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# Citibank.com 2016 Navigation & IA Redesign UX, Information Architecture, Wireframing, Interaction & Prototyping, Research, User Testing

citi Credit Cards Close X Hero w/Suggested Card Q See What You're Pre-Qualified For Full Card List, Filterable by Category Find an ATM or branch Compare Cards Banking > Citi Double Cash "Back to all" Breadcrumb Credit Cards > Hero w/Key Benefits & Apply Now CTA Lending >

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Citi Access Account

Upgrade to interest checking

>

The Citibank Account

ATM/Branch Locator

Zip Code

# The Challenge

The depth and breadth of Citibank's product offerings made it difficult to connect website users with the info they seeked. With an outdated UI and overly complex navigation, visiting Citibank.com had become a frustrating and overwhelming experience.

#### Key issues

- Many of the core products were 5 pages down.
- Some sections were completely different sites sometimes with a consistent nav, sometimes not.
- It was neither responsive nor mobile.
- Crucial information, like rates and fees, was buried and scattered across multiple pages
- The user was faced with a deluge of choices for example, 5 checking accounts and 22 credit cards.
- The layout was cluttered and the UI outdated.

#### Our task

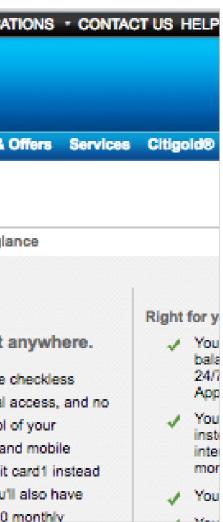
- A responsive, mobile-first design with progressive enhancement.
- Vastly streamlined and simplified IA and content.
- Consistent and modern UI.

#### **BEFORE**: Citibank.com IA/Nav

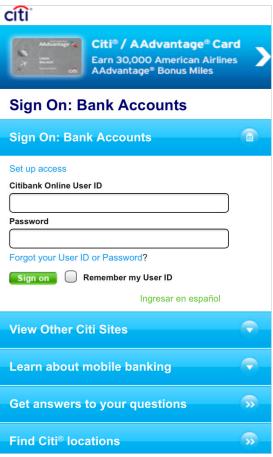
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4	CHECKING ACCOUNTS	3 -			om almost :
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	The Citibank Account				you in control
	Basic Banking				24/7 online ar Citibank Debit
5	Access Account				erchants. You'l
	· ··· ·		three easy	ways to avo	id the low \$10

#### **BEFORE**: An assortment of menu nav styles and IAs





#### BEFORE: Citibank.com mobile site



# Site audit, traffic and search analysis

We looked at overall site traffic, nav click usage, key landing page events, and previous/next flows.

I worked closely with our data scientists to synthesize this information into tiny truth bombs.

For example, I noticed that even though the Credit Card nav had 16 links, most prospects only used two of them.

We could make the menu navigation much simpler - in fact, we took it from 5 steps to 2 steps.

Step one was to strip out all the unnecessary content and make smart choices that could guide the user, instead of overwhelming them.

How prospects actually used the primary navigation

#### Banking Credit Cards Lending Inv

#### **Credit Cards**

#### View All Credit Cards

Low Interest Credit Cards Balance Transfer Credit Cards Rewards Credit Cards No Annual Fee Credit Cards Cash Back Cards Most Popular Credit Cards

Site Traffic

#### Nav Usage

Section	Page	
Citi CBOL - Pre/Post-Auth Login Pages	Total	
Citi CBOL - Pre/Post-Auth Login Pages	Non Cookied Username	
Citi CBOL - Pre/Post-Auth Login Pages	Sign Off Ad Overlay	
Citi CBOL - Pre/Post-Auth Login Pages	Citi Home	
Citi CBOL - Pre/Post-Auth Login Pages	Cookied Usemame Pas	
Citi CBOL - Pre/Post-Auth Login Pages	Session Recovery Username Password No Enter Bank Or Credit Ca	
Citi CBOL - Pre/Post-Auth Login Pages		
Citi CBOL - Pre/Post-Auth Login Pages		
Citi CBOL - Pre/Post-Auth Login Pages	Cookied Usemame Pas	
Citi CBOL - Banking Products Pages	Total	
Citi CBOL - Banking Products Pages	Checking AAG	
Citi CBOL - Banking Products Pages	Banking AAG	
Citi CBOL - Banking Products Pages	Basic Checking	
Citi CBOL - Banking Products Pages	The Citibank Account	
Citi CBOL - Banking Products Pages	Savings AAG	
Citi CBOL - Banking Products Pages	Compare checking acco	
Citi CBOL - Banking Products Pages	citigoid-Checking	
Citi CBOL - Banking Products Pages	Rates AAG	
Citi CBOL - Banking Products Pages	Certificates of Deposit	
Cit CBOL - Banking Products Pages	Citi Savings Plus	
Citi CBOL - Banking Products Pages	IRAs and Rollovers	
Citi CBOL - Card Product Pages	Total	
Citi CBOL - Card Product Pages	Compare Credit Card O	
Cill CBOL - Card Product Pages	View All Credit Cards	
Citi CBOL - Card Product Pages	Citi Simplicity® Card - C	
Citi CBOL - Card Product Pages	Citi® Double Cash Card	
Citi CBOL - Card Product Pages	Compare	
Cill CBOL - Card Product Pages	Citi Credit Cards - Servi	
Citi CBOL - Card Product Pages	Citi Diamond Preferred	
Citi CBOL - Card Product Pages	Most Popular Credit Car	
Citi CBOL - Card Product Pages	Rewards Credit Cards	
Citi CBOL - Card Product Pages	Citi ThankYou® Preferre	
Citi CBOL - Card Product Pages	Citi ThankYou® Premier	
Citi CBOL - Card Product Pages	AAdvantage® Credit Ca	

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Business Credit Cards Student Credit Cards Secured Credit Card Travel Credit Cards

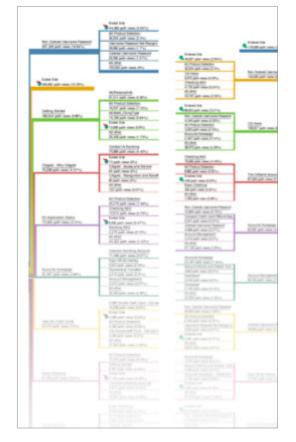
MasterCard® Credit Cards

Respond to a Mail Offer

#### See If You're Pre-Qualified for a Card

Total Prospects	Metrics		
Total Page Views	245,171,603		
Total Visits	117,972,052		
Bounced Visits	58,612,484		
Non-Bounced Visits	59,359,568		-
Total Unique Visitors	70,516,340		
Bounced Visitors	48,260,529		
Non-Bounced Visitors	27,229,528		
	Clicks by Link	Nav CTR	Visit Usage
Total Clicks on Top Nav	5,811,377	2.37%	9,79%
Banking	1,618,447	0.66%	2,73%
Banking Overview	441,877	0.18%	0.74%
Checking Accounts	830,786	0.34%	1.40%
Savings Accounts	130,640	0.05%	0.22%
Certificates of Deposit (CDs)	37,749	0.02%	0.06%
IRAs & Rollovers	2,914	0.00%	0.00%
Rates	90,629	0.04%	0.15%
Global Client Banking	36,263	0.01%	0.06%
Online Banking	203.409	0.08%	0.34%
Mobile and Tablet Banking	10.537	0.00%	0.02%
Mobile Check Deposit	19,111	0.01%	0.03%
Account Alerts	11,686	0.00%	0.02%
Citi Financial Tools	3.848	0.00%	0.01%
Online Bank Statements	18,465	0.01%	0.03%
ABA Routing Number		0.00%	0.00%
eBills - View bills on Citi Online	6,793	0.00%	0.01%
Online Bill Payments	46,900	0.02%	0.08%
Popmoney	3,854	0.00%	0.01%
Debit Card	20,344	0.01%	0.03%
Protect Your Money	3,728	0.00%	0.01%
Transfers	13,135	0.01%	0.02%
	Clicks by Link	Nav CTR	Visit Usage
Credit Cards	2,960,242	1.21%	4.99%
Credit Cards	1,360,798	0.56%	2.29%
View All Credit Cards	774,429	0.32%	1.30%
Low Interest Credit Cards	11,143	0.00%	0.02%
Balance Transfer Credit Cards	47,130	0.02%	0.08%
Rewards Credit Cards	86,076	0.04%	0.15%
No Annual Fee Credit Cards	34,664	0.01%	0.06%
Cash Back Cards	49,804	0.02%	0.08%
		0.02%	
	24.106	0.01%	

#### User Flows



Early drawings and wireframe of the guided "goldilocks" approach

# Our plan: flat, contextual navigation

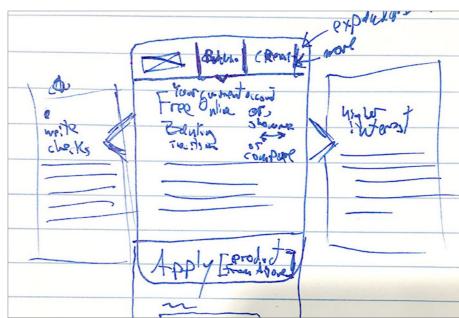
Instead of showing the user 5 checking accounts, I felt we should focus on the **one account** that would best suit them. This could default to the most useful account for most people, but cookie or search info could provide a more tailored choice.

The product would seem more useful if it felt like some thought had gone into making it perfect for that user. Casper Mattresses does this really well - one perfect mattress for everyone.

Of course the other accounts still needed to be shown. I came up with a guided approach, where each account was positioned as an upgrade or downgrade from the current account. It required us to really isolate the key differentiator of each.

In testing, users **loved** this. They loved the refreshing honesty of a huge bank admitting this might be the wrong product, and this other one might be better. The clients hated it for the same reason, but they eventually came around.

Someone called it the "Goldilocks switcher" and that stuck.





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#### **cîtî**name

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< See all

# Basic Banking

Convenient banking at our branches, online, or at one of our 35,000 ATMs. Basic Banking comes with no fee with a deposit of \$10,000.

#### Apply Now

< I'd prefer free online banking I'd prefer interest checking

## Benefits

35,000 free ATMs

Free mobile & online banking, 24/7. The Citibank Access Account comes with no fee for non-Citi ATMS with a deposit of \$10,000.

Mobile Check Deposit

Free mobile & online banking, 24/7. The Citibank Access Account comes with no fee for non-Citi ATMS with a deposit of \$10,000.

No overdraft fees

## The new IA

So - what exactly is an "Information Architecture"? Well, Sally, nobody knows for sure.

A sitemap? That's part of it - a logical map of the pages involved. That's useful for project scoping. But it doesn't convey the content, taxonomy, or navigation model. Nor the user's mental model of the site structure.

This IA does all those things. It conveys the difference between a link, a page, content on the page, menu navigation, contextual navigation, and crosslinks.

For example, each column represents a top-level section. But only a thick border represents menu navigation. A regular border means contextual navigation and a dotted border means it's a cross-link to a different section.

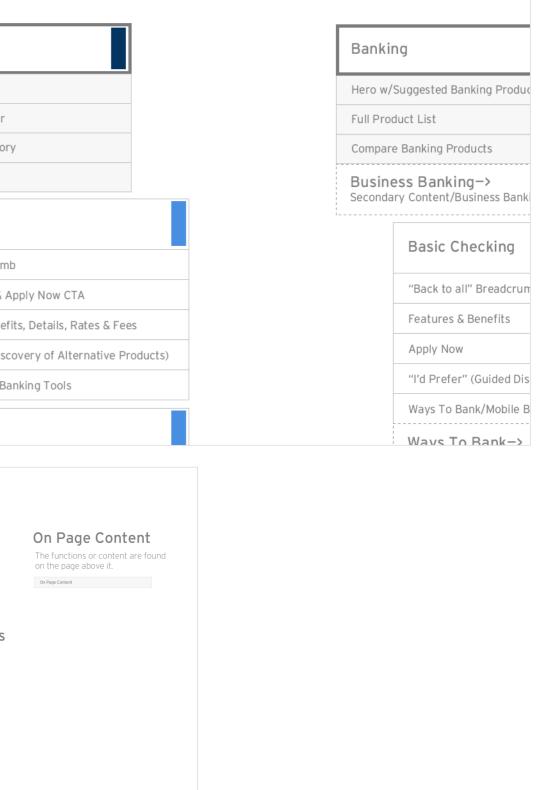
Once I figured out how to show it all visually, this single document became immensely useful to everyone. New Citibank Information Architecture

Citi.com Redesign

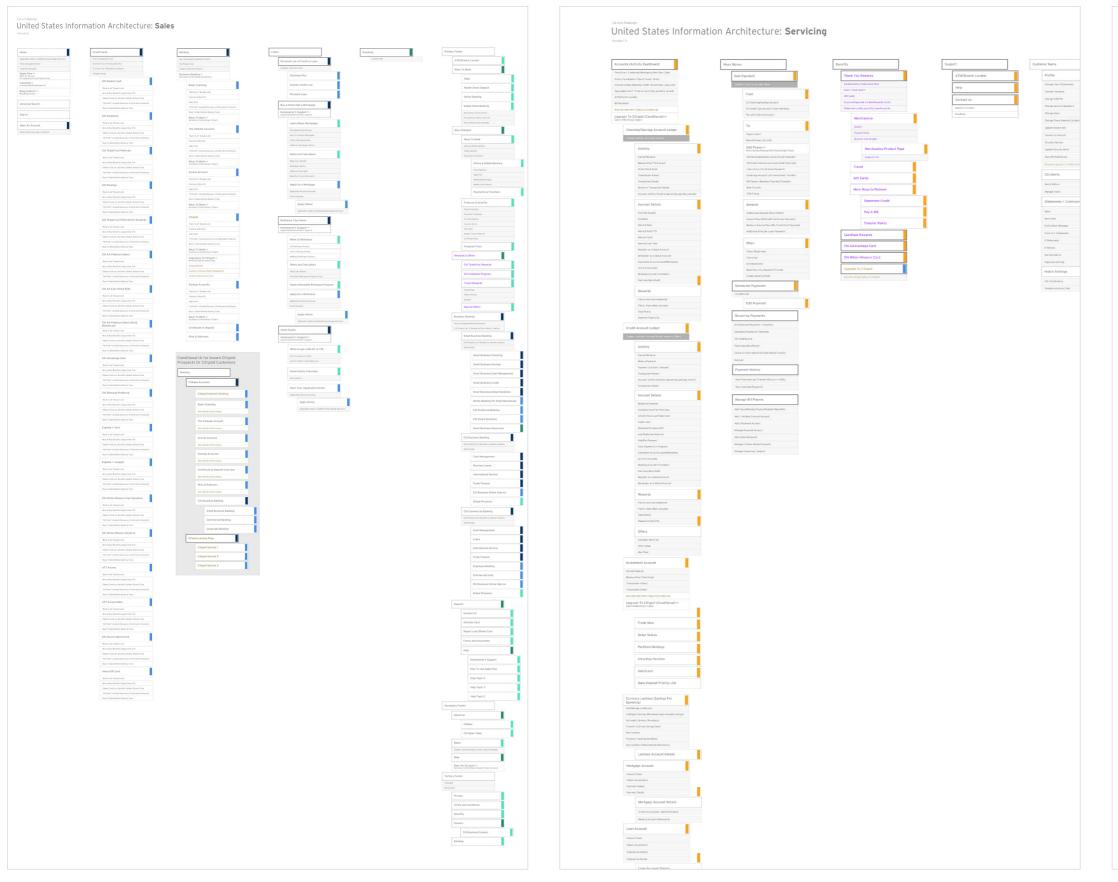
# United States Information Architecture: Sales

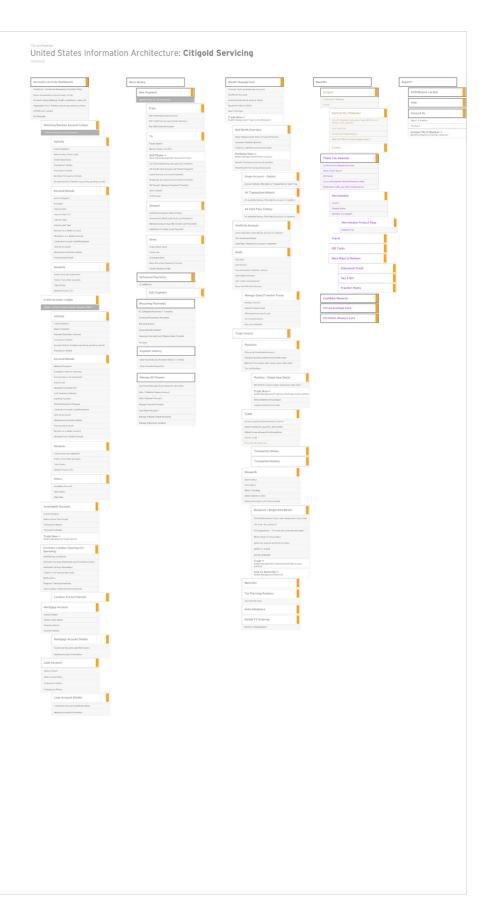
Version 1.3

		Credit Cards
Application status (conditional top	o-of-page alert box)	Hero w/Suggested Card
Hero w/Suggested Card		See What You're Pre-Qualified For
Financial Calculator		Full Card List, Filterable by Category
Apply Now-> Open An Account (or Suggested Product/Apply Flow	)	Compare Cards
Investing-> Investing/Wealth Management	<u></u>	Citi Double Cash
Blog Content->		"Back to all" Breadcrumb
Blog/Blog Content		Hero w/Key Benefits & Ap
		Tabbed: Features, Benefit
Universal Search		"I'd Prefer" (Guided Disco
		Ways To Bank/Mobile Ban
Sign In		Citi Simplicity
Y Product Landing Page Product Landing Pages include:	Content Landing Page Content Landing Page	Servicing Page Servicing Page
Product Landing Page	Content Landing Pages appear as:	Servicing pages appear as: Servicing Page Description Content Types Citigoid Content Citigoid Content Rewards or Offers Content Rewards Content



#### Here's the whole thing.





## First wireframes

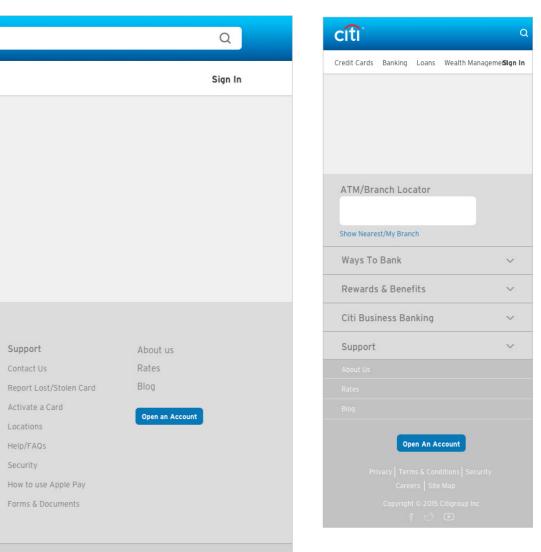
Here's that IA in a wireframe, round 1.

Early on, I pushed for a more robust footer to do lots of the heavy lifting. It was important to show stakeholders that we could put important items in the footer, without necessarily burying them, with the right layout and visual cues. So these wireframes evolved alongside the IA, not separately.

This footer also exemplifies one of my personal guiding principles: It is based on, **but not confined to**, certain patterns. It's technically "wrong": the far right column lack a header (what would you call that header?) and the far left column doesn't match the format of the other columns. Nobody cares, because this is the right hierarchy of information - it makes sense this way.

Our primary navigation needed work. The links wouldn't fit on a mobile device. Culling the them from 8 to 4 items was a start, but that's not future-proof. It would also fail in other languages, like Polish, where everything is three times as long. Customer View

citi			What can we help	you with?	
Credit Cards	Banking	Loans	Wealth Management		
ATM/	Branch Locato	r	Ways To Bank	Rewards & Benefits	Citi Business Banking
		r	Ways To Bank Online Banking	Citi Thank You Rewards	Small Business
	Branch Locato	r	Online Banking Our Mobile Apps	Citi Thank You Rewards Citi Cashback Program	Small Business Business Banking
"Inp	ut label"	r	Online Banking	Citi Thank You Rewards	Small Business
"Inp My Br 123 Sm New Yo	ut labe!" anch ith Street rk, NY 10036	r	Online Banking Our Mobile Apps	Citi Thank You Rewards Citi Cashback Program Citigold Benefits	Small Business Business Banking
"Inp My Br 123 Sm New Yo	ut label" anch ith Street rrk, NY 10036 56-7890	r	Online Banking Our Mobile Apps	Citi Thank You Rewards Citi Cashback Program Citigold Benefits Citi Easy Deals	Small Business Business Banking
"Inp 123 Sm New Yc (123) 40	ut label" anch ith Street rrk, NY 10036 56-7890	r	Online Banking Our Mobile Apps	Citi Thank You Rewards Citi Cashback Program Citigold Benefits Citi Easy Deals	Small Business Business Banking
"Inp 123 Sm New Yc (123) 40	ut label" anch ith Street rrk, NY 10036 56-7890	r	Online Banking Our Mobile Apps	Citi Thank You Rewards Citi Cashback Program Citigold Benefits Citi Easy Deals	Business Banking



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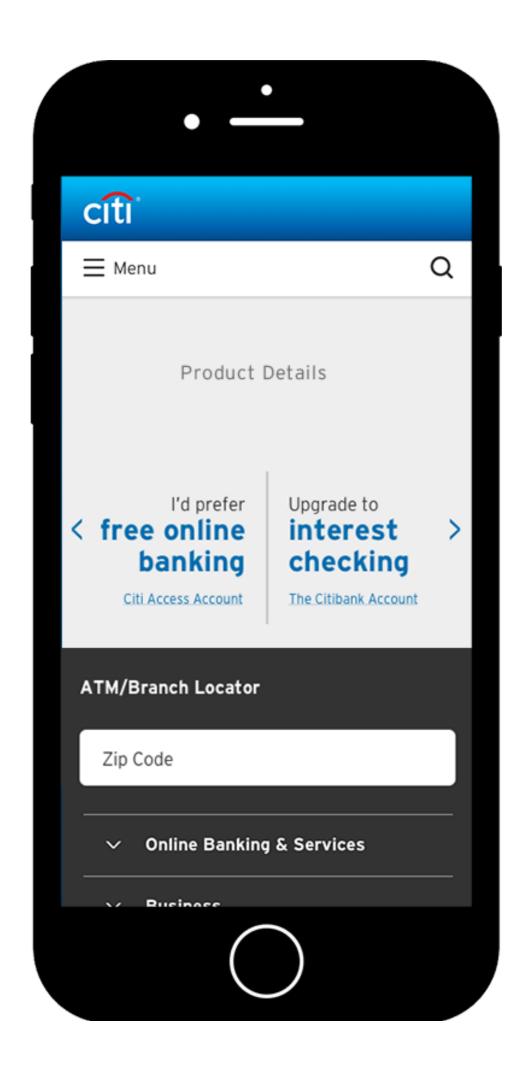
## Final wireframes

Responsive menu and footer, default (closed) state.

We tested a few solutions for the mobile nav, and the hamburger menu always won. Every user recognized and understood it, and used the nav without difficulty.

The active search state is integrated into the menu overlay, so tapping anywhere in the white bar brings up the same screen: the site nav with a search bar right above it. I did this to allow the Search and Nav functionality to augment each other, as they do in a desktop view.

I managed to get the logo and white bar lined up in both states. That allowed me to make a really cool interaction where the top half dissolves in while the bottom half slides down. Everyone found it to be delightful.

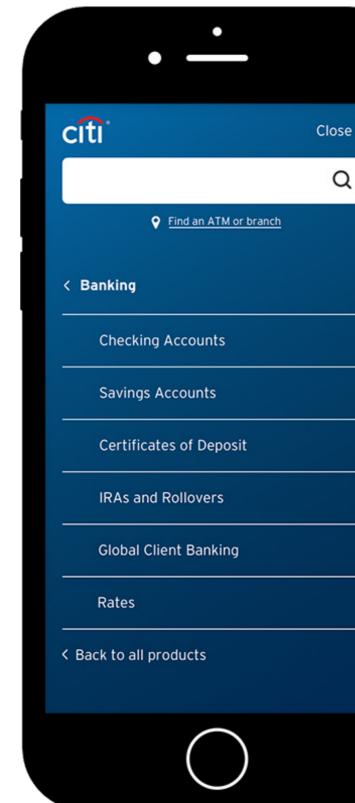


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Lending	>
Investing	>
Citigold	>
Open an Account Español Help	

# Final design

Responsive menu, opened state.

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Lending	>
Investing	>
Citigold	>
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Español Help	



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