

# Mobile Banking White Paper 2013: A review of Australia's mobile banking apps

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*The crest of another banking revolution is looming over Australia's financial institutions. A high rate in smartphone penetration has meant mobile banking is quickly becoming the preferred way to transfer money and make digital payments - especially when people are on the move.*

Date: August 2013

## 1. Introduction

New developments in mobile banking have taken advantage of the inherent functionality of smartphone devices to further engage the customer at alternative touch points. For example, the U.S. Bank Go Mobile Payment Service uses Near Field Communications (NFC) to enable customers to pay for purchases by placing their phone in front of the Visa payWave terminal.

Our sister company in Singapore, Objective Asia, recently undertook a usability review of four NFC payment applications for a client. This technology is solidly embedded in Singaporeans' daily lives as an alternative payment method to cash. In another example, Chase Quick Deposit allows its customers to make deposits remotely by taking a photo of their cheque and sending the images electronically for deposit into their account.

Prior to Australian financial institutions producing and launching similar innovative services, they need to take the opportunity to look at the quality of the user experience within their current mobile banking applications.

In April 2012, Objective Digital reviewed a selection of iPhone banking apps (ANZ, CBA, Westpac, NAB, St. George, ING Direct, and Teachers Credit Union) to compare how each financial institution embraced the challenge of going mobile. Some had played it safe with their iPhone apps while others provided a more creative interface for their customers, namely ANZ.

The design of the ANZ application was innovative and 'ground breaking' with a deliberate and focused design philosophy. Other institutions, such as CBA, ING Direct and Teachers Credit Union, had a more traditional user interface design but still successfully embraced the design challenge presented by a smaller screen of a mobile interface. Meanwhile, Westpac, NAB and St. George created a sound user experience, with functionality being ported over from the traditional banking websites to mobile.

Since 2012, the mobile banking landscape has changed with new versions and updates being released. The current review reassesses several mobile banking apps while introducing some new players to the mix. Understanding key usability findings can lead to time and cost savings, and a successful delivery into the market place.

## 2. Executive Summary

A review of eight of Australia's most popular mobile banking applications (ANZ, Citibank, CBA, HSBC, ING Direct, NAB, St. George, and Westpac) revealed not all banks performed equally in assisting customers with their everyday banking needs.

The ANZ and CBA iPhone applications are ahead of the competition, providing customers with a unique and positive user experience. ANZ's application is lean, efficient, and interactive. It is the most functional in terms of ease of use, with all core tasks conducted within the one screen using images of real banking cards on an interactive carousel.

CBA is well designed with great practicality and a good integration of features. The automatic display of the nearest ATM/Branch on the pre-login page and calculation of 'Net Position' on the account summary page are little conveniences provided to customers. It appears that both banks are in tune with their users and have designed their functions accordingly.

The recent upgrade of ING Direct's mobile banking application demonstrates a modernized design with improvements in usability and functionality. The application ensures customers have visibility and control over their personal finances by providing the option to view account balances without logging in. The application was designed with their customers' needs in mind, placing it in strong competition with ANZ and CBA.

Citibank, St. George, and Westpac adopt a straightforward mobile design, with some layout and design considerations for everyday users. In particular, Citibank and St. George provide customers with a well-rounded experience by incorporating a lot of functionality beyond mobile banking such as reward offerings, daily foreign exchange rates, and a car finder. However, the greater quantity of functionality comes at a potential cost, with several elements competing for attention (refer fig 7.1). This may impact those wanting to conduct everyday banking transactions on the move.

The NAB application uses small text and spreads banking functionality over several screens making users do more work than is necessary. The HSBC mobile banking application struggles to live up to the standards set in place by its competitors. It lacks the inclusion of standard mobile design principles, however with an increased focus on usability and mobile user experience, this app has the potential to improve significantly.

### 3. Key Findings

**Here are the top 10 findings from our review that were common across successful mobile banking applications:**

1. A prominent login button and a straightforward login process (such as enter pin code or passcode only).
2. Auto-save and retrieve username and password features.
3. Succinct summary of all accounts on one screen provides customers with a ‘snapshot’ of their financial situation. (Quick account balance checking is often cited in our usability research as the main transaction performed on mobile banking).
4. Seamless transaction are:
  - *Accessible* – users are able to access payment options (e.g. pay bill, transfer money) from anywhere within the application;
  - *Efficient* – requiring minimal fields and screens; and
  - *Transparent* – a clear communication of what the system is doing (e.g. when transferring money between accounts, the transaction needs to clearly state the origin, amount and destination of the money).
5. Contact information and help options need to be accessible at any point in the application to ensure users are able to get assistance when they need it.
6. Prominent visual cues relating to security and corporate branding provide reassurance, credibility and familiarity.
7. Design for one-handed operation (e.g. larger call to action buttons make it easier to click)
8. Prioritise important content and functions above the scroll.
9. The use of icons and symbols to represent features can be more efficient than text. However, choose icons that your users will recognise and understand; otherwise, supplement icons with labels to help users learn what the icons and symbols mean.
10. Display the keyboard that will be most useful for the data entry required. For example, a numbered keypad should be the default for the ‘transfer amount’ input field.

## 4. A review of Australia's mobile banking apps

To assist the Australian financial industry in paving the way for new and innovative mobile designs and services, Objective Digital conducted an in-depth review on several existing banking applications. The ability of financial institutions to provide a successful mobile banking application for its customers hinges on meeting their customer's needs within the limitations of a mobile interface.

Therefore the current review will assess how each financial institution addresses the following two questions:

1. Does the app support the tasks of customers on the go? (User Journey)
2. Does the app follow standard mobile design principles?  
(Heuristic Review<sup>1</sup>)

To answer these questions, we have provided some examples from the apps reviewed.

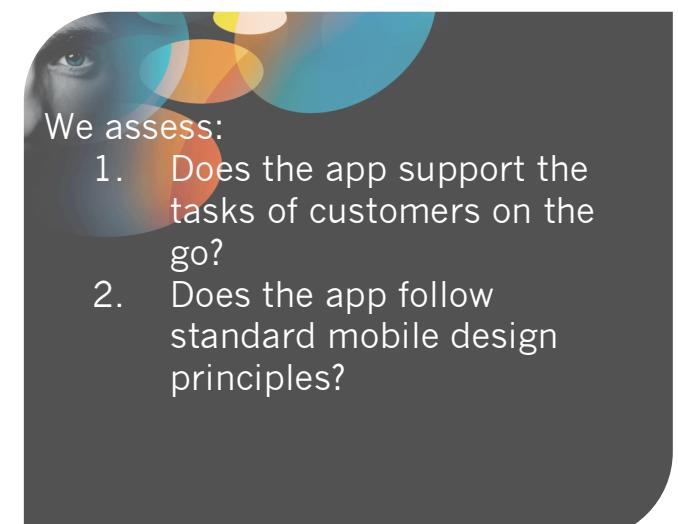
### 4.1. User Journey – Does the app support the tasks of customers on the go?

We identified three common tasks across all applications :

- 4.1.1. Login process
- 4.1.2. Transaction process (e.g. transfer money)
- 4.1.3. Engagement and customer relationships (e.g. contact a bank, search for an ATM)

Each banking application was assessed on how well it supports the customer in each of these areas. For each task, we identified

- Which were the best and worst performing apps
- Areas of improvement
- Creative and interesting designs



We assess:

1. Does the app support the tasks of customers on the go?
2. Does the app follow standard mobile design principles?

<sup>1</sup> A heuristic review is an evaluation of the application against academic research and design best practices.

### 4.1.1. Login process

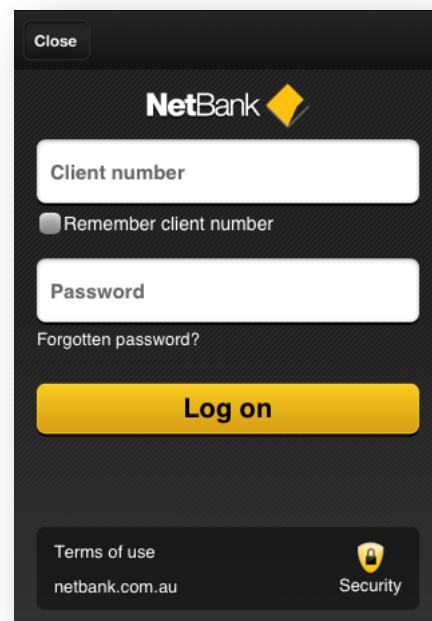
The login process is typically the first point of interaction from your customers. We identified the following key success elements for the login process:

Stage	Key feature	Description	Why is it important?
<b>Pre-login</b>	Clear display of features	The first page that loads after clicking on the application clearly displays the key features of the application on a single screen.	Users are aware what features are available within the application (both transactional and non-transactional).
	Prominent login button	Logging into a mobile banking app should be the primary function. A distinct log in button should be given greater weight and positioning relative to other elements on page.	Users should be able to access their accounts without too much fuss.
<b>Login</b>	Minimise screens and interactions and auto-save details	Use as few screens and user interactions as possible to get users logged in.	As a means to an end, this step should be as pain free as possible for users.
	Forgotten password option	The login screen should remember details where appropriate and contain a noticeable option to reclaim a password and/or username.	Easy retrieval of information supports those users who may have difficulty recalling their log in information.
<b>Post-login</b>	Welcome and user ID	Personalised salutation and acknowledgement of the name (or ID) of the user.	This helps the user know they are logged into the right account and feel welcomed.
	Login Status	The user's 'logged in' status should be displayed at all times with easy access to logout at their convenience.	This helps the user know they are in the 'secure' section of the application.

## Summary

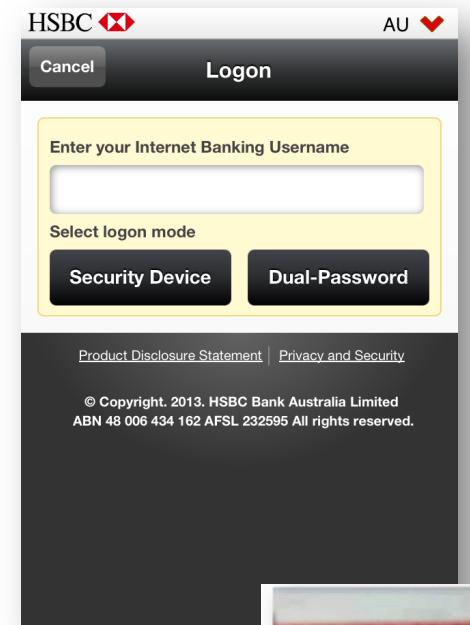
The login process is a necessary evil. Customers need to login so that their banking transactions remain secure.

With Commbank, the two-field login process is relatively easy and simple for users. The auto save options and opportunities to reclaim forgotten passwords are closely aligned with the appropriate input fields for easy accessibility if needed. These features, together with strong corporate branding and security references, provide a seamless and reassuring login process for its customers.



Commbank login page

HSBC is the only application to utilise a one-time password— a password valid for only one login session. While users may feel this makes the application more secure, it requires users to carry an additional security device just to be able to login. This complicates logging in while on the move (e.g. holding phone in one hand and security device in the other).

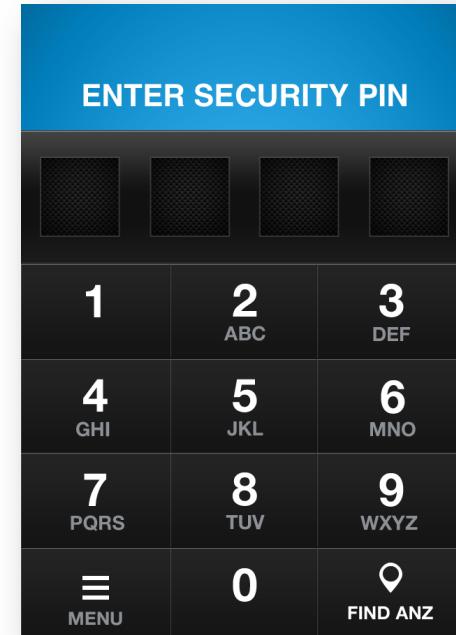


HSBC login page  
and security  
device



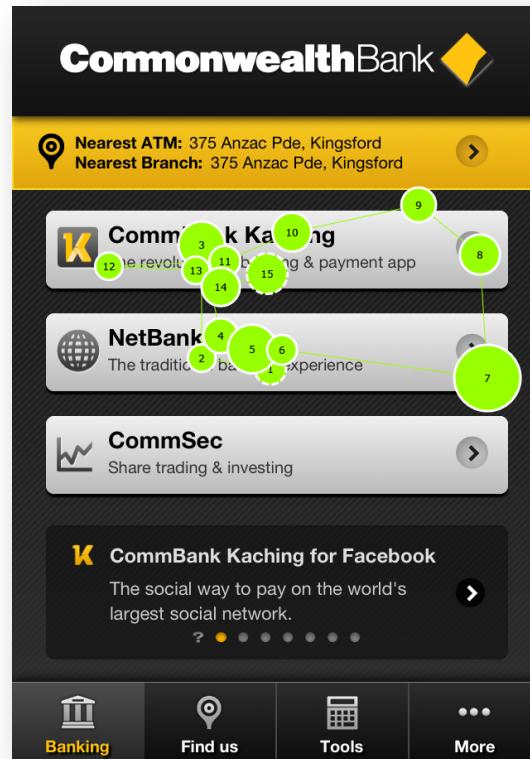
The ANZ application provides an efficient access to banking features with a simple four digit PIN required to be entered on a large sized keypad.

The shortcomings of this design is that important pre-login screen features, such as 'forgotten password' and 'Contact ANZ', are buried two-levels down. This page does not have a lot of branding or a security icon. Instead, it relies on the customer's familiarity with ANZ's brand colours.



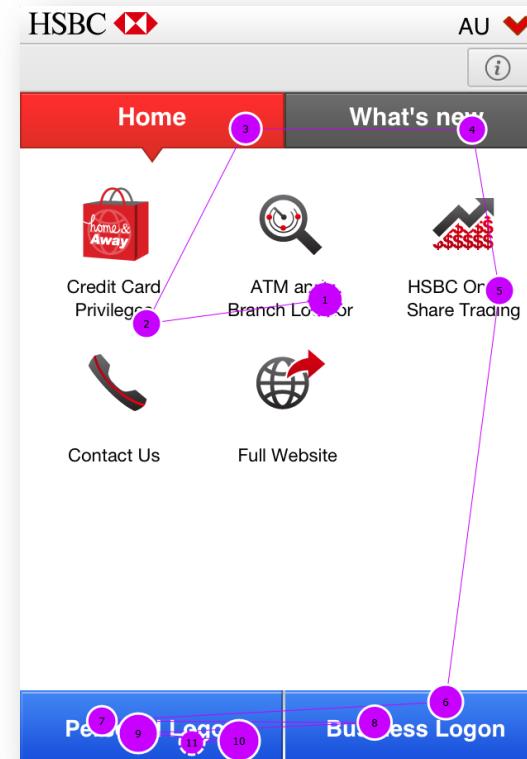
## Eye tracking observations

In all, positioning of the login button relative to other elements on the screen influences the efficiency at which users find the call to action.



**Commonwealth Bank pre-login**

Commonwealth login button was immediately noticed and easy to find.



**HSBC pre-login**

The HSBC homepage shows it takes users longer to find the logon button when it is positioned at the bottom of the page.



**Citibank pre-login**

The login button on the Citibank homepage competes for attention with other elements on the screen.

### 4.1.2. Transaction process

Quick account balance check and transferring money are arguably the most common tasks performed with mobile banking. During our research, we often get stories from users about how they often need to transfer funds while standing at a shop counter waiting to buy something. In what is often the case with mobile banking, the transaction needs to be easily accessible, seamless (without interruption) and efficient.

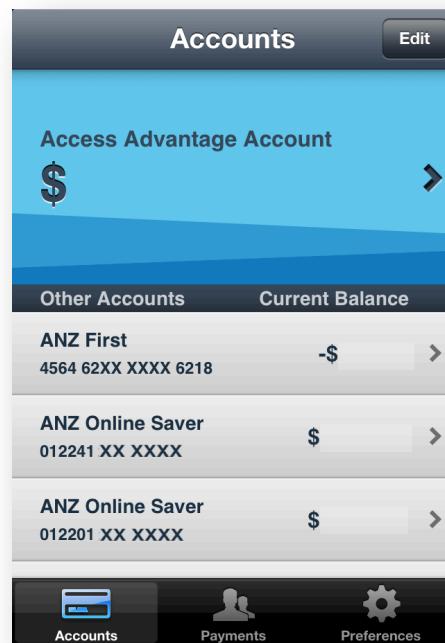
We identified the following key success elements for performing various transactions:

Stage	Key feature	Description	Why is it important?
<b>Account Summary</b>	Succinct overview	A brief and clear display of all the user's accounts and balances should be shown. At the least, the account name and balance should be visible at a quick glance.	Users are able to get a 'snapshot' of their account and balances with minimal fuss.
	Differentiate between accounts	Differentiating between accounts should be easy to do. The user should also have the option to edit the label of each account.	Users who have multiple accounts should not have to work hard to differentiate between them.
	Customise account settings	The ability to modify the display of accounts to suit a particular individual or need. This could include a dedicated main account or option to edit the order of accounts.	Customers have different priorities and these priorities often change. Users should be able to arrange their accounts accordingly.

Stage	Key feature	Description	Why is it important?
<b>Transaction</b>	Accessible	Transaction functions should be accessible from any screen within the application.	A primary function of any mobile app, accessibility is of high importance.
	Efficiency	Use as few screens and user interactions as possible to complete a transaction.	The less steps required, the more mobile and time-friendly the application is.
	Transparency	A clear indication of the origin and destination of money during a transaction. This includes a clear 'from' and 'to' label, and visibility of the amount being transferred.	This instills confidence in the user they have chosen the right accounts to make a transaction and are transferring the correct amount.
	Options	Full range of payment options should be made available on mobile (i.e. BPAY)	Users expect to have the same payment options that are available on the web to be available on their mobile as well.
<b>Receipt</b>	Feedback	Inform users of the status and particulars of the transaction.	To feel reassured, users need to be aware of the status of the transaction (e.g. 'Did my transaction go through?') and verify the details (e.g. '\$100 was transferred from Account A to B).

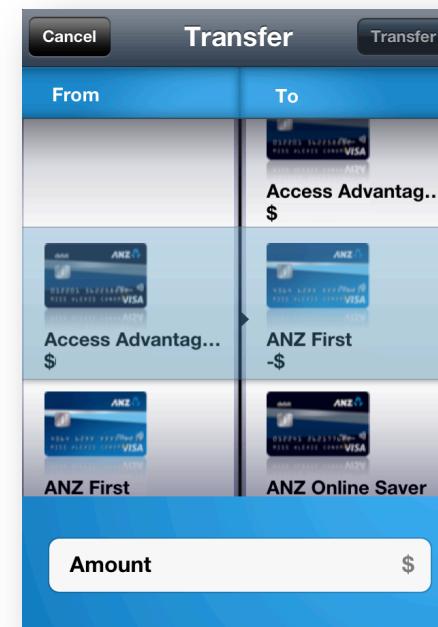
## Summary

Accessibility, efficiency, and transparency are the key elements to a seamless transaction.



ANZ customers are able to access transaction options from the primary navigation as well as from within each individual account. Once there, users only need to visit one screen to accomplish the entire transaction. Input is kept at a minimum with the transfer amount being entered on a numbered keypad. The 'from' and 'to' accounts are chosen with the use of images of real banking cards and two interactive carousels, making the task playful and interesting.

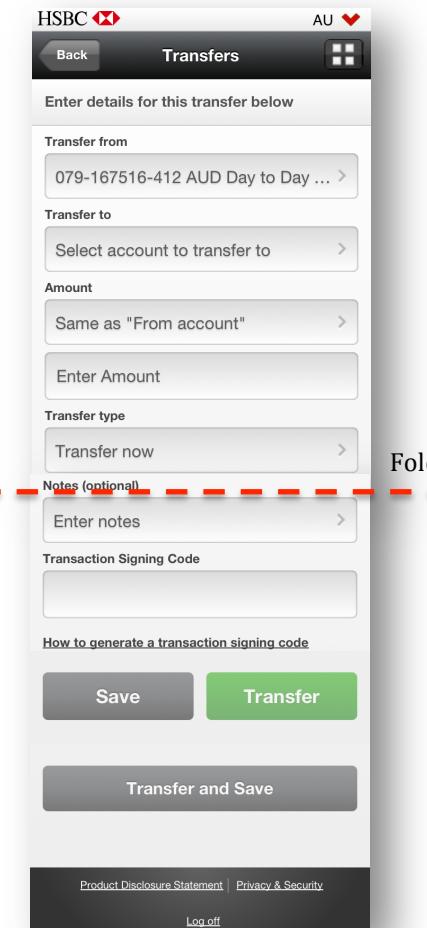
The allocation of a main account on the account summary page (first page after login) is also an added bonus for ANZ users. The large presentation and distinct colour of the main account helps to focus user attention and makes the information easy to absorb. The account summary page was able to display the details of three other accounts, providing customers with a succinct 'snapshot' of their financial situation. In all, ANZ was the most successful in accomplishing a seamless and positive transaction experience for customers in an interactive, visual, and interesting way.



In comparison, HSBC provide transaction functionality that does not have the same simplicity or elegance in design.

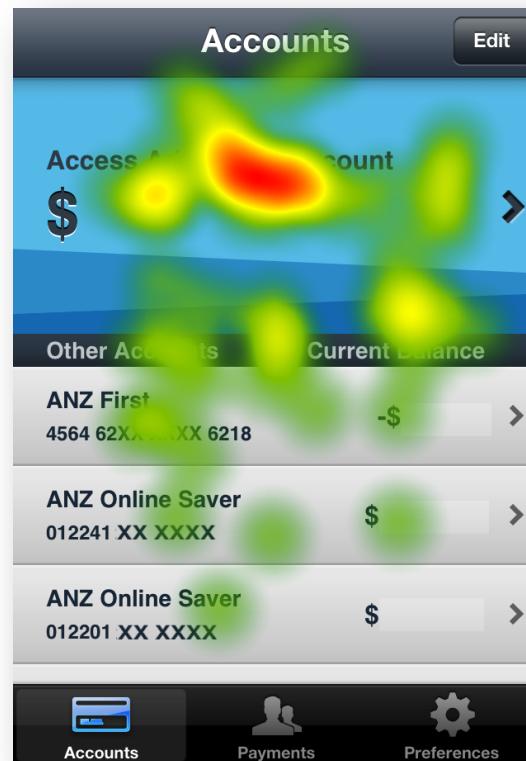
The process of making a transfer or payment requires several screens and input fields, factors not conducive to a mobile or time friendly application. After login, users proceed through four screens before being able to enter details for the transfer (compared to just one screen with ANZ). The transfer process requires six input fields to complete payment, compared to just three input fields with ANZ. As a result of the excess number of input fields, important call to action buttons get pushed below the fold.

The main frustration is the need for a security device to complete a transfer to a non-HSBC account. Handling multiple devices (e.g. mobile phone and security devices) is obtrusive to the mobile experience and creates a hindrance to the efficiency of the transaction process.



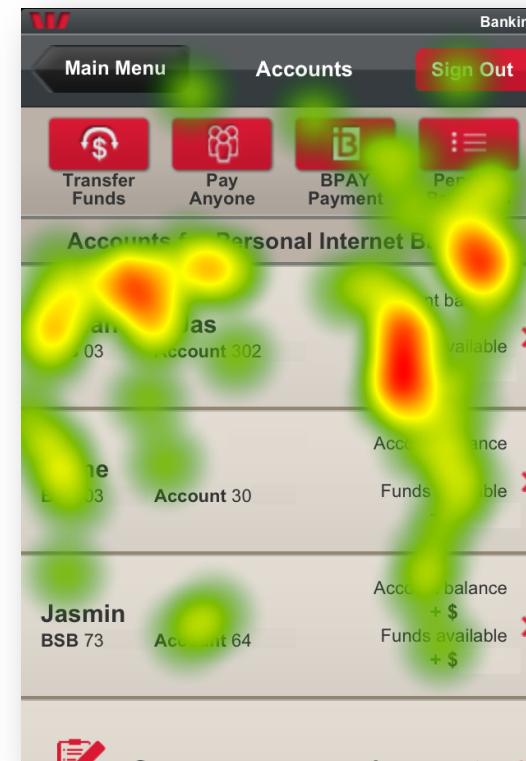
## Eye tracking observations

Eye tracking data shows this top section of the 'Account summary' screen is important real estate and should be reserved for important task-related content.



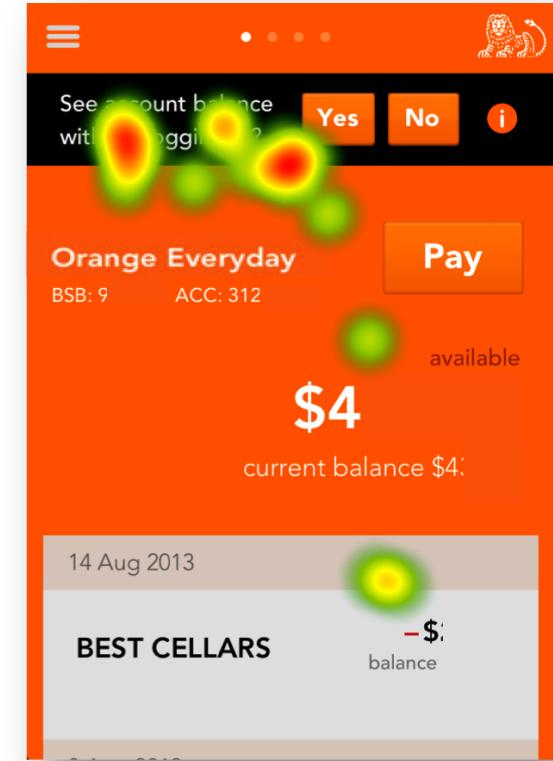
### ANZ account summary

The main account is the focal point of this design and draws users initial attention.



### Westpac account summary

Westpac's design layout treats each account equally, however attention is still concentrated around the first account listed on the page.



### ING Direct account summary

ING Direct has setting controls in a similar position, which appears to draw attention away from critical account information.

### 4.1.3. Engagement and customer relationships

With a large volume of banking tasks being conducted online, understanding and managing the online customer relationship is an important part of a bank's success. Accessibility and relevance are two key factors that can affect the online customers' satisfaction. Users need to be able to access support and help at all times.

We identified the following key success elements for engagement and customer relationships:

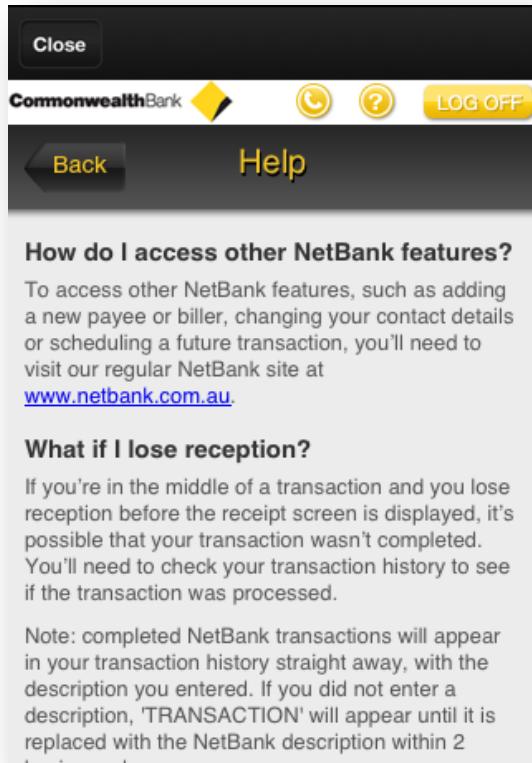
Stage	Key feature	Description	Why is it important?
<b>Contact</b>	Accessible	Able to reach contact information from anywhere within the application while users are logged in or out.	Users are likely to seek help when they are unable to resolve an issue themselves. In such situations, fast contact with someone who can help is desirable (e.g. Click to call buttons).
<b>ATM and branch locator</b>	Accessible	Easily obtain the location of the nearest ATM and branch. By default, show a map detailing current location, where and how far the nearest ATM or branch is and sufficient detail in the map for users to decide how best to get there.	These three pieces of information can be obtained automatically by the application without user input. Loading it by default helps users focus only on how best they can reach their destination.
	Relevant	Location information should have: 1) a distinction between ATMs and branches; 2) the ability to search locations nearby or elsewhere; and 3) a filter to search locations with certain criteria (e.g. distance from current location).	Users want the choice to engage with their bank in a way that suits them.

Stage	Key feature	Description	Why is it important?
<b>Help</b>	Accessible	Able to reach advice or help information from anywhere within the application. This includes while users are logged in and out of the application.	Users are likely to seek help when they are unable to resolve an issue themselves. In such situations, fast access to contextual or online self-help is desirable (e.g. FAQ's, help desk hotline numbers).
	Relevant	Provide help for the specific context the users may be in (e.g. If the query is about a lost or stolen card, provide the direct phone number to the user).	Users shouldn't have to navigate to find the help they need. These contexts that users need help in can usually be pre-determined.

## Summary

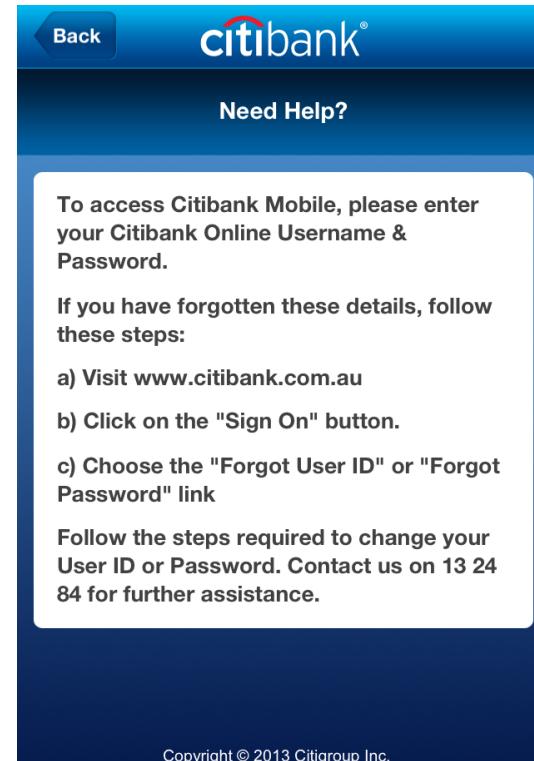
CBA provides access to the right information at the right customer touch points. Answers to frequently asked questions are easily accessed through a persistent link at the top of the screen. The nearest

ATM/Branch is automatically displayed upon entry into the application. The app also has a direct call button on the header of every page, allowing users the ability to call the bank directly from any screen.



The screenshot shows the Commonwealth Bank NetBank mobile application interface. At the top, there are buttons for 'Close', 'CommonwealthBank' with a logo, a clock icon, a question mark icon, and 'LOG OFF'. Below this is a navigation bar with 'Back' and 'Help' buttons. The main content area has a heading 'How do I access other NetBank features?'. It contains text explaining how to add payees, change contact details, or schedule transactions via the regular NetBank site at [www.netbank.com.au](http://www.netbank.com.au). Below this is another section titled 'What if I lose reception?' with text about transaction completion and history. A note at the bottom states that completed transactions appear in history straight away, with a 2-business-day delay for descriptions.

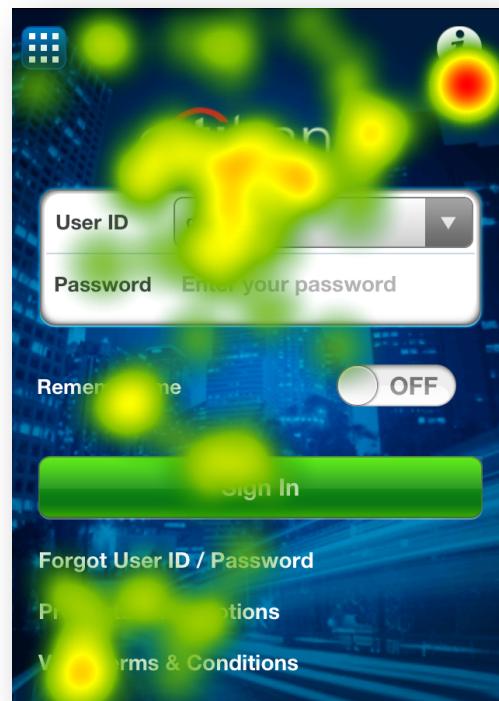
In contrast, the Citibank app positions the contact details outside the mobile banking section and buried in-between blocks of text within the help menu options. Positioned here, users are unable to access help or contact information while performing banking tasks. Furthermore, the phone number isn't clickable so users are unable to directly call from the application.



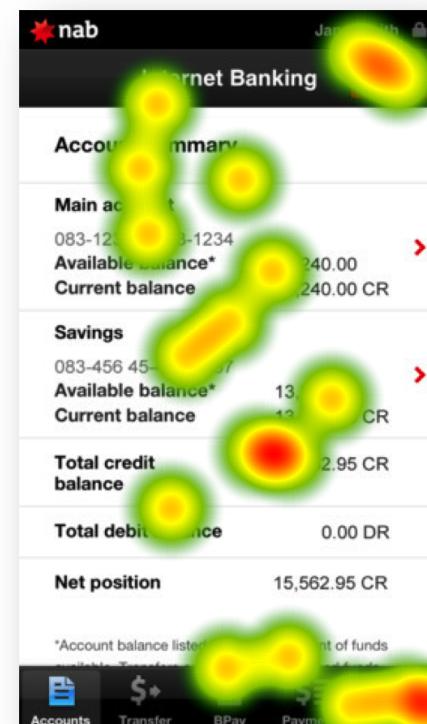
The screenshot shows the Citibank mobile application interface. At the top, there is a 'Back' button and the 'citibank' logo. Below this is a section titled 'Need Help?'. It contains text instructing users to enter their Citibank Online Username & Password to access the mobile app. It also provides steps for forgotten details: visit [www.citibank.com.au](http://www.citibank.com.au), click 'Sign On', and choose 'Forgot User ID' or 'Forgot Password'. It concludes by asking users to contact them on 13 24 84 for further assistance. At the bottom, there is a copyright notice: 'Copyright © 2013 Citigroup Inc.'

## Eye tracking observations

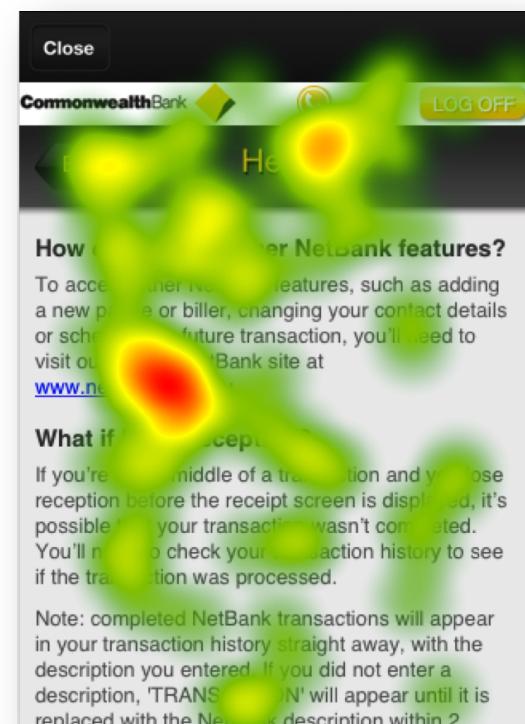
Users were asked where they would expect to find contact information. The dispersion of attention across the screen and multiple ‘hot’ spots where people lingered indicates contact information is not expected to be in a specific part of the app. This demonstrates the importance of providing strong visual icons (and in some case supplement this with text) to steer customers in the right direction.



Citibank help page



NAB Account Summary page



Commbank Help page

## 4.2. Heuristic Review – Does the app follow standard mobile design principles?

Key Success element	Description	Why is it important
<b>Branding</b>	Has obvious financial institution branding such as logos and corporate colours.	Gives the application credibility so users remain familiar with the brand of the bank.
<b>Persistent navigation</b>	Navigation that is present on each screen for easy access back to main page or other features from the current page.	Users are able to orientate themselves in the application no matter where they are.
<b>Consistency</b>	Consistent design across the whole application.	With a consistent design, users do not have to relearn how to use the app when they reach a new screen (e.g. place labels consistently above fields across all forms in the app).
<b>Security reassurance</b>	Display security icons once users are logged in.	Users need constant reassurance that their money is safe. This can be achieved with visual cues (e.g. security icons).
<b>Efficient, clean design</b>	A readable text size, clean layout, efficient spacing, and links that are easy to activate (large enough), minimum number of alternative colours.	An efficient design assists the user in completing their tasks faster and with greater ease. It also adds to the professionalism and credibility of the application.
<b>Prioritised features menu</b>	Key functions list in priority.	This highlights and makes accessible key tasks for the user, enabling quicker time to task completion rates.

## ANZ



**ANZ adopts a lean, efficient and interactive design. Its simplicity is deliberate with a focus on only those functions important to everyday banking. Input is kept to a minimum ensuring the key banking tasks are easy to action. The great practicality and high engagement adds value to the user's experience.**

The application enables users to access important banking features quickly and efficiently. The login process requires minimal input, with users entering a four-digit PIN on a screen-sized keypad. The trade-off for this design is that the 'Forgotten password' link is buried two levels down and may be missed. Familiarity and security assurance comes through the use of strong corporate colours. Despite this, the absence of a corporate logo or inclusion of security icons may not instill confidence in some users.

The application offers a seamless transaction experience, taking into consideration the user's focus and attention. The presentation and distinct colour of the main account helps to focus user attention. Accessible through the primary navigation or within each account, financial transactions can be completed in one screen. Input is kept at a minimum with the transfer amount being entered on a numbered keypad.

The clever use of images of real banking cards on two interactive carousels to select the 'From' and 'To' accounts makes the task playful and interesting.

ANZ provides two strong avenues for engagement with their customers. The 'Contact ANZ' button is made available from the login page and the main navigation, enabling users to call and ask a question at any time.

Access to the ATM/branch locator is through the login page and provides a useful map with filter options. This feature displays ATMs and branches near the current location of the device, with the option to search an alternative location.

*Refer to Appendix 1 for more information and screenshots for ANZ.*

*"I have tried various bank apps, but this is the best... Awesome work guys."*  
(Chetank1234, May 2013)

## Citibank



**Citibank adopts a bold mobile design layout, however the functionality doesn't appear to be on par with its major competitors. Core banking tasks have excess screens, which hinders the efficiency at which customers can login and complete transactions. On a positive note, the use of icons and large call to action buttons are good design features.**

Although the ID login process is considered easy to action, there were several issues with design and layout. The use of blue icons on a blue background doesn't highlight important features (especially the 'Sign in' button). Alternatively, the use of a green call to action button on the login page creates a better colour contrast, ensuring it stands out. Inconsistent use of icons and small font also hinders the user's experience on a mobile interface.

Some parts of the transaction process may feel long and cumbersome. Too many fields require user input. Also, users need to traverse many screens to complete a transaction. Whilst the idea of informing users of their progress with a status bar could be used effectively in other mobile

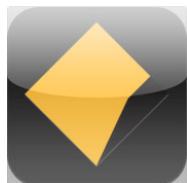
applications, a status bar is less relevant in this case. Especially when its competitors are able to perform the same banking task in one screen.

The application seems to provide little engagement points to manage their online relationship with customers. There is no clear avenue for users to access help or contact information. The help information provided is not very practical and only describes how users can login. The contact number is buried within the information icon between blocks of text, making it hard to find. Meanwhile, the ATM/Branch locator defaults to a list with users needing to click through to view a map.

Refer to Appendix 2 for more information and screenshots for Citibank.

*"This bank and application is really confusing. Learn from other banks..."  
(Rohit85816, Apr 2013)*

## Commbank



The Commbank mobile banking application has great practicality and a good integration of features. However, there is room for improvement. For example, certain are designed inconsistently with different navigation and call to action buttons. Also, primary and secondary call to action buttons look visually similar.

The pre-login and login pages provide a good first impression for Commbank's customers. When the application is loaded, the nearest ATM and branch is automatically displayed. Next, users are presented with a two-field login process resulting in an efficient access to banking features. The option to 'Remember client number' and the opportunity to reclaim a forgotten password is closely aligned with the appropriate input fields for easy access if needed. These features, together with strong corporate branding and security references, provide a seamless and reassuring login process for its customers.

The efficient design of the Account Summary page is a real positive. It allows four accounts to be viewed on the first screen and the user's 'Net Balance', providing a succinct overview of their financial position. Access to payment options is easily available in the main navigation. The use of progressive disclosure to hide additional fields until they are needed

simplifies the transaction process. In all, the transaction process is quick and easy to use.

The ability to call the bank directly from any screen in the application is extremely useful. The help information is also easily accessed through a persistent link at the top of the screen. The display of the nearest ATM and Branch on the pre-login page emphasises the importance Commbank holds in maintaining the connection they have with their customers.

Refer to Appendix 3 for more information and screenshots for Commbank.

*"It's one of the most useful apps that I have on my phone. So quick and easy to use"*  
(Lilprincessful, Feb 2013)

## HSBC



**The HSBC mobile banking application struggles to live up to the standards set in place by its competitors. It lacks the inclusion of standard mobile design principles. For example the pre-login screen makes poor use of space and does not prioritize important features. These issues could be largely down to the fact the application is too similar to the HSBC website – which suffers from its own usability issues.**

The security precautions surrounding the login process are extensive, to the detriment of the user's experience. Firstly, it requires users to remember and enter their 'Internet Banking Username', with no assistance to auto-save. Next, they have the choice to login using a 'Dual password' or 'Security device'. Neither method is efficient with users expected to carry a separate technology device or memorize multiple passwords to login. All the while, the application fails to provide any assistance in reclaiming lost usernames, passwords or security devices.

The transaction process is just as tedious, often jarring at times. The first screen after login functions as a dashboard for users to navigate to different features. Consequently, critical information, such as account balance, requires another click through. Banking transactions occur over several screens with excessive input fields. An additional frustration is the use of the QWERTY keyboard as a default throughout. Transfer to a non-HSBC account can only be completed in combination with the security

device. Opting out at this point can seem easier than to proceed with the process.

Links to the help or FAQ options are hidden throughout. The help information is quite basic and typically only describes the functionality rather than expressing a solution to potential issues that may arise. The 'Contact us' link is tucked away in the icon on the top right corner causing it to be potentially missed by users altogether. The ATM locator is easy to select from the main menu. Although the default view is a map, it takes several clicks to get a specific ATM on the map. The user needs to zoom in (several times) to see what the street name is.



*Refer to Appendix 4 for more information and screenshots for HSBC.*

## ING Direct



**The ING Direct mobile banking application appears simple and easy for users to follow. Swipe functionality ensures users accomplish banking tasks quickly and effortlessly with one hand. The application ensures customers have visibility and control over their personal finances by allowing them to customize how and where they view their accounts.**

The four-digit Access Code ensures the login process is efficient and simple for users. Strong use of corporate colours and branding, together with the inclusion of security icons instills confidences and reassurance in users. However, in the case a user forgets their 'Access Code', the application doesn't provide any clear steps to reclaim it – problematic for users who are on the move and wanting to make a quick transaction.

ING Direct offers quick access to account balances and transaction processes. Accounts are displayed on an interactive carousel (i.e. users' swipe across to view their next account), with a prominent call to action button to make a payment from within each account. The transaction process requires minimal input by users to complete a transaction, which is conducted within the one screen. This interactive design offers an efficient mobile experience for its customers.

Interestingly, there is no dedicated Account Summary page; rather users can customize the application to view a summary of their accounts without logging in. When considering those customers who prefer not to display their account balances on the pre-login page, this design doesn't allow for an overall 'snapshot' of their accounts.

ING Direct is a branch-less bank that relies heavily on mobile banking. As a result, accessibility to support is an important factor in managing the relationship with their customers. The 'Contact Us' and 'Branch locator' are accessible by swiping through the interactive carousel to the far right, or by tapping on the ING logo in the top right corner. However, this is not necessarily intuitive to all users, especially those who are novices with iPhone functionality. The 'Contact Us' section provides a variety of different methods for users to contact the bank and enables customers to call from within the application. Furthermore, the branch locator defaults to map clearly highlighting the nearest Post branch, and provides sufficient information on how best to reach their destination. Together, this provides users with the choice to engage with their bank in a way that suits them.

Refer to Appendix 5 for more information and screenshots for ING Direct.

*"Fantastic new user friendly interface. This is a breath of fresh air. I was over the old key pad log in. Well done!"*  
(StaffBKAUSII, July 2013)

## NAB



**Overall, the NAB mobile banking application adopts a clean and bold mobile mobile design. However, not all screens share the large font and prominent call to action buttons found on the pre-login page. The transition from an ID login to a four-digit passcode will make the mobile experience more efficient.**

The pre-login page creates a good first impression. The use of contrast with the corporate colours (i.e. white buttons and black font on a red background), large text and easy to access login button are assist with the mobile experience. Unfortunately, the login page doesn't follow through with the same precision. It uses smaller text with large white spaces. The expectation of users to remember their ID code with no option to auto save or reclaim forgotten details could be an issue for users on the go.

Alternatively, the choice of the four-digit passcode is a welcomed positive for users. Similar to the ANZ experience, this method is more in line with an efficient and user-friendly mobile login process. The most noticeable issue however is the lack of colour contrast, where the red buttons and input field blend into the red background.

Similar design issues mentioned above undermine the transaction process. The account details on the 'Account Summary' page do not efficiently utilize the width of the screen. This means only two accounts can be viewed on the first screen before the 'Net position' information

falls below the fold. While this is an interesting feature to have, the 'Net position' is not visually distinct and blends into the account details. The QR scanning feature for BPAY is another bonus feature offered to users. In all, multiple pages and excessive spacing without the benefit of larger more readable text affect the transaction process.

Elements of engagement are obvious and accessible from the opening page. The 'Contact us' and ATM/branch locator stand out and are easily accessible. Unfortunately, the contact function is not readily accessible inside the application posing an issue for users who may need help or support.

*Refer to Appendix 6 for more information and screenshots for NAB.*

## St. George



**The St. George application has a lot of functionality beyond mobile banking. Besides mobile banking, the application offers a budget planning tool, property guide, and options to apply for a credit. The greater quantity of functionality comes at a potential cost as pages are often busy with several elements competing for attention.**

The pre-login pages make good use of icons to visually display the breadth of features of the application. However, these features are very easily missed because they are spread over four separate pages. Despite this, the mobile banking logon is prominent and accessible across all these screens, providing easy access to banking features. At the login page, the user is required to correctly input 4 different pieces of information to gain access, with no assistance if these details are forgotten.

The transfer process appears disjointed. The ‘Transfer’ button adjacent to each account encompasses not just fund transfer functions (e.g. Account to Account), but payment functions as well (e.g. BPAY). Transactions require a step-by-step process taking several screens to complete a transaction. In all, this hampers efficiency of the transaction process.

While the application provides avenues for engagement, the design, location and information provided could be improved. Once inside the application, access to help is located at the bottom left hand side of each screen – often falling below the fold. This help information is quite basic and typically only describes the functionality rather than expressing a solution to potential issues that may arise (fig. 7.9). The ‘Contact us’ function is found in the main menu, outside the mobile banking section. This is not readily accessible if a user has a query while banking. Also, the primary call to action on the Contact page is to “Visit the St. George website”.

*Refer to Appendix 7 for more information and screenshots for St. George.*

## Westpac



**The application has a nice clean appearance and is easy to use. It uses large input fields (that are easy to target) and distinct call to action buttons. However, certain screen's designs could be more efficient. On some screens, important call to action buttons are placed well below the scroll.**

The login process has a healthy balance between efficiency and security assurance. The two-field login and auto-save option commands little input by the user. Together with the large input fields and call to action buttons, it is clear Westpac has considered the needs of the mobile user in its design. Meanwhile, the repeated use of corporate branding and security icons delivers confidence and familiarity for users.

The process of making a payment or transfer is straightforward and easy. Users simply move to another screen to select the 'From' and 'To' accounts. However, the large target areas for selecting these accounts comes at a cost of asking the user to scroll down to finish the transaction. The inefficient use of space and positioning of important elements below the fold is also evident on the account summary page.

The accessibility of contact and help information is nearly impossible. It is not obvious to scroll for contact and help buttons, endangering these key functions of being missed. The help icon is also positioned at the bottom of every screen throughout the application, which provides information specific to the function being performed. However it is not immediately obvious from the consistent use of the same help icon throughout the application. The biggest determinant to the users' experience is the inability of users to locate the contact number whilst logged in (it is buried four levels down). The Contact Us link is tucked away in the icon on the top right corner. The detached nature of the help reduces its effectiveness and one might hazard a guess that it is missed all together.

*Refer to Appendix 8 for more information and screenshots for Westpac.*

## 5. Conclusion

The goal of this paper is to educate the financial industry on the user's experience and highlight potential issues that may not have been realised.

Overall, the mobile banking experience in Australia is, by and large, better than last year, but still has room for improvement.

Both ANZ and Commbank have remained ahead of the game with efficient and user-friendly designs.

The most noticeable improvements came from St. George, ING Direct and NAB who demonstrated an increased focus on their mobile users.

We've learned a lot from the inclusion of Citibank and HSBC's mobile banking apps in this year's review, and we look forward to seeing how they tackle some of their usability issues.

We expect banking transactions to become increasingly mobile in the future, especially with new technology such as NFC payments and QR code scanning hitting the market. It is our wish that financial institutions continue to enhance their mobile designs and functionality, and we look forward to reviewing their mobile banking user experiences again next year.





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## Appendix 1. ANZ

### Login



Fig. 1.1 Entry/Login Page

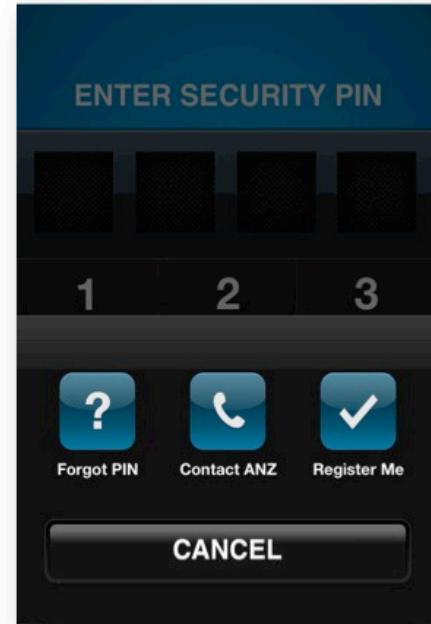


Fig. 1.2 'Menu' features

#### Positives

1. Four-digit PIN provides quick and easy access to core banking functions.
2. Numbers are big and easy to use.
3. 'Find ANZ' is accessible whilst logged out of the application.

#### Issues

- A. No obvious corporate branding or cues for security assurance.
- B. 'Contact ANZ' and 'Forgot PIN' are buried two levels deep and could be missed.

## Transaction



Fig. 1.3 Account Summary page



Fig. 1.4 Payment options

### Positives

4. Main account is visually distinct with large font.
5. Ability to customize account order and labels.
6. Succinct overview of accounts, with a maximum of four accounts visible without scrolling.
7. Persistent navigation throughout the application.
8. Succinct description of payment options, with key payment options given prioritised positioning.
9. Access transaction options from anywhere within the application.

### Issues

- C. No obvious corporate branding or cues for security assurance.
- D. Need to scroll if user has more than four accounts, which may not be obvious.

## Transaction

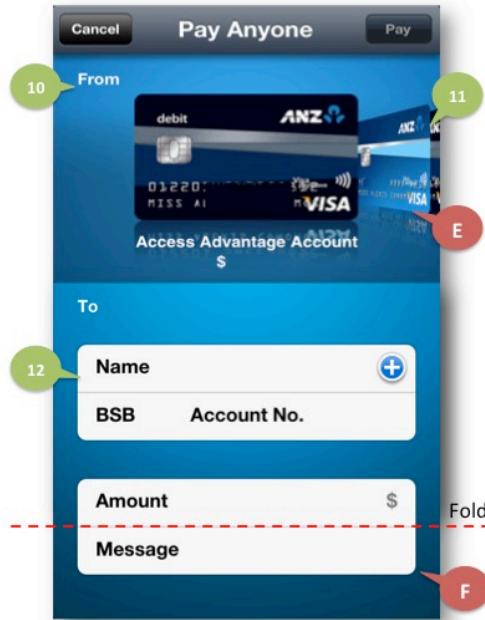


Fig. 1.5 Pay Anyone transaction

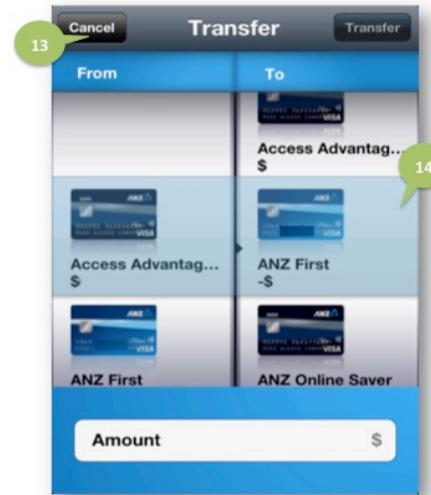


Fig. 1.6 Transfer transaction

### Positives

- 10. Clear indication of 'From' and 'To' accounts.
- 11. Images of real banking cards make accounts easy to target.
- 12. Minimal screens and fields required to complete a transaction.
- 13. Option to cancel transaction at any time provides a sense of control.
- 14. An interactive carousel makes transferring between accounts interactive and fun.

### Issues

- E. Card images may start looking the same, making it difficult to distinguish between accounts.
- F. It is not obvious to scroll to input a message; therefore, this feature may be missed.

## Transaction

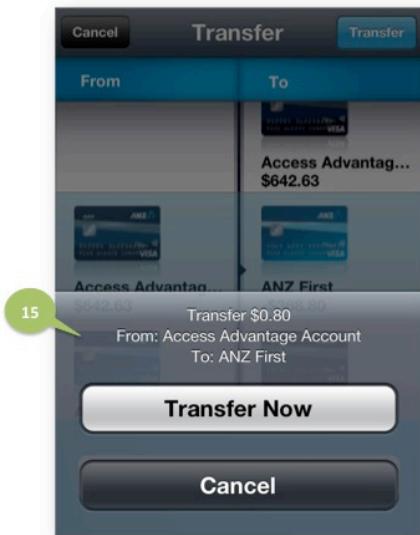


Fig. 1.7 Transaction confirmation



Fig. 1.8 Transaction receipt

### Positives

- 15. Confirmation overlay allows for a final check before proceeding with payment.
- 16. Green tick provides reassuring feedback that transaction was successful.

### Issues

- G. It is not obvious to users that they have the option to save, print, or email receipt.
- H. Small font may be difficult to read even though there is ample screen real estate to convey this message clearer.
- I. Date of transaction may be missed as it appears detached from the receipt.

## Engagement

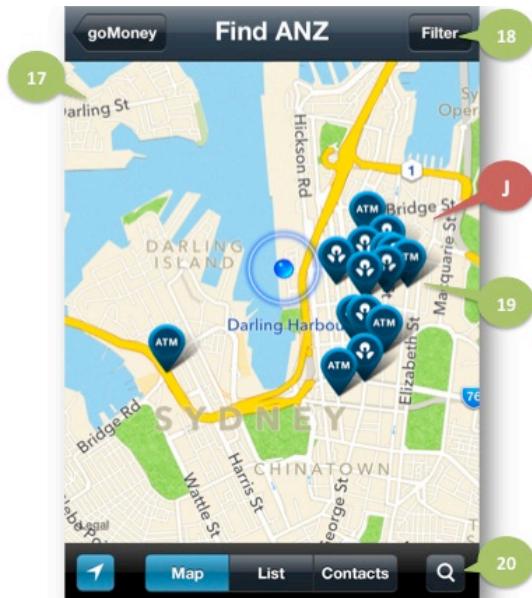


Fig. 1.9 ATM/Branch locator

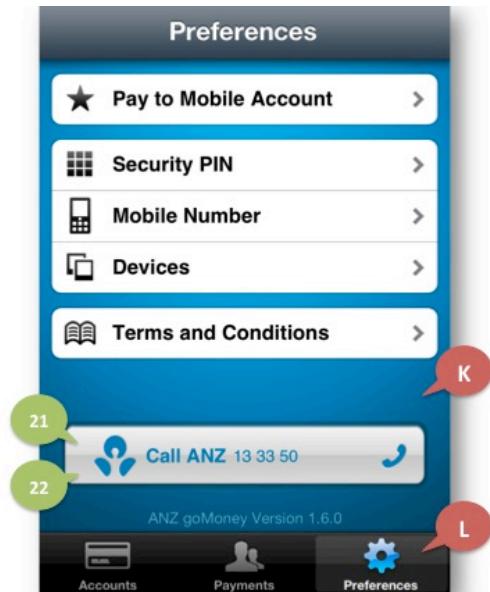


Fig. 1.10 Preference tab

### Positives

- 17. The default view is a map, which shows the current location.
- 18. Able to filter results based on specific needs.
- 19. Distinction between ATMs and branches.
- 20. Able to search by location or postcode.
- 21. Able to contact the bank from within the location feature.
- 22. Prominent call to action.

### Issues

- J. Need to zoom in for map to be useful.
- K. No help information is provided. Users need to call ANZ for minor questions.
- L. Preference is an ambiguous term for the features available in this tab.

## Appendix 2. Citibank

## Login



Fig. 2.1 Entry page



Fig. 2.2 User ID login page

## Positives

1. Corporate logo is clearly visible.
2. Good use of icons to display key functions.
3. ATM/Branch locator and other features available without login.
4. Efficient login with two input fields.
5. Clear and prominent 'Sign in' button.

## Issues

- A. Blue icons do not stand out against a blue background.
- B. Contact information is buried deep within information icon.
- C. 'Forgot User ID / Password' looks similar to the rest of the navigation items (e.g. Products & Promotions).

## Transaction

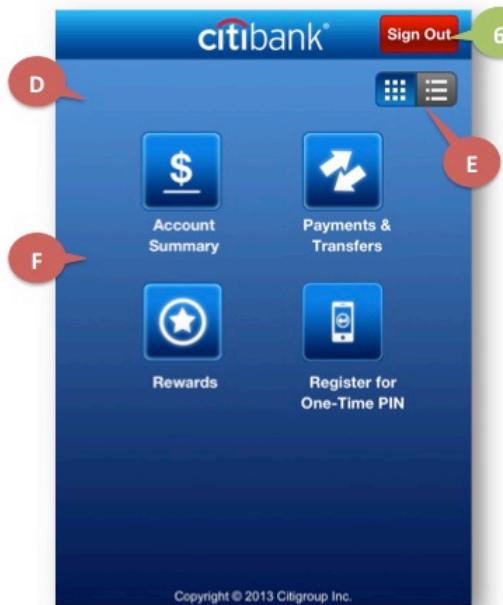


Fig. 2.3 First page after login

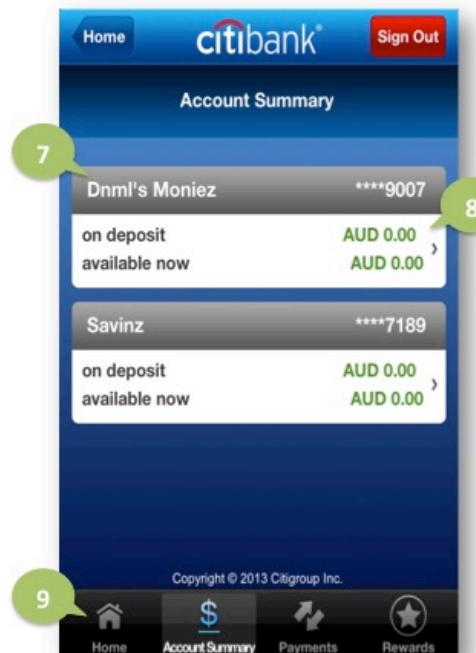


Fig. 2.4. Account summary page

### Positives

6. Sign out button is visually prominent.
7. Accounts are visually distinct from each other, with a maximum of three accounts above the fold.
8. Using a different colour for the account balance makes it easier for users to scan the screen and notice it.
9. Persistent navigation with easy access to payment options.

### Issues

- D. No welcome salutation or personalised ID to identify the account.
- E. Inconsistent use of icons – here, the icon is used to represent icon view, whereas the login screen uses the same icon as the back button.
- F. Account balances are not available on the first page after login.

## Transaction

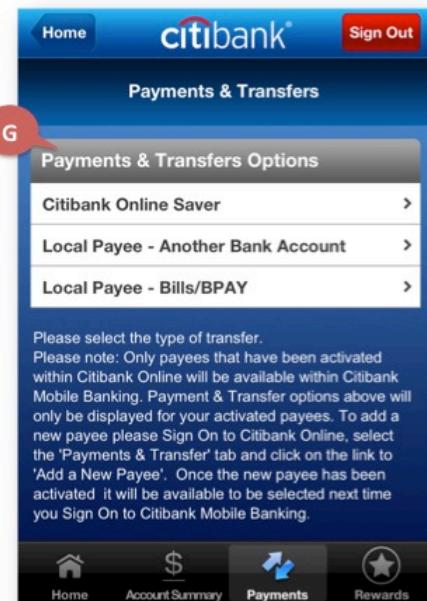


Fig. 2.5 Payment &amp; Transfers page



Fig. 2.6 Transaction pages

### Positives

- 10. 'To' and 'From' accounts are clearly labeled.
- 11. Progress bar informs users where they are in the process.

### Issues

- G. Text heavy payment options without the use of icons.
- H. Transaction is conducted over several screens.
- I. Highlighted step is not clear. The darker colour (compared to the grey) implies it has already been completed.
- J. Progress bar disappears after the 4th step. Including the confirmation page, a transaction requires 5 steps to complete.

## Transaction



Fig. 2.7 Confirmation page

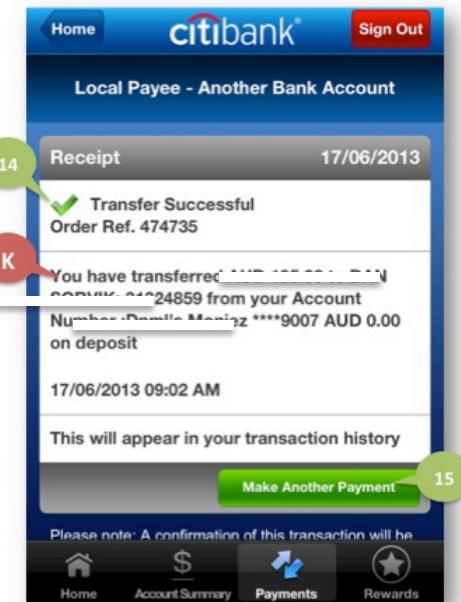


Fig. 2.8 Receipt page

### Positives

12. Modify option provides a sense of control for users.
13. Primary and secondary calls to actions are distinct.
14. Green tick provides reassurance that the transaction was successful.
15. The 'Make another payment' button is visually prominent and facilitates multiple transfers.

### Issues

- K. Receipt is text heavy. Information would be easier to read if it was structured for easy scanning (e.g. using bullet points, sub-titles).

## Engagement

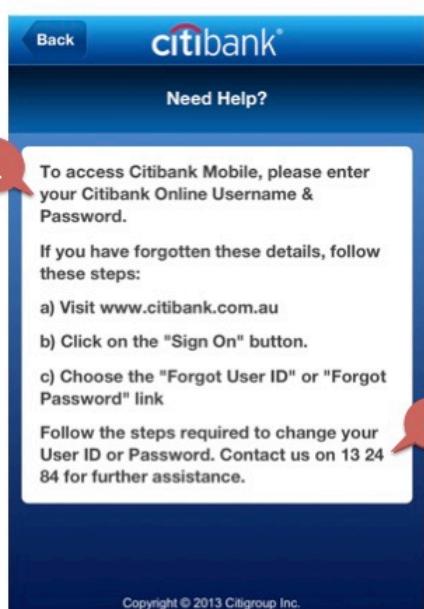


Fig. 2.9 Help menu

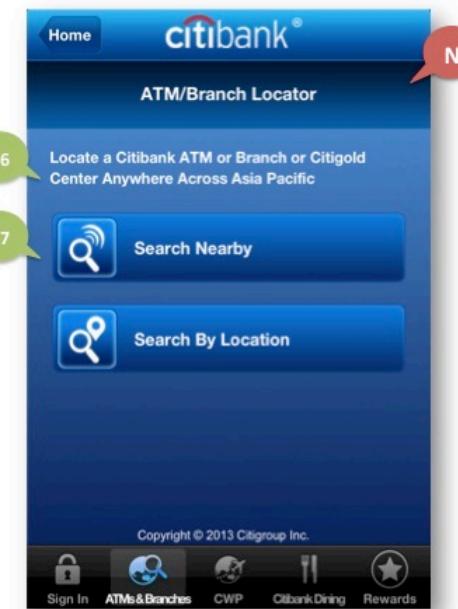


Fig. 2.10 ATM/Branch locator

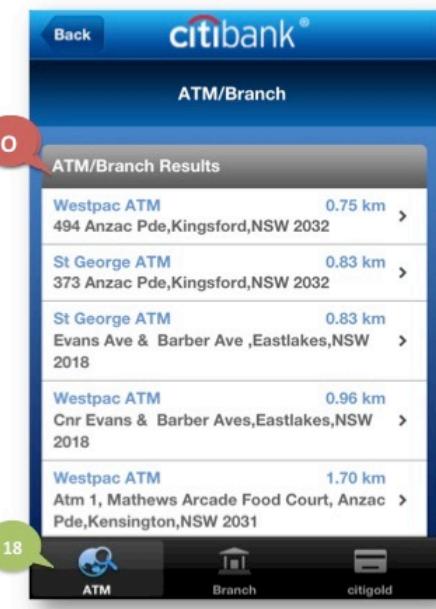


Fig. 2.11 List default page for ATM/Branch locator

### Positives

- 16. Ability to search for ATM/Branches across Asia Pacific.
- 17. Option to search nearby or by location, depending on users needs.
- 18. Toggle between ATM and Branch locations.

### Issues

- L. Help content is minimal.
- M. The contact number is buried within the help icon and not immediately noticeable. The number is written over two lines without the option to call from within the application.
- N. This page creates an extra step in locating an ATM/Branch.
- O. Users need to tap on each result to view the map with each individual location.

## Appendix 3. Commbank

### Login

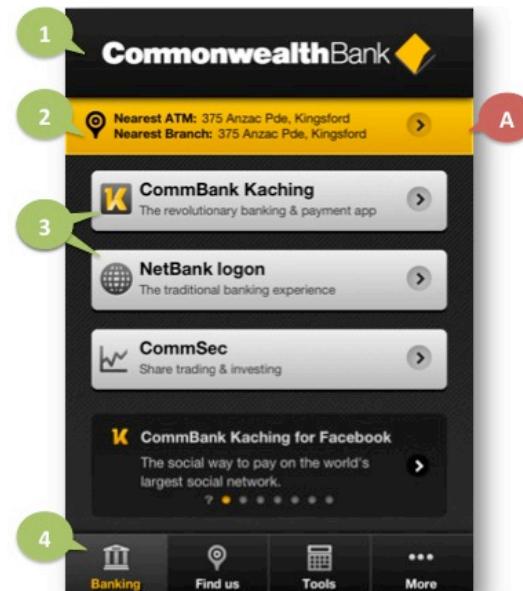


Fig. 3.1 Entry page

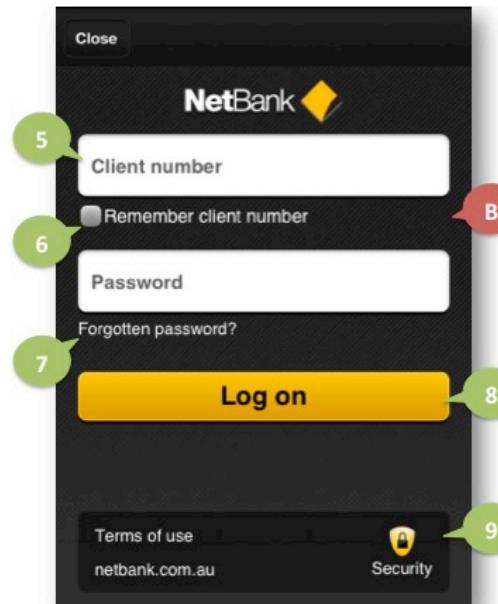


Fig. 3.2 Login page

#### Positives

1. Corporate logo is clearly visible.
2. Automatic display of nearest ATM and Branch.
3. Prominent log in buttons.
4. Good use of icons to display primary and secondary functions without requiring a login.
5. Efficient login with only two input fields.
6. 'Remember client number' facilitates users logging in.
7. 'Forget password' link is clearly positioned beneath input field.

8. Clear and prominent call to action.

9. Security icon is reassuring.

#### Issues

- A. Font size too small for comfortable reading.
- B. No assistance is provided if user forgets their 'Client Number'.

## Transaction



Fig. 3.3 Account Summary page

Fig. 3.4 Transaction page

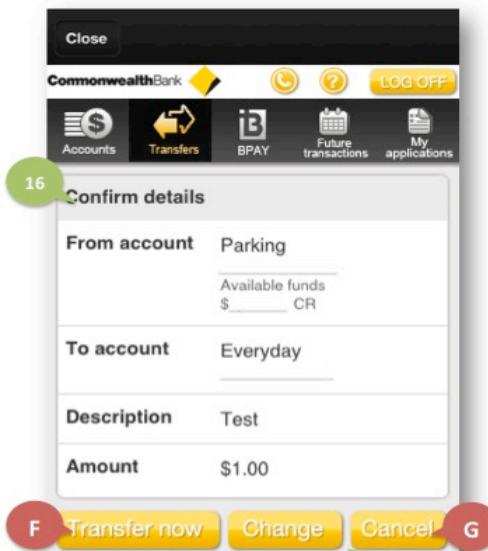
### Positives

10. Main functions highlighted clearly across the top.
11. Ability to access payment options from main navigation.
12. Clear grid with a lot of useful information for every account, with a maximum of five accounts above the fold.
13. Calculation of Net Position is a bonus for customers.
14. Easily select the account to transfer money 'From' and 'To'.
15. Minimal input fields needed to complete a transaction.

### Issues

- C. The yellow call to action button and white font could make the log off button difficult to read.
- D. With multiple accounts, users may need to scroll to view 'Net position'.
- E. Refer to C.

## Transaction



16 Confirm details

From account Parking  
Available funds \$ CR

To account Everyday

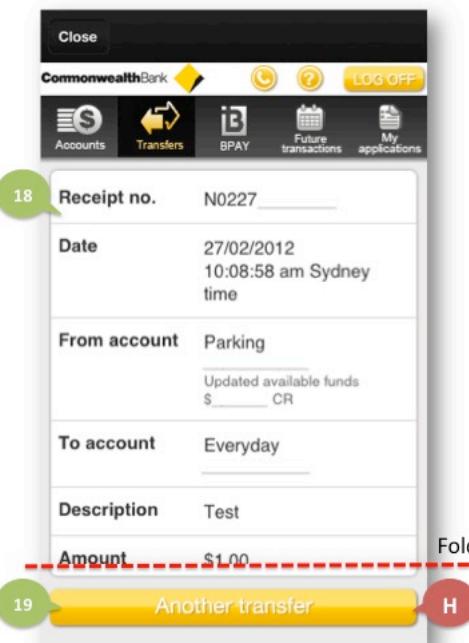
Description Test

Amount \$1.00

F Transfer now    Change    Cancel G

H Another transfer

Fig. 3.5 Transaction confirmation



18 Receipt no. N0227

Date 27/02/2012  
10:08:58 am Sydney time

From account Parking  
Updated available funds \$ CR

To account Everyday

Description Test

Amount \$1.00

F Fold

G Another transfer H

Fig. 3.6 Transaction receipt

### Positives

16. Able to confirm details before proceeding with payment.
17. Ability to change or cancel transaction gives control to the user.
18. Detailed information provided about transaction.
19. Call to action to 'Make another transfer' makes it easier to do multiple transfers.

### Issues

- F. The three buttons looks the same, not giving priority to typically what would be the main action (Transfer now).
- G. The look and feel of the calls to action buttons is not consistent. The black text on yellow background found earlier in the application is not replicated throughout.
- H. It is not obvious you can scroll to make another transfer, which may cause this feature to be missed.

## Engagement

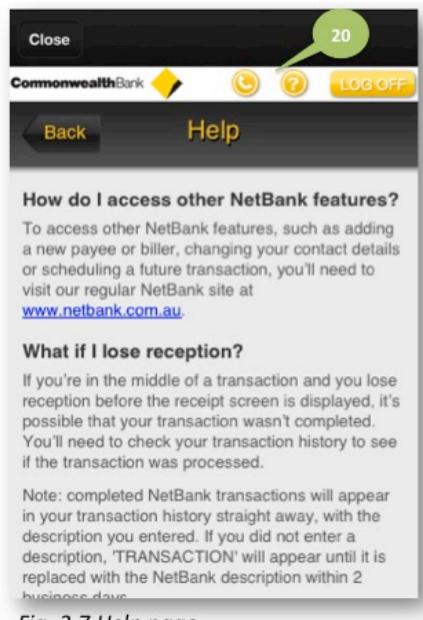


Fig. 3.7 Help page

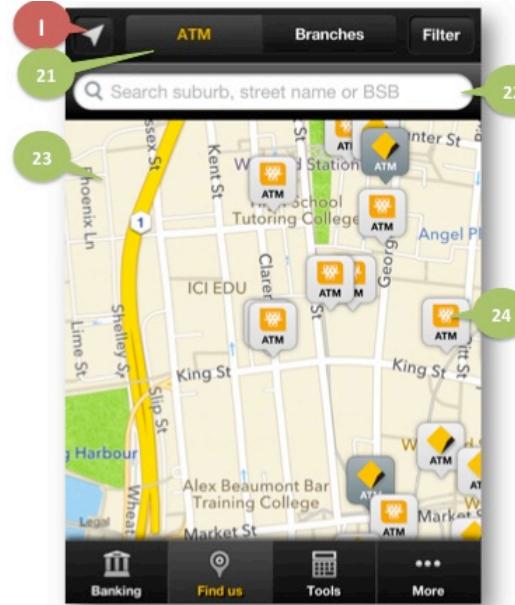


Fig. 3.8 ATM/Branch locator

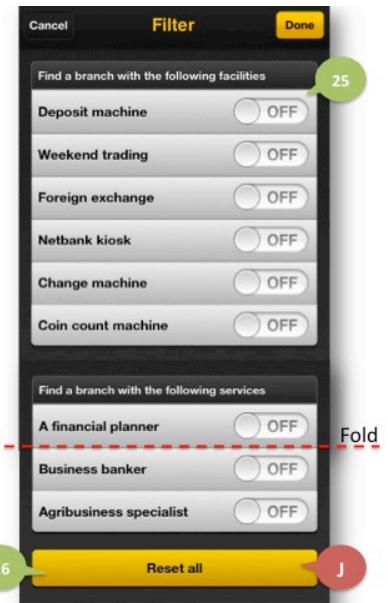


Fig. 3.9 Filters for ATM/Branch locator

### Positives

20. Specific help and contact available from anywhere in the application.
21. Ability to search ATM and branches separately.
22. Ability to search by suburb, street name, or BSB.
23. Map view is default.
24. Results also show Bankwest ATMs.
25. Extensive list of filter options.
26. Option to reset filters.

### Issues

- I. No indication of the user's current location. Need to press the icon to highlight the current location.
- J. It is not obvious to scroll to reset the filters, which may cause this feature to be missed.

## Appendix 4. HSBC

## Login

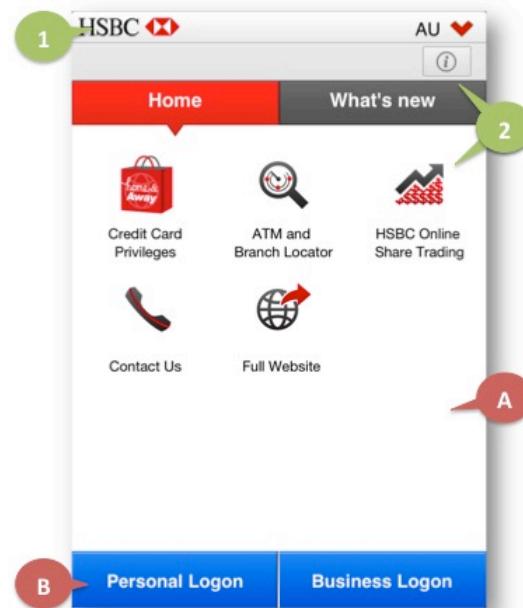


Fig. 4.2 Entry page

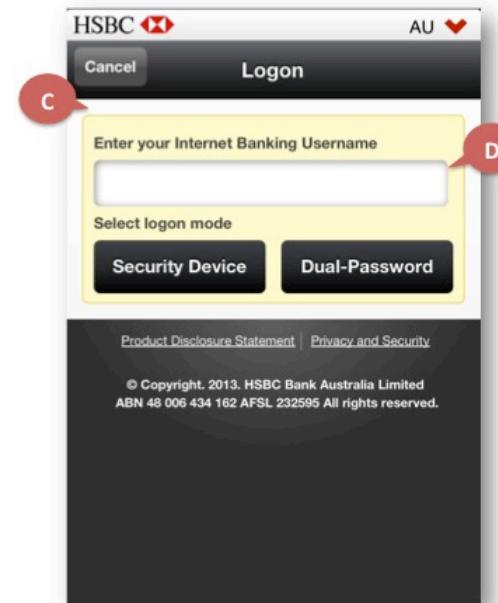


Fig. 4.2 Login page

**Positives**

1. Corporate logo is reassuring.
2. Icons clearly display functions of the application, with less important links in the information dropdown.

**Issues**

- A. Insufficient use of screen real estate.
- B. The Logon button is positioned at the bottom of the screen, which does not fit with best practice.
- C. Login process is tedious and confusing. It requires several input fields, several passwords and/or a separate security device.
- D. No option to auto-save 'Internet Banking Username'.

## Login

The screenshot shows the HSBC mobile banking app's security device login screen. At the top, there are 'Cancel' and 'Logon' buttons. Below them is a yellow input field labeled 'Enter your password'. Underneath is another yellow input field labeled 'Enter Security Code' with a link 'How to generate a security code'. A red circle labeled 'E' points to the 'Enter Security Code' field. A green circle labeled '3' points to the 'Logon' button. At the bottom, there are links for 'Product Disclosure Statement' and 'Privacy and Security', and a copyright notice: '© Copyright. 2013. HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 All rights reserved.'

Fig. 4.4 Security Device login page

The screenshot shows the HSBC mobile banking app's dual password login screen. At the top, there are 'Cancel' and 'Logon' buttons. Below them is a yellow input field labeled 'Enter your password'. Underneath is another yellow input field with the instruction 'Enter the SECOND, THIRD and EIGHTH characters of your Secondary Password.' A red circle labeled 'F' points to the first input field, and another red circle labeled 'G' points to the second input field. A green circle labeled '3' points to the 'Logon' button. At the bottom, there are links for 'Product Disclosure Statement' and 'Privacy and Security', and a copyright notice: '© Copyright. 2013. HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 All rights reserved.'

Fig. 4.5 Dual Password login page

### Positives

3. Calls to action buttons are clear and obvious.

### Issues

- E. 'Enter Security Code' defaults to QWERTY keyboard.
- F. No clear steps to reclaim username or passwords if forgotten.
- G. The process is tedious.

## Transaction

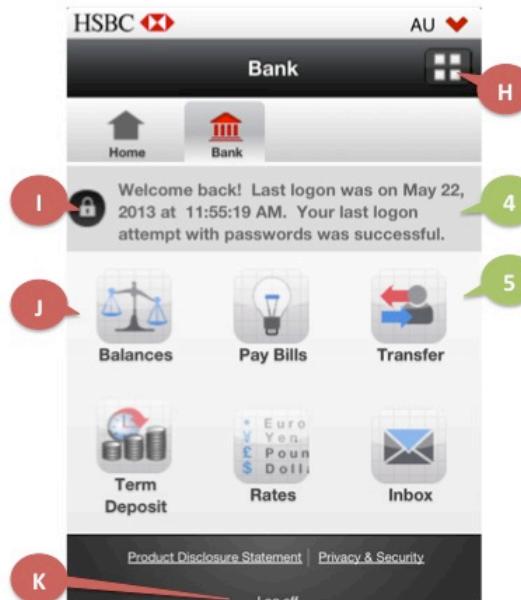


Fig. 4.6 First page after login

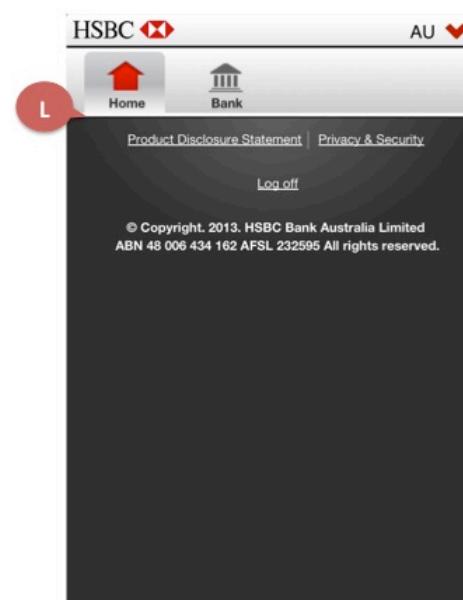


Fig. 4.7 Home page

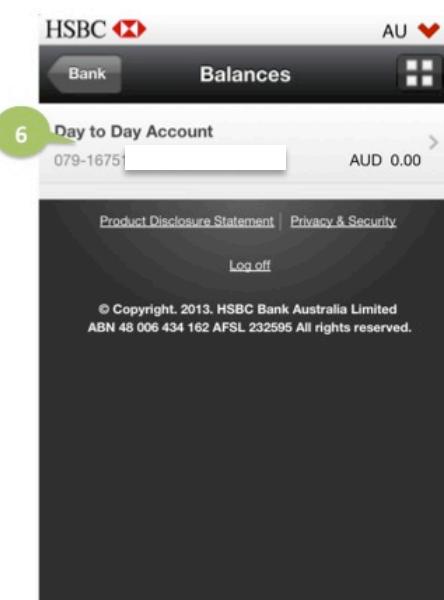


Fig. 4.8 Account summary page

### Positives

4. Welcome message and last login date are a nice addition to the page.
5. Good use of icons to display functions.
6. Clear and succinct overview of accounts.

### Issues

- H. Navigation hidden within the quick link icon.
- I. Padlock icon should provide security assurance at the pre-login stage also, however it first appears here.
- J. Account balances not visible from the first page after login.
- K. Small font and location makes the 'Log off' link difficult to notice.
- L. This page seems to have no particular purpose.

## Transaction

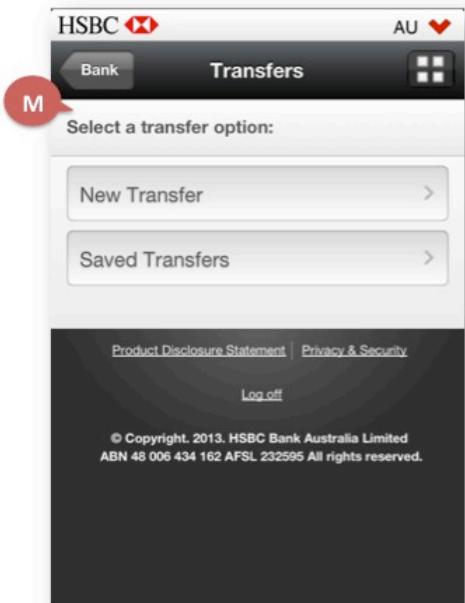


Fig. 4.9 Transfer page

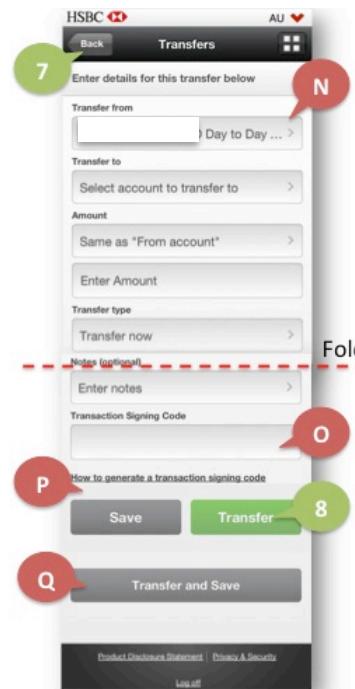


Fig. 4.10 Transfer page

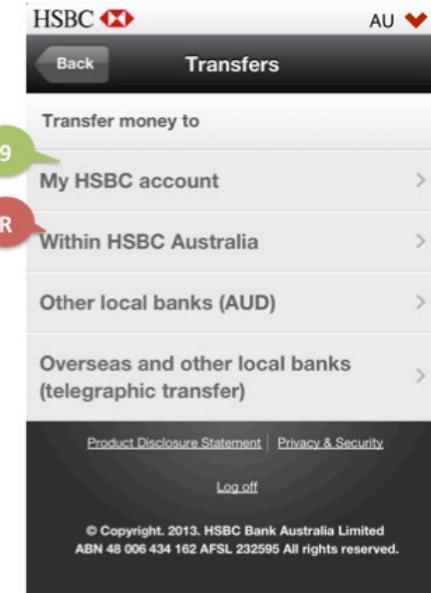


Fig. 4.11 Transfer page

### Positives

7. Back button gives users control to opt out of the transaction.
8. The primary call to action button is visually distinct.
9. Several transaction options available.

### Issues

- M. Transaction requires several screen and input fields.
- N. Each input field requires a separate screen.
- O. Transfer to a non-HSBC account requires the use of the security device.
- P. Important input fields and calls to action are located below the fold.
- Q. There are too many calls to action competing for attention.
- R. Text heavy payment options without the use of icons.

## Engagement

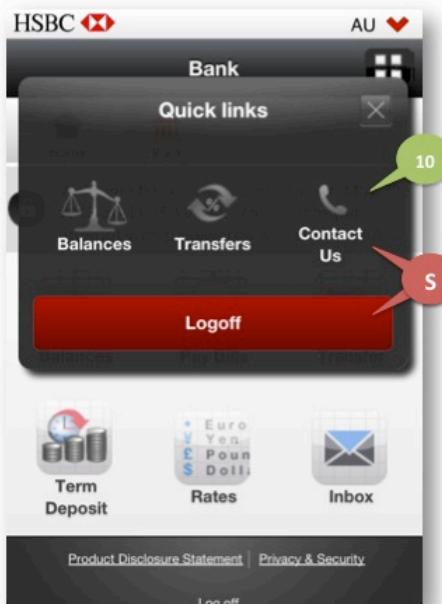


Fig. 4.12 Quick links

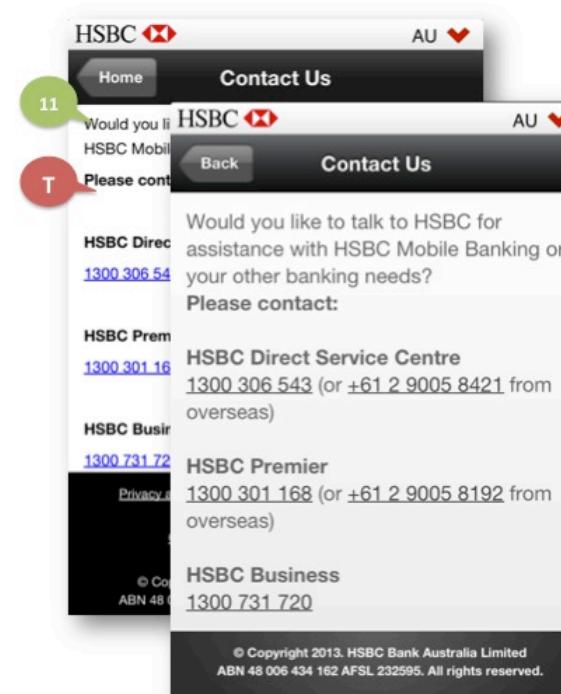


Fig. 4.13 Contact Us pages

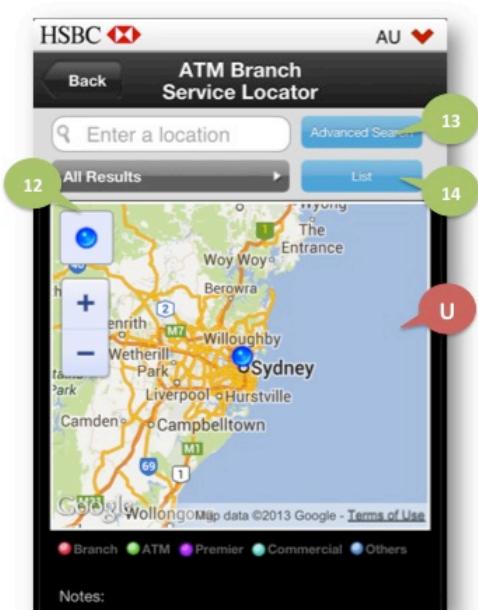


Fig. 4.14 ATM/Branch locator

### Positives

10. Able to call from within the application.
11. Can access 'Contact Us' details while logged in and out of the application.
12. Map view is a default for ATM/Branch locator.
13. Able to search location and filter for either ATM/Branch.
14. Able to toggle between list and map view.

### Issues

- S. Important features, such as 'Contact Us' and 'Logoff', are not visible at the surface.
- T. 'Contact Us' pages are not consistent throughout the application.
- U. Default map provides minimal context. The user has to zoom in several times to find ATMs/Branches.

## Appendix 5. ING Direct

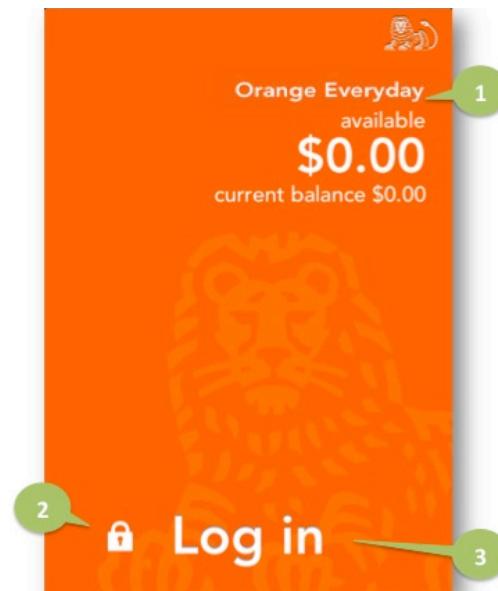
**Login**

Fig. 5.1 Entry page

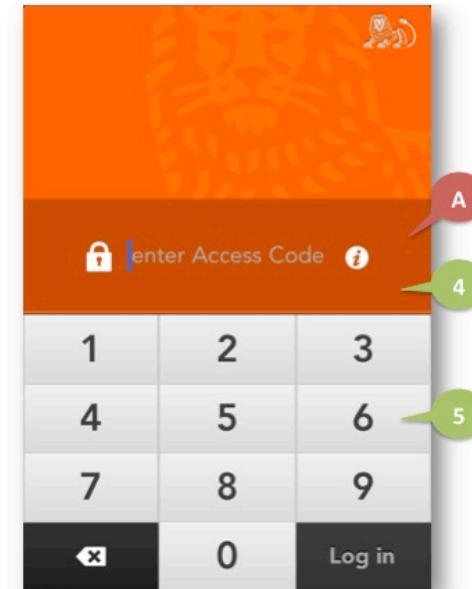


Fig. 5.2 Login page

**Positives**

1. Overview of accounts available without needing to login.
2. Corporate branding and security padlock is reassuring.
3. Prominent login button
4. Four-digit PIN provides quick and easy access to core banking functions.
5. Numbers are big and easy to use.

**Issues**

- A. . No clear assistance is provided if user forgets their 'Access Code'.

## Transaction

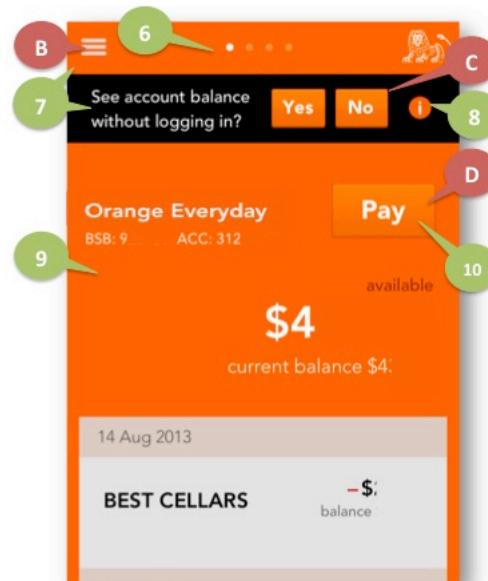


Fig. 5.3 Accounts page

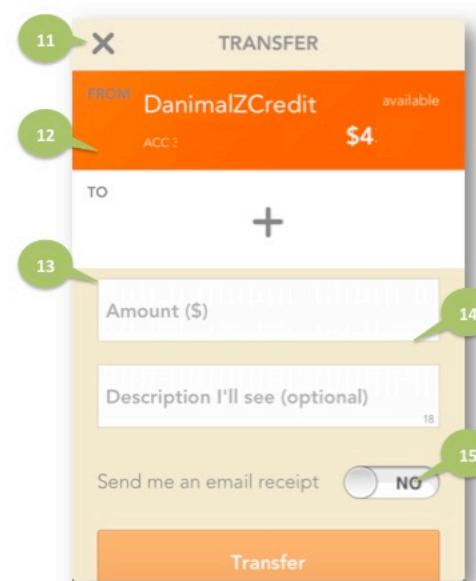


Fig. 5.4 Transaction page

### Positives

6. Each account is displayed on a separate page (swiped left or right to be reached) enabling users to differentiate between accounts. / Accounts are visually distinct from each other, with each account on an individual screen
7. Ability to customize account order and view account balance without logging in gives control to the user.
8. Help icons throughout provides specific information appropriate to the matter at hand.
9. Clear display of account details.
10. Able to access payment options from within each account.
11. Clear 'X' gives users control to opt out of the transaction.

12. 'To' and 'From' accounts are clear and distinct.

13. Minimal input fields needed to complete a transaction.

14. Amount defaults to numerical pad.

15. Option to send an email receipt is a bonus

### Issues

- B. Log out button is buried two-levels deep and could be missed.
- C. When considering those customers who prefer not to display their account balances on the pre-login page, this design doesn't allow for an overall 'snapshot' of their accounts.
- D. Orange call to action buttons do not stand out against the orange background

## Transaction

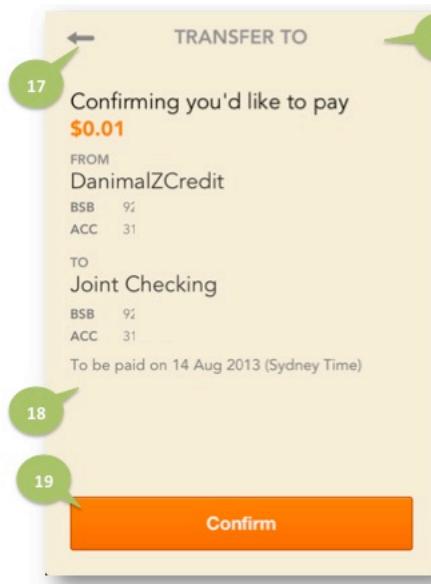


Fig. 5.5. Transfer Confirmation

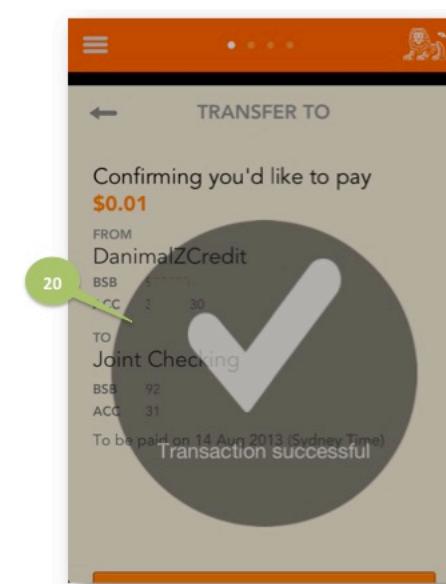


Fig. 5.6. Transfer Confirmation

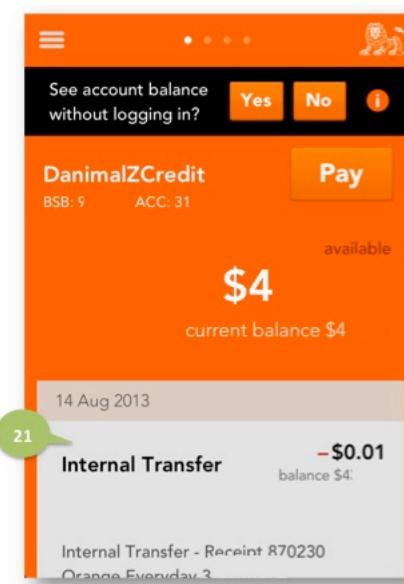


Fig. 5.7. Account Page

### Positives

- 16. Ability to confirm transaction before submitting the payment.
- 17. Back button gives users control to edit or opt out of the transaction.
- 18. Detailed information of transaction provided within the transaction history.
- 19. Clear call to action button
- 20. Tick provides reassuring feedback that transaction was successful.

21. Immediate display of transfer within account transaction history is a bonus.

## Engagement

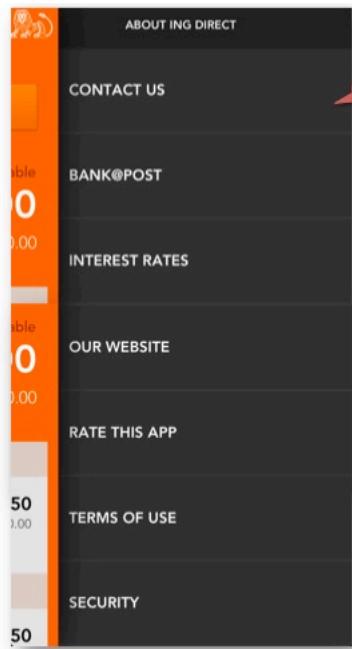


Fig. 5.8 Menu page

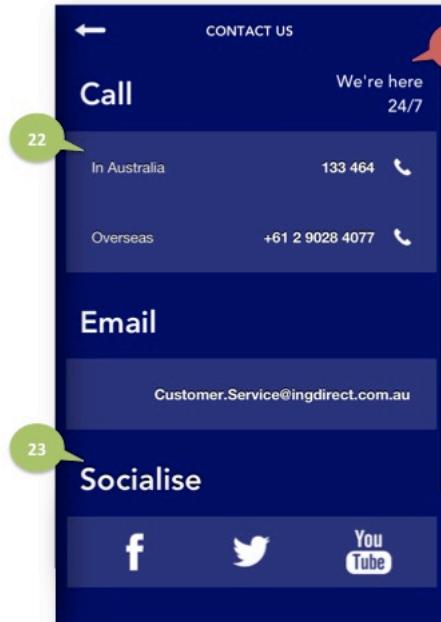


Fig. 5.9 Contact Us page

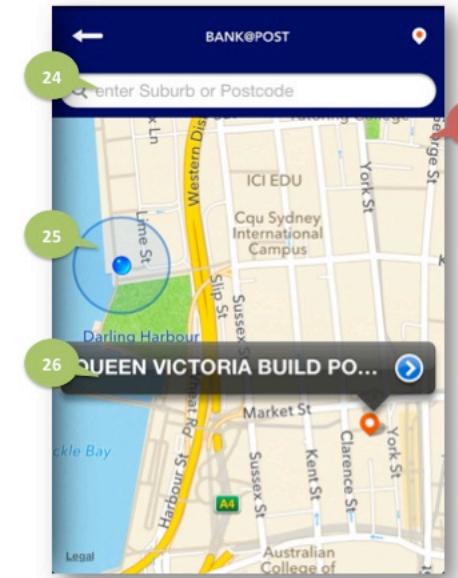


Fig. 5.10 Branch locator

### Positives

- 22. Able to call from within the application.
- 23. Access to social media is an added bonus.
- 24. Able to search by suburb or postcode
- 25. Default is a map, displaying current location.
- 26. Map provides useful context without needing to zoom in. The default map emphasizes the closest Post shop (which further provides opening times and direction options when clicked on).

### Issues

- E. It may not be intuitive to swipe to the end of all the accounts to access important features, such as 'Contact Us' and 'Bank@Post (Branch locator)'.
- F. Blue pages are not consistent with the rest of the application.
- G. Unable to view location options in a list view.

*Note: No ATM locator because you can use any ATM and get no fees if you take out more than \$200.*

## Appendix 6. NAB

### Login

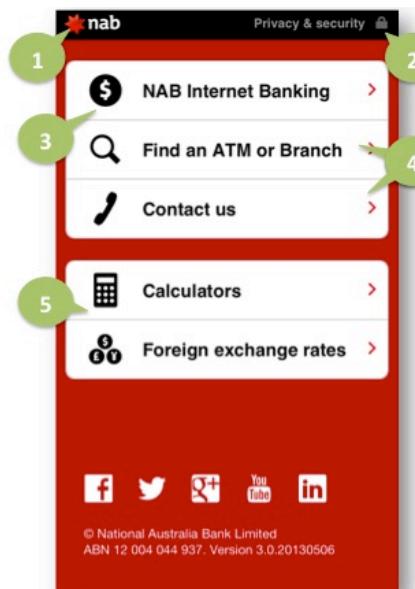


Fig. 6.1 Entry page

#### Positives

1. Corporate logo and branding is clearly visible.
2. Persistent security icon is reassuring.
3. Space priority given to logging in.
4. 'Contact us' and 'ATM/branch locator' is easily accessible.
5. Good prioritisation of primary and secondary functions.
6. Efficient login with only two-input fields.
7. Introduction of the passcode login is a bonus.
8. Prominent call to action.
9. Four-digit PIN provides quick and easy access to banking functions.



Fig. 6.2a ID Login page



Fig. 6.2b Passcode Login page

10. 'Forget passcode' link conveniently located near the input field.
11. Numbered keypad is in a large font to facilitate easier input.

#### Issues

- A. Font size is small.
- B. No option to auto-save or reclaim forgotten ID.
- C. Red call to action button and input field not visually distinct against a red background.

## Transaction

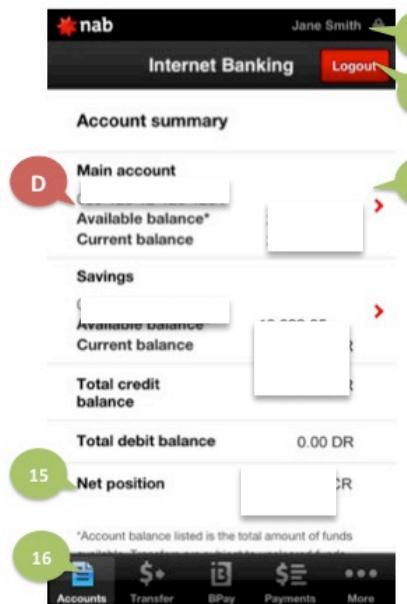


Fig. 6.3 Account Summary page

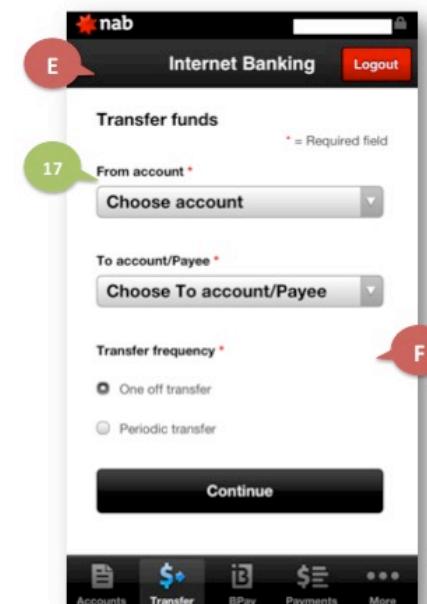


Fig. 6.4 Transfer page

### Positives

- 12. Acknowledgement of the user's name creates a personalised experience.
- 13. Clear and visible logout button.
- 14. Succinct summary of each account is provided.
- 15. Calculation of 'Net position' is useful to give a financial position overview to the user.
- 16. Main functionality located in a suitable position.
- 17. Drop down allows easy selection of 'From/To' accounts within the one screen.

### Issues

- D. Accounts are not visually distinct from each other.
- E. Transaction process takes place over several screens.
- F. No clear option to clear or cancel transaction.

## Engagement

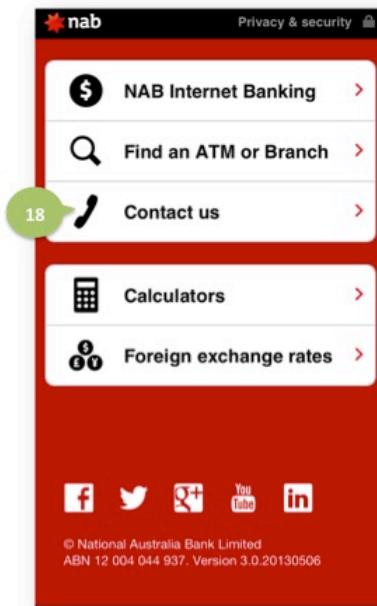


Fig. 6.5 Entry page



Fig. 6.6 Contact Us page

### Positives

- 18. 'Contact us' functionality clearly available on **pre-login** page.
- 19. Prominent call to action.

### Issues

- G. 'Contact us' is only available on this page, not across the whole application.

## Engagement

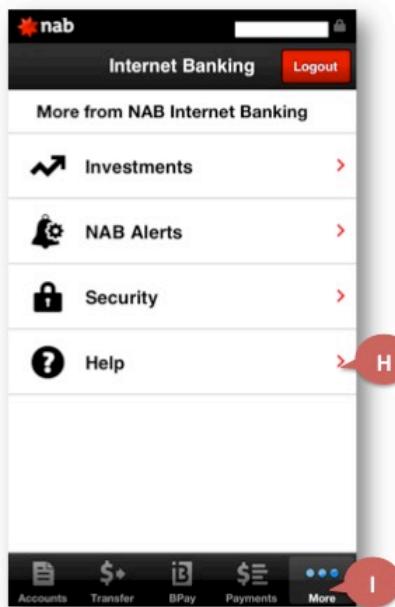


Fig. 6.7 Help page

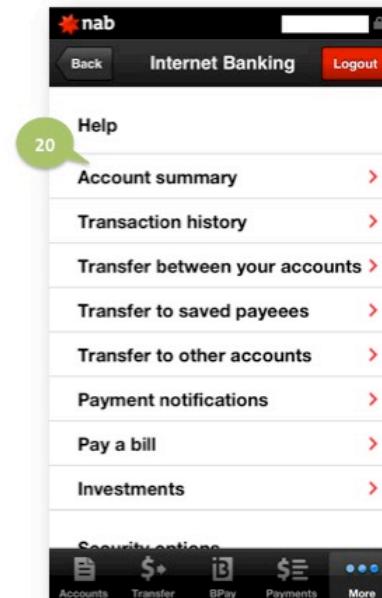


Fig. 6.8 Help page

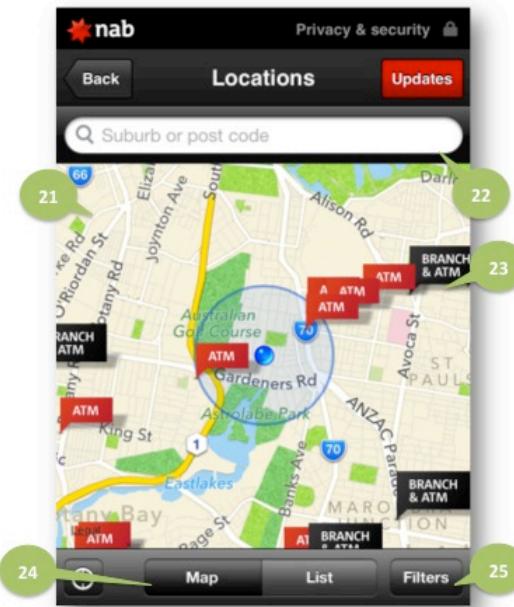


Fig. 6.9 ATM/Branch locator

### Positives

- 20. Help information is specific to various banking features.
- 21. The default view is a map, which shows current location. It also provides useful context without needing to zoom in.
- 22. Able to search by location or postcode.
- 23. Distinction between ATMs and branches.
- 24. Toggle between map and list view.
- 25. Able to filter to view ATM and branches separately.

### Issues

- H. Positioning of Help information (bottom of list) doesn't reflect its importance
- I. The Help content is not easily visible within the 'More' option and could be missed.

## Appendix 7. St. George

### Login



Fig. 7.1 Entry pages

Fig. 7.2 Login page

#### Positives

1. The 'Money Meter' function enables users to view a quick balance without having to login.
2. Prominent login button accessible across different screens.
3. Icons clearly display key functions of the application. These functions are surfaced at the top level not requiring login.
4. Corporate logo and colors provides reassurance.
5. Prominent call to action.
6. Contact number clearly visible.

#### Issues

- A. There are four separate **pre-login** pages (swiped left or right to be reached). These additional pages can easily be missed.
- B. 'Help' and 'Contact us' links not clearly visible in small font.
- C. Too many fields and numbers needed to login – 16-digit card number, 4 digital security number, issue number and password.
- D. No clear steps to reclaim 'Access Number', 'Security Number' or 'Password'.
- E. Font is small and doesn't make use of the available real estate.
- F. Phone number is not clickable. User needs to leave the application to call.

## Transaction

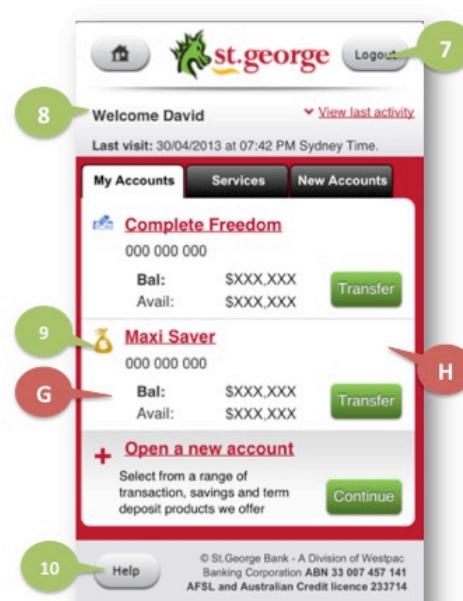


Fig. 7.3 Account Summary page

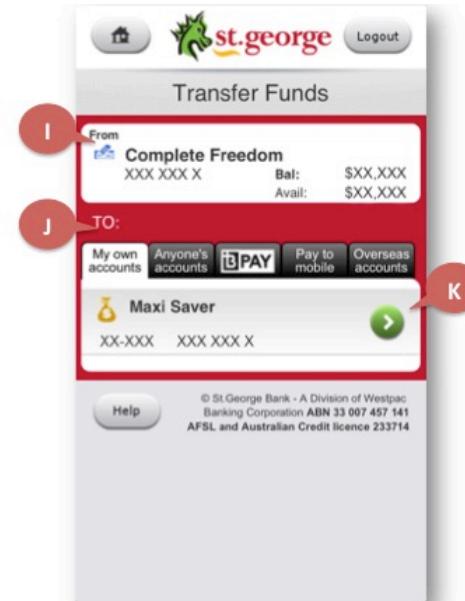


Fig. 7.4 Transaction page – Choose accounts

### Positives

7. Clear and visible 'Logout' button.
8. Personalised salutation helps user know they are logged into the right account.
9. Icons help distinguish between accounts.
10. Help available on every screen.

### Issues

- G. Small font and numerical figures may be difficult to read.
- H. There is significant spacing between the different elements on the screen, which is not used to the best effect.
- I. 'To' and 'From' labels are displayed inconsistently.
- J. The 'To' label does not accurately describe the options available (e.g. BPAY is not the destination of the transaction but rather a method of payment).
- K. Transactions require a step-by-step process, needing several screens to complete.

## Transaction

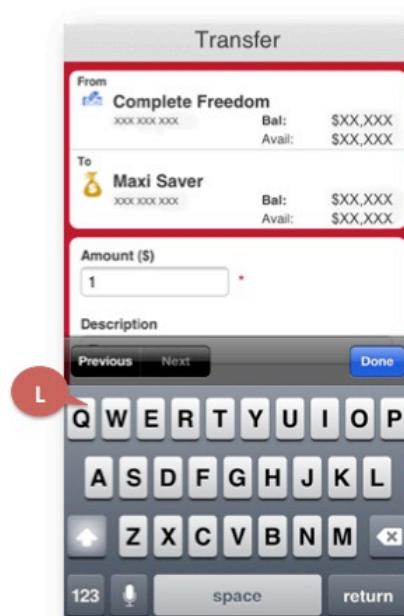


Fig. 7.5 Transaction page – Enter amount

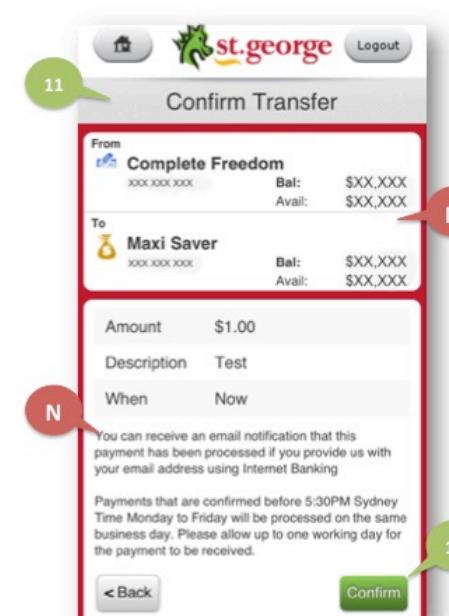


Fig. 7.6 Confirmation page

### Positives

11. Able to confirm transaction before proceeding with payment.
12. Good use of colours to differentiate primary and secondary call to actions.

### Issues

- L. QWERTY keyboard is used for numerical input.
- M. Text too small for users to comfortably read.
- N. No clear steps on how to set up email notification.

## Engagement



Fig. 7.8 Contact Us page

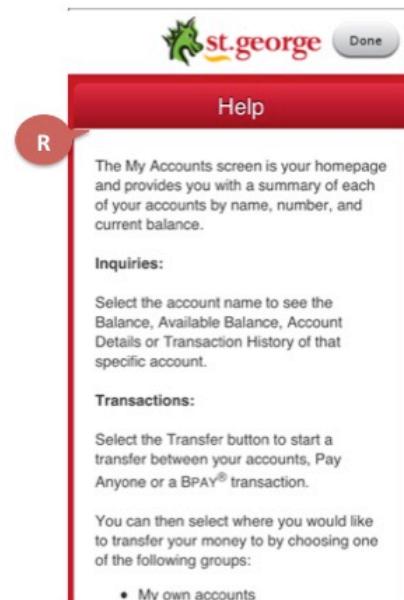


Fig. 7.9 Help page



Fig. 7.10 ATM/Branch locator

### Positives

13. The map shows the current location by default.
14. Able to search by location or postcode.
15. Clearly shows Westpac ATMs, which is a bonus.
16. Easy to toggle between map and list view.

### Issues

- O. Unable to access contact number from within the application.
- P. Primary call to action for Contact page is the 'visit internet page'.
- Q. Small text and lack of colour contrast (red button on red background) makes it difficult to read.
- R. All the help queries are lumped into one screen. User needs to scroll and search for appropriate information.
- S. Need to zoom in for the map to be useful.
- T. Icons for ATMs and Branches are similar and may be difficult to distinguish.

## Appendix 8. Westpac

## Login

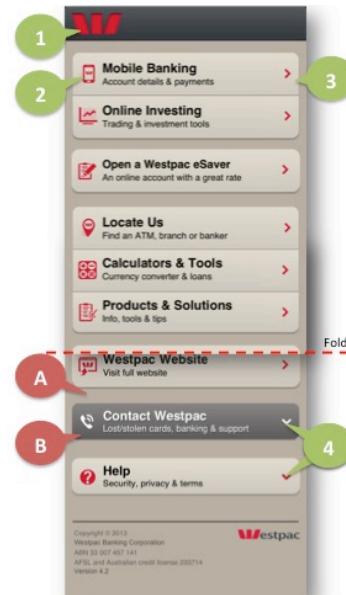


Fig. 8.1 Entry page

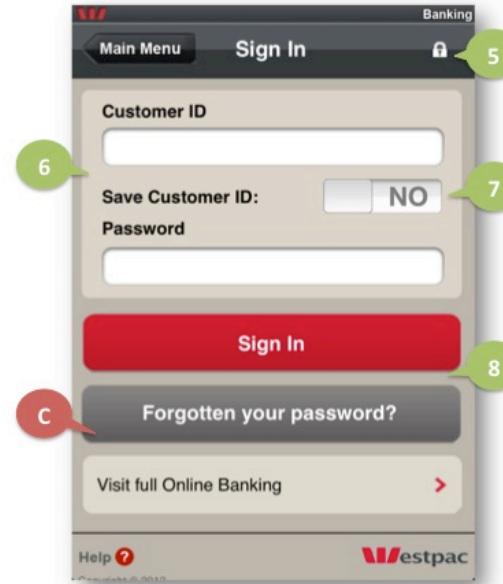


Fig. 8.2 Login page

## Positives

1. Persistent corporate branding provides assurance.
2. Log in button is easy to access at the top of the screen.
3. Clear display of other functions.
4. 'Help' and 'Contact Us' available from **pre-login** page.
5. Visible padlock icon provides security assurance.
6. Efficient login process with only two input fields.
7. Auto save for Customer ID clearly positioned near the input field.

8. Good use of colours to display primary and secondary call to actions.

## Issues

- A. Contact and help buttons are placed well below the scroll.
- B. The importance of the Contact button is confusing. The contrasting grey suggests it is important, however it is placed well below the scroll.
- C. 'Forgotten your password?' link is not placed in close proximity to the password input field.

## Transaction



Fig. 8.3 Account Summary page

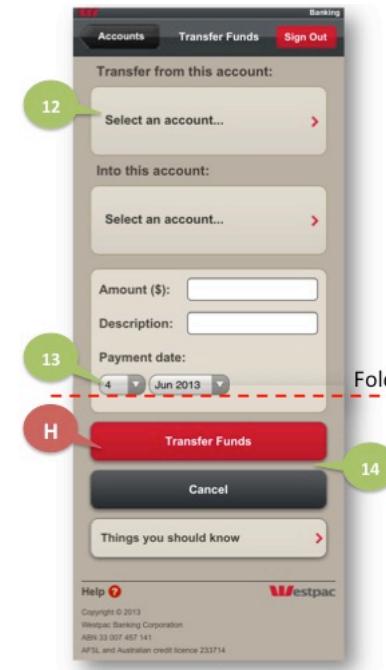


Fig. 8.4 Transfer page

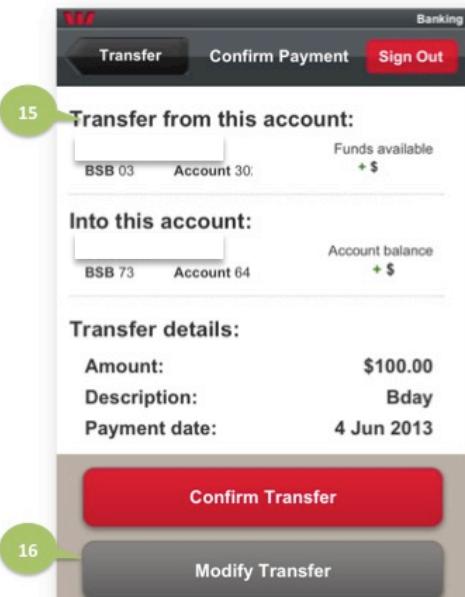
### Positives

9. Able to access payment options from main navigation.
10. Clear and visible log out button.
11. Accounts can be clearly distinguished from each other.
12. Easily select the account to transfer from/to.
13. Option to schedule the payment is a bonus.
14. Clear distinction between primary and secondary call to actions.

### Issues

- D. Not clear where the 'Main Menu' button takes you, or if it provides a different action to the 'Sign Out' button.
- E. Function buttons (e.g. 'Transfer Funds', 'Pay Anyone') and the 'Sign Out' button are red in colour. These buttons perform opposing functions but look visually similar.
- F. The subtitle 'Accounts for Personal Internet Banking' may confuse users if, for example, they do not have business bank accounts.
- G. The screen real estate for each account could be better utilised.
- H. The primary call to action is placed below the fold.

## Transaction



Transfer from this account:  
BSB 03 Account 30 Funds available + \$

Into this account:  
BSB 73 Account 64 Account balance + \$

Transfer details:

Amount:	\$100.00
Description:	Bday
Payment date:	4 Jun 2013

**Confirm Transfer**

**Modify Transfer**

Fig. 8.5 Confirmation page

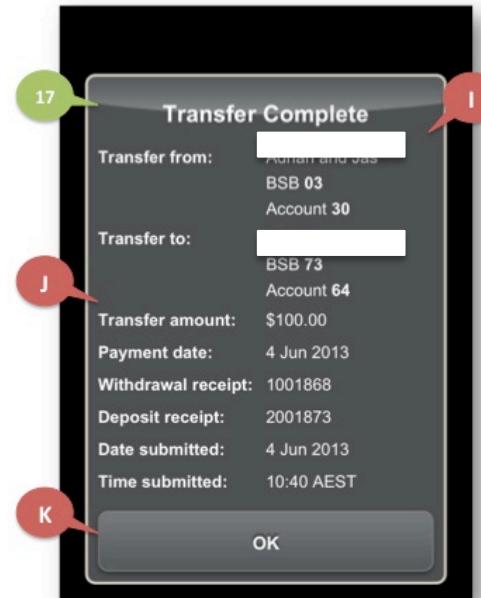


Fig. 8.6 Receipt page

### Positives

15. Detailed confirmation prior to proceeding with payment.
16. Ability to modify the transfer gives control to the user.
17. Sufficient confirmation and details of the transfer.

### Issues

- I. Layout of this screen is not consistent with previous pages.
- J. Font size too small for comfortable reading.
- K. Lack of colour contrast makes it difficult to notice the text and 'OK' button.

## Engagement

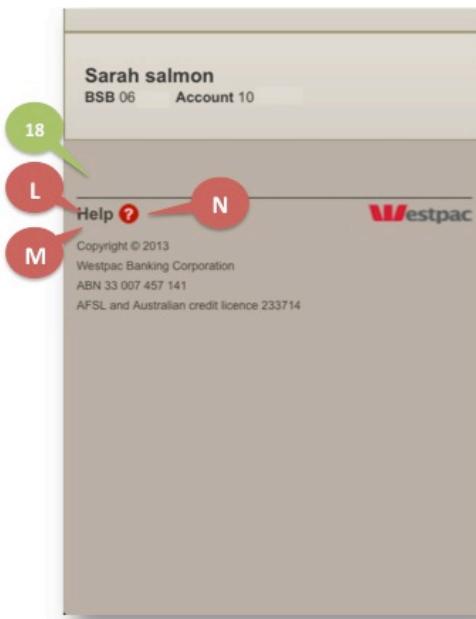


Fig. 8.8 Persistent Help icon on every screen

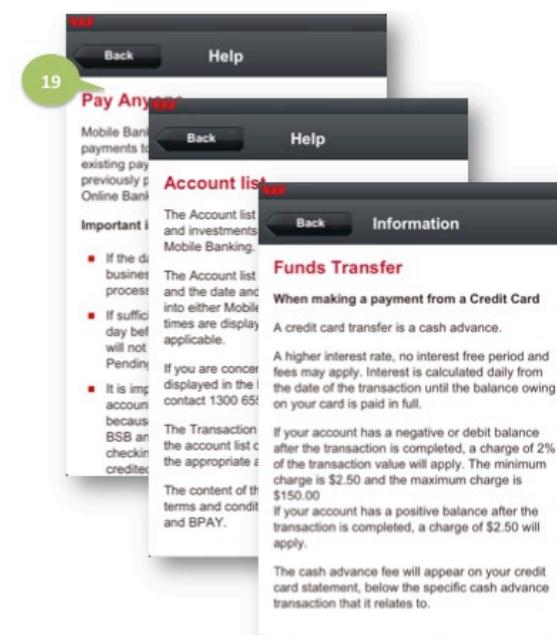


Fig. 8.7 Help pages

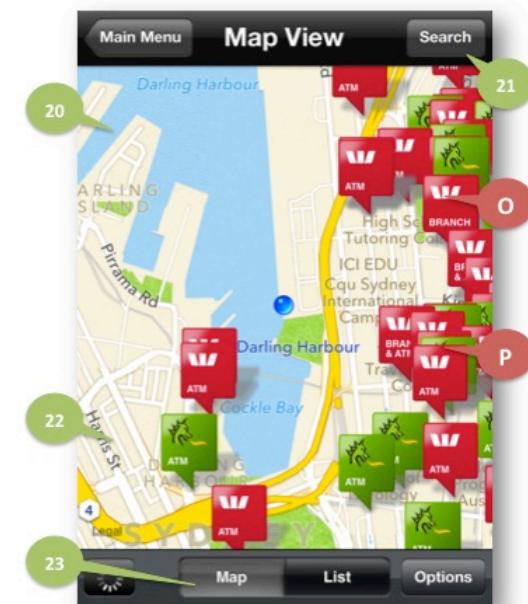


Fig. 8.8 ATM/Branch locator

### Positives

18. Help icon available on every screen.
19. Content is appropriate to the matter at hand.
20. The default is a map, which shows current location.
21. Able to search by location or postcode.
22. Clearly shows St. George ATMs, which is a bonus.
23. Easy to toggle between map and list view.

### Issues

- L. The same Help icon is used to access this information. Not obvious that specific help information is available.
- M. Difficult to access contact number from within the application (it is buried 4 levels down).
- N. In many cases, users need to scroll to find the help icon.
- O. Icons for ATMs and Branches are similar and may be difficult to distinguish.
- P. Need to zoom in for map to be useful.

