

Compressing <https://money2india.icicibank.com/newm2iNet/images/overlayBig.jpg> could save 51.1KiB (43% reduction).

Compressing <https://money2india.icicibank.com/...2iNet/images/amazon-voucher-banner-2.jpg> could save 33.2KiB (74% reduction).

Compressing <https://money2india.icicibank.com/newm2iNet/images/overlayblue.jpg> could save 29KiB (38% reduction).

Compressing https://money2india.icicibank.com/newm2iNet/images/v_Revamp.jpg could save 24.7KiB (44% reduction).

Compressing https://money2india.icicibank.com/newm2iNet/images/v_Brand.jpg could save 24.3KiB (42% reduction).

Compressing https://money2india.icicibank.com/newm2iNet/images/30_paisa1.jpg could save 23.8KiB (70% reduction).

This will reduce the image size by 889.1kb (65% reduction)!

Minify Code

Compacting HTML code, as well as JavaScript and CSS, can save many bytes of data and speed up download and parse times. Minifying basically means removing spaces and line breaks. Because this is done at the code level it has no impact on the output.

There are 12 files, including the HTML, which could be minified.

279.81 KB could be saved just by minification. That is around 70% of the total code weight(396.68KB)!

So, just by following a few of these steps...

Current Home Page Weight	2.61 MB
Delete Duplicate Image	- 251 KB
Optimize Images	- 889.1 KB
Minify Code	- 279.81 KB
New Home Page Weight	1.22 MB
Total Saved = 2.61-1.22 = 1.39 MB i.e. 53.26% saved!	

This will cut down your load time by more than 50%!

Leverage Browser caching

When no caching is specified, each browser will handle it differently. Most of the time, it will automatically add a cache for you, but a poor one.

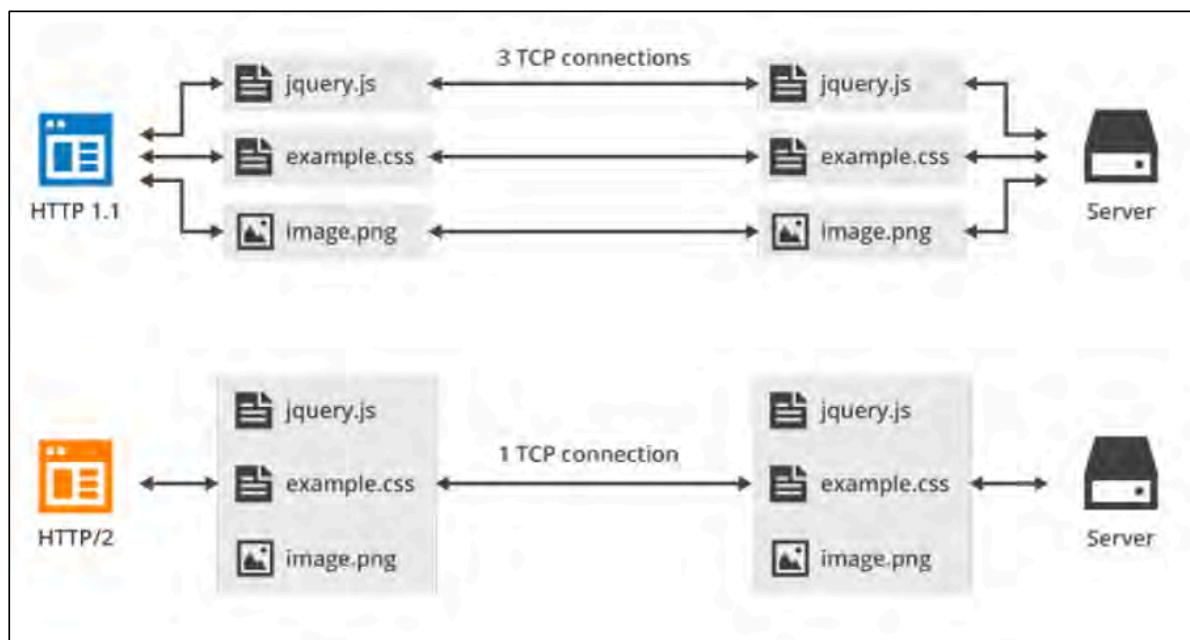
We recommend a minimum cache time of one week and preferably up to one year for static assets, or assets that change infrequently. Assets like images, CSS, JS that do not change frequently. And incase we do want to make a small change then we can use URL fingerprinting or versioning technique.

Example:

```
<link rel="stylesheet" href="style.css?v=3.4.1">  
<link rel="stylesheet" href="style.css?v=3.4.2">
```

Shift from protocol http1.1 to http 2.0

Website will load faster, your server will use fewer resources, your developers wouldn't have to waste time on hacks to increase site speed and you'd get a boost to your rankings all from this one simple change.



- **Single Connection.** Only one connection to the server is used to load a website, and that connection remains open as long as the website is open. This reduces the number of round trips needed to set up multiple TCP connections.
- **Multiplexing.** Multiple requests are allowed at the same time, on the same connection.

Shift from protocol http1.1 to http 2.0

There are several demos out there where you can see the difference in action with tiled images. It appears that as the latency increases, the speed increase from HTTP/2 is even more noticeable, which is great for mobile users.

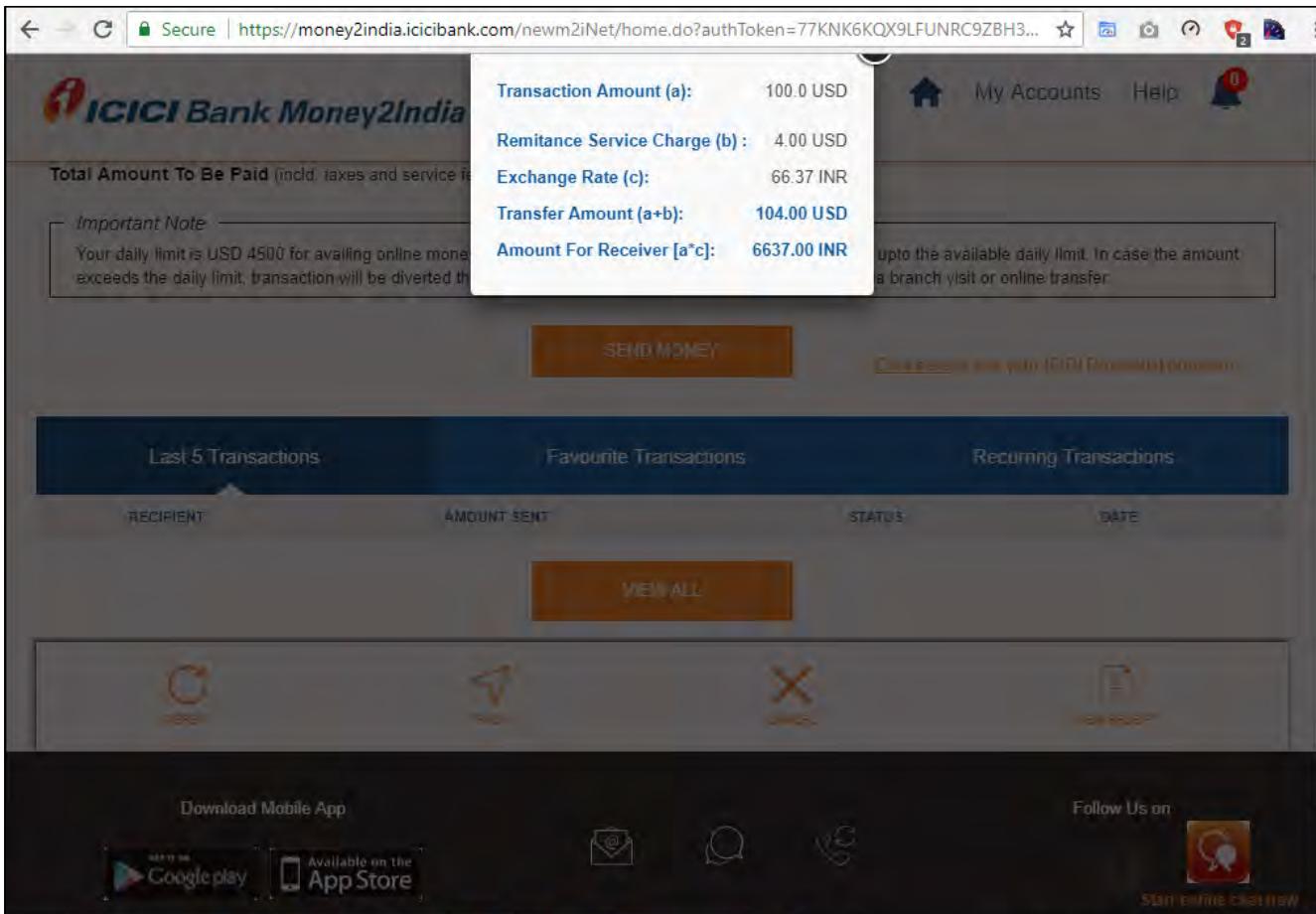
<http://www.http2demo.io/>

<https://http2.akamai.com/demo>

Now, let's take a look at a few particular instances of issues

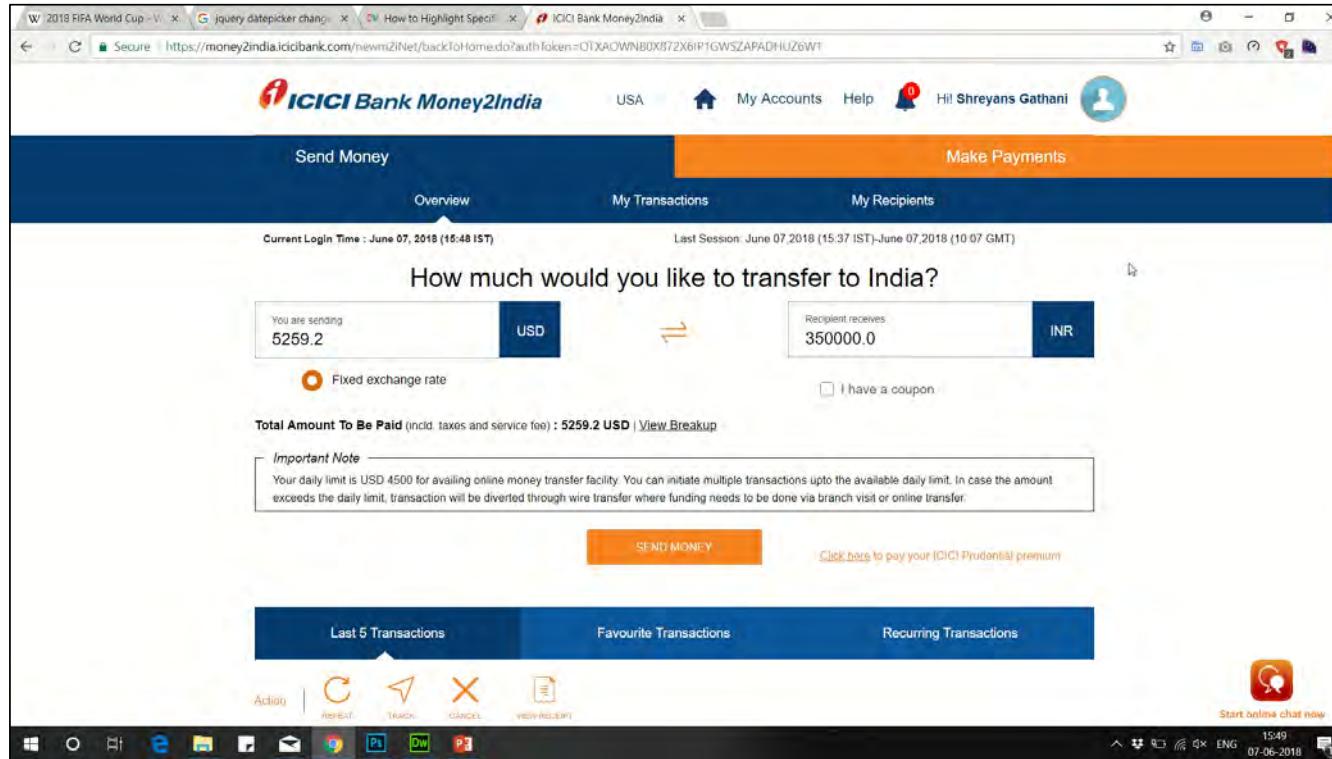
Desktop – Send Money

The background is scrollable when the lightbox is active. The background should be fixed.



Desktop – Send Money

Whenever you click on 'Notifications' or 'My Profile' on the 'Send Money' page, the background flickers. This only occurs on a single page as your website does not use global header and footer.



Desktop – My Accounts

The screenshot shows the ICICI Bank Money2India website interface. At the top, there's a navigation bar with links for 'USA', 'My Accounts', 'Help', and a user profile for 'Shreyans Gathani'. A red box highlights the 'My Accounts' link. Below the navigation, a large orange button labeled 'MY ACCOUNTS' is visible. The main content area is titled 'REGISTERED BANK ACCOUNT OVERVIEW' and features a section for 'MY BANK ACCOUNTS IN USA'. It includes a table with columns for 'Account Nick name', 'Bank name', 'Account No. & Clearing Code', and 'Status'. An orange button labeled '+ ADD BANK ACCOUNT' is located above the table. The table data is as follows:

	Account Nick name	Bank name	Account No. & Clearing Code	Status
	SG BoFA checking	Bank of America	XXXXXXX6257 XXXXXXX6257	Account -Enabled

The bottom of the page shows the URL <https://money2india.icicibank.com/newm2iNet/generic-account.html>.

The title is clickable.
When you click it, you
get logged out of the
account.

Desktop – My Accounts

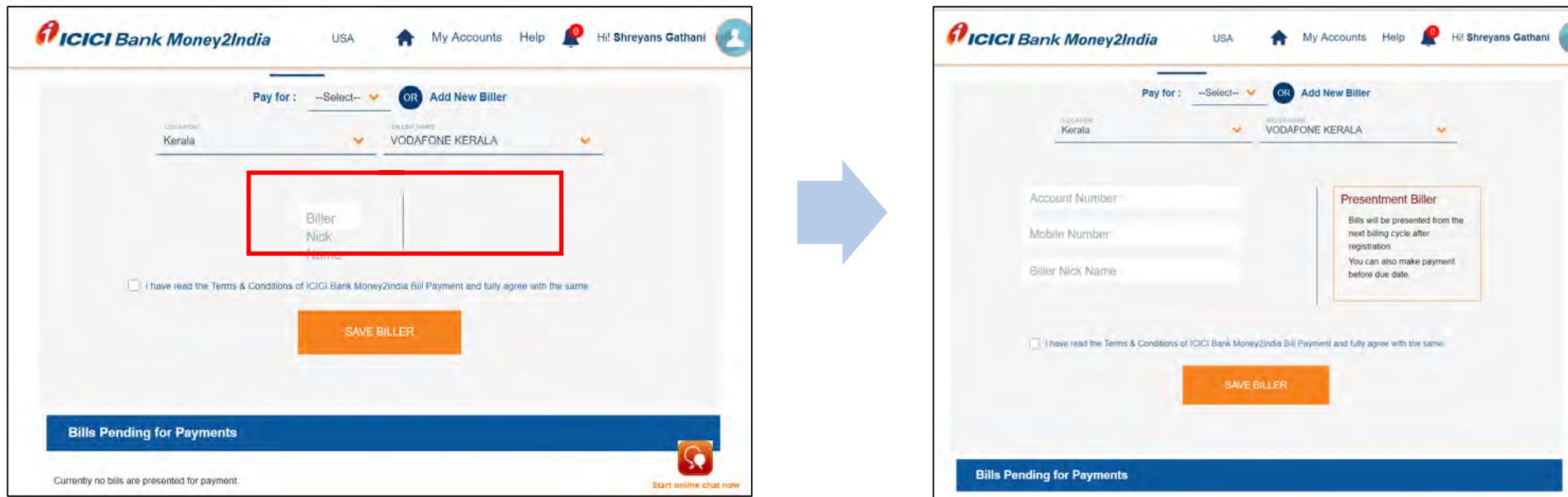
If you go to 'My Accounts' page and click on 'Chat With Us' (under 'Help'), you reach a page with all elements broken. On the other pages, when you click on 'Chat With Us', it opens a chatbot. This is another instance where global header and footer would have prevented this issue.

The screenshot shows a desktop view of the ICICI Bank Money2India website. At the top, there is a navigation bar with the bank's logo, a USA link, a home icon, 'My Accounts', 'Help', a notification bell icon with '0' notifications, 'Hi! Shreyans Gathani', and a user profile icon. Below the navigation bar is an orange horizontal bar with 'Send Money' and 'Make Payments' buttons. The main content area has a large white box containing a greyed-out 'May I Help You' interface. Below this, a section titled 'Welcome to our exclusive Online assistance facility' is visible. It includes a list of categories: 'Website Navigation', 'Your M2I account related information', 'Start Online Chat now', and 'Request a call back now'. At the bottom of this box, there is a 'Notes' section with three numbered points:

- 1 Our representative will not ask for any personal authentication parameter such as your user id, Login password, etc.
- 2 Call back facility is not available, if you are calling from India / UK / US / Canada / Singapore. You may call our 24hour customer care.
- 3 Click here for detailed Terms and conditions.

Desktop – Make Payments

Whenever you add a new biller, you see weird content for a couple of seconds before the actual content loads.



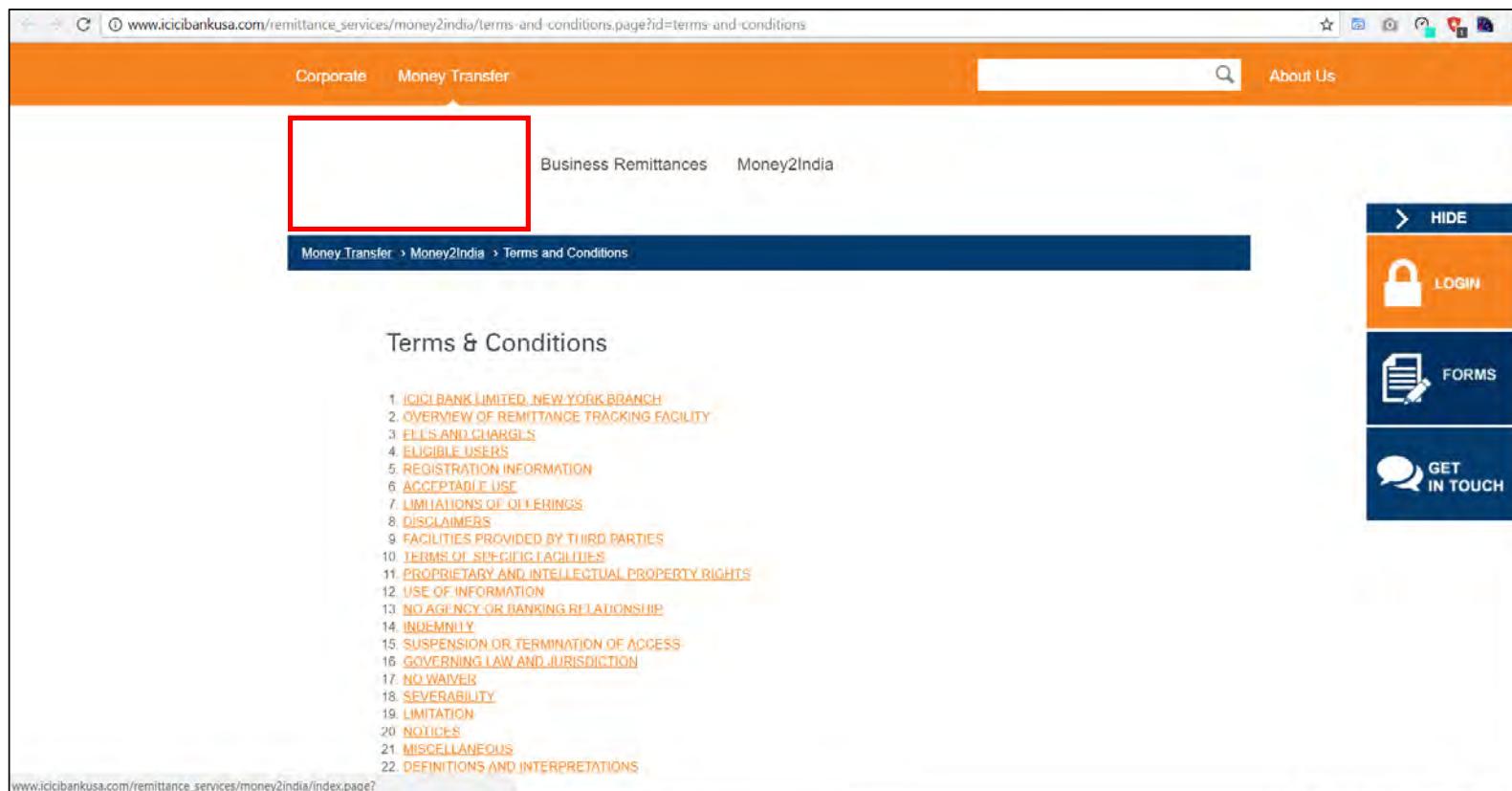
Desktop – Make Payments

Whenever you try adding a new biller for Education or Other Billers, the whole functionality freezes and you are logged out.

The screenshot shows the ICICI Bank Money2India website interface. At the top, there is a navigation bar with links for 'USA', 'My Accounts', 'Help', and a user profile for 'Hil Shreyans Gathani'. Below the navigation bar, there are two main sections: 'Send Money' on the left and 'Make Payments' on the right. Under 'Send Money', there are tabs for 'Overview', 'My Transactions', and 'My Recipients'. A central form asks 'How much would you like to transfer to India?' with fields for the amount sent (1054.69 USD) and recipient receives (70000 INR). There are also options for 'Fixed exchange rate' and 'I have a coupon'. Below this, a note states 'Total Amount To Be Paid (incl. taxes and service fee) : 1054.69 USD | View Breakup'. An 'Important Note' box informs users about daily limits and transaction diversion. At the bottom of the page, there are tabs for 'Last 5 Transactions', 'Favourite Transactions', and 'Recurring Transactions', along with a 'SEND MONEY' button and a link to pay ICICI Prudential premium. The bottom of the screen shows a Windows taskbar with various application icons and system status indicators.

Desktop – Terms & Conditions

The 'Terms & Conditions' and 'Disclaimer' links in the footer take you to icicibankusa.com.
The logo is missing on all pages in the 'Transfer Money' section of this site.

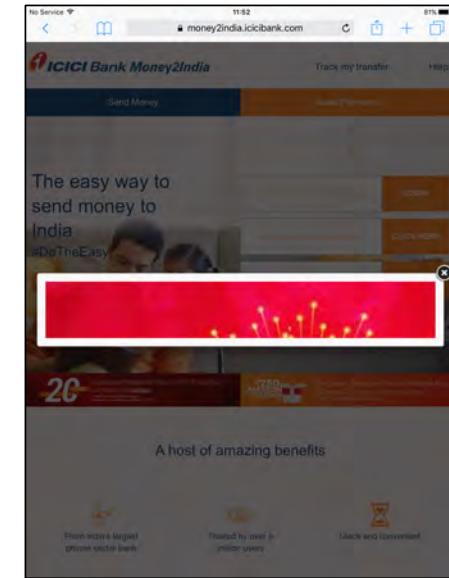
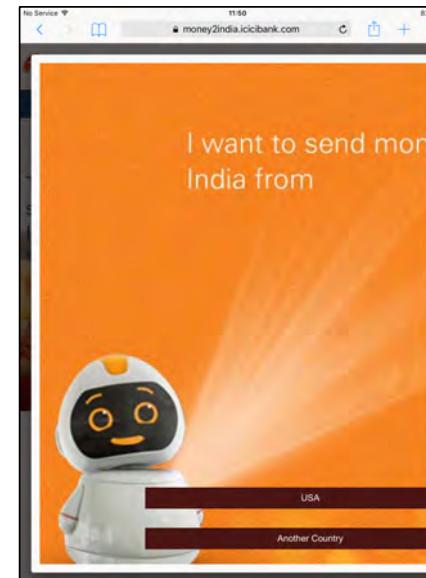
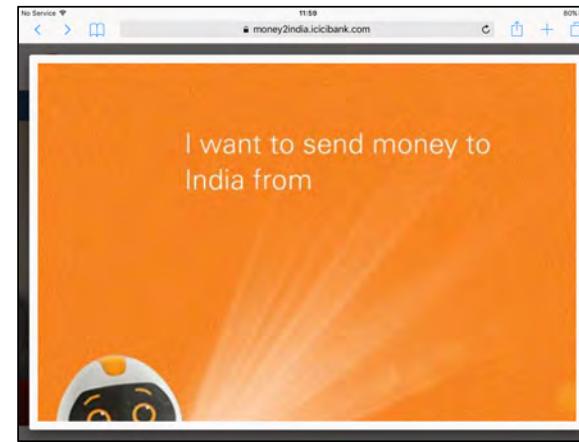
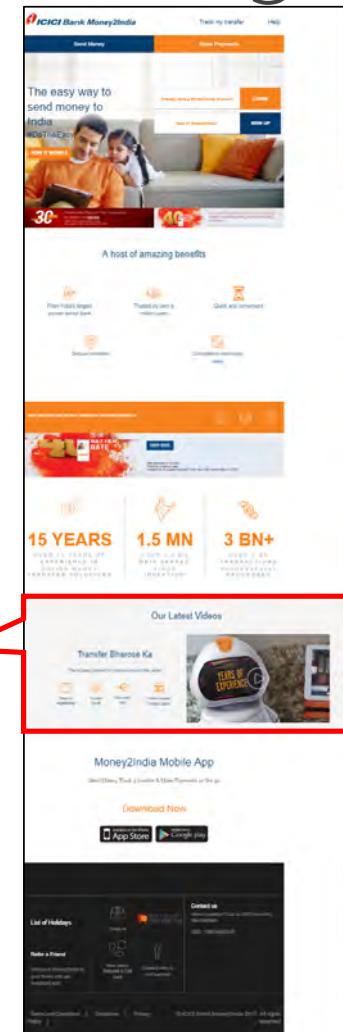


A screenshot of a web browser displaying the www.icicibankusa.com/remittance_services/money2india/terms-and-conditions.page?id=terms-and-conditions page. The page has a header with 'Corporate' and 'Money Transfer' tabs, a search bar, and an 'About Us' link. Below the header, there's a navigation bar with 'Business Remittances' and 'Money2India'. A red box highlights a large empty white area where a logo would typically be located. The main content area shows a breadcrumb trail: 'Money Transfer > Money2India > Terms and Conditions'. The title 'Terms & Conditions' is followed by a numbered list of 22 items, each with a blue link. On the right side, there's a vertical sidebar with 'HIDE' and three buttons: 'LOGIN' (orange), 'FORMS' (blue), and 'GET IN TOUCH' (dark blue). The footer contains the URL 'www.icicibankusa.com/remittance_services/money2india/index.page?'.

1. [ICICI BANK LIMITED, NEW YORK BRANCH](#)
2. [OVERVIEW OF REMITTANCE TRACKING FACILITY](#)
3. [FEE'S AND CHARGES](#)
4. [ELIGIBLE USERS](#)
5. [REGISTRATION INFORMATION](#)
6. [ACCEPTABLE USE](#)
7. [LIMITATIONS OF OFFERINGS](#)
8. [DISCLAIMERS](#)
9. [FACILITIES PROVIDED BY THIRD PARTIES](#)
10. [TERMS OF USING THE FACILITIES](#)
11. [PROPRIETARY AND INTELLECTUAL PROPERTY RIGHTS](#)
12. [USE OF INFORMATION](#)
13. [NO AGENCY OR BANKING RELATIONSHIP](#)
14. [INDEMNITY](#)
15. [SUSPENSION OR TERMINATION OF ACCESS](#)
16. [GOVERNING LAW AND JURISDICTION](#)
17. [NO WAIVER](#)
18. [SEVERABILITY](#)
19. [LIMITATION](#)
20. [NOTICES](#)
21. [MISCELLANEOUS](#)
22. [DEFINITIONS AND INTERPRETATIONS](#)

Tablet – Index Page

The slider section is wider as it has a fixed width of 960px.



The elements on the lightbox do not align properly on Tablet.

Tablet – Post Login Pages

The image displays two side-by-side screenshots of the ICICI Bank Money2India mobile application interface, likely taken from a tablet device. Both screenshots show the 'Send Money' screen.

Screenshot 1 (Left): Pre-Login State

- The top navigation bar shows 'No Service' with signal strength, the time '15:19', and battery level '69%'. The URL 'money2india.icicibank.com' is visible.
- The header includes the 'ICICI Bank Money2India' logo, a USA flag, 'My Accounts', 'Help', and a notification bell icon with '0' notifications, followed by 'Hi! Shreyans Gathani'.
- The main content area features tabs for 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'.
- A message at the top states 'Current Login Time : June 04, 2018 (15:18 IST)' and 'Last Session: June 04, 2018 (14:56 IST)-June 04, 2018 (09:26 GMT)'.
- The central form asks 'How much would you like to transfer to India?' with fields for 'You are sending' (1057.00 USD) and 'Recipient receives' (70000.0 INR).
- An orange button labeled 'SEND MONEY' is at the bottom.
- A note below the form states: 'Total Amount To Be Paid (incl. taxes and service fee) : 1057.08 USD | [View Breakup](#)'.
- Checkboxes for 'I have a coupon' and 'Important Note' are present.
- The 'Important Note' section contains a note about daily limits and funding needs.

Screenshot 2 (Right): Post-Login State

- The top navigation bar shows 'No Service' with signal strength, the time '15:29', and battery level '67%'. The URL 'money2india.icicibank.com' is visible.
- The header includes the 'ICICI Bank Money2India' logo, a USA flag, 'My Accounts', 'Help', and a notification bell icon with '0' notifications, followed by 'Hi! Shreyans Gathani'.
- The main content area features tabs for 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'.
- A message at the top states 'Current Login Time : June 04, 2018 (15:28 IST)' and 'Last Session: June 04, 2018 (15:25 IST)-June 04, 2018 (09:55 GMT)'.
- The central form asks 'How much would you like to transfer to India?' with fields for 'You are sending' (1057.00 USD) and 'Recipient receives' (70000.0 INR).
- An orange button labeled 'SEND MONEY' is at the bottom.
- A note below the form states: 'Total Amount To Be Paid (incl. taxes and service fee) : 1057.08 USD | [View Breakup](#)'.
- Checkboxes for 'I have a coupon' and 'Important Note' are present.
- The 'Important Note' section contains a note about daily limits and funding needs.

A red box highlights the user profile icon ('Hi! Shreyans Gathani') in the top right corner of the second screenshot, which is not visible in the first screenshot.

The profile icon is not visible on the screen. You need to swipe left in order to see it.

Tablet – Send Money

This screenshot shows the 'Send Money' page of the ICICI Bank Money2India website. At the top, there are tabs for 'Send Money' (selected), 'Make Payments', 'Overview', 'My Transactions', and 'My Recipients'. Below this, it displays 'How much would you like to transfer to India?'. A red box highlights the input field where '1057.08' is typed, and another red box highlights the 'USD' button next to it. To the right, it shows 'Recipient receives 70000.0 INR'. Below the amount fields, there's a 'Fixed exchange rate' section and a note about the total amount to be paid: 'Total Amount To Be Paid (incld. taxes and service fee) : 1057.08 USD | View Breakup'. There's also a checkbox for 'I have a coupon' and an 'Important Note' section about daily limits. At the bottom, there's a 'SEND MONEY' button.

The text in
the field is
not visible

Inconsistency
in button sizes

This screenshot shows the transaction summary page after a transfer. At the top, it says 'Total Amount To Be Paid (incld. taxes and service fee) : 665300.00 INR | View Breakup'. Below this, there's a 'I have a coupon' section with a 'Copy' button. A red box highlights the 'Copy' button. Further down, there's an 'Important Note' about daily limits, another red box highlighting the 'SEND MONEY' button. At the bottom, there are sections for 'Last 5 Transactions', 'Favourite Transactions', and 'Recurring Transactions', each with a 'VIEW ALL' button highlighted by a red box. The page also includes links for 'Download Mobile App' (Google Play and App Store) and social media links for 'Follow Us on'.

Tablet – Forms

No Service 14:13 63%
money2india.icicibank.com

ICICI Bank Money2India USA My Accounts Help Hi! Shreyans Gathani

ICICI BANK Account transfer NON- ICICI BANK Account transfer DEMAND DRAFT Via Post

Recipient Personal Detail (As it appears in recipient's bank records) (All Fields are Mandatory)

First Name Middle Name Last Name

Country Code -Select-- Mobile

Area Code Phone / Landline

Address Line1

Address Line2

City STATE -Select--
In Case of Overseas address, please select "Other" from the State dropdown.

Zipcode

RECIPIENT'S NATIONALITY -Select-- Email

Nick Name

The form labels are misaligned on all forms.
This is true also for mobile devices.

Recipient Personal Detail (As it appears in recipient's bank records)
(All Fields are Mandatory)

FIRST NAME Muneesh Middle Name

LAST NAME Kapoor

COUNTRY CODE India(+91)

Mobile 9820095639

Area Code Phone / Landline

ADDRESS LINE1 Hiranandani Gardens

ADDRESS LINE2 Powai

CITY Mumbai STATE Maharashtra
In case of Overseas address, please select "Other" from the State dropdown.

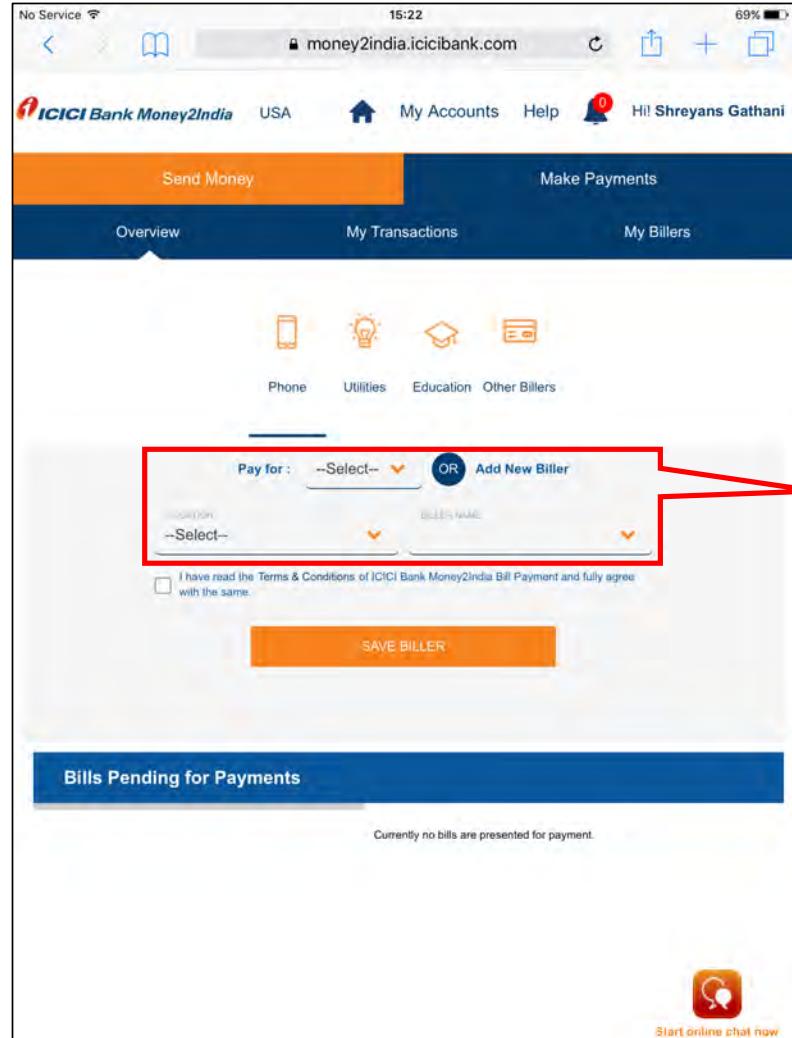
ZIPCODE 400076

RECIPIENT'S NATIONALITY India EMAIL kapoor.muneesh

Recipient's Bank Details (As it appears in recipient's bank records)
(All Fields are Mandatory)

ACCOUNT NUMBER 3011143841 CONFIRM ACCOUNT NUMBER 3011143841

Tablet – Make Payments



All dropdowns in the Biller section have curved borders.
Only visible on iOS devices.

Tablet – My Accounts

The screenshot shows the 'MY ACCOUNTS' section on a tablet. At the top, there's a header with the bank logo, 'USA', 'My Accounts', 'Help', and a user profile for 'Hil Shreyans Gathani'. Below this is the 'STEP 1 of 2' heading. The form is titled 'Add a Bank Account (All fields are mandatory)'. It contains several input fields: 'BANK ABA ROUTING No.' and 'REMITTER BANK NAME' (both highlighted with red boxes), 'ACCOUNT NUMBER' and 'CONFIRM ACCOUNT NUMBER' (also highlighted with red boxes), and an 'ACCOUNT TYPE' dropdown set to 'Select'. There are also 'ROUTING NUMBER' and 'ACCOUNT NICK NAME' fields. At the bottom are 'BACK' and 'SAVE & CONTINUE' buttons.

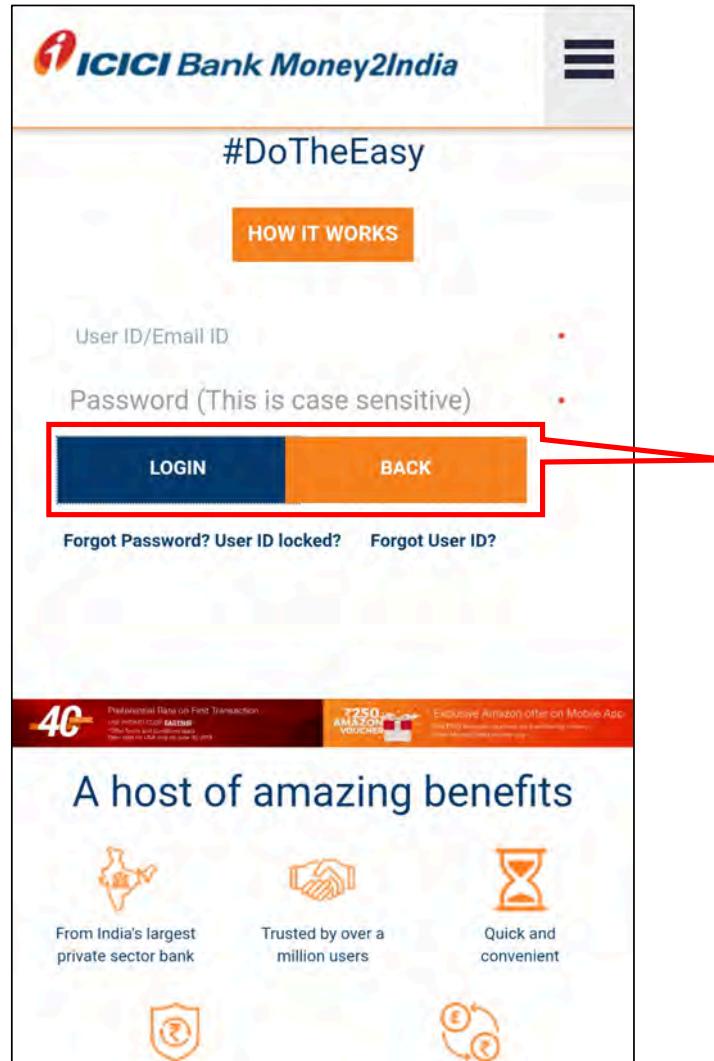
This is how it looks on the desktop

The screenshot shows the same 'STEP 1 of 2' form on a desktop browser. The 'BANK ABA ROUTING No.' and 'REMITTER BANK NAME' fields are grouped together in a single input box, which is highlighted with a red box. The 'ACCOUNT NUMBER' and 'CONFIRM ACCOUNT NUMBER' fields are also grouped together in another input box, also highlighted with a red box. The 'ACCOUNT TYPE' dropdown is visible below the first group. To the right, there are 'CONFIRM ACCOUNT NUMBER' and 'ACCOUNT NICK NAME' fields, along with a placeholder image of a check. At the bottom are 'BACK' and 'SAVE & CONTINUE' buttons.

No spacing between
2 input boxes

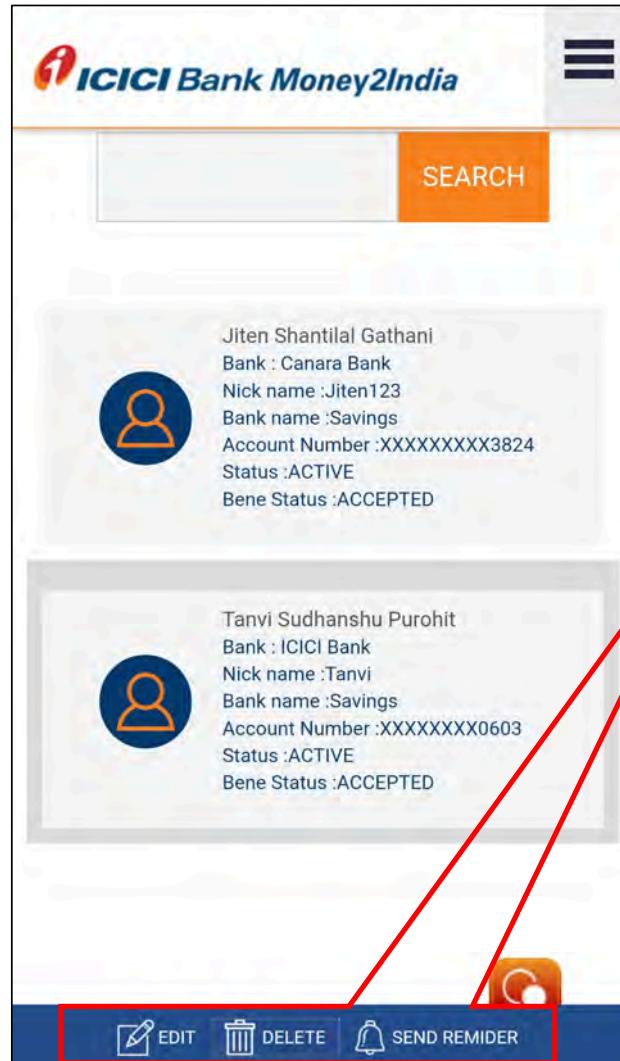
Input box label does
not fit in the box

Mobile – Login Form



Buttons are overlapping.
This is true for all button pair on mobile.

Mobile – My Recipients



Unable to edit or
delete recipients

Mobile – Add a new recipient

Currently, users are unable to add a new recipient through their mobile devices. They get an error message 'Field Nick Name is required'. This field is hidden on mobile view.

Desktop

ICICI Bank Money2India USA Home My Accounts Help Hi! Shreyans Gathani

Recipient Personal Detail (As it appears in recipient's bank records)

(All Fields are Mandatory)

First Name	Middle Name	Last Name
Country Code --Select--	Mobile	
Area Code	Phone / Landline	
Address Line1		
Address Line2		
City	State --Select-- In case of Overseas address, please select "Other" from the State dropdown.	Zipcode
RECIPIENT'S NATIONALITY --Select--	Email	Nick Name
Recipient's Bank Details (As it appears in recipient's bank records)		
Account Number	Confirm Account Number	(All Fields are Mandatory)

First Name Middle Name

Last Name

COUNTRY CODE
--Select--

Mobile

Area Code Phone / Landline

Address Line1

Address Line2

City STATE
--Select--
In case of Overseas address, please select "Other" from the State dropdown.

Zipcode

RECIPIENT'S NATIONALITY
--Select-- Email

Recipient's Bank Details (As it appears in recipient's bank records)

268

Mobile – My Accounts

ICICI Bank Money2India

MY ACCOUNTS

STEP 1 of 2

Add a Bank Account (All fields are mandatory)

BANK ABA ROUTING No.

Routing Number Account Number

ACCOUNT NUMBER CONFIRM ACCOUNT NUMBER

ACCOUNT TYPE --Select--

ACCOUNT NICK NAME

BACK

SAVE & CONTINUE

This is how it looks on the desktop

ICICI Bank Money2India

USA My Accounts Help H Shreyans Gathani

MY ACCOUNTS

STEP 1 of 2

Add a Bank Account (All fields are mandatory)

BANK ABA ROUTING No. (7)
REMITTER BANK NAME

ACCOUNT NUMBER CONFIRM ACCOUNT NUMBER

ACCOUNT TYPE --Select-- ACCOUNT NICK NAME

BACK SAVE & CONTINUE

Image is placed in
the middle of the
form

There is no spacing
between the 2
buttons throughout
the site.

Short term recommendations

1. Place the JavaScript codes at the bottom. By placing the JS at the bottom of your page before the closing </body> tag, you are allowing the HTML to be parsed prior to loading the JavaScript. This gives the effect of faster page load times.
2. Consider minifying the scripts and CSS files
3. Consider deferring the overlay images after the page has loaded
4. Minify HTML
5. Optimize images on the home page

Short term recommendations (cont'd)

6. Consider using CDN to deliver the images
7. Fix all the known JavaScript issues
8. Fix all broken links in the code
9. Browser caching can be leveraged at least for CSS and JS along with static images, to avoid downloading content again to the user

Long term recommendations

1. Improve CSS by removing unwanted CSS classes and redundant eg. Some tags included inside other tags are obvious. For example, when "ul li" is specified in a rule, "ul" can be removed because the "li" tag is nearly always inside an "ul"
2. Remove and replace similar colors
3. Remove inline style wherever possible
4. Consider using CSS instead of images for overlay banners
5. Recode JavaScript to optimize performance
6. Recommend to shift the Protocols to http 2 which is faster

ICICI M2I

Executive Summary

Website: UX Audit - Executive Summary

Severity Rating	Issue	Recommendation	Impact
5	Glitchy Interaction <ul style="list-style-type: none">Inaccurate pop-ups and error messaging which lead to task flow dead-endsSeveral examples of buttons and links not workingUnexpected logouts	<ul style="list-style-type: none">Weed-out task flow dead-ends from user journeysWording of error message should be jargon free and provide clear instructions on what the user can do to take corrective action.Don't show error messages prematurely.Avoid unnecessary pop-ups.Ensure all buttons and links are workingEnsure user is not logged out of the session on clicking a navigation option	<ul style="list-style-type: none">Resolving interaction glitches will ensure that users will be able to complete their tasksDrop-off reduction
4	Confusing Navigation <ul style="list-style-type: none">Lack of clear location cues	<ul style="list-style-type: none">Clearly show the user the number of steps upfront. Visually highlight the completed, current and next steps.	<ul style="list-style-type: none">Better navigation will ensure that users will always know: where they are, how they got there and where they can go next.Higher conversion

1 Not critical

2 Minor

3 Major

4 Very Critical

5 CATASTROPHE!!!

Website: UX Audit - Executive Summary

Severity Rating	Issue	Recommendation	Impact
3	Multiple Entry Points & Confusing Onboarding <ul style="list-style-type: none"> Unclear entry points USP not shown upfront Confusing and glitchy registration and login process 	<ul style="list-style-type: none"> Consolidate onboarding journey for different users. Show clear entry points. Use the Money2India brand consistently across entry points. Give new customers the option to get started right away. Draw them in – answer ‘Why ICICI?’ while keeping the log in experience optimum for existing users. 	<ul style="list-style-type: none"> Simpler onboarding process Draw in new users Retain existing users
3	Poor Presentation & Content <ul style="list-style-type: none"> Gratuitous imagery Overly saturated colour palette Inconsistent form styling and visual elements Use of non-standard controls Interface not optimized for mobile screen 	<ul style="list-style-type: none"> Use standard controls and consistent visual styling for forms and error pop-ups. Avoid indiscriminate use of saturated colours. Use more subtle shades as the base palette and balance it with saturated accents. Avoid gratuitous, stock imagery and lengthy instructions. Use best practice responsive design strategies to ensure that the website scales smoothly across all devices and screen sizes. 	<ul style="list-style-type: none"> Will create a good first impression and reduce cognitive load Users will visually find the interface easier to use.

1 Not critical

2 Minor

3 Major

4 Very Critical

5 CATASTROPHE!!!

App: UX Audit - Executive Summary

Severity Rating	Issue	Recommendation	Impact
2	Premature Error Messaging	Show field level error messages only after the user input, not before.	Will ensure users don't waste time in wondering why they are seeing an error even before they have entered anything
1	Confusing Interaction	Provide relevant visual feedback to clearly indicate option selected from a list	Will clearly indicate to users that they have selected something
1	Use of Jargon	Avoid jargon. Use simple, short and easy to understand copy	Will simplify the process for users.

1 Not critical

2 Minor

3 Major

4 Very Critical

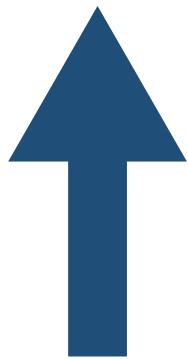
5 CATASTROPHE!!!

Thank You.

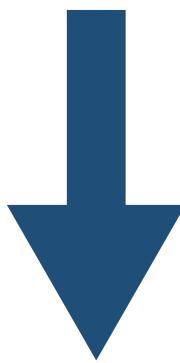
Appendix

UX Strategy

What are your experience goals?



Efficiency
Accuracy

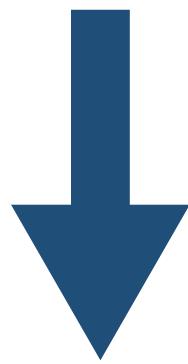


Errors

What are your business goals?



Leads
Registrations
Transactions
Amount



Drop-offs

App Downloads
App Rating

Brand Attributes

- Trust
- Legacy
- Secure
- Easy

Critical Success Factors

- Increase in lead generation
- Increase in registrations
- Increase in transactions and transaction amounts
- Reduced drop-offs