

Citibank Checking Comparison Pages User Experience Evaluation

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Site Competitive Analysis - Checking

Observations (page 1 of 2)

Objectives

Competitive analysis and a user experience evaluation were conducted for the checking pages on banking sites to help the UX Team enhance the experience.

The copy was the specific issue driving the request.

Citi, PNC, Chase, Wells Fargo and BOA were considered in this evaluation.

Checking Landing Pages

None of the following factors correlate in a significant way to completion rate data reflected in comScore reports

- Aesthetics
- Number of words per product
- Reading Grade level used for product
- Column vs. row layout schemes -- Citi is the only one that uses the 'Quad' layout style
- Placement of links to call up a comparison page or a product finder

Site Competitive Analysis - Checking

Observations (page 2 of 2)

Objectives

Competitive analysis and a user experience evaluation were conducted for the checking pages on banking sites to help the UX Team enhance the experience.

The copy was the specific issue driving the request.

Citi, PNC, Chase, Wells Fargo and BOA were considered in this evaluation.

Comparison Pages

The following factors strongly correlate with those banks who saw an increase in completion rates reflected in comScore reports

- < 95 words per product description for initial, basic comparison page (e.g., PNC & Wells Fargo)
- Increase to over 150 words per product detailed comparison does not seem to have a negative impact as long as initial basic comparison page is 95 words or less
- Leaving out detailed product information either by providing a separate detailed comparison page or by including popup help/links in the body of the document (e.g., PNC & Wells Fargo)
 - Allowing the user to choose to view detailed info serves the following purposes:
 - Decreases initial word count for general product description
 - Decreases word density
 - Gives the user control over the information they consume
- A small, one paragraph description of 'best fit' of product instead of lengthy checklist (e.g., PNC & Wells Fargo)
- All Checking Products characteristics listed on left while product matrix contains BRIEF relation between that product and the Characteristic (Yes, No, Check mark, text with popup help) (e.g., PNC, Wells Fargo, BOA)
- Company/Product that saw the most growth had a details page reading level below FIFTH GRADE (4.5) (e.g., PNC)

Site Competitive Analysis - Checking

Comparison Page Recommendations

Consider making the following changes to enhance the user experience including the copy:

- Move comparison page to the top level replacing the Checking landing page
- Restrict the number of words per product to < 95 for the initial comparison page
 - Details can be provided in a detailed comparison chart (e.g., PNC), or links/popup help within the body of the simplified table (e.g., BOA, PNC, Wells Fargo)
- Use a small one paragraph description of 'best fit' instead of a checklist
- List all Checking Products characteristics in left column while product matrix contains BRIEF relation between that product and the characteristic (Yes, No, Check mark, words with popup help) (e.g., PNC, Wells Fargo, BOA)
- Keep Grade Reading level score below 6th grade (e.g., PNC)

Examples

Compare Checking Accounts - FL, 32256 [Change Location](#)

	Checking Account	Checking Packages with
	Value Checking	College Combo [®]
	Open Now	Open Now
	Learn More	Learn More
Best for you if you want:	<ul style="list-style-type: none"> • Checking account with easy access to your money 	<ul style="list-style-type: none"> • Checking and Savings accounts bundled for college students
Platinum Debit Card	✓	✓
Free access to Online Banking	✓	✓
Free ¹ Mobile Banking	✓	✓
Free ¹ Account Alerts	✓	✓

Compare Overview | Compare Details

	Virtual Wallet	Performance
	Learn More > Apply Now >> Features & Fees	Learn More > Apply Now >> Service Charges & Fees
Best For	Those who want innovative online tools that give you a comprehensive view of your finances all in one place.	Those who want rewards for their broader banking relationship
Monthly Service Charge	No monthly service charge* and no minimum monthly balance requirement	\$10 per month if average monthly balance requirement of \$1500 is not met
Free use of PNC ATMs	YES	YES
PNC fees for use of Non-PNC ATMs ¹	2 per month will be reimbursed Want more fees reimbursed? <small>1. Some restrictions apply. Visit pnc.com/ATMlink</small>	Unlimited reimbursement

See Page 6 for detailed analysis

Detailed Findings

PNC Landing Page

The screenshot shows the PNC website landing page. At the top, there is a navigation bar with links for HOME, SECURITY & ASSURANCE, LOCATE PNC, CONTACT US, and CUSTOMER SERVICE. Below this is a search bar and a secondary navigation bar with categories: PERSONAL, SMALL BUSINESS, CORPORATE & INSTITUTIONAL, and ABOUT PNC. The main content area features several promotional banners:

- Personal Finance:** A sidebar menu with links to Checking, Online & Mobile Banking, Savings, Mortgages, Loans & Lines of Credit, Credit Cards, Investments and Wealth Management, and Account Services. Below this are three boxes: "Bank More, Get More" (with an upward arrow icon), "Your PNC Bank Visa® Check Card" (with a check card icon), and "Important FDIC Information" (with an FDIC logo).
- PNC Checking:** A large banner with the headline "PNC Checking makes your financial life simpler." It includes the text "Find out which accounts best suited for your life style and banking needs." and two buttons: "Find the Right Account" and "Compare Accounts".
- Virtual Wallet:** A banner with the headline "Virtual Wallet Takes money management to a whole new level." It includes the text "If you want innovative money-management tools that help you make the most of your money" and a list of benefits: "No minimum balance requirements", "No monthly service charge", "Free transactions at over 7,200 PNC ATMs", and "Calendar, Money Mail®, Spending Zone and other online tools that help you manage your money, organize and pay bills, spend and save money and more". It has "Learn More" and "Apply Now" buttons.
- Performance:** A banner with the headline "And You Thought the Best Couldn't get Better!" and a sub-headline "Virtual Wallet with Performance Spend". It includes the text "If you want greater ATM benefits¹, earn bonus rewards with your PNC Visa Credit Card or need to write more than 3 checks a month, you can supercharge your Virtual Wallet with Performance Spend." and a "Find Out More" button.
- Performance Select:** A banner with the headline "Performance" and sub-headline "If you want reward cards for your broader banking relationship". It includes a list of benefits: "Earn cash with PNC Purchase PaybackSM - coming soon", "Bonus rewards with your PNC Visa Credit Card", "Free transactions at over 7,200 PNC ATMs", "Non-PNC ATM surcharges reimbursed up to \$8³", and "Interest paid on balances". It has "Learn More" and "Apply Now" buttons.
- Performance Select (continued):** A banner with the headline "Performance Select" and sub-headline "If you want a premium account with enhanced benefits". It includes a list of benefits: "Free PNC and non-PNC ATM transactions with unlimited reimbursement of non-PNC ATM surcharge fees²", "Up to 8 free checking, savings or money market accounts", "Free domestic wire transfers", "Higher rewards with your PNC Visa Credit Card", and "Multiple ways to avoid monthly service charges". It has "Learn More" and "Apply Now" buttons.
- Free:** A banner with the headline "Free" and sub-headline "If you want just the basics". It includes a list of benefits: "No minimum balance requirements", "No monthly service charges", "Free transactions at over 7,200 PNC ATMs", and "Standard Online Banking & Bill Pay". It has "Learn More" and "Apply Now" buttons.

- 1 Column – Multiple Product Layout - Horizontal (1-5 products)
- Comparison Chart separate
- Account selector linked on page
- Not all products can be viewed without scrolling
- Stats
 - 56 words per product
 - Flesch Reading Ease 72.7
 - Flesch-Kincaid Grade Level 8.3
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 12%
 - 2Q12 – 15%

PNC Comparison Page

Compare Overview | Compare Details

	Virtual Wallet	Performance	Free Checking
	Learn More Apply Now Fees & Fees	Learn More Apply Now Fees & Fees	Learn More Apply Now Fees & Fees
Best for	Those who want innovative online tools that give you a comprehensive view of your finances all in one place.	Those who want rewards for their broader banking relationship	Those who want just
Monthly Service Charge	No monthly service charge* and no minimum monthly balance requirement	\$10 per month (average monthly balance requirement of \$1200 is normal)	No monthly service or minimum monthly balance requirement
Free use of PNC ATM's	YES	YES	YES
PNC fees for use of Non-PNC ATM's	2 per month will be reimbursed Want more fees reimbursed? Upgrade your Virtual Wallet Find Out More	Unlimited reimbursement	No reimbursement
ATM surcharge fees charged by other banks	No reimbursement Want fees reimbursed? Upgrade your Virtual Wallet Find Out More	Reimbursed up to \$6 per month	No reimbursement
Check Writing	*\$ Fee per month, then a fee of \$0.20 per check Want more checks? Upgrade your Virtual Wallet Find Out More	Unlimited	Unlimited
Online Money Management	Cutting-edge online tools with a Calendar-based view of your money.	Standard online banking tools Want the same cutting-edge banking tools as Virtual Wallet? Find Out More	Traditional online bank
Earn cash with PNC Purchase Rewards SM - coming soon	YES	YES	YES
Earn Interest on Balances	Yes, On Reserve and Growth Accounts Want to earn interest on the Spend Account? Upgrade your Virtual Wallet Find Out More	YES	NO
	Learn More Apply Now Fees & Fees	Learn More Apply Now Fees & Fees	Learn More Apply Now Fees & Fees

OVERVIEW

DETAILS

	Virtual Wallet	Performance	Free Checking
... (Detailed comparison table with many rows and columns) ...			

- 3 Column – Multiple Product Layout (Comparison Page shows 3 of 5 products, as they say that the One of the Virtual Wallet products are really savings accounts)
- Details Pages show Additional Product “Performance Select” a variant of the Performance product, but still only shows 4 of the 5 products found on the landing page.
- Comparison OVERVIEW Tab and Comparison DETAILS Tab
- Account selector NOT linked on page
- Scrolling necessary to view all details on either tab
- Apply button at top of product description
- Stats (overview)
 - 94.3 words per product
 - Flesch Reading Ease 76.3
 - Flesch-Kincaid Grade Level 4.5
- Stats (details)
 - 151.5 words per product
 - Flesch Reading Ease 85.3
 - Flesch-Kincaid Grade Level 2.1
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 12%
 - 2Q12 – 15%

Chase Landing Page/Comparison Chart

- 4 Column – Single Product Layout (1-4 products)
- Horizontal layout not aligned
- ***Also serves as a comparison chart
- Account selector linked on page
- No One account's information is viewable without scrolling
- Full details of account requirements, etc are in a downloadable PDF doc.
- Stats
 - 158 words per product
 - Flesch Reading index 40.7
 - Flesch-Kincaid Grade Level 9.6
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 18%
 - 2Q12 – 16%

Forrester: 2012 US Bank Digital Sales Rankings

	User experience				Content and functionality	
	Value	Navigation	Presentation	Trust	Research	Online application
Citibank	55	76	70	79	59	77
Wells Fargo	55	73	63	75	74	70
Bank of America	60	56	69	80	67	78
Capital One	55	75	56	68	55	79
U.S. Bank	83	55	56	83	58	69
Chase	83	66	55	83	37	72
Average	65	67	62	78	58	74

 Does not meet minimum standards (1-49)
 Meets minimum standards (50-100)

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Source: Forrester Research, Inc.

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Wells Fargo Landing Page

- 4 Column – Multiple Product Layout (1-5 products)
- Horizontal layout not aligned
- Comparison Chart separate
- Account selector linked on page
- Limited information is all viewable without scrolling
- Stats:
 - 56 words per product
 - Flesch Reading Ease 53.9
 - Flesch-Kincaid Grade Level 8.4
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 13%
 - 2Q12 – 17%

Forrester: 2012 US Bank Digital Sales Rankings

	User experience				Content and functionality	
	Value	Navigation	Presentation	Trust	Research	Online application
Citibank	55	76	70	79	59	77
Wells Fargo	55	73	63	75	74	70
Bank of America	60	56	69	80	67	78
Capital One	55	75	56	68	55	79
U.S. Bank	83	55	56	83	58	69
Chase	83	66	55	83	37	72
Average	65	67	62	78	58	74

■ Does not meet minimum standards (1-49)
 ■ Meets minimum standards (50-100)

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Wells Fargo Comparison Page

Compare Checking Accounts - FL, 32256 [Change Location](#)

[Feedback](#)

[Print this page](#)

	Checking Account	Checking Packages with checking and savings accounts			Relationship Package
	Value Checking	College Combo [®]	Way2Save [®] Checking Package	Preferred Package	PMA [®] Package
	Open Now	Open Now	Open Now	Open Now	Open Now
	Learn More	Learn More	Learn More	Learn More	Learn More
Best for you if you want:	<ul style="list-style-type: none"> Checking account with easy access to your money 	<ul style="list-style-type: none"> Checking and Savings accounts bundled for college students 	<ul style="list-style-type: none"> Checking and Savings accounts bundled for easy access and additional value 	<ul style="list-style-type: none"> Interest Checking plus a Savings account with bonus interest 	<ul style="list-style-type: none"> Checking account with relationship discounts, benefits and premium rates
Platinum Debit Card	✓	✓	✓	✓	✓
Free access to Online Banking	✓	✓	✓	✓	✓
Free¹ Mobile Banking	✓	✓	✓	✓	✓
Free¹ Account Alerts	✓	✓	✓	✓	✓
Optional Overdraft Protection	✓	✓	✓	✓	✓
Free Online Bill Pay		✓	✓	✓	✓
Check discounts				✓	✓
Interest-earning checking account				✓	✓
Monthly combined statements					✓
Premium relationship benefits					✓
Minimum opening deposit	\$100	Checking - \$100 Savings - \$25 ³ with automatic savings	Checking - \$100 Savings - \$25 ³ with automatic savings	Checking - \$100 Savings - \$100	Checking - \$100
Monthly service fee	\$7 with online only statements (\$9 with paper statements) or Waived when requirements are met	\$3 or Waived when requirements are met	\$10 with online only statements (\$12 with paper statements) or Waived when requirements are met	\$13 with online only statements (\$15 with paper statements) or Waived when requirements are met	\$30 or Waived when requirements are met
Access	<ul style="list-style-type: none"> Convenience: Over 12,000 Wells Fargo ATMs and 6,200 banking locations All accounts include secure 24/7 account access, mobile banking, transfers, online statements, balance alerts, and more ways to manage your account online. 				

- 4 Column – Multiple Product Layout (1-5 products)
- Account selector NOT linked on page
- Open Now at top of product description
- NOTE: Descriptive categories with popup help on the left to hold down verbiage
- Limited information is all viewable without scrolling
- Stats:
 - 63 words per product (not counting “learn More” and popup help)
 - Flesch Reading Ease 51.4
 - Flesch-Kincaid Grade Level 9.0
- Checking Application Completion Rates (ComScore)
- 1Q12 – 13%
- 2Q12 – 17%

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	Value	Navigation	Presentation	Trust	Research	Online application
Citibank	55	76	70	79	59	77
Wells Fargo	55	73	63	75	74	70
Bank of America	60	56	69	80	67	78
Capital One	55	75	56	68	55	79
U.S. Bank	83	55	56	83	58	69
Chase	83	66	55	83	37	72
Average	65	67	62	78	58	74

Does not meet minimum standards (1-49) Meets minimum standards (50-100)

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Bank Of America Landing Page

- 3 Column – Single Product Layout (1-3 products)
- Main Page only shows featured products (2 of 3)
- Horizontal alignment
- Comparison Chart link on page
- Account selector linked on page
- No One account's information is viewable without scrolling
- Full details of account requirements, etc are in a downloadable PDF doc.
- Stats
 - 150 words per product
 - Flesch Reading index 54.4
 - Flesch-Kincaid Grade Level 8.6
- Checking Application Completion Rates (Comscore)
 - 1Q12 – 35%
 - 2Q12 – 30%

Forrester: 2012 US Bank Digital Sales Rankings

	User experience				Content and functionality	
	Value	Navigation	Presentation	Trust	Research	Online application
Citibank	55	76	70	79	59	77
Wells Fargo	55	73	63	75	74	70
Bank of America	60	56	69	80	67	78
Capital One	55	75	56	68	55	79
U.S. Bank	83	55	56	83	58	69
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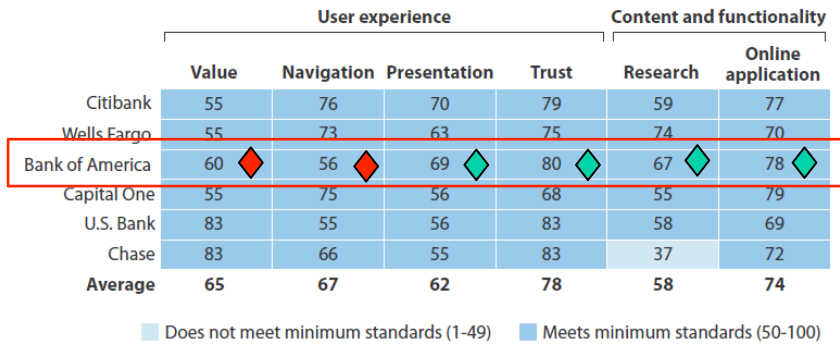
Source: Forrester Research, Inc.

Bank Of America Comparison Page

	Bank of America	Wells Fargo	Chase
Account Features			
My Business	✓	✓	✓
Opening deposit requirements	\$18	\$18	\$100
Earn interest on your balance			✓
Keep the Change	✓	✓	✓
Direct depositing accounts with no monthly fee			✓
Up to 3 additional savings accounts with no monthly fee			✓
Special rates on select business lines of credit			✓
Free checks or statements on select credit cards			✓
No transfer fee for transfers between branches from a linked savings or shared checking account			✓
No fee for debit transfers, transfers to other banks, transfers to other banks			✓
No monthly fee on shared-checking fee checking line			✓
Business Economy Checking account			✓
Trade services online	✓	✓	✓

- 4 Column – Single Product Layout (1-3 products)
- Comparison Page only shows all three products
 - Allows for printing the chart
 - Allows for removal of accounts for side by side compare
- Horizontal alignment
- Popup help
- Account selector NOT linked on page
- Must scroll to see all account info
- Open Account buttons at top and bottom of description
- Link to single account landing page
- Stats
 - 316 words per product
 - Flesch Reading index 53.2
 - Flesch-Kincaid Grade Level 9.3
- Checking Application Completion Rates (Comscore)
 - 1Q12 – 35%
 - 2Q12 – 30%

Forrester: 2012 US Bank Digital Sales Rankings



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Citibank Landing Page

200 YEARS **citi**

BANKING Information for: FL Region | Change

Home | Banking

BANKING OVERVIEW

CHECKING ACCOUNTS

- Citibank® Interest Checking
- The Citibank Account
- Basic Checking
- Citibank Student Account
- Compare All Accounts

SAVINGS ACCOUNTS

CERTIFICATES OF DEPOSIT

IRAS AND ROLLOVERS

BANKING RESOURCES

SPECIAL OFFERS

RATES

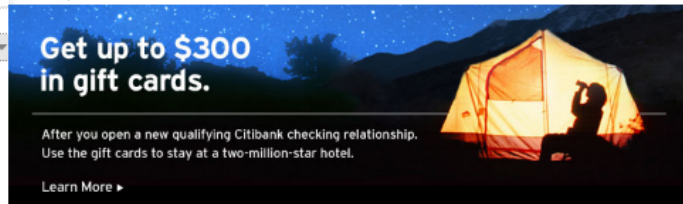
CITIGOLD

Banking Services

Looking for Tips on Creating and Sticking to a Budget?

Women & Co., from Citi, provides tips, tools, and resources to help you get started.

Learn More



HELP ME CHOOSE Compare Checking Accounts APPLY ONLINE

Basic Checking

Right for you if:

- You want the convenience of a Basic® full service account
- You want easy choices to avoid the monthly service fee¹
- You need unlimited check writing
- You want to be rewarded for your banking relationship²

No bells, no whistles. A simple checking account for everyday needs.

APPLY ONLINE Get Details

The Citibank Account

Right for you if:

- You keep a balance across accounts of at least \$15,000
- You want the free use of you-Citibank ATMs²
- You'd like the option to earn interest
- You want to be rewarded for your banking relationship²

This full-service package makes getting the perks easier than ever.

APPLY ONLINE Get Details

Citigold® Interest Checking

Right for you if:

- You want preferred pricing and rates
- You'd like expert advice and guidance
- You want a premium banking relationship
- You want to earn the highest level of rewards points for your banking relationship²

Get ready to enjoy priority service, preferred rates and exclusive savings and rewards with your Citibank® checking account.

APPLY ONLINE Get Details

Citibank Student Account

Right for you if:

- You're a student at an accredited college or university
- You don't want to pay monthly fees
- You want free ATM use - nationwide

APPLY ONLINE Get Details

- 2 Column – Multiple Product Layout (1-4 products)
- Comparison Chart separate
- Account selector linked on page
- Not all products can be viewed without scrolling
- Stats:
 - 53 words per product
 - Flesch Reading Ease 53.5
 - Flesch-Kincaid Grade Level 7.7
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 6%
 - 2Q12 – 5%

Forrester: 2012 US Bank Digital Sales Rankings

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	Value	Navigation	Presentation	Trust	Research	Online application
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Citibank Comparison Page

	Basic Checking	Citibank Account	Citigold*	Citibank Student Account
Minimum Opening Deposit	\$0	\$0	\$0	\$0
Summary	This basic account is ideal for everyday transactions like direct deposit, bill payments and writing checks.	The full service account with prior month combined average balance helps you to avoid monthly service fees.	This premium account combines exclusive savings, rewards, and powerful financial advice.	This student account is specially created for college or University students who want a hassle-free way to bank.
Right For You If...	<ul style="list-style-type: none"> You want the convenience of a Basic full service account. You want easy choices to avoid the monthly service fee. You need unlimited check writing. You want to be rewarded for your banking relationship* 	<ul style="list-style-type: none"> You keep a balance across accounts of at least \$15,000. You want use of non-Citibank ATMs with no Citibank fee.* You'd like the option to earn interest. You want to be rewarded for your banking relationship* 	<ul style="list-style-type: none"> You want preferred pricing and rates on select accounts† You'd like expert advice and guidance. You want Citibank's highest level of service. You want to receive the most rewards points for your banking relationship† 	<ul style="list-style-type: none"> You're a student at an accredited college or University. You don't want to pay monthly fees. You want free AT/UT use—nationwide. You want to be rewarded for your banking relationship*

- 5 Column – Multiple Product Layout (1-4 products)
 - Multiple Expandable sections
 - **NO popup help**
 - **Help/detail info presented in full per product per cell**
 - **Simple Descriptors in left hand column**
- No link to product finder
- Scrolling needed to see all product info
- Stats (fully expanded)
 - 180 words per product
 - Flesch Reading Ease 53
 - Flesch-Kincaid Grade Level 8.1
- Checking Application Completion Rates (ComScore)
 - 1Q12 – 6%
 - 2Q12 – 5%

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U.S. Bank	83	55	56	83	58	69
Chase	83	66	55	83	37	72
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