

Payments & Transfers Heuristic Review

U.S. – Money Movement Wizard Flow

Digital Customer Experience/User Research and Insights
David Batten
Strategic Research
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Payments and Transfers UI

Background & Methodology

A heuristic review is a usability inspection method for computer Interfaces that helps to identify usability problems in the user interface design. It specifically involves professional evaluators examining the interface and judging its compliance with recognized usability principles (the "heuristics"). The heuristics used for this review were the industry standards published by Jakob Nielsen. They consist of the following review points:

- Visibility of System Status
- Match between system and the real world
- User control and freedom
- Consistency and standards
- Error prevention
- Recognition rather than recall
- Flexibility and efficiency of use
- Aesthetic and minimalist design
- Help user recognize, diagnose, and recover from errors
- Help and Documentation

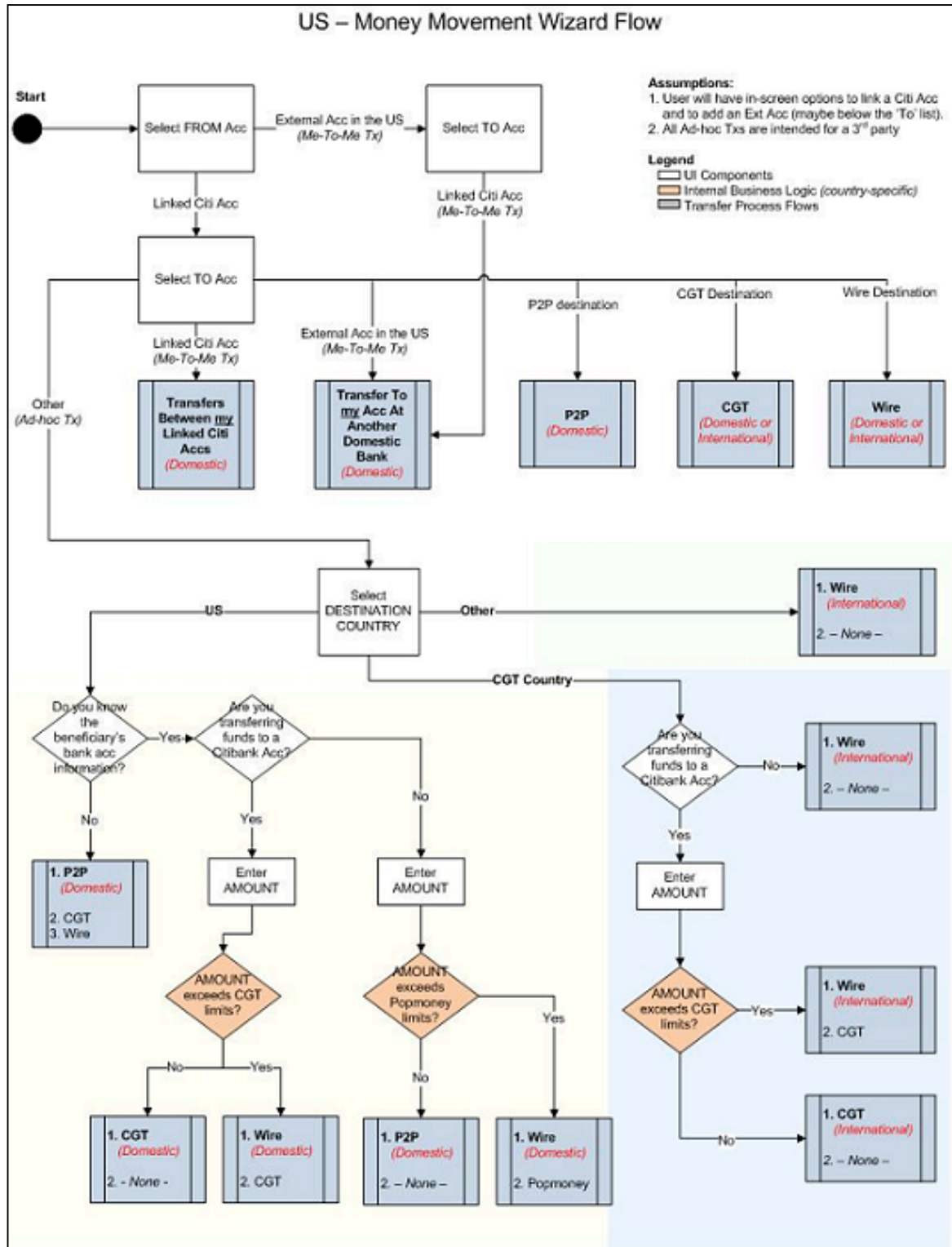
Note: Heuristic Reviews have several strengths, one of which is an objective review of interfaces without bias. This, however, can sometimes be challenging to practical application, as good usability and good design are often a series of tradeoffs between an optimal state and real world constraints. This review had no data on system constraints and therefore took the optimal pathway.

Also, please note that interface mock ups are intended to illustrate the points detailed below serving as wireframes to show order and layout. It is assumed that final prototype versions would include IA and Design input.

Evaluators: Evaluators were all usability professionals with extensive backgrounds in corporate commerce, banking and computer software.

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Review Sections: Evaluators reviewed the pathways illustrated by the US – Money Movement Wizard Flow Chart provided by the P&T team on the iRise server located at: <http://nam238pas020v.nam.nsroot.net/iRise/dc/login> . (See Below)



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Outputs: Items were noted, and where time allowed, mockups/wireframes were created to **illustrate** points.

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Linked Accounts Wizards – Opening Screens

Current Layout (above)

1. If possible, add a Progress bar that fills in as user steps through process – *visibility of system status*
 - a. Steps in the Wizard might include such delineations as: Enter Details, Verify, Confirm
2. Reduce the amount of space between the labels and the fields.- *usability best practices*
3. “From” dropdown verbiage change to “Select Account or Specify Account Not Listed...” – *flexibility and efficiency*
4. “From” Drop down contains as last section “Specify Account Not Listed...” as a section divider with two options; “My Citi Account in the US” and “My Non-Citi Account in the US”. Once the user has selected an option, then the appropriate items can populate in the interface between the “From” and “To” fields, such as the ability to link accounts, etc – *usability best practices*
5. “To” Drop down verbiage change to “Select Account or Specify Account Not Listed...” – *flexibility and efficiency*
6. “To” Drop down contains as last section “Specify Account Not Listed...” as a section divider with three options; “My Citi Account in the US”, “My Non-Citi Account in the US” and “Other Account Type”. Once the user has selected an option, then the appropriate items can be populated in the interface after the “To” field. – *flexibility and efficiency*
7. Remove the “Don’t see the “To”/”From..” expansion fields from beneath the “From”

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and “To” drop downs as they are included as options in the drop downs. – *flexibility and efficiency*

Examples

The following examples show various combinations of “From” and “To” Account combinations on the opening screens and relevant review comments.

From: Non-listed Account (My Citi Account in the US)

Non working flow in iRise prototype

From: Non-listed Account (My Non-Citi Account in the US)

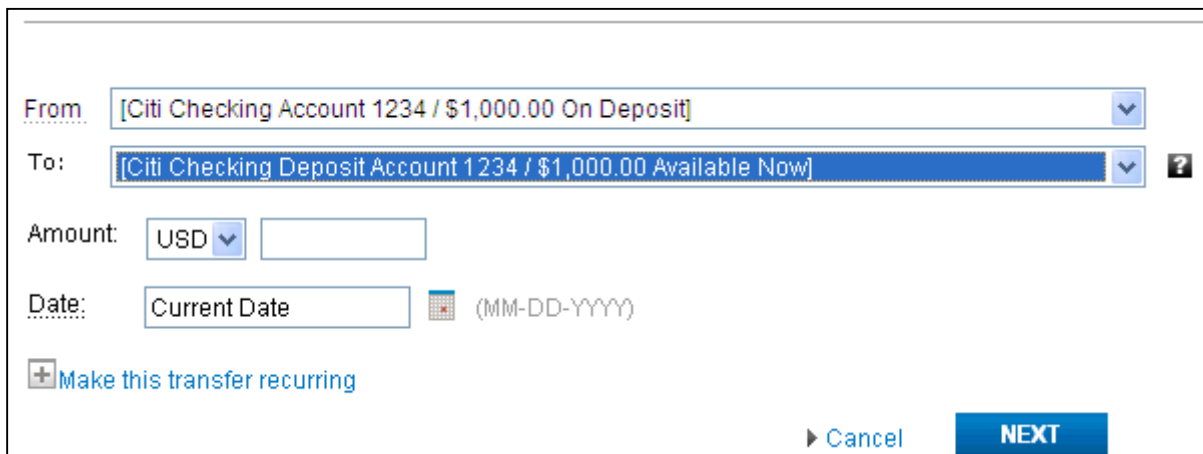
Non working flow in iRise prototype

From: Inter Institution Account

Non working flow in iRise prototype

From: Citi Account: Checking/Savings

To: Citi Account: Checking/Savings



The screenshot shows a payment transfer form with the following elements:

- From:** A dropdown menu with the selected option "[Citi Checking Account 1234 / \$1,000.00 On Deposit]".
- To:** A dropdown menu with the selected option "[Citi Checking Deposit Account 1234 / \$1,000.00 Available Now]". A question mark icon is visible to the right of the dropdown.
- Amount:** A label "Amount:" followed by a currency dropdown set to "USD" and an empty input field.
- Date:** A label "Date:" followed by a text input field containing "Current Date", a calendar icon, and the format "(MM-DD-YYYY)".
- Actions:** A checkbox labeled "Make this transfer recurring" and two buttons: "Cancel" and "NEXT".

Flows into: Linked Deposit Account Recap

1. Decrease space between labels and fields – *usability best practices*
2. Place such action items as “Next” and “Cancel” in standard locations within the interface (most of the panels in payment and transfer have such items in the bottom right hand corner) – *Industry convention*
3. *Optionally, according to previously established interface conventions, the “Cancel” link can become a “Cancel” button and the “Make this transfer recurring” option can be a check box. But*

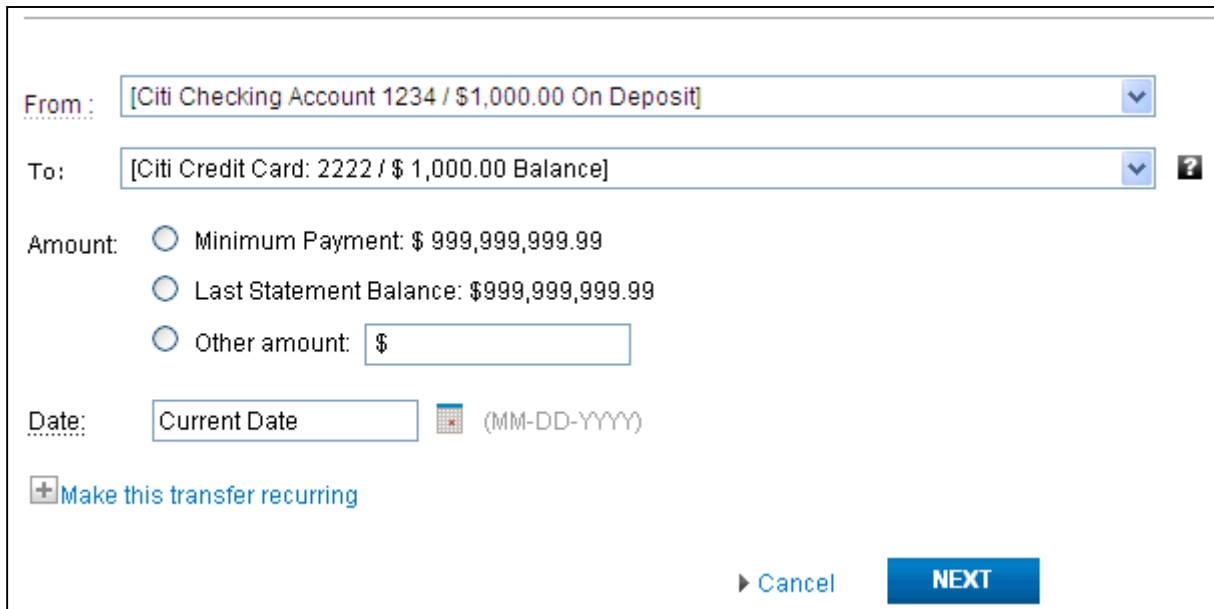
Payments and Transfers UI

this depends on the already established conventions of the application set which currently exists within the P & T interface.

From: Citi Account: Checking/Savings

To: Citi Account: Citi Credit Card / Mortgage

Flows into: Linked Credit Card Account



The screenshot shows a payment and transfer form with the following elements:

- From:** A dropdown menu containing the text "[Citi Checking Account 1234 / \$1,000.00 On Deposit]".
- To:** A dropdown menu containing the text "[Citi Credit Card: 2222 / \$ 1,000.00 Balance]", followed by a question mark icon.
- Amount:** Three radio button options:
 - Minimum Payment: \$ 999,999,999.99
 - Last Statement Balance: \$999,999,999.99
 - Other amount: A text input field with a dollar sign (\$) and a cursor.
- Date:** A text input field containing "Current Date", a calendar icon, and the format "(MM-DD-YYYY)".
- Recurring:** A checkbox labeled "Make this transfer recurring".
- Navigation:** A "Cancel" button with a right-pointing arrow and a blue "NEXT" button.

1. Decrease space between labels and fields – *usability best practices*
2. Place such action items as “Next” and “Cancel” in standard locations within the interface (most of the panels in payment and transfer have such items in the bottom right hand corner) – *Industry convention*
3. *Optionally, according to previously established interface conventions, the “Cancel” link can become a “Cancel” button and the “Make this transfer recurring” option can be a check box. But this depends on the already established conventions of the application set which currently exists within the P & T interface.*

From: Citi Account: Checking/Savings

To: Inter Institution Account

Non working flow in iRise prototype

Payments and Transfers UI

From: Citi Account: Checking/Savings

To: Accounts listed as "All Others"

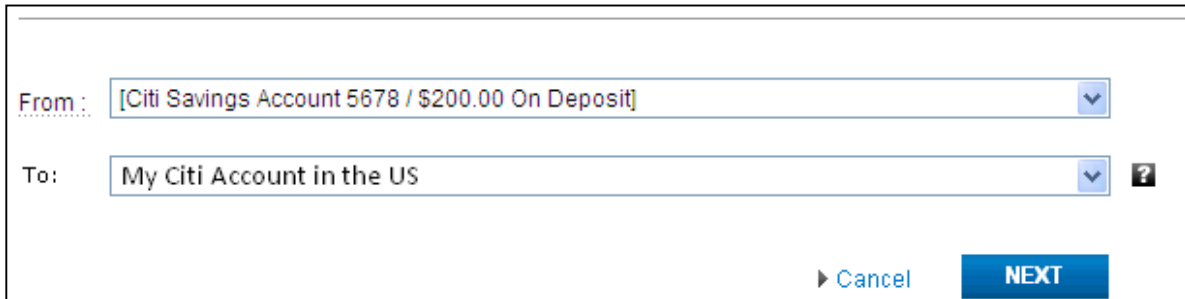
Non working flow in iRise prototype

Payments and Transfers UI

From: Citi Account: Checking/Savings

To: My Citi Account in the US / My external accounts in the US

Flows into: Non working flow in iRise prototype



The screenshot shows a payment transfer form. The 'From' field is a dropdown menu with the selected option '[Citi Savings Account 5678 / \$200.00 On Deposit]'. The 'To' field is a dropdown menu with the selected option 'My Citi Account in the US'. At the bottom right, there is a blue 'Cancel' link and a blue 'NEXT' button.

1. Place such action items as “Next” and “Cancel” in standard locations within the interface (most of the panels in payment and transfer have such items in the bottom right hand corner) – *Industry convention*
2. *Optionally, according to previously established interface conventions, the “Cancel” link can become a “Cancel” button*

From: Citi Account: Checking/Savings

To: Other Account Types (all others)

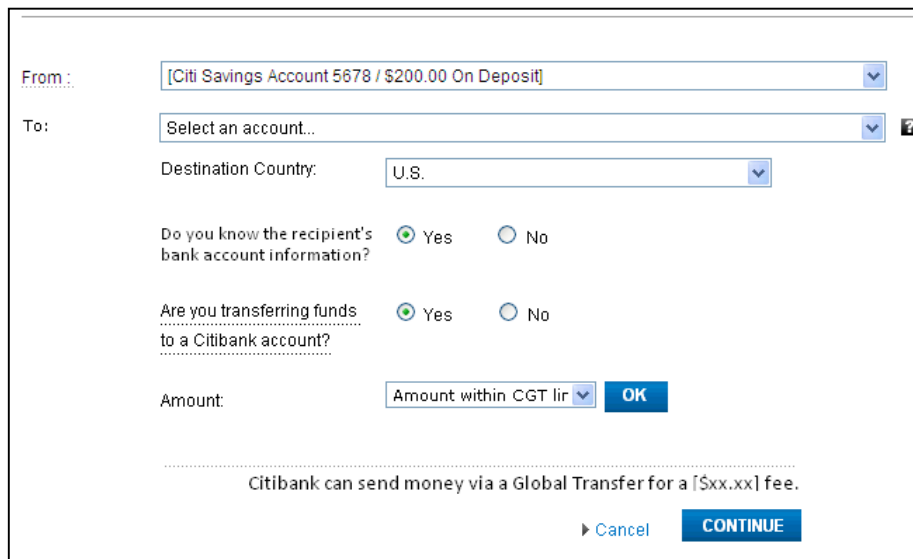
Destination Country: US

Bank information known: Yes

Transferring to a Citibank Account: Yes

Amount: Within CGT Limit/Amount over CGT Limit

Flows into: Within Limit -> iRise Page Not Available; Over CGT Limit -> Non working flow in iRise prototype



The screenshot shows a payment transfer form with several fields. The 'From' field is a dropdown menu with the selected option '[Citi Savings Account 5678 / \$200.00 On Deposit]'. The 'To' field is a dropdown menu with the selected option 'Select an account...'. The 'Destination Country' field is a dropdown menu with the selected option 'U.S.'. There are two radio button questions: 'Do you know the recipient's bank account information?' with 'Yes' selected, and 'Are you transferring funds to a Citibank account?' with 'Yes' selected. The 'Amount' field is a dropdown menu with the selected option 'Amount within CGT lim' and an 'OK' button. At the bottom, there is a blue 'Cancel' link and a blue 'CONTINUE' button. A note at the bottom reads: 'Citibank can send money via a Global Transfer for a [\$xx.xx] fee.'

1. This step and parallel ones like it in the interface, where an amount is entered and then checked for compliance, is combining two steps into one; the step to enter the amount to transfer, and the step to continue

once the customer is informed how much (if any) it will cost him. If these two steps are to be combined think of another term for the “OK” button that does not compete with the call to action

Payments and Transfers UI

- of the “CONTINUE” button. Suggestions include “ENTER” “Find Best Transfer Method”, etc
2. “Beneficiary” is not a term the majority of the user population associates with banking transactions. We suggest changing that to “Recipient”. Indent fields to visually associate with options chosen in drop down. – *usability best practices*
 3. The text just above the “CONTINUE” button can be confusing as sometimes in the flow, an amount has not been entered. We recommend changing the format of the wording to something more generic; “Citibank can send money via [method] for a [amount] fee.” This will remove the need to reference any amount that may (or may not) be listed above.
 4. Indent fields to visually associate with options chosen in drop down. – *usability best practices*
 5. Decrease space between labels and fields – *usability best practices*

From: Citi Account: Checking/Savings

To: Other Account Types (all others)
Destination Country: US
Bank information known: Yes
Transferring to a Citibank Account: No
Amount: Within CGT Limit/Amount over CGT Limit

Non working flow in the iRise prototype

From: Citi Account: Checking/Savings

To: Other Account Types (all others)
Destination Country: US
Bank information known: No
Flows into: PopMoney flow (not implemented as of yet)

The screenshot shows a payment transfer form with the following elements:

- From:** A dropdown menu with the selected option "[Citi Savings Account 5678 / \$200.00 On Deposit]".
- To:** A dropdown menu with the selected option "Other (Don't see the 'To' account you're looking for?)".
- Destination Country:** A dropdown menu with the selected option "U.S.". To the right of the dropdown is a small question mark icon.
- Do you know the recipient's bank account information?** A question with two radio buttons: "Yes" (unselected) and "No" (selected).
- Feedback text:** "Citibank can send money via PopMoney for a [\$ xx.xx] fee." located below a horizontal dashed line.
- Button:** A blue button labeled "CONTINUE" at the bottom right.

1. “Beneficiary” is not a term the majority of the user population associates with banking transactions. We suggest changing that to “Recipient”. Indent fields to visually associate with options chosen in drop down. – *usability best practices*

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2. The text just above the “CONTINUE” button can be confusing as sometimes in the flow, an amount has not been entered. We recommend changing the format of the wording to something more generic; “Citibank can send money via [method] for a [amount] fee.” This will remove the need to reference any amount that may (or may not) be listed above.
3. Indent fields to visually associate with options chosen in drop down. – *usability best practices*
4. Decrease space between labels and fields – *usability best practices*
5. GLOBAL NOTE: Consider making all action buttons in the interface parallel in nature. For example this screen does NOT have a “Cancel” link while others do. There may be a reason for this, but this does NOT LOOK PARALLEL from a functional standpoint to the user. Previously the user clicked “Cancel” to reset values, but in this case, they have to manually reset values to go back. Always give the users a one click option to clear values and go back/reset.

From: Citi Account: Checking/Savings

To: Other Account Types (all others)

Destination Country: Non US CGT Country

Transferring to a Citibank Account: Yes

Amount: Within CGT Limit/Amount over CGT Limit

Flows into: Within CGT Limit -> Global Transfer; Over CGT -> Wire Transfer

1. The text just above the “CONTINUE” button can be confusing as sometimes in the flow, an amount has not been entered. We recommend changing the format of the wording to something more generic; “Citibank can send money via [method] for a [amount] fee.” This will remove the need to reference any amount that may (or may not) be listed above.
2. Indent fields to visually associate with options chosen in drop down. – *usability best practices*
3. Decrease space between labels and fields – *usability best practices*
4. GLOBAL NOTE: Consider making all action buttons in the interface parallel in nature. For example this screen does NOT have a “Cancel” link while others do. There may be a reason for this, but this does NOT LOOK PARALLEL from a functional standpoint to the user. Previously the user clicked “Cancel” to reset values, but in this case, they have to manually reset values to go back. Always give the users a one click option to clear values and go back/reset.

From: Citi Account: Checking/Savings

To: Other Account Types (all others)

Destination Country: Non US CGT Country

Transferring to a Citibank Account: No

Flows into: Wire Transfer

1. The text just above the “CONTINUE” button can be confusing as sometimes in the flow, an amount has not been entered. We recommend changing the format of the wording to something more generic; “Citibank can send money via [method] for a [amount] fee.” This will remove the need to reference any amount that may (or may not) be listed above.
2. Indent fields to visually associate with options chosen in drop down. – *usability best practices*

Payments and Transfers UI

3. Decrease space between labels and fields – *usability best practices*
4. GLOBAL NOTE: Consider making all action buttons in the interface parallel in nature. For example this screen does NOT have a “Cancel” link while others do. There may be a reason for this, but this does NOT LOOK PARALLEL from a functional standpoint to the user. Previously the user clicked “Cancel” to reset values, but in this case, they have to manually reset values to go back. Always give the users a one click option to clear values and go back/reset.

Linked Deposit Account Transfers Screens

Linked Deposit Account - Recap

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use progress bar, this is a “VERIFY” screen - *visibility of system status*
2. Use consistent language – Verify page, verify payment requests - *usability best practices*
3. Use language consistent with tasks – “Submit” - *usability best practices*
4. Use language consistent with prior page – “Date” - *usability best practices*
5. Reduce space between labels and fields/data - *usability best practices*

Linked Deposit Account – Confirmation

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Payment” or “Make Another Transfer”– *Recognition rather than recall*

Linked Credit Card Account Transfers Screens

Linked Credit Card Account – Recap

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use consistent language – Verify page, verify payment requests - *usability best practices*
2. Use language consistent with tasks – “Submit” - *usability best practices*
3. Use language consistent with prior page – “Date” - *usability best practices*
4. Reduce space between labels and fields/data - *usability best practices*
5. Use progress bar , this is a “VERIFY” screen - *visibility of system status*

Payments and Transfers UI

Linked Credit Card Account – Confirmation

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Payment” or “Make Another Transfer”– *Recognition rather than recall*

PopMoney Transfer Screens

PopMoney (Step 1)

1. Use progress bar - *visibility of system status*
2. Use consistent placement of buttons (the next and the cancel are on the LEFT in this case while others are on the RIGHT).
3. “Memo” and “Personal Note” are ambiguous. If “Memo” is for sender and “Personal Note” is for recipient, then consult with copy writers for terminology.
4. The label “Personal Note” (in another flow) causes scrolling of a sub panel. Consider using a multi line text box with internal labels such as the following:
5. PopMoney transfers money from accounts to people. Change default label from “Select a destination” to “Select Recipient / Add New Recipient”.
6. Put “Add New Recipient” as first item in drop down list and have area below the “To” expand to show fields when selected.
7. Consider making “Make this transfer recurring” a check box option with widgets populating UI

Enter Memo to Self...

Enter Note to Recipient...

From: Citi Checking Account: 1234 / \$ 1,000.00 On Deposit

To: Select Recipient / Add New Recipient...

Amount: USD [] Daily limit = [\$1,000.00] Fees and limits

Date: [MM/DD/YYYY] (MM/DD/YYYY) Funds availability

Make this transfer recurring

Enter Memo to Self...

Enter Note to Recipient...

Save this as a favorite transfer

Cancel NEXT

Payments and Transfers UI

when checked

8. Reduce space between labels and fields/data - *usability best practices*

How suggestions might impact the look of the Interface (right)

PopMoney (Step 2-Recap)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use progress bar, this is a “VERIFY” screen - *visibility of system status*
2. Use consistent language – Verify page, verify payment requests - *usability best practices*
3. Use language consistent with tasks – “Submit” - *usability best practices*
4. Use language consistent with prior page – “Date” - *usability best practices*
5. Reduce space between labels and fields/data - *usability best practices*

PopMoney (Confirmation)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Payment” or “Make Another Transfer”– *Recognition rather than recall*

Payments and Transfers UI

Wire Transfer Screens

Wire Transfers (Step 1)

1. Use progress bar - *visibility of system status*
2. Use consistent placement of buttons (the next and the cancel are on the LEFT in this case while others are on the RIGHT).
3. "Memo" and "Personal Note" are ambiguous. If "Memo" is for sender and "Personal Note" is for recipient, then consult with copy writers for terminology.
4. The label "Personal Note" (in another flow) causes scrolling of a sub panel. Consider using a multi line text box with internal labels such as the following:
5. Change default label from "Select a destination" to "Select Recipient / Add New Recipient".
6. Put "Add New Recipient" as first item in drop down list and have area below the "To" expand to show fields when selected.
7. Consider making "Make this transfer recurring" a check box option with widgets populating UI when checked
8. Reduce space between labels and fields/data - *usability best practices*
9. "Account" label when adding a New Recipient is ambiguous, this should be "Account #"

How suggestions might impact the look of the Interface (below)

The screenshot shows a wire transfer form with the following elements:

- From:** A dropdown menu showing "Citi Checking Account: 1234 / \$ 1,000.00 On Deposit".
- To:** A dropdown menu showing "Select Recipient / Add New Recipient...".
- Amount:** A dropdown menu for "USD", an input field, and text "Daily limit = [\$1,000.00] Fees and limits".
- Date:** An input field with a date mask "[MM/DD/YYYY]", a calendar icon, and text "(MM/DD/YYYY) Funds availability".
- Make this transfer recurring:** A checkbox that is currently unchecked.
- Memo fields:** Two text input fields. The first is labeled "Enter Memo to Self..." and the second is labeled "Enter Note to Recipient...".
- Purpose:** A dropdown menu showing "Other".
- Transfer Method:** Two radio buttons. "Transfer Method A" is selected, and "Transfer Method B" is unselected.
- Save this as a favorite transfer:** A checkbox that is currently unchecked.
- Buttons:** At the bottom right, there is a "Cancel" button and a "NEXT" button.

Payments and Transfers UI

Wire Transfers (Step 2-Recap)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use progress bar, this is a “VERIFY” screen - *visibility of system status*
2. Use consistent language – Verify page, verify payment requests - *usability best practices*
3. Use language consistent with tasks – “Submit” - *usability best practices*
4. Use language consistent with prior page – “Date” - *usability best practices*
5. Reduce space between labels and fields/data - *usability best practices*
6. Consider making “Cancel” link a button

Wire Transfers (Step 3 – Confirmation)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Transfer”– *Recognition rather than recall*

Payments and Transfers UI

Global Transfer Screens

Global Transfer (Step 1)

1. Use progress bar - *visibility of system status*
2. Use consistent placement of buttons (the next and the cancel are on the LEFT in this case while others are on the RIGHT).
3. “Personal Note” is ambiguous. If “Memo” is for sender and “Personal Note” is for recipient, then consult with copy writers for terminology.
4. The label “Personal Note” (in another flow) causes scrolling of a sub panel. Consider using a multi line text box with internal labels. This gets rid of the scrolling issue with Global Transfers “Pre Pop”
5. Change default label from “Select a destination” to “Select Recipient / Add New Recipient”.
6. Put “Add New Recipient” as first item in drop down list and have area below the “To” expand to show fields when selected.
7. Consider making “Make this transfer recurring” a check box option with widgets populating UI when checked
8. Reduce space between labels and fields/data - *usability best practices*

The screenshot shows a web form for a global transfer. It includes the following elements:

- From:** A dropdown menu showing "Citi Checking Account: 1234 / \$ 1,000.00 On Deposit".
- To:** A dropdown menu showing "Select Recipient / Add New Recipient...".
- Amount:** A dropdown menu for "USD", an empty input field, and a "Daily limit = [\$1,000.00] Fees and limits" link.
- Date:** An input field with a date mask "[MM/DD/YYYY]", a calendar icon, and links for "(MM/DD/YYYY)", "Funds availability", and "Cutoff Information".
- Make this transfer recurring:** A checkbox that is currently unchecked.
- Memo:** A text input field with the placeholder text "Enter Memo to Self..".
- Purpose:** A dropdown menu showing "Other".
- Save this as a favorite transfer:** A checkbox that is currently unchecked.
- Navigation:** A "Cancel" button with a right-pointing arrow and a blue "NEXT" button.

Global Transfers (Step 2-Recap)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use progress bar, this is a “VERIFY” screen - *visibility of system status*
2. Use consistent language – Verify page, verify payment requests - *usability best practices*
3. Use language consistent with tasks – “Submit” - *usability best practices*
4. Use language consistent with prior page – “Date” - *usability best practices*

Payments and Transfers UI

5. Reduce space between labels and fields/data - *usability best practices*
6. Consider making “Cancel” link a button

Global Transfers (Step 3 – Confirmation)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Transfer” – *Recognition rather than recall*

Payments and Transfers UI

Inter Institution Transfers

IIT – Step 1

1. Use progress bar - *visibility of system status*
2. Use consistent placement of buttons (the next and the cancel are on the LEFT in this case while others are on the RIGHT).
3. “Personal Note” is ambiguous. If “Memo” is for sender and “Personal Note” is for recipient, then consult with copy writers for terminology.
4. The label “Personal Note” (in another flow) causes scrolling of a sub panel. Consider using a multi line text box with internal labels. This gets rid of the scrolling issue with Global Transfers “Pre Pop”
5. Change default label from “Select a destination” to “Select Recipient / Add New Recipient”.
6. Put “Add New Recipient” as first item in drop down list and have area below the “To” expand to show fields when selected.
7. Consider making “Make this transfer recurring” a check box option with widgets populating UI when checked
8. Reduce space between labels and fields/data - *usability best practices*

The screenshot displays a web form for initiating an inter-institution transfer. The form is organized into several sections:

- From:** A dropdown menu showing "Citi Checking Account: 1234 / \$ 1,000.00 On Deposit".
- To:** A dropdown menu showing "Select Recipient / Add New Recipient...".
- Amount:** A dropdown menu for "USD", an empty input field, and a "Daily limit = [\$1,000.00] Fees and limits" link.
- Date:** An input field with a date mask "[MM/DD/YYYY]", a calendar icon, and links for "(MM/DD/YYYY) Funds availability" and "Cutoff Information".
- Options:** A checkbox labeled "Make this transfer recurring".
- Memo:** A text input field with the placeholder "Enter Memo to Self...".
- Transfer Methods:** Two radio button options: "Transfer Method A" (selected) and "Transfer Method B".
- Save:** A checkbox labeled "Save this as a favorite transfer".
- Navigation:** A "Cancel" button and a blue "NEXT" button at the bottom right.

Payments and Transfers UI

IIT – Step 2 (Recap)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 3- Step 2

1. Use progress bar, this is a “VERIFY” screen - *visibility of system status*
2. Use consistent language – Verify page, verify payment requests - *usability best practices*
3. Use language consistent with tasks – “Submit” - *usability best practices*
4. Use language consistent with prior page – “Date” - *usability best practices*
5. Reduce space between labels and fields/data - *usability best practices*
6. Consider making “Cancel” link a button

IIT - (Step 3 – Confirmation)

Refer to Heuristic Review –Make a Payment – Single Payee - Screen 4- Step 3

1. Use language consistent with prior page – “Date” - *usability best practices*
2. Reduce space between labels and fields/data - *usability best practices*
3. Use progress bar - *visibility of system status*
4. Label change “Make Another Transfer” – *Recognition rather than recall*

Payments & Transfers Heuristic Review

Make a Payment – Single Payee
Make a Payment – Multiple Payees
Activity

Digital Customer Experience/User Research and Insights

Payments and Transfers UI

Background & Methodology

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Also, please note that interface mock ups are intended to illustrate the points detailed below serving as wireframes to show order and layout. It is assumed that final prototype versions would include IA and Design input.

Evaluators: Evaluators were all usability professionals with extensive backgrounds in corporate commerce, banking and computer software.

Review Sections: Evaluators reviewed three sections of the P&T iRise application:

- Make a Payment – Single Payee
- Make a Payment – Multiple Payees
- Activity

Outputs: Items were noted, and where time allowed, mockups/wireframes were created to **illustrate** points.

Payments and Transfers UI

Other input

In addition, Third-Party input was used to further enhance the usefulness of the suggestions. These third party providers include:

- **Corporate Insight**
 - The following specific issues were identified by Corporate Insight as WEAKNESSES in the Citi payment website/process:
 - Integrate standalone tools to provide one interface for all transfers
 - Create unified tables and/or interfaces such that each offer a sortable and searchable transfer history
 - Be clear about transfer process timeframes
 - Make all three scheduling options available from a single interface
 - Create a single table/interface to cover all transaction types
 - Integrate transfer history tables with pending transaction tables
 - Single transfer history table should cover all available transfer types
 - Utilize traditional verification screens in transfer sequence
- **KeyNote**
 - The following specific issue was identified by KeyNote as a WEAKNESS in the Citi payment website/process:
 - Setup single or recurring autopayments of third party eBills
- **User Zoom Usability Tests**
- **Archival information gathered during user testing**
- **NPS survey results**
 - The following specific issue was identified by NPS surveys as a WEAKNESS in the Citi payment website/process:
 - Reduce task complexity – Show all payees then allow actions upon those payees

Payments and Transfers UI

Payments and Transfers – Make a Payment –Single Payee

Screen 1 (wireframe/mockup)

PAYMENTS & TRANSFERS

ACTIVITY

- View Activity
- eBill History
- Add a Payee
- Report a Bill Pay Problem

PAYMENTS

- Pay Bills
- Make Payments
- One Time Payment

TRANSFERS

- Make a Transfer
- Inter Institution Transfers

Make a Payment

Welcome no stamps, no check writing, and no mailing...all for free. Move on to 21st-century bill paying with our convenient, easy-to-use, online bill payment.

Cutoff and other region specific information will be placed here.

To: Select or Add a Payee

Amount: USD [] Daily limit = [\$1,000.00] Fees and limits

From: Select an account...

Date: (MM/DD/YYYY) (MM/DD/YYYY) Funds availability

Make this payment recurring

Cancel NEXT

8. Add Progress bar that fills in as user steps through process – *visibility of system status*
9. Reduce the amount of space between the labels and the fields.- *usability best practices*
10. Rearrange fields as to fit the task of the user (I'm going to pay x, Y amount, from my Z account on T date) – *Match between system and real world.*
11. "To" dropdown verbiage changed to "Select or Add a Payee" – *flexibility and efficiency*
12. Drop down contains as first item "Add a new Payee..." which then expands the space between To: and From: to include the visual found on the next page. – *usability best practices*

Select Account or Add Payee...

- Add Payee ...
- Citi Checking Account: 1234 / \$ 1,000.00 On Deposit
- Interest Checking: 1234567890 \$1,000.00 Available now

Payments and Transfers UI

Payments and Transfers – Make a Payment –Single Payee

Screen 2 (wireframe/mockup)

PAYMENTS & TRANSFERS

ACTIVITY

PAYMENTS

Pay Bills >

- Make Payments
- One Time Payment**
- View Activity
- eBill History
- Add a Payee
- Report a Bill Pay Problem

Pay Other People >

TRANSFERS

- Make a Transfer
- Inter Institution Transfers >

Make a Payment

Welcome no stamps, no check writing, and no mailing...all for free. Move on to 21st-century bill paying with our convenient, easy-to-use, online bill payment.

Cutoff and other region specific information will be placed here.

To:

Payee Name:

Address:

City:

State:

Payee Account #:

Payment Limit: \$

Default Memo:

Nickname:

Save this payee information

Nickname:

Enter Details Verify Confirmation

Showing Add a Payee under "To:"

1. No change other than denoting reduced space between labels and fields - *usability best practices*

Payments and Transfers UI

Payments and Transfers – Make a Payment –Single Payee

Screen 3 - Step 2 (wireframe/mockup)

PAYMENTS & TRANSFERS

ACTIVITY

PAYMENTS ▶

TRANSFERS ▶

Make a Payment

Enter Details | **Verify** | Confirmation

Please **verify** your payment request details:

To: Hydro
Detroit Hydro Company Account #: 123456790

Amount Paid: USD 100.00

Exchange Rate: EUR 0.6932 per USD 1.00

Payee Receives: EUR 64.36

From: Joe's Checking
\$ 1,000.00 [Available now]

Payment Method: Check

Date: 04-20-2011

Payment Limit: \$500.00

Default Memo: Hydro Bill

▶ Make changes ▶ Cancel **Submit**

1. Use consistent language – Verify page, verify payment requests - *usability best practices*
2. Use language consistent with tasks – “Submit” - *usability best practices*
3. Use language consistent with prior page – “Date” - *usability best practices*
4. Reduce space between labels and fields/data - *usability best practices*
5. Use progress bar - *visibility of system status*
6. Use the “To, how much, from and when” layout for data - *Match between system and real world*
7. Associate Account # with payee name – *Recognition rather than recall*

Payments and Transfers UI

Payments and Transfers – Make a Payment –Single Payee

Screen 4 - Step 3 (wireframe/mockup)

PAYMENTS & TRANSFERS

ACTIVITY

PAYMENTS ▶

TRANSFERS ▶

Make a Payment

Enter Details Verify Confirmation

✓ Thank you! Your payment request is complete.

To: Hydro
Detroit Hydro Company Account #: 123456790

Amount Paid: USD 100.00

Exchange Rate: EUR 0.6932 per USD 1.00

Payee Receives: EUR 64.36

Payment Method: Check

From: Joe's Checking
\$ 1,000.00 [Available now]

Date: 04-20-2011

Payment Limit: \$500.00

Default Memo: Hydro Bill

Reference Number: 12345


[▶View Receipt](#) [Make Another Payment](#)

5. Use language consistent with prior page – “Date” - *usability best practices*
6. Reduce space between labels and fields/data - *usability best practices*
7. Use progress bar - *visibility of system status*
8. Use the “To, how much, from and when” layout for data – *Match between system and real world*
9. Label change “Make Another Payment” – *Recognition rather than recall*
10. Associate account # w/ payee name – *Recognition rather than recall*

Payments and Transfers UI

Payments and Transfers – Activity

Suggestions:

- Activity Tables - *Create unified tables and/or interfaces such that each offer a sort able and searchable transfer history (Corporate Insight)*
- Sort / Search functions – Ensure that relevant headers in tables are sortable, move some of the “advanced sort features” into the column heads – *Usability best practices*
- Quick Links – Move quick links to top right of page to be standard with other Citi sites (see example1) – *Corporate Consistency*
- Explore if purpose of 2nd column called “amount” can be integrated into icon usage, if not then rename column “Payment Status”
- Avoid unnecessary use of icons - *Recognition rather than recall*
 - eBill eligible could be text under name of payee
 - eBill enrolled could be text under name of payee
 - A status column could be created with text entries instead of using icons (see mockup on next page)
 - If an icon column were to be used that Icon column could contain the following values
 - Recurring icon 
 - Pending icon
 - Due icon – payment status icon
 - Late icon – payment status icon
 - Paid/completed icon – payment status icon
- Rearrange fields as to fit the task of the user (I’ve paid x, Y amount, from my Z account on T date) – *Match between system and real world.*
- Default listing order – Use alpha listing of payee names as default for table arrangement – *usability best practices*
- Use ‘Method’ instead of ‘sent’ - *Match between system and the real word*
- Ensure that consistent usage of terminology is used for column headers - *Consistency and standards*

Payments and Transfers UI

Payments and Transfers – Activity

Example mockup/wireframe – Optimal State (wireframe/mockup)

PAYMENTS & TRANSFERS

Activity

Filter by:

Narrow by Date: From To

Show Advanced Options

Payee	Amount	From	Frequency	Date	Method	Status	
CABLE eBill Eligible	\$ 100.00	Interest Checking: 1234567890	Once	04-05-2011	Electronically	N/A	View / Edit
Ikea	\$500.00	N/A	Recurring	04-03-2011	N/A	DUE	View / Edit
Joe Smith	\$300.00	Interest Checking: 1234567890	Once	N/A	Wire	N/A	Remove Make a Payment
My Chase Account	\$500.00	Interest Checking: 1234567890	N/A	01-01-2012	Inter Institution	N/A	View / Edit
Water Bill eBill Eligible	\$200.00	Interest Checking: 1234567890	N/A	02-02-2012	N/A	Late	View File Pay

QUICK LINKS

Bill Pay

- [Add a Payee](#)
- [PopMoney Activity](#)
- [Make a Payment](#)
- [Manage Alerts](#)

Transfers

- [Citi Global Transfer Activity](#)
- [Wire Transfer Activity](#)
- [Inter Institution Activity](#)

- Interface presents data in an integrated format combining eBills Due, Bill Payments and Transfers.
- Icon usage has been eliminated
- Quick tasks, likewise has been integrated and placed in a consistent location throughout the interface.
- “Filter” now applies to all items in list
- All column heads initiate their respective sort

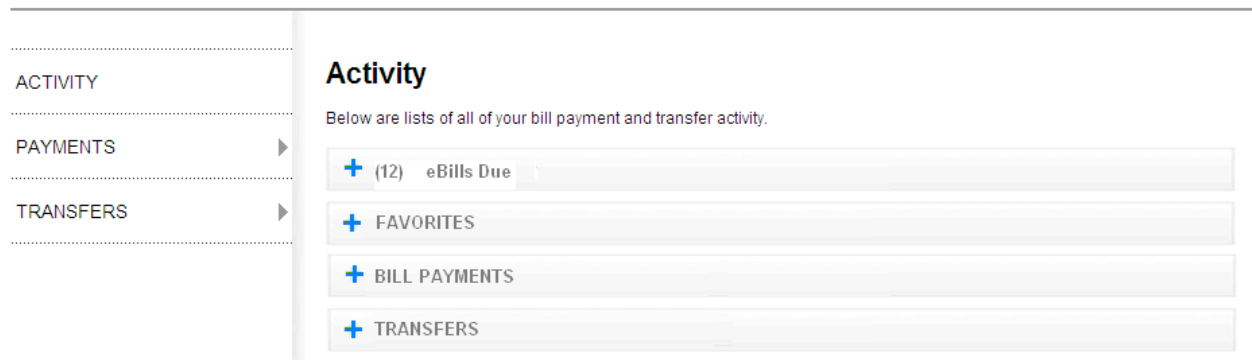
Payments and Transfers UI

Payments and Transfers – Activity

Example mockup/wireframe – Alternate State (wireframe/mockup)

We realize that combining data from various sources might not be possible due to back-end systems constraints. An alternative is presented below which preserves the segregation of data into groups while not overloading the user with all the data at once.

PAYMENTS & TRANSFERS



- Instead of hitting the user in the face with multiple tables with entries, creating a series of expandable areas would allow the user to select the items they need to deal with. Other ways of doing this could be by using the “Tabs” analogy.
- Adding the (12) to the eBills due area title would offer the user a COUNT of how many of their eBills are due when they open the page; much like status information.
- Expanding a collapsed area would present the respective table and its associated Quick Tasks formatted appropriately to address current usability issues.

Payments and Transfers UI

Payments and Transfer – Make a Payment – Multiple Payees

Current State: Enter Details Screen

Pay Bills

Below are lists of all of your payees.

QUICK LINKS

- ▶ Add a payee
- ▶ Set up a recurring payment

From Account: Filter by:

▶ Make this my default account

Payee	Payment Amount	Debit Date	Deliver By	Sent
CABLE	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				
MORTGAGE	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				
PHONE	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				
UTILITIES	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				
WEST ELM	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				
AMEX	USD <input type="text"/>	04-03-2011	04-04-2011	Electronically
+ SHOW DETAILS				

This table is very full and has little potential for adding fields. With that said we recommend the following:

Suggestions:

- Rearrange fields as to fit the task of the user (I'm paying x, Y amount, from my Z account on T date) – *Match between system and real world.*
- Avoid unnecessary use of icons - *Recognition rather than recall*
 - eBill eligible could be text under name of payee
 - eBill enrolled could be text under name of payee
- Onetime payment function may not be needed. This can be moved to the Pay Bills function, users can choose recurring payment when needed.
- When user clicks on calendar icon, use strong visual indicator of expected payment dates.
- Use consistent labels through-out interface
- Use Method or Method of payment instead of "sent" consistently across interface
- Replace 'Deliver by' with 'Expected Payment Date' or 'Payment Date' or 'Pay by'
- Remove eBill eligible icon, etc from interface and put the text under then payee name
- Change 'Debit Date' to "Date"
- Move "Past Due" icon proximate to "recurring" icon
- Use 'Method' instead of 'sent' - *Match between system and the real word*
- This is a multi page process; therefore it should have a progress indicator showing the user how far they are into the process. See Make a Payment – Single Payee earlier in this document
- Use appropriate button text, "Next", "Verify", "Submit"

Payments and Transfers UI

Payments and Transfer – Make a Payment – Multiple Payees

Current State: Recap Screen

Pay Bills

Confirm payment details below:

From Account: Joe's Checking

Available Now: \$ 1,000,000.00

Payee		Amount	Fee	Debit Date	Delivery Date	Sent
CABLE		USD 100.00	-	04-20-2011	04-21-2011	Electronically
PHONE		USD 50.00	-	04-20-2011	04-21-2011	Electronically
RENT		USD 1,000.00	-	04-20-2011	04-25-2011	By Mail
UTILITIES		USD 50.00	-	04-20-2011	04-21-2011	Electronically
VOLVO		USD 1,000.00	\$ 20.00	04-20-2011	04-20-2011	Expedited
		USD 2,200.00	\$ 20.00			

▶ Make changes

▶ Cancel

CONFIRM

Suggestions:

- Change 'Sent' to 'Method' in the column head
- Change 'Delivery Date' to 'Pay by' or 'Expected Payment Date'
- Avoid unnecessary use of icons - *Recognition rather than recall*
 - eBill eligible could be text under name of payee
 - eBill enrolled could be text under name of payee
- Re order columns to reflect how the user thinks about their transactions; Payee, Amount, Pay by, Debit Date, Fee, Method
- This is a multi page process; therefore it should have a progress indicator showing the user how far they are into the process. See Make a Payment – Single Payee earlier in this document
- Use appropriate button text, "Next", "Verify", "Submit" and "Make another payment"

Payments and Transfers UI

Payments and Transfer – Make a Payment – Multiple Payees




Current State: Confirmation Screen

Pay Bills

✔ The payments below have been made.

From Account: Joe's Checking

Available Now: \$ 1,000,000.00

Payee		Amount	Fee	Debit Date	Delivery Date	Sent
CABLE		USD 100.00	-	04-20-2011	04-21-2011	Electronically
PHONE		USD 50.00	-	04-20-2011	04-21-2011	Electronically
RENT		USD 1,000.00	-	04-20-2011	04-25-2011	By Mail
UTILITIES		USD 50.00	-	04-20-2011	04-21-2011	Electronically
VOLVO		USD 1,000.00	\$ 20.00	04-20-2011	04-20-2011	Expedited
		USD 2,200.00	\$ 20.00			

[View Receipt](#)

[MAKE A PAYMENT](#)

Suggestions:

- Change 'Sent' to 'Method' in the column head
- Change 'Delivery Date' to 'Pay by' or 'Expected Payment Date'
- Re order columns to reflect how the user thinks about their transactions; Payee, Amount, Pay by, Debit Date, Fee, Method
- This is a multi page process; therefore it should have a progress indicator showing the user how far they are into the process. See Make a Payment – Single Payee earlier in this document
- Use appropriate button text, "Next", "Verify", "Submit", and "Make Another Payment"